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Cognitive Pretesting of 2017 American Housing Survey Modules

Matthew Virgile
Jonathan M. Katz
Jasmine Luck
Mary C. Davis

Center for Survey Measurement
Research and Methodology Directorate
U.S. Census Bureau
Washington, D.C. 20233

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Abstract: At the request of the Department of Housing and Urban Development (HUD), staff from the Center for Survey Measurement (CSM) cognitively pretested new and revised survey questions for the 2017 American Housing Survey (AHS). It included several questions about commuting habits, and preparedness for an emergency or disaster. Other questions were about school enrollment, number of floors in a home, home equipment, mortgage details, and reasons for moving from a previous home.

Results of 35 cognitive interviews conducted between June and September 2016 include the following: 1) respondents with varying work schedules had difficulty with commuting questions about a “typical” work day or week. These respondents often chose to answer based instead on an “average” day or week, and gave a calculation or estimation for questions requiring a quantitative answer; 2) many respondents answered “Yes” to questions about having a specific quantity of food or water in the home for emergency purposes, based on simply having the specified amount of food/water. These respondents were uncertain about whether the question intent was if this supply was deliberately set aside for an emergency.

Keywords: cognitive interviews, pretesting, commuting, emergency planning

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1 EXECUTIVE SUMMARY

This report presents findings from cognitive testing of select questions and modules from the 2017 American Housing Survey (AHS), sponsored by the U.S. Department of Housing and Urban Development (HUD) and conducted by the Census Bureau.

We tested a streamlined questionnaire containing 94 questions from eight AHS survey modules: Demographics, Housing Unit, Inventory, Equipment, Mortgage, Recent Movers, Commuting, and Emergency and Disaster Planning. Table 1 displays all the modules, along with the number of items in the modules – including the subset of those that were flagged for cognitive testing and probing – and the content of the modules and items that were tested. All modules, except for Commuting and Emergency and Disaster Planning, included some questions that were only asked for context and not flagged for testing or probing. Questions tested in the Commuting module were new and developed via a collaboration between staff at the Census Bureau and HUD prior to our 2017 AHS testing. For questions tested in the Emergency and Disaster Planning module, the majority were previously pretested and used in the 2013 AHS, and staff from the Federal Emergency Management Agency (FEMA) assisted with any revisions to these prior to our 2017 testing.

Table 1. AHS Modules and Questions in Protocol

Module	Number of Questions		Module/Question Content Tested
	Included in Test Questionnaire	Flagged for Probing in Cognitive Testing	
Demographics	5	1	<ul style="list-style-type: none"> • Enrolled in a high school, college, or university
Housing Unit	5	0	<ul style="list-style-type: none"> • N/A
Inventory	7	2	<ul style="list-style-type: none"> • Number of stories in multifamily building • Number of floors in housing unit
Equipment	16 ¹	6	<ul style="list-style-type: none"> • Solar panels • Other heating sources • Working carbon monoxide detector
Mortgage	14 ²	2	<ul style="list-style-type: none"> • Years the interest rate on an Adjusted Rate Mortgage remained fixed • Years the interest rate on an Adjusted Rate Mortgage will remain fixed
Recent Movers	6	2	<ul style="list-style-type: none"> • Forced to move by landlord, bank or other financial institution, or government • Forced to move because of natural disaster
Commuting ³	22	22	<ul style="list-style-type: none"> • Commuting habits <ul style="list-style-type: none"> ○ Carpooling ○ Use of public transportation ○ Parking
Emergency and Disaster Planning	19	19	<ul style="list-style-type: none"> • Preparedness for an emergency or disaster <ul style="list-style-type: none"> ○ Flood insurance ○ Sufficient amounts of food and water ○ Necessary supplies in home

¹ Q19 has four components but we only counted it as one item. See Appendix B or Appendix C for more details.

² Q46 and Q47 each has two components but we only counted Q46 and Q47 as one item each. See Appendix B or Appendix C for more details.

³ All the items in the Commuting and Emergency and Disaster Planning modules were tested.

Researchers conducted 35 cognitive interviews over two rounds of testing. Respondents who met at least one of the following were recruited: (i) own their homes with an adjustable rate mortgage (ARM), (ii) commute to work using two or more modes of transport, (iii) have flood insurance or (iv) moved within the past two years (this last criterion was dropped after Round 1 because we found no evidence that the questions on moving were problematic).

For the first six modules shown in Table 1, the new or revised questions generally performed well. Most questions were easy for interviewers to administer, and easy for respondents to understand and answer. However, some required revisions but most were minor modifications.

In the Commuting module, many of the original questions contained a reference period of a “typical” day or week, which was difficult for some respondents who did not have a “typical” work day or week. These respondents often chose to answer based instead on an “average” day or week, and gave a calculation or estimation for questions requiring a quantitative answer.

Several questions in the Commuting module did not include any reference period in their original wording, causing some respondents to answer based on whether or not they *ever* commute in a particular mode of transportation (e.g., bus), rather than whether they use that mode of transportation in a “typical” day or week. Some of these questions were revised in the second round by including the “typical” day or week reference period, which improved understanding from respondents. In relation to this issue, we reviewed literature about types of reference periods and their usage in survey questions, including non-specific periods such as a “typical week” (e.g., Koivusilta et al, 2001; Schuler et al, 2001), specific periods such as “last week” (e.g., Briefel, 1994; Krosnick and Brannon, 1993), and comparisons between the two (Chang and Krosnick, 2003).

The questions in the Emergency and Disaster Planning Module generally performed well. A series of questions on flood insurance was revised for clarification and one of these questions will be removed from the final survey. This was because there were two similar questions about owning flood insurance (respondents were only administered one of the two items); One of the items had a short description about what flood insurance was while the other item simply asked about owning flood insurance. It was decided to keep the flood insurance item with the short description. Other questions about quantity of food or water in the home for emergency purposes were found to have a minor issue. Many respondents answered “Yes” to each question based on simply having the specified amount of food/water, but were uncertain about whether the question intent was if this supply was deliberately set aside for an emergency. The sponsor decided that no change in wording was needed, as it did not matter whether the food and water was intentionally stored or not.

Finally, among the 45 questions that were included solely for context (and were not intended for testing or probing), eight were identified as problematic for some respondents.

2 BACKGROUND ON AHS

At the request of the U.S. Department of Housing and Urban Development (HUD), the Center for Survey Measurement (CSM) at the U.S. Census Bureau conducted cognitive testing of new and revised survey questions for the American Housing Survey (AHS). The AHS was first fielded in 1973 under the name of the Annual Housing Survey and it was conducted annually until 1981, at which point its name was

changed to the American Housing Survey and data was collected biennially. The AHS is currently conducted via Computer-Assisted Personal Interviewing (CAPI) and can be administered by either personal visit or telephone.

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

In addition to these core modules, the AHS includes “rotating” modules that may or may not be included in a given year. Past modules have asked questions about public transportation, emergency and disaster preparedness, community involvement, doubled-up households (movers entering and leaving unit), health and safety hazards, and modifications made to assist occupants with disabilities. Select questions from both core and rotating modules have been tested by the Census Bureau for prior versions of the AHS; the most recent of these was for the 2015 AHS (Terry et al, 2015).

For cognitive testing of the 2017 AHS, 94 survey questions from the following eight modules were administered: Demographics, Housing Unit, Inventory, Equipment, Mortgage, Recent Movers, Commuting, and Emergency and Disaster Planning. See Table 1 above for descriptions of the questions and content in each module.

Researchers conducted two rounds of cognitive testing with thirty-five cognitive interviews that CSM conducted between late June 2016 and early September 2016. The results of these cognitive interviews helped inform the final version of a revised AHS instrument, which was administered in 2017.

3 STUDY METHODOLOGY

3.1 Data Collection

From June to September 2016, two rounds of cognitive testing with a total of 35 participants were conducted in the Washington, D.C. metropolitan area. The interviews were conducted by three CSM staff members. Interviews were completed in person and each respondent who participated in the research study received \$40 in compensation (unless they were employed by the Federal government, in which case payment is not allowed).

All respondents were asked to sign a consent form to participate in the research study and allow the interviewer to record the session via audio tape, and all agreed to be taped. In each round, one version of the questionnaire was administered to respondents. However, respondents followed different paths of questions based on skip patterns within the questionnaire. For each round, we recruited respondents aged 18 years or older who met any of the following criteria:

1. Own their homes with an Adjustable Rate Mortgage (ARM);
2. Commute to work in two or more ways;
3. Have flood insurance.

For Round 1, the fourth criteria was recruiting for respondents who moved to their current home within the past two years. Many respondents satisfied this criterion in Round 1 and the questions in the “Recent Movers” module performed well. As a result, we felt that it was not necessary to recruit for additional recent movers in Round 2. Instead, our fourth criteria in Round 2 was recruiting for respondents who had lived in an apartment or condominium since there was few of these respondents in Round 1.⁴

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

Recruitment mechanisms included advertisements on Craigslist.com and flyers posted in libraries, housing complexes, and coffee shops. In the beginning of each round, a broadcast message was also distributed to all U.S. Census Bureau employees who work at the headquarters building in Suitland, MD.

3.1.1 Respondent Characteristics

Our goal was to recruit at least five respondents satisfying the four classification criteria in each round, and for the subject pool to be fairly balanced on demographics including sex, age, education, race, ethnicity, and household income. This was not always possible. Recruiting for respondents with an adjustable rate mortgage was a difficult task, even after posting an advertisement midway through Round 2 that only included the ARM criteria. We were able to complete four interviews for those who had an ARM in Round 1 and three in Round 2.

In terms of demographics, as shown in Table 2 below, the majority of the participants were female in Round 1 but, for Round 2, we interviewed equal numbers of males and females. For age, finding respondents younger than age 30 proved challenging. Most respondents were White or Black /African American, with three being Asian respondents. We were only able to complete one interview with a respondent of Hispanic origin. Education levels were more skewed towards those who attained a bachelor’s or post-bachelor’s degree. The annual household income levels were balanced across the income ranges. The skewness in many of the demographic categories may have been a result of the type of criteria in respondents we were targeting in recruiting – specifically, owning a home with an ARM and having flood insurance.

The remaining target numbers for the other three criteria in both rounds were achieved.

⁴ During recruiting, we were also interested in respondents who commuted to work but did not drive, and respondents who carpooled.

Table 2. Respondent Characteristics by Round

AHS Respondent Characteristics by Round				
		Round 1	Round 2	Total
Sex	Male	6	7	13
	Female	14	8	22
Age	Less than 30	2	0	2
	30-49	10	8	18
	50 & above	8	7	15
Education	Completed High School	4	2	6
	Some College	3	3	6
	Associate's	2	1	3
	Bachelor's	6	3	9
	Post-Bachelor's	5	6	11
Race	White	9	5	14
	Black	10	7	17
	Asian	1	2	3
	Blank	0	1	1
Ethnicity	Hispanic	1	0	1
	Non-Hispanic	19	13	32
	Blank	0	2	2
Annual Household Income	Less than \$25,000	4	1	5
	More than \$25,000, less than \$50,000	4	5	9
	More than \$50,000, less than \$100,000	4	4	8
	More than \$100,000	7	4	11
	No Income Reported	1	1	2

3.1.2 The Cognitive Interview Protocol

For our cognitive interview protocol, we used a streamlined AHS questionnaire containing 94 questions (protocols from both rounds are provided in Appendix B and C). These questions were taken from eight modules in the following order:

1. Demographics
2. Housing Unit
3. Inventory
4. Equipment
5. Mortgage
6. Recent Movers
7. Commuting
8. Emergency and Disaster Planning

All respondents answered questions on Demographics, Housing Unit, Inventory, Equipment, Commuting, and Emergency and Disaster Planning. Only respondents who reported owning a home in the Housing Unit module were administered questions in the Mortgage module. In addition, those who reported that they moved to their current home within the past two years in the Housing Unit module were administered the Recent Movers module.

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

For this interview, a combination of concurrent and retrospective probing was used to address issues respondents had in answering questions. In concurrent probing, interviewers administer follow-up questions immediately after a respondent answers a specific question. In retrospective probing, follow-up questions are administered to a respondent after a section of questions has been completed (or in some cases, the entire questionnaire) (Willis, 2005).

For this study, concurrent probing was used on the 13 test questions in the Demographics, Inventory, Equipment, Mortgage, and Recent Mover modules.⁵ Retrospective probing was used on the Commuting module and Emergency and Disaster Planning module, since both sections consisted of new questions and “think-aloud” was encouraged at the start of the Commuting module. Also, since the full module was being tested for both of these sections, we did not want to have concurrent probes here since these could influence other answers in the section. After the respondent completed a module, a series of retrospective probes were administered as needed to understand how respondents comprehended and answered the items in the module.

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

4 COGNITIVE INTERVIEW FINDINGS

Our findings from cognitive interviews are presented in two sections. The first section (4.1) contains findings for the test questions, which were flagged for probing. These are presented in the same order in which they appeared in our protocol, and divided into three subsections - Section 4.1.1 covers test questions from the first six modules (Demographics through Recent Movers), Section 4.1.2 covers the entire Commuting module, and then Section 4.1.3 covers the entire Emergency and Disaster Planning module. Finally, Section 4.2 covers eight questions that were included in our protocol for context and not intended for testing or probing, but that were identified as problematic for some respondents.

For each question, the original wording is provided followed by the revised wording, final recommendation, and response from HUD, if applicable. For some questions, CSM made recommendations for revised wording either to be tested in Round 2 or to be considered for final wording; however, in some cases these recommendations were not approved by HUD and the original wording remained.

⁵ Not all respondents were administered these questions based on skip patterns in the questionnaire.

Each respondent is assigned a five-character ID. In each round the first two characters are based on the round (either “R1” or “R2”), followed by the underscore symbol, and then followed by a unique two-digit number ranging from “01” to the number of respondents in that round (20 in Round 1, 15 in Round 2).

4.1 Test Questions

4.1.1 Demographics Module through Recent Movers Module

4.1.1.1 Enrolled in School, College, or University Last Week

Original Wording Q5: Round 1-2 and Final Recommendation (No Changes Made)

Q5. Last week, [were/was] [you/NAME] enrolled in a high school, college, or university?

- Yes
- No
- DK
- Ref

Q5 Findings:

Through two rounds, all thirty-five respondents were administered this question. No respondents faced any difficulty answering this question, which is asked about all household members aged 16-54. It was discussed after Round 1 whether to lower the minimum age eligibility for this question from 16 to 14, since it is common for students age 14-15 to be in high school; however, it was decided to keep the minimum age at 16 for Round 2.

4.1.1.2 Number of Stories in Multifamily Building

Original Wording Q16: Round 1-2

Q16. How many stories are in this multifamily building?

Revision 1 Q16: Final Recommendation

Q16. How many stories are in this multifamily building, including any basement?

HUD Decision Q16: Final Wording

Final recommendation not accepted. Keep original wording from Round 1-2.

Q16 Findings:

Just three out of twenty respondents were administered this question in Round 1, since the universe for this question was people who lived in a multifamily building and this was not an item considered in recruiting. For Round 2, the advertising materials listed “live in an apartment or condo” as one of the criteria for consideration in recruiting. As a result, ten out of fifteen respondents were administered this question in Round 2. Of the ten respondents, two struggled with whether or not to include a basement level.

- **R2_10-** “So that’s from the basement to the top floor?” The respondent decided to include the basement in her answer for her apartment building.

- **R2_02-** The respondent hesitated since his condominium building originally had a basement unfit to be habitable. However, the building later had a foundation built to be habitable. He answered that there are 3 floors, which included the basement.

For our final recommendation, we proposed adding “including any basement” to the end of the question for clarification. HUD decided to leave the question as it was in Round 1 and Round 2, but they may debrief on this question in their interviewer debriefing during data collection.

4.1.1.3 Number of Floors in Unit

Original Wording Q17: Round 1

Q17. How many floors are in this unit?

Revision 1 Q17: Round 2

Q17. How many floors are in this unit [if basement reported read “including the basement and any finished attics.” / else read “including finished attics.”]?

If split-level, count greatest number of stories on top of each other.

Revision 2 Q17: Final Recommendation

Q17. How many floors are in this unit [if basement reported read “including the basement and any finished attics.” / else read “including finished attics.”]?

If split-level, count greatest number of stories on top of each other.

(Read as needed: [insert “finished attics” definition])

HUD Response Q17: Final Wording

Final recommendation not accepted. Keep wording from Revision 1, in Round 2. Help text could be added for “finished attics.”

Round 1 Findings:

Seventeen out of twenty respondents were administered this question in Round 1, which is asked of those who reported their living quarters as a one-unit building. Of these, seven had some difficulty answering, due to uncertainty over including a basement level and/or due to having a split-level home.

- **R1_12-** "The basement, plus two floors. So I don't know if that's three, I don't know if that's two." He finally answered having three floors.
- **R1_14-** "So, two floors plus the basement. I know for tax purposes the basements aren't counted. It's a little unclear to me which way to go. Two or three, depending on that."
- **R1_09-** This respondent reported four levels for her split-level home, saying that the levels were not a full stairway apart. She considered each stairway to be a separate level of the household. The stairways were described as “half-stairs.” She finally answered having four floors.
- **R1_13-** This respondent first reported three levels, “not including the basement.” He added that this question “wasn’t clear” since the home was split-level and he was unsure between reporting three or four levels.

To resolve these issues, additional text was added to clarify including the basement (if applicable) as well as any finished attics, and how to respond for split-level homes for Round 2.

Round 2 Findings:

Just four of fifteen respondents were administered the revised question for Round 2, since most respondents in this round lived in apartments or condos and thus were not asked this question. Of these four, two had no difficulty while the other two mentioned having attics and were conflicted over including this or not; one of these chose to include their attic while the other did not. None of the four mentioned having a split-level home.

- **R2_11-** This respondent hesitated on whether or not to include her attic since “You can’t even stand up in it, it’s a small space” but decided to include it.
- **R2_14-** This respondent did not include her attic at first, said upon probing she did not know whether their attic was finished, and ultimately decided not to include it.

To resolve this issue, we proposed using the wording from Round 2 but adding a definition of “finished attics” to read as needed. HUD approved the Round 2 wording and the addition of help text to read as needed.

4.1.1.4 Solar Panels

Original Wording Q18: Round 1

Q18. Does this [house / apartment / manufactured/mobile home / unit] have solar panels?

- Yes
- No
- DK
- Ref

Revision 1 Q18: Round 2

Q18. Does this [house / apartment / manufactured/mobile home / unit] have solar panels?

(Read as needed: Solar panel refers to a panel designed to absorb the sun's rays as a source of energy for generating electricity or heating.)

- Yes
- No
- DK
- Ref

Revision 2 Q18: Final Recommendation

Does this [house / apartment **building / manufactured/mobile home / unit] have solar panels?**

(Read as needed: Solar panel refers to a panel designed to absorb the sun's rays as a source of energy for generating electricity or heating.)

- Yes
- No
- DK
- Ref

Round 1 Findings:

Through two rounds, all thirty-five respondents were administered this question. In Round 1, all twenty respondents answered ‘No.’ One respondent in Round 1 had difficulty due to confusion over the meaning of “solar panels.”

- **R1_03**- “What do you mean?” (Interviewer repeated question) “I think so. I don’t know what that is.” The respondent said if she had to answer she would say ‘No.’ She said the question should be more specific on what solar panels are.

A definition for “Solar panel” was added for the interviewer to read as needed and tested in Round 2.

Round 2 Findings:

In Round 2, one respondent answered ‘Yes’ and the remaining fourteen answered ‘No.’ Responses from two interviews highlighted the need to clarify whether the question is asking about a building or unit within that building for those living in apartments or condos.

- **R2_13**- This respondent mentioned that his building had solar panels while his apartment did not. He said he would answer ‘No’ to the question since it asks, “Does this apartment ...?”
- **R2_03**- This respondent lived in a condominium building and answered ‘Yes’ to this question; he interpreted it as asking about the building rather than his condo. He said he’d seen solar panels on top of the building.

To resolve this issue, for our final recommendation we proposed changing the fill in the question so that those living in apartments (or condos, assuming that they correctly report these as ‘2 or more apartments’) are clearly asked about their apartment “building” and they don’t confuse the question to be asking about their individual apartment. This final recommendation was accepted.

4.1.1.5 Additional Heating Sources

There are two sets of questions on additional heating sources. The first question in both sets is a ‘Yes/No’ question. If a respondent answers ‘Yes’ then a second question asks the respondent to specify their heating source.

4.1.1.5.1 Additional Heating Sources (1 of 2)

<p><u>Original Wording Q29: Round 1-2 and Final Recommendation (No Changes Made)</u></p> <p>Q29. Earlier you reported [equipment from Q21-Q22, Q24-Q26, and Q28] as heating source(s). Do you use any other sources to heat your home?</p> <ul style="list-style-type: none"> • Yes • No • DK • Ref

Q29 Findings:

Through two rounds, all thirty-five respondents were administered this question. In Round 1, four respondents answered ‘Yes’ while the remaining sixteen answered ‘No.’ In Round 2, one respondent answered ‘Yes’ while the remaining fourteen answered ‘No.’ No major problems were found with this question.

- **R1_09**- This respondent first reported ‘No’ then asked if “space heaters” would be considered before changing to ‘Yes.’
- **R2_09**- This respondent answered ‘No’ but revealed at the end of the interview that he had thought of something else right after answering – “a mobile, a portable heater” and didn’t want to disrupt the next question.

4.1.1.5.2 Specify Additional Heating Sources (1 of 2)

Original Wording Q30: Round 1-2 and Final Recommendation (No Changes Made)

Q30. What do you use?

Mark all that apply. IF MORE THAN ONE SOURCE REPORTED, ASK:

Of those sources you just mentioned, what do you use first? (Circle response)

- Electric or gas cookstove
- Built-in electric unit(s)
- Forced warm air furnace with ducts and vents to the individual rooms
- Electric heat pump
- Gas oven with the door open
- Floor, wall or other pipeless furnace built into the structure
- Portable electric heater(s)
- Steam/hot water system with radiators or other system using steam/hot water
- Woodburning, pot belly, Franklin stove(s), or pellet stoves
- Room heater(s) vented to the outside through a chimney, flue, or pipes
- Unvented room heater(s)
- Outdoor wood fired boiler
- Something else
- DK
- Ref

Q30 Findings:

Four respondents were asked this question in Round 1, since a respondent needed to answer ‘Yes’ to the previous question. For all four, interviewers coded the open-ended response to the seventh option, “Portable electric heater(s),” though they did not all use this exact phrase.

- **R1_09-** “Electric heater.” The interviewer probed whether this was a portable electric heater and the respondent said “Yes.”
- **R1_16-** “A space heater, occasionally.” She mentioned using this on some very cold winter days because her house doesn’t “conserve energy well.”

Only one respondent was asked this question in Round 2. The interviewer recorded his answer as the sixth option, “Floor, wall, or other pipeless furnace built into the structure.”

- **R2_05-** The respondent mentioned wanting to call his equipment a “space heater” but that it wasn’t portable and was attached to the wall. He said this question was difficult because he wasn’t sure what the equipment was called.

We believed this response to be a rare case, and that no change to the question wording was necessary.

4.1.1.5.3 Additional Heating Sources (2 of 2)

Original Wording Q31: Round 1-2 and Final Recommendation (No Changes Made)

Q31. You reported [answer(s) from Q30] as additional heating source(s). Do you use any other sources to heat your home?

- Yes
- No
- DK
- Ref

Q31 Findings:

Four respondents were asked this question in Round 1 (all those who were asked the previous question), and all four of them answered ‘No.’ One respondent was asked this question in Round 2 (the same one who was asked the previous question), and answered ‘Yes.’ No problems were found with this question.

4.1.1.5.4 Specify Additional Heating Sources (2 of 2)

Original Wording Q32: Round 1-2 and Final Recommendation (No Changes Made)

Q32. What do you use?

Mark all that apply.

- Electric or gas cookstove
- Built-in electric unit(s)
- Forced warm air furnace with ducts and vents to the individual rooms
- Electric heat pump
- Gas oven with the door open
- Floor, wall or other pipeless furnace built into the structure
- Portable electric heater(s)
- Steam/hot water system with radiators or other system using steam/hot water
- Woodburning, pot belly, Franklin stove(s), or pellet stoves
- Room heater(s) vented to the outside through a chimney, flue, or pipes
- Unvented room heater(s)
- Outdoor wood fired boiler
- Something else
- DK
- Ref

Q32 Findings:

No respondents were asked this question in Round 1, since they either answered ‘No’ to the previous question or it was not asked. One respondent was asked this question in Round 2 since he answered ‘Yes’ to the previous question. His answer was recorded as “Portable electric heater.”

- **R2_05-** The respondent said his source gets electricity and is similar to a portable space heater but he thought it was called “radiant heat.” After a probe he also mentioned that the source can be plugged in and wasn’t sure if that counted as electrical heat.

We believed this response to be a rare case, and that no change to the question wording was necessary.

4.1.1.6 Carbon Monoxide Detector

Original Wording Q33: Round 1

Q33. Do you have a working carbon monoxide detector inside your [house / apartment / manufactured/mobile home / unit]?

- Yes
- No
- DK
- Ref

Revision 1 Q33: Round 2

Q33. Do you have a working carbon monoxide detector inside your [house / apartment / manufactured/mobile home / unit]?

(Read as needed: A carbon monoxide detector or CO detector is a device that detects the presence of the carbon monoxide (CO) gas in order to prevent carbon monoxide poisoning. CO detectors are designed to measure CO levels over time and sound an alarm before dangerous levels of CO accumulate in an environment, giving people adequate warning to safely ventilate the area or evacuate. Some system-connected detectors also alert a monitoring service that can dispatch emergency services if necessary.)

- Yes
- No
- DK
- Ref

Revision 2 Q33: Final Recommendation

Question wording works well as written (Revision 1, from Round 2), but consider adding text distinguishing a smoke detector from a carbon monoxide detector to the “Read as needed” text.

