

PSID 2011

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 situation (2011)**, some about the **past year (2010)**, and some about the year before last (**2009**). 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 2009**, 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 IW from **2009**.)

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-SEPARATED] 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 never married ([2-NEVER MARRIED]) or whether they are divorced ([4-DIVORCED]) or separated ([5-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 R 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 Rs 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 IW in **2009**, then please probe to see if they're sure. A pre-**2009** 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 enter "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, Utilities, Computers

Objective

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 [6-ROW HOUSE; TOWN HOUSE].
- A house (single family dwelling) is **detached**.
- An apartment is **attached** but only **one story**.
- A town- or row-house is **attached** and **two or more stories**.
- MOBILE HOMES/TRAILERS are sometimes referred to as “manufactured homes”, but manufactured homes are not always mobile homes or trailers. If R says “MANUFACTURED HOME”, PROBE for type of dwelling/structure.
- A6a. This question targets age restricted housing and is asked only if Head or Wife/“Wife” is age 55 or older.
- By “place” we mean where the house, apartment, duplex, etc. in which the FU lives is located.
- A7a. This question is asked only if Head or Wife/“Wife” is age 55 or older and lives in an apartment/project or somewhere else other than a one-family or two-family house/duplex, a mobile home/trailer or a row house/town house (A4 = [4-APARTMENT; PROJECT] or [7-OTHER (SPECIFY)]).
- By “place” we mean where the apartment or project in which the FU lives is located.
- 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 there is a roommate who 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 in an [F2] NOTE and **exclude** them from A8.

ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

- 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 [1-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, ENTER [5-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, ENTER [1-OWNS OR IS BUYING].
- (c) If the FU “BOTH OWNS AND RENTS” (e.g., owns mobile home/trailer but rents lot, or owns a condo but pays monthly fees for services), ENTER [1-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, ENTER [5-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 an [F2] NOTE.

8-NEITHER OWNS NOR RENTS. Some examples are:

- (a) Janitors, maids, farm laborers, etc., who get living quarters as part of their pay;
- (b) People who live in houses or rooms provided rent-free as a gift from someone;
- (c) Military or government employees living in government-provided housing;
- (d) People who have sold their house but have not yet moved at the time of the interview;

- (e) People who pay no rent because a government housing or welfare program pays all of the rent, but the dwelling must cost them nothing - not just have reduced rent.

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] NOTE to that effect.

ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

A20 (a-e). Unfolding brackets; no on-line QxQ.

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] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

A22. We want only the cost of homeowners insurance on the FU's home.

ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

A23. Mortgages, land contracts, deeds of trust, and home equity loans all get a [1-YES] answer here. However, **include** only loans of money secured by the home (i.e., borrowed against its equity). **Do not include "reverse mortgages"**, in which the FU does not make payments but receives payments from the bank or lender. Reverse mortgages should be entered as "other income" at G44g (Head) or G63 (Wife/"Wife"). If in doubt, collect all details and record in an [F2] NOTE.

It 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. 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. **This does not include “reverse mortgages”**, in which the FU does not make payments but receives payments from the bank or lender. If R is referring to a reverse mortgage, go back and re-ask A23. Reverse mortgages should be entered as “other income” at G44g (Head) or G63 (Wife/“Wife”).

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.

A23b. 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. **This does not include “reverse mortgages”**, in which the FU does not make payments but receives payments from the bank or lender. If R is referring to a reverse mortgage, go back and re-ask A23. Reverse mortgages should be entered as “other income” at G44g (Head) or G63 (Wife/“Wife”).

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

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] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).

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] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).

A25a1, A25a2. Sometimes the payment mentioned at A25 includes taxes and/or insurance amounts. These questions (A25a1, A25a2) tell us whether this is the case.

A25a3. **Variable Interest rates** move up and down based on the changes of an underlying interest rate index. These are also known as floating-rate, and adjustable-rate as in "Adjustable Rate Mortgage - ARM" and "Payment Option ARM".

Fixed Interest rates remain at a predetermined rate for the entire term of the loan. These are also known as fixed-rate and locked-in.

A25a4, A25b. Interest Rate is collected in whole number plus fraction percentage.

- A26. 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. 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.
ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).
- A27 (a, b). By “anyone in [your/the] family living there” we mean anyone currently in the FU.
- A27c. 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.
By “anyone in [your/the] family living there” we mean anyone currently in the FU.
- A27 (d, e). By “anyone in [your/the] family living there” we mean anyone currently in the FU.
- A27f. 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.
By “anyone in [your/the] family living there” we mean anyone currently in the FU.
- A27g. By “anyone in [your/the] family living there” we mean anyone currently in the FU.
- 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.

- 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 then this FU **neither owns nor rents**. Use [PgUp] to go back to A19 and ENTER [8-NEITHER OWNS NOR RENTS], then proceed to A34.
- ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).
- A31b. “Fully furnished” means that in addition to kitchen appliances, furniture such as beds, dining table and chairs, sofas, lounge chairs, curtains and lamps is provided. If only kitchen appliances are provided, a place is not considered to be fully furnished.
- 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, ENTER [1-YES].
- If the government pays *all* of the rent, then this FU **neither owns nor rents**. Use [PgUp] to go back to A19 and ENTER [8-NEITHER OWNS NOR RENTS], then proceed to A34.
- A34. Listen very carefully to R’s answer and keep the idea of the FU in mind.
- If the FU lives with someone else (relative or friend) who owns the house and is an FU member, use [PgUp] to go back to A19 and ENTER [1-OWNS OR IS BUYING], then ask the follow-up sequence.
- If the person with whom the FU R lives **pays rent** and is an FU member, use [PgUp] to go back to A19 and ENTER [5-RENTS], then ask A31.
- 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] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

- A36. 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.
- A37. Verify the response to A34 to make sure that FU pays no rent because a government housing program pays it all. **Exclude** "STUDENT HOUSING".
- A37a. 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.
- By "anyone in [your/the] family living there" we mean anyone currently in the FU.
- A37 (b, c). By "anyone in [your/the] family living there" we mean anyone currently in the FU.
- A37d. "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.
- By "anyone in [your/the] family living there" we mean anyone currently in the FU.
- A37e. 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.
- By "anyone in [your/the] family living there" we mean anyone currently in the FU.

A37 (f, g, h). By “anyone in [your/the] family living there” we mean anyone currently in the FU.

Utility
costs
combined
on one
bill

On occasion, the R 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 R 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] NOTE.

A42. If the FU **does not use** or **does not pay** for electricity or gas, ENTER [5-NO].

A42a. This is asked as a monthly average of the cost for all gas and other types of fuels, but many FUs may not pay on a monthly basis. Accept an annual amount [6-PER YEAR] or [7-OTHER (SPECIFY)] at the following Per question in cases where the R cannot give you a monthly average.

If R says that the FU has electric heat, that cost should go into A42b (cost of electricity) and *not* here in A42a (cost of fuel).

If A31c = [1-Y ES (HEAT INCLUDED IN RENT)], ENTER [0] here.

ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

A42aPer. This is asked as a monthly average of the cost for all gas and other types of fuels, but many FUs may not pay on a monthly basis. Accept an annual amount [6-PER YEAR] or [7-OTHER (SPECIFY)] in cases where the R cannot give you a monthly average.

A42b. 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 [6-PER YEAR] or [7-OTHER (SPECIFY)] at the following Per question in cases where the R cannot give you a monthly average.

ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

A42bPer. 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 [6-PER YEAR] or [7-OTHER (SPECIFY)] in cases where the R cannot give you a monthly average.

- A42c. This is asked as a monthly average of all gas and electricity costs **COMBINED**, but many FUs may not pay on a monthly basis. Accept an annual amount [6-PER YEAR] or [7-OTHER (SPECIFY)] at the following Per question in cases where the R cannot give you a monthly average.
- ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).
- A42cPer. This is asked as a monthly average of all gas and electricity costs **COMBINED**, but many FUs may not pay on a monthly basis. Accept an annual amount [6-PER YEAR] or [7-OTHER (SPECIFY)] in cases where the R cannot give you a monthly average.
- A43. Water and sewage are often paid every 2-or 6 months. If so, ENTER [7-OTHER (SPECIFY)] at the following Per question and record the details. If water and sewage are paid every 3 months or "quarterly", ENTER [4-QUARTER] at the Per question.
- ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).
- A43Per. Water and sewage are often paid every 2 or 6 months. If so, ENTER [7-OTHER (SPECIFY)] and record the details. If water and sewage are paid every 3 months or "quarterly", ENTER [4-QUARTER].
- 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 [6-PER YEAR] or [7-OTHER (SPECIFY)] at the following Per question in such cases.
- ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).
- A44Per. 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 [6-PER YEAR] or [7-OTHER (SPECIFY)] in such cases.
- A45, A45a. 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 an [F2] NOTE.

- 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 an [F2] NOTE.
ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).
- 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.
- A46. 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. 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).
ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).
- A47a. A47a and A47b ask if Head has a computer (including a laptop) available to him/her in his/her home, 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.
ENTER [1-YES] if Wife/"Wife" uses the same computer as Head.
- A47b. A47a and A47b ask if Head has a computer (including a laptop) available to him/her in his/her home, 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.

Sections BC and DE - Employment of Head and Wife/“Wife”

Objective

Regardless of whom your R is *Section BC is asked about the Head, 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.

BCDE1, BCDE2. It is crucial that you get an accurate reply to BCDE1-BCDE3a, as this will determine the path through the entire employment section, indicating whether Head/Wife/“Wife” is currently employed or not currently employed. Please ENTER codes **for all mentions R gives** at BCDE1:

- 1) **WORKING NOW:** Head/Wife/“Wife” 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 [2-ONLY TEMPORARILY LAID OFF]).
- 2) **ONLY TEMPORARILY LAID OFF:** Head/Wife/“Wife” 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:** Head/Wife/“Wife” 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, and now looking for another job.
- 4) **RETIRED**
- 5) **DISABLED, PERMANENTLY OR TEMPORARILY**
- 6) **KEEPING HOUSE**
- 7) **STUDENT**

R may mention codes 4 – 7 even though follow-up questions reveal that Head/Wife/“Wife” is working for money now or have been working recently (BCDE3, BCDE3a). 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).

BCDE3, BCDE3a. It is crucial that you get an accurate reply to BCDE1 – BCDE3a, as this will determine the path through the entire employment section, indicating whether Head/Wife/“Wife” is currently employed or not currently employed.

