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Retirement and Disability Research Center

UNIVERSITY OF WISCONSIN–MADISON

Style Guide

Researchers should use this guide along with either the Microsoft Word *.docx template or LaTeX template provided by CFS.

Manuscript Sections

Title page
- Title: Optima 28 (or other sans serif font), black
- Acknowledgment: Optima 8 (or other sans serif font)
- Author names: Optima 12 font (or other sans serif font)
- Single spaced, Full Justification
- Include the paper's title, authors and their institutions
  - Title and authors should be as proposed in initial RDRC proposal unless a change has been approved by CFS and SSA

Acknowledgments
- Single spaced (Optima 12 or other sans serif font)
- May include reviewers, research assistants, etc.
- For SSA-funded projects, include this statement in Optima 8:

Abstract page
- Abstract should be no more than 250 words.
- Avoid first-person

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- Below the abstract:
  - List 2–6 Keywords
  - List 2–6 JEL classification codes
    - See http://www.aeaweb.org/jel/guide/jel.php.
  - Start manuscript on following page.

Manuscript Body
- At a minimum, include the following sections:
  - Introduction/Literature Review
  - Data and methods
    - ***Note:*** Tables/figures should be embedded where they are referenced for thefinal version, *not* inserted at the end of the file.
  - Results
  - Discussion (including discussion of implications for vulnerable populations)
  - Conclusion
- Avoid first-person throughout the manuscript

References List
- Follow style rules for Chicago's author-date style. See https://www-chicagomanualofstyle-org
- The references list may not contain any references that are not cited in the paper.
- All references cited in the paper must appear in the references list.

Appendices
- Label appendices alphabetically, in the order in which they are referenced in main text (e.g.,"Appendix A")
- Each appendix begins on a new page
- Appendix title is formatted as first-level heading (see below)
- Appendices may be single spaced

Formatting

Headings
Headings and heading number are central to accessibility and 508 compliance.
Please follow this structure:

Heading Level 1: Title of your paper
Heading Level 2: Section headings (e.g. Methodology)
Heading Level 3: Subsequent and optional (e.g. Measuring Race & Ethnicity)

- Level 2, Section Heading (e.g. Intro, Methods, Results, Conclusion)
  - Red Optima 20 (or other sans serif font)

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- o Centered and boldface
- o Uppercase and Lowercase, no period at the end
- o Begin body text on the next line at the margin
- Level 3, Optional Subheading
  - o Red Optima 14 (or other sans serif font)
  - o Flush left and boldface
  - o Uppercase and Lowercase Heading, no period at the end
  - o Begin body text on the next line at the margin

Main Text
- Times New Roman 12 (or other serif style)
- Margins 1 inch on all sides
- Space at 1.5 lines
- Paragraphs indented first line, 0.5 inches EXCEPT do not indent first paragraph ofa section
- No extra space between paragraphs
- Full justification

Citations
- Use parenthetical citations using Chicago (author-date) style:
  - o See https://www-chicagomanualofstyle-org
- Use footnotes for clarifications only.
- Do not use endnotes.

Tables and Figures
- Each figure and table must be mentioned in the text, preferably with an explanatory note of what is being displayed (or alt text is used for each table and figure).
- All tables and figures must be numbered with Arabic numerals in the order in which theyare mentioned in the text.
- In final version, tables and figures should be embedded in text at point of mention, notplaced at end of manuscript.
- Titles and notes for Tables and Figures must be self-explanatory even if someone does notread the entire paper.
- Non-technical terms are preferred; define any technical terms, variables, or labels.
- Tables and Figures must have source notes, if they are drawn from elsewhere.

Tables
- Tables are single spaced.
- Round numbers to the minimum precision needed.
- Avoid large tables and merged cells (these are problems for screen readers). Break large tables down into several smaller tables.
- Tables must be intelligible independent of main text; provide legend and notes as necessary and clearly label rows/columns.
- Do not paste tables as pictures (or jpg).

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- Avoid vertical lines, generally use <u>top and bottom rule only</u>.
- No shading or other lines should be used.
- Right justify and decimal align numerical data.

