

December 2006

**Accumulation of Wealth and  
Social Capital among Low-Income  
Renters (AWSC-R) Round 2 and  
Community Advantage Panel  
Survey of Homeowners (CAPS)  
Wave 3**

**Final Report  
(Version 3)**

Prepared for

**The University of North Carolina Chapel Hill**  
The Center for Community Capitalism within the  
Frank Hawkins Kenan Institute of Private Enterprise  
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# 1. INTRODUCTION

The Accumulation of Wealth and Social Capital among Low-Income Renters (AWSC-R—hereafter referred to as the Renters Study) is a longitudinal panel study that follows renters for 5 years. The study sample is designed to be a comparison group for a subset of the Community Advantage Panel Survey (CAPS—hereafter referred to as the Owners Study), an ongoing study of the accumulation of wealth and social capital among low- to moderate-income new homeowners that follows selected new owners for 6 years, to include six telephone interviews and two in-home interviews. RTI International will conduct both in-home interviews and the three telephone interviews for the Renters Study. The Survey Research Unit at University of North Carolina-Chapel Hill will conduct the six telephone interviews for the Owners Study and RTI International will conduct the two in-home interviews. This report describes results from the first of the in-home interviews for both renters and owners. The purpose of the Renters Study is to assess how being a renter affects families socially and economically and to determine how renters differ from owners who live in the same areas. To this end, the Center for Community Capitalism at the University of North Carolina at Chapel Hill (UNC-CCC) contracted with RTI International to conduct all of the data collection (telephone and in-home interviews) for the Renters Study and the in-home data collection for the Owners Study.

In 2005, which represented Round 2 of the Renters Study and Wave 3 of the Owners Study, RTI conducted in-home data collection for all of the renters and a subset of the owners (matched to the renters). The data were collected via computer-assisted personal interview (CAPI) instruments based on the Federal Reserve Board's Survey of Consumer Finances (SCF). These instruments asked questions about wealth and assets of the renters and owners and were administered in person to facilitate gathering financial information that would be difficult to obtain over the phone.

This report details the design, instrumentation, tracing plan, data collection methods, case management system, and project management for the in-home CAPI surveys conducted for the Round 2 Renters Study and the Wave 3 in-home Owners Study.

## 1.1 Sample Design

Round 1 of the Renters Study ended with 1,651 completed interviews. A review of these cases was completed by UNC-CCC staff prior to the start of Round 2, and 118 cases were removed from the sample prior to the start of Round 2 data collection because they did not meet the target age (100 respondents) and income (18 respondents) requirements. During Round 1, we initially obtained a large number of low-income respondents who were over 65 years of age, but this group was not the focus of the study. During the course of Round 1 data collection, we added a screening question to exclude respondents over 65 years of age.

Some over-65 respondents had been included in the initial sample and were excluded prior to the start of Round 2 data collection. A second source of “to be excluded” respondents were those who exceeded the target income levels. These 1,651 respondents were screened into the sample by incorrectly answering initial screening questions, but upon completing the Round 1 interview, 118 were found to have exceeded the income requirements and were therefore excluded prior to the start of Round 2 data collection. After removing these 118 ineligible respondents from the Round 1 completes, the Round 2 Renters began with a sample of 1,533.

Wave 3 of the Owners Study consisted of two subsamples—urban owners who were matched to some corresponding renters and rural owners who were added to the frame during early 2005. The original plan was to have 1,551 urban owners to match the initially planned renters sample frame. RTI received from UNC’s Survey Research Unit (UNC-SRU) a preload sample of 1,351 urban owners who had completed CATI interviews for Waves 1 and 2. The difference of 200 cases was due to unlocatables and/or nonrespondents from prior waves of data collection. For rural owners, the original plan was to have 365 owners in the sample frame. RTI received from UNC-SRU a preload sample of 319 rural owners who had completed CATI interviews for Waves 1 and 2. The difference of 46 cases was due to unlocatables and/or nonrespondents from prior waves of data collection.

Field interviewers were assigned 50 to 100 cases according to proximity to their residences. The initial sample allocation took place on March 17, 2005, and contained 1,533 Renters Study cases. Those included renters who were screened into the Round 1 interview and during that interview reported a household income under the specific threshold established for their geographic location. The second sample upload containing 1,670 Owners Study cases occurred on May 6, 2005.

## **1.2 Instrumentation**

In early 2004, RTI and UNC-CCC began discussing general topics for the in-home Round 2 renters and Wave 3 owners instruments. In June 2004, UNC delivered nine modules to address these topics. Translation into Spanish began at that time and continued through October 2004. Cognitive testing with volunteers was completed in October 2004. Testing included English- and Spanish-speakers, and participants provided feedback that was used to improve question wording and interviewer instructions.

After finalizing the survey content, modules were programmed and tested on a flow basis from January until early March of 2005. The CAPI instruments were designed to administer specific modules, or questions within modules, according to the particular respondent’s original sample—Renters Study or Owners Study. Data from the previous survey administrations by RTI or UNC-SRU were uploaded to provide custom “fills” within questions or to include specific questions based on previous responses.

A CAPI instrument was provided to field interviewers for training in mid-March of 2005. During training, RTI obtained UNC clarifications to modify several questions and interviewer requests to use a larger font for on-screen instructions. RTI released a revised CAPI instrument for data collection about a week after the completion of interviewer training.

### **1.3 Tracing**

RTI followed the procedures outlined in the Locating and Tracing Plan submitted on October 28, 2004, to UNC-CCC for Round 2 of the Renters Study and for Wave 3 of the Owners Study. In total, RTI traced 564 renters and obtained location information on 374 of them for a locate rate of 66.3 percent. RTI completed tracing work on 96 owners belonging to the in-home sample and obtained location information on 63 of them for a locate rate of 65.6 percent. Lastly, RTI completed tracing work on 953 UNC-SRU CATI respondent owners and obtained location information on 779 of them for a locate rate of 81.7 percent. The tracing work covered in this report started in late 2004 with a holiday mailing for the purpose of maintaining (verifying and updating) current contact information for the panel of renters. Tracing activities continued until January of 2006, when the last of the UNC-SRU owners cases were returned with the associated tracing results.

### **1.4 Data Collection**

During February 2005, data collection materials were finalized and UNC-CCC and RTI Internal Review Board approvals were obtained for both studies. RTI trained the interviewers and began data collection in the middle of March 2005 for the Renters Study sample and the beginning of May 2005 for the Owners Study sample. Data collection concluded on October 31, 2005, for both studies, with a total of 1,158 completed interviews for the Renters Study and 1,190 completed interviews for the Owners Study.

In March 2006, UNC-CCC decided to revisit their eligibility criteria for the homeowner panel. During Year 3, homeowners who had moved, reverted back to a rental status, or rented out their property were ineligible for the Wave 3 in-person interview. In order to maintain the panel, UNC-CCC decided to go back and include the movers into Wave 3. At the end of Wave 3, 258 homeowners were classified as ineligible. After removing deceased cases and hard refusals encountered in the field, UNC-CCC decided to field 229 mover cases. RTI interviewed 93 in-home movers which resulted in a final total of 1283 homeowner interviews.

### **1.5 Case Management and Reporting System**

The Integrated Field Management System (IFMS) is the technological infrastructure that connects the various components of the CAPI system, including the questionnaire, utility screens, databases, report modules, links to outside systems, and other system components. The IFMS was used to assign cases to interviewers in the field by geographic

area. It was also programmed to keep track of all the appointments with panel members. After the interviewer selected the result that best described the outcome of the attempt, the IFMS assigned an appropriate event code that described what happened on a particular case.

## **1.6 Project Management**

On September 13, 2004, project staff from the Ford Foundation (the funding agency), UNC-CCC, UNC-SRU, and RTI attended an annual review meeting that covered results from the prior year and plans for the upcoming year. This was the first of many in-person and telephone meetings between UNC-CCC, UNC-SRU, and RTI. RTI understood that clear lines of authority and communication were critical to ensure rapid response, efficient operation, maintenance of high-quality standards, and an overall successful project.

This report is organized around various project tasks and components, which will be explained in detail in the corresponding sections of this report.

## **2. SAMPLE DESIGN**

Originally, UNC-CCC selected a panel of low- and moderate-income owners throughout the United States who had their loan held by Self Help. UNC-CCC selected these owners to conduct a series of interviews over a span of 6 years. RTI selected and developed a matching panel of low- and moderate-income renters to be interviewed over a 5-year period. Wave 3 study activities for the owners coincide with Round 2 study activities for the renters.

### **2.1 Round 2 Renters Study—In-Home Interviews**

Round 1 of the Renters Study produced 1,651 completed telephone interviews. Early in Round 1, researchers realized that 20 percent of the interviews were being conducted with respondents over the age of 65. This posed a problem because the corresponding Owners Study conducted only 2 percent of interviews with individuals over the age of 65. Researchers added a screening question to the Round 1 telephone interview to screen out anyone over the age of 65. At the beginning of Round 2, UNC-CCC decided to remove 118 cases from the original sample due to age and income requirements. There were 115 interviews completed with someone over 65 years of age that were removed from the sample. Additionally, three cases were removed due to income. During the initial screening in Round 1, these participants reported their income was within the income threshold for their MSA, but at the end of the Round 1 phone interview reported that their income was above the income threshold. The starting renter sample for the Round 2 in-home interview was 1,533 cases.

### **2.2 Wave 3 Owners Study—In-Home Interviews**

In the initial proposal, RTI anticipated interviewing 1,916 owners during the Wave 3 in-home owner interview: 1,551 urban owners and 365 rural owners. However, the actual starting sample was 1,670 owners: 1,351 urban owners and 319 rural owners. The owner sample was reduced in size because UNC-CCC initially decided to remove all of the refusals and movers that occurred during Wave 2, resulting in the removal of 246 owners from the Wave 3 in-home interview sample. Six months after this first stage of data collection, UNC-CCC made movers eligible and asked RTI to interview the 244 movers.

In-home interviews for the Owners Study started 2 months after in-home interviews for the Renters Study. Wave 2 of the Owners Study, conducted by UNC-SRU, ended on January 31, 2005. Original plans for the Wave 3 Owners Study computer-assisted telephone interviewing (CATI), conducted by UNC-SRU, called for this work to be completed prior to the in-home data collection. After consultation with UNC-CCC, the start of the in-home owner interview was pushed to May 2005, and CATI interviewing by UNC-SRU was started after the in-home data collection was completed. This allowed for more time between Wave

2 and Wave 3 owner interviews and decreased the chances of creating an appearance of increased respondent burden. Figures 2-1 and 2-2 show the geographic distribution of respondents.

