### About the Measure

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

<table>
<thead>
<tr>
<th>Protocol Release Date:</th>
<th></th>
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<tbody>
<tr>
<td>PhenX Protocol Name:</td>
<td>Wealth</td>
</tr>
<tr>
<td>Keywords:</td>
<td>Social Determinants of Health, Panel Study of Income Dynamics, PSID, University of Michigan, Institute for Social Research, National Science Foundation (NSF), National Institute on Aging (NIA), Eunice Kennedy Shriver National Institute of Child Health and Human Development, Health and Retirement Study</td>
</tr>
<tr>
<td>Protocol Name from Source:</td>
<td>2019 Panel Study of Income Dynamics wealth supplement</td>
</tr>
<tr>
<td>Description:</td>
<td>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.</td>
</tr>
</tbody>
</table>
Specific Instructions:
The household must first be enumerated in order to identify the head of household who will be asked the questions in this protocol.

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.

The amount of wealth is not divided by the number of people in the household; nor does it take into consideration the structure of the family members.

Protocol:

<table>
<thead>
<tr>
<th>FAMILY UNIT (FU) MEMBER STATUS</th>
</tr>
</thead>
<tbody>
<tr>
<td>I. Sequentially ID assigned to each FU member (1 – 24). Repeat the following for each FU member.</td>
</tr>
<tr>
<td>Mark a FU member as 'Mover Out' for a person who moved out to another household.</td>
</tr>
<tr>
<td>I.A. How about you/[FU member]? Are you/Is [FU member] currently living here/there as part of the family?</td>
</tr>
<tr>
<td>[ ] Yes</td>
</tr>
<tr>
<td>[ ] No</td>
</tr>
<tr>
<td>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?</td>
</tr>
<tr>
<td>[ ] Yes</td>
</tr>
<tr>
<td>[ ] No</td>
</tr>
<tr>
<td>I.C. Is anyone else currently living here/there as part of the family including any newborn children?</td>
</tr>
<tr>
<td>[ ] Yes</td>
</tr>
<tr>
<td>[ ] No</td>
</tr>
<tr>
<td>I.D. [Ask if FU member is ‘Mover Out’] When did [FU member] move out? Do you know what season it was?</td>
</tr>
<tr>
<td>[ ] January</td>
</tr>
<tr>
<td>[ ] February</td>
</tr>
<tr>
<td>[ ] March</td>
</tr>
<tr>
<td>[ ] April</td>
</tr>
<tr>
<td>[ ] May</td>
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<tr>
<td>[ ] June</td>
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<tr>
<td>[ ] July</td>
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<td>[ ] August</td>
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<tr>
<td>[ ] September</td>
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<tr>
<td>[ ] October</td>
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<tr>
<td>[ ] November</td>
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<tr>
<td>[ ] December</td>
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<tr>
<td>[ ] Winter</td>
</tr>
<tr>
<td>[ ] Spring</td>
</tr>
<tr>
<td>[ ] Summer</td>
</tr>
<tr>
<td>[ ] Fall</td>
</tr>
</tbody>
</table>
Household Wealth

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

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 not rents D

II.A. [Ask if II. = Own] Could you tell me what the present value of your
Household Wealth

(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.B. [Ask if III.A. = $ amount and has spouse] Does that include your spouse’s dividends?
[ ] 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

IV. [Ask if has spouse] Did your spouse receive any other income from dividends?
[ ] Yes
[ ] No

IV.A. [Ask if IV. = Yes] How much was it?
$________
[ ] Don’t know/Refused

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

IV.B. [Ask if IV. = Yes] During which months of [PYEAR] did you get this income?
[ ] January
[ ] February
[ ] March
[ ] April
[ ] May
[ ] June
[ ] July
[ ] August
[ ] September
[ ] October
IV.C. [Ask if IV. = Yes] Is that in addition to the amount you reported for yourself?
[ ] Yes
[ ] No

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
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[ ] 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. [Ask if VII. = Yes] And how much debt do you owe on that (farm or business)?
$________
[ ] Don’t know/Refused

VII.B. [Ask if VII.B. = Yes] Would it amount to $50,000 or more?
[ ] Yes
[ ] No
[ ] Don’t know/Refused

