



Indicator 29: How often in the past 12 months would you say you were worried or stressed about having enough money to pay your rent/mortgage?



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Internal variable name: outc29\_pay\_mortgage

### Section 1: Definition

Definition: How often in the past 12 months would you say you were worried or stressed about having enough money to pay your rent/mortgage?

### Section 2: Predictive models

	Mixed, demos only	Logit, no area effects	Mixed with area covariates
	b/se	b/se	b/se
Outcome 29: How often in the past 12 months would you say you were worried or stressed about having enough money to pay your rent/mortgage?			
Non-Hispanic Black vs. Non-Hispanic White	0.3513*** (0.0852)	0.3144*** (0.0916)	0.3144*** (0.0868)
Non-Hispanic Asian vs. Non-Hispanic White	-0.2509 (0.2915)	-0.1369 (0.2227)	-0.1369 (0.2932)
Non-Hispanic Other vs. Non-Hispanic White	0.1272 (0.1422)	0.1331 (0.1623)	0.1331 (0.1460)
Hispanic vs. Non-Hispanic White	0.6547*** (0.1505)	0.7131*** (0.1611)	0.7131*** (0.1518)
Female	0.4071*** (0.0675)	0.4003*** (0.0649)	0.4003*** (0.0671)
Age 18-24 vs. 65+	1.3488*** (0.1339)	1.3603*** (0.1508)	1.3603*** (0.1299)
Age 25-34 vs. 65+	1.4942*** (0.0996)	1.5077*** (0.1099)	1.5077*** (0.1000)
Age 35-44 vs. 65+	1.3452*** (0.1074)	1.3709*** (0.0998)	1.3708*** (0.1097)
Age 45-54 vs. 65+	1.2053*** (0.0893)	1.2242*** (0.0886)	1.2242*** (0.0910)
Age 55-64 vs. 65+	0.7179*** (0.0763)	0.7252*** (0.0850)	0.7252*** (0.0762)
% Households with children receiving SSI, cash transfers, SNAP		0.0405* (0.0163)	0.0405*** (0.0106)
% speaking English less than very well		-0.0719*** (0.0157)	-0.0719*** (0.0107)
Esophagus Cancer Female Rate		-0.0325 (0.0214)	-0.0325 (0.0168)



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{% speaking English less than very well}		0.0173*	0.0173***
interacted with { Esophagus Cancer Female Rate}		(0.0068)	(0.0044)
% families with own children		0.0116	0.0116*
		(0.0107)	(0.0050)
{% families with own children}		-0.0007	-0.0007**
interacted with {% Households with children receiving SSI, cash transfers, SNAP}		(0.0004)	(0.0003)
Intercept	-1.2820***	-1.8356***	-1.8356***
	(0.0897)	(0.4439)	(0.2351)
Area effect variance	0.0623*		0.0000
	(0.0301)		(0.0000)

Number of alternative models used to estimate model error = 12.



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### Section 3: Results

County name	County FIPS	Direct estimate	Direct 95% CI	SAE composite	SAE 95% CI
Augusta County	51015	48.0%	(38.3%, 57.9%)	46.9%	(43.7%, 50.1%)
Bath County	51017	18.3%	(3.7%, 56.8%)	43.9%	(39.3%, 48.5%)
Caroline County	51033	63.8%	(41.1%, 81.6%)	55.3%	(52.6%, 57.9%)
Clarke County	51043	71.0%	(45.6%, 87.8%)	49.5%	(46.0%, 53.1%)
Culpeper County	51047	60.6%	(44.8%, 74.4%)	48.3%	(45.4%, 51.3%)
Fauquier County	51061	53.0%	(39.6%, 66.0%)	47.8%	(45.0%, 50.6%)
Frederick County	51069	49.8%	(38.0%, 61.6%)	45.3%	(42.2%, 48.4%)
Highland County	51091	54.9%	(6.3%, 95.7%)	45.7%	(40.4%, 51.2%)
King George County	51099	20.6%	(6.9%, 47.6%)	53.3%	(49.4%, 57.1%)
Madison County	51113	58.2%	(33.1%, 79.6%)	55.2%	(52.4%, 58.0%)
Orange County	51137	38.3%	(20.6%, 59.8%)	49.9%	(47.4%, 52.3%)
Page County	51139	84.9%	(54.7%, 92.7%)	52.2%	(47.8%, 56.5%)
Rappahannock County	51157	72.8%	(44.8%, 89.8%)	60.5%	(51.1%, 69.2%)
Rockbridge County	51163	40.8%	(22.6%, 61.8%)	47.3%	(44.0%, 50.7%)
Rockingham County	51165	53.5%	(41.6%, 65.0%)	47.3%	(44.3%, 50.4%)
Shenandoah County	51171	51.8%	(35.7%, 67.6%)	49.0%	(46.2%, 51.9%)
Spotsylvania County	51177	56.7%	(43.4%, 69.1%)	52.7%	(48.6%, 56.7%)
Stafford County	51179	47.9%	(37.4%, 58.5%)	48.0%	(44.8%, 51.3%)
Warren County	51187	50.5%	(30.8%, 70.0%)	48.9%	(45.7%, 52.0%)
Buena Vista City	51530	0.0%	(0.0%, 99.4%)	49.1%	(42.9%, 55.2%)
Fredericksburg City	51630	61.8%	(37.7%, 81.2%)	48.8%	(44.2%, 53.4%)
Harrisonburg City	51660	59.8%	(24.9%, 87.0%)	35.6%	(28.9%, 43.0%)



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Lexington City	51678	0.0%	(0.0%, 99.4%)	45.7%	(41.4%, 50.2%)
Staunton City	51790	18.4%	(2.5%, 66.8%)	51.6%	(48.9%, 54.3%)
Waynesboro City	51820	42.1%	(15.6%, 74.1%)	50.5%	(46.3%, 54.6%)
Winchester City	51840	74.0%	(46.1%, 90.5%)	62.3%	(52.1%, 71.5%)

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County name	County FIPS	Direct estimate	Direct 95% CI	SAE composite	SAE 95% CI
Albemarle County	51003	42.3%	(31.5%, 53.9%)	46.8%	(44.4%, 49.1%)
Alleghany County	51005	49.5%	(30.7%, 68.5%)	50.1%	(47.4%, 52.8%)
Amherst County	51009	41.5%	(21.6%, 64.6%)	50.9%	(45.7%, 56.2%)
Appomattox County	51011	51.0%	(28.6%, 73.0%)	54.9%	(52.0%, 57.9%)
Arlington City	51013	39.5%	(28.3%, 52.0%)	46.5%	(44.0%, 48.9%)
Bedford County	51019	47.8%	(34.6%, 61.2%)	49.3%	(46.4%, 52.2%)
Botetourt County	51023	38.0%	(24.7%, 53.4%)	42.4%	(37.7%, 47.2%)
Campbell County	51031	47.9%	(31.7%, 64.6%)	51.9%	(48.8%, 55.0%)
Craig County	51045	60.2%	(12.0%, 94.4%)	52.3%	(49.0%, 55.6%)
Fairfax County	51059	36.5%	(30.5%, 43.1%)	37.1%	(35.0%, 39.3%)
Fluvanna County	51065	58.5%	(35.2%, 78.6%)	47.7%	(44.2%, 51.2%)
Greene County	51079	41.7%	(19.3%, 68.1%)	48.1%	(45.2%, 51.0%)
Loudoun County	51107	49.6%	(41.2%, 57.9%)	47.2%	(44.2%, 50.2%)
Louisa County	51109	44.3%	(26.0%, 64.2%)	50.0%	(47.0%, 52.9%)
Nelson County	51125	55.5%	(32.8%, 76.1%)	49.2%	(46.1%, 52.3%)
Prince William County	51153	45.0%	(36.4%, 53.8%)	45.3%	(43.2%, 47.5%)
Roanoke County	51161	48.6%	(38.8%, 58.5%)	45.1%	(42.6%, 47.5%)
Alexandria City	51510	43.6%	(30.1%, 58.1%)	46.4%	(43.5%, 49.3%)
Charlottesville City	51540	76.1%	(47.2%, 89.4%)	45.9%	(41.7%, 50.1%)
Covington City	51580	0.0%	(0.0%, 99.4%)	53.0%	(48.6%, 57.3%)
Fairfax City	51600	27.7%	(15.0%, 45.5%)	31.1%	(26.9%, 35.6%)
Falls Church City	51610	65.6%	(20.1%, 93.5%)	41.9%	(38.4%, 45.6%)
Lynchburg City	51680	62.1%	(45.5%, 76.3%)	52.9%	(48.0%, 57.7%)
Manassas City	51683	24.6%	(6.6%, 60.3%)	31.9%	(25.4%, 39.2%)
Manassas Park City	51685	18.1%	(0.4%, 97.5%)	23.8%	(16.3%, 33.4%)
Salem City	51775	53.4%	(18.1%, 85.6%)	53.3%	(47.2%, 59.3%)

