

1996 PSID

QUESTION BY QUESTION OBJECTIVES

(QxQs)

The following pages describe each section of the questionnaire and relate the study concepts from earlier in this manual to specific questions and sequences. In addition, we introduce section-specific concepts, such as work and income.

We have "blended" both paper and CAI explanations throughout this section. The concept and objective of each question remains the same whether you are conducting the interview using the computer or using a paper questionnaire, but the way in which you record the data will be different.

Some questions are not included in these QxQs because they are straightforward or self-explanatory, or because they have sufficient instructions in the questionnaire itself.

Please keep in mind as you're reading through the questions and their explanations the objectives of each question sequence. Some questions are asked only of certain FU Members, some questions are asked of the entire FU; some questions ask about 1995, some questions ask about 1996. Understanding the general frames of reference will greatly help you to move smoothly through the questionnaire.

Throughout the actual CAI questionnaire, you will have help at the touch of one key! By pressing [F1] you can see abbreviated or complete versions of many of the QxQs printed in this section. **Do not rely on these as your sole reference.** The printed copy is much more complete. But, when you're in the middle of an interview, you will probably find these very helpful.

Face Sheet of Questionnaire

All of this information is automatically coded into the CAI interviews.

Items 2-5. The interview information should match comparable dates, times and numbers on the coversheet.

Item 6. The top line of the Respondent label, item 3, p. 1, of the coversheet has the Sample ID information for each case.

Please copy this information accurately! It is our most important link in case coversheets and questionnaires are separated before their time!

OFUM LABEL Note the box labelled "BEFORE YOU BEGIN". If you have a Reinterview Coversheet, and a pre-printed 1995 OFUM label, remove the backing and stick the OFUM label to the OFUM grid on page 89 of the questionnaire. You must do this before you begin the interview.

Item 7. We ask that you try to interview the Head of the FU, but it is possible that circumstances result in your interviewing someone else. Indicate here the identity of your Respondent (e.g., Head, Wife, "Wife", Head's son). Do not use the word "Self" here. If the interview was conducted with a proxy respondent, indicate that along with their relationship.

Item 8. The information we need here is the total number of calls required to obtain and complete the interview. The number of calls documented in the Call Record should correspond with this amount.

Item 9. Complete this item for all interviews. The use of an English-language questionnaire doesn't mean that you and the R didn't speak Spanish during the interview, for instance. **Check all that apply** to any part of the interview and use "3. OTHER" to specify any languages other than English or Spanish used in the interview.

Thumbnail Sketch

Completion of this section is required!

The Thumbnail sketch should be completed immediately after you finish the interview. Note that TN1-TN5 each have a different emphasis. **In the CAI application, the Thumbnail Sketch screens automatically appear at the end of each interview. Please complete your Thumbnail in the computer if you have conducted a computer interview.**

- TN1. Answer YES if the family listing contains anyone with an HU designation. If you answer YES to TN1, please explain the living situation in the space provided.
- TN2. Please include information here at TN2 that will help us better understand the FU, especially those FUs with **potentially confusing family situations**. It is acceptable to refer to family members by name, as well as by relationship to Head.
- TN3. Please detail here any **ambiguous or conflicting** responses that editors should know about. Note the question numbers and your probes.
- TN4. Record here any general impressions about the interview situation or Respondent that might have a bearing on our understanding the interview or **recontacting** the R. Such things as R's difficulty in speaking or hearing, best times to catch R at home, or an uncooperative or difficult R can be very important.
- TN5. The response here should be YES **only** when the FU is a one-person FU, and the Head is living in some sort of institution.

Section A--Marital Status and Housing

- A1. This checkpoint helps editors interpret the interview. Use the information recorded at Coversheet items 22 and 23, p. 4, to complete the checkpoint. **In CAI, this checkpoint is coded automatically by the computer, based on the information you entered on the Family Listing Screen.**

The use of "you (HEAD)" is a convention in Family Economics. The (HEAD) is a parenthetical remark to remind you that the question is about the HEAD. Do not read these words to the R. If a Wife is answering for her husband, say "your husband."
In CAI, the correct name and relationship fills are supplied by the computer.

- A4. Note the separate code for ROW HOUSE; TOWN HOUSE. Also, do not accept "CONDOMINIUM" or "CONDO" as an answer. "Condominium" is a form of ownership, not a type of dwelling. There are condominium apartments, condominium town houses, etc. Re-ask the question with the emphasis on type of structure.
- A5. If either HEAD, WIFE, or "WIFE" is age 55 or older, continue with A6-A14. These questions target older people's housing and services. **This checkpoint is automatically coded in CAI.**
- A6. A retirement community or a senior citizens' housing complex is one which generally has some type of formal requirement (usually age, but also minimum health requirements) for residence. Do not consider a person to be residing in a retirement community just because the majority of people in the city, neighborhood, building, or complex are retired.
- A7. The distinction between a retirement community and a senior citizens' housing complex is not always clear. The retirement community/building/complex generally has full-time nursing care available in a separate area or facility, common areas for dining and recreation, and many of the services listed in A8-A10.
- Nursing homes are primarily for people who need constant nursing supervision or are incapable of living independently.
- A8-A11. The service does not have to be used by the person to answer "Yes" for these items. It does not have to be contained within the same building as they reside, provided it is within the same community or complex. For example, if the response is "There's a dining hall in the next building", consider this as a "Yes" response.
- A13-14. Note that a "Yes" to any question in the series A8-A11 means that A14 should be asked.

- A15. We want the fuel used--answers such as "hot air" or "steam heat" are inadequate. What fuel heats the steam or air? If more than one fuel is used, mark all kinds used.
- A16. Include only whole rooms (e.g., kitchens, bedrooms, dining rooms, living rooms, permanently enclosed sun porches, finished basement/attic rooms, or other rooms suitable for living purposes). Exclude rooms used only by non-FU persons. Please note in an [F2] comment (or write in the margin) that you did so. If this FU is living with another FU, tell us how many rooms are for the exclusive use of this FU (e.g., their own bedrooms) and make a marginal note of this number. If, in addition, they have use of the other common rooms, note this in a comment as well.

If some rooms are used for business only, tell us how many and **exclude** them from the total at A16.

If you are interviewing a Respondent in Spanish, be sure that he/she understands that "cuartos" includes a living room (sala), kitchen (cocina), dining room (comedor), etc., not just bedrooms (habitaciones).

- A17-18. These programs may be provided by state or local government agencies. Get both amounts paid to utility companies on FU's behalf and money given to any FU member by the government to help pay for heat. If R doesn't know the exact amount, get an estimate. If R gives an amount and frequency with which they received it, such as "\$20 per month for three months," probe for a total altogether using /RR/. Please give enough information so that we can calculate a total--such as, \$20 per month for 3 months. Do not include savings resulting from Senior Citizens' rates, rebates, or help from non-government agencies (church, Salvation Army).
- A19. NOTE: The "you" in this question refers to anyone in the FU.

1. OWNS OR IS BUYING:

- (a) If anyone in the FU OWNS the HU, then we count it as owning/buying. If an HU member who is not in the FU owns, find out what the FU does. They may be renting rooms from the owner, in which case the FU PAYS RENT should be selected.
- (b) If anyone in the FU IS BUYING the home by making payments on a mortgage, land contract, or deed of trust, select OWNS OR IS BUYING.
- (c) If the FU "both owns and rents" (e.g., owns trailer but rents lot, or owns a condo but pays monthly fees for services), select OWNS OR IS BUYING.

5. PAYS RENT: We want to know only about this FU! If the FU pays an amount which includes room and board or other services, select FU PAYS

RENT and try to get a separate amount for rent. FUs in nursing homes or other care facilities and people buying into retirement communities may have complicated situations, so get full details and record them in a marginal note.

8. NEITHER OWNS NOR RENTS. Some examples are:
- (a) janitors, maids, farm laborers, etc., who get living quarters as part of their pay;
 - (b) people who live in houses or rooms provided rent-free as a gift from someone;
 - (c) military or government employees living in government provided housing.
 - (d) people who have sold their house but have not yet moved at the time of the interview.
 - (e) people who pay no rent because a government housing or welfare program pays all of the rent, but the dwelling must cost nothing--not just have reduced rent.

Note: Be aware of the importance of the FU. For example, if the interview is taken with a former Splitoff child who has returned to the parental home, the parents and the child are members of two separate family units (FUs). Thus, if the parents own the home and this FU pays them rent, we say this FU PAYS RENT.

- A20. We want an estimate of what the sale price would be if the house were sold today, but not under forced-sale conditions. Include the value of the land/lot on which the home sits (if this also is owned by the FU; it usually is).

For farmers or people with a home business, we need to separate the value of the living quarters from the value of the farm/business. For farmers, this means you should include the value of the lot/yard the home sits on, but not the buildings, equipment, or farmed land. For home businesses, ask R to exclude the value of the business property. If R cannot separate these amounts, make a marginal note to that effect.

- A21. We want the FU's tax liability, whether the taxes have been paid or not. Basically, we are asking, "What do the taxes run on your place?" If taxes are included in mortgage or house payments, R may not know the exact answer. An approximate figure is acceptable. We want taxes paid on the FU's home and lot only, not on other properties owned.

- A22. We want only the cost of insurance on the FU's home.
- A23. Mortgages, land contracts, deeds of trust, and home equity loans all get a YES answer here. However, include only loans of money secured by the home (i.e., borrowed against its equity). If in doubt, collect all details and record in a marginal note.
- A23a. While we will accept any loan that borrows against the equity in the home for A23, we now want to know what type of loan it is. Original Mortgages and Refinanced Mortgages are loans from a bank or other lending institution for the purpose of buying the home. A refinanced mortgage means the original loan was paid off from a new loan, usually with a better interest rate and terms. The refinanced mortgage can be from the same or different lender. Once you have determined that the loan is a refinanced mortgage, remember that all subsequent questions (A25-A27) refer to this refinanced loan, the original.

Loan from Seller, sometimes called a Contract for Deed or Land Contract, refers to buying a home directly from the owner in a contract for installment payments. Technically, the buyer does not have any equity in the home and does not have title to the property until the last payment is made. However, these are treated the same as a regular mortgage from a lending institution from this series of questions.

Home Equity and Home Improvement Loans from lending institutions which borrow against the equity in the home. Most "second mortgages" are one of these types. The money borrowed on a home improvement loan usually must be used on home improvements, but the money borrowed on a home equity can be used for whatever purpose the borrower decides. Both of these loans specify a set amount.

Line of Credit Loan is similar to a home equity loan, but it is not a one-time loan of a set amount. Rather, the borrower can draw money from the account up to a set limit. The interest is charged on the unpaid balance.

- A23b. The Federal Housing Administration (FHA)-This insurance works very much like private mortgage insurance and pays off the lender should the borrower default. Both the property and the borrower must meet certain standards in order to be eligible for insurance. Borrowers can often borrow with much lower downpayments than otherwise, although the size of the mortgage is limited. The borrower pays a fee of 1/2 percentage point per year for the insurance.

Veterans Administration (VA)-Offers a program for eligible veterans. The VA program involves more restrictions on the interest rate that can be charged and the amount of the guarantee than the FHA.

- A24. Get the amount still owed on the principal (i.e., how much of the original amount borrowed is still owed). The monthly payment amount times the number of remaining payments does not give us the principal since payments include interest, and sometimes property taxes and insurance. For farmers and others whose living quarters and business

property are mortgaged together, we'd like the portion of the principal that is just for the house (i.e., living quarters), excluding the farmland, rooms or buildings, equipment, etc. used for the farm or business. We realize this is difficult for some Rs, but ask them to estimate the fraction or percentage of the total and record both the fraction and the total.

- A25. The figure here should be the monthly amount paid to the bank or mortgage company. If taxes and/or insurance are part of the payment, be sure A21-A22 and A29-A30 are consistent with this.
- A26-27. This information is asked of all FUs with a mortgage, but is especially helpful when A24 or A25 is missing. Note that A27 asks the number of years from now.
- A28. A second mortgage may also be a land contract, deed of trust, home equity loan, home improvement loan, etc. Again, it must be a loan secured by the property.
- A29-30. Sometimes the payment mentioned at A25 includes taxes and/or insurance amounts. These questions tell us whether this is the case.
- A31. If rent is paid irregularly on a "pay as I can" basis, obtain R's best estimate of total annual amount paid in rent. For whatever amount given, be sure you check the appropriate time period. If rent is free, A31=0, then this "FU NEITHER OWNS NOR RENTS." Go back and change A19 and then proceed to A36.
- A32. We mean completely furnished--chairs, tables, beds, etc.--not just stove and refrigerator. "Completely furnished" need not include bed linens, dishes, etc. If the HU is only partially furnished--a table or a couple of chairs--the answer is NO.
- A34. We want to know if this dwelling unit is part of a low-income housing project or subdivision where the local, state or federal government owns or subsidizes the properties to keep housing costs down. Do not include "student housing" (i.e., dormitory or family housing owned by a state university or college). Our focus here is government housing assistance for low-income families.
- A35. "Lower rent" here means a government program is paying only part of the rent, either to the landlord or to the family. We just want government rent assistance, not that from church or charity. Government help with heating costs only doesn't go here, it belongs in A18. If the government helps with rent and rent includes heat, YES should be selected here..

