

# Discussion Papers

Qualitative Interviews with  
Families Reporting No Work or  
Government Cash Assistance in  
the National Survey of America's  
Families

Sandi Nelson  
Sheila Zedlewski

with  
Kathryn Edin  
*Northwestern University*

Heather Koball  
Kate Pomper  
Tracy Roberts  
*The Urban Institute*

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Assessing  
the New  
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*An Urban Institute  
Program to Assess  
Changing Social  
Policies*

*Assessing the New Federalism* is a multiyear Urban Institute project designed to analyze the devolution of responsibility for social programs from the federal government to the states. It focuses primarily on health care, income security, employment and training programs, and social services. Researchers monitor program changes and fiscal developments. Alan Weil is the project director. In collaboration with Child Trends, the project studies changes in family well-being. The project provides timely, nonpartisan information to inform public debate and to help state and local decisionmakers carry out their new responsibilities more effectively.

Key components of the project include a household survey, studies of policies in 13 states, and a database with information on all states and the District of Columbia. Publications and database are available free of charge on the Urban Institute's web site: <http://www.urban.org>. This paper is one in a series of discussion papers analyzing information from these and other sources.

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## **Abstract**

Researchers conducted 169 qualitative interviews with families with children identified in the 2002 National Survey of America's Families (NSAF) as having no current employment or cash government assistance and income below one-half of the poverty level in the prior year. The study aimed to understand whether the income status families reported on a large, complex survey was true at the time of the follow-up survey, and for those truly living without a job or cash government assistance, how they were coping. About 80 percent of families identified in the NSAF agreed to a follow-up interview, and researchers interviewed about 79 percent of these families. The qualitative interviews collected considerable information about families' income status and well-being over the phone. The interviews showed that 56 percent of the families interviewed currently had no job or cash government assistance and very low income; 13 percent of the families interviewed had a change in status since their NSAF interview; and about 31 percent of the families interviewed provided different information during the qualitative interview than they provided during the NSAF interview. Survey discrepancies were more common among non-English speaking families.



## I. Introduction

This paper describes the results of a qualitative telephone survey of 169 families with children identified in the 2002 National Survey of America's Families (NSAF) as having no current employment or cash government assistance and income below one-half of the poverty level in the prior year.<sup>1</sup> The study primarily was designed to understand the status of these families. While household surveys have traditionally identified a small number of families that report very little or no means of financial support, recent welfare reforms that eliminated the entitlement to cash assistance raise concerns that more families may be living without cash government assistance even when they have no earnings. It is therefore essential to understand the extent to which these survey reports are accurate, how long this type of income deprivation lasts, and how families cope without cash assistance or earnings. Secondary study goals included testing the willingness of families to participate in such a study, assessing the effectiveness of qualitative telephone interviews, and demonstrating the value of combining qualitative follow-up data with quantitative data collected in a traditional household survey.

This paper focuses on the study methods, interviewee cooperation, and comparisons between responses provided in the qualitative interviews and the NSAF. A companion paper, "Families Coping Without Earnings or Government Cash Assistance," (Zedlewski et al. 2003) describes insights gained about how extremely poor families get by without regular cash income.

The paper begins with a background describing previous studies that have attempted to understand the circumstances of families reporting little or no income in household surveys. The second section defines the target sample and the methods used to identify it in the NSAF. We subsequently describe the interview process, including procedures for contacting the sample selected for follow-up and for conducting the qualitative interviews. This section also describes the protocol, completion rates, and data summarization procedures. The next section of the paper describes the current income status of respondents and compares the qualitative results with those in the NSAF. The paper concludes with a summary and discussion of implications for future surveys of family income.

## II. Background

Questions about accuracy of income reporting have intensified in recent years with increased focus on very low-income families resulting from welfare reform. A number of recent studies have reported that some families that left welfare have no earned income in the family (Zedlewski and Loprest 2001). Some of these studies have relied on household survey information, while others have used survey data linked to administrative data from the unemployment insurance and welfare systems to document families' current welfare and earnings status. A couple have followed up with families shown to have no earnings or welfare in administrative data or investigated the status of families reporting very low incomes. Other literature that is relevant to this study has focused more on technical aspects of survey income measurement. One study conducted follow-up interviews with families reporting zero income in a larger household

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<sup>1</sup> The NSAF is nationally representative of the civilian, noninstitutionalized population under age 65, with data on over 44,000 households. For more information on NSAF, see Dean Brick et al. (1999).

survey, and other studies have examined the extent of underreporting of income in household surveys.

### Studies Focused on Welfare Leavers

A study of New Jersey welfare leavers (Rangarajan and Johnson 2002) found that about 12 percent did not have a job, an employed spouse or partner, recent work, or government disability benefits. While this study did not aim to document the accuracy of the income status reports of welfare leavers, the study's longitudinal design did find a consistent percentage of families in this status in two follow-up surveys. In addition, they found that about one-third of welfare leavers in the no work or disability income group were no longer in this group one year later. The study reported that the group without earnings or cash assistance relied heavily on the support of friends and relatives as well as government assistance to supplement their small incomes. More than half lived with another adult and many paid no rent.

South Carolina (Edelhoch, Liu, and Martin 2001) conducted telephone and in-person follow-up interviews with 206 welfare leavers for whom they did not find an Unemployment Insurance (UI) wage record. The study attempted to understand systems of support for nonworking families and to assess the degree to which UI wage records reflected reported employment among welfare recipients. This study found that 38 percent of the sample were working in jobs not reported to UI, and 62 percent were not working. One-third of the nonworking welfare leavers had disability income (from Social Security or SSI), 40 percent had some child support income, 37 percent reported relying on others adults' earned income, and 15 percent had financial help from relatives or friends. One-third of the nonworking group experienced significant and serious deprivations.

Hill and Kauff (2001) conducted in-person case studies of 16 families that reported \$500 or less in monthly income in a telephone survey of welfare leavers in Iowa. The study found considerable fluctuation in incomes for the sample. Low pay, irregular schedules and job instability characterized the group. Half had no income at all in the month before the telephone survey, but all had some income at the time they were interviewed in person. (The follow-up interviews were conducted between three and nine months after the original interview.)

### Income Measurement Studies

One study completed 147 ethnographic follow-up interviews to understand families that reported "zero" income in a single month of the 1990 Survey of Income and Program Participation (SIPP) (Wemmerus and Porter 1996). They found that most (78 percent) of these families were truly zero income, but with heterogeneous characteristics. Permanent or frequent unemployment was the most common cause of zero income. The second most common reason was household dissolution following a divorce, death, or other type of household separation. However, the study also found that the labor force status, household composition, and educational attainment of zero-income households suggested better long-term financial prospects, on average, than for poor households. The authors concluded that most of these families were not the poorest of the poor. Many were financially viable (although rarely prosperous) and experiencing a temporary period without income.

More recently Roemer (2000) has examined the accuracy of income reporting on the Current Population Survey (CPS) and the Survey of Income and Program Participation (SIPP). In one study he compared aggregate income amounts by source from these surveys with amounts shown in the National Income and Product Accounts (NIPA). While the study does not shed light on the number of families reporting particular sources of income, it does show the shortfalls in aggregate amounts. For example, the CPS only captured 68 percent of public assistance income in 1996 and the SIPP captured 76 percent. Reports of Social Security benefits and private pensions were quite good (about 90 percent of aggregates), while only about 60 to 80 percent of many other sources of income (such as state pensions, income from assets, workmen's compensation, and unemployment insurance) are captured. Self-employment income is particularly difficult to estimate-while Roemer questions the NIPA self-employment benchmark itself, the CPS only captured about half of income from self-employment. Clearly, household surveys miss some of the families that receive cash assistance, and this could lead to overestimates of families living without cash government assistance.

Wheaton and Giannarelli (2000) estimated that only 61 percent of families receiving TANF actually reported benefit receipt on the Current Population Survey. The CPS captured about three-quarters of families that received SSI. These authors point out, however, that underreporting would have been worse without the Census Bureau's edits designed to correct for item nonresponse. The raw CPS data only captured 51 percent of the TANF caseload and 63 percent of the SSI caseload in 1998.

In another study Roemer (2002) compared earned income reports on the CPS and the SIPP with the Social Security Administration's (SSA) detailed earnings records matched to these surveys. Surveys measure earned income far better than other income sources. Roemer actually found that the CPS captured more earnings in underground economy than were shown in administrative data. Roemer also reported that underestimates of wages occurred much more frequently among part-year, part-time workers. For example, in 1997, the CPS captured about 90 percent of earnings for part-year, part-time workers, compared with 100 percent of the earnings of full-time, year-round workers.