R may mention codes 4 – 7 even though follow-up questions reveal that Head/Wife/“Wife” is working for money now or has been working recently (BCDE3, BCDE3a). 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

You will be asking employer’s names for every job that Head/Wife/“Wife” has or has had **since January 1, 2009**. 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, 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

Objective

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 Head's/Wife's/"Wife'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 Head/Wife/"Wife" works is usually insufficient in response to the occupation questions (e.g., if Head/Wife/"Wife" "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 for professionals, **probe for specifics of what Head/Wife/"Wife" does on the job.**

For example, if someone says "ENGINEER," that may mean Head/Wife/"Wife":

- 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 Head/Wife/"Wife" 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?);
- Manager/supervisor (what kind of group does Head/Wife/“Wife” supervise?);
- Sales (what does Head/Wife/“Wife” sell? Retail or wholesale?);
- Clerk (what does Head/Wife/“Wife” do?);
- Mechanic/repair (what does Head/Wife/“Wife” repair?);
- Apprentice (to what trade?);
- Inspector (of what?).

In most cases one of the probes listed here will elicit sufficient information. **If Head/Wife/“Wife” works both for him/herself and for someone else**, here are some examples where we want a full description:

- (a) Head/Wife/“Wife” works for a firm of which she/he owns a substantial portion;
 - (b) Head/Wife/“Wife” sells on commission (e.g., selling insurance, real estate).
- 6) When Head/Wife/“Wife” 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/Wife/“Wife” 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/Wife/“Wife” 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 does

Head/Wife/“Wife” work for?” What department or agency does Head’s/Wife’s/“Wife’s” 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 Head’s/Wife’s/“Wife’s” *own home* or in someone else’s home?
13. **Engines, motors**: diesel? steam? turbine? aircraft? electric? outboard? rocket? etc.
14. **Textiles and clothing manufacture**: yarn? fabric? finished garments? cotton? wool? silk? etc.
15. **Shoes**: leather? canvas? orthopedic? etc.
16. **Mining**: Ask the type of material mined: copper ore? borax? aluminum? gravel? crude oil? tin? petroleum? natural gas? etc. (Mining industries can also have wholesale and retail trade categories.)
17. **Oil**: Ask R to specify the type of oil business: oil field company (extraction)? oil lease buyers? oil distributor? oil station (retail)? oil royalty dealer? oil storage tanks? etc.
18. **Heavy equipment or heavy machinery**: farm? construction?

19. **Engineer:** chemical? civil? industrial? petroleum? electrical? locomotive? etc.
20. **Restaurant:** chain? hotel? country club? in a nonprofit organization? etc.
21. If **occupation is manager or supervisor**, ask what the job duties of the people Head/Wife/“Wife” supervises or manages are: sales? data processing? etc.

BC/DE22. Be careful with the following situations and record as many details as possible in an [F2] NOTE:

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, ENTER [2-BOTH SOMEONE ELSE AND SELF], and give us details in an [F2] NOTE. Similarly, any other case in which employment by others and self-employment can't be separated by the R should be recorded as [2-BOTH SOMEONE ELSE AND SELF].

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. ENTER [1-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 Head/Wife/“Wife” works. If they work for Walmart, we want to know how many people are employed at that particular store, not nationwide.

ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

BC/DE25 (b–f). Unfolding brackets; no on-line QxQ.

BC/DE26, BC/DE27. We are **not** asking whether Head/Wife/“Wife” belongs to *some* labor union, but only whether he/she belongs to *the specific* labor union covering his/her current job.

BC/DE28a. We want to know if Head/Wife/“Wife” is **required** to use a computer.

BC/DE29. The [7-OTHER] category is for everything that is **not** salary, hourly, or combinations of salary or hourly with tips or commissions (Codes 1 – 6). Just ENTER [7-OTHER] and then select from the BC/DE38 choices.

Questions BC/DE29, BC/DE30, BC/DE33, BC/DE36, BC/DE37 and BC/DE38 refer to Head's/Wife's/"Wife's" *regular* pay. BC/DE31, BC/DE32, BC/DE34 and BC/DE39 refer to rates of pay for *overtime or extra hours*. We want **current (2011)** salary/wage and overtime rates, *not* last year's (2010) rates. Probe for specific dollar amounts as much as possible, and be sure to enter the appropriate time period for the amount given.

BC/DE30. Questions BC/DE29, BC/DE30, BC/DE33, BC/DE36, BC/DE37 and BC/DE38 refer to Head's/Wife's/"Wife's" *regular* pay. BC/DE31, BC/DE32, BC/DE34 and BC/DE39 refer to rates of pay for *overtime or extra hours*. We want **current (2011)** salary/wage and overtime rates, *not* last year's (2010) rates. Probe for specific dollar amounts as much as possible, and be sure to enter the appropriate time period for the amount given.

ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

BC/DE31. This should be [5-NO] if Head's/Wife's/"Wife's" income is a fixed weekly/monthly/annual amount which won't be increased no matter how many hours are worked in a week/month/year. If Head/Wife/"Wife" is paid a fixed salary plus additional pay for overtime hours, the reply should be [1-YES].

Questions BC/DE29, BC/DE30, BC/DE33, BC/DE36, BC/DE37 and BC/DE38 refer to Head's/Wife's/"Wife's" *regular* pay. BC/DE31, BC/DE32, BC/DE34 and BC/DE39 refer to rates of pay for *overtime or extra hours*. We want **current (2011)** salary/wage and overtime rates, *not* last year's (2010) rates. Probe for specific dollar amounts as much as possible, and be sure to enter the appropriate time period for the amount given.

BC/DE32. Select all that R mentions. ENTER [5-EXACT AMOUNT] when R answers an amount. Accept an answer of "STRAIGHT TIME", but probe: "By straight time you mean Head/Wife/"Wife" is paid the same rate for overtime as for regular hours?" An answer of "COMP TIME" or "COMPENSATION TIME" should also be probed: "Do you mean Head/Wife/"Wife" receives additional *time off* instead of overtime pay?"

Questions BC/DE29, BC/DE30, BC/DE33, BC/DE36, BC/DE37 and BC/DE38 refer to Head's/Wife's/"Wife's" *regular* pay. BC/DE31, BC/DE32, BC/DE34 and BC/DE39 refer to rates of pay for *overtime or extra hours*. We want **current (2011)** salary/wage and overtime rates, *not* last year's (2010) rates. Probe for specific dollar amounts as much as possible, and be sure to enter the appropriate

time period for the amount given.

BC/DE32a. ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

BC/DE33. ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

BC/DE34. Select all that R mentions. ENTER [5-EXACT AMOUNT] when R answers an amount. Accept an answer of "STRAIGHT TIME", but probe: "By straight time you mean Head/Wife/"Wife" is paid the same rate for overtime as for regular hours?" An answer of "COMP TIME" or "COMPENSATION TIME" should also be probed: "Do you mean Head/Wife/"Wife" receives additional *time off* instead of overtime pay?"

ENTER [7-OTHER (SPECIFY)] when overtime is paid in some inconsistent or nonstandard way. For example: half-time, shift differentials, etc.

Questions BC/DE29, BC/DE30, BC/DE33, BC/DE36, BC/DE37 and BC/DE38 refer to Head's/Wife's/"Wife's" *regular* pay. BC/DE31, BC/DE32, BC/DE34 and BC/DE39 refer to rates of pay for *overtime or extra hours*. We want **current (2011)** salary/wage and overtime rates, *not* last year's (2010) rates. Probe for specific dollar amounts as much as possible, and be sure to enter the appropriate time period for the amount given.

BC/DE34a. ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

BC/DE36. ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

BC/DE37. ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

BC/DE38. This question is for other ways Head/Wife/"Wife" is paid for regular work time. ENTER only one of the codes 1, 2, 5, 6 or 7 to describe other forms of payment

Questions BC/DE29, BC/DE30, BC/DE33, BC/DE36, BC/DE37 and BC/DE38 refer to Head's/Wife's/"Wife's" *regular* pay. BC/DE31, BC/DE32, BC/DE34 and BC/DE39 refer to rates of pay for *overtime or extra hours*. We want **current (2011)** salary/wage and overtime rates, *not* last year's (2010) rates. Probe for

specific dollar amounts as much as possible, and be sure to enter the appropriate time period for the amount given.

- BC/DE39. We know that this question may be difficult for some situations, but try to get an estimate from the R.
- Questions BC/DE29, BC/DE30, BC/DE33, BC/DE36, BC/DE37 and BC/DE38 refer to Head's/Wife's/"Wife's" *regular* pay. BC/DE31, BC/DE32, BC/DE34 and BC/DE39 refer to rates of pay for *overtime or extra hours*. We want **current (2011)** salary/wage and overtime rates, *not* last year's (2010) rates. Probe for specific dollar amounts as much as possible, and be sure to enter the appropriate time period for the amount given.
- ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).
- 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 Head/Wife/"Wife" 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/DE44. If Head/Wife/"Wife" worked overtime but didn't get paid for it, ENTER [5-NO].
- BC/DE45. ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).
- BC/DE47a. 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/DE51. We are simply looking for the reason Head/Wife/"Wife" 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 Head/Wife/"Wife" has now* to something else.

BC/DE65. Select all that apply. ENTER [7-OTHER (SPECIFY)] and record any response that does not fit the given choices.

Note that code [6-PLACED OR ANSWERED ADS] is for *placed or answered* ads, not just checked or read them. Head/Wife/"Wife" must have taken the initiative to place or answer an ad. If R says "LOOKED AT NEWSPAPER WANT ADS", "CHECKED JOB ADS", etc., probe whether Head/Wife/"Wife" placed or answered any ads. If not, ENTER [7-OTHER (SPECIFY)] and record answers such as "CHECKED WANT ADS".

If R still says "INTERNET", "WEBSITE", "ON-LINE", "ON THE COMPUTER" etc. after probing, ENTER [DON'T KNOW]. The point of the question is to find out how actively employment was being pursued.

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

F2, F3. 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 or Wife/“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 (a, b). We are looking for any government help the FU may have received by the children (age 6 to 19) receiving free or reduced lunches or breakfast.

F6d. We want the **total annual child care costs** for all of these children (under 15) **in 2010**. 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] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

F6i. Did someone in the FU (a female age 16 to 46 or a child age 5 or younger) receive food through the WIC program?

F7c. Did any elderly FU member (age 61 or older) receive reduced-cost meals?

Food stamps for FU

These questions detail Food Stamp usage 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 F11 include food stamps 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, F11, F14. "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, ENTER [1-YES] and ask F9 – F10, F12 – F13, and F16 – F17.

F9, F12, F16. F9 and F12 ask for the cash value of the stamps, for the **entire years 2009 and 2010** respectively. F16 asks for the cash value of the stamps, for the **previous month of 2011**. 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, F13, and F14a. 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.

