

CASE ID# | | | | | | | |

NORC-4562
OMB: 7100-0254
EXP: 12/31/92

1992 Quick Codebook
SURVEY OF CONSUMER FINANCES

National Opinion Research Center
University of Chicago
1155 East 60th Street
Chicago, IL 60637-2799

THIS STATEMENT MUST BE READ TO ALL RESPONDENTS

This interview is completely voluntary and confidential. If we should come to any question you do not want to answer, let me know and we will go on to the next question. Feel free to consult any knowledgeable person or use any records and notes at any time during this interview. Your answers will be kept confidential.

IN-PERSON 1
TELEPHONE 2

LENGTH OF
INTERVIEW:

| | | | |
HOURS MINUTES

____:____ AM/PM
TIME STARTED

X100 = ABSENT SPOUSE RECODE

X101 = # PERONS IN HH

INTERVIEWER: TRANSFER ENUMERATION SHEET FROM FACE SHEET TO COL. A AND VERIFY THE LIST.

Before we start the interview. I need to (re-) list the people who live here and obtain some basic information about each one. Let's start with you--how old are you?

INTERVIEWER: COMPLETE COL. A, B AND C FOR EACH PERSON BEFORE ASKING HHL1.

TS

(A) RELATIONSHIP TO RESPONDENT	(B) SEX	(C) AGE	(D) MARITAL STATUS M P SP D W NM	(E) USUALLY LIVES HERE?	(F)	
					FINANC DEPEND	INDEP.
X100 RESPONDENT	X101	X102	X103	1. YES 2. NO	X104	
X107	X108	X109	X110	1. YES 2. NO	X111	(blank if no spouse)
X108	X109	X110	X111	1. YES 2. NO	X112	
X114	X115	X116	X117	1. YES 2. NO	X118	
X120	X121	X122	X123	1. YES 2. NO	X124	
X126	X127	X128	X129	1. YES 2. NO	X130	
X132	X133	X134	X135	1. YES 2. NO	X136	
X202	X203	X204	X205	1. YES 2. NO	X206	
X208	X209	X210	X211	1. YES 2. NO	X212	
X214	X215	X216	X217	1. YES 2. NO	X218	
X220	X221	X222	X223	1. YES 2. NO	X224	
X226	X227	X228	X229	1. YES 2. NO	X230	

HHL1. (ASK OF ALL PERSONS 18 AND OLDER, EXCEPT SPOUSE) (Are you/Is [RELATIONSHIP]) currently married or living with a partner, separated, divorced, widowed, or (have you/has [he/she]) never been married? (RECORD IN COL. D ABOVE.)

HHL2. (ASK FOR ALL PERSONS 18 YEARS AND OLDER, EXCEPT RESPONDENT AND SPOUSE) Does (he/she) usually live here? (RECORD IN COL. E ABOVE.)

HHL3. INTERVIEWER:

IS AT LEAST ONE (1) HU MEMBER 18 YEARS OR OLDER--OTHER THAN R/SPOUSE	
YES (GO TO HHL4) 1
NO (SKIP TO SECTION A) 2

HHL4. (ASK ABOUT ALL ADULTS 18 YEARS AND OLDER, EXCEPT RESPONDENT AND SPOUSE) Does ((RELATIONSHIP) depend on you (and your [husband/wife/partner]) for most of (his/her) support or is (he/she) financially independent for the most part? (RECORD IN COL. F ABOVE.)

INTERVIEWER: RETURN TO COLUMN A AND REPEAT HHL1 TO HHL4 FOR EACH PERSON.

HHL5. I will be asking you about various kinds of household financial matters during this interview. As we go through the interview, when we say your "family living here" we will mean -- (READ RELATIONSHIP OF ALL HU MEMBERS EXCEPT THOSE MARKED "INDEP." IN COL. F.)

SECTION A: ATTITUDES AND FINANCIAL INSTITUTIONS

1. I'd like to start this interview by asking you about your expectations for the future. Over the next five years, do you expect the U.S. economy as a whole to perform better, worse, or about the same as it has over the past five years?

X301

Better 1
 Worse 2
 About the same 3

2. Five years from now, do you think interest rates will be higher, lower, or about the same as today?

X302

Higher 1
 Lower 2
 About the same 3

3. Over the next five years, do you expect your total (family) income to go up more than prices, less than prices, or about the same as prices?

X303

Up more 1
 Up less 2
 About the same 3

4. Over the past five years, did your total (family) income go up more than prices, less than prices, or about the same as prices?

X304

Up more 1
 Up less 2
 About the same 3

- 4.1. At this time, do you have a good idea of what your (family's) income for next year will be?

X7586

Yes 1
 No 25

ALL

5. The next few questions are about the financial institutions that you do business with.

With how many financial institutions do you (and your family living here) currently have accounts or loans, or regularly do personal financial business? Include banks, savings and loans, credit unions, brokerages, loan companies, and so forth, but not institutions where you have only credit cards or business accounts.

INTERVIEWER: (ACCOUNTS USED ONLY FOR BUSINESS SHOULD NOT BE INCLUDED.)

X305

One	(ASK Q.5.1)	1
_ _ <-----	Exact Number Given	(SKIP TO Q.5.2) 2
	Some, exact number unknown	(SKIP TO Q.5.2) 5
	None	(SKIP TO SECTION B) 8-1

5.1. What is the name of this financial institution?

(INTERVIEWER: WRITE THE NAME OF THIS INSTITUTION ON LINE 1 OF INSTITUTIONS CARD. HAND R INSTITUTIONS CARD. READ: This will be referred to as Institution #1 throughout the interview.

SKIP TO Q.5.10

5.2. INTERVIEWER: ASK Q.5.3 - Q.5.8 AND WRITE NAMES OF FINANCIAL INSTITUTIONS ON INSTITUTIONS CARD.

NOTE: ORDER IN WHICH INSTITUTIONS ARE LISTED IS NOT IMPORTANT.

5.3. What is the name of the financial institution where you (and your family living here) do the most business?

5.4. What is the name of the financial institution where you (and your family living here) do the second most business?

5.5. (And the third?)

5.6. (And the fourth?)

5.7. (And the fifth?)

5.8. (And the sixth?)

5.9. Have you included the accounts for all the people in your household? **(HAND R INSTITUTIONS CARD, READ:)** The institutions listed on this card will be referred to as Institution #1, #2, (3/4/5/6) throughout the interview.

5.10. Do you (or your family living here) have a card that allows you to deposit or withdraw money from [this/these] institution(s) using a cash machine?

X306

Yes	1
No	15

INTERVIEWER:

RECORD TOTAL NUMBER OF INSTITUTIONS (FROM 5) IN BOX 5.11 AT TOP OF NEXT PAGE.

5.11 <input type="checkbox"/> # INST.	INSTITUTION #1	INSTITUTION #2	INSTITUTION #3
6. (SHOW CARD 1) (About Institution #[1/2/3/4/5/6]), what kind of institution is this? (Is it a commercial bank, a savings and loan or savings bank, a credit union, a finance or loan company, a brokerage, or what?)	COMM. BANK 11 S&L/SVINGS BNK 12 CREDIT UNION 13 FIN./LOAN CO. 14 BROKERAGE 16 OTHER (SPECIFY): _____-7 <u>X308</u> ✓ DON'T KNOW 98	COMM. BANK 11 S&L/SVINGS BNK 12 CREDIT UNION 13 FIN./LOAN CO. 14 BROKERAGE 16 OTHER (SPECIFY): _____-7 <u>X312</u> ✓ DON'T KNOW 98	COMM. BANK 11 S&L/SVINGS BNK 12 CREDIT UNION 13 FIN./LOAN CO. 14 BROKERAGE 16 OTHER (SPECIFY): _____-7 <u>X316</u> ✓ DON'T KNOW 98
7. How (do you/does your family) mainly do business with this institution (--by Cash Machine, in person, by mail, by phone, or some other way)?	By cash machine 01 In person 02 By mail <u>X309</u> 03 By phone 04 Don't do reg. business 06 Other (SPECIFY) _____-07	By cash machine 01 In person 02 By mail <u>X313</u> 03 By phone 04 Don't do reg. business 06 Other (SPECIFY) _____-07	By cash machine 01 In person 02 By mail <u>X317</u> 03 By phone 04 Don't do reg. business 06 Other (SPECIFY) _____-07
8. Roughly, how many miles is the office or cash machine of this institution from the home or workplace of the person who uses it most often? (ACCEPT RANGE.) (IF R ASKS: WE WANT THE CLOSER OF THE DISTANCE FROM HOME OR WORKPLACE.)	<u>X310</u> MILES ONE MILE OR LESS ... 001 FOREIGN LOCATION .. 992 LOCATED AT WORK .. 993 OVER 50 MILES 994 ⁵¹ LOCAL PHONE OR POST BOX 995 ⁻⁷ DON'T KNOW 998	<u>X314</u> MILES ONE MILE OR LESS ... 001 FOREIGN LOCATION .. 992 LOCATED AT WORK .. 993 OVER 50 MILES 994 ⁵¹ LOCAL PHONE OR POST BOX 995 ⁻⁷ DON'T KNOW 998	<u>X318</u> MILES ONE MILE OR LESS ... 001 FOREIGN LOCATION .. 992 LOCATED AT WORK .. 993 OVER 50 MILES 994 ⁵¹ LOCAL PHONE OR POST BOX 995 ⁻⁷ DON'T KNOW 998
9. <u>INTERVIEWER</u> : IS THERE ANOTHER FINANCIAL INSTITUTION?	Yes ... (REASK Q6-9) ... 1 No (SKIP TO QUESTION 10) .. 2	Yes ... (REASK Q6-9) ... 1 No (SKIP TO QUESTION 10) .. 2	Yes ... (REASK Q6-9) ... 1 No (SKIP TO QUESTION 10) .. 2

INSTITUTION #4	INSTITUTION #5	INSTITUTION #6
COMM. BANK 11	COMM. BANK 11	COMM. BANK 11
S&L/SVINGS BNK 12	S&L/SVINGS BNK 12	S&L/SVINGS BNK 12
CREDIT UNION 13	CREDIT UNION 13	CREDIT UNION 13
FIN./LOAN CO. 14	FIN./LOAN CO. 14	FIN./LOAN CO. 14
BROKERAGE 16	BROKERAGE 16	BROKERAGE 16
OTHER (SPECIFY): <u> -7</u>	OTHER (SPECIFY): <u> -7</u>	OTHER (SPECIFY): <u> -7</u>
<u> X320 </u> ✓	<u> X324 </u> ✓	<u> X328 </u> ✓
DON'T KNOW 98	DON'T KNOW 98	DON'T KNOW 98
By Cash Machine 01	By Cash Machine 01	By Cash Machine 01
In person 02	In person 02	In person 02
By mail <u> X321 </u> 03	By mail <u> X325 </u> 03	By mail <u> X329 </u> 03
By phone 04	By phone 04	By phone 04
Don't do reg. business 06	Don't do reg. business 06	Don't do reg. business 06
Other (SPECIFY) <u> -07</u>	Other (SPECIFY) <u> -07</u>	Other (SPECIFY) <u> -07</u>
<u> X322 </u> MILES	<u> X326 </u> MILES	<u> X330 </u> MILES
ONE MILE OR LESS 001	ONE MILE OR LESS 001	ONE MILE OR LESS 001
FOREIGN LOCATION 992	FOREIGN LOCATION 992	FOREIGN LOCATION 992
LOCATED AT WORK 993	LOCATED AT WORK 993	LOCATED AT WORK 993
OVER 50 MILES <u> 51 </u> 994	OVER 50 MILES <u> 51 </u> 994	OVER 50 MILES <u> 51 </u> 994
LOCAL PHONE OR POST BOX <u> -7</u> 995	LOCAL PHONE OR POST BOX <u> -7</u> 995	LOCAL PHONE OR POST BOX <u> -7</u> 995
DON'T KNOW 998	DON'T KNOW 998	DON'T KNOW 998
Yes (REASK Q6-9) 1	Yes (REASK Q6-9) 1	SKIP TO NEXT PAGE, QUESTION 10
No (SKIP TO QUESTION 10) 2	No (SKIP TO QUESTION 10) 2	

10. I will ask you more about the accounts and loans you have at (this/these) institution(s) later in the interview.

GO TO SECTION B

SECTION B: ATTITUDES TOWARD CREDIT/CREDIT CARDS

1. Now I would like to ask you some questions about how you feel about credit. In general, do you think it is a good idea or a bad idea for people to buy things on the installment plan?

X401

Good idea 1
 GOOD IN SOME WAYS, BAD IN OTHERS 23
 Bad idea 75
 DON'T KNOW 8

2. People have many different reasons for borrowing money which they pay back over a period of time. For each of the reasons I read, please tell me whether you feel it is all right for someone like yourself to borrow money...

		Yes	No	DK
X402	2.1. first, to cover the expenses of a vacation trip?	1	25	8
X403	2.2. next, to cover living expenses when income is cut?	1	25	8
X404	2.3. (next,) to finance the purchase of a fur coat or jewelry?	1	25	8
X405	2.4. (next,) to finance the purchase of a car?	1	25	8
X406	2.5. finally, to finance educational expenses?	1	25	8

3. In the past five years, has a particular lender or creditor turned down any request you [or your (husband/wife/partner)] made for credit, or not given you as much credit as you applied for? (PROBE: Turned down, or not as much credit?)

X407

Yes, turned down (GO TO Q.3.1) 1
 Yes, not as much credit (GO TO Q.3.1) 23
 No (SKIP TO NEXT PAGE, Q.3.4) .. 75

3.1. Were you later able to obtain the full amount you (or your husband/wife/partner) requested by reapplying to the same institution or by applying elsewhere?

X408

Yes 1
 No 25
 Did Not Reapply 3

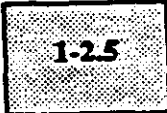
3.2. On the most recent occasion, what reasons were you (or your husband/wife/partner) given for being turned down for credit or unable to get as much credit as you applied for?

X7585

3.3 What type of credit did you apply for?

X7584

Mortgage 01
 Car loan 02
 Other installment loan 03
 Credit Card 04
 Other (SPECIFY) 05-7



X409 3.4. Was there any time in the past five years that you (or your husband/wife/partner) thought of applying for credit at a particular place, but changed your mind because you thought you might be turned down?

Yes (GO TO Q.3.5) 1
 No (SKIP TO Q.4) 25

X7583 3.5. On the most recent occasion, why did you (or your husband/wife/partner) think you might be turned down?

4. Do you (or anyone in your family living here) have any debit cards? (A debit card is a card that you can present when you buy things that automatically deducts the amount of the purchase from the money in an account that you have.)

X7582 Yes (GO TO Q.4.1) 1
 No (SKIP TO Q.5) 25

4.1. How many such cards do you (and your family living here) have? (Please do not include duplicate cards for the same account)

X7581

4.2. Please look at the Institutions Card. (Is this/Are these) card(s) with any of the institutions on the Institutions Card, or from someplace else? (CODE ALL THAT APPLY.) [IF INSTITUTIONS CARD: Which institution(s)?] [IF "SOMEPLACE ELSE": What type(s) of institution(s)?]

X7580 INST. #1 01
 X7579 INST. #2 02
 INST. #3 03
 INST. #4 04
 INST. #5 05
 INST. #6 06
 COMM BANK 11
 S & L/SAVINGS BANK 12
 CREDIT UNION 13
 FIN./LOAN CO 14
 BROKERAGE 16
 OTHER (SPECIFY): _____ 7-7

5. Now I have some questions about credit cards and charge cards. Do you (or anyone in your family living here) have any credit cards or charge cards? (Please do not include debit cards.)

X410 Yes (GO TO Q.6) 1
 No (SKIP TO Q.13) 25

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EXAMPLES ----->

Now I would like to ask you a few questions about your credit cards. (SHOW CARD 2 AND ASK Q.6.)

6. How many different (EXAMPLES) cards do you (and your family living here) have? (READ ONCE: Please do not count duplicate cards for the same account or any business or company accounts.)

7. On your last bill, roughly how much were the new charges made to (this/all these) account(s)? (ACCEPT RANGE)

8. After the last payment(s) (was/were) made on (this/these) account(s), roughly what was the balance still owed on (this/all these) account(s)?

9. What is the maximum amount you could borrow on (this/all of these) account(s); that is, what is your total credit limit?

9.1. When you chose (this/these) card(s), how important was the interest rate that is charged on the balances -- very important, somewhat important, or not important?

10. Please look at the Institutions Card. (Is this/Are these) card(s) with any (of the) institutions on the Institutions Card, or from someplace else? (CODE ALL THAT APPLY.) [IF INSTITUTIONS CARD: Which institution(s)?] [IF "SOMEPLACE ELSE": What type(s) of institution(s)?]

COLUMN A	COLUMN B
Visa, Mastercard, Discover, Optima	Sears, K-Mart, furniture, clothing and other stores
NONE X411 -1 (SKIP TO COL. B) → [] # ACCTS. SOME, DK HOW MANY .. 5	NONE X419 -1 (SKIP TO COL. C) → [] # ACCTS. SOME, DK HOW MANY .. 5
\$ [] [] [] [] [] NONE X412 -1 00000	\$ [] [] [] [] [] NONE .. X420 -1 00000
\$ [] [] [] [] [] NONE ... X413 -1 00000	\$ [] [] [] [] [] NONE .. X421 -1 00000
X414 \$ [] [] [] [] [] DON'T KNOW 99998	GO BACK TO Q6, COL. C
Very Important 1 Somewhat Important 2 Not Important 3 X7578	
INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM BANK 11 SEARS (DISCOVER) 50 AM. EXP. (OPTIMA) 51 OTHER (SPECIFY): - 07 X415-X418	X7500

GO BACK TO Q.6, COL. B

COLUMN C	COLUMN D	COLUMN E
Gasoline Cards such as Shell, Exxon, BP, Texaco, Amoco	American Express, Diners Club, Carte Blanche	Airline, Car Rental, or other
NONE X422 00 ⁻¹ (SKIP TO COL. D) →	NONE X425 00 ⁻¹ (SKIP TO COL. E) →	NONE X428 00 ⁻¹ (SKIP TO Q.11)
<input type="checkbox"/> <input type="checkbox"/> # ACCTS. SOME, DK HOW MANY5 ⁹⁶	<input type="checkbox"/> <input type="checkbox"/> # ACCTS. SOME, DK HOW MANY5 ⁹⁶	<input type="checkbox"/> <input type="checkbox"/> # ACCTS. SOME, DK HOW MANY5 ⁹⁶
\$ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> NONE X423 00000 ⁻¹	\$ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> NONE X426 00000 ⁻¹	\$ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> NONE X429 00000 ⁻¹
\$ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> NONE X424 00000 ⁻¹	\$ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> NONE X427 00000 ⁻¹	\$ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> NONE X430 00000 ⁻¹
GO BACK TO Q.6, COL. D	GO BACK TO Q.6, COL. E	GO TO Q.11

11. INTERVIEWER:

X431

SEE Q.6, COLUMNS A AND B

DOES R HAVE ANY CARDS IN COLUMN A OR B?

YES (GO TO Q.12) 1

NO (SKIP TO Q.13) 2

12. Thinking only about Visa, Mastercard, Discover, Optima and store cards, do you almost always, sometimes, or hardly ever pay off the total balance owed on the account each month?

X432

Almost always 1

Sometimes 23

Hardly ever 25

13. (Other than the store accounts where you have credit cards), do you have any charge accounts at stores where you owed money after your last payment?

X7577

Yes (GO TO Q.14) 1

No (SKIP TO SECTION D) 25

X7576

14 How many such accounts do you have where you owe money?

X7575

15. After the last payment(s) (was/were) made on (this/these) account(s), what was the balance still owed on (this/all these) account(s)?

\$

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SECTION D: HOUSING

1. INTERVIEWER

X501

OBSERVATION:

WHERE DOES R LIVE?

R LIVES ON A RANCH OR FARM .. (GO TO Q.2) 1

R LIVES IN A MOBILE HOME (SKIP TO Q.11) 2

ALL OTHERS (SKIP TO Q.16) 3

2. Now I have some questions about this property. About how many acres is this (farm/ranch)?

X502

____|____|____|____| ACRES

DON'T KNOW 999998

3. Do you (or anyone in your family living here) operate a farming or ranching business on this property? (IF R CLAIMS THE FARM ON HIS INCOME TAX, THEN THE FARM IS A BUSINESS FOR OUR PURPOSES.)

X503

Yes (SKIP TO Q.4) 1

No (GO TO Q.3.1) 25

3.1. Do you (or anyone in your family living here) rent out any part of this property to others?

X504

Yes (GO TO Q.3.2) 1

No (SKIP TO Q.16) 25

3.2. How much rent do you collect each month?

X505

\$|____|____|____|____|

NONE 00000 -1

DON'T KNOW 99998

(SKIP TO Q.16)

X506

Week 01 2

Month 02 4

Quarter 03 5

Year 04 6

Other (SPECIFY) 05 7

(SKIP TO Q.16)

4. What part of this property is used for the farming or ranching business?

X507

____|____|____|____| %
PERCENT

OR ____|____|____|____|
ACRES

Very little 996 -1

Almost all 995 9995

X7574

5. What is the legal ownership status of this (farm/ranch). Do you (or your family living here) own this (farm/ranch), do you own part of it, do you rent it, is it all owned by a business, or what?

X508

Owns all (GO TO Q.5.1) 01
 Owns any part (SKIP TO Q.6) 02
 Sharecropper (SKIP TO Q.5.5) 05 5
 Rents (SKIP TO Q.17) 04 3
 Owned by a business ... (GO TO Q.5.4) 05 4
 Other (SPECIFY) _____ 06 -7
 (GO TO Q.5.5)

R OWNS ALL OF FARM/RANCH

5.1. Does the (farming/ranching) business pay any rent for the use of the property?

X509

Yes (GO TO Q.5.2) 1
 No (SKIP TO Q.5.3) 2 5

5.2. How much rent do you (or your family living here) collect each month?

X510

\$1 _____

DON'T KNOW 99998

X511

Week 01 2
 Month 02 4
 Quarter 03 5
 Year 04 6
 Other (SPECIFY) _____ 05 -7

5.3. Could you tell me the current value of all the land and buildings - that is, what would it bring if it were sold today? Do not include any farm animals, implements or crops.

X513

\$1 _____

DON'T KNOW 99999998

SKIP TO Q.20

FARM/RANCH OWNED BY A BUSINESS

5.4. Do you (or your family living here) pay the business any rent for this property?

X514

Yes (SKIP TO Q.17) 1
 No (GO TO Q.5.5) 2 5

5.5. In what month and year did you move into this (farm/ranch)?

X515

____ MONTH YEAR

X516

(SKIP TO Q.68, PAGE D-31)

R OWNS PART OF FARM/RANCH

6. Does the (farming/ranching) business pay you (or your family living here) any rent for the use of the property?

X517

Yes (GO TO Q.6.1) 1
 No (SKIP TO Q.7) 2 5

6.1. How much rent do you (or your family living here) collect each month?

X518

\$|_|_|,|_|_|_|_|

DON'T KNOW 99998

Week 01 2
 Month 02 4
 Quarter 03 5
 Year 04 6
 Other (SPECIFY) 05 -7

X519

7. Do you (or anyone in your family living here) pay any rent for this property?

X520

Yes (GO TO Q.7.1) 1
 No (SKIP TO Q.8) 2 5

7.1. How much rent do you (or your family living here) pay each month?

X521

\$|_|_|,|_|_|_|_|

NONE 00000 -1
 DON'T KNOW 99998

X522

Week 01 2
 Month 02 4
 Quarter 03 5
 Year 04 6
 Other (SPECIFY) 05 -7

8. I will ask you more about the business operation later. Now I'd like to ask about the part of the property that you (and your family living here) personally own. About what percent of the total property is that?

X523

|_|_|_|_|,|_|_|_|_|% OR |_|_|_|_|,|_|_|_|_|
 PERCENT ACRES

X7573

9. QUESTION DELETED.

10. Could you tell me the current value of the entire part of the land and building you own? I mean, what would it bring if it were sold today? Do not include any farm animals, implements or crops.

X526

\$|_|_|_|_|,|_|_|_|_|

DON'T KNOW 9999998
 SKIP TO Q.20

MOBILE HOME

11. Now I have some questions about your home. Do you (or your family living here) own both this mobile home and site or lot, do you own only the mobile home, do you own only the site, do you rent both the home and site, or what?

X601

- Own both home and site . (SKIP TO Q.14) 1
- Own only site (GO TO Q.11.1) 2
- Own only home (SKIP TO Q.12) 3
- Rent both (SKIP TO Q.13) 4
- Neither own nor rent (SKIP TO Q.11.5) 5 -7

11.1. About how much rent do you pay on this home each month?

X602

\$|_|_|,|_|_|_|_|

- NONE 0000 -1
- DON'T KNOW 9998

X603

- Week 01 2
- Month 02 4
- Quarter 03 5
- Year 04 6
- Other (SPECIFY) _____ 05 -7

11.2. Could you tell me the current value of the site? I mean, about what would it bring if it were sold today?

X604

\$|_|_|_|_|,|_|_|_|_|

11.3. In what month and year did you purchase the site?

(INTERVIEWER: IF GIFT/INHERITANCE, ASK WHEN RECEIVED.)
CIRCLE 1 IF GIFT/INHERITANCE 1

57 X608

X605

|_|_| |_|_| X606
MONTH YEAR

11.4. How much did this site cost when you originally acquired it?

(INTERVIEWER: IF GIFT/INHERITANCE, ASK VALUE WHEN RECEIVED.)

X607

\$|_|_|_|_|,|_|_|_|_|
SKIP TO Q.22

11.5. How is that?

X609

11.6. In what month and year did you move into this mobile home?

X610

|_|_| |_|_|
MONTH YEAR

X611

SKIP TO Q.68, PAGE D-31

R OWNS ONLY MOBILE HOME

12. About how much rent do you pay on this site each month?

X612

\$1,000

NONE 0000 -1
 DON'T KNOW 9998

X613

Week 04 2
 Month 02 4
 Quarter 05 5
 Year 04 6
 Other (SPECIFY) 05 -7

12.1. Could you tell me the current value of this mobile home? I mean, about what would it bring if it were sold today?

X614

\$1,000

12.2. In what month and year did you purchase this mobile home?

(INTERVIEWER: IF GIFT/INHERITANCE, ASK WHEN RECEIVED.)

CIRCLE 1 IF GIFT/INHERITANCE

X615

01 01
 MONTH YEAR

X616

5
 X618

12.3. How much did this mobile home cost when you originally acquired it?

(INTERVIEWER: IF GIFT/INHERITANCE, ASK VALUE WHEN RECEIVED.)

X617

\$1,000

SKIP TO Q.22, PAGE D-21

R RENTS MOBILE HOME AND SITE

13. About how much rent do you pay on this home and site each month?

X619

\$1,000

NONE 0000 -1
 DON'T KNOW 9998

X620

Week 04 2
 Month 02 4
 Quarter 05 5
 Year 04 6
 Other (SPECIFY) 05 -7

13.1. In what month and year did you move into this mobile home?

X621

01 01
 MONTH YEAR

X622

SKIP TO Q.68, PAGE D-31

R OWNS BOTH MOBILE HOME AND SITE

14. Could you tell me the current value of this home and site? I mean, about what would they bring if they were sold today?

X623

\$1 _____

15. Were the site and mobile home purchased separately?

X624

Yes (GO TO Q.15.1) 1
No (SKIP TO Q.15.5) 2 5

15.1. In what month and year did you purchase this mobile home?

(INTERVIEWER: IF GIFT/INHERITANCE, ASK WHEN RECEIVED.)

CIRCLE 1 IF GIFT/INHERITANCE

1 5 2 X628

X625

____ | ____ | X626
MONTH YEAR

15.2. How much did the mobile home cost when you originally acquired it?

(INTERVIEWER: IF GIFT/INHERITANCE, ASK VALUE WHEN RECEIVED.)

X627

\$1 _____

15.3. In what month and year did you purchase this site?

(INTERVIEWER: IF GIFT/INHERITANCE, ASK WHEN RECEIVED.)

CIRCLE 1 IF GIFT/INHERITANCE

1 5 2 X632

X629

____ | ____ | X630
MONTH YEAR

15.4. How much did this site cost when you originally acquired it?

(INTERVIEWER: IF GIFT/INHERITANCE, ASK VALUE WHEN RECEIVED.)

X631

\$1 _____

SKIP TO Q.22, PAGE D-31

15.5. In what month and year did you purchase this mobile home and site?

(INTERVIEWER: IF GIFT/INHERITANCE, ASK WHEN RECEIVED.)

CIRCLE 1 IF GIFT/INHERITANCE

1 5 2 X636

X633

____ | ____ | X634
MONTH YEAR

15.6. How much did the mobile home and site cost when you originally acquired it?

(INTERVIEWER: IF GIFT/INHERITANCE, ASK VALUE WHEN RECEIVED.)

X635

\$1 _____

SKIP TO Q.22, PAGE D-21

OTHER HOUSING ARRANGEMENTS

16. Now I have some questions about your home. Do you (and your family living here) own this (house and lot/apartment/farm/ranch), do you pay rent, do you own it as a part of a condo, co-op, townhouse association, or what?

X701

- Owns or is buying; land contract (GO TO Q.16.1) 01
- Pays rent (SKIP TO Q.17) 02
- Condo (GO TO Q.16.1) 03
- Co-op (GO TO Q.16.1) 04
- Townhouse Association (GO TO Q.16.1) 05
- Retirement Lifetime Tenancy .. (GO TO Q.16.1) 06
- Neither owns nor rents (SKIP TO Q.16.4) 07

16.1. Are you required to pay regular fees to an association or property management group in order to live here?

X7572

- Yes (GO TO Q.16.2) 1
- No (SKIP TO Q.16.3) 5

16.2. How much are your fees?

X703

\$1 1 1 1 1 1

X704

- NONE 00000 -1
- DON'T KNOW 99998
- Week 01 2
- Month 02 4
- Quarter 03 5
- Year 04 6
- Other (SPECIFY) 05 -7

16.3. INTERVIEWER: OBSERVATION

X702

DOES R LIVE IN MULTIPLE HU STRUCTURE?

- YES (SKIP TO Q.18) 1
- NO (SKIP TO Q.19) 5

16.4. How is that?

X705

IF ANYONE IN R'S FAMILY LIVING THERE APPEARS TO OWN ANY PART, CODE "OWNS OR IS BUYING" IN Q.16, FOLLOW SKIPS IN Q.16.1.

16.5. In what month and year did you move into this home?

X706

1 1 1 1
MONTH YEAR
SKIP TO Q.68, PAGE D-31

X707

R PAYS RENT

17. How much rent do you pay a month for this (house/apartment/farm/ranch)?

X708

\$1____|____|____|____|

NONE 00000 -1
 DON'T KNOW 99998

X709

Week 01 2
 Month 02 4
 Quarter 03 5
 Year 04 6
 Other (SPECIFY) 05 -7

17.1. Does that include some or all utilities?

X710

Yes, all 1
 Yes, some 2 3
 No 3 5

17.2. Do you rent it furnished or unfurnished?

X711

Furnished 1
 Partially furnished 2 3
 Unfurnished 3 5

17.3. In what month and year did you move into this (house/apartment/ farm/ranch)?

X712

____|____|____|____|
 MONTH YEAR
 SKIP TO Q.68, PAGE D-31

X713

R LIVES IN MULTIPLE HU STRUCTURE

18. Do you own the entire building or just your unit?

X714

Entire building (GO TO Q.18.1) 1
 Just R's unit (SKIP TO Q.19) 2

18.1. How many housing units are in this building?

X715

____|____|____|____| UNITS
 DON'T KNOW 9998

19. (The following questions about your home refer to your unit only.) What is the current value of this (home and land/apartment/property)? I mean, about what would it bring if it were sold today?

(INTERVIEWER: PROPERTY REFERS TO WHATEVER PART R OWNS OF THEIR HOUSE AND LOT, APARTMENT, BUILDING, FARM OR RANCH.)

X716

\$1____|____|____|____|____|____|

20. In what month and year did you first purchase any part of this property?
 (INTERVIEWER: IF GIFT/INHERITANCE, ASK WHEN RECEIVED.)
 CIRCLE 1 IF GIFT/INHERITANCE 1 5 / X718

X719 X720
 MONTH YEAR

21. How much did it cost when you originally acquired it?
 (INTERVIEWER: IF GIFT/INHERITANCE, ASK VALUE WHEN RECEIVED.)

X717 \$

22. What are the real estate taxes per year on this (home and land/ apartment/property)?

X721 \$

NONE 0000000 -1
 DON'T KNOW 9999998

X722

Week 04 2
 Month 02 4
 Quarter 03 5
 Year 04 6
 Other (SPECIFY) 05 -7

23. Is there a mortgage or land contract on this (home and land/apartment/ property)? (Do not include home equity loans or lines of credit.)

X723

Yes, mortgage (GO TO Q.24) 1
 Yes, land contract .. (SKIP TO Q.27, COL. A) 2
 No (SKIP TO Q.40.1, PAGE D-26) 5

IF R SAYS BOTH MORTGAGE AND LAND CONTRACT,
 FOLLOW MORTGAGE SEQUENCE.

24. Is the first or main mortgage a federally guaranteed mortgage, such as FHA or VA?

X724

Yes (SKIP TO Q.25) 1
 No (GO TO Q.24.1) 5
 DON'T KNOW ... (GO TO Q.24.1) 8

24.1. Does this mortgage carry any type of private mortgage insurance or PMI against default?
 (IF R ASKS: DO NOT INCLUDE MORTGAGE LIFE INSURANCE.)

X725

Yes 1
 No 5

SKIP TO Q.27, COL. A

25. Is it an FHA mortgage, a VA mortgage, or is it from some other program?

X726

FHA 01
 VA 02
 Other (SPECIFY) 05 -7

26. Why did you choose this type of loan?

X727 _____

27. About the (mortgage/land contract/ second mortgage/other loan), in what month and year did you obtain or last refinance it?

27.1. Was this (mortgage/land contract) assumed from the previous owner?

28. How much did you borrow or refinance?

29. How much is still owed on this loan?

30. How many years or payments did you agree upon when the loan was taken out or refinanced?

31. How much are the payments and how often are they due?

32. Do the payments include property taxes or home owners insurance? (Which?)

X810

COLUMN A	COLUMN B	COLUMN C
1ST MORTGAGE OR LAND CONTRACT	2ND MORTGAGE OR LAND CONTRACT	HOME EQUITY LOAN
X801 X802 MONTH YEAR	X901 X902 MONTH YEAR	X1001 X1002 MONTH YEAR (SKIP TO Q.28)
Yes 1 X803 No 5	Yes 1 X903 No 5	 ↓
X804 \$ _ _ _ _ _ _ _ _ _ _	X904 \$ _ _ _ _ _ _ _ _ _ _	X1004 \$ _ _ _ _ _ _ _ _ _ _
X805 \$ _ _ _ _ _ _ _ _ _ _	X905 \$ _ _ _ _ _ _ _ _ _ _	X1005 \$ _ _ _ _ _ _ _ _ _ _
X806 _ _ _ # YEARS, OR X807 _ _ _ # PAYMENTS (GO TO Q.31) NO SET # (SKIP TO NEXT PAGE, Q.34 - COL. A) ... 28	X906 _ _ _ # YEARS, OR X907 _ _ _ # PAYMENTS (GO TO Q.31) NO SET # (SKIP TO NEXT PAGE, Q.34 - COL. B) ... 28	X1006 _ _ _ # YEARS, OR X1007 _ _ _ # PAYMENTS (GO TO Q.31) NO SET # (SKIP TO NEXT PAGE, Q.34 - COL. C) ... 28
X808 \$ _ _ _ _ _ _ _ _ _ _ NONE -1 000000 DON'T KNOW ... 999998 NO REG PYMNTS -1 999998 X809 Week 2 01 Bi-Weekly 3 02 Month 4 03 Quarter 5 04 Year 6 05 Other (SPECIFY) -7 06 (IF NONE OR NO REG PAY, SKIP TO NEXT PAGE, Q.34, COL. A)	X908 \$ _ _ _ _ _ _ _ _ _ _ NONE -1 000000 DON'T KNOW ... 999998 NO REG PYMNTS -1 999998 X909 Week 2 01 Bi-Weekly 3 02 Month 4 03 Quarter 5 04 Year 6 05 Other (SPECIFY) -7 06 (IF NONE OR NO REG PAY, SKIP TO NEXT PAGE, Q.34, COL. B)	X1008 \$ _ _ _ _ _ _ _ _ _ _ NONE -1 000000 DON'T KNOW ... 999998 NO REG PYMNTS -1 999998 X1009 Week 2 01 Bi-Weekly 3 02 Month 4 03 Quarter 5 04 Year 6 05 Other (SPECIFY) -7 06 (IF NONE OR NO REG PAY, SKIP TO NEXT PAGE, Q.34, COL. C)
Taxes only 1 Insurance only 2 Both 3 Neither 4 DON'T KNOW 8		

GO TO NEXT PAGE, Q.33, COL. A

33. Will the regular payments repay the loan completely, or will there be a balance payable, or "balloon" payment, when the loan is due?

