

OMB Control Number: 3170-0024

Expires: XX/XX/XXXX

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Data Intake Group: Housing Research Brief

Date: Thursday, XX/XX/XXXX

Summary

In this brief, the Housing Insecurity Campaign has detailed the plan for the next round of research, which will include moderated, unstructured discussions with renters as well as usability testing of an emergency rental assistance tool.

Goals

The goal of this research is to understand the informational needs and attitudes of renters who are experiencing financial hardship during the COVID-19 pandemic. There are an estimated 7.8 million tenant households are behind on rent (U.S. Census Bureau Household Pulse Survey, Week 32, June 9 - June 21). The Department of Treasury's rental assistance program is distributing up to \$47 billion dollars to assist households that are unable to pay rent or utilities. But recent surveys suggest that less than half of renters experiencing financial hardship are unaware of this assistance (Avail 2021 May and February Tenant and Landlord Surveys). Meanwhile, the CDC eviction moratorium is set to expire on July 31, 2021. The information we gather from these discussions will inform the content, framing, and messages we use to discuss eviction policies, repayment options, and emergency rental assistance on Housing Insecurity web pages written for renters as well as the emergency rental assistance tool that is in development.

Study design

Method

The Consumer Facing Project Team within Design & Development will conduct moderated, unstructured interviews with the audience groups identified in the **Audience of focus** section of this plan (below).

We will conduct multiple rounds of research with both desktop and mobile users to ensure the study is accessible to any participant who meets the criteria regardless of their device.

As part of the unstructured interviews, we will be showing mockups of the emergency rental assistance look up tool to renters for feedback.

Topics covered

- How renters are managing loss of income during the pandemic
- Where renters go for help or information when they are struggling to pay rent or need help dealing with their landlord
- How and where renters learn about eviction moratoriums, rental assistance, and other relevant federal, state, or local policies
- How renters communicate with landlords about missed or late payments
- Attitudes toward engaging their landlord to request a rent repayment plan, discount or deferral
- Awareness, perceptions, and receptivity toward emergency rental assistance
- Questions about rental assistance programs and barriers to participation
- Reactions to information on rent repayment options and starting a conversation with your landlord
- Reactions to a functional prototype of a rental assistance look up tool; its search and filtering capabilities as well as what information aids in deciding what programs the participant may be eligible for

Logistics and equipment

- Moderated, unstructured interviews will be conducted remotely based on the availability of participants
- UserZoom Go, a software procured and cleared for use by the DIG, will be used to capture the participants' interactions and reactions via screen sharing and audio recording. Participant's faces will not be recorded
- The tool will be used to facilitate the recruitment, moderation of sessions, and dispensing of an incentive.
- Incentives may also be dispensed via vendor contract (Fors Marsh Group) in the form of a virtual gift card
- No additional equipment will be needed

Quota

- We are seeking to interview no more than 40 participants who met our criteria. This quota will be spread across multiple rounds of research.

Audience of focus

Renters who lost income due to the pandemic and who meet at least one of the following criteria:

- Fell behind on 1 or more rent payments in the last year
- Made 2 or more late rent payments in the last 18 months
- Needed to sell belongings, borrow from family/friends, or use a credit card in order to pay rent during the last 18 months
- Currently in a rent repayment plan with your landlord
- Skipped needed items (examples: groceries, paying utilities, doctor visits, etc.) in order to pay your rent during the last 18 months

In addition to the specific criteria related to their housing situation, we will also aim to recruit participants from a broad range of demographic, geographic, cultural, and technological backgrounds. We have included that criteria in our screener question bank, which is attached separately.