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.A. = 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.a. [Ask if VIII.A.1. = Yes] $200,000 or more?
[ ] Yes
[ ] No
[ ] Don’t know/Refused

VIII.A.1.b. [Ask if VIII.A.1. = No] $10,000 or more?
[ ] Yes
[ ] No
[ ] Don’t know/Refused

VIII.A.1.a. [Ask if VIII.A.1. = Yes] $200,000 or more?
[ ] Yes
[ ] No
[ ] Don’t know/Refused

VIII.A.1.b. [Ask if VIII.A.1. = No] $10,000 or more?
[ ] Yes
[ ] No
[ ] Don’t know/Refused

STOCKS

VIII.A.1. [Ask if VIII.A.1. = Yes] $200,000 or more?
[ ] Yes
[ ] No
[ ] Don’t know/Refused

VIII.A.1.b. [Ask if VIII.A.1. = No] $10,000 or more?
[ ] Yes
[ ] No
[ ] Don’t know/Refused

VIII.A.1.a. [Ask if VIII.A.1. = Yes] $150,000 or more?
[ ] Yes
[ ] No
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[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
<table>
<thead>
<tr>
<th>Household Wealth</th>
<th>Date of SC final approval</th>
</tr>
</thead>
</table>
| 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
<table>
<thead>
<tr>
<th>XII.A.</th>
<th>XII.A.1. [Ask if XII.A. = Yes] Would it amount to $10,000 or more?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>[ ] Yes</td>
</tr>
<tr>
<td></td>
<td>[ ] No</td>
</tr>
<tr>
<td></td>
<td>[ ] Don’t know/Refused</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>XII.A.1.a.</th>
<th>XII.A.1.a.i. [Ask if XII.A.1.a. = Yes] Would it amount to $50,000 or more?</th>
</tr>
</thead>
<tbody>
<tr>
<td>[ ] Yes</td>
<td></td>
</tr>
<tr>
<td>[ ] No</td>
<td></td>
</tr>
<tr>
<td>[ ] Don’t know/Refused</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>XII.A.1.b.</th>
<th>[Ask if XII.A.1. = No] Would it amount to $1,000 or more?</th>
</tr>
</thead>
<tbody>
<tr>
<td>[ ] Yes</td>
<td></td>
</tr>
<tr>
<td>[ ] No</td>
<td></td>
</tr>
<tr>
<td>[ ] Don’t know/Refused</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>XII.A.1.c.</th>
<th>[Ask if XII.A.1.c. = $ amount] The amount entered is: $________ per:</th>
</tr>
</thead>
<tbody>
<tr>
<td>[ ] Month</td>
<td></td>
</tr>
<tr>
<td>[ ] Year</td>
<td></td>
</tr>
<tr>
<td>[ ] Other, specify __________</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>XII.A.1.c.ii.</th>
<th>During which months of [PYEAR] did you get this income? Select all that apply.</th>
</tr>
</thead>
<tbody>
<tr>
<td>[ ] January</td>
<td></td>
</tr>
</tbody>
</table>
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

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
### Household Wealth

**XV.** 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

**XVI.**  
[XVI.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

[XVI.A.1.b. [Ask if XV.A.1. = No] Would it amount to $10,000 or more?  
[ ] Yes  
[ ] No  
[ ] Don’t know/Refused

[XVI.A.1.c. [Ask if XV.A.1. = No] Would it amount to $25,000 or more?  
[ ] Yes  
[ ] No  
[ ] Don’t know/Refused

[XVI.A.2. [Ask if XA. = No] Would they amount to $1,000 or more?  
[ ] Yes  
[ ] No  
[ ] Don’t know/Refused

[XVI.A.1. [Ask if XVI. = Don’t know/Refused] Would they amount to $3,000 or more?  
[ ] Yes  
[ ] No  
[ ] Don’t know/Refused

[XVI.A.2. [Ask if XVI.A. = Don’t know/Refused] Would they amount to $1,000 or more?  
[ ] Yes  
[ ] No  
[ ] Don’t know/Refused

**XVII.** 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

[XVII.A. [Ask if XVI. = Don’t know/Refused] Would they amount to $3,000 or more?  
[ ] Yes  
[ ] No  
[ ] Don’t know/Refused