33.1. What will the balance due or balloon payment be?

34. What is the typical payment and how often is it made?

34.1. When do you expect this loan to be repaid?

34.2. Are you paying off this loan ahead of schedule, behind schedule, or are the payments about on schedule?

35. What is the current annual rate of interest being charged on the loan?

COLUMN A	COLUMN B	COLUMN C
1ST MORTGAGE OR LAND CONTRACT	2ND MORTGAGE OR LAND CONTRACT	HOME EQUITY LOAN
Repay completely 1 (SKIP TO Q.34.2) Balloon 2 (GO TO Q.33.1) X811	Repay completely 1 (SKIP TO Q.34.2) Balloon 2 (GO TO Q.33.1) X911	Repay completely 1 (SKIP TO Q.34.2) Balloon 2 (GO TO Q.33.1) X1011
X812 \$1,111,111 SKIP TO Q.34.2	X912 \$1,111,111 SKIP TO Q.34.2	X1012 \$1,111,111 SKIP TO Q.34.2
X813 \$1,111,111 NONE -1 00000 NO TYPICAL PMNTS -1 99996 DON'T KNOW 99998 X814 Week 2 01 Bi-Weekly 3 02 Month 4 05 Quarter 5 04 Year 6 05 Other (SPECIFY) -7 06	X913 \$1,111,111 NONE -1 00000 NO TYPICAL PMNTS -1 99996 DON'T KNOW 99998 X914 Week 2 01 Bi-Weekly 3 02 Month 4 05 Quarter 5 04 Year 6 05 Other (SPECIFY) -7 06	X1013 \$1,111,111 NONE -1 00000 NO TYPICAL PMNTS -1 99996 DON'T KNOW 99998 X1014 Week 2 01 Bi-Weekly 3 02 Month 4 05 Quarter 5 04 Year 6 05 Other (SPECIFY) -7 06
X815 YEAR DON'T KNOW 9998 SKIP TO Q.35	X915 YEAR DON'T KNOW 9998 SKIP TO Q.35	X1015 YEAR DON'T KNOW 9998 SKIP TO Q.35
On schedule 1 Ahead of schedule 2 Behind schedule 3 X7571	On schedule 1 Ahead of schedule 2 Behind schedule 3 X7570	On schedule 1 Ahead of schedule 2 Behind schedule 3 X7569
X816 %	X916 %	X1016 %

NEXT PAGE, Q.36, COL. A

NEXT PAGE, Q.36, COL. B

NEXT PAGE, Q.36, COL. C

36. Please look at the Institutions Card. Is the loan with any of the institutions on the Institutions Card, or from someplace else? (IF INSTITUTIONS CARD: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?)

(INTERVIEWER: CHECK INSTITUTION CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED AT THIS POINT.)

	COLUMN A	COLUMN B	COLUMN C
	1ST MORTGAGE OR LAND CONTRACT	2ND MORTGAGE OR LAND CONTRACT	HOME EQUITY LOAN
	INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SVNGS BNK 12 FIN./LOAN CO. 14 INSURANCE CO. 17 MORTGAGE CO. 18 CONTRACTOR/ DEVELOPER 19 PRIOR OWNER 20 OTHER (SPECIFY): ___ 07 <u>X817</u>	INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SVNGS BNK 12 FIN./LOAN CO. 14 INSURANCE CO. 17 MORTGAGE CO. 18 CONTRACTOR/ DEVELOPER 19 PRIOR OWNER 20 OTHER (SPECIFY): ___ 07 <u>X917</u>	INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SVNGS BNK 12 FIN./LOAN CO. 14 INSURANCE CO. 17 MORTGAGE CO. 18 CONTRACTOR/ DEVELOPER 19 PRIOR OWNER 20 OTHER (SPECIFY): ___ 07 <u>X1017</u>
36.1. Is this the same institution as the one from which you originally took out this loan?	Yes 1 <u>X7568</u> No 2 (SKIP TO Q.38)	(SKIP TO Q.37)	(SKIP TO Q.37)
37. Was the money from this loan used for the purchase of this home or for some other purpose? (What other purpose?)	 ↓	Purchase 01 Other (SPECIFY): ___ 07 <u>X918</u> (SKIP TO Q.39)	Purchase 01 Other (SPECIFY): ___ 07 <u>X1018</u> (SKIP TO Q.39)
38. (SHOW CARD 3) What is the most important reason you chose this lender? (Was it because they were recommended to you, because they had low interest rates, because of the location of their offices, because you had done other business with them, because it was easier to qualify for the loan, or for some other reason?)	Recommended 01 Low interest 02 Location 03 Other business 04 Easy to qualify 05 Other (SPECIFY): ___ 07 <u>X819</u>	 ↓	 ↓
39. Is this an adjustable rate (mortgage/loan); that is, does it have an interest rate that can rise or fall from time to time?	Yes 1 (GO TO Q.39.1, COL. A) <u>X820</u> No 2 (SKIP TO Q.40, COL. A)	Yes 1 (SKIP TO Q.40.1) <u>X920</u> No 2 (SKIP TO Q.40.1)	Yes 1 (SKIP TO Q.41) <u>X1020</u> No 2 (SKIP TO Q.41)

X821

39.1. Does the change in your interest rate depend on some other interest rate?

Yes (GO TO Q.39.2) 1
No (SKIP TO Q.39.3) 7
DON'T KNOW . . (SKIP TO Q.39.3) . . 8

X822

39.2. On what other rate does it depend?

X823

39.3. How often can your interest rate change in a given year?

____ # Times

Month ~~02~~ 4
Quarter ~~03~~ 5
Year ~~04~~ 6
Other (SPECIFY) _____ ~~05~~ 7
DON'T KNOW 98

X824

X825

39.4. When the interest rate on your mortgage changes, does the size of your monthly payments also change?

Yes 1
No 7
DON'T KNOW 8

X826

39.5. What is the most the rate can rise at any one time?
(POINTS = PERCENTAGE POINTS)

____|____|____|____| %/POINTS

NO LIMIT 9995 -2

X828

39.6. What was the interest rate on this mortgage when you first got it?

____|____|____|____| %/POINTS

NO LIMIT 9995 -2

X827

39.7. What is the highest the rate can go over the life of the loan?

____|____|____|____| %/POINTS

DON'T KNOW 9998

X829

39.8. Is this a convertible mortgage; that is do you have an option to convert it to a mortgage with a fixed interest rate?

Yes 1
No 7
DON'T KNOW 8

X830

40. Do you have a second mortgage or a land contract on this property? (Please do not include any home equity lines of credit.)

Yes, 2nd mtg . 1 GO BACK
→ TO Q.27,
Yes, lnd con . . 2 COL. B
No (GO TO Q.40.1) 7

INTERVIEWER: A HOME EQUITY LINE OF CREDIT IS AN AGREEMENT WHERE THE R CAN BORROW AT ANY TIME USING THE HOUSE AS COLLATERAL, UP TO SOME LIMIT.

A HOME EQUITY LOAN IS A FIXED LENGTH, FIXED MONTHLY PAYMENT LOAN.

40.1 Do you have any other loans that use this property as collateral? (Please do not include any home equity lines of credit.)

X931

Yes (GO BACK TO Q.27, COL. C) 1
 No 5

41. Do you (and your family living here) owe money on any (other) loans used for the purchase of this property, such as loans from relatives or the seller? (Please do not include any home equity lines of credit.)

X1032

Yes 1
 No (SKIP TO Q.52) 5

42. In what month and year was this loan taken out?

X1033

____ | ____ |
 MONTH YEAR

X1034

DON'T KNOW 9898

43. How much was borrowed, not including finance charges?

X1035

\$ | ____ | ____ | ____ | ____ | ____ |

DON'T KNOW 9999998

44. Is this a regular installment loan where you pay a fixed dollar amount each month for a fixed number of months until the loan is repaid, or some other kind?

X1036

Regular installment (GO TO Q.45) 1
 Other kind (SKIP TO Q.47) 2
 DON'T KNOW (SKIP TO Q.47) 8

45. How many monthly payments or years were agreed upon when the loan was received?

X1037

____ | ____ | # PAYMENTS OR ____ | ____ | # YEARS
 (GO TO Q.46) (GO TO Q.46)

X1038

NO SET # (SKIP TO Q.47) 998 - 1
 DON'T KNOW (SKIP TO Q.47) 998

46. How much are the monthly payments?

X1039

\$ | ____ | ____ | ____ | ____ |

NONE (GO TO Q.47) 00000 - 1
 DON'T KNOW (GO TO Q.47) 99998
 NO REGULAR PYMTS . (GO TO Q.47) 99998 - 1

X7567

Week (SKIP TO Q.49.1) 01 2
 Month (SKIP TO Q.49.1) 02 4
 Quarter (SKIP TO Q.49.1) 03 5
 Year (SKIP TO Q.49.1) 04 6
 Other (SPECIFY) 05 - 7
 (SKIP TO Q.49.1)

47. What is the typical payment and how often is it made?

X1040

\$1 | | | | | | | |

- None 000000 -1
- No typical payments 990000 -1
- DON'T KNOW 999998
- Week 01 2
- Month 02 4
- Quarter 03 5
- Year 04 6
- Other (SPECIFY) 05 -7

X1041

48. In what month and year do you expect this loan to be repaid?

X1042

| | | | | |
MONTH YEAR

X1043

49. How much is still owed on this loan?

X1044

\$ | | | | | | | |

DON'T KNOW 9999998

Computed where not
directly asked

(SKIP TO Q.50)

49.1. Are you paying off this loan ahead of schedule, behind schedule, or are the payments about on schedule?

X7566

- On schedule 1
- Ahead of schedule 2
- Behind schedule 3

50. What is the current annual rate of interest being charged on this loan?

X1045

| | | | | | %

51. Please look at the Institutions Card. Is the loan with any of the institutions on the Institutions Card, or from someplace else?
(IF INSTITUTIONS CARD: Which institution?)

(IF SOMEPLACE ELSE: What type of institution is that?)

(INTERVIEWER: CHECK INSTITUTIONS CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED AT THIS POINT.)

X1046

- INST. #1 01
- INST. #2 02
- INST. #3 03
- INST. #4 04
- INST. #5 05
- INST. #6 06
- COMM'L BANK 11
- S&L/SVGS BANK 12
- CREDIT UNION 13
- FIN./LOAN CO. 14
- OTHER (SPECIFY)

NON-HOMEOWNERS INCLUDED IN D52, D53⁻⁰⁷

52. Do you (or anyone in your family living here) have a home equity line of credit or any other lines of credit, not counting credit cards or business lines of credit? Please include such lines of credit even if you are not currently drawing against them. (IF R ASKS: A LINE OF CREDIT IS A FORMAL AGREEMENT WITH A LENDER THAT ALLOWS R TO BORROW UP TO AN AGREED UPON LIMIT AND PAY IT OFF AS R DESIRES. A HOME EQUITY LINE OF CREDIT IS A LINE OF CREDIT SECURED BY THE EQUITY IN R'S HOME.)

X1101

- Yes 1
- No (SKIP TO Q.54) 5

53. How many lines of credit do you (and your family living here) have?

X1102

| | |
LINES OF CREDIT

	LINE OF CREDIT #1	LINE OF CREDIT #2	LINE OF CREDIT #3
53.1. Is (this/the largest/the next) line of credit secured by the equity in your home?	Yes 1 No X1103 25	Yes 1 No X1114 25	Yes 1 No X1125 25
53.2. What is the maximum amount you could borrow on this line of credit?	X1104 \$1 _____	X1115 \$1 _____	X1126 \$1 _____
53.3. Are you currently borrowing any money against this line of credit?	Yes . 1 (GO TO Q.53.4) No . 52 (SKIP TO Q.53.8, LOC#1) X1105	Yes . 1 (GO TO Q.53.4) No . 52 (SKIP TO Q.53.8, LOC#2) X1116	Yes . 1 (GO TO Q.53.4) No . 52 (SKIP TO Q.53.8, LOC#3) X1127
53.4. What was the money used for? (What was its major use?)	X1106	X1117	X1128
53.5. How much is currently owed?	X1108 \$1 _____	X1119 \$1 _____	X1130 \$1 _____
53.6. What is the typical payment and how often is it made?	\$1 X1109 NONE 00000 NO TYPICAL PAYMENTS 99996 DON'T KNOW 99998 Week X1110 2 01 Month 4. 02 Quarter 5. 03 Year 6. 04 Other (SPECIFY) -7 05	\$1 X1120 NONE 00000 NO TYPICAL PAYMENTS 99996 DON'T KNOW 99998 Week X1121 2 01 Month 4. 02 Quarter 5. 03 Year 6. 04 Other (SPECIFY) -7 05	\$1 X1131 NONE 00000 NO TYPICAL PAYMENTS 99996 DON'T KNOW 99998 Week X1132 2 01 Month 4. 02 Quarter 5. 03 Year 6. 04 Other (SPECIFY) -7 05
53.7. What is the current annual rate of interest being charged on this loan?	X1111 _____ %	X1122 _____ %	X1133 _____ %
53.8. (Please look at the Institutions Card.) Is this line of credit with any of the institutions on the Institutions Card, or from someplace else? (IF INSTITUTIONS CARD: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?) (INTERVIEWER: CHECK INSTITUTIONS CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED AT THIS POINT.)	INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SAV BANK 12 CREDIT UNION 13 FIN/LOAN CO 14 BROKERAGE 16 OTHER (SPECIFY): - 07 X1112	INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SAV BANK 12 CREDIT UNION 13 FIN/LOAN CO 14 BROKERAGE 16 OTHER (SPECIFY): - 07 X1123	INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SAV BANK 12 CREDIT UNION 13 FIN/LOAN CO 14 BROKERAGE 16 OTHER (SPECIFY): - 07 X1134
53.9. INTERVIEWER: IS THERE ANOTHER LINE OF CREDIT?	YES.(REASK Q53.1-53.9) 1 NO... (GO TO Q.54) .. 2	YES.(REASK Q53.1-53.9) 1 NO... (GO TO Q.54) .. 2	YES.(GO TO Q.53.10) ... 1 NO... (GO TO Q.54) 2

53.10. What is the total amount that you (and your family living here) currently owe on all other remaining lines of credit?
 X1136 \$ | | | | | | | | | |

54. Have you (and your family living here) ever made any major additions or done extensive remodeling to this property?
 X1201 Yes 1
 No (SKIP TO Q.66, PAGE D-31) 7 5

54.1. Roughly what was the total cost of all such major additions or remodeling?
 X1202 \$ | | | | | | | | | |
 DON'T KNOW 9999998

54.2. Other than what I have already recorded, do you (or your family living here) owe any money on loans taken out for these projects?
 X1203 Yes 1
 No (SKIP TO Q.66, PAGE D-31) 7 5

55. In what month and year was the most recent such loan taken out?
 X1204 | | | | | | | | | | X1205
 MONTH YEAR

56. How much was borrowed, not including finance charges?
 X1206 \$ | | | | | | | | | |
 DON'T KNOW 9999998

57. Is this a regular installment loan where you pay a fixed dollar amount each month for a fixed number of months until the loan is repaid, or some other kind?
 X1207 Regular installment (GO TO Q.58) 1
 Other kind (SKIP TO Q.60) 2
 DON'T KNOW (SKIP TO Q.60) 8

58. How many monthly payments or years were agreed upon when the loan was received?
 X1208 | | | | | # PAYMENTS OR | | | | | # YEARS X1209
 (GO TO Q.59)
 NO SET # (SKIP TO Q.60) 998 -1
 DON'T KNOW (SKIP TO Q.60) 998

59. How much are the monthly payments?
 X1210 \$ | | | | | | | | | |
 NONE (GO TO Q.60) 00000 -1
 NO REGULAR
 PAYMENTS (GO TO Q.60) 99998 -1
 DON'T KNOW (GO TO Q.60) 99998

X7565
 Week (SKIP TO Q.62.1) 01 2
 Month (SKIP TO Q.62.1) 02 4
 Quarter (SKIP TO Q.62.1) 03 5
 Year (SKIP TO Q.62.1) 04 6
 Other (SPECIFY) 05 -7
 (SKIP TO Q.62.1)

60. What is the typical payment and how often is it made?

X1211

\$1 | | | | | | | | | |

None 000000 -1
 No Typical Payments 999998 -1
 DON'T KNOW 999998

X1212

Week 01 2
 Month 02 4
 Quarter 03 5
 Year 04 5
 Other (SPECIFY) 05 7

61. In what month and year do you expect this loan to be repaid?

X1213

| | | | | |
 MONTH YEAR

X1214

62. How much is still owed on this loan?

X1215

\$1 | | | | | | | | | |
 GO TO Q.63

Computed where not
 directly asked

62.1. Are you paying off this loan ahead of schedule, behind schedule, or are the payments about on schedule?

X7564

On schedule 1
 Ahead of schedule 2
 Behind schedule 3

63. What is the current annual rate of interest being charged on this loan?

X1216

| | | | | | %

64. (Please look at the Institutions Card.) Is the loan with any of the institutions on the Institutions Card, or from someplace else?
 (IF INSTITUTIONS CARD: Which institution?)
 (IF SOMEPLACE ELSE: What type of institution is that?)
 (INTERVIEWER: CHECK INSTITUTIONS CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED AT THIS POINT.)

X1217

INST. #1 01
 INST. #2 02
 INST. #3 03
 INST. #4 04
 INST. #5 05
 INST. #6 06
 COMM'L BANK 11
 S&L/SVGS BANK 12
 CREDIT UNION 13
 FIN./LOAN CO. 14
 OTHER (SPECIFY) _____

07

65. Do you owe money on more than one loan for home additions or improvements to this property?

X1218

Yes 1
 No (SKIP TO Q.66) 5

65.1. Altogether, how much is still owed on all other loans for additions or improvements to this property?

X1219

\$1 | | | | | | | | | |

65.2. Altogether, how much are the monthly payments?

X1220

\$1 | | | | | | | |

DON'T KNOW 999998

Week 01 2
 Month 02 4
 Quarter 03 5
 Year 04 6
 Other (SPECIFY) 05 7

X1221

66. INTERVIEWER:

DOES R LIVE ON RANCH OR FARM?	
YES	(SKIP TO SECTION E) 1
NO	(GO TO Q.67) 2

67. Do you (or anyone in your family here) rent out any portion of this (house or lot/apartment/mobile home/building) to others?

X1223

Yes 1
 No (SKIP TO SECTION E) 2 5

67.1. How much rent do you collect each month?

X1224

\$1 | | | | | | | |

NONE 00000 -1
 DON'T KNOW 99998

X1225

Week 01 2
 Month 02 4
 Quarter 03 5
 Year 04 6
 Other (SPECIFY) 05 7

FOR NON-HOMEOWNERS, INFORMATION MOVED TO D52, D53 (SKIP TO SECTION E)

68. Do you (or anyone in your family living here) have any lines of credit, not counting credit cards or business lines of credit? Please include such lines of credit even if you are not currently drawing against them.

(IF R ASKS: A LINE OF CREDIT IS A FORMAL AGREEMENT WITH A LENDER THAT ALLOWS R TO BORROW UP TO A SPECIFIED LIMIT AND PAY IT OFF AS R DESIRES.)

Yes 1
 No (SKIP TO SECTION E) 2

68.1. How many lines of credit do you (and your family living here) have?

| | | # LINES OF CREDIT (LOC).

ENTER NUMBER OF LINES OF CREDIT AT Q.69, ON TOP OF NEXT PAGE.

69.
 LINES OF CREDIT (LOC)

69.1. What is the maximum amount you could borrow on (this/the largest/the next largest) line of credit?

69.2. Are you currently borrowing any money against this line of credit?

69.3. What was the money used for? (What was its major use?)

69.4. How much is currently owed?

69.5. What is the typical payment and how often is it made?

69.6. What is the current annual rate of interest being charged on this loan?

69.7. (Please look at the Institutions Card.) Is this line of credit with any of the institutions on the Institutions Card, or from someplace else? (IF THE INSTITUTIONS CARD: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?)

(INTERVIEWER: CHECK INSTITUTIONS CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED AT THIS POINT.)

69.8. INTERVIEWER: IS THERE ANOTHER LINE OF CREDIT?

LINE OF CREDIT #1	LINE OF CREDIT #2	LINE OF CREDIT #3
\$ <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u>	\$ <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u>	\$ <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u>
Yes . 1 (GO TO Q.69.3) No . . 2 (SKIP TO Q.69.7, LOC#1)	Yes . 1 (GO TO Q.69.3) No . . 2 (SKIP TO Q.69.7, LOC#2)	Yes . . 1 (GO TO Q.69.3) No . . . 2 (SKIP TO Q.69.7, LOC#3)
_____	_____	_____
\$ <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u>	\$ <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u>	\$ <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u>
\$ <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> NONE 00000 NO TYPICAL PAYMENTS 99996 DON'T KNOW 99998 Week 01 Month 02 Quarter 03 Year 04 Other (SPECIFY) _____ 05	\$ <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> NONE 00000 NO TYPICAL PAYMENTS 99996 DON'T KNOW 99998 Week 01 Month 02 Quarter 03 Year 04 Other (SPECIFY) _____ 05	\$ <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> NONE 00000 NO TYPICAL PAYMENTS 99996 DON'T KNOW 99998 Week 01 Month 02 Quarter 03 Year 04 Other (SPECIFY) _____ 05
<u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> %	<u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> %	<u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> %
INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SAV BANK 12 CREDIT UNION 13 FIN/LOAN CO 14 BROKERAGE 16 OTHER (SPECIFY): _____ 07	INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SAV BANK 12 CREDIT UNION 13 FIN/LOAN CO 14 BROKERAGE 16 OTHER (SPECIFY): _____ 07	INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SAV BANK 12 CREDIT UNION 13 FIN/LOAN CO 14 BROKERAGE 16 OTHER (SPECIFY): _____ 07
YES.(REASK Q69.1-69.8) 1 NO.(GO TO SECT E) . . 2	YES.(REASK Q.69.1-69.8) 1 NO.(GO TO SECT E) . . 2	YES. . (GO TO Q.70) . . . 1 NO. .(GO TO SECT E) . . 2

70. What is the total amount that you (and your family living here) currently owe on all remaining such lines of credit?
 \$

SECTION E: OTHER PROPERTIES, LAND CONTRACTS

1. Have you (or anyone in your family living here) ever sold any real estate for which you loaned money to the buyer? Please include accepting a note, land contract or mortgage from the buyer. (IF YES, SAY: We do not want to include any property owned by a business which you own or have an interest in.)

X1401

Yes 1
 No (SKIP TO Q.14) 7 5

2. Does the buyer still owe (you/your family) money on any of these notes, land contracts, or mortgages?

X1402

Yes 1
 No (SKIP TO Q.14) 7 5

2.1. Altogether, on how many such loans (are you/is your family) owed money?

X1403

___ # NOTES/LAND CONTRACTS/MORTGAGES

	LOAN/LAND CONTRACT #1	LOAN/LAND CONTRACT #2	LOAN/LAND CONTRACT #3
3. (About the [largest/ next] loan . . .) Is it a land contract, a mortgage, or something else?	Land contract. (SKIP TO Q.5) .. 1 Mortgage. (SKIP TO Q.5) .. 2 Something X1404 else. . . . (GO TO Q.4) . . . 3	Land contract. (SKIP TO Q.5) .. 1 Mortgage. (SKIP TO Q.5) .. 2 Something X1504 else. . . . (GO TO Q.4) . . . 3	Land contract. (SKIP TO Q.5) .. 1 Mortgage. (SKIP TO Q.5) .. 2 Something X1604 else. . . . (GO TO Q.4) . . . 3
4. How much are you (and your family) owed on this note?	\$ <u> </u> X1405 (SKIP TO Q.11)	\$ <u> </u> X1505 (SKIP TO Q.11)	\$ <u> </u> X1605 (SKIP TO Q.11)
5. In what month and year was this (mortgage/land contract) taken out?	/ MONTH YEAR X1406 X1407	/ MONTH YEAR X1506 X1507	/ MONTH YEAR X1606 X1607
6. How much did (you/your family) lend the borrower?	\$ <u> </u> X1408	\$ <u> </u> X1508	\$ <u> </u> X1608
7. How much is still owed on this (mortgage/land contract)?	\$ <u> </u> X1409	\$ <u> </u> X1509	\$ <u> </u> X1609
	GO TO Q.8, COL. 1	GO TO Q.8, COL. 2	GO TO Q.8, COL. 3

8. How much are the (mortgage/land contract) payments and how often are they due?

LOAN/LAND CONTRACT #1	LOAN/LAND CONTRACT #2	LOAN/LAND CONTRACT #3
\$1 <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> X1410 -1	\$1 <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> X1510 -1	\$1 <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> X1610 -1
NONE 0000000 DON'T KNOW 9999998 (GO TO Q.9)	NONE 0000000 DON'T KNOW 9999998 (GO TO Q.9)	NONE 0000000 DON'T KNOW 9999998 (GO TO Q.9)
NO REG -1 PAY. (SKIP TO Q.11) 9999996 X1411	NO REG -1 PAY. (SKIP TO Q.11) 9999996 X1511	NO REG -1 PAY. (SKIP TO Q.11) 9999996 X1611
Week 2 .01 Month 4 .02 Quarter 5 .05 Year 6 .04 Other (SPECIFY) -7 .05	Week 2 .01 Month 4 .02 Quarter 5 .05 Year 6 .04 Other (SPECIFY) -7 .05	Week 2 .01 Month 4 .02 Quarter 5 .05 Year 6 .04 Other (SPECIFY) -7 .05

9. How many years or payments were agreed upon when the (mortgage/land contract) was taken out?

X1412 # YRS OR X1413 # PYMTS NO SET NUMBER 98	X1512 # YRS OR X1513 # PYMTS NO SET NUMBER 98	X1612 # YRS OR X1613 # PYMTS NO SET NUMBER 98
--	--	--

10. Will the regular payments pay off the (mortgage/land contract) completely or will there be a balance payable or "balloon" when the (mortgage/land contract) is due?

Repay Completely.. (GO TO Q.11) 1 Balloon... (GO TO Q.10.1) 2 X1414	Repay Completely.. (GO TO Q.11) 1 Balloon... (GO TO Q.10.1) 2 X1514	Repay Completely.. (GO TO Q.11) 1 Balloon... (GO TO Q.10.1) 2 X1614
--	--	--

10.1. What will the balance payable or balloon payment be?

X1415 \$1 <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u>	X1515 \$1 <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u>	X1615 \$1 <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u>
--	--	--

11. Do you (or your family living here) still owe any money on loans for this property?

X1416 Yes... (GO TO Q.11.1) ... 1 No... (SKIP TO Q.12) ... 2	X1516 Yes... (GO TO Q.11.1) ... 1 No... (SKIP TO Q.12) ... 2	X1616 Yes... (GO TO Q.11.1) ... 1 No... (SKIP TO Q.12) ... 2
---	---	---

11.1. How much do you still owe?

X1417 \$1 <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u>	X1517 \$1 <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u>	X1617 \$1 <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u>
--	--	--

12. INTERVIEWER: IS THERE ANOTHER LOAN/LAND CONTRACT?

YES .. (REASK Q.3-12 ... 1 COL. #2) NO .. (SKIP TO Q.14) 2	YES .. (REASK Q.3-12 ... 1 COL. #3) NO .. (SKIP TO Q.14) 2	YES .. (GO TO Q.13) 1 NO .. (SKIP TO Q.14) 2
---	---	--

13. About how much in total is owed to (you/your family) on the remaining notes, land contracts or mortgages?

X1619 \$1

13.1. Do you (or your family here) still owe any money on loans for these other properties?

X1620 Yes (GO TO Q.13.2) 1
No (SKIP TO Q.14) ~~2~~ 5

13.2. Altogether how much (do you/does your family) still owe?

X1621

\$1 _____

14. Do you (or anyone in your family living here) own any (other) real estate such as a lot, vacation home, timeshare, apartment building, commercial property, or other investment property, including properties owned in partnership with other people?

X1700

Yes (GO TO Q.14.1) 1
 No (SKIP TO SECTION F, PAGE F-41) 75

14.1. Are any of these properties owned by a business? (IF YES SAY: I'll ask about those properties later).

X7555

Yes 1
 No 75

15. How many properties that are not owned by a business do you (and your family living here) own or have an interest in?

X1701

_____ # PROPERTIES
 - 1 NONE (SKIP TO SECTION F, PAGE F-41) 000

	PROPERTY #1	PROPERTY #2	PROPERTY #3
16. (About the [largest/next] property.) What type of property is this?	X1703	X1803	X1903
17. Is this property owned by you (and your family living here), is it owned jointly with others, owned by a partnership, or what?	Owned by R 01 (SKIP TO Q.18) Owned jointly 02 Partnership 03 Real estate invest trust .. 04 Timeshare 05 Other (SPECIFY) 07 X1704	Owned by R 01 (SKIP TO Q.18) Owned jointly 02 Partnership 03 Real estate invest trust .. 04 Timeshare 05 Other (SPECIFY) 07 X1804	Owned by R 01 (SKIP TO Q.18) Owned jointly 02 Partnership 03 Real estate invest trust .. 04 Timeshare 05 Other (SPECIFY) 07 X1904
17.1. What percentage of the property do you (and your family living here) own?	All 100 X1705 • _____ % PERCENT	All 100 X1805 • _____ % PERCENT	All 100 X1905 • _____ % PERCENT
18. How much in total is this property worth; I mean what would it bring if it were sold today? (EXCEPT FOR TIME SHARE, WE WANT THE <u>TOTAL VALUE</u> NOT JUST R'S SHARE. FOR Q.18-33, NOTE IF R ONLY KNOWS HIS/HER SHARE.)	X1706 \$1 _____	X1806 \$1 _____	X1906 \$1 _____

GO TO Q.19, COL. 1

GO TO Q.19, COL. 2

GO TO Q.19, COL. 3

19. In what month and year did you first purchase any part of this property? (INTERVIEWER: IF GIFT/INHERITANCE, ASK WHEN THE PROPERTY WAS RECEIVED AND CIRCLE 1.)

20. What was the total purchase price? (IF GIFT/INHERITANCE, ASK: VALUE WHEN RECEIVED.)

21. Are there any outstanding loans or mortgages on this property?

22. In what month and year did you obtain or last refinance the loan?

23. How much was borrowed or refinanced?

24. How much is still owed?

25. How many years or what number of payments were agreed upon when the loan was taken out?

26. How much are the payments and how often are they due?

27. Do the payments include property taxes or insurance? (Which?)

PROPERTY #1	PROPERTY #2	PROPERTY #3
X1707 X1708 MONTH YEAR X1710 GIFT/INHERITANCE 1.....#5	X1807 X1808 MONTH YEAR X1810 GIFT/INHERITANCE 1.....#5	X1907 X1908 MONTH YEAR X1910 GIFT/INHERITANCE 1.....#5
X1709 \$1 _____	X1809 \$1 _____	X1909 \$1 _____
Yes... (GO TO Q.22) 1 X1711 No... (SKIP TO Q.34) 5/	Yes... (GO TO Q.22) 1 X1811 No... (SKIP TO Q.34) 5/	Yes... (GO TO Q.22) 1 X1911 No... (SKIP TO Q.34) 5/
X1712 X1713 MONTH YEAR	X1812 X1813 MONTH YEAR	X1912 X1913 MONTH YEAR
X1714 \$1 _____	X1814 \$1 _____	X1914 \$1 _____
X1715 \$1 _____	X1815 \$1 _____	X1915 \$1 _____
X1716 # YEARS, OR X1717 # PAYMENTS (GO TO Q.26) NO SET #.. (SKIP TO NEXT PAGE, Q.29, COL. 1) 96	X1816 # YEARS, OR X1817 # PAYMENTS (GO TO Q.26) NO SET #.. (SKIP TO NEXT PAGE, Q.29, COL. 2) 96	X1916 # YEARS, OR X1917 # PAYMENTS (GO TO Q.26) NO SET #.. (SKIP TO NEXT PAGE, Q.29, COL. 3) 96
\$1 _____ X1718 _____ NONE 000000 NO REG PYMTS 9999998 DON'T KNOW 9999998 IF NONE OR NO REG PYMTS, (SKIP TO Q.29) Week 2 01 Bi-weekly 3 02 Month X1719 4 05 Quarter 5 04 Year 6 05 Other (SPECIFY) -7 06	\$1 _____ X1818 _____ NONE 000000 NO REG PYMTS 9999998 DON'T KNOW 9999998 IF NONE OR NO REG PYMTS, (SKIP TO Q.29) Week 2 01 Bi-weekly 3 02 Month X1819 4 05 Quarter 5 04 Year 6 05 Other (SPECIFY) -7 06	\$1 _____ X1918 _____ NONE 000000 NO REG PYMTS 9999998 DON'T KNOW 9999998 IF NONE OR NO REG PYMTS, (SKIP TO Q.29) Week 2 01 Bi-weekly 3 02 Month X1919 4 05 Quarter 5 04 Year 6 05 Other (SPECIFY) -7 06
Taxes only 1 Insurance only 2 Both X1720 3 Neither 4 DON'T KNOW 8	Taxes only 1 Insurance only 2 Both X1820 3 Neither 4 DON'T KNOW 8	Taxes only 1 Insurance only 2 Both X1920 3 Neither 4 DON'T KNOW 8

GO TO Q.28, COL. 1

GO TO Q.28, COL. 2

GO TO Q.28, COL. 3

	PROPERTY #1	PROPERTY #2	PROPERTY #3
28. Will the regular payments repay the loan completely or will there be a balance payable, or "balloon" payment when the loan is due?	Repay completely 1 (SKIP TO Q.30.1) X1721	Repay completely 1 (SKIP TO Q.30.1) X1821	Repay completely 1 (SKIP TO Q.30.1) X1921
	Balloon 2 (GO TO Q.28.1)	Balloon 2 (GO TO Q.28.1)	Balloon 2 (GO TO Q.28.1)
28.1. What will the balance due or balloon payment be?	X1722 \$1 _____ (SKIP TO Q.30.1)	X1822 \$1 _____ (SKIP TO Q.30.1)	X1922 \$1 _____ (SKIP TO Q.30.1)
29. What is the typical payment and how often is it made?	X1723 \$1 _____ NONE -1 000000 NO TYPICAL PYMTS 9999996 DON'T KNOW 9999998 X1724 Week 2 01 Bi-weekly 3 02 Month 4 03 Quarter 5 04 Year 6 05 Other (SPECIFY) -7 06	X1823 \$1 _____ NONE -1 000000 NO TYPICAL PYMTS 9999996 DON'T KNOW 9999998 X1824 Week 2 01 Bi-weekly 3 02 Month 4 03 Quarter 5 04 Year 6 05 Other (SPECIFY) -7 06	X1923 \$1 _____ NONE -1 000000 NO TYPICAL PYMTS 9999996 DON'T KNOW 9999998 X1924 Week 2 01 Bi-weekly 3 02 Month 4 03 Quarter 5 04 Year 6 05 Other (SPECIFY) -7 06
30. When do you expect this loan to be repaid?	X1725 _____ YEAR DON'T KNOW 9998 (SKIP TO Q.31)	X1825 _____ YEAR DON'T KNOW 9998 (SKIP TO Q.31)	X1925 _____ YEAR DON'T KNOW 9998 (SKIP TO Q.31)
30.1. Is this loan being paid off ahead of schedule, behind schedule or are the payments about on schedule?	On schedule 1 Ahead of schedule 2 Behind schedule 3 X7554	On schedule 1 Ahead of schedule 2 Behind schedule 3 X7553	On schedule 1 Ahead of schedule 2 Behind schedule 3 X7552
31. What is the current annual interest rate being charged on the loan?	X1726 _____ %	X1826 _____ %	X1926 _____ %
32. Does this loan have an adjustable rate; that is does it have an interest rate that can rise and fall from time to time?	X1727 Yes 1 No 5	X1827 Yes 1 No 5	X1927 Yes 1 No 5

GO TO Q.33, COL. 1

GO TO Q.33, COL. 2

GO TO Q.33, COL. 3

33. Please look at the Institutions Card. Is this loan with any of the institutions on the Institutions Card, or from someplace else? (IF THE INSTITUTIONS CARD: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?)

(INTERVIEWER: CHECK THE INSTITUTIONS CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED AT THIS POINT.)