Other studies in the 1970s attempted to validate the income situation of families that reported zero income on the Current Population Survey (CPS) by comparing survey responses with the same families' tax returns or other administrative data. They met with mixed results. One study found that only 2 percent of respondents reporting incomes below \$500 were survey coding errors, but there was not enough information to determine the reasons for low income in 33 percent of the cases (U.S. Bureau of the Census 1974). Another study by Herriot and Spiers (1975) concluded that only about half of the families reporting zero income in the CPS actually had no income.

In sum, previous literature shows that a small, but important subgroup of families do live without cash assistance or earnings. These families experience high levels of economic hardship and tend to have incomes that fluctuate considerably across the year. Studies of the quality of survey income measurement document that surveys typically capture (after edits of the raw data) only about two-thirds to three-quarters of public assistance, and some other sources of income such as workmen's compensation and unemployment insurance. Use of raw survey data will overestimate the number of families living without these income sources.

### III. The Sample

The follow-up survey was designed to identify very low-income families living without earnings or cash assistance from the government safety net. The study sample was identified during the third round of the Urban Institute's NSAF, a nationally representative survey of nonelderly families in the United States. As described below, we used families' responses during their NSAF interviews to exclude families with current employment or government cash assistance from the sample. Also, in order to exclude many of the families that might be experiencing a temporary loss of earnings, we selected families with incomes less than one-half of the federal poverty level in the preceding year.

Potential sample members were identified as families in which neither the adult most knowledgeable about the health, education and welfare of the focal child (referred to as the MKA) nor that person's spouse or partner was currently employed and no one in the family was currently receiving cash welfare, disability benefits (SSI and Social Security Disability Insurance, SSDI), Social Security (retirement or survivor's benefits) or unemployment insurance. In order to identify current receipt of these benefits, we had to make a number of assumptions. The NSAF, like other household surveys, asks a full battery of questions about income received by all family members during the prior year. It also asks families some key questions about current income sources (specifically unemployment insurance, welfare, and child support). Also, families that did not report government disability benefits in the prior year (SSI and SSDI) are asked whether these benefits began during the current year. We excluded all families receiving Social Security or SSI disability benefits in the prior year from the sample, assuming that these benefits were relatively permanent and continued into the current period. We also excluded those that said they began receiving SSI or SSDI in the current year and families that reported current receipt of welfare or unemployment compensation. Families that reported total cash income in 2001 above one-half of the poverty threshold also were excluded from the sample.<sup>2</sup>

The sample definition was quite restrictive in order to maximize the chances of including families coping with limited incomes. For example, the NSAF uses a broad definition of family, referred to as the social family, where anyone related by blood, marriage, adoption or through a cohabiting relationship is included in the family. Therefore, an unemployed single mother living with her elderly parents who were receiving Social Security in 2001 would have been excluded from the sample. Also, single parents living with "partners" were excluded if their partner was employed or receiving one of the government cash benefits mentioned above. On the other hand, families receiving cash child support were not excluded (as long as they met the other income criteria). Child support payments tend to be low among this population (Sorensen and Zibman 2000), and this source of support (especially informal payments)

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<sup>2</sup> In cases where respondents did not report specific amounts for an income source, NSAF respondents were asked whether their total income in 2001 was below or above the federal poverty threshold to provide a rough approximation of income. Those who reported that their 2001 income was below the federal poverty threshold were included in the sample asked for their permission to be recontacted for the follow-up survey.

could play an important role in explaining how some families without earnings or government cash assistance got by financially.

### Sample Size

Between February 14 and June 12, 2002, 18,878 families with children were interviewed by the NSAF, and 275 of these families met the follow-up criteria. The NSAF occurred using numerous replicate samples, each representative of the U.S., so that sample respondents potentially represented a fairly random group of families with no work or government cash assistance.<sup>3</sup> However, the full NSAF only ended in early November, 2002, with a large share of interviews in its final months devoted to refusal conversion. Potentially our sample includes families without earnings or government cash assistance that were more willing to be interviewed by the NSAF, but we do not know how this would affect the sample's current income status.

Sample was drawn from among NSAF families with and without telephones. The NSAF conducts interviews with respondents both with telephones (the telephone sample) and without telephones (the in-person sample). Financial incentives varied depending on whether the person was in the telephone or in-person sample. The telephone sample respondents were offered a \$25 incentive, and those that agreed to participate were asked to provide telephone numbers where they could be reached and general times that were best to reach them. In-person sample respondents were offered a \$50 incentive and asked to call a 1-800 number to arrange for the interview. The incentive was set higher for this group because respondents were asked to go out of their way to contact us. Interestingly, all but one of the 12 in-person respondents who agreed to the follow-up (out of 14 identified) gave the NSAF interviewer a telephone number of a family member or a friend where they could be reached and general times that were best to reach them. NSAF interviewers asked respondents to participate in the follow-up using the following verbatim:

*In order to more fully understand how families make ends meet, the Urban Institute, the organization running this study, might want to contact you again. If someone from the Urban Institute did contact you, they would offer you \$25/\$50 for participating in another interview. Is it ok if we share your information with them, and they will call you to see if you would like to participate in another interview?*

Almost 8 of 10 respondents (79.3 percent) who qualified for the follow-up study agreed to have the Urban Institute recontact them, resulting in a sample size of 218. This includes Spanish language respondents. Fifty-six families were identified as eligible from among the 1,167 Spanish language NSAF interviews of families with children completed by June 12, 2002, and two-thirds (37) agreed to be recontacted. During the course of the follow-up interviews, 4 respondents who had completed English language NSAF interviews requested a Spanish language follow-up survey. Therefore, 41 families made up the Spanish language sample for the follow-up survey.

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<sup>3</sup> This does not mean that the respondents for the qualitative sample are representative of all families like them in the U.S. Although the NSAF samples families in all states, it oversamples families in 13 states (Alabama, California, Colorado, Florida, Massachusetts, Michigan, Minnesota, Mississippi, New Jersey, New York, Texas, Washington, and Wisconsin). Families living in those states were more likely than others to be identified for this study, all else equal.

NSAF interviewers were provided with answers to questions that respondents might have regarding the follow-up survey. Interviewers were instructed that the follow-up interview would take about 30 minutes. Respondents with telephones also were told to expect a call from an Urban Institute researcher within the next month or so, and respondents without telephones were told to call the Urban Institute to schedule a time within the next two weeks that would be convenient for them to participate in the survey. Non-telephone respondents were given a card with the Urban Institute's Coping Study 800 number on it. For questions regarding the purpose of the follow-up, interviewers were told to respond with the following verbatim:

*The Urban Institute researcher will ask you about how you and your family get by, whether or not you have tried to get benefits from a government agency, and how you feel about your neighborhood and family's well-being. The information will be kept confidential. Researchers will use the results to inform public servants about how they could provide more and better services to families.*

Table 1 uses data from the NSAF to compare the characteristics of those who agreed to be recontacted with those who refused. There are some significant differences between the two groups. Those who agreed to the follow up were more likely to live in the South (44 percent compared with 26 percent) and less likely to live in the Northeast (23 percent compared with 35 percent). Those who agreed were more likely to fall into the black, non-Hispanic race group (31 percent compared with 18 percent), and less likely to be Spanish speaking.

There also were age differences in the families of respondents who agreed to the follow-up and those who refused. Respondents that agreed to be reinterviewed were younger and had younger children than those that refused the reinterview. There were differences in family structure as well: one quarter of those who refused were living with a spouse and no other adult compared with 13 percent of those who agreed, and more than twice as many in the follow-up sample than the refused sample were single parents living with their parents (12 percent versus 5 percent).

Other differences occurred in their work characteristics. Those that agreed to the follow-up interview were less likely to have never worked and more likely to have more recent work experience with 34 percent reporting having worked in the last year compared with 21 percent for those who did not agree to the follow-up. Additionally, those who agreed were more likely to report very poor mental health than those that refused.<sup>4</sup>

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<sup>4</sup> For the respondent's mental health rating, a measure of mental health was adapted from a five-item scale (MHI-5) used in the Medical Outcomes Study (MOS), which was constructed by selecting the five items that best predicted the summary score for the 38-item Mental Health Inventory (MHI-38) (see Ehrle and Moore 1999). Respondents reporting positive mental health scored a 68 or above on the 100 point scale derived from the following five questions:

How often during the past month have you felt this way (all, most, some or none of the time):

A: been a very nervous person?

B: felt calm and peaceful?

C: felt downhearted and blue?

D: been a happy person?

E: felt so down in the dumps that nothing could cheer you up?

