

**2021 NYCHVS Redesign Research
Protocol 1 (Owner Occupied)
Cognitive Interview Protocol Guide**

PARTICIPANT ID #: _____

DATE: ___ / ___ /2019

COGNITIVE INTERVIEWER NAME:

START TIME: ____: ____ AM / PM

SECTION I. INTRODUCTION & INTERVIEW CONSENT

(COGNITIVE INTERVIEWER: READ/PARAPHRASE)

INTRODUCTION

Thank you for your time today. My name is ____ and I work for [the US Census Bureau/_____]. 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.

Today, with your help, we will test some new questions that were developed for the New York City Housing and Vacancy Survey. I'm going to play the part of a Census interviewer who knocks on your door to ask you these survey questions. Then I'm going to ask you some follow up questions to find out how well the survey is working. We are going to use your comments and experiences as well as the comments and experiences of other people to help improve the survey. I did not create the survey, so please don't feel like you have to hold back on your thoughts to be polite to me. We appreciate your help so we can make the survey work well for everyone.

CONSENT

COGNITIVE INTERVIEWER: PLACE THE CONSENT FORM IN FRONT OF PARTICIPANT, THEN READ:

Before we start, I would like to tell you about this document [show them consent form]. Then I'm going to give you some time to read it and you can ask me any questions you may have. This document explains a little bit about this interview and provides information about your rights as a participant. It says that your participation is voluntary, which means that you can refuse to answer any question that you don't want to answer and you can end the interview at any time. It also says that your answers are confidential. That means that your name and identifying information like your address will not be associated with any answers that you give today. For example, if you tell me that a certain question is confusing, I won't ever write in a report that [NAME] said this question is confusing. I would write something like, "3 people said this question was confusing." Finally, this

document asks for your permission to have this session audio recorded. This helps me out so I don't have to take so many notes while we are talking. Only myself and my colleagues who are working on this project will be able to listen to the tape and it will only be used for research purposes. Please take a minute to read this over, and let me know if you have any questions. [LET THEM READ THE FORM.] Okay, do you have any questions for me? [ONCE ALL QUESTIONS ARE ANSWERED] Okay, please print your name here [point], sign your name here [point], and put the date here [point]. I'll sign it as well, and I have another copy for you to keep.

PARTICIPANT READS AND SIGNS FORM. IF PARTICIPANT PROVIDES CONSENT TO HAVE THE SESSION AUDIO TAPED: I will now turn on the audio recorder. IF PARTICIPANT DOES NOT PROVIDE CONSENT TO HAVE THE SESSION AUDIO TAPED, DO YOUR BEST TO TAKE NOTES.

THINK ALOUD

Thank you. I'd like you to answer the questions as you would if we were at your doorstep, with one big difference. What I would like you to do is tell me what you are thinking and feeling as you come up with your answers. Instead of thinking to yourself, I'd like you to think out loud, and I will remind you to do this from time to time. I will also ask you some questions about your answers. I am really interested in how these questions work for you, so there are no right or wrong answers.

[ENGLISH INTERVIEWS ASK R TO PRACTICE THINK ALOUD FIRST. SPANISH INTERVIEWS SKIP TO MODEL THINK ALOUD.]

Let's do a practice question before we start: Please think aloud as you answer the question, how many windows are in your home?

[GIVE FEEDBACK ON THE THINK ALOUD THEY DID. EITHER YOU HAD A GOOD UNDERSTANDING OF HOW THEY CAME UP WITH THE WINDOWS OR PROBE SO YOU CAN GET A SENSE OF HOW THEY CAME UP WITH THE NUMBER THEY JUST TOLD YOU. YOU CAN ALSO MODEL THE THINK ALOUD FOR THEM, I.E., "For example, if I were answering for my apartment and thinking out loud, I would say, "Well, there's a window in my bedroom, and a window in the living room, and there's a little window in my front door, but that door looks out into the hallway and not outside. Should I count that? I think that doesn't count. Okay, so I'm going to say two windows." An explanation like that helps me to understand how you came up with your answer, and it lets me know that maybe some people will count windows inside a building and some people will only count them if you can see outside the building through the window. With that information, we can come up with some suggestions for how to improve the question.]

Great, that's what I want you to do throughout our session. I will remind you to think aloud if you get quiet.

Do you have any questions before we begin? [INTERVIEWER: ANSWER QUESTIONS.] Okay, let's get started.

SECTION II. COGNITIVE INTERVIEW

[INTERVIEWER: REMIND R TO THINK ALOUD THROUGHOUT. PROBE ON ANY UNCODEABLE RESPONSES, DIFFICULTY, HESITATIONS, LAUGHTER, ETC., THE RESPONDENT SHOWS, EVEN IF NO PROBES ARE WRITTEN AT THAT QUESTION. WE ARE PROBING SEMI-RETROSPECTIVELY, SO TAKE NOTE OF THESE HESITATIONS AND HOLD FOLLOW-UP PROBES UNTIL YOU GET TO THE BOX WITH PROBES AT THE END OF EACH SECTION.]

[Half of owners get housing quality/compare current & last home/housing search and half get income/debt/assets.]

FLASHCARD INSTRUCTION-:

For some questions, I will show you a card that has the answer options written down. When you give me your answer, you can tell me the answer or the number next to your answer.

HOUSING QUALITY

Next, I'm going to ask about the condition of your [FILL: apartment / home].

[INTERVIEWER: Use tally sheet for maintenance deficiencies if the question has a check mark.]



C24. At any time during this winter, was there a breakdown in your heating equipment; that is, was it completely unusable for 6 consecutive hours or longer?

1. Yes

2. No

999. I did not live here during this winter

(VOL) DK

(VOL) RF

C25. How many times did this happen?

2. One

3. Two

4. Three

5. Four or more times

(VOL) DK

(VOL) RF



C26. During this winter when your regular heating system was working, did you, at any time, have to use additional sources of heat because your regular system did not provide enough heat? Additional sources may be the kitchen stove, a fireplace, or a portable heater?

1. Yes

2. No

999. I did not live here during this winter

(VOL) DK

(VOL) RF

C28. At any time during this winter was there a time when you did not have hot water for at least 6 hours?

1. Yes

2. No

999. I did not live here during this winter

(VOL) DK

(VOL) RF

C30. During the past month, about how many cockroaches did you see in this [apartment /house] on a typical day?

1. None

2. 1 to 5

3. 6 to 19

4. 20 or more

5. Don't know/ Not sure

999. I did not live here during past month

(VOL) DK

(VOL) RF



C29. At any time in the last 90 days have you seen any mice or rats, or signs of mice or rats in this building?

1. Yes

2. No

999. I did not live here during the past 90 days

(VOL) DK

(VOL) RF

C31. Is this building serviced by an exterminator regularly, only when needed, irregularly, or not at all?

1. Regularly
2. Only when needed
3. Irregularly
4. Not at all

(VOL) DK

(VOL) RF



C36. Is there any broken plaster or peeling paint on the ceiling or inside walls?

1. Yes (go to C37)
2. No (go to C32)

(VOL) DK

(VOL) RF

C37. Is the area of broken plaster or peeling paint larger than 8 1/2 inches by 11 inches?

1. Yes
2. No

(VOL) DK (go to C32)

(VOL) RF (go to C32)



C32. Does this apartment (house) have open cracks or holes in the interior walls or ceiling?

1. Yes (go to C33)
2. No (go to C34)

(VOL) DK (go to C34)

(VOL) RF (go to C34)

C33. Is the crack or hole larger than 8 1/2 inches by 11 inches?

1. Yes
2. No

(VOL) DK

(VOL) RF



C34. Does this apartment (house) have holes in the floors?

1. Yes (go to C35)
2. No (go to C6)

(VOL) DK (go to C6)

(VOL) RF (go to C6)

C35. Is the hole larger than 8 1/2 inches by 11 inches?

1. Yes
2. No

(VOL) DK

(VOL) RF

[IF YES TO C32 ASK for C33, C35]
Tell me more about your answer.
How big would you say the hole is?



C6. Was there any time in the last three months when the toilet or toilets in this apartment were not working for six consecutive hours?

1. Yes
2. No
3. No toilet in this apartment (house)

999. I did not live here during the last 3 months

(VOL) DK

(VOL) RF



C38. Has water leaked into your [apartment/house] in the last 12 months, excluding leaks resulting from your own plumbing fixtures backing up or overflowing? [IF NEEDED: Do you still have a leak?]

1. Yes, I had a leak (go to C39)
2. Yes, I still have a leak (go to C39.1)
3. No (go to C19.5)

999. I did not live here during the last 12 months

(VOL) DK (go to C19.5)

(VOL) RF (go to C19.5)

[For C38]

In your own words, what is this question asking?

