
The Income Survey Development Program: Design Features and Initial Findings

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This article summarizes the principal design features of the Income Survey Development Program (ISDP) and presents initial findings of its 1979 Research Panel. The ISDP was designed to meet the need for improved data—particularly information on cash and in-kind income, assets and debts, tax liabilities, and participation in the major income security programs. The ISDP examined many technical and operational problems that were difficult to satisfy with existing surveys and administrative record systems. The ISDP field tests indicated that several experimental features were successful. These include use of more frequent interviews, a sample that is followed over a period of more than a year, a flexible questionnaire structure that permits insertion of questions on emerging policy issues, and procedures to maximize the linking of survey data with information in administrative records. Initial findings from the 1979 Research Panel indicate the number of persons receiving benefits from more than one major transfer program and compare the assets of food stamp recipients with those of eligible nonparticipants and ineligible persons.

A large share of the budgets of the Department of Health and Human Services (HHS) and other agencies is spent in providing cash payments and services to individuals and families on the basis of need and entitlement. The cost, impact, and fairness of these programs are of executive and legislative concern. Yet the information now available has some serious deficiencies. Many persons and families receive benefits from more than one program—for example, Social Security, Supplemental Security Income, food stamps, Aid to Families with Dependent Children, and Medicaid—and this overlapping may lead to great disparities in the amount of assistance received by some portions of the needy population. To a varying and sometimes considerable extent, persons who are eligible for benefits from a particular program do not apply for them; others pyramid benefits from different sources and the cumulative effect may be greater than program officials intended. As a result, some target groups may not get the assistance intended for them and others may receive more than was anticipated. Needs may therefore be imperfectly or inefficiently met. The existing poverty measures are based on annual cash income and do not take

account of assets, benefits in kind, and fluctuations in income during a year. When changes are considered in eligibility rules and benefit schedules, these limitations make it difficult to estimate the cost to the various levels of government and to answer policy concerns as to who will win and lose.

The main regular source of information on household and personal income in the United States is the March supplement to the Current Population Survey (CPS). The CPS is designed to provide timely and accurate statistics on employment and unemployment. To achieve these objectives at a reasonable cost, it relies on brief interviews, usually by telephone, with whoever is living at a sample address. This procedure provides enough time for labor-force questions and a limited number of questions on supplementary topics—for example, in March of each year, questions about annual cash income and receipt of a few major in-kind benefits. These necessarily brief questions succeed in measuring regular and easily recalled types of income, but fail (according to estimates based on administrative records) to account for between 25 percent and 50 percent of income from public assistance and other government transfer payments except Social Security, about 25 percent of income from public and private pensions, and more than

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half of property income. Assets, taxes, and expenses used in the computation of eligibility and benefit amounts are not measured at all, nor are monthly and quarterly fluctuations in income. Questions in the March supplement on annual income over the previous calendar year are asked only of household members present at the time of interview. They omit the income of persons who have died, have been institutionalized, have left the county, or have left the household because of marriage, divorce or separation, or for other reasons. No account is taken of changes in household membership that may have had a major impact on the financial well-being of those who resided together during the reference year.

These problems may well be intrinsic to the design of the CPS. The changes and additions that would be required to improve its income and program data and to add tax and asset data would compromise the survey's continued success in carrying out its major function.

Analysts have therefore relied heavily on special surveys with a single interview per household and a primary focus on income-related topics. These surveys have included the Survey of Economic Opportunity in 1967 and the Survey of Income and Education in 1976, both of which attempted to collect more detailed income data, and the Survey of Financial Characteristics of Consumers, the most recent (1963) comprehensive measure of the distribution of asset holdings. These one-time efforts did not entirely succeed in collecting the desired data, and inevitably their results become less useful as they become more dated.

The awareness of these limitations in other surveys led in 1970 to proposals for a new income survey that would do a better job of capturing information on income, taxes, assets, and program participation. In 1975, a formal effort was launched to see how such a data-gathering mechanism might be structured. This effort, called the Income Survey Development Program (ISDP) was directed by the Office of the Assistant Secretary for Planning and Evaluation in HHS and was carried out jointly by the Bureau of the Census, which participated in planning and carried out the field work, and the Social Security Administration (SSA), which administers the major cash income security programs.