	PROPERTY #1	PROPERTY #2	PROPERTY #3
	INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SAV BANK 12 CREDIT UNION 13 MORTGAGE CO. 18 CONTRACTOR/ DEVELOPER 19 PRIOR OWNER 20 OTHER (SPECIFY): - 07	INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SAV BANK 12 CREDIT UNION 13 MORTGAGE CO. 18 CONTRACTOR/ DEVELOPER 19 PRIOR OWNER 20 OTHER (SPECIFY): - 07	INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SAV BANK 12 CREDIT UNION 13 MORTGAGE CO. 18 CONTRACTOR/ DEVELOPER 19 PRIOR OWNER 20 OTHER (SPECIFY): - 07
	X1728	X1828	X1928
34. Did (you/your family living here) receive any income from this property in 1991?	X1729 YES... (GO TO Q.34.1) 1 NO... (SKIP TO Q.35) 5/1	X1829 YES... (GO TO Q.34.1) 1 NO... (SKIP TO Q.35) 5/2	X1929 YES... (GO TO Q.34.1) 1 NO... (SKIP TO Q.35) 5/1
34.1. How much gross income did (you/your family) receive?	X1730 \$ _____ IN '91	X1830 \$ _____ IN '91	X1930 \$ _____ IN '91
35. INTERVIEWER: IS THERE ANOTHER PROPERTY?	YES... (REASK Q16-35 Col. #2) 1 NO... (SKIP TO SECT F, PAGE F-41) 2	YES... (REASK Q16-35 Col. #3) 1 NO... (SKIP TO SECT F, PAGE F-41) 2	YES... (GO TO Q36) NO... (SKIP TO SECT F, PAGE F-41)

36. About the remaining properties that you (and your family living here) own, are any of these vacation homes or land you use for recreational purposes?

X2001 Yes (GO TO Q.36.1) 1
No (SKIP TO Q.37) 75

36.1. How much in total is your (family's) share of these vacation homes or recreational property worth?

X2002 \$ _____

36.2. What was your (family's) total purchase price for these properties?

X2003 \$ _____

X2004 (INTERVIEWER: IF GIFT/INHERITANCE, ASK VALUE WHEN RECEIVED AND CIRCLE 1) 1 5

36.3. Are there any mortgages or loans outstanding against these vacation homes or recreational land?

X2005 Yes (GO TO Q.36.4) 1
No (SKIP TO Q.36.6) 5

36.4. Altogether, about how much is owed on your (family's) share of these mortgages or loans?

X2006 \$ _____

36.5. How much are the payments on these loans or mortgages and how often are they due?

X2007 \$ _____

NONE 000000 -1
NO REGULAR PAYMENT 999996 -1
DON'T KNOW 999998

X2008

Week 05 2
Month 06 4
Quarter 05 5
Year 06 6
Other (SPECIFY) _____ 05 -7

36.6. Did you (or your family living here) receive any income in 1991 from renting out these vacation homes or recreational land?

X2009 Yes (GO TO Q.36.7) 1
No (SKIP TO Q.36.8) 5

36.7. Altogether, how much gross income did (you/your family) receive?

X2010 \$ _____

36.8. Are there any remaining properties you own that you have not told me details about?

X2011 Yes (GO TO Q.37) 1
No (SKIP TO SECTION F, PAGE F-41) 5
IF E36.8 = 5 then E36.8 = 1

37. For the remaining properties that you own, about how much in total is your (family's) share worth? I mean, what could you sell them for?

X2012 \$ _____

37.1. About how much was your (family's) total purchase price for these properties?

X2013 \$ _____

X2014 (INTERVIEWER: IF GIFT/INHERITANCE, ASK VALUE WHEN RECEIVED AND CIRCLE 1) 5

37.2. Are there mortgages or loans outstanding against these properties?

X2015 Yes (GO TO Q.37.3) 1
No (SKIP TO Q.37.5) 5

37.3. Altogether, about how much is owed on your (family's) share of these mortgages or loans?

X2016 \$ _____

37.4. How much are the payments on these loans or mortgages and how often are they due?

X2017

\$1____|____|____|____|____|____|____|____|

NONE	0000000	-1
NO REGULAR PAYMENT	9999996	-1
DON'T KNOW	9999998	

X2018

Week	01	2
Month	02	4
Quarter	03	5
Year	04	6
Other (SPECIFY) _____	05	-7

37.5. Did you (or your family living here) receive any income in 1991 from renting out any of these other properties?

X2019

Yes	(GO TO Q.37.6)	1
No	(SKIP TO SECTION F)	7 5

37.6. Altogether, how much gross income from these properties did (you/your family) receive in 1991?

X2020

\$1____|____|____|____|____|____|____|____|

SECTION F: BUSINESSES

1. INTERVIEWER:

X3101

SEE SECTION D Q.3, PAGE 13

DOES R OPERATE A FARM/RANCH BUSINESS ON THEIR PROPERTY? (IF SECTION D, Q.3 WAS SKIPPED, CODE THIS QUESTION "NO")

YES (GO TO Q.2) 1

NO (SKIP TO Q.3) 5

2. Including your (farm/ranch) business here, in how many (farms/ranches), privately-held businesses, professional practices or partnerships do you (or your family living here) own or share ownership in and have an active management role? (Include the general partners in a limited partnership, but not the limited partners.)

___ # BUSINESSES

DO NOT INCLUDE CORPORATIONS WITH PUBLICLY-TRADED STOCK OR ANY PROPERTY PARTNERSHIPS THAT HAVE ALREADY BEEN RECORDED IN SECTION E. IF R OWNS A HOLDING COMPANY OR MANAGED INVESTMENTS ACCOUNTS, REPORT THE COMPONENTS SEPARATELY.

2.1. I will ask you first about your (farm/ranch) business. When we talk about the value of farm assets and liabilities here, please do not include the value of the properties and loans I have already recorded. (INTERVIEWER: WE ONLY WANT TO PICK UP FARM IMPLEMENTS, LIVESTOCK, CROPS, ETC. AND OPERATING LOANS OTHER THAN MORTGAGES RECORDED IN SECTION D).

RECORD # OF BUSINESSES (FROM Q.2) IN BOX 5 AT TOP OF NEXT PAGE, THEN SKIP TO Q.5.1.

3. Now I would like to ask you about businesses you may own. Do you (and your family living here) own or share ownership in any privately-held businesses, farms, professional practices or partnerships? (SEE INSTRUCTION IN BOX AFTER Q.2 ABOVE.)

X3103

INCLUDES THOSE FROM

Yes (GO TO Q.4) 1
No (SKIP TO SECTION G, PAGE G-49) 5

4. Do you (or anyone in your family living here) have an active management role in any of these businesses? (Include the general partners in a limited partnership, but not the limited partners.)

X3104

Yes (GO TO Q.4.1) 1
No (SKIP TO Q.20.1, PAGE F-46) 5

4.1. In how many businesses do you (or anyone in your family living here) have an active management role?

X3105

___ # BUSINESSES

INCLUDES THOSE FROM F2

ENTER # OF BUSINESSES AT Q.5 ON TOP OF NEXT PAGE.

5. # OF BUSINESSES

5.1. What kind of business is (it/the largest business/the next business)—that is, what does the business make or do?

6. How did you (or your family living here) first acquire this business; was it bought or invested in, started by you, inherited, given to you, or what?

7. QUESTION DELETED

8. In what year did you (start/acquire) the business?

9. How many employees does it have including you (and members of your family)?

BUSINESS #1	BUSINESS #2	BUSINESS #3
<u>X3107</u>	<u>X3207</u>	<u>X3307</u>
Bought/Invest <u>X3108</u> 01	Bought/Invest <u>X3208</u> 01	Bought/Invest <u>X3308</u> 01
Started 02	Started 02	Started 02
Inherited 03	Inherited 03	Inherited 03
Given 04	Given 04	Given 04
Other (SPECIFY) <u>-7</u> ₈₅	Other (SPECIFY) <u>-7</u> ₈₅	Other (SPECIFY) <u>-7</u> ₈₅
(SKIP TO Q.8)	(SKIP TO Q.8)	(SKIP TO Q.8)
<u>X3110</u>	<u>X3210</u>	<u>X3310</u>
19 <u> </u> YEAR	19 <u> </u> YEAR	19 <u> </u> YEAR
<u>X3111</u>	<u>X3211</u>	<u>X3311</u>
<u> </u> # EMPL.	<u> </u> # EMPL.	<u> </u> # EMPL.

GO TO Q.9.1,
COLUMN 1

GO TO Q.9.1,
COLUMN 2

GO TO Q.9.1,
COLUMN 3

	BUSINESS #1	BUSINESS #2	BUSINESS #3
9.1. INTERVIEWER CHECKPOINT: (SEE HHL, P.1)	R LIVES ALONE 1 (SKIP TO Q.9.4) ALL OTHERS 2 (GO TO Q.9.2)	R LIVES ALONE 1 (SKIP TO Q.9.4) ALL OTHERS 2 (GO TO Q.9.2)	R LIVES ALONE 1 (SKIP TO Q.9.4) ALL OTHERS 2 (GO TO Q.9.2)
9.2. Which members of your family living here work in the business? (CODE ALL THAT APPLY.)	R X3113 .01 Spouse/Partner X3114 .02 None 05 (IF ONLY R OR SP OR NONE CHECKED, SKIP TO Q.9.4) Adult Child ... X3115 .05 Other adult in HH X3116 .05 Other (SPECIFY) X3117 .07 (GO TO Q.9.3)	R X3213 .01 Spouse/Partner X3214 .02 None 05 (IF ONLY R OR SP OR NONE CHECKED, SKIP TO Q.9.4) Adult Child ... X3215 .05 Other adult in HH X3216 .05 Other (SPECIFY) X3217 .07 (GO TO Q.9.3)	R X3313 .01 Spouse/Partner X3314 .02 None 05 (IF ONLY R OR SP OR NONE CHECKED, SKIP TO Q.9.4) Adult Child ... X3315 .05 Other adult in HH X3316 .05 Other (SPECIFY) X3317 .07 (GO TO Q.9.3)
9.3. (Other than you [and your husband/wife/partner]), how many hours does the (other/most involved) family member work in this business in a normal week?	X3118 _ _ HRS	X3218 _ _ HRS	X3318 _ _ HRS
9.4. Is it a partnership, a sole proprietorship, a subchapter S corporation, another type of corporation, or what?	Partnership 01 X3119 Sole Propriet 02 Subchap. S 03 Other Corp. 04 Other (SPECIFY) _____ 05	Partnership 01 X3219 Sole Propriet 02 Subchap. S 03 Other Corp. 04 Other (SPECIFY) _____ 05	Partnership 01 X3319 Sole Propriet 02 Subchap. S 03 Other Corp. 04 Other (Specify) _____ 05

READ ONCE, FIRST TIME THROUGH GRID:
These next few questions are about the relation between your (family's) personal finances and the finances of your (family's) business.

GO TO Q.10, COLUMN 2 GO TO Q.10, COLUMN 3

GO TO Q.10, COLUMN 1

	BUSINESS #1	BUSINESS #2	BUSINESS #3
10. Are you (or your family living here) using <u>personal</u> assets as collateral or did you have to cosign or guarantee any loans for this business?	Yes <u>X3120</u> 1 (GO TO Q.10.1) No 5/2 (SKIP TO Q.11)	Yes <u>X3220</u> 1 (GO TO Q.10.1) No 5/2 (SKIP TO Q.11)	Yes <u>X3320</u> 1 (GO TO Q.10.1) No 5/2 (SKIP TO Q.11)
10.1. How much is guaranteed or collateralized?	\$ <u>X3121</u> _____	\$ <u>X3221</u> _____	\$ <u>X3321</u> _____
10.2. Did I record this earlier?	Yes <u>X3122</u> 1 No (SKIP TO Q.11) 5/2	Yes <u>X3222</u> 1 No (SKIP TO Q.11) 5/2	Yes <u>X3322</u> 1 No (SKIP TO Q.11) 5/2
10.3. Which loan was that?	<u>X7551</u>	<u>X7550</u>	<u>X7549</u>
11. (Other than guarantees,) does the business owe you (or your family living here) any money?	Yes <u>X3123</u> 1 (GO TO Q.11.1) No 5/2 (SKIP TO Q.12)	Yes <u>X3223</u> 1 (GO TO Q.11.1) No 5/2 (SKIP TO Q.12)	Yes <u>X3323</u> 1 (GO TO Q.11.1) No 5/2 (SKIP TO Q.12)
11.1. How much is owed?	\$ <u>X3124</u> _____	\$ <u>X3224</u> _____	\$ <u>X3324</u> _____
12. Do you (or your family living here) owe the business any money?	Yes <u>X3125</u> 1 (GO TO Q.12.1) No 5/2 (SKIP TO Q.13)	Yes <u>X3225</u> 1 (GO TO Q.12.1) No 5/2 (SKIP TO Q.13)	Yes <u>X3325</u> 1 (GO TO Q.12.1) No 5/2 (SKIP TO Q.13)
12.1. How much do you owe?	\$ <u>X3126</u> _____	\$ <u>X3226</u> _____	\$ <u>X3326</u> _____
12.2. Did I record this earlier?	Yes <u>X3127</u> 1 No (SKIP TO Q.13) 5/2	Yes <u>X3227</u> 1 No (SKIP TO Q.13) 5/2	Yes <u>X3327</u> 1 No (SKIP TO Q.13) 5/2
12.3. When was it mentioned?	<u>X7548</u>	<u>X7547</u>	<u>X7546</u>

GO TO Q.13, COLUMN 1

GO TO Q.13, COLUMN 2

GO TO Q.13, COLUMN 3

	BUSINESS #1	BUSINESS #2	BUSINESS #3
13. What percentage of the business do you (and your family living here) own?	All <u>X3128</u> 100 Percent	All <u>X3228</u> 100 Percent	All <u>X3328</u> 100 Percent
14. What is the net worth of your share? What could you sell it for?	<u>X3129</u> NOTHING 99999996 DON'T KNOW .. 99999998	<u>X3229</u> NOTHING 99999996 DON'T KNOW .. 99999998	<u>X3329</u> NOTHING 99999996 DON'T KNOW ... 99999998
15. If you sold the business now, what would be the cost basis for tax purposes of this share? (What was your original investment?)	<u>X3130</u> NOTHING 99999996	<u>X3230</u> NOTHING 99999996	<u>X3330</u> NOTHING 99999996
16. What were the <u>gross receipts</u> or <u>gross sales</u> of the business as a whole in 1991?	<u>X3131</u>	<u>X3231</u>	<u>X3331</u>
17. What was the business's total <u>net</u> income before taxes in 1991?	<u>X3132</u>	<u>X3232</u>	<u>X3332</u>
18. QUESTION DELETED			
19. <u>INTERVIEWER:</u> IS THERE ANOTHER BUSINESS?	YES.(REASK Q.5.1-Q.19, COL. #2) 1 NO... (GO TO Q.20) ... 2	YES.(REASK Q.5.1-Q.19, COL. #3) 1 NO... (GO TO Q.20) ... 2	YES... (GO TO Q.19.1) ... 1 NO... (GO TO Q.20) 2

19.1. For the remaining business(es) you (and your family living here) own and actively manage, what could you sell your share for? (What is your share worth?)

X3335 \$1 _____

19.2. If you sold (these businesses/this business) now, what would be the cost basis for tax purposes of your share? (What was your original investment?)

X3336 \$1 _____

NOTHING 99999996 - 1
DON'T KNOW 99999998

19.3. What was the total net income you (and your family living here) received from (these businesses/this business) in 1991?

X3337 \$1 _____

20. Do you (or anyone in your family living here) own or have an interest in any other businesses or partnerships where you do not have an active management role?

X3401
INCLUDES F3, F4
INFORMATION Yes (GO TO Q.20.1) 1
No (SKIP TO Q.22) 5

20.1. How many of these (other) businesses or partnerships do you (and your family living here) own or share ownership in?

One (GO TO Q.20.2) 1
Other _____ (SKIP TO Q.21)
NUMBER

20.2. Is it a sole-proprietorship, a limited partnership, another type of partnership, a Subchapter S-corporation, another type of corporation, or what?

F20.2-F20.5
MOVED TO F21
Partnership 01
Proprietorship 02
Subchapter S 03
Other Corp. 04
Limited partnership 05
Other (SPECIFY) _____ 07

20.3. What could you sell your (family's) share for? (What is it worth?)

\$1 _____

20.4. If you sold this (business/partnership) now, what would be the cost basis for tax purposes? (What was your original investment?)

\$1 _____

20.5. What was the total net income you (and your family living here) received from this (business/partnership) in 1991?

\$1 _____
(SKIP TO Q.21.7)

21. (I need to know what type of businesses these are.) Are any of them (TYPE)?
 (INTERVIEWER: ASK Q.21.1 - Q.21.6, THEN FOR EACH YES, ASK FOLLOW-UP QUESTIONS Q.22 - Q.24)

INCLUDES
 F20.2 - F20.5

TYPE	22. What could you sell your (family's) share of all these (TYPE) for? (What is it worth?)	23. If you sold these (TYPE) now, what would be the cost basis for tax purposes of these shares? (What was your original investment?)	24. What was the total net income you (and your family living here) received from all such (TYPE) in 1991?
21.1. Limited Partnerships? Yes X3407 No 5/	22.1 X3408 \$ _____	23.1 X3409 \$ _____	24.1 X3410 \$ _____
21.2. Other Partnerships? Yes X3411 No 5/	22.2 X3412 \$ _____	23.2 X3413 \$ _____	24.2 X3414 \$ _____
21.3. Subchapter S Corporations? Yes X3415 No 5/	22.3 X3416 \$ _____	23.3 X3417 \$ _____	24.3 X3418 \$ _____
21.4. Other Corporations? Yes X3419 No 5/	22.4 X3420 \$ _____	23.4 X3421 \$ _____	24.4 X3422 \$ _____
21.5. Sole Proprietorships? Yes X3423 No 5/	22.5 X3424 \$ _____	23.5 X3425 \$ _____	24.5 X3426 \$ _____
21.6. Any other type? Yes X3427 No 5/	22.6 X3428 \$ _____	23.6 X3429 \$ _____	24.6 X3430 \$ _____

21.7. Were you (or any of your family living here) ever involved in the active management of (this business/any of these businesses)?

X7545
 Yes 1
 No 5

22. INTERVIEWER: DOES R OR S WORK FOR A BUSINESS REPORTED IN THIS SECTION:

X7544
 R DOES 1
 NO 5
 S DOES 3
 R AND S DO 4

GO TO SECTION G

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SECTION G: VEHICLES

1. Are you (or anyone in your family living here) currently leasing any cars or other vehicles? (IF YES, SAY: Do not include any vehicle that is leased by a business.)

X2101

Yes (GO TO Q.2) 1
 No (SKIP TO Q.7) 15

2. Altogether, how many cars or other vehicles do you (and your family living here) lease?

X2102

____ # LEASED VEHICLES

3. What make and model is the (newest/next) vehicle? (2-WORD ANSWER: MAKE AND MODEL)

4. What model year is it?

5. How much are your monthly lease payments?

5.1. How many years or months was the original lease?

6. INTERVIEWER:
IS THERE ANOTHER VEHICLE?

VEHICLE #1	VEHICLE #2
X2103 _____ MAKE/MODEL	X2110 _____ MAKE/MODEL
X2104 19_____ YEAR	X2111 19_____ YEAR
X2105 \$_____ NONE 0000 NO REG PYMTS 9996 DON'T KNOW 9998	X2112 \$_____ NONE 0000 NO REG PYMTS 9996 DON'T KNOW 9998
X2106 Week 2.01 Month 4.02 Quarter 5.05 Year 6.06 Other (SPECIFY) 7.07	X2113 Week 2.01 Month 4.02 Quarter 5.05 Year 6.06 Other (SPECIFY) 7.07
X2107 ____ # YEARS, OR X2108 ____ # MONTHS	X2114 ____ # YEARS, OR X2115 ____ # MONTHS
YES.... (REASK Q.3-Q.6, COL. #2) 1 NO.... (SKIP TO Q.7) 2	YES.... (GO TO Q.6.1) 1 NO.... (SKIP TO Q.7) 2

6.1. Altogether, about how much per month are the lease payments on your other leased vehicle(s)?

X2117

\$_____
 NONE 0000 -1
 NO REG PYMTS 9996 -1
 DON'T KNOW 9998

X2118

Day 01
 Week 02
 Month 03 4
 Quarter 04 5
 Year 05 6
 Other (SPECIFY) 06 7

7. Do you (or anyone in your family here) own any cars, or any kind of truck, van or jeep-type vehicle? Do not include motorcycles, tractors, snow blowers, etc., or any vehicles owned by a business.

X2201

Yes (GO TO Q.7.1) 1
 No (SKIP TO Q.24, PAGE G-53) 75

7.1. Altogether, how many such cars or other vehicles do you (and your family living here) own?

X2202

___|___| # OWNED VEHICLES

	VEHICLE #1	VEHICLE #2	VEHICLE #3
8. What type of vehicle is (it/the newest/the next)--(a car, van, jeep, pickup, or what?)	Car 01 Van X2203 02 Jeep 03 Pickup 04 Other (SPECIFY) _____ -705	Car 01 Van X2303 02 Jeep 03 Pickup 04 Other (SPECIFY) _____ -705	Car 01 Van X2403 02 Jeep 03 Pickup 04 Other (SPECIFY) _____ -705
9. What make and model is it? (2-WORD ANSWER: MAKE AND MODEL)	X2204 MAKE/MODEL	X2304 MAKE/MODEL	X2404 MAKE/MODEL
10. What model year is it?	X2205 19__ __ YEAR	X2305 19__ __ YEAR	X2405 19__ __ YEAR
11. Did you buy it new or used?	New 1 (SKIP TO Q.12) X7543 Used 2 (GO TO Q.11.1)	New 1 (SKIP TO Q.12) X7542 Used 2 (GO TO Q.11.1)	New 1 (SKIP TO Q.12) X7541 Used 2 (GO TO Q.11.1)
11.1. In what year did you buy it?	X7540 19__ __ YEAR	X7539 19__ __ YEAR	X7538 19__ __ YEAR
12. Not counting any loans I've already recorded, is any money still owed on loans for this (MAKE/MODEL)?	Yes X2206 1 (GO TO Q.13) No 57 (SKIP TO Q.23)	Yes X2306 1 (GO TO Q.13) No 57 (SKIP TO Q.23)	Yes X2406 1 (GO TO Q.13) No 57 (SKIP TO Q.23)
13. In what month and year was the loan taken out?	X2207 X2208 __ __ __ __ MONTH YEAR	X2307 X2308 __ __ __ __ MONTH YEAR	X2407 X2408 __ __ __ __ MONTH YEAR

GO TO NEXT PAGE,
Q.14, COL 1

GO TO NEXT PAGE,
Q.14, COL 2

GO TO NEXT PAGE,
Q.14, COL 3

	VEHICLE #1	VEHICLE #2	VEHICLE #3
14. How much was borrowed or financed?	X2209 \$1 _____	X2309 \$1 _____	X2409 \$1 _____
15. Is this a regular installment loan where you pay a fixed dollar amount each month for a fixed number of months until the loan is repaid, or some other kind?	Regular Installment 1 (GO TO Q.16) X2210 Other Kind 2 (SKIP TO Q.18) DON'T KNOW 8 (SKIP TO Q.18)	Regular Installment 1 (GO TO Q.16) X2310 Other Kind 2 (SKIP TO Q.18) DON'T KNOW 8 (SKIP TO Q.18)	Regular Installment 1 (GO TO Q.16) X2410 Other Kind 2 (SKIP TO Q.18) DON'T KNOW 8 (SKIP TO Q.18)
16. How many monthly payments or years were agreed upon when the loan was received?	____ # YEARS, OR X2211 # PAYMENTS NO SET #... (SKIP TO -1 Q.18) 98 DON'T KNOW. (SKIP TO Q.18) .. 98	____ # YEARS, OR X2311 # PAYMENTS NO SET #... (SKIP TO -1 Q.18) 98 DON'T KNOW. (SKIP TO Q.18) .. 98	____ # YEARS, OR X2411 # PAYMENTS NO SET #... (SKIP TO -1 Q.18) 98 DON'T KNOW. (SKIP TO Q.18) .. 98
17. How much are the monthly payments?	X2213 \$1 _____ NONE -1 00000 NO REGULAR PAYMENT -1 99996 DON'T KNOW 999998 (GO TO Q.18) Week 2.00 Month X7537 4.00 Quarter 5.00 Year 6.00 Other (SPECIFY) -7.00 (SKIP TO Q.20.1)	X2313 \$1 _____ NONE -1 00000 NO REGULAR PAYMENT -1 99996 DON'T KNOW 999998 (GO TO Q.18) Week 2.00 Month X7536 4.00 Quarter 5.00 Year 6.00 Other (SPECIFY) -7.00 (SKIP TO Q.20.1)	X2413 \$1 _____ NONE -1 00000 NO REGULAR PAYMENT -1 99996 DON'T KNOW 999998 (GO TO Q.18) Week 2.00 Month X7535 4.00 Quarter 5.00 Year 6.00 Other (SPECIFY) -7.00 (SKIP TO Q.20.1)
18. What is the typical payment and how often is it made?	X2214 \$1 _____ NONE -1 00000 NO TYPICAL PAYMENT -1 99996 DON'T KNOW 999998 X2215 Week 2.00 Month 4.00 Quarter 5.00 Year 6.00 Other (SPECIFY) -7.00	X2314 \$1 _____ NONE -1 00000 NO TYPICAL PAYMENT -1 99996 DON'T KNOW 999998 X2315 Week 2.00 Month 4.00 Quarter 5.00 Year 6.00 Other (SPECIFY) -7.00	X2414 \$1 _____ NONE -1 00000 NO TYPICAL PAYMENT -1 99996 DON'T KNOW 999998 X2415 Week 2.00 Month 4.00 Quarter 5.00 Year 6.00 Other (SPECIFY) -7.00
19. In what month and year do you expect this loan to be repaid?	X2216 X2217 ____ MONTH YEAR DON'T KNOW 9898	X2316 X2317 ____ MONTH YEAR DON'T KNOW 9898	X2416 X2417 ____ MONTH YEAR DON'T KNOW 9898

GO TO Q.20, COL. 1

GO TO Q.20, COL. 2

GO TO Q.20, COL. 3

COMPUTED WHERE NOT ASKED DIRECTLY

20. How much is still owed on this loan?

VEHICLE #1	VEHICLE #2	VEHICLE #3
X2218 \$1 _____ (SKIP TO Q.21)	X2318 \$1 _____ (SKIP TO Q.21)	X2418 \$1 _____ (SKIP TO Q.21)

20.1. Is this loan being paid off ahead of schedule, behind schedule, or are the payments about on schedule?

On schedule 1 X7534	On schedule 1 X7533	On schedule 1 X7532
Ahead of schedule 2	Ahead of schedule 2	Ahead of schedule 2
Behind schedule 3	Behind schedule 3	Behind schedule 3

21. What is the current annual rate of interest being charged on this loan?

X2219 _____ %	X2319 _____ %	X2419 _____ %
------------------	------------------	------------------

22. Please look at the Institutions Card. Is the loan with any of the institutions on the Institutions Card, or from someplace else? (IF INSTITUTIONS CARD: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?) (INTERVIEWER: CHECK INSTITUTIONS CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED AT THIS POINT.)

INST. #1 01	INST. #1 01	INST. #1 01
INST. #2 02	INST. #2 02	INST. #2 02
INST. #3 03	INST. #3 03	INST. #3 03
INST. #4 04	INST. #4 04	INST. #4 04
INST. #5 05	INST. #5 05	INST. #5 05
INST. #6 06	INST. #6 06	INST. #6 06
COMM. BANK 11	COMM. BANK 11	COMM. BANK 11
S&L/SAV BANK 12	S&L/SAV BANK 12	S&L/SAV BANK 12
CREDIT UNION 13	CREDIT UNION 13	CREDIT UNION 13
FIN LOAN CO 14	FIN LOAN CO 14	FIN LOAN CO 14
DEALER 15	DEALER 15	DEALER 15
PRIOR OWNER 20	PRIOR OWNER 20	PRIOR OWNER 20
AUTO FIN/GMAC/	AUTO FIN/GMAC/	AUTO FIN/GMAC/
FORD CDT 21	FORD CDT 21	FORD CDT 21
OTHER (SPECIFY): _____ 07	OTHER (SPECIFY): _____ 07	OTHER (SPECIFY): _____ 07
X2220	X2320	X2420

23. INTERVIEWER: IS THERE ANOTHER VEHICLE?

YES... (REASK Q.8-23) .. 1	YES... (REASK Q.8-23) .. 1	YES... (GO TO Q.23.1) . 1
NO... (SKIP TO Q.24) .. 2	NO... (SKIP TO Q.24) .. 2	NO... (SKIP TO Q.24) . 2

23.1. How much (is/are all) the other such vehicle(s) that you (and others in your family living here) own worth in today's prices?

X2422 \$1 _____
DON'T KNOW 999998

23.2. Not counting loans I have already recorded, is any money still owed on loans for (this/these) vehicle(s)?

X2423 Yes (GO TO Q.23.3) 1
No (SKIP TO Q.24) 5

23.3. Altogether, about how much is still owed on (this/these) loan(s)? (ACCEPT RANGE.)

X2424 \$1 _____

23.4. How much are the total monthly payments on (this/these) loan(s)?

X2425

\$1 _____

NONE 000000 -1
 DON'T KNOW 999998

X2426

Week 01 2
 Month 02 4
 Quarter 05 5
 Year 04 6
 Other (SPECIFY) 05 -7

24. Do you (or anyone in your family living here) have any (other) vehicles that are owned by a business but which you also use regularly for personal purposes?

X2501

Yes (GO TO Q.24.1) 1
 No (SKIP TO Q.25) 5

24.1. How many such vehicles do you (or someone in your family living here) regularly use?

X2502

____ # BUSINESS VEHICLES

25. Do you (or anyone in your family here) own any other vehicles such as a motorhome, RV, motorcycle, boat, or airplane? (INTERVIEWER: DO NOT INCLUDE TRACTORS AND LAWN MOWERS.)

X2503

Yes (GO TO Q.25.1) 1
 No (SKIP TO SECTION H) 5

25.1. Altogether, how many of these other vehicles do you (and your family living here) own?

X2504

____ # VEHICLES

26. What type of vehicle is (it/the newest/the next)? (Is it a motorhome, RV, airplane, boat, or what)?

VEHICLE #1	VEHICLE #2
Motorhome 01	Motorhome 01
RV X2505 02	RV X2605 02
Airplane 03	Airplane 03
Boat 04	Boat 04
Motorcycle 11 05	Motorcycle 11 05
Other (SPECIFY) -701	Other (SPECIFY) -701

27. About how much is this (TYPE OF VEHICLE) worth?

\$1 _____ X2506	\$1 _____ X2606
-----------------	-----------------

28. Not counting any loans that I have already recorded, is any money still owed on loans for this (TYPE OF VEHICLE)?

Yes (GO TO Q.29) 1 No (SKIP TO Q.39) 5	Yes (GO TO Q.29) 1 No (SKIP TO Q.39) 5
---	---

29. In what month and year was this loan taken out?

X2508 _____ X2509 _____ MONTH YEAR	X2608 _____ X2609 _____ MONTH YEAR
---------------------------------------	---------------------------------------

30. How much was borrowed or financed, not counting the finance charges?

\$1 _____ X2510	\$1 _____ X2610
-----------------	-----------------

GO TO Q.31, COL. 1

GO TO Q.31, COL. 2

31. Is this a regular installment loan where you pay a fixed dollar amount each month for a fixed number of months until the loan is repaid, or some other kind?

VEHICLE #1	VEHICLE #2
Regular Installment... (GO TO Q.32) 1	Regular Installment... (GO TO Q.32) 1
Other Kind... (SKIP TO Q.34) 2	Other Kind... (SKIP TO Q.34) 2
DON'T KNOW... (SKIP TO Q.34) ... 8	DON'T KNOW... (SKIP TO Q.34) .. 8

32. How many monthly payments or years were agreed upon when the loan was received?

VEHICLE #1	VEHICLE #2
____ # YEARS, OR X2512 PAYMENTS	____ # YEARS, OR X2612 # PAYMENTS
NO SET # (SKIP TO Q.34) ... 98	NO SET # (SKIP TO Q.34) .. 98
DON'T KNOW. (SKIP TO Q.34) ... 98	DON'T KNOW. (SKIP TO Q.34) .. 98

33. How much are the monthly payments?

VEHICLE #1	VEHICLE #2
\$ X2514	\$ X2614
NONE 000000	NONE 000000
DON'T KNOW 999998	DON'T KNOW 999998
NO REG PAY 999996	NO REG PAY 999996
(GO TO Q.34)	(GO TO Q.34)
Week 2 00	Week 2 00
Month X7531 4 00	Month X7530 4 00
Quarter 5 00	Quarter 5 00
Year 6 00	Year 6 00
Other (SPECIFY) 7 00	Other (SPECIFY) 7 00
(SKIP TO Q.36.1)	(SKIP TO Q.36.1)

34. What is the typical payment and how often is it made?

VEHICLE #1	VEHICLE #2
\$ X2515	\$ X2615
NONE 000000	NONE 000000
DON'T KNOW 999998	DON'T KNOW 999998
NO TYPICAL PAY 999996	NO TYPICAL PAY 999996
Week X2516 2 00	Week X2616 2 00
Month 4 00	Month 4 00
Quarter 5 00	Quarter 5 00
Year 6 00	Year 6 00
Other (SPECIFY) 7 00	Other (SPECIFY) 7 00

35. In what month and year do you expect this loan to be repaid?

X2517 _____ X2518 _____	X2617 _____ X2618 _____
MONTH YEAR	MONTH YEAR

36. **COMPUTED WHERE NOT ASKED DIRECTLY**
How much is still owed on this loan?

X2519 _____	X2619 _____
(SKIP TO Q.37)	(SKIP TO Q.37)

36.1. Is this loan being paid off ahead of schedule, behind schedule, or are the payments about on schedule?

On schedule 1	On schedule 1
Ahead of schedule X7529 2	Ahead of schedule X7528 2
Behind schedule 3	Behind schedule 3

37. What is the current annual rate of interest being charged on the loan?

X2520 _____ %	X2620 _____ %
---------------	---------------

GO TO Q.38, COL. 1

GO TO Q.38, COL. 2

38. Please look at the Institutions Card. Is this loan with any of the institutions on the Institutions Card or from someplace else? (IF INSTITUTIONS CARD: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?) (INTERVIEWER: CHECK INSTITUTIONS CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED AT THIS POINT.)

VEHICLE #1		VEHICLE #2	
INST. #1	01	INST. #1	01
INST. #2	02	INST. #2	02
INST. #3	03	INST. #3	03
INST. #4	X2521 04	INST. #4	X2621 04
INST. #5	05	INST. #5	05
INST. #6	06	INST. #6	06
COMM. BANK	11	COMM. BANK	11
S&L/SAV BANK	12	S&L/SAV BANK	12
CREDIT UNION	13	CREDIT UNION	13
FIN LOAN CO	14	FIN LOAN CO	14
BROKERAGE	16	BROKERAGE	16
OTHER (SPECIFY): _____	07	OTHER (SPECIFY): _____	07
YES. . . . (REASK Q26-39, COL. #2) 1		YES. . . . (GO TO Q.39.1) 1	
NO. . . . (SKIP TO SECTION H) . . . 2		NO. . . . (SKIP TO SECTION H) . . 2	

39. INTERVIEWER: IS THERE ANOTHER VEHICLE?

39.1. How much (is/are all) the other such vehicle(s) that you (and others in your family living here) own worth?

X2623 \$ _____

DON'T KNOW 999998

39.2. Not counting loans I have already recorded, is any money still owed on loans for (this/these) vehicle(s)?

X2624 Yes (GO TO Q.39.3) 1
 No (SKIP TO SECTION H) 15

39.3. Altogether, about how much is still owed on (this/these) loan(s)?

X2625 \$ _____

39.4. How much are the total monthly payments on (this/these) loans?

X2626 \$ _____

NONE 00000 -1
 DON'T KNOW 999998

X2627 Week 01 2
 Month 02 4
 Quarter 03 5
 Year 04 5
 Other (SPECIFY) _____ 05 7

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SECTION H: EDUCATION LOANS

1. Not counting credit cards or loans you may have told me about in detail, do you (and your family living here) owe any money or have any loans for educational expenses?

