

## **2001 PSID QUESTION BY QUESTION OBJECTIVES**

### **(QxQs)**

The following pages describe some sections of the questionnaire with definitions and examples for specific questions and sequences. In addition, we introduce section-specific concepts, such as work and income. QxQs for the entire questionnaire are not yet available and will be sent out to all interviewers when ready. These pages are to get you by temporarily until the replacement document containing all QxQs is sent out. Included here are sections A, V, X, part of B (B1-23), part of F (F1-22), W, P, part of H (H1-50), R, and all Thumbnails.

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 the current situation, and some about 1999. Understanding the general frames of reference will greatly help you to move smoothly through the questionnaire.

## Section A--Housing

Section A asks about the housing situation of the FU as a whole, but only the FU. Often you will have HU or HU/CS people living in the household with FU members and it will be difficult for the R to keep their answers limited to the FU's situation. When you list HU or HU/CS people on the Family Listing Screen, the CAI application will display reminders on the screens of the questions where this may potentially be a problem. They serve to remind you and the R that answers in this section should pertain only to FU members and should not include amounts for HU or HU/CS people living there.

- 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.

If either HEAD, WIFE, or "WIFE" is age 55 or older, the application continues with A6-A14. These questions target elderly housing and services. Otherwise, it skips to question A15.

- A6. A retirement community or senior citizens' housing complex is one that 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 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 a "Yes" response.

- A14. Only asked when R answers "Yes" to any question in the series A8-A11.

- 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, record all kinds used.

**REMIND R NOT TO COUNT ROOMS USED ONLY BY HU OR HU/CS PERSONS**

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). If there are HU or HU/CS people living there, exclude rooms used only by these non-FU persons. In A16, record the number of rooms used exclusively by this FU. In a marginal note ([F2]), record the number of rooms used exclusively by HU and HU/CS people and the number of rooms shared with FU members

If some rooms are used for business only, tell us how many and **exclude** them from 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).

**THIS QUESTION REFERS TO MEMBERS OF THIS FU ONLY**

A19. It is very important that the answer to this question represent the housing situation of this FU and only this FU. 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 them 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. FARMERS: include the value of the lot/yard the home sits on, but not the farm buildings, equipment, or farmed land. HOME BUSINESSES: Ask R to exclude the value of the business property. If R cannot separate these amounts, ask how many rooms or what proportion of space is used for personal business only. 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, "How much are the taxes 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 homeowners 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-b. 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 (A24-A27) refer to this refinanced loan, not 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 for 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.

- 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 indicate the appropriate time period. If rent is free, A31=0, then this "FU NEITHER OWNS NOR RENTS." Use [F9] to go back and change A19 to 8. NEITHER, 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 other 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. Use [F9] to go back and change A19 to 8. NEITHER 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, use [F9] to go back and change A19 to 1. OWNS OR IS BUYING and ask the follow-up sequence. If the person with whom R lives PAYS RENT and is an FU member, use [F9] to go back and change A19 to 5. RENTS 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 in prison or jail.

- 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, but will say "you" when there is a Wife who is the R. Here we mean an actual move from one housing unit to another. If Head moved into this **HU** since the 1999 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 code 8. OTHER (SPECIFY).
- A45. Like A42, this question refers to the Head but will say "you" when the R is a Wife.
- A47. Record R's verbatim response and probe once for /Any Other?/ reasons.

Utilities costs, like other questions in this section refer only to the FU's share of the costs whenever there are HU or HU/CS persons present in the household.

- A48. This is asked as a monthly average of all electricity costs, but many FUs may not pay on a monthly basis. Accept an annual amount (PER YEAR) or OTHER (SPECIFY) in such cases.
- A49. At A15 we asked how the home was heated, what fuel is used. Here we are asking the cost of that fuel, again per month on average. Accept an annual amount (PER YEAR) or OTHER (SPECIFY) in cases where the R cannot give you a monthly average.
- A50. See above, A48-A49. But this is for water and sewage. This is often paid every 3 or 6 months. Use OTHER (SPECIFY) and record the details.
- A51-53. Accept any other utilities that R mentions, record the details in A52. If more than one is mentioned, record total monthly average amount at A53, put separate amounts in marginal note [F2].

## Section V: Vehicles and Transportation

- V1-V2. These must be owned or leased by FU members only, and for personal (not commercial) use only. These must be licensed for road use, vehicles that the FU uses routinely (i.e., every day use). That means we can't count collectors or classic cars, motor homes, farm or recreational vehicles. Unfortunately, we also cannot count motorcycles, even if this is their "every day" transportation vehicle. We ask follow-up questions on only three newest vehicles.
- V2a-V5. These next questions are in the vehicle shellout, a separate program on your laptops that is linked to this section of the questionnaire. They collect Vehicle Type (i.e., car, truck, van, SUV), Year (manufactured), Vehicle Make (e.g., Ford, Toyota, BMW), and Vehicle Model (e.g., Mustang, Camry, 500 Series). All but Year are picked from an [F3] type menu.
- V6. This question is only asked when R does not know the Make and Model of a vehicle.
- V7. This generally means, "Who in the family usually drives this vehicle?" But if the usual driver is not a family member, such as a paid or volunteer driver for a disabled or elderly FU member, we mean who in the family unit "uses" this vehicle the most.
- V11-12. Some vehicles are used for personal AND business purposes. We want to know this and whether it is used more for business than for personal use.

Questions V14-V27 are asked for vehicles bought or leased "since the 1999 interview" when asked on Reinterviews; but "since January, 1999" when asked for Recontacts and Splitoffs .
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- V14. This may include "tax, license, and fees," but if R gives you a breakdown of separate amounts for these, put them in an [F2] note.
- V19. This is the amount of the original principal, or amount borrowed.
- V24. The initial outlay of money for a lease should include the down payment, plus any fees paid at the time of the lease.

## Section X: Expenses

Questions X1-X5 ask about transportation related expenses for the FU. They use some of the information from the Vehicle Section, and there are changes in the time references of the questions. Be sure the R understands these aspects of the questions. Questions X6-X10 ask about education related expenses incurred by the FU in the year 2000.

- X1. This should include insurance for all personal vehicles, not just the three newest they may have told us about in the Vehicle Section. It should also cover all FU members currently insured and be the rate they are currently paying. We prefer a “per year” amount, but R can answer in whatever manner they pay their insurance. Just be sure we can convert to an annual amount.
- X3. The Vehicle Section asked about purchase or lease payments for vehicles purchased or leased since 1999. This question asks about payments **other than** those R may have already told you about. That is, payments made last month on vehicles purchased or leased **before 1999**. The question will always reference the calendar month before the month of interview.
- X4a-f. These questions reference the calendar month before the month of the interview. They are asking for the total expenditures by all FU members for the entire reference month for each of these transportation expenses. Enter zero “0” if there were no such expenditures during the reference month for that item.
- X5. When X4f has non-zero amount entered; probe what these “other” expenses were.
- X6-X7. Read the entire question, including all the examples of school-related expenses. We are asking about school-related expenses for all FU members for the year 2000. Do not include child day care or nursery school expenses in the total expense amount. If the only expense the FU had was for child day care or nursery school, enter a 5. NO answer. This expense is asked about in Section F.
- X8-X10. Record any other school-related expenses the R mentions besides those listed in X6, and the total amount of these other expenses for all FU members during 2000.