C39. How severe was the leak? [INTERVIEWER: Show flashcard C39]

1. Very Severe (go to C40)
2. Serious (go to C40)
3. Moderate (go to C40)
4. Slight (go to C40)

(VOL) DK (go to C40)

(VOL) RF (go to C40)

C39.1. How severe is the leak?

1. Very Severe (go to C19.5)
2. Serious (go to C19.5)
3. Moderate (go to C19.5)
4. Slight (go to C19.5)

(VOL) DK (go to C19.5)

(VOL) RF (go to C19.5)

[for C39, C39.1]

Tell me more about your answer.

What does "severe" mean to you in this question?

C40. Was the leak properly repaired?

1. Yes
2. No

(VOL) DK
(VOL) RF

C19.5. Is there mold in your [apartment/house], excluding your bathrooms?

1. Yes (go to C20)
2. No (go to C45)

(VOL) DK (go to C45)
(VOL) RF (go to C45)

[for C40, C19.5]
Tell me more about your answer.

C20. Is the mold covering an area greater than or equal to the size of an 8 1/2" x 11" piece of paper in your [apartment/house]?

1. Yes
 2. No
- DK/RF

C45. Is this [apartment/house] now under renovation?

1. Yes (go to C45.1)
2. No (go to C27)

(VOL) DK (go to C27)
(VOL) RF (go to C27)

C45.1. [See Tally Sheet. Ask if "Yes" to C24, C26, C29, C36, C32, C34, C6, OR C38. Else skip to TO C27.]
Can any of the problems in your apartment/home be attributed to the renovation work?

1. Yes
2. No

(VOL) DK
(VOL) RF

C27. Does your [apartment/house] have functioning air conditioning? Would you say central air conditioning, one or more window air conditioners, or no air conditioning? [INTERVIEWER: Show flashcard C27]

1. Yes, central air conditioning (go to B44)
2. Yes, one or more window air conditioners (go to B44)
3. No (go to C17)
4. Don't know/ not sure (go to C17)

B44. [Ask if C27 = 1 or 2] Do you ever keep your A/C off due to cost when you would otherwise want to use it?

1. Yes
2. No

(VOL) DK
(VOL) RF

B45. In a typical summer month, how many hours do you use your air conditioning during the day?

999. I did not live here during a typical summer month

(VOL) DK
(VOL) RF

B46. In a typical summer month, how many hours do you use your air conditioning at night?

999. I did not live here during a typical summer month

(VOL) DK
(VOL) RF

[B45, B46]

Tell me more about your answer.

How easy or difficult was it to answer the question?

C17. Last winter, for any reason, was your [apartment/house] so cold for 24 hours or more that you and the other people who live here were uncomfortable?

[INTERVIEWER: Do not count visitors, only household members]

1. Yes
2. No
- DK/RF

999. I did not live here during the last winter

C19. Last winter, how often was it so hot in your [apartment/house] because of your heat that you had to open the windows? [INTERVIEWER: Show flashcard C19]

1. Most days
2. Some days
3. A few days
4. Never

999. I did not live here during the last winter

(VOL) DK
(VOL) RF

[See Tally Sheet. If reported any maintenance deficiencies at C24, C26, C29, C36, C32, C34, C6, OR C38, ask C41 to C44. Else skip to C47.]

C41. We just talked about a lot of different housing issues. As a reminder, you told me that you have experienced [FILL FROM TALLY SHEET: a breakdown in your heating equipment/a need to use additional sources of heat/seeing signs of mice or rats/broken plaster or peeling paint/cracks or holes in the interior walls or ceiling/holes in the floors/toilets not working/water leaking into your (apartment/house)].

Please think about these issues you had. I'm going to read a list of things people sometimes do in order to get a housing problem fixed. For each one, please tell me whether it is something you did to get any of those issues resolved.

Did you seek help by contacting the building superintendent, managing agent, or building owner?

1. Yes
2. No
3. Don't know
4. Refused

C42. Did you contact 311?

1. Yes
2. No
3. Don't know
4. Refused

C43. Did you or someone you know make repairs or pay someone to fix the problem?

1. Yes
2. No
3. Don't know
4. Refused

C44. [Ask if C41, C42, and/or C43 = "Yes"] Think about all the things you did to try to fix any issue or issues in your home or building. Which of the following statements best matches your experience?

[INTERVIEWER: Show flashcard C44]

1. Issues are resolved quickly
2. Issues are resolved adequately
3. Issues take a long time to resolve
4. Issues are not resolved
5. Don't Know
6. Refused

[for C44]

What does "Issues are resolved adequately" mean to you in this question?

C47. How much of a problem are noisy neighbors in your building? [INTERVIEWER: Show flashcard C47,C48]

- A. A big problem
 - B. Somewhat of a problem
 - C. Not a problem
 - D. I do not see this in my building
- Don't know
Refused

C48. How much of a problem is street noise? [INTERVIEWER: Show flashcard C47, C48]

- A. A big problem
- B. Somewhat of a problem
- C. Not a problem
- D. I do not see this in my building

<777> Don't know

<888> Refused

C49. How often do you smell cigarette smoke or marijuana in your home that comes from another home or apartment or from outside?

1 Every day (go to C4)

2 A few times per week (go to C4)

3 A few times per month (go to C4)

4 A few times per year (go to C50)

5 Not at all (go to C4)

(VOL) DK (go to C4)

(VOL) RF (go to C4)

C50. Was that cigarette smoke, marijuana, or both?

1. Cigarette

2. Marijuana

3. Both

(VOL) DK

(VOL) RF

[for C50]

Tell me more about your answer.

C4. Does this [apartment /house] have complete plumbing facilities? [INTERVIEWER: Show flashcard C4] IF NEEDED: That is, hot and cold piped water, a flush toilet and a bathtub or shower?]

1. Yes, has complete plumbing facilities (go to C5)

2. No, has some but not all facilities in this apartment (house) (go to C7)

3. No plumbing facilities in this apartment (house) (go to C7)

(VOL) DK (go to C7)

(VOL) RF (go to C7)

C5. Are these facilities for the exclusive use of this household or are they also for use by another household?

1. For the exclusive use of this household
2. Also for use by another household

(VOL) DK

(VOL) RF

C7. Does this apartment (house) have complete kitchen facilities? [INTERVIEWER: Show flashcard C7]

[IF NEEDED: **Complete kitchen facilities include a sink with piped water, a range or cookstove, and a refrigerator.**]

1. Yes has complete kitchen facilities
2. No, has some but not all facilities in this apartment (house) (SKIP TO C9)
3. No kitchen facilities in this apartment (house) but facilities available in building (SKIP TO C15)
4. No kitchen facilities in building (SKIP TO C15)

(VOL) DK

(VOL) RF

C8. [ASK IF C7 = 1] Are these facilities for the exclusive use of this household or are they also for use by another household?

5. For the exclusive use of this household
6. Also for the use of another household

(VOL) DK

(VOL) RF

C9. [ASK IF C7 = 1 OR 2] Are all the kitchen facilities in your apartment functioning?

1. Yes, all are functioning
2. No, one or more is not working at all

(VOL) DK

(VOL) RF

C15. What would you say is the age of most of your kitchen appliances?

1. Less than a year
2. One year or more but less than 5 years
3. 5 or more years but less than 20 years
4. 20 or more years

(VOL) DK

(VOL) RF

[for C15]

C11. Does your [house/apartment/manufactured/mobile home] have a dishwasher in working order?

1. Yes
 2. No
- DK/RF

C12. Does your [house/apartment/manufactured/mobile home] have a washing machine in working order? [IF NEEDED: Is that in your apartment or in your building?]

1. Yes, in my apartment
 2. Yes, in my building
 3. No
- DK/RF

C13. (Does your [house/apartment/manufactured/mobile home] have) a clothes dryer in working order? [IF NEEDED: Is that in your apartment or in your building?]

1. Yes, in my apartment (go to C14)
 2. Yes, in my building (go to C16)
 3. No (go to C16)
- DK/RF (go to C16)

C14. Do you have a combination washer/dryer?

1. Yes
 2. No
- DK/RF

C16. Do you have a working carbon monoxide detector inside [your/the/that] [house/apartment/manufactured/mobile home]?

1. Yes
 2. No
- DK/RF

N8. Does your [house/apartment] have a functioning buzzer that allows you to let guests into the building?

Interviewer Notes: A phone/intercom/virtual doorman counts as a buzzer

1. Yes, my buzzer allows me to let guests in the building
2. No, my buzzer is not functioning and/or does not allow me to let guests in the building
3. No, I do not have a buzzer

(VOL) DK
(VOL) RF



Probe here before moving on the next module.

HOUSEHOLD ROSTER

In this next section, we're going to ask about the people who live here. These first questions will help the computer know what questions I will ask you later on, how to phrase some of those questions, and what questions to skip.

A42. How many people live here?

(VOL) DK

(VOL) RF

A1. What is the first name or initial of each person who lives here, starting with yourself?

