

**About the Measure**

<b>Domain:</b>	Social Determinants of Health
<b>Measure:</b>	Family Wealth
<b>Definition:</b>	Family Wealth provides an assessment of a family’s accumulated financial assets (monetary value of all possessions, minus debt).
<b>Purpose:</b>	This protocol assesses a family’s assets, including real estate, vehicles, business ownership, stocks, bonds, and savings and checking accounts. It also asks about debt. Wealth is the net amount held in accounts and assets after subtracting debts. It includes “liquid” forms, such as money in a savings account, and “illiquid” forms, such as net equity through home ownership (Duncan & Petersen, 2001).
<b>Essential PhenX Measures:</b>	Marital Status Current Age
<b>Related PhenX Measures:</b>	Race Ethnicity Gender Annual Family Income
<b>Measure Release Date:</b>	

**About the Protocol**

<b>Protocol Release Date:</b>	
<b>PhenX Protocol Name:</b>	Family Wealth
<b>Keywords:</b>	Eunice Kennedy Shriver National Institute of Child Health and Human Development, NICHD, Health and Retirement Study, Institute for Social Research, National Institute on Aging, NIA, National Science Foundation, NSF, Panel Study of Income Dynamics, PSID, Social Determinants of Health, University of Michigan
<b>Protocol Name from Source:</b>	2019 Panel Study of Income Dynamics Wealth Supplement
<b>Description:</b>	The interviewer asks the respondent about his or her family’s wealth and active savings, a point-in-time “stock” of the household’s financial assets. One person per family is interviewed biennially.

<b>Specific Instructions:</b>	<p>The family members living in the household must first be enumerated to identify the head of household who will be asked the questions in this protocol. This protocol only collects wealth information about family members who live in the household.</p> <p>The Working Group recommends that to construct the wealth measure, add up the monetary value of all assets and subtract the monetary value of all debts.</p> <p>The amount of wealth is not divided by the number of people in the household, and it does not take into consideration the structure of the family members.</p>
<b>Protocol:</b>	<p><b>FAMILY LISTING</b></p> <p>I. Sequential ID assigned to each FU member (1 – 24). Repeat the following for each FU member.</p> <p>Mark a FU member as ‘Mover Out’ for a person who moved out to another household.</p> <p>I.A. How about you/[FU member])? Are you/Is [FU member] currently living here/there as part of the family? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>I.B. Next, I’d like to know who lives here/there as part of the family. How about you/[FU member])? Are you/Is [FU member] currently living here/there) as part of the family? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>I.C. Is anyone else currently living here/there as part of the family including any newborn children? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>I.D. [Ask if FU member is ‘Mover Out’] When did [FU member] move out? Do you know what season it was? <input type="checkbox"/> January <input type="checkbox"/> February <input type="checkbox"/> March <input type="checkbox"/> April <input type="checkbox"/> May <input type="checkbox"/> June <input type="checkbox"/> July <input type="checkbox"/> August <input type="checkbox"/> September <input type="checkbox"/> October <input type="checkbox"/> November <input type="checkbox"/> December <input type="checkbox"/> Winter <input type="checkbox"/> Spring <input type="checkbox"/> Summer <input type="checkbox"/> Fall</p> <p>I.E. [Ask if FU member is ‘Mover Out’] When did [FU member] move out?</p>

Year: \_\_\_\_\_

I.F. Now, I would like to check some birthdate information. What is your/[FU member]'s complete birthdate?

I.F.1. Month

- January
- February
- March
- April
- May
- June
- July
- August
- September
- October
- November
- December
- Don't know/Refused

I.F.2. Day

- (1 – 31): \_\_\_\_\_
- Don't know/Refused

I.F.3. Year

- (1880 – [Current Year]): \_\_\_\_\_
- Don't know/Refused

I.F.4. [If I.F.1., I.F.2. or I.F.3. = Don't know/Refused] Could you tell me how old (you are/he is/she is)? (If necessary: What is your best estimate?)

- (1 – 120): \_\_\_\_\_
- Don't know/Refused

I.F.4.a. [If I.F.4. = Don't know/Refused] Can you tell me if [FU member] is age 16 or older?

- Yes
- No

I.G. What is (your/[FU member's]) current marital status? (Are you/[Is he / Is she]) now married, widowed, divorced, separated, or (have you/[has he / has she]) never been married?

- Married
- Never married
- Widowed
- Divorced
- Separated

I.G.1 [If I.G. = Married] What is (your/[FU member's]) spouse's name?

Name: \_\_\_\_\_

I.H. Is the Marital Status Information Table complete?  
 Yes

**HOUSING WEALTH**

II. Do you (or anyone else in your family living there) own the (apartment/home/mobile home), pay rent, or what?

- If coop/cooperative, Ask: Are you a shareholder—do you have a purchase agreement.—in the cooperative, or do you have a lease agreement?
- If shareholder/purchase agreement or don't know, Enter "own"
- If LEASE agreement, Enter "rent"

Own: Any family unit member owns or is buying (fully or jointly)

Rent: Family unit pays rent

Other: Family unit neither owns nor rents

II.A. [Ask if II. = Own] Could you tell me what the present value of your (apartment/home/mobile home) is (including the value of the lot if the residence is a mobile home and you own the lot)—I mean about how much would it bring if you sold it today?

