

PSID 2009 Question By Question Objectives (QxQs)

The following pages describe each section of the questionnaire, with definitions and examples for specific questions and sequences. In addition, we introduce section-specific concepts, such as work and income.

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.

As you read through the questions and their explanations, please keep in mind the objectives of each question sequence. Some questions are asked only of certain FU Members, while some questions pertain to the entire FU. Some questions ask about the current (2009) situation, and some about 2008 or 2007. Understanding the general frames of reference will greatly help you to move smoothly through the questionnaire.

To help you wade through this mass of material:

Objective	“Objective” paragraphs give general information about our aims for a whole section of the questionnaire, or a series of questions within a section. You may want to read through these first.
Key Concept	These paragraphs give information about key points or concepts which aren’t necessarily tied to a specific question. The text in gray labels the concept, for easy identification.

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The Family Listing

Here are some points to remember when doing the Family Listing and Marital Status screens:

Personal info changes. Tell us about any name, birthdate, or age changes, even minor spelling changes. (We need to fix other files, and also just be assured that the change isn't a typo or other error.) The best place to put information about what was changed and why is in the IOs at the end of the interview. That way, we'll know to look at the case.

Please note that the terms JR/SR, (MO), (DAU), (FA), and (SON) that you will sometimes see in people's names are there to help us keep people straight. The JR/SR suffixes might not be used by the family. Please don't remove them.

Institutionals. If a child has gone away to college, and is follow able, he/she is institutional (*educ*). If the R says a child is in college, please verify whether they are actually **away** at college, [in which case they are *educational*] rather than living at home and commuting [in which case they are still in the FU.]

Move-in and move-out dates. Please make sure to include these. If the date given is prior to 2007, please probe to make sure the date is correct, and write an F2 note with any explanation you can get. (If this is a reinterview and an FU member moved out that long ago, we should have found out about it in the 2007 IW.)

Husband of Head. Do not make someone Husband of Head without permission. If you think the situation calls for making someone a Husband of Head, talk to your TL who should then contact study staff. If someone is H of H, it's ok to leave him with that RTH. (But if you think it's worth changing, talk to study staff first.)

Marital status. We get a lot of inappropriate use of code 5 here. In this context, code 5 means "separated", not "no" as it often does.

If someone says "single", probe to find out if this indeed means code 2, "never married", or whether they are divorced or separated. "Separated" does not have to mean legally. It can just mean married, but living apart with the intent to end the marriage or at least reconsider it. On the flip side, we do have some people in the study whose marital status is "married" but they are living apart from their spouse for some reason. Please include the reason in an F2 note or your IOs.

Column labels. We use some abbreviations: CY is "current year"; PY is "previous year". AQ refers to the pre-Blaise application and you can ignore it.

Temporary people Use 3 months as a cut-off for temporary people. If they're going to be there longer, and are otherwise eligible to be FU, make them FU.

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Splitoffs

Objective

Splitoffs keep the study representative, by ensuring that all age groups are represented. They also keep the panel from getting smaller, by compensating for the loss of families through various types of attrition. So it is very important that we be able to contact and interview followable people who move out of the FU.

The information that you collect as you go through the splitoff screens is vital to us in deciding whether the mover out counts as a splitoff. It's vital to you in finding the person once the splitoff coversheet has been generated. So the most basic rule of thumb is, the better and more complete information you get, the better basis the study staff has for making their decisions and ... the better information you have for locating the respondent when you get the splitoff line.

The best way to do this is to make sure that you understand the situation—who the splitoff(s) moved out with, where they moved out to, and how to find them. Probe if you are unsure, and use F2 notes liberally. (We can ignore information we don't need, we can't make up information we want!)

Movers out to institutions. If a followable person has moved out to an institution, it's better to code him/her that way in the first place—on the family listing screen. Give them the appropriate CYFuHu code (e.g., 10 for a kid in college, 11 for someone in a nursing home) there, and they will then not show up in the questions about splitoffs, because they aren't splitoffs (they haven't set up their own independent household).

We do realize that sometimes respondents don't tell you that someone is actually in college (or whatever) at first. That's why we have the "second chance" during the splitoff question series to let us know. But finding out at this later point can create problems (more work for study staff, and possible missed interviews). You can hedge your bets by keeping an eye out for movers out who are likely to be in institutions. The prime example is college age kids.

Move out dates. If the date given is before the 2007 IW, then please probe to see if they're sure. A pre-2007 IW date means that either the R didn't give us good information last wave, or has made an error in the date this wave.

Mover out groups (MOHHGrps screen). Here we're trying to find out who moved out with whom, if applicable. Getting the correct grouping is vital because only one CS will be generated for each group, with all the names of the people in that group. Incorrect groupings can lead to missed interviews.

The names of movers out are listed with the numbers matching their place in the family listing. For example, if a 6-person family has everyone moving out except the head, then the movers out will be 2,3,4,5 and 6. Be aware that the groups may be complicated. Perhaps 2 and 4 moved out together, 3 and 6 together, and 5 on her own.

Also remember that people who moved out, especially if it was a while ago, can have moved again. **The information we want is where they are now**, so that we can locate them for an interview. If you are unsure, or suspect that they have moved again (perhaps from information in other IWs you have done), please probe. For example, perhaps a young adult moved out a year ago to live with another study family. But you've already done that other family's interview, and they didn't list this person as living there. Perhaps it's because the person has moved on.

Household situation (LIVOwnHH). This is perhaps the most important screen. Here we ask whether the person has set up their own household, is living with another family not in the study, is in an institution (the "clean up" question, in case they missed telling us before), or is living with another study family. Please probe for the best information possible. Here are some hints:

- Don't check "living with a family not in the study" unless you are absolutely sure the family isn't in the study.
- If the main family R gives you a relatives' name, use the family listing sheet for that 68ID to help you—you'll be able to see whether "Aunt Bertha" is in another study family. And you'll know to ask for a name if all they say is "aunt", so that you can do such a check. And dig deep, to see if you can tell whether he's in that other FU still.
- If a splitoff is said to be living with another study family whose IW has been done, we can check. If their IW *hasn't* been done, we alert the IWer for that case to make sure he is listed if he's still there, and if he isn't, to let us know (email Dennis Kloska, dpkloska@isr.umich.edu, cc'ing your TL).
- If he's in an institution, no splitoff CS will be generated. So if there are other followable people in his SO group, we will want to IW them. Again, immediately email Dennis all the details

Address and telephone number. Whatever you tell us will be what's on the coversheet that comes back to you for the splitoff interview. The address is where we will send the splitoff letter. The phone number is what you will call first. Getting good information from the main family in their IW will keep you from having to call them again, once you get the splitoff CS.

Marital status. Again, correct info and a full name of a spouse, if married, are key. This is especially important for tracking female splitoffs, since they may now have changed their name.

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Section A — Housing

Section A asks about the housing situation of the FU as a whole, but only the FU. In our regular data collection process we often will have HU or HU/CS people living in the household with FU members. That will not be the case with this pre-test. We will only be asking about the people who are part of “their” family, we are not interested in anyone who might be living there temporarily or just visiting.

- A4. 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. Also, note the separate code for ROW HOUSE; TOWN HOUSE.
- A6–7. These questions are asked only if either HEAD, WIFE, or “WIFE” is age 55 or older. If not, the application skips to A8. A6–A7 target elderly housing.
- 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, and has common areas for dining and recreation. *Nursing homes* are primarily for people who need constant nursing supervision or are incapable of living independently.
- A8. **Include only whole rooms** (e.g., kitchens, bedrooms, dining rooms, living rooms, finished basements or attics, permanently enclosed sun porches, or other rooms suitable for living purposes). **If respondent has a roommate that is not included in the FU, exclude any rooms that the roommate has exclusive use of.**
- If some rooms are used for business only, tell us how many and **exclude** them from A8.
- ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.

- 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 OWNS OR IS BUYING. If an HU member who is not in the FU owns, find out what the FU does. If they pay rent to the owner, select FU PAYS RENT.
- (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

- (a) If there are roommates living with the FU, get the FU’s share of the rent only. Please give details in your thumbnails so that the Family Composition editors know that the amount is just FU’s share.
- (b) 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 whatever details you can and record them in a remarks box using F2.

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.

- 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 an F2 Remark/Comment to that effect.
- ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- A20a-A20e. Unfolding brackets.
- 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.
- ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- A22. We want only the cost of homeowners insurance on the FU’s home.
- ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- 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 an F2 note.
- If R says the property is being foreclosed upon you need to determine where they are in the process. During foreclosure the mortgage or loan on the property continues. Only when the foreclosure is final and the bank or lender repossesses or sells the property, the mortgage or loan is voided and owners are required to vacate the premises.

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 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. **Line of Credit loans:**

sometimes Rs say “yes”, they have one, but give “0” for the amount because they don’t currently have an outstanding balance. In this situation, please give us the details in an F2 note.

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.

ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.

- 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.
- ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- A25a/A25b. Interest Rate is collected in whole number plus fraction percentage.
- 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.
- A27. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- A27for3. Foreclosure is the process that banks or lenders use to recover the amount owed on a defaulted mortgage or loan by selling or taking ownership (repossession) of the secured property.
- A foreclosure occurs when a property owner cannot make payments on his/her loan.
- A27for5. By “lender” we mean the actual bank or mortgage company that holds or services the mortgage. This does not include third party ‘mortgage modification companies’.
- A bank or lender may restructure or modify a mortgage or loan to stop foreclosure. Some examples are refinancing, repayment plans, or a change in terms.
- 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 [PgUp] to go back and change A19 to 8 – NEITHER, then proceed to A36.

ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.

A32. 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.

A33. “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 A46/A46a. If the government helps with rent and rent includes heat, select YES.

If the government pays *all* of the rent, select FU NEITHER OWNS NOR RENTS at A19. Use [PgUp] to go back and change A19 to 8 – NEITHER and proceed to A34.

A34. Listen very carefully to R’s answer and keep the idea of the FU in mind.

If R lives with someone else (relative or friend) who owns the house and is an FU Member, use [PgUp] 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 [PgUp] to go back and change A19 to 5 – RENTS and ask A31–A33.

A35. 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 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.

ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.

- A36. See A32.
- A37. Check the response to A34 to make sure that FU pays no rent because a government housing program pays it all. Exclude “student housing”.
- A37for1. Foreclosure is the process that banks or lenders use to recover the amount owed on a defaulted mortgage or loan by selling or taking ownership (repossession) of the secured property.
A foreclosure occurs when a property owner cannot make payments on his/her loan.
- A37for3. “Foreclosed upon” means that the foreclosure process is finished. It does NOT necessarily imply that the owner lost their home. Some foreclosures result in a renegotiation of the terms of the mortgage and the owner keeps the home. Some foreclosures end up with the old mortgage foreclosed but a replacement mortgage is created which allows the owner to keep the house.
- A37for4. Foreclosure does not necessarily result in the owner losing their home. Some foreclosures result in a renegotiation of the terms of the mortgage and the owner keeps the home. Some foreclosures end up with the old mortgage foreclosed but a replacement mortgage is created which allows the owner to keep the house.
- A38-39. We accept any kind of central or room air conditioners powered by conventional means. We are interested in whether utility expenses include costs of air conditioning. So if R explicitly tells you they have it but never use it, the answer is NO. Likewise, if the a/c is by unconventional means and requires no power (e.g., certain kinds of “swamp coolers”, evaporation, etc.), A38 is also NO.
- A40. 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.

Utility costs combined on one bill

On occasion, the respondent will indicate that two (or more) utilities are paid in one combined monthly bill (e.g., electricity and gas, telephone and cable). In these cases, try to get respondent to give a best estimate on the individual amounts applicable to each component. If the R can’t do this, please explain the details in an F2 Remark.

- A41. If R says that they have electric heat, that cost should go into A42 (cost of electricity) and not into A41 (cost of heating fuel).
ENTER "1.0" and F2 NOTE for responses that do not fit, such as large or negative amounts.
- A42. At A40 we asked what fuel is used to heat the home. 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.
ENTER "1.0" and F2 NOTE for responses that do not fit, such as large or negative amounts.
- A42 per. 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.
- A42A. Here we are asking how much FU paid for gas and electricity COMBINED.
ENTER "1.0" and F2 NOTE for responses that do not fit, such as large or negative amounts.
- A43. Water and sewage are often paid every 2, 3 or 6 months. If so, use OTHER (SPECIFY) and record the details in an F2 Remark.
ENTER "1.0" and F2 NOTE for responses that do not fit, such as large or negative amounts.
- A44. This is asked as a monthly average of costs for communications capabilities, such as telephone, cell phone, cable, satellite TV, and internet service. But many FUs may not pay on a monthly basis. Accept an annual amount (PER YEAR) or OTHER (SPECIFY) in such cases.
ENTER "1.0" and F2 NOTE for responses that do not fit, such as large or negative amounts.
- A45-A45b. Accept any other utilities that R mentions, record the details in A45a. If more than one is mentioned, record total monthly average amount at A45b, put separate amounts in a Remark/Comment box [F2].
- A45B ENTER "1.0" and F2 NOTE for responses that do not fit, such as large or negative amounts.

- A46/A46a. 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 from Senior Citizens' rates, rebates, or help from non-government agencies (church, Salvation Army).
- A46A. ENTER "1.0" and F2 NOTE for responses that do not fit, such as large or negative amounts.
- A47a/A47b. These question just ask if the head has a computer (including a laptop) available to him/her, and if so, does he/she connect to the internet with it.
- These questions loop for the Wife/"Wife" is there is one in the FU. Answer YES if Wife/"Wife" uses the same computer as Head.

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Sections BC and DE – Employment of Head and Wife/“Wife” (H/W)

Objective

Regardless of whom your Respondent is, *Section BC is asked about the Head of the FU, while Section DE is asked about the Wife /“Wife”*. This is extremely important. A mistake here can mean hours of work by study staff, and tons of missing data.

The BC and DE sections are parallel in form and function, and in some cases share the same variables/screens in the application. Those of you who have been PSID interviewers in the past will notice that former Sections B and C have been consolidated into BC, and former Sections D and E into DE.

