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**Asset Ownership Screening Procedures in the
Survey of Income and Program Participation
(SIPP) Methods Panel**

Jeffrey C. Moore

Statistical Research Division
U.S. Bureau of the Census
Washington D.C.  20233

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# Asset Ownership Screening Procedures in the
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Jeffrey C. Moore
Statistical Research Division
U.S. Census Bureau

**Abstract:** Reducing nonresponse and attrition is a primary goal of the SIPP Methods Panel; a key strategy toward that goal is the design of a more efficient questionnaire. This paper describes an experiment which tests new questionnaire efficiencies for SIPP's asset ownership questions. The standard SIPP questionnaire includes a 12-question battery about different types of assets, some of which (for example, corporate bonds, royalties, mortgages held) are extremely rare — especially among those who own none of the more common asset types. Within the Methods Panel field experiment, one-half of the sample received the standard battery; the interview for the other half employed screening procedures to determine whether to ask the complete battery or not. In essence, those who reported ownership of any of the more common asset types in the initial half of the battery received the full set of questions; those who responded "no" to all of the initial questions received only a general "or any other type of financial investment" question in place of specific questions for the less common asset types. (A "yes" to this general question unleashed all of the specific questions.) We examine several outcome measures to evaluate the experiment: (1) efficiency gains; (2) interviewers' assessments; and (3) evidence regarding reporting completeness for the uncommon, not-always-asked-about-specifically asset types.

**Keywords:** questionnaire design; interview efficiency; data quality

## 1. INTRODUCTION AND OVERVIEW

This paper summarizes research conducted as part of the SIPP Methods Panel, a long-term U.S. Census Bureau research project designed to improve the SIPP interview. Key goals of the project are improved data quality, improved efficiency, and reduced nonresponse and attrition. The specific focus of this research is improved efficiency in the survey's assessment of the ownership of income-producing property, or assets. Current SIPP procedures administer a rather lengthy battery of questions concerning ownership of a variety of asset types — some of which are extremely rare in the general population — to all eligible SIPP respondents.

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The organization of the paper is as follows: Section 2 presents a very brief description of the SIPP survey in general, and an overview of the SIPP Methods Panel project (of which the current research project is but one small part). The SIPP Methods Panel project is designed to effect improvements in the SIPP interview. Section 3 describes the asset screening procedures which are the focus of this paper, and the design of the field experiment in which those procedures were tested. Section 4 presents the results, which are quite favorable: the screening procedures yielded clear efficiency gains, while inflicting no detectable damage on data quality. In addition, interviewers reacted quite positively to the new procedures. The final section, Section 5, summarizes the findings and offers some conclusions about them.

## 2.  BACKGROUND

2.1     The Survey of Income and Program Participation (SIPP)

The Survey of Income and Program Participation (SIPP) is a longitudinal survey conducted by the U.S. Census Bureau. It is designed to provide data on the distribution of income, wealth and poverty in the United States, and on the effects of federal and state programs on families and individuals. Results from the survey have far-reaching implications for national policy.

Currently, SIPP consists of 9 waves, or rounds of interviewing, with each wave administered every 4 months to a nationally-representative sample of the civilian, noninstitutionalized population. Interviewing for each wave is distributed over 4 successive calendar months to create a stable production workload for field staff. It is primarily a person-based survey, administering a battery of question to each person age 15 or older (or a proxy) in interviewed households. The SIPP instrument is long and complex, collecting information about the structure of households, and, for each "adult" household member, labor force participation and concomitant earnings, participation in and income from public-assistance-type transfer programs, ownership of income-producing property, school enrollment, and health insurance coverage. The instrument consists of a core section which is repeated each wave, and "topical modules" which vary in content from wave to wave. The current reference period for most questions is the four months before the interview month. See the SIPP Users' Guide (U.S. Census Bureau [forthcoming]) for a more detailed description of the SIPP program.

2.2     The SIPP Methods Panel

In 1996, the Census Bureau's primary SIPP oversight body, the SIPP Executive Committee, established the Continuous Instrument Improvement Group (CIIG), consisting of staff from numerous Census Bureau technical, program, and subject-area research divisions, and led by survey methodologists. The CIIG's task was to review the SIPP core instrument and recommend changes to improve the instrument and reduce burden. The CIIG generated an extensive set of recommendations, ranging from minor wording changes to considerable restructuring of some sections of the instrument. These recommendations were based on careful review of the instrument, on evidence about sources and magnitudes of errors in the data,

and on feedback from Census Bureau field staff about questions that were problematic in the administration of the interview.

