

STUDY SERIES
(Survey Methodology #2011-04)

**2011 American Housing Survey: Healthy Homes,
Home Accessibility, and Mortgage Modules**

Theresa DeMaio
Rachel Freidus

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

Report Issued: August 8, 2011

Disclaimer: This report is released to inform interested parties of research and to encourage discussion. The views expressed are those of the authors and not necessarily those of the U.S. Census Bureau.

2011 American Housing Survey: Healthy Homes, Home Accessibility, and Mortgage Modules

Abstract:

At the request of the Department of Housing and Urban Development (HUD) and the Demographic Surveys Division (DSD), staff from the Center for Survey Measurement, the Demographic Surveys Division, and the Housing and Household Economic Statistics Division cognitively pretested three supplements planned for the 2011 American Housing Survey: the Healthy Homes Module, the Home Accessibility Module, and the Mortgage Module.

Results of 40 cognitive interviews conducted in September and October, 2010, include the following: 1) respondents did not interpret the concept of swimming pool enclosure correctly, and included walls with doors that opened onto the pool enclosure. They also did not know in some cases whether the gate latch closed automatically; 2) the wheelchair accessibility questions caused problems for two reasons: a) there was a long list of them, which got monotonous and repetitive for respondents who did not any wheelchair accessible features in their home; and b) many respondents were not familiar with the characteristics of wheelchair accessible features such as electrical outlets, electrical switches, and climate controls; and 3) respondents who had refinanced their homes were unsure about whether to report about their original mortgage or their refinanced mortgage in the mortgage section. As a result, many reported inconsistently – about their original mortgage in some questions, and about their refinanced mortgage in other questions.

American Housing Survey Healthy Homes, Home Accessibility and Mortgage Modules
Theresa DeMaio and Rachel Freidus
Center for Survey Measurement
January 25, 2011

At the request of the Department of Housing and Urban Development (HUD), the U.S. Census Bureau conducted cognitive testing of three modules to the 2011 American Housing Survey: the Healthy Homes Module, the Home Accessibility Module, and the Mortgage Module. The first two of these are new modules, while the mortgage module has been substantially revised.

In September and October, 2010, 40 interviews were conducted in two rounds. The first round consisted of 23 interviews. After changes were made to the Healthy Homes Module and the Home Accessibility Module, another 17 interviews were conducted. The interviews were conducted by nine staff members¹ from the Center for Survey Measurement, the Demographic Surveys Division, and the Housing and Household Economic Statistics Division.

Respondents were recruited through an advertisement in the Washington Post Express. A broad range of respondent characteristics were targeted, since the range of information requested in the interview is wide. They included: people with children, people with long- or short-term disabilities, people who rent a home, apartment or condo, people who own a home or condo, people with a mortgage, adjustable mortgage, or home equity line of credit, and people who refinanced their home or condo. The table below documents the characteristics of the cognitive interview respondents:

Age	Number of Rs
20 – 30	5
31 – 40	3
41 – 50	10
51 – 60	20
61 – 70	2
Sex	
Male	8
Female	32
Race	
White	10
Black	26
Hispanic	1
Asian	1
Middle-Eastern	2

¹ The interviews were conducted by Evan Brassell, George Carter, Theresa DeMaio, Katie Drom, Rachel Freidus, Kimberly Geaghan, Sydney Henderson, Krysten Mesner, Mousumi Sarkar.

Education	
< High school graduate	1
High school graduate	10
Vocational school	3
Some college	11
College graduate	7
Some graduate school	2
Advanced degree	6
Tenure	
Own	17
Rent	23

During the Interviews, respondents were instructed to “think aloud” as they were answering the survey questions. Pre-scripted probes were asked to determine their interpretation of specific terminology in the questions. In addition, unscripted probes were asked whenever respondents seemed to be having difficulty responding to a question.

RESULTS AND RECOMMENDATIONS

Results are presented in two sections. First we present the results for new and revised questions that were the main focus of the pretesting, along with their associated recommendations. Following that, we present findings related to problematic questions that were not the subject of pretesting. We present those, and recommendations associated with them, for the sake of completeness.

Tested Questions:

12. RATFREQ	<p>How often have you seen any evidence of mice or rats in your home since [fill date three months prior]? Would you say it was daily, weekly, monthly or a few times a year?</p> <ol style="list-style-type: none"> 1. Daily 2. Weekly 3. Monthly 4. A few times a year 5. Dk 6. Ref
--------------------	--

This is a new question. Respondents gave answers that fit in three of the response categories: “weekly,” “monthly,” and “a few times a year.”

The response categories in this question do not all fit with the three-month reference period for the question. Specifically, the category “a few times a year” does not make sense in the context of the three-month reference period. This may have been the reason that some respondents were telescoping incidents from outside the reference period into this question. For example, one

respondent reported that he/she was thinking about “the entire last year” when answering, and not the reference period specified by the question.

Another respondent had trouble determining the frequency with which she had seen mice or rats, but did not have trouble with the reference period. Another respondent saw droppings, but did not actually see a mouse and did not report how often this took place.

Recommendation: Change “A few times a year” to “A few times.” We recommend that the last sentence of the question read: **“Would you say it was daily, weekly, monthly, or a few times?”** The response category would read: **“a few times.”**

14. EROACH	Have you ever seen signs of live or dead cockroaches or cockroach feces INSIDE your home? 1. Yes 2. No 3. Dk 4. Ref
-------------------	--

This is a new question. Ten of the 37 respondents for whom responses were recorded said “yes” to this question.

Respondents did not have difficulty understanding or correctly answering this question.

Recommendation: We do not recommend any changes to this question.

15. M3ROACH	Was that within the last 3 months that is, since [fill date three months prior]? 1. Yes 2. No 3. Dk 4. Ref
--------------------	---

This is a new question. Some of the respondents reported seeing signs of cockroaches within the reference period.

Respondents did not have difficulty understanding or correctly answering this question. Respondents had no difficulty understanding the reference period. Some respondents said “no” to this question, as they had seen evidence within the last year but not within the last three months.

Recommendation: We do not recommend any changes to this question.

16. ROACHFRQ	<p>How often have you seen any live or dead cockroaches or cockroach feces INSIDE your home since [fill date three months prior]? Would you say it was daily, weekly, monthly, or a few times a year?</p> <ol style="list-style-type: none"> 1. Daily 2. Weekly 3. Monthly 4. A few times a year 5. Dk 6. Ref
---------------------	--

This is a new question. Respondents gave answers that fit in two of the response categories: “weekly” and “monthly.”

As mentioned in Q. 12, the response categories in this question do not all fit with the three-month reference period for the question. Specifically, the category “a few times a year” does not make sense in the context of the three-month reference period. All respondents did answer this question within the reference period; however, there is potential for telescoping incidents from outside the reference period into this question. To prevent this and to maintain consistency with Q.12, we recommend changing the response categories.

Recommendation: Change “A few times a year” to “A few times.” We recommend that the last sentence of the question read: “**Would you say it was daily, weekly, monthly, or a few times?**” The response category would read: “**a few times.**”

25. HHMINTRO	We now have some questions about the health of your home.
---------------------	--

This is a new introduction to a series of questions, some of which are new. Respondents did not have difficulty understanding this introduction.

Recommendation: We do not recommend any changes to this introduction.

27. MOLD	<p>In the last 12 months, was there mold covering an area greater than or equal to the size of an 8” x 11” piece of paper in any of the following rooms in your home...</p> <ol style="list-style-type: none"> 1. Kitchen? 2. Bathroom(s)? 3. Bedroom(s)? 4. Living Room? 5. Basement? 6. None of the above? 7. Dk 8. Ref
-----------------	--

This is a new question. Respondents reported seeing mold in their bathrooms and basement.

Respondents perceived this list to be long, especially when they knew they did not have any mold at all in their homes. They interrupted the interviewer and said things like “No, no, none, none, none.” In addition, respondents who lived in apartments reported mold in their basements, when they were referring to the basement of the apartment building.

The respondents did not have a problem understanding what an 8” x 11” piece of paper was.

Changes were made to the response categories between Round One and Round Two of testing. Here is the Round Two question:

27. MOLD	<p>In the last 12 months, was there mold covering an area greater than or equal to the size of an 8” x 11” piece of paper in any of the following rooms in your home...</p> <ol style="list-style-type: none"> 1. Kitchen? 2. Bathroom(s)? 3. Bedroom(s)? 4. Living Room? 5. Basement? 6. Other Room Not Listed 7. No Mold 8. Dk 9. Ref
-----------------	--

“None of the above” was removed as a response category, and “Other room not listed” and “No mold” were added as response categories. All of the respondents from Round Two reported that they had no mold in their home.

Recommendation: We recommend adding a yes/no screener, and asking the above question only when the respondent reports mold in his/her home. Also, add a fill in the question that clarifies the type of unit in which the respondent resides. This would allow the “basement” option to be made inactive if the respondent lives in an apartment. The question would read:

In the last 12 months, was there mold covering an area greater than or equal to the size of an 8” by 11” piece of paper in your [house/apartment]?

Yes----ask b.

No

b. Was the mold in the ...

Kitchen?

Bedroom(s)?

Bathroom(s)?

Living Room?

Basement? (in houses only)

Any other room?

28. MUST	<p>In the last 12 months, how often have you noticed any musty smells inside your home? Would you say it was daily, weekly, a few times a year or never? (Musty smells are smells of dampness, mold or mildew.)</p> <ol style="list-style-type: none"> 1. Daily 2. Weekly 3. Monthly 4. A few times a year 5. Never 6. Dk 7. Ref
----------	---

This is a new question, with parallel structure to Qs 12 and 16. Respondents did not have difficulty understanding this question, though one respondent interrupted and did not let interviewer read the list of response categories. Respondents gave answers that fit in two of the response categories: “a few times a year” and “never.”

Even though respondents did not have problems with this question, the response categories need to be changed to be consistent with Q. 12 and Q. 16.

Recommendation: For reasons related to the 12-month reference period, we recommend changing the wording of the fourth response category to “*a few times*” rather than “a few times a year.” The latter is likely to encourage telescoping from outside the reference period, and this is consistent with the change recommended to Q. 12 and Q.16. We recommend that the last sentence of the question read: “**Would you say it was daily, weekly, monthly, or a few times or never?**” The response category would read: “*a few times.*”

29. SMKR	<p>Do any members of your household smoke tobacco inside your home?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Dk 4. Ref
----------	--

This is a new question. Ten of the 40 respondents said that a member of their household smoked inside their home.

Respondents did not have difficulty understanding or correctly answering this question.

Recommendation: We do not recommend any changes to this question.

30. SMKVIS	<p>Do any visitors to your household smoke tobacco inside your home?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Dk 4. Ref
------------	--

This is a new question. Two of the 31 respondents for whom this information was recorded said that visitors smoked inside their home.

Respondents did not have difficulty understanding or correctly answering this question.

Recommendation: We do not recommend any changes to this question.

31. SECSMK	<p>In the last 12 months, how often has second hand smoke entered inside your home from somewhere else in or around the building? Would you say it was daily, weekly, monthly, a few times a year or never?</p> <ol style="list-style-type: none"> 1. Daily 2. Weekly 3. Monthly 4. A few times a year 5. Never 6. Dk 7. Ref
------------	--

This is a new question. Respondents gave answers that fit in four of the response categories: “daily,” “weekly,” “a few times a year,” and “never.”

Some respondents were not familiar with the term “second hand smoke” and they were unsure if the smoke being referred to in the question related to tobacco specifically.

The response categories for this question need to be changed to be consistent with Q. 12, Q. 16, and Q. 28.

Recommendation: We recommend adding the word “tobacco” into the question, to clarify the intent of the question. The question would read: ***“In the last 12 months, how often has second hand tobacco smoke entered inside your home...?”***

For reasons related to the 12-month reference period, we recommend changing the wording of the fourth response category to ***“a few times”*** rather than “a few times a year.” The latter is likely to encourage telescoping from outside the reference period, and is consistent with the change recommended to Q. 12, Q. 16 and Q. 28. We recommend that the last sentence of the question read: ***“Would you say it was daily, weekly, monthly, or a few times or never?”*** The response category would read: ***“a few times.”***

32. HHSafe	<p>Does your household have any of the following...</p> <ol style="list-style-type: none"> 1. Working exhaust in all the bathrooms? 2. All bathtubs and showers have non-slip surfaces such as mats, non-slip coatings or tiles? 3. Window guards on all second floor or higher windows? 4. Water stain or water damage anywhere inside the home? 5. Condensation on windows? 6. Cords on any windows, blinds or other window coverings? 7. None of the above? 8. Dk 9. Ref
-------------------	--

This is a new question. All of the above sub-questions (1-6) received at least two “yes” responses per round.

Many respondents had difficulty understanding the terms “working exhaust,” “window guards,” and “condensation.” In addition, some wondered why the term about cords was included in this list, which they correctly perceived to be about safety hazards.

“Window guards” were interpreted in a variety of ways ranging from bars, to locks that secure the window shut, to triple-paned windows. Many respondents were not sure of what a “working exhaust” was. Respondents were not sure of what condensation meant. Some respondents did attempt to define condensation, and some of the definitions included: having dirty windows; foggy windows when you’re cooking; and what happens when the washer and dryer are running.

Many respondents focused on the “blinds” concept in the sixth part of the question and were unsure of whether they had cords. Respondents were not sure what the terms in this question meant, and as a result, they may have given incorrect responses.

To address these problems, we revised several of the sub-questions for Round Two as shown below:

32. HHSafe	<p>Does your household have any of the following...</p> <ol style="list-style-type: none"> 1. Working exhaust, fan, or vent in all the bathrooms? 2. All bathtubs and showers have non-slip surfaces such as mats, non-slip coatings or tiles? 3. Window guards on all second floor or higher windows? 4. Water stain or water damage anywhere inside the home? 5. Condensation on windows? Condensation is a film of water often found on windows. 6. Cords on any windows, blinds or other window coverings? 7. None of the above? 8. Dk 9. Ref
-------------------	--

This question was revised between Round One and Round Two in order to help respondents understand the meaning of “working exhaust” and “condensation,” but the question was still problematic. During Round Two respondents also interpreted “window guards” in a variety of ways ranging from bars to locks, to alarm systems, to windows that can only be opened up to a certain point, to windows that are higher up on the wall. The term “condensation” was still unclear, despite the addition of a definition of the term prior to Round Two. Respondents continued to be confused by the term and to define condensation as something that takes place when it’s cold outside and warm inside.

