

EIDP Personal Economy Supplement:

Interviewer Guide

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PURPOSE

The purpose of the EIDP personal economy supplement is to collect detailed financial information from respondents in order to more accurately characterize their personal economic situations and to identify those factors associated with optimal labor force participation. This supplement to the EIDP Common Protocol is being used to gather data for a substudy funded by the Social Security Administration that will enrich the valuable information in the regular EIDP study with a series of more specific items on monthly finances, including all types of income, expenses, assets, and services. There are also sections on the history of SSI and SSDI reciprocity, and contacts with Social Security Administration representatives.

This survey is designed to replace the regular "Finances and Entitlements" section of the EIDP such that the old section can be removed, the new section inserted in its place, and the interview administered in its original order. The supplement contains all of the old finance and entitlement questions in the same format plus some new questions. This section also can be administered by itself if, for example, the respondent has completed all scheduled EIDP interviews at your site and is being interviewed solely for this special followup.

The supplement consists of eight sections: income received in the last month; health and mental health services used; types of assistance; personal assets; monthly expenses; SSI beneficiary history; SSDI beneficiary history; and SSI/SSDI contacts. The first section contains questions about income received in the past month, similar in style and substance to the previous EIDP income probes, in greater detail. The second section asks about the number of visits/nights for seven types of health and mental health services received in the last month. The third section asks about eleven types of assistance and the amount associated with these types of assistance. The fourth section, assets, consists of six pts. The fifth section contains probes for all expenses in the last month. The six and seventh sections contain similar questions for SSI and SSDI beneficiary history, respectively. The eighth section covers miscellaneous contacts with SSI/SSDI.

In addition to the survey, there are 3 x 5 cards to be handed to the respondent. These cards are intended as aids for respondents so they can read along as you speak. Please hand the single card specified to the respondent as noted in the questionnaire and retrieve it when the question is finished.

Because of the detailed questions and the need for accuracy, respondents should be encouraged to bring to the interview any records which might help answer the survey questions. Such records include: savings account book, check register, pay stub, payment book, and last month's bills. Some respondents may also keep records prepared by themselves or others which may be helpful. Request that respondents bring these materials to the interview with them when you contact them by phone or letter to arrange the interview appointment.

INCOME

The first section is the **INCOME** section, which is highly similar to that included in the original protocol but asks about income sources in more detail. The income section includes probes designed to identify *all* of the sources for *all* income received in the past month, including unreported or illegally obtained income. Note that in addition to more probes, you must check YES or NO for each income source named in the protocol, before asking the respondent to provide last month's amount. If the respondent does not know whether or not he/she received income from a source *or* refuses to reply, you should code -8 or -9 respectively. This applies for all items throughout the supplement. It is critically

important that you ask the respondent about *every* income source and check the yes/no response, then ask for the amount of income received last month. Items A through M are the same income types as those used in the original EIDP income items, but note that "alimony" and "child support," previously combined, are now separate items, as are money from "family" versus money from "friends, acquaintances or non-relatives." In addition, it is now *very* important to ascertain whether or not the client is receiving SSDI (item C) or SSI (item D). If the respondent is unsure about this, ask him/her if he/she receives a monthly check from the government and, if so, whether that check arrives on the 1st of the month (for SSI) or the 3rd of the month (for SSDI). If so, try to determine the source of this check by the following methods: asking a case manager, asking a family member, asking the client if you may call him or her at home where records may be more readily available. It may help to read the client the following definitions:

"SSI is a federal program run by the Social Security Administration which makes monthly payments to disabled persons who have limited financial resources and little or no income."

"SSDI is income from a fund that you would have paid into while you were working, as part of your social security deduction from your paycheck. The amount that you receive on SSDI is determined by the amount that you paid into the fund while you were working."

