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**Cognitive Testing of Spanish Language Translation of  
Selected Questions in the American Housing Survey (AHS)**

George R Carter III<sup>1</sup>  
Alisú Schoua-Glusberg<sup>2</sup>  
M. Mandy Sha<sup>3</sup>  
Georgina McAvinchey<sup>3</sup>  
Leticia Reed<sup>3</sup>  
Sonia Rodriguez<sup>3</sup>

<sup>1</sup>Housing and Household Economic Statistics Division (at date of publication)

<sup>2</sup>Research Support Services

<sup>3</sup>RTI International

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

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## **EXECUTIVE SUMMARY**

### **ES-1. Introduction**

In preparation for the bilingual data collection of the American Housing Survey (AHS) in 2009, the U.S. Census Bureau has pretested a selected number of survey questions in both Spanish and English from the AHS survey. A total of 128 in-depth cognitive interviews were conducted with Spanish speakers who spoke little or no English, as well as with English speakers. The purpose of this project was to identify and correct translation issues in the selected questions at the lexical, syntactic, and pragmatic levels. Because the entire AHS instrument is too long for examination in a single cognitive interview, two subsets of questions were identified for testing: Phase 1 contained questions directed to homeowners and Phase 2 included questions for renters. Two rounds of cognitive interviews were conducted for each phase.

This report documents the final findings, from recruitment through protocol development to results, of qualitative research conducted by RTI International (RTI) and Research Support Services (RSS) in collaboration with and under the direction of the U.S. Census Bureau.

### **ES-2. Methodology**

A team of seven experienced cognitive interviewers and language experts participated in the translation of the cognitive protocol, respondent screening and recruiting, conduct of the cognitive interviews, preparation of interview summaries, review of the cognitive interview findings, and identification of alternative wording of translations. All staff members were cleared to work on Census projects by the Security Officer at the Census Bureau.

Under this task order, translation activities consisted of translating the cognitive interview protocol guide, consent forms, and recruiting materials, and they were done following the Modified Committee Approach. In the Modified Committee Approach, there were three translators, each working on one-third of the material. The material was divided so that no one person had an entire section. This assured that all three translators familiarized themselves with the different topics covered in the original text. After they completed their translations, the translators convened at a reconciliation meeting refereed by the Principal Investigator/Lead Researcher. At this meeting, the committee reviewed the translated items, one by one, as a group. Each translator contributed to the discussion with the aim of improving and refining the first translation, making sure that it reflected the intent of the English original and flowed well in Spanish. The AHS survey questions were translated by another contractor through the Census Bureau.



The cognitive interview protocol was designed to elicit feedback from homeowners as well as renters through a 60–90 minute face-to-face cognitive interview preceded by an informed consent procedure. Two phases of testing took place; the first phase was dedicated to homeowners, and the second to renters. Except for a few shared questions about the housing unit, each phase included a different set of survey questions. Within each phase, two rounds of testing occurred. In the second round, recommended changes based on findings from the first round were tested and show cards were used to compare the original and revised wording of several survey questions. Informed consent for participation was obtained prior to the start of the interview. If the respondents agreed to be audio-recorded, their consent was obtained both in writing and verbally. After the interview, a \$40 honorarium was given to the respondents. A rigorous research design was implemented, and every case of this study followed a consistent flow of events: recruitment, interview preparation, conduct of cognitive interviews, and reporting of results.

The cognitive interviewer training sessions were developed to address the specific research objectives and needs of this task order. Training was conducted for each round of interviewing, which included group instruction, paired mock practices, as well as individual coaching sessions. After the first interview of each round, each interviewer was coached individually on how to improve probing or reporting as necessary. This process was expeditious because all interviewers are highly experienced and skilled.

RTI-RSS used a combination of recruiting methods that have been found effective in the past with similar target populations: leveraging community organizations, posting flyers at a variety of public places, and issuing advertisements in ethnic newspapers and media outlets. All potential respondents were screened over the telephone or in person, using a scripted series of screening questions.

Ninety-six cognitive interviews in Spanish and 32 interviews in English were conducted in five sites across the country: the greater Washington, DC area; Illinois; North Carolina; Texas; and New York. These sites were selected based on the geographic proximity of the interviewing team and their diversity in housing structures and Hispanic population. Spanish-speaking respondents who spoke little or no English were recruited based on four geographic regions of origin: Mexico, Central America, South America, and the Caribbean. The specific countries and territories represented were: Mexico, Costa Rica, El Salvador, Guatemala, Honduras, Nicaragua, Panama, Cuba, Dominican Republic, Puerto Rico, Colombia, Paraguay, Peru, and Venezuela. Among the 32 English speakers, about half were white and the other half were predominantly black, followed by Hispanic and Asians.

In total, 49 men and 79 women were interviewed. All respondents were 18 years old or older. The five housing structures considered in this study were houses, townhouses, apartments, condominiums, and manufactured homes/mobile homes. Among renters, nine interviews were conducted in rent-controlled areas in New York and the greater Washington, DC area; and 14 interviews with households with subsidized rent were included in this study. The main challenge encountered during the recruiting process was to recruit Spanish speakers with specific housing characteristics because qualified respondents for this study must speak little or no English.

### **ES-3. Findings and Recommendations**

In this chapter, an overall assessment is presented and followed by the question-by-question assessment. Survey questions that appear in both phase 1 (owners) and phase 2 (renters) are discussed first. The rest of the results are grouped by the phase, topical module, and round in which a survey question was tested. The results are presented in prose except when the recommended changes are complex. To facilitate reading of the results in summary, complex recommended changes are presented in tabular format.

#### **ES-3.1 Overall Assessment**

A number of the AHS questions that were tested required respondents to have a certain degree of knowledge about their housing or income situation. It is crucial to determine if comprehension issues are due to translation choices or simply because the respondents do not have the knowledge to answer the question. When knowledge of these concepts is lacking among the targeted group, the translation must use terms that respondents understand. The general approach used here is to give more context in the survey questions. Additionally, several survey questions referred to the last 12 months. We recommend having the computer-assisted personal interview (CAPI) fill in the specific months of reference to avoid respondents answering about the last calendar year. See Appendix 9 for a list of original wording and recommended wording for all questions tested. Appendix 10 lists Spanish wording changes that were incorporated into the 2009 AHS. Appendix 11 lists English wording changes that were incorporated into the 2009 AHS.

#### **ES-3.2 Questions Tested in Both Phases 1 and 2**

##### **HTYPE**

- This question asks about the type of housing unit. No changes are recommended in the English wording. In the Spanish translation, replace “unidad” with “vivienda” to mean unit. Delete “remolque” from the fill because it is not widely understood to mean manufactured/mobile homes. Additionally, based on expert review results,

revise answer category 4 for the missing translation for “permanent room added”:  
casa móvil o remolque con una o más habitaciones permanentes añadidas.

**ISTYPE**

- This question asks about the type of structure the housing unit is in. We recommend changes in the answer categories in both English and Spanish, as detailed in the following table.

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	<p>Are your living quarters in a . . .</p> <p><input type="checkbox"/>1 Manufactured/mobile home?</p> <p><input type="checkbox"/>2 One-unit building, detached from any other building?</p> <p><input type="checkbox"/>3 One-unit building, attached to one or more buildings?</p> <p><input type="checkbox"/>4 Building with two or more apartments?</p>	<p>¿Es su vivienda . . .</p> <p><input type="checkbox"/>1 una casa móvil o remolque?</p> <p><input type="checkbox"/>2 un edificio de una sola unidad de vivienda, separado de cualquier otro edificio?</p> <p><input type="checkbox"/>3 un edificio de una sola unidad de vivienda, unido a uno o más edificios?</p> <p><input type="checkbox"/>4 un edificio con dos o más apartamentos?</p>
<b>Recommended Wording</b>	<p>Combine the stem of the original version with the revised answer categories as tested:</p> <p>Are your living quarters in a . . .</p> <p><input type="checkbox"/>1 Manufactured/mobile home?</p> <p><input type="checkbox"/>2 Home separated from any other home or building?</p> <p><input type="checkbox"/>3 Home attached to one or more homes or buildings?</p> <p><input type="checkbox"/>4 Building with two or more apartments?</p>	<p>Combine the stem of original version with the revised answer categories as tested, and apply the recommendation in HTYPE to use only “casa móvil” to mean manufactured/mobile home. For the last answer category, add “una casa” for those living in two flats (a two-story building with an apartment at each level).</p> <p>¿Es su vivienda . . .</p> <p><input type="checkbox"/>1 una casa móvil?</p> <p><input type="checkbox"/>2 una casa separada de cualquier otra casa o edificio?</p> <p><input type="checkbox"/>3 una casa unida a una o más casas o edificios?</p> <p><input type="checkbox"/>4 una casa o edificio con dos o más apartamentos?</p>

**TENURE**

- This question asks about the tenure of the housing unit. No changes are recommended in the English wording. In the Spanish translation, modify the first answer category to fix the unnatural syntax: es propiedad suya o de alguien en su hogar o todavía (lo/la) están pagando. Additionally, to be consistent with the recommendations in HTYPE, remove “remolque” from the fill.

**ES-3.3 Phase 1 (Owners)**

***Housing Unit Module***

**NUNITS1**

- This question asks about the number of apartments in the building. No changes are recommended.

***Inventory Module***

**BUILTQ**

- This question asks about the year the residence was built. No changes are recommended in the English wording. In the Spanish translation, for consistency with the recommendations in HTYPE, remove “remolque” from the fill.

**CELAR1Q**

- This question asks whether the housing unit is built with a basement, with a crawl space, or on top of a concrete slab. No changes are recommended in the English wording. The recommendations for the Spanish translation are detailed in the table below.

	<b>Spanish</b>
<b>Original Wording</b>	<p>¿Está esta casa construida . . .</p> <p><i>INTERVIEWER: Read categories until a “yes” reply is received</i></p> <p><input type="checkbox"/>1 con un sótano?</p> <p><input type="checkbox"/>2 con un espacio bajo el edificio?</p> <p><input type="checkbox"/>3 sobre cimientos de concreto?</p> <p><input type="checkbox"/>4 de alguna otra forma?</p>
<b>Recommended Wording</b>	<p>1) Use the more descriptive translation for crawl space.</p> <p>2) Use the technical term for concrete slab along with the word “base de concreto” volunteered by respondents.</p> <p>3) An alternative version of the question stem was tested in Round 2 of testing that more specifically asked: “Under this house is there...” Although well understood, the change in the stem did not appear to improve comprehension of the question. Use the original stem, since the revised version did not appear better.</p> <p>¿Está esta casa construida . . .</p> <p><i>INTERVIEWER: Read categories until a “yes” reply is received.</i></p> <p><input type="checkbox"/>1 con un sótano?</p> <p><input type="checkbox"/>2 con un espacio de poca altura bajo el edificio?</p> <p><input type="checkbox"/>3 sobre losa o base de concreto?</p> <p><input type="checkbox"/>4 de alguna otra forma?</p>

### **CELAR2Q**

- If the house is built with a basement, this question asks whether the basement is under all or part of the house. No changes are recommended in the English wording. In the Spanish translation, replace “marquesina” with “estacionamiento cubierto” to mean carport. The former was problematic for the vast majority of the respondents.

### **FLOORSQ**

- This question asks about the number of stories of the home when it is a single unit attached or detached house. No changes are recommended in the English wording. In the Spanish translation, to be consistent with the recommendations for HTYPE, remove “remolque” from the fill, and change “este hogar” in the fill to “esta vivienda” because it refers to a housing structure.

### **CLIMBQ**

- This question asks about the number of stories of the home when it is a building with two or more units. In the English wording, we recommend starting the question with “not counting your own floor,” which was tested in round 2. In the Spanish translation, we recommend the same treatment that was tested in round 2, but change preposition “a” to “hasta” in the subsequent sentence for a better flow: Sin contar su propio piso, por favor dígame cuántos pisos hay desde la entrada principal del edificio hasta la entrada principal de su apartamento.

### **ELEVQ**

- This question asks about whether there is a passenger elevator. No changes are recommended in the English wording. In the Spanish translation, use “elevador” instead of “ascensor” to mean elevator because most respondents prefer it. Also use the revised wording from round 2 and expert review: ¿Hay algún elevador que llegue al piso en que usted vive? Cuente elevadores de carga que también sean para llevar personas.

### **BEDRMS**

- This question asks about the number of bedrooms in the home. No changes are recommended. In the Spanish translation, to be consistent with the recommendations for HTYPE, remove “remolque” in the fill.

### **BATHS**

- This question asks about the number of full bathrooms in the home. No changes are recommended.

### **HALFB**

- This question asks about the number of half bathrooms in the home. No changes are recommended.

### **KITCH**

- This question asks about the number of kitchens in the home. No changes are recommended.

### **DINING**

- This question asks about the number of separate dining rooms in the home. No changes are recommended in the English or Spanish wording. However, in order to avoid the risk of false negative and false positive reporting, consider applying the soft error screen (E\_DINING) to all respondents. E\_DINING asks: “A separate dining room is one that’s separated from other rooms by archways or walls extending at least six inches. Is this what you mean by a separate dining room? If yes, suppress and continue. If no, go back to DINING and correct.” Information from E\_DINING could be conveyed in two ways: (1) incorporate the soft error screen text as part of the question text in the DINING variable; or (2) allow the soft error screen to be invoked for all respondents.

### **LIVING**

- This question asks about the number of living rooms in the home. No changes are recommended in the English wording. For the Spanish translation, use “salas” instead of “salas de estar” because the latter is not commonly understood and may not mean living rooms to some respondents.

### **MORROM**

- This question asks about any other rooms in the home. No changes are recommended.

### **MORROM2**

- If there are more rooms in the home, this question asks what they are. No changes are recommended in the English wording. For the Spanish translation, we recommend adopting the expert review results by changing answer category 1 to “Salas de estar / Salas de TV” and changing answer category 2 to “Salas de recreación.”

### **UNITSFQ**

- This question asks about the square feet of all the rooms in the home. No changes are recommended in the English wording. For the Spanish translation, to be consistent with the recommendations in HTYPE and CELAR2Q, exclude “remolque” in the fill and replace “marquesina” with “estacionamiento cubiertos.” Additionally, because not all respondents understood “porches,” add “terrazas” next to it for clarification.

### **LOTQ**

- This question asks about the size of the lot. No changes are recommended in the English wording. Because the word “about” from the English text was not reflected in the Spanish, add “aproximadamente” to the translation.

**LTAC1P**

- This question asks whether lot on which the house lies is more than 1 acre or less than 1 acre. We recommend changes in both the English and Spanish wording, as detailed in the following table.

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Would you say that the lot is more than 1 acre or less than 1 acre?	¿Diría usted que el terreno tiene más de 1 acre o menos de 1 acre?
<b>Recommended Wording</b>	<p>1) To be consistent with the Spanish version, incorporate the comparison to a football/soccer field.</p> <p>2) Per sponsor’s request, add the word “official” to describe the soccer field.</p> <p>Would you say that the lot is more than 1 acre or less than 1 acre?</p> <p>1 acre is roughly 1 American football field or 2/3 (two thirds) of an official soccer field.</p>	<p>1) Because the comparison to a football/soccer field worked well in general, adopt it in the final version.</p> <p>2) Per sponsor’s request, add the word “official” to describe the soccer field.</p> <p>¿Diría usted que el terreno tiene más de 1 acre o menos de 1 acre?</p> <p>1 acre es más o menos el tamaño de 1 campo de fútbol americano o 2/3 (dos tercios) del tamaño de un campo de fútbol soccer de tamaño reglamentario.</p>

***Mortgage Module***

**MG**

- This question asks if there is a mortgage or loan on the housing unit. We recommend changes in both the English and Spanish wording, as detailed in the following table.

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	<p>The next questions are about mortgages and other loans that are secured by the property.</p> <p>Not counting home equity loans, is there a mortgage or any loans on this [house / apartment / manufactured/ mobile home / living quarters]?</p>	<p>Las siguientes preguntas son sobre hipotecas y otros préstamos garantizados por la propiedad. Sin contar los préstamos contra el valor líquido, ¿tiene [esta casa / este apartamento / esta casa móvil o remolque / esta vivienda] alguna hipoteca o préstamo?</p>
<b>Recommended Wording</b>	<p>To be consistent with the question structure changes in the Spanish recommendations, consider:</p> <p>The next questions are about mortgages and other loans that are secured by the property.</p> <p>Is there a mortgage or any loans on this [house / apartment / manufactured / mobile home / living quarters]?</p> <p>Don't count any home equity loans.</p>	<p>1) Restructure the question and move reference to home equity loans to the second sentence. This was tested in round 2 and it worked better.</p> <p>2) Use the revised translation for home equity loan.</p> <p>3) Use the revised translation for mortgage: “préstamo o crédito hipotecario.” But because the English wording requires the mention of loan (préstamo) by itself in the phrase “is there a mortgage or any loans,” restructure the translation so that “préstamo” is not repeated twice.</p> <p>Las siguientes preguntas son sobre créditos o préstamos hipotecarios y otros préstamos garantizados por la propiedad.</p> <p>¿Tiene [esta casa/ este apartamento /esta casa móvil /esta vivienda] algún crédito hipotecario o algún préstamo?</p> <p>Por favor no cuente ningún préstamo que haya obtenido contra su equidad, es decir contra el valor que tenía acumulado en la vivienda.</p>

**REGMOR**

- This question asks about the number of mortgages. No changes are recommended in the English wording. For the Spanish translation, use: ¿Cuántos créditos hipotecarios (o préstamos) tiene actualmente [la casa / el apartamento / la casa móvil / la vivienda]? The revisions are consistent with the recommended wording for “mortgage” in MG, more accurately reflect the “(or loans)” structure in the English, and avoid repetition of the word “préstamo.”



**HELUMP**

- We recommend changes in both the English and Spanish wording, as detailed in the table below.

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Do you have a LUMP SUM home equity loan, that is, a home equity loan that is paid out in a one-time lump-sum amount and that must be repaid over a period of time?	¿Tiene usted un préstamo DE PAGO ÚNICO contra el valor líquido? Es decir, un préstamo contra el valor líquido que recibió en un pago único, una sola vez y que debe ser pagado en un período determinado de tiempo.
<b>Recommended Wording</b>	<p>To be consistent with the question structure changes in the Spanish recommendations, consider:</p> <p>Other than any mortgage you may now have, do you have a home equity loan? We are asking about a home equity loan that is paid out in a one-time lump-sum amount and that must be repaid over a period of time.</p>	<p>1) Because the lump sum concept needs to be more descriptive, a new version (untested) is recommended. Its back translation is: <i>Aside from any mortgage you may currently have, do you have a home equity loan? We mean a loan paid out in a one-time lump-sum amount and that must be repaid over a period of time</i></p> <p>2) Use the revised translation for mortgage and home equity loan that was tested in MG.</p> <p>Además de cualquier préstamo o crédito hipotecario que usted tenga ahora, ¿tiene otro préstamo contra su equidad, es decir contra el valor que ya tenga acumulado en su vivienda?</p> <p>Nos referimos a algún préstamo que haya recibido todo junto y de una sola vez, pero que debe devolverse en un periodo determinado de tiempo.</p>

**HELUMN**

- This question asks about the number of lump sum home equity loans. No changes are recommended in the English wording. For the Spanish translation, to be consistent with the recommended wording for “lump sum” in HELUMP and for “home equity loans” in MG, revise the translation as follows: ¿Cuántos préstamos tiene usted contra su equidad, o sea contra el valor que ya tenga acumulado en su vivienda, en los que haya recibido el préstamo todo junto y de una sola vez? (How many home equity loans do you have that were paid out in a one-time lump-sum amount?)

**HELCL**

- This question asks about home equity line of credit. No changes are recommended in the English wording. For the Spanish translation, use the version tested in round 2 because it worked better with the revised translation for home equity loans: ¿Tiene usted una LÍNEA DE CRÉDITO contra el valor que ya tenga acumulado en la

vivienda, es decir, un préstamo contra la equidad que tiene en su vivienda que le permite tomar dinero prestado con la frecuencia que usted desee hasta un límite prefijado? (Do you have a home equity LINE OF CREDIT, that is, a home equity loan that allows you to borrow against it as often as you wish, up to a fixed limit?)

**HEL CN**

- This question asks about the number of home equity lines of credit. No changes are recommended in the English wording. For the Spanish translation, use the version tested in Round 2 because it worked well with the revised translation for home equity loans: ¿Cuántas LÍNEAS DE CRÉDITO contra el valor que ya tenga acumulado en la vivienda tiene usted?

**SUBMOR**

- This question asks whether the mortgage was obtained through a state or local program that provides lower cost mortgages. We recommend changes in both the English and Spanish wording, as detailed in the table below.

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Did you get the [first] mortgage through a State or local government program that provides lower cost mortgages?	¿Obtuvo usted la [primera] hipoteca mediante un programa gubernamental local o ESTATAL que proporciona hipotecas de bajo costo?
<b>Recommended Wording</b>	Use the revised version tested in round 2 because it worked well; however, change “or” to “and” for a better flow:  There are State and local government programs that provide low cost mortgages.  Did you get the [first/second] mortgage through a program like these?	Use the revised version tested in round 2 because it worked well; however, change “o” to “y” to match the English change. And use the revised translation for mortgage tested in MG.  Hay programas gubernamentales locales y ESTATALES que proporcionan préstamos hipotecarios de bajo costo.  ¿Obtuvo usted el [primer] préstamo o crédito hipotecario mediante un programa como éstos?

**MATBUY**

- This question asks whether the current (first) mortgage was obtained the same year that the home was bought. No changes are recommended in the English wording, except to provide the definition of “current” as an interviewer instruction or help screen. In the Spanish translation, use the consistent translation for mortgage that is recommended in MG, and use “vivienda” instead of “casa” to mean home: ¿Obtuvo su [primer] préstamo o crédito hipotecario ACTUAL el mismo año que compró su vivienda?

**NEWMOR**

- This question asks if the first mortgage was obtained new, was assumed from a previous owner, or is a wrap around mortgage. We recommend changes in both the English and Spanish wording, as detailed in the table below.

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	<p>With regard to the first mortgage, did you get a new mortgage or did you assume someone else's mortgage?</p> <p><input type="checkbox"/>1 NEW <input type="checkbox"/>2 ASSUMED <input type="checkbox"/>3 WRAP AROUND</p>	<p>Respecto a la primera hipoteca, ¿obtuvo usted una hipoteca nueva o asumió la hipoteca de otra persona?</p> <p><input type="checkbox"/>1 NUEVA <input type="checkbox"/>2 ASUMIDA <input type="checkbox"/>3 SEGUNDA HIPOTECA GARANTIZADA</p>
<b>Recommended Wording</b>	<p>To be consistent with the final recommendations in the Spanish recommendations, consider referring to the seller (untested):</p> <p>With regard to the first mortgage, did you get a new mortgage or did you assume the seller's mortgage?</p> <p><input type="checkbox"/>1 NEW <input type="checkbox"/>2 ASSUMED <input type="checkbox"/>3 WRAP AROUND</p>	<p>Team recommends new (untested) revision. Back translation says: <i>With regard to the [first] mortgage, did you get a new mortgage or did you acquire the mortgage from the prior owner of the dwelling?</i> Also change the second answer category to match the text:</p> <p>Respecto al [primer] préstamo o crédito hipotecario, ¿obtuvo usted un préstamo nuevo o adquirió el préstamo que tenía el dueño anterior de la vivienda?</p> <p><input type="checkbox"/>1 NUEVO <input type="checkbox"/>2 ADQUIRIDO <input type="checkbox"/>3 SEGUNDA HIPOTECA GARANTIZADA</p>

**REFI**

- This question asks about refinancing of a previous mortgage. No changes are recommended in the English wording. For the Spanish translation, use the revised translation for “mortgage” that was tested in MG.

**INTW**

- This question asks about the current interest rate on the mortgage. No changes are recommended in the English wording. In the Spanish translation, for consistency, use the revised translation for “mortgage” tested in MG and other variables.

**PMT**

- This question asks about the current monthly mortgage payment. We recommend changes in both the English and Spanish wording, as detailed in the following table.

<b>PMT</b>	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	What is the current monthly payment? Include as much PITI as they pay.	¿Cuál es el pago mensual actual? Incluya PITI (Principal, Intereses, Impuestos y Seguro).
<b>Recommended Wording</b>	Recommend spelling out PITI to remain consistent with the Spanish:  What is the current monthly payment? Include as much Principal, Interest, Taxes and Insurance (PITI) as they pay.	Use the round 2 version but delete PITI. Although we did not probe on it, PITI does not represent its Spanish words and will not mean anything to a Spanish speaker. If using an acronym is desired to be comparable to the English, use PIIS.  ¿Cuál es el pago mensual actual?  Incluya todo el Principal, Intereses, Impuestos y Seguros (PIIS) que se paguen.

**TAXPMT**

- This question asks about property taxes. No changes are recommended in the English wording. For the Spanish translation, change “capital” to “principal.”

**INSPMT**

- This question asks if the mortgage payment includes homeowner’s insurance. We recommend changes in both the English and Spanish wording, as detailed in the table below.

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	(Besides principal and interest, does the payment include . . .) Homeowner’s insurance?	(Además de capital e intereses, ¿el pago incluye . . .) Seguro de propietario?
<b>Recommended Wording</b>	To be consistent with the Spanish treatment, we propose providing an explanation of homeowner’s insurance:  Homeowner’s insurance protects homeowners in case of a fire, other accidental damage to the home, robberies, third party injuries on the premises, etc.  Besides principal and interest, does the payment include...  Homeowner’s insurance?	Adopt the explanation of homeowner’s insurance but edit it to state that it protects the homeowner. The back translation would say: <i>Homeowner’s insurance protects homeowners in case of a fire, other accidental damage to the home, robberies, third-party injuries on the premises, etc.</i> Change “capital” to “principal.”  El seguro para la vivienda protege al dueño en caso de incendio, otros daños accidentales a la vivienda, robos, daños contra terceros en la propiedad, etc.  Además de principal e intereses, ¿el pago mensual de su préstamo incluye seguro para la vivienda?

**PMIPMT**

- This question asks if the mortgage payment includes private mortgage insurance. We recommend changes in both the English and Spanish wording, as detailed in the table below.

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	(Besides principal and interest, does the payment include . . .) Private mortgage insurance?	(Además de capital e intereses, ¿el pago incluye . . .) Seguro Hipotecario Privado?
<b>Recommended Wording</b>	To be consistent with the Spanish version, use:  Private mortgage insurance or 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.  Besides principal and interest, does the payment include private mortgage insurance or PMI?	Include a definition for private mortgage insurance and add the acronym PMI because some respondents recognized it. To be consistent with the recommendations in TAXPMT, change “capital” to “principal.”  Un seguro hipotecario privado o PMI es un tipo de seguro que un banco o agencia financiera normalmente le exige tener a la persona que compra una vivienda en casos en que el enganche o anticipo que pone el comprador está por debajo de un cierto porcentaje.  Además de principal e intereses, ¿el pago incluye Seguro Hipotecario Privado o PMI?

**OTHPMT**

- This question asks about anything else that is included in the monthly payment. No changes are recommended.

**PMIAMT**

- This question asks about the amount of the payment of the private mortgage insurance. To be consistent with the recommendations in PMIPMT, add the acronym “PMI” to both the English and Spanish wording.

**MORTIN**

- This question asks about the type of mortgage. In both the English and Spanish wording, we recommend replacing “some other type” with “none of these” in the question text and answer category. This worked well in round 2 and more respondents were able to answer this question when their mortgage is not an FHA, VA, or Rural Housing Service/Rural Development.

**BANK**

- This question asks about whether money was borrowed from a bank or an individual. No changes are recommended in the English wording. For the Spanish translation, use “obtuvo” instead of “tomó” (past tense of the verb to take) because a few respondents with lower literacy levels felt that the money was taken by force rather than obtained. The recommended wording is: ¿Obtuvo el préstamo de un banco u otra organización, O le dio el préstamo una persona?

***Lump Sum Home Equity Loan Module***

Among mortgage holders, few reported having a lump sum home equity loan. Although this might reflect the reality among this population, recruiting for this specific characteristic would have required a much more directed effort and longer recruiting period. Thus, the survey questions in the Lump Sum Home Equity Loan module were not tested in a sufficient number of interviews to be discussed separately. However, they contain the same text as seven survey questions of the Mortgage Module in phase 1 (owners). They are: MATBUY, PMT, TAXPMT, INSPMT, PMIPMT, OTHPMT, and PMIAMT. The recommended wording for those survey questions should be applied here. For INTW (the interest rate on the mortgage) no changes are recommended.

**ES-3.4 Phase 2 (Renters)**

***Housing Unit Module***

**ACCESS**

- This question asks whether the housing unit has direct access either from the outside or through a common hall. We recommend changes in both the English and Spanish wording, as detailed in the table below.

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	<p>Does this unit have direct access either from the outside or through a common hall?</p> <p><input type="checkbox"/>1 YES, DIRECT ACCESS</p> <p><input type="checkbox"/>2 NO, THROUGH ANOTHER UNIT</p>	<p>¿Esta unidad tiene acceso directo desde el exterior o desde una entrada común?</p> <p><input type="checkbox"/>1 SI, ACCESO DIRECTO</p> <p><input type="checkbox"/>2 NO, A TRAVÉS DE OTRA UNIDAD</p>
<b>Recommended Wording</b>	<p>The answer categories (not read to respondents) seem to reflect the intent of the question better. Consider rewording the question (untested):</p> <p>Does this unit have direct access—either from the outside or through a common hall—or can it only be accessed through another unit?</p> <p>Alternatively, if this major change is not feasible at this time, then the English version should stay as is.</p>	<p>The answer categories (not read to respondents) seem to reflect the intent of the question better. Consider rewording the question (untested):</p> <p>¿Tiene esta vivienda acceso directo—ya sea desde el exterior o desde una entrada en común—o sólo tiene acceso a través de otra vivienda?</p> <p>Should there be a reason not to follow this recommendation, then the Spanish version should read:</p> <p>¿Tiene esta vivienda acceso directo, ya sea desde el exterior o desde una entrada en común?</p>

***Taxes and Fees Module***

**FRENT**

- This question asks how often the rent is due. No changes are recommended in the English wording. In the Spanish translation, to be consistent with the recommendations in HTYPE, remove “remolque” in the fill. Additionally, unless the answer input method is important for the CAPI instrument, we recommend answer categories the interviewer can code that reflect the response style of the respondents. The suggested answer categories are: monthly, twice a month, weekly. Note: in the 2009 AHS instrument the answer categories in English were kept the same as they were in 2007. Spanish answer categories in the 2009 AHS were the same as the English categories. In the 2009 AHS, information from FRENT was used in RENT to provide the respondent with a reference period for the rent they reported.

**RENT**

- This question asks about the amount of the rent. For both English and Spanish wording, incorporate the interviewer instruction as part of the question text: If you pay an additional amount for parking, do not count it as part of your rent. (Si usted paga una cantidad adicional por el alquiler de un espacio para estacionar su automóvil, no lo cuente como parte del alquiler.)

## **BUYI2**

- This question asks about insurance of the property in the household. However, the original wording referred to “household property insurance” and following round 1, the Census Bureau Program Manager indicated that this question is known to be problematic and that it probably should refer to “renter’s property insurance” in English. This wording was tested in round 2 of testing and worked well. We recommend changing the Spanish translation to “seguro sobre sus pertenencias en la vivienda.”

## **AMTI2**

- This question asks about the total cost of the renter’s property insurance. No changes are recommended except to add a fill for the month and year 12 months prior to the interview as a reference date in the question.

## ***Renter Subsidies Module***

### **RENEW**

- This question asks about rent recertification. For both English and Spanish wording, add an additional phrase: This does not include credit checks that people undergo when they first apply to rent an apartment; Esto no incluye cuando a las personas les revisan el historial de crédito cuando presentan una solicitud para alquilar un apartamento.

### **SUBRNT1**

- This question asks about government housing programs. No changes are recommended.

### **VCHER**

- This question asks about housing vouchers. No changes are recommended in the English wording. For the Spanish translation, in this case, because “voucher” is a word that works like a proper noun, we believe that it is helpful to add “voucher” as it is in English. In our experience, a monolingual or bilingual Spanish speaker may borrow certain English words when speaking Spanish. When that happens, the use of the “borrowed” term is appropriate. The word “voucher” also worked well in round 2, and we recommend using the round 2 revised version: Un vale o “voucher” de vivienda le da al inquilino el derecho a elegir donde vivir Y le ayuda a pagar el alquiler. ¿Tiene su hogar un vale o “voucher” de vivienda?

### **VCHRM OV**

- This question asks about using housing vouchers to move to another location. No changes are recommended in the English wording. For the Spanish translation, to be consistent with the recommendations in VCHER, use “voucher” as part of the question text.



**PROJ1**

- This question is used to identify public housing units, which are units where the Housing Authority serves as the landlord. We recommend changes in both the English and Spanish wording, as detailed in the table below.

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Is the Housing Authority your landlord?	¿Es su casero o arrendador la Autoridad de Vivienda (Housing Authority)?
<b>Recommended Wording</b>	<p>Add “government agency” to clarify that the Housing Authority is not a private landlord:</p> <p>Is the government agency called the Housing Authority your landlord?</p>	<ul style="list-style-type: none"> <li>• Add “government agency” to clarify that the housing authority is not a private landlord.</li> <li>• Because there is no term in Spanish that has the exact meaning of landlord, restructure the sentence to avoid misunderstanding.</li> </ul> <p>¿Le alquila a usted su vivienda una agencia de gobierno llamada “Housing Authority” o Autoridad de Vivienda?</p>

**APPLY**

- This question asks whether the household was assigned to this location. No changes are recommended in the English wording. For the Spanish translation, in order to accurately reflect the phrase “were you allowed to choose it,” we recommend: ¿Su hogar fue asignado a [esta casa específica / este edificio específico / esta casa móvil específica / esta vivienda específica] o le permitieron a usted mismo(a) elegirlo?

**RCNTRL1**

- This question asks about rent control or rent stabilization. No changes are recommended in the English wording. Based on team discussion after round 2 findings, we recommend specifying that we mean the cost of the rent to be limited to prevent some misunderstandings where respondents thought other things were limited (such as the number of people in the unit, or who could rent): ¿El costo del alquiler de su [casa / apartamento / casa móvil / vivienda] está limitado por el gobierno mediante control o estabilización de la renta? (Does the government limit the cost of the rent on your [house / building / mobile home / living quarters] through rent control or rent stabilization?). These misunderstanding did not arise in the English interviews.

**RNTADJ1**

- This question asks about doing work for or being related to the owner. In the English wording, we recommend using “do work for the owner” instead of “work for the owner” to be consistent with the changes in the Spanish translation. In the Spanish translation, we recommend using the round 2 version that asks about doing work for

the owner to avoid a regular employer-employee relationship perceived by some respondents. We also recommend replacing “propietario” with “dueño” to mean owner because the latter is a more commonly used term. The recommended Spanish translation is: ¿Hay alguien en el hogar que haga algún trabajo para el dueño, o que sea pariente de él?

#### **RNTADJ2**

- If it is reported that someone in the household does work for or is related to the owner, this question asks whether there is rent adjustment. For the Spanish translation, we recommend: ¿Pagan un alquiler más bajo porque alguien en el hogar hace algún trabajo para el dueño o es pariente de él? The recommended wording asks about “lower rent” instead of “[rent] adjusted” because the word that had been used in the original translation to mean adjusted (“adjustado”) was interpreted to mean tight or hard to afford. And consistently with RNTADJ1, change “work for the owner” to “do work for the owner.” In the English wording, to be consistent with the changes in Spanish and with RNTADJ1, we recommend: Is the rent reduced because someone in the household does work for or is related to the owner?

#### **PRENT**

- This question asks about the required rent amount. No changes are recommended in the English wording. For the Spanish translation, change “declara” to “mencionó” to mean “reported.”

#### ***Income Module***

#### **QSAL**

- This question is asked of current household members who are either the reference person or a relative of the reference person and 16 years old or older. It asks whether the household member received any wages, tips, bonuses, or commissions. We recommend changes in both the English and Spanish wording, as detailed in the following table.

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	During the past 12 months, did you receive any wages, salary, tips, bonuses, or commissions?	Durante los pasados 12 meses, ¿recibió usted algún salario, propina, bonificación o comisión?
<b>Recommended Wording</b>	<p>To be consistent with the addition to “earnings” in the Spanish recommendations, consider:</p> <p>During the past 12 months, that is, since (MONTH YEAR), did you receive any earnings such as wages, salary, tips, bonuses, or commissions?</p>	<p>Because the reordering of the text in the round 2 version did not work as well as anticipated, we propose using the original order, adopting the word “sueldo” in the round 2 version, changing “en” (in) to “durante” (during) because the English says during, and also add “ingreso” (earnings) before the specific list is read. Although this version was untested, adding the word “ingreso” would orient the respondent to the fact that we are asking about earnings.</p> <p>Durante los últimos 12 meses, es decir, desde (MONTH de YEAR), ¿recibió usted algún ingreso ya sea como sueldo o salario, propina, bonificación o comisión?</p>

**SALQ**

- This question is asked of respondents who have valid responses to QSAL. It asks how much their earnings were. We recommend changes in both the English and Spanish wording, as detailed in the table below.

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	How much did you receive? Report amount from all jobs before any deductions for taxes, bonds or other items.	¿Cuánto recibió usted? Indique la cantidad procedente de todos los trabajos antes de cualquier deducción por impuestos, bonos u otros conceptos.
<b>Recommended Wording</b>	<p>Use round 2 version:</p> <p>How much did you receive in the last 12 months, that is, since (MONTH YEAR)?</p> <p>Report amount from all jobs before any deductions for taxes, bonds, or other items.</p>	<p>Use the round 2 version and although untested, we recommend replacing “procedente” with “que recibió” (that you received):</p> <p>¿Cuánto recibió usted en los últimos 12 meses, es decir, desde (MONTH de YEAR)?</p> <p>Indique la cantidad que recibió de todos los trabajos antes de cualquier deducción por impuestos, bonos u otros conceptos.</p>

**QSELF**

- This question asks about self-employment. No changes are recommended in the English wording except to add a fill for the month and year 12 months prior to the interview as a reference date in the question. For the Spanish translation, “auto

empleo” was found problematic. Use “empleo por cuenta propia” instead to mean self-employment. It tested well in round 2.

**QINT**

- This question asks about interest from various interest-bearing sources. No changes are recommended in the English wording except to add a fill for the month and year 12 months prior to the interview as a reference date in the question. For the Spanish translation, provide additional context to facilitate comprehension: En los últimos 12 meses, es decir, desde (MONTH de YEAR), ¿recibió usted intereses de cuentas de ahorro, cuentas “money market,” cuentas de jubilación individuales como por ejemplo las cuentas IRA, plazos fijos, u otras cuentas que produzcan intereses?

**QDIV**

- This question asks about dividends from stocks. No changes are recommended except to add a fill for the month and year 12 months prior to the interview as a reference date in the question.

**QRENT**

- This question asks about rental income. No changes are recommended in the English wording except to add a fill for the month and year 12 months prior to the interview as a reference date in the question. For the Spanish translation, use: En los últimos 12 meses, es decir, desde (MONTH de YEAR), ¿obtuvo usted ingresos de alquileres o rentas? The problematic word “procedentes” was deleted and “rentas” (rental income) was added to aid comprehension.

**QSS**

- This question asks about Social Security or railroad retirement benefits. No changes are recommended in the English wording except to add the actual month of reference. Because the concept of railroad retirement is very unfamiliar to the majority of the Spanish-speaking respondents, we propose an untested version using revised phrasing from the round 2 version that clearly spells out what it refers to, retirement benefits for retired railroad personnel.

**QSSI**

- This question asks about Supplemental Security Income (SSI) payments. We recommend changes in both the English and Spanish wording, as detailed in the following table.

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Did you receive any Supplemental Security Income (SSI) payments during the past 12 months?	¿Recibió usted algún pago del Supplemental Security Income (SSI) durante los últimos 12 meses?
<b>Recommended Wording</b>	<p>Supplemental Security Income or SSI makes monthly payments to people with low income and scarce resources who are over 65 years old, blind, or disabled.</p> <p>Did you receive any Supplemental Security Income (SSI) payments during the past 12 months, that is, since (MONTH YEAR)?</p> <p>Exclude Social Security Disability Income (SSDI). Exclude Social Security Benefits.</p>	<p>Use the round 2 version because it tested better than the original, but edit the grammar to use the subjunctive mood (stylistic preference by the team after testing the round 2 version using the indicative mood):</p> <p>El programa de Ingreso del Seguro Suplementario (SSI) hace pagos mensuales a personas de bajos ingresos y recursos limitados y que tengan 65 años o más, o que sean ciegos o discapacitados.</p> <p>¿Recibió usted algún pago de Ingreso del Seguro Suplementario (SSI) durante los últimos 12 meses, es decir, desde (MONTH de YEAR)?</p> <p>No incluya SSDI o pagos por discapacidad del Social Security. No incluya beneficios de jubilación del Social Security.</p>

**QWELF**

- This question asks about public assistance or public welfare payments. In both the English and Spanish wording, we recommend adding a phrase about not counting food stamps to avoid double reporting and also adding a fill for the month and year 12 months prior to the interview as a reference date in the question.

**QRETIR**

- This question asks about retirement or survivor pensions. No changes are recommended in the English wording except adding a fill for the month and year 12 months prior to the interview as a reference date in the question. For the Spanish translation, although untested, we propose the following version that includes a description of whom survivors are—widow(er)s or dependents of a deceased worker: ¿Recibió usted durante los últimos 12 meses, es decir, desde (MONTH de YEAR) alguna pensión de jubilación o pensión para viudos(as) o dependientes de un trabajador fallecido?

**QWKCMP**

- This question asks about disability payments. No changes are recommended in the English wording except adding a fill for the month and year 12 months prior to the interview as a reference date in the question. For the Spanish translation, modify the prepositions in the question text based on respondents’ preferences solicited in the cognitive interview over two rounds: ¿Recibió usted algún pago por discapacidad

como por ejemplo SSDI, compensación para trabajadores, discapacidad para veteranos u otros pagos por discapacidad durante los últimos 12 meses, es decir, desde (MONTH de YEAR)?

**QALIM**

- This question asks about alimony and child support. We recommend changes in both the English and Spanish wording, as detailed in the table below.

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	In the past 12 months, did you receive alimony or child support?	En los últimos 12 meses, ¿recibió usted pensión alimenticia (alimony) o ayuda para los hijos (child support)?
<b>Recommended Wording</b>	<p>People sometimes receive payments from an ex-spouse or partner to help them support themselves or their children. These payments are sometimes received from a government agency.</p> <p>In the past 12 months, did you receive any such payments, that is, alimony or child support?</p>	<p>Because of the round 2 findings, we recommend removing the English terms entirely, and keeping the tested introduction.</p> <p>Round 2 test results indicated “child support” (in English) was not understood adequately and did not help specify what kind of help for the children (“ayuda para los hijos”) the question refers to. Therefore we recommend replacing “ayuda para los hijos” with the (untested) term commonly used in parts of Latin America to refer to alimony and child support, “manutención,” that is, support from an ex-spouse or partner for their former spouse and children:</p> <p>Hay pagos de parte de un ex esposo(a) o ex pareja para ayudar a mantenerle a usted o a sus hijos. A veces esos pagos se reciben de una agencia del gobierno.</p> <p>En los últimos 12 meses, ¿recibió usted alguno de esos pagos, es decir, manutención o pensión alimenticia para usted o sus hijos?</p> <p><i>(There are payments from an ex-spouse or partner to help support a person or their children. Sometimes those payments are received through a government agency. In the last 12 months, did you receive any such payments, that is, support for you or your children?)</i></p>

### **QOTHER**

- This question asks about unemployment compensation, veteran’s payments or any other income. No changes are recommended in the English wording except to add the month of reference. For the Spanish translation, use the original version but modify the prepositions for veteran’s payments based on respondents’ preferences solicited in the cognitive interview over two rounds: En los últimos 12 meses, es decir, desde (MONTH de YEAR), ¿recibió usted compensación de desempleo, algún pago a veteranos no mencionado anteriormente o algunos otros ingresos?

### **MISSINC**

- This question asks about total income. It is asked of respondents where at least one income source is not reported. No changes are recommended.

### **ESTTINC**

- This question asks for a best estimate of the total family income from all sources. It is asked in households where income was not reported for at least one eligible household member. No changes are recommended in the English wording except to add the month of reference. For the Spanish translation, use: ¿Cuál es su cálculo aproximado de cuánto fueron los ingresos totales de cualquier tipo recibidos por toda su familia durante los últimos 12 meses, es decir, desde (MONTH de YEAR)? It replaced “de todas las fuentes” (from all sources) with “de cualquier tipo” (of any sort) because the former was not clearly understood. It also accurately reflects the concept of “best estimate,” whereas the original translation only covered “estimate.”

### **LT25K**

- This question asks whether total combined income is over \$25,000. No changes are recommended in the English wording. For the Spanish translation, add “de toda su familia” to qualify that the question asks about all household members. Also replace “superiores a” with “más de” to mean “more than.” The latter is a widely understood, simpler phrase.

### **ZINCH**

- This question asks whether the income this month is about the same as it was a year ago. No changes are recommended in the English wording. For the Spanish translation, add “de toda su familia” in the version intended for the entire household in order to qualify that the question asks about all household members.

### **ZINCN**

- This question asks about the expected amount of income. No changes are recommended in the English wording. For the Spanish translation, start the sentence with “Cuánto” (how much) to make it clear to respondents that the expected answer would be an amount, and use the verb “calcula” (estimate) to better convey the sense of an estimate rather than a hope.

## **QFS1**

- This question asks about food stamp benefits. No changes are recommended in the English wording except adding a fill for the month and year 12 months prior to the interview as a reference date in the question. For the Spanish translation, we recommend using the tested Spanish common terms for food stamps: “estampillas de comida o cupones de alimentos.” The possible ambiguity of “ayuda para alimentos” (which could, for example, include getting food from food pantries) is thus avoided.

## **ES-4. Lessons Learned**

### **ES-4.1 Training**

Trainers and trainees felt that the length of the initial two-day group training was adequate. The strengths included the design and interactive features of the training modules and materials, detailed walkthrough of the survey and probing questions, and the practice mock interviews. Three main suggestions were made for improvement: (1) cover housing terminologies, probing, and interview summary reports more extensively; (2) devote more time to review and discussion in the trainings for round 2 of cognitive interviewing; and (3) for an experienced group like the one assembled for this task order, provide more opportunities for group discussion on translation and respondent recruiting strategies.

### **ES-4.2 Recruiting**

Word of mouth was perceived as a very effective method across all interviewing sites. Advertising through ethnic mass media outlets also worked well. In addition, we identified the strengths and weaknesses of recruiting for specific categories at each site and adjusted site-specific goals accordingly. When the field period in Texas was curtailed by the aftermath of Hurricane Ike, we were able to quickly adjust the recruiting goals across sites.

Some types of respondents were very hard to find, specifically, limited English-speaking residents of subsidized housing, owners of apartments in condominium buildings, and mortgage holders with a lump sum home equity loan. Working closely with community leaders and recruiting in-person helped to get access to this hard-to-reach population and gain trust among potential respondents. In the future, consulting housing survey data about which cities or regions may have more of these types of residents might be helpful in recruiting.

### **ES-4.3 Interviewing**

While most probing questions in the protocol guide worked well, the repetition of similar types of probing questions made some respondents feel that they were being tested rather than being interviewed. These probing questions are inherent to any cognitive interview: “What do you think they mean by \_\_\_\_?”; “How do you understand \_\_\_\_?”; “What do you think the term



\_\_\_\_\_ means?” Further research study should be conducted to establish which probing questions tend to be most effective in cognitive interviews in Spanish. Additionally, the difficulties observed in some respondents’ understanding of the survey questions may have been compounded by their lack of familiarity with surveys and cognitive interview probing questions. Thus, it is important to conduct future research to investigate whether certain questions are more suitable to be cognitively tested. Furthermore, iterative testing is essential and for a complex study like this, three rounds of interviewing are recommended.

#### **ES-4.4 Management**

To manage this study, we followed a Project Management Plan (PMP). The PMP contained the project management approach, quality assurance plans, and a section on risks. The PMP also delineated all activities and sub-activities to be carried out in the performance of this task order, the staff responsible for each activity, the resources required to carry out the activity, and a schedule. In order to balance the schedule and quality of the work, we put together a large team of experienced cognitive interviewers and language experts. Additionally, because a key element of success is leadership, the leadership team consisted of a Task Manager and a Lead Researcher / Principal Investigator who are both experienced bilingual cross-cultural researchers and methodologists. The Census Bureau Analyst on the project and the AHS Program Manager provided overall guidance and participated in key decision making.

#### **ES-5. Conclusions**

In the two rounds of interviewing at each phase of testing, we tested the English and Spanish versions of selected AHS questions. Findings from the cognitive interviews were the basis of the recommendations, supplemented in some cases by expert review and suggestions made by the bilingual team of language experts.

Some AHS questions require that respondents have a certain degree of knowledge about a topic. When interviewing a population who speaks little or no English, we also had to determine if any comprehension issues were due to translation choices or simply because—no matter what words we use—the reality we were describing was not known to the respondents. Our approach in this evaluation of Spanish questions in AHS was to give more context to reduce false positives and negatives. Given the complexity of the survey questions, three rounds of interviewing would have been ideal. Furthermore, we are aware that we only tested a fraction of AHS translated items, and recommend that a program of testing be conducted for the other parts of the instrument.

## **1. INTRODUCTION**

The American Housing Survey (AHS) is the largest regularly collected national housing survey in the United States and is conducted by the U.S. Census Bureau for the U.S. Department of Housing and Urban Development. In 2009, the AHS will be conducted for the first time with both an English and a Spanish questionnaire.

This study, Cognitive Testing of Spanish Language Translation of Selected Questions in the American Housing Survey (AHS), was designed to pretest a selected number of survey questions in both Spanish and English from the AHS survey. A total of 128 in-depth cognitive interviews were conducted with English speakers as well as with Spanish speakers who spoke little or no English. According to prior research (Pan, 2007; Pan et al., 2006), cognitive testing of a translated instrument is effective in detecting translation issues at the lexical, syntactic, and pragmatic levels. Specifically, cognitive testing goes beyond the lexical and syntactic levels and can uncover more subtle issues that only surface at the pragmatic level. For example, cognitive testing can identify issues related to respondent comprehension and reaction because of sociocultural context and expectations, and communication styles. Results from cognitive testing can then be used to improve translation quality so that it meets the Census Bureau Guideline for Translation (Pan and de la Puente, 2005; U.S. Census Bureau, 2004).

This report documents the final findings, from recruitment through protocol development to results, of qualitative research conducted by RTI International (RTI) and Research Support Services (RSS) in collaboration with and under the direction of the U.S. Census Bureau.

### **1.1 Study Objectives and Activities**

The purpose of this project was to identify and correct Spanish translation issues in the selected questions at the lexical (wording), syntactic (grammar and naturalness in sentence construction), and pragmatic (sociocultural context and communication patterns) levels. The three main objectives of this study were to:

1. Ensure that the translated AHS questionnaire is accurate, reliable, and appropriate lexically, syntactically, and pragmatically.
2. Ensure that the translated AHS questionnaire is semantically, conceptually, and pragmatically equivalent to the English-language questionnaire.
3. Identify possible solutions to deficiencies, if any, in the translated AHS questionnaire.

The specific research activities carried out in this study were:

- organizing an optimal panel of Spanish language experts;
- developing a recruitment plan, identifying interviewing sites, setting recruitment targets, and selecting a screening approach;
- developing and testing a protocol guide for cognitive interviewing;
- translating the cognitive interview protocol, consent forms, advertisements, and ancillary materials into Spanish;
- designing and conducting comprehensive trainings for the language experts for each round of testing;
- recruiting and screening respondents with specific housing characteristics that would reflect the diversity of the Spanish-speaking population in the United States;
- conducting four rounds of cognitive interviews in English and Spanish and preparing interview summaries. Two rounds of testing were for phase 1 (owners), and two rounds were for phase 2 (renters);
- ensuring the quality of cognitive testing and report writing to ensure the same level of methodological rigor across interviewers;
- analyzing, summarizing, and presenting to the Census Bureau findings from the cognitive interviews for each phase;
- revising the interview protocols on the basis of the first round of interviews for each phase; and
- reviewing findings after the cognitive interviews were completed and offering alternative translations as needed.

## **1.2 Materials Tested in the Cognitive Interviews**

The Census Bureau Program Manager identified two subsets of questions for testing as the entire AHS instrument is too long for examination in one cognitive interview. The first group of questions was directed to homeowners and tested in the first phase of the cognitive interviewing; the second was directed to renters and tested in the second phase. The intent and context of each selected survey question were shared with the language experts who conducted the cognitive interviews. A glossary of terms used by Census Bureau Field Representatives in the AHS survey was also provided. The survey had been translated by another contractor and was reviewed by the same panel of language experts to correct typographical or other glaring errors before the conduct of the first round of cognitive interviews. Because the AHS is a computer-assisted personal interview (CAPI) survey, the CAPI specifications were adapted into a paper-and-pencil instrument to facilitate administration of the cognitive interviews.

## **2. METHODOLOGY**

The goal of the two phases of cognitive interviewing was to conduct iterative testing of the selected American Housing Survey (AHS) questions through 128 cognitive interviews in Spanish and English. Five sites were selected for the interviews: the greater Washington, DC area, Illinois, North Carolina, Texas, and New York. These sites were selected based on the geographic proximity of the teams of language experts and their diversity in housing and rent control programs. This approach helped to control overall costs, and these sites have sufficient concentrations of Spanish-speaking populations to represent the target language groups. This chapter outlines the methodology employed in this study, which was built upon established pretesting methodology of cross-cultural survey instruments (Goerman et al., 2007; Pan et al., 2006; Pan et al., 2008).

### **2.1 Team of Experienced Cognitive Interviewers and Language Experts**

The qualifications and experience sought in the team of language experts were: native-level Spanish language expertise, education and work experience in the target culture, experience as professional translators and with cross-cultural methodology, and experience in cognitive interviewing. For this study, seven Spanish language experts participated in the translation of the cognitive interview protocol, respondent screening and recruiting, conduct of the cognitive interviews, preparation of interview summaries, and review of the cognitive interview findings and identification of alternative wording of translations. These bilingual cognitive interviewers represented various Spanish linguistic variations and Spanish-speaking countries and territories, including Mexico, Puerto Rico, Peru, Venezuela, and Argentina. The Census Bureau Analyst and one English-only interviewer were both experienced cognitive interviewers and conducted most of the cognitive interviews in English. All staff members were cleared to work on Census projects by the Security Officer at the Census Bureau.

### **2.2 Development of Cognitive Interview Protocol**

The cognitive interview protocol guide consisted of the selected AHS questions for testing followed by cognitive probes that were inserted after each question. Even though the protocol guide was developed first in English, its design took into account issues related to language and culture appropriateness when it would be conducted in Spanish and with Spanish-speaking respondents.

The protocol was designed to elicit feedback from homeowners as well as renters through a 60–90 minute face-to-face cognitive interview preceded by an informed consent procedure.

The development of the interview protocol guide considered previously researched models and addressed several issues: comprehension of the questions and terminology, familiarity/knowledge of mortgage concepts and public assistance, recall of relevant information, and the response process. The protocol guide used concurrent probing with structured or scripted probes while giving interviewers the flexibility to use spontaneous emergent probes when needed. The scripted probes included comprehension probes, paraphrasing, recall probes, and Spanish terminology probes. Emergent or spontaneous probing was used based on respondents' behavior or prior answers.

The iterative process for cognitive testing was essential to this study. There were two phases of testing: the first one was dedicated to homeowners, and the second to renters. Except for a few shared questions about the housing unit, each phase included a different set of questions. Within each phase, two rounds of testing took place. Problematic issues were identified on the first round of each phase based on respondents' feedback and responses. Analysis of the findings of the first round yielded a set of recommended changes to questions. These recommended changes were then tested in the second round of each phase. The proposed changes are, in some cases, cultural adaptations. For example, when a ballpark reference is provided to help respondents conceptualize the acreage of a lot, Spanish speakers may be more familiar with soccer than American football. Also in the second round, show cards were used to compare the original and revised wording of several survey questions.

### **2.3 Translation Methodology for the Cognitive Interview Protocol**

The AHS was translated from English into Spanish by another contractor retained by the Census Bureau. The translation was reviewed by this study's panel of experts to identify potential translation issues. The translation task for this task order was to translate the cognitive interview protocol guide, consent forms, and recruiting materials, and it was done following the Modified Committee Approach (see below). Recently issued Census Bureau Guidelines for Survey Translation also recommended following a team or committee approach (Pan and de la Puente, 2005).

In the Modified Committee Approach, there were three translators, each working on one-third of the material. The material was divided so that no one person had an entire section. This assured that all three translators familiarized themselves with the different topics covered in the original text. After they completed their translations, the translators convened at a reconciliation meeting refereed by the Principal Investigator/Lead Researcher. At this meeting, the committee reviewed the translated items, one by one, as a group. Each translator contributed to the

discussion with the aim of improving and refining the first translation, making sure that it reflected the intent of the English original and flowed well in Spanish.

## **2.4 Cognitive Interviewer Training**

The cognitive interviewer training sessions were developed to address the specific research objectives and needs of this task order. Training was conducted for each round of interviewing, which included group instruction, paired mock practices, as well as individual coaching sessions. At each training, trainees became familiar with the survey questions to be tested, their intent, the potential issues that could arise, and the most adequate probing technique for each question. They learned the importance of data security and project procedures, and they practiced with mock interviews. By the end of each training round, they felt comfortable administering the research protocol guide. Screening and reporting procedures were also reviewed. After the first interview of each round, each interviewer was coached individually on how to improve probing or reporting as necessary.

A comprehensive two-day group training was conducted at the beginning of the project. It began with an introduction of team members to the rest of the team, and an overview of the project and research objectives by the Census Bureau. Because all trainees had prior experience with cognitive interviews, the overview was followed by a skills review covering theory and practice of cognitive interviewing and the administration of culturally appropriate cognitive interview probes. The trainees participated in a question-by-question, in-depth discussion to ensure understanding of the content, intent, and implications of every question. The methodology for administering the informed consent form and the protocol guide were explained for the Spanish and English cognitive interviews. A demonstration on probing techniques was conducted. The rest of the training was dedicated to a round-robin mock interview in Spanish where all bilingual interviewers participated. The purpose was to allow trainees the opportunity to apply immediately what they had just learned and to practice the entire protocol for each interviewing round. The Principal Investigator provided immediate coaching via constructive feedback. The mock interview was followed by a group discussion where trainees were coached on specific issues.

## **2.5 Respondent Recruitment and Screening**

RTI-RSS used a combination of recruiting methods that have been found effective in the past with similar target populations. As the first step, community-based organizations were contacted. We also placed advertisements in community publications and posted flyers at a variety of public locations, including ethnic grocery stores, community centers, Public Housing

Authority and mobile park offices, laundromats, libraries, schools, and local churches. The Internet was used to disseminate advertisements, but was, in general, less effective. In addition to advertising, the most successful method for recruitment was word of mouth. Nearly 50% more individuals were screened than the targeted number of respondents.

All potential respondents were screened over the telephone or in person, using a scripted series of screening questions developed and translated as part of the recruiting plan and approved by the Census Bureau Researcher and Program Manager before the recruitment phase. The following inclusion criteria were used:

1. Language skills. Qualified respondents spoke the target language as their native or primary language. When a Spanish speaker self-reported that he or she spoke English well or not at all, this individual was classified a qualified respondent.
2. Region of origin. Respondents were from four geographic regions of origin: North America, Central America, South America, and the Caribbean.
3. Educational attainment. Three levels of educational attainment were used to categorize respondents: (a) less than a high school diploma, (b) high school diploma or some college, and (c) college or advanced degree.
4. Housing structure. Five types of dwellings were identified: houses, townhouses, apartments, condominiums, and manufactured homes/mobile homes.
5. (For owners only) Mortgage or loan. To be eligible to participate in the cognitive testing interviews in phase 1 (owners), potential respondents had be homeowners with an outstanding mortgage or loan.
6. (For renters only) Housing assistance. Two housing characteristics were sought: respondents residing in rent controlled areas and recipients of rental subsidies.

Five interviewing sites were selected: Illinois, North Carolina, Texas, the greater Washington DC area, and New York. Although some were selected because of their proximity to the interviewing team, they all host a diverse population that can maximize the representation of the Hispanic population in the United States, as well as including the different housing characteristics. In particular, Illinois houses a significant number of monolingual Spanish speaking respondents living in apartments and condominiums that are likely to be interviewed in the AHS. North Carolina has the fastest growing Latino population in the country, and a sample from this group would represent new Spanish-speaking immigrants. Washington DC and New York were primarily used for pretesting the interview protocols and both had rent controlled areas. Texas has one of the largest percentages of monolingual Mexican Spanish-speaking respondents likely to be interviewed in the AHS, and rent subsidized housing areas were

common in the Houston metropolitan area. Rental subsidized cases were found in Illinois, Texas, Washington DC, and North Carolina. There were three main challenges in recruiting:

1. Spanish speakers with certain housing characteristics were hard to recruit because qualified respondents for this study must speak little or no English. For example, recipients of rental subsidies and owners of condominiums tended to be bilingual. Additionally, the biggest challenge associated with recruiting owners of mobile homes was to locate an owner who was still paying a mortgage or loan. Some had paid in full because the payment was usually much lower than a house, or because they could not qualify for a mortgage for various reasons.
2. Among mortgage holders, few reported having a lump sum home equity loan. Although this might reflect the reality among this population, recruiting for this specific characteristic would have required a much more directed effort and longer recruiting period.<sup>2</sup>
3. The recruiting in Texas started weeks in advance in several Public Housing Authority offices and service agencies. However, the field period coincided with the aftermath of Hurricane Ike in September 2008. As a result, many respondents were unable to fulfill their appointment. We were able to quickly adjust the recruiting goals and compensated for the loss by recruiting more respondents in North Carolina.

## **2.6 Respondent Profile**

As shown in *Table 2-1*, a total of 96 Spanish-speaking respondents were recruited based on four geographic regions of origin: North, Central and South America, and the Caribbean. These geographic regions also represent the four main regional variations of Spanish spoken in this country. The majority of Spanish speakers in the U.S. are of Mexican origin; so in this study, almost 58% of the selected Spanish-speaking respondents were originally from Mexico. We interviewed people from these specific countries and territories:

- from North America: Mexico;
- from Central America: Costa Rica, El Salvador, Guatemala, Honduras, Nicaragua, and Panama;
- from the Caribbean region: Cuba, Dominican Republic, and Puerto Rico; and
- from South America: Colombia, Paraguay, Peru, and Venezuela.

*Table 2-1* also shows that among the 32 English speakers, about half were white and the other half were predominantly black, followed by Hispanics and Asians<sup>3</sup>.

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<sup>2</sup> For this study, the survey questions about lump sum home equity loans were largely similar to those asked about home equity loans that were tested with multiple respondents. Therefore, the results were transferable.

<sup>3</sup> Race and ethnicity are self reported.



**Table 2-1. Respondent Characteristics by Language of Administration**

Characteristics	Respondents
<b><i>Country or Territory of Origin (Spanish Interviews)</i></b>	
Mexico	56
Central America	14
South America	13
Caribbean	13
Subtotal	96
<b><i>Race or Ethnicity (English Interviews)</i></b>	
White	14
Black or African American	13
Hispanic or Latino or Asian	5
Subtotal	32

Additionally, recruitment efforts strove to achieve demographic diversity in the sample with regard to gender, age, educational attainment, and housing characteristics. **Table 2-2** summarizes the number of respondents for each of these characteristics by language. In total, 49 men and 79 women, and only adults 18 years old or older, were interviewed. Three levels of educational attainment were used to categorize respondents. They ranged from low attainment, which included people with a few years of grammar school to some formal education but no high school diploma, to high school diploma or some college, and to college or an advanced degree. About a third of the respondents interviewed in Spanish had some formal education but did not have a high school diploma, while the majority of the respondents interviewed in English had completed high school.

**Table 2-2. Respondent Characteristics by Language and Inclusion Criteria**

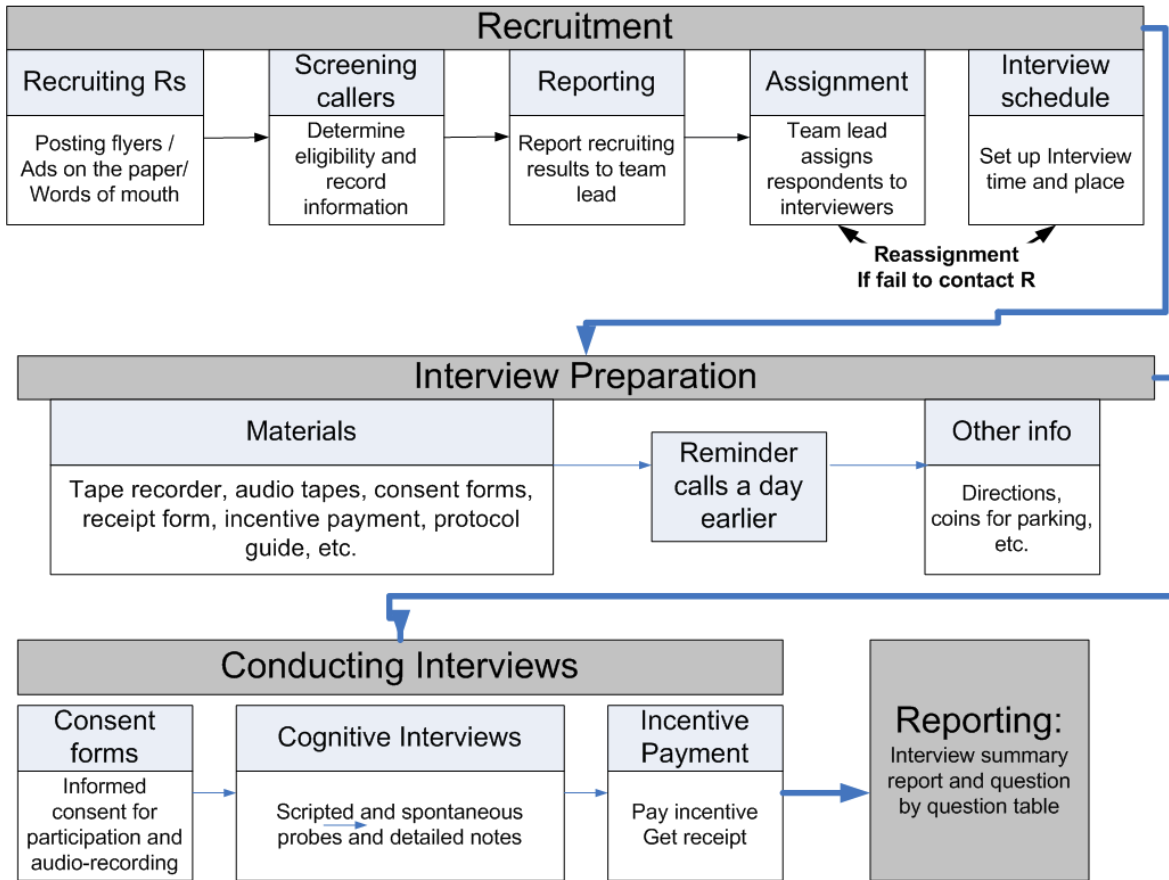
Characteristics	Spanish	English	Row Total
<i>Total Respondents per Language</i>	96	32	128
<b><i>Gender</i></b>			
Female	59	20	79
Male	37	12	49
<b><i>Age</i></b>			
18–34	21	11	32
35–54	59	14	73
55 or more	16	7	23
<b><i>Educational Attainment</i></b>			
Some formal education	36	0	36
High school or some college	46	19	65
College or advanced degree	14	13	27
<b><i>Housing Structure</i></b>			
House	38	16	54
Townhouse	4	1	5
Apartment	42	10	52
Condominium	2	5	7
Manufactured home/mobile home	10	0	10

Comprehension of some of the AHS questions varied depending on respondents’ housing situations, so the respondents’ housing structure was another important inclusion criterion. Five housing structures were considered in this study: houses, townhouses, apartments, condominiums, and manufactured homes/mobile homes. Among renters, nine interviews were conducted in rent-controlled areas in New York and the greater Washington DC area; three of those interviews were in Spanish and six in English. Subsidized rent recipients are individuals and households receiving benefits from a government housing assistance program. In this study 14 households had subsidized rent; seven of those interviews were conducted in English and seven in Spanish.

## **2.7 Case Flow**

As illustrated in *Figure 2-1* below, each case of this study followed a rigorous design and a consistent flow of events: recruitment, interview preparation, conduct of cognitive interviews, and reporting of results.

**Figure 2-1. Flow of Events**



Selected respondents were informed of the purpose of the study, the amount of time required to participate, where the interviewing would take place, the amount of the incentive (\$40), and the available appointment times. Every time an eligible respondent was identified, data were recorded on the screening form, and this information was communicated to the team leaders. Team leaders revisited assignments as needs for demographic diversity and housing characteristics were met. Necessary adjustments and assignments or reassignments of interviews were made by the team leaders, and the interviewing schedule was updated on an ongoing basis.

In preparation for the interview, all materials were gathered: an analog tape recorder, audiotapes, consent forms, receipt form, incentive payment, protocol guide and show cards accordingly. Reminder calls were made one or two days prior to the interview, and other preparations were made, such as obtaining directions to meeting sites, estimating travel time, withdrawing money for incentives, and gathering coins for parking. If respondents failed to show up, they were recontacted and attempts were made to set up new times to meet.

Prior to the start of the cognitive interviews, written consent was obtained from the respondents for their participation. If the respondents consented to be audiotaped, their consent was captured in both written and verbal form. The cognitive interviewers used the approved cognitive interview protocol guide to conduct the interviews to ensure that all survey questions and scripted probes were administered. Whenever needed, the interviewer used spontaneous probes to follow up on answers that respondents provided. At the end of the interview, the interviewer administered a debriefing section and the respondent payment procedures. The respondent received a \$40 incentive for participating in this study and signed a receipt.

On the basis of these detailed notes and audiotapes, the RTI-RSS team produced written summaries of the cognitive interviews and delivered them to Census Bureau on a flow basis. These summaries were written in English; however, to illustrate key points, exact wording and direct quotes uttered by respondents were included, followed by their English equivalent in parentheses. All interview summaries were written with use of the Template for Summarizing Cognitive Interviews designated by the Census Bureau. No Personally Identifying Information (PII) of any kind was included in the interview summaries, in accordance with Title 13 requirements. The summaries also omitted information that could be used to identify respondents, and were assigned a unique identifier. This way, each summary report was linked with key respondent characteristics, such as demographic data and geographic location.

An interim report was submitted at the end of the first round of each phase. The report was presented in tabular format, which included a discussion of any problematic wording or concepts in the materials found in the course of the cognitive interviews, as well as suggestions for probing questions for round 2 interviews. A question-by-question table of respondents' answers was compiled, which allows the tallying of the number of respondents who did not understand a specific question. Two interim presentations were held after the completion of the first round of interviews of each phase. At the conclusion of all interviews, a final presentation took place where the representatives from RTI, RSS, and the Census Bureau presented the aggregate findings and made final recommendations. The findings and recommendations are documented in this final report.

### 3. FINDINGS AND RECOMMENDATIONS

This chapter summarizes the findings from the 96 cognitive interviews conducted in Spanish and 32 in English. Results are grouped by the phase, topical module, and round in which a survey question was tested. Survey questions that appear in both phase 1 (owners) and phase 2 (renters) are discussed first. Recommended wording based on the findings is presented in a tabular format at the beginning of a section, followed by a detailed discussion.

In reviewing the findings presented in this chapter, the reader is cautioned to remember that despite efforts to maximize the diversity of owners and renters that were recruited for this study; the sample of respondents is not statistically representative. Therefore, the results are qualitative in nature.

#### 3.1 Overall Assessment

When a questionnaire is translated for administration in a different language, as in the case of the American Housing Survey (AHS), sound translation procedures should be followed to achieve a target language version that conveys the meaning of the original questions, taps into the same constructs, and elicits equivalent information. This process focuses not only on the lexical aspects (wording), the syntactic aspects (grammar and naturalness in sentence construction), but also on the pragmatic aspects (sociocultural context and communication patterns), that is, on how questions function in survey administration, how they are interpreted and how they perform in eliciting data.

For this evaluation of the translated Spanish version of selected AHS questions, we began with expert review that considered each translated question in light of findings from other studies and prior cognitive work with this population. We identified issues that might be problematic in the AHS as well. In the first round we tested the original translation of the questions. That is, our first round of testing was simply collecting evidence for what worked and did not work in the existing translated version of the questions. The next step involved looking for alternative translations or formulations on the basis of round 1 findings. Ultimately our goal was to determine which problems were translation issues, which were issues of regional variation (e.g., country of origin<sup>4</sup>), and which were cultural issues. These different types of problems, however, are not neatly organized in discrete compartments; they interact and interrelate.

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<sup>4</sup> Because this study tested a large number of questions, the analysis of the qualitative text required close examination of the interaction of items and probes. In this report, we looked for patterns in response that could be associated to national origin, to housing characteristics or to any known demographics of the respondents. If there is a sizable number of respondents for a questionnaire item in each phase, these characteristics are reported.

A number of AHS questions require that respondents have a certain degree of knowledge about a topic. For instance, to simply determine if a person has a mortgage and therefore should be asked about mortgages, a filter question asks respondents if they have any mortgages or loans without counting home equity loans. This question presupposes that the respondent has at least a general understanding of what mortgages and a home equity loans are. When communicating with populations who may not have experience with these types of financial operations or no experience talking about them even if they have such types of loans, we must first ensure that the terms we use in translation are understood by the population. But this is not enough: we also need to determine if any comprehension issues are caused by translation choices or simply because—no matter what words we use—the reality we were describing was not known to the respondents.

For the purposes of this study, we recruited individuals with the highest likelihood of responding to the Spanish version of the AHS: Spanish monolinguals or Spanish speakers with very limited English language skills. Within this population, however, there are subtle but important differences in demographics, economic status, and acculturation, as follows. In general, as a group, immigrant Hispanic homeowners tend to be more acculturated than Hispanic renters. They have been in this country a longer time, tend to be older and to have a somewhat higher income. This has implications for how they process certain questions or terminology they may or may not be familiar with. Whenever this made a difference in question interpretation, it is mentioned in the findings.

In this section we describe item by item our testing procedures, findings from round 1 and round 2 of testing, and our final recommendations for changes, when necessary. The knowledge issue was, unquestionably, the most difficult. Some questionnaire designers follow an approach based on the belief that if respondents have done “x,” they will know what “x” is called, and will be able to answer accordingly. By the same token, those who have not done “x” and do not know what it means will answer “No” when asked if they ever did it. In our experience, this approach can lead to survey error, that is, just as much to false positives as to false negatives. People asked if they have a home equity loan might say “Yes” although they do not have it, because they mistake it for some other kind of loan they have, or the same people may wrongly say “No” because—although they have such loan—they know it by some other name. A different philosophical approach in questionnaire design says that providing more context or information in the question will allow respondents to formulate an answer less prone to error. This was our approach in this evaluation of Spanish questions in AHS: to provide more context to reduce false positives and negatives.

In the remainder of this section we describe item by item our testing procedures, findings from round 1 and round 2 of testing, and our final recommendations for changes, when necessary.

### **3.2 Questions Tested in Both Phases 1 and 2**

#### **3.2.1 HTYPE**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Is this unit a house, an apartment, a manufactured/mobile home, or some other type of residence?	¿Es esta unidad una casa, un apartamento, una casa móvil o remolque, o algún otro tipo de vivienda?
<b>Recommended Wording</b>	No changes recommended.	¿Es esta vivienda una casa, un apartamento, una casa móvil, o algún otro tipo de vivienda?

#### ***English Language Interviews***

##### Expert Review Results and Round 1 Findings

No expert review observations. In round 1, owners generally interpreted the term “unit” as intended. Renters tended to interpret “unit” as some kind of housing structure, although some respondents were not thinking of their own unit as such. The term “manufactured/mobile home” was interpreted as intended.

Although a few respondents could not come up with other types of housing not listed in the question itself, or provided an answer that would normally be classified as one of the housing types previously mentioned, they were able to answer the question as intended.

##### Round 2 Findings

No changes were tested.

##### Justification for Recommended Wording

No changes are recommended.

#### ***Spanish Language Interviews***

##### Expert Review Results and Round 1 Findings

Expert review suggested a number of potential issues. First, the term “unidad” usually refers to unit in the sense of one single element, and is seldom used to indicate a housing structure. Second, answer category 4 was missing the translation for “permanent room added.”

In round 1 testing, some owners interpreted “unidad” to mean a number of one; others interpreted it as referring to unity among people. Yet some others interpreted it as intended, as a housing unit. Because of the lack of precision in understanding “unidad,” some respondents who are owners of two-flats (a two-story building with an apartment at each level) reported living in a house. Among renters there were similar problems with “unidad” (unit).

For “manufactured/mobile home,” while “casa móvil” presented no problems and was universally understood, “remolque” was not understood as mobile home by most respondents. Some called a mobile home a “trailer” or “trailer” (Spanish slang for “trailer,” particularly among Mexican immigrants). Several respondents could not come up with other types of housing not listed. However, comprehension was not impaired.

### Round 2 Findings

To address the issues found in round 1, alternative versions were tested in round 2. In both phase 1 (owners) and phase 2 (renters) interviews, respondents were asked to compare the original to a second version in which “unidad” was replaced with “vivienda.” The version for owners eliminated “remolque”, while the one for renters tested “casa móvil o trailer.”

The interviews and probing questions revealed that “vivienda” (dwelling ) worked well to replace “unit” across both phases of interviews; it was interpreted as intended. While “casa móvil” by itself was universally understood as mobile home, to some respondents a “trailer” was a truck, and to others “remolque” is the chassis on which a mobile home is placed to tow it, while some consider anything towed or the towing truck itself the “remolque.” These different interpretations of the terms seemed to be more idiosyncratic than based on personal characteristics. They did not appear to depend on national origin. For example, the three respondents who defined “trailer” as a truck were from Mexico, Puerto Rico, and Guatemala, respectively.

### Justification for Recommended Wording

We recommend replacing “unidad” with “vivienda” on the basis of round 2 findings. Additionally, according to the AHS definition of “manufactured/mobile home,” these two terms are two ways of referring to the same type of housing; they are synonyms. Because we could not elicit or find any other terms in Spanish that native speakers of different national origins and regions would agree are synonyms of “casa móvil,” we recommend using only “casa móvil” which was universally interpreted as intended.



Finally, and on the basis of expert review, we recommend that answer category 4 be revised as follows to include the missing translation for “permanent room added”: casa móvil o remolque con una o más habitaciones permanentes añadidas.

### 3.2.2 *ISTYPE*

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Are your living quarters in a . . . <input type="checkbox"/> 1 Manufactured/mobile home? <input type="checkbox"/> 2 One-unit building, detached from any other building? <input type="checkbox"/> 3 One-unit building, attached to one or more buildings? <input type="checkbox"/> 4 Building with two or more apartments?	¿Es su vivienda . . . <input type="checkbox"/> 1 una casa móvil o remolque? <input type="checkbox"/> 2 un edificio de una sola unidad de vivienda, separado de cualquier otro edificio? <input type="checkbox"/> 3 un edificio de una sola unidad de vivienda, unido a uno o más edificios? <input type="checkbox"/> 4 un edificio con dos o más apartamentos?
<b>Recommended Wording</b>	Are your living quarters in a . . . <input type="checkbox"/> 1 Manufactured/mobile home? <input type="checkbox"/> 2 Home separated from any other home or building? <input type="checkbox"/> 3 Home attached to one or more homes or buildings? <input type="checkbox"/> 4 Building with two or more apartments?	¿Es su vivienda . . . <input type="checkbox"/> 1 una casa móvil? <input type="checkbox"/> 2 una casa separada de cualquier otra casa o edificio? <input type="checkbox"/> 3 una casa unida a una o más casas o edificios? <input type="checkbox"/> 4 una casa o edificio con dos o más apartamentos?

### *English Language Interviews*

#### Expert Review Results and Round 1 Findings

Expert review did not reveal any concerns. In round 1 interviews, a few respondents had difficulties interpreting “attached” and “detached.” Two respondents thought that a building “attached” to one or more buildings referred to an apartment complex. They seemed to be thinking that “apartment” referred only to apartment buildings. One respondent thought that “detached” could mean that the unit is for one family only.

#### Round 2 Findings

To address the issues found in round 1, alternative versions were tested in renter interviews in round 2. Respondents were asked to compare the original to a second version with a number of changes. To simplify the language and match the version being tested in Spanish, the stem of the question was reformulated as “Do you live in a . . .” The second and third answer categories were replaced with “home separated from any other home or building” and “home

attached to one or more homes or buildings,” respectively. This revised show card version (matching the revised Spanish version) was interpreted as intended without confusion, and the majority of the respondents preferred it.

### Justification for Recommended Wording

To reflect both the outcome of round 2 testing and to match preferences by Spanish language respondents, we propose to combine the stem of the original version with the revised answer categories as tested in round 2.

### *Spanish Language Interviews*

#### Expert Review Results and Round 1 Findings

According to expert review, the stem “¿Es su vivienda . . .” (Is your dwelling...) makes the question sound unnatural and does not capture the “in a...” part in the English.

In round 1 interviews we observed that respondents in apartment buildings in general had no difficulties finding their answer. Answer categories 2 and 3 were confusing to many because building was translated as “edificio,” one of the possible translations for building that is normally used for an apartment building rather than for any type of construction. As a result, those respondents had trouble thinking of anything other than an apartment building.

#### Round 2 Findings

To address the issues found in round 1, alternative versions were tested in each phase in round 2. Owners were asked to compare the original to a second version with changes in the second and third answer categories, which were replaced with “una sola vivienda, separada de cualquier otra estructura” and “una sola vivienda, unida a una o más estructuras,” respectively. A second show card was tested with yet another way of formulating those two same answer categories: “una sola vivienda, separada de cualquier otra construcción” and “una sola vivienda, unida a una o más construcciones.” In both cases, the aim was to avoid using the term “unidad” (replacing it with “vivienda” – dwelling) and to find an alternative to “edificio” since this term evoked only apartment buildings for most respondents. Instead of “edificio,” the first of these alternatives used “estructura” (structure) and the second set used “construcción” (construction). Owners found both “estructura” and “construcción” confusing to different degrees, and did not interpret the answer categories as intended.

In renter interviews we had another opportunity for testing alternatives. We tested a new question stem asking “¿Vive usted en...” (Do you live in...) to contrast with the original “¿Es su vivienda...” (Are your living quarters in a...?) as well as another reformulation of the second

and third answer categories. This time, we tested versions that avoided the concept of the “one-unit building” because that had been misinterpreted before. Instead, we used “una casa separada de cualquier otra casa o edificio” (home separated from any other home or building) and “casa unida a una o más casas o edificios” (home attached to one or more homes or buildings). Most respondents preferred the original stem, with the emphasis in a description of the dwelling rather than on where the person lives. The use of “casa” resolved the problems with the misinterpretation of “edificio” as respondents clearly interpreted the term as referring to a one-unit dwelling.

**Justification for Recommended Wording**

The round 2 findings support the recommendations to combine the stem of the original version with the revised answer categories as tested, and apply the recommendation in HTYPE to use “casa móvil” only to mean “manufactured/mobile home.”

**3.2.3 TENURE**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Is this [house / apartment / manufactured/mobile home] . . . <input type="checkbox"/> 1 Owned or being bought by someone in your household? <input type="checkbox"/> 2 Rented? <input type="checkbox"/> 3 Occupied without payment of rent?	¿[Esta casa / Este apartamento / Esta casa móvil o remolque] . . . <input type="checkbox"/> 1 es propiedad de, o está siendo comprada/o por alguien en su hogar? <input type="checkbox"/> 2 es alquilado(a)? <input type="checkbox"/> 3 está ocupada/o sin pagar un alquiler?
<b>Recommended Wording</b>	No changes recommended.	¿[Esta casa / Este apartamento / Esta casa móvil] . . . <input type="checkbox"/> 1 es propiedad suya o de alguien en su hogar o todavía (lo/la) están pagando, <input type="checkbox"/> 2 es alquilado(a), o <input type="checkbox"/> 3 está ocupado(a) sin pagar alquiler?

***English Language Interviews***

**Expert Review Results and Round 1 Findings**

Expert review did not reveal any issues of concern. The question worked well in round 1 with one exception: some respondents found “occupied without payment of rent” perplexing and could not think of appropriate examples. This did not seem to impair their ability to find a category that reflected their own reality accurately. No changes were recommended for testing in round 2.

## Round 2 Findings

Round 2 testing of alternative versions with both renters and owners was not to solve particular problems with the English version but rather to be consistent with the changes tested in Spanish largely aimed at avoiding the passive voice. The version tested changed the stem to read “Do you or does someone in this household...” The answer categories were changed into active voice. A majority of respondents preferred the original version of the question.

### Justification for Recommended Wording

No changes recommended.

## *Spanish Language Interviews*

### Expert Review Results and Round 1 Findings

The syntax of original tenure question wording is unnatural in Spanish. Passive voice would not be normally used. If the voice is not changed, the translation for the first answer category needs to be restructured to sound more natural.

For comparison purposes, the 2010 “swimlane” bilingual census form<sup>5</sup> and the Spanish language version of the American Community Survey also used passive voice for the tenure question (Goerman et al., 2007; U.S. Census Bureau, 2009). Their answer categories are similar to those of the AHS, but they separated “owning with a mortgage” and “owning free and clear” into two answer categories.

In phase 1 (owners), respondents found the question difficult to process. In particular they had difficulties with answer category 3 because some thought it could apply to an owner who has finished paying his or her mortgage. The question had to be repeated for several respondents, and they could not answer with the full categories (too long to repeat).

In phase 2, this question worked well for renters because when they heard the second answer category, they immediately found something that represented their situation. Renters were also more able than owners to think of examples of people occupying housing without payment of rent. They mentioned relatives of owners or renters, or someone who is a guest or otherwise allowed to live in the unit without paying rent. Only one person thought this answer category could apply to an owner who has finished paying the mortgage, without realizing that situation is covered in the first answer category. Most owners thought of homes already paid off, without realizing that situation is covered in the first answer category (owned or being bought by

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<sup>5</sup> The “swimlane” bilingual census form was so called because it provided two response columns, one in English and one in Spanish, each containing the same questions and response categories.

someone in your household), while a few also mentioned the possibility of being in foreclosure or of the government subsidizing one's rent.