If the government pays all of the rent, "FU NEITHER OWNS NOR RENTS" should be selected at A19. Go back and change A19 and proceed to A36.

- A36. Listen very carefully to R's answer and keep the idea of the FU in mind. If you discover that R lives with someone else (relative or friend) who owns the house and is an FU Member, go back and fix A19 and ask the OWNS OR IS BUYING sequence. If the

person with whom R lives PAYS RENT and is an FU member, go back and fix A19 and ask A31-A35.

A37. The amount here should be rent for a comparable room, house or apartment, including whatever furnishings and utilities the landlord provides. Military and government employees living in government provided housing often give us the amount of their housing allowance in answer to this question. We do not want that. Ask what comparable non-government housing would rent for in the R's area.

A38. See A34.

A39. Check the response to A36 to make sure that FU pays no rent because a government housing program pays it all. Exclude "student housing," as at A34 above.

If this FU is in prison or jail, R may think the answer here is YES, since the "Federal, State, or local government is paying all of it". Sorry, we are after government housing assistance here. A39 is NO for these people.

A40-41. We accept any kind of central or room air conditioners powered by conventional means. We are interested in whether utilities expenses include costs of air conditioning, so if R explicitly tells you they have it but never use it, the answer here is "NO." Likewise, if the "air conditioning" is by unconventional means and requires no power (e.g., certain kinds of "swamp coolers", evaporation, etc.), A40 is also "NO".

A42. This question refers only to the Head, and here we mean an actual move from one housing unit to another. If Head moved into this HU since the 1995 interview--regardless of whether or not the rest of the family did--the reply should be YES. Be careful also with the opposite situation in which the rest of the FU Members move into the same HU with a New Head. Head moved into the FU for coversheet purposes, but the proper answer to A42 is NO.

A44. We have tried to include all of the most common answers in the response categories for why Head moved. Please take some time to familiarize yourself with the different choices. If R's response doesn't seem to fit any of the choices, record R's response verbatim at 8. OTHER (SPECIFY).

A45. This question may seem awkward to the R, since it refers only to the Head. But once again, we are interested only in Head's plans to move.

A46. It is very important to us to know if plans to move are definite or vague.

A47. Record R's verbatim response and probe once for /Any Other?/ reasons.

Section B--Employment of Head

SECTIONS B AND C APPLY TO THE CURRENT HEAD OF THE FU EVEN IF YOUR RESPONDENT IS NOT THE HEAD.

All the instructions for Sections B and C will crop up again in Sections D and E (Wife's/"Wife's" employment history) so be sure you are familiar with them.

B1-3 It is crucial that you get an accurate reply to B1-B3 since this will determine whether you ask Section B or skip to Section C.

Mark as many choices as the R mentions at B1. If R's answer include 1. WORKING NOW or 2. TEMPORARILY OFF from work, ask B4 and continue with Section B. If only CODES 3-8 are checked and B3 is YES, ask B4 and continue with Section B; if B3 is NO, GO TO Section C.

If you are conducting a CAI interview, still select all responses that R mentions, but the application will determine to which question you will go next.

- CODE 1. WORKING NOW: Head has an employer (or is self-employed) and is currently working (i.e., Head worked in the last week). Includes those temporarily at home because they are sick (not on leave), on vacation or sabbatical.
- CODE 2. ONLY TEMPORARILY LAID OFF: Head is employed (but off temporarily) and expects to return to her/his job in the near future. For example: a construction worker off because of bad weather; a factory worker who has been temporarily laid off or is on strike; a female Head on official maternity leave; a self-employed businessperson whose store is closed for repairs.
- CODE 3. LOOKING FOR WORK, UNEMPLOYED: Head is not working now and does not have a job to which she/he expects to return. She/he is now **actively** seeking one. Some examples: permanently laid-off factory workers; people who have lost their jobs because of illness, injury or disability.
- CODES4-8. NOT WORKING/NOT LOOKING: R may mention these codes even though follow-up questions reveal that they are working now also. Examples are full-time students without jobs; homemakers; women who quit work (rather than taking maternity leave) to have a baby; retired people.

Note: B4-B59 refer to Head's main job or consecutive main jobs. When R cannot decide which is the main job, the main job is the one on which Head spends the most hrs/wk. If Head spends an equal amount of time on two jobs, then select the one from which Head earns more money for the main job. For more information on main vs. extra jobs, see B82 Q-x-Qs.

- B4. Be careful with the following situations and record as many details as possible in marginal notes:

Farmers/farm workers and ranchers/ranch workers who work for a larger operation are not self-employed. They're employed by someone else. Incorporated family farm owners, however, are SELF-EMPLOYED or BOTH SOMEONE ELSE AND SELF-employed.

Professional people, such as lawyers, doctors and engineers who are employees of a corporation of which they're also president, are probably not self-employed. Don't change the R's answer, just ask B5 and give details in a marginal note.

Full-time salaried professional people who also have separate private practices or clients should divide these two roles into main and extra jobs, respectively. If they can't, record them as employed by BOTH someone else and self, ask B4a and give us details. Similarly, any other case in which employment by others and self-employment can't be separated by the R should be recorded as BOTH. Ask B4a and provide details in B9-B11.

- B5. Many self-employed people and professionals do not consider what they do a "business" and don't think B5 applies to them. Mark them UNINCORPORATED and make a marginal note. If R is very clear that some other category applies (e.g., partnership), note it in a marginal note.
- B8. We are not asking whether R belongs to any labor unions, but only the one covering her/his current main job.

Remember: For Spanish language interviews, record occupation and industry answers verbatim in Spanish when you're completing the paper questionnaire. Then during post-interview editing and data entry in CAI, translate completely into English.

- B9-9a. Follow the guidelines below to get complete information on Head's main job and main job duties/activities.
1. Probe for clear complete answers. We want to be able to distinguish among unskilled workers (such as laborers), semi-skilled workers (such as operators),

and skilled workers (such as plumbers or electricians), as well as among various white-collar occupations. You may use focused probes (/PO/) to get the factual information that you need.

2. The type of place at which Head works is usually insufficient in response to the occupation questions (e.g., if Head "works in a bank," she/he may be the manager, a teller, or a janitor).
 3. Job titles at the lower end of the occupational scale are likely to be less descriptive than they are for professionals, so probe for specifics of what Head does on the job. For example, if someone says "engineer," that may mean Head: (a) designs bridges or airplanes, (b) operates a railroad locomotive, (c) tends an engine in a power plant or (d) shovels coal into a furnace. We need information more specific than "engineer" here, so that distinctions between skilled, semi-skilled and unskilled workers can be made. If Head is a road construction worker, she or he will be classified as an: (a) foreman if he or she supervises a road gang; (b) operative, if she or he operates a bulldozer; or (c) laborer, if he or she provides labor only.
 4. Examples of specifics necessary at the other end of the occupational scale are: (a) whether a "nurse" is a registered nurse or practical nurse; (b) whether a "teacher" teaches in an elementary school, secondary school, or college, and the type of school or college in which she/he teaches.
 5. Particularly unacceptable answers are: factory worker; construction worker; driver (of what?); teacher (type of school: level/grade?); engineer (what does Head do?); nurse (RN? LPN?); sailor (officer? enlisted man?); manager/supervisor (what kind of group does Head supervise?); sales (what does Head sell? retail or wholesale?); clerk (what does Head do?); mechanic/repair (what does Head repair?); apprentice (to what trade?); inspector (of what?). In most cases one of the probes listed here will elicit sufficient information. If Head works both for him/herself and for someone else, here are some examples where we want a full description: (a) Head works for a firm of which she/he owns a substantial portion; (b) Head sells on commission (e.g., selling insurance, real estate).
- B10. The type of business or industry is fit into an industrial code and is sometimes vital in determining which code a particular occupation should have. For instance, a laborer or warehouse worker does different tasks on the job, according to the industry type. We need to know what's done at the company for which Head works--whether the company manufactures or sells, what product is manufactured or sold, and whether a sales company sells retail or wholesale. Responses such as "oil business" or "shoe business" are not acceptable without further explanation. For sales especially, please find out whether Head is engaged in wholesale or retail trade, and what is sold.

The following list of questions should help you know what probes to use to get codable information about occupation and industry.

1. When something is constructed, is it: buildings? bridges? highways? etc.
2. Utilities: electric light and power? water? electric-gas? gas and steam? telephone?
3. If Head is employed by the government, specify the department: Parks and Recreation, Sanitation, Bureau of Land Management, Department of Labor, etc., and the level: federal, state or local.
4. Medical Clinics: hospital clinic? private doctor's clinic?
5. Nurses: Registered or licensed practical nurse (LPN)?
6. If Head operates a machine, please specify the kind of machine.
7. "Machinist" is a specialized occupation and is not the same as a machine operator. Be aware of this, as many people use the terms interchangeably.
8. School level: specify grade for elementary and secondary teachers, subject if college level, and type of school: vocational? private?
9. Organizations: profit? nonprofit?
10. Foundries (material produced): brass? iron? steel?
11. Canneries: specify the kind of food: fish? fruit? vegetables? etc.
12. Babysitter: is the babysitting done in the Respondent's own home or in someone else's home?
13. Engines and motors: diesel? steam? turbine? aircraft? electric? outboard? rocket? etc.
14. Textiles and clothing manufacture: yarn? fabric? finished garments? cotton? wool? silk? etc.
15. Shoes: leather? canvas? orthopedic? etc.
16. When Head's main job is in the Armed Forces, try to get Head's rank and what he/she does. If this is not possible, please try to find out whether the person is or was commissioned, non-commissioned or enlisted. Keep in mind that civilians are also employed by the Armed Forces.

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17. Mining: ask the type of material mined: copper ore? borax? aluminum? gravel? crude oil? tin? petroleum? natural gas? etc. (Mining industries can also have wholesale and retail trade categories.)
 18. Oil: ask R to specify the type of oil business: oil field company (extraction)? oil lease buyers? oil distributor? oil station (retail)? oil royalty dealer? oil storage tanks? etc.
 19. Heavy equipment or heavy machinery: farm? construction?
 20. Engineer: chemical? civil? industrial? petroleum? electrical? locomotive? etc.
 21. Restaurant: chain? hotel? country club? in a nonprofit organization? etc.
 22. If occupation is manager or supervisor, ask what the job duties of the people Head supervises or manages are: sales? data processing? etc.
- B11. You will be asking employer's name for every employer, main and extra jobs, that Head has or had last year. This may elicit concerns about confidentiality from some Rs. Tread softly here, using minimal persuasion only. Use standard procedures for assurance of confidentiality which applies to all survey information. If the R does not give you an actual employer name, use the information at B9-10 to construct a short job name or title for referencing in succeeding questions.
- B12-19. Questions B12, B13, B16, and B18 refer to Head's regular pay. B15, B17 and B19 refer to rates of pay for overtime or extra hours. We want current (1996) salary/wage and overtime rates, not 1995 rates. Probe for specific dollar amounts as much as possible, and be sure to check the appropriate time period for the amount given.
- B12. The OTHER category is for everything that is **not salary, hourly, or combinations of salary or hourly with tips or commissions** (Codes 1-4). Just select "OTHER" and then select from the B18 choices.
- B14. This should be NO if Head's income is a fixed weekly/monthly/annual amount which won't be increased no matter how many hours are worked in a week/month/year. If Head is paid a fixed salary plus additional pay for overtime hours, the reply should be YES.
- B15. Select all that R mentions. Use 5. EXACT AMOUNT when R answers an amount. Accept an answer of "straight time," but probe: "By straight time you mean you (HEAD) are paid the same rate for overtime as you are for regular hours?" An answer of "comp time" or "compensation time" should also be probed: "Do you mean you (HEAD) receive additional time off instead of overtime pay?"

Use the OTHER category when overtime is paid in some inconsistent or nonstandard way. For example: half-time, shift differentials, etc.