There were other notable, but insignificant, differences between those that agreed to be reinterviewed and those that refused. More than half (54 percent) of the respondents who agreed to be recontacted were single parents living independently compared with 40 percent of the respondents who refused. And, despite both groups reporting similar ratings of physical health (in both groups two-thirds reported good or better health status), 28 percent of the respondents who agreed to be interviewed reported a work limiting disability, compared with 18 percent of the refused respondents.

In sum, non-Hispanic blacks and those with more recent work experience but worse health were more likely to agree to the follow-up survey. It is possible that the financial incentives provided a stronger motivation to those more recently unemployed and in poor health.

#### **IV. The Interview Process**

Urban Institute researchers aimed to minimize the length of time between the original NSAF interview and the follow-up to minimize potential sample loss due to moves and telephone disconnections. Westat, the organization administering the third round of the NSAF for the Urban Institute, needed time to process the respondent's survey data and send those data and contact information to the Urban Institute. Westat delivered survey and contact information every two weeks.

Subsequent to data receipt, researchers compiled a summary profile of each respondent to facilitate the qualitative follow-up interviews. The profile contained contact information, a call log (date, time and result of attempt), and relevant data from the NSAF survey, including:

- NSAF interview date
- English/Spanish interview
- Household roster and demographics (age, sex, race/ethnicity, country of birth)
- Living arrangement
- Employment status of MKA, spouse/partner, and other sampled adults
- Family income and sources (2001)
- Current receipt (by anyone in social family) of TANF, child support, food stamps, disability benefits, housing assistance
- Ever received TANF or food stamps
- Whether the focal children have noncustodial parent(s)
- Health and disability status of MKA, spouse/partner, focal children, and other sampled adults.

#### Contact Methods

Researchers attempted to reach respondents as soon as the contact information arrived and the NSAF summary data were compiled. The first attempt to reach a respondent usually was made within the timeframe given by the respondent during their

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Respondents who scored 62 or below were categorized as having very poor levels of mental health, and those who scored between 63 and 67 points were categorized as having poor mental health.

NSAF interview. If this time was unsuccessful, researchers attempted to reach respondents at other times during the day and evenings. Many calls were completed on weekends. After about 4 unsuccessful attempts to reach a respondent, the interviewers left reminder messages about the survey and its financial incentive on the respondent's answering machine. Researchers also left the Coping Study's 1-800 number, inviting the respondent to call in to schedule a convenient interview time. In the meantime, researchers continued to try and contact respondents. Few respondents called the toll free number to schedule or participate in the interview, although a handful of interviews were completed this way. In some cases interviews were completed on the first attempt; others were tried over 20 times and never completed. On average, researchers completed the follow-up surveys just over one month (37 days) after they completed the NSAF interview.<sup>5</sup>

Researchers had some success with reminder postcards sent to respondents who were particularly difficult to reach, and to respondents whose phones had been disconnected or were not working. The postcards reminded respondents about the survey and attempts to reach them and the financial incentive, and provided the toll free call-in number. The reminder postcards were particularly successful with the in-person respondents, most likely because the incentive was \$50. Toward the end of the interview period incentives were increased to \$50 for all respondents who were difficult to reach. The offer of a \$10 "finder's fee" to a family member or housemate who reminded the respondent to call and complete the survey was only successful in two cases. One interview was completed with a proxy respondent from the same family since the actual respondent had left the country and would not return in time to complete the survey.<sup>6</sup>

All interviews were tape-recorded. Interviewers asked for consent to tape record the interviews and assured respondents about the Urban Institute's strict confidentiality agreement and that neither their name nor any identifying information would be used in analyses or released to other individuals or companies. Respondents were also reminded of the financial incentive for completing the interview during this initial contact. The financial incentives clearly motivated many of the respondents, not surprising given their very low income status. After this introduction, respondents were asked if they were willing to participate in the survey, and their consent was recorded. Assuring confidentiality was important for establishing rapport and for encouraging respondents to talk openly. Only two respondents refused to participate because they did not want to be tape-recorded.

### Interviews

Researchers built in several assurances to maintain rapport with the respondents over the telephone. As noted above, assurance of confidentiality was clearly important to many respondents. All interviewers participated in qualitative interview training and

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<sup>5</sup> The length of time between interviews ranged from just over one week (9 days) to almost five months (137 days). For some respondents we received contact information and their NSAF data the day after they had completed the NSAF interview. In other cases, there was a lag of three weeks or more between their NSAF interview and the data delivery. In some complex families, Westat needed to complete multiple interviews for the NSAF, and those data were not available until all interviews were completed.

<sup>6</sup> In this case the proxy respondent was the 17-year-old daughter of the actual respondent who had helped her mother complete the NSAF interview and knew in great detail about the family's current income and expenses, experience with government assistance programs, and well-being.

learned techniques for developing rapport and encouraging dialogue. The NSAF data summary provided several good openings for the conversation. The protocol also specifically omitted sensitive questions (such as whether respondents were legal U.S. residents, or about any drug use), and interviewers told respondents before starting the interview that they did not have to answer all of the questions. This approach helped to maintain the rapport throughout the interview. In very few interviews did respondents decline to answer specific questions, and there were no interviews that ended before they were completed because the respondent was uncomfortable with the interview. Respondents were quite willing to share their stories and in most cases easy to engage in conversation.<sup>7</sup>

The interview protocol served as a general guideline for gaining insight into the key areas of interest. In many cases the discussion followed its own path not dictated by the protocol structure—some interviewers began their discussions with questions about the respondent's children and others began by confirming some of the information that the respondent had provided during the NSAF interview.<sup>8</sup> In many cases just asking how things have been going for the respondent would open up a conversation that touched on all key questions and interviewers would weave back and forth through the protocol as the topics came up in the conversation. In some cases, respondents just wanted to tell someone their story, and the interview was more a matter of just letting him/her know that someone was listening.

All interviews were tape recorded and ranged in length from 10 minutes to 90 minutes. The average interview lasted about 30 minutes.

### Protocol

The protocol for this study consisted of open-ended questions and probes designed to elicit detailed narratives from respondents that would provide insight into the lives of families with little to no means of financial support. The protocol contained four main sections:

Section 1: Warm up and initial update of status. This section was designed to set the tone for the interview. The interviewer asked how things have been going for the respondent's family since the last time they were interviewed. The interviewers used this warm-up question to engage the respondent and open up the dialogue. Interviewers also used this section to confirm the respondent's living arrangement, employment and income status, and to probe for any changes since the NSAF interview.

Section 2: Coping strategies. This section was designed to elicit a discussion about the respondent's coping strategies for meeting their family's needs without

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<sup>7</sup> In some instances, in-person qualitative interviewers may have been able to uncover more information by responding to respondent's body language and facial cues; however, telephone interviews are less invasive and offer anonymity which may help to put respondents more at ease.

<sup>8</sup> Having the respondent's NSAF interview data facilitated with rapport building. Interviewers asked respondents whether the NSAF data recording current employment and income status were correct and still true, and the interviewer used that information to direct the interview. Interviewers reported that this opening seemed to give many respondents confidence in the legitimacy of the survey.

earnings or cash assistance. In this section we asked about the family's major monthly expenses (food, shelter, health care, transportation, utilities) and how the family managed to meet these expenses month to month. Specifically, interviewers asked about access to informal sources of support such as side jobs, churches and food banks, and help from friends and relatives and noncustodial parents.<sup>9</sup> Respondents were asked about strategies they used to cut monthly costs and make ends meet. Also, respondents were asked whether current participation in government programs helped them to pay the bills.

This section also determined whether respondents qualified for the study of families without jobs or government cash assistance. Respondents who reported a change in their employment, disability income, or welfare status since the NSAF completed the full qualitative interview. Respondents who were disqualified but still quite poor and coping to make ends meet completed the full interview.<sup>10</sup> Respondents who were clearly disqualified and living well above the poverty threshold were asked a few closing questions instead of the remaining two sections of the interview.

Section 3: Interactions with government programs. Respondents were asked about their experiences with government programs including welfare, food stamps, Medicaid, and housing assistance. This section was designed to elicit a discussion of why these respondents were not receiving cash assistance, or if they had in the past, why they had stopped. We asked respondents to describe how easy or hard it was to get or keep their benefits and about their relationship with their caseworker. In this section we also asked respondents to talk about needs of their family that go unmet.

Section 4: Family well-being. The final section of the protocol was designed to gain insight into the well-being of the respondent's family. Specifically we asked how the children were doing at school, with their friends, with custodial parents and any non-custodial parents. The respondent was also asked to describe where they lived, including the neighborhood, and whether they felt safe there. Finally we asked the respondents to describe how the government could offer more assistance to families like theirs.