### Round 2 Findings

Alternative versions were tested in show cards in both phases. One version changed the subject of the question to convert it into active voice, asking “¿Usted o alguien en su hogar...” (Are you or is someone in your household...). A second alternative maintained the passive voice but simplified the syntax of the first answer category to make it sound more natural in Spanish: “...es propiedad suya o de alguien en su hogar o la están pagando” (belongs to you or to someone in your household or you are paying for it).

Although the alternatives tested were all interpreted as intended, they were not equally liked because of style and flow of language in Spanish. When respondents were asked to compare the show card versions with the original translation, they acknowledged that “es propiedad de” in the original translation did not sound natural. Finally, contrary to our expectations, a majority of respondents preferred the passive voice approach currently used in AHS when compared with the alternatives proposed.

### Justification for Recommended Wording

Given the overall acceptance by respondents, we saw no evidence to change from the passive to the active voice. We recommend that the first answer category be modified to fix the unnatural syntax, given that in round 2 testing respondents found the change made the answer category flow more naturally in Spanish. Finally, and to be consistent with the recommendations in HTYPE, we recommend removing “remolque” from the fill.

### **3.3 Phase 1 (Owners) Question-by-Question Assessment**

Phase 1 (owners) comprises four topical modules: (1) Housing Unit Module; (2) Inventory Module; (3) Mortgage Module; and (4) Lump Sum Home Equity Loan Module. Each module contains survey questions for owners of a housing unit and they address the specific topic of the module.

### 3.3.1 *Housing Unit Module*

#### 3.3.1.1 *NUNITS1*

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	How many apartments are in the building?	¿Cuántos apartamentos hay en el edificio?
<b>Recommended Wording</b>	No changes recommended.	No changes recommended.

#### *English Language Interviews*

##### Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

##### Round 2 Findings

No changes tested.

##### Justification for Recommended Wording

No changes recommended.

#### *Spanish Language Interviews*

##### Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

##### Round 2 Findings

No changes tested.

##### Justification for Recommended Wording

No changes recommended.

### 3.3.2 *Inventory Module*

#### 3.3.2.1 *BUILTQ*

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	What year was [your home / the building / the manufactured/mobile home] built?	¿En qué año fue construido(a) [su casa / la casa móvil o remolque / el edificio]?

<b>Recommended Wording</b>	No changes recommended.	¿En qué año fue construido(a) [su casa / la casa móvil / el edificio]?
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### ***English Language Interviews***

#### Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. Only one respondent did not know the answer. No changes recommended for testing in round 2.

#### Round 2 Findings

No changes tested. The question worked well again and all respondents knew the answer.

#### Justification for Recommended Wording

No changes recommended.

### ***Spanish Language Interviews***

#### Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. Some respondents did not know the answer, but the question was interpreted as intended. No changes recommended for testing in round 2.

#### Round 2 Findings

No changes tested.

#### Justification for Recommended Wording

No changes recommended.

3.3.2.2 *CELARIQ*

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	<p>Is this house built . . .</p> <p><i>INTERVIEWER: Read categories until a “yes” reply is received</i></p> <p><input type="checkbox"/> 1 With a basement?</p> <p><input type="checkbox"/> 2 With a crawl space?</p> <p><input type="checkbox"/> 3 On a concrete slab?</p> <p><input type="checkbox"/> 4 In some other way?</p>	<p>¿Está esta casa construida . . .</p> <p><i>INTERVIEWER: Read categories until a “yes” reply is received</i></p> <p><input type="checkbox"/> 1 con un sótano?</p> <p><input type="checkbox"/> 2 con un espacio bajo el edificio?</p> <p><input type="checkbox"/> 3 sobre cimientos de concreto?</p> <p><input type="checkbox"/> 4 de alguna otra forma?</p>
<b>Recommended Wording</b>	<p>No changes recommended.</p>	<p>¿Está esta casa construida . . .</p> <p><i>INTERVIEWER: Read categories until a “yes” reply is received</i></p> <p><input type="checkbox"/> 1 con un sótano?</p> <p><input type="checkbox"/> 2 con un espacio de poca altura bajo el edificio?</p> <p><input type="checkbox"/> 3 sobre losa o base de concreto?</p> <p><input type="checkbox"/> 4 de alguna otra forma?</p>

***English Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well with the four respondents who lived in houses, although “crawl space” was not interpreted as intended: one respondent defined it as a storage space and another as a “space that you can go for bad weather, like maybe a tornado or hurricane.” No changes recommended for testing in round 2.

Round 2 Findings

No changes tested.

Justification for Recommended Wording

No changes recommended.

***Spanish Language Interviews***

Expert Review Results and Round 1 Findings

In Spanish, there is no established terminology or jargon for “crawl space.” A crawl space is simply defined as a space under the building. Also, “cimientos de concreto,” the original translation for “concrete slab,” actually refers to a home’s concrete underground foundation.



In round 1, some respondents were confused about answer category 2. However, this seemed to stem mostly from lack of knowledge about building construction, not necessarily a translation issue. In answer category 3, it was literally understood as concrete foundations for the house.

### Round 2 Findings

An alternative version of the question stem was tested that more specifically asked: “Under this house is there...” Although well understood, the change in the stem of the question did not appear to improve comprehension of the question. This version was not preferred over the original question stem.

New translations for the second and third answer categories were tested. For “concrete slab” two new translations were tested: “losa de concreto” and “torta de concreto,” to avoid the image of foundations that could also be underground. Respondents did not know the term “torta de concreto.” “Losa de concreto” appeared to be a somewhat technical term that relatively few respondents knew, but those who did know it were able to describe it well. In their description, five of them also volunteered the term “base de concreto.” Because the frequency with which these respondents offered this term was only noticed during the analysis phase, this alternative term could not be tested with other respondents. In reviewing again the round 1 summaries, it was established that several respondents had also mentioned “base de concreto” in that round.

For “crawl space,” a more descriptive phrase was tested, given the lack of an equivalent phrase in Spanish: “un espacio de poca altura bajo el edificio” (a low height space under the building). This worked better than “espacio bajo el edificio.” Most respondents had no problem understanding the revised version.

### Justification for Recommended Wording

Given how well it performed in the round 2 test, we recommend using the more descriptive translation for crawl space. For “concrete slab,” given that not everyone was familiar with the technical term we recommend using it together with the word “base de concreto” volunteered by respondents. This alternative term could not be tested with other respondents as it was identified in round 2 analysis.

3.3.2.3 *CELAR2Q*

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	<p>And, is that basement under all the house, or is it under part of the house?</p> <p>“HOUSE” refers to living space only, i.e., basement doesn’t need to be under garage/carport to count as “all.”</p>	<p>¿Está ese sótano bajo TODA la casa o bajo PARTE de la casa?</p> <p>“CASA” se refiere solamente al espacio habitable, por ejemplo, no es necesario que haya sótano bajo el garaje/marquesina para que se considere que está bajo “toda” la casa.</p>
<b>Recommended Wording</b>	<p>No changes recommended.</p>	<p>¿Está ese sótano bajo TODA la casa o bajo PARTE de la casa?</p> <p>“CASA” se refiere solamente al espacio habitable, por ejemplo, no es necesario que haya sótano bajo el garaje/estacionamiento cubierto para que se considere que está bajo “toda” la casa.</p>

***English Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. Only two cases were asked this question, since the vast majority of respondents did not live in homes with basements. For them, the question worked well. No changes recommended for testing in round 2.

Round 2 Findings

No changes tested.

Justification for Recommended Wording

No changes recommended.

***Spanish Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did provide any observations regarding the stem or the answer categories. However, for the definition of “casa” (house), none of the RTI/RSS language experts (representing seven countries in Latin America) was familiar with using “marquesina” as carport.

In round 1 the question worked well. Respondents were able to answer with ease and without difficulties. However, the term “marquesina” proved to be problematic as anticipated.

Respondents provided a variety of definitions, but they did not interpret it as intended in the sense of “carport.” Seven had never heard the term before.

Round 2 Findings

We tested alternative terms for “carport”: “estacionamiento cubierto” (covered parking) and “cobertizo para el auto” (car shed). “Marquesina” continued to present the same problems as in round 1: 13 respondents had never heard the term while the rest defined in a variety of ways (only one defined it a garage or storage room, while the rest considered it a porch or an ornamental wall or a small roof jutting from the house to protect it from the weather). Of the alternative terms tested, “estacionamiento cubierto” was most frequently interpreted as intended and preferred, although to some respondents it was a synonym of garage. The notion of a carport may not be a concept familiar to all, as carports are not very common in all areas where the interviewing took place (for instance, they are rare in Illinois) as well as in several of the countries of origin.

Justification for Recommended Wording

Because of its widespread interpretation as a structure with a roof but no walls to protect the car from rain and snow, we recommend replacing “marquesina” with “estacionamiento cubierto.”

*3.3.2.4 FLOORSQ*

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	How many stories are there in this [home/building/manufactured/mobile home], including the basement and any finished attics? If split level, count greatest number of stories on top of each other.	¿Cuántos pisos hay en [este edificio / esta casa móvil o remolque / este hogar], incluyendo el sótano y cualquier ático acabado? Si hay varios niveles, cuente el mayor número de pisos que haya uno encima de otro.
<b>Recommended Wording</b>	No changes recommended.	¿Cuántos pisos hay en [esta vivienda / este edificio / esta casa móvil], incluyendo el sótano y cualquier ático acabado? Si hay varios niveles, cuente el mayor número de pisos que haya uno encima de otro.

### ***English Language Interviews***

#### Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

#### Round 2 Findings

No changes tested.

#### Justification for Recommended Wording

No changes recommended.

### ***Spanish Language Interviews***

#### Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

#### Round 2 Findings

No changes tested.

#### Justification for Recommended Wording

To be consistent with the recommendations for HTYPE, remove “remolque” from the fill. Additionally, the original translation used “este hogar” to mean “this home” as a fill for all dwellings that are not a mobile home or a building. In the context of this question, home refers to a housing structure, not a household. Because “este hogar” is generally used in the sense of a household, we recommend replacing it with “esta vivienda.” The order of the fills should be changed in the Spanish version to be consistent with the order in which they are presented in the English version.

#### *3.3.2.5 CLIMBQ*

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	How many stories are there from the main entrance of the building to the main entrance of your apartment?	¿Cuántos pisos hay desde la entrada principal del edificio a la entrada principal de su apartamento?
<b>Recommended Wording</b>	Not counting your own floor, how many stories are there from the main entrance of the building to the main entrance of your apartment?	Sin contar su propio piso, por favor dígame cuántos pisos hay desde la entrada principal del edificio hasta la entrada principal de su apartamento.

### ***English Language Interviews***

#### **Expert Review Results and Round 1 Findings**

Expert review did not reveal any issues of concern. This question was initially part of the phase 1 instrument and was added to the renter's interview (phase 2) to maximize chances of it being tested, because we faced some difficulties finding sufficient numbers of apartment owners in phase 1. Because the decision was made as the North Carolina site was closing out, it was tested only in Illinois.

#### **Round 2 Findings**

To match the exclusion clause added in the Spanish version, we tested the question beginning with "Not counting your own floor..." This version worked well, and respondents answered without difficulties as intended.

#### **Justification for Recommended Wording**

Because the version tested in round 2 worked well, we recommend using this version to match the change recommended in the Spanish.

### ***Spanish Language Interviews***

#### **Expert Review Results and Round 1 Findings**

Expert review did not reveal any issues of concern. As was the case with the English version, this question was in the set of questions to be tested in phase 2 (owners), but was added to phase 2 (renters) to maximize chances of testing it. As with the English version, this question was only tested in Illinois.

In round 1, evidence showed that some respondents did not interpret the question as intended, and counted both the main entrance floor and the floor of their own apartment.

#### **Round 2 Findings**

Two versions were tested in Spanish. One was aimed at avoiding error in counting floors, which was a result of counting both the entrance floor and the respondent's apartment floor. This had an exclusion clause at the beginning: "Sin contar su propio piso..." (without counting your own floor).

Another version was tested to address a concern raised in round 1 where a respondent living in a basement apartment wondered if he should count one floor, or if he should use a negative number. The versión tested asked: "¿Cuántos pisos tiene que subir o bajar para llegar desde la entrada principal de su edificio a la entrada principal de su apartamento?" (How many

stories do you have to climb or descend to get from the building’s main entrance to the main entrance of your apartment?)

The second version tested, “Cuántos pisos hay que subir o bajar...” (How many stories does one have to climb or descend...) worked better than the original phrase “Cuántos pisos hay...” (How many stories are there...). Several respondents who lived in a basement or in the first floor were able to interpret this question as intended. The alternative version tested with “sin contar su propio piso” (without counting your own floor) worked very well. Several respondents discovered their own error in the original answer and corrected their responses when they heard this version.

**Justification for Recommended Wording**

The decision was made to recommend adding “sin contar su propio piso” (without counting your own floor) to the question text because this version also worked well in the English testing, but to also change the preposition “a” to “hasta” for a better flow. It was preferred to the other alternative tested, partly because it was only tested in Spanish and required more of a departure from the original AHS survey question.

***3.3.2.6 ELEVQ***

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Is there a passenger elevator to your floor?  Count freight elevators also meant to be used by passengers.	¿Hay algún ascensor al piso de su unidad?  Cuenta también ascensores de carga que puedan llevar personas.
<b>Recommended Wording</b>	No changes recommended.	¿Hay algún elevador que llegue al piso en que usted vive?  Cuenta elevadores de carga que también sean para llevar personas.

***English Language Interviews***

**Expert Review Results and Round 1 Findings**

No expert review observations were made. This question was initially included in the questionnaire for phase 1 (owners), but in the course of round 1 it was added to the phase 2 (renters) interview to increase the chances of testing it, because it applies only to households living in apartment buildings with elevators. As with CLIMBQ, this question was only tested in Illinois.

### Round 2 Findings

No major observations. The question worked well.

### Justification for Recommended Wording

No changes recommended.

### *Spanish Language Interviews*

#### Expert Review Results and Round 1 Findings

Expert review uncovered the fact that the adverb “also,” which qualifies the participle “meant” in the English original version, was translated as though it were qualifying the verb “count.” The use of the word “unidad” was also of concern as explained in HTYPE, and found particularly unnecessary since the English version does not say “unit.” The phrase “meant to be used for passengers” was translated as “that can take people.”

As was the case with the English original question, this question was initially included in the questionnaire for phase 1 (owners), but in the course of round 1 it was added to the phase 2 (renters) interview to increase the chances of testing it, because it only applies to households living in apartment buildings with elevators. No expert review observations were made.

The question worked well overall in terms of respondents’ ability to answer accurately. Respondents were familiar with “ascensores de carga” (freight elevator). All understood the term for “elevator,” “ascensor,” although one called it “elevador.” When asked about elevators for people, respondents made a clear distinction with freight elevators.

### Round 2 Findings

In round 2, several alternative versions were tested between the two phases. The term “ascensor” and “elevador” were presented to respondents and they were asked about their meaning and which they preferred. “Ascensor” was confused with a sensor (“sensor,” in Spanish) in one case and was associated with a promotion (“ascenso”) and with censorship (“censura”) in others. Although for most respondents the terms were synonymous, most preferred “elevador.” With only one exception, all Mexican and Puerto Rican respondents preferred “elevador,” while the preference for “ascensor” was observed in a Colombian and in a Salvadorean respondent.

In the question itself, the reference to “unit” was removed and two versions were tested: “que llega al piso en que usted vive” (which reaches the floor where you live) and “al piso de su

vivienda” (to the floor of your dwelling). Respondents preferred the first instance, although both were interpreted as intended.

Finally, for the sentence that follows the question text proper, a version was tested that intended to more accurately reflect the English original in the placement of the adverb “también” and that better conveyed the meaning of “meant to be used”: “Cuenta ascensores de carga que también sean para llevar personas.” (Count freight elevators that are also for taking people.) In both the question text and in this clarification statement, we tested using “pasajeros” (passengers), yet this term was not deemed appropriate in the context of elevators. Respondents associated it with travel, as in a bus or train.

**Justification for Recommended Wording**

To be consistent with the English version and to use terminology that was not ambiguous or confusing, we recommend using the version that was most often interpreted as intended.

**3.3.2.7 BEDRMS**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	[Thinking about all of the different floors], how many bedrooms are there in your [house / apartment / manufactured/mobile home / living quarters]?	[Incluyendo todos los pisos], ¿cuántos dormitorios hay en su [casa / apartamento / casa móvil o remolque / vivienda]?
<b>Recommended Wording</b>	No changes recommended.	[Incluyendo todos los pisos], ¿cuántos dormitorios hay en su [casa / apartamento / casa móvil / vivienda]?

***English Language Interviews***

**Expert Review Results and Round 1 Findings**

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

**Round 2 Findings**

No changes tested.

**Justification for Recommended Wording**

No changes recommended.



***Spanish Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

Round 2 Findings

No changes tested.

Justification for Recommended Wording

The recommendation to remove “remolque” from the fill is made to be consistent with the recommendations for HTYPE.

3.3.2.8 BATHS

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	How many full bathrooms?	¿Cuántos baños completos?
<b>Recommended Wording</b>	No changes recommended.	No changes recommended.

***English Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

Round 2 Findings

No changes tested.

Justification for Recommended Wording

No changes recommended.

***Spanish Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

Round 2 Findings

No changes tested.

Justification for Recommended Wording

No changes recommended.

*3.3.2.9 HALFB*

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	How many half bathrooms?	¿Cuántos medios baños?
<b>Recommended Wording</b>	No changes recommended.	No changes recommended.

*English Language Interviews*

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

Round 2 Findings

No changes tested.

Justification for Recommended Wording

No changes recommended.

*Spanish Language Interviews*

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

Round 2 Findings

No changes tested.

Justification for Recommended Wording

No changes recommended.

*3.3.2.10 KITCH*

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	How many kitchens?	¿Cuántas cocinas?
<b>Recommended Wording</b>	No changes recommended.	No changes recommended.

***English Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

Round 2 Findings

No changes tested.

Justification for Recommended Wording

No changes recommended.

***Spanish Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

Round 2 Findings

No changes tested.

Justification for Recommended Wording

No changes recommended.

**3.3.2.11 DINING**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	How many SEPARATE dining rooms?	¿Cuántos comedores SEPARADOS?
<b>Recommended Wording</b>	How many SEPARATE dining rooms?  A separate dining room is one that is separated from other rooms by archways or walls extending at least six inches.	¿Cuántos comedores SEPARADOS?  Un comedor separado es el que se encuentra separado de otras habitaciones por arcos o paredes que se extienden al menos seis pulgadas.

***English Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. Respondents were able to define a separate dining room adequately. They conceived of it as a

separate room from any others that is designed to be used for eating. They specifically mentioned a room with its own walls or partitioned from other rooms.

### Round 2 Findings

Primarily due to round 1 findings in the Spanish testing, the decision was made to test comprehension of the soft error stop screen that defines separate dining rooms. This is a screen that appears to the interviewer when the respondent's answer is 1 or more, and it reads: A separate dining room is one that is separated from other rooms by archways or walls extending at least six inches. The interviewer is instructed to read this definition aloud and make sure the respondent used such a definition in answering the question. In round 2, upon hearing the definition, most respondents could define the concept of "separate dining room" adequately.

### Justification for Recommended Wording

To be consistent with the treatment of the stop screen in the Spanish language version, consider applying the same recommendation, namely, incorporating the stop screen text as part of the question text in the DINING variable. By current AHS procedures, the stop screen is only applied in cases in which the respondent answers he/she has at least one separate dining room. However, particularly in the cases where a respondent interprets the question as asking about multiple dining rooms, it is possible that someone will answer "None" when, in fact, he/she does have one separate dining room. In order to avoid the risk of both false negative and false positive reporting, consider applying the stop screen to all. Both for English and Spanish, we recommend incorporating the stop screen text as part of the question text in the DINING variable. However, alternatively, the soft error stop screen could be maintained as such but invoked for all respondents regardless of their answer.

### *Spanish Language Interviews*

#### Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. In testing, some respondents considered a separate dining room to be a second formal dining room, e.g., "[a separate] dining room is something more formal. It is a room where there is a main dining table, with a china cabinet, separated from the kitchen" and "a big dining room in another room farther from the kitchen, that is used for different events or social events." Another respondent defined it as a dining room separated from the kitchen by a counter. Thus, the question was not being interpreted as intended.

### Round 2 Findings

After asking the survey question, we tested the soft error stop screen that defines separate dining rooms: “Un comedor separado es el que se encuentra separado de otras habitaciones por arcos o paredes que se extienden al menos seis pulgadas.” (A separate dining room is one that is separated from other rooms by archways or walls extending at least six inches.)

For some respondents, “comedor” (dining room) refers to “dining room set,” i.e., to the furniture itself. For others “separate dining rooms” implies they have more than one, while for others it means separate from the kitchen only. However, after the stop screen text was read to respondents, all but two of them interpreted the question as intended. Two respondents did not use the newly heard definition to revise their answer and continued to use their own definition of “separate.”

### Justification for Recommended Wording

By current AHS procedures, the stop screen is only applied in cases in which the respondent answers they have at least one separate dining room. However, particularly in the cases where a respondent interprets the question as asking about multiple dining rooms, it is possible that someone will answer “None” when, in fact, he/she does have one separate dining room. In order to avoid the risk of both false negative and false positive reporting, consider applying the stop screen to all. We recommend incorporating the stop screen text as part of the question text in the DINING variable. However, alternatively, the soft error stop screen could be maintained as such but invoked for all respondents regardless of their answer.

#### *3.3.2.12 LIVING*

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	How many living rooms?	¿Cuántas salas de estar?
<b>Recommended Wording</b>	No changes recommended.	¿Cuántas salas?

### *English Language Interviews*

#### Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

#### Round 2 Findings

No changes tested.

Justification for Recommended Wording

No changes recommended.

***Spanish Language Interviews***

Expert Review Results and Round 1 Findings

“Living room” was translated as “sala de estar,” the informal living room that is referred to in English as TV room, family room or rec room, as opposed to using “sala” which would be the living room where guests are entertained.

Respondents interviewed did not have multiple living rooms (formal and informal), so in practical terms the question elicited the information desired. This is typical of a high proportion of Hispanic homeowners who own small houses or apartments. However, in probing it was apparent that they made a distinction between “sala de estar” and “sala.” For some respondents, “sala de estar” was not a familiar term at all.

Round 2 Findings

We tested an alternative translation with “sala.” We probed specifically and systematically for differences between both terms. Although many respondents had no trouble interpreting “sala de estar” as intended—primarily because they only had one living room also used as family room—this term was unknown or confusing to other respondents who were able to understand “sala” as intended. No national origin differences were detected in the use of the terms.

Justification for Recommended Wording

Use “salas” instead of “salas de estar” because the latter is not commonly understood and does not even mean “living room” to some respondents. Further support for this recommendation is found in the fact that in the discussion of DINING, respondents talked about the rooms in their home and used “sala” to describe their living rooms.

*3.3.2.13 MORROM*

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Besides all of these rooms, are there any OTHER rooms in this home?	Además de todas estas habitaciones, ¿hay alguna OTRA habitación en esta vivienda?
<b>Recommended Wording</b>	No changes recommended.	No changes recommended.

***English Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

Round 2 Findings

No changes tested.

Justification for Recommended Wording

No changes recommended.

***Spanish Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

Round 2 Findings

No changes tested.

Justification for Recommended Wording

No changes recommended.

**3.3.2.14 MORROM2**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	What are they? <input type="checkbox"/> 1 FAMILY ROOMS/GREAT ROOMS/TV ROOMS <input type="checkbox"/> 2 RECREATION ROOMS <input type="checkbox"/> 3 DENS/LIBRARIES <input type="checkbox"/> 4 LAUNDRY/UTILITY/PANTRIES <input type="checkbox"/> 5 OTHER FINISHED ROOMS <input type="checkbox"/> 6 OTHER UNFINISHED ROOMS	¿Qué son? <input type="checkbox"/> 1 SALAS DE ESTAR/SALONES/SALONES DE TV <input type="checkbox"/> 2 SALONES DE RECREACIÓN <input type="checkbox"/> 3 ESTUDIOS/BIBLIOTECAS <input type="checkbox"/> 4 CUARTOS PARA LAVAR/CUARTOS DE UTILIDADES/DESPENSAS <input type="checkbox"/> 5 OTRAS HABITACIONES ACABADAS <input type="checkbox"/> 6 OTRAS HABITACIONES SIN ACABAR
<b>Recommended Wording</b>	No changes recommended.	¿Qué son? <input type="checkbox"/> 1 SALAS DE ESTAR/SALAS DE TV <input type="checkbox"/> 2 SALAS DE RECREACIÓN <input type="checkbox"/> 3 ESTUDIOS/BIBLIOTECAS <input type="checkbox"/> 4 CUARTOS PARA LAVAR/CUARTOS DE UTILIDADES/DESPENSAS <input type="checkbox"/> 5 OTRAS HABITACIONES ACABADAS <input type="checkbox"/> 6 OTRAS HABITACIONES SIN ACABAR

***English Language Interviews***

**Expert Review Results and Round 1 Findings**

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

**Round 2 Findings**

No changes tested.

**Justification for Recommended Wording**

No changes recommended.



### ***Spanish Language Interviews***

#### **Expert Review Results and Round 1 Findings**

Expert review pointed out that in the first answer category, the word “salones” is used to mean a room. However, “salones” are usually associated with very large spaces, such as ballrooms or classrooms.

In round 1, the question worked well. No changes recommended for testing in round 2.

#### **Round 2 Findings**

No changes tested.

#### **Justification for Recommended Wording**

Although the answer categories are not read, we recommend acting on the expert review results, by changing answer category 1 to: SALAS DE ESTAR/SALAS DE TV, and answer category 2 to SALAS DE RECREACIÓN.

3.3.2.15 UNITSFQ

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	<p>Thinking about all the rooms you mentioned earlier, as well as [the basement and any hallways / the hallways] and entryways in the [house / apartment / manufactured/mobile home / living quarters], about how many square feet is that?</p> <p>Include: Finished attics.</p> <p>Exclude: Unfinished attics, carports, and attached garages. Also exclude porches that are not protected from the elements.</p>	<p>Incluyendo todas las habitaciones que usted mencionó, así como [el sótano, los pasillos / los pasillos] y entradas [a la casa / al apartamento / a la casa móvil o remolque / a la vivienda], ¿aproximadamente cuántos pies cuadrados hay?</p> <p>Incluya: Áticos acabados.</p> <p>Excluya: Áticos no acabados, marquesinas y garajes anexos. Excluya también los porches que no estén protegidos de los elementos.</p>
<b>Recommended Wording</b>	<p>No changes recommended.</p>	<p>Incluyendo todas las habitaciones que usted mencionó, así como [el sótano, los pasillos / los pasillos] y entradas [a la casa / al apartamento / a la casa móvil / a la vivienda], ¿aproximadamente cuántos pies cuadrados hay?</p> <p>Incluya: Áticos acabados.</p> <p>Excluya: Áticos no acabados, estacionamientos cubiertos y garajes anexos. Excluya también las terrazas o porches que estén al aire libre.</p>

***English Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. Not all respondents knew the answer to this question; they simply did not remember the measurements of their home. While the issue of high missing data in an item is important for data quality, it is not the formulation of the question that created the problem but rather the lack of available information to respondents to answer the question. No changes recommended for testing in round 2.

Round 2 Findings

No changes were tested.

Justification for Recommended Wording

No changes recommended.

## ***Spanish Language Interviews***

### **Expert Review Results and Round 1 Findings**

This question also includes the word “marquesina” for carport (see CELAR2Q). In round 1, several respondents did not know the answer to the question. However the question was interpreted as intended and clearly understood. No one appeared to know the answer, even in the metric system.

The notion of areas “protected from the elements” had been translated literally but had no meaning for many respondents.

### **Round 2 Findings**

In this round it was again evident that many respondents do not know the answer for this question, regardless of the unit of measurement.

An alternative translation for “protected from the elements” was tested: “al aire libre” (literally “in open air”, in the sense of not enclosed). This worked well, as it was interpreted as intended. However, the word “porches” was not universally understood; some respondents had never heard of it before or were unsure of its meaning.

### **Justification for Recommended Wording**

We recommend excluding “remolque” in the fill and replacing “marquesina” with “estacionamiento cubierto” to be consistent with the recommendations in HTYPE and CELAR2Q. In addition, because “porches” was not universally understood, we recommend adding the alternative term “terrazas” (as in “porches o terrazas”). “Terrazas” are terraces or balconies, that is, outdoor constructed surfaces that are not fully enclosed; they can be covered or not. While this term was not tested, there was consensus for this recommendation among all Spanish language experts).

#### ***3.3.2.16 LOTQ***

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	About how large is the lot?	¿Qué tamaño tiene su terreno?
<b>Recommended Wording</b>	No changes recommended.	Aproximadamente, ¿qué tamaño tiene su terreno?

***English Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

Round 2 Findings

No changes tested.

Justification for Recommended Wording

No changes recommended.

***Spanish Language Interviews***

Expert Review Results and Round 1 Findings

The word “about” in the original English survey question was not translated, which makes the Spanish question seem intent in eliciting a more precise answer than the English version.

Although many respondents did not know the answer to the question, this question worked well in that it was interpreted as intended. No changes recommended for testing in round 2.

Round 2 Findings

No changes tested.

Justification for Recommended Wording

Because the word “about” from the English text was not reflected in the Spanish version, we recommend adding “aproximadamente” (approximately) to the translation.

**3.3.2.17 LTACIP**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Would you say that the lot is more than 1 acre or less than 1 acre?	¿Diría usted que el terreno tiene más de 1 acre o menos de 1 acre?
<b>Recommended Wording</b>	Would you say that the lot is more than 1 acre or less than 1 acre? 1 acre is roughly 1 American football field or 2/3 (two thirds) of an official soccer field.	¿Diría usted que el terreno tiene más de 1 acre o menos de 1 acre? 1 acre es más o menos el tamaño de 1 campo de fútbol americano o 2/3 (dos tercios) del tamaño de un campo de fútbol soccer de tamaño reglamentario.

### ***English Language Interviews***

#### **Expert Review Results and Round 1 Findings**

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

#### **Round 2 Findings**

To be consistent with the Spanish round 2 tested version, we tested an additional clarification for respondents providing them a general idea of the size of an acre: “1 acre is roughly 1 American football field or half a soccer field.” This additional text did not interfere with respondents’ understanding.

#### **Justification for Recommended Wording**

As tested in round 2, we recommend adding the comparison to a football/soccer field to this sentence, and per the request of the Department of Housing and Urban Development, we recommend qualifying the football or soccer field with the word “official,” to indicate it is the regulation size of a field. Although the version tested in round 2 defined the size of an acre as being one half of a soccer field, we learned after this round that the actual size is two thirds of a soccer field. Hence, the recommendation reflects this newly acquired information.

### ***Spanish Language Interviews***

#### **Expert Review Results and Round 1 Findings**

Expert review did not reveal any issues of concern. Although the question was interpreted as intended, many respondents did not know how large an acre was and may have answered in error.

#### **Round 2 Findings**

In this round, we tested a phrase giving respondents the approximate size of an acre by comparing it with the size of a football/soccer field. This comparison worked well, and made respondents appear much more confident of their answers.

#### **Justification for Recommended Wording**

As tested in round 2, we recommend adding the comparison to a football/soccer field. To this sentence, and per HUD’s request, we recommend qualifying the football or soccer field with the word “de tamaño reglamentario,” to indicate we are referring to a regulation size field.

### 3.3.3 Mortgage Module

#### 3.3.3.1 MG

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	<p>The next questions are about mortgages and other loans that are secured by the property.</p> <p>Not counting home equity loans, is there a mortgage or any loans on this [house / apartment / manufactured/mobile home / living quarters]?</p>	<p>Las siguientes preguntas son sobre hipotecas y otros préstamos garantizados por la propiedad.</p> <p>Sin contar los préstamos contra el valor líquido, ¿tiene [esta casa / este apartamento / esta casa móvil o remolque / esta vivienda] alguna hipoteca o préstamo?</p>
<b>Recommended Wording</b>	<p>To be consistent with the question structure changes in the Spanish recommendations, consider:</p> <p>The next questions are about mortgages and other loans that are secured by the property.</p> <p>Is there a mortgage or any loans on this [house / apartment / manufactured/mobile home / living quarters]?</p> <p>Don't count any home equity loans.</p>	<p>Las siguientes preguntas son sobre créditos o préstamos hipotecarios y otros préstamos garantizados por la propiedad.</p> <p>¿Tiene [esta casa/ este apartamento /esta casa móvil /esta vivienda] algún crédito hipotecario o algún préstamo?</p> <p>Por favor no cuente ningún préstamo que haya obtenido contra su equidad, es decir contra el valor que tenía acumulado en la vivienda.</p>

### *English Language Interviews*

#### Expert Review Results and Round 1 Findings

No issues of concern were revealed in expert review. In round 1, the concept of “home equity loans” was not well known to all, but the terminology used in the question was familiar to respondents even if they could not define with precision what the phrase exactly means.

#### Round 2 Findings

No changes tested.

#### Justification for Recommended Wording

The recommendation to restructure the question by removing the initial clause and making it into an independent sentence that follows the question itself is made to be consistent with the Spanish version.

## ***Spanish Language Interviews***

### **Expert Review Results and Round 1 Findings**

Expert review raised concerns about the translation for home equity loans because the terms employed in Spanish were not familiar terms to the review team. Round 1 testing showed that both the concept and terminology for home equity loans were problematic. The prevalence of misinterpretation in the Spanish interview was overwhelming. While respondents understood the core of the question (“Is there a mortgage or any loans on this ...?”), the initial clause introduced serious processing difficulties, as respondents were not familiar with the terminology used for “home equity loans.”

In addition, a number of respondents made a distinction between an “hipoteca” (mortgage) and a “préstamo” (loan). While technically an “hipoteca” is a housing loan or mortgage regardless of when it is obtained, pragmatically in this population many do not think of the initial mortgage or loan one gets to first purchase a home as an “hipoteca,” but rather as a “préstamo.” It is only when a second or other mortgage is obtained that they call that type of loan an “hipoteca.” One respondent noted: *“To me ‘préstamo’ (loan) is directly with the bank and ‘hipoteca’ is once you refinance or get another loan. Or the bank refinances for you. I don’t know if that’s so but I see it different.”*

### **Round 2 Findings**

We tested removing the initial clause (“Not counting home equity loans”) to a second independent sentence (“Do not count home equity loans.”). We also tested alternative terms for “mortgage” (“préstamo hipotecario” and “crédito hipotecario”—both translate back into English as “mortgage loan”) and for “home equity” (“equidad”—a borrowing from English some respondents volunteered in round 1; and a descriptive phrase “valor que tenía acumulado en la vivienda”—value you had already accrued in your dwelling). While some respondents understood “equidad,” others understood better the longer explanation about value accrued or accumulated in the property. Although the revised versions for home equity loans worked well, they are significantly longer syntactically than the original wording.

In general, restructuring of the question allowed respondents to provide an answer to this question, whereas in the original question structure and translation, many had appeared very confused as they tried to answer. This confusion indicated they did not understand the question or were answering the part about whether they had a mortgage or loan but were very uncertain about the meaning of the exclusion statement.

Justification for Recommended Wording

Because the round 2 version worked much better, we recommend restructuring the question and moving the exclusion clause about home equity loans to the second sentence. In addition, we recommend using the revised translation for home equity loan and for mortgage, here and in subsequent questions. While we recommend generally translating “mortgage” as “préstamo o crédito hipotecario,” the two terms used alternatively by respondents, in some questions because of references to other loans it will be necessary to minimally restructure the translation so that “préstamo” is not repeated twice.

*3.3.3.2 REGMOR*

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	How many mortgages (or loans) are there now on the [house / apartment / manufactured/mobile home / living quarters]?	¿Cuántas hipotecas (o préstamos) tiene actualmente [la casa / el apartamento / la casa móvil o remolque / la vivienda]?
<b>Recommended Wording</b>	No changes recommended.	¿Cuántos créditos hipotecarios (o préstamos) tiene actualmente [la casa / el apartamento / la casa móvil / la vivienda]?

*English Language Interviews*

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

Round 2 Findings

No changes tested.

Justification for Recommended Wording

No changes recommended.

*Spanish Language Interviews*

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. Generally, the question worked as intended. To a mobile home owner, however, it was not clear what he should answer. He owed money on the purchase of the land and the mobile home but did not think of it as a “loan.” To him, loans are obtained from a lending institution, not from an individual. He seemed to think of



his debt more as a payment plan than as a loan, although he was also paying the prior owner of his mobile home for the land, trailer, and interest. Upon insistent probing, he said he had borrowed from the seller. He stated: *“I did not borrow money, but I am paying the owner of the ‘trailer.’ The ‘trailer’ belongs to him, and we have an agreement. I am paying such and such in interests and I am also paying for the lot. I am paying \$xxx for the lot and \$xxx for the house.”*

Round 2 Findings

To be consistent with the recommendations in MG, we tested the question with the revised terms for “mortgage.” This wording worked well and was clearly understood.

Justification for Recommended Wording

We recommend deleting “remolque” in the fill to be consistent with the recommendations in HTYPE. Also, to be consistent with the recommendations in MG and round 2 testing, we recommend adopting the revised term for “mortgage.” Because the English wording says “(or loans),” the recommended translation has been revised to reflect this structure and avoid repetition of the word “préstamo.”

3.3.3.3 *HELUMP*

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Do you have a LUMP SUM home equity loan, that is, a home equity loan that is paid out in a one-time lump-sum amount and that must be repaid over a period of time?	¿Tiene usted un préstamo DE PAGO ÚNICO contra el valor líquido? Es decir, un préstamo contra el valor líquido que recibió en un pago único, una sola vez y que debe ser pagado en un período determinado de tiempo.
<b>Recommended Wording</b>	Other than any mortgage you may now have, do you have a home equity loan?  We are asking about a home equity loan that is paid out in a one-time lump-sum amount and that must be repaid over a period of time.	Además de cualquier préstamo o crédito hipotecario que usted tenga ahora, ¿tiene otro préstamo contra su equidad, es decir contra el valor que ya tenga acumulado en su vivienda?  Nos referimos a algún préstamo que haya recibido todo junto y de una sola vez, pero que debe devolverse en un periodo determinado de tiempo.  <i>(Aside from any mortgage you may currently have, do you have a home equity loan? We mean a loan paid out in a one-time lump-sum amount and that must be repaid over a period of time.)</i>

### ***English Language Interviews***

#### **Expert Review Results and Round 1 Findings**

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

#### **Round 2 Findings**

No changes tested.

#### **Justification for Recommended Wording**

We recommend a change in the structure of the question to be consistent with the Spanish recommendations (see below).

### ***Spanish Language Interviews***

#### **Expert Review Results and Round 1 Findings**

Although expert review did not reveal specific concerns, in round 1 testing this question was found problematic because the translation and concept of home equity loans and lump sum loans were not understood. Some respondents interpreted the translation for “lump sum,” “pago único” (literally meaning, single payment) as their fixed rate payments on a loan/mortgage. They answered “Yes” to this question in error because they thought they were being asked if they had a fixed rate mortgage. One respondent noted: *“In my case, the bank made us a specific or unique loan which we need to pay over a period of time, as mentioned in there, monthly payments where there were no interests or monthly charges, and there were no increases, or other charges.”*

#### **Round 2 Findings**

An alternative translation for “lump sum” (“suma total”) was tested to try to convey the sense of a global amount, and the explanatory text that follows the original question was also retranslated to better convey the sense that the loan is paid out all in one whole amount and at once. We tested the alternative survey question using also the revised wording for home equity loan discussed in MG above.

We found in testing that the lump sum concept was not sufficiently descriptive for this population. In addition, some respondents were reporting their mortgage for the second time because they already answered “Yes” to MG, not having excluded home equity loans. They thought of their refinanced mortgage as a loan against their equity. That is, for respondents who had refinanced their original mortgage and taken out equity, receiving the money in one

installment, there was some double reporting when they said “Yes” to HELUMP although they had said “Yes” in MG.

Justification for Recommended Wording

Because the lump sum concept needs to be more descriptive, a new version crafted on the basis of round 2 findings (and therefore untested) is recommended. A more descriptive explanation of the lump sum concept is needed because this population does not have a set terminology for “lump sum” or for “home equity.” We also recommend using the revised translation for “mortgage” and “home equity loan” that was tested in MG and found to improve comprehension.

*3.3.3.4 HELUMN*

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	How many LUMP SUM home equity loans do you have?	¿Cuántos préstamos DE PAGO ÚNICO contra el valor líquido tiene usted?
<b>Recommended Wording</b>	No changes recommended.	¿Cuántos préstamos tiene usted contra su equidad, o sea contra el valor que ya tenga acumulado en su vivienda, en los que haya recibido el préstamo todo junto y de una sola vez?  <i>(How many home equity loans do you have that were paid out in a one-time lump-sum amount?)</i>

***English Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

Round 2 Findings

No changes tested.

Justification for Recommended Wording

No changes recommended.

***Spanish Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. In round 1 testing, the question was problematic because of the concept and translation for home equity loans and lump sum discussed above under HELUMP.

Round 2 Findings

To be consistent with the revisions in HELUMP, we tested a revised translation for home equity loan and lump sum. We found that the lump sum concept needs to be more descriptive, as documented in HELUMP.

Justification for Recommended Wording

We recommend revisions to the translation to be consistent with the wording for lump sum in HELUMP and for home equity loans in MG.

3.3.3.5 *HEL*C

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Do you have a home equity LINE OF CREDIT, that is, a home equity loan that allows you to borrow against it as often as you wish, up to a fixed limit?	¿Tiene usted una LÍNEA DE CRÉDITO contra el valor líquido, es decir, un préstamo contra el valor líquido que le permite tomar dinero prestado con la frecuencia que usted desee hasta un límite prefijado?
<b>Recommended Wording</b>	No changes recommended.	¿Tiene usted una LÍNEA DE CRÉDITO contra el valor que ya tenga acumulado en la vivienda, es decir, un préstamo contra la equidad que tiene en su vivienda que le permite tomar dinero prestado con la frecuencia que usted desee hasta un límite prefijado?  <i>(Do you have a home equity LINE OF CREDIT, that is, a home equity loan that allows you to borrow against it as often as you wish, up to a fixed limit?)</i>

***English Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

Round 2 Findings

No changes tested.

Justification for Recommended Wording

No changes recommended.

***Spanish Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal specific issues of concern. However, many respondents did not interpret the question as intended. While the term used for “line of credit” was in general well understood, the terminology used for home equity (used in the definition of home equity line of credit) made the question less than clear.

Round 2 Findings

We used in testing the revised translation for home equity loans that was used for testing in MG, HELUMP, and HELUMN. This version worked better because of the revised translation for home equity loans. The phrase “line of credit” seemed to make sense to the respondents because some could relate it to having a credit card. A few respondents had never heard of home equity lines of credit before but were able to define it after hearing the question. Most respondents could give examples of how these lines of credit are used: for home repairs, for daily expenses, or travel. By clarifying the home equity loan concept in the revised translation, respondents were able to process the idea of lines of credit without confusion.

Justification for Recommended Wording

We recommend using the version tested in round 2 because it worked better with the revised translation for home equity loans.

3.3.3.6 *HEL CN*

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	How many home equity LINES OF CREDIT do you have?	¿Cuántas LÍNEAS DE CRÉDITO contra el valor líquido tiene usted?
<b>Recommended Wording</b>	No changes recommended.	¿Cuántas LÍNEAS DE CRÉDITO contra el valor que ya tenga acumulado en la vivienda tiene usted?

### ***English Language Interviews***

#### **Expert Review Results and Round 1 Findings**

Expert review did not reveal any issues of concern. Because of skip patterns, very few respondents were asked this question in round 1 (only those who answered that they had a home equity line of credit in HELC). For them the question worked well. No changes were recommended for testing in round 2.

#### **Round 2 Findings**

No changes tested.

#### **Justification for Recommended Wording**

No changes recommended.

### ***Spanish Language Interviews***

#### **Expert Review Results and Round 1 Findings**

Expert review did not reveal any issues of concern. Because of skip patterns, very few respondents were asked this question in round 1 (only those who answered that they had a home equity line of credit in HELC).

#### **Round 2 Findings**

Because a revised version for home equity loans was used for testing in this module, we adopted that translation in testing this question. This wording worked well for the only respondent who answered this question, given the skip pattern.

#### **Justification for Recommended Wording**

We recommend using the version tested in round 2 because it worked well with the revised translation for home equity loans, and was interpreted as intended. As in HELC, by clarifying the home equity loan concept in the revised translation, respondents were able to process the idea of lines of credit without confusion.

3.3.3.7 *SUBMOR*

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Did you get the [first] mortgage through a STATE or local government program that provides lower cost mortgages?	¿Obtuvo usted la [primera] hipoteca mediante un programa gubernamental local o ESTATAL que proporciona hipotecas de bajo costo?
<b>Recommended Wording</b>	There are STATE and local government programs that provide low cost mortgages.  Did you get the [first/second] mortgage through a program like these?	Hay programas gubernamentales locales y ESTATALES que proporcionan préstamos hipotecarios de bajo costo.  ¿Obtuvo usted el [primer] préstamo o crédito hipotecario mediante un programa como éstos?

***English Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

Round 2 Findings

To be consistent with the revised wording tested in Spanish, we tested a version that introduced the questions with the sentence: “There are STATE or local government programs that provide low cost mortgages,” and removed the reference to these programs from the question proper. This revised version worked well.

Justification for Recommended Wording

We recommend using the revised version tested in round 2 that worked well. We recommend changing “or” to “and” to reflect the distinct nature of state and local programs.

***Spanish Language Interviews***

Expert Review Results and Round 1 Findings

No specific concerns arose from expert review. Several respondents were not familiar with any such government programs and this impaired their understanding of the question. This seemed to be more a lack of knowledge than a translation issue.

Round 2 Findings

Based on round 1 findings, we tested an introduction that explained to respondents the existence of the programs the question asked about. Respondents were asked to compare the two

versions. When presented with the original and revised versions, they divided about evenly on their preference. Those who preferred the original version felt that the revision was unnecessary. However, the revised version aided the understanding of several respondents. It was aimed at providing more context and background for respondents unfamiliar with these programs who in round 1 had answered “No” and justified their answer by saying they only obtained their loan through a realtor or a bank, not knowing that banks and realtors also help clients obtain loans through government programs.

Justification for Recommended Wording

We recommend using the revised version tested in round 2 because it improved comprehension and ability to respond for several respondents. We recommend, as in the English version, changing “o” to “y” to match the English change and reflect the distinct nature of state and local programs. We also recommend using the revised translation for mortgage tested in MG.

3.3.3.8 *MATBUY*

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Did you get the CURRENT [first] mortgage the same year you bought your home?	¿Obtuvo usted la [primera] hipoteca ACTUAL el mismo año que compró su vivienda?
<b>Recommended Wording</b>	No changes recommended.	¿Obtuvo su [primer] préstamo o crédito hipotecario ACTUAL el mismo año que compró su vivienda? • Provide the definition of “current” as an interviewer instruction or help screen

***English Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. This question in general worked well. However, some respondents thought their CURRENT mortgage could not be their first mortgage if they had refinanced at some point. They did not understand that the question asked about their first mortgage at the time of the interview rather than the first mortgage they ever got on the housing unit in terms of chronology.



### Round 2 Findings

No change in question text was tested, but we provided interviewers with a definition of “current” to help respondents through the question if necessary: “By ‘current,’ we mean the [first/second] mortgage that R is paying now at the time of this interview.”

### Justification for Recommended Wording

We do not recommend changing the question text; however, we do recommend providing the definition of “current” as an interviewer instruction or help screen.

### *Spanish Language Interviews*

#### Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. In testing, the question was generally interpreted as intended. While some respondents, as we found in English interviews, thought that their current mortgage was not the first one if they had refinanced at some point, others still considered it the first one.

### Round 2 Findings

We tested the question with several small changes: we personalized it by adding the pronoun “su” (your) to qualify the current mortgage, and we used the term for mortgage discussed under MG above. No other change in the question text was tested, but we provided interviewers—as indicated above with reference to the English interviews—with a definition of “current” to help the respondent through the question if necessary.

### Justification for Recommended Wording

We recommend using the round 2 version with the consistent translation for mortgage that is recommended in MG, as this worked well in testing. Also, we recommend providing the definition of “current” as an interviewer instruction or help screen.

3.3.3.9 NEWMOR

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	<p>With regard to the first mortgage, did you get a new mortgage or did you assume someone else’s mortgage?</p> <p><input type="checkbox"/>1 NEW <input type="checkbox"/>2 ASSUMED <input type="checkbox"/>3 WRAP AROUND</p>	<p>Respecto a la primera hipoteca, ¿obtuvo usted una hipoteca nueva o asumió la hipoteca de otra persona?</p> <p><input type="checkbox"/>1 NUEVA <input type="checkbox"/>2 ASUMIDA <input type="checkbox"/>3 SEGUNDA HIPOTECA GARANTIZADA</p>
<b>Recommended Wording</b>	<p>With regard to the first mortgage, did you get a new mortgage or did you assume the seller’s mortgage?</p> <p><input type="checkbox"/>1 NEW <input type="checkbox"/>2 ASSUMED <input type="checkbox"/>3 WRAP AROUND</p>	<p>Respecto al [primer] préstamo o crédito hipotecario, ¿obtuvo usted un préstamo hipotecario nuevo o adquirió el préstamo que tenía el dueño anterior de la vivienda? <i>(With regard to the [first] mortgage, did you get a new mortgage or did you acquire the mortgage from the prior owner of the dwelling?)</i></p> <p><input type="checkbox"/>1 NUEVO <input type="checkbox"/>2 ADQUIRIDO <input type="checkbox"/>3 SEGUNDA HIPOTECA GARANTIZADA</p>

***English Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

Round 2 Findings

To be consistent with the revised wording tested in Spanish, we tested a version that replaced “did you get a new mortgage” with “did you apply for a new mortgage.” This worked well in English.

Justification for Recommended Wording

Based on round 2 findings in Spanish, we recommend using an untested version that specifies more clearly who one can assume the mortgage from: the seller. The idea of assuming someone else’s mortgage led some Spanish-speaking respondents to think of cases in which a person takes responsibility for another borrower’s loan either because the borrower can no longer make their payments (as in the case of cosigners) or to do a favor to a relative or friend by getting a loan for them that they do not qualify for themselves.

## ***Spanish Language Interviews***

### **Expert Review Results and Round 1 Findings**

Expert review did not reveal any issues of concern. Several round 1 respondents did not know that one can assume someone else’s mortgage and were surprised to learn that from the question. Some could guess its intent at the lexical level, but figured that it must mean to pay the mortgage on behalf of someone else or to cosign for someone else.

### **Round 2 Findings**

We tested a version that replaced “obtuvo una hipoteca nueva” (got a new mortgage) with “solicitó usted el préstamo” (did you apply for the loan), with the expectation that it suggested that a loan one applies for oneself is a new loan by definition. This version, however, did not work well, as respondents’ answers suggested they might be answering about mortgages they applied for but did not get. When asking them to compare versions, respondents also preferred the original wording.

Regarding “assuming someone else’s mortgage” we continued to collect responses that evidenced the lack of familiarity among this population with assuming the seller’s mortgage upon buying a property. They believed the question referred to lending one’s identity or credit to someone else to purchase a property, or cosigning for a mortgage and having to step in and take it over when the signer can no longer make payments: *“When someone cannot pay, they can transfer the debt to someone else and that person becomes responsible for the loan, if they qualify. But the person who was unable to pay, loses the equity because they could not continue paying for their home.”*

### **Justification for Recommended Wording**

Based on round 2 findings, the team recommends a new revision that could not be tested in this study. The recommended version asks specifically if the respondent acquired the mortgage from the prior owner of the dwelling. Although in English the normal reference in this case is to the mortgage of the seller, in Spanish translating “seller” could sound like the term used for “salesperson” and it would be misinterpreted as asking about the realtor. In addition, we recommend changing the second answer category to match the term used in the question stem.

#### ***3.3.3.10 REFI***

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Was this mortgage a refinancing of a previous mortgage?	¿Era esta hipoteca una refinanciación de una hipoteca anterior?
<b>Recommended</b>	No changes recommended.	¿Era este préstamo o crédito hipotecario una

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<b>Wording</b>		refinanciación de un préstamo o crédito hipotecario anterior?
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***English Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

Round 2 Findings

No changes tested.

Justification for Recommended Wording

No changes recommended.

***Spanish Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. Several respondents were not clear about the meaning of “refinancing.” This did not seem to be a translation issue but one of conceptual understanding of the terminology. Some respondents thought the question asked about having refinanced a different property to obtain money to purchase their current one. As observed in MG, loans and mortgages were interpreted as different concepts in Spanish.

Round 2 Findings

The version tested used the wording for mortgages and loans discussed in MG. The question was still problematic to four respondents for different reasons, but the definitions elicited for “refinancing” indicated respondents generally understood the concept well. The revised translation worked better because it used a clearer way to say mortgage, which was also tested in the previous variables.

Justification for Recommended Wording

We recommend using the revised version tested in round 2, including the revised translation for mortgage that was tested in MG, because it was more clearly interpreted.

3.3.3.11 INTW

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	What is the current interest rate on the mortgage?	¿Cuál es la tasa de interés actual de la hipoteca?
<b>Recommended Wording</b>	No changes recommended.	¿Cuál es la tasa de interés actual del préstamo o crédito hipotecario?

***English Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

Round 2 Findings

No changes tested.

Justification for Recommended Wording

No changes recommended.

***Spanish Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes were recommended for testing in round 2 based on these findings.

Round 2 Findings

We tested the question again, using the revised translation for mortgage tested in MG and subsequent variables. This worked well.

Justification for Recommended Wording

We recommend using the revised translation for “mortgage” tested in MG and subsequent variables.

3.3.3.12 *PMT*

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	What is the current monthly payment? Include as much PITI as they pay.	¿Cuál es el pago mensual actual? Incluya PITI (Principal, Intereses, Impuestos y Seguro)
<b>Recommended Wording</b>	What is the current monthly payment? Include as much Principal, Interest, Taxes and Insurance (PITI) as they pay.	¿Cuál es el pago mensual actual? Incluya todo el Principal, Intereses, Impuestos y Seguros (PIIS) que se paguen.

***English Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No respondents volunteered any comments on “PITI.”

Round 2 Findings

No changes tested. No respondents volunteered any comments on “PITI.”

Justification for Recommended Wording

We recommend spelling out “PITI” to remain consistent with the Spanish.

***Spanish Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. Respondents in general had no difficulty with this question, although interviewers reported that some experienced difficulty with “PITI.”

Round 2 Findings

In the original version of the translation, PITI was defined in parentheses: PITI (Principal, Intereses, Impuestos y Seguro). We tested the revised version stating what PITI is (i.e., the words in the parentheses) followed by the abbreviation PITI. Also, we revised the translation to better reflect the English wording in “as they pay.”

All respondents were able to understand when PITI was spelled out, but not the term “PITI” by itself.

Justification for Recommended Wording

We recommend using the round 2 version but deleting the abbreviation “PITI.” The initials PITI do not represent Spanish words and will not mean anything to a Spanish speaker. If using an acronym is desired for comparability with the English version, we recommend using PIIS. The use of acronyms is not as common in Spanish as is in English, and this specific acronym may not be widely known to the study’s population. However, a Google search shows that lending institutions in the U.S. use this term with their Spanish-speaking customers.

*3.3.3.13 TAXPMT*

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Besides principal and interest, does the payment include – Property taxes?	Además de capital e intereses, ¿el pago incluye . . . Impuestos sobre la propiedad?
<b>Recommended Wording</b>	No changes recommended.	Además de principal e intereses, ¿el pago incluye . . . Impuestos sobre la

*English Language Interviews*

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

Round 2 Findings

No changes tested.

Justification for Recommended Wording

No changes recommended.

*Spanish Language Interviews*

Expert Review Results and Round 1 Findings

Expert review showed that in this question, “capital” was used as translation for the English term “principal,” which was not consistent across questions, since in PMT the Spanish version said “principal” instead. In round 1 testing the question worked well. We tested “capital” vs. “principal” and found that “principal” was more frequently interpreted as intended. The word “principal” most commonly translates into English as “main.” However, among Spanish-speakers in the U.S., and particularly among mortgage holders, it has become

synonymous with the English term “principal.” As some respondents indicated, this is the word they see in their monthly mortgage statement.

Round 2 Findings

Based on round 1 findings we changed “capital” to “principal.” The question worked well.

Justification for Recommended Wording

We recommend changing “capital” to “principal” because—although the Spanish word “principal” is not supposed to be equivalent to the English term “principal”—pragmatically, among this population, the English word has been adopted. Even in their Spanish materials for clients, financial institutions often use the term, as an internet search verified. While the Spanish language translation of the AHS questionnaire will be used primarily with non-English speakers, the process of purchasing a home in the U.S. involves a certain degree of acculturation and adoption of terminology derived from English.

*3.3.3.14 INSPMT*

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	(Besides principal and interest, does the payment include...)  Homeowner’s insurance?	(Además de capital e intereses, ¿el pago incluye . . .)  Seguro de propietario?
<b>Recommended Wording</b>	Homeowner’s insurance protects homeowners in case of a fire, other accidental damage to the home, robberies, third party injuries on the premises, etc.”  Besides principal and interest, does the payment include...  Homeowner’s insurance?	El seguro para la vivienda protege al dueño en caso de incendio, otros daños accidentales a la vivienda, robos, daños contra terceros en la propiedad, etc. <i>(Homeowner’s insurance protects homeowner’s in case of a fire, other accidental damage to the home, robberies, third party injuries on the premises, etc. )</i>  Además de principal e intereses, ¿el pago mensual de su préstamo incluye seguro para la vivienda?

***English Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.



Round 2 Findings

No changes tested.

Justification for Recommended Wording

We recommend providing an explanation of homeowner’s insurance to respondents, to be consistent with the recommendation for the Spanish version.

***Spanish Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. Several respondents were not familiar with what is exactly covered under homeowner’s insurance. However, most knew if their monthly mortgage payment included insurance or not.

Round 2 Findings

To improve comprehension among respondents, we tested adding an explanation of what homeowner’s insurance is and what it covers. This worked very well: the use of this definition made a great difference in comprehension. Since the original translation of homeowner’s insurance (“seguro de propietario”) was not familiar to round 1 respondents, we replaced it with the term that some respondents volunteered in round 1: “seguro para la vivienda” (dwelling insurance).

Justification for Recommended Wording

We recommend adding to the question the definition of homeowner’s insurance, making it clear that it protects the homeowner. The tested definition improved comprehension significantly among respondents who did not know what it was.

*3.3.3.15 PMIPMT*

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	(Besides principal and interest, does the payment include...)  Private mortgage insurance?	(Además de capital e intereses, ¿el pago incluye . . .)  Seguro Hipotecario Privado?

<b>Recommended Wording</b>	<p>Private mortgage insurance or 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.</p> <p>Besides principal and interest, does the payment include Private mortgage insurance or PMI?</p>	<p>Un seguro hipotecario privado o PMI es un tipo de seguro que un banco o agencia financiera normalmente le exige tener a la persona que compra una vivienda en casos en que el enganche o anticipo que pone el comprador está por debajo de un cierto porcentaje.</p> <p>Además de principal e intereses, ¿el pago incluye Seguro Hipotecario Privado o PMI?</p>
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***English Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal specific issues of concern. The question worked well. Two respondents had PMI. No changes recommended.

Round 2 Findings

To be consistent with the version tested in Spanish, a revised version was tested that provided a definition of “private mortgage insurance.” This worked well.

Justification for Recommended Wording

We recommend using the version tested in round 2 to be consistent with the Spanish version. That version provides the definition of PMI before asking the question.

***Spanish Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal specific issues of concern. Most respondents were not familiar with the term “seguro hipotecario privado.” However, one of them stated: “*No, I don’t have ‘seguro hiptoecario privado’. All I have is PMI.*” Nonetheless, they all knew if their monthly mortgage payment included something other than principal and interest. Two respondents had PMI.

Round 2 Findings

To help respondents understand what “seguro hipotecario privado” refers to, we tested adding the acronym “PMI” to the survey question and also providing a definition of PMI. Adding the acronym “PMI” was helpful to some respondents who know this insurance by its English initials only. The explanation provided also clarified what we were referring to and worked well for all respondents.

Justification for Recommended Wording

We recommend using the revised version tested in round 2. In addition, to be consistent with the recommendations in TAXPMT, we recommend changing “capital” to “principal.”

*3.3.3.16 OTHPMT*

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	(Besides principal and interest, does the payment include . . .)  Anything else? (Exclude anything already mentioned)	(Además de capital e intereses, ¿el pago incluye . . .)  Algo más? (Excluya cualquier cosa ya mencionada)
<b>Recommended Wording</b>	No changes recommended.	No changes recommended.

*English Language Interviews*

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

Round 2 Findings

No changes tested.

Justification for Recommended Wording

No changes recommended.

*Spanish Language Interviews*

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

Round 2 Findings

No changes tested.

Justification for Recommended Wording

No changes recommended.

3.3.3.17 *PMIAMT*

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	How much was the private mortgage insurance payment last year?	¿Cuánto fue el pago del Seguro Hipotecario Privado el año pasado?
<b>Recommended Wording</b>	How much was the private mortgage insurance or PMI payment last year?	¿Cuánto fue el pago del Seguro Hipotecario Privado o PMI el año pasado?

***English Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

Round 2 Findings

No changes tested.

Justification for Recommended Wording

To be consistent with the recommendations for PMIPMT, we also recommend adding the English acronym “PMI” to the question.

***Spanish Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. Because of the skip pattern, the question was only tested with one case.

Round 2 Findings

To be consistent with the recommendations in PMIPMT, we tested the question with the acronym “PMI” added.

Justification for Recommended Wording

To be consistent with the recommendations for PMIPMT, we also recommend adding the English acronym “PMI” to the question.

3.3.3.18 *MORTIN*

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	<p>Is the mortgage an FHA, VA, Rural Housing Service / Rural Development mortgage, or some other type?</p> <p><input type="checkbox"/>1 FHA</p> <p><input type="checkbox"/>2 VA</p> <p><input type="checkbox"/>3 RURAL HOUSING SERVICE/RURAL DEVELOPMENT (FORMERLY FARMER'S HOME LOAN ADMINISTRATION)</p> <p><input type="checkbox"/>4 SOME OTHER TYPE</p>	<p>¿Es la hipoteca de FHA, VA, Servicio de Vivienda Rural / Urbanización Rural o algún otro tipo?</p> <p><input type="checkbox"/>1 FHA</p> <p><input type="checkbox"/>2 VA</p> <p><input type="checkbox"/>3 SERVICIO DE VIVIENDA RURAL /URBANIZACIÓN RURAL (ANTIGUAMENTE ADMINISTRACIÓN DE PRÉSTAMOS A LOS AGRICULTORES)</p> <p><input type="checkbox"/>4 ALGÚN OTRO TIPO</p>
<b>Recommended Wording</b>	<p>Is the mortgage an FHA, VA, Rural Housing Service / Rural Development mortgage, or none of these?</p> <p><input type="checkbox"/>1 FHA</p> <p><input type="checkbox"/>2 VA</p> <p><input type="checkbox"/>3 RURAL HOUSING SERVICE/RURAL DEVELOPMENT (FORMERLY FARMER'S HOME LOAN ADMINISTRATION)</p> <p><input type="checkbox"/>4 NONE OF THESE</p>	<p>¿Es la hipoteca de FHA (Administración de Vivienda Federal), VA (Administración de Veteranos), Servicio de Vivienda Rural /Urbanización Rural o ninguno de éstos?</p> <p><input type="checkbox"/>1 FHA</p> <p><input type="checkbox"/>2 VA</p> <p><input type="checkbox"/>3 SERVICIO DE VIVIENDA RURAL /URBANIZACIÓN RURAL (ANTIGUAMENTE ADMINISTRACIÓN DE PRÉSTAMOS A LOS AGRICULTORES)</p> <p><input type="checkbox"/>4 NINGUNO DE ÉSTOS</p>

***English Language Interviews***

Expert Review Results and Round 1 Findings

No expert review observations. The question worked well in general, but some respondents were unable to answer. These were people who did not have one of the three types of mortgages listed in answer categories 1, 2, or 3, and did not realize that answer category 4 (some other type) would apply to them.

Round 2 Findings

On the basis of round 1 findings, we tested a version in which we replaced “some other type” with “none of these” as fourth answer category. This resolved the problem of respondents being unable to answer.

Justification for Recommended Wording

Because it worked well in round 2 and eliminated the problems found in round 1, we recommend replacing “some other type” with “none of these” both in the question text and as answer category.

***Spanish Language Interviews***

Expert Review Results and Round 1 Findings

No expert review observations. In Spanish, most respondents could not answer the question. These were people who did not have one of the three types of mortgages listed in answer categories 1, 2, or 3, and did not realize that answer category 4 (some other type) would apply to them.

Round 2 Findings

On the basis of round 1 findings, we tested a version in which we replaced “algún otro tipo” (some other type) with “ninguno de éstos” (none of these) as fourth answer category. This resolved the problem of respondents being unable to answer.

Justification for Recommended Wording

Because it worked well in round 2 and eliminated the problems found in round 1, we recommend replacing “algún otro tipo” with “ninguno de éstos” both in the question text and as answer category. We also recommend adopting the revised translation for mortgage discussed in MG.

*3.3.3.19 BANK*

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Did you borrow money from a bank or other organization OR did you borrow it from an individual? <input type="checkbox"/> 1 BANK OR ORGANIZATION <input type="checkbox"/> 2 INDIVIDUAL	¿Tomó usted el dinero prestado de un banco u otra organización O de una persona? <input type="checkbox"/> 1 BANCO U ORGANIZACIÓN <input type="checkbox"/> 2 PERSONA
<b>Recommended Wording</b>	No changes recommended.	¿Obtuvo el préstamo de un banco u otra organización, O le dio el préstamo una persona?

### ***English Language Interviews***

#### **Expert Review Results and Round 1 Findings**

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

#### **Round 2 Findings**

No changes tested.

#### **Justification for Recommended Wording**

No changes recommended.

### ***Spanish Language Interviews***

#### **Expert Review Results and Round 1 Findings**

Expert review did not reveal specific issues of concern. In round 1 the question worked well in general, although a few respondents with lower literacy levels preferred that the word “tomó” (past tense of the verb to take) not be used because it sounded as if the money was taken by force rather than obtained.

#### **Round 2 Findings**

A version was tested that rephrased the phrase “tomó usted el dinero prestado” (did you borrow the money) as “obtuvo el préstamo” (did you obtain the money). Two thirds of respondents preferred the revised version, which simply consists of a change in style, but not substance or meaning.

#### **Justification for Recommended Wording**

Because it worked so well in round 2 and was preferred by a majority of respondents, we recommend using the revised version tested in round 2.

### ***3.3.4 Lump Sum Home Equity Loan Module***

The survey questions in the Lump Sum Home Equity Loan module were not tested in a sufficient number of interviews to be discussed separately. However, they contain the same text as seven survey questions of the Mortgage Module. They are: MATBUY, PMT, TAXPMT, INSPMT, PMIPMT, OTHPMT, and PMIAMT. The recommended wording for those survey questions should be applied here. For INTW, there are no changes recommended.

### 3.4 Phase 2 (Renters) Question-by-Question Assessment

Phase 2 (renters) includes four topical modules: (1) Housing Unit Module; (2) Taxes and Fees Module; (3) Renter Subsidies Module; and (4) Income Module. Each module contains survey questions that pertain to renters of a housing unit and the topic that the module is intended to address.

#### 3.4.1 Housing Unit Module

##### 3.4.1.1 ACCESS

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Does this unit have direct access either from the outside or through a common hall? <input type="checkbox"/> 1 YES, DIRECT ACCESS <input type="checkbox"/> 2 NO, THROUGH ANOTHER UNIT	¿Esta unidad tiene acceso directo desde el exterior o desde una entrada común? <input type="checkbox"/> 1 SI, ACCESO DIRECTO <input type="checkbox"/> 2 NO, A TRAVÉS DE OTRA UNIDAD
<b>Recommended Wording</b>	Does this unit have direct access—either from the outside or through a common hall—or can it only be accessed through another unit? <input type="checkbox"/> 1 YES, DIRECT ACCESS <input type="checkbox"/> 2 NO, THROUGH ANOTHER UNIT	¿Tiene esta vivienda acceso directo—ya sea desde el exterior o desde una entrada en común—o sólo tiene acceso a través de otra vivienda? <input type="checkbox"/> 1 SI, ACCESO DIRECTO <input type="checkbox"/> 2 NO, A TRAVÉS DE OTRA UNIDAD

### *English Language Interviews*

#### Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well in round 1. A couple of respondents defined direct access as entering from the street directly into one’s unit, while entry through a common hall—as in an apartment building—was not considered direct access.

#### Round 2 Findings

Still testing the original survey question, two respondents had problems interpreting this as a Yes/No question. Another respondent thought that the direct access question referred to the entrance to the entire building.

#### Justification for Recommended Wording

To help address some degree of confusion detected in testing and to also be consistent the changes recommended for Spanish, we recommend rewording the question to better match its



intent, as reflected in the answer categories. That is, this question is aimed at learning if access to the unit is direct or through another unit, yet that is never asked in the original version. The recommended changes were not tested.

### ***Spanish Language Interviews***

#### **Expert Review Results and Round 1 Findings**

Several respondents did not treat this as a Yes/No question, but rather as though they were supposed to choose between direct access from the outside OR from a common hall. This is possibly because the translation sounds as if direct access and common hall are two separate things. The terms for direct access and common hall, however, were in general understood as intended. A respondent interpreted “*entrada común*” as a plain or regular entrance and several thought “*común*” referred to the hall being common as in nothing out of the ordinary. This could be because the translation literally says “a common entrance.”

#### **Round 2 Findings**

Several changes in wording were tested in round 2. For “common hall,” we tested “*en común*” instead of “*común*” to clarify that by “common” we mean shared. We replaced “*unidad*” with “*vivienda*” to mean unit as explained in HTYPE. We restructured the translation so it would not sound like direct access and common hall are two separate things, and to make it match the intent of the English with “either from...or.”

A number of respondents had a hard time interpreting the question as intended. An entrance through a common hall is often not considered “direct access” by respondents. “*Acceso directo*” was interpreted as intended only in the cases where entrance to the respondent unit was directly from the street.

#### **Justification for Recommended Wording**

To address the widespread confusion detected in testing, where it was evident that respondents did not interpret the question as intended, we recommend rewording the question to better match its intent as reflected in the answer categories. That is, this question is aimed at learning if access to the unit is direct or through another unit, yet that is never asked in the original version. The recommended changes were not tested. Should there be a reason not to follow this recommendation, then the Spanish version should at least be revised to capture the “either...or” phrase of the English original, as well as modified to reflect the preferred terms identified in round 2, as follows: ¿Tiene esta vivienda acceso directo, ya sea desde el exterior o desde una entrada en común?

### **3.4.2 Taxes and Fees Module**

#### **3.4.2.1 FRENT**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	How often is the rent on that [house / apartment / manufactured/mobile home / living quarters] due?	¿Con qué frecuencia se debe pagar el alquiler de [esa casa / ese apartamento / esa casa móvil o remolque / esa vivienda]?
<b>Recommended Wording</b>	No changes to the question text.	¿Con qué frecuencia se debe pagar el alquiler de [esa casa / ese apartamento / esa casa móvil / esa vivienda]?

#### ***English Language Interviews***

##### Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. However, cognitive interviewers raised the concern that the question asks about frequency, but the interviewer is supposed to convert that into number of times in the year. This was considered a potential source of error.

##### Round 2 Findings

No changes to the question wording were tested. However, in addition to coding the number of times that rent is due, we recorded the verbatim answers respondents gave, in order to capture how respondents actually answer. All respondents answered “monthly” or “every month.”

##### Justification for Recommended Wording

Unless the answer input method is important for the CAPI instrument, we recommend answer categories the interviewer can code that reflect the response style of respondents. The suggested answer categories are: monthly, twice a month, weekly.

#### ***Spanish Language Interviews***

##### Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended to the wording of the question in round 2. However, as indicated above for English, concerns were raised regarding potential error in coding of responses given the response format.

Round 2 Findings

As in the English interviews, in addition to coding the number of times that rent is due, we recorded verbatim answers. All respondents answered “cada mes” (every month) or “mensual” (monthly).

Justification for Recommended Wording

To be consistent with the recommendations in HTYPE, we recommend removing “remolque” from the fill. In addition, unless the answer input method is important for the CAPI instrument, we recommend answer categories the interviewer can code that reflect respondents’ response style. The suggested answer categories are: “cada mes” (every month), “dos veces al mes” (twice a month), “cada semana” (weekly).

*3.4.2.2 RENT*

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	How much is the rent?	¿Cuánto es el alquiler?
<b>Recommended Wording</b>	How much is the rent?  If you pay an additional amount for parking, do not count it as part of your rent.	¿Cuánto es el alquiler?  Si usted paga una cantidad adicional por el alquiler de un espacio para estacionar su automóvil, no lo cuente como parte del alquiler.

*English Language Interviews*

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

Round 2 Findings

No changes to question wording were tested. However, we did test including the interviewer instruction to exclude any amount paid for parking as part of the question to be read to all respondents. The question worked well, although one respondent reported only the part of the rent she herself pays, not the full rent for the unit.

Justification for Recommended Wording

We recommend including in the question text the original interviewer instruction to exclude amounts paid for parking. Since the interviewer would only follow the instruction if a

respondent volunteered that the rent amount they were giving included or excluded parking, that approach appeared prone to eliciting inconsistent responses across respondents.

### ***Spanish Language Interviews***

#### **Expert Review Results and Round 1 Findings**

Expert review did not reveal any issues of concern. The question worked well. In some cases the rent amount reported by respondents included a parking space and in others it did not. In one case it included parking spaces for up to two vehicles; however, if a third vehicle was parked, parked, additional payment was required.

#### **Round 2 Findings**

As in the English interviews, we tested including the interviewer instruction to exclude any amount paid for parking as part of the question to be read to all respondents. This worked well in administration.

#### **Justification for Recommended Wording**

Same recommendation as in English. To reduce chance of error, include the interviewer instruction in the question to be read to all respondents.

#### ***3.4.2.3 BUYI2***

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Does this household have household property insurance?	¿Este hogar tiene seguro sobre la propiedad de la vivienda?
<b>Recommended Wording</b>	Does this household have renter's property insurance?	¿Este hogar tiene seguro sobre sus pertenencias en la vivienda?

### ***English Language Interviews***

#### **Expert Review Results and Round 1 Findings**

Expert review did not reveal any issues of concern. The question worked well. No changes were recommended for testing in round 2. However, following round 1, the Census Bureau Program Manager indicated that this question is known to be problematic and that it probably should refer to “renter’s property insurance.”

Round 2 Findings

Based on the communication from AHS staff, we tested new wording: “Does this household have renter’s property insurance?” The new question worked well, except in one case where the respondent thought the question asked if this insurance could be included in her rent.

Justification for Recommended Wording

We recommend using the version that performed well in round 2 testing.

***Spanish Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. However, in round 1, most respondents believed the question was asking about homeowner’s insurance and imagined their landlord would probably have such coverage for the building or the unit. As in English, the word for “property” (“propiedad”) refers not only to one’s belongings but also to real estate a person owns. This may have led them to think about the owner of the unit.

We tested an alternative translation for renter’s insurance, “seguro de arrendamiento.” However, respondents were either unfamiliar with the term or thought it referred to insurance that renters pay to protect the landlord in case renters damage the unit.

Round 2 Findings

In round 2 we tested a more descriptive phrase for renter’s insurance, since respondents in round 1 had not been familiar with more specific names for this insurance. The phrase tested was “seguro sobre sus pertenencias en la vivienda” (insurance on your belongings in the dwelling). This description is consistent with the meaning of renter’s property insurance according to the AHS manual for Field Representatives (“renter’s property insurance is limited to coverage for contents and possibly liability”). This new version was interpreted as intended. The following response is consistent with the answers elicited from respondents: *“That all I have, for example, in case of an accident, if there is a fire, or something, the insurance is the one that is going to pay for my things that I have.”*

Justification for Recommended Wording

We recommend using the version that performed well in round 2 testing.

3.4.2.4 AMT12

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	English	Spanish
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<b>Original Wording</b>	In the past 12 months, what was the total cost?	¿Cuál fue el costo total en los últimos 12 meses?
<b>Recommended Wording</b>	In the past 12 months, that is, since (MONTH YEAR), what was the total cost?	¿Cuál fue el costo total en los últimos 12 meses, es decir, desde (MONTH de YEAR)?

***English Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

Round 2 Findings

No changes tested.

Justification for Recommended Wording

Based on evidence from the two rounds of testing, we learned that in several questions that ask about the past 12 months, respondents were not focusing on the intended period of reference, and were thinking instead of the past calendar year. To resolve this problem, we recommend providing the reference period to the respondent in these questions.

***Spanish Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. In most cases this question was not tested because it was legitimately skipped, given that most renters did not have renter’s insurance. In the few cases in which it was asked, respondents did not know the answer because they had answered that they had household property insurance in BUYI2 by mistake. They had assumed it was homeowner’s insurance that the landlord would somehow charge them for as part of their rent.

Round 2 Findings

Because the prior question, BUYI2, was rephrased and interpreted as intended in round 2, the few cases that did have renter’s insurance and were asked this question were able to answer without difficulties, except for one person who was not sure of the exact amount paid.

Justification for Recommended Wording

As in the English interviews, based on evidence from the two rounds of testing, we learned that in several questions that ask about the past 12 months, respondents were not

focusing on the intended period of reference, and were thinking instead of the past calendar year. To resolve this problem, we recommend providing the reference period to the respondent in these questions.

### 3.4.3 *Renter Subsidies Module*

Following round 1 testing, and given the difficulties experienced in recruiting sufficient numbers of respondents with renter subsidies, the decision was made to alter the skip pattern for this section and administer as many questions as possible to renters without subsidies, in order to maximize the testing of this series of questions. Thus, in this module, questions RENEW, SUBRNT1, VCHER, PROJ1 and APPLY, were asked of all round 2 respondents.

#### 3.4.3.1 *RENEW*

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	<p>Some rental agreements include a special re-certification process. Recertification means a renter is <b>REQUIRED</b> to report everyone who lives with them, all jobs, all savings and sources of income, <b>AND</b> this determines the amount of rent they have to pay.</p> <p>Do you have to re-certify to determine the amount of rent you pay?</p>	<p>Algunos contratos de alquiler incluyen un proceso especial de recertificación. Recertificación significa que el inquilino está <b>OBLIGADO</b> a declarar quién vive con él, todos los trabajos, todos los ahorros y fuentes de ingresos, <b>Y</b> estos factores determinan la cantidad a pagar por el alquiler.</p> <p>¿Tiene usted que re-certificar para determinar la cantidad a pagar por el alquiler?</p>
<b>Recommended Wording</b>	<p>Some rental agreements include a special re-certification process. Recertification means a renter is <b>REQUIRED</b> to report everyone who lives with them, all jobs, all savings and sources of income, <b>AND</b> this determines the amount of rent they have to pay.</p> <p>Do you have to re-certify to determine the amount of rent you pay?</p> <p>This does not include credit checks that people undergo when they first apply to rent an apartment.</p>	<p>Algunos contratos de alquiler incluyen un proceso especial de recertificación. Recertificación significa que el inquilino está <b>OBLIGADO</b> a declarar quién vive con él, todos los trabajos, todos los ahorros y fuentes de ingresos, <b>Y</b> estos factores determinan la cantidad a pagar por el alquiler.</p> <p>¿Tiene usted que re-certificar para determinar la cantidad a pagar por el alquiler?</p> <p>Esto no incluye cuando a las personas les revisan el historial de crédito cuando presentan una solicitud para alquilar un apartamento.</p>

### *English Language Interviews*

#### Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. In testing, only the two respondents living in subsidized housing answered “Yes” to the question. However, two respondents



interpreted this question as asking about lease renewal with a landlord, not necessarily about subsidized housing. One of them thought recertification is when the landlord reestablishes that the maximum number of occupants is not exceeded, saying “*my landlord does have a condition (in the lease) that I can be the only person living there. I guess in a sense that is a certification process.*” Another respondent thought that renewal of a lease might involve recertification in the case of large apartment complexes.

### Round 2 Findings

Based on round 1 findings, we added a statement about not including credit checks that are made as part of the rental application process. This version worked better than the original. It reduced misunderstanding for people who do not receive rental subsidies.

### Justification for Recommended Wording

We recommend adding the statement that was tested in round 2 because it reduced misunderstanding and false positive answers among those who do not receive rental subsidies.

### ***Spanish Language Interviews***

#### Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. A number of respondents interpreted this question as asking about lease renewal with a landlord, not about subsidized housing. The terminology employed was clear, yet many were just thinking about reporting to the landlord the earnings information required for the lease or for a credit check, and listing the people that will be living in the rented unit.

### Round 2 Findings

As in the English version, we tested adding a statement to have respondents exclude references to regular credit checks by a landlord. This version worked better than the original. It reduced misunderstanding for people who are not recipients of rental subsidies. In addition, respondents were asked to compare both versions, and two thirds of nonrecipients preferred the revision because “*it gives more information*” or “*because it’s better explained.*”

### Justification for Recommended Wording

We recommend including the statement tested in round 2 because it reduced respondent error.

3.4.3.2 *SUBRNT1*

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Is your rent amount lower because you are in either a Federal, State or local government housing program?	¿Paga usted un alquiler reducido por formar parte de un programa de vivienda del gobierno federal, estatal o local?
<b>Recommended Wording</b>	No changes recommended.	No changes recommended.

*English Language Interviews*

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

Round 2 Findings

This question worked well, but one respondent in subsidized housing who deals with both the rental office and the landlord (but not with the agency) could not answer what type of agency it was. This did not appear to compromise his ability to answer the question as intended.

Justification for Recommended Wording

No changes recommended.

*Spanish Language Interviews*

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

Round 2 Findings

Question was interpreted as intended.

Justification for Recommended Wording

No changes recommended.

3.4.3.3 *VCHER*

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	A housing voucher gives a renter the right to choose where they live AND it helps pay for rent. Does your household have a housing voucher?	Un vale de vivienda le da al inquilino el derecho a elegir dónde vivir Y le ayuda a pagar el alquiler. ¿Tiene su hogar un vale de vivienda?
<b>Recommended Wording</b>	No changes recommended.	Un vale o “voucher” de vivienda le da al inquilino el derecho a elegir donde vivir Y le ayuda a pagar el alquiler.  ¿Tiene su hogar un vale o “voucher” de vivienda?

***English Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

Round 2 Findings

No changes tested.

Justification for Recommended Wording

No changes recommended.

***Spanish Language Interviews***

Expert Review Results and Round 1 Findings

Expert review suggested that respondents who have housing vouchers may know the term in English rather than Spanish. This was supported by round 1 findings, where four respondents were not familiar with the Spanish term “vale” (voucher) or questioned the use of the term “vale” in the context of housing.

Round 2 Findings

We tested a new version of the question that used both the English term “voucher” and the Spanish “vale.” This revised version worked better than the original. Although six respondents were unfamiliar with a housing subsidy program, more respondents understood the question than in round 1, once the alternative English word was offered.

Justification for Recommended Wording

Once in the U.S., non-English speaking populations often learn about a specific thing they were not familiar with in their country of origin. In such cases, rather than referring to that reality by a term in Spanish, they adopt or “borrow” the name it is called by in English. This is the case with “voucher.” Although there is a word in Spanish that would be the common translation for “voucher” (the Spanish word “vale”), it is normally used to refer to something like a gift certificate. Thus, some respondents in round 1 understood the word “vale” but could not make sense of it in the context of a housing program. The word “voucher” also worked well in round 2, and we recommend using the round 2 revised version,

*3.4.3.4 VCHERMOV*

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Can you use your housing voucher to move to another location?	¿Puede usted usar su vale de vivienda para mudarse a otro lugar?
<b>Recommended Wording</b>	No changes recommended.	¿Puede usted usar su vale o “voucher” de vivienda para mudarse a otro lugar?

*English Language Interviews*

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

Round 2 Findings

No changes tested.

Justification for Recommended Wording

No changes recommended.

*Spanish Language Interviews*

Expert Review Results and Round 1 Findings

The few recipients of rental subsidies interviewed understood the question clearly. A few other respondents were asked this question in error, and they were unfamiliar with the concept of the housing voucher and how it relates to the ability to move.

### Round 2 Findings

Per the findings in VCHER, we tested the question with the addition of the word “voucher.”

### Justification for Recommended Wording

To be consistent with the recommendations in VCHER, we recommend using “voucher” as part of the question text.

#### *3.4.3.5 PROJI*

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Is the Housing Authority your landlord?	¿Es su casero o arrendador la Autoridad de Vivienda (Housing Authority)?
<b>Recommended Wording</b>	Is the government agency called the Housing Authority your landlord?	¿Le alquila a usted su vivienda una agencia de gobierno llamada “Housing Authority” o Autoridad de Vivienda?

### *English Language Interviews*

#### Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well in general. One respondent thought the housing authority was someone in charge of building maintenance.

### Round 2 Findings

To be consistent with the Spanish revisions, we tested a modified version asking: “Is the government agency called Housing Authority your landlord?” This version worked well in general; however, as in round 1, one respondent thought “housing authority” referred to building maintenance personnel. Another one wondered if “landlord” meant the person from whom one rents.

### Justification for Recommended Wording

We recommend using the revised version tested in round 2 because it worked well.

### *Spanish Language Interviews*

#### Expert Review Results and Round 1 Findings

Expert review raised concerns about the terms used for translating “landlord.” The translation used two terms to mean landlord: “casero” and “arrendador.” “Casero” has different meanings depending on country of origin; (it is used in some countries to refer to the landlord

who also resides in the building and in other countries it refers to the caretaker of a building). The term “arrendador” is not widely used but it also can mean both renter and landlord.

This question was misinterpreted in round 1 testing, in part because of these translation choices. There is no term in Spanish that has the exact meaning of landlord in English. Furthermore, many respondents interpreted “Autoridad de Vivienda” (Housing Authority) as referring to he/she who has authority or decision power about matters related to their rental unit, such as maintenance, tenants’ rights, rent collection, etc. In other words, they thought the question was asking if their landlord is the person in charge of their unit.

### Round 2 Findings

The term “casero” was known to all respondents except a person from Peru. However, it was sometimes interpreted as the owner of the unit or building, sometimes as the caretaker or manager, even within the largest national group of respondents, those from Mexico.

We tested a revised version to resolve the issues found in round 1 testing: first, we added “government agency called” in front of Housing Authority to clarify that it is not a person or even a private organization, and second, we reformulated the question so that instead of asking about the landlord (given the difficulties in translating this term), it asked if a government agency called the Housing Authority rents out the unit to the respondent. The version tested increased comprehension and allowed all respondents to provide an answer, whereas the original version continued to elicit confused responses or definitions of Housing Authority, such as “*It is the person that can say where to put the garbage, where to park, not to allow picnics, what is allowed.... It is the person that sets the rules in the complex.*”

### Justification for Recommended Wording

We recommend using the version tested in round 2 because it allowed respondents to interpret the question as intended and provide an answer.