**Figure 2-1. Distribution by MSA Renters and Owners—Overall**

Metropolitan Statistical Area	MSA	Total Renters	Number of Renters Completed	Total Owners	Number of Owners Completed	Total Rural Owners	Number of Rural Owners Completed
Albuquerque, NM	01	20	15	30	23	2	2
Atlanta, GA	03	39	29	42	33	6	4
Bloomington–Normal, IL	04	7	7	20	13	9	5
Charlotte–Gastonia–Rock Hill, NC–SC	06	124	91	99	64	2	2
Chicago–Gary–Kenosha, IL–IN–WI	07	61	41	48	34	2	1
Columbia, SC	10	23	18	30	22	5	2
Dallas–Fort Worth, TX	12	21	16	34	24	2	2
Dayton–Springfield, OH	13	13	11	18	14	4	3
Detroit–Ann Arbor–Flint, MI	14	24	17	21	17	1	1
Enid, OK	15	26	22	29	25	1	0
Fayetteville–Springdale–Rogers, AR	16	56	35	70	49	3	1
Greensboro–Winston-Salem–High Point, NC	18	97	83	86	64	7	3
Greenville, NC	19	20	17	46	36	30	23
Greenville–Spartanburg–Anderson, SC	20	29	27	53	36	22	13
Hickory–Morganton–Lenoir, NC	21	32	26	56	41	20	11
Houston–Galveston–Brazoria, TX	22	27	20	27	15	1	1
Las Vegas, NV–AZ	25	22	15	18	13	1	0
Lima, OH	26	14	11	47	32	24	11
Los Angeles–Riverside–Orange County, CA	27	39	28	19	11	0	0
Miami–Fort Lauderdale, FL	29	17	12	15	9	0	0
Minneapolis–St. Paul, MN–WI	30	31	24	27	21	1	1
Oklahoma City, OK	33	137	107	115	102	0	0
Phoenix–Mesa, AZ	36	63	43	44	31	2	1
Raleigh–Durham–Chapel Hill, NC	38	196	149	166	138	28	16
Rocky Mount, NC	41	36	29	47	29	20	14
Toledo, OH	44	59	42	139	108	94	68
Tucson, AZ	45	40	32	30	27	7	6
Tulsa, OK	46	173	134	185	159	9	7
Washington–Baltimore, DC–MD–VA–WV	47	75	50	77	59	8	6
West Palm Beach–Boca Raton, FL	48	8	3	15	11	1	0
Youngstown–Warren, OH	50	4	4	17	123	7	5
<b>Total</b>		<b>1,533</b>	<b>1,158</b>	<b>1,670</b>	<b>1,283</b>	<b>319</b>	<b>209</b>

**Figure 2-2. Distribution by MSA Renters and Owners—Spanish Speaking**

Metropolitan Statistical Area	MSA	Owners Spanish	Number of Owners Spanish Completed	Renters Spanish	Number of Renters Spanish Completed
Albuquerque, NM	01	3	3	1	0
Atlanta, GA	03	2	1	6	5
Bloomington–Normal, IL	04	0	0	0	0
Charlotte–Gastonia–Rock Hill, NC–SC	06	5	5	13	12
Chicago–Gary–Kenosha, IL–IN–WI	07	8	4	6	4
Columbia, SC	10	0	0	2	1
Dallas–Fort Worth, TX	12	10	8	3	2
Dayton–Springfield, OH	13	0	0	1	0
Detroit–Ann Arbor–Flint, MI	14	0	0	0	0
Enid, OK	15	0	0	0	0
Fayetteville–Springdale–Rogers, AR	16	35	23	19	8
Greensboro–Winston-Salem–High Point, NC	18	2	2	9	6
Greenville, NC	19	0	0	0	0
Greenville–Spartanburg–Anderson, SC	20	1	1	1	1
Hickory–Morganton–Lenoir, NC	21	5	3	3	3
Houston–Galveston–Brazoria, TX	22	15	7	8	4
Las Vegas, NV–AZ	25	7	6	2	0
Lima, OH	26	0	0	0	0
Los Angeles–Riverside–Orange County, CA	27	11	6	19	13
Miami–Fort Lauderdale, FL	29	8	5	3	1
Minneapolis–St. Paul, MN–WI	30	8	6	2	0
Oklahoma City, OK	33	6	6	13	3
Phoenix–Mesa, AZ	36	32	22	21	9
Raleigh–Durham–Chapel Hill, NC	38	4	4	31	21
Rocky Mount, NC	41	2	2	0	0
Toledo, OH	44	1	1	0	0
Tucson, AZ	45	22	19	8	5
Tulsa, OK	46	1	1	15	9
Washington–Baltimore, DC–MD–VA–WV	47	6	3	6	1
West Palm Beach–Boca Raton, FL	48	8	6	0	0
Youngstown–Warren, OH	50	0	0	0	0
<b>Total</b>		<b>202</b>	<b>144</b>	<b>192</b>	<b>108</b>



### **3. INSTRUMENTATION**

Drafting, testing, and revising the survey instrument for the Renters and Owners Studies was a collaborative effort that used the substantive expertise of UNC-CCC staff and the methodological and technical expertise of RTI staff. This collaboration informed the instrumentation process, which was iterative, incremental, and relied on successive modifications of survey questions and computer specifications. The various process steps and their approximate completion times are described below.

#### **3.1 Questionnaire Development**

In mid-February of 2004, RTI's Instrumentation Task Leader met with UNC-CCC staff to determine topical domains for the in-home interviews with owners and renters. Key topics were wealth, assets, debt, and income. From the outset, it was assumed that the interview would average about 1 hour for renters and 30 minutes for owners. The initial sources for survey questions included the Federal Reserve Board's Survey of Consumer Finance, the National Survey on Drug Use and Health (specifically the income and occupation questions), and a University of Dayton survey about predatory lending practices. Two survey modules—Social Capital and Parenting—had originally been administered to owners by UNC-SRU and later to renters in the baseline interview by RTI's Call Center Services unit.

RTI and UNC staff met in late April 2004 to discuss plans for the in-home survey. Lisa Thalji called in from RTI's Chicago office to describe her previous experience managing data collection for the Survey of Consumer Finance with a former employer. She reported that programming the SCF was complicated; the instrument itself required months of testing, and financial or accounting experience should be a prerequisite for field interviewers.

By early June 2004, the content of the in-home interview was delivered to RTI in the form of nine modules that each addressed a topical domain. The Instrumentation Task Leader began writing computer specifications for delivery of separate modules to the assigned programmer. The household roster module collected respondent's age, marital status, and educational attainment, as well as relationships to other household members, and their age and educational attainment. A "Universal Core" module asked about continued renter status, forms of rental or income assistance, and employment status of the respondent and of the spouse or partner (if applicable). The "Home Purchase" module collected information about home purchase (if applicable) and new or refinanced mortgage loans (if applicable). A "Wealth and Assets" module asked about life insurance, pensions, and other financial assets. The "Savings" and "Buy a Home" modules asked renters about their attitudes toward those topics. The "Social Capital" module asked renters about neighborhood cohesion and general social involvement. The "Parenting" module asked respondents from households with minor children about their involvement with a specific child (selected at random from those recorded), administering age-appropriate questions about their activities

together. Finally, the “Locator” module requested contact information for a friend or family member whom RTI could call in case the respondent could not be located for the next interview, and respondent’s own e-mail address and Social Security number. Figure 3-1 shows a breakout of the modules that the owners and the renters received.

**Figure 3-1. Questionnaire Modules Owners and Renters Received During the In-Home Interview**

<b>Modules Owners Received During the In-Home Interview</b>	<b>Modules Renters Received During the In-Home Interview</b>
Informed consent	Informed consent
Home purchase	Roster
Wealth and assets	Universal core
Locator	Home purchase (for renters who became owners)
	Wealth and assets
	Savings
	Buy a home
	Social capital
	Parenting (if renter had children during baseline interview)
	Locator

Collecting SSN information is known to be key for successfully tracing respondents and maintaining the sample for panel surveys. It is especially important for the highly mobile population of renters. RTI had originally recruited renters by means of a random digit dial (RDD) survey in the fall of 2003. Respondents were screened for income, age, and personal responsibility for the rental agreement. Therefore, the in-home survey was the first opportunity for RTI to realistically request the SSN from renters and expect reasonable rates of cooperation.

UNC-CCC indicated that a primary goal for the Round 2 Renters Study and Wave 3 in-home Owners Study instrument was to collect financial information completely and accurately in the home setting, where respondents could access their records. In fact, the advance letter would encourage their preparation for the interview. Questions in the in-home modules were designed to collect actual dollar amounts of current balances and payments for various accounts. RTI was asked to adopt a data collection method similar to that used in the SCF, which collects a dollar range whenever a respondent is unable to report a specific dollar amount. In fact, the SCF, also a CAPI instrument, invokes a “decision tree” for any respondent who is unable to volunteer a dollar range. He or she is asked up to six follow-up questions that map a numeric range that might be wide or narrow, depending on the number of questions the respondent answers before refusing to answer further or indicating he/she does not know. Those numeric ranges vary according to the question.

The approach that RTI developed for respondents who could not provide a specific dollar amount was to collect a volunteered range or have the interviewer administer a specific “show card.” UNC-CCC helped RTI develop a series of “don’t know” cards. Each card in turn depicted a series of coded dollar ranges. Some cards’ values depicted ranges in hundreds of dollars; others measured ranges in thousands of dollars. UNC-CCC assigned specific don’t know cards (card A, B, C, etc.) to specific questions according to the topic (e.g., checking account balance, vehicle value, mortgage balance) with appropriate dollar ranges. The CAPI program provided interviewers with an on-screen instruction about which card to administer when a respondent could not report a specific dollar amount or volunteer a dollar range for a given question.

Other show cards were designed to describe response options that were sensitive (e.g., reason for not having a bank account), complex (e.g., type of life insurance policies owned by household), or numerous (e.g., ways in which home equity funds were spent). Administering show cards for such questions helps to reduce respondent burden. UNC-CCC guided RTI in developing these show cards. Show cards of all types were tested with their corresponding questions in the cognitive interviews, described later.

### **3.2 Spanish Translation**

Survey modules were translated into Spanish between June and October, 2004. The two modules that RTI deployed in the renters baseline telephone interview (Parenting and Social Capital) were already translated. A language methodologist from RTI’s program in survey methodology completed the initial translation. A second language methodologist reviewed it independently. They resolved by collaboration any differences between the two reviews regarding a translation approach and (if needed) clarification from the Instrumentation Task Leader. The primary translator was responsible for testing the Spanish CAPI instrument, which was programmed only after cognitive testing.

### **3.3 Cognitive Testing**

To test the comprehension of draft survey questions among English and Spanish speakers, RTI conducted cognitive interviews with renters and owners recruited from the general population. The modules that UNC-CCC asked RTI to administer in this pretest were the Universal Core, Home Purchase, Wealth and Assets, and Savings modules. The Household Roster was also included because answers to those questions were needed for proper administration of later modules.

Twelve interviews were completed in October 2004 at RTI’s offices in Research Triangle Park, North Carolina. Prospective volunteers were recruited through local advertisements in newspapers. They were instructed to phone a dedicated study telephone number to be screened in English or Spanish. Eligibility criteria included age (older than 24 and younger than 60 years of age) and household income (\$50,000 or below). Owners were further

screened to recruit individuals who represented various debt configurations (e.g., one or two mortgages, recent refinancing, and home equity line of credit). Participants who completed cognitive interviews included three renters and nine owners.

