THE SURVEY OF INCOME AND PROGRAM PARTICIPATION

Using the Survey of Income and Program Participation for Research on the Older Population

No. 4

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U.S. Census Bureau

September 1985

U.S. Department of Commerce U.S. CENSUS BUREAU

Survey of Income and Program Participation

Working Paper Series

USING THE
SURVEY OF INCOME AND PROGRAM PARTICIPATION
FOR RESEARCH ON THE OLDER POPULATION

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No. 8503 4

SIPP Working Paper # 4

September 1985

SUGGESTED CITATION

McMillen, David B., Cynthia M. Taeuber, and Jennifer Marks. "Using the Survey of Income and Program Participation for Research on the Older Population," SIPP Working Paper Series, No. 8503. U.S. Bureau of the Census, Washington, D.C. 1985.

TABLE OF CONTENTS

Introduction..... 1
Characteristics of the Survey..... 1
SIPP and Research on Aging..... 3
  Single Interview Data..... 3
  Topical Module Data..... 3
  Longitudinal Data..... 3
Limitations of SIPP..... 4
Summary..... 4
Tables
  1. SIPP Elderly-Age By Race
  2. SIPP Elderly-Health Insurance Coverage
  3. SIPP Elderly-Pension Income from State, Federal, and Private Sources
  4. SIPP Elderly-Income from Friends and Relatives
Appendixes
  A. Types of Income Recorded in SIPP
  B. SIPP Topical Module Schedule
  C. Selected Detailed Fields from the SIPP 1984 Panel Control Card, Core, and Topical Modules

USING THE SURVEY OF INCOME AND PROGRAM PARTICIPATION FOR RESEARCH ON THE OLDER POPULATION

INTRODUCTION

Answering policy questions about the elderly and their role in American society has been hampered by the specialized nature of existing data sets which often are not designed to simultaneously measure a variety of social, economic, and health characteristics and changes in these characteristics over time. The Survey of Income and Program Participation (SIPP) is a source of very detailed data on the social, economic, and health characteristics of the population, including information on eligibility and participation in government transfer programs, and thus is a rich source for research on the older population.

SIPP, first administered in October 1983, is a nationally- representative household survey that provides detailed, longitudinal information on income, living arrangements, disability, assets and liabilities, government transfer program eligibility and participation, pension coverage, taxes, and many other characteristics of individuals. The longitudinal design of the survey allows for the study of changes in characteristics such as marital status or living arrangements and the relationship of such changes to other characteristics, for example, income or program participation. Survey data can be used to assess future program coverage and costs and to determine the effects of proposed changes in program eligibility rules and benefit levels.

This paper describes the survey, demonstrates potential uses of SIPP data in gerontological research, and provides some insight into the strengths and weaknesses of these data for social research and policy analysis for the older population.

CHARACTERISTICS OF THE SURVEY

SIPP is a longitudinal survey of a nationally-representative sample of the civilian noninstitutionalized* population aged 15 and over. Respondents are interviewed eight times over a 32-month period, or once every four months. A new sample, or panel, is introduced in February of each year. Each panel consists of approximately 15,000 households or 32,000 persons.

Information is collected on a wide range of demographic, economic, and social characteristics. The survey has been designed specifically to increase the accuracy of economic data collected by asking detailed questions frequently and to provide data on changes in characteristics by interviewing respondents over a period of two and two-thirds years.

*The sample is similar to the March Current Population Survey (CPS) sample in that it includes members of the Armed Services not living in barracks. However, it differs from the CPS in that persons remain in the sample even if they move to an institution such as a nursing home.

Every four months, respondents are asked to update information on social and demographic characteristics and to report on each source of income for each of the previous four months. This design ensures a short recall period to improve the accuracy of responses as well as providing monthly data to cumulate to annual individual and household income figures. By asking the respondent to report on each income component separately, there is less chance that minor income sources will be left out.

Monthly data is collected for 56 income sources including:

Wage and salary earnings
Self employment earnings
Social Security benefits
Supplemental Security income
Unemployment compensation and supplemental benefits
Temporary sickness or disability benefits
Aid to Families with Dependent Children
Civil Service pensions
Military retirement benefits
Interest income from several asset types
Rental and royalty income

Appendix A lists all the types of income collected.

In addition to the monthly data, topical modules are administered periodically during the survey. Topical modules represent an excellent resource for research on the aged because they address in depth topics of particular interest to this research community. Subjects for topical modules include:

Health and Disability
Pension Plan Coverage
Retirement Plans and Expectations
Employee Benefits
Marital History
Fertility History
Work History
Taxes
Educational Financing
Asset Holdings

Appendix B shows the 1984 and 1985 schedule of topical modules and Appendix C describes content detail for both core data and topical modules.