X7801

Yes (ASK Q.2) 1
 No (SKIP TO SECTION I, PAGE I-63) 5

2. How many such loans do you have?

X7802

 # LOANS

	LOAN #1	LOAN #2	LOAN #3
3. (About the [largest/next] loan), in what month and year was this loan taken out?	X7803 X7804 _____ MONTH YEAR	X7826 X7827 _____ MONTH YEAR	X7849 X7850 _____ MONTH YEAR
4. How much was borrowed or financed, not counting the finance charges?	X7805 \$ _____	X7828 \$ _____	X7851 \$ _____
5. Are you paying on this loan now?	Yes ... (SKIP TO Q.8) ... 1 X7806 No ... (GO TO Q.6) ... 5	Yes ... (SKIP TO Q.8) ... 1 X7829 No ... (GO TO Q.6) ... 5	Yes ... (SKIP TO Q.8) ... 1 X7852 No ... (GO TO Q.6) ... 5
6. When will you start paying on this loan?	X7807 X7808 _____ MONTH YEAR DON'T KNOW 9898	X7830 X7831 _____ MONTH YEAR DON'T KNOW 9898	X7853 X7854 _____ MONTH YEAR DON'T KNOW 9898
7. Is interest accumulating on the loan?	Yes ... (SKIP TO Q.14) ... 1 X7809 No ... (SKIP TO Q.15) ... 5 DON'T KNOW . (SKIP TO Q.15) .. 8	Yes ... (SKIP TO Q.14) ... 1 X7832 No ... (SKIP TO Q.15) ... 5 DON'T KNOW . (SKIP TO Q.15) .. 8	Yes ... (SKIP TO Q.14) ... 1 X7855 No ... (SKIP TO Q.15) ... 5 DON'T KNOW . (SKIP TO Q.15) 8
8. When did you start paying this loan? (TAKE MOST RECENT TIME R BEGAN PAYING ON LOAN)	X7810 X7811 _____ MONTH YEAR	X7833 X7834 _____ MONTH YEAR	X7856 X7857 _____ MONTH YEAR
9. Is this a regular installment loan where you pay a fixed dollar amount each month for a fixed number of months until the loan is repaid, or some other kind?	Regular X7812 Installment. (GO TO Q.10) 1 Other Kind.(SKIP TO Q.12) 2 DON'T KNOW . (SKIP TO Q.12) .. 8	Regular X7835 Installment. (GO TO Q.10) 1 Other Kind.(SKIP TO Q.12) 2 DON'T KNOW . (SKIP TO Q.12) .. 8	Regular X7858 Installment. (GO TO Q.10) .. 1 Other Kind.(SKIP TO Q.12) .. 2 DON'T KNOW . (SKIP TO Q.12) 8

10. How many monthly payments or years were agreed upon when the loan was received?

LOAN #1	LOAN #2	LOAN #3
_____ # YEARS, OR X7814 # PAYMENTS NO SET #. (SKIP TO Q.13) ... -1 DON'T KNOW.(SKIP TO Q.13) ... 98	_____ # YEARS, OR X7837 # PAYMENTS NO SET #. (SKIP TO Q.) ... -1 DON'T KNOW.(SKIP TO Q.13) ... 98	_____ # YEARS, OR X7850 # PAYMENTS NO SET #. (SKIP TO Q.13) ... -1 DON'T KNOW.(SKIP TO Q.13) ... 98

11. How much are the monthly payments?

X7815 NONE -1 0000 DON'T KNOW 99998 NO REG PAY -1 99996 (GO TO Q.11.1) Week 2 00 Month X7816 3 00 Quarter 5 00 Year 6 00 Other (SPECIFY) -7 00 (SKIP TO Q.14)	X7838 NONE -1 0000 DON'T KNOW 99998 NO REG PAY -1 99996 (GO TO Q.11.1) Week 2 00 Month X7839 3 00 Quarter 5 00 Year 6 00 Other (SPECIFY) -7 00 (SKIP TO Q.14)	X7851 NONE -1 0000 DON'T KNOW 99998 NO REG PAY -1 99996 (GO TO Q.11.1) Week 2 00 Month X7852 3 00 Quarter 5 00 Year 6 00 Other (SPECIFY) -7 00 (SKIP TO Q.14)
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11.1. What is the typical payment and how often is it made?

X7817 NONE -1 0000 DON'T KNOW 99998 NO TYPICAL PAYMENT -1 99996 Week X7818 2 00 Month 4 00 Quarter 5 00 Year 6 00 Other (SPECIFY) -7 00	X7840 NONE -1 0000 DON'T KNOW 99998 NO TYPICAL PAYMENT -1 99996 Week X7841 2 00 Month 4 00 Quarter 5 00 Year 6 00 Other (SPECIFY) -7 00	X7853 NONE -1 0000 DON'T KNOW 99998 NO TYPICAL PAYMENT -1 99996 Week X7854 2 00 Month 4 00 Quarter 5 00 Year 6 00 Other (SPECIFY) -7 00
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12. In what month and year do you expect this loan to be repaid?

X7819 X7820 MONTH YEAR DON'T KNOW 9898 (SKIP TO Q.14)	X7842 X7843 MONTH YEAR DON'T KNOW 9898 (SKIP TO Q.14)	X7855 X7856 MONTH YEAR DON'T KNOW 9898 (SKIP TO Q.14)
--	--	--

13. Is this loan being paid off ahead of schedule, behind schedule, or are the payments about on schedule?

On schedule 1 X7821 Ahead of schedule 2 Behind schedule 3	On schedule 1 X7844 Ahead of schedule 2 Behind schedule 3	On schedule 1 X7857 Ahead of schedule 2 Behind schedule 3
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14. What is the current annual rate of interest being charged on this loan?

X7822 % _____ %	X7845 % _____ %	X7858 % _____ %
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GO TO Q.15

GO TO Q.15

GO TO Q.15

15. Please look at the Institutions Card. Is this loan with any of the institutions on the Institutions Card, or from someplace else? (IF INSTITUTIONS CARD: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?)
 (INTERVIEWER: CHECK INSTITUTIONS CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED AT THIS POINT.)

COMPUTED WHERE NOT ASKED DIRECTLY

16. How much is still owed on this loan?

17. INTERVIEWER: IS THERE ANOTHER LOAN?

LOAN #1	LOAN #2	LOAN #3
INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SAV BANK 12 CREDIT UNION 13 FIN LOAN CO 14 BROKERAGE 16 OTHER (SPECIFY) 07	INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SAV BANK 12 CREDIT UNION 13 FIN LOAN CO 14 BROKERAGE 16 OTHER (SPECIFY) 07	INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SAV BANK 12 CREDIT UNION 13 FIN LOAN CO 14 BROKERAGE 16 OTHER (SPECIFY) 07
X7823	X7846	X7869
\$ <u> </u> X7824	\$ <u> </u> X7847	\$ <u> </u> X7870
YES. . (REASK Q3-17, COL. #2) 1 NO. . (GO TO SECTION I, PAGE I-63) 2	YES. . (REASK Q3-17, COL. #3) 1 NO. . (GO TO SECTION I, PAGE I-63) 2	YES. . (GO TO EXTRA LOAN PAGE, COL. #4) 1 NO. . (GO TO SECTION I, PAGE I-63) 2

EXTRA LOAN PAGE

	LOAN #4	LOAN #5	LOAN #6
3. (About the next loan), in what month and year was this loan taken out?	X7903 X7904 MONTH YEAR	X7926 X7927 MONTH YEAR	X7949 X7950 MONTH YEAR
4. How much was borrowed or financed, not counting the finance charges?	X7905 \$ _____	X7928 \$ _____	X7951 \$ _____
5. Are you paying on this loan now?	Yes... (SKIP TO Q.8) ... 1 No... (GO TO Q.6) ... 5/	Yes... (SKIP TO Q.8) ... 1 No... (GO TO Q.6) ... 5/	Yes... (SKIP TO Q.8) ... 1 No... (GO TO Q.6) ... 5/
6. When will you start paying on this loan?	X7907 X7908 MONTH YEAR DON'T KNOW 9898	X7930 X7931 MONTH YEAR DON'T KNOW 9898	X7953 X7954 MONTH YEAR DON'T KNOW 9898
7. Is interest accumulating on the loan?	Yes... (SKIP TO Q.14) ... 1 No... (SKIP TO Q.15) ... 5/	Yes... (SKIP TO Q.14) ... 1 No... (SKIP TO Q.15) ... 5/	Yes... (SKIP TO Q.14) ... 1 No... (SKIP TO Q.15) ... 5/
8. When did you start paying this loan? (TAKE MOST RECENT TIME R BEGAN PAYING ON LOAN)	X7910 X7911 MONTH YEAR	X7933 X7934 MONTH YEAR	X7956 X7957 MONTH YEAR
9. Is this a regular installment loan where you pay a fixed dollar amount each month for a fixed number of months until the loan is repaid, or some other kind?	Regular X7912 Installment. (GO TO Q.10) 1 Other Kind. (SKIP TO Q.12) 2 DON'T KNOW . (SKIP TO Q.12) .. 8	Regular X7935 Installment. (GO TO Q.10) 1 Other Kind. (SKIP TO Q.12) 2 DON'T KNOW . (SKIP TO Q.12) .. 8	Regular X7958 Installment. (GO TO Q.10) .. 1 Other Kind. (SKIP TO Q.12) .. 2 DON'T KNOW . (SKIP TO Q.12) 8
10. How many monthly payments or years were agreed upon when the loan was received?	____ # YEARS, OR X7914 # PAYMENTS NO SET #. (SKIP TO Q.13) ... 5/	____ # YEARS, OR X7937 # PAYMENTS NO SET #. (SKIP TO Q.13) ... 5/	____ # YEARS, OR X7960 # PAYMENTS NO SET #. (SKIP TO Q.13) ... 5/
	DON'T KNOW. (SKIP TO Q.13) 98	DON'T KNOW. (SKIP TO Q.13) 98	DON'T KNOW. (SKIP TO Q.13) 98

EXTRA LOAN PAGE

11. How much are the monthly payments?

LOAN #4	LOAN #5	LOAN #6
<p>X7915</p> <p>SI <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u></p> <p>NONE 000000 DON'T KNOW 999998 NO REG -1 PAY 999996 (GO TO Q.11.1)</p> <p>Week 2.00 Month X7916 4.00 Quarter 5.00 Year 6.00 Other (SPECIFY) -7.00 (SKIP TO Q.14)</p>	<p>X7938</p> <p>SI <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u></p> <p>NONE 000000 DON'T KNOW 999998 NO REG -1 PAY 999996 (GO TO Q.11.1)</p> <p>Week 2.00 Month X7939 4.00 Quarter 5.00 Year 6.00 Other (SPECIFY) -7.00 (SKIP TO Q.14)</p>	<p>X7961</p> <p>SI <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u></p> <p>NONE 000000 DON'T KNOW 999998 NO REG -1 PAY 999996 (GO TO Q.11.1)</p> <p>Week 2.00 Month X7962 4.00 Quarter 5.00 Year 6.00 Other (SPECIFY) -7.00 (SKIP TO Q.14)</p>

11.1. What is the typical payment and how often is it made?

<p>X7917</p> <p>SI <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u></p> <p>NONE 000000 DON'T KNOW 999998 NO TYPICAL PAYMENT -1 PAYMENT 999996</p> <p>Week X7918 2.00 Month 4.00 Quarter 5.00 Year 6.00 Other (SPECIFY) -7.00</p>	<p>X7940</p> <p>SI <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u></p> <p>NONE 000000 DON'T KNOW 999998 NO TYPICAL PAYMENT -1 PAYMENT 999996</p> <p>Week X7941 2.00 Month 4.00 Quarter 5.00 Year 6.00 Other (SPECIFY) -7.00</p>	<p>X7963</p> <p>SI <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u></p> <p>NONE 000000 DON'T KNOW 999998 NO TYPICAL PAYMENT -1 PAYMENT 999996</p> <p>Week X7964 2.00 Month 4.00 Quarter 5.00 Year 6.00 Other (SPECIFY) -7.00</p>
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12. In what month and year do you expect this loan to be repaid?

<p>X7919 X7920</p> <p>MONTH YEAR</p> <p>DON'T KNOW 9898 (SKIP TO Q.14)</p>	<p>X7942 X7943</p> <p>MONTH YEAR</p> <p>DON'T KNOW 9898 (SKIP TO Q.14)</p>	<p>X7965 X7966</p> <p>MONTH YEAR</p> <p>DON'T KNOW 9898 (SKIP TO Q.14)</p>
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13. Is this loan being paid off ahead of schedule, behind schedule, or are the payments about on schedule?

<p>On schedule 1 X7921 Ahead of schedule 2 Behind schedule 3</p>	<p>On schedule 1 X7944 Ahead of schedule 2 Behind schedule 3</p>	<p>On schedule 1 X7967 Ahead of schedule 2 Behind schedule 3</p>
--	--	--

14. What is the current annual rate of interest being charged on this loan?

<p>X7922</p> <p><u> </u> <u> </u> <u> </u> <u> </u> <u> </u> %</p>	<p>X7945</p> <p><u> </u> <u> </u> <u> </u> <u> </u> <u> </u> %</p>	<p>X7968</p> <p><u> </u> <u> </u> <u> </u> <u> </u> <u> </u> %</p>
--	--	--

GO TO Q.15

GO TO Q.15

GO TO Q.15

EXTRA LOAN PAGE

15. Please look at the Institutions Card. Is this loan with any of the institutions on the Institutions Card, or from someplace else? (IF INSTITUTIONS CARD: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?) (INTERVIEWER: CHECK INSTITUTIONS CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED AT THIS POINT.)

COMPUTED WHERE NOT ASKED DIRECTLY

16. How much is still owed on this loan?

17. INTERVIEWER: IS THERE ANOTHER LOAN?

LOAN #4	LOAN #5	LOAN #6
INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SAV BANK 12 CREDIT UNION 13 FIN LOAN CO 14 BROKERAGE 16 OTHER (SPECIFY) - 07	INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SAV BANK 12 CREDIT UNION 13 FIN LOAN CO 14 BROKERAGE 16 OTHER (SPECIFY) - 07	INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SAV BANK 12 CREDIT UNION 13 FIN LOAN CO 14 BROKERAGE 16 OTHER (SPECIFY) - 07
<u>X7923</u>	<u>X7946</u>	<u>X7969</u>
\$ <u>X7924</u>	\$ <u>X7947</u>	\$ <u>X7970</u>
YES. . (REASK Q3-17, COL. #5) 1 NO. . (GO TO SECTION I) 2	YES. . (REASK Q3-17, COL. #6) 1 NO. . (GO TO SECTION I) 2	(GO TO SECTION I)

SECTION I: OTHER LOANS

1. Not counting credit cards or loans you may have told me about in detail, do you (and your family living here) owe any money or have any loans: (SHOW CARD 4)

- | | | | | |
|------|--|----|-----|------------|
| | | NO | YES | |
| 1.1. | .. for household appliances, furniture, or hobby or recreational equipment? | 2 | 1 → | 2.1. _____ |
| 1.2. | .. for medical bills? | 2 | 1 → | 2.2. _____ |
| 1.3. | .. from friends or relatives? | 2 | 1 → | 2.3. _____ |
| 1.4. | .. any other loans? (IF R ASKS: INCLUDE CHECKING ACCOUNT OVERDRAFTS. DO NOT INCLUDE LIFE INS. POLICY LOANS.) | 2 | 1 → | 2.4. _____ |

2. FOR EACH "YES", ASK: How many such loans do you have?

3. INTERVIEWER: ADD TOTAL NUMBER OF LOANS FROM Q.2.1 - Q.2.4

X2709

____ # OF LOANS
(GO TO Q.4)

NONE (SKIP TO Q.16, PAGE I-68) **98 -1**

	LOAN #1	LOAN #2	LOAN #3
4. What was (this/the largest/the next) loan for?	<u>X2710</u>	<u>X2727</u>	<u>X2810</u>
5. In what month and year was this loan taken out?	<u>X2712</u> <u>X2713</u> MONTH YEAR	<u>X2729</u> <u>X2730</u> MONTH YEAR	<u>X2812</u> <u>X2813</u> MONTH YEAR
6. How much was borrowed or financed, <u>not</u> counting the finance charges?	\$ <u>X2714</u>	\$ <u>X2731</u>	\$ <u>X2814</u>
7. Is this a regular installment loan where you pay a fixed dollar amount each month for a fixed number of months until the loan is repaid, or some other kind?	Regular Installment. (GO TO Q.8) 1 Other Kind.(SKIP TO Q.10) 2 DON'T KNOW... (SKIP TO Q.10) 8 X2715	Regular Installment. (GO TO Q.8) 1 Other Kind.(SKIP TO Q.10) 2 DON'T KNOW... (SKIP TO Q.10) 8 X2732	Regular Installment. (GO TO Q.8) 1 Other Kind.(SKIP TO Q.10) 2 DON'T KNOW... (SKIP TO Q.10) 8 X2815
8. How many monthly payments or years were agreed upon when the loan was received?	____ # YEARS, OR <u>X2716</u> # PAYMENTS NO SET #. (SKIP TO Q.10) ... 98 DON'T KNOW.(SKIP TO Q.10) ... 98	____ # YEARS, OR <u>X2733</u> # PAYMENTS NO SET #. (SKIP TO Q.10) ... 98 DON'T KNOW.(SKIP TO Q.10) ... 98	____ # YEARS, OR <u>X2816</u> # PAYMENTS NO SET #. (SKIP TO Q.10) ... 98 DON'T KNOW.(SKIP TO Q.10) ... 98
	GO TO Q.9	GO TO Q.9	GO TO Q.9

9. How much are the monthly payments?

LOAN #1	LOAN #2	LOAN #3
\$1 <u>X2718</u>	\$1 <u>X2735</u>	\$1 <u>X2818</u>
NONE -1 000000 DON'T KNOW 999998 NO REG PAY -1 999996 (GO TO Q.10)	NONE -1 000000 DON'T KNOW 999998 NO REG PAY -1 999996 (GO TO Q.10)	NONE -1 000000 DON'T KNOW 999998 NO REG PAY -1 999996 (GO TO Q.10)
Week 2 05 Month <u>X7527</u> 4 05 Quarter 5 05 Year 6 05 Other (SPECIFY) <u>-7 05</u> (SKIP TO Q.12.1)	Week 2 05 Month <u>X7526</u> 4 05 Quarter 5 05 Year 6 05 Other (SPECIFY) <u>-7 05</u> (SKIP TO Q.12.1)	Week 2 05 Month <u>X7525</u> 4 05 Quarter 5 05 Year 6 05 Other (SPECIFY) <u>-7 05</u> (SKIP TO Q.12.1)

10. What is the typical payment and how often is it made?

LOAN #1	LOAN #2	LOAN #3
\$1 <u>X2719</u>	\$1 <u>X2736</u>	\$1 <u>X2819</u>
NONE -1 000000 DON'T KNOW 999998 NO TYPICAL PAY -1 999996	NONE -1 000000 DON'T KNOW 999998 NO TYPICAL PAY -1 999996	NONE -1 000000 DON'T KNOW 999998 NO TYPICAL PAY -1 999996
Week <u>X2720</u> 2 05 Month 4 05 Quarter 5 05 Year 6 05 Other (SPECIFY) <u>-7 05</u>	Week <u>X2737</u> 2 05 Month 4 05 Quarter 5 05 Year 6 05 Other (SPECIFY) <u>-7 05</u>	Week <u>X2820</u> 2 05 Month 4 05 Quarter 5 05 Year 6 05 Other (SPECIFY) <u>-7 05</u>

11. In what month and year do you expect this loan to be repaid?

LOAN #1	LOAN #2	LOAN #3
<u>X2721</u> <u>X2722</u> MONTH YEAR	<u>X2738</u> <u>X2739</u> MONTH YEAR	<u>X2821</u> <u>X2822</u> MONTH YEAR
DON'T KNOW 9898	DON'T KNOW 9898	DON'T KNOW 9898

COMPUTED WHERE NOT ASKED DIRECTLY
12. How much is still owed on this loan?

LOAN #1	LOAN #2	LOAN #3
\$1 <u>X2723</u> (SKIP TO Q.13)	\$1 <u>X2740</u> (SKIP TO Q.13)	\$1 <u>X2823</u> (SKIP TO Q.13)

12.1. Is this loan being paid off ahead of schedule, behind schedule, or are the payments about on schedule?

LOAN #1	LOAN #2	LOAN #3
On schedule 1 <u>X7521</u> Ahead of schedule 2 Behind schedule 3	On schedule 1 <u>X7520</u> Ahead of schedule 2 Behind schedule 3	On schedule 1 <u>X7519</u> Ahead of schedule 2 Behind schedule 3

13. What is the current annual rate of interest being charged on this loan?

LOAN #1	LOAN #2	LOAN #3
<u>X2724</u> _____%	<u>X2741</u> _____%	<u>X2824</u> _____%

GO TO Q.14
LOAN #1

GO TO Q.14
LOAN #2

GO TO Q.14
LOAN #3

14. Please look at the Institutions Card. Is this loan with any of the institutions on the Institutions Card, or from someplace else? (IF INSTITUTIONS CARD: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?) (INTERVIEWER: CHECK INSTITUTIONS CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED AT THIS POINT.)

15. INTERVIEWER: IS THERE ANOTHER LOAN?

LOAN #1	LOAN #2	LOAN #3
INST. #1 01	INST. #1 01	INST. #1 01
INST. #2 02	INST. #2 02	INST. #2 02
INST. #3 03	INST. #3 03	INST. #3 03
INST. #4 04	INST. #4 04	INST. #4 04
INST. #5 05	INST. #5 05	INST. #5 05
INST. #6 06	INST. #6 06	INST. #6 06
COMM. BANK 11	COMM. BANK 11	COMM. BANK 11
S&L/SAV BANK 12	S&L/SAV BANK 12	S&L/SAV BANK 12
CREDIT UNION 13	CREDIT UNION 13	CREDIT UNION 13
FIN LOAN CO 14	FIN LOAN CO 14	FIN LOAN CO 14
BROKERAGE 16	BROKERAGE 16	BROKERAGE 16
OTHER (SPECIFY) _____ 07	OTHER (SPECIFY) _____ 07	OTHER (SPECIFY) _____ 07
X2725	X2742	X2825
YES... (REASK Q4-15, COL. #2) 1	YES... (REASK Q4-15, COL. #3) 1	YES... (GO TO EXTRA LOAN PAGE, COL. #4) 1
NO... (GO TO Q.16, PAGE I-68) 2	NO... (GO TO Q.16, PAGE I-68) 2	NO... (GO TO Q.16, PAGE I-68) 2

EXTRA LOAN PAGE

4. What was (this/the largest/the next) loan for?

5. In what month and year was this loan taken out?

6. How much was borrowed or financed, not counting the finance charges?

7. Is this a regular installment loan where you pay a fixed dollar amount each month for a fixed number of months until the loan is repaid, or some other kind?

8. How many monthly payments or years were agreed upon when the loan was received?

9. How much are the monthly payments?

LOAN #4	LOAN #5	LOAN #6
<u>X2827</u>	<u>X2910</u>	<u>X2927</u>
X2829 X2830 MONTH YEAR	X2912 X2913 MONTH YEAR	X2929 X2930 MONTH YEAR
X2831 \$	X2914 \$	X2931 \$
Regular Installment. (GO TO Q.8) 1 Other Kind.(SKIP TO Q.10) 2 DON'T KNOW... (SKIP TO Q.10) 8 X2832	Regular Installment. (GO TO Q.8) 1 Other Kind.(SKIP TO Q.10) 2 DON'T KNOW... (SKIP TO Q.10) 8 X2915	Regular Installment. (GO TO Q.8) 1 Other Kind.(SKIP TO Q.10) 2 DON'T KNOW... (SKIP TO Q.10) 8 X2932
# YEARS, OR X2833 # PAYMENTS NO SET #. . . . (SKIP TO Q.10) . . . 98 DON'T KNOW.(SKIP TO Q.10) . . . 98	# YEARS, OR X2916 # PAYMENTS NO SET #. . . . (SKIP TO Q.10) . . . 98 DON'T KNOW.(SKIP TO Q.10) . . . 98	# YEARS, OR X2933 # PAYMENTS NO SET #. . . . (SKIP TO Q.10) . . . 98 DON'T KNOW.(SKIP TO Q.10) . . . 98
\$ X2835 NONE -1 00000 DON'T KNOW 99998 NO REG PAY -1 99996 (GO TO Q.10) Week 2 00 Month X7524 4 00 Quarter 5 00 Year 6 00 Other (SPECIFY) -7 00 (SKIP TO Q.12.1)	\$ X2918 NONE -1 00000 DON'T KNOW 99998 NO REG PAY -1 99996 (GO TO Q.10) Week 2 00 Month X7523 4 00 Quarter 5 00 Year 6 00 Other (SPECIFY) -7 00 (SKIP TO Q.12.1)	\$ X2935 NONE -1 00000 DON'T KNOW 99998 NO REG PAY -1 99996 (GO TO Q.10) Week 2 00 Month X7522 4 00 Quarter 5 00 Year 6 00 Other (SPECIFY) -7 00 (SKIP TO Q.12.1)

EXTRA LOAN PAGE

10. What is the typical payment and how often is it made?

LOAN #4	LOAN #5	LOAN #6
\$1 <u>X2836</u> <u>-1</u>	\$1 <u>X2919</u> <u>-1</u>	\$1 <u>X2936</u> <u>-1</u>
NONE 0000000 DON'T KNOW 9999998 NO TYPICAL <u>-1</u> PAY <u>9999996</u>	NONE 0000000 DON'T KNOW 9999998 NO TYPICAL <u>-1</u> PAY <u>9999996</u>	NONE 0000000 DON'T KNOW 9999998 NO TYPICAL <u>-1</u> PAY <u>9999996</u>
Week <u>X2837</u> <u>2</u> <u>00</u> Month <u>4</u> <u>00</u> Quarter <u>5</u> <u>00</u> Year <u>6</u> <u>00</u> Other (SPECIFY) <u>-7</u> <u>00</u>	Week <u>X2920</u> <u>2</u> <u>00</u> Month <u>4</u> <u>00</u> Quarter <u>5</u> <u>00</u> Year <u>6</u> <u>00</u> Other (SPECIFY) <u>-7</u> <u>00</u>	Week <u>X2937</u> <u>2</u> <u>00</u> Month <u>4</u> <u>00</u> Quarter <u>5</u> <u>00</u> Year <u>6</u> <u>00</u> Other (SPECIFY) <u>-7</u> <u>00</u>

11. In what month and year do you expect this loan to be repaid?

<u>X2838</u> <u>X2839</u> MONTH YEAR	<u>X2921</u> <u>X2922</u> MONTH YEAR	<u>X2938</u> <u>X2939</u> MONTH YEAR
DON'T KNOW 9898	DON'T KNOW 9898	DON'T KNOW 9898

COMPUTED WHERE NOT ASKED DIRECTLY
12. How much is still owed on this loan?

\$1 <u>X2840</u> (SKIP TO Q.13)	\$1 <u>X2923</u> (SKIP TO Q.13)	\$1 <u>X2940</u> (SKIP TO Q.13)
------------------------------------	------------------------------------	------------------------------------

12.1. Is this loan being paid off ahead of schedule, behind schedule, or are the payments about on schedule?

On schedule 1	On schedule 1	On schedule 1
Ahead of schedule 2	Ahead of schedule 2	Ahead of schedule 2
Behind schedule <u>X7518</u> 3	Behind schedule <u>X7517</u> 3	Behind schedule <u>X7516</u> 3

13. What is the current annual rate of interest being charged on this loan?

<u>X2841</u> _____ %	<u>X2924</u> _____ %	<u>X2941</u> _____ %
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14. Please look at the Institutions Card. Is this loan with any of the institutions on the Institutions Card, or from someplace else? (IF INSTITUTIONS CARD: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?) (INTERVIEWER: CHECK INSTITUTIONS CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED AT THIS POINT.)

INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SAV BANK 12 CREDIT UNION 13 FIN LOAN CO 14 BROKERAGE 16 OTHER (SPECIFY): <u>-07</u> <u>X2842</u>	INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SAV BANK 12 CREDIT UNION 13 FIN LOAN CO 14 BROKERAGE 16 OTHER (SPECIFY): <u>-07</u> <u>X2925</u>	INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SAV BANK 12 CREDIT UNION 13 FIN LOAN CO 14 BROKERAGE 16 OTHER (SPECIFY): <u>-07</u> <u>X2942</u>
--	--	--

15. INTERVIEWER: IS THERE ANOTHER LOAN?

YES... (REASK Q4-15, COL. #5) 1	YES... (REASK Q4-15, COL. #6) 1	(GO TO Q.16)
NO... (GO TO Q.16) ... 2	NO... (GO TO Q.16) .. 2	

16. INTERVIEWER:

X3001

DOES R HAVE ANY TYPE OF LOAN OR DEBT? CODE ALL THAT APPLY. REFER TO THE INSTITUTIONS CARD.

MORTGAGE (GO TO Q.17)

HOUSING LOAN (GO TO Q.17)

PROPERTY (GO TO Q.17)

VEHICLE (GO TO Q.17)

OTHER LOANS (GO TO Q.17)

NO LOANS (SKIP TO SECTION J)

Has loan 1
All others 2

17. (SHOW CARD 5) Thinking about the loan or mortgage that you took out most recently, what was the main reason you chose the lender that you did? Was it because of the location of their offices, because they had the best interest rates, because you were able to obtain many services at one place, because they were recommended by someone else, or some other reason?

X3002

Location of offices 01 3

Interest rates 02

Many services in one place 05 6

Recommended 04 1

Other (SPECIFY) 07 -7

18. (READ SLOWLY:) Again thinking about the same loan, roughly how far was the office where the application was made from the home or workplace of the person who made the application? (IF R ASKS: WE WANT THE CLOSER OF THE DISTANCE FROM HOME OR OFFICE.) (ACCEPT RANGE.)

X3003

____ MILES

Over 50 miles 51

One mile or less 04 -1

DON'T KNOW 98

19. Now thinking of all the various loan payments you made during the last year, were all the payments made the way they were scheduled, or were payments on any of the loans sometimes made later or missed?

X3004

All paid as scheduled ... (SKIP TO SECTION J) 1

Sometimes got behind or missed payments (GO TO Q.19.1) 5

19.1. Were you ever behind in your payments by two months or more?

X3005

Yes 1

No 5

GO TO SECTION J

17

SECTION J: SAVINGS ATTITUDES

1. Now I'd like to ask a few questions about your (family's) savings. People have different reasons for saving. What are your (family's) most important reasons for saving?

X3006
X3007
X7515
X7514
X7513

2. Are there any foreseeable major financial obligations that you (and your family) expect will have to be met in the future, such as educational expenses, health care costs, and so forth? (IF R ASKS, THE FUTURE MEANS THE NEXT FIVE TO TEN YEARS.)

X340

Yes (GO TO Q.2.1) 1
No (GO TO Q.3) 5

2.1. (SHOW CARD 6) What kinds of obligations are these? (CODE ALL THAT APPLY.)

X3011
X3012
X3013
X7512
X7511

Education: R's children R
Education: Others R
Health Care: Self/Spouse R
Health Care: Others R
Other (SPECIFY): _____ R

3. (SHOW CARD 7) In deciding how much of their (family) income to spend or save, people are likely to think about different financial planning periods. In planning your (family's) saving and spending, which of the time periods listed on this page is most important to you (and your [husband/wife/partner])?

X3008

Next few months 1
Next year 2
Next few years 3
Next 5 - 10 years 4
Longer than 10 years 5

4. (SHOW CARD 7) Which is the least important to you?

X3009

Next few months 1
Next year 2
Next few years 3
Next 5 - 10 years 4
Longer than 10 years 5



5. (SHOW CARD 8) Which of the statements on this page comes closest to the amount of financial risk that you (and your [husband/wife/partner]) are willing to take when you save or make investments? (READ ANSWERS ONLY IF NECESSARY)

X3014

- Take substantial financial risks
expecting to earn substantial returns 1
- Take above average financial risks
expecting to earn above average returns 2
- Take average financial risks expecting
to earn average returns 3
- Not willing to take any financial risks 4

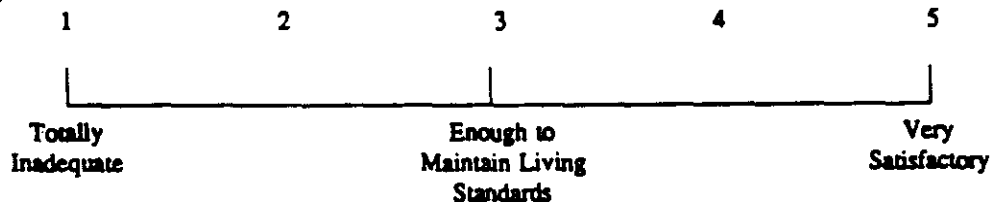
6. (SHOW CARD 9) Which of the following statements on this page comes closest to describing your (and your [husband's/wife's/partner's]) saving habits? (CODE MORE THAN ONE ONLY IF NECESSARY.) (READ ANSWERS ONLY IF NECESSARY)

- X3015 Don't save -- usually spend more than income /
- X3016 Don't save -- usually spend about as much as income /
- X3017 Save whatever is left over at the end of the
month--no regular plan /
- X3018 Save income of one family member, spend the other /
- X3019 Spend regular income, save other income /
- X3020 Save regularly by putting money aside each month /

Checked 1
Not checked 5

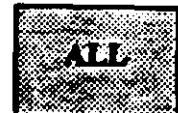
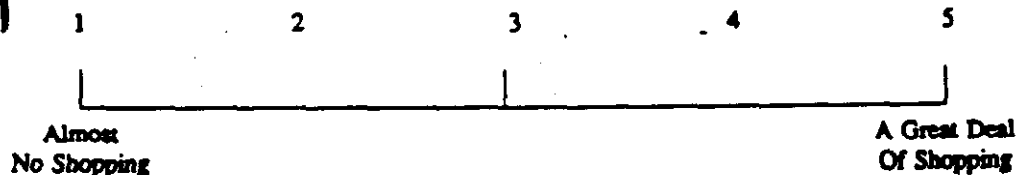
7. (SHOW CARD 10) How would you rate the retirement income you (expect to) receive from Social Security and job pensions?

X3023



8. (SHOW CARD 11) When making major decisions about borrowing and saving, some people shop around for the very best terms while others don't. Where would your family be on the scale?

X3024



9. Over the past year, would you say that (your/your family's) spending exceeded (your/your family's) income, that it was about the same as your income, or that you spent less than your income? (Spending should not include any investments you have made.)

X7510

Spending exceeded income (GO TO Q.9.1) 1
Spending equalled income (SKIP TO Q.9.4) 2
Spending was less
than income (SKIP TO SECTION N) 3

9.1. Did any of that spending include purchases of a home or automobile or spending for any investments?

X7509
Includes 9.4.

Yes (GO TO Q.9.2) 1
No (SKIP TO Q.9.3) 5

9.2. Including only monthly payments on your house or car and leaving aside any spending on investments, over the past year, would you say that (your/your family's) spending exceeded (your/your family's) income, that it was about the same as your income, or that you spent less than your income?

X7508

Spending exceeded income (GO TO Q.9.3) 1
Spending equalled income (GO TO SECTION N) 2
Spending was less
than income (GO TO SECTION N) 3

9.3. To make up the difference, did you borrow additional money, did you spend out of savings or investments, or did you do something else?

X7507

Borrowed money 1
Spent out of savings/investments 2
Other (SPECIFY) _____ -7
(SKIP TO SECTION N)

9.4. Did any of that spending include purchases of a home or automobile or spending for any investments?

Yes 1
No 4

GO TO SECTION N

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SECTION N: FINANCIAL ASSETS

1. Now I'd like to ask about different types of assets that you might have. First, do you (or anyone in your family living here) have any checking accounts?

X3501

Yes (SKIP TO Q.3) 1
No (GO TO Q.2) 2 5

2. Have you (or anyone in your family living here) ever had a checking account?

X3502

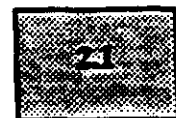
Yes 1
No 2 5

2.1. (SHOW CARD 12) Looking at this list, please tell me which is the most important reason (you don't/your family doesn't) have a checking account.

