

American Housing Survey (AHS) Cognitive Interviews – Housing Insecurity

Request: The Census Bureau plans to conduct additional research under the generic clearance for questionnaire pretesting research (OMB number 0607-0725). We propose to conduct a cognitive pretesting evaluation of new questions about Housing Insecurity, in a follow-up survey to the American Housing Survey (AHS). This evaluation will be conducted by staff in the Center for Survey Measurement (CSM).

Purpose:

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 impossible 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 the U.S. Department of Housing and Urban Development identified the development of a housing insecurity module as a research priority in their “HUD Research Roadmap: 2017 Update” (<https://www.huduser.gov/portal/pdf/ResearchRoadmap-2017Update.pdf>). 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 USDA. 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 (“Roadmap to a Unified Measure of Housing Insecurity”) and the Urban Institute (“Measuring Housing Insecurity”), 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. The expert convening included Matthew Desmond (Princeton University), Matthew Rabbitt (USDA Economic Research Service), Ann Elizabeth Montgomery (U.S. Department of Veterans Affairs’ National Center for Homelessness Among Veterans), Megan Sandel (Boston Medical Center, Children’s HealthWatch), Robynn Cox (University of Southern California), John Weicher (Hudson Institute), Scott Susin (HUD’s Office of Fair Housing and Equal Opportunity), Eileen Diaz McConnell (Arizona State University), Sherri Lawson Clark (Wake Forest University), Jill Khadduri (Abt Associates), Scott Holupka (Johns

Hopkins University), Jonathan Wilson (National Center for Health Housing) and Mary Cunningham (Urban Institute).

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 Census 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 (<https://www.huduser.gov/portal/sites/default/files/pdf/Worst-Case-Housing-Needs.pdf>) 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 the Worst Case Needs Report).

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 1 describes the proposed timeline of the housing insecurity research module scale development process.

Table 1. 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 Subject Matter Experts	2018
Feedback Received From Census Survey Methodology Experts	2018
Cognitive Test of HIRM	2018
2019 AHS HIRM Operation	2019
HIRM Scale Development Contract - Scale design experts will analyze 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
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

The purpose of the cognitive research in this request is to evaluate the feasibility of collecting data on Housing Insecurity and to measure the quality of the proposed questions. In production it would be administered to a subset of the 2019 AHS production sample who meet income and AHS questionnaire criteria. The question testing was requested by the Department of Housing and Urban Development (HUD) to look for problems with proposed questions and to measure new concepts. Questions about the following topics would be asked:

- *Screener* is an introductory section including questions about the respondent's home type, tenure, mortgages, household roster, demographics, length of time living at current home, and tenure of previous home. In production many of these would ask respondents to verify information from their previous AHS interview; however for testing these would be asked of respondents for the first time.
- *Affordability* is a section including questions about respondent's difficulty affording their home and necessities such as utilities, food, or child care. It also includes questions about respondent's level of stress or worry due to financial difficulty.
- *Stable Occupancy* is a section including questions about forced moves from a home such as eviction or foreclosure, and reasons for forced or voluntary moves from a home. It also includes questions about temporary housing situations, and respondent's level of stress or worry about forced moves.
- *Decent and Safe* is a section including questions about condition and safety of the respondent's home.

The full text of the questions to be tested can be found in Enclosure 1, which shows the full cognitive interviewing protocol. The questions in the introductory "Screener" section are included only to provide context for the questions in the other sections, which are for testing.

Population of Interest: The AHS samples households from the general U.S. population. There are two types of respondents to the survey.

1. For Occupied Housing Units – A household respondent, who must be a knowledgeable household member 16 years of age or over, provides information on the unit, the household composition, and income.
2. For Vacant Housing Units – A landlord, owner, real estate agent, or knowledgeable neighbor can provide data on the unit.

The Housing Insecurity follow-up survey is administered only to households that recently responded to the AHS and that are at less than 300 percent of the state poverty level, based on household income and the number of people in the home. For our cognitive pretesting evaluation the respondents will meet this income criteria, be 18 years of age or over, and answering about the household in which they currently live (i.e. for Occupied Housing Units).

Timeline: Testing will be conducted in one round in late July 2018 or early August 2018. Results from testing will be used to inform recommendations for the final wording of the questions.