### Completed Interviews

Interviews were completed with 78 percent of those that initially agreed to the follow-up survey (169 completes as shown in table 2). Among the 49 respondents who did not complete interviews, less than half (23) could not be reached despite multiple attempts, reminder postcards, increased incentives and offers of finder's fees. Twelve refused to participate (representing fewer than 6 percent of the total sample), 11 had disconnected telephones and did not respond to the reminder postcards, and 3 moved

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<sup>9</sup> The protocol included questions about both formal and informal child support from an absent parent.

<sup>10</sup> Data for respondents who reported a change in their status since the NSAF often provided insightful descriptions of attempts to find work or enrollment in a government cash assistance program. Many disqualified respondents also provided interesting insights about low-income families' lives and interactions with government assistance programs. For example, several respondents who were disqualified received post-time-limit TANF benefits in New York that consisted of a cash "basic needs" allotment plus vouchers that covered their rent.

and did not have forwarding phone numbers. Contacts were less successful for the Spanish-language sample than the English-language sample. More than one-quarter of the Spanish-language sample was retired after numerous attempts, compared with only 7 percent of the English-speaking sample.

Characteristics of the respondents who completed the follow-up survey were quite similar to those who did not complete interviews (table 3). There were only two statistically significant differences between the two groups: families not interviewed were more likely to speak Spanish than those interviewed (31 percent versus 15 percent), and families not interviewed were less likely to report a work limiting disability than those interviewed (14 percent versus 31 percent).

Although the race/ethnicity characteristics of interviewees and those not reached were not significantly different, they do reflect lower success in interviewing Spanish-speaking families.<sup>11</sup> Almost 40 percent of the sample not interviewed was Hispanic, compared with 29 percent of those interviewed. Families not interviewed also were more likely to live in complex households and less likely to have completed high school than those interviewed. Again, while these differences were not statistically significant (in part because of the large differences in the two sample sizes), they do reflect the higher incidence of Hispanics in the non-interview sample. Hispanic immigrant families with low incomes tend to have lower education levels and live in more complex households than English-speaking, native born families.<sup>12</sup>

### Interview Data

As noted earlier, all interviews were recorded with the respondents' consent. Interviews were sent out for transcription and returned in electronic word files. Spanish-language interviews were first translated into English and then transcribed by the same group of transcribers used for the English-language interviews. Throughout this process respondents' confidentiality was protected. Transcriptionists signed confidentiality pledges, and were not given respondents' specific identifying information (name, address, telephone number). If specific names of people or places arose during the interviews, the transcriptionists omitted this information from the file.

All interviews that qualified for the coping study were "coded" so that data could be recorded consistently across all interviews.<sup>13</sup> Researchers built a 120 variable codebook from the original protocol. (This codebook is included in Appendix A to display the extent of information collected.) The original interviewers also coded the transcriptions to ensure consistency between the interview and the transcription. Researchers also cross-checked interview coding with each other and conducted numerous discussions to ensure consistency. Changes in the codebook and refinements of definitions and coding instructions proceeded during this process.

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<sup>11</sup> The difference between the two sample sizes—169 reached versus 49 not reached—means that only quite large differences in sample characteristics will be significant. Other relatively large differences in sample characteristics do provide some additional insights.

<sup>12</sup> All cohabiting couples were included in the complex living arrangements.

<sup>13</sup> All interviews in the change and disqualified categories were not coded because grant funds were not sufficient. The coding and verification process turned out to be quite time consuming and expensive. Information from the transcriptions was used to describe their reasons for change or disqualification.

All respondents were told at the end of their interviews that they would receive a card (along with their incentive payment) asking for written permission to release their data for use by other researchers. (Of course, they were promised that their name or other identifying information would never be released.) The intent was to allow other researchers to use the data to verify the analyses or to conduct other types of analyses. This did not meet with much success. Only 36 respondents returned a signed release form. It is possible, however, that further probes could have increased this response.

## **V. Characteristics of the Sample**

Researchers' conversations with families about their current expenses and sources of income determined whether families currently qualified for the "coping study." Interviewed families were classified into three groups:

- 1) Qualified: currently without employment or cash government assistance and poor,
- 2) Change in Circumstances: either began working or receiving government assistance since their NSAF interview, and
- 3) Disqualified: family financial status differed substantially from the NSAF report.

This section explores the characteristics of these three groups.

### Qualified Group

The majority of the interviews (56 percent) qualified as very poor families without current earnings or government cash assistance. Of the 169 completed interviews, 95 qualified for the coping study.

More than half of the qualified families (53 percent) lived in Southern states (table 4). Almost two-thirds (64 percent) of the qualified group were single parents with no other adults in the household, with the vast majority being single mothers. The respondents' racial and ethnic composition was relatively evenly distributed among whites, blacks, and Hispanics (35, 35, and 25 percent, respectively), and almost 13 percent completed Spanish language interviews.

The sample, not surprisingly, had many barriers to employment. More than one-third of these respondents had not completed high school, and the majority had last worked three or more years ago (58 percent). More than 6 of 10 had a youngest child under the age of 6. Almost one-third (31 percent) reported very poor mental health and more than one-third (38 percent) reported fair or poor physical health. Three out of ten said that their health limited their ability to work.

The interviews with families coping without employment or government cash assistance provided considerable information about why they were not working, how they coped with regular household expenses, their participation in non-cash government and private sector assistance programs, help from family members and friends, and their family well-being. The results are described fully in Zedlewski, et al. (2003). Some of the highlights are the following:

- The three top reasons respondents cited in explaining their lack of work were poor health, job scarcity, and a desire to stay home to care for their children. About half the adults in the qualified sample had very poor health, and untreated chronic health problems presented serious barriers to work. Respondents also mentioned the lack of transportation, low skills and education, and a lack of affordable, quality child care as barriers to work.
- About four in 10 parents did not participate in TANF because of program factors (hassles, sanctions, and time limits); others gave personal reasons (especially pride or a preference for child support in lieu of cash benefits) for not participating.
- The families coped by combining in-kind government support, child support, help from family or friends, “side jobs,” and charity. Help with housing costs was one of the most important ways families coped; three-quarters received help with housing costs from the government or family members. Food stamps were also important; about half received these benefits. Many of those without food stamps lost these benefits because of administrative problems.

Consistent with other studies, respondents living without earnings or government cash assistance reported high levels of food and housing insecurity. However, most respondents expressed positive attitudes about their ability to make ends meet and about their children’s well-being.

#### Change in Circumstances Group

Of the 169 completed interviews, 22 families reported a change in status since their NSAF interview (13 percent of the sample). The language status of the change cases was proportionate to their representation in the completed sample. (Spanish-speaking interviews represented 17 percent of the sample and 18 percent of the change cases.)

Table 5 shows the reasons these families were identified as having a change in their status since their NSAF interview.<sup>14</sup> More than half of the cases with a change in income status were due to the respondent and/or the spouse or partner working. Almost a quarter of the respondents began receiving TANF, and 18 percent had a change in family status that positively affected their income.<sup>15</sup> In three of these cases an employed spouse or boyfriend moved into the household. In the remaining case (a Spanish interview) there was a major change in family structure (five relatives left the US), and the respondent began a seasonal job.

The respondents in the change group tended to look similar to the respondents in the qualified group, with the exception of their work characteristics (table 4). Significantly

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<sup>14</sup> Some respondents reported more than one change since the NSAF interview that positively affected their income status. Three respondents reported work and a family status change; two others reported working and receiving TANF; and one family reported receiving TANF and unemployment compensation. In the first three cases the families were coded as changing their status due to employment, while the other three families were considered a change due to receipt of TANF.

<sup>15</sup> One respondent reported receiving disability benefits since her NSAF interview.

more respondents in the change group reported working this year or last in their NSAF interview compared with the qualified sample (59 percent compared with 33 percent). Also, all of the respondents in the change in status group had worked at some point, compared with 90 percent of the qualified group. More recent work status probably indicated that they were more likely to find employment than those without recent work experience.

While not statistically significant, a few other differences between the change group and the qualified group stand out. They were younger, had less education, and were more likely to have an infant. These characteristics could indicate a greater likelihood to seek welfare assistance. On the other hand, the fact that they reported somewhat better health indicated a greater ability to seek work compared with the qualified sample.

On average, more time elapsed between the time of the NSAF interview and the follow up for the change group compared with the other sample groups. There was almost a two-month gap between the two surveys (56 days) for the change group compared with an average of just over a month for the qualified and disqualified groups (34 and 36 days, respectively). It is possible that the greater elapsed time may have reflected a greater than average difficulty in contact because many of these families were working. On the other hand, the greater elapsed time for these families also meant that they had a longer chance to get employed or qualified for assistance than other sample families.

