

RESEARCH REPORT SERIES
(*Survey Methodology* #2019-08)

**Cognitive Pretesting of
2019 American Housing Survey Module
on Housing Insecurity**

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Report issued: July 15, 2019

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Abstract: At the request of the Department of Housing and Urban Development (HUD), staff from the Center for Behavioral Science Methods (CBSM) cognitively pretested new survey questions about Housing Insecurity, which will be administered in a one-time follow-up survey with select households after completing the 2019 American Housing Survey (AHS). It included several questions about “Affordability” (e.g., questions on respondents’ difficulty affording their home and necessities), “Stable Occupancy” (e.g., questions on forced or voluntary moves and temporary housing situations), and “Decent & Safe” (e.g., questions on home conditions and safety).

Results of 15 cognitive interviews conducted during August 2018 include the following: 1) some respondents were visibly upset by one or more questions about Affordability, or indicated later in the interview that this section was particularly sensitive; 2) respondents living with any nonrelatives had difficulty answering Affordability questions for their household and could only answer for themselves, since they lacked financial knowledge about their housemates or roommates; 3) some respondents who had recently moved from their previous home indicated that Stable Occupancy questions about hardship-related reasons for moving were burdensome, since they had no applicable reasons for moving.

Keywords: cognitive interviews, pretesting, housing insecurity

Suggested Citation: Matthew Virgile, Dave Tuttle, Jonathan Katz, Rodney Terry, Jessica Graber. (2019). *Cognitive Pretesting of 2019 American Housing Survey Module on Housing Insecurity Research and Methodology Directorate, Center for Behavioral Science Methods Research Report Series (Survey Methodology #2019-08)*. U.S. Census Bureau. Available online at <http://www.census.gov/content/dam/Census/library/working-papers/2019/adrm/rsm2019-08.pdf>

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1 EXECUTIVE SUMMARY

This report presents findings from cognitive testing of survey questions about Housing Insecurity, which will be administered to low-income households in a one-time follow-up survey after completing the 2019 American Housing Survey (AHS). This testing was sponsored by the U.S. Department of Housing and Urban Development (HUD) and conducted by the Census Bureau.

We tested a streamlined questionnaire on Housing Insecurity containing 85 unique questions, divided into four sections: Screener (e.g., questions on home type, tenure, and roster), Affordability (e.g., questions on respondents’ difficulty affording their home and necessities), Stable Occupancy (e.g., questions on forced or voluntary moves and temporary housing situations), and Decent & Safe (e.g., questions on home conditions and safety). Table 1 displays each of the sections, along with the number of items and the content. Questions in the Screener section were not for testing but included to provide context for questions in the following sections, which were for testing.

Table 1. AHS Housing Insecurity Sections and Questions in Protocol

Section	Number of Questions	Content
Screener	15	<ul style="list-style-type: none"> • Home type and tenure • Mortgages (if applicable) • Household roster and demographics • Length of time living at current home • Tenure of previous home (if applicable)
Affordability	25	<ul style="list-style-type: none"> • Difficulty affording rent or mortgage payments • Level and frequency of stress over payments • History falling behind on payments • Difficulty paying for other bills and expenses • Assistance offered for housing costs
Stable Occupancy	35 ¹	<ul style="list-style-type: none"> • Level and frequency of stress over being forced to move • History of eviction or foreclosure • Reasons for moving from previous home (if applicable) • Problem finding affordable housing in good condition & good neighborhood • Anyone temporarily staying in home due to financial difficulty • Anyone experienced homelessness in last 12 months
Decent & Safe	10	<ul style="list-style-type: none"> • Frequency of musty smells in home • Home repairs by owner started and solved quickly (if applicable) • More people in home than can live comfortably • Any major problems in home • Home safety and security

¹ The Stable Occupancy section of the protocol included nine questions that appeared twice, but could only be asked once based on skip patterns. In Table 1 we count each of these questions once, for a total of 35 unique questions.

Researchers conducted 15 cognitive interviews over one round of testing. Respondents were recruited if they were at least 18 years old and fell below 300 percent of the household poverty threshold, based on their reported household income and number of people in the home. Also, they had to meet at least one of the following criteria: (i) rent their home, or own their home with a mortgage or loan; (ii) live with any children under 18 years old; (iii) moved to their current home within the past two years; or (iv) live with any adult nonrelatives.

The majority of questions performed well; most questions were easy for interviewers to administer, and easy for respondents to understand and answer. However, some required revisions but most were minor modifications. One revision that will be implemented to several questions in each section is a “fill” for the reference period. In the original version this read “in the last 12 months” for all respondents; the revision will read “in the last 12 months” if a respondent lived in their current home for at least this length of time, or “since you’ve lived here” if a respondent lived in their current home for less than 12 months.

In the Affordability section, some respondents were visibly upset by one or more questions, or indicated during the debriefing that this section was particularly sensitive. We proposed moving this section to come later in the survey in order to “ease” respondents into answering these sensitive questions later, and to allow more data to have been collected before a potential break-off. The sponsor approved this change and decided to move this section to the end of the survey. Also, some respondents who lived with any nonrelatives had difficulty answering these questions for their household and could only answer for themselves, since they lacked financial knowledge about their housemates or roommates. The sponsor decided to add a prompt to an early question in this series for respondents living with any nonrelatives, asking them to consider the total amount paid by the household; they also decided to add a question at the end of this section for these household types, asking about the difficulty of the survey questions in this section.

In the Stable Occupancy section, some respondents who had recently moved from their previous home indicated that the questions about hardship-related reasons for moving were burdensome. These respondents did not have any reason for moving that was related to hardship and answered “No” to all of these questions; they simply moved because they wanted to be somewhere new or they sold their old home. We proposed having the beginning text in these questions “Did you move away” placed in grey after the first few questions in the series, so that this text is optional to read for the remaining questions, which would reduce burden and repetition. The sponsor approved this change. Also, some respondents had difficulty with a set of six questions at the end of the section, due to uncertainty about who should be included in their answer. We proposed adding explicit instructions for respondents to include themselves, and text to explain “temporary” residents or housing situations since this was undefined. The sponsor approved these changes, and also decided to reorder the six questions for clarity on which questions were intended to capture “temporary” residents.

In the Decent and Safe section, several respondents answered a question about “musty smells” in their home based on visual signs of dampness, mold, or mildew rather than strictly based on smells. We proposed broadening the question to cover visual signs as well as smells, which the sponsor approved. Finally, the sponsor approved our recommendation to add a “screener” question before two questions about “major maintenance or repairs” in the home, so that the questions would be skipped if they did not apply.

2 BACKGROUND

2.1 American Housing Survey

At the request of the U.S. Department of Housing and Urban Development (HUD), the Center for Behavioral Science Methods (CBSM) at the U.S. Census Bureau conducts cognitive testing of new and revised survey questions for the American Housing Survey (AHS). The AHS was first fielded in 1973 under the name of the Annual Housing Survey and it was conducted annually until 1981, at which point its name was changed to the American Housing Survey and data was collected biennially due to budget constraints. The AHS can be administered by either personal visit or telephone.

Data from the core modules of the AHS provides current information on a wide range of housing subjects. These include size and composition of the nation's housing inventory, vacancies, fuel usage, physical condition of housing units, characteristics of occupants, breakdown of household equipment (e.g., household appliances) home improvements, mortgages and other housing costs, persons eligible for and beneficiaries of assisted housing, home values, and characteristics of recent movers.

In addition to these core modules, the AHS includes “rotating” modules that may or may not be included in a given year. Past modules have asked questions about public transportation, emergency and disaster preparedness, community involvement, doubled-up households (movers entering and leaving unit), health and safety hazards, and modifications made to assist occupants with disabilities. Select questions from both core and rotating modules have been tested by the Census Bureau for prior versions of the AHS; the most recent of these was for the 2019 AHS (Virgile et al, 2019).

2.2 Housing Insecurity

Housing Insecurity is a concept used by researchers, policymakers, program leaders, and practitioners, but has not been measured in one consistent way throughout the research literature. The lack of a comprehensive consensus measure makes it challenging to track prevalence of housing insecurity from year to year and to examine the correlation of housing insecurity with health, education, employment, and criminal justice outcomes. There is no comprehensive transferable instrument for measuring housing insecurity that is currently used by national surveys. For this reason, the Office of Policy Development & Research at HUD identified the development of a housing insecurity module as a research priority in their “HUD Research Roadmap: 2017 Update” (HUD 2017). The goal of developing the housing insecurity module is to construct a standardized series of questions to measure the continuum of housing insecurity in the model of the transferable U.S. Household Food Security Survey Module developed by the U.S. Department of Agriculture. A transferable survey module will help researchers build a more robust and coherent body of knowledge around housing needs, trade-offs, and correlates, enhancing the quality and consistency of policy-relevant research, and amplifying the visibility of the continuum of housing needs.

To this end, the Housing as a Platform Knowledge Collaborative (KC) in HUD’s Office of Policy Development & Research began development work on the housing insecurity module in 2016. Influenced by work by Robynn Cox at the University of Southern California (Cox et al, 2017) and the Urban Institute (Caswell & Zuckerman, 2018), the KC gathered over 300 references on the measurement of housing insecurity, developed an operational definition of housing insecurity, and organized an expert convening in August 2017 to discuss the definition and questions that should be included in a housing insecurity

research module. The expert convening included experts from federal agencies, academia, and research organizations.

Based on a review of the housing insecurity literature and feedback from the expert convening, the KC developed the following definition of housing insecurity: Housing Insecurity is defined as a significant lapse for a given household of one or more elements of secure housing. These elements include affordability, stable occupancy, and whether the housing is decent and safe. “Affordability” implies that shelter costs are manageable over the long term without severely burdening or compromising other consumption that normally is essential for health and well-being. “Stable occupancy” implies that the household does not face substantial risk of involuntary displacement for economic or non-economic reasons. “Decent and safe” implies that a unit has physical attributes that satisfy functional needs for well-being related to health, security, and support for the activities of daily living. Such attributes include appropriate facilities for excluding external threats, providing climate control, storing and preparing food, maintaining physical and mental hygiene, and developing human potential. Not included are aspects of the neighborhood or environment that one encounters beyond the confines of the structure or property.

The KC developed a housing insecurity research module, which includes questions tapping dimensions of the housing insecurity operational definition that could potentially be used in a housing insecurity index. The draft housing insecurity research module was shared with expert convening participants, HUD staff, and George Engelhard Jr., scale development expert at the University of Georgia in October 2017. The KC revised the housing insecurity research module based upon feedback received and submitted the module to the Census Bureau for review in November 2017. Since then, the housing insecurity research module has undergone multiple rounds of review at HUD and by housing subject matter and survey methodology experts at Census.

HUD needs the housing insecurity research module data to evaluate the feasibility of collecting data on housing insecurity, to better define housing insecurity, and to aid in identifying a smaller set of questions that could measure the continuum of housing insecurity in a composite scale. Because the AHS collects essential data used to estimate worst case housing needs (Watson et al, 2017) and related special topics, such as food security, it is a prime venue for exploring new housing insecurity measures and analyzing index options. Through the housing insecurity research module, HUD seeks to classify housing units across the housing security spectrum from housing secure to housing insecure in much the same way that the U.S. Household Food Security classifies households on a continuum from Food Secure to Food Insecure. Asking the housing insecurity research module of households who have responded to the core AHS questions enables HUD to validate housing insecurity questions against established measures of housing affordability and adequacy (such as those used in Watson et al, 2017).

After completing the 2019 AHS, households falling below 300% of the household poverty threshold (based on income and number of people) will be invited to participate in a follow-up telephone survey (which will include the housing insecurity questions). Upon completion of the follow-up survey, these respondents will receive a \$40 incentive for their participation. A target of 4,000 responses will be collected in this follow-up survey. With the data from the housing insecurity research module, HUD aims to use data reduction techniques like exploratory factor analysis and principal components analysis to identify a smaller set of questions that can be used in a validated index of housing insecurity. HUD commits to engage in discussions with OMB, interagency partners, and housing insecurity experts as it explores whether it is possible to develop a housing insecurity scale from questions evaluated in this

research project and analyzes potential scale options. Any initial proposals for a scale developed through this research would need to be assessed and calibrated over time. It is HUD’s hope that a composite housing insecurity scale could eventually be used by federal agencies and external researchers to track trends in housing insecurity and associate it with outcomes, including, but not limited to, health, education, employment, and criminal justice outcomes. Table 2 describes the proposed timeline of the housing insecurity research module scale development process.

Table 2. Housing Insecurity Research Module Scale Development Process

Activity	Year(s)
HUD PD&R Research Roadmap Update Identifies Housing Insecurity Module As A Priority	2017
Draft Housing Insecurity Research Module (HIRM) developed by KC in consultation with Expert Panel	2016-2017
Feedback Received From Census Bureau Subject Matter Experts	2018
Feedback Received From Census Bureau Survey Methodology Experts	2018
Cognitive Test of HIRM	2018
2019 AHS HIRM Operation	2019
HIRM Scale Development Contract - Scale design experts will analyze 2019 HIRM data using psychometric methods to suggest a smaller set of questions for a housing insecurity scale and begin development of that scale	2019-2021
Share results of HIRM Scale Development Contract with OMB and Interagency Partners	2021
2023 AHS - Reduced Set of HIRM Questions Asked of AHS Full Sample	2023
Re-calibrate Housing Insecurity Scale Proposal with Data From the 2023 AHS	2024
Share results of re-calibrated Housing Insecurity Scale Proposal with OMB and Interagency Partners	2024
Pursue NAS Study on Housing Insecurity Scale	2025-2026
2027 AHS - Informed by further study of HIRM questions, add revised HIRM questions to the AHS core	2027

3 STUDY METHODOLOGY

3.1 Data Collection

In August 2018, one round of cognitive testing was conducted with a total of 15 participants. Due to time constraints, a second round of testing was not scheduled. Ten of the interviews were conducted in a site outside the Washington, D.C. metro area, and respondents were selected from an existing frame that CBSM first developed during a 2016-2017 cognitive interviewing study. This prior study tested a prototype form developed by the Food and Nutrition Service (FNS) allowing parents to apply for free or reduced price school lunches for their children. The ten respondents from this site were parents who were interested in the prior study but were not selected for interviews at that time. This population was appropriate for the Housing Insecurity study since their households had one or more children, most were low income, and there was a variety of homeowners and renters (Graber et al, 2017).

Five additional interviews were conducted in the Washington, D.C. metro area, and were based on new recruitment – these were scheduled after the original ten interviews to obtain responses from people living with any adult nonrelatives, since none of the respondents in the previous site met this criterion. All interviews were conducted by three CBSM staff members. Interviews were completed in person and each respondent who participated in the research study received \$40 in compensation (unless they were employed by the Federal government, in which case payment is not allowed).

All respondents were asked to sign a consent form to participate in the research study and allow the interviewer to record the session via audio tape, and all agreed to be taped.

The same version of the questionnaire was administered to all respondents. However, respondents followed different paths of questions based on skip patterns within the questionnaire.

For each round, we recruited respondents aged 18 years or older who fell below 300 percent of the household poverty threshold, based on household income and number of people in the home. Also, they had to meet at least one of the following criteria:

1. Currently rent a home, or own a home with a mortgage or loan;
2. Live with any children under 18 years old;
3. Moved to their current home within the past two years;
4. Live with any adult nonrelatives.

For recruitment at the site outside Washington, D.C., none of the participants met the fourth criterion. Therefore, recruitment in Washington, D.C. placed special emphasis on this and satisfied the remaining recruitment goal.

We identified respondents who met at least one of the criteria, and aimed to select respondents based on a multitude of demographic characteristics to account for different experiences: gender, age, race, ethnicity, education level, and income (See AHS screener in Appendix A for more detail).

Recruitment mechanisms for respondents outside Washington, D.C. included an email invitation, if an email address was available, to parents in the FNS study frame at our test site who had been interested in

the prior study but were not selected at that time. CBSM also made telephone calls to parents if a phone number was available. For Washington, D.C., recruitment mechanisms included advertisements on Craigslist.com and Nextdoor.com.

3.1.1 Respondent Characteristics

Our goal was to recruit an even balance of renters and homeowners with a mortgage to satisfy the first criterion, and at least five respondents satisfying each of the other criteria, which was achieved. We also aimed to recruit a subject pool that was fairly balanced on demographics including age, education, race, and ethnicity.