BC/DE1–3. It is crucial that you get an accurate reply to BC/DE1-3, as this will determine the path through the entire employment section, indicating whether Head or Wife/“Wife” (H/W) is currently employed or not currently employed. Please enter codes **for all mentions R gives** at BC/DE1:

- 1) **WORKING NOW:** H/W has an employer (or is self-employed) and is currently working (i.e., 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 on extended sick or maternity leave (see Code 2).
- 2) **ONLY TEMPORARILY LAID OFF:** H/W 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 parent on official maternity/paternity leave; a self-employed businessperson whose store is closed for repairs.
- 3) **LOOKING FOR WORK, UNEMPLOYED:** H/W 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.
- 4) **RETIRED**
- 5) **DISABLED, PERMANENTLY OR TEMPORARILY**
- 6) **KEEPING HOUSE**
- 7) **STUDENT**

R may mention these codes even though follow-up questions reveal that they are working for money now or have been working recently (BC/DE3). It is not necessarily an inconsistency. A retired person, who works for extra income on occasion, will still likely refer to him/herself as retired. Other examples are full-time students; homemakers; women who *quit work* to have a baby (rather than taking maternity leave).

Current Main Job and Work History

Employer Name

BC/DE4-7. You will be asking employer's names for every job that H/W has or has had since January 1, 2007. This may elicit concerns about confidentiality from some Rs. Tread softly here, using minimal persuasion only. Explain that we do not release the employer's name to researchers. Instead, we use them during the interview to keep track of different jobs when people have more than one.

We also use the names to help determine the occupation and industry codes for each job. You can also 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 BC/DE4-7 to construct a short job name or title for referencing in succeeding questions.

A "job" means getting paid money for your activity

In the PSID, in order for an activity to be considered "work" or "a job", **the individual must be compensated for his/her efforts by — money.** Bartered goods or favors given in return don't count. For example, a woman who keeps the books for her husband's business (she is not a co-owner) and isn't directly paid by him does not have a "job" in PSID terms.

Contrariwise, if you do an activity and get paid for it, it's work to us, even if the individual doesn't consider it so. For example, a retired person who makes craft objects "as a hobby" and sells them has a job.

The exception to this rule about getting actual money for work is people who have embarked on a money-making business venture but haven't received any money from it yet. The key here is their expectation of a monetary award for their efforts.

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.

BC/DE20. **OCCUPATION:** Follow the guidelines below to get complete information on H/W's job and 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 H/W works is usually insufficient in response to the occupation questions (e.g., if H/W "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 H/W does on the job**. For example, if someone says "engineer," that may mean H/W: (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 more specific information here, so that distinctions between skilled, semi-skilled and unskilled workers can be made. If H/W 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, if a college teacher, what subject(s) they teach..

- 5) Particularly unacceptable answers are: factory worker; construction worker; driver (of what?); sailor (officer? enlisted man?); manager/supervisor (what kind of group does H/W supervise?); sales (what does H/W sell? retail or wholesale?); clerk (what does H/W do?); mechanic/repair (what does H/W repair?); apprentice (to what trade?); inspector (of what?). In most cases one of the probes listed here will elicit sufficient information. **If H/W works both for him/herself and for someone else**, here are some examples where we want a full description: (a) H/W works for a firm of which she/he owns a substantial portion; (b) H/W sells on commission (e.g., selling insurance, real estate).
- 6) When H/W works for a branch of the **military**, be sure to determine whether he/she is “in” the military (i.e., a serviceman or woman) or a civilian employee of the military.

BC/DE21. **INDUSTRY:** 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 BC/DE21 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 **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 someone **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, the academic subject if on the college level, and type of school: vocational? private?
9. **Organizations:** profit? nonprofit?
10. **Factories/Foundries/Manufacturing** (material produced): brass? iron? steel? Porcelain sink production is a different industry than steel sink manufacturing; cardboard containers are different from plastic containers, etc.
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 H/W supervises or manages are: sales? data processing? etc.

BC/DE22. Be careful with the following situations and record as many details as possible in F2 comment boxes:

Farmers/farm workers and ranchers/ranch workers who work for a larger operation are not self-employed, but employed by someone else.

Incorporated family farm owners, however, **are** self-employed or both-someone-else-and-self-employed.

Full-time salaried professional people who have separate private practices or clients in addition to their regular job, should divide these two roles into separate money-making jobs. If they can't, record them as employed by **BOTH** someone else and self, ask 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**.

BC/DE23. Many self-employed people and professionals do not consider what they do a "business" and don't believe BC/DE23 applies to them. Mark them **UNINCORPORATED** and make an F2 note. If R is very clear that some other category applies (e.g., partnership), note it in the F2 note.

BC/DE25a. We are looking for the number of employees at the location The H/W work. If they work for Walmart, we want to know how many people are employed at that particular store, not nationwide.

ENTER "1.0" and F2 NOTE for responses that do not fit, such as large or negative amounts.

BC/DE25b-25f. Unfolding brackets.

BC/DE26–27. We are **not** asking whether H/W belongs to *some* labor union, but only whether he/she belongs to *the specific* labor union covering his/her current job.

BC/DE28. The Question asks if the H/W is **required** to use a computer.

- BC/DE29–39. Questions BC/DE29, 30, 33, 36, 37, 38 refer to H/W’s *regular* pay. BC/DE31, 32, 34, 39 refer to rates of pay for *overtime or extra hours*. We want *current* (2009) salary/wage and overtime rates, *not* 2008 rates. Probe for specific dollar amounts as much as possible, and be sure to check the appropriate time period for the amount given.
- BC/DE29. The OTHER category is for everything that is **not** salary, hourly, or combinations of salary or hourly with tips or commissions (Codes 1–6). Just select OTHER and then select from the BC/DE38 choices.
- BC/DE30. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- BC/DE31. This should be NO if H/W’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 H/W is paid a fixed salary plus additional pay for overtime hours, the reply should be YES.
- BC/DE32, 34. 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 (H/W) 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 (H/W) 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.
- BC/DE 32A
BC/DE33. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- BC/DE34A. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- BC/DE36-
BC/DE 37. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- BC/DE38. OTHER ways H/W is paid for regular work time. Select only one of codes 1, 2, 5, 6 or 7 to describe other forms of payment.

- BC/DE39. We know that this question may be difficult for some situations, but try to get an estimate from the Respondent.
ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- BC/DE41. By **employer**, we mean **company, firm, or organization**, not a specific boss. If the company changed owners, note the change(s) in an F2 note, and if H/W worked several different times for this *same* employer, give us the total (“altogether”).
- BC/DE42a. We’re trying to get actual number of weeks worked during the year; especially important for people with non-standard work schedules, such as fire fighters, members of music band, etc.
- BC/DE45. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- BC/DE51. We are simply looking for the reason H/W left that job.
- BC/DE64. “**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 H/W has now* to something else.
- BC/DE65. 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. H/W 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 H/W placed or answered any ads. If not, record answers such as “checked want ads” at code 7 – OTHER.
If R still says “internet”, “Website”, “On-Line”, “On the Computer” etc. after probing, enter DK. The point of the question is to find out how actively employment was being pursued.

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Section F – Housework, Child/Adult Care, Food, Vehicles and Expenses

- 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 BC (for the Head) or Section DE (for the Wife/“Wife”). If R is unable to separate the time, make an F2 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 an F2 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 Series. Questions only come up when someone was under 15 in 2008 **and** was in the FU for any part of 2008. This checkpoint is coded automatically in Blaise.
- F6a/F6b. We are looking for any government help the FU may have received by the children receiving free or reduced lunches or breakfast.

F6d. We want the **total annual child care costs** for all of these children (under 15) in 2008. Remind R of occasional babysitting, before/after-school care 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”).

To draw the line between what expenses are covered here and which under school expenses at F82, think about the purpose of the care. If it’s outside of required schooling, it is child care costs that should go here. But care that is a substitute for public school, such as a kindergarten program that a child attends in lieu of kindergarten in the public school system should be tuition at F82. (If the child attends for the full day, the costs should be split between here and F82, since kindergarten is usually only half a day).

ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.

F6i. Did someone in the FU receive food through the WIC program?

F7/F7a. We want to know if any adult was in an Adult care center, if so, how much did that cost the FU.

ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.

F7c. Did any elderly FU member receive reduced-cost meals?

Food costs for FU only

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 an F2 note giving the gender and age of any “extra eaters” (e.g., “Amounts at F18 and F20 include food for non-FU female, age 35 and non-FU male age 41”).

Specify time period

Be sure you have specified a time period for each amount you list. Is the amount per week? Month? Two weeks? Or what? There is great variety in what people report here, so please make sure to be specific.

F8/11/14. “Commodity stamps” is an obsolete regional term that an R might use when referring to food stamps. Commodity stamps are issued by the local government, whereas food stamps are issued by the federal government. If R says the FU received commodity stamps, select **YES** and ask F9-10/F12-13.

F9/12/16. F9, F12, and F16 ask for the cash value of the stamps, for the **entire year** of 2007, 2008, or 2009, respectively. 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 F10/13/14a. Sometimes, some FU members are eligible for food stamps while other FU members are not. Probe for the number of FU members who were issued food stamps. If the R includes non-FU members here (e.g., daughter with own Coversheet lives in the HU), do *not* count them.

ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.

F18/F22. 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. 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?*”

ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.

F20/F24. 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 (e.g., pizza). The distinction between F18/F22 and F20/F24 is that some service (e.g., cooking, delivery) is included in the cost of the food. Do not include food not paid for, for example, “meals on wheels” delivered as part of a community service and not directly paid for by the FU.

ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.

F21/F25. 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.), *but do include* lunches eaten at restaurants during the working day.

ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.

- F47. These must be owned or leased by FU members only, and for personal (not commercial) use only. They must be licensed for road use, and used routinely by the FU (i.e., everyday use). **We don't count** collectors' item cars or classic cars, motor homes, farm or recreational vehicles **or motorcycles**, even if this is their "every day" transportation vehicle. We ask follow-up questions on only the three newest vehicles.
- F48-50. These next questions 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 a drop-down menu.
- F48. ENTER "1.0" and F2 NOTE for responses that do not fit, such as large or negative amounts.
- F57. 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.
- F61–74. These questions are asked for vehicles bought or leased "since the 2007 interview" when asked on Reinterviews; but "since January, 2007" when asked for Recontacts and Splitoffs.
- F61. 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.
ENTER "1.0" and F2 NOTE for responses that do not fit, such as large or negative amounts.
- F66. This is the amount of the original principal, or amount borrowed.
ENTER "1.0" and F2 NOTE for responses that do not fit, such as large or negative amounts.
- F64, F67
F69, F70. ENTER "1.0" and F2 NOTE for responses that do not fit, such as large or negative amounts.
- F71. The initial outlay of money for a lease should include the down payment plus any fees paid at the time of the lease.
ENTER "1.0" and F2 NOTE for responses that do not fit, such as large or negative amounts.

Questions F77-81 asks about transportation related expenses for the FU. They use some of the information from the questions just asked. Be sure Respondent understands the changes in the time references of the questions.

Questions F82-86 ask about education related expenses incurred by the FU in the year 2008.

- F72-74 ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- F77. This should include insurance for all personal vehicles, not just the three newest they may have told us about. 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. Please give us enough information so that we can later convert the answer to an annual amount.
ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- F79. The section just above asked about purchase or lease payments for vehicles purchased or leased since 2007. 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 2007**. The question will always reference the calendar month before the month of interview.
ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- F80-81. 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.
- F80A-F80C ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- F81A-F81C ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.

- F81c spec. When “other transportation costs” has non-zero amount entered, probe what these “other” expenses were.
- F82. 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 2008. **Do not include** child day care, nursery school, or preschool expenses in the total expense amount. If the only expense the FU had was for child day care, nursery school, or preschool, select 5 – NO. Daycare expenses were asked about earlier in this section.
- Expenses paid for using a school or college loan are valid and should be recorded.
- F83. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- F84-86. Record any other school-related expenses the R mentions besides those listed in F82, and the total amount of these other expenses for all FU members during 2008.
- F86. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- F87. This question asks how much was spent on home repairs and maintenance during the year of 2008. How much is spent during an average month, or week, is also acceptable. **Do not include major home improvements in this question.** Examples of home repairs and maintenance are plumbing work, electrical work, and painting. Amounts can be given per month or year.
- ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- F87a-F87c. Unfolding brackets

F88. This question asks how much was spent on household furnishings and equipment during the year of 2008. How much is spent during an average month, or week, is also acceptable.

This question covers the purchasing of carpeting, or any other flooring. Also covered would be the cost of a couch, stove, refrigerator, TV, stereo, DVD, VCR, plus miscellaneous house wares such as cookware and utensils. Amounts can be given per month or year.

ENTER "1.0" and F2 NOTE for responses that do not fit, such as large or negative amounts.

F88a-F88c. Unfolding brackets

F89. This question asks how much was spent on clothing and apparel during the year of 2008. How much is spent during an average month, or week, is also acceptable.

Amounts can be given per month or year.

ENTER "1.0" and F2 NOTE for responses that do not fit, such as large or negative amounts.

F89a-F89c. Unfolding brackets

F90. This question asks how much was spent on trips and vacations during the year of 2008. How much is spent during an average month, or week, is also acceptable.

Do not include money spent on accommodations or transportation during business trips. Amounts can be given per month or year.

ENTER "1.0" and F2 NOTE for responses that do not fit, such as large or negative amounts.

F90a-F950c. Unfolding brackets

F91. This question asks how much was spent on recreation, entertainment, and hobbies during the year of 2008. How much is spent during an average month, or week, is also acceptable. **Remember not to include costs that were mentioned in question A50.** Amounts can be given per month or year.

ENTER "1.0" and F2 NOTE for responses that do not fit, such as large or negative amounts.

F91a-F91c. Unfolding brackets

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Section G – Income

Objective

If Head or Wife /“Wife” reports work income in Section G, hours for that work must be reported in Section BC or DE.