\$ \_\_\_\_\_

Don't know/Refused

II.A.1. [Ask if II.A. = Don't know/Refused] Would it amount to \$200,000 or more?

Yes

No

Don't know/Refused

II.A.1.a. [Ask if II.A.1. = Yes] Would it amount to \$300,000 or more?

Yes

No

Don't know/Refused

II.A.1.a.i. [Ask if II.A.1.a. = Yes] Would it amount to \$500,000 or more?

Yes

No

Don't know/Refused

II.A.1.b. [Ask if II.A.1. = No] Would it amount to \$100,000 or more?

Yes

No

Don't know/Refused

II.A.1.b.i. [Ask if II.A.1.b. = No] Would it amount to \$50,000 or more?

Yes

No

Don't know/Refused

II.B. Do you have a mortgage or loan on this property? [If more than

one, please tell me about the one (mortgage or loan) you've had the longest]  
 Yes: mortgage, land contract, home equity loan, etc.  
 No

II.B.1. [Ask if II.B. = Yes] About how much is the remaining principal on this loan?  
\$ \_\_\_\_\_

**DIVIDENDS**

III. Did you receive any other income from dividends?  
 Yes  
 No

III.A. [Ask if III. = Yes] How much was it?  
\$ \_\_\_\_\_  
 Don't know/Refused

III.A.1. [Ask if III.A. = \$ amount] The amount entered is per:  
 Month  
 Year  
 Other, specify: \_\_\_\_\_

III. A.2. [Ask if I.G. = Married ] Does that include your/[spouse]'s dividends?  
 Yes  
 No

III. A.3. [Ask if III. = Yes] Is that in addition to the amount you reported for yourself?  
 Yes  
 No

III.B. [Ask if III. = Yes] During which months of [PYEAR] did you get this income?  
 January  
 February  
 March  
 April  
 May  
 June  
 July  
 August  
 September  
 October  
 November  
 December  
 All

**OTHER REAL ESTATE**

V. Do you (or your family living there) have any real estate other than your main home, such as a second home, land (not including farmland), rental real estate, or money owed to you on a land contract?

Yes

No

V.A. Does that include a second home?

Yes

No

V.B. How much is the real estate worth, that is, how much would it sell for?

\$ \_\_\_\_\_

Don't know/Refused

V.B.1. [Ask if V.B. = Don't know/Refused] Would it amount to \$50,000 or more?

Yes

No

Don't know/Refused

V.B.1.a. [Ask if V.B.1. = Yes] \$175,000 or more?

Yes

No

Don't know/Refused

V.B.1.b. [Ask if V.B.1. = No] \$20,000 or more?

Yes

No

Don't know/Refused

V.C. (And) how much debt do you owe on that (real estate)?

\$ \_\_\_\_\_

Don't know/Refused

V.C.1. [Ask if V.C. = Don't know/Refused] Would it amount to \$50,000 or more?

Yes

No

Don't know/Refused

V.C.1.a. [Ask if V.C.1 = Yes] \$175,000 or more?

Yes

No

Don't know/Refused

V.C.1.b. [Ask if V.C.1 = No] \$20,000 or more?

Yes

No

Don't know/Refused

**PERSONAL VEHICLES**

VI. What about the value of what you (or anyone in your family living there) own on wheels? Including personal vehicles you may have already told me about and any cars, trucks, a motor home, a trailer, or a boat—what are they worth all together, minus anything you still owe on them?

\$ \_\_\_\_\_

Don't know/Refused

VI.A. [Ask if VI. = Don't know/Refused] Would it amount to \$10,000 or more?

Yes

No

Don't know/Refused

VI.A.1. [Ask if VI.A. = Yes] Would it amount to \$25,000 or more?

Yes

No

Don't know/Refused

VI.A.2. [Ask if VI.A. = No] Would it amount to \$2,000 or more?

Yes

No

Don't know/Refused

**FARM OR BUSINESS**

VII. Do you (or anyone in your family living there) own part or all of a farm or business?

Yes

No

VII.A. [Ask if VII. = Yes] How much is your part (of the farm or business) worth, that is, how much would it sell for?

\$ \_\_\_\_\_

Don't know/Refused

VII.A.1. [Ask if VII.A. = Don't know/Refused] Would it amount to \$50,000 or more?

Yes

No

Don't know/Refused

VII.A.1.a. [Ask if VII.A.1. = Yes] \$200,000 or more?

Yes

No

Don't know/Refused

VII.A.1.b. [Ask if VII.A.1. = No] \$10,000 or more?

Yes

No

Don't know/Refused

VII.B. [Ask if VII. = Yes] And how much debt do you owe on that (farm or business)?

\$ \_\_\_\_\_

Don't know/Refused

VII.B.1. [Ask if VII.B. = Don't know/Refused] Would it amount to \$50,000 or more?

Yes

No

Don't know/Refused

VII.B.1.a. [Ask if VII.B.1. = Yes] \$200,000 or more?