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County name	County FIPS	Direct estimate	Direct 95% CI	SAE composite	SAE 95% CI
Bland County	51021	44.4%	(12.9%, 81.2%)	54.7%	(51.7%, 57.7%)
Buchanan County	51027	57.2%	(39.9%, 72.8%)	57.7%	(52.6%, 62.6%)
Carroll County	51035	48.2%	(31.2%, 65.6%)	50.3%	(47.7%, 52.9%)
Dickenson County	51051	44.9%	(27.3%, 63.9%)	54.7%	(51.6%, 57.7%)
Floyd County	51063	39.0%	(20.4%, 61.4%)	50.6%	(47.7%, 53.4%)
Franklin County	51067	47.8%	(30.5%, 65.7%)	50.6%	(48.2%, 53.0%)
Giles County	51071	44.2%	(20.5%, 70.9%)	51.4%	(48.1%, 54.7%)
Grayson County	51077	50.0%	(23.6%, 76.4%)	53.7%	(48.6%, 58.7%)
Henry County	51089	55.4%	(41.4%, 68.6%)	54.2%	(50.9%, 57.5%)
Lee County	51105	59.9%	(37.9%, 78.6%)	58.6%	(54.9%, 62.2%)
Montgomery County	51121	56.9%	(44.5%, 68.5%)	48.2%	(45.3%, 51.2%)
Patrick County	51141	56.2%	(36.5%, 74.2%)	54.8%	(52.0%, 57.5%)
Pittsylvania County	51143	57.4%	(46.9%, 67.3%)	53.8%	(51.4%, 56.3%)
Pulaski County	51155	58.1%	(43.0%, 71.8%)	56.6%	(53.3%, 59.9%)
Russell County	51167	55.6%	(36.4%, 73.2%)	52.1%	(48.7%, 55.5%)
Scott County	51169	60.0%	(45.3%, 73.0%)	55.6%	(52.3%, 58.8%)
Smyth County	51173	58.2%	(39.0%, 75.3%)	55.7%	(52.5%, 58.8%)
Tazewell County	51185	41.7%	(27.8%, 57.1%)	54.1%	(51.3%, 56.8%)
Washington County	51191	59.5%	(45.4%, 72.2%)	51.1%	(48.4%, 53.8%)
Wise County	51195	53.7%	(39.4%, 67.4%)	55.1%	(52.0%, 58.2%)
Wythe County	51197	50.5%	(34.0%, 66.9%)	47.8%	(44.9%, 50.8%)
Bristol City	51520	56.9%	(20.3%, 87.3%)	51.5%	(45.9%, 57.0%)
Danville City	51590	60.4%	(36.0%, 80.6%)	60.1%	(56.2%, 64.0%)
Galax City	51640	64.4%	(13.6%, 94.8%)	43.1%	(36.1%, 50.5%)
Martinsville City	51690	44.6%	(11.3%, 83.5%)	57.0%	(53.0%, 61.0%)
Norton City	51720	71.3%	(15.4%, 97.1%)	56.3%	(52.3%, 60.3%)
Radford City	51750	86.2%	(30.2%, 97.2%)	51.7%	(48.1%, 55.4%)
Roanoke City	51770	56.8%	(45.1%, 67.8%)	55.6%	(52.0%, 59.2%)

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Amelia County	51007	37.6%	(17.8%, 62.7%)	50.3%	(46.9%, 53.7%)
Brunswick County	51025	71.1%	(49.3%, 86.2%)	64.1%	(59.0%, 68.9%)
Buckingham County	51029	39.5%	(20.7%, 61.9%)	56.1%	(53.0%, 59.1%)
Charles City County	51036	52.9%	(21.5%, 82.1%)	58.9%	(53.9%, 63.8%)
Charlotte County	51037	64.7%	(35.8%, 85.7%)	59.4%	(55.5%, 63.1%)
Chesterfield County	51041	48.0%	(40.9%, 55.2%)	48.2%	(46.0%, 50.4%)
Cumberland County	51049	26.1%	(9.8%, 53.5%)	55.8%	(48.1%, 63.3%)
Dinwiddie County	51053	59.7%	(39.8%, 76.7%)	53.0%	(49.3%, 56.7%)
Goochland County	51075	38.9%	(19.6%, 62.3%)	48.4%	(45.0%, 51.7%)
Greensville County	51081	64.8%	(28.7%, 89.4%)	62.3%	(58.3%, 66.1%)
Halifax County	51083	39.7%	(25.8%, 55.5%)	57.0%	(54.0%, 60.0%)
Hanover County	51085	51.9%	(41.7%, 61.9%)	47.0%	(43.9%, 50.1%)
Henrico County	51087	43.6%	(36.9%, 50.7%)	47.5%	(45.3%, 49.7%)
Lunenburg County	51111	77.6%	(47.4%, 89.6%)	58.1%	(54.3%, 61.7%)
Mecklenburg County	51117	61.7%	(45.2%, 75.9%)	55.5%	(52.3%, 58.7%)
New Kent County	51127	42.2%	(18.5%, 70.2%)	47.5%	(43.8%, 51.3%)
Nottoway County	51135	59.8%	(33.1%, 81.7%)	58.7%	(54.9%, 62.4%)
Powhatan County	51145	53.5%	(22.2%, 82.2%)	47.6%	(43.8%, 51.3%)
Prince Edward County	51147	57.8%	(34.7%, 77.9%)	53.9%	(49.4%, 58.3%)
Prince George County	51149	27.3%	(13.9%, 46.6%)	50.3%	(46.8%, 53.8%)
Surry County	51181	53.8%	(11.5%, 91.3%)	57.4%	(53.4%, 61.3%)
Sussex County	51183	74.7%	(52.4%, 88.8%)	59.2%	(51.8%, 66.3%)
Colonial Heights City	51570	83.7%	(36.7%, 97.9%)	54.4%	(50.3%, 58.5%)



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Emporia City	51595	44.9%	(7.1%, 89.6%)	56.7%	(50.2%, 63.1%)
Hopewell City	51670	63.7%	(37.2%, 83.9%)	54.3%	(50.7%, 58.0%)
Petersburg City	51730	62.5%	(43.6%, 78.2%)	63.5%	(58.5%, 68.2%)
Richmond City	51760	54.8%	(45.6%, 63.7%)	58.4%	(54.3%, 62.3%)