Cognitive interviews lasted between 60 and 90 minutes, depending on the participant's financial situation. English interviews were administered by laptop computer. Spanish interviews were administered by a paper-and-pencil form. Each participant was paid \$50 cash as a thank you gift and asked to "initial" rather than sign the informed consent and receipt forms that interviewers retained for their records.

The assigned methodologists (the Instrumentation Task Leader and lead Spanish language translator) met in person with the scheduled participant in a private office. They read survey questions and response options aloud, recording responses, and asked scripted and ad hoc follow-up questions ("probes"). They encouraged participants to ask for clarification if they had difficulty understanding any question or response option. Each methodologist recorded notes on a hardcopy protocol containing the questions and probes.

Several participants brought financial records (e.g., a bank statement, rental agreement), but most simply relied on recall. Overall, the questions worked well. Participants were usually capable of making dollar reports, albeit rounded. Some questions were awkward as worded for respondents who lived alone (e.g., not sharing financial responsibilities, having no parental responsibilities). Spanish speakers (even owners) were often unfamiliar with financial terms, although they had been translated accurately.

### **3.4 Instrument Finalization**

Based on the feedback collected from the cognitive interviews, questions, interviewer instructions, and ancillary materials such as show cards were finalized for programming the data collection instrument in late 2004. The modules were programmed and tested on a flow basis by UNC-CCC and RTI staff in the initial months of 2005.

A CAPI instrument was provided to field interviewers for their training in mid-March 2005. During training, RTI project staff and interviewers requested changes to the CAPI instrument. Those included showing dummy fills for missing data in the preloads [e.g., "UNKNOWN RELATION"], enlarging the font for on-screen instructions, and changing several Spanish translated words. Based on this feedback, RTI released a revised CAPI instrument for data collection about a week after interviewer training and prior to the start of field data collection.

## 3.5 Programming and System Development

### 3.5.1 *Blaise Instrument Development and Testing*

After the questionnaire was approved by UNC-CCC, a survey methodologist wrote the specifications for a computer program to implement the questionnaire as a CAPI instrument, which was programmed using the Blaise computer language. RTI uses Blaise as the platform for both telephone and personal interviews. Blaise has a number of attractive features including its ability to allow interviewers to resume a partially completed interview at a later time. Blaise will remove inappropriate responses that occur when the wrong path in the questionnaire is followed and the interviewer has to back up to the gate question. Blaise will produce a clean, consistent dataset by cleaning out any inappropriate or off-path responses. Blaise is able to recast data descriptions into SAS using the Blaise Cameleon tools. It has a batch system that efficiently imports, exports, and recodes data, allowing RTI to provide clients with up-to-date reports.

#### *Development and Testing the Instrument*

The development and maintenance of accurate programming specifications is perhaps the most critical element of the computer assisted interviewing (CAI) development process. As with other CAPI surveys, RTI's Instrumentation Task Leader prepared programming specifications to guide both the programming and testing operations for the CAPI instrument. Once these were developed, the specifications were used by programmers, instrumentation team members, and other testers throughout the development process to gauge the accuracy of the interview program on an item-by-item basis.

The follow-up interviews with the respondents were programmed into a single Blaise instrument using appropriate preload information from the initial data collection at baseline. The path through the instrument was determined by the status of the respondents, renters versus owners. Common questions were presented to both groups, and the status-specific questions were presented by the program as appropriate.

RTI staff referred to several sets of documentation, including CAI specifications and mock interview scenarios and scripts, while testing the functionality of the programs. Working with these tools, the programmers and testers conducted a thorough test of each interview program to verify item-by-item that the program conformed to the questionnaire specifications. Testing involved a check of each allowable response for a particular question, and the resulting path, before moving on to the next item. As part of this test, the question-and-answer choice wording, consistency and range checks, and other features of each question were verified. Detected errors were documented and provided to the programmers. After the errors were corrected, the test was repeated.

### **3.5.2 The Survey Control System**

RTI implemented a Survey Control System (SCS) to monitor the respondents for the two studies. The SCS operates as the hub of the project, monitoring events for each case. This event-driven system guides a case (i.e., status of each study participant) from the time it enters the system, through the various subsystems (e.g., mail-outs, tracing, de-duplication), to the point of completion at the time of data delivery. All events are defined and lead from one process to another. All events for a case are logged to trace the history, allowing the flow of data—from the start of data collection through the creation of data files suitable for analysis and delivery—to be monitored. As a case moves through the system, events are assigned to that case to indicate its status and availability for subsequent processing by other steps in the system.

The SCS was initialized with respondent contact information for Round 1 renters and Wave 2 owners. For this study, the SCS was used beginning in Round 1 with panel maintenance. The SCS generated mail merge files for lead letter mail-out and kept track of cases that were released to the IFMS. Lead letters were mailed prior to the start of in-home interviewing. These lead letters alerted the respondents that a field interviewer would be contacting them. The return of lead letters alerted project staff that the respondent had relocated. Addresses in the SCS were updated to maintain the most current respondent information available. For each respondent, the SCS also monitored all tracing operations and maintained final status codes once interviewing was completed.

### **3.5.3 Integrated Field Management System**

The IFMS is a comprehensive modular system of software used to support and enhance field survey research at RTI. The IFMS was developed and is maintained by the Field Systems Group within RTI's Research Computing Division, which also provides set up and consultation to project staff as necessary. Laptop applications as well as centralized applications, databases, and Web pages form the complete system. Features include

- a laptop interface that can be customized to project-specific requirements and implemented relatively quickly;
- support for CAPI instruments;
- ability to interface with Blaise applications using the Microsoft Data Engine;
- rapid transmission of data and any other required files (incoming and outgoing);
- electronic assignment and transfer of cases by field and regional supervisors through a Web interface; and
- standard reports on recruiting, transmission, and case status made available on the Web.

- a Web interface for communicating recruiting information between supervisors and the Field Services Unit (RTI's field staff hiring unit).
- capture of Production, Time, and Expense (PT&E) data including the field supervisor/regional supervisor approval process.
- e-mail capability for interviewers and supervisors.

*Carry Completed Cases Forward to the Round 3 Renters Study*

Cases with an event/status code of 161/495 (completed CAPI) and up-to-date address information will be exported to a new control system for follow-up in the Round 3 Renters Study, which is scheduled for data collection beginning in April 2006. Panel maintenance for these cases included contact with the respondents through the U.S. Mail in the form of a holiday greeting in December 2004 and 2005. The cases will be batch traced to ensure that RTI telephone interviewers will be dialing the best possible phone numbers. The cases will be loaded to the CATI systems based on previous interview completion dates to ensure that 1 year elapses between the Round 2 in-home interview completed in 2005 and the Round 3 telephone interview in 2006.



## **4. TRACING FOR RENTERS AND OWNERS**

Tracing and panel maintenance were completed across various components of the renters and owners panels. Tracing is the locating of respondents either prior to the start of data collection or during data collection. There are various methods that can be employed to trace a respondent. RTI completed batch, interactive, and field tracing of the renters panel as part of its contract with UNC-CCC. These three methods of tracing will be explained in detail in Sections 4.1 and 4.2 along with results. RTI completed (1) interactive and field tracing of the in-home owners panel as part of its contract with UNC-CCC, and (2) batch, interactive, and field tracing of the telephone owners panel as part of its contract with UNC-SRU for tracing work. The breakout of procedures used and outcomes will be documented in the following parts of this section.

### **4.1 Tracing Activities Associated with the Renters Panel**

#### ***4.1.1 Batch Tracing—Renters***

Tracing and panel maintenance are very important components of the Renters Study because the renter panel is highly mobile. A two-tier tracing approach that combined batch and interactive tracing was employed for this panel. Batch tracing is an inexpensive approach for updating addresses and telephone information of panel members. RTI used two batch vendors: TransUnion to search for Social Security numbers and First Data to update address and telephone information. TransUnion's ReTrace product matches input name (first and last name) and address against the TransUnion database and appends an SSN for panel members whose information is available. First Data's Priority phone number service was used to confirm or update the address and telephone number for each panel member. The batch services were employed in sequence using generated SSNs and addresses from TransUnion to match panel member's current address and phone number in the First Data database.

#### *TransUnion*

RTI submitted a file containing 1,651 records to TransUnion with the primary objective of obtaining SSNs. This was necessary before records could be submitted to other batch vendors because SSN is the single most important tracing identifier. TransUnion has clear guidelines and file specifications for submitting data, and if those specifications are not followed, the search returns an error file. From the file that was submitted to TransUnion containing 1,651 records, 6 records did not meet the specifications and could not be processed. Of the 1,645 records that were processed, no matches were found for 565 records, 10 reported invalid information, and 1,070 reported full or partial matches. TransUnion matches do not necessarily imply that a SSN has been found or that the SSN returned belongs to the panel member. Further review is necessary to confirm or reject the

SSN. We therefore conducted thorough review on the file returned by TransUnion and the outcome of that review is tabulated in Figure 4-1.

**Figure 4-1. TransUnion Batch Tracing Results—Renters**

Category	Number of Records	Percentage of Total
No match found in TransUnion.	565	33.6
Address and name matches but no SSN found in TransUnion database.	326	19.9
Both first and last name matches but address does not. Unable to determine if SSN belongs to panel member.	88	5.4
Last name and address match but first name does not. SSN may belong to a relative.	1	0.1
First name matches but last name and address do not. Unable to determine if SSN belongs to panel member.	6	0.4
Nothing in the input file matches TransUnion database.	1	0.1
Last name matches but first name and address do not. Unable to determine.	10	0.6
Address and name match—SSN belongs to panel member.	638	39.0
<b>Total</b>	<b>1,635</b>	<b>100.0</b>

The overall analysis of results from TransUnion may be categorized broadly under the following conclusions:

1. RTI obtained 638 SSN for the panel members.
2. RTI confirmed<sup>1</sup> 964 (326+638) addresses.
3. RTI found no information on 687 records.

#### *First Data*

All 1,651 records were sent to First Data for an address search and telephone number update. First Data searches are not SSN driven; hence it is very difficult for one to recommend an address *update* because of the chance of replacing the panel member's address with the address of someone else with same name. First Data's Priority phone number service is therefore most useful for updating the panel member's telephone number. This product is powerful because often it returns up to three telephone numbers believed to belong to panel members and relatives within and outside the same household. Out of the 1,651 records sent to First Data, the vendor returned 775 full and partial

<sup>1</sup>Confirming here does not imply the address is current. It simply means that the input address was found in the vendor's database.

matches, which were subjected to manual review that resulted in 720 address confirmations and/or telephone number updates/confirmations.

#### **4.1.2 Panel Maintenance—Renters, Holiday Mailing**

Address updates were incorporated in the master file so it would be ready to use in the holiday mailing of December 2004. Regular contacts with panel members serve to maximize their connection to the Renters Study research throughout the study period. Direct mailing to the panel members offers an opportunity to thank them for their continued participation, inform them of upcoming study-related activities, and request that they update their contact information if it has changed since their last participation.