We don't need full names. We just need to have some way to refer to them when we ask some follow-up questions.

[Interviewer instruction: After respondent stops listing people, ask "Anyone else?"]

[INTERVIEWER: You can use the optional looping sheet here.]

(VOL) DK

(VOL) RF

A3. What is [PERSON]'s relationship to you? [INTERVIEWER: Show flashcard A3]

[INTERVIEWER: You can use the optional looping sheet here.]

1. Husband/wife
2. Son/daughter (own, adopted, step, foster child)
3. Brother/sister (stepbrother/sister)
4. Father/mother

5. Father-in-law/mother-in-law
6. Grandchild
7. Grandparent
8. Other relative (cousin, nephew, etc)
9. Roomer/boarder
10. Unmarried partner
11. Housemate/roommate
12. Other non-relative

(VOL) DK

(VOL) RF



[LOOP A3 to collect relationship for each person in the household to respondent]

[for A3]

[If not already clear] Are there people who are related to each other but not to
[you/reference person]?

A43. What pronoun would you like us to use when we ask follow-up questions about (person)? (If needed: **Pronouns are words used to refer to people, like he, she, and they.**)

[INTERVIEWER: You can use the optional looping sheet here.]

1. He/His
2. She/Her
3. They/Them
4. Just use Person's name instead of pronoun

(VOL) DK

(VOL) RF



[LOOP A43 for each person in the household]

[for A43]

16

Interviewer: Note if "pronoun" definition needs to be read.

[IF DEFINITION NOT READ] What does the word "pronoun" mean to you?



Probe here before moving on the next module.

RESIDENTIAL HISTORY

M5. Now, I'm going to ask about where you lived before.

Before moving into this [house/apartment] were you living in another [house/apartment] or were you homeless or in a temporary housing situation?

1. Another house [apartment] (go to M4)
2. Homeless or temporary housing situation (go to M6)
3. I have always lived in my current address (go to M34)

(VOL) DK

(VOL) RF

M6. Were you living in a shelter, temporary residence, or on the street?

1. Shelter (go to M34)
2. Temporary residence (go to M34)
3. On the street (go to M34)
4. Other (go to M34)

(VOL) DK

(VOL) RF

[for M5, M6]

Tell me more about your answer

[FOR RESPONDENTS REPORTING "TEMPORARY HOUSING SITUATION"] What does "temporary" mean to you in this question?

M4. [if moved in the last 2 years] **How many times have you moved in the past five years?**

(VOL) DK

(VOL) RF

M7. **We are asking about the place you lived because it helps us know a little more about the neighborhood and the city services that were accessible there.**

What was the address of the last place you lived?

(VOL) DK

(VOL) RF

M8. [if won't provide address] **What was the intersection of the last place you lived?**

Street 1: _____

Street 2: _____

(VOL) DK

(VOL) RF

M9. **What was the zip code of the last place you lived?**

(VOL) DK

(VOL) RF

M11. **Which of the people that live with you now lived in your last home?**

[Person 1]

[Person 2]

[Person 3]

[Person 4]

[Person 5]

[Person 6]

None

(VOL) DK

(VOL) RF

M12. [if anyone did not live at last home] **Just to confirm, the following people did not live with you in your last home?** [Fill based on response to M11]

[Person X]

[Person X]

[Person X]

1. Yes
2. No

(VOL) DK

(VOL) RF

M13. [ASK IF M5 = 1. Else skip to probes.] **We'd like you to think about all the people that lived with you in your last home. Who else lived at your last home at the time you left?**

For each person, please give me their first name or initials so we can keep track of them as we go.

_____ [Interviewer instruction: After respondent stops listing people, ask "Anyone else?"] (VOL) DK

(VOL) RF

M14. [if people lived at previous home] **We are interested in learning more about the people that lived with you at the time and their relationship to you. What was [Person]'s relationship to you?**

[INTERVIEWER: Show flashcard M14]

[INTERVIEWER: You can use the optional looping sheet here.]

1. Husband/wife
2. Son/daughter (own, adopted, step, foster child)
3. Brother/sister (stepbrother/sister)
4. Father/mother
5. Father-in-law/mother-in-law
6. Grandchild
7. Grandparent
8. Other relative (cousin, nephew, etc)
9. Roomer/boarder
10. Unmarried partner
11. Housemate/roommate
12. Other non-relative

(VOL) DK
(VOL) RF

[for M14]

Were there any categories missing from this list that you were looking for?

Is there anything else you'd like to tell me about the categories on this list?

[If not already clear], can you tell me a little bit more about the relationships between the people who live here?

Are there people who are related to each other but not to [you/reference person]?



[loop M14 for each other person that lived at previous home]

M15. If you had not moved out of your last address, could you have lived there for another year?

1. Yes
2. No

(VOL) DK
(VOL) RF

[for M15]

In your own words, what is this question asking?

Tell me more about your answer.



Probe here before moving on the next module.

HOUSING COSTS (owners)

B43. Who is/are the current owner(s) of this apartment (house)?

Person # _____ (mark owner on roster)

Co-owned by someone outside of the household

(VOL) DK

(VOL) RF

[INTERVIEWER: If respondent is an owner, fill questions below with "you." If someone else is the owner, fill with name of the owner]

I15. Did [you/OWNER] inherit this [apartment/house] from a relative or someone you knew?

Yes

No

(VOL) DK

(VOL) RF

[If I15=Yes, then go to B1. If No, go to B34.]

B1. In what year did [you/OWNER] inherit this [apartment/house]?

(VOL) DK

(VOL) RF

B48. When did that relative or person you knew first acquire this [apartment/house]? [IF NEEDED: We're asking about the person [you/OWNER] inherited or purchased the [apartment/house] from.]

_____ (go to B8)

(VOL) DK

(VOL) RF

[for B48]

Tell me more about your answer.

In your own words, what is this question asking?

B34. [Ask if I15 = No] **Is this the first home that (you have/OWNER has) owned?**

1. Yes
2. No
3. Don't know

B44. **In what year did [you/OWNER] buy this [apartment/house]?**

(VOL) DK

(VOL) RF

B2. **What was the purchase price of this [apartment/house]?**

1. \$ _____
2. Don't know

B3. **What was the down payment for this apartment (house)?**

1. \$ _____
2. Don't know

B4. [if B34 = Yes] **Did any of the following help with [your/owner's] down payment?**

[INTERVIEWER: Show flashcard B4]

Check all that apply

1. NYC program or grant
2. Federal program or grant
3. Federal homebuyer loan
4. Non-Profit assistance
5. Gift or other personal loan

(VOL) DK

(VOL) RF

B8. **Which of the following [do you /does OWNER] have? [INTERVIEWER: Show flashcard B8]**

(Check all that apply)

- 1. First Mortgage**
- 2. Second Mortgage**
- 3. Home Equity Loan**
- 4. Home Equity Credit Line**
- 5. Reverse Mortgage**

6. Something else

7. None of these

(VOL) DK

(VOL) RF

[for B4, B8, some program or loan besides a first mortgage]

Tell me more about your answer.

How easy or difficult was it for you to answer this question? Can you tell me more about that?

B23. [if B8 = First Mortgage] **Which of the following are included in [your/OWNER'S] [LOAN] payment?** [INTERVIEWER: Show flashcard B23]

Read all categories

1. Principal?

2. Interest?

3. Property Taxes?

4. Homeowners' Insurance (IF NEEDED: Insurance that protects homeowners in fire or other accidental damage to the home, robberies, and third party injuries on the premises)?

(VOL) DK

(VOL) RF

B28. [if B8 = Home Equity Line of Credit] **What is [your/OWNER's] total credit limit on the line of credit?**

Round to the nearest whole dollar \$_____.

Enter 9999998 for \$9,999,998 or more

(VOL) DK

(VOL) RF

B46. [if B8 is not = 1st or 2nd Mortgage] **[Do you/Does OWNER] live here mortgage free?**

Yes

No

(VOL) DK

(VOL) RF

B9. [if B8 is not = Reverse Mortgage] **How much is [your/OWNER's] current payment on the [LOAN]?**

Include as much Principal, Interest, Taxes, and Insurance (PITI) as they pay.

Round to the nearest whole dollar \$_____.

Enter 9999998 for \$9,999,998 or more

For Home Equity Line of Credit where there is no balance enter a 1.

(VOL) DK

(VOL) RF

B12. **How often [do you/does OWNER] make a payment on [LOAN]?**

1. Once a month?
2. Twice a month?
3. Every two weeks?
4. Something else (specify)? (go to B13)

(VOL) DK

(VOL) RF

B13. **Specify how often [do you/does OWNER] make a payment on [LOAN]?**

Specify_____

(VOL) DK

(VOL) RF

B10. **What is the amount that [you/OWNER] still owes on [LOAN]? That is, what is the unpaid principal balance?**

Round to the nearest whole dollar \$_____.