Round 1 Findings:

Through two rounds, all thirty-five respondents were administered this question. In Round 1, eleven respondents answered ‘Yes,’ eight answered ‘No,’ and one answered ‘DK.’ Four respondents in Round 1 had difficulty with this question because they weren’t sure whether they had a carbon monoxide detector, and/or because they thought about a smoke detector instead and were unsure if this could also function as a carbon monoxide detector.

- **R1_03-** This respondent changed their answer repeatedly but finally answered ‘Yes.’ Upon probing they mentioned thinking about a “fire detector ... [the] fire thing would detect monoxide and [I] figure that goes off.”
- **R1_07-** This respondent first answered ‘DK’ but changed to ‘No’ upon probing. She knew she’d seen a smoke detector in her home but was unsure about a carbon monoxide detector.

Instead of a modification to the question, a definition was added for “carbon monoxide detector” for the interviewer to read as needed.

Round 2 Findings:

In Round 2, nine respondents answered ‘Yes’ and six answered ‘No.’ Two respondents in Round 2 had difficulty with this question due to the same reasons as in Round 1.

- **R2_02-** This respondent answered “Probably,” then ‘Yes’ upon probing. He said “it’s not something I think about” and he had recently purchased a “fancy nest thing” for a fire alarm but wasn’t sure if it covered carbon monoxide. The interviewer read the definition; he said he knew what a carbon monoxide detector was but didn’t know if it was included in what he bought.
- **R2_05-** This respondent wasn’t sure but answered ‘No’ upon probing. He thought there might be a carbon monoxide detector that could be plugged in but not built in. He also said he wasn’t sure if smoke detectors have a built in carbon monoxide detector.

To better resolve this issue, for our final recommendation we proposed keeping the question as written in Round 2, but adding text to read as needed distinguishing a smoke detector from a carbon monoxide detector. HUD responded that they would add to the “read as needed” help text, with something along the lines of, “A carbon monoxide detector may be a separate unit or it may be combined with your smoke detector. Do not count units that are only smoke detectors.”

4.1.1.7 Number of Years Interest Rate on Adjusted Rate Mortgage Remained Fixed

Original Wording Q47a: Round 1-2

Q47a. For how many years did the interest rate for your mortgage or loan remain fixed?

- 1 year
- 2 years
- 3 years
- 5 years
- 7 years
- 10 years
- Other _____
- DK
- Ref

Revision 1 Q47a: Final Recommendation

Q47a. For how many years did the interest rate for your mortgage or loan **stay the same?**

- 1 year
- 2 years
- 3 years
- 5 years
- 7 years
- 10 years
- Other _____
- DK
- Ref

HUD Response Q47a: Final Wording

Final recommendation not accepted. Keep original wording from Round 1-2.

Q47a Findings:

Only two respondents were administered this question in Round 1 and one respondent was administered this question in Round 2, as a respondent needed to indicate having an Adjusted Rate Mortgage (ARM) in the screener beforehand and give specific answers to preceding interview questions in order to be asked this question. Some of these questions had an explicit response option mentioning an ARM, while others had a response option that, in theory, was consistent with an ARM.

Both respondents in Round 1 indicated that they understood the question. Given the scarcity of data in Round 1, no changes were made to the question for Round 2. The respondent in Round 2 said that the question did not apply to her given her response to a previous question that the interest rate on her ARM had never been fixed.

- **R2_11-** "That don't make sense, if I said it wasn't fixed." Upon probing she said that there were periods when the interest rate did not change. "It probably changed every two to three years?" She indicated that the term "fixed" for her interest rate did not mean the same thing as staying the same.

For our final recommendation we proposed removing language about "remain(ing) fixed" and replacing it with "stay(ing) the same" for clarity. HUD preferred to continue with the question as worded, rather than accepting an untested change to wording.

See Section 4.2.7 for Q40 "Varying Payment Amount on Mortgage or Loan" which impacts the response to this question and whether it is asked at all. However, HUD preferred to continue with the questions as worded, rather than accepting untested changes to wording.

4.1.1.8 Number of Years Interest Rate on Adjusted Rate Mortgage Will Remain Fixed

Original Wording Q47b: Round 1-2

Q47b. For how many years will the interest rate for your mortgage or loan remain fixed?

- 1 year
- 2 years
- 3 years
- 5 years
- 7 years
- 10 years
- Other _____
- DK
- Ref

Revision 1 Q47b: Final Recommendation

Q47b. For how many years will the interest rate for your mortgage or loan **stay the same?**

- 1 year
- 2 years
- 3 years
- 5 years
- 7 years
- 10 years
- Other _____
- DK
- Ref

HUD Response Q47b: Final Wording

Final recommendation not accepted. Keep original wording from Round 1-2.

Q47b Findings:

Only one respondent was administered this question in Round 1 and one respondent was administered this question in Round 2, as they needed to indicate having an Adjusted Rate Mortgage (ARM) in the screener beforehand and give specific answers to preceding interview questions in order to be asked this question (such as Q40 “Varying Payment Amount on Mortgage or Loan”), which will be analyzed in Section 4.2.7).

The respondent in Round 1 appeared to answer the question as if it was asking for the total time the interest rate remains fixed but with no relation to the interview date and how much time is remaining from that present time for it to be fixed. No recommendation was made for Round 2 given the scarcity of data.

- **R1_15-** “It was five but August is the last time it’s fixed, then it changes.”

The respondent in Round 2 indicated that the question was easy to answer but that the term “fixed” is problematic in relation to ARMs.

- **R2_15-** “Whenever you return to ‘fixed,’ it seems like it’s permanently at that, versus a current interest rate that adjusts at some point in the future.” He thought this distinction was clearer.

'Remain fixed' means "That is your set term of your adjustment." When probed on 'set term' he said it depends.

To resolve this issue, for our final recommendation we proposed removing language about “remain(ing) fixed” and replacing it with “stay(ing) the same” for clarity. HUD preferred to continue with the question as worded, rather than accepting an untested change to wording.

See Section 4.2.7 for Q40 “Varying Payment Amount on Mortgage or Loan,” which impact responses to this question and whether it is asked at all. However, HUD preferred to continue with the questions as worded, rather than accepting untested changes to wording.

4.1.1.9 Forced to Move by a Landlord or Institution

Original Wording Q48: Round 1-2 and Final Recommendation (No Changes Made)

Q48. People choose to move for a variety of reasons, either voluntary or non-voluntary. Were you FORCED to move by a landlord, a bank or other financial institution, or the government?

- Yes
- No
- DK
- Ref

Q48 Findings:

The universe for this question is people who have moved within the past two years. Eleven out of twenty respondents were administered this question in Round 1, while just four out of fifteen respondents were administered this question in Round 2. Since the recruiting focus changed for Round 2, there were fewer respondents to this question in Round 2. In both rounds, all respondents answered ‘No’ and none had any difficulty with the question.

4.1.1.10 Forced to Move Due to a Natural Disaster or Fire

Original Wording Q49: Round 1-2 and Final Recommendation (No Changes Made)

Q49. Were you FORCED to move because of a natural disaster or fire?

- Yes
- No
- DK
- Ref

Q49 Findings:

The universe for this question is people who have moved within the past two years. Eleven out of twenty respondents were administered this question in Round 1, while just four out of fifteen respondents were administered this question in Round 2. Since the recruiting focus changed for Round 2, there were fewer respondents to this question in Round 2. In both rounds, all respondents answered ‘No’ and none had any difficulty with the question.

4.1.2 Commuting Module

4.1.2.1 Number of Days Commuting to Work

Original Wording Q54: Round 1-2 and Final Recommendation (No Changes Made)

Q54. How many days do you leave your home to go to work in a typical week?

- 0
- 1
- 2
- 3
- 4
- 5
- 6
- 7
- DK
- Ref

Round 1 Findings:

Through two rounds, all thirty-five respondents were administered this question. In Round 1, two respondents answered ‘0’ and eighteen answered with a nonzero value. Of the eighteen respondents that leave home to go to work, four had some difficulty or uncertainty answering the question due to variation in their work schedule.

- **R1_01**- The respondent initially said ‘3 or 4’ times because she desk shares and only has the desk 2 or 3 times a week. When the interviewer asked if she could settle on one answer, the respondent said ‘3.’
- **R1_06**- The respondent said he doesn't have many typical weeks. The respondent said about ‘5’ days.
- **R1_07**- The respondent said she is doing temporary jobs only. If her agency calls, it may be 2 days a week, but she had been called in to work 3 days the previous week. She mentioned "four weeks a month" as she was thinking aloud. The interviewer re-read the question, and the respondent said about ‘1’ day a week.
- **R1_03**- The respondent said ‘5’ (the interviewer then reminded them to think aloud) and then the respondent said "but sometimes 7." The interviewer re-read the question and the respondent said "I'll say 5."

After this round, there was some internal discussion about changing the reference period from this question and the following ones from “in a typical week” to “last week.” We reviewed literature about types of reference periods and their usage in survey questions, including non-specific periods such as a “typical week” (e.g., Koivusilta et al, 2001; Schuler et al, 2001), specific periods such as “last week” (e.g., Briefel, 1994; Krosnick and Brannon, 1993), and comparisons between the two (Chang and Krosnick, 2003). However, it was decided to keep the reference period unchanged for Round 2.

Round 2 Findings:

In Round 2, all fifteen respondents answered with a nonzero value. As in Round 1, respondents had some difficulty or uncertainty answering the question due to variation in their work schedule.

- **R2_05**- The respondent said '5' but added that with his "maxiflex" schedule, he may sometimes take the first Friday off in a two-week pay period while other times he doesn't. He said in a pay period, one normal week would be 4 days and the other would be 5 so he doesn't know.
- **R2_09**- "Usually it's 5 days per week. Things are changing now with the [desk] sharing going on here. Now I'm on schedule with, in one pay period I'm commuting 6 days, so it's 6 days in two weeks." The interviewer probed him about initially reporting 5, and whether he'd say 5 or something else. "Three now. I just got the desk sharing thing going on, just like two weeks ago, so my schedule kinda just changed. So now it's 3 days per week." The interviewer read the question again and he settled on 3 days.
- **R2_15**- This respondent works from home and he has a non-profit company. He said that the 'commuting' he is thinking of is the number of times he needs to attend meetings which wouldn't be at his home. "On average, I would say it would be at least 1 day a week."

Both rounds included a retrospective probe asking "What does the phrase 'In a typical week' mean to you in this question?" Some responses are listed below:

- **R1_02**- The respondent said how many days you go between Monday to Friday, which she said is a typical work week.
- **R1_06**- The respondent said a 40-hour week would be a typical week for him personally (but acknowledged that other people with different jobs may have different weeks). The respondent said his final conclusion would be going with a 40-hour week since that's standard to him.
- **R1_13**- "Typical would mean, to me, the average. I don't really have a typical week."
- **R1_15**- "Week without a holiday."
- **R2_03**- "Normal, what you normally do to me, normal type work, Monday to Friday."

Overall we concluded that respondents interpreted the phrase "In a typical week" differently, based on whether or not their work schedule varies week to week. For those with little or no variation in their work schedule from one week to another, this phrase was understood to mean their "normal" or "routine" schedule in a week; several of these respondents said "Monday to Friday" as well since these were their regular work days. For those with more variation in their work schedule, however, respondents found this question more challenging and said explicitly that they do not have a "typical" week; many instead answered the question as if it were asking about an "average" week and gave a calculated or estimated number as their response.

The difficulty of respondents with "atypical" weeks was part of our reason for proposing that the questions in this module instead ask about "last week." However, HUD did not accept this proposal and preferred that the questions ask about a "typical week."

4.1.2.2 Drive to Work

Original Wording Q55: Round 1

Q55. On a typical workday, do you drive from home ALL the way to work?

- Yes
- No
- DK
- Ref

Revision 1 Q55: Round 2 and Final Recommendation

Q55. ~~On a typical workday,~~ In a typical work week, how many days do you drive from home ALL the way to work?

- ~~• Yes~~
- ~~• No~~
- 0
- 1
- 2
- 3
- 4
- 5
- 6
- 7
- DK
- Ref

Round 1 Findings:

Eighteen respondents were administered the original question in Round 1. Of these, ten answered ‘Yes’ and eight answered ‘No.’ Although the question asked about a typical “workday” as opposed to a week, one of the respondents drew no distinction between these.

- **R1_02-** This respondent said upon think aloud and probes that she drives just one day a week and takes other modes of transportation the other days of the week. “Work days make up the work week. So same thing.” Thus, she answered “Yes” to the question in spite of driving to work fewer days than commuting via other means.

Round 1 included a retrospective probe asking “What does the phrase ‘on a typical workday’ mean to you in this question?” Some responses are listed below:

- **R1_02-** "One of the days I drive is part of the typical work week work day for me."
- **R1_03-** "How many days. ‘Typical’ means what you do every day."
- **R1_08-** The respondent said on a day nothing goes wrong: no traffic, no accidents, enough gas for the car. Most of his weeks are typical.
- **R1_13-** "It means, to me, Monday thru Friday, 8 to 5."
- **R1_20-** "A usual workday, when I take the express bus during rush hour."

We concluded that most respondents understood the term “on a typical workday,” with the exception of one who drew no distinction between this and a “typical work week.”

The question was revised to ask for a number of days in a typical week like the previous question, rather than asking ‘Yes’ or ‘No’ for a typical day, for Round 2. This was done in part to get more detailed information; some Round 1 respondents answered ‘Yes’ to this question and thought aloud about other days they take public transportation. However, the skip pattern in Round 1 did not allow them to be asked later questions about public transportation. The skip pattern was revised in Round 2 as well, so that more respondents could be asked about public transportation.

Round 2 Findings:

All fifteen respondents were administered the revised question in Round 2. Of these, ten gave a nonzero answer between 1 and 7, and five answered ‘0.’ Four respondents had some difficulty or uncertainty answering the question due to variation in their work schedule.

- **R2_02-** The respondent said he usually takes Metro but he was “car sitting” for his friend who's out of the country. After re-reading the question, the respondent said ‘1.’
- **R2_08-** The respondent wanted to go back to this question after answering the next question. She mentioned that her schedule would soon change with classes starting and she would be driving one day a week. The interviewer repeated the question and she stayed with her original answer of ‘0.’
- **R2_12-** The respondent said some weeks he drives, and other weeks he takes the Metro. "I'm going to have to give you a blended rate since it's not always driven, and say ... 2.5." When asked to pick a whole number between 0 and 7, he chose ‘3’ quickly.
- **R2_15-** "That would be that one, same thing. Because I'm not really commuting, I'm just going to meetings, etcetera." The respondent answered ‘1’ to this question and to the previous one, saying that he usually works from home and has a non-profit company, but thinks of “commuting” as going to meetings away from home.

Round 2 included a retrospective probe asking “What does the phrase ‘in a typical work week’ mean to you in this question?” Some responses are listed below:

- **R2_01-** The respondent said an average week, "what I normally expect to have happen."
- **R2_09-** "When I work Monday to Friday, how many days I am commuting from home to work."
- **R2_12-** "Five days that contain no federal holidays and no paid time off."
- **R2_15-** "I don't have a typical type of job, so I'm using an average of what happens over the course of the year."

Overall we found that respondents had the same understanding about the phrase “in a typical work week” in this question as they did about the phrase “in a typical week” in the previous question. Respondents with little or no variation in their work schedule understood this to mean a “normal” week and some said “Monday to Friday.” Respondents with more variation in their work schedule answered this question as if it were asking about an “average” week.

4.1.2.3 Type of Vehicle Driven

Original Wording Q56: Round 1

Q56. Do you drive your own personal vehicle or a company vehicle that you take home for personal use?

- Personal vehicle
- Company/take-home vehicle
- DK
- Ref

Revision 1 Q56: Round 2 and Final Recommendation

Q56. In a typical work week, do you drive ~~your own personal vehicle or~~ a company vehicle that you take home for personal use?

- ~~Personal vehicle~~
- ~~Company/take-home vehicle~~
- Yes
- No
- DK
- Ref

Round 1 Findings:

Ten respondents were administered this question in Round 1, and all ten answered ‘Personal vehicle.’ Of these, one had some confusion.

- **R1_18-** This respondent said she drove a car that belonged to her roommate and not herself, and asked whether she should answer ‘personal vehicle’ based on this. She decided to answer ‘personal vehicle.’ It was unclear whether she drove this car to work regularly or sparingly. After the interview, it was noted by CSM staff that this question lacked a reference period.

For Round 2, new text was added to the beginning of the question “In a typical work week” in order to clarify the reference period. Also, the question was changed from an “either/or” question about two vehicle types (personal vehicle or company vehicle) to a “Yes/No” question about one vehicle type (company vehicle); it was decided that it was unnecessary for this question to ask about a personal vehicle since this is done in the following question.

Round 2 Findings:

Ten respondents were administered this revised question in Round 2, and all ten answered ‘No.’ No respondents had any difficulty answering the revised question.

4.1.2.4 *Own Vehicle Driven for a Portion of Commute*

Original Wording Q57: Round 1

Q57. Do you drive your own vehicle for a portion of your commute?

- Yes
- No
- DK
- Ref

Revision 1 Q57: Round 2 and Final Recommendation

Q57. [“On the (Q54 minus Q55) days you do NOT drive from home ALL the way to work” if Q54 ≠ Q55**] Do you drive your own vehicle for a portion of your commute?**

- Yes
- No
- DK
- Ref

HUD Response Q57: Final Wording

Keep original wording from Round 1.

Round 1 Findings:

Eight respondents were administered this question in Round 1. Of these, four answered ‘Yes’ and four answered ‘No.’ None had difficulty answering.

Round 2 Findings:

Although there were no problems with the question in Round 1, a new introduction was added to be read for respondents that indicated they (i) commute to work at least once in a typical week ($Q54 > 0$), (ii) drive from home all the way to work at least once in a typical work week ($Q55 > 0$), and (iii) did not drive all the way to work every day they commute ($Q54 > Q55$). This modification was necessary due to changes to preceding questions in the series. Nine respondents were administered the revised question in Round 2. Of these, two answered ‘Yes’ and seven answered ‘No.’ None had any difficulty answering the revised question. Following Round 2 of testing, HUD decided to use the Round 1 wording as the final wording.

4.1.2.5 Carpool to Work

Original Wording Q58: Round 1-2

Q58. Do you carpool to work?

- Yes
- No
- DK
- Ref

Revision 1 Q58: Final Recommendation

Q58. In a typical week, do you carpool to work?

(Read as needed: [insert “carpool” definition])

- Yes
- No
- DK
- Ref

HUD Response Q58: Final Wording

Final recommendation accepted. Use wording from Revision 1, and help screen text could be read as needed to define “carpool.”

Q58 Findings:

Eighteen respondents were administered this question in Round 1. Of these, five answered ‘Yes’ and thirteen answered ‘No.’ Only one of the respondents who answered ‘Yes’ had an issue with this question.

- **R1_06-** This respondent answered ‘Yes’ in spite of not carpooling at all this year, since he had carpooled for a straight year during the previous year.

Round 1 included a retrospective probe for respondents who answered ‘Yes.’ The probe asked “Is this in a typical workday, or typical week, or some other period?” The goal was to understand if respondents had a common reference period in mind, since the question did not present a reference period. Some responses are listed below.

- **R1_02-** The respondent initially said both typical workday and typical workweek. The respondent said she carools on one of the days in her four-day work week. When asked to choose one of the three periods, she said ‘workday.’
- **R1_03-** The respondent said if only her and the other person's schedule align. When asked to choose one of the three periods, she said ‘some other period.’
- **R1_06-** ‘Some other period.’ The respondent said it varies depending who is on the job, where they live, etc., but decided on ‘some other period.’
- **R1_11-** ‘In a typical workday.’ The respondent said that a typical work week would mean "I'm doing it more than once." For her, carpooling is "Just the day, every week."
- **R1_15-** ‘Typical workweek.’ "That's a strange question because a typical workday in my mind is a day you're at work. But what if in a typical workweek I don't [commute every day].”

Round 2 Findings:

In Round 2, the question wording remained the same but a skip box after the question was reworded to reflect for the new response options in a prior question (Q55). All fifteen respondents were administered this question in Round 2. Of these, one answered 'Yes' and fourteen answered 'No.' Two respondents had an issue with this question, one of which was the respondent who answered 'Yes.'

- **R2_14**- This respondent said 'Yes' since they sometimes "pick up a colleague" but "only if she's having issues with her car."
- **R2_07**- The respondent first asked, "Do you mean other people are going the same way as me?" She answered 'No' in spite of riding with her boyfriend who drove and dropped her off. She reasoned that "he's going in the vicinity" but that her workplace is not his final destination.

Round 2 included a retrospective probe for respondents who answered 'Yes' that asked "How often do you typically carpool to work?" One response highlighted a problem with the question due to the lack of an explicit reference period.

- **R2_14**- "It's really not that often." She said it depended on her coworker's car functioning or even being available to use. After the interview, an observer "noticed that it wasn't clear if we were asking only about a regular carpool or also an occasional carpool" since the question lacked a reference period.

For our final recommendation we proposed adding "In a typical week" to the start of the question, which HUD approved. We also proposed adding a definition of "carpool" to read as needed. HUD responded that help screen text could be added to read as needed.

4.1.2.6 Number of People Typically in Carpool

Original Wording Q59: Round 1-2 and Final Recommendation (No Changes Made)

Q59. How many people are typically in your carpool?

◆ Enter 1 - 998

-
- DK
 - Ref

Q59 Findings:

Five respondents were administered this question in Round 1. Of these, four answered '2' and one answered '3.' Those who thought aloud indicated that they included themselves in their total answer. No respondents showed any difficulty answering.

For Round 2 a skip instruction was revised to account for the new response options from a prior question. Just one respondent was administered this question in Round 2. The respondent answered '2' and did not have difficulty answering.

4.1.2.7 Typical Weekly Carpool Fee

Original Wording Q60: Round 1-2 and Final Recommendation (No Changes Made, Approved by HUD)

Q60. What is your typical weekly carpool fee?

◆ Enter 1 - 998

-
- DK
 - Ref

Q60 Findings:

Three respondents were administered this question in Round 1. Of these, two answered zero or no fee, while only one answered with a nonzero amount. One respondent hesitated while answering the question.

- **R1_03-** The respondent took a few seconds to come up with a response and said she was interpreting the question as if she charged her neighbor to ride with her, which would be zero in that case.

No respondents were administered this question in Round 2. Since only three respondents were asked this question across both rounds, there was not enough data to evaluate whether this question was fully understood, and no change was recommended. This question should be tested in the future due to the confusion exhibited by the respondent noted above.

4.1.2.8 Number of Round Trip Miles Driven Daily for Commute

Original Wording Q61: Round 1

Q61. Approximately, how many miles per day, round trip, do you drive for your commute?

◆ Enter 1 - 998

-
- DK
 - Ref

Revision 1 Q61: Round 2

Q61. On a typical day, approximately how many miles ~~per day~~, round trip, do you drive ["your vehicle" if drive own car for portion of commute and carpool] for your commute?

◆ Enter 1 - 998

-
- DK
 - Ref

Revision 2 Q61: Final Recommendation

Q61a. On a typical day, approximately how many **ROUND TRIP** miles, ~~round-trip~~, do you drive ["your vehicle" if drive own car for portion of commute and carpool] for your commute?

◆ Enter 1 - 998

-
- DK
 - Ref

Q61b. Just to confirm, you drive [answer from Q61a.] **ROUND TRIP** miles for your commute?

- Yes
- No (Specify miles: _____)

HUD Response Q61: Final Wording

Final recommendation partially accepted. Use Revision 2 for Q61a, but Q61b may be asked as a soft edit rather than a core survey question.

Round 1 Findings:

Fourteen respondents were administered this question in Round 1. Of these, all provided a numerical answer but five respondents had some difficulty coming up with an answer. Two of these are listed below and may have been due to the lack of a reference period in the question:

- **R1_06**- The respondent said since he moved, he drives 30-45 miles. He said it depends on what job site he drives to; on some days it could be a data center 65-70 miles away, but his commute right now is 30 miles. The respondent added if he was taking the survey, he would answer the question based on the specific job he is on currently (driving to and from).
- **R1_07**- On first response, the respondent asked "my personal commute?" (Interviewer re-read the question) The respondent took a long time to start verbalizing their thoughts. The respondent said 20 miles (but was thinking about day before). When interviewer re-read the question again, the respondent then said maybe 5 miles at the most (on normal days).

For Round 2, the question was revised to begin with “On a typical day” for clarification on a reference period. Also, an instruction was added to read “your vehicle” later in the question for some respondents based on prior answers; this was necessary due to changes to prior questions in Round 2.

Round 2 Findings:

Nine respondents were administered the revised question in Round 2. Of these, all provided a numerical answer but four respondents had some difficulty with the question. Two of the four initially answered with a one-way amount rather than a round-trip amount, and then corrected their answers. Some of the issues are listed below:

- **R2_04**- The respondent was initially thinking 10 or 15 miles and then arrived at 15. She thought about this answer for about 30 seconds, and later changed her answer to 30 in retrospective probing.
- **R2_02**- The respondent said, "Honestly I don't know, the car that I own counts it for me but I haven't been driving it in a while." He added that the friend's car he currently drives doesn't have an odometer. The respondent first estimated 8-10. When the interviewer re-read the question, the respondent realized it was "round trip." He arrived at an answer of "18."

For our final recommendation we proposed having the term “round trip” placed earlier in the question and capitalized to indicate that the interviewer should emphasize this term when reading the question, which HUD approved. We also proposed asking the respondent to confirm the number of miles in a follow-up question (Q61b) as an extra check for accuracy. HUD responded that they may program this follow-up question as a soft edit rather than a core survey question.