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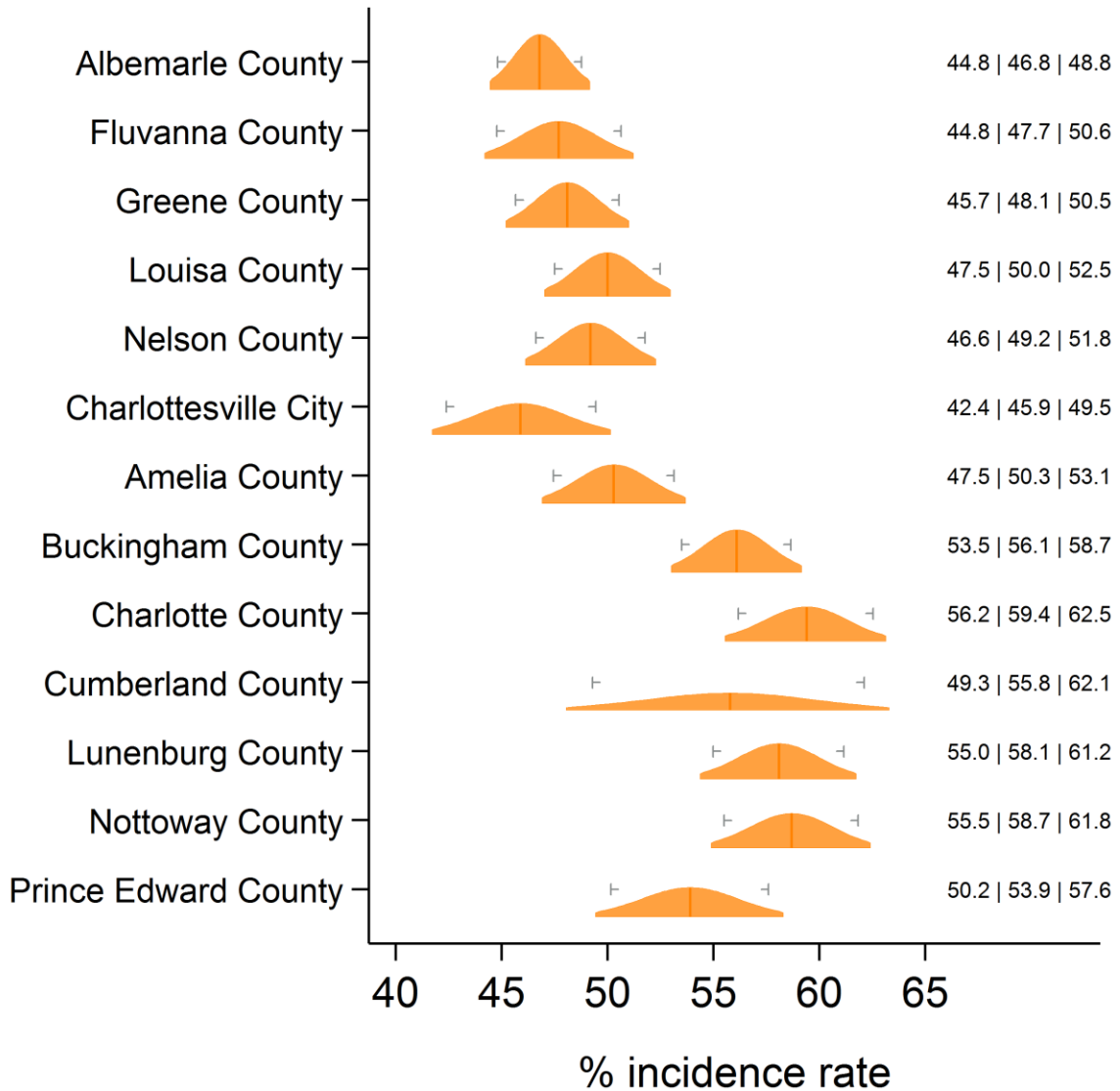


County name	County FIPS	Direct estimate	Direct 95% CI	SAE composite	SAE 95% CI
Accomack County	51001	46.8%	(27.9%, 66.6%)	54.0%	(50.0%, 58.0%)
Essex County	51057	58.9%	(31.2%, 81.9%)	51.4%	(48.4%, 54.5%)
Gloucester County	51073	48.0%	(29.9%, 66.7%)	46.8%	(43.7%, 49.9%)
Isle of Wight County	51093	43.5%	(28.2%, 60.2%)	53.8%	(51.1%, 56.6%)
James City County	51095	40.9%	(27.5%, 55.8%)	46.3%	(43.5%, 49.1%)
King and Queen County	51097	86.7%	(26.4%, 97.2%)	50.5%	(47.4%, 53.5%)
King William County	51101	40.3%	(18.0%, 67.5%)	50.1%	(46.6%, 53.5%)
Lancaster County	51103	59.2%	(31.2%, 82.3%)	52.0%	(47.9%, 56.1%)
Mathews County	51115	51.1%	(29.0%, 72.8%)	61.2%	(55.7%, 66.4%)
Middlesex County	51119	41.9%	(9.5%, 83.2%)	49.6%	(45.9%, 53.2%)
Northampton County	51131	54.3%	(32.6%, 74.5%)	49.6%	(46.1%, 53.1%)
Northumberland County	51133	29.8%	(13.3%, 54.0%)	48.0%	(44.1%, 51.9%)
Richmond County	51159	63.4%	(42.3%, 80.4%)	52.5%	(45.9%, 59.0%)
Southampton County	51175	58.6%	(31.3%, 81.4%)	56.2%	(52.8%, 59.5%)
Westmoreland County	51193	64.0%	(36.8%, 84.5%)	61.0%	(54.8%, 66.9%)
York County	51199	32.4%	(19.2%, 49.0%)	44.2%	(41.2%, 47.2%)
Chesapeake City	51550	44.7%	(36.7%, 53.0%)	52.3%	(49.5%, 55.1%)
Franklin City	51620	60.0%	(40.1%, 77.1%)	60.6%	(55.1%, 65.9%)
Hampton City	51650	52.8%	(43.7%, 61.7%)	56.3%	(52.9%, 59.6%)
Newport News City	51700	58.1%	(47.1%, 68.3%)	53.2%	(50.1%, 56.3%)
Norfolk City	51710	55.7%	(46.5%, 64.5%)	57.0%	(53.6%, 60.4%)
Poquoson City	51735	60.3%	(17.3%, 91.7%)	45.9%	(42.6%, 49.3%)
Portsmouth City	51740	57.9%	(45.8%, 69.1%)	58.4%	(55.1%, 61.6%)
Suffolk City	51800	45.7%	(32.7%, 59.4%)	54.1%	(50.9%, 57.1%)
Virginia Beach City	51810	46.5%	(39.2%, 54.0%)	51.7%	(48.7%, 54.6%)
Williamsburg	51830	55.7%	(14.6%, 90.2%)	59.5%	(51.8%, 66.8%)

City					
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Section 4: Graphical representation