Enter 9999998 for \$9,999,998 or more

For Home Equity Line of Credit where there is no balance enter a 1.

(VOL) DK

(VOL) RF

B11. **What is the current interest rate on [LOAN]?**

_____%

For Home Equity Line of Credit where there is no balance enter a 1.

(VOL) DK
(VOL) RF

B15. Is the interest rate currently fixed?

1. Yes
2. No

(VOL) DK
(VOL) RF

B21. What percentage of this [mortgage or loan] was used for additions, improvements or repairs to the home?

_____ %

(VOL) DK
(VOL) RF

B16. Did this [MORTGAGE FROM B8] refinance a previous mortgage?

1. Yes (go to B17)
2. No (go to B32)

(VOL) DK
(VOL) RF



[LOOP B9-B16 FOR EVERY LOAN TYPE FROM B8 EXCEPT REVERSE MORTGAGE]

B17. [Ask only if B16=Yes] What year did [you/OWNER] get or refinance the mortgage or loan?

_____ Enter year from 1900 to 2017

(VOL) DK
(VOL) RF

B18. [Ask only if B16=YES] Homeowners refinance for many reasons. I am now going to read you a list of reasons people give for refinancing. Please tell me if any of these reasons apply to [you/the owner]. Did [you/OWNER] refinance your [MORTGAGE FROM B8] mortgage or loan: [INTERVIEWER: Show flashcard B18]

Read all categories

Enter all that apply

1. Mortgage refinanced for the option to suspend or temporarily reduce mortgage payments
2. Mortgage refinanced to receive cash or increase the outstanding balance of the loan
3. Mortgage refinanced to increase the payment period
4. Mortgage refinanced to reduce the payment period
5. Mortgage refinanced to reduce the monthly payment
6. Mortgage refinanced to get a lower interest rate
7. Anything else?

(VOL) DK

(VOL) RF

B19. [if B18 = 7] Please specify other reasons for refinancing.

(VOL) DK

(VOL) RF

B20. [Ask only if B16=Yes] When [you/OWNER] refinanced for this mortgage or loan, how much cash did [you/OWNER] receive?

Round to the nearest whole dollar \$ _____ .00

Enter 999998 for \$999,998 or more

(VOL) DK

(VOL) RF

B32. Last time that [you/OWNER] filed taxes, did [he/she/you] claim a mortgage interest deduction?

Yes

No

(VOL) DK

(VOL) RF

B47. How much was the homeowner's insurance in the last calendar year?

(VOL) DK

(VOL) RF

B25. Is this apartment (house) covered by flood insurance?

1. Yes (go to B27)

2. No (go to B29)

(VOL) DK

(VOL) RF

B27. How much was the flood insurance in the last calendar year?

\$ _____

(VOL) DK

(VOL) RF

B29. [if B8 = 1st or 2nd mortgage] Have you ever been unable to make your regular mortgage payment?

1. Yes

2. No

(VOL) DK

(VOL) RF

B30. Have you ever had difficulty affording much needed home repairs?

1. Yes

2. No [skip to probes]

(VOL) DK

(VOL) RF

B31. Which repairs have you had difficulty affording? [INTERVIEWER: Show flashcard B31]

1. roof

2. boiler

3. pipes

4. electrical equipment

5. mold

6. asbestos

7. lead

8. exterior (cladding, siding, or windows)

9. foundation/basement

(VOL) DK

(VOL) RF



Probe here before moving on the next module.

[if unit is a condo or coop, go to B5. Else, go to B36]

CONDO/COOP COSTS (owners)

B5. What are the monthly condominium or co-op maintenance fees for this apartment (house)? Exclude payments for any mortgage (loans) on this unit.

\$ _____ per month

(VOL) DK

(VOL) RF

B6. In the last year, have you or anyone living here paid an assessment on this condo or co-op?

1. Yes

2. No

(VOL) DK

(VOL) RF

B7. [IF B6 = YES] In the last year, how much did you and/or anyone else living here pay for an assessment. This could be either a lump sum or an amount paid regularly for a period of time.

_____ dollars

1. per month

2. one or more one time payments

3. Other

[for B6, B7]

What does "assessment" mean to you in this question?

B33. Is any household member receiving a Senior Citizen Carrying Charge Increase Exemption as part of the SCRIE program?

1. Yes
2. No
3. Don't know



Probe here before moving on to the next module.

UTILITIES

B36. Using the Response Card (), which utilities does your household pay? [INTERVIEWER: Show flashcard B36]

Select all that apply.

1. Electricity
2. Cooking Gas
3. Heat
4. Water/Sewer
5. Something else
6. None of these
7. All utilities are included in the rent or condo/coop fees

(VOL) DK

(VOL) RF

B37. [if B36 = 1 and/or 2] In a typical summer month, how much do you pay for electricity and gas in total?

_____ dollars

(VOL) DK

(VOL) RF

B38. [if B36 = 1 and/or 2] In a typical winter month, how much do you pay for electricity and gas in total?

_____ dollars

(VOL) DK
(VOL) RF

B40. [if B36 = 3] **What is the total yearly cost of heat?**

\$ _____ Annual amount

(VOL) DK
(VOL) RF

B42. [if B36 = 4] **What is the total Yearly cost of water and sewer?**

\$ _____ Annual amount

(VOL) DK
(VOL) RF

[for B37-B42

How certain or uncertain are you about your answer to this question?

Could you tell me more about how expenses are shared across different household members, if at all?

F5. [if B36 is not = 6 or 7] **In the last 12 months, were any of the following services interrupted because you did not have enough money at the time?** [INTERVIEWER: Show flashcard F5]

- A. One or more utility
- B. Landline telephone
- C. Cell phone
- D. Cable / Internet
- E. Other
- None

(VOL) DK
(VOL) RF



Probe here before moving on to the next module.

[Half of owners get housing quality/compare current & last home/housing search and half get income/debt/assets.]

INCOME

[General Probes]

Do you receive any other types of income that you haven't had a chance to tell us about yet?

In the questions that I just asked you about income, was there any question that was particularly hard to answer?

Were there any questions you did not know the answer to?

Would you have been ok with us following up on these questions with [NAME OF OTHER HOUSEHOLD MEMBER] directly?

E14. [INTERVIEWER: Start with the respondent.] **[Do you/Does NAME] own a business or [are you/ishe/she] a partner in a business?**

Do not include (your/NAME's) coop as a business.

1 Yes (go to E15)

2 No (go to E17)

(VOL) DK

(VOL) RF

E15. **Is the business incorporated, such as an LLC or something similar?**

1 Yes (go to E16)

2 No (go to E17)

(VOL) DK

(VOL) RF

E16. **[Are you/IsNAME] also an employee of that business?**

1 Yes

2 No

(VOL) DK

(VOL) RF

E17. In the last 12 months, did [you/NAME] receive income from any of the following sources? [INTERVIEWER: Show flashcard E17.]

- 1 Wages, salary, tips, bonuses, or commissions
- 2 income from self-employment such as a free-lancer or contractor, net real estate income including short-term rental of part or all of your apartment/home, or income from a business that is not incorporated
- 3 Disability benefits including SSI, SSDI, or a disability pension
- 4 Retirement income including Social Security or
- 5 Survivor benefits for [person] or [person] on behalf of others
- 6 Regular payments from dividends, annuities, stipends, estates, trusts, or royalties
- 7 Child support, alimony, or similar
- 8 Unemployment

None of the above

(VOL) DK

(VOL) RF

[IF R reported having an incorporated business at E15, probe on E17]
You mentioned that [your/NAME's] business is incorporated or an LLC. Did you include distributions from [your/NAME's] business when I asked [you/NAME] if you had income from the following sources? [INTERVIEWER: Show flashcard E18.]
If yes: Where did you report that type of income (the distributions)?

E18. In the last 12 months, did [you/NAME] have investments that earned any interest?

1 Yes

2 No

(VOL) DK

(VOL) RF

E19. In the last 12 months, did [you/NAME] sell any assets at a profit of \$10,000 or more?

1 Yes

2 No

(VOL) DK

(VOL) RF

E20. In the last 12 months, did [you/NAME] receive any one-time lump sum payments, such as an inheritance, settlement of a lawsuit, or buyout from a landlord?


1 Yes

2 No

(VOL) DK

(VOL) RF


[INTERVIEWER: Use tally sheet to record income for questions with a check mark.]