## Section B/C: Employment of Head

Sections B/C are asked **about the Head** of the FU, regardless of who is your Respondent. Since Sections D/E are asked **about the Wife/"Wife"** and are parallel in form and function, they are not included here.

B1-B3. It is crucial that you get an accurate reply to B1-B3 since this will determine the path through the employment section, indicating whether Head is currently employed or not currently employed.

Enter the codes for all mentions R gives at B1. If R's answers include

1. WORKING NOW or 2. TEMPORARILY LAID OFF, SICK, OR MATERNITY LEAVE, Head is currently employed and the application will continue through Section B. If R answers only within codes 3-8, but answers B3 with YES, again Head is employed and you will continue through Section B. If, however, the answer to B3 is NO, Head is not considered working and the application will switch to Section C.

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 on vacation, sabbatical, or taking time off. Also includes those taking sick days, but not Heads on extended sick or maternity leave (Code 2).

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, who are now looking for another job.

CODES 4-8. 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.

## Current Main Job and Work History

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 have separate private practices in addition to their regular job 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.

## Collecting Occupation and Industry Information

Record occupation and industry answers verbatim, collecting as much detail as possible using the probes and techniques outlined below. Indicate a probe of occupation with /PO/, industry with /PI/. Consult with your TL and fellow interviewers on how to handle complicated occupations and/or difficult Rs.

For Spanish language interviews, record occupation and industry information verbatim in Spanish. Then during post-interview, you will see special screens for you to translate this information 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: (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?); 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).
  6. When Head works for a branch of the military, be sure to determine whether he/she is in the military or a civilian employee of the military. If he/she is in the military, ask what their occupational specialty (i.e., "MOS") is and what are their primary duties. If this is not possible (i.e., security issues) ask whether they are commissioned, non-commissioned, or enlisted personnel and ask their branch of service (e.g., Army, Air Force) and their rank (e.g., captain, staff sergeant).
- B10. The type of business or industry has to 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.

For government occupations, you may alter the wording of B10 as you feel appropriate (e.g., "What area or branch of the military/government do you work for?" What department or agency does your office come under?").

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. 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.)

17. 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.

18. Heavy equipment or heavy machinery: farm? construction?

19. Engineer: chemical? civil? industrial? petroleum? electrical? locomotive? etc.

20. Restaurant: chain? hotel? country club? in a nonprofit organization? etc.

21. 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- 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 (2001) salary/wage and overtime rates, not 2000 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 code 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 codes 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 code 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 code 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 code 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").

### **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 2000 and was in the FU for any part of 2000. This checkpoint is coded automatically in CAI.
- F7. We want the total annual child care costs for all of these children (under 15) in 2000. 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").

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.
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- F8. "Commodity stamps" is an obsolete regional term that an R might use when referring to foodstamps. 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 2000**. 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., 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 W: Wealth and Active Savings

- W1-W42. This series aims at an estimate of the FUs wealth, what's commonly called net worth. It is simply the value of all their assets minus all their debts. Many of these questions will not apply to most of our FUs, but you must carefully guide them through all the leading questions to ensure that we don't miss anything. Those who do have such assets and debts usually know so, but may not know the exact amounts. Thus, we have provided sequences like W3-W5 to help R with a "ballpark estimate."
- W1-W1a. We are asking about real estate other than the FUs main home. We have already asked about the main home in Section A, and W10-W14 will ask about working farms and businesses. Include second homes, time shares, rental property, land contracts that the FU holds (i.e., money owed to FU), etc. A house trailer or other home on wheels should go in W6-W9 below, not here; but if the FU owns the land it sits on, the land value does go here.
- W2. For these and other assets we want the "net equity" (i.e., the value of the asset minus any debt owed on it). By "realize on it," we mean how much they would make or lose on the sale after paying off what they owed on it. If R says it would be a loss, enter "loss" and the amount in a marginal note attached to an RF answer [Alt-R].
- W3-W5. If R answered DON'T KNOW or REFUSED at W2, this series attempts a ballpark estimate. Encourage Rs who said DON'T KNOW to answer these; encourage Rs who REFUSED until you feel a definite refusal.
- W6. We want the net value of all the FU's vehicles, RVs, boats, etc. Include any vehicles R already told you about in Section V, as well as those antique and collector vehicles and motorcycles we didn't allow there. Remember, house trailers are included here but not the land they sit on. That belongs at W1-W5 above. If the FU has no such vehicles or if R estimates they are worth nothing, enter "no vehicles" or "worth nothing" in a marginal note and "0" in W6. If R feels they owe more on the vehicles than they are worth, get an estimate of the "loss" and enter it in a marginal note attached to [Alt-R] at W6.
- W7-W9. See W3-W5 instructions above.
- W10. Include the value of all farms and businesses of all FU members. Be careful with "family-owned" farms and businesses. We want the value of the part(s) owned by FU members only. Do not include owning stock in publicly-held corporations, that goes in W15-W20 below.
- W11. Again, we want net value of the farm/business including property, inventory, equipment, etc. after mortgages and other debts on them have been subtracted.
- W12-W14. See W3-W5 instructions above.

- W15. Here we lump together several kinds of stock that the FU might have. Note that stocks purchased through mutual funds and investment trusts are accepted here, but stocks in pension funds or IRAs are not. Money market funds, Treasury bills (T-bills), etc. should be recorded at W27-W31. Assets in IRAs go in W21-W26.
- W16. Sometimes stocks are bought "on margin" with borrowed money. Be sure this amount is the net after any such loans are repaid.
- W17-W20. This is another series to help Rs who DON'T KNOW or REFUSED to give a rough estimate. We would prefer R's best estimate over their answers to this series. Again, encourage Rs who DON'T KNOW to answer these questions; encourage Rs who REFUSED until you sense a definite refusal.
- W21. Here we want only money in private annuities or Individual Retirement Accounts (IRA) that were purchased by FU members directly. Do not include employer-based pension annuities.
- W22. We want current value of all such annuities owned by all FU members.
- W23-W26. See W17-W20 above.
- W27. These savings instruments are usually associated with a bank and are fairly accessible, or "liquid." Included here are regular checking and savings accounts, money market funds, CDs, government saving bonds, treasury bills, etc.
- W28. We want the total of all such assets belonging to all FU members. If R does not add them up, just list them in a marginal note attached to [Alt-D] or [Alt-R].
- W29-W32. See W17-W20 instructions above.
- W33. This should pick up any savings instruments we didn't cover and other assets the FU might have. Bond funds are like mutual funds except they purchase bonds instead of stocks.
- The "cash value" of an insurance policy is the amount that the owner of the policy would get if he/she were to cancel or "cash in" the policy. It is not the amount that the beneficiary would get if the insured person died. That is called the "face amount" or "death benefit." Most "term" type life insurance policies have no cash value. Most other types do, and the cash value grows with the age of the policy.
- We mean valuable collections held as investments, not collections with only sentimental value to the owner. Include such things as antiques, art, gold coins, etc.
- W34. Sometimes people borrow the money to buy such assets, betting that the value will increase more than the interest they will have to pay on the loan. Be sure we get the net value of these assets.