SIPP data products are released in a three-stage process. The first products are the core data--those questions asked repeatedly across time-- on an interview-by-interview basis. These files represent four months of data for each individual. Second to be released are data from the various topical modules--questions centering on particular subjects. Finally, longitudinal files of core data are released. These files contain several months of data from multiple interviews and differ from the initial release because the data are edited to eliminate obvious inconsistencies and the imputation system takes advantage of information collected in subsequent interviews.

SIPP AND RESEARCH ON AGING

Both the content and sample size of SIPP make it a useful data set for policy analysis and social research on aging issues. In the first interview of the 1984 SIPP panel, there are over 11,000 sample cases aged 55 and over and more than 6,000 cases 65 and over (see Table 1). There are over 6,000 veterans. Limitations of the sample size are discussed below.

Each of the SIPP data products described above can be used to address particular research issues in the field of aging.

Single Interview Data

Several issues on aging call for the initial estimation of the number of persons with particular characteristics or participating in particular programs. For example, in analyzing the impact of changes in medicare copayments, it might be useful to know the number of medicare recipients who have insurance other than medicare (Table 2). Questions like this which require only a single observation can be readily analyzed using SIPP wave or interview files. Other issues which can be addressed by SIPP cross-sectional data include the definition of retirement, labor force participation of the retired, and characteristics of the retired such as education or living arrangements. SIPP collects several retirement-related variables including: ever retired, pension income (Table 3), and Social Security benefits. In addition, SIPP collects detailed information on the relationships of persons living in the same household as well as the demographic characterstics of all individuals.

Topical Module Data

As noted above, topical module data address topics that are especially germane to gerontological studies. For example, the Health and Disability module included questions on health conditions for which respondents needed assistance, daily activities, visits to doctors and hospitals, and health insurance coverage. Health and disability data could be used in conjunction with data on the labor force activities of retired persons. Other possibilities include examinations of data on retirement plans in the context of current earnings and family status and migration and household living arrangements before and after retirement. These are just a few examples of possible uses of topical module data.

Longitudinal Data

There is considerable interest in annual data from the SIPP as well as data for longer time periods and these data offer the greatest promise of this survey.* There are several types of questions that can be addressed using these data but this discussion is limited to two: transition analysis and event-oriented analysis.

Transition analysis confronts issues of persons moving from one status to another and the attending characteristics of that move. For example, the transition to social support programs is likely to be associated with change in a number of other characteristics. In the short term, these transitions would be the movement in-and-out of institutions or the movement on-or-off particular social programs. From a larger perspective, one might want to look at the depletion of assets during retirement or following a sudden illness.

Event analysis, rather than looking at transitions at a point-in-time, focuses on events and the characteristics in months or years later. For example, one might look at the event of widowhood and the widow's economic characteristics at some later points in time to examine the particular economic hardships associated with the death of a spouse.

* Longitudinal data present another problem for researchers, that of consistency or reliability. The repetition of the same questions over a period of time frequently results in inconsistent answers due to respondent error. The Census Bureau is working on procedures for editing longitudinal data in order to minimize such inconsistencies but much work remains to be done.

LIMITATIONS OF SIPP

One of the major limitations of SIPP for many researchers may be the sample size. Although there are over 11,000 sample cases aged 55 and over, any analyses by race or detailed age groups (the very old, for example) could be limited (see Table 1). The sample is too small for statistically reliable analysis by age groups beyond 75 and over.

One possible solution would be to supplement the sample of elderly by using Medicare records. The cost of supplementation depends on the age detail desired and the level of reliability required; for example, if the sample was increased to provide statistically reliable data for age groups 75-84, and 85 years and over, the cost would be about $2 million annually.

Another possibility would be to continue interviewing the elderly beyond the usual 32-month interview schedule ("panel extension"). This would extend the period of analysis and allow a better understanding of those life processes that take longer to manifest than several years. The additional cost would depend on the number of interviews and could be done in conjunction with an expansion of the elderly sample.

Further, a topical module on issues specific to the elderly (for example, on the extent to which families help the elderly and vice versa, see Table 4) could be designed for an augmented elderly sample. The major limitation to the use of data from topical modules is that the modular data must be linked to one of the cross-sectional core interview files in order to get current income and labor force information. The four-month period to which the module file is linked may or may not be appropriate for the research issue under study.

While SIPP provides the most detailed information available about the status and program participation of the U.S. population, it cannot recreate the economic history of the respondents. But because social security number is collected, SIPP can be supplemented with administrative records such as the Master Beneficiary Records (MBR) of the Social Security Administration. Then many issues about the economic behavior of individuals over time could be addressed. For instance,

- how does the level of assets and income of the retired vary with their earnings history?