Recommendation: We do not believe we were obtaining accurate answers to this question. We recommend that it be deleted.

43. MONOX	<p>Do you have a working carbon monoxide detector inside your home?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Dk 4. Ref
------------------	---

44. COPWR	<p>Is your carbon monoxide detector powered by electricity, batteries or both?</p> <ol style="list-style-type: none"> 1. Electricity 2. Batteries 3. Both 4. Dk 5. Ref
------------------	---

Q.44 is a new question and a follow-up to Q.43, which is not new. Some respondents were not sure of what a carbon monoxide detector was. This was evident in Q.43.

Most respondents who knew what a carbon monoxide detector was did not have difficulty understanding this follow-up question. However, there was one respondent who was not sure if her carbon monoxide detector was powered by electricity or by both electricity and batteries.

Recommendation: We recommend adding a help screen to both of these questions, so the FR will have standardized information to provide to the respondent during the interview.

45. COBATT	<p>Have the batteries in your carbon monoxide detector been replaced in the past 6 months?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Dk 4. Ref
-------------------	--

This is a new question. All six respondents for whom information was available reported that they had changed their batteries in the last six months.

Respondents did not have difficulty understanding or correctly answering this question.

Recommendation: We do not recommend any changes to this question.

46. H2OMF	Do you have access to the water heater for your unit? 1. Yes 2. No 3. Dk 4. Ref
------------------	--

This is a new question. Fourteen of the 28 respondents for whom this information was recorded reported they had access to their water heater.

Most of the respondents did not have difficulty understanding or correctly answering this question. However, one respondent initially believed that a water heater was a thermostat. Upon hearing the question a second time, the respondent understood, and was able to answer the question.

Recommendation: We do not recommend any changes to this question.

47. H2OHT	Have you ever checked the temperature of your hot water? 1. Yes 2. No 3. Dk 4. Ref
------------------	---

This is a new question. Nine of the 26 respondents for whom this information was recorded said they had checked the temperature of their hot water.

This question was problematic because in some households, another household member, usually the husband, had checked the temperature of the hot water even though the respondent had not. This resulted in households underreporting the occurrence of this activity.

In addition, one respondent could not respond, as she reported that she has no idea how a water heater works. However, she reported that the water heater's thermostat is set to no more than 75 because that's what is written in her lease. This would seem to reflect confusion between the temperature of the air and the water in the home.

Recommendation: We recommend that the wording of the question be changed to capture reports of checking the temperature by other household members. The question would read: ***"Has anyone in the***

household ever checked the temperature of your hot water?"

48. H2OT	What was the temperature of your hot water? <ol style="list-style-type: none">1. Less than 120F2. 120-124F3. 125F4. Higher than 125F5. Dk6. Ref
-----------------	--

This is a new question. Respondents' answers to this question fell into the following categories: "less than 120F," "120-124F," "higher than 125F," and "Dk." Six of the 10 respondents did not know the answer to this question.

Two problems were observed with this question. First, several respondents did not know the answer to this question, even though they reported that they had checked it. Respondents reported that either their husbands or maintenance had checked it for them, therefore, they were not aware of the temperature. Second, respondents had answers that seemed highly unlikely. One respondent was positive that his/her water temperature was 78F, while another was positive that his/hers was 140F.

Recommendation: We question the quality of the information that will be obtained with this question. As a result, we recommend deleting the question.

49. H2HRT	In the last 6 months, has anyone been scalded by hot water in your home? (<i>Being scalded means to be burned by hot water or steam.</i>) <ol style="list-style-type: none">1. Yes2. No3. Dk4. Ref
------------------	---

This is a new question. Thirty-seven of the 38 respondents for whom information was collected said that no one had been scalded in the last six months.

This question was problematic because as noted above there was very little variation in responses to this item. One respondent almost said "yes" but then realized that the incident she was reporting about occurred outside of the reference period (three years ago) rather than within the last six months.

Recommendation: We question whether it is worthwhile to keep this item, and suggest that the sponsor consider deleting it.

50. H2MED	<p>Did the scalding require medical attention?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Dk 4. Ref
------------------	--

This is a new question, and a follow-up to Q.49. One respondent answered this question and he/she said that the scalding did not require medical attention.

The respondent who answered this question did not have a problem understanding or correctly answering this question. However, if Q.49 is deleted, this question should be deleted as well.

Recommendation: We suggest that the sponsor consider deleting this item if Q.49 is deleted.

51. NOHHKID	<p>Do any children 4 years or younger visit your home on a regular basis?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Dk 4. Ref
--------------------	---

This is a new question. Ten of the 30 respondents for whom this information was recorded reported having regular visits by children under the age of four.

Respondents did not have difficulty understanding or correctly answering this question. Most respondents reported that “on a regular basis” meant about once a week to them.

Recommendation: We do not recommend any changes to this question.

52. OUTLET	<p>Do all, some, or none of the electrical outlets in your home have child tamper-resistant outlet covers?</p> <ol style="list-style-type: none"> 1. All 2. Some 3. None 4. Dk 5. Ref
-------------------	---

This is a new question. Respondents reported answers in the following response categories: “all,” “some,” and “none.”

This is the first of several questions (Q.53, Q.59, Q. 63, Q. 64) in the same format, which seemed to invite answers inconsistent with the format. A few respondents initially answered “yes” or “no” when

they heard the question. When the interviewers re-read the question, they responded with one of the correct response categories.

Other than the response format, respondents did not have difficulty with the question.

Recommendation: We recommend changing this question to read as follows: *“How many of the electrical outlets in your home have child tamper-resistant outlet covers? Would you say all, some, or none?”*

53. CHEMSTOR	<p>Are all, some, or none of the chemicals, pesticides, cleaning supplies and medicines stored out of the reach of young children?</p> <ol style="list-style-type: none"> 1. All 2. Some 3. None 4. Dk 5. Ref
--------------	---

This is a new question. Respondents reported answers in the following response categories: “all,” “some,” and “none.”

The format of this question is similar to Q. 52 and similar behavior was observed. This is one of several questions (Q.53, Q.59, Q. 63, Q. 64) in the same format, which seemed to invite answers inconsistent with the format. A few respondents initially answered “yes” or “no” when they heard the question. When the interviewers re-read the question, they responded with one of the correct response categories.

Other than the response format, respondents did not have difficulty with the question.

Recommendation: We recommend changing this question to read as follows: *“How many chemicals, pesticides, cleaning supplies, and medicines are stored out of the reach of young children? Would you say all, some, or none?”*

54. EXTC	<p>Do you use extension cords at home?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Dk 4. Ref
----------	--

This is a new question. Twenty-seven of the 38 respondents for whom information was recorded reported that they use extension cords at home.

There was some confusion as to how wide the scope of this question is. Some respondents were not sure whether this question included surge protectors and/or power strips. They may have dealt with

this inconsistently, with some people including them and others excluding them. Most respondents included power strips, but at least one respondent said “no” because she didn’t think they counted.

Recommendation: We believe that the sponsor’s intent is to include these items. If this is the case, we recommend revising the wording to include them in the question, to modify the question to **“Do you use extension cords, power strips, or surge protectors at home?”**

55. EXTCOND	<p>Are any of the extension cords used in the home cracked or worn?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Dk 4. Ref
--------------------	---

This is a new question, and a follow-up to Q. 54. All respondents said “no” to this question, showing no variation in responses.

Other than confusion about whether power strips and surge protectors are in-scope for this question, respondents did not have problems understanding or accurately answering this question.

Recommendation: To be consistent with Q.54 above, we recommend revising the wording of this question as follows: **“Are any of these extension cords, power strips, or surge protectors cracked or worn?”**

56. POOLACC	<p>Do you have access to an outdoor swimming pool on your property? <i>If apartment building: (This includes a swimming pool anywhere on the grounds.)</i></p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Dk 4. Ref
--------------------	--

This is a new question. In Round One, five of the 23 respondents for whom information was recorded said they had access to a swimming pool on their property.

One of these respondents was reporting about her wading pool. She was unsure whether to include it and ultimately decided that she should. However, this is inconsistent with our understanding of the sponsor’s intent. To deal with some of these problems the question was revised for Round Two. An instruction was added after the question: **“Wading pools and hot tubs do not count.”**

In Round Two, eight of the 17 respondents for whom information was recorded said they had access to a swimming pool on their property. During Round Two, respondents did not report about their wading pools. However, another problem with the question was observed. One respondent who lived in an apartment building did not feel that he/she had any property and was therefore confused by the term

“your property” in the question. Several respondents who were apartment dwellers did have access to swimming pools, so this confusion could result in underreports.

Recommendation: We recommend that a fill be added to the question to alleviate this confusion. The wording of the fill would change depending on what type of unit the respondent lives in. For housing units in apartment buildings, the question would read: **“Do you have access to an outdoor swimming pool on this property?”** while for single unit buildings it would read: **“Do you have access to an outdoor swimming pool on your property?”**

57. POOLFEN	<p>Is there a fence at least 4 feet tall that goes around all the way around the pool with a gate that closes and latches automatically? (<i>Fences around the yard do not count. Do not include trees, foliage, and other shrubbery. A wall of the home cannot count as a side of the fence unless there is no way to access the pool area in that wall (i.e. no doors, windows, or openings of any kind).</i>)</p> <ol style="list-style-type: none">1. Yes2. No3. Dk4. Ref
--------------------	---

This is a new question. Eight of the 12 respondents for whom responses were recorded said that their pool was enclosed.

Several problems were observed with the question. The phrase “all the way around” confused respondents because there were various scenarios that made this ambiguous. For example, one respondent had a fence around three sides of the backyard containing the pool but the fourth side was a wall from the house, which contained a door to the pool area. In another case, the fourth side of the “fence” was a garage door that could lock.

The notion of automatically latching was also problematic. What if there was a lock rather than a latch on a gate or door-- does that count? The pool that could be entered from the garage also had a gate that latched. However, the latching gate does not seem to be an important fact in this case and the respondent said “no.” In general, the wording of the question did not easily translate to the situations that applied to some of the respondents.

There was also an issue of respondents not having the information to answer the question. Two respondents said the pool had a fence, but they did not know whether the gate latched.

The question as we tested it appears to contain a typographical error. We think the first “around” does not belong in the question.

Recommendation: We recommend that the sponsor consider what the important pieces of information are. Is it a wire or wooden gate that surrounds a pool with only one entrance, which is a latching gate?

If this cannot be determined, we suggest that the sponsor consider deleting the question.

If the question is maintained in the questionnaire, we recommend deleting the first “around.”

58. STAIRS	Does your home have any stairs inside, such as stairs to upstairs, basement, attic, etc.? Stairs are sets of three or more steps. 1. Yes 2. No 3. Dk 4. Ref
-------------------	--

This is a new question. Twenty of the 40 respondents for whom answers were recorded said they had stairs inside their home.

Respondents who lived in apartments interpreted this as referring to stairs in their building, or right outside their building entrance, not just inside their units. This resulted in an overestimate of homes with stairs. This is similar to Q. 27, in which respondents interpreted “basements” in their apartment buildings as being in their homes.

Recommendation: Check with the sponsor about the intent of the question. If the sponsor wants respondents to report stairs inside the unit only (and not inside the building for apartments), then similar to Q. 27, we recommend that a fill be incorporated into the question to clarify that the question refers to the unit, not the building. The question would read: **“Does your [house/apartment] have any stairs inside, such as stairs to upstairs, basement, attic, etc? Stairs are sets of three or more steps.”** We also recommend adding an optional instruction similar to the one in Q. 102 ELEVATE: **“(If apartment building, probe: This is inside of your apartment, not just inside the apartment building.)”**

59. STAIRRL	Are the railings on all or some of these stairs firmly attached or are none of them firmly attached? (Firmly attached means secured strongly enough to be used with complete confidence.) 1. All of them 2. Some of them 3. None of them 4. Dk 5. Ref
--------------------	---

This is a new question. Responses to this question fell in three of the categories: “all of them,” “some of them,” and “none of them.”

This question assumes that all stairs have railings. In one case this was not true, and the respondent was asked a question that did not make sense.

In addition, one respondent replied with a “yes” instead of giving a response from the response

categories. Similar to Qs 52 and 53, this question seemed to invite answers inconsistent with the format.

Recommendation: We recommend that an additional response category – *no railings* – be added. Respondents who have no railings should be instructed to skip Q. 60.

We also recommend changing this question to be read as follows: ***“How many of the railings on these stairs are firmly attached? Would you say all, some, or none?”***

60. STAIRMIS	Are there any missing or broken railings on these stairs? 1. Yes 2. No 3. Dk 4. Ref
---------------------	--

This is a new question. Three of the 20 respondents for whom answers were recorded said they had missing or broken railings on their stairs.

This question is part of a series beginning with Q. 58, which explicitly states that the question refers to stairs inside the home. However, this definition was lost by the time respondents heard this question, and it was unclear to them whether this question referred to railings outside the home as well. Some respondents answered about stairs outside the home, since they are responsible for maintaining outside railings as well. We were not sure if these railings were in-scope for this question.

Recommendation: We request clarification as to the intent of this question and recommend that the wording of the question be revised.

61. STAIRBRK	Are any of the steps missing or broken on these stairs? 1. Yes 2. No 3. Dk 4. Ref
---------------------	--

This is a new question that is part of the series beginning with Q.58. None of the respondents for whom answers were recorded said they had missing or broken steps.

Respondents did not have difficulty understanding or correctly answering this question. However, as with the rest of the questions in this series, it is unclear if this question is referring to stairs inside the home only.

Recommendation: We do not recommend any changes to this question.

62. STAIRCOV	<p>Do the steps on these stairs have any type of nonslip covering such as fixed carpets, nonslip coatings, etc.?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Dk 4. Ref
---------------------	--

This is a new question that is part of the series beginning with Q. 58. Fifteen of the 20 respondents for whom answers were recorded said they had steps with nonslip coverings.