## Stressed about mortgage past 12 months Thomas Jefferson and Piedmont HDs



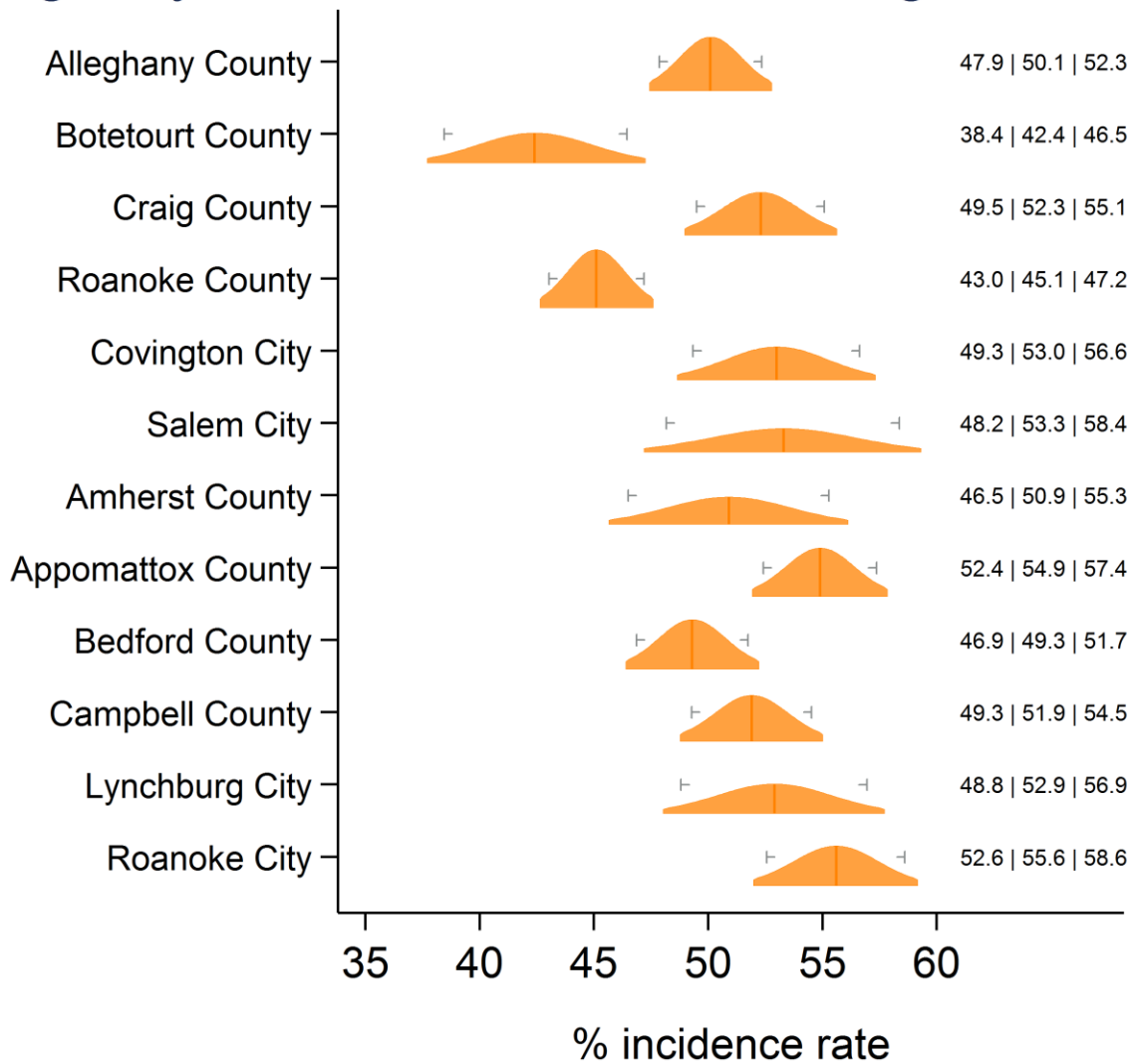
Text at right: 1-sided 95% LCB | Point Estimate | 1-sided 95% UCB  
 Gray markers: 90% confidence interval



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## Stressed about mortgage past 12 months Alleghany, Roanoke and Central Virginia HDs



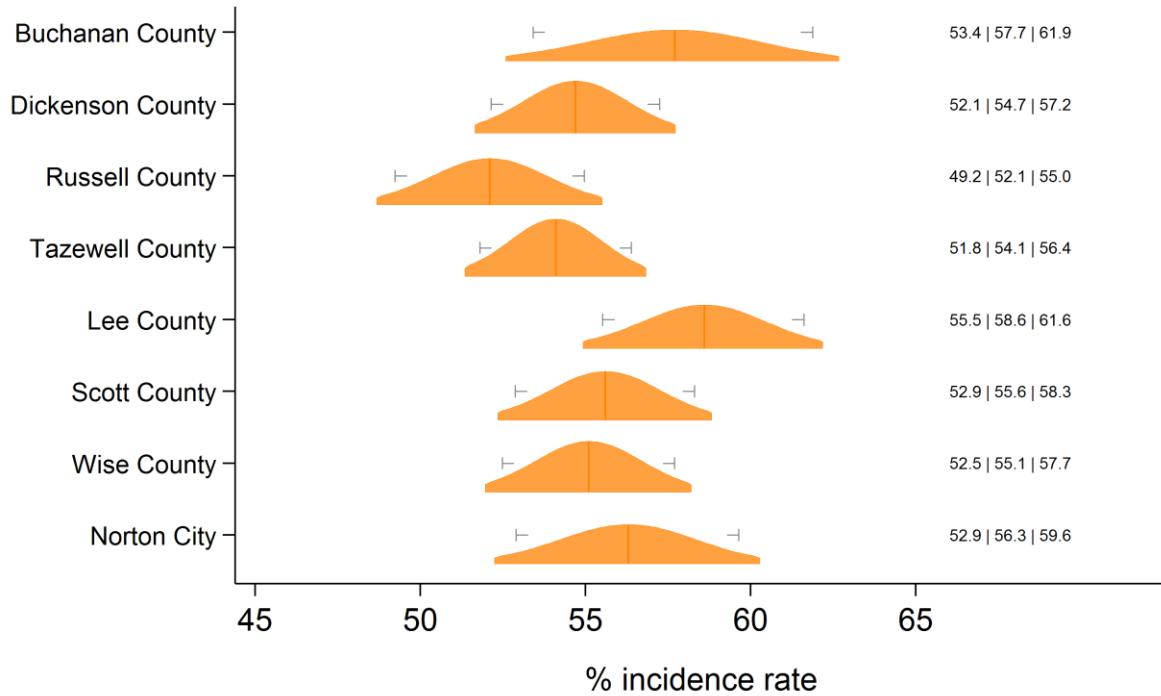
Text at right: 1-sided 95% LCB | Point Estimate | 1-sided 95% UCB  
 Gray markers: 90% confidence interval



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## Stressed about mortgage past 12 months Cumberland Plateau and Lenowisco HDs



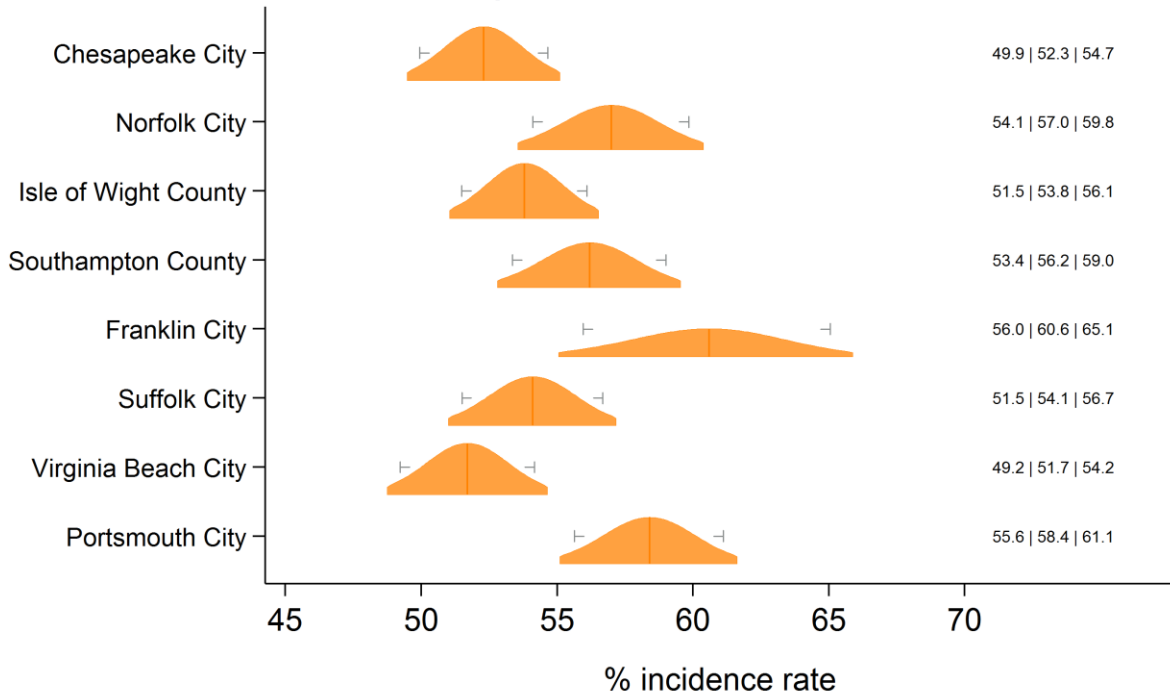
Text at right: 1-sided 95% LCB | Point Estimate | 1-sided 95% UCB  
 Gray markers: 90% confidence interval