3.4.3.6 *APPLY*

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Was your household assigned to this specific [house / building / manufactured/mobile home / living quarters], or were you allowed to choose it yourself?	¿Su hogar fue asignado a [esta casa específica / este edificio específico / esta casa móvil o remolque específico / esta vivienda específica] o pudo elegirlo usted mismo?
<b>Recommended Wording</b>	No changes recommended.	¿Su hogar fue asignado a [esta casa específica / este edificio específico / esta casa móvil específica / esta vivienda específica] o le permitieron a usted mismo(a) elegirlo?

***English Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

Round 2 Findings

No changes tested.

Justification for Recommended Wording

No changes recommended.

***Spanish Language Interviews***

Expert Review Results and Round 1 Findings

Expert review revealed that where the English version says “were you allowed to choose it,” the original Spanish translation says “were you able to choose it.” Although very few round 1 respondents should have been asked this question due to the skip pattern, a few more were asked the question in error, but found it nonetheless easy to understand and answer.

Round 2 Findings

We adjusted the translation for round 2 testing to reflect the meaning of “were you ALLOWED to choose it.” This version worked well.

Justification for Recommended Wording

We recommend using the revised version tested in round 2 because it was interpreted as intended and more closely conveyed the meaning of the original English question.

3.4.3.7 RCNTRL1

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Does the government limit the rent on your [house / apartment / manufactured/mobile home / living quarters] through rent control or rent stabilization?	¿El alquiler de su [casa / apartamento / casa móvil o remolque / vivienda] está limitado por el gobierno mediante control o estabilización de la renta?
<b>Recommended Wording</b>	No changes recommended.	¿El costo del alquiler de su [casa / apartamento / casa móvil / vivienda] está limitado por el gobierno mediante control o estabilización de la renta?  [Does the government limit the cost of the rent on your [house / building / mobile home / living quarters] through rent control or rent stabilization?]

***English Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

Round 2 Findings

One respondent did not understand the question and had not heard of the rent control program; another did not know what this meant, even though both lived in rent control/stabilization areas.

Justification for Recommended Wording

No changes recommended.

***Spanish Language Interviews***

Expert Review Results and Round 1 Findings

The Spanish translation asks (translated back into English):“Is the rent of your home limited by the government through rent control or rent stabilization?” Expert review raised a concern that the literal translation of “limit” may lead to misinterpretation of the question, because it potentially makes the question sound as though the government did something negative. No interviews were conducted in rent control areas in round 1.



Round 2 Findings

For round 2, three Spanish interviews were conducted in rent control/rent stabilization areas (Washington, DC metropolitan area and Kings County in New York State. An alternative translation for “limit”—“pone límites” or “set limits”—was tested with these three, and all round 2 respondents (regardless of where they lived) were asked to compare both versions and select their preferred one. Most respondents indicated a preference for the original version.

Justification for Recommended Wording

Following round 2, the language team discussed the findings and recommended specifying that that it is the COST of the rent that we are asking about being limited, so as to prevent misinterpretations observed in round 1 where respondents thought other things were limited (such as the number of people in the unit, or who could rent).

*3.4.3.8 RNTADJ1*

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Does anyone in the household work for the owner, or is anyone related to the owner?	¿Hay alguien en el hogar que trabaje para el propietario, o que esté relacionado con él?
<b>Recommended Wording</b>	Does anyone in the household do work for the owner, or is anyone related to the owner?	¿Hay alguien en el hogar que haga algún trabajo para el dueño, o que sea pariente de él?

*English Language Interviews*

Expert Review Results and Round 1 Findings

This question is a screener question for RNTADJ2, which asks whether rent is adjusted because someone in the household does work for the owner or is related to the owner. Expert review did not reveal any issues of concern. The question seemed to work well. However, no respondents indicated that their rent is adjusted.

Round 2 Findings

To be consistent with the Spanish version, we tested a modification to the question. We added “do” in front of “work” to reflect tasks or jobs a renter may do for the owner, rather than an ongoing employment relationship. This revised version worked well.

Justification for Recommended Wording

We recommend using the round 2 tested version.

## ***Spanish Language Interviews***

### **Expert Review Results and Round 1 Findings**

Expert review did not reveal any issues of concern. The question worked well. Respondents defined being related to the owner to include all types of relationships, not just kinship. Otherwise, the question worked well.

### **Round 2 Findings**

Based on round 1 findings, we changed the translation for “is anyone related” to “is anyone a relative” (“hay alguien que sea pariente”). This clearly established that the question was about kinship, not just any relationship. Additionally, in one of the test interviews before round 2 began, we interviewed a person who had volunteered earlier in the interview that her rent is adjusted because of chores her husband does for the owner. When the question was first read as originally translated, the respondent answered “No.” Upon probing, it became clear that the phrasing of the question “Does anyone in the household work for the owner, or is anyone related to the owner?”, suggests an employee relation, and not a situation that would include regular tasks or chores around the dwelling or some type of maintenance or repairs. On the basis of this finding, we tested a revised version asking if anyone in the household does any jobs (“que haga algún trabajo”) for the owner. This version worked well.

Additionally, the interviewers reported that some respondents are not as familiar with “propietario” (owner) as they are with the simpler synonym “dueño.” Otherwise the tested version worked well.

### **Justification for Recommended Wording**

On the basis of the round 2 findings, we recommend using the version tested in round 2 but replacing “propietario” with “dueño.”

#### ***3.4.3.9 RNTADJ2***

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Is the rent adjusted because someone in the household works for or is related to the owner?	¿Está ajustado el alquiler porque alguien en el hogar trabaja para el propietario o está relacionado con él?
<b>Recommended Wording</b>	Is the rent reduced because someone in the household does work for or is related to the owner?	¿Pagan un alquiler más bajo porque alguien en el hogar hace algún trabajo para el dueño o es pariente de él?

### ***English Language Interviews***

#### **Expert Review Results and Round 1 Findings**

RNTADJ2 is asked if the respondent answers “yes” to RNTADJ1, indicating that someone in the household does work for the owner or is related to the owner. Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

#### **Round 2 Findings**

To be consistent with the changes in Spanish and with RNTADJ1, we tested a version using “does work” instead of “works” and “is the rent reduced” rather than “is the rent adjusted.” The revised version worked well and was interpreted as intended.

#### **Justification for Recommended Wording**

We recommend using the version tested in round 2 because it performed well.

### ***Spanish Language Interviews***

#### **Expert Review Results and Round 1 Findings**

Expert review did not reveal any issues of concern. As in RNTADJ1, respondents defined being related to the owner to include all types of relationships, not just family relations. In addition, a respondent understood “ajustado” (adjusted) as meaning “tight,” or “hard to afford.” This question was not widely tested because in most cases it was legitimately skipped.

#### **Round 2 Findings**

To avoid the potential for misinterpretation of “ajustado,” we tested a new version in which, instead of asking “Is the rent adjusted?” we asked “Do you pay a lower rent?” In addition, and consistently with RNTADJ2, we changed “trabaja” to “hace algún trabajo,” and we made the change to indicate the question was about kinship relations, not any other relationship. Two thirds of respondents preferred the new version.

#### **Justification for Recommended Wording**

We recommend adopting the changes tested in round 2 because they allowed respondents to interpret the question as intended.

3.4.3.10 *PRENT*

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Of the (RENT) rent you reported, how much is this household required to pay?	De los (RENT) de alquiler que usted declaró, ¿cuánto debe pagar este hogar?
<b>Recommended Wording</b>	No changes recommended.	De los (RENT) de alquiler que usted mencionó, ¿cuánto debe pagar este hogar?

***English Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

Round 2 Findings

No changes tested.

Justification for Recommended Wording

No changes recommended.

***Spanish Language Interviews***

Expert Review Results and Round 1 Findings

The Spanish translation used the term “declara” to mean “reported.” In the test interviews prior to round 1, it was found to be problematic for two reasons: (1) “declara” is in the present tense while the question is intended to be in the past; (2) “declara” literally means to declare, and is used most often to refer to the information one gives in the income tax return. This created confusion and the question could not be interpreted as intended. The question is referring the amount of rent the respondent said was paid for the housing unit earlier in the interview. With Census approval, we changed “declara” to “mencionó” (mentioned) and the question worked well.

Round 2 Findings

No changes tested.

Justification for Recommended Wording

Although no changes are recommended based on the testing, we do recommend making the change to the original translation that was recommended after expert review, and which was used in the version tested in both rounds.

### 3.4.4 *Income Module*

#### 3.4.4.1 *QSAL*

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	During the past 12 months, did you receive any wages, salary, tips, bonuses, or commissions?	Durante los pasados 12 meses, ¿recibió usted algún salario, propina, bonificación o comisión?
<b>Recommended Wording</b>	During the past 12 months, that is, since (MONTH YEAR), did you receive any earnings such as wages, salary, tips, bonuses, or commissions?	Durante los últimos 12 meses, es decir, desde (MONTH de YEAR), ¿recibió usted algún ingreso ya sea como sueldo o salario, propina, bonificación o comisión?

### *English Language Interviews*

#### Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

#### Round 2 Findings

No changes tested.

#### Justification for Recommended Wording

To be consistent with the Spanish recommendations, we recommend adding “any earnings” before listing the types of earnings the question is asking about. We also recommend having CAPI fill in the month and year 12 months prior to the interview to avoid respondents answering for the last calendar year (see AMTI2).

### *Spanish Language Interviews*

#### Expert Review Results and Round 1 Findings

From prior research we are aware that the translation for “bonus” varies by national origin between “bono” and “bonificación.” While the English version asks about “wages” and “salary,” only one translation was provided for both terms (“salario”). Also, the translation of “during the past 12 months” (“durante los pasados 12 meses”) is inconsistent with the rest of the survey, which uses “durante los últimos 12 meses.” We recommend using the latter translation, which is stylistically more common.

In round 1, most respondents did not treat this as a Yes/No question. They answered by giving one of the options on the list, such as “salario” or by discussing tips or bonuses. All understood “bonificación” as intended, although some used “bono” to mean bonus. The

reference period was not properly followed: some respondents answered about calendar year 2007.

Round 2 Findings

In round 2, the question was tested with the order of types of earnings reversed so that wages or salary appeared at the end. From round 2 test findings, it seemed respondents were not hearing past the first few types of earnings. However, we found that the placement of wages and salary did not seem to matter because an equal number of respondents still seemed to have missed it.

Justification for Recommended Wording

Although some respondents use “bono” and others use “bonificación,” all understood “bonificación” as bonus, so changes are not needed. Because the reordering of the text in the round 2 version did not work as well as anticipated, we recommend keeping the original order, but adding “ingreso” (earnings) before the detailed list is read. Although this version was not tested, we believe that by adding the word “ingreso” the respondents will be primed to hear about types of earnings and will hear the full list. Additionally, we recommend adding “sueldo” (salary) to the translation of “wages and salary” and changing the preposition “en” (in) to “durante” (during) to be consistent with the English version and with other items that have the same reference period. We also recommend having CAPI fill in the reference period to avoid respondents answering for the last calendar year (see AMTI2).

3.4.4.2 SALQ

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	How much did you receive?  Report amount from all jobs before any deductions for taxes, bonds or other items.	¿Cuánto recibió usted?  Indique la cantidad procedente de todos los trabajos antes de cualquier deducción por impuestos, bonos u otros conceptos.
<b>Recommended Wording</b>	How much did you receive in the last 12 months, that is, since (MONTH YEAR)?  Report amount from all jobs before any deductions for taxes, bonds or other items.	¿Cuánto recibió usted en los últimos 12 meses, es decir, desde (MONTH de YEAR)?  Indique la cantidad que recibió de todos los trabajos antes de cualquier deducción por impuestos, bonos u otros conceptos.

### ***English Language Interviews***

#### **Expert Review Results and Round 1 Findings**

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

#### **Round 2 Findings**

To be consistent with the Spanish testing, we added a reference period of the last 12 months to the English version prior to testing. This worked well.

#### **Justification for Recommended Wording**

We recommend using the version tested in round 2. We also recommend having CAPI fill in the reference period to avoid respondents answering for the last calendar year (see AMTI2).

### ***Spanish Language Interviews***

#### **Expert Review Results and Round 1 Findings**

Expert review did not reveal any issues of concern. Most respondents in round 1 reported their work earnings not based on 12 months but on their regular paycheck, be it monthly or fortnightly. Most were unable to report their work earnings over the past 12 months but some knew their last calendar year total earnings. Several respondents used “bonificación” (used in QSAL to mean “bonus”) and “bono” (used here to mean “bonds”) interchangeably to mean “bonus.”

Respondents generally answered just about themselves individually, except for one person who answered about her husband because she herself did not work.

#### **Round 2 Findings**

As with the English version, we tested providing a reference period in the question, which was previously implied from the prior question. The addition of the reference period was helpful to respondents. Additionally, we found that the word “procedente” (“coming from”) created confusion for some respondents because they were unsure of its meaning.

#### **Justification for Recommended Wording**

We recommend using the round 2 version and, although not tested, we recommend replacing “procedente” with “que recibió” (“that you received”). We also recommend having CAPI fill in the reference period to avoid respondents answering for the last calendar year (see AMTI2).

3.4.4.3 *QSELF*

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Did you receive any self-employment income during the past 12 months?	¿Recibió usted ingresos de auto empleo durante los últimos 12 meses?
<b>Recommended Wording</b>	Did you receive any self-employment income during the past 12 months, that is, since (MONTH YEAR)?	¿Recibió usted ingresos de un empleo por cuenta propia durante los últimos 12 meses, es decir, desde (MONTH de YEAR)?

***English Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. Without exception, all respondents demonstrated in their definition of self-employment that they clearly understood the concept. Typical responses included: “*I guess income that I would make if I ran my own business or if I ran a home-based business.*”, “*If I had my own business, maybe party planning, lawn service something like that - did I make any money from it.*”, and “*When you make a contact with somebody to provide services for an amount of money.*” No changes recommended for testing in round 2.

Round 2 Findings

No changes tested. Testing of the original version again resulted in full comprehension by all respondents. They were able to provide definitions of self-employment very similar to those collected in round 1.

Justification for Recommended Wording

We recommend having CAPI fill in the reference period to avoid respondents answering for the last calendar year (see AMTI2).

***Spanish Language Interviews***

Expert Review Results and Round 1 Findings

The translation of “self-employment” (“auto-empleo”) is a very literal translation that does not reflect common usage in Latin American Spanish. We raised concerns about respondents’ ability to understand this term. In round 1 testing, ten of the 24 respondents were not familiar with the term “auto empleo.” Some were able to figure the intent of the term by deconstructing its meaning (from auto = self and empleo = employment). (“*Autoempleo? What is autoempleo? It sounds strange. It would be easier to say ‘mi negocio’—my business—instead*”)



of ‘autoempleo.’ But, for example, we are trying to have a business that sells tools. That could be self employment, because I hire myself to conduct my business.”) However, not all respondents were able to figure this out with one respondent noting “The question is not clear to me... maybe it means that I have a job, and I go to another one” and another saying “I don’t understand what that means.” One respondent even associated the term with automobiles.

**Round 2 Findings**

We tested a translation for “self-employment” more in line with common usage in Latin American Spanish: “empleo por cuenta propia.” This phrase is the standard and most common way to refer to self-employment in the region. With this new phrasing, the majority of the respondents understood the question as intended. Four respondents were still not fully familiar with the concept of self-employment and interpreted it as different meanings, including income from rent reduction, from a second job, monthly or biweekly earnings, and income from working for someone else. These respondents did not have a common national origin or level of education.

**Justification for Recommended Wording**

We recommend using the version tested in round 2 because it allowed respondents to interpret the question as intended. We also recommend having CAPI fill in the reference period to avoid respondents answering for the last calendar year (see AMTI2).

**3.4.4.4 QINT**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	In the past 12 months, did you have interest from savings, money market funds, IRA’s, CDs, or other interest bearing accounts?	En los últimos 12 meses, ¿recibió usted intereses de cuentas de ahorro, fondos monetarios, cuentas de jubilación (IRA’s), cédulas de depósito (CDs), u otras cuentas que produzcan intereses?
<b>Recommended Wording</b>	In the past 12 months, that is, since (MONTH YEAR), did you have interest from savings, money market funds, IRA’s, CDs, or other interest bearing accounts?	En los últimos 12 meses, es decir, desde (MONTH de YEAR), ¿recibió usted intereses de cuentas de ahorro, cuentas “money market,” cuentas de jubilación individuales como por ejemplo las cuentas IRA, plazos fijos, u otras cuentas que produzcan intereses?

### ***English Language Interviews***

#### **Expert Review Results and Round 1 Findings**

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

#### **Round 2 Findings**

No changes tested.

#### **Justification for Recommended Wording**

We recommend having CAPI fill in the reference period to avoid respondents answering for the last calendar year (see AMTI2).

### ***Spanish Language Interviews***

#### **Expert Review Results and Round 1 Findings**

Expert review raised concerns about the financial terminology and to what extent the respondents in this population would be familiar with it. In particular, some translation choices were of concern: “cédulas de depósito” is not a common translation of CDs. In testing we probed about the translated terms and the English acronyms separately. From the interviews we found that respondents generally understood that the question asked about earnings from interest bearing accounts at a bank or other financial institutions. However, they were not familiar with the meaning of “fondos monetarios” (“money market funds”) and provided inaccurate interpretations just by trying to deduce its meaning. They were also unfamiliar with “cédulas de depósito” (for “certificate of deposit”), except for a small fraction of respondents. The initials “CD” evoked for most the thought of a music compact disc.

#### **Round 2 Findings**

For different types of interest bearing accounts we tested a combination of Spanish and English terms, because we expected that respondents who have such financial products in this country may have heard them referred to by their names in English. For money market funds we tested “cuentas ‘money market’ o fondos del mercado monetario.” For IRAs, we tested “cuentas de jubilación individuales o IRA’s” (individual retirement accounts or IRAs). For CDs we tested “certificados de depósito o CDs.” Additionally we tested an alternative for CD that is a common term in Latin America: “plazos fijos” (literally, “fixed terms”, as short for fixed-term deposits).

After analyzing the interviews, we realize that some of the tested items were helpful additions, while others were not. A majority of respondents were not familiar with or

misinterpreted the following terms: “fondos del mercado monetario,” “IRA’s” (confused by respondents with the initials for the IRS), “certificados de depósito” and “CDs” (confused with compact discs).

Justification for Recommended Wording

The recommended wording attempts to provide additional context or cues to facilitate comprehension. If a respondent has a certain type of interest-bearing account but does not necessarily know it by the term we use, that additional context should help. By adding “cuentas” (accounts) in front of IRA and removing the plural, the confusion with the IRS should disappear. By using “money market,” the term banks use in the U.S. even in Spanish materials, but preceding it with “cuentas” (accounts), we expect increased comprehension. Instead of CDs, we recommend using “plazos fijos,” which tested well in round 2. We also recommend having CAPI fill in the reference period to avoid respondents answering for the last calendar year (see AMTI2).

*3.4.4.5 QDIV*

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	In the past 12 months, did you have dividends from stocks?	En los últimos 12 meses, ¿obtuvo usted dividendos de acciones?
<b>Recommended Wording</b>	In the past 12 months, that is, since (MONTH YEAR), did you have dividends from stocks?	En los últimos 12 meses, es decir, desde (MONTH de YEAR), ¿obtuvo usted dividendos de acciones?

*English Language Interviews*

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

Round 2 Findings

No changes tested.

Justification for Recommended Wording

We recommend having CAPI fill in the reference period to avoid respondents answering for the last calendar year (see AMTI2).

### ***Spanish Language Interviews***

#### Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. About half of the round 1 respondents had problems with interpretation of this question, primarily because of lack of familiarity with stocks and dividends.

#### Round 2 Findings

No changes recommended; the translation itself is not problematic but comprehension is affected by respondents' knowledge of dividends and stocks. Although respondents had only a vague understanding of what stocks and dividends are, their limited knowledge was enough to allow them to answer the question as intended.

#### Justification for Recommended Wording

We recommend having CAPI fill in the reference period to avoid respondents answering for the last calendar year (see AMTI2).

#### *3.4.4.6 QRENT*

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	In the past 12 months, did you receive rental income?	En los últimos 12 meses, ¿obtuvo usted ingresos procedentes de alquiler?
<b>Recommended Wording</b>	In the past 12 months, that is, since (MONTH YEAR), did you receive rental income?	En los últimos 12 meses, es decir, desde (MONTH de YEAR), ¿obtuvo usted ingresos de alquileres o rentas?

### ***English Language Interviews***

#### Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

#### Round 2 Findings

No changes were tested. One respondent living in public housing thought the question was asking about recertification. Another respondent could not figure what “rental income” meant in the context of the question; she simply could not define it or understand it.

#### Justification for Recommended Wording

We recommend having CAPI fill in the reference period to avoid respondents answering for the last calendar year (see AMTI2).

***Spanish Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. Generally, the question was well understood and answered. A few misinterpretations occurred; in one case, “procedentes” (coming from) was misinterpreted as “precedentes” (previous or preceding).

Round 2 Findings

Because “procedentes” was found problematic in round 1 (and also, as reported, in variable SALQ), we deleted it from the question text before testing because its presence or absence makes no difference in the question meaning. We also tested adding “rentas” to the translation of “rental income” because while some Spanish speakers use “alquiler,” in the context of rental income, the word “rentas” is most commonly used.

Justification for Recommended Wording

We recommend using the version tested in round 2 that performed well and was interpreted as intended. We also recommend having CAPI fill in the reference period to avoid respondents answering for the last calendar year (see AMTI2).

3.4.4.7 QSS

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Did you receive any Social Security or Railroad Retirement benefits during the past 12 months?	¿Recibió usted beneficios de la Seguridad Social o de Railroad Retirement durante los últimos 12 meses?
<b>Recommended Wording</b>	Did you receive any Social Security or Railroad Retirement benefits during the past 12 months, that is, since (MONTH YEAR)?	¿Recibió usted beneficios de jubilación ya sea del “Social Security” o para personal jubilado de los ferrocarriles durante los últimos 12 meses, es decir, desde (MONTH de YEAR)?

***English Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well as a whole, in that respondents understood it asked about retirement benefits, and were able to respond. However, three respondents were not sure of the meaning of “railroad retirement” specifically. No changes recommended.

### Round 2 Findings

No changes tested. Two respondents were confused about Social Security benefits, thinking the question asked about disability or about SSI.

### Justification for Recommended Wording

We recommend having CAPI fill in the reference period to avoid respondents answering for the last calendar year (see AMTI2).

### *Spanish Language Interviews*

#### Expert Review Results and Round 1 Findings

Initial expert review suggested that the presence of “railroad retirement” in English in the question text without a Spanish translation would be likely to present problems for monolingual Spanish speakers. Respondents were able to categorically and correctly answer this question but not because they understood it well. They knew from context that the question addressed receiving benefits from some sort of Social Security or retirement program. They were not familiar with “railroad retirement” but for those who do not get benefits from any kind of social security or retirement program, answering “No” was easy. We did not interview anyone receiving railroad retirement benefits.

Because of the concerns raised in expert review, the round 1 protocol included a probe to ask respondents about “jubilación ferroviaria” (literally, “railroad retirement”) to determine if a Spanish translation could help comprehension. The respondents were entirely unfamiliar with the concept, in English or Spanish. Some were unfamiliar with “beneficios de la Seguridad Social” (Social Security benefits).

### Round 2 Findings

In round 2, we tested a version that translated “railroad retirement” into Spanish. The translation provided more context than the phrase tested in round 1. It referred to retirement benefits for railroad personnel: “Recibió usted beneficios de jubilación del ‘Social Security’ o beneficios de jubilación para personal de los ferrocarriles durante los últimos 12 meses?” (Did you receive retirement benefits from Social Security or retirement benefits for railroad personnel during the past 12 months?). This worked better than the round 1 version, in that more respondents understood the question as intended. However, some respondents continued to be confused about the concept of railroad retirement.

Justification for Recommended Wording

Because the concept of “railroad retirement” is very unfamiliar to this population, we recommend using a version based on round 2 findings (but not tested) that more clearly spells out what it refers to, by saying “retirement benefits for retired railroad personnel” (“beneficios de jubilación para personal jubilado de los ferrocarriles”). We expect this will enhance comprehension because it clarifies that these are benefits not for current personnel working in the railroads but rather for those who have retired.

We also recommend having CAPI fill in the reference period to avoid respondents answering for the last calendar year (see AMTI2).

*3.4.4.8 QSSI*

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Did you receive any Supplemental Security Income (SSI) payments during the past 12 months?	¿Recibió usted algún pago del Supplemental Security Income (SSI) durante los últimos 12 meses?
<b>Recommended Wording</b>	Supplemental Security Income or SSI makes monthly payments to people with low income and scarce resources who are over 65 years old, blind, or disabled.  Did you receive any Supplemental Security Income (SSI) payments during the past 12 months, that is, since (MONTH YEAR)?  Exclude Social Security Disability Income (SSDI). Exclude Social Security Benefits.	El programa de Ingreso del Seguro Suplementario (SSI) hace pagos mensuales a personas de bajos ingresos y recursos limitados y que tengan 65 años o más, o que sean ciegos o discapacitados.  ¿Recibió usted algún pago de Ingreso del Seguro Suplementario (SSI) durante los últimos 12 meses, es decir, desde (MONTH de YEAR)?  No incluya SSDI o pagos por discapacidad del Social Security. No incluya beneficios de jubilación del Social Security.

***English Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. Respondents had confused or vague notions of what SSI is. An explanation of what the benefits are should help them respond.

Round 2 Findings

Based on round 1 results, we tested providing (before the question) the following definition of SSI: “Supplemental Security Income or SSI makes monthly payments to people with low income and scarce resources who are over 65 years old, blind, or disabled.” Even with

the explanation, two respondents were confused about Social Security Income, thinking the question asked about disability or about Social Security retirement benefits.

#### Justification for Recommended Wording

We recommend providing the explanation tested in round 2 because it improved respondents' ability to interpret the question as intended. In addition, we believe that adding an exclusionary statement after the question will reduce confusion with other benefit programs from the Social Security Administration. We also recommend having CAPI fill in the reference period to avoid respondents answering for the last calendar year (see AMTI2).

### *Spanish Language Interviews*

#### Expert Review Results and Round 1 Findings

Expert review suggested that the use of "Supplemental Security Income" in English alone in the question and without a Spanish translation would present problems for monolinguals. In round 1 we found that respondents had very vague knowledge of what SSI means, either as initials, spelled out in English, or in translation. Most knew they do not get any government benefits and were therefore able to answer "No." But, upon probing, it was evident they had not understood the terminology.

#### Round 2 Findings

A definition of what the SSI program is was provided as introduction to the question. This version tested well, as it minimized confusion with other benefit programs. The tested version also provided a translation of Supplemental Security Income.

#### Justification for Recommended Wording

We recommend using the round 2 version because it tested better than the original. In round 1 respondents answered they did not receive SSI, explaining that they knew this because they do not receive any benefits from the Social Security Administration; however, in round 2 they specifically stated that they do not have the characteristics that make a person eligible for SSI. They spoke of not being old enough or disabled, for example.

Following round 2, the language team recommended that the grammar be edited slightly in the added introduction to use the subjunctive mode as opposed to the indicative mode in the version tested. This is a style preference that improves the Spanish translation of the question.

In addition, we believe that adding an exclusionary statement after the question will reduce confusion with other benefit programs from the Social Security Administration. We also



recommend having CAPI fill in the reference period to avoid respondents answering for the last calendar year (see AMTI2).

#### 3.4.4.9 QWELF

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Did you receive any public assistance or public welfare payments from the state or local welfare office during the past 12 months?	¿Recibió usted alguna asistencia pública o pagos de la oficina de beneficencia estatal o local durante los últimos 12 meses?
<b>Recommended Wording</b>	Did you receive any public assistance or public welfare payments from the state or local welfare office during the past 12 months, that is, since (MONTH YEAR)?  Do not include food stamps.	¿Recibió usted alguna asistencia pública o pagos de la oficina de “welfare” estatal o local durante los últimos 12 meses, es decir, desde (MONTH de YEAR)?  No cuente estampillas de comida o cupones de alimentos.

### *English Language Interviews*

#### Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

#### Round 2 Findings

To be consistent with the changes in the Spanish, we tested the original question with the addition of an indication to respondents not to include food stamps. One respondent believed welfare was exclusively “AFDC.” Another said he did not know the meaning of “public assistance.” Otherwise the question worked well.

#### Justification for Recommended Wording

For consistency with the Spanish version, we recommend adopting the exclusionary note about food stamps. We also recommend having CAPI fill in the reference period to avoid respondents answering for the last calendar year (see AMTI2).

### *Spanish Language Interviews*

#### Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. In testing, respondents wondered if this question included Medicaid benefits, help paying the electric bill, assistance programs from nonprofit organizations, etc. This is not surprising because many immigrants have scarce

knowledge about public benefits, particularly those who do not qualify for benefit programs. Generally they were able to interpret and answer question well. Several respondents understood the English word “welfare,” particularly those who received welfare.

Round 2 Findings

In a test case, one respondent included food stamps in her answer. To avoid double reporting (another item, QFS1, asks specifically about food stamp benefits), we tested a message asking the respondent not to include food stamps in their answer. This version worked well.

Justification for Recommended Wording

Avoiding double reporting is important in collecting information about the different programs from which respondents may receive benefits. We recommend including the tested exclusionary message, which worked well. We also recommend having CAPI fill in the reference period to avoid respondents answering for the last calendar year (see AMTI2).

*3.4.4.10 QRETIR*

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Did you receive any retirement or survivor pensions during the past 12 months?	¿Recibió usted alguna pensión de jubilación o viudedad durante los últimos 12 meses?
<b>Recommended Wording</b>	Did you receive any retirement or survivor pensions during the past 12 months, that is, since (MONTH YEAR)?	¿Recibió usted durante los últimos 12 meses, es decir, desde (MONTH de YEAR) alguna pensión de jubilación o pensión para viudos(as) o dependientes de un trabajador fallecido?  <i>(Did you receive in the last 12 months any retirement pension or pension for widow(er)s or dependents of a dead worker?)</i>

***English Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

Round 2 Findings

No changes tested. One respondent did not know meaning of “survivor.”

### Justification for Recommended Wording

We also recommend having CAPI fill in the reference period to avoid respondents answering for the last calendar year (see AMTI2).

### *Spanish Language Interviews*

#### Expert Review Results and Round 1 Findings

Expert review indicated that “survivor pensions” was translated as “widowhood pensions,” not necessarily inclusive of all types of survivors. Furthermore, the term “viudedad” (widowhood) is not a term used in Latin America; it is used only in Spain. The term used for “widowhood” in Latin America is “viudez.”

In round 1 interviews, some respondents answered the question about their entire household and others answered just about themselves. From the root of the word, respondents were able to realize that “viudedad” referred to widowhood. However, they indicated the term they use is “viudez.” The question worked well, although not equivalent to the English question, because the concept of widowhood is more limiting than that of survivorship.

#### Round 2 Findings

We tested a version that used terminology from the Social Security Administration website where the Spanish phrase “pensiones para sobrevivientes” (pensions for survivors) is used for “survivor pension.” However, this terminology did not work well. “Sobrevivientes” was interpreted as survivors of natural disasters (e.g., hurricane Katrina) or wars, or people needing money to survive.

### Justification for Recommended Wording

Although untested, we propose a version that uses a descriptive phrase for survivors, in simple and clear terms. For “survivors pension,” the phrase proposed is “pension for widow(er)s or dependents of a dead worker.” This is consistent with the definition of survivors offered on the Social Security Administration website. We also recommend having CAPI fill in the reference period to avoid respondents answering for the last calendar year (see AMTI2).

**3.4.4.11 QWKCMP**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Did you receive any disability payments such as SSDI, worker’s compensation, veteran’s disability or other disability payments during the past 12 months?	Recibió usted algún pago por discapacidad como SSDI, compensación de trabajadores, discapacidad de veteranos u otros pagos por discapacidad durante los últimos 12 meses?
<b>Recommended Wording</b>	Did you receive any disability payments such as SSDI, worker’s compensation, veteran’s disability or other disability payments during the past 12 months, that is, since (MONTH YEAR)?	¿Recibió usted algún pago por discapacidad como por ejemplo SSDI, compensación para trabajadores, discapacidad para veteranos u otros pagos por discapacidad durante los últimos 12 meses, es decir, desde (MONTH de YEAR)?

***English Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. Although respondents were confused about the meaning of Social Security Disability Insurance (SSDI), the question worked well overall in that they interpreted it as asking about different types of disability benefits. No changes recommended.

Round 2 Findings

No changes were tested. Four respondents showed confusion about SSDI; they were either uncertain as to what it meant or confused it with other benefits from the Social Security Administration.

Justification for Recommended Wording

We also recommend having CAPI fill in the reference period to avoid respondents answering for the last calendar year (see AMTI2).

***Spanish Language Interviews***

Expert Review Results and Round 1 Findings

Expert review raised the issue that prepositions in the translated names of benefit programs might not have been well chosen. The question was well understood. Even for specific types of disability benefits that respondents may not have known about (such as SSDI),

they understood well that the question asked about all types of disability payments. Respondents were asked to choose between two versions of program names that were thought to have awkward preposition use, specifically, the use of “de” instead of “para” in “compensación de trabajadores” and “discapacidad de veteranos.”

Round 2 Findings

No changes were tested. Respondents were again asked to choose between two versions of program names that were thought to have awkward preposition use.

Justification for Recommended Wording

Only one change is recommended: to modify the prepositions in the question text based on respondents’ preferences solicited in the cognitive interview over two rounds. We also recommend having CAPI fill in the reference period to avoid respondents answering for the last calendar year (see AMTI2).

3.4.4.12 QALIM

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	In the past 12 months, did you receive alimony or child support?	En los últimos 12 meses, ¿recibió usted pensión alimenticia (alimony) o ayuda para los hijos (child support)?
<b>Recommended Wording</b>	<p>People sometimes receive payments from an ex-spouse or partner to help them support themselves or their children. These payments are sometimes received from a government agency.</p> <p>In the past 12 months, that is, since (MONTH YEAR), did you receive any such payments, that is, alimony or child support?</p>	<p>Hay pagos de parte de un ex esposo(a) o ex pareja para ayudar a mantenerle a usted o a sus hijos. A veces esos pagos se reciben de una agencia del gobierno.</p> <p>En los últimos 12 meses, es decir, desde (MONTH de YEAR), ¿recibió usted alguno de esos pagos, es decir, manutención o pensión alimenticia para usted o sus hijos?</p> <p><i>(There are payments from an ex-spouse or partner to help support a person or their children. Sometimes those payments are received through a government agency.</i></p> <p><i>In the last 12 months, did you receive any such payments, that is, support for you or your children?)</i></p>

### ***English Language Interviews***

#### **Expert Review Results and Round 1 Findings**

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

#### **Round 2 Findings**

No changes tested.

#### **Justification for Recommended Wording**

For consistency with the recommendations for Spanish, we recommend including an introduction that defines alimony and child support, although English-language respondents did not exhibit difficulties interpreting the question as intended. We also recommend having CAPI fill in the reference period to avoid respondents answering for the last calendar year (see AMTI2).

### ***Spanish Language Interviews***

#### **Expert Review Results and Round 1 Findings**

The expert review raised concerns that “ayuda para los hijos” (provided as translation for “child support”), literally means “help for the children.” It is vague and does not necessarily suggest financial help. It could, for instance, include childcare help.

In round 1 testing, some respondents understood the question to include government assistance for low-income families with children, or food programs from the government, including food stamps. Others thought it referred to Medicaid for the children.

#### **Round 2 Findings**

We tested changes that refined the terminology in Spanish to reduce respondents’ confusion and clarified that alimony comes from an ex-spouse or partner. Additionally, we stated that child support can come from government or from the children’s other parent, in the hopes that more context would aid comprehension of the question.

The tested version improved comprehension substantially. The addition of the introduction made clear to respondents what kind of payments the question refers to. However, problems still occurred with the inclusion of the English terms “alimony” and “child support.” Several monolinguals were unfamiliar with these terms.

Justification for Recommended Wording

Because of the round 2 findings, we recommend removing the English terms in parentheses entirely, and keeping the tested introduction. Round 2 test results indicated “child support” (in English) was not understood adequately and did not help specify what kind of help for the children (“ayuda para los hijos”) the question refers to. For that reason we recommend replacing “ayuda para los hijos” with the (untested) term commonly used in parts of Latin America to refer to alimony and child support, “manutención,” that is, support from an ex-spouse or partner for their former spouse and children.

We also recommend having CAPI fill in the reference period to avoid respondents answering for the last calendar year (see AMTI2).

*3.4.4.13 QOTHER*

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	In the past 12 months, did you receive unemployment compensation, any veteran’s payments not already mentioned or any other income?	En los últimos 12 meses, ¿recibió usted compensación de desempleo, algún pago de veterano no mencionado anteriormente o algunos otros ingresos?
<b>Recommended Wording</b>	In the past 12 months, that is, since (MONTH YEAR), did you receive unemployment compensation, any veteran’s payments not already mentioned or any other income?	En los últimos 12 meses, es decir, desde (MONTH de YEAR), ¿recibió usted compensación de desempleo, algún pago a veteranos no mencionado anteriormente o algunos otros ingresos?

*English Language Interviews*

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

Round 2 Findings

No changes tested.

Justification for Recommended Wording

We recommend having CAPI fill in the reference period to avoid respondents answering for the last calendar year (see AMTI2).

### ***Spanish Language Interviews***

#### **Expert Review Results and Round 1 Findings**

Expert review revealed a concern that the translation for “veteran’s payments” may have used the wrong preposition. The phrase was translated as “pago de veterano” instead of “pago a veteranos,” which we considered the more standard translation. Round 1 respondents were able to interpret and answer this question adequately. However, when offered several versions on ways to say “veteran’s payments” in Spanish (with the prepositions “de,” “a,” and “para”), most respondents preferred “pagos a veteranos” (veteran’s payments).

#### **Round 2 Findings**

Again, we elicited preferences for preposition use in the translation for “veteran’s payments,” and most respondents preferred “pagos a veteranos” as in round 1.

#### **Justification for Recommended Wording**

We recommend using the original version but modifying the prepositions for the translation of “veteran’s payments” based on respondents’ preferences solicited in the cognitive interview over two rounds. We also recommend having CAPI fill in the reference period to avoid respondents answering for the last calendar year (see AMTI2).

#### ***3.4.4.14 MISSINC***

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	What was your TOTAL income during the past 12 months?	¿Cuáles fueron los ingresos TOTALES de usted durante los últimos 12 meses?
<b>Recommended Wording</b>	What was your TOTAL income during the past 12 months, that is, since (MONTH YEAR)?	¿Cuáles fueron los ingresos TOTALES de usted durante los últimos 12 meses, es decir, desde (MONTH de YEAR)?

### ***English Language Interviews***

#### **Expert Review Results and Round 1 Findings**

Expert review did not reveal any issues of concern. Very few respondents were asked this question because of the skip pattern. In the few cases in which it was asked, the respondents did not necessarily include all income. No changes recommended.



### Round 2 Findings

No changes were tested. Of the five respondents who were asked this question, one answered based on her income taxes for the previous calendar year. Another respondent grossly underestimated the 12-month income, given the monthly TANF benefits she reported.

### Justification for Recommended Wording

We recommend having CAPI fill in the reference period to avoid respondents answering for the last calendar year (see AMTI2).

### ***Spanish Language Interviews***

#### Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. Respondents did not reply for the previous 12 months, but generally for the prior calendar year.

### Round 2 Findings

No changes tested. Some respondents, particularly women who do not work, could not provide an answer. At least one person mentioned giving her answer based on the income tax return for the prior year. One respondent mentioned in conversation that she earns money answering surveys on the internet, yet she reported only her husband's earnings as household income. Another respondent, who had indicated she receives SSI, reported only her job earnings.

### Justification for Recommended Wording

The problems identified are not related to translation issues. The problems are similar in the English and Spanish versions. We recommend considering the problems found to improve on the design of this item since, as it is, it is eliciting information that is not quite comparable across respondents. We also recommend having CAPI fill in the reference period to avoid respondents answering for the last calendar year (see AMTI2).

3.4.4.15 *ESTTINC*

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	What is your best estimate of the total income your family received from all sources over the past 12 months?	¿Cuánto calcula usted que fueron los ingresos totales recibidos por su familia de todas las fuentes durante los últimos 12 meses?
<b>Recommended Wording</b>	What is your best estimate of the total income your family received from all sources over the past 12 months, that is, since (MONTH YEAR)?	¿Cuál es su cálculo aproximado de cuánto fueron los ingresos totales de cualquier tipo recibidos por toda su familia durante los últimos 12 meses, es decir, desde (MONTH de YEAR)?  <i>(What is your approximate estimate of how much was the total income of any type received by all members of your family during the last 12 months, that is, since (MONTH YEAR)?)</i>

***English Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

Round 2 Findings

No changes tested. One respondent did not include her own income, only her husband's.

Justification for Recommended Wording

We recommend having CAPI fill in the reference period to avoid respondents answering for the last calendar year (see AMTI2).

***Spanish Language Interviews***

Expert Review Results and Round 1 Findings

Expert review revealed that the word “best” in “best estimate” did not get translated. Some respondents answered only for themselves. Otherwise, they seemed to interpret the question as intended.

Round 2 Findings

We revised the translation to reflect the concept of “best estimate.” The question was not extensively tested because of the skip pattern. Among those who were asked the question,

several said they could not provide even an estimate (they seemed to be refusing an answer). The phrase “de todas las fuentes” (from all sources) was not clearly understood.

Justification for Recommended Wording

We recommend using the version tested in round 2 that was interpreted as intended. In addition, in round 2 findings, we recommend replacing “de todas las fuentes” (from all sources) with “de cualquier tipo” (of any type), given round 2 results.

We also recommend having CAPI fill in the reference period to avoid respondents answering for the last calendar year (see AMTI2).

*3.4.4.16 LT25K*

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Was all of your total combined incomes over \$25,000?	¿Fueron todos sus ingresos combinados superiores a \$25,000?
<b>Recommended Wording</b>	No changes recommended.	¿Fueron todos los ingresos combinados de toda su familia más de \$25,000?  <i>(Was the income of all family members combined over \$25,000?)</i>

***English Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

Round 2 Findings

No changes tested.

Justification for Recommended Wording

No changes recommended.

***Spanish Language Interviews***

Expert Review Results and Round 1 Findings

Despite expert review concerns that “ingresos combinados” (combined incomes) is a literal translation unlikely to be clear to respondents as to what is being combined, respondents generally seemed to interpret the question as intended.

Round 2 Findings

Respondents did not interpret the term “combined” equally. Some only included the couple’s income but not that of other adults in the household. When we tested an alternative that followed “combined income” with the qualification that it was “the whole family’s,” respondents understood that the question asked about all family members in the household. The word “superiores” (over) was confusing to some respondents.

Justification for Recommended Wording

We recommend using the version that indicates the combined income is the whole family’s, and replacing the word “superiors a” with “más de,” which is a widely understood, simpler phrase.

*3.4.4.17 ZINCH*

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	<p>Is your total income THIS MONTH about the same as it was a year ago?</p> <p>Is all of your total combined income THIS MONTH about the same as it was a year ago?</p>	<p>¿Son sus ingresos totales ESTE MES aproximadamente iguales a los de hace un año?</p> <p>¿Son todos sus ingresos combinados totales ESTE MES aproximadamente iguales a los de hace un año?</p>
<b>Recommended Wording</b>	No changes recommended.	<p>¿Son sus ingresos totales ESTE MES aproximadamente iguales a los de hace un año?</p> <p>¿Son todos los ingresos combinados totales de toda su familia ESTE MES aproximadamente iguales a los de hace un año?</p>

***English Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

Round 2 Findings

No changes tested. One respondent did not include her own income, only her husband’s.

Justification for Recommended Wording

No changes recommended.

*Spanish Language Interviews*

Expert Review Results and Round 1 Findings

Again, as in the prior question, expert review raised concerns that “ingresos combinados” (combined incomes) is a literal translation unlikely to be clear to respondents as to what is being combined. However, in round 1 testing the question seemed to work well.

Round 2 Findings

Refer to the section on LT25K for recommendations about adding a reference to family members.

Justification for Recommended Wording

As in LT25K, we recommend clarifying that the combined income is the whole family’s.

3.4.4.18 ZINCN

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	What do you expect your total income to be in the NEXT 12 MONTHS?  What do you expect all of your total combined income to be in the NEXT 12 MONTHS?	¿Cuáles espera usted que sean sus ingresos totales en los PRÓXIMOS 12 MESES?  ¿Cuáles espera usted que sean todos sus ingresos combinados totales en los PRÓXIMOS 12 MESES?
<b>Recommended Wording</b>	No changes recommended.	¿Cuánto calcula que serán todos sus ingresos totales en los PROXIMOS 12 MESES?  ¿Cuánto calcula que serán todos los ingresos combinados totales de toda su familia en los PROXIMOS 12 MESES?

***English Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. In round 1 testing, some respondents seemed reluctant to venture a guess, particularly those who were asked to provide total combined income. The responses elicited were based on concrete calculations related to current income and knowledge of any expected differences in the coming year. No changes recommended.

Round 2 Findings

No changes were tested. One respondent did not include her own income, only her husband's. Again, respondents very concretely figured their future income based on their current income.

Justification for Recommended Wording

No changes were recommended.

***Spanish Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. In a few cases, respondents interpreted “espera” as hoping or wishing, rather than actual expectations based on some reality. Most respondents did not give a dollar amount here. Because this question appeared after ZINCH, which asks respondents to compare across time, it did not elicit a dollar amount in several cases. Respondents answered with regard to the previous 12 months.

Round 2 Findings

In this round we tested a version that replaced the verb in the original translation with one expected to better convey the sense of an estimate rather than a hope. We tested “calcula” (estimate) and started the sentence with “how much” (“cuánto”) to make it clear to respondents that the expected answer would be an amount. For “combined income” we added again a reference to family members (see LT25K above). A number of respondents were unable to provide an answer, although they understood the question clearly. They described uncertain work situations in the family and did not know what to answer.

Justification for Recommended Wording

The version tested in round 2 is recommended because it worked well and was interpreted as intended.

*3.4.4.19 QFS1*

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Did you receive Food Stamp Benefits in the past 12 months?	¿Recibió usted ayuda para alimentos (Food Stamp Benefits) en los últimos 12 meses?
	Did your family receive Food Stamp Benefits in the past 12 months?	¿Recibió su familia estampillas para comida o cupones de alimentos (Food Stamp Benefits) en los últimos 12 meses?
<b>Recommended Wording</b>	Did you receive Food Stamp Benefits in the past 12 months, that is, since (MONTH YEAR)?	¿Recibió usted estampillas de comida o cupones de alimentos en los últimos 12 meses, es decir, desde (MONTH de YEAR)?
	Did your family receive Food Stamp Benefits in the past 12 months, that is, since (MONTH YEAR)?	¿Recibió su familia estampillas de comida o cupones de alimentos en los últimos 12 meses, es decir, desde (MONTH de YEAR)?

***English Language Interviews***

Expert Review Results and Round 1 Findings

Expert review did not reveal any issues of concern. The question worked well. No changes recommended for testing in round 2.

Round 2 Findings

No changes tested.

### Justification for Recommended Wording

We recommend having CAPI fill in the reference period to avoid respondents answering for the last calendar year (see AMTI2).

### *Spanish Language Interviews*

#### Expert Review Results and Round 1 Findings

Based on prior research and knowledge of the Latino community, we suggest using more specific Spanish terminology—terms that many Spanish speakers use. Respondents understood and could define “ayuda para alimentos” and were also familiar with the English term “Food Stamp Benefits.” However, they themselves used other Spanish terms such as “estampillas de comida” o “cupones de alimentos.”

#### Round 2 Findings

We tested a version with the most common translations for “food stamps”: “estampillas de comida” and “cupones de alimentos.” The tested versions worked well. The parenthetical phrase in English was unnecessary because all respondents understood clearly one or the other Spanish phrase. The item is most comparable to the English original when it does not contain a term in a language that respondents cannot understand.

### Justification for Recommended Wording

We recommend using the tested and commonly used Spanish terms for “food stamps.” The possible ambiguity of “ayuda para alimentos” (that could, for example, include getting food from food pantries) is thus avoided. We also recommend having CAPI fill in the reference period to avoid respondents answering for the last calendar year (see AMTI2).



## **4. LESSONS LEARNED—TRAINING, RECRUITING, INTERVIEWING, AND MANAGEMENT**

### **4.1 Training**

The trainees agreed that the four group trainings (one for each round of cognitive interviewing) were successful. All trainees were experienced cognitive interviewers and language experts, and felt that the length of the initial two-day group training was adequate. They noted several strengths: design of the training modules and their interactive features, detailed walkthrough of the survey and probing questions, and the training materials. In particular, the practice mock interviews were deemed helpful and useful in preparing for the actual interviews.

Three main suggestions were made for improvement.

- Cover three topics more extensively, including the following:
  - definitions of housing terms, that is, providing more examples and visual aids;
  - probing, specifically when to probe for more information and when to stop probing; and
  - interview summary reports, namely, providing specific examples of good and poor interview summary reports.
- For the trainings for round 2 of cognitive interviewing, reduce the number of practice mock interviews. More time can be devoted to the review of the existing probing questions and the discussion on the new approach and the intent of the added probing questions.
- Because this was a group of experienced cognitive interviewers and language experts, provide more opportunities for group discussions. In particular, discussions that focus on respondent recruiting strategies and intent and word choice of the translation would increase interviewer buy-in and compliance.

### **4.2 Recruiting**

To meet the recruitment goals, various recruiting methods were used including advertisement, word of mouth, posting of flyers in public places frequented by speakers of the target languages, and recruiting respondents in person. While word of mouth was perceived as a very effective method across all interviewing sites, advertising through ethnic mass media outlets resulted in efficient recruiting in the greater Washington DC area, Illinois, and North Carolina. Advertisements were placed in ethnic and Spanish language newspapers: La Raza and Hoy in Illinois, El Tiempo Latino in the greater DC area, and La Conexión in North Carolina. In Texas, advance recruiting was conducted in several Public Housing Authority offices and service

agencies. During the field period, when many respondents were unable to come to their appointment because of the aftermath of Hurricane Ike, we were able to quickly adjust the recruiting goals and compensated for the loss by recruiting more respondents in North Carolina. Similarly, we identified the strengths and weaknesses of recruiting for specific categories at each site and adjusted site-specific goals accordingly. These experiences showed the importance of having an adaptive recruiting strategy across sites to ensure that the overall recruiting goals are achieved.

Recruiting among a population with limited English proficiency is always more challenging than recruiting English-speaking respondents. In particular, it is more difficult to recruit those respondents in a limited English-speaking population with certain housing characteristics as required for this task order. For example, we learned that recipients of rental subsidies tended to be bilingual and represented by few countries or territories of origin, such as Puerto Rico. Similar challenges were encountered in recruiting condominium owners. The biggest challenge associated with recruiting owners of mobile homes was to locate an owner who was still paying a mortgage or loan. Some had paid in full because the payment was usually much lower than a house, or because they could not qualify for a mortgage for various reasons. Among mortgage holders, few reported having a lump sum home equity loan or did not know whether they had them. Although this might reflect the reality among this population, recruiting for this specific characteristic would have required a much more directed effort and longer time.<sup>6</sup>

Because of these challenges, it is very important to work closely with community leaders and local community centers to get access to this hard-to-reach population and gain trust among potential respondents. We also found that recruiting in person in the community helped to gain trust, but it was least efficient because several in-person trips might be required before a few respondents were successfully screened. In addition, it might be helpful in the future to consult housing survey data as to which cities or regions may have more of the specific types of residences.

### **4.3 Interviewing**

Although most probing questions in the protocol guide worked well, the repetition of similar types of probing questions made some respondents feel that they were being tested rather than interviewed. These are probing questions that are inherent to any cognitive interview: “What do you think they mean by \_\_\_\_?”; “How do you understand \_\_\_\_?”; “What do you think

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<sup>6</sup> For this study, the survey questions about lump sum home equity loans were largely similar to the ones asked about home equity loans that were tested with multiple respondents. Therefore, the results were transferable.

the term \_\_\_\_ means?” The interview format specific to this study may have reinforced the sense of testing. Cognitive interviewers handled this issue by reassuring the respondents that their answers would be valued and greatly appreciated. Paraphrasing or using different wording is another way to avoid repetition, such as how respondents would ask this question in their own words. Further research study should be conducted to establish which probing questions tend to be most effective in cognitive interviews in Spanish.

Additionally, knowledge of the topics in the survey questions selected for testing presented a major problem in the Spanish interviews. This problem may be directly associated with respondents’ degree of familiarity with mortgage and loans, financial terms, and various government programs. Although we were able to get their perspective in terms of the translation, at times, it was difficult to isolate the knowledge issue from translation problems. The difficulties observed in our respondents’ understanding of the survey questions may have been compounded by their lack of familiarity with surveys and cognitive interview probing questions. Thus, it is important to conduct future research to investigate whether certain questions are more suitable to be cognitively tested. Furthermore, given the complexity of the survey questions, three rounds of interviewing would have been ideal and are recommended.

#### **4.4 Management**

To manage this study, we developed and maintained a Project Management Plan (PMP). The PMP contained the project management approach, quality assurance plans, and a section on risks. The main objectives of the quality assurance plan were (1) to implement procedures to assure that time, cost, and quality performance were in place; (2) to make certain that proper Census approval was obtained for each test and deliverable; and (3) to ensure that data security requirements were met. To manage risks, we conducted a risk analysis to assess what the risks were, the likelihood that they would occur, and their potential impact, as well as the mitigation plan to control risks. The severity and impact were mostly driven by the schedule.

Additionally, the PMP delineated all activities and sub-activities to be carried out in the performance of this task order, the staff responsible for each activity, the resources required to carry out the activity, and a schedule. In order to balance the schedule and quality of the work, we put together a large team of experienced cognitive interviewers and language experts. Because a key element of success is leadership, the leadership team consisted of a Task Manager and a Lead Researcher / Principal Investigator. The Lead Researcher / Principal Investigator led the design and analysis of the cognitive interviews and the Task Manager closely monitored the activities on the critical path and determined whether any activities were delayed beyond their

total float and resulted in a new critical path. Because both are experienced bilingual cross-cultural researchers and methodologists, the Task Manager and the Lead Researcher / Principal Investigator collaborated on all aspects of the research, development, and analysis. The Census Bureau Analyst on the project and the AHS Program Manager provided overall guidance and participated in key decision making.

## 5. CONCLUSIONS

In the two rounds of interviewing at each phase of testing, we tested the English and Spanish versions of selected AHS questions. We first identified problematic items and terms in round 1 and tested alternative versions in round 2. In this report we have described the methodology in Chapter 2, followed by a detailed item-by-item discussion of the results in Chapter 3. Respondents' answers and reactions from the cognitive interviews allowed us to determine which terms and items were not being interpreted as intended, and to see which alternatives could increase comprehension and consistency of understanding for respondents in the AHS, particularly for Spanish speakers. This information was the basis of the recommendations that were presented in Chapter 3, supplemented in some cases by expert review and suggestions made by the bilingual team of language experts. These recommendations have been reviewed by Census Bureau and American Housing Survey (AHS) staff who are knowledgeable about the underlying goals of the specific questions and also considered the possible consequences of implementing the recommended changes. The recommendations, however, must be weighed against concerns about the longitudinality of the AHS, such as any changes in the English wording, as well as the influence of these changes on questions not tested in the current study.

In testing the AHS translated questions, our goal was to determine which problems were translation issues, which were issues of regional variation (e.g., country of origin), and which were cultural issues. These different types of problems, however, are not neatly organized in discrete compartments; they interact and interrelate. In addition, a number of AHS questions require that respondents have a certain degree of knowledge about a topic. When interviewing a population that speaks little or no English, we also had to determine if any comprehension issues were due to translation choices or because—no matter what words we use—the reality we were describing was not known to the respondents. Some questionnaire designers follow an approach based on the belief that if respondents have done “x”, they will know what “x” is called, and will be able to answer accordingly. By the same token, those who have not done “x” and do not know what it means will answer “No” when asked if they ever did it. In our experience, this approach can lead to survey error, just as much to false positives as to false negatives. A different philosophical approach in questionnaire design says that providing more context or information in the question will allow respondents to formulate an answer that is less prone to error. This was our approach in this evaluation of Spanish questions in AHS: to give more context to reduce false positives and negatives.

A number of lessons were learned in this project. To the cognitive interviewing staff in this project—all experienced cognitive interviewers and language experts—the main suggestion for improvement in the interviewer trainings was to cover more extensively the definitions of

housing terms (with more examples and visual aids), the topic of what constitutes sufficient probing, and how to draft best interview summary reports. In terms of respondent recruitment, word of mouth was perceived as a very effective method across all interviewing sites. Advertising through ethnic mass media outlets also worked well. We were well served by an adaptive recruiting strategy across sites that allowed us to ensure that the overall recruiting goals were achieved, even when one site or another had difficulties with specific goals, because we identified the strengths and weaknesses of recruiting for specific categories at each site and adjusted site-specific goals accordingly. A special challenge was to recruit persons with limited English language skills and specific housing characteristics, such as recipients of rental subsidies. Working closely with local community centers and recruiting in-person helped with getting access to this hard-to-reach population and gaining trust among potential respondents.

Although most probing questions in the protocol guide worked well, several probing questions that are inherent to any cognitive interviews made some respondents feel that they were being tested rather than interviewed. They included: “What do you think they mean by \_\_\_\_?”; “How do you understand \_\_\_\_?”; “What do you think the term \_\_\_\_ means?” Future research studies should be conducted to establish which probing questions tend to be most effective in cognitive interviews in Spanish. Additionally, it was at times difficult to isolate whether the difficulties exhibited by respondents were due to knowledge of the topics in the survey questions selected for testing or due to translation problems. Future research is recommended in order to investigate whether certain questions are more suitable to be tested using the cognitive interviewing method.

A number of items would have benefited from more extensive testing, specifically from a third round of testing. These were items for which, in the second round of testing, more evidence showed that a particular term needed further tweaking. The final recommendations were based on consensus among the team of Spanish-language experts, and specific examples can be found in Chapter 3. Future research should concentrate on these items. Additionally, we are aware that we tested a subset of AHS translated items and recommend that a program of testing be conducted for the other parts of the instrument. In advance of such activity, expert review of the Spanish translated items that have not been tested would be a first and economical step to follow.

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## APPENDICES

Appendix 1: Phase 1 (Owners) Round 1 Protocol Guide – English and Spanish

Appendix 2: Phase 1 (Owners) Round 2 Protocol Guide – English and Spanish

Appendix 3: Phase 2 (Renters) Round 1 Protocol Guide – English and Spanish

Appendix 4: Phase 2 (Renters) Round 2 Protocol Guide – English and Spanish

Appendix 5: Recruitment Plans

Appendix 6: Screening Questionnaire – English and Spanish

Appendix 7: Informed Consent Form for Participation and Audio-Recording – English and Spanish

Appendix 8: Training Plans

Appendix 9: Original and Recommended English and Spanish Question Wording

Appendix 10: Final Wording of Spanish Questions in the 2009 AHS: Tested Questions and Changes Made to Untested Questions

Appendix 11: Changes to English Questions in the 2009 AHS from Study Recommendations



**APPENDIX 1:**  
**PHASE 1 (OWNERS) ROUND 1 PROTOCOL GUIDE – ENGLISH AND SPANISH**

# American Housing Survey Cognitive Testing Protocol Guide - English

PHASE 1 - ROUND 1 \* JUNE 2008

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**PARTICIPANT ID #:**     

**DATE:**                         /    /       (MM/DD/YYYY)

**LANGUAGE (CHECK ONE):**      <sub>1</sub> SPANISH      <sub>2</sub> ENGLISH

**INTERVIEWER:**      <sub>1</sub> George      <sub>2</sub> Alisú      <sub>3</sub> Georgina      <sub>4</sub> Patricia  
                                 <sub>5</sub> Liliana      <sub>6</sub> Yolanda      <sub>7</sub> Manuel      <sub>8</sub> Mandy  
                                 <sub>9</sub> Leticia      <sub>10</sub> Sonia

**LOCATION:**                      <sub>1</sub> NC                      <sub>2</sub> IL                      <sub>3</sub> TX                      <sub>4</sub> DC area

**START TIME:** \_\_\_\_\_ AM / PM

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## **Interviewer: Read this Introduction (IF NEEDED)**

The U.S. Census Bureau has developed a questionnaire for the American Housing Survey. The American Housing Survey is the largest national housing survey in the United States. To date, this survey has always been conducted in English. In 2009 the U.S. Census Bureau will conduct the American Housing Survey in both English and Spanish. The purpose of this study is to ensure the questions are well understood in Spanish as well as in English. The Census Bureau is interested in knowing how people answer the questions depending on their housing situation and the language they speak.

They have hired us, RTI International and RSS, to conduct this research. Your participation is very important because it will help the Census Bureau determine if these questions are well drafted and clear to everyone [FOR SPANISH, ADD: We also want to see if they are translated well and are culturally appropriate.]

We want to learn how different people interpret the questions and how they reach their answers. We are going to pretend that your address has been selected to participate in the American Housing Survey. I am going to ask you some questions from the survey. After I ask you each question, I will ask you to tell me how you came up with your answer. I may ask you what you think a question or a word means.

## SECTION I. INFORMED CONSENT

**Before we start, I would like you to read over the document in front of you. I will read it with you. This document explains what this research study is, as well as your rights as a study participant. In addition, it asks for your permission to have this session audio recorded. If you have any questions about this document, please do not hesitate to ask. Once you are done reading, please sign the next page.**

### INTERVIEWER:

1. DID THE PARTICIPANT HAVE ANY QUESTIONS OR CONCERNS?

- <sub>1</sub> YES  
<sub>2</sub> NO → (SKIP TO QUESTION 3)

2. PLEASE SPECIFY:

3. HAS THE PARTICIPANT READ AND SIGNED THE INFORMED CONSENT?

- <sub>1</sub> YES  
<sub>2</sub> NO → (END INTERVIEW)

4. SAY: Here is a copy of this form for you to keep.

5. HAS THE PARTICIPANT PROVIDED CONSENT TO HAVE THE SESSION AUDIO-TAPED?

- <sub>1</sub> YES  
<sub>2</sub> NO → (SKIP TO SECTION II ON PAGE 2)

6. SAY: Please excuse me a moment while I start the audio recording. TEST TAPE RECORDER.



→ **VERBAL CONSENT MUST BE AUDIO-RECORDED**

7. SAY: Would you please confirm for me – now that the tape recorder is running – that you have agreed to participate and to have this interview audio recorded?

## SECTION II. COGNITIVE INTERVIEW

**We are ready to begin now. I just want to stress that this is NOT any kind of test and there are no right or wrong answers to my questions. We are trying out the survey with people across the country to see if the survey questions are understood the same way and if it's easy or difficult for people to answer them. If there is a survey question that is not clear or does not make sense, please be sure to let me know. It could be a word, a phrase, or a concept. It's important to me to know this so that we may improve the survey questions.**

### **INTERVIEWER:**

IN ADDITION TO THE PROBES LISTED FOR EACH QUESTION, THE FOLLOWING SAMPLE PROBES MAY BE USED ANY TIME YOU NEED TO PROBE FURTHER OR GET ADDITIONAL CLARIFICATION.

- Please tell me more about that.
- Did you find that confusing? IF YES OBTAIN DETAILS
- Is there another word you might use to describe this idea?
- Can you tell me what that means, in your own words?
- Can you tell me what this question is asking, in your own words?

## 1. HOUSING UNIT MODULE

**1\_HTYPE.** Is this unit a house, an apartment, a manufactured/mobile home, or some other type of residence?

- <sub>1</sub> HOUSE
- <sub>2</sub> APARTMENT, FLAT
- <sub>3</sub> MANUFACTURED/MOBILE HOME WITH NO PERMANENT ROOM ADDED
- <sub>4</sub> MANUFACTURED/MOBILE HOME WITH ONE OR MORE PERMANENT ROOM ADDED
- <sub>5</sub> HU IN TRANSIENT HOTEL, MOTEL, ETC.
- <sub>6</sub> HU, PERMANENT IN TRANSIENT HOTEL, MOTEL
- <sub>7</sub> HU IN ROOMING HOUSE OR BOARDING HOUSE
- <sub>8</sub> BOAT OR RECREATIONAL VEHICLE
- <sub>9</sub> TENT, CAVE, OR RAILROAD CAR
- <sub>10</sub> HU NOT SPECIFIED ABOVE
- <sub>11</sub> UNOCCUPIED SITE FOR MANUFACTURED/MOBILE HOME, TRAILER, OR TENT
- <sub>12</sub> GROUP QUARTERS
- <sub>13</sub> DK/REF

AS NEEDED: Can you tell me what this question is asking, in your own words? How did you decide what to answer?

IF NECESSARY: Tell me about the place where you live.

What do you think they mean by 'unit'?

What do you think they mean by 'manufactured or mobile home'?

What other types of residence come to mind when they say "some other type of residence"?

[SPANISH: CHECK ON MEANING OF unidad, casa móvil, remolque.]

[SPANISH: CHECK ON USAGE/MEANING OF apartamento vs. departamento]

**2\_ISTYPE.** Are your living quarters in a ...

- 1 Manufactured/Mobile home?
  - 2 One-unit building, detached from any other building?
  - 3 One-unit building, attached to one or more buildings?
  - 4 Building with two or more apartments? → (GO TO 3\_NUNITS1)
  - 5 DK/REF → (GO TO PAGE 5, QUESTION 4\_TENURE)
- } (GO TO PAGE 5,  
QUESTION  
4\_TENURE)

AS NEEDED: Can you tell me what this question is asking, in your own words?  
How did you decide what to answer?

IF NECESSARY: Tell me about the place where you live.

What do you think they mean by ‘one-unit building, detached from any other building’? Can you think of an example of this type of housing?

What do you think they mean by ‘one-unit building, attached to one or more buildings’? Can you think of an example of this type of housing?

**3\_NUNITS1.** How many apartments are in the building?

|\_|\_|\_|

**INTERVIEWER:** ENTER 998 IF NUMBER IS EQUAL OR GREATER THAN 998

How did you figure the number of apartments?

Tell me which building you were thinking about as you figured the number of apartments.

**4\_TENURE. Is this [house / apartment / manufactured/mobile home] ...**

*INTERVIEWER: Read categories until a “yes” reply is received*

- <sub>1</sub> Owned or being bought by someone in your household?
- <sub>2</sub> Rented?
- <sub>3</sub> Occupied without payment of rent?
- <sub>4</sub> DK/REF

AS NEEDED: Can you tell me what this question is asking, in your own words?  
How did you decide what to answer?

What do you think they mean by ‘occupied without payment of rent’? Can you think of an example of someone living with that kind of arrangement?

[SPANISH: CHECK ON PREFERENCE OF PASSIVE VOICE VS. REFLEXIVE VERB.]  
[SPANISH: CHECK SPECIFICALLY ON MEANING OF ‘ocupada’]

## 2. INVENTORY MODULE

**The next questions are about your home.**

**5\_BUILTQ.** What year was [your home / the building / the manufactured/mobile home] built?

*INTERVIEWER: Mark appropriate year range*

- <sub>0</sub> 2000 – PRESENT → (SPECIFY YEAR): |\_2\_|\_0\_|\_0\_|\_||
- <sub>1</sub> 1995 – 1999
- <sub>2</sub> 1990 – 1994
- <sub>3</sub> 1985 – 1989
- <sub>4</sub> 1980 – 1984
- <sub>5</sub> 1975 – 1979
- <sub>6</sub> 1970 – 1974
- <sub>7</sub> 1960 – 1969
- <sub>8</sub> 1950 – 1959
- <sub>9</sub> 1940 – 1949
- <sub>10</sub> 1930 – 1939
- <sub>11</sub> 1920 – 1929
- <sub>12</sub> 1919 OR EARLIER
- <sub>13</sub> DK/REF

How did you decide what to answer?

How sure were you of your answer?

**6\_CELAR1Q. IF SINGLE UNIT ATTACHED OR SINGLE UNIT DETACHED HOUSES (2\_ISTYPE=2 OR 3), ASK: Is this house built . . .**

*INTERVIEWER: Read categories until a “yes” reply is received*

- <sub>1</sub> With a basement? → (GO TO QUESTION 7\_CELAR2Q)
- <sub>2</sub> With a crawl space? }  
<sub>3</sub> On a concrete slab? } (GO TO PAGE 7, QUESTION 8\_B\_FLOORSQ)  
<sub>4</sub> In some other way? }  
<sub>5</sub> DK/REF

AS NEEDED: Can you tell me what this question is asking, in your own words?  
How did you decide what to answer?

What do you think they mean by ‘basement’?

IF OPTION 2 WAS READ: What do you think they mean by ‘crawl space’?

IF OPTIONS 3 WAS READ: What do you think they mean by ‘concrete slab’?

IF OPTION 3 WAS NOT READ: What if I asked you if this house is built on a concrete slab?  
What do you think they mean by ‘concrete slab’?

IF OPTIONS 2 AND/OR 3 ARE NOT READ: What if I asked you if this house is built with a  
crawl space? What do you think they mean by ‘crawl space’?

**7\_CELAR2Q.** And, is that basement under ALL the house, or is it under PART of the house?

“HOUSE” refers to living space only, i.e. basement doesn’t need to be under garage/carport to count as “all”.

- <sub>1</sub> ALL  
<sub>2</sub> PART  
<sub>3</sub> DK/REF

AS NEEDED: Can you tell me what this question is asking, in your own words?  
How did you decide what to answer?

IF NOT VOLUNTEERED: Tell me what’s under the ground floor in your home. Under what parts of the house is it under?

[SPANISH: CHECK ON MEANING OF ‘espacio habitable’]  
[SPANISH: CHECK ON MEANING OF ‘marquesina’]



**8\_A\_FLOORSQ**

**IF ANSWER IN 6\_CELAR1Q IS: with a basement**

How many stories are there in this [home / building / manufactured/mobile home], including the basement and any finished attics?

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

|\_|\_|

**8\_B\_FLOORSQ**

**IF 6\_CELAR1Q IS NOT: with a basement**

How many stories are there in this [home / building / manufactured/mobile home], including finished attics?

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

|\_|\_|

**INTERVIEWER:** Enter 21 for any number 21 or greater.

How did you figure the number of stories? Tell me how you counted them.

PROBE AS NECESSARY TO MAKE SURE RS ARE COUNTING THE GROUND FLOOR OF APARTMENT BUILDINGS AS WELL AS ANY STORIES THAT MAY NOT INCLUDE LIVING QUARTERS, SUCH AS THE TERRACE.

What do you think they mean by 'finished attic'?

**9\_CLIMBQ. IF TWO OR MORE UNITS IN BUILDING (2\_ISTYPE=4 ON PAGE 4), ASK:**

How many stories are there from the main entrance of the building to the main entrance of your apartment?

|\_|\_|

How did you figure the number of stories? Tell me how you counted them.

PROBE TO SEE IF R COUNTS THE ENTRANCE STORY AND THE OWN APARTMENT STORY.

**10\_ELEVQ. IF MULTI-UNIT STRUCTURES WITH 2 OR MORE FLOORS, ASK:**

Is there a passenger elevator to your floor?

Count freight elevators also meant to be used by passengers.

<sub>1</sub> YES

<sub>2</sub> NO

<sub>3</sub> DK/REF

IF NO: CONFIRM THERE ARE NO ELEVATORS AT ALL THAT PASSENGERS CAN RIDE.

IF YES: Tell me about the elevators in your building.

PROBE TO ESTABLISH IF THERE ARE PASSENGER vs FREIGHT ELEVATORS.

[ENGLISH: What do you think they mean by ‘passenger elevator’? What do you think they mean by ‘freight elevator’?]

[SPANISH: What would you call an elevator that is only to be used by persons but not to carry freight?]

[SPANISH: CHECK TO SEE IF R COUNTED ONLY PASSENGER ELEVATORS INITIALLY.]

**The next few questions are about the number and kinds of rooms in your [house / apartment / manufactured/mobile home / living quarters]**

**11\_BEDRMS.** [Thinking about all of the different floors], how many bedrooms are there in your [house / apartment / manufactured/mobile home / living quarters]?

*INTERVIEWER: ENTER 10 FOR 10 OR MORE*

|\_|\_|

AS NEEDED: Can you tell me what this question is asking, in your own words?  
How did you decide what to answer?

How do you define ‘bedroom’?

Are all of your bedrooms used for sleeping? IF NOT: What are they used for?

Do any household members sleep in rooms that are not bedrooms?

**12\_BATHS.** How many full bathrooms?

*INTERVIEWER: ENTER 10 FOR 10 OR MORE*

|\_|\_|

How did you decide what to answer?

What do you think they mean by 'full bathrooms'?

**13\_HALFB.** How many half bathrooms?

*INTERVIEWER: ENTER 10 FOR 10 OR MORE*

|\_|\_|

AS NEEDED: Can you tell me what this question is asking, in your own words?  
How did you decide what to answer?

What do you think they mean by 'half bathrooms'?

**14\_KITCH.** How many kitchens?

*INTERVIEWER: ENTER 5 FOR 5 OR MORE*

|\_|\_|

How did you decide what to answer?

Is your kitchen separated from or connected to any other rooms?

**15\_DINING.** How many SEPARATE dining rooms?

*INTERVIEWER: ENTER 5 FOR 5 OR MORE*

|\_|\_|

AS NEEDED: Can you tell me what this question is asking, in your own words?  
How did you decide what to answer?

What do you think they mean by 'SEPARATE dining rooms'?

**16\_LIVING.** How many living rooms?

**INTERVIEWER:** ENTER 5 FOR 5 OR MORE

|\_|\_|

How did you decide what to answer?

How do you define a living room?

[SPANISH: CHECK ON MEANING OF 'sala de estar'.]

**17\_MORROM.** Besides all of these rooms, are there any OTHER rooms in this home?

<sub>1</sub> YES

<sub>2</sub> NO

<sub>3</sub> DK/REF

How did you decide what to answer?

**18\_MORROM2.** What are they?

**INTERVIEWER:** ENTER ALL THAT APPLY, SEPARATE WITH COMMAS.

DO NOT COUNT THE SAME ROOM MORE THAN ONCE.

DO NOT COUNT GARAGES, HALLWAYS, CLOSETS, OR PORCHES AS ROOMS

<sub>1</sub> FAMILY ROOMS/GREAT ROOMS/TV ROOMS

<sub>2</sub> RECREATION ROOMS

<sub>3</sub> DENS/LIBRARIES

<sub>4</sub> LAUNDRY/UTILITY/PANTRIES

<sub>5</sub> OTHER FURNISHED ROOMS

<sub>6</sub> OTHER UNFINISHED ROOMS

<sub>7</sub> DK/REF

IF R MENTIONS ROOMS THAT R SHOULD HAVE LISTED IN QS. 11-16, PROBE TO UNDERSTAND WHY R DID NOT CATEGORIZE THEM IN THOSE QS.

**19\_UNITSFQ.** Thinking about all the rooms you mentioned earlier, as well as [IF IN Q.6 A BASEMENT IS REPORTED: the basement and any hallways / IF NO BASEMENT REPORTED IN Q6: the hallways] and entryways in the [house / apartment / manufactured/mobile home / living quarters], about how many square feet is that?

Include: Finished attics.

Exclude: Unfinished attics, carports, and attached garages. Also exclude porches that are not protected from the elements.

|\_|\_|\_|

How did you figure your answer?

Was there any part of the house/unit/mobile home that you decided not to include? Tell me about that.

Was there any room you considered NOT including but ended up including? Tell me about that.

[SPANISH: CHECK ON MEANING OF ‘porches protegidos de los elementos’]

[SPANISH: Did you know/figure your answer in square feet or square meters? Did you need to convert? CHECK ON CONVERSION.]

**20\_LOTQ. IF A SINGLE UNIT DETACHED OR ATTACHED, MOBILE HOME AND NOT A CONDO OR COOP, ASK:**

About how large is the lot?

<sub>1</sub> SQUARE FEET → (SPECIFY): |\_|\_|\_|\_|

<sub>2</sub> FEET BY FEET → (SPECIFY): |\_|\_|\_|\_| BY |\_|\_|\_|\_|

<sub>3</sub> WHOLE ACRES → (SPECIFY): |\_|\_|\_|\_|

<sub>4</sub> DK/REF → (GO TO PAGE 13, QUESTION 21\_LTAC1P)

(GO TO  
PAGE 13,  
3. MORTGAGE  
MODULE)

How did you figure your answer?

[SPANISH: IF NOT ASKED IN EARLIER Q.: Did you know/figure your answer in square feet or square meters? Did you need to convert? CHECK ON CONVERSION.]

**21\_LTAC1P.** Would you say that the lot is more than 1 acre or less than 1 acre?

- <sub>1</sub> MORE
- <sub>2</sub> LESS
- <sub>3</sub> DK/REF

AS NEEDED: Can you tell me what this question is asking, in your own words?  
How did you decide what to answer?

IF APPROPRIATE, ASK: How big do you think an acre is?

### 3. MORTGAGE MODULE

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

**22\_MG.** Not counting home equity loans, is there a mortgage or any loans on this [house / apartment / manufactured/mobile home / living quarters]?

*INTERVIEWER: THIS INCLUDES LAND CONTRACTS*

- <sub>1</sub> YES → (GO TO PAGE 13, QUESTION 23\_REGMOR)
  - <sub>2</sub> NO
  - <sub>3</sub> DK/REF
- } (GO TO PAGE 13, QUESTION 24\_HELUMP)

AS NEEDED: Can you tell me what this question is asking, in your own words?  
How did you decide what to answer?

What do you think they mean by ‘loans that are secured by the property’? PROBE TO SEE IF THEY ARE ONLY THINKING OF MORTGAGES OR SOME OTHER TYPE OF LOAN.

What do you think they mean by ‘home equity loan’?

What other types of loans came to mind when we asked you this question?

**23\_REGMOR.** How many mortgages (or loans) are there now on the [house / apartment / manufactured/mobile home / living quarters]?

**INTERVIEWER: DO NOT COUNT HOME EQUITY LOANS**

|\_|\_|\_|

How did you decide what to answer?

IF NOT ELICITED ALREADY: Where you thinking about mortgages or about loans when you answered? If you had a mortgage AND a loan, which one would you count here? If you had a loan, but not a mortgage, how would you answer?

**24\_HELUMP.** Do you have a LUMP SUM home equity loan, that is, a home equity loan that is paid out in a one-time lump-sum amount and that must be repaid over a period of time?

<sub>1</sub> YES → (GO TO QUESTION 25\_HELUMN)

<sub>2</sub> NO

<sub>3</sub> DK/REF

} (GO TO PAGE 14, QUESTION 26\_HELCC)

AS NEEDED: Can you tell me what this question is asking, in your own words?  
How did you decide what to answer?

What do you think they mean by 'LUMP SUM home equity loan'? Had you ever heard of this before?

**25\_HELUMN.** How many LUMP SUM home equity loans do you have?

|\_|\_|\_|

How did you decide what to answer?

**26\_HELCC.** Do you have a home equity LINE OF CREDIT, that is, a home equity loan that allows you to borrow against it as often as you wish, up to a fixed limit?

- <sub>1</sub> YES → (GO TO QUESTION 27\_HELCCN)  
<sub>2</sub> NO  
<sub>3</sub> DK/REF } (GO TO QUESTION 28\_SUBMOR)

How did you decide what to answer?

Did you know what a 'home equity LINE OF CREDIT' is before now?

What can people use a home equity line of credit for?

**27\_HELCCN.** How many home equity LINES OF CREDIT do you have?

|\_|\_|\_|\_|

How did you decide what to answer?

Do you have any other types of mortgages or loans on your house that we have not asked you about?

**Now I'm going to ask you about your mortgage.**

**28\_SUBMOR.** Did you get the [ first ] mortgage through a STATE or local government program that provides lower cost mortgages?

- <sub>1</sub> YES  
<sub>2</sub> NO  
<sub>3</sub> DK/REF

How did you decide what to answer?

IF NOT CLEAR FROM ANSWER: Are you telling me about a line of credit or about your first mortgage?

IF R ANSWERED YES: What state or local government program was it?



**29\_MATBUY.**

**IF ONE MORTGAGE OR LOAN (23\_REGMOR = 1), ASK:** Did you get the CURRENT mortgage the same year you bought your home?

**IF TWO OR MORE MORTGAGES OR LOANS (23\_REGMOR > 1), ASK:** Did you get the CURRENT first mortgage the same year you bought your home?

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

How did you decide what to answer?

What do you think they mean by your 'CURRENT [first] mortgage'?

**30\_NEWMOR.** With regard to the first mortgage, did you get a new mortgage or did you assume someone else's mortgage?

- <sub>1</sub> NEW → (GO TO QUESTION 31\_REFI)
  - <sub>2</sub> ASSUMED
  - <sub>3</sub> WRAP AROUND
  - <sub>4</sub> DK/REF
- } (GO TO PAGE 16, QUESTION 32\_INTW)

AS NEEDED: Can you tell me what this question is asking, in your own words?  
How did you decide what to answer?

What do you think it means to 'assume someone else's mortgage'?

**31\_REFI.** Was this mortgage a refinancing of a previous mortgage?

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

How did you decide what to answer?

What do you think they mean by 'refinancing of a previous mortgage'?

**32\_INTW.** What is the current interest rate on the mortgage?

|\_|\_|\_|\_| . |\_|\_|\_|\_| %

**INTERVIEWER:** Round down to nearest 1/8 percent.

Use the following table for the fractions:

0 - no fraction	1/8 (.125%)	1/4 (.25%)	3/8 (.375%)
1/2 (.5%)	5/8 (.625%)	3/4 (.75%)	7/8 (.875%)

How did you figure your answer?

**33\_PMT.** What is the current monthly payment?

**INTERVIEWER:** INCLUDE AS MUCH PITI AS THEY PAY.

**INTERVIEWER:** Enter 9998 for \$9,998 or more

|\_| , |\_|\_|\_|\_| . |\_|\_|\_|\_|

How did you figure your answer?

**Besides principal and interest, does the payment include –**

**34\_TAXPMT.** Property taxes?

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

How did you decide what to answer? How certain are you about your answer? IF ANSWER IS YES, AND NOT YET MENTIONED: How do you know the property taxes are included in the monthly payment?

What do you think they mean by ‘principal’?

What do you think they mean by ‘interest’?

**35\_INSPMT.** (Besides principal and interest, does the payment include...)  
Homeowner's insurance?

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

AS NEEDED: Can you tell me what this question is asking, in your own words?  
How did you decide what to answer? How certain are you about your answer?

What do you think they mean by 'homeowners' insurance?

**36\_PMIPMT.** (Besides principal and interest, does the payment include...)  
Private mortgage insurance?

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

AS NEEDED: Can you tell me what this question is asking, in your own words?  
How did you decide what to answer? How certain are you about your answer?

What do you think they mean by 'private mortgage insurance'?

**37\_OTHPMT.** (Besides principal and interest, does the payment include...)  
Anything else? Exclude anything already mentioned.

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

How did you decide what to answer?

IF YES: What else does it include?

**38\_PMIAMT. IF ANSWER TO QUESTION 36\_PMIPMT IS “YES”, ASK:**

How much was the private mortgage insurance payment last year?

*INTERVIEWER: Enter 999998 for \$999,998 or more*

|\_|\_|\_|\_|, |\_|\_|\_|\_|. |\_|\_|

How did you figure your answer?

PROBE IF PAID IN ONE PAYMENT OR MULTIPLE, AND IF R COUNTED ALL PAYMENTS FOR THE YEAR.

IF MULTIPLE PAYMENTS: How many payments did you make last year?

**39\_MORTIN.** Is the mortgage an FHA, VA, Rural Housing Service / Rural Development mortgage, or some other type?

- <sub>1</sub> FHA
- <sub>2</sub> VA
- <sub>3</sub> RURAL HOUSING SERVICE/RURAL DEVELOPMENT (FORMERLY FARMER'S HOME LOAN ADMINISTRATION)
- <sub>4</sub> SOME OTHER TYPE
- <sub>5</sub> DK/REF

AS NEEDED: Can you tell me what this question is asking, in your own words?

How did you decide what to answer?

IF SOME OTHER TYPE, ASK WHAT TYPE.

INTERVIEWER: GO BACK TO PAGE 14, QUESTION **28\_SUBMOR** . IF R ANSWERED YES, CHECK NOTES TO SEE WHAT STATE/LOCAL PROGRAM R MENTIONED. ASK: Was the program you mentioned when I asked you .... (Q28 TEXT) the same one you mentioned just now?

**40\_BANK.** Did you borrow money from a bank or other organization OR did you borrow it from an individual?

- <sub>1</sub> BANK OR ORGANIZATION
- <sub>2</sub> INDIVIDUAL
- <sub>3</sub> DK/REF

AS NEEDED: Can you tell me what this question is asking, in your own words? How did you decide what to answer?

**INTERVIEWER: IF 24\_HELUMP ON PAGE 13 = YES, ADMINISTER THIS MODULE. OTHERWISE, GO TO SECTION III. DEBRIEFING.**

#### 4. LUMP SUM HOME EQUITY LOAN

I am going to ask you about your [first] lump sum home equity loan.

**41\_MATBUY.** Did you get the lump sum home equity loan the same year you bought your house?

- <sub>1</sub> YES  
<sub>2</sub> NO  
<sub>3</sub> DK/REF

How did you figure what to answer? Tell me more about that.

**42\_INTW.** What is the current interest rate on the loan?

|\_|\_|\_|\_| . |\_|\_|\_|\_| %

How did you figure your answer?

**INTERVIEWER:** Round down to nearest 1/8 percent.

Use the following table for the fractions:

0 - no fraction	1/8 (.125%)	1/4 (.25%)	3/8 (.375%)
1/2 (.5%)	5/8 (.625%)	3/4 (.75%)	7/8 (.875%)

**43\_PMT.** What is the current monthly payment?

**INTERVIEWER:** Include as much PITI as they pay.  
Enter 9998 for \$9,998 or more

|\_|, |\_|\_|\_| . |\_|\_|\_|

How did you figure your answer?

**Besides principal and interest, does the payment include . . .**

**44\_TAXPMT.** Property taxes?

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

How did you decide what to answer? How certain are you about your answer?

**45\_INSPMT.** (Besides principal and interest, does the payment include...)  
Homeowner's insurance?

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

How did you decide what to answer? How certain are you about your answer?

What do you think they mean by 'homeowners' insurance?

**46\_PMIPMT.** (Besides principal and interest, does the payment include...)  
Private mortgage insurance?

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

How did you decide what to answer? How certain are you about your answer?

What do you think they mean by 'private mortgage insurance'?

**47\_OTHPMT.** (Besides principal and interest, does the payment include...)  
Anything else? Exclude anything already mentioned.

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

How did you decide what to answer?

IF YES: What else does it include?