[XVII.A.1. [Ask if XVI.A.1. = Yes] Would they amount to $10,000 or more?  
[ ] Yes  
[ ] No  
[ ] Don’t know/Refused

[XVII.A.1.a. [Ask if XVI.A.1.a. = Yes] Would they amount to $25,000 or more?  
[ ] Yes  
[ ] No  
[ ] Don’t know/Refused

[XVII.A.1.b. [Ask if XVI.A.1. = No] Would they amount to $1,000 or more?  
[ ] Yes  
[ ] No  
[ ] Don’t know/Refused

[XVII.A.2. [Ask if XVI.A. = No] Would they amount to $3,000 or more?  
[ ] Yes  
[ ] No  
[ ] Don’t know/Refused

[XVII.A.2.a. [Ask if XVI.A.2. = Yes] Would they amount to $1,000 or more?  
[ ] Yes  
[ ] No  
[ ] Don’t know/Refused

[XVIII.A. [Ask if XVII. = Don’t know/Refused] Would they amount to $3,000 or more?  
[ ] Yes  
[ ] No  
[ ] Don’t know/Refused

[XVIII.A.1. [Ask if XVII.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 $25,000 or more?  
[ ] Yes  
[ ] No  
[ ] Don’t know/Refused

[XVIII.A.1.b. [Ask if XVII.A.1. = No] Would they amount to $1,000 or more?  
[ ] Yes  
[ ] No  
[ ] Don’t know/Refused

[XVIII.A.1.d. [Ask if XVIII.A.1.d. = Yes] Would they amount to $25,000 or more?  
[ ] Yes  
[ ] No  
[ ] Don’t know/Refused

[XVIII.A.2. [Ask if XVII.A. = No] Would they amount to $3,000 or more?  
[ ] Yes  
[ ] No  
[ ] Don’t know/Refused

[XVIII.A.2.a. [Ask if XVIII.A.1. = No] Would they amount to $1,000 or more?  
[ ] Yes  
[ ] No  
[ ] Don’t know/Refused

[XVIII.A.2.b. [Ask if XVIII.A.1. = No] Would they amount to $1,000 or more?  
[ ] Yes  
[ ] No  
[ ] Don’t know/Refused

[XVIII.A.2.d. [Ask if XVIII.A.1. = No] Would they amount to $1,000 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.1. = 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.a. [Ask if XIX.A.1. = No] Would they amount to $1,000 or more?
[ ] Yes
[ ] No
[ ] Don’t know/Refused

XX.A. How much did that amount to?
$________
[ ] Don’t know/Refused

XX.A.1. [Ask if XX.A. = Don’t know/Refused] Was it $10,000 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
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] Would 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  
[ ] Don’t know/Refused

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. A1. [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.1. = Don’t know/Refused] Was it $60,000 or more?
[ ] Yes
[ ] No
[ ] Don’t know/Refused

XXII.A.1.a. [Ask if XXII.A.1.1 = Yes] Was it $120,000 or more?
[ ] Yes
[ ] No
[ ] Don’t know/Refused

XXII.A.1.b. [Ask if XXII.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
<table>
<thead>
<tr>
<th>Household Wealth</th>
<th>Date of SC final approval</th>
</tr>
</thead>
<tbody>
<tr>
<td>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]?</td>
<td></td>
</tr>
<tr>
<td>$ ________</td>
<td></td>
</tr>
<tr>
<td>[ ] Don’t know/Refused</td>
<td></td>
</tr>
</tbody>
</table>

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
<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>XXIV.A. [Ask if XXIV.A. = Don’t know/Refused] Was it $25,000 or more?</td>
<td></td>
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<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>XXIV.A.1.a. [Ask if XXIV.A.1. = Yes] Was it $100,000 or more?</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>XXIV.A.1.b. [Ask if XXIV.A.1. = No] Was it $10,000 or more?</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>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])?</td>
<td></td>
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<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>XXIII.B.1. [Ask if XXIII.B. = Don’t know/Refused] Was it $25,000 or more?</td>
<td></td>
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<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>XXIV.B.1.a. [Ask if XXIV.B.1. = Yes] Was it $100,000 or more?</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>XXIV.B.1.b. [Ask if XXIV.B.1. = No] Was it $10,000 or more?</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>BUY OR SELL STOCK</td>
<td></td>
</tr>
<tr>
<td>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</td>
<td></td>
</tr>
</tbody>
</table>
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])?
$ __________
[ ] 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.A.1.a.i. [Ask if XXV.A.1.a. = Yes] Was it $100,000 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?
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 Movers-Out Age 18+ Years Old?