Item N asks about payments a respondent may have received from a *private* insurance policy, purchased by the respondent, that *specifically* covers the individual in cases of an accident or ill health. O asks for any income related to *nondisability* insurance income; this may be due to the settlement of a lawsuit, annuities from a life insurance policy, or any other income that is *nondisability* insurance-related. Item P asks about any income the respondent may have received from any property she or she owns, alone or jointly. Q asks about tax refunds or rebates the respondent may have received. R inquires about military income the respondent may have received as a result of being in the *Armed Forces Reserves*. S asks about retirement pension income from a *private* employer, union or government pension plan. T is a category referring to income from an individual retirement plan arranged *by the respondent* (i.e., not the employer as in S) such as an IRA or KEOGH plan. Item U asks about income from the interest earned on any savings, interest-bearing checking accounts (e.g., NOW accounts), or certificates of deposit. V asks about investment income from stocks, bonds, or mutual funds that the respondent receives, whether or not he or she actually owns these. W refers to income from an inheritance or trust. X refers to any money the respondent receives as part of a *legally-sanctioned* foster care arrangement in which he or she cares for someone else's children. Y refers to a payment the respondent may have received as part of a crime victim compensation program, administered by some but not all states. Z is a catch-all category asking about income from *any other social welfare program* (e.g., the WIC or Women, Infants and Children program) not already covered above. Be sure and get the full name of the benefit or benefit program and record it on the lines below the item; spaces are available for up to three such sources. Item AA refers to money that the respondent receives as part of his or her participation in a vocational program, such as training stipends. Item BB asks about unreported income, including both illegal and legal income that is not reported to the government. You **MUST** read the mandatory probe exactly as written. Be prepared to reassure the respondent about the confidentiality of his or her replies to this item. Following this, you **MUST** ask the respondent "Did you receive any money last month from any source we haven't covered" and note the nature and amount of any additional reported income.

Question 2 consists of three parts. Item 2A asks the respondent for their total *personal* income last month; this amount should be the total of 1A through 1CC. Following that, you should ask, "Thinking about that amount (amount for 2A), would you say that this amount is TYPICAL of what you usually receive each month, or was this HIGHER or LOWER than usual? You should check the appropriate box and record the respondent's explanation in the space below the item. Try to be as detailed as possible. Be aware that we are asking this question because we want to reconstruct the income respondents have had over the past month and generalize this amount to the past year. When respondents receive regular,

ongoing payments from sources such as SSI/SSDI or an insurance settlement, there is a chance that one or two payments may be especially large (perhaps because they are receiving back-payments or a lump sum payment) and do not represent what they "typically" receive every month over a one year period. Finally, item C queries about the total *household* income. If the respondent currently resides in a group home or other congregate living facility, do not ask item 2B.

It may seem frustrating to you and the respondent to ask about a number of categories, even after the respondent has told you there are NO MORE sources. Explain that it is important that you read each of the sources because it's important to *definitely rule them out* if the respondent didn't receive them. Tell the respondent, "It's as important for me to be sure that you DIDN'T get any income from each source as it is for me to know that you DID." You might also explain that you are asking them about each source because it's natural for people to ignore things like "savings account interest" or "tax refund" when they are thinking about their income. Reassure respondents who have difficulty with this section that all information is confidential.

This information is personal and asking about *so many* different income sources may seem intrusive to some participants. In addition, respondents may not immediately know the answers to these questions. You should be prepared to remind the respondent that all information is kept strictly confidential and our purpose is to be as accurate as possible in describing and understanding consumers' finances.

HEALTH AND MENTAL HEALTH SERVICES USED

The next section asks the respondent to recall whether or not a series of six types of services was used in the past month - emergency room (ER) care, outpatient mental health care, inpatient psychiatric hospitalization, outpatient medical health care, inpatient medical hospitalization, and dental care.

The respondent's appointment calendar can be used to reconstruct what doctor and dentist appointments he/she attended in the last month. Also, it may be helpful to use a blank calendar for the month in question to help the respondent recall any hospitalizations he or she may have had or trips to the ER.