4.1.2.9 Pay for Parking

Original Wording Q62: Round 1-2 and Final Recommendation (No Changes Made)

Q62. During your commute, do you pay for parking?
--

- | |
|---|
| <ul style="list-style-type: none">• Yes• No• DK• Ref |
|---|

Q62 Findings:

Fourteen respondents were administered this question in Round 1. Of these, four answered ‘Yes’ and ten answered ‘No.’ Nine respondents were administered this question in Round 2. Of these, three answered ‘Yes’ and six answered ‘No.’ No respondents had difficulty answering in either round.

Both rounds included a retrospective probe asking “What does ‘during your commute’ mean to you in this question?” Some responses are listed below:

- **R1_02**- “Travelling back and forth ... going and coming.”
- **R1_05**- "Commuting to work ... nothing I would do for pleasure or personal business."
- **R1_06**- The respondent said "during" means if it's part of work. If he has to drive his car to work and pay for parking, it's counted as part of work because he's parking his car during work hours.

- **R2_15**- "While I'm going to and from meetings and appointments, will I be paying for the parking."
- **R2_14**- "Back and forth to work."
- **R2_02**- The respondent said if there was a paid parking lot at his office, he would have to pay to park if he drove to work. He also said if he had to drive to Metro and then Metro to work, he would consider that as part of the commute.

Based on our findings, we concluded that respondents had a clear understanding of the phrase “during your commute” in this question.

4.1.2.10 Amount Spent on Parking in a Typical Week

Original Wording Q63: Round 1-2 and Final Recommendation (No Changes Made)

Q63. How much do you spend on parking in a typical week?

◆ Enter 1 - 998

-
- DK
 - Ref

Q63 Findings:

Four respondents were administered this question in Round 1. Of these, one respondent had some difficulty answering this question as their amount varies.

- **R1_05**- The respondent first said “40 to 50.” When probed to give a single answer, she said “40.” She said her shift varies, and that either she or her employer will pay for parking on a given day depending on the start and end time of her shift. She said the majority of the time she pays.

Three respondents were administered this question in Round 2. Of these, one respondent had some difficulty answering this question as their amount also varies.

- **R2_14**- The respondent pulled out a phone calculator, mentioned the many factors, and sought to calculate an amount to the exact cent –after calculating this, she added that it could be higher if she uses street parking for more than one day a week, and less if she doesn’t use any street parking in a week.

Both rounds included a retrospective probe asking “What does ‘in a typical week’ mean to you in this question?” Some responses are listed below:

- **R1_05**- The respondent said she assumed “a work week” in answering the question.
- **R1_11**- "What I usually do."
- **R1_13**- "Again, it's standard. A standard day. That I would pay for parking."
- **R2_14**- "Normally, how often, or, during the work week."

Based on this, we concluded that respondents correctly understood the phrase “in a typical week” in this question and there no problems with it.

4.1.2.11 Pay a Toll to Use a Road

Original Wording Q64: Round 1-2 and Final Recommendation (No Changes Made)

Q64. During your commute, do you pay a toll to use a road?

- Yes
- No
- DK
- Ref

Q64 Findings:

Fourteen respondents were administered this question in Round 1. Of these, one answered 'Yes' and the remaining thirteen answered 'No.' No respondents had difficulty answering.

Nine respondents were administered this question in Round 2. Of these, one answered 'Yes' and the remaining eight answered 'No.' No respondents had difficulty answering in Round 2 either.

4.1.2.12 Amount Spent on Toll per Day

Original Wording Q65: Round 1-2 and Final Recommendation

Q65. How much per day?

◆ Enter 1 - 998

-
- DK
 - Ref

HUD Response Q65: Final Wording

Q65. How much per ~~week~~ **day?**

◆ Enter 1 - 998

-
- DK
 - Ref

Q65 Findings:

Just one respondent was administered this question in both Round 1 and in Round 2, since only one respondent in each round answered 'Yes' to the prior question. The respondent in Round 1 had no difficulty.

- **R1_05**- This respondent gave an amount of "approximately three dollars" and added that this is round-trip.

The respondent in Round 2 had difficulty and answered 'DK,' unable to provide an amount.

- **R2_15**- "I have not the slightest idea, because I have an EZ Pass. I just get a bill once a month."

Since few people were asked this question, we had little data and did not recommend any changes. However, during later discussions with additional Census Bureau staff, it was recommended to modify

the word “day” to “week” in the question stem. This was recommended to ensure consistency of the time reference period across all questions in this module. HUD approved this change and modified the rest of the costs items in this module to have week as the reference period.

4.1.2.13 Public Transportation

Original Wording Q66: Round 1-2 and Final Recommendation (No Changes Made)

Q66. Do you use any of the following as part of your commute?

Read bold categories. Mark all that apply.

- **Public Bus**
- **Subway, commuter rail, light rail, or trolley car**
- **Commuter van or commuter bus**
- None
- DK
- Ref

Q66 Findings:

Eight respondents were administered this question in Round 1. Of these, five reported one of the modes of transportation read aloud by the interviewer, and three reported more than one of these. Ten respondents were administered this question in Round 2. Of these, six reported one of the bolded modes of transportation, and four reported more than one of the bolded modes of transportation. No respondents had difficulty answering this question.

In Round 2 we wanted to examine whether respondents understood specific terms in some of the response options. In this round we included a retrospective probe asking “What does the phrase ‘commuter rail, light rail’ mean to you in this question?” Some responses are listed below:

- **R2_08**- "A commuter rail and light rail sound like, not synonyms, but kind of synonymous to me. They're not subway. Subway is like you get on a stop at this neighborhood, you go to the neighborhood right next to you. But commuter rail and light rail both sort of imply, like everybody's trying to get downtown ... but I don't what the differences between the two of them are, exactly."
- **R2_10**- "The commuter rail to me is like, um, VRE, Virginia Railway, train. And the light rail is like, um, they have a light rail in Baltimore, where it runs along the wires."
- **R2_15**- 'Commuter rail' made the respondent think of a local train out of Gaithersburg MD. "Light rail, don't know."
- **R2_07**- "I'm guessing the same thing as subway?"

Round 2 also included a retrospective probe asking “What does the phrase ‘commuter van or commuter bus’ mean to you in this question?” Some responses are listed below:

- **R2_08**- "To me it sounds like something that a community, maybe a suburb community would organize that, again, people are trying to get to the same central location from their home to their jobs. But I guess van versus bus would just be the size of the vehicle. But again from a specific location to a specific location without stops or any one stop on the way or something. That's how I would interpret it."

- **R2_15**- "Commuter van' are the carpool type of things where they have 16 passenger vans, and then 'commuter bus' are the specialty buses that run from point A to point B where you can buy a day or monthly pass."
- **R2_07**- "To me it means like ... a bus that you can take straight to the building. Like if the Metro doesn't go straight to where you're going, sometimes there's transportation provided to get you there."

From the probes, we found that some respondents were unsure of the meanings of certain terms within response options if the terms did not apply to them, but they had no difficulty answering the survey question and understood each response option as a whole. No changes were recommended based on this.

4.1.2.14 Subsidy Provided by Employer

Original Wording Q67: Round 1-2 and Final Recommendation (No Changes Made)

Q67. Does your employer provide you a subsidy for your public transportation costs?

- Yes
- No
- DK
- Ref

Q67 Findings:

Eight respondents were administered this question in Round 1. Of these, four answered 'Yes' and four answered 'No.' Ten respondents were administered this question in Round 2. Of these, just one answered 'Yes' and nine answered 'No.' No respondents in either round had difficulty answering. For those who answered 'Yes,' a retrospective probe in both rounds asked "What does the phrase 'subsidy' mean to you in this question?" Some responses are listed below:

- **R1_11**- "Just some tax write-off."
- **R1_17**- "Something that, in no way am I paying for."
- **R1_19**- "A partial or full reduction of my out-of-pocket expense, as an encouragement to take public transit or to be competitive with similar companies."
- **R1_20**- "It means that the employer is paying something for the employee to receive the benefit."
- **R2_13**- "Something that the company... it's your reward for working for them, and to make sure you can get back and forth to work."

Based on the probe, we concluded that most respondents were clear on the meaning of "subsidy." No changes were recommended based on this.

4.1.2.15 Subsidy Covers All Public Transportation Costs

Original Wording Q68: Round 1-2 and Final Recommendation (No Changes Made)

Q68. Does that subsidy typically cover all your public transportation costs for commuting?

- Yes
- No
- DK
- Ref

Q68 Findings:

Four respondents were administered this question in Round 1. Of these, one answered ‘Yes’ and three answered ‘No.’ One respondent was administered this question in Round 2, and answered ‘Yes.’ No respondents had difficulty with this question.

4.1.2.16 Amount Spent Out-of-Pocket on Public Transportation Costs

Original Wording Q69: Round 1-2

Q69. Thinking only about commuting costs, how much do you spend out-of-pocket each day on your public transportation cost?

◆ Enter 1 - 998

-
- DK
 - Ref

Revision 1 Q69: Final Recommendation

Q69. Thinking only about **daily** commuting costs, how much do you spend out-of-pocket **each day** on your public transportation cost?

◆ Enter 1 - 998

-
- DK
 - Ref

HUD Response Q69: Final Wording

Q69. Thinking only about **your weekly daily** commuting costs, how much do you spend out-of-pocket **each week** on your public transportation cost?

◆ Enter 1 - 998

-
- DK
 - Ref

Round 1 Findings:

Seven respondents were administered this question in Round 1. Of these, one may have had some confusion answering the question as they reported both a daily and weekly amount. It was unclear whether they heard the question correctly.

- **R1_03-** The respondent talked about the bus she takes. She stated the cost going each way, and the daily round-trip total based on this (\$1.70). She then said since she takes the bus three times a week, and stated the weekly amount (\$5.10).

No changes were made prior to Round 2.

Round 2 Findings:

Nine respondents were administered this question in Round 2. Of these, three had some issue with the question, and two of these three mentioned some weekly figure while answering.

- **R2_03-** The respondent said \$50 as he was thinking \$10 each day, 5 days a week.
- **R2_14-** The respondent mentioned daily amounts for parking at the Metro and taking the Metro in both directions, which totaled to \$10.50. She added that if she included gas, this would add \$40 per week. She also added that her answer was not including amounts for parking that she gave in a previous question.

Both rounds included a retrospective probe asking “What does the phrase ‘out-of-pocket’ mean to you in this question?” Some responses are listed below:

- **R1_03-** "How much I pay like cash."
- **R1_11-** "What I spend myself outside of the hundred dollars." (The respondent had previously mentioned a subsidy from her employer for one hundred dollars a month.)
- **R1_13-** "That I pay without getting reimbursed."
- **R1_17-** "What I'm actually charged, what comes out of my salary."
- **R2_02-** "Something that is not subsidized by the employer or the government, indirectly subsidized."
- **R2_08-** "From my own personal financial account. Not that anybody's given me it."
- **R2_15-** "It comes out of my pocket, and into the pocket of the organization that's providing the service."

Based on the probe, we concluded that respondents correctly understood the term “out-of-pocket.” For our final recommendation, we proposed having “daily” appear earlier in the question. However, as in Q65, upon later discussions with additional Census Bureau staff, it was recommended to have the word “weekly” implemented at the beginning which HUD approved. In addition, HUD also approved the recommendation that the word “your” should appear, so that the question begins “**Thinking only about your weekly commuting costs, ...**”.

4.1.2.17 Taxi, Cab, or Car Service

Original Wording Q70: Round 1-2

Q70. Do you use a Taxi, cab, or car service, such as Uber as part of your commute?

- Yes
- No
- DK
- Ref

Revision 1 Q70: Final Recommendation

Q70. In a typical week, do you use a Taxi, cab, or car service, such as Uber as part of your commute?

- Yes
- No
- DK
- Ref

HUD Response Q70: Final Wording

Q70. In a typical week, do you use a Taxi, cab, or car service, such as Uber, Lyft, etc. as part of your commute?

- Yes
- No
- DK
- Ref

Q70 Findings:

Eight respondents were administered this question in Round 1. Of these, two answered ‘Yes’ and six answered ‘No.’ None had any issues with this question. Ten respondents were administered this question in Round 2. Of these, two answered ‘Yes’ and eight answered ‘No.’ One of the two who answered ‘Yes’ in Round 2 had a unique response to this question, which may have been due to the lack of a reference period in the question.

- **R2_13-** The respondent said he “sometimes” does this. When probed after the following question, he said he only does this if running late or if Metro service has ended, and this does not happen often.

For our final recommendation we proposed adding “In a typical week” to the start of the question so that the meaning of that question is standardized, to avoid some respondents answering based on whether they ever use a car service. This change was approved by HUD. In addition, HUD also approved a later Census Bureau recommendation to add Lyft to the question stem because it seemed strange to only have one company (e.g., Uber) listed.

4.1.2.18 Daily Taxi or Car Service Expense

Original Wording Q71: Round 1-2 and Final Recommendation

Q71. What is your daily taxi or car service expense?

◆ Enter 1 - 998

-
- DK
 - Ref

HUD Response Q71: Final Wording

Q71. What is your ~~daily~~ weekly taxi or car service expense?

◆ Enter 1 - 998

-
- DK
 - Ref

Q71 Findings:

Two respondents were administered this question in Round 1. Neither had any problems answering the question. Two respondents were administered this question in Round 2. Of these, one indicated that they rarely use a taxi or car service and gave an amount based on the rare instances in which they use. This respondent had answered “Yes” to the previous question; ideally the insertion of “In a typical week” in the previous question will lead respondents to answer “No” if they rarely use a car service so that they skip this question.

- **R2_13**- The respondent only guessed a range of \$15-20, saying this situation doesn’t happen often.

In both rounds, a retrospective probe was asked “What does the phrase ‘expense’ mean to you in this question?” Some responses are listed below:

- **R1_03**- “How much I pay.” The respondent added that her reported expense of \$10 includes a sub-amount of \$3.25 for sitting in cab.
- **R1_13**- "What do I spend."
- **R2_07**- "It means how much do I pay."

We concluded that respondents correctly understood the meaning of “expense” in this question. No changes were recommended. In keeping with other questions, HUD also approved a change in wording from “daily” to “weekly” to ensure consistency of the time reference period.

4.1.2.19 Ferry as Part of Commute

Original Wording Q72: Round 1-2

Q72. Do you use a ferry as part of your commute?

- Yes
- No
- DK
- Ref

Revision 1 Q72: Final Recommendation

Q72. **In a typical week**, do you use a ferry as part of your commute?

- Yes
- No
- DK
- Ref

Q72 Findings:

Eight respondents were administered this question in Round 1, and all answered ‘No.’ One had an issue with the question as they did not know the word “ferry.” We believe this type of error would be a rare occurrence.

- **R1_03-** "Ferrius?" (Interviewer read the question again) "I say no because I don't know what a ferry is."

Ten respondents were administered this question in Round 2, and all answered ‘No.’ None had an issue with the question.

For our final recommendation we proposed adding “In a typical week” to the start of the question so that the meaning of that question is standardized. This was approved by HUD.

4.1.2.20 Daily Ferry Expense

Original Wording Q73: Round 1-2 and Final Recommendation

Q73. What is your daily ferry expense?

◆ Enter 1 - 998

-
- DK
 - Ref

HUD Response Q73: Final Wording

Q73. What is your **weekly daily** ferry expense?

◆ Enter 1 - 998

-
- DK
 - Ref

Q73 Findings:

No respondents were asked this question in either round, since all those who were asked the previous question answered ‘No.’ We don’t anticipate any issues with this question wording, since this question is similar to other questions in this module asking for daily expenses. To ensure the consistency of the time reference period in this module, HUD also approved a change in wording from ‘daily’ to ‘weekly.’

4.1.2.21 Walk to Work

Original Wording Q74: Round 1

Q74. Do you walk from home to work?

- Yes
- No
- DK
- Ref

Revision 1 Q74: Round 2

Q74. Do you walk from home **all the way to work?**

- Yes
- No
- DK
- Ref

Revision 2 Q74: Final Recommendation

Q74. **In a typical week, do you walk from home all the way to work?**

- Yes
- No
- DK
- Ref

Round 1 Findings:

Eight respondents were administered this question in Round 1. Of these, two answered ‘Yes’ and six answered ‘No.’ One of the two respondents who answered ‘Yes’ indicated that her walk is just a part of her commute, not the whole distance from home to work.

- **R1_17**- The respondent said she walks to the metro, which is about seven minutes. When probed, she said 'Yes' to this question because walking is one-fourth of the time it takes to get to work.

For Round 2, the question was revised to ask about walking from home “all the way” to work to ensure that respondents were thinking of their whole commute, and not just a part of it.

Round 2 Findings:

Ten respondents were administered this revised question in Round 2. All ten answered ‘No,’ and none had any issues with this question.

For our final recommendation we proposed adding “In a typical week” to the start of the question so that the meaning of that question is standardized with all other questions in this module. This was approved by HUD.

4.1.2.22 Bike to Work

Original Wording Q75: Round 1

Q75. Do you bike from home to work?

- Yes
- No
- DK
- Ref

Revision 1 Q75: Round 2

Q75. Do you bike from home **all the way to work?**

- Yes
- No
- DK
- Ref

Revision 2 Q75: Final Recommendation (Approved by HUD)

Q75. **In a typical week, do you bike from home all the way to work?**

- Yes
- No
- DK
- Ref

Round 1 Findings:

Seven respondents were administered this question in Round 1. Of these, one answered ‘Yes’ and six answered ‘No.’ None had any issues with this question.

As was done for the previous question in Round 2, this question was revised to ask about biking from home “all the way” to work to ensure that respondents were thinking of their whole commute, and not just a part of it.

Round 2 Findings:

Ten respondents were administered the revised question in Round 2. Of these, one answered ‘Yes’ and nine answered ‘No.’ The Round 2 respondent who answered ‘Yes’ seemed unclear on the intent of the question.

- **R2_13-** When the respondent was probed about how often he bikes, he said he would bike on good weather days like today. He said he would do it often. When probed, he said he would bike thirty days in a summer month, and fifteen days in a winter month. It was unclear whether he ignored or did not hear the part about biking to work, and may have been answering about biking in general.

For our final recommendation we proposed adding “In a typical week” to the start of the question so that the meaning of that question is standardized. This was approved by HUD.

4.1.3 Emergency and Disaster Planning Module

All thirty-five respondents were asked each question in this module unless indicated otherwise. This module includes few skip patterns that would reduce the question universe for a particular question.

4.1.3.1 A Major Disaster in the Past Two Years

Original Wording Q76: Round 1-2 and Final Recommendation (No Changes Made)

Q76. In the last two years, has there been a MAJOR disaster, such as a fire, earthquake, or tornado that required you or a landlord to make extensive repairs to your home?

- Yes
- No
- DK
- Ref

Q76 Findings:

Through two rounds, most respondents answered this question easily. Only two respondents struggled answering this question.

- **R1_03**-This respondent mentioned a thunderstorm knocking a tree through the window in her home. She initially said ‘yes’ but changed her answer to ‘no’ since ‘thunderstorm’ wasn’t included as one of the examples in the question stem.
- **R2_01**-This respondent mentioned an earthquake (she noted it was not within the past two years) where there were repairs to the condominium building. She answered ‘no’ because there were no repairs “within the dry wall of my condo.” She added that her answer would have not changed even if the earthquake had been within the two-year reference period.

Two other respondents wondered if a tree falling on a house should count as a “major disaster” (neither respondent had damage to their own house).

- **R1_08**-This respondent mentioned that a tree fell on his neighbor’s house and the neighbor had to move out (he considered this type of incident a “major disaster” when probed).
- **R1_06**-This respondent considered a tree falling down on a house “major damage.”

Although there was confusion over whether to include tree damage to the house, no respondent answered this question incorrectly. Therefore, we believe the wording should not be changed.

4.1.3.2 What Major Disaster Happened

Original Wording Q77: Round 1

Q77. What happened?

- Drought
- Earthquake
- Extreme heat
- Flood
- Home Fire
- Hurricane
- Landslide
- Tornado
- Wildfire
- Winter Storm
- Extended Power Outage

Revision 1 Q77: Round 2 and Final Recommendation

Q77. What happened?

- Fire
- Earthquake
- Tornado or hurricane
- Landslide
- Flood
- ~~Drought~~
- ~~Extreme Heat~~
- ~~Home Fire~~
- ~~Hurricane~~
- ~~Tornado~~
- ~~Wildfire~~
- ~~Winter Storm~~
- ~~Extended Power Outage~~
- Other

Q77 Findings:

No respondents were administered this item in either Round 1 or 2. The response categories were modified for Round 2 upon HUD's request. Also in Round 2, HUD was interested in how respondents defined a 'landslide' so a probe was added asking respondents what this term meant to them. Only one respondent appeared to have trouble understanding what a 'landslide' was.

- R2_11- "Landslide means to me, an escape? I'm thinking. An escape?"

The majority of respondents in Round 2 defined a landslide as some movement of earth, and a couple of respondents mentioned mud sliding down.

4.1.3.3 Home Has a Room or Shelter to Withstand Tornado

Original Wording Q78: Round 1-2 and Final Recommendation (No Changes Made)

Q78. Some homes are built with a tornado safe room or shelter. Does this [house / apartment / manufactured/mobile home / unit] have a room or shelter designed to withstand a tornado?

- Yes
- No
- DK
- Ref

Q78 Findings:

Ten respondents were administered this item and no one answered ‘yes.’ Only one respondent appeared to have difficulty answering this question (she said ‘no’ for her answer).

- **R1_03-** In retrospective probing, this respondent said she did not know what a tornado or safe room shelter was. She later speculated it was a place to hide from a tornado.

In Round 1, the majority of respondents were able to define what a “tornado safe room or shelter” was when probed.

- **R1_04-** “A safe room for everybody to huddle up in and be safe from winds and tornadoes going through”
- **R1_19-** “An underground shelter, a reinforced shelter. It’s not just a room without windows... you’d be able to withstand the force. You’d have some kind of thing to hide under...”
- **R1_20-** “A room specifically designated for a tornado or other natural disaster.”

Based on the respondents’ clear understanding of defining a “tornado safe room or shelter,” this question was not revised.

4.1.3.4 First Place to Find Information About What to Do

Original Wording Q79: Round 1

Q79. In the event of a sudden natural disaster, where is the first place you would look to find information about what to do?

- Family, friends, neighbors
- Radio
- Television
- Internet/Facebook/Twitter
- Other

Revision 1 Q79: Round 2 and Final Recommendation

Q79. In the event of a ~~sudden natural~~ major disaster, where ~~is the first place you~~ would you **FIRST look to find information about what to do?**

- Family, friends, neighbors
- Radio
- Television
- Internet/Facebook/Twitter
- **Some Other Source**

Round 1 Findings:

In Round 1, many respondents had difficulty picking a single answer. This stemmed from respondents' saying that it would depend on whether there was access to electricity, the type of emergency, and the fact that multiple options can be done simultaneously so there wouldn't be a clear 'first step.'

- **R1_04**- "Well if you have electricity then I would go through television and radio. If there's no electricity, then neighbors and friends I turn to. It depends on the situation" (reported 'radio' as answer).
- **R1_06**- "You can be on the Internet while calling family and friends" (reported 'family, friends, neighbors').
- **R1_12**- "Assuming that all of the things were available to me in a natural disaster, the first thing I would probably do would be try and turn on the TV, or look to the Internet. Um If I had to choose which one...so I guess I'm having trouble figuring out which one I want to answer. If I had to choose which one, after more thought, I'd probably say Internet ... (After being re-read the text 'Internet, Facebook, Twitter'), Yeah, I'd probably say that just because no matter where I am, in the house or somewhere else out of the house, I'd have it accessible on my phone. Whereas TV I don't" (reported 'Internet/Facebook/Twitter').

Three other respondents chose 'television' while verbalizing that there would be an assumption that electricity would be available.

Original Recommendation for Round 2:

Q79. In the event of a sudden natural disaster such as an earthquake, tornado, or flood, where ~~is the first place you~~ would you FIRST look to find information about what to do?

- **Family, friends, and neighbors**
- **Radio**
- **Television**
- **Internet/Facebook/Twitter**
- **Some Other Source**

Part of our recommendation for Round 2, as shown above, was to add examples for 'sudden natural disasters' because this phrase is introduced in Q79 for the first time. These examples were recommended to assist the respondents in thinking about specific disasters when answering this question. HUD decided on an alternative solution of changing 'sudden natural disaster' to 'major disaster', which was tested in Round 2.

Round 2 Findings:

As in Round 1, the main problem for respondents was having difficulty selecting a single response.

- **R2_01**- "It would depend on when and where. If I'm at home, it would probably be the television. If I was anywhere else, it would be online through some sort of news source whether be Facebook or anything else." (Respondent chose 'television.')

- **R1_02**- “I’m guessing radio, television, Internet... there will probably not be any electricity for me to get to any of those... so that would be moot. If there is electricity, I would go to the Internet.” (Respondent chose ‘Internet/Facebook/Twitter.’)

One respondent chose the second place she would look in the event of a sudden natural disaster, since she did not hear a response option that matched her first option.

- **R2_14**- This respondent reported ‘family, friends and neighbors.’ She mentioned she would check the alert on her phone first which is not explicitly listed as an option. She then said the second thing she would do is call a relative. We think ‘some other source’ should have been selected. “I guess [that would be] the second thing, because you know in a disaster, the alerts come to your phone now and tell you what to do. The second thing would be to call a relative.”

One respondent appeared to select an answer based on what she would do if driving and working.

- **R2_04**- This respondent chose ‘radio’ for many reasons. She mentioned thinking about fleeing in her car with the radio if a disaster happened. She also added recalling hearing 9/11 through the radio in her car and then all the other information pertaining to that event while working. She mentioned she was from the generation where they think radio is the fastest in providing information.