Respondents generally did not have a problem understanding or correctly answering this question, with the exception of two respondents who needed the question to be re-read to them before they were able to respond. Along with the rest of the questions in this series, it is unclear whether this question is referring to stairs inside the home only.

Recommendation: We do not recommend any changes to this question.

63. STAIRLGT	<p>Is there lighting at the top and bottom of all the stairs, of some of the stairs or none of the stairs? (<i>Is there enough lighting to see the top and bottom of the stairs at all times of the day?</i>)</p> <ol style="list-style-type: none"> 1. All of them 2. Some of them 3. None of them 4. Dk 5. Ref
---------------------	--

This is a new question. Responses to this question fell into the following categories: “all of them” and “some of them.”

Respondents were generally able to correctly answer this question. However, the wording seemed awkward to read. Although most respondents understood that this question was being asked to find out whether stairs were well lit for safety reasons, one respondent thought that this question may be difficult for people to respond to if they do not have lighting at both the top and bottom of the stairs. If this does take place, the intent of the question would be lost.

Recommendation: We recommend that the question be simplified to ask about the intent of the question, which is contained in the parenthetical expression. The question would read: **“Are all of your staircases well lit? That is, is there enough lighting to see the top and bottom of the stairs at all times of the day?”** The response categories would be: Yes, No, Dk, Ref.

64. STAIRGAT	<p>Are there gates on all of these stairs, some of these stairs, or on none of these stairs?</p> <ol style="list-style-type: none"> 1. All of them 2. Some of them 3. None of them 4. Dk 5. Ref
--------------	--

This is a new question. Responses to this question fell into the following categories: “all of them,” “some of them,” “none of them,” and “Dk.”

There were a couple of respondents who were unfamiliar with the term “gate.” One even asked the interviewer to spell the word because she didn’t understand the question. Most likely it was because they didn’t have children and the notion of gates inside the home seemed incongruous. Usually gates are outside.

One respondent ran a day care center in her home. She had a single portable gate that she moved around from staircase to staircase depending on where the children were. She had a difficult time deciding how to answer the question, and she eventually said that she had gates on some of the stairs. Another made it clear that she had a gate, though she specifically reported that the gate was portable, and not permanently attached.

Recommendation: Based on the problems observed, we recommend that the universe for this question be limited to households that report in the household roster that they have children or report in Q. 51 that children four years or younger visit the home on a regular basis. This will alleviate confusion by respondents who don’t have children in the house.

We also recommend that the question be changed to a yes/no question. The question would read as follows: **“Do any of these stairs have gates?”**

65. DSBINTRO	<p>With this next set of questions, we want to learn about the health of the household members.</p>
--------------	---

This is a new introduction to a series of questions, some of which are new. Respondents did not have difficulty understanding this introduction.

Recommendation: We do not recommend any changes to this introduction.

65b. HLTH	<p>Would you say that your health in general is excellent, very good, fair, or poor?</p> <ol style="list-style-type: none"> 1. Excellent 2. Very Good 3. Fair 4. Poor 5. Dk 6. Ref
-----------	---

This is a new question. Responses to this question fell into the following categories: “excellent,” “very good,” “fair,” and “poor.”

No problems were observed with this question. Most respondents reported that it was easy for them to come up with their answer. They gave reasonable reasons for why they selected the answer they did. However, this measure is only obtained for one household member, while other measures are obtained for everyone in the household. We question whether this will provide useful information.

Recommendation: We recommend that the sponsor consider the utility of this item.

65c. ASTHMA	<p>Has a doctor or other health professional ever told you that any of your children have asthma?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Dk 4. Ref
-------------	---

This is a new question. Four of the 11 respondents for whom answers were recorded said they had children with asthma.

The universe for this question is children between the ages of six and 17 and a skip instruction directs respondents with children between those ages to this question. However, one respondent with children in the appropriate age range also had a 20-year-old son with asthma living in her household. (None of the other children had asthma.) Therefore she answered this question with the 20-year-old in mind, even though the question was meant for her younger children.

Another respondent reported that her daughter had asthma, though it was not permanent. She was not sure whether her daughter’s temporary asthma was in-scope for this question.

Recommendation: We recommend that an age qualifier “between the ages of 6 and 17” be added to the question. The question would read: ***“Has a doctor or other health professional ever told you that any of your children between the ages of 6 and 17 have asthma?”***

65d. ASTHWHO	<p>Who is that?</p> <p>Anyone else?</p>
---------------------	---

This is a new question, and a follow-up to Q. 65c, asking respondents to name the family member who has asthma. Respondents did not have difficulty understanding or correctly answering this question.

Recommendation: We do not recommend any changes to this question.

65d. ASTHEMR	<p>During the last 12 months, did [fill name of youngest household member with asthma] have to visit an emergency room because of [his/her] asthma?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Dk 4. Ref
---------------------	---

This is a new question, and part of a series of questions starting Q. 65c. There was no variation in responses, as all respondents said “no” to this question.

Respondents did not have difficulty understanding or correctly answering this question.

Recommendation: We do not recommend any changes to this question.

65e. UND18INJ	<p>During the past three months, that is since[fill date three months prior] has anyone in the household under 18 had an injury where any part of the body was hurt and required medical attention?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Dk 4. Ref
----------------------	---

This is a new question. All 14 respondents who answered this question said “no.” There was no variation in response.

However, the question was not asked in many cases when it should have been, due to an error with the skip instructions for this question.

For the most part, respondents did not have difficulty understanding or correctly answering this question. However, one respondent reported that this question made her think, because she had to distinguish between injuries that required medical attention and those that did not.

Recommendation: We recommend that the skip instruction in Q65c. be revised so that “No” and “DK” responses skip to Q.65e instead of Q.66. HEARING.

93. HWRKPROB	<p><i>(Please answer this next set of questions for all household members that are 15 years old and over.)</i></p> <p>Does anyone in the household have difficulty doing laundry?</p> <p>1. Yes 2. No 3. Dk 4. Ref</p>
---------------------	---

This is a new question. Two respondents said “yes” to this question.

One said she had hip problems and there were no washing machines in her building. The problems were caused by having to go out of the building to do laundry. The other respondent said she had mobility problems and she had to go down the stairs backwards or one step at a time to get to the washing machine in the basement of her apartment building. These problems were reported previously in Q. 76 as problems with walking or climbing stairs. In addition, part of the same respondent’s report that she had trouble doing laundry included her stating that laundry is troublesome because it is two dollars a load. It seems as though the respondent was explaining that she found doing laundry to be difficult in general, and not specifically because of a physical limitation.

Another respondent said that she has no trouble doing laundry, despite her children’s lack of willingness to do it.

It is not clear that the question is tapping into whether people have physical limitations that prevent them from doing housework, which is believed to be the intent of the question.

Recommendation: We recommend that this question and its follow-up (Q. 94) be deleted.

94. HWRKWHO	<p><i>(Please answer this next set of questions for all household members that are 15 years old and over.)</i></p> <p><i>(Does anyone in this household have difficulty doing laundry?)</i></p> <p>Who is that? Anyone else?</p>
--------------------	--

This is a new question, and a follow-up to Q. 93.

Recommendation: If Q. 93 is deleted, we recommend that this follow-up question be deleted as well.

98. SPLEDWHAT	<p>Please answer this question for everyone in the household. Does anyone in the household use any of the following equipment?</p> <ol style="list-style-type: none"> 1. Manually operated wheelchair? 2. Motorized wheelchair, cart or scooter? 3. Chairlift? 4. Crutches? 5. Cane or walker? 6. Something else? 7. None of the above? 8. Dk 9. Ref
---------------	--

This is a new question. Responses to this question fell into the following categories: “manually operated wheelchair,” “crutches,” “cane or walker,” “something else,” and “none of the above.”

Several issues surfaced in this question. It was not clear to respondents what was in-scope for this question.

Issues related to long- vs. short-term conditions, mobility vs. non-mobility conditions, and current versus future conditions surfaced as respondents tried to decide how to answer the question. One respondent with a temporary injury (sprained ankle and wearing a boot) felt she should not say “yes” to “something else” because it was not permanent.

Another respondent whose son uses a communication device considered saying “yes” to “something else” but ultimately said “no” because she assumed the question was asking about mobility based on the specific equipment named. Yet another respondent said “no” because she does not currently use a device, but she knows she will in the future as her condition progresses.

Another respondent reported a knee brace under “anything else.”

Several respondents have special equipment because of short-term or long-term conditions, but said “no” because they don’t use them.

Are all of these situations consistent with the sponsor’s intent in the question?

Recommendation: We request clarification from the sponsor as to what situations are in-scope for this question.

99a.	<p>Without assistance, does anyone in the household over five years of age have problems with any of the following:</p>
------	--

This question stem, as well as the following series of questions are new. This series of questions presents the third different age universe in this section. Previous questions (Q.72-79) asked about

household members five years of age and over, while others (81-94) ask about household members 15 years of age and over. The similarity of the “over five years of age” text and the “five years of age and over” text confused a respondent who had a five-year-old. She had included her daughter in the previous questions, and this question had to be re-read multiple times for the respondent to understand not to include her five-year-old here.

Recommendation: We recommend that the stem of the question be reworded as follows: **“Without assistance, does anyone in the household six years of age and over have problems with any of the following:”** to be consistent with the terminology used in previous questions.

99a. 1.	<p>Reaching kitchen cabinets?</p> <p>1. Yes 2. No</p> <p>Who is that? Anyone else?</p>
----------------	--

This is a new question. Three of 40 respondents reported that someone in their household had trouble reaching kitchen cabinets.

The question caused confusion for many respondents. They thought about height and not disability as a reason for not being able to reach or open the cabinets. This happened in the context of children who couldn’t reach and open the cabinets, and short people who need a chair or stepstool to reach and open them. Three respondents ultimately said “yes” because they used either a chair or a stepstool to reach the cabinets. One respondent initially said “yes” and mentioned her five-year-old granddaughter, but changed her answer to “no” because the granddaughter does not live with her.

Recommendation: We recommend that a supplemental instruction be added to the first category to clarify that use of a stepstool is not in-scope (assuming that this is the case). The question would read: **“Reaching kitchen cabinets? Do not count using a stepstool to reach cabinets.”**

99a. 2.	<p>Opening kitchen cabinets?</p> <p>1. Yes 2. No</p> <p>Who is that? Anyone else?</p>
----------------	---

This is a new question. One respondent said “yes” to this question.

Most respondents did not have difficulty correctly answering this question, with the exception of two who thought this question was asking about height and not disability as a reason for not being able to

open kitchen cabinets. One respondent said “yes” because she needs a chair to open cabinets. One respondent initially said “yes” and mentioned her five-year-old granddaughter, but changed her answer to “no” because the granddaughter does not live with her.

Recommendation: We do not recommend any changes to this question.

99a. 3.	Turning the stove on and off? 1. Yes 2. No Who is that? Anyone else?
----------------	---

This is a new question. As all respondents said “no” to this question, there was no variation in response.

Respondents did not have difficulty understanding or correctly answering this question.

Recommendation: We do not recommend any changes to this question.

99a. 4.	Using kitchen counters? 1. Yes 2. No Who is that? Anyone else?
----------------	---

This is a new question. As all respondents said “no” to this question, there was no variation in response.

Respondents did not have difficulty understanding or correctly answering this question.

Recommendation: We do not recommend any changes to this question.

99a. 5.	Getting to the bathroom? 1. Yes 2. No Who is that? Anyone else?
----------------	--

This is a new question. As all respondents said “no” to this question, there was no variation in response.

Respondents did not have difficulty understanding or correctly answering this question. We probed to make sure respondents understood this question, and they reported that they did. Most understood “getting to the bathroom” to mean having the ability to enter or access to the bathroom. Some added that it meant having the ability to access the toilet whenever necessary.

Recommendation: We do not recommend any changes to this question.

99a. 6.	<p>Using the sink?</p> <ol style="list-style-type: none"> 1. Yes 2. No <p>Who is that? Anyone else?</p>
----------------	--

This is a new question. As all respondents said “no” to this question, there was no variation in response.

Respondents did not have difficulty understanding or correctly answering this question. We probed to make sure respondents understood this question, and they reported that they did. Most understood “using the sink” to mean having the ability to access the sink in order to turn the water on and off. One respondent asked if this question was referring to the sink in the kitchen or the bathroom.

Recommendation: We do not recommend any changes to this question.

99a. 7.	<p>Turning the faucets on or off?</p> <ol style="list-style-type: none"> 1. Yes 2. No <p>Who is that? Anyone else?</p>
----------------	---

This is a new question. As all respondents said “no” to this question, there was no variation in response.

Respondents did not have difficulty understanding or correctly answering this question.

Recommendation: We do not recommend any changes to this question.

99a. 8.	<p>Getting into or out of the bathtub?</p> <ol style="list-style-type: none"> 1. Yes 2. No <p>Who is that? Anyone else?</p>
----------------	--

This is a new question. One respondent said “yes,” as knee trouble prevents her from getting into or out of the bathtub.

Respondents did not have difficulty understanding or correctly answering this question.

Recommendation: We do not recommend any changes to this question.

99a. 9.	Getting into or out of the walk in shower? 1. Yes 2. No Who is that? Anyone else?
---------	--

This is a new question. As all respondents said “no” to this question, there was no variation in response.

Respondents did not have difficulty understanding or correctly answering this question.

Recommendation: We do not recommend any changes to this question.

99b.	Without the use of any special equipment, does anyone in the household over five years of age have problems with any of the following:
------	---

This question stem, as well as the following series of questions are new. This stem includes the same age range as Q. 99a, which was confusing to respondents.

Recommendation: For consistency with the recommendation for Q.99a, we recommend that the stem of the question be reworded to read: ***“Without assistance, does anyone in the household six years of age and over have problems with any of the following:”***

99b. 1.	Stooping, kneeling, or bending? 1. Yes 2. No Who is that? Anyone else?
---------	---

This is a new question. Five of the 40 respondents reported they had problems stooping, kneeling or bending.

Respondents focused on the concept of a “problem” in determining their answer. One respondent admitted that she was not always able to “stoop, kneel, or bend” but she did not see it as a problem, so she said “no.” Similarly, another respondent admitted that she had joint pain but not enough to consider “stooping, kneeling, or bending” to be a problem.