Yes

No

Don't know/Refused

VII.B.1.b. [Ask if VII.B.1. = No] \$10,000 or more?

Yes

No

Don't know/Refused

**STOCKS**

VIII. Do you (or anyone in your family living there) have shares of stock in publicly held corporations, stock mutual funds, or investment trusts, not including stocks in retirement accounts?

Yes

No

VIII.A. [Ask if VIII. = Yes] If you sold all that and paid off anything you owed on it, how much would you have?

\$ \_\_\_\_\_

Don't know/Refused

VIII.A.1. [Ask if VIII.A. = Don't know/Refused] Would it amount to \$50,000 or more?

Yes

No

Don't know/Refused

VIII.A.1.a. [Ask if VIII.A.1. = Yes] \$150,000 or more?

Yes

No

Don't know/Refused

VIII.A.1.b. [Ask if VIII.A.1. = No] \$15,000 or more?

Yes

No

Don't know/Refused

IX. [If III.A. = Don't know/Refused] How much in dividends did you receive?

\$ \_\_\_\_\_

Don't know/Refused



IX.A. [Ask if IX. = \$ amount] The amount entered is per:

- Month
- Year
- Other—specify \_\_\_\_\_

IX.B. [Ask if IX. = Don't know/Refused] During which months did you get this income?

- January
- February
- March
- April
- May
- June
- July
- August
- September
- October
- November
- December
- All

**ANNUITIES AND INDIVIDUAL RETIREMENT ACCOUNT (IRA)**

X. Do you (or anyone in your family living there) have any money in private annuities, or Individual Retirement Accounts (I.R.A.s)?

- Yes
- No

X.A. [Ask if X. = Yes] Are they mostly in stocks, mostly in interest earning assets, split between the two, or what?

- Mostly stocks
- Mostly earning interest
- Split

X.B. [Ask if X. = Yes] How much would they be worth?

- \$ \_\_\_\_\_
- Don't know/Refused

X.B.1. [Ask if X.B. = Don't know/Refused] Would they amount to \$50,000 or more?

- Yes
- No
- Don't know/Refused

X.B.1.a [Ask if X.B.1. = Yes] \$100,000 or more?

- Yes
- No
- Don't know/Refused

X.B.1.a.i. [Ask if X.B.1.a. = Yes] \$200,000 or more?

- Yes
- No
- Don't know/Refused

X.B.1.b. [Ask if X.B.1. = No] \$15,000 or more?

- Yes
- No
- Don't know/Refused

**CHECKING, SAVINGS, MONEY MARKET ACCOUNTS**

XI. Do you (or anyone in your family living there) have checking or savings accounts, including money market accounts?

- Yes, one or more
- No, none
- Don't know/Refused

XI.A. [Ask if XI. = Yes] If you added up all such accounts (for all of your family living there), about how much would they amount to right now?

\$ \_\_\_\_\_

- Don't know/Refused

XI.A.1. [Ask if XI.A. = Don't know/Refused] Would they amount to \$4,000 or more?

- Yes
- No
- Don't know/Refused

XI.A.1.a. [Ask if XI.A.1. = Yes] Would they amount to \$15,000 or more?

- Yes
- No
- Don't know/Refused

XI.A.1.a.i. [Ask if XI.A.1.a. = Yes] Would they amount to \$60,000 or more?

- Yes
- No
- Don't know/Refused

XI.A.1.b. [Ask if XI.A.1. = No] Would it amount to \$1,000 or more?

- Yes
- No
- Don't know/Refused

**CERTIFICATE OF DEPOSIT (CD), BONDS, TREASURY BILLS**

XII. Not including retirement accounts, do you (or anyone in your family living there) have any money in certificates of deposit, government bonds, or treasury bills?

- Yes, one or more
- No, none
- Don't know/Refused

XII.A. [Ask if XII. = Yes] If you added up all such accounts (for all of your family living there), about how much would they amount to altogether right now?

\$ \_\_\_\_\_

	<p><input type="checkbox"/> Don't know/Refused</p> <p>XII.A.1. [Ask if XII.A. = Don't know/Refused] Would it amount to \$5,000 or more? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't know/Refused</p> <p>XII.A.1.a. [Ask if XII.A.1. = Yes] Would it amount to \$10,000 or more? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't know/Refused</p> <p>XII.A.1.a.i. [Ask if XII.A.1.a. = Yes] Would it amount to \$50,000 or more? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't know/Refused</p> <p>XII.A.1.b. [Ask if XII.A.1. = No] Would it amount to \$1,000 or more? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't know/Refused</p> <p>XII.A.1.c. [Ask if XII.A.1. = Don't know/Refused] How much interest did you (and all your family living there) earn altogether in [PYEAR]? <input type="checkbox"/> \$0 <input type="checkbox"/> \$ _____ <input type="checkbox"/> Don't know/Refused</p> <p>XII.A.1.c.i. [Ask if XII.A.1.c. = \$ amount] The amount entered is: \$ _____ per: <input type="checkbox"/> Month <input type="checkbox"/> Year <input type="checkbox"/> Other, specify _____</p> <p>XII.A.1.c.ii. [Ask if XII.A.1.c. = Don't know/Refused] During which months of [PYEAR] did you get this income? Select all that apply. <input type="checkbox"/> January <input type="checkbox"/> February <input type="checkbox"/> March <input type="checkbox"/> April <input type="checkbox"/> May <input type="checkbox"/> June <input type="checkbox"/> July <input type="checkbox"/> August <input type="checkbox"/> September <input type="checkbox"/> October <input type="checkbox"/> November</p>
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December  
 All

**LIFE INSURANCE, COLLECTIONS, TRUSTS, ESTATES**

XIII. Do you (or anyone in your family living there) have any other savings or assets, such as cash value in a life insurance policy, a valuable collection for investment purposes, or rights in a trust or estate that you haven't already told us about?