These questions detail Food Stamp usage 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 F11 include food stamps for non-FU female, age 35 and non-FU male age 41").

ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

Food costs for FU

These questions detail 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 F18F22 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.

F18F22. 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?*"

These questions detail 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 F18F22 include food for non-FU female, age 35 and non-FU male age 41").

ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

F19F23, F20F24. 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 F18F22 and F20F24 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.

These questions detail 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 F18F22 include food for non-FU female, age 35 and non-FU male age 41").

ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

F21F25. 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.

These questions detail 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 F18F22 include food for non-FU female, age 35 and non-FU male age 41").

ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

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. These 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.

ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

F49 (a, b). These 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.

F49b2. Most modern hybrids are Hybrid Electric Vehicles. A hybrid electric vehicle combines a gasoline-fueled internal combustion engine and an electric motor powered by batteries.

F53 – F55. The "you" in this question refers to anyone if the FU. It is very important that the answer to this question represents this FU and only this FU.

A lease is a contract where the user (lessee) pays the owner (lessor) for the use of a vehicle for a certain amount of time, Normally a monthly payment is made for two to three years. When the lease is over, the user returns the vehicle to the owner.

- 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.
The “you” in this question refers to anyone if the FU. It is very important that the answer to this question represents this FU and only this FU.
- F58. The “you” in this question refers to anyone if the FU. It is very important that the answer to this question represents this FU and only this FU.
- 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.
These questions are asked for vehicles bought or leased “**since the 2009 interview**” when asked on Reinterviews; but “**since January, 2009**” when asked for Recontacts and Splitoffs.
The “you” in this question refers to anyone if the FU. It is very important that the answer to this question represents this FU and only this FU.
ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).
- F64. These questions are asked for vehicles bought or leased “**since the 2009 interview**” when asked on Reinterviews; but “**since January, 2009**” when asked for Recontacts and Splitoffs.
The “you” in this question refers to anyone if the FU. It is very important that the answer to this question represents this FU and only this FU.
ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).
- F65. These questions are asked for vehicles bought or leased “**since the 2009 interview**” when asked on Reinterviews; but “**since January, 2009**” when asked for Recontacts and Splitoffs.
The “you” in this question refers to anyone if the FU. It is very important that the answer to this question represents this FU and only this FU.

- F66. This is the amount of the original principal, or amount borrowed.
- These questions are asked for vehicles bought or leased “**since the 2009 interview**” when asked on Reinterviews; but “**since January, 2009**” when asked for Recontacts and Splitoffs.
- The “you” in this question refers to anyone if the FU. It is very important that the answer to this question represents this FU and only this FU.
- ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).
- F67. These questions are asked for vehicles bought or leased “**since the 2009 interview**” when asked on Reinterviews; but “**since January, 2009**” when asked for Recontacts and Splitoffs.
- The “you” in this question refers to anyone if the FU. It is very important that the answer to this question represents this FU and only this FU.
- ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).
- F69. These questions are asked for vehicles bought or leased “**since the 2009 interview**” when asked on Reinterviews; but “**since January, 2009**” when asked for Recontacts and Splitoffs.
- The “you” in this question refers to anyone if the FU. It is very important that the answer to this question represents this FU and only this FU.
- ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).
- F70. These questions are asked for vehicles bought or leased “**since the 2009 interview**” when asked on Reinterviews; but “**since January, 2009**” when asked for Recontacts and Splitoffs.
- The “you” in this question refers to anyone if the FU. It is very important that the answer to this question represents this FU and only this FU.
- ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).

F71. The initial outlay of money for a lease should include the down payment plus any fees paid at the time of the lease.

These questions are asked for vehicles bought or leased “**since the 2009 interview**” when asked on Reinterviews; but “**since January, 2009**” when asked for Recontacts and Splitoffs.

A lease is a contract where the user (lessee) pays the owner (lessor) for the use of a vehicle for a certain amount of time, Normally a monthly payment is made for two to three years. When the lease is over, the user returns the vehicle to the owner.

The “you” in this question refers to anyone if the FU. It is very important that the answer to this question represents this FU and only this FU.

ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).

F72 – F74. These questions are asked for vehicles bought or leased “**since the 2009 interview**” when asked on Reinterviews; but “**since January, 2009**” when asked for Recontacts and Splitoffs.

A lease is a contract where the user (lessee) pays the owner (lessor) for the use of a vehicle for a certain amount of time, Normally a monthly payment is made for two to three years. When the lease is over, the user returns the vehicle to the owner.

The “you” in this question refers to anyone if the FU. It is very important that the answer to this question represents this FU and only this FU.

ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).

Transportation expenses

Questions F77 – F81 ask about transportation related expenses for the FU. They use some of the information from the questions just asked. Be sure R understands the changes in the time references of the questions.

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 the FU pays their insurance. Please give us enough information so that we can later convert the answer to an annual amount.

ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount)

F79. The section just above asked about purchase or lease payments for vehicles purchased or leased **since 2009**. 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 2009**. The question will always reference the calendar month before the month of interview.

ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

F80 (a–c). 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 [0] if there were no such expenditures.

ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

F81 (a–c). 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 [0] if there were no such expenditures.

ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

F81cSpec. When “other transportation costs” has non-zero amount entered, probe what these “other” expenses were.

Education expenses

Questions F82 – F86 ask about education related expenses incurred by the FU **in 2010**.

F82. Read the entire question, including all the examples of school-related expenses. We are asking about school-related expenses for all **2010** FU members. **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, ENTER [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] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

- F84, F85. 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 **2010**.
- F86. 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 **2010**.
ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).
- F87. This question asks how much was spent on home repairs and maintenance during the year of **2010**. 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.
ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).
- F87 (a–c). Unfolding brackets; no on-line QxQ.
- F88. This question asks how much was spent on household furnishings and equipment during the year of **2010**. 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.
ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).
- F88 (a–c). Unfolding brackets; no on-line QxQ.
- F89. This question asks how much was spent on clothing and apparel during the year of **2010**. How much is spent during an average month, or week, is also acceptable.
ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).
- F89 (a–c). Unfolding brackets; no on-line QxQ.

F90. This question asks how much was spent on trips and vacations during the year of **2010**. 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.

ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

F90 (a–c). Unfolding brackets; no on-line QxQ.

F91. This question asks how much was spent on recreation, entertainment, and hobbies during the year of **2010**. How much is spent during an average month, or week, is also acceptable.

Remember not to include costs that were mentioned in question F90.

ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

F91(a–c). Unfolding brackets; no on-line QxQ.

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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 the Head or Wife/“Wife” reports working during **2010** 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.

G2. We know from BC28a whether Head’s current occupation is farmer or rancher.

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] & [F2] NOTE for responses that don’t fit (e.g. too big/small).

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] & [F2] NOTE for responses that don't fit (e.g. too big/small).

- G4. Farm income equals total receipts (G2) minus operating expenses (G3). Ask G4 to discover omissions and correct any errors on the spot. If both G2 and G3 are response, the CAI application does the subtraction and displays it here - confirm this amount with R if needed.

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] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

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. **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. **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.

ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small).

- G7, G7a. **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.

- G8. Remember that “family” refers to **members of this FU only!** ENTER ALL THAT APPLY.
- G9 (a, b). **These questions are crucial.** If the Head put in work time, these hours should be reported in Section BC. If not, the CAI application will prompt you to probe for that information here.
- G9 (c, d). **These questions are crucial.** If the Wife/“Wife” put in work time, these hours should be reported in Section DE. If not, the CAI application will prompt you to probe for that information here.
- G10. If business is an LLC (limited liability company) or LLP (limited liability partnership), ENTER [1-CORPORATION].
If R doesn’t understand the question, ENTER [DON’T KNOW]. If some FU member owned a business **in 2010**, but R doesn’t know whether the business was incorporated, ENTER what information you can in an [F2] NOTE and ENTER [DON’T KNOW].
- G11, G11a. ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small).
- G11b. The amount given here is net profit (i.e., after expenses), the amount they paid income taxes on. Ask G11b to discover omissions and correct any errors on the spot. If both G11 and G11a are response, the CAI application does the subtraction and displays it here - confirm this amount with R if needed.
If part of this amount is counted as Head’s or Wife’s/“Wife’s” “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] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).

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 2010**, this question almost certainly should be [1-YES]. In section BC we ask about current pay rates; this question asks about *earnings in 2010*. 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 last year. We want total **2010** wages/salary, not the current (2011) 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 wages in **2010**.
- 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] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).
- 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, ENTER [1-YES].
- G17 (a-e). ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

No work hours reported

If there are no work hours reported in Section BC for income recorded at G13 and/or G17a – G17e, you must complete the supplementary question sequence (G17j1 – G17j10) - the computer program will automatically prompt you to ask.

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 **2010**, 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).

G19 (a–c). It is very important to ENTER the appropriate time unit for which the amount reported is received. This question is asked throughout this section.

ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

- G20 (a–c). We want to know during which months in **2010** this income was received. This question is also asked throughout this section and it is very important that you **ENTER** the correct months for each type of income received.
- G21 (a–c) CkPt. Again, make sure you have jobs/work hours in Section BC for any income reported in these questions. If jobs/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.
- G23. 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. 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.
ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).
- 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.
 Income from rent, dividends and interest is sometimes paid to Head and Wife jointly. If you can get their separate amounts, put Head's here and Wife's/"Wife's" at G59a – G59c or G63b. If not, include the total here and specify "joint income" in an [F2] NOTE.
- 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**.

Income from rent, dividends and interest is sometimes paid to Head and Wife jointly. If you can get their separate amounts, put Head’s here and Wife’s/“Wife’s” at G59a – G59c or G63b. If not, include the total here and specify “joint income” in an [F2] NOTE.

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.

Income from rent, dividends and interest is sometimes paid to Head and Wife jointly. If you can get their separate amounts, put Head’s here and Wife’s/“Wife’s” at G59a – G59c or G63b. If not, include the total here and specify “joint income” in an [F2] NOTE.

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. **TANF** (Temporary Assistance for Needy Families), **ADC** (Aid to Dependent Children) **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 TANF, 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 TANF/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 – G25f.

G26 (a–g). ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

G31, G32. **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 [1-YES], select the individual(s) who received Social Security at G32.

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

- 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 that person is 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, ENTER [5-DEPENDENT OF DISABLED RECIPIENT].
- 2) Retired, ENTER [6-DEPENDENT OF RETIRED RECIPIENT].
- 3) Deceased, ENTER [3-SURVIVOR'S BENEFITS]. Enter 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.

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 [1-YES], select the individual(s) who received Social Security at G32.

G34. **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 [1-YES], select the individual(s) who received Social Security at G32.

ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

G35. **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 [1-YES], select the individual(s) who received Social Security at G32.