If Head or Wife /“Wife” reports working during 2008 in the employment sections, income from those hours must be reported in Section G.

All wages and salaries listed in Section G should be before taxes and other deductions. All profit or loss amounts should be net (i.e., *after* expenses), but *before* income taxes.

- G1a. You will know from Sections BC or DE whether H/W’s current occupation is farmer or rancher.
- G2. **Receipts** from normal farm operations **include**:
- a) money from sale of cash crops;
 - b) money from sale of livestock, dairy products, poultry, eggs, fruits and vegetables;
 - c) soil bank payments;
 - d) receipts from commodity credit loans, which count as income because they guarantee set prices for crops.
- Farm **receipts** do **not include**:
- a) money from sale of land;
 - b) rent from tenant farmers;
 - c) any crop loans other than commodity credit loans are not considered income.
- ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.

- G3. Farm operating **expenses** can **include**:
- a) expenses for feed, seed, lime, fertilizer, insurance, fuel, tires, repairs to trucks and machinery, rent for machinery, crop storage, irrigation, ginning, veterinary expenses, etc.;
 - b) livestock purchases;
 - c) wages for employees, including any FU Members who are paid for working on the farm but who don't share in the ownership;
 - d) custom work (work done by someone who brings his/her own machinery);
 - e) depreciation;
 - f) interest on loans;
 - g) property taxes (but not federal income taxes).

ENTER "1.0" and F2 NOTE for responses that do not fit, such as large or negative amounts.

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

For amounts less than \$0, enter the minus symbol (-) and then the amount. For instance: enter -6500 to indicate a loss of \$6,500.00.

ENTER "1.0" and F2 NOTE for responses that do not fit, such as large amounts.

Match income & work hours

We must have **work hours for all income** reported in Section G, and **income** for all **work hours** reported in Sections BC/DE. If you are missing income or work hours, call R back **before** sending in the completed interview.

- G5-7a. Do NOT include investment stock ownership in G5. Get details on what the business is and specify who in the family owned it. If the family had more than one business, repeat questions G7a-G11b for each separate business up to 5.
- Many self-employed people are not set up as a "business", so they answer **NO** to G5. If so, be sure the income from their work is reported elsewhere in Section G.

- G6. ENTER "1.0" and F2 NOTE for responses that do not fit, such as large or negative amounts.

G8. Remember that “family” refers to **members of this FU only!** Check all that apply.

G9a/G9b. **These questions are crucial.** If the Head put in work time, these hours should be reported in Section BC, and Wife’s/“wife’s” work time should be reported in Section DE. If not, the CAI application will prompt you to probe for that information here.

G10. If R doesn’t understand the question, select **DON’T KNOW**. If some FU member owned a business in 2008, but R doesn’t know whether the business was incorporated, enter what information you can in an F2 note and select **8 – DK**.

G11, G11A. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.

G11b. The amount given here is net profit (i.e., after expenses), the amount they paid income taxes on. If part of this amount is counted as H/Ws “draw” and another part as profit from the business, give us both sums separately in an F2 note and tell us which is which. Record the total profit as the final answer; do not double-count the draw.

If the Wife/“Wife” or other FU member is not a part owner and is paid wages or salary by the unincorporated business, that amount should not be included here. It belongs with the Wife’s/“Wife’s” or OFUM’s job income questions. If Wife/“Wife” or other FU member is part owner, we would like their separate part(s) of the total profit recorded in an F2 note, in addition to the total profit, if possible. If only the total amount is known, write in the total amount and which FU members received it.

For amounts less than \$0, enter the minus symbol (-) and then the amount. For instance: enter -6500 to indicate a loss of \$6,500.00.

ENTER “1.0” and F2 NOTE for responses that do not fit, such as large amounts.

Get
details!

The secret to success on these questions is to get as much detail as possible and to make frequent F2 notes.

- G12. If Head was working in 2008, this question almost certainly should be marked “YES”. In section BC we ask about current pay rates; this question asks about **last year’s** earnings. Note the section of the question referring to the unincorporated business—this only appears when the FU owns an unincorporated business and has just gone through that question sequence.
- G13. This question applies only to current Head. For most wage-earners, the amount here is the income reported on the W2 form(s). It should include income from all jobs, if Head had more than one. Here we catch small amounts from part-time jobs that were not mentioned while you were asking Section B/C. Watch out for:
- Fixed salary rates:** if Head now makes \$10,000 a year, this doesn’t necessarily mean that he/she made \$10,000 in 2008. We want total 2008 wages/salary, not the current salary rate.
- Complicated work history:** if Head had several jobs and was unemployed during part of the year, remind her/him of the several jobs and get total income from all 2008 wages.
- Self-employed Heads:** wages and salaries that unincorporated business people pay themselves should not be listed here; this should be recorded at G11b. However, wages from any other job or incorporated business should be listed here.
- If an amount is given for both G11b and G13,** probe to be sure that it is not the same money recorded twice.
- ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- G14. Note the phrase “in addition to this.” If R has already included some or all of the income from these sources in G13, do not double-count it.
- G16. If earnings are solely from bonuses, overtime, tips or commissions, select YES.
- G17f–G23. **If there are no work hours reported** in Section BC **for income recorded** at G13 and/or G17a-e, you must complete the supplementary question sequence (G17J1-G17J10), which the computer program will automatically prompt you to ask.
- G17. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.

- G18a. **PROFESSIONAL PRACTICE:** Includes self-employed doctors, lawyers, architects, CPAs, etc., who don't report their earnings as salary or business income, as well as those with income from consulting, honoraria, etc.
- TRADE:** Includes self-employed tradesmen such as plumbers, carpenters, electricians, etc. A carpenter may receive wages from a construction company and also do independent work; this "side" work goes here. Income already given at G11b or G13 should not be included here. We need net income after expenses.
- G18b. **FARMING OR MARKET GARDENING:** If farming is Head's occupation, the farming income should be listed at G2-G4 and not be repeated here; but if Head's current job in Section BC is not farming, include any amounts earned from farming in 2008, no matter how small (e.g., Head grows tomatoes in his back yard and sells them at a fruit and vegetable stand). Do NOT include here rental income received by Head on land owned by Head, but that is farmed by someone else.
- G18c. **ROOMERS OR BOARDERS (Extremely Rare):** This is money paid to Head by **non-FU members** for separate room(s) and/or prepared meals. **HEAD MUST WORK FOR THIS MONEY** (e.g., clean rooms, change bedding, launder clothes, cook), so if income is reported in response to this question, a separate job with work hours should be mentioned in Section BC. If no job is recorded, you are probably dealing with RENT, which is asked after this in G25a.
- We want net income here (i.e., the money received minus expenses). However, if R cannot separate the food costs, tell us the age and gender of the boarder(s) in an F2 note so we can make a calculation.
- NOTE:** Money paid for rent or room and board by an FU member is not included as income here or anywhere else. But money from an HU member who is not in the FU is income. For example, someone who has his own coversheet and shares his parents' HU is considered a separate FU. If he pays his parents for room and board, the amount should be recorded at G19c (or if he pays rent only, recorded at G26a).
- G19a,b,c. It is very important to select the appropriate time unit for which the amount reported is received. This question is asked throughout this section.
- ENTER "1.0" and F2 NOTE for responses that do not fit, such as large or negative amounts.
- G20a,b,c. We want to know during which months of 2008 this income was received. This question is also asked throughout this section and it is very important that you select the correct months for each type of income received.

- G21a,b,c. Again, make sure you have work hours in Section BC for any income reported in these questions. If work hours haven't been reported for income mentioned here, complete the supplementary sequence that automatically follows. If you do not realize you have missed work hours until you are editing, please call R for missing information before sending in the completed interview.
- G22–24. The purpose of this sequence is to help you make sure that **if** Head had work hours on jobs other than the current main job, we get the income from them.
- G24. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- G25a-c. Income from rent, dividends and interest is sometimes paid to Head and Wife jointly. If you can get their separate amounts, put Head's here and Wife/“Wife's” at G59a-c or G63b. If not, include the total here and specify “joint income” in an F2 note.
- G25a. **RENT:** Head may own real estate property that is rented to others. The income should be net, i.e., after expenses are deducted. Expenses include maintenance, property taxes, mortgage payments, etc.
Once again, here is the place to report money paid to the Head by non-FU members for living in the HU (i.e., Head does no work for the money). Rent payments by someone who has his/her own coversheet (and who lives in the HU) are fairly common here.
- G25b. **DIVIDENDS:** Dividends are amounts paid to stockholders by corporations. If Head owns a small incorporated business, he/she may have taken profits out of the business by paying a dividend to him/herself on common stock. These dividends, as well as any income received on other stocks Head owns, belong here.
Sometimes companies pay dividends by giving stockholders more shares. These are stock dividends and should not be included here. However, all cash dividends must be included here, regardless of whether Head used them to buy more stock in the company.
“Dividends” on insurance policies are not income and should not be included.

- G25c. **INTEREST:** Receipts here include interest from all kinds of savings accounts, money market funds, income from government and corporate bonds, interest on mortgages owned (not those Head is paying on), as well as interest received on personal loans made.
- G25d. **TRUST FUNDS and ROYALTIES:** A trust fund is money invested by a person or group of persons for another person known as a beneficiary. If Head is a beneficiary and received payments from a trust fund, these payments belong here.
- G25e. **ADC or AFDC** (Aid to [Families with] Dependent Children) covers needy single parents with children under age 18, as well as two-parent families with the father present in the household but not working.
Please read the acronyms ADC and AFDC to Rs; clarify with full name only if necessary.
If the family is covered by a number of programs, make sure the dollar amount for ADC/AFDC is separate from all other forms of public assistance.
- G25f. **SUPPLEMENTAL SECURITY INCOME (SSI):** SSI is not Social Security, although the Social Security Administration administers the program and a person can receive both. Generally, it's for people who didn't (or can't) work long enough to qualify for Social Security. Three categories of recipients are:
- 1) The **elderly** (those over 65) who did not work enough to qualify for Social Security
 - 2) The **disabled**
 - a) Adult (18 and older) with a physical or mental condition that keeps him or her from working for 12 months, or is considered terminal
 - b) Child (under 18) with a physical or mental condition that would keep an adult from working for 12 months, or is considered terminal
 - 3) The **blind**, either Adult or Child, with severely limited or no vision
- This must be Head's SSI only. Head must be the recipient (i.e., the check is in Head's name). SSI is given to individuals, even children, so be careful. SSI checks received by children but cashed by Head still belong to the child and should be recorded in the younger earner sections (G84c or G94c).
- G25g. **OTHER WELFARE** covers general assistance usually funded by state and local governments. This is a catchall covering the needy that are not eligible for the "categorical" welfare programs asked about at G25e-f.

G26A-G26G. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.

G31–36. **SOCIAL SECURITY:** We want Social Security information about all FU members here to help us avoid double-counting of benefits. If the answer to G31 is YES, record the name and relationship to Head of the individual who received Social Security.

G33. Generally, there are three types of recipients of regular Social Security (not including Medicare):

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

If R says someone is receiving Dependent’s benefits “from Head”, “from Mother”, etc., determine whether they are receiving benefits because they are a dependent of a retired, a disabled, or a deceased person. If the person upon whom they are dependent is

- 1) disabled, select **DEPENDENT OF DISABLED RECIPIENT**.
- 2) retired, select **DEPENDENT OF RETIRED RECIPIENT**.
- 3) If they are dependent survivors of a deceased person, select **SURVIVOR’S BENEFITS**. Check this type also for the lump-sum death benefit to surviving widow/widower and entitled children.

NOTE: Benefits received by unmarried children under 18, or under 19 and full-time high school students, are usually paid to the parents or guardian. Please indicate in an F2 note who the parent or guardian is by name, age, and relationship to Head, if possible.

G34. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.

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

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

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

G38. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.

G40. **PENSIONS:** From previous employers, federal and state employee pensions, etc. Money paid into a retirement plan is not income. It is income only when it is paid out. Include permanent, long-term disability paid in regular payments by employer, but not amounts already reported as armed services related (G37–G39) or Social Security Disability (G33).

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

G41A-G41C. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.

G44a. **UNEMPLOYMENT COMPENSATION:** All the states participate in this program, which they administer with funds from employer contributions and the federal government. The amount of benefits varies greatly.

G44b. **WORKERS COMPENSATION:** Money to replace lost wages for employees injured on the job.

- G44c. **CHILD SUPPORT:** If Head receives child support payments, note it here. Be careful that child support is not confused with ADC payments. Note that child support **received by Wife/“Wife,”** should be listed at G60/G60c-60cc.
- G44d. **ALIMONY or SEPARATE MAINTENANCE:** Payments from an ex-spouse as a result of divorce or separation. Do **not** include child support here.
- G44e. **HELP FROM RELATIVES:** Include money received from relatives who are **not FU members**. This is help in the form of cash, not goods, and does not include gifts for special occasions. The “\$20 my mother sends every month to help out” would go here; “\$100 for a wedding present” would not. Be sure this amount doesn’t double-count rent received from non-FU family members.
- G44f. **HELP FROM OTHERS:** These questions cover financial help given to any 2008 FU member, not just Head. Include both regular and irregular amounts from unrelated individuals outside the FU.
- Include gifts of cash, but not the value of non-monetary gifts. An F2 note indicating regular or irregular receipt, several times or one time, would be appreciated.
- Do not count loans. They have to be paid back and, therefore, do not increase the income of the FU.
- G44g. **ANYTHING ELSE (SPECIFY):** Some examples follow.
- 1) Training Program Allowances: Manpower Development Acts provide vocational training, as well as paying subsistence allowances. Unemployed young adults sometimes receive this form of income.
 - 2) Illegal Sources of Income: Record here if R mentions. If you can get them, any work hours involved would be greatly appreciated!
 - 3) Family allotments: Dependents of armed services personnel on active duty receive allotments from the government. If R tells you her son or husband is in the service, be alert for income here.
 - 4) Government grants of any kind: Be sure this income has not already been reported. Don’t include tax refunds, or GI Bill payments (see G37-G39).
 - 5) Land contracts and mortgages owned: If possible, try to find out how much of the payment is principal and how much is interest.
- G45A-G45G. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.