Yes  
 No

XIII.A. [Ask if XIII. = Yes] If you sold that and paid off any debts on it, how much would you have?

\$ \_\_\_\_\_

Don't know/Refused

XIII.A.1. [Ask if XIII.A. = Don't know/Refused] Would it amount to \$10,000 or more?

Yes  
 No  
 Don't know/Refused

XIII.A.1.a. [Ask if XIII.A.1. = Yes] \$25,000 or more?

Yes  
 No  
 Don't know/Refused

XIII.A.1.b. [Ask if XIII.A.1. = No] \$2,000 or more?

Yes  
 No  
 Don't know/Refused

**CREDIT CARD DEBTS**

XIV. Aside from the debts that we have already talked about, like any mortgage on your main home or vehicle loans, do you (or anyone in your family living there) currently have any credit card or store card debt? Do not count new debt that will be paid off this month.

Yes  
 No

XIV.A. [Ask if XIV. = Yes] If you added up all credit card and store card debts (for all of your family living there), about how much would they amount to right now? (Please do not count any new debt that will be paid off this month.)

\$ \_\_\_\_\_

Don't know/Refused

XIV.A.1. [Ask if XIV.A. = Don't Know or Refused] Would it amount to \$5,000 or more?

Yes  
 No  
 Don't know/Refused

XIV.A.1.a. [Ask if XIV.A.1. = Yes] \$10,000 or more?

- Yes
- No
- Don't know/Refused

XIV.A.1.a.i. [Ask if XIV.A.1.a. = Yes] \$15,000 or more?

- Yes
- No
- Don't know/Refused

XIV.A.1.b. [Ask if XIV.A.1. = No] \$1,000 or more?

- Yes
- No
- Don't know/Refused

DEBT FROM STUDENT LOANS, MEDICAL AND LEGAL BILLS, LOANS FROM RELATIVES

XV. Do you (or anyone in your family living there) currently have any other debts such as student loans, medical or legal bills, or loans from relatives? (INCLUDE unpaid balance(s), or student loans that are outstanding.)

- Student loans
- Medical bills
- Legal bills
- Loans from relatives
- Other—specify \_\_\_\_\_
- No
- Don't know/Refused

XV.A. If you added up all student loans [for all of your family living there], about how much would they amount to right now?

\$ \_\_\_\_\_  
 Don't know/Refused

XV.A.1. [Ask if XV.A. = Don't Know or Refused] Would it amount to \$25,000 or more?

- Yes
- No
- Don't know/Refused

XV.A.1.a. [Ask if XV.A.1. = Yes] Would it amount to \$50,000 or more?

- Yes
- No
- Don't know/Refused

XV.A.1.a.i. [Ask if XV.A.1.a. = Yes] Would it amount to \$75,000 or more?

- Yes
- No
- Don't know/Refused

XV.A.1.b. [Ask if XV.A.1. = No] Would it amount to \$10,000 or more?

- Yes
- No
- Don't know/Refused

XVI. If you added up all medical bills (for all of your family living there), about how much would they amount to right now?

\$ \_\_\_\_\_  
 Don't know/Refused

XVI.A. [Ask if XVI. = Don't know/Refused] Would they amount to \$3,000 or more?

- Yes
- No
- Don't know/Refused

XVI.A.1. [Ask if XVI.A. = Yes] Would they amount to \$10,000 or more?

- Yes
- No
- Don't know/Refused

XVI.A.1.a. [Ask if XVI.A.1. = Yes] Would they amount to \$25,000 or more?

- Yes
- No
- Don't know/Refused

XVI.A.2. [Ask if XVI.A. = No] Would they amount to \$1,000 or more?

- Yes
- No
- Don't know/Refused

XVII. If you added up all legal bills (for all of your family living there), about how much would they amount to right now?

\$ \_\_\_\_\_  
 Don't know/Refused

XVII.A. [Ask if XVII. = Don't know/Refused] Would they amount to \$3,000 or more?

- Yes
- No
- Don't know/Refused

XVII.A.1. [Ask if XVII.A. = Yes] Would they amount to \$8,000 or more?

- Yes
- No
- Don't know/Refused

XVII.A.1.a. [Ask if XVII.A.1. = Yes] Would they amount to \$20,000 or more?

- Yes

- No
- Don't know/Refused

XVII.A.2. [Ask if XVII.A. = No] Would they amount to \$1,000 or more?