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## Stressed about mortgage past 12 months Norfolk, Portsmouth, Chesapeake, VA Beach, W. Tidewater HDs



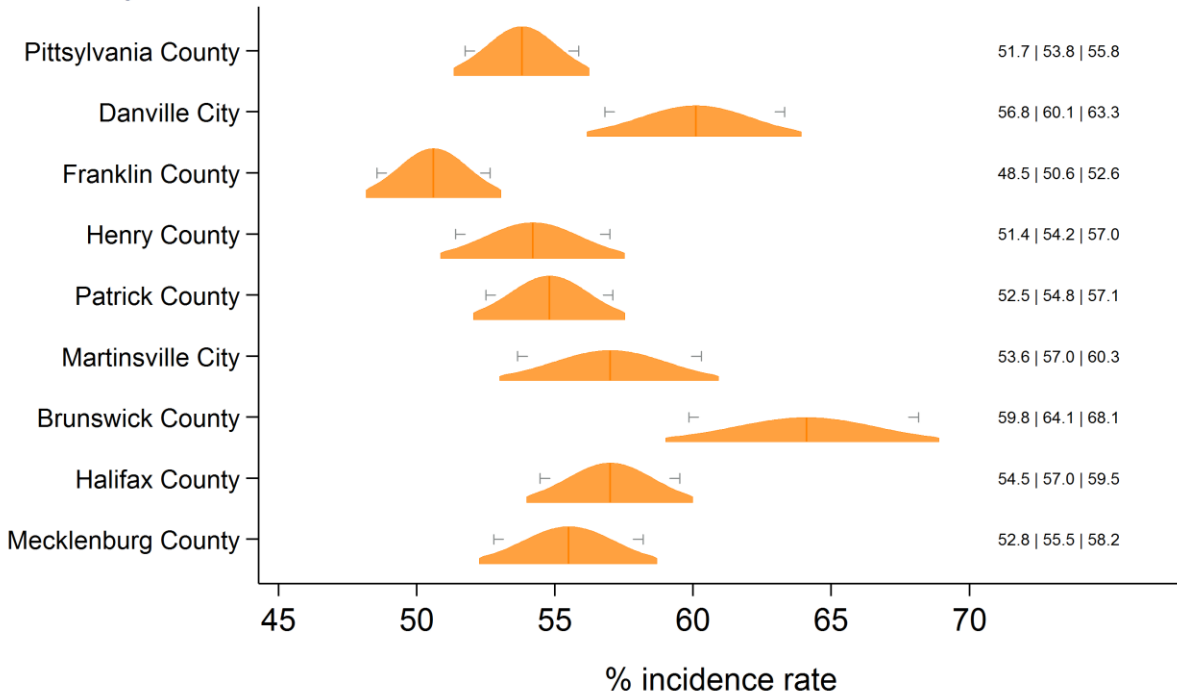
Text at right: 1-sided 95% LCB | Point Estimate | 1-sided 95% UCB  
Gray markers: 90% confidence interval



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### Stressed about mortgage past 12 months Pittsylvania/Danville, Southside and West Piedmont HDs



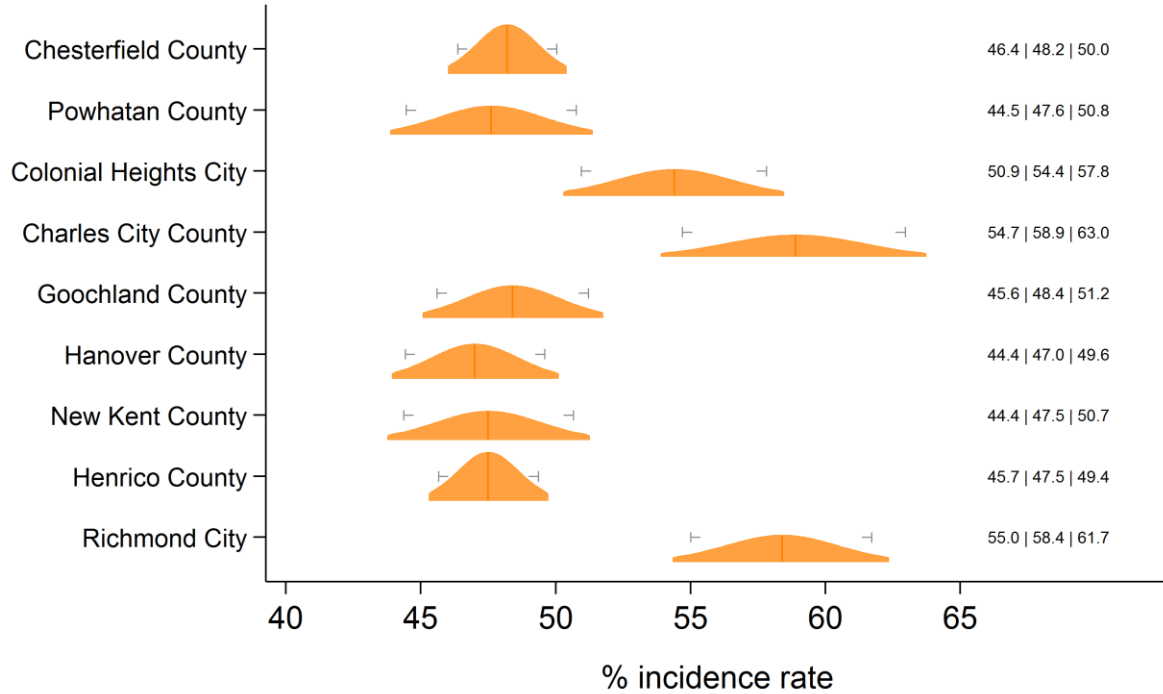
Text at right: 1-sided 95% LCB | Point Estimate | 1-sided 95% UCB  
 Gray markers: 90% confidence interval



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## Stressed about mortgage past 12 months Chesterfield, Chickahominy, Henrico and Richmond HDs