G37a. **VETERANS PENSIONS:** There are various armed service benefits and state and federal government pensions for ex-military personnel and their families. ENTER ALL THAT APPLY:

- 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. **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 VA.

ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

G39. **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 VA.

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 (G37a – G39) or Social Security Disability (G33a).

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

G41 (a–c). ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

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.

This **does not include** income from Trade Readjustment Allowances. TRAs - Trade Readjustment Allowances - are income support to persons who have exhausted Unemployment Compensation and whose jobs were affected by foreign imports. Such amounts should be recorded as 'any other income' at G44g.

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 – G60cc.

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 **2010** FU members, 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 a 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 G37a – 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.
- 6) TRAs - Trade Readjustment Allowances - are income support to persons who have exhausted Unemployment Compensation and whose jobs were affected by foreign imports.
- 7) Reverse mortgages, in which the FU does not make payments but receives payments from the bank or lender.

G45 (a–g). ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

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.

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. 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.

ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

G52bCkPt. Again, if income is reported but no jobs/work hours were recorded in Section DE, the appropriate question sequence will automatically be asked.

Wife/“Wife”
transfer
income

G53 – G63 are the same questions 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.

This **does not include** income from Trade Readjustment Allowances. TRAs - Trade Readjustment Allowances - are income support to persons who have exhausted Unemployment Compensation and whose jobs were affected by foreign imports. Such amounts should be recorded as ‘any other income’ at G63.

G54. ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).

G56. **WORKERS COMPENSATION:** Money to replace lost wages for employees injured on the job.

G57. ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).

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] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).

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] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).

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] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).

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 Wife/“Wife” is a beneficiary and received payments from a trust fund, these payments belong here.

ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).

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

- G60a4. ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).
- G60b. **TANF** (Temporary Assistance for Needy Families), / **ADC** (Aid to Dependent Children) 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 TANF, 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] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).
- G60c. **CHILD SUPPORT:** If Wife/"Wife" receives child support payments, note it here. Be careful that child support is not confused with ADC payments.
- ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).
- 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 earlier.
- ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).
- 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 or Social Security Disability (G33a).
- ANNUITIES:** Regular payments, usually for 10 years, 20 years, or life. Individual Retirement Annuity (IRA) payments **are included** here.
- G61a. ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).
- 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] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).

G62b. **HELP FROM OTHERS:** These questions cover financial help given to Wife/“Wife”. **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] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).

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 a 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.
- 5) Land contracts and mortgages owned: If possible, try to find out how much of the payment is principal and how much is interest.
- 6) TRA: Trade Readjustment Allowances are income support to persons who have exhausted Unemployment Compensation and whose jobs were affected by foreign imports.
- 7) Reverse mortgages, in which the FU does not make payments but receives payments from the bank or lender.

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 and that it is Wife's/"Wife's" own income. Note all those "joint" amounts (e.g., interest, dividends, ADC).

- G63a. 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 and that it is the Wife's/"Wife's" own income. Note all those "joint" amounts (e.g., interest, dividends, ADC).

G63b. 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 and that it is the Wife’s/“Wife’s” own income. Note all those “joint” amounts (e.g., interest, dividends, ADC).

ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).

G63c. 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 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 **2010**. This may include people who are movers out (including people who died or went into institutions) in **2010 or 2011**.

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 ENTER as many codes as apply to the OFUM’s current situation.

- 1) **WORKING NOW:** 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-ONLY TEMPORARILY LAID OFF]).
- 2) **ONLY TEMPORARILY LAID OFF:** 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:** 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

G76. If this person's employment was irregular, try to get as much information as you can about each job in **2010**. 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.

If this person's employment was irregular, try to get as much information as you can about each job in **2010**. We're after total hours (weeks x hours-per-week) and total amount earned.

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.

If this person's employment was irregular, try to get as much information as you can about each job in **2010**. We're after total hours (weeks x hours-per-week) and total amount earned.

ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

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

If this person's employment was irregular, try to get as much information as you can about each job in **2010**. We're after total hours (weeks x hours-per-week) and total amount earned.

G80. If this person's employment was irregular, try to get as much information as you can about each job in **2010**. We're after total hours (weeks x hours-per-week) and total amount earned.

G81. If employment was irregular and R can't give hours per week, get an estimate of the total number of hours worked in **2010** at that job.

If this person's employment was irregular, try to get as much information as you can about each job in **2010**. We're after total hours (weeks x hours-per-week) and total amount earned.

- G83. “Income” in this sequence refers to non-labor income; all income from work should be included at G78, not here.
- G84. **SSI:** Retired or disabled adults may have income from pension plans or Supplemental Security Income (SSI).
Social Security: If this person 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.
TANF, Welfare: If R mentions “WELFARE,” ask whether the welfare is TANF/ADC/AFDC or some other kind. **Get the explicit source whenever possible.**
Interest, Dividends, And Trust Funds: Income from any of these should also be included here.
- G84a. ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).
- G84b. **TANF/ADC/AFDC:** If R mentions “WELFARE,” ask whether the welfare is TANF/ADC/AFDC or some other kind. **Get the explicit source whenever possible.** ENTER “TANF/ADC/AFDC” here; ENTER “OTHER WELFARE” as [4-TANF] at G84.
 ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).
- G84c1. **SSI:** Retired or disabled adults may have income from pension plans or Supplemental Security Income (SSI).
- G84c4. ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).
- G84d. **Welfare:** If R mentions “WELFARE,” ask whether the welfare is TANF/ADC/AFDC or some other kind. **Get the explicit source whenever possible.** ENTER “OTHER WELFARE” here; ENTER “TANF/ADC/AFDC” as [2-TANF] at G84.
 ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).

- G84e2a. **Social Security:** If this person 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. ENTER ALL THAT APPLY.
- G84 (e3, f, g). ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).
- G84h. This **does not include** income from Trade Readjustment Allowances - such amounts should be recorded as 'income from anything else' at G84mm.
ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).
- G84 (j, k). ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).
- G84l. **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] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).
- G84mm. **Include** income from Trade Readjustment Allowances here. TRAs - Trade Readjustment Allowances - are income support to persons who have exhausted Unemployment Compensation and whose jobs were affected by foreign imports.
ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).
- G88 (Mo, Yr). These questions about OFUM's education are asked for each **2010** OFUM Member age 16 or older.
- G90. These questions about OFUM's education are asked for each **2010** OFUM Member age 16 or older.

Objective

Questions G92 – G98 are asked about Younger Ofums (age 15 or younger), who were in the FU for any part of **2010**.

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.

- G94a. ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative 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 **2010**?"
ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).
- G94 (c, d). 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, TANF/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. ENTER ALL THAT APPLY.
- ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).
- G94e2a. Be careful not to double count income already reported as received by the Head or Wife/"Wife" for the child, such as:
- (d) **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.

(e) **Child support, TANF/ADC/AFDC, etc.**, belong in Head/Wife/“Wife” income (whoever received it).

(f) **Social Security** should be in G31 – G35, listed under the parent or guardian of these dependent children. ENTER ALL THAT APPLY.

ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).

G94 (e3, f2). ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).

G99. 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:** Head **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. 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:** Head **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.

ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).

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.

G102 (a, b). ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).

- G103. 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 **2010** 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. 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 **2010** 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.
ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).
- G105RTHLab. 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 **2010**.
ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).
- G107 – G109. 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. 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.
ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).
- G112. 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 **2010** 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. 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 **2010** 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.

ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).

G114. 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 **2010** 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.

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Section R - Off-Year Income

R2. This question is asked once for Head and once for Wife/“Wife” if there is one in the FU.

We mean the total **earnings from all jobs** Head/Wife/“Wife” had in **2009**: wages and salary, bonus, commissions, profit from business and/or self-employment. You can ENTER [0] if Head “broke even”, but please add an [F2] NOTE to that effect. You cannot enter a negative amount for a net “loss.” ENTER an [F2] NOTE indicating the amount of the loss and then [REFUSED] in the amount field of R2.

ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).

R20. This question asks if **anyone** listed in the family unit received Social Security in **2009**.

R25. This question asks if **anyone** listed in the family unit received pension income in **2009**.

R33. This question asks if **anyone** listed in the family unit received income from Unemployment Compensation in **2009**.

This **does not include** income from Trade Readjustment Allowances. TRAs - Trade Readjustment Allowances - are income support to persons who have exhausted Unemployment Compensation and whose jobs were affected by foreign imports.

R37. This question asks if **anyone** listed in the family unit received income from Workers Compensation in **2009**.

R41. We are asking whether anyone in the FU in **2009** received “public assistance”. 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 **2009**. **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 in **2009**.
- R55. **CHILD SUPPORT** is money from an absent parent to support a child younger than 18 in the FU in **2009**. 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.

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Section W - Wealth and Active Savings

Objective

The 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.”

- 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, mobile home, 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 a [REFUSED] answer [Alt-R].
ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).
- 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, mobile homes, and other homes on wheels **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 ENTER [0] in W6. If R feels

the FU owes more on the vehicles than they are worth, get an estimate of the “loss” and enter it in an [F2] NOTE.

ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).

W7 – W9. If R answered “DON’T KNOW” or “REFUSED” at W6, 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.

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 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] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).

W12 – W14. If R answered “DON’T KNOW” or “REFUSED” at W11, 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.

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] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).

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.

- W20E. ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).
- 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] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).
- W23 – W26. 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.
- 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] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).
- W29 – W32. 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.
- W31e. ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).

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] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

W35 – W37. If R answered "DON'T KNOW" or "REFUSED" at W34, 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.

W38a. Here we are looking for credit card and store card debts (charges), other than the mortgages or loans mentioned on the above asset questions.

W39a. Total all amounts for all FU members.

ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

W40a – W42a. If R answered "DON'T KNOW" or "REFUSED" at W39Aa 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.

W38b. Here we are looking for debts other than the mortgages, loans, credit card charges, and store card charges mentioned earlier. Specifically we are asking about student loans, medical bills, legal bills, and loans from relatives.

- W39b1. Total all student loan amounts for all FU members.
ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).
- W40b1 – W42b1. If R answered “DON'T KNOW” or “REFUSED” at W39b1, 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.
- W39b2. Total all medical bills for all FU members.
ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).
- W40b2 – W42b2. If R answered “DON'T KNOW” or “REFUSED” at W39b2, 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.
- W39b3. Total all legal bills for all FU members.
ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).
- W40b3 – W42b3. If R answered “DON'T KNOW” or “REFUSED” at W39b3, 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.
- W39b4. Total all loan amounts (from relatives) for all FU members.
ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).
- W40b4 – W42b4. If R answered “DON'T KNOW” or “REFUSED” at W39b4, 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.