- how do the assets and income of the nonaged with different earnings histories vary and what are the implications for them as they age?

- to what extent does the relative economic status of people remain the same throughout their lives?

SUMMARY

In summary, SIPP is especially useful in the study of the noninstitutional elderly population because it is longitudinal, it follows changes in living arrangements including movement into and out of a nursing home, and in addition to the usual demographic and social characteristics, the survey asks about both health and income. This makes it possible to analyze the effects of social and economic status on health. Health questions include activities of daily living, health conditions which cause the need for help, family members who help, hospital and other medical visits, and health insurance. The income information is the most detailed available and includes separate questions on the various types of assets and pension payments, lump-sum payments, money from relatives and friends, government programs, and so forth. Even with the limitations of sample size, SIPP offers in-depth analysis of a wide range of issues important to the older population and to America as an aging society.

ELDERLY

SIPP TABLE 1

AGE BY RACE

(UNWEIGHTED COUNTS)

AGE	RACE				
	WHITE	BLACK	AMERICAN INDIAN	ASIAN OR PACIFIC ISLANDER	TOTAL
55-61	3226	332	11	57	3626
62-64	1328	133	Ø	29	1490
65-74	3503	329	7	41	3880
75-84	1676	162	Ø	18	1856
85+	405	35	1	5	445
TOTAL	10138	991	19	150	11298

SIPP ELDERLY

TABLE 2

HEALTH INSURANCE COVERAGE

(UNWEIGHTED COUNTS)

AGE	COVERED IN MONTH 1	NOT COVERED IN MONTH 1
55-61	3031	595
62-64	1220	270
65-74	2919	961
75-84	1222	634
85+	244	202
TOTAL	8636	2662

SIPP ELDERLY

TABLE 3

PENSION INCOME FROM STATE, FEDERAL, AND PRIVATE SOURCES

(UNWEIGHTED COUNTS)

AGE	RECEIVED	DID NOT RECEIVE
55-61	422	3204
62-64	397	1093
65-74	1344	2536
75-84	539	1317
85+	69	377
TOTAL	2771	8521

SIPP ELDERLY

TABLE 4

INCOME FROM FRIENDS AND RELATIVES

(UNWEIGHTED COUNTS)

AGE	RECEIVED	DID NOT RECEIVE
55-61	12	3614
62-64	3	1487
65-74	9	3880
75-84	9	1847
85+	1	445
TOTAL	34	11264

APPENDIX A

Types of Income Recorded in SIPP

Wage or Salary Income

Income from Job #1
Income from Job #2

Self-Employment Income

Income from Business #1
Income from Business #2

Program and Miscellaneous Income (General Amounts Type 1)

1 Social Security
2 U.S. Government Railroad Retirement pay
3 Federal Supplemental Security Income (SSI)
*4 State Supplemental Security Income (State administered SSI only)
5 State Unemployment compensation
6 Supplemental Unemployment Benefits
7 Other unemployment compensation (Trade Adjustment Act benefits, stride pay, etc.)
8 Veterans compensation or pensions
*9 Black lung payments
10 Worker's compensation
*11 State temporary sickness or disability benefits
12 Employer or union temporary sickness policy
13 Payments from a sickness, accident, or disability insurance policy purchased on your own
20 Aid to Families with Dependent Children (AFDC, ADC)
21 General assistance or General relief
*22 Indian, Cuban, or Refugee Assistance
23 Foster child care payments
24 Other welfare
25 WIC (Women, Infants and Children Nutrition Program)
26 Food Stamps
28 Child support payments
29 Alimony Payments
30 Pension from company or union
31 Federal Civil Service or other Federal civilian employee pensions
32 U.S. Military retirement pay
*33 National Guard or Reserve Forces retirement
34 State government pensions
35 Local government pensions
36 Income from paid-up life insurance policies or annuities
37 Estates and trusts
38 Other payments for retirement, disability, survivor
40 G.I. Bill/VEAP education benefits
50 Income assistance from a charitable group
51 Money from relatives or friends
52 Lump sum payments
53 Income from roomers or boarders
54 National Guard or Reserve pay
55 Incidental or casual earnings
56 Other cash income not included elsewhere
75 Five types (asterisked above) combined

Asset Income (General Amounts Type 2)

100 Regular/passbook savings accounts in a bank, savings and loan or credit union
101 Money market deposit accounts
102 Certificates of Deposit or other savings certificates
103 NOW, Super NOW, or other interest-earning checking accounts
104 Money market funds
105 U.S. Government securities
106 Municipal or corporate bonds
107 Other interest-earning assets
110 Stocks or mutual fund shares
120 Rental property
130 Mortgages
140 Royalties
150 Other financial investments

Noncash Income (other than WIC and Food Stamps)

Public housing occupancy
Rent subsidies
Energy assistance
Subsidized school lunches or breakfasts
Medicare
Medicaid

*These 5 types of benefits are combined into a single category (#75) on the public-use microdata file to avoid increasing the risk of individual disclosure.