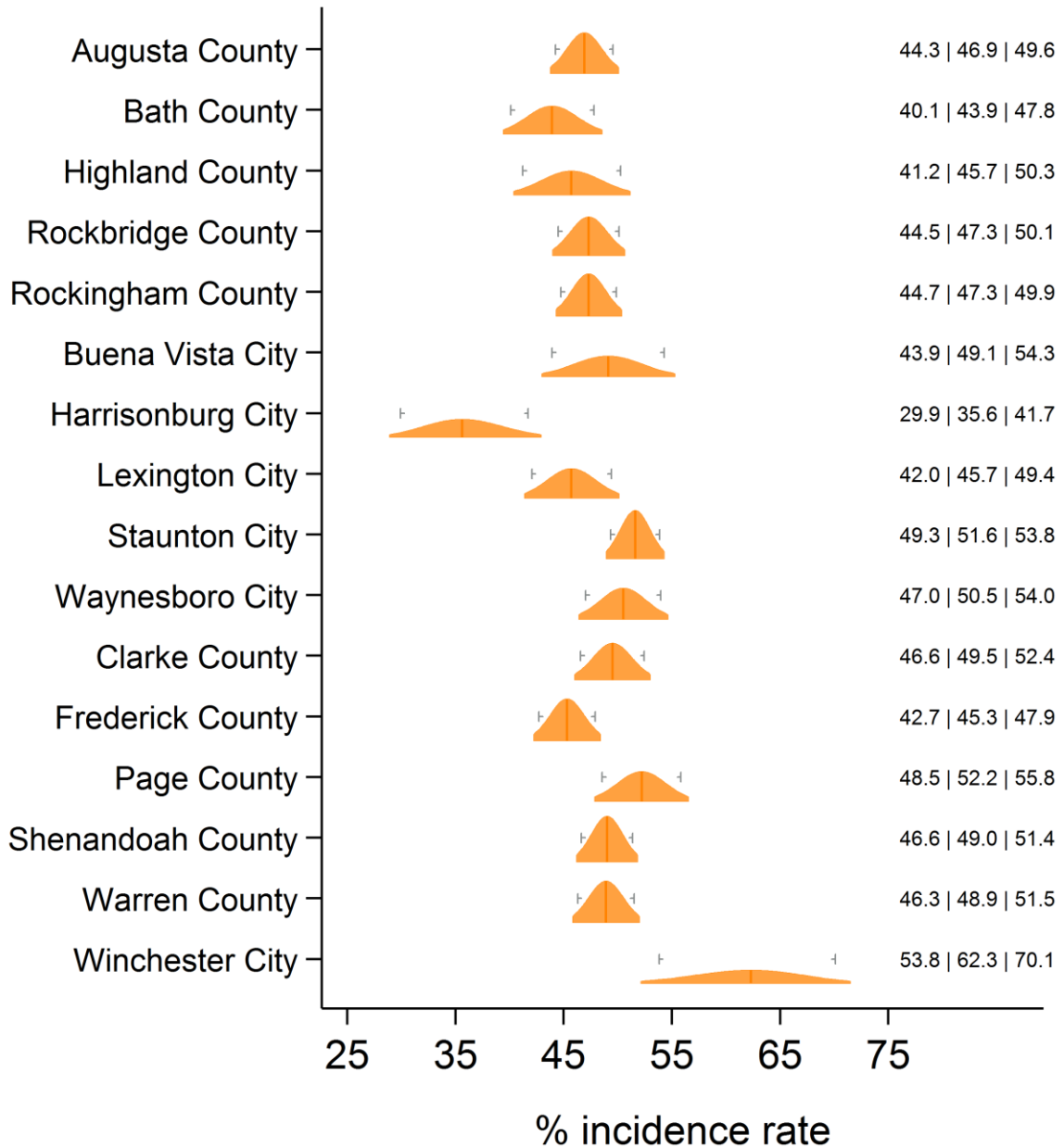
Text at right: 1-sided 95% LCB | Point Estimate | 1-sided 95% UCB  
 Gray markers: 90% confidence interval



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## Stressed about mortgage past 12 months Central Shenandoah and Lord Fairfax HDs



Text at right: 1-sided 95% LCB | Point Estimate | 1-sided 95% UCB  
 Gray markers: 90% confidence interval