A probe was added for Round 2 that asked whether respondents considered ‘access to electricity’ as part of their answer. Six respondents said ‘yes’ to this probe. Among those who reported ‘yes’ with access to electricity, three of them said ‘Internet/Facebook/Twitter,’ two said ‘family, friends, neighbor,’ and one said ‘radio.’

- **R2_13**- “You need electric for your internet service to come on and operate” (reported ‘Internet/Facebook/Twitter’).
- **R2_02**- During probing, this respondent mentioned that if there was not electricity, he would probably turn on the radio in his car if he could (reported ‘Internet/Facebook/Twitter’).

From asking this probe we concluded that some respondents will consider access to electricity as part of their answer, and that their answer may change if they did not have access to electricity.

4.1.3.5 Household Has Flood Insurance

There are two versions of the flood insurance question, one for people who own their home with a mortgage (Q80) and one for people who own their home but have paid it off and have no mortgage (Q81).

4.1.3.5.1 Household Has Flood Insurance (Owners with a Mortgage)

Original Wording Q80: Round 1

Q80. Were you required to purchase flood insurance when you obtained your mortgage?

- Yes
- No
- DK
- Ref

Revision 1 Q80: Round 2

Q80. Do you have flood insurance?

- Yes
- No
- DK
- Ref

Revision 2 Q80: Final Recommendation

Delete this question.

Round 1 Findings:

Twelve respondents were administered this question in Round 1 with two respondents reporting ‘yes.’ Two respondents who stated they had flood insurance answered ‘no’ as they highlighted that it was not ‘required.’

- **R1_01-** This respondent did not remember the flood insurance being required. During retrospective probing, she said flood insurance was her “default” now as someone had recommended it at her previous household.
- **R1_17-** During think-aloud, this respondent first said ‘yes’ before changing the answer to ‘no’ as they weren’t required but they do have flood insurance.

One respondent also reported ‘don’t know.’

- **R1_16-** This respondent gave a ‘DK’ response because her husband owns the house and has a mortgage under his name.

Following Round 1, the question wording was changed since HUD was interested in whether households have flood insurance, which was different from what this question asked as written.

Round 2 Findings:

Eleven respondents were administered this question in Round 2. Five respondents reported ‘yes’ for this item. Two respondents had trouble answering this question.

- **R2_01-** This respondent said ‘no’ to this question as she was not sure whether she had flood insurance; she mentioned having homeowner’s and renter’s insurance that would cover flood damages. “We have floods that have happened in the building but I think that flood insurance by an insurer’s definition is very different than if you are in a condo.” When probed whether she has some type of insurance, she said “I have homeowner’s insurance and the condo association has

insurance that covers the buildings... Flood insurance is a very specific concept and they would not grant me that. So we have floods and I have insurance that would pay for the damages but it's not flood insurance."

- **R2_02-** This respondent mentioned that his building has flood insurance but not his specific condominium unit (his unit is on the top floor). He was not sure how to answer the question before being probed how he would answer. "I am protected against flooding as far as I'm personally concerned. So if our building gets flooded, I don't think we get flooded to our condo unit...In terms of the building itself, it will be covered by flood insurance...I am protected against floods as far I care to be." He eventually reported 'yes' to this question which we believe was the correct answer.

Due to the possible errors in reporting, we recommended removing this question and instead asking the following question Q81 of all homeowners regardless of whether they have a mortgage, so all respondents will hear additional information about flood insurance for clarification. HUD approved these changes.

4.1.3.5.2 Household Has Flood Insurance (Owners without a Mortgage)

Original Wording Q81: Rounds 1-2 and Final Recommendation (No changes made)

Q81. Homeowners insurance policies do not cover flood damages caused by excessive rain. A homeowner who desires this coverage must purchase a separate policy. Do you have flood insurance?

- Yes
- No
- DK
- Ref

Q81 Findings:

Only two respondents were administered this question. Neither respondent appeared to have an issue answering this question. Because we recommended removing Q80, Q81 will now be the primary question that asks households whether they have flood insurance.

4.1.3.6 Reasons for Purchasing Flood Insurance

Original Wording Q82: Round 1

Q82. Which of the following was the reason for the purchase:

- It was required for home purchase or refinancing.
- It was required because my residence is in a flood hazard area.
- It was required for other reasons.
- I decided to buy it after a neighbor bought it.
- I decided to buy it for other reasons.

Revision 1 Q82: Round 2 and CSM Final Recommendation

Q82. Which of the following was the **primary reason for the purchase:**

- It was required for home purchase or refinancing.
- It was required because my residence is in a flood hazard area.
- It was required for other reasons.
- ~~I~~**You** decided to buy it after a neighbor bought it.
- ~~I~~**You** decided to buy it for other reasons.

HUD Response Q82: Final Wording

Q82. Which of the following was the primary reason for the purchase:

- It was required for home purchase or refinancing.
- ~~It was required because my residence is in a flood hazard area.~~
- ~~It was required for other reasons.~~
- You decided to buy it after a neighbor bought it.
- You decided to buy it for other reasons.

Round 1 Findings:

Four respondents were administered this question in Round 1 and no issues were found. Three respondents reported 'I decided to buy it for other reasons' while the other respondent reported 'it was required because my residence is in a flood hazard area.'

- **R1_04**-This respondent reported ‘I decided to buy it for other reasons.’ She mentioned buying flood insurance because there are heavy rains in her area and they live near creeks and lakes (“to be on the safe side for our family”).
- **R1_11**-This respondent reported ‘I decided to buy it for other reasons.’ She said, “I just felt better with it.”

Since the questionnaire is interviewer-administered, we recommended changing the wording ‘I’ to ‘you’ in the fourth and fifth response categories. In Round 1, the interviewers found it awkward saying ‘I’ when reading the questions. After consulting with HUD, the word “primary” was also added to the question wording.

Round 2 Findings:

Five respondents were administered this question in Round 2. This question was problematic for two respondents.

- **R2_05**- This respondent wanted to choose both ‘it was required for home purchase or refinancing’ and ‘it was required because my residence is in a flood hazard area’ (“Those first two aren’t exclusive, are they?”). He added that the household is in a flood hazard zone and therefore the purchase was required by FEMA. He picked ‘it was required because your residence is in a flood hazard area’ for these reasons. Because of this situation, we recommend evaluating the reasons of purchasing the flood insurance to ensure whether all five categories are necessary.
- **R2_09**- This respondent reported “none of the above” and did not formulate a substantive response (coded as ‘DK’). “When you go get the insurance, I think they have the pricing for every different type of scenario. But I’m not in a flood zone, so adding that flood insurance is really like minimal cost to the whole package. So I just included it.”

Two respondents reported “you decided to buy it for other reasons.”

- **R2_02**- This respondent mentioned that they lived near an area that flooded recently although it was not serious flooding. “It was not required but we are near an area that has flooded relatively recently. We are outside of that technical zone but not by far so as a precaution we paid for the flood insurance.”
- **R2_11**- “Because insurance is recommended. We don’t have to have it but it’s recommended, even though I’m not in a flood zone area. They just recommend it.”

The change to modify the ‘you’ to ‘I’ in the fourth and fifth response categories was sufficient as there were no issues. The wording “primary” did not seem to be an issue for respondents either.

Following Round 2, CSM asked HUD the reason for including categories 1 and 3 (“it was required for home purchase or refinancing” and “it was required for other reasons”) because flood insurance would be a requirement only if household was in a flood hazard area. HUD decided to drop categories 2 and 3 (“it was required because my residence is in a flood hazard area” and “it was required for other reasons”) from the item.

4.1.3.7 Household Has a Generator

Original Wording Q83: Round 1-2 and Final Recommendation (No Changes Made)

Q83. [Do you / Does your household] have a generator to provide electricity in case there is a power outage?

- Yes
- No
- DK
- Ref

Q83 Findings:

Seven respondents reported ‘yes’ for this item. Two respondents answered this question incorrectly as each of them lived in an apartment building.

- **R1_05**- This respondent mentioned there was a generator for emergencies in the basement area of her building (reported ‘yes’ as an answer).
- **R2_13**- This respondent stated “not my unit but the building does” as there have been storms that have knocked out the power but the generator turns on (respondent reported ‘yes’).

Because this question will not be administered to people who live in buildings with five or more units, HUD does not anticipate similar issues that we found in the two rounds of cognitive pretesting. Therefore, no changes were recommended to this question.

4.1.3.8 Available Non-Perishable Food for 3 Days

Original Wording Q84: Round 1-2 and Final Recommendation (No Changes Made)

Q84. [Do you / Does your household] have available non-perishable food to feed [yourself/ each member] for at least 3 days?

- Yes
- No
- DK
- Ref

Q84 Findings:

Across the two rounds, 31 of the 35 respondents answered ‘yes’ to this question. The most common issue found across the two rounds was that many respondents indicated that they were not storing food for emergency purposes, but answered ‘yes’ if they happened to have enough food available for at least three days.

- **R1_14**- “I don’t have an explicit store set aside... but I think I’d say yes.”
- **R2_01**- “I do... it’s an accident but I have it... I didn’t plan it for an emergency.” And then during probing said, “It’s not a plan. I didn’t choose to have food available in case of a disaster” (reported ‘yes’).
- **R2_02**- “We do but it’s not something that we consciously stock for emergency preparedness purposes” (reported ‘yes’).

- **R2_05-** “Not by design... We haven’t prepped” (reported ‘yes’).
- **R2_08-** “It’s available. It’s not set aside for an emergency. But we have non-perishable food” (reported ‘yes’).

Only one respondent appeared to misunderstand what non-perishable food was.

- **R1_08-** This respondent appeared to be thinking of canned goods as perishable food (respondent said ‘no’ as initial answer but realized during retrospective probing that he probably should have said ‘yes’ as he mentioned he had enough canned goods). “Foods that have to be prepared... you have to sit and prepare the food to have a meal...perishable foods, I’m thinking of canned goods... and stuff that you don’t have to prepare. All you got to do is open and eat.”

Only two respondents who reported ‘yes’ mentioned having an emergency kit.

- **R1_12-** “Yes. It does now, in fact, since we recently got emergency preparedness kits from one of the departments of DC’s government.”
- **R1_17-** “I remembered that we have an emergency kit that just has some of those heavy ... those bars that have a lot of calories in them, that are supposed to last you 3 to 5 days or something.”

Following Round 1, for this question, we asked HUD whether this question was intended to capture households that store the amount of food specifically for emergency purposes, as opposed to those that just happen to have the amount specified in the question (with recommended question wording). HUD replied that they were interested in identifying households that have the amount of food specified in the question, regardless of whether this was obtained for emergency purposes or not.

4.1.3.9 Available Water

Original Wording Q85: Round 1-2 and Final Recommendation (No Changes Made)

Q85. [Do you / Does your household] have available at least 3 gallons or 24 bottles of water [“per person” if household has more than one person]?

- Yes
- No
- DK
- Ref

Q85 Findings:

Across the two rounds, thirteen respondents answered ‘yes’ for this item. Two of these respondents buy water frequently, especially when it is on sale. One respondent explained that he answered ‘no’ because he doesn’t set water aside for emergency purposes.

- **R2_02-** “At times yes and at times no... we buy bubbly water in bulk...if we’re at the end of the week or however long it takes to get through it, we don’t have that much. But we do, we just went to Costco... I would say no, this isn’t something we consciously store for any sort of preparedness purposes.”

Following Round 1, we made a similar recommendation as for Q84 to address the concern about respondents having enough water but not because it was intentionally stored. As with the storing of food in Q84, HUD is interested in identifying households with at least 3 gallons or 24 bottles of water per person, whether deliberately obtained for an emergency or not, so our recommendation was not taken.

4.1.3.10 Household Plan for Communicating

Original Wording Q86: Round 1-2 and Final Recommendation (No Changes Made)

Q86. Do the members of your household have a plan for communicating with each other in the event that cell phone service is disrupted?

- Yes
- No
- DK
- Ref

Q86 Findings:

The universe for this question was respondents' living in a household with at least one other person; therefore, only twenty-seven respondents were administered this question during pretesting. Only five respondents reported 'yes' for this question. However, only one of these respondents appeared to have a plan that focused on how to communicate without cell phone service.

- **R1_11**-This respondent said they use "walkie-talkies" in the case cell phone service was disrupted.

The other four respondents did not explain an actual communication plan.

- **R1_17**- This respondent said the plan was to meet at a specific location, which sounded more like a meet-up plan, and she repeated this plan as her answer for the 'agreed-upon meeting point' question (Q87) as well.
- **R1_13**- This respondent said that he usually leaves a note when other household members are gone, and he could always contact his sister to find out people's whereabouts. However, he said, "It's kind of, not really a plan. It's something we've talked about."
- **R2_11**- This respondent implied just that all household members were effective at communicating with each other. "Uh, we know to communicate, uh, we know to, how do I put it? Without the cell phones and everything, we just know how to communicate really generally when it comes to anything that's major. Um, we know how to gather around in a room and just talk to one another. Yeah, we always know how to do that. That's not a problem."

Across the two rounds, four respondents who answered 'no' mentioned that the only way of communicating with each other was through cell phones.

- **R1_02**- "Without modern communication, we have none... cell phone [is the] only way we communicate."

Recommendation Wording Change not Approved:

Q86. Do the members of your household have ~~a plan for communicating an agreed-upon communications plan~~ with each other in the event that cell phone service is disrupted?

- Yes
- No
- DK
- Ref

This wording, “agreed-upon communications plan,” was recommended after Round 1 to be consistent with the phrase “agreed-upon meeting point” in Q87. However, HUD did not accept this change and the same wording was tested in round 2.

Final Recommendation:

To address the misreporting of including plans for meeting as a communication plan, we recommend that this question follow Q87 (“In some disasters, household members will need to evacuate separately. Does your household have an agreed-upon meeting point if that should happen?”). With the new re-ordering of these two questions, we believe that fewer respondents would be thinking of meet-up plans when administered the communication plan question. The re-ordering of these two items was approved by HUD.

4.1.3.11 Agreed-Upon Meeting Point

Original Wording Q87: Round 1-2 and Final Recommendation (No Changes Made)

Q87. In some disasters, household members will need to evacuate separately. Does your household have an agreed-upon meeting point if that should happen?

- Yes
- No
- DK
- Ref

Q87 Findings:

As with question 86, the universe for this question was respondents’ living in a household with at least one other person. Twenty-seven respondents were administered this question across two rounds. No respondents appeared to have any difficulty comprehending the question. Out of these 27 respondents, eight respondents reported ‘yes.’ Only one of these respondents did not specify a meeting point when probed what the meeting point was.

The other respondents were able to explain their meeting point.

- **R1_03**-This respondent described meeting at the sliding glass door by the living room which was the biggest door in the home.
- **R1_13**-This respondent mentioned meeting in a “backyard” but for certain disasters to meet in the front of the house instead.
- **R1_15**-“There’s a park one block down the street from the house. Everyone knows how to get there. There’s no major roads.”

- **R1_18**- This respondent described a parking lot of her apartment complex in case there was a house fire even though she admitted it probably was not far enough away from a large natural disaster.

In Round 2, a probe was added for respondents who reported ‘no’ (“Tell me in your own words what this question means to you.”). All of the respondents had little issue explaining the meaning of the question.

- **R2_03**- “Say something happened... I’m in certain place... my dad is in a certain place... and we came with an agreement, ‘hey, we’ll meet here.’”
- **R2_08**- “It just means do we have a plan in an emergency situation that we’ve already agreed upon. If I’m at work and he’s at home, you know, what do we do? If we’re both at home, what do we do? If we’re both out, what do we do? Do we have a plan, from start to finish, I think.”
- **R2_09**- “I think it means if something happened, then if we don’t have communication then we should have a place, somewhere, that we should go to and meet each other. And we haven’t discussed that yet.”

4.1.3.12 Necessary Emergency Supplies Readily Available

Original Wording Q88: Round 1

Q88. [Do you / Does your household] have necessary emergency supplies readily available to take with you if you have to evacuate your home?

- Yes
- No
- DK
- Ref

Revision 1 Q89: Round 2 and Final Recommendation

Q88. [Do you / Does your household] have necessary emergency supplies **together and readily available to take with you if you have to evacuate your home?**

- Yes
- No
- DK
- Ref

Round 1 Findings:

The main issue found in this round was respondents having different interpretations of emergency supplies being “readily available” in the context of the question. While common answers to the phrase “readily available” were ‘grab and go’ or similar, others had different (incorrect) interpretations.

- **R1_06**- This respondent mentioned that there would be food in the pantry and flashlights in the drawers to gather in the bag and leave. When asked what “readily available” meant in this question they said “Grab it on and go with it in 10 minutes.”
- **R1_20**- This respondent considered supplies outside her apartment as “readily available.” “On hand. In or around my apartment, or something that can be easily obtained close to my apartment.”
- **R1_01**- This respondent mentioned that “readily available” could mean it is in a “pack” already or it is somewhere around her home where she does not have to go to a store.

Two respondents reported ‘no’ saying they do have emergency supplies in the house but they are not pre-packed.

- **R1_14-** “We have emergency supplies. We haven’t set them up in a grab and go kit.”
- **R1_16-** “They’re not assembled, but they are throughout the house.”

We recommended changing the phrase to “together and readily available” for Round 2 to help clarify that we are asking about emergency supplies that do not require time to gather.

The majority of respondents were able to define what “necessary emergency supplies” meant. Common answers included food (canned food and non-perishable food especially), clothing, water, blankets, flashlights, first-aid kit, emergency kit, and radios. Only one respondent was unable to come up with an example, instead thinking of a fire extinguisher or a hose.

Round 2 Findings:

Two respondents were initially confused by the revised question, as they did not know what ‘necessary emergency supplies’ would constitute. Both respondents reported ‘no.’

- **R2_04-** “What would they be? I would just grab the animals and make sure my kids were with... depends what kind of scenario it would be, whether it was a fire or you know, the drinking water was compromised in the area, what I would grab... If it’s a first aid kit or something like that, I’d have to go running around the house looking for one or making one myself.”
- **R2_05-** “What’s necessary? ... I don’t know. What’s necessary for me may not be necessary to you... I would say no... we don’t have anything ready.” During probing, respondent said flashlights, blankets, food, and water as examples.

The wording “together” added to the question seemed to help fix the context of having emergency supplies “readily available.” Only one respondent appeared to overlook “together and readily available.”

- **R2_11-** This respondent mentioned having enough food in his house but no other supplies (reported ‘yes’ as his answer). “Because I always keep food in my house. I always keep more than enough.” When probed about meaning of necessary emergency supplies, “It means perishable food, canned food, something that you can just eat immediately, because you’re not going to be able to use stoves. Or crackers, easy things to eat, and drink.”

Although the phrase ‘necessary emergency supplies’ is vague without any examples, we still think this is the most optimal wording. Although examples would be helpful, this could possibly limit the breadth of supplies respondents are thinking about when answering.

4.1.3.13 Respondent's Access to Vital Financial Information

Original Wording Q89: Round 1

Q89. [Would you/Would your household] have access to your vital financial information and contact numbers if you suddenly had to evacuate your home?

- Yes
- No
- DK
- Ref

Revision 1 Q89: Round 2 and Final Wording

Q89. **Vital financial information includes online access, paper documentation, or phone numbers for financial institutions.**

[Would you/Would your household] have access to your vital financial information ~~and contact numbers~~ if you suddenly had to evacuate your home?

- Yes
- No
- DK
- Ref

Round 1 Findings:

The first issue was a few respondents were limiting their scope to only paper financial documents. Two respondents initially said 'no' before changing their answer to 'yes.'

- **R1_01-** At first this respondent was interpreting the question as just about having paper documents, but then realized she could access this information on the Internet.
- **R1_07-** This respondent changed her answer from 'no' to 'yes' in retrospective probing when she realized she would be able to bring her bank card if she had to evacuate her home. Initially, this respondent was only thinking about bank account paperwork.

There was also an issue in respondents defining "contact numbers" when interpreting the question. Four respondents thought this term meant "emergency contact numbers" rather than contact numbers for financial institutions.

- **R1_15-** "If something were to happen to me, my husband and children can reach anyone they need to reach."

To help correct this misunderstanding, we recommended adding a description of what is meant by "vital financial information" including a reference to 'online access' since a few respondents did not appear to be thinking of this source.

A third issue was that a respondent said 'no' to this question because the other people in the household would not have access to his vital financial information (even though the respondent would have access). We did not address this after Round 1 since this was the only respondent who had this issue.

- **R1_12-** This respondent lived in an unrelated household. "I would. The rest of my household would not. My family elsewhere might."

Round 2 Findings:

The addition of the description of “vital financial information” in Round 2 seemed to fix the issues seen in Round 1. With this description added, respondents did not incorrectly interpret ‘phone numbers’ as family/friend emergency phone numbers. The issue of whether respondents should include ‘online access’ in their answer was mostly removed. One respondent answered ‘no’ even though he implied that he can access vital financial information online.

- **R2_15**- “If you have to evacuate your home, and you can’t get it online, then I think we are in a little bit of difficulty.”

As in Round 1, a respondent said ‘no’ based on thinking about the rest of the people in the household.

- **R2_03**-This respondent added that this father (who is in his 70s) did not have vital financial information although the respondent himself did.

Recommended Wording Change not Implemented

Q89. Vital financial information includes online access, paper documentation, or phone numbers for financial institutions.

~~Would you/~~Would your household] Would you [“or anyone in your household” if household has more than one person] have access to your vital financial information if you suddenly had to evacuate your home?

- Yes
- No
- DK
- Ref

Following Round 2, we made a final recommendation to try to fix the issue of respondents only thinking about other people in the household’s access to vital financial information. We modified the question text to mean that anyone in the household could access this vital financial information. With this change, we expect respondents who have access to vital financial information to say ‘yes’ regardless of whether other people in household have this access, especially those living in unrelated households. HUD decided to keep the Round 2 wording as the final wording.

4.1.3.14 Readily Accessible Financial Resources

Original Wording Q90: Round 1

Q90. (If [you / your household] had to evacuate from your town or city to a safe place at least 50 miles away,)⁶ do you have readily accessible financial resources, in terms of cash savings or available credit card balances, to meet expenses of up to \$2,000?

- Yes
- No
- DK
- Ref

Revision 1 Q90: Round 2 and Final Recommendation

Q90. (If [you / your household] had to evacuate from your town or city to a safe place at least 50 miles away,) do you have ~~readily accessible access to~~ financial resources, ~~in terms of either~~ cash savings or available credit card balances, ~~to~~ that would meet expenses of up to \$2,000?

- Yes
- No
- DK
- Ref

Round 1 Findings:

In Round 1, three respondents did not appear to be focusing on both “cash savings or available credit card balances.” Rather, they were thinking of only one of those two terms.

- **R1_08**- This respondent said he had \$2,000 in credit card balances but not that amount in cash savings. After the interviewer re-read the question, the respondent said ‘yes.’
- **R1_10**- This respondent said ‘no’ for her answer but then changed her answer to ‘yes’ in retrospective probing because she was not factoring in the available credit card balances.
- **R1_06**- This respondent said ‘no’ for his response and appeared only to be thinking of “readily accessible cash in the house.” “Everything is in the bank...it’s not readily accessible especially there’s a natural disaster.”

The word “either” was added for Round 2 to assist respondents that they only needed one of two types of financial resources to report ‘yes.’

Round 2 Findings:

With the recommended wording change implemented in Round 2, the issue of respondents only considering one form of financial resources was minimized. There were no other issues found in this question.

⁶ Grey text indicates that the text is optional for the interviewer to read aloud.

4.1.3.15 Household Has Pets

Original Wording Q91: Round 1-2 and Final Recommendation (No Changes Made)

Q91. Pets are also a concern during an emergency. [Do you / Does your household] have any pets?

- Yes
- No
- DK
- Ref

Q91 Findings:

Only one respondent had difficulty answering this question because he only has his pet part-time.

- **R2_12-** He said it would depend if he had the pet at home during the emergency (answered ‘yes’ for this item).

Because this is a rare situation where a household has a pet part-time, we think the current wording is clear for most situations.

4.1.3.16 Assistance Evacuating or Sheltering Pets

Original Wording Q92: Round 1

Q92. If [you / your household] had to evacuate from your town or city to a safe place at least 50 miles away, would you need assistance evacuating or sheltering your pets?

- Yes
- No
- DK
- Ref

Revision 1 Q92: Round 2 and Final Recommendation

Q92. If [you / your household] had to evacuate from your town or city to a safe place at least 50 miles away, would you need assistance evacuating or sheltering your pets?

- Yes
- No
- DK
- Ref

Round 1 Findings:

Three respondents who ultimately answered ‘yes’ had problems deciding on an answer:

- **R1_14-** This respondent reported ‘don’t know’ since he was not sure if he would be evacuating to a “public provided shelter” or a location of his choice at least 50 miles away.
- **R1_09** This respondent admitted to guessing for this item (reported ‘yes’). When probed why she chose ‘yes’ for her answer, she was saying it would depend if she could find her cat in her house (“cats don’t like change...very sensitive”) and if the place she evacuates to would accept pets.

- **R1_06-** This respondent changed his answer from ‘no’ to ‘yes’ during retrospective probing as he said he did not hear the ‘sheltering’ portion of the question when initially administered. “I just heard the first time, assistance, getting them out of there. But once I go 50 miles away and I need shelter too, I’m definitely going to need assistance...I’ll need a family or friend to help me out somewhere 50 miles away...or a kennel I’m going to have to put him in. It’s the sheltering part that made me change my answer.”

None of the four respondents who reported ‘no’ had problems while answering this question.

- **R1_04-** “No... Everybody could fit in my van. I have a large sized van.” During probing, “my pets are my family too. I don’t leave them behind. They go with me no matter where I go.”
- **R1_15-** “Because I just have a dog and a cat, we just scoop them up and put them in the car. Ta da!”