In accord with Census Bureau policy (U.S. Census Bureau, 1995), the CIIG also recommended research to test all of the major proposed new approaches before implementing them in the production SIPP instrument. The need for thorough and rigorous testing led the CIIG to recommend (and the SIPP Executive Committee to approve) the creation of a "methods panel," separate from and parallel to the production SIPP survey. The centerpiece of the Methods Panel project is a series of field experiments designed to support rigorous testing of the proposed new, alternative instrumentation. In addition, the project also includes quantitative analyses of existing and new data, literature reviews, and qualitative evaluation of the instrument (for example, cognitive interviews, respondent debriefings, interviewer assessments, etc.). All these research efforts are directed toward the goal of improving SIPP's measurement methods — by improving individual items and sections of the questionnaire, reducing nonresponse to particular survey items, and reducing burden for interviewers and respondents. See Doyle, Martin and Moore (1999) for a more detailed description of the Methods Panel project.

2.3 The SIPP Methods Panel 2000 (MP2000) Field Test

The Methods Panel project carried out its initial field test in August and September of 2000. The MP2000 field test drew a representative sample of households in six of the Census Bureau's twelve regional offices (Philadelphia, Kansas City, Seattle, Charlotte, Atlanta and Dallas), with each selected case randomly assigned either to a treatment group or a control group. Each household in the treatment group received a modified SIPP instrument, including experimental questions redesigned according to the CIIG's recommendations. Each household in the control group received the current, standard SIPP instrument. Interviewers who conducted the MP2000 interviews were all experienced SIPP interviewers who received special training on the new, experimental questions and procedures. See Doyle and Moore (2001) for a detailed description of the MP2000 field test.

Table A (Appendix A) shows the number of assigned cases by MP2000 treatment group and summarizes the outcomes obtained in the field. In essence, the outcomes for the treatment and control groups were quite similar, and we find no significant differences between the two treatments in any of the main indicators of overall completeness of response — that is, household response rate, household refusal rate, and person interview rate.

## 3. ASSET SCREENING PROCEDURES IN THE MP2000

3.1 Background

As noted, a primary focus of the Methods Panel project is to seek ways to make the SIPP interview more efficient, and to minimize the special burdens imposed by questions which appear badly misdirected — without sacrificing data quality. SIPP interviewers (no different from any other interviewers in this regard,

to be sure) have long complained about having to administer some of SIPP's questions in circumstances in which they are obviously inappropriate: asking the resident of a near-castle-level mansion about receipt of Food Stamps, for example; or whether her home is part of a public housing project; or asking the proverbial welfare mother extensive questions about her investment portfolio. As methodologists, we should be very sympathetic to interviewers' concerns about asking foolish or unnecessary questions; at the same time, we also need to be aware of the risks to data quality of allowing interviewers to exercise discretion in deciding whether or not a question is appropriate to ask. A common strategy of the Methods Panel has been to seek objective criteria, from the interview itself, which can be exploited to "target" questions more precisely: to guide respondents around questions which are irrelevant, given their circumstances, and to guide them into relevant questions (for example, see Griffiths, 2001). In fact, we see this strategy as simply an extension of the near-ubiquitous practice of incorporating "screening questions," or "skip patterns," or "branching instructions" in survey questionnaires; the difference, perhaps, lies in the less overt and immediate connection between the screening criteria and the questions to which they are relevant.

3.2      Analysis of SIPP Data

We applied this general strategy to the SIPP questions which identify owners of income-producing assets. Currently, SIPP procedures route all respondents through a battery of questions about various types of income-producing assets. There are 12 of these questions: 11 on specific types of assets, and one "any other financial investment" catch-all question. (See Appendix B for details.) As noted above, interviewers often complain that the full battery is not only tedious, but also mostly unnecessary — especially in low income households. We examined data from a recent (1996) SIPP panel and found substantial support for the interviewers' position. These data (see Table 1) show that only a tiny minority of respondents (2.8%, to be precise) who report no ownership of any of the most commonly-owned asset types report that they own any of the less-common types. This is about one-fourth of the rate of ownership of any "rare" assets overall (11.2%), and less than one-sixth the rate observed among those who do own one or more "common" assets (18.0%). In other words, we can detect a clear signal in the "common" asset reports concerning the likelihood of "rare" asset ownership.