As shown in Table 3 below, all but one of the participants was female – this was expected since the sampling frame from the prior FNS study was over ninety percent female, so it would not be feasible to recruit an even balance of males and females for the current study. For age and education, we were successful in achieving a balance of demographics; our participants were divided nearly evenly by age range (under 35, 35-49, and 50 and above) and highest degree received (less than a Bachelor's, and a Bachelor's or higher). The majority of participants were Black or African-American – this was also a result of the FNS sampling frame, and the remainder of participants were White, Asian, or multi-racial. Two participants were of Hispanic, Latino, or Spanish origin, while the remainder were non-Hispanic.

Based on annual household income, we also achieved a balance of income ranges (that still permitted eligibility – households had to fall below 300 percent of the household poverty threshold based on income and number of people in the home). Nearly half of our participants had an annual household income below \$35,000, while the others had an annual household income above \$35,000 but below \$60,000; those in the latter category had a higher number of people living in the home than those in the former category.

Table 3. Respondent Characteristics

Demographics		Total
Sex	Male	1
	Female	14
Age	Less than 35	4
	35-49	5
	50 & above	6
Education	Completed High School	2
	Some College	4
	Associate's	1
	Bachelor's	3
	Post-Bachelor's	5
Race	White	3
	Black	9
	Asian	1
	More than one race	2
Ethnicity	Hispanic	2
	Non-Hispanic	13
Annual Household Income	Less than \$20,000	4
	More than \$20,000, less than \$35,000	3
	More than \$35,000, less than \$45,000	5
	More than \$45,000, less than \$60,000	3

3.1.2 The Cognitive Interview Protocol

For our cognitive interview protocol, we used a streamlined questionnaire containing 85 unique questions. The questions were divided into four sections:

1. Screener²
2. Affordability
3. Stable Occupancy
4. Decent & Safe

Respondents were informed that the purpose of the interview was to collect their thoughts and opinions on how these new questions worked. They were instructed to answer the questions as if an interviewer had come to their home. Interviewers wrote down any issues respondents experienced while answering any of the items, which included question misunderstanding, recall, and difficulty selecting a response option.

For this interview, concurrent probing was used to address issues respondents had in answering test questions. In concurrent probing, interviewers administer follow-up questions immediately after a

² For the Screener section, the questions in the 2019 survey production will ask respondents to verify information that they previously provided in the 2019 AHS. However, the Screener section in our protocol used independent question wordings, since respondents were interviewed for the first time without completion of a prior AHS interview.

respondent answers a specific question (Willis, 2005). The probes in our test protocol asked respondents how they arrived at their answer, whether a question was easy or difficult to answer, and/or to define what a specific term or phrase in a question meant to them.

At the end of each cognitive interview, respondents were asked a series of debriefing items, including overall feelings about the interview, difficulty of the questions, and whether respondents had prior experience answering survey items about these housing topics. To conclude, respondents were asked if there were any questions they deemed might be sensitive to other people and any other last thoughts regarding the study.

Once all interviews were completed, staff members in CBSM prepared written summaries for each interview they conducted, and discussed whether and how questions should be revised to improve comprehension or otherwise reduce measurement error. Consideration was given to the number of respondents who had an issue with a question, the nature of the issue(s), and whether CBSM staff could agree on a revised wording. After these discussions, CBSM shared recommendations with HUD staff, who made the final decision on whether and how to revise questions.

4 COGNITIVE INTERVIEW FINDINGS

Our findings from cognitive interviews are presented by section, in the order in which they were tested in our protocol – (i) Affordability, (ii) Stable Occupancy, and (iii) Decent & Safe. The original test wording is provided for each question, followed by the final wording that will be administered in survey production, based on our test results and the decision from HUD. Beneath these wordings we present findings from our testing – these include how many respondents were administered each question, the distribution of answers, whether issues arose for any respondents, and how respondents understood any particular terms or phrases in the question based on probes. For some questions, we also discuss changes that we proposed based on testing, but that were not approved by HUD and will not be incorporated into the final question wording.

Each respondent is assigned a three-character ID, starting with “R” and followed by a unique two-digit number ranging from “01” to “15.” We use these when referring to quotes from a particular respondent.

4.1 Affordability

4.1.1 Stress Level during Past Month

Original and Final Wording Q16 (No Changes Made)

Q16. On a scale of one to 10 where one means you have “little or no stress” and 10 means you have “a great deal of stress,” how would you rate your average level of stress during the past month? [Enter 1 to 10 rating]

DK

RF

Q16 Findings:

This question was administered to all fifteen respondents. Their responses ranged from the minimum value (“one”) to the maximum value (“ten”), with most respondents selecting a value between five and ten. No issues arose for any respondents while answering this question.

Based on probes, respondents had a clear understanding of “stress” – the most common answers to probes on its meaning were about anxiety and/or having too much to do, and particular things that cause stress.

- R02: “Overwhelming emotions, frustration, anger, anxiousness. [Stress] also contributes to ailments - headaches, not sleeping, not eating, high blood pressure.”
- R04: “Being frustrated with day to day issues, bills not being paid, house not being cleaned, not getting paid enough [for work].”
- R06: “Having anxiety, you're not normal, like things are wrong, feelings you don't want to feel.”
- R07: “Money (laughs). And the lack thereof. So, financial stress. That's what I think of that as.”
- R09: "You're overwhelmed. You feel like you're out of control, or have no control of the situation. And you feel a little bit of anxiety."

4.1.2 Health Rating

Original and Final Wording Q17 (No Changes Made)

Q17. Would you say your health in general is excellent, very good, good, fair, or poor?

1. Excellent
 2. Very good
 3. Good
 4. Fair
 5. Poor
- DK
 RF

Q17 Findings:

This question was administered to all fifteen respondents. Of these, one selected “excellent,” six selected “Very good,” six selected “Good,” and two selected “Fair” (none selected “Poor”). No issues arose for any respondents while answering this question.

4.1.3 Difficulty Level Affording Rent or Mortgage Payments

Original Wording Q18

Q18. Overall, in the last 12 months how difficult was it for you to afford your [rent/mortgage] payments?

1. Very difficult
 2. Moderately difficult
 3. A little difficult
 4. Not at all difficult
- DK
 RF

Final Wording Q18

Q18. Now we are going to ask you some questions about housing costs. Though different, some of these questions may sound similar.

Overall, [in the last 12 months / since you've lived here] how difficult was it for you to afford your [rent/mortgage] payments?

1. Very difficult
 2. Moderately difficult
 3. A little difficult
 4. Not at all difficult
- DK
 RF

Q18 Findings:

This question was administered to fourteen respondents; it was mistakenly skipped for one respondent, along with the next several questions. Of those who answered, five selected “Very difficult,” three selected “A little difficult,” and six selected “Not at all difficult” (none selected “Moderately difficult”).

For the final wording, we proposed adding introductory text explaining the subject of the following questions, since this is used for early questions in the other sections. Based on an issue in the following question, we also proposed adding a fill for the reference period, so that “In the last 12 months” would be read aloud if the respondent has lived in their current home for at least this length of time, or “Since you’ve lived here” if they have lived in the home for less than this length of time. The sponsor agreed with these changes, and the fill for the reference period will be added for several other questions in the remainder of the survey.

One other finding from this section was that the questions were more sensitive than in other sections; a few respondents were visibly upset when asked questions in this section.

- One respondent (R06) had unstable employment for the past six months and indicated difficulty affording many expenses; the interviewer limited the number of probes to avoid upsetting her further.
- Another respondent (R08) wept when asked about difficulty paying for medical bills or prescriptions (Q33), saying her husband was mentally ill and her insurance would not cover his needs.

A third respondent (R12) commented during the debriefing that this section was particularly sensitive.

- R12: "For me, any admission of sources of income, where support comes from. That was hard to speak on. Any other questions that just kind of reveal poverty is kind of difficult."

Based on this, we proposed reordering this section to come later in the survey (excluding the first two questions on stress and health, since they were not specific to the subject of affordability). We felt that this reordering would be beneficial in two ways: (i) having less sensitive questions come earlier may “ease” respondents into answering more sensitive questions later; and (ii) if respondents are upset by the affordability questions and wish to end the interview, this reordering would allow more data to have been collected before the break-off. The sponsor agreed with this change and decided to move this section to the end of the survey; for the survey production the order of sections will be (i) Screener; (ii) Stable

Occupancy (starting with the two questions on stress and health), (iii) Decent & Safe, and (iv) Affordability.

4.1.4 Frequency of Difficulty Affording Rent or Mortgage Payments

Original Wording Q19

Q19. How often in the last 12 months was it difficult to afford your [rent/mortgage]?

1. Only 1 or 2 months
 2. Some months but not every month
 3. Almost every month
 4. Every month
- DK
 RF

Final Wording Q19

Q19. How often [in the last 12 months /since you've lived here] was it difficult to afford your [rent/mortgage]?

1. Only 1 or 2 months
 2. Some months but not every month
 3. Almost every month
 4. Every month
- DK
 RF

Q19 Findings:

This question was administered to nine respondents. Of these, three selected “Only 1 or 2 months,” two selected “Some months but not every month,” two selected “Almost every month,” and two selected “Every month.” One of the respondents who selected “Only 1 or 2 months” (R10) seemed puzzled by the question when first hearing it, and asked the interviewer to repeat it. This respondent had moved to her current home within the same month of the interview; it appeared that she answered this question and others based on the time she paid rent in her previous home, rather than mortgage in her current home.

Based on this, we proposed adding a fill to this question and several others for the reference period. This would change the text depending on how long the respondent had lived in their current home – “In the last 12 months” would be read if the respondent lived in their home for at least this length of time, or “Since you’ve lived here” would be read if the respondent lived there for less than this length of time. The sponsor agreed with this, and applied it to several questions in each section for the final wording.

4.1.5 Difficulty Due to Unsteady Income

Original and Final Wording Q20 (No Changes Made)

Q20. Was this difficulty a result of unsteady income?

1. Yes
 2. No
- DK
 RF

Q20 Findings:

This question was administered to eight respondents. Of these, five answered “Yes” and three answered “No.” Based on probes, respondents had a clear understanding of “unsteady income” – the most common answers to probes on its meaning were about income that is inconsistent, uncertain, and/or changing.

- R06: “Not consistent. I’m not working currently.”
- R08: "That you don't have a completely fixed income. That you don't know what you're gonna make every week."
- R10: "For me that would mean something that's not regular. That it's not regularly coming in, that it's here and here, not consistent."
- R12: "Lacking consistency. Without a clear income source, it creates gaps."

4.1.6 Frequency of Worry or Stress over Ability to Pay Rent or Mortgage

Original Wording Q21

Q21. How often in the last 12 months would you say you were worried or stressed about having enough money to pay your [rent/mortgage]?

1. Always
 2. Usually
 3. Sometimes
 4. Rarely
 5. Never
- DK
 RF

Final Wording Q21

Q21. How often [in the last 12 months / since you’ve lived here] would you say you were worried or stressed about having enough money to pay your [rent/mortgage]?

1. Always
 2. Usually
 3. Sometimes
 4. Rarely
 5. Never
- DK
 RF

Q21 Findings:

This question was administered to fourteen respondents. Of these, two selected “Always,” four selected “Usually,” two selected “Sometimes,” three selected “Rarely,” and three selected “Never.” No issues arose for any respondents while answering this question.

4.1.7 Current Worry over Ability to Pay Rent or Mortgage

Original and Final Wording Q22 (No Changes Made)

Q22. How worried are you right now about not being able to pay your [rent/mortgage] payment? Are you ...

1. Very worried
 2. Moderately worried
 3. A little worried
 4. Not at all worried
- DK
 RF

Q22 Findings:

This question was administered to twelve respondents. Of these, two selected “Very worried,” four selected “Moderately worried,” and six selected “Not at all worried” (none selected “A little worried”). No issues arose for any respondents while answering this question.

4.1.8 Rent or Mortgage Payment More than Half of Monthly Income

Original Wording Q23

23. In a typical month, is the [rent/mortgage] payment more than half of your household’s monthly income?

1. Yes
 2. No
- DK
 Ref

Final Wording Q23

23. In a typical month, is the [rent/mortgage] payment more than half of [your / your household’s] monthly income? (Prompt for nonrelative households: **Please consider the total amount paid by the household.**)

1. Yes
 2. No
- DK
 Ref

Q23 Findings:

This question was administered to fourteen respondents. Of these, eight answered “Yes” and six answered “No.” Most of the respondents who did not live with any adult nonrelatives had no difficulty answering – one exception (R04) was a respondent who first misinterpreted the question to ask whether her rent was more than half of her monthly expenses, not income. The interviewer had to repeat the question twice before the respondent grasped the question as worded.

The question was more challenging for those who lived with any adult nonrelatives. Two of these respondents answered based on only their own income and rent payment, since they lacked knowledge about income and rent payments from their roommates or housemates.

- R11: "Just my salaries. I work two jobs, so that's my income ... Just me."

- R13: "Oh, our leases are entirely separate. I have my own lease. So I took my own income, I divided it by two, and I got a number. And then I compared it to my rent ... Yes, our rent is not taken in total. We all have individual leases."

This was a recurring problem for many of the remaining questions in the section as well – some respondents indicated they would have selected “Don’t Know” if forced to provide a single answer on behalf of everyone in the home. We discussed this issue with the sponsor and suggested that they determine a strategy for households with one or more adult nonrelatives (unless the sponsor was comfortable with some of these households answering “Don’t Know” for several questions). This strategy could include adding introductory text allowing respondents to answer just for themselves, and/or adding a fill so that questions would ask about “You” rather than “You and your household.”

The sponsor did not approve encouraging these respondents to answer only for themselves; they preferred to keep text “You and your household” since some nonrelative respondents are able to answer for their household, and others may simply answer “Don’t Know.” They agreed that “your monthly income” should be used in this question if a respondent lives alone; otherwise “your household’s monthly income” should be read. The sponsor also decided to add additional text for nonrelative households, saying “Please consider the total amount paid by the household.”

4.1.9 Ever Behind in Making a Rent or Mortgage Payment

Original Wording Q24

Q24. In the last 12 months, was there ever a time when [you/you and your household] were behind in making a [rent/mortgage] payment?

1. Yes
2. No
- DK
- Ref

Final Wording Q24

Q24. [In the last 12 months / since you’ve lived here], was there ever a time when [you/you and your household] were a month or more behind in making a [rent/mortgage] payment? (Help text for owners with mortgage: Do not include payment modifications or other arrangements made with your mortgage lender.)

1. Yes
2. No
- DK
- Ref

Q24 Findings:

This question was administered to fourteen respondents. Of these, five answered “Yes” and nine answered “No.” Based on probes, respondents differed on exactly how late a rent or mortgage payment would be before they considered it “behind.” Some disagreed whether paying less than a month late (e.g. paying August rent during August but after the 1st, rather than by July 31st or August 1st) would be “behind” since they’d face little or no penalty; some said “behind” would be paying a month late or more.

Based on this, we discussed the intent of the question with the sponsor, and whether “behind” should be replaced with a specific length of time for the lateness of the rent or mortgage payment. The sponsor decided to clarify this by changing the question to ask whether a payment was “a month or more behind.”

One other issue with the question was that one respondent (R07) initially answered “Yes” but changed her answer to “No.” This uncertainty stemmed from a “modification” for her mortgage, which she explained in an earlier question.

- R07: "That's only because when you go through the modification process, you stop the mortgage payments during that 3-month process ... There was 3 months that [the lender] told me 'No, don't pay the mortgage because you're going through this modification and we have to stop that before we can start the new payments.' That was a big help." The respondent was permitted not to pay her mortgage for this period, so she decided this did not count as being “behind” on payments.

Based on this, we proposed adding help text for homeowners with a mortgage, which reads “Do not include payment modifications or other arrangements made with your mortgage lender.” The sponsor agreed with this change.

4.1.10 Frequency of Being Behind on Rent or Mortgage Payments

Original Wording Q25

Q25. How often in the last 12 months would you say [you/you and your household] were behind on your [rent/mortgage] payments?

1. Only 1 or 2 months
 2. Some months but not every month
 3. Almost every month
 4. Every month
- DK
 RF

Final Wording Q25

Q25. How often [in the last 12 months /since you've lived here] would you say [you/you and your household] were behind on your [rent/mortgage] payments?

1. Only 1 or 2 months
 2. Some months but not every month
 3. Almost every month
 4. Every month
- DK
 RF

Q25 Findings:

This question was administered to the five respondents who answered “Yes” to the previous question. Of these, two selected “Only 1 or 2 months” and three selected “Some months but not every month.” Some other respondents were erroneously asked this question; they each responded “Never.” This is not an option but it is irrelevant based on the correct skip pattern. Otherwise, no issues arose for any respondents while answering this question.