We conducted a holiday mailing to the 1,651 panel members in December 2004. The mailing included a holiday greeting/lead letter that informed the panel members that they would be contacted by phone to set up an appointment for the in-home interview to be conducted in the spring of 2005. This mailing also included a stamped postcard printed with the panel member's name and address information with instructions to either confirm the information or correct it with the most current information. Panel members were asked to mail the stamped postcard back to RTI. We also provided a toll-free phone number they could use to call and update their address and telephone information.

Of the 1,651 mailed lead letters for Round 2 of the Renters Study, 268 came back marked undelivered with no forwarding address. These became the first cases identified that needed interactive tracing in our Tracing Operations Unit (TOPS). We also received 149 postcards from panel members, some confirming that we had the correct address and telephone information and others that provided corrections or updates. Throughout the data collection period, the project received calls from respondents updating their address and telephone information. By the time the data collection period was over, we had received 42 address update calls. For the panel members whose lead letter did not come back undelivered and RTI neither received the address update postcard, nor received an update through the toll-free number, we assumed that they had received the mail but for did not send any confirmation. Figure 4-2 summarizes the lead letter and postcard mailing results.

**Figure 4-2. Lead Letter and Postcard Mailing Results—Renters**

<b>Update Activity</b>	<b>Number of Records</b>	<b>Percentage of Total</b>
Undelivered mail returned	268	16.2
Updates received via postcard	149	9.0
Updates received via toll-free number	42	2.6
No communication	1,192	72.2
<b>Total processed</b>	<b>1,651</b>	<b>100.0</b>

### **4.1.3 Interactive Tracing—Renters**

RTI's TOPS unit follows comprehensive and proven procedures for locating hard-to-find sample members. These tracing procedures have been used successfully on other projects and for tracing UNC-SRU's respondents and continued to be improved and refined during tracing of the Renters Study panel for Round 2. TOPS has a specialized staff trained exclusively in these tracing procedures, resources, and investigative techniques and has gained considerable experience over the years.

Three categories of cases were submitted to TOPS for interactive tracing: (1) cases whose lead letter was returned to RTI undelivered, (2) cases we suspected had inaccurate contact information, and (3) cases without telephone numbers. Tracing was conducted continuously throughout the data collection period for panel members who were determined to have inaccurate contact information. The starting point for interactive tracing was the contact information provided during the baseline or during Round 1 and updated through batch tracing in October and November 2004.

The tracing staff updated address and telephone information generated by all tracing activities, and the information was sent directly to the field interviewers, who attempted to contact the respondents. Several cases were returned to TOPS for additional tracing when the address and telephone information provided was not sufficient to locate the respondents.

A total of 564 renters cases were sent to TOPS for a 1-hour tracing level of effort. Of these, only 153 (27.1 percent) were finalized as not located. Many cases were submitted to TOPS late, when the data collection period was almost over. Although TOPS made every effort to trace such cases, 37 (6.6 percent) of them were time barred (submitted for tracing too late to complete tracing in time to obtain interviews), and tracing was stopped before they were finalized. When the tracing period was over, TOPS had a locate rate of 66.3 percent. This locate rate is considered reasonable and satisfactory given time and data constraints (TOPS was not provided SSNs). The tracing results for the renters panel are summarized in Figure 4-3.

## **4.2 Tracing Activities Associated with the Owners Panel**

### **4.2.1 Batch Tracing—Owners**

Tracing and panel maintenance were very important components of the Owners Study because we discovered that the owners panel is more mobile than originally anticipated. A two-tier tracing approach that combined batch and interactive tracing was also employed for this panel. Section 4.1 describes the vendors used by RTI.

**Figure 4-3. Interactive Tracing Results—Renters**

Description of Tracing Result	Number	Percentage of Total
Time barred (data collection period ended)	37	6.6
Located phone only	22	3.9
Located address and phone	106 <sup>a</sup>	18.8
Located, unconfirmed, no phone	23	4.1
Located, unconfirmed, phone obtained	82	14.5
Located, confirmed preloaded address and preloaded phone	68	12.1
Located, confirmed preloaded address, new phone	12	2.1
Located, confirmed new address, preloaded phone	15	2.7
Located, confirmed new address, new phone	46	8.2
Not located, level of effort expended	153	27.1
<b>Total</b>	<b>564</b>	<b>100.0</b>

<sup>a</sup> When five cases were located, a proxy reported that the panel member was deceased.

### *TransUnion*

In October 2005, RTI submitted a file containing 3,728 records to TransUnion, with the primary objective of verifying SSNs for cases that had an SSN and adding an SSN for cases that did not. This was necessary before records could be submitted to other batch vendors because SSN is the single most important tracing identifier. TransUnion has clear guidelines and file specifications for submitting data, and if those specifications are not followed, the search returns an error file. Of the 3,728 owners records that were submitted to TransUnion for batch tracing, TransUnion returned 13 error, 10 invalid, 738 not found, 2,839 best match,<sup>2</sup> and 128 partial match records. TransUnion best and partial matches do not necessarily imply that a SSN has been found or that the SSN returned belongs to the panel member. We therefore conducted manual review on the 128 partial match records and confirmed that 64 records perfectly matched the input information for the panel members. Figure 4-4 gives the final results of the TransUnion batch tracing task.

### *First Data*

All the 3,728 records were then sent to First Data for address search and telephone update. First Data searches are not SSN driven hence it is very difficult for one to recommend an address *update* because of the chance of replacing the panel member's address with

<sup>2</sup> Although these are designated as best match they needed an automated review because not all of them are actually best matches.

**Figure 4-4. TransUnion Batch Tracing Results—Owners**

Description of Tracing Results	Frequency	Percentage
Error file	13	0.3
Invalid data file	10	0.3
Not found in TransUnion database	802	21.5
Best match	2,839	76.2
Partial match	64	1.7
<b>Total</b>	<b>3,728</b>	<b>100.0</b>

the address of someone with same name. First Data's Priority phone number service is therefore most useful for updating the panel member's telephone number. This service is powerful because often it returns up to three telephone numbers believed to belong to panel members and relatives within and outside the same household. We resolved to send all the telephone numbers that were returned by Fast Data batch tracing to UNC-SRU for the interviewers to call and hopefully reach the respondents or a relative.

#### **4.2.2 Panel Maintenance—Owners**

Maintenance for the owners panel was not conducted by RTI. UNC-SRU is responsible for the entire owners panel and completed the panel maintenance. In the fall of 2004 and the fall of 2005, UNC-SRU mailed a newsletter to all respondents who had participated in the survey, with the exception of those they knew to be deceased.

#### **4.2.3 Interactive Tracing—Owners, RTI's In-Home Panel**

The tracing staff updated address and telephone information generated by all tracing activities, and the information was sent directly to the field interviewers, who attempted to contact the respondents. Several cases were returned to TOPS for additional tracing when the address and telephone information provided was not sufficient to locate the respondents.

A total of 96 owners in-home owners panel members were sent to TOPS for a 2-hour tracing level of effort. Of these, only 33 (34.4 percent) were finalized as not located. When the tracing period was over, TOPS had a locate rate of 65.6 percent. The tracing results for the owners panel are summarized in Figure 4-5.

**Figure 4-5. Interactive Tracing Results—Owners, RTI’s In-Home Panel**

Description Tracing Result	Frequency	Percentage of Total
Located address only	2	2.1
Located address and phone	21	21.9
Located, unconfirmed, no phone	1	1.0
Located, unconfirmed, phone obtained	8	8.3
Located, out of the country	2	2.0
Located, confirmed preloaded address and preloaded phone	14	14.6
Located, confirmed preloaded address and new phone	4	4.2
Located, confirmed new address and new phone	7	7.3
Located, confirmed preloaded phone only	4	4.2
Not located, level of effort expended	33	34.4
<b>Total</b>	<b>96</b>	<b>100.0</b>

#### ***4.2.4 Interactive Tracing—Owners UNC-SRU’s Telephone Panel***

For the UNC-SRU telephone component of the owners panel, 953 cases were sent to TOPS for a 2-hour tracing level of effort. The tracing staff updated phone numbers and sent the new information directly to the telephone interviewers. Several cases were returned to TOPS for additional tracing when the telephone information provided was not sufficient to locate the respondents. Of the 953 cases sent to tracing, only 173 (18.1 percent) were finalized as not located constituting. When the tracing period was over, TOPS had a locate rate of 81.9 percent. Figure 4-6 summarizes the interactive tracing results for the UNC-SRU telephone component of the owners panel.

#### ***4.2.5 Field Tracing—Owners UNC-SRU’s Telephone Panel***

##### *Study Overview*

UNC-SRU contracted RTI to field trace owners they were unable to reach by phone (i.e., “unlocatable owners”). For the UNC-SRU Owners Field Tracing Project, the goal was to locate and complete as many interviews as possible with unlocatable owners. The success of any longitudinal study depends on interviewing as many panel members as possible for each year of the study. To achieve this goal, RTI hired field interviewers to visit the homes of unlocatable owners in an attempt to persuade them to call UNC-SRU to complete a 30-minute telephone interview.

**Figure 4-6. Interactive Tracing Results—Owners, UNC-SRU Telephone Panel**

Description of Tracing Result	Frequency	Percentage of Total
Stop work per project	1	0.1
Located address only	25	2.6
Located phone only	20	2.1
Located address and phone	28	2.9
Located, ineligible	65	6.8
Located, unconfirmed, no phone	68	7.2
Located, unconfirmed, phone obtained	118	12.4
Located, out of the country	2	0.2
Located, deceased	2	0.2
Located, other	3	0.3
Located, incarcerated	3	0.3
Located, refused	24	2.5
Located, confirmed preloaded address and preloaded phone	53	5.6
Located, confirmed preloaded address and new phone	107	11.2
Located, new address and preloaded phone	45	4.7
Located, new address and new phone	205	21.5
Located, confirmed address	10	1.1
Located, confirmed phone only	1	0.1
Not located, level of effort expended	169	17.8
Not located, leads exhausted	4	0.4
<b>Total</b>	<b>953</b>	<b>100.0</b>

### *Target Population*

Unlocatable owners who participated in the Owners Study Wave 1 and Wave 2 were field traced between September 1, 2005 and November 16, 2005. The majority of the field tracing work was conducted during the month of September 2005.

### *Lead Letter Mailing*

Prior to any panel member being released, RTI generated and mailed lead letters on UNC-CCC's letterhead to all sampled addresses. The purpose of the lead letter was to notify owners of the possibility of a field interviewer visiting their home because UNC-SRU had been unable to reach them by phone. The lead letter provided UNC-SRU's toll-free number and hours of operation if the owner wanted to call in before a field interviewer traveled to their home.

The lead letter was also used to determine if the owner still lived at the address, which we had in the database from previous contact with them. Returned letters provided new forwarding addresses for some owners and helped our field interviewers plan their trips more effectively.