The preceding asset questions (W1 – W42) 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 2009**” 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] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).
- W45 – W47. If R answered “DON'T KNOW” or “REFUSED” at W44, 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.
- W48. 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. 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.
- ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).
- W50 – W53. If R answered “DON'T KNOW” or “REFUSED” at W49, 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.

Objective

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

- W54. We want to know the net value (sale price minus debt owed) of the main house the FU sold **since January 1, 2009**. If FU sold more than one main home, ask about the one owned in **January 2009**.
- W55. We want to know the net value (sale price minus debt owed) of the main house the FU sold **since January 1, 2009**. If FU sold more than one main home, ask about the one owned in **January 2009**.
ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).
- W56 – W58. If R answered “DON'T KNOW” or “REFUSED” at W55, 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.
- W59. **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 FU 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. **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 FU 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.

ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

W61 – W63. If R answered “DON'T KNOW” or “REFUSED” at W60, 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.

W64. 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 2009**. 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. 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 2009**. 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.

ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

W66 – W68. If R answered “DON'T KNOW” or “REFUSED” at W65, 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.

W69. 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. 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**.

ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

W71 – W72. If R answered “DON'T KNOW” or “REFUSED” at W70, 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.

W73. As with the real estate properties, we are looking for investment **since 2009** 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. As with the real estate properties, we are looking for investment **since 2009** 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.

ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

W75 – W77. If R answered “DON'T KNOW” or “REFUSED” at W74, 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.

W78. 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 2009**.

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 2009**.

ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

W80 – W82. If R answered “DON'T KNOW” or “REFUSED” at W79, 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.

W83 – W85. 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. 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.

ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

- W87 – W90. If R answered “DON'T KNOW” or “REFUSED” at W86, 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.
- 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] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).
- W92 – W95. If R answered “DON'T KNOW” or “REFUSED” at W91, 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.
- W96. This sequence is for FUs that *sold stock, but did not buy any*, in the last 2 years.
See W83 – W86 instructions above.
- W97. This sequence is for FUs that *sold stock, but did not buy any*, in the last 2 years.
See W83 – W86 instructions above.
ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).
- W98 – W101. If R answered “DON'T KNOW” or “REFUSED” at W97, 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.

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 – W122) 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. We are asking about assets (\$5,000 or more) that persons who were living in the FU in **2009** 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 [0] at W103.

W103. We are asking about assets (\$5,000 or more) that persons who were living in the FU in **2009** 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 [0] at W103.

ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

W104 – W107. If R answered “DON'T KNOW” or “REFUSED” at W103, 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.

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 **2009** 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 [0] at W108.

ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative

amount).

W109 – W111. If R answered “DON’T KNOW” or “REFUSED” at W108, 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.

W113. Again we are asking about assets of \$5,000 or more, but this time about assets brought into the FU **since 2009** 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 [0] at W114.

W114. Again we are asking about assets of \$5,000 or more, but this time about assets brought into the FU **since 2009** 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 [0] at W114.

ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).

W115 – W118. If R answered “DON’T KNOW” or “REFUSED” at W114, 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.

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 [0] at W119.

ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).

W120 – W122. If R answered “DON’T KNOW” or “REFUSED” at W119, 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.

W123, W124. 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 [9997-NOT YET RECEIVED] 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 [9997-NOT YET RECEIVED], go back to W123 and ENTER [5-NO].

W125. Get value at the time it was received, not current value.

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 [9997-NOT YET RECEIVED] 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 [9997-NOT YET RECEIVED], go back to W123 and ENTER [5-NO].

Get value at the time it was received, not current value.

ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

W126, W127. If R answered "DON'T KNOW" or "REFUSED" at W125, 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.

W128. See instructions for W123 – W127 above; up to three mentions are permitted here.

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Section P - Head and Wife/“Wife” Pensions

Objective

This section is divided into two parts and is asked once for Heads and once for Wives/“Wives”:

- 1) Pension or Retirement Plan from a Current Employer (P1 – P44)
- 2) Pension or Retirement Plan from a Former Employer (P45 – P69)

Only Heads/Wives/“Wives” who are **currently employed at a job** (Section BC/DE) will get the Pension or Retirement Plan from a Current Employer series, P1 – P44.

Heads/Wives/“Wives” not currently working, **but have worked in the past**, are skipped to the series on Pension or Retirement Plan from a Former Employer, P45 – P69.

If Head **has never worked**, the application skips to Wife/“Wife” series, if there is a Wife/“Wife” in the FU. If Wife/“Wife” **has never worked**, the application skips to Section H.

Many of the definitions and procedures used here apply to pension or retirement plans in general and are not specific to pension or retirement plans from Current or Former Employers, or pension or retirement plans of Head or Wife/“Wife”.

Pension or Retirement Plan from a Current Employer

P1. P1 asks whether Head/Wife/“Wife” is currently participating in a pension or retirement plan through his/her **current job employer or through his/her union**.

“Pension or retirement plan” includes:

Defined Benefit plans that base benefits on a formula involving age, years of service and salary

Defined Contribution plans that base benefits on the amount of money accumulated in an account, **including** 401-K, 403-B, ESOP, SRA, thrift/savings, stock/profit sharing, and money purchase plans

Only Heads/Wives/“Wives” who are **currently employed at a job** (Section BC/DE) will have this series, Pension from Current Employer (P1 – P44).

Heads/Wives/“Wives” 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.

P6Yrs, P6Yr. Although we ask how many years Head/Wife/“Wife” has been participating in this pension or retirement plan, R may answer with what year coverage began.

If R says there are multiple pension or retirement plans, we want to ask about the plan that Head/Wife/“Wife” has been participating in the longest.

P7, P8Yrs. Heads/Wives/“Wives” not currently participating in a pension or retirement plan may become eligible after a certain number of years. We are asking how many **more** years until they are eligible to be covered.

P9, P10Yrs. “Vested” employees are assured (by law) that their pension or retirement 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, P12. Head/Wife/“Wife” may be **required** to contribute a certain amount (P12 – P13) in order to be in the pension or retirement 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.

P13Amt. Head/Wife/“Wife” may be **required** to contribute a certain amount (P12 – P13) in order to be in the pension or retirement 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.

ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).

P13Pct. Head/Wife/“Wife” may be **required** to contribute a certain amount (P12 – P13) in order to be in the pension or retirement 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.

P14. Head/Wife/“Wife” may be **required** to contribute a certain amount (P12 – P13) in order to be in the pension or retirement 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.

P15Amt. Head/Wife/“Wife” may be **required** to contribute a certain amount (P12 – P13) in order to be in the pension or retirement 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.

ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).

P15Pct. Head/Wife/“Wife” may be **required** to contribute a certain amount (P12 – P13) in order to be in the pension or retirement fund, but may also **voluntarily** contribute to the fund (P14 – P15). Be sure these are separate amounts in the questions provided. R may answer either in dollars per time (pay) period, or as a percentage of pay.

P16. There are two major categories of employer-provided pension or retirement plans, differentiated by how the amount of benefits is determined. (These same two categories will be referred to in the Pension or Retirement Plan from a Former Employer series.)

Some plans have elements of **both** types. Be sure the amounts are not double counted.

Defined Benefit plans base benefits on a formula that takes into account the age of the employee, years of service, and salary at retirement. If Head’s/Wife’s/“Wife’s” pension or retirement plan is indicated as this type at P16, the application skips to P22A – P22D to ask about that formula.

Money Accumulated or Defined Contribution plans 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/Wife/“Wife” has this type of pension or retirement plan, P17 – P22D 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 Plan: A retirement matching plan for employees of the United States government. They provide exposure and participation in 5 stock and bond index funds

Stock or Profit-sharing Plan: 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 Plan: 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.

P17, P19. P17 asks whether Head’s/Wife’s/”Wife’s” employer contributes, either as dollars per pay period or as a percentage of Head’s/Wife’s/“Wife’s” pay. P19 asks at what age Head/Wife/“Wife” could receive pension or retirement benefit payments that include the employer’s contribution.

P18Amt. If employer contributions at P18AMT or P18PCT vary depending on profits, use an [F2] NOTE attached to a [DON’T KNOW] or [REFUSED] answer.
ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).

P18Pct. If employer contributions at P18AMT or P18PCT vary depending on profits, use an [F2] NOTE attached to a [DON’T KNOW] or [REFUSED] answer.

P20. This means total in the account today, including employee’s and employer’s contributions. Probe /BE/ as needed.

ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

P20 (b–e). Unfolding brackets; no on-line QxQ.

P22a. What is the earliest possible age_at which Head/Wife/“Wife” will be able to start receiving pension or retirement benefits? We are asking about “full” or “normal” benefits, **not** “partial” benefits.

ENTER age in years. ENTER months at next screen if needed. For instance, if R says “59 1/2” then ENTER [59] here and ENTER [6] (months) at the next screen.

ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

P22b. What is the earliest possible age_at which Head/Wife/“Wife” will be able to start receiving pension or retirement benefits? We are asking about “full” or “normal” benefits, **not** “partial” benefits.

ENTER number of months if needed. For instance, if R says “59 1/2” then ENTER [59] at the previous screen and ENTER [6] (months) here.

ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

P22c. Sometimes referred to as “early retirement age”, what is the earliest possible age at which Head/Wife/“Wife” will be able to leave their employer and start receiving pension or retirement benefits right away?

ENTER age in years. ENTER months at next screen if needed. For instance, if R says “59 1/2” then ENTER [59] here and ENTER [6] (months) at the next screen.

ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

P22d. Sometimes referred to as “early retirement age”, what is the earliest possible age at which Head/Wife/“Wife” will be able to leave their employer and start receiving pension or retirement benefits right away?

ENTER number of months if needed. For instance, if R says “59 1/2” then ENTER [59] at the previous screen and ENTER [6] (months) here.

ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

- P32. If R answers with years of service instead of age, /RQ/ or probe: “What age would that be?” ENTER [997] for answers of “NEVER” or indications that Head/Wife/“Wife” won’t stay long enough to draw benefits.
- P34Amt. We are asking for an estimate of pension or retirement benefits in dollars per month or year, or as a percentage of what Head’s/Wife’s/“Wife’s” pay at retirement will be.
ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).
- P34Pct. We are asking for an estimate of pension or retirement benefits in dollars per month or year, or as a percentage of what Head’s/Wife’s/“Wife’s” pay at retirement will be.
- P34 (f–j). Unfolding brackets; no on-line QxQ.
- P35, P36. Can Head/Wife/“Wife” name a survivor to receive his/her pension or retirement 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 pension or retirement plans, the amount of the benefit declines when Social Security payments start - the employer guarantees an amount equal to the combination of Social Security benefits and pension or retirement benefits, and the employer’s obligation will decline once Social Security payments begin.
- P39Age, P39Yrs. We are asking at what age people (with whom Head/Wife/“Wife” works) “usually” retire. We are not asking the “earliest possible” retirement age or years of service.
- P40Age. Many people have worked out an actual “plan” of when they will stop working and retire; it may follow the formula for their pension or retirement plan minimums. R may answer either an age at P40Age or number of years until retirement at P40Num.
- P40Num. Many people have worked out an actual “plan” of when they will stop working and retire; it may follow the formula for their pension or retirement plan minimums. R may answer either an age at P40Age or number of years until retirement at P40Num.