Recommended Wording Change not Implemented

<p>(If [you / your household] had to evacuate from your town or city to a safe place at least 50 miles away,) would you need assistance evacuating your pets?</p> <ul style="list-style-type: none"> • Yes • No • DK • Ref <p>(If [you / your household] had to evacuate from your town or city to a safe place at least 50 miles away,) would you need assistance sheltering your pets?</p> <ul style="list-style-type: none"> • Yes • No • DK • Ref

After Round 1 testing, the recommendation was to split the question wording into two separate questions to address the double-barrel issue (question asks about ‘assistance evacuating or sheltering your pets’). However, this recommendation was not taken by HUD as they preferred to bold the ‘read if necessary’ gray text to be read to all respondents.

Round 2 Findings:

In contrast to Round 1, no respondents appeared to have any issue answering this question. The final recommendation was to keep the Round 2 wording.

4.1.3.17 Access to Reliable Vehicles

Original Wording Q93: Round 1-2 and Final Recommendation (No Changes Made)

Q93. (If [you / your household] had to evacuate from your town or city to a safe place at least 50 miles away,) do you have access to reliable vehicles to carry all of your household members, ["pets," if household has pets] and a small amount of supplies such as clothes and food?

- Yes
- No
- DK
- Ref

Q93 Findings:

In the two rounds, thirty-five respondents were administered this question and only four of them reported 'no.' Two of these four respondents mentioned they did not have a car. Only one respondent had difficulty with the question.

- **R1_12**-This respondent said the question was difficult because of the "multiple parts." He said "Access to vehicles? Yes. Are they reliable? No."

There were no other issues found in this question, so no changes were recommended.

4.1.3.18 Where Would you Stay if Evacuated

Original Wording Q94: Round 1

Q94. If [you / your household] had to evacuate from your town or city to a safe place at least 50 miles away for at least two weeks, where would you most likely stay during those two weeks?

- With relatives or friends
- In a public shelter
- In a room in a hotel or motel
- In a travel trailer or RV
- Somewhere else

Revision 1 Q94: Round 2

Q94. If [you / your household] had to evacuate from your town or city to a safe place at least 50 ~~miles away~~ **MILES AWAY** for at least two weeks, where would you most likely stay during those two weeks?

- With relatives or friends
- In a public shelter
- In a room ~~in~~ **at** a hotel or motel
- In a travel trailer or RV
- Somewhere else

Revision 2 Q94: Final Recommendation

Q94. If [you / your household] had to evacuate from your town or city to a safe place at least 50 **MILES AWAY** for at least two weeks, where would you most likely stay ~~during those two weeks?~~

- With relatives or friends
- In a public shelter
- In a room at a hotel or motel
- In a travel trailer or RV
- Somewhere else

Round 1 Findings:

In Round 1, thirteen respondents reported ‘with relatives or friends,’ six respondents reported ‘in a room in a hotel or motel,’ and one respondent reported ‘somewhere else.’ The Round 1 wording was problematic because of respondents trying to think about friends or family who live at least 50 miles away. Two respondents mentioned locations that were less than 50 miles away.

- **R1_03**- This respondent said her family lived down the street.
- **R1_08**- This respondent highlighted that he had uncles who live in the DC area, which would be less than 50 miles to where he is located.

For Round 2, we suggested capitalizing “50 miles away” in the question text with the expectation that interviewers would stress these words during question administration.

For the answer ‘somewhere else,’ the respondent mentioned a family vacation home.

- **R1_17-** This respondent mentioned that they share a family vacation home with another family who lives in different state. She added that it would be unlikely they would both need to use the home at the same time in case of an emergency.

There was a minor recommendation to change the third response option from ‘in a room in a hotel or motel’ to ‘in a room at a hotel or motel’ because it sounded less awkward for the interviewer.

Round 2 Findings:

As in Round 1, the ‘50 miles away’ portion of the question was still an issue for two respondents.

- **R2_03-** This respondent who lives in Washington D.C. said he has friends in Virginia but it would be more of “guesstimate” if it were at least 50 miles away.
- **R2_14-** This respondent reported ‘with relatives or friends.’ However, in retrospective probing changed her answer to ‘in a room at a hotel or motel’ because she didn’t realize the question asked about ‘50 miles away.’ “Oh wait, you said 50 miles? I didn’t even pay attention to that.”

The ‘during those two weeks’ at the end of the question stem was removed because it sounds redundant. Although the ‘50 miles away’ phrase is problematic, we believe that the final wording is most effective with the hope that interviewers stress the phrase “50 MILES AWAY” when reading the question.

4.2 Context Questions

Eight additional questions included in the protocol for context were identified as problematic for some respondents. HUD responded that several of these questions had existing help text or definitions in the survey instrument that an interviewer could read if needed. For this reason, no recommended changes in wording were taken.

4.2.1 Housing Unit Type

<p><u>Original Wording Q8: Round 1-2</u></p> <p>Q8. Is this unit a house, an apartment, a manufactured/mobile home, or some other type of residence?</p> <ul style="list-style-type: none"> • House • Apartment • Manufactured/mobile home • Other residence <p><u>Revision 1 Q8: Recommendation</u></p> <p>Question works well as written, but consider an instruction on how to classify responses of “condo” or “condominium.”</p>
--

Q8 Findings:

This question was asked of all 35 respondents across two rounds of testing. Multiple respondents had some issue answering this question due to the options not being read aloud. In particular, several respondents in Round 1 initially answered with “rowhouse,” “townhouse,” or “townhome.” In Round 2,

seven respondents first answered with “condo” and of these, four selected “apartment” while three selected “Other type of residence.”

We proposed adding an instruction on how to classify responses of “condo” or “condominium.” HUD responded that this should not be an issue for CAPI, since interviewers would be there to help. Also, HUD was not comfortable making these changes without testing. But our recommendation would be considered for the self-administered Internet survey instrument currently in development.

4.2.2 Structure Type

Original Wording Q9: Round 1-2

Q9. Are your living quarters in a...

(Read all categories)

- **1 unit building, detached from any other building?**
- **1 unit building, attached to one or more buildings?**
- **Building with two or more apartments?**
- **Manufactured/Mobile Home?**

Revision 1 Q9: Recommendation

Question works well as written, but consider an instruction on how to classify certain answers from respondents.

Q9 Findings:

Across two rounds of testing, multiple respondents had some issue answering this question. In particular, several respondents in Round 1 initially struggled with selecting between the first two options since they were not sure whether their home was “detached from” any other building or “attached to” one or more buildings. In Round 2, several respondents were confused by the terms “unit,” “building,” and “living quarters” in the context of this question and of the response options.

We proposed adding an instruction on how to classify certain answers from respondents. HUD responded that this should not be an issue for CAPI, since interviewers would be there to help. But our recommendation would be considered for the self-administered Internet survey instrument.

4.2.3 Unit Part of a Cooperative

Original Wording Q12: Round 1-2

Q12. Is this [house / apartment / manufactured/mobile home / unit] part of a cooperative?

- Yes
- No
- DK
- Ref

Revision 1 Q12: Recommendation

Question works well as written, but consider having a definition for “cooperative” to be read as needed.

Q12 Findings:

Across two rounds of testing, four respondents were confused by the term “cooperative” in this question. Of these, two answered “No” and two answered “Don’t Know.”

- **R1_06-** “What’s that?” The respondent said he would not know what to put (“Don’t Know”). When probed what he would say if he had to choose “Yes” or “No,” he chose “No,” saying that being part of a cooperative may mean “sharing payments” which was not the case for him.

We proposed having a definition for “cooperative” to be read as needed. HUD responded that the CAPI instrument includes a help screen that interviewers can refer to that includes the following text, and they would continue including this text:

“A ‘Cooperative’ is property that is owned by a corporation made up of resident shareholders. Co-op owners can live in their unit or rent it out.”

4.2.4 House Cellar Type

Original Wording Q12: Round 1-2

Q14. Is this house built-

Read categories until a “yes” reply is received

- **With a basement?**
- **With a crawl space?**
- **On a concrete slab?**
- **In some other way?** (Specify): _____
- DK
- Ref

Revision 1 Q14: Recommendation

Question works well as written, but consider having definitions for one or more response options to be read as needed.

Q14 Findings:

Across two rounds of testing, six respondents were confused by one or more terms in this question or had some issue answering.

- **R1_01-** The respondent answered “basement” but questioned whether more than one answer should be recorded. “Now that question is only one [response allowed] ... couldn’t you have a basement and still be on concrete? Doesn’t every house have a concrete slab?”
- **R1_04-** After the interviewer read all the options the respondent said “no...one floor.” The interviewer read the question again and the respondent said she guessed “concrete slab” because it is one level.
- **R2_11-** The respondent was confused by the term “crawl space.” She asked “Crawl space meaning? The yard separate from the house? How are you meaning crawl space?” The interviewer told her whatever it means to her, and she answered, “I guess so.” The interviewer asked what the term meant to her, and she said “Space between the house. I don’t know exactly what they mean.”

We proposed having definitions for one or more response options to be read as needed. HUD responded that the CAPI instrument includes a help screen that FRs can refer to that includes the following text:

"Basement - A basement is an enclosed space, at least partially underground, in which persons can walk upright under all or part of the building. Consider a floor to be a basement if at least half of the area is below ground level, either from floor to ceiling or from back to front of the area. The basement can be finished and intended for living by the household, or the basement can be unfinished and may be only four walls containing the furnace or other equipment.

Crawl Space - A house is built with a crawl space if there is a space between the ground and the first floor of the house, but it is not high enough for a person to walk upright. It may be enclosed or exposed to the elements.

Concrete Slab - A house is built on a concrete slab if it is built on cement that has been poured on the ground.

Some Other Way - Enter this code for a house built on stilts or pilings (for example, beach houses), and any other situation not covered above. Describe the situation in the space provided."

HUD stated that they could continue including this text.

4.2.5 **Underground Pipes or Bottled Gas**

Original Wording Q19c: Round 1-2

Q19c. Is it from underground pipes or bottled gas?

- Piped gas
- Bottled gas
- DK
- Ref

Revision 1 Q19c: Recommendation

Question works well as written, but consider having definitions for the response options or other help text to be read as needed.

Q19c Findings:

Across two rounds of testing, three respondents had some difficulty with this question. Of these three, two answered "piped gas" and one answered "Don't Know."

- **R1_12**- The respondent answered "piped gas" and said they were "unfamiliar" with the term "bottled gas" (the second option). "It's not a term I hear often."
- **R2_03**- The respondent said he believed it was "underground gas" and answered "piped gas." At the end of the interview, the interviewer asked how he had arrived at this answer. The respondent said he didn't really know what bottled gas was and knew about piped gas.

We proposed having definitions for the response options or other help text to be read as needed. HUD responded that they could add help text.

4.2.6 Standard Electric Furnace or Heat Pump

Original Wording Q22: Round 1-2

Q22. And is that equipment a standard electric FURNACE or is it a HEAT PUMP?

- Standard Electric Furnace
- Heat Pump
- DK
- Ref

Revision 1 Q22: Recommendation

Consider how respondents with gas furnaces or other equipment types should answer this question.

Q22 Findings:

This question is a followup to respondents who answered in previous questions that they (i) have main heating equipment designed to send heat to all or most of the household rooms, and (ii) this equipment sends heat to the rooms by forced warm air through ducts and vents. Across two rounds of testing, multiple respondents had some difficulty answering this question. In particular, several respondents indicated they had some type of furnace and the majority agreed with “standard electric furnace” when probed, but others indicated having a “gas” furnace and disagreed with the “electric” part so that the first option was not adequate. Other respondents were uncertain about their equipment or reported something other than a furnace or heat pump.

- **R1_09**- The respondent said she had a “gas furnace with electric switch” and that it was not a heat pump. She commented that this wasn’t a good question and started talking about the furnace being connected with the heat pump. (The interviewer noted that she may not have heard the full question text.) The respondent didn’t seem to like “standard electric furnace.”
- **R2_09**- “It’s gas. So I don’t know if the electric part is ... (pause) It’s a furnace using gas.”
- **R2_10**- The respondent said she would select standard electric furnace “if those are my only two options” for her equipment because she knew “it’s not a heat pump” and thought of this as something outside the unit, but couldn’t come up with a term for what she had.
- **R2_15**- “Neither. It’s something called an ‘aquatherm.’” The respondent explained that this was a heat recycling system, similar to that of a heat pump, but using the water heater instead. The respondent was unable to select either option in the question.

We proposed that HUD consider how respondents with gas furnaces or other equipment types should answer this question. HUD answered that a Help screen in CAPI includes the following text:

“A heating and cooling system (HVAC) heat pump uses the outside air to both heat and cool a home. It can be powered by electricity or gas. Unlike a furnace, a heat pump can be used to both heat and cool your home. Also, a heat pump pumps heat from outside air while a furnace uses a flame to heat air that is pushed into your home.”

HUD stated that they could continue including this Help screen.

4.2.7 Varying Payment Amount on Mortgage or Loan

Original Wording Q40: Round 1-2

Q40. Are the payments on this mortgage or loan the same during the whole length of the mortgage or loan?

- Yes
- No
- DK
- Ref

Revision 1 Q40: Recommendation

Q40. **Do** the payments on this mortgage **remain fixed** during the whole length of the mortgage or loan?

- Yes
- No
- DK
- Ref

Q40 Findings:

Two respondents in Round 2 struggled with this question – in theory any respondent with an ARM would answer “No” to this question, but two respondents who reported ARMs in the screener initially answered “Yes” or “Don’t Know” to this question. See Sections 4.1.1.7 and 4.1.1.8 (including Q47a and Q47b respectively), for more on this.

- **R2_05-** The respondent initially answered ‘Don’t Know’ to this. When probed, he said the ARM is set now but the payment amount could change in 5 years (if he still has it). If it changes it in 5 years, it would be different for the length of the loan “So how do I answer that question? It’s a bad question for an ARM ... I don’t know. Right now it’s set.” Upon more probing he said ‘Yes’ at first but then said “It’s an ARM. Who knows.” He said it’s “set now” but if he doesn’t refinance and it goes up, it’ll be different.
- **R2_13-** The respondent answered “Yes” to this question. During probing he said his payments are the same for “the whole length” at “twelve hundred.” He also said that his interest rate is the same: “Does it change? Not since we’ve been there since November past so no, I would say no.”

We proposed removing language about staying “the same” and replacing it with “remain fixed” in hopes of leading respondents with ARMs to correctly answer “No” to this question. See Sections 4.1.1.7 and 4.1.1.8 on Q47a and Q47b respectively for more on respondent comprehension for terms such as “remain fixed” as opposed to “stay the same.” HUD did not accept this recommendation and chose to continue with the question as worded.

4.2.8 Interest Rate on ARM Fixed for More Than One Year

Original Wording Q46a: Round 1-2

Q46a. You said the interest rate for your mortgage or loan can change. Was it ever fixed for more than one year?

◆ Select “No” if mortgage is less than one year old.

- Yes
- No
- DK
- Ref

Revision 1 Q46a: Recommendation

Q46a. You said the interest rate for your mortgage or loan can change. Did it ever stay the same for more than one year?

◆ Select “No” if mortgage is less than one year old.

- Yes
- No
- DK
- Ref

Q46a Findings:

One respondent in Round 2 with an ARM had difficulty with this question.

- **R2_11**- The respondent answered “No” to this question and said that her interest rate had never remained fixed for more than one year. After retrospective probing, she said it had stayed unchanged for periods of 2-3 years. She felt that “fixed” had a specific meaning that the rate is definitely staying the same without question.

We proposed removing the language about remaining “fixed” and replacing it with language about “stay(ing) the same.” See Sections 4.1.1.7 and 4.1.1.8 (Q47a and Q47b respectively), for more on respondent comprehension for terms such as “remain fixed” as opposed to “stay the same.” HUD did not accept this recommendation and chose to continue with the question as worded.

5 EXPERT REVIEW OF EVICTION QUESTIONS

In July 2016, six staff members from CSM conducted an expert review of the ‘Reasons for Moving’ section from the Milwaukee Area Renters Study (MARS), a study conducted by the University of Wisconsin Survey Center. This section of items is intended to be added to the “Recent Movers” module of the 2017 AHS questionnaire. Although cognitive pretesting is the desirable method to test new questions implemented in a survey, we could only conduct an expert review given the timing of receiving the proposed questions.

The questions that CSM reviewed are intended to examine whether respondents had gone through an “eviction” from a previous residence that they had rented and moved from in the past two years. The questions aim to measure the different methods by which a respondent could have been evicted.

For the expert review, each CSM staff member reviewed the questionnaire independently before holding a consensus to compare comments and concerns. The group of staff members reviewed each question together. Each item that underwent wording changes was followed with a description pertaining to the issues of the question.

The major issue CSM found was vagueness of some phrases in the questions. For example, we recommended removing a question which asks the respondent whether something was “worked out with the landlord.” The intended meaning of this question was confusing, as we did not know what “working something out” entailed. We were not sure whether this was intended to mean that the respondent was permitted by the landlord to stay in the previous household longer than anticipated after receiving the eviction notice, or that the respondent avoided paying the rent. Another example that had ambiguity was the word “record” in an item that asked whether the “eviction went on your record.”

Following submission of the expert review, HUD revised the ‘Reasons for Moving’ section based on their own review and CSM’s feedback. The original wording on the majority of the items from the MARS study will remain unchanged for the 2017 AHS. Refer to Appendix D for a full report.

6 CONCLUSIONS

For this research we tested a streamlined questionnaire containing 94 questions from eight survey modules. The new and revised questions in the first five modules – Demographics, Equipment, Inventory, Mortgage, and Recent Movers - generally performed well, and some of these were improved for the second round based on findings from the first round. Of those questions that required revisions, most were minor modifications.

The final two modules – Commuting, and Emergency and Disaster Planning – included new questions and tested in their entirety. Some respondents had difficulty answering about commuting habits in a “typical” day or week since their work schedule was “atypical” and varied often. Based on this we recommended changing the reference period to “last week” for the second round; however, HUD preferred keeping the original “typical” reference period.

Some respondents had different understandings of Commuting questions when no reference period was presented; some answered based on a “typical” day or week, possibly inferring that this was the intended meaning, while others answered based on whether or not they ever practice a particular way of commuting. Many of these were revised in the second round by including the “typical” reference period which standardized the meaning; others that were not revised in the second round will have this added for the final survey. A few other questions underwent minor modification in this module.

The questions in the Emergency and Disaster module generally performed well. A series of questions on flood insurance was revised for clarification and one of these questions will be removed from the final survey. Some questions had suggested revisions that were not approved by the sponsor. Other questions underwent minor modification in this module.

Among the protocol questions prior to the Commuting module that were included only for context, eight were identified that were problematic for some respondents. The sponsor said that several of these

questions had existing help text or definitions in the survey instrument that an interviewer could read if needed. For this reason, no changes in wording were necessary.

Finally, outside of the cognitive testing an expert review was conducted for new questions about home eviction to be included in the Recent Movers module. Despite several recommended changes, most of these will remain unchanged for the final survey as directed by the sponsor.

7 REFERENCES

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6. What is the highest grade of school you have completed, or the highest degree you have received?
(do not read categories to respondent)
- Less than high school
 - Completed high school
 - Some college, no degree
 - Associate's degree (AA/AS)
 - Bachelor's Degree (BA/BS)
 - Post-Bachelor's degree (For example MA, MS, Ph.D, JD, etc.)

7. Are you working for pay full-time, part-time, or are you not working for pay at this time?
- Full-time (ask both follow-up questions)
 - Part-time (ask both follow-up questions)
 - Not working for pay at this time (skip to next question)

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

[]

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

Yes

No

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

City: State: ZIP Code:

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

10. How many people younger than 18 currently live in your household?
[]

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

Yes (ask follow-up question)

No (skip to next question)

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

Spanish

Chinese

Korean

Vietnamese

Arabic

Russian

Other - Specify []

12. Do you own a cell phone?

19. What is your daytime telephone number?

[Probe for all 3 phone numbers]

Mobile ([]) [] - []

Home (if not mobile) ([]) [] - []

Work (if any) ([]) [] - [] EXT. []

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

[]

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

Less than \$15,000?

\$15,000 to \$25,000?

\$25,000 to \$50,000?

\$50,000 to \$100,000?

More than \$100,000?

22. Are you a United States citizen? You do not have to be a U.S. citizen to participate in our studies.

Yes

No

3. *[If living in an apartment or condo]* How many stories are in your building?

- Yes
- No

4. Have you moved in the past 2 years?

- Yes
- No

5. What do you use to heat your home?

Mark all that apply.

- Forced warm-air furnace
- Steam or hot water system
- Electric heat pump
- Built-in electric baseboard, electric coils
- Floor, wall, other pipeless furnace
- VENTED room heaters
- UNVENTED room heaters
- Portable electric heaters
- Woodburning, pot belly, Franklin stove
- Fireplace w/ inserts
- Fireplace w/o inserts
- Other
- None
- Cooking stove

6a. Do you currently have a mortgage or loan for your home?

- Yes
- No

6b. *[if 6a = yes]* How many mortgages or loans do you have on your home?

- 1 mortgage
- 2 mortgages
- 3 mortgages
- 4 mortgages
- 5 mortgages
- 6 mortgages
- 7+ mortgages

6c. *[if 1 mortgage read "Does your" else read "Do any of your"]* mortgage(s) or loan(s) have an interest rate that can change with market rates, known as an "adjustable rate" mortgage or ARM?

- Yes
- No

6d. Has the interest rate of (any of) your “adjustable rate” mortgage(s) or loan(s) ever been fixed for more than one year, or [is it/are any of them] currently fixed?

- Yes
- No

7. Do you have flood insurance?

- Yes
- No

9 APPENDIX B: AHS ROUND 1 PROTOCOL

**Cognitive Testing of AHS – Round 1 Protocol 1
Cognitive Interview Protocol Guide**

PARTICIPANT ID #: _____ **DATE:** ____ / ____ / 2016

COGNITIVE INTERVIEWER NAME: _____

START TIME: _____: _____ AM/PM **END TIME:** _____: _____ AM/PM

SECTION I. INTERVIEW CONSENT

(COGNITIVE INTERVIEWER: READ)

PLACE THE CONSENT FORM IN FRONT OF PARTICIPANT

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

{(If applicable) Observers:

[Before we get started let me mention that there are some observers watching the interview in another room/ This is XXXX]. [They are/He is/She is] only watching to get an idea of how the questions in the survey we are going to talk about are working. }

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. The main reason we tape these interviews is so that we don't have to rely on notes or our memories later. This allows me to concentrate on what you're saying during the interview. What you say on the tape may be used only for research purposes and cannot be told to anybody else not working on this project as required by law (20 U.S.C., § 9573).

- PARTICIPANT READS AND SIGNS FORM

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

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

SECTION II. COGNITIVE INTERVIEW

(COGNITIVE INTERVIEWER: READ/PARAPHRASE)

“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 be testing some new questions that were developed for a national survey called the American Housing Survey. 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]

Okay, let's get started. Please answer the questions as you would if an interviewer had come to your home.

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.

1. NAME **Now I will ask you some questions about the people who live here. What are the names of all persons living or staying here? Start with yourself.**

2. AGE **What is [your/NAME's] age?**

3. REL **IF NOT RESPONDENT: How is [NAME] related to you?**

- | | |
|---|------------------------|
| 1. Spouse | 7. Foster Child |
| 2. Unmarried Partner | 8. Housemate/Roommate |
| 3. Child | 9. Roomer/Boarder |
| 4. Grandchild | 10. Other Non-relative |
| 5. Parent | 11. Dk |
| 6. Other relative (Aunt, Cousin, Nephew, Mother-in-law, etc.) | 12. Ref |

4. EDUCA **What is the highest level of school [you/NAME] [have/has] completed or the highest degree [you/they] have received?**

1. 12th grade or less, no high school diploma – *Specify grade _____*
2. High school graduate - High school diploma or equivalent (For example: GED)
3. Some college but no degree
4. Diploma or certificate from a vocational, technical, trade or business school beyond the High School level
5. College degree (Associate, Bachelors, Master's, Professional, or Doctorate)

5. **ENROLL** **Last week, [were/was] [you/NAME] enrolled in a high school, college, or university?**

1. Yes
2. No

Probes: Tell me more about that.

Ask Q1. NAME, Q2. AGE, Q3. REL, and Q4. EDUCA for 1st HH member. Ask Q5. ENROLL for 1st HH member only if between age 16-54. Record information on Household Roster. Then ask for next HH member. Repeat for every member of HH.

Once completed, proceed to Q6. TENURE.

6. TENURE

Is your home ...

(Read categories until "yes" reply is received)

1. **Owned?**
2. **Rented?**
3. **Occupied without payment of rent?**

7. OWNER

In whose name or names is this home [fill with answer to TENURE]?

(Place an asterisk () next to owners'/renters' name on Household Roster)*

8. HTYPE

Is this unit a house, an apartment, a manufactured/mobile home, or some other type of residence?

1. House
2. Apartment
3. Manufactured/mobile home – skip to Q10. WHENYR/MON
4. Other residence

9. STYPE

Are your living quarters in a...

(Read all categories)

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?**

10. WHENYR/MON **When did you move to this [house / apartment / manufactured/mobile home / unit]?**

If lived there since birth, ask for birth month and year.

_____ Month _____ Year

Inventory Module

INV_INTRO

The next questions are about your home.

11. CONDO1

Is this [house / apartment / manufactured/mobile home / unit] part of a condominium?

1. Yes – Skip to Q13. HOMEASC
2. No
- DK
- Ref – Skip to Q13. HOMEASC

12. CONDO2

Is this [house / apartment / manufactured/mobile home / unit] part of a cooperative?

1. Yes
2. No
- DK
- Ref

13. HOMEASC

Is this [house / apartment / manufactured/mobile home / unit] [“also” if unit part of condominium or cooperative] part of a homeowner association?