APPENDIX B

SURVEY OF INCOME AND PROGRAM PARTICIPATION TOPICAL MODULE SCHEDULE

INTERVIEW DATES	1984 PANEL Wave	1984 PANEL Fixed Topical Module	1984 PANEL Variable Topical Module	1985 PANEL Wave	1985 PANEL Fixed Topical Module	1985 PANEL Variable Topical Module
Oct. 83-Jan. 84	1	None	None			
Feb. 84-Apr. 84	2	None	None			
May 84-Aug. 84	3	Health and Disability Work History Education History				
Sept. 84-Dec. 84	4	Assets Liabilities	Pension Plan Coverage Characteristics of Job from which Retired Retirement Plans and Expectations Housing Costs and Conditions Energy Usage			
Jan. 85-Apr. 85	5		Child Care Arrangements and Expenses Welfare History Support for Non-Household Members Social Services in Kind-Child Care and Other Reasons for Not Working Reservation Wage Work-Related Expenses	1	None (Feb. 1985-May 1985)	None
May 85-Aug. 85	6	Annual Income Taxes Employee Benefits Educational Financing and Enrollment	Training Questions	2	None (June 1985-Aug. 1985)	
Sept. 85-Dec. 85	7	Assets Liabilities	Pension Plan Coverage	3	Assets Liabilities	
Jan. 86-Apr. 86	8	Marital History Fertility History Migration History	Support for Non-Household Members Household Relationships Work-Related Expenses	4	Marital History Fertility History Migration History	Support for Non-Household Members Household Relationships Work-Related Expenses
May 86-Aug. 86	9	Annual Income Taxes Employee Benefits Educational Financing and Enrollment	Training Questions	5	Annual Income Taxes Employee Benefits Educational Financing and Enrollment	
Sept. 86-Dec. 86				6	Assets Liabilities	
Jan. 87-Apr. 87				7	Health and Disability Work History Education History	
May 87-Aug. 87				8	Annual Income Taxes Employee Benefits Educational Financing	

Appendix C.

Selected Detailed Fields From the SIPP 1984 Panel Control Card, Core, and Topical Modules 1/, 2/

SIPP Control Card

For all individuals

- Age
- Sex
- Race
- Marital status
- Highest school grade attended and completed
- Armed Forces status (past service and current status of military personnel not in barracks)
- Ethnic origin
- Relationship to householder

SIPP Core

For all individuals

- Job during reference period

For individuals who did not have a job during one or more weeks in the reference period and did not look for work and were not on layoff when they did not have a job

- Wanted a job
- Reason not looking for a job
- Available for work

For individuals with a job or who looked for work or on layoff during any week of the reference period

- Specific weeks with a job or business
  - Number of full weeks absent without pay
- Specific weeks looked for work or an layoff
- Usual hours worked per week
  - Weeks worked less than 35 hours (for individuals who usually worked 35 hours or more)

1/ This appendix was prepared by Sheldon E. Haber of George Washington University and the Population Division, Bureau of the Census.

2/ This appendix contains data elements for individuals, but many of the data elements can also be tabulated for households and families.

Worked for an employer (includes unpaid workers in a family business)
- Number of different employers during reference period
- Hours usually worked (this and the following questions are asked of up to two employers)
- Industry
- Occupation
- Class of worker
- Paid by the hour
  - Regular hourly pay rate
- Pay received from job during each month and the entire 4-month reference period (includes tips, commissions, overtime pay, and bonuses)
- Beginning and end date of employment (for individuals employed less than the entire 4-month reference period with the same employer)

Self-employed
- Hours usually worked (this and the following questions are asked for up to two businesses)
- Industry
- Occupation
- Legal form of organization and number of persons working for the business including owners and unpaid family workers (asked for businesses with expected gross sales and receipts of $1,000 or more during the next 12 months)
- Other owners of business in household (asked for partnerships and incorporated businesses)
- Amount of income received from business during each month and the entire 4-month reference period (asked of sole proprietors and each partner (in household) of an unincorporated or incorporated business)
- Net profit (or loss) of business (asked only for sole proprietorships and partnerships)