Figures
- Use Optima 10 (or another sans serif font).
- Keep titles and notes in text, not in figure image (for editing and screen readers).
- Include detailed notes and sources.
- Round numbers to the minimum precision needed.
- Keep designs and backgrounds simple; labels should be simple and clear.
- See Urban Institute [guidelines for figures.](#)

Call-Out Boxes
- Use only as needed.
- Set off from main text with a solid, black line – box with round corners, 2 pt.
- Shading should be none or light gray.

Accessibility

All reports need to work with screen reader software to be accessible and 508 compliant. Screen readers (for people with sight impairment) cannot read pictures so refrain from using any JPEG or PNG files.

- Always add alternative text to graphics and images to convey key (use the alt-text function in Word or \pdfcomment in LaTeX).
- Create tables in text as tables; do not paste them as pictures. (Screen readers cannot read pictures.)
- Use colorblind-friendly color schemes: avoid green, red, brown. Keep color palate to three to four colors.

All RDRC reports will be posted online in PDF format. Please run the Accessibility Checker in Adobe before finalizing deliverable.

- For instructions on how to check accessibility once a paper is in PDF format, see [https://helpx.adobe.com/acrobat/using/create-verify-pdf-accessibility.html.](https://helpx.adobe.com/acrobat/using/create-verify-pdf-accessibility.html)

Style and Usage

Capitalization
- Capitalize the names of programs, offices, organizations, states, and agencies when the

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full name is used. However, when referring to an organization as an agency or by a general term, do not capitalize.

- Capitalize federal when used as a synonym for the United States or other sovereign power or when it is the part of an agency name. Do not capitalize federal in general usage. Capitalize state names ONLY when referring to the name of an agency, an act,the actual state, or in another proper noun.

Punctuation
- Commas and periods go inside closing quotation marks; other punctuation goes outside thequotation marks unless it is part of the quote.
- Use one space between sentences, not two.
- In lists of three or more items, use a comma before *and* or *or* (e.g. red, white, and blue).
- Use an endash, not a hyphen, for dates or ranges (e.g., 2009–2013, NOT 2009-2013).
- Percentages are always expressed as numerals. Spell out *percent* in text but use *%* in tablesand figures.
- Aside from percentages, spell out numbers less than 10: one, two . . . nine. Use numerals fornumbers 10 or larger.
- Only use *i.e.* and *e.g.* in parentheses; in running text, use "that is" or "for example." Notethat i.e. and e.g. are always followed by a comma.
- Do not use contractions.
- If you intend to use an acronym, introduce it at the first use of the term within each section by spelling out the first term and placing the acronym in parentheses immediately after theword upon first use.
- Use only acronyms that are widely known. The following is a list of common acronyms inthe RDRC:
  - Social Security number (SSN)
  - Social Security Administration (SSA)
  - Supplemental Security Income (SSI)
  - Department of Veterans Affairs (VA)
  - Internal Revenue Service (IRS)
  - Program Operations Manual System (POMS)
  - Social Security Disability Insurance Program (SSDI)
  - Supplemental Security Income Program (SSI)

Copyright and Publication Issues
Citations that require copyright permission
- Single text extracts of greater than 400 words or a series of text extracts from onesource that total greater than 800 words.
- Reproductions or adaptations of tables, illustrations, photographs, line drawings, charts,trademarks.

Common Usage
a.m., p.m.

African American (no hyphen)

Hispanic Americans

Asian Americans

Native Americans

city of Madison of state of Wisconsin (government entity lower case C or S)

co-author

co-director

dataset (*not* data set. Data are plural.).

financial capability—ability to manage finances

financial inclusion—access to financial services

financial literacy—knowledge (measured or subjective) about financial topics

healthcare (one word in all uses)

low-income (before a noun)

nonprofit (*not* non-profit)

people with disabilities (*not* the disabled)

policymaker (*not* policy maker)

socioeconomic (*not* socio-economic)

state of Wisconsin (government entity)

University of Wisconsin–Madison (en dash)

well-being (always hyphenated)

US (United States)