1. Yes
2. No
- DK
- Ref

- If unit is a house, then proceed to Q14. CELAR1Q (page 6).
- If unit is an apartment, then skip to Q16. STORIES (page 6).
- If unit is a manufactured/mobile home, then skip to Q18. SOLAR (page 7).

14. CELAR1Q

Is this house built-

Read categories until a "yes" reply is received

1. With a basement?
 2. With a crawl space?
 3. On a concrete slab?
 4. In some other way? (Specify): _____
 - DK
 - Ref
- } Skip to Q17. FLOORSQ

15. CELAR2Q

And, is that basement under ALL the house, or is it under PART of the house?

("HOUSE" refers to living space only, i.e. basement doesn't need to be under garage/carport to count as "all")

- 1. All
 - 2. Part
 - DK
 - Ref
- } Skip to Q17. FLOORSQ

16. STORIES

How many stories are in this multifamily building?

_____ - Skip to Q18. SOLAR (page 7)

Probes:

How easy or difficult was this to answer?

Tell me more about that.

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

17. FLOORSQ

How many floors are in this unit?

Probes:

How easy or difficult was this to answer?

Tell me more about that.

Equipment Module

18. SOLAR

Does this [house / apartment / manufactured/mobile home / unit] have solar panels?

1. Yes
2. No
- DK
- Ref

Probes:

How easy or difficult was this to answer?

Tell me more about that.

19. HFUELA

What fuel is used MOST for heating your [house / apartment / manufactured/mobile home / unit]?

1. Electricity – Skip to Q20. HCENTA (page 8)
2. Gas, LP Gas (liquid propane (LP) same as bottled gas) – Skip to Q19c. GASPI2 (page 8)
3. Fuel oil
4. Kerosene or other liquid fuel
5. Coal or coke
6. Wood
7. Solar energy
8. Other; specify:

Skip to Q20. HCENTA (page 8)

(“Boiler” is not a type of fuel, it is a type of heating equipment)

9. None

DK

Ref

Skip to Q20. HCENTA (page 8)

19a. HFUELB

Is that because you do not HAVE any heating equipment or is that because you are not USING your heating equipment?

♦ Select 1 if does not have any heating equipment. Include equipment that is broken and WILL NOT be fixed.

♦ Select 2 if not using heating equipment. Include equipment that is TEMPORARILY broken but WILL BE fixed.

1. Do not have any heating equipment – Skip to Q27. FPLWKQ (page 10)
2. Not using heating equipment

DK

Ref

Skip to Q27. FPLWKQ (page 10)

19b. HFUELC

If you were to use your heating equipment, what type of fuel would it use?

- 1. Electricity – Skip to Q20. HCENTA
- 2. Gas, LP Gas (liquid propane (LP) same as bottled gas)
- 3. Fuel oil
- 4. Kerosene or other liquid fuel
- 5. Coal or coke
- 6. Wood
- 7. Solar energy
- 8. Other, specify: _____ – Skip to Q33. MONOX (page 12)
- DK } Skip to Q20. HCENTA
- Ref }

19c. GASPI2

Is it from underground pipes or bottled gas?

- 1. Piped gas
- 2. Bottled gas
- DK
- Ref

20. HCENTA

Sometimes people have more than one type of heating equipment in their home. Turning first to questions about your MAIN heating equipment: Is your heating equipment designed to send heat to all or most of the rooms?

- 1. Yes
- 2. No – Skip to Q23. HPORTA (page 9)
- DK
- Ref – Skip to Q23. HPORTA (page 9)

21. HCENB

Does it send heat to the rooms by...?

- 1. Forced warm air through ducts and vents
- 2. Steam or hot water through radiators or pipes
- 3. Electric coils inside the floors, ceilings, or walls } Skip to Q27. FPLWKQ (page 10)
- 4. Some other way } Skip to Q23. HPORTA (page 9)
- DK }
- Ref }

22. HCENTC

And is that equipment a standard electric FURNACE or is it a HEAT PUMP?

- 1. Standard Electric Furnace
- 2. Heat Pump
- DK } Skip to Q27. FPLWKQ (page 10)
- Ref }

23. HPORTA

Is the main heating equipment **PORTABLE** so that it can be moved and used in another room, or is it **NOT** portable?

If "Don't Know", probe for description and decide best category.

1. Portable
2. Not Portable – Skip to Q25. HPORTC
- DK } Skip to Q26. HPORTD (page 10)
- Ref }

24. HPORTB

What type of portable equipment is it?

After selecting answer, read category to respondent to verify classification.

1. Unvented room heaters
2. Portable electric heaters
3. Other; specify:_____ } Skip to Q27. FPLWKQ (page 10)
- DK }
- Ref }

25. HPORTC

What type of equipment is it?

After selecting answer, read category to respondent to verify classification.

1. Floor, wall or other pipeless furnace built into the structure
2. Built-in electric baseboard heaters
3. Vented room heaters burning kerosene, gas or oil
4. Unvented room heaters burning kerosene, gas or oil
5. Cooking stove (gas or electric)
6. Woodburning stove, pot belly stove, Franklin stove, or pellet stove
7. Fireplaces with inserts
8. Fireplaces without inserts } Skip to Q29. SHTEQP1 (page 10)
9. Other
- DK } Skip to Q27. FPLWKQ (page 10)
- Ref }

26. HPORTD

Specify other main heating equipment type not reported until now. After selecting answer, read category to respondent to verify classification.

1. Forced warm air furnace with ducts and vents to the individual rooms
2. Electric heat pump
3. Steam or hot water system with radiators or other system using steam or hot water
4. Electric coils in floors, ceilings or walls
5. Unvented room heaters burning kerosene, gas or oil
6. Portable electric heaters
7. Other; specify:_____
- DK
- Ref

27. FPLWKQ

Does your [house / apartment / manufactured/mobile home / unit] have a usable fireplace?

1. Yes

2. No

DK

Ref

} Skip to Q29. SHTEQP1

28. FPHEQP

Do you consider the fireplace to be heating equipment?

If more than 1 fireplace, select "Yes" if any considered heating equipment.

1. Yes

2. No

DK

Ref

29. SHTEQP1

Earlier you reported [equipment from checklist in “Key Questions, Part 2 (Equipment)”] as heating source(s). Do you use any other sources to heat your home?

1. Yes

2. No

DK

Ref

} Skip to Q33. MONOX (page 12)

30. SHTEQP1_1

What do you use?

Mark all that apply. IF MORE THAN ONE SOURCE REPORTED, ASK:

Of those sources you just mentioned, what do you use first? (Circle response)

1. Electric or gas cookstove

2. Built-in electric unit(s)

3. Forced warm air furnace with ducts and vents to the individual rooms

4. Electric heat pump

5. Gas oven with the door open

6. Floor, wall or other pipeless furnace built into the structure

7. Portable electric heater(s)

8. Steam/hot water system with radiators or other system using steam/hot water

9. Woodburning, pot belly, Franklin stove(s), or pellet stoves

10. Room heater(s) vented to the outside through a chimney, flue, or pipes

11. Unvented room heater(s)

12. Outdoor wood fired boiler

13. Something else

DK

Ref

Probes:

How easy or difficult was this to answer?

Tell me more about that.

31. SHTEQP2

You reported [answer(s) from Q30] as additional heating source(s). Do you use any other sources to heat your home?

- 1. Yes
 - 2. No
 - DK
 - Ref
- } Skip to Q33. MONOX (page 12)

32. SHTEQP2_1

What do you use?

Mark all that apply.

- 1. Electric or gas cookstove
- 2. Built-in electric unit(s)
- 3. Forced warm air furnace with ducts and vents to the individual rooms
- 4. Electric heat pump
- 5. Gas oven with the door open
- 6. Floor, wall or other pipeless furnace built into the structure
- 7. Portable electric heater(s)
- 8. Steam/hot water system with radiators or other system using steam/hot water
- 9. Woodburning, pot belly, Franklin stove(s), or pellet stoves
- 10. Room heater(s) vented to the outside through a chimney, flue, or pipes
- 11. Unvented room heater(s)
- 12. Outdoor wood fired boiler
- 13. Something else
- DK
- Ref

Probes:

How easy or difficult was this to answer?

Tell me more about that.

33. MONOX

Do you have a working carbon monoxide detector inside your [house / apartment / manufactured/mobile home / unit]?

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

Probes:

How easy or difficult was this to answer?

Tell me more about that.

Refer to Q6. TENURE (page 3) to determine the following questions.

If respondent is an owner, proceed to MORTINTRO (page 13).

Otherwise, skip to instructions before RMOVINTRO (top of page 18).

Mortgage Module

MORTINTRO

The next questions are about mortgages and other loans that are secured by the property.

Please refer to your mortgage loan statement or any additional records that you may have regarding the mortgages on the property.

34. 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 [house / apartment/ manufactured/mobile home/ living quarters].

◆ Enter 0 for Reverse Annuity Mortgages or Home Equity Conversion Mortgages

- DK
 Ref

Refer to previous question and ARM Screener to determine the following questions.

If respondent answers with 1 or more for Q34. NUMMORTG, and reported an Adjustable Rate Mortgage (ARM) on the ARM Screener, then proceed to Q35. MGTYPE.

Otherwise, skip to instructions before RMOVINTRO (top of page 18).

35. MGTYPE

I'm going to ask you a series of questions about your mortgage. For these questions I'd like you to think about your mortgage or loan that has an adjustable rate. If you refinanced, answer regarding the new mortgage. If not, then answer regarding your original mortgage.

Thinking about your current mortgage, what type of mortgage is the mortgage or loan?

1. Regular Mortgage? For example: fixed rate loans, adjustable rate loans, ARM, or any loan where a fixed amount was borrowed and must be repaid at predetermined intervals? – Skip to Q37.

REFI (page 14)

2. Home Equity Loan?

- DK }
 Ref } Skip to Q37. REFI (page 14)

36. HELUMC

Is this mortgage or loan a home equity lump sum loan that is a loan of a set amount all of which you received at once or a home equity line of credit that is an arrangement where you may withdraw funds at any time up to a set limit?

1. Home Equity Lump Sum Loan? – Skip to RULEINTRO

2. Home Equity Line of Credit? – Skip to instructions before RMOVINTRO (top of page 18)

- DK }
 Ref } Skip to RULEINTRO

37. REFI

Did this mortgage refinance a previous mortgage?

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

RULEINTRO

Now we have a series of questions about how your mortgage works. Now we want to know the terms and conditions that are used to calculate your payments. The terms may not be on your mortgage statement. We are asking you to remember how your lender described your mortgage when you signed your mortgage documents.

Refer to Q35. MGTYPE (page 13) to determine the following questions.

If the respondent answered Q35. MGTYPE = 2, then skip to Q43. BANK (page 16).

Otherwise, proceed to Q38. MORTIN.

38. MORTIN

Is the mortgage or loan an FHA, VA, Rural Housing Service/Rural Development mortgage, or none of these?

- 1. FHA
- 2. VA
- 3. Rural Housing Service/Rural Development
- 4. None of these
- DK
- Ref

39. SUBMOR

There are State and local government programs that provide low cost mortgages.

Did you get the mortgage or loan through a State or local government program that provides low cost mortgages?

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

Refer Q38. MORTIN (page 14) to determine the following questions.

If Q38.MORTIN = 3, then skip to Q42.NEWMOR (page 16).

Otherwise, proceed to Q40.VARY.

40. VARY

Are the payments on this mortgage or loan the same during the whole length of the mortgage or loan?

- 1. Yes – Skip to Q42. NEWMOR (page 16)
- 2. No
- DK } Skip to Q42. NEWMOR (page 16)
- Ref }

41. HOWVARY

Why do the payments in the mortgage or loan change?

- ♦ Read all categories, randomizing their order
- ♦ Mark all that apply

- 1. You can choose your payment amount known as a "payment option" mortgage?
- 2. You are paying only interest on the loan now, but will have to start paying down the loan balance later, known as an "interest only" mortgage?
- 3. There will be a large payment due at the end of the loan term, known as a "balloon" mortgage? –Skip to Q43. BANK (page 16)
- 4. Your payments vary according to a set schedule that does not depend on changes in interest rates, known as a "graduated payment" mortgage?
- 5. Your interest rate can change with market rates, known as an "adjustable rate" mortgage or ARM?
- 6. The payments you make for taxes and/or insurance change?
- 7. Other, specify _____
- DK
- Ref

42. NEWMOR

With regard to the mortgage, did you get a new mortgage or did you assume someone else's mortgage?

- 1. New
- 2. Assumed
- 3. Wrap around
- DK
- Ref

43. BANK

Did you borrow money from a bank or other organization such as a mortgage company, mortgage broker, or credit union for the mortgage or loan?

Other organizations can consist of mortgage corporations, pension plans, credit unions, savings and loans, etc.

- 1. Yes
- 2. No – Skip to Q45. SELL
- DK } Skip to instructions after Q45. SELL
- Ref }

44. DOC

Were you able to get this mortgage or loan without the lender verifying your income, assets, and debts?

- 1. Yes
 - 2. No
 - DK
 - Ref
- } Skip to instructions after Q45. SELL

45. SELL

For the mortgage or loan did you borrow money from the former owner of the home?

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

Refer to Q41. HOWVARY (page 15) to determine the following questions.

If Q41. HOWVARY = ARM, then proceed to Q46a. HYBARM (page 17).

Otherwise, skip to instructions before RMOVINTRO (top of page 18).

46a. HYBARM

You said the interest rate for your mortgage or loan can change. Was it ever fixed for more than one year?

♦ Select "No" if mortgage is less than one year old.

- 1. Yes – Proceed to Q46b. HYBARM2
 - 2. No
 - DK
 - Ref
- } Skip to 47a. HYBARMYR

46b. HYBARM2

Is the interest rate currently fixed?

- 1. Yes – Skip to Q47b. HYBARMYR2
 - 2. No
 - DK
 - Ref
- } Proceed to 47a. HYBARMYR

47a. HYBARMYR

For how many years did the interest rate for your mortgage or loan remain fixed?

- 1. 1 year
- 2. 2 years
- 3. 3 years
- 4. 5 years
- 5. 7 years
- 6. 10 years
- 7. Other _____
- DK
- Ref



Skip to Probes below Q47b. HYBARMYR2

47b. HYBARMYR2

For how many years will the interest rate for your mortgage or loan remain fixed?

- 1. 1 year
- 2. 2 years
- 3. 3 years
- 4. 5 years
- 5. 7 years
- 6. 10 years
- 7. Other _____
- DK
- Ref

Probes (either of 47a. HYBARMYR or 47b. HYBARMYR2):

How easy or difficult was this to answer?

What does the phrase “remain fixed” mean to you in this question?

Tell me more about your interest rate. Is it currently fixed ?

What is the current interest rate?

How many years is the total loan?

How many years of that [is/was] fixed?

Refer to Q10. WHENYR/MON (page 4) to determine the following questions.

If respondent moved to their current home within the past two years, proceed to Recent Movers Module below.

Otherwise, skip to THINKALLOUD exercise (top of page 20).

Recent Movers Module

RMOVINTRO

Now we are going to ask about where you lived before moving here.

48. MOVFORCE2

People choose to move for a variety of reasons, either voluntary or non-voluntary. Were you **FORCED** to move by a landlord, a bank or other financial institution, or the government?

1. Yes – skip to [THINK ALOUD](#) exercise (top of page 20)
2. No
- DK
- Ref

Probe:

(If yes) Tell me more about that.

(Any answer) What does the phrase “forced to move” mean to you in this question?

49. MOVDISAS

Were you **FORCED** to move because of a natural disaster or fire?

1. Yes
2. No
- DK
- Ref

Probe:

(If yes) Tell me more about that.

(Any answer) What does the phrase “forced to move” mean to you in this question?

50. WMJOB

Did you **CHOOSE** to move for a new job or job transfer?

1. Yes
2. No
- DK
- Ref

51. WMHOME

(Did you **CHOOSE** to move) to upgrade to a larger home or a better quality home?

1. Yes
2. No
- DK
- Ref

52. WMHOOD

(Did you CHOOSE to move) to be in a more desirable neighborhood?

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

53. WMOTHER

(Did you CHOOSE to move) for some other reason?

- 1. Yes – **What was the reason?** *Specify:* _____
- 2. No
- DK
- Ref

READ: For the remaining 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.

A. 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.

Commuting Module

CMTINTRO

The next questions are about commuting and how people get to work, how long it takes, and any associated costs.

Encourage think-aloud at any point if respondent forgets.

54. COMDAYS

How many days do you leave your home to go to work in a typical week?

1. 0 – Skip to “Retrospective Probing 1” (page 25)
2. 1
3. 2
4. 3
5. 4
6. 5
7. 6
8. 7
- DK
- Ref

55. DRIVESELF

On a typical workday, do you drive from home ALL the way to work?

1. Yes
 2. No
 - DK
 - Ref
- } Skip to Q57. DRIVEOTH (page 21)

56. DRIVEOWN

Do you drive your own personal vehicle or a company vehicle that you take home for personal use?

1. Personal vehicle – Skip to Q58. CARPOOL
2. Company/take-home vehicle – Skip to “Retrospective Probing 1” (page 25)
- DK
- Ref

57. DRIVEOTH

Do you drive your own vehicle for a portion of your commute?

1. Yes
2. No
- DK
- Ref

58. CARPOOL

Do you carpool to work?

- 1. Yes – Proceed to Q59. POOLNUM
 - 2. No
 - DK
 - Ref
- } Skip to box beneath Q59. POOLNUM

59. POOLNUM

How many people are typically in your carpool?

◆ Enter 1 - 998

- }
 DK }
 Ref } Skip to box above Q60. POOLFEE (page 22)

If “Yes” to either Q55. DRIVESELF or Q57. DRIVEOTH, then skip to Q61. DIST (page 22).
Otherwise, skip to Q66. PUBTRANS (page 23).

If Q55. DRIVESELF = "Yes", then skip to Q61. DIST.

If Q55. DRIVESELF = "No", then proceed to Q60. POOLFEE.

60. POOLFEE

What is your typical weekly carpool fee?

◆ Enter 1 - 998

- DK
 Ref

} See box below

If Q57. DRIVEOTH = "Yes", then proceed to Q61. DIST.

If Q57. DRIVEOTH = "No", then skip to Q66. PUBTRANS (page 23).

61. DIST

Approximately, how many miles per day, round trip, do you drive for your commute?

◆ Enter 1 - 998

- DK
 Ref

62. PARKCOST

During your commute, do you pay for parking?

1. Yes
2. No

- DK
 Ref

} Skip to Q64. TOLLCOST

63. PARKAMT

How much do you spend on parking in a typical week?

◆ Enter 1 - 998

- DK
 Ref

64. TOLLCOST

During your commute, do you pay a toll to use a road?

1. Yes – Proceed to Q65. TOLLAMT (page 23)

2. No

- DK
 Ref

} Skip to box beneath Q65. TOLLAMT (page 23)

65. TOLLAMT

How much per day?

◆ Enter 1 - 998

DK

Ref

If Q55. DRIVESSELF = "Yes", then skip to "Retrospective Probing 1" (page 25).

If Q55. DRIVESSELF = "No", then proceed to Q66. PUBTRANS.

66. PUBTRANS

Do you use any of the following as part of your commute?

Read bold categories. Mark all that apply.

1. Public Bus

2. Subway, commuter rail, light rail, or trolley car

3. Commuter van or commuter bus

4. None

DK

Ref

} Skip to Q70. TAXI (page 24)

67. SUBSIDY1

Does your employer provide you a subsidy for your public transportation costs?

1. Yes

2. No

DK

Ref

} Skip to Q69. TRANSITCOST1 (page 24)

68. SUBSIDY2

Does that subsidy typically cover all your public transportation costs for commuting?

1. Yes – Skip to Q70. TAXI (page 24)

2. No

DK

Ref

69. TRANSITCOST1

Thinking only about commuting costs, how much do you spend out-of-pocket each day on your public transportation cost?

◆ Enter 1 - 998

DK

Ref

70. TAXI

Do you use a Taxi, cab, or car service, such as Uber as part of your commute?

- 1. Yes
 - 2. No
 - DK
 - Ref
- } Skip to Q72. FERRY

71. TAXIFEE

What is your daily taxi or car service expense?

◆ Enter 1 - 998

-
- DK
 - Ref

72. FERRY

Do you use a ferry as part of your commute?

- 1. Yes
 - 2. No
 - DK
 - Ref
- } Skip to Q74. WALK

73. FERRYFEE

What is your daily ferry expense?

◆ Enter 1 - 998

-
- DK
 - Ref

74. WALK

Do you walk from home to work?

- 1. Yes – Skip to “Retrospective Probing 1” (page 25)
- 2. No
- DK
- Ref

75. BIKE

Do you bike from home to work?

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

[Retrospective Probing 1:

Now I'd like to ask you some questions about some of the answers you gave.

(Q54. COMDAYS) Earlier you were asked, "How many days do you leave your home to go to work in a typical week?" Did you find this easy or difficult to answer? Can you tell me more about that? What does the phrase "in a typical week" mean to you in this question?

(If Q55.DRIVESELF asked) Earlier you were asked, "On a typical workday, do you drive from home ALL the way to work?" Did you find this easy or difficult to answer? Can you tell me more about that? What does the phrase "on a typical workday" mean to you in this question?

(If "Yes" to Q58. CARPOOL) Earlier you were asked, "Do you carpool to work?" You said "Yes." Is this in a typical workday, or typical week, or some other period? Tell me more about that.

(If Q62. PARKCOST asked) Earlier you were asked, "During your commute, do you pay for parking?" What does "during your commute" mean to you in this question?

(If Q63. PARKAMT asked) Earlier you were asked, "How much do you spend on parking in a typical week?" What does "in a typical week" mean to you in this question?

(If "Yes" to Q67. SUBSIDY1) Earlier you were asked, "Does your employer provide you a subsidy for your public transportation costs?" You said "Yes." Can you tell me more about this? How much is this? How often is it provided? What does the phrase "subsidy" mean to you in this question?

(If TRANSITCOST1 asked) Earlier you were asked, "Thinking only about commuting costs, how much do you spend out-of-pocket each day on your public transportation cost?" What does the phrase "out-of-pocket" mean to you in this question? (If applicable:) Did you include any amount that was part of your subsidy? (If necessary:) How did you come up with an amount "each day," or did you answer in some other terms? Did you find this easy or difficult to answer?

(If Q71. TAXIFEE asked) Earlier you were asked, "What is your daily taxi or car service expense?" What does the phrase "expense" mean to you in this question?

(If Q73. FERRYFEE asked) Earlier you were asked, "What is your daily ferry expense?" What does the phrase "expense" mean to you in this question?]

Emergency and Disaster Planning Module

EDPINTRO

The next series of questions are to determine your preparedness for emergency situations, such as a fire or terrorist hazard, or large-scale disaster situations, such as a flood or earthquake.

Encourage think-aloud at any point if respondent forgets.

76. MAJDIS

In the last two years, has there been a MAJOR disaster, such as a fire, earthquake, or tornado that required you or a landlord to make extensive repairs to your home?

1. Yes
 2. No
 - DK
 - Ref
- } Skip to box below Q77. RTYPDIS

77. RTYPDIS

What happened?

♦ Mark all that apply

1. Drought
 2. Earthquake
 3. Extreme heat
 4. Flood
 5. Home fire
 6. Hurricane
 7. Landslide
 8. Tornado
 9. Wildfire
 10. Winter storm
 11. Extended power outage
- DK
 Ref

Refer to Q9. STYPE (page 4), to Q14. CELAR1Q (page 5), and Q16. STORIES (page 6) to determine the following questions.

If respondent has a single family home (STYPE=1 or 2) without a basement (CELAR1Q not = 1), or has a multifamily home (STYPE=3) with 3 stories or less (STORIES <= 3), proceed to Q78. SHELTR (page 27).

If respondent meets neither of the above, skip to Q79. INFO (page 27).

78. SHELTR

Some homes are built with a tornado safe room or shelter. Does this [house / apartment / manufactured/mobile home / unit] have a room or shelter designed to withstand a tornado?

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

79. INFO

In the event of a sudden natural disaster, where is the first place you would look to find information about what to do?

♦ [Read categories](#)

- 1. Family, friends, neighbors
- 2. Radio
- 3. Television
- 4. Internet/Facebook/Twitter
- 5. Other
- DK
- Ref

Refer to Q6. TENURE (page 4) and Q34. NUMMORTG (page 13) to determine the following questions.

If home is owned with at least one mortgage, proceed to Q80. FLOODINS1.

If home is owned with no mortgage, skip to Q81. FLOODINS2 (page 28).

If home is not owned, skip to Q83. GENERT (page 28).

80. FLOODINS1

Were you required to purchase flood insurance when you obtained your mortgage?

- 1. Yes – Skip to Q82. FLOODREAS (page 28)
 - 2. No
 - DK
 - Ref
- } Skip to Q83. GENERT (page 28)

81. FLOODINS2

Homeowners insurance policies do not cover flood damages caused by excessive rain. A homeowner who desires this coverage must purchase a separate policy.

Do you have flood insurance?

- 1. Yes
 - 2. No
 - DK
 - Ref
- } Skip to Q83. GENERT

82. FLOODREAS

Which of the following was the reason for the purchase:

♦ [Read categories](#)

- 1. It was required for home purchase or refinancing.
- 2. It was required because my residence is in a flood hazard area.
- 3. It was required for other reasons.
- 4. I decided to buy it after a neighbor bought it.
- 5. I decided to buy it for other reasons.
- DK
- Ref

83. GENERT

[Do you / Does your household] have a generator to provide electricity in case there is a power outage?

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

84. DRFOOD

[Do you / Does your household] have available non-perishable food to feed [yourself/ each member] for at least 3 days?

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

85. EMWATER

[Do you / Does your household] have available at least 3 gallons or 24 bottles of water ["per person" if household has more than one person]?

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

Refer to HOUSEHOLD ROSTER to determine the following questions.