4.1.11 Currently Caught Up on Rent or Mortgage Payments

Original and Wording Q26 (No Changes Made)

Q26. Are [you/you and your household] currently caught up on your [rent/mortgage] payments?

- 1. Yes
- 2. No
- DK
- Ref

Q26 Findings:

This question was administered to five respondents. Of these, three answered “Yes” and two answered “No.” Based on probes, respondents understood “caught up” to mean up-to-date and not having any outstanding or overdue balance. No issues arose for any respondents while answering this question.

4.1.12 Ever Behind on Electricity Bill

Original Wording Q27

Q27. Now I have some questions about your electricity bills. In the last 12 months, has there been a time when [you were/your household was] behind on your electricity bill?

- 1. Yes
- 2. No
- 3. NA / Not responsible for electricity bill
- DK
- RF

Final Wording Q27

Q27. Now I have some questions about your electricity bills. [In the last 12 months /since you’ve lived here], has there been a time when [you were/your household was] behind on your electricity bill?

- 1. Yes
- 2. No
- 3. ~~NA~~ / Not responsible for electricity bill
- DK
- RF

Q27 Findings:

This question was administered to all fifteen respondents. Of these, five answered “Yes” and ten answered “No.” Some of the respondents who answered “No” indicated upon probing indicated that they either (i) have electricity/utilities included in their rent payment, or (ii) pay their share of the electricity bill to another housemate who pays the total bill, so they couldn’t be certain if the housemate was behind or not.

Since it was difficult to identify respondents who were not responsible for an electricity bill, we proposed adding a preceding “screener” question to ask whether the respondent pays an electricity bill that is not part of their rent or mortgage payment. If the respondent answered “Yes,” they would then be administered the question about being behind on their electricity bill, for which we also proposed removing the third option “NA / Not responsible for electricity bill.” The sponsor did not approve this change; they indicated that for their scale development purposes, an “NA” response is equivalent to a “No” response since the item does not signal a hardship for the household in either case. Therefore, it would be immaterial to distinguish between these two responses. The three options will remain for the

final question wording, but the text “NA” will be removed from the third option, so that it will read “Not responsible for electricity bill.”

4.1.13 Notice of Electricity Shut Off Due to Unpaid Bill

Original Wording Q28

Q28. In the last 12 months, have [you/you and your household] received a notice that your electricity would be shut off because the bill was not paid?

- 1. Yes
- 2. No
- DK
- RF

Final Wording Q28

Q28. [In the last 12 months / since you've lived here], have [you/you and your household] received a notice that your electricity would be shut off because the bill was not paid?

- 1. Yes
- 2. No
- DK
- RF

Q28 Findings:

This question was administered to six respondents. Of these, three answered “Yes” and three answered “No.” No issues arose for any respondents while answering this question.

4.1.14 Electricity Shut Off Due to Unpaid Bill

Original Wording Q29

Q29. In the last 12 months, have [you/you and your household] had your electricity shut off because the bill was not paid?

- 1. Yes
- 2. No
- DK
- RF

Final Wording Q29

Q29. [In the last 12 months / since you've lived here], have [you/you and your household] had your electricity shut off because the bill was not paid?

- 1. Yes
- 2. No
- DK
- RF

Q29 Findings:

This question was administered to six respondents. Of these, all six answered “No.” No issues arose for any respondents while answering this question.

4.1.15 Ever Extremely Difficult to Pay for Utility Bills

Original Wording Q30

Q30. In the last 12 months, has it ever been extremely difficult for [you/you and your household] to pay for your utility bills?

1. Yes
 2. No
 3. NA / Not responsible for utility bills
- DK
 RF

Final Wording Q30

Q30. [In the last 12 months / since you've lived here], has it ever been extremely difficult for [you/you and your household] to pay for your utility bills, besides electricity? (Optional text: Include bills for gas, oil, and other heating fuels, water and sewer, and garbage and trash collection, but not for telephone and cell phone service, internet service, or cable television.)

1. Yes
 2. No
 3. ~~NA~~ Not responsible for paying utility bills
- DK
 RF

Q30 Findings:

This question was administered to four respondents. Of these, two answered “Yes” and two answered “No.” One respondent (R14) who answered “No” misinterpreted this question to be identical to a previous one about falling behind on an electricity bill.

- R14: "Is utilities the same as electric, and water, or something like that? ... I don't know, if you just had that question, that first question [Q27], about the electric bill being high. It's the same question."

Based on this confusion, and on potential difficulty to identify respondents who were not responsible for utility bills, we proposed adding a preceding “screener” question to ask whether the respondent pays for utility bills “besides electricity” that are not part of their rent or mortgage payment. If the respondent answered “Yes,” they would then be administered the question about difficulty paying for their utility bills, for which we also proposed adding the text “besides electricity” and removing the third option “NA / Not responsible for utility bills.”

The sponsor did not approve adding the screener question. However, they approved adding the text “besides electricity” to this question for clarification, and also decided to add optional text clarifying which particular bills to include (“gas oil, and other heating fuels, water and sewer, and garbage and trash collection”) or exclude (“telephone and cell phone service, internet service, or cable television”). The three options will remain for the final question wording, but the text “NA” will be removed from the third option, so that it will read “Not responsible for paying utility bills.”

4.1.16 Ever Extremely Difficult to Buy Food

Original Wording Q31

Q31. In the last 12 months, has it ever been extremely difficult for [you/you and your household] to buy food?

1. Yes
2. No

- DK
- Ref

Final Wording Q31

Q31. [In the last 12 months / since you've lived here], has it ever been extremely difficult for [you/you and your household] to buy food?

- 1. Yes
- 2. No
- DK
- Ref

Q31 Findings:

This question was administered to eight respondents. Of these, four answered “Yes” and four answered “No.” No issues arose for any respondents while answering this question.

4.1.17 Ever Extremely Difficult to Pay for Child Care

Original Wording Q32

Q32. In the last 12 months, has it ever been extremely difficult for [you/you and your household] to pay for child care?

- 1. Yes
- 2. No
- 3. NA / Not responsible for child care
- DK
- RF

Final Wording Q32

Q32. [In the last 12 months / since you've lived here], has it ever been extremely difficult for [you/you and your household] to pay for child care?

- 1. Yes
- 2. No
- 3. ~~NA / Not responsible~~ Household does not pay for child care
- DK
- RF

Q32 Findings:

This question was administered to seven respondents. Of these, one answered “Yes” and the others answered either “No” or “NA.” Some of these originally answered “No” but upon probing revealed that child care (or paid child care) was not relevant to them, either because their children were older, they had other family members providing it for free, or some other reason.

- R07: "No, it's not, yeah. Because my kids are older, so they don't need child care. You should put, like, 'NA' (laughs)." The interviewer then told the respondent there was an option to code 'NA' and the respondent agreed that was right for her - "There you go, thank goodness."
- R08: "No, but only because I have family that watches them for us. So I don't have that as a need for us." The interviewer then read the three response options and the respondent said she'd choose "NA."

Based on this, we proposed adding a “screener” question before this asking whether the respondent (or household) pays for child care expenses. If the respondent answered “Yes,” they would then be

administered the question about difficulty paying for child care, and this question would no longer have the third option “NA / Not responsible for child care.” The sponsor did not approve adding a screener question, and preferred to keep the third option but reworded to “Household does not pay for child care.” They felt that “not paying” for child care would be less confusing than “not responsible” for child care, given the variety of arrangements employed.

Based on probes, respondents understood “child care” to mean a person or program that supervises children and usually costs money, such as a babysitter, day care center, or summer camp.

- R03: “Any person or place that watches your child for money.”
- R06: “A day care center.”
- R07: “I remember those days, it's expensive. Whether you're doing summer camp, or after school care, or day care. Yeah, it's expensive. So that's what it means to me. Day care.”
- R08: “Someone to watch the children when we're at work, or wherever else. But we don't go anywhere else, just work for us.”
- R12: “Babysitting, after-school programs, camp.”

4.1.18 Ever Extremely Difficult to Pay for Medical Bills or Prescriptions

Original Wording Q33

Q33. In the last 12 months, has it ever been extremely difficult for [you/you and your household] to pay for medical bills or prescriptions?

1. Yes
 2. No
- DK
 RF

Final Wording Q33

Q33. [In the last 12 months / since you've lived here], has it ever been extremely difficult for [you/you and your household] to pay for medical bills or prescriptions?

1. Yes
 2. No
- DK
 RF

Q33 Findings:

This question was administered to eight respondents. Of these, three answered “Yes” and five answered “No.” One of the respondents who answered “Yes” (R08) wept when this question was asked, describing her husband’s mental illness and how her health insurance would not cover his needs.

- R08: “Well, the health insurance is ridiculous. My job, they only offer it the last month of the year, and if you don't sign up that month you don't have any other options to sign up again, so that makes it really difficult. And they will only pay for part of me, they won't pay for my family. At all. So with him not having a set of income, he doesn't have the option to have insurance ...” The respondent went on how it wasn't affordable to cover his needs and became emotional. “It's very hard.”

The sensitivity of this question and others in this section was the basis for our recommendation to move this section later in the survey, as previously discussed. The sponsor agreed with this, and this section will come last during the survey production.

4.1.19 Ever Extremely Difficult to Pay for Automobile or Transportation Expenses

Original Wording Q34

Q34. In the last 12 months, has it ever been extremely difficult for [you/you and your household] to pay for automobile or transportation expenses?

- 1. Yes
- 2. No
- DK
- RF

Final Wording Q34

Q34. [In the last 12 months / since you've lived here], has it ever been extremely difficult for [you/you and your household] to pay for automobile or transportation expenses?

- 1. Yes
- 2. No
- DK
- RF

Q34 Findings:

This question was administered to eight respondents. Of these, five answered “Yes” and three answered “No.” No issues arose for any respondents while answering this question.

4.1.20 Ever Extremely Difficult to Pay for Other Debts or Loans

Original Wording Q35

Q35. In the last 12 months, has it ever been extremely difficult for [you/you and your household] to pay for other debts or loans?

- 1. Yes
- 2. No
- DK
- RF

Final Wording Q35

Q35. [In the last 12 months / since you've lived here], has it ever been extremely difficult for [you/you and your household] to pay for other debts or loans?

- 1. Yes
- 2. No
- DK
- RF

Q35 Findings:

This question was administered to eight respondents. Of these, six answered “Yes” and two answered “No.” No issues arose for any respondents while answering this question.

Based on probes, respondents understood “other debts or loans” to mean any payment owed that was not asked about in the prior questions. This could include credit card bills, phone bills, paying back loans from family members, or student loans, among other things.

R03: “Any money you owe, loans, borrowing money from people to get by, other bills I may have.”

R04: “Like my credit card, I maxed it out to maintain. Not so much just debts, though I did get a payday loan.”

R08: "Well, people actually lend us money. My mother's lended us money before, so that would be something I'd consider."

R12: "Anything that's not being paid on. So phone bill or anything that's outstanding."

4.1.21 Ever Extremely Difficult to Increase Savings

Original Wording Q36

Q36. In the last 12 months, has it ever been extremely difficult for [you/you and your household] to increase your savings?

1. Yes
 2. No
 3. NA / Not trying to increase savings
- DK
 RF

Final Wording Q36

Q36. [In the last 12 months /since you've lived here], has it ever been extremely difficult for [you/you and your household] to increase your savings?

1. Yes
 2. No
 - ~~3. NA / Not trying to increase savings~~
- DK
 RF

Q36 Findings:

This question was administered to eight respondents. Of these, six answered “Yes” and two answered “No.” One of the respondents who answered “No” (R14) indicated that he could only answer for himself since he did not know about the financial situation for his housemate.

R14: "Not me. I don't know about my roommate, but not me. I can't speak on his finance, we're not in a relationship or anything ... I can only say that as far as me."

We proposed removing the third option “NA / Not trying to increase savings” since its meaning and purpose was unclear – CBSM had originally proposed including this response option during expert review before cognitive testing, but after testing it seemed unnecessary. The sponsor agreed with this change.

4.1.22 Lack of Money Ever Prevented Getting Health Services

Original Wording Q37

Q37. In the last 12 months, has a lack of money ever prevented [you/you or your household] from getting any health services you needed?

- 1. Yes
- 2. No
- DK
- RF

Final Wording Q37

Q37. [In the last 12 months / since you've lived here], has a lack of money ever prevented [you/you or your household] from getting any health services you needed?

- 1. Yes
- 2. No
- DK
- RF

Q37 Findings:

This question was administered to all fifteen respondents. Of these, seven answered “Yes” and eight answered “No.” No issues arose for any respondents while answering this question.

Based on probes, respondents understood “lack of money” to mean not having enough money to pay for something, or having to prioritize payment for something else rather than health services if money is in short supply. Respondents understood “health services” to mean a range of appointments or treatments, such as by a general doctor, by a surgeon, for vision or dental exams/procedures, or other physical or mental healthcare. A few respondents said this would include medical prescriptions, which was the subject of a previous question.

4.1.23 Causes of Worry about Housing Situation

Original Wording Q38

Q38. Do any of the following cause you to worry about your housing situation? [Read all categories; Mark all that apply]

- 1. High rent or mortgage payments
- 2. High utility bills
- 3. Unsteady income
- 4. Relying on others to help cover housing costs
- 5. Large unexpected expenses
- 6. High credit card, student loan, or other debt
- 7. High property taxes
- 8. Other

Final Wording Q38

Q38a. Do any of the following currently cause you to worry about your housing situation: ? [Read all categories; Mark all that apply]

- 1. High rent or mortgage payments?
- 2. High utility bills? (FR Help text: Utilities include electricity, gas, oil, and other heating fuels, water and sewer, and garbage and trash collection, but not for telephone and cell phone service, internet service, or cable television.)
- 3. Unsteady income?
- 4. Relying on others to help cover [rent/mortgage] payments and other housing costs? (Prompt/optional help text for renters/NCRs: Other housing costs include utilities, renters insurance, and homeowners association, condominium, cooperative, and mobile home fees.) (Prompt/optional help text for owners:

Other housing costs include utilities, property insurance, private mortgage insurance, homeowners association, condominium, cooperative, and mobile home fees, and routine maintenance fees.)

5. Large unexpected expenses?
6. High credit card, student loan, or other debt?
7. High ~~property~~ real estate taxes?³
8. ~~Other~~ Something else?
9. None of the above

Q38b. Specify other cause for worry-

Q38 Findings:

This question was administered to eight respondents. Of these, all eight selected at least one of the eight options, and all options were selected at least once except for “High property taxes.” Several issues arose for this question – first, two respondents selected a particular option (“unsteady income” and “large unexpected expenses”), explaining that the option is not a current worry of theirs but hypothetically it would be if their circumstances were different.

- R14: "Yeah, if I had unsteady income. I have steady income, it's just that some days I'm not able to work them."
- R08: “If a vehicle breaks down I don't know what we would do.”

Based on this, we proposed changing the question to ask whether any of the options “currently” causes worry, to avoid respondents answering based on hypothetical cases. The sponsor agreed with this change.

Another issue with the question was the response option “High property taxes” – this was not applicable to some respondents who rented their homes. Also one respondent (R01) mentioned that “school taxes are more burdensome, and they are separate from property taxes.” We discussed the intent of this response option with the sponsor; they decided to rephrase this option as “High real estate taxes” since this was a more specific wording of their intended construct, and that this option would only be read for respondents who own their home.

A third issue was that a respondent (R04) found the phrase “housing costs” unclear in the fourth response option and was not sure which particular costs counted for this; this was an issue for some respondents in the next two questions as well, since they also used the phrase “housing costs.”

- R04: “Does housing costs mean just rent, or all costs to maintain the house - gas, electricity, water, etc.? I've been thinking of more than just rent.”

We discussed the intent of this response option with the sponsor; they decided to rephrase this option as “Relying on others to help cover [rent/mortgage] payments and other housing costs” and produced two

³ This option will only be read aloud for homeowners. It will appear in grey and not read aloud for renters and those not paying cash rent.

sentences of optional help text that could be read to define “housing costs” based on tenure. One sentence is intended for homeowners, and the other is intended for renters and those not paying cash rent.

Finally, we proposed adding question marks after each option to make the question reading sound more natural (this is in line with the AHS tenure question), rewording the “Other” option to “Something else,” and adding an option to mark “None of the above” that would not be read aloud. The sponsor agreed with each of these changes, and also added a question to record the specific worry if a respondent answered “Something else.”