Design Features of ISDP

The ISDP was designed to test new methods of collecting more complete and accurate income, asset, and program participation data. Between 1977 and 1980, the ISDP carried out four major field tests of increasing complexity. A Site Research Test was carried out in five cities in 1977-78. A nationwide 1978 Research Panel was conducted in 1978-79, and a larger 1979 Research Panel was conducted in 1979-80. The Special Frames Study examined subpopulations drawn from six diverse

administrative record systems in five States during the summer of 1980. The primary purpose of these surveys was methodological; they combined feasibility tests with controlled experimental comparisons of alternative design features. The large, specially stratified national sample of the 1979 Research Panel, however, was sufficient to provide nationally reliable estimates of many characteristics of interest to analysts.

The ISDP was intended to overcome three deficiencies of other surveys. First was the need for information about resources that are difficult to remember or to account for in ways useful to analysts. For example, it is difficult to obtain monthly detail on income received during the year, especially if it has changed significantly from month to month because of variations in benefit receipt or because of casual or intermittent earnings.

Second was the need for a way to collect the large amount of information required to analyze program participation and eligibility. Answering the required number of questions places a large burden on survey respondents. Detail on some 50 kinds of income received over different periods of time—weekly, monthly, quarterly—must be collected so that it can be made to correspond to program rules. It is also virtually essential to have detailed data on labor-force participation, expenditures that may offset income in calculating eligibility (medical, educational, child care, and work-related costs), household composition, health status, asset holdings (both as sources of income and as determinants of eligibility for programs with asset screens), taxes (to calculate disposable income), and the receipt of various goods and services that might be considered as income in kind.

Third was the need for flexibility. Changes in the economy and in political priorities bring new issues into prominence and change the terms in which old issues are discussed. The structure developed for the ISDP had to focus on groups and issues of emerging interest within a relatively short lead time.

The basic approach used was a panel design. Persons at sample addresses were contacted early in the calendar year and asked about their income and other characteristics for the previous few months. They were then recontacted at regular intervals, usually every 3 months. Persons who moved, individually or in family groups, were interviewed at their new addresses in order to maintain the integrity of the sample and obtain full detail on changes in income and household composition over an entire year. This procedure was continued until the spring of the following year, and was concluded with a set of questions on taxes. As a result, a detailed record was built for each person for the entire calendar year. This procedure minimized the need for respondents to remember income receipt for more than 3 months; it also minimized the number of questions that had to be answered in each interview.

Because less time was required to update the basic or core information after the initial interview, time was also available in later "waves" of interviewing to ask additional questions on topics that were either stable enough not to require quarterly updating—marital history and pension coverage, for example—or were emerging issues of one-time interest—for example, emergency energy assistance received from the special program during the winter of 1979–80. This design enabled the survey staff to devise a set of core questions on income and other eligibility determinants well in advance, ensuring timely processing and rapid turnaround, while leaving interview time for the addition of questions on new policy issues with a shorter lead time.

Table 1 shows the timing and content of the 1979 Research Panel. It shows the variety of data that can be accumulated on families and individuals under the panel approach. It also displays the 1979 Panel data that are now being made available to interested users.

Another approach taken to solve the problems of burden and accuracy was to maximize the linkage of survey responses with data in administrative record systems. Some of these systems, such as the summary earnings records maintained by SSA, contain detailed information extending over many years that would be impossible to collect accurately in personal interviews.

It was therefore necessary to test whether accurate Social Security numbers (SSN's) could be collected, since this number is the identifier in most general use. Despite early concern that collection would be sensitive, less than 3 percent of the persons in the 1979 sample refused to provide this information. Validation of reported numbers and followup questions for nonmatching cases—an advantage permitted by the panel design—resulted in valid SSN's for more than 95 percent of the sample cases.