#### Disqualified Group

Thirty-one percent of the interviews were disqualified from the coping study because their income status differed from what they reported on the NSAF. Of the 169 completed qualitative surveys, 52 were disqualified. More than 38 percent of the Spanish language interviews were disqualified (10 of the 26 completed), compared with less than 30 percent of the English language interviews (42 of the 143 completed). However, statistically Spanish language interviews were not significantly more likely to fall into the disqualified group than the qualified group. (see table 4).

Respondents were disqualified for a variety of reasons including misreporting of welfare status, disability income, work status, data entry errors, and sampling issues (table 6).

TANF. Slightly less than one-quarter of the disqualified respondents was currently receiving TANF and had been receiving at the time of their NSAF interview, contrary to the NSAF data. Most of these respondents had responded “no” or “don’t know” to the NSAF’s gateway questions about receipt of public assistance and TANF.<sup>16</sup>

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<sup>16</sup> The NSAF asks respondents if anyone in their family had received cash assistance, welfare, or emergency help from a state or county welfare program during the previous calendar year. Only respondents who responded “yes” to this question were specifically asked if they had received TANF, using state specific program names. Respondents who had received in the previous year also were asked current receipt. Those that did not report receipt last year or said “don’t know” were asked whether they had ever received TANF, and if yes, whether they had received in the last two years. Respondents who had received at some point in the last two years were asked about current welfare receipt.

For Spanish-speaking respondents, report of TANF receipt was a particular problem—40 percent of the disqualified Spanish-language interviews received TANF, compared with 19 percent of English-language interviews. Underreporting of welfare receipt has been well documented, and some have suggested that unfamiliarity with terminology and program names may contribute to the misreporting (Kindelberger 1999). For Spanish-speaking respondents, the translation of program names may cause even greater confusion, because program names cannot always be directly translated. Carrasco (2001) found high levels of variance in response to questions using “U.S. concepts” such as Medicare and Social Security, depending on whether the question was asked in English or Spanish. Therefore, it is not surprising that Spanish language respondents were more likely than English-speakers to misreport receipt of TANF on the NSAF, but were able to report it during the more conversational follow-up survey.

Three English-speaking respondents that reported never receiving TANF reported receiving a “basic needs allowance” in their qualitative interviews. These respondents lived in New York and had exceeded their TANF benefit time limit. New York uses state funds to provide basic needs allowance in cash and a voucher for rent when families exceed their federal welfare time limit. These families were disqualified from the coping study because they received some government cash assistance. It is not clear why these respondents did not report ever receiving TANF, but the result indicates the difficulty in measuring receipt of welfare given the wide variation in benefit structures across the states.

Other Cash Government Assistance. Receipt of Social Security and disability income was the next most common reason respondents were disqualified. About 17 percent of disqualified respondents (9 interviews) reported Social Security or disability income. Some of these discrepancies occurred because the MKA was not totally sure what type of income other family members received. As noted elsewhere, we relied on NSAF raw data to select families and did not exclude those who said “don’t know” when asked about other family members’ receipt of these income sources. The additional probes in the qualitative interviews were able to document some receipt of these sources of income.

A couple of respondents simply misreported receipt of Social Security on the NSAF. One mother reported that her family did not receive Social Security but when asked if she had received any other source of income last year she reported Social Security Survivor’s Benefits for her son. A Spanish-speaking respondent whose husband received Social Security Disability Insurance reported this income as worker’s compensation at the NSAF.

One case that was disqualified because of her current receipt of unemployment compensation, likely was an honest discrepancy between the NSAF questions and income statements. This Spanish-speaking respondent reported on the NSAF that she was not working because she was ill or disabled. She was not asked whether she *currently* received unemployment compensation because the NSAF directs that question to those that report they are not working because of slack employment conditions. She did report in the qualitative interview that she received unemployment compensation (not necessarily incompatible with a health condition that currently prevents work).

Employment. The respondent and/or the spouse or partner was employed at the time of the NSAF (and currently) in more than 15 percent of the disqualified sample.

Three of these 8 cases reported that they or their spouse/partner did not currently work at a “job or business” but reported working at least 6 months in all of the past 10 years on the NSAF; they reported their reason for not working as “self employed.” In two other cases a spouse was not included on the NSAF household roster, and, of course, the NSAF did not ascertain the excluded person’s employment status. In another case, a Spanish-language interview, the couple earned significant money by restoring homes “on the side” but did not report being currently employed.<sup>17</sup>

In another case a single father with two children was living with his sister who cared for his children while he was working. In this family the sister was designated as the adult most knowledgeable about the children, and the father was not in the NSAF sample. (The NSAF would have included his earnings as a family member. However, this sample was chosen on the basis of whether the respondent or his/her spouse/partner were working.) This family was disqualified from the coping study because the children’s father was currently employed.

Income of Extended Family Members. Another significant group of disqualifieds consisted of respondents who did not have an accurate understanding of the earnings and income of parents and relatives living in their extended families. Almost 14 percent of the disqualified families fell into this category. In many of these cases the respondent chosen as the adult most knowledgeable about the health, education and welfare of the focal child was not the adult most knowledgeable about the family’s finances. In these cases, even though the respondent did not know the details of the family’s finances, through the course of the conversation qualitative interviewers were able to tease out enough information about the extended family’s work and income sources to determine that these families were not living in poverty. (Only one Spanish-language interview was disqualified because the extended family’s income was not captured.)

Income Correction. In a few cases, respondents had trouble reporting the total amount of a source of income for the previous year on the NSAF, but at the follow-up could report the amount received in the previous month. In other cases the NSAF did not capture a significant source of income including medical military retirement, the exact amount of asset income, student aid and loans, and money provided by a church for a family where the husband was a minister in training. These corrections indicated that these families were not living below poverty.

Survey Timing. Some respondents were disqualified because their current family structure (at the time of their interview in 2002) differed from the prior year and the NSAF only collected income data for those currently living in the family. This potential source of income error occurs in all household surveys like the NSAF and the Current Population Survey (CPS) that collect a detailed current household roster and then ask about income received by those family members in the prior year. In the case of divorce or separation, the prior year income of ex-spouses/partners is not captured. On the other hand, in cases where the couple was formed in the current year, the income of both partners is combined for the previous year. This can mean that a family appeared to be poor (or not poor) in the prior year when the opposite was true when the spouse/partner’s income is included (excluded). This survey identified five families that appeared to have little income in 2001 only because the ex-spouses’ income was not captured. In another case

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<sup>17</sup> Interviewers asked about “side jobs” in the qualitative interviews; respondents with sporadic and limited income from side jobs were not disqualified from the coping study.

the husband was excluded from the roster because he was a truck driver on the road most of the year, but he was the primary source of income for the family. The qualitative interviews determined that these families were not poor.

Data Errors. Two of the disqualified interviews were the result of data entry errors: in one case monthly assets were recorded as an annual amount (so were 1/12 of the actual amount received in 2001), and in the other case \$52,000 of annual earnings received by the respondent's parent, was misrecorded as \$2,000.

Comparisons with Qualified Sample. Respondents in the disqualified group, on average, were significantly older than qualified families (39 versus 35). Fewer disqualified respondents lived in the South compared with qualified families (33 percent versus 53 percent), and fewer were single parents living independently (44 percent versus 64 percent), while more were living with a spouse and no other adult (19 percent versus 8 percent). The disqualified respondents were less likely to have earned a high school diploma or a GED, and tended to have older children: more than half (56 percent) of the disqualified group had school aged children, compared with slightly more than a third of the qualified respondents (37 percent). Additionally, the disqualified respondents reported better ratings of mental health than the qualified respondents, although both groups were equally likely to report very poor mental health (31 percent for the qualified respondents and 25 percent for the disqualified respondents).

Similar to the qualified respondents, the majority of the disqualified respondents were female, and as likely to be white, Hispanic or black. Almost two-thirds had last worked more than two years ago and slightly more than one-third had not finished high school. While not statistically significant, forty percent of disqualified respondents reported a condition that limited the amount and type of work they could do compared with 30 percent of qualified families.

Comparisons with Other Income Measurement Studies. The rate of disqualifications is generally consistent with the literature reviewed earlier. The study aimed to understand the income circumstances of a very low-income target population and, as noted earlier, most surveys find it difficult to capture receipt of government benefits other than Social Security. As noted, the raw CPS data only captured 51 percent of the families receiving TANF during the year and 61 percent of those receiving SSI. Discrepancies in reports of welfare and disability benefits between the NSAF and the qualitative interviews were 23 and 17 percent, respectively. Previous literature also showed that surveys find it difficult to capture self-employment income and that accounted for a large share of the earned income misreports found here.