- G50. The key word here is ANY income. That could be earned, asset, or transfer income. This would include income from employment, pensions, retirement accounts, and also income from investments, inheritance or insurance settlements.
- G51a-G52a. Remember that work hours in Section DE imply income here and vice versa. Make sure Wife/“Wife’s” income from all work sources is recorded, including tips, commissions or bonuses.
- If some or all of the Wife/“Wife’s” income is from work in a business of which she is full or part owner, it may already be included at G5-G11b. If this is the case, make an F2 note “included in business income”. Specify the amount if known. Wage and salary amounts should be before any taxes or deductions.
- G52. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- G52b. Again, if income is reported but no work hours were recorded in Section DE, the appropriate question sequence will automatically be asked.
- G53-63. These questions are the same as those asked for the Head, but in a different order. The same instructions apply.
- G53. **UNEMPLOYMENT COMPENSATION:** All the states participate in this program, which they administer with funds from employer contributions and the federal government. The amount of benefits varies greatly.
- G54. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- G56. **WORKERS COMPENSATION:** Money to replace lost wages for employees injured on the job.
- G57. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.

- G59a. **RENT:** The Wife/"Wife" may own real estate property that is rented to others. The income should be net, i.e., after expenses are deducted. Expenses include maintenance, property taxes, mortgage payments, etc.
- Once again, here is the place to report money paid to the Wife/"Wife" by non-FU members for living in the HU (i.e., Wife/"Wife" does no work for the money). Rent payments by someone who has his/her own coversheet (and who lives in the HU) are fairly common here.
- ENTER "1.0" and F2 NOTE for responses that do not fit, such as large or negative amounts.
- G59b. **DIVIDENDS:** Dividends are amounts paid to stockholders by corporations.
- If Wife/"Wife" owns a small incorporated business, he/she may have taken profits out of the business by paying a dividend to him/herself on common stock. These dividends, as well as any income received on other stocks the Wife/"Wife" owns, belong here.
- Sometimes companies pay dividends by giving stockholders more shares. These are stock dividends and should not be included here. However, all cash dividends must be included here, regardless of whether the Wife/"Wife" used them to buy more stock in the company.
- "Dividends" on insurance policies are not income and should not be included.
- ENTER "1.0" and F2 NOTE for responses that do not fit, such as large or negative amounts.
- G59c. **INTEREST:** Receipts here include interest from all kinds of savings accounts, money market funds, income from government and corporate bonds, interest on mortgages owned (not those the Wife/"Wife" is paying on), as well as interest received on personal loans made.
- ENTER "1.0" and F2 NOTE for responses that do not fit, such as large or negative amounts.
- G59d. **TRUST FUNDS and ROYALTIES:** A trust fund is money invested by a person or group of persons for another person known as a beneficiary. If the Wife/"Wife" is a beneficiary and received payments from a trust fund, these payments belong here.
- ENTER "1.0" and F2 NOTE for responses that do not fit, such as large or negative amounts.

G60a. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.

G60a1. **SUPPLEMENTAL SECURITY INCOME (SSI):** SSI is not Social Security, although the Social Security Administration administers the program and a person can receive both. Generally, it’s for people who didn’t (or can’t) work long enough to qualify for Social Security. Three categories of recipients are:

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

This must be Head’s SSI only. Head must be the recipient (i.e., the check is in Head’s name). SSI is given to individuals, even children, so be careful. SSI checks received by children but cashed by Head still belong to the child and should be recorded in the younger earner sections (G84c or G94c).

G60b. **TANF/FIP /ADC or AFDC** (Aid to [Families with] Dependent Children) covers needy single parents with children under age 18, as well as two-parent families with the father present in the household but not working.

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

If the family is covered by a number of programs, make sure the dollar amount for ADC/AFDC is separate from all other forms of public assistance.

ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.

G60c. **CHILD SUPPORT:** If Head receives child support payments, note it here. Be careful that child support is not confused with ADC payments. Note that child support **received by Wife/“Wife,”** should be listed at G60/G60c-60cc.

ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.

- G60d. **OTHER WELFARE** covers general assistance usually funded by state and local governments. This is a catchall covering the needy that are not eligible for the “categorical” welfare programs asked about at G25e-f.
ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- G61. **PENSIONS:** From previous employers, unions, federal and state employee pensions, etc. Money paid into a retirement plan is not income. It is income only when it is paid out. Include permanent, long-term disability paid in regular payments by employer or unions, but not amounts already reported as armed services related (G37–G39) or Social Security Disability (G33).
ANNUITIES: Regular payments, usually for 10 years, 20 years, or life. Individual Retirement Annuity (IRA) payments are included here.
- G61a. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- G62a. **HELP FROM RELATIVES:** Include money received from relatives who are **not FU members**. This is help in the form of cash, not goods, and does not include gifts for special occasions. The “\$20 my mother sends every month to help out” would go here; “\$100 for a wedding present” would not. Be sure this amount doesn’t double-count rent received from non-FU family members.
ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- G62b. **HELP FROM OTHERS:** These questions cover financial help given to any 2008 FU member, not just Head. Include both regular and irregular amounts from unrelated individuals outside the FU.
Include gifts of cash, but not the value of non-monetary gifts. An F2 note indicating regular or irregular receipt, several times or one time, would be appreciated.
Do not count loans. They have to be paid back and, therefore, do not increase the income of the FU.
ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.

- G63. **ANYTHING ELSE (SPECIFY):** Some examples follow.
- 1) Training Program Allowances: Manpower Development Acts provide vocational training, as well as paying subsistence allowances. Unemployed young adults sometimes receive this form of income.
 - 2) Illegal Sources of Income: Record here if R mentions. If you can get them, any work hours involved would be greatly appreciated!
 - 3) Family allotments: Dependents of armed services personnel on active duty receive allotments from the government. If R tells you her son or husband is in the service, be alert for income here.
 - 4) Government grants of any kind: Be sure this income has not already been reported. Don't include tax refunds, or GI Bill payments (see G37-G39).
 - 5) Land contracts and mortgages owned: If possible, try to find out how much of the payment is principal and how much is interest.
- G63b. ENTER "1.0" and F2 NOTE for responses that do not fit, such as large or negative amounts.
- G63-63c. If Wife /"Wife" had more than one other source of income, note source amounts and when received in an F2 note. Probe, if necessary, to make sure income here hasn't already been reported in G25-26, and that it is the Wife's/"wife's" own income. Note all those "joint" amounts (e.g., interest, dividends, ADC).

Objective

On Reinterview and Recontact CSs, questions G75–G90 are asked of OFUMS age 16 or older, who have been in the FU for any part of 2008. This may include people who are movers out (including people who died or went into institutions) in 2008–2009.

On Splitoff coversheets, these questions are asked of all OFUMS who are at least 16. The application will select the correct OFUMS for you. This is because we treat Splitoff FUs as if they were together for all of the previous year, regardless of when the FU was actually formed.

The questions cover jobs held by the Ofum, various kinds of income received, and level of education.

- G75. You may select as many codes as apply to the OFUM's current situation. (See BC1-BC3/DE1-DE3 QxQs for definitions of employment status.)

- G76–82. If this person’s employment was irregular, try to get as much information as you can about each job in 2008. We’re after total hours (weeks x hours-per-week) and total amount earned.
- G77. **For Spanish interviews**, record answers verbatim in Spanish and translate into English at post-interview edit.
- G78. List total annual income from each job here. If R gives you a per month or per week rate, record the unit of time and number of units.
ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- G79. This figure should be the number of weeks in which any work was done.
- G81. If employment was irregular and R can’t give hours per week, get an estimate of the total number of hours worked in 2008 at that job.
- G83. “Income” in this sequence refers to non-labor income; all income from work should be included at G78, not here.
- G84 Series Retired or disabled adults may have income from pension plans or Supplemental Security Income (SSI). If they received Social Security and you recorded it back in G31–G35, do not record it again. But, if you missed this Social Security, collect it here and make an F2 note.
If R mentions “welfare,” ask whether the welfare is ADC, AFDC, or some other kind. **Get the explicit source whenever possible.**
Income from interest, dividends, and trust funds should also be included here.
- G84a-mm ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.

G88–90. These questions about OFUM’s education should be asked for each 2008 OFUM Member age 16 to 50.

Objective

Questions G92–G98 are asked about Younger Ofums (age 15 or younger), who were in the FU for any part of 2008.

This section is important for gathering information about any child who might have received income. Sometimes children make money from odd jobs, a trust fund, a paper route, babysitting, etc. Please provide details for each amount.

G94b. If a child has money in savings, be sure R is giving you only the interest earned. If R says “son has \$600 in savings”, probe “And how much of that is interest earned in 2008?”

G94c–e. Be careful not to double count income already reported as received by the Head or Wife/“Wife” for the child, such as:

- a) Supplemental Security Income (SSI) can be received by these dependent OFUMs, regardless of age. Ask whose name is on the check. If it is the child’s, enter the income here and not under Head’s/Wife’s/“Wife’ s. If it is someone else in FU, report it under his/her SSI income and not here under the child’s SSI.
- b) Child support, ADC/AFDC, etc., belong in Head/Wife/“Wife” income (whoever received it).
- c) Social Security should be in G31–G35, listed under the parent or guardian of these dependent children.

G94a-f. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.

G99–100. This applies to anyone in the FU, and any kind of money not already covered. If you are not sure whether a sum belongs here, please specify the source in an F2 note. (**Example:** R made \$10,000 profit from selling his cottage.) Also leave an F2 note here if you discover that income, previously reported, more appropriately belongs here.

G100. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.

- G101. If the G100 amount includes an inheritance, we want to know the separate amount.
- G102. There are two ways of deducting expenses for federal income tax:
- 1) the standard deduction is an amount allowed taxpayers automatically for expenses. Those who file forms 1040EZ or 1040A use the standard deduction.
 - 2) itemized deductions are used when the taxpayer's actual amounts exceed the standard deduction amount and they want to take advantage of this. People buying their own homes, for example, would itemize interest and property taxes that are usually greater than the standard deduction.
- G102a-b. ENTER "1.0" and F2 NOTE for responses that do not fit, such as large or negative amounts.
- G103–104. We are primarily interested in support given by Head/Wife/"Wife", but "you" can mean anyone in the FU. The RELATIONSHIP TO HEAD of the persons who received the support will enable us to sort it out. The support must be given in 2008 by anyone in the FU to anyone **not** in the FU at the time. **Example:** money to grown children away at college, child support for children living somewhere else, or money to help parents or other relatives not living in the FU.
- G104. ENTER "1.0" and F2 NOTE for responses that do not fit, such as large or negative amounts.
- G105. Regardless of whom R is or who in the FU gave the support, we want the Relationship to HEAD of each person who received the money. **Example:** If an OFUM son gave money to his grandfather (i.e., Head's father), the relationship to Head would be entered as "FATHER". Write an F2 note if necessary.
- G106. We want the total of all support given by all FU members in 2008.
ENTER "1.0" and F2 NOTE for responses that do not fit, such as large or negative amounts.
- G107–110. We want to know whether any of the money given to support a child was child support or whether any support given to an ex-spouse was alimony. We are looking for court-awarded amounts, and please get separate amounts if possible.

- G110. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- G112–114. This information is used in our tax calculation program, so we mean “dependent on you for more than half of their total support” in the same way that the IRS does. In other words, would they be able to claim these persons as dependents on their 2008 income tax return? Again, we are primarily interested in support by Head/Wife/“Wife”, but if another FU member provided more than half of the support of these dependents, please indicate which OFUM that was (use name, age and Relationship to Head, if possible) and how many of the dependents in G112–G114 depend on their support.
- G113. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.

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Section R – Off-Year Income

R2. We mean the total **earnings from all jobs** Head had in 2007: wages and salary, bonus, commissions, profit from business and/or self-employment. You can enter zero if Head “broke even”, but please add an F2 note to that effect. You cannot enter a negative amount for a net “loss.” Enter a note indicating the amount of the loss and then a ‘refusal’ answer in the amount field of R2.

ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.

R2. If there is a Wife or “Wife” in the FU this set of questions will be asked about her. If she was employed in 2007 the series will start with R2. If she wasn’t employed in 2007, then application skips to R4.

R20. This question asks if **anyone** listed in the family unit received Social Security.

R25. This question asks if **anyone** listed in the family unit received pension income.

R33. This question asks if **anyone** listed in the family unit received income from Unemployment Compensation.

R37. This question asks if **anyone** listed in the family unit received income from Workers Compensation.

R41. We are asking whether anyone in the 2007 FU received “public assistance” in 2007. By “public assistance” we mean what was generally called ADC or AFDC, but often called “welfare” or “general assistance.” These state-administered programs are 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).

R47. We mean SSI received by any FU member in 2007. **SSI is not Social Security**, although the program is administered by the Social Security Administration and a person can receive both. Generally, SSI is 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

R51. This question asks if **anyone** listed in the family unit received income from any other welfare or assistance program.

R55. CHILD SUPPORT is money from an absent parent to support a child younger than 18 in the FU. Usually that refers to court-awarded child support, but could also include support that is not court-ordered. SUPPORT is money for food, clothing, shelter, and other necessities, but not gifts (birthday, Christmas, etc.) of money or any non-monetary items. The time reference is 2007.

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Section W – Wealth and Active Savings

Objective

This question series W1–W42 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, 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 FU’s main home**. We have already asked about the main home in Section A, and W10–W14 will ask about working farms and businesses. What we are looking for here are second homes, time shares, rental property, land contracts that the FU holds (i.e., money owed to the 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 goes 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 an F2 note attached to an RF answer [Alt–R].
ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- 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 F, 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 an F2 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 an F2 note.
- ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- 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, which goes in W15–W20 below. Please notice that we ask CURRENTLY own part or all, as opposed to other questions about farms and businesses that refer to last year or 2 years ago.
- 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.
- ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- 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.
- ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.