The ISDP staff also explored the feasibility of drawing samples from beneficiary records. Such specially selected samples can provide enough cases to examine relatively small program populations of policy interest if this kind of analysis is desired from an operational survey program. Further, the answers of respondents in the samples of the research panels were matched to administrative records in order to validate the responses and to assess the questionnaire. At various times the ISDP surveys included samples of persons receiving Supplemental Security Income (SSI); Aid to Families with Dependent Children (AFDC); Old-Age, Survivors, and Disability Insurance (OASDI); Basic Educational Opportunity Grants, now Pell Grants; unemployment compensation; workers' compensation; veterans' benefits; and also included certain categories of tax filers.

During the development period the ISDP staff devised and tested a number of specific variations in survey methods. The "standard" questionnaire format

Table 1.—Staggered interview design of 1979 Research Panel¹

Content	First rotation group	Second rotation group	Third rotation group
First wave: Household composition; labor-force participation; income profile; attitudes. . .	February 1979	March 1979	April 1979
Second wave: Household composition, labor-force participation, and income update; assets; shelter, medical, and work-related costs; attitudes.	May 1979	June 1979	July 1979
Third wave: Household composition, labor-force participation, and income update; work and marital history; educational attainment; migration; attitudes.	August 1979	September 1979	October 1979
Fourth wave: Household composition, labor-force participation, and income update; child care; higher education; school meals.	November 1979	December 1979
Fifth wave: Household composition, labor-force participation, and income update; pension coverage; net worth.	February 1980	March 1980	January 1980
Sixth wave: Annual income roundup; job-related benefits; taxes; informal assistance; Infants, Women, and Children benefits; emergency energy assistance.	May 1980	June 1980	April 1980

¹ The 1979 Research Panel sample was composed of three samples of equal size. Each third of the total sample was designated as a rotation group to be interviewed on a separate schedule read vertically down each column. The fourth wave was administered to only two-thirds of the sample.

used in most of the interviews was person-based, so that a separate form was filled out for each adult in a sample household, and extensive use was made of skip patterns and check items to ensure that a probing, highly specific set of questions appropriate to each person's status and probable income sources would be asked. This procedure, though effective, requires a relatively lengthy interview and was adopted after two alternatives were tested in the Site Research Test in 1977–78. The long form was used with half the sample, and an alternative short form that asked everyone a direct, nonprobing set of questions on all income types of interest was used with the other half. As expected, the latter approach did shorten the length of interviews somewhat, but it also reduced response accuracy and was often judged by the interviewee to be boring. Another alternative, modeled on the revised CPS income supplement, was tested with the 1979 Research Panel. This "B" form screened the entire household for receipt of various types of income by asking a single respondent about other members of the household. Again, interview time decreased slightly at the expense of reporting accuracy.

Another parameter that was varied in ISDP tests was the choice of respondent. During most interviews, proxy responses were accepted from other household members when convenient, although it was expected that these re-

sponses might be less accurate. A portion of the 1979 Panel was interviewed under rules that required self-only interviews except where this was impossible because of illness, prolonged absence, and so forth. Preliminary results indicate that the self-only rules produced more precise reporting at the expense of more interviewer travel and increased losses caused by refusals. Unless analysis currently in progress suggests otherwise, the recommendation for those conducting future surveys will be to choose an intermediate approach that would allow proxy responses and specify key items for telephone callbacks.

Two other, more specialized respondent tests were carried out in connection with the 1979 Panel. The fourth interview wave included a set of items dealing with postsecondary educational enrollment and expenses. Students away at school usually were treated as absent household members and interviewed by proxy. On the assumption that many parents are poorly informed about students' income and expenses, the students themselves were interviewed in most cases. The other test involved leaving a dropoff form, to be returned by mail, to obtain self-employment income. Records of such income are often kept elsewhere than at home, and sometimes by other persons, such as accountants. It was assumed that this procedure would yield more accurate reports of this poorly measured type of income. Procedural problems unfortunately marred this test.