3.3      Asset Ownership Screening Procedures

In the revised, experimental instrument, we implemented behind-the-scenes, automatic screening procedures; these procedures are summarized in Appendix C. In essence, this instrument presented the full array of asset questions — including all of the questions about very rare asset types — only to respondents whose common asset reports signaled a reasonable likelihood that they owned any of the rare assets. For those who owned none of the common assets, the instrument presented a single, general question about "any other" income-producing assets in place of the specific, individual questions. A "yes" response to the general question sent the respondent back to the full series of detailed, individual questions.

As noted earlier, the control SIPP instrument, in contrast, treated all respondents identically. All of the individual questions about all asset types were presented to all respondents without regard to their ownership of the common asset types (or any other characteristic).

## 4. RESULTS

Evaluation of the asset ownership screening procedures in the experimental MP2000 instrument focuses primarily on their impact on data quality. For this purpose, we examine differences between the experimental and control instruments in rates of reported ownership of the various asset types, with special attention to the less-common types, which were not mentioned explicitly in a high proportion of the experimental interviews. We also assess efficiency gains, as well as interviewers' subjective reactions to the two instrument approaches. On all counts, we find that the screening procedures were successful.

### 4.1    Data Quality – Asset Ownership Rates

Table 2 summarizes reported asset ownership rates in the MP2000 field test, by instrument treatment.[2] The top half of the table presents the results for the initial set of most common assets. Because the two instrument treatments in the MP2000 experiment used virtually identical procedures to ask about these asset types, we expect no treatment differences in reported ownership of these asset types — and, indeed, we see no differences. None of the chi-square ($?^2$) statistics even remotely approaches statistical significance, and only one cell difference ("% yes" for interest-earning checking accounts) exceeds one percentage point. As noted, any other outcome would have been surprising, and probably would have suggested a real difference between the two subsamples (as opposed to any effect of the two instrument treatments). Thus, we take some comfort from the fact that, in the absence of any real differences in how the two sample groups were treated, they exhibited nearly identical patterns of asset ownership.

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[2]The analyses presented in Table 2 (and in Table 3) exclude the 78 "person noninterview" cases from whom no interview data were collected beyond the basic demographic characteristics provided by the household respondent (see Appendix Table A). They also exclude a small number of partially-interviewed cases (5 in the SIPP/control treatment; 1 in the MP/experimental treatment); although these cases yielded sufficient substantive data to avoid the "noninterview" label, their interviews apparently terminated before the asset ownership questions, since those data fields were completely blank. (Including these latter cases in the analyses and treating their missing data as nonresponses has very little impact on the estimates and none on the conclusions to be drawn from them — data not shown.) The results summarized in the tables are weighted, using a household noninterview ratio adjustment based on race and tenure, with an additional adjustment to equalize the weighted number of households in the two treatment groups. See U.S. Census Bureau (2000) for more details regarding weighting. In the calculation of the $?^2$ statistics shown in the tables we compensate for the weighting by dividing each weight by the sum of all of the weights. This simple correction yields estimates of $?^2$ that are biased slightly upward, which justifies somewhat more than the usual level of confidence in the non-significant findings in Tables 2 and 3. Weighting does not affect any of the substantive conclusions to be drawn from the asset screening experiment. Separate analyses carried out using unweighted data (not shown) produced results that were in all ways virtually identical to the weighted results presented in the tables.

