INCOME – INQ
Target Group: SP, Family, Household

Definitions for Testers:

■ NHANES FAMILY: Everyone related to each other by blood, marriage or a marriage-like relationship including partners and foster children.

■ FAMILY: Individuals and groups of individuals who are related by birth, marriage or adoption. Step children, parents or siblings are included. It also includes unmarried partners if they have a biological or adoptive child in common. It does not include unmarried partners who do not have a child in common, foster parents or foster children. Note: Individuals living alone or with other unrelated individuals are referred to as "unrelated individuals".

BOX 7

ASK INQ.200 – 310 FOR EACH CPS FAMILY IN THE NHANES FAMILY IN THE HOUSEHOLD.

FOR THE PURPOSE OF ADMINISTERING THE QUESTIONS ABOUT TOTAL INCOME:

■ A FAMILY INCLUDES INDIVIDUALS AND GROUPS OF INDIVIDUALS WHO ARE RELATED BY BIRTH, MARRIAGE OR ADOPTION. STEP CHILDREN, PARENTS OR SIBLINGS ARE INCLUDED. IT ALSO INCLUDES UNMARRIED PARTNERS IF THEY HAVE A BIOLOGICAL OR ADOPTIVE CHILD IN COMMON. IT DOES NOT INCLUDE UNMARRIED PARTNERS WHO DO NOT HAVE A CHILD IN COMMON, FOSTER PARENTS OR FOSTER CHILDREN. NOTE: INDIVIDUALS LIVING ALONE OR WITH OTHER UNRELATED INDIVIDUALS ARE REFERRED TO AS "UNRELATED INDIVIDUALS".

■ TOTAL INCOME IS ADMINISTERED FOR EACH CPS FAMILY IN THE NHANES FAMILY AND THEN FOR THE ENTIRE HOUSEHOLD.

INQ.200   Now I am going to ask about the **total income** for {you/NAME(S) OF FAMILY MEMBERS/you and NAMES OF FAMILY MEMBERS} in {LAST CALENDAR YEAR}, including income from all sources such as wages, salaries, Social Security or retirement benefits, help from relatives and so forth. Can you tell me that amount before taxes?

CAPI INSTRUCTIONS:
■   DISPLAY "you" IF ONLY 1 PERSON IN THE FAMILY.
■   DISPLAY " you and NAMES OF FAMILY MEMBERS" IF THERE IS MORE THAN 1 PERSON IN THE FAMILY AND THE RESPONDENT IS IN THE FAMILY.
■   DISPLAY "NAMES OF FAMILY MEMBERS" IF RESPONDENT IS NOT IN THE FAMILY.

|___|___|___|___|___|___|___|___|___|___| (GO TO INQ.235)
ENTER AMOUNT

REFUSED 77777777777 (INQ.220)
DON'T KNOW.............................. 99999999999 (INQ.220)

CAPI INSTRUCTION:
■   REQUIRE DOUBLE ENTRY OF INCOME. (DOUBLE ENTRY QUESTION NUMBER: INQ.216)
■   SCREEN SHOULD READ:
        DOUBLE ENTRY OF INCOME REQUIRED.
■   IF ENTRIES DO NOT MATCH, DISPLAY BOTH ENTRIES. INTERVIEW SHOULD SELECT ENTRY TO CORRECT.
■   IF INQ.200 NOT DK OR RF, SET FAMILY ANNUAL INCOME THRESHOLD = INQ.200.

HELP SCREEN:
Income: Income is an important factor in the analysis of the health information we collect. Access to medical care depends in part on a person or family's financial resources. This information helps us learn if people in one income group use certain types of medical services more or less than people in other income groups. We may also learn if one income group has certain medical conditions more than other income groups.

Wages and Salaries: Include tips, bonuses, overtime, commissions, Armed Forces pay, special cash bonuses and subsistence allowances.

Social Security: Social Security (SS) payments are received by persons who have worked long enough in employment that had SS deductions taken from their salary in order to be entitled to payments. SS payments may be made to the spouse or dependent children of a covered worker. SS also pays benefits to student dependents (under 19 years of age) of eligible social security annuitants who are disabled or deceased.

Retirement Benefits: Employment benefit that provides income payments to employees upon their retirement. Pension plans provide benefits to employees who have met specified criteria, normally age and/or length of service requirements. The two main types of pension plans are:
Defined benefit plans - an employer's cost is not predetermined, but the benefit is; and
Defined contribution - the employer's cost is predetermined, but the benefit depends on how much the employee contributes, investment gains and losses, etc.
Include in this item income from 401 K, IRA's, annuities, paid-up life insurance policies and KEOGH accounts.