**48\_PMIAMT.** How much was the private mortgage insurance payment last year?

**INTERVIEWER:** Enter 999998 for \$999,998 or more

|\_|\_|\_|\_|, |\_|\_|\_|\_|. |\_|\_|\_|\_|

How did you figure your answer?

PROBE IF PAID IN ONE PAYMENT OR MULTIPLE, AND IF R COUNTED ALL  
PAYMENTS FOR THE YEAR.

Sometimes in surveys the questions that people are asked may seem repetitive or it may feel like we ask the same questions twice. For these last four questions where we asked you about what your MONTHLY payment includes other than principal or interest, did you have the feeling we had already asked you about that? Did you answer again the same questions?

## SECTION III. DEBRIEFING (TIME PERMITTING)

**Finally, I have just a few more questions.**

**1\_Debrief.** Are there any phrases or words in this survey that you believe would not be appropriate for you or someone who speaks your language? For example, unnatural or strange wording, etc.

**2\_Debrief. INTERVIEWER: REVIEW THE SURVEY WITH R AND FOLLOW UP ON PROBLEMATIC QUESTIONS.**

**3\_Debrief. SPANISH ONLY:** Sometimes the words we use to translate a question into Spanish are all well chosen. However, the way the words are connected together and organized in the Spanish version, does not sound natural in Spanish. The words are all fine, but the question still sounds like a translation. Were there any of the questions I asked you today that sounded like a translation instead of sounding like a Spanish question?

**4\_Debrief. [SPANISH ONLY: READ TO R QUESTION 4\_TENURE ON PAGE 5 AND 6\_CELARIQ ON PAGE 6 AND ASK IF THEY SOUND NATURAL IN SPANISH.]**

**5\_Debrief.** What is your general opinion about the survey? Do you have any final comments or questions?

**I want to thank you very much for your participation. I will now give you \$40 and I will ask you to sign a receipt form verifying that you received the money.**

**INTERVIEWER: TURN OFF THE TAPE RECORDER. HAND THE CASH INCENTIVE TO THE PARTICIPANT.**

**End Time:** \_\_\_\_\_ AM / PM



# American Housing Survey Cognitive Testing Protocol Guide - Spanish

PHASE 1 - ROUND 1 \* JUNE 2008

**PARTICIPANT ID #:**      |\_|\_|\_|\_|\_|\_|\_|\_|

**DATE:**                    |\_|\_|\_|\_|/|\_|\_|\_|\_|/|\_2\_|\_0\_|\_0\_|\_8\_| (MM/DD/YYYY)

**LANGUAGE (CHECK ONE):**      <sub>1</sub> SPANISH      <sub>2</sub> ENGLISH

**INTERVIEWER:**      <sub>1</sub> George      <sub>2</sub> Alisú      <sub>3</sub> Georgina      <sub>4</sub> Patricia  
                                 <sub>5</sub> Liliana      <sub>6</sub> Yolanda      <sub>7</sub> Manuel      <sub>8</sub> Mandy  
                                 <sub>9</sub> Leticia      <sub>10</sub> Sonia

**LOCATION:**              <sub>1</sub> NC              <sub>2</sub> IL              <sub>3</sub> TX              <sub>4</sub> DC area

**START TIME:** \_\_\_\_\_ AM / PM

## Interviewer: Read this Introduction (IF NEEDED)

La Oficina del Censo de los Estados Unidos ha diseñado un cuestionario para la Encuesta sobre la Vivienda en Estados Unidos. Esta es la encuesta más grande sobre la vivienda en Estados Unidos que se hace a nivel nacional. Hasta la fecha, esta encuesta siempre se ha llevado a cabo en inglés. En el año 2009 la Oficina del Censo de los Estados Unidos llevará a cabo esta encuesta en inglés y en español. El propósito de este estudio es tener la seguridad de que las preguntas se entiendan bien tanto en español como en inglés. La Oficina del Censo está interesada en saber cómo las personas responden las preguntas dependiendo de su situación de vivienda y del idioma que hablan.

La Oficina del Censo nos ha contratado a nosotros, la firma RTI International y RSS, para llevar a cabo este estudio. Su participación es muy importante porque ayudará a la Oficina del Censo a determinar si estas preguntas están bien redactadas y claras para todos. [FOR SPANISH, ADD: También queremos ver si están bien traducidas y son culturalmente apropiadas]

Queremos saber cómo las diferentes personas interpretan las preguntas y cómo deciden qué responder. Vamos a suponer que su dirección ha sido seleccionada para participar en la Encuesta sobre la Vivienda en Estados Unidos. Le voy a hacer algunas preguntas de la encuesta. Después de cada pregunta, le pediré que me diga cómo fue que decidió qué responder. Tal vez le pregunte lo que significa una pregunta o una palabra.

Cuando terminemos, le dará \$40 como muestra de nuestro agradecimiento, y le pediré que firme un recibo para comprobar que recibió el dinero.

## SECTION I. INFORMED CONSENT

Antes de que comencemos, me gustaría leer el documento que tiene frente a usted. Este documento explica en qué consiste este estudio, así como sus derechos como participante en el mismo. Vamos a leerlo juntos(as). Además, en el documento se le pide permiso para grabar esta sesión. Si usted tiene alguna pregunta acerca de este documento, por favor no dude en preguntar. Una vez que haya terminado de leerlo, por favor firme al otro lado de la página.

### INTERVIEWER:

1. DID THE PARTICIPANT HAVE ANY QUESTIONS OR CONCERNS?

- <sub>1</sub> YES  
<sub>2</sub> NO → (SKIP TO QUESTION 3)

2. PLEASE SPECIFY:

3. HAS THE PARTICIPANT READ AND SIGNED THE INFORMED CONSENT?

- <sub>1</sub> YES  
<sub>2</sub> NO → (END INTERVIEW)

4. SAY: Aquí tiene una copia del formulario para usted.

5. HAS THE PARTICIPANT PROVIDED CONSENT TO HAVE THE SESSION AUDIO-TAPED?

- <sub>1</sub> YES  
<sub>2</sub> NO → (SKIP TO SECTION II ON PAGE 2)

6. SAY: Por favor, déme un momento para prender la grabadora. TEST TAPE RECORDER.



→ **VERBAL CONSENT MUST BE AUDIO-RECORDED**

7. SAY: ¿Puede confirmarme por favor- ahora que está funcionando la grabadora - que usted ha aceptado participar en la entrevista y que grabemos la misma?

## SECTION II. COGNITIVE INTERVIEW

**Estamos listos para empezar ahora. Sólo quiero señalar que esto NO es ningún tipo de examen y que no hay respuestas correctas ni incorrectas a mis preguntas. Estamos probando las preguntas con tantas personas como nos sea posible en diferentes partes del país para ver si todos las entienden de la misma manera y para ver si les resulta fácil o difícil contestarlas. Por favor avíseme cuando alguna pregunta de la encuesta sea confusa o no tenga sentido debido a una palabra, frase o concepto. Es importante saber esto para poder mejorar las preguntas de la encuesta.**

### **INTERVIEWER:**

IN ADDITION TO THE PROBES LISTED FOR EACH QUESTION, THE FOLLOWING SAMPLE PROBES MAY BE USED ANY TIME YOU NEED TO PROBE FURTHER OR GET ADDITIONAL CLARIFICATION.

- Por favor hábleme un poco más al respecto.
- ¿Le pareció confuso? IF YES OBTAIN DETAILS
- ¿Hay alguna otra palabra que usaría para describir esta idea?
- ¿Puede decirme qué significa eso, en sus propias palabras?
- ¿Puede decirme en sus propias palabras qué le están preguntando aquí?

## 1. HOUSING UNIT MODULE

**1\_HTYPE.** ¿Es esta unidad una casa, un apartamento, una casa móvil o remolque, o algún otro tipo de vivienda?

- 1 CASA
- 2 APARTAMENTO, DEPARTAMENTO
- 3 CASA MÓVIL O REMOLQUE SIN HABITACIÓN PERMANENTE AÑADIDA
- 4 CASA MÓVIL O REMOLQUE CON UNA O MÁS HABITACIONES
- 5 UV EN HOTEL, MOTEL, ETC., NO TRANSITORIO
- 6 UV PERMANENTE EN HOTEL, MOTEL, ETC., TRANSITORIO
- 7 UV CASA DE HUÉSPEDES O PENSIÓN
- 8 BARCO O VEHÍCULO DE RECREO
- 9 TIENDA DE CAMPAÑA, CUEVA, O VAGÓN DE FERROCARRIL
- 10 UV NO ESPECIFICADA ARRIBA
- 11 ESPACIO NO OCUPADO PARA CASA MÓVIL, REMOLQUE O TIENDA DE CAMPAÑA
- 12 VIVIENDA COLECTIVA
- 13 DK/REF

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí?  
¿Cómo decidió qué contestar?

IF NECESSARY: Dígame más sobre el lugar donde vive.

En su opinión, ¿a qué se refieren cuando dicen “unidad”?

En su opinión, ¿a qué se refieren cuando dicen “casa móvil o remolque”?

¿Qué otros tipos de vivienda le vienen a la mente cuando dice “algún otro tipo de vivienda”?

[SPANISH: CHECK ON MEANING OF unidad, casa móvil, remolque.]

[SPANISH: CHECK ON USAGE/MEANING OF apartamento vs. departamento]

**2\_ISTYPE.** ¿Es su vivienda . . .

- <sub>1</sub> una casa móvil o remolque?
- <sub>2</sub> un edificio de una sola unidad de vivienda, separado de cualquier otro edificio?
- <sub>3</sub> un edificio de una sola unidad de vivienda, unido a uno o más edificios?
- <sub>4</sub> un edificio con dos o más apartamentos? → (GO TO 3\_NUNITS1)
- <sub>5</sub> DK/REF → (GO TO PAGE 5, QUESTION 4\_TENURE)

(GO TO PAGE 5,  
QUESTION  
4\_TENURE)

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí?  
¿Cómo decidió qué contestar?

IF NECESSARY: Hábleme acerca del lugar en donde vive.

¿Qué cree que quieren decir con “un edificio de una sola unidad de vivienda separado de cualquier otro edificio”? ¿Podría darme un ejemplo de una vivienda de este tipo?

¿Qué cree que quieren decir con “edificio de una sola unidad unido a uno o más edificios”?  
¿Podría darme un ejemplo de una vivienda de este tipo?

**3\_NUNITS1.** ¿Cuántos apartamentos hay en el edificio?

|\_|\_|\_|

**INTERVIEWER:** ENTER 998 IF NUMBER IS EQUAL OR GREATER THAN 998

¿Cómo calculó la cantidad de apartamentos que hay?

Dígame en qué edificio estaba pensando cuando estaba calculando la cantidad de apartamentos.

**4\_TENURE.** ¿[Esta casa / Este apartamento / Esta casa móvil o remolque] . . .

*INTERVIEWER: Read categories until a “yes” reply is received*

- <sub>1</sub> es propiedad de, o está siendo comprada/o por alguien en su hogar?
- <sub>2</sub> es alquilado(a)?
- <sub>3</sub> está ocupada/o sin pagar un alquiler?
- <sub>4</sub> DK/REF

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí?  
¿Cómo decidió qué contestar?

¿A qué piensa que se refieren con eso de ‘ocupada sin pagar un alquiler’ ? ¿Puede pensar en un ejemplo de alguien que viva en esta situación?

[SPANISH: CHECK SPECIFICALLY ON MEANING OF ‘ocupada’

## 2. INVENTORY MODULE

**Las siguientes preguntas son sobre su vivienda.**

**5\_BUILTQ.** ¿En qué año fue construido(a) [su casa / la casa móvil o remolque / el edificio]?

*INTERVIEWER: Mark appropriate year range*

- <sub>0</sub> 2000 – PRESENT → (SPECIFY YEAR): |\_2\_|\_0\_|\_0\_|\_||
- <sub>1</sub> 1995 – 1999
- <sub>2</sub> 1990 – 1994
- <sub>3</sub> 1985 – 1989
- <sub>4</sub> 1980 – 1984
- <sub>5</sub> 1975 – 1979
- <sub>6</sub> 1970 – 1974
- <sub>7</sub> 1960 – 1969
- <sub>8</sub> 1950 – 1959
- <sub>9</sub> 1940 – 1949
- <sub>10</sub> 1930 – 1939
- <sub>11</sub> 1920 – 1929
- <sub>12</sub> 1919 OR EARLIER
- <sub>13</sub> DK/REF

¿Cómo decidió qué contestar?

¿Qué tan seguro(a) está de su respuesta?

**6\_CELAR1Q. IF SINGLE UNIT ATTACHED OR SINGLE UNIT DETACHED HOUSES  
(2\_ISTYPE=2 OR 3), ASK:**

¿Está esta casa construida . . .

*INTERVIEWER: Read categories until a “yes” reply is received*

- |   |  |
|---|--|
| <input type="checkbox"/> <sub>1</sub> con un sótano? → (GO TO PAGE 7, QUESTION 7_CELAR2Q) | } (GO TO PAGE 7, QUESTION 8_B_FLOORSQ) |
| <input type="checkbox"/> <sub>2</sub> con un espacio bajo el edificio?                    |  |
| <input type="checkbox"/> <sub>3</sub> sobre cimientos de concreto?                        |  |
| <input type="checkbox"/> <sub>4</sub> de alguna otra forma?                               |  |
| <input type="checkbox"/> <sub>5</sub> DK/REF  |  |

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí?  
¿Cómo decidió qué contestar?

En su opinión, ¿a qué se refieren cuando dicen ‘sótano’?

IF OPTION 2 WAS READ: En su opinión, ¿a qué se refieren cuando dicen ‘espacio bajo el edificio’?

IF OPTIONS 3 WAS READ: En su opinión, ¿a qué se refieren cuando dicen ‘cimientos de concreto’?

IF OPTION 3 WAS NOT READ: ¿Y si le preguntara si esta casa está construida con cimientos de concreto? En su opinión, ¿a qué se refieren cuando dicen “cimientos de concreto”?

IF OPTIONS 2 AND/OR 3 ARE NOT READ: ¿Y si le preguntara si esta casa tiene un espacio bajo el edificio? En su opinión, ¿qué quiere decir “espacio bajo el edificio”?

**7\_CELAR2Q.** ¿Está ese sótano bajo TODA la casa o bajo PARTE de la casa?

"CASA" se refiere solamente al espacio habitable, por ejemplo, no es necesario que haya sótano bajo el garaje/marquesina para que se considere que está bajo "toda" la casa.

- <sub>1</sub> TODA  
<sub>2</sub> PARTE  
<sub>3</sub> DK/REF

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí?  
¿Cómo decidió qué contestar?

IF NOT VOLUNTEERED: Dígame qué hay debajo de la planta baja de su casa. ¿Bajo qué partes de la casa está?

[SPANISH: CHECK ON MEANING OF 'espacio habitable']  
[SPANISH: CHECK ON MEANING OF 'marquesina']

**8\_A\_FLOORSQ**

IF ANSWER IN 6\_CELAR1Q IS: con un sótano

¿Cuántos pisos hay en [este hogar / este edificio / esta casa móvil o remolque], incluyendo el sótano y cualquier ático acabado?

En caso de viviendas de niveles, cuente el mayor número de pisos encima de cada uno.

|\_|\_|\_|

**8\_B\_FLOORSQ**

IF 6\_CELAR1Q IS NOT: con un sótano

¿Cuántos pisos hay en [este hogar / este edificio / esta casa móvil o remolque], incluyendo los áticos acabados?

En caso de viviendas de niveles, cuente el mayor número de pisos encima de cada uno.

|\_|\_|\_|

**INTERVIEWER:** Enter 21 for any number 21 or greater

¿Cómo calculó la cantidad de pisos? Dígame cómo los contó.

PROBE AS NECESSARY TO MAKE SURE RS ARE COUNTING THE GROUND FLOOR OF APARTMENT BUILDINGS AS WELL AS ANY STORIES THAT MAY NOT INCLUDE LIVING QUARTERS, SUCH AS THE TERRACE.

¿Qué cree que quieren decir con eso de "ático acabado"?



**9\_CLIMBQ. IF TWO OR MORE UNITS IN BUILDING (2\_ISTYPE=4, ON PAGE 4), ASK:**

¿Cuántos pisos hay desde la entrada principal del edificio a la entrada principal de su apartamento?

|\_|\_|

¿Cómo calculó el número de pisos? Dígame como los contó.

PROBE TO SEE IF R COUNTS THE ENTRANCE STORY AND THE OWN APARTMENT STORY.

**10\_ELEVQ. IF MULTI-UNIT STRUCTURES WITH 2 OR MORE FLOORS, ASK:**

¿Hay algún ascensor al piso de su unidad?

Cuente también ascensores de carga que puedan llevar personas.

- <sub>1</sub> YES  
<sub>2</sub> NO  
<sub>3</sub> DK/REF

IF NO: CONFIRM THERE ARE NO ELEVATORS AT ALL THAT PASSENGERS CAN RIDE.

IF YES: Hábleme acerca de los ascensores en su edificio.

PROBE TO ESTABLISH IF THERE ARE PASSENGER vs FREIGHT ELEVATORS.

[ENGLISH: What do you think they mean by ‘passenger elevator’? What do you think they mean by ‘freight elevator’?]

[SPANISH: ¿Cómo llamaría a un ascensor que sólo es para uso de personas y no para llevar carga?]

[SPANISH: CHECK TO SEE IF R COUNTED ONLY PASSENGER ELEVATORS INITIALLY.]

**Las siguientes preguntas son sobre el número y tipo de habitaciones en su [casa / apartamento / casa móvil o remolque / vivienda].**

**11\_BEDRMS.** [Incluyendo todos los pisos], ¿cuántos dormitorios hay en su [casa / apartamento / casa móvil o remolque / vivienda]?

*INTERVIEWER: ENTER 10 FOR 10 OR MORE*

|\_|\_|

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí?  
¿Cómo decidió qué contestar?

¿Qué quiere decir “dormitorio” para usted?

¿Se usan para dormir todos los dormitorios? IF NOT: ¿Para qué se usan?

¿Hay miembros de la familia que duerman en habitaciones que no sean dormitorios?

**12\_BATHS.** ¿Cuántos baños completos?

*INTERVIEWER: ENTER 10 FOR 10 OR MORE*

|\_|\_|

¿Cómo decidió qué contestar?

En su opinión, ¿a qué se refieren cuando dicen “baños completos”?

**13\_HALFB.** ¿Cuántos medios baños?

*INTERVIEWER: ENTER 10 FOR 10 OR MORE*

|\_|\_|

¿Cómo decidió qué contestar?

En su opinión, ¿a qué se refieren cuando dicen ‘medios baños’?

**14\_KITCH.** ¿Cuántas cocinas?

*INTERVIEWER: ENTER 5 FOR 5 OR MORE*

|\_|\_|

¿Cómo decidió qué contestar?

¿La cocina está separada o conectada a alguna otra habitación?

**15\_DINING.** ¿Cuántos comedores SEPARADOS?

*INTERVIEWER: ENTER 5 FOR 5 OR MORE*

|\_|\_|

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí?

¿Cómo decidió qué contestar?

¿Qué cree que quieren decir con “comedores SEPARADOS”?

**16\_LIVING.** ¿Cuántas salas de estar?

*INTERVIEWER: ENTER 5 FOR 5 OR MORE*

|\_|\_|

¿Cómo decidió qué contestar?

¿Qué quiere decir ‘sala de estar’ para usted?

[SPANISH: CHECK ON MEANING OF ‘sala de estar’.]

**17\_MORROM.** Además de todas estas habitaciones, ¿hay alguna OTRA habitación en esta vivienda?

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

¿Cómo decidió qué contestar?

**18\_MORROM2.** ¿Qué son?

**INTERVIEWER:** ENTER ALL THAT APPLY, SEPARATE WITH COMMAS.  
DO NOT COUNT THE SAME ROOM MORE THAN ONCE.  
DO NOT COUNT GARAGES, HALLWAYS, CLOSETS, OR PORCHES AS ROOMS

- <sub>1</sub> SALAS DE ESTAR/SALONES/SALONES DE TV
- <sub>2</sub> SALONES DE RECREACIÓN
- <sub>3</sub> ESTUDIOS/BIBLIOTECAS
- <sub>4</sub> CUARTOS PARA LAVAR/CUARTOS DE UTILIDADES/DESPENSAS
- <sub>5</sub> OTRAS HABITACIONES ACABADAS
- <sub>6</sub> OTRAS HABITACIONES SIN ACABAR
- <sub>7</sub> DK/REF

IF R MENTIONS ROOMS THAT R SHOULD HAVE LISTED IN QS. 11-16, PROBE TO UNDERSTAND WHY R DID NOT CATEGORIZE THEM IN THOSE QS.

**19\_UNITSFQ.** Incluyendo todas las habitaciones que usted mencionó, así como [IF IN Q.6 A BASEMENT IS REPORTED: el sótano, los pasillos // IF NO BASEMENT REPORTED IN Q6: los pasillos] y entradas [a la casa / al apartamento / a la casa móvil o remolque / a la vivienda], ¿aproximadamente cuántos pies cuadrados hay?

Incluya: Áticos acabados.

Excluya: Áticos no acabados, marquesinas y garajes anexos. Excluya también los porches que no estén protegidos de los elementos.

|\_|\_|\_|

¿Cómo calculó su respuesta?

¿Hay alguna parte de la casa/unidad/casa móvil o remolque que usted decidió no incluir? Hábleme al respecto.

¿Hubo alguna habitación que pensó NO incluir pero finalmente decidió incluirla? Hábleme al respecto.

[SPANISH: CHECK ON MEANING OF ‘porches protegidos de los elementos’]

[SPANISH: ¿Sabía/Calculó su respuesta en pies cuadrados o en metros cuadrados? ¿Tuvo que hacer la conversión? CHECK ON CONVERSION.]

**20\_LOTQ. IF A SINGLE UNIT DETACHED OR ATTACHED, MOBILE HOME AND NOT A CONDO OR COOP, ASK:**

¿Qué tamaño tiene su terreno?

<sub>1</sub> PIES CUADRADOS → (SPECIFY): |\_|\_|\_|\_|

<sub>2</sub> PIES POR PIES → (SPECIFY): |\_|\_|\_|\_| POR |\_|\_|\_|\_|

<sub>3</sub> ACRES → (SPECIFY): |\_|\_|\_|\_|

<sub>4</sub> DK/REF → (GO TO PAGE 13, QUESTION 21\_LTAC1P)

(GO TO  
PAGE 13,  
3. MORTGAGE  
MODULE)

¿Cómo calculó su respuesta?

[SPANISH: IF NOT ASKED IN EARLIER Q.: ¿Sabía/Calculó su respuesta en pies cuadrados o en metros cuadrados? ¿Tuvo que hacer la conversión? CHECK ON CONVERSION.]

**21\_LTAC1P.** ¿Diría usted que el terreno tiene más de 1 acre o menos de 1 acre?

- <sub>1</sub> MÁS  
<sub>2</sub> MENOS  
<sub>3</sub> DK/REF

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí?  
¿Cómo decidió qué contestar?

IF APPROPRIATE, ASK: ¿Cuánto le parece que mide un acre?

### 3. MORTGAGE MODULE

**Las siguientes preguntas son sobre hipotecas y otros préstamos garantizados por la propiedad.**

**22\_MG.** Sin contar los préstamos contra el valor líquido, ¿tiene [esta casa / este apartamento / esta casa móvil o remolque / esta vivienda] alguna hipoteca o préstamo?

*INTERVIEWER: THIS INCLUDES LAND CONTRACTS*

- <sub>1</sub> SÍ → (GO TO PAGE 14, QUESTION 23\_REGMOR)  
<sub>2</sub> NO  
<sub>3</sub> DK/REF } (GO TO PAGE 14, QUESTION 24\_HELUMP)

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí?  
¿Cómo decidió qué contestar?

En su opinión, ¿a qué se refieren cuando dicen “préstamos garantizados por la propiedad”?  
PROBE TO SEE IF THEY ARE ONLY THINKING OF MORTGAGES OR SOME OTHER TYPE OF LOAN.

En su opinión, ¿a qué se refieren cuando dicen ‘préstamos contra el valor líquido’?

¿Qué otros tipos de préstamos le vinieron a la mente cuando le hice esta pregunta?

**23\_REGMOR.** ¿Cuántas hipotecas (o préstamos) tiene actualmente [la casa / el apartamento / la casa móvil o remolque / la vivienda]?

**INTERVIEWER: DO NOT COUNT HOME EQUITY LOANS**

|\_|\_|\_|\_|

¿Cómo decidió qué contestar?

IF NOT ELICITED ALREADY: ¿Estaba pensando en hipotecas o en préstamos cuando contestó? Si tiene una hipoteca Y un préstamo, ¿cuál de los dos incluiría aquí? Si usted tiene un préstamo pero no tiene una hipoteca, ¿cómo contestaría?

**24\_HELUMP.** ¿Tiene usted un préstamo DE PAGO ÚNICO contra el valor líquido? Es decir, un préstamo contra el valor líquido que recibió en un pago único, una sola vez y que debe ser pagado en un período determinado de tiempo.

<sub>1</sub> SÍ → (GO TO QUESTION 25\_HELUMN)

<sub>2</sub> NO

<sub>3</sub> DK/REF

} (GO TO PAGE 15, QUESTION 26\_HELCC)

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí?  
¿Cómo decidió qué contestar?

¿Qué creen que quieren decir con “préstamo de PAGO ÚNICO contra el valor líquido”? ¿Ha oído hablar de eso antes?

**25\_HELUMN.** ¿Cuántos préstamos DE PAGO ÚNICO contra el valor líquido tiene usted?

|\_|\_|\_|\_|

¿Cómo decidió qué contestar?

**26\_HELCC.** ¿Tiene usted una LÍNEA DE CRÉDITO contra el valor líquido, es decir, un préstamo contra el valor líquido que le permite tomar dinero prestado con la frecuencia que usted desee hasta un límite prefijado?

- <sub>1</sub> SÍ → (GO TO QUESTION 27\_HELCCN)  
<sub>2</sub> NO  
<sub>3</sub> DK/REF } (GO TO QUESTION 28\_SUBMOR)

¿Cómo decidió qué contestar?

Antes de que le hiciera esta pregunta, ¿sabía usted qué es una “LÍNEA DE CRÉDITO contra el valor líquido”?

¿Para qué se puede usar una línea de crédito contra el valor líquido?

**27\_HELCCN.** ¿Cuántas LÍNEAS DE CRÉDITO contra el valor líquido tiene usted?

|\_|\_|\_|\_|

¿Cómo decidió qué contestar?

¿Tiene otros tipos de hipotecas o préstamos sobre su casa de los cuales no le hayamos preguntado?

**Ahora voy a preguntarle acerca de su hipoteca.**

**28\_SUBMOR.** ¿Obtuvo usted la [ primera ] hipoteca mediante un programa gubernamental local o ESTATAL que proporciona hipotecas de bajo costo?

- <sub>1</sub> SÍ  
<sub>2</sub> NO  
<sub>3</sub> DK/REF

¿Cómo decidió qué contestar?

IF NOT CLEAR FROM ANSWER: ¿Se refiere a una línea de crédito o a su primera hipoteca?

IF R ANSWERED YES: ¿De qué programa de gobierno estatal o local se trató?



**29\_MATBUY.**

**IF ONE MORTGAGE OR LOAN (23\_REGMOR = 1), ASK:** ¿Obtuvo usted la hipoteca ACTUAL el mismo año que compró su vivienda?

**IF TWO OR MORE MORTGAGES OR LOANS (23\_REGMOR > 1), ASK:** ¿Obtuvo esta primera hipoteca ACTUAL el mismo año que compró su casa?

- <sub>1</sub> SÍ
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

¿Cómo decidió qué contestar?

En su opinión, ¿a qué se refieren cuando dicen su “[primera] hipoteca ACTUAL”?

**30\_NEWMOR.** Respecto a la primera hipoteca, ¿obtuvo usted una hipoteca nueva o asumió la hipoteca de otra persona?

- <sub>1</sub> NUEVA → (GO TO QUESTION 31\_REFI)
- <sub>2</sub> ASUMIDA
- <sub>3</sub> SEGUNDA HIPOTECA GARANTIZADA (“Wrap Around”)
- <sub>4</sub> DK/REF

(GO TO PAGE 17,  
QUESTION 32\_INTW)

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí?  
¿Cómo decidió qué contestar?

En su opinión, ¿a qué se refieren cuando dicen ‘asumir la hipoteca de otra persona’?

**31\_REFI.** ¿Era esta hipoteca una refinanciación de una hipoteca anterior?

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

¿Cómo decidió qué contestar?

En su opinión, ¿a qué se refieren cuando dicen “refinanciación de una hipoteca anterior”?

**32\_INTW.** ¿Cuál es la tasa de interés actual de la hipoteca?

|\_|\_|\_|\_| . |\_|\_|\_|\_| %

**INTERVIEWER:** Round down to nearest 1/8 percent.

Use the following table for the fractions:

0 - no fracción	1/8 (.125%)	1/4 (.25%)	3/8 (.375%)
1/2 (.5%)	5/8 (.625%)	3/4 (.75%)	7/8 (.875%)

¿Cómo calculó su respuesta?

**33\_PMT.** ¿Cuál es el pago mensual actual?

(Incluya todo el PITI (Principal, Intereses, Impuestos y Seguro) que se pague)

**INTERVIEWER:** INCLUDE AS MUCH PITI AS THEY PAY.

**INTERVIEWER:** Enter 9998 for \$9,998 or more

|\_| , |\_|\_|\_|\_| . |\_|\_|\_|\_|

¿Cómo calculó su respuesta?

En su opinión, ¿qué quiere decir “principal”?

**Además de capital e intereses, ¿el pago incluye . . .**

**34\_TAXPMT.** Impuestos sobre la propiedad?

- <sub>1</sub> SÍ
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

¿Cómo decidió qué contestar? ¿Qué tan seguro(a) está de su respuesta? IF ANSWER IS YES, AND NOT YET MENTIONED: ¿Cómo sabe que los impuestos a la propiedad están incluidos en el pago mensual?

En su opinión, ¿qué quiere decir “capital”?

En su opinión, ¿qué quiere decir “interés”?

**35\_INSPMT.** (Además de capital e intereses, ¿el pago incluye . . . )  
Seguro de propietario?

- <sub>1</sub> SÍ  
<sub>2</sub> NO  
<sub>3</sub> DK/REF

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí?  
¿Cómo decidió qué contestar? ¿Qué tan seguro(a) está de su respuesta?

¿A qué se refieren por “seguro de propietario”?

**36\_PMIPMT.** (Además de capital e intereses, ¿el pago incluye . . . )  
Seguro Hipotecario Privado?

- <sub>1</sub> SÍ  
<sub>2</sub> NO  
<sub>3</sub> DK/REF

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí?  
¿Cómo decidió qué contestar? ¿Qué tan seguro(a) está de su respuesta?

¿A qué se refieren con eso de “seguro hipotecario privado”?

**IF R ANSWERED NO or DK TO QUESTION 36\_PMIPMT, ASK:** Además de capital e intereses, ¿el pago incluye PMI?

**37\_OTHPMT.** (Además de capital e intereses, ¿el pago incluye . . . )  
¿Algo más? (Excluya cualquier cosa ya mencionada)

- <sub>1</sub> SÍ  
<sub>2</sub> NO  
<sub>3</sub> DK/REF

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí?  
¿Cómo decidió qué contestar?

IF YES: ¿Qué más incluye esto?

**38\_PMIAMT. IF ANSWER TO QUESTION 36\_PMIPMT IS “SÍ”, ASK:**

¿Cuánto fue el pago del Seguro Hipotecario Privado el año pasado?

*INTERVIEWER: Enter 999998 for \$999,998 or more*

|\_|\_|\_|\_|, |\_|\_|\_|\_|. |\_|\_|

¿Cómo decidió su respuesta?

PROBE IF PAID IN ONE PAYMENT OR MULTIPLE, AND IF R COUNTED ALL PAYMENTS FOR THE YEAR.

IF MULTIPLE PAYMENTS: ¿Cuántos pagos hizo el año pasado?

**39\_MORTIN.** ¿Es la hipoteca de FHA, VA, Servicio de Vivienda Rural /Urbanización Rural o algún otro tipo?

- <sub>1</sub> FHA
- <sub>2</sub> VA
- <sub>3</sub> SERVICIO DE VIVIENDA RURAL /URBANIZACIÓN RURAL (ANTIGUAMENTE ADMINISTRACIÓN DE PRÉSTAMOS A LOS AGRICULTORES)
- <sub>4</sub> ALGÚN OTRO TIPO
- <sub>5</sub> DK/REF

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí?

¿Cómo decidió qué contestar?

IF SOME OTHER TYPE, ASK WHAT TYPE.

INTERVIEWER: GO BACK TO PAGE 15, QUESTION **28\_SUBMOR**. IF R ANSWERED YES, CHECK NOTES TO SEE WHAT STATE/LOCAL PROGRAM R MENTIONED. ASK: El programa que mencionó cuando le pregunté sobre .... (Q28 TEXT) era el mismo que usted acaba de mencionar?

**40\_BANK.** ¿Tomó usted el dinero prestado de un banco u otra organización O de una persona?

- <sub>1</sub> BANCO U ORGANIZACIÓN
- <sub>2</sub> PERSONA
- <sub>3</sub> DK/REF

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí?

¿Cómo decidió qué contestar?

**INTERVIEWER:** IF 24\_HELUMP ON PAGE 13 = YES, ADMINISTER THIS MODULE. OTHERWISE, GO TO SECTION III DEBRIEFING.

#### 4. LUMP SUM HOME EQUITY LOAN

**Voy a preguntarle sobre su [primer] préstamo de pago único contra el valor líquido.**

**41\_MATBUY.** ¿Obtuvo usted su préstamo de pago único contra el valor líquido el mismo año que compró su vivienda?

- <sub>1</sub> SÍ  
<sub>2</sub> NO  
<sub>3</sub> DK/REF

¿Cómo supo qué contestar? Hábleme más al respecto.

**42\_INTW.** ¿Cuál es la tasa de interés actual del préstamo?

|\_|\_|\_|\_| . |\_|\_|\_|\_| %

¿Cómo calculó su respuesta?

**INTERVIEWER:** Round down to nearest 1/8 percent.  
Use the following table for the fractions:

0 - no fracción	1/8 (.125%)	1/4 (.25%)	3/8 (.375%)
1/2 (.5%)	5/8 (.625%)	3/4 (.75%)	7/8 (.875%)

**43\_PMT.** ¿Cuál es el pago mensual actual?

**INTERVIEWER:** Include as much PITI as they pay.  
Enter 9998 for \$9,998 or more

|\_| , |\_|\_|\_|\_| . |\_|\_|\_|\_|

¿Cómo calculó su respuesta?

**Además de capital e intereses, ¿el pago incluye . . .**

**44\_TAXPMT.** Impuestos sobre la propiedad?

- <sub>1</sub> SÍ  
<sub>2</sub> NO  
<sub>3</sub> DK/REF

¿Cómo decidió qué contestar? ¿Qué tan seguro(a) está de su respuesta?

**45\_INSPMT.** (Además de capital e intereses, ¿el pago incluye . . . )  
Seguro de propietario?

- <sub>1</sub> SÍ  
<sub>2</sub> NO  
<sub>3</sub> DK/REF

¿Cómo decidió qué contestar? ¿Qué tan seguro(a) está de su respuesta?

¿A qué se refieren por “seguro de propietario”?

**46\_PMIPMT.** (Además de capital e intereses, ¿el pago incluye . . . )  
Seguro Hipotecario Privado?

- <sub>1</sub> SÍ  
<sub>2</sub> NO  
<sub>3</sub> DK/REF

¿Cómo decidió qué contestar? ¿Qué tan seguro(a) está de su respuesta?

¿A qué se refieren con eso de “seguro hipotecario privado”?

**47\_OTHPMT.** (Además de capital e intereses, ¿el pago incluye . . . )  
Algo más? Excluya cualquier cosa ya mencionada.

- <sub>1</sub> SÍ  
<sub>2</sub> NO  
<sub>3</sub> DK/REF

¿Cómo decidió qué contestar?

IF YES: ¿Qué más incluye?

**48\_PMIAMT.** ¿Cuánto fue el pago del Seguro Hipotecario Privado el año pasado?

**INTERVIEWER:** Enter 999998 for \$999,998 or more

|\_|\_|\_|\_|, |\_|\_|\_|\_|. |\_|\_|\_|\_|

¿Cómo decidió su respuesta?

PROBE IF PAID IN ONE PAYMENT OR MULTIPLE, AND IF R COUNTED ALL  
PAYMENTS FOR THE YEAR.

A veces en las encuestas, puede parecer que las preguntas que se hacen a las personas son repetitivas o que se hacen dos veces las mismas preguntas. En estas últimas cuatro preguntas, cuando le preguntamos sobre lo que se incluía en el pago mensual, aparte del capital o el interés, ¿le pareció que ya se lo habíamos preguntado antes? ¿Volvió a responder las mismas preguntas?

## SECTION III. DEBRIEFING (TIME PERMITTING)

**Finalmente, tengo algunas preguntas más.**

**1\_Debrief.** ¿Cree que hay frases o palabras en esta encuesta que puedan no ser apropiadas para usted o alguien que habla su idioma? Por ejemplo, palabras que no suenen naturales o suenen raras, etc.

**2\_Debrief. INTERVIEWER: REVIEW THE SURVEY WITH R AND FOLLOW UP ON PROBLEMATIC QUESTIONS.**

**3\_Debrief.** [SPANISH ONLY: A veces las palabras que usamos para traducir una pregunta al español se han escogido bien. Pero la manera en que las palabras están conectadas y organizadas en la versión en español no suena natural. Las palabras suenan bien, pero la pregunta suena como una traducción. Entre las preguntas que hoy le hice, ¿hubo alguna que le haya sonado como una traducción en vez de sonar como una pregunta en español?

**4\_Debrief.** [SPANISH ONLY: READ TO R QUESTION **4\_TENURE** ON PAGE 5 AND **6\_CELARIQ** ON PAGE 6 AND ASK IF THEY SOUND NATURAL IN SPANISH.]

**5\_Debrief.** ¿Cuál es su opinión general acerca de la encuesta? ¿Tiene algún comentario final o pregunta?

**Quiero agradecerle mucho por su participación. Ahora le voy a dar \$40 y le voy a pedir que firme un recibo para verificar que recibió el dinero.**

**INTERVIEWER: TURN OFF THE TAPE RECORDER. HAND THE CASH INCENTIVE TO THE PARTICIPANT.**

**End Time:** \_\_\_\_\_ AM / PM



**APPENDIX 2:**  
**PHASE 1 (OWNERS) ROUND 2 PROTOCOL GUIDE – ENGLISH AND SPANISH**

# American Housing Survey Cognitive Testing Protocol Guide - English

PHASE 1 - ROUND 2 \* AUGUST-SEPTEMBER 2008

**PARTICIPANT ID #:**     

**DATE:**                         /    /       (MM/DD/YYYY)

**LANGUAGE (CHECK ONE):**       <sub>1</sub> SPANISH       <sub>2</sub> ENGLISH

**INTERVIEWER:**       <sub>1</sub> George       <sub>2</sub> Alisú       <sub>3</sub> Georgina       <sub>4</sub> Patricia  
                                  <sub>5</sub> Liliana       <sub>6</sub> Yolanda       <sub>7</sub> Manuel       <sub>8</sub> Mandy  
                                  <sub>9</sub> Leticia       <sub>10</sub> Sonia

**LOCATION:**                       <sub>1</sub> NC                       <sub>2</sub> IL                       <sub>3</sub> TX                       <sub>4</sub> DC area

**START TIME:** \_\_\_\_\_ AM / PM

## **Interviewer: Read this Introduction (IF NEEDED)**

The U.S. Census Bureau has developed a questionnaire for the American Housing Survey. The American Housing Survey is the largest national housing survey in the United States. To date, this survey has always been conducted in English. In 2009 the U.S. Census Bureau will conduct the American Housing Survey in both English and Spanish. The purpose of this study is to ensure the questions are well understood in Spanish as well as in English. The Census Bureau is interested in knowing how people answer the questions depending on their housing situation and the language they speak.

They have hired us, RTI International and RSS, to conduct this research. Your participation is very important because it will help the Census Bureau determine if these questions are well drafted and clear to everyone [FOR SPANISH, ADD: We also want to see if they are translated well and are culturally appropriate.]

We want to learn how different people interpret the questions and how they reach their answers. We are going to pretend that your address has been selected to participate in the American Housing Survey. I am going to ask you some questions from the survey. After I ask you each question, I will ask you to tell me how you came up with your answer. I may ask you what you think a question or a word means.

## SECTION I. INFORMED CONSENT

**Before we start, I would like you to read over the document in front of you. I will read it with you. This document explains what this research study is, as well as your rights as a study participant. In addition, it asks for your permission to have this session audio recorded. If you have any questions about this document, please do not hesitate to ask. Once you are done reading, please sign the next page.**

### INTERVIEWER:

1. DID THE PARTICIPANT HAVE ANY QUESTIONS OR CONCERNS?

- <sub>1</sub> YES  
<sub>2</sub> NO → (SKIP TO QUESTION 3)

2. PLEASE SPECIFY:

3. HAS THE PARTICIPANT READ AND SIGNED THE INFORMED CONSENT?

- <sub>1</sub> YES  
<sub>2</sub> NO → (END INTERVIEW)

4. SAY: Here is a copy of this form for you to keep.

5. HAS THE PARTICIPANT PROVIDED CONSENT TO HAVE THE SESSION AUDIO-TAPED?

- <sub>1</sub> YES  
<sub>2</sub> NO → (SKIP TO SECTION II ON PAGE 2)

6. SAY: Please excuse me a moment while I start the audio recording. TEST TAPE RECORDER.



→ **VERBAL CONSENT MUST BE AUDIO-RECORDED**

7. SAY: Would you please confirm for me – now that the tape recorder is running – that you have agreed to participate and to have this interview audio recorded?

## SECTION II. COGNITIVE INTERVIEW

**We are ready to begin now. I just want to stress that this is NOT any kind of test and there are no right or wrong answers to my questions. We are trying out the survey with people across the country to see if the survey questions are understood the same way and if it's easy or difficult for people to answer them. If there is a word, a phrase, or a concept that is not clear or does not make sense, please be sure to let me know. It's important to me to know this so that we may improve the survey questions.**

### **INTERVIEWER:**

IN ADDITION TO THE PROBES LISTED FOR EACH QUESTION, THE FOLLOWING SAMPLE PROBES MAY BE USED ANY TIME YOU NEED TO PROBE FURTHER OR GET ADDITIONAL CLARIFICATION.

- Please tell me more about that.
- Did you find that confusing? IF YES OBTAIN DETAILS
- Is there another word you might use to describe this idea?
- Can you tell me what that means, in your own words?
- Can you tell me what this question is asking, in your own words?

## 1. HOUSING UNIT MODULE

**1\_HTYPE.** Is this unit a house, an apartment, a manufactured/mobile home, or some other type of residence?

- <sub>1</sub> HOUSE
- <sub>2</sub> APARTMENT, FLAT
- <sub>3</sub> MANUFACTURED/MOBILE HOME WITH NO PERMANENT ROOM ADDED
- <sub>4</sub> MANUFACTURED/MOBILE HOME WITH ONE OR MORE PERMANENT ROOM ADDED
- <sub>5</sub> HU IN TRANSIENT HOTEL, MOTEL, ETC.
- <sub>6</sub> HU, PERMANENT IN TRANSIENT HOTEL, MOTEL
- <sub>7</sub> HU IN ROOMING HOUSE OR BOARDING HOUSE
- <sub>8</sub> BOAT OR RECREATIONAL VEHICLE
- <sub>9</sub> TENT, CAVE, OR RAILROAD CAR
- <sub>10</sub> HU NOT SPECIFIED ABOVE
- <sub>11</sub> UNOCCUPIED SITE FOR MANUFACTURED/MOBILE HOME, TRAILER, OR TENT
- <sub>12</sub> GROUP QUARTERS
- <sub>13</sub> DK/REF

AS NEEDED: Can you tell me what this question is asking, in your own words? How did you decide what to answer?

IF NECESSARY: Tell me about the place where you live.

What do you think they mean by 'unit'?

What other types of residence come to mind when they say "some other type of residence"?

**2\_ISTYPE.** Are your living quarters in a ...

- 1 Manufactured/Mobile home?
  - 2 One-unit building, detached from any other building?
  - 3 One-unit building, attached to one or more buildings?
  - 4 Building with two or more apartments? → (GO TO 3\_NUNITS1)
  - 5 DK/REF → (GO QUESTION 4\_TENURE)
- } (GO TO QUESTION 4\_TENURE)

AS NEEDED: Can you tell me what this question is asking, in your own words?  
How did you decide what to answer?

IF NECESSARY: Tell me about the place where you live.

What do you think they mean by ‘one-unit building, detached from any other building’?

What do you think they mean by ‘one-unit building, attached to one or more buildings’?

IF NECESSARY: Can you think of an example of that?

**3\_NUNITS1.** How many apartments are in the building?

|\_|\_|\_|

*INTERVIEWER: ENTER 998 IF NUMBER IS EQUAL OR GREATER THAN 998*

**4\_TENURE.** Is this [house / apartment / manufactured/mobile home] ...

*INTERVIEWER: Read categories until a “yes” reply is received*

- 1 Owned or being bought by someone in your household?
- 2 Rented?
- 3 Occupied without payment of rent?
- 4 DK/REF

AS NEEDED: Can you tell me what this question is asking, in your own words?  
How did you decide what to answer?

What do you think they mean by “occupied without payment of rent”?  
Can you think of some examples?

## 2. INVENTORY MODULE

The next questions are about your home.

**5\_BUILTQ.** What year was [your home / the building / the manufactured/mobile home] built?

*INTERVIEWER:* Mark appropriate year range

- <sub>0</sub> 2000 – PRESENT → (SPECIFY YEAR): |\_2\_|\_0\_|\_0\_|\_|
- <sub>1</sub> 1995 – 1999
- <sub>2</sub> 1990 – 1994
- <sub>3</sub> 1985 – 1989
- <sub>4</sub> 1980 – 1984
- <sub>5</sub> 1975 – 1979
- <sub>6</sub> 1970 – 1974
- <sub>7</sub> 1960 – 1969
- <sub>8</sub> 1950 – 1959
- <sub>9</sub> 1940 – 1949
- <sub>10</sub> 1930 – 1939
- <sub>11</sub> 1920 – 1929
- <sub>12</sub> 1919 OR EARLIER
- <sub>13</sub> DK/REF

**6\_CELAR1Q. IF SINGLE UNIT ATTACHED OR SINGLE UNIT DETACHED HOUSES (2\_ISTYPE=2 OR 3), ASK: Is this house built . . .**

*INTERVIEWER: Read categories until a “yes” reply is received*

- <sub>11</sub> YES   <sub>12</sub> NO   With a basement? → (GO TO QUESTION 7\_CELAR2Q)  
<sub>21</sub> YES   <sub>22</sub> NO   With a crawl space?  
<sub>31</sub> YES   <sub>32</sub> NO   On a concrete slab?  
<sub>41</sub> YES   <sub>42</sub> NO   In some other way?  
<sub>5</sub> DK/REF
- } (GO TO QUESTION 8\_B\_FLOORSQ)

AS NEEDED: Can you tell me what this question is asking, in your own words?  
How did you decide what to answer?

What do you think they mean by “concrete slab”?

**7\_CELAR2Q.** And, is that basement under ALL the house, or is it under PART of the house?

“HOUSE” refers to living space only, i.e. basement doesn’t need to be under garage/carport to count as “all”.

- <sub>1</sub> ALL  
<sub>2</sub> PART  
<sub>3</sub> DK/REF

AS NEEDED: Can you tell me what this question is asking, in your own words?  
How did you decide what to answer?

**8\_A\_FLOORSQ**

**IF ANSWER IN 6\_CELAR1Q IS: with a basement**

How many stories are there in this [home / building / manufactured/mobile home], including the basement and any finished attics?

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

|\_|\_|

*INTERVIEWER: Enter 21 for any number 21 or greater.*

**8\_B\_FLOORSQ**

**IF 6\_CELAR1Q IS NOT: with a basement**

How many stories are there in this [home / building / manufactured/mobile home], including finished attics?

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

|\_|\_|

*INTERVIEWER: Enter 21 for any number 21 or greater.*



**9\_CLIMBQ. IF TWO OR MORE UNITS IN BUILDING (2\_ISTYPE=4 ON PAGE 4),  
ASK:**

How many stories are there from the main entrance of the building to the main entrance of your apartment?

|\_|\_|

How did you figure the number of stories? Tell me how you counted them.

PROBE TO SEE IF R COUNTS THE ENTRANCE STORY AND THEIR OWN APARTMENT STORY.

**10\_ELEVQ. IF MULTI-UNIT STRUCTURES WITH 2 OR MORE FLOORS, ASK:**

Is there a passenger elevator to your floor?

Count freight elevators also meant to be used by passengers.

- <sub>1</sub> YES  
<sub>2</sub> NO  
<sub>3</sub> DK/REF

IF NO: CONFIRM THERE ARE NO ELEVATORS AT ALL THAT PASSENGERS CAN RIDE.

IF YES: Tell me about the elevators in your building. PROBE TO ESTABLISH IF THERE ARE PASSENGER vs FREIGHT ELEVATORS.

[ENGLISH: What do you think they mean by 'passenger elevator'? What do you think they mean by 'freight elevator'?]

**The next few questions are about the number and kinds of rooms in your [house / apartment / manufactured/mobile home / living quarters]**

**11\_BEDRMS.** [Thinking about all of the different floors], how many bedrooms are there in your [house / apartment / manufactured/mobile home / living quarters]?

*INTERVIEWER: ENTER 10 FOR 10 OR MORE*

|\_|\_|

**12\_BATHS.** How many full bathrooms?

*INTERVIEWER: ENTER 10 FOR 10 OR MORE*

|\_|\_|

**13\_HALFB.** How many half bathrooms?

*INTERVIEWER: ENTER 10 FOR 10 OR MORE*

|\_|\_|

**14\_KITCH.** How many kitchens?

*INTERVIEWER: ENTER 5 FOR 5 OR MORE*

|\_|\_|

**15\_DINING.** How many SEPARATE dining rooms?

**INTERVIEWER:** ENTER 5 FOR 5 OR MORE

|\_|\_|

AS NEEDED: Can you tell me what this question is asking, in your own words?  
How did you decide what to answer?

What do you think they mean by 'SEPARATE dining rooms'? PROBE, IF NECESSARY:  
'SEPARATE' from what?

**NEW** [STOP SCREEN]

A separate dining room is one that's separated from other rooms by archways or walls extending at least six inches.

According to this definition, what would be a separate dining room?

And, what do you think they mean by 'archways'?

**16\_LIVING.** How many living rooms?

**INTERVIEWER:** ENTER 5 FOR 5 OR MORE

|\_|\_|

How did you decide what to answer?

How do you define a living room?

[SPANISH: CHECK ON MEANING OF 'sala de estar'.]

**17\_MORROM.** Besides all of these rooms, are there any OTHER rooms in this home?

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

**18\_MORROM2.** What are they?

**INTERVIEWER:** ENTER ALL THAT APPLY, SEPARATE WITH COMMAS.  
DO NOT COUNT THE SAME ROOM MORE THAN ONCE.  
DO NOT COUNT GARAGES, HALLWAYS, CLOSETS, OR PORCHES AS ROOMS

- <sub>1</sub> FAMILY ROOMS/GREAT ROOMS/TV ROOMS
- <sub>2</sub> RECREATION ROOMS
- <sub>3</sub> DENS/LIBRARIES
- <sub>4</sub> LAUNDRY/UTILITY/PANTRIES
- <sub>5</sub> OTHER FINISHED ROOMS
- <sub>6</sub> OTHER UNFINISHED ROOMS
- <sub>7</sub> DK/REF

IF R MENTIONS A ROOM THAT SHOULD HAVE BEEN LISTED IN #11-#16, PROBE AS TO WHY R DIDN'T MENTION IT EARLIER.

**19\_UNITSFQ.** Thinking about all the rooms you mentioned earlier, as well as [IF IN Q.6 A BASEMENT IS REPORTED: the basement and any hallways / IF NO BASEMENT REPORTED IN Q6: the hallways] and entryways in the [house / apartment / manufactured/mobile home / living quarters], about how many square feet is that?

Include: Finished attics.

Exclude: Unfinished attics, carports, and attached garages. Also exclude porches that are not protected from the elements.

|\_|\_|\_|

How did you figure your answer?

What do you think they mean by "porches that are not protected from the elements?"

[SPANISH: CHECK ON MEANING OF 'marquesina' vs. estacionamiento cubierto vs. cobertizo para el auto]

**20\_LOTQ. IF A SINGLE UNIT DETACHED OR ATTACHED, MOBILE HOME AND NOT A CONDO OR COOP, ASK:**

About how large is the lot?

<sub>1</sub> SQUARE FEET → (SPECIFY): |\_|\_|\_|\_|

<sub>2</sub> FEET BY FEET → (SPECIFY): |\_|\_|\_|\_| BY |\_|\_|\_|\_|

<sub>3</sub> WHOLE ACRES → (SPECIFY): |\_|\_|\_|\_|

<sub>4</sub> DK/REF → (GO TO QUESTION 21\_LTAC1P)

(GO TO  
PAGE 12,  
3. MORTGAGE  
MODULE)

How did you figure your answer?

**21\_LTAC1P.** Would you say that the lot is more than 1 acre or less than 1 acre?

<sub>1</sub> MORE

<sub>2</sub> LESS

<sub>3</sub> DK/REF

AS NEEDED: Can you tell me what this question is asking, in your own words?

How did you decide what to answer?

IF APPROPRIATE, ASK: How big do you think an acre is?

### 3. MORTGAGE MODULE

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

**22\_MG.** Not counting home equity loans, is there a mortgage or any loans on this [house / apartment / manufactured/mobile home / living quarters]?

*INTERVIEWER: THIS INCLUDES LAND CONTRACTS*

- <sub>1</sub> YES → (GO TO QUESTION 23\_REGMOR)  
<sub>2</sub> NO  
<sub>3</sub> DK/REF } (GO TO PAGE 13, QUESTION 24\_HELUMP)

AS NEEDED: Can you tell me what this question is asking, in your own words?  
How did you decide what to answer?

What do you think they mean by ‘home equity loan’?

**NEW**

[SPANISH: READ THE NEW VERSION “equidad” AND REPEAT THE PROBES BELOW]  
AS NEEDED: Can you tell me what this question is asking, in your own words?  
How did you decide what to answer?

What do you think they mean by ‘home equity loan’?

**23\_REGMOR.** How many mortgages (or loans) are there now on the [house / apartment / manufactured/mobile home / living quarters]?

*INTERVIEWER: DO NOT COUNT HOME EQUITY LOANS*

|\_|\_|\_|

How did you decide what to answer?

IF NOT ELICITED ALREADY: Were you thinking about mortgages or about loans when you answered?

**24\_HELUMP.** Do you have a LUMP SUM home equity loan, that is, a home equity loan that is paid out in a one-time lump-sum amount and that must be repaid over a period of time?

<sub>1</sub> YES → (GO TO QUESTION 25\_HELUMN)

<sub>2</sub> NO

<sub>3</sub> DK/REF

} (GO TO PAGE 14, QUESTION 26\_HELCA)

AS NEEDED: Can you tell me what this question is asking, in your own words?  
How did you decide what to answer?

What do you think they mean by 'LUMP SUM home equity loan'? Had you ever heard of this before?

**25\_HELUMN.** How many LUMP SUM home equity loans do you have?

|\_|\_|\_|

How did you decide what to answer?

**26\_HELC.** Do you have a home equity LINE OF CREDIT, that is, a home equity loan that allows you to borrow against it as often as you wish, up to a fixed limit?

- <sub>1</sub> YES → (GO TO QUESTION 27\_HELCN)  
<sub>2</sub> NO  
<sub>3</sub> DK/REF } (GO TO QUESTION 28\_SUBMOR)

How did you decide what to answer?

Did you know what a 'home equity LINE OF CREDIT' is before now?

What can people use a home equity line of credit for?

**27\_HELCN.** How many home equity LINES OF CREDIT do you have?

|\_|\_|\_|\_|

How did you decide what to answer?

Do you have any other types of mortgages or loans on your house that we have not asked you about?

**Now I'm going to ask you about your mortgage.**

**28\_SUBMOR.** Did you get the [ first ] mortgage through a STATE or local government program that provides lower cost mortgages?

- <sub>1</sub> YES  
<sub>2</sub> NO  
<sub>3</sub> DK/REF

How did you decide what to answer?

IF NOT CLEAR FROM ANSWER: Are you telling me about a line of credit or about your [ first ] mortgage?

IF R ANSWERED YES: What state or local government program was it?



**29\_MATBUY.**

Did you get the CURRENT [ first ] mortgage the same year you bought your home?

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

What do you think they mean by your ‘CURRENT [first] mortgage’?

**[NEW]**

*INTERVIEWER: Discuss with R which mortgage he or she was thinking of. By ‘current’, we meant the [first] mortgage that R is paying now at the time of this interview.*

**SPANISH ONLY: PROBE ON THE MEANING OF THE WORD ‘ACTUAL’.**

**30\_NEWMOR.** With regard to the [ first ] mortgage, did you get a new mortgage or did you assume someone else’s mortgage?

- <sub>1</sub> NEW → (GO TO QUESTION 31\_REFI)
  - <sub>2</sub> ASSUMED
  - <sub>3</sub> WRAP AROUND
  - <sub>4</sub> DK/REF
- } (GO TO PAGE 16, QUESTION 32\_INTW)

AS NEEDED: Can you tell me what this question is asking, in your own words?  
How did you decide what to answer?

What do you think “a new mortgage” means here? What do you think it means to ‘assume someone else’s mortgage’?

*INTERVIEWER: In real estate, an assumed mortgage occurs when all the obligations of the seller's mortgage is transferred to the buyer. The buyer assumes all the obligations under the mortgage, just as if the loan had been made to him or her.*

**31\_REFI.** Was this mortgage a refinancing of a previous mortgage?

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

How did you decide what to answer?

What do you think they mean by ‘refinancing of a previous mortgage’?

**[NEW]**

IF NOT ALREADY ANSWERED: What do you think happens when someone ‘refinances’? Why do people refinance? PROBE FOR DETAIL.

**32\_INTW.** What is the current interest rate on the mortgage?

|\_|\_|\_|\_| . |\_|\_|\_|\_| %

How did you figure your answer?

**INTERVIEWER:** Round down to nearest 1/8 percent.  
Use the following table for the fractions:

0 - no fraction	1/8 (.125%)	1/4 (.25%)	3/8 (.375%)
1/2 (.5%)	5/8 (.625%)	3/4 (.75%)	7/8 (.875%)

**33\_PMT.** What is the current monthly payment?

Include as much PITI as they pay.

**INTERVIEWER:** Enter 9998 for \$9,998 or more

|\_| , |\_|\_|\_|\_| . |\_|\_|\_|\_|

**Besides principal and interest, does the payment include –**

**34\_TAXPMT.** Property taxes?

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

How did you decide what to answer? How certain are you about your answer? IF ANSWER IS YES, AND NOT YET MENTIONED: How do you know the property taxes are included in the monthly payment?

**35\_INSPMT.** (Besides principal and interest, does the payment include...)  
Homeowner's insurance?

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

**36\_PMIPMT.** [*NEW TEXT 'OR PMI'*] (Besides principal and interest, does the payment include...)  
Private mortgage insurance or PMI?

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

AS NEEDED: Can you tell me what this question is asking, in your own words?  
How did you decide what to answer? How certain are you about your answer?

What do you think they mean by 'private mortgage insurance or PMI'?

IF DK OR NOT AS INTENDED: A private mortgage insurance or 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. Now that you know what I mean by a private mortgage insurance, let me ask you:

(Besides principal and interest, does the payment include...)  
Private mortgage insurance or PMI?

What do you think they mean by ‘homeowner’s insurance’? IF R DOES NOT KNOW OR DEFINES INCORRECTLY, ASK: There is a type of insurance that protects homeowners in case of a fire, other accidental damage to the home, robberies, third party injuries on the premises, etc. Have you ever heard of this type of insurance? What do you call it?

**37\_OTHPMT.** (Besides principal and interest, does the payment include...)  
Anything else? Exclude anything already mentioned.

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

**38\_PMIAMT.** *[NEW TEXT ‘or PMI’ AND STRUCTURE]* IF ANSWER TO 36\_PMIPMT IS “YES”, ASK: How much was the payment of the private mortgage insurance or PMI last year?

**INTERVIEWER:** Enter 999998 for \$999,998 or more

|\_|\_|\_|\_|, |\_|\_|\_|\_|. |\_|

How did you figure your answer?

PROBE IF PAID IN ONE PAYMENT OR MULTIPLE, AND IF R COUNTED ALL PAYMENTS FOR THE YEAR.

IF MULTIPLE PAYMENTS: How many payments did you make last year?

**39\_MORTIN** *[NEW TEXT 'NONE OF THESE']* Is the mortgage an FHA, VA, Rural Housing Service / Rural Development mortgage, or none of these?

- <sub>1</sub> FHA
- <sub>2</sub> VA
- <sub>3</sub> RURAL HOUSING SERVICE/RURAL DEVELOPMENT (FORMERLY FARMER'S HOME LOAN ADMINISTRATION)
- <sub>4</sub> NONE OF THESE
- <sub>5</sub> DK/REF

AS NEEDED: Can you tell me what this question is asking, in your own words?  
How did you decide what to answer?

IF ANSWER WAS 'NONE OF THESE', ASK WHAT TYPE.

INTERVIEWER: GO BACK TO PAGE 14, QUESTION **28\_SUBMOR** . IF R ANSWERED YES, CHECK NOTES TO SEE WHAT STATE/LOCAL PROGRAM R MENTIONED. ASK:  
Was the program you mentioned when I asked you .... (Q28 TEXT) the same one you mentioned just now?

**40\_BANK.** Did you borrow money from a bank or other organization OR did you borrow it from an individual?

- <sub>1</sub> BANK OR ORGANIZATION
- <sub>2</sub> INDIVIDUAL
- <sub>3</sub> DK/REF

AS NEEDED: Can you tell me what this question is asking, in your own words? How did you decide what to answer?

Were you only thinking about the money you borrowed for the mortgage or loan, or you were also thinking about the down payment?

**INTERVIEWER: IF 24\_HELUMP ON PAGE 13 = YES, ADMINISTER THIS MODULE. OTHERWISE, GO TO SECTION III. SHOW CARDS.**

#### 4. LUMP SUM HOME EQUITY LOAN

I am going to ask you about your [first] lump sum home equity loan.

**41\_MATBUY.** Did you get the lump sum home equity loan the same year you bought your house?

- <sub>1</sub> YES  
<sub>2</sub> NO  
<sub>3</sub> DK/REF

How did you figure what to answer? Tell me more about that.

**42\_INTW.** What is the current interest rate on the loan?

|\_|\_|\_|\_| . |\_|\_|\_|\_| %

How did you figure your answer?

**INTERVIEWER:** Round down to nearest 1/8 percent.

Use the following table for the fractions:

0 - no fraction	1/8 (.125%)	1/4 (.25%)	3/8 (.375%)
1/2 (.5%)	5/8 (.625%)	3/4 (.75%)	7/8 (.875%)

**43\_PMT.** What is the current monthly payment?

Include as much PITI as they pay.

**INTERVIEWER:** Enter 9998 for \$9,998 or more

|\_|, |\_|\_|\_| . |\_|\_|\_|

How did you figure your answer?

**Besides principal and interest, does the payment include . . .**

**44\_TAXPMT.** Property taxes?

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

How did you decide what to answer? How certain are you about your answer?

**45\_INSPMT.** (Besides principal and interest, does the payment include...)

Homeowner's insurance?

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

How did you decide what to answer? How certain are you about your answer?

What do you think they mean by 'homeowners' insurance?

**46\_PMIPMT.** *[NEW TEXT 'or PMI']* (Besides principal and interest, does the payment include...)

Private mortgage insurance or PMI?

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

How did you decide what to answer? How certain are you about your answer?

What do you think they mean by 'private mortgage insurance'?

**47\_OTHPMT.** (Besides principal and interest, does the payment include...)  
Anything else? Exclude anything already mentioned.

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

How did you decide what to answer?

IF YES: What else does it include?

**48\_PMIAMT.** *[NEW TEXT 'or PMI' AND STRUCTURE]* How much was the payment of the private mortgage insurance or PMI last year?

**INTERVIEWER:** Enter 999998 for \$999,998 or more

|\_|\_|\_|, |\_|\_|\_|. |\_|\_|\_|

How did you figure your answer?

PROBE IF PAID IN ONE PAYMENT OR MULTIPLE, AND IF R COUNTED ALL PAYMENTS FOR THE YEAR.



## SECTION III. SHOW CARDS - ENGLISH

**INTERVIEWER:** GIVE R THE COMPARISON OF STATEMENTS SHOWCARD AND ADMINISTER THE FOLLOWING PROBE:

- [POINT TO ORIGINAL Version #1] In the survey that you responded today, which of the two versions do you think would be better understood by people: this survey question [POINT TO REVISED Version #2] or this other version [POINT TO REVISED Version #2]? Please tell me why you think this.

Question	Version 1	Version 2
4_TENURE  Passive voice vs. active voice	[ORIGINAL]  Is this house ...  <input type="checkbox"/> <sub>1</sub> Owned or being bought by someone in your household? <input type="checkbox"/> <sub>2</sub> Rented? <input type="checkbox"/> <sub>3</sub> Occupied without payment of rent?	[REVISED]  Do you or does someone in this household ... <input type="checkbox"/> <sub>1</sub> own this house or are you buying it? <input type="checkbox"/> <sub>2</sub> rent this house? <input type="checkbox"/> <sub>3</sub> or occupy it without having to pay rent?
28_SUBMOR	[REVISED]  There are STATE or local government programs that provide low cost mortgages.  Did you get the mortgage through a program like these?	[ORIGINAL]  Did you get the mortgage through a STATE or local government program that provides lower cost mortgages?
30_NEWMOR	[ORIGINAL]  With regard to the [ first ] mortgage, did you get a new mortgage or did you assume someone else's mortgage?	[REVISED]  With regard to the [first] mortgage, did you apply for a mortgage or did you assume someone else's mortgage?

**FOR 21\_LTAC1P, ASK:**

Would you say that the lot is more than 1 acre or less than 1 acre?

1 acre is roughly 1 American football field or half a soccer field.

- <sub>1</sub> MORE
- <sub>2</sub> LESS
- <sub>3</sub> DK/REF

AS NEEDED: Can you tell me what this question is asking, in your own words?  
How did you decide what to answer?

IF APPROPRIATE, ASK: How big do you think an acre is?

**FOR 40\_BANK, ASK:**

With regard to your [first] mortgage, did you borrow money from a bank or other organization OR did you borrow it from an individual?

- <sub>1</sub> BANK OR ORGANIZATION
- <sub>2</sub> INDIVIDUAL
- <sub>3</sub> DK/REF

Were you only thinking about the money you borrowed for the mortgage or loan, or you were also thinking about the down payment?

## SECTION IV. SHOW CARDS - SPANISH

I'd like to ask you to review some alternate wording for several of the terms that you've heard in the survey.

**INTERVIEWER:** GIVE R THE COMPARISON OF TERMS SHOWCARD AND ADMINISTER THE FOLLOWING PROBES:

- What do you think [INSERT THE ORIGINAL TERM FROM SHOWCARD] means?
- How about this word: [INSERT THE NEW VERSIONS FROM SHOWCARD]. What do you think this means?
- Are the first and second [or the third] terms the same or different to you? If different, what is the difference?
- WHEN APPROPRIATE: In what case or situation would you use each of these terms?

Question	Version 1 (Original)	Version 2 (Revised)
1_HTYPE	casa móvil o remolque	casa móvil o trailer
10_ELEVQ	Ascensor	Elevador
16_LIVING	Sala de estar	Sala

**Now, I'd like to ask you to review some alternate wording for several statements that you heard in the survey.**

**FOR 2\_ISTYPE, GIVE R SHOWCARD AND ASK:**

What do you think they mean by 'una sola vivienda, separada de cualquiera otra estructura'?

Can you think of an example of this type of housing?

What do you think they mean by 'una sola vivienda, unida a una o más estructuras'?

Can you think of an example of this type of housing?

**FOR 6\_CELARIQ, READ THE QUESTION ON THE SHOWCARD:**

¿Hay debajo de esta casa . . .

- <sub>1</sub> un sótano?
- <sub>2</sub> un espacio de poca altura?
- <sub>3</sub> losa de hormigón?
- <sub>4</sub> o alguna otra cosa?

What do you think they mean by 'un espacio de poca altura' debajo de la casa?

What do you think they mean by 'losa de hormigón'?

**FOR 21\_LTAC1P, ASK:**

Would you say that the lot is more than 1 acre or less than 1 acre?

1 acre is roughly 1 American football field or half a soccer field.

- <sub>1</sub> MORE
- <sub>2</sub> LESS
- <sub>3</sub> DK/REF

AS NEEDED: Can you tell me what this question is asking, in your own words?  
How did you decide what to answer?

IF APPROPRIATE, ASK: How big do you think an acre is?

**FOR 40\_BANK, ASK:**

With regard to your [first] mortgage, did you borrow money from a bank or other organization OR did you borrow it from an individual?

<sub>1</sub> BANK OR ORGANIZATION

<sub>2</sub> INDIVIDUAL

<sub>3</sub> DK/REF

Were you only thinking about the money you borrowed for the mortgage or loan, or you were also thinking about the down payment?

**Now for each of the survey questions statements listed on this card, please tell me if the original wording or the revised wording is clearer or better understood. Let's begin with the first statement.**

**INTERVIEWER:** GIVE R THE COMPARISON OF STATEMENTS SHOWCARD AND ADMINISTER THE FOLLOWING PROBE:

- [POINT TO ORIGINAL Version #1] In the survey that you responded today, which of the two versions do you think would be better understood by people: this survey question [POINT TO ORIGINAL Version #1] or this other version [POINT TO REVISED Version #2] would be better understood by people? Please tell me why you think this.

### SPANISH

Question	Version 1	Version 2
1_HTYPE	[ORIGINAL] ¿Es esta unidad una casa, un apartamento, una casa móvil o remolque, o algún otro tipo de vivienda?	[REVISED] ¿Es esta vivienda una casa, un apartamento, una casa móvil, o algún otro tipo de vivienda?
2_ISTYPE	[REVISED] ¿Vive usted en . . .  <input type="checkbox"/> 1 una casa móvil o remolque? <input type="checkbox"/> 2 una sola vivienda, separada de cualquiera otra estructura? <input type="checkbox"/> 3 una sola unidad de vivienda, unida a una o más estructuras? <input type="checkbox"/> 4 un edificio con dos o más apartamentos?	[ORIGINAL] ¿Es su vivienda . . .  <input type="checkbox"/> 1 una casa móvil o remolque? <input type="checkbox"/> 2 un edificio de una sola unidad de vivienda, separado de cualquier otro edificio? <input type="checkbox"/> 3 un edificio de una sola unidad de vivienda, unido a uno o más edificios? <input type="checkbox"/> 4 un edificio con dos o más apartamentos?
4_TENURE Passive voice, first response choice	[ORIGINAL] ¿Esta casa es propiedad de, o está siendo comprada/o por alguien en su hogar?	[REVISED] ¿Esta casa es propiedad suya o de alguien en su hogar o la están pagando?

Question	Version 1	Version 2
10_ELEVQ	<p>[REVISED]</p> <p>¿Hay algún ascensor para pasajeros que llega al piso en que usted vive?</p> <p>Cuente ascensores de carga que también sean para llevar personas.</p>	<p>[ORIGINAL]</p> <p>¿Hay algún ascensor al piso de su unidad?</p> <p>Cuente también ascensores/ ascensores de carga que puedan llevar personas.</p>
19_UNITSFQ	<p>[ORIGINAL]</p> <p>Los porches que no estén protegidos de los elementos</p>	<p>[REVISED]</p> <p>Los porches que estén al aire libre</p>
28_SUBMOR	<p>[REVISED]</p> <p>Hay programas gubernamentales locales o ESTATALES que proporcionan hipotecas de bajo costo. ¿Obtuvo usted la hipoteca mediante un programa como estos?</p>	<p>[ORIGINAL]</p> <p>¿Obtuvo usted la hipoteca mediante un programa gubernamental local o ESTATAL que proporciona hipotecas de bajo costo?</p>
40_BANK	<p>[ORIGINAL]</p> <p>¿Tomó usted el dinero prestado de un banco u otra organización O de una persona?</p>	<p>[REVISED]</p> <p>¿Obtuvo el préstamo de un banco u otra organización, O le dio el préstamo una persona?</p>
30_NEWMOR	<p>[ORIGINAL]</p> <p>Respecto al [primer] préstamo hipotecario, ¿obtuvo usted un préstamo hipotecario nuevo o asumió el préstamo de otra persona?</p>	<p>[REVISED]</p> <p>Respecto al [primer] préstamo hipotecario, ¿solicitó usted mismo el préstamo o asumió el préstamo de otra persona?</p>
<p>4_TENURE</p> <p>Passive voice with revised first response choice vs. active voice</p>	<p>[REVISED]</p> <p>¿Usted o alguien en su hogar ...</p> <p><input type="checkbox"/><sub>1</sub> es propietario de esta casa o la está pagando</p> <p><input type="checkbox"/><sub>2</sub> está alquilando esta casa</p> <p><input type="checkbox"/><sub>3</sub> o la está ocupando sin pagar alquiler?</p>	<p>[ORIGINAL]</p> <p>¿Esta casa ...</p> <p><input type="checkbox"/><sub>1</sub> es propiedad suya o de alguien en su hogar o la están pagando?</p> <p><input type="checkbox"/><sub>2</sub> es alquilada?</p> <p><input type="checkbox"/><sub>3</sub> está ocupada sin pagar un alquiler?</p>

## SECTION V. DEBRIEFING (TIME PERMITTING)

**Finally, I have just a few more questions.**

**1\_Debrief.** Are there any phrases or words in this survey that you believe would not be appropriate for you or someone who speaks your language? For example, unnatural or strange wording, etc.

**2\_Debrief. INTERVIEWER: REVIEW THE SURVEY WITH R AND FOLLOW UP ON PROBLEMATIC QUESTIONS.**

**5\_Debrief.** What is your general opinion about the survey? Do you have any final comments or questions?

**I want to thank you very much for your participation. I will now give you \$40 and I will ask you to sign a receipt form verifying that you received the money.**

**INTERVIEWER: TURN OFF THE TAPE RECORDER. HAND THE CASH INCENTIVE TO THE PARTICIPANT.**

**End Time:** \_\_\_\_\_ AM / PM



# American Housing Survey Cognitive Testing Protocol Guide - Spanish

PHASE 1 - ROUND 2 \* AUGUST-SEPTEMBER 2008

**PARTICIPANT ID #:**      |\_|\_|\_|\_|\_|\_|\_|\_|

**DATE:**                    |\_|\_|\_|\_|/|\_|\_|\_|\_|/|\_2\_|\_0\_|\_0\_|\_8\_| (MM/DD/YYYY)

**LANGUAGE (CHECK ONE):**      <sub>1</sub> SPANISH      <sub>2</sub> ENGLISH

**INTERVIEWER:**      <sub>1</sub> George      <sub>2</sub> Alisú      <sub>3</sub> Georgina      <sub>4</sub> Patricia  
                                 <sub>5</sub> Liliana      <sub>6</sub> Yolanda      <sub>7</sub> Manuel      <sub>8</sub> Mandy  
                                 <sub>9</sub> Leticia      <sub>10</sub> Sonia

**LOCATION:**              <sub>1</sub> NC              <sub>2</sub> IL              <sub>3</sub> TX              <sub>4</sub> DC area

**START TIME:** \_\_\_\_\_ AM / PM

## Interviewer: Read this Introduction (IF NEEDED)

La Oficina del Censo de los Estados Unidos ha diseñado un cuestionario para la Encuesta sobre la Vivienda en Estados Unidos. Esta es la encuesta más grande sobre la vivienda en Estados Unidos que se hace a nivel nacional. Hasta la fecha, esta encuesta siempre se ha llevado a cabo en inglés. En el año 2009 la Oficina del Censo de los Estados Unidos llevará a cabo esta encuesta en inglés y en español. El propósito de este estudio es tener la seguridad de que las preguntas se entiendan bien tanto en español como en inglés. La Oficina del Censo está interesado en saber cómo las personas responden las preguntas dependiendo de su situación de vivienda y del idioma que hablan.

La Oficina del Censo nos ha contratado a nosotros, la firma RTI International y RSS, para llevar a cabo este estudio. Su participación es muy importante porque ayudará a la Oficina del Censo a determinar si estas preguntas están bien redactadas y claras para todos. [FOR SPANISH, ADD: También queremos ver si están bien traducidas y son culturalmente apropiadas]

Queremos saber cómo las diferentes personas interpretan las preguntas y cómo deciden qué responder. Vamos a suponer que su dirección ha sido seleccionada para participar en la Encuesta sobre la Vivienda en Estados Unidos. Le voy a hacer algunas preguntas de la encuesta. Después de cada pregunta, le pediré que me diga cómo fue que decidió qué responder. Tal vez le pregunte lo que significa una pregunta o una palabra.

Cuando terminemos, le daré \$40 como muestra de nuestro agradecimiento, y le pediré que firme un recibo para comprobar que recibió el dinero.

## SECTION I. INFORMED CONSENT

Antes de que comencemos, me gustaría leer el documento que tiene frente a usted. Este documento explica en qué consiste este estudio, así como sus derechos como participante en el mismo. Vamos a leerlo juntos(as). Además, en el documento se le pide permiso para grabar esta sesión. Si usted tiene alguna pregunta acerca de este documento, por favor no dude en preguntar. Una vez que haya terminado de leerlo, por favor firme en ambos lados del formulario.

### INTERVIEWER:

1. DID THE PARTICIPANT HAVE ANY QUESTIONS OR CONCERNS?

- <sub>1</sub> YES  
<sub>2</sub> NO → (SKIP TO QUESTION 3)

2. PLEASE SPECIFY:

3. HAS THE PARTICIPANT READ AND SIGNED THE INFORMED CONSENT?

- <sub>1</sub> YES  
<sub>2</sub> NO → (END INTERVIEW)

4. SAY: Aquí tiene una copia del formulario para usted.

5. HAS THE PARTICIPANT PROVIDED CONSENT TO HAVE THE SESSION AUDIO-TAPED?

- <sub>1</sub> YES  
<sub>2</sub> NO → (SKIP TO SECTION II ON PAGE 2)

6. SAY: Por favor, déme un momento para prender la grabadora. TEST TAPE RECORDER.



→ **VERBAL CONSENT MUST BE AUDIO-RECORDED**

7. SAY: ¿Puede confirmarme por favor- ahora que está funcionando la grabadora - que usted ha aceptado participar en la entrevista y que grabemos la misma?

## SECTION II. COGNITIVE INTERVIEW

**Estamos listos para empezar ahora. Sólo quiero señalar que esto NO es ningún tipo de examen y que no hay respuestas correctas ni incorrectas a mis preguntas. Estamos probando las preguntas con tantas personas como nos sea posible en diferentes partes del país para ver si todos las entienden de la misma manera y para ver si les resulta fácil o difícil contestarlas. Si hay alguna pregunta, frase o concepto de la encuesta que esté confuso o no tenga sentido, por favor dígamelo. Para mí es importante saberlo, así podemos mejorar las preguntas de la encuesta.**

### **INTERVIEWER:**

IN ADDITION TO THE PROBES LISTED FOR EACH QUESTION, THE FOLLOWING SAMPLE PROBES MAY BE USED ANY TIME YOU NEED TO PROBE FURTHER OR GET ADDITIONAL CLARIFICATION.

- Por favor hábleme un poco más al respecto.
- ¿Le pareció confuso? IF YES OBTAIN DETAILS
- ¿Hay alguna otra palabra que usaría para describir esta idea?
- ¿Puede decirme qué significa eso, en sus propias palabras?
- ¿Puede decirme en sus propias palabras qué le están preguntando aquí?

## 1. HOUSING UNIT MODULE

**1\_HTYPE.** ¿Es esta unidad una casa, un apartamento, una casa móvil o remolque, o algún otro tipo de vivienda?

- 1 CASA
- 2 APARTAMENTO, DEPARTAMENTO
- 3 CASA MÓVIL O REMOLQUE SIN HABITACIÓN PERMANENTE AÑADIDA
- 4 CASA MÓVIL O REMOLQUE CON UNA O MÁS HABITACIONES PERMANENTES AÑADIDAS
- 5 UV EN HOTEL, MOTEL, ETC., NO TRANSITORIO
- 6 UV PERMANENTE EN HOTEL, MOTEL, ETC., TRANSITORIO
- 7 UV CASA DE HUÉSPEDES O PENSIÓN
- 8 BARCO O VEHÍCULO DE RECREO
- 9 TIENDA DE CAMPAÑA, CUEVA, O VAGÓN DE FERROCARRIL
- 10 UV NO ESPECIFICADA ARRIBA, ESPECIFIQUE
- 11 ESPACIO NO OCUPADO PARA CASA MÓVIL, REMOLQUE O TIENDA DE CAMPAÑA
- 12 VIVIENDA COLECTIVA
- 13 DK/REF

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí?  
¿Cómo decidió qué contestar?

IF NECESSARY: Dígame más sobre el lugar donde vive.

En su opinión, ¿a qué se refieren cuando dicen “unidad”?

¿Qué otros tipos de vivienda se le ocurren cuando dicen “algún otro tipo de vivienda”?

**2\_ISTYPE.** ¿Es su vivienda . . .

- <sub>1</sub> una casa móvil o remolque?
- <sub>2</sub> un edificio de una sola unidad de vivienda, separado de cualquier otro edificio?
- <sub>3</sub> un edificio de una sola unidad de vivienda, unido a uno o más edificios?
- <sub>4</sub> un edificio con dos o más apartamentos? → (GO TO 3\_NUNITS1)
- <sub>5</sub> DK/REF → (GO TO QUESTION 4\_TENURE)

(GO TO QUESTION  
4\_TENURE)

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí?  
¿Cómo decidió qué contestar?

IF NECESSARY: Hábleme acerca del lugar en donde vive.

¿Qué creen que quieren decir con “un edificio de una sola unidad de vivienda separado de cualquier otro edificio”?

¿Qué creen que quieren decir con “un edificio de una sola unidad unido a uno o más edificios”?

**3\_NUNITS1.** ¿Cuántos apartamentos hay en el edificio?

|\_|\_|\_|

**INTERVIEWER:** ENTER 998 IF NUMBER IS EQUAL OR GREATER THAN 998

**4\_TENURE.** ¿[Esta casa / Este apartamento / Esta casa móvil o remolque] . . .

**INTERVIEWER:** Read categories until a “yes” reply is received

- <sub>1</sub> es propiedad de, o está siendo comprada/o por alguien en su hogar?
- <sub>2</sub> es alquilado(a)?
- <sub>3</sub> está ocupada/o sin pagar un alquiler
- <sub>4</sub> DK/REF

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí?  
¿Cómo decidió qué contestar?

¿Qué cree que quieren decir con eso de “ocupado sin pagar un alquiler”? ¿Puede darme algún ejemplo?

## 2. INVENTORY MODULE

Las siguientes preguntas son sobre su vivienda.

**5\_BUILTQ.** ¿En qué año fue construido(a) [su casa / la casa móvil o remolque / el edificio]?

*INTERVIEWER: Mark appropriate year range*

- \_0 2000 – PRESENT → (SPECIFY YEAR): |\_2\_|\_0\_|\_0\_|\_|
- \_1 1995 – 1999
- \_2 1990 – 1994
- \_3 1985 – 1989
- \_4 1980 – 1984
- \_5 1975 – 1979
- \_6 1970 – 1974
- \_7 1960 – 1969
- \_8 1950 – 1959
- \_9 1940 – 1949
- \_10 1930 – 1939
- \_11 1920 – 1929
- \_12 1919 OR EARLIER
- \_13 DK/REF

**6\_CELAR1Q. IF SINGLE UNIT ATTACHED OR SINGLE UNIT DETACHED HOUSES (2\_ISTYPE=2 OR 3), ASK: ¿Está esta casa construida . . .**

*INTERVIEWER: Read categories until a “yes” reply is received*

- <sub>11</sub> SÍ   <sub>12</sub> NO   con un sótano?   → (GO TO QUESTION 7\_CELAR2Q)  
<sub>21</sub> SÍ   <sub>22</sub> NO   con un espacio bajo el edificio?  
<sub>31</sub> SÍ   <sub>32</sub> NO   sobre cimientos de concreto?  
<sub>41</sub> SÍ   <sub>42</sub> NO   de alguna otra forma?  
<sub>5</sub> DK/REF
- } (GO QUESTION 8\_B\_FLOORSQ)

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí?  
¿Cómo decidió qué contestar?

¿Qué cree que quieren decir con eso de “cimientos de concreto”?

**7\_CELAR2Q. ¿Está ese sótano bajo TODA la casa o bajo PARTE de la casa?**

"CASA" se refiere solamente al espacio habitable, por ejemplo, no es necesario que haya sótano bajo el garaje/marquesina para que se considere que está bajo “toda” la casa.

- <sub>1</sub> TODA  
<sub>2</sub> PARTE  
<sub>3</sub> DK/REF

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí?  
¿Cómo decidió qué contestar?

**8\_A\_FLOORSQ**

IF ANSWER IN 6\_CELAR1Q IS: con un sótano

¿Cuántos pisos hay en [este edificio / esta casa móvil o remolque / este hogar], incluyendo el sótano y cualquier ático acabado?

Si hay varios niveles, cuente el mayor número de pisos que haya uno encima de otro.

|\_|\_|

**8\_B\_FLOORSQ**

IF 6\_CELAR1Q IS NOT: con un sótano

¿Cuántos pisos hay en [este edificio / esta casa móvil o remolque / este hogar], incluyendo los áticos acabados?

Si hay varios niveles, cuente el mayor número de pisos que haya uno encima de otro.

|\_|\_|

*INTERVIEWER: Enter 21 for any number 21 or greater*

**9\_CLIMBQ. IF TWO OR MORE UNITS IN BUILDING, ASK:**

¿Cuántos pisos hay desde la entrada principal del edificio a la entrada principal de su apartamento?

|\_|\_|

¿Cómo calculó el número de pisos? Dígame cómo los contó.

PROBE TO SEE IF R COUNTS THE ENTRANCE STORY AND THEIR OWN APARTMENT STORY.

**10\_ELEVQ. IF MULTI-UNIT STRUCTURES WITH 2 OR MORE FLOORS, ASK:**

¿Hay algún ascensor al piso de su unidad?