- W17–W20. This is another series to help Rs who answer **DON'T KNOW** or **REFUSED** to give a rough estimate. We would prefer R's best estimate to their answers to this series. Again, encourage Rs who say "don't know" to answer these questions; encourage Rs who refused until you sense a definite refusal.
- W20. ENTER "1.0" and F2 NOTE for responses that do not fit, such as large or negative amounts.
- W21. Here we want only money in private annuities or Individual Retirement Accounts (IRAs) that were purchased by FU members directly. **Do not include** employer-based pension annuities.
- W22. We want the current value of all such annuities or accounts owned by all FU members.
ENTER "1.0" and F2 NOTE for responses that do not fit, such as large or negative amounts.
- 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 an F2 note attached to [Alt-D] or [Alt-R].
ENTER "1.0" and F2 NOTE for responses that do not fit, such as large or negative amounts.
- W29–W32. See W17–W20 instructions above.
- W31e. ENTER "1.0" and F2 NOTE for responses that do not fit, such as large or negative amounts.

- 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.
- Include such things as antiques, art, gold coins, etc. We mean valuable collections held as investments, **not** collections with only sentimental value to the owner.
- 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.
- ENTER "1.0" and F2 NOTE for responses that do not fit, such as large or negative amounts.
- W35-37. Unfolding brackets-see W3-W5.
- 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.
- ENTER "1.0" and F2 NOTE for responses that do not fit, such as large or negative amounts.
- W40-42. Unfolding brackets-see W3-W5.

The preceding asset questions (W1–42) were asked in 1999 and 2001. In order to compare that information with current estimates, we have to know about three potential sources of change.

- 1) The amount of change that is due to capital gains and losses, and interest rates.
- 2) Change due to the FU's saving and consuming behavior.
- 3) Change due to people moving in and out of the FU.

This next series of questions,(W43–W128) is designed to help us measure these changes. We have perhaps repeated the phrase “since January 2007” too often in this. However, it is very important that R be made continually aware of the time frames being referenced.

- 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.
- ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- W45-W47. Unfolding brackets-see W3-W5.
- 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.
- W49. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- W50-W53. Unfolding brackets-see W3-W5.

The questions in the series W54–W101 attempt to get a measure of active investment behavior.

- W54–W55. We want to know the net value (sale price minus debt owed) of the main house the FU sold since January 1, 2007. If FU sold more than one main home, ask about the one owned in January 2007.
- W55. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- W56–W58. Unfolding brackets-see W3–W5.
- W59–W60. Do NOT include farms, businesses, or money spent on additions and repairs here. Use the W1 QxQ for what to include here (i.e., real estate other than FU’s main home). Although the questions here don’t say so, we **want net values, 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, for example, 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 F2 notes.
- W60. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- W61–W63. Unfolding brackets-see W3–W5.
- W64–W65. This reads like W59–W60, but **here the FU was the seller** of the properties and received the money, and the period referenced is since January 2007. Here again we’re talking about a net amount—the total of the selling prices of all real estate (excluding farms and businesses) the FU sold in the last two years, minus any outstanding mortgage debt remaining on the property, and minus anything spent for improvements.

- W65. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- W66-W68. Unfolding brackets-see W3-W5.
- 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.
- W70. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- W71-W72. Unfolding brackets-see W3-W5.
- W73–W74. As with the real estate properties, we are looking for investment since 2007 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.
- W74. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- W75-W77. Unfolding brackets-see W3-W5.
- 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. Notice that the period here is from January 2007.

- W79. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- W80-W82. Unfolding brackets-see W3-W5.
- W83–W86. We are trying to separate the total change in the value of the FU’s stock into that which was caused by the FU’s 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.
- W86. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- W87-W90. Unfolding brackets-see W3-W5.
- W91. This sequence is for FUs that *bought stock, but did not sell any*, in the last 2 years. See W83–W86 instructions above.
- ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- W92-W95. Unfolding brackets-see W3-W5.
- W96–W97. This sequence is for FUs that *sold stock, but did not buy any*, in the last 2 years. See W83–W86 instructions above.

W97. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.

W98-W101. Unfolding brackets-see W3-W5.

Objective

A major cause of change in the FU’s 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 (W102–W111) 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.

W102-103. We are asking about assets (\$5,000 or more) that persons who were living in the FU in 2007 have since taken with them when they “moved out.” This includes any of the kinds of assets we have just asked about.

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 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.

W103. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.

W104-W107. Unfolding brackets-see W3-W5.

W108. 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 2007 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.

ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.

W109-W111. Unfolding brackets-see W3-W5.

- W113-114. Again we are asking about assets of \$5,000 or more, but this time about assets brought into the FU since 2007 by persons “moving in.” Use the value of the assets at the time they were brought in, not their current value. If none were brought in, enter a zero at W114.
- W114. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- W115-W118. Unfolding brackets-see W3-W5.
- W119. Include debts as described above that FU members brought into the FU when they moved in. If they brought in no debts of \$5,000 or more, enter a zero at W119.
ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- W120-W122. Unfolding brackets-see W3-W5.
- W123-W125. 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, go back to W123 and change it to “NO.”
- W125. Get value at the time it was received, not current value.
ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- W126-W127. Unfolding brackets-see W3-W5.
- W128. See instructions for W123–W127 above; up to three mentions are permitted here.

- W129. By “inheritance” we mean a financial gift of money, or other possessions upon death.
- W130. By “inheritance” we mean a financial gift of money, or other possessions upon death. This is not to the exclusion of one’s children or other recipients.
- W131. By “inheritance” we mean a financial gift of money, or other possessions upon death. This is not to the exclusion of one’s children or other recipients.
- W134. We are asking for the R’s expectations for their children, that is, not what R hopes will happen, but what R expects to happen.
- W135-W136. We want R’s subjective estimate. If Head was not living with parents, then the question applies to the family in which he/she grew up. “Poor,” “average” etc., are acceptable.
- W139. “Parent” includes step-parents.
- W140. “Parent” includes step-parents.
- W141. “Parent” includes step-parents.
- W142. “Parent” includes step-parents.
- W143. “Parent” includes step-parents.

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Section P – Head and Wife/“Wife” Pensions

This section is divided into four parts:

- 1) Head’s Pension from a Current Employer (P1–44)
- 2) Head’s Pension from a Former Employer (P45–69)
- 3) Wife/“Wife’s” Pension from a Current Employer (P71–114)
- 4) Wife/“Wife’s” Pension from a Former Employer (P115–139)

The Q by Qs for the Head questions will be found under the relevant questions below. The Wife/“Wife” questions are exactly parallel to the Head questions. Rather than repeating the Q by Qs under the Wife/“Wife” question numbers, we’ve simply referred you to the comparable question in the Head series.

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 job** (Section BC) 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).
- If the Head has never worked, the application skips to the Wife’s/“Wife’s” series, if there is a Wife/“Wife” in the FU.
- Note that P1 asks not only whether Head is eligible, but is he/she **covered by a pension plan** at his/her **current job employer or through your union**.
- P6. Although we ask how many years Head has been covered by the pension plan, 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, but 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.
- P13. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- P15. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.

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 (Type A at P46) 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. 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 (Type B at P46) base benefits on how much has accumulated in the individual's account, 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.

401-K This plan allows employees to set aside tax-deferred income for retirement purposes, in some cases the employer matches their contribution. The name 401-K comes from the IRS section describing the program.

403-B This plan is similar to the 401-K, but one which is offered by non-profit organizations, such as universities and some charitable organizations.

ESOP "Employee Stock Ownership plan" is a plan that acts as a tax-qualified, defined contribution retirement plan by making the corporation's employees partial owners. Contributions are made by the employer and can grow tax-deferred, but unlike other retirement plans, the contributions must be invested in the company's stock.

SRA "Supplemental Retirement annuity" is a contract designed to provide payments to holder at specified intervals, unusually after retirement. The user is taxed only after taking distributions or if they withdraw funds from the account.

Thrift Savings Plans Is a retirement matching plan for employees of the United States government. It provides exposure and participation in 5 stock and bond bond index funds

Stock or Profit-sharing plans An arrangement is which an employer shares some of its profits with its employees. The compensation can be stocks, bonds, or cash, and can be immediate or deferred until retirement.

Money Purchase Plans A plan in which the amount of the contributions each employee receives employer is in proportion to that employee's wage. Unlike profit sharing plans, these contributions are mandatory every year, regardless of profits.

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 as 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.
- P18. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- P20. This means total in the account today, including employee’s and employer’s contributions. Probe /BE/ as needed.
ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- P21. This is that “vesting” issue again. We mean how much of the total in P20 could they withdraw 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.
ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- P23/P26/P26a. 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 give the details at P26a.
- P27/P31/P31b. 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 pension amount in dollars per month or year, a percentage of what their final pay will be, or as a lump sum.
- P34. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.

- 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 begin.
- 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 their only pension options. Not all such plans have employer contributions, so we ask P43–P44.
- P44. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.

Head's Pension from a Former Employer

- P45–P69. Here we ask about pensions from a former employer. All the different 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. 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 (Type A)** and **Defined Contribution (Type B)** pension types is made here as was made at P16. Again, the pension plan may have elements of both types, so 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. We want the amount that was in the account when Head left the former employer; it can be zero.
ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- P48. An employee has certain options for accumulations in his/her pension account when they leave an employer. He/she can withdraw the money, or cash it in, or he/she 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 by “converting” it to an annuity. This is **not** a multiple response item, because usually only one option can be taken. If R gives multiple responses, select the 7 – OTHER answer and give the details of all responses in an F2 note.
- P49. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- 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.

- P51. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- 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.
- P54. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- 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.
- P57. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- 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.
ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- 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.
- P62. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- 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.

- P63. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- 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.
- P65. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- 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. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- 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.

Wife/“Wife” Pension from a Current Employer

Objective

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. Only Wives/“Wives” who are **currently employed at a job** (Section BC) will have this series, P71–P114.
- Wives/“Wife’s” who are not currently working, but have worked in the past, are skipped to the series on Pension from a Former Employer (P115–P139).
- If the Wife/“Wife” has never worked, the application skips to the Health Section.
- Note that P71 asks not only whether Wife/“Wife is eligible, but is she **covered by a pension plan** at her **current job employer or union**.
- P76. Although we ask how many years Wife/“Wife” has been covered by the pension plan, R may answer with what year coverage began.
- P77–P78. Wife/“Wife”’s 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.
- P79–P80. Wife/“Wife”’s 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.
- P81–P85. Wife/“Wife” may be **required** to contribute a certain amount (P82–P83) in order to be in the pension fund, but may also **voluntarily** contribute to the fund (P84–P85). 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.
- P86. 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 P116, as Type A and Type B.)

- P87–P89. What amount does the employer contribute, either as dollars per pay period or as a percentage of Wife/”Wife”’s pay. If P88 varies depending on profits, use an F2 note attached to a DK or RF answer. P89 asks at what age Wife/”Wife” could receive retirement benefit payments that include the employer’s contribution.
- P90. This means total in the account today, including employee’s and employer’s contributions. Probe /BE/ as needed.
- P91. This is that “vesting” issue again. We mean how much of the total in P90 could they withdraw if they were leaving their employer today. This could be answered in dollars or as a percentage of the total in P90. Even Rs who DK to P90 may know the percent they can withdraw when they leave.
- P93–P96b. For Defined Benefit plans at P86, 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 P93 and give the details at P96a.
- P97-101a. Here we are asking for the formula for “early retirement” with at least partial benefits. The same procedures as those for P93–P96a apply. Even though R may not know what the formulas are, they may know that there are formulas.
- P102. 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 Wife/”Wife” won’t stay long enough to draw benefits.
- P103-104. We are asking for an estimate of pension amount in dollars per month or year, a percentage of what their final pay will be, or as a lump sum.
- P105-106. Can Wife/”Wife” name a survivor to receive her pension benefits in the event that she does not live long enough to draw them? If so, how much of the benefits can the designated beneficiary receive?
- P107-108. 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 begin.

- P109. We are not asking what is “earliest possible” retirement age or years of service. We are asking at what age people (with whom Wife/”Wife” works) “usually” retire.
- P110-111. 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 P110. 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 P111.
- P112-114. In addition to their main pension plan, such as just described in P71–P111, Wife/”Wife” 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 Wife/”Wife”s who aren’t currently covered by the regular pension plan, these may be their only pension options. Not all such plans have employer contributions, so we ask P113–P114.

Wife/”Wife” Pension from a Former Employer

- P115–P139. Here we ask about pensions from a former employer. All the different pension plans mentioned above can occur here, too, so many of the definitions and procedures described in the P71–P114 QxQs apply here as well. Since these pensions were accumulated while working for a former employer, we ask additional questions about what happened to the money after Wife/”Wife” left that employer.
- P115-116. The same distinction between **Defined Benefit (Type A)** and **Defined Contribution (Type B)** pension types is made here as was made at P86. Again, the pension plan may have elements of both types, so 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 P116–P139. Then cover the second pension in the second loop of P116–P139.
- P117-121. When the pension plan has elements of BOTH types, we ask P117–P121 about the portion where money is accumulated.

- P117. We want the amount that was in the account when Wife/"Wife" left the former employer; it can be zero.
- P118. An employee has certain options for accumulations in her pension account when they leave an employer. She can withdraw the money, or cash it in, or she 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 by "converting" it to an annuity. This is **not** a multiple response item, because usually only one option can be taken. If R gives multiple responses, select the 7 – OTHER answer and give the details of all responses in an F2 note.
- P120-121. 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.
- P122-138. For Wife/"Wife"'s 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.
- P123-124. For Wife/"Wife"'s 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.
- P127-128. For Wife/"Wife"'s who took cash settlement, we want the total amount received and what they did with it. P128 is multiple response, probe /AO/ at least once.
- P129. For those who answered at P122 that they rolled it over into an IRA, we are asking how much was put into the IRA.
- P130-132. 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.
- P133-137. These questions are for those who answered at P116 that their pension from a former employer was a Type B (only) plan. They are similar in nature to P117–P121.