- B18. OTHER ways Head is paid for regular work time. Select only one of 1,2,5,6 or 7 to describe other forms of payment.
- B19. We know that B19 may be difficult for some situations, but try to get an estimate from the Respondent.
- B17. Select all that R mentions. Use 5. EXACT AMOUNT when R answers with an amount. Accept an answer of "straight time," but probe: "By straight time you mean you (HEAD) are paid the same rate for overtime as you are for regular hours?" An answer of "comp time" or "compensation time" should also be probed: "Do you mean you (HEAD) receive additional time off instead of overtime pay?"

Use the OTHER category when overtime is paid in some inconsistent or nonstandard way. For example: half-time, shift differentials, etc.

- B20. "Another job" can mean a different position with the same employer, a different employer, or plans for self-employment. We are talking about changing from the main job Head has now to something else.
- B21. Select all that apply and specify at 7. OTHER any response that does not fit the given choices.

Note that Code 6 is for placed or answered ads, not just checked or read them. Head must have taken the initiative to place or answer an ad. If R says "looked at newspaper want ads", "checked job ads", etc., probe whether Head placed or answered any ads. If not, record answers such as "checked want ads" at 7. OTHER.

- B23. By employer, we mean company, firm, or organization, not a specific boss. If the company changed owners, note the change(s) in a marginal note, and if Head worked several different times for this same employer, give us the total "altogether."

Head's Work History

With questions B24-B59 and pink Work History Supplements, we want to account for Head's recent work history and job changes for main jobs. That is, we're collecting information about both changes in employer and changes in position with the same employer from January of 1995 through today's date. The question sequences reflect our focus on employers and, in particular, spells of employment during 1995. We have designed the question sequences so that R is to tell us about Head's current main job (Section B) or Most Recent Main Job (Section C), then other main jobs held in 1995, in any order.

A quick **definition of main vs. extra jobs**: very simply, Head cannot have an extra job unless she/he holds a main job during the same time period. We make this distinction between main and extra jobs throughout and ask you to remind R of this, but in these sequences it's not as important as a complete account of work with each employer.

Note that we will miss some information for Heads with several position changes in 1995-1996. Complete B27-B28 and B32-B33 for the most recent position change.

- B24. Both B23 and B24 refer to the present employer. While B23 asks for the total amount of time Head worked for this employer, B24 asks for the most recent start with this employer (or self-employment). Note that we've provided categories for 1995, 1996 and several types of "Don't Know." The "Other Year" category is only to be used for employment starts of 1994 or earlier.
- B25-29. For Heads who began their present employment in 1995, we ask the start date of the most recent position change in 1995. We are primarily interested in promotions and lateral transfers at B29, but you can record details of other position changes in the 7 OTHER category. The term "work situation" may be substituted for "position" to make these questions less awkward for self-employed Heads. If you are using the paper questionnaire, follow the skips carefully; this questionnaire page is really full!
- B30. For Heads who began their present employment in 1996 (or 1995/1996 DK WHICH), we ask start date of their present position and then skip to **B40** and ask whether Head had any 1995 main job employers.
- B31-34. For Heads who began their present employment prior to 1995, we ask the start date of their present position and date of the most recent position change in 1995, if any. Again, details are appreciated at B34. Note the skip to **B39**.
- B35-36. See B9-B9a for probes and cautions in asking occupation details.
- B38. The amount at B38 should be an average for the time when Head first began with the present employer.
- B39. Mark the months of 1995 that Head worked for the present employer as a main job; this is often the ALL category. Include all months in which Head worked at least one day; but do not include months Head was not employed at all or was off the entire month on vacation, leave, temporary layoff, sick time, etc. You will gather more details on these periods later (B60-B78).

If Head worked part of the year for this employer on a main job and part as an extra job, mark only the main job months here. Note the extra job months in a marginal note and be sure to ask the extra job sequences (B82-B106) about them.

B40. If B40 is "NO", Head had no (other) main job employer in 1995, you're done with the work history and skip to B60.

If Head started with her/his present employer before 1995, B40 should be "NO" but R might answer "YES" referring to another employer Head worked for in 1995. Accept "YES" and continue with B41-B42, then use B42a-B42d to determine Main vs. Extra job.

If Head started with his/her present employer in 1995, and answers "YES" to B40 there may again be a Main vs. Extra Job problem if there are months worked for both. Again, accept "YES" and continue through B41-B42d.

If Head's most recent start with present employer was in 1996 (see B24), then YES to B40 refers to any main-job employers that Head had in 1995, including a previous spell of employment with his/her present employer.

B41-41c See B9-B11 instructions. Remember, occupation and industry answers must be verbatim in Spanish with English translation after the interview.

B42. See B39. The same procedures as above apply for entire months not employed or off for vacation, leave, etc., and main vs. extra job.

B42a-42d There should be no overlap between B39 and B42 except when Head ended one main job and started another in the same month.

If there is a partial overlap of 2-11 months and there are weeks in which Head was employed at both jobs, the R must determine which job Head considered her/his main job during that time. The other job is an extra job and be sure to ask the extra job sequence (B82-106) about the overlap.

If there is a complete overlap of all 12 months, the job recorded at B41-41c is considered an extra job which you will ask about at the extra job sequences (B82-106).

B43-44. See B4-B5 instructions.

B45a. Enter dollar amount and time period in which it was made. This is an average for 1995.

B45b. See B38 instructions.

B46-B47. Again we're looking for the most recent position change in 1995. See cautions and instructions at B25-B29 regarding detailing the position change. Also, be careful of Head changing from main job to extra job. Such a change is not a Main Job position change and is not recorded here. B46 would be "NO" and B53-B57a would be used to record this as an end of Main Job employment.

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- B49-49a. See B9-9a instructions.
- B52. See B38 instructions.
- B53-55. Since Head is currently employed on a different main job, the answer to B54 should always be "YES" and B54 should be consistent with B24 (i.e., the end of the previous job must precede or coincide with the beginning of the present job). If not, Head was working two main jobs at the same time. Resolve this overlap and record it as an extra job (B82-B106). At B55 we mention negative alternatives to make it easier for Heads who have been laid off or fired to talk about it, but positive answers like "I quit to take a better job" are welcome. This is where Head may indicate that his/her main job became an extra job.
- B57a. See B38 instructions.
- B59. If Head had any other main-job employers during 1995, you need to complete the pink Work History Supplement for each additional main job employer. If not, go to B60.

Work History Supplement

The questionnaire employment sections are designed to cover the two most recent main job employers. If the person worked for more than two main job employers since January 1, 1995, you must complete a Work History Supplement (WHS) for each additional employer. Use as many as needed to account for all main job employers since January 1, 1995. In the CAI application, we have allowed for up to four main jobs and up to four extra jobs for both Head and Wife/"Wife." If you are in a case that requires more than the four job loops, please continue on a paper Work History Supplement and **mail it in with the completed coversheet.**

Note that the WHS can be invoked at four different points in the interview (Sections B or C for Heads, D or E for Wives/"Wives"). Mark the section clearly at the top of each WHS and number them sequentially (SUPPL. #) within each section. Checkpoint S20 on p. 4 of the WHS Form tells you how to return to the main questionnaire when you have completed all the required supplements. If you start a supplement from the CAI application, simply return to the application when you have finished the supplement.

Example: A currently employed Head tells you about his current employer and a previous employer in Section B. Then he tells you he had two other main jobs in 1995. You complete two WHSs with the Sample ID written in by you at the top right of the supplement, mark the box labeled SECTION B on each, and the supplement numbers (SUPPL. #) are 1 and 2, respectively. If his unemployed Wife had three main jobs since January 1, 1995, record two of the jobs in Section E and complete one WHS. It has the same Sample ID as Head's, but the SECTION E box is marked and the SUPPL. # is, again, 1.

This will not be confused with Head's WHS #1 because you have marked the SECTION box on all WHS forms. **Again, the CAI application allows for up to four jobs--you will use the paper WHS very seldomly, if at all.**

- S41-41c. See B9-B11 instructions. Remember, occupation and industry answers must be verbatim in Spanish with English translation after the interview.
- S42. See B39 instructions.
- S42a-42d. See B42a-42d instructions.
- S43-44. See B4-B5 instructions.
- S45b. See B38 instructions.
- S46-47. See B25-B29 instructions. If Head/Wife/"Wife" had more than one position change with this employer in 1995, get month and circumstances for the most recent.
- S49-49a. See B9-B9a instructions.
- S52. See B38 instruction.
- S53-55. See B53-B55 instructions.
- S57a. See B38 instructions.
- S59. Complete one WHS for each additional employer Head/Wife/"Wife" had in 1995. Otherwise, return to the appropriate page and item in the questionnaire.

1995 Work Weeks--Questionnaire Pages 20 and 21

NOTE: ASK B60-78 FOR ALL HEADS!

Even if Head did not work at all in 1995, we need to know how much of that time Head was:

- a) Employed but temporarily off the job (B60-B74a),
- b) Unemployed and looking for work (B72-B74a), or
- c) Not Employed and Not Looking for a job (B75-B77a)

We need as much information as you can get in this series, so focused probing is acceptable. We do not need a day-to-day accounting of Head's time, but try to give a complete picture of how Head spent all 52 weeks of 1995. Record marginal notes for any unusual or complex situations.

Verifying the weeks is handled quite differently in the paper questionnaire than it is in CAI. In the paper questionnaire, to insure that the weeks listed add up to 52 weeks or 12 months, we have provided a column on the right of pp. 20 and 21 for you to total the weeks and a conversion table at the top of p. 20 to help you convert all the responses into weeks or months. Use the right column for your conversions and calculations only; record what R says below each question where indicated. In the CAI application, each question sequence is asked on a separate screen, then all of the information you entered is displayed and calculated for you on a summary screen.

The objectives of this sequence are:

1. Separation of weeks into periods of work and non-work on main job(s),
2. Average work hours per week for weeks worked, and
3. Annual overtime hours

In order to achieve them, several key concepts must be kept in mind:

Work in these questions means simply and only main job employment. Head had an employer (or was self-employed) and was either working at that job or was temporarily off but expected to return to it. This latter situation includes a) sick time, whether paid or unpaid; b) vacation, leave, or "time off," whether paid or unpaid; c) strike; and d) temporary layoff. In all these cases, Head was employed and expected to return to the job.

Unemployment vs. Temporary Layoff is a little more complicated. Temporary Layoff, as mentioned in the example above, is time off from a job while remaining officially employed on it and with the expectation of returning to the same employer. A permanent lay-off is required for "unemployed" status. The problem arises when, after being temporarily laid off for a long time, Head decides he will not return to the employer and

finds another job. The distinction between unemployment and temporary layoff is not as critical for marking B72-B74a as it is for recording extra job(s) vs. main job periods.

Weeks spent as unemployed weeks require two conditions. First, Head had no job or other way of making money during those weeks. Either Head's job had ended or Head has never had a job. This situation is probably obvious from the work history, but you might have to probe. Second, Head must be looking for a job in order to be considered truly unemployed. We accept R's word on this (i.e., no probing).

Not Working and Not Looking is often confused with taking time off and temporary layoff. As with unemployment time, two conditions must be met. Again, Head had no job and did no other work for money during this time. Either Head's job had ended or Head has never had a job. Second, contrary to the rule for unemployed weeks, Head was not looking for work during this period. Good examples here are full-time students with no job and no intention of working while in school, Heads KEEPING HOUSE, and fully RETIRED jobless Heads who aren't looking for second careers. Heads who took time off or were temporarily laid off from a job cannot meet this Not Working/Not Looking condition since they were employed at the time.

Head must have been employed and missed time from his or her job for any weeks mentioned in B61-B62 (illness of others), B64-B65 (illness of self), and B67-B68 (vacation or time off). If Head did not have a job and neither worked nor looked for work because of illness or because he/she was taking time off, this time should be recorded at B75-B77a.

- B60-62. "Someone else" means anyone, not just FU members. Include paid and unpaid sick leave or funeral time. Actual dates are not needed for a few days here and there, but we do need dates for large amounts of time. If R can volunteer such information, great!
- B63-65. Again, we don't need dates for the occasional flu. If Head missed a month or more, however, please get information that's as specific as possible. Ask whether the time was scattered through the year or all at one time.
- B66-68. Include paid and unpaid holidays, vacation time, etc. Teachers who are off for the summer should count that time here (as vacation). But we are seeing a few teachers who are actually laid off during the summer (even getting unemployment compensation) and are rehired in the fall. These (thus far) unusual cases should report the summer time off at B72-B74a or possibly B75-B77a.