The first question asks the respondent how many times he or she visited a hospital *ER* in the past month. You should include ER visits for any reason, whether the visit was for medical care or for psychiatric care. The next question asks about *outpatient* visits made to a mental health provider in the past month. Be sure the respondent understands that appointments with providers other than psychiatrists (e.g., case managers, vocational counselors, job coaches) are to be counted in their answers to this question. For respondents who attend full-day or half-day programs such as clubhouses, the number of visits should equal the number of days the program was attended. The third question asks about *inpatient psychiatric* hospitalizations, asking respondents how many nights they spent in the hospital "for psychiatric reasons." Both public and private psychiatric hospitalizations are to be counted for this question, as are hospitalizations in the "psychiatric service" of a general hospital. The fourth question asks about the number of visits respondents have made to receive *outpatient medical* care. In this question, visits to nurses, physicians' assistants, and nurse practitioners are to be included along with visits to medical doctors. The fifth question asks the respondent for his or her number of overnight *inpatient* stays for *medical* reasons in the last month. All *non-psychiatric* hospital stays should be counted in this question, including those for substance abuse treatment. Finally, the sixth question asks about *dental* care visits and should include visits to dental hygienists as well as dentists.

TYPES OF ASSISTANCE

The next section asks about types of assistance the respondent may have received. Keep in mind

that we are asking these questions in order to assign a monetary value to the assistance in question. Your probing and instructions in administering these questions should be focused on obtaining information that will allow us to calculate the dollar value of any assistance reported.

The first question asks about housing subsidies. A housing subsidy is the difference between the normal monthly rent and the amount the respondent actually pays. Note that housing subsidies are sometimes paid directly to the landlord so that the respondent may not receive any money directly, but simply pay a reduced amount. The same principle applies to the next question on utilities subsidies - some respondents may receive money from a church or organization directly, while other respondents may have the subsidy deducted by the utility company directly. Ask for copies of bills, ask the case manager, and ask the respondent if someone else pays bills for the respondent. The third question on transportation subsidies should include a bus pass, transportation tokens, and free or reimbursed commercial transportation. The fourth question asks about the value of any food stamps the respondent receives. The fifth question asks about the number of food items received. We are interested in all free food items the respondent received from food pantries, churches, social organizations, friends, family, or anyone else. The sixth question includes three probes to identify free meals separated into breakfast, lunch, and dinner. Respondents may eat their lunches at clubhouses and some may eat in soup kitchens. The seventh question asks about Social Security Work Incentives that allow a person to deduct a pre-approved amount from monthly income and set it aside to pay for the cost of a needed and formally approved item, such as a car, computer, training course, or job coach. Ask the respondent if they got any money or were able to set aside money under a PASS Plan or a Social Security Work Incentive Program. Not many clients will have these plans but if they do, most will be able to describe to you how they work. If necessary, ask vocational staff to share the details of the plan with you. Keep in mind that only 1 percent of the EIDP sample has reported a work incentive plan. The next question asks about clothing articles. Probe for type of clothing - shirt, shoes, jacket, and so on - and amount for each article of free clothing. For the next question on shelter and emergency housing, ask the respondent to provide the number of nights spent in such housing in the last month. The next question on education or vocational skills training asks for the number of hours of education and training. Include all types of education, regardless of whether it is for a GED, diploma, college degree, or certificate, as well as courses and instruction related to vocational training.

Finally, a "catch-all" question is included to cover any assistance not listed above. You should ask **every respondent** "Other than what we've discussed already, did you receive any other type of assistance last month?" and if the answer is "yes" this should be followed with "Please describe it and tell me what it was worth." Record the respondent's replies on the lines below item O.

ASSETS

The next section of the supplemental protocol asks the respondent about any financial assets he or she may possess. This includes cash on hand, money in checking and savings accounts, stocks, bonds, property, and any other items which could be sold for cash. As in other sections of the supplement, respondents are asked to report, first, whether or not they have a certain asset and then, second, its worth in dollars.