- P134. Again the options of what Wife/"Wife" did with the money when 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.
- P136. If Wife/"Wife"'s account was "converted to an annuity" she is receiving or will be receiving benefit payments. We want the AGE at which 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)?".
- P137. We want what the annuity payments are (or will be) in dollars per month
- P138. 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 Wife/"Wife" left before or after that age. Use "97" if there was no age requirement.
- P139. We are only talking about pensions from former employers here. If Wife/"Wife" had another pension or tax-deferred savings plan that R has not already told you about, a YES here brings up another loop of P116–P138.

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Section H – Health and Health Care Costs

- H1. This is R's broad assessment of Head's current health.
- H1a. This question assesses if Head's health as improved, remained the same, or worsened.
- H1b/H1c. If Head's health was either improved or worsened, how much change has there been.
- H1d. We want a general assessment of Head's health while growing up, birth to age 16.
- H2-4. Include only work-limiting health problems, i.e., problems that limit the kind or amount of work that Head can do on his/her job.

Objective

This question series H5–H7 asks whether Head has ever been diagnosed by a **medical doctor** or **other health professional** as having these eleven specific medical problems/conditions. If R answers **YES** to any of them, we ask how old Head was when he/she first had this health problem or was first diagnosed with a health condition. For health problems such as a stroke or heart attack, we ask if he/she has had a subsequent problem. For conditions such as high blood pressure or Asthma, we ask if the condition was gotten worse. We also ask how much this condition limits Head’s normal daily activities. We are not interested in self-diagnosis, only medical diagnosis. “Ever” means in their lifetime.

Doctors include specialists such as dermatologists, psychiatrists, ophthalmologists, as well as general practitioners and osteopaths. Does not include chiropractors.

The Q by Qs give definitions to help you clarify.

- 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. **Heart Attack**, or myocardial infarction, is a painful and sometimes fatal incident caused by the blockage of one or more of the coronary arteries and the presence of dead or dying tissue in or around the heart. It should **not** be confused with other types of acute events such as fainting or chest pains. Congestive heart failure is **not** a heart attack. Stroke or TIA is **not** a heart attack.
- H5c–H7c. **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.

- H5d–H7d. **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 H5b. Likewise for a Female Head who had high blood pressure during pregnancy, enter YES at H5b.
- H5e–H7e. **Asthma** is a chronic respiratory disease, often arising from allergies, that are characterized by sudden, recurring attacks of labored breathing, chest constriction, and coughing.
- H5f–H7f. **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 such as might accompany a cold or flu, or pneumonia.
- H5g–H7g. **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 (insipidus) 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 he/she had diabetes, even if it is now under control.
- H5h–H7h. **Arthritis or Rheumatism** 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** included here.
- H5i–H7i. **Permanent loss of memory or loss of mental ability** Again, we mean a diagnosis by a psychiatrist, psychologist, or other mental health professional of loss of memory or mental abilities.

- H5j–H7j. **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 external influences such as cultural differences, they are not the result of those conditions. Included are such things as dyslexia and attention deficit disorder (ADD).
- H5k–H7k. **Cancer** means a malignant cell growth or tumor in a major organ or melanoma-type skin cancer. Do not include basal cell carcinoma, basal cell epithelioma, or squamous cell carcinoma.
Include past occurrences that have been successfully treated by radiation, biopsy, chemotherapy, etc., and are now considered cured or in remission.
- H6k3. At what stage is the respondent with this cancer? Getting treatment, in remission, or has the cancer been cured?
- H6k4. We are looking for where the cancer they have/had is/was located in their body. In what part of their body? If it's not listed, then 97 "other", and get enough details so the cancer can be classified.
- H5l–H7l. **Emotional, nervous, or psychiatric problems** Include any condition diagnosed and/or treated by a psychiatrist, psychologist, or other mental health care professional.
- H6l2. What kind of emotional/psychiatric disorder has the respondent been diagnosis with? If not listed, then 97 "other", and get enough details so the disorder can be classified.
Depression is a mood disorder that causes symptoms such as low energy, prolonged sadness or irritability, and lack of interest in daily activities.
Bipolar disorder (also called manic-depressive disorder) is a medical condition that causes extreme mood changes that alternate between episodes of depression, and mania.
Schizophrenia is a severe disorder that causes chronic mental health and cognitive development problems. It often is disabling and can profoundly affect all aspects of a person's life.
Anxiety having the feeling something bad is going to happen even though there is nothing threatening. Social anxiety is one of the most common, in which people feel uneasy in social situations like speaking in front of an audience.

Phobias a lasting and unreasonable fear caused by the presence or thought of a specific object or situation. Examples: Spiders, snakes, heights.

Alcohol use/abuse (alcoholism) alcohol abuse occurs when someone repeatedly drinks even though it causes significant problems in their life. When alcohol abuse continues to occur, it can lead to dependence /alcoholism.

Drug use/abuse (drug addiction) both prescription and illegal drugs can be used and abused. Just as alcohol, continued use of drugs can lead to dependence and “drug addiction”.

Obsessive-compulsive disorder is a type of anxiety disorder that causes someone to experience obsessive, unwanted thoughts and to compulsively and repeatedly perform tasks to try to get rid of those thoughts.

H5m-H7m. **Other condition** With this question we are looking for a serious or chronic condition the respondent may have or had that was not covered in the previous questions.

Objective

These next 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 in assessing 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 Head 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 in such a way as to indicate that 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 that he/she is incapacitated, you must still confirm answers to H9–H10g.

H9a–H10g2. 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—this is one instance in PSID where it’s ok to use this probe!). If R mentions having to use special equipment, (grab bars, tub seats), having someone turn on the water, obtaining aid getting in or out of the tub or shower, or having to be bathed, select **YES**.

Difficulty Dressing — Basically it’s (MTY—again, it’s ok to use this probe here). 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—again, it’s ok to use this probe here). 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, so code **YES**.

Difficulty getting out of bed or a chair is whatever it means to R (—it’s ok to use MTY here).

Difficulty Walking — is whatever it means to R (—it’s ok to use MTY here).

Getting Outside — Moving from inside to outside the HU, including the patio porch, or hallway. It does not imply movement or exertion once outside.

Difficulty using toilet — is whatever it means to R (—it’s ok to use MTY here).

- H11a-H11l. Even if R has already told you about an incapacitating condition, you must ask this H11 series. **Please not that the question says “and without special equipment”**. But read the parenthetical statement so the R knows you have been listening. Many people with serious limitations participate in many of these activities. But if you know that Head is completely incapacitated and physically incapable of any of these activities, ask this H11 series in a verification mode.
- H12a-H12c. Again, even if R has already told you about an incapacitating condition, you must ask this H12 series. But read the parenthetical statement so the R knows you have been listening. Many people with serious limitations participate in many of these activities. But if you know that Head is completely incapacitated and physically incapable of any of these activities, ask this H12 series in a verification mode. **The definition of Heavy, light or Moderate, strengthening muscles is up to the respondent. What may be a heavy workout for one respondent, might be considered a light workout for a more fit respondent.**

- H14 & H17. There are 20 cigarettes in a standard pack.
- H14. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- H16-H17. These questions ask how old the Head/wife/”wife” were when the last smoked and first smoked **regularly**, so it’s possible for the answer to H16 to be yes, but the answer to these questions to be zero. This could happen if Head/wife/”wife” tried smoking, but never smoked on a regular basis.
- H17. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- H20. Even if the Head/wife/”wife” has one or two drinks a year (on holidays or social drinking, for example) the answer to this question should be YES.
- H21b. We want an average over the last few months.
ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- H21b-H21c. The definition of “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 an F2 note attached to an [Alt-D] answer.
Repeat Block for Wife or ”Wife” 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 so not detailed again here.
- H22. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- H38. By “chronic” we mean recurring (coming back again and again) or persistent (lasting, not going away).

- H49-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.”
- H60a. Mark all FU members that had some type of insurance coverage. For each FU member that is marked question series H61-H61c will be asked.
- H61. We need the source of the health insurance or coverage here, rather than the “brand”. For example, if a Respondent answers “Blue Cross”, find out if that is through his or her employer, or what. Option 7, Tricare/Champus/Champva-VA, is for family of people in the military or people who have retired from the military. Option 8 is for members of a Native American tribe or reservation residents.
- H61a. H61a will fill in that specific state’s name for SCHIP (e.g., CHIP, Kid Care, MI Child.)
- H62a/H62b. We are asking only the Respondent (head/wife/”wife”) for either their Medicare Claim Number or their Railroad Retirement Board number. The Medicare numbers will be eleven digits. The Railroad number could either be six or nine digits.
If R says “Isn’t that the same as my Social Security Number?” say “Sometimes, but not necessarily.”.
- H63. We are looking for ALL health insurance costs that the FU paid for 2007 and 2008 COMBINED. If an FU member’s insurance was paid by someone outside the FU, do not include that amount. Only include what this FU paid for FU members. If this FU paid for someone outside the FU, then that amount should not be included in here. Again, we only want FU payments made for FU members.
ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- H64 & H70 & H76. Out-of-pocket means that someone in the family unit, (usually the Head or Wife), was responsible for the payment of these bills. There are unfolding brackets that will appear if the respondent answers “don’t know” or refuses.
- H64. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.

- H65-H68. Unfolding brackets.
- H70. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- H71-H74. Unfolding brackets.
- H76. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- H77-H79. Unfolding brackets.
- H82. We are looking for a grand total of all medical costs for 2007 and 2008. This includes out-of pocket cost that the family unit is responsible for, plus the cost that was covered by any insurance plan they may have.
ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.

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Section J – Marriage and Children

Objective

Section J collects information on births, adoptions, and marriages for the Head, Wife/“Wife”, and OFUMs. A different set of questions is asked depending on marital status and RTH. You do not have to make the choice yourself—the computer application will do it for you, based on the information you collected about RTH, gender, age and marital status during the family listing screen.

But problems do come up, so we’d like you to be familiar with who gets asked what. That way, for example, if the R suddenly informs you that someone’s marital status is different than what was said at the beginning of the interview, you can collect information in a detailed F2 note for us.

Updates vs. Complete Histories

Updates

Any Head/Wife/“Wife” who was a Head/Wife/“Wife” in the previous wave is asked an “update” about the progress of their marriage and the births or adoptions of any additional kids. This includes last year’s Wife who is now a single Female Head, a “Wife” who marries the Head and becomes a legal Wife, and a Head who splits off from a Wife, and so on.

However, a stably and legally married, coresident couple who was response in the prior wave is not asked any marriage information. They are asked only child update information as a couple (“you and your wife”).

Complete histories

Anyone who is new to Head/Wife/“Wife”-hood (that is, they were not counted as any of these RTHs in the previous wave) is asked a complete marriage and fertility (child) history. Complete histories are also asked for all Ofums. Please note that we want complete marriage and child histories for all current OFUMS, even if they have been OFUMS in other years and we already have this information. For all OFUMS, these questions are not just updates.

Age & gender

Gender and age cause minor adjustments to these rules about who gets asked what. Section J questions are asked only about those OFUMS who are aged 12–44. Please note that some people can be offended about having these questions asked of young children, so tread lightly in those cases. Female Heads and Wives/“Wives” who qualify for updates are asked about children only if they are under age 45.

Order of questions

Names

Section J should be asked in this order: first for head, then for Wife/“Wife”, and last for each qualifying OFUM.

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

Contradictory info on marriage status or date

Sometimes a Respondent gives you information that entirely contradicts our prelisted RTHs. For example, a prelisted Head and “Wife” turn out to be a Head and Wife who have been married for several years. In order to obtain information on this marriage, treat these people just as if they had gotten married since last wave’s interview—the 2007 “Wife” has become the 2009 Wife.

The reverse situation also occurs—the R tells you they have never been married to each other, but in previous interviews we’ve been given “married” as Head’s marital status and a marriage date in Section J. Your prelisted Wife is now a “Wife” for 2009, and she is treated as if they had just divorced but had remained living together. We are not sure how these things happen—how Rs can change their minds about whether they got married in the past—but every year we come across a few cases with such problems.

Marriage Questions

- J4. Some women who have previously reported a marital status of “divorced” now report that they are “widowed”, because their ex-husband passed away. Their true status is still “divorced”. If you suspect this is the case, please record your suspicions and details about dates in an F2 note.
- J5. This question is asking for the date the marriage *ended* (when the divorce or annulment became final). Sometimes Rs tell us things like “it’ll be final next month”. This means that the divorce/annulment is not yet final, and the marital status should be “married” or “separated”. Please give details in an F2 note. Also, it is now apparently possible in at least one state (Kentucky) for a *divorce* to be annulled. This is not the kind of annulment we’re asking about here—give details using an F2 note.
- J15/J21. For Rs who have been married more than once, we ask how many times, but then only ask details about the first and last marriages.

Child Questions

- J28-31. Both Head and Wife should be the natural parents of any children reported here. Record the names of any children as R gives them—they don’t have to be in birthdate or age order. If R gives you a first name only, don’t ask for a last name.
- J33-36. If any children have been adopted in 2007 or 2008, record the names of these adopted children when prompted . Only children whose adoptions have been finalized should be included here. Sometimes Rs confuse adoptions with legal custody or guardianship. Usually this is when the Head or Wife are the “adoptee’s” grandparents or other relatives. If necessary, probe such cases to find out if this is a real legal adoption.
- OS2. If the R doesn’t know the month of birth, probe for the season.
- OS4. Where was (he/she) born?
 - a) TOWN/CITY — Enter open-ended, ask/verify spelling.
 - b) STATE IN U.S. — For states in the U.S. use the pop-up menu of choices. If the location is not in the U.S., you have two choices: The preferred method is to use [Enter] and leave STATE blank, moving on to FOREIGN COUNTRY. The second option is to select FOREIGN COUNTRY from

the STATE menu, enter a blank in the SPECIFY box, then [Enter] [Enter] to move on to FOREIGN COUNTRY.

c) FOREIGN COUNTRY — Enter open-ended, ask/verify spelling.