A final area of controlled experimentation involved the frequency of interviews. Though quarterly interviews were usually used, it was acknowledged that longer reference periods would reduce the burden on respondents and lower the cost of collecting income, employment, and household composition data for a calendar year. A 6-month period was tried in the Site Research Test, and for half the 1979 Panel, assets income was collected on a 6-month basis. Result suggest that a reduction in the accuracy of reporting and the burden of longer interviews are not offset by savings in resources and interview time.

Initial Findings of 1979 Panel

Overlapping Receipt of Benefits*

Though they are concerned to a significant degree with the methodological and feasibility tests already described, the results of the 1979 Panel are of interest because they provide a first look at some of the issues that the ISDP was intended to measure. For example, preliminary results are now available on the overlapping

* This section is based substantially on work done by Denton Vaughan, Clarise Lancaster, and Charles Lininger of the Income Survey Development Program Staff.

Table 2.—Households receiving benefits from one or more of five major programs in early 1979 ¹

Source of benefits	Total number of beneficiary households (in thousands)	Percentage distribution			Approximate standard error of percentage
		Total	Benefits under one program	Benefits under more than one program ¹	
Social Security program	21,917	100.0	83.8	16.2	0.8
Food stamps	5,234	100.0	16.6	83.4	1.9
Unemployment compensation	4,154	100.0	72.3	27.7	2.3
Federally administered SSI	3,615	100.0	23.3	76.7	2.6
Public assistance ²	3,295	100.0	16.8	83.2	2.4

¹ Each wave of the 1979 Panel has a fixed reference period of 3 months. The overall panel, however, was divided into three equally sized, independent subsamples interviewed at monthly intervals beginning in February 1979. Thus, the calendar reference months for each subsample are overlapping but not the same. For the February 1979 subsample, the reference months are November and December 1978 and January 1979; for the March subsample, December 1978 and January and February 1979; and for the April subsample, January, February, and March 1979.

² Public assistance includes AFDC payments, General Assistance, emergency assistance, and other cash welfare payments received from State or local welfare departments, excluding State-administered Supplemental Security Income payments. In early 1979, about 60,000 individuals were receiving State-administered but not federally administered payments. About 200,000 other recipients of State-administered SSI payments were concurrently receiving federally administered payments and are included in that row of the table.

receipt of benefits. The first wave of the 1979 Panel provides considerable data on income sources and participation in noncash programs. The file on each adult in the sample contains a reciprocity flag for the following sources of cash income: Wage and salary earnings, earnings or draw from own business, earnings or draw from own farm, income from some 15 types of assets, payments from six types of educational assistance from the public and private sectors, and income from any of approximately 30 other sources, including the OASDI program, SSI, AFDC, General Assistance, four types of public and private pensions, veterans' payments, unemployment compensation, workers' compensation, and alimony or child support. Information is also available on participation in such noncash programs as Medicare, Medicaid, food stamps, public housing, and rent subsidies.

Tables 2, 3, and 4 present the initial results on the receipt of multiple benefits by households under the OASDI program, federally administered SSI, public assistance, unemployment compensation, and the food stamp programs. The data are for the 3-month reference period at the beginning of calendar year 1979. The covered population consists of 77.6 million households in the 50 States and the District of Columbia; persons in institutional living arrangements are excluded.

These tables were programmed using preliminary household weights provided by the Bureau of the Cen-

Table 3.—Patterns of multiple receipt of benefits under five major programs¹ in early 1979²