- W38. Here we are looking for debts other than the mortgages or loans mentioned on the above asset questions. This includes the usual credit card charges, student or personal loans, etc. Include one-time major expenses that people pay off over time, such as medical or legal bills, weddings, funerals, orthodontia, etc.
- W39. Total all amounts for all FU members.
- W43-W133. The preceding asset questions were asked in 1999. In order to compare that information with current estimates, we have to know three things. One is the amount of change that is due to capital gains and losses and interest rates. Second is change due to the FUs saving and consuming behavior. Third is change due to people moving in and out of the FU. This next series is designed to help us measure these. We have perhaps repeated the phrase "since 1999" too often in this sequence. However, it is very important that R remember the frame of reference is "in the last two years."
- W43. We are talking about private annuities and IRAs here, but not employer pensions. A private annuity allows you to set aside funds that accumulate tax-deferred interest. It then pays a lifetime retirement income of which only the interest portion is taxable.
- IRAs defer income tax on both the amounts you put in and the interest accumulations, but limit annual contributions.
- W44. Total amount put into private annuities and IRAs by all FU members.
- W48-W49. These items include employer-based pensions, private annuities, and IRAs. Some pensions can be converted to cash when an employee leaves the company. We don't want to count any increase in the family's wealth as savings when the money actually came from cashing in a pension or annuity.

W54-W101 attempt to get a measure of active investment behavior.

- W54-W58. We want to know the net value of the main house the FU sold since January 1, 1999. If FU sold more than one main home, ask about the one owned in January 1999.
- W59-W60. Use the W1 QxQ for what to include here (i.e., real estate other than FUs main home). Although the questions here don't say so, we do want net values here, not the purchase price. The amount put into the real estate should include all costs of buying minus any amount mortgaged on this property at the time of purchase. So the R could have borrowed money for the down payment, and we would want that amount included, as long as this piece of real estate was not used as collateral for the loan.

If R gives an amount here that is substantially larger than the amount mentioned at W1-W2, you will need to probe and make marginal notes. Be sure that R does not include money spent on additions and repairs in this amount. We want the net cost of all such properties the FU bought in the last 5 years. Remember, do not include farms or businesses here.

- W64-W65. This is the same as W59-W60 except that the FU was the seller of the properties and received the money. This is the net amount—the total of the selling prices of all real estate (excluding farms and businesses) the FU sold in the last 5 years, minus any outstanding mortgage debt remaining on the property, and minus anything spent for improvements.
- W69-W70. We want only major additions or improvements to any real estate the FU owns, including the main home in Section A. The money spent on improvements minus any debt on the property must total \$10,000 or more and should include the value of any work done by FU members. We are trying to separate changes in property value due to capital gains (real estate market) from those due to added investment (FU behavior). Emphasize that general upkeep and maintenance are not included.
- W73-W74. As with the real estate properties, we are looking for investment since 1999 in these assets. We want the **net** amount FU members put into farms or businesses. It could include an initial investment during the last 2 years. There is no minimum amount here. Include profits put back into a farm/business. Do not include employer pension or profit sharing amounts that were automatically reinvested into the company. Also, do not include investment or reinvestment of dividends in stocks of publicly held corporations. As in W59-W60, the amount of any loan or mortgage using this business as collateral should not be included in the amount at W74.
- W78-W79. Again, we want the money received by FU members from the sale of any interest in a farm or business minus any debt outstanding at the time of sale that used the farm/business as collateral, as in W64-W65. The money must come from outside the FU to an FU member. Do not include transfers from one FU member to another, and do not include the sale of stock in publicly held corporations.
- W83-W86. We are trying to separate the total change in the value of the FUs stock into that which was caused by the FUs investment behavior (buying or selling stock), and that which was caused by market behavior (capital gains and losses). Be sure that any amounts given here exclude any loans the FU may have had that used the stocks as collateral.

Those who either bought or sold, but not both, in the last 2 years are skipped out to questions that ask for the total bought or sold.

Active traders, however, will probably not recall 2 years of transactions. Thus, we ask them whether they bought more, sold more, or bought and sold about the same. If they bought more or sold more, we ask how much.

Mutual funds simply invest and manage the collective monies of many investors in a portfolio of stocks and bonds. The investors buy shares in the mutual fund itself instead of the separate stocks and get the benefits of professional management and the investment power of large sums of money. Treat these the same as shares of stock; if the FU bought more or sold more on balance, continue with W86-W90.

- W91-W95. This sequence is for FUs which bought stock, but did not sell any, in the last 2 years. See W83-W86 instructions above.
- W96-W101. This sequence is for FUs which sold stock, but did not buy any, in the last 2 years.
- W102-111. A major cause of change in the FUs wealth is change in the composition of the FU. As people move into or out of the FU, they may bring or take away significant assets or debts. The next two series of questions attempt to measure these changes. The value of the asset or debt should be its value at the time it was brought in or taken away from the FU, not its current appreciated or depreciated value.
- W102-107. We are asking about assets (\$5,000 or more) that persons who were living in the FU in 1999 have since taken with them when they "moved out." This includes any of the kinds of assets we have just asked about and may include some of the assets already mentioned.
- Divorce and separation often cause this type of asset removal (e.g., "She got the house; I got the car"). When a young adult moves out of his/her parents' home, it is often with their blessing and sometimes with their second car, a piece of land, etc. Even though he/she may have taken more debts than assets when he/she left, record only the assets here. We will catch the debts below. If he/she did not take any assets enter a zero at W103.
- W108-111. We want the total of debts removed from the FU in this manner as well. Again, it must be someone who was living in the FU in 1999 and has since "moved out." Examples here might be someone who had large credit debt, student or personal loans, medical or legal bills, etc. Remember, we want the total of all such debts here, and it must be \$5,000 or more. If they did not take any debts with them, enter a zero at W108.
- W113-118. Again we are asking about assets of \$5,000 or more, but this time about assets brought into the FU since 1999 by persons "moving in." Use the value of the assets at the time they were brought in, not their current value. If only debts were brought in, enter a zero at W114.
- W119. Include debts as described above that FU members brought into the FU when they moved in. If they brought in only assets, enter a zero at W119.
- W123-129. These gifts and inheritances are not limited to cash money, but the total value must be \$10,000 or more and the FU must have actually received it in the last 5 years. Notice that W124 allows a response of "NOT YET" to the question of what year it was received. We don't want to ask W125-W127 about these future amounts, but we also do not want to lose a second or third mention that the FU has received. So we allow R to tell us about these future assets, but do not ask the amounts even if R knows them. If all mentions are gifts or inheritances "NOT YET" received, [F9] back to W123 and change it to "NO."
- W125. Get value at the time it was received, not current value.
- W128-132. See instructions for W123-W127 above; a third mention is collected in W133a-W133d.

