

PANEL STUDY OF INCOME DYNAMICS
1996 PUBLIC RELEASE I FAMILY FILE

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Release 6 notes: January 2016: Added generated variables splitoff indicator (ER7005F), 1968 Family Identifier (ER7005G), Collapsed Beale Code (ER9248F), Number of Individual records (ER7005H), DE1 Checkpoint (ER7656A) and F1 Checkpoint (ER8150A). In addition we corrected the top code amount for A20 (ER7032) and A21 (ER7033) to match the codebook values.

Release 5 notes: December 2013: Added generated variables such as Family Composition Change (ER7004A), DUFU variables (ER9250F-ER9250R), Splitoff variables (ER9250D-ER9250E), Births to HD/WF/OFUM (ER9250S-ER9250V), Generated Marital Status (ER9250A), Change in Marital Status (ER9250B), Couple status of Head (ER9250C), Region where Head grew up (ER9248C), Head Geographic Mobility (ER9248D), and Current Region (ER9248E). Interview length, mode of interview, language of interview, calls for iw (ER7005B-ER7005E). Added additional KL variables that were missing; L2 State Father Grew up (ER9033A), L3 State Mother Grew up (ER9033B), and L8 State Head Grew up (ER9035A). Brought forward the background section for old Heads and Wives in section KL. Job Search variables that had been erroneously filled with zeros (ER7190-ER7192 ER7413-ER7415 ER7684-ER7686 ER7907-ER7909).

I. INTRODUCTION

A. What's New for 1996

Release 4 of the 1996 Public Release I Family File incorporates variables that had been available previously in supplemental files: Head and Wife/"Wife" occupation and industry codes, reason a job ended, industry codes for businesses owned, Head and Wife/"Wife" field of certificates earnings, Head's father's occupation, Head's first occupation, Head and Wife/"Wife" work hours and work weeks, Head, Wife/"Wife" annual income variables, needs standards, state code, completed education of Head and Wife/"Wife", and a recalculated 1996 core family longitudinal weight (for details about the construction of this weight, go to the PSID website, psidonline.isr.umich.edu: select 'Data & Documentation', then select 'Sample Weights', then 'PSID Longitudinal Weights', and 'PSID Revised Longitudinal Weights 1993-2005').

These sections were dropped in 1996: Education of Individuals (1995 section M), Parent Supplement (Sections S and P), and the Medication Permission questions.

1. Home Financing Questions

We added questions about attempted home financing. Homeowners with a mortgage or other loan on their main residence were asked the type of loan, whether it was insured by a government agency, whether it was the original loan or refinanced, the type of interest rate and the actual rate. If the loan was obtained in 1991 or later, more details of the financing experience were asked, such as the source for a down payment; what kind of relationship, if any, the homeowner had had with the lender; how the homeowner had come to know the lender, and whether any other loan options had been considered. If they had, reasons for failure to use these sources were explored.

Homeowners with mortgages who had last obtained financing on the current dwelling before 1991 were asked whether they had been turned down for financing from 1991 onward, with reasons for financing refusal.

All non-homeowning respondents were asked whether they had attempted to purchase a home since 1991. If they had, questions detailing the reasons for the non-purchase were asked. See Section A of the 1996 questionnaire for actual question wordings.

2. Financial Distress Questions

For the 1996 wave only, we added a lengthy series about financial distress, located at the end of Section G, Income. The distress questions are numbered from G115 on and were asked after all of the usual annual income questions had been asked. This supplement includes information about consolidation loans, creditors demanding payment, wage attachment, and liens against and repossession of property. For each such instance, questions about up to two of the most recent instances of each type of financial problem were asked. Specific questions include the kinds of debts held; the length and amount of garnishments; and the kinds of property repossessed or against which a lien was taken.

As part of this series, data were gathered about as many as two bankruptcy filings, with details about the reasons for filing and court-ordered repayment plans. Post-bankruptcy credit implications were also queried. See questions G115-G146 for exact question wordings and specific details.

3. Risk Aversion Questions

Five questions about risk aversion were asked at the end of the interview. See questionnaire Section M for the text of these questions.