### *Recruiting Field Interviewers*

A total of 51 field interviewers were recruited to work on the Owners Field Tracing Project. First, RTI's field supervisor mapped the locations of all the unlocatable owners. This enabled the field supervisor to cluster cases that were located near one another and to plan for the hiring of field interviewers. Unlocatable owners were located in 32 different states.

The majority of the field tracing work was carried out by field interviewers from RTI's National Survey on Drug Use and Health (NSDUH) and located in the Metropolitan Statistical Areas (MSAs) of interest. Most of the field tracing work was completed during September 2005 because this month is at the end of the quarter for NSDUH, and the field interviewers had time available for additional work.

### *Field Interviewer Training*

Before being allowed to work on the Owners Field Tracing Project, all field interviewers participated in a training program that included a home study exercise, a detailed data collection manual, and a 1-hour project training session held via phone. Training of field interviewers took place from August 29 to August 31, 2005. Additional training sessions were held on September 2, 9, 14, and 16 and on November 8, 2005, for interviewers who could not attend the August trainings. A total of 51 field interviewers were trained.

### *Initial Steps*

UNC-SRU provided RTI with a list of owners that they had been unable to reach by phone to complete the Wave 3 Owners Study 30-minute CATI interview.

RTI's field supervisor provided field interviewers with a list containing names and addresses of owners in their area in need of an in-home visit. Field interviewers were urged to make visits when people were most likely to be at home and during UNC-SRU Call Center hours of operation. If the panel member was still at the address we had listed, the field interviewer handed the member a cell phone and asked him or her to complete the interview with UNC-SRU. Once the respondent finished the interview, the field interviewer paid the respondent a \$40 cash incentive.

However, if the field interviewer found that the panel member no longer lived at the listed address, the interviewer was asked to locate the owner at the new address. The field interviewers used many sources to develop new leads, such as speaking with the current resident of the home, speaking with neighbors, checking local telephone directories, calling directory assistance, and accessing tax assessor records. Once the field interviewer found

the respondent, the field interviewer collected any new contact information that was available, such as a new address and telephone number.

### *Control System*

A control system was developed in Microsoft Access to store sample data associated with the owners. The primary function of the control system was to keep track of cases in the field. Field interviewers kept track of their visits to homes of unlocatable owners on paper and then reported the outcomes of their visits to the RTI field supervisor, who updated the status code in the control system.

### *Results*

Figure 4-7 presents the field tracing outcomes for the 311 unlocatable owners. Of these, the field tracing work produced 165 completed interviews with owners. RTI field interviewers had 118 owners call in from their homes to complete the 30-minute CATI phone interview with UNC-SRU, and 47 owners called in after receiving the lead letter or "Sorry I Missed You" card left by the field interviewer. RTI field interviewers also found new phone numbers or addresses for 16 owners who had moved. Only two cases were coded as ineligible: one owner was determined to be deceased and the other owner was affected by Hurricane Katrina. The field interviewers encountered 9 refusals in the field, and 117 cases were categorized as "unable to contact." These were cases where the field interviewer could not find the owner at home at the time of their visit.

### *Conclusion*

This report covers the UNC-SRU Owners Field Tracing Project work conducted by RTI of owners whom UNC-SRU was unable to contact by phone. In summary, RTI field traced these cases from September 1, 2005, to November 16, 2005. A total of 51 field interviewers were trained to field trace 311 unlocatable owners. This effort produced 165 completed interviews with owners who had previously been categorized by UNC-SRU as unlocatable. In all, RTI was able to locate 214 of the 311 unlocatable owner cases (69 percent).

**Figure 4-7. Field Tracing Outcomes—Owners**

Field Tracing Report Status Code	Number of Cases	Percentage of Total
<b>Total cases</b>	<b>311</b>	<b>100.0</b>
Noninterview		
Panel member incarcerated	2	0.8
Unable to contact		
No one home after repeated attempts	40	12.9
Not found—owner moved	56	18.0
Found person—panel member unavailable after repeated attempts	21	6.7
Ineligibles		
Deceased	1	0.3
Other noninterview—ineligible (assigned at RTI) case affected by Hurricane Katrina	1	0.3
Refusals		
Final refusal by panel member	9	2.9
Found person at new address—owner moved	16	5.1
Interview completed with UNC-SRU—incentive paid	118	37.9
UNC-SRU completed phone interview	47	15.1



## **5. DATA COLLECTION METHODS**

Data collection for the Round 2 Renters Study and the Wave 3 in-home Owners Study consisted of three essential steps: locating (carrying out the necessary steps to locate the household), contacting (identifying the correct panel member), and interviewing (persuading the panel member to cooperate and take part in the study). This section describes the results of data collection efforts and evaluates the effectiveness of the data collection procedures used in locating, contacting, and interviewing panel members.

### **5.1 Staff Planning**

The Renters Study and the Owners Study cases were located in 21 states and 31 different Metropolitan Statistical Areas. For this study, it was determined that 36 field interviewers would be needed to work 3,203 total cases for the two studies. The cases were divided into three regions. The first region consisted of all the North and South Carolina cases—North and South Carolina made up one third of our total sample. The second region included cases in Arkansas; Florida; Georgia; Illinois; Indiana; Maryland; Michigan; Minnesota; Ohio; Texas; Virginia; Washington, DC; Wisconsin; and West Virginia. The final region created included Arizona, California, Nevada, New Mexico, and Oklahoma.

Three field supervisors were hired to manage the three regions. Each supervisor was in charge of recruiting 12 field interviewers to work the cases in their assigned regions. The 12 field interviewers hired per field supervisor included bilingual interviewers hired to complete all the Spanish-language cases within the region. These interviewers also completed English-language interviews in addition to the assigned Spanish cases. Across the three field supervisor regions, eight bilingual interviewers were hired and trained and had passed certification.

### **5.2 Field Supervisor Training**

We hired three field supervisors nationwide to oversee the data collection of 36 field interviewers. Field supervisors were responsible for recruiting field staff, monitoring production and performance, and communicating any field issues to their field interviewers. Field supervisors were a critical link between interviewers and RTI project staff. Field supervisory duties included scheduling weekly conference calls with each interviewer, troubleshooting, refusal conversion, approving interviewers' production, time, and expense reports, and tracking interviewer production and data quality.

Field supervisor training took place from February 21 to 22, 2005, in Research Triangle Park, North Carolina. The trainers used a combination of lectures, role-play exercises, question and answer sessions, and demonstration and practice interviews. The demonstration and practice interviews were designed to focus on procedures involving particular situations that the interviewers might encounter when administering the

interview. A portion of the training was devoted to a discussion of the background of the project, the longitudinal nature of the study design, and strategies for gaining cooperation.

### **5.3 Field Interviewer Recruitment**

The field supervisors used RTI's National Interviewer File (NIF) as their primary method of identifying and recruiting CAPI-experienced interviewers who had performed successfully on past projects. RTI's NIF is a database of field staff that have applied for a position at RTI or who have worked on one of our many survey research studies in the past. The NIF comprises more than 200 field supervisors and 10,000 field interviewers geographically distributed throughout the United States and contains interviewer-level data such as years of experience, types of experience, geographic location, race/ethnicity, language skills, education, and performance ratings on the three most recent assignments. In addition to using the NIF to recruit the field staff, our field supervisors also used other recruitment resources such as contacting other interviewers, supervisors, and RTI project staff, advertising in newspapers, and using additional search services such as the Internet.

RTI also used the NIF to recruit bilingual (English-Spanish) field interviewers, after determining which areas had the greatest need for them. Because it was not cost-effective to recruit bilingual interviewers in every MSA, we ensured coverage of isolated areas that are not predominantly Hispanic by assigning bilingual interviewers to travel as needed.

### **5.4 Field Interviewer Training**

A total of 35 interviewers were trained in Research Triangle Park, North Carolina, from March 9 to 13, 2005. The trainers used a combination of lecture, role-play exercises, question-and-answer sessions, demonstration and practice interviews, and a discussion on how to avoid refusals. The demonstration and practice interviews were designed to focus on procedures involving particular situations that the interviewers were expected to encounter. In addition, RTI provided field staff with training on specific project procedures and protocols, such as how to record industry and occupation questions. At the end of training, all field interviewers were required to be certified for data collection by successfully completing a certification interview. This evaluation was conducted with interviewers who had to administer an abbreviated version of the interview with project staff observing. All of the interviewers passed their certification interview prior to departing the training site and starting to work.

In addition to the 5-day project training, all bilingual interviewers had to complete a 4-hour training session with a language specialist. RTI hired eight bilingual interviewers to work the Spanish caseload for both the Renters Study and the Owners Study. The bilingual training covered translation issues, and trainees completed practice interviews in Spanish.

## **5.5 Case Assignments and Sample Uploads**

Field interviewers were assigned cases based on geography and the MSA where they resided. Each field interviewer was assigned between 50 and 100 cases to work. The initial sample upload was on March 17, 2005, and contained 1,533 Renters Study cases. On May 6, 2005, the second sample upload contained 1,670 Owners Study cases. For those MSAs where we were unable to hire a local interviewer, a traveling interviewer was assigned to cover those cases. The traveling interviewer would travel to the MSA, staying locally for the time required to effectively work those cases. Depending on the number of cases to be worked, more than one trip to an MSA may have been made.

## **5.6 Interviewing**

The CAPI interview for the Renters Study lasted approximately 60 minutes. During the interview, renters were asked basic questions about their household, their involvement in their neighborhood, and issues related to renting or buying a home. Data collection for the renters panel began on March 18, 2005 and ended on October 31, 2005.

The Owners Study interview lasted approximately 30 minutes. The goal of the owner interview was to understand how owners saved money; how they acquired property like vehicles, homes, and stocks; how they managed their debts; and about their attitudes toward money, raising children, and the neighborhoods where they live. Data collection for owners began on May 6, 2005 and ended on October 31, 2005.

Hours of effort per completed interview (average = 7.1 hours) were calculated together for both renters and owners, given that the interviews were being administered at the same time by the same interviewers, in the same areas. Once production began, the summary status reports were made available for RTI project staff and UNC-CCC. The reports were categorized by renters and owners and displayed case results based on MSAs, and English or Spanish interviews.

## **5.7 Response Rate Issues with the Renters Study Panel**

Round 1 of the Renters Study produced 1,651 completed interviews. At the beginning of Round 2, 118 cases were removed from the panel due to age and income requirements. The beginning sample for Round 2 was 1,533 cases, and the goal was to reach a 92 percent response rate for the Round 2 Renters Study in-home interview. The actual response rate was 76 percent. The difference was primarily attributable to an 18 percent “unable to locate” rate for Round 2. Renters are a highly mobile group, and not collecting SSNs during Round 1 made it very difficult to locate renters when they moved. In an attempt to rectify this situation for future waves, we added a question at the end of the Round 2 questionnaire that requested the respondent’s SSN. However, only 48 percent of the renters provided this information during the interview, meaning that we will have to trace many of them using intensive tracing prior to the start of Round 3 Renters Study data collection.