[Household units]			
Source and pattern of benefits ³	Number of households (in thousands)	Approximate standard error	Percentage distribution
Households receiving one or more of the five types of assistance	30,025	509	100.0
Only one type of assistance	23,642	464	78.7
OASDI only	18,375	414	61.2
Unemployment compensation only	3,005	176	10.0
Food stamps only	868	111	2.9
SSI only	842	109	2.8
Public assistance only	552	88	1.8
Two or more types of assistance	6,383	332	21.3
Only two	4,726	278	15.7
Food stamps and public assistance	1,585	152	5.3
OASDI and SSI	1,128	127	3.8
OASDI and food stamps	527	86	1.8
OASDI and unemployment compensation	459	80	1.5
Unemployment compensation and food stamps	379	96	1.3
SSI and food stamps	361	71	1.2
OASDI and public assistance	199	52	.7
Other combinations	88	30	.3
Three or more types of assistance	1,657	156	5.6
Only three	1,507	148	5.1
OASDI, SSI, and food stamps	773	105	2.6
OASDI, food stamps, and public assistance	210	54	.7
SSI, food stamps, and public assistance	189	51	.6
Unemployment compensation, food stamps, and public assistance or OASDI	193	45	.6
OASDI, SSI, and public assistance	142	44	.5
Four or more types of assistance	150	46	.5
OASDI, SSI, food stamps, and public assistance	90	35	.3
Other combinations	60	25	.2

¹ Cash payments from Old-Age, Survivors, and Disability Insurance (OASDI), federally administered Supplemental Security Income (SSI), public assistance, unemployment compensation, and food stamps. Other benefit programs were excluded; had any of them been included, multiple program participation would have increased.

² See footnote 1, table 1.

³ See footnote 2, table 1.

sus that yield a total household count approximately 3 percent higher than the corresponding count from the March 1979 CPS. The higher count is now generally taken to reflect a bias in the preliminary ISDP weights. An alternative definition of the household weight, based on the weight assigned to the wife of the household reference person in cases where both spouses are present, reduces the total number of ISDP households to near the CPS count. This alternative weighting scheme does not materially affect the estimates in tables 2-4.

The standard errors included in tables 2 and 3 are approximations based on assumptions regarding the numerical relationships between variances for the 1979 ISDP Panel and the 1979 March CPS. The approximations also include adjustments made to reflect the differences in sample design for the two surveys. Direct esti-

mation of the 1979 ISDP Panel variances may lead to substantially different estimates. Results of this work, currently in progress, will be available soon.

Table 2 presents the number of households that received each of the five selected types of benefits as well as the percentage of each that also received benefits from one or more of the other selected programs. It shows that more than four-fifths of the households receiving food stamps or public assistance, and more than three-fourths of those receiving SSI payments, also received at least one of the other types of benefits under consideration. The table also reveals that far smaller proportions of the households with OASDI benefits (16 percent) or unemployment compensation (28 percent) were also in receipt of at least one of the other selected benefits.

Table 3 provides a detailed picture of the patterns of benefit reciprocity. About 30.0 million households—or more than 1 out of every 3 in the United States—received benefits from one or more of the five selected programs during the 3-month reference period in 1979. Of the beneficiary households, 23.6 million received only one type of assistance, and 6.4 million received benefits from two or more of the five programs. One measure of the quality of these data is that the ISDP recipient counts are generally superior to those obtained by the March CPS, the best alternative data source available for the study of multiple participation.

Table 4 compares the aggregate estimates of program participation obtained by the 1979 Research Panel with appropriate benchmark data from program sources. It reveals little or no underreporting of OASDI (97.0 percent) and SSI (101.4 percent) and a substantial improvement over the previous “state of the art” reporting of

Table 4.—Comparison of ISDP recipient counts with benchmark data for January 1979

Program	Preliminary benchmark estimate (in thousands)	Preliminary ISDP estimate (in thousands)	ISDP estimate of percent of benchmark
Social Security ¹	28,348	27,489	97.0
Federally administered SSI	3,826	3,878	101.4
Public assistance ²	34,208	43,371	80.1
Unemployment compensation ³	3,185	2,931	92.0
Food stamps ⁶	5,394	4,656	86.3

¹ Cash recipients aged 18 and older.

² AFDC, General Assistance, emergency assistance, and other cash payments received from the State or local welfare departments, excluding State-administered SSI.

³ Cases.

⁴ Adults receiving assistance. For two-parent families nominally only one parent is included in the count.

⁵ Includes recipients under the regular State program, as well as ex-servicemen, civilian Federal employees, and persons continuing to receive payments under extended-duration programs.