"Maternity leave" and various other temporary, voluntary leaves of absence also belong here. From this point through B77a, please get dates as specific as possible.

- B69-71. Beware of overlaps with unemployment, temporary layoff, etc. Illegal strikes count as YES here, too.

B72-74. Check dates at B74 against work history (B24-B59 and WHSs) and extra job dates at B82-B106 (**in CAI, this information is displayed for you on the screen**). Head couldn't have been unemployed and looking for work during weeks when he/she was earning money. If Head had any job during this time, he/she is considered to have been employed at a main job. But Head could have been temporarily laid off and have had an extra job during the same weeks.

EXAMPLE: Head has worked at a brick factory for 6 years. A fire closed the plant for two months, so he took a job at Arby's in the meantime. When the brick plant reopened, he returned to his job there. The Arby's work time is listed as an extra job in B82-B106, and the two months appear in B73 as temporary layoff. (If he hadn't returned to the brick plant, but had taken a new job at a laundromat, all three jobs would be consecutive main jobs.)

Head cannot have vacation weeks while he/she is unemployed (i.e., no vacation from job hunting!). If Head reports being unemployed and looking for work (not temporarily laid off) and "on vacation" during the same time period, ask if Head took earned vacation time and then was laid off. If so, the vacation time stays in B66-B68, not in B72-B74a or B75-B77a. If the permanent layoff came first and then Head spent some time "doing nothing", this kind of "vacation" goes in B75-B77a. However, vacation weeks occurring during a period of temporary layoff may be reported at B66-B68. Check for double counting at B72-B74a and B75-B77a.

B75-77. Again, check these dates against the work history (**again, this information is displayed for you on the CAI screen**)--B24-B59 and WHSs. The occurrence of any job during a B76 time period means that Head was employed at a main job and therefore can't list the time here, but if Head had no job and reports the same time both here and as time off in B66-B68, it belongs here.

B78. We want the total number of weeks during which Head did any work. Do not allow R to combine hours from different weeks, such as "10 hours a weekend for 20 weeks--about 5 weeks of work altogether." This is not 5 weeks (B78) at 40 hours per week (B79), it's 20 weeks (B78) at 10 hours per week (B79). If Head alternates weeks working and weeks off (e.g., "80 hours a week for 2 weeks, then 2 weeks off"), get details and record them in a marginal note. The weeks worked go here, and the weeks off belong in B72-B74a as temporary layoff or in B66-B68. Note also that for this case, the answer to B79 is "80".

Note: If the B60-B78 series does not total 52 weeks or 12 months, /RR/ to find out why. If blocks of time don't seem to fit any of the categories, give us the number of weeks or months and a description of what Head was doing during each such period. Some examples: "in school January through May," "had a baby in August" and no previous mention of maternity leave, "traveling in Europe for the summer before job hunting," "housewife," "retired," etc.

- B79. This is the average hours per week on main job(s) worked in 1995.
- B80-81. Be careful not to double count any overtime hours already included in B79 (average number of hours worked each week). At B81, include both paid and unpaid overtime hours in 1995.
- B81a-d. If Head worked more than one main job in 1995, we ask separate average hours per week and overtime hours for each job.
- B82. **Main vs. Extra Job** distinctions are not as difficult as they seem. Very simply, Head cannot have an extra job unless he/she has a main job during the same time period. The extra job must be held simultaneously with the main job. Remember, we just pointed out above that Heads who were temporarily laid off (B72-B74a) were still employed at a main job and, therefore, could have had an extra job during this time period. However, Heads who were unemployed and looking (B72-B74a) or not working and not looking (B72-B77a) are saying that they had no main job employer during the time in question. But if Head was working for money at all during these times, this work is not an "extra" job. It is considered a main job.

If Head worked at a number of irregular jobs in 1995, the distinction between "main" job(s) and "extra" job(s) may not be as clear. That being so, this series of questions still allows us to get more complete information on the kind(s) of work Head did. We're interested in any job that brought in income; examples include a small business conducted from home, a night watchman position, door-to-door sales, or anything else involving work and income for Head. If R tells you about time spent and money made on illegal activities such as gambling or drugs, that is acceptable. "Other way of making money" means any work, even if it was non-standard, that produced income.

Asking this question sequence for each job may take some time, but we need to know each source of work income Head had during the past year.

- B83-85. Follow the same general rules that you used for probing on B9-B11. For example, "sold cosmetics" or "repaired cars" doesn't tell us enough. Did Head sell cosmetics from home? in a store? door-to-door? Did Head repair cars in the backyard? at a service station? at a car dealer's? Make notes, if necessary, to help us get the details.
- B86. See B11 QxQ.
- B87. Be sure to record the unit of time for the amount given. For small business: if R asks, we want dollars before taxes and after expenses--this is net income.
- B88. This is the number of calendar weeks in 1995 during which Head did any work on this extra job.

- B89. This is average hours per week for the weeks Head worked an extra job. Occasionally R will be unable to break down the time into weeks and hours per week (e.g., "Oh, I just worked on it when I had time"). In such cases, get an estimate of total number of hours for that job during 1995.
- B90-93. These dates will help us to check for overlap with spells of Unemployment or Not Working/Not Looking.

The sequence on pp. 24-25 (B94-B105) is a repeat of B82-B93 and is not duplicated here.

Section C--Head Is Not Working Now at B1 ("No" to B3)

Section C parallels Section B quite closely, and the work history, work weeks, main and extra job concepts apply here, too.

- C1. We accept Head's answer here.
- C2. See instructions for B21.
- C4-8. This sequence provides a short version of asking work week information for Heads who haven't worked since before last year. If Head has done any work since January 1, 1995, we need to get her/his work history for 1995. Note that, as at B24, we have provided categories for 1995, 1996, and various types of "Don't Know". Only select "Other Year" for years from 1994 or earlier. This is even more crucial than at B24, since you can miss the entire remainder of Section C here! Continue with C9-C51 and WHS as necessary. See the comparable questions/instructions from Section B.
- C9-11. Probe for detail, as in the occupation/industry instructions at B9-B11. Remember, occupation and industry answers must be verbatim in Spanish with English translation after the Interview.
- C12-14. For instructions, see B4-B5.
- C14a. See B11 instructions.
- C15. See B55 instructions.
- C16-51. This sequence, with WORK HISTORY SUPPLEMENTS if needed, covers Head's employment history for the last job held and for each employer in 1995. Follow the instructions given for B24-B59. Get exact dates, salary rates, and occupation/industry descriptions, and explain in a marginal note any confusing situations.
- C52-98. We have not reproduced the remainder of Section C questionnaire pages here. Briefly, they parallel B60-B106.

Sections D and E--Employment of Wife/"Wife"

Review the definitions of Head, Wife, and "Wife." Note that a "Wife" is the female portion of an unmarried couple who have lived together for at least a year OR since last year's interview. She is treated the same as a legally married Wife in Sections D and E. However, when asking the questions in these sections, refer to her as "your friend" or by name. Do not use the terms wife or "WIFE".

Sections D and E apply to current Wife or "Wife" only. They parallel Sections B and C, respectively, and the questions are numbered identically (i.e., B with D and C with E), except for the D1 checkpoint. **In the CAI application, they are actually the same exact questions.** Question objectives and concepts for B and C apply to D and E.

D1-1a. The D1 checkpoint routes all Female Heads and Male Heads with NO Wife/"Wife" through to Section F. If you are conducting a paper questionnaire interview, use p. 4 of the coversheet here and mark D1 carefully.

D1a is parallel to B1 and, like it, is critical to getting the correct Section completed for Wife/"Wife".

We have not reproduced the remainder of Sections D and E (pp. 40-71 of the questionnaire), as they parallel Sections B and C exactly. You may review them by looking at the blank questionnaire from your materials and the Sections B and C QxQs.

Section F--Housework, Child Care, and Food

F2-3. If roomers or boarders are living in the HU, time spent by Head or Wife/"Wife" cleaning these rented rooms should not be counted here. That housework is income-producing work and should be included in Section B or C (for the Head) or Section D or E (for the Wife/"Wife"). If R is unable to separate the time, make a note that time spent cleaning boarders' rooms is included in the housework hours.

Count here only housework that is done by Head, Wife or "Wife" for FU members. Outside house and grounds maintenance and/or yard work are acceptable, but gardening time that generates food for sale or FU consumption should not be included here. Also exclude time devoted solely to children and repairing or renovating the house. If R can't give you a precise number of hours per week, replies such as "all the time," "a few hours a week," "just a few minutes a day," etc., should be probed with "Could you be more specific" (/MS/). If R still can't give you an exact number, record R's response in a marginal note.

F5. Try for "days a week" but take any units R gives and enough detail so that we can convert. Quantitative replies such as "every day" and less precise ones such as "once in a while" are both acceptable but should be probed before accepting this as a final response. The term "family", as usual, refers only to the FU members.

F6. Code A is checked when someone was under 15 in 1995 and was in the FU for any part of 1995. This checkpoint is coded automatically in CAI.

F7. We want the total annual child care costs for all of these children (under 15) in 1995. Remind R of occasional babysitting and summer vacation for school-age children. If R gives a time period other than the whole year, be sure to specify amount per period and number of periods received (e.g., "\$100 a month during summer months").

The following questions detail Food Stamp usage and food costs for the FU only. If amounts for non-FU members can't be removed from FU amounts, please make a marginal note giving the gender and age of any "extra eaters" (e.g., "Amounts at F15 and F18 include food for non-FU female, age 35 and non-FU male age 41").

<p>NOTE: Be sure you have specified a time period for each amount you list. Is the amount per week? Per month? Per two weeks? Or what? There is great variety in people's food expenditures, and often the time period is not at all obvious to us.</p>

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- F8. "Commodity stamps" is an obsolete regional term that an R might use when referring to food stamps. Commodity stamps are issued by the local government, whereas food stamps are issued by the federal government. If R says the FU received commodity stamps, select "YES" and ask F9-F10.
- F9. This is the cash value of the stamps, for the entire year of 1995. Usually R will give per month or 2 weeks. If R gives the total dollar amount for the whole year, great. Record it as such and ask F10.
- F11. This question is referring to **last month** only.
- F12. Sometimes, some FU members are eligible for food stamps while other FU members are not. Probe for the number of FU members for whom stamps are issued. If the R includes non-FU members here (e.g., former Splitoff daughter with own Coversheet lives in the HU), do not count them.
- F13. Cash value of the stamps for FU Members only, last month only.
- F14/F15. Food bought elsewhere and eaten at home belongs here. This includes groceries and carry-out prepared foods from groceries, restaurants, etc. that are brought home to eat. Note that F15 asks for a weekly, biweekly, or monthly figure for all the persons now living in the FU. We do not want to include expenditures on non-food items such as toothpaste, soap, paper towels, dog food, etc.
- If the weekly food bill seems unreasonably high or low to you, use the probe built into the question, "Is that only your (FU's) share of the food?" or repeat the question emphasizing "...food that you use at home in an average week?"
- F16. Food delivered to the FU and eaten at home belongs here. Again, it may be groceries (milk, eggs, etc.) or prepared ready-to-eat food (pizza, meals-on-wheels, etc.); the distinction between F14 and F16 is that some service (i.e., cooking, delivery) is included in the cost of the food.
- F18. Food that is both bought and eaten elsewhere, as at a restaurant, belongs here. We do not want to include special events (parties, wedding receptions, etc.), or lunches eaten at restaurants during the working day.
- F19-F22. See F14-F18 instructions.

Section G--Income

- If Head or Wife/"Wife" reports work income in Section G, hours for that work must be reported in Section B/C or D/E.
- If Head or Wife/"Wife" reports working during 1995 in the employment sections, income from those hours must be reported in Section G.
- All wages and salaries listed in Section G should be before taxes and other deductions. All profit or loss amounts should be net (i.e., after expenses), but before income taxes.

G1a. You will know from B9b and B10 whether Head's current occupation is farmer or rancher. If Wife/"Wife" is part owner and worked on the farm, too, we should have her work hours in Section D/E; you may simply cross-reference the fact at G52: "income included at G4."

G2. Receipts from normal farm operations include:

- a) money from sale of cash crops;
- b) money from sale of livestock, dairy products, poultry, eggs, fruits and vegetables;
- c) soil bank payments;
- d) receipts from commodity credit loans, which count as income because they guarantee set prices for crops.

Farm receipts do not include:

- a) money from sale of land;
- b) rent from tenant farmers;
- c) crop loans (not considered income).