II. CHARACTERISTICS

A. Files and Format

The public release I package for 1996 wave consists the 1996 public release I family data file, this file readme.txt, the 1996 codebook, program statement files, and a file containing means. The contents of these files are described in more detail in the paragraphs that follow.

| File name | Contents |
|-------------------------------|---------------------------------------|
| FAM1996ER.TXT | 1996 family data |
| FAM1996ER.SAS | SAS statements for family variables |
| FAM1996ER.SPS | SPSS statements for family variables |
| FAM1996ER.DO | STATA statements for family variables |
| FAM1996ER_CODEBOOK_public.PDF | Codebook for family variables |

1. Data file

The data are in raw ASCII form. Refer to one of the corresponding files -- .SAS, .SPS, or DO -- for record format layout information, variable names and variable labels. The 1996 public release I family data file contains one record for each family interviewed in 1996. The file includes all family-level variables collected in 1996. The 1996 public release I family variables are in the range ER7001-ER9251.

2. Data Definition Statement Files

These files contain SAS, SPSS, and STATA data definition statements which provide variable names, locations, and variable labels. The SAS, SPSS, and STATA statements are NOT intended to represent completed and full programs for the respective statistical program packages to run extracts, analysis, etc. You must provide all other SAS, SPSS, or STATA statements needed to complete a program.

3. Documentation and Means Files

In addition to this file, the .zip package includes the 1996 Public Release I Family File Codebook, FAM1996ER_CODEBOOK.PDF. Unweighted frequencies appear to the left of the code frames.

Background information has not been asked about all Heads and Wive/"Wives" each and every year. We ask the questions for new Heads and new Wives/"Wives" only. During processing, we have traditionally "brought forward" the background information from previous waves for Heads or Wives/"Wives" who are the same persons as in the prior year. In every wave, each set of background variables is preceded by a variable indicating whether data needed to be brought forward.

C. Codes

In general, codes follow our traditional structure, although "don't know" responses are now largely distinguished from other missing data responses. If the questionnaire does not indicate otherwise, code 8 (or 98 or 998, etc.) represents "don't know" and code 9 (or 99 or 999, etc.) represents other missing data or a refusal. Inappropriate questions are padded with zeroes. A few fields contained non-numeric characters, and these have also been converted to zeros for the public release I file. If a variable contains a code value that is neither included in the questionnaire nor one of the zero, eight or nine codes just mentioned, you should assume missing data for that value.

The inevitable exception: codes 21 through 24 for month variables in event dating questions were not printed in the questionnaire but were used throughout the CATI application to indicate mentions of season only. These codes follow:

21. DK month, but season was winter
22. DK month, but season was spring
23. DK month, but season was summer
24. DK month, but season was autumn

D. Bringing forward Background Information for Head and Wife/"Wife"

In Release 5, the background information for Head and Wife/"Wife" has been brought forward.

E. Problem Variables, Missing Variables

ER7002 1996 INTERVIEW #
 ER7253 B52 BEG HR/WK OTR EMP HD
 ER7498 C44 BEG HR/WK OTR EMP HD
 ER7747 D52 BEG HR/WK OTR EMP WF
 ER7992 E44 BEG HR/WK OTR EMP WF

The year in which Head or Wife/"Wife" began an extra job is also unfortunately blank. This affects as many as four data items for each Head or each Wife/"Wife", as we include information about up to four extra jobs held in the prior calendar year. For employed Heads, the variables are:

ER7330 B90 YR BEG XTRA JOB1 H-E
 ER7352 B102 YR BEG XJOB2 (H-E)
 ER7372 B113 HR/WK XTRA JOB3
 ER7396 B126 YR BEG XTRA JOB4

If Head is currently not working, the potentially blank variables are:

ER7575 C82 YR BEG XTRA JOB1 H-U
 ER7597 C94 YR BEG XJOB2 (H-U)
 ER7619 C106 YR BEG XTRA JOB3
 ER7641 C118 YR BEG XTRA JOB4

The equivalents for Wives/"Wives" are:

ER7824 D90 YR BEG XTRA JOB1 W-E
 ER7846 D102 YR BEG XJOB2 (W-E)
 ER7868 D114 YR BEG XTRA JOB3
 ER7890 D126 YR BEG XTRA JOB4

 ER8069 E82 YR BEG XTRA JOB1 W-U
 ER8091 E94 YR BEG XJOB2 (W-U)
 ER8113 E106 YR BEG XTRA JOB3
 ER8135 E118 YR BEG XTRA JOB4

