How to Conduct a Survey
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I. Introduction

This guide is prepared to assist CDBG grantees to develop surveys for the purpose of determining whether the service area of a proposed activity meets the LMI Area Benefit national objectives criteria. The methods discussed in this guide are basic techniques for conducting a survey that will yield acceptable levels of accuracy.

The procedures described in this guide are comprehensive approaches to conducting the least costly surveys possible and attempts are made to render them as simple as possible. The procedures are purposely designed to be used for the determination of income levels in the service area of a CDBG-funded activity. The State CDBG regulations at 24 CFR570.483(b)(1)(i) requires that the survey be methodologically sound.

Confidentiality

If you choose to conduct a survey, you must emphasize to respondents that their answers will be kept confidential. People are more likely to provide honest answers if their answers are to remain anonymous. You should do your very best to maintain this confidentiality. It is recommended that the respondent's name, address, and telephone number appear only on the cover sheet of the questionnaire. After the survey is completed, the cover sheet may be numbered and separated from the actual interview sheet. If the cover sheets and the questionnaires are both numbered, they can be matched if necessary. It is suggested that the grantee make reasonable efforts to protect the privacy of those surveyed and follow applicable State and local laws regarding privacy and obligations of confidentiality.

Lifespan of a Survey

There is no firm answer as to how long an income survey for the purpose of determining the percentage of LMI persons in the service area is good for. Perhaps there might be instances in which an income survey could continue to be used until the next decennial census, but the grantee would have to be sure that there have been no significant demographic, economic and non-economic changes in the area during that time. Such changes may include factory openings or closings, layoffs by a major employer in the service area, or the occurrence of major disasters (such as tornados hurricanes, earthquakes, etc.). <u>The Kansas CDBG program has determined that surveys will be good until the next HUD census data is released unless the community meets the special circumstances above</u>. Note that even if a survey is current, it cannot be used for a different activity in a different service area; however, it might be usable for another activity in the same service area.

II. Definition of Terminologies

Some of the terms defined in this section are governed by CDBG regulatory requirements.
CDBG regulatory definitions of *income, family* and *household* are located at 24 CFR 570.3.

CDBG Terminology

1. Family means all persons living in the same household who are related by birth, marriage or adoption.

2. Household means all persons who occupy a housing unit. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements.
3. Income - Adjusted gross income as defined for the purpose of reporting under Internal Revenue Service (IRS) Form 1040 for individual Federal annual income tax purposes.
4. Low-Income person means a member of a family that has an income equal to or less than the Section 8 very low-income limit established by HUD. Unrelated individuals shall be considered as one-person families for this purpose. (The Section 8 very low-income limit is income that does not exceed fifty percent of the median income for the area, as adjusted by HUD.)
5. Moderate-Income person means a member of a family that has an income equal to or less than the Section 8 low-income limit and greater than the Section 8 very low-income limit, established by HUD. Unrelated individuals shall be considered as one-person families for this purpose.

Terms Used in Survey Research

1. Unit of analysis refers to what is being measured and for the purpose of this guidance the unit of analysis is family income. Whether one is counting households or families, what actually matters is the total family income, not the income of any one individual.
2. Respondent refers to the person who is responding to the questionnaire or interview.
3. Rate of response is expressed as a percent; it refers to the number of households participating in a survey divided by the number of households in the sample.
4. Population refers to the group whose characteristics you seek to estimate.
5. Parameter is the summary description of a given variable in a population.
6. Sample refers to a portion of the population under study. Samples are used to draw inferences about the population.
7. Sampling is the process of selecting a sample from the population.
8. Simple random sampling is a type of probability selection process in which the units composing a population are assigned numbers and a set of random numbers is then generated, and the units having those numbers are selected to make up the sample.

III. Service Area

This is the area to be served by the CDBG-funded activity. One of the crucial aspects of qualifying an activity as principally benefiting LMI persons on an area basis is the proper identification of the service area. The service area must be defined first before deciding which data to use to determine the percentage of LMI persons and not vice versa. The principal responsibility for determining the area served by the activity rests with each CDBG grantee.

Once it has been determined that the benefits of the activity will be available to all residents of a particular service area, the activity may meet the LMI Area Benefit national objective if the boundaries of the area served by the activity are clearly defined and at least 51 percent of the residents are LMI persons. In some communities, the planning department or the agency administering a particular facility or service, for their own purposes, establishes service areas for such things as libraries, parks, playgrounds, etc. Factors to be considered in defining the service area include:

1. Nature of the activity: In determining the boundaries of the area served by a facility, you must consider whether the facility is adequately equipped to meet the needs of the residents. For

example, in the case of assisting a small two-lane street in a residential neighborhood versus that of assisting an arterial four-lane street that may pass through the neighborhood, but is clearly used primarily by persons commuting.