X3503

Don't write enough checks to make
it worthwhile 01
Minimum balance is too high 02
Do not like dealing with banks 03
Service charges are too high 04
No bank has convenient hours or location 05
Other (SPECIFY) _____ 06 -7

(SKIP TO Q.10)



3. How many checking accounts do you (and your family living here) have?

(IF R ASKS: INCLUDE MONEY MARKET ACCOUNTS ONLY IF THEY ARE USED AS CHECKING ACCOUNTS)

X3504

____ # ACCOUNTS

	ACCOUNT #1	ACCOUNT #2	ACCOUNT #3
4. Please look at the Institutions Card. (Thinking about your main checking account, the one used to write most of your checks, / About the next account) is this account with any of the institutions on the Institutions Card, or from someplace else? (IF INSTITUTIONS CARD: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?) (INTERVIEWER: CHECK THE INSTITUTIONS CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED.)	INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SAV BANK 12 CREDIT UNION 13 BROKERAGE 16 OTHER (SPECIFY) _____ - 07 <u>X3505</u>	INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SAV BANK 12 CREDIT UNION 13 BROKERAGE 16 OTHER (SPECIFY) _____ - 07 <u>X3509</u>	INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SAV BANK 12 CREDIT UNION 13 BROKERAGE 16 OTHER (SPECIFY) _____ - 07 <u>X3513</u>
5. How much is in this account? (What was the average over the last month?)	\$ <u>X3506</u>	\$ <u>X3510</u>	\$ <u>X3514</u>
6. Is this a money market-type account?	Yes ... <u>X3507</u> ... 1 No ... <u>5</u> ... 2	Yes ... <u>X3511</u> ... 1 No ... <u>5</u> ... 2	Yes ... <u>X3515</u> ... 1 No ... <u>5</u> ... 2
6.1 CHECKPOINT: LOOK AT THE HHL (PAGE HHL-1) IS R MARRIED OR LIVING WITH A PARTNER?	YES... (GO TO Q.6.2) 1 NO... (SKIP TO Q.7) 2	YES... (GO TO Q.6.2) 1 NO... (SKIP TO Q.7) 2	YES... (GO TO Q.6.2) 1 NO... (SKIP TO Q.7) 2
6.2 Is this a joint account with your (husband/ wife/partner), is the account in your name, your (husband's/wife's/partner's) name, or something else?	Joint account 01 R's account <u>X7601</u> 02 S's account 03 Other (SPECIFY) _____ <u>-7</u>	Joint account 01 R's account <u>X7603</u> 02 S's account 03 Other (SPECIFY) _____ <u>-7</u>	Joint account 01 R's account <u>X7605</u> 02 S's account 03 Other (SPECIFY) _____ <u>-7</u>
7. INTERVIEWER: IS THERE ANOTHER ACCOUNT?	YES... (REASK Q.4-7 COL #2) 1 NO... (GO TO Q.9) 2	YES... (REASK Q.4-7 COL #3) 1 NO... (GO TO Q.9) 2	YES... (REASK Q.4-7 COL #4) 1 NO... (GO TO Q.9) 2

8. How much is in all your (family's) remaining checking accounts? (What was the average over the last month?)

X3529

\$ _____

ACCOUNT #4	ACCOUNT #5	ACCOUNT #6
INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SAV BANK 12 CREDIT UNION 13 BROKERAGE 16 OTHER (SPECIFY) _____ -07	INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SAV BANK 12 CREDIT UNION 13 BROKERAGE 16 OTHER (SPECIFY) _____ -07	INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SAV BANK 12 CREDIT UNION 13 BROKERAGE 16 OTHER (SPECIFY) _____ -07
<u>X3517</u>	<u>X3521</u>	<u>X3525</u>
\$ <u>X3518</u> _____	\$ <u>X3522</u> _____	\$ <u>X3526</u> _____
Yes <u>X3519</u> 1 No <u>57</u> 2	Yes <u>X3523</u> 1 No <u>57</u> 2	Yes <u>X3527</u> 1 No <u>57</u> 2
YES... (GO TO Q.6.2) 1 NO... (SKIP TO Q.7) 2	YES... (GO TO Q.6.2) 1 NO... (SKIP TO Q.7) 2	YES... (GO TO Q.6.2) 1 NO... (SKIP TO Q.7) 2
Joint account 01 R's account <u>X7607</u> 02 S's account 03 Other (SPECIFY) _____ _____ -70x	Joint account 01 R's account <u>X7609</u> 02 S's account 03 Other (SPECIFY) _____ _____ -70x	Joint account 01 R's account <u>X7611</u> 02 S's account 03 Other (SPECIFY) _____ _____ -70x
YES... (REASK Q.4-7 COL. #5) 1 NO... (GO TO Q.9) 2	YES... (REASK Q.4-7 COL. #6) 1 NO... (GO TO Q.9) 2	YES... (GO TO Q.8) 1 NO... (GO TO Q.9) 2

9. (SHOW CARD 13) Which of the reasons on this card is the most important reason (you/your family living here) chose the institution that you did for your main checking account? Was it because of the location of their offices, because they had the lowest fees or minimum balance requirement, because you were able to obtain many services at one place, because they offered safety and an absence of risk, or some other reason?

X3530

- Location of offices 01
- Low fees 02
- Many services in one place 03
- Safety 04
- Other (SPECIFY) _____
- _____ 05

9.1. For how many years (have you/has someone in your family living here) done business with this institution?

|__|__| # YEARS

LESS THAN ONE YEAR 00

10. Do you (or anyone in your family here) have any Individual Retirement Accounts, that is, IRA or Keogh accounts?

X3601

- Yes (GO TO Q.10.1) 1
- No (SKIP TO Q.16) 75

10.1. Who has IRA or Keogh accounts?
 [CHECK THE BOX NEXT TO THE PERSON(S) (RESPONDENT, SPOUSE, OR OTHERS) WHO HAVE ACCOUNT(S). THEN ASK FOLLOW-UP QUESTIONS Q11 - Q14 FOR EACH PERSON.]

PERSON ----->

	RESPONDENT ACCOUNTS	SPOUSE ACCOUNTS	OTHER PERSONS
	X3602 <input type="checkbox"/>	X3612 <input type="checkbox"/>	X3622 <input type="checkbox"/>
11. How many IRA and Keogh accounts [do you/does (PERSON) have?]	X3603 _ _ # ACCTS	X3613 _ _ # ACCTS	X3623 _ _ # ACCTS
12. About (PERSON'S) accounts (are these/is this an) IRA or Keogh account(s)? (CODE ALL THAT APPLY.)	IRA ... X3604 ✓ KEOGH ... X3605 ✓	IRA ... X3614 ✓ KEOGH ... X3615 ✓	IRA ... X3624 ✓ KEOGH ... X3625 ✓
13. Please look at the Institutions Card. (Is this/Are they) with any of the institutions on the Institutions Card, or from someplace else? (CODE ALL THAT APPLY.) (IF INSTITUTIONS CARD: Which institution(s)? (IF SOMEPLACE ELSE: What type(s) of institution(s)? (INTERVIEWER: CHECK INSTITUTIONS CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED.)	INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SAV BANK 12 CREDIT UNION 13 FIN LOAN CO 14 BROKERAGE 16 OTHER (SPECIFY) ___ - 07 X3606-X3609 X7501	INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SAV BANK 12 CREDIT UNION 13 FIN LOAN CO 14 BROKERAGE 16 OTHER (SPECIFY) ___ - 07 X3616-X3619 X7502	INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SAV BANK 12 CREDIT UNION 13 FIN LOAN CO 14 BROKERAGE 16 OTHER (SPECIFY) ___ - 07 X3626-X3629 X7503
14. How much in total is in (PERSON'S) account(s)?	X3610 \$ _ _ _ _ _ _ _ _	X3620 \$ _ _ _ _ _ _ _ _	X3630 \$ _ _ _ _ _ _ _ _
14.1. INTERVIEWER: IS THERE ANOTHER HOUSEHOLD MEMBER WITH AN ACCOUNT?	YES. . . (REASK Q.11-14.1 COL. #2) 1 NO. . . (GO TO Q.15) .. 2	YES. . . (REASK Q.11-14.1 COL. #3) 1 NO. . . (GO TO Q.15) .. 2	GO TO Q.15

15. How is the money in (this/all of your [family's]) IRA and Keogh account(s) invested? Is most of it in CDs or other bank accounts, most of it in stocks, most of it in bonds or similar assets, or what?

X3631

CD's/Bank accounts 01
 Stock 02
 Bonds/Similar assets 03
 Other (SPECIFY): _____ -7
 DON'T KNOW 08

16. Not including any accounts I have already recorded, do you (or anyone in your family here) have any money market accounts?

X3701

Yes (GO TO Q.16.1) 1
 No (SKIP TO Q.22) 75

16.1. Altogether, how many money market accounts do you (and your family living here) have?

X3702 | | | # OF MONEY MARKET ACCOUNTS

	ACCOUNT #1	ACCOUNT #2	ACCOUNT #3
17. Does the (largest/next) account have check-writing privileges?	Yes 1 No X3703 52	Yes 1 No X3708 52	Yes 1 No X3713 52
18. Is this a tax-free money market account?	Yes 1 No X3704 52	Yes 1 No X3709 52	Yes 1 No X3714 52
19. Please look at the Institutions Card. Is this account with any of the institutions on the Institutions Card, or from someplace else? (IF INSTITUTIONS CARD: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?) (INTERVIEWER: CHECK INSTITUTIONS CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED.)	INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SAV BANK 12 CREDIT UNION 13 FIN LOAN CO 14 BROKERAGE 16 OTHER: (SPECIFY) -07 X3705	INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SAV BANK 12 CREDIT UNION 13 FIN LOAN CO 14 BROKERAGE 16 OTHER: (SPECIFY) -07 X3710	INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SAV BANK 12 CREDIT UNION 13 FIN LOAN CO 14 BROKERAGE 16 OTHER: (SPECIFY) -07 X3715
20. How much is in this account?	\$ X3706	\$ X3711	\$ X3716
20.1 CHECKPOINT: LOOK AT THE HHL (PAGE HHL-1) IS R MARRIED OR LIVING WITH A PARTNER?	YES... (GO TO Q.20.2) . 1 NO... (SKIP TO Q.21) . 2	YES... (GO TO Q.20.2) . 1 NO... (SKIP TO Q.21) . 2	YES... (GO TO Q.20.2) . 1 NO... (SKIP TO Q.21) . 2
20.2 Is this a joint account with your (husband/wife/partner), is the account in your name, your husband's/wife's/partner's name, or something else?	Joint account 01 R's account X7613 02 S's account 03 Other (SPECIFY) _____ -704	Joint account 01 R's account X7615 02 S's account 03 Other (SPECIFY) _____ -704	Joint account 01 R's account X7617 02 S's account 03 Other (SPECIFY) _____ -704
21. INTERVIEWER: IS THERE ANOTHER ACCOUNT?	YES... (REASK Q.17-21 COL. #2) 1 NO... (SKIP TO Q.22) . 2	YES... (REASK Q.17-21 COL. #3) 1 NO... (SKIP TO Q.22) . 2	YES... (GO TO Q.21.1) . 1 NO... (SKIP TO Q.22) . 2

21.1. How much is in all your (family's) remaining money market accounts?
X3718 \$ _____

22. Do you (or anyone in your family here) have any CDs or certificates of deposit at financial institutions? (IF YES, SAY: Please do not include CDs that are part of IRAs or Keoghs.)
(IF R ASKS: CD'S ARE CERTIFICATES HELD FOR A SET PERIOD OF TIME THAT MUST BE CASHED OR RENEWED AT THE MATURITY DATE.)

X3719 Yes (GO TO Q.22.1) 1
No (SKIP TO Q.23) 5

22.1. Altogether, how many such CD's do you (and your family living here) have?
X3720 _____ # Certificates

22.2. What is the total dollar value of (this/all these) CD(s)?
X3721 \$ _____

22.3. (Please look the at Institutions Card.) (Is this/Are these) CD(s) with any of the institutions on the Institutions Card, or from someplace else? (CODE ALL THAT APPLY)
(IF INSTITUTIONS CARD: Which institution(s)?)
(IF SOMEPLACE ELSE: What type(s) of institution(s)?)
(INTERVIEWER: CHECK INSTITUTIONS CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED.)

X3722-X3725
X7618

INST. #1	01
INST. #2	02
INST. #3	03
INST. #4	04
INST. #5	05
INST. #6	06
COMM'L BANK	11
S&L/SVGS BANK	12
CREDIT UNION	13
FIN./LOAN CO.	14
OTHER (SPECIFY): _____	07

22.4. CHECKPOINT: CHECK THE HHL (PAGE HHL-1). IS R MARRIED OR LIVING WITH A PARTNER?
YES (GO TO Q.22.5) 1
NO (SKIP TO Q.23) 2

22.5. Is (the money in this CD/most of the money in these CDs) held jointly with your (husband/wife/partner), is (it/most of it) in your name, your (husband's/wife's/partner's) name, or something else?
X7620

Joint account	01
R's account	02
S's account	03
Other (SPECIFY) _____	04-7

23. Do you (or anyone in your family living here) have any (other) accounts at banks, savings and loan associations, or credit unions? These could be passbook accounts, share accounts, Christmas Club accounts, or any other type of savings account.
X3801

Yes	(GO TO Q.23.1)	1
No	(SKIP TO Q.27, PAGE N-82)	5

23.1. Altogether, how many such accounts do you (and your family living here) have?

X3802

____ # Accounts

24. Please look at the Institutions Card. Is the (next) largest account with any of the institutions on the Institutions Card, or from someplace else? (IF INSTITUTIONS CARD: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?) (INTERVIEWER: CHECK INSTITUTIONS CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED.)

25. How much is in this account?

25.1 CHECKPOINT: CHECK THE HHL (PAGE HHL-1). IS R MARRIED OR LIVING WITH A PARTNER?

25.2 Is this a joint account with your (husband/wife/partner), is the account in your name, your (husband's/wife's/partner's) name, or something else?

26. INTERVIEWER: IS THERE ANOTHER ACCOUNT?

ACCOUNT #1	ACCOUNT #2	ACCOUNT #3
INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SAV BANK 12 CREDIT UNION 13 FIN LOAN CO 14 BROKERAGE 16 OTHER (SPECIFY): - 07 <u>X3803</u>	INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SAV BANK 12 CREDIT UNION 13 FIN LOAN CO 14 BROKERAGE 16 OTHER (SPECIFY): - 07 <u>X3806</u>	INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SAV BANK 12 CREDIT UNION 13 FIN LOAN CO 14 BROKERAGE 16 OTHER (SPECIFY): - 07 <u>X3809</u>
\$ <u>X3804</u>	\$ <u>X3807</u>	\$ <u>X3810</u>
YES... (GO TO Q.25.2) . 1 NO... (SKIP TO Q.26) . 2	YES... (GO TO Q.25.2) . 1 NO... (SKIP TO Q.26) . 2	YES... (GO TO Q.25.2) . 1 NO... (SKIP TO Q.26) . 2
Joint account 01 R's account <u>X7622</u> 02 S's account 03 Other (SPECIFY) _____ <u>-704</u>	Joint account 01 R's account <u>X7624</u> 02 S's account 03 Other (SPECIFY) _____ <u>-704</u>	Joint account 01 R's account <u>X7626</u> 02 S's account 03 Other (SPECIFY) _____ <u>-704</u>
YES... (REASK Q.24-26, COL. #2) 1 NO... (GO TO Q.27) . . 2	YES... (REASK Q.24-26, COL. #3) 1 NO... (GO TO Q.27) . . 2	YES... (REASK Q.24-26, COL. #4) 1 NO... (GO TO Q.27) . . 2

ACCOUNT #4	ACCOUNT #5
INST. #1 01	INST. #1 01
INST. #2 02	INST. #2 02
INST. #3 03	INST. #3 03
INST. #4 04	INST. #4 04
INST. #5 05	INST. #5 05
INST. #6 06	INST. #6 06
COMM. BANK 11	COMM. BANK 11
S&L/SAV BANK 12	S&L/SAV BANK 12
CREDIT UNION 13	CREDIT UNION 13
FIN LOAN CO 14	FIN LOAN CO 14
BROKERAGE 16	BROKERAGE 16
OTHER (SPECIFY): _____ 07	OTHER (SPECIFY): _____ 07
<u>X3812</u>	<u>X3815</u>
SI <u>X3813</u>	SI <u>X3816</u>
YES... (GO TO Q.25.2) .. 1	YES... (GO TO Q.25.2) .. 1
NO... (SKIP TO Q.26) .. 2	NO... (SKIP TO Q.26) .. 2
Joint account 01	Joint account 01
R's account <u>X7628</u> 02	R's account <u>X7630</u> 02
S's account 03	S's account 03
Other (SPECIFY) _____	Other (SPECIFY) _____
<u>-7⁰⁴</u>	<u>-7⁰⁴</u>
YES... (REASK Q.24-26, COL. #5) 1	YES... (GO TO Q.26.1) .. 1
NO... (GO TO Q.27) ... 2	NO... (GO TO Q.27) ... 2

26.1. How much is in all your (family's) remaining such accounts?
 X3818 \$1 _____

27. Do you (or anyone in your family here) have any shares in mutual funds? (IF YES, SAY: Please do not include any pension-type, thrift-saving, 401-K, or IRA/Keogh plans, or accounts I have already recorded.)
 X3819 Yes (GO TO 27.1) 1
 No (SKIP TO Q.31) 5

27.1. In how many different mutual funds (do you/does your family) own shares? (INTERVIEWER: WE WANT THE NUMBER OF FUNDS, NOT THE NUMBER OF FUND MANAGEMENT COMPANIES.)
 X3820 _____
 # Mutual Funds

28. I need to know what type(s) of mutual fund(s) (this is/these are)? (Is it/Are any of them)...

	No	Yes	
28.1. Stock Funds?	X3821 5	1	→
28.2. (Are any of them) Tax-Free Bond Funds?	X3823 5	1	→
28.3. (Are any of them) Government or Government backed Bond Funds?	X3825 5	1	→
28.4. (Are any of them) other Bond Funds?	X3827 5	1	→
28.5. Combination funds or any other mutual funds (INCLUDE "DK TYPE" HERE)?	X3829 5	1	→

29. What is the total market value of all of the (TYPE) that you (and your family living here) have?
 X3822 29.1. \$ _____
 X3824 29.2. \$ _____
 X3826 29.3. \$ _____
 X3828 29.4. \$ _____
 X3830 29.5. \$ _____

INTERVIEWER: IF R ANSWERS "NO" TO Q.28.1 - 28.5, ASK Q.29 FOR ALL MUTUAL FUNDS: RECORD IN Q.29.5

30. Overall has there been a gain or loss in the value of all these mutual fund shares since you (or someone in your family here) obtained them?

X3831 Gain (GO TO Q.30.1) 1
 Neither gain nor loss .. (SKIP TO Q.31) 3
 Loss (GO TO Q.30.2) 5
 DON'T KNOW (SKIP TO Q.31) 8

30.1. How much have they gained in value since they were obtained?
 X3832 _____% OR X3833 _____
 PERCENT AMOUNT

SKIP TO Q.31

DON'T KNOW ... (SKIP TO Q.31) 998

30.2. How much have they lost in value since they were obtained?

X3834 _____% OR \$ X3835 _____
 PERCENT AMOUNT

DON'T KNOW 998

31. Do you (or anyone in your family here) have any U.S. government savings bonds?
 (THESE MAY BE CALLED SERIES EE OR HH. ONE WAY THEY CAN BE PURCHASED IS BY PAYROLL DEDUCTION.)

X3901

Yes (GO TO Q.31.1) 1
 No (SKIP TO Q.32) 5

31.1. What is the total face value of all the savings bonds that you (and your family) have?

X3902

\$ _____

32. Do you (or anyone here) have any other corporate, municipal, government, or other type of bonds or bills? (IF YES, SAY: Please do not include any bonds or bills held in pension accounts or trusts, or in accounts I have already recorded.)

X3903

Yes (GO TO Q.32.1) 1
 No (SKIP TO Q.35) 5

32.1. How many different bond(s) or bill(s) do you (or your family) own?

X3904

_____ # Bonds or Bills

33. I need to know what type(s) of bond(s) or bill(s) (this is/these are)? (Is it/Are any of them)...

TYPE	No Yes		34. What is the face value of all of the (TYPE) that you (and your family living here) have?	34.6. What is the total market value?
33.1. Mortgage-backed bonds such as those from "Ginnie-Mac", "Fannie-Mac" or "Freddie-Mac"	5	X 1	X3905 34.1. \$ _____	X7635 34.7. \$ _____
33.2. U.S. Government bonds or Treasury bills	5	X 1	X3907 34.2. \$ _____	X7636 34.8. \$ _____
33.3. State or <u>municipal</u> bonds, or other taxfree bonds	5	X 1	X3909 34.3. \$ _____	X7637 34.9. \$ _____
33.4. Foreign bonds	5	X 1	X7631 34.4. \$ _____	X7638 34.10. \$ _____
33.5. Corporate or <u>any other</u> type of bonds (INCLUDE "DK TYPE" HERE)	5	X 1	X7632 34.5. \$ _____	X7639 34.11. \$ _____

INTERVIEWER: IF R ANSWERS "NO" TO Q.33.1 - Q.33.5, ASK Q.34 AND Q.34.6 FOR ALL BONDS; RECORD IN Q.34.5 AND Q.34.11.

35. Do you (or anyone in your family living here) own any publicly traded stock? (IF YES SAY: Please do not include any stock held through mutual funds, pension accounts or trusts, or in accounts or businesses that I have already recorded.)

X3913

Yes (GO TO Q.36) 1
No (SKIP TO Q.40) 75

36. In how many different companies do you (or your family living here) own stock?

X3914

_____ # Companies

37. What is the total market value of this stock?

X3915

\$ _____

38. Overall has there been a gain or loss in the value of this stock since you (or someone in your family here) obtained it?

X3916

Gain (GO TO Q.38.1) 1
Neither gain nor loss .. (SKIP TO Q.39) 23
Loss (GO TO Q.38.2) 85
DON'T KNOW (SKIP TO Q.39) 8

38.1. How much has it gained in value since it was obtained?

X3917 % OR X3918 \$ _____
PERCENT AMOUNT

DON'T KNOW 998
SKIP TO Q.39

38.2. How much has it lost in value since it was obtained?

X3919 % OR X3920 \$ _____
PERCENT AMOUNT

DON'T KNOW 998

39. Of your (family's) stock, is any of it stock in a company where you (or anyone in your family living here) work or have worked?

X3921

Yes (GO TO Q.39.1) 1
No (SKIP TO Q.39.2) 75

39.1. What is the total market value of your stock in the company?

X3922

\$ _____

39.2. Of your (family's) stock, is any of it stock in a company headquartered outside of the United States?

X7640

Yes (GO TO Q.39.3) 1
No (SKIP TO Q.40) 75

39.3. What is the total market value in dollars of this stock?

X7641

\$ _____

40. Do you (or anyone in your family here) have a brokerage account for the purchase or sale of stocks and other securities?

X3923

Yes (GO TO Q.40.1) 1
No (SKIP TO Q.41) 75

40.1. Please look at the Institutions Card. (Is this/Are these) account(s) with any of the institutions on the Institutions Card, or from someplace else? (CODE ALL THAT APPLY.)
 (IF INSTITUTIONS CARD: Which institution(s)?)
 (IF SOMEPLACE ELSE: What type(s) of institution(s)?)
 (INTERVIEWER: CHECK INSTITUTIONS CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED.)

X3924-X3927
 X7642

INST. #1	01
INST. #2	02
INST. #3	03
INST. #4	04
INST. #5	05
INST. #6	06
COMM'L BANK	11
S&L/SVGS BANK	12
CREDIT UNION	13
FIN./LOAN CO.	14
BROKERAGE	15
OTHER (SPECIFY)	- 07

40.2. Over the past year, about how many times did you (or anyone in your family living here) buy or sell stocks or other securities through a broker? (ACCEPT RANGE.)

X3928

 |_|_|_|_|_| # Times

 DON'T KNOW

 NONE

40.3. Not including any accounts you've told me about, do you (or anyone in your family living here) have a "cash" or "call money" account at a stock brokerage?
 (IF R ASKS: CASH OR CALL MONEY ACCOUNTS HOLD MONEY RECEIVED FROM THE SALE OF STOCK UNTIL THE MONEY IS REINVESTED.)

X3929

 Yes

 No

40.4. What is the total dollar value of all the cash or call money accounts that you (and your family living here) have?

X3930

 \$|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|

40.5. Other than loans you have already told me about, do you (or anyone in your family living here) have any margin loans at a stock brokerage?

X3931

 Yes

 No

40.6. Altogether, what is the current balance on these margin loans?

X3932

 \$|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|

41. Do you (or anyone in your family here) receive income from or have assets in a trust, annuity, or managed investment account that you have not already told me about? (IF YES, SAY: Please do not include pension-type accounts, or any assets that I have already recorded.)

X3933

 Yes

 No

42. What are these; are they legal trusts, annuities, or managed investment accounts? (CODE ALL THAT APPLY)

X3934 Legal trusts 01
 X3935 Annuities 02
 X3936 Managed investment accounts 05
 X3937 Other (SPECIFY) 04

Checked 1
 Not Checked 5

43. Are any of these set up so that you (or your family living here) are legally entitled only to the income and do not have an equity interest?

X3938 Yes (GO TO Q.43.1) 1
 No (SKIP TO Q.44) 2 5
 DON'T KNOW (SKIP TO Q.44) 8

43.1. How much income did (you/your family living here) receive from these income-only trusts, annuities, or accounts in 1991?

X3939 \$ _____

43.2. Do you (or your family living here) also have annuities, trusts, or managed investment accounts in which you (or your family) have an equity interest?

X3940 Yes (GO TO Q.43.3) 1
 No (SKIP TO Q.45) 2 5

43.3. What is the total dollar amount of your (family's) interest in these accounts?

\$ _____
 (SKIP TO Q.45)

44. What is the total dollar value of your (family's) interest in all annuities, trusts, or managed investment accounts?

X3942 \$ _____ INCLUDES R43.3 IF R44 = 0

45. Who manages your (family's) trusts, annuities, or investment accounts,--is it any of the institutions on the Institutions Card, or are they managed by someone else? (CODE ALL THAT APPLY.)

(IF INSTITUTIONS CARD: Which institution(s)?)

(IF SOMEPLACE ELSE: What type of institution(s) or who manages them?)

(INTERVIEWER: CHECK INSTITUTIONS CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED.)

X3943-X3946 INST. #1 01
 X7643 INST. #2 02
 INST. #3 03
 INST. #4 04
 INST. #5 05
 INST. #6 06
 COMM'L BANK 11
 S&L/SVGS BANK 12
 CREDIT UNION 13
 FIN./LOAN CO. 14
 OTHER (SPECIFY) - 07

46. How is the money in these trusts and managed accounts invested? Is most of it in stocks, most of it in bonds or other interest-earning assets, or what?

X3947 Stocks 01
 Bonds/Interest 02
 Other (SPECIFY) 04 - 7

47. Do you (or anyone in your family living here) have any life insurance? Please include individual and group policies, but not accident insurance.

X4001

Yes (GO TO Q.48) 1
 No (SKIP TO Q.51) 5

48. Are any of these group or individual term insurance policies?
 (IF R ASKS: TERM INSURANCE POLICIES HAVE NO VALUE UNLESS THE PERSON DIES. MANY SUCH POLICIES ARE ISSUED THROUGH EMPLOYERS AND UNIONS.)

X4002

Yes (GO TO Q.48.1) 1
 No (SKIP TO Q.49) 5
 DON'T KNOW (SKIP TO Q.49) 8
Changed to = 1 if N48. & N49. = 5

48.1. What is the current face value of all the term life policies that you (and your family living here) have?

X4003

\$ _____ Includes N50. if N48. & N49. = 5

48.2. Do you have any policies that build up a cash value or that you can borrow on? (IF R ASKS: THESE ARE SOMETIMES CALLED "WHOLE LIFE" OF "STRAIGHT LIFE".)

X4004

Yes (SKIP TO Q.49.1) 1
 No (SKIP TO Q.51) 5
 DON'T KNOW (SKIP TO Q.50) 8
Includes N49.

49. Do you have any policies that build up a cash value or that you can borrow on?
 (IF R ASKS: THESE ARE SOMETIMES CALLED "WHOLE LIFE" OR "STRAIGHT LIFE".)

X7644

Yes (GO TO Q.49.1) 1
 No (SKIP TO Q.50) 5
 DON'T KNOW (SKIP TO Q.50) 8

LIFE INSURANCE THAT BUILDS UP A CASH VALUE

49.1. What is the current face value of all of the policies that build up a cash value that you (and your family living here) have? (THE FACE VALUE OF A POLICY IS WHAT THE POLICY WOULD PAY IN THE EVENT OF DEATH.)

X4005

\$ _____

49.2. What is the total cash value of these policies? (THE CASH VALUE OF A POLICY IS WHAT THE INSURANCE COMPANY WOULD PAY IF THE POLICY WERE SURRENDERED BEFORE DEATH.)

X4006

\$ _____ RECORDED SO THAT ALWAYS GROSS OF ANY LOANS
 DON'T KNOW 999999998

49.3. Are you (or your family) borrowing against these policies?

X4007

Yes (GO TO Q.49.4) 1
 No (SKIP TO Q.49.10) 5

49.4. (ASK ONLY IF AN AMOUNT WAS GIVEN IN Q.49.2.) Is the cash value you just gave me net of any loans you have against the policy or is it the gross cash value?
 (IF R ASKS: THE NET VALUE IS THE TOTAL CASH VALUE MINUS ANY LOANS.)

X4008

Net 1
 Gross 2
 DON'T KNOW 8

49.5. Did I record these loans earlier in the interview?

X4009

Yes (GO TO Q.49.6) 1
No (GO TO Q.49.7) 5

49.6. Where did you tell me about these loans?

X7645

(SKIP TO Q.49.10)

49.7. How much is currently borrowed?

X4010

\$ _____

49.8. Typically how often (do you/does your family) make payments on these loans and how large are the payments?

X4011

\$ _____

NONE 00000 -2
DON'T KNOW 99998
NO TYPICAL PAYMENTS 99996 -1

X4012

Week 04 2
Month 02 4
Quarter 03 5
Year 01 6
Other (SPECIFY) _____ 05 -7

49.9. What is the current annual rate of interest being charged on these loans?

X4013

_____._____._____._____._____._____. %
Percent

49.10. How much in total are the yearly premiums for these policies that build up a cash value?

X4014

\$ _____

NONE 0000000 -2
DON'T KNOW 9999998
NO TYPICAL PREMIUMS 9999990 -1

X4015

Week 04 2
Month 02 4
Quarter 03 5
Year 01 6
Other (SPECIFY) _____ 05 -7

SKIP TO Q.51

50. (Other than this term insurance) What is the current face value of all the life insurance you (and your family living here) own?

\$ _____

51. We have talked about various types of savings, investments, and loans. Other than what I have already recorded, are you (or anyone in your family living here) owed any money by friends, relatives outside the immediate family, businesses, or others?

X4017 (WE DO NOT WANT TO INCLUDE LOANS BETWEEN FINANCIALLY DEPENDENT FAMILY MEMBERS.)

Yes (GO TO Q.51.1) 1
 No (SKIP TO Q.52) 7 5

51.1. Altogether, how much are you owed?

X4018

\$1 _____

52. Other than pension assets, do you (or anyone in your family living here) have any other substantial assets that I haven't already recorded - for example, artwork, precious metals, antiques, oil and gas leases, futures contracts, future proceeds from a lawsuit or estate that is being settled, royalties, or something else?

(DO NOT INCLUDE PENSION-TYPE OR EMPLOYER PROFIT-SHARING ACCOUNTS HERE.)

X4019

Yes (GO TO Q.52.1) 1
 No (SKIP TO Q.53) 7 5

	ASSET #1	ASSET #2	ASSET #3
52.1. (About the most valuable of these ..) What kind of asset is it?	X4020	X4024	X4028
52.2. What is the total dollar value that you (and your family living here) have in (TYPE)?	X4022 \$1 _____	X4026 \$1 _____	X4030 \$1 _____
52.3. Do you have any other substantial assets?	YES.(GO BACK TO Q.52.1, ASSET #2 1 NO. (GO TO Q.53) 2	YES.(GO BACK TO Q.52.1, ASSET #3 1 NO. (GO TO Q.53) 2	GO TO Q.53

53. Do you (or anyone in your family living here) owe any other money not recorded earlier? (WE DO NOT WANT TO INCLUDE LOANS BETWEEN FINANCIALLY DEPENDENT FAMILY MEMBERS.)

X4031

Yes (GO TO Q.53.1) 1
 No (SKIP TO Q.54) 7 5

53.1. How much is owed?

X4032

\$1 _____

54. INTERVIEWER: HAS R MENTIONED ANY ACCOUNTS IN THIS SECTION?

X7646

YES (GO TO Q.55) 1
 NO (SKIP TO SECTION R) 7 5

55. Thinking about all the accounts we have talked about, are any of the accounts you have told me about held in some currency other than U.S. dollars?

X7647

Yes 1
 No 7 5

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SECTION R: EMPLOYMENT OF RESPONDENT

1. We are interested in your present job status. Are you working now, temporarily laid off, unemployed and looking for work, disabled and unable to work, retired, a student, a homemaker, or what? (CODE ALL THAT APPLY.) (SHOW CARD 14)

X4100

IF R IS "WORKING NOW" AND ANY OTHER CATEGORY, ASK ALL FOLLOW-UP QUESTIONS AND GO TO Q.2.

Working now or On strike (SKIP TO Q.2) 01
 Temporarily laid off; on sick or other leave ... (GO TO Q.1.1) 02
 Unemployed and looking for work (SKIP TO Q.1.3) 03
 Student (SKIP TO Q.1.3) 04
 Homemaker (SKIP TO Q.1.3) 05
 Disabled (SKIP TO Q.1.4) 06
 Retired (SKIP TO Q.1.4) 07
 Other (SPECIFY) _____ 08
 (SKIP TO Q.1.3)

- 1.1. Do you expect to go back to this job?

X4101

Yes (GO TO Q.1.2) 1
 No (SKIP TO Q.1.3) 2 5

- 1.2. When did you last work on this job?

X4102 X4103
 [] []
 MONTH YEAR
 SKIP TO Q.2

NOTE: CONSIDER THIS R'S "CURRENT MAIN JOB" FOR PURPOSES OF Q.2-Q.39.1.

- 1.3. Are you doing any work for pay at the present time?

Yes (SKIP TO Q.2) 1
 No (SKIP TO Q.47) 2

- 1.4. When did you (retire/become disabled)?

X4104

19[] []
 YEAR

- 1.5. Are you doing any work for pay at the present time?

X4105
 INCLUDES R1.3

Yes (GO TO Q.2) 1
 No (SKIP TO Q.47) 2 5

2. Next are some questions about your current, main job. Do you work for someone else, are you self-employed, or what?

X4106

Someone else (GO TO Q.3) 1
 Self-employed (SKIP TO Q.14) 2

IF R SAYS, "I RUN MY OWN BUSINESS" CODE "SELF-EMPLOYED"

3. What is the official title of your job? (The title that your employer uses?)
 X7401 R3. - R13. includes self-employment information
 From R14. - R14.6., ^{OFFICIAL JOB TITLE} R14.8, R14.11, and R14.12.

3.1 INTERVIEWER: DOES R WORK FOR A BUSINESS REPORTED IN SECTION F? (CHECK Q.22, PAGE F-47)
 YES 1
 NO 2

4. What sort of work do you do on your main job? (Tell me a little more about what you do.)

5. What kind of business or industry do you work in—that is, what do they make or do at the place where you work?
 X7402 _____

6. How many hours do you work on your main job in a normal week?
 X4110 _____ # HOURS

7. (READ SLOWLY) Counting paid vacations as weeks of work, how many weeks do you work on this job in a normal year?
 X4111 _____ # WEEKS

8. About how much do you earn before taxes on your main job? (Is that per hour, week, month, year, or what?)
 X4112 \$ _____
 NONE 0000000000 -1
 DON'T KNOW 99999999998

X4113
 Hour 08 18
 Week 08 28
 Month 08 54
 Quarter 08 54
 Year 08 67
 Other (SPECIFY) _____ 08 -7

9. About how many employees work for this company or organization, including all locations? (Is it fewer than 10, 10 to 19, 20 to 99, 100 to 499, or 500 or more?) Includes self-employment information recorded from R14., X311, X321, and X331 if working for
 X4114
 Less than 10 1
 10 to 19 2
 20 to 99 3
 100 to 499 4
 500 or more 5

10. How many years in total have you worked for this employer? (RECORD LESS THAN ONE YEAR AS 01.)
 X4115 _____ # YEARS, OR
 X7679 SINCE 19____

11. How many years do you expect to continue working for this employer? (ACCEPT RANGE.)

X4116

 OR X7680
YEARS. UNTIL AGE:

NEVER STOP 96 - 1
DON'T KNOW 98

12. Are you covered on this job by a union or employee-association contract?

X4117

Yes 1
No 5

13. Do you have any type of insurance other than Social Security, that would help provide you with income in the event that you become disabled?

X7681

Yes (SKIP TO Q.15) 1
No (SKIP TO Q.15) 5

R SELF-EMPLOYED

14. What sort of work do you do? (Tell me a little more about what you do.)



14.1. INTERVIEWER: DOES R WORK FOR A BUSINESS REPORTED IN SECTION F?

Yes 1
No 2

14.2. What industry do you work in? That is, what do they do or make?
(What industry do you typically work in?)



14.3. How many years have you worked for (yourself/this business)? (RECORD LESS THAN ONE YEAR AS 01.)

 OR SINCE
YEARS.
19

14.4. About how many years do you expect to continue working for (yourself/this business)? ACCEPT RANGE

 OR
YEARS UNTIL AGE:
NEVER STOP 96
DON'T KNOW 98

14.5. How many hours do you work (for yourself/in this business) in a normal week?

HOURS

14.6. (READ SLOWLY) Counting paid vacations as weeks of work, how many weeks per year do you work on this job?