ER7317 "B78 # WKS WORKED (HD-E)" and ER7319 "B COMPUTED WKS WORKED" should, conceptually, have identical values but, because of reporting errors, do not for some cases. ER7318 "B COMPUTED WKS MISSED" is the sum of ER7264 "B61 # WKS OTR ILL (HD-E)", ER7269 "B64 # WKS SELF ILL(HD-E)", ER7274 "B67 # WK VACATION (HD- E)", ER7279 "B70 # WK ON STRIKE (H-E)", ER7284 "B73 # WK UNEMPLOYED(H-E)" and ER7301 "B76 #WK OUT LAB FRC(H-E)". ER7319 "B COMPUTED WKS WORKED" has a value of 52 minus the value of ER7318 "B COMPUTED WKS MISSED". Similar considerations apply in comparable variables in sections C, D and E.

The following variables have all missing data:

- * ER7127 (question A36), reason why the family neither owns nor rents the HU; and
- * ER8838 (question G111), a checkpoint for number of dependents.
- * Missing variables include question G113, the number of persons dependent on this family for more than half of their support.

F. Comparability with 1992 Final-Release File and Earlier Final- Release Files

Beginning with the 1993 wave, the data were collected using CATI (Computer Assisted Telephone Interviewing). This meant that information about each question was collected electronically by the interviewer and, in effect, was coded at the time of data collection. Conversion to standardized units of measurement, formerly performed as part of our coding operation has not yet been done. As a result, the data in the public release I files much more directly resemble the answers to questionnaire questions than the 1992 and early years' data did. For example, instead of one variable indicating monthly rental expense, rent costs now exist as two variables: one for the dollar amount and one for the time unit, e.g., \$500 per month and \$100 per week are typical of responses to the question about rent payments. Therefore many of the 1993 through 1996 public release I variables are not directly equivalent to variables from 1992 and earlier waves.

Unlike data collected through 1992, the family data have NOT been cleaned with our manual economic edit process (nor have imputations been made), so you must convert these kinds of amounts into some sort of consistent unit for inter-case comparison and make decisions about handling missing data

G. Additional Notes: Sample Supplements in 1993, 1994, 1995 and 1996

We added a Latino sample of 2,043 families to the PSID in 1990. We continued to follow these families for five more years through 1995. They were not interviewed in 1996. This sample is described in detail in the 1990 documentation. It was derived from a sample selected and interviewed by Temple University Institute for Survey Research for their Latino National Political Survey (LNPS). The Latino addition was made congruent with our usual ID scheme and unique identifier formats. Latino sample cases are easily identified in the family and individual files by the code values for 1968 ID Number (V20302 in the 1992 family file, V30001 in the 1968-1992 individual file and ER30001 in the 1968-1996 public release I individual file) -- the Latino sample has code values in the range 7001-9043.

In 1992 several different kinds of recontacts were attempted. These are described in detail in the 1992 family documentation, but briefly, three groups were selected:

- * all 1991 nonresponse;
- * a random subset of SRC and Census sample members who had become nonresponse in 1990 or earlier; and
- * all of Temple University's Latino sample persons who were not successfully interviewed by us in 1990.

The successfully recontacted Latino families have 1968 ID Numbers in the range 9044-9308.

Our recontact effort for 1993 included the resurrection of many nonresponse sample persons who shared a 1968 ID number with families still responding in 1992, similar to the second group selected for 1992 as described above. But in contrast to this 1992 group, priority was given to families with connected individuals under age 18. All sample individuals within such a family were selected for recontact, even if they themselves were older.

The main focus of the 1994 recontact effort was to follow nonsample ex-spouses of sample members; these ex-spouses had one or more children with the sample members, and at least one of those children was expected to be under age 18 by 1994. In addition, recontacts were attempted with persons who had become nonresponse in 1992 or 1993, with nonresponse core sample persons who had no other family members still responding by 1993 (some of whom had become nonresponse as early as 1969), and with some children formerly designated nonsample but born to sample members since the study began. There were no recontact efforts in 1995 and 1996.

The 1993, 1994, 1995 and 1996 waves included a change in PSID following rules. We now follow all sample persons who leave home, regardless of age. So, for example, when a sample male Head leaves his nonsample wife and their sample children, we attempt an interview not only with him but also with her because her household contains their sample children. Beginning with the 1994 data collection, we also now consider as sample those children who are born to a sample parent in a year when the sample parent was not in an interviewed family.