Language: Testing will be conducted in English only.

Method: Staff from CSM will conduct 15 cognitive interviews. These will be held at one or more public libraries in the Wilmington, D.E. area. The “Sample” section below explains the reasons for holding interviews in this area.

Sample: Respondents will be selected from a convenience sample that CSM first developed during a 2016-2017 cognitive interviewing study. This 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. One of the interviewing sites for this study was in Wilmington, D.E., in which many parents were interested in the study but few were selected for interviews. This population is 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.

Recruitment: A recruitment email will be sent to people in the database who were interested in the prior study but not selected. During the prior study we gained consent to maintain respondents’ contact information for use in subsequent research. Respondents will be screened, but with different screening questions from the prior study, and selected based on the survey-relevant characteristics. Besides meeting the income criteria - falling below 300 percent of the state poverty level, based on household income and the number of people in the home - this may include:

- Renting a home
- Owning a home with any mortgage or loan
- Living with any children under 18 years old
- Having moved within the past two years

The recruiting screener and email are attached (see Enclosure 2 and Enclosure 3). Respondents will be screened by telephone and may receive an email reminder about the cognitive interview appointment after they agree to participate.

In addition to these characteristics, we will attempt to recruit respondents from diverse demographic groups including race/ethnicity, age, gender, and household size to the maximum extent possible.

Protocol: The cognitive interviews will use a “think-aloud” approach in which respondents are instructed to speak their thoughts aloud as they receive, process, and respond to the survey questions. As the AHS is an interviewer-administered survey, CSM researchers will administer the survey questions orally and face-to-face with a respondent, but using a paper questionnaire rather than a CATI or CAPI instrument. After respondents have given their response to each

survey question and finished thinking aloud about it, they will be asked probes intended to elicit more information about their interpretations of the survey questions and of specific terms, and the circumstances they were thinking about when answering the survey questions. Respondents will also be asked to describe how easy or difficult the questions are to answer. The cognitive interview protocol is included in Enclosure 1, as mentioned earlier.

Consent: We will inform participants that their response is voluntary and that the information they provide is confidential and will be accessed only by employees involved in the research project. The consent form will also indicate that the respondent agrees that the interview can be audio-taped to facilitate analysis of the results (see Enclosure 4). Participants who do not consent to be audio-taped will still be allowed to participate.

Use of Incentive: We plan to offer an incentive of \$40 to offset the costs of participation, such as travel and parking. Federal employees who participate in this research are not eligible to receive the cash incentive.

The materials to be used in this study are enclosed with this letter and include:

Enclosure 1 – Cognitive Interview Protocol

Enclosure 2 – Recruitment Screener

Enclosure 3 – Recruitment Email Text

Enclosure 4 – Consent Form

Length of interview: We estimate that each interview will take approximately one hour (15 hours total). The screening questionnaire will take approximately ten minutes per person. We estimate that we will screen 3 people for each successful recruit (7.5 hours). **Thus, the total estimated burden for this research is 22.5 hours.**

Table 1. Estimated Burden

Research Activity	No. of Respondents	Participation Time	Burden
Screening	45	10 minutes	7.5 hours
Cognitive Interviews	15	60 minutes	15 hours
Total			22.5 hours

The contact person for questions regarding data collection and statistical aspects of the design of this research is listed below:

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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)

- A. 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]

(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 II. INTERVIEW CONSENT

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-ALOUD 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 Q7. MSLODG

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

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.](#)

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. Opposite-sex husband/wife/spouse

10. Brother or Sister

2. Opposite-sex unmarried partner

11. Parent-in-law

3. Same-sex husband/wife/spouse

12. Son-in-law or daughter-in-law

4. Same-sex unmarried partner

13. Other relative

5. Biological son or daughter

14. Foster child

6. Adopted son or daughter

15. Housemate/roommate

7. Stepson or stepdaughter

16. Roomer/boarder

8. Grandchild

17. Other nonrelative

9. Father or Mother

DK

Ref

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

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 two years ago (based on Q14 WHENYR/WHENMON), [proceed to Q15. XTEN](#).

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

Affordability Module

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.](#)

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.

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.](#)

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.

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?

Stable Occupancy Module

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.

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 } Skip to Q45. HIEVICLK

DK

RF

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. HIEVICLK

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.