2. Location of the activity: Where an activity is located may affect its capacity to serve particular areas, especially when the location of a comparable activity is considered. For example, a library cannot reasonably benefit an area that does not include the area in which it is located. When a facility is located near the boundary of a particular neighborhood, its service area would be expected to include portions of the adjacent neighborhoods as well as the one in which it is located.
3. Accessibility issues: If a geographic barrier such as a river or an interstate highway separates persons residing in an area in a way that precludes them from taking advantage of a facility that is otherwise nearby, that area should not be included in the service area. Language barriers might also constitute an accessibility issue in some circumstances.
4. The service area comprises only a small portion of the unit of general local government, or of a census tract. In such situations, information on the unit of government or the census tract is not useful because the residents of the service area make up only a small fraction of the total, and their characteristics may not mirror those of the larger area. A survey of the residents of the service area may be the most appropriate way to determine whether the service area qualifies under the LMI criterion. Examples of activities in which this may be encountered include extending water lines to serve rural settlements in a county.
5. The service area includes all or part of several units of general local government and may contain both incorporated and unincorporated areas. Data from HUD may be usable for a portion of the service area; therefore, the State and its grant recipients may need supplementary survey data for the other portions of the service area. It may be necessary to survey a large area to determine the percentage of service area residents who are LMI. Examples of activities include: (1) construction of a rural water system which serves more than one incorporated city plus portions of the surrounding unincorporated area of two counties in which the cities are located; (2) construction of a new fire station in a city where the municipal fire department provides, through contract, fire protection service for two adjoining townships (one of which is in a different county).

In the CDBG program, the service area may be a sparsely populated rural area. For such an area, a census of the entire population may be undertaken; however, the following conditions are applicable:

- The grantee must show how the percentage of LMI persons was calculated. The percentage of LMI persons must be calculated from the entire population of the service area, and not from the proportion of participants who responded to the survey. For example, a town in rural America with a population of 640 conducts a census of the entire population to determine the percentage of LMI persons, and gets an 80 percent response rate. Fifty-one percent of 640 is 326, and 80 percent of 640 is 512. Of the 512 respondents, 326 of them should be LMI persons. It is inaccurate to use 51 percent of 512 which is 261.

- It is possible that some families in the service area may vehemently refuse to participate in the census, or cannot be reached (after several attempts) for several reasons (for example, families on lengthy vacations). In such cases, it is suggested that the total number of persons in the families that participated in the census be used in calculating the percentage of LMI persons. However, the number of refusals or absentees must be relatively small (for example, two or three families out of 50) so as to have a negligible effect on the validity of the results of the census. Regardless of the type of method used, compare the percentage of LMI persons obtained from the survey or census with the percentage of LMI persons provided in the most recent HUD LMI and give an explanation if the two percentages differ widely. If variance is more than six percent, a detailed explanation of causes must be submitted with the application.

Performing LMI Qualifications

Once the boundaries of the service area of the CDBG-funded activity have been defined, the next step is to determine the required percentage of residents that are LMI persons. To determine the percentage of LMI persons in the service area, grant recipients may utilize HUD’s LMI data. HUD’s LMI data is based on the most recent US decennial census, that may not reflect current income levels in the service area and/or the census tract/block boundaries may not coincide sufficiently with the service area. This leads to the option of conducting a survey to determine the percentage of LMI persons in the service area.

Temporary residents (for example, residents of seasonal cabins) may not participate in an income survey if their benefit of a service or an activity is incidental. For example, the use of a library or senior center by temporary residents would be considered an incidental benefit. Temporary residents may participate in income surveys for CDBG-funded activities such as installation of sewer lines and sewage treatment plants, etc.

IV. A Summary of Steps in Conducting LMI Surveys

When HUD’s LMI data is not used in documenting LMI benefit on an area basis, CDBG grantees must comply with the standards for conducting surveys located at 24 CFR 570.483(b)(1)(i) for the State CDBG program. Experienced researchers employ survey methods that are easy to complete, generate consistent and accurate data, and produce results that answer specific questions. Anybody who has not conducted a survey can still do so by following a systematic approach. This guide describes procedures that may be used to determine whether the requisite percentage of the residents of a service area (51 percent or the exception percentage, as applicable) of a CDBG-funded activity are LMI persons. This guide does not restrict the CDBG grantee to any one type of survey methodology. The steps in conducting surveys are as follows:

Step 1: Select the Type of Survey

Decide which survey method to use (telephone, door-to-door, or mail questionnaire) and base your decision on available staff, size of the sample you need, and the means you have available for identifying samples for the survey.