Recommendation: We do not recommend any changes to this question.

99b. 2.	<p>Reaching over their head?</p> <p>1. Yes 2. No</p> <p>Who is that? Anyone else?</p>
----------------	--

This is a new question. As all respondents said “no” to this question, there was no variation in response.

Respondents did not have difficulty understanding or correctly answering this question.

Recommendation: We do not recommend any changes to this question.

99b. 3.	<p>Using their fingers to grasp small objects?</p> <p>1. Yes 2. No</p> <p>Who is that? Anyone else?</p>
----------------	--

This is a new question. One respondent mentioned that his/her roommate had trouble grasping small objects because he had big hands, and that there are certain kinds of eating utensils he can not use because he cannot pick them up. This does not have to do with a physical disability. We wonder whether this is in-scope for this question.

Recommendation: We request clarification but do not recommend a change to this question.

100. HMDINTRO	<p>Now I have some questions about certain convenience and safety features you might have in your home.</p>
----------------------	--

This is a new introduction to a whole new series of questions. Respondents did not have difficulty understanding this introduction.

Recommendation: We do not recommend any changes to this introduction.

101. RAMPS	<p>Does your home currently have any of the following features:</p> <p>Ramps inside your home?</p>
-------------------	--

This is a new question. As all respondents said “no” to this question, there was no variation in response. Respondents did not have difficulty understanding or correctly answering this question.

Recommendation: We do not recommend any changes to this question.

102. ELEVATE	<p><i>(Does your home currently have any of the following features :)</i></p> <p>An elevator inside your home?</p> <p><i>(If apartment building :) This is inside your apartment, not just inside the apartment building?</i></p>
---------------------	--

This is a new question. As all respondents said “no” to this question, there was no variation in response. Respondents did not have difficulty understanding or correctly answering this question.

Recommendation: We do not recommend any changes to this question.

103. ENTBD	<p><i>(Does your home currently have any of the following features :)</i></p> <p>Bedroom on the entry level?</p>
104. ENTBTH	<p><i>(Does your home currently have any of the following features :)</i></p> <p>Bathroom on the entry level?</p>

These are both new questions. Eleven of 34 respondents for whom answers were recorded reported they had a bedroom on the entry level, and 19 of 34 respondents for whom answers were recorded reported they had a bathroom on the entry level.

Respondents in apartment buildings were unsure whether these questions referred to their own unit or the entire building. We are unclear as well, as we have heard inconsistent decisions on this subject. One respondent entered on two different levels depending on whether he went in the front or the back door. In addition, some respondents were unaware of the definition of entry level: one respondent thought the entry level meant the entryway or foyer. Another respondent had a similar interpretation, saying that if the bathroom was in the middle of the apartment, then it was not on the entry level.

Some respondents were also unsure whether Q. 104 referred only to full bathrooms or not. This seemed reasonable since they recognized that the questions were geared towards being able to live on the entry level.

Recommendation: We request clarification as to the intent of the question. If these questions are only in-scope for people who live in houses, the skip patterns should be changed. If Q. 104 refers specifically to full bathrooms, this should be made explicit.

105. HNDRLS	<i>(Does your home currently have any of the following features :)</i> Handrails or grab bars on both sides of any of the stairs or steps inside your home?
--------------------	---

This is a new question. Seven of 35 respondents for whom answers were recorded reported they had handrails or grab bars on both sides of any of the stairs or steps inside their home.

A couple of problems were observed with this question. Few respondents paid attention to the “both sides,” and many said “yes,” when in fact, this may not have been the case. In fact, one respondent reported that she had handrails on one side, but still said “yes” to this question.

Another respondent said “yes” to this question for a handrail that was outside the building door.

Respondents also wanted to know if handrails were banisters. The term banisters, rather than handrails, was familiar to some respondents.

Recommendation: We recommend that this question be deleted because the information was frequently over-reported. This would also require Q. 133, the follow-up question, to be deleted.

106. BATHRLS	<i>(Does your home currently have any of the following features :)</i> Handrails or grab bars in any of your bathrooms, such as in the shower or bathtub area?
---------------------	--

This is a new question. Five of 37 respondents for whom answers were recorded reported they had handrails or grab bars in their bathrooms.

Respondents did not have difficulty understanding or correctly answering this question.

Recommendation: We do not recommend any changes to this question.

107. OTHERRLS	<i>(Does your home currently have any of the following features :)</i> Handrails or grab bars in any other areas of your home?
----------------------	--

This is a new question. Two of 35 respondents for whom answers were recorded reported they had handrails or grab bars in other areas of their home.

Respondents did not have difficulty understanding or correctly answering this question.

Recommendation: We do not recommend any changes to this question.

108. BRSEATS	<i>(Does your home currently have any of the following features :)</i> Built-in seats in the shower area of the bathroom?
---------------------	---

This is a new question. As all respondents said “no” to this question, there was no variation in response.

Most respondents did not have difficulty understanding or correctly answering this question. However, one respondent said “yes” at first, thinking that this question was asking about seats anywhere in the bathroom (not just the shower area) and thought about a toilet seat as part of her answer. When the interviewer re-read the question, she said “no.”

Recommendation: We do not recommend any changes to this question.

109. RTOILET	<i>(Does your home currently have any of the following features :)</i> Raised toilets?
---------------------	--

This is a new question. Eight of 33 respondents for whom answers were recorded reported they had raised toilets.

There were a few respondents who were unsure about what a raised toilet was, and were unable to respond. One respondent thought the question referred to raising the toilet seat up and down. Another thought the question was asking if those in their home could reach the toilet.

Those who did know defined raised toilets in a variety of ways, including: padded seats to make the toilet higher, toilets that are built to be higher for those who may have difficulties, a separate apparatus placed on the seat (like something one can buy from the drug store) to make it easier to access. It appears that respondents included portable raised toilets in their answers.

Recommendation: We recommend a help screen or an interviewer instruction to guide response by the FR when the respondent doesn’t know what a raised toilet is. The definition of “raised toilet” is up to the sponsor.

110. HANDLE	<i>(Does your home currently have any of the following features :)</i> Door handles instead of knobs on all doors?
--------------------	--

111. SKLEVERS	<i>(Does your home currently have any of the following features :)</i> Handles or levers for any sink faucets instead of knobs on any faucets?
----------------------	--

These are both new questions. Nine of 36 respondents for whom answers were recorded reported they

had door handles instead of knobs on all doors, and 12 of 37 respondents for whom answers were recorded reported they had handles or levers for any sink faucets instead of knobs on any faucets.

Respondents had to frequently stop and think about whether they had knobs or handles, especially on faucets. In addition, most respondents had to stop and think about the wording of the question, because, as noted by a few respondents, these questions are awkwardly phrased.

However, these problems were not serious. We assume that reports of handles or levers are presumed to be indicative of ADA-compliant fixtures. We note, however, that some modern fixtures are designed without knobs. They may be considered by respondents to have levers and be reported as such, but they are not ADA compliant. Some of them combine the handle with the temperature gauge (hot and cold) and are particularly difficult to decipher. This may result in an over-report of ADA-compliant kitchen or bathroom fixtures.

Recommendation: We request that the sponsor consider whether this question will provide the information intended.

112. XWDOOR	<i>(Does your home currently have any of the following features :)</i> Extra wide doors or hallways?
--------------------	--

This is a new question. Six of 36 respondents for whom answers were recorded reported they had extra wide doors or hallways.

There were a couple of potential respondent problems. One respondent said “yes” to this question, but it was unclear whether she had extra wide doors or hallways for purposes of handicapped accessibility, or whether the respondent just perceived the space to be large. An apartment dweller correctly reported that she had extra wide doors and hallways, but only within her apartment. She believed this question was asking about the inside of her apartment only. However, for the most part, respondents did not have difficulty understanding or correctly answering this question.

Recommendation: We do not recommend any changes to this question.

116. KITRAY	<i>(Does your home currently have any of the following features :)</i> Kitchen cabinets with rollout trays or lazy susans?
--------------------	--

This is a new question. Six of 37 respondents for whom answers were recorded reported they had kitchen cabinets with rollout trays or lazy susans.

During Round One, this question appeared between questions about wheelchair accessible kitchen cabinets and wheelchair accessible climate controls. At least one respondent pointed out that it was odd to ask this question in the middle of the wheelchair accessible section.

During Round Two it was moved and appeared between a question asking about extra wide doors or hallways, and a question asking about whether all areas are on the same level. There were no problems noted with this new placement.

During Round Two, one respondent was unfamiliar with the term “lazy susans” so she based her answer on knowing whether or not she had “rollout trays.”

Recommendation: We do not recommend any changes to this question.

121. LEVEL	<p><i>(Does your home currently have any of the following features :)</i></p> <p>All areas on the same level, meaning no steps between rooms?</p>
-------------------	---

This is a new question. Twenty-two of 36 respondents for whom answers were recorded reported they had all areas on the same level.

During Round One this question appeared between questions about wheelchair accessible countertops and visual strobe light systems. There were no problems with this placement; however, it was changed for Round Two to facilitate restructuring of the wheelchair accessibility questions. In Round Two it appeared between a question asking about kitchen cabinets with rollout trays or lazy susans, and a question asking about visual strobe light systems.

Most respondents understood that “no steps between rooms” meant that all areas are on the same level, though many had to stop and think about what this question was asking. One respondent who lived in a house was confused by this question, and pointed out that she had steps but only to go upstairs. As this question is being asked of all respondents, this may be confusing for those who live in a multi-story home. Most respondents did not have difficulty understanding or correctly answering this question.

Recommendation: We do not recommend any changes to this question, though we do recommend restricting the universe to those who live in a one-story home.

122. AUDIBLE	<p><i>(Does your home currently have any of the following features :)</i></p> <p>Visual strobe light system to indicate doorbell, telephone, smoke, or carbon monoxide detectors?</p>
---------------------	---

This is a new question. Two of 35 respondents for whom answers were recorded reported they had a visual strobe light system.

During Round One this question appeared at the end of the question series on convenience and safety features, following the question on all areas on the same level. There were no problems with this placement; however, it was changed for Round Two to facilitate restructuring of the wheelchair accessibility questions. In Round Two it appeared between questions on all areas on the same level and wheelchair accessible electrical outlets (the beginning of the wheelchair accessibility section).

In both Round One and Round Two we found that many respondents did not know what a visual strobe light system was. When probed, it was described as anything from a disco ball, to a heat lamp, to a system that flashes phone calls on the television, to bright lights that illuminate pictures. Still other respondents could not provide any kind of description of what a visual strobe light system was.

Recommendation: We recommend that this question be deleted, as well as the Q. 152b, VISUALYES, the follow-up question.

113. HIOUTLET	<i>(Does your home currently have any of the following features :)</i> Wheelchair accessible electrical outlets, that is outlets positioned slightly higher than standard?
114. LSWITCH	<i>(Does your home currently have any of the following features :)</i> Wheelchair accessible electrical switches, that is switches positioned slightly lower than standard?
115. LOWCAB	<i>(Does your home currently have any of the following features :)</i> Wheelchair accessible kitchen cabinets?
117. CLCTRL	<i>(Does your home currently have any of the following features :)</i> Wheelchair accessible climate control?
118. BTWCHAIR	<i>(Does your home currently have any of the following features :)</i> Bathroom designed to allow wheelchair access?
119. KITWCHAIR	<i>(Does your home currently have any of the following features :)</i> Kitchen designed to allow wheelchair access?
120. CTRWCHAIR	<i>(Does your home currently have any of the following features :)</i> Wheelchair accessible countertops?

These questions all focus on wheelchair accessibility in the home, and the question numbers above note the placement of these questions in Round One.

As all respondents said “no” to having wheelchair accessible electrical outlets, and wheelchair accessible electrical switches, there was no variation in responses.

One of 36 respondents for whom answers were recorded reported he/she had wheelchair accessible kitchen cabinets, a wheelchair accessible climate control, and a bathroom designed to allow wheelchair access.

Five of 36 respondents for whom answers were recorded reported they had a kitchen designed to allow wheelchair access, and four of 36 respondents for whom answers were recorded reported they had wheelchair accessible countertops.

These questions were viewed by respondents as repetitive and time-consuming, and caused them to become impatient. As a result, the questions were reorganized and reformatted for Round Two as a series of questions specifically asking about “wheelchair accessible features.” Several respondents made this suggestion during Round One. The introduction to this series of questions reads: **“Some homes have wheelchair accessible features. Does your home have any of the following.”** Even after reformatting, one respondent during Round Two wondered why she was being asked these questions, since she had already said she didn’t have handrails and grab bars.

Respondents in both Round One and Round Two were generally not aware of the height of wheelchair-accessible electrical outlets or switches, or what they look like. Most respondents were also not aware of what wheelchair accessible kitchen cabinets, wheelchair accessible climate controls, or wheelchair accessible countertops are. Many respondents reported that aspects of their home could possibly be utilized by those in a wheelchair, though they were unsure whether their homes were designed with wheelchair accessibility in mind. Those respondents ended up saying “yes” to these questions. For example, one respondent said “yes” to having a wheelchair accessible kitchen because she felt her kitchen is big enough for someone in a wheelchair, even though she knows it was not designed to be wheelchair accessible. Some respondents reported having wheelchair accessible countertops because the height looked right, but didn’t consider that the wheelchair would have to be able to fit underneath. This resulted in over-report of wheelchair accessibility features.

In addition, one respondent, who commented that the whole building was wheelchair accessible, was not sure about Q. 120 and said “no” to all the other questions.

We should note that none of our respondents were in wheelchairs. We assume this group would be more knowledgeable, but we don’t know how their answers would differ.

Recommendation: We question whether these revised questions will yield accurate information. Our first recommendation is that the sponsor consider deleting them.

An option for clarifying the outlets and switches questions (Q.113 and Q. 114) would be to include a measurement of “standard” height; however, we do not know whether respondents would absorb this information in a meaningful way.

If the question cannot be deleted, we recommend shortening the series by asking a single question with a mark all that apply instruction. The question would read: **“Do you have any of the following wheelchair accessible items in your house?”**

Wheelchair accessible electrical outlets, that is,...