 **E21. [if E17 = 1] In the last 12 months, how much did [you/NAME] earn from wages, salary, tips, bonuses, and commissions?**

\$ _____

(VOL) DK


(VOL) RF

 **E22. [if E17 = 2] In the last 12 months, how much did [you/NAME] earn from income from self-employment such as a free-lance or contractor, net real estate income including short-term rental of part or all of your apartment/home, and income from a business that is not incorporated?**

\$ _____

(VOL) DK


(VOL) RF

 **E25. [if E17 = 3] In the last 12 months, how much did [you/NAME] receive from disability benefits including SSI, SSDI, or a disability pension?**

\$ _____


(VOL) DK

(VOL) RF

 **E23. [if E17 = 4] In the last 12 months, how much did [you/NAME] receive from retirement income including Social Security, pensions, any other payments from retirement funds including a 401K, IRA, KEOGH accounts and similar?**


\$ _____

(VOL) DK
(VOL) RF

 **E24.** [if E17 = 5] In the last 12 months, how much did [you/NAME] receive or receive on behalf of anyone else who is living with your from survivor benefits such as Social Security, SSDI, a pension or similar?


\$ _____

(VOL) DK
(VOL) RF

 **E26.** [if E17 = 6] In the last 12 months, how much did [you/NAME] receive from regular payments from dividends, annuities, stipends, estates, trusts, and royalties? If [you/NAME] received multiple kinds or if we should calculate the last 12 months together, I can help!


\$ _____

(VOL) DK
(VOL) RF

 **E27.** [if E17 = 7] In the last 12 months, how much did [you/NAME] receive from child support, alimony, and similar payments? (This is the amount [person] actually received, not the amount that was due.) If [you/NAME] received multiple kinds or if we should calculate the last 12 months together, I can help!

\$ _____

(VOL) DK
(VOL) RF

 **E28.** [if E17 = 8] In the last 12 months, how much did [you/NAME] receive from unemployment insurance?

\$ _____

(VOL) DK
(VOL) RF

✓ E29. [if E18=1] In the last 12 months, you indicated that [you/NAME] has investments that earned income. How much total interest did [you/NAME] earn? [This includes interest that was rolled over or reinvested in addition to what was paid out.]

\$ _____

(VOL) DK

(VOL) RF

✓ E31. [if E20=1] In the last 12 months, you indicated that [person] received a one-time lump sum payment. About how much did [you/NAME] receive in the last 12 months? [If more than one, please combine]

\$ _____

(VOL) DK

(VOL) RF

E36. It seems like [you/NAME] made [Calculate total income for person using tally sheet] in income last year. Does that seem right?

1. Yes

2. No

(VOL) DK

(VOL) RF



[loop back to E14 for all adults in HH. You can use the tally sheet here. Then go to F3]

E37. It seems like the combined income for the people who live here was [Calculate total household income using tally sheet] last year. Does that seem right?

1. Yes

2. No

(VOL) DK

(VOL) RF

[For E37]

Do people in your household typically combine any of their income together in order to pay common expenses? Could you tell me a bit about how that works in your household)?

F3. Have you set aside emergency or rainy day funds that would cover your expenses for 3 months, in case of sickness, job loss, economic downturn, or other emergencies?

1. Yes

2. No

(VOL) DK

(VOL) RF

In this section we asked you about the income and payments that everyone in the household receive. Can you tell me more about how you know about the income that each person living with you receives?

IF NEEDED: What kind of things helped you provide your answers? How confident are you about these answers?

IF NEEDED IN MULTIPERSON HOUSEHOLD BECAUSE YOU DID NOT HAVE TIME TO COLLECT INCOME FOR EVERYONE: We asked about your income [and _____'s income]. What if we had asked about the income for the other people who live in your household? Would you have had trouble answering for any of your other household members? Can you tell me more about that?



Probe here before moving on the next module.

[Half of owners get housing quality/compare current & last home/housing search and half get income/debt/assets.]

COMPARE LAST AND CURRENT HOMES

M20. For the next set of questions, we would like to ask how your previous home compared with your current home. For each question, please tell me which was better, your previous or your current home.

M21. Which home cost less? [INTERVIEWER: Show flashcard M21]

1. Current home
2. Previous home
3. About the same

(VOL) DK

(VOL) RF

M22. Which home was more affordable to you during your time there?

1. Current home
2. Previous home
3. About the same

(VOL) DK

(VOL) RF

M23. In which home were you better able to remain safely and securely?

1. Current home
2. Previous home
3. About the same

(VOL) DK

(VOL) RF

M24. Which apartment [house] was in better physical condition?

1. Current home
2. Previous home
3. About the same

(VOL) DK

(VOL) RF

M25. Which apartment [house] was bigger?

1. Current home
2. Previous home
3. About the same

(VOL) DK

(VOL) RF

M26. Which apartment [house] had better amenities?

1. Current home
2. Previous home
3. About the same

(VOL) DK

(VOL) RF

[For M26]

How did you come up with your answer to this question?

What does amenities mean to you in this question

M27. Now we're going to ask about how your previous building compared with your current building.

Which building was in better physical condition? [INTERVIEWER: Show flashcard M27-M28]

1. Current home
2. Previous home
3. About the same

(VOL) DK

(VOL) RF

M28. Which building had better amenities? [INTERVIEWER: Show flashcard M27-M28]

1. Current home
2. Previous home
3. About the same

(VOL) DK

(VOL) RF

M29. Now we'd like to ask you some questions about how your previous neighborhood compared with your current neighborhood.

Which neighborhood had better amenities? [INTERVIEWER: Show flashcard M29-M31]

1. Current neighborhood
2. Previous neighborhood
3. About the same

(VOL) DK

(VOL) RF

M30. Which neighborhood was safer? [INTERVIEWER: Show flashcard M29-M31]

1. Current neighborhood
2. Previous neighborhood
3. About the same

(VOL) DK

(VOL) RF

M31. Which neighborhood had better schools? [INTERVIEWER: Show flashcard M29-M31]

1. Current neighborhood
2. Previous neighborhood
3. About the same

(VOL) DK

(VOL) RF

M32. At which home did it take you longer to get to work?

1. Current home
2. Previous home
3. About the same
4. I do not work

(VOL) DK

(VOL) RF

M33. Which home was closer to family and friends?

1. Current home
2. Previous home
3. About the same



Probe here before moving on the next module.

[Half of owners get housing quality/compare current & last home/housing search and half get income/debt/assets.]

HOUSING SEARCH

A36. Do you have any pets?

1. Yes (go to A37)
2. No (go to M34)

(VOL) DK (go to M34)

(VOL) RF (go to M34)

A37. What type of pet(s) do you have?

1. Dog
2. Cat
3. Service animal
4. Other (Please Specify) _____

(VOL) DK

(VOL) RF

A37.1. If you were to move, would your pet(s) move with you?

1. Yes
2. No

(VOL) DK

(VOL) RF

M34. Are you planning to move in the next 2 years?

1. Yes (go to M35)
2. No (go to M38)

(VOL) DK (go to M38)

(VOL) RF (go to M38)

M35. Of the things on this list, which three are the most important to you when choosing your next home? [INTERVIEWER: Show flashcard M35]

1. Cost of the apartment [house]
2. What I am able to pay at this time
3. Ability to remain in the home safely and securely
4. Physical condition of the apartment [house]
5. Size of the apartment [house]
6. Apartment amenities (dishwasher, laundry, balcony, etc)
7. Physical condition of the building
8. Building amenities (elevator, laundry, gym, etc)
9. Neighborhood amenities (parks, museums, stores, etc)
10. Neighborhood safety

11. The time it takes to get to work
12. School quality
13. Proximity of family and friends

(VOL) DK

(VOL) RF

[For M35]

[Interviewer: Show the list.] Tell me more about your answer.

M37. When are you planning to move? [INTERVIEWER: Show flashcard M37]

1. Within the next month
2. More than a month, but in the next six months
3. More than six months, but in the next year
4. More than a year, but in the next two years

(VOL) DK

(VOL) RF

M36. If you could, would you prefer to move within your current neighborhood or move to a different neighborhood?

1. Stay in my neighborhood
2. Move to another neighborhood
3. I'm fine with either

(VOL) DK

(VOL) RF

M38. On a scale of 1 to 10, how would you rate your [apartment/house] as a place to live?

10 is best, 1 is worst _____

(VOL) DK

(VOL) RF

[For M38]

41

What were you thinking about when you answered this question?

M39. How would you rate your neighborhood on a scale of 1-10?

10 is best, 1 is worst _____

(VOL) DK

(VOL) RF



Probe here before moving on the next module.

PUBLIC BENEFITS AND COVERAGE

P1. Last month, did you or anyone else who lives here receive assistance or payments from any of the following? [INTERVIEWER: Show flashcard P1]

Check all that apply

Interviewer note: We will ask separately about any other help you get for housing costs.

1. Supplemental Nutrition Assistance Program (SNAP)
2. Temporary Assistance for Needy Families (TANF)
3. Women, Infants and Children (WIC)

(VOL) DK

(VOL) RF

P1.5. Last month, did you or anyone else who lives here receive any assistance or payment from SNA (Safety Net Assistance)?