## Section P—Head's and Wife/"WIFE'S" Pensions

This section is divided into four parts: 1) Head's Pension from a Current Employer, 2) Head's Pension from a Former Employer, 3) Wife/"WIFE's" Pension from a Current Employer, and 4) Wife/"WIFE's" Pension from a Former Employer. QxQs for Head's Pension from a Current Employer (P1-P44) and Head's Pension from a Former Employer (P45-P69) will be covered here; the Wife/"WIFE" series (Current Employer, P71-P114 and Former Employer P115-P139) are parallel to the Head's series and their QxQs will reference the Head's comparable QxQ.

Many of the definitions and procedures used here apply to pensions in general and are not specific to pensions from Current or Former Employers, or pensions of Head or Wife/"WIFE."

### *Head's Pension from a Current Employer*

- P1. Only Heads who are **currently employed at a main job** (Section B) will have this series, P1-P44. Heads who are not currently working, but have worked in the past, are skipped to the series on Pension from a Former Employer (P45-P69); Heads who have never worked are skipped to the Wife's/"WIFE's" series as it applies. Note that P1 asks not only whether Head is eligible, but is he/she **covered by a pension plan** at his/her **current main job employer**.
- P6. P6 asks how many years Head has been covered by the pension plan, but R may answer with what year coverage began.
- P7-P8. Heads not currently covered by a plan may be after a certain number of years. We are asking how many **more** years until they are covered.
- P9-P10. "Vested" employees are assured (by law) that their pension funds (or at least some part of them) belong to them and may be withdrawn and taken with them if they leave the employer before they are eligible for retirement. Under some plans the employee is vested immediately upon being covered by the plan, others require the employee to be covered and contributing for a minimum number of years before being fully vested.
- P11-P15. Head may be **required** to contribute a certain amount (P12-P13) in order to be in the pension fund, but may also **voluntarily** contribute to the fund (P14-P15). Be sure these are separate amounts in the questions provided. R may answer either in dollars per time (pay) period, or as a percentage of pay.
- P16. There are two major categories of employer-provided pension plans, differentiated by how the amount of benefits is determined. These same two categories will be referred to in the Pension from a Former Employer series, at P46, as Type A and Type B.

**Defined Benefit** plans base benefits on a formula that may take into account the age of the employee, years of service, salary at retirement, or a combination of these (same as Type A at P46). If Head's pension is indicated as this type at P16, the application skips to P23-P31a to ask what that formula is.

**Money Accumulated** or **Defined Contribution** plans base benefits on how much has accumulated in the individual's account. These are called Type B at P46, and include such plans as 401-K, 403-B, ESOP, SRA, thrift or savings plans, stock or profit sharing plans, and money purchase plans. If Head has this type of pension plan, P17-P21 will be asked to determine how much is contributed by the employer and the employee, how much is in the account, and how much the employee could take out if he/she left today.

Some plans have elements of **Both** types. Both series, P17-P21 and P23-P31, will be asked in these cases. Be sure the amounts are not double counted.

- P17-P19. What amount does the employer contribute, either dollars per pay period or as a percentage of Head's pay. If P18 varies depending on profits, use an F2 note attached to a DK or RF answer. P19 asks at what age Head could receive retirement benefit payments that **include** the employer's contribution.
- P20. This means **total** in the account today, including employee's and employer's contributions. Probe /BE/ as needed.
- P21. This is that "vesting" issue again. We mean how much of the total in P20 could they take out if they were leaving their employer today. This could be answered in dollars or as a percentage of the total in P20. Even Rs who DK to P20 may know the percent they can withdraw when they leave.
- P23-26a. For Defined Benefit plans at P16, we ask the formula used in the pension plan to determine benefits. If the formula calls for the Age and Years of Service to **add up** to some number, select the 7 (OTHER) answer at P23 and P26a to give the details.
- P27-31a. Here we are asking for the formula for "early retirement" with at least partial benefits. The same procedures as those for P23-P26a apply. Even though R may not know what the formulas are, they may know that there are formulas.
- P32. If R answers with years of service instead of age, /RQ/ or probe: "What age would that be?" Enter 999 for answers of "Never" or indications that Head won't stay long enough to draw benefits.
- P33-P34. We are asking for an estimate of their pension amount in dollars per month or year, a percentage of what their final pay will be, or as a lump sum.
- P35-P36. Can Head name a survivor to receive his/her pension benefits in the event that he/she does not live long enough to draw them? If so, how much of the benefits can the designated beneficiary receive?
- P37-P38. In some private pensions, the amount of the pension declines when Social Security payments start—the firm guarantees an amount equal to the combination of Social Security benefits and pension benefits, and the firm's obligation will decline once Social Security payments start.
- P39. We are not asking what is "earliest possible" retirement age or years of service. We are asking

at what age people (with whom Head works) "usually" retire.

P40-P41. Many people have worked out an actual "plan" of when they will stop working and retire; it may follow the formula for their pension plan minimums. R may answer either an age or year at P40. For those who have not planned or thought much about it, we are asking them to think about it now and give us their best estimate at P41.

P42-P44. In addition to their main pension plan, such as just described in P1-P41, Head may have other tax-deferred saving or compensation plans. These are typically other defined contribution plans, such as 401-K, thrift or savings plans, stock/profit sharing, etc. These may also be part of an employee ownership plan.

For Heads who aren't currently covered by the regular pension plan, these may be the only "pension options. Not all such plans have employer contributions, so we ask P43-P44.

### *Head's Pension from a Former Employer*

P45-P69 ask about pensions from a former employer. All the different kinds of pension plans mentioned above can occur here too, so many of the definitions and procedures described in the P1-P44 QxQs apply here as well. But since these pensions were accumulated while working for a former employer, we ask additional questions about what happened to the money after Head left that employer.

P45-P46 The same distinction between Defined Benefit and Money Accumulated pension types is made here as we did at P16. But since we adapted this series from HRS98, we used their labels of **Type A** for **Defined Benefit** and **Type B** for **Money Accumulated** or **Defined Contribution**. And just like at P16, the pension plan may have elements of both types, an indication of BOTH will take you through question series about each. Note that by "BOTH," we mean one plan with elements of both types; **not** two plans, one of each type. For the latter case, cover the "main" pension plan in this first loop of P46-P69. Then cover the second pension in the second loop of P46-P69.

P47-P51. When the pension plan has elements of BOTH types, we ask P47-P51 about the portion where money is accumulated.

P47. This is the amount that was in the account when Head left the former employer; this could be zero.

P48. The employee has certain options for accumulations in his/her pension when they leave an employer. They can withdraw the money, or cash it in. They can "roll it over" or use it to purchase an IRA or other individual annuity. Some pension plans allow the employee to leave it in the account (usually accumulating interest). Or the employee may start drawing benefit payments from it by "converting" it to an annuity. This is not a multiple response item, usually only one option can be taken. If R gives multiple responses, use the 7 (OTHER) answer category and give the details of all responses.