INQ.220   You may not be able to give us an exact figure for {your/NAME(S) OF FAMILY MEMBERS/you and NAMES OF FAMILY MEMBERS} income, but can you tell me if this income in {LAST CALENDAR YEAR} was . . .

   PROBE: Income is important in using the health information we collect. For example, it helps us to learn whether persons in one income group use certain types of medical services or have certain health conditions more or less often than those in another income group.

   CAPI INSTRUCTIONS:
   ■   DISPLAY "your" IF ONLY 1 PERSON IN THE FAMILY.
   ■   DISPLAY "you and NAMES OF FAMILY MEMBERS" IF THERE IS MORE THAN 1 PERSON IN THE FAMILY AND THE RESPONDENT IS IN THE FAMILY.
   ■   DISPLAY "NAMES OF FAMILY MEMBERS" IF RESPONDENT IS NOT IN THE FAMILY.

$20,000 or more, or	1	
less than $20,000?	2	
REFUSED	7	(BOX 9)
DON'T KNOW...	9	(INQ.235)

   HELP SCREEN:
   Income: Income is an important factor in the analysis of the health information we collect. Access to medical care depends in part on a person or family's financial resources. This information helps us learn if people in one income group use certain types of medical services more or less than people in other income groups. We may also learn if one income group has certain medical conditions more than other income groups.

INQ.230 a/b   Now, look at card {INQ1/INQ2}. Of the income groups listed on this card, can you tell me which letter **best** represents {your/NAME(S) OF FAMILY MEMBERS/you and NAMES OF FAMILY MEMBERS} income in {LAST CALENDAR YEAR}?

HAND CARD {INQ1/INQ2}

ENTER LETTER(S) CORRESPONDING TO TOTAL COMBINED FAMILY INCOME.

CAPI INSTRUCTIONS:
- DISPLAY "your" IF ONLY 1 PERSON IN THE FAMILY.
- DISPLAY "you and NAMES OF FAMILY MEMBERS" IF THERE IS MORE THAN 1 PERSON IN THE FAMILY AND RESPONDENT IS IN THE FAMILY.
- DISPLAY "NAMES OF FAMILY MEMBERS" IF RESPONDENT IS NOT IN THE FAMILY.
- IF $20,000 OR MORE, DISPLAY HAND CARD INQ1 AND LETTERS U-WW.
- IF LESS THAN $20,000, DISPLAY HAND CARD INQ2 AND LETTERS A-T.
- IF INQ.230 NOT EQUAL TO DK OR RF, SET FAMILY ANNUAL INCOME THRESHOLD = LOWER VALUE IN RANGE.

|___|___|

A	I	Q	Y	GG	OO
B	J	R	Z	HH	PP
C	K	S	AA	II	QQ
D	L	T	BB	JJ	RR
E	M	U	CC	KK	SS
F	N	V	DD	LL	TT
G	O	W	EE	MM	UU
H	P	X	FF	NN	VV
					WW

REFUSED 7777
DON'T KNOW.. 9999

HELP SCREEN:
Income: Income is an important factor in the analysis of the health information we collect. Access to medical care depends in part on a person or family's financial resources. This information helps us learn if people in one income group use certain types of medical services more or less than people in other income groups. We may also learn if one income group has certain medical conditions more than other income groups.

INQ.235   What is the total income received last month, {LAST CALENDAR MONTH & CURRENT CALENDAR YEAR}, by {you/NAMES OF FAMILY MEMBERS/you and NAMES OF FAMILY MEMBERS} before taxes?

[Please include income from all sources such as wages, salaries, Social Security or retirement benefits, help from relatives and so forth.]

[INTERVIEWER INSTRUCTION:
IF SP DOES NOT KNOW INCOME OF OTHER FAMILY MEMBERS, ENTER DON'T KNOW.]

CAPI INSTRUCTIONS:
■   DISPLAY "you" IF ONLY 1 PERSON IN THE FAMILY.
■   DISPLAY "you and NAMES OF FAMILY MEMBERS" IF THERE IS MORE THAN 1 PERSON IN THE FAMILY AND RESPONDENT IS IN THE FAMILY.
■   DISPLAY "NAMES OF FAMILY MEMBERS" IF RESPONDENT IS NOT IN THE FAMILY.