For all individuals

Program participation
- Rental unit owned by a local housing authority
- Rent lower because government pays part of the cost
- Receive energy assistance
- Children receive free or reduced-price school breakfasts or lunches

Health plan coverage during reference period
- Covered by a health plan in own name
  - Health plan provided by an employer or union
    - Employer or union pays for part or all of cost
    - Individual or family plan
- Covered by a health plan under someone else's name

Sources and amounts of income during reference period
(e.g., Social Security; SSI; State unemployment compensation; worker's compensation; Aid to Families with Dependent Children (AFDC); general assistance or relief; food stamps; alimony and child support payments; union or company pension; military retirement pay; Federal, state, or local government pension; GI bill; money from relatives or friends, and income from roomers or boarders)

Types of assets owned and amount of income from assets held in own name and (if there is a spouse) held jointly with spouse during the reference period

(e.g., savings accounts, money market deposit accounts, certificates of deposit, NOW accounts, money market funds, U.S. Government securities, municipal or corporate bonds, 3/ stocks or mutual fund shares, rental property, mortgages, or royalties)

Wave 3

Education History

For individuals age 16 and over

Received a high school diploma or GED
High school program of studies (e.g., academic, vocational, business) (this and the following questions are asked of individuals who attended at least 4 years of high school)
Subjects in high school (e.g., algebra, 3 or more years of English, 2 or more years of a foreign language)
Public or private high school

For individuals who attended college for at least one year

Highest degree beyond high school (e.g., Ph.D., professional degree, M.A., B.A., Associate degree, vocational certificate)
Year in which first attended college
Calendar year in which highest degree received
Field of study of highest degree

3/ Amount of interest earned an all interest earning assets is reported as a single figure.

Training 4/

For individuals under 65 years of age

Ever received training to help people find a job, improve job skills, or learn a new job 4/

For individuals under 65 years of age who have ever received training

Training used on job
Source of training (e.g., formal school setting, training program at work, previous job, apprentice program, military--multiple entries possible)
Source of most recent training (references one of the entries in the source of training question)
Year most recent training received
Length of most recent training program
Who paid for most recent training (e.g., self or family, employer, Federal Government)
Participated in Federal training program after January 1,1982 (Comprehensive Employment Training Act, other training programs)

Work History

For individuals who worked for an employer during the reference period

Number of employees at work site (under 25, 25-99, 100 and over) (this and the following questions are also asked of individuals who last worked at a paid job for 2 or more consecutive weeks in 1983 or 1984) 5/
Employer operates at more than one location
Number of employees at all locations
Member of a labor union
Job covered by a union contract
Tenure with employer (this and the following questions are also asked of individuals who are self-employed during the reference period)
Tenure in occupation
Usual hours worked per week
Rate of pay at start of job

4/ Training questions also asked in Wave 6, but reference period restricted to "past year" vs. "ever received training", except for persons not answering Wave 3 training questions, in which case respondents are asked if they ever received training.

5/ Industry and occupation asked of individuals who last worked at a paid job lasting 2 or more consecutive weeks in 1983 or 1984.

Previous job (asked of individuals age 21 and over who worked fewer than 10 years with their employer)
- Industry
- Occupation
- Worked for an employer or self-employed
- Year started and ended job
- Length of job interruption (between previous and current (or last) job)
- Usual hours worked per week
- Rate of pay at end of job
- Main reason for leaving job

For all individuals

Year in which first worked at a job lasting 6 consecutive months or more
Number of years worked 6 or more months during a year
Typically worked full time or part time (since first working at a job lasting 6 consecutive months or more)
Beginning and end date, duration, and reason (e.g., in school, took care of family or home, illness, could not find work) for not working 6 or more consecutive months (this is asked for four most recent work interruptions and restricted to interruptions occurring after individuals attained 21 years of age)

Health and Work Disability

For all individuals

Health status (excellent, very good, good, fair, poor)
Hearing, sight, or speech difficulty, or needs an aid, (e.g., a wheelchair, to get around)
Difficulty in lifting, carrying, or walking distances or up stairs
Needs help to get around outside or inside house, to get in and out of bed, to do light housework, to prepare meals, to look after personal needs
- Respondent or family pays for help

For individuals age 16 to 72 years with a health condition that limits the kind and amount of work that can be performed

Year of disablement
Employed at time of disablement
Name of health condition responsible for work limitation
Health condition caused by an accident or injury
- Place where accident or injury occurred (e.g., on the job, during service in Armed Forces, in home)
- Able to work regularly or irregularly (asked of individuals who worked during reference period)