Instrument treatment differences would not be surprising in the results summarized in the lower half of Table 2, which shows the ownership reports for the rare assets which were subject to screening procedures in the MP/experimental treatment group. However, despite those procedures, which in effect skipped over the individual questions for many respondents, we again see no evidence of a significant reduction in reported ownership of any of these asset types. In fact, the only marginally significant $?^2$ statistic (mortgages) in the rare assets portion of Table 2 suggests a difference in the opposite direction — a higher rate of reporting in the experimental group. But in general the two treatment groups are marked by virtually identical response patterns, nor is there any trend in the direction of the "% yes" differences, which might suggest a real treatment impact too subtle to be detected in any of the individual comparisons. In fact, the split across the six rare asset types is perfectly even, with half showing a higher "% yes" rate for the SIPP/control treatment, and half showing a higher rate for the MP/experimental treatment. Apparently, the MP/experimental screening procedures were just as effective as the SIPP/control procedures at eliciting reports of rare asset ownership.

This conclusion is further underscored by the results presented in Table 3. Table 3 shows the overall rate of ownership of *any* rare asset separately for those who did (top half) and did not (lower half) report owning any of the common "screener" assets, and also separately by instrument treatment. Focusing on the lower half of the table, where a difference would not be surprising, we again see no significant difference in the likelihood of owning one or more of the rare asset types, regardless of whether respondents were presented with individual questions about each asset type (SIPP/control treatment), or whether they only got the individual questions if they first said "yes" to a general, "any other assets" screener item.[3]

We had anticipated that the most likely impact of the MP/experimental screening procedures — had there been an impact — would have been to reduce reported ownership of the rare assets, which we would have assumed to have represented reduced data quality. This assumption derives from the finding that asset income sources tend to suffer from an underreporting bias (Moore, Stinson, and Welniak, 2000), suggesting that lower estimates indicate lower *quality* estimates. Although we can make no claims regarding the absolute quality of the estimates produced in the MP2000 field test, the absence of differences between the two instrument treatment groups does suggest that quality was unaffected by the MP/experimental procedures.

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[3]Reported ownership rates for the common and rare assets display interesting similarities and differences in a non-statistical comparison of MP2000 and the earlier production SIPP results (which formed the basis for the experimental screening procedures). From Table 3 we see, for example, that 895÷1600 = 55.9% of SIPP/control cases, and 931÷1655 = 56.3% of MP/experimental cases owned at least one of the common asset types; these estimates are in extremely tight alignment with the production SIPP estimate of 55.5% (see Table 1). The rare assets, however, appear to have been somewhat more rare in the MP2000 reports than in the production SIPP — between 15% and 16% (vs. 18%) among common asset owners, and a little less than 1% (vs. 2.8%) among non-owners of common assets.

4.2     Efficiency gains

Imperfections in and differences between the automatic timers embedded in the two MP2000 instruments make it impossible to assess the efficiency gains of the MP/experimental screening procedures in terms of time saved. (Objectively, such gains are undoubtedly quite slight, given the very brief wording of the asset source questions [see Appendixes B and C] and their relative insignificance in the context of the entire SIPP interview.) However, in terms of the number of questions avoided, we can evaluate gains in efficiency quite precisely. Without any screening procedures, the 1,655 MP/experimental treatment respondents would have been asked 1655x12 = 19,860 questions about ownership of assets of various types. As a result of the screening procedures, however, only 16,282 questions were administered to those respondents,[4] representing a savings, within this question series, of 18%.

4.3     Interviewers' Evaluations

Interviewers' assignments in the MP2000 field test included a mixture of cases assigned to each instrument treatment; each interviewer, in other words, had experience with each instrument type and was therefore capable of a comparative evaluation of them. At the conclusion of the interviewing period, an evaluation questionnaire was distributed to all interviewers who had worked on the MP2000 field test (n=201). Approximately three-quarters of the interviewers (n=149) completed and returned a questionnaire.

The "MPSIPP 2000 Evaluation Questionnaire" included items of a general nature, concerning interviewers' overall evaluations of each instrument, as well as items specifically focused on the individual questionnaire design experiments included in the field test. Included among the latter were four items (or rather, item-pairs) concerning each instrument's approach to asking about asset ownership: was it easy for respondents to answer? easy for interviewers to administer? smooth and efficient? and did it produce accurate data? Interviewers evaluated each MP2000 instrument on each of these dimensions by marking a point on a five-point scale, from "strongly disagree" to "strongly agree." Appendix D shows the formatting of the evaluation items, their specific wording, and the relevant details concerning the rating scale and the response task.