Wheelchair accessible electrical switches, that is,...
Wheelchair accessible climate controls, that is,...
Wheelchair accessible kitchen counters, that is, ...
Wheelchair accessible kitchen cabinets, that is,...
Wheelchair accessible bathrooms, that is,...

123. MODYESINTRO	Now I have some questions about the use of features you have in your home.
------------------	--

This is a new introduction to a whole new series of questions. Respondents did not have difficulty understanding this introduction.

Recommendation: We do not recommend any changes to this introduction.

125. RAMPSYES	<p>Earlier you reported that you have ramps in the home. Does anyone in the household currently use the ramps in the home on a regular basis because of a physical limitation?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Dk 4. Ref
---------------	---

This is a new question, and a follow-up to Q. 101. Because we did not have any respondents who were asked or who answered this question, we were not able to test this question.

Recommendation: We do not recommend any changes to this question.

127. ELEVATEYES	<p>Earlier you reported that you have an elevator in the home. Does anyone in the household currently use the elevator in the home on a regular basis because of a physical limitation?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Dk 4. Ref
-----------------	--

This is a new question, and a follow-up to Q. 102. Because we did not have any respondents who were asked or who answered this question, we were not able to test this question.

Recommendation: We do not recommend any changes to this question.

129. ENTBDYES	<p>Earlier you reported that you have an entry level bedroom in the home. Does anyone in the household currently use the entry level bedroom in the home on a regular basis because of a physical limitation?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Dk 4. Ref
----------------------	---

This is a new question, and a follow-up to Q. 103. Two of nine respondents for whom answers were recorded reported that someone in their household currently uses the entry level bedroom because of a physical limitation.

Most respondents did not have difficulty understanding or correctly answering this question. One respondent was not sure what entry level meant, and brought it up again here, despite having said she had an entry level bedroom in Q. 103. Another respondent said “yes” to this question, when clearly it was an over-report. The respondent said that when it rains, her knees hurt and she therefore lies down in her bedroom.

Recommendation: We do not recommend any changes to this question.

131. ENTBTHYES	<p>Earlier you reported that you have an entry level bathroom in the home. Does anyone in the household use the entry level bathroom in the home on a regular basis because of a physical limitation?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Dk 4. Ref
-----------------------	---

This is a new question, and a follow-up to Q. 104. Two of 17 respondents for whom answers were recorded reported that someone in their household currently uses the entry level bathroom because of a physical limitation.

Most respondents did not have difficulty understanding or correctly answering this question. However, as this question is a follow up to Q.104, it contained some of the same problems as Q. 104. One respondent wanted to know if the bathroom was a full or half bathroom. Another respondent responded about the entry level bathroom in her building and not her unit.

Recommendation: We do not recommend any changes to this question.

133. HNDRLSYES	<p>Earlier you reported that you have handrails or grab bars in the home. Does anyone in the household use the handrails or grab bars on both sides of the stairs or steps inside your home on a regular basis because of a physical limitation?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Dk 4. Ref
-----------------------	--

This is a new question, and a follow-up to Q. 105. Two of nine respondents for whom answers were recorded reported that someone in their household uses handrails or grab bars on both sides of the stairs or steps on a regular basis because of a physical limitation.

Most respondents did not have difficulty understanding or correctly answering this question. However, as this question is a follow-up to Q.105, it contained some of the same problems as the screener.

In addition, one respondent answered this question thinking of handrails in her building, rather than in her individual unit. Another respondent reported that she and her husband use handrails while using stairs at night, but that they do not need handrails at all times. This would seem to be an over-report.

We recommended that Q.105 be deleted. If Q.105 is deleted, this follow-up question will be deleted as well.

Recommendation: We recommend that this question be deleted, if Q. 105 is deleted.

135. BTHRLSYES	<p>Earlier you reported that you have handrails or grab bars in the bathroom. Does anyone in the household use the handrails or grab bars in the bathroom, such as the shower or bathtub area on a regular basis because of a physical limitation?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Dk 4. Ref
-----------------------	--

This is a new question, and a follow-up to Q. 106. Two of six respondents for whom answers were recorded reported that someone in their household uses handrails or grab bars in the bathroom on a regular basis because of a physical limitation.

Respondents did not have difficulty understanding or correctly answering this question.

Recommendation: We do not recommend any changes to this question.

137. OTHRLSYES	<p>Earlier you reported that you have other rails in the home. Does anyone in the household use handrails or grab bars in other areas of your home on a regular basis because of a physical limitation?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Dk 4. Ref
----------------	---

This is a new question, and a follow-up to Q. 107. The two respondents who answered this question both said “no,” showing no variation in response.

Respondents did not have difficulty understanding or correctly answering this question.

Recommendation: We do not recommend any changes to this question.

139. BRSEATYES	<p>Earlier you reported that you have built in seats in the shower area. Does anyone in the household use the built-in seats in the shower area of the bathroom on a regular basis because of a physical limitation?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Dk 4. Ref
----------------	--

This is a new question, and a follow-up to Q. 108. Because we did not have any respondents who were asked or who answered this question, we were not able to test this question.

Recommendation: We do not recommend any changes to this question.

140. RTOILEYES	<p>Earlier you reported that you have raised toilets in the home. Does anyone in the household use the raised toilets in the home because of a physical limitation?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Dk 4. Ref
----------------	---

This is a new question, and a follow-up to Q. 109. Four of seven respondents for whom answers were recorded reported that someone in their household uses raised toilets because of a physical limitation.

There was some residual problem with interpreting raised toilets in this question. The respondent who thought that Q.109 “raised toilets” meant raising the toilet seat up and down, commented that raised toilets are that way because females utilize toilets one way, and males utilize toilets another way. In

addition, one respondent interrupted and said “yes” before the interviewer could finish reading the question. For the most part, respondents did not have difficulty understanding or correctly answering this question.

Recommendation: We do not recommend any changes to this question.

141. HANDLEYES	Earlier you reported that you have door handles instead of knobs in the home. Does anyone in the household use the door handles instead of knobs in the home because of a physical limitation? 1. Yes 2. No 3. Dk 4. Ref
-----------------------	---

This is a new question, and a follow-up to Q. 110. One of seven respondents for whom answers were recorded reported that someone in their household uses door handles instead of knobs because of a physical limitation.

One respondent interrupted and said “yes” before the interviewer could finish reading the question. Another respondent pointed out that her apartment was created to be wheelchair accessible, though she did not use the door handles because of a physical limitation.

Respondents did not have difficulty understanding or correctly answering this question.

Recommendation: We do not recommend any changes to this question.

142. SKLEVERYES	Earlier you reported that you have handles or levers for sink faucets in the home. Does anyone in the household use the handles or levers for the sink faucets instead of knobs because of a physical limitation? 1. Yes 2. No 3. Dk 4. Ref
------------------------	--

This is a new question, and a follow-up to Q. 111. One of 11 respondents for whom answers were recorded reported that someone in their household uses handles or levers for sink faucets instead of knobs because of a physical limitation.

The one respondent did not have difficulty understanding or correctly answering this question, though she interrupted and said “yes” before the interviewer could finish reading the question.

Recommendation: We do not recommend any changes to this question.

143. XWDOORYES	<p>Earlier you reported that you have extra-wide doors or hallways in the home. Does anyone in the household use the extra-wide doors or hallways because of a physical limitation?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Dk 4. Ref
-----------------------	---

This is a new question, and a follow-up to Q. 112. As all respondents said “no” to this question, there was no variation in response.

Respondents did not have difficulty understanding or correctly answering this question.

Recommendation: We do not recommend any changes to this question.

144. HIOUTLETYES	<p>Earlier you reported that you have electrical outlets positioned slightly higher than standard in the home. Does anyone in the household use the there electrical outlets because of a physical limitation?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Dk 4. Ref
-------------------------	--

This is a new question, and a follow-up to Q. 113. Because we did not have any respondents who were asked or who answered this question, we were not able to test it. However, as this question is a follow-up to Q.113, it contains similar problems to Q. 113.

Recommendation: We do not recommend any changes to this question, however, if Q.113 is deleted, then we recommend deleting this question as well.

145. LSWITCHYES	<p>Earlier you reported that you have electrical switches positioned slightly lower than standard in the home. Does anyone in the household use these electrical switches because of a physical limitation?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Dk 4. Ref
------------------------	---

This is a new question, and a follow-up to Q. 114. Because we did not have any respondents who were asked or who answered this question, we were not able to test it. However, as this question is a follow-up to Q.114, it contains similar problems to Q. 114.

Recommendation: We do not recommend any changes to this question, however, if Q.114 is deleted, then we recommend deleting this question as well.

146. LOWCABYES	Earlier you reported that you have wheelchair accessible kitchen cabinets in the home. Does anyone in the household use these kitchen cabinets because of a physical limitation? 1. Yes 2. No 3. Dk 4. Ref
-----------------------	---

This is a new question, and a follow-up to Q. 115. The one respondent who was asked this question said “no,” and did not have difficulty understanding or correctly answering it. However, as this question is a follow-up to Q.115, it contains similar problems to Q. 115.

Recommendation: We do not recommend any changes to this question, however, if Q.115 is deleted, then we recommend deleting this question as well.

147. KITRAYES	Earlier you reported that you have kitchen cabinets with rollout trays or lazy susans in the home. Does anyone in the household use these kitchen cabinets because of a physical limitation? 1. Yes 2. No 3. Dk 4. Ref
----------------------	---

This is a new question, and a follow-up to Q. 116. As all respondents said “no” to this question, there was no variation in responses. It does not seem to be measuring an accessibility concept.

Respondents did not have difficulty understanding or correctly answering this question.

Recommendation: We do not recommend any changes to this question.

148. CLCTRLYES	Earlier you reported that you have wheelchair accessible climate controls in the home. Does anyone in the household use these climate controls because of a physical limitation? 1. Yes 2. No 3. Dk 4. Ref
-----------------------	---

This is a new question, and a follow-up to Q. 117. The one respondent who was asked this question said

“yes,” and did not have difficulty understanding or correctly answering this question. However, as this question is a follow-up to Q.117, it contains similar problems to Q. 117.

Recommendation: We do not recommend any changes to this question, however, if Q.117 is deleted, then we recommend deleting this question as well.

149. BCHAIRYES	Earlier you reported that you have a wheelchair accessible bathroom in the home. Does anyone in the household use this bathroom because of a physical limitation? 1. Yes 2. No 3. Dk 4. Ref
-----------------------	--

This is a new question, and a follow-up to Q. 118. The one respondent who was asked this question said “no,” and did not have difficulty understanding or correctly answering this question. However, as this question is a follow-up to Q.118, it contains similar problems to Q. 118.

Recommendation: We do not recommend any changes to this question, however, if Q.118 is deleted, then we recommend deleting this question as well.

150. KCHAIRYES	Earlier you reported that you have a wheelchair accessible kitchen in the home. Does anyone in the household use this kitchen because of a physical limitation? 1. Yes 2. No 3. Dk 4. Ref
-----------------------	--

This is a new question, and a follow-up to Q. 119. As all respondents said “no” to this question, there was no variation in response.

Respondents did not have difficulty understanding or correctly answering this question. However, as this question is a follow-up to Q.119, it contains similar problems to Q. 119.

One respondent pointed out, after hearing this question, that her kitchen was large enough to fit a wheelchair but that it was not built to be wheelchair accessible. It seems that this question clarified for her what Q.119 had intended to ask.

Recommendation: We do not recommend any changes to this question, however, if Q.119 is deleted, then we recommend deleting this question as well.

151. CCHAIRYES	<p>Earlier you reported that you have wheelchair accessible countertops in the home. Does anyone in the household use these countertops because of a physical limitation?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Dk 4. Ref
----------------	--

This is a new question, and a follow-up to Q. 120. As all respondents said “no” to this question, there was no variation in response.

Respondents did not have difficulty understanding or correctly answering this question. However, as this question is a follow-up to Q.120, it contains similar problems to Q. 120.

Recommendation: We do not recommend any changes to this question, however, if Q.120 is deleted, then we recommend deleting this question as well.

152a. LEVELYES	<p>Earlier you reported that you have all areas on the same level in the home. Does anyone in the household use this feature because of a physical limitation?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Dk 4. Ref
----------------	---

This is a new question, and a follow-up to Q. 121. As all respondents said “no” to this question, there was no variation in response.

Respondents did not have difficulty understanding or correctly answering this question.

Recommendation: We do not recommend any changes to this question.

152b. VISUALYES	<p>Earlier you reported that you have a visual strobe light system in the home. Does anyone in the household use this system because of a physical limitation?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Dk 4. Ref
-----------------	---

This is a new question, and a follow-up to Q. 122. As all respondents said “no” to this question, there was no variation in response.

The two respondents who answered this question did not have difficulty understanding or correctly answering this question. However, as this question is a follow-up to Q.122, it contains similar problems to Q. 122.

Recommendation: We do not recommend any changes to this question, however, if Q.122 is deleted, then we recommend deleting this question as well.

<p>157. MORTINTRO</p>	<p>The next questions are about mortgages and other loans that are secured by the property.</p> <p>Please refer to your mortgage loan statement or any additional records that you may have regarding the mortgages on the property.</p>
------------------------------	--

This is a new introduction to a series of questions. Respondents did not have difficulty understanding this introduction.

It should be noted that many respondents did not have, or did not look at their statements when responding to questions in the mortgage section.

Recommendation: We do not recommend any changes to this introduction.

<p>158. REGMOR</p>	<p>How many mortgages 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 home.</p>
---------------------------	--

This is a new question. Respondents reported having a range of mortgages between one and two.

Respondents did not have difficulty understanding or correctly answering this question.

Recommendation: We do not recommend any changes to this question.

<p>159. MGTYPE</p>	<p>Thinking about your mortgages, what type of mortgage is the [first, second, third, etc.] loan...</p> <ol style="list-style-type: none"> 1. Regular Mortgage? For example: fixed rate loans, adjustable rate loans, or any loan where a fixed amount was borrowed and must be repaid at pre-determined intervals? 2. Home Equity Lump Sum Loan? 3. Home Equity Line of Credit? 4. Dk 5. Ref
---------------------------	--

This is a new question. Respondents reported having all three types of loans included in the question.