For all individuals

Nights spent in hospital during last 12 months
Nights spent in hospital during reference period
Days spent in bed more than half a day during reference period due to illness or injury (including days while an overnight patient in a hospital)
Visit or calls to a medical doctor or assistant during last 12 months
Visits or calls to a medical doctor or assistant during reference period
Health insurance pays for the complete cost of a doctor's visit (asked if individual is covered under a private health insurance plan)
Health insurance pays hospital or doctor bills not fully covered by Medicare (asked if an individual is covered under Medicare)
Children (under 18 years of age) have a long lasting physical condition that limits their mobility, or a mental or emotional problem that limits their ability to learn (asked of the parent or guardian of children under 18 years of age)

For individuals not covered by a health insurance plan

Reason not covered (e.g., too expensive, haven't needed health insurance, able to go to a VA or military hospital, covered by some other health plan)
Year last covered by health insurance (asked of individuals covered by some type of private or government health insurance plan during the previous 3 years)
Type of health insurance (e.g., private, government)
Reason health insurance interrupted (e.g., lost job or changed employers, spouse lost job or changed employers)

Wave 4

Value of Assets and Liabilities 6/

For individuals self-employed on the last day of the reference period

Percent of business owned
Total value of business
Total debts owned against business

6/ Also repeated in Wave 7. For additional detail, see Dawn Nelson, David McMillen, Daniel Kasprzyk, "An Overview of the Survey of Income and Program Participation," SIPP Working Paper Series, No. 8401.

For all individuals

- Value of assets owned jointly with spouse and by individual respondent by type of asset (e.g., savings accounts, money market deposit accounts, certificates of deposit, NOW accounts, money market funds, U.S. Government securities, municipal or corporate bonds,[7] stocks or mutual fund shares, rental property, mortgages)
- Amount in checking accounts not earning interest
- Amount owed to respondent as a result of a sale of business or property
- Current value of home
  - Purchase price of home
  - Year bought
  - Original mortgage amount
- Current value of mobile home
  - Purchase price of mobile home
- Year, make, and model of owned vehicles (including cars, vans, and trucks) 8/
- Value of other vehicles if sold in present condition (including motorcycles, boats, and other recreational vehicles)
- Current face value of all life insurance policies
- Amounts owed jointly with spouse and by individual respondent by type of unsecured liability (e.g., bills from a store or doctor, money owed to a private individual not living in the household, debt on stock or mutual fund margin account, principal owed on rental property, bank loans (excluding mortgages, vehicle loans, brokers loans, and educational loans))
  - Amount owed on home
  - Amount owed on mobile home
  - Amount owed on vehicles (including recreational vehicles)

For individuals age 21 years and over

- IRA and KEOGH accounts (the same questions are asked for each type of account)
  - Years contributed to account
  - Total value of account
  - Kind of assets held in account (e.g., certificates of deposit, money market funds, U.S. securities, municipal and corporate bonds, stocks or mutual fund shares)

7/ Amount of interest earned on all interest earning assets reported as a single figure.

8/ Value of owned vehicles imputed and contained in SIPP file.

Retirement and Pension Coverage 9/

For individuals age 40 to 65 years who worked, looked for work, or were on layoff during the reference period

- Age at which expected to stop work at regular job
- Years employed in jobs covered by Social Security

For individuals age 25 years and over who worked during the reference period (asked for up to two employers)

- Number of employees at work site
- Employer operates at more than one location
  - Number of employees at all locations
- Employer or union retirement plan
  - Included in plan
    - Defined benefit or defined contribution plan, or profit sharing plan
    - Employer contributes to basic plan
    - Employee's annual contribution to basic plan
    - Years included in basic plan
    - Vested under basic plan
    - Covered by more than one person plan on job
- Employer offers a 401K or 403B salary reduction plan
- Participate in salary reduction plan

For individuals who are self-employed during the reference period

- Covered by a pension or retirement plan (excluding Social Security, or an IRA or Keogh account) (asked for up to two businesses)

For individuals age 40 to 64 years who worked during the reference period, including the self-employed

- Expect to receive retirement benefits from a previously held job
  - Source of pension plan (e.g., private employer; military; Federal, state, or local government; union)
  - Years worked at job
- Expected income from pension plans (e.g., Social Security, current and past employer plans)

9/ Also repeated in Wave 7.