Be aware that some respondents may be reluctant to reveal to you the value of any assets they possess and may feel uncomfortable discussing their assets with you. Remember to reassure respondents that everything the two of you talk about is strictly confidential and can't be repeated to anyone.

Five specific types of assets are asked about in this section. First, respondents are asked how much money they have in a bank, savings and loan, credit union or "on hand" in their house or any other location. Next, they are asked about whether they own any property and its value. After that, they are asked about whether they own any modes of transportation such as a car, motorcycle, or bicycle and their value. Third, respondents are asked if they own any stocks, bonds, or mutual funds and their approximate

value. Finally, respondents are asked to think about whether they have any valuables such as jewelry or collectibles and their dollar amount. Finally, an "other" category is available to record any other assets that are mentioned in response to the MANDATORY PROBE: "Are there any other valuable assets like these that you now own? If so, please tell me what they are and answer in the space below. Continue to ask the prompt until all assets are identified and their amounts recorded.

EXPENSES

The next section asks respondents to identify and quantify the previous month's expenses. Because this is the first time respondents are being queried about their expenses, you may need to spend some time orienting them to this concept. Talking about their monthly expenses can be straightforward for many respondents. However, note that some items such as amount spent on food or entertainment may be difficult for the respondent to answer if he/she has never kept track of the costs involved.

We are interested in the amount of out-of-pocket expenses, that is, the amount the respondent actually paid for the expense less any subsidy. You may need to walk the respondent through the last week and then continue for the previous week, the week before that, and finally the fourth week in order to arrive at the last month's expenses. The first item asks for monthly housing costs, defined as what the respondent actually paid for housing. Some respondents will have paid nothing when the cost of the housing is completely subsidized or when housing is provided at no cost by family, friends, or organizations. If this is the case, you should have noted the free housing as a "housing subsidy" in the section on **TYPES OF ASSISTANCE**.

Next the respondent is asked about utility expenses for gas, electric, phone, cable tv, and water/sewer. Again, this should be the actual amount paid by the respondent per month, minus any utility subsidy assistance. Food is the next expense asked about and should include the cost of all groceries and all meals for which the respondent has paid money out-of-pocket, excluding food stamps. In order to figure this amount, first ask the respondent to estimate how many times last month he or she ate dinner out, either at a relative's or friend's house or at a public place such as at their rehabilitation program or a soup kitchen. Help the respondent estimate how many breakfasts, lunches, and dinners were paid for by the respondent away from home and their approximate cost. For example, a respondent may be able to tell you that he stops and buys a cup of coffee and a doughnut every morning on the way to work and that this costs approximately \$2.50 per trip. Next, ask the respondent to estimate approximately how much he or she spent on groceries each week in the prior month.

Transportation includes the cost of public transportation as well as vehicle expenses such as car payments, gasoline, and insurance on a monthly basis. The question on childcare should include the monthly cost actually paid to care for the respondent's children. Medication should include both prescription and non-prescription medication for which the respondent paid and will not be reimbursed. The same logic applies to mental health care and medical care - the amount reported should be what the respondent actually paid out-of-pocket. The next question asks about entertainment expenses in the last month. This should include things such as movies, concerts, sporting events, or other entertainment shows. For cigarettes and tobacco, you may need to ask average respondents about the daily amount they consume (e.g., two packs a day) and the usual cost paid per pack of cigarettes. The next question on alcohol and drugs may be sensitive for some respondents, so remind them that you will keep their responses confidential. Suggest that you don't need to know specifics but you would like an estimate over a one-month period for any alcohol or drugs consumed. As with cigarettes, you may need to probe for average daily/weekly amount of consumption, amount typically paid, and work with the respondent to calculate the last month's dollar expenses. Gifts and loans should include any money the respondent gave to someone else, regardless of whether the respondent expects to be repaid or not. Clothing expenses should include the amount actually paid last month, whether the items bought were new or used. The last expense item

is a "catch-all" question meant to capture any expense not listed above. This might include one-time expenses such as an appliance or ongoing expenses such as a child's monthly education expenses. You should probe **every** respondent with this final MANDATORY PROMPT: "Are there any other expenses you had last month that we have not discussed? If so, please tell me what they are and how much money you paid."