- P50-P51. For those who converted their pension to an annuity, we want to know at what age they began, or will begin, receiving benefits and how much those benefits are.
- P52-P68. For Heads whose pension amount is based on a formula, we again ask what option they took when they left their former employer, but in a slightly different way. Their primary options were to receive benefits in the future, to receive them immediately, to take a cash settlement upon leaving, or to lose benefits.
- P53-P54. For Heads receiving benefits now, we ask the month and year they began receiving them and amount per month received. R may answer per year or other time period as well.
- P57-P58. For Heads who took cash settlement, we want the total amount received and what they did with it. P58 is multiple response, probe /AO/ at least once.
- P59. For those who answered at P52 that they rolled it over into an IRA, we are asking how much was put into the IRA.
- P60-P62. For those who expect to receive benefits in the future, we ask at what age they expect to start receiving benefits and an estimate of what those benefits will be, either in dollars per month or year, a percentage of their final pay, or as a lump sum.
- P63-P67. These questions are for those who answered at P46 that their pension from a former employer was a Type B (only) plan. They are similar in nature to P47-P51.
- P64. Again the options of what Head did with the money when he/she left the former employer. But here we have the additional option of "transfer your account to a new employer." Again, multiple responses should be rare; use the 7 (OTHER) answer to record all the details.
- P66. If Head's account was "converted to an annuity" he/she is receiving or will be receiving benefit payments. We want the AGE at which he/she began (or will begin) receiving benefits. If R answers with a year, use a probe such as "What age were you in (year)?" or "What age will you be in (year)?".
- P67. We want what the annuity payments are (or will be) in dollars per month or year.
- P68. For nearly every pension plan there is some minimum age at which you can leave and still draw pension benefits. That is the age we want here, regardless of whether Head left before or after that age. Use 97 if there was no age requirement.
- P69. We are only talking about pensions from former employers here. If Head had another pension or tax-deferred savings plan that R has not already told you about, a "YES" here brings up another loop of P46-P68.

The application checks for a Wife/"WIFE" in the FU and her employment status and brings up the appropriate series. P71-P114, Pension from a Current Employer, and P115-P139, Pension from a Former Employer, are parallel to the Head's series and the full text of their QxQs will not be included here. References are made to the Head's comparable QxQ.

P71. See QxQ at P1.

P76. See QxQ at P6.

P77-P78. See QxQ at P7-P8.

P79-P80 See QxQ at P9-P10.

P81-P85. See QxQ at P11-P15.

P86. See QxQ at P16.

P87-P89. See QxQ at P17-P19.

P90. See QxQ at P20.

P91. See QxQ at P21.

P93-P96a. See QxQ at P23-P26a

P97-101a. See QxQ at P27-P31a.

P102. See QxQ at P32.

P103-104. See QxQ at P33-P34.

P105-106. See QxQ at P35-P36.

P107-108. See QxQ at P37-P38.

P109. See QxQ at P39.

P110-111. See QxQ at P40-P41.

P112-114. See QxQ at P42-P44.

P115-116. See QxQ at P45-P46 for pension from a former employer.

P117-121. See QxQ at P47-P51.

P117. See QxQ at P47.

P118. See QxQ at P48.

P120-121. See QxQ at P50-P51.

P122-138. See QxQ at P52-P68.

P123-124. See QxQ at P53-P54.

P127-128. See QxQ at P57-P58.

P129. See QxQ at P59.

P130-132. See QxQ at P60-P62.

P133-137. See QxQ at P63-P67.

P134. See QxQ at P64.

P136. See QxQ at P66.

P137. See QxQ at P67.

P138. See QxQ at P68.

P139. See QxQ at P69.

## Section H—Health and Health Care Costs

- H1. This is R's broad assessment of Head's current health.
- H1a. Here we want a general assessment of Head's health while growing up, birth to age 16.
- 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-H7. This next series asks whether Head has ever been diagnosed by a medical as having these eleven specific medical problems/conditions. If R answers “YES” to any of them, we ask how long Head has had the problem (or how long since the diagnosis of the condition) and how much does it limit Head’s normal daily activities. We are not interested in self-diagnosis, only medical diagnosis. “Ever” means in their lifetime. Here are some definitions to help you clarify:
- Doctors** include specialists such as, dermatologists, psychiatrists, ophthalmologists, as well as general practitioners, and osteopaths. Does not include chiropractors.
- H5a-H7a. **Stroke** is a sudden loss of brain function caused by a blockage or rupture of a blood vessel to the brain. It is characterized by loss of muscular control, reduced or lost feeling or consciousness, dizziness, slurred speech, or other symptoms.
- Transient Ischemic Attack, or TIA, is a temporary blockage of the blood supply to the brain caused by a blood clot and usually lasts ten minutes or less. Often called a “ministroke,” the same symptoms result but for shorter duration.
- H5b-H7b. **High Blood Pressure or Hypertension** is persistently high arterial blood pressure. It may have no known cause or be associated with other primary diseases. It may or may not be adequately treated and is very common in older persons.
- If Head has “borderline” hypertension then enter YES. If a physician has ever diagnosed Head as having high blood pressure, but it is now considered “under control,” code “YES” at H5a. Likewise for a Female Head who had high blood pressure during pregnancy, enter “YES” at H5a.
- H5c-H7c. **Diabetes** (mellitus)—A disease of the body’s metabolism where blood sugar is high and there is often sugar in the urine. Treatments include insulin (a necessary hormone) injections, pills, special diets and weight loss. Diabetes (insipidous) is rare and should not be counted here as diabetes.
- For many people, the term they know for high blood sugar or diabetes is “sugar.” Enter “sugar” as “YES”. Enter “YES” if a physician has ever told Head that they had diabetes, even if it is now under control.

- H5d-H7d. **Cancer** means a malignant cell growth or tumor in a major organ or melanoma type skin cancer. Do not include minor skin cancers, such as basal cell carcinoma, basal cell epithelioma, and squamous cell carcinoma.
- Include past occurrences that have been successfully treated by radiation, biopsy, chemotherapy, etc. and are now considered cured or in remission.
- H5e-H7e. **Chronic Lung Disease** includes such things as tuberculosis (also called TB or consumption), emphysema (including “borderline” emphysema), and chronic bronchitis.
- Do not include asthma (any type), acute bronchitis as might accompany a cold or flu, or pneumonia.
- H5f-H7f. **Heart Attack**, or myocardial infarction, is the presence of dead or dying tissue in and/or around the heart caused by obstruction of the blood vessels and may sometimes be confused with other types of acute events such as fainting or chest pain. But a heart attack is a painful and sometimes fatal incident caused by the blockage of one or more of the coronary arteries.
- Congestive heart failure is **not** a heart attack. Stroke or TIA is **not** a heart attack.
- H5g-H7g. **Coronary Heart Disease** includes a range of chronic, non-acute conditions caused by an insufficient supply of blood to the heart. Angina is severe, paralyzing pain in the chest. Congestive heart failure occurs when weakening or scarring of the heart leaves it unable to pump as much blood as the body needs. It is a condition marked by weakness, edema, and shortness of breath that is caused by the inability of the heart to maintain adequate blood circulation in the peripheral tissues and the lungs.
- H5h-H7h. Include any condition diagnosed and/or treated by a psychiatrist, psychologist, or other mental health care professional.
- H5i-H7i **Rheumatoid Arthritis** is inflammation, pain, or restricted movement of joints or the back area. Rheumatism is often used as a synonym for arthritis. Osteoarthritis is a degenerative disease of joints, the back, hips, or shoulder, and should be included here.
- Osteoporosis and Carpal Tunnel Syndrome are not arthritis and **not** included here.
- H5j-H7j **Asthma** is a chronic respiratory disease, often arising from allergies, that is characterized by sudden recurring attacks of labored breathing, chest constriction, and coughing.
- H5k-H7k. Again, we mean a diagnosis by a psychiatrist, psychologist, or other mental health professional of loss of memory or mental abilities.
- H5l-H7l **Learning disorders** refers to a varied group of disorders characterized by significant

difficulties in the acquisition and use of listening, speaking, reading, writing, reasoning, and mathematical abilities. These disorders are thought to be due to central nervous system dysfunction. Although they may occur with other handicapping conditions, such as mental retardation, or with such external influences as cultural differences they are not the result of those conditions. Included are such things as dyslexia and attention deficit disorder (ADD).