- Yes
- No
- Don't know/Refused

XVIII. If you added up all loans from relatives (for all of your family living there), about how much would they amount to right now?

\$ \_\_\_\_\_  
 Don't know/Refused

XVIII.A. [Ask if XVIII. = Don't know/Refused] Would they amount to \$4,000 or more?

- Yes
- No
- Don't know/Refused

XVIII.A.1. [Ask if XVIII.A. = Yes] Would they amount to \$10,000 or more?

- Yes
- No
- Don't know/Refused

XVIII.A.1.a. [Ask if XVIII.A.1. = Yes] Would they amount to \$20,000 or more?

- Yes
- No
- Don't know/Refused

XVIII.A.2. [Ask if XVIII.A. = No] Would they amount to \$1,000 or more?

- Yes
- No
- Don't know/Refused

XIX. What were those other debts?  
Specify: \_\_\_\_\_

XIX.A. If you added up all other debts (for all of your family living there), about how much would they amount to right now?

\$ \_\_\_\_\_  
 Don't know/Refused

XIX.A.1. [Ask if XIX.A. = Don't know/Refused] Would they amount to \$4,000 or more?

- Yes
- No
- Don't know/Refused

XIX.A.1.a. [Ask if XIX.A.1. = Yes] Would they amount to

\$10,000 or more?

- Yes
- No
- Don't know/Refused

XIX.A.1.a.i. [Ask if XIX.A.1.a. = Yes] Would they amount to \$20,000 or more?

- Yes
- No
- Don't know/Refused

XIX.A.1.b. [Ask if XIX.A.1. = No] Would they amount to \$1,000 or more?

- Yes
- No
- Don't know/Refused

**MONEY INTO OR CASH FROM ANNUITY OR IRA**

XX. These next questions are about changes in your wealth during the last two years. Since January [P2YEAR], did you (or anyone in your family living there) put aside money in any private annuities or I.R.A.s (Individual Retirement Account)?

- Yes
- No

XX.A. How much did that amount to?

\$ \_\_\_\_\_  
 Don't know/Refused

XX.A.1. [Ask if XX.A. = Don't know/Refused] Would they amount to \$1,000 or more?

- Yes
- No
- Don't know/Refused

XX.A.1.a. [Ask if XX.A.1. = Yes] Was it \$10,000 or more?

- Yes
- No
- Don't know/Refused

XX.A.1.a.i. [Ask if XX.A.1.a. = Yes] Was it \$50,000 or more?

- Yes
- No
- Don't know/Refused

XX.A.1.a.ii. [Ask if XX.A.1.a. = No] Was it \$5,000 or more?

- Yes
- No
- Don't know/Refused

XX.B. [If XX. = No or XX.A.1.a. = Don't know/Refused] Since January [P2YEAR], did you (or anyone in your family living there) cash in any part of a pension, private annuity or I.R.A. (Individual Retirement



Account)?

Yes

No

XX.B.1. [Ask if XX.B. = Yes] How much did that amount to?

\$ \_\_\_\_\_

Don't know/Refused

XX.B.1.a. [Ask if XX.B.1. = Don't know/Refused] Was it \$10,000 or more?

Yes

No

Don't know/Refused

XX.B.1.a.i. [Ask if XX.B.1.a. = Yes] Was it \$50,000 or more?

Yes

No

Don't know/Refused

XX.B.1.a.i.a. [Ask if XX.B.1.a.i. = Yes] Was it \$100,000 or more?

Yes

No

Don't know/Refused

XX.B.1.a.ii. [Ask if XX.B.1.a. = No] Was it \$5,000 or more?

Yes

No

Don't know/Refused

**BUY OR SELL REAL ESTATE**

XXI. Since January [P2YEAR], did you (or anyone in your family living there) sell any home you were using as your main residence?

Yes

No

XXI.A. [Ask if XXI. = Yes] About how much was the selling price, not including selling commissions and costs? (If R sold more than one main home, ask about the one owned in January, [P2YEAR])

\$ \_\_\_\_\_

Don't know/Refused

XXI.A.1. [Ask if XXI.A. = Don't know/Refused] Was it \$60,000 or more?

Yes

No

Don't know/Refused

XXI.A.1.a. [Ask if XXI.A.1. = Yes] Was it \$120,000 or more?

Yes

No

Don't know/Refused

XXI.A.1.b. [Ask if XXI.A.1. = No] Was it \$30,000 or more?  
 Yes  
 No  
 Don't know/Refused

XXII. Since January [P2YEAR], did you (or anyone in your family living there) buy or sell any real estate other than your main home, such as a vacation home, land (not including farmland), or rental property?

• If R says only "Yes", PROBE: Did you buy only, sell only, or both?

- Yes, bought only
- Yes, sold only
- Yes, both bought and sold
- No, neither
- Don't know/Refused

XXII.A. [Ask if XXII. = Yes, bought only or Yes, both bought and sold] Altogether, how much money did you (or anyone in your family living there) spend on any real estate other than your main home, such as a vacation home, land (not including farmland), or rental property since January [P2YEAR]?