We also found that the qualitative interviews provided a means to better understand families' complex income situations. Many of the families in this sample had very erratic sources of income and complex living arrangements. The NSAF interview, like other national household surveys, is fast-paced and covers a large number of areas, interviewers do not have much time to probe for answers or confirm initial responses. In contrast, the qualitative follow-up interviews were unstructured and conducted without time constraints. Interviewers were able to use the original NSAF data to develop and maintain rapport with respondents and to clarify the inconsistencies with the NSAF.

As noted, more families interviewed in Spanish were disqualified than families interviewed in English. The follow-up interviews indicated that translation issues,

particularly with regards to government assistance programs, were important for this group. Seventy percent of the Spanish language interviews were disqualified because of receipt of cash welfare or disability benefits, compared with 36 percent of English language interviews. The result must be viewed with caution since the sample size of the Spanish-language sample was small, but it suggests further consideration. The result may reflect reluctance on the part of immigrants to disclose personal and financial information over the phone. The interviewers who conducted the Spanish-language interviews reported that these families seemed more reluctant to tell their stories than were the English-speaking respondents.

The higher rate of disqualifications among the Spanish-speaking respondents is consistent with the literature. Researchers have found that Hispanics in general tend to be willing survey participants and often have higher participation rates than non-Hispanic whites (see Marin and Marin [1991] for a review of the research). However, the research also suggests that Hispanic respondents exhibit less self-disclosure, particularly about sensitive topics, than do non-Hispanic whites. Further, there is some evidence that suggests Hispanic respondents may inaccurately report behaviors that are perceived to be socially undesirable and, relative to non-Hispanic whites, may have higher non-response rates. The authors hypothesize that cultural factors, such as *“simpatia”* (the need to promote smooth and pleasant behaviors), the notion of social desirability, and a strong need to save face contribute to these patterns.

## **VI. Summary and Implications**

This study shows that a large survey can serve as an excellent vehicle for identifying a target sample for further research. Computerized survey instruments can be easily programmed to identify respondents with particular characteristics to ask whether their identifying information can be provided to researchers for a follow-up study. Although selected respondents had completed a 45-minute telephone interview for the NSAF, 80 percent agreed to be recontacted for a follow-up study. Financial incentives appeared to be an important motivator. Researchers also minimized sample loss due to moves or telephone disconnections by attempting to reach target respondents quickly after their initial interviews. This was accomplished by obtaining contact information for selected respondents who agreed to the follow-up on a bi-weekly basis as the NSAF proceeded in the field. The study also demonstrated that qualitative information can be obtained effectively through telephone interviews. Respondents were willing to provide considerable information about their sources of income, coping strategies, and family well-being. The guarantee of confidentiality and use of data collected in the first interview helped to build rapport with respondents.

The project also highlighted differences between information that can be collected through an unstructured interview without time constraints and information collected through a highly structured interview with a time constraint. Qualitative interviewers were able to probe for sources of income by verifying the original NSAF data and using clues provided about how the family covered expenses. Researchers gained considerable insight into a group of 95 families that were coping without employment or government cash assistance. The information collected in the qualitative interviews complemented and extended the information collected in the NSAF to provide a more complete profile of these families' circumstances.

Twenty-two families (13 percent) experienced a change in their employment, government assistance, or income status between their NSAF and qualitative interviews. As noted earlier, studies of very low-income families have demonstrated considerable fluctuations in their income patterns. No doubt some low-income families in the NSAF that were not selected for this sample experienced a period without earnings or cash government assistance (subsequent to their NSAF interview), and this type of change was not captured in this study.

The qualitative interviews also uncovered differences between the NSAF information about family income and employment status for 52 families. Differences were more common for Spanish-speaking than English-speaking respondents. Spanish-speaking respondents, in general, also were less likely to agree to the follow-up interviews and less likely to be contacted successfully (contrary to the literature on research with Hispanic populations). The discrepancies between the NSAF income and employment data and the qualitative interviews are consistent with the literature showing that household surveys (such as the CPS and the SIPP) miss a significant amount of welfare and disability income. While earned income is typically measured fairly accurately, earnings for part-year, part time workers, characteristic of this type of low-income population, and self-employment income are more difficult to capture. Very low-income families have more erratic income patterns and complex family structures that can lead to greater difficulties in reporting income sources for all family members in the prior year.

The results suggest some possible survey improvements. First, even the most careful, word-for-word translations of survey instruments into other languages may not capture non-English-speaking respondents' understanding of terms specific to U.S. government programs. Problems gathering accurate income data for Hispanic respondents are particularly important as this ethnic group comprises a greater share of the U.S. population and their economic well-being is of specific research interest. Additional cognitive tests to understand how Spanish-speaking families (and other immigrants) refer to government assistance programs seem warranted to improve future data collection. Increases in underreporting of welfare and food stamp benefits on the Current Population Survey (CPS) across time have been reported (Wheaton and Giannarelli 2000). Part of this trend could be due to the increase in immigrant recipients.

Further work should also be done to measure receipt of welfare for the general population. The identification of welfare benefits has become increasingly complex since the program was devolved to the states. Program names vary across states and sometimes within states. Surveys like the NSAF do use the appropriate program names for each respondent's state of residence, but state program rules may cause additional confusion for recipients. For example, several families in the disqualified sample were receiving a basic needs (cash) allowance in New York and vouchers for their rent. (This is New York's safety net program for those that reached their time limits.) These families did not report receipt of welfare in the NSAF.

Survey designers could consider other changes in household surveys. To save time, surveys often use gateway questions that ask respondents to report receipt of a long list of income sources, and then follow up with more specific questions about income sources recognized. This technique may be error prone because families may fail to recognize income sources as an interviewer reads a quick list of the many possibilities. Surveys particularly interested in accurate income data may want to

sacrifice some of the time spent in collecting other information in order to devote more time to collecting the sources of income data. Of course, survey designers also must be careful to limit the time burden on respondents, and trade-offs between accuracy of item response and general response rates are inevitable.

The survey technique of collecting a current household roster and income data for those family members in the prior year is also prone to income measurement errors. Surveys could add questions about recent changes in the household roster and their effect on family income. This may be particularly important for low-income families that tend to experience frequent moves and changes in household structure. A more accurate match between household members and income sources would improve the measurement of poverty status. Of course, this change would also increase response burden for families with changes in their household roster.

Survey developers may also want to focus on the effect of recall periods. Respondents in the qualitative interviews could answer questions about income sources for the prior month far more easily than they could talk about income received during the prior year. Although many surveys may require annual income estimates, they may be able to use current (or prior month's) income data from respondents to jog their memories about last year's circumstances.

The qualitative interviews also obtained considerable information about more informal sources of income. For example, in some cases family members, including ex-spouses, paid the family's rent. Respondents readily supplied this information and information about side jobs. Quantitative surveys aimed at collecting an accurate picture of families' economic well-being could include questions about these types of economic supports.

One final survey improvement suggested by these qualitative interviews would be more difficult to implement. Some respondents are ideal for answering questions about child well-being on a survey while others may be best for answering questions about family income. Since it is impractical to interview two different family members for each interview, surveys must choose a primary research interest and identify the respondent who knows the most about the topic. However, this means that the quality of the information provided in other research areas may be lower quality.

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**Table 1**  
**Characteristics of Potential Respondents Selected through the NSAF**

	Sample	Refusals
Respondent's characteristics (N)	218	57
Location	%	%
Northeast	23.4 *	35.1
Midwest	17.0	19.3
South	43.6 *	26.3
West	16.1	19.3
Family status		
Single parent living independently	53.7	40.4
Married couple living independently	13.3 *	24.6
Single parent living with parent(s)	11.9 *	5.3
Complex	21.1	29.8
Race/Ethnicity		
White, non-Hispanic	32.1	28.1
Black, non-Hispanic	31.2 *	17.5
Hispanic	31.2	40.4
Other, non-Hispanic	5.0	5.3
DK	0.5	8.8
NSAF Spanish language interview	17.0 *	33.3
Sex		
Female	89.9	89.5
Male	10.1	10.5
Age		
Less than 25	18.3 *	8.8
25 to 34	33.9	29.8
35+	47.2	57.9
DK	0.5	3.5
Mean age	35.3	38.1
Education		
Less than high school	39.9	45.6
High school or GED	33.5	31.6
More than high school	26.1	21.1
DK	0.5	1.8
Age of youngest child		
Less than 1 year old	12.8	7.0
1 to 5 years old	46.3 *	29.8
6 to 17 years old	40.8 *	63.2
When last worked		
This year or last year	33.9 *	21.1
Three or more years ago	57.3	47.4
Never worked	8.3 *	24.6
DK	0.5	7.0
MKA's mental health		
Very poor (1e 62)	27.5 *	10.5
Poor (63-67)	13.3	14.0
Fair/Good/Excellent(68-100)	58.7	68.4
DK	0.5	7.0
MKA's physical health		
Poor	10.6	10.5
Fair	23.9	22.8
Good/Very good/Excellent	65.6	66.7
Limiting disability	27.5	17.5

*Source:* The 2002 National Survey of America's Families. Data are unweighted counts.  
(See text for description of sample selection.)