Cuente también ascensores de carga que puedan llevar personas.

<sub>1</sub> YES

<sub>2</sub> NO

<sub>3</sub> DK/REF

IF NO: CONFIRM THERE ARE NO ELEVATORS AT ALL THAT PASSENGERS CAN RIDE.

IF YES: Hábleme acerca de los ascensores en su edificio. PROBE TO ESTABLISH IF THERE ARE PASSENGER vs FREIGHT ELEVATORS.

[SPANISH: ¿Cómo llamaría a un ascensor que sólo es para uso de personas y no para llevar carga?]

[SPANISH: CHECK TO SEE IF R COUNTED ONLY PASSENGER ELEVATORS INITIALLY.]



**Las siguientes preguntas son sobre el número y tipo de habitaciones en su [casa / apartamento / casa móvil o remolque / vivienda].**

**11\_BEDRMS.** [Incluyendo todos los pisos], ¿cuántos dormitorios hay en su [casa / apartamento / casa móvil o remolque / vivienda]?

*INTERVIEWER: ENTER 10 FOR 10 OR MORE*

|\_|\_|

**12\_BATHS.** ¿Cuántos baños completos?

*INTERVIEWER: ENTER 10 FOR 10 OR MORE*

|\_|\_|

**13\_HALFB.** ¿Cuántos medios baños?

*INTERVIEWER: ENTER 10 FOR 10 OR MORE*

|\_|\_|

**14\_KITCH.** ¿Cuántas cocinas?

*INTERVIEWER: ENTER 5 FOR 5 OR MORE*

|\_|\_|

**15\_DINING.** ¿Cuántos comedores SEPARADOS?

**INTERVIEWER:** ENTER 5 FOR 5 OR MORE

|\_|\_|

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí?  
¿Cómo decidió qué contestar?

¿Qué cree que quieren decir con “comedores SEPARADOS”? PROBE IF NECESSARY:  
¿‘SEPARADOS’ de qué?

**NEW** [STOP SCREEN]

Un comedor separado es el que se encuentra separado de otras habitaciones por arcos o paredes que se extienden al menos seis pulgadas.

De acuerdo con esta definición, ¿cómo sería un comedor separado?

¿Y qué cree que quieren decir con ‘arcos’?

**16\_LIVING.** ¿Cuántas salas de estar?

**INTERVIEWER:** ENTER 5 FOR 5 OR MORE

|\_|\_|

¿Cómo decidió qué contestar?

¿Qué quiere decir ‘sala de estar’ para usted?

[SPANISH: CHECK ON MEANING OF ‘sala de estar’.]

**17\_MORROM.** Además de todas estas habitaciones, ¿hay alguna OTRA habitación en esta vivienda?

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

**18\_MORROM2.** ¿Qué son?

**INTERVIEWER:** ENTER ALL THAT APPLY, SEPARATE WITH COMMAS.  
DO NOT COUNT THE SAME ROOM MORE THAN ONCE.  
DO NOT COUNT GARAGES, HALLWAYS, CLOSETS, OR PORCHES AS ROOMS

- <sub>1</sub> SALAS DE ESTAR/SALONES/SALONES DE TV
- <sub>2</sub> SALONES DE RECREACIÓN
- <sub>3</sub> ESTUDIOS/BIBLIOTECAS
- <sub>4</sub> CUARTOS PARA LAVAR/CUARTOS DE UTILIDADES/DESPENSAS
- <sub>5</sub> OTRAS HABITACIONES ACABADAS
- <sub>6</sub> OTRAS HABITACIONES SIN ACABAR
- <sub>7</sub> DK/REF

IF R MENTIONS A ROOM THAT SHOULD HAVE BEEN LISTED IN #11-#16, PROBE AS TO WHY R DIDN'T MENTION IT EARLIER.

**19\_UNITSFQ.** Incluyendo todas las habitaciones que usted mencionó, así como [IF IN Q.6 A BASEMENT IS REPORTED: el sótano, los pasillos // IF NO BASEMENT REPORTED IN Q6: los pasillos] y entradas [a la casa / al apartamento / a la casa móvil o remolque / a la vivienda], ¿aproximadamente cuántos pies cuadrados hay?

Incluya: Áticos acabados.

Excluya: Áticos no acabados, marquesinas y garajes anexos. Excluya también los porches que no estén protegidos de los elementos.

|\_|\_|\_|

¿Cómo calculó su respuesta?

¿Qué cree que quieren decir con eso de “porches que no estén protegidos de los elementos?”

[SPANISH: CHECK ON MEANING OF ‘marquesina’ vs. ‘estacionamiento cubierto’ vs. ‘cobertizo para el auto’.]

**20\_LOTQ. IF A SINGLE UNIT DETACHED OR ATTACHED, MOBILE HOME AND NOT A CONDO OR COOP, ASK:**

¿Qué tamaño tiene su terreno?

<sub>1</sub> PIES CUADRADOS → (SPECIFY): |\_\_|\_\_|\_\_|

<sub>2</sub> PIES POR PIES → (SPECIFY): |\_\_|\_\_|\_\_| POR |\_\_|\_\_|\_\_|

<sub>3</sub> ACRES → (SPECIFY): |\_\_|\_\_|\_\_|

<sub>4</sub> DK/REF → (GO TO QUESTION 21\_LTAC1P)

(GO TO  
PAGE 12,  
3. MORTGAGE  
MODULE)

¿Cómo calculó su respuesta?

**21\_LTAC1P.** ¿Diría usted que el terreno tiene más de 1 acre o menos de 1 acre?

<sub>1</sub> MÁS

<sub>2</sub> MENOS

<sub>3</sub> DK/REF

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí?  
¿Cómo decidió qué contestar?

IF APPROPRIATE, ASK: ¿Cuánto le parece que mide un acre?

### 3. MORTGAGE MODULE

Las siguientes preguntas son sobre hipotecas y otros préstamos garantizados por la propiedad.

**22\_MG.** Sin contar los préstamos contra el valor líquido, ¿tiene [esta casa / este apartamento / esta casa móvil o remolque / esta vivienda] alguna hipoteca o préstamo?

**INTERVIEWER: THIS INCLUDES LAND CONTRACTS**

<sub>1</sub> SÍ → (GO TO QUESTION 23\_REGMOR)

<sub>2</sub> NO

<sub>3</sub> DK/REF

} (GO TO PAGE 13, QUESTION 24\_HELUMP)

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí?  
¿Cómo decidió qué contestar?

En su opinión, ¿a qué se refieren cuando dicen ‘préstamos contra el valor líquido?’

#### **NEW VERSION #2 “equidad”**

[SPANISH: READ THE FOLLOWING VERSION AND REPEAT THE PROBES BELOW]

¿Tiene [esta casa / este apartamento / esta casa móvil o remolque / esta vivienda] algún préstamo o crédito hipotecario ? Por favor no cuente ningún préstamo que haya obtenido contra su equidad.

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí?  
¿Cómo decidió qué contestar?

En su opinión, ¿a qué se refieren cuando dicen ‘préstamos contra su equidad?’

#### **NEW VERSION #3**

Ahora le voy a preguntar de otra manera:

¿Tiene [esta casa / este apartamento / esta casa móvil o remolque / esta vivienda] algún préstamo o crédito hipotecario ? Por favor no cuente ningún préstamo que haya obtenido contra el valor que ya tenga acumulado en la vivienda.

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí? ¿Cómo decidió qué contestar?

En su opinión, ¿a qué se refieren cuando dicen ‘préstamos contra el valor que ya tenga acumulado en la vivienda?’

**23\_REGMOR.** ¿Cuántos préstamos o créditos hipotecarios tiene actualmente [la casa / el apartamento / la casa móvil o remolque / la vivienda]?

**INTERVIEWER: DO NOT COUNT HOME EQUITY LOANS**

|\_|\_|\_|

¿Cómo decidió qué contestar?

IF NOT ELICITED ALREADY:

¿Estaba pensando en préstamos hipotecarios o créditos de otro tipo cuando contestó?

**24\_HELUMP.** ¿Tiene usted un préstamo contra el valor que ya tenga acumulado en su vivienda, que haya recibido como una SUMA TOTAL? Es decir, un préstamo contra la equidad en su vivienda, que recibió todo junto de una sola vez, y que debe devolverse a lo largo de un período determinado de tiempo.

<sub>1</sub> SÍ → (GO TO QUESTION 25\_HELUMN)

<sub>2</sub> NO

<sub>3</sub> DK/REF

} (GO TO PAGE 14, QUESTION 26\_HELCC)

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí?  
¿Cómo decidió qué contestar?

¿Qué creen que quieren decir con “préstamo contra el valor que ya tenga acumulado en la vivienda que haya recibido como una SUMA TOTAL”? ¿Ha oído hablar de eso antes?

IF NEEDED: ¿Qué creen que quieren decir con “suma total”?

**25\_HELUMN.** ¿Cuántos préstamos tiene usted contra el valor que ya tenga acumulado en su vivienda, que haya recibido como una SUMA TOTAL?

|\_|\_|\_|

¿Cómo decidió qué contestar?

**26\_HELCC.** ¿Tiene usted una LÍNEA DE CRÉDITO contra el valor que ya tenga acumulado en la vivienda, es decir, un préstamo contra la equidad que tiene en su vivienda que le permite tomar dinero prestado con la frecuencia que usted desee hasta un límite prefijado?

- <sub>1</sub> SÍ → (GO TO QUESTION 27\_HELCCN)  
<sub>2</sub> NO } (GO TO QUESTION 28\_SUBMOR)  
<sub>3</sub> DK/REF }

¿Cómo decidió qué contestar?

Antes de que le hiciera esta pregunta, ¿sabía usted qué es una “LÍNEA DE CRÉDITO contra el valor que ya tenga acumulado en la vivienda”?

¿Para qué se puede usar una línea de crédito contra la equidad que tiene en su vivienda?

**27\_HELCCN.** ¿Cuántas LÍNEAS DE CRÉDITO contra el valor que ya tenga acumulado en la vivienda tiene usted?

|\_|\_|\_|\_|

¿Cómo decidió qué contestar?

¿Tiene otros tipos de préstamos o créditos hipotecarios sobre su casa de los cuales no le hayamos preguntado?

**Ahora voy a preguntarle acerca de su préstamo o crédito hipotecario.**

**28\_SUBMOR.** ¿Obtuvo usted el [ primer ] préstamo o crédito hipotecario mediante un programa gubernamental local o ESTATAL que proporciona préstamos hipotecarios de bajo costo?

- <sub>1</sub> SÍ  
<sub>2</sub> NO  
<sub>3</sub> DK/REF

¿Cómo decidió qué contestar?

IF NOT CLEAR FROM ANSWER: ¿Se refiere a una línea de crédito o a su [ primer ] préstamo hipotecario?

IF R ANSWERED YES: ¿De qué programa de gobierno estatal o local se trató?

**29\_MATBUY.**

¿Obtuvo su [primer] préstamo hipotecario ACTUAL el mismo año que compró su casa?

- <sub>1</sub> SÍ
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

En su opinión, ¿a qué se refieren cuando dicen su “[primer] préstamo hipotecario ACTUAL”?

**[NEW]**

*INTERVIEWER: Discuss with R which mortgage he or she was thinking of. By ‘actual’, we meant the [first] mortgage that R is paying now at the time of this interview.*

**SPANISH ONLY: PROBE ON THE MEANING OF THE WORD ‘ACTUAL’.**

**30\_NEWMOR.** Respecto al [ primer ] préstamo hipotecario, ¿obtuvo usted un préstamo hipotecario nuevo o asumió el préstamo de otra persona?

- <sub>1</sub> NUEVA → **(GO TO QUESTION 31\_REFI)**
- <sub>2</sub> ASUMIDA
- <sub>3</sub> SEGUNDA HIPOTECA GARANTIZADA (“Wrap Around”)
- <sub>4</sub> DK/REF

**(GO TO PAGE 16,  
QUESTION 32\_INTW)**

**AS NEEDED:** ¿Puede decirme en sus propias palabras qué le están preguntando aquí?  
¿Cómo decidió qué contestar?

En su opinión, ¿qué quieren decir aquí con “un préstamo nuevo”?

¿A qué cree que se refieren cuando dicen ‘asumir el préstamo hipotecario de otra persona’?

**SPANISH ONLY: PROBE ON ‘traspaso’**

*INTERVIEWER: In real estate, an assumed mortgage occurs when all the obligations of the seller’s mortgage are transferred to the buyer. The buyer assumes all the obligations under the mortgage, just as if the loan had been made to him or her.*



**31\_REFI.** ¿Era este préstamo hipotecario una refinanciación de un préstamo hipotecario anterior?

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

¿Cómo decidió qué contestar?

En su opinión, ¿a qué se refieren cuando dicen “refinanciación de un préstamo hipotecario anterior”?

**[NEW]**

IF NOT ALREADY ANSWERED: ¿Qué le parece que sucede cuando alguien ‘refinancia’? ¿Por qué refinancian las personas? PROBE FOR DETAIL.

**32\_INTW.** ¿Cuál es la tasa de interés actual de su préstamo hipotecario o de otro tipo?

|\_|\_|\_|\_| . |\_|\_|\_|\_| %

¿Cómo calculó su respuesta?

**INTERVIEWER:** Round down to nearest 1/8 percent.  
Use the following table for the fractions:

0 - no fracción	1/8 (.125%)	1/4 (.25%)	3/8 (.375%)
1/2 (.5%)	5/8 (.625%)	3/4 (.75%)	7/8 (.875%)

**33\_PMT.** ¿Cuál es el pago mensual actual?

Incluya todo el Principal, Intereses, Impuestos y Seguros o PITI que se paguen.

**INTERVIEWER:** Enter 9998 for \$9,998 or more

|\_| , |\_|\_|\_|\_| . |\_|\_|\_|\_|

¿Cómo calculó su respuesta?

**Además de principal e intereses, ¿el pago incluye . . .**

**34\_TAXPMT.** Impuestos sobre la propiedad?

- <sub>1</sub> SÍ  
<sub>2</sub> NO  
<sub>3</sub> DK/REF

¿Cómo decidió qué contestar? ¿Qué tan seguro(a) está de su respuesta? IF ANSWER IS YES, AND NOT YET MENTIONED: ¿Cómo sabe que los impuestos a la propiedad están incluidos en el pago mensual?

**35\_INSPMT.** (Además de principal e intereses, ¿el pago incluye . . . )  
Seguro de propietario?

- <sub>1</sub> SÍ  
<sub>2</sub> NO  
<sub>3</sub> DK/REF

**36\_PMIPMT.** *[NEW TEXT 'OR PMI']*  
(Además de principal e intereses, ¿el pago incluye . . . )  
Seguro Hipotecario Privado o PMI?

- <sub>1</sub> SÍ  
<sub>2</sub> NO  
<sub>3</sub> DK/REF

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí?  
¿Cómo decidió qué contestar? ¿Qué tan seguro(a) está de su respuesta?

¿A qué se refieren con eso de “seguro hipotecario privado o PMI”?

IF DK OR NOT AS INTENDED: Un seguro hipotecario privado o PMI es un tipo de seguro que un banco o agencia financiera normalmente le exige tener a la persona que compra una vivienda en casos en que el enganche o anticipo que pone el comprador está por debajo de un cierto porcentaje. Ahora que le dije lo que queremos decir con eso de seguro hipotecario privado, permítame preguntarle de nuevo:

(Además de principal e intereses, ¿el pago incluye . . . )  
Seguro Hipotecario Privado o PMI?

¿Qué cree que quieren decir con eso de ‘seguro de propietario’? IF R DOES NOT KNOW OR DEFINES INCORRECTLY, ASK: Hay un tipo de seguro que protege a los propietarios de viviendas en caso de incendio, otros daños accidentales a la vivienda, robos, daños contra terceros en su propiedad, etc. ¿Alguna vez ha oído hablar de este tipo de seguro? ¿Con qué nombre lo conoce?

**37\_OTHPMT.** (Además de principal e intereses, ¿el pago incluye . . . )  
¿Algo más? Excluya cualquier cosa ya mencionada.

- <sub>1</sub> SÍ  
<sub>2</sub> NO  
<sub>3</sub> DK/REF

**38\_PMIAMT.** [*NEW TEXT ‘o PMI’*] IF ANSWER TO 36\_PMIPMT IS “SÍ”, ASK:  
¿Cuánto fue el pago del Seguro Hipotecario Privado o PMI el año pasado?

*INTERVIEWER: Enter 999998 for \$999,998 or more*

|\_|\_|\_|\_|, |\_|\_|\_|\_|·|\_|\_|

¿Cómo decidió su respuesta?

PROBE IF PAID IN ONE PAYMENT OR MULTIPLE, AND IF R COUNTED ALL PAYMENTS FOR THE YEAR.

IF MULTIPLE PAYMENTS: ¿Cuántos pagos hizo el año pasado?

**39\_MORTIN.** *[NEW TEXT 'NINGUNO DE ESTOS']* ¿Es la hipoteca de FHA (Administración de Vivienda Federal), VA (Administración de Veteranos), Servicio de Vivienda Rural /Urbanización Rural o ninguno de éstos?

- <sub>1</sub> FHA
- <sub>2</sub> VA
- <sub>3</sub> SERVICIO DE VIVIENDA RURAL /URBANIZACIÓN RURAL (ANTIGUAMENTE ADMINISTRACIÓN DE PRÉSTAMOS A LOS AGRICULTORES)
- <sub>4</sub> NINGUNO DE ÉSTOS
- <sub>5</sub> DK/REF

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí?  
¿Cómo decidió qué contestar?

IF ANSWER WAS 'NONE OF THESE', ASK WHAT TYPE.

INTERVIEWER: GO BACK TO PAGE 14, QUESTION **28\_SUBMOR**. IF R ANSWERED YES, CHECK NOTES TO SEE WHAT STATE/LOCAL PROGRAM R MENTIONED. ASK: El programa que mencionó cuando le pregunté sobre .... (Q28 TEXT) era el mismo que usted acaba de mencionar?

**40\_BANK.** ¿Tomó usted el dinero prestado de un banco u otra organización O de una persona?

- <sub>1</sub> BANCO U ORGANIZACIÓN
- <sub>2</sub> PERSONA
- <sub>3</sub> DK/REF

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí?  
¿Cómo decidió qué contestar?

¿Pensó sólo en el dinero que le dieron en su préstamo hipotecario o de otro tipo, o estaba pensando también el dinero que pagó de enganche o como anticipo?

**INTERVIEWER: IF 24\_HELUMP ON PAGE 13 = YES, ADMINISTER THIS MODULE. OTHERWISE, GO TO SECTION III. SHOW CARDS..**

#### 4. LUMP SUM HOME EQUITY LOAN

**Voy a preguntarle sobre su [ primer ] préstamo contra [su equidad/el valor que ya tenga acumulado en la vivienda] y que recibió como una suma total.**

**41\_MATBUY.** ¿Obtuvo usted el préstamo el mismo año que compró su vivienda?

- <sub>1</sub> SÍ  
<sub>2</sub> NO  
<sub>3</sub> DK/REF

¿Cómo supo qué contestar? Hábleme más al respecto.

**42\_INTW.** ¿Cuál es la tasa de interés actual del préstamo?

|\_|\_|\_|\_| . |\_|\_|\_|\_| %

¿Cómo calculó su respuesta?

**INTERVIEWER:** Round down to nearest 1/8 percent.  
Use the following table for the fractions:

0 - no fracción	1/8 (.125%)	1/4 (.25%)	3/8 (.375%)
1/2 (.5%)	5/8 (.625%)	3/4 (.75%)	7/8 (.875%)

**43\_PMT.** ¿Cuál es el pago mensual actual?

Incluya todo el Principal, Intereses, Impuestos y Seguros o PITI que se paguen.

**INTERVIEWER:** Enter 9998 for \$9,998 or more

|\_|, |\_|\_|\_| . |\_|\_|\_|

¿Cómo calculó su respuesta?

**Además de principal e intereses, ¿el pago incluye . . .**

**44\_TAXPMT.** Impuestos sobre la propiedad?

- <sub>1</sub> SÍ  
<sub>2</sub> NO  
<sub>3</sub> DK/REF

¿Cómo decidió qué contestar? ¿Qué tan seguro(a) está de su respuesta?

**45\_INSPMT.** (Además de principal e intereses, ¿el pago incluye . . .)

Seguro de propietario?

- <sub>1</sub> SÍ  
<sub>2</sub> NO  
<sub>3</sub> DK/REF

¿Cómo decidió qué contestar? ¿Qué tan seguro(a) está de su respuesta?

¿Qué cree que quieren decir con eso de ‘seguro de propietario’?

**46\_PMIPMT.** *[NEW TEXT 'or PMI']*

(Además de principal e intereses, ¿el pago incluye . . . )

Seguro Hipotecario Privado o PMI?

- <sub>1</sub> SÍ  
<sub>2</sub> NO  
<sub>3</sub> DK/REF

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí?  
¿Cómo decidió qué contestar? ¿Qué tan seguro(a) está de su respuesta?

¿A qué se refieren con eso de “seguro hipotecario privado o PMI”?

**47\_OTHPMT.** (Además de principal e intereses, ¿el pago incluye . . . )

Algo más? (Excluya cualquier cosa ya mencionada)

- <sub>1</sub> SÍ  
<sub>2</sub> NO  
<sub>3</sub> DK/REF

¿Cómo decidió qué contestar?

IF YES: ¿Qué otra cosa incluye?

**48\_PMIAMT.** *[NEW TEXT 'or PMI' AND STRUCTURE]* ¿Cuánto fue el pago del Seguro Hipotecario Privado o PMI el año pasado?

**INTERVIEWER:** Enter 999998 for \$999,998 or more

|\_|\_|\_|\_|, |\_|\_|\_|\_|. |\_|\_|\_|\_|

¿Cómo decidió su respuesta?

PROBE IF PAID IN ONE PAYMENT OR MULTIPLE, AND IF R COUNTED ALL PAYMENTS FOR THE YEAR.

## SECTION IV. SHOW CARDS

**Quisiera pedirle que mire algunas maneras diferentes de decir algunas de las palabras que aparecen en la encuesta.**

**INTERVIEWER:** GIVER R THE COMPARISON OF TERMS SHOWCARD AND ADMINISTER THE FOLLOWING PROBES:

- ¿Qué cree que quiere decir [INSERT THE ORIGINAL TERM FROM SHOWCARD]?
- ¿Y esta palabra: [INSERT THE NEW VERSIONS FROM SHOWCARD]? ¿Qué cree que quiere decir esto?
- ¿La primera y la segunda [o la tercera] versión son iguales para usted o son diferentes?  
¿En qué se diferencian?
- WHEN APPROPRIATE: ¿En qué caso o situación usaría cada una de estas palabras?

Pregunta	Versión 1 (Original)	Versión 2 (Modificada)
1_HTYPE	casa móvil o remolque	casa móvil o tráiler
10_ELEVQ	Ascensor	Elevador
16_LIVING	sala de estar	Sala



**Ahora quisiera pedirle que mire algunas maneras diferentes de hacer algunas de las preguntas que aparecen en la encuesta.**

**FOR 2\_ISTYPE, GIVE R SHOWCARD AND ASK:**

¿Qué cree que quieren decir con ‘una sola vivienda, separada de cualquier otra construcción?’

¿Podría darme un ejemplo de este tipo de vivienda?

¿Qué cree que quieren decir con ‘una sola vivienda, unida a una o más construcciones?’

¿Podría darme un ejemplo de este tipo de vivienda?

**FOR 6\_CELAR1Q, READ THE QUESTION ON THE SHOWCARD:**

¿Hay debajo de esta casa . . .

- <sub>1</sub> un sótano?
- <sub>2</sub> un espacio de poca altura?
- <sub>3</sub> losa de concreto?
- <sub>4</sub> o alguna otra cosa?

¿Qué cree que quieren decir con ‘un espacio de poca altura’ debajo de la casa?

¿Qué cree que quieren decir con ‘losa de concreto?’

Y, ¿qué cree que quieren decir con ‘torta de cimiento?’

**FOR 21\_LTAC1P, ASK:**

¿Diría usted que el terreno tiene más de 1 acre o menos de 1 acre?

1 acre es más o menos el tamaño de 1 campo de fútbol americano o medio campo de fútbol soccer.

- <sub>1</sub> MÁS  
<sub>2</sub> MENOS  
<sub>3</sub> DK/REF

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí? ¿Cómo decidió qué contestar?

IF APPROPRIATE, ASK: ¿Qué tamaño cree usted que tiene un acre?

**FOR 40\_BANK, ASK:**

**40\_BANK.** Con respecto a su [primer] préstamo o crédito hipotecario, ¿tomó usted el dinero prestado de un banco u otra organización O de una persona?

- <sub>1</sub> BANCO U ORGANIZACIÓN  
<sub>2</sub> PERSONA  
<sub>3</sub> DK/REF

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí?  
¿Cómo decidió qué contestar?

¿Pensó sólo en el dinero que le dieron en su préstamo o crédito hipotecario, o estaba pensando también el dinero que pagó de enganche o como anticipo?

**Ahora, para cada una de las preguntas que aparecen en esta tarjeta, por favor dígame si la versión 1 o la versión 2 está más clara o se entiende mejor. Empecemos con la primera.**

**INTERVIEWER:** GIVE R THE COMPARISON OF STATEMENTS SHOWCARD AND ADMINISTER THE FOLLOWING PROBE:

- En la encuesta que usted respondió hoy, ¿cuál de estas dos versiones cree que la entenderían mejor las personas: la versión original [POINT TO ORIGINAL Version #1] o esta otra versión [POINT TO REVISED Version #2]? Cuénteme por qué le parece eso.

### SPANISH

Question	Version 1	Version 2
1_HTYPE	[ORIGINAL] ¿Es esta unidad una casa, un apartamento, una casa móvil o remolque, o algún otro tipo de vivienda?	[REVISED] ¿Es esta vivienda una casa, un apartamento, una casa móvil, o algún otro tipo de vivienda?
2_ISTYPE	[REVISED] ¿Vive usted en . . .  <input type="checkbox"/> <sub>1</sub> una casa móvil o remolque? <input type="checkbox"/> <sub>2</sub> una sola vivienda, separada de cualquiera otra estructura? <input type="checkbox"/> <sub>3</sub> una sola vivienda, unida a una o más estructuras? <input type="checkbox"/> <sub>4</sub> un edificio con dos o más apartamentos?	[ORIGINAL] ¿Es su vivienda . . .  <input type="checkbox"/> <sub>1</sub> una casa móvil o remolque? <input type="checkbox"/> <sub>2</sub> un edificio de una sola unidad de vivienda, separado de cualquier otro edificio? <input type="checkbox"/> <sub>3</sub> un edificio de una sola unidad de vivienda, unido a uno o más edificios? <input type="checkbox"/> <sub>4</sub> un edificio con dos o más apartamentos?
4_TENURE Passive voice, first response choice	[ORIGINAL] ¿Esta casa es propiedad de, o está siendo comprada/o por alguien en su hogar?	[REVISED] ¿Esta casa es propiedad suya o de alguien en su hogar o la están pagando?
10_ELEVQ	[REVISED] ¿Hay algún ascensor para pasajeros que llega al piso en que usted vive?  Cuenta ascensores de carga que también sean para llevar personas.	[ORIGINAL] ¿Hay algún ascensor al piso de su unidad?  Cuenta también ascensores/ ascensores de carga que puedan llevar personas.

Question	Version 1	Version 2
19_UNITSFQ	[ORIGINAL] Los porches que no estén protegidos de los elementos	[REVISED] Los porches que estén al aire libre
28_SUBMOR	[REVISED] Hay programas gubernamentales locales o ESTATALES que proporcionan préstamos hipotecarios de bajo costo.  ¿Obtuvo usted el préstamo hipotecario mediante un programa como éstos?	[ORIGINAL] ¿Obtuvo usted la hipoteca mediante un programa gubernamental local o ESTATAL que proporciona hipotecas de bajo costo?
40_BANK	[ORIGINAL] ¿Tomó usted el dinero prestado de un banco u otra organización O de una persona?	[REVISED] ¿Obtuvo el préstamo de un banco u otra organización, O le dio el préstamo una persona?
30_NEWMOR	[ORIGINAL] Respecto al préstamo hipotecario, ¿obtuvo usted un préstamo hipotecario nuevo o asumió el préstamo de otra persona?	[REVISED] Respecto al préstamo hipotecario, ¿solicitó usted el préstamo o asumió el préstamo de otra persona?
4_TENURE  Passive voice with revised first response choice vs. active voice	[REVISED] ¿Usted o alguien en su hogar ...  <input type="checkbox"/> <sub>1</sub> es propietario de esta casa o la está pagando <input type="checkbox"/> <sub>2</sub> está alquilando esta casa <input type="checkbox"/> <sub>3</sub> o la está ocupando sin pagar alquiler?	[ORIGINAL] ¿Esta casa ...  <input type="checkbox"/> <sub>1</sub> es propiedad suya o de alguien en su hogar o la están pagando? <input type="checkbox"/> <sub>2</sub> es alquilada? <input type="checkbox"/> <sub>3</sub> está ocupada sin pagar un alquiler?

## SECTION IV. DEBRIEFING (TIME PERMITTING)

**Finalmente, tengo unas preguntas más.**

**1\_Debrief.** ¿Cree que hay frases o palabras en esta encuesta que puedan no ser apropiadas para usted o alguien que habla su idioma? Por ejemplo, palabras que no suenen naturales o suenen raras, etc.

**2\_Debrief. INTERVIEWER: REVIEW THE SURVEY WITH R AND FOLLOW UP ON PROBLEMATIC QUESTIONS.**

**5\_Debrief.** ¿Cuál es su opinión general acerca de la encuesta? ¿Tiene algún comentario final o pregunta?

**Quiero agradecerle mucho por su participación. Ahora le voy a dar \$40 y le voy a pedir que firme un recibo para verificar que recibió el dinero.**

**INTERVIEWER: TURN OFF THE TAPE RECORDER. HAND THE CASH INCENTIVE TO THE PARTICIPANT.**

**End Time:** \_\_\_\_\_ AM / PM

**APPENDIX 3:**  
**PHASE 2 (RENTERS) ROUND 1 PROTOCOL GUIDE – ENGLISH AND SPANISH**

# American Housing Survey Cognitive Testing Protocol Guide - English

PHASE 2 - ROUND 1 \* JUNE-JULY 2008

**PARTICIPANT ID #:**     

**DATE:**                         /    /       (MM/DD/YYYY)

**LANGUAGE (CHECK ONE):**      <sub>1</sub> SPANISH      <sub>2</sub> ENGLISH

**INTERVIEWER:**      <sub>1</sub> George      <sub>2</sub> Alisú      <sub>3</sub> Georgina      <sub>4</sub> Patricia  
                                 <sub>5</sub> Liliana      <sub>6</sub> Yolanda      <sub>7</sub> Manuel      <sub>8</sub> Mandy  
                                 <sub>9</sub> Leticia      <sub>10</sub> Sonia

**LOCATION:**                      <sub>1</sub> NC                      <sub>2</sub> IL                      <sub>3</sub> TX                      <sub>4</sub> DC area

**START TIME:** \_\_\_\_\_ AM / PM

## **Interviewer: Read this Introduction (IF NEEDED)**

The U.S. Census Bureau has developed a questionnaire for the American Housing Survey. The American Housing Survey is the largest national housing survey in the United States. To date, this survey has always been conducted in English. In 2009 the U.S. Census Bureau will conduct the American Housing Survey in both English and Spanish. The purpose of this study is to ensure the questions are well understood in Spanish as well as in English. The Census Bureau is interested in knowing how people answer the questions depending on their housing situation and the language they speak.

They have hired us, RTI International and RSS, to conduct this research. Your participation is very important because it will help the Census Bureau determine if these questions are well drafted and clear to everyone [FOR SPANISH, ADD: We also want to see if they are translated well and are culturally appropriate.]

We want to learn how different people interpret the questions and how they reach their answers. We are going to pretend that your address has been selected to participate in the American Housing Survey. I am going to ask you some questions from the survey. After I ask you each question, I will ask you to tell me how you came up with your answer. I may ask you what you think a question or a word means.

## SECTION I. INFORMED CONSENT

**Before we start, I would like you to read over the document in front of you. I will read it with you. This document explains what this research study is, as well as your rights as a study participant. In addition, it asks for your permission to have this session audio recorded. If you have any questions about this document, please do not hesitate to ask. Once you are done reading, please sign the next page.**

### INTERVIEWER:

1. DID THE PARTICIPANT HAVE ANY QUESTIONS OR CONCERNS?

- <sub>1</sub> YES  
<sub>2</sub> NO → (SKIP TO QUESTION 3)

2. PLEASE SPECIFY:

3. HAS THE PARTICIPANT READ AND SIGNED THE INFORMED CONSENT?

- <sub>1</sub> YES  
<sub>2</sub> NO → (END INTERVIEW)

4. SAY: Here is a copy of this form for you to keep.

5. HAS THE PARTICIPANT PROVIDED CONSENT TO HAVE THE SESSION AUDIO-TAPED?

- <sub>1</sub> YES  
<sub>2</sub> NO → (SKIP TO SECTION II ON PAGE 2)

6. SAY: Please excuse me a moment while I start the audio recording. TEST TAPE RECORDER.



→ **VERBAL CONSENT MUST BE AUDIO-RECORDED**

7. SAY: Would you please confirm for me – now that the tape recorder is running – that you have agreed to participate and to have this interview audio recorded?



## SECTION II. COGNITIVE INTERVIEW

**We are ready to begin now. I just want to stress that this is NOT any kind of test and there are no right or wrong answers to my questions. We are trying out the survey with people across the country to see if the survey questions are understood the same way and if it's easy or difficult for people to answer them. If there is a survey question that is not clear or does not make sense, please be sure to let me know. It could be a word, a phrase, or a concept. It's important to me to know this so that we may improve the survey questions.**

### **INTERVIEWER:**

IN ADDITION TO THE PROBES LISTED FOR EACH QUESTION, THE FOLLOWING SAMPLE PROBES MAY BE USED ANY TIME YOU NEED TO PROBE FURTHER OR GET ADDITIONAL CLARIFICATION.

- Please tell me more about that.
- Did you find that confusing? IF YES OBTAIN DETAILS
- Is there another word you might use to describe this idea?
- Can you tell me what that means, in your own words?
- Can you tell me what this question is asking, in your own words?

## 1. HOUSING UNIT MODULE

**1\_HTYPE.** Is this unit a house, an apartment, a manufactured/mobile home, or some other type of residence?

- <sub>1</sub> HOUSE
- <sub>2</sub> APARTAMENT, FLAT
- <sub>3</sub> MANUFACTURED/MOBILE HOME WITH NO PERMANENT ROOM ADDED
- <sub>4</sub> MANUFACTURED/MOBILE HOME WITH ONE OR MORE PERMANENT ROOM ADDED
- <sub>5</sub> HU IN TRANSIENT HOTEL, MOTEL, ETC.
- <sub>6</sub> HU, PERMANENT IN TRANSIENT HOTEL, MOTEL
- <sub>7</sub> HU IN ROOMING HOUSE OR BOARDING HOUSE
- <sub>8</sub> BOAT OR RECREAITONAL VEHICLE
- <sub>9</sub> TENT, CAVE, OR RAILROAD CAR
- <sub>10</sub> HU NOT SPECIFIED ABOVE
- <sub>11</sub> UNOCCUPIED SITE FOR MANUFACTURED/MOBILE HOME, TRAILER, OR TENT
- <sub>12</sub> GROUP QUARTERS
- <sub>13</sub> DK/REF

AS NEEDED: Can you tell me what this question is asking, in your own words? How did you decide what to answer?

IF NECESSARY: Tell me about the place where you live.

What do you think they mean by ‘unit’?

What do you think they mean by ‘manufactured or mobile home’?

What other types of residence come to mind when they say “some other type of residence”?

[SPANISH: CHECK ON MEANING OF unidad, casa móvil, remolque.]

[SPANISH: CHECK ON USAGE/MEANING OF apartamento vs. departamento]

**2\_ISTYPE.** Are your living quarters in a ...

- <sub>1</sub> Manufactured/Mobile home?
  - <sub>2</sub> One-unit building, detached from any other building?
  - <sub>3</sub> One-unit building, attached to one or more buildings?
  - <sub>4</sub> Building with two or more apartments? → (GO TO QUESTION 3\_NUNITS1)
  - <sub>5</sub> DK/REF → (GO TO QUESTION 3\_NUNITS1)
- } (GO TO PAGE 5,  
QUESTION  
5\_TENURE)

AS NEEDED: Can you tell me what this question is asking, in your own words? How did you decide what to answer?

IF NECESSARY: Tell me about the place where you live.

What do you think they mean by ‘one-unit building, detached from any other building’? Can you think of an example of this type of housing?

What do you think they mean by ‘one-unit building, attached to one or more buildings’? Can you think of an example of this type of housing?

**3\_NUNITS1.** How many apartments are in the building?

|\_|\_|\_|\_|

**INTERVIEWER:** ENTER 998 IF NUMBER IS EQUAL OR GREATER THAN 998

How did you figure the number of apartments?

IF APPROPRIATE: How many buildings are in the apartment complex?

Tell me which building you were thinking about as you figured the number of apartments.

INTERVIEWER: THIS IS ... (CHECK ONE)

- <sub>1</sub> AN APARTMENT BUILDING WITH MULTIPLE APARTMENTS
- <sub>2</sub> A HOUSE WITH MULTIPLE APARTMENTS

**4\_ACCESS.** Does [this unit / ADDRESS] have direct access either from the outside or through a common hall?

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

AS NEEDED: Can you tell me what this question is asking, in your own words? How did you decide what to answer?

How do you usually get into [this unit / ADDRESS]?

What do you think they mean by ‘direct access’?

What do you think they mean by ‘common hall’?

**5\_TENURE.** Is this [house / apartment / manufactured/mobile home] ...

*INTERVIEWER: Read categories until a “yes” reply is received*

- <sub>1</sub> Owned or being bought by someone in your household?
- <sub>2</sub> Rented?
- <sub>3</sub> Occupied without payment of rent?
- <sub>4</sub> DK/REF

AS NEEDED: Can you tell me what this question is asking, in your own words? How did you decide what to answer?

Does the owner live in this [house / apartment / manufactured/mobile home]?

What do you think they mean by ‘occupied without payment of rent’? Can you think of an example of someone living with that kind of arrangement?

[SPANISH: CHECK SPECIFICALLY ON MEANING OF ‘ocupada’

## 2. TAXES AND FEES MODULE

**6\_FRENT.** How often is the rent on that [house / apartment / manufactured/mobile home / living quarters] due?

*INTERVIEWER: Enter 12 for monthly; enter 53 for 53 times or more*

|\_|\_|

How did you decide what to answer?

Do you pay the rent yourself? Tell me more about that.

**7\_RENT.** How much is the rent?

*INTERVIEWER: Include total amount paid by household and any other source. If parking is priced separately, exclude it here.*

*INTERVIEWER: Enter 29998 for \$29,998 or more*

|\_|\_|\_|\_|\_|

AS NEEDED: Can you tell me what this question is asking, in your own words? How did you know what to answer?

Is that the monthly amount? IF NOT, PROBE FOR PERIOD COVERED BY AMOUNT.

Is this amount just the portion that you pay or the total amount for the entire household?

IF ENTIRE HOUSEHOLD: How much do the other people in the household pay?

IF SELF ONLY: Do you know the amount for the entire household?

Does the rent include rental of a parking space?

[SPANISH: What do you think they mean by 'alquiler'??]

**8\_BUYI2.** Does this household have household property insurance?

<sub>1</sub> YES → (GO TO QUESTION 9\_AMTI2)

<sub>2</sub> NO

<sub>3</sub> DK/REF

} (GO TO PAGE 8, QUESTION 10\_RENEW)

AS NEEDED: Can you tell me what this question is asking, in your own words? How did you decide what to answer?

IF 8\_BUYI2 = YES, ASK: Who has the household property insurance, you, or the owner?

Have you ever heard the term ‘household property insurance’? What do you think they mean by that?

IF 8\_BUYI2 = NO/DK/REF, ASK: Are you familiar with ‘renters’ insurance’? What do you think it covers?

How is ‘household property insurance’ different from ‘renters insurance’ to you?

**9\_AMTI2. IF 8\_BUYI2=YES, ASK:** In the past 12 months, what was the total cost?

|\_|\_|\_|\_|\_|\_|\_|

How did you know what to answer?

Is that by month, is it the total for the year, or something else?

Are you familiar with ‘renters’ insurance’? What do you think it covers?

How is ‘household property insurance’ different from ‘renters insurance’ to you?

### 3. RENTER SUBSIDIES MODULE

**10\_RENEW.** Some rental agreements include a special re-certification process. Re-certification means a renter is **REQUIRED** to report everyone who lives with them, all jobs, all savings and sources of income **AND** this determines the amount of rent they have to pay.

Do you have to re-certify to determine the amount of rent you pay?

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

AS NEEDED: Can you tell me what this question is asking, in your own words? How did you decide what to answer?

IF 10\_RENEW= YES, ASK: Can you tell me what you had to report before they figured how much rent you have to pay?

What do you think they mean by 're-certification'?

What do you think they mean by 'sources of income'? Can you give me examples?

[SPANISH: What do you think they mean by 'inquilino'?]

[SPANISH: What do you think they mean by 'obligado'?]

**IF THIS CASE IS NOT IN A RENT CONTROL AREA, ASK:**

**11\_SUBRNT1.** Is your rent amount lower because you are in either a Federal, State or local government housing program?

- <sub>1</sub> YES → (GO TO PAGE 10, QUESTION 12\_VCHR)
  - <sub>2</sub> NO
  - <sub>3</sub> DK/REF
- ( IF 10\_RENEW= NO/DK/REF, GO TO PAGE 13.  
OTHERWISE, GO TO PAGE 10, QUESTION 12\_VCHR)

How did you decide what to answer?

[SPANISH: What do you think they mean by 'un alquiler reducido'?]

What do you think they mean by 'government housing program'? Can you give me any examples?

**IF THIS CASE IS IN A RENT CONTROL AREA, ASK:**

**11\_SUBRNT1.** Is your rent amount lower because you are in either a Federal, State or local government housing program?

<sub>1</sub> YES → (GO TO PAGE 10, QUESTION 12\_VCHER)

<sub>2</sub> NO

<sub>3</sub> DK/REF

} (IF 10\_RENEW= NO/DK/REF, GO TO PAGE 12,  
**QUESTION 16\_RCNTRL1.**  
OTHERWISE, GO TO PAGE 10, QUESTION 12\_VCHER)

How did you decide what to answer?

[SPANISH: What do you think they mean by 'un alquiler reducido'?]

What do you think they mean by 'government housing program'? Can you give me any examples?



**12\_VCHER.** A housing voucher gives a renter the right to choose where they live AND it helps pay for rent.

Does your household have a housing voucher?

- <sub>1</sub> YES → (GO TO QUESTION 13\_VCHRMOV)
  - <sub>2</sub> NO
  - <sub>3</sub> DK/REF
- } (GO TO PAGE 11, QUESTION 14\_PROJ1)

AS NEEDED: Can you tell me what this question is asking, in your own words? How did you decide what to answer?

What do you think they mean by 'housing voucher'?

**IF THIS CASE IS NOT IN A RENT CONTROL AREA, ASK:**

**13\_VCHRMOV.** Can you use your housing voucher to move to another location?

- <sub>1</sub> YES → (GO TO PAGE 13, QUESTION 17\_RNTADJ1)
  - <sub>2</sub> NO
  - <sub>3</sub> DK/REF
- } (GO TO PAGE 12, QUESTION 15\_APPLY)

How did you decide what to answer?

How certain are you of your response?

**IF THIS CASE IS IN A RENT CONTROL AREA, ASK:**

**13\_VCHRMOV.** Can you use your housing voucher to move to another location?

- <sub>1</sub> YES → (GO TO PAGE 12, QUESTION 16\_RCNTRL1)
  - <sub>2</sub> NO
  - <sub>3</sub> DK/REF
- } (GO TO PAGE 12, QUESTION 15\_APPLY)

How did you decide what to answer?

How certain are you of your response?

**14\_PROJ1.** Is the housing authority your landlord?

- <sub>1</sub> YES → (GO TO PAGE 14, QUESTION 19\_PRINT)
  - <sub>2</sub> NO
  - <sub>3</sub> DK/REF
- } (GO TO PAGE 12, QUESTION 15\_APPLY)

AS NEEDED: Can you tell me what this question is asking, in your own words? How did you decide what to answer?

IF ANSWER WAS YES: Do you rent from the housing authority, or do they go by some other name?

[SPANISH: What do you think they mean by ‘casero o arrendador’? PROBE: What terms do you usually utilize to refer to the person or organization from whom you rent your house/apartment?]

What do you think they mean by the ‘housing authority’?

**15 APPLY.** Was your household assigned to this specific [house / building / manufactured/mobile home / living quarters], or were you allowed to choose it yourself?

- <sub>1</sub> HOUSEHOLD ASSIGNED TO SPECIFIC LIVING QUARTERS
- <sub>2</sub> HOUSEHOLD ALLOWED TO CHOOSE LIVING QUARTERS
- <sub>3</sub> DK/REF

AS NEEDED: Can you tell me what this question is asking, in your own words? What do you think they mean in this question?

How did you decide what to answer?

***INTERVIEWER:***

- IF UNIT IS NOT IN RENT CONTROL AREA, GO TO **PAGE 13**
- IF UNIT IS IN RENT CONTROL AREA, GO TO QUESTION **16\_RCNTRL1**

**16 RCNTRL1.** Does the government limit the rent on your [house / building / manufactured/mobile home / living quarters] through rent control or rent stabilization?

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

AS NEEDED: Can you tell me what this question is asking, in your own words? How did you decide what to answer? How certain are you of your response?

What do you think they mean by ‘limiting’ the rent?

What do you think they mean by ‘rent control’ and ‘rent stabilization’? Had you heard these terms before?

**IF THIS CASE IS NOT IN A RENT CONTROL AREA, ASK:**

**17\_RNTADJ1.** Does anyone in the household work for the owner, or is anyone related to the owner?

<sub>1</sub> YES → (GO TO PAGE 14, QUESTION 18\_RNTADJ2)

<sub>2</sub> NO } (IF ANSWER TO 11\_SUBRNT1= YES OR 12\_VCHER= YES OR  
<sub>3</sub> DK/REF } 15\_APPLY= 2/DK/REF, GO TO PAGE 14, QUESTION 19\_PRENT.  
OTHERWISE, GO TO PAGE 15, INCOME MODULE)

How did you decide what to answer?  
What do you think they mean by ‘related to the owner’?  
Who do you think they mean by ‘the owner’?

**IF THIS CASE IS IN A RENT CONTROL AREA, ASK:**

**17\_RNTADJ1.** Does anyone in the household work for the owner, or is anyone related to the owner?

<sub>1</sub> YES → (GO TO PAGE 14, QUESTION 18\_RNTADJ2)

<sub>2</sub> NO } (IF ANSWER TO 16\_RCNTRL1= YES OR 15\_APPLY= 2/DK/REF  
<sub>3</sub> DK/REF } OR 12\_VCHER= YES OR 11\_SUBRNT1= YES, GO TO PAGE 14,  
QUESTION 19\_PRENT.  
OTHERWISE. GO TO PAGE 15. INCOME MODULE)

How did you decide what to answer?  
What do you think they mean by ‘related to the owner’?  
Who do you think they mean by ‘the owner’?

**18\_RNTADJ2.** Is the rent adjusted because someone in the household works for or is related to the owner?

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

AS NEEDED: Can you tell me what this question is asking, in your own words? How did you decide what to answer?

IF 18\_RNTADJ2=YES, ASK: How is the rent adjusted?

What do you think they mean by 'adjusted'?

**19\_PRENT.** Of the [AMOUNT FROM PAGE 6, QUESTION 7\_RENT] rent you reported, how much is this household required to pay?

|\_|\_|\_|\_|

What do you think they are asking here, in your own words?

How did you decide what to answer?

## 4. INCOME MODULE

The next questions are about income. We know that people aren't used to talking about their income, but we ask these questions to get an **OVERALL** statistical picture of how housing costs compare to income, **NOT** to find out about you personally.

**20\_QSAL.** During the past 12 months, did you receive any wages, salary, tips, bonuses, or commissions?

- <sub>1</sub> YES → (GO TO QUESTION 21\_SALQ)  
<sub>2</sub> NO  
<sub>3</sub> DK/REF } (GO TO PAGE 16, QUESTION 22\_QSELF)

How did you decide what to answer? Were you answering only about yourself or about your entire household?

[SPANISH: What do you think they mean by 'bonificación'?)

When I said "during the past 12 months", what period of time were you thinking about?

**21\_SALQ.** How much did you receive?

Report amount from all jobs before any deductions for taxes, bonds or other items.

**INTERVIEWER:** Enter 9999998 for \$9,999,998 or more

|\_|\_|\_|\_|\_|\_|\_|\_|\_|

When was the last time you received that? What did you receive: wages, salary, tips, bonuses, or commissions?

How did you figure the amount? Were you answering only about yourself or about your entire household?

How did you know the amount before deductions?

**22\_QSELF.** Did you receive any self-employment income during the past 12 months?

**INTERVIEWER:** Report income from own business (farm or non-farm) including proprietorship and partnership

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

How did you decide what to answer? Were you answering only about yourself or about your entire household?

What do you think they mean by 'self-employment income'?

IF 22\_QSELF=YES, ASK: When was the last time you received that?

**23\_QINT.** In the past 12 months, did you have interest from savings, money market funds, IRA's, CDs, or other interest bearing accounts?

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

AS NEEDED: Can you tell me what this question is asking, in your own words? How did you decide what to answer? Were you answering only about yourself or about your entire household?

What do you think they mean by 'interest bearing accounts'?

[SPANISH: What do you think they mean by 'fondos monetarios'? IF DK OR NOT DEFINED AS MONEY MARKET, ASK 'Are you familiar with the English term 'money market'? Can you tell me what it is?]

[SPANISH: What do you think they mean by 'cédulas de depósito'? IF DK OR NOT DEFINED AS CDs, ASK 'Are you familiar with the English term 'CD or certificate of deposit'? Can you tell me what it is?]

IF 23\_QINT=YES, ASK: When was the last time you received that? Where did the interest come from: savings, money market funds, IRS's, CDs, or other accounts?

**24\_QDIV.** In the past 12 months, did you have dividends from stocks?

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

AS NEEDED: Can you tell me what this question is asking, in your own words? How did you decide what to answer? Were you answering only about yourself or about your entire household?

What do you think they mean by 'dividends from stocks'?

IF 24\_QDIV=YES, ASK: When was the last time you received that?



**25\_QRENT.** In the past 12 months, did you receive rental income?

<sub>1</sub> YES

<sub>2</sub> NO

<sub>3</sub> DK/REF

How did you decide what to answer? Were you answering only about yourself or about your entire household?

What do you think they mean by 'rental income'?

IF 25\_QRENT=YES, ASK: When was the last time you received that?

**26\_QSS.** Did you receive any Social Security or Railroad Retirement benefits during the past 12 months?

<sub>1</sub> YES

<sub>2</sub> NO

<sub>3</sub> DK/REF

How did you decide what to answer? Were you answering only about yourself or about your entire household?

What do you think they mean by 'Social Security benefits'?

What do you think they mean by 'Railroad Retirement benefits'?

IF 26\_QSS=YES, ASK: When was the last time you received that?

**27\_QSSI.** Did you receive any Supplemental Security Income (SSI) payments during the past 12 months?

**INTERVIEWER:** *Exclude Supplemental Security Disability Income (SSDI)*

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

How did you decide what to answer? Were you answering only about yourself or about your entire household?

What do you think they mean by Supplemental Security Income payments?

IF 27\_QSSI=YES, ASK: When was the last time you received that?

**28\_QWELF.** Did you receive any public assistance or public welfare payments from the state or local welfare office during the past 12 months?

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

AS NEEDED: Can you tell me what this question is asking, in your own words? How did you decide what to answer? Were you answering only about yourself or about your entire household?

What do you think they mean by 'public assistance'?

What do you think they mean by 'public welfare payments'?

[SPANISH: What do you think they mean by 'welfare office'?

IF 28\_QWELF=YES: When was the last time you received that?

**29\_QRETIR.** Did you receive any retirement or survivor pensions during the past 12 months?

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

How did you decide what to answer? Were you answering only about yourself or about your entire household?

What do you think they mean by ‘retirement pensions’?

What do you think they mean by ‘survivor pensions’?

[SPANISH: What do you think they mean by ‘viudedad’? Is this a term you were familiar with? What if they said ‘viudez’?]

IF 29\_QRETIR=YES: When was the last time you received that?

**30\_QWKCMP.** Did you receive any disability payments such as SSDI, worker's compensation, veteran's disability or other disability payments during the past 12 months?

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

How did you decide what to answer? Were you answering only about yourself or about your entire household?

What do you think they mean by ‘disability payments’?

What do you think they mean by ‘SSDI’?

What do you think they mean by ‘workers’ compensation’? [SPANISH: Which sounds better to you: ‘compensación de trabajadores’ or ‘compensación para trabajadores’?]

[SPANISH: Which sounds better to you: ‘discapacidad de veteranos’ or ‘discapacidad para veteranos’?]

IF 30\_QWKCMP =YES, ASK: When was the last time you received that?

**31\_QALIM.** In the past 12 months, did you receive alimony or child support?

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

How did you decide what to answer? Were you answering only about yourself or about your entire household?

What do you think they mean by 'alimony'?

What do you think they mean by 'child support'? [SPANISH: Who provides it?]

IF 31\_QALIM=YES, ASK: When was the last time you received that?

**32\_QOTHER.** In the past 12 months, did you receive unemployment compensation, any veteran's payments not already mentioned or any other income?

- <sub>1</sub> YES
  - <sub>2</sub> NO
  - <sub>3</sub> DK/REF
- (IF ANSWER TO ANY OF THE QUESTIONS IN THE INCOME MODULE WAS DK/REF, GO TO **PAGE 22, QUESTION 33\_MISSINC.** OTHERWISE, GO TO **PAGE 23, QUESTION 33.5\_FAMILY**)
- (**GO TO PAGE 22, QUESTION 33\_MISSINC**)

AS NEEDED: Can you tell me what this question is asking, in your own words? How did you decide what to answer? Were you answering only about yourself or about your entire household?

What do you think they mean by 'unemployment compensation'?

[SPANISH: Which sounds better to you: 'pago de veterano' or 'pago a veteranos'?]

IF 32\_QOTHER=YES, ASK: When was the last time you received that?

**33\_MISSINC.** What was your TOTAL income during the past 12 months?

**INTERVIEWER:** Enter 99999998 for \$99,999,998 or more  
If income was a loss, precede amount with a ' - '

|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_| → (GO TO PAGE 23, QUESTION 33.5\_FAMILY)

**OR**  DK/REF → (GO TO PAGE 23, QUESTION 33.5\_FAMILY)

IF AMOUNT WAS PROVIDED IN 33\_MISSINC, ASK:

How did you figure your response? Were you answering only about yourself or about your entire household?

What sources of income did you consider in your answer?

IF ANSWER IN 33\_MISSINC WAS DK/REF, ASK:

What is your best estimate of the total income you received from all sources over the past 12 months?

|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_| **OR**  DK/REF

IF AMOUNT WAS PROVIDED, ASK:

How did you figure your response? Were you answering only about yourself or about your entire household?

What sources of income did you consider in your answer?

IF DK/REF, ASK: Was your total income over \$25,000?

**33.5\_FAMILY.** Are there any people in your household who are related to you?

<sub>1</sub> YES → (GO TO QUESTION 33.5.a\_FAMILYa)

<sub>2</sub> NO  
<sub>3</sub> DK/REF } (GO TO PAGE 24)

**33.5.a\_FAMILYa.** Are any of the people in your household who are related to you 16 years old or older?

<sub>1</sub> YES → (GO TO QUESTION 34\_ESTTINC)

<sub>2</sub> NO  
<sub>3</sub> DK/REF } (GO TO PAGE 24)

**34\_ESTTINC.** What is your best estimate of the total income your family received from all sources over the past 12 months?

*INTERVIEWER: Enter 99999998 for \$99,999,998 or more  
If income was a loss, precede amount with a ' - '*

\_\_\_\_\_|\_\_\_\_\_|\_\_\_\_\_|\_\_\_\_\_|\_\_\_\_\_|\_\_\_\_\_|\_\_\_\_\_|\_\_\_\_\_| → (GO TO PAGE 24)

OR <sub>1</sub> DK/REF → (GO TO QUESTION 35\_LT25K)

How did you figure your response? Were you answering only about yourself or about your entire household?

What sources of income did you consider in your answer?

**35\_LT25K.** Was all of your total combined incomes over \$25,000?

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

How did you decide what to answer? What did you include?

What do you think they mean by 'your total combined incomes'?

**INTERVIEWER:**

- IF 33.5.a\_FAMILYa= YES, ASK QUESTION 36\_ZINCH BELOW
- OTHERWISE, GO TO PAGE 26

**36\_ZINCH.** Is all of your total combined income THIS MONTH about the same as it was a year ago?

*INTERVIEWER: If income is about the same, or within 10 percent, or just cost of living adjustments, check 'Yes'*

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

What do you think they are asking here, in your own words?

How did you figure what to answer? PROBE IN DETAIL. MAKE SURE TO UNDERSTAND IF R ALREADY HAD AN AMOUNT IN MIND OR S/HE CALCULATED IT ON THE SPOT, AND BY WHAT PROCESS.

What do you think they mean by 'your total combined incomes'?

**37\_ZINCN.** What do you expect all of your total combined income to be in the NEXT 12 MONTHS?

*INTERVIEWER: Enter 9999998 for \$99,999,998 or more  
If income was a loss, precede amount with a '-'*

|\_|\_|\_|\_|\_|\_|\_|\_|\_|

How did you figure your response?

What did you include?

Whose income did you include in your response?

How well do you know about the incomes of the people in your household?

**38\_QFS1.** Did your family receive Food Stamp Benefits in the past 12 months?

<sub>1</sub> YES

<sub>2</sub> NO

<sub>3</sub> DK/REF

**(GO TO PAGE 28, SECTION III. DEBRIEFING)**

How did you decide what to answer?

What do you think they mean by Food Stamp Benefits?

IF 38\_QFS1=YES, ASK: When was the last time you received Food Stamp Benefits? Was what you received referred to as "Food Stamp Benefits"?



**36\_ZINCH.** Is your total income THIS MONTH about the same as it was a year ago?

***INTERVIEWER:** If income is about the same, or within 10 percent, or just cost of living adjustments, check 'Yes'*

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

What do you think they are asking here, in your own words?

How did you figure what to answer? PROBE IN DETAIL. MAKE SURE TO UNDERSTAND IF R ALREADY HAD AN AMOUNT IN MIND OR S/HE CALCULATED IT ON THE SPOT, AND BY WHAT PROCESS.

What do you think they mean by 'your total incomes'?

**37\_ZINCN.** What do you expect your total income to be in the NEXT 12 MONTHS?

***INTERVIEWER:** Enter 9999998 for \$99,999,998 or more  
If income was a loss, precede amount with a ' - '*

|\_|\_|\_|\_|\_|\_|\_|\_|\_|

How did you figure your response?

What did you include?

Whose income did you include in your response?

How well do you know about the incomes of the people in your household?

**38\_QFS1.** Did you receive Food Stamp Benefits in the past 12 months?

<sub>1</sub> YES

<sub>2</sub> NO

<sub>3</sub> DK/REF

How did you decide what to answer?

What do you think they mean by Food Stamp Benefits?

IF 38\_QFS1=YES, ASK: When was the last time you received Food Stamp Benefits? Was what you received referred to as "Food Stamp Benefits"?

## SECTION III. DEBRIEFING (TIME PERMITTING)

**Finally, I have just a few more questions.**

**1\_Debrief.** Are there any phrases or words in this survey that you believe would not be appropriate for you or someone who speaks your language? For example, unnatural or strange wording, etc.

**2\_Debrief. INTERVIEWER:** REVIEW THE SURVEY WITH R AND FOLLOW UP ON PROBLEMATIC QUESTIONS.

**3\_Debrief. SPANISH ONLY:** Sometimes the words we use to translate a question into Spanish are all well chosen. However, the way the words are connected together and organized in the Spanish version, does not sound natural in Spanish. The words are all fine, but the question still sounds like a translation. Were there any of the questions I asked you today that sounded like a translation instead of sounding like a Spanish question?

**4\_Debrief.** [SPANISH ONLY: READ TO R QUESTION 5\_TENURE ON PAGE 5 AND ASK IF THEY SOUND NATURAL IN SPANISH.]

**5\_Debrief.** What is your general opinion about the survey? Do you have any final comments or questions?

**I want to thank you very much for your participation. I will now give you \$40 and I will ask you to sign a receipt form verifying that you received the money.**

**INTERVIEWER:** TURN OFF THE TAPE RECORDER. HAND THE CASH INCENTIVE TO THE PARTICIPANT.

**End Time:** \_\_\_\_\_ AM / PM

# American Housing Survey Cognitive Testing Protocol Guide - Spanish

PHASE 2 - ROUND 1 \* JUNE-JULY 2008

**PARTICIPANT ID #:**      |\_|\_|\_|\_|\_|\_|\_|\_|

**DATE:**                    |\_|\_|\_|\_|/|\_|\_|\_|\_|/|\_2\_|\_0\_|\_0\_|\_8\_| (MM/DD/YYYY)

**LANGUAGE (CHECK ONE):**    1 SPANISH    2 ENGLISH

**INTERVIEWER:**    1 George      2 Alisú          3 Georgina      4 Patricia  
                         5 Liliana      6 Yolanda      7 Manuel      8 Mandy  
                         9 Leticia      10 Sonia

**LOCATION:**            1 NC            2 IL            3 TX            4 DC area

**START TIME:** \_\_\_\_\_ AM / PM

## Interviewer: Read this Introduction (IF NEEDED)

La Oficina del Censo de los Estados Unidos ha diseñado un cuestionario para la Encuesta sobre la Vivienda en Estados Unidos. Esta es la encuesta más grande sobre la vivienda en Estados Unidos que se hace a nivel nacional. Hasta la fecha, esta encuesta siempre se ha llevado a cabo en inglés. En el año 2009 la Oficina del Censo de los Estados Unidos llevará a cabo esta encuesta en inglés y en español. El propósito de este estudio es tener la seguridad de que las preguntas se entiendan bien tanto en español como en inglés. La Oficina del Censo está interesado en saber cómo las personas responden las preguntas dependiendo de su situación de vivienda y del idioma que hablan.

La Oficina del Censo nos ha contratado a nosotros, las firma RTI International y RSS, para llevar a cabo este estudio. Su participación es muy importante porque ayudará a la Oficina del Censo a determinar si estas preguntas están bien redactadas y claras para todos. [FOR SPANISH, ADD: También queremos ver si están bien traducidas y son culturalmente apropiadas]

Queremos saber cómo las diferentes personas interpretan las preguntas y cómo deciden qué responder. Vamos a suponer que su dirección ha sido seleccionada para participar en la Encuesta sobre la Vivienda en Estados Unidos. Le voy a hacer algunas preguntas de la encuesta. Después de cada pregunta, le pediré que me diga cómo fue que decidió qué responder. Tal vez le pregunte lo que significa una pregunta o una palabra.

Cuando terminemos, le daré \$40 como muestra de nuestro agradecimiento, y le pediré que firme un recibo para comprobar que recibió el dinero.

## SECTION II. COGNITIVE INTERVIEW

Antes de que comencemos, me gustaría leer el documento que tiene frente a usted. Yo lo leeré con usted. Este documento explica en qué consiste este estudio, así como sus derechos como participante en el mismo. Vamos a leerlo juntos(as). Además, en el documento se le pide permiso para grabar esta sesión. Si usted tiene alguna pregunta acerca de este documento, por favor no dude en preguntar. Una vez que haya terminado de leerlo, por favor firme al otro lado del formulario.

### INTERVIEWER:

1. DID THE PARTICIPANT HAVE ANY QUESTIONS OR CONCERNS?

- <sub>1</sub> YES  
<sub>2</sub> NO → (SKIP TO QUESTION 3)

2. PLEASE SPECIFY:

3. HAS THE PARTICIPANT READ AND SIGNED THE INFORMED CONSENT?

- <sub>1</sub> YES  
<sub>2</sub> NO → (END INTERVIEW)

4. SAY: Aquí tiene una copia del formulario para usted.

5. HAS THE PARTICIPANT PROVIDED CONSENT TO HAVE THE SESSION AUDIO-TAPED?

- <sub>1</sub> YES  
<sub>2</sub> NO → (SKIP TO SECTION II ON PAGE 2)

6. SAY: Por favor, deme un momento para prender la grabadora. TEST TAPE RECORDER.



→ **VERBAL CONSENT MUST BE AUDIO-RECORDED**

7. SAY: ¿Puede confirmarme por favor- ahora que está funcionando la grabadora - que usted ha aceptado participar en la entrevista y que grabemos la misma?

## SECTION II. COGNITIVE INTERVIEW

**Estamos listos para empezar ahora. Sólo quiero señalar que esto NO es ningún tipo de examen y que no hay respuestas correctas ni incorrectas a mis preguntas. Estamos probando las preguntas con tantas personas como nos sea posible en diferentes partes del país para ver si todos las entienden de la misma manera y para ver si les resulta fácil o difícil contestarlas. Por favor avíseme cuando alguna pregunta de la encuesta sea confusa o no tenga sentido debido a una palabra, frase o concepto. Es importante saber esto para poder mejorar las preguntas de la encuesta.**

### **INTERVIEWER:**

IN ADDITION TO THE PROBES LISTED FOR EACH QUESTION, THE FOLLOWING SAMPLE PROBES MAY BE USED ANY TIME YOU NEED TO PROBE FURTHER OR GET ADDITIONAL CLARIFICATION.

- Por favor hábleme un poco más al respecto.
- ¿Le pareció confuso? IF YES OBTAIN DETAILS
- ¿Hay alguna otra palabra que usaría para describir esta idea?
- ¿Puede decirme qué significa eso, en sus propias palabras?
- ¿Puede decirme en sus propias palabras qué le están preguntando aquí?

## 1. HOUSING UNIT MODULE

**1\_HTYPE.** ¿Es esta unidad una casa, un apartamento, una casa móvil o remolque, o algún otro tipo de vivienda?

- <sub>1</sub> CASA
- <sub>2</sub> APARTAMENTO, DEPARTAMENTO
- <sub>3</sub> CASA MÓVIL O REMOLQUE SIN HABITACIÓN PERMANENTE AÑADIDA
- <sub>4</sub> CASA MÓVIL O REMOLQUE CON UNA O MÁS HABITACIONES
- <sub>5</sub> UV EN HOTEL, MOTEL, ETC., NO TRANSITORIO
- <sub>6</sub> UV PERMANENTE EN HOTEL, MOTEL, ETC., TRANSITORIO
- <sub>7</sub> UV CASA DE HUÉSPEDES O PENSIÓN
- <sub>8</sub> BARCO O VEHÍCULO DE RECREO
- <sub>9</sub> TIENDA DE CAMPAÑA, CUEVA, O VAGÓN DE FERROCARRIL
- <sub>10</sub> UV NO ESPECIFICADA ARRIBA
- <sub>11</sub> ESPACIO NO OCUPADO PARA CASA MÓVIL, REMOLQUE O TIENDA DE CAMPAÑA
- <sub>12</sub> VIVIENDA COLECTIVA
- <sub>13</sub> DK/REF

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí?  
¿Cómo decidió qué contestar?

IF NECESSARY: Dígame más sobre el lugar donde vive.

En su opinión, ¿a qué se refieren cuando dicen “unidad”?

En su opinión, ¿a qué se refieren cuando dicen “casa móvil o remolque”?

¿Qué otros tipos de vivienda le vienen a la mente cuando dice “algún otro tipo de vivienda”?

[SPANISH: CHECK ON MEANING OF unidad, casa móvil, remolque.]

[SPANISH: CHECK ON USAGE/MEANING OF apartamento vs. departamento]

**2\_ISTYPE.** ¿Es su vivienda . . .

- 1 una casa móvil o remolque?
- 2 un edificio de una sola unidad de vivienda, separado de cualquier otro edificio?
- 3 un edificio de una sola unidad de vivienda, unido a uno o más edificios?
- 4 un edificio con dos o más apartamentos? → (GO TO QUESTION 3\_NUNITS1)
- 5 DK/REF → (GO TO QUESTION 3\_NUNITS1)

(GO TO PAGE 5,  
QUESTION  
5\_TENURE)

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí?  
¿Cómo decidió qué contestar?

IF NECESSARY: Hábleme acerca del lugar en donde vive.

¿Qué creen que quieren decir con “un edificio de una sola unidad de vivienda separado de cualquier otro edificio”? ¿Podría darme un ejemplo de una vivienda de este tipo?

¿Qué creen que quieren decir con “edificio de una sola unidad unido a uno o más edificios”?  
¿Podría darme un ejemplo de una vivienda de este tipo?

**3\_NUNITS1.** ¿Cuántos apartamentos hay en el edificio?

|\_|\_|\_|

**INTERVIEWER:** ENTER 998 IF NUMBER IS EQUAL OR GREATER THAN 998

¿Cómo calculó la cantidad de apartamentos que hay?

¿Cuántos edificios hay en su complejo de apartamentos?

Dígame en qué edificio estaba pensando cuando estaba calculando la cantidad de apartamentos.

INTERVIEWER: THIS IS ... (CHECK ONE)

- 1 AN APARTMENT BUILDING WITH MULTIPLE APARTMENTS
- 2 A HOUSE WITH MULTIPLE APARTMENTS



**4\_ACCESS.** ¿[Esta unidad / La unidad situada en ADDRESS] tiene acceso directo desde el exterior o desde una entrada común?

- <sub>1</sub> SÍ
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí?  
¿Cómo decidió qué contestar?

IF APPROPRIATE: ¿Cómo entra usted normalmente a [esta unidad / ADDRESS]?

¿Qué cree que quieren decir con ‘acceso directo’?

¿Qué cree que quieren decir con ‘una entrada común’?

**5\_TENURE.** ¿[Esta casa / Este apartamento / Esta casa móvil o remolque] . . .

*INTERVIEWER: Read categories until a “yes” reply is received*

- <sub>1</sub> es propiedad de, o está siendo comprada/o por alguien en su hogar?
- <sub>2</sub> es alquilado(a)?
- <sub>3</sub> está ocupada/o sin pagar un alquiler?
- <sub>4</sub> DK/REF

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí?  
¿Cómo decidió qué contestar?

¿El propietario de la vivienda vive en este(a) [casa / apartamento / casa móvil/remolque]?

¿A qué piensa que se refieren con eso de ‘ocupada sin pagar un alquiler’? ¿Puede pensar en un ejemplo de alguien que viva en esta situación?

[SPANISH: CHECK SPECIFICALLY ON MEANING OF ‘ocupada’

## 2. TAXES AND FEES MODULE

**6\_FRENT.** ¿Con qué frecuencia se debe pagar el alquiler de [esa casa / ese apartamento / esa casa móvil o remolque / esa vivienda]?

**INTERVIEWER:** Enter 12 for monthly; enter 53 for 53 times or more

|\_|\_|

¿Cómo decidió qué contestar?

¿Se encarga usted de pagar el alquiler? Hábleme más al respecto.

**7\_RENT.** ¿Cuánto es el alquiler?

**INTERVIEWER:** Include total amount paid by household and any other source. If parking is priced separately, exclude it here.

**INTERVIEWER:** Enter 29998 for \$29,998 or more

\$ |\_|\_|\_|\_|\_|\_|\_|

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí? ¿Cómo supo qué contestar?

¿Ésa es la cantidad mensual? IF NOT, PROBE FOR PERIOD COVERED BY AMOUNT.

¿Esa es la cantidad que paga solo usted o es el total de lo que paga todo el hogar?

IF ENTIRE HOUSEHOLD: ¿Cuánto pagan las otras personas en el hogar?

IF SELF ONLY: ¿Sabe la cantidad de todo el hogar?

¿Incluye la renta el alquiler de un espacio para estacionar el automóvil?

[SPANISH: ¿Qué cree que quieren decir con ‘alquiler’?]

**8\_BUYI2.** ¿Este hogar tiene seguro sobre la propiedad de la vivienda?

<sub>1</sub> SÍ → (GO TO QUESTION 9\_AMTI2)

<sub>2</sub> NO

<sub>3</sub> DK/REF

} (GO TO PAGE 8, QUESTION 10\_RENEW)

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí? ¿Cómo decidió qué contestar?

IF 8\_BUYI2 = SÍ, ASK: ¿Quién tiene el seguro sobre la propiedad de la vivienda, usted o el dueño?

¿Ha oído hablar del ‘seguro sobre la propiedad de la vivienda’? ¿Qué cree que quieren decir con eso?

IF 8\_BUYI2 = NO/DK/REF, ASK: ¿Conoce el ‘seguro de arrendamiento’? ¿Qué cree que cubre?

¿Para usted, cuál es la diferencia entre ‘seguro sobre la propiedad de vivienda’ y ‘seguro de arrendamiento’?

**9\_AMTI2. IF 8\_BUYI2= SÍ, ASK:** ¿Cuál fue el costo total en los últimos 12 meses?

|\_|\_|\_|\_|\_|\_|\_|

¿Cómo supo qué contestar?

¿Eso es por mes, es el total por el año, o alguna otra cosa?

¿Conoce el ‘seguro de arrendamiento’? ¿Qué cree que cubre?

¿Para usted, cuál es la diferencia entre ‘seguro sobre la propiedad de vivienda’ y ‘seguro de arrendamiento’?

### 3. RENTER SUBSIDIES MODULE

**10\_RENEW.** Algunos contratos de alquiler incluyen un proceso especial de re-certificación. Re-certificación significa que el inquilino está OBLIGADO a declarar quién vive con él, todos los trabajos, todos los ahorros y fuentes de ingresos, Y estos factores determinan la cantidad a pagar por el alquiler.

¿Tiene usted que re-certificar para determinar la cantidad a pagar por el alquiler?

- <sub>1</sub> SÍ  
<sub>2</sub> NO  
<sub>3</sub> DK/REF

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí? ¿Cómo decidió qué contestar?

IF 10\_RENEW= SÍ, ASK: ¿Puede decirme qué información tuvo que darles para que calcularan cuánto tiene que pagar de alquiler?

¿Qué cree que quieren decir con ‘re-certificación’?

¿Qué cree que quieren decir con ‘fuentes de ingresos’? ¿Puede darme ejemplos?

[SPANISH: ¿Qué cree que quieren decir con ‘inquilino’?]

[SPANISH: ¿Qué cree que quieren decir con ‘obligado’?]

**IF THIS CASE IS NOT IN A RENT CONTROL AREA, ASK:**

**11\_SUBRNT1.** ¿Paga usted un alquiler reducido por formar parte de un programa de vivienda del gobierno federal, estatal o local?

- <sub>1</sub> SÍ → (GO TO PAGE 10, QUESTION 12\_VCHR)  
<sub>2</sub> NO } ( IF 10\_RENEW= NO/DK/REF, GO TO PAGE 13.  
<sub>3</sub> DK/REF } OTHERWISE, GO TO PAGE 10, QUESTION 12\_VCHR)

¿Cómo decidió qué contestar?

[SPANISH: ¿Qué cree que quieren decir con ‘un alquiler reducido’?]

¿Qué cree que quieren decir con ‘programa de vivienda del gobierno’? ¿Puede darme algún ejemplo?

**IF THIS CASE IS IN A RENT CONTROL AREA, ASK:**

**11\_SUBRNT1.** ¿Paga usted un alquiler reducido por formar parte de un programa de vivienda del gobierno federal, estatal o local?

<sub>1</sub> SÍ → (GO TO PAGE 10, QUESTION 12\_VCHR)

<sub>2</sub> NO

<sub>3</sub> DK/REF

} (IF 10\_RENEW= NO/DK/REF, GO TO PAGE 12,  
**QUESTION 16\_RCNTL1.**

OTHERWISE, GO TO PAGE 10, QUESTION 12\_VCHER)

¿Cómo decidió qué contestar?

[SPANISH: ¿Qué cree que quieren decir con ‘un alquiler reducido’?]

¿Qué cree que quieren decir con ‘programa de vivienda del gobierno’? ¿Puede darme algún ejemplo?

**12\_VCHER.** Un vale de vivienda le da al inquilino el derecho a elegir dónde vivir Y le ayuda a pagar el alquiler.

¿Tiene su hogar un vale de vivienda?

- <sub>1</sub> SÍ → (GO TO QUESTION 13\_VCHRM OV)
- <sub>2</sub> NO
- <sub>3</sub> DK/REF } (GO TO PAGE 11, QUESTION 14\_PROJ1)

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí? ¿Cómo decidió qué contestar?

¿Qué cree que quieren decir con ‘vale de vivienda’?

**IF THIS CASE IS NOT IN A RENT CONTROL AREA, ASK:**

**13\_VCHRM OV.** ¿Puede usted usar su vale de vivienda para mudarse a otro lugar?

- <sub>1</sub> SÍ → (GO TO PAGE 13, QUESTION 17\_RNTADJ1)
- <sub>2</sub> NO
- <sub>3</sub> DK/REF } (GO TO PAGE 12, QUESTION 15\_APPLY)

¿Cómo decidió qué contestar?

¿Qué tan seguro(a) está de su respuesta?

**IF THIS CASE IS IN A RENT CONTROL AREA, ASK:**

**13\_VCHRMOV.** ¿Puede usted usar su vale de vivienda para mudarse a otro lugar?

- <sub>1</sub> SÍ → (GO TO PAGE 12, QUESTION 16\_RCNTRL1)  
<sub>2</sub> NO  
<sub>3</sub> DK/REF } (GO TO PAGE 12, QUESTION 15\_APPLY)

¿Cómo decidió qué contestar?

¿Qué tan seguro(a) está de su respuesta?

**14\_PROJ1.** ¿Es su casero o arrendador la autoridad de vivienda (Housing Authority)?

*INTERVIEWER: Read English in parentheses only if R does not seem to understand Spanish term*

- <sub>1</sub> SÍ → (GO TO PAGE 14, QUESTION 19\_PRINT)  
<sub>2</sub> NO  
<sub>3</sub> DK/REF } (GO TO PAGE 12, QUESTION 15\_APPLY)

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí? ¿Cómo decidió qué contestar?

IF ANSWER WAS SÍ: ¿Es la autoridad de vivienda quien le alquila a usted, o se los conoce por algún otro nombre?

[SPANISH: ¿Qué cree que quieren decir con ‘casero o arrendador’? PROBE: ¿Qué palabras usa normalmente para referirse a la persona u organización que le alquila a usted su casa/apartamento?]

¿Qué cree que quieren decir con ‘autoridad de vivienda’?

¿Qué cree que quieren decir con ‘Housing Authority’?

**15 APPLY.** ¿Su hogar fue asignado a [esta casa específica / este edificio específico / esta casa móvil o remolque específico / esta vivienda específica] o pudo elegirlo usted mismo?

- <sub>1</sub> HOGAR ASIGNADO A UNA VIVIENDA ESPECÍFICA
- <sub>2</sub> HOGAR ELIGIÓ SU PROPIO ALOJAMIENTO
- <sub>3</sub> DK/REF

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí? ¿Qué cree que quieren decir en esta pregunta?

¿Cómo decidió qué contestar?

***INTERVIEWER:***

- IF UNIT IS NOT IN RENT CONTROL AREA, GO TO **PAGE 13**
- IF UNIT IS IN RENT CONTROL AREA, GO TO QUESTION **16\_RCNTL1**

**16 RCNTL1.** ¿El alquiler de su [casa / apartamento / casa móvil o remolque / vivienda] está limitado por el gobierno mediante control o estabilización de la renta?

- <sub>1</sub> SÍ
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí? ¿Cómo decidió qué contestar? ¿Qué tan seguro(a) está de su respuesta?

¿Qué cree que quieren decir con eso de que el alquiler ‘está limitado’?

¿Qué cree que quieren decir con ‘control o estabilización de la renta’? ¿Había oído estos términos anteriormente?



**IF THIS CASE IS NOT IN A RENT CONTROL AREA, ASK:**

**17 RNTADJ1.** ¿Hay alguien en el hogar que trabaje para el propietario, o que esté relacionado con él?

<sub>1</sub> SÍ → (GO TO PAGE 14, QUESTION 18\_RNTADJ2)

<sub>2</sub> NO } (IF ANSWER TO 11\_SUBRNT1= SÍ OR 12\_VCHER= SÍ OR  
<sub>3</sub> DK/REF } 15\_APPLY= 2/DK/REF, GO TO PAGE 14, QUESTION 19\_PRENT.  
OTHERWISE, GO TO PAGE 15, INCOME MODULE)

¿Cómo decidió qué contestar?

Aquí cuando dicen: (READ QUESTION 17 AGAIN), ¿qué cree que quieren decir con ‘esté relacionado con él’?

¿A quién cree que se refieren como ‘el propietario’?

**IF THIS CASE IS IN A RENT CONTROL AREA, ASK:**

**17 RNTADJ1.** ¿Hay alguien en el hogar que trabaje para el propietario, o que esté relacionado con él?

<sub>1</sub> SÍ → (GO TO PAGE 14, QUESTION 18\_RNTADJ2)

<sub>2</sub> NO } (IF ANSWER TO 16\_RCNTRL1= SÍ OR 15\_APPLY= 2/DK/REF OR  
<sub>3</sub> DK/REF } 12\_VCHER= SÍ OR 11\_SUBRNT1= SÍ, GO TO PAGE 14,  
QUESTION 19\_PRENT.  
OTHERWISE, GO TO PAGE 15, INCOME MODULE)

¿Cómo decidió qué contestar?

Aquí cuando dicen: (READ QUESTION 17 AGAIN), ¿qué cree que quieren decir con ‘esté relacionado con él’?

¿A quién cree que se refieren como ‘el propietario’?

**18\_RNTADJ2.** ¿Está ajustado el alquiler porque alguien en el hogar trabaja para el propietario o está relacionado con él?

- <sub>1</sub> SÍ
- <sub>2</sub> NO
- <sub>3</sub> DK/REF
- <sub>4</sub> NOT APPLICABLE

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí? ¿Cómo decidió qué contestar?

IF 18\_RNTADJ2= SÍ, ASK: ¿Cómo se ajusta el alquiler?

¿Qué cree que quieren decir con 'Está ajustado'?

**19\_PRENT.** De los [AMOUNT FROM PAGE 6, QUESTION 7\_RENT] de alquiler que usted mencionó, ¿cuánto debe pagar este hogar?

|\_|\_|\_|\_| OR <sub>1</sub> NOT APPLICABLE

En sus propias palabras, ¿qué cree que están preguntando aquí?

¿Cómo decidió qué contestar?

## 4. INCOME MODULE

Las siguientes preguntas son sobre ingresos. Sabemos que las personas no acostumbran a hablar sobre sus ingresos, pero hacemos estas preguntas para obtener una estadística GLOBAL sobre la relación entre gastos de vivienda e ingresos, y NO para averiguar información personal sobre usted.

**20\_QSAL.** Durante los pasados 12 meses, ¿recibió usted algún salario, propina, bonificación o comisión?

- <sub>1</sub> SÍ → (GO TO QUESTION 21\_SALQ)  
<sub>2</sub> NO  
<sub>3</sub> DK/REF } (GO TO PAGE 16, QUESTION 22\_QSELF)

¿Cómo decidió qué contestar? ¿Contestó solamente respecto de usted o respecto de todos los miembros de su hogar?

[SPANISH: ¿Qué cree que quieren decir con ‘bonificación’?]

Cuando dije "durante los pasados 12 meses", ¿en qué período de tiempo pensó usted?

**21\_SALQ.** ¿Cuánto recibió usted?

Indique la cantidad procedente de todos los trabajos antes de cualquier deducción por impuestos, bonos u otros conceptos.

**INTERVIEWER:** Enter 9999998 for \$9,999,998 or more

|\_|\_|\_|\_|\_|\_|\_|\_|

¿Cuándo fue la última vez que recibió eso? ¿Qué recibió? ¿Sueldo, salario, propinas, bonificaciones o comisiones?

¿Cómo calculó la cantidad? ¿Contestó solamente respecto de usted o respecto de todos los miembros de su hogar?

¿Cómo supo cuánto era la cantidad antes de las deducciones?

22\_QSELF. ¿Recibió usted ingresos de auto empleo durante los últimos 12 meses?

*INTERVIEWER: Report income from own business (farm or non-farm) including proprietorship and partnership*

- <sub>1</sub> SÍ
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

¿Cómo decidió qué contestar? ¿Contestó solamente respecto de usted o respecto de todos los miembros de su hogar?

¿Qué cree que quieren decir con ‘ingresos de auto empleo’?

IF 22\_QSELF= SÍ,ASK: ¿Cuándo fue la última vez que recibió eso?

**23\_QINT.** En los últimos 12 meses, ¿recibió usted intereses de cuentas de ahorro, fondos monetarios, cuentas de jubilación (IRA's), cédulas de depósito (CDs), u otras cuentas que produzcan intereses?

- <sub>1</sub> SÍ  
<sub>2</sub> NO  
<sub>3</sub> DK/REF

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí? ¿Cómo decidió qué contestar? ¿Contestó solamente respecto de usted o respecto de todos los miembros de su hogar?

¿Qué cree que quieren decir con 'cuentas que produzcan intereses'?

[SPANISH: ¿Qué cree que quieren decir con 'fondos monetarios'? IF DK OR NOT DEFINED AS MONEY MARKET, ASK '¿Conoce la expresión 'money market' en inglés? ¿Puede decirme qué es?]

[SPANISH: ¿Qué cree que quieren decir con 'cédulas de depósito'? IF DK OR NOT DEFINED AS CDs, ASK '¿CÓnoce la expresión 'CD' en inglés, o certificado de depósito? ¿Puede decirme qué es?]

IF 23\_QINT= SÍ, ASK: ¿Cuándo fue la última vez que recibió eso? ¿De dónde vinieron los intereses? ¿De una cuenta de ahorros, de fondos 'money market', de IRS's, CDs, o de otras cuentas?

**24\_QDIV.** En los últimos 12 meses, ¿obtuvo usted dividendos de acciones?

- <sub>1</sub> SÍ  
<sub>2</sub> NO  
<sub>3</sub> DK/REF

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí? ¿Cómo decidió qué contestar? ¿Contestó solamente respecto de usted o respecto de todos los miembros de su hogar?

¿Qué cree que quieren decir con 'dividendos de acciones'?

IF 24\_QDIV= SÍ, ASK: ¿Cuándo fue la última vez que recibió eso?

**25\_QRENT.** En los últimos 12 meses, ¿obtuvo usted ingresos procedentes de alquiler?

- <sub>1</sub> SÍ  
<sub>2</sub> NO  
<sub>3</sub> DK/REF

¿Cómo decidió qué contestar? ¿Contestó solamente respecto de usted o respecto de todos los miembros de su hogar?