⁶ Units.

unemployment compensation (92.0 percent). The reporting levels for public assistance (80.1 percent) and food stamps (86.3 percent) are comparable, if not higher, than those regularly obtained by the March CPS, despite an apparently depressed count of households headed by women in the ISDP. Since estimates for both public assistance and food stamps are dependent on complete coverage of these households, the counts for both public assistance and food stamps may rise somewhat if sample weights can be revised to account for biases in coverage. This problem is currently under study by analysts in the Department of Health and Human Services and the Bureau of the Census. This process is not likely to lead to an upward revision of the public assistance count by more than 10 percent and should affect the food stamp count to a lesser extent.

Furthermore, the ISDP has made progress in understanding the problems of correctly classifying AFDC recipients and the general assistance population. Additional procedural changes suggested by the ISDP research are expected to lead to improved classification of these programs.

Assets and Food Stamp Eligibility*

The content and timing of the second wave of interviews were adjusted slightly to meet the data requirements of the Food and Nutrition Service (FNS) of the Department of Agriculture. That agency had received a congressional mandate to study the impact of restrictions on the amount of assets held by households eligible for food stamps. Funding and, especially, time limitations made it difficult to accomplish this objective with a free-standing survey, and no established data source was found that could provide the necessary information. Because the 1979 Panel sample overrepresented less-affluent households and because the ISDP questionnaire content had already been designed to collect extensive data on assets and eligibility criteria, it was possible for the 1979 Panel to supply FNS with the required data from a sufficiently large sample to make acceptable national estimates. Preliminary results were presented to Congress in a January 1981 report entitled "Assets of Low Income Households: New Findings on Food Stamp Participants and Nonparticipants." Tables 5, 6, and 7 summarize some of these findings.

Two questions were addressed initially:

- (1) What are the assets of food stamp recipients and how do they compare with the assets of nonrecipients?
- (2) How many persons are excluded from the food

* This section is substantially based on a summary prepared by Jonathan Lane of the Income Survey Development Program Staff.

Table 5.—Assets of food stamp participants,¹ by dollar value, 1979

Dollar value of assets reported	Percentage distribution of households	
	All assets ²	Countable assets ³
Total	100.0	100.0
\$0	36.8	48.7
\$1-\$500	39.0	41.9
\$501-\$1,000	9.5	5.2
\$1,001-\$2,000	6.6	1.3
\$2,001-\$3,000	2.8	1.2
\$3,001-\$5,000	⁴ 2.7	⁴ 1.5
\$5,001 or more	⁴ 2.6	⁴ 2.2

¹ Food stamp participants any time during 3-month reference period.

² Excludes home.

³ Distinction between countable and noncountable assets reflects statutory requirements in effect May-July 1979, when data were collected. Countable assets exclude home equity and specified assets not readily liquidated or those needed for work.

⁴ Asset holdings at end of reference period.

stamp program solely because they have too many assets?

An overwhelming majority of food stamp recipients were found to have very few assets. Table 5 shows that if the value of homes is excluded, 37 percent of the households receiving food stamps in 1979 had no assets and 92 percent had total assets of \$2,000 or less. When the examination is restricted to "countable" assets (which means, in most cases, excluding the value of homes, personal effects, an automobile, and perhaps some tools of a trade), 49 percent of the food stamp households had no such assets, and 97 percent had countable assets of \$2,000 or less.

Thus, the response to the first question is that the vast majority of food stamp recipients have very few assets.

Table 6.—Total dollar value of assets,¹ by food stamp eligibility and reciprocity status of household, 1979

Dollar value of assets reported	Percentage distribution of households			
	Food stamp recipients	Eligible nonrecipients	Ineligible—	
			Solely because of too many assets	Because of too much income
Total	100.0	100.0	100.0	100.0
\$0	36.8	30.1	0	3.4
\$1-\$500	39.0	28.2	0	7.2
\$501-\$1,000	9.5	13.3	0	5.3
\$1,001-\$1,500	4.8	7.6	0	4.8
\$1,501-\$2,000	1.8	6.1	2.6	5.0
\$2,001-\$3,000	2.8	6.3	8.1	8.1
\$3,001-\$5,000	2.7	4.0	21.5	14.0
\$5,001-\$10,000 ²	2.6	2.9	39.6	25.3
\$10,001-\$75,000	0	1.1	23.4	25.0
\$75,001 or more	0	.5	4.8	1.9

¹ Excludes home.