G3. Farm operating expenses can include:

- a) expenses for feed, seed, lime, fertilizer, insurance, fuel, tires, repairs to trucks and machinery, rent for machinery, crop storage, irrigation, ginning, veterinary expenses, etc.;
- b) livestock purchases;
- c) wages for employees, including any FU Members who are paid for working on the farm but who don't share in the ownership);
- d) custom work (work done by someone who brings his own machinery);
- e) depreciation;
- f) interest on loans;
- g) property taxes (but not federal income taxes).

- G4. Farm income equals total receipts (see G2) minus operating expenses (see G3). Do the subtraction and then ask G4, to discover omissions and correct any errors on the spot.

WE MUST HAVE WORK HOURS FOR ALL INCOME FROM A JOB AND INCOME FOR ALL WORK HOURS REPORTED IN SECTIONS B-E. IF YOU ARE MISSING INCOME OR WORK HOURS, CALL R FOR BACK BEFORE SENDING THE COMPLETED INTERVIEW IN.

- G5-7a. Do not include stock ownership in G5. These questions refer to any business or financial interest owned by anyone in the FU. Get details on what the business is and specify who in the family owned it. If the family had more than one business, repeat questions G7a-G11b for each separate business up to 5.

Many self-employed people are not set up as a "business", so they answer "NO" to G5. If so, be sure the income from their work is reported elsewhere (G12-G17a or G18-G20c).

- G8. Remember that "family" refers to members of this FU only. Check all that apply.

- G9a-G9d. These questions are crucial. If the Head put in work time, these hours should be reported in Section B/C, and Wife's/"Wife's" work time should be reported in Section D/E. If work time for a business wasn't reported, you need to complete a (yellow) Job Supplement. OFUMs' time will be reported in the G76-G81 and G95-G97 sequences.

- G10. If R doesn't understand the question, select DON'T KNOW. If some FU member owned a business in 1995, but R doesn't know whether the business was incorporated or not, make a marginal note giving what information you can and select 8 DK.

- G11a. The amount given here is net profit, i.e., after expenses, the amount they paid income taxes on. If part of this amount is counted as Head's "draw" and another part as profit from the business, give us both sums separately and tell us which is which. Record the total profit as the final answer; do not double count the draw.

If the Wife/"Wife" or other FU member is not a part owner and is paid wages or salary by the unincorporated business, that amount should not be included here. It belongs with the Wife's/"Wife's" or OFUM's job income questions. If Wife/"Wife" or other FU member is part owner, we would like their separate part(s) of the total profit recorded in a marginal note, in addition to the total profit, if possible. If only the total amount is known, write in the total amount and which FU members received it.

- G11c. Attach an extra page or pages to record information for each additional business.

The secret to success on these questions is to get as much detail as possible and to make frequent marginal notes.

WE MUST HAVE WORK HOURS FOR ALL INCOME FROM A JOB AND INCOME FOR ALL WORK HOURS REPORTED IN SECTIONS B-E. IF YOU ARE MISSING INCOME OR WORK HOURS, CALL R BACK BEFORE SENDING THE COMPLETED INTERVIEW IN.

- G12. If Head was working in 1995, this question almost certainly should be marked "YES". Respondents sometimes give an answer of NO here thinking that they've given you this information before (in Section B, questions B12-B17c), but they haven't. B12-B17c ask about current pay rates; this question asks about last year's earnings.
- G13. This question applies only to current Head. For most wage-earners, the amount here is the income reported on the W2 form(s). It should include income from extra jobs if Head had one. Here we catch small amounts from part-time jobs that were not mentioned while you were asking Section B/C. Note the section of the question referring to the unincorporated business--this only appears when the FU owns an unincorporated business and has just gone through that question sequence. Be careful of the following:
- fixed salary rates: if Head now makes \$10,000 a year, this doesn't necessarily mean that he/she made \$10,000 in 1995. Head may, for example, have had a raise in September or started work after graduating from college in June. We want total 1995 wages/salary, not the current salary rate.
 - complicated work history: if Head had several jobs and was unemployed during part of the year, remind her/him of the several jobs and get total income from all 1995 wages.
 - self-employed Heads: wages and salaries that unincorporated business people pay themselves should not be listed here; this should be recorded at G11a. However, wages from any other job or incorporated business should be listed here.
- If an amount is given for both G11a and G13, probe to be sure that it is not the same money recorded twice here.**
- G14. Note the phrase "in addition to this." If R has already included some or all of the income from these sources in G13, do not double-count it.
- G16. If earnings are solely from bonuses, overtime, tips or commissions, select YES here.

- G17e. If there are no work hours reported in Section B or C for income recorded at G13 and G17a, you must complete a (yellow) Job Supplement. If you are conducting a CAI interview, the correct question sequence will automatically be asked.
- G18. **PROFESSIONAL PRACTICE:** Includes self-employed doctors, lawyers, and CPAs who don't report their earnings as salary or business income, as well as those with income from consulting, honoraria, etc.
- TRADE:** Includes self-employed tradesmen such as plumbers, carpenters, electricians, etc. A carpenter may receive wages from a construction company and also do independent work; this "side" work goes here. Income already given at G11a or G13 should not be included here. We need net income but after expenses.
- G18b. **FARMING or MARKET GARDENING:** If farming is Head's current main job occupation, the farming income should be listed at G2-G4 and not be repeated here; but if Head's current main job at B9-B10 is not farming, include any amounts earned from farming in 1995 (main or extra jobs).
- G18c. **ROOMERS OR BOARDERS:** This is money paid to Head by non-FU members for separate room(s) and/or prepared meals. Stress "roomers" or "boarders" in the question to indicate the source of the income. Head must do work for this money (e.g., clean rooms, change bedding, launder clothes, cook), so if income is reported in response to this question, work hours should be mentioned in Section B/C. If no work was done, you are probably dealing with "rent income," which is asked after this in G25a.
- We want net income here (i.e., the money received minus expenses). However, if R cannot separate the food costs, tell us the age and gender of the boarder(s) in a marginal note so we can attempt a calculation.
- NOTE:** Money paid for rent or room and board by an FU member is not included as income here or anywhere else. But money from an HU member who is not in the FU is income. For example, a former Splitoff who has his own coversheet and shares his parents' HU is considered a separate FU. If he pays his parents for room and board, the amount should be recorded at G19c (or, if he pays rent only, recorded at G26a).
- G19a-c. It is very important to select the appropriate unit of time for which the amount reported is received. This question is asked throughout this section, but beware -- the units of time are not the same for all possible types of income.
- G20a-c. We want to know during which months of 1995 this income was received. This question is also asked throughout this section and it is very important that you select the correct months for each type of income received.
- G21a-c. Again, make sure you have work hours in Section B/C for any income reported in these questions. If work hours haven't been reported for income mentioned here, complete a

(yellow) Job Supplement. If you do not realize you have missed work hours until you are editing, please call R for missing information before the interview leaves your hands. If you are conducting a CAI interview, the correct question sequence automatically is asked.

- G22-24. The purpose of this sequence is to help you make sure that IF Head had work hours on extra jobs, we get the income from them.
- G25a-c. Income from rent, dividends and interest is sometimes paid to Head and Wife jointly. If you can get their separate amounts, put Head's here and Wife's/"Wife's" at G59a/59b or G63b. If not, include the total here and specify "joint" income in a marginal note.
- G25a. RENT: Head may own real estate or other property that is rented to others. The income should be net, i.e., after expenses are deducted. Expenses include maintenance, property taxes, mortgage payments, etc.

Once again, here is the place to report money paid to the Head by non-FU members for living in the HU (i.e., Head does no work for the money). Rent payments by a former Splitoff who has his/her own coversheet (and who lives in the HU) are fairly common here.

- G25b. DIVIDENDS: Dividends are amounts paid to stockholders by corporations.

If Head owns a small incorporated business, he/she may have taken profits out of the business by paying a dividend to him/herself on common stock. These dividends, as well as any income received on other stocks Head owns, belong here.

Sometimes companies pay dividends by giving stockholders more shares. These are stock dividends and should not be included here. However, all cash dividends must be included here, regardless of whether Head used them to buy more stock in the company.

"Dividends" on insurance policies are not income and should not be included.

- G25c. INTEREST: Receipts here include interest from all kinds of savings accounts, money market funds, income from government and corporate bonds, interest on mortgages owned (not those Head is paying on), as well as interest received on personal loans made.
- G25d. TRUST FUNDS and ROYALTIES: A trust fund is money invested by a person or group of persons for another person known as a beneficiary. If Head is a beneficiary and received payments from a trust fund, these payments belong here.
- G25e. ADC or AFDC (Aid to [Families with] Dependent Children) covers needy single parents with children under age 18, as well as two-parent families with the father present in the household but not working.

Please read the acronyms ADC and AFDC to Rs; clarify with full name only if necessary.

We are very interested in getting a good estimate of this form of welfare, as distinct from other types of welfare. If the family is covered by a number of programs, make sure the dollar amount for ADC/AFDC is separate from all other forms of public assistance.

G25f. SUPPLEMENTAL SECURITY INCOME (SSI): SSI is not Social Security, although the program is administered by the Social Security Administration and a person can receive both. Generally it's for people who didn't (or can't) work long enough to qualify for Social Security. Three categories of recipients are:

1. The elderly, over 65, who did not work enough to qualify for Social Security
2. The disabled
 - a) adult (18 and older) with a physical or mental condition that keeps him or her from working for 12 months or is considered terminal.
 - b) child (under 18) with a physical or mental condition that would keep an adult from working for 12 months or is considered terminal,
3. The blind, either adult or child, with severely limited or no vision

This must be Head's SSI only. Head must be the recipient (i.e., the check is in Head's name). SSI is given to individuals, even children, so be careful. SSI checks received by children but cashed by Head still belong to the child and should be recorded in the younger earner section (G94c, p.90) or in the 1995 OFUM INCOME AND WORK BOOKLET (G84c) [**this is in the computer application**].

G25g. OTHER WELFARE covers general assistance usually funded by state and local governments. This is a catchall covering the needy who are not eligible for the "categorical" welfare programs asked about at G25e-f. If Head and Wife/"Wife" receive "other" welfare jointly and cannot separate the amounts, report the total here, not in the Wife's/"Wife's" income questions. Explain in a margin note that it is joint income.

G31-32a. SOCIAL SECURITY: We want Social Security information about all FU members here to help us avoid double-counting of benefits. If the answer to G31 is YES, record the name and relationship to Head of the individual who received Social Security.

G33a. Generally, there are three types of recipients of regular Social Security (not including Medicare):

1. Disabled workers who became severely disabled before age 65. Disabled means having a severe physical or mental condition which
 - a) prevents one from working and
 - b) is expected to last at least 12 months or result in death
2. Retired people 62 or older who are qualified.
3. Dependents of a covered worker who has retired, become disabled, or died. These are typically spouses, widows or widowers, and unmarried children under 18, or under 19 and full time high school students.

If R says someone is receiving "Dependent's" benefits "from Head", "from Mother", etc., determine whether they are dependents (receiving benefits as a result) of a retired, disabled, or deceased person. If the person upon whom they are dependent is disabled or retired, check DEPENDENT OF DISABLED RECIPIENT or DEPENDENT OF RETIRED RECIPIENT. If they are dependent survivors of a deceased person, check SURVIVOR'S BENEFITS. Check this type also for the lump-sum death benefit to surviving widow/widower and entitled children.

NOTE: Benefits received by unmarried children under 18, or under 19 and full-time high school students, are usually paid to the parents or guardian. Please indicate in a marginal note who the parent or guardian is by relationship and person number, if possible.

G36a/32b. See G31-G32a instructions

G33b. See G33a instructions

G36b. Attach an extra page or pages to record information for each additional Social Security recipient. If you are taking a CAI interview, the application will loop through questions for each individual.

G37-39. VETERANS PENSIONS: There are various armed service benefits and state and federal government pensions for ex-military personnel and their families.

1. Retired service pension: an officer or enlisted person is eligible for such a pension after 20 years' service.
2. Widow's or survivor's pension: paid to the wife or husband and dependents of deceased military personnel.
3. Disability pension: for a permanent injury received in military service.
4. GI Bill payments: may be for school tuition or student living expenses, grants to help buy a home or start a business.

Some people get a military service benefit directly from the Army, Navy, or other branch in which they served, rather than from the Veterans Administration (VA). Include all military stipends here, even if the check doesn't come from the VA.

G40. PENSIONS: From previous employers, federal and state employee pensions, etc. Money paid into a retirement plan is not income. It will only become income when it is paid out. Include permanent, long-term disability paid in regular payments by employer, but not amounts already reported as armed services related (G37-G39) or Social Security Disability (G33a/b).