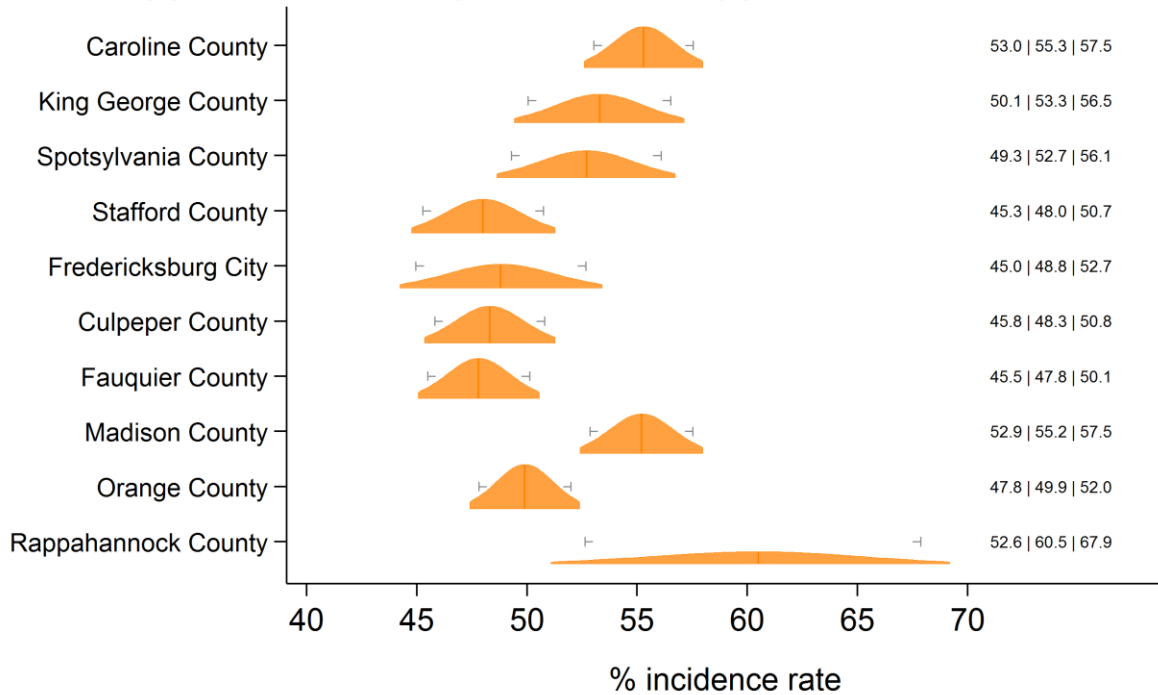




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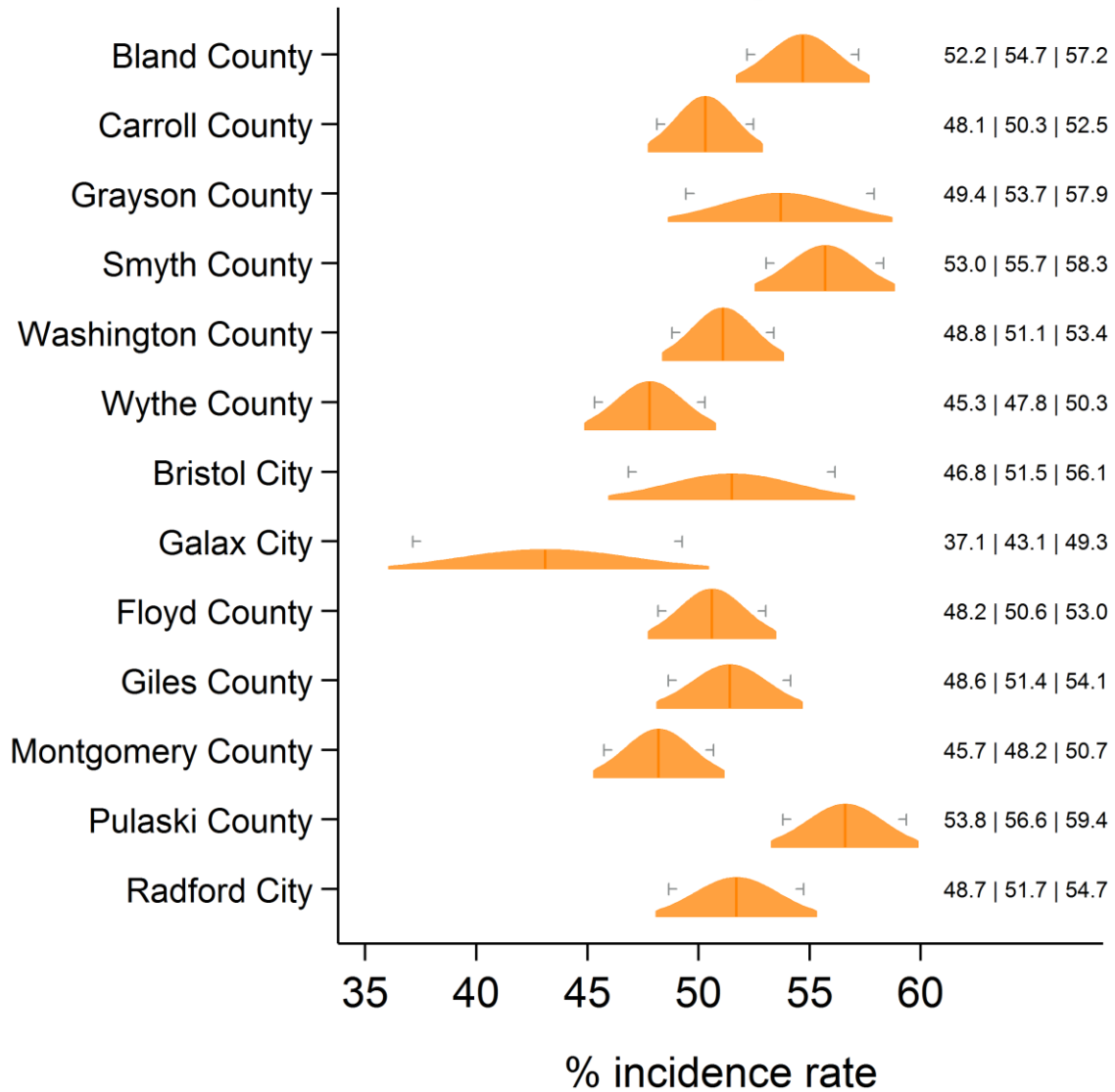


### Stressed about mortgage past 12 months Rappahannock/Rapidan and Rappahannock HDs



Text at right: 1-sided 95% LCB | Point Estimate | 1-sided 95% UCB  
 Gray markers: 90% confidence interval

## Stressed about mortgage past 12 months New River and Mount Rogers HDs



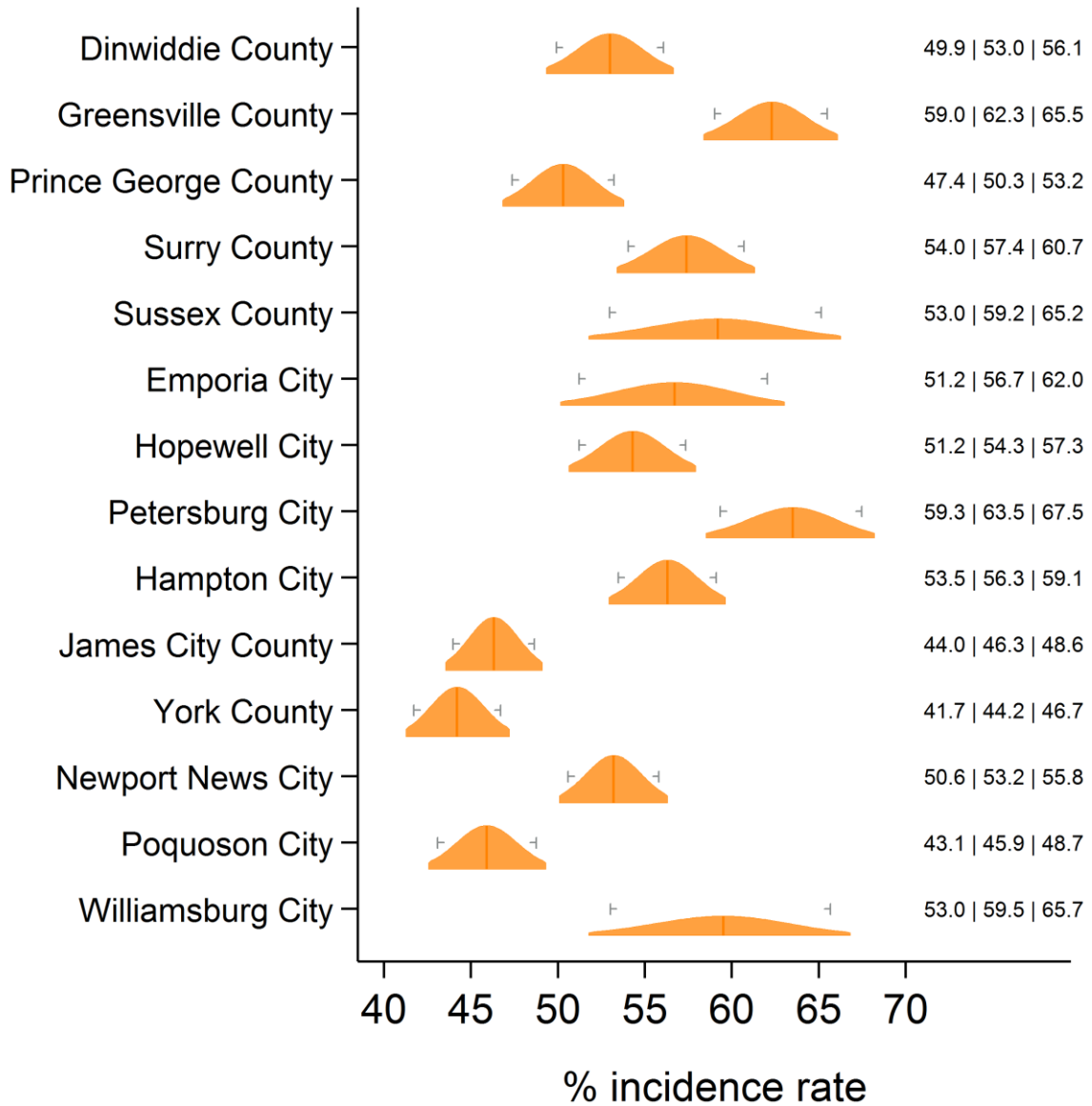
Text at right: 1-sided 95% LCB | Point Estimate | 1-sided 95% UCB  
 Gray markers: 90% confidence interval



Indicator 29: How often in the past 12 months would you say you were worried or stressed about having enough money to pay your rent/mortgage?