## **5.8 Response Rate Issues—In-Home Owners Study Panel**

Wave 3 of the Owners Study consisted of two subsamples: urban owners who were matched to some corresponding renters, and rural owners who were added to the frame during early 2005. The original plan was to have 1,551 owners to match the initially planned renters sample frame. UNC-SRU supplied RTI with a preload sample of 1,351 owners who had completed CATI interviews for Waves 1 and 2. The difference of 200 cases was due to unlocatables and/or nonrespondents from prior waves of data collection. The original plan for rural owners was to have 365 owners in the sample frame. UNC-SRU supplied RTI with a preload sample of 319 rural owners who had completed CATI interviews for Waves 1 and 2. The difference of 46 cases was due to unlocatables and/or nonrespondents from prior waves of data collection.

Initial data collection activities for the Wave 3 in-home Owners Study resulted in an 84 percent response rate. The assumed response rate for this wave of data collection was 95 percent. The difference for this was primarily attributable to two reasons. First, the ineligibility rate for the owners was much higher than anticipated. Owners who had moved to a different residence, reverted to a rental status, or rented the property to someone else because the previous wave of data collection were deemed to be ineligible for the in-home interview initially. The ineligibility rate for this wave of data collection was 16 percent. Second, the refusal rate for this wave of owners (9 percent) was much higher than expected. RTI encountered 151 refusals during Wave 3. Refusals from panel members occurred for a variety of reasons. Many of the panel members were uncomfortable about an in-home interview because they were not aware this was going to happen from previous waves, or they no longer wanted to continue in the study.

### ***5.8.1 In-Home Owners Movers Panel***

In February 2006, the Ford Foundation and UNC-CCC decided it would be beneficial to the Owners Study to interview homeowners who moved between Waves 2 and 3 of the study that were initially coded out as ineligible. In order for a longitudinal study to be successful, it is critical to maintain the panel between each wave of the study. The original study eligibility requirements excluded owners who no longer resided at their original baseline address and made them ineligible for the study. This included owners who reverted back to a rental status, those no longer living at the baseline mortgage address, and those who still owned the mortgage residence but no longer lived at that residence (i.e., renting the mortgage address to other occupants).

RTI recruited field interviewers who had worked on the Wave 3 in-home interview to work on the in-home Movers Panel. Training of field interviewers for the in-home Movers Panel took place on March 9, 2006. A total of 11 field interviewers were trained. The same instrument administered in Wave 3 for the in-home Owners Study was used for the in-home

Movers Panel. The training was conducted by phone because all of the field interviewers hired for the project were already familiar with the in-home movers instrument.

For the UNC-CCC in-home Movers Panel, the goal was to locate and complete as many interviews as possible with homeowners who had moved between Waves 2 and 3. UNC-SRU delivered a file of 244 owners for RTI to locate, contact, and interview. Fifteen of the cases were removed from the sample because they had refused by telephone when UNC-SRU attempted to interview them. Lead letters were mailed to all 229 cases. Of the 229 movers, the in-home movers work produced 93 completed interviews. The field interviewers encountered 22 refusals in the field. There were 105 cases categorized as “unable to contact.” These were cases where the field interviewer could not find the owner at home at the time of their visit. Nine cases were coded as final noninterviews due to Spanish language barriers. RTI was unable to staff bilingual field interviewers in all of the MSAs where mover cases were located since they included MSAs that were not part of our original field sample and traveling interviewers would have been cost prohibitive. See Figure 5-1 for the In-Home Owners Movers Data Collection results.

**Figure 5-1. In-Home Owners Movers Data Collection**

Data Collection	Number
Beginning panel	244
Hard refusals removed by SRU	15
Unable to contact (no one home, sample member moved out of interviewing area, etc.)	105
Final refusals	22
Final noninterview (language barrier)	9
Completed interviews	93

## 5.9 Interviewer Incentives

To improve production rates at the end of data collection, RTI decided that it would be beneficial to offer interviewers bonuses for each of their completed interviews. RTI approved the interviewer bonus plan with UNC-CCC, and at the end of September 2005, the plan was put into effect. For each Round 2 Renters Study interview that was completed (starting at the end of September 2005), interviewers were paid a \$20 bonus. For every Owners Study interview, a \$10 bonus was paid to the interviewers. To minimize the chances of interviewer falsification, all completed interviews were put on 100 percent verification. The verification process is described in detail in section 5.12 of this report. RTI completed an additional 27 Round 2 Renters Study interviews and 37 Wave 3 Owners Study interviews after the interviewer bonus plan was implemented.

## **5.10 Lead Letter Re-mails**

The Control System generated files containing the names and addresses of both renters and owners. Project staff used these files to prepare the re-mailing of the lead letters that were sent to each address. After consulting with UNC-CCC, RTI decided that a re-mailing of the lead letter could increase production rates. The purpose of this letter was to inform respondents that we were still interested in interviewing them for this wave of data collection. The letter also served to obtain address updates for any letters that were returned. Letters were sent to all of the pending cases except the refusals. The letters were mailed on August 17, 2005. Of the 324 renter cases that were mailed another letter, 67 completed the interview (21 percent). RTI mailed another letter to 330 pending owner cases, and 164 completed the interview (50 percent).

## **5.11 Refusal Conversion**

Refusal conversion procedures were used to gain cooperation from individuals who initially refused to participate in the study. Each case coded as a refusal by the interviewer was carefully reviewed to ensure that all refusals were coded correctly. At training, field interviewers were trained to gain cooperation, overcome objections, address concerns of respondents, and encourage participation.

In August 2005, refusal conversion letters were sent out to both renters and owners who had initially refused to participate in the study. The refusal conversion letter explained the study in more detail, addressed concerns about interviewers visiting the home, and let respondents know that the interview could be completed at a time that was convenient for them.

RTI sent refusal conversion letters to 84 owners and 37 renters. Of the owners, 14 (17 percent) completed the interview after receiving the letter. Of the 37 letters mailed to renters who had previously refused, 7 renters (19 percent) went on to complete the interview after receiving the letter.

## **5.12 Verifications**

It is critical to evaluate and control the quality of field data collected. RTI conducted verification re-interviews for 10 percent of each interviewer's participants. A random sample of each field interviewer's completed interviews was selected and sent to RTI's Call Center Services. Training for telephone interviewers took place in Raleigh, North Carolina, on March 31, 2005. In addition to the project training, all bilingual interviewers had to complete a 1-hour training with a language specialist. RTI telephone interviewers called the selected cases and verified that

- a field interviewer came to the respondent's house and conducted the interview using a laptop computer;

- the field interviewer presented him/herself in a professional and courteous manner; and
- the respondent received the incentive payment and signed the incentive payment receipt.

Of the 599 cases loaded into CATI, 482 cases resulted in a completed verification re-interview. Of the 482 completed interviews, 30 Spanish interviews were verified by bilingual telephone interviewers.

## **5.13 Data Collection Results**

### ***5.13.1 Renters Study***

Of the 1,533 eligible renter cases, the study produced 1,158 completed renter interviews for a renter data collection response rate of 76 percent. Of the 1,158 completed renter interviews, 108 (9 percent) were conducted in Spanish. See Figure 5-2 for a more detailed summary of the renter data collection effort, including Round 1 results.

**Figure 5-2. Renters Study Data Collection**

Data Collection	Number
Round 1 telephone survey (Oct 2003–April 2004)	
Beginning panel	15,935
Out of scope (business numbers, not a rental, too much income, etc.)	7,035
Final noncontact (no contact, no answering machine reached)	2,104
Final noninterview (out of country, incapable, final refusals, etc.)	5,145
Completed interviews	1,651
Completed Spanish interviews	192 (11.6% of the completed cases)
Round 2 in-home survey (March 2005–October 2005)	
Beginning panel (118 cases removed from sample due to age and income requirements)	1,533
Unable to contact (renter moved out of interviewing Area, no one home after repeated attempts, renter moved out of country)	268
Ineligible (deceased)	12
Refusals	81
Noninterviews (incarcerated, institutionalized, incapable, access Denied, etc.)	14
Total eligible cases	1,521
Total completed interviews	1,158
Spanish cases loaded	192
Completed Spanish interviews	108 (9% of the completed cases)
<b>Response rate</b>	<b>76%</b>

Cases deemed “unable to contact” consisted of cases where renters moved out of the interviewing area or country. RTI was unable to conduct the interview because there were no field interviewers living close to the renter’s new location. For example, one of the cases in our renter sample moved to the state of Oregon. “Unable to contact” cases also included cases where the field interviewer never reached anyone at home at the time of the visit. These cases were visited at different times of the day and on different days of the week. There were 268 cases final coded as “unable to locate.”

RTI coded 12 cases as ineligible for the Round 2 in-home renters interview. Ineligibles for renters consisted of deceased cases. Field interviewers were able to confirm deceased cases through spouses, relatives, or neighbors of the deceased respondent.

For the renter sample, RTI finalized 81 refusals. Reasons for refusal ranged from respondents not being interested in the study to not being comfortable allowing a stranger into their home.

There were 14 cases coded as noninterviews, which consisted of cases where the interviewers found out that the respondent was incarcerated, institutionalized, or incapable of completing the interview. Some cases were coded as noninterviews because the interviewer was unable to access the home of the respondent.

#### *Distribution by Metropolitan Statistical Area*

Figure 5-3 presents the number of completed renter interviews in each MSA. Bloomington–Normal, Illinois, and Youngstown–Warren, Ohio, had the highest completion rates—100 percent of the interviews in those MSAs were completed. West Palm Beach–Boca Raton, Florida, had the lowest completion rate—only 38 percent of the renter cases were completed there.

#### **5.13.2 Wave 3 In-Home Owners Study**

Figure 5-4 summarizes the initial in-home data collection for the Owners Study. Of the 1,670 cases, of which 1,412 were initially eligible, the study produced 1,190 completed owner interviews. RTI achieved an 84 percent response rate for those owners. Of the 1,190 completed interviews, 137 (12 percent) owner cases were conducted in Spanish. Figure 5-5 summarizes the in-home data collection for the In-Home Movers. Of the 244 mover cases, this phase of the owners study produced 93 additional homeowner interviews. When the owners and movers cases are combined the overall study produced 1,283 completed owner interviews and a 78% response rate overall. Figure 5-6 shows by MSA both the initial data collection as well as the in-home movers.

Cases coded as “unable to contact” (n = 66) were cases where the interviewer could never reach the respondent or any household member at home at the time of the visit. This also included cases where the interviewer could not locate the owner.

Initially ineligible included deceased owners, owners that had moved from their last known residence, owners that reverted to a rental status, and owners who rented out their home to other occupants. The ineligible rate was much higher than anticipated. RTI finalized 258 owner cases as ineligible. Once the movers returned to eligible status we only identified 29 ineligible respondents who were all deceased.