1. Yes
2. No

(VOL) DK

(VOL) RF

P1.8. Last month, did you or anyone else who lives here receive assistance or payment from another public benefit or welfare program?

1. Yes (go to P2)
2. No (go to P3)

(VOL) DK (go to P3)

(VOL) RF (go to P3)

P2. What was the other public benefit or welfare program?

Specify _____

(VOL) DK

(VOL) RF

P3. [Ask only if P1 = "SNAP"] Last month, how much did you and the other people who live here receive in SNAP benefits?

\$ _____

(VOL) DK

(VOL) RF

P4. [Ask only if P1 = "SNAP"] In the last 12 months, how many months did you and the other people who live here receive SNAP benefits?

_____ months

(VOL) DK

(VOL) RF

P5. [Ask only if P1 = "TANF"] Last month, how much did you and the other people who live here receive in TANF benefits?

\$ _____

(VOL) DK

(VOL) RF

P6. [Ask only if P1 = "TANF"] In the last 12 months, how many months did you and the other people who live here receive TANF benefits?

_____ months

(VOL) DK

(VOL) RF

P14. [Ask only if P1 = "WIC"] Last month, how much did you and the other people who live here receive in WIC benefits?

\$ _____

(VOL) DK

(VOL) RF

P15. [Ask only if P1 = "WIC"] **In the last 12 months, how many months did you and the other people who live here receive WIC benefits?**

_____ months

(VOL) DK

(VOL) RF

P7. (Ask only if P1.5 = Yes)**Last month, were these SNA benefits sent to you or someone else who lives here or to another person or entity?**

1. SNA benefits are sent to the people who live here
2. SNA benefits are sent to the landlord
3. SNA benefits are sent to the utility company

(VOL) DK

(VOL) RF

P8. [Ask only if P7=1] **Last month, how much did you and the other people who live here receive in SNA benefits?**

\$ _____

(VOL) DK

(VOL) RF

P10. [Ask only if P7=1] **In the last 12 months, how many months did you and the other people who live here receive SNA benefits?**

_____ months

(VOL) DK

(VOL) RF

P9. [Ask only if P7=2] **Last month, what is the total value of the SNA benefit sent to the landlord?**

\$ _____

(VOL) DK

(VOL) RF

P13. [Ask only if P7=2] **For how many of the last 12 months were the SNA benefits a check or voucher that went to the landlord?**

_____ months

(VOL) DK

(VOL) RF

P11. [if P1.8 = YES] Last month, how much did you and the other people who live here receive from [Other source fill]?

\$ _____

(VOL) DK

(VOL) RF

P12. (Ask only if P1.8=Yes) In the last 12 months, how many months did you and the other people who live here receive [Other source fill]?

_____ months

(VOL) DK

(VOL) RF

NOTE AND PROBE DURING SIGNS OF DIFFICULTY ANSWERING THE QUESTIONS (E.G., HESITATION, DON'T KNOW RESPONSES, QUALIFIED RESPONSES)



Probe here before moving on the next module.

[Half of owners get housing quality/compare current & last home/housing search and half get income/debt/assets.]

DEBT

General Probe:

Do you have any major costs on a regular basis that we didn't capture?

F18. Please tell me all of the types of debt you currently have from Response Card F18:

1. Student Loan
2. Car Loans
3. Loans from relatives and friends
4. Credit Card
5. Medical Bills
6. Legal Bills
7. Other

(VOL) DK

(VOL) RF

F46. [if F18 = 7] What were those other debts?

Specify _____

(VOL) DK

(VOL) RF

[INTERVIEWER: Use tally sheet to record income for questions with a check mark.]



F26. [if F18 = 1] If you added up all student loans, about how much would they amount to right now?

- INCLUDE unpaid balance(s), or student loans that are outstanding

\$ _____ [between 1 - 9,999,997]

(VOL) DK

(VOL) RF

[if no exact amount given to F26, go to F27. If exact amount given, go to F76]

[For F26]

How easy or difficult was it to come up with your answer?

F27. Would they amount to \$25,000 or more?

Yes (go to F28)

No (go to F29)

DK/RF (go to F76)

F28. (Would they amount to) \$50,000 or more?

Yes (go to F30)

No (go to F76)

DK/RF (go to F76)

F29. (Would they amount to) \$10,000 or more?

Yes (go to F76)

No (go to F76)


DK/RF (go to F76)

F30. (Would they amount to) \$75,000 or more?

Yes (go to F76)

No (go to F76)

DK/RF (go to F76)

 **F76. [IF F18 = 2] If you added up all the car loans, about how much would they amount to right now?**

\$ _____ [between 1 - 9,999,997]

[if no exact amount given to F76, go to F77. If exact amount given, go to F41]

[For F76]

How easy or difficult was it to come up with your answer?

F77. Would they amount to \$4,000 or more?

Yes (go to F78)

No (go to F79)

DK/RF (go to F41)

F78. (Would they amount to) \$10,000 or more?

Yes (go to F80)

No (go to F41)

DK/RF (go to F41)

F79. (Would they amount to) \$1,000 or more?

Yes (go to F41)

No (go to F41)

DK/RF (go to F41)

F80. (Would they amount to) \$20,000 or more?

Yes

No

DK/RF



F41. [IF F18 = 3] If you added up all loans from relatives and friends, about how much would they amount to right now?

- INCLUDE unpaid balance(s), or loans from relatives that are outstanding

\$ _____ [between 1 - 9,999,997]

(VOL) DK

(VOL) RF

[if no exact amount given to F41, go to F42. If exact amount given, go to F20]

[For F41]

How easy or difficult was it to come up with your answer?

F42. Would they amount to \$4,000 or more?

Yes (go to F43)

No (go to F45)

DK/RF (go to F20)

F43. (Would they amount to) \$10,000 or more?

Yes (go to F44)

No (go to F20)

DK/RF (go to F20)

F44. (Would they amount to) \$1,000 or more?

Yes (go to F20)
No (go to F20)
DK/RF (go to F20)

F45. (Would they amount to) \$20,000 or more?

Yes
No
DK/RF (go to F20)



F20. [IF F18 = 4] If you added up all credit card and store card debts, about how much would they amount to right now? (Please do not count any new debt that will be paid off this month.)

- INCLUDE unpaid balance(s) only, or credit card and store card debts that are outstanding

\$ _____ [between 1 - 9,999,997]

[if no exact amount given to F20, go to F21. If exact amount given, go to F31]

[For F20]

How easy or difficult was it to come up with your answer?

F21. Would they amount to \$5,000 or more?

Yes (go to F22)
No (go to F24)
DK/RF (go to F31)

F22. (Would they amount to) \$10,000 or more?

Yes (go to F23)
No (go to F31)
DK/RF (go to F31)

F23. (Would they amount to) \$1,000 or more?

Yes (go to F31)
No (go to F31)
DK/RF (go to F31)

F24. (Would they amount to) \$15,000 or more?

Yes
No
DK/RF



F31. [IF F18 = 5] **If you added up all medical bills, about how much would they amount to right now?**

- INCLUDE unpaid balance(s), or medical bills that are outstanding

\$ _____ [between 1 - 9,999,997]

[if no exact amount given to F31, go to F32. If exact amount given, go to F36]

[For F31]

How easy or difficult was it to come up with your answer?

F32. Would they amount to \$3,000 or more?

Yes (go to F33)
No (go to F35)
DK/RF (go to F36)

F33. (Would they amount to) \$10,000 or more?

Yes (go to F34)
No (go to F36)
DK/RF (go to F36)

F34. (Would they amount to) \$1,000 or more?

Yes (go to F36)
No (go to F36)
DK/RF (go to F36)

F35. (Would they amount to) \$25,000 or more?

Yes
No
DK/RF



F36. [IF F18 = 6] **If you added up all legal bills, about how much would they amount to right now?**

- INCLUDE unpaid balance(s), or legal bills that are outstanding

\$ _____ [between 1 - 9,999,997]

(VOL) DK

(VOL) RF

[if no exact amount given to F36, go to F37. If exact amount given, go to F47]

[For F36]

How easy or difficult was it to come up with your answer?

F37. Would they amount to \$3,000 or more?

Yes (go to F38)

No (go to F39)

DK/RF (go to F47)

F38. (Would they amount to) \$8,000 or more?

Yes (go to F40)

No (go to F47)

DK/RF (go to F47)

F39. (Would they amount to) \$1,000 or more?

Yes (go to F47)

No (go to F47)

DK/RF (go to F47)

F40. (Would they amount to) \$20,000 or more?

Yes

No

DK/RF



F47. [IF F18 = 7] If you added up all [other debts], about how much would they amount to right now?

- INCLUDE unpaid balance(s), or other debts that are outstanding

\$ _____ [between 1 - 9,999,997]

(VOL) DK

(VOL) RF

[if no exact amount given to F47, go to F48. If exact amount given, go to F51]

[For F47]

How easy or difficult was it to come up with your answer?