SOFT EDIT: AMOUNT REPORTED IN INQ.235 (MONTHLY INCOME) <u>GREATER THAN OR EQUAL</u> TO THE AMOUNT REPORTED IN INQ.200 (ANNUAL INCOME), DISPLAY SOFT EDIT MESSAGE: "INTERVIEWER, YOU HAVE RECORDED AN ANNUAL TOTAL INCOME OF {ANNUAL INCOME REPORTED IN INQ.200} AND LAST MONTH'S TOTAL INCOME WAS RECORDED AS {TOTAL MONTHLY INCOME REPORTED IN INQ.235}. PLEASE CONFIRM WITH SP THAT LAST MONTH'S INCOME OF {TOTAL MONTHLY INCOME REPORTED IN INQ.235} IS CORRECT.

CAPI INSTRUCTION:
■   REQUIRE DOUBLE ENTRY OF INCOME (INQ.236)
■   SCREEN SHOULD READ:
        DOUBLE ENTRY OF INCOME REQUIRED.
■   IF ENTRIES DO NOT MATCH, DISPLAY BOTH ENTRIES. INTERVIEW SHOULD SELECT ENTRY TO CORRECT.
■   FOR THE CALENDAR FILL: IF CURRENT MONTH IS JANUARY THE PAST CALENDAR YEAR WILL BE SHOWN

|___|___|___|___|___|___|___|___|___| (INQ.300)
  ENTER AMOUNT

REFUSED 77777777777
DON'T KNOW.............................. 99999999999

INQ.238   You may not be able to give us an exact figure, but can you tell me if the income for {you/NAMES OF FAMILY MEMBERS/your family} in {LAST CALENDAR MONTH & CURRENT CALENDAR YEAR} was . . .

{185% of monthly poverty
  level} or less, or 1
more than {185% monthly poverty level}? 2 (INQ.300)
REFUSED 7
DON'T KNOW.. 9

PROBE: (That would be {12 times 185% monthly poverty level} per year.)

CAPI INSTRUCTION:
- DISPLAY "you" IF ONLY 1 PERSON IN THE FAMILY.
- DISPLAY 'your family" IF MORE THAN 1 PERSON IN FAMILY AND RESPONDENT IS IN THE FAMILY.
- DISPLAY "NAMES OF FAMILY MEMBERS" Y IF RESPONDENT NOT IN FAMILY.

- Fill 185% of the **monthly** poverty level based on family size:
  For family sizes **1-8**, use the numbers in the 3rd column in the appropriate table below.
  For family size **> 8**, with each additional family member:
    - For the 48 contiguous states and the District of Columbia, fill {[$6,802+($691* # of additional person past 8)] round to nearest 100s}.
- Fill 185% of the **annual** poverty level based on family size in the PROBE:
  For family sizes **1-8**, use the numbers in the 5th column in the appropriate table below.
  For family size **> 8**, with each additional member:,
    - For the 48 contiguous states and the District of Columbia, fill {[$81,622+($8,288 * # of additional person past 8)] round to nearest 100s}.

TABLE 1A. 185% POVERTY LEVELS FOR THE 48 CONTIGUOUS STATES AND THE DISTRICT OF COLUMBIA

Persons in Family	185% monthly poverty level		185% annual poverty level	
	Raw Number[1]	Rounded to nearest 100s[2]	Raw Number[3]	Rounded to nearest 100s[4]
1	1,967	2,000	23,606	23,600
2	2,658	2,700	31,894	31,900
3	3,349	3,300	40,182	40,200
4	4,039	4,000	48,470	48,500
5	4,730	4,700	56,758	56,800
6	5,421	5,400	65,046	65,000
7	6,111	6,100	73,334	73,300
8	6,802	6,800	81,622	81,600

[1]: For each additional person past 8, the value is $6,802 + ($691 * # of additional persons past 8)
[2]: These are the numbers to be used in the response category fills.
[3]: For each additional person past 8, the value is $81,622 + ($8,288 * # of additional persons past 8)
[4]: These are the numbers to be used in the probe fills.

INQ.241   Was it more or less than {130% monthly poverty level}?