WEEKS

14.7. How are you paid? Are you paid a regular salary or wages?

X4125

Yes (GO TO Q.14.8) 1
No (GO TO Q.14.9) 5

14.8. How much in salary or wages are you paid before taxes?

\$ _____

NONE 00000000
DON'T KNOW 99999998

Week 01
Month 02
Quarter 03
Year 04
Other (SPECIFY) _____ 05

14.9. Do you (also) receive a portion of this net earning, or some other kind of income?

X4127

Yes (GO TO Q.14.10) 1
No (GO TO Q.14.11) 5

14.10. (In addition to regular salary,) how much do you personally receive from the business before taxes? (What did you get in 1991?)

X4131

\$ _____

NONE 00000000 -1
DON'T KNOW 99999998

X4132

Week 01 2
Month 02 4
Quarter 03 5
Year 04 6
Other (SPECIFY) _____ 05 7

14.11. Are you covered on this job by a union or employee-association contract?

Yes 1
No 2

14.12. Do you have any type of insurance other than Social Security, that would help provide you with income in the event that you become disabled?

Yes 1
No 2

14.13. Aside from IRA or Keogh plans, are you included in any pension plans or tax-deferred savings plans through (your work/the business)?

Yes (SKIP TO Q.17) 1
No (SKIP TO Q.40) 2

X4135 15. Many employers have pension or retirement plans, and some provide tax-deferred plans such as thrift, savings, 401K's, profit sharing, or stock ownership plans, some plans span multiple jobs, for example, TIAA, CREF, union plans, etc. Are you included in any pension or retirement plans, or in any tax-deferred savings plans connected with the job you just told me about? (DO NOT INCLUDE SOCIAL SECURITY.)

IF R MENTIONS IRA OR KEOGH PLANS, NOTE IN MARGIN AND SAY: "We covered those earlier in the interview. Here, I just want to find out about other plans operated through your employer."

Includes R14.13. from self-employment section

Yes (SKIP TO Q.17) 1
No (GO TO Q.16) 7 5
DON'T KNOW (GO TO Q.16) 8

16. Does your employer offer any such plans?

X4136 Yes (GO TO Q.16.1) 1
No (SKIP TO Q.40) 7 5

16.1. Are you eligible to be included in any of these plans?

X4137 Yes (SKIP TO Q.40) 1
No (GO TO Q.16.2) 7 5
DON'T KNOW (GO TO Q.16.2) 8

16.2. Will you be eligible if you continue to work for this employer?

X4138 YES (SKIP TO Q.40) 1
NO (SKIP TO Q.40) 7 5
DEPENDS (SKIP TO Q.40) 3
DON'T KNOW (SKIP TO Q.40) 8

17. In how many different plans of this sort are you included on this job?

X4139
PLANS

17.1. Are you currently receiving benefit payments from any retirement plans from this job?

X4140 Yes (GO TO Q.17.2) 1
No (SKIP TO Q.18) 7 5

17.2. I'll ask about the benefits later. Are there any retirement or savings plans from this job where you are not yet drawing benefit payments?

X4141 Yes (GO TO Q.17.3) 1
No (SKIP TO Q.40) 7 5

17.3. How many such plans do you have?

PLANS--NOT YET RECEIVING BENEFITS

RECORD # PLANS IN BOX AT Q.18, NEXT PAGE

18. # OF PLANS
X4201

19. (Is this/About the (next) most important of these plans, is it) a pension or retirement plan, or a tax-deferred savings plan of some sort?
 (IF R ASKS: 401-K, 403-B, ESOP, SRA, THRIFT/SAVINGS, STOCK/PROFIT SHARING ARE ALL TAX-DEFERRED SAVINGS PLANS.)

IF R19. = 2, then R20. = 2

20. (SHOW CARD 15) I would like to know what general type of plan this is. (In the most common pension or retirement plan, the monthly retirement benefit paid is usually based on a formula involving age, years of service and salary. In other plans, money is accumulated in an account for you until your retirement.) Is your (first/next) plan like the formula plan or account plan?

21. For that part of your plan where money is accumulated in an account, how much is in the account?

21.1. How long have you been in the plan?

22. Do you currently make contributions to this plan?

(IF R ASKS: INCLUDE CONTRIBUTIONS THROUGH SALARY DEDUCTIONS, UNION DUES OR OTHER SOURCES)

23. What percent of your pay or amount of money per month or year do you currently contribute?

24. At what age do you expect to start receiving benefits from this plan?

PLAN 1	
Pension or retirement (GO TO Q.20, PLAN 1)	01
Tax-deferred savings (SKIP TO Q.28, PLAN 1)	02
Other (SPECIFY) X4202	-7⁹⁵
(GO TO Q.20, PLAN 1)	
DON'T KNOW WHAT KIND (GO TO Q.20, PLAN 1)	08
Formula (SKIP TO Q.21.1, PLAN 1)	1
Account (SKIP TO Q.28, PLAN 1)	2
Both (GO TO Q.21, PLAN 1)	3
DON'T KNOW. (SKIP TO Q.21.1, PLAN 1)	8
\$ <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u>	
DON'T KNOW X4204	999999998
X7685 <u> </u> <u> </u> YEARS	
Yes (GO TO Q.23, PLAN 1)	1
No (SKIP TO Q.24, PLAN 1)	57
DON'T KNOW. (SKIP TO Q.24, PLAN 1)	8
X4206 <u> </u> <u> </u> <u> </u> <u> </u> PERCENT	
OR	
X4207 \$ <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u>	
NONE	0000
DON'T KNOW	9998
Week X4208	2⁰¹
Month	4⁰¹
Quarter	5⁰¹
Year	6⁰¹
Other (SPECIFY)	-7⁰⁵
X4209 X7686 AT AGE <u> </u> <u> </u> OR IN <u> </u> <u> </u> YEARS (GO TO Q.25, PLAN 1)	
DON'T EXPECT BENEFITS (SKIP TO Q.26, PLAN 1)	-1⁹⁵

	PLAN 2	PLAN 3
19.	Pension or retirement . . (GO TO Q.20, PLAN 2) . 01 Tax-deferred savings . . (SKIP TO Q.28, PLAN 2) 02 Other (SPECIFY) <u>X4302 -7⁰⁵</u> (GO TO Q.20, PLAN 2) DON'T KNOW WHAT KIND (GO TO Q.20, PLAN 2) . 08	Pension or retirement . . (GO TO Q.20, PLAN 3) . . 01 Tax-deferred savings . . (SKIP TO Q.28, PLAN 3) . 02 Other (SPECIFY) <u>X4402 -7⁰⁵</u> (GO TO Q.20, PLAN 3) DON'T KNOW WHAT KIND (GO TO Q.20, PLAN 3) . . 08
20.	Formula (SKIP TO Q.21.1, PLAN 2) 1 <u>X4303</u> Account (SKIP TO Q.28, PLAN 2) 2 Both (GO TO Q.21, PLAN 2) 3 DON'T KNOW. (SKIP TO Q.21.1, PLAN 2) 8	Formula (SKIP TO Q.21.1, PLAN 3) 1 <u>X4403</u> Account (SKIP TO Q.28, PLAN 3) 2 Both (GO TO Q.21, PLAN 3) 3 DON'T KNOW. (SKIP TO Q.21.1, PLAN 3) 8
21.	\$ <u>X4304</u> _____ DON'T KNOW 999999998	\$ <u>X4404</u> _____ DON'T KNOW 999999998
21.1.	<u>X7687</u> <u> </u> YEARS	<u>X7689</u> <u> </u> YEARS
22.	Yes (GO TO Q.23, PLAN 2) 1 <u>X4305</u> No (SKIP TO Q.24, PLAN 2) 5 ² DON'T KNOW. (SKIP TO Q.24, PLAN 2) 8	Yes (GO TO Q.23, PLAN 3) 1 <u>X4405</u> No (SKIP TO Q.24, PLAN 3) 5 ² DON'T KNOW. (SKIP TO Q.24, PLAN 3) 8
23.	<u>X4306</u> _____ PERCENT OR <u>X4307</u> \$ _____ NONE 0000 DON'T KNOW 9998 Week <u>X4308</u> 2 ⁰¹ Month 4 ⁰² Quarter 5 ⁰⁵ Year 6 ⁰⁴ Other (SPECIFY) -7 ⁰⁸	<u>X4406</u> _____ PERCENT OR <u>X4407</u> \$ _____ NONE 0000 DON'T KNOW 9998 Week <u>X4408</u> 2 ⁰¹ Month 4 ⁰² Quarter 5 ⁰⁵ Year 6 ⁰⁴ Other (SPECIFY) -7 ⁰⁸
24.	<u>X4309</u> <u>X7688</u> AT AGE _____ OR IN _____ YEARS (GO TO Q.25, PLAN 2) DON'T EXPECT BENEFITS (SKIP TO Q.26, PLAN 2) -1 ⁹⁶	<u>X4409</u> <u>X7690</u> AT AGE _____ OR IN _____ YEARS (GO TO Q.25, PLAN 3) DON'T EXPECT BENEFITS (SKIP TO Q.26, PLAN 3) -1 ⁹⁶

25. About how much do you expect your benefits to be?
 (As a proportion of your pay at retirement, or as an amount per month or year when you start receiving them?)

PLAN 1	
X4210	\$1
	OR
X4212	% OF FINAL PAY
NONE	0000000
DON'T KNOW	9999998
Week	X4211 2 01
Month	4 02
Quarter	5 03
Year	6 04
Other (SPECIFY)	-7 05

26. If you were to (leave this job/sell this business) now, would you start receiving a monthly or annual pension benefit now, would you receive one later, would you get a cash settlement now, would you get nothing or what?
 (IF R SAYS "ROLL OVER" MARK "CASH SETTLEMENT".)

Benefit now. (GO TO Q.26.1, PLAN 1)	01
Benefit later. (GO TO Q.26.1, PLAN 1)	02
Cash settlement. . . (SKIP TO Q.27, PLAN 1)	03
Nothing. (SKIP TO Q.27, PLAN 1)	04
Other (SPECIFY) X4213	-7 05
	(SKIP TO Q.27, PLAN 1)
DON'T KNOW . . . (SKIP TO Q.27, PLAN 1)	98

26.1. About how much per month would you receive?

PLAN 1	
	\$1
NONE	0000000
DON'T KNOW	9999998
Week	X7691 01
Month	02
Quarter	03
Year	04
Other (SPECIFY)	05

27. INTERVIEWER:
 IS THERE ANOTHER PLAN?

YES. (GO BACK TO Q.19, PLAN 2)	1
NO. (SKIP TO Q.40)	2

PLAN 2		PLAN 3	
25.	<p>X4310 \$1 _____ OR X4312 _____ % OF FINAL PAY</p> <p>NONE 0000000 DON'T KNOW 9999998</p> <p>Week X4311 2 01 Month 4 02 Quarter 5 03 Year 6 04 Other (SPECIFY) -7 05</p>	<p>X4410 \$1 _____ OR X4412 _____ % OF FINAL PAY</p> <p>NONE 0000000 DON'T KNOW 9999998</p> <p>Week X4411 2 01 Month 4 02 Quarter 5 03 Year 6 04 Other (SPECIFY) -7 05</p>	
26.	<p>Benefit now. (GO TO Q.26.1, PLAN 2) ... 01</p> <p>Benefit later. (GO TO Q.26.1, PLAN 2) ... 02</p> <p>Cash settlement. . (SKIP TO Q.27, PLAN 2) 03</p> <p>Nothing. (SKIP TO Q.27, PLAN 2) 04</p> <p>Other (SPECIFY) <u>X4313</u> -7 05 (SKIP TO Q.27, PLAN 2)</p> <p>DON'T KNOW... (SKIP TO Q.27, PLAN 2) 98</p>	<p>Benefit now. (GO TO Q.26.1, PLAN 3) ... 01</p> <p>Benefit later. (GO TO Q.26.1, PLAN 3) 02</p> <p>Cash settlement. . (SKIP TO Q.27, PLAN 3) 03</p> <p>Nothing. (SKIP TO Q.27, PLAN 3) 04</p> <p>Other (SPECIFY) <u>X4413</u> -7 05 (SKIP TO Q.27, PLAN 3)</p> <p>DON'T KNOW... (SKIP TO Q.27, PLAN 3) 98</p>	
26.1.	<p>\$1 _____ X4314</p> <p>NONE 0000000 DON'T KNOW 9999998</p> <p>Week X7692 2 01 Month 4 02 Quarter 5 03 Year 6 04 Other (SPECIFY) -7 05</p>	<p>\$1 _____ X4414</p> <p>NONE 0000000 DON'T KNOW 9999998</p> <p>Week X7693 2 01 Month 4 02 Quarter 5 03 Year 6 04 Other (SPECIFY) -7 05</p>	
27.	<p>YES. (GO BACK TO Q.19, PLAN 3) ... 1</p> <p>NO. (SKIP TO Q.40) 2</p>	<p>YES. (SKIP TO Q.39) 1</p> <p>NO. (SKIP TO Q.40) 2</p>	

SAVINGS PLANS

28. Can you tell me a little more about this plan? Is it a thrift or savings plan, a 401K, Supplemental Retirement Account (SRA), a profit-sharing plan, or what?

29. For how many years altogether have you been included in this plan? (INCLUDE YEARS WITH OTHER EMPLOYERS, IF SAME PLAN.)

30. (Does your employer/Does the business) make contributions to this plan?

30.1. What percent of your pay or amount of money per month or year does (your employer/the business) contribute?

31. Do you currently make contributions to this plan? (IF R ASKS: INCLUDE CONTRIBUTIONS THROUGH SALARY DEDUCTIONS, UNION DUES, OR OTHER SOURCES.)

31.1. What percent of your pay or amount of money per month or year do you currently contribute?

32. Roughly how much money is in your account at present? (WE WANT THE AMOUNT GROSS OF ANY LOANS AGAINST THIS ACCOUNT.)

33. Can you borrow against that account?

34. Do you currently have a loan against that account?

34.1. What is the amount of the loan balance?

34.2. Did you tell me about this loan earlier?

34.3. Where did you tell me about this loan?

SAVINGS PLAN 1	
Thrift or Savings	01
401K/403B/SRA	02
Profit Sharing	03
Stock purchase, ESOP	04
Other (SPECIFY)	-7.05
DON'T KNOW	98
X4217 <u> </u> <u> </u> YEARS	
DON'T KNOW	98
Yes. X4218 (GO TO Q.30.1, PLAN 1)	1
No. X4218 (SKIP TO Q.31, PLAN 1)	5.2
DON'T KNOW... (SKIP TO Q.31, PLAN 1)	8
X4219 <u> </u> <u> </u> <u> </u> <u> </u> PERCENT	
OR	
X4220 \$ <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u>	
NONE	-1.0000
DON'T KNOW	9998
Week	2.05
Month	4.05
Quarter	5.05
Year	6.05
Other (SPECIFY)	-7.05
Yes. X4222 (GO TO Q.31.1, PLAN 1)	1
No. X4222 (SKIP TO Q.32, PLAN 1)	5.2
DON'T KNOW... (SKIP TO Q.32, PLAN 1)	8
X4223 <u> </u> <u> </u> <u> </u> <u> </u> PERCENT	
OR	
X4224 \$ <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u>	
NONE	0000
DON'T KNOW	9998
Week	2.05
Month	4.05
Quarter	5.05
Year	6.05
Other (SPECIFY)	-7.05
X4226	
\$ <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u>	
DON'T KNOW	99999999
Yes. X4227 (GO TO Q.34, PLAN 1)	1
No. X4227 (SKIP TO Q.35, PLAN 1)	5.2
DON'T KNOW... (SKIP TO Q.35, PLAN 1)	8
Yes. X4228 (GO TO Q.34.1, PLAN 1)	1
No. X4228 (SKIP TO Q.35, PLAN 1)	5.2
\$ <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u>	
Yes. X4230 (GO TO Q.34.3, PLAN 1)	1
No. X4230 (SKIP TO Q.35, PLAN 1)	5.2

GO TO Q.35, PLAN 1

SAVINGS PLAN 2		SAVINGS PLAN 3	
28.	Thrift or Savings 01 401K/403B/SRA 02 Profit Sharing X4316 03 Stock purchase, ESOP 04 Other (SPECIFY) -7.05 DON'T KNOW 98	Thrift or Savings 01 401K/403B/SRA 02 Profit Sharing X4416 03 Stock purchase, ESOP 04 Other (SPECIFY) -7.05 DON'T KNOW 98	
29.	X4317 <u> </u> <u> </u> YEARS DON'T KNOW 98	X4417 <u> </u> <u> </u> YEARS DON'T KNOW 98	
30.	Yes X4318 (GO TO Q.30.1, PLAN 2) 1 No X4318 (SKIP TO Q.31, PLAN 2) 5.2 DON'T KNOW (SKIP TO Q.31, PLAN 2) 8	Yes X4418 (GO TO Q.30.1, PLAN 3) 1 No X4418 (SKIP TO Q.31, PLAN 3) 5.2 DON'T KNOW (SKIP TO Q.31, PLAN 3) 8	
30.1.	X4319 <u> </u> <u> </u> <u> </u> <u> </u> PERCENT OR X4320 \$ <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> -1.0000 NONE 9998 DON'T KNOW 9998 Week X4321 2.01 Month 4.02 Quarter 5.03 Year 6.04 Other (SPECIFY) -7.05	X4419 <u> </u> <u> </u> <u> </u> <u> </u> PERCENT OR X4420 \$ <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> -1.0000 NONE 9998 DON'T KNOW 9998 Week X4421 2.01 Month 4.02 Quarter 5.03 Year 6.04 Other (SPECIFY) -7.05	
31.	Yes X4322 (GO TO Q.31.1, PLAN 2) 1 No X4322 (SKIP TO Q.32, PLAN 2) 5.2 DON'T KNOW (SKIP TO Q.32, PLAN 2) 8	Yes X4422 (GO TO Q.31.1, PLAN 3) 1 No X4422 (SKIP TO Q.32, PLAN 3) 5.2 DON'T KNOW (SKIP TO Q.32, PLAN 3) 8	
31.1.	X4323 <u> </u> <u> </u> <u> </u> <u> </u> PERCENT OR X4324 \$ <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> 0.0000 NONE 9998 DON'T KNOW 9998 Week X4325 2.01 Month 4.02 Quarter 5.03 Year 6.04 Other (SPECIFY) -7.05	X4423 <u> </u> <u> </u> <u> </u> <u> </u> PERCENT OR X4424 \$ <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> 0.0000 NONE 9998 DON'T KNOW 9998 Week X4425 2.01 Month 4.02 Quarter 5.03 Year 6.04 Other (SPECIFY) -7.05	
32.	\$ <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> X4326 DON'T KNOW 999999998	\$ <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> X4426 DON'T KNOW 999999998	
33.	Yes X4327 (GO TO Q.34, PLAN 2) 1 No X4327 (SKIP TO Q.35, PLAN 2) 5.2 DON'T KNOW (SKIP TO Q.35, PLAN 2) 8	Yes X4427 (GO TO Q.34, PLAN 3) 1 No X4427 (SKIP TO Q.35, PLAN 3) 5.2 DON'T KNOW (SKIP TO Q.35, PLAN 3) 8	
34.	Yes X4328 (GO TO Q.34.1, PLAN 2) 1 No X4328 (SKIP TO Q.35, PLAN 2) 5.2	Yes X4428 (GO TO Q.34.1, PLAN 3) 1 No X4428 (SKIP TO Q.35, PLAN 3) 5.2	
34.1.	\$ <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> X4329	\$ <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> X4429	
34.2.	Yes X4330 (GO TO Q.34.3, PLAN 2) 1 No X4330 (SKIP TO Q.35, PLAN 2) 5.2	Yes X4430 (GO TO Q.34.3, PLAN 3) 1 No X4430 (SKIP TO Q.35, PLAN 3) 5.2	
34.3.			

GO TO Q.35, PLAN 2

GO TO Q.35, PLAN 3

35. If you needed money in an emergency, could you withdraw some of the funds in that account? (CODE "YES" EVEN IF WITHDRAWAL INVOLVES PENALTY.)

36. If you were to (leave this job/ sell the business) now, would you lose all, some, or none of the money in this account?

36.1. What proportion would you lose?

37. How is the money in this account invested? Is it mostly in stocks, mostly in interest earning assets, is it split between these, or what?

38. INTERVIEWER: IS THERE ANOTHER PLAN?

39. (IF 4 OR MORE) Altogether how much do you have in your account balance(s) for any other pension plan(s) or savings plan(s) from this job?

X4436 \$ _____

NOTHING 00000000 -1
 DON'T KNOW 999999998

39.1. Altogether, what other benefit payments do you expect to receive from (this/these) other pension plan(s) from this job?

X4437 NONE -1
 DON'T KNOW 8

SAVINGS PLAN 1	
Yes	1
No X4231	5
DON'T KNOW	8
ALL (SKIP TO Q.37, PLAN 1) 01	
Some (GO TO Q.36.1, PLAN 1)	3 02
None (SKIP TO Q.37, PLAN 1)	5 05
Other (SPECIFY) X4232	-7 06
(GO TO Q.36.1, PLAN 1)	
X4233 U PERCENT	
OR	
X7697 \$	
Mostly or all stock	01
Mostly or all interest earning	02
Split X4234	03
Other (SPECIFY)	-7 06
DON'T KNOW	98
YES..... (GO BACK TO Q.19, PLAN 2)	1
NO..... (SKIP TO Q.40)	2

SAVINGS PLAN 2		SAVINGS PLAN 3	
35.	Yes 1	Yes 1	
	No <u>X4331</u> <u>5</u>	No <u>X4431</u> <u>5</u>	
	DON'T KNOW 8	DON'T KNOW 8	
36.	All (SKIP TO Q.37, PLAN 2) 01	All (SKIP TO Q.37, PLAN 3) 01	
	Some (GO TO Q.36.1, PLAN 2) <u>3</u>	Some (GO TO Q.36.1, PLAN 3) <u>3</u>	
	None (SKIP TO Q.37, PLAN 2) <u>5</u>	None (SKIP TO Q.37, PLAN 3) <u>5</u>	
	Other (SPECIFY) <u>X4332</u> <u>-7</u> (GO TO Q.36.1, PLAN 2)	Other (SPECIFY) <u>X4432</u> <u>-7</u> (GO TO Q.36.1, PLAN 3)	
36.1.	<u>X4333</u> PERCENT	<u>X4433</u> PERCENT	
	OR	OR	
	<u>X7698</u>	<u>X7699</u>	
37.	Mostly or all stock 01	Mostly or all stock 01	
	Mostly or all interest earning 02	Mostly or all interest earning 02	
	Split <u>X4334</u> 03	Split <u>X4434</u> 03	
	Other (SPECIFY) <u>-7</u>	Other (SPECIFY) <u>-7</u>	
	DON'T KNOW 98	DON'T KNOW 98	
38.	YES (GO BACK TO Q.19, PLAN 3) 1	YES (GO TO Q.39) 1	
	NO (SKIP TO Q.40) 2	NO (SKIP TO Q.40) 2	

40. Are you doing any work for pay now, other than your main job, such as a second job, the military reserves, or (another) business of your own?

X4501

Yes (GO TO Q.40.1) 1
 No (SKIP TO Q.44) 2 5

40.1. Is this a second job, the military reserves, your own business, or what? (CODE ALL THAT APPLY.)

X4502 Second job (SKIP TO Q.41) 01
 X4503 Military (SKIP TO Q.41) 02 Checked 1
 X4504 Business (GO TO Q.40.2) 03 Not checked 5
 X4505 Other (SPECIFY) _____ 04
 (SKIP TO Q.41)

40.2. INTERVIEWER: DOES R WORK FOR A BUSINESS REPORTED IN SECTION F?

YES 1
 NO 2

41. How many hours do you work on these other jobs in a normal week?

X4507

____ # HOURS

42. Counting paid vacations as weeks of work, how many weeks do you work on these other jobs in a normal year?

X4508

____ # WEEKS

43. About how much do you earn before taxes from these other jobs? (Is that per hour, week, month, year, or what?)

X4509

\$ _____

NONE 00000000 - 1
 DON'T KNOW 99999999

X4510

Hour 01 18
 Day 02 1
 Week 03 2
 Month 04
 Quarter 05
 Year 06
 Other (SPECIFY) _____ - 07

44. Thinking about all your current work for pay, do you consider yourself to be working full-time or part-time? (IF R IS LAID OFF OR A SEASONAL WORKER, ASK ABOUT "JOBS WHEN R IS WORKING".)

X4511

Full-time (GO TO Q.45) 1
 Part-time (SKIP TO Q.46) 2

WORK HISTORY FOR R'S CURRENTLY WORKING FULL-TIME

45. (READ SLOWLY:) Now I have a few questions about your past jobs. Including any periods of self-employment, the military, and your current job, since you were 18, how many years have you worked full-time? (Roughly how many years?)

X4512

____ # YEARS

LESS THAN ONE

YEAR OR NONE ... (SKIP TO Q.45.9) 01

45.1. Including any self-employment and your current job, for how many different employers have you worked in full-time jobs lasting one year or more?

X4513

____ # EMPLOYERS

45.2. Now, not counting your current job, have you ever had a full-time job that lasted for three years or more?

X4514

Yes (GO TO Q.45.3) 1
 No (SKIP TO Q.45.9) 75

45.3. I want to know about the longest such job you had. Did you work for someone else, were you self-employed, or what?

X4515

Someone else 01
 Self-employed 02
 Other (SPECIFY) 85 - 7

45.4. What sort of work were you doing when you left that job? (Tell me a little more about what you did.)

X7405

45.5. What kind of business or industry did you work in - that is, what did they make or do at the place where you worked?

X7406

45.6. In what year did you start working at that job?

X4518

19____

45.7. In what year did you stop working at that job?

X4519

19____

45.8. About how much were you earning before taxes when you stopped? (Is that per hour, week, month, year, or what?)

X4520

\$1____

NONE 00000000 - 1
 DON'T KNOW 99999999

X4521

Hour 01 18
 Day 02 1
 Week 05 2
 Month 04
 Quarter 03
 Year 06
 Other (SPECIFY) 07 - 7

45.9. Since you were 18, have there been years when you only worked part-time?

X4522

Yes (GO TO Q.45.10) 1
No (SKIP TO Q.45.11) 5

45.10. About how many years in total did you work part-time?

X4523

YEARS

45.11. Thinking now of the future, ^{when} ~~in what year~~ do you expect to stop working full-time?

X4524

IN _____
YEARS

AGE

X7728

NEVER STOP (SKIP TO Q.48, PAGE R-111) ... 9998 -1
DON'T KNOW (SKIP TO Q.48, PAGE R-111) ... 9998

45.12. Do you expect to work part-time after that?

X4525

Yes (GO TO Q.45.13) 1
No (SKIP TO Q.48) 5
DON'T KNOW/DEPENDS.. (GO TO Q.45.13) 8

45.13. ^{when} ~~in what year~~ do you expect to stop working altogether?

X4526

IN _____
YEAR 5

OR _____
AGE

X7700

NEVER STOP 9999 -1
DON'T KNOW/DEPENDS..... 9998
(SKIP TO Q.48, PAGE R-111)

WORK HISTORY FOR R'S WORKING PART-TIME NOW

46. Now I have a few questions about your past work. Including any self-employment and your current job, since you were 18, about how many years in total have you worked part-time for all or most of the year? (Roughly how many years?)

X4527

YEARS

LESS THAN 1 YEAR 01

46.1. Since you were 18, have you ever worked full-time for pay—including any self-employment and the military?

X4528

Yes (GO TO Q.46.2) 1
No (SKIP TO Q.46.14) 5

46.2. How many years have you worked full-time for all or most of the year? (Roughly how many years?)

X4529

YEARS



46.3. INTERVIEWER CHECKPOINT -- SEE Q.46.2.

R HAS WORKED
 FULL-TIME FOR 5 YEARS OR MORE
 OR DK (SKIP TO Q.46.6) 1
 LESS THAN 5 YEARS (GO TO Q.46.4) 2

46.4. In what year did you last work full-time for pay?

X4531

19|_|_|

46.5. About how much did you earn before taxes that year? (Is that per hour, week, month, year, or what?)

X4532

\$|_|_|_|_|_|_|_|_|_|_|

NONE 0000000 -1
 DON'T KNOW 9999998

X4533

Hour 07 18
 Day 02 1
 Week 02 2
 Month 04
 Quarter 05
 Year 06
 Other (SPECIFY) 07 -7

(SKIP TO Q.46.14)

46.6. Including any self-employment and your current job, for how many different employers have you worked in full-time jobs lasting one year or more?

X4534

|_|_|
 # EMPLOYERS

46.7. I want to know about the longest full-time job you had. Did you work for someone else, were you self-employed, or what?

X4535

Someone else 01
 Self-employed 02
 Other (SPECIFY) 03 -7

46.8. What sort of work were you doing? (Tell me a little more about what you did.)

X7407

46.9. What kind of business or industry did you work in -- that is, what did they make or do at the place where you worked?

X7408

46.10. When did you start working at that job?

X4538

19|_|_|

46.11. When did you stop working full-time at that job?

X4539

19|_|_|

46.12. About how much were you earning before taxes when you stopped? (Is that per hour, week, month, year, or what?)

X4540

\$1____|____|____|____|____|____|____|____|

NONE 000000 -1
DON'T KNOW 9999998

X4541

Hour 01 18
Day 02 1
Week 02 2
Month 04
Quarter 05
Year 06
Other (SPECIFY) 07 -7

46.13. In what year did you last work full-time for pay?

X4542

19____|____|

46.14. Thinking now of the future, do you expect to do any full-time work for pay?

X4543

Yes (GO TO Q.46.15) 1
No (SKIP TO Q.46.17) 5
DON'T KNOW/DEPENDS. . (SKIP TO Q.46.17) 8

46.15. ^{When} In ~~what~~ year do you expect to start working full-time?

X4544

^{When} IN ____|____|____|____|____|____|____|____| YEARS
DON'T KNOW/DEPENDS 9998

46.16. ^{When} And in ~~what~~ year do you expect to stop working full-time?

X4545

____|____|____|____| OR ____|____| AGE X7701
(GO TO Q.46.17) (GO TO Q.46.17)
IN ____|____| YEARS
NEVER STOP (SKIP TO Q.48) ... 9996 -1
DON'T KNOW/DEPENDS. . (GO TO Q.46.17) .. 9998

46.17. ^{When} In ~~what~~ year do you expect to stop working for pay altogether?

X4546

____|____|____|____| OR ____|____| AGE X7702
(SKIP TO Q.48) (SKIP TO Q.48)
IN ____|____| YEARS
NEVER STOP (SKIP TO Q.48) ... 9996 -1
DON'T KNOW/DEPENDS. . (SKIP TO Q.48) ... 9998

WORK HISTORY FOR R'S CURRENTLY RETIRED/DISABLED, HOMEMAKER, STUDENT, OR OTHER.

47. Since you were 18 have you ever worked full-time for pay?

X4601

Yes (GO TO Q.47.1) 1
No (SKIP TO Q.47.12) 5

47.1. How many years have you worked full-time for all or most of the year? Include any periods of self-employment, and the military. (Roughly how many years?)

X4602

____|____|
YEARS



47.2. INTERVIEWER CHECKPOINT - SEE Q.47.1.

R HAS WORKED
FOR 5 YEARS OR MORE
FULL-TIME OR DK . (SKIP TO Q.47.5) 1
LESS THAN 5 YEARS (GO TO Q.47.3) 2

47.3. In what year did you last work full-time for pay?

X4604 19|_|_|

47.4. About how much did you earn before taxes that year? (Is that per hour, week, month, year, or what?)

X4605 \$|_|_|_|_|_|_|_|_|_|

NONE 0000000 - 1
DON'T KNOW 9999998

X4606
Hour 01 18
Day 02 1
Week 03 2
Month 04
Quarter 05
Year 06
Other (SPECIFY) 07 - 7
(SKIP TO Q.47.12)

47.5. Including any self-employment and your current job, for how many different employers have you worked in full-time jobs lasting one year or more?

X4607 |_|_|
EMPLOYERS

47.6. I want to know about the longest full-time job you had. Did you work for someone else, were you self-employed, or what?

X4608
Someone else 01
Self-employed 02
Other (SPECIFY) 03 - 7

47.7. What sort of work were you doing when you left that job? (Tell me a little more about what you did.)

X7409 _____

47.8. What kind of business or industry did you work in -- that is, what did they make or do at the place where you worked?

X7410 _____

47.9. In what year did you start working at that job?

X4611 19|_|_|

47.10. In what year did you stop working at that job?

X4612 19|_|_|

47.11. About how much were you earning before taxes when you stopped? (Is that per hour, week, month, year, or what?)

X4613

\$1,111,111,111,111,111

NONE 00000000 -1
DON'T KNOW 99999999

X4614

Hour 07 18
Day 02 1
Week 02 2
Month 04
Quarter 05
Year 06
Other (SPECIFY) 07 -7

47.12. Since you were 18, were there any years when you (only) worked part-time for all or most of the year?

X4615

Yes (GO TO Q.47.13) 1
No (SKIP TO Q.47.14) 5

47.13. For about how many years did you work part-time (for all or most of the year)?

X4616

11
YEARS

47.14. Do you expect to work for pay in the future?

X4617

Yes (GO TO Q.47.15) 1
No (SKIP TO Q.48) 5

47.15. ^{When} In what year do you expect to start working?

X4618

11
IN 5 YEARS

DON'T KNOW/DEPENDS 9998

47.16. Will any of that be full-time work?

X4619

Yes (GO TO Q.47.17) 1
No (SKIP TO Q.47.19) 5
DON'T KNOW/DEPENDS. . (SKIP TO Q.47.19) 8

47.17. ^{When} In what year do you expect to start working full-time?

X4620

11
IN 5 YEARS

DON'T KNOW/DEPENDS 9998

47.18. ^{When} And in what year do you expect to stop working full-time?

X4621

1111 OR 11 AGE
(GO TO Q.47.19) (GO TO Q.47.19)
IN 5 YEARS
NEVER STOP (SKIP TO Q.48) ... 9996 -1

X7703

47.19. ^{When} In what year do you expect to stop working for pay altogether?

X4622

1111 OR 11 AGE
(GO TO Q.48) (GO TO Q.48)

NEVER STOP (GO TO Q.48) 9996 -1
DON'T KNOW/DEPENDS. . (GO TO Q.48) 9998

X7704



48. INTERVIEWER:

SEE HOUSEHOLD LISTING, P. 1

R IS MARRIED/LIVING WITH PARTNER (GO TO Q.49) 1

ALL OTHERS..... (SKIP TO Q.96, PAGE 135) 2

**IF SPOUSE/PARTNER IS PRESENT, TRY TO OBTAIN
EMPLOYMENT INFORMATION FROM (HIM/HER) DIRECTLY.**

EMPLOYMENT OF R'S SPOUSE

(Q.49-Q.95.20 APPLY TO R'S SPOUSE/PARTNER)

49. We are interested in your (husband's/wife's/partner's) present job status. Is (he/she) working now, temporarily laid off, unemployed and looking for work, disabled and unable to work, retired, a student, a homemaker, or what? (CODE ALL THAT APPLY.) (SHOW CARD 14)

X4700

IF S IS "WORKING NOW" AND ANY OTHER CATEGORY, ASK ALL FOLLOW-UP QUESTIONS AND GO TO Q.50.

- Working now or
On strike (SKIP TO Q.50)
Temporarily laid off; on sick or other leave (GO TO Q.49.1)
Unemployed and looking for work (SKIP TO Q.49.3)
Student (SKIP TO Q.49.3)
Homemaker (SKIP TO Q.49.3)
Disabled (SKIP TO Q.49.4)
Retired (SKIP TO Q.49.4)
Other (SPECIFY) (SKIP TO Q.49.3)

49.1. Does (he/she) expect to go back to this job?

X4701

- Yes (GO TO Q.49.2)
No (SKIP TO Q.49.3)

49.2. When did (he/she) last work on this job?

X4702 X4703
MONTH YEAR
SKIP TO Q.50

NOTE: CONSIDER THIS SPOUSE'S "CURRENT MAIN JOB" FOR PURPOSES OF Q.50-Q.87.1

49.3. Is (he/she) doing any work for pay at the present time?

- Yes (SKIP TO Q.50)
No (SKIP TO Q.95)

49.4. When did (he/she) (retire/become disabled)?

X4704

191 | |
YEAR

49.5. Is (he/she) doing any work for pay at the present time?

X4705
Includes R49.3

- Yes (GO TO Q.50)
No (SKIP TO Q.95)

50. Next are some questions about (his/her) current, main job. Does (he/she) work for someone else, is (he/she) self-employed, or what?