\$ \_\_\_\_\_  
 Don't know/Refused

XXII.A.1. [Ask if XXII.A. = Don't know/Refused] Was it \$60,000 or more?  
 Yes  
 No  
 Don't know/Refused

XXII.A.1.a. [Ask if XXII.A.1. = Yes] Was it \$120,000 or more?  
 Yes  
 No  
 Don't know/Refused

XXI.A.1.b. [Ask if XXI.A.1. = No] Was it \$30,000 or more?  
 Yes  
 No  
 Don't know/Refused

XXII.B. [Ask if XXII. = Yes, sold only or Yes, both bought and sold] Altogether, how much money did you (or anyone in your family living there) get from selling any real estate other than your main home, such as a vacation home, land (not including farmland), or rental property since January [P2YEAR]?

\$ \_\_\_\_\_  
 Don't know/Refused

XXII.B.1. [Ask if XXII.B. = Don't know/Refused] Was it \$60,000 or more?  
 Yes  
 No  
 Don't know/Refused

XXII.B.1.a. [Ask if XXII.B.1. = Yes] Was it \$120,000 or more?

Yes

No

Don't know/Refused

XXII.B.1.b. [Ask if XXII.B.1. = No] Was it \$30,000 or more?

Yes

No

Don't know/Refused

#### HOME IMPROVEMENTS

XXIII. Since January [P2YEAR], did you (or anyone in your family living there) make additions or improvements totaling \$10,000 or more to any homes or other real estate you owned? Do not count general maintenance or upkeep.

Yes

No

XXIII.A. [Ask if XXIII. = Yes] What was the total dollar cost of the additions or improvements, plus the value of any work you may have done yourself?

\$ \_\_\_\_\_

Don't know/Refused

XXIII.A.1. [Ask if XXIII.A. = Don't know/Refused] Was it \$25,000 or more?

Yes

No

Don't know/Refused

XXIII.A.1.a. [Ask if XXIII.A.1. = Yes] Was it \$75,000 or more?

Yes

No

Don't know/Refused

#### BUY OR SELL BUSINESS OR FARM

XXIV. Since January [P2YEAR], did you (or anyone in your family living there) put money into or sell part or all of your interest in a business or farm?  
• If R says only "Yes", PROBE: Did you put money in only, sell only, or both?

Yes, put money in only

Yes, sold only

Yes, both put money in and sold

No, neither

Don't know/refused

XXIV.A. [Ask if XXIV. = Yes, put money in only or Yes, both put money in and sold] Altogether, how much money did you [or anyone in your family living there] put into a business or farm (since January [P2YEAR])?

\$ \_\_\_\_\_

Don't know/Refused

XXIV.A.1. [Ask if XXIV.A. = Don't know/Refused] Was it \$25,000 or more?

Yes

No

Don't know/Refused

XXIV.A.1.a. [Ask if XXIV.A.1. = Yes] Was it \$100,000 or more?

Yes

No

Don't know/Refused

XXIV.A.1.b. [Ask if XXIV.A.1. = No] Was it \$10,000 or more?

Yes

No

Don't know/Refused

XXIV.B. [Ask if XXIV. = Sold only or Both put money in and sold]  
Altogether, how much money did you [or anyone in your family living there] get from selling a business or farm (since January [P2YEAR])?

XXIII.B.1. [Ask if XXIII.B. = Don't know/Refused] Was it \$25,000 or more?

Yes

No

Don't know/Refused

XXIV.B.1.a. [Ask if XXIV.B.1. = Yes] Was it \$100,000 or more?

Yes

No

Don't know/Refused

XXIV.B.1.b. [Ask if XXIV.B.1. = No] Was it \$10,000 or more?

Yes

No

Don't know/Refused

#### BUY OR SELL STOCK

XXV. Since January [P2YEAR], did you (or anyone in your family living there) buy or sell any shares of stock in publicly held corporations, stock mutual funds, or investment trusts, including any automatic reinvestments—not including any retirement accounts?

If R says "Yes", PROBE: Did you buy only, sell only, or both?

Yes, bought only

Yes, sold only

Yes, both bought and sold

No, neither

Don't know/Refused

XXV.A. [Ask if XXIV = Yes, bought only or Yes, both bought and sold]  
Altogether, how much money did you (or anyone in your family living there) spend on (shares of) stocks (since January [P2YEAR])?

**Household Wealth**

**Date of SC final approval**

\$ \_\_\_\_\_

Don't know/Refused

XXV.A.1. [Ask if XXV.A. = Don't know/Refused] Was it \$20,000 or more?

Yes

No

Don't know/Refused

XXV.A.1.a. [Ask if XXV.A.1. = Yes] Was it \$50,000 or more?

Yes

No

Don't know/Refused

XXV.A.1.a.i. [Ask if XXV.A.1.a. = Yes] Was it \$100,000 or more?

Yes

No

Don't know/Refused

XXV.A.1.b. [Ask if XXV.A.1. = No] Was it \$5,000 or more?

Yes

No

Don't know/Refused

XXV.B. [Ask if XXV. = Sold only or Both put money in and sold or XXV.A.1. = Don't know/Refused] Altogether, how much money did you [or anyone in your family living there] get from selling (shares of) stocks (since January [P2YEAR])?