¿Qué cree que quieren decir con ‘ingresos procedentes de alquiler’?

IF 25\_QRENT= SÍ, ASK: ¿Cuándo fue la última vez que recibió eso?

**26\_QSS.** ¿Recibió usted beneficios de la Seguridad Social o de Railroad Retirement durante los últimos 12 meses?

- <sub>1</sub> SÍ  
<sub>2</sub> NO  
<sub>3</sub> DK/REF

¿Cómo decidió qué contestar? ¿Contestó solamente respecto de usted o respecto de todos los miembros de su hogar?

¿Qué cree que quieren decir con ‘beneficios de la Seguridad Social’?

¿Qué cree que quieren decir con ‘beneficios de Railroad Retirement’?

IF R NOT SURE OR DOES NOT KNOW ABOUT ‘Railroad Retirement’, ASK: ¿Qué entiende usted por ‘beneficios de jubilación ferroviaria’?

IF 26\_QSS= SÍ, ASK: ¿Cuándo fue la última vez que recibió eso?

**27\_QSSI.** ¿Recibió usted algún pago del Supplemental Security Income (SSI) durante los últimos 12 meses?

**INTERVIEWER:** Exclude Supplemental Security Disability Income (SSDI)

- <sub>1</sub> SÍ
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

¿Cómo decidió qué contestar? ¿Contestó solamente respecto de usted o respecto de todos los miembros de su hogar?

¿Qué cree que quieren decir con pagos del Supplemental Security Income?

IF R NOT SURE OR DOES NOT KNOW ABOUT 'Supplemental Security Income', ASK:

¿Qué entiende usted por 'Ingreso Suplementario del Seguro'?

IF 27\_QSSI= SÍ, ASK: ¿Cuándo fue la última vez que recibió eso?

**28\_QWELF.** ¿Recibió usted alguna asistencia pública o pagos de la oficina de beneficencia estatal o local durante los últimos 12 meses?

- <sub>1</sub> SÍ
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí? ¿Cómo decidió qué contestar? ¿Contestó solamente respecto de usted o respecto de todos los miembros de su hogar?

¿Qué cree que quieren decir con 'asistencia pública'?

¿Qué cree que quieren decir con 'pagos de la oficina de beneficencia'?

[SPANISH: IF NOT ANSWERED YET: ¿Qué cree que quieren decir con 'la oficina de beneficencia'?

IF 28\_QWELF= SÍ: ¿Cuándo fue la última vez que recibió eso?

**29\_QRETIR.** ¿Recibió usted alguna pensión de jubilación o viudedad durante los últimos 12 meses?

- <sub>1</sub> SÍ  
<sub>2</sub> NO  
<sub>3</sub> DK/REF

¿Cómo decidió qué contestar? ¿Contestó solamente respecto de usted o respecto de todos los miembros de su hogar?

¿Qué cree que quieren decir con ‘pensión de jubilación’?

¿Qué cree que quieren decir con ‘pensión de viudedad’?

[SPANISH: ¿Qué cree que quieren decir con ‘viudedad’? ¿Es una palabra que usted conocía? ¿Y si dijeran ‘viudez’?]

IF 29\_QRETIR= SÍ: ¿Cuándo fue la última vez que recibió eso?

**30\_QWKCMP.** Recibió usted algún pago por discapacidad como SSDI, compensación de trabajadores, discapacidad de veteranos u otros pagos por discapacidad durante los últimos 12 meses?

- <sub>1</sub> SÍ  
<sub>2</sub> NO  
<sub>3</sub> DK/REF

¿Cómo decidió qué contestar? ¿Contestó solamente respecto de usted o respecto de todos los miembros de su hogar?

¿Qué cree que quieren decir con ‘pago por discapacidad’?

¿Qué cree que quieren decir con ‘SSDI’?

¿Qué cree que quieren decir con ‘compensación de trabajadores’? [SPANISH: ¿Cuál le suena mejor: ‘compensación de trabajadores’ o ‘compensación para trabajadores’?]

[SPANISH: ¿Cuál le suena mejor: ‘discapacidad de veteranos’ o ‘discapacidad para veteranos’?]

IF 30\_QWKCMP = SÍ, ASK: ¿Cuándo fue la última vez que recibió eso?



**31\_QALIM.** En los últimos 12 meses, ¿recibió usted pensión alimenticia (alimony) o ayuda para los hijos (child support)?

*INTERVIEWER: Read English in parentheses only if R does not seem to understand Spanish terms.*

- <sub>1</sub> SÍ
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

¿Cómo decidió qué contestar? ¿Contestó solamente respecto de usted o respecto de todos los miembros de su hogar?

¿Qué cree que quieren decir con ‘pensión alimenticia’?

¿Qué cree que quieren decir con ‘ayuda para los hijos’? [SPANISH: ¿Quién la proporciona?]

¿Qué cree que quieren decir con ‘child support’?

¿Qué cree que quieren decir con ‘alimony’?

IF 31\_QALIM= SÍ, ASK: ¿Cuándo fue la última vez que recibió eso?

**32\_QOTHER.** En los últimos 12 meses, ¿recibió usted compensación de desempleo, algún pago de veterano no mencionado anteriormente o algunos otros ingresos?

- <sub>1</sub> SÍ
  - <sub>2</sub> NO
  - <sub>3</sub> DK/REF
- (IF ANSWER TO ANY OF THE QUESTIONS IN THE INCOME MODULE WAS DK/REF, GO TO **PAGE 22, QUESTION 33\_MISSINC**. OTHERWISE, GO TO **PAGE 23, QUESTION 33.5\_FAMILY**)
- (**GO TO PAGE 22, QUESTION 33\_MISSINC**)

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí? ¿Cómo decidió qué contestar? ¿Contestó solamente respecto de usted o respecto de todos los miembros de su hogar?

¿Qué cree que quieren decir con ‘compensación de desempleo’?

[SPANISH: ¿Cuál le suena mejor: ‘pago de veterano’ o ‘pago a veteranos’?]

IF 32\_QOTHER= SÍ, ASK: ¿Cuándo fue la última vez que recibió eso?

**33\_MISSINC.** ¿Cuáles fueron los ingresos TOTALES de usted durante los últimos 12 meses?

**INTERVIEWER:** Enter 99999998 for \$99,999,998 or more  
If income was a loss, precede amount with a ' - '

|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_| → (GO TO PAGE 23, QUESTION 33.5\_FAMILY)

**OR**  DK/REF → (GO TO PAGE 23, QUESTION 33.5\_FAMILY)

IF AMOUNT WAS PROVIDED IN 33\_MISSINC, ASK:

¿Cómo calculó qué contestar? ¿Contestó solamente respecto de usted o respecto de todos los miembros de su hogar?

¿Qué fuentes de ingresos tuvo en cuenta al responder?

IF ANSWER IN 33\_MISSINC WAS DK/REF, ASK:

¿Cuánto calcula usted que fueron los ingresos totales recibidos por usted de todas las fuentes durante los últimos 12 meses?

|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_| **OR**  DK/REF

IF AMOUNT WAS PROVIDED, ASK:

¿Cómo calculó qué contestar? ¿Contestó solamente respecto de usted o respecto de todos los miembros de su hogar?

¿Qué fuentes de ingresos tuvo en cuenta al responder?

IF DK/REF, ASK: ¿Fueron todos sus ingresos superiores a \$25,000?

**33.5\_FAMILY.** ¿Es alguna persona en su hogar su pariente o familiar?

<sub>1</sub> SÍ → (GO TO QUESTION 33.5.a\_FAMILYa)

<sub>2</sub> NO  
<sub>3</sub> DK/REF } (GO TO PAGE 24)

**33.5.a\_FAMILYa.** ¿Tiene alguno de sus parientes en su hogar 16 años de edad o más?

<sub>1</sub> SÍ → (GO TO QUESTION 34\_ESTTINC)

<sub>2</sub> NO  
<sub>3</sub> DK/REF } (GO TO PAGE 24)

**34\_ESTTINC.** ¿Cuánto calcula usted que fueron los ingresos totales recibidos por su familia de todas las fuentes durante los últimos 12 meses?

***INTERVIEWER:** Enter 99999998 for \$99,999,998 or more  
If income was a loss, precede amount with a ' - '*

|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_| → (GO TO PAGE 24)

**OR** <sub>1</sub> DK/REF → (GO TO QUESTION 35\_LT25K)

¿Cómo calculó qué contestar? ¿Contestó solamente respecto de usted o respecto de todos los miembros de su hogar?

¿Qué fuentes de ingresos tuvo en cuenta al responder?

**35\_LT25K.** ¿Fueron todos sus ingresos combinados superiores a \$25,000?

<sub>1</sub> SÍ

<sub>2</sub> NO

<sub>3</sub> DK/REF

¿Cómo decidió qué contestar? ¿Qué incluyó?

¿Qué cree que quieren decir con ‘todos sus ingresos combinados’?

**INTERVIEWER:**

- IF 33.5.a\_FAMILYa= YES, ASK QUESTION 36\_ZINCH BELOW
- OTHERWISE, GO TO PAGE 26

**36\_ZINCH.** ¿Son todos sus ingresos combinados totales ESTE MES aproximadamente iguales a los de hace un año?

*INTERVIEWER: If income is about the same, or within 10 percent, or just cost of living adjustments, check 'SÍ'*

- <sub>1</sub> SÍ
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

¿Qué cree que están preguntando aquí, en sus propias palabras?

¿Cómo calculó qué contestar? PROBE IN DETAIL. MAKE SURE TO UNDERSTAND IF R  
ALREADY HAD AN AMOUNT IN MIND OR S/HE CALCULATED IT ON THE SPOT,  
AND BY WHAT PROCESS.

¿Qué cree que quieren decir con 'sus ingresos combinados totales'?

**37\_ZINCN.** ¿Cuáles espera usted que sean todos sus ingresos combinados totales en los PRÓXIMOS 12 MESES?

*INTERVIEWER: Enter 9999998 for \$99,999,998 or more  
If income was a loss, precede amount with a ' - '*

|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|

¿Cómo calculó qué contestar?

¿Qué incluyó?

¿De quién son los ingresos que incluyó en su respuesta?

¿Qué tan bien sabe qué ingresos tienen los miembros de su hogar?

**38\_QFS1.** ¿Recibió su familia ayuda para alimentos (Food Stamp Benefits) en los últimos 12 meses?

**INTERVIEWER:** *Read English in parenthesis only if R does not seem to understand Spanish terms.*

- <sub>1</sub> SÍ  
<sub>2</sub> NO  
<sub>3</sub> DK/REF
- } (**GO TO PAGE 28, SECTION III. DEBRIEFING**)

¿Cómo decidió qué contestar?

¿Qué cree que quieren decir con ‘ayuda para alimentos’?

[SPANISH ONLY: ¿Qué cree que quieren decir con ‘Food Stamp Benefits’?]

IF 38\_QFS1= SÍ, ASK: ¿Cuándo fue la última vez que recibió ayuda para alimentos (Food Stamp Benefits)? ¿Lo que usted recibió es lo que llaman ayuda para alimentos?

**36\_ZINCH.** ¿Son sus ingresos totales ESTE MES aproximadamente iguales a los de hace un año?

**INTERVIEWER:** *If income is about the same, or within 10 percent, or just cost of living adjustments, check 'SÍ'*

- <sub>1</sub> SÍ
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

¿Qué cree que están preguntando aquí, en sus propias palabras?

¿Cómo calculó qué contestar? PROBE IN DETAIL. MAKE SURE TO UNDERSTAND IF R ALREADY HAD AN AMOUNT IN MIND OR S/HE CALCULATED IT ON THE SPOT, AND BY WHAT PROCESS.

¿Qué cree que quieren decir con 'sus ingresos totales'?

**37\_ZINCN.** ¿Cuáles espera usted que sean sus ingresos totales en los PRÓXIMOS 12 MESES?

**INTERVIEWER:** *Enter 9999998 for \$99,999,998 or more  
If income was a loss, precede amount with a ' - '*

|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|

¿Cómo calculó qué contestar?

¿Qué incluyó?

¿De quién son los ingresos que incluyó en su respuesta?

¿Qué tan bien sabe qué ingresos tienen los miembros de su hogar?

**38\_QFS1.** ¿Recibió usted ayuda para alimentos (Food Stamp Benefits) en los últimos 12 meses?

**INTERVIEWER:** Read English in parenthesis only if R does not seem to understand Spanish terms.

- <sub>1</sub> SÍ
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

¿Cómo decidió qué contestar?

¿Qué cree que quieren decir con ‘ayuda para alimentos’?

[SPANISH ONLY: ¿Qué cree que quieren decir con ‘Food Stamp Benefits’?]

IF 38\_QFS1= SÍ, ASK: ¿Cuándo fue la última vez que recibió ayuda para alimentos (Food Stamp Benefits)? ¿Lo que usted recibió es lo que llaman ayuda para alimentos?

## SECTION III. DEBRIEFING (TIME PERMITTING)

**Finalmente, tengo algunas preguntas más.**

**1\_Debrief.** ¿Cree que hay frases o palabras en esta encuesta que puedan no ser apropiadas para usted o alguien que habla su idioma? Por ejemplo, palabras que no suenen naturales o suenen raras, etc.

**2\_Debrief. INTERVIEWER:** REVIEW THE SURVEY WITH R AND FOLLOW UP ON PROBLEMATIC QUESTIONS.

**3\_Debrief. SPANISH ONLY:** A veces las palabras que usamos para traducir una pregunta al español se han escogido bien. Pero la manera en que las palabras están conectadas y organizadas en la versión en español no suena natural. Las palabras suenan bien, pero la pregunta suena como una traducción. Entre las preguntas que hoy le hice, ¿hubo alguna que le haya sonado como una traducción en vez de sonar como una pregunta en español?

**4\_Debrief.** [SPANISH ONLY: READ TO R QUESTION **5\_TENURE** ON PAGE 5 AND ASK IF THEY SOUND NATURAL IN SPANISH.]

**5\_Debrief.** ¿Cuál es su opinión general acerca de la encuesta? ¿Tiene algún comentario final o pregunta?

**Quiero agradecerle mucho por su participación. Ahora le voy a dar \$40 y le voy a pedir que firme un recibo para verificar que recibió el dinero.**

**INTERVIEWER:** TURN OFF THE TAPE RECORDER. HAND THE CASH INCENTIVE TO THE PARTICIPANT.

**End Time:** \_\_\_\_\_ AM / PM



**APPENDIX 4:**  
**PHASE 2 (RENTERS) ROUND 2 PROTOCOL GUIDE – ENGLISH AND SPANISH**

# American Housing Survey Cognitive Testing Protocol Guide - English

PHASE 2 - ROUND 2 \* SEPTEMBER, 2008

**PARTICIPANT ID #:**     

**DATE:**                         /    /       (MM/DD/YYYY)

**LANGUAGE (CHECK ONE):**      <sub>1</sub> SPANISH      <sub>2</sub> ENGLISH

**INTERVIEWER:**      <sub>1</sub> George      <sub>2</sub> Alisú      <sub>3</sub> Georgina      <sub>4</sub> Patricia  
                                 <sub>5</sub> Liliana      <sub>6</sub> Yolanda      <sub>7</sub> Manuel      <sub>8</sub> Mandy  
                                 <sub>9</sub> Leticia      <sub>10</sub> Sonia

**LOCATION:**                      <sub>1</sub> NC                      <sub>2</sub> IL                      <sub>3</sub> TX                      <sub>4</sub> DC area

**START TIME:** \_\_\_\_\_ AM / PM

## **Interviewer: Read this Introduction (IF NEEDED)**

The U.S. Census Bureau has developed a questionnaire for the American Housing Survey. The American Housing Survey is the largest national housing survey in the United States. To date, this survey has always been conducted in English. In 2009 the U.S. Census Bureau will conduct the American Housing Survey in both English and Spanish. The purpose of this study is to ensure the questions are well understood in Spanish as well as in English. The Census Bureau is interested in knowing how people answer the questions depending on their housing situation and the language they speak.

They have hired us, RTI International and RSS, to conduct this research. Your participation is very important because it will help the Census Bureau determine if these questions are well drafted and clear to everyone [FOR SPANISH, ADD: We also want to see if they are translated well and are culturally appropriate.]

We want to learn how different people interpret the questions and how they reach their answers. We are going to pretend that your address has been selected to participate in the American Housing Survey. I am going to ask you some questions from the survey. After I ask you each question, I will ask you to tell me how you came up with your answer. I may ask you what you think a question or a word means.

## SECTION I. INFORMED CONSENT

**Before we start, I would like you to read over the document in front of you. I will read it with you. This document explains what this research study is, as well as your rights as a study participant. In addition, it asks for your permission to have this session audio recorded. If you have any questions about this document, please do not hesitate to ask. Once you are done reading, please sign the next page.**

### INTERVIEWER:

1. DID THE PARTICIPANT HAVE ANY QUESTIONS OR CONCERNS?

- <sub>1</sub> YES  
<sub>2</sub> NO → (SKIP TO QUESTION 3)

2. PLEASE SPECIFY:

3. HAS THE PARTICIPANT READ AND SIGNED THE INFORMED CONSENT?

- <sub>1</sub> YES  
<sub>2</sub> NO → (END INTERVIEW)

4. SAY: Here is a copy of this form for you to keep.

5. HAS THE PARTICIPANT PROVIDED CONSENT TO HAVE THE SESSION AUDIO-TAPED?

- <sub>1</sub> YES  
<sub>2</sub> NO → (SKIP TO SECTION II ON PAGE 2)

6. SAY: Please excuse me a moment while I start the audio recording. TEST TAPE RECORDER.



→ **VERBAL CONSENT MUST BE AUDIO-RECORDED**

7. SAY: Would you please confirm for me – now that the tape recorder is running – that you have agreed to participate and to have this interview audio recorded?

## SECTION II. COGNITIVE INTERVIEW

**We are ready to begin now. I just want to stress that this is NOT any kind of test and there are no right or wrong answers to my questions. We are trying out the survey with people across the country to see if the survey questions are understood the same way and if it's easy or difficult for people to answer them. If there is a word, a phrase, or a concept that is not clear or does not make sense, please be sure to let me know. It's important to me to know this so that we may improve the survey questions.**

### **INTERVIEWER:**

IN ADDITION TO THE PROBES LISTED FOR EACH QUESTION, THE FOLLOWING SAMPLE PROBES MAY BE USED ANY TIME YOU NEED TO PROBE FURTHER OR GET ADDITIONAL CLARIFICATION.

- Please tell me more about that.
- Did you find that confusing? IF YES OBTAIN DETAILS
- Is there another word you might use to describe this idea?
- Can you tell me what that means, in your own words?
- Can you tell me what this question is asking, in your own words?

## 1. HOUSING UNIT MODULE

**1\_HTYPE.** Is this unit a house, an apartment, a manufactured/mobile home, or some other type of residence?

- <sub>1</sub> HOUSE
- <sub>2</sub> APARTAMENT, FLAT
- <sub>3</sub> MANUFACTURED/MOBILE HOME WITH NO PERMANENT ROOM ADDED
- <sub>4</sub> MANUFACTURED/MOBILE HOME WITH ONE OR MORE PERMANENT ROOM ADDED
- <sub>5</sub> HU IN TRANSIENT HOTEL, MOTEL, ETC.
- <sub>6</sub> HU, PERMANENT IN TRANSIENT HOTEL, MOTEL
- <sub>7</sub> HU IN ROOMING HOUSE OR BOARDING HOUSE
- <sub>8</sub> BOAT OR RECREAITONAL VEHICLE
- <sub>9</sub> TENT, CAVE, OR RAILROAD CAR
- <sub>10</sub> HU NOT SPECIFIED ABOVE
- <sub>11</sub> UNOCCUPIED SITE FOR MANUFACTURED/MOBILE HOME, TRAILER, OR TENT
- <sub>12</sub> GROUP QUARTERS
- <sub>13</sub> DK/REF

AS NEEDED: Can you tell me what this question is asking, in your own words? How did you decide what to answer?

IF NECESSARY: Tell me about the place where you live.

What do you think they mean by 'unit'?

What other types of residence come to mind when they say "some other type of residence"?

**2\_ISTYPE.** Do you live in a...

- <sub>1</sub> Manufactured/Mobile home?
- <sub>2</sub> Home separated from any other home or building?
- <sub>3</sub> Home attached to one or more homes or buildings?
- <sub>4</sub> Building with two or more apartments? → (GO TO QUESTION 3\_NUNITS1)
- <sub>5</sub> DK/REF → (GO TO QUESTION 3\_NUNITS1)

(GO TO PAGE 5,  
QUESTION  
5\_TENURE)

AS NEEDED: Can you tell me what this question is asking, in your own words? How did you decide what to answer?

IF NECESSARY: Tell me about the place where you live.

What do you think they mean by ‘a home separated from any other home or building’?

What do you think they mean by ‘a home attached to one or more homes or buildings’?

IF NECESSARY: Can you think of an example of that?

**3\_NUNITS1.** How many apartments are in the building?

|\_|\_|\_|\_|

*INTERVIEWER: ENTER 998 IF NUMBER IS EQUAL OR GREATER THAN 998*

**4\_ACCESS.** Does this unit have direct access either from the outside or through a common hall?

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

AS NEEDED: Can you tell me what this question is asking, in your own words? How did you decide what to answer?

How do you usually get into this unit?

What do you think they mean by ‘direct access from the outside or through a common hall’?

**5\_TENURE.** Is this [house / apartment / manufactured/mobile home] ...

**INTERVIEWER:** *Read categories until a “yes” reply is received*

- <sub>1</sub> Owned or being bought by someone in your household?
- <sub>2</sub> Rented?
- <sub>3</sub> Occupied without payment of rent?
- <sub>4</sub> DK/REF

AS NEEDED: Can you tell me what this question is asking, in your own words? How did you decide what to answer?

Does the owner live in this [house / apartment / manufactured/mobile home]?

What do you think they mean by ‘occupied without payment of rent’? Can you think of an example of someone living with that kind of arrangement?

**INTERVIEWER:** IF R DOES NOT LIVE IN A BUILDING WITH TWO OR MORE APARTMENTS, GO TO PAGE 7, MODULE 2. TAXES AND FEES MODULE.

**5-1\_CLIMBQ.** How many stories are there from the main entrance of the building to the main entrance of your apartment?

|\_|\_|

How did you figure the number of stories? Tell me how you counted them.

PROBE TO SEE IF R COUNTS THE ENTRANCE STORY AND HIS OR HER OWN APARTMENT STORY.

If I asked you the question this way, would you have given me the same answer?

Not counting your own floor, how many stories are there from the main entrance of the building to the main entrance of your apartment?

**5-2\_ELEVQ.** Is there a passenger elevator to your floor?

Count freight elevators also meant to be used by passengers.

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

IF NO: CONFIRM THERE ARE NO ELEVATORS AT ALL THAT PASSENGERS CAN RIDE.

IF YES: Tell me about the elevators in your building. PROBE TO ESTABLISH IF THERE ARE PASSENGER vs FREIGHT ELEVATORS.

[ENGLISH: What do you think they mean by 'passenger elevator'? What do you think they mean by 'freight elevator'?]



## 2. TAXES AND FEES MODULE

**6\_FRENT.** How often is the rent on that [house / apartment / manufactured/mobile home / living quarters] due?

**INTERVIEWER:** Enter 12 for monthly; enter 53 for 53 times or more

|\_|\_|

**INTERVIEWER:** RECORD EXACT ANSWER HERE: \_\_\_\_\_

How did you decide what to answer?

**7\_RENT.** How much is the rent?

If you pay an additional amount for parking, do not count it as part of your rent.

**INTERVIEWER:** Include total amount paid by household and any other source. If parking is priced separately, exclude it here.

**INTERVIEWER:** Enter 29998 for \$29,998 or more

|\_|\_|\_|\_|\_|\_|

AS NEEDED: Can you tell me what this question is asking, in your own words? How did you know what to answer?

Is that the monthly amount? IF NOT, PROBE FOR PERIOD COVERED BY AMOUNT.

Is this amount just the portion that you pay or the total amount for the entire household?

- IF ENTIRE HOUSEHOLD: How much do the other people in the household pay?
- IF SELF ONLY: Do you know the amount for the entire household?

Does the rent include rental of a parking space?

When I say “rent”, I mean the total amount of rent that is paid for by you and your entire household, and any other source. Is part of your rent paid for by any source other than you and your household?

IF YES, ASK: Without subcontracting the amount for the subsidies or rental assistance, do you know how much you and your household pay for the rent? That is, what would households without any subsidies pay for the rent here?

**8\_BUYI2.** Does this household have renter's property insurance?

<sub>1</sub> YES → (GO TO QUESTION 9\_AMTI2)

<sub>2</sub> NO

<sub>3</sub> DK/REF

} (GO TO PAGE 8, QUESTION 10\_RENEW)

Can you tell me what this question is asking, in your own words? How did you decide what to answer?

IF NEEDED: What do you think they mean by 'renter's property insurance'? What do you think it covers?

**9\_AMTI2. IF 8\_BUYI2=YES, ASK:** In the past 12 months, what was the total cost?

|\_|\_|\_|\_|\_|\_|\_|

How did you know what to answer?

Is that by month, is it the total for the year, or something else?

### 3. RENTER SUBSIDIES MODULE

**10\_RENEW.** Some rental agreements include a special re-certification process. Re-certification means a renter is REQUIRED to report everyone who lives with them, all jobs, all savings and sources of income, AND this determines the amount of rent they have to pay.

Do you have to re-certify to determine the amount of rent you pay?

- <sub>1</sub> YES  
<sub>2</sub> NO  
<sub>3</sub> DK/REF

AS NEEDED: Can you tell me what this question is asking, in your own words? How did you decide what to answer?

IF 10\_RENEW= YES, ASK:

- Can you tell me what you had to report before they figured how much rent you have to pay?
- When I asked you about the recertification process, were you thinking about the form you filled out to have your credit checked when you first applied to rent your home?

What do you think they mean by 're-certification'?

**11\_SUBRNT1.** Is your rent amount lower because you are in either a Federal, State or local government housing program?

- <sub>1</sub> YES  
<sub>2</sub> NO  
<sub>3</sub> DK/REF

**12\_VCHER.** A housing voucher gives a renter the right to choose where they live AND it helps pay for rent.

Does your household have a housing voucher?

- <sub>1</sub> YES → (GO TO QUESTION 13\_VCHRMOV)  
<sub>2</sub> NO  
<sub>3</sub> DK/REF } (GO TO QUESTION 14\_PROJ1)

AS NEEDED: Can you tell me what this question is asking, in your own words? How did you decide what to answer?

What do you think they mean by 'housing voucher'?

**13\_VCHRMOV. IF 12\_VCHER = YES, ASK:** Can you use your housing voucher to move to another location?

- <sub>1</sub> YES  
<sub>2</sub> NO  
<sub>3</sub> DK/REF

How did you decide what to answer?

How certain are you of your response?

**14\_PROJ1.** Is the housing authority your landlord?

- <sub>1</sub> YES  
<sub>2</sub> NO  
<sub>3</sub> DK/REF

AS NEEDED: Can you tell me what this question is asking, in your own words? How did you decide what to answer?

What do you think they mean by the 'housing authority'?

**15 APPLY.** Was your household assigned to this specific [house / building / manufactured/mobile home / living quarters], or were you allowed to choose it yourself?

- <sub>1</sub> HOUSEHOLD ASSIGNED TO SPECIFIC LIVING QUARTERS
- <sub>2</sub> HOUSEHOLD ALLOWED TO CHOOSE LIVING QUARTERS
- <sub>3</sub> DK/REF

AS NEEDED: Can you tell me what this question is asking, in your own words? What do you think they mean in this question?

How did you decide what to answer?

***INTERVIEWER:***

- IF UNIT IS NOT IN RENT CONTROL AREA, GO TO QUESTION **17\_ RNTADJ1**
- IF UNIT IS IN RENT CONTROL AREA, GO TO QUESTION **16\_RCNTL1**

**16\_RCNTL1.** Does the government limit the rent on your [house / building / manufactured/mobile home / living quarters] through rent control or rent stabilization?

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

AS NEEDED: Can you tell me what this question is asking, in your own words? How did you decide what to answer? How certain are you of your response?

What do you think they mean by 'limiting' the rent?

What do you think they mean by 'rent control' and 'rent stabilization'? Had you heard these terms before?

**17\_RNTADJ1.** Does anyone in the household do work for the owner, or is anyone related to the owner?

<sub>1</sub> YES → (GO TO QUESTION 18\_RNTADJ2)

<sub>2</sub> NO

<sub>3</sub> DK/REF

} (GO TO QUESTION 19\_PRENT)

How did you decide what to answer?

What do you think they mean by ‘related to the owner’?

**18\_RNTADJ2. IF 17\_RNTADJ1 = YES, ASK:** Is the rent adjusted because someone in the household does work for or is related to the owner?

<sub>1</sub> YES

<sub>2</sub> NO

<sub>3</sub> DK/REF

AS NEEDED: Can you tell me what this question is asking, in your own words? How did you decide what to answer?

IF 18\_RNTADJ2=YES, ASK: How is the rent adjusted?

**19\_PRENT.** Of the [AMOUNT FROM PAGE 6, QUESTION 7\_RENT] rent you reported, how much is this household required to pay?

|\_|\_|\_|\_|

What do you think they are asking here, in your own words?

How did you decide what to answer?

## 4. INCOME MODULE

The next questions are about income. We know that people aren't used to talking about their income, but we ask these questions to get an OVERALL statistical picture of how housing costs compare to income, NOT to find out about you personally.

**20\_QSAL.** During the past 12 months, did you receive any tips, bonuses, commissions, wages or salary?

*INTERVIEWER: Pause after reading each income source.*

- <sub>1</sub> YES → (GO TO QUESTION 21\_SALQ)  
<sub>2</sub> NO  
<sub>3</sub> DK/REF } (GO TO PAGE 16, QUESTION 22\_QSELF)

How did you decide what to answer? Were you answering only about yourself or about your entire household?

IF 20\_QSAL=NO, ASK: Did you receive any of the following: wages, salary, tips, bonuses, or commissions?

**21\_SALQ.** How much did you receive during the past 12 months?

Report amount from all jobs before any deductions for taxes, bonds or other items.

*INTERVIEWER: Enter 9999998 for \$9,999,998 or more*

|\_|\_|\_|\_|\_|\_|\_|\_|\_|

What did you receive: wages, salary, tips, bonuses, or commissions?

How did you figure the amount? Were you answering only about yourself or about your entire household?

When I said "during the past 12 months", what period of time were you thinking about?

How did you know the amount before deductions?

**22\_QSELF.** Did you receive any self-employment income during the past 12 months?

**INTERVIEWER:** Report income from own business (farm or non-farm) including proprietorship and partnership

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

How did you decide what to answer? Were you answering only about yourself or about your entire household?

What do you think they mean by 'self-employment income'?

IF 22\_QSELF=YES, ASK: When was the last time you received that?



**23\_QINT.** In the past 12 months, did you have interest from savings, money market funds, IRA's, CDs, or other interest bearing accounts?

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

AS NEEDED: Can you tell me what this question is asking, in your own words? How did you decide what to answer? Were you answering only about yourself or about your entire household?

What do you think they mean by 'interest bearing accounts'?

[SPANISH: What do you think they mean by 'fondos del mercado monetario o money market funds'?

[SPANISH: What do you think they mean by 'certificado de depósito o CD'? What about 'plazo fijo'? Which of the two versions, 'certificado de depósito' and 'plazo fijo' do you think would be better understood by people?

IF 23\_QINT=YES, ASK: When was the last time you received that? Where did the interest come from: savings, money market funds, IRS's, CDs, or other accounts?

**24\_QDIV.** In the past 12 months, did you have dividends from stocks?

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

AS NEEDED: Can you tell me what this question is asking, in your own words? How did you decide what to answer? Were you answering only about yourself or about your entire household?

What do you think they mean by 'dividends from stocks'?

IF 24\_QDIV=YES, ASK: When was the last time you received that?

**25\_QRENT.** In the past 12 months, did you receive rental income?

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

How did you decide what to answer? Were you answering only about yourself or about your entire household?

What do you think they mean by 'rental income'?

IF 25\_QRENT=YES, ASK: When was the last time you received that?

**26\_QSS.** Did you receive any Social Security or Railroad Retirement benefits during the past 12 months?

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

How did you decide what to answer? Were you answering only about yourself or about your entire household?

What do you think they mean by 'Social Security benefits'?

What do you think they mean by 'Railroad Retirement benefits'?

IF 26\_QSS=YES, ASK: When was the last time you received that?

**27\_QSSI.** Supplemental Security Income (SSI) program makes monthly payments to people with low income and limited resources who are over 65 years old, blind, or disabled.

Did you receive any Supplemental Security Income (SSI) payments during the past 12 months?

**INTERVIEWER:** *Exclude Supplemental Security Disability Income (SSDI)*

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

How did you decide what to answer? Were you answering only about yourself or about your entire household?

What do you think they mean by Supplemental Security Income payments?

IF 27\_QSSI=YES, ASK: When was the last time you received that?

**28\_QWELF.** Did you receive any public assistance or public welfare payments from the state or local welfare office during the past 12 months?

Do not include food stamps.

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

AS NEEDED: Can you tell me what this question is asking, in your own words? How did you decide what to answer? Were you answering only about yourself or about your entire household?

What do you think they mean by 'public assistance'?

What do you think they mean by 'public welfare payments'?

[SPANISH: What do you think they mean by 'welfare office'?

IF 28\_QWELF=YES: When was the last time you received that?

**29\_QRETIR.** Did you receive any retirement or survivor pensions during the past 12 months?

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

How did you decide what to answer? Were you answering only about yourself or about your entire household?

What do you think they mean by ‘retirement pensions’?

What do you think they mean by ‘survivor pensions’?

[SPANISH: What do you think they mean by ‘sobrevivientes’?]

IF 29\_QRETIR=YES: When was the last time you received that?

**30\_QWKCMP.** Did you receive any disability payments such as SSDI, worker's compensation, veteran's disability or other disability payments during the past 12 months?

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

How did you decide what to answer? Were you answering only about yourself or about your entire household?

What do you think they mean by ‘disability payments’?

What do you think they mean by ‘SSDI’?

What do you think they mean by ‘workers’ compensation’? [SPANISH: Which sounds better to you: ‘compensación de trabajadores’ or ‘compensación para trabajadores’?]

[SPANISH: Which sounds better to you: ‘discapacidad de veteranos’ or ‘discapacidad para veteranos’?]

IF 30\_QWKCMP =YES, ASK: When was the last time you received that?

**31\_QALIM.** In the past 12 months, did you receive alimony or child support?

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

How did you decide what to answer? Were you answering only about yourself or about your entire household?

What do you think they mean by 'alimony'?

What do you think they mean by 'child support'? [SPANISH: Who provides it?]

IF 31\_QALIM=YES, ASK: When was the last time you received that?

**32\_QOTHER.** In the past 12 months, did you receive unemployment compensation, any veteran's payments not already mentioned or any other income?

- <sub>1</sub> YES
  - <sub>2</sub> NO
  - <sub>3</sub> DK/REF
- (IF ANSWER TO ANY OF THE QUESTIONS IN THE INCOME MODULE WAS DK/REF, GO TO **PAGE 20, QUESTION 33\_MISSINC**. OTHERWISE, GO TO **PAGE 21, QUESTION 33.5\_FAMILY**)
- (**GO TO PAGE 20, QUESTION 33\_MISSINC**)

AS NEEDED: Can you tell me what this question is asking, in your own words? How did you decide what to answer? Were you answering only about yourself or about your entire household?

What do you think they mean by 'unemployment compensation'?

[SPANISH: Which sounds better to you: 'pago de veterano' or 'pago a veteranos'?]

IF 32\_QOTHER=YES, ASK: When was the last time you received that?

**33\_MISSINC.** What was your TOTAL income during the past 12 months?

**INTERVIEWER:** Enter 99999998 for \$99,999,998 or more  
If income was a loss, precede amount with a ' - '

|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_| → (GO TO PAGE 23, QUESTION 33.5\_FAMILY)

**OR**  DK/REF → (GO TO PAGE 23, QUESTION 33.5\_FAMILY)

IF AMOUNT WAS PROVIDED IN 33\_MISSINC, ASK:

How did you figure your response? Were you answering only about yourself or about your entire household?

What sources of income did you consider in your answer?

IF ANSWER IN 33\_MISSINC WAS DK/REF, ASK:

What is your best estimate of the total income you received from all sources over the past 12 months?

|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_| **OR**  DK/REF

IF AMOUNT WAS PROVIDED, ASK:

How did you figure your response? Were you answering only about yourself or about your entire household?

What sources of income did you consider in your answer?

IF DK/REF, ASK: Was your total income over \$25,000?

**33.5\_FAMILY.** Are there any people in your household who are related to you?

- <sub>1</sub> YES → (GO TO QUESTION 33.5.a\_FAMILYa)  
<sub>2</sub> NO  
<sub>3</sub> DK/REF } (GO TO PAGE 22)

**33.5.a\_FAMILYa.** Are any of the people in your household who are related to you 16 years old or older?

- <sub>1</sub> YES → (GO TO QUESTION 34\_ESTTINC)  
<sub>2</sub> NO  
<sub>3</sub> DK/REF } (GO TO PAGE 22)

**34\_ESTTINC.** What is your best estimate of the total income your family received from all sources over the past 12 months?

*INTERVIEWER:* Enter 99999998 for \$99,999,998 or more  
If income was a loss, precede amount with a ' - '

\_\_\_\_\_|\_\_\_\_\_|\_\_\_\_\_|\_\_\_\_\_|\_\_\_\_\_|\_\_\_\_\_|\_\_\_\_\_|\_\_\_\_\_| → (GO TO PAGE 22)

OR <sub>1</sub> DK/REF → (GO TO QUESTION 35\_LT25K)

How did you figure your response? Were you answering only about yourself or about your entire household?

What sources of income did you consider in your answer?

**35\_LT25K.** Was all of your total combined incomes over \$25,000?

- <sub>1</sub> YES  
<sub>2</sub> NO  
<sub>3</sub> DK/REF

How did you decide what to answer? What did you include?

What do you think they mean by 'your total combined incomes'?

**INTERVIEWER:**

- IF 33.5.a\_FAMILYa= YES, ASK QUESTION 36\_ZINCH BELOW
- OTHERWISE, GO TO PAGE 24

**36\_ZINCH.** Is all of your total combined income THIS MONTH about the same as it was a year ago?

*INTERVIEWER: If income is about the same, or within 10 percent, or just cost of living adjustments, check 'Yes'*

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

What do you think they are asking here, in your own words?

How did you figure what to answer? PROBE IN DETAIL. MAKE SURE TO UNDERSTAND IF R ALREADY HAD AN AMOUNT IN MIND OR S/HE CALCULATED IT ON THE SPOT, AND BY WHAT PROCESS.

What do you think they mean by 'your total combined incomes'?

**37\_ZINCN.** What do you expect all of your total combined income to be in the NEXT 12 MONTHS?

*INTERVIEWER: Enter 9999998 for \$99,999,998 or more  
If income was a loss, precede amount with a '-'*

|\_|\_|\_|\_|\_|\_|\_|\_|\_|

How did you figure your response?

What did you include?

Whose income did you include in your response?

How well do you know about the incomes of the people in your household?



**38\_QFS1.** Did your family receive Food Stamp Benefits in the past 12 months?

<sub>1</sub> YES

<sub>2</sub> NO

<sub>3</sub> DK/REF

**(GO TO PAGE 26, SECTION III. SHOWCARDS)**

How did you decide what to answer?

What do you think they mean by Food Stamp Benefits?

IF 38\_QFS1=YES, ASK: When was the last time you received it?

**36\_ZINCH.** Is your total income THIS MONTH about the same as it was a year ago?

***INTERVIEWER:** If income is about the same, or within 10 percent, or just cost of living adjustments, check 'Yes'*

- <sub>1</sub> YES
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

What do you think they are asking here, in your own words?

How did you figure what to answer? PROBE IN DETAIL. MAKE SURE TO UNDERSTAND IF R ALREADY HAD AN AMOUNT IN MIND OR S/HE CALCULATED IT ON THE SPOT, AND BY WHAT PROCESS.

What do you think they mean by 'your total incomes'?

**37\_ZINCN.** What do you expect your total income to be in the NEXT 12 MONTHS?

***INTERVIEWER:** Enter 9999998 for \$99,999,998 or more  
If income was a loss, precede amount with a ' - '*

|\_|\_|\_|\_|\_|\_|\_|\_|\_|

How did you figure your response?

What did you include?

Whose income did you include in your response?

How well do you know about the incomes of the people in your household?

**38\_QFS1.** Did you receive Food Stamp Benefits in the past 12 months?

<sub>1</sub> YES

<sub>2</sub> NO

<sub>3</sub> DK/REF

How did you decide what to answer?

What do you think they mean by Food Stamp Benefits?

IF 38\_QFS1=YES, ASK: When was the last time you received it?

## SECTION III. SHOW CARDS - ENGLISH

**INTERVIEWER:** GIVE R THE COMPARISON OF STATEMENTS SHOWCARD AND ADMINISTER THE FOLLOWING PROBE:

- [POINT TO ORIGINAL Version #1] In the survey that you responded today, which of the two versions do you think would be better understood by people: this survey question [POINT TO REVISED Version #2] or this other version [POINT TO REVISED Version #2]? Please tell me why you think this.

Question	Version 1	Version 2
2_ISTYPE	<p>[ORIGINAL]</p> <p>Are your living quarters in a ...</p> <p><input type="checkbox"/><sub>1</sub> Manufactured/Mobile home?</p> <p><input type="checkbox"/><sub>2</sub> One-unit building, detached from any other building?</p> <p><input type="checkbox"/><sub>3</sub> One-unit building, attached to one or more buildings?</p> <p><input type="checkbox"/><sub>4</sub> Building with two or more apartments?</p>	<p>[REVISED]</p> <p>Do you live in ...</p> <p><input type="checkbox"/><sub>1</sub> Manufactured/Mobile home?</p> <p><input type="checkbox"/><sub>2</sub> A home separated from any other home or building?</p> <p><input type="checkbox"/><sub>3</sub> A home attached to one or more homes or buildings?</p> <p><input type="checkbox"/><sub>4</sub> Building with two or more apartments?</p>
4_TENURE  Passive voice vs. active voice	<p>[REVISED]</p> <p>Do you or does someone in this household ...</p> <p><input type="checkbox"/><sub>1</sub> own this house or are you buying it?</p> <p><input type="checkbox"/><sub>2</sub> renting it?</p> <p><input type="checkbox"/><sub>3</sub> or occupying it without having to pay rent?</p>	<p>[ORIGINAL]</p> <p>Is this house ...</p> <p><input type="checkbox"/><sub>1</sub> Owned or being bought by someone in your household?</p> <p><input type="checkbox"/><sub>2</sub> Rented?</p> <p><input type="checkbox"/><sub>3</sub> Occupied without payment of rent?</p>
18_RNTADJ2	<p>[ORIGINAL]</p> <p>Is the rent adjusted because someone in the household works for or is related to the owner?</p>	<p>[REVISED]</p> <p>Is the rent reduced because someone in the household works for or is related to the owner?</p>

Question	Version 1	Version 2
14_PROJ1	<p>[REVISED]</p> <p>Is the government agency called housing authority your landlord?</p>	<p>[ORIGINAL]</p> <p>Is the housing authority your landlord?</p>
5-1_CLIMBQ	<p>[ORIGINAL]</p> <p>How many stories are there from the main entrance of the building to the main entrance of your apartment?</p>	<p>[REVISED]</p> <p>How many stories do you have to go up or go down from the main entrance of the building to the main entrance of your apartment?</p>
10_RENEW	<p>[REVISED]</p> <p>Do you have to re-certify to determine the amount of rent you pay?</p> <p>This does not include credit checks that people undergo when they first apply to rent an apartment.</p>	<p>[ORIGINAL]</p> <p>Do you have to re-certify to determine the amount of rent you pay?</p>

## SECTION IV. SHOW CARDS - SPANISH

I'd like to ask you to review some alternate wording for several of the terms that you've heard in the survey.

**INTERVIEWER:** GIVE R THE COMPARISON OF TERMS SHOWCARD AND ADMINISTER THE FOLLOWING PROBES:

- What do you think [INSERT THE ORIGINAL TERM FROM SHOWCARD] means?
- How about this word: [INSERT THE NEW VERSIONS FROM SHOWCARD]. What do you think this means?
- Are the first and second [or the third] terms the same or different to you? If different, what is the difference?
- WHEN APPROPRIATE: In what case or situation would you use each of these terms?

Question	Version 1 (Original)	Version 2 (Revised)
10_ELEVQ	Ascensor	Elevador

Now for each of the survey questions statements listed on this card, please tell me if the original wording or the revised wording is clearer or better understood. Let's begin with the first statement.

**INTERVIEWER:** GIVE R THE COMPARISON OF STATEMENTS SHOWCARD AND ADMINISTER THE FOLLOWING PROBE:

- [POINT TO ORIGINAL Version #1] In the survey that you responded today, which of the two versions do you think would be better understood by people: this survey question [POINT TO ORIGINAL Version #1] or this other version [POINT TO REVISED Version #2] would be better understood by people? Please tell me why you think this.

### SPANISH

Question	Version 1	Version 2
1_HTYPE	[ORIGINAL] ¿Es esta unidad una casa, un apartamento, una casa móvil o remolque, o algún otro tipo de vivienda?	[REVISED] ¿Es esta vivienda una casa, un apartamento, una casa móvil, o algún otro tipo de vivienda?
2_ISTYPE	[REVISED] ¿Vive usted en . . . <input type="checkbox"/> 1 una casa móvil o remolque? <input type="checkbox"/> 2 una casa separada de cualquiera otra casa o edificio? <input type="checkbox"/> 3 una sola unida a una o más casa o edificios? <input type="checkbox"/> 4 un edificio con dos o más apartamentos?	[ORIGINAL] ¿Es su vivienda . . . <input type="checkbox"/> 1 una casa móvil o remolque? <input type="checkbox"/> 2 un edificio de una sola unidad de vivienda, separado de cualquier otro edificio? <input type="checkbox"/> 3 un edificio de una sola unidad de vivienda, unido a uno o más edificios? <input type="checkbox"/> 4 un edificio con dos o más apartamentos?
4_TENURE Passive voice, first response choice	[ORIGINAL] ¿Esta casa es propiedad de, o está siendo comprada/o por alguien en su hogar?	[REVISED] ¿Esta casa es propiedad suya o de alguien en su hogar o la están pagando?

Question	Version 1	Version 2
5-2_ELEVQ	<p>[REVISED]</p> <p>¿Hay algún ascensor para pasajeros que llega al piso en que usted vive?</p> <p>Cuenta ascensores de carga que también sean para llevar personas.</p>	<p>[ORIGINAL]</p> <p>¿Hay algún ascensor al piso de su unidad?</p> <p>Cuenta también ascensores/ ascensores de carga que puedan llevar personas.</p>
14_PROJ1	<p>[ORIGINAL]</p> <p>¿Es su casero o arrendador la autoridad de vivienda (Housing Authority)?</p>	<p>[REVISED]</p> <p>¿Alquila usted su vivienda a una agencia de gobierno llamada Housing Authority o Autoridad de la Vivienda?</p>
16_RCNTRL1	<p>[REVISED]</p> <p>¿Pone límites el gobierno a cuánto le pueden cobrar por el alquiler de su vivienda mediante control o estabilización de la renta?</p>	<p>[ORIGINAL]</p> <p>¿El alquiler de su vivienda está limitado por el gobierno mediante control o estabilización de la renta?</p>
31_QALIM	<p>[ORIGINAL]</p> <p>En los últimos 12 meses, ¿recibió usted pensión alimenticia (alimony) o ayuda para los hijos (child support)?</p>	<p>[REVISED]</p> <p>Hay pagos de parte de un ex esposo(a) o ex pareja para ayudar a mantenerle a uno o a sus hijos. A veces esos pagos se reciben a través de una agencia del gobierno.</p> <p>En los últimos 12 meses, ¿recibió usted alguno de esos pagos, es decir, pensión alimenticia o “alimony” o ayuda para los hijos o “child support”?</p>
35_LT25K.	<p>[REVISED]</p> <p>¿Fueron todos los ingresos combinados de todos los miembros del hogar más de \$25,000?</p>	<p>[ORIGINAL]</p> <p>¿Fueron todos sus ingresos combinados superiores a \$25,000?</p>



Question	Version 1	Version 2
18_RNTADJ2	<p>[ORIGINAL]</p> <p>¿Está ajustado el alquiler porque alguien en el hogar hace algún trabajo para el propietario o está relacionado con él?</p>	<p>[REVISED]</p> <p>¿Pagan un alquiler más bajo porque alguien en el hogar es pariente del dueño?</p>
<p>4_TENURE</p> <p>Passive voice with revised first response choice vs. active voice</p>	<p>[REVISED]</p> <p>¿Usted o alguien en su hogar ...</p> <p><input type="checkbox"/><sub>1</sub> es propietario de esta casa o todavía la está pagando</p> <p><input type="checkbox"/><sub>2</sub> está alquilando esta casa</p> <p><input type="checkbox"/><sub>3</sub> o la está ocupando sin pagar alquiler?</p>	<p>[ORIGINAL]</p> <p>¿Esta casa ...</p> <p><input type="checkbox"/><sub>1</sub> es propiedad suya o de alguien en su hogar o la están pagando?</p> <p><input type="checkbox"/><sub>2</sub> es alquilada?</p> <p><input type="checkbox"/><sub>3</sub> está ocupada sin pagar un alquiler?</p>
5-1_CLIMBQ	<p>[ORIGINAL]</p> <p>¿Cuántos pisos hay desde la entrada principal del edificio a la entrada principal de su apartamento?</p>	<p>[REVISED]</p> <p>¿Cuántos pisos tiene que subir o bajar para llegar desde la entrada principal de su edificio a la entrada principal de su apartamento?</p>
10_RENEW	<p>[REVISED]</p> <p>¿Tiene usted que re-certificar para determinar la cantidad a pagar por el alquiler?</p> <p>Esto no incluye cuando a las personas les revisan el historial de crédito cuando presentan una solicitud para alquilar un apartamento</p>	<p>[ORIGINAL]</p> <p>¿Tiene usted que re-certificar para determinar la cantidad a pagar por el alquiler?</p>

## SECTION V. DEBRIEFING

**Finally, I have just a few more questions.**

**1\_Debrief.** Are there any phrases or words in this survey that you believe would not be appropriate for you or someone who speaks your language? For example, unnatural or strange wording, etc.

**2\_Debrief. INTERVIEWER:** REVIEW THE SURVEY WITH R AND FOLLOW UP ON PROBLEMATIC QUESTIONS.

**5\_Debrief.** What is your general opinion about the survey? Do you have any final comments or questions?

**I want to thank you very much for your participation. I will now give you \$40 and I will ask you to sign a receipt form verifying that you received the money.**

**INTERVIEWER:** TURN OFF THE TAPE RECORDER. HAND THE CASH INCENTIVE TO THE PARTICIPANT.

**End Time:** \_\_\_\_\_ AM / PM

# American Housing Survey Cognitive Testing Protocol Guide - Spanish

PHASE 2 - ROUND 2 \* SEPTEMBER 2008

**PARTICIPANT ID #:**      |\_|\_|\_|\_|\_|\_|\_|\_|

**DATE:**                    |\_|\_|\_|\_|/|\_|\_|\_|\_|/|\_2\_|\_0\_|\_0\_|\_8\_| (MM/DD/YYYY)

**LANGUAGE (CHECK ONE):**      1 SPANISH      2 ENGLISH

**INTERVIEWER:**      1 George      2 Alisú      3 Georgina      4 Patricia  
                                 5 Liliana      6 Yolanda      7 Manuel      8 Mandy  
                                 9 Leticia      10 Sonia

**LOCATION:**              1 NC              2 IL              3 TX              4 DC area

**START TIME:** \_\_\_\_\_ AM / PM

## Interviewer: Read this Introduction (IF NEEDED)

La Oficina del Censo de los Estados Unidos ha diseñado un cuestionario para la Encuesta sobre la Vivienda en Estados Unidos. Esta es la encuesta más grande sobre la vivienda en Estados Unidos que se hace a nivel nacional. Hasta la fecha, esta encuesta siempre se ha llevado a cabo en inglés. En el año 2009 la Oficina del Censo de los Estados Unidos llevará a cabo esta encuesta en inglés y en español. El propósito de este estudio es tener la seguridad de que las preguntas se entiendan bien tanto en español como en inglés. La Oficina del Censo está interesado en saber cómo las personas responden las preguntas dependiendo de su situación de vivienda y del idioma que hablan.

La Oficina del Censo nos ha contratado a nosotros, la firma RTI International y RSS, para llevar a cabo este estudio. Su participación es muy importante porque ayudará a la Oficina del Censo a determinar si estas preguntas están bien redactadas y claras para todos. [FOR SPANISH, ADD: También queremos ver si están bien traducidas y son culturalmente apropiadas]

Queremos saber cómo las diferentes personas interpretan las preguntas y cómo deciden qué responder. Vamos a suponer que su dirección ha sido seleccionada para participar en la Encuesta sobre la Vivienda en Estados Unidos. Le voy a hacer algunas preguntas de la encuesta. Después de cada pregunta, le pediré que me diga cómo fue que decidió qué responder. Tal vez le pregunte lo que significa una pregunta o una palabra.

Cuando terminemos, le daré \$40 como muestra de nuestro agradecimiento, y le pediré que firme un recibo para comprobar que recibió el dinero.

## SECTION I. INFORMED CONSENT

Antes de que comencemos, me gustaría leer el documento que tiene frente a usted. Yo lo leeré con usted. Este documento explica en qué consiste este estudio, así como sus derechos como participante en el mismo. Vamos a leerlo juntos(as). Además, en el documento se le pide permiso para grabar esta sesión. Si usted tiene alguna pregunta acerca de este documento, por favor no dude en preguntar. Una vez que haya terminado de leerlo, por favor firme al otro lado del formulario.

### INTERVIEWER:

1. DID THE PARTICIPANT HAVE ANY QUESTIONS OR CONCERNS?

- <sub>1</sub> YES  
<sub>2</sub> NO → (SKIP TO QUESTION 3)

2. PLEASE SPECIFY:

3. HAS THE PARTICIPANT READ AND SIGNED THE INFORMED CONSENT?

- <sub>1</sub> YES  
<sub>2</sub> NO → (END INTERVIEW)

4. SAY: Aquí tiene una copia del formulario para usted.

5. HAS THE PARTICIPANT PROVIDED CONSENT TO HAVE THE SESSION AUDIO-TAPED?

- <sub>1</sub> YES  
<sub>2</sub> NO → (SKIP TO SECTION II ON PAGE 2)

6. SAY: Por favor, deme un momento para prender la grabadora. TEST TAPE RECORDER.



→ **VERBAL CONSENT MUST BE AUDIO-RECORDED**

7. SAY: ¿Puede confirmarme por favor- ahora que está funcionando la grabadora - que usted ha aceptado participar en la entrevista y que grabemos la misma?

## SECTION II. COGNITIVE INTERVIEW

Estamos listos para empezar ahora. Sólo quiero señalar que esto **NO** es ningún tipo de examen y que no hay respuestas correctas ni incorrectas a mis preguntas. Estamos probando las preguntas con personas en diferentes partes del país para ver si todos las entienden de la misma manera y para ver si les resulta fácil o difícil contestarlas. Si hay alguna palabra, frase o concepto que no estén claros o que no tengan sentido, por favor avíseme. Es importante saber esto para poder mejorar las preguntas de la encuesta.

### **INTERVIEWER:**

IN ADDITION TO THE PROBES LISTED FOR EACH QUESTION, THE FOLLOWING SAMPLE PROBES MAY BE USED ANY TIME YOU NEED TO PROBE FURTHER OR GET ADDITIONAL CLARIFICATION.

- Por favor hábleme un poco más al respecto.
- ¿Le pareció confuso? IF YES OBTAIN DETAILS
- ¿Hay alguna otra palabra que usaría para describir esta idea?
- ¿Puede decirme qué significa eso, en sus propias palabras?
- ¿Puede decirme en sus propias palabras qué le están preguntando aquí?

## 1. HOUSING UNIT MODULE

**1\_HTYPE.** ¿Es esta vivienda una casa, un apartamento, una casa móvil o remolque, o algún otro tipo de vivienda?

- 1 CASA
- 2 APARTAMENTO, DEPARTAMENTO
- 3 CASA MÓVIL O REMOLQUE SIN HABITACIÓN PERMANENTE AÑADIDA
- 4 CASA MÓVIL O REMOLQUE CON UNA O MÁS HABITACIONES PERMANENTES AÑADIDAS
- 5 UV EN HOTEL, MOTEL, ETC., NO TRANSITORIO
- 6 UV PERMANENTE EN HOTEL, MOTEL, ETC., TRANSITORIO
- 7 UV CASA DE HUÉSPEDES O PENSIÓN
- 8 BARCO O VEHÍCULO DE RECREO
- 9 TIENDA DE CAMPAÑA, CUEVA, O VAGÓN DE FERROCARRIL
- 10 UV NO ESPECIFICADA ARRIBA
- 11 ESPACIO NO OCUPADO PARA CASA MÓVIL, REMOLQUE O TIENDA DE CAMPAÑA
- 12 VIVIENDA COLECTIVA
- 13 DK/REF

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí?  
¿Cómo decidió qué contestar?

IF NECESSARY: Dígame más sobre el lugar donde vive.

¿Qué otros tipos de vivienda le vienen a la mente cuando dice “algún otro tipo de vivienda”?

**2\_ISTYPE.** ¿Vive usted en . . .

- 1 una casa móvil o remolque?
- 2 una casa separada de cualquier otra casa o edificio?
- 3 una casa unida a una o más casas o edificios?
- 4 un edificio con dos o más apartamentos? → (GO TO 3\_NUNITS1)
- 5 DK/REF → (GO TO 3\_NUNITS1)

(GO TO PAGE 5,  
QUESTION  
5\_TENURE)

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí?  
¿Cómo decidió qué contestar?

IF NECESSARY: Hábleme acerca del lugar en donde vive.

¿Qué creen que quieren decir con “una casa separada de cualquier otra casa o edificio”?

¿Qué creen que quieren decir con “una casa unida a una o más casas o edificios”?

IF NECESSARY: ¿Podría darme un ejemplo de una vivienda de eso?

**3\_NUNITS1.** ¿Cuántos apartamentos hay en el edificio?

|\_|\_|\_|

*INTERVIEWER: ENTER 998 IF NUMBER IS EQUAL OR GREATER THAN 998*

**4\_ACCESS.** ¿Esta vivienda tiene acceso directo, ya sea desde el exterior o desde una entrada en común?

- 1 SÍ, ACCESO DIRECTO
- 2 NO, A TRAVÉS DE OTRA UNIDAD
- 3 DK/REF

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí?  
¿Cómo decidió qué contestar?

¿Cómo entra usted normalmente a esta vivienda?

¿Qué cree que quieren decir con ‘acceso directo ya sea desde el exterior o desde una entrada en común’?

5\_TENURE. ¿[Esta casa / Este apartamento / Esta casa móvil o remolque] . . .

*INTERVIEWER: Read categories until a “yes” reply is received*

- <sub>1</sub> es propiedad de, o está siendo comprada/o por alguien en su hogar?
- <sub>2</sub> es alquilado(a)?
- <sub>3</sub> está ocupada/o sin pagar un alquiler?
- <sub>4</sub> DK/REF

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí?  
¿Cómo decidió qué contestar?

¿El propietario de la vivienda vive en este(a) [casa / apartamento / casa móvil/remolque]?

¿A qué piensa que se refieren con eso de ‘ocupada sin pagar un alquiler’? ¿Puede pensar en un ejemplo de alguien que viva en esta situación?



**INTERVIEWER:** IF R DOES NOT LIVE IN A BUILDING WITH TWO OR MORE APARTMENTS, GO TO PAGE 7, MODULE 2. TAXES AND FEES MODULE.

**5-1\_CLIMBQ.** ¿Cuántos pisos hay desde la entrada principal del edificio a la entrada principal de su apartamento?

|\_|\_|

¿Cómo calculó el número de pisos? Dígame cómo los contó.

PROBE TO SEE IF R COUNTS THE ENTRANCE STORY AND HIS OR HER OWN APARTMENT STORY.

Ahora le voy a hacer la pregunta de una manera un poco diferente:

Sin contar su propio piso, dígame cuántos pisos hay desde la entrada principal del edificio a la entrada principal de su apartamento.

**5-2\_ELEVQ.** ¿Hay algún ascensor al piso de su vivienda?

Cuente ascensores de carga que también sean para llevar personas.

<sub>1</sub> YES

<sub>2</sub> NO

<sub>3</sub> DK/REF

IF NO: CONFIRM THERE ARE NO ELEVATORS AT ALL THAT PASSENGERS CAN RIDE.

IF YES: Hábleme acerca de los ascensores en su edificio. PROBE TO ESTABLISH IF THERE ARE PASSENGER vs FREIGHT ELEVATORS.

[ENGLISH: What do you think they mean by ‘passenger elevator’? What do you think they mean by ‘freight elevator’?]

## 2. TAXES AND FEES MODULE

**6\_FRENT.** ¿Con qué frecuencia se debe pagar el alquiler de [esa casa / ese apartamento / esa casa móvil o remolque / esa vivienda]?

**INTERVIEWER:** Enter 12 for monthly; enter 53 for 53 times or more

|\_|\_|

**INTERVIEWER:** RECORD EXACT ANSWER HERE: \_\_\_\_\_

¿Cómo decidió qué contestar?

**7\_RENT.** ¿Cuánto es el alquiler?

Si usted paga una cantidad adicional por el alquiler de un espacio para estacionar su automóvil, no lo cuente como parte del alquiler.

**INTERVIEWER:** Include total amount paid by household and any other source. If parking is priced separately, exclude it here.

**INTERVIEWER:** Enter 29998 for \$29,998 or more

\$|\_|\_|\_|\_|\_|\_|\_|

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí? ¿Cómo supo qué contestar?

¿Ésa es la cantidad mensual? IF NOT, PROBE FOR PERIOD COVERED BY AMOUNT.

¿Esa es la cantidad que paga sólo usted o es el total de lo que paga todo el hogar?

- IF ENTIRE HOUSEHOLD: ¿Cuánto pagan las otras personas en el hogar?
- IF SELF ONLY: ¿Sabe la cantidad que paga todo el hogar?

¿Incluye la renta el alquiler de un espacio para estacionar el automóvil?

Cuando digo “alquiler”, me refiero a la cantidad total de alquiler que pagan todos los miembros de su hogar y también lo que paga cualquier otra persona o agencia.

¿Hay parte de su alquiler que lo paga alguna otra persona o agencia, aparte de los miembros del hogar?

IF YES, ASK: Sin descontar los subsidios o ayuda para la renta, ¿sabe cuánto es la renta de su apartamento? Es decir, cuánto le cobrarían a otro hogar que no reciba ayuda?

**8\_BUY12.** ¿Este hogar tiene seguro sobre sus pertenencias en la vivienda?

<sub>1</sub> SÍ → (GO TO QUESTION 9\_AMT12)

<sub>2</sub> NO

<sub>3</sub> DK/REF

} (GO TO PAGE 9, QUESTION 10\_RENEW)

¿Puede decirme en sus propias palabras qué le están preguntando aquí? ¿Cómo decidió qué contestar?

**IF NEEDED:** ¿Qué cree que quieren decir con eso de ‘seguro sobre sus pertenencias en la vivienda? ¿Qué cree que cubre un seguro de éstos?

**9\_AMT12. IF 8\_BUY12=YES, ASK: .** ¿Cuál fue el costo total en los últimos 12 meses?

|\_|\_|\_|\_|\_|\_|\_|

¿Cómo supo qué contestar?

¿Eso es por mes, es el total por el año, o alguna otra cosa?

### 3. RENTER SUBSIDIES MODULE

**10\_RENEW.** Algunos contratos de alquiler incluyen un proceso especial de re-certificación. Re-certificación significa que el inquilino está OBLIGADO a declarar quién vive con él, todos los trabajos, todos los ahorros y fuentes de ingresos, Y estos factores determinan la cantidad a pagar por el alquiler.

¿Tiene usted que re-certificar para determinar la cantidad a pagar por el alquiler?

- <sub>1</sub> SÍ
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí? ¿Cómo decidió qué contestar?

IF 10\_RENEW=YES, ASK:

- ¿Puede decirme qué información tuvo que declarar para que calcularan cuánto tiene que pagar de alquiler?
- Cuando le pregunté acerca del proceso de re-certificación, ¿pensó en el formulario que tuvo que llenar para que revisaran su historial de crédito cuando presentó su solicitud para alquilar su casa o apartamento?

¿Qué cree que quieren decir con 're-certificación'?

**11\_SUBRENT1.** ¿Paga usted un alquiler reducido por formar parte de un programa de vivienda del gobierno federal, estatal o local?

- <sub>1</sub> SÍ
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

**12\_VCHER.** Un vale o 'voucher' de vivienda le da al inquilino el derecho a elegir dónde vivir Y le ayuda a pagar el alquiler.

¿Tiene su hogar un vale o 'voucher' de vivienda?

- <sub>1</sub> SÍ → (GO TO QUESTION 13\_VCHRM0V)  
<sub>2</sub> NO  
<sub>3</sub> DK/REF } (GO TO PAGE 14, QUESTION 14\_PROJ1)

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí? ¿Cómo decidió qué contestar?

¿Qué cree que quieren decir con 'vale o voucher de vivienda'?

**13\_VCHRM0V. IF 12\_VCHER=YES, ASK:** ¿Puede usted usar su vale o 'voucher' de vivienda para mudarse a otro lugar?

- <sub>1</sub> SÍ  
<sub>2</sub> NO  
<sub>3</sub> DK/REF

¿Cómo decidió qué contestar?

¿Qué tan seguro(a) está de su respuesta?

**14\_PROJ1.** ¿Es su casero o arrendador la Autoridad de Vivienda (Housing Authority)?

- <sub>1</sub> YES  
<sub>2</sub> NO  
<sub>3</sub> DK/REF

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí? ¿Cómo decidió qué contestar?

¿Qué cree que quieren decir con 'Housing Authority' o 'Autoridad de Vivienda'?

**15\_APPLY.** ¿Su hogar fue asignado a [esta casa específica / este edificio específico / esta casa móvil o remolque específico / esta vivienda específica] o le permitieron a usted mismo elegirlo?

- <sub>1</sub> HOGAR ASIGNADO A UNA VIVIENDA ESPECÍFICA
- <sub>2</sub> HOGAR ELIGIÓ SU PROPIO ALOJAMIENTO
- <sub>3</sub> DK/REF

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí? ¿Qué cree que quieren decir en esta pregunta?

¿Cómo decidió qué contestar?

**INTERVIEWER:**

- IF UNIT IS NOT IN RENT CONTROL AREA, GO TO QUESTION **17\_RNTADJ1**
- IF UNIT IS IN RENT CONTROL AREA, GO TO QUESTION **16\_RCNTRL1**

**16 RCNTRL1.** ¿El alquiler de su [casa / apartamento / casa móvil o remolque / vivienda] está limitado por el gobierno mediante control o estabilización de la renta?

- <sub>1</sub> SÍ
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí? ¿Cómo decidió qué contestar? ¿Qué tan seguro(a) está de su respuesta?

¿Qué cree que quieren decir con eso de que el alquiler ‘está limitado’?

¿Qué cree que quieren decir con ‘control o estabilización de la renta’? ¿Había oído estos términos anteriormente?

**17 RNTADJ1.** ¿Hay alguien en el hogar que haga algún trabajo para el propietario, o que sea pariente de él?

<sub>1</sub> SÍ → (GO TO QUESTION 18\_RNTADJ2)

<sub>2</sub> NO } (GO TO QUESTION 19\_PRENT)

<sub>3</sub> DK/REF }

¿Cómo decidió qué contestar?

¿Qué cree que quieren decir con eso de ‘que sea pariente de él’?

**18\_RNTADJ2. IF 17\_RNTADJ1=YES, ASK:** ¿Está ajustado el alquiler porque alguien en el hogar hace algún trabajo para el propietario o es pariente de él?

<sub>1</sub> SÍ

<sub>2</sub> NO

<sub>3</sub> DK/REF

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí? ¿Cómo decidió qué contestar?

IF 18\_RNTADJ2=YES, ASK: ¿Cómo se ajusta el alquiler?

**19\_PRENT.** De los [AMOUNT FROM PAGE 6, QUESTION 7\_RENT] de alquiler que usted mencionó, ¿cuánto debe pagar este hogar?

|\_|\_|\_|\_|

En sus propias palabras, ¿qué cree que están preguntando aquí?

¿Cómo decidió qué contestar?

## 4. INCOME MODULE

Las siguientes preguntas son sobre ingresos. Sabemos que las personas no acostumbran a hablar sobre sus ingresos, pero hacemos estas preguntas para obtener una estadística GLOBAL sobre la relación entre gastos de vivienda e ingresos, y NO para averiguar información personal sobre usted.

**20\_QSAL.** En los últimos 12 meses, ¿recibió usted alguna propina, bonificación, comisión, sueldo o salario?

**INTERVIEWER:** *Pause after reading each income source.*

- <sub>1</sub> SÍ → (GO TO QUESTION 21\_SALQ)  
<sub>2</sub> NO  
<sub>3</sub> DK/REF } (GO TO PAGE 16, QUESTION 22\_QSELF)

¿Cómo decidió qué contestar? ¿Contestó solamente respecto de usted o respecto de todos los miembros de su hogar?

IF 20\_QSAL=NO, ASK: ¿Recibió alguna de las siguientes cosas: sueldo, salario, propinas, bonificaciones o comisiones?

**21\_SALQ.** ¿Cuánto recibió usted en los últimos 12 meses?

Indique la cantidad procedente de todos los trabajos antes de cualquier deducción por impuestos, bonos u otros conceptos.

**INTERVIEWER:** *Enter 9999998 for \$9,999,998 or more*

|\_|\_|\_|\_|\_|\_|\_|\_|\_|

¿Qué recibió? ¿Salario, sueldo, propinas, bonos o comisiones?

¿Cómo calculó la cantidad? ¿Contestó solamente respecto a usted o respecto de todos los miembros de su hogar?

Cuando le dije “en los últimos 12 meses”, ¿en qué periodo de tiempo estaba pensando?

¿Cómo supo cuánto era la cantidad antes de las deducciones?



**22\_QSELF.** ¿Recibió usted ingresos de un empleo por cuenta propia durante los últimos 12 meses?

***INTERVIEWER:** Report income from own business (farm or non-farm) including proprietorship and partnership*

- <sub>1</sub> SÍ
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

¿Cómo decidió qué contestar? ¿Contestó solamente respecto de usted o respecto de todos los miembros de su hogar?

¿Qué cree que quieren decir con ‘ingresos de auto empleo’?

**IF 22\_QSELF=YES, ASK:** ¿Cuándo fue la última vez que recibió eso?

**23\_QINT.** En los últimos 12 meses, ¿recibió usted intereses de cuentas de ahorro, cuentas ‘money market’ o fondos del mercado monetario, cuentas de jubilación individuales o IRA’s, certificados de depósito o CDs, u otras cuentas que produzcan intereses?

- <sub>1</sub> SÍ  
<sub>2</sub> NO  
<sub>3</sub> DK/REF

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí? ¿Cómo decidió qué contestar? ¿Contestó solamente respecto de usted o respecto de todos los miembros de su hogar?

¿Qué cree que quieren decir con ‘cuentas que produzcan intereses’?

[SPANISH: ¿Qué cree que quieren decir con ‘fondos del mercado monetario o ‘money market funds’? ]

[SPANISH: ¿Qué cree que quieren decir con ‘certificado de depósito o CD’? ¿Y si dijéramos ‘plazo fijo’?

¿Cuál de las dos versiones, ‘certificado de depósito’ o ‘plazo fijo’ cree que las personas van a entender mejor?

**IF 23\_QINT=YES, ASK:** ¿Cuándo fue la última vez que recibió eso? ¿De dónde vinieron los intereses? ¿De una cuenta de ahorros, de fondos ‘money market’, de IRA’s, CDs, o de otras cuentas?

**24\_QDIV.** En los últimos 12 meses, ¿obtuvo usted dividendos de acciones?

- <sub>1</sub> SÍ  
<sub>2</sub> NO  
<sub>3</sub> DK/REF

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí? ¿Cómo decidió qué contestar? ¿Contestó solamente respecto de usted o respecto de todos los miembros de su hogar?

¿Qué cree que quieren decir con ‘dividendos de acciones’?

**IF 24\_QDIV=YES, ASK:** ¿Cuándo fue la última vez que recibió eso?

**25\_QRENT.** En los últimos 12 meses, ¿obtuvo usted ingresos de alquileres o rentas?

- <sub>1</sub> SÍ  
<sub>2</sub> NO  
<sub>3</sub> DK/REF

¿Cómo decidió qué contestar? ¿Contestó solamente respecto de usted o respecto de todos los miembros de su hogar?

¿Qué cree que quieren decir con ‘ingresos de alquileres o rentas’?

**IF 25\_QRENT=YES, ASK:** ¿Cuándo fue la última vez que recibió eso?

**26\_QSS.** ¿Recibió usted beneficios de jubilación del ‘Social Security’ o beneficios de jubilación para personal de los ferrocarriles durante los últimos 12 meses?

- <sub>1</sub> YES  
<sub>2</sub> NO  
<sub>3</sub> DK/REF

¿Cómo decidió qué contestar? ¿Contestó solamente respecto de usted o respecto de todos los miembros de su hogar?

¿Qué cree que quieren decir con ‘beneficios de jubilación del ‘Social Security’?

¿Qué cree que quieren decir con ‘beneficios de jubilación para personal de los ferrocarriles’?

**IF 26\_QSS=YES, ASK:** ¿Cuándo fue la última vez que recibió eso?

**27\_QSSI.** El programa del Ingreso del Seguro Suplementario (SSI) hace pagos mensuales a personas de bajos ingresos y recursos limitados y que tienen 65 años o más, son ciegos o discapacitados.

¿Recibió usted algún pago de Ingresos del Seguro Suplementario (SSI) durante los últimos 12 meses?

**INTERVIEWER:** *Exclude Supplemental Security Disability Income (SSDI)*

- <sub>1</sub> SÍ
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

¿Cómo decidió qué contestar? ¿Contestó solamente respecto de usted o respecto de todos los miembros de su hogar?

¿Qué cree que quieren decir con ‘pagos de Ingresos del Seguro Suplementario o SSI?’

**IF 27\_QSSI=YES, ASK:** ¿Cuándo fue la última vez que recibió eso?

**28\_QWELF.** ¿Recibió usted alguna asistencia pública o pagos de la oficina de welfare estatal o local durante los últimos 12 meses?

No cuente estampillas de comida o cupones de alimentos.

- <sub>1</sub> SÍ
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

**AS NEEDED:** ¿Puede decirme en sus propias palabras qué le están preguntando aquí? ¿Cómo decidió qué contestar? ¿Contestó solamente respecto de usted o respecto de todos los miembros de su hogar?

¿Qué cree que quieren decir con ‘asistencia pública’?

¿Qué cree que quieren decir con “pagos de la oficina de ’welfare’”?

[SPANISH: ¿Qué cree que quieren decir con ‘la oficina de ’welfare’?]

**IF 28\_QWELF=YES:** ¿Cuándo fue la última vez que recibió eso?

**29\_QRETIR.** ¿Recibió usted alguna pensión de jubilación o pensión para sobrevivientes durante los últimos 12 meses?

- <sub>1</sub> SÍ  
<sub>2</sub> NO  
<sub>3</sub> DK/REF

¿Cómo decidió qué contestar? ¿Contestó solamente respecto de usted o respecto de todos los miembros de su hogar?

¿Qué cree que quieren decir con ‘pensión de jubilación’?

¿Qué cree que quieren decir con ‘pensión para sobrevivientes’?

[SPANISH: ¿Qué cree que quieren decir con ‘sobrevivientes’?]

**IF 29\_QRETIR=YES:** ¿Cuándo fue la última vez que recibió eso?

**30\_QWKCMP.** Recibió usted algún pago por discapacidad como SSDI, compensación de trabajadores, discapacidad de veteranos u otros pagos por discapacidad durante los últimos 12 meses?

- <sub>1</sub> SÍ  
<sub>2</sub> NO  
<sub>3</sub> DK/REF

¿Cómo decidió qué contestar? ¿Contestó solamente respecto de usted o respecto de todos los miembros de su hogar?

¿Qué cree que quieren decir con ‘pago por discapacidad’?

¿Qué cree que quieren decir con ‘SSDI’?

¿Qué cree que quieren decir con ‘compensación de trabajadores’? [SPANISH: ¿Cuál le suena mejor: ‘compensación de trabajadores’ o ‘compensación para trabajadores’?]

[SPANISH: ¿Cuál le suena mejor: ‘discapacidad de veteranos’ o ‘discapacidad para veteranos’?]

**IF 30\_QWKCMP =YES, ASK:** ¿Cuándo fue la última vez que recibió eso?

**31\_QALIM.** En los últimos 12 meses, ¿recibió usted pensión alimenticia o “alimony”, o ayuda para los hijos o “child support”?

- <sub>1</sub> SÍ
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

¿Cómo decidió qué contestar? ¿Contestó solamente respecto de usted o respecto de todos los miembros de su hogar?

¿Qué cree que quieren decir con ‘pensión alimenticia’?

¿Qué cree que quieren decir con ‘ayuda para los hijos’? [SPANISH: ¿Quién la proporciona?]

**IF 31\_QALIM=YES, ASK:** ¿Cuándo fue la última vez que recibió eso?

**32\_QOTHER.** En los últimos 12 meses, ¿recibió usted compensación de desempleo, algún pago de veterano no mencionado anteriormente o algunos otros ingresos?

- <sub>1</sub> SÍ
  - <sub>2</sub> NO
  - <sub>3</sub> DK/REF
- (IF ANSWER TO ANY OF THE QUESTIONS IN THE INCOME MODULE WAS DK/REF, GO TO **PAGE 20, QUESTION 33\_MISSINC**. OTHERWISE, GO TO **PAGE 21, QUESTION 33.5\_FAMILY**)
- (**GO TO PAGE 20, QUESTION 33\_MISSINC**)

AS NEEDED: ¿Puede decirme en sus propias palabras qué le están preguntando aquí? ¿Cómo decidió qué contestar? ¿Contestó solamente respecto de usted o respecto de todos los miembros de su hogar?

¿Qué cree que quieren decir con ‘compensación de desempleo’?

[SPANISH: ¿Cuál le suena mejor: ‘pago de veterano’ o ‘pago a veteranos’?]

**IF 32\_QOTHER=YES, ASK:** ¿Cuándo fue la última vez que recibió eso?

**33\_MISSINC.** ¿Cuáles fueron los ingresos TOTALES de usted durante los últimos 12 meses?

***INTERVIEWER:** Enter 99999998 for \$99,999,998 or more  
If income was a loss, precede amount with a ' - '*

|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_| → (GO TO PAGE 23, QUESTION 33.5\_FAMILY)

**OR**  DK/REF → (GO TO PAGE 23, QUESTION 33.5\_FAMILY)

IF AMOUNT WAS PROVIDED IN 33\_MISSINC, ASK:

¿Cómo calculó qué contestar? ¿Contestó solamente respecto de usted o respecto de todos los miembros de su hogar?

¿Qué fuentes de ingresos tuvo en cuenta al responder?

IF ANSWER IN 33\_MISSINC WAS DK/REF, ASK:

¿Cuál es su cálculo aproximado de los ingresos totales que recibió de todas las fuentes durante los últimos 12 meses?

|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_| **OR**  DK/REF

IF AMOUNT WAS PROVIDED, ASK:

¿Cómo calculó qué contestar? ¿Contestó solamente respecto de usted o respecto de todos los miembros de su hogar?

¿Qué fuentes de ingresos tuvo en cuenta al responder?

IF DK/REF, ASK: ¿Fueron sus ingresos totales más de \$25,000?

**33.5\_FAMILY.** ¿Es alguna persona en su hogar su pariente o familiar?

- 1 SÍ → (GO TO QUESTION 33.5.a\_FAMILYa)  
2 NO } (GO TO PAGE 22)  
3 DK/REF }

**33.5.a\_FAMILYa.** ¿Tiene alguno de sus parientes en su hogar 16 años de edad o más?

- 1 SÍ → (GO TO QUESTION 34\_ESTTINC)  
2 NO } (GO TO PAGE 22)  
3 DK/REF }

**34\_ESTTINC.** ¿Cuál es su cálculo aproximado de cuánto fueron los ingresos totales recibidos por usted de todas las fuentes durante los últimos 12 meses?

**INTERVIEWER:** Enter 99999998 for \$99,999,998 or more  
If income was a loss, precede amount with a ' - '

|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_| → (GO TO PAGE 22)

**OR**    1 DK/REF → (GO TO QUESTION 35\_LT25K)

¿Cómo calculó qué contestar? ¿Contestó solamente respecto de usted o respecto de todos los miembros de su hogar?

¿Qué fuentes de ingresos tuvo en cuenta al responder?

**35\_LT25K.** ¿Fueron todos sus ingresos combinados superiores a \$25,000?

- 1 SÍ  
2 NO  
3 DK/REF

¿Cómo decidió qué contestar? ¿Qué incluyó?

¿Qué cree que quieren decir con 'todos sus ingresos combinados'?



**INTERVIEWER:**

- IF 33.5.a\_FAMILYa=YES, ASK QUESTION **36\_ZINCH** BELOW
- OTHERWISE, GO TO PAGE 24

**36\_ZINCH.** ¿Son todos sus ingresos combinados totales ESTE MES aproximadamente iguales a los de hace un año?

*INTERVIEWER: If income is about the same, or within 10 percent, or just cost of living adjustments, check 'Yes'*

<sub>1</sub> SÍ

<sub>2</sub> NO

<sub>3</sub> DK/REF

¿Qué cree que están preguntando aquí, en sus propias palabras?

¿Cómo calculó qué contestar? PROBE IN DETAIL. MAKE SURE TO UNDERSTAND IF R ALREADY HAD AN AMOUNT IN MIND OR S/HE CALCULATED IT ON THE SPOT, AND BY WHAT PROCESS.

¿Qué cree que quieren decir con 'sus ingresos combinados totales'?

**37\_ZINCN.** ¿Cuánto calcula que serán todos sus ingresos combinados totales en los PRÓXIMOS 12 MESES?

*INTERVIEWER: Enter 9999998 for \$99,999,998 or more  
If income was a loss, precede amount with a '-'*

|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|

¿Cómo calculó qué contestar?

¿Qué incluyó?

¿De quién son los ingresos que incluyó en su respuesta?

¿Qué tan bien sabe qué ingresos tienen los miembros de su hogar?

**38\_QFS1.** ¿Recibió su familia estampillas para comida o cupones de alimentos (Food Stamp Benefits) en los últimos 12 meses?

<sub>1</sub> SÍ

<sub>2</sub> NO

<sub>3</sub> DK/REF

**GO TO PAGE 26, SECTION III, SHOWCARDS)**

¿Cómo decidió qué contestar?

¿Qué cree que quieren decir con ‘estampillas para comida o cupones de alimentos’? ¿Qué cree que quieren decir con ‘Food Stamp Benefits’?

IF 38\_QFS1=YES, ASK: ¿Cuándo fue la última vez que recibió eso (Food Stamp Benefits)?

36\_ZINCH. ¿Son todos sus ingresos totales ESTE MES aproximadamente iguales a los de hace un año?

*INTERVIEWER: If income is about the same, or within 10 percent, or just cost of living adjustments, check 'Yes'*

- <sub>1</sub> SÍ
- <sub>2</sub> NO
- <sub>3</sub> DK/REF

¿Qué cree que están preguntando aquí, en sus propias palabras?

¿Cómo calculó qué contestar? PROBE IN DETAIL. MAKE SURE TO UNDERSTAND IF R ALREADY HAD AN AMOUNT IN MIND OR S/HE CALCULATED IT ON THE SPOT, AND BY WHAT PROCESS.

¿Qué cree que quieren decir con 'sus ingresos totales'?

37\_ZINCN. ¿Cuánto calcula que serán todos sus ingresos totales en los PRÓXIMOS 12 MESES?

*INTERVIEWER: Enter 9999998 for \$99,999,998 or more  
If income was a loss, precede amount with a '-'*

|\_|\_|\_|\_|\_|\_|\_|\_|\_|

¿Cómo calculó qué contestar?

¿Qué incluyó?

¿De quién son los ingresos que incluyó en su respuesta?

¿Qué tan bien sabe qué ingresos tienen los miembros de su hogar?

**38\_QFS1.** ¿Recibió usted estampillas para comida o cupones de alimentos (Food Stamp Benefits) en los últimos 12 meses?

<sub>1</sub> SÍ

<sub>2</sub> NO

<sub>3</sub> DK/REF

¿Cómo decidió qué contestar?

¿Qué cree que quieren decir con ‘estampillas para comida o cupones de alimentos’? ¿Qué cree que quieren decir con ‘Food Stamp Benefits’?

IF 38\_QFS1=YES, ASK: ¿Cuándo fue la última vez que recibió eso (Food Stamp Benefits)?

## SECTION IV. SHOW CARDS

Quisiera pedirle que mire algunas maneras diferentes de decir algunas de las palabras que aparecen en la encuesta.

**INTERVIEWER:** GIVER R THE COMPARISON OF TERMS SHOWCARD AND ADMINISTER THE FOLLOWING PROBES:

- ¿Qué cree que quiere decir [INSERT THE ORIGINAL TERM FROM SHOWCARD]?
- ¿Y esta palabra: [INSERT THE NEW VERSIONS FROM SHOWCARD]? ¿Qué cree que quiere decir esto?
- ¿La primera y la segunda [o la tercera] versión son iguales para usted o son diferentes?  
IF DIFFERENT: ¿En qué se diferencian?
- WHEN APPROPRIATE: ¿En qué caso o situación usaría cada una de estas palabras?

Pregunta	Versión 1 (Original)	Versión 2 (Modificada)
10_ELEVQ	Ascensor	Elevador

**Ahora, para cada una de las preguntas que aparecen en esta tarjeta, por favor dígame si la versión 1 o la versión 2 está más clara o se entiende mejor. Empecemos con la primera.**

**INTERVIEWER:** GIVE R THE COMPARISON OF STATEMENTS SHOWCARD AND ADMINISTER THE FOLLOWING PROBE:

- En la encuesta que usted respondió hoy, ¿cuál de estas dos versiones cree que las personas la entenderían mejor: esta versión [POINT TO VERSION #1] o esta otra versión [POINT TO VERSION #2]? Cuénteme por qué le parece eso.