X4706

- Someone else (GO TO Q.51)
Self-employed (SKIP TO Q.62)

IF R SAYS, "SPOUSE RUNS OWN BUSINESS" CODE "SELF-EMPLOYED"

51. What is the official title of (his/her) job? (The title that (his/her) employer uses?)

X7411

R51.-R61. includes self-employment information
from R62.-R62.6., R62.8., R62.11., and R62.12.

OFFICIAL JOB TITLE

51.1. INTERVIEWER: DOES SPOUSE WORK FOR A BUSINESS REPORTED IN SECTION F?
CHECK Q.22, PAGE F-47.

YES 1
NO 2

52. What sort of work does (he/she) do on (his/her) main job? (Tell me a little more about what (he/she) does.)

53. What kind of business or industry does (he/she) work in—that is, what do they make or do at the place where (he/she) works?

X7412

54. How many hours does (he/she) work on (his/her) main job in a normal week?

X4710

HOURS

55. (READ SLOWLY) Counting paid vacations as weeks of work, how many weeks does (he/she) work on this job in a normal year?

X4711

WEEKS

56. About how much does (he/she) earn before taxes on (his/her) main job? (Is that per hour, week, month, year, or what?)

X4712

\$1 _____

NONE 0000000000 -1
DON'T KNOW 99999999998

X4713

Hour 05 105
Week 02 205
Month 09 255
Quarter 04 285
Year 06 345
Other (SPECIFY) 06 1654297

57. About how many employees work for this company or organization, including all locations? (Is it fewer than 10, 10 to 19, 20 to 99, 100 to 499, or 500 or more?) Includes self-employment information recorded from R62., X3111, X3211, and X3311 if working for

X4714

Less than 10 1
10 to 19 2
20 to 99 3
100 to 499 4
500 or more 5

business from section F.

58. How many years in total has (he/she) worked for this employer?

X4715
X7706

___ OR SINCE 19 ___
YEARS

LESS THAN A YEAR 01

59. How many years does (he/she) expect to continue working for this employer? (ACCEPT RANGE.)

X4716

___ OR UNTIL AGE ___
YEARS

X7707

NEVER STOP 98 - 1
DONT KNOW 98

60. Is (he/she) covered on this job by a union or employee-association contract?

X4717

Yes 1
No 2 5

61. Does (he/she) have any type of insurance, other than social security that would provide (him/her) with income in the event (he/she) became disabled?

X7708

Yes (SKIP TO Q.63) 1
No (SKIP TO Q.63) 2 5

SPOUSE IS SELF-EMPLOYED

62. What sort of work does (he/she) do? (Tell me a little more about what (he/she) does.)

(OFFICIAL JOB TITLE)

62.1. INTERVIEWER: DOES SPOUSE WORK FOR A BUSINESS REPORTED IN SECTION F?
CHECK Q.22, PAGE F-47

YES 1
NO 2

62.2. What industry does (he/she) work in? That is, what do they do or make?
(What industry does (he/she) typically work in?)

62.3. How many years has (he/she) worked for (himself/this business)? (RECORD LESS THAN ONE YEAR AS 01.)

___ OR SINCE 19 ___
YEARS

62.4. About how many years does (he/she) expect to continue working for (himself/herself/this business)? ACCEPT RANGE

 OR UNTIL AGE
YEARS

NEVER STOP 96
DON'T KNOW 98

62.5. How many hours does (he/she) work (for himself/for herself) in this business in a normal week?

HOURS

62.6. (READ SLOWLY) Counting paid vacations as weeks of work, how many weeks per year does (he/she) work on this job?

WEEKS

X4725 62.7. How is (he/she) paid? Is (he/she) paid a regular salary or wages?

Yes (GO TO Q.62.8) 1
No (SKIP TO Q.62.9) 5

62.8. How much in salary or wages is (he/she) paid before taxes?

\$

NONE 00000000
DON'T KNOW 999999998

Hour 01
Week 02
Month 03
Quarter 04
Year 05
Other (SPECIFY) 06

X4727 62.9. Does (he/she) (also) receive a portion of the net earnings, or some other kind of income?

Yes (GO TO Q.62.10) 1
No (SKIP TO Q.62.11) 5

X4731 62.10. (In addition to regular salary,) how much does (he/she) personally receive from the business before taxes? (What did (he/she) get in 1991?)

\$

NONE 00000000 -1
DON'T KNOW 999999998

X4732
Hour 01
Week 02
Month 03
Quarter 04
Year 05
Other (SPECIFY) 06

18
12/15/91

62.11. Is (he/she) covered on this job by a union or employee-association contract?

Yes 1
No 2

62.12. Does (he/she) have any type of insurance, other than social security that would provide (him/her) with income in the event (he/she) became disabled?

Yes 1
No 2

62.13. Aside from IRA or Keogh plans, is (he/she) included in any pension plans or tax-deferred savings plans through [(his/her) work/the business]?

Yes (SKIP TO Q.65) 1
No (SKIP TO Q.88) 2

63. Many employers have pension or retirement plans, and some provide tax-deferred plans such as thrift, savings, 401K's, profit sharing, or stock ownership plans, some plans span multiple jobs, for example, TIAA, CREF, union plans, etc. Is (he/she) included in any pension or retirement plans, or in any tax-deferred savings plans connected with the job you just told me about? (DO NOT INCLUDE SOCIAL SECURITY.)

X4735

IF R MENTIONS IRA OR KEOGH PLANS, NOTE IN MARGIN AND SAY: "We covered those earlier in the interview. Here, I just want to find out about other plans operated through (his/her) employer."

Includes R62.13. from self-employment section

Yes (SKIP TO Q.65) 1
No (GO TO Q.64) 5
DON'T KNOW (GO TO Q.64) 8

64. Does (his/her) employer offer any such plans?

X4736

Yes (GO TO Q.64.1) 1
No (SKIP TO Q.88) 5

64.1. Is (he/she) eligible to be included in any of these plans?

X4737

Yes (SKIP TO Q.88) 1
No (GO TO Q.64.2) 5
DON'T KNOW (GO TO Q.64.2) 8

64.2. Will (he/she) be eligible if (he/she) continues to work for this employer?

X4738

Yes (SKIP TO Q.88) 1
No (SKIP TO Q.88) 5
DEPENDS (SKIP TO Q.88) 3
DON'T KNOW (SKIP TO Q.88) 8

65. In how many different plans of this sort is (he/she) included on this job?

X4739

□ □ □ □
PLANS

65.1. Is (he/she) currently receiving benefit payments from any retirement plans from this job?

X4740

Yes (GO TO Q.65.2) 1
No (SKIP TO Q.66) 5

65.2. I'll ask about the benefits later. Are there any retirement or savings plans from this job where (he/she) is not yet drawing benefit payments?

X4741

Yes (GO TO Q.65.3) 1
No (SKIP TO Q.88) 7 5

65.3. How many such plans does (he/she) have?

 |_|_|_|
PLANS--NOT YET RECEIVING BENEFITS
RECORD # PLANS IN BOX AT Q.66, NEXT PAGE

X4801

66. # OF PLANS

67. (Is this/About the (next) most important of these plans, is it) a pension or retirement plan, or a tax-deferred savings plan of some sort?
(IF R ASKS: 401-K, 403-B, ESOP, SRA, THRIFT/SAVINGS, STOCK/PROFIT SHARING ARE ALL TAX-DEFERRED SAVINGS PLANS.)

IF R67. = 2, then R68. = 2

68. (SHOW CARD 11) I would like to know what general type of plan this is. (In the most common pension or retirement plan, the monthly retirement benefit paid is usually based on a formula involving age, years of service and salary. In other plans, money is accumulated in an account for you until your retirement.) Is (his/her) (first/next) plan like the formula plan or the account plan?

69. For that part of (his/her) plan where money is accumulated in an account, how much is in the account?

69.1. How long has (he/she) been in the plan?

70. Does (he/she) currently make contributions to this plan?

(IF R ASKS: INCLUDE CONTRIBUTIONS THROUGH SALARY DEDUCTIONS, UNION DUES OR OTHER SOURCES)

71. What percent of (his/her) pay or amount of money per month or year does (he/she) currently contribute?

72. At what age does (he/she) expect to start receiving benefits from this plan?

PLAN 1	
Pension or retirement . . . (GO TO Q.68, PLAN 1)	01
Tax-deferred savings . . . (SKIP TO Q.76, PLAN 1)	02
Other (SPECIFY) <u>X4802</u> <u>-7.05</u> (GO TO Q.68, PLAN 1)	
DON'T KNOW WHAT KIND. (GO TO Q.68, PLAN 1)	98
Formula (SKIP TO Q.69.1, PLAN 1)	1
Account (SKIP TO <u>X4803</u> Q.76, PLAN 1)	2
Both (GO TO Q.69, PLAN 1)	3
DON'T KNOW. (SKIP TO Q.69.1, PLAN 1)	8
\$ <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u>	
DON'T KNOW <u>X4804</u> 999999998	
<u>X7712</u> <u> </u> <u> </u> YEARS	
Yes. (GO TO Q.71, PLAN 1)	1
No. (SKIP TO Q.72, PLAN 1) <u>5.2</u>	
DON'T KNOW. (SKIP TO Q.72, PLAN 1)	8
<u>X4806</u> <u> </u> <u> </u> <u> </u> <u> </u> PERCENT	
OR	
<u>X4807</u> \$ <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u>	
NONE	0000
DON'T KNOW	9998
Week	<u>2.05</u>
Month <u>X4808</u>	<u>4.05</u>
Quarter	<u>5.05</u>
Year	<u>6.05</u>
Other (SPECIFY) <u> </u>	<u>-7.05</u>
AT AGE <u> </u> <u> </u> OR <u>X4809</u>	
IN <u> </u> <u> </u> YEARS <u>X7713</u> (GO TO Q.73, PLAN 1)	
DON'T EXPECT BENEFITS. (SKIP TO Q.74, PLAN 1)	<u>-1.05</u>

73. About how much does (he/she) expect (his/her) benefits to be? [As a proportion of (his/her) pay at retirement, or as an amount per month or year when (he/she) starts receiving them?]

PLAN 1	
X4810	\$1 11 11 11 11 11
X4812	44.981%
NONE	0000000
DON'T KNOW	9999998
Week	X4811 2.07
Month	4.02
Quarter	5.05
Year	6.08
Other (SPECIFY)	-7.05

74. If (he/she) were to (leave this job/sell this business) now, would (he/she) start receiving a monthly or annual pension benefit now, would (he/she) receive one later, would (he/she) get a cash settlement now, would (he/she) get nothing or what? (IF R SAYS "ROLL OVER" CODE "CASH SETTLEMENT".)

Benefit now	(GO TO Q.74.1, PLAN 1)	01
Benefit later	(GO TO Q.74.1, PLAN 1)	02
Cash settlement	(SKIP TO Q.75, PLAN 1)	03
Nothing	(SKIP TO Q.75, PLAN 1)	04
Other (SPECIFY)	X4813	-7.05
	(SKIP TO Q.75, PLAN 1)	
DON'T KNOW	(SKIP TO Q.75, PLAN 1)	98

74.1. About how much per month would (he/she) receive?

PLAN 1	
	\$1 11 11 11 11 11
	X4814
NONE	0000000
DON'T KNOW	9999998
Week	X7718 2.07
Month	4.02
Quarter	5.05
Year	6.08
Other (SPECIFY)	-7.05

75. INTERVIEWER:
IS THERE ANOTHER PLAN?

YES	(GO BACK TO Q.67, PLAN 2)	1
NO	(SKIP TO Q.88)	2

	PLAN 2	PLAN 3
73.	<p>X4910 X4912 NONE OF FINAL PAY 0000000</p> <p>DON'T KNOW 9999998</p> <p>Week 2.05</p> <p>Month X4911 4.02</p> <p>Quarter 5.05</p> <p>Year 6.05</p> <p>Other (SPECIFY) -7.05</p>	<p>X5010 X5012 NONE OF FINAL PAY 0000000</p> <p>DON'T KNOW 9999998</p> <p>Week 2.05</p> <p>Month X5011 4.02</p> <p>Quarter 5.05</p> <p>Year 6.05</p> <p>Other (SPECIFY) -7.05</p>
74.	<p>Benefit now. (GO TO Q.74.1, PLAN 2) 01</p> <p>Benefit later. (GO TO Q.74.1, PLAN 2) 02</p> <p>Cash settlement. (SKIP TO Q.75, PLAN 2) 03</p> <p>Nothing. (SKIP TO Q.75, PLAN 2) 04</p> <p>Other (SPECIFY) <u>X4913</u> <u>-7.05</u></p> <p>(SKIP TO Q.75, PLAN 2)</p> <p>DON'T KNOW. (SKIP TO Q.75, PLAN 2) . 98</p>	<p>Benefit now. (GO TO Q.74.1, PLAN 3) 01</p> <p>Benefit later. (GO TO Q.74.1, PLAN 3) 02</p> <p>Cash settlement. (SKIP TO Q.75, PLAN 3) 03</p> <p>Nothing. (SKIP TO Q.75, PLAN 3) 04</p> <p>Other (SPECIFY) <u>X5013</u> <u>-7.05</u></p> <p>(SKIP TO Q.75, PLAN 3)</p> <p>DON'T KNOW. (SKIP TO Q.75, PLAN 3) . 98</p>
74.1.	<p>NONE DON'T KNOW 0000000</p> <p>DON'T KNOW 9999998</p> <p>Week 2.05</p> <p>Month X7719 4.02</p> <p>Quarter 5.05</p> <p>Year 6.05</p> <p>Other (SPECIFY) -7.05</p>	<p>NONE DON'T KNOW 0000000</p> <p>DON'T KNOW 9999998</p> <p>Week 2.05</p> <p>Month X7720 4.02</p> <p>Quarter 5.05</p> <p>Year 6.05</p> <p>Other (SPECIFY) -7.05</p>
75.	<p>YES. (GO BACK TO Q.67, PLAN 3) ... 1</p> <p>NO. (SKIP TO Q.88) 2</p>	<p>YES. (SKIP TO Q.87) 1</p> <p>NO. (SKIP TO Q.88) 2</p>

SAVINGS PLANS

76. Could you tell me a little more about this plan? Is it a thrift or savings plan, a 401K, a supplemental retirement account (SRA), a profit-sharing plan or what?

77. For how many years altogether has (he/she) been included in this plan? (INCLUDE YEARS WITH OTHER EMPLOYERS, IF SAME PLAN.)

78. [Does (his/her) employer/Does the business] make contributions to this plan?

78.1. What percent of (his/her) pay or amount of money per month or year does [(his/her) employer/the business] contribute?

79. Does (he/she) currently make contributions to this plan? (IF R ASKS: INCLUDE CONTRIBUTIONS THROUGH SALARY DEDUCTIONS, UNION DUES, OR OTHER SOURCES.)

79.1. What percent of (his/her) pay or amount of money per month or year does (he/she) currently contribute?

80. Roughly how much money is in (his/her) account at present? (WE WANT THE AMOUNT GROSS OF ANY LOANS AGAINST THE ACCOUNT)

81. Can (he/she) borrow against that account?

82. Does (he/she) currently have a loan against that account?

82.1. What is the amount of the loan balance?

82.2. Did you tell me about this loan earlier?

82.3. Where did you tell me about this loan?

SAVINGS PLAN 1	
Thrift or Savings	01
401K/403B/SRA	02
Profit Sharing	03
Stock purchase, ESOP	04
Other (SPECIFY)	-7.85
DON'T KNOW	98
X4817	_____ _____ _____ YEARS
DON'T KNOW	98
Yes X4818 .. (GO TO Q.78.1, PLAN 1)	1
No X4818 .. (SKIP TO Q.79, PLAN 1)	5.2
DON'T KNOW .. (SKIP TO Q.79, PLAN 1)	8
X4819	_____ _____ _____ PERCENT OR
X4820	\$_____ _____ _____ _____ _____
NONE	0000
DON'T KNOW	9998
Week	2.85
Month	X4821 4.85
Quarter	5.85
Year	6.85
Other (SPECIFY)	-7.85
Yes X4822 .. (GO TO Q.79.1, PLAN 1)	1
No X4822 .. (SKIP TO Q.80, PLAN 1)	5.2
DON'T KNOW .. (SKIP TO Q.80, PLAN 1)	8
X4823	_____ _____ _____ PERCENT OR
X4824	\$_____ _____ _____ _____ _____
NONE	0000
DON'T KNOW	9998
Week	2.85
Month	X4825 4.85
Quarter	5.85
Year	6.85
Other (SPECIFY)	-7.85
\$_____ _____ _____ _____ _____	
DON'T KNOW	X4826 99999998
Yes X4827 .. (GO TO Q.82, PLAN 1)	1
No X4827 .. (SKIP TO Q.83, PLAN 1)	5.2
DON'T KNOW .. (SKIP TO Q.83, PLAN 1)	8
Yes X4828 .. (GO TO Q.82.1, PLAN 1)	1
No X4828 .. (SKIP TO Q.83, PLAN 1)	5.2
\$_____ _____ _____ _____ _____	
Yes X4829 .. (GO TO Q.82.3, PLAN 1)	1
No X4829 .. (SKIP TO Q.83, PLAN 1)	5.2

GO TO Q.83, PLAN 1

SAVINGS PLAN 2		SAVINGS PLAN 3	
76.	Thrift or Savings 01 401K/403B/SRA 02 Profit Sharing X4916 03 Stock purchase, ESOP 04 Other (SPECIFY) -7.05 98 DON'T KNOW 98	Thrift or Savings 01 401K/403B/SRA X5016 02 Profit Sharing X5016 03 Stock purchase, ESOP 04 Other (SPECIFY) -7.05 98 DON'T KNOW 98	
77.	X4917 <u> </u> <u> </u> <u> </u> YEARS DON'T KNOW 98	X5017 <u> </u> <u> </u> <u> </u> YEARS DON'T KNOW 98	
78.	Yes. X4918 .. (GO TO Q.78.1, PLAN 2) 1 No. X4918 .. (SKIP TO Q.79, PLAN 2) 5.2 DON'T KNOW .. (SKIP TO Q.79, PLAN 2) 8	Yes. X5018 .. (GO TO Q.78.1, PLAN 3) 1 No. X5018 .. (SKIP TO Q.79, PLAN 3) 5.2 DON'T KNOW .. (SKIP TO Q.79, PLAN 3) 8	
78.1.	X4919 <u> </u> <u> </u> <u> </u> <u> </u> PERCENT OR X4920 \$ <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> -1 NONE 0000 DON'T KNOW 9998 Week 2.05 Month X4921 4.05 Quarter 5.05 Year 6.05 Other (SPECIFY) -7.05	X5019 <u> </u> <u> </u> <u> </u> <u> </u> PERCENT OR X5020 \$ <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> -1 NONE 0000 DON'T KNOW 9998 Week 2.05 Month X5021 4.05 Quarter 5.05 Year 6.05 Other (SPECIFY) -7.05	
79.	Yes. X4922 .. (GO TO Q.79.1, PLAN 2) 1 No. X4922 .. (SKIP TO Q.80, PLAN 2) 5.2 DON'T KNOW .. (SKIP TO Q.80, PLAN 2) 8	Yes. X5022 .. (GO TO Q.79.1, PLAN 3) 1 No. X5022 .. (SKIP TO Q.80, PLAN 3) 5.2 DON'T KNOW .. (SKIP TO Q.80, PLAN 3) 8	
79.1.	X4923 <u> </u> <u> </u> <u> </u> <u> </u> PERCENT OR X4924 \$ <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> NONE 0000 DON'T KNOW 9998 Week 2.05 Month X4925 4.05 Quarter 5.05 Year 6.05 Other (SPECIFY) -7.05	X5023 <u> </u> <u> </u> <u> </u> <u> </u> PERCENT OR X5024 \$ <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> NONE 0000 DON'T KNOW 9998 Week 2.05 Month X5025 4.05 Quarter 5.05 Year 6.05 Other (SPECIFY) -7.05	
80.	\$ <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> DON'T KNOW X4926 999999998	\$ <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> DON'T KNOW X5026 999999998	
81.	Yes. X4927 .. (GO TO Q.82, PLAN 2) 1 No. X4927 .. (SKIP TO Q.83, PLAN 2) 5.2 DON'T KNOW .. (SKIP TO Q.83, PLAN 2) 8	Yes. X5027 .. (GO TO Q.82, PLAN 3) 1 No. X5027 .. (SKIP TO Q.83, PLAN 3) 5.2 DON'T KNOW .. (SKIP TO Q.83, PLAN 3) 8	
82.	Yes. X4928 .. (GO TO Q.82.1, PLAN 2) 1 No. X4928 .. (SKIP TO Q.83, PLAN 2) 5.2	Yes. X5028 .. (GO TO Q.82.1, PLAN 3) 1 No. X5028 .. (SKIP TO Q.83, PLAN 3) 5.2	
82.1.	\$ <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> X4929	\$ <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> X5029	
82.2.	Yes. X4930 .. (GO TO Q.82.3, PLAN 2) 1 No. X4930 .. (SKIP TO Q.83, PLAN 2) 5.2	Yes. X5030 .. (GO TO Q.82.3, PLAN 3) 1 No. X5030 .. (SKIP TO Q.83, PLAN 3) 5.2	
82.3.			

GO TO Q.83, PLAN 2

GO TO Q.83, PLAN 3

83. If (he/she) needed money in an emergency, could (he/she) withdraw some of the funds in that account? (CHECK "YES" EVEN IF WITHDRAWAL INVOLVES PENALTY.)

84. If (he/she) were to (leave this job/ sell the business) now, would (he/she) lose all, some, or none of the money in this account?

84.1. What proportion would (he/she) lose?

85. How is the money in this account invested? Is it mostly in stocks, mostly in interest earning assets, is it split between these, or what?

86. INTERVIEWER: IS THERE ANOTHER PLAN?

87. (IF 4 OR MORE) Altogether how much does (he/she) have in (his/her) account balance(s) for any other pension plan(s) or savings plan(s) from this job?

X5036

\$ _____

NOTHING⁰ 00000000 -1
 DON'T KNOW 999999998

87.1. Altogether, what other benefit payments does (he/she) expect to receive from (this/these) other pension plan(s) from this job?

X5037

NONE 0 -1
 DON'T KNOW 8

SAVINGS PLAN 1	
Yes	1
No X4831	5 ✓
DON'T KNOW	8
ALL (SKIP TO Q.85, PLAN 1) 01	
Some (GO TO Q.84.1, PLAN 1)	3 ✓
None (SKIP TO Q.85, PLAN 1)	5 ✓
Other (SPECIFY) X4832	-7 ✓
(GO TO Q.84.1, PLAN 1)	
X4833 U PERCENT	
OR	
X7724 \$ U	
Mostly or all stock	01
Mostly or all interest earning	02
Split X4834	03
Other (SPECIFY)	-7 ✓
DON'T KNOW	98
YES (GO BACK TO Q.67, PLAN 2) 1	
NO (GO TO Q.88) 2	

SAVINGS PLAN 2		SAVINGS PLAN 3	
83.	Yes 1	Yes 1	
	No <u>X4931</u> <u>5</u>	No <u>X5031</u> <u>5</u>	
	DON'T KNOW 8	DON'T KNOW 8	
84.	All (SKIP TO Q.85, PLAN 2) 01	All (SKIP TO Q.85, PLAN 3) 01	
	Some (GO TO Q.84.1, PLAN 2) <u>3</u>	Some (GO TO Q.84.1, PLAN 3) <u>3</u>	
	None (SKIP TO Q.85, PLAN 2) <u>5</u>	None (SKIP TO Q.85, PLAN 3) <u>5</u>	
	Other (SPECIFY) <u>X4932</u> <u>-7</u> (GO TO Q.84.1, PLAN 2)	Other (SPECIFY) <u>X5032</u> <u>-7</u> (GO TO Q.84.1, PLAN 3)	
84.1.	<u>X4933</u> PERCENT	<u>X5033</u> PERCENT	
	OR	OR	
	<u>X7725</u> \$	<u>X7726</u> \$	
85.	Mostly or all stock 01	Mostly or all stock 01	
	Mostly or all interest earning 02	Mostly or all interest earning 02	
	Split <u>X4934</u> 03	Split <u>X5034</u> 03	
	Other (SPECIFY) <u>-7</u>	Other (SPECIFY) <u>-7</u>	
	DON'T KNOW 98	DON'T KNOW 98	
86.	YES (GO BACK TO Q.67, PLAN 3) 1	YES (GO TO Q.87) 1	
	NO (SKIP TO Q.88) 2	NO (SKIP TO Q.88) 2	

88. Is (he/she) doing any work for pay now, other than (his/her) main job, such as a second job, the military reserves, or (another) business of (his/her) own?

X5101

Yes (GO TO Q.88.1) 1
 No (SKIP TO Q.92) 5

88.1. Is this a second job, the military reserves, (his/her) own business, or what? (CODE ALL THAT APPLY.)

X5102 Second job (SKIP TO Q.89) ~~01~~
 X5103 Military (SKIP TO Q.89) ~~02~~ Checked
 X5104 Business (GO TO Q.88.2) ~~05~~ Not checked
 X5105 Other (SPECIFY) _____ ~~07~~ 5
 (SKIP TO Q.89)

88.2. INTERVIEWER: DOES R WORK FOR A BUSINESS REPORTED IN SECTION F?
 CHECK Q.22, PAGE F-47

YES 1
 NO 2

89. How many hours does (he/she) work on these other jobs in a normal week?

X5107

____ # HOURS

90. Counting paid vacations as weeks of work, how many weeks does (he/she) work on these other jobs in a normal year?

X5108

____ # WEEKS

91. About how much does (he/she) earn before taxes from these other jobs? (Is that per hour, week, month, year, or what?)

X5109

\$ _____

X5110

NONE 00000000 -1
 DON'T KNOW 99999999

Hour ~~01~~ 18
 Day ~~02~~ 1
 Week ~~03~~ 2
 Month 04
 Quarter 05
 Year 06
 Other (SPECIFY) _____ = 07

92. Thinking about all (his/her) current work for pay, does (he/she) consider (himself/herself) to be working full-time or part-time? (IF S IS LAID OFF OR A SEASONAL WORKER, ASK ABOUT "JOBS WHEN S IS WORKING".)

X5111

Full-time (GO TO Q.93) 1
 Part-time (SKIP TO Q.94) 2

93.9. Since (he/she) was 18, have there been years when (he/she) only worked part-time?

X5122

Yes (GO TO Q.93.10) 1
No (SKIP TO Q.93.11) 5

93.10. About how many years in total did (he/she) work part-time?

X5123

YEARS

93.11. Thinking now of the future, ^{when} in what year does (he/she) expect to stop working full-time?

X5124

IN _____ YEAR 5 OR AGE _____

X7727

NEVER STOP (SKIP TO Q.95.20, PAGE R-133) . 9998 -1
DON'T KNOW (SKIP TO Q.95.20, PAGE R-133) . 9998

93.12. Does (he/she) expect to work part-time after that?

X5125

Yes (GO TO Q.93.13) 1
No (SKIP TO Q.95.20, PAGE R-133) 5
DON'T KNOW/DEPENDS. . (GO TO Q.93.13) 8

93.13. When does (he/she) expect to stop working altogether?

X5126

IN _____ YEAR 5 OR AGE _____

X7729

NEVER STOP 9998 -1
DON'T KNOW/DEPENDS. . 9998
(SKIP TO Q.95.20)

WORK HISTORY FOR SPOUSE'S WORKING PART-TIME NOW

94. Now I have a few questions about (his/her) past work. Including any self-employment and (his/her) current job, since (he/she) was 18, about how many years in total has (he/she) worked part-time for all or most of the year? (Roughly how many years?)

X5127

YEARS

LESS THAN 1 YEAR 01

94.1. Since (he/she) was 18, has (he/she) ever worked full-time for pay--including any self-employment and the military?

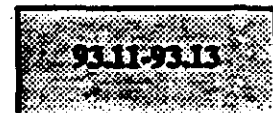
X5128

Yes (GO TO Q.94.2) 1
No (SKIP TO Q.94.14) 5

94.2. How many years has (he/she) worked full-time for all or most of the year? (Roughly how many years?)

X5129

YEARS



94.11. When did (he/she) stop working full-time at that job?

X5139 191__

94.12. About how much was (he/she) earning before taxes when (he/she) stopped? (Is that per hour, week, month, year, or what?)

X5140 \$1__

NONE 00000000 -1
DON'T KNOW 999999998

X5141

Hour 01 18
Day 02 1
Week 03 2
Month 04
Quarter 05
Year 06
Other (SPECIFY) 07 -7

94.13. In what year did (he/she) last work full-time for pay?

X5142 191__

94.14. Thinking now of the future, does (he/she) expect to do any full-time work for pay?

X5143

Yes (GO TO Q.94.15) 1
No (SKIP TO Q.94.17) 2 5
DON'T KNOW/DEPENDS. . (SKIP TO Q.94.17) 8

94.15. In what year does (he/she) expect to start working full-time?

X5144 IN 1__ YEARS
DON'T KNOW/DEPENDS 9998

94.16. ^{When} And in what year does (he/she) expect to stop working full-time?

X5145 IN 1__ YEAR S OR 1__ AGE
(GO TO Q.94.17) (GO TO Q.94.17) X7730

NEVER STOP (SKIP TO Q.95.20, PAGE R-133) . 9996 -1
DON'T KNOW/DEPENDS. . (GO TO Q.94.17) 9998

94.17. ^{When} In what year does (he/she) expect to stop working for pay altogether?

X5146 IN 1__ YEAR S OR 1__ AGE
(SKIP TO Q.95.20) (SKIP TO Q.95.20) X7731

NEVER STOP (SKIP TO Q.95.20) 9996 -1
DON'T KNOW/DEPENDS. . (SKIP TO Q.95.20) 9998

WORK HISTORY FOR R'S CURRENTLY RETIRED/DISABLED, HOMEMAKER, STUDENT OR OTHER

95. Since (he/she) was 18 has (he/she) ever worked full-time for pay?

X5201

Yes (GO TO Q.95.1) 1
No (SKIP TO Q.95.12) 2 5



95.1. How many years has (he/she) worked full-time for all or most of the year?
 Include any periods of self-employment, and the military. (Roughly how many years?)
 X5202
 # YEARS

95.2. INTERVIEWER CHECKPOINT – SEE Q.95.1.

SPOUSE HAS WORKED
 5 YEARS OR MORE
 FULL-TIME OR DK . (SKIP TO Q.95.5) 1

LESS THAN 5 YEARS (GO TO Q.95.3) 2

95.3. In what year did (he/she) last work full-time for pay?
 X5204
 # YEARS

95.4. About how much did (he/she) earn before taxes that year? (Is that per hour, week, month, year, or what?)
 X5205 \$
 NONE 00000 -1
 DON'T KNOW 99998

Hour 04 18
 Day 02 1
 Week 03 2
 Month 04
 Quarter 05
 Year 06
 Other (SPECIFY) _____ 07 -7

(SKIP TO Q.95.12)

95.5. Including any self-employment and (his/her) current job, for how many different employers has (he/she) worked in full-time jobs lasting one year or more?
 X5207
 # EMPLOYERS

95.6. I want to know about the longest full-time job (he/she) had. Did (he/she) work for someone else, was (he/she) self-employed, or what?
 X5208

Someone else 01
 Self-employed 02
 Other (SPECIFY) _____ 03 -1

95.7. What sort of work was (he/she) doing when (he/she) left that job? [Tell me a little more about what (he/she) did.]
 X7419

95.8. What kind of business or industry did (he/she) work in – that is, what did they make or do at the place where (he/she) worked?
 X7420

95.18. ^{When} ~~And in what year~~ does (he/she) expect to stop working full-time?

X5221 IN YEARS OR AGE
(GO TO Q.95.19) (GO TO Q.95.19)

X7732

NEVER STOP (SKIP TO Q.95.20) ~~9998~~ -1

95.19. ^{When} ~~In what year~~ does (he/she) expect to stop working for pay altogether?

X5222 IN YEARS OR AGE

X7733

NEVER STOP ~~9998~~ -1
DON'T KNOW/DEPENDS 9998

95.20. END OF SPOUSE SECTION. REMAINING QUESTIONS IN THE SECTION APPLY TO R AND SPOUSE.
(GO TO Q.96)

95.18-95.19

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96. Are you (or your [husband/wife/partner]) currently receiving Social Security benefit payments, or any other type of pension, retirement, or disability benefit payment? (DO NOT INCLUDE SUPPLEMENTAL SECURITY INCOME [SSI].
INTERVIEWER: IF R ANSWERED "YES" AT Q.17.1, PAGE R-95 OR S ANSWERED "YES" AT Q.65.1, PAGE R-116. THAT PENSION SHOULD BE REPORTED HERE.)

X5301 Yes (GO TO Q.96.1) 1
 No (SKIP TO Q.98, PAGE R-138) 7 5

96.1. Do these include Social Security benefit payments?

X5302 Yes (GO TO Q.96.2) 1
 No (SKIP TO Q.97.1) 7 5

96.2. Are you both receiving Social Security payments or is only one of you? (Which one?)

INTERVIEWER: CHECK PERSON(S) (RESP. SPOUSE) IN Q.96.3. THEN ASK FOLLOWUP QUESTIONS 96.4-96.6 FOR EACH PERSON CHECKED.

96.3. RECIPIENT →	X5303 RESPONDENT <input type="checkbox"/>	X5308 SPOUSE <input type="checkbox"/>
96.4. Are the payments for retirement, disability, or survivors benefits?	Retirement 1 Disability .. X5304 2 Survivors 3	Retirement 1 Disability ... X5309 2 Survivors 3
96.5. How long (have you/has he/has she) received these benefits?	___ # YEARS X5305 OR SINCE 19 ___ X7734	___ # YEARS X5310 OR SINCE 19 ___ X7735
96.6. How much (do you/does he/does she) receive each month or year?	X5306 \$ ___ NONE 0000000 DON'T KNOW 9999998 Month .. X5307 4 01 Quarter 5 02 Year 6 03 Other (SPECIFY) 7 04	X5311 \$ ___ NONE 0000000 DON'T KNOW 9999998 Month ... X5312 4 01 Quarter 5 02 Year 6 03 Other (SPECIFY) 7 04

97. Are you (or your [husband/wife/partner]) currently receiving any other retirement, pension, or disability benefit payments?

X5313

Yes (GO TO Q.97.1) 1
 No (SKIP TO Q.98) 5

X5314

97.1. Not counting Social Security, how many retirement, pension or disability benefit payments are you (and your [husband/wife/partner]) currently receiving? (DO NOT INCLUDE INCOME FROM IRA AND KEOGH ACCOUNTS ALREADY REPORTED.)