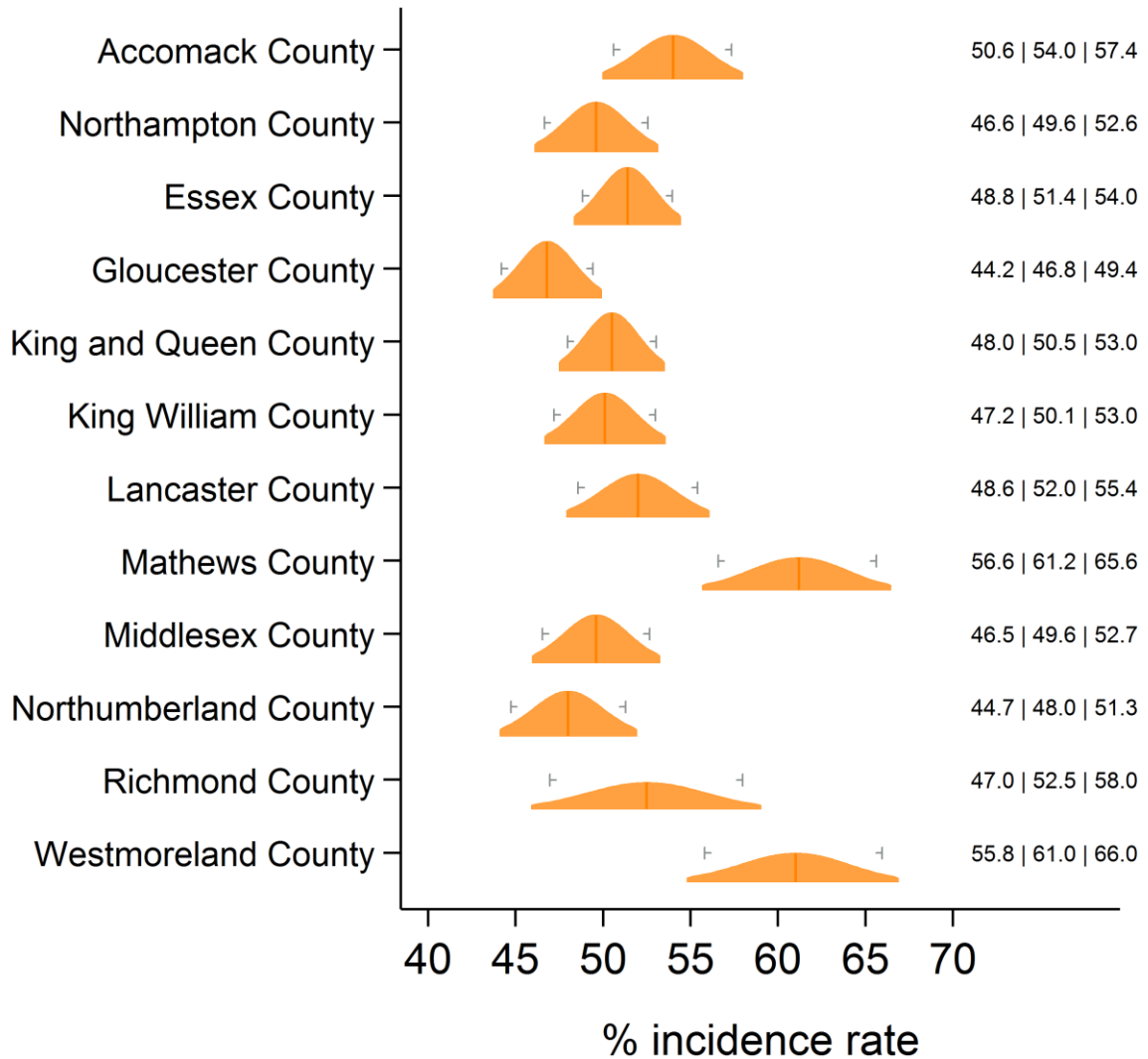


## Stressed about mortgage past 12 months Crater, Peninsula and Hampton HDs



Text at right: 1-sided 95% LCB | Point Estimate | 1-sided 95% UCB  
 Gray markers: 90% confidence interval

## Stressed about mortgage past 12 months Eastern Shore and Three Rivers HDs



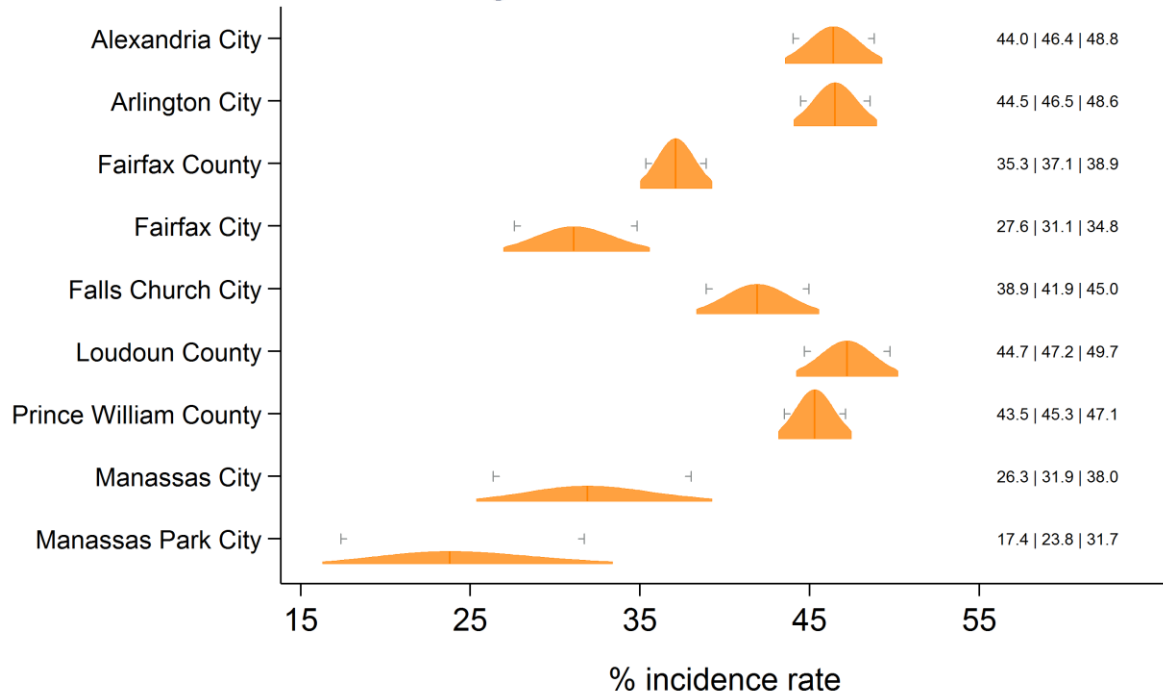
Text at right: 1-sided 95% LCB | Point Estimate | 1-sided 95% UCB  
 Gray markers: 90% confidence interval



Indicator 29: How often in the past 12 months would you say you were worried or stressed about having enough money to pay your rent/mortgage?



## Stressed about mortgage past 12 months Alexandria, Fairfax, Arlington, Loudoun, Prince William HDs



Text at right: 1-sided 95% LCB | Point Estimate | 1-sided 95% UCB  
 Gray markers: 90% confidence interval



Indicator 29: How often in the past 12 months would you say you were worried or stressed about having enough money to pay your rent/mortgage?



## Section 5: Additional diagnostics

Direct estimate is inside the 95% SAE Wilson CI: 42 areas.

Direct estimate is outside the 95% SAE Wilson CI: 91 areas.

SAE estimate is inside the 95% direct Wilson CI: 127 areas.

SAE estimate is outside the 95% direct Wilson CI: 6 areas.

SAE Wilson 95% CI is fully inside the 95% direct Wilson CI: 124 areas.

SAE Wilson 95% CI partially overlaps with the 95% direct Wilson CI: 9 areas.

SAE Wilson 95% CI and the 95% direct Wilson CI do not overlap: 0 areas.

SAE standard error is less than the direct standard error: 130 areas.

SAE standard error is greater than the (nonzero) direct standard error: 0 areas.

Direct standard error is zero: 3 areas.

Proportion of SAE variance due to ACS sampling error: min = 2.82%; med = 28.97%; max = 52.66%.

Proportion of SAE variance to sampling error in regression coefficient estimates: min = 29.26%; med = 59.53%; max = 88.79%.

Proportion of SAE variance due to model selection: min = 0.79%; med = 9.35%; max = 58.99%.