### SPANISH

Question	Version 1	Version 2
1_HTYPE	[ORIGINAL]  ¿Es esta unidad una casa, un apartamento, una casa móvil o remolque, o algún otro tipo de vivienda?	[REVISED]  ¿Es esta vivienda una casa, un apartamento, una casa móvil o tráiler, o algún otro tipo de vivienda?
2_ISTYPE	[REVISED]  ¿Vive usted en . . .  <input type="checkbox"/> 1 una casa móvil o tráiler? <input type="checkbox"/> 2 una casa separada de cualquiera otra casa o edificio? <input type="checkbox"/> 3 una casa unida a una o más casas o edificios? <input type="checkbox"/> 4 un edificio con dos o más apartamentos?	[ORIGINAL]  ¿Es su vivienda . . .  <input type="checkbox"/> 1 una casa móvil o remolque? <input type="checkbox"/> 2 un edificio de una sola unidad de vivienda, separado de cualquier otro edificio? <input type="checkbox"/> 3 un edificio de una sola unidad de vivienda, unido a uno o más edificios? <input type="checkbox"/> 4 un edificio con dos o más apartamentos?
4_TENURE Passive voice, first response choice	[ORIGINAL]  ¿Esta casa es propiedad de, o está siendo comprada/o por alguien en su hogar?	[REVISED]  ¿Esta casa es propiedad suya o de alguien en su hogar o la están pagando?

Question	Version 1	Version 2
5-2_ELEVQ	<p>[REVISED]</p> <p>¿Hay algún ascensor para pasajeros que llega al piso en que usted vive?</p> <p>Cuente ascensores de carga que también sean para llevar pasajeros.</p>	<p>[ORIGINAL]</p> <p>¿Hay algún ascensor al piso de su unidad?</p> <p>Cuente también ascensores/ ascensores de carga que puedan llevar personas.</p>
14_PROJ1	<p>[ORIGINAL]</p> <p>¿Es su casero o arrendador la Autoridad de Vivienda (Housing Authority)?</p>	<p>[REVISED]</p> <p>¿Le alquila a usted su vivienda una agencia de gobierno llamada Housing Authority o Autoridad de la Vivienda?</p>
16_RCNTL1	<p>[REVISED]</p> <p>¿Pone límites el gobierno a cuánto le pueden cobrar por el alquiler de su vivienda mediante control o estabilización de la renta?</p>	<p>[ORIGINAL]</p> <p>¿El alquiler de su vivienda está limitado por el gobierno mediante control o estabilización de la renta?</p>
31_QALIM	<p>[ORIGINAL]</p> <p>En los últimos 12 meses, ¿recibió usted pensión alimenticia o “alimony”, o ayuda para los hijos o “child support”?</p>	<p>[REVISED]</p> <p>Hay pagos de parte de un ex esposo(a) o ex pareja para ayudar a mantenerle a uno o a sus hijos. A veces esos pagos se reciben a través de una agencia del gobierno.</p> <p>En los últimos 12 meses, ¿recibió usted alguno de esos pagos, es decir, pensión alimenticia o “alimony” o ayuda para los hijos o “child support”?</p>
35_LT25K.	<p>[REVISED]</p> <p>¿Fueron todos los ingresos combinados de todos los miembros del hogar más de \$25,000?</p>	<p>[ORIGINAL]</p> <p>¿Fueron todos sus ingresos combinados superiores a \$25,000?</p>

Question	Version 1	Version 2
18_RNTADJ2	<p>[ORIGINAL]</p> <p>¿Está ajustado el alquiler porque alguien en el hogar hace algún trabajo para el propietario o es pariente de él?</p>	<p>[REVISED]</p> <p>¿Pagan un alquiler más bajo porque alguien en el hogar hace algún trabajo para el dueño o es pariente de él?</p>
<p>4_TENURE</p> <p>Passive voice with revised first response choice vs. active voice</p>	<p>[REVISED]</p> <p>¿Usted o alguien en su hogar ...</p> <p><input type="checkbox"/><sub>1</sub> es dueño de esta casa o todavía la está pagando</p> <p><input type="checkbox"/><sub>2</sub> está alquilando esta casa</p> <p><input type="checkbox"/><sub>3</sub> o la está ocupando sin pagar alquiler?</p>	<p>[ORIGINAL]</p> <p>¿Esta casa ...</p> <p><input type="checkbox"/><sub>1</sub> es propiedad suya o de alguien en su hogar o la están pagando?</p> <p><input type="checkbox"/><sub>2</sub> es alquilada?</p> <p><input type="checkbox"/><sub>3</sub> está ocupada sin pagar un alquiler?</p>
5-1_CLIMBQ	<p>[ORIGINAL]</p> <p>¿Cuántos pisos hay desde la entrada principal del edificio a la entrada principal de su apartamento?</p>	<p>[REVISED]</p> <p>¿Cuántos pisos tiene que subir o bajar para llegar desde la entrada principal de su edificio a la entrada principal de su apartamento?</p>
10_RENEW	<p>[REVISED]</p> <p>¿Tiene usted que re-certificar para determinar la cantidad a pagar por el alquiler?</p> <p>Esto no incluye cuando a las personas les revisan el historial de crédito cuando presentan una solicitud para alquilar un apartamento</p>	<p>[ORIGINAL]</p> <p>¿Tiene usted que re-certificar para determinar la cantidad a pagar por el alquiler?</p>



## SECTION V. DEBRIEFING

**Finalmente, tengo algunas preguntas más.**

**1\_Debrief.** ¿Cree que hay frases o palabras en esta encuesta que puedan no ser apropiadas para usted o alguien que habla su idioma? Por ejemplo, palabras que no suenen naturales o suenen raras, etc.

**2\_Debrief. INTERVIEWER:** REVIEW THE SURVEY WITH R AND FOLLOW UP ON PROBLEMATIC QUESTIONS.

**5\_Debrief.** ¿Cuál es su opinión general acerca de la encuesta? ¿Tiene algún comentario final o pregunta?

**Quiero agradecerle mucho por su participación. Ahora le voy a dar \$40 y le voy a pedir que firme un recibo para verificar que recibió el dinero.**

**INTERVIEWER:** TURN OFF THE TAPE RECORDER. HAND THE CASH INCENTIVE TO THE PARTICIPANT.

**End Time:** \_\_\_\_\_ AM / PM

**APPENDIX 5:  
RECRUITMENT PLANS**

# **Cognitive Testing of Spanish Language Translation of Selected Questions in the American Housing Survey (AHS)**

## **Recruitment Plan**

### **Phase 1 \* Round 1**

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This recruiting plan describes the procedures for respondent recruitment and screening for Phase 1, Round 1 of the in-depth cognitive testing of the Spanish translation of selected questions from the American Housing Survey (AHS) Instrument. A limited number of English-language cognitive interviews will also be conducted. Respondents will be recruited and interviewed in Illinois, North Carolina, and the greater Washington, DC area. A sufficient number of participants will be recruited to conduct a total of 32 cognitive interviews in Phase 1, Round 1. Specifically, three cognitive interviews in English will be conducted by the Census Bureau Analyst with the goal of testing the protocol guide in English and setting specifications for the interview summary. A total of 24 cognitive interviews in Spanish and five in English will be completed by RTI-RSS; two of the 24 interviews in Spanish will be conducted prior to the main testing in order to test the protocol guide in Spanish. Recruiting and screening will begin immediately after obtaining the approval of OMB and RTI's IRB. For Phase 1, Round 1, the main testing period will occur during the month of June and will culminate in the interim briefing meeting and interim briefing report in July 2008.

### **Recruitment Procedure**

The recruitment procedure has been developed to include, as much as possible, respondents with geographically/culturally diverse backgrounds as the Hispanic participants in the AHS. In Phase 1, Round 1, respondents will be drawn from Illinois, North Carolina, and the greater Washington, DC area. Because most of these locations house a Census regional office, if desired, observations of cognitive interviews by local Census Bureau employees can be arranged.

An important factor in our recruiting efforts is using bilingual recruiters proficient in English and Spanish to effectively communicate with the different populations of interest. We anticipate that approximately 45 people will need to be recruited to achieve the minimum number of 32 participants (three will be completed by the Census Bureau Analyst and 29 will be conducted by RTI-RSS). Names of the additional 13 people will be placed on a wait list to allow for cancellations and no shows to the testing; a time will be left open in the testing schedule each day to allow for rescheduling or asking potential respondents on the wait list for interviews.

We will target our efforts in order to recruit respondents living in different types of housing structures, such as houses, apartments, condominiums, and manufactured/mobile homes. Homeowners with some type of mortgage will be interviewed in Phase 1, Round 1. The respondents interviewed in Spanish will be men and women who speak Spanish as their native or primary language, and they must speak little or no English. They will represent their countries of origin from four major Spanish-speaking regions:

- Mexico
- The Caribbean (Puerto Rico, Cuba, Dominican Republic)
- Central America (Guatemala, El Salvador, Honduras, and Nicaragua)
- South America (Colombia, Peru or other Spanish-speaking South American countries)

The respondents interviewed in English will be men and women who speak American English as their native or primary language in daily life. They will represent a diversity of race and ethnicities:

- White or Caucasian
- Black or African-American
- Other races/ethnicities

Exhibit 1 below shows the case distribution by language of administration. As much as possible, we will balance the sample with respondents of diverse levels of educational attainment, age, and gender. However, property ownership may drive the resulting demographic characteristics of the respondents, in particular, the age distribution.

**Exhibit 1. Case Distribution by Language of Administration**

Regions of Origin	Spanish
Mexico	14
The Caribbean	4
Central America	3
South America	3
<b>Total</b>	24

Races/Ethnicity	English <sup>1</sup>
White	4
Black or African-American	2
All Other Races/Ethnicities	2
<b>Total</b>	8

To ensure efficient and successful recruitment of the targeted populations, RTI-RSS will use a combination of methods found effective in the past. Our proposed staff has an extensive knowledge of the communities at each site and will be trained on the specific methods to be used in recruiting the respondents who possess the characteristics required for this research. We plan to identify appropriate community-based organizations as the first step in recruiting the targeted native speakers of each language. This recruiting model has proven to be successful on recent studies that involve extensive cognitive interviewing in Spanish, such as the cognitive testing of the American Community Survey (ACS) project, the decennial census bilingual swimlane project, and the Hispanic/Latino Adult Tobacco Survey. To supplement the community-based recruiting, we will advertise in community publications and electronic bulletins such as craigslist, and post flyers at a variety of public locations. If necessary, in-person recruiting will be conducted at targeted sites.

**Screening Procedure**

Interested individuals will be screened for eligibility, using a scripted series of questions developed as part of the recruiting plan and approved by the Census Bureau. This screening questionnaire will be used

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<sup>1</sup> Three of the eight cognitive interviews in English will be completed by Census Bureau Analyst.

to determine eligibility for Spanish/English cognitive interview recruiting. A copy of the screening questionnaire can be viewed in *Appendix A*. Before the interview date, we will call participants to confirm interview time and venue. We will also make reminder calls 1 or 2 days before scheduled appointments. Participants will be offered a \$40 cash incentive for completing the 60-90 minute cognitive interview and debriefing. To be eligible to participate in the cognitive testing interviews in Phase 1, Round 1, potential respondents must meet the following qualifications:

- Be homeowners with an outstanding mortgage.
- Speak Spanish as their native or primary language, if interviewed in Spanish.
- Speak American English as their native or primary language, if interviewed in English.

Furthermore, we will seek to include a mix of other demographic characteristics, including education, sex, and age, ensuring that respondents with lower levels of educational attainment are well represented among each group. Diversity of educational level will ensure that the translations are understandable to all groups.

The interviewing sites that RTI-RSS recommends for testing in Phase 1, Round 1 are Illinois, North Carolina, and the greater Washington, DC area. They are areas with a diverse population. In particular, Illinois houses a significant number of monolingual Spanish-speaking respondents likely to be interviewed in the AHS. Additionally, North Carolina has the fastest growing Latino population in the country. According to the Census Bureau, the Latino population in North Carolina has grown by 394 percent since 1990 ([http://census.gov/population/www/cen2000dt\\_atlas.html](http://census.gov/population/www/cen2000dt_atlas.html)). The RTI-RSS cognitive interviewers are located in Illinois and North Carolina, which facilitates cost-effective and efficient recruiting and interviewing. While the cognitive interviewers will conduct the interviews at a location most convenient to the respondents (e.g., local library, community center, etc.), RTI's professional facilities can be leveraged for a secure and private interviewing location. The Washington, DC area will be used primarily for recruiting respondents for the cognitive interviews in English.

## Recruiting and Screening Materials

To ensure effective recruiting and protection of Title 13 information, we will use several materials, as follows:

- **Recruitment Advertisement:** The advertisement was developed to encourage participation and may be customized for owners and renters, if needed. The ads might be posted at ethnic grocery stores, laundromats, mobile parks, and churches as appropriate. An example copy of the advertisement for recruiting Spanish and English speakers can be viewed in *Appendix B*.
- **Recruitment Planner:** This is a schedule for use by RTI-RSS to keep track of scheduled cognitive testing interviews. Potential respondents will be identified by an ID only (P1 through P128), and it will not contain any Title 13 data. The appointment slots during the day will be filled with people who can commit to participating; the slots should be filled up to the point where all interviews are scheduled. The slots in the schedule identified as “back-up” should be used for rescheduled interviews or any make-up times as they are needed by the team. An example copy of the Recruitment Planner can be viewed in *Appendix C*.
- **Recruiting Information Worksheet:** This is a worksheet to record recruiting information and will be maintained solely on paper. It keeps track of the basic demographics of the respondents and a battery of questions asked during screening; respondents will be identified by ID only. This Recruiting Information Worksheet is a contracted deliverable and will be submitted separately.

The materials described above are provided in English for review. All of these documents will be translated into Spanish once they have been reviewed and approved by the Census Bureau.

# **Cognitive Testing of Spanish Language Translation of Selected Questions in the American Housing Survey (AHS)**

## **Recruitment Plan**

### **Phase 1 \* Round 2**

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This recruiting plan describes the procedures for respondent recruitment and screening for Phase 1, Round 2 of the in-depth cognitive testing of the Spanish translation of selected questions from the American Housing Survey (AHS) Instrument. A limited number of English-language cognitive interviews will also be conducted. Respondents will be recruited and interviewed in Illinois, North Carolina, and the greater Washington, DC area. A sufficient number of participants will be recruited to conduct a total of 32 cognitive interviews in Phase 1, Round 2. Specifically, three cognitive interviews in English will be conducted by the Census Bureau Analyst with the goal of testing the protocol guide in English and setting specifications for the interview summary. A total of 24 cognitive interviews in Spanish and five in English will be completed by RTI-RSS; two of the 24 interviews in Spanish will be conducted prior to the main testing in order to test the protocol guide in Spanish. Recruiting and screening will begin immediately after obtaining the approval of OMB and RTI's IRB. For Phase 1, Round 2, the main testing period will occur during the month of August.

#### **Recruitment Procedure**

The recruitment procedure has been developed to include as much as possible respondents with geographically/culturally diverse backgrounds as the Hispanic participants in the AHS. In Phase 1, Round 2, respondents will be drawn from Illinois, North Carolina, and the greater Washington, DC area. Because most of these locations house a Census regional office, if desired, observations of cognitive interviews by local Census Bureau employees can be arranged.

An important factor in our recruiting efforts is using bilingual recruiters proficient in English and Spanish to effectively communicate with the different populations of interest. We anticipate that approximately 45 people will need to be recruited to achieve the minimum number 32 participants (three will be completed by the Census Bureau Analyst and 29 will be conducted by RTI-RSS). Names of the additional 13 people will be placed on a waiting list to allow for cancellations and no shows to the testing; a time will be left open in the testing schedule each day to allow for rescheduling or asking potential respondents on the wait list for interviews.

We will target our efforts in order to recruit respondents living in different types of housing structures, such as houses, apartments, condominiums, and manufactured/mobile homes. Homeowners with some type of mortgage will be interviewed in Phase 1, Round 2. The respondents interviewed in Spanish will be men and women who speak Spanish as their native or primary language, and they must speak little or no English. Besides housing structures, the respondents' language skills are the most important characteristics for recruitment because the Spanish language translation is in general intended for Spanish speakers who speak little or no English. Additionally, the respondents in the cognitive interviews shall represent their countries of origin from four major Spanish-speaking regions:

- Mexico
- The Caribbean (Puerto Rico, Cuba, Dominican Republic)
- Central America (Guatemala, El Salvador, Honduras, and Nicaragua)
- South America (Colombia, Peru or other Spanish-speaking South American countries)

The respondents interviewed in English will be men and women who speak American English as their native or primary language in daily life. They will represent a diversity of race and ethnicities:

- White or Caucasian
- Black or African-American
- All other races/ethnicities

Exhibit 1 below shows the proposed case distribution for the Spanish interviews by country/region of origin and for the English interviews by race/ethnicity. Because fewer respondents were recruited from Chicago to represent the Caribbean and Central America in the first round, this distribution compensates for the gap. As much as possible, we will balance the sample with respondents of diverse levels of educational attainment, age, and gender. However, property ownership may drive the resulting demographic characteristics of the respondents, in particular, the age distribution.

**Exhibit 1. Case Distribution by Language of Administration and Race/Ethnicity**

Regions of Origin	Spanish
Mexico	13
The Caribbean	5
Central America	4
South America	2
<b>Total</b>	24

Races/Ethnicity	English <sup>1</sup>
White	5
Black or African-American	2
All Other Races/Ethnicities	1
<b>Total</b>	8

To ensure efficient and successful recruitment of the targeted populations, RTI-RSS will use a combination of methods found effective in the past. Our proposed staff has an extensive knowledge of the communities at each site and will be trained on the specific methods to be used in recruiting the respondents who possess the characteristics required for this research. We plan to identify appropriate community-based organizations as the first step in recruiting the targeted native speakers of each language. This recruiting model has proven to be successful on recent studies that involve extensive cognitive interviewing in Spanish, such as the cognitive testing of the American Community Survey (ACS) project, the decennial census bilingual swimlane project, and the Hispanic/Latino Adult Tobacco Survey. To supplement the community-based recruiting, we will advertise in community publications and electronic bulletins such as craigslist, and post flyers at a variety of public locations. If necessary, in-person recruiting will be conducted at targeted sites.

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<sup>1</sup> Three of the eight cognitive interviews in English will be completed by Census Bureau Analyst.

## Screening Procedure

Interested individuals will be screened for eligibility, using a scripted series of questions developed as part of the recruiting plan and approved by the Census Bureau. This screening questionnaire will be used to determine eligibility for Spanish/English cognitive interview recruiting. Before the interview date, we will call participants to confirm interview time and venue. We will also make reminder calls 1 or 2 days before scheduled appointments. Participants will be offered a \$40 cash incentive for completing the 60-90 minute cognitive interview and debriefing. To be eligible to participate in the cognitive testing interviews in Phase 1, Round 2, potential respondents must meet the following qualifications:

- Be homeowners with an outstanding mortgage.
- Speak Spanish as their native or primary language, if interviewed in Spanish.
- Speak American English as their native or primary language, if interviewed in English.

Furthermore, we will seek to include a mix of other demographic characteristics, including education, sex, and age. In particular, a diversity of educational level will ensure that the translations are understandable to all groups.

The interviewing sites that RTI-RSS recommend for testing in Phase 1, Round 2 are Illinois, North Carolina, and the greater Washington, DC area. They are areas with a diverse population. In particular, Illinois houses a significant number of monolingual Spanish-speaking respondents likely to be interviewed in the AHS. Additionally, North Carolina has the fastest growing Latino population in the country. According to the Census Bureau, the Latino population in North Carolina has grown by 394 percent since 1990 ([http://census.gov/population/www/cen2000dt\\_atlas.html](http://census.gov/population/www/cen2000dt_atlas.html)). The RTI-RSS cognitive interviewers are located in Illinois and North Carolina, which facilitates cost-effective and efficient recruiting and interviewing. While the cognitive interviewers will conduct the interviews at a location most convenient to the respondents (e.g., local library, community center, etc.), RTI's professional facilities can be leveraged for a secure and private interviewing location. The Washington, DC area will be used primarily for recruiting respondents for the cognitive interviews in English.

## Recruiting and Screening Materials

To ensure effective recruiting and protection of Title 13 information, we will use several materials. They are described below; these materials have already been translated into Spanish after their English versions had been reviewed and approved by the Census Bureau in Phase 1, Round 1. They may be revised following the test interviews in this second round.

- **Recruitment Advertisement:** The advertisement was developed to encourage participation and may be customized for owners and renters, if needed. The ads might be published in Spanish language newspapers, or posted at ethnic grocery stores and restaurants, laundromats, mobile parks, financial institutions, and churches as appropriate. The advertisement for recruiting Spanish and English speakers is unchanged from the first round.
- **Recruitment Planner:** This is a schedule for use by RTI-RSS to keep track of scheduled cognitive testing interviews. Potential respondents will be identified by an ID only (P1 through P128), and it will not contain any Title 13 data. The appointment slots during the day will be filled with people who can commit to participating; the slots should be filled up to the point where all interviews are scheduled. The Recruitment Planner is unchanged from the first round.
- **Recruiting Information Worksheet:** This is a worksheet to record recruiting information and will be maintained solely on paper. It keeps track of the basic demographics of the respondents and a battery of questions asked during screening; respondents will be identified by ID only. This Recruiting Information Worksheet is a contracted deliverable and has been submitted separately.



# **Cognitive Testing of Spanish Language Translation of Selected Questions in the American Housing Survey (AHS)**

## **Recruitment Plan**

### **Phase 2 \* Round 1**

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This recruiting plan describes the procedures for respondent recruitment and screening for Phase 2, Round 1 of the in-depth cognitive testing of the Spanish translation of selected questions from the American Housing Survey (AHS) Instrument. A limited number of English-language cognitive interviews will also be conducted. Respondents will be recruited and interviewed in Illinois, North Carolina, and the greater Washington, DC area. A sufficient number of participants will be recruited to conduct a total of 32 cognitive interviews in Phase 2, Round 1. Specifically, three cognitive interviews in English will be conducted by the Census Bureau Analyst with the goal of testing the protocol guide in English and setting specifications for the interview summary. A total of 24 cognitive interviews in Spanish and five in English will be completed by RTI-RSS; two of the 24 interviews in Spanish will be conducted prior to the main testing in order to test the protocol guide in Spanish. Recruiting and screening will begin immediately after obtaining the approval of OMB and RTI's IRB. For Phase 2, Round 1, the main testing period will occur at the end of June and the first half of July, and will culminate in the interim briefing meeting and interim briefing report at the end of July 2008.

#### **Recruitment Procedure**

The recruitment procedure has been developed to include as much as possible respondents with geographically/culturally diverse backgrounds as the Hispanic participants in the AHS. In Phase 2, Round 1, respondents will be drawn from Illinois, North Carolina, and the greater Washington, DC area. Because most of these locations house a Census regional office, if desired, observations of cognitive interviews by local Census Bureau employees can be arranged.

An important factor in our recruiting efforts is using bilingual recruiters proficient in English and Spanish to effectively communicate with the different populations of interest. We anticipate that approximately 45 people will need to be recruited to achieve the minimum number 32 participants (three will be completed by the Census Bureau Analyst and 29 will be conducted by RTI-RSS). Names of the additional 13 people will be placed on a waiting list to allow for cancellations and no shows to the testing; a time will be left open in the testing schedule each day to allow for rescheduling or asking potential respondents on the wait list for interviews.

We will target our efforts in order to recruit respondents living in different types of housing structures, such as houses, apartments, condominiums, and manufactured/mobile homes. Some renters that live in buildings with elevator access will be interviewed in Phase 2, Round 1. We will attempt to recruit persons whose unit is in a rent control area in the greater Washington, DC area, and we will also attempt to recruit individuals receiving local government housing assistance. The respondents interviewed in Spanish will be men and women who speak Spanish as their native or primary language, and they must speak little or no English. They will represent their countries of origin from four major Spanish-speaking regions:

- Mexico
- The Caribbean (Puerto Rico, Cuba, Dominican Republic)
- Central America (Guatemala, El Salvador, Honduras, and Nicaragua)
- South America (Colombia, Peru or other Spanish-speaking South American countries)

The respondents interviewed in English will be men and women who speak American English as their native or primary language in daily life. They shall represent a diversity of race and ethnicities:

- White or Caucasian
- Black or African-American
- Other races/ethnicities

Exhibit 1 below shows the case distribution by language of administration. As much as possible, we will balance the sample with respondents of diverse levels of educational attainment, age, and gender. However, rentership may drive some of the resulting demographic characteristics of the respondents.

**Exhibit 1. Case Distribution by Language of Administration**

Regions of Origin	Spanish
Mexico	14
The Caribbean	4
Central America	3
South America	3
<b>Total</b>	24

Races/Ethnicity	English <sup>1</sup>
White	4
Black or African-American	2
All Other Races/Ethnicities	2
<b>Total</b>	8

To ensure efficient and successful recruitment of the targeted populations, RTI-RSS will use a combination of methods found effective in the past. Our proposed staff has an extensive knowledge of the communities at each site and will be trained on the specific methods to be used in recruiting the respondents who possess the characteristics required for this research. We plan to identify appropriate community-based organizations as the first step in recruiting the targeted native speakers of each language. This recruiting model has proven to be successful on recent studies that involve extensive cognitive interviewing in Spanish, such as the cognitive testing of the American Community Survey (ACS) project, the decennial census bilingual swimlane project, and the Hispanic/Latino Adult Tobacco Survey. To supplement the community-based recruiting, we will advertise in community publications and electronic bulletins such as craigslist, and post flyers at a variety of public locations. If necessary, in-person recruiting will be conducted at targeted sites.

**Screening Procedure**

Interested individuals will be screened for eligibility, using a scripted series of questions developed as part of the recruiting plan and approved by the Census Bureau. This screening questionnaire approved for Phase 1, Round 1 will be used to determine eligibility for Spanish/English cognitive interview recruiting.

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<sup>1</sup> Three of the eight cognitive interviews in English will be completed by Census Bureau Analyst.

Before the interview date, we will call participants to confirm interview time and venue. We will also make reminder calls 1 or 2 days before scheduled appointments. Participants will be offered a \$40 cash incentive for completing the 60-90 minute cognitive interview and debriefing. To be eligible to participate in the cognitive testing interviews in Phase 2, Round 1, potential respondents must meet the following qualifications:

- Be renters.
- Speak Spanish as their native or primary language, if interviewed in Spanish.
- Speak American English as their native or primary language, if interviewed in English.

Furthermore, we will seek to include a mix of other demographic characteristics, including education, sex, and age, ensuring that respondents with lower levels of educational attainment are well represented among each group. Diversity of educational level will ensure that the translations are understandable to all groups.

The interviewing sites that RTI-RSS recommend for testing in Phase 2, Round 1 are Illinois, North Carolina, and the greater Washington, DC area. They are areas with a diverse population. In particular, Illinois houses a significant number of monolingual Spanish-speaking respondents likely to be interviewed in the AHS. Additionally, North Carolina has the fastest growing Latino population in the country. According to the Census Bureau, the Latino population in North Carolina has grown by 394 percent since 1990 ([http://census.gov/population/www/cen2000dt\\_atlas.html](http://census.gov/population/www/cen2000dt_atlas.html)). The RTI-RSS cognitive interviewers are located in Illinois and North Carolina, which facilitates cost-effective and efficient recruiting and interviewing. While the cognitive interviewers will conduct the interviews at a location most convenient to the respondents (e.g., local library, community center, etc.), RTI's professional facilities can be leveraged for a secure and private interviewing location. For this round, the Washington, DC area will be used primarily for recruiting respondents in a rent control area and for the cognitive interviews in English.

## Recruiting and Screening Materials

To ensure effective recruiting and protection of Title 13 information, we will use several materials, as follows:

- **Recruitment Advertisement:** The advertisement was developed to encourage participation and may be customized for owners and renters, if needed. The ads might be posted at ethnic grocery stores, laundromats, mobile parks, and churches as appropriate. The advertisement for recruiting Spanish and English speakers is unchanged from Phase 1.
- **Recruitment Planner:** This is a schedule for use by RTI-RSS to keep track of scheduled cognitive testing interviews. Potential respondents will be identified by an ID only (P1 through P128), and it will not contain any Title 13 data. The appointment slots during the day will be filled with people who can commit to participating; the slots should be filled up to the point where all interviews are scheduled. The slots in the schedule identified as “back-up” should be used for rescheduled interviews or any make-up times as they are needed by the team. The Recruitment Planner is unchanged from Phase 1.
- **Recruiting Information Worksheet:** This is a worksheet to record recruiting information and will be maintained solely on paper. It keeps track of the basic demographics of the respondents and a battery of questions asked during screening; respondents will be identified by ID only. This Recruiting Information Worksheet is a contracted deliverable and will be submitted separately.

The materials described above were translated into Spanish after their English versions had been reviewed and approved by the Census Bureau in Phase 1, Round 1. They may be revised following the test interviews in Phase 1, Round 1.

# **Cognitive Testing of Spanish Language Translation of Selected Questions in the American Housing Survey (AHS)**

## **Recruitment Plan**

### **Phase 2 \* Round 2**

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This recruiting plan describes the procedures for respondent recruitment and screening for Phase 2, Round 2 of the in-depth cognitive testing of the Spanish translation of selected questions from the American Housing Survey (AHS) Instrument. A limited number of English-language cognitive interviews will also be conducted. Respondents will be recruited and interviewed in Illinois, North Carolina, Texas, New York, and the greater Washington, DC area. A sufficient number of participants will be recruited to conduct a total of 32 cognitive interviews in Phase 2, Round 2. Specifically, three cognitive interviews in English will be conducted by the Census Bureau Analyst with the goal of testing the protocol guide in English and setting specifications for the interview summary. A total of 24 cognitive interviews in Spanish and five in English will be completed by RTI-RSS; two of the 24 interviews in Spanish will be conducted prior to the main testing in order to test the protocol guide in Spanish. Recruiting and screening will begin immediately after obtaining the approval of OMB and RTI's IRB. For Phase 2, Round 2, the main testing period will occur during the months of September and October.

### **Recruitment Procedure**

The recruitment procedure has been developed to include as much as possible respondents with geographically/culturally diverse backgrounds as the Hispanic participants in the AHS. In Phase 2, Round 2, respondents will be drawn from Illinois, North Carolina, Texas, New York, and the greater Washington, DC area. Because most of these locations house a Census regional office, if desired, observations of cognitive interviews by local Census Bureau employees can be arranged.

An important factor in our recruiting efforts is using bilingual recruiters proficient in English and Spanish to effectively communicate with the different populations of interest. We anticipate that approximately 45 people will need to be recruited to achieve the minimum number 32 participants (three will be completed by the Census Bureau Analyst and 29 will be conducted by RTI-RSS). Names of the additional 13 people will be placed on a waiting list to allow for cancellations and no shows to the testing; a time will be left open in the testing schedule each day to allow for rescheduling or asking potential respondents on the wait list for interviews.

We will target our efforts in order to recruit respondents living in different types of housing structures, such as houses, apartments, condominiums, and manufactured/mobile homes. Renters will be interviewed in Phase 2, Round 2. The respondents interviewed in Spanish will be men and women who speak Spanish as their native or primary language, and they must speak little or no English. Besides housing structures, the respondents' language skills are the most important characteristics for recruitment because the Spanish language translation is in general intended for Spanish speakers who speak little or no English. Additionally, the respondents in the cognitive interviews will represent their countries of origin from four major Spanish-speaking regions:

- Mexico
- The Caribbean (Puerto Rico, Cuba, Dominican Republic)
- Central America (Guatemala, El Salvador, Honduras, and Nicaragua)
- South America (Colombia, Peru or other Spanish-speaking South American countries)

The respondents interviewed in English will be men and women who speak American English as their native or primary language in daily life. They will represent a diversity of race and ethnicities; however, recruiting for as many recipients of rental subsidies as possible is the priority.

Exhibit 1 below shows the proposed case distribution for the Spanish interviews by country/region of origin and for the possible distribution of English interviews by race/ethnicity. As much as possible, we will balance the sample with respondents of diverse levels of educational attainment, age, and gender. However, rentership may drive some of the resulting demographic characteristics of the respondents.

**Exhibit 1. Case Distribution by Language of Administration and Race/Ethnicity**

Regions of Origin	Spanish
Mexico	15
The Caribbean	4
Central America	2
South America	3
<b>Total</b>	<b>24</b>

Races/Ethnicity	English <sup>1</sup>
White	1
Black or African-American	6
All Other Races/Ethnicities	1
<b>Total</b>	<b>8</b>

To ensure efficient and successful recruitment of the targeted populations, RTI-RSS will use a combination of methods found effective in the past. Our proposed staff has an extensive knowledge of the communities at each site and will be trained on the specific methods to be used in recruiting the respondents who possess the characteristics required for this research. We plan to identify appropriate community-based organizations as the first step in recruiting the targeted native speakers of each language. This recruiting model has proven to be successful on recent studies that involve extensive cognitive interviewing in Spanish, such as the cognitive testing of the American Community Survey (ACS) project, the decennial census bilingual swimlane project, and the Hispanic/Latino Adult Tobacco Survey. To supplement the community-based recruiting, we will advertise in community publications and electronic bulletins such as craigslist, and post flyers at a variety of public locations. If necessary, in-person recruiting will be conducted at targeted sites.

**Screening Procedure**

Interested individuals will be screened for eligibility, using a scripted series of questions developed as part of the recruiting plan and approved by the Census Bureau. This screening questionnaire will be used to determine eligibility for Spanish/English cognitive interview recruiting. Before the interview date, we will call participants to confirm interview time and venue. We will also make reminder calls 1 or 2 days before

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<sup>1</sup> Three of the eight cognitive interviews in English will be completed by the Census Bureau Analyst.

scheduled appointments. Participants will be offered a \$40 cash incentive for completing the 60-90 minute cognitive interview and debriefing. To be eligible to participate in the cognitive testing interviews in Phase 2, Round 2, potential respondents must meet the following qualifications:

- Be renters.
- Speak Spanish as their native or primary language, if interviewed in Spanish.
- Speak American English as their native or primary language, if interviewed in English.

Furthermore, we will seek to include a mix of other demographic characteristics, including education, sex, and age. In particular, a diversity of educational level will ensure that the translations are understandable to all groups.

The interviewing sites that RTI and RSS recommend for testing in Phase 2, Round 2 are Illinois, North Carolina, Texas, New York and the greater Washington, DC area. They are areas with a diverse population. In particular, Illinois and Texas house a significant number of monolingual Spanish-speaking respondents likely to be interviewed in the AHS. Additionally, North Carolina has the fastest growing Latino population in the country. According to the Census Bureau, the Latino population in North Carolina has grown by 394 percent since 1990 ([http://census.gov/population/www/cen2000dt\\_atlas.html](http://census.gov/population/www/cen2000dt_atlas.html)). The RTI-RSS cognitive interviewers are located in Illinois and North Carolina, which facilitates cost-effective and efficient recruiting and interviewing. While the cognitive interviewers will conduct the interviews at a location most convenient to the respondents (e.g., local library, community center, etc.), RTI's professional facilities can be leveraged for a secure and private interviewing location. The Washington, DC and New York areas are where rent control programs take place, which will permit testing of the sequence of rent control questions. The former will be used primarily for recruiting respondents for the cognitive interviews in English; and we anticipate conducting some cognitive interviews in Spanish in New York.

## Recruiting and Screening Materials

To ensure effective recruiting and protection of Title 13 information, we will use several materials. They are described below; these materials have already been translated into Spanish after the English versions had been reviewed and approved by the Census Bureau in Phase 1, Round 1. They may be revised following the test interviews in this second round.

- **Recruitment Advertisement:** The advertisement was developed to encourage participation and may be customized for owners and renters, if needed. The ads might be published in Spanish language newspapers, or posted at ethnic grocery stores and restaurants, laundromats, mobile parks, financial institutions, and churches as appropriate. The advertisement for recruiting Spanish and English speakers is unchanged from the first round.
- **Recruitment Planner:** This is a schedule for use by RTI-RSS to keep track of scheduled cognitive testing interviews. Potential respondents will be identified by an ID only (P1 through P128), and it will not contain any Title 13 data. The appointment slots during the day will be filled with people who can commit to participating; the slots should be filled up to the point where all interviews are scheduled. The Recruitment Planner is unchanged from the first round.
- **Recruiting Information Worksheet:** This is a worksheet to record recruiting information and will be maintained solely on paper. It keeps track of the basic demographics of the respondents and a battery of questions asked during screening; respondents will be identified by ID only. This Recruiting Information Worksheet is a contracted deliverable and has been submitted separately.

**APPENDIX 6:**  
**SCREENING QUESTIONNAIRE – ENGLISH AND SPANISH**

**Cognitive Testing of Spanish Language Translation of  
Selected Questions in the American Housing Survey (AHS)**

**Screening Questionnaire for Eligibility**

Thank you for calling. My name is [NAME] from [RTI International/Research Support Services]. We are testing some survey questions from the American Housing Survey conducted by the U.S. Census Bureau. The interviews will be conducted by [RTI, a nonprofit research organization/RSS, a contract research firm/U.S. Census Bureau]. We are trying out the questions with as many different kinds of people as possible in different cities to see if everyone understands the survey questions the same way and to see if it's easy or difficult for people to answer them. Now, I need to ask you a few questions to determine if you are eligible for the interview. These questions are just to make sure participants are representative of the community. This should only take a few minutes.

1. RECORD GENDER. (IF NECESSARY, ASK: Are you male or female?)

- <sub>1</sub> FEMALE                      <sub>2</sub> MALE

2. How old were you on your last birthday? |\_\_| |\_\_|

- CODE AGE RANGE →    <sub>1</sub> 18 – 34            <sub>2</sub> 35 – 54            <sub>3</sub> 55+

3. In what country were you born?

- <sub>1</sub> UNITED STATES                      <sub>2</sub> OTHER (SPECIFY): \_\_\_\_\_

4. Do you speak English as your native or primary language?

- <sub>1</sub> YES (CONTINUE)  
<sub>2</sub> NO (CONTINUE AND CODE AS “Screen Out” IN Q16)

5. IF SCREENING IN ENGLISH: GO TO QUESTION #6

- <sub>1</sub> Very well (CONTINUE TO Q6 AND CODE AS “Screen Out” IN Q16)  
<sub>2</sub> Well (CONTINUE TO Q6 AND CODE AS “Screen Out” IN Q16)  
<sub>3</sub> Not well  
<sub>4</sub> Not at all

6. What is the highest level of education you have completed?

\_\_\_\_\_ (Degree or # of years)

- CODE EDUCATION →    <sub>1</sub> LESS THAN HIGH SCHOOL  
                                  <sub>2</sub> HIGH SCHOOL GRADUATE BUT NO COLLEGE DEGREE  
                                  <sub>3</sub> COLLEGE/UNIVERSITY GRADUATE

7. What is your race/ethnicity? <sub>1</sub> White

<sub>2</sub> Black or African American

<sub>3</sub> Hispanic/Latino

<sub>4</sub> Other race/ethnicity (SPECIFY): \_\_\_\_\_



8. Do you or your spouse/partner own or rent your current home?

<sub>1</sub> OWN

<sub>2</sub> RENT

<sub>3</sub> OTHER LIVING ARRANGEMENT (Specify): \_\_\_\_\_

→(CONTINUE AND CODE AS "Screen Out" IN Q16)

9. Is it a house, apartment, condominium, manufactured/mobile home, or some other type of residence?

<sub>1</sub> HOUSE OR TOWNHOUSE (GO TO Q12)

<sub>2</sub> APARTMENT (CONTINUE)

<sub>3</sub> CONDOMINIUM (CONTINUE)

<sub>4</sub> MANUFACTURED/MOBILE HOME (GO TO Q12)

<sub>5</sub> OTHER TYPE OF RESIDENCE (SPECIFY) (GO TO Q12)\_\_\_\_\_

**RECRUITER:** IF Q8 = OWN, GO TO Q12

10. Is there a passenger elevator in your building?

<sub>1</sub> YES

<sub>2</sub> NO

11. Do you have a Section 8 housing voucher or some other type of rental subsidy or assistance?

<sub>1</sub> YES

<sub>2</sub> NO OR UNSURE/DK

12. Who is most familiar with the terms of your [mortgage/lease] and details about your [house/apartment /manufactured/mobile home]? Would you say it would be...?

<sub>1</sub> You

<sub>2</sub> Your spouse or partner

<sub>3</sub> Both you and your spouse or partner

<sub>4</sub> Someone else (SPECIFY): \_\_\_\_\_(Continue and Code as "Screen Out" in Q16)

**RECRUITER:** IF Q8 = RENT, GO TO Q14

13. Do you still owe money on your property?

<sub>1</sub> YES, A MORTGAGE

<sub>2</sub> YES, A LOAN

<sub>3</sub> NO, IT'S PAID OFF (CONTINUE TO Q13 AND CODE AS "Screen Out" IN Q16)

<sub>4</sub> UNCLEAR (SPCIFY): \_\_\_\_\_

14. Please tell me your full name so that we may recontact you. \_\_\_\_\_

15. What is the best telephone number where we can reach you? (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

**RECRUITER:** IF NO PHONE NUMBER GIVEN, ASK FOR WAYS TO GET IN TOUCH WITH R.

16. END CALL AND DETERMINE ELIGIBILITY IN THE RECRUITING INFORMATION WORKSHEET.

**Cognitive Testing of Spanish Language Translation of  
Selected Questions in the American Housing Survey (AHS)**

**Screening Questionnaire for Eligibility**

Muchas gracias por llamar. Mi nombre es [NAME] y trabajo para [RTI International/Research Support Services]. Estamos probando unas preguntas de la Encuesta sobre la Vivienda en Estados Unidos que lleva a cabo la Oficina del Censo de los Estados Unidos. Las entrevistas las estará haciendo [RTI, una organización sin fines de lucro que hace estudios sobre diversos temas/RSS, una firma que hace estudios bajo contrato/la Oficina del Censo de los EE.UU.]. Estamos probando las preguntas con tantas personas distintas como sea posible, en diferentes ciudades, para ver si todos entienden las preguntas de la encuesta de la misma manera y para ver si les resulta fácil o difícil responderlas. Ahora necesito hacerle algunas preguntas para determinar si usted reúne los requisitos para la entrevista. Estas preguntas se hacen sólo para asegurarnos que los participantes sean representativos de la comunidad. Sólo toman unos pocos minutos.

1. RECORD GENDER. (IF NECESSARY, ASK: ¿Es usted hombre o mujer?)

<sub>1</sub> FEMALE      <sub>2</sub> MALE

2. ¿Cuántos años cumplió en su último cumpleaños? |\_\_|\_\_|

CODE AGE RANGE → <sub>1</sub> 18 – 34      <sub>2</sub> 35 – 54      <sub>3</sub> 55+

3. ¿En qué país nació?

<sub>1</sub> UNITED STATES      <sub>2</sub> OTHER (SPECIFY): \_\_\_\_\_

4. ¿Habla español como su lengua natal o idioma principal?

<sub>1</sub> YES (CONTINUE)  
<sub>2</sub> NO (CONTINUE AND CODE AS “Screen Out” IN Q16)

5. ¿Qué tan bien habla inglés? ¿Diría que...?

<sub>1</sub> muy bien (CONTINUE TO Q6 AND CODE AS “Screen Out” IN Q16)  
<sub>2</sub> bien (CONTINUE TO Q6 AND CODE AS “Screen Out” IN Q16)  
<sub>3</sub> no muy bien  
<sub>4</sub> no habla nada de inglés

6. ¿Cuál es el nivel de estudios más alto que ha completado?

\_\_\_\_\_ (Degree or # of years)

CODE EDUCATION → <sub>1</sub> LESS THAN HIGH SCHOOL  
<sub>2</sub> HIGH SCHOOL GRADUATE BUT NO COLLEGE DEGREE  
<sub>3</sub> COLLEGE/UNIVERSITY GRADUATE

7. ¿Cuál es su origen racial o étnico?

<sub>1</sub> Blanco  
<sub>2</sub> Negro o afro-americano  
<sub>3</sub> Hispano/latino  
<sub>4</sub> De otra raza o grupo étnico (SPECIFY): \_\_\_\_\_

8. ¿Usted o su esposo(a)/pareja son propietarios de su hogar o lo rentan?

1 OWN

2 RENT

3 OTHER LIVING ARRANGEMENT (Specify): \_\_\_\_\_

→(CONTINUE AND CODE AS “Screen Out” IN Q16)

9. ¿Viven en una casa, apartamento, condominio, casa prefabricada o casa móvil, o algún otro tipo de vivienda?

1 HOUSE OR TOWNHOUSE (GO TO Q12)

2 APARTMENT (CONTINUE)

3 CONDOMINIUM (CONTINUE)

4 MANUFACTURED/MOBILE HOME (GO TO Q12)

5 OTHER TYPE OF RESIDENCE (SPECIFY) (GO TO Q12)\_\_\_\_\_

**RECRUITER:** IF Q8 = OWN, GO TO Q12

10. ¿Hay elevador o ascensor en su edificio?

1 YES

2 NO

11. ¿Tiene un vale o ‘voucher’ de Section 8 o vivienda pública, o algún otro tipo de subsidio o asistencia para la renta?

1 YES

2 NO OR UNSURE/DK

12. ¿Quién conoce mejor los términos de su hipoteca/contrato de alquiler y los detalles sobre su [casa/apartamento/vivienda prefabricada/casa móvil]? ¿Diría que...

1 Usted?

2 Su esposo(a)/pareja?

3 Usted y su esposo(a)/pareja?

4 Alguien más? (SPECIFY): \_\_\_\_\_(Continue and Code as “Screen Out” in Q16)

**RECRUITER:** IF Q8 = RENT, GO TO Q14

13. ¿Todavía debe dinero por su vivienda? (¿No ha terminado de pagarla?)

1 YES, A MORTGAGE

2 YES, A LOAN

3 NO, IT’S PAID OFF (CONTINUE TO Q14 AND CODE AS “Screen Out” IN Q16)

4 UNCLEAR (SPECIFY): \_\_\_\_\_

14. Por favor déme su nombre completo para que podamos volver a ponernos en contacto con usted:

\_\_\_\_\_

15. ¿Cuál es el mejor número de teléfono para llamarle? (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

**RECRUITER:** IF NO PHONE NUMBER GIVEN, ASK FOR WAYS TO GET IN TOUCH WITH R.

16. END CALL AND DETERMINE ELIGIBILITY IN THE RECRUITING INFORMATION WORKSHEET.

**APPENDIX 7:**  
**INFORMED CONSENT FORM FOR PARTICIPATION AND AUDIO-RECORDING –**  
**ENGLISH AND SPANISH**

# **Cognitive Testing of Spanish Language Translation of Selected Questions in the American Housing Survey (AHS)**

## **Participant Informed Consent Cognitive Interview**

You are invited to participate voluntarily in this interview, which is being conducted by RTI International, a not-for-profit research firm, and Research Support Services (RSS), a contract research firm, for the U.S. Census Bureau. The purpose of this interview is to help the Census Bureau review the English language version and Spanish language translation of selected questions in the American Housing Survey (AHS) to ensure that they are well understood.

The interview and discussion will take approximately 90 minutes. There are no right or wrong answers to the questions we ask—we just want to ask your opinion about the survey questions. We will first ask you to answer a survey question, and then we will ask you to give us your general impression and comprehension of the survey question. We will also ask your opinions about suggested recommendations for changes. Finally, we will ask about your thoughts and feelings toward the survey overall. You can help us by describing anything you find confusing or difficult to understand in the materials. In appreciation for your participation in this project, you will receive \$40.00.

Your participation in this study is voluntary, and you may stop at any time. Even if you choose not to participate, you will not lose any benefits or services that you may be receiving from any governmental agency. Also, you may choose not to answer any question. You will be paid \$40 in appreciation for your time, even if you decide to stop the interview. We will not be asking about your legal or immigration status. Your participation will be kept confidential by RTI and RSS and the U.S. Census Bureau and the information you give us will be combined with the responses of others in a summary report that does not identify you as an individual. We will not share any information you give us during the interview with any person outside the project staff at RTI, RSS, and the U.S. Census Bureau. There are no expected risks to participating in this study. This study is being conducted under the authority of Title 13 of the United States Code. The OMB control number for this study is 0607-0725. This valid approval number legally certifies this information collection.

If you have any questions about the study you may telephone Georgina McAvinchey at 1-800-334-8571 ext. 1276. If you have any questions about your rights as a research participant in this study, you may contact the Office of Research Protection at RTI International at 1-866-214-2043, a toll-free number.

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### ***Audio-taping the interview:***

In order to make best use of our findings, we also request that you allow the interview to be audio-taped, through the use of a tape recorder that will be on the table. The audio-tape will only be heard by people who are working on this project. The only purpose of audio-taping is to allow us to review the interview as we document our findings. We will destroy the tapes upon completion of the project. If you would rather that your interview not be audio-taped, or if any time during the interview you decide that you would like the audio-taping to be stopped, please tell the interviewer and we will stop taping.

The above document describing this research study has been explained to me. I agree to participate.

Signature of participant \_\_\_\_\_ Date \_\_\_/\_\_\_/\_\_\_

I agree to allow the interview to be audio-taped and to be listened to by others who are working on this project:

Signature of participant \_\_\_\_\_ Date \_\_\_/\_\_\_/\_\_\_

I certify that the nature and purpose of this research have been explained to the above individual.

Signature of Person Who Obtained Consent \_\_\_\_\_ Date \_\_\_/\_\_\_/\_\_\_

## Cognitive Testing of Spanish Language Translation of Selected Questions in the American Housing Survey (AHS)

### Consentimiento Informado para Participantes Entrevistas Cognitivas

Usted ha sido invitado(a) a participar en forma voluntaria en esta entrevista que se realiza para la Oficina del Censo de los Estados Unidos por RTI International (RTI) – una organización sin fines de lucro que lleva a cabo estudios en general, y Research Support Services (RSS) – una compañía que realiza estudios bajo contrato. El propósito de este estudio es ayudar a la Oficina del Censo a revisar la versión en inglés y la traducción al español de un grupo de preguntas de la Encuesta sobre la Vivienda en Estados Unidos (AHS por sus siglas en inglés) para asegurar que los documentos se entienden bien.

La entrevista y la conversación tomarán aproximadamente 90 minutos. No hay respuestas correctas ni incorrectas a las preguntas que hacemos – solamente queremos saber sus opiniones acerca de las preguntas de la encuesta. Primero le pediremos que conteste una pregunta de la encuesta, y luego le pediremos que piense en general sobre la pregunta y cómo la entiende. También le pediremos sus opiniones sobre cambios que recomiende hacer. Finalmente, le preguntaremos qué piensa y qué opina respecto a la encuesta en general. Usted puede ayudarnos al mencionar cualquier cosa que le resulte confusa o difícil de entender en los materiales. Como agradecimiento por su participación en este proyecto usted recibirá \$40.00 dólares.

Su participación en este estudio es voluntaria y puede dejar de participar en cualquier momento. Aunque usted decida no participar, no perderá ningún beneficio ni servicios que esté recibiendo de cualquier dependencia del gobierno. Además puede decidir no responder a cualquier pregunta que prefiera no contestar. Usted recibirá \$40 dólares como agradecimiento por su tiempo, aunque decida dejar de participar en la entrevista. No le preguntaremos sobre su situación legal ni de inmigración. RTI y RSS mantendrán su participación de manera confidencial y la información que nos dé se añadirá a las respuestas de otras personas y serán resumidas en un informe que no lo/la identificará a usted en particular. Ninguna información que nos dé durante la entrevista se compartirá con personas que no formen parte del personal del proyecto en RTI, RSS y la Oficina del Censo. No se espera que haya ningún riesgo por participar en este estudio.

Este estudio se hace bajo la autoridad del Título 13 del Código de los Estados Unidos. El número de control de OMB (Oficina de Administración y Presupuesto) para este estudio es 0607-0725. Este número válido de aprobación da certificación legal a esta recopilación de información.

Si tiene alguna pregunta sobre este estudio puede llamar a Georgina McAvinchey al teléfono gratuito 1-800-334-8571, extensión 21276. Si tiene alguna pregunta sobre sus derechos como participante en este estudio, puede comunicarse con la Oficina de RTI para la Protección de Participantes en Estudios, llamando al teléfono gratuito 1-866-214-2043.

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#### ***Grabación de la entrevista:***

Para obtener resultados del estudio más precisos, también le pedimos que permita que se grabe la entrevista, mediante el uso de una grabadora que estará sobre la mesa. La grabación la escucharán solamente las personas que trabajan en este proyecto. El único propósito de grabar la reunión es permitirnos volver a escuchar la entrevista cuando escribamos los resultados. Al completar el proyecto destruiremos las grabaciones. Si usted prefiere que su entrevista no se grabe o si en cualquier momento de la entrevista usted decide que se deje de grabar, por favor dígaselo al/a la entrevistador(a) y dejaremos de grabar.

Se me ha explicado este documento que describe este estudio. Estoy de acuerdo en participar.

Firma del/de la participante \_\_\_\_\_ Fecha \_\_\_/\_\_\_/\_\_\_

Autorizo que la entrevista sea grabada y escuchada por otras personas que trabajan en este proyecto.

Firma del/de la participante \_\_\_\_\_ Fecha \_\_\_/\_\_\_/\_\_\_

Certifico que se le ha explicado a la persona arriba mencionada la naturaleza y el propósito de este estudio.

Firma de la persona que recibió el consentimiento \_\_\_\_\_ Fecha \_\_\_/\_\_\_/\_\_\_



**APPENDIX 8:  
TRAINING PLANS**

# Cognitive Testing of Spanish Language Translation of Selected Questions in the American Housing Survey (AHS)

## Training Plan

### Phase 1 \* Round 1

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This training plan describes the design and content for a comprehensive 2-day training for Phase 1, Round 1 of cognitive interviewing. The overall training objective is *to develop a clear understanding of the Task Order 12 research requirements and expectations*. It is also important to affirm the collaborative approach among the team of cognitive interviewers.

At Day 1, the objective is *to familiarize the trainees with the project, research requirements and techniques, and the research protocol*. The Task Manager (TM), Principal Investigator (PI) and Lead Cognitive Interviewer (LCI) will welcome the trainees and facilitate an introduction of the team and the training agenda and facility. This shall be followed by an overview of the project and research by the Census Bureau Analyst, as well as a module led by the PI on the theory and practice of cognitive interviewing and the administration of culturally-appropriate cognitive interview probes. Because our team is comprised of experienced cognitive interviewers, this module will be presented in the form of a refresher so that more time may be devoted to project-specific information. Next, the TM and the LCI will walk through each question that was selected for testing in Phase 1 (owners). They will guide the trainees in understanding the content, intent, and implications on a question-by-question basis. After a one-hour lunch, the TM will lead a recap on what has been covered so far; this approach also helps to motivate the trainees for the afternoon sessions. After that, the PI will discuss administering the informed consent process and the protocol guide for the Spanish and English cognitive interviews. With the assistance from the LCI, she will conduct a live demonstration on probing techniques and the issues that may arise at an interview. The rest of the training will be dedicated to a round-robin mock interview in Spanish where all bilingual interviewers will participate. Our purpose is to afford the trainees the opportunity to apply what they have learned right away. At this point, they will probably make mistakes. However, this allows the trainees to practice the entire protocol and invite immediate coaching from the PI and LCI. The English-only interviewer will participate in a separate mock interview in English. The mock interview will be followed by a group discussion where trainees can be coached on specific issues.

At Day 2, the objective is *to instill in the trainees the importance of data security and project procedures*. By the end of the day, the trainees shall be comfortable administering the research protocol guide and following all procedures correctly. The training will start with a recap of key concepts learned on the previous day, followed by a module on recruitment procedures and materials. In that module, the PI and LCI will communicate the importance of recruitment to the research as well as its requirements, such as fulfillment cells, methods, and materials. Next, the LCI and TM will conduct a detailed review on data security and Title 13 requirements. Although all bilingual interviewers understand how critical this is through their work on previous or existing task orders, we would like to reiterate the need to be in complete compliance. This approach is shared at the following module on writing interview summaries, where the TM will go over the specifications provided by the Census Bureau Analyst. After a one-hour lunch, the team will complete paired mock interviews in the afternoon. The training will end with a question-answer session and closed by the TM.

# Cognitive Testing of Spanish Language Translation of Selected Questions in the American Housing Survey (AHS)

## Training Plan

### Phase 1 \* Round 2

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This training plan describes the design and content for a comprehensive training (up to 8 hours) through a telephone conference or a videoconference for Phase 1, Round 2 of cognitive interviewing. The overall training objective is *to develop a clear understanding of the Round 2 objectives and expectations*. The trainees are expected to utilize all of the skills that they learned at the group training for the first round, as well as the practical lessons learned during the cognitive interviewing in the first round. By the end of the training, the trainees shall be able to administer the Round 2 research protocol guide and follow all procedures correctly. The trainees are already familiar with the Phase 1 questions because of the cognitive interviews in the first round, and this training will serve to refresh and strengthen their understanding of the intent of the questions and the objectives.

At the beginning of the training, the trainer will welcome the trainees, present the training agenda, and conduct an intensive review of the project purpose, research requirements, and cognitive interviewing techniques. Next, the trainer will engage the trainees in a discussion about the content, intent, and implications of the Phase 1 question (renters), drawing upon the trainees' recent experience administering them in the first round of cognitive interviews.

In the ensuing module, the trainer will walk through the informed consent process and the Phase 1, Round 2 protocol guide for the Spanish and English cognitive interviews. Throughout this module, the trainees will be encouraged to draw upon their experience and discuss any probing techniques and the issues that may arise at the interview. The rest of the training will be dedicated to one or more round-robin mock interviews in Spanish where all bilingual interviewers will participate. The trainer will coach the trainees right away if questions or issues arise. For the interviewers that will conduct the English cognitive interviews, another mock interview will take place. The mock interviews will be followed by a group discussion where trainees can be coached on specific issues. At the trainer's discretion, additional dual mock interviews may be needed in order to afford the trainees more practice. The training will end with a module on writing interview summaries according to specifications and reinforcing the need to be in complete compliance when data security is concerned (e.g., protection of PII's, Title 13 requirements, electronic files, etc.) that have already been covered extensively in the trainings for Phase 1, Round 1 and Phase 2, Round 1.

# Cognitive Testing of Spanish Language Translation of Selected Questions in the American Housing Survey (AHS)

## Training Plan

### Phase 2 \* Round 1

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This training plan describes the design and content for a comprehensive 2-day training for Phase 2, Round 1 of cognitive interviewing. The overall training objective is *to develop a clear understanding of the Phase 2 research requirements and expectations*. The trainees are expected to utilize all of the skills that they learned at the recent Phase 1, Round 1 training and cognitive interviewing. By the end of the first day of training, the trainees will be able to administer the Phase 2 questions and the research protocol guide and follow all procedures correctly. The second day of training will consist of paired mock interviews and is held in smaller groups.

At the beginning of the training, the Task Manager (TM), Principal Investigator (PI), and Lead Cognitive Interviewer (LCI) will welcome the trainees and present the training agenda. Because the trainees have recently participated in the Phase 1, Round 1 training, the PI will conduct an intensive review of the project purpose, research requirements, and cognitive interviewing techniques. Next, the TM will walk through each question that was selected for testing in Phase 2 (renters) and guide the trainees in understanding the content, intent, and implications on a question-by-question basis.

After a 1-hour lunch, the PI will discuss administering the informed consent process and the Phase 2, Round 1 protocol guide for the Spanish and English cognitive interviews. With the assistance from the LCI, she will conduct a live demonstration on probing techniques and the issues that may arise at an interview. The rest of the training will be dedicated to a round-robin mock interview in Spanish where all bilingual interviewers will participate. Our purpose is to afford the trainees the opportunity to apply what they have learned right away. This also allows the trainees to practice the entire protocol and invite immediate coaching from the PI and LCI. The English-only interviewer will participate in a separate mock interview in English. The mock interview will be followed by a group discussion where trainees can be coached on specific issues. The training will end with a module on writing interview summaries according to specifications and reinforcing the need to be in complete compliance when data security is concerned (e.g., protection of PII, Title 13 requirements, electronic files, etc.) that have already been covered extensively in the Phase 1, Round 1 training.

# Cognitive Testing of Spanish Language Translation of Selected Questions in the American Housing Survey (AHS)

## Training Plan

### Phase 2 \* Round 2

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This training plan describes the design and content for a comprehensive training (up to 8 hours) through a telephone conference or a videoconference for Phase 2, Round 2 of cognitive interviewing. The overall training objective is ***to develop a clear understanding of the Round 2 objectives and expectations***. The trainees are expected to utilize all of the skills that they learned at the group training for the first round, as well as the practical lessons learned during the cognitive interviewing in the first round. By the end of the training, the trainees will be able to administer the Round 2 research protocol guide and follow all procedures correctly. The trainees are already familiar with the Phase 2 questions because of the cognitive interviews in the first round, and this training will serve to refresh and strengthen their understanding of the intent of the questions and the objectives.

At the beginning of the training, the trainer will welcome the trainees and present the training agenda. An intensive review of the project purpose, research requirements, and cognitive interviewing techniques will be conducted. Next, the trainer will engage the trainees in a discussion about the content, intent, and implications of the Phase 2 questions (renters), drawing upon the trainees' recent experience administering them in the first round of cognitive interviews.

In the ensuing module, the trainer will walk through the informed consent process and the Phase 2, Round 2 protocol guide for the Spanish and English cognitive interviews. Throughout this module, the trainees will be encouraged to draw upon their experience and discuss any probing techniques and the issues that may arise at the interview. The rest of the training will be dedicated to one or more round-robin mock interviews in Spanish where all bilingual interviewers will participate. The trainer will coach the trainees right away if questions or issues arise. For the interviewers that will conduct the English cognitive interviews, another mock interview will take place. The mock interviews will be followed by a group discussion where trainees can be coached on specific issues. At the trainer's discretion, additional dual mock interviews may be needed in order to afford the trainees more practice. The training will end with a module on writing interview summaries according to specifications and reinforcing the need to be in complete compliance when data security is concerned (e.g., protection of PII's, Title 13 requirements, electronic files, etc.) that have already been covered extensively in the trainings for Phase 1 (rounds 1 and 2) and Phase 2, Round 1.

**APPENDIX 9:  
ORIGINAL AND RECOMMENDED ENGLISH AND SPANISH  
QUESTION WORDING**

**HTYPE**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Is this unit a house, an apartment, a manufactured/mobile home, or some other type of residence?	¿Es esta unidad una casa, un apartamento, una casa móvil o remolque, o algún otro tipo de vivienda?
<b>Recommended Wording</b>	No changes recommended.	¿Es esta vivienda una casa, un apartamento, una casa móvil, o algún otro tipo de vivienda?

**ISTYPE**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Are your living quarters in a . . . <input type="checkbox"/> 1 Manufactured/mobile home? <input type="checkbox"/> 2 One-unit building, detached from any other building? <input type="checkbox"/> 3 One-unit building, attached to one or more buildings? <input type="checkbox"/> 4 Building with two or more apartments?	¿Es su vivienda . . . <input type="checkbox"/> 1 una casa móvil o remolque? <input type="checkbox"/> 2 un edificio de una sola unidad de vivienda, separado de cualquier otro edificio? <input type="checkbox"/> 3 un edificio de una sola unidad de vivienda, unido a uno o más edificios? <input type="checkbox"/> 4 un edificio con dos o más apartamentos?
<b>Recommended Wording</b>	Are your living quarters in a . . . <input type="checkbox"/> 1 Manufactured/mobile home? <input type="checkbox"/> 2 Home separated from any other home or building? <input type="checkbox"/> 3 Home attached to one or more homes or buildings? <input type="checkbox"/> 4 Building with two or more apartments?	¿Es su vivienda . . . <input type="checkbox"/> 1 una casa móvil? <input type="checkbox"/> 2 una casa separada de cualquier otra casa o edificio? <input type="checkbox"/> 3 una casa unida a una o más casas o edificios? <input type="checkbox"/> 4 una casa o edificio con dos o más apartamentos?

**TENURE**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Is this [house / apartment / manufactured/mobile home] . . . <input type="checkbox"/> 1 Owned or being bought by someone in your household? <input type="checkbox"/> 2 Rented? <input type="checkbox"/> 3 Occupied without payment of rent?	¿[Esta casa / Este apartamento / Esta casa móvil o remolque] . . . <input type="checkbox"/> 1 es propiedad de, o está siendo comprada/o por alguien en su hogar? <input type="checkbox"/> 2 es alquilado(a)? <input type="checkbox"/> 3 está ocupada/o sin pagar un alquiler?
<b>Recommended Wording</b>	No changes recommended.	¿[Esta casa / Este apartamento / Esta casa móvil] . . . <input type="checkbox"/> 1 es propiedad suya o de alguien en su hogar o todavía (lo/la) están pagando, <input type="checkbox"/> 2 es alquilado(a), o <input type="checkbox"/> 3 está ocupado(a) sin pagar alquiler?

**NUNITS1**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	How many apartments are in the building?	¿Cuántos apartamentos hay en el edificio?
<b>Recommended Wording</b>	No changes recommended.	No changes recommended.

**BUILTQ**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	What year was [your home / the building / the manufactured/mobile home] built?	¿En qué año fue construido(a) [su casa / la casa móvil o remolque / el edificio]?
<b>Recommended Wording</b>	No changes recommended.	¿En qué año fue construido(a) [su casa / la casa móvil / el edificio]?



**CELAR1Q**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	<p>Is this house built . . .</p> <p><i><b>INTERVIEWER:</b> Read categories until a “yes” reply is received</i></p> <p><input type="checkbox"/>1 With a basement?</p> <p><input type="checkbox"/>2 With a crawl space?</p> <p><input type="checkbox"/>3 On a concrete slab?</p> <p><input type="checkbox"/>4 In some other way?</p>	<p>¿Está esta casa construida . . .</p> <p><i><b>INTERVIEWER:</b> Read categories until a “yes” reply is received</i></p> <p><input type="checkbox"/>1 con un sótano?</p> <p><input type="checkbox"/>2 con un espacio bajo el edificio?</p> <p><input type="checkbox"/>3 sobre cimientos de concreto?</p> <p><input type="checkbox"/>4 de alguna otra forma?</p>
<b>Recommended Wording</b>	<p>No changes recommended.</p>	<p>¿Está esta casa construida . . .</p> <p><i><b>INTERVIEWER:</b> Read categories until a “yes” reply is received</i></p> <p><input type="checkbox"/>1 con un sótano?</p> <p><input type="checkbox"/>2 con un espacio de poca altura bajo el edificio?</p> <p><input type="checkbox"/>3 sobre losa o base de concreto?</p> <p><input type="checkbox"/>4 de alguna otra forma?</p>

**CELAR2Q**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	<p>And, is that basement under all the house, or is it under part of the house?</p> <p>“HOUSE” refers to living space only, i.e., basement doesn’t need to be under garage/carport to count as “all.”</p>	<p>¿Está ese sótano bajo TODA la casa o bajo PARTE de la casa?</p> <p>“CASA” se refiere solamente al espacio habitable, por ejemplo, no es necesario que haya sótano bajo el garaje/marquesina para que se considere que está bajo “toda” la casa.</p>
<b>Recommended Wording</b>	<p>No changes recommended.</p>	<p>¿Está ese sótano bajo TODA la casa o bajo PARTE de la casa?</p> <p>“CASA” se refiere solamente al espacio habitable, por ejemplo, no es necesario que haya sótano bajo el garaje/estacionamiento cubierto para que se considere que está bajo “toda” la casa.</p>

## ***FLOORSQ***

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	How many stories are there in this [home/building/manufactured/mobile home], including the basement and any finished attics? If split level, count greatest number of stories on top of each other.	¿Cuántos pisos hay en [este edificio / esta casa móvil o remolque / este hogar], incluyendo el sótano y cualquier ático acabado? Si hay varios niveles, cuente el mayor número de pisos que haya uno encima de otro.
<b>Recommended Wording</b>	No changes recommended.	¿Cuántos pisos hay en [esta vivienda / este edificio / esta casa móvil], incluyendo el sótano y cualquier ático acabado? Si hay varios niveles, cuente el mayor número de pisos que haya uno encima de otro.

## ***CLIMBQ***

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	How many stories are there from the main entrance of the building to the main entrance of your apartment?	¿Cuántos pisos hay desde la entrada principal del edificio a la entrada principal de su apartamento?
<b>Recommended Wording</b>	Not counting your own floor, how many stories are there from the main entrance of the building to the main entrance of your apartment?	Sin contar su propio piso, por favor dígame cuántos pisos hay desde la entrada principal del edificio hasta la entrada principal de su apartamento.

## ***ELEVQ***

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Is there a passenger elevator to your floor? Count freight elevators also meant to be used by passengers.	¿Hay algún ascensor al piso de su unidad? Cuenta también ascensores de carga que puedan llevar personas.
<b>Recommended Wording</b>	No changes recommended.	¿Hay algún elevador que llegue al piso en que usted vive? Cuenta elevadores de carga que también sean para llevar personas.

**BEDRMS**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	[Thinking about all of the different floors], how many bedrooms are there in your [house / apartment / manufactured/mobile home / living quarters]?	[Incluyendo todos los pisos], ¿cuántos dormitorios hay en su [casa / apartamento / casa móvil o remolque / vivienda]?
<b>Recommended Wording</b>	No changes recommended.	[Incluyendo todos los pisos], ¿cuántos dormitorios hay en su [casa / apartamento / casa móvil / vivienda]?

**BATHS**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	How many full bathrooms?	¿Cuántos baños completos?
<b>Recommended Wording</b>	No changes recommended.	No changes recommended.

**HALFB**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	How many half bathrooms?	¿Cuántos medios baños?
<b>Recommended Wording</b>	No changes recommended.	No changes recommended.

**KITCH**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	How many kitchens?	¿Cuántas cocinas?
<b>Recommended Wording</b>	No changes recommended.	No changes recommended.

## ***DINING***

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	How many SEPARATE dining rooms?	¿Cuántos comedores SEPARADOS?
<b>Recommended Wording</b>	How many SEPARATE dining rooms?  A separate dining room is one that is separated from other rooms by archways or walls extending at least six inches.	¿Cuántos comedores SEPARADOS?  Un comedor separado es el que se encuentra separado de otras habitaciones por arcos o paredes que se extienden al menos seis pulgadas.

## ***LIVING***

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	How many living rooms?	¿Cuántas salas de estar?
<b>Recommended Wording</b>	No changes recommended.	¿Cuántas salas?

## ***MORROM***

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Besides all of these rooms, are there any OTHER rooms in this home?	Además de todas estas habitaciones, ¿hay alguna OTRA habitación en esta vivienda?
<b>Recommended Wording</b>	No changes recommended.	No changes recommended.

**MORROM2**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	What are they? <input type="checkbox"/> 1 FAMILY ROOMS/GREAT ROOMS/TV ROOMS <input type="checkbox"/> 2 RECREATION ROOMS <input type="checkbox"/> 3 DENS/LIBRARIES <input type="checkbox"/> 4 LAUNDRY/UTILITY/PANTRIES <input type="checkbox"/> 5 OTHER FINISHED ROOMS <input type="checkbox"/> 6 OTHER UNFINISHED ROOMS	¿Qué son? <input type="checkbox"/> 1 SALAS DE ESTAR/SALONES/SALONES DE TV <input type="checkbox"/> 2 SALONES DE RECREACIÓN <input type="checkbox"/> 3 ESTUDIOS/BIBLIOTECAS <input type="checkbox"/> 4 CUARTOS PARA LAVAR/CUARTOS DE UTILIDADES/DESPENSAS <input type="checkbox"/> 5 OTRAS HABITACIONES ACABADAS <input type="checkbox"/> 6 OTRAS HABITACIONES SIN ACABAR
<b>Recommended Wording</b>	No changes recommended.	¿Qué son? <input type="checkbox"/> 1 SALAS DE ESTAR/SALAS DE TV <input type="checkbox"/> 2 SALAS DE RECREACIÓN <input type="checkbox"/> 3 ESTUDIOS/BIBLIOTECAS <input type="checkbox"/> 4 CUARTOS PARA LAVAR/CUARTOS DE UTILIDADES/DESPENSAS <input type="checkbox"/> 5 OTRAS HABITACIONES ACABADAS <input type="checkbox"/> 6 OTRAS HABITACIONES SIN ACABAR

**UNITSFQ**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	<p>Thinking about all the rooms you mentioned earlier, as well as [the basement and any hallways / the hallways] and entryways in the [house / apartment / manufactured/mobile home / living quarters], about how many square feet is that?</p> <p>Include: Finished attics.</p> <p>Exclude: Unfinished attics, carports, and attached garages. Also exclude porches that are not protected from the elements.</p>	<p>Incluyendo todas las habitaciones que usted mencionó, así como [el sótano, los pasillos / los pasillos] y entradas [a la casa / al apartamento / a la casa móvil o remolque / a la vivienda], ¿aproximadamente cuántos pies cuadrados hay?</p> <p>Incluya: Áticos acabados.</p> <p>Excluya: Áticos no acabados, marquesinas y garajes anexos. Excluya también los porches que no estén protegidos de los elementos.</p>
<b>Recommended Wording</b>	No changes recommended.	<p>Incluyendo todas las habitaciones que usted mencionó, así como [el sótano, los pasillos / los pasillos] y entradas [a la casa / al apartamento / a la casa móvil / a la vivienda], ¿aproximadamente cuántos pies cuadrados hay?</p> <p>Incluya: Áticos acabados.</p> <p>Excluya: Áticos no acabados, estacionamientos cubiertos y garajes anexos. Excluya también las terrazas o porches que estén al aire libre.</p>

**LOTQ**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	About how large is the lot?	¿Qué tamaño tiene su terreno?
<b>Recommended Wording</b>	No changes recommended.	Aproximadamente, ¿qué tamaño tiene su terreno?

**LTACIP**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Would you say that the lot is more than 1 acre or less than 1 acre?	¿Diría usted que el terreno tiene más de 1 acre o menos de 1 acre?
<b>Recommended Wording</b>	<p>Would you say that the lot is more than 1 acre or less than 1 acre?</p> <p>1 acre is roughly 1 American football field or 2/3 (two thirds) of an official soccer field.</p>	<p>¿Diría usted que el terreno tiene más de 1 acre o menos de 1 acre?</p> <p>1 acre es más o menos el tamaño de 1 campo de fútbol americano o 2/3 (dos tercios) del tamaño de un campo de fútbol soccer de tamaño reglamentario.</p>

**MG**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	<p>The next questions are about mortgages and other loans that are secured by the property.</p> <p>Not counting home equity loans, is there a mortgage or any loans on this [house / apartment / manufactured/mobile home / living quarters]?</p>	<p>Las siguientes preguntas son sobre hipotecas y otros préstamos garantizados por la propiedad.</p> <p>Sin contar los préstamos contra el valor líquido, ¿tiene [esta casa / este apartamento / esta casa móvil o remolque / esta vivienda] alguna hipoteca o préstamo?</p>
<b>Recommended Wording</b>	<p>To be consistent with the question structure changes in the Spanish recommendations, consider:</p> <p>The next questions are about mortgages and other loans that are secured by the property.</p> <p>Is there a mortgage or any loans on this [house / apartment / manufactured/mobile home / living quarters]?</p> <p>Don't count any home equity loans.</p>	<p>Las siguientes preguntas son sobre créditos o préstamos hipotecarios y otros préstamos garantizados por la propiedad.</p> <p>¿Tiene [esta casa/ este apartamento /esta casa móvil /esta vivienda] algún crédito hipotecario o algún préstamo?</p> <p>Por favor no cuente ningún préstamo que haya obtenido contra su equidad, es decir contra el valor que tenía acumulado en la vivienda.</p>

**REGMOR**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	How many mortgages (or loans) are there now on the [house / apartment / manufactured/mobile home / living quarters]?	¿Cuántas hipotecas (o préstamos) tiene actualmente [la casa / el apartamento / la casa móvil o remolque / la vivienda]?
<b>Recommended Wording</b>	No changes recommended.	¿Cuántos créditos hipotecarios (o préstamos) tiene actualmente [la casa / el apartamento / la casa móvil / la vivienda]?

**HELUMP**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Do you have a LUMP SUM home equity loan, that is, a home equity loan that is paid out in a one-time lump-sum amount and that must be repaid over a period of time?	¿Tiene usted un préstamo DE PAGO ÚNICO contra el valor líquido? Es decir, un préstamo contra el valor líquido que recibió en un pago único, una sola vez y que debe ser pagado en un período determinado de tiempo.
<b>Recommended Wording</b>	Other than any mortgage you may now have, do you have a home equity loan?  We are asking about a home equity loan that is paid out in a one-time lump-sum amount and that must be repaid over a period of time.	Además de cualquier préstamo o crédito hipotecario que usted tenga ahora, ¿tiene otro préstamo contra su equidad, es decir contra el valor que ya tenga acumulado en su vivienda?  Nos referimos a algún préstamo que haya recibido todo junto y de una sola vez, pero que debe devolverse en un periodo determinado de tiempo.  <i>(Aside from any mortgage you may currently have, do you have a home equity loan? We mean a loan paid out in a one-time lump-sum amount and that must be repaid over a period of time.)</i>

**HELUMN**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	How many LUMP SUM home equity loans do you have?	¿Cuántos préstamos DE PAGO ÚNICO contra el valor líquido tiene usted?
<b>Recommended Wording</b>	No changes recommended.	¿Cuántos préstamos tiene usted contra su equidad, o sea contra el valor que ya tenga acumulado en su vivienda, en los que haya recibido el préstamo todo junto y de una sola vez?  <i>(How many home equity loans do you have that were paid out in a one-time lump-sum amount?)</i>



**HELC**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Do you have a home equity LINE OF CREDIT, that is, a home equity loan that allows you to borrow against it as often as you wish, up to a fixed limit?	¿Tiene usted una LÍNEA DE CRÉDITO contra el valor líquido, es decir, un préstamo contra el valor líquido que le permite tomar dinero prestado con la frecuencia que usted desee hasta un límite prefijado?
<b>Recommended Wording</b>	No changes recommended.	¿Tiene usted una LÍNEA DE CRÉDITO contra el valor que ya tenga acumulado en la vivienda, es decir, un préstamo contra la equidad que tiene en su vivienda que le permite tomar dinero prestado con la frecuencia que usted desee hasta un límite prefijado?  <i>(Do you have a home equity LINE OF CREDIT, that is, a home equity loan that allows you to borrow against it as often as you wish, up to a fixed limit?)</i>

**HELNCN**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	How many home equity LINES OF CREDIT do you have?	¿Cuántas LÍNEAS DE CRÉDITO contra el valor líquido tiene usted?
<b>Recommended Wording</b>	No changes recommended.	¿Cuántas LÍNEAS DE CRÉDITO contra el valor que ya tenga acumulado en la vivienda tiene usted?

**SUBMOR**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Did you get the [first] mortgage through a STATE or local government program that provides lower cost mortgages?	¿Obtuvo usted la [primera] hipoteca mediante un programa gubernamental local o ESTATAL que proporciona hipotecas de bajo costo?
<b>Recommended Wording</b>	There are STATE and local government programs that provide low cost mortgages.  Did you get the [first/second] mortgage through a program like these?	Hay programas gubernamentales locales y ESTATALES que proporcionan préstamos hipotecarios de bajo costo.  ¿Obtuvo usted el [primer] préstamo o crédito hipotecario mediante un programa como éstos?

**MATBUY**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Did you get the CURRENT [first] mortgage the same year you bought your home?	¿Obtuvo usted la [primera] hipoteca ACTUAL el mismo año que compró su vivienda?
<b>Recommended Wording</b>	No changes recommended.	<p>¿Obtuvo su [primer] préstamo o crédito hipotecario ACTUAL el mismo año que compró su vivienda?</p> <ul style="list-style-type: none"> <li>• Provide the definition of “current” as an interviewer instruction or help screen</li> </ul>

**NEWMOR**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	<p>With regard to the first mortgage, did you get a new mortgage or did you assume someone else’s mortgage?</p> <p><input type="checkbox"/>1 NEW  <input type="checkbox"/>2 ASSUMED  <input type="checkbox"/>3 WRAP AROUND</p>	<p>Respecto a la primera hipoteca, ¿obtuvo usted una hipoteca nueva o asumió la hipoteca de otra persona?</p> <p><input type="checkbox"/>1 NUEVA  <input type="checkbox"/>2 ASUMIDA  <input type="checkbox"/>3 SEGUNDA HIPOTECA GARANTIZADA</p>
<b>Recommended Wording</b>	<p>With regard to the first mortgage, did you get a new mortgage or did you assume the seller’s mortgage?</p> <p><input type="checkbox"/>1 NEW  <input type="checkbox"/>2 ASSUMED  <input type="checkbox"/>3 WRAP AROUND</p>	<p>Respecto al [primer] préstamo o crédito hipotecario, ¿obtuvo usted un préstamo hipotecario nuevo o adquirió el préstamo que tenía el dueño anterior de la vivienda?  <i>(With regard to the [first] mortgage, did you get a new mortgage or did you acquire the mortgage from the prior owner of the dwelling?)</i></p> <p><input type="checkbox"/>1 NUEVO  <input type="checkbox"/>2 ADQUIRIDO  <input type="checkbox"/>3 SEGUNDA HIPOTECA GARANTIZADA</p>

**REFI**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Was this mortgage a refinancing of a previous mortgage?	¿Era esta hipoteca una refinanciación de una hipoteca anterior?
<b>Recommended Wording</b>	No changes recommended.	¿Era este préstamo o crédito hipotecario una refinanciación de un préstamo o crédito hipotecario anterior?

**INTW**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	What is the current interest rate on the mortgage?	¿Cuál es la tasa de interés actual de la hipoteca?
<b>Recommended Wording</b>	No changes recommended.	¿Cuál es la tasa de interés actual del préstamo o crédito hipotecario?

**PMT**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	What is the current monthly payment? Include as much PITI as they pay.	¿Cuál es el pago mensual actual? Incluya PITI (Principal, Intereses, Impuestos y Seguro)
<b>Recommended Wording</b>	What is the current monthly payment? Include as much Principal, Interest, Taxes and Insurance (PITI) as they pay.	¿Cuál es el pago mensual actual? Incluya todo el Principal, Intereses, Impuestos y Seguros (PIIS) que se paguen.

**TAXPMT**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Besides principal and interest, does the payment include – Property taxes?	Además de capital e intereses, ¿el pago incluye . . . Impuestos sobre la propiedad?
<b>Recommended Wording</b>	No changes recommended.	Además de principal e intereses, ¿el pago incluye . . . Impuestos sobre la

**INSPMT**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	(Besides principal and interest, does the payment include...)  Homeowner's insurance?	(Además de capital e intereses, ¿el pago incluye . . .)  Seguro de propietario?
<b>Recommended Wording</b>	Homeowner's insurance protects homeowners in case of a fire, other accidental damage to the home, robberies, third party injuries on the premises, etc."  Besides principal and interest, does the payment include...  Homeowner's insurance?	El seguro para la vivienda protege al dueño en caso de incendio, otros daños accidentales a la vivienda, robos, daños contra terceros en la propiedad, etc. <i>(Homeowner's insurance protects homeowner's in case of a fire, other accidental damage to the home, robberies, third party injuries on the premises, etc.)</i>  Además de principal e intereses, ¿el pago mensual de su préstamo incluye seguro para la vivienda?

**PMIPMT**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	(Besides principal and interest, does the payment include...)  Private mortgage insurance?	(Además de capital e intereses, ¿el pago incluye . . .)  Seguro Hipotecario Privado?
<b>Recommended Wording</b>	Private mortgage insurance or 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.  Besides principal and interest, does the payment include Private mortgage insurance or PMI?	Un seguro hipotecario privado o PMI es un tipo de seguro que un banco o agencia financiera normalmente le exige tener a la persona que compra una vivienda en casos en que el enganche o anticipo que pone el comprador está por debajo de un cierto porcentaje.  Además de principal e intereses, ¿el pago incluye Seguro Hipotecario Privado o PMI?

***OTHPMT***

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	(Besides principal and interest, does the payment include . . .)  Anything else? (Exclude anything already mentioned)	(Además de capital e intereses, ¿el pago incluye . . .)  Algo más? (Excluya cualquier cosa ya mencionada)
<b>Recommended Wording</b>	No changes recommended.	No changes recommended.

***PMIAMS***

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	How much was the private mortgage insurance payment last year?	¿Cuánto fue el pago del Seguro Hipotecario Privado el año pasado?
<b>Recommended Wording</b>	How much was the private mortgage insurance or PMI payment last year?	¿Cuánto fue el pago del Seguro Hipotecario Privado o PMI el año pasado?

**MORTIN**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	<p>Is the mortgage an FHA, VA, Rural Housing Service / Rural Development mortgage, or some other type?</p> <p><input type="checkbox"/>1 FHA</p> <p><input type="checkbox"/>2 VA</p> <p><input type="checkbox"/>3 RURAL HOUSING SERVICE/RURAL DEVELOPMENT (FORMERLY FARMER'S HOME LOAN ADMINISTRATION)</p> <p><input type="checkbox"/>4 SOME OTHER TYPE</p>	<p>¿Es la hipoteca de FHA, VA, Servicio de Vivienda Rural / Urbanización Rural o algún otro tipo?</p> <p><input type="checkbox"/>1 FHA</p> <p><input type="checkbox"/>2 VA</p> <p><input type="checkbox"/>3 SERVICIO DE VIVIENDA RURAL /URBANIZACIÓN RURAL (ANTIGUAMENTE ADMINISTRACIÓN DE PRÉSTAMOS A LOS AGRICULTORES)</p> <p><input type="checkbox"/>4 ALGÚN OTRO TIPO</p>
<b>Recommended Wording</b>	<p>Is the mortgage an FHA, VA, Rural Housing Service / Rural Development mortgage, or none of these?</p> <p><input type="checkbox"/>1 FHA</p> <p><input type="checkbox"/>2 VA</p> <p><input type="checkbox"/>3 RURAL HOUSING SERVICE/RURAL DEVELOPMENT (FORMERLY FARMER'S HOME LOAN ADMINISTRATION)</p> <p><input type="checkbox"/>4 NONE OF THESE</p>	<p>¿Es la hipoteca de FHA (Administración de Vivienda Federal), VA (Administración de Veteranos), Servicio de Vivienda Rural /Urbanización Rural o ninguno de éstos?</p> <p><input type="checkbox"/>1 FHA</p> <p><input type="checkbox"/>2 VA</p> <p><input type="checkbox"/>3 SERVICIO DE VIVIENDA RURAL /URBANIZACIÓN RURAL (ANTIGUAMENTE ADMINISTRACIÓN DE PRÉSTAMOS A LOS AGRICULTORES)</p> <p><input type="checkbox"/>4 NINGUNO DE ÉSTOS</p>

**BANK**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	<p>Did you borrow money from a bank or other organization OR did you borrow it from an individual?</p> <p><input type="checkbox"/>1 BANK OR ORGANIZATION</p> <p><input type="checkbox"/>2 INDIVIDUAL</p>	<p>¿Tomó usted el dinero prestado de un banco u otra organización O de una persona?</p> <p><input type="checkbox"/>1 BANCO U ORGANIZACIÓN</p> <p><input type="checkbox"/>2 PERSONA</p>
<b>Recommended Wording</b>	<p>No changes recommended.</p>	<p>¿Obtuvo el préstamo de un banco u otra organización, O le dio el préstamo una persona?</p>

**ACCESS**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Does this unit have direct access either from the outside or through a common hall? <input type="checkbox"/> 1 YES, DIRECT ACCESS <input type="checkbox"/> 2 NO, THROUGH ANOTHER UNIT	¿Esta unidad tiene acceso directo desde el exterior o desde una entrada común? <input type="checkbox"/> 1 SI, ACCESO DIRECTO <input type="checkbox"/> 2 NO, A TRAVÉS DE OTRA UNIDAD
<b>Recommended Wording</b>	Does this unit have direct access—either from the outside or through a common hall—or can it only be accessed through another unit? <input type="checkbox"/> 1 YES, DIRECT ACCESS <input type="checkbox"/> 2 NO, THROUGH ANOTHER UNIT	¿Tiene esta vivienda acceso directo—ya sea desde el exterior o desde una entrada en común—o sólo tiene acceso a través de otra vivienda? <input type="checkbox"/> 1 SI, ACCESO DIRECTO <input type="checkbox"/> 2 NO, A TRAVÉS DE OTRA UNIDAD

**FRENT**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	How often is the rent on that [house / apartment / manufactured/mobile home / living quarters] due?	¿Con qué frecuencia se debe pagar el alquiler de [esa casa / ese apartamento / esa casa móvil o remolque / esa vivienda]?
<b>Recommended Wording</b>	No changes to the question text.	¿Con qué frecuencia se debe pagar el alquiler de [esa casa / ese apartamento / esa casa móvil / esa vivienda]?