{130% monthly poverty level} OR LESS,
  OR 1
MORE THAN {130% of monthly poverty
  level} 2
REFUSED 7
DON'T KNOW... 9

PROBE: {That would be 12 times 130% annual poverty level per year.}

CAPI INSTRUCTION:
- Fill 130% of the **monthly** poverty level based on family size:
  For family sizes **1-8**, use the numbers in the 3rd column in the appropriate table below.
  For family size **> 8**, with each additional family member:
    - For the 48 contiguous states and the District of Columbia, fill {[$4,780+($485* # of additional person past 8)] round to nearest 100s}.
- Fill 130% of the **annual** poverty level based on family size in the PROBE.
  For family sizes **1-8**, use the numbers in the 5th column in the appropriate table below.
  For family size **> 8**, with each additional member:
    - For the 48 contiguous states and the District of Columbia,fill {[$57,356+($5,824* # of additional person past 8)] round to nearest 100s}

TABLE 2A. 130% POVERTY LEVELS FOR THE 48 CONTIGUOUS STATES AND THE DISTRICT OF COLUMBIA

Persons in Family	130% monthly poverty level		130% annual poverty level	
	Raw Number[1]	Rounded to nearest 100s[2]	Raw Number[3]	Rounded to nearest 100s[4]
1	1,382	1,400	16,588	16,600
2	1,868	1,900	22,412	22,400
3	2,353	2,400	28,236	28,200
4	2,838	2,800	34,060	34,100
5	3,324	3,300	39,884	39,900
6	3,809	3,800	45,708	45,700
7	4,294	4,300	51,532	51,500
8	4,780	4,800	57,356	57,400

[1]: For each additional person past 8, the value is $4,780 + ($485 * # of additional persons past 8)
[2]: These are the numbers to be used in the text of question and response category fills.
[3]: For each additional person past 8, the value is $57,356 + ($5,824 * # of additional persons past 8)
[4]: These are the numbers to be used in the probe fills.

INQ.300   {Do you//Do you and NAMES OF FAMILY MEMBERS/Does NAME OF FAMILY MEMBER/Do NAMES OF FAMILY MEMBERS } have more than $20,000 in savings at this time? Please include money in all

types of accounts {you/your family /NAME OF FAMILY MEMBER/NAMES OF FAMILY MEMBERS} may have. There are some examples of the types of accounts on card INQ3.

HAND CARD INQ3

CAPI INSTRUCTION:
- DISPLAY "Do you" and "you" FOR SINGLE-PERSON FAMILY AND RESPONDENT IN FAMILY
- DISPLAY "Do you and NAMES OF FAMILY MEMBERS" AND "your family" FOR MULTI-PERSONS FAMILY AND RESPONDENT IN FAMILY.
- DISPLAY "Dose NAME OF FAMILY MEMBER" AND "NAME OF FAMILY MEMBER" IF RESPONDENT NOT IN FAMILY AND SINGLE PERSON FAMILY
- DISPLAY "Do NAMES OF FAMILY MEMBERS" AND "NAMES OF FAMILY MEMBERS" IF RESPONDENT NOT IN FAMILY AND MULTI-PERSON FAMILY

YES .... 1 (BOX 9)
NO 2
REFUSED .... 7 (BOX 9)
DON'T KNOW... 9 (BOX 9)

INQ.310   Next, look at card INQ4. Which letter on this card best represents the total savings or cash assets at this time for {you/NAMES OF FAMILY MEMBERS/your family}?

HAND CARD INQ4

|___| ENTER LETTER

REFUSED 7
DON'T KNOW... 9

A: $0 - $3,000
B: $3,001 - $5,000
C: $5,001 - $10,000
D: $10,001 - $15,000
E: $15,001 - $20,000

CAPI INSTRUCTION:
- DISPLAY "you" FOR SINGLE-PERSON FAMILY
- DISPLAY "your family" FOR FOR MULTI-PERSON FAMILY AND RESPONDENT IN FAMILY.
- DISPLAY "NAMES OF FAMILY MEMBERS" IF RESPONDENT NOT IN FAMILY.

BOX 9

CHECK ITEM INQ.240:
IF THERE IS MORE THAN ONE NHANES FAMILY IN THE HOUSEHOLD, CONTINUE.
OTHERWISE, GO TO END OF SECTION.

BOX 9A

INQ.250   Now I am going to ask you about the total **household** income for the persons we have talked about plus {NAMES OF ALL OTHER PERSONS IN ADDITIONAL NHANES FAMILIES} in {LAST CALENDAR YEAR}, including income from all sources such as wages, salaries, Social Security or retirement benefits, help from relatives and so forth. Can you tell me that amount before taxes?