4.1.24 Assistance from Charitable Organization for Housing Costs

Original Wording Q39

Q39. In the last 12 months, have [you/you and your household] ever received any assistance from a charitable organization to help with your housing costs?

- 1. Yes
- 2. No
- DK
- RF

Final Wording Q39

Q39. [In the last 12 months / since you’ve lived here], have [you/you and your household] ever received any assistance from a charitable organization to help with ~~your~~ [rent/mortgage] payments and other housing costs? (Prompt: Do not include assistance from government agencies.) (Help text: Charitable organizations can include a variety of community, non-profit, or faith-based groups that provide help such as churches or the Salvation Army.)

- 1. Yes
- 2. No
- DK
- RF

Q39 Findings:

This question was administered to all fifteen respondents. Of these, three answered “Yes” and twelve answered “No.” As mentioned previously, some respondents were unclear on what should be considered “housing costs.” One respondent who answered “No” (R07) understood this to mean only her mortgage.

- R07: “No, not my housing costs. But for utilities, yes. You said housing, so I took that to mean mortgage.”

Other respondents were less restrictive in their understanding of “housing costs” and considered a variety of expenses for which assistance was or could be provided, including utilities; some also considered expenses that were irrelevant to housing (like medical bills).

- R14: “That’s a Church ... They pretty much help you with medical needs, medication, transportation, and rent. That’s like a hundred bucks ... There’s Salvation Army. They assisted me with an electric bill too.” The respondent answered “Yes” to the question based on these.

We discussed the intent of “housing costs” in this question with the sponsor; they decided to rephrase the question to ask about assistance to help with “[rent/mortgage] payments and other housing costs” for clarification.

Based on probes, respondents understood “assistance” to mean grants or donations – within the question they said this meant financial assistance, though assistance could also be provided by donating food or

clothes or other items. Respondents understood a “charitable organization” to mean a variety of community, non-profit, or faith-based groups that provide help – many mentioned Churches or the Salvation Army. Some also mentioned welfare or other government programs.

We discussed the intended scope of the question with the sponsor, and asked what respondents should consider for a “charitable organization.” The sponsor decided to add a prompt instructing respondents not to include assistance from government agencies; they also decided to add help text defining “charitable organizations.”

4.1.25 Assistance from Family or Friends for Housing Costs

Original Wording Q40

Q40. In the last 12 months, have [you/you and your household] ever received any assistance from family, friends, or other individuals who do not live with you to help with your housing costs?

1. Yes
2. No
- DK
- RF

Final Wording Q40

Q40. [In the last 12 months / since you’ve lived here], have [you/you and your household] ever received any assistance from family, or friends, ~~or other individuals~~ who do not live with you to help with **your [rent/mortgage] payments and other housing costs?**

1. Yes
2. No
- DK
- RF

Q40 Findings:

This question was administered to all fifteen respondents. Of these, six answered “Yes” and nine answered “No.” One of the respondents who answered “Yes” (R14) misinterpreted this question to overlap with the previous one; he had a broad understanding of “other individuals” in the current question and thought this could include charitable organizations.

- R14: "That's the Church organization. That's the Church."

Based on this, we proposed removing the text “or other individuals,” so that the question would only ask about assistance “from family or friends who do not live with you.” The sponsor agreed with this change; they also decided to rephrase the question to ask about assistance to help with “[rent/mortgage] payments and other housing costs” for clarification, as they did for the previous question. Finally, the sponsor decided to add a new question after this one, which will be asked only of respondents living with any adult nonrelatives, in order to evaluate their level of difficulty answering survey questions in this section:

How difficult was it for you to answer these questions about housing costs for your household?

1. Very difficult
2. Moderately difficult
3. A little difficult
4. Not at all difficult

- DK
- RF

4.2 Stable Occupancy

4.2.1 Frequency of Worry or Stress about Being Forced to Move

Original Wording Q41

Q41. Now we are going to ask you some questions about forced moves. Forced moves may be caused by evictions, foreclosures, or housing being condemned. They are initiated by landlords, banks, or government officials and leave residents with no choice other than to move.

How often in the last 12 months would you say you were worried or stressed about being forced to move?

1. Always
2. Usually
3. Sometimes
4. Rarely
5. Never

DK

RF

Final Wording Q41

Q41. Now we are going to ask you some questions about forced moves. Forced moves may be caused by evictions, foreclosures, or housing being condemned. They are initiated by landlords, banks, or government officials and leave residents with no choice other than to move.

How often [in the last 12 months /since you've lived here] would you say you were worried or stressed about being forced to move?

1. Always
2. Usually
3. Sometimes
4. Rarely
5. Never

DK

RF

Q41 Findings:

This question was administered to all fifteen respondents. Of these, four answered “Sometimes,” one answered “Rarely,” and the remainder answered “Never.” No issues arose for any respondents when answering this question. Respondents understood the concept of “forced moves” and were aware that “they are initiated by landlords, banks, or government officials.”

For the final wording, the reference period will include a fill which will determine the text based on when the respondent moved into the home – “In the last 12 months” if the respondent lived there for at least 12 months, or “Since you’ve lived here” otherwise. This is in keeping with the revisions made in the prior section.

4.2.2 Current Worry about Being Forced to Move

Original and Final Wording Q42 (No Changes Made)

Q42. How worried are you right now about being forced to move? Are you ...

1. Very worried
 2. Moderately worried
 3. A little worried
 4. Not at all worried
- DK
 RF

Q42 Findings:

This question was administered to all fifteen respondents. Of these, one selected “Very worried,” one selected “Moderately worried,” and the remainder selected either “A little worried” or “Not at all worried.” No issues arose for any respondents when answering this question.

4.2.3 Threat of Eviction

Original Wording Q43

Q43. An eviction is when your landlord forces you to move. Have you been threatened with eviction in this home in the last 12 months?

1. Yes
 2. No
- DK
 RF

Final Wording Q43

Q43. An eviction is when your landlord forces you to move. Have you been threatened with eviction in this home [in the last 12 months / since you’ve lived here]?

1. Yes
 2. No
- DK
 RF

Q43 Findings:

This question was administered to the eight respondents who rent their home. Of these, three answered “Yes” and five answered “No.” No issues arose for any respondents when answering this question.

4.2.4 Received an Eviction Notice

Original Wording Q44

Q44. In the last 12 months, have you received an eviction notice?

1. Yes
 2. No
- DK
 RF

Final Wording Q44

Q44. [In the last 12 months / since you’ve lived here], have you received an eviction notice?

1. Yes
 2. No
- DK

RF

Q44 Findings:

This question was administered to the three respondents who answered “Yes” to the prior question. Of these, all three answered “No” to this question. One respondent (R06) had some difficulty answering because she had been taken to court but the landlord agreed to work with her as she tries to get caught up on rent. She chose “No” but indicated she was not sure whether the question was about being evicted, as opposed to being taken to court or otherwise warned but not actually forced to move.

Based on this, we asked the sponsor about adding help text for this question to define what is in scope for an “eviction notice.” The sponsor decided to keep the question as worded.

4.2.5 Likelihood of Leaving Home Due to Eviction

Original Wording Q45

Q45. How likely is it that you will have to leave this home because of eviction?

1. Very likely
 2. Somewhat likely
 3. Not very likely
- DK
 RF

Final Wording Q45

Q45. How likely is it that you will have to leave this home because of eviction?

1. Very likely
 2. Somewhat likely
 3. Not very likely
 4. Not at all likely
- DK
 RF

Q45 Findings:

This question was administered to the eight respondents who rent their home. Of these, two selected “Somewhat likely” and six selected “Not very likely.” One of the six (R14) specifically answered with “At this time, not at all likely;” this was coded as “Not very likely” since there was no response option for “Not at all likely.”

For the final wording, a fourth response option “Not at all likely” will be added to address this. This will also make the question consistent with several others that use a four-point response scale, ranging from “Very” to “Not at all.”

4.2.6 Anyone Evicted from Previous Home

Original Wording Q46

Q46. Earlier you said you moved in the last 2 years. Were you, or anyone you were staying with in your previous home, evicted from that home? (Read as necessary: A landlord not renewing the lease should not be counted as an eviction.)

1. Yes

- 2. No
- DK
- RF

Final Wording Q46

Q46. Earlier you said you moved in the last 2 years. ~~Were~~ Did you move away from that home because you, or anyone you were staying with in your previous home, ~~were~~ evicted from that home? (Read as necessary: A landlord not renewing the lease should not be counted as an eviction.)

- 1. Yes
- 2. No
- DK
- RF

Q46 Findings:

This question was administered to the nine respondents who were recent movers, and either rented their previous home or lived there without payment of rent (but did not own the home). Of these, one respondent answered “Yes” and all others answered “No.” One of the respondents who answered “No” (R03) had difficulty with the question because someone else had been evicted from the home, but it happened after she (the respondent) had voluntarily left the home. She answered “No” but suggested that this question be more specific about the timeframe (e.g. “as of the time you left” or “while you lived there”).

Based on this, we proposed adding a reference period to the question for clarification. The sponsor did not approve this change, but instead decided to change the question to ask “Did you move away from that home because you, or anyone you were staying with in your previous home, were evicted from that home?”

4.2.7 Received Eviction Notice while Living at Previous Home

Original and Final Wording Q47 (No Changes Made)

Q47. Did you, or anyone you were staying with, receive an eviction notice while living at that home?

- 1. Yes
- 2. No
- DK
- RF

Q47 Findings:

This question was administered to the eight respondents who answered “No” to the previous question. Of these, all eight answered “No” to this question. No issues arose for any respondents while answering this question. One respondent (R11) answered “No, the lease was up and we moved out” without any probes from the interviewer; this was one of several cases where a respondent offered their reason for moving, which was not related to any hardship experienced at the home. Since several of the following questions were about hardship-related reasons and these respondents answered “No” to each of the questions, we proposed changing some of the mandatory text to optional in these questions to reduce burden. We discuss this in more detail later.

4.2.8 Moved Because Told to Leave by Landlord

Original and Final Wording Q48 (No Changes Made)

48. Did you move away from that home because your landlord told you, or a person you were staying with, to leave?

- 1. Yes
- 2. No
- DK
- RF

Q48 Findings:

This question was administered to eight respondents. Of these, one answered “Yes” and seven answered “No.” No issues arose for any respondents while answering this question.

4.2.9 Moved Because of Missed Rent Payment and Risk of Eviction

Original and Final Wording Q49 (No Changes Made)

49. Did you move away because you, or a person you were staying with, missed a rent payment and thought that if you didn’t move you would be evicted?

- 1. Yes
- 2. No
- DK
- RF

Q49 Findings:

This question was administered to seven respondents. Of these, all seven answered “No.” No issues arose for any respondents while answering this question.

4.2.10 Moved Because Property was Condemned

Original and Final Wording Q50/Q66 (No Changes Made)

50./66. Did you move away because the city condemned the property and forced you to leave?

- 1. Yes
- 2. No
- DK
- RF

Q50/Q66 Findings:

This question was administered to eight respondents. Of these, all eight answered “No.” No issues arose for any respondents while answering this question.

4.2.11 Moved Because Landlord Raised Rent

Original Wording Q51

51. Did you move away because the landlord raised the rent?

- 1. Yes
- 2. No
- DK
- RF

Final Wording Q51

51. ~~Did you move away~~ (Did you move away) because the landlord raised the rent?

- 1. Yes
- 2. No
- DK
- RF

Q51 Findings:

This question was administered to nine respondents. Of these, one answered “Yes” and eight answered “No.” No issues arose for any respondents while answering this question, but we proposed making the opening text “Did you move away” optional to avoid repetition and reduce burden for this question and the next several questions, which ask about hardship-related reasons for moving. The sponsor approved this change; we discuss this change again later in the section.

4.2.12 Moved Because Landlord Did Not Make Repairs

Original Wording Q52

52. Did you move away because the landlord did not make repairs?

- 1. Yes
- 2. No
- DK
- RF

Final Wording Q52

52. ~~Did you move away~~ (Did you move away) because the landlord did not make repairs?

- 1. Yes
- 2. No
- DK
- RF

Q52 Findings:

This question was administered to nine respondents. Of these, one answered “Yes” and eight answered “No.” No issues arose for any respondents while answering this question.

4.2.13 Moved Because Landlord Went Into Foreclosure

Original Wording Q53

53. Did you move away because the landlord went into foreclosure?

- 1. Yes
- 2. No
- DK
- RF

Final Wording Q53

53. ~~Did you move away~~ (Did you move away) because the landlord went into foreclosure?

- 1. Yes
- 2. No
- DK
- RF

Q53 Findings:

This question was administered to nine respondents. Of these, one answered “Yes” and eight answered “No.” No issues arose for any respondents while answering this question.

4.2.14 Moved Because Neighborhood was Dangerous

Original Wording Q54/Q67

54./67. Did you move away because the neighborhood was dangerous?

- 1. Yes
- 2. No
- DK
- RF

Final Wording Q54/Q67

54./67. ~~Did you move away~~ (Did you move away) because the neighborhood was dangerous?

- 1. Yes
- 2. No
- DK
- RF

Q54/Q67 Findings:

This question was administered to ten respondents. Of these, all ten answered “No.” No issues arose for any respondents while answering this question.

4.2.15 Moved Because of Natural Disaster or Fire

Original Wording Q55/Q68

55./68. Did you move away because of a natural disaster or fire?

- 1. Yes
- 2. No
- DK
- RF

Final Wording Q55/Q68

55./68. ~~Did you move away~~ (Did you move away) because of a natural disaster or fire?

- 1. Yes
- 2. No
- DK
- RF

Q55/Q68 Findings:

This question was administered to ten respondents. Of these, all ten answered “No.” No issues arose for any respondents while answering this question.

4.2.16 Moved Because of Health Reasons

Original Wording Q56/Q69

56./69. Did you move away for health reasons?

- 1. Yes
- 2. No
- DK
- RF

Final Wording Q56/Q69

56./69. ~~Did you move away for~~ (Did you move away) because of health reasons?

- 1. Yes
- 2. No
- DK
- RF

Q56/Q69 Findings:

This question was administered to ten respondents. Of these, one answered “Yes” and nine answered “No.” Respondents understood moving for “health reasons” to mean any or all of the following: (i) moving to live with family, friends, or caretakers who will provide care for physical or mental difficulties; (ii) moving to live somewhere that is easier to navigate for physical disabilities (e.g. having ramps instead of stairs); (iii) moving to escape from mold, asbestos, or other hazards that are fatal or dangerous to physical health.

The one respondent who answered “Yes” to the question (R12) initially answered “No” but changed her answer when probed about the meaning of “health reasons.”

R12: "Physical health, challenges. But, I don't know, actually I did kind of move for health reasons ... I mean I do think that, I felt like a change in environment would be stimulating to my mental health. And for that reason I do think there is [a health reason], from that standpoint. It was kind of motivated by that." We did not propose adding text to define or explain “health reasons,” since the respondent’s interpretation changed only after probing. We proposed making the beginning text “Did you move away” optional for consistency with the other questions, and changing “for health reasons” to “because of health reasons” for the same reason. The sponsor approved these changes.

4.2.17 Moved Because Income Decreased

Original Wording Q57/Q70

57./70. Did you move away because your income decreased?

- 1. Yes
- 2. No
- DK
- RF

Final Wording Q57/Q70

57./70. ~~Did you move away~~ (Did you move away) because your income decreased?

- 1. Yes
- 2. No
- DK
- RF

Q57/Q70 Findings:

This question was administered to ten respondents. Of these, one answered “Yes” and nine answered “No.” The one respondent who answered “Yes” to the question (R12) had some uncertainty before deciding on her answer.

R12: "I don't know, my income ebbs and flows. But I guess it was in some part financially motivated ... I mean, that's exactly why [I moved]. I felt like there were new business opportunities, I wanted to explore a different market. That's why, yeah."

Otherwise, no issues arose for any respondents while answering this question.

4.2.18 Moved Because of Conflicts with People in Home

Original Wording Q58/Q71

58./71. Did you move away because of conflicts with people you were living with?

1. Yes
2. No
- DK
- RF

Final Wording Q58/Q71

58./71. ~~Did you move away~~ (Did you move away) because of conflicts with people you were living with?

1. Yes
2. No
- DK
- RF

Q58/Q71 Findings:

This question was administered to ten respondents. Of these, all ten answered “No.” One respondent indicated at this point that the stem of questions about reasons for moving seemed unnecessarily burdensome.

R04: “Instead of asking all these questions, why don’t you just ask ‘Why did you move away’ first?” The respondent had volunteered earlier in this section that her landlord had not renewed her lease.