H8. Questions H9-H10g are only to be asked of Heads who are age 55 or older.

H9-H10g. These questions determine the degree of difficulty the Head may have in performing basic activities of daily living, often called 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 R that these questions refer to performing the activity without help from another person and without special equipment.

You may get a response indicating that Head “doesn’t do” a certain activity, but not because a health condition prevents him/her from doing it (e.g., at H9f R says “I never go outside, it’s too dangerous here.” Record such answers in an [F2] note, but code the answer as ”NO.” However, any item answered indicating a health condition prevents Head from performing the activity without help should be coded a “YES.” For each such item H9a-g, a corresponding H10a-g asks whether someone helps Head with that activity.

If R has already indicated that Head “can’t do anything” or other indication that he/she is incapacitated, you must still confirm answers to H9-H10g.

Some definitions that may be helpful:

- 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 ramps, special commodes or tubs, lowered or raised kitchen counters or equipment.
- Difficulty Bathing - is whatever it means to R (MTY). If R mentions having to use special equipment, like grab bars, or tub seats; having someone else turn on the water; obtaining someone’s aid getting in or out of the tub or shower; or having to be bathed, code YES.
- Difficulty Dressing – Basically it’s (MTY). But definitely code the item “YES” if R mentions having to use special equipment, like a zipper pull or specially designed clothing, having someone’s aid in putting on clothes or fastening them, having to be dressed, or not dressing at all.. Don’t include occasional help a person may need with a stuck zipper or with a zipper that is positioned at the back of clothing.
- Difficulty eating - is whatever it means to R (MTY). If R mentions having to use special equipment, like a specially-shaped cup or plate, having food cut by another

person; being fed; or not eating at all, code YES. A person who is tube-fed or who is fed entirely by an intravenous feeding device does not eat at all, code YES.

- Difficulty Walking - is whatever it means to R (MTY).
- Getting Outside – Moving from inside to outside the HU, including the patio porch, or hallway. It does not imply movement or exertion once outside.

H11-H12. The activities mentioned are only examples. You may point this out if R says they “never golf or bowl” or “can’t swim.”

Even if R has already told you about an incapacitating condition, you must ask H11-H12. But read the parenthetical statement so the R knows you have been listening. Many people with serious limitations participate in many of these activities. If, however, you know that Head is completely incapacitated and physically incapable of any of these activities, ask H11-H12 in a verification mode.

H14. There are 20 cigarettes in a standard pack.

H20. Even if the R has one or two drinks a year (on holidays or social drinking, for example) the answer to this question should be YES.

H21. This should be an average over the last few months.

**DEFINITION:** One “DRINK” is:

- one 12 ounce beer
- one 4 ounce glass of wine
- one 1 ounce shot of liquor

H22-H23. Ask R to convert metric amounts to pounds, feet, and inches. If he/she is unable, use [F2] attached to an [Alt-D] answer.

- H25-H47. For FU's where there is a Wife or "WIFE", these questions are asked about her health. They are parallel to the above Head's series H1-H23 and are not detailed here.
- H25-H25a. See H1-H1a. above.
- H26-H28. See H2-4. above.
- H29-H31. See H5-H7. above.
- H29a-H31a. See H5a-H7a. above.
- H29b-H31b. See H5b-H7b. above.
- H29c-H31c. See H5c-H7c. above.
- H29d-H31d. See H5d-H7d. above.
- H29e-H31e. See H5e-H7e. above.
- H29f-H31f. See H5f-H7f. above.
- H29g-H31g. See H5g-H7g. above.
- H29h-H31h. See H5h-H7h. above.
- H29i-H31i. See H5i-H7i. above.
- H29j-H31j. See H5j-H7j. above.
- H29k-H31k. See H5k-H7k. above.
- H29l-H31l. See H5l-H7l. above.
- H33-H34. See H9-H10. above.
- H35-H36. See H11-H12. above.
- H37-H43. See H13-H19. above.
- H44-H45. See H20-H21. above.
- H46-H47. See H22-H23. above.
- H48-H50. If there are any OFUMs (someone besides Head, Wife, "WIFE") listed, these questions about their general health appear. H50 will be a list of current OFUMs. Enter the Sequence Number of any OFUM the R says "is in poor health."

## Section R: Welfare Reform

While the major emphasis of this section is on the effects of welfare reform, there is a secondary but equally important focus on collecting income and employment information for the “off-year.” Thus, the year references are very important in this section and will change from 1999 to 2000 to the present. The application will keep track of the changes in the family composition across these reference periods, but you must help the R to remember that we may be asking about a different time and family members who may no longer be present.

### *Public Assistance and Other Money Help in 1999*

R1-R6. We are asking whether anyone in the **1999 FU** received “public assistance” in 1999. By public assistance we mean what was generally called ADC or AFDC, but often called “welfare” or “general assistance.” These are state-administered programs funded by the federal government. In 1996, the federal government put these programs completely under the control of the individual states, allowing them the autonomy to design and administer the program. The federal government name for these programs is Temporary Assistance for Needy Families, or TANF. Many states then renamed the program and Rs may refer to them by the new program name or still call it ADC/AFDC.

We also include here as public assistance, these other federal programs: Emergency Assistance, Cuban-Haitian Refugee Fund, and Indian Assistance (for Native-Americans).

R1-R2. Select persons who received this assistance from the list of 1999 FU members at R2. This should be the adult who actually received the payment. Do not list dependent children as separate recipients if covered by the same payments, because R3-R6 will be repeated for each person you list at R2.

R3. Select from the [F3] menu, the name of the state in which the person lived and received the assistance. This will allow us to refer to the program by the name used in that state, in subsequent questions.

R4. This is a multiple response question, but few will answer more than the TANF or ADC/AFDC program. The code label for answer 1 is the state’s name for the program, but R can answer ADC/AFDC (answer 2).

R5. We are asking how much this recipient received, **altogether**, during 1999. Probe /BE/ if R answers with anything other than a total or refusal. Accept a monthly amount but be sure to get the number of months they received it so we can calculate annual total. We mean money payments, not other types of assistance or help.

R6. Indicate which months they received the assistance. If more than one type of assistance was received in 1999, and for different months, enter the months for ADC/AFDC and attach a marginal note [F2] with the details on the months they received the second type of assistance.