F48. Would they amount to \$4,000 or more?

Yes (go to F49)

No (go to F50)

DK/RF (go to F51)

F49. (Would they amount to) \$10,000 or more?

Yes (go to F50.1)

No (go to F51)

DK/RF (go to F51)

F50. (Would they amount to) \$1,000 or more?

Yes (go to F51)

No (go to F51)

DK/RF (go to F51)

F50.1. (Would they amount to) \$20,000 or more?

Yes

No

DK/RF

F51. It seems like you have [Calculate total debt for person using tally sheet] in debt, does that seem right?

Yes

No, (Please specify) _____

(VOL) DK

(VOL) RF

F52. Altogether, is this more or less debt than you had a year ago?

1. More
2. Less
3. About the same

(VOL) DK

(VOL) RF

F53. Altogether, is this more or less debt than you had five years ago?

1. More
2. Less
3. About the same

(VOL) DK

(VOL) RF



Probe here before moving on the next module.

[Half of owners get housing quality/compare current & last home/housing search and half get income/debt/assets.]

ASSETS

F54. Please tell me all of the assets that you have not already named from Response Card F54:

1. Checking account
2. Savings account
3. Equity in a business
4. Car
5. Property other than your own home
6. Retirement plan
7. Educational savings account
8. Other Investments
9. Anything else of value more than \$5,000
10. None
11. (VOL) DK
12. (VOL) RF

[For F54]

Tell me more about your answer .

How easy or difficult was it to come up with your answer?

Is there anything missing from this list, like another kind of asset?

F55. Thinking about all of those assets, would you say that their current value is \$10,000 or more?

1. Yes
2. No
3. About the same
(VOL) DK
(VOL) RF

[IF F55 = "Yes" ASK F56. ELSE TO PROBES BEFORE ROSTER PART 1]

F56. Thinking about all of those assets, would you say that their current value is \$25,000 or more?

1. Yes
2. No
3. About the same
4. (VOL) DK
5. (VOL) RF

[IF F56 = "Yes" ASK F57. ELSE TO PROBES BEFORE ROSTER PART 1]

F57. Thinking about all of those assets, would you say that their value is [Total Debt from F51 - see Tally Sheet] or more?

1. Yes
2. No
3. About the same
4. (VOL) DK
5. (VOL) RF

[IF F57 = "Yes" AND INCOME \neq "0" ASK F58. ELSE TO PROBES BEFORE ROSTER PART 1]

F58. Thinking about all of those assets, would you say that their value is [Annual Income from E36 for respondent - see Tally Sheet] or more?

1. Yes
2. No
3. About the same
4. (VOL) DK
5. (VOL) RF



Probe here before moving on the next module.

SOGI PATH A

For some questions, I will show you a card that has the answer options written down. When you give me your answer, you can tell me the answer or the number next to your answer.

[Start with respondent. Note whether answer or number is given for A10-A12]

A10. Which of the following best represents how you think of yourself? [IF PROXY] To the best of your knowledge, which of the following best represents how [NAME] thinks of themselves? [INTERVIEWER: Show flashcard A10]

1. Gay or lesbian
2. Straight; that is, not gay, lesbian, or bisexual
3. Bisexual
4. Something else

(VOL) DK

(VOL) RF

[For A10]

Tell me more about your answer for yourself.

Are there other options not listed that better describe you? For what reason?

A11. [IF RESPONDENT READ: Was your sex recorded as male, female, or intersex at birth? / IF PROXY READ: To the best of your knowledge, was [NAME]'s sex recorded as male, female, or intersex at birth?

1. Male
2. Female
3. Intersex

(VOL) DK

(VOL) RF

[IF R GAVE PROXY RESPONSE FOR OTHER HH MEMBERS] How easy or difficult was it to answer for the other people living with you? Can you tell me more about that? How comfortable were you answering for the other people living with you? Can you tell me more about that?

I'm interested in trying out another way to ask about this topic. [INTERVIEWER SHOW A23 FROM SOGI PATH B.] How would you answer this question?

[IF ANSWER TO A10 DIFFERENT FROM A23, PROBE] I noticed you answered a little bit differently this time. Can you tell me more about how you came up with the answer to this question?

Tell me more about your answer for yourself.

Which version of 'intersex' is easier to understand? If respondent says both are the same: Do you prefer one of these versions over the other? [INTERVIEWER SHOW A10 AND A23 IF NEEDED]

[IF R GAVE PROXY RESPONSE FOR OTHER HH MEMBERS] How easy or difficult was it to answer for the other people living with you? Can you tell me more about that?

How comfortable were you answering for the other people living with you? Can you tell me more about that?

I'm interested in trying out another way to ask about this topic. [INTERVIEWER SHOW A15 FROM SOGI PATH B.] How would you answer this question?

[IF ANSWER TO A11 DIFFERENT FROM A15, PROBE] I noticed you answered a little bit differently this time. Can you tell me more about how you came up with the answer to this question?

Which version was easier to understand? ⁵⁵ If respondent says both are the same: Do you prefer one of these versions over the other? [INTERVIEWER SHOW A11 AND A15 IF NEEDED]

A12. [IF RESPONDENT READ: Do you describe yourself as male, female, or transgender?/ IF PROXY READ: To the best of your knowledge, does [NAME] describe themselves as male, female, or transgender?

1. Male
 2. Female
 3. Transgender
- (VOL) DK
(VOL) RF



[Loop A10-A12 for all person in HH 15+. You can use the optional looping sheet here.]

[For A12]

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

If appropriate: Are there other words you would use to describe yourself besides the ones I mentioned?

[IF A12= DK, PROBE] How easy or difficult was it to answer this question?

[IF R GAVE PROXY RESPONSE FOR OTHER HH MEMBERS] How easy or difficult was it to answer for the other people living with you? Can you tell me more about that?

Probe here before moving on to the next module. How easy or difficult was it to answer for the other people living with you? Can you tell me more about that?

I’m interested in trying out another way to ask about this topic. [INTERVIEWER SHOW A13 FROM SOGI PATH B.] How would you answer this question?

For some questions, I will show you a different format. The answer options will be read out loud. When you give me your answer, you can tell me the answer or the number that you chose with the answer to this question. [Interviewer: Show the question? Answer or number is given for A13, A15, A23.]

Which version was easier to understand? *If respondent says both are the same:* Do you prefer one of these versions over the other? [INTERVIEWER SHOW A12 AND A13 IF NEEDED]
A13. I want to ask you about your gender identity and your sex assigned at birth. Gender identity refers to how you identify yourself, which may or may not be the same as the sex you were assigned at birth. How do you currently identify your gender? Do you identify as... [INTERVIEWER: Show flashcard A13]

Interviewer: Read and allow for multiple responses but do not probe

1. **a man**, → SKIP TO A15
2. **a woman**, → SKIP TO A15
3. **a transgender man** (TRANS MAN, TRANS MASCULINE, TRANS FEMALE-TO-MALE, MAN OF TRANSGENDER EXPERIENCE), → SKIP TO A15
4. **a transgender woman** (TRANS WOMAN, TRANS FEMININE, TRANS MALE-TO-FEMALE, WOMAN OF TRANSGENDER EXPERIENCE), → SKIP TO A15
5. **a non-binary person** (GENDERQUEER PERSON, GENDER NONCONFORMING PERSON, TWO-SPIRIT, NEITHER WOMAN OR MAN), or → SKIP TO A15
6. **or, a gender not mentioned?**

(VOL) DK → SKIP TO A15
(VOL) RF → SKIP TO A15

[For A13]

Tell me more about your answer for yourself.

[IFA13= DK, PROBE] How easy or difficult was it to answer this question? Are there any words in this question that some people might find confusing?

[IF R GAVE PROXY RESPONSE FOR OTHER HH MEMBERS] How easy or difficult was it to answer for the other people living with you? Can you tell me more about that? How comfortable were you answering for the other people living with you? Can you tell me more about that?

I'm interested in trying out another way to ask about this topic. [INTERVIEWER SHOW A12 FROM SOGI PATH A.] How would you answer this question?

[IF ANSWER TO A12 DIFFERENT FROM A13, PROBE] I noticed you answered a little bit differently this time. Can you tell me more about how you came up with the answer to this question?

Which version was easier to understand? *If respondent says both are the same:* Do you prefer one of these versions over the other? [INTERVIEWER SHOW A12 AND A13 IF NEEDED?]

[ASK IF A13 = 6 a gender not mentioned. ELSE SKIP TO A15.]

A14. How do you identify your gender?

(Specify)

(VOL) DK

(VOL) RF

A15. What was your sex assigned at birth? Male or female?