**Figure 5-3. Completed Interviews by Metropolitan Statistical Area—Renters Study**

Metropolitan Statistical Area	MSA	Renters	Completed Renters	Percentage of Renters Completed
Albuquerque, NM	01	20	15	75%
Atlanta, GA	03	39	29	74%
Bloomington–Normal, IL	04	7	7	100%
Charlotte–Gastonia–Rock Hill, NC–SC	06	124	91	73%
Chicago–Gary–Kenosha, IL–IN–WI	07	61	41	67%
Columbia, SC	10	23	18	78%
Dallas–Fort Worth, TX	12	21	16	76%
Dayton–Springfield, OH	13	13	11	85%
Detroit–Ann Arbor–Flint, MI	14	24	17	71%
Enid, OK	15	26	22	85%
Fayetteville–Springdale–Rogers, AR	16	56	35	63%
Greensboro–Winston-Salem–High Point, NC	18	97	83	86%
Greenville, NC	19	20	17	85%
Greenville–Spartanburg–Anderson, SC	20	29	27	93%
Hickory–Morganton–Lenoir, NC	21	32	26	81%
Houston–Galveston–Brazoria, TX	22	27	20	74%
Las Vegas, NV–AZ	25	22	15	68%
Lima, OH	26	14	11	79%
Los Angeles–Riverside–Orange County, CA	27	39	28	72%
Miami–Fort Lauderdale, FL	29	17	12	71%
Minneapolis–St. Paul, MN–WI	30	31	24	77%
Oklahoma City, OK	33	137	107	78%
Phoenix–Mesa, AZ	36	63	43	68%
Raleigh–Durham–Chapel Hill, NC	38	196	149	76%
Rocky Mount, NC	41	36	29	81%
Toledo, OH	44	61	42	69%
Tucson, AZ	45	41	32	78%
Tulsa, OK	46	173	134	77%
Washington–Baltimore, DC–MD–VA–WV	47	75	50	67%
West Palm Beach–Boca Raton, FL	48	8	3	38%
Youngstown–Warren, OH	50	4	4	100%
<b>Total</b>		<b>1,533</b>	<b>1,158</b>	<b>76%</b>

**Figure 5-4. In-Home Data Collection Initial Summary—Owners Study**

<b>Owners Study (In-Home Panel)</b>	
<b>Beginning Panel (Total)</b>	<b>1,670</b>
Unable to contact (no one home after repeated attempts) (Total)	66
Ineligibles (Total)	258
Owner reverted to renter	7
Owner moved <sup>3</sup>	244*
Ineligible noninterview (owner still owns property but rents it out)	2
Deceased	5
Refusals (Total)	151
Noninterview (access denied, incapable)	5
Total eligible cases	1,412
Total completed interviews	1,190
Spanish cases loaded	202
Total completed Spanish interviews	137
Spanish cases response rate	80%
<b>Overall Response Rate</b>	<b>84%</b>
<b>*Eligibility was later reversed to included movers</b>	

**Figure 5-5. In-Home Data Collection Summary—Movers Study**

<b>Movers Study (In-Home Panel)</b>	
<b>Beginning Panel (Total)</b>	<b>244</b>
Unable to contact (no one home after repeated attempts) (Total)	91
Noninterview (Language Barrier Spanish)	9
Final Refusals	22
Total completed interviews	93
Hard Refusals removed from fielded cases	29
Spanish cases loaded	31
Total Completed Spanish interviews	7

Refusals accounted for 151 cases. A majority of the refusals resulted from owners not being informed about an in-home visit to their home for the Wave 3 interview. Many of the owners were uncomfortable letting the interviewer into their home to conduct the interview.

Only 5 cases were final coded as “noninterviews”—cases where the interviewer could not gain access to the home or the owner was incapable of completing the interview.

<sup>3</sup> Eligibility for Homeowners who had moved was reversed in March 2006. Movers became eligible for the Wave 3 In-Home interview .

### *Distribution by Metropolitan Statistical Area*

Figure 5-6 presents the number of completed owner interviews in each MSA. Oklahoma City, OK and Tucson AZ had the highest completion rate—90 percent of the eligible owner cases were interviewed. Los Angeles–Riverside–Orange County, CA, had the lowest completion rate—only 58 percent of the owner cases were interviewed.

### **5.14 Plans for Future Waves**

RTI will conduct Round 3 CATI interviews for the Renters Study. We will attempt to interview those respondents who completed the Round 2 in-home interview in 2005. The data collection is scheduled to begin in May 2006. RTI will also conduct the Renters Study Round 4 CATI interviews in the spring of 2007 and the Round 5 in-home interviews in spring of 2008.

RTI will not be involved in the Owners Study data collection again until the Wave 6 in-home interviews, which we expect to coincide with the Renters Study Round 5 in-home interviews in spring of 2008. UNC-SRU will conduct the Wave 4 and Wave 5 CATI interviews for the Owners Study.

**Figure 5-6. Completed Interviews by MSA—Owners Study**

Metropolitan Statistical Area	MSA	Owners	Completed Owners	Percentage of Owners Completed Initially	Rural Owners	Final Ineligible Owners	Completed Movers	Total Percentage of Completed Owners	Total Completed In-Home-Owners
Albuquerque, NM	01	30	22	85%	2	0	1	77%	23
Atlanta, GA	03	42	28	85%	6	2	5	83%	33
Bloomington–Normal, IL	04	20	11	69%	9	0	2	65%	13
Charlotte–Gastonia–Rock Hill, NC–SC	06	99	61	74%	2	2	3	66%	64
Chicago–Gary–Kenosha, IL–IN–WI	07	48	31	76%	2	0	3	71%	34
Columbia, SC	10	30	20	77%	5	0	2	73%	22
Dallas–Fort Worth, TX	12	34	24	80%	2	0	0	71%	24
Dayton–Springfield, OH	13	18	13	87%	4	0	1	78%	14
Detroit–Ann Arbor–Flint, MI	14	21	16	89%	1	0	1	81%	17
Enid, OK	15	29	24	100%	1	1	1	89%	25
Fayetteville–Springdale–Rogers, AR	16	70	47	77%	3	1	2	71%	49
Greensboro–Winston-Salem–High Point, NC	18	86	60	79%	7	5	4	79%	64
Greenville, NC	19	46	33	85%	30	0	3	78%	36
Greenville–Spartanburg–Anderson, SC	20	53	34	72%	22	6	2	68%	36
Hickory–Morganton–Lenoir, NC	21	56	39	80%	20	0	2	73%	41
Houston–Galveston–Brazoria, TX	22	27	15	68%	1	2	0	60%	15
Las Vegas, NV–AZ	25	18	12	92%	1	3	1	87%	13
Lima, OH	26	47	29	69%	24	0	3	68%	32
Los Angeles–Riverside–Orange County, CA	27	19	9	64%	0	0	2	58%	11

**Figure 5-6. Completed Interviews by MSA—Owners Study (continued)**

Metropolitan Statistical Area	MSA	Owners	Completed Owners	Percentage of Owners Completed Initially	Rural Owners	Final Ineligible Owners	Completed Movers	Total Percentage of Completed Owners	Total Completed In-Home-Owners
Miami–Fort Lauderdale, FL	29	15	7	78%	0	0	2	60%	9
Minneapolis–St. Paul, MN–WI	30	27	17	94%	1	1	4	81%	21
Oklahoma City, OK	33	115	98	98%	0	2	4	90%	102
Phoenix–Mesa, AZ	36	44	29	78%	2	0	2	70%	31
Raleigh–Durham–Chapel Hill, NC	38	166	125	88%	28	5	13	86%	138
Rocky Mount, NC	41	47	33	87%	20	0	6	83%	29
Toledo, OH	44	139	104	88%	95	0	4	78%	108
Tucson, AZ	45	30	27	96%	7	0	0	90%	27
Tulsa, OK	46	185	144	94%	9	4	15	88%	159
Washington–Baltimore, DC–MD–VA–WV	47	77	56	85%	8	1	3	78%	59
West Palm Beach–Boca Raton, FL	48	15	10	77%	1	0	1	73%	11
Youngstown–Warren, OH	50	17	12	75%	7	0	1	77%	13
<b>Total</b>		<b>1,670</b>	<b>1,190</b>	<b>84%</b>	<b>320</b>	<b>29</b>	<b>93</b>	<b>78%</b>	<b>1,283</b>

## 6. PROJECT MANAGEMENT

During this project, RTI understood that effective project management and technical excellence were equally crucial to providing high-quality products that fulfilled contractual obligations within the established budget and schedule. To this end, RTI followed policies and procedures put in place to ensure that project performance was at the level expected by UNC-CCC. Continuous communications allowed UNC-CCC to provide feedback on RTI's technical accomplishments and modify work plans and/or budgets as necessary.

On September 13, 2004, project staff from the Ford Foundation, UNC-CCC, UNC-SRU, and RTI attended an annual review meeting that covered results from the prior year (Round 1 Renters Study and Wave 2 Owners Study) and plans for the upcoming year (Round 2 Renters Study and Wave 3 in-home Owners Study). During this meeting, the pending deliverables and project schedule were also reviewed. This was the first of many in-person and telephone meetings between UNC-CCC, UNC-SRU, and RTI. RTI understood that clear lines of authority and communication were critical to ensure rapid response, efficient operation, maintenance of high-quality standards, and an overall successful project.

During the Round 2 Renters Study and Wave 3 in-home Owners Study, RTI submitted monthly progress reports with the corresponding invoices to keep UNC-CCC apprised of the project's status regarding both work accomplished and financial status. Additionally, RTI worked closely with UNC-CCC (and later in the year with UNC-SRU) through weekly conference calls and on-site meetings as needed. These opportunities for communication were critical to facilitate resolution to project barriers. For example, data collection for the Wave 3 telephone owners component did not progress as planned: the unable-to-locate rate was running much higher than anticipated. Specifically, the UNC-SRU telephone panel had a large number of owners who could not be located or for whom the phone contact information was inadequate. UNC-CCC, UNC-SRU, and RTI held several sessions to brainstorm ideas to overcome this obstacle and, in conjunction with the Ford Foundation (who had experience in this area on another RTI study, SEED), proposed a field tracing component. These proposed changes were documented, and a ballpark estimate was prepared and submitted to the Ford Foundation. The Ford Foundation then approved and funded this plan. After RTI implemented the joint UNC-CCC/UNC-SRU/RTI plan to locate the unlocatable owners through field tracing, RTI staff completed in-home interviews with these owners, which contributed to the completion of over 165 field-traced interviews and over 430 mover subsample interviews from September through December 2005.

This collaborative approach to project management led to the successful completion of in-home interviews by RTI and telephone interviews by UNC-SRU.



## **7. DATA FILES AND DOCUMENTATION**

The data files for the Round 2 Renters Study and the RTI part of the Wave 3 in-home Owners Study consist of the data collected with the follow-up CAPI. The data were divided into an Owners dataset and a Renters dataset, and corresponding codebooks were developed for each dataset.