\$ \_\_\_\_\_

Don't know/Refused

XXV.B.1. [Ask if XXV.B. = Yes] Was it \$20,000 or more?

Yes

No

Don't know/Refused

XXV.B.1.a. [Ask if XXV.B.1. = Yes] Was it \$50,000 or more?

Yes

No

Don't know/Refused

XXV.B.1.a.i. [Ask if XXV.B.1.a. = Yes] Was it \$100,000 or more?

Yes

No

Don't know/Refused

XXV.B.1.b. [Ask if XXV.B.1. = No] Was it \$5,000 or more?

Yes

No

Don't know/Refused

**ASSETS OR DEBTS FROM MOVERS-IN OR MOVERS-OUT**

For each family/household member:

XXVI. [Ask if FU member = 'Mover-Out' and calculated age >= 18] Are there are Movers-Out Age 18+ Years Old?

Yes

No

XXVI.A. [Ask if XXVI. = Yes] Sometimes changes in a family's savings or assets are due to people joining or leaving the family. Was there anyone living with you in January [P2YEAR] who doesn't live with you now and who took \$5,000 or more in assets or debts away with them?

Yes

No

XXVI.A.1. [Ask if XXVI.A. = Yes] Altogether, what is the total dollar value of assets that were removed that way?

\$ \_\_\_\_\_

Don't know/Refused

XXVI.A.1.a. [Ask if XXVI.A.1. = \$ amount] Altogether, what is the total dollar value of debts that were removed that way?

\$ \_\_\_\_\_

Don't know/Refused

XXVI.A.1.a.i. [Ask if XXVI.A.1.a. = Don't know/Refused] Was it \$10,000 or more?

Yes

No

Don't know/Refused

XXVI.A.1.a.i.a. [Ask if XXVI.A.1.a.i. = Yes] Was it \$25,000 or more?

Yes

No

Don't know/Refused

XXVI.A.1.a.i.b. [Ask if XXVI.A.1.a.i. = No] Was it \$5,000 or more?

Yes

No

Don't know/Refused

XXVI.A.1.b. [Ask if XXVI.A.1. = Don't know/Refused] Was it \$10,000 or more?

Yes

No

Don't know/Refused

XXVI.A.1.b.i. [Ask if XXVI.A.1.b. = Yes] Was it \$25,000 or more?

Yes

	<p><input type="checkbox"/> No <input type="checkbox"/> Don't know/Refused</p> <p>XXVI.A.1.b.i.a. [Ask if XXVI.A.1.b.i. = Yes] Was it \$100,000 or more? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't know/Refused</p> <p>XXVI.A.1.b.ii. [Ask if XXVI.A.1.b. = No] Was it \$5,000 or more? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't know/Refused</p> <p>XXVII. [Ask if FU member = 'Mover-Out' and calculated age &gt;= 18] Are there are Movers-Out Age 18+ Years Old? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>XXVII.A. [Ask if XXVI = Movers-In Age 18+] Is there anyone in your family living with you now who has joined the family since January [P2YEAR] and who had \$5,000 or more in assets or debts at the time they joined the family? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>XXVII.A.1. [Ask if XXVII.A. = Yes] Altogether, what is the total dollar value of assets that were brought into the family that way? \$ _____ <input type="checkbox"/> Don't know/Refused</p> <p>XXVI.A.1.a. [Ask if XXVI.A.1. = Don't know/Refused] Was it \$10,000 or more? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't know/Refused</p> <p>XXVI.A.1.a.i. [Ask if XXVI.A.1.a. = Yes] Was it \$25,000 or more? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't know/Refused</p> <p>XXVI.A.1.a.i.a. [Ask if XXVI.A.1.a.i. = Yes] Was it \$100,000 or more? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't know/Refused</p> <p>XXVI.A.1.a.ii. [Ask if XXVI.A.1.a. = No] Was it \$5,000 or more? <input type="checkbox"/> Yes</p>
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- No
- Don't know/Refused

XXVI.A.2. [Ask if XXVI.A. = Yes] Altogether, what is the total dollar value of debts that were brought into the family that way?

\$ \_\_\_\_\_  
 Don't know/Refused

XXVII.A.2.a. [Ask if XXVII.A.2. = Don't know/Refused] Was it \$10,000 or more?

- Yes
- No
- Don't know/Refused

XXVII.A.2.a.i. [Ask if XXVII.A.2.a. = Yes] Was it \$25,000 or more?

- Yes
- No
- Don't know/Refused

XXVII.A.2.b. [Ask if XXVII.A.2.a. = No] Was it \$5,000 or more?

- Yes
- No
- Don't know/Refused

**LARGE GIFTS AND INHERITANCES**

XXVIII. Some people's assets come from gifts and inheritances. During the last two years, have you (or anyone in your family living there) received any large gifts or inheritances of money or property worth \$10,000 or more?

- Yes
- No

XXVIII.A. [Ask if XXVIII. = Yes] Was that a gift or was that an inheritance? If multiple gifts or inheritances worth \$10,000 or more were received, we can talk about each one separately.