[INTERVIEWER: If respondent says "Don't Know," probe: **When you were born, were you labeled as a boy or a girl?**]

[INTERVIEWER: If the respondent says they were born with intersex traits, probe: **What was the sex listed on your original birth certificate? Male or female?**]

1. Male

2. Female

(VOL) DK

(VOL) RF

[IFA15= DK, PROBE] How easy or difficult was it to answer this question?

[IF R GAVE PROXY RESPONSE FOR OTHER HH MEMBERS] How easy or difficult was it to answer for the other people living with you? Can you tell me more about that? How comfortable were you answering for the other people living with you? Can you tell me more about that?

I'm interested in trying out another way to ask about this topic. [INTERVIEWER SHOW A11 FROM SOGI PATH A.] How would you answer this question?

[IF ANSWER TO A11 DIFFERENT FROM A15, PROBE] I noticed you answered a little bit differently this time. Can you tell me more about how you came up with the answer to this question?

Which version was easier to understand? ⁵⁷ *If respondent says both are the same:* Do you prefer one of these versions over the other? [INTERVIEWER SHOW A11 AND A15 IF NEEDED]

[IF A13 = MAN and A15 = WOMAN, OR IF A13 = WOMAN AND A15 = MAN, ASK A16. ELSE GO TO SKIP BEFORE A18.]

A16. To confirm, you identify as [A13 FILL] and your sex assigned at birth was [A15 FILL], correct?

1 YES; RESPONDENT HAS A GENDER IDENTITY DIFFERENT THAN THEIR SEX AT BIRTH → GO TO SKIP BEFORE A18.

2 NO

(VOL) DK → SKIP TO A18.

(VOL) RF → SKIP TO A18.

[IF A16 = "No" ASK A17. ELSE GO TO SKIP BEFORE A18.]

A17. We have your identity as [A13 FILL] and your sex assigned at birth as [A15 FILL]. Should we update your identity or your assigned sex at birth?

1 UPDATE IDENTITY [A13 UPDATE TO EQUAL A15] → SKIP TO A23

2 UPDATE ASSIGNED SEX AT BIRTH [A15 UPDATE TO EQUAL A13] → SKIP TO A23

(VOL) DK → SKIP TO A23

(VOL) RF → SKIP TO A23

[IF A13 = "Don't Know" ASK A18. ELSE GO TO SKIP BEFORE A19]

A18. Are you exploring your gender identity and are not sure how you identify yet, do you not understand the question, or do you identify as [A15 FILL]?

1 You are exploring your gender identity and not sure how you identify yet,

2 You do not understand the question,

3 You identify as [A15 fill]

(VOL) DK

(VOL) RF

[IF A18 ASKED]

Tell me more about your answer for yourself.

[IF A13 = TRANSGENDER MAN AND A15 = MALE ASK A19. ELSE GO TO SKIP BEFORE A21.]

A19. Transgender men are often persons who identify as men and were assigned female sex at birth.

To confirm, you identify as a transgender man and were assigned male sex at birth?

1 YES: RESPONDENT IDENTIFIES AS TRANSGENDER MAN AND WAS ASSIGNED MALE SEX AT BIRTH → GO TO SKIP BEFORE A21.

2 NO

(VOL) DK → GO TO SKIP BEFORE A21.

(VOL) RF → GO TO SKIP BEFORE A21.

[IF A19 ASKED]

58

Tell me more about your answer for yourself.

[IF A19 = "No" ASK A20. ELSE GO TO SKIP BEFORE A21.]

A20. Do you identify as a transgender man and were assigned female sex at birth, do you identify as a woman or transgender woman and were assigned male sex at birth, or do you identify as a man and were assigned male sex at birth?

- 1 Identify as a transgender man and were assigned female sex at birth
 - 2 Identify as a woman or transgender woman and were assigned male sex at birth
 - 3 Identify as a man and were assigned male sex at birth
- (VOL) DK
(VOL) RF

[IF A20 ASKED]

Tell me more about your answer for yourself.

[IF A13 = TRANSGENDER WOMAN & A15 = FEMALE ASK A21. ELSE GO TO A23.]

A21. Transgender women are often persons who identify as women and were assigned male sex at birth. To confirm, you identify as a transgender woman and were assigned female sex at birth?

- 1 YES: RESPONDENT IDENTIFIES AS A TRANSGENDER WOMAN AND WAS ASSIGNED FEMALE SEX AT BIRTH → GO TO A23
 - 2 NO
- (VOL) DK → GO TO A23
(VOL) RF → GO TO A23

[IF A21 ASKED]

Tell me more about your answer for yourself.

[IF A21 = "No" ASK A22. ELSE SKIP TO A23.]

A22. Do you identify as a transgender woman and were assigned male sex at birth, do you identify as a man or transgender man and were assigned female sex at birth, or do you identify as a woman and were assigned female sex at birth? [INTERVIEWER: Show flashcard A22]

- 1 Identify as a transgender man and were assigned female sex at birth
 - 2 Identify as a woman or transgender woman and were assigned male sex at birth
 - 3 Identify as a man and were assigned male sex at birth
- (VOL) DK

[IF A22 ASKED]

Tell me more about your answer for yourself.

(VOL) RF

A23. Now I'll read a list of terms people sometimes use to describe themselves:

[INTERVIEWER: Show flashcard A23]

[IF A13= MAN/TRANSGENDER WOMAN/NON-BINARY PERSON READ: **Are you gay, straight - that is not gay, bisexual, or something else?**]

[IF A13 = WOMAN/TRANSGENDER MAN/GENDER NOT MENTIONED/DK/RF READ: **Are you lesbian or gay, straight - that is not lesbian or gay, bisexual, or something else?**]

[IF Q8.2 = 7 OR 9 - READ] **Are you gay, straight - that is not gay or lesbian, bisexual, or something else?**]

1 Gay [A13= WOMAN/TRANSGENDER MAN/GENDER NOT MENTIONED/DK/RF READ: or lesbian]

2 Straight, that is not gay

3 Bisexual, or

4 Something else

7 DON'T KNOW/NOT SURE [For A23]

Tell me more about your answer for yourself.

[IFA23= DK, PROBE] How easy or difficult was it to answer this question? Are there any words in this question that some people might find confusing?

[IF A23 = 7 ASK A24.]

Are there other options not listed that better describe you? For what reason?

A24. Do you not understand the words, are you not sure yet, or do you mean something else?

1 Don't understand the words

[IF R GAVE PROXY RESPONSE FOR OTHER HH MEMBERS] How easy or difficult was it to answer for the other people living with you? Can you tell me more about that?

2 Not sure yet, or

How comfortable were you answering for the other people living with you? Can you tell me more about that?

3 Something else

7 DON'T KNOW/NOT SURE

I'm interested in trying out another way to ask about this topic. [INTERVIEWER

[IF A23 = SOMETHING ELSE OR A24 = SOMETHING ELSE ASK A25.] SHOW A10 FROM SOGLPATH A.] How would you answer this question?

A25. What do you mean by something else?

(SPECIFY) _____

[IF ANSWER TO A10 DIFFERENT FROM A23, PROBE] I noticed you answered a little bit differently this time. Can you tell me more about how you came up with the answer to this question?

(VOL) DK

(VOL) RF

Which version was easier to understand? *If respondent says both are the same:* Do you prefer one of these versions over the other? [INTERVIEWER SHOW A10 AND A23 IF NEEDED?]



[Loop A13-A25 for all person in HH 15+. You can use the optional looping sheet here.]



Probe here before moving on the next module.

CLOSETOUT

General Probe

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Is there anything else you'd like to tell me that we haven't had a chance to discuss yet?

SECTION III. CONCLUSION/PAYMENT

Those were all of my questions. I appreciate you taking the time to speak with me. Your answers were very helpful. Now I'm going to turn the tape recorder off. [TURN OFF TAPE RECORDER. HAND RESPONDENT INCENTIVE].

This is the payment to thank you for your time today. Please open the envelope and double check that the payment for \$40 is all there, and then please fill out this receipt. [HAVE RESPONDENT PUT THEIR NAME, ADDRESS, SIGNATURE, AND DATE ON VOUCHER FORM.]

Thank you!

Maintenance Deficiencies for C45.1 & 41 - C44

- C24. A breakdown in your heating equipment
- C26. A need to use additional sources of heat
- C29. Seeing signs of mice or rats
- C36. Broken plaster or peeling paint
- C32. Cracks or holes in the interior walls or ceiling
- C34. Holes in the floors
- C6. Toilets not working
- C38. Water leaking into your apartment/house

Income Calculations

	Q #	P1	P2	P3	P4	P5	P6
Income	E21						
	E22						
	E25						
	E23						
	E24						
	E26						
	E27						
	E28						
	E29						
	E31						
	E36 Total						
E37 Grand total							

Debt Calculations

	F26	F76	F41	F20	F31	F36	F47	F51 Total
Respondent Debt								