$ |___|___|___|___|___|___|___|___|___| (GO TO END OF SECTION)
ENTER AMOUNT

REFUSED 77777777777 (INQ.260)
DON'T KNOW.............................. 99999999999 (INQ.260)

CAPI INSTRUCTION:
- REQUIRE DOUBLE ENTRY OF INCOME (INQ.255)
- SCREEN SHOULD READ:
    DOUBLE ENTRY OF INCOME REQUIRED.
- IF ENTRIES DO NOT MATCH, DISPLAY BOTH ENTRIES. INTERVIEW SHOULD SELECT ENTRY TO CORRECT.

HELP SCREEN:
Income: Income is an important factor in the analysis of the health information we collect. Access to medical care depends in part on a person or family's financial resources. This information helps us learn if people in one income group use certain types of medical services more or less than people in other income groups. We may also learn if one income group has certain medical conditions more than other income groups.

Household: The entire group of persons who live in one dwelling unit. It may be several persons living together or one person living alone. It includes the household reference person and any of their relatives, as well as roomers, employees, and other non-related persons.

Wages and Salaries: Include tips, bonuses, overtime, commissions, Armed Forces pay, special cash bonuses and subsistence allowances.

Social Security: Social Security (SS) payments are received by persons who have worked long enough in employment that had SS deductions taken from their salary in order to be entitled to payments. SS payments may be made to the spouse or dependent children of a covered worker. SS also pays benefits to student dependents (under 19 years of age) of eligible social security annuitants who are disabled or deceased.

Retirement Benefits: Employment benefit that provides income payments to employees upon their retirement. Pension plans provide benefits to employees who have met specified criteria, normally age and/or length of service requirements. The two main types of pension plans are:
Defined benefit plans - an employer's cost is not predetermined, but the benefit is; and
Defined contribution - the employer's cost is predetermined, but the benefit depends on how much the employee contributes, investment gains and losses, etc.
Include in this item income from 401 K, IRA's, annuities, paid-up life insurance policies and KEOGH accounts.

INQ.260   You may not be able to give us an exact figure for {your/FAMILY SP's} total household income, but can you tell me if this income in {LAST CALENDAR YEAR} was . . .

PROBE: Income is important in analyzing the health information we collect. For example, this information helps us to learn whether persons in one income group use certain types of medical services or have certain conditions more or less often than those in another group.

$20,000 or more, or	1	
less than $20,000?	2	
REFUSED	7	(END OF SECTION)
DON'T KNOW..	9	(END OF SECTION)

HELP SCREEN:

Income: Income is an important factor in the analysis of the health information we collect. Access to medical care depends in part on a person or family's financial resources. This information helps us learn if people in one income group use certain types of medical services more or less than people in other income groups. We may also learn if one income group has certain medical conditions more than other income groups.

Household: The entire group of persons who live in one dwelling unit. It may be several persons living together or one person living alone. It includes the household reference person and any of their relatives, as well as roomers, employees, and other non-related persons.

CAPI INSTRUCTION:
- DISPLAY "your" IF RESPONDENT IS IN FAMILY.
- DISPLAY "FAMILY SP's" IF RESPONDENT IS NOT IN FAMILY.

INQ.270a/b   Now, look at card {INQ1/INQ2}. Of these income groups, can you tell me which letter **best** represents {your/FAMILY SP's} total household income in {LAST CALENDAR YEAR}?

HAND CARD {INQ1/INQ2}

ENTER LETTER(S) CORRESPONDING TO TOTAL COMBINED HOUSEHOLD INCOME.

|___|___|

A	I	Q	Y	GG	OO
B	J	R	Z	HH	PP
C	K	S	AA	II	QQ
D	L	T	BB	JJ	RR
E	M	U	CC	KK	SS
F	N	V	DD	LL	TT
G	O	W	EE	MM	UU
H	P	X	FF	NN	VV
					WW

REFUSED 77
DON'T KNOW.. 99

CAPI INSTRUCTION:
IF $20,000 OR MORE, DISPLAY HAND CARD INQ1 AND LETTERS U-WW.
IF LESS THAN $20,000, DISPLAY HAND CARD INQ2 AND LETTERS A-T.
DISPLAY "your" IF RESPONDENT IN FAMILY. DISPLAY "FAMILY SP's" IF RESPONDENT IS NOT IN FAMILY.

HELP SCREEN:
Income: Income is an important factor in the analysis of the health information we collect. Access to medical care depends in part on a person or family's financial resources. This information helps us learn if people in one income group use certain types of medical services more or less than people in other income groups. We may also learn if one income group has certain medical conditions more than other income groups.

Household: The entire group of persons who live in one dwelling unit. It may be several persons living together or one person living alone. It includes the household reference person and any of their relatives, as well as roomers, employees, and other non-related persons.