A major problem was observed with the mortgage questions, which was evident in this question as well as in several others. Respondents who had refinanced their mortgages were unsure of whether they should answer about their original mortgage or their refinanced mortgage. Respondents switched back and forth, at times providing information about their original mortgage and at other times providing information about their refinanced mortgage. Other questions that were affected included Q.174.TERM2, Q.175.AMRTZ, and Q.176.a PMTPARTS. As a result, the data collected in these questions were not accurate.

The probes demonstrated that many respondents were not aware of the difference between a “home equity lump sum loan” and a “home equity line of credit,” including those respondents who had a home equity line of credit.

Recommendation: We recommend adding an introduction for Q. 159 that reads, *“I’m going to ask you a series of questions about your current first mortgage. If you refinanced, answer regarding that mortgage. If not, then answer regarding your original mortgage.”* Also, we recommend adding the word “current,” so the question will now read, *“Thinking about your current mortgages, what type of mortgage is the [first, second, third, etc.] loan...”*

We recommend modifying the question to read:

1.Regular Mortgage? For example: fixed rate loans, adjustable rate loans, or any loan where a fixed amount was borrowed and must be repaid at pre-determined intervals?

2. Home equity loan

If the respondent answers, “Home equity,” there will be a follow up question: *“Is this a home equity lump sum loan (that is, ...) or a home equity line of credit (that is, ...)?”* The definitions of lump sum loan and line of credit will be supplied by the sponsor.

We recommend moving Q. 167, which asks whether the mortgage refinances a previous mortgage, to follow Q. 159, and then adding a skip instruction based on the response to Q. 167. Respondents who say “yes” in Q. 167 will skip Q. 160 and go directly to Q. 161. A fill will be created for Q. 161 and Q. 162 (see discussion below).

160. MATBUY	Did you get the mortgage the same date you bought your home?
	<ul style="list-style-type: none"> 1. Yes 2. No 3. Dk 4. Ref

This is a new question. Thirteen of 20 respondents for whom answers were recorded reported that they got their mortgage the same date they bought their home.

In most cases respondents got a mortgage when they bought their home. They interpreted the question to be asking about their original mortgage, and many who refinanced did not answer about their current

mortgage.

Recommendation: We recommend that with the new question flow outlined above, respondents who report refinancing in Q. 167 be skipped out of this question.

161. YRMOR	What year did you get the mortgage?
-------------------	--

162. MNMOR	What month did you get the mortgage?
-------------------	---

Q. 161 is a revised version of a previous question on the questionnaire, and Q.162 is a new question. Respondents were able to provide a month and year of mortgage. However, continuing the discussion from Q. 160, respondents were not sure if they were being asked about their original mortgage or their refinanced mortgage.

Recommendation: We recommend adding a fill based on Q. 167 to clarify which mortgage the question refers to. Q. 161 would read: ***“What year did you [get/refinance] the mortgage?”*** and Q. 162 would read ***“What month did you [get/refinance] the mortgage?”***

163. PMT	Looking at your statement, how much is the current payment on the mortgage? (Include as much Principal, Interest, Taxes, and Insurance (PITI) as they pay.)
-----------------	---

This is a new question. Most respondents did not have their statements, or had them but did not look at them when answering this question. However, they did provide responses.

Most respondents did not have difficulty understanding this question, though their responses may not have been correct. One respondent changed her original answer after her husband corrected her. Another respondent looked at her statement later on and learned that she was four dollars off from the actual amount. In addition, one respondent seemed surprised that she had to give the exact amount for this questionnaire.

Recommendation: We do not recommend any changes to this question.

164. UNPBAL	Looking at your statement, what is the amount that you still owe on the mortgage? That is, what is the unpaid principal balance?
--------------------	---

This is a new question. Again, most respondents did not have their statements, or had them but did not look at them when answering this question. However, for the most part they provided responses to this question.

There was some item nonresponse. One respondent did not know the answer to this question. Another was not willing to share this information. Another respondent who had an assumable mortgage did not have this information. She said her assumable mortgage had a separate statement that she did not have

with her. However, for the most part respondents did not have difficulty understanding or correctly answering this question.

Recommendation: We do not recommend any changes to this question.

165. INTW	Looking at your statement, what is the current interest rate on the mortgage?
------------------	--

166. INTF	(Looking at your statement what is the interest rate on the mortgage? – Fraction)
------------------	--

These are new questions. Again, most respondents did not have their statements, or had them but did not look at them when answering this question. However, for the most part they provided responses to the question.

There was some uncertainty in the answers provided. One respondent was not sure of the answer. Another gave an amount but admitted that she was not sure. Another respondent waived back and forth between two values, and finally chose one. Most respondents did not have difficulty understanding these questions.

Recommendation: We do not recommend any changes to these questions.

167. REFI	<p>Did this mortgage refinance a previous mortgage?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Dk 4. Ref
------------------	---

This is a new question. As mentioned for Q. 159, for many questions in this module, respondents were unsure of whether to answer based on their original mortgage, or their refinanced mortgage. Respondents switched back and forth throughout this module, at times providing information about their original mortgage and at other times providing information about their refinanced mortgage.

In addition, the respondent who had an assumable mortgage noted that that particular mortgage had been refinanced, but this took place long before she had assumed it. This response may be an over-report, as she did not refinance, the building did.

Recommendation: As noted previously, we recommend moving this question up, to follow Q. 159. Attachment A presents the recommended sequence for the initial mortgage questions.

168. REFNREAS	<p>Homeowners refinance for many reasons. I am now going to read you a list of reasons people give for refinancing. Please tell me if any of these reasons apply to you. Did you refinance to...</p> <ol style="list-style-type: none"> 1. To get a lower interest rate? 2. To permanently reduce the mortgage payment? 3. To reduce the payment period for the mortgage? 4. To receive cash or increase the outstanding balance of the loan? 5. For the option to suspend or temporarily reduce mortgage payments? 6. Anything else? 7. Dk 8. Ref
----------------------	---

This is a new question. The reasons given by respondents for refinancing included the following: “to get a lower interest rate,” “to permanently reduce the mortgage payment,” “to reduce the payment period for the mortgage,” “to receive cash or increase the outstanding balance of the loan,” and “anything else.”

The term “permanently” in the second sub-question was problematic. One respondent commented that this was not an appropriate term, because while the interest rate went down, the mortgage changed yearly as the property taxes changed. This latter observation was made by other respondents as well.

Recommendation: We recommend deleting the word “permanently,” so that the response item would read: **“To reduce the mortgage payment?”** An alternative would be to go back to the wording used in the last round of the survey: **“To increase the payment period for the mortgage?”**

170. LNFNBR	<p>Did you select the financial institution that refinanced this mortgage because the company called you on the telephone or sent you a solicitation in the mail?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Dk 4. Ref
--------------------	---

This is a new question. As all respondents said “no” to this question, there was no variation in responses.

Respondents did not have difficulty understanding or correctly answering this question.

Recommendation: We do not recommend any changes to this question.

173. PERUS1	<p>What percentage of this loan was used for the purchase of the home or additions, improvements or repairs to the home?</p>
--------------------	---

This is a revised version of a previous question on the questionnaire. Eight of the respondents said 100 percent, two said 0, and the rest did not know.

This question is very wordy, and respondents were not hearing the “purchase of the home” phrase in the question. This part of the question was getting lost. This resulted in several respondents reporting “none.” Respondents who did understand the question answered 100 percent. There may be very little variation in responses to this question.

Recommendation: We recommend separating the question into two distinct questions, one asking about the purchase of the home, the other asking about additions, improvements and repairs. They would read: ***“What percentage of this loan was used for the purchase of the home?”*** and ***“What percentage of this loan was used to pay for additions, improvements or repairs to the home?”*** Alternatively the question could be simplified as follows: ***“What percentage of this loan was used to purchase the home or make improvements to it?”***

174. TERM2	From the day that you obtained this mortgage, how many years did you have to pay it off?
-------------------	---

This is a new question. As noted previously, this was one of the questions that caused problems for respondents who had refinanced their original mortgage. Several were unsure whether to answer based on their original mortgage or their current mortgage. One source of evidence for this was that the answers to this question were inconsistent with the answers to Q. 175.

Recommendation: We recommend the addition of a fill based on Q. 167, to clarify which mortgage the question refers to. The question would read ***“From the date that you [obtained/refinanced] this mortgage, how many years did you have to pay it off?”***

175. AMRTZ	At your current payments, how much longer will it take to pay off the loan?
-------------------	--

This is a revised version of a previous question on the questionnaire.

Respondents who did not refinance did not have difficulty understanding or correctly answering this question.

Recommendation: We do not recommend any changes to this question.

176a. PMTPARTS	<p>Looking at your statement, which of the following are included in your payment...</p> <ol style="list-style-type: none"> 1. Principal? 2. Interest? 3. Property Taxes? 4. Homeowners Insurance (Insurance that protects homeowners in case of fire or other accidental damage to the home, robberies, and third party injuries on the premises)? 5. FHA/VA Insurance 6. Private Mortgage Insurance or PMI (Insurance that a lender generally requires a home buyer to obtain if the down payment made by the home buyer is below a certain percentage)? 7. Dk 8. Ref
---------------------------------	--

This is a new question. Respondents reported that their payments included the following: “principal,” “interest,” “property taxes,” “homeowners insurance,” “FHA/VA Insurance,” and “Private Mortgage Insurance.”

Respondents generally did not have difficulty with the first four items on this list. However, some respondents were unsure what the terms “Private Mortgage Insurance or PMI,” and “FHA/VA Insurance” meant. It seems as if these types of insurance may have been over-reported based on respondents’ comments.

This question was answered inconsistently by respondents who had refinanced and who were not looking at their statements. They did not know which mortgage to answer about.

It should be noted that one respondent thought that asking about PMI was intrusive.

Recommendation: We recommend breaking this question up into several questions. First, ask about principal, interest, property taxes and homeowners insurance. Then ask separate yes/no questions about FHA/VA insurance and PMI. The first question would read:

Looking at your statement, which of the following are included in your payment...

1. ***Principal?***
2. ***Interest?***
3. ***Property Taxes?***
4. ***Homeowners Insurance (Insurance that protects homeowners in case of fire or other accidental damage to the home, robberies, and third party injuries on the premises)?***
5. ***Dk***
6. ***Ref***

The subsequent questions would read:

“Looking at your statement, is FHA/VA insurance included in your payment?”

1. Yes
2. No
3. Dk
4. Ref

“Looking at your statement, is Private Mortgage Insurance or PMI included in your payment? (PMI is insurance that a lender generally requires a home buyer to obtain if the down payment made by the home buyer is below a certain percentage.)”

1. Yes
2. No
3. Dk
4. Ref

176b. FHVAAMT	How much was the Federal Housing/Veterans Administration Insurance or FHA/VA payment in the last calendar year?
--------------------------	--

This is a new question. One respondent answered this question, and she was unsure if the response she gave was an FHA/VA payment, a PMI payment or homeowner’s insurance payment. This respondent did not have difficulty understanding the question, but she was not sure which of the three payments she made.

Recommendation: We do not recommend any changes to this question.

177. PMIAMT	How much was the private mortgage insurance or PMI payment in the last calendar year?
--------------------	--

This is a revised version of a previous question on the questionnaire. Again, the same respondent who was unsure if the response she gave in Q. 176b was an FHA/VA payment, a PMI payment or homeowner’s insurance payment, was unsure here. This respondent did not have difficulty understanding the question, but she was not sure which of the three payments she made. Another two respondents were not sure of their answer because they did not have their statements.

In addition, one of the respondents thought that asking about PMI was intrusive.

Recommendation: We do not recommend any changes to this question.

178. OTHPMT	Does your payment include anything else I have not mentioned? <ol style="list-style-type: none">1. Yes2. No3. Dk4. Ref
--------------------	---

This is a new question. One respondent reported that her payment included something else that was not mentioned.

Respondents did not have difficulty understanding or correctly answering this question.

Recommendation: We do not recommend any changes to this question.

179. OTHPMTSP	What else is included in your payment for the loan?
----------------------	--

This is a new question. The one respondent reported that she must pay an insurance fee to the mortgage company, as she can not receive insurance through any other means as a result of a fire that had occurred.

The one respondent who answered this question did not have difficulty understanding or correctly answering it.

Recommendation: We do not recommend any changes to this question.

180. AMTM	How much were these other charges last calendar year? (Exclude property tax, homeowners insurance and PMI)
------------------	--

This is a revised version of a previous question on the questionnaire. This question should have been asked to the respondent who answered Q. 179, as this question is a follow-up. However, due to an error made by the interviewer, this question was skipped.

Because we did not have any respondents who were asked or who answered this question, we were not able to test it.

Recommendation: We do not recommend any changes to this question.

181. PMTF	How often do you make a payment on your loan... 1. Once a month? 2. Twice a month? 3. Every two weeks? 4. Something else? 5. Dk 6. Ref
------------------	---

This is a new question. Thirteen respondents reported that they make a payment on their loan once a month, one respondent reported that he/she makes a payment on his/her loan twice a month, and one respondent reported that he/she makes a payment on his/her loan every two weeks.

Most respondents did not have difficulty understanding or correctly answering the question, though one respondent did not know the answer and wanted to consult with her husband.

Recommendation: We do not recommend any changes to this question.

182. PMTFSP	Specify how often you make a payment on your loan.
--------------------	---

This is a new question. Because we did not have any respondents who were asked or who answered this question, we were not able to test it.

Recommendation: We do not recommend any changes to this question.

183. PMTCHYR	Over the last 12 months, has the amount of your loan payment increased or decreased by any amount? 1. Yes 2. No 3. Dk 4. Ref
---------------------	---

This is a new question. Nine respondents reported that their loan payment did increase or decrease, four reported that it did not, and one did not know.

The loan payments of some respondents increased and decreased during the past 12 months due to changes in interest rates and property taxes. These respondents did not know what to report because there was no “both” option. We asked whether the question would be easier to answer if it asked about overall changes, instead of increases or decreases. Respondents felt that this would be easier.

One respondent did not understand the question at all and thought it was asking about whether the loan was fixed rate or adjustable. Another respondent understood the question to be asking about whether principal had declined and not about the amount of payment.