Table 4 summarizes the results of the interviewers' evaluations of the asset ownership procedures in the two instruments. The first two data columns show the average evaluation score for each evaluation item by instrument treatment. For each item, a difference score (control–experimental) was calculated for each interviewer who responded to both items; the third column of Table 4 shows the average difference score calculated across all interviewers. The final column evaluates the statistical significance of the difference score — that is, is it different from zero? Interviewers' responses demonstrate a clear preference for the

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[4]Calculated as follows: [1655x6 = 9,930 (all respondents were asked all 6 common asset questions)] + [ 931x6 = 5,586 (all common asset owners were asked all 6 rare asset questions)] + [ 724 (all non-owners of any common assets were asked the general screener question)] + [ 7x6 = 42 (all those who said "yes" to the screener were asked all 6 rare asset questions)] = 16,282.

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MP/experimental approach to the asset ownership question series. Across all four items, interviewers tended to give the MP instrument more positive scores than the SIPP/control instrument, as indicated by the consistently and significantly negative mean difference scores.

## 5. CONCLUSIONS AND DISCUSSION

On all counts, the asset ownership screening procedures employed in the MP2000 field test's experimental instrument treatment appear to have been successful. Fears that those procedures would result in more underreporting of rare/screened asset types were not borne out in the results, which show virtually identical response profiles among respondents subject to the screening procedures as among those to whom the entire battery of individual questions was administered. Of course, the mere absence of a negative impact is hardly sufficient justification for recommending the adoption of a new survey procedure. In this case, however, we find such justification in the increased efficiency of the new procedures and interviewers' clear preference for them.

Clearly, SIPP's asset ownership question series represents but a minuscule fraction of all the questions asked in the SIPP interview. Is it worth the effort to make such a small-scale improvement? By itself, probably not. The hope, however, is that the accumulation of such efficiencies and improvements throughout the SIPP instrument will lead to detectably improved outcomes. While there is a growing body of work concerning the design of good survey questions, evidence in the survey methods research literature is remarkably sparse concerning the characteristics of good interviewer-administered questionnaires — that is, groups of questions that together maximize data quality as well as the engagement and satisfaction of the interview participants. At present, survey methodologists are left mostly with assumptions: specifically, that interviews that go to some effort to be as efficient as possible, and to minimize asking questions that appear foolish, unnecessary, or inappropriate, will more likely impress both interviewers and respondents as being valid, worthwhile endeavors, deserving commitment of reasonable and honest effort. Logic suggests that this may be particularly true for a panel survey such as SIPP, whose repeated visits to sample households afford ample opportunity for respondents as well as interviewers to become familiar with its design features — both good and bad. But even one-time surveys are likely to benefit from efforts to increase efficiency, reduce wasted time, and repair bad questions. We urge continued research to demonstrate the positive impacts of such improvements, both on the perceptions of interview participants, and on their behaviors.

## AUTHOR NOTES AND ACKNOWLEDGMENTS

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**Table 1:  Reported Asset Ownership in Production SIPP**
*(source:  1996 SIPP Panel, Wave 1)*

| Asset Type | Reported Asset Ownership (edited data; % of persons) | | |
|---|---|---|---|
| | All Adults (n = 72,574) | Reported Ownership of "Rare" Asset Types Among Persons Who Owned None of the "Common" (\*\*) Assets (n = 32,264) | Reported Ownership of ANY "Rare" Asset Type Among Persons Who Owned at Least One "Common" (\*\*) Asset (n = 40,310) |
| "COMMON" Asset Ownership Rates: | | | |
| interest-earning checking accts | 29.7 | | |
| (\*\*) savings accts | 48.4 | | |
| (\*\*) money market deposit accts | 10.2 | | |
| (\*\*) CDs | 12.2 | | |
| (\*\*) mutual funds | 12.6 | | |
| (\*\*) stocks | 15.6 | | |
| (ANY "COMMON" ASSET) | 55.5 | | |
| "RARE" Asset Ownership Rates: | | | |
| municipal/corporate bonds | 2.9 | 0.1 | |
| US government securities | 1.6 | 0.1 | |
| mortgages | 1.4 | 0.3 | |
| rental property | 5.8 | 1.8 | |
| royalties | 0.7 | 0.1 | |
| other | 1.9 | 0.6 | |
| (ANY "RARE" ASSET) | 11.2 | 2.8 | 18.0 |