R7-R10. We mean SSI received by any FU member in 1999. Remember, **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 don't qualify for Social Security:

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

SSI is given to individuals, even children, so be careful. We want the list of all recipients at R8, but we want the **total SSI received by all FU members** in 1999 at R9-R10.

- R7-R8. R8 answer choices should include all 1999 FU members, by Sequence Number, First Name, and RTH. Enter all that R says received any SSI in 1999.
- R9-R10. Unlike the ADC/AFDC series, which collected individual amounts, here we want **total SSI received by all FU members** in one amount and months of 1999 in which any FU member received any SSI. If R gives monthly amounts for more than one recipient, rather than an annual total, use a marginal note [F2] attached to DK [Alt-D] in the dollar amount at R9. The note should detail each amount and the number of months it was received so that we can calculate the total.
- R11-R14. Child Support means money from an absent parent to support a child (<18) in the FU. That means regular old court-awarded child support, but could also include support that is not court-ordered. Support means money for food, clothing, shelter, and other necessities; but not gifts (birthday, Christmas, etc.) of money nor non-monetary items.
- R11-R12. List individual adult FU member recipients, not the children being supported.
- R13-R14. Use same procedures as at R9-R10 above. Get total amount received by all FU members in 1999, and months in which any FU member received any child support.
- R15-R18. Help From Relatives in the form of money is what we want here. Use the same rules and procedures as R11-R14 above. Do not include gifts for special occasions, non-money help, nor loans which the FU member is expected to repay.
- R19-R22. Help From Friends is the same as at R15 except from a non-relative. Use the same rules and procedures as R15-R18.

*Total Family Income for 1999*

- R23-R24. This is admittedly a difficult task for the R. We are talking about income from **all sources in 1999**, for all persons who were in the FU for any part of 1999. By this time in the IW you should know whether there were persons in the 1999 FU who are **no longer there**. Or conversely, there may be FU members who **moved in during 1999**. It is important to remind the R to include income from all persons in the FU in 1999. Do not

separate the income they earned while in the FU from the rest of the year for those who were part-year FU members. Include their income for the whole year and add a marginal note reminding us of their part-year FU membership (e.g., [F2] Includes SON John's \$12,000 for the whole year but he moved in Jun 1999). Many Rs will not even be able to give an estimate. But they have just detailed all the FU's **income for 2000 back in Section G**, or at least have that as a measure of comparison for R24.

*Earned Income, Work Hours, and Unemployment in 1999*

R25-R47. The focus of R25-R45 is earned income (i.e., from work), work hours, and months unemployed and looking for work **in 1999** for Head, Wife/"WIFE," and any adult (>15) OFUMs. Separate series are asked for Head (R25-R30), Wife/"WIFE" (R32-R37) and OFUMs (R39-R40, R41-R45 looped).

R25-R29. This is an extremely abbreviated version of the Head's Employment Section but many of the basic concepts and procedures apply here as well. Remember to emphasize we are talking about **1999** so the R doesn't think we are repeating questions he/she has already answered. But if you remember from the employment section that Head was working in 1999, you can "verify" rather than ask R25. This series does not distinguish between main and extra jobs; all are counted as work and all income from work included here.

R26. We mean the total **earnings from all jobs** Head had in **1999**: wage and salary, bonus, commissions, profit from business or self-employment. You can enter zero if Head "broke even" but please add a marginal note to that effect. You cannot enter a negative amount for a net "loss." Enter an [F2] note indicating the amount of the loss and then an [Alt-R] answer in the amount field of R26.

R27-R29. We want the total work hours for 1999 from all jobs. If Head only worked one job in 1999 we would have an easy calculation of R27 times R29. If R asks, we mean weeks actually working on the job at R27. Exclude weeks off for sickness, vacation, time off, or temporary layoff. R28 means months in which Head worked **at least one day**. R29 should represent an "average" week from the weeks at R27, including extra hours whether paid or not.

If Head had more than one job and R gives you R27 and R29 answers that represent all the work hours (e.g., "worked both jobs 50 weeks, 60 hours per week, 40 on one, 20 on the other") enter it the same as you would one job. If, however, R cannot "average" the weeks and hours per week from two or more jobs, record the details of each job weeks and hours per week in [F2] notes and use [Alt-D] at R27 and R29 respectively. R28 should reflect months in which Head worked **at least one day at any job** in 1999.

R30. If R indicated at R27 that Head worked less than 52 weeks in 1999, R30 asks which months Head was "unemployed and looking for work at least one week" (our standard definition of unemployment applies here). The answer could be "NO," for which you enter zero at R30. A "YES" calls for a follow-up, "Which months were those?" and record the multiple response.

R32-R37. If there was a Wife's/"WIFE" in the 1999 FU, this series appears and is parallel to the above R25-R30 series. All concepts and procedures apply the same here but now for

Wife's/"WIFE's" earned income, work hours, and unemployment.

- R39-R45. If there was an OFUM age 16 or older in the 1999 FU, this series appears and is parallel to the above R25-R30 series. The application should include 1999 OFUMs who have moved out since 1999, as well as any OFUMs who moved in during 1999 (or before). R39 asks whether any of them was employed in 1999 and if so you will select them from the list of OFUMs at R40. For each OFUM selected at R40, R41-R45 are asked in a loop. All concepts and procedures described above at R25-R30 apply the same here but now for adult OFUMs' earned income, work hours, and unemployment.

### *Welfare Reform Series*

The remainder of section R focuses on how recent changes in welfare policy and administration, or what we call Welfare Reform, have effected our families' receipt of public assistance, welfare, food stamps and other kinds of help. The application will reference previous answers in sections F (Food Stamps in 1999, 2000, and 2001), G (2000 income from ADC/AFDC/TANF or welfare) and R (1999 income from ADC/AFDC/TANF) to determine which questions apply to this FU. For this reason, year references and reminders about who was in the FU when are again very important. For most FUs this section does not apply and goes very quickly.

- R48-R53. This series only appears when answers to previous questions indicate that someone in the FU received public assistance or welfare sometime in 1999 or 2000. R48 asks whether at any time since 1999, someone in the FU was receiving public assistance or welfare and then stopped receiving them for at least one month. We are interested in learning why people stopped receiving this type of help and did they reapply for benefits.
- R48-R48a. R48a should be a list of all FU members since 1999 who might possibly have been receiving welfare benefits and then stopped. Select as many adult recipients of separate benefits as R mentions, but select only the adult recipients (e.g., select the parent who was getting ADC for her dependent children and then stopped, not the children themselves). We don't expect many FUs to have more than one such person but it is possible.
- R49-R51. We want the R to think of the last time that someone was receiving benefits and then stopped. This could be either the last time it happened for someone who stopped more than once, or the last time it happened when more than one person was receiving benefits and then stopped. We are asking whether the decision to stop was theirs or the welfare agency's (R49). If it was their decision, R50 lists multiple response reasons for their decision. If the welfare agency cut them off, R51 lists multiple response reasons why they were cut off. Do your best to code the answers as R gives them; use 7.OTHER for recording long explanations verbatim. Enter as many as apply, probe /AO/ at least once.
- R52-R53. If they did not reapply, we want to know why not. Again, do your best to code the answers as R gives them; use 7.OTHER for recording long explanations verbatim. Enter as many as apply, probe /AO/ at least once.
- R54-R56. This is for the people who did reapply after their benefits stopped, but also for FUs that did not receive any welfare in 1999 or 2000 (and skipped directly here). We want to know if any FU member who is receiving welfare benefits **now** is required to do anything in

order to be eligible for benefits. Code the answers as R gives them; use 7.OTHER for longer explanations that don't seem to fit the given codes.