ANNUITIES: Regular payments, usually for 10 years, 20 years, or life. Individual Retirement Annuity (IRA) payments are included here.

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- G44a. UNEMPLOYMENT COMPENSATION: All the states participate in this program, which is administered by them with funds from employer contributions and the federal government. States vary greatly in the amount of benefits.
- G44b. WORKERS COMPENSATION: Money to replace lost wages for employees injured on the job. Amounts received strictly for medical expense reimbursements belong at G99-G100.
- G44c. CHILD SUPPORT: If Head receives child support payments, note it here. Be careful that child support is not confused with ADC payments. If child support **is received by Wife/"Wife,"** it should be listed at G60/G60c-60cc.
- G44d. ALIMONY or SEPARATE MAINTENANCE: Payments from an ex-spouse as a result of divorce or separation. Do not include child support here.
- G44e. HELP FROM RELATIVES: Include money received from relatives who are not FU members. This is help in the form of cash, not goods, and does not include gifts for special occasions. The "twenty dollars my mother sends every month to help out" would go here; "a hundred dollars for a wedding present" would not. Be sure this amount doesn't double-count rent received from non-FU family members.
- G44f. HELP FROM OTHERS: These questions apply to financial help given to any 1995 FU member, not just Head. Include both regular and irregular amounts of income from unrelated individuals outside the FU, including gifts (cash only). A marginal note indicating regular or irregular, several times or one time, would be appreciated.

Do not count loans. They have to be paid back and, therefore, are not increasing the income of the FU.

- G44g. ANYTHING ELSE (SPECIFY): Some examples follow.
1. Training Program Allowances: Manpower Development Acts provide vocational training, as well as paying subsistence allowances. Unemployed young adults sometimes receive this form of income.
 2. Illegal Sources of Income: Record here if R mentions. If you can get them, any work hours involved would be greatly appreciated!
 4. Family allotments: Dependents of armed services personnel on active duty receive allotments from the government. If R tells you her daughter or husband is in the service, be alert for income here.
 5. Government grants of any kind: Be sure this income has not already been reported. Don't include tax refunds, or GI Bill payments (see G37-G39).

6. Land contracts and mortgages owned: If possible, try to find out how much of the payment is principal and how much is interest.

G50-52. Remember that work hours in Section D/E imply income here and vice versa. Make sure Wife's/"Wife's" income from all work sources is recorded, including tips, commissions or bonuses.

If some or all of the Wife's/"Wife's" income is from work in a business of which she is full or part owner, it may already be included at G5-G11a. If this is the case, make a note "included in business income". Specify the amount if known. Wife's/"Wife's" business income, regardless of where it is reported, should be the amount after expenses were deducted but before income taxes were paid. Wage and salary amounts, however, should be "before any taxes or deductions".

G52b. Again, if income is reported but no work hours were recorded in Section D or E, complete a (yellow) Job Supplement. If you are conducting a CAI interview, the appropriate question sequence will automatically be asked.

G53. See G44a instructions.

G56. See G44b instructions.

G60-60dd. These questions are the same as those asked for the Head, but in a different order. The same instructions apply.

G61. See G40 instructions.

G62. See G44e-f instructions.

G63-63c. If Wife/"Wife" had more than 1 other source of income, note source amounts and when received in margin. Probe, if necessary, to make sure income here hasn't already been reported in G25, and that it is the Wife's/"Wife's" own income. Note all those "joint" amounts (e.g., interest, dividends, ADC).

1996 Job Supplement

The yellow JOB SUPPLEMENT is for those rare occasions when R informs you of income from a job that she/he did not report in the employment sections. There are seven places in the income section where this could occur; each has a checkpoint or question to help you verify that work hours have been reported. If work hours have not been reported, you use the supplement to collect the information about this job in the income section, rather than going back to the employment section. Initiate the process by filling out the top with the Interview Number, Supplement Number, your Interviewer ID, and the SAMPLE ID. Checkpoint GJ11 directs you back to the main

questionnaire. As mentioned at individual questions above, the CAI application will automatically provide you with the correct question sequence in these cases.

GJ0a-b. Indicate which of seven places you discovered the missing job information:

- G9b HEAD'S BUSINESS Income
- G9d WIFE'S/"WIFE'S" BUSINESS Income
- G17e Head's WAGE/SALARY Income
- G21-a Head's PROFESSIONAL PRACTICE/TRADE Income
- G21-b Head's FARMING/MARKET GARDENING Income
- G21-c Head's ROOMER/BOARDER Income
- G52b Wife's/"WIFE'S" WAGE/SALARY Income

GJ3-3a. Follow the same general rules that you used for probing on B9-B11. For example, "sold cosmetics" or "repaired cars" doesn't tell us enough. Did you/he/she sell cosmetics from home? in a store? door-to-door? Did you/he/she repair cars in the backyard? at a service station? at a car dealer's? Make notes, if necessary, to help us get the details.

GJ3ab. If it was work hours for business income (G9b or G9d) that initiated the supplement, skip down to GJ4. For ALL OTHERS, ask GJ3b then GJ4.

GJ4. This is the number of calendar weeks in 1995 during which Head/Wife/"WIFE" did any work on this job.

GJ5. This is average hours per week for the weeks worked on this job. Occasionally R will be unable to break down the time into weeks and hours per week (e.g., "Oh, I just worked on it when I had time"). In such cases, get an estimate of total number of hours for that job during 1995.

GJ6-9. These dates will help us to check for overlap with spells of Unemployment or Not Working/Not Looking.

GJ10. We mention negative alternatives to make it easier for R to talk about a lay-off or firing, but positive answers like "I quit to take a better job" are welcome.

1995 Other FU Member Grid

[Please note that only when you complete a paper questionnaire interview will you need to complete this OFUM grid. In CAI, the OFUMs are identified by the system.]

The 1995 Other FU Member (OFUM) sequence seems to cause interviewers the MOST TROUBLE every year. We need this information for every eligible 1995 OFUM, including people no longer in the FU. We must contact the Respondent again if you have not obtained OFUM information for every eligible person who lived in the FU in 1995.

The preprinted 1995 OFUM labels, listing all known OFUMs who were 15 years old or older last year, are produced for every Reinterview FU in which any such OFUMs were living last year.

The 1995 OFUM label is included in your supplies--remember, you only have to use this label if you are completing a paper questionnaire interview. All you need to do is remove the backing, and stick it to the OFUM grid on page 93 of the questionnaire. Transfer the label as you begin the interview and immediately after completing page 4 of the coversheet. If no qualifying OFUMs were in the family last year--that is, no one other than Head and Wife/"Wife" who would be 16 years of age or older this year--then we haven't included a preprinted 1995 OFUM label. You will need to make these entries by hand.

During the interview, check the box at the top of page 93 and follow the instructions. If anyone age 16 or older moved into the FU before January 1, 1996, you will need to add such a person to the OFUM grid. You also need to enter the current age for all listed 1995 OFUMs.

Instances in which you may need to cross out a prelisted person from the OFUM label:

- 1) If any prelisted OFUM is still 15 or younger.
- 2) If any prelisted B'FRIEND has become Head, or any prelisted G'FRIEND has become Wife/"Wife".

DO NOT CROSS OFF OFUMs IF THEY'VE MOVED OUT OR DIED--we want the 1995 income and jobs information for movers-out as well as for OFUMs who are still in the FU.

Orchid Reinterview Coversheets Only

G64-72. Check the "ORCHID COVERSHEET" box and answer G65-G69 and G72. You should add to the G71 grid, if you haven't yet.

If there is an eligible OFUM listed in G71 turn to the BLUE 1995 OFUM Income and Work Booklet. Use one booklet for each additional OFUM.

Peach Splitoff Coversheets only

G64-72. No preprinted 1995 OFUM labels exist since the household didn't exist last year. During the interview, you must add to the G71 grid all FU Members age 16 or older except the current Head and Wife/"Wife." We want information on these FU Members even if they were not living together during 1995. Be very careful about "Wives" vs. girlfriends here. Very seldom have a Head and girlfriend been living together long enough (a year or more) for us to move her in as a "WIFE" on one of these kinds of coversheets. Almost always, she is a G'FRIEND and should be entered in the grid for information on when a G'FRIEND becomes a "WIFE".

Use the OFUM Income and Work Booklet if there is an eligible OFUM in the FU.

Blue 1995 OFUM Income and Work Booklet

Note: Regarding "1995 Other FU Member" information: if R really doesn't know and the 1995 Other FU Member's income is significant, try to get this information from the Other FU Member him/herself, or from someone else in the FU. But don't hold up interviews because of spotty 1995 Other FU Member information. Try to get the information within a few days of the rest of the interview.

G75. Unlike the Head/Wife/"Wife" employment status questions B1 and D1a, you may select as many as apply to the OFUM's current situation. (See B1 Q-x-Qs, however, for definitions of employment status.)

G76-82. If this person's employment was irregular, try to get as much information as you can about each job in 1995. We're after total hours (weeks x hours per week) and total amount earned.

G77. We use occupation to help us assign missing income data; be as specific as possible. Once again, record answers verbatim in Spanish and translate into English at post-interview edit.

G78. List total income from each job here. If R gives you a per month or per week rate, record the unit of time and number of units.

G79. This figure should be the number of weeks in which any work was done. See instructions for B78.

G81. If employment was irregular and R can't give hours per week, try to get an estimate of the total number of hours worked in 1995 at that job. See instructions for B79.

G83-87. "Income" in this sequence refers to non-labor income; all income from work should be included at G78, not here.

Retired or disabled adults may have income from pension plans or Supplemental Security Income (SSI). If they received Social Security and you recorded it back in G31-G35, do not record it again. But, if you missed this Social Security, collect it here.

If R mentions "welfare," ask whether the welfare is ADC, AFDC, or some other kind. GET THE EXPLICIT SOURCE WHENEVER POSSIBLE.

Income from interest, dividends, and trust funds should also be included here.

G88-89. These questions about OFUM's education should be asked for each 1995 Other FU Member age 16 to 50.

G90. Also asked about every 1995 OFUM.

Complete 1 OFUM BOOKLET for each eligible OFUM.

If you are using CAI, the proper number of OFUM question sequences will automatically be asked.

G92-98. Note these questions are only about children who are now 15 and younger, and who lived in the FU in 1995. This section is important for gathering information about any child who might have received income. Sometimes children make money from odd jobs, a trust fund, a paper route, babysitting, etc. Please provide detail for each amount.

G90b. First, check the family listing on p. 4 of the coversheet to determine whether any OFUMS were in the FU in 1995. If "NO OFUMS IN FU", turn to p.92. If there were "OFUMS IN FU IN 1995", determine whether any of them "ARE NOW AGE 15 OR YOUNGER". Note that young children living in the family since last year and those who have moved out are meant to be included here. **[Again, if you are conducting a CAI interview, the eligible OFUMs will be determined by the application.]**

If you are doing an interview with a Splitoff case (Peach Coversheet), remember that they are considered to be a Family Unit for all of 1995, regardless of when they actually moved in together. Thus, all OFUMS in these FUs are treated as being in the FU for all of 1995.

G92-G94cc See instructions for G92-G94ff

G92-94ff. We need enough detail to calculate total amount of each type of income and total work hours for each labor income.

If a child has money in savings, be sure R is giving you only the interest earned. If R says "son has \$600 in savings", probe "And how much of that is interest earned in 1995?"

Be careful not to double count income Head or Wife/"Wife" already reported receiving for the child, such as:

- a. Child support, ADC/AFDC, etc. belong in Head/Wife/"Wife" income (whoever received it).
- b. Social Security should be in G31-G35, listed under the parent of these dependent children.

- c. Supplemental Security Income (SSI) can be received by these dependent OFUMS, regardless of age. Check who the actual recipient is. If it is the child, enter it here and not under Head's/Wife's/"Wife's".