This respondent and others made similar comments later in the interview as well. This led to our proposal to make the text “Did you move away” optional for most of these questions, to reduce repetition and burden. The sponsor agreed with this change.

4.2.19 Moved for Other Reasons (1 of 2)

Original and Final Wording Q59/Q72 (No Changes Made)

59./72. Besides what we have already talked about, were there other reasons you moved away from this place?

1. Yes
2. No
- DK
- RF

Q59/Q72 Findings:

This question was administered to four respondents. Of these, two answered “Yes” and two answered “No.” No issues arose for any respondents while answering this question.

4.2.20 Moved for Other Reasons (2 of 2)

Original and Final Wording Q59/Q72 (No Changes Made)

60./73. What were the other reasons?

Q60/Q73 Findings:

This question was administered to two respondents. Of these, one (R03) said she moved because she was trying to provide someone else with a place to stay, and the other (R14) said he moved because his previous home was sold. No issues arose for either respondent while answering this question.

4.2.21 Reason for Move if Nothing Prior Applied

Original and Final Wording Q61/Q74 (No Changes Made)

61./74. I see that none of these reasons fit your case. Why did you move away from this place?

Q61/Q74 Findings:

This question was administered to five respondents. Of these, one (R13) said she moved because she had been a “subletter” in her previous home until the main tenants moved out, and she was no longer allowed to sublet once new tenants moved in and signed a lease. The four other respondents moved simply because they wanted to be in a new home or place, or sold their own home, and had no reason that was related to hardship. Some of them volunteered their reason for moving at some point while answering the previous questions, and directly or indirectly indicated that these questions were burdensome since nothing applied to them. The respondent who made a prior comment about the burden of these questions (R04) commented again here, saying “You don’t want to make the survey monotonous. I would be annoyed.” Based on this, we proposed making the text “Did you move away” optional for most of these questions, to reduce repetition and burden. The sponsor agreed with this change.

4.2.22 Foreclosure Notice for Current Mortgage

Original Wording Q62

62. In the last 12 months, have you received a notice that the current mortgage was going to be foreclosed on?

1. Yes
2. No
- DK
- RF

Final Wording Q62

62. [In the last 12 months / Since you've lived here], have you received a notice that the current mortgage was going to be foreclosed on?

- 1. Yes
- 2. No
- DK
- RF

Q62 Findings:

This question was administered to the seven respondents who own their current home with a mortgage or loan. Of these, all seven answered “No.” No issues arose for any respondents while answering this question.

4.2.23 Current Mortgage in Foreclosure

Original and Final Wording Q63 (No Changes Made)

63. Is your current mortgage in foreclosure now?

- 1. Yes
- 2. No
- DK
- RF

Q63 Findings:

This question was administered to seven respondents. Of these, all seven answered “No.” No issues arose for any respondents while answering this question.

4.2.24 Likelihood of Leaving Home Due to Foreclosure

Original Wording Q64

64. How likely is it that you will have to leave your home because of foreclosure?

- 1. Very likely
- 2. Somewhat likely
- 3. Not very likely
- DK
- RF

Final Wording Q64

64. How likely is it that you will have to leave your home because of foreclosure?

- 1. Very likely
- 2. Somewhat likely
- 3. Not very likely
- 4. Not at all likely
- DK
- RF

Q64 Findings:

This question was administered to seven respondents. Of these, all seven answered “Not very likely.”

For the final wording, a fourth response option “Not at all likely” will be added. This will make the question consistent with several others that use a four-point response scale, ranging from “Very” to “Not at all.”

4.2.25 Moved Because of Home Foreclosure

Original and Final Wording Q65 (No Changes Made)

65. Earlier you said you moved in the last 2 years. Now we are going to ask you some questions about your previous home.

Did you move away from that home because it was foreclosed upon?

- 1. Yes
- 2. No
- DK
- RF

Q65 Findings:

This question was administered to one respondent (R09), who was a recent mover and owned her previous home. She answered “No” and volunteered that she had sold this home; she was one of the respondents mentioned earlier that indicated the stem of questions about hardship-related reasons for moving was burdensome since nothing applied to her. Otherwise, there was no issue with this question.

4.2.26 Affordable Housing in Good Condition

Original Wording Q75

75. While you were searching for your current home, how much of a problem was it for you to find quality housing you could afford?

- 1. Serious problem
- 2. Moderate problem
- 3. Minor problem
- 4. Not at all a problem
- DK
- RF

Final Wording Q75

75. ~~While you were searching for your current home~~ (While you were searching for your current home,) how much of a problem was it for you to find ~~quality~~ housing in good condition that you could afford?

- 1. Serious problem
- 2. Moderate problem
- 3. Minor problem
- 4. Not at all a problem
- DK
- RF

Q75 Findings:

This question was administered to ten respondents who were recent movers. Of these, three answered “Serious problem,” three answered “Moderate problem,” one answered “Minor problem,” and three answered “Not at all a problem.”

Three respondents indicated that their answer was based at least partially on the neighborhood as opposed to the home itself. Based on this, we proposed reordering this question to come after the next one, since the next one is explicitly about the neighborhood; we felt that respondents would understand not to include the neighborhood if these were reordered. The sponsor approved this change in ordering, and also decided to make the beginning text optional (“While you were searching for your current home”) to reduce repetition and burden, since the question about neighborhood uses this same beginning text.

Based on probes, respondents understood the phrase “quality housing” to mean a home that is structurally sound and not in need of repairs; some also said it indicates renovations or amenities. As mentioned, however, some understood this to get at the quality or safety of the neighborhood. For this reason, we proposed removing the term “quality” and asking about housing “in good condition” to clearly address the home condition and avoid confounding with the neighborhood. The sponsor approved this change.

4.2.27 Affordable Housing in Good Neighborhood

Original and Final Wording Q76 (No Changes Made)

76. While you were searching for your current home, how much of a problem was it for you to find housing you could afford in a good neighborhood?

1. **Serious problem**
 2. **Moderate problem**
 3. **Minor problem**
 4. **Not at all a problem**
- DK
 RF

Q76 Findings:

This question was administered to ten respondents. Of these, four answered “Serious problem,” two answered “Moderate problem,” two answered “Minor problem,” and two answered “Not at all a problem.” No issues arose for any respondents while answering this question, but some respondents answered the previous question based on the neighborhood. For this reason, we proposed reordering this question to come before the previous one on housing condition; the sponsor approved this change.

4.2.28 Length of Residence in Previous Home (1 of 2)

Original and Final Wording Q77 (No Changes Made)

77. How long did you live in your previous home?

1. **One year or more**
 2. **Less than a year**
- DK
 RF

Q77 Findings:

This question was administered to ten respondents. Of these, eight answered “One year or more” and two answered “Less than a year.” No issues arose for any respondents while answering this question.

4.2.29 Length of Residence in Previous Home (2 of 2)

Original and Final Wording Q78 (No Changes Made)

78. About how many months would you say you lived there?

Q78 Findings:

This question was administered to two respondents who answered “Less than a year” to the previous question. Of these, one (R11) answered “Seven months” and the other (R12) answered “Three months.” No issues arose for either respondent while answering this question.

4.2.30 Anyone Temporarily Staying in Home Because of Financial Difficulties (1 of 2)

Original Wording Q79

79. The next few questions are about temporary housing situations.

Is anyone temporarily staying in your current home because of financial difficulties?

- 1. Yes
- 2. No
- DK
- RF

Final Wording Q79

79. The next few questions are about temporary housing situations. Please consider everyone in the household, including yourself.

Is anyone temporarily staying in your current home because of financial difficulties? (Include yourself.)

(Help text: A resident has nowhere else to go and intends to stay here for a short time.)

- 1. Yes
- 2. No
- DK
- RF

Q79 Findings:

This question was administered to all fifteen respondents. Of these, four answered “Yes” and eleven answered “No.” One respondent (R03) asked “Other than me?” since she was not clear on whether to include herself in her answer. Another respondent (R14) asked “You mean like an extra person?” since he was not clear on what qualified as “temporarily” staying in the home, and if this was meant to capture anyone who was not already reported on the household roster in the Screener section.

Based on this, we proposed adding text reminding respondents to include themselves in their answer, and adding help text to clarify who should be considered a “temporary” resident. The sponsor agreed with these, and provided text to satisfy both of these for the final wording. Also, the sponsor decided to reorder this question and the following one so that they would be the last two questions in the “Stable Occupancy” section, since the later questions in the section are not intended to address temporary residents.

4.2.31 Anyone Temporarily Staying in Home Because of Financial Difficulties (2 of 2)

Original Wording Q80

80. How many people (are temporarily staying here because of financial difficulties)?

Final Wording Q80

80. How many people, including yourself (are temporarily staying here because of financial difficulties)?

Q80 Findings:

This question was administered to the four respondents who answered “Yes” to the previous question. Of these, responses ranged from “one” to “four.” No issues arose for any respondents while answering this question. For the final wording, the question will include text to remind respondents that their answer for the number of people should be “including yourself.” Also, the sponsor decided to reorder this question and the previous one so that they would be the last two questions in the “Stable Occupancy” section, since the later questions in the section are not intended to address temporary residents.

4.2.32 Anyone Staying in Home Because They Had to Leave Previous Home (1 of 2)

Original and Final Wording Q81 (No Changes Made)

81. Is anyone staying here because they had to leave where they were living before and had no other place to stay?

- 1. Yes
- 2. No
- DK
- RF

Q81 Findings:

This question was administered to all fifteen respondents. Of these, five answered “Yes” and ten answered “No.” One respondent (R03) was initially unsure how to answer because she had a boyfriend who would spend some nights at the home, and did not know if she would consider him “staying” in her home. She explained that he got out of jail recently and did not have a regular place to stay, so he stays with her sometimes and with family or friends other times; she decided this would be sufficient and answered “Yes.” Another respondent (R11) who lived with two adult nonrelatives was unsure about the situations of these housemates, and opted to answer just for herself.

R11: "Not that I'm aware of. I'm not, I don't really talk to the other people. But for me, no."

We were unclear whether this question was intended to address temporary residents, so we discussed with the sponsor whether the phrase “staying here” should be changed to “staying here temporarily.” The sponsor indicated that this question (and the remaining ones in the section) was not intended to address temporary residents. They decided to keep this question as worded, and to reorder this question and the next three to come before those that were intended to address temporary residents.

4.2.33 Anyone Staying in Home Because They Had to Leave Previous Home (2 of 2)

Original Wording Q82

82. How many people (are staying here because they had to leave where they were living before and had no other place to stay)?

Final Wording Q82

82. How many people, including yourself (are staying here because they had to leave where they were living before and had no other place to stay)?

Q82 Findings:

This question was administered to the five respondents who answered “Yes” to the previous question. Of these, responses ranged from “one” to “four.” One respondent (R14) who lived with an adult nonrelative counted only himself, saying about his housemate “I don’t know his personal life.” For the final wording, the question will include text to remind respondents that their answer for the number of people should be “including yourself.”

4.2.34 Anyone in Home Experienced Homelessness in Last 12 Months (1 of 2)

Original and Final Wording Q83 (No Changes Made)

83. At any time in the last 12 months did you or anyone else in this [^HTYPEFILL] experience homelessness?

(Help text: A person experiencing homelessness may have had to spend the night in a homeless shelter, abandoned building, vehicle, outdoors, or some other unconventional place because they had no other place to stay.)

- 1. Yes
- 2. No
- DK
- RF

Q83 Findings:

This question was administered to all fifteen respondents. Of these, all fifteen answered “No.” One respondent (R13) hesitated before answering “No” and explained the situation for one of her housemates in more detail.

R13: "I think [he] had ten days of homelessness. Maybe technically where he had to stay somewhere, but not on the street. He had to stay with a friend between the end of his last lease and his moving in. Would you call that homelessness?" At this point the interviewer read the optional help text defining “homelessness” and the respondent answered “No.”

Based on probes, respondents were clear on the meaning of “unconventional place” and gave several examples, including those listed in the question (homeless shelter, vehicle, outdoors). Others included under a bridge, in a tent, in an office, or in a Church that is unlocked.

4.2.35 Anyone in Home Experienced Homelessness in Last 12 Months (2 of 2)

Original Wording Q84

84. How many people (experienced homelessness)?

Final Wording Q84

84. How many people, including yourself (experienced homelessness)?

Q84 Findings:

This question was not administered to any respondents, since all fifteen respondents answered “No” to the previous question. For the final wording, the question will include text to remind respondents that their answer for the number of people should be “including yourself.”

4.3 Decent and Safe

4.3.1 Frequency of Musty Smells Inside Home

Original Wording Q85

85. The next few questions are about the condition and safety of your home.

In the last 12 months, how often have you noticed any musty smells inside your home? Would you say it was daily, weekly, monthly, a few times, or never?

Musty smells are smells of dampness, mold or mildew.

1. Daily
 2. Weekly
 3. Monthly
 4. A few times
 5. Never
- DK
 RF

Final Wording Q85

85. The next few questions are about the condition and safety of your home.

[In the last 12 months / Since you’ve lived here], how often have you noticed any musty smells, or other signs of dampness, mold, or mildew, inside your home? Would you say it was daily, weekly, monthly, a few times, or never?

~~Musty smells are smells of dampness, mold or mildew.~~

1. Daily
 2. Weekly
 3. Monthly
 4. A few times
 5. Never
- DK
 RF

Q85 Findings:

All fifteen respondents were administered this question. Of these, most selected either “A few times” or “Never,” while one selected “Daily” and one was conflicted between “Weekly” and “Monthly” but chose the latter. Several respondents based their answers partially or entirely on visual signs of dampness, mold, or mildew, rather than based only on “musty smells” that may indicate these. Others answered based on the occurrence of smells, but indicated they may have answered differently if the question was about visual signs (in addition to or rather than what was smelt).

- R03: “What about visual signs? E.g., water damage.”

- R06: “Recently there was a leak from the AC unit which flooded a portion of the room that was hidden by a table. Didn't notice it for a while, until I noticed mold and a soaked box. Found the wet area before we noticed any smell.”
- R12: “Well, it was really once. No, actually, it was probably a few times. And this was all really recent, because I think it's a lot more moist than what I'm used to in Los Angeles. So yeah, there were incidents when I could see water damage collecting, especially being in a basement. When I moved there, there was a moldy chute. But smelling, that only happened once.”

Based on this, we proposed adding language to the question so that it would address musty smells “or other signs of dampness, mold, or mildew” in the home – this would also eliminate the need for the last sentence defining “musty smells.” The sponsor approved this change, as well as adding a fill for the reference period as in previous sections.

4.3.2 Home Maintenance or Repairs by Owner Start Quickly Enough

Original Wording Q86

86. When the owner of this [^HTYPEFILL] has to do MAJOR maintenance or repairs: Do they start quickly enough?

1. Yes, usually
 2. Not usually
 3. Very mixed
 4. Haven't needed any
 5. Landlord not responsible for maintenance
- DK
 RF

Final Wording Q86a-86b

86a. [In the last 12 months / Since you've lived here], has your home ever needed any MAJOR maintenance or repairs? (Include major replacement or extensive repairs due to breakdown or disaster, such as major electrical or plumbing work, or replacing heating equipment or central air conditioning. Do not include minor repairs or routine maintenance.)

1. Yes
 2. No
- DK
 RF

86b. When the owner of this [^HTYPEFILL] has to do MAJOR maintenance or repairs, ~~do~~ do they usually start quickly enough?

1. Yes ~~, usually~~
 2. No ~~t usually~~
 3. Very ~~m~~ Mixed
 4. Haven't needed any
 5. Landlord not responsible for maintenance
- DK
 RF

Q86 Findings:

This question was administered to eight respondents, since it was intended for renters and those not paying any cash rent. Of these, four selected “Yes, usually” and two selected “Not usually,” while one selected “Very mixed” and one indicated that they had not needed any major maintenance or repairs.

This last respondent initially answered “Not usually” but changed his answer when probed.

- R14: “The only thing I know since I've been there is just the smell and the mold, and the mildew ... When I said 'not usually' I'm thinking 'not usually because I'm not usually calling about anything.' There hasn't been any problem with the plumbing, the heating, yeah.”

Based on this, we proposed adding a “screener” question prior to this one, so that respondents would only be asked whether repairs start quickly enough if they first answered “Yes” that their home had “ever needed any MAJOR maintenance or repairs.” We also proposed removing the fourth option “Haven’t needed any” since the “screener” question would eliminate a need for this option. The sponsor approved these change, and provided new optional text that could be read aloud by an interviewer to indicate what types of maintenance or repairs should be included or excluded.