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**Table 2:  Reported Asset Ownership in MP2000 by Asset Type and Instrument Treatment**

| Asset Type | Reported Asset Ownership (weighted %) by Instrument Treatment | | | | | | Significance Test $(\chi^2)$ |
| --- | --- | --- | --- | --- | --- | --- | --- |
| | SIPP / control (unweighted n = 1600) | | | MP / experimental (unweighted n = 1655) | | | |
| | % yes | % no | % D/R | % yes | % no | % D/R | |
| interest-earning checking accts | 29.9 | 63.9 | 6.2 | 28.2 | 64.8 | 7.0 | 1.76 (2df), n.s. |
| (**) savings accts | 42.2 | 51.6 | 6.2 | 41.2 | 52.0 | 6.8 | 0.69 (2df), n.s. |
| (**) money market deposit accts | 13.4 | 80.1 | 6.4 | 14.0 | 79.1 | 6.9 | 0.57 (2df), n.s. |
| (**) CDs | 10.9 | 82.6 | 6.5 | 10.5 | 82.7 | 6.8 | 0.24 (2df), n.s. |
| (**) mutual funds | 15.3 | 78.4 | 6.3 | 14.5 | 78.4 | 7.1 | 1.04 (2df), n.s. |
| (**) stocks | 17.7 | 75.9 | 6.4 | 18.0 | 75.1 | 6.9 | 0.41 (2df), n.s. |

| CONTROL TREATMENT: NO SCREENING PROCEDURES | MP TREATMENT:  SCREENING PROCEDURES IMPLEMENTED HERE |
| --- | --- |
| All detailed questions about all remaining asset types were administered to all respondents. | (**) If "yes" (or D/R) to any of these asset types, the MP/experimental instrument continued on with the remainder of the detailed asset questions.  If all of these asset types were "no," the MP/experimental instrument asked a single, general question about ownership of any other type of asset.  A "yes" to this general question reverted to asking all of the individual questions; a "no" (or "don't know," or refusal) caused a "no" ("don't know," "refused") to be recorded automatically for each of the remaining asset types, and ended the question series. |

| Asset Type | % yes | % no | % D/R | % yes | % no | % D/R | Significance Test |
| --- | --- | --- | --- | --- | --- | --- | --- |
| municipal/corporate bonds | 2.2 | 91.5 | 6.3 | 1.8 | 91.5 | 6.6 | 0.82 (2df), n.s. |
| US government securities | 1.0 | 92.7 | 6.4 | 1.1 | 92.1 | 6.8 | 0.44 (2df), n.s. |
| mortgages | 0.5 | 93.3 | 6.2 | 1.1 | 92.3 | 6.6 | 5.02 (2df), p<.10 |
| rental property | 4.6 | 89.2 | 6.2 | 3.8 | 89.6 | 6.6 | 1.59 (2df), n.s. |
| royalties | 0.2 | 93.6 | 6.2 | 0.5 | 92.9 | 6.6 | 2.84 (2df), n.s. |
| other | 1.9 | 91.8 | 6.2 | 1.6 | 91.7 | 6.6 | 0.64 (2df), n.s. |

**Table 3:  Reported Ownership of Any "Rare" Asset in MP2000
by Ownership of "Common" Assets and Instrument Treatment**

| *Screening Procedures (based on ownership of "common" asset types -- see Table 2)* | *Reported Ownership of Any "Rare" Asset (weighted %) by Instrument Treatment* | | | | | | *Significance Test ($\chi^2$)* |
|---|---|---|---|---|---|---|---|
| | SIPP / control | | | MP / experimental | | | |
| | % yes | % no | % D/R | % yes | % no | % D/R | |
| At least one "yes" (or D/R) to the "common" asset list ! <u>NO SCREENING</u> (Both instrument treatments administered all individual questions about "rare" asset types.) | 14.1 | 74.9 | 11.1 | 13.0 | 74.9 | 12.2 | 0.36 (1df), n.s. |
| | 15.8 | 84.2 | -- | 14.8 | 85.2 | -- | |
| | (unweighted n = 895) | | | (unweighted n = 931) | | | |
| All "common" assets are "no" ! <u>RARE ASSETS SCREENED</u> (MP treatment administered the global "rare" asset screener item; only if "yes" were all individual questions about "rare" assets administered) | 0.7 | 99.3 | 0 | 0.8 | 98.5 | 0.7 | 0.06 (1df), n.s. |
| | 0.7 | 99.3 | -- | 0.8 | 99.2 | -- | |
| | (unweighted n = 705) | | | (unweighted n = 724) | | | |