² Specific values in excess of \$5,000 were not collected for some types of assets. Nonspecified amounts in excess of \$5,000 are assigned to the \$5,001-\$10,000 bracket.

Table 7.—Type of reported assets, by food stamp eligibility and recipient status of household, 1979

Type of asset	Percent of households reporting asset			
	Food stamp recipients	Eligible nonrecipients	Ineligible—	
			Solely because of too many assets	Because of too much income
Liquid	49.5	53.9	96.9	91.2
Automobile	48.6	58.5	75.5	87.9
Second automobile ..	11.0	25.1	45.4	52.2
Home	35.5	42.2	68.2	70.2
Life insurance	8.8	14.7	27.3	44.5
Farm	0	1.2	5.3	1.4
Nonfarm business ...	0	1.4	2.4	4.5
Rental property	2.5	2.8	8.7	6.9
Other	0	.5	1.9	2.3

In response to the second question, estimates from the survey show that about 5.1 million households (containing about 12.3 million persons) were excluded from participation in the food stamp program because of the asset limitation. If these households had not been ineligible because of the asset test and had participated at about the same rate as those who were then eligible (approximately 65 percent), about 8 million more persons would have been in the program in 1979, at an additional cost of about \$2.9 billion. Clearly, the asset screen significantly reduces the size of the program.

Perhaps surprisingly, most of the persons excluded from the program because of assets exceeding the stated limit had substantially more, not just a little more, assets than those who participated. Table 6 shows that, among those made ineligible solely by the asset test, nearly 70 percent had assets of more than \$5,000, well above the \$1,500 eligibility limit for individuals and young families (those headed by persons under age 60).

In table 7 the proportion of food stamp households reporting any assets is compared with that of other households. This table also indicates the breadth of asset coverage in the survey. The eight categories of assets measured were:

Liquid. Checking accounts, savings accounts, stocks, bonds, mutual fund shares, and certificates of deposit.

Automobile. Cars, trucks, and vans.

Home. Equity in owned homes (that is, net of mortgage debt).

Life insurance. Policies with cash surrender or loan values.

Farm. Ownership.

Nonfarm business. Ownership.

Rental property. Equity in housing, apartment, condominium, commercial, industrial, and "other" property.

Other. Interest in farm or nonfarm business (other than own), equity in undeveloped land, royalties, mortgages, personal loans, trusts, estates, and any other assets that bring in money.

Other Uses

In addition to these studies, other uses of the 1979 Panel data are planned, in progress, or have been completed. Midway through the life of the 1979 Panel, for example, Congress mandated an emergency energy assistance program for the coming winter. Questions about recipients and nonrecipients of the new assistance were added for use in the following spring, and the data thus obtained are now being examined for the Office of Management and Budget (OMB). Panel data were also used in a partial updating of the Social Security Administration's 1974 Survey of the Low-Income Aged and Disabled. Other content areas covered by topical modules intended for specific users are foster care (Congressional Budget Office), informal care (OMB), child care (National Institutes of Health), the Women, Infants, and Children program (FNS), and school meals (Congressional Budget Office, General Accounting Office, House Agriculture Committee, and FNS). The Bureau of Labor Statistics has also expressed interest in using ISDP data on income and labor-force activity to examine the issues of labor-force related hardship recommended by the National Commission on Employment and Unemployment Statistics (the Levitan Commission).

As additional data become available to interested users, the 1979 Panel will shed light on many aspects of the present tax and transfer system that are poorly understood. Changes in these programs are likely and are a focus of intense legislative and executive concern. The ISDP has been largely successful in accomplishing its mandate to develop a mechanism for collecting a comprehensive data base that can be used to address these issues.