**RENT**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	How much is the rent?	¿Cuánto es el alquiler?
<b>Recommended Wording</b>	How much is the rent?  If you pay an additional amount for parking, do not count it as part of your rent.	¿Cuánto es el alquiler?  Si usted paga una cantidad adicional por el alquiler de un espacio para estacionar su automóvil, no lo cuente como parte del alquiler.

***BUYI2***

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Does this household have household property insurance?	¿Este hogar tiene seguro sobre la propiedad de la vivienda?
<b>Recommended Wording</b>	Does this household have renter's property insurance?	¿Este hogar tiene seguro sobre sus pertenencias en la vivienda?

***AMTI2***

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	In the past 12 months, what was the total cost?	¿Cuál fue el costo total en los últimos 12 meses?
<b>Recommended Wording</b>	In the past 12 months, that is, since (MONTH YEAR), what was the total cost?	¿Cuál fue el costo total en los últimos 12 meses, es decir, desde (MONTH de YEAR)?



**RENEW**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	<p>Some rental agreements include a special re-certification process. Recertification means a renter is <b>REQUIRED</b> to report everyone who lives with them, all jobs, all savings and sources of income, <b>AND</b> this determines the amount of rent they have to pay.</p> <p>Do you have to re-certify to determine the amount of rent you pay?</p>	<p>Algunos contratos de alquiler incluyen un proceso especial de recertificación. Recertificación significa que el inquilino está <b>OBLIGADO</b> a declarar quién vive con él, todos los trabajos, todos los ahorros y fuentes de ingresos, <b>Y</b> estos factores determinan la cantidad a pagar por el alquiler.</p> <p>¿Tiene usted que re-certificar para determinar la cantidad a pagar por el alquiler?</p>
<b>Recommended Wording</b>	<p>Some rental agreements include a special re-certification process. Recertification means a renter is <b>REQUIRED</b> to report everyone who lives with them, all jobs, all savings and sources of income, <b>AND</b> this determines the amount of rent they have to pay.</p> <p>Do you have to re-certify to determine the amount of rent you pay?</p> <p>This does not include credit checks that people undergo when they first apply to rent an apartment.</p>	<p>Algunos contratos de alquiler incluyen un proceso especial de recertificación. Recertificación significa que el inquilino está <b>OBLIGADO</b> a declarar quién vive con él, todos los trabajos, todos los ahorros y fuentes de ingresos, <b>Y</b> estos factores determinan la cantidad a pagar por el alquiler.</p> <p>¿Tiene usted que re-certificar para determinar la cantidad a pagar por el alquiler?</p> <p>Esto no incluye cuando a las personas les revisan el historial de crédito cuando presentan una solicitud para alquilar un apartamento.</p>

**SUBRNT1**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	<p>Is your rent amount lower because you are in either a Federal, State or local government housing program?</p>	<p>¿Paga usted un alquiler reducido por formar parte de un programa de vivienda del gobierno federal, estatal o local?</p>
<b>Recommended Wording</b>	<p>No changes recommended.</p>	<p>No changes recommended.</p>

**VCHER**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	A housing voucher gives a renter the right to choose where they live AND it helps pay for rent. Does your household have a housing voucher?	Un vale de vivienda le da al inquilino el derecho a elegir dónde vivir Y le ayuda a pagar el alquiler. ¿Tiene su hogar un vale de vivienda?
<b>Recommended Wording</b>	No changes recommended.	Un vale o “voucher” de vivienda le da al inquilino el derecho a elegir donde vivir Y le ayuda a pagar el alquiler. ¿Tiene su hogar un vale o “voucher” de vivienda?

**VCHERMOV**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Can you use your housing voucher to move to another location?	¿Puede usted usar su vale de vivienda para mudarse a otro lugar?
<b>Recommended Wording</b>	No changes recommended.	¿Puede usted usar su vale o “voucher” de vivienda para mudarse a otro lugar?

**PROJI**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Is the Housing Authority your landlord?	¿Es su casero o arrendador la Autoridad de Vivienda (Housing Authority)?
<b>Recommended Wording</b>	Is the government agency called the Housing Authority your landlord?	¿Le alquila a usted su vivienda una agencia de gobierno llamada “Housing Authority” o Autoridad de Vivienda?

**APPLY**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Was your household assigned to this specific [house / building / manufactured/mobile home / living quarters], or were you allowed to choose it yourself?	¿Su hogar fue asignado a [esta casa específica / este edificio específico / esta casa móvil o remolque específico / esta vivienda específica] o pudo elegirlo usted mismo?
<b>Recommended Wording</b>	No changes recommended.	¿Su hogar fue asignado a [esta casa específica / este edificio específico / esta casa móvil específica / esta vivienda específica] o le permitieron a usted mismo(a) elegirlo?

**RCNTRL1**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Does the government limit the rent on your [house / apartment / manufactured/mobile home / living quarters] through rent control or rent stabilization?	¿El alquiler de su [casa / apartamento / casa móvil o remolque / vivienda] está limitado por el gobierno mediante control o estabilización de la renta?
<b>Recommended Wording</b>	No changes recommended.	¿El costo del alquiler de su [casa / apartamento / casa móvil / vivienda] está limitado por el gobierno mediante control o estabilización de la renta? <i>[Does the government limit the cost of the rent on your [house / building / mobile home / living quarters] through rent control or rent stabilization?]</i>

**RNTADJ1**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Does anyone in the household work for the owner, or is anyone related to the owner?	¿Hay alguien en el hogar que trabaje para el propietario, o que esté relacionado con él?
<b>Recommended Wording</b>	Does anyone in the household do work for the owner, or is anyone related to the owner?	¿Hay alguien en el hogar que haga algún trabajo para el dueño, o que sea pariente de él?

**RNTADJ2**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Is the rent adjusted because someone in the household works for or is related to the owner?	¿Está ajustado el alquiler porque alguien en el hogar trabaja para el propietario o está relacionado con él?
<b>Recommended Wording</b>	Is the rent reduced because someone in the household does work for or is related to the owner?	¿Pagan un alquiler más bajo porque alguien en el hogar hace algún trabajo para el dueño o es pariente de él?

**PRENT**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Of the (RENT) rent you reported, how much is this household required to pay?	De los (RENT) de alquiler que usted declaró, ¿cuánto debe pagar este hogar?
<b>Recommended Wording</b>	No changes recommended.	De los (RENT) de alquiler que usted mencionó, ¿cuánto debe pagar este hogar?

**QSAL**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	During the past 12 months, did you receive any wages, salary, tips, bonuses, or commissions?	Durante los pasados 12 meses, ¿recibió usted algún salario, propina, bonificación o comisión?
<b>Recommended Wording</b>	During the past 12 months, that is, since (MONTH YEAR), did you receive any earnings such as wages, salary, tips, bonuses, or commissions?	Durante los últimos 12 meses, es decir, desde (MONTH de YEAR), ¿recibió usted algún ingreso ya sea como sueldo o salario, propina, bonificación o comisión?

**SALQ**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	How much did you receive?  Report amount from all jobs before any deductions for taxes, bonds or other items.	¿Cuánto recibió usted?  Indique la cantidad procedente de todos los trabajos antes de cualquier deducción por impuestos, bonos u otros conceptos.
<b>Recommended Wording</b>	How much did you receive in the last 12 months, that is, since (MONTH YEAR)?  Report amount from all jobs before any deductions for taxes, bonds or other items.	¿Cuánto recibió usted en los últimos 12 meses, es decir, desde (MONTH de YEAR)?  Indique la cantidad que recibió de todos los trabajos antes de cualquier deducción por impuestos, bonos u otros conceptos.

**QSELF**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Did you receive any self-employment income during the past 12 months?	¿Recibió usted ingresos de auto empleo durante los últimos 12 meses?
<b>Recommended Wording</b>	Did you receive any self-employment income during the past 12 months, that is, since (MONTH YEAR)?	¿Recibió usted ingresos de un empleo por cuenta propia durante los últimos 12 meses, es decir, desde (MONTH de YEAR)?

**QINT**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	In the past 12 months, did you have interest from savings, money market funds, IRA's, CDs, or other interest bearing accounts?	En los últimos 12 meses, ¿recibió usted intereses de cuentas de ahorro, fondos monetarios, cuentas de jubilación (IRA's), cédulas de depósito (CDs), u otras cuentas que produzcan intereses?
<b>Recommended Wording</b>	In the past 12 months, that is, since (MONTH YEAR), did you have interest from savings, money market funds, IRA's, CDs, or other interest bearing accounts?	En los últimos 12 meses, es decir, desde (MONTH de YEAR), ¿recibió usted intereses de cuentas de ahorro, cuentas "money market," cuentas de jubilación individuales como por ejemplo las cuentas IRA, plazos fijos, u otras cuentas que produzcan intereses?

**QDIV**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	In the past 12 months, did you have dividends from stocks?	En los últimos 12 meses, ¿obtuvo usted dividendos de acciones?
<b>Recommended Wording</b>	In the past 12 months, that is, since (MONTH YEAR), did you have dividends from stocks?	En los últimos 12 meses, es decir, desde (MONTH de YEAR), ¿obtuvo usted dividendos de acciones?

**QRENT**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	In the past 12 months, did you receive rental income?	En los últimos 12 meses, ¿obtuvo usted ingresos procedentes de alquiler?
<b>Recommended Wording</b>	In the past 12 months, that is, since (MONTH YEAR), did you receive rental income?	En los últimos 12 meses, es decir, desde (MONTH de YEAR), ¿obtuvo usted ingresos de alquileres o rentas?

**QSS**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Did you receive any Social Security or Railroad Retirement benefits during the past 12 months?	¿Recibió usted beneficios de la Seguridad Social o de Railroad Retirement durante los últimos 12 meses?
<b>Recommended Wording</b>	Did you receive any Social Security or Railroad Retirement benefits during the past 12 months, that is, since (MONTH YEAR)?	¿Recibió usted beneficios de jubilación ya sea del “Social Security” o para personal jubilado de los ferrocarriles durante los últimos 12 meses, es decir, desde (MONTH de YEAR)?

**QSSI**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Did you receive any Supplemental Security Income (SSI) payments during the past 12 months?	¿Recibió usted algún pago del Supplemental Security Income (SSI) durante los últimos 12 meses?
<b>Recommended Wording</b>	<p>Supplemental Security Income or SSI makes monthly payments to people with low income and scarce resources who are over 65 years old, blind, or disabled.</p> <p>Did you receive any Supplemental Security Income (SSI) payments during the past 12 months, that is, since (MONTH YEAR)?</p> <p>Exclude Social Security Disability Income (SSDI). Exclude Social Security Benefits.</p>	<p>El programa de Ingreso del Seguro Suplementario (SSI) hace pagos mensuales a personas de bajos ingresos y recursos limitados y que tengan 65 años o más, o que sean ciegos o discapacitados.</p> <p>¿Recibió usted algún pago de Ingreso del Seguro Suplementario (SSI) durante los últimos 12 meses, es decir, desde (MONTH de YEAR)?</p> <p>No incluya SSDI o pagos por discapacidad del Social Security. No incluya beneficios de jubilación del Social Security.</p>

**QWELF**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Did you receive any public assistance or public welfare payments from the state or local welfare office during the past 12 months?	¿Recibió usted alguna asistencia pública o pagos de la oficina de beneficencia estatal o local durante los últimos 12 meses?
<b>Recommended Wording</b>	Did you receive any public assistance or public welfare payments from the state or local welfare office during the past 12 months, that is, since (MONTH YEAR)?  Do not include food stamps.	¿Recibió usted alguna asistencia pública o pagos de la oficina de “welfare” estatal o local durante los últimos 12 meses, es decir, desde (MONTH de YEAR)?  No cuente estampillas de comida o cupones de alimentos.

**QRETIR**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Did you receive any retirement or survivor pensions during the past 12 months?	¿Recibió usted alguna pensión de jubilación o viudedad durante los últimos 12 meses?
<b>Recommended Wording</b>	Did you receive any retirement or survivor pensions during the past 12 months, that is, since (MONTH YEAR)?	¿Recibió usted durante los últimos 12 meses, es decir, desde (MONTH de YEAR) alguna pensión de jubilación o pensión para viudos(as) o dependientes de un trabajador fallecido?  <i>(Did you receive in the last 12 months any retirement pension or pension for widow(er)s or dependents of a dead worker?)</i>

**QWKCMP**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Did you receive any disability payments such as SSDI, worker’s compensation, veteran’s disability or other disability payments during the past 12 months?	Recibió usted algún pago por discapacidad como SSDI, compensación de trabajadores, discapacidad de veteranos u otros pagos por discapacidad durante los últimos 12 meses?
<b>Recommended Wording</b>	Did you receive any disability payments such as SSDI, worker’s compensation, veteran’s disability or other disability payments during the past 12 months, that is, since (MONTH YEAR)?	¿Recibió usted algún pago por discapacidad como por ejemplo SSDI, compensación para trabajadores, discapacidad para veteranos u otros pagos por discapacidad durante los últimos 12 meses, es decir, desde (MONTH de YEAR)?

**QALIM**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	In the past 12 months, did you receive alimony or child support?	En los últimos 12 meses, ¿recibió usted pensión alimenticia (alimony) o ayuda para los hijos (child support)?
<b>Recommended Wording</b>	<p>People sometimes receive payments from an ex-spouse or partner to help them support themselves or their children. These payments are sometimes received from a government agency.</p> <p>In the past 12 months, that is, since (MONTH YEAR), did you receive any such payments, that is, alimony or child support?</p>	<p>Hay pagos de parte de un ex esposo(a) o ex pareja para ayudar a mantenerle a usted o a sus hijos. A veces esos pagos se reciben de una agencia del gobierno.</p> <p>En los últimos 12 meses, es decir, desde (MONTH de YEAR), ¿recibió usted alguno de esos pagos, es decir, manutención o pensión alimenticia para usted o sus hijos?</p> <p><i>(There are payments from an ex-spouse or partner to help support a person or their children. Sometimes those payments are received through a government agency.</i></p> <p><i>In the last 12 months, did you receive any such payments, that is, support for you or your children?)</i></p>



**QOTHER**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	In the past 12 months, did you receive unemployment compensation, any veteran's payments not already mentioned or any other income?	En los últimos 12 meses, ¿recibió usted compensación de desempleo, algún pago de veterano no mencionado anteriormente o algunos otros ingresos?
<b>Recommended Wording</b>	In the past 12 months, that is, since (MONTH YEAR), did you receive unemployment compensation, any veteran's payments not already mentioned or any other income?	En los últimos 12 meses, es decir, desde (MONTH de YEAR), ¿recibió usted compensación de desempleo, algún pago a veteranos no mencionado anteriormente o algunos otros ingresos?

**MISSINC**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	What was your TOTAL income during the past 12 months?	¿Cuáles fueron los ingresos TOTALES de usted durante los últimos 12 meses?
<b>Recommended Wording</b>	What was your TOTAL income during the past 12 months, that is, since (MONTH YEAR)?	¿Cuáles fueron los ingresos TOTALES de usted durante los últimos 12 meses, es decir, desde (MONTH de YEAR)?

**ESTTINC**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	What is your best estimate of the total income your family received from all sources over the past 12 months?	¿Cuánto calcula usted que fueron los ingresos totales recibidos por su familia de todas las fuentes durante los últimos 12 meses?
<b>Recommended Wording</b>	What is your best estimate of the total income your family received from all sources over the past 12 months, that is, since (MONTH YEAR)?	<p>¿Cuál es su cálculo aproximado de cuánto fueron los ingresos totales de cualquier tipo recibidos por toda su familia durante los últimos 12 meses, es decir, desde (MONTH de YEAR)?</p> <p><i>(What is your approximate estimate of how much was the total income of any type received by all members of your family during the last 12 months, that is, since (MONTH YEAR)?)</i></p>

**LT25K**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Was all of your total combined incomes over \$25,000?	¿Fueron todos sus ingresos combinados superiores a \$25,000?
<b>Recommended Wording</b>	No changes recommended.	¿Fueron todos los ingresos combinados de toda su familia más de \$25,000?  <i>(Was the income of all family members combined over \$25,000?)</i>

**ZINCH**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Is your total income THIS MONTH about the same as it was a year ago?  Is all of your total combined income THIS MONTH about the same as it was a year ago?	¿Son sus ingresos totales ESTE MES aproximadamente iguales a los de hace un año?  ¿Son todos sus ingresos combinados totales ESTE MES aproximadamente iguales a los de hace un año?
<b>Recommended Wording</b>	No changes recommended.	¿Son sus ingresos totales ESTE MES aproximadamente iguales a los de hace un año?  ¿Son todos los ingresos combinados totales de toda su familia ESTE MES aproximadamente iguales a los de hace un año?

**ZINCN**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	What do you expect your total income to be in the NEXT 12 MONTHS?	¿Cuáles espera usted que sean sus ingresos totales en los PRÓXIMOS 12 MESES?
	What do you expect all of your total combined income to be in the NEXT 12 MONTHS?	¿Cuáles espera usted que sean todos sus ingresos combinados totales en los PRÓXIMOS 12 MESES?
<b>Recommended Wording</b>	No changes recommended.	¿Cuánto calcula que serán todos sus ingresos totales en los PROXIMOS 12 MESES?
		¿Cuánto calcula que serán todos los ingresos combinados totales de toda su familia en los PROXIMOS 12 MESES?

**QFSI**

	<b>English</b>	<b>Spanish</b>
<b>Original Wording</b>	Did you receive Food Stamp Benefits in the past 12 months?	¿Recibió usted ayuda para alimentos (Food Stamp Benefits) en los últimos 12 meses?
	Did your family receive Food Stamp Benefits in the past 12 months?	¿Recibió su familia estampillas para comida o cupones de alimentos (Food Stamp Benefits) en los últimos 12 meses?
<b>Recommended Wording</b>	Did you receive Food Stamp Benefits in the past 12 months, that is, since (MONTH YEAR)?	¿Recibió usted estampillas de comida o cupones de alimentos en los últimos 12 meses, es decir, desde (MONTH de YEAR)?
	Did your family receive Food Stamp Benefits in the past 12 months, that is, since (MONTH YEAR)?	¿Recibió su familia estampillas de comida o cupones de alimentos en los últimos 12 meses, es decir, desde (MONTH de YEAR)?

**APPENDIX 10:  
FINAL WORDING OF SPANISH QUESTIONS IN THE 2009 AHS:  
TESTED QUESTIONS AND CHANGES MADE TO UNTESTED  
QUESTIONS**

## TESTED QUESTIONS

### HTYPE

¿Es ^address\_unit\_S1 una casa, un apartamento, una casa móvil, o algún otro tipo de vivienda?

1. Casa
2. Apartamento, departamento
3. Casa móvil o remolque SIN habitación permanente añadida
4. Casa móvil o remolque CON una o más habitaciones permanentes añadidas
5. UV en hotel, motel, etc., no transitorio
6. UV permanente en hotel, motel, etc., transitorio
7. UV casa de huéspedes o pensión
8. Barco o vehículo de recreo
9. Tienda de campaña, cueva, o vagón de ferrocarril
10. UV no especificada arriba, especifique
11. Espacio no ocupado para casa móvil, remolque o tienda de campaña
12. Vivienda colectiva

Fill:

^address\_unit\_S1:

if there is no address information then fill "esta unidad"

else fill the address

### ISTYPE

If not obvious ask...

¿^AreYour\_IsThat vivienda

Read all categories

1. Una casa móvil?
2. Un edificio de una sola unidad de vivienda, separado de cualquier otro edificio?
3. Un edificio de una sola unidad de vivienda, unido a uno o más edificios?
4. Un edificio con dos o más apartamentos?

Fill:

^AreYour\_IsThat:

if ISTATUS=1,2 (Occupied or URE (Usual Residence Elsewhere)) then

fill "Es su"

elseif ISTATUS=3 (Vacant) then

fill "Es ese"

### TENURE

^HTYPEFILL\_S5

1. ¿es propiedad suya o de alguien en su hogar o todavía (lo/la) están pagando,
2. es alquilado(a), o
3. está ocupada sin pagar alquiler?

Fill:

^HTYPEFILL\_S5:

If HTYPE=1 (House) Then

Fill "Esta casa"

Elseif HTYPE=2 (Apartment) Then

Fill "Este apartamento"

Elseif HTYPE in [3,4] (Manufactured/Mobile Home) Then

Fill "Esta casa móvil"  
Else Fill "Esta vivienda"

## **NUNITS1**

¿Cuántos apartamentos hay en ^mobile\_building?

Fill:

*^mobile\_building:*

if HTYPE=3,4 (Manufactured/Mobile Home) then  
fill "la casa móvil"  
else fill "el edificio"

## **BULTQ**

¿En qué año fue construida/o ^yourhome\_building?

0. 2000-presente
1. 1995-1999
2. 1990-94
3. 1985-89
4. 1980-84
5. 1975-79
6. 1970-74
7. 1960-69
8. 1950-59
9. 1940-49
10. 1930-39
11. 1920-29
12. 1919 o antes

Fill:

*^yourhome\_building:*

if STATUS=1 (Occupied) and STYPE=1,2 (One Unit Detached or Attached) then  
fill "su casa"  
else if STYPE=4 (Manufactured/Mobile Home) then  
fill "la casa móvil"  
else if STATUS=2,3 (URE or Vacant) or (STATUS=1 and STYPE=3) (Occupied and 2+ unit Building)  
then  
fill "el edificio"

## **CELARIQ**

¿Está ^that\_this\_S1 casa construida-

Read categories until a "yes" reply is received

1. Con un sótano?
2. Con un espacio de poca altura bajo el edificio?
3. Sobre losa o base de concreto?
4. De alguna otra forma? (Especifique)

Fill:

*^that\_this\_S1:*

if ISTATUS = 3 (Vacant) then  
fill "esa"  
else fill "esta"

## CELAR2Q

¿Está ese sótano bajo TODA la casa o bajo PARTE de la casa?

("CASA" se refiere solamente al espacio habitable, por ejemplo, no es necesario que haya sótano bajo el garaje/estacionamiento cubierto para que se considere que está bajo "toda" la casa.)

1. Toda
2. Parte

## FLOORSQ

¿Cuántos pisos hay en *^that\_this* *^bldg\_home\_mobile* *^basement\_attic*?

- En caso de viviendas de niveles, cuente el mayor número de pisos encima de cada uno
- Enter 21 for any number 21 or greater.

Fills:

*^that\_this*:

if ISTATUS=3 (Vacant) then

fill "esa/ese"

else fill "esta/este"

*^bldg\_home\_mobile*:

if STYPE=3 (2+ unit building) then

fill "edificio"

elseif STYPE=4,5 (Manufactured/Mobile Home) then

fill "casa móvil"

else fill "vivienda"

*^basement\_attic*:

if CELLAR=1,2 (with basement under all or part of the house) and STYPE=1,2 (one unit building detached or attached) then

fill "incluyendo el sótano y cualquier ático acabado"

else if CELLAR = 3,4,5,DK,RF (will a crawl space, on a concrete slab, in some other way, DK, RF) and STYPE=1,2 (one unit building detached or attached) then

fill "incluyendo los áticos acabados"

else fill " "

## CLIMBQ

¿Sin contar su propio piso, por favor dígame cuántos pisos hay desde la entrada principal del edificio hasta a la entrada principal de *^that\_your\_S1* apartamento?

- If they are on the same floor, record 0

Fill:

*^that\_your\_S1*:

If ISTATUS = 3 (Vacant) then

fill "ese"

else fill "su"

## ELEVQ

¿Hay algún elevador que llegue al piso en que usted vive *^thisunit\_your*?

- Cuente elevadores de carga que también sean para llevar personas

1. Sí
2. No

Fill:

*^thisunit\_your:*  
if ISTATUS=3 (Vacant) then  
fill "esta unidad"  
else fill "su unidad"

## **BEDRMS**

¿*^thinking\_how* dormitorios hay en *^in\_that\_your* *^HTYPEFILL\_S4*?

- Enter 10 for 10 or more

Fill:

*^thinking\_how:*

IF STYPE=1,2,4 (one unit building detached or attached or manufactured/mobile home) and FLOORS>=2 (number of stories in building >= 2) THEN  
fill "Incluyendo todos los pisos, cuántos"  
else fill "Cuántos"

*^in\_that\_your:*

If ISTATUS=3 (Vacant) then  
Fill "en esa/ese"  
Else Fill "en su"

*^HTYPEFILL\_S4:*

If HTYPE = 1 (House) Then  
Fill "casa"  
Elseif HTYPE = 2 (Apartment) Then  
Fill "apartamento"  
Elseif HTYPE in [3,4] (Manufactured/Mobile Home) Then  
Fill "casa móvil"  
Else Fill "vivienda"

## **BATHS**

¿Cuántos baños completos?

- Enter 10 for 10 or more

## **HALFB**

¿Cuántos medios baños?

- Enter 10 for 10 or more

## **KITCH**

¿Cuántas cocinas?

- Enter 5 for 5 or more

## **DINING**

¿Cuántos comedores SEPARADOS? (A separate dining room is one that's separated from other rooms by archways or walls extending at least six inches.)

- Enter 5 for 5 or more

## **LIVING**

¿Cuántas salas?

- Enter 5 for 5 or more



## MORROM

¿Además de todas estas habitaciones, hay alguna OTRA habitación en ^that\_this\_S1 vivienda?

1. Sí
2. No

Fill:

*^that\_this\_S1:*

if ISTATUS = 3 (Vacant) then

fill "esa"

else fill "esta"

## MORROM2

¿Qué son?

- Enter all that apply, separate with commas
- Do not count the same room more than once.
- Do not count garages, hallways, closets, or porches as rooms

1. Salas de estar/Salas de TV
2. Salas de recreación
3. Estudios/Bibliotecas
4. Cuartos para lavar/Cuartos de utilidades/Despensas
5. Otras habitaciones acabadas
6. Otras habitaciones sin acabar

## UNITSFQ

¿Incluyendo todas las habitaciones que usted mencionó, así como ^hallways y entradas a ^the\_that\_S2 ^HTYPEFILL\_S4, aproximadamente cuántos pies cuadrados hay?

(Incluya: Áticos acabados.

Excluya: Áticos no acabados, estacionamientos cubiertos y garajes anexos. Excluya también las terrazas o porches que no estén al aire libre ^business)

- Enter appropriate square feet between 99 and 99998.
- Enter 99998 for 99,998 square feet or more.

Fills:

*^hallways:*

if OUT\_CELLAR =1,2 (with a basement or crawl space) then

fill "el sótano, los pasillos"

else fill "los pasillos"

*^the\_that\_S2:*

If ISTATUS=1 (Occupied) or ISTATUS=2 (URE) Then

Fill "la/el"

Else Fill "esa/ese"

*^HTYPEFILL\_S4:*

If HTYPE = 1 (House) Then

Fill "casa"

Elseif HTYPE = 2 (Apartment) Then

Fill "apartamento"

Elseif HTYPE in [3,4] (Manufactured/Mobile Home) Then

Fill "casa móvil"

Else Fill "vivienda"

## LOTQ

Aproximadamente, ¿qué tamaño tiene su ^site\_lot?

- Don't read the answers, mark the appropriate box and enter the amount on the following screen

1. Pies cuadrados
2. Pies por pies
3. Acres

Fill:

^site\_lot:

if STYPE=4 (Manufactured/Mobile Home) then  
fill "terreno"  
else fill "terreno"

## LTAC1P

¿Diría usted que el ^site\_lot tiene más de 1 acre o menos de 1 acre?

(1 acre es mas o menos el tamaño de un campo de futbol americano o dos terceras partes del tamaño reglamentario de un campo de futbol soccer.)

1. Más
2. Menos

Fill:

^site\_lot:

if STYPE=4 (Manufactured/Mobile) then  
fill "terreno"  
else fill "terreno"

## MG

¿Tiene ^HTYPEFILL\_S1 algún crédito hipotecario o algún préstamo?

- Por favor no cuente ningún préstamo que haya obtenido contra su equidad, es decir el valor que tenía acumulado en la vivienda.

1. Sí
2. No

Fill:

^HTYPEFILL\_S1:

If HTYPE = 1 (House) Then  
Fill "esta casa"  
Elseif HTYPE = 2 (Apartment, flat) Then  
Fill "este apartamento"  
Elseif HTYPE in [3,4] (Manufactured/Mobile Home) Then  
Fill "esta casa móvil"  
Else Fill "esta vivienda"

## REGMOR

¿Cuántas crédito hipotecarios (o préstamos) tiene actualmente ^HTYPEFILL\_S2?

- Do not count home equity loans

Fill:

^HTYPEFILL\_S2:

If HTYPE = 1 (House) Then  
Fill "la casa"  
Elseif HTYPE = 2 (Apartment, flat) Then  
Fill "el apartamento"

Elseif HTYPE in [3,4] (Manufactured/Mobile Home) Then  
Fill "la casa móvil"  
Else Fill "la vivienda"

### **HELUMP**

Además de cualquier préstamo o crédito hipotecario que usted tenga ahora, ¿tiene otros préstamos contra su equidad, es decir contra el valor que ya tenga acumulado en su vivienda?

Nos referimos a algún préstamo que haya recibido todo junto y de una sola vez, pero que debe devolverse en un periodo determinado de tiempo.

1. Sí
2. No

### **HELUMN**

¿Cuántos préstamos tiene usted contra su equidad, o sea contra el valor que ya tenga acumulado en su vivienda, en los que haya recibido el préstamo todo junto y de una sola vez?

### **HELCL**

¿Tiene usted una LÍNEA DE CRÉDITO contra el valor que ya tenga acumulado en la vivienda, es decir, un préstamo contra la equidad que tiene en su vivienda que le permite tomar dinero prestado con la frecuencia que usted desee hasta un límite prefijado?

1. Sí
2. No

### **HELCLN**

¿Cuántas LÍNEAS DE CRÉDITO contra el valor que ya tenga acumulado en la vivienda tiene usted?

### **SUBMOR**

Hay programas gubernamentales locales y ESTATALES que proporcionan préstamos hipotecarios de bajo costo. ¿Obtuvo usted la ^mortgage\_nummortgage mediante un programa como éstos?

1. Sí
2. No

Fill:

*^mortgage\_nummortgage:*

If 1st pass through BEREGLUMP (regular mortgage block of questions) and REGMOR=1 (number of mortgages =1) display "crédito hipotecario," else "primer crédito hipotecario,"

If 2nd pass through BEREGLUMP (regular mortgage block of questions) and REGMOR>=2 (number of mortgages >=2) display "segundo crédito hipotecario,"

If 3rd pass through BEREGLUMP (regular mortgage block of questions) and REGMOR>=3 (number of mortgages >=3) display "tercer crédito hipotecario,"

If 4th pass through BEREGLUMP (regular mortgage block of questions) and REGMOR>=4 (number of mortgages >=4) display "cuarto crédito hipotecario,"

If 5th pass through BEREGLUMP (regular mortgage block of questions) and REGMOR>=5 (number of mortgages >=5) display "quinto crédito hipotecario,"

If 6th pass through BEREGLUMP (regular mortgage block of questions) and REGMOR>=6 (number of mortgages >=6) display "sexto crédito hipotecario,"

If 7th pass through BEREGLUMP (regular mortgage block of questions) and REGMOR $\geq$ 7 (number of mortgages  $\geq$ 7) display "séptimo crédito hipotecario,"

## **MATBUY**

¿Obtuvo su ^mortgage\_lumpsum el mismo año que ^acquired\_bought su vivienda?

Fill:

*^mortgage\_lumpsum:*

If 1st pass through BEREGLUMP (indx = 1) and REGMOR=1 (1 regular mortgage) and LOANTYPE = 1 (loan is a regular mortgage) then Mortgage\_lumpsum = "crédito hipotecario", If 1st pass through BEREGLUMP (indx = 1) and REGMOR>1 (more than 1 regular mortgage) and LOANTYPE = 1 (loan is a regular mortgage) then Mortgage\_lumpsum = "primera crédito hipotecario"

Elseif 1st pass through BEREGLUMP (indx = 1) and HELUMN=1 (1 lump sum home equity loan) and LOANTYPE = 2 (loan is a home equity loan) then Mortgage\_lumpsum = "préstamo de pago único contra el valor líquido"

Elseif 1st pass through BEREGLUMP (indx = 1) and HELUMN>1 (more than 1 lump sum home equity loan) and LOANTYPE = 2 (loan is a home equity loan) then Mortgage\_lumpsum = "primer préstamo de pago único contra el valor líquido"

If 2nd pass through BEREGLUMP (indx = 2) and REGMOR $\geq$ 2 (2 or more regular mortgages) and LOANTYPE = 1 (loan is a regular mortgage) then Mortgage\_lumpsum = "segunda crédito hipotecario"

Elseif 2nd pass through BEREGLUMP (indx = 2) and HELUMN $\geq$ 2 (2 or more lump sum home equity loans) and LOANTYPE = 2 (loan is a home equity loan) then Mortgage\_lumpsum = "segundo préstamo de pago único contra el valor líquido"

If 3rd pass through BEREGLUMP (indx = 3) and REGMOR $\geq$ 3 (3 or more regular mortgages) and LOANTYPE = 1 (loan is a regular mortgage) then Mortgage\_lumpsum = "tercera crédito hipotecario"

Elseif 3rd pass through BEREGLUMP (indx = 3) and HELUMN $\geq$ 3 (3 or more lump sum home equity loans) and LOANTYPE = 2 (loan is a home equity loan) then Mortgage\_lumpsum = "tercera préstamo de pago único contra el valor líquido"

If 4th pass through BEREGLUMP (indx = 4) and REGMOR $\geq$ 4 (4 or more regular mortgages) and LOANTYPE = 1 (loan is a regular mortgage) then Mortgage\_lumpsum = "cuarta crédito hipotecario"

Elseif 4th pass through BEREGLUMP (indx = 4) and HELUMN $\geq$ 4 (4 or more lump sum home equity loans) and LOANTYPE = 2 (loan is a home equity loan) then Mortgage\_lumpsum = "cuarta préstamo de pago único contra el valor líquido"

If 5th pass through BEREGLUMP (indx = 5) and REGMOR $\geq$ 5 (5 or more regular mortgages) and LOANTYPE = 1 (loan is a regular mortgage) then Mortgage\_lumpsum = "quinta crédito hipotecario,"

Elseif 5th pass through BEREGLUMP (indx = 5) and HELUMN $\geq$ 5 (5 or more lump sum home equity loans) and LOANTYPE = 2 (loan is home equity loan) then Mortgage\_lumpsum = "quinta préstamo de pago único contra el valor líquido"

If 6th pass through BEREGLUMP (indx = 6) and REGMOR $\geq$ 6 (6 or more regular mortgages) and LOANTYPE = 1 (loan is regular mortgage) then Mortgage\_lumpsum = "sexta crédito hipotecario"

Elseif 6th pass through BEREGLUMP (indx = 6) and HELUMN $\geq$ 6 (6 or more lump sum home equity loans) and LOANTYPE = 2 (loan is a home equity loan) then Mortgage\_lumpsum = "sexta préstamo de pago único contra el valor líquido"

If 7th pass through BEREGLUMP (indx = 7) and REGMOR $\geq$ 7 (7 or more regular mortgages) and LOANTYPE = 1 (loan is a regular mortgage) then Mortgage\_lumpsum = "séptima crédito hipotecario"

Elseif 7th pass through BEREGLUMP (indx = 7) and HELUMN $\geq$ 7 (7 or more lump sum home equity loans) and LOANTYPE = 2 (loan is a home equity loan) then Mortgage\_lumpsum = "séptima préstamo de pago único contra el valor líquido"

*^acquired\_bought:*

Regardless of pass, if CUSHOM=5 (home was acquired as a gift or inheritance) or PREOCC=1(unit received as a gift or inheritance) display "adquirió", else display "compró"

## **NEWMOR**

Respecto al ^mortgage\_nummortgage, ¿obtuvo usted una crédito hipotecario nueva o asumió el crédito hipotecario de otra persona?

1. Nueva
2. Asumida
3. Segunda hipoteca garantizada

Fill:

*^mortgage\_nummortgage:*

If 1st pass through BEREGLUMP (regular mortgage block of questions) and REGMOR=1 (number of mortgages =1) display "crédito hipotecario," else "primer crédito hipotecario,"

If 2nd pass through BEREGLUMP (regular mortgage block of questions) and REGMOR $\geq$ 2 (number of mortgages  $\geq$ 2) display "segundo crédito hipotecario,"

If 3rd pass through BEREGLUMP (regular mortgage block of questions) and REGMOR $\geq$ 3 (number of mortgages  $\geq$ 3) display "tercer crédito hipotecario,"

If 4th pass through BEREGLUMP (regular mortgage block of questions) and REGMOR $\geq$ 4 (number of mortgages  $\geq$ 4) display "cuarto crédito hipotecario,"

If 5th pass through BEREGLUMP (regular mortgage block of questions) and REGMOR $\geq$ 5 (number of mortgages  $\geq$ 5) display "quinto crédito hipotecario,"

If 6th pass through BEREGLUMP (regular mortgage block of questions) and REGMOR $\geq$ 6 (number of mortgages  $\geq$ 6) display "sexto crédito hipotecario,"

If 7th pass through BEREGLUMP (regular mortgage block of questions) and REGMOR $\geq$ 7 (number of mortgages  $\geq$ 7) display "séptimo crédito hipotecario,"

## **REFI**

¿Era este préstamo o crédito hipotecario una refinanciación de un préstamo o crédito hipotecario anterior?

1. Sí
2. No

## **INTW**

¿Cuál es la tasa de interés actual del préstamo o crédito hipotecario?

- For example 6 1/4%: [Enter 6 here and fraction on next screen](#)

## **PMT**

**^PMTques**

- Incluya todo el Principal, Intereses, Impuestos y Seguros (PIIS) que se paguen.
- Enter 9998 for \$9,998 or more

Fill:

**^PMTques:**

If 1st or 2nd pass through BREGLUMP display "¿Cuál es el pago mensual actual?" followed by a blank line and then "(Incluya todo el PITI (Principal, Intereses, Impuestos y Seguro) que se pague)"

If 3rd pass through BREGLUMP and REGMOR $\geq$ 3 (3 or more regular mortgages) display "¿Cuál es el pago mensual actual de la tercera hipoteca?"

If 3rd pass through BREGLUMP and REGMOR=2 (2 regular mortgages) and HELCN $\geq$ 1 (1 or more home equity lines of credit) display "¿Cuál es el pago mensual actual del primer préstamo de pago único sobre el valor líquido?"

If 3rd pass through BREGLUMP and REGMOR=1 (1 regular mortgage) and HELUMN $\geq$ 2 (2 or more home equity lines of credit) display "¿Cuál es el pago mensual actual del segundo préstamo de pago único sobre el valor líquido?"

If 3rd pass through BREGLUMP and MORTFL=2 (unit has only lump sums) and HELUMN $\geq$ 3 (3 or more lump sum home equity loans) display "¿Cuál es el pago mensual actual del tercer préstamo de pago único sobre el valor líquido?"

If 4th pass through BREGLUMP and REGMOR=4 (4 regular mortgages) and MORTFL=1 (unit has only mortgages) display "¿Cuál es el pago mensual actual de la cuarta hipoteca?"

If 4th pass through BREGLUMP and REGMOR $>$ 4 (more than 4 regular mortgages) and MORTFL=1 (unit has only mortgages) display "¿Cuál es el pago mensual actual de la(s) otra(s) hipoteca(s)?"

If 4th pass through BREGLUMP and REGMOR $\geq$ 4 (4 or more regular mortgages) and MORTFL=3 (unit has both mortgages and lump sums) display "¿Cuál es el pago mensual actual de las restantes hipotecas o préstamos?"

If 4th pass through BREGLUMP and REGMOR=1 (1 regular mortgage) and HELUMN=3 (3 lump sum home equity loans), display "¿Cuál es el pago mensual actual del tercer préstamo?"

If 4th pass through BREGLUMP and MORTFL=2 (unit has only lump sums) and HELUMN=4 (4 lump sum home equity loans) display "¿Cuál es el pago mensual actual del cuarto préstamo?"

If 4th pass through BREGLUMP and MORTFL=2 (unit has only lump sums) and HELUMN $>$ 4 (more than 4 lump home equity loans) display "¿Cuál es el pago mensual actual de los otro(s) préstamo(s)?"

## **TAXPMT**

Además de principal e intereses, ¿el pago incluye - -

Impuestos sobre la propiedad?

1. Sí
2. No

## **INSPMT**

Además de principal e intereses, ¿el pago mensual de su préstamo incluye seguro para la vivienda?

(El seguro para la vivienda protege al dueño en caso de incendio, otros daños accidentales a la vivienda, robos, daños contra terceros en la propiedad)

1. Sí
2. No

## **PMIPMT**

Un seguro hipotecario privado o PMI es un tipo de seguro que un banco o agencia financiera normalmente le exige tener a la persona que compra una vivienda en casos en que el enganche o anticipo que pone el comprador está por debajo de un cierto porcentaje.

Además de principal e intereses, ¿el pago incluye Seguro Hipotecario Privado o PMI?

1. Sí
2. No

## **OTHPMT**

(Además de capital e intereses, ¿el pago incluye - - )

Algo más? (Excluya cualquier cosa ya mencionada)

1. Sí
2. No

## **PMIAMT**

¿Cuánto fue el pago del Seguro Hipotecario Privado o PMI el año pasado?

- [Enter 999998 for \\$999,998 or more](#)

## **MORTIN**

¿Es el crédito hipotecario de FHA, VA, Servicio de Vivienda Rural /Urbanización Rural o ninguno de éstos?

1. FHA
2. VA
3. Servicio de Vivienda Rural /Urbanización Rural (Antiguamente Administración de Préstamos a los Agricultores)
4. Ninguno de éstos

## **BANK**

¿Obtuvo el préstamo de un banco u otra organización, O le dio el préstamo una persona?

1. Banco u organización
2. Persona

## ACCESS

^unit ^HNO ^HNOSUF ^STRNAME ^UNITDES, ¿tiene esta vivienda acceso directo, ya sea desde el exterior o desde una entrada en común?

Fill:

*^unit:*

if address information does not exist then

fill "La unidad situada en"

else fill <>

*^HNO:*

fill HNO (street number)

*^HNOSUF:*

fill HNOSUF (street number suffix)

*^STRNAME:*

fill STRNAME (street name)

*^UNITDES:*

fill UNITDES (unit designation)

## FRENT

¿Cuántas veces al año se debe pagar el alquiler de ^HTYPEFILL\_S3?

- [Enter 12 for monthly](#)
- [Enter 53 for 53 times or more](#)

Fill:

*^HTYPEFILL\_S3:*

If HTYPE = 1 (House) Then

Fill "esa casa"

Elseif HTYPE = 2 (Apartment, Flat) Then

Fill "ese apartamento"

Elseif HTYPE in [3,4] (Manufactured/Mobile Home) Then

Fill "esa casa móvil"

Else Fill "esa vivienda"

## RENT

^RENTA ^RENTB ^TimeInterval2

Si usted paga una cantidad adicional por el alquiler de un espacio para estacionar su automóvil, no lo cuente como parte del alquiler.

- [^RENTC](#)
- [^RENTD](#)
- [Enter 29998 for \\$29,998 or more](#)

Fills:

*^RENTA:*

If ISTATUS= 1,2 (Occupied or URE) then

fill "¿Cuánto es el alquiler cada"

Else leave it empty

*^RENTB:*



If ISTATUS=3 (Vacant) then  
fill "¿Cuánto se pide por el alquiler cada"  
Else leave it blank

*^TimeInterval2:*

If FRENT =12 (Rent is due 12 times a year) fill "mes?", if 1 (Rent is due once a year) fill "año?", if 4 fill "trimestre?", if 52 (Rent is due 52 times a year) fill "semana?", if any other answer fill "vez?"

*^RENTC:*

If ISTATUS= 1, 2 (Occupied or URE) fill "Include total amount paid by household and any other source"  
else leave blank

*^RENTD:*

If ISTATUS=2, 3 (URE or Vacant) fill "Enter 1 if rent depends on the income of the occupants, such as public housing or some military housing" else leave blank

## **BUYI2**

¿Este hogar tiene seguro sobre sus pertenencias en la vivienda?

1. Sí
2. No

## **AMTI2**

¿Cuál fue el costo total en los últimos 12 meses?

- [Enter 9998 for \\$9,998 or more](#)

## **RENEW**

Algunos contratos de alquiler incluyen un proceso especial de recertificación que determina la cantidad de renta que el inquilino tiene que pagar. Contratos de alquiler que tienen esta recertificación REQUIEREN que el inquilino reporte todas las personas que viven allí y todos los empleos, ahorros y fuentes de ingreso económico de todos los miembros del hogar. Esta información es utilizada para determinar la cantidad de renta a pagar.

¿Tiene usted que recertificar para determinar la cantidad de renta que tiene que pagar?

1. Sí
2. No

## **SUBRNT1**

¿Paga usted un alquiler reducido por formar parte de un programa de vivienda del gobierno federal, estatal o local?

1. Sí
2. No

## **VCHER**

(Un vale o voucher de vivienda le da al inquilino el derecho a elegir dónde vivir Y le ayuda a pagar el alquiler.)

¿Tiene su hogar un vale o voucher de vivienda?

1. Sí
2. No

## **VCHRMOV**

¿Puede usted usar su vale o voucher de vivienda para mudarse a otro lugar?

1. Sí
2. No

## **PROJ1**

¿Le alquila a usted su vivienda una agencia de gobierno llamada "Housing Authority" o Autoridad de Vivienda?

1. Sí
2. No

## **APPLY**

¿Su hogar fue asignado a esta/e HTYPEFILLAPPLY específica/o o le permitieron a usted mismo(a) elegirlo?

1. Hogar asignado a una vivienda específica
2. Hogar eligió su propio alojamiento

Fill:

*HTYPEFILLAPPLY:*

If HTYPE = 1 (House) then fill "casa"

Elseif HTYPE = 2 (Apartment, flat) then fill "edificio"

Elseif HTYPE = 3,4 (Manufactured/Mobile Home) then fill "casa móvil"

Else fill "vivienda"

## **RCNTRL1**

¿El costo del alquiler de su ^HTYPEFILL\_S4 está limitado por el gobierno mediante control o estabilización de la renta?

1. Sí
2. No

Fill:

*^HTYPEFILL\_S4:*

If HTYPE = 1 (House) Then

Fill "casa"

Elseif HTYPE = 2 (Apartment, flat) Then

Fill "apartamento"

Elseif HTYPE in [3,4] (Manufactured/Mobile Home) Then

Fill "casa móvil"

Else Fill "vivienda"

## **RNTADJ1**

¿Hay alguien en el hogar que haga algún trabajo para el dueño, o que sea pariente de él?

1. Sí
2. No

## **PRENT**

De los ^RENTAMOUNTFILL de alquiler que usted mencionó ¿cuánto debe pagar este hogar?

Fill:

*^RENTAMOUNTFILL:*

If RENT (the amount of rent each time it is due) in TXFEES module <> DK,RF Then fill "\$ and the number from RENT, else leave fill blank

## **QSAL**

Desde ^DATEFILL2, ¿recibió ^you\_name algún ingreso ya sea como sueldo o salario, propina, bonificación o comisión?

1. Sí
2. No

Fills:

*^DATEFILL2:*

Display date 12 months prior to date of interview

*^you\_name:*

In the Spanish Specs this fill has been split into several versions, depending on the grammar of the question text and the need for specific modifying articles. Use "you\_NAME\_S1" or "you\_NAME\_S2" for the appropriate Spanish Version.

## **SALQ**

¿Cuánto recibió ^you\_name desde ^DATEFILL2?

(Indique la cantidad que recibió de todos los trabajos antes de cualquier deducción por impuestos, bonos u otros conceptos.)

- [Enter 9999998 for \\$9,999,998 or more](#)

Fills:

*^you\_name:*

In the Spanish Specs this fill has been split into several versions, depending on the grammar of the question text and the need for specific modifying articles. Please use "you\_NAME\_S1" or "you\_NAME\_S2" for the appropriate Spanish Version.

*^DATEFILL2:*

Display date 12 months prior to date of interview

## **QSELF**

¿Recibió ^you\_name ingresos de un empleo por cuenta propia desde ^DATEFILL2?

- [Report income from own business \(farm or non-farm\) including proprietorship and partnership.](#)

1. Sí
2. No

Fill:

*^you\_name:*

In the Spanish Specs this fill has been split into several versions, depending on the grammar of the question text and the need for specific modifying articles. Please use "you\_NAME\_S1" or "you\_NAME\_S2" for the appropriate Spanish Version.

*^DATEFILL2:*

Display date 12 months prior to date of interview

### **QINT**

Desde *^DATEFILL2*, ¿recibió *^you\_name* intereses de cuentas de ahorro, cuentas "money market", cuentas de jubilación individuales como por ejemplo las cuentas IRA, plazos fijos, u otras cuentas que produzcan intereses?

1. Sí
2. No

Fills:

*^DATEFILL2:*

Display date 12 months prior to date of interview

*^you\_name:*

In the Spanish Specs this fill has been split into several versions, depending on the grammar of the question text and the need for specific modifying articles. Please use "you\_NAME\_S1" or "you\_NAME\_S2" for the appropriate Spanish Version.

### **QDIV**

(Desde *^DATEFILL2*), ¿obtuvo *^you\_name* dividendos de acciones?

1. Sí
2. No

Fills:

*^DATEFILL2:*

Display date 12 months prior to date of interview

*^you\_name:*

In the Spanish Specs this fill has been split into several versions, depending on the grammar of the question text and the need for specific modifying articles. Please use "you\_NAME\_S1" or "you\_NAME\_S2" for the appropriate Spanish Version.

### **QRENT**

(Desde *^DATEFILL2*), ¿obtuvo *^you\_name* ingresos de alquileres o rentas?

1. Sí
2. No

Fills:

*^DATEFILL2:*

Display date 12 months prior to date of interview

*^you\_name:*

In the Spanish Specs this fill has been split into several versions, depending on the grammar of the question text and the need for specific modifying articles. Please use "you\_NAME\_S1" or "you\_NAME\_S2" for the appropriate Spanish Version.

## QSS

¿Recibió ^you\_name beneficios de jubilación ya sea del 'Social Security' o para personal jubilado de los ferrocarriles desde ^DATEFILL2?

1. Sí
2. No

Fills:

^you\_name:

In the Spanish Specs this fill has been split into several versions, depending on the grammar of the question text and the need for specific modifying articles. Please use "you\_NAME\_S1" or "you\_NAME\_S2" for the appropriate Spanish Version.

^DATEFILL2:

Display date 12 months prior to date of interview

## QSSI

El programa de Ingreso del Seguro Suplementario (SSI) hace pagos mensuales a personas de bajos ingresos y recursos limitados y que tengan 65 años o más, o que sean ciegos o discapacitados.

¿Recibió ^you\_name algún pago de Ingreso del Seguro Suplementario (SSI) (desde ^DATEFILL2)?

- [Exclude Social Security Disability Income \(SSDI\).](#)
- [Exclude Social Security Benefits.](#)

1. Sí
2. No

Fills:

^you\_name:

In the Spanish Specs this fill has been split into several versions, depending on the grammar of the question text and the need for specific modifying articles. Please use "you\_NAME\_S1" or "you\_NAME\_S2" for the appropriate Spanish Version.

^DATEFILL2:

Display date 12 months prior to date of interview

## QWELF

¿Recibió ^you\_name alguna asistencia pública o pagos de la oficina de "welfare" estatal o local (desde ^DATEFILL2)? No cuente estampillas de comida o cupones de alimentos.

1. Sí
2. No

Fill:

^you\_name:

In the Spanish Specs this fill has been split into several versions, depending on the grammar of the question text and the need for specific modifying articles. Please use "you\_NAME\_S1" or "you\_NAME\_S2" for the appropriate Spanish Version.

^DATEFILL2:

Display date 12 months prior to date of interview

## **QRETIR**

¿Recibió ^you\_name (desde ^DATEFILL2) alguna pensión de jubilación o pensión para viudos(as) o dependientes de un trabajador fallecido?

1. Sí
2. No

Fills:

*^you\_name :*

In the Spanish Specs this fill has been split into several versions, depending on the grammar of the question text and the need for specific modifying articles. Please use "you\_NAME\_S1" or "you\_NAME\_S2" for the appropriate Spanish Version.

*^DATEFILL2:*

Display date 12 months prior to date of interview

## **QWKCMP**

Recibió ^you\_name algún pago por discapacidad como por ejemplo SSDI, compensación para trabajadores, discapacidad para veteranos u otros pagos por discapacidad (desde ^DATEFILL2)?

1. Sí
2. No

Fill:

*^you\_name:*

In the Spanish Specs this fill has been split into several versions, depending on the grammar of the question text and the need for specific modifying articles. Please use "you\_NAME\_S1" or "you\_NAME\_S2" for the appropriate Spanish Version.

*^DATEFILL2:*

Display date 12 months prior to date of interview

## **QALIM**

Hay pagos de parte de un ex esposo(a) o ex pareja para ayudar a mantenerle a usted a sus hijos. A veces esos pagos se reciben de una agencia del gobierno.

Desde ^DATEFILL2, ¿recibió ^you\_name alguno de esos pagos, es decir, pensión alimenticia o "alimony" o ayuda para los hijos o "child support"?

1. Sí
2. No

Fill:

*^DATEFILL2:*

Display date 12 months prior to date of interview

*^you\_name:*

In the Spanish Specs this fill has been split into several versions, depending on the grammar of the question text and the need for specific modifying articles. Please use "you\_NAME\_S1" or "you\_NAME\_S2" for the appropriate Spanish Version.

## QOTHER

(Desde ^DATEFILL2), ¿recibió ^you\_name compensación de desempleo, algún pago a veteranos no mencionado anteriormente o algunos otros ingresos?

1. Sí
2. No

Fills:

^DATEFILL2:

Display date 12 months prior to date of interview

^you\_name:

In the Spanish Specs this fill has been split into several versions, depending on the grammar of the question text and the need for specific modifying articles. Please use "you\_NAME\_S1" or "you\_NAME\_S2" for the appropriate Spanish Version.

## MISSINC

¿Cuáles fueron los ingresos TOTALES de ^your\_NAME desde ^DATEFILL2?

- If income was a loss, precede amount with a ' - '.
- Enter 99999998 for \$99,999,998 or more

Fill:

^your\_NAME:

If referring to hh respondent Then

Fill "usted"

Else Fill FNAME LNAME

^DATEFILL2:

Display date 12 months prior to date of interview

## ESTTINC

¿Cuál es su cálculo aproximado de cuánto fueron los ingresos totales de cualquier tipo recibidos por toda ^your\_this4 desde ^DATEFILL2?

- If income was a loss, precede amount with a ' - '. Breakeven = 1.
- Enter 99999998 for \$99,999,998 or more

Fills:

^your\_this4:

If XCOUNTER = 1 (Number of persons eligible for income questions = 1) AND

If hh respondent meets INC criteria (INC eligibility criteria is as follows:

HHMEM=1 and AGE >= 16 and REL in [1,2,20,22..26]) Then

Fill "usted"

Elseif hh respondent does not meet INC criteria Then

Fill FNAME LNAME [using the FNAME and LNAME of person who meets INC criteria]

If XCOUNTER > 1 (Number of persons eligible for income questions > 1) AND

If hh respondent meets the INC criteria Then

Fill "su familia"

Elseif hh respondent does not meet the INC criteria Then

Fill "esta familia"

**^DATEFILL2:**

Display date 12 months prior to date of interview

### **LT25K**

¿Fueron ^all\_your2 más de \$25,000?

1. Sí
2. No

Fills:

*^all\_your2:*

If hh respondent meets INC criteria (INC eligibility criteria is as follows:

HHMEM=1 and AGE >= 16 and REL in [1,2,20,22..26]) Then

Fill "todos los ingresos combinados de toda su familia"

Elseif hh respondent does not INC criteria Then

Fill "todos los ingresos combinados de ellos"

### **ZINCH**

¿^spainc1?

- If income is about the same, or within 10 percent, or just cost of living adjustments, enter "Yes"

Fill:

*Spainc1:*

If XCOUNTER = 1 (Number of persons eligible for income questions = 1) and HHRESP (household respondent) meets INC criteria (INC eligibility criteria is as follows: HHMEM=1 and AGE >= 16 and REL in [1,2,20,22..26])

then fill "Es el total de sus ingresos de ESTE MES aproximadamente igual al de hace un año±o"

If XCOUNTER = 1 (Number of persons eligible for income questions = 1) and HHRESP does NOT meet INC criteria

then fill "Es el total de los ingresos de FNAME LNAME ESTE MES aproximadamente igual al de hace un año±o"

If XCOUNTER > 1 (Number of persons eligible for income questions > 1) and HHRESP meets INC criteria

then fill "Es el total de sus ingresos combinados ESTE MES aproximadamente igual al de hace un año±o"

If XCOUNTER > 1 (Number of persons eligible for income questions > 1) and HHRESP does NOT meet INC criteria

then fill "Es el total de los ingresos combinados de ellos ESTE MES aproximadamente igual al de hace un año±o"

### **ZINCN**

¿^spainc2?

- If income was a loss, precede amount with a ' - '. Breakeven = 1.
- Enter 99999998 for \$99,999,998 or more

Fill:

*Spainc2:*

If XCOUNTER = 1 (Number of persons eligible for income questions = 1) and HHRESP (household respondent) meets INC criteria

then fill "Cuánto calcula que será el total de sus ingresos en los PRÓXIMOS 12 MESES"



If XCOUNTER = 1 (Number of persons eligible for income questions = 1) and HHRESP (household respondent) does NOT meet INC criteria  
then fill "Cuánto calcula que será el total de los ingresos de FNAME LNAME en los PRÓXIMOS 12 MESES"

If XCOUNTER > 1 (Number of persons eligible for income questions > 1) and HHRESP (household respondent) meets INC criteria  
then fill "Cuánto calcula que será el total de sus ingresos combinados en los PRÓXIMOS 12 MESES"

If XCOUNTER > 1 (Number of persons eligible for income questions > 1) and HHRESP (household respondent) does NOT meet INC criteria  
then fill "Cuánto calcula que será el total de los ingresos combinados de ellos en los PRÓXIMOS 12 MESES"

### **QFS1**

¿Recibió ^your\_this4 estampillas de comida o cupones de alimentos desde ^DATEFILL2?

1. Sí
2. No

Fill:

*^your\_this4:*

If XCOUNTER = 1 (Number of persons eligible for income questions = 1) AND

If hh respondent meets INC criteria (INC eligibility criteria is as follows: HHMEM=1 and AGE >= 16 and REL in [1,2,20,22..26]) Then

Fill "usted"

Elseif hh respondent does not meet INC criteria Then

Fill FNAME LNAME [using the FNAME and LNAME of person who meets INC criteria]

If XCOUNTER > 1 (Number of persons eligible for income questions > 1) AND

If hh respondent meets the INC criteria Then

Fill "su familia"

Elseif hh respondent does not meet the INC criteria Then

Fill "esta familia"

*^DATEFILL2:*

Display date 12 months prior to date of interview

## WORDING CHANGES APPLIED TO UNTESTED SPANISH QUESTIONS IN THE 2009 AHS

### CHANGES TO FILLS:

#### **HTYPEFILL\_S1: Used in ALMV, HEARHS, HOMEA, MG, MGP2, TALWIR, TASB, TPBPAI, TPBPIP, TPBSOL**

Removed 'o remolque' from the fill text. Fill condition changed to read: Elseif HTYPE in [3,4] Then Fill "esta casa móvil"

#### **HTYPEFILL\_S2: Used in LPRICE, NROWNR, REGMOR, TADJ, VACVAC, WHNGET**

Removed 'o remolque' from the fill text. Fill condition changed to read: Elseif HTYPE in [3,4] Then Fill "la casa móvil"

#### **HTYPEFILL\_S3: Used in FRENT and MOVAC**

Removed 'o remolque' from the fill text. Fill condition changed to read: Elseif HTYPE in [3,4] Then Fill "esa casa móvil"

#### **HTYPEFILL\_S4: Used in AIRSYS2, APPLV, ARSYS2V, BEDRMS, BIGP1, BSINK2, BUILTV, BURNERQ, BURNERV, CFUELV**

Removed 'o remolque' from the fill text. Fill condition changed to read: Elseif HTYPE in [3,4] Then Fill "casa móvil"

#### **HTYPEFILL\_S5**

Removed 'o remolque' from the fill text. Fill condition changed to read: Elseif HTYPE in [3,4] Then Fill "Esta casa móvil"

#### **HTYPEFILLAPPLY: Used in APPLY**

Change fill condition to read: Elseif HTYPE = 3,4 then fill "casa móvil"

#### **yourhome\_building: Used in BUILT1Q, BUILTQ, DECADEQ, MBUILTQ, YRSOLD**

Removed 'o remolque' from the fill text. Fill condition should read: else if STYPE=4 then fill "la casa móvil"

#### **mortgage\_nummortgage: Used in NEWMOR and SUBMOR**

Changed "hipoteca," to "crédito hipotecario" throughout fill instructions for this item.

#### **bldg\_home\_mobile\_floorsq: Used in FLOORSQ**

Changed to:

If STYPE=3 then fill "edificio"

Elseif STYPE=4,5 then

Fill "casa móvil"

Else fill "vivienda"

#### **all\_your2: Used in LT25K**

Changed fill condition to read:

If hh respondent meets INC criteria then

Fill "todos los ingresos combinados de toda su familia"

## CHANGES TO QUESTION TEXT:

### INCINTRO

Added new fill ^DATEFILL2 to anchor the time frame of the question.

Las siguientes preguntas son sobre ingresos desde ^DATEFILL2. Sabemos que las personas no acostumbran a hablar sobre sus ingresos, pero hacemos estas preguntas para obtener una estadística GLOBAL sobre la relación entre gastos de vivienda e ingresos, y NO para averiguar información personal sobre usted.

- [Enter 1 to continue](#)

Fill:

DATEFILL2:

Display date 12 months prior to date of interview

### HELCON

Used the revised translation for home equity loan.

¿Cuántas LÍNEAS DE CRÉDITO contra el valor que ya tenga acumulado en la vivienda tiene usted?

### RNTADJ2

Changed adjusted to reduced.

¿Pagan un alquiler más bajo porque alguien en el hogar hace algún trabajo para el dueño o es pariente de él?

1. Sí
2. No

## GLOBAL CHANGE MADE THROUGHOUT THE SURVEY:

### Remove “o remolque” so that it is simply “casa móvil”

Applied to fills: AMTXQA, BLDG\_HOME\_MOBILE, CONDOCOOP\_MOBILE, HOME\_MOBILE\_BUILDING, HTYPEFILLS, I\_HTYPEFILL, MH\_PROPERTY, MOBILE\_BUILDING, OWNER, QUARTER\_HOUSE, RETUNIT2, XUNIT\_S1, XUNIT\_S2

Applied to questions text: ANCHOR, ANCHORV, EMOBIL, FRSTIQ, HTYPE, MHSETQ, MHSETP, MHSETV, MHSTAY, MHWIDE, OWNLOT1, TPARKA

## GLOBAL CHANGE MADE THROUGHOUT THE INCOME MODULE:

### Replaced “Durantes los pasados 12 meses”, “Durante los últimos 12 meses” and “En los últimos 12 meses” with “DESDE ^DATEFILL2” (Which fills the data of exactly 12 months prior to the date of the interview).

Applied to question text: ALIMQV, CALCINC, CROPSL, DIVQV, ESTINC, ESTTINC, INCINTRO, INTQV, MISSINC, MSINCV, OTHST, OTHNRQV, OTHRQV, QALIM, QDIV, QFS1, QINT, QOTHER, QOTHNR, QRENT, QRETIR, QSAL, QSALEST, QSALNR, QSELF, QSELFNR, QSS, QSSI, QWELF, QWKCMP, RENTQV, RETRQV, SALEST, SALNRQ, SALNRQV, SALQ, SALQV, SELFNRQV, SELFQV, SSIQV, SSQV, WELFQV, WKCPQV

**APPENDIX 11:  
CHANGES TO ENGLISH QUESTIONS IN THE 2009 AHS FROM STUDY  
RECOMMENDATIONS**

## **HTYPE**

Added new help screen to define how respondents living in coops, condos, accessory apartments, and houses with accessory apartments should answer the question.

### **H\_HTYPE Help Screen:**

Housing Unit Definition:

A housing unit is a house, apartment, group of rooms, or single room occupied or intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any other people in the structure and that have direct access from the outside of the structure or through a common hall, lobby, or vestibule that is used or intended for use by the occupants of more than one unit or by the general public. This means that the hall, lobby, or vestibule is not part of any unit but must be clearly separate from all units in the structure.

Examples:

If the household at the sampled address lives in an apartment connected to a house, has direct access to the apartment, and lives separately from the household in the main house, then HTYPE is (2), an apartment.

If the household at the sampled address lives in a house with an attached apartment, has direct access to the house, and lives separately from the household in the attached apartment, then HTYPE is (1), a house.

For housing units such as an apartment over a garage, attached to a house, or behind a store, janitor's living quarters in an office building, or housing units in such structures as converted barns or sheds, mark 'house' if only 1 unit (counting both occupied and vacant units) is in the building. Otherwise, mark apartment.

Vacant Units:

For vacant units, apply the criteria of separateness and direct access to the intended occupants whenever possible. If the information cannot be obtained, apply the criteria to the previous occupants.

Coding Cooperatives and Condominiums:

Cooperatives and condominiums are not housing unit types, but rather a type of ownership. Cooperative or condominium ownership may apply to various types of housing unit types, such as houses and apartments.

## **ISTYPE**

Added new help screen to define how respondents living in coops, condos, accessory apartments, and houses with accessory apartments should answer the question.

### **H\_ISTYPE Help Screen:**

ISTYPE is a description of the building or structure in which the housing unit is located.

ISTYPE = 1, Manufactured/mobile home structures:

A manufactured/mobile home is defined as a movable dwelling, 8 feet or more wide and 40 feet or more long, designed to be towed on its own chassis, with transportation gear integral to the unit when it leaves the factory, and without need of a permanent foundation. These manufactured/mobile homes include multi-wides and expandable manufactured/mobile homes. Exclude travel trailers, motor homes, and modular housing.

ISTYPE = 2, One-unit building, detached from any other building:

This structure type applies to a one-family house that has open space on all four sides. It also applies to a house

with an adjoining shed or garage. A building which contains a business in addition to one housing unit is also detached if the building has open space on all sides and no unbroken dividing wall between the housing unit and the business.

ISTYPE = 3, One-unit building, attached to one or more buildings:

This structure type contains only one housing unit that has an unbroken wall(s), extending from ground to roof, which divides it from any other adjoining structures. Examples of “one-unit building attached” structures are those in a row of houses attached to one another (rowhouses or townhouses), or houses attached to nonresidential structures (not including garages or sheds belonging to the unit).

ISTYPE = 4, Building with two or more apartments:

Important: Any building or structure containing more than 1 housing unit should be classified as a building with two or more apartments.

Coding Cooperatives and Condominiums:

Cooperatives and condominiums are not building structure types, but rather a type of ownership. Cooperative or condominium ownership may apply to various types of structures such as single family houses, rowhouses, and townhouses, as well as apartment units.

## TENURE

Removed references to “cash” in the answer list.

### 2007 wording:

Is this **^HTYPEFILL**

- [Read categories until a "yes" reply is received](#)

1. Owned or being bought by someone in your household?
2. Rented for cash rent?
3. Occupied without payment of cash rent?

Fill:

**^HTYPEFILL:**

If HTYPE = 1 Then

Fill "house"

Elseif HTYPE = 2 Then

Fill "apartment"

Elseif HTYPE in [3,4] Then

Fill "manufactured/mobile home"

Else Fill "living quarters"

### 2009 wording:

Is this **^HTYPEFILL**

- [Read categories until a "yes" reply is received](#)

1. Owned or being bought by someone in your household?
2. Rented?
3. Occupied without payment of rent?

Fill:

*^HTYPEFILL:*

If HTYPE = 1 Then

Fill "house"

Elseif HTYPE = 2 Then

Fill "apartment"

Elseif HTYPE in [3,4] Then

Fill "manufactured/mobile home"

Else Fill "living quarters"

## **CLIMBQ**

In question text:

Added new field representative instruction.

### **2007 wording:**

How many stories are there from the main entrance of the building to the main entrance of *^that\_your* apartment?

Fill:

*^that\_your:*

if ISTATUS=3 then

fill "that"

else fill "your"

### **2009 wording:**

How many stories are there from the main entrance of the building to the main entrance of *^that\_your* apartment?

- If they are on the same floor, record 0

Fill:

*^that\_your:*

if ISTATUS=3 then

fill "that"

else fill "your"

## **DINING**

In question text:

Added new optional text

### **2007 wording:**

How many SEPARATE dining rooms?

- Enter 5 for 5 or more

### **2009 wording:**

How many SEPARATE dining rooms? (A separate dining room is one that's separated from other rooms by archways or walls extending at least six inches.)

- Enter 5 for 5 or more

## LTAC1P

Added new optional text to help explain the size of an acre as follows:  
(1 acre is roughly 1 American football field or 2/3 of an official soccer field.)

### 2007 wording:

**Would you say that the ^site\_lot is more than 1 acre or less than 1 acre?**

1. More
2. Less

Fill:

^site\_lot:  
if STYPE=4 (Manufactured/Mobile Home) then  
fill "site"  
else fill "lot"

### 2009 wording:

**Would you say that the ^site\_lot is more than 1 acre or less than 1 acre?**

(1 acre is roughly 1 American football field or 2/3 of an official soccer field.)

1. More
2. Less

Fill:

^site\_lot:  
if STYPE=4 (Manufactured/Mobile Home) then  
fill "site"  
else fill "lot"

## SUBMOR

Added explanatory text as part of the question.

### 2007 wording:

^SUBMORintro

Did you get the ^mortgage\_nummortgage through a State or local government program that provides lower cost mortgages?

Fill:

^SUBMORintro:

If 1st pass through BEREGLUMP and MORTFL=1 and HELC=2 and REGMOR=1 display "Now, I'm going to ask you about your mortgage".

If 1st pass through BEREGLUMP and MORTFL=1 and HELC=2 and REGMOR>=2 display "Now, I'm going to ask you about your first mortgage".

If 1st pass through BEREGLUMP and [MORTFL=3 or HELC=1] and REGMOR=1 display "First, I'm going to ask you about your mortgage".

If 1st pass through BEREGLUMP and [MORTFL=3 or HELC=1] and REGMOR>=2 display "First I'm going to ask you about your first mortgage".



*^mortgage\_nummortgage:*

If 1st pass through BEREGLUMP and REGMOR=1 display "mortgage," else "first mortgage,"

If 2nd pass through BEREGLUMP and REGMOR>=2 display "second mortgage,"

If 3rd pass through BEREGLUMP and REGMOR>=3 display "third mortgage,"

If 4th pass through BEREGLUMP and REGMOR>=4 display "fourth mortgage,"

If 5th pass through BEREGLUMP and REGMOR>=5 display "fifth mortgage,"

If 6th pass through BEREGLUMP and REGMOR>=6 display "sixth mortgage,"

If 7th pass through BEREGLUMP and REGMOR>=2 display "seventh mortgage,"

**2009 wording:**

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

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

1. Yes
2. No

Fill:

*^mortgage\_nummortgage:*

If 1st pass through BEREGLUMP and REGMOR=1 display "mortgage," else "first mortgage,"

If 2nd pass through BEREGLUMP and REGMOR>=2 display "second mortgage,"

If 3rd pass through BEREGLUMP and REGMOR>=3 display "third mortgage,"

If 4th pass through BEREGLUMP and REGMOR>=4 display "fourth mortgage,"

If 5th pass through BEREGLUMP and REGMOR>=5 display "fifth mortgage,"

If 6th pass through BEREGLUMP and REGMOR>=6 display "sixth mortgage,"

If 7th pass through BEREGLUMP and REGMOR>=2 display "seventh mortgage,"

**MATBUY**

Added a definition of "current" to the help screen (H\_MATBUY) for this item.

**H\_MATBUY Help Screen:**

"Year" means the calendar year the home was purchased.

By "current," we mean the [first/second] mortgage that Respondent is paying now at the time of this interview.

**NEWMOR**

Added a definition of "assumed" mortgage to the help screen, H\_NEWMOR.

**H\_NEWMOR Help Screen:**

Enter the type of mortgage the respondent has. DO NOT probe for this item. For example, if the respondent states, "wrap around" enter the code for that answer. Do not probe.

A wrap-around mortgage is a second or junior mortgage with a face value of both the amount it secures and the balance due under the first mortgage.

"Assumed" - In real estate, an assumed mortgage occurs when all the obligations of the seller's mortgage are transferred to the buyer. The buyer assumes all the obligations under the mortgage, just as if the loan had been made to him or her.

## **PMT**

Changed text in the FR instructions:

### **2007 wording:**

<sup>^</sup>PMTques

- Include as much PITI as they pay.
- Enter 9998 for \$9,998 or more

Fill:

<sup>^</sup>PMTques:

If 1st or 2nd pass through BREGLUMP display "What is the current monthly payment?" followed by a blank line and then "(Include as much of PITI as they pay)"

If 3rd pass through BREGLUMP and REGMOR $\geq$ 3 display " What is your current monthly payment for the third mortgage?"

If 3rd pass through BREGLUMP and REGMOR=2 and HELCN $\geq$ 1 display "What is your current monthly payment for the first lump sum home equity loan"?

If 3rd pass through BREGLUMP and REGMOR=1 and HELUMN $\geq$ 2 display "What is your current monthly payment for the second lump sum home equity loan?"

If 3rd pass through BREGLUMP and MORTFL=2 and HELUMN $\geq$ 3 display "What is your monthly payment for the third lump sum home equity loan?"

If 4th pass through BREGLUMP and REGMOR=4 and MORTFL=1 display "What is your current monthly payment for the fourth mortgage?"

If 4th pass through BREGLUMP and REGMOR $>$ 4 and MORTFL=1 display "What is your current monthly payment for the other mortgage(s)?"

If 4th pass through BREGLUMP and REGMOR $\geq$ 4 and MORTFL=3 display "What is your current monthly payment for the remaining mortgages and loans?"

If 4th pass through BREGLUMP and REGMOR=1 and HELUMN=3, display "What is your current monthly payment for the third loan?"

If 4th pass through BREGLUMP and MORTFL=2 and HELUMN=4 display "What is your current monthly payment for the fourth loan?"

If 4th pass through BREGLUMP and MORTFL=2 and HELUMN $>$ 4 display "What is your current monthly payment for the other loan(s)?"

**2009 wording:**

^PMTques

- Include as much Principal, Interest, Taxes, and Insurance (PITI) as they pay.
- Enter 9998 for \$9,998 or more

Fill:

^PMTques:

If 1st or 2nd pass through BREGLUMP display "What is the current monthly payment?" followed by a blank line and then "(Include as much of PITI as they pay)'

If 3rd pass through BREGLUMP and REGMOR $\geq$ 3 display " What is your current monthly payment for the third mortgage?"

If 3rd pass through BREGLUMP and REGMOR=2 and HELCN $\geq$ 1 display "What is your current monthly payment for the first lump sum home equity loan"?

If 3rd pass through BREGLUMP and REGMOR=1 and HELUMN $\geq$ 2 display "What is your current monthly payment for the second lump sum home equity loan?"

If 3rd pass through BREGLUMP and MORTFL=2 and HELUMN $\geq$ 3 display "What is your monthly payment for the third lump sum home equity loan?"

If 4th pass through BREGLUMP and REGMOR=4 and MORTFL=1 display "What is your current monthly payment for the fourth mortgage?"

If 4th pass through BREGLUMP and REGMOR $>$ 4 and MORTFL=1 display "What is your current monthly payment for the other mortgage(s)?"

If 4th pass through BREGLUMP and REGMOR $\geq$ 4 and MORTFL=3 display "What is your current monthly payment for the remaining mortgages and loans?"

If 4th pass through BREGLUMP and REGMOR=1 and HELUMN=3, display "What is your current monthly payment for the third loan?"

If 4th pass through BREGLUMP and MORTFL=2 and HELUMN=4 display "What is your current monthly payment for the fourth loan?"

If 4th pass through BREGLUMP and MORTFL=2 and HELUMN $>$ 4 display "What is your current monthly payment for the other loan(s)?"

**INSPMT**

Added new optional text to define homeowner's insurance.

**2007 wording:**

(Besides principal and interest, does the payment include - - )

**Homeowner's insurance?**

1. Yes
2. No

**2009 wording:**

(Besides principal and interest, does the payment include - - )

**Homeowner's insurance?**

(Homeowners's insurance protects homeowners in case of fire or other accidental damage to the home, robberies, and third party injuries on the premises)

1. Yes
2. No

**PMIPMT**

Added introductory paragraph defining what PMI is, made optional text mandatory, and added “or PMI”.

**2007 wording:**

(Besides principal and interest, does the payment include - - )

Private Mortgage Insurance?

1. Yes
2. No

**2009 wording:**

Private mortgage insurance or 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.

Besides principal and interest, does the payment include Private Mortgage Insurance or PMI?

1. Yes
2. No

**PMIAMT**

Added “or PMI”.

**2007 wording:**

How much was the private mortgage insurance payment last year?

- [Enter 999998 for \\$999,998 or more](#)

**2009 wording:**

How much was the private mortgage insurance or PMI payment last year?

- [Enter 999998 for \\$999,998 or more](#)

## **MORTIN**

Changed “some other type” response category to “none of these”.

### **2007 wording:**

Is the mortgage an FHA, VA, Rural Housing Service/Rural Development mortgage, or some other type?

1. FHA
2. VA
3. Rural Housing Service/Rural Development (Formerly Farmer’s Loan Administration)
4. Some other type

### **2009 wording:**

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

1. FHA
2. VA
3. Rural Housing Service/Rural Development (Formerly Farmer’s Loan Administration)
4. None of these

## **RENT**

Removed 2<sup>nd</sup> field representative instruction, “If parking ...” and made it mandatory text. Added fill for time interval of covered by rent.

### **2007 wording:**

^RENTA ^RENTB

- ^RENTC
- If parking priced separately, exclude it here
- ^RENTD
  
- Enter 29998 for \$29,998 or more

Fill:

^RENTA:

If ISTATUS= 1,2 then

fill "How much is the rent each"

Else leave it empty

^RENTB:

If ISTATUS=3 then

fill "What is the asking rent each"

Else leave it blank

^RENTC:

If ISTATUS= 1, 2 fill "Include total amount paid by household and any other source" else leave blank.

^RENTD:

If ISTATUS=2, 3 fill "Enter 1 if rent depends on the income of the occupants, such as public housing or some military housing" else leave blank.

### **2009 wording:**

^RENTA ^RENTB ^TimeInterval2

If you pay an additional amount for parking, do not count it as part of your rent.

- ^RENTC
- ^RENTD
- Enter 29998 for \$29,998 or more

Fill:

**^RENTA:**

If ISTATUS= 1,2 then

fill "How much is the rent each"

Else leave it empty

**^RENTB:**

If ISTATUS=3 then

fill "What is the asking rent each"

Else leave it blank

**^TimeInterval2:**

If FRENT =12 fill "month?", if 1 fill "year?", if 4 fill "quarter?", if 52 fill "week?", if any other answer fill "time?"

**^RENTC:**

If ISTATUS= 1, 2 fill "Include total amount paid by household and any other source" else leave blank.

**^RENTD:**

If ISTATUS=2, 3 fill "Enter 1 if rent depends on the income of the occupants, such as public housing or some military housing" else leave blank.

## **BUYI2**

Changed "household property insurance" to "renter's property insurance". Added definition of "renter's insurance" from the FR manual to a new help screen for the item.

### **2007 wording:**

Does this household have household property insurance?

1. Yes
2. No

### **2009 wording:**

Does this household have renter's property insurance?

1. Yes
2. No

## **RENEW**

Changed question wording and made optional text mandatory.

### **2007 wording:**

(Some rental agreements include a special re-certification process. Re-certification means a renter is REQUIRED to report everyone who lives with them, all jobs, all savings and sources of income AND this determines the amount of

rent they have to pay.)

Do you have to re-certify to determine the amount of rent you pay?

1. Yes
2. No

**2009 wording:**

Some rental agreements include a special re-certification process that determines the amount of rent a renter has to pay. Rental agreements with re-certification REQUIRE a renter to report everyone who lives with them, and all jobs, savings, and sources of income for all household members. This information is used to determine the amount of the rent payment.

Do you have to re-certify to determine the amount of rent you pay?

1. Yes
2. No

**INCINTRO**

Added new fill, ^DATEFILL2, to anchor the time frame of the question.

**2007 wording:**

The next questions are about income. We know that people aren't used to talking about their income, but we ask these questions to get an OVERALL statistical picture of how housing costs compare to income, NOT to find out about you personally.

- [Enter 1 to continue](#)

**2009 wording:**

The next questions are about income since ^DATEFILL2. We know that people aren't used to talking about their income, but we ask these questions to get an OVERALL statistical picture of how housing costs compare to income, NOT to find out about you personally.

- [Enter 1 to continue](#)

Fill:

^DATEFILL2:

Display date 12 months prior to date of interview

**QSAL**

Changed question wording.

**2007 wording:**

During the past 12 months, did ^you\_name receive any wages, salary, tips, bonuses, or commissions?

1. Yes
2. No

Fill:

^you\_name:

If referring to hh respondent Then

Fill "you"

Else Fill FNAME LNAME

**2009 wording:**

Since ^DATEFILL2, did ^you\_name receive any earnings from wages, tips, bonuses, or commissions?

1. Yes
2. No

Fill:

^DATEFILL2:

Display date 12 months prior to date of interview

^you\_name:

If referring to hh respondent Then

Fill "you"

Else Fill FNAME LNAME

**SALQ**

Changed question wording.

**2007 wording:**

How much did ^you\_name receive?

(Report amount from all jobs before any deductions for taxes, bonds or other items.)

- [Enter 9999998 for \\$9,999,998 or more](#)

Fill:

^you\_name:

If referring to hh respondent Then

Fill "you"

Else Fill FNAME LNAME

**2009 wording:**

How much did ^you\_name receive since ^DATEFILL2?

(Report amount from all jobs before any deductions for taxes, bonds or other items.)

- [Enter 9999998 for \\$9,999,998 or more](#)

Fill:

^you\_name:

If referring to hh respondent Then

Fill "you"

Else Fill FNAME LNAME

^DATEFILL2:

Display date 12 months prior to date of interview

**QSSI**



Added new explanatory statement to appear before the question text. Changed SSDI exclusion statement. Added new FR instruction addressing Social Security Benefits.

**2007 wording:**

Did ^you\_name receive any Supplemental Security Income (SSI) payments (during the past 12 months)?

- Exclude Supplemental Security Disability Income (SSDI).

1. Yes
2. No

Fill:

^you\_name:

If referring to hh respondent Then

Fill "you"

Else Fill FNAME LNAME

**2009 wording:**

The Supplemental Security Income (SSI) program makes monthly payments to people with low incomes and scarce resources who are over 65 years old, blind, or disabled.

Did ^you\_name receive any Supplemental Security Income (SSI) payments (since ^DATEFILL2)?

- Exclude Social Security Disability Income (SSDI).
- Exclude Social Security Benefits.

1. Yes
2. No

Fill:

^you\_name:

If referring to hh respondent Then

Fill "you"

Else Fill FNAME LNAME

^DATEFILL2:

Display date 12 months prior to date of interview

**QWELF**

Added new text indicating not to include food stamps

**2007 wording:**

Did ^you\_name receive any public assistance or public welfare payments from the state or local welfare office (during the past 12 months)?

1. Yes
2. No

Fill:

^you\_name:

If referring to hh respondent Then  
Fill "you"  
Else Fill FNAME LNAME

**2009 wording:**

Did ^you\_name receive any public assistance or public welfare payments from the state or local welfare office (since ^DATEFILL2)? Do not include food stamps.

1. Yes
2. No

Fill:

^you\_name:

If referring to hh respondent Then  
Fill "you"  
Else Fill FNAME LNAME

^DATEFILL2:

Display date 12 months prior to date of interview

**Global Change Made Throughout the Income Module:**

Replaced (During the past 12 months) and (In the last 12 months) with “since ^DATEFILL2” (Which fills with the date of exactly 12 months prior to date of interview).

Applied to questions: ALIMQV, CALCINC, CROPSL, DIVQV, ESTINC, ESTTINC, INCINTRO, INTQV, MISSINC, MSINCV, OTHEST, OTHNRQV, OTHRQV, QALIM, QDIV, QFS1, QINT, QOTHER, QOTHNR, QRENT, QRETIR, QSAL, QSALEST, QSALNR, QSELF, QSELFNR, QSS, QSSI, QWELF, QWKCMP, RENTQV, RETRQV, SALEST, SALNRQ, SALNRQV, SALQ, SALQV, SELFNRQV, SELFQV, SSIQV, SSQV, WELFQV, WKCPQV