[ ] Yes
[ ] No
[ ] Don’t know/Refused

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
[ ] Don’t know/Refused

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
[ ] No
[ ] Don’t know/Refused

XXVI.A.1.b.i.a. [Ask if XXVI.A.1.b.i. = Yes] Was it $100,000 or more?
[ ] Yes
[ ] No
[ ] Don’t know/Refused

XXVI.A.1.b.ii. [Ask if XXVI.A.1.b. = No] Was it $5,000 or more?
[ ] Yes
[ ] No
[ ] Don’t know/Refused

XXVII. [Ask if FU member = ‘Mover-Out’ and calculated age >= 18] Are there Movers-Out Age 18+ Years Old?
[ ] Yes
[ ] No

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?
[ ] Yes
[ ] No

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?
$ __________
[ ] Don’t know/Refused

XXVI.A.1.a. [Ask if XXVI.A.1. = Don’t know/Refused] Was it $10,000 or more?
[ ] Yes
[ ] No
[ ] Don’t know/Refused

XXVI.A.1.a.i. [Ask if XXVI.A.1.a. = Yes] Was it $25,000 or more?
[ ] Yes
[ ] No
[ ] Don’t know/Refused
XXVI.A.1.a.i.a. [Ask if XXVI.A.1.a. = Yes] Was it $100,000 or more?
[ ] Yes
[ ] No
[ ] Don’t know/Refused

XXVI.A.1.a.i. [Ask if XXVI.A.1.a. = No] Was it $5,000 or more?
[ ] Yes
[ ] No
[ ] Don’t know/Refused

XXVI.A.1.a.ii. [Ask if XXVI.A.1.a. = No] Was it $5,000 or more?
[ ] Yes
[ ] 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
### Household Wealth

<table>
<thead>
<tr>
<th>Selection Rationale:</th>
<th>Among several similar surveys, the 2019 Panel Study of Income Dynamics wealth supplement is most comprehensive, while not being too burdensome within the context of a general survey.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Source:</td>
<td>Panel Study of Income Dynamics, 2019 Annual Core Data (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 . Duncan, G. J., &amp; Peterson, E. (2001). The Long and Short of Asking Questions about Income, Wealth, and Labor Supply. Social Science Research, 30, 248-263. (Questions from section H are included in “Debts”.)</td>
</tr>
<tr>
<td>Availability:</td>
<td>Publicly available</td>
</tr>
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</table>
| Life Stage:          | Adult  
Senior |
### Household Wealth

<table>
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<tr>
<th>Language:</th>
<th>English</th>
</tr>
</thead>
<tbody>
<tr>
<td>Participant:</td>
<td>Adults</td>
</tr>
<tr>
<td><strong>Personnel and Training Required:</strong></td>
<td>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.</td>
</tr>
<tr>
<td><strong>Equipment Needs:</strong></td>
<td>The PhenX Working Group acknowledges 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/handheld computer to administer a computer-assisted questionnaire.</td>
</tr>
</tbody>
</table>
| **General References:** | Panel Study of Income Dynamics, 1968-1999: Annual Core Data (ICPSR 7439) [Interview]. (Wealth Supplement).  
| **Mode of Administration:** | Interviewer-administered questionnaire |
| **Derived Variables:** | None |
| **Requirements:** |  |

<table>
<thead>
<tr>
<th>Requirements Category</th>
<th>Required (Yes/No):</th>
</tr>
</thead>
<tbody>
<tr>
<td>Major equipment</td>
<td>No</td>
</tr>
<tr>
<td>Specialized training</td>
<td>No</td>
</tr>
<tr>
<td>Specialized requirements for biospecimen collection</td>
<td>No</td>
</tr>
<tr>
<td>Annotations for Specific Conditions:</td>
<td>No annotations at this time.</td>
</tr>
<tr>
<td>-----------------------------------</td>
<td>-----------------------------</td>
</tr>
<tr>
<td>Process and Review:</td>
<td>Not applicable.</td>
</tr>
</tbody>
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