- G99-100. This applies to anyone in the FU, and any kind of money not already covered. If you are not sure whether a sum belongs here, please specify the source in a marginal note. (Example: R made \$10,000 profit from selling his cottage.)
- G101. If the G100 amount includes an inheritance, we want to know the separate amount.
- G102. There are two ways of deducting expenses for federal income tax.
- 1) the standard deduction is an amount allowed taxpayers automatically for expenses. Those who file forms 1040EZ or 1040A use the standard deduction.
 - 2) itemized deductions are used when the taxpayer's actual amounts exceed the standard deduction amount and they want to take advantage of this. People buying their own homes, for example, would itemize interest and property taxes which are usually greater than the standard deduction.
- G103-104. We are primarily interested in support given by Head/Wife/"Wife", but "you" can mean anyone in the FU. The RELATIONSHIP TO HEAD of the persons who received the support will enable us to sort it out. The support must be given in 1995 by anyone in the FU to anyone not in the FU at the time. Examples are: money to grown children away at college, child support for children from a previous marriage, or money to help parents or other relatives not living in the FU.
- G105. Regardless of who R is or who in the FU gave the support, we want the RELATIONSHIP TO HEAD of each person who received the money. For example, if an OFUM son gave money to his grandfather (i.e., Head's father), the relationship to Head would be entered as "FATHER".
- G106. We want the total of all support given by all FU members in 1995.
- G107-110. We want to know whether any of the money given to support a child was child support or whether any support given to an ex-spouse was alimony. We are looking for court-awarded amounts, and please get separate amounts if possible.
- G112-114. This information is used in our tax calculation program, so we mean "dependent on you for more than half of their total support" in the same way that the IRS does. In other words, would they be able to claim these persons as dependents on their 1995 income tax return? Again, we are primarily interested in support by Head/Wife/"Wife", but if another FU member provided more than half of the support of these dependents, please indicate which OFUM that was (use person number) and how many of the dependents in G112-G114 depend on their support.

- G115. We are asking about difficulties in managing one's money. The time frame is since January 1991 and the questions ask whether R (or their spouse) have experienced any of these difficulties.

Had a creditor call or come to see you to demand payment. Creditor called or came to see him/her about late payment. Do not include creditor calls to R for other business.

Wages attached or garnisheed. A legal order is obtained to have money taken directly from the earnings/paycheck and paid to the creditor. Attachment and garnishment are different words for the same thing; it varies by state.

Lien against property. Legal claim against the debtor allows the creditor to attach ownership claim against the property. For example, a home builder who is not paid can attach a lien against the title to the home, or an auto mechanic can attach a lien against the car.

- G138. We are interested in personal bankruptcy only, so if R says they filed under anything other than Chapter 7, Chapter 13, or Chapter 13 later converted to Chapter 7, use [Alt-R] and leave a margin note at G144 (the next question) and continue through the series. Here are the main distinctions among the three types of bankruptcies we do want to collect information about:

Chapter 7- The bankruptcy court can seize and sell the person's assets (property, savings, etc.) and distribute the proceeds to the creditors to satisfy the debts.

Chapter 13- The court establishes a repayment plan; puts the person on a budget, attaches their earnings and income, makes payments to the creditors, and gives the person the rest. Assets are not usually seized unless the person cannot stick to the repayment plan.

Converted- Many persons who file Chapter 13 find they cannot live on the budget the court designs for them. When they cannot make satisfactory repayment, they convert their Chapter 13 to a Chapter 7 filing. This allows the court to then seize and sell assets to satisfy the debts.

Section H--Health

- H1. This is R's broad assessment of Head's health.
- H2-4. We'd like only work-limiting health problems. That is, problems that limit the kind or amount of work that Head can do on his/her job.
- H5. Questions H6-H20 are only to be asked of Heads who are age 55 or older at the time of interview.
- H6-8. These questions determine the degree of difficulty the Head may have in performing basic activities of daily living (abbreviated as ADLs). These have been found to be valuable indicators of the potential need for long-term care, either at home or in an institution.

If necessary, remind the Head that these questions refer to performing the activity without help from another person and without using special equipment.

You may have a response to one of these items that is "doesn't do." For example, to H6f the Head may say "I never go outside. This area is too dangerous." In these instances, provide a marginal note of exactly what the Head said about this ADL, but mark "NO" for that item. However, if the response to an item mentions any health condition which limits their ability to do the activity, mark the answer "Yes." For example, if the Head says "I can't bathe myself. My arthritis is so bad that my daughter has to bathe me," then mark "Yes" for H6a.

If the respondent is a proxy and reports that the Head "can't do anything," "can't even get out of bed," or words to that effect, H6a-H6g are confirmed to see if the Head meets the survey definition of totally incapacitated.

Some definitions that may be helpful to you during the interviewing:

- Bed - Anything used for lying down or sleeping, including a sofa, cot, or mattress.
- Getting outside - Moving from inside to outside the unit, including to a patio, porch, or a building or hallway. It does not imply any real movement or exertion once the person has reached the outside.
- Special equipment - Aids or devices used to assist the person in a particular activity, such as a cane, walker, artificial limb, special plates, etc. Also include structural modifications to the home, such as lowered or raised commodes, lowered or raised kitchen equipment, ramps, etc.

H9-20. These questions determine the degree of difficulty the Head may have in performing instrumental activities of daily living (abbreviated as IADLs). The general instructions provided for H6a-H6g for the ADLs also apply to the IADLs. Note, however, one important difference. H9-H20 refer to the Head performing these activities by himself/herself. Unlike H6a-H6g, the special qualifier "without using special equipment" is not included in these IADL questions. If the Head is able to perform the IADL activity by himself/herself, regardless of whether or not special equipment or aids are used, then do not consider the person as having difficulty. Do not, however, probe to determine this.

The IADL questions are not asked for Heads who are currently in a nursing home or other institution or confirmed as being unable to do anything.

H25-26. We'd like to know if any FU member gets Medicaid coverage. Medicaid is not private or employer provided insurance such as Blue Cross-Blue Shield -- it is for low-income people who must meet eligibility requirements.

Unlike the Medicare program administered by the federal government, Medicaid is administered by states and has different names in different states. In most states it is called Medicaid and is administered through the state or county medical assistance department. However, it may also be called Medi-Cal (in California) or Medical Assistance from Welfare. Arizona has a new term for it: Arizona Health Care Cost Containment System (AHCCCS). A medical assistance program may be in the form of an HMO, but it must be administered by the state or county medical assistance or welfare departments, not a private or employer HMO plan.

Remember, no Medicare here.

For each covered FU member, give complete name and relationship to Head from p. 4 of coversheet.

H27-47. Questions H28-H47 are identical to H1-H20, except that these questions are asked if there is a Wife/"Wife" in the FU. The same rules and definitions for H1-H20 apply to these questions.

H52-54. For other FU members (not Head/Wife/"Wife") UNDER AGE 55 who are not in good health, fill in complete name and relationship to Head using p. 4 of the coversheet.

H55. We are asking the same health series about OFUMs AGE 55 OR OLDER living in the FU now that we asked earlier for Head and Wife/"Wife".

H57. This is the equivalent of H53 for older OFUMs.

H77. We are interested in health details of all OFUMS in the FU who are age 55 or older. Repeat H56-H72 for each such person. Use additional paper as necessary. Of course, if you are using CAI, the proper number of question sequences will automatically be asked.

Section J--Marriage and Children

Section J collects information on births, adoptions, and marriages for the Head, Wife/"Wife," and OFUMs. If you are conducting the interview using a paper questionnaire, be sure to check the Family Listing carefully to see whether the FU contains a Wife (no quotes) or a "Wife".

You will be recording names of children and spouses throughout this section. All names will be removed from the data set during processing by the study staff. If needed, reassure Rs that we will protect their privacy. We are asking for names only to help us clarify family relationships among the family members. If R gives you only a first name, do not ask for a last name.

If you are using a paper questionnaire, Section J contains a number of important checkpoints that require you to check the Family Listing label on page 4 of the Reinterview (Orchid) Coversheet for changes in Head, Wife or "Wife" since last year's interview. The checkpoints exist so that we don't repeat complete marriage and child histories already collected for these people. Changes in Head, Wife and "Wife" are determined by looking at preprinted relationships of Head, Wife and "Wife" at item 23b on the Family Listing label versus any updates you may have made.

You will need to use the OWN CHILDREN SUPPLEMENT (green) or ADOPTED CHILDREN SUPPLEMENT (gold) to record detailed information on each child. If there are OFUMs who have been married or had any children, you will need to complete a 1996 BOOKLET FOR MARRIAGE AND CHILDREN OF OTHER FU MEMBERS. **All of these sections are included in the CAI application.**

J2-J9 are child history updates for FUs in which the Head and Wife (**not "Wife"!**) are the same individuals as they were at the time of last year's interview. They must be prelisted on the Family Listing label, p. 1 of the coversheet, as Head and Wife. If this year's Wife is prelisted as a "Wife" or girlfriend, do not complete this question sequence. When the Head and legal Wife haven't changed, we don't reask marriage history questions or any questions concerning children born or adopted before 1995. We are interested in getting information only on children born or adopted since January 1, 1995.

J12-J43 are marriage and child history sequences for a single Male Head (no Wife/"Wife") who was also Head last year; for this year's Female Head who was also Head or Wife or "Wife" during last year's interview; for a Head who has a "Wife"; and for a Head who has a New Wife.

J46-J66 are marriage and child history sequences for a New Head who was neither a Head, Wife nor "Wife" for last year's interview.

J70-J99 are marriage and child history sequences for a Wife this year who was a Head or "Wife" for last year's interview. If this year's Wife is prelisted as a Wife but has a New Head, this sequence should be asked. For families with a Head and "Wife" now who were also Head and "Wife" last year, this sequence should be completed for the "Wife". We do this because we know the marital status of a Wife, but there is no way for us to update the marital status of a "Wife"

unless we ask these questions. This sequence should also be asked of a "Wife" who was Head or Wife last year.

J102-J124 are marriage and child history sequences for a New Wife or New "Wife" who was not Head, Wife, or "Wife" last year.

J127-J133 identifies current OFUMs who are between the ages of 12 and 44. If you are using a paper questionnaire, complete the 1996 BOOKLET FOR MARRIAGE AND CHILDREN OF OTHER FU MEMBERS for all such OFUMs. Please list carefully, double-checking the ages of all current OFUMs.

Sometimes a Respondent gives you information that entirely contradicts our preprinted relationship to Head. For example, a prelisted Head and "Wife" turn out to be a Head and Wife who have been married for several years. This may occur while completing the Family Listing. In order to obtain information on this marriage, treat these people (and the checkpoint) just as if they had gotten married since last year's interview--the 1995 "Wife" has become the 1996 Wife. The reverse situation also occurs--the R tells you they have never been married to each other, but in previous interviews we've been given "married" as Head's marital status and a marriage date in Section J. Your prelisted Wife is now a "Wife" for 1996, and she is treated as if they had just divorced but had remained living together. We are not sure how these things happen--how Rs can change their minds about whether they got married in the past--but every year we come across a few cases with such problems. Just look at the prelisted relationships on the Family Listing and at your updates to them when completing the checkpoints in this section.

When dealing with a Girlfriend who becomes a "Wife," couples who split up, and other changes, refer to *Appendix 1* for clarification if necessary.

- J1. Although Wife and "Wife" have been treated identically in previous sections of the interview, this is **not true** for Section J. Different question sequences are asked, depending on whether the FU includes a **(legal) Wife** or **"Wife" (in quotes)**, so it is very important to mark the appropriate box both at this checkpoint and at J69. As mentioned above, the marital status recorded on the Family Listing may be inconsistent with previous information and with the prelisted relationship on the Family Listing label. For example, the Family Listing label includes a Head and "Wife", but while you're updating the family composition the respondent claims they have been married for ten years. This year's FU now includes a Head and Wife, but remember that the Family Listing label prelists her as "Wife." Check ALL OTHERS here (box 5).

In order to mark this checkpoint correctly, you must first read the three boxes at the top of the page, from left to right. Select one of these three options, and follow the skip instruction given. If you choose 1996 MALE HEAD IS PRELISTED AS HEAD, you will be guided to three more boxes, which you must again read from left to right. Select one of these options, and follow the skip instruction given. If we have prelisted a Wife whom you find is still the Wife (and the Head hasn't changed), mark either WIFE IS UNDER AGE 45 or WIFE IS AGE 45 OR OLDER. If the Head has a "Wife" (in quotes)

this year, then "WIFE" IN FU NOW will be checked. All others, that is male Heads with either a new Wife or no Wife/"Wife" at all, should be marked ALL OTHERS.

For female Heads who were Head, Wife or "Wife" last year, the appropriate box is 1996 FEMALE HEAD IS PRELISTED AS HEAD OR WIFE OR "WIFE."