*Note:* Characteristics of the Most Knowledgeable Adult in the family (unless otherwise noted).

DK = don't know

\* indicates a statistically significant difference at the 90% confidence level.

**Table 2**  
**Families Selected for the Study That Agreed to the Follow-up Interview**

	English		Spanish		Total	
	#	%	#	%	#	%
Interviewed <sup>a</sup>	143	80.8	26	63.4	169	77.5
Phone disconnected	11	6.2	0	0.0	11	5.0
Refused	9	5.1	3	7.3	12	5.5
Could not reach	12	6.8	11	26.8	23	10.6
Moved	2	1.1	1	2.4	3	1.4
Total	177	100.0	41	100.0	218	100.0

*Note* : 275 families in the 2002 NSAF were identified for the follow-up study and 79 percent agreed.

<sup>a</sup>Includes 7 families identified as qualified from a sample that included families who reported income above poverty in the prior year.

**Table 3**  
**Characteristics of Potential Sample**

	Total Interviewed	Total Not Interviewed
Respondent's characteristics	169	49
Location	%	%
Northeast	21.3	30.6
Midwest	14.8	24.5
South	46.2	34.7
West	17.8	10.2
Family status		
Single parent living independently	55.6	46.9
Married couple living independently	13.0	14.3
Single parent living with parent(s)	11.8	12.2
Complex	19.5	26.5
Race/Ethnicity		
White, non-Hispanic	34.9	22.4
Black, non-Hispanic	31.4	30.6
Hispanic	29.0	38.8
Other, non-Hispanic	4.7	6.1
DK	0.0	2.0
Spanish language interview	15.4 *	30.6
Sex		
Female	91.7	83.7
Male	8.3	16.3
Age		
Less than 25	19.5	14.3
25 to 34	32.0	40.8
35+	48.5	42.9
DK	0.0	2.0
Mean age	35.3	35.4
Education		
Less than high school	37.9	46.9
High school or GED	34.3	30.6
More than high school	27.2	22.4
DK	0.6	0.0
Age of youngest child		
Less than 1 year old	11.2	18.4
1 to 5 years old	46.7	44.9
6 to 17 years old	42.0	36.7
When last worked		
This year or last year	33.7	34.7
Three or more years ago	58.0	55.1
Never worked	8.3	8.2
DK	0.0	2.0
MKA's mental health		
Very poor (1e 62)	27.8	26.5
Poor (63-67)	12.4	16.3
Fair/Good/Excellent(68-100)	59.8	55.1
DK	0.0	2.0
MKA's physical health		
Poor	11.2	8.2
Fair	24.9	20.4
Good/Very good/Excellent	63.9	71.4
Limiting disability	31.4 *	14.3

*Source:* The 2002 National Survey of America's Families. Data are unweighted counts of sample that agreed to qualitative, follow-up interview. (See text for description of sample selection.)

*Note:* Characteristics of the Most Knowledgeable Adult in the family (unless otherwise noted).

DK = don't know

\* indicates a statistically significant difference between Total Interviewed and Total Not Interviewed at the 90% confidence level.

**Table 4**  
**Characteristics of Interviewed Sample**

	Qualified	Change	Disqualified
Respondent's characteristics	95	22	52
Location	%	%	%
Northeast	20.0	18.2	25.0
Midwest	13.7	13.6	17.3
South	52.6	50.0	32.7 *
West	13.7	18.2	25.0
Family status			
Single parent living independently	64.2	45.5	44.2 *
Married couple living independently	8.4	18.2	19.2 *
Single parent living with parent(s)	9.5	18.2	13.5
Complex	17.9	18.2	23.1
Race/Ethnicity			
White, non-Hispanic	34.7	27.3	38.5
Black, non-Hispanic	34.7	31.8	25.0
Hispanic	25.3	36.4	32.7
Other, non-Hispanic	5.3	4.5	3.8
DK	0.0	0.0	0.0
Spanish language interview	12.6	18.2	19.2
Sex			
Female	93.7	90.9	88.5
Male	6.3	9.1	11.5
Age			
Less than 25	18.9	31.8	15.4
25 to 34	34.7	36.4	25.0
35+	46.3	31.8	59.6
DK	0.0	0.0	0.0
Mean age	34.5	30.6	38.7 *
Education			
Less than high school	35.8	50.0	36.5
High school or GED	41.1	22.7	26.9 *
More than high school	22.1	27.3	36.5
DK	1.1	0.0	0.0
Age of youngest child			
Less than 1 year old	9.5	22.7	9.6
1 to 5 years old	53.7	45.5	34.6 *
6 to 17 years old	36.8	31.8	55.8 *
When last worked			
This year or last year	32.6	59.1 *	25.0
More than 2 years ago	57.9	40.9	65.4
Never worked	9.5	0.0 *	9.6
DK	0.0	0.0	0.0
MKA's mental health			
Very poor (1e 62)	30.5	22.7	25.0
Poor (63-67)	14.7	18.2	5.8 *
OK (68-100)	54.7	59.1	69.2 *
DK	0.0	0.0	0.0
MKA's physical health			
Poor	11.6	9.1	11.5
Fair	26.3	18.2	25.0
Good/Very good/Excellent	62.1	72.7	63.5
Limiting disability	29.5	18.2	40.4

*Source:* The 2002 National Survey of America's Families. Data are unweighted counts of sample that agreed to qualitative, follow-up interview. (See text for description of sample selection.)

*Note:* Characteristics of the Most Knowledgeable Adult in the family (unless otherwise noted).

DK = don't know

\* indicates a statistically significant difference from the Qualified at the 90% confidence level.

**Table 5**  
**Reasons Families Were Identified as Changing Their Status in the 2002 NSAF Follow-Up Survey**

	English		Spanish		Total	
	#	%	#	%	#	%
Total Changes	18	81.8	4	18.2	22	100.0
Respondent and or spouse/partner started working	9	50.0	3	75.0	12	54.5
Family started receiving:						
TANF	5	27.8 *	0	0.0	5	22.7
Disability	1	5.6	0	0.0	1	4.5
Change in living arrangement <sup>a</sup>	3	16.7	1	25.0	4	18.2

*Source* : Qualitative interviews with 2002 NSAF families with a change in their income status between the NSAF and the follow-up survey.

<sup>a</sup>A change in living arrangement includes cases where the change positively affects the family's income (i.e., either the spouse or partner is employed or has sufficient income to pull the family above the poverty threshold).

\* indicates a statistically significant difference between the English and Spanish status change interviews at the 90% confidence level.

**Table 6**  
**Reasons Families Were Disqualified for the Coping Analyses**

	English		Spanish		Total	
	#	%	#	%	#	%
Disqualified	42	100.0	10	100.0	52	100.0
Family currently receiving: TANF	8	19.0	4	40.0	12	23.1
Disability income/Social Security	7	16.7	2	20.0	9	17.3
Unemployment insurance	0	0.0	1	10.0	1	1.9
Incomplete income information: Did not capture parents'/relatives' income	6	14.3	1	10.0	7	13.5
Income source not captured <sup>a</sup>	3	7.1 *	0	0.0	3	5.8
Did not know amount of income	3	7.1 *	0	0.0	3	5.8
Respondent and/or spouse/partner currently employed	6	14.3	2	20.0	8	15.4
Change in living arrangement/family status <sup>b</sup>	6	14.3 *	0	0.0	6	11.5
Data entry error <sup>c</sup>	2	4.8	0	0.0	2	3.8
Sampling issue <sup>d</sup>	1	2.4	0	0.0	1	1.9

*Source*: Qualitative interviews with 2002 NSAF families disqualified for the coping analyses.

<sup>a</sup>The types of income sources not captured on the NSAF include military retirement, church income, trust fund, and student aid and loans.