SSI AND SSDI BENEFICIARY HISTORY

The next two sections ask for information necessary to reconstruct the respondent's SSI or SSDI history, covering all the separate instances of reciprocity. If the respondent has signed the release of information form for the "Master Beneficiary Record" you can go directly to section 8 (**SSI/SSDI CONTACTS**) and ask question A. If the respondent has not signed the release form but *has* reported receiving income from either program in items 1C or 1D of the **INCOME** section, code "YES" to item A and continue on with the next question. If this type of income was *not* previously reported, ask the respondent whether they have *ever* received SSI (or SSDI in the next section). Record their answer and if it is "YES" continue with item B. Otherwise, go on to the next section on **SSDI BENEFICIARY HISTORY**. Again, keep in mind that it is *very* important to ascertain whether or not the client has ever received SSI/SSDI. If the respondent is unsure about this, ask him/her if he/she ever received a monthly check from the government and, if so, whether that check arrived on the 1st of the month (for SSI) or the 3rd of the month (for SSDI). If so, try to determine the source of that check by the following methods: asking a case manager or asking a family member.

Next, ask the respondent a series of questions about the *first* time he or she was on SSI, including stop and start dates, and the reason why he or she stopped receiving SSI income. Be aware that it is *very rare* to go on and off of SSI/SSDI. Be sure that clients do not confuse going on and off of SSI/SSDI with any variations in receiving their checks (e.g., because they moved and their checks stopped for a brief period of time until the Social Security Administration received their change of address information). In most cases, the **ONLY** reasons a client would have been terminated from SSI or SSDI are because he or she made too much money at a job OR received income from other sources so that they no longer met the criterion for being "low income" OR because they were determined to no longer meet the criteria for being considered "disabled." Ask the same questions for the next most recent and the most recent (or current) period.

The section on SSDI parallels the one on SSI history, asking the same questions about this government disability program. There is room for up to three reciprocity periods. Record any additional periods on the back of the page, being sure to obtain start, end, and reason for ending information.

SSI/SSDI CONTACTS

The next section covers miscellaneous contacts with SSI/SSDI. If the respondent has **NEVER** received either SSI or SSDI, ask item 1 "Have you ever applied for SSI or SSDI" and record their response. If their answer is "YES" ask item 2 about reasons for not receiving SSI/SSDI. If the respondent reports that he or she has never applied for SSI/SSDI go directly to item 3, asking about whether they have ever talked to anyone from their local social security office, through social security's "800" number, or any other social security official, about how working could affect their SSI/SSDI benefits.

Information from the Interviewer

Once the interview is complete, take a moment to respond to three questions in the protocol. First, if you used *written records or other documentation* brought by the respondent to the interview or obtained elsewhere, indicate this and describe the types of documents you used. Second, if you relied on the verbal reports of someone *other than the respondent* (see below) such as a case worker or relative, indicate this

and specify the nature of that individual. Third, if you have any reason to believe that the *information reported by the respondent* is NOT accurate, please explain WHICH information you feel is doubtful and WHY.

Obtaining Information from Other Sources

Some respondents may **prefer** that you contact someone else with better knowledge and information, such as a relative or case worker who keeps track of finances **for** the respondent. We encourage you to do so with the respondent's consent. You should be prepared to tell anyone helping with answers: your name, the study name, and the respondent's name. Tell them you have the respondent's permission to ask questions regarding the respondent's finances.

The following is some suggested wording. Feel free to modify it.

"My name is _____ and I'm contacting you on behalf of (respondent). I'm collecting information for the Employment Intervention Demonstration Project and (respondent) suggested you might help. I'd like to ask you some questions about (respondent)'s finances which (respondent) has agreed to share with us. All information is kept strictly confidential and used solely for research purposes. Neither you nor the respondent will be identified by name."