- Gift
- Inheritance

XXVIII.A.1. What year did you [or anyone in your family living there] receive that? (If multiple gifts or inheritances worth \$10,000 or more were received, we can talk about each one separately.)

- P2YEAR
- PYEAR
- CYEAR
- Not yet received
- Don't know/Refused

XXVIII.A.1.a. [Ask if XXVIII.A.1. = year entered] How much was that gift/that inheritance/it worth altogether, at the time it was received? (If multiple gifts or inheritances worth \$10,000 or more were received, we can talk about each one separately.)



**Household Wealth**

**Date of SC final approval**

	<p>\$ _____ <input type="checkbox"/> Don't know/Refused</p> <p>XXVIII.A.1.a.i. [Ask if XXVIII.A.1.a. = Don't know/Refused] Would it amount to \$25,000 or more? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't know/Refused</p> <p>XXVIII.A.1.a.i.a. [Ask if XXVIII.A.1.a.i. = Yes] Would it amount to \$75,000 or more? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't know/Refused</p> <p>XXVIII.A.2. Did you [or anyone in your family living there] receive any other large gifts or inheritances of money or property worth \$10,000 or more in the last two years? (If yes, repeat all V questions, maximum 3 times.) <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<b>Selection Rationale:</b>	Among several similar surveys, the 2019 Panel Study of Income Dynamics wealth supplement is most comprehensive, although it is not too burdensome in the context of a general survey.
<b>Source:</b>	Duncan, G. J., & Peterson, E. (2001). The long and short of asking questions about income, wealth, and labor supply. <i>Social Science Research</i> , 30, 248–263. (Questions from section H are included in “Debts.”)  University of Michigan Institute for Social Research. (2019). <i>Panel Study of Income Dynamics, 2019 Annual Core Data</i> (ICPSR 7439) (Interview). (Questions from FU Member Status, Movers-Out (MO) and Birth Information are included in section I. Family Unit (FU) Member Status and questions from section W - Wealth are included in sections II to XVIII.)
<b>Availability:</b>	Publicly available
<b>Life Stage:</b>	Adult, Senior
<b>Language:</b>	English
<b>Participant:</b>	Adults
<b>Personnel and Training Required:</b>	The interviewer must be trained to conduct personal interviews with individuals from the general population. The interviewer must be trained and found to be competent (i.e., tested by an expert) at the completion of personal interviews. The interviewer should be trained to prompt respondents further if a “don't know” response is provided.

<b>Equipment Needs:</b>	The PhenX Working Group acknowledges that these questions can be administered in a computerized or noncomputerized format (i.e., paper-and-pencil instrument). Computer software is necessary to develop computer-assisted instruments. The interviewer will require a laptop computer or handheld computer to administer a computer-assisted questionnaire.										
<b>General References:</b>	<p>Cubbin, C., Pollack, C., Flaherty, B., Hayward, M., Sania, A., Vallone, D., &amp; Braveman, P. (2011). Assessing alternative measures of wealth in health research. <i>American Journal of Public Health, 101</i>, 939–947.</p> <p>Pollack, C. E., Chideya, S., Cubbin, C., Williams, B., Dekker, M., &amp; Braveman, P. (2007). Should health studies measure wealth? A systematic review. <i>American Journal of Preventive Medicine, 33</i>, 250–264.</p> <p>University of Michigan Institute for Social Research. (n.d.). <i>Panel Study of Income Dynamics, 1968-1999: Annual Core Data (ICPSR 7439) (Interview). (Wealth Supplement).</i></p>										
<b>Mode of Administration:</b>	Interviewer-administered questionnaire										
<b>Derived Variables:</b>	None										
<b>Requirements:</b>	<table border="1" data-bbox="493 1010 1414 1346"> <thead> <tr> <th data-bbox="493 1010 1115 1087"><b>Requirements Category</b></th> <th data-bbox="1115 1010 1414 1087"><b>Required (Yes/No):</b></th> </tr> </thead> <tbody> <tr> <td data-bbox="493 1087 1115 1142">Major equipment</td> <td data-bbox="1115 1087 1414 1142">No</td> </tr> <tr> <td data-bbox="493 1142 1115 1197">Specialized training</td> <td data-bbox="1115 1142 1414 1197">No</td> </tr> <tr> <td data-bbox="493 1197 1115 1272">Specialized requirements for biospecimen collection</td> <td data-bbox="1115 1197 1414 1272">No</td> </tr> <tr> <td data-bbox="493 1272 1115 1346">Average time of greater than 15 minutes in an unaffected individual</td> <td data-bbox="1115 1272 1414 1346">Yes</td> </tr> </tbody> </table>	<b>Requirements Category</b>	<b>Required (Yes/No):</b>	Major equipment	No	Specialized training	No	Specialized requirements for biospecimen collection	No	Average time of greater than 15 minutes in an unaffected individual	Yes
<b>Requirements Category</b>	<b>Required (Yes/No):</b>										
Major equipment	No										
Specialized training	No										
Specialized requirements for biospecimen collection	No										
Average time of greater than 15 minutes in an unaffected individual	Yes										
<b>Annotations for Specific Conditions:</b>	No annotations at this time										
<b>Process and Review:</b>	Not applicable										