If household has more than one person, proceed to Q86. ALTCOM2.

If household has only one person, skip to Q88. EVKIT2.

86. ALTCOM2

Do the members of your household have a plan for communicating with each other in the event that cell phone service is disrupted?

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

87. EVSEP

In some disasters, household members will need to evacuate separately. Does your household have an agreed-upon meeting point if that should happen?

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

88. EVKIT2

[Do you / Does your household] have necessary emergency supplies readily available to take with you if you have to evacuate your home?

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

89. EVINFO

[Would you / Would your household] have access to your vital financial information and contact numbers if you suddenly had to evacuate your home?

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

EVINTRO

For the following questions, think about what would happen if ["you" / "your household] had to evacuate from your town or city to a safe place at least 50 miles away.

90. EVFIN2

(If [you / your household] had to evacuate from your town or city to a safe place at least 50 miles away,) do you have readily accessible financial resources, in terms of cash savings or available credit card balances, to meet expenses of up to \$2,000?

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

91. EVPETSV

Pets are also a concern during an emergency. Do you/does your household have any pets?

- 1. Yes
- 2. No – skip to Q93. EVVEHIC2
- DK – skip to Q93. EVVEHIC2
- Ref – skip to Q93. EVVEHIC2

92. EVPETS

(If [you / your household] had to evacuate from your town or city to a safe place at least 50 miles away,) would you need assistance evacuating or sheltering your pets?

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

93. EVVEHIC2

(If [you / your household] had to evacuate from your town or city to a safe place at least 50 miles away,) do you have access to reliable vehicles to carry all of your household members, [“pets,” if household has pets] and a small amount of supplies such as clothes and food?

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

94. EVLOC2

◆ Read categories

If [you / your household] had to evacuate from your town or city to a safe place at least 50 miles away for at least two weeks, where would you most likely stay during those two weeks?

1. With relatives or friends
 2. In a public shelter
 3. In a room in a hotel or motel
 4. In a travel trailer or RV
 5. Somewhere else; specify: _____
- DK
 Ref

[Retrospective Probing 2:

Now I'd like to ask you some questions about some of the answers you gave.

(If Q78. SHELTR asked) Earlier you were asked, "Some homes are built with a tornado safe room or shelter. Does this [house / apartment / manufactured/mobile home / unit] have a room or shelter designed to withstand a tornado?" What does the phrase "tornado safe room or shelter" mean to you in this question?

(Q79. INFO) Earlier you were asked, "In the event of a sudden natural disaster, where is the first place you would look to find information about what to do?" What does the phrase "sudden natural disaster" mean to you in this question?

(If "Yes" to Q86. ALTCOM2) Earlier you were asked, "Do the members of your household have a plan for communicating with each other in the event that cell phone service is disrupted?" You said "Yes." Can you tell me more about that plan?

(If "Yes" to Q87. EVSEP) Earlier you were asked, "In some disasters, household members will need to evacuate separately. Does your household have an agreed-upon meeting point if that should happen?" You said "Yes." Can you tell me more about that meeting point?

(Q88. EVKIT2) Earlier you were asked, "[Do you / Does your household] have necessary emergency supplies readily available to take with you if you have to evacuate your home?" What does the phrase "necessary emergency supplies" mean to you in this question? What does the phrase "readily available" mean to you in this question?

(If "Yes" to Q89. EVINFO) Earlier you were asked, "[Would you / Would your household] have access to your vital financial information and contact numbers if you suddenly had to evacuate your home?" You said "Yes." What does "vital" mean to you in this question? Can you tell me how you currently access your vital financial information and contact numbers?

(Q90. EVFIN2) Earlier you were asked, "If [you / your household] had to evacuate from your town or city to a safe place at least 50 miles away, do you have readily accessible financial resources, in terms of cash savings or available credit card balances, to meet expenses of up to \$2,000?" You said [Yes/No/DK/REF]. Can you tell me more about that?

(If Q92. EVPETS asked) **Earlier you were asked, “If [you / your household] had to evacuate from your town or city to a safe place at least 50 miles away, would you need assistance evacuating or sheltering your pets?” You said [Yes/No/DK/REF]. Can you tell me why you answered the way you did?]**

95. RECORDS

Did you gather any records- for example, utility bills, income statements, and mortgage statements- in preparation for this survey?

1. Yes
2. No
- DK
- Ref

[Note to interviewer: Note any responses given that do not fit the yes, no, DK, refuse scale, or if respondents think they need to respond regarding each example.]

[Probes: In your own words, what is this question asking?

What does the word “gather” mean to you in this question?

How easy or difficult would it be for you to get these materials before taking a survey like this?]

SECTION III. 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? Was it easy or difficult?
- Have you ever answered survey questions about your housing, including heating equipment, mortgages, recent moving, or emergency and disaster planning? If yes, what was the survey? What was the experience like for you?
- Have you ever answered survey questions about commuting? 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 any of 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 AND VOUCHER TO THE PARTICIPANT.

10 APPENDIX C: AHS ROUND 2 PROTOCOL

Cognitive Testing of AHS – Round 2 Protocol Cognitive Interview Protocol Guide

PARTICIPANT ID #: _____

DATE: ____ / ____ / 2016

COGNITIVE INTERVIEWER NAME: _____

START TIME: _____: _____ AM/PM END TIME: _____: _____ AM/PM

SECTION I. INTERVIEW CONSENT

(COGNITIVE INTERVIEWER: READ)

PLACE THE CONSENT FORM IN FRONT OF PARTICIPANT

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

{(If applicable) Observers:

[Before we get started let me mention that there are some observers watching the interview in another room/ This is XXXX]. [They are/He is/She is] only watching to get an idea of how the questions in the survey we are going to talk about are working. }

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. The main reason we tape these interviews is so that we don't have to rely on notes or our memories later. This allows me to concentrate on what you're saying during the interview. What you say on the tape may be used only for research purposes and cannot be told to anybody else not working on this project as required by law (20 U.S.C., § 9573).

- PARTICIPANT READS AND SIGNS FORM

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

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

SECTION II. COGNITIVE INTERVIEW

(COGNITIVE INTERVIEWER: READ/PARAPHRASE)

“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 be testing some new questions that were developed for a national survey called the American Housing Survey. 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]

Okay, let's get started. Please answer the questions as you would if an interviewer had come to your home.

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.

1. NAME **Now I will ask you some questions about the people who live here. What are the names of all persons living or staying here? Start with yourself.**

2. AGE **What is [your/NAME's] age?**

3. REL **IF NOT RESPONDENT: How is [NAME] related to you?**

- | | |
|---|------------------------|
| 1. Spouse | 7. Foster Child |
| 2. Unmarried Partner | 8. Housemate/Roommate |
| 3. Child | 9. Roomer/Boarder |
| 4. Grandchild | 10. Other Non-relative |
| 5. Parent | 11. Dk |
| 6. Other relative (Aunt, Cousin, Nephew, Mother-in-law, etc.) | 12. Ref |

4. EDUCA **What is the highest level of school [you/NAME] [have/has] completed or the highest degree [you/they] have received?**

1. 12th grade or less, no high school diploma – *Specify grade _____*
2. High school graduate - High school diploma or equivalent (For example: GED)
3. Some college but no degree
4. Diploma or certificate from a vocational, technical, trade or business school beyond the High School level
5. College degree (Associate, Bachelors, Master's, Professional, or Doctorate)

5. **ENROLL** **Last week, [were/was] [you/NAME] enrolled in a high school, college, or university?**

1. Yes
2. No

(Probe after asking ENROLL for last household member. Ask of all household members with ENROLL='yes'.)

You said that [NAME] was enrolled in a high school, college, or university last week. Tell me more about that.

(If another person with ENROLL='yes') You also said that [NAME] was enrolled in a high school, college, or university last week. Tell me more about that.

Ask Q1. NAME, Q2. AGE, Q3. REL, and Q4. EDUCA for 1st HH member. Ask Q5. ENROLL for 1st HH member only if between age 16-54. Record information on Household Roster. Then ask for next HH member. Repeat for every member of HH.

Once completed, proceed to Q6. TENURE.

6. TENURE **Is your home...**
(Read categories until "yes" reply is received)
1. **Owned?**
 2. **Rented?**
 3. **Occupied without payment of rent?**
7. OWNER **In whose name or names is this home [fill with answer to TENURE]?**
(Place an asterisk () next to owners'/renters' name on Household Roster)*
8. HTYPE **Is this unit a house, an apartment, a manufactured/mobile home, or some other type of residence?**
1. House
 2. Apartment
 3. Manufactured/mobile home – skip to Q10. WHENYR/MON
 4. Other residence
9. STYPE **Are your living quarters in a...**
(Read all categories)
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?**
10. WHENYR/MON **When did you move to this [house / apartment / manufactured/mobile home / unit]?**
If lived there since birth, ask for birth month and year.
- _____ Month _____ Year

Inventory Module

INV_INTRO

The next questions are about your home.

11. CONDO1

Is this [house / apartment / manufactured/mobile home / unit] part of a condominium?

1. Yes – Skip to Q13. HOMEASC
2. No
- DK
- Ref – Skip to Q13. HOMEASC

12. CONDO2

Is this [house / apartment / manufactured/mobile home / unit] part of a cooperative?

1. Yes
2. No
- DK
- Ref

13. HOMEASC

Is this [house / apartment / manufactured/mobile home / unit] [“also” if unit part of condominium or cooperative] part of a homeowner association?

1. Yes
2. No
- DK
- Ref

Refer to Q9. STYPE (page 4) to determine the following questions.

- If STYPE=1,2, then proceed to Q14. CELAR1Q (page 6).
- If STYPE=3, then skip to Q16. STORIES (page 6).
- If STYPE=4, then skip to Q18. SOLAR (page 7).

14. CELAR1Q

Is this house built-

Read categories until a "yes" reply is received

1. With a basement?
2. With a crawl space?
3. On a concrete slab?

4. In some other way? (Specify): _____

DK

Ref

Skip to Q17. FLOORSQ

15. CELAR2Q

And, is that basement under ALL the house, or is it under PART of the house?

(Read as needed: "HOUSE" refers to living space only, i.e. basement doesn't need to be under garage/carport to count as "all")

1. All

2. Part

DK

Ref

Skip to Q17. FLOORSQ

16. STORIES

How many stories are in this multifamily building?

_____ - Skip to Q18. SOLAR (page 7)

Probes:

How easy or difficult was this to answer?

Tell me more about that.

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

17. FLOORSQ

How many floors are in this unit [if CELAR1Q=1 read "including the basement and any finished attics." / else read "including finished attics."]?

If split-level, count greatest number of stories on top of each other.

Probes:

How easy or difficult was this to answer?

Tell me more about that.

(If split-level home mentioned during interview:) Tell me more about your split-level home.

Equipment Module

18. SOLAR

Does this [house / apartment / manufactured/mobile home / unit] have solar panels?

(Read as needed: Solar panel refers to a panel designed to absorb the sun's rays as a source of energy for generating electricity or heating.)

1. Yes
2. No
- DK
- Ref

Probes:

How easy or difficult was this to answer?

Tell me more about that.

19. HFUELA

What fuel is used MOST for heating your [house / apartment / manufactured/mobile home / unit]?

1. Electricity – Skip to Q20. HCENTA (page 8)
2. Gas, LP Gas (liquid propane (LP) same as bottled gas) – Skip to Q19c. GASPI2 (page 8)
3. Fuel oil
4. Kerosene or other liquid fuel
5. Coal or coke
6. Wood
7. Solar energy
8. Other; specify

Skip to Q20. HCENTA (page 8)

(“Boiler” is not a type of fuel, it is a type of heating equipment)

9. None

DK

Ref

Skip to Q20. HCENTA (page 8)

19a. HFUELB

Is that because you do not HAVE any heating equipment or is that because you are not USING your heating equipment?

♦ Select 1 if does not have any heating equipment. Include equipment that is broken and WILL NOT be fixed.

♦ Select 2 if not using heating equipment. Include equipment that is TEMPORARILY broken but WILL BE fixed.

1. Do not have any heating equipment – Skip to Q27. FPLWKQ (page 10)
2. Not using heating equipment

DK

Ref

Skip to Q27. FPLWKQ (page 10)

19b. HFUELC

If you were to use your heating equipment, what type of fuel would it use?

- 1. Electricity – Skip to Q20. HCENTA
 - 2. Gas, LP Gas (liquid propane (LP) same as bottled gas)
 - 3. Fuel oil
 - 4. Kerosene or other liquid fuel
 - 5. Coal or coke
 - 6. Wood
 - 7. Solar energy
 - 8. Other, specify: _____ – Skip to Q33. MONOX (page 12)
 - DK
 - Ref
- } Skip to Q20. HCENTA
- } Skip to Q20. HCENTA

19c. GASPI2

Is it from underground pipes or bottled gas?

- 1. Piped gas
- 2. Bottled gas
- DK
- Ref

20. HCENTA

Sometimes people have more than one type of heating equipment in their home. Turning first to questions about your MAIN heating equipment: Is your heating equipment designed to send heat to all or most of the rooms?

- 1. Yes
- 2. No – Skip to Q23. HPORTA (page 9)
- DK
- Ref – Skip to Q23. HPORTA (page 9)

21. HCENB

Does it send heat to the rooms by...?

- 1. Forced warm air through ducts and vents
 - 2. Steam or hot water through radiators or pipes
 - 3. Electric coils inside the floors, ceilings, or walls
 - 4. Some other way
 - DK
 - Ref
- } Skip to Q27. FPLWKQ (page 10)
- } Skip to Q23. HPORTA (page 9)

22. HCENTC

And is that equipment a standard electric FURNACE or is it a HEAT PUMP?

- 1. Standard Electric Furnace
 - 2. Heat Pump
 - DK
 - Ref
- } Skip to Q27. FPLWKQ (page 10)

23. HPORTA

Is the main heating equipment PORTABLE so that it can be moved and used in another room, or is it NOT portable?

If "Don't Know", probe for description and decide best category.

- 1. Portable
- 2. Not Portable – Skip to Q25. HPORTC
- DK } Skip to Q26. HPORTD
- Ref }

24. HPORTB

What type of portable equipment is it?

After selecting answer, read category to respondent to verify classification.

- 1. Unvented room heaters
- 2. Portable electric heaters
- 3. Other; specify:_____ } Skip to Q27. FPLWKQ (page 10)
- DK }
- Ref }

25. HPORTC

What type of equipment is it?

After selecting answer, read category to respondent to verify classification.

- 1. Floor, wall or other pipeless furnace built into the structure
- 2. Built-in electric baseboard heaters
- 3. Vented room heaters burning kerosene, gas or oil
- 4. Unvented room heaters burning kerosene, gas or oil
- 5. Cooking stove (gas or electric)
- 6. Woodburning stove, pot belly stove, Franklin stove, or pellet stove
- 7. Fireplaces with inserts
- 8. Fireplaces without inserts } Skip to Q29. SHTEQP1 (page 10)
- 9. Other
- DK } Skip to Q27. FPLWKQ (page 10)
- Ref }

26. HPORTD

Specify other main heating equipment type not reported until now. After selecting answer, read category to respondent to verify classification.

- 1. Forced warm air furnace with ducts and vents to the individual rooms
- 2. Electric heat pump
- 3. Steam or hot water system with radiators or other system using steam or hot water
- 4. Electric coils in floors, ceilings or walls
- 5. Unvented room heaters burning kerosene, gas or oil
- 6. Portable electric heaters
- 7. Other; specify:_____
- DK
- Ref

27. FPLWKQ

Does your [house / apartment / manufactured/mobile home / unit] have a usable fireplace ?

1. Yes

2. No

DK

Ref

} Skip to Q29. SHTEQP1

28. FPHEQP

Do you consider the fireplace to be heating equipment?

If more than 1 fireplace, select "Yes" if any considered heating equipment.

1. Yes

2. No

DK

Ref

29. SHTEQP1

Earlier you reported [equipment from checklist in “Key Questions, Part 2 (Equipment)”] as heating source(s). Do you use any other sources to heat your home?

1. Yes

2. No

DK

Ref

} Skip to Q33. MONOX (page 12)

30. SHTEQP1_1

What do you use?

Mark all that apply. IF MORE THAN ONE SOURCE REPORTED, ASK:

Of those sources you just mentioned, what do you use first? (Circle response)

1. Electric or gas cookstove

2. Built-in electric unit(s)

3. Forced warm air furnace with ducts and vents to the individual rooms

4. Electric heat pump

5. Gas oven with the door open

6. Floor, wall or other pipeless furnace built into the structure

7. Portable electric heater(s)

8. Steam/hot water system with radiators or other system using steam/hot water

9. Woodburning, pot belly, Franklin stove(s), or pellet stoves

10. Room heater(s) vented to the outside through a chimney, flue, or pipes

11. Unvented room heater(s)

12. Outdoor wood fired boiler

13. Something else

DK

Ref

Probes:

How easy or difficult was this to answer?

Tell me more about that.

31. SHTEQP2

You reported [answer(s) from Q30] as additional heating source(s). Do you use any other sources to heat your home?

- 1. Yes
 - 2. No
 - DK
 - Ref
- } Skip to Q33. MONOX (page 12)

32. SHTEQP2_1

What do you use?

Mark all that apply.

- 1. Electric or gas cookstove
- 2. Built-in electric unit(s)
- 3. Forced warm air furnace with ducts and vents to the individual rooms
- 4. Electric heat pump
- 5. Gas oven with the door open
- 6. Floor, wall or other pipeless furnace built into the structure
- 7. Portable electric heater(s)
- 8. Steam/hot water system with radiators or other system using steam/hot water
- 9. Woodburning, pot belly, Franklin stove(s), or pellet stoves
- 10. Room heater(s) vented to the outside through a chimney, flue, or pipes
- 11. Unvented room heater(s)
- 12. Outdoor wood fired boiler
- 13. Something else
- DK
- Ref

Probes:

How easy or difficult was this to answer?

Tell me more about that.

33. MONOX

Do you have a working carbon monoxide detector inside your [house / apartment / manufactured/mobile home / unit]?

(Read as needed: A carbon monoxide detector or CO detector is a device that detects the presence of the carbon monoxide (CO) gas in order to prevent carbon monoxide poisoning. CO detectors are designed to measure CO levels over time and sound an alarm before dangerous levels of CO accumulate in an environment, giving people adequate warning to safely ventilate the area or evacuate. Some system-connected detectors also alert a monitoring service that can dispatch emergency services if necessary.)

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

Probes:

How easy or difficult was this to answer?

Tell me more about that.

Refer to Q6. TENURE (page 4) to determine the following questions.
If respondent is an owner, proceed to MORTINTRO (page 13).
Otherwise, skip to instructions before RMOVINTRO (top of page 18).

Mortgage Module

MORTINTRO

The next questions are about mortgages and other loans that are secured by the property. Please refer to your mortgage loan statement or any additional records that you may have regarding the mortgages on the property.

34. 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 [house / apartment / manufactured/mobile home / living quarters].

◆ Enter 0 for Reverse Annuity Mortgages or Home Equity Conversion Mortgages

-
- DK
 - Ref

Refer to previous question and ARM Screener to determine the following questions.

If respondent answers with 1 or more for Q34. NUMMORTG, and reported an Adjustable Rate Mortgage (ARM) on the ARM Screener, then proceed to Q35. MGTYPE.

Otherwise, skip to instructions before RMOVINTRO (top of page 18).

35. MGTYPE

I'm going to ask you a series of questions about your mortgage. For these questions I'd like you to think about your mortgage or loan that has an adjustable rate. If you refinanced, answer regarding the new mortgage. If not, then answer regarding your original mortgage.

Thinking about your current mortgage, what type of mortgage is the mortgage or loan?

1. Regular Mortgage? For example: fixed rate loans, adjustable rate loans, ARM, or any loan where a fixed amount was borrowed and must be repaid at predetermined intervals? – Skip to Q37. REFI (page 14)

2. Home Equity Loan?

- DK
 - Ref
- } Skip to Q37. REFI (page 14)

36. HELUMC

Is this mortgage or loan a home equity lump sum loan that is a loan of a set amount all of which you received at once or a home equity line of credit that is an arrangement where you may withdraw funds at any time up to a set limit?

1. Home Equity Lump Sum Loan? – Skip to RULEINTRO
 2. Home Equity Line of Credit? – Skip to instructions before RMOVINTRO (top of page 18)
- DK } Skip to RULEINTRO
 Ref }

37. REFI

Did this mortgage refinance a previous mortgage?

1. Yes
 2. No
- DK
 Ref

RULEINTRO

Now we have a series of questions about how your mortgage works. Now we want to know the terms and conditions that are used to calculate your payments. The terms may not be on your mortgage statement. We are asking you to remember how your lender described your mortgage when you signed your mortgage documents.

Refer to Q35. MGTYPE (page 13) to determine the following questions.

If the respondent answered Q35. MGTYPE = 2, then skip to Q43. BANK (page 16).

Otherwise, proceed to Q38. MORTIN.

38. MORTIN

Is the mortgage or loan an FHA, VA, Rural Housing Service/Rural Development mortgage, or none of these?

1. FHA
 2. VA
 3. Rural Housing Service/Rural Development
 4. None of these
- DK
 Ref

39. SUBMOR

There are State and local government programs that provide low cost mortgages.

Did you get the mortgage or loan through a State or local government program that provides low cost mortgages?

1. Yes
 2. No
- DK
 Ref

Refer Q38. MORTIN (page 14) to determine the following questions.

If Q38.MORTIN = 3, then skip to Q42.NEWMOR (page 16).

Otherwise, proceed to Q40.VARY.

40. VARY

Are the payments on this mortgage or loan the same during the whole length of the mortgage or loan?

1. Yes – Skip to Q42. NEWMOR (page 16)
2. No
- DK } Skip to Q42. NEWMOR (page 16)
- Ref }

41. HOWVARY

Why do the payments in the mortgage or loan change?

♦ Read all categories, randomizing their order

♦ Mark all that apply

1. You can choose your payment amount known as a "payment option" mortgage?
2. You are paying only interest on the loan now, but will have to start paying down the loan balance later, known as an "interest only" mortgage?
3. There will be a large payment due at the end of the loan term, known as a "balloon" mortgage?
–Skip to Q43. BANK (page 16)
4. Your payments vary according to a set schedule that does not depend on changes in interest rates, known as a "graduated payment" mortgage?
5. Your interest rate can change with market rates, known as an "adjustable rate" mortgage or ARM?
6. The payments you make for taxes and/or insurance change?
7. Other, specify _____
- DK
- Ref

42. NEWMOR

With regard to the mortgage, did you get a new mortgage or did you assume someone else's mortgage?

1. New
2. Assumed
3. Wrap around
- DK
- Ref

43. BANK

Did you borrow money from a bank or other organization such as a mortgage company, mortgage broker, or credit union for the mortgage or loan?

Other organizations can consist of mortgage corporations, pension plans, credit unions, savings and loans, etc.

- 1. Yes
- 2. No – Skip to Q45. SELL
- DK } Skip to instructions after Q45. SELL
- Ref }

44. DOC

Were you able to get this mortgage or loan without the lender verifying your income, assets, and debts?

- 1. Yes
- 2. No
- DK } Skip to instructions after Q45. SELL
- Ref }

45. SELL

For the mortgage or loan did you borrow money from the former owner of the home?

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

Refer to Q41. HOWVARY (page 15) to determine the following questions.

If Q41. HOWVARY = ARM, then proceed to Q46a. HYBARM (page 17).

Otherwise, skip to instructions before RMOVINTRO (top of page 18).

46a. HYBARM

You said the interest rate for your mortgage or loan can change. Was it ever fixed for more than one year?

♦ Select "No" if mortgage is less than one year old.

- 1. Yes – Proceed to Q46b. HYBARM2
- 2. No
- DK } Skip to 47a. HYBARMYR
- Ref }

46b. HYBARM2

Is the interest rate currently fixed?

- 1. Yes – Skip to Q47b. HYBARMYR2
- 2. No
- DK } Proceed to 47a. HYBARMYR
- Ref }

47a. HYBARMYR

For how many years did the interest rate for your mortgage or loan remain fixed?

- 1. 1 year
- 2. 2 years
- 3. 3 years
- 4. 5 years
- 5. 7 years
- 6. 10 years
- 7. Other _____
- DK
- Ref



Skip to Probes below Q47b. HYBARMYR2

47b. HYBARMYR2

For how many years will the interest rate for your mortgage or loan remain fixed?

- 1. 1 year
- 2. 2 years
- 3. 3 years
- 4. 5 years
- 5. 7 years
- 6. 10 years
- 7. Other _____
- DK
- Ref

Probes (either of 47a. HYBARMYR or 47b. HYBARMYR2):

How easy or difficult was this to answer?

What does the phrase “remain fixed” mean to you in this question?

Tell me more about your interest rate. Is it currently fixed?

What is the current interest rate?

How many years is the total loan?

How many years of that [is/was] fixed?

Refer to Q10. WHENYR/MON (page 4) to determine the following questions.

If respondent moved to their current home within the past two years, proceed to Recent Movers Module below.

Otherwise, skip to THINKALLOUD exercise (top of page 20).

Recent Movers Module

RMOVINTRO

Now we are going to ask about where you lived before moving here.

48. MOVFORCE2

People choose to move for a variety of reasons, either voluntary or non-voluntary. Were you **FORCED** to move by a landlord, a bank or other financial institution, or the government?

1. Yes – skip to [THINK ALOUD](#) exercise (top of page 20)
2. No
- DK
- Ref

Probe:

(If yes) Tell me more about that.

(Any answer) What does the phrase “forced to move” mean to you in this question?

49. MOVDISAS

Were you **FORCED** to move because of a natural disaster or fire?

1. Yes
2. No
- DK
- Ref

Probe:

(If yes) Tell me more about that.

50. WMJOB

Did you **CHOOSE** to move for a new job or job transfer?