Another issue with the question stemmed from the mention of “owner.” One respondent indicated that the owner was quick to address problems, but that they had sent workers to handle the problem who were not quick to do so.

- R04: “I've had issues. As soon as landlord found out she sent someone to fix them. Though the people sent to fix the problems didn't do it in timely fashion.”

Other issues with the question stemmed from the response options presented. One respondent who selected “Not usually” indicated that she would have preferred an option for “Never” which was not presented.

- R06: “Is there a ‘never’ option? Once we had a broken window for six months [before it was fixed].” The respondent mentioned several other problems that were slow to be addressed.

Another respondent took a long time to answer before settling on “Very mixed.”

- R13: “Now is the suggestion for the continuum of that list that 'not usually' is more frequent than 'very mixed?' I'm gonna give him the benefit of the doubt and say very mixed. When we needed a new stove or a new dryer, he was more interested in getting a deal. And so he was looking around for a deal, and one deal fell through and another fell through. He was taking his time, and then eventually he got one ... But then we needed a shower head and he put it in the next day.”

Based on these issues, we proposed (i) changing the start of the question to remove any mention of an owner or specific person who would handle repairs, and instead begin with “When MAJOR maintenance or repairs are needed ...”; and (ii) changing the remainder of the question to ask “how often do they start quickly enough?” and replacing the response options with a five-point frequency scale to allow more flexibility in response – “Always,” “Usually,” “Sometimes,” “Rarely,” or “Never.” However, the sponsor did not approve these changes; instead the question will ask whether repairs “usually start quickly enough?” with options “Yes,” “No,” “Mixed,” and “Landlord not responsible for maintenance.”

4.3.3 Home Maintenance or Repairs by Owner Solved Quickly

Original Wording Q87

87. Do they usually solve the problem quickly once they start?

1. Yes
 2. No
 3. Mixed
- DK
 RF

Final Wording Q87

87. Do they usually solve the problem quickly once they start?

- 1. ~~Yes~~ Yes
- 2. ~~No~~ No
- 3. ~~Mixed~~ Mixed
- DK
- RF

Q87 Findings:

This question was administered to seven respondents. Of these, three answered “Yes,” three answered “No,” and one answered “Mixed.” The respondent who drew a distinction between the “owner” and “workers” in the previous question (R04) brought up this issue again when answering this question. Also, the respondent who answered “Mixed” (R13) initially answered “Yes” but changed her answer.

Based on these issues, we proposed changing the question to ask “How often are they solved quickly once they start?” and replacing the response options with a five-point frequency scale to allow more flexibility in response – “Always,” “Usually,” “Sometimes,” “Rarely,” or “Never.” However, the sponsor did not approve these changes; instead the question wording will stay the same but the response options will be read aloud.

4.3.4 More People in Home than Can Live Comfortably

Original Wording Q88

88. In your opinion, are there more people staying here than can live comfortably in this unit?

- 1. Yes
- 2. No
- DK
- RF

Final Wording Q88

88. ~~In your opinion~~ Thinking about the number of people in your home and the space you have, are there more people staying here than can live comfortably in this unit?

- 1. Yes
- 2. No
- DK
- RF

Q88 Findings:

All fifteen respondents were administered this question. Of these, three answered “Yes” and twelve answered “No.” Two of the respondents who answered “Yes” misinterpreted the question to be asking the opposite of what it actually meant; they answered “Yes” to indicate that they lived comfortably when they should have answered “No” to the question.

- R05: “Yes, I think it’s comfortable.”
- R15: “Just right, they can live comfortably.”

One of the respondents who answered “No” understood the question but had to think about it, and called it a “trick question” (R14). Based on this, we proposed changing the question to ask “In your opinion, can the number of people staying here live comfortably in this unit?” We felt this would be less cognitively difficult than the test question, and may improve comprehension by having a response of “Yes” indicate

a positive (comfort) rather than a negative (lack of comfort). However, the sponsor did not approve this change; instead they replaced the introductory text “In your opinion” with “Thinking about the number of people in your home and the space you have.”

4.3.5 Any Major Problems in Home

Original Wording Q89

89. Thinking about the number of people in your household and the space you have, are any of the following problems a major issue in your household? [Read all; Mark all that apply]

1. Not enough personal space
2. Not enough privacy
3. Too noisy
4. Too much conflict
5. None of the above

DK

RF

Final Wording Q89

89. Thinking about the number of people in your **household home** and the space you have, are any of the following problems a major issue in your household? [Read all; Mark all that apply]

1. Not enough personal space
2. Not enough privacy
3. Too noisy
4. Too much conflict
5. ~~None of the above~~ None of the above

DK

RF

Q89 Findings:

This question was administered to all fifteen respondents. Of these, eleven selected “None of the above” and four selected at least one of the four options before this, including “too noisy.” Many respondents mentioned their children being noisy; of these a majority chose not to select the option “too noisy” since they did not consider it to be a major issue, while the remainder chose to select this option.

Based on this, we discussed with the sponsor whether “too noisy” was intended to indicate a specific source of noise, and if so, whether help text would be needed. The sponsor felt that no additional text was needed for this option, since it was based on the respondent’s opinion. Also, the sponsor decided to change the term “household” to “home” for consistency with the final wording to the prior question, and to unbold the final option “None of the above” so this would not be read aloud.

4.3.6 Safety Inside Home

Original and Final Wording Q90 (No Changes Made)

90. How safe do you feel inside your home?

1. Very safe
2. Moderately safe
3. Not very safe
4. Not at all safe

- DK
- RF

Q90 Findings:

This question was administered to all fifteen respondents. Of these, twelve selected “Very safe” and three selected “Moderately safe.” No issues arose for any respondents answering this question.

Based on probes, most respondents understood “safe” in this question to mean protected from harm. Several mentioned safety from home break-ins specifically, and/or having locks or alarms or other security measures. A few others mentioned safety from electrical fires or other home hazards. One respondent (R13) also mentioned safety from sexual violence; she said this was her first thought since she was the only female in her home and lived with several male housemates.

4.3.7 Home Security against Break-Ins

Original and Final Wording Q91 (No Changes Made)

91. How secure is your home against break-ins?

1. **Very secure**
 2. **Moderately secure**
 3. **Not very secure**
 4. **Not at all secure**
- DK
 - RF

Q91 Findings:

This question was administered to all fifteen respondents. Most selected either “Very secure” or “Moderately secure,” while one respondent selected “Not very secure.” Two respondents indicated that they would have preferred an option that would fall somewhere between “Very secure” and “Moderately secure.”

- R08: "It would be good if there was an answer between 'very' and 'moderate.' Because I wouldn't say 'moderate', like, it's an old house, I do have security rooms, we keep the doors locked. But I would like to have something else (as an option) there ... It's such a jump, from 'moderate' to 'very'."
- R12: "I think it's secure. Moderate, uh, very secure, yeah ... There could be room for improvement. Maybe if there was another tier? What was it, very secure or what? ... Yeah, like 'kinda secure' (laughs). I think what I would say is, there's room for improvement."

We discussed this issue with the sponsor; however, it was decided to keep the question and options unchanged since no respondents had major issues when answering this question, and it was preferred to keep a four-point response scale for consistency with other questions in the survey.

4.3.8 Safety Coming and Going from Home at Night

Original and Final Wording Q92 (No Changes Made)

92. How safe do you feel coming and going from your home at night?

1. **Very safe**
2. **Moderately safe**

- 3. Not very safe
- 4. Not at all safe
- DK
- RF

Q92 Findings:

This question was administered to all fifteen respondents. Most selected either “Very safe” or “Moderately safe,” while two respondents selected “Not very safe.” One of the two respondents who would have preferred an option between “Very” and “Moderately” on the prior question (R08) indicated the same issue with this question.

We discussed this issue with the sponsor; however, it was decided to keep the question and options unchanged since no respondents had major issues when answering this question, and it was preferred to keep a four-point response scale for consistency with other questions in the survey.

4.3.9 Safety for Children to Play Outside around Home During the Day

Original and Final Wording Q93 (No Changes Made)

93. How safe is it for children to play outside around your home during the day?

- 1. Very safe
- 2. Moderately safe
- 3. Not very safe
- 4. Not at all safe
- DK
- RF

Q93 Findings:

This question was administered to twelve respondents, since it was intended for those living with any children under 18 years old. Most selected either “Very safe” or “Moderately safe,” while one respondent selected “Not at all safe.” No issues arose for any respondents answering this question.

Respondents understood “safe for children to play” to mean safety from crime (e.g. violence, kidnapping or child predators), and/or safety from being struck by cars or bicycles. Most did not see a difference between “safe for children” and “safe to play.”

4.3.10 Considered Moving Because of Neighborhood Crime

Original and Final Wording Q94 (No Changes Made)

94. Have you considered moving because crime is a serious problem in your neighborhood?

- 1. Yes
- 2. No
- DK
- RF

Q94 Findings:

This question was administered to all fifteen respondents. Of these, one respondent answered “Yes” and all others answered “No.” No issues arose for any respondents answering this question.

5 CONCLUSIONS

For this research we tested a streamlined questionnaire containing 85 questions divided into four sections. The majority of questions performed well; most questions were easy for interviewers to administer, and easy for respondents to understand and answer. However, some required revisions but most were minor modifications.

In the Affordability section, some respondents were visibly upset by one or more questions, or indicated during the debriefing that this section was particularly sensitive. The sections will be reordered for the survey production so that this section comes last. Some respondents who lived with any nonrelatives had difficulty answering these questions for their household and could only answer for themselves. Based on this, a prompt will be added to an early question in the series for these respondents, asking them to consider the total amount paid by the household; these respondents will also answer a new question at the end of this section, evaluating their level of difficulty answering the previous survey questions about housing costs in this section.

In the Stable Occupancy section, some respondents found questions about hardship-related reasons for moving to be burdensome since nothing applied to them. For survey production, most of these questions will have the beginning text “Did you move away” as optional to read after the first few in the series, in order to reduce burden and repetition. Also, some respondents had difficulty with the final questions in this section, based on confusion over who should be considered a “temporary” resident, which questions in the set were intended to capture this, and whether respondents should include themselves. These issues will be addressed in survey production by adding explicit instructions for respondents to include themselves, new text to explain “temporary” residents, and reordering these six questions to clarify their scope.

In the Decent and Safe section, several respondents answered a question about “musty smells” in their home based on visual signs of dampness, mold, or mildew rather than strictly based on smells. The revised question in survey production will be broadened to cover visual signs as well as smells. Finally, there will be a new “screener” question before two questions about “major maintenance or repairs” in the home, so that the questions would be skipped if they did not apply.

Once data are collected from the housing insecurity follow-up survey after the 2019 AHS, HUD aims to use data reduction techniques like exploratory factor analysis and principal components analysis to identify a smaller set of questions that can be used in a validated index of housing insecurity. HUD plans to continue discussions with OMB, interagency partners, and housing insecurity experts as it explores whether it is possible to develop a housing insecurity scale from questions evaluated in this research project and analyzes potential scale options. Ideally, this will lead to a composite housing insecurity scale that could eventually be used by federal agencies and external researchers to track trends in housing insecurity and associate it with outcomes, including, but not limited to, health, education, employment, and criminal justice outcomes.

6 REFERENCES

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7 APPENDIX A: AHS HI RECRUITMENT SCREENER

CBSM Universal Telephone Screener

Hello, I'm _____ from the Census Bureau.

- Thank you for contacting us about participating in one of our studies.
- I just need to get a little bit of background information to start.

- Auto filled: ID Number
- Auto filled: Last Contact Date
- Auto filled: Eligible Date

1. What is your name?

First name: []

Last name: []

2. What is your daytime telephone number?

[Probe for all 3 phone numbers]

Mobile ([]) [] – []

Home (if not mobile) ([]) [] – []

Work (if any) ([]) [] – [] EXT. []

3. In what city, state, and ZIP code do you currently live?

City: State: ZIP Code:

4. In what year were you born?

[]

5. Are you male or female?

Male

Female

6. Are you of Hispanic, Latino, or Spanish origin?

Yes

No

Prefer Not to Answer

7. What is your race? Please select one or more. White, Black or African American, American Indian or Alaska Native, Asian, or Native Hawaiian or other Pacific Islander?

(Allow up to 3 answers)

White

Black or African American

American Indian or Alaska Native

Asian

Native Hawaiian or other Pacific Islander

Other - Specify: []

Refused

8. What is the highest grade of school you have completed, or the highest degree you have received?
(do not read categories to respondent)

- Less than high school
- Completed high school
- Some college, no degree
- Associate's degree (AA/AS)
- Bachelor's Degree (BA/BS)
- Post-Bachelor's degree (For example MA, MS, Ph.D, JD, etc.)

9. Are you working for pay full-time, part-time, or are you not working for pay at this time?

- Full-time (ask both follow-up questions)
- Part-time (ask both follow-up questions)
- Not working for pay at this time (skip to next question)

a. What is your current job title or job description?

[]

b. Are you employed by the Federal Government? (if federal contractor, mark NO)

- Yes
- No

10. How many people age 18 or older currently live in your household, INCLUDING yourself?

[]

11. How many people younger than 18 currently live in your household?

[]

12. Do you speak a language other than English at home?

- Yes (ask follow-up question)
- No (skip to next question)

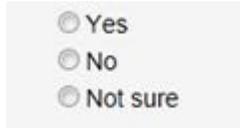
a. What language or languages do you speak at home? Please select one or more.

- Spanish
- French
- Chinese
- Korean
- Vietnamese
- Arabic
- Russian
- Other - Specify []

13. Do you own a cell phone?

- Yes (ask follow-up questions)
- No (skip to 14)
- Not sure (skip to 14)

- a. Some cell phones are called “smartphones” because of certain features they have. Is your cell phone a smartphone, such as an iPhone, Android, Blackberry or Windows phone, or are you not sure?



- b. What type of smartphone do you have?
 - iPhone
 - Android
 - Blackberry
 - Windows phone
 - Not sure

14. Do you own a desktop or laptop computer, or both?

- Desktop computer
- Laptop computer
- Both desktop and laptop computer
- Neither

15. Do you own a tablet computer such as an iPad, Samsung Galaxy Tab, Google Nexus, or Kindle Fire?

- Yes
- No

16. Do you have at least one year of Internet experience?

- Yes (ask follow-up question)
- No (skip to next question)

- a. How often do you use the Internet either on a computer or on a mobile device like a smartphone or tablet? ... Several times a day, about once a day, a few times a week, a few times a month, or a few times a year?

- Several times a day
- About once a day
- A few times a week
- A few times a month
- A few times a year
- Not at all [*do not read to respondent*]

b. Name two things you do on the Internet besides e-mail.

[]

[]

Internet Activities

[] Research

[] Social media/communication (Facebook, Twitter, Craigslist)

[] Shopping

[] Banking or paying bills online

[] Music / movies / videos

[] Gaming

[] News

[] Travel (directions/reservations)

[] Employment

[] Other - Specify: []

17. How did you hear about this research opportunity?

E-mail link

Census Bureau employee

Friend or family member (but not a Census Bureau employee)

Facebook

Craigslist

Google advertisement

Flyer

Newspaper advertisement

Other – Specify []

18. Have you participated in any research studies with the U.S. Census Bureau?

Yes

No

19. **[Local interviews Only]** Would you be willing to come to our office in Suitland, Maryland, to participate in a research study?

Yes

No

20. **[Local interviews Only]** What is the e-mail address we should use when sending directions to our office, should you qualify for a study?

[]

21. **[Local interviews Only]** Are you a United States citizen? You do not have to be a U.S. citizen to participate in our studies.

Yes

No - Cannot come to headquarters

23. **[Local interviews Only]** Did the ad you are responding to tell you to mention a code? *[If yes]* What was the code?

[]

AHS HI-SPECIFIC TELEPHONE SCREENER

1. Do you live in a college dormitory, a nursing home, or in any other kind of group housing?

[If ineligible, thank caller and end call]

- Yes - INELIGIBLE
- No
- Don't Know - INELIGIBLE
- Refused - INELIGIBLE

2. Is your household's annual income ...

- Less than \$20,000?
- \$20,000 to \$35,000?
- \$35,000 to \$45,000?
- \$45,000 to \$60,000?
- \$60,000 to \$75,000?
- \$75,000 to \$85,000?
- \$85,000 to \$100,000?
- More than \$100,000?

3. Is your current home ...

- Owned or being bought by someone in your household?
- Rented?
- Occupied without payment of rent?