P41Age. For those who have not planned or thought much about when they will stop working and retire, we are asking R to tell us when Head/Wife/"Wife" thinks they will retire, either as an age at P41Age or number of years until retirement at P41Num.

P41Num. For those who have not planned or thought much about when they will stop working and retire, we are asking R to tell us when Head/Wife/"Wife" thinks they will retire, either as an age at P41Age or number of years until retirement at P41Num.

P42, P43. In addition to their main pension or retirement plan, such as just described in P1 – P41, Head/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 Heads/Wives/"Wives" who aren't currently covered by the regular pension or retirement plan, these may be their only pension or retirement options. Not all such plans have employer contributions, so we ask P43-P44.

P44Amt. In addition to their main pension or retirement plan, such as just described in P1 – P41, Head/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 Heads/Wives/"Wives" who aren't currently covered by the regular pension or retirement plan, these may be their only pension or retirement options. Not all such plans have employer contributions, so we ask P43-P44.

ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

P44Pct. In addition to their main pension or retirement plan, such as just described in P1 – P41, Head/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 Heads/Wives/"Wives" who aren't currently covered by the regular pension or retirement plan, these may be their only pension or retirement options. Not all such plans have employer contributions, so we ask P43 – P44.

Pension or Retirement Plan from a Former Employer

Objective

Here we ask about pension or retirement plans from a former employer. All the different pension or retirement 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 pension or retirement plans were accumulated while working for a former employer, we ask additional questions about what happened to the money after Head/Wife/“Wife” left that employer.

P45, P46. Here we ask about pension or retirement plans from a former employer. All the different pension or retirement 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 pension or retirement plans were accumulated while working for a former employer, we ask additional questions about what happened to the money after Head/Wife/“Wife” left that employer.

The same distinction between **Defined Benefit and Defined Contribution** pension or retirement plans is made here as was made at P16. Again, the pension or retirement plan may have elements of both types, so [7-BOTH TYPES] will take you through question series about each. Note that [7-BOTH TYPES] means one plan with elements of both types; **not** two plans, one of each type. For the latter case, cover the “main” pension or retirement plan in this first loop of P46 – P69. Then cover the second pension or retirement plan in the second loop of P46 – P69.

Objective

When the pension or retirement 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/Wife/“Wife” left the former employer; it can be [0].

ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).

P47 (b–e). Unfolding brackets; no on-line QxQ.

P48. An employee has certain options for accumulations in his/her pension or retirement 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 or retirement 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, ENTER [7-OTHER (SPECIFY)] and record details of all responses.

- P49. For those who rolled over their pension or retirement account into an IRA or left the account to accumulate, we want to know the amount in their account now.
ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).
- P49 (b–e). Unfolding brackets; no on-line QxQ.
- P50. For those who converted their pension or retirement account to an annuity, we want to know at what age they began, or will begin, receiving benefits and how much those benefits are.
- P51. For those who converted their pension or retirement account to an annuity, we want to know at what age they began, or will begin, receiving benefits and how much those benefits are.
ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).
- P51 (b–e). Unfolding brackets; no on-line QxQ.
- P52. For Heads/Wives/“Wives” whose pension or retirement benefits are 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 benefits immediately, to take a cash settlement upon leaving, or to lose benefits.
- P53 (Mo, Yr). For Heads/Wives/“Wives” receiving benefits now, we ask the month and year they began receiving benefits and amount per month received. R may answer per year ([6-YEAR]) or other time period as well.
(For Heads/Wives/“Wives” whose pension or retirement benefits are 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 benefits immediately, to take a cash settlement upon leaving, or to lose benefits.)

- P54. For Heads/Wives/“Wives” receiving benefits now, we ask the month and year they began receiving them and amount per month received. R may answer per year ([6-YEAR]) or other time period as well.
- (For Heads/Wives/“Wives” whose pension or retirement benefits are 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 benefits immediately, to take a cash settlement upon leaving, or to lose benefits.)
- ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).
- P54 (b–e). Unfolding brackets; no on-line QxQ.
- P57. For Heads/Wives/“Wives” who took a cash settlement, we want the total amount received.
- (For Heads/Wives/“Wives” whose pension or retirement benefits are 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 benefits immediately, to take a cash settlement upon leaving, or to lose benefits.)
- ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).
- P57 (b–e). Unfolding brackets; no on-line QxQ.
- P58. For Heads/Wives/“Wives” who took a cash settlement, we want the total amount received and what they did with it. P58 is multiple response, probe /AO/ at least once.
- (For Heads/Wives/“Wives” whose pension or retirement benefits are 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 benefits immediately, to take a cash settlement upon leaving, or to lose benefits.)
- P59. For Heads/Wives/“Wives” who answered at P52 that they rolled over their pension or retirement account into an IRA, we are asking how much was put into the IRA.
- ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).

- P59 (b–e). Unfolding brackets; no on-line QxQ.
- P60. For Heads/Wives/“Wives” who expect to receive pension or retirement benefits in the future, we are asking for the number of years in total that they were included in that pension or retirement plan.
- P61. For Heads/Wives/“Wives” who expect to receive pension or retirement benefits in the future, we are asking at what age they expect to start receiving benefits.
- P62Amt. For Heads/Wives/“Wives” who expect to receive pension or retirement benefits in the future, we are asking for an estimate of what those benefits will be, either in dollars per month or year, or as a percentage of their final pay.
ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).
- P62Pct. For Heads/Wives/“Wives” who expect to receive pension or retirement benefits in the future, we are asking for an estimate of what those benefits will be, either in dollars per month or year, or as a percentage of their final pay.
- P62 (f–j). Unfolding brackets; no on-line QxQ.

Objective

These questions are for Heads/Wives/“Wives” whose pension or retirement plan from a former employer was a Type B (only) plan. They are similar in nature to P47 – P51.

- P63. ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).
- P63 (b–e). Unfolding brackets; no on-line QxQ.
- P64. Again the options of what Head/Wife/“Wife” 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; ENTER [7-OTHER (SPECIFY)] and record all the details.

- P65. For those who rolled over their pension or retirement account into an IRA or left the account to accumulate, we want to know the amount in that account now.
ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).
- P65 (b–e). Unfolding brackets; no on-line QxQ.
- P66. If Head's/Wife's/"Wife'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 was Head/Wife/"Wife" in (year)?" or "What age will Head/Wife/"Wife" be in (year)?"
- P67. We want what the annuity payments are (or will be) in dollars per month or year.
ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).
- P67 (b–e). Unfolding brackets; no on-line QxQ.
- P68Age. For nearly every pension or retirement plan there is some minimum age at which an employee can leave and still draw pension benefits. That is the age we want here, regardless of whether Head/Wife/"Wife" left before or after that age.
ENTER [97] if there was no age requirement.
- P69. We are only talking about pension or retirement plans from former employers here. If Head/Wife/"Wife" had another pension or tax-deferred savings plan that R has not already told you about, ENTER [1-YES] to bring up another loop of P46 – P68.

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Section H - Health and Health Care Costs

Objective

The first part of this section, H1 – H22, is asked once for Heads and once for Wives/”Wives”:

- H1. This is R’s broad assessment of Head’s/Wife’s/“Wife’s” current health.
- H1a. This question assesses if Head’s/Wife’s/“Wife’s” health as improved, remained the same, or worsened.
- H1 (b, c). If Head’s/Wife’s/“Wife’s” health was either improved or worsened, how much change has there been.
- H1d. We want a general assessment of Head’s/Wife’s/“Wife’s” health while growing up, birth to age 16.
- H2 – H4. **Include** only work-limiting health problems, i.e., problems that limit the kind or amount of work that Head/Wife/“Wife” can do on his/her job.

Objective

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

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

The QxQs give definitions to help you clarify.

H5a. **Doctors** *include* specialists such as dermatologists, psychiatrists, ophthalmologists, as well as general practitioners and osteopaths. It **does not include** chiropractors.

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

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

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

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/Wife/“Wife” has “borderline” hypertension, then ENTER [1-YES]. If a physician has ever diagnosed Head/Wife/“Wife” as having high blood pressure, but it is now considered “under control,” ENTER [1-YES] at H5b. Likewise for a

Female Head/Wife/“Wife” who had high blood pressure during pregnancy, ENTER [1-YES] at H5b.

H5e. **Doctors** *include* specialists such as dermatologists, psychiatrists, ophthalmologists, as well as general practitioners and osteopaths. It **does not include** chiropractors.

Asthma is a chronic respiratory disease often arising from allergies, and is characterized by sudden, recurring attacks of labored breathing, chest constriction, and coughing.

H5f. **Doctors** *include* specialists such as dermatologists, psychiatrists, ophthalmologists, as well as general practitioners and osteopaths. It **does not include** chiropractors.

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) or acute bronchitis such as might accompany a cold or flu or pneumonia.

H5g. **Doctors** *include* specialists such as dermatologists, psychiatrists, ophthalmologists, as well as general practitioners and osteopaths. It **does not include** chiropractors.

Diabetes (mellitus) is 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 [1-YES]. ENTER [1-YES] if a physician has ever told Head/Wife/“Wife” that he/she had diabetes, even if it is now under control.

H5h. **Doctors** *include* specialists such as dermatologists, psychiatrists, ophthalmologists, as well as general practitioners and osteopaths. It **does not include** chiropractors.

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

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

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

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 Head/Wife/“Wife” with this cancer? Getting treatment, in remission, or has the cancer been cured?

H6k4. We are looking for where the cancer Head/Wife/“Wife” have/had is/was located in their body. In what part of their body is it? If it’s not listed, ENTER [97-OTHER (SPECIFY)] and get enough details so the cancer can be classified.

H5l. **Doctors** *include* specialists such as dermatologists, psychiatrists, ophthalmologists, as well as general practitioners and osteopaths. It **does not include** chiropractors.

Emotional, nervous, or psychiatric problems **Include** any condition diagnosed and/or treated by a psychiatrist, psychologist, or other mental health care professional.