For individuals receiving income from a pension other than Social Security

Job from which most pension income is received
- Industry
- Occupation
- Class of worker
- Number of employees at work site
- Employer operates at more than one location
  - Number of employees at all locations
- Usual hours worked per week
- Usual weeks worked per year
- Years worked at job
- Year left job
- Annual earnings at end of job (net business income if self-employed)
- Year pension first received
- Defined benefit or defined contribution plan
- Reduced benefits in order to elect a survivor option
- Pension ever increased for change in cost-of-living
- Pension contains a cost-of-living adjustment provision
- Covered by a health plan provided by the former employer

Housing Costs 10/

For all individuals

Type of tenure (owned or being brought, rented for cash, occupied without cash payment)

For individuals who own a home or have bought a home, excluding a mobile home

First home owned
Number of mortgages or other loans on home
- Mortgage payment (this and the following questions are asked for up to two mortgages or loans on home)
- Mortgage payment includes real estate taxes or fire insurance
- Amount of principal owed on mortgage

10/ All questions asked of household reference person.

Year mortgage obtained 11/
Original mortgage amount 11/
Total number of years over which mortgage payments are to be made 11/
Current annual interest rate on mortgage
Variable interest rate
Mortgage obtained through a state or local program providing a lower cost mortgage
Amount of principal owed on all mortgages or loans (besides the first two)
Current value of home
Year home purchased
Year home originally built
Purchase price of home (excluding closing costs and taxes)
Amount of property taxes paid last year

For individuals living in a mobile home

Mortgage or other loan
Mortgage or loan applies to mobile home and/or site
Mortgage payment
Mortgage payment includes real estate taxes or fire insurance
Amount of principal owed on mortgages
Monthly rent for site (if rented)
Current value of mobile home and site
Year mobile home built
Length of mobile home
Purchase price of mobile home (excluding site and closing costs)

For individuals renting a housing unit, including a mobile home

Monthly rent of unit
Length of time residing in unit
Unit part of a condominium or cooperative (this question is asked only of individuals renting an apartment or house)
Average monthly costs for electricity, natural gas, all other fuel (if not included in rent)

For all individuals except those on welfare

Amount of equity in other real estate (e.g., vacation home, undeveloped lot)

11/ Only if amount of principal is not reported.

Energy Usage

For all individuals

Number of rooms and stories in housing unit
Main fuel used for heating unit
Main fuel for heating water and for cooking
Air conditioning in unit
  Central system
  Number of room or wall units (where central system absent)
Household appliances used (e.g., range, oven, refrigerator, freezer, clothes washer, dryer, dishwasher, television set)

Wave 5

Reservation Wage

For individuals who did not work at a job but spent time looking for work or were on layoff from a job during the reference period, or for individuals who worked at a job but not during the last week of the reference period and spent time looking for work during the last month of the reference period

Job seeking activity
Type of job sought
Expected wage or salary
Lowest acceptable wage
Reason job offer was rejected and wage or salary offered (for individuals receiving a job offer)

For individuals under 65 years of age who did not work at a job and did not spend time looking for work and were not on layoff, or for individuals who worked at a job but not during the last week of the reference period and did not spend time looking for work during the last month of the reference period

Main reason for not looking for work during the last month of the reference period
Type of job that would be sought, expected wage or salary, and lowest acceptable wage (for self-respondents without a job in the survey period for whom there is some or a good chance of looking for work in the following 12 months)

Program Participation History

For all individuals

Food stamps
- Ever authorized to receive food stamps
- Length of time received food stamps
- How many times authorized to receive food stamps

Aid to Families with Dependent Children (AFDC)
- Ever received AFDC
- Lenth of time received AFDC
- How many times received AFDC

Supplemental Security Income (SSI for individuals age 65 and over
- Ever received SSI
- Length of time received SSI

Child Care Arrangements

For parents or guardians who worked during the reference period and had children under 15 years of age (living in household)

Child care arrangement during most of hours parent or guardian worked (e.g., other parent, sibling less than 15 years old, other relative, nursery or preschool. This and the following questions are asked for up to three children under age 15 years of age)

Place where child usually cared for (child's home, other private home, other)

Child usually cared for in this way during all of the hours parent or guardian worked

Cash payment for child care
- Amount paid for child care per week

Noncash payment for child care

Time lost from work by parent or spouse during past month because child care not available

Child Support

For female parent of children less than 21 years old from a previous marriage (living in household)

Ever received child support payments
- Type of child support agreement (e.g., voluntary, written court order)
- Payment method (e.g., directly from father, through a court)
- Joint custody of children provided for in agreement

Still receiving payments
Regularity of payments (e.g., regularly, occasionally)
Amount supposed to have been received during past 12 months
Amount actually received during past 12 months

Support for Nonhousehold Members

For individuals making regular payments in support of someone not living in household (excludes payments in support of children temporarily away at school)

Child support payments for children less than 21 years of age
- Number of children
- Total amount paid in past 12 months