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 } Proceed to Q47. HIEVICPREV2
- DK
- RF

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 } Proceed to Q48. HIEVLNDLD
- DK
- RF

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 } Proceed to Q49. HIEVFEAR
- DK

RF

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 } Proceed to Q50. HIEVCNDM

DK

RF

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.

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 Skip to instructions after Q61. HIMVNON
- RF

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.

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.

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 } Proceed to Q66. HIEVCNDM2
- DK
- RF

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.

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 past year (based on Q14. WHENYR/WHENMON),
proceed to Q75. HIHSEAR.

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
- } Proceed to Q78. HILIVNUM

RF

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.

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
- } Proceed to Q87. HIMAJR2

- 3. • **Very mixed**
- 4. • **Haven't needed any**
- 5. • **Landlord not responsible for maintenance**

DK

RF



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.](#)

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.

Recruitment Screener – AHS Housing Insecurity

Hello, I'm _____ from the U.S. Census Bureau. Thank you for contacting us about participating in our study. The purpose of this study is to test question wording on a national survey about housing-related topics. Interviews are 1 hour long and we offer \$40 for your time. To get started, I just need to ask a few questions to verify if you qualify.

1. Are you 18 or older? [If “No,” ask to speak to someone in the household 18 or older]

- Yes
- No

2. What is your name?

3. What is your daytime telephone number?

Mobile: () _____ - _____

Home (if not mobile): () _____ - _____

Work (if any): () _____ - _____ Extension: _____

4. In what city, state, and zip code do you currently live?

City: _____

State: _____

Zip: _____

5. Are you male or female?

- Male
- Female

6. In what year were you born?

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

- Yes
- No

8. What is your race? Please select one or more.

- White
- Black or African-American
- American Indian or Alaska Native
- Asian
- Native Hawaiian or Other Pacific Islander
- Some Other Race: _____

9. What is the highest grade of school you have completed, or the highest degree you have received?

- 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.)

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

- Full-Time
- Part-Time
- Not Working for Pay at this Time

11. Are you employed by the Federal Government? [If Federal Contractor, mark "No"]

- Yes
- No

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

- Yes
- No

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

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

15. How did you hear about this research opportunity?

16. What is the email address we should use to contact you, should you qualify for this study?

17. 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?

18. Is your current home ...

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

19. [If Q18 = Owned or being bought] How many mortgages or loans of any type do you have on this property?

20. When did you move to your current home? [Record month and year]

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

- Yes
- No

22. What days and times would you be available for an in-person interview, should you qualify for this study?

Recruitment Email – AHS Housing Insecurity

To whom it may concern,

The U.S. Census Bureau is looking for volunteers to participate in a paid study in the Wilmington, Delaware area. We are contacting you since you indicated interest in a prior study and provided your contact information.

Participants in this study will help test question wording on a national survey about housing-related topics. Homeowners and renters are welcome! Interviews will be one hour and will take place at a local library in the Wilmington area. **We will provide \$40 for each person who participates in the study (federal employees are not eligible to receive the \$40).** We particularly need participants who meet any of the following criteria:

- Currently rent a home
- Currently own a home with any mortgage or loan
- Live with any children under 18 years old
- Have moved within the past two years

If interested, please call 866-599-4642 or send an email to csm.participate@census.gov. Please mention the word **Housing**.

Feel free to pass this request along to other people that you may know in the Wilmington, D.E. area. Only one person per household may qualify.



Consent Form

American Housing Survey

Each year the Census Bureau conducts many different surveys. The Census Bureau routinely tests the questions used on these surveys in order to produce the best information possible.

_____ [NAME] consents to take part in a study to improve the questions that will be used in the American Housing Survey. In order to have a complete record of all comments, the interview session will be audiorecorded. The Census Bureau plans to use the tapes to improve the questionnaire. Staff directly involved in the questionnaire design research project will have access to the recordings. Participation is voluntary and answers will remain strictly confidential.

This study is being conducted under the authority of Title 13 USC. The OMB control number for this study is 0607-0725. This valid approval number legally certifies this information collection.

I have agreed to participate in this Census Bureau questionnaire design study, and I give permission for my tapes to be used for the purposes stated above.

Participant's Signature

Researcher's Signature

Printed Name

Printed Name

Date

Date