4. *[If Q3=Owned or being bought]* How many mortgages or loans of any type do you have on this property?

[]

5. When did you move to your current home?

[]

6. *[If Q5 is less than two years ago]* And was your previous home ...

- Owned?
- Rented?
- Occupied without payment of rent?

7. *[If Q6=Owned]* How many mortgages or loans of any type did you have on your previous property?

[]

8. Do you live with any nonrelatives, such as roommates?

- Yes

No

8 APPENDIX B: AHS HI PROTOCOL

Cognitive Testing of 2019 AHS – Housing Insecurity Protocol Cognitive Interview Protocol Guide

PARTICIPANT ID #: _____

DATE: ___ / ___ / 2018

COGNITIVE INTERVIEWER NAME: _____

START TIME: ____: ____ AM/PM

SECTION I. INTRODUCTION

(COGNITIVE INTERVIEWER: READ/PARAPHRASE)

Hello, I'm [NAME OF COGNITIVE INTERVIEWER]. I work for the Census Bureau. Thanks for agreeing to help me today.

Let me begin by telling you a little more about what we'll be doing today. The United States Census Bureau counts the population in the U.S. and also conducts various kinds of surveys. One of these is a national survey called the American Housing Survey (AHS). Today, with your help, we will be testing some new questions that were developed for a follow-up survey to the AHS; this follow-up survey is about Housing Insecurity and would be asked of some households based on their reported income in the AHS. I will first ask you some survey questions and you'll answer the questions just like you would if you were doing it with an interviewer in a regular survey. We are interested in how you understand these questions and how these questions work for you.

Our goal here is to get a better idea how well the new questions work with people such as yourself before we actually use them in the survey. So the purpose of our session today is to collect your thoughts and opinions on these new questions and materials. I just want to remind you that I'm only asking for your thoughts and opinions on these materials. There is no right or wrong answer. We are simply trying to make sure the question wording is clear and easy for most people to understand. Your feedback will be very useful for helping make sure these questions will make sense to other people. Your participation in this interview and the review of the materials is very important because it will help the Census Bureau with improving these questions. Do you have any questions before we begin?"

[Wait for questions, then turn page]

SECTION II. INTERVIEW CONSENT

(COGNITIVE INTERVIEWER: READ)

PLACE THE CONSENT FORM IN FRONT OF PARTICIPANT

Before we start, I would like you to read over the document in front of you. This document explains a little bit about this interview and provides information about your rights as a participant. It also asks for your permission to have this session audio recorded.

[IF OBSERVER PRESENT]: I also want to let you know that this interview is being observed by [DESCRIBE OBSERVER'S ROLE: e.g., someone who works on the American Housing Survey]. They are observing the interview because they are also interested in how the questions work for people like you.

Please ask me any questions you have about this document. Once you have finished reading the document, please sign it.

- PARTICIPANT READS AND SIGNS FORM

B. IF PARTICIPANT PROVIDES CONSENT TO HAVE THE SESSION AUDIO-TAPED: I will now turn on the audio recorder.

TEST AUDIO RECORDER AND TURN IT ON AGAIN AFTER TEST

SECTION III. COGNITIVE INTERVIEW

READ: For the upcoming questions, I am interested in your answers, but I am also interested in the process you go through in your mind when you answer the questions. So I'd like you to think aloud as you answer the questions, just tell me everything you are thinking about as you go about answering each question. From time to time, I'll ask you some questions about your answers, or about the questions themselves.

THINK-ALLOUD PRACTICE

Let's begin with a practice question. Remember to try to think aloud as you answer.

Practice Question 1. How many windows are there in the house or apartment where you live?
WINDOWS _____

[IF NEEDED:] Try to visualize the place where you live, and think about how many windows there are in that place. As you count up the windows, tell me what you are seeing and thinking about.

PROBES:

- How did you come up with that answer?
- Tell me more about that. Why did you say [ANSWER]?
- I noticed that you hesitated. Tell me what you were thinking.

Okay, let's get started. Please answer the questions as you would if an interviewer had come to your home. I will now begin with the first set of questions in the survey.

NOTE TO COGNITIVE INTERVIEWER: START INTERVIEW. NOTE ANY PROBLEMS /COMMENTS /QUESTIONS /PUZZLED LOOKS/EXASPERATED SIGHS RESPONDENT HAS DURING THE INTERVIEW. WHEN NECESSARY, PROBE ON THESE AFTER THE RESPONDENT ANSWERS THE QUESTION.

Screener Module

A1

Before we begin, we would like to ask you a few questions about your home.

1. HTYPE

Is this unit a house, an apartment, a manufactured/mobile home, or some other type of residence? (Refer to separate Help Screen if needed)

1. House
2. Apartment
3. Manufactured/mobile home – skip to Q3. TENURE
4. Other residence

2. STYPE

Are your living quarters in a...

(Read categories until "yes" reply is received. Refer to separate Help Screen if needed)

1. 1 unit building, detached from any other building?
2. 1 unit building, attached to one or more buildings?
3. Building with two or more apartments?
4. Manufactured/Mobile Home?

3. TENURE

Is this [^HTYPEFILL]:

[Read categories until a "yes" reply is received:]

- 1. Owned or being bought by someone in your household? - Proceed Q4. NUMMORTG
- 2. Rented?
- 3. Occupied without payment of rent? } Skip to Q5a. FNAME/LNAME

4. NUMMORTG

How many mortgages or loans of any type do you have on this property? Include all regular mortgages, home equity credit lines, or any loan that is secured by the value of this [^HTYPEFILL].

- Enter 7 for 7 or more.

- Enter 0 for Reverse Annuity Mortgages or Home Equity Conversion Mortgages.

5a. FNAME/LNAME

What are the names of all persons living or staying here? Start with the name of the person, or one of the persons, who owns or rents this home. Who else is living or staying here?

-
- DK
 - RF

5b. USUAL

[Do/Does] [you/NAME] usually live here?

- 1. Yes – Skip to instructions beneath Q6. URE
- 2. No
- DK
- RF } Proceed to Q6. URE

6. URE

[Do/Does] [you/NAME] have some other place where [you/he/she] usually lives?

- 1. Yes
- 2. No
- DK
- RF

Repeat Q5a-5b (and Q6, if applicable) until each household member is listed. Once completed, proceed to Q7. MSLODG.

7. MSLODG

Have I missed any lodgers, boarders, or persons you employ who live here?

- 1. Yes
- 2. No
- DK
- RF

8. MSOTHR

Have I missed anyone else staying here?

- 1. Yes
- 2. No
- DK
- RF

If anyone was missed (Q7. MSLODG = "Yes" or Q8. MSOTHR = "Yes"), [proceed to Q9. FNAME/LNAME.](#)

Otherwise, [skip to Q11. AGE.](#)

9. FNAME/LNAME

Who else is living or staying here?

- _____
- DK
 - RF

10. USUAL

[Do/Does] [you/NAME] usually live here?

- 1. Yes
- 2. No
- DK
- RF

11. AGE

What is [your/NAME's] age?

- _____
- DK
 - RF

12. RRP

What is [your/NAME's] relationship to [Reference person First & Last Name]?

- | | |
|--|--|
| 1. <input type="checkbox"/> Opposite-sex husband/wife/spouse | 10. <input type="checkbox"/> Brother or Sister |
| 2. <input type="checkbox"/> Opposite-sex unmarried partner | 11. <input type="checkbox"/> Parent-in-law |
| 3. <input type="checkbox"/> Same-sex husband/wife/spouse | 12. <input type="checkbox"/> Son-in-law or daughter-in-law |
| 4. <input type="checkbox"/> Same-sex unmarried partner | 13. <input type="checkbox"/> Other relative |
| 5. <input type="checkbox"/> Biological son or daughter | 14. <input type="checkbox"/> Foster child |
| 6. <input type="checkbox"/> Adopted son or daughter | 15. <input type="checkbox"/> Housemate/roommate |
| 7. <input type="checkbox"/> Stepson or stepdaughter | 16. <input type="checkbox"/> Roomer/boarder |
| 8. <input type="checkbox"/> Grandchild | 17. <input type="checkbox"/> Other nonrelative |
| 9. <input type="checkbox"/> Father or Mother | |
- DK
 - Ref

Repeat Q11-12 for each household member. If anyone is a nonrelative of the reference person (Q12. RRP = 15-17), [proceed to Q13. RELB.](#) Ask this for each nonrelative.

Otherwise, [skip to Q14. WHENYR/WHENMON.](#)

13. RELB

Does anybody related to [you/NAME] live here?

- 1. Yes
- 2. No
- DK
- RF

14. WHENYR/WHENMON

When did you move to this ^HTYPEFILL?

[Enter Year & Month]

-
- DK
 - RF

If respondent moved to current home less than four years ago (based on Q14 WHENYR/WHENMON),
proceed to Q15. XTEN.

Otherwise, skip to Affordability Module.

15. XTEN

Now about where you lived just before moving here. Was that home –

- 1. **Owned or being bought by someone in that household?**
- 2. **Rented?**
- 3. **Occupied without payment of rent?**
- DK
- RF

16. HISTRESS

On a scale of one to 10 where one means you have “little or no stress” and 10 means you have “a great deal of stress,” how would you rate your average level of stress during the past month?

[Enter 1 to 10 rating]

- DK
- RF

Probes: How did you arrive at your answer? Can you tell me more about that?
What does “stress” mean to you in this question?

17. HIHEALTH

Would you say your health in general is excellent, very good, good, fair, or poor?

1. Excellent
 2. Very good
 3. Good
 4. Fair
 5. Poor
- DK
 - RF

If respondent rents their home (Q3. TENURE = “Rented”) or has a mortgage (Q4. NUMMORTG > 0),
proceed to Q18. HIAFFORD.

Otherwise, skip to Q27. HIBLLPAY.

18. HIAFFORD

Overall, in the last 12 months how difficult was it for you to afford your [rent/mortgage] payments?

1. Very difficult
 2. Moderately difficult
 3. A little difficult
 4. Not at all difficult
- DK
 - RF
- Proceed to Q19. HIDIFFPAY
- Skip to Q21. HISTPAY

19. HIDIFFPAY

How often in the last 12 months was it difficult to afford your [rent/mortgage]?

1. Only 1 or 2 months
 2. Some months but not every month
 3. Almost every month
 4. Every month
- DK
 - RF

Probes: How did you arrive at your answer? Can you tell me more about that?
How easy or difficult did you find this to answer?

20. HINCOME

Was this difficulty a result of unsteady income?

- 1. Yes
- 2. No
- DK
- RF

Probes: How did you arrive at your answer? Can you tell me more about that?
What does “unsteady income” mean to you in this question?

21. HISTPAY

How often in the last 12 months would you say you were worried or stressed about having enough money to pay your [rent/mortgage]?

- 1. Always
 - 2. Usually
 - 3. Sometimes
 - 4. Rarely
 - 5. Never
 - DK
 - RF
- Proceed to Q22. HISTNOW
- Skip to Q23. HIHALF

22. HISTNOW

How worried are you right now about not being able to pay your [rent/mortgage] payment? Are you ...

- 1. Very worried
- 2. Moderately worried
- 3. A little worried
- 4. Not at all worried
- DK
- RF

Probes: How did you arrive at your answer? Can you tell me more about that?
How easy or difficult did you find this to answer?

23. HIHALF

In a typical month, is the [rent/mortgage] payment more than half of your household’s monthly income?

- 1. Yes
- 2. No
- DK
- RF

Probes: How did you arrive at your answer? Can you tell me more about that?
What types of income did you include in your “household’s monthly income?” Was there anything you did not include?
(If applicable:) Did you answer based on only your share of the [rent/mortgage]? Or based on the total for everyone in the household? Or something else?

24. HIBEHIND

In the last 12 months, was there ever a time when [you/you and your household] were behind in making a [rent/mortgage] payment?

- 1. Yes – Proceed to Q25. HIBFREQ
- 2. No
- DK
- RF

} Skip to Q27. HIBLLPAY

Probes: How did you arrive at your answer? Can you tell me more about that?
What does “behind” in making a payment mean to you in this question?

25. HIBFREQ

How often in the last 12 months would you say [you/you and your household] were behind on your [rent/mortgage] payments?

- 1. Only 1 or 2 months
- 2. Some months but not every month
- 3. Almost every month
- 4. Every month
- DK
- RF

Probes: How did you arrive at your answer? Can you tell me more about that?
How easy or difficult did you find this to answer?

(If applicable:) Did you answer based on only your share of the [rent/mortgage]? Or based on the total for everyone in the household? Or something else?

26. HICTCHUP

Are [you/you and your household] currently caught up on your [rent/mortgage] payments?

- 1. Yes
- 2. No
- DK
- RF

Probes: How did you arrive at your answer? Can you tell me more about that?

What does “caught up” mean to you in this question?

(If applicable:) Did you answer based on only your share of the [rent/mortgage]? Or based on the total for everyone in the household? Or something else?

27. HIBLLPAY

Now I have some questions about your electricity bills. In the last 12 months, has there been a time when [you were/your household was] behind on your electricity bill?

- 1. Yes – Proceed to Q28. HIBLLPAY2
- 2. No
- 3. NA / Not responsible for electricity bill
- DK
- RF

} Skip to instructions beneath Q29. HISHUTOFF

Probes: How did you arrive at your answer? Can you tell me more about that?

(If applicable:) Did you answer based on only your share of the electricity bill? Or based on that for everyone in the household? Or something else?

28. HIBLLPAY2

In the last 12 months, have [you/you and your household] received a notice that your electricity would be shut off because the bill was not paid?

- 1. Yes
- 2. No
- DK
- RF

29. HISHUTOFF

In the last 12 months, have [you/you and your household] had your electricity shut off because the bill was not paid?

- 1. Yes
- 2. No
- DK
- RF

If respondent was “always/usually/sometimes worried” about payment in last 12 months (Q21. HISTPAY = 1-3), AND “very/moderately worried” about it right now (Q22. HISTNOW = 1-2), ...

- AND was not behind on electricity bill in last 12 months (Q27. HIBLLPAY ne 1), then proceed to Q30. HIUTLPAY.
- AND was behind on electricity bill in last 12 months (Q27. HIBLLPAY = 1), then skip to Q31. HIBUYFD.

Otherwise, skip to Q37. HIHSERV.

30. HIUTLPAY

In the last 12 months, has it ever been extremely difficult for [you/you and your household] to pay for your utility bills?

- 1. Yes
- 2. No
- 3. NA / Not responsible for utility bills
- DK
- RF

Probes: How did you arrive at your answer? Can you tell me more about that?

31. HIBUYFD

In the last 12 months, has it ever been extremely difficult for [you/you and your household] to buy food?

- 1. Yes
- 2. No
- DK
- RF

If household has any children under 18 years old (based on Q11. AGE), proceed to Q32. HIKCARE.

Otherwise, skip to Q33. HIMEDPAY.

32. HIKCARE

In the last 12 months, has it ever been extremely difficult for [you/you and your household] to pay for child care?

- 1. Yes
- 2. No
- 3. NA / Not responsible for child care
- DK
- RF

Probes: How did you arrive at your answer? Can you tell me more about that?
What does "child care" mean to you in this question?

33. HIMEDPAY

In the last 12 months, has it ever been extremely difficult for [you/you and your household] to pay for medical bills or prescriptions?

- 1. Yes
- 2. No
- DK
- RF

Probes: How did you arrive at your answer? Can you tell me more about that?

34. HIAUTOEX

In the last 12 months, has it ever been extremely difficult for [you/you and your household] to pay for automobile or transportation expenses?

- 1. Yes
- 2. No
- DK
- RF

Probes: How did you arrive at your answer? Can you tell me more about that?

35. HIDEBT

In the last 12 months, has it ever been extremely difficult for [you/you and your household] to pay for other debts or loans?

- 1. Yes
- 2. No
- DK
- RF

Probes: How did you arrive at your answer? Can you tell me more about that?
What does "other debts or loans" mean to you in this question?

36. HISAVING

In the last 12 months, has it ever been extremely difficult for [you/you and your household] to increase your savings?

- 1. Yes
- 2. No
- 3. NA / Not trying to increase savings
- DK
- RF

Probes: How did you arrive at your answer? Can you tell me more about that?

37. HIHSERV

In the last 12 months, has a lack of money ever prevented [you/you or your household] from getting any health services you needed?

- 1. Yes
- 2. No
- DK
- RF

Probes: What does “lack of money” mean to you in this question?

What does “health services” mean to you in this question?