H612. What kind of emotional/psychiatric disorder has Head/Wife/“Wife” been diagnosed with? If not listed, ENTER [97-OTHER (SPECIFY)] and get enough details so the disorder can be classified.

Depression: 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) A medical condition that causes extreme mood changes that alternate between episodes of depression, and mania.

Schizophrenia: 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: 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. **Doctors** *include* specialists such as dermatologists, psychiatrists, ophthalmologists, as well as general practitioners and osteopaths. It **does not include** chiropractors.

Other condition With this question we are looking for a serious or chronic condition the Head/Wife/“Wife” may have or had that was not covered in the previous questions.

These next questions determine the degree of difficulty the Head/Wife/“Wife” 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/Wife/“Wife” “doesn’t do” a certain activity, but not because a health condition prevents him/her from doing it (e.g., at H9f Head/Wife/“Wife” “never goes outside, it’s too dangerous.”) Record such answers in an [F2] NOTE and ENTER [5-NO]. However, any item answered in such a way as to indicate that a health condition prevents Head/Wife/“Wife” from performing the activity without help should be [1-YES]. For each such item H9a – H9g, a corresponding H10a – H10g asks whether someone helps Head/Wife/“Wife” with that activity.

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

- H9a. **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:** 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, ENTER [1-YES].
- H9b. **Difficulty dressing:** Basically, it’s (MTY - again, it’s ok to use this probe here). But definitely ENTER [1-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.
- H9c. **Difficulty eating:** 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, ENTER [1-YES]. A person who is tube-fed or who is fed entirely by an intravenous feeding device does not eat at all, so ENTER [1-YES].
- H9d. **Difficulty getting out of bed or a chair:** Whatever it means to R (It’s ok to use MTY here).
- H9e. **Difficulty walking:** Whatever it means to R (It’s ok to use MTY here).
- H9f. **Getting outside:** Moving from inside to outside the HU, including the patio porch, or hallway. It does not imply movement or exertion once outside.

- H9g. **Difficulty using toilet:** Whatever it means to R (It's ok to use MTY here).
- H10a (1, 2). **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:** 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, ENTER [1-YES].
- H10b (1, 2). **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 dressing:** Basically, it's (MTY - again, it's ok to use this probe here). But definitely ENTER [1-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.
- H10c (1, 2). **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 eating:** 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, ENTER [1-YES]. A person who is tube-fed or who is fed entirely by an intravenous feeding device does not eat at all, so ENTER [1-YES].
- H10d (1, 2). **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 getting out of bed or a chair:** Whatever it means to R (It's ok to use MTY here).

- H10e (1, 2). **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 walking: Whatever it means to R (It's ok to use MTY here).
- H10f (1, 2). **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.
Getting outside: Moving from inside to outside the HU, including the patio porch, or hallway. It does not imply movement or exertion once outside.
- H10g (1, 2). **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 using toilet: Whatever it means to R (It's ok to use MTY here).
- H11 (a–m). Even if R has already told you about an incapacitating condition, you must ask this H11 series. **Please note 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/Wife/“Wife” is completely incapacitated and physically incapable of any of these activities, ask this H11 series in a verification mode.
- H12 (a–c). 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/Wife/“Wife” 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 R. What may be a heavy workout for one R might be considered a light workout for a more fit R.**
- H14, H17. There are 20 cigarettes in a standard pack.
ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

- H18, H19. These questions ask how old the Head/Wife/“Wife” was when they last smoked and first smoked **regularly**, so it’s possible for the answer to H16 to be [1-YES (EVER SMOKED)], but the answer to these questions to be “...DOESN’T SMOKE REGULARLY”. This could happen if Head/Wife/“Wife” tried smoking, but never smoked on a regular basis. If so, ENTER an [F2] NOTE explaining.
ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).
- 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 [1-YES].
- H21b. We want an average over the last few months.
One 12 ounce beer
One 4 ounce glass of wine
One 1 ounce shot of liquor
ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).
- H21c. The definition of “one drink” is:
One 12 ounce beer
One 4 ounce glass of wine
One 1 ounce shot of liquor
ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).
- H22. If R gives the metric amount for pounds, press [ENTER] to go to H22KILO.
ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).
- H23 (Ft, In). If R gives the metric amount for feet and inches, press [ENTER] to go to H23METER.
ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).

- 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. Select all FU members that had some type of insurance coverage. For each FU member selected, 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 R answers “BLUE CROSS”, find out if that is through an employer, or what. Option [7-TRICARE/CHAMPUS/CHAMPVA] is for family of people in the military or people who have retired from the military. Option [8-INDIAN HEALTH INSURANCE] 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). “SCHIP” stands for “State Children’s Health Insurance Program”.
- H62 (a, b). This is only asked if Rs is Head or Wife/“Wife”. We are asking 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 **2009 and 2010 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] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).
- H64. Out-of-pocket means that someone in the family unit, (usually the Head/Wife/“Wife”), was responsible for the payment of these bills. There are

unfolding brackets that will appear if the R answers “DON’T KNOW” or “REFUSED”.

ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).

H65 – H68. Unfolding brackets; no on-line QxQ.

H70. Out-of-pocket means that someone in the family unit, (usually the Head/Wife/“Wife”), was responsible for the payment of these bills. There are unfolding brackets that will appear if the R answers “DON’T KNOW” or “REFUSED”.

ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).

H71 – H74. Unfolding brackets; no on-line QxQ.

H76. Out-of-pocket means that someone in the family unit, (usually the Head/Wife/“Wife”), was responsible for the payment of these bills. There are unfolding brackets that will appear if the R answers “DON’T KNOW” or “REFUSED”.

ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).

H77 – H79. Unfolding brackets; no on-line QxQ.

H82. We are looking for a grand total of all medical costs for **2009 and 2010 COMBINED**. This **includes** out-of pocket cost that the FU is responsible for, plus the cost that was covered by any insurance plan they may have. There are unfolding brackets that will appear if the R answers “DON’T KNOW” or “REFUSED”.

ENTER [1] & [F2] NOTE for responses that don’t fit (e.g. too big/small, negative amount).

H83 – H87. Unfolding brackets; no on-line QxQ.

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Section J - Marriage and Children

Objective

Section J collects information on births, adoptions, and marriages for the Head, the 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

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

Names

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 marriage date

Sometimes R 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 **2009** “Wife” has become the **2011** 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 **2011**, 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 (Mo, Yr). 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 (Mo, Yr). 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 (Mo, Yr). 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.

Own Child Questions

- J28 – J31. 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.
- OS2 (Mo, Yr). If the R doesn't know the month of birth, probe for the season.
- OS4 (Town, State, Country). 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. select from the State pop-up menu. If the location is not in the U.S. - ENTER [FOR] to select [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 options carefully. If the child is living with his or her mother or father in the FU/HU, then option [1-LIVING IN FU NOW] has priority over option [2-LIVING WITH FATHER] or option [3-LIVING WITH MOTHER]. ENTER [7-OTHER (SPECIFY)] 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.
- 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. We are asking from what country or part of the world **outside of the United States** their ancestors are from. Remember to ask for and record any second, third, etc., group, as multiple responses are acceptable here.
"Ancestors" are the people from whom a person is directly descended.
"Ancestry" refers to the former generations of a person's family.

Adopted Child Questions

J33 – J36. If any children have been adopted in **2009 or 2010**, 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/“Wife” are the “adoptee’s” grandparents or other relatives. If necessary, probe such cases to find out if this is a real legal adoption.

AS2 (Mo, Yr). If R doesn’t know the month of birth, probe for the season.

AS4 (Town, State, Country). 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. select from the State pop-up menu. If the location is not in the U.S. - ENTER [FOR] to select 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 option [1-LIVING IN FU NOW] takes priority over the other options here. ENTER [7-OTHER (SPECIFY)] 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.

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. We are asking from what country or part of the world **outside of the United States** their ancestors are from. Remember to ask for and record any second, third, etc., group, as multiple responses are acceptable here.

“Ancestors” are the people from whom a person is directly descended.

“Ancestry” refers to the former generations of a person’s family.

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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, KL3 (City, State, Country). These questions ask about Head’s/Wife’s/“Wife’s” **father**.

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.

- a) **TOWN/CITY:** Enter open-ended, ask/verify spelling.
- b) **STATE IN U.S.:** For states in the U.S. select from the State pop-up menu. If the location is not in the U.S. - ENTER [FOR] to select [FOREIGN COUNTRY].
- c) **FOREIGN COUNTRY:** Enter open-ended, ask/verify spelling.

KL4. These questions ask about Head's/Wife's/"Wife's" **father**.

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.

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.

KL5 – KL9. These questions ask about Head's/Wife's/"Wife's" **father**.

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.

KL10, KL11. These questions ask about Head's/Wife's/"Wife's" **father**.

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 Sections BC/DE to get all the details of this work. If he wasn't doing any work for money or you get a "DON'T KNOW" or "REFUSED" here, do not ask KL11. You will have to enter a note at KL11 indicating why you skipped this question, such as "DK/RF at KL10, skipped KL11".

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.

KL12, KL13 (City, State, Country). These questions ask about Head's/Wife's/"Wife's" **mother**.

If Head/Wife/"Wife" did not have a known mother, ask these questions about the female who was stepmother 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.

- a) TOWN/CITY: Enter open-ended, ask/verify spelling.
- b) STATE IN U.S.: For states in the U.S. select from the State pop-up menu. If the location is not in the U.S. - ENTER [FOR] to select FOREIGN COUNTRY.
- c) FOREIGN COUNTRY: Enter open-ended, ask/verify spelling.

KL14. These questions ask about Head's/Wife's/"Wife's" **mother**.

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.

If Head/Wife/"Wife" did not have a known mother, ask these questions about the female who was stepmother 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.

KL15 – KL19. These questions ask about Head's/Wife's/"Wife's" **mother**.

If Head/Wife/"Wife" did not have a known mother, ask these questions about the female who was stepmother 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.

KL20, KL21. These questions ask about Head's/Wife's/"Wife's" **mother**.

We want the occupation/industry of his/her mother when Head/Wife/"Wife" was growing up, ages 6 to 16. Use the same probing techniques you used in Sections BC/DE to get all the details of this work. If he wasn't doing any work for money or you get a "DON'T KNOW" or "REFUSED" here, do not ask KL21. You will have to enter a note at KL21 indicating why you skipped this question, such as "DK/RF at KL20, skipped KL21".

If Head/Wife/"Wife" did not have a known mother, ask these questions about the female who was stepmother 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.

KL22 – KL33. We're asking about Head's/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 (City, State, County, Country). We want the name of the city and state if in U.S., or city and foreign country. If Head/Wife/"Wife" grew up inside the U.S., ask for the name of the **county**.