Recruitment

- We will recruit via two avenues, both have been utilized in past projects and are familiar to the DIG:
 - o **UserZoom Go's participant panel**
 - UserZoom Go participants will receive a screener prior to receiving the invitation to the study to confirm that they meet the criteria we have designated for the test
 - The screener will include at minimum the screener language listed below
 - Some UserZoom Go studies may also include additional screener questions, which are listed in the Screener Question Bank document attached separately
 - o **Social service organizations currently working with the bureau**
 - Members of the Housing Insecurity Team will work with the Office of Community Affairs to send an opt-in email to established contacts at social service organizations in order to recruit frontline workers and renters for the ERAP research study
 - Those who are interested in participating can reply and the team will review responses and schedule the interviews
 - In addition to the opt-in email, participants will receive a reminder email the day before their session
 - Example email copy is shown below, however, the language will be tailored for each organization

Screener language

UserZoom Go

1. Are you renting the home where you currently reside?
 - a. Yes [May select]
 - b. No [Disqualify]
2. Please select any of the statements below that describe your situation
 - a. I skipped needed items (examples: groceries, paying utilities, doctor visits, etc.) in order to pay my rent during the last 18 months [May select]
 - b. I sold belongings, borrowed from family/friends, or used a credit [May select] card in order to pay rent during the last 18 months [May select]
 - c. I made 2 or more late rent payments in the last 18 months [May select]
 - d. I have fallen behind on 1 or more rent payments in the last year [May select]
 - e. I am in a rent repayment plan with my landlord [May select]
 - f. None of these statements apply to me [Disqualify]

Example Email Communications to Social Service Organizations

Intermediaries

Example subject lines

- *Do your clients struggle to pay rent? Are they worried about eviction?*
- *Do you help renters who are struggling with rent or worried about eviction?*

Email copy

Hello [name],

In the coming month, the Consumer Financial Protection Bureau hopes to conduct virtual interviews to understand what renters who are struggling to pay rent or worried about evictions are experiencing in order to inform our continued work in this area. In addition, we're gathering feedback on a resource we are developing, which will provide renters with information about emergency rental assistance programs in their area.

In order to participate, renters will need a computer device (phone, laptop, or computer) and internet access. Interviewees will be compensated for their time.

If you think you have clients who might be interested in participating, please respond to the email below so we can set up a short call with you to provide more background and details.

Please provide the Privacy Act Statement below to all clients who may be interested in participating.

Thank you so much,

[name]

Privacy Act Statement

5 U.S.C. 552a(e)(3)

The Consumer Financial Protection Bureau (Bureau) is partnering with social service organizations to recruit participants for interview sessions as well as to conduct usability testing of an emergency rental assistance tool.

If you choose to participate, the social service organization will obtain personally identifiable information (PII), on behalf of the Bureau, such as your name, email address, and telephone number to contact you to schedule a session and provide compensation for participation. Demographic information, such as your race, income, and housing situation, will be collected to determine your eligibility to participate in the study.

Information collected will be treated in accordance with the System of Records Notice (SORN), CFPB.021 – CFPB Consumer Education and Engagement Records. Although the Bureau does not anticipate further disclosing the information provided, it may be disclosed as indicated in the Routine Uses described in the SORN. Direct identifying information will be kept private except as required by law.

This collection of information is authorized by Pub. L. No. 111-203, Title X, Sections 1013 and 1022, codified at 12 U.S.C. §§ 5493 and 5512.

Participation is voluntary.

Consumers

Subject line: Paid study: Are you looking for help with rent? Looking for protection from eviction?

Email copy

Hello,

Are you looking for help paying rent or utility costs? Would you like to learn about rental assistance programs in your area that could help you avoid eviction? We want to talk to you!

The Consumer Financial Protection Bureau is conducting interviews with renters who are struggling with rent and looking for financial or legal help.

We will use [platform] to conduct virtual interviews. All renters need to participate is [type of device (desktop/laptop/phone) and internet connection].

We will be conducting virtual interviews [date]. Sessions will be XX minutes. You will be paid \$150.00 in the form of a VISA gift card for your time.

If you are available and interested in participating, please email us. We'll get back to soon.

Thank you so much,

[name]

Privacy Act Statement

5 U.S.C. 552a(e)(3)

Your information will be used by the Consumer Financial Protection Bureau (Bureau) for recruitment to participate in an interview as well as conduct usability testing of an emergency rental assistance tool.

If you choose to participate, the Bureau will obtain personally identifiable information (PII) such as your name, email address, and telephone number to contact you to schedule a session and provide compensation for participation. Demographic information, such as your race, income, and housing situation, will be collected to determine your eligibility to participate in the study.

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