1. Yes
2. No
- DK
- Ref

51. WMHOME

(Did you **CHOOSE** to move) to upgrade to a larger home or a better quality home?

1. Yes
2. No
- DK
- Ref

52. WMHOOD

(Did you **CHOOSE** to move) to be in a more desirable neighborhood?

1. Yes
2. No
- DK
- Ref

53. WMOTHER

(Did you CHOOSE to move) for some other reason?

1. Yes – What was the reason? *Specify:* _____
2. No
 DK
 Ref

READ: For the remaining 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.

B. THINK-ALOUND 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.
- Did you have any questions about thinking aloud before we move on?

Commuting Module

CMTINTRO

The next questions are about commuting and how people get to work, how long it takes, and any associated costs.

Encourage think-aloud at any point if respondent forgets.

54. COMDAYS

How many days do you leave your home to go to work in a typical week?

1. 0 – Skip to “Retrospective Probing 1” (page 25)
2. 1
3. 2
4. 3
5. 4
6. 5
7. 6
8. 7
- DK
- Ref

55. DRIVESELF

In a typical work week, how many days do you drive from home ALL the way to work?

1. 0 – Skip to Q57. DRIVEOTH (Do NOT read green lead in text)
2. 1
3. 2
4. 3
5. 4
6. 5
7. 6
8. 7
- DK
- Ref

56. DRIVEOWN

In a typical work week, do you drive a company vehicle that you take home for personal use?

1. Yes
2. No
- DK
- Ref

If Q54. COMDAYS= Q55. DRIVESELF and Q56. DRIVEOWN="Yes", then skip to "Retrospective Probing 1" (page 25).

If Q54. COMDAYS= Q55. DRIVESELF and Q56. DRIVEOWN="No", then skip to Q58. CARPOOL.

Otherwise, proceed to Q57. DRIVEOTH (read lead-in text.)

57. DRIVEOTH

["On the (COMDAYS-DRIVESELF) days you do NOT drive from home ALL the way to work" if COMDAYS ≠ DRIVESELF] Do you drive your own vehicle for a portion of your commute?

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

58. CARPOOL

Do you carpool to work?

- 1. Yes – Proceed to Q59. POOLNUM (page 22)
 - 2. No
 - DK
 - Ref
- } Skip to box above Q59. POOLNUM (page 22)

If Q55. DRIVESELF ≠ 0 or Q57. DRIVEOTH = "Yes", then skip to Q61. DIST.

Otherwise, skip to Q66. PUBTRANS (page 23).

59. POOLNUM

How many people are typically in your carpool?

◆ Enter 1 - 998

- DK
 - Ref
- } See box below

If Q55. DRIVESELF ≠ 0, then skip to Q61. DIST.

Otherwise, proceed to Q60. POOLFEE.

60. POOLFEE

What is your typical weekly carpool fee?

◆ Enter 1 - 998

- _____ } See box below
- DK
 - Ref

If Q57. DRIVEOTH = "Yes", then proceed to Q61. DIST.

If Q57. DRIVEOTH = "No", then skip to Q66. PUBTRANS (page 23).

61. DIST

On a typical day, approximately how many miles, round trip, do you drive ["your vehicle" if drive own car for portion of commute and carpool] for your commute?

◆ Enter 1 - 998

- _____
- DK
 - Ref

62. PARKCOST

During your commute, do you pay for parking?

- 1. Yes
 - 2. No
 - DK
 - Ref
- } Skip to Q64. TOLLCOST (page 23)

63. PARKAMT

How much do you spend on parking in a typical week?

◆ Enter 1 - 998

- _____
- DK
 - Ref

64. TOLLCOST

During your commute, do you pay a toll to use a road?

- 1. Yes – Proceed to Q65. TOLLAMT
 - 2. No
 - DK
 - Ref
- } Skip to box beneath Q65. TOLLAMT

65. TOLLAMT

How much per day?

◆ Enter 1 - 998

-
- DK
 - Ref

If Q54. COMDAYS = Q55. DRIVESSELF, then skip to "Retrospective Probing 1" (page 25).
 Otherwise, proceed to Q66. PUBTRANS.

66. PUBTRANS

Do you use any of the following as part of your commute?

Read bold categories. Mark all that apply.

- 1. **Public Bus**
- 2. **Subway, commuter rail, light rail, or trolley car**
- 3. **Commuter van or commuter bus**
- 4. **None**
- DK
- Ref

} Skip to Q70. TAXI (page 24)

67. SUBSIDY1

Does your employer provide you a subsidy for your public transportation costs?

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

} Skip to Q69. TRANSITCOST1 (page 24)

68. SUBSIDY2

Does that subsidy typically cover all your public transportation costs for commuting?

- 1. Yes – Skip to Q70. TAXI
- 2. No
- DK
- Ref

69. TRANSITCOST1

Thinking only about commuting costs, how much do you spend out-of-pocket each day on your public transportation cost?

◆ Enter 1 - 998

-
- DK
 - Ref

70. TAXI

Do you use a Taxi, cab, or car service, such as Uber as part of your commute?

- 1. Yes
 - 2. No
 - DK
 - Ref
- } Skip to Q72. FERRY

71. TAXIFEE

What is your daily taxi or car service expense?

◆ Enter 1 - 998

-
- DK
 - Ref

72. FERRY

Do you use a ferry as part of your commute?

- 1. Yes
 - 2. No
 - DK
 - Ref
- } Skip to Q74. WALK (page 25)

73. FERRYFEE

What is your daily ferry expense?

◆ Enter 1 - 998

-
- DK
 - Ref

74. WALK

Do you walk from home all the way to work?

- 1. Yes – Skip to “Retrospective Probing 1” below
- 2. No
- DK
- Ref

75. BIKE

Do you bike from home all the way to work?

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

[Retrospective Probing 1:

Now I'd like to ask you some questions about some of the answers you gave.

(Q54. COMDAYS) Earlier you were asked, "How many days do you leave your home to go to work in a typical week?" Did you find this easy or difficult to answer? Can you tell me more about that? What does the phrase "in a typical week" mean to you in this question?

(If Q55.DRIVESELF asked) Earlier you were asked, "In a typical work week, how many days do you drive from home ALL the way to work?" Did you find this easy or difficult to answer? Can you tell me more about that? What does the phrase "in a typical work week" mean to you in this question?

(If "Yes" to Q56. DRIVEOWN) Earlier you were asked, "In a typical work week, do you drive a company vehicle that you take home for personal use?" You said "yes." What does the phrase "personal use" mean to you in this question?

(If "Yes" to Q58. CARPOOL) Earlier you were asked, "Do you carpool to work?" You said "Yes." How often do you typically carpool to work? Tell me more about that.

(If Q62. PARKCOST asked) Earlier you were asked, "During your commute, do you pay for parking?" What does "during your commute" mean to you in this question?

(If Q63. PARKAMT asked) Earlier you were asked, "How much do you spend on parking in a typical week?" What does "in a typical week" mean to you in this question?

(If Q66 PUBTRANS asked) Earlier you were asked this question. Please read it over along with the options listed. (Hand out separate sheet with this question and allow them time to read through it). One option was "Subway, commuter rail, light rail, or trolley car." What does the phrase "commuter rail, light rail" mean to you in this question? Another option was "Commuter van or commuter bus." What does the phrase "commuter van or commuter bus" mean to you in this question?

(If "Yes" to Q67. SUBSIDY1) Earlier you were asked, "Does your employer provide you a subsidy for your public transportation costs?" You said "Yes." Can you tell me more about this? How much is this? How often is it provided? What does the phrase "subsidy" mean to you in this question?

(If Q69. TRANSITCOST1 asked) Earlier you were asked, "Thinking only about commuting costs, how much do you spend out-of-pocket each day on your public transportation cost?" What does the phrase "out-of-pocket" mean to you in this question? (If applicable:) Did you include any amount that was part of your subsidy? (If necessary:) How did you come up with an amount "each day," or did you answer in some other terms? Did you find this easy or difficult to answer?

(If Q71. TAXIFEE asked) Earlier you were asked, "What is your daily taxi or car service expense?" What does the phrase "expense" mean to you in this question?

(If Q73. FERRYFEE asked) Earlier you were asked, “What is your daily ferry expense?” What does the phrase “expense” mean to you in this question?]

Emergency and Disaster Planning Module

EDPINTRO

The next series of questions are to determine your preparedness for emergency situations, such as a fire or terrorist hazard, or major disaster situations, such as a flood or earthquake.

Encourage think-aloud at any point if respondent forgets.

76. MAJDIS

In the last two years, has there been a MAJOR disaster, such as a fire, earthquake, or tornado that required you or a landlord to make extensive repairs to your home?

- 1. Yes
 - 2. No
 - DK
 - Ref
- } Skip to box below Q77. RTYPDIS

77. RTYPDIS

What happened?

◆ Mark all that apply

- 1. Fire
- 2. Earthquake
- 3. Tornado or hurricane
- 4. Landslide
- 5. Flood
- 6. Other
- DK
- Ref

Refer to Q9. STYPE (page 4), to Q14. CELAR1Q (page 6), and Q16. STORIES (page 6) to determine the following questions.

If respondent has a single family home (STYPE=1 or 2) without a basement (CELAR1Q not = 1), or has a multifamily home (STYPE=3) with 3 stories or less (STORIES <= 3), proceed to Q78. SHELTR (page 28).

If respondent meets neither of the above, skip to Q79. INFO (page 28).

78. SHELTR

Some homes are built with a tornado safe room or shelter. Does this [house / apartment / manufactured/mobile home / unit] have a room or shelter designed to withstand a tornado?

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

79. INFO

In the event of a major disaster, where would you FIRST look to find information about what to do?

♦ [Read categories](#)

- 1. Family, friends, neighbors
- 2. Radio
- 3. Television
- 4. Internet/Facebook/Twitter
- 5. Some Other Source
- DK
- Ref

Refer to Q6. TENURE (page 4) and Q34. NUMMORTG (page 13) to determine the following questions.

If home is owned with at least one mortgage, proceed to Q80. FLOODINS1.

If home is owned with no mortgage, skip to Q81. FLOODINS2 (page 29).

If home is not owned, skip to Q83. GENERT (page 29).

80. FLOODINS1

Do you have flood insurance?

- 1. Yes – Skip to Q82. FLOODREAS (page 29)
 - 2. No
 - DK
 - Ref
- } Skip to Q83. GENERT (page 29)

81. FLOODINS2

Homeowners insurance policies do not cover flood damages caused by excessive rain. A homeowner who desires this coverage must purchase a separate policy.

Do you have flood insurance?

- 1. Yes
 - 2. No
 - DK
 - Ref
- } Skip to Q83. GENERT

82. FLOODREAS

Which of the following was the primary reason for the purchase:

♦ [Read categories](#)

- 1. It was required for home purchase or refinancing.
- 2. It was required because your residence is in a flood hazard area.
- 3. It was required for other reasons.
- 4. You decided to buy it after a neighbor bought it.
- 5. You decided to buy it for other reasons.
- DK
- Ref

83. GENERT

[Do you / Does your household] have a generator to provide electricity in case there is a power outage?

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

84. DRFOOD

[Do you / Does your household] have available non-perishable food to feed [yourself/ each member] for at least 3 days?

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

85. EMWATER

[Do you / Does your household] have available at least 3 gallons or 24 bottles of water ["per person" if household has more than one person]?

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

Refer to HOUSEHOLD ROSTER to determine the following questions.
If household has more than one person, proceed to Q86. ALTCOM2.
If household has only one person, skip to Q88. EVKIT2.

86. ALTCOM2

Do the members of your household have a plan for communicating with each other in the event that cell phone service is disrupted?

1. Yes
2. No
- DK
- Ref

87. EVSEP

In some disasters, household members will need to evacuate separately. Does your household have an agreed-upon meeting point if that should happen?

1. Yes
2. No
- DK
- Ref

88. EVKIT2

[Do you / Does your household] have necessary emergency supplies together and readily available to take with you if you have to evacuate your home?

1. Yes
2. No
- DK
- Ref

89. EVINFO

Vital financial information includes online access, paper documentation, or phone numbers for financial institutions.

[Would you / Would your household] have access to your vital financial information if you suddenly had to evacuate your home?

1. Yes
2. No
- DK
- Ref

EVINTRO

For the following questions, think about what would happen if [you / your household] had to evacuate from your town or city to a safe place at least 50 miles away.

90. EVFIN2

(If [you / your household] had to evacuate from your town or city to a safe place at least 50 miles away,) do you have access to financial resources, either cash savings or available credit card balances, that would meet expenses of up to \$2,000?

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

91. EVPETSV

Pets are also a concern during an emergency. [Do you / Does your household] have any pets?

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

} Skip to Q93. EVVEHIC2

92. EVPETS

If [you / your household] had to evacuate from your town or city to a safe place at least 50 miles away, would you need assistance evacuating or sheltering your pets?

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

93. EVVEHIC2

(If [you / your household] had to evacuate from your town or city to a safe place at least 50 miles away,) do you have access to reliable vehicles to carry all of your household members, ["pets," if household has pets] and a small amount of supplies such as clothes and food?

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

94. EVLOC2

♦ Read categories

If [you / your household] had to evacuate from your town or city to a safe place at least 50 MILES AWAY for at least two weeks, where would you most likely stay during those two weeks?

- 1. With relatives or friends
- 2. In a public shelter
- 3. In a room at a hotel or motel
- 4. In a travel trailer or RV
- 5. Somewhere else; specify: _____
- DK
- Ref

[Retrospective Probing 2:

Now I'd like to ask you some questions about some of the answers you gave.

(Q79. INFO) Earlier you were asked, “In the event of a major disaster, where would you FIRST look to find information about what to do?” (All: Did you consider having access to electricity as part of your answer? (If necessary:) Tell me more about that. What do you define as a “major disaster?” (If necessary:) Some [other] examples of major disasters may be [read any options from Q77 RTYPDIS not named by respondent after prior probe:] fire, earthquake, tornado or hurricane, landslide, or flood. Are you familiar with these disaster types? What does “landslide” mean to you?

(if Q82. FLOODREAS=3 or 5) Earlier you were asked what the primary reason was for the purchase of your flood insurance and you reported [It was required for other reasons/You decided to buy it for other reasons.] Can you tell me more about that?

(if Q86. ALTCOM2 asked) Earlier you were asked, “Do the members of your household have a plan for communicating with each other in the event that cell phone service is disrupted?” (If “Yes”) You said “Yes.” Can you tell me more about that plan? (If "No" or "if necessary for 'yes'") Tell me in your own words what this question means to you?

(if Q87. EVSEP asked) Earlier you were asked, “In some disasters, household members will need to evacuate separately. Does your household have an agreed-upon meeting point if that should happen?” (If “Yes”) You said “Yes.” Can you tell me more about that meeting point? (If "No" or "if necessary for 'yes'") Tell me in your own words what this question means to you?

(Q88. EVKIT2) Earlier you were asked, “[Do you / Does your household] have necessary emergency supplies together and readily available to take with you if you have to evacuate your home?” You said [Yes/No/DK/REF]. Can you tell me why you answered the way you did. What does the phrase “necessary emergency supplies” mean to you in this question? What does the phrase “readily available” mean to you in this question?

(If “Yes” to Q89. EVINFO) Earlier you were asked, “[Would you / Would your household] have access to your vital financial information if you suddenly had to evacuate your home?” You said “Yes.” Can you tell me how you currently access your vital financial information?

(Q90. EVFIN2) Earlier you were asked, “If [you / your household] had to evacuate from your town or city to a safe place at least 50 miles away, do you have access to financial resources, either cash savings or available credit card balances, that would meet expenses of up to \$2,000?” You said [Yes/No/DK/REF]. Can you tell me more about that?

(If Q92. EVPETS asked) Earlier you were asked, “If [you / your household] had to evacuate from your town or city to a safe place at least 50 miles away, would you need assistance evacuating or sheltering your pets?” You said [Yes/No/DK/REF]. What does this question mean to you?

(Q94 EVLOC2) Earlier you were asked “If [you / your household] had to evacuate from your town or city to a safe place at least 50 MILES AWAY for at least two weeks, where would you most likely

stay during those two weeks?" You said [fill answer from Q94 EVLOC2]. How confident are you that this place is, or would be, at least 50 miles away? Can you tell me more about that?

95. RECORDS

Did you refer to utility bills, income statements, mortgage statements, or any other records in preparation for this survey?

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

[Note to interviewer: Note any responses given that do not fit the yes, no, DK, refuse scale, or if respondents think they need to respond regarding each example.]

**[Probes: In your own words, what is this question asking?
What does "refer to" mean to you in this question?]**

SECTION III. 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? Was it easy or difficult?
- Have you ever answered survey questions about your housing, including heating equipment, mortgages, recent moving, or emergency and disaster planning? If yes, what was the survey? What was the experience like for you?
- Have you ever answered survey questions about commuting? 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 any of 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 AND VOUCHER TO THE PARTICIPANT.

11 APPENDIX D: EXPERT REVIEW OF EVICTION QUESTIONS

Q	Original MARS Text	CSM Recommended Text	Skip Instructions	CSM Comments	ADDP Comments
Intro	Next I have some questions about why you moved away from this place.	Next I have some questions about why you moved away from this place.			
H1a	<p>An eviction is when your landlord forces you to move when you don't want to. Were you, or a person you were staying with, evicted?</p> <p>(A landlord might force you to move because you didn't pay your rent, because you damaged the property, or for any number of other reasons. Sometimes a landlord gives you a paper, or tapes a paper to your door, saying you have to move. Sometimes you go to court; other times you don't. Whatever the case, an eviction happens when you move out because a landlord makes you.)</p>	<p>An eviction is when your landlord forces you to move. Were you, or a person you were staying with, evicted?</p> <p>(Read as necessary: A landlord Not renewing the lease should Not be counted as an eviction.)</p>	<p>Yes [go to H2a] No, Dk, Rf [go to H5a]</p>	<p>1. We recommend removing “when you don’t want to” from the question stem because it seems unnecessary especially after “forces you to move” is read. 2. Added “read as necessary” description because that is Not a way an eviction can happen. 3. We thought that the parenthetical paragraph following the question stem was too lengthy and possibly burdensome so it is recommended to be removed. “Gives you a paper” is a vague phrase as it could mean many different things. We do like the example of “tapes a paper to your door” as it prompts the respondent to think of an eviction but we think it goes best with item H5a. If the paragraph remains, we recommend taking out the last sentence “whatever the case, an eviction happens when you move out because a landlord makes you” because it is unnecessary since it’s just repeating what was said in question stem and earlier in description.</p>	<p>We plan to use the modified version recommended by CSM.</p> <p>We can move the parenthetical text from the original question to a help screen. However, we wonder if CSM's suggested 'Read as necessary' text reads well considering the double negative: 'A landlord Not renewing the lease should Not be counted as an eviction.'</p>

Q	Original MARS Text	CSM Recommended Text	Skip Instructions	CSM Comments	ADDP Comments
H2a	An eviction goes on your record if the landlord carried out an eviction order against you in small claims court and a commissioner or judge ruled in your landlord's favor. This can happen even if you do not show up for court. Did this eviction go on your record?	Delete this question	Yes, No, Dk, Rf [go to H2a1]	<ol style="list-style-type: none"> 1. We recommend deleting this item since we don't know what type of "record" this could be and aren't sure respondents will either. Is it a person's credit record? Note that deleting this question would not affect the skip patterns for the rest of the questionnaire. 2. There may be different procedures across different states (ex: how is someone evicted across different states?) 3. The population of the evicted cases is small and we think it going on a record is even smaller. Would AHS be able to publish a statistic on this? If not, you are adding respondent burden for something that may not be usable. 4. If question does remain, we recommend adding "person you were staying with" to the question: "Did this eviction go on your record or on the record of the person you were staying with?" 	We plan to keep the original question as is.
H2a1	Were you, or a person you were staying with, evicted because you or they fell behind in rent?	Were you, or a person you were staying with, evicted because you or they didn't pay the rent?	Yes [go to H23a] No, Dk, Rf [go to H22a]	1. The phrase "fell behind in rent" sounds awkward so we suggest "didn't pay the rent" since it sounds much simpler and measures the same intention.	We plan to keep the original question as is.
H5a	Did you, or a person you were staying with, receive an eviction notice while living at this place?	Did you, or a person you were staying with, receive an eviction notice while living at this place? (Read as necessary: Sometimes the landlord Notifies you by taping a paper to your door.)	Yes [go to H6a] No, Dk, Rf [go to H14a]	1. Add a read as necessary description that can read to clarify the meaning of "eviction notice." As mentioned in H1a, we think the example of "taping a paper to your door" is a common method of receiving an eviction notice so we recommend putting this as "read as necessary" text.	We plan to keep the original question as is.
H6a	Did you, or a person you were staying with, receive an eviction notice because you or they didn't make a rent payment?	Did you, or a person you were staying with, receive an eviction notice because you or they didn't make one or more rent payments?	Yes, No, Dk, Rf [go to H9a]	1. We suggest modifying the wording on H6a since "make a rent payment" sounded a little vague so we thought changing it to "one or more rent payments" would be easier to comprehend and would not change the intention of the question meaning.	We plan to keep the original question as is.

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H9a	After you, or a person you were staying with , received the eviction notice did you, or a person you were staying with, go to court?	After receiving the eviction notice, did you or a person you were staying with, have a court hearing?	Yes [go to H10a] No, Dk, Rf [go to H11a]	1. Delete “you, or a person you were staying with.” at the beginning of the question since it’s mentioned later in the question where it is needed (this will also apply in H10a and H11a). 2. We recommend using “have a court hearing” instead of “go to court.” By reading the question, it wasn’t clear “who initiated going to court” so that’s why the wording is modified to “have a court hearing.” We also felt this new wording sounded more neutral.	We plan to use the modified version of the question shown in the “Original MARS Text” column.
H10a	When you, or a person you were staying with , went to court were you, or a person you were staying with, ordered to move?	After going to court, were you or a person you were staying with, ordered to move?	Yes [go to H22a] No, Dk, Rf [go to H12a]	1. Remove “when you, or a person you were staying with” as described in H9a.	We plan to use the modified version of the question shown in the “Original MARS Text” column..
H11a	(After you, or a person you were staying with , received the eviction notice), did you or a person you were staying with move away from this place before going to court?	(After receiving the eviction notice), did you or a person you were staying with move away from this place before having to go to court?	Yes [go to H22a] No, Dk, Rf [go to H12a]	1. Remove “when you, or a person you were staying with” as described in H9a. 2. We also edited the end of the question to “having to go to court.”	We plan to use the modified version of the question shown in the “Original MARS Text” column.
H12a	Did you, or a person you were staying with, work something out with your landlord?	Delete this question		1. Recommend dropping this item. The intent of the question is unclear and we aren’t sure what the data would mean. “Work something out with your landlord” is very vague. Does “work something out” mean allowing them to stay? Avoid paying on the rent? Since this question is only asked of recent movers, how would they have worked something out to stay? 2. Note that deleting this question would not affect the skip patterns for the rest of the questionnaire.	We plan to keep the original question as is.
H14a	Did you move away from this place because your landlord told you, or a person you were staying with, to leave?	Did you move away from this place because your landlord told you, or a person you were staying with, to leave?	Yes [go to H22a] No, Dk, Rf [go to H16a]	--No changes to this question. The one comment we have is whether this question is asking about the respondent only since it asks “Did YOU move away” without the phrase “you, or a person you were staying with”.	We plan to keep the original question as is.

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H16a	Did you move away from this place 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?	Did you move away from this place 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?	Yes [go to H23a] No, Dk, Rf [go to H18a]	1. No changes to this question. The one comment we have is whether this question is asking about the respondent only since it asks "Did YOU move away" without the phrase "you, or a person you were staying with" as in H14a.	We plan to keep the original question as is.
H18a	Did you move away from this place because the city condemned the property and forced you to leave?	No change	Yes [go to H22a] No, Dk, Rf [go to H19a]	1. No changes to this question.	We plan to keep the original question as is.
H19a1	Did you move away from this place because the landlord raised the rent?	Did you move away from this place because the landlord raised the rent?	Yes, No, Dk, Rf [go to H19a2]	1. No changes to this question.	We plan to keep the original question as is.
H19a2	Did you move away from this place because the neighborhood was dangerous?	Did you move away from this place because the neighborhood was dangerous?	Yes, No, Dk, Rf [go to H19a3]	1. No changes to this question.	We plan to keep the original question as is.
H19a3	Did you move away from this place because the landlord wouldn't fix anything and your place was getting run down did not make repairs?	Did you move away from this place because you weren't happy with how the landlord took care of it?	Yes, No, Dk, Rf [go to H19a4]	1. The wording for sub-items 1,2 and 4 are fine but the wording for 3 is problematic. "Wouldn't fix anything" is very vague. Did they actually never fix anything or did they not just fix anything up to renter's standards? The current wording is a double-barreled question because of the additional phrase "your place was getting run down". Recommend changing the new wording for 3 to be "you weren't happy with how the landlord took care of it." Think this is easier to understand and removes the double barrel component.	We plan to use the modified version of the question shown in the "Original MARS Text" column.
H19a4	Did you move away from this place because the landlord went into foreclosure?	Did you move away from this place because the landlord went into foreclosure?	Yes, No, Dk, Rf [go to H22a]	1. No changes to this question.	We plan to keep the original question as is.
H22a	At the time you moved, were you or the people you were staying with caught up with the rent at this place?	At the time you moved, were you or the people you were staying with behind on rent payments at this place?	Yes, No, Dk, Rf and minor children in HH [go to H23a] else end module	1. Recommend modifying the end of question stem to "behind on rent payments at this place". This would not change the intention of the question.	We plan to keep the original question as is.
H23a	Did your (child/children) have to switch schools because of the move?	No change	End module	1. No issues with this question	We plan to keep the original question as is.