(a) Mail (or Self-Administered) Questionnaires

This is a basic method for collecting data through the mail: a questionnaire is a set of questions sent by mail accompanied by a letter of explanation and self-addressed stamped envelope for returning the questionnaire. The respondent is expected to complete the questionnaire, put it in the envelope and return it. A common reason for not returning a questionnaire is that some people may feel it’s too burdensome. To overcome this problem, researchers often send a self-mailing questionnaire that can be folded in a certain way so that the return address appears on the outside. In this manner, the respondent does not risk losing the envelope.

Advantages of Mail Questionnaires

- Covers large geographic area.
- Provides an opportunity for honest answers to very personal questions.
- No travel required.
- Enables researcher to target a particular segment of the population.
- Allows respondents to complete the questionnaire at their convenience.

Disadvantages of Mail Questionnaires

- May have possible coverage errors; for example, address lists might be inaccurate or out of date (duplicate address, incomplete or wrong addresses).
- Not appropriate for requesting detailed written responses.
- May have a low return rate if too lengthy, poorly worded, or seems too personal.
- May not have anyone available to assist the respondent with questions, especially if the questions are in English but the respondent's primary language is not English. Provisions must be made to provide non-English-speaking residents with a questionnaire in their own language, as appropriate.
- Easiest for people to disregard, postpone, misplace or forget about it.
- Needs to allow longer time to collect responses.
- Costly—must pay for return postage to get a decent response rate; also you have paid for postage even for those that aren't returned.
- It's all or nothing—people will either do it all or not at all; with phone or in-person surveys, one might at least get some answers.
- Lack of control over who fills out the questionnaire (for example, a child).

Combining a mail survey with a follow-up letter or telephone call may improve the rate of response. For example, if in a door-to-door survey you find that someone is not at home, you can leave a note for the head of the family (or responsible adult) to telephone the interviewer. You can also use the phone to schedule a time when to conduct an interview or mail a letter to residents of the service area and let them know in advance when an interviewer will call or visit.

(b) Face-to-Face (Door-to-Door) Interviews

This is a data collection technique in which one person (an interviewer) asks questions of another (the respondent) in a face-to-face encounter. It involves more work since the interviewer must go and knock on doors in order to obtain interviews. However, in small areas this type of survey may be the easiest because one can define the service area by its geographic boundaries and develop procedures for sampling within those boundaries so that a list of families living in the area is not required. Interviewers have to be well trained to ensure that procedures are consistently followed and that responses are not influenced by facial expressions.

Advantages of Face-to-Face Interviews

- Is a very reliable method of data-collection.
- Researcher has full range and depth of information.
- Interview may be scheduled to suit respondent's daily agenda.

- Respondent has the option to ask for clarifications.
- Target population may be easily located and defined.
- People may be willing to talk longer, face-to-face, particularly with in-home interviews that have been arranged in advance.

Disadvantages of Face-to-Face Interviews

- Responses may be less candid and less thoughtful.
- Interviewer's presence and characteristics may bias responses.
- Interviewer is required to go to the respondent's location.
- Respondents who prefer anonymity may be influenced negatively.
- May reach a smaller sample.
- Lengthy responses must be sorted and coded.
- Can take too much time.
- Costs more per interview than other survey methods; particularly true of in-home interviews in rural areas where travel time is a major factor
- May not be able to gain access to the house (e.g., locked gates, guard dogs, "no trespassing signs," etc.)
- Translators may be needed when dealing with non-English speakers.

(c) Telephone Interviews

A telephone interview is a data collection technique in which one person (an interviewer) asks questions of another (the respondent) via telephone. Telephone numbers of potential participants must be selected randomly. The interviewer must ensure that the respondent is someone competent and knowledgeable enough to answer questions about the family income status. In a telephone survey, you must devise a method for contacting those families without telephones or those with unlisted numbers. Hence it may be preferable to conduct door-to-door interviews in small service areas, especially in rural areas.

Advantages of Telephone Interviews

- Relatively easy to conduct.
- Saves money and time.
- Appearance and demeanor of interviewer do not influence the respondent.
- Respondents may be more honest in giving socially disapproved or sensitive answers due to greater anonymity for respondent.
- Interviewer may use an alias rather than his/her real name for privacy or to conceal ethnicity if relevant to the study.
- Allows interviewer to ask follow up questions.
- No fear for personal safety.

Disadvantages of Telephone Interviews

- Respondents may be hostile to interviews because of experience with previous telemarketing sales calls disguised as surveys.
- Respondents may terminate the interview abruptly.
- The interviewer may have problems reaching potential respondents by telephone because of the prevalence of answering machines that screen telephone calls.