Recommendation: The intent of the question is whether or not a change took place over the last year. We recommend removing the phrase “increased or decreased” and replacing it with “changed.” The question would read: **“Over the last 12 months, has the amount of your loan payment changed by any amount?”**

184. WHYPMTCH	<p>Payments change for many reasons. I am now going to read you a list of reasons why mortgage payments change. Please tell me if any of these reasons applied to you over the last 12 months...</p> <ol style="list-style-type: none"> 1. Property taxes or homeowners insurance changed? 2. The adjustable interest rate changed? 3. The minimum allowable payment increased? 4. Mortgage changed from fixed rate to adjustable rate or vice versa? 5. Mortgage changed from interest only to interest plus payment in order to reduce mortgage balance? 6. Mortgage no longer allows you to decide how much to pay? 7. Mortgage was refinanced? 8. Lender modified mortgage to prevent foreclosure? 9. Anything else? 10. Dk 11. Ref
----------------------	--

This is a new question. The following reasons were given by the respondents: “property taxes or homeowners insurance changed,” “mortgage was refinanced,” “lender modified mortgage to prevent foreclosure,” and “anything else.”

Respondents did not always answer after the interviewer read the first sub-question. It was not clear whether this was a list of response categories or whether they were supposed to answer after each one.

Recommendation: We recommend that interviewer training include an instruction that the FR should pause after reading each response item.

185. VARMSP	<p>Please specify other reason(s) why the mortgage payment changed over the last 12 months?</p>
--------------------	--

This is a new question. Respondents did not have difficulty understanding or correctly answering the question.

One respondent explained that his/her mortgage payment changed because originally, the respondent qualified for a “homestead” exemption. The respondent had temporarily lost the exemption which increased the mortgage payments, then the exemption was then reinstated which decreased the mortgage payments. Another respondent explained that mortgage payments decreased because the escrow was incorrect.

Recommendation: We do not recommend any changes to this question.

186. PMTINC	<p>Over the last 12 months, did the total mortgage payment increase or decrease as a result of these changes?</p> <ol style="list-style-type: none"> 1. Increase 2. Decrease 3. Dk 4. Ref
-------------	--

This new question is a follow-up to Q. 183, therefore, some respondents answered both 1. increase and 2. decrease. Respondents did not have difficulty understanding this question. However, the recommended wording change for Q. 183 suggests that a change should be made to this question.

Recommendation: We recommend that this question be moved to immediately follow Q. 183 and the wording be changed as follows: ***“Over the last 12 months, did the total mortgage payment increase or decrease?”***

187. PMTCHAMT	<p>Over the last 12 months, how much (in dollars) did the mortgage payment [increase/decrease], overall?</p>
---------------	---

This is a new question and follow-up to Q.186. In continuing the issue that some respondents had both increases and decreases, one respondent provided both the amount of increase and the amount of decrease. Another respondent did not know the answer. Respondents did not have difficulty understanding the question.

Recommendation: We do not recommend any changes to this question.

188. SHOCK	<p>Was the increase in the mortgage payment so great as to make it difficult to afford the new payment?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Dk 4. Ref
------------	---

This is a new question and follow-up to Q.186. One of three respondents for whom responses were recorded reported that increases in the mortgage payment made it difficult to afford the new payment.

Respondents did not have difficulty understanding or correctly answering the question.

Recommendation: We do not recommend any changes to this question.

189. RULEINTRO	Now we have a series of questions about how your mortgage works. Previously we asked you to look at your mortgage statement and answer questions about the payment you make on your mortgage and how much of that regular payment is charged to principal, interest, and other charges. Now we want to know the terms and conditions that are used to calculate these 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.
-----------------------	--

This new introduction is extremely long. In addition, the second sentence is not accurate. Respondents are not asked to report the amount of principal and interest they pay.

Recommendation: We recommend deleting the second sentence.

190. MORTIN	<p>Is the mortgage an FHA, VA, Rural Housing Service/Rural Development mortgage, or none of these?</p> <ol style="list-style-type: none"> 1. FHA 2. VA 3. Rural Housing Service/Rural Development 4. None of these 5. Dk 6. Ref
--------------------	--

This is a revised version of a previous question on the questionnaire. Four of 16 respondents reported that they had an FHA mortgage, two reported they had a VA mortgage, nine said their mortgage was none of these and one did not know.

A few respondents were not sure of their answer to this question, and one respondent felt that this question was intrusive. Respondents did not have difficulty understanding this question.

Recommendation: We do not recommend any changes to this question.

191. SUBMOR	<p>There are State and local government programs that provide low cost mortgages. Did you get the mortgage/loan through a State or local government program that provides low cost mortgages?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Dk 4. Ref
--------------------	---

This is a revised version of a previous question on the questionnaire. As all respondents said “no” to this question, there was no variation in response.

Respondents did not have difficulty understanding or correctly answering this question.

Recommendation: We do not recommend any changes to this question.

192. BANK	Did you borrow money from a bank or organization OR from an individual? 1. Bank or Organization 2. Individual 3. Dk 4. Ref
------------------	---

This is a revised version of a previous question on the questionnaire. Ten of 12 respondents for whom responses were recorded reported that they borrowed money from a bank or organization. One reported that he/she borrowed from an individual, and one did not know.

This question was confusing to some respondents. One respondent said she had gone to her lender; apparently she did not understand that she was borrowing from a bank. Another respondent reported that the answer was an “individual” because she had lent herself the money.

Recommendation: We recommend changing the question to:
“Did you borrow money from a bank or other organization?”

1. Yes

2. No

If respondents say “no,” we can assume they borrowed money from an individual, and they will be asked Q. 194 as a follow-up.

193. DOC	Were you able to get this mortgage without the lender verifying your income, assets, and debts? 1. Yes 2. No 3. Dk 4. Ref
-----------------	--

This is a new question. All respondents said “no” to this question, showing no variation in responses.

Respondents did not have difficulty understanding or correctly answering this question. One respondent laughed at this question.

Recommendation: We do not recommend any changes to this question.

194. SELL	<p>Was that the former owner of the home?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Dk 4. Ref
------------------	---

This is a revised version of a previous question on the questionnaire. Respondents did not have difficulty understanding or answering this question. However, in light of our recommendation for Q. 192, this follow-up question does not make sense as worded.

Recommendation: We recommend changing the question to:
“Did you borrow money from the former owner of the home?”

1. Yes
2. No
3. Dk
4. Ref

195. MORGTYP1	<p>I’m going to read a list of loan types. Tell me which type best describes your loan. What type of mortgage is this loan...</p> <ol style="list-style-type: none"> 1. Fixed rate mortgage? 2. Adjustable rate mortgage? 3. Hybrid adjustable rate mortgage? 4. Renegotiable rate (rollover) mortgage? 5. Balloon mortgage (includes interest-only loans)? 6. Graduated payment mortgage? 7. Assumable mortgage? 8. Payment option mortgage? 9. None of the above? 10. Dk 11. Ref
----------------------	--

This is a new question. Sixteen of 17 responses reported were for a fixed rate mortgage, and one response reported was for an assumable mortgage.

In this long list of sub-questions, respondents tended to say “yes” to the first response option they heard that sounded correct, even if it may not have been the correct response. All respondents said “yes” to a fixed rate mortgage. This included one respondent who had an assumable mortgage (she said it was a “fixed rate assumable mortgage”) and a respondent who had previously said she had a balloon mortgage. In addition, many respondents interrupted the interviewers to say “fixed rate mortgage” without waiting to hear the entire list.

Recommendation: We recommend changing this single question to a series of questions. First we would ask whether the mortgage is a fixed rate mortgage or adjustable rate mortgage. Then follow-up

questions would ask about specific mortgage types that are fixed rate or adjustable rate. These would include the other loan types in the original question, and the sponsor would supply information concerning what mortgage types would be included in each of the follow-up questions. The initial question would read as follows:

“Is your loan a fixed rate mortgage, and adjustable rate mortgage, or some other type?”

1. Fixed rate mortgage
2. Adjustable rate mortgage
3. Some other type

196. MORGTYP3	<p>I’m going to read a list of loan types. Tell me which type best describes your loan. What type of mortgage is this loan...</p> <ol style="list-style-type: none"> 1. Seller take back mortgage? 2. Wraparound mortgage? 3. Land contract mortgage? 4. None of the above? 5. Dk 6. Ref
----------------------	---

This is a new question. We did not have any respondents who were asked or who answered this question so we were not able to test it.

Recommendation: We do not recommend any changes to this question.

200. MORGCHK1	<p>I need to verify,</p> <p>A fixed rate mortgage is a long-term (usually 15-30 years) loan with a fixed interest rate. With this type of loan, the principal and interest payments remain the same until the debt is paid in full.</p> <p>Does this describe your mortgage?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Dk 4. Ref
----------------------	--

201. MORGCHK2	<p>I need to verify,</p> <p>An adjustable rate mortgage is a long-term (usually 15-30 years) loan with an interest rate that rises or falls in conjunction with a reference rate. The starting interest rate for this type of loan is generally less than conventional loans, and there are usually interest rate caps that prevent huge fluctuations in monthly payments.</p> <p>Does this describe your mortgage?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Dk 4. Ref
---------------	--

202. MORGCHK3	<p>I need to verify,</p> <p>A renegotiable rate (rollover) mortgage is a loan with an interest rate and monthly payments that are constant for several years, with possible changes thereafter. Interest rates are usually fixed for 3-5 years, which gives the borrower more payment stability than with typical adjustable rate mortgages.</p> <p>Does this describe your mortgage?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Dk 4. Ref
---------------	--

203. MORGCHK4	<p>I need to verify,</p> <p>A balloon mortgage is a loan with a large payment due at the end of the mortgage's term. For some balloon mortgages, the monthly payments satisfy only the interest charges, and the entire principal must be paid off or refinanced at the end of the term (usually 5-7 years).</p> <p>Does this describe your mortgage?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Dk 4. Ref
---------------	--

204. MORGCHK5	<p>I need to verify,</p> <p>A graduated payment mortgage is a long-term (usually 15-30 years) loan with low initial monthly payments that gradually rise (usually during the first 5-10 years) and eventually level off for the duration of the mortgage's term.</p> <p>Does this describe your mortgage?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Dk 4. Ref
205. MORGCHK6	<p>I need to verify,</p> <p>An assumable mortgage is a loan that permits the home buyer to take over the seller's existing mortgage with the bank's approval.</p> <p>Does this describe your mortgage?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Dk 4. Ref
206. MORGCHK7	<p>I need to verify,</p> <p>A seller take back mortgage is a loan in which the seller lends funds to the buyer to purchase the property. The seller earns interest on the debt and uses the property as collateral in case of default, just as a traditional financial institution would.</p> <p>Does this describe your mortgage?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Dk 4. Ref

<p>207. MORGCHK8</p>	<p>I need to verify,</p> <p>A wraparound mortgage is a loan in which the buyer makes payments to the seller who forwards a portion to the financial institution that holds the original mortgage.</p> <p>Does this describe your mortgage?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Dk 4. Ref
<p>208. MORGCHK9</p>	<p>I need to verify,</p> <p>A land contract is a seller-financed loan in which the seller retains the original mortgage – the transfer of the title does not occur until the loan is completely repaid.</p> <p>Does this describe your mortgage?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Dk 4. Ref
<p>209. MORGCHK13</p>	<p>I need to verify,</p> <p>A hybrid adjustable rate mortgage is a long-term (usually 15-30 years) loan that has a period with a fixed rate, usually 2-7 years, followed by a period where the interest rate rises or falls in conjunction with a reference rate.</p> <p>Does this describe your mortgage?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Dk 4. Ref

<p>210. MORGCHK14</p>	<p>I need to verify,</p> <p>A payment option mortgage is an adjustable rate mortgage with interest rates and payments that change frequently. Borrowers are offered options for their loan payment amount. These options can include interest-only payments or “minimum” payments that are usually less than the interest-only payment. This minimum payment option results in a growing loan balance, which is termed “negative amortization.”</p> <p>Does this describe your mortgage?</p> <ol style="list-style-type: none"> 1. Yes 2. No 3. Dk 4. Ref
------------------------------	---

Questions 200-210 are a series of new questions in which the respondent was asked to verify that his/her loan fits the definition of the loan he/she has reported. The only two questions from this section that we asked were Q. 200 (asking about a fixed rate mortgage) and Q. 205 (asking about an assumable rate mortgage). The respondents understood these two questions clearly, and did not have difficulty answering these questions.

Because the rest of the questions were not asked, we cannot say whether respondents would be able to understand the definitions included in the questions. However, the definitions appear to be written in a very formal style that may be difficult to comprehend. This is especially the case for Q. 201 and Q. 210.

Recommendation: We recommend that the definitions for the terms be simplified, especially for Qs. 201 and 210.

<p>210b. MORGTYP4</p>	<p>So, what type of mortgage is it...</p> <ol style="list-style-type: none"> 1. Fixed rate mortgage? 2. Adjustable rate mortgage? 3. Hybrid adjustable rate mortgage? 4. Renegotiable rate (rollover) mortgage? 5. Balloon mortgage (includes interest-only loans)? 6. Graduated payment mortgage? 7. Assumable mortgage? 8. Payment option mortgage? 9. Seller take back mortgage? 10. Wraparound mortgage? 11. Land contract mortgage? 12. Something else? 13. Dk 14. Ref
------------------------------	--

This is a new question. We didn't have any respondents who were asked or who answered this question so we were not able to test it.

Recommendation: We do not recommend any changes to this question.

211. MRGTYPSP	Please specify other mortgage type.
----------------------	--

This is a new question. We didn't have any respondents who were asked or who answered this question so we were not able to test it.

Recommendation: We do not recommend any changes to this question.

212. BALLNTRM	From the time you took out your mortgage, how many years before the final payment is due?
----------------------	--

This is a new question. We didn't have any respondents who were asked or who answered this question so we were not able to test it.

Recommendation: We do not recommend any changes to this question.

213. BALLNAMT	What will the final balance due or balloon payment be?
----------------------	---

This is a new question. We didn't have any respondents who were asked or who answered this question so we were not able to test it.

Recommendation: We do not recommend any changes to this question.