Number of other persons supported
- Place of residence of person supported during most of past 12 months (e.g., private home or apartment, nursing home) (this and the following questions are asked of up to two other persons receiving support)
- Total amount of support paid in past 12 months

Work-related Expenses

For individuals working for an employer during the reference period

Annual work related expenses (excludes commuting costs)
Miles usually driven to and from work per week
Amount of other expenses of getting to and from work per week (besides those of driving to work)

Wave 6

Earnings and Benefits 12/

For individuals owning a business

- Number of different businesses
- Legal form of organization (asked for up to two businesses with largest net income)

For sole proprietorships or partnerships (asked for up to two businesses with largest net income)

- Business located in own home
- Gross receipts of business
- Total expenses of business
- Total net income for other businesses besides the two with largest net income

For partnerships (asked for up to two businesses)

- Percentage of business owned by respondent
- Percentage of business owned by other members of household
- Net income from business
- Net income from business received by each partner in household

For individuals who worked for an employer (including owners of an incorporated business)

- Number of different employers worked for
- Names and addresses of employers (this and the following questions are asked of up to three employers in order of amount of earnings received in 1984)
- Industry
- Occupation
- Class of worker
- Stopped working for an employer
  - Reason stopped working (laid off, job temporarily ended, quit to take another job, quit for other reason, retired, discharged)
  - Place of work closed down at time of layoff or sometime after
    - When did place of work close down
    - Worked for employer again after being laid off
      - How many weeks between layoff and recall

12/ All data refer to calendar year 1984.

Earnings from job before deductions
Deductions from pay 13/
    Federal income taxes
    State and local income taxes
    Social Security taxes
    Health insurance taxes
        How many weeks between layoff and recall

Covered by life insurance on job
    Employer paid for all, part, or none of cost of plan
Use of company car or truck on job
    Car or truck kept at home when not working
Expense account on job
Regularly receive meals as part of job
    Number of meals per week
Regularly receive lodging as part of job
    Number of nights per week
Earnings from other employers besides the three with largest earnings

Property and Income Taxes 14/

For individuals with income from interest, dividend, and property income

Amount of income from interest and dividend earning assets (e.g., savings account, money market deposit accounts, certificates of deposit, NOW accounts, money market funds, U.S. Savings Bonds, U.S. Government securities, municipal or corporate bonds stocks or mutual fund shares, and mortgages)
Amount of income from property by type of property (e.g., vacation home, farm property, commercial property)

For individuals filing a Federal income tax return for 1984

Filing status (e.g., single taxpayer, married filing a joint return, unmarried head of household)
Total number of exemptions
Exemptions for dependents
    Relationship of dependents living away from home to respondent (asked of up to two dependents)
Filed Schedule A, Itemized Deductions (this and the following are asked for individuals filing Form 1040)
    Amount of itemized deductions 13/

13/ Asked only of respondents who referred to a copy of their Federal income tax or a worksheet.

14/ All data refer to calendar year 1984.

Filed Schedule B, Part I, Interest
Filed Schedule B, Part II, Dividends
Filed Schedule D, Gains and Losses or Sales or Exchanges of Personal Assets
Amount of capital gains or losses from the sale or exchange of personal assets 10/
Adjusted gross income 12/
Federal income tax liability 13/, 15/
Earned income credit claimed
Child care or disabled dependent credit claimed
Amount of child care and/or disabled credit claimed
Contributions to IRA accounts and KEOGH accounts applied to 1984 tax return (the same questions are asked for IRA and KEOGH accounts)
Amount contributed
Amount withdrawn
Amount earned on all accounts
Types of assets held in account (e.g., certificates of deposit or other savings certificates, money market funds, stocks or mutual fund shares)

For individuals filing a state and/or local income tax return

Filing status (joint with wife, other)
State and local income tax liability

For individuals whose home is owned or being bought

Property tax bill

Education 16/

For individuals age 65 or under enrolled in other than an elementary or high school during the past year

Total cost of tuition and fees
Total cost of books and supplies
Cost of room and board while away at school (asked of individuals living away from home while at school)

15/ Individuals who did not refer to a copy of their Federal income tax return or a worksheet are asked to estimate their Federal income tax liability.

16/ See Wave 3, Training.

Received educational assistance (e.g., GI bill, College Work Study Program, Pell Grant, National Direct Student Loan, guaranteed student loan, tuition reduction, fellowship or scholarship, employer assistance)
Amount owed as of the last day of the reference period

Training

(The training questions asked in Wave 6 are the same as those asked in Wave 3 except that the reference period is the "past years" versus "ever received training." Persons not answering the Wave 3 questions are asked if they ever received training.)