Note:  In each half of the table, the first row of figures shows the distribution of all responses, including D/R nonresponse.  The second row of data, on which the statistical tests were carried out, excludes nonresponses, and recalculates the "% yes" and "% no" percentages based only on the valid, non-missing responses.

**Table 4:  MP2000 Interviewers' Evaluations of the Asset Ownership Reporting Procedures
by Instrument Treatment**

| *Evaluation Item* | *Mean Evaluation Score by Instrument Treatment* ["Strongly disagree" = 1; "strongly agree" = 5; see Note] | | *Mean Difference Score* [SIPP–MP] | *Significance Test* |
|---|---|---|---|---|
| | SIPP / control | MP / experimental | | |
| | (n = 149 interviewers) | | | |
| ...the asset ownership section of the instrument [is] easy for Rs [i.e., respondents] to answer. | 3.3 (n=144) | 3.6 (n=144) | -0.36 (n=143) | t = 2.81, p<.01 |
| ...the asset ownership section of the instrument [is] easy for FRs [i.e., interviewers] to administer. | 3.3 (n=144) | 3.6 (n=144) | -0.29 (n=143) | t = 2.02, p<.05 |
| ...the asset ownership section of the instrument [is] smooth and efficient. | 3.2 (n=144) | 3.5 (n=144) | -0.35 (n=143) | t = 2.52, p<.05 |
| ...[the asset ownership section] produces accurate data about asset ownership. | 3.5 (n=143) | 3.7 (n=142) | -0.28 (n=141) | t = 2.63, p<.01 |

Note:  Interviewers rated each instrument on each evaluation item, using a 5-point scale with the scale points labeled as follows:  strongly disagree, disagree, neutral, agree, strongly agree (see Appendix D).  For analysis purposes, the scale points were assigned numerical values from 1 to 5 — that is, a higher score indicates a more positive assessment.

**Table A: MP2000 Field Test Assigned Cases and Field Outcomes by Instrument Treatment**

| | Instrument Treatment | | | |
|---|---|---|---|---|
| | SIPP / control | | MP / experimental | |
| *Cases Assigned and Field Outcomes* | n | (%) | n | (%) |
| Cases Assigned | 1,202 | | 1,271 | |
| Ineligible cases | 214 | | 239 | |
| Eligible housing units | 988 | (100) | 1,032 | (100) |
| Completed household interviews (*) | 842 | (85.2) | 854 | (82.8) |
| Household noninterviews | 146 | | 178 | |
| Refusal noninterviews | 93 | (9.4) | 105 | (10.2) |
| Other noninterviews | 53 | | 73 | |
| Adults (15+) in interviewed households | 1,634 | (100) | 1705 | (100) |
| Completed person interviews (**) | 1,605 | (98.2) | 1,656 | (97.1) |
| Person noninterviews | 29 | | 49 | |

Notes: (*) Includes 43 (SIPP/control) and 72 (MP/experimental) partial household interviews.
(**) Includes 20 (SIPP/control) and 17 (MP/experimental) partial person interviews.

**Standard Asset Ownership Questions in the SIPP/control Instrument**

These next questions are about assets that provide income.

During the period from [MONTH1] 1st through today, did you own, either alone or jointly, any of the following: (SHOW FLASHCARD)  READ ALL CATEGORIES

    An interest earning checking account?
    A savings account?
    A money market deposit account?
    A certificate of deposit (CD)?
    Mutual funds?
    Stocks?
    Municipal or corporate bonds?
    U.S. Government securities?
    Mortgages from which payments are received?
    Rental property?
    Royalties?
    Any other financial investments not already mentioned?
        Enter the "other financial investment"

---

Notes:
(1) The SIPP asset battery as shown here only includes those assets for which, later in the interview, asset income questions are asked.  The actual battery also includes questions about savings bonds, IRA or Keogh retirement accounts, and 401k or thrift plan retirement accounts.