- J2. Both Head and Wife should be the natural parents of any children reported here. Although an OWN CHILDREN SUPPLEMENT was completed by the 1995 interviewer for children who were born in 1995 before last year's interview was taken, the supplement should be filled out again this year.
- J4. Record the names of any children born on or after January 1, 1995 at OS0 or OS6a on the OWN CHILDREN SUPPLEMENT. Take down children's names in whatever order the Respondent gives them--they don't have to be in birthdate or age order. If R gives you a first name only, don't ask for a last name. Use the OWN CHILDREN SUPPLEMENT (green) to ask about them (in CAI, the appropriate questions will be asked automatically).
- J7. If any children have been adopted in 1995 or 1996, use the ADOPTED CHILDREN SUPPLEMENT (Gold). Record the names of these adopted children at AS0 or AS6a. Only children whose adoptions have been finalized should be included here. Sometimes Rs confuse adoptions with legal custody; usually this confusion happens when the Head or Wife are the "adoptee's" grandparents or other relatives. If necessary, probe such cases to find out if this is a real legal adoption.

Q-x-Q's for the supplements follow on the next few pages.

Again, in the CAI application, all supplement questions are brought up by the system when appropriate.

Own Child Supplement

This supplement may be invoked at several points in the questionnaire.

- OS2. If the R doesn't know the month of birth, probe for the season.
- OS4. We want to know where this child resides now or whether he or she is deceased. Read these boxes carefully; if the child is living with his or her mother or father in the FU/HU, then box 1 has priority over box 2 or 3. The OTHER category is for children who are neither living in the FU, with another relative, in their own home, nor deceased--for example, children away at college, in the armed services, institutionalized. Please specify where these children are.

The reverse of the OWN CHILDREN SUPPLEMENT asks the same series of questions for the next such child. Use as many OWN CHILDREN SUPPLEMENTS as necessary. Number both sides of each supplement consecutively; i.e., the first side of the first supplement is OWN CHILD #1 and the second side is OWN CHILD #2, the first side of the second supplement is OWN CHILD #3, etc.

Adopted Child Supplement

This supplement may be invoked at several points in the questionnaire.

- AS2. If R doesn't know the month of birth, probe for the season.
- AS4. We want to know where this child resides now or whether he or she is deceased. If the child is living in the FU/HU, then box 1 takes priority over the other boxes here. The OTHER category is for children who are neither living in the FU, with another relative, in their own home, nor deceased--for example, children away at college, in the armed services, institutionalized. Please specify where these children are.

The reverse of the ADOPTED CHILDREN SUPPLEMENT asks the same series of questions for the next adopted child. Use as many of the ADOPTED CHILDREN SUPPLEMENTS as necessary, and number as per instructions on the previous page for the OWN CHILDREN SUPPLEMENTS.

- J12. Be sure to mark this checkpoint identically with the response at coversheet item 22n.
- J14. You need ask this question only if you did not obtain Head's spouse's name at coversheet item 22p.
- J35. Check a female Head's current age on p. 4 of the coversheet against this checkpoint. Remember that a person turns 45 years old on her birthday, so if that birthday hasn't yet occurred, AGE IS UNDER 45 should be checked.
- J69. Please note the difference between a **legal Wife** and a "**Wife**" (in quotes) here. See the introduction to Section J and the instructions for the J1 checkpoint for further perils to be avoided.
- J91. See J35 instructions.

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- J103. Again, be very careful to note the difference between a **legal Wife** and a **"Wife"** (in quotes). Otherwise, we could miss the marital status of the "Wife".
- J104. If the "Wife" has never been married, follow the skip instruction to page 127, J118. If, however, the "Wife" is now or ever has been married, J105 must be asked.
- J127. If you are using a paper questionnaire, be very careful when marking this checkpoint. Note ages of all current OFUMs, including Head's girlfriend or boyfriend, by referring to items 23k, 23m, 24h, and 24i on p. 4 of the coversheet. This checkpoint is based solely on the ages of the OFUMs, regardless of whether or not they have had children or been married. If any OFUMs age 12 through 44 are presently living in the FU, then **SOMEONE IN FU NOW IS AGE 12-44 (OTHER THAN HEAD AND WIFE/"WIFE")** should be marked and J127a completed.

We want complete marriage and child histories for all current OFUMS, even if they have been OFUMS in other years and we already have this information. These questions are not just updates.

- J127a List the name and relationship of all current OFUMs age 12-44. Again, review page 4 of the coversheet very carefully to include all eligible OFUMs.
- J133. Complete a Booklet for Marriage and Children of Other FU Members for each person listed at J127a. A booklet should be completed for each OFUM age 12-44, regardless of whether or not they have ever been married or had children. **Again, the use of a paper supplement is not necessary with CAI.**

Booklet for Marriage and Children

- J135 Note that this question asks for the same information as on the coversheet. If you obtained the OFUM's marital status on the coversheet, simply verify it here. If, for some reason, this information was not collected on the coversheet, be sure to ask this question.

We haven't given any Q-x-Qs for the booklet because the questions are identical to many throughout Section J.

Section K--Background and Education of New Wife/"Wife"

- K1. Again, if you are using a paper questionnaire, you must use your updated Family Listing and navigate through the checkpoint carefully. Check the Reinterview Coversheet to see whether the FU has a new Wife/"Wife". A new Wife/"Wife" is anyone who is Wife/"Wife" now but who wasn't prelisted as Wife/"Wife" on the Family Listing label, page 4 of the coversheet. If last year's prelisted "Wife" is now a (legal) Wife, she is not considered a new Wife/"Wife" and you need not ask this section for her. **BUT DO ASK THIS SECTION FOR ANY WIFE/"WIFE" WHO IS NEW THIS YEAR EVEN IF SHE HAS BEEN A WIFE/"WIFE" AT SOME TIME IN THE PAST.** For instance--a 1968 Wife became a widow (and New Head) in 1995. This year she remarried--her new spouse is New Head, and she is New Wife.

THIS SECTION MUST BE ASKED FOR ALL SPLITOFF (PEACH) FAMILIES IN WHICH A WIFE/"WIFE" IS LISTED.

- K2-5. If Wife/"Wife" did not have a father, ask these questions about the male who was stepfather or guardian, if any.

If she had numerous guardians other than parents while growing up, ask about those with whom she lived longest. ACCEPT MOTHER/FATHER SUBSTITUTE means if she was raised by anyone in place of a parent, ask these questions about the man and/or woman who raised her, and explain the situation in a margin note.

- K6-17. We're asking about Wife's/"Wife's" natural brothers and sisters, including half-brothers or half-sisters, but not brother/sister substitutes (like cousins or adopted/step sisters/brothers).

- K18. We are interested in whether she has any Hispanic origins, but primarily in the groups named in the first five answer categories. If any of these are mentioned, be sure to mark them. The OTHER SPANISH box should be used for a Hispanic group other than these five, an unspecified Hispanic or "Latino" answer, or a combination of one or more Hispanic groups.

If R says YES and doesn't specify a Hispanic group, ask "Is your (wife/"WIFE")..." and read the list of Hispanic groups again. If R says OTHER SPANISH, ask "Which Hispanic group is that?"

- K19. Take whatever race R names here and do not question it. If R says ANOTHER RACE, ask "What race is that?" and record the complete response. Our Latino sample finds this question particularly lacking, but we are stuck with a classic U.S. Census question here. Examples of answers you can expect from Latinos are:

5. Latino origin or descent repeated (Cubano, Chicano, La Raza, Puertorriqueño, Mestizo, Latino, Pocho, Mexicano, Cholo, Mexican Indian or other Latino Indian, etc.)
6. Color other than black or white (Brown, Tan, Moreno, Mulatto, Olive, Trigueño, Yellow, Aperlado, light-skinned, dark or light, Mezclado or Mixed, etc.)

- K21. A GED means Wife/"Wife" took an exam to earn a diploma that is the equivalent of a high school diploma. "GED" stands for General Equivalency Diploma.
- K22-27. If older Rs have problems remembering the year the Wife/"Wife" finished school, probe for as much as he/she can remember (around what year or decade was it?), and record responses in the margin.
- K23,26. Record the number of grades Wife/"Wife" finished.
- K30. This is the highest year of college completed.
- K31-35. This information is used to compare how people with different kinds of degrees from various types of higher education institutions do economically. "College" includes junior/community colleges, universities and graduate school. At K33-35, we want the institution where Wife/"Wife" received her highest degree, which may not be the same as the last college attended.
- K36-41. We want such training here as trade school, secretarial school, cosmetology school, ministry training, professional apprenticeships, etc., that result in skills and certification for jobs. We do not want mini-courses in cooking, skiing, or other one-time, self-improvement courses. Also, we do not want other college degrees "lower" than the one reported at K32-35. But, if R insists upon giving it, verify (i.e., probe) that the degree at K32-35 is the highest and record the other here.
- K42-43. This is Wife's/"Wife's" religious preference--NONE is an acceptable answer, and if Respondent prefers not to answer, don't probe.
- If you select 08. PROTESTANT, K43 is a follow-up question asking for the specific denomination. If the R gives the specific Protestant denomination at K42, please select 08. PROTESTANT at K42 (do not mark 97. OTHER) and select the specific denomination at K43.
- K44. This means the number of years in which any work was done, not total work time. For instance, if New Wife/"Wife" worked two months in 1982 and six months in 1993, that amounts to two years worked for the purposes of this question. Count time in the armed services as work years.
- K45. Thirty-five hours or more per week is full-time.

Section L--Background and Education of New Head

This section applies to anyone who is Head this year but is not prelisted as Head on a Orchid Reinterview Coversheet. All Splitoff (Peach Coversheet) Heads are New Heads and must be asked this section, even if the (Splitoff) Head was Head of another FU in 1995. If you are conducting a CAI interview, the application will automatically determine whether you have a New Head.

- L1. If your Orchid Reinterview Coversheet has the same Head as the person prelisted as Head, you will skip this entire section and go to Section M (page 130).
- L2-3. If New Head had numerous guardians other than parents while growing up, ask about those with whom New Head lived longest. Note that we want the state and county where New Head's mother and father (or guardian) grew up. ACCEPT MOTHER/FATHER SUBSTITUTE means if Head was raised by anyone in place of a parent, ask these questions about the man and/or woman who raised Head, and explain the situation in a margin note.
- L4-5. Probe to get as clear a picture as possible of the occupation (see objectives for B9-B10 regarding collection of occupation information).
- L6. We are interested in the similarity of occupations the New Head has had. That is, has New Head mostly worked in the same profession (construction, teacher, clerical, sales, etc.) or held a number of diverse professions? These occupations should include things at which the New Head worked full time, not part-time jobs held during high school, etc. This question applies regardless of whether or not New Head was in the labor force continuously.
- L7. "Grow up" refers roughly to the ages of 6 to 16. If R mentions several places, say we want the place where the most years between ages 6 and 16 were spent.
- L8-9. We want the name of the county, but if R doesn't know it, ask for the nearest town; be sure to find out the name of the state in any case. If New Head grew up outside the U.S., ask for the name of the country.
- L11-12. There are two key phrases here. "Moved out of a community where you were living" means moving far enough to be out of easy contact. This may be a move to the other side of a city or across the country.

"In order to take a job somewhere else" means just that. We are not interested in moves made if New Head did not change jobs at the same time. Moving to take a different position with the same company does count.

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- L13. We want R's subjective estimate. If the New Head was not living with parents, then the question applies to the family in which he/she grew up. "Poor," "average," etc. are acceptable answers.
- L14-58. From this point to the end of the New Head section, the questions duplicate Section K for New Wife/"Wife." See Section K for instructions on specific questions, but remember that here we're gathering the information about a New Head.

Section M--Risk Aversion

This section is asked only of the Respondent who is either the Head, Wife or "Wife" and is working now.

- M1. We are asking the R to think about a hypothetical situation in which they have a job. This is, the R has a job; and that job is the only source of income for them or their family. That job pays an income equal to their current, total income from all sources. If there is more than one person in the family living there, "total income" includes all of their incomes. But in the hypothetical situation, only the R is working and this job is the only source of income. This job will pay them that income for life. Thus, if they did not change jobs, their current income and spending power would continue for life.

Now they have an offer of a new job; a job that is as "good" as the first hypothetical job. So the issue in choosing the new job is not a difference between the two jobs. The risk involved is the change in income and spending power. Taking the new job means risking their economic well-being. There is a chance to double their current income and spending power, but there is an equal chance of reducing their income and spending power. It could be reduced by as little as 10% or as much as 75%. We start at a reduction of 1/3 and move up or down depending on their answer to M1.

- M2. If they would risk a reduction of 1/3, would they risk a reduction of 1/2?
- M3. If they wouldn't risk a reduction of 1/3, would they risk a reduction of 20%?
- M4. If they wouldn't risk a reduction of 20%, would they risk a reduction of 10%?
- M5. If they would risk a reduction of 1/2, would they risk a reduction of 75%?