Data files and documentation consisted of four primary activities

- interim data delivery—delivery of preliminary datasets to UNC-CCC for review and comments;
- codebook work—preparation and delivery of a preliminary and ultimately a final codebook for the Renters Study dataset to UNC-CCC for review and comments;
- final data delivery; and
- user manual production—creation of a manual containing the full text of the interview instrument, with skip pattern and path specifications; the name and description of the corresponding variables in the SAS dataset; and descriptions of the calculations of derived variables.

This section provides a detailed description of all of the previously mentioned data file and documentation work in the Round 2 Renters Study and Wave 3 in-home Owners Study.

### **7.1 Data Extraction**

The instrument for the CAPI portion of the study was programmed using Blaise, a survey processing system. Data collected by the CAPI program was stored in the proprietary Blaise database. Blaise tools were used to extract the data from the Blaise database to a flat text file. Additional Blaise tools were used to create the SAS code necessary to read the flat text file and produce SAS datasets. The final data delivery files were created using a system of files and programs—Access databases, SAS code, and the SAS datasets. Variables were renamed, labeled, and manipulated to produce a code book to accompany each dataset. Each codebook includes either a frequency count of the valid variable values (discrete variables) or a mean and standard deviation (continuous variables). Derived variables were generated per client specifications.

### **7.2 Interim Data Delivery**

Preliminary datasets and codebooks were delivered to UNC-CCC on December 8, 2005, for review and comments. These datasets included

- Data for owners surveyed by RTI in the field. The Owners Study dataset contains 1,190 cases.
- Data from renters who completed an interview for the Renters Survey. The Renters Study dataset contains 1,158 cases.

Employment data were sent to the Census Bureau for Industry and Occupation coding. The results of this coding were merged with the collected data to become part of the final datasets.

Preliminary codebooks for the renters and owners datasets were also delivered to UNC-CCC for review and comments. These codebooks showed the name of each variable and a brief description of the variable. For discrete variables (e.g., gender), the codebooks showed the frequency of each response. For continuous variables (e.g., monthly rent), the codebooks showed the mean and standard deviation of each response. The codebooks also showed the unweighted frequency of "don't know" and "refused" responses for all variables.

Each variable was given a label (brief description) that will appear in listings generated by SAS procedures (e.g., proc contents and proc freq). Variables whose values are codes were linked with SAS formats to interpret the codes. For example, if the possible codes and responses and codes were "Male = 1" and "Female = 2," the SAS format will cause the "Male" and "Female" to be printed instead of "1" and "2." Frequencies of categorical items are included in the codebook for the final dataset of completed Renters Study and Owners Study in-home interviews.

### **7.3 Final Data Delivery**

The final dataset of renters and the corresponding owners dataset of those who completed an interview were delivered to UNC-CCC on February 7, 2006. The SAS Round 2 Renters dataset contained 1,158 observations and 1,610 variables. The final Owners dataset contained 1,190 observations and 1,248 variables. The total number of variables for the two datasets differs due the differences in the sets of questions asked of each group. The final dataset of in-home movers who completed an interview were delivered to UNC-CCC on May 26, 2006. This dataset contained 93 observations and 1,236.

### **7.4 User Manual**

In addition to the codebook for the final dataset, RTI prepared a user manual that contains

- the full text of the interview instrument, with skip pattern and path specifications, and the name of the corresponding variable in the SAS dataset;
- a list of variables renamed to create consistency between the data collected during different interview waves; and
- a description of the calculation of the derived variables.

## **8. CONCLUSION**

This report covers Round 2 of a planned five-round Renters Study data collection effort. Additionally, it covers field tracing and in-home interviews for Wave 3 of a planned six-wave Owners Study data collection effort. RTI is responsible for all of the data collection efforts for the Renters Study and for the in-home portion of Waves 3 and 6 of the Owners Study. RTI produced and delivered to UNC-CCC in September 2004 a Renters Study Round 1 Final Report. The current plan is to produce an annual Final Report for each of five rounds of the Renters Study (incorporating relevant Wave 3 and Wave 6 in-home Owners Study data collection details) and a final cumulative Project Summary Report covering all five rounds of the Renters Study and the two waves of the in-home Owners Study.

In summary, RTI's data collection efforts for the Round 2 Renters Study began in March 2005, and the Wave 3 in-home Owners Study data collection effort began in May 2005. Both of these data collection efforts ended on October 31, 2005. The final total number of completed interviews were 1,158 Round 2 Renters Study interviews and 1,190 Wave 3 in-home Owners Study interviews.

### **8.1 Round 2 Renters Study Data Collection**

Round 1 of the Renters Study produced 1,651 completed telephone interviews. At the beginning of Round 2, UNC-CCC removed 118 cases from the original panel for not meeting the Round 1 age and income requirements. The starting renter panel for the Round 2 in-home interview was 1,533 cases. The original plan for Round 2 Renters Study data collection called for starting Round 2 with 1,551 cases and achieving a 92 percent response rate. The actual outcome was a starting workload of 1,533 cases and a 76 percent response rate. This response rate, although not as anticipated, is actually very close to the 77 percent response rate achieved by the National Longitudinal Study of Adolescent Health—Wave III, which was considered a success by many staff at the National Institutes of Health—National Institute of Child Health and Human Development (NIH—NICHD) and has many similarities to the Round 2 Renters Study.

The planned ending point for the Round 2 Renters Study was 1,427 completed interviews, and we fell 269 interviews short of that goal. The difference was primarily attributable to an 18 percent unable-to-locate rate. Renters are a highly mobile group, and not collecting Social Security numbers during Round 1 made it very difficult to locate them once they moved. To attempt to rectify this situation for future waves, we added a question at the end of the Round 2 questionnaire that requested the respondents SSN. Only 48 percent of the renters provided this information during the interview, meaning that we will have to trace many of them through intensive interactive tracing prior to the start of Round 3 Renters Study data collection.

## **8.2 Future Rounds of Renters Study Data Collection**

Round 3 is scheduled for CATI administration starting in May of 2006. RTI staff will continue to implement the tracing protocol outlined in our Locating and Tracing Plan, which was submitted to UNC-CCC on October 28, 2004. We have had active discussions regarding increasing the level of effort for interactive tracing from 1 to 2 hours as needed for each to-be-traced case. This increase in level of effort will be implemented pending approval from UNC-CCC prior to the start of Round 3 Renters Study data collection.

We will need to achieve a 95 percent response rate for the remaining three rounds to complete Round 5 with the desired 1,000 respondents at study completion. This is probably not a realistic expectation given the highly mobile nature of this population, combined with the lack of SSNs for over 50 percent of the current panel. This decision point should be revisited at the end of Round 3 Renters Study data collection: either a lower than desired number of completed interviews at the end of Round 5 needs to be acknowledged or the study needs to be shortened by one round, with the planned Round 5 in-home data collection moved forward and implemented in Round 4.

## **8.3 Wave 3 In-Home Owners Study Data Collection**

In the initial proposal, RTI anticipated interviewing 1,916 owners during the Wave 3 in-home owners interview: 1,551 urban owners and 365 rural owners. However, the actual starting panel was 1,670 owners: 1,351 urban owners and 319 rural owners. The owners panel was reduced in size because UNC-CCC decided to remove all of the refusals and movers that occurred during Wave 2, resulting in the removal of 246 owners from the Wave 3 in-home interview panel. The original plan for Wave 3 in-home Owners Study data collection called for starting Wave 3 with 1,916 cases and achieving a 95.5 percent response rate. The actual outcome was a starting workload of 1,670 cases with an achieved 78 percent response rate. This response rate, although not what was anticipated, is actually a very respectable response rate.

The planned ending point for the Wave 3 in-home Owners Study was to have 1,829 completed interviews, and we fell 545 interviews short of that goal, primarily due to three reasons. First, for reasons mentioned previously, we started the data collection effort with 246 fewer cases than planned. Second, the move rate was much higher than anticipated for the owners—many owners no longer resided at their baseline mortgage address and were difficult to locate. Third, the refusal rate for this wave (9 percent) was much higher than expected. RTI encountered 173 refusals during Wave 3. Refusals occurred for a variety of reasons. Many of the panel members were uncomfortable about an in-home interview because they were not aware from previous waves that this was going to happen, or they no longer wanted to continue in the study.

## **8.4 Future Wave of In-Home Owners Study Data Collection**

Wave 6 is scheduled for CAPI administration in the spring of 2008. RTI staff will be prepared to work the cases sent to us from UNC-SRU upon the completion of their Wave 5 telephone interview work in 2007.

We cannot achieve the originally desired 1,478 respondents at study completion due to the 246 dropped refusals and the 258 ineligibles that were also dropped from the panel. This decision point should be revisited at the end of UNC-SRU's Wave 4 Owners Study data collection—either a lower than desired number of completed interviews at the end of Wave 6 needs to be acknowledged or the study needs to be shortened by one wave, with the planned Wave 6 in-home data collection moved forward and implemented in Wave 5.

## **8.5 Wave 3 Owners Study—RTI Tracing Efforts**

RTI completed interactive tracing for 96 cases for Wave 3 Owners Study data collection and achieved a locate rate of 65.6 percent.

RTI completed both batch and interactive tracing and field tracing in support of UNC-SRU's Wave 3 Owners Study telephone data collections efforts. For the interactive tracing, RTI traced a total of 953 cases for UNC-SRU and achieved a locate rate of 81.7 percent. UNC-SRU completed interviews with 400 of these located owners, and the interactive tracing also contributed to the completion of some of the 430 mover subsample completed interviews. For the field tracing, RTI traced a total of 311 cases for UNC-SRU and achieved a locate rate of 65.6 percent. UNC-SRU completed interviews with 165 of these located owners, and the field tracing also contributed to the completion of some of the 430 mover subsample completed interviews.

## **8.6 Summary**

The Round 2 Renters Study and Wave 3 Owners Study successes in 2005 can be attributed in large part to changes and enhancements that RTI made in conjunction with UNC-CCC (and UNC-SRU) to the original data collection procedures to overcome barriers as they were encountered. These changes and enhancements were defined earlier in this report and led to the previously documented successes. Some of the data collection barriers encountered included

- dropping 118 cases from the Round 2 Renters Study due to age and income ineligibility and problems associated with Wave 1 data collection;
- identifying a large percentage unlocatable renters (18 percent) due to high mobility and lack of SSNs for use in tracing;
- losing about 246 cases at the start of Wave 3 Owners Study data collection due to prior wave refusals;
- higher than expected move rate; and

- difficulties encountered by UNC-SRU contacting and interviewing Wave 3 owners for telephone data collection due to relocation and/or invalid phone contact information.

Additionally, RTI kept in close communication with UNC-CCC and was responsive to their need to ensure that project tasks were executed in a timely and cost-effective manner. RTI also worked closely throughout 2005 with UNC-SRU on batch and interactive tracing and field tracing of their Wave 3 Owners Study telephone data collection cases.

Overall, the lessons learned and problems encountered and overcome in Round 2 of the Renters Study and Wave 3 of the Owners Study continue to add to our solid foundation for future successful data collection efforts in Rounds 3,4, and 5 of the Renters Study and Wave 6 of the Owners Study.