### *Food Stamp Receipt and Application*

This next series does for Food Stamps what R48-R56 above did for public assistance or welfare. Using answers to questions in Section F about Food Stamp receipt in 1999, 2000, and 2001, CATI determines where to start the series. R58-R63 are asked when Section F answers indicate Food Stamps were received, otherwise R64 starts the series by asking whether anyone in the FU is receiving them now.

R58-R58a. We know someone received Food Stamps in 1999-2001. We want to know if any FU member was receiving them and then stopped receiving them for at least one month. If so, we want to know who that was. Select from the list of FU members at R58a. Follow same procedures as at R48-R48a above.

R59-R61. Again, we ask R to think about the **last time** that an FU member stopped receiving these benefits. We want to know whether it was their decision or the Food Stamp Office's and what were the reasons for the decision. Do your best to code the answers as R gives them; use 7.OTHER for explanations that don't seem to fit our answer codes. Enter as many as apply, probe /AO/ at least once.

R62-R63. We want to know whether the FU member reapplied for Food Stamps and if not, why. Enter as many reasons as apply, probing /AO/ at least once. Use 7.OTHER for long or unclear explanations that don't seem to fit an answer category.

R64-R66. This is for the people who did reapply after their benefits stopped, but also for FUs that did not indicate in Section F having received any Food Stamps. We want to know if any FU member who is receiving Food Stamps **now** is required to do anything in order to be eligible for the benefits. Code as many as apply; use 7.OTHER for answers that don't seem to fit the given codes.

### *Application for Government Assistance*

R68-R73. Some families, though they may be in need, do not apply for government assistance programs. Others apply to programs but are denied. This next series is asking about these experiences. Using previous answers, the application identifies FUs who had 1999 Total Family Income from all sources (R23) less than two times the federal poverty guideline for a family of comparable size and indicated they did not receive public assistance or welfare in 1999 or 2000. For these FUs we ask about their application to government programs for the needy.

R68-R69. Enter codes for all programs for which FU members have applied since 1999. Follow up questions will be asked for each program mentioned. These include both cash benefit and non-monetary services programs.

R70-R72. For each program, to we ask whether the application was approved, denied, or they are still waiting to hear. For application denials we want to know the reasons given; enter as many as apply probing /AO/ at least once. We know these are difficult to code as you

hear them, but do your best. Make liberal use of the 97. OTHER code to record long answers and take one last look at the answer codes before closing the specify box and code the answer that comes the closest.

Due to a last minute change to this series, we erred and didn't allow for the possibility that applications to programs other than Public Assistance or Welfare might be approved and the benefits received. If R answered at R70 that the application was APPROVED, we ask at R71 why they "didn't" receive benefits. If R answers that they **did receive them**, use the 7.OTHER answer to record this.

### *Non-Monetary Help*

R74a-h. All FUs with 1999 Total Family Income less than two times the poverty guideline are asked whether they received any of these types of **non-monetary, government** help. This is not a repeat of previous questions. In previous questions we asked about benefits in the form of cash payments and we asked about application to government programs. Here we are asking about actually receiving these types of non-monetary help. Note R74d **does not include Medicaid** and R74f **does not include Food Stamps**.

R75a-h. These are the same types of **non-monetary help** as R74a-h, only they are from **private sources** instead of government agencies.

R76. Enter all private sources for help mentioned at R75a-h.

### *Reduced Cost Meals*

R78-R83. These questions are about the FU's receiving help in the form of reduced cost meals **during 2000**. Only FUs with eligible elderly members (61 or older) or children (age 6-18) are asked whether they received reduced cost breakfasts or lunches. Only FUs with eligible females (16-48) and young children (under 6) are asked about receiving food through the Women, Infant, Children Program (WIC).

R78. Emphasize we are talking about **2000**. And we are talking about assistance for low-income families, not seniors' discounts at restaurants.

R80-R81. We are talking about programs for children from low-income families administered by a school system.

R83. WIC is a government program, usually county administered, that distributes food stuffs such as flour, butter, powdered eggs, and cheese to needy families with pre-school age children or pregnant females.

## Thumbnail Sketch

Completion of this section is required!

The Thumbnail sketch should be completed as soon as possible after you finish the interview. Note that TN1-TN6 each have a different emphasis.

**TN1-1.** TN1-1 appears when you have indicated on the Family Listing Screen that someone **other than FU Members** live in and share this household unit. TN1-1 asks for a confirmation and detailed information on anyone living there who is not included in the FU (e.g., roommates, family members with their own CS) that you have listed as HU or HU/CS.

If you answer YES to TN1-1, **confirming** that there are HU or HU/CS people living in this household, **specify who these HU or HU/CS people are** (names and RTH or each) and **why they are not included in the FU** (e.g., “Roommate does not share income and expenses,” “Has own CS SID 0233-031”)

If you have HU or HU/CS people listed on the Family Listing Screen, but learn too late in the Iw that they **should have been included in the FU** (as FUM/I), then you would **answer “NO”** to TN1-1. Then you would **specify/explain who these people are** (name and RTH) and **why they should have been** listed as **FUM/I**, instead of HU or HU/CS.

**TN1-2.** TN1-2 appears when **only FU Members** are listed on the Family Listing Screen. If you confirm this with a “YES,” no further detail is required.

If, however, you learn too late in the Iw that people you had moved in as FUM/I should have been listed as HU or HU/CS on the Family Listing Screen, then you would **answer “NO”** to TN1-2. Then you would **specify/explain who these people are** (name and RTH) and **why they should not have been** listed as **FUM/I**, but HU or HU/CS instead. Likewise, if you learn late in the Iw that someone listed as an **FU member** has actually **moved out** (on their own, gone to some type of institution, or died), **answer “NO”** here and **specify/explain who these people are** (name and RTH) and **why they should not have been** listed as **FU**.

**TN2.** Please include information here at TN2 that will help us better understand the FU, especially those FUs with **potentially confusing family situations**. Refer to family members by name, as well as relationship to current Head (RTH). Refer to R by name and RTH initially, then by RTH. Explain all name changes/corrections and any changes or updates to RTH.

**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, the Head, and he/she is living in some sort of institutional housing. Examples, all single person FUs, are: Male Head in prison; Female Head in nursing home; Male Head in military living in barracks; Female Head living in college dormitory. Note: even though these people are living in institutional housing, they are listed on the Family Listing Screen with FU/HU Status of "FU," not some \*INST\* type.
- TN6. For families with a CDS eligible child in the FU, your closing statement mentioned the fact that the FU was eligible again and would be interviewed in 2002. This TN is for recording R's reaction (good, bad, or indifferent) to being told about this.