- OS5. We want to know where this child resides now or whether he/she is deceased. Read these boxes carefully. If the child is living with his or her mother or father in the FU/HU, then box 1 has priority over box 2 or 3. The 7 – OTHER (SPECIFY) category is for children who are neither living in the FU, nor with another relative, nor deceased—for example, children away at college, in the armed services, institutionalized. Please specify where these children are in an F2 note.
- OS7. HISPANIC DESCENT — Make liberal use of the 7 – OTHER (SPECIFY) category in cases that defy easy classification. And remember this is a multiple response question.
- OS8/OS9. RACE/ETHNIC GROUP — If R asks for definitions, it's whatever they consider to be their primary or most important racial or ethnic identity, or whatever group they would put the child in. Remember to ask for and record any second, third, etc., group, as multiple responses are acceptable here too.
- AS2. If R doesn't know the month of birth, probe for the season.

- AS4. Where was (he/she) born?
- a) TOWN/CITY — Enter open-ended, ask/verify spelling.
 - b) STATE IN U.S. — For states in the U.S. use the pop-up menu of choices. If it is not in the U.S., you have two choices. The preferred method is to [Enter] and leave STATE blank, moving on to FOREIGN COUNTRY. The second option is to select FOREIGN COUNTRY from the STATE menu, enter a blank in the SPECIFY box, then [Enter] [Enter] to move on to FOREIGN COUNTRY.
 - c) FOREIGN COUNTRY — Enter open-ended, ask/verify spelling.
- AS5. We want to know where this child resides now or whether he or she is deceased. If the child is living in the FU/HU, then box 1 takes priority over the other boxes here. The OTHER category is for children who are neither living in the FU, with another relative, in their own home, nor deceased—for example, children away at college, in the armed services, institutionalized. Please specify where these children are.
- AS7. HISPANIC DESCENT — Make liberal use of the 7 – OTHER (SPECIFY) category in cases that defy easy classification. And remember this is a multiple response question.
- AS8/AS9. RACE/ETHNIC GROUP — If R asks for definitions, it's whatever they consider to be their primary or most important racial or ethnic identity, or whatever group they would put the child in. Remember to ask for and record any second, third, etc., group, as multiple responses are acceptable here too.

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Section KL – Background and Education of New Head and New Wife/“Wife”

Objective

If the FU has a new Head or new Wife /“Wife”, the application will ask for background information about that new FU member.

ABOUT WIVES/“WIVES”

A new Wife /“Wife” is anyone who is Wife /“Wife” on this year’s updated FU Listing, but who wasn’t last year’s Wife /“Wife”. If last year’s prelisted “Wife” is now a (legal) Wife, or vice versa, she is *not* considered a new Wife /“Wife”. She is the same person, but with a new RTH.

Every Wife /“Wife” in the current FU of a Splitoff or Recontact interview is considered a **new** Wife /“Wife”, regardless of her RTH on any previous coversheet.

ABOUT HEADS

A new Head is anyone who is Head on this year’s updated FU Listing, but who wasn’t last year’s Head.

Every Head in the current FU of a Splitoff or Recontact interview is considered a to be a new Head, regardless of his/her RTH on any previous coversheet.

- KL2-11. If Head/Wife /“Wife” did not have a known father, ask these questions about the male who was stepfather or guardian, if any. If he/she had numerous guardians other than parents while growing up, ask about those with whom he/she lived the longest.
- ACCEPT MOTHER/FATHER SUBSTITUTE means if he/she was raised by anyone in place of a parent, ask these questions about the man and/or woman who raised him/her, and explain the situation in an F2 note.

- KL4. This question is designed to separate education received in the U.S. from that received in other countries that might have different grading or degree systems.
- KL10-11. We want the occupation/industry of his/her father when Head/Wife /“Wife” was growing up, ages 6 to 16. Use the same probing techniques you used in Section BC to get all the details of this work. If he wasn’t doing any work for money or you get a DK or RF here, do not ask KL10a or KL11. You will have to enter a note at KL11 indicating why you skipped this question, such as “DOES NOT APPLY” or “DK/RF AT KL10, SKIPPED KL11”.
- KL12-21. These questions are comparable to KL2-11. See the Q by Qs there.
- KL22-33. We’re asking about Head/Wife’s/“Wife’s” natural brothers and sisters here, including half-brothers or half-sisters, but **not** brother/sister substitutes (like cousins or adopted/step sisters/brothers).
- KL35 We want the name of the city and state if in U.S., or city and foreign country. If Head grew up inside the U.S., ask for the name of the **county**.
- KL38. We mean was he/she living with both natural parents in the **same household**.
- KL39-KL40. Same instructions as **Race/Ethnicity** questions in Section J. We are asking what group he/she “primarily” identifies with. The definitions of these groups and the term “primarily” are whatever they mean to the R. Remember to ask for and record any second mention.
- KL42. In cases where you know the Head/Wife /“Wife” is an immigrant and could not have served in the U.S. military, you may verify rather than ask this question.
- KL44 A GED (“General Equivalency Diploma”) means Head/Wife /“Wife” took an exam to earn a diploma that is the equivalent of a high school diploma.
If older Rs have problems remembering the year the Head/Wife /“Wife” finished school or completed some degree, probe for as much as he/she can remember (around what year or decade was it?), and record responses in an F2 note.
- KL46 Record the number of grades Head/Wife /“Wife” finished.

- KL49. Record the number of grades Head/Wife /“Wife” finished.
- KL51. “College” includes junior/community colleges, universities and graduate school.
- KL53. This is the highest year of college completed.
- KL55. This information is used to compare how people with different kinds of degrees from various types of higher education institutions do economically. At KL56, we want the institution where Head/Wife /“Wife” received his/her highest degree, which may not be the same as the last college attended.
- KL62 We want the kind of training that results in skills and certification for jobs—e.g., trade school, secretarial school, cosmetology school, professional apprenticeships, ministry training. We do not want mini-courses in cooking, skiing, or other one-time, self-improvement courses. Also, we do not want other college degrees “lower” than the one reported at K48L55. If R insists upon giving it, verify (i.e., probe) that the degree at K48L55 is the highest and record the other here.
- KL68. This is Head/Wife’s/“wife’s” religious preference—NONE is an acceptable answer, and if Respondent prefers not to answer, **don’t probe**.
If you select 08 – PROTESTANT, K62L69 is a follow-up question asking for the specific denomination. If the R gives the specific Protestant denomination at K61L68, please select 08 – PROTESTANT at K61L68 (do not mark 97 – OTHER) and select the specific denomination at K62L69.
- KL70. This means the number of years in which any work was done, not total work time. For instance, if the Head/Wife /“Wife” worked two months in 1982 and six months in 1993, that amounts to two years worked for the purposes of this question. Count time in the armed services as work years.
- KL71. Thirty-five hours or more per week is full-time.
If an actual # of years are entered for the previous question (KL70), then “96-All years since 18” is not allowed here, even if # of years entered happens to equal all the years since age 18.
- KL72-KL73 Again, use the same probing technique you use in Section BC to get all the details of this work.

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Section M – Philanthropy

Objective

In this section, we are asking about money donations to charitable organizations and time spent volunteering for them. The general flow of the section is to ask the Respondent about his/her donations and volunteering, then to ask about the R's spouse's time and money donations.

What is a charitable organization — definition and examples

CHARITABLE ORGANIZATIONS include religious or non-profit organizations that help those in need, or that serve and support the public interest. They range in size from national organizations like the United Way and the American Red Cross, down to local community organizations. They serve a variety of purposes, such as religious activity, helping people in need, health care and medical research, education, arts, environment, and international aid.

Our definition of charity **does not include** political contributions.

Some examples:

- Religious activity: church, synagogue, mosque, TV or radio ministry
- Organizations that serve a variety of purposes: The United Way, The United Jewish Appeal, the Catholic Charities, agencies of the United Nations
- Helping people in need: The Red Cross/Star of David/Crescent, homeless shelters, food cooperatives,
- Health Care and Medical Research: hospitals, nursing homes, mental health facilities, cancer/heart/lung associations or telethons
- Education: colleges, grade schools, PTAs, libraries, scholarship funds (but NOT direct tuition payments for a family member)
- Youth and family services: the YMCA, YMHA
- Arts, Culture: symphonies, museums, theaters
- Ethnic awareness: the NAACP, B'nai Brith
- Improving neighborhoods or communities: Habitat for Humanity, neighborhood cleanup projects
- Preserving the environment: Greenpeace, Sierra Club, Nature Conservancy
- Animal Rights: ASPCA, National Wildlife Federation, Zoos
- International Aid: CARE, Feed the Children

Donations

Donations include any gifts of money, assets, or property made directly to the organization, through payroll deduction, or collected by other means on behalf of the charity. This interview is limited to donations made during the calendar year 2008.

- M1-M12 **Donations** include any gifts of money, assets, or property made directly to the organization, through payroll deduction, or collected by other means on behalf of the charity. This interview is limited to donations made during the calendar year 2008
- M2a. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- M3a. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- M4a. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- M5a. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- M6a. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- M7a. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- M8a. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- M9a. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.
- M10a. ENTER “1.0” and F2 NOTE for responses that do not fit, such as large or negative amounts.

- M11a. ENTER "1.0" and F2 NOTE for responses that do not fit, such as large or negative amounts.
- M12b. ENTER "1.0" and F2 NOTE for responses that do not fit, such as large or negative amounts.

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Respondent Payment Section

- RPay2a. Take the Respondent's complete name and address. This includes the R's Title, First Name, Middle Name, Last Name, Suffix, a possible In Care Of, if the address is not their dwelling, Address, Apartment or Suite number, any possible second address, City, State and Zip. If foreign country, Iwer should enter Foreign Country in State field and enter. This will bring up a Country Field.
- RPay2b. Collect the Respondent's complete phone number.
- RPay2c. Here the interviewer would collect a phone number extension, if the respondent has an extension.
- RPay2d. Here we ask who the phone number is listed under. We make get an answer that the phone is unlisted, that's ok. This helps with tracking the respondent in future waves.
- RPay2e. Here we ask what kind of phone the phone number given for. Home, work, or Cell?
- RPay2f. We ask for a second phone number here. If there is a second number available to us, the RPay2b-RPay2e series will come up for the collection of that number.
- RPay3a. Here we are asking the R if their Street address is the same as their mailing address. If not, we collect a second address for the respondent. The same address fields will be collected as in RPay 2a.
- RPay4a. Asking the Respondent who we should send the \$60 payment to. Either the respondent accepts (can be a Proxy respondent) or they can choose to have the payment sent to someone else. If the R chooses to send the payment to someone else, we collect complete address information as in RPay2a.
- RPay4c. Here we collect the phone number for the person the R wants to send the payment to in RPay 4a.

- RPay4d. Here the interviewer would collect a phone number extension, if the person receiving the payment has one.
- RPay4e. Here we ask who the phone number, which we were given for the person receiving the payment, is listed under. We make get an answer that the phone is unlisted, that's ok.
- RPay4f. Here we ask what kind of phone the phone number given for. Home, work, or Cell?
- RPay5b. Is there a pre-loaded contact person for this interview? If yes, the interview will go to RPay5c. If there is not a contact person listed, the Interviewer will need to collect complete address and phone number information.
- Take the Contact's complete name and address. This includes the R's Title, First Name, Middle Name, Last Name, Suffix, a possible In Care Of, if the address is not their dwelling, Address, Apartment or Suite number, any possible second address, City, State and Zip. If foreign country, Iwer should enter Foreign Country in State field and enter. This will bring up a Country Field.
- RPay5c. If the answer to RPay5b is yes, then here we ask if they want the listed person to continue as their contact. The interviewer should verify the information is still correct.
- RPay5e. Collect the Contact's complete phone number.
- RPay5f. Here the interviewer would collect a phone number extension, if the contact has an extension.
- RPay5g. Here we ask who the Contact's phone number is listed under. We make get an answer that the phone is unlisted, that's ok. This helps with tracking the respondent in future waves.
- RPay5h. Here we ask what kind of phone the phone number given for the Contact is. Home, work, or Cell?
- RPay5i. We ask for a second phone number here. If there is a second number available to us, the RPay5e-RPay5h series will come up for the collection of that number.

- RPay5j. Here we ask what the relationship is between the contact and the respondent.
- RPay6a. Interviewer checkpoint. This is for a second contact person. If second contact person information is listed, we answer yes and go to RPay6b. If there is not a 2nd contact person listed, and we answer No to this, we will be sent to RPay6c.
- RPay6b. If the answer to RPay6a is yes, then here we ask if they want the listed person to continue as their contact. The interviewer should verify the information is still correct. If the R answers no, they want a new contact person, we will collect complete address and phone information for that person.
- RPay6c. Here we ask if the respondent would like to give us a second contact person, if they answer yes we will collect complete address and phone information for the second contact person.
- This includes the R's Title, First Name, Middle Name, Last Name, Suffix, a possible In Care Of, if the address is not their dwelling, Address, Apartment or Suite number, any possible second address, City, State and Zip. If foreign country, Iwer should enter Foreign Country in State field and enter. This will bring up a Country Field. And then phone, extension, type of phone and who listed under.

TY Eligibility. It is possible for there to be multiple FU members that are eligible.

- TYQ1. This question will list the person who is eligible for the Transitions into Young Adulthood Study. The question will ask if we will be able to reach this eligible person at (his/her/their) current address and phone. If answered yes or DK/REF, the instrument will go to RPay7a. If answered No it will go unto TYQ2.
- TYQ2. Here we ask if the Respondent knows what the new address and phone number are. If the respondent answers yes, the instrument will go to TYADD1. If answered NO, then onto RPay7a.
- TYADD1-EXT. The new address and phone number is collected in these screens. Make sure to collect full address and phone information.
- TYQ3. If new phone number given in TYAREA, TYPHONE, and TYEXT, then here we ask if that phone number is a Home, Work, Cell, or Other. If other you will be asked to specify.