(2) SIPP uses a 4-month reference period, and "[MONTH1]" refers to the initial month of the period.  For an interview conducted in May the question would read "... from January 1st through today;" for an interview conducted in June it would read "... from February 1st through today;" etc.

Appendix C

**Revised Asset Ownership Questions in the MP/experimental SIPP Instrument**

These next questions are about assets and other investments.

SHOW FLASHCARD

Since [MONTH1] 1st, did you own, either individually or jointly...

   ...an interest-earning checking account?
   ...a savings account? (*)
   ...a money market deposit account? (*)
   ...any CD's, that is, certificates of deposit? (*)
   ...mutual funds? (*)
   ...stocks? (*)

instrument path #1 — if all (*) are "no:"

   ...or any other assets that produced income, such as rental property, mortgages from which you received payments, or any other financial investments?

[if "yes" to the path #1 question, read the following and re-join path #2 at (>>>):]

What other kinds of assets did you own, either individually or jointly?

instrument path #2 — if one or more (*) is "yes:"

Did [NAME] also own, either individually or jointly...

(>>>)
READ (OR VERIFY) ALL RESPONSE OPTIONS

   ...any municipal or corporate bonds?
   ...U.S. Government securities?
   ...mortgages from which you received payments?
   ...rental property?
   ...royalties?
   ...or any other financial investments?
      SPECIFY:

---

Notes:

(1) The MP asset series as shown here only includes those assets for which, later in the interview, asset income questions are asked.  Not shown are two separate questions (about IRA or Keogh retirement accounts and about 401k or thrift plan retirement accounts) which precede the list, as well as a list item for savings bonds.

(2) SIPP uses a 4-month reference period, and "[MONTH1]" refers to the initial month of the period.  For an interview conducted in May the question would read "... from January 1st through today;" for an interview conducted in June it would read "... from February 1st through today;" etc.

(3) SIPP estimates of income from interest-earning checking accounts confirm that owners of these accounts receive only trivial income from them. Data from the 1996 Panel suggest a median monthly income amount of about $3, with only 10% of owners reporting monthly income from this source of more than $25. Because the income they produce is vanishingly small, we decided to exclude interest-earning checking accounts from any consideration in the screening decision.

**Asset Ownership Questions in the "MPSIPP 2000 Evaluation Questionnaire"**

**Evaluation of Individual Questions**

MPSIPP is experimenting with different ways to ask some SIPP questions. Please help us evaluate these question wording experiments by circling the letter code that best describes your level of agreement or disagreement with each of the statements below, using the following scale:

| | | |
|---|---|---|
| SD | = | Strongly disagree |
| D | = | Disagree |
| N | = | Neutral |
| A | = | Agree |
| SA | = | Strongly agree |

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20. **Asset Ownership**

The CONTROL instrument asks every person a separate question about every asset type.
The TEST instrument uses behind-the-scenes screening procedures to eliminate separate questions about
    uncommon assets for people who don't own any of the more common types.

| | | | | | |
|---|---|---|---|---|---|
| (a) The CONTROL instrument's ask-all-questions format makes the asset ownership section of the instrument easy for Rs to answer. | SD | D | N | A | SA |
| The TEST instrument's screening procedures make the asset ownership section of the instrument easy for Rs to answer. | SD | D | N | A | SA |
| (b) The CONTROL instrument's ask-all-questions format makes the asset ownership section of the instrument easy for FRs to administer. | SD | D | N | A | SA |
| The TEST instrument's screening procedures  make the asset ownership section of the instrument easy for FRs to administer. | SD | D | N | A | SA |
| (c) The CONTROL instrument's ask-all-questions format makes the asset ownership section of the instrument smooth and efficient. | SD | D | N | A | SA |
| The TEST instrument's screening procedures make the asset ownership section of the instrument smooth and efficient. | SD | D | N | A | SA |
| (d) The CONTROL instrument's ask-all-questions format produces accurate data about asset ownership. | SD | D | N | A | SA |
| The TEST instrument's screening procedures produce accurate data about asset ownership. | SD | D | N | A | SA |