214. AMMORT1	How much was left to pay off when you assumed the mortgage?
---------------------	--

This is a revised version of a previous question on the questionnaire. Only one respondent answered this question, and she had no difficulty understanding or correctly answering the question. She used her purchase papers in order to answer the question.

Recommendation: We do not recommend any changes to this question.

215. TERM1	How many years remained on the mortgage when you assumed it?
-------------------	---

This is a revised version of a previous question on the questionnaire. Only one respondent answered this question, and she had no difficulty understanding or correctly answering the question. She did, however, change her answer after thinking about it, realizing that she made a mistake when she first answered.

Recommendation: We do not recommend any changes to this question.

216. AMMORT2	How much was borrowed?
---------------------	-------------------------------

This is a revised version of a previous question on the questionnaire.

Respondents did not have difficulty understanding this question, though a few had difficulties answering this question. One respondent did not remember the amount, as the amount was not written on the statement. Another had trouble answering the question because she did not think of her mortgage as something she had borrowed. Another respondent did not want to answer this question, while yet another respondent was not sure whether this question was asking about her original mortgage or her current mortgage.

Recommendation: We do not recommend any changes to this question.

217. MGREAS	<p>Homeowners choose mortgages for many reasons. I am now going to read you a list of reasons people give for choosing mortgages. Please tell me if any of these reasons apply to you. Did you select this type of mortgage...</p> <ol style="list-style-type: none"> 1. Because the interest rate was lower, more reasonable, or the best available rate? 2. Because of the size of (monthly) payments or payment amount? 3. Because of the amount of upfront costs for the loan (for example: amount of points, loan fees, closing costs, or settlement costs)? 4. Because you thought interest rates would decline in the future so payments would go down? 5. Because it was easier to get credit (for example: requiring less information or collateral; less stringent rules for giving credit; getting credit approval faster; no red tape)? 6. Anything else? 7. Dk 8. Ref
--------------------	---

This is a new question. Respondents reported that they chose their mortgage: “because the interest rate was lower, more reasonable, or the best available rate,” “because of the size of (monthly) payments or payment amount,” “because of the amount of upfront costs for the loan,” “because you thought interest rates would decline in the future so payments would go down,” and “anything else.” One respondent did not know why he/she chose that mortgage.

Not all respondents were able to fit their response into the response categories provided. Examples include one respondent who said she chose her mortgage because this is what was given to her and she did not have a choice in the matter; one respondent who said he chose his mortgage because he had a friend in the insurance industry who helped him get a good rate; one respondent who said she had to take the mortgage in order to buy the apartment and had no choice (assumable mortgage); one respondent who said he selected the mortgage because closing costs were included; one respondent who said she chose her mortgage to get out of renting. Additionally, this was a long question.

It is also not clear what the intent of response category #5 is.

Recommendation: We recommend revising the wording to simplify the reasons for getting the loan. It would read: ***“Homeowners choose mortgages for many reasons. I am now going to read you a list of reasons people give for choosing mortgages. Please tell me if any of these reasons apply to you. Did you select this mortgage...***

1. ***because of the interest rate?***
2. ***because of the payment amount?***
3. ***because the closing costs were low?***
4. ***because you thought interest rates would decline in the future?***
5. ***because of the credit approval process?***
6. ***Because someone else selected it for you?***
7. ***anything else?”***
8. *Dk*
9. *Ref*

However, we note a couple of problems with this list of reasons. First, #4 does not seem to fit with the others because it involves a different concept – the type of loan (i.e., adjustable rate) rather than the terms of the loan (e.g., interest rate, closing costs). Second, #5 does not seem to add any additional information beyond what is learned from Q. 193 (**Were you able to get this mortgage without the lender verifying your income, assets, and debts?**). The sponsor may want to consider whether these issues would suggest that the list of reasons should be changed.

218. MOGREASSP	Please specify the other reason(s) why you chose this type of mortgage for the first loan.
-----------------------	---

This is a new question. Respondents did not have difficulty understanding or correctly answering this question.

Recommendation: We do not recommend any changes to this question.

219. FRSTTERM	From the time you took out the mortgage, how many years did your principal and interest payments remain fixed?
----------------------	---

This is a new question. Respondents did not have a problem understanding or correctly answering this question.

Recommendation: We do not recommend any changes to this question.

221. ADJDPEND	<p>The interest rate on an adjustable rate mortgage typically rises or falls in conjunction with another interest rate, which is known as the reference rate. What is the reference rate for your loan?</p>
	<ol style="list-style-type: none"> 1. Prime (Interest) Rate? 2. Treasury Bill/Bond Rate (T-Bill rate)? 3. LIBOR (London Interbank Offered Rate)? 4. None of the above: changes on specified schedule but doesn't depend on another rate? 5. Something else? 6. Dk 7. Ref

This is a new question. We didn't have any respondents who were asked or who answered this question so we were not able to test it.

Recommendation: We do not recommend any changes to this question.

222. ADJDPNSP	Please specify the reference rate.
----------------------	---

This is a new question. We didn't have any respondents who were asked or who answered this question so we were not able to test it.

Recommendation: We do not recommend any changes to this question.

223. ADJRATEF	<p>How often can you interest rate change...</p>
	<ol style="list-style-type: none"> 1. More frequent than monthly? 2. Monthly? 3. Quaterly? 4. Twice per year; every six months? 5. Yearly? 6. A longer period than yearly? 7. Dk 8. Ref

This is a new question. We didn't have any respondents who were asked or who answered this question so we were not able to test it.

Recommendation: We do not recommend any changes to this question.

224. ADJRATEO	Specify how frequently your interest rate can change.
----------------------	--

This is a new question. We didn't have any respondents who were asked or who answered this question so we were not able to test it.

Recommendation: We do not recommend any changes to this question.

225. MAXADJ	Is there a limit to the number of times your interest rate can change over the course of the loan? 1. Yes 2. No 3. Dk 4. Ref
--------------------	---

This is a new question. We didn't have any respondents who were asked or who answered this question so we were not able to test it.

Recommendation: We do not recommend any changes to this question.

226. MAXADJTM	How many times is that?
----------------------	--------------------------------

This is a new question. We didn't have any respondents who were asked or who answered this question so we were not able to test it.

Recommendation: We do not recommend any changes to this question.

227. ADJFIX	For what period is/was the interest rate fixed... 1. One month? 2. More than one, up to six months? 3. More than six months but less than one year? 4. One year? 5. Two years? 6. Three years? 7. More than three years? 8. Dk 9. Ref
--------------------	--

This is a new question. We didn't have any respondents who were asked or who answered this question so we were not able to test it.

Recommendation: We do not recommend any changes to this question.

228. ORIGINTW	What was the original interest rate on the mortgage?
----------------------	---

This is a new question. We didn't have any respondents who were asked or who answered this question so we were not able to test it.

Recommendation: We do not recommend any changes to this question.

229. ORIGINTF	(What was the original interest rate on the mortgage? – Fraction)
----------------------	--

This is a new question. We didn't have any respondents who were asked or who answered this question so we were not able to test it.

Recommendation: We do not recommend any changes to this question.

230. MAXINTW	What is the highest the interest rate can go up to over the life of the mortgage? (We want the highest interest rate allowed, not the maximum amount by which the rate could increase over a specified period.)
---------------------	--

This is a new question. We didn't have any respondents who were asked or who answered this question so we were not able to test it.

Recommendation: We do not recommend any changes to this question.

231. MAXINTF	(What is the highest the rate can go up to over the life of the mortgage? – Fraction)
---------------------	--

This is a new question. We didn't have any respondents who were asked or who answered this question so we were not able to test it.

Recommendation: We do not recommend any changes to this question.

Unchanged Questions:

This section presents results for questions that were not the focus of pretesting. Not all questions are represented here, only ones that presented problems for respondents.

5. STYPE	Are your living quarters in a... 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?
-----------------	--

This is not a new question. Respondents reported that they live in a "1 unit building, detached from any other building," "1 unit building, attached to one or more buildings, and a "building with two or more apartments."

This question was confusing to respondents as many did not understand the response categories. This took place during both Round One and Round Two of testing. The terms "1 unit" and "building" were problematic. One respondent interpreted "1 unit" to mean a one bedroom apartment, and a "building

with two or more apartments” to mean an apartment with two bedrooms. Two respondents who live in townhouses were not sure whether they should consider the townhouses to be buildings.

One respondent who lives in an apartment building was not sure if she should choose a “building with two or more apartments,” or a “1 unit building, attached to one or more buildings” because her apartment building is attached to another building.

Most importantly, respondents could not figure out where their residences fit. One respondent wanted to know which category would apply for a single family home. Though she chose the correct response category, she was confused. Another respondent thought there should be examples after each response category. One respondent, who lives in a condominium, did not feel that he lived in a building with two or more apartments, as his home is a condominium and not an apartment. He said he would not have been able to respond to this question without probing.

Many respondents asked the interviewers which category their home would fall into and only after probing and having the question re-read to them, were they able to respond.

Recommendation: We recommend that this question be deleted and replaced with a question from another survey that obtains information about the type of living quarters.

The American Community Survey asks respondents the question as follows:

Which best describes this building?

- A mobile home
- A one-family house detached from any other house
- A one-family house attached to one or more houses
- A building with 2 apartments
- A building with 3 or 4 apartments
- A building with 5 to 9 apartments
- A building with 10 to 19 apartments
- A building with 20 to 49 apartments
- A building with 50 or more apartments
- Boat, RV, van, etc.

The above question would seem superior to the approach used by the Survey of Income and Program Participation and other demographic surveys, which involves a two-question sequence. These questions are not necessarily asked of respondents. They may be completed by interviewer observation.

Type of Living Quarters

- HOUSING UNIT
- House, apartment, flat
- HU in nontransient hotel, motel, etc.
- HU permanent, in transient hotel, motel, etc.
- HU in rooming house
- Mobile home or trailer with no permanent room added
- Mobile home or trailer with one or more permanent rooms added
- HU not specified above

GROUP QUARTERS UNIT

Quarters not HU in rooming or boarding house

Unit not permanent in transient hotel, motel, etc.

Unoccupied tent or trailer site

Student quarters in college dormitory

GROUP QUARTERS UNIT not specified above

How many housing units, both occupied and vacant, are there in this structure?

One, detached

One, attached

Two

3-4

5-9

10-19

20-49

50 or more

6. FLOORS	How many stories are there in your home including finished attics and basements?
------------------	---

This is not a new question. Many respondents who live in apartments answered this question for their entire apartment building instead of for their unit. One respondent in an apartment building even included the roof of her building when answering to this question. This was a problem during both Round One and Round Two of testing.

Most respondents who lived in houses interpreted this question correctly and did not include unfinished basements or attics.

Recommendation: We recommend restricting the universe to those who do not live in apartments.

23. BLDMNT	On maintenance of the building, are you completely satisfied, partly satisfied, or dissatisfied? <ol style="list-style-type: none">1. Completely satisfied2. Partly satisfied3. Dissatisfied4. Landlord not responsible for this maintenance5. Dk6. Ref
-------------------	--

24. GRDMNT	<p>On maintenance of the grounds, are you completely satisfied, partly satisfied, or dissatisfied?</p> <ol style="list-style-type: none"> 1. Completely satisfied 2. Partly satisfied 3. Dissatisfied 4. Landlord not responsible for this maintenance 5. Dk 6. Ref
------------	--

Questions 23 and 24 are not new questions. Eleven of 19 respondents for whom responses were recorded reported that they were completely satisfied with maintenance of the building, six reported they were partly satisfied, and two were dissatisfied. Fifteen of 19 respondents for whom responses were recorded reported that they were completely satisfied, and two reported they were partly satisfied with maintenance of the grounds. Two did not know how to answer this question.

Respondents reported thinking about “maintenance of the grounds” (Q. 24) when they answered Q. 23, “maintenance of the building.” Many respondents said that “maintenance of the building” included both the inside of the building and the area outside of the building. For example, when answering about the maintenance of the building, one respondent mentioned the upkeep of the building’s yard, flower beds and gardens, and another mentioned that someone comes to trim the grass and shrubs.

One respondent mentioned that the outside of the building was maintained well when asked about the maintenance of the building. Another respondent mentioned that salt is put down when it snows, and yet another mentioned mosquitoes outside, and admitted that she thought about the building grounds when she answered about the maintenance of the building.

When probed about what “maintenance of the building” means, one respondent said that to her it meant the upkeep of both inside and outside the building.

Once respondents heard the “maintenance of the grounds” question, only then did they realize that they should have answered the previous question thinking strictly about the maintenance of the building itself.

However, one respondent would not answer about the “maintenance of the grounds” because she did not understand what was meant by the “grounds.”

These problems took place during both Round One and Round Two of testing.

Recommendation: We recommend reversing the order of the questions. If respondents are asked to report about the “maintenance of the grounds” before they report about the “maintenance of the building, they are more likely to restrict their evaluation of the second question to the building itself. The reversed sequence would put respondents in the correct frame of mind.

43. MONOX	Do you have a working carbon monoxide detector inside your home? 1. Yes 2. No 3. Dk 4. Ref
------------------	---

This is not a new question. Some respondents were not sure of what a carbon monoxide detector was.

Recommendation: We recommend adding a help screen for this question and its follow-up question (Q.44), so the FR will have standardized information to provide to the respondent during the interview. This recommendation was mentioned above in the tested question section, as we tested the follow-up question, which was new.

Attachment A: Recommended Sequence of Initial Mortgage Questions

159. Thinking about your mortgages, what type of mortgage is the [first, second, third, etc.loan]...

1. **Regular Mortgage?** For example: fixed rate loans, adjustable rate loans, or any loan where a fixed amount was borrowed and must be repaid at pre-determined intervals? -- skip to Q 167
2. **Home Equity Loan?**

159a. Is this a home equity lump sum loan (that is, ...) or a home equity line of credit (that is, ...)?

1. Home equity lump sum loan
2. Home equity line of credit

167. Did this mortgage refinance a previous mortgage?

1. Yes -- skip to Q.161
2. No

160. Did you get the mortgage the same date you bought your home?

1. Yes
2. No

161. What year did you [get/refinance] the mortgage?

162. What month did you get/refinance] the mortgage?