- RPay7b. Here the interviewer should note ON PAPER that there are other members of the respondent's family who are study participants who need their information updated. Make notes on paper and make the changes in Surveytrak later.
- RPay9a. Here the interviewer needs to inform study staff how the respondent should be paid.
- RPay9b. If the answer to RPay9a was "cash" this screen comes up asking the date the cash payment was made.
- RPay9c. If cash payment made, this ask how much the payment was.
- RPay9d. This screen asks what kind of special handling is needed for this payment.
- RPay9dAmt. This screen asks for the amount given, if Non-standard payment amount was selected at RPay9d.
- RPay9dSpec. This screen comes up if either Temporary Mailing Address or OTHER-specify is given at RPay9d. Fill out the needed information.
- RPay10a. This question is to find out if the Interviewer used a finder to help secure the case. If yes, we go unto collect full address information. If no, we go to RPay12.
- RPay10c. Here we ask who the Finder's phone number is listed under. We make get an answer that the phone is unlisted, that's ok. This helps with tracking the respondent in future waves.
- RPay10d. Here the interviewer would collect a phone number extension, if the Finder has an extension.
- RPay10e. Here we ask who the Finder's phone number is listed under. We make get an answer that the phone is unlisted, that's ok.
- RPay10f. Here we ask what kind of phone the phone number given for the Finder is. Home, work, or Cell?

- RPay10g. We ask the about the finder's relationship to the Respondent.
- RPay10h. Question asks how much the interviewer offered the finder for their help. \$5, \$10, \$15 or \$20. **Remember, you must get your team leader's approval to offer \$20.**
- RPay10i. This screen is for the interviewer to inform Study Staff how the finder needs to be paid. Check, Money Order, or if they declined payment.
- RPay11a. This screen asks if there is a second finder, if so, we go through another series of questions, collecting the second finder's information.
- RPay11a-i. See questions RPay10a-RPay10i.
- RPay12. This question asks if there were any Respondent or Finder payment problems reported by the Respondent.
- RPay12spec. If problems reported in RPay12, please specify the issue(s) here.

DUST09INTRO

Why are you doing this research? The purpose of this research is to learn about how couples' health affects their daily life and well-being, and how disability levels influence their time use. The study is focused on couples ages 50 and older.

How long are the interviews? Each interview will take about 45 minutes to an hour.

What kinds of things will you ask us? During the interview we ask each of you separately about the activities you did the previous day. We also ask some follow up questions about some of the activities, like where you were, who was participating in those activities with you, who else was there, and how you felt. There are also questions about how satisfied you are with different parts of your life, how your health and functioning is, how chores get done around your house, and how you generally use your time.

I'd like to participate but my spouse is not interested. Can I still be in the study? In this phase of the study, we need to speak to both you and your spouse on the same day. You must both agree to participate in order to be in the study.

Will my answers be kept confidential? Yes, records will be kept confidential to the full extent allowable under federal and state law. However, the Institutional Review Board or university and government officials responsible for monitoring this study may inspect these records. Also, you will not be identified by name in any reports or presentations made about this study.

Interviewer Observations

Notes to Interviewers

The set of questions we ask you to complete at the end of the interview used to be called “Thumbnails” in PSID. The SurveyTrak name for them is now “Interviewer Observations”.

This wave, PSID staff has revised the questions. This was done to help provide us enough information to edit cases for family composition and economic issues. The format of the questions will give us a way to flag certain problems during editing. So we’d prefer to have the answers to these questions here, even if you have also talked about the problems in F2 notes.

Below, we’ve listed the questions, and then notes about what kinds of information we’re looking for.

Please note that some of these IOs only come up if certain conditions hold. So you won’t have to answer all of them—unless you have a very complicated interview!

Please also think very hard before you answer “none” to any question. PSID study staff rely on you for any and all clues to confusing situations—you are our eyes and ears. Data editing can be a very frustrating task! Yes, some PSID interviews are completely straightforward. But most can use some explanation in at least one IO.

- IO1. Interviewer must indicate Language(s) used to conduct this IW. Enter all that apply.
- IO1a. Other specify: Need to explain what other languages were used. List all languages used.
- IO2. By whom was the translation done?
- IO2a. Other Specify: Who was this other person? Describe how they became the translator.

- IO3. **Only comes up when HU or HUCS listed on Family Listing.** The coverscreen lists the following people living in the household as HU or HUCS and not included in the FU. Please verify and explain the situation. For HU people, explain why they are not included in the FU. For HUCS, tell us how these two FUs are related and the Sample ID of these HUCS people.
- IO4. Is there anyone else living in the HU whom you did not add to the Family Listing screen at the beginning of the interview? Include FU Members, HU Persons, or HUCS persons.
- IO4a. For each person who is NOT currently listed in this question screen, please specify (the best you can) their FUHU status, RTH, first and last name, and current age.
- IO5. **Only When No Wife/"Wife", Boyfriend, Girlfriend, or Husband of Head in FU.** Has a new romantic partner of Head moved in who is not listed as part of the FU?
- IO5a. Please explain why the male/female partner is not an FU member. Romantic partners are usually included in the FU, as Boyfriend or Girlfriend if they have been there less than one year, or as Head or "Wife" if they have been there a year or more. Under very rare circumstances, we list them just as HU (perhaps the person has refused to be a part of the study). This is your chance to tell us why they are HU and not FU.
- If you made a new romantic partner HU only, because the R didn't give you enough info, gave it to you later in the interview, or refused to include information about this person (or his/her true relationship) in the interview, please give us the details here.
- IO6. Did you list roommates (not romantically involved) as FU Members?
- IO6a. (If yes to IO6) Please specify why you coded roommates (not romantically involved) as FU members.
- Sometimes respondents are reluctant to clarify the true RTH of individuals living in the HU, or provide interviewers with conflicting information about "roommates".
- If you included people who are "just roommates" in the FU, please tell us why.

IO7. Do amounts paid for rent, food, utilities, and the number of rooms reflect only our FU's share?

IO7a. Please specify our FU's share for all of these items.

The household expenses we report must reflect those for the FU only, and must exclude costs paid for by people living in the HU who are not part of the study FU. The Q by Qs for Section A give more info about what we want. This IO is your chance to explain any confusing situation. Please clarify whether the amounts for rent, food, utilities, and rooms reflect just what our FU uses/pays for, and give details.

For instance, if the FU consists of our R and a roommate, and the R lists rent as "\$800/month", this is where you should tell us that that means the R pays \$800 (and the whole apartment rents for \$1600) or that the R's share is just \$400.

For rooms, the most useful information for us is how many bedrooms our FU has just for themselves (not shared with HU people). This can be very tricky when two whole families share a house with very few rooms.

IO8. Please provide a few words about this FU which might help study staff understand any family situations or relationships that aren't straightforward, e.g., the fact that parents of grandchildren do not live in the HU, who the actual parents of the stepchildren and grandchildren are, etc.

Not straightforward means just about anything other than head, wife and 2.4 kids (that belong to both head and wife). A very good general rule is to use this space to give a thumbnail description of the FU—who is in it and how they are related. For example: This FU consists of female head Joyce, her daughters Tiffany and Kimberly, and her grandson Dwayne, who is Tiffany's son.

This is the place to tell us all details that clarify relationships: if there are children or grandchildren (nieces, nephews) in the FU whose parents are not in the FU, please tell us who the parents are. If people have different last names, let us know why ("wife kept her previous name" "kid is wife's child by first husband" etc.).

IO9. Tell us how [Name] is related to Head/Wife/"Wife"—specify parents' names. This is especially important for people like grandkids who are new to the FU. We need to know who the parents of children are so that we can tell if they are sample members or not (and assign the correct person numbers and follow status). How are the Child's parents related to the HEAD/WIFE/"WIFE".

- IO10. **Only comes up when Husband of Head in FU.** The coverscreen indicates a Husband of Head in the FU. If Husband of Head was prelisted, please verify and indicate reason given in R Profile. Moving in a new Husband of Head or changing an existing FU member to Husband of Head requires study staff permission. Please verify and give name of study staff person who gave you permission, and the reason for making this Husband of Head designation.
- This RTH is used only very rarely, and under very special circumstances. Here we are double-checking that you got permission from study staff to make a male spouse into Husband of Head instead of Head. Please give us a name (don't just say "study staff").
- We do this because using this RTH in the wrong circumstances is one of the worst errors you can make. It means that a lot of data that should have been collected about the person didn't get collected. We want to ensure that use of this RTH is always reviewed by study staff.
- If the male spouse is pre-listed as Husband of Head, that means that study staff has already approved it in a previous wave. It's okay to still use it.
- IO11. Did anyone prelisted person move out or die and you were unable to indicate this on the Family Listing? (This includes people who went away to college/the military/jail or went into a nursing home/group home/rehab, etc.)
- IO11a. Please specify the name, sex, birthdate/age, move out date and relationship to Head. As much as possible give details of where this person moved, others living with them, etc.
- Parents frequently think of their children as still part of the family, even though they may be away at college. So they may say that the person is still living there during the family listing, but let you know later (such as at the Ofum jobs section) that they're away at college. From the PSID's point of view, though, they should be movers-out and possibly institutionals. Or for many other reasons, Rs forget to tell us about movers-out. Here's where you can tell us the name, where they went, and especially the move-out date.

- IO12. Elaborate on any ambiguous or conflicting information in this interview that study staff should know about in order to correct the data.
- This is our catch-all question. Here's the place to include any other information that you think would help us edit the case. Be very liberal in your definition of "ambiguous or conflicting information"—almost anything extra that you know about the situation could conceivably be of use to us.
- IO13. Did you change or correct any preloaded information on a FU member's first or last name, or birth date?
- IO13a. Please specify which person(s), what information you changed, and why.
- IO14. Was there any updates that the interviewer should have made to an FU member's name, RTH, and birth date, that was not made.
- IO14a. Here the interview gives us the updates that were missed. Give us what should be updated/changed and the reason for the change or the source of the new information.
- IO15. Did the Respondent clarify or correct answers after it was too late for you to back up and correct?
- IO15a. Please specify which item(s) need correction, for which person and what the correct answer should be.
- Here we mean anywhere in the interview that hasn't already been asked about. Sometimes a much later question will jog the R's memory. Or a spouse shows up and can give better info. Please give all details.
- IO16. **Only comes up when R is not the head.** Are the questions about Head answered about the Head of the FU (not the R)? Is everyone's relationship code to the Head of the FU (not the R)?

- IO16a. (If no to IO19) Please specify which answers or relationships need correction and what the correct response should be.
- Increasingly, we are interviewing wives or “wives” when the head is too busy or in some way reluctant. In these situations, the distinction between the Head of the FU and the Respondent (the person you’re talking to on the phone) can get confused. Please try to ensure that all questions about the Head get answered about the Head, even when your R is someone else (such as the Wife or “Wife”). If your R is not the Head, you may need to remind him/her to answer about the Head when relevant.
- If you do make a mistake during the interview, you should let us know in as much detail as possible, which questions have information about the wrong person.
- When the Head changes, you may need to change the RTH for others in the FU. For example, a female head’s children may become stepchildren or children of “Wife”. Be particularly alert about RTHs when you are interviewing someone who is NOT the head. A wife may refer to her children, but their RTH may actually be stepson or stepdaughter, if the head is not their father.
- IO17. **Only comes up when Boyfriend/Girlfriend in FU more than a year.** [First Name, Last Name], the mover-in Boyfriend/Girlfriend, has been in the FU for a year or more. Why isn’t he/she Head/“Wife”?
- The application will check mover-in status and move-in date against RTH, to look for violations of the 1-year rule. Here’s the place to tell us that the move-in date should actually be 2008 instead of 2007, or whatever—explain why the rule shouldn’t apply in this case.
- IO18. Did you find out about someone’s job too late in the interview to enter the information?
- IO18a. Tell us for which FU member or members you discovered a job for after the employment section. Then give us all the information you possibly can about each FU member’s unreported job.
- Please provide as much information as possible about occupation, industry, start and stop dates, weeks worked, hours per week worked, income and who had this job.
- IO19. Was a job reported for any FU member for which you later learned the person was not paid. (e.g., working in a spouse’s business, but not receiving payment for services

- IO19a. Please specify who and which job, and the circumstances of that job.
- It may be difficult for Respondents to recollect all of the jobs held by Head, Wife/“Wife” and OFUMs over the past two years, especially for individuals who have held multiple part-time or temporary jobs over that period. In case the Respondent corrects or adds employment information after the Jobs section has been completed, use this space to report the information.
- We often have people who report that they work in a spouse’s business, but it turns out that they are not paid for this work (and aren’t co-owners of the business). Tell us about this situation here.
- IO22. Is this entire FU currently living in institutional housing—such as a single person FU in military barracks, a health care facility or college dormitory, or a Head and his family living in on-base military housing?
- Special circumstances arise when all of the FU members are living in institutional housing. Refer to the study guide or contact study staff if this situation comes up.
- IO22a. Which type of Facility is that? Is it Military, Health Care, College or Other?
- IO22b. Please specify other facility.
- IO23. List anyone who might be able to help us locate this FU next wave. Please include address and phone numbers of all the people listed plus any other leads, such as place of business of the R.
- IO24. Here we want you to give us any Special Circumstances that may have come up with this interview, such as unique FU situations, bilingual Iwer needs, language or hearing problems, and what time the respondent likes to be interviewed if they requested a particular time. Also include any future plans the FU has, such as moving, that may affect your plans to contact them next wave.
- How would you describe the interview situation? Please add any other clarifying remarks that will be helpful to study staff when this interview is processed. If the FU should be re-contacted for missing information from Ann Arbor, is there something else we should be aware of?
- Here’s your chance to tell us anything that comes to mind relevant to the interview that didn’t seem to fit into any previous observation. Give details that will be helpful to the interviewer who calls this family during the next wave.
- If this was a face to face interview give directions to the Respondents residence.

- IO25. Did this IW have a Problem/Sensitive IW code assigned from a previous wave indicated in the Profile? Yes or No.
- IO25a. What was the Problem/Sensitive IW code from previous waves? Do you feel the code still applies or is there a different code that should be assigned.