<sup>b</sup>A change in living arrangement or family status that disqualified a family was usually a divorce that happened in the current year and the respondent's former spouse was not included on the household roster, his/her prior year income was not captured, and the current alimony/child support was not reported.

<sup>c</sup>Data entry errors include cases where monthly income was recorded as an annual amount and an annual income amount did not match the amount calculated from hours\*weeks\*hourly pay.

<sup>d</sup>The sampling issue was a case where the children's aunt was selected as the MKA even though the biological father lived in the household and he was currently employed.

\* indicates a statistically significant difference between the English and Spanish disqualified interviews at the 90% confidence level.

**Appendix A**  
**2002 NSAF Follow-Up Survey Codebook**

Variable ID	Variable Name	Variable description
1	ID	Variable generated by Access to link all of the records
2	int_date	Date of interview
3	state	State where respondent lives
4	nsaf_id	NSAF ID
5	int_num	Survey Interview number
6	spanish	Spanish interview
7	unit_type	Respondent's living arrangement
8	race	Respondent's race
9	eligibility	Interview status- 1 eligible, 2 status change, 3 ineligible
10	totexp	How much it takes for the respondent's family to get by each month
11	cost_rent	How much the respondent pays in rent each month
12	whopays_rent	Who pays the rent
13	rent_note	Respondent's verbatim statement about rent
14	cost_util	How much the respondent spends on utilities each month
15	whopays_util	Who pays for the utilities
16	util_note	Respondent's verbatim statement about the utilities
17	cost_food	How much the respondent spends on food each month
18	whopays_food	Who pays for food
19	food_note	Respondent's verbatim statement about food
20	cost_trans	How much the respondent spends on transportation each month
21	whopays_trans	Who pays for transportation
22	trans_note	Respondent's verbatim statement about transportation
23	cost_health	How much the respondent spends on health care each month
24	whopays_health_adult	Who pays for health care for the respondent
25	whopays_health_child	Who pays for health care for the respondent's children
26	health_note	Respondent's verbatim statement about health care
27	othexp	Respondent's verbatim statement about other expenses
28	clothing	Respondent's verbatim statement about clothing for self and children
29	priorities	Respondent's verbatim statement about prioritizing/budgeting
30	help_boy	Does the respondent receive help from a boyfriend or girlfriend
31	cash_boy	Amount of cash help from boy/girlfriend
32	inkind_boy	Type of in-kind help from boy/girlfriend
33	help_boy_note	Respondent's verbatim statement about boy/girlfriend's help
34	childsup	Does the respondent receive child support
35	cash_childsup	Amount of cash child support
36	inkind_childsup	Type of in-kind child support

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**2002 NSAF Follow-Up Survey Codebook**

Variable ID	Variable Name	Variable description
37	childsup_note	Respondent's verbatim statement about child support
38	help_fam	Does the respondent receive help from his/her family
39	help_friends	Does the respondent receive help from his/her friends
40	cash_fam	Amount of cash help from family
41	inkind_fam	Type of in-kind help from family
42	help_fam_note	Respondent's verbatim statement about help from his/her family
43	help_church	Does the respondent get help from churches or community organizations
44	foodbank	Does the respondent go to foodbanks
45	church_food_note	Respondent's verbatim statement about churches and foodbanks
46	sidejob	Does the respondent have any side jobs
47	sj_amt	Amount of money earned from side jobs
48	sj_note	Respondent's verbatim statement about side jobs
49	other\$	Other ways of making money- including side jobs of others in household
50	other\$_note	Respondent's verbatim statement about other ways of making money
51	cutcosts	Respondent's verbatim statement about cutting costs
52	childaway	Has the respondent ever had to send his/her child away to live
53	childaway_note	Respondent's verbatim statement about sending his/her child away
54	endsmeet	Respondent's verbatim statement about making ends meet
55	unmet	Does the family have any unmet needs
56	unmet_note	Respondent's verbatim statement about unmet needs
57	tanf_ever	Has the respondent ever received welfare
58	tanf_note	Respondent's verbatim statement about his/her welfare history - why left, why never received
59	fs_ever	Has the respondent ever received food stamps - currently, ever, never
60	fs_note	Respondent's verbatim statement about his/her experience with food stamps
61	disability_ever	Has the respondent ever received disability or other gov't programs - currently, ever, never
62	disability_note	Respondent's verbatim statement about his/her experience with disability or other gov't programs
63	pubhousing_ever	Has the respondent ever received housing assistance - currently, ever, never
64	pubhousing_note	Respondent's verbatim statement about his/her experience with public housing
65	medikid_ever	Has the respondent ever received Medicaid for his/her children - currently, ever, never
66	medikid_note	Respondent's verbatim statement about his/her experience with Medicaid for the children
67	mediadult_ever	Has the respondent ever received Medicaid for him/herself - currently, ever, never
68	mediadult_note	Respondent's verbatim statement about his/her experience with Medicaid
69	ccare_ever	Does the respondent use child care assistance - currently, ever, never
70	ccare_note	Respondent's verbatim statement about child care assistance
71	wic_ever	Does the respondent use WIC - currently, ever, never
72	wic_note	Respondent's verbatim statement about his/her experience with WIC and other nutrition programs

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Variable ID	Variable Name	Variable description
73	othgov_ever	Does the respondent use other government programs - currently, ever, never
74	othergov_note	Respondent's verbatim statement about his/her experience with other government programs
75	usesclinic	Does the respondent use a public health clinic for him/herself
76	usesclinic_note	Respondent's verbatim statement about public health clinics
77	caseworker	Respondent's verbatim statement about his/her experience with government programs and caseworkers
78	resp_stat	What is the status of the interview- 1: eligible, 2: change, or 3: ineligible
79	resp_stat_note	Interviewer's notes on the interview
80	nsafprob	Discrepancies between the data provided by the NSAF and that collected during the interview
81	whynowork	Respondent's verbatim statement about why s/he is not working
82	adulthealth	Respondent's verbatim statement about his/her health
83	adultschool	Respondent's verbatim statement about his/her school or training
84	famstat	Respondent's verbatim statement about the family's status (eg. pregnancy, marital status change)
85	sigother	Respondent's verbatim statement about his/her relation with a spouse or significant other
86	pastwork	Respondent's verbatim statement about past work
87	moved	Respondent's verbatim statement about a family move
88	kidhealth	Respondent's verbatim statement about the children's health
89	ccissues	Respondent's verbatim statement about child care issues
90	wellbeing	Respondent's verbatim statement about the children's well-being
91	childschool	Respondent's verbatim statement about the children and school
92	kid_schoolsat	Respondent's verbatim statement about his/her satisfaction with the children's school
93	kidfriend	Respondent's verbatim statement about the children's friends
94	absentparent	Respondent's verbatim statement about the children's relationship with the other parent
95	custparent	Respondent's verbatim statement about children's relationship with the respondent
96	childconcerns	Respondent's verbatim statement about his/her concerns about the children
98	childinflux	Does the child frequently live in different places
99	flux_note	Respondent's verbatim statement about the child's fluctuating living arrangement
100	neighborhood	Respondent's verbatim statement about the neighborhood (includes safety)
101	house	Respondent's verbatim statement about the house
102	famsit	What else do we need to know to understand your family's situation
103	need_job	Families like theirs need a job
104	need_childsup	Families like theirs need child support
105	need_educ	Families like theirs need education
106	need_trans	Families like theirs need transportation
107	need_ccare	Families like theirs need child care
110	need_health	Families like theirs need health care
111	need_respect	Families like theirs need respect from caseworkers

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Variable ID	Variable Name	Variable description
112	need_housing	Families like theirs need better housing/information about buying a home
113	need_note	Respondent's verbatim statement about what families like theirs need
114	gotjob	Whether the respondent got a job since the NSAF interview
115	job_note	Respondent's verbatim statement about his/her new job
116	gottanf	Whether the respondent began receiving TANF since the NSAF interview
117	gottanf_note	Respondent's verbatim statement about receiving TANF
118	othchange	Whether there are any other changes that have occurred since the NSAF interview that would classify the interview as a 2
119	othchange_note	Respondent's verbatim statement any changes that have occurred
120	3tanf	Respondent currently receives TANF yes/no - for coded 3's ONLY
121	3tanf_note	Respondent's verbatim statement about current TANF receipt - for coded 3's only
122	3job	Respondent currently has a job yes/no - for coded 3's ONLY
123	3job_note	Respondent's verbatim statement about current job - for coded 3's ONLY
124	check_other\$	Variable to flag whether or not to check the variable other money for additional statements about family help
125	inelig	Coder's summary of why the interview is not eligible for the study - for uncoded 3's ONLY