- a) STATE IN U.S.: For states in the U.S. select from the State pop-up menu. If the location is not in the U.S. - ENTER [FOR] for [FOREIGN COUNTRY].
- b) COUNTY (IF STATE=U. S. STATE): Open-ended, ask/verify spelling.
- c) TOWN/CITY (IF COUNTY=DK/RF): Open-ended, ask/verify spelling.
- d) FOREIGN COUNTRY (IF STATE=FOR): Open-ended, ask/verify spelling.

KL38. We mean was he/she living with both natural parents in the **same household**.

KL39. HISPANIC DESCENT: Make liberal use of the [7-OTHER (SPECIFY)] category in cases that defy easy classification.

KL40, KL41. RACE/ETHNIC GROUP: If R asks for definitions, it's whatever they consider to be their primary or most important racial or ethnic identity. We are asking from what country or part of the world **outside of the United States** their ancestors are from. Remember to ask for and record any second, third, etc., group, as multiple responses are acceptable here.

“Ancestors” are the people from whom a person is directly descended.

“Ancestry” refers to the former generations of a person’s family.

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.

KL45 (Mo, Yr). 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.

KL47, KL48 (Mo, Yr). 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.

KL49. Record the number of grades Head/Wife/“Wife” finished.

KL50(Mo, Yr). 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.

KL51. “College” **includes** junior/community colleges, universities and graduate school.

KL52 (Mo, Yr). 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.

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.
- KL56, KL57. We want the institution where Head/Wife/“Wife” received his/her highest degree, which may not be the same as the last college attended.
- KL58 (Mo, Yr). We want the institution where Head/Wife/“Wife” received his/her highest degree, which may not be the same as the last college attended.
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.
- 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 KL55. If R insists upon giving it, verify (i.e., probe) that the degree at KL55 is the highest and record the other here.
- KL66 (Mo, Yr). 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.
- KL68. This is Head’s/Wife’s/“Wife’s” religious preference - “NONE” is an acceptable answer, and if R prefers not to answer, **don’t probe**.
If you ENTER [8-PROTESTANT], KL69 is a follow-up question asking for the specific denomination.
If the R gives the specific Protestant denomination at KL68, ENTER [8-PROTESTANT] and then select the specific denomination at KL69. **Do not ENTER [97-OTHER (SPECIFY)]**.
- 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. We want the occupation/industry of Head's/Wife's/"Wife's" first full-time regular job. Use the same probing techniques you used in Sections BC/DE to get all the details of this work. If you get a "DON'T KNOW" or "REFUSED" here, do not ask KL73. You will have to enter a note at KL72 indicating why you skipped this question, such as "DK/RF AT KL72, SKIPPED KL73".

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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. This section is asked only if R is Head or Wife/“Wife”. The general flow of the section is to ask the R 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

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 **2010**.

(M2 – M11) a. ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

M12b. ENTER [1] & [F2] NOTE for responses that don't fit (e.g. too big/small, negative amount).

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Section N - Address Updates and Payments

- RPay2a. Record Head's complete name and mailing address. This includes Head'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 2nd Address line, City, State and Zip. If foreign country, ENTER [FOR] for [FOREIGN COUNTRY] into the State lookup list.
- RPay2b. Record Head's complete phone number.
- RPay2c. Record Head's phone number extension, if there is one.
- RPay2d. Record the name that Head's phone number is listed under. We may get an answer that the phone is unlisted, that's ok. This helps with tracking the Head in future waves.
- RPay2e. Record Head's type of phone - home, work, cell, fax, etc.
- RPay2f. Ask for a second/third phone number for Head. If [1-YES], the RPAY2b-RPAY2e series will come up for that phone number.
- RPay3a. If Head's Street address is the same as their mailing address, ENTER [1-YES]. If it is not, ENTER [5-NO] to record that street address.
- RPay4a. Ask R to whom we should send the payment. Either the R accepts (can be a Proxy R) or they can choose to have the payment sent to someone else. If the R chooses to send the payment to someone else, record that complete address information as in RPay2a. If R declines payment, ENTER [5-NO].
- RPay4c. Record Other Person's complete phone number.
- RPay4d. Record Other Person's phone number extension, if there is one.

- RPay4e. Record the name that Other Person's phone number is listed under. We may get an answer that the phone is unlisted, that's ok. This helps with tracking this person in future waves.
- RPay4f. Record Other Person's type of phone - home, work, cell, fax, etc.
- RPay5b. INTERVIEWER CHECKPOINT: If there is pre-loaded contact person information listed, ENTER [1-YES] to go to RPay5c and verify Contact One information. If there is no contact person listed, ENTER [5-NO] to go to address fields for one.
- RPay5c. RPay5b = [1-YES]. Ask if R wants to continue with this person as Contact One. If so, ENTER [1-YES] to verify Contact One's complete name and mailing address. If not, ENTER [5-NO] to record complete mailing address and phone information for a new contact person.
- Record/Verify Contact One's complete name and mailing address. This includes 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 2nd Address line, City, State and Zip. If foreign country, ENTER [FOR] for [FOREIGN COUNTRY] into the State lookup list.
- RPay5e. Record Contact One's complete phone number.
- RPay5f. Record Contact One's phone number extension, if there is one.
- RPay5g. Record the name that Contact One's phone number is listed under. We may get an answer that the phone is unlisted, that's ok. This helps with tracking Contact One in future waves.
- RPay5h. Record Contact One's type of phone - home, work, cell, fax, etc.
- RPay5i. Ask for a second phone number for Contact One. If so, ENTER [1-YES] to go to the RPAY5e-RPAY5h series for that phone number.
- RPay5jj. Record the relationship of Contact One to the R.

- RPay6a. INTERVIEWER CHECKPOINT: If there is pre-loaded contact person information listed, ENTER [1-YES] to go to RPay6b. If there is no contact person listed, ENTER [5-NO] to skip to RPay6c to ask for one.
- RPay6b. RPay6a = [1-YES]. Ask if R wants to continue with this person as Contact Two. If so, ENTER [1-YES] to verify Contact Two's complete name and mailing address. If not, ENTER [5-NO] to record a new contact person and their complete mailing address and phone information.
- RPay6c. RPay6a = [5-NO]. Ask if R would like to give us a 2nd Contact Person. If so, ENTER [1-YES] to record complete mailing address and phone information for Contact Two. If not, ENTER [5-NO] to skip out to TA address or other family updates.
- Record/Verify Contact Two'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 2nd Address line, City, State and Zip. If foreign country, ENTER [FOR] for [FOREIGN COUNTRY] into the State lookup list. Then enter phone number, extension, type of phone and name listed under.
- RPay6e. Record Contact Two's complete phone number.
- RPay6f. Record Contact Two's phone number extension, if there is one.
- RPay6g. Record the name that Contact Two's phone number is listed under. We may get an answer that the phone is unlisted, that's ok. This helps with tracking Contact Two in future waves.
- RPay6h. Record Contact Two's type of phone - home, work, cell, fax, etc.
- RPay6i. Ask for a second phone number for Contact Two. If so, ENTER [1-YES] to go to the RPAY5e-RPAY5h series for that phone number.
- RPay6jj. Record the relationship of Contact Two to the R.

TY Eligibility

It is possible for there to be multiple FU members that are eligible for the Transitions into Young Adulthood Study.

TY1. This question displays a FU member who is eligible for the Transition into Adulthood study. The question asks if we will be able to reach this eligible person at (his/her/their) current address and phone. If R says [1-YES] or [DON'T KNOW] or [REFUSED], the instrument will ~~go~~ skip out to RPAY7a. If R says [5-NO], it will continue to TY2.

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

TY2. If the R knows what the new address and phone number are, ENTER [1-YES] to continue to TY ADDR1. If not, ENTER [5-NO] to skip to RPAY7a.

RPay7b. If there are other members of the R's family who are study participants who need their information updated, note the changes ON PAPER and make the changes in Surveytrak later.

RPay9a. INTERVIEWER CHECKPOINT: Record how payment should be made.

RPay9b. RPay9a = [5-CASH]. Record the date the cash payment was made.

RPay9c. RPay9a = [5-CASH]. Record the amount of the cash payment.

Rpay9d. RPay9a = [7-SPECIAL HANDLING]. Record the type of special handling is needed for this payment.

RPay9dAmt. RPay9d Special Handling = [1-NON-STANDARD AMOUNT]. Record the amount of the payment.

RPay9dSpec. RPay9d Special Handling = [7-OTHER (SPECIFY)]. Please specify.

RPay10a. If a finder was used to help secure the case, ENTER [1-YES] to record complete name and address information. If not, ENTER [5-NO] to skip to RPay12.

- RPay10c. Record Finder One's complete phone number.
- RPay10d. Record Finder One's phone number extension, if there is one.
- RPay10e. Record the name that Finder One's phone number is listed under. We may get an answer that the phone is unlisted, that's ok. This helps with tracking Finder One in future waves.
- RPay10f. Record Finder One's type of phone - home, work, cell, fax, etc.
- RPay10gg. Record the relationship of Finder One to the R.
- RPay10h. Record how much Finder One was offered for their help. **Remember, you must get your team leader's approval to offer \$20.**
- RPay10i. Record how Finder One should be paid, or if they declined payment.
- RPay11a. If another finder was used to help secure the case, ENTER [1-YES] to record complete name and address information. If not, ENTER [5-NO] to skip to RPay12.
- RPay11c. Record Finder Two's complete phone number.
- RPay11d. Record Finder Two's phone extension, if there is one.
- RPay11e. Record the name that Finder Two's phone number is listed under. We may get an answer that the phone is unlisted, that's ok. This helps with tracking Finder Two in future waves.
- RPay11f. Record Finder Two's type of phone - home, work, cell, fax, etc.
- RPay11gg. Record the relationship of Finder Two to the R.
- RPay11h. Record how much Finder Two was offered for their help. **Remember, you must get your team leader's approval to offer \$20.**

RPay11i. Record how Finder Two should be paid, or if they declined payment.

RPay12. Record whether or not there were any R or Finder payment problems reported by the R.

RPay12Spec. RPay12 = [1-YES]. Please specify the issue(s) here.

Interviewer Observations

Objective

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. Indicate Language(s) used to conduct this IW. Enter all that apply.
- IO1a. Other specify: 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 family listing has 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 Rs 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 family listing 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.
- 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 R 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. 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 R (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 **2010** instead of **2009**, 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 Rs 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 R 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.

IO20. 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.

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 R 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 [F2] NOTES 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 Rs residence.
- IO25. Did this IW have a Problem/Sensitive IW code assigned from a previous wave indicated in the Profile?
- 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?