If respondent was “always/usually/sometimes worried” about payment in last 12 months (Q21. HISTPAY = 1-3), AND “very/moderately worried” about it right now (Q22. HISTNOW = 1-2), proceed to Q38. HIWCAUSE.

Otherwise, skip to Q39. HICHRITY.

38. HIWCAUSE

Do any of the following cause you to worry about your housing situation? [Read all categories; Mark all that apply]

- 1. High rent or mortgage payments
- 2. High utility bills
- 3. Unsteady income
- 4. Relying on others to help cover housing costs
- 5. Large unexpected expenses
- 6. High credit card, student loan, or other debt
- 7. High property taxes
- 8. Other

Probes: How did you arrive at your answer(s)? Can you tell me more about [that/them]?

What does “large unexpected expenses” mean to you in this question?

39. HICHRITY

In the last 12 months, have [you/you and your household] ever received any assistance from a charitable organization to help with your housing costs?

- 1. Yes
- 2. No
- DK
- RF

Probes: How did you arrive at your answer? Can you tell me more about that?

What does “assistance” mean to you in this question?

What does a “charitable organization” mean to you in this question?

(If applicable:) Did you answer based on only your share of housing costs? Or based on those for everyone in the household? Or something else?

40. HIASSIST

In the last 12 months, have [you/you and your household] ever received any assistance from family, friends, or other individuals who do not live with you to help with your housing costs?

- 1. Yes
- 2. No
- DK
- RF

Probes: How did you arrive at your answer? Can you tell me more about that?
(If applicable:) Did you answer based on only your share of housing costs? Or based on those for everyone in the household? Or something else?

41. HIMOVFRC

Now we are going to ask you some questions about forced moves. Forced moves may be caused by evictions, foreclosures, or housing being condemned. They are initiated by landlords, banks, or government officials and leave residents with no choice other than to move.

How often in the last 12 months would you say you were worried or stressed about being forced to move?

- 1. Always
- 2. Usually
- 3. Sometimes
- 4. Rarely
- 5. Never
- DK
- RF

Probes: Were you aware that forced moves are “initiated by landlords, banks, or government officials?”

42. HIMOVWR

How worried are you right now about being forced to move? Are you ...

- 1. Very worried
- 2. Moderately worried
- 3. A little worried
- 4. Not at all worried
- DK
- RF

If home is rented or occupied without payment of rent (Q3. TENURE = 2-3) proceed to Q43. HIEVICT.

Otherwise, skip to instructions after Q45. HIEVICKL.

43. HIEVICT

An eviction is when your landlord forces you to move. Have you been threatened with eviction in this home in the last 12 months?

- 1. Yes – Proceed to Q44. HIEVICPREV
 - 2. No
 - DK
 - RF
- } Skip to Q45. HIEVICKL

Probes: How did you arrive at your answer? Can you tell me more about that?

44. HIEVICPREV

In the last 12 months, have you received an eviction notice?

- 1. Yes
- 2. No
- DK
- RF

45. HIEVICKL

How likely is it that you will have to leave this home because of eviction?

- 1. **Very likely**
- 2. **Somewhat likely**
- 3. **Not very likely**
- DK
- RF

Probes: How did you arrive at your answer? Can you tell me more about that?

If respondent moved to current home within past two years (based on Q14. WHENYR/WHENMON), AND previous home was rented or occupied without payment of rent (Q15. XTEN = 2-3), **proceed to Q46. HIEVICT2.**

Otherwise, **skip to instructions after Q61. HIMVNON.**

46. HIEVICT2

Earlier you said you moved in the last 2 years. Were you, or anyone you were staying with in your previous home, evicted from that home? (Read as necessary: **A landlord not renewing the lease should not be counted as an eviction.**)

- 1. Yes – **Skip to Q51. HIEVRAISE**
 - 2. No
 - DK
 - RF
- Proceed to **Q47. HIEVICPREV2**

Probe: How did you arrive at your answer? Can you tell me more about that?

47. HIEVICPREV2

Did you, or anyone you were staying with, receive an eviction notice while living at that home?

- 1. Yes – **Skip to Q51. HIEVRAISE**
 - 2. No
 - DK
 - RF
- Proceed to **Q48. HIEVLNDLD**

48. HIEVLNDLD

Did you move away from that home because your landlord told you, or a person you were staying with, to leave?

- 1. Yes – **Skip to Q51. HIEVRAISE**
 - 2. No
 - DK
 - RF
- Proceed to **Q49. HIEVFEAR**

49. HIEVFEAR

Did you move away because you, or a person you were staying with, missed a rent payment and thought that if you didn't move you would be evicted?

- 1. Yes – **Skip to Q51. HIEVRAISE**
 - 2. No
 - DK
 - RF
- Proceed to **Q50. HIEVCNDM**

50. HIEVCNDM

Did you move away because the city condemned the property and forced you to leave?

- 1. Yes
- 2. No
- DK
- RF

Probes: How did you arrive at your answer? Can you tell me more about that?
(If applicable:) Can you tell me more about where the condemning came from?

51. HIEVRAISE

Did you move away because the landlord raised the rent?

- 1. Yes
- 2. No
- DK
- RF

52. HIEVNOFIX

Did you move away because the landlord did not make repairs?

- 1. Yes
- 2. No
- DK
- RF

53. HIEVFORC

Did you move away because the landlord went into foreclosure?

- 1. Yes
- 2. No
- DK
- RF

54. HIEVDNGR

Did you move away because the neighborhood was dangerous?

- 1. Yes
- 2. No
- DK
- RF

55. HIMVDISAS

Did you move away because of a natural disaster or fire?

- 1. Yes
- 2. No
- DK
- RF

56. HIWMHEA

Did you move away for health reasons?

- 1. Yes
- 2. No
- DK
- RF

Probes: How did you arrive at your answer? Can you tell me more about that?
 What does "health reasons" mean to you in this question?

57. HIWMINC

Did you move away because your income decreased?

- 1. Yes
- 2. No
- DK
- RF

58. HIWMCNFL

Did you move away because of conflicts with people you were living with?

- 1. Yes
- 2. No
- DK
- RF

If respondent gave ANY reason for moving away from previous home (any of Q46-Q58 = "Yes"),
 proceed to Q59. HIMVOTH.

Otherwise, skip to Q61. HIMVNON.

59. HIMVOTH

Besides what we have already talked about, were there other reasons you moved away from this place?

- 1. Yes – Proceed to Q60. HIMVOSP
 - 2. No
 - DK
 - RF
- } Skip to instructions after Q61. HIMVNON

60. HIMVOSP

What were the other reasons?

_____ - Skip to instructions after Q61. HIMVNON

61. HIMVNON

I see that none of these reasons fit your case. Why did you move away from this place?

If respondent's home is owned or being bought by someone in the household (Q3. TENURE = 1),
 AND has a mortgage (Q4. NUMMORTG > 0), proceed to Q62. HIMRTFORC.

Otherwise, skip to instructions after Q64. HILVEFORC.

62. HIMRTFORC

In the last 12 months, have you received a notice that the current mortgage was going to be foreclosed on?

- 1. Yes
- 2. No
- DK
- RF

63. HINFORC

Is your current mortgage in foreclosure now?

- 1. Yes
- 2. No
- DK
- RF

64. HILVEFORC

How likely is it that you will have to leave your home because of foreclosure?

- 1. Very likely
- 2. Somewhat likely
- 3. Not very likely
- DK
- RF

Probes: How did you arrive at your answer? Can you tell me more about that?

If respondent moved to current home within past two years (based on Q14. WHENYR/WHENMON), AND previous home was owned or being bought by someone in that household (Q15. XTEN = 1), proceed to Q65. HIEVFORC2.

Otherwise, skip to instructions after Q74. HIMVNON2.

65. HIEVFORC2

Earlier you said you moved in the last 2 years. Now we are going to ask you some questions about your previous home.

Did you move away from that home because it was foreclosed upon?

- 1. Yes – Skip to Q67. HIEVDNGR2
 - 2. No
 - DK
 - RF
- } Proceed to Q66. HIEVCNDM2

66. HIEVCNDM2

Did you move away because the city condemned the property and forced you to leave?

- 1. Yes
- 2. No
- DK
- RF

Probes: How did you arrive at your answer? Can you tell me more about that?
(If applicable:) Can you tell me more about where the condemning came from?

67. HIEVDNGR2

Did you move away because the neighborhood was dangerous?

- 1. Yes
- 2. No
- DK
- RF

68. HIMVDISAS2

Did you move away because of a natural disaster or fire?

- 1. Yes
- 2. No
- DK
- RF

69. HIWMHEA2

Did you move away for health reasons?

- 1. Yes
- 2. No
- DK
- RF

Probes: How did you arrive at your answer? Can you tell me more about that?
What does “health reasons” mean to you in this question?

70. HIWMINC2

Did you move away because your income decreased?

- 1. Yes
- 2. No
- DK
- RF

71. HIWMCNFL2

Did you move away because of conflicts with people you were living with?

- 1. Yes
- 2. No
- DK
- RF

If respondent gave ANY reason for moving away from previous home (any of Q65-Q71 = “Yes”),
proceed to Q72. HIMVOTH2.

Otherwise, skip to Q74. HIMVNON2.

72. HIMVOTH2

Besides what we have already talked about, were there other reasons you moved away from this place?

- 1. Yes – Proceed to Q73. HIMVOSP2
 - 2. No
 - DK
 - RF
- } Skip to instructions after Q74. HIMVNON2

73. HIMVOSP2

What were the other reasons?

_____ - Skip to instructions after Q74. HIMVNON2

74. HIMVNON2

I see that none of these reasons fit your case. Why did you move away from this place?

If respondent moved to current home within the past two years (based on Q14. WHENYR/WHENMON), proceed to Q75. HIHSEAR.

Otherwise, skip to Q79. HIFDIFF.

75. HIHSEAR

While you were searching for your current home, how much of a problem was it for you to find quality housing you could afford?

- 1. Serious problem
- 2. Moderate problem
- 3. Minor problem
- 4. Not at all a problem
- DK
- RF

Probe: What does “quality housing” mean to you in this question?

76. HINHOOD

While you were searching for your current home, how much of a problem was it for you to find housing you could afford in a good neighborhood?

- 1. Serious problem
- 2. Moderate problem
- 3. Minor problem
- 4. Not at all a problem
- DK
- RF

77. HIPREVHO

How long did you live in your previous home?

- 1. One year or more – Skip to Q79. HIFDIFF
 - 2. Less than a year
 - DK
 - RF
- } Proceed to Q78. HILIVNUM

78. HILIVNUM

About how many months would you say you lived there?

79. HIFDIFF

The next few questions are about temporary housing situations.

Is anyone temporarily staying in your current home because of financial difficulties?

- 1. Yes – Proceed to Q80. HIFDIFF2
 - 2. No
 - DK
 - RF
- } Skip to Q81. HINOWHR

80. HIFDIFF2

How many people (are temporarily staying here because of financial difficulties)?

81. HINOWHR

Is anyone staying here because they had to leave where they were living before and had no other place to stay?

- 1. Yes – Proceed to Q82. HINOWHR2
 - 2. No
 - DK
 - RF
- } Skip to Q83. HIHMLESS

Probes: How did you arrive at your answer? Can you tell me more about that?
(If applicable:) Were you thinking about just adults? Or everyone, including children?

82. HINOWHR2

How many people (are staying here because they had to leave where they were living before and had no other place to stay)?

Probes (If applicable:) Were you thinking about just adults? Or everyone, including children?

83. HIHMLESS

At any time in the last 12 months did you or anyone else in this [^HTYPEFILL] experience homelessness? (Help text: A person experiencing homelessness may have had to spend the night in a homeless shelter, abandoned building, vehicle, outdoors, or some other unconventional place because they had no other place to stay.)

- 1. Yes – Proceed to Q84. HIHMLESS2
 - 2. No
 - DK
 - RF
- } Skip to Decent and Safe Module

Probe: How did you arrive at your answer? Can you tell me more about that?
What does “unconventional place” mean to you in this question?

84. HIHMLESS2

How many people (experienced homelessness)?

Probes (If applicable:) Were you thinking about just adults? Or everyone, including children?

Decent and Safe Module

85. HIMUST

The next few questions are about the condition and safety of your home.

In the last 12 months, how often have you noticed any musty smells inside your home? Would you say it was daily, weekly, monthly, a few times, or never?

Musty smells are smells of dampness, mold or mildew.

1. Daily
2. Weekly

- 3. Monthly
- 4. A few times
- 5. Never
- DK
- RF

Probes: How did you arrive at your answer? Can you tell me more about that?
How easy or difficult did you find this to answer?

If respondent's home rented or occupied without payment of rent (Q3. TENURE = 2-3), proceed to Q86. HIMAJR1.

Otherwise, skip to Q88. HIMAXNUM.

86. HIMAJR1

When the owner of this [^HTYPEFILL] has to do MAJOR maintenance or repairs: Do they start quickly enough?

- 1. Yes, usually
 - 2. Not usually
 - 3. Very mixed
 - 4. Haven't needed any
 - 5. Landlord not responsible for maintenance
 - DK
 - RF
- } Proceed to Q87. HIMAJR2
- } Skip to Q88. HIMAXNUM

Probes: How did you arrive at your answer? Can you tell me more about that?
How easy or difficult did you find this to answer?

87. HIMAJR2

Do they usually solve the problem quickly once they start?

- 1. Yes
- 2. No
- 3. Mixed
- DK
- RF

Probes: How did you arrive at your answer? Can you tell me more about that?
How easy or difficult did you find this to answer?

88. HIMAXNUM

In your opinion, are there more people staying here than can live comfortably in this unit?

- 1. Yes
- 2. No
- DK
- RF

Probes: How did you arrive at your answer? Can you tell me more about that?
How easy or difficult did you find this to answer?

89. HIMAJISS

Thinking about the number of people in your household and the space you have, are any of the following problems a major issue in your household? [\[Read all; Mark all that apply\]](#)

- 1. Not enough personal space
 - 2. Not enough privacy
 - 3. Too noisy
 - 4. Too much conflict
 - 5. None of the above
- DK
 RF

90. HISAFE

How safe do you feel inside your home?

- 1. Very safe
 - 2. Moderately safe
 - 3. Not very safe
 - 4. Not at all safe
- DK
 RF

Probes: How did you arrive at your answer? Can you tell me more about that?
What does "safe" mean to you in this question?

91. HIBRKIN

How secure is your home against break-ins?

- 1. Very secure
 - 2. Moderately secure
 - 3. Not very secure
 - 4. Not at all secure
- DK
 RF

92. HICMING

How safe do you feel coming and going from your home at night?

- 1. Very safe
 - 2. Moderately safe
 - 3. Not very safe
 - 4. Not at all safe
- DK
 RF

If household has any children under age 18 (based on Q11. AGE), then [proceed to Q93. HIPLAY.](#)

Otherwise, [skip to Q94. HICRIME.](#)

93. HIPLAY

How safe is it for children to play outside around your home during the day?

1. Very safe
 2. Moderately safe
 3. Not very safe
 4. Not at all safe
- DK
 RF

Probes: How did you arrive at your answer? Can you tell me more about that?

What does “safe for children to play” mean to you in this question? Is there a difference between “safe for children” and “safe to play?”

94. HICRIME

Have you considered moving because crime is a serious problem in your neighborhood?

1. Yes
 2. No
- DK
 RF

Probes: How did you arrive at your answer? Can you tell me more about that?

SECTION IV. DEBRIEFING QUESTIONS

AFTER THE INTERVIEW:

Now, I am going to ask you some questions about your answers and about the questions themselves. I am really interested in how these questions work for you, so there are no right or wrong answers.

- **Overall, what did you think of this interview? [If needed: Was it easy or difficult? Can you tell me why it was easy or difficult?]**
- **Have you ever answered survey questions in the past about affording your home? If yes, what was the survey? What was the experience like for you?**
- **Have you ever answered survey questions in the past about eviction, foreclosure, or other forced moves? If yes, what was the survey? What was the experience like for you?**

- **Have you ever answered survey questions in the past about the condition and safety of your home? If yes, what was the survey? What was the experience like for you?**

JUST A FEW FINAL QUESTIONS TO WRAP UP -

- **Overall, do you think some people might find these questions sensitive?**
- **Do you have anything else you would like to tell us that you haven't had a chance to mention yet?**

I want to thank you very much for your participation. I will now give you \$40 and I will ask you to sign a receipt form verifying that you received the money.

TURN OFF THE TAPE RECORDER. HAND THE CASH INCENTIVE TO THE PARTICIPANT.