- May not be able to reach households with unlisted numbers, no telephone at all, or families that use only cell phones.
- Some people often do not like the intrusion of a telephone call to their homes.
- Difficulty of reaching people due to reasons such as conflicting schedules.
- It may be easier to be less candid to someone on the phone than in person.
- Difficult to get accurate answers from non-English speakers.

Step 2: Develop the Questionnaire

If you choose to conduct a mail questionnaire, use standard 12-point print and do not congest too many questions on one sheet of paper. Generally, follow these guidelines:

- The questions in the questionnaire should be short, simple and efficient. Keep the language as simple as possible. Avoid bias. Do not encourage particular answers. Include other questions, if you like, but make sure that the survey does not take too long.
- Use the correct income limits (correct amount, correct year, and correct service area) for the survey instrument. This is provided for your use in this guide.
- Avoid loaded questions—i.e., questions with no correct answers. Loaded questions increase respondent burden.

A sample eligible survey is attached to this document. At a minimum, these questions must be asked.

Step 3: Select the Sample

Define your service area: What are the boundaries of the service area? What is the size of the population for which you are calculating the percentage of persons who are LMI? For surveys of less than 500 households, a survey is conducted for the entire project and the surveys must indicate that over 51 percent of the entire population of the target area is low-to-moderate income (LMI). For surveys over 500 households, surveys can be done project wide for 51 percent LMI or by random selection.

Identify the Sample: Select a procedure for identifying the sample in the service area and identify a procedure for randomly selecting the sample. Obtain a *complete* list of residents, addresses, and telephone numbers in the service area.

Determine the sample size: Determine the sample size needed in order to achieve an acceptable level of accuracy.

Randomly select the sample: Make sure you add families to replace refusals and that the entire service area is covered—that is, be certain that you have not excluded certain areas or groups of people. Commercial (retail and industrial) sites, vacant lots and abandoned and vacant homes should be excluded from the sample because they do not have any effect on the outcome of the survey. Use an acceptable random selection method and decide the number of attempts and replacement procedures to be used. Ascertain that the selection of subjects to be included in the sample and replacement procedures are structured to avoid bias; for example, daytime or weekday attempts may skew response rates in favor of unemployed, retired, or single income families. All random surveys must be approved by KDOC, who will send out a random list for use. A map containing all houses must be sent to KDOC before a random number list will be sent to the applicant.

Step 4: Conduct the Survey

If you choose to conduct an interview survey, select and train your interviewers. One of the most important aspects of any interview survey is the training of the interviewers. The quality of the results of the survey depends on how well the survey is conducted. Even in small studies involving a single researcher-interviewer, it is important to organize in detail the interviewing process before beginning the formal process. Make sure the interviewers are very comfortable with the questions. The training process includes the following major topics:

- Explaining the need for the survey.
- Describing the entire survey.
- Identifying the sponsor of the survey.
- Providing the interviewer with a working knowledge of survey research.
- Explaining the survey sampling logic and process.
- Explaining interview bias.
- 'Walking through' the interview process.
- Explaining respondent selection process.
- Explaining scheduling and supervision.
- Explaining follow-up for non-response.

Make contact with the residents of the service area and consider writing or telephoning to let people know in advance that you are coming. Or just knock on doors, if this is the procedure you select. Try again (and again) to establish contact and reschedule another interview if initial contact has not resulted in an interview. Replace families you have written off as "unreachable."

Step 5: Analyze the Results

Complete the LMI Worksheet correctly. Record your calculated percentage of LMI persons. See attached tabulation form for your use.

Step 6: Document and Save Your Results

- Save the completed questionnaires—preferably in a form that does not reveal the identity of the respondents. Use code numbers to conceal the identity of respondents.
- Save the list of respondents—preferably in a form that does not identify their responses.
- Save the description of the service area, the list of your sampling procedures (original sample, interview sheets or completed questionnaires, tabulations and a list or memo describing how other survey elements were handled, including replacements and replacement methods). Save your data.

V. Final Checklist for Conducting a Survey

1. Determine the target area.
2. Refer to CDBG LMI numbers to find out the number of population and LMI data.

3. If:
   - Under 500 households, survey the entire population until 51 percent LMI is obtained.
   - Over 500 households – use a random survey methodology to determine survey size or survey entire population until 51 percent LMI is obtained. Random requires a map containing all houses must be sent to KDOC before a random number list will be sent.
4. Determine type of survey method.
   - Mail
   - Face to face
   - Telephone
5. Conduct the survey.
6. Tabulate the results.