___ # PENSION/DISABILITY PAYMENTS

	FIRST BENEFIT	SECOND BENEFIT	THIRD BENEFIT
97.2. (For the first/second/next benefit), who is receiving these benefit payments, you or your (husband/wife/partner)?	Respondent 1 Spouse/Partner 2 X5315	Respondent 1 Spouse/Partner 2 X5323	Respondent 1 Spouse/Partner 2 X5331
97.3. Is this a benefit from your current job, past job, a disability or military benefit, spouse's pension or something else?	Current job X5316 pension 01 Past job pension 02 Disability 03 Military 04 Spouse pension 05 Other (SPECIFY) -708	Current job X5324 pension 01 Past job pension 02 Disability 03 Military 04 Spouse pension 05 Other (SPECIFY) -708	Current job X5332 pension 01 Past job pension 02 Disability 03 Military 04 Spouse pension 05 Other (SPECIFY) -708
97.4. How long have (you/he/she) received this benefit?	___ # YEARS X5317 OR X7736 SINCE 19___	___ # YEARS X5325 OR X7738 SINCE 19___	___ # YEARS X5333 OR X7740 SINCE 19___
97.5. How much is received each month or year?	\$_____ Month X5318 4 Year X5319 6	\$_____ Month X5326 4 Year X5327 6	\$_____ Month X5334 4 Year X5335 6
97.6. Has this benefit been increased when the cost of living has increased?	Yes X5320 1 No 5	Yes X5328 1 No 5	Yes X5336 1 No 5
97.7. INTERVIEWER CHECKPOINT: IS R LEGALLY MARRIED?	YES . (GO TO Q.97.8) 1 NO . (SKIP TO Q.97.9) 2	YES . (GO TO Q.97.8) 1 NO . (SKIP TO Q.97.9) 2	YES . (GO TO Q.97.8) 1 NO . (SKIP TO Q.97.9) 2
97.8. If (RECIPIENT) were to die, what percent of this benefit would (you/your husband/your wife) continue to receive or would the benefits stop?	_____ PERCENT X5322 Stop -1 996 DON'T KNOW 998 Other (SPECIFY) -7 995	_____ PERCENT X5330 Stop -1 996 DON'T KNOW 998 Other (SPECIFY) -7 995	_____ PERCENT X5338 Stop -1 996 DON'T KNOW 998 Other (SPECIFY) -7 995
97.9. IS THERE ANOTHER BENEFIT?	YES.(REASK Q97.2-97.9 COL. #2) 1 NO. (GO TO Q.98) ... 2	YES.(REASK Q97.2-97.9 COL. #3) 1 NO. (GO TO Q.98) ... 2	YES.(REASK Q97.2-97.9 COL. #4) 1 NO. (GO TO Q.98) ... 2

INTERVIEWER: BE SURE THAT NUMBER OF BENEFITS RECORDED IN Q.97.1 ARE ALL ACCOUNTED FOR IN Q.97.2-Q.97.9

FOURTH BENEFIT	FIFTH BENEFIT	SIXTH BENEFIT
Respondent 1 Spouse/Partner 2 X5415	Respondent 1 Spouse/Partner 2 X5423	Respondent 1 Spouse/Partner 2 X5431
Current job pension ... X5416 ... 01 Past job pension 02 Disability 03 Military 04 Spouse pension 05 Other (SPECIFY) -7.06	Current job pension ... X5424 ... 01 Past job pension 02 Disability 03 Military 04 Spouse pension 05 Other (SPECIFY) -7.06	Current job pension ... X5432 ... 01 Past job pension 02 Disability 03 Military 04 Spouse pension 05 Other (SPECIFY) -7.06
# YEARS X5417 OR SINCE 19 _ _ X7742	# YEARS X5425 OR SINCE 19 _ _ X7744	# YEARS X5433 OR SINCE 19 _ _ X7746
\$ _ _ _ _ Month X5418 4 ^{or} Year X5419 6 ^{or}	\$ _ _ _ _ Month X5426 4 ^{or} Year X5427 6 ^{or}	\$ _ _ _ _ Month X5434 4 ^{or} Year X5435 6 ^{or}
Yes 1 No X5420 5 ^{or}	Yes 1 No X5428 5 ^{or}	Yes 1 No X5436 5 ^{or}
YES . (GO TO Q.97.8) 1 NO . (SKIP TO Q.97.9) 2	YES . (GO TO Q.97.8) 1 NO . (SKIP TO Q.97.9) 2	YES . (GO TO Q.97.8) 1 NO . (SKIP TO Q.97.9) 2
_ _ _ _ PERCENT Stop X5422 -1 DON'T KNOW 998 Other (SPECIFY) -7.997	_ _ _ _ PERCENT Stop X5430 -1 DON'T KNOW 998 Other (SPECIFY) -7.997	_ _ _ _ PERCENT Stop X5438 -1 DON'T KNOW 998 Other (SPECIFY) -7.997
YES.(REASK Q97.2-97.9 COL. #5) 1 NO. (GO TO Q.98) 2	YES.(REASK Q97.2-97.9 COL. #6) 1 NO. (GO TO Q.98) 2	GO TO Q.98

98. Have you (or your [husband/wife/partner]) ever received a cash settlement from a pension or retirement plan of a previous job?

X5501

Yes (GO TO Q.98.1) 1
 No (SKIP TO Q.99) 7 5

98.1. How many different cash settlements have you (or your [husband/wife]) received?

X5502

 # CASH SETTLEMENTS

	CASH SETTLEMENT #1	CASH SETTLEMENT #2	CASH SETTLEMENT #3
98.2. Who received (this/ the first/second/etc.) cash settlement, you or your (husband/ wife/partner)?	Respondent 1 Spouse X5503 2	Respondent 1 Spouse X5506 2	Respondent 1 Spouse X5509 2
98.3. What was the amount of this (first/ second/third/fourth) cash settlement?	\$ X5504 s: _____	\$ X5507 s: _____	\$ X5510 s: _____
98.4. In what year was (this/the first/ second/third/fourth/ fifth) cash settlement received?	X5505 191__	X5508 191__	X5511 191__
98.5. <u>INTERVIEWER</u> : IS THERE ANOTHER SETTLEMENT?	YES . (ASK Q.98.2-Q98.5 COL. #2) 1 NO... (GO TO Q.99) . 2	YES . (ASK Q.98.2-Q98.5 COL. #3) 1 NO... (GO TO Q.99) .. 2	YES . (ASK Q.98.2-Q98.5 COL. #4) 1 NO... (GO TO Q.99) . 2

99. Now I want to ask about future pension benefits that you (and your [husband/wife/partner]) have earned rights to from past or current jobs. Aside from Social Security and any pension benefits you have already told me about, do you (and your [husband/wife/partner]) expect to receive any (other) pension benefits in the future?

X5601

Yes (GO TO Q.99.1) 1
 No (SKIP TO SECTION T) 7 5

CASH SETTLEMENT #4	CASH SETTLEMENT #5
Respondent 1 Spouse .. X5512 2	Respondent 1 Spouse .. X5515 2
SI <u> X5513 </u>	SI <u> X5516 </u>
X5514 191 <u> </u>	X5517 191 <u> </u>
YES . (ASK Q.98.2-Q98.5 COL. #5) 1 NO... (GO TO Q.99) 2	GO TO Q.99

99.1. How many such benefits do you (and your [husband/wife/partner]) expect to receive in the future?

1 # FUTURE BENEFITS

X5602

	COLUMN A	COLUMN B	COLUMN C
99.2. Who expects to receive (this/the largest/the next) benefit?	Respondent 1 Spouse X5606 2	Respondent 1 Spouse X5614 2	Respondent 1 Spouse X5622 2
99.3. About (this/the largest/the next) benefit, is this from a pension plan where a certain amount of money is accumulated in an account for you, a formula plan that will give you a specific amount of income each month or year when you retire, or what?	Income formula. (SKIP TO Q.99.5) 1 Account. (GO TO Q.99.4) 2 Both. .(GO TO Q.99.4) . 3 X5603	Income formula. (SKIP TO Q.99.5) 1 Account. (GO TO Q.99.4) 2 Both. .(GO TO Q.99.4) . 3 X5611	Income formula. (SKIP TO Q.99.5) 1 Account. (GO TO Q.99.4) 2 Both. .(GO TO Q.99.4) . 3 X5619
99.4. How much is in the account now?	\$1,000 X5604	\$1,000 X5612	\$1,000 X5620
99.5. Is this part of an IRA, Keogh, or pension I recorded earlier? (Which?)	Yes, IRA/KEO 1 Yes, pension 2 No 3	Yes, IRA/KEO 1 Yes, pension 2 No 3	Yes, IRA/KEO 1 Yes, pension 2 No 3
99.6. When do you expect these benefits to start?	AT AGE X5607 OR IN YRS X7751	AT AGE X5615 OR IN YRS X7752	AT AGE X5623 OR IN YRS X7753
99.7. About how much per month do you expect them to be?	\$1,000 X5608 -1 NONE 0000000 DON'T KNOW .. 9999998 Week X5609 2.01 Month 4.02 Quarter 6.05 Year 6.04 Lump sum 8.05 Other (SPECIFY) -7.06	\$1,000 X5616 -1 NONE 0000000 DON'T KNOW .. 9999998 Week X5617 2.01 Month 4.02 Quarter 6.05 Year 6.04 Lump sum 8.05 Other (SPECIFY) -7.06	\$1,000 X5624 -1 NONE 0000000 DON'T KNOW .. 9999998 Week X5625 2.01 Month 4.02 Quarter 6.05 Year 6.04 Lump sum 8.05 Other (SPECIFY) -7.06
99.8. INTERVIEWER: IS THERE ANOTHER BENEFIT?	YES. (REASK Q.99.2-Q.99.8, COL. B) 1 NO. .(SKIP TO SECTION T) ... 2	YES. (REASK Q.99.2-Q.99.8, COL. C) 1 NO. .(SKIP TO SECTION T) 2	YES. (REASK Q.99.2-Q.99.8, COL. D) 1 NO. .(SKIP TO SECTION T) ... 2

COLUMN D	COLUMN E	COLUMN F
Respondent 1 Spouse X5630 2	Respondent 1 Spouse X5638 2	Respondent 1 Spouse X5646 2
Income formula. (SKIP TO Q.99.5) 1 Account. (GO TO Q.99.4) 2 Both. . (GO TO Q.99.4) 3 X5627	Income formula. (SKIP TO Q.99.5) 1 Account. (GO TO Q.99.4) 2 Both. . (GO TO Q.99.4) 3 X5635	Income formula. (SKIP TO Q.99.5) 1 Account. (GO TO Q.99.4) 2 Both. . (GO TO Q.99.4) 3 X5643
X5628 SI _ _ _ _ _	X5636 SI _ _ _ _ _	X5644 SI _ _ _ _ _
Yes, IRA/KEO 1 Yes, pension 2 No 3	Yes, IRA/KEO 1 Yes, pension 2 No 3	Yes, IRA/KEO 1 Yes, pension 2 No 3
AT AGE _ _ X5631 OR IN _ _ YRS X7754	AT AGE _ _ X5639 OR IN _ _ YRS X7755	AT AGE _ _ X5647 OR IN _ _ YRS X7756
SI _ _ _ _ _ NONE X5632 -1 DON'T KNOW 9999998	SI _ _ _ _ _ NONE X5640 -1 DON'T KNOW 9999998	SI _ _ _ _ _ NONE X5648 -1 DON'T KNOW 9999998
Week 2 01 Month X5633 4 02 Quarter 5 03 Year 6 04 Lump sum 8 05 Other (SPECIFY) -7 06	Week 2 01 Month X5641 4 02 Quarter 5 03 Year 6 04 Lump sum 8 05 Other (SPECIFY) -7 06	Week 2 01 Month X5649 4 02 Quarter 5 03 Year 6 04 Lump sum 8 05 Other (SPECIFY) -7 06
YES. (REASK Q.99.2-Q.99.8, COL. E) 1 NO. . (SKIP TO SECTION T) 2	YES. (REASK Q.99.2-Q.99.8, COL. F) 1 NO. . (SKIP TO SECTION T) 2	SKIP TO SECTION T.

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SECTION T: INCOME

1. We have talked about various sources of income. Now we would like to get the overall picture of all the different sources of income that you and members of your family living here had in 1991. Did anyone have income from wages and salaries, including bonuses, overtime and commissions?

INTERVIEWER:	FORM 1040 LINE REFERENCES	NO	YES		2. In total, how much income from (SOURCE) did you (and your family) receive in 1991, before deductions for taxes and anything else? [WRITE LOSSES ().]
1.1. WAGES AND SALARIES?	X5701 7	5 X	1	2.1 -->	X5702 \$ _____
1.2. Did (you/anyone) have income or losses from a professional practice, business or farm? (Other than wages or salaries)	X5703 12, 19	5 X	1	2.2 -->	X5704 \$ _____
1.3. . . . non-taxable investments such as municipal bonds?	X5705 8b	5 X	1	2.3 -->	X5706 \$ _____
1.4. . . . other interest income?	X5707 8a	5 X	1	2.4 -->	X5708 \$ _____
1.5. . . . dividends?	X5709 9	5 X	1	2.5 -->	X5710 \$ _____
1.6. . . . net gains or losses from the sale of stocks, bonds, or real estate?	X5711 13, 14	5 X	1	2.6 -->	X5712 \$ _____
1.7. . . . net rent, trust income, or royalties from any other investment or business?	X5713 18	5 X	1	2.7 -->	X5714 \$ _____
1.8. . . . unemployment or worker's compensation?	X5715 20	5 X	1	2.8 -->	X5716 \$ _____
1.9. . . . child support or alimony which you or your family here receive?	X5717 11	5 X	1	2.9 -->	X5718 \$ _____
1.10. Did (you/anyone) have income from ADC, AFDC, food stamps, or other forms of welfare or assistance, such as SSI?	X5719 21b (SSI Only)	5 X	1	2.10 -->	X5720 \$ _____
1.11. . . . income from Social Security or other pensions, annuities, or other disability or retirement programs?	X5721 17a, 21a	5 X	1	2.11 -->	X5722 \$ _____
1.12. Did you (or anyone in your family living here) have income from <u>any</u> other sources? (What other sources?)	22	2	1	2.12 --> -->	X5724 X5725 X5727 \$ _____ \$ _____

3. How much was the total income you (and your family living here) received in 1991 from all sources, before taxes and other deductions were made?

X5729

\$ | | | | | | | | | |
GO TO Q.4.7

REFUSED (GO TO Q.4) 99999997
DON'T KNOW (GO TO Q.4) 99999998
ADD UP Q.2.1-Q.2.12 .. (GO TO Q.4.7) 00000001

4. Did you (and your family living here) receive more than \$30,000 in 1991?

Yes (GO TO Q.4.1) 1
No (GO TO Q.4.4) 2
REFUSED (GO TO Q.4.7) 7
DON'T KNOW (GO TO Q.4.7) 8

4.1. Was it \$50,000 or more?

Yes (GO TO Q.4.2) 1
No (GO TO Q.4.7) 2
REFUSED (GO TO Q.4.7) 7

4.2. Was it \$100,000 or more?

Yes (GO TO Q.4.3) 1
No (GO TO Q.4.7) 2
REFUSED (GO TO Q.4.7) 7

4.3. Was it \$250,000 or more?

Yes (SKIP TO Q.4.7) 1
No (SKIP TO Q.4.7) 2
REFUSED (SKIP TO Q.4.7) 7

4.4. Was it \$5,000 or more?

Yes (GO TO Q.4.5) 1
No (GO TO Q.4.7) 2
REFUSED (GO TO Q.4.7) 7

4.5. Was it \$10,000 or more?

Yes (GO TO Q.4.6) 1
No (GO TO Q.4.7) 2
REFUSED (GO TO Q.4.7) 7

4.6. Was it \$20,000 or more?

Yes 1
No 2
REFUSED 7

4.7. Is this income unusually high or low compared to what you would expect in a "normal" year, or is it normal?

X7650

High 1
Low 2
Normal 3

5. During 1991, did you (or anyone in your family living here) pay any alimony, separation payments, or child support?

X5731

Yes (GO TO Q.5.1) 1
 No (SKIP TO Q.6) 5

5.1. Altogether, how much alimony and/or child support did you (and your family) pay in 1991?

X5732

\$ | | | | | | | | | |

6. During 1991, did you (or anyone in your family living here) provide any (other) financial support for relatives or friends who do not live here?

X5733

Yes (GO TO Q.6.1) 1
 No (SKIP TO Q.7) 5

6.1. How much support did you (and your family) pay?

X5734

\$ | | | | | | | | | |

6.2. To whom was this support given? (Anyone else?)

(CODE ALL THAT APPLY)

X5735	Children Under 18	01		
X5736	Children 18 and Over	02	Checked	1
X5737	Parents (In-Law)	03	Not checked	5
X5738	Grand Children	04		
X5739	Grand Parents	05	Aunt/uncle	2
X5740	Siblings (In-Law)	06		
X5741	Niece/Nephew	07		
X5742	Friend	08		
X5743	Other (SPECIFY) _____	09		

7. Did you (or your [husband/wife/partner]) file or do you expect to file a 1991 Federal income tax return?

X5744

Yes (GO TO Q.7.1) 1
 No (SKIP TO SECTION X, PAGE X-149) 5
 NOT YET FILED. (GO TO Q.7.1) 6
 REFUSED. (SKIP TO SECTION X, PAGE X-149) 7
 DON'T KNOW ... (SKIP TO SECTION X, PAGE X-149) 8

7.1. INTERVIEWER CHECKPOINT--SEE HHL, P.1.

R. MARRIED/LIVING WITH PARTNER (GO TO Q.7.2) 1
 ALL OTHERS (SKIP TO Q.7.3) 2

7.2. (Did/Will) you and your (husband/wife/partner) file a joint return, (did/will) you file separately, or (did/will) only one of you file? (Which one?)

X5746

- File Jointly 1
- File Separately (SKIP TO Q.7.5) 2
- Only R File 3
- Only S File (SKIP TO Q.7.7) 4
- DON'T KNOW 98

7.3. Did/Will you (or your [husband/wife/partner]) file a Schedule C, E or F with your return? (CODE ALL THAT APPLY.) (IF R ASKS: SCHEDULE "C" IS FOR BUSINESS INCOME OR SELF EMPLOYMENT, "E" IS FOR TRUST AND PARTNERSHIP INCOME, AND "F" IS FOR FARM INCOME.)

- X5747 Schedule C checked 1
- X5748 Schedule E Not checked 5
- X5749 Schedule F
- X5750 No

7.4. What (was/will be) your (and your [husband's/wife's/partner's]) total adjusted gross income (AGI) on your 1991 tax return? (What do you think it will be?) (FORM 1040, LINE 31).

X5751 \$ | | | | | | | | | | | | | | | |

- REFUSED 999999997
- DON'T KNOW 999999998

SKIP TO SECTION X

(IF R WAS NOT MARRIED IN 1991 OR R WAS MARRIED TO A DIFFERENT PERSON, ASK FOR ADJUSTED GROSS INCOME (AGI) ON THE FORM R FILED AND NOTE ANY COMPLICATIONS IN THE MARGIN.)

7.5. Did you file a Schedule C, E, or F with your return? (CODE ALL THAT APPLY.) (IF R ASKS: SCHEDULE "C" IS FOR BUSINESS INCOME OR SELF EMPLOYMENT, "E" IS FOR TRUST AND PARTNERSHIP INCOME, AND "F" IS FOR FARM INCOME.)

X7758	Schedule C	<input checked="" type="checkbox"/>	Checked	1
X7759	Schedule E	<input checked="" type="checkbox"/>		
X7760	Schedule F	<input checked="" type="checkbox"/>	Not checked	5
X7761	No	<input checked="" type="checkbox"/>		

7.6. What was your total adjusted gross income (AGI) on your 1991 tax return? (What do you think it will be?)

X7651 \$

7.7. Did your (husband/wife/partner) file a Schedule C, E, or F with your return? (CHECK ALL THAT APPLY.)

X7762	Schedule C	<input checked="" type="checkbox"/>	Checked	1
X7763	Schedule E	<input checked="" type="checkbox"/>		
X7764	Schedule F	<input checked="" type="checkbox"/>	Not checked	5
X7765	No	<input checked="" type="checkbox"/>		

7.8. What was (his/her) total adjusted gross income (AGI) on your 1991 tax return? (What do you think it will be?)

X7652 \$

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8. How much altogether were any others you have received?

X5818

\$ | | | | | | | | | | | | | | | |

9. Do you (or your [husband/wife/partner]) expect to receive a substantial inheritance or transfer of assets in the future?

X5819

Yes (GO TO Q.9.1) 1
No (SKIP TO Q.10) 5

9.1. Is that likely to involve a large amount of money, a moderate amount, or what?

X5820

Large 01
Moderate 02
Other (SPECIFY) 05 -7
DON'T KNOW 98

9.2. INTERVIEWER: RECORD AMOUNT IF R VOLUNTEERS IT:

X5821

\$ | | | | | | | | | | | | | | | |

10. During 1991, did you (or anyone in your family living here) make charitable contributions of money or property totaling \$500 or more? (Please do not include political contributions.)

X5822

Yes (GO TO Q.10.1) 1
No (SKIP TO Q.10.2) 5

10.1. Roughly, how much did (you/your family) contribute?

X5823

\$ | | | | | | | | | | | | | | | |

10.2. During 1991, did you (or anyone in your family living here) volunteer an average of one hour or more a week to any charitable organizations? (Please do not include time volunteered for political causes.)

X7662

Yes 1
No 5

11. Some people think it is important to leave an estate or inheritance to their surviving heirs, while others don't. Which is closer to your (and your [husband's/wife's/partner's]) feelings? Would you say it is very important, important, somewhat important, or not important?

X5824

Very Important 1
Important 2
Somewhat Important 4
Not Important 5
R & S DIFFER 3

12. Do you (and your [husband/wife/partner]) expect to leave a sizeable estate to others?

X5825

Yes 1
No 5
POSSIBLY 3



SECTION Y: RESPONDENT DEMOGRAPHICS

1. I'd now like to ask you some questions about your background. What is the highest grade of school or year of college you completed?

X5901

GRADES OF SCHOOL

- 0 GRADE (GO TO Q.1.1) ~~00~~ - 1
- 1ST GRADE (GO TO Q.1.1) 01
- 2ND GRADE (GO TO Q.1.1) 02
- 3RD GRADE (GO TO Q.1.1) 03
- 4TH GRADE (GO TO Q.1.1) 04
- 5TH GRADE (GO TO Q.1.1) 05
- 6TH GRADE (GO TO Q.1.1) 06
- 7TH GRADE (GO TO Q.1.1) 07
- 8TH GRADE (GO TO Q.1.1) 08
- 9TH GRADE (GO TO Q.1.1) 09
- 10TH GRADE (GO TO Q.1.1) 10
- 11TH GRADE (GO TO Q.1.1) 11
- 12TH GRADE (GO TO Q.1.1) 12

COLLEGE

- 1 YEAR COLLEGE (GO TO Q.1.3) 13
- 2 YEARS COLLEGE (GO TO Q.1.3) 14
- 3 YEARS COLLEGE (GO TO Q.1.3) 15
- 4 YEARS COLLEGE (GO TO Q.1.3) 16
- GRADUATE SCHOOL (GO TO Q.1.3) 17

1.1. Did you get a high school diploma or pass a high school equivalency test?

X5902

- Yes 1
- No 5

1.2. Since completing your formal education, have you had on-the-job training or other vocational training lasting 100 hours or more?

X5903

- Yes (SKIP TO Q.2) 1
- No (SKIP TO Q.2) 5

1.3. Did you get a college degree?

X5904

Yes (GO TO Q.1.4) 1

No (SKIP TO Q.2) 5

1.4. What is the highest degree you have earned?

X5905

Associate's 01

Bachelor's 02

MA/MBA 03

Ph.D. 04

MD 05

Law 06

Other (SPECIFY) _____ - 07

2. Have you ever been in the military service?

X5906

Yes 1

No 5

3. What is the month and year of your birth?

X5907 X5908
 Month Year

4. Are you Native American, Asian, Hispanic, black, white, or another race? (SHOW CARD 16)

X5909

Native American/Eskimo/Aleut 01

Asian 02

Hispanic 03

Black 04

White 05

Other (SPECIFY) _____ 06 -7

5. Now I'd like to ask some questions about your family living elsewhere. Altogether, including children from previous marriages and adopted children, how many sons and daughters do you (or your [husband/wife/partner]) have who do not live with you?

X5910

Children (GO TO Q.5.1)

NONE (SKIP TO Q.6) ~~00~~ -1

5.1. How many of them are 25 or older?

X5911

25 or Older (GO TO Q.5.2)

ALL OF THEM (SKIP TO Q.6) ~~00~~ -2
NONE (GO TO Q.5.2) ~~00~~ -1

5.2. And how many of them are less than 18 years old?

X5912

Less than 18

ALL OF THEM ~~00~~ -2
NONE ~~00~~ -1

6. How many living brothers and sisters do you have?

X5913

Brothers/Sisters (GO TO Q.6.1.)

NONE (SKIP TO Q.7) ~~00~~ -1

6.1 How many are older than you?

X5914

Older

ALL ~~00~~ -2
NONE ~~00~~ -1

7. INTERVIEWER CHECKPOINT: SEE R'S MARITAL STATUS IN HOUSEHOLD LISTING, P.1.

MARRIED, INCLUDING SPOUSE
 AWAY IN SERVICE . . (GO TO Q.7.1) 01
 PARTNER . . . (SKIP TO Q.11, PAGE Y-156) 02
 SEPARATED . . (SKIP TO Q.8) 03
 DIVORCED . . . (SKIP TO Q.9) 04
 WIDOWED . . . (SKIP TO Q.10, PAGE Y-156) 05
 NEVER MARRIED (SKIP TO Q.14, PAGE Y-157) 06

7.1. In what month and year were you married?

____ | ____ |
Month Year

7.2. Is this your first marriage or have you been married before?

First Marriage (SKIP TO Q.14) 1
Married Before (GO TO Q.7.3) 2

7.3. Altogether, how many times have you been married, including your current marriage?

Two (SKIP TO Q.12) 1
Three (GO TO Q.7.4) 2
4 or more (GO TO Q.7.4) 3

7.4. Did any of these marriages end by your being widowed?

Yes (GO TO Q.7.5) 1
No (SKIP TO Q.13) 2

7.5. How many?

____ | ____ |
Times Widowed (SKIP TO Q.13)

CURRENTLY SEPARATED

8. In what month and year were you separated?

____ | ____ |
Month Year

8.1. In what year did this marriage begin?

19 ____ | ____ |

8.2. Do you receive support from your (husband/wife), do you pay support, or is there no support involved?

X5925

Receive Support (GO TO Q.8.3) 1
No Support Involved (SKIP TO Q.8.5) 2
Pay Support (SKIP TO Q.8.4) 3

8.3. How much do you receive?

X5926

\$ ____ | ____ | ____ | ____ |

X5927

Week
Month
Quarter
Year
Other (SPECIFY) _____

RR
RR
RR
RR-7

SKIP TO Q.8.5

EXCEPT FOR Y8.2.-Y8.5., ALL INFORMATION IN Y7.-Y13.1., AND Y21.-Y22.7.
IS RECODED INTO THE FOLLOWING VARIABLES:

MARITAL HISTORY RECODES

HEAD OF HOUSEHOLD (H)

X8001 total number of marriages (incl. current partner), H
(all cases)
X8002 total number of times divorced, H
(all cases)
X8003 total number of times widowed, H
(all cases)
X8004 month current marriage (partnership) began, H
(only marr+part)
X8005 year current marriage (partnership) began, H
(only marr+part)
X8006 month most recently separated/divorced/widowed, H
(only sep+div+wid)
X8007 year most recently separated/divorced/widowed, H
(all cases -- except marr/part married more than 2/1)
X8008 year this past marriage began, H
(all cases -- except marr+2 married more than 2/1)
X8009 year next most recently divorced/widowed, H
(curr sep+div+wid)
X8010 year this past marriage began (curr sep+div+wid), H
(curr sep+div+wid)
X8011 age at first marriage, H
(all cases)
X8012 total number of years married, H
(all cases)

SPOUSE (Sp)

X8013 total number of marriages, Sp
(all cases)
X8014 total number of times divorced, Sp
(all cases)
X8015 total number of times widowed, Sp
(all cases)
X8016 year most recently separated/divorced/widowed, Sp
(all cases -- except marr+2 married more than 2/1)
X8017 year this past marriage began, Sp
(all cases -- except marr+2 married more than 2/1)
X8018 age at first marriage, Sp
(all cases)
X8019 total number of years married, Sp
(all cases)

8.4. How much do you pay?

X5928

\$ | | | | | | | |

X5929

Week 01 2
 Month 02 4
 Quarter 03 5
 Year 04 6
 Other (SPECIFY) 05 -7

8.5. Are the assets and debts that you've told me about in this interview owned mainly by you, are they owned jointly with your (husband/wife), or what?

X5930

Owned by R 01
 Owned Jointly 02
 Other (SPECIFY) 05 -7

8.6. Is this your first marriage or have you been married before?

First Marriage (SKIP TO Q.14) 1
 Married Before (GO TO Q.8.7) 2

8.7. Altogether, how many times have you been married, including your current marriage?

Two (SKIP TO Q.12) 1
 Three (GO TO Q.8.8) 2
 4 or more (GO TO Q.8.8) 3

8.8. Did any of these marriages end by your being widowed?

Yes (GO TO Q.8.9) 1
 No (SKIP TO Q.13) 2

8.9. How many?

| | |
 # Times Widowed (SKIP TO Q.13)

CURRENTLY DIVORCED

9. In what month and year were you divorced?

| | | | | | | |
 Month Year

9.1. In what year did this marriage begin?

19 | | | |

9.2. Was that your first marriage or had you been married before?

First Marriage (SKIP TO Q.14) 1
 Married Before (GO TO Q.9.3) 2

- 9.3. Altogether, how many times have you been married?
- Two (SKIP TO Q.12) 1
 Three (GO TO Q.9.4) 2
 4 or more (GO TO Q.9.4) 3
- 9.4. Did any of these marriages end by your being widowed?
- Yes (GO TO Q.9.5) 1
 No (SKIP TO Q.13) 2
- 9.5. How many?
- |_|_|
 # Times Widowed (SKIP TO Q.13)

CURRENTLY WIDOWED

10. In what month and year were you widowed?
- |_|_| |_|_|
 Month Year
- 10.1. In what year did this marriage begin?
- 19 |_|_|
- 10.2. Was that your first marriage or had you been married before?
- First Marriage (SKIP TO Q.14) 1
 Married Before (GO TO Q.10.3) 2
- 10.3. Altogether, how many times have you been married?
- Two (SKIP TO Q.12) 1
 Three (GO TO Q.10.4) 2
 4 or more (GO TO Q.10.4) 3
- 10.4. Did any of these marriages end in divorce?
- Yes (GO TO Q.10.5) 1
 No (SKIP TO Q.13) 2
- 10.5. How many?
- |_|_|
 # Times Divorced (SKIP TO Q.13)

PARTNER

11. In what month and year did you start living with your partner?
- |_|_| |_|_|
 Month Year
- 11.1. Have you ever been married? (to someone else?)
- Yes (GO TO Q.11.2) 1
 No (SKIP TO Q.14) 2

11.2. Altogether, how many times have you been married? (LEGAL MARRIAGES)

- One (SKIP TO Q.12) 1
- Two (GO TO Q.11.3) 2
- Three (GO TO Q.11.3) 3
- 4 or more (GO TO Q.11.3) 4

11.3. Did any of these marriages end in divorce?

- Yes 1
- No (SKIP TO Q.13) 2

11.4. How many?

Times Divorced (SKIP TO Q.13)

TWO MARRIAGES

12. When did your (first) marriage begin?

19 _____

12.1. And when did that marriage end?

19 _____

12.2. Did that marriage end in divorce or were you widowed?

- Divorce (SKIP TO Q.14) 1
- Widowed (SKIP TO Q.14) 2

13. At what age were you first married?

At _____ Years Old

13.1. Finally, for about how many years in total have you been married (including your current marriage)? (ACCEPT RANGE)

YEARS (GO TO Q.14)

14. Now I'd like to ask about your parents. Is your mother still living?

X6026

- Yes (GO TO Q.14.1) 1
- No (SKIP TO Q.14.2) 5
- DON'T KNOW (SKIP TO Q.14.2) 8

14.1. What is her age?

X6027

_____ Age

17. I'd now like to ask you some questions about your (husband's/wife's/ partner's) background. What is the highest grade of school or year of college (he/she) completed?

X6101

GRADES OF SCHOOL

- 0 GRADE (GO TO Q.17.1) ~~00~~ - 1
- 1ST GRADE (GO TO Q.17.1) 01
- 2ND GRADE (GO TO Q.17.1) 02
- 3RD GRADE (GO TO Q.17.1) 03
- 4TH GRADE (GO TO Q.17.1) 04
- 5TH GRADE (GO TO Q.17.1) 05
- 6TH GRADE (GO TO Q.17.1) 06
- 7TH GRADE (GO TO Q.17.1) 07
- 8TH GRADE (GO TO Q.17.1) 08
- 9TH GRADE (GO TO Q.17.1) 09
- 10TH GRADE (GO TO Q.17.1) 10
- 11TH GRADE (GO TO Q.17.1) 11
- 12TH GRADE (GO TO Q.17.1) 12

COLLEGE

- 1 YEAR COLLEGE (GO TO Q.17.3) 13
- 2 YEARS COLLEGE ... (GO TO Q.17.3) 14
- 3 YEARS COLLEGE ... (GO TO Q.17.3) 15
- 4 YEARS COLLEGE ... (GO TO Q.17.3) 16
- GRADUATE SCHOOL .. (GO TO Q.17.3) 17

17.1. Did (he/she) get a high school diploma or pass a high school equivalency test?

X6102

- Yes 1
- No ~~1~~ 5

17.2. Since completing (his/her) formal education, has (he/she) had on-the-job training or other vocational training lasting 100 hours or more?

X6103

- Yes (SKIP TO Q.18) 1
- No (SKIP TO Q.18) ~~1~~ 5

17.3. Did (he/she) get a college degree?

X6104

Yes (GO TO Q.17.4) 1
No (SKIP TO Q.18) ~~1~~ 5

17.4. What is the highest degree (he/she) earned?

X6105

Associate's 01
Bachelor's 02
MA/MBA 03
Ph.D. 04
MD 05
Law 06
Other (SPECIFY) _____ ~~07~~ -7

18. Has (he/she) ever been in the military service?

X6106

Yes 1
No ~~1~~ 5

19. What is the month and year of (his/her) birth?

X6107

____ | ____ |
Month Year

X6108

20. How many living brothers and sisters does (he/she) have?

X6109

____ | ____ | # Brothers/Sisters (GO TO Q.20.1)
None (SKIP TO Q.21) ~~00~~ -1

20.1 How many are older than (he/she) is?

X6110

____ | ____ |
Older
ALL ~~05~~ -2
NONE ~~00~~ -1

21. Has your (husband/wife/partner) been married before?

Yes (GO TO Q.22) 1
No (SKIP TO Q.23) 2

As mentioned earlier, Y21.-Y22.7. recoded

22. Altogether, how many times was your (husband/wife/partner) married before?

Once (GO TO Q.22.1) 1

Other: |__|__| # of previous marriages (SKIP TO Q.22.4) 2

22.1. When did (his/her) first marriage begin?

19 |__|__|

22.2. And when did that marriage end?

19 |__|__|

22.3. Did that marriage end in divorce, or was (he/she) widowed?

Divorce (SKIP TO Q.23) 1

Widowed (SKIP TO Q.23) 2

22.4. Did any of these marriages end by your (husband/wife/partner) being widowed?

Yes (GO TO Q.22.5) 1

No (SKIP TO Q.22.6) 2

22.5. How many?

|__|__|
Times Widowed

22.6. At what age was your (husband/wife/partner) first married?

|__|__| OR 19 |__|__|
Years Old

22.7. Finally, including your current marriage, for about how many years in total has your (husband/wife/partner) been married? (ACCEPT RANGE)

|__|__|
Years

23. Is your (husband's/wife's/partner's) mother still living?

X6120

Yes (GO TO Q.23.1) 1

No (SKIP TO Q.23.2) 5

DON'T KNOW (SKIP TO Q.23.2) 8

23.1. What is her age?

X6121

|__|__|
Age

23.2. Is your (husband's/wife's/partner's) father still living?

X6122

Yes (GO TO Q.23.3) 1

No (SKIP TO Q.24) 5

DON'T KNOW (SKIP TO Q.24) 8

X6123

23.3. What is his age?

Age

24. Now I'd like to ask you some questions about your family's health; would you say your (husband's/ wife's/partner's) health in general is excellent, good, fair, or poor?

X6124

- Excellent 1
- Good 2
- Fair 3
- Poor 4
- DON'T KNOW 8

25. INTERVIEWER CHECKPOINT: SEE HOUSEHOLD LISTING, P.1.

1 OR MORE ADULTS WITH INDEPENDENT FINANCES (COL. F MARKED "INDEP") (GO TO Q.25.1) 1

ALL OTHERS (SKIP TO Q.29) 2

25.1 READ: For the rest of the questions in the interview, please include the adults in your household who have independent finances. (SKIP TO Q.29)

Recorded as indicated

R LIVES ALONE

26. QUESTION DELETED

27. Are you currently eligible to receive benefits from any government health insurance programs, such as Medicare, Medicaid, or CHAMPUS, VA, or other military programs?

- Yes (GO TO Q.27.1) 1
- No (SKIP TO Q.28) 2

27.1. Which program is that? (Anything else?) (CODE ALL THAT APPLY.)

(INTERVIEWER: ONLY PERSONS 65 OR OLDER OR BLIND OR DISABLED SHOULD BE ELIGIBLE FOR MEDICARE. ONLY POOR PERSONS SHOULD BE ELIGIBLE FOR MEDICAID. CHAMPUS IS FOR ACTIVE MILITARY.)

- Medicare 01
- Medicaid 02
- VA/Champus 03
- Other (SPECIFY) _____ 04

27.2. Are you covered by any other type of health coverage such as employer or union plans, or Blue Cross-Blue Shield, a Health Maintenance Organization (HMO), or some other health insurance?

- Yes (GO TO Q.28.1) 1
- No (SKIP TO Q.41) 2

28. Are you covered by any type of health coverage such as employer or union plans or Blue Cross-Blue Shield, a Health Maintenance Organization (HMO) or some other health insurance?

- Yes (GO TO Q.28.1) 1
- No (SKIP TO Q.32) 2

28.1. Is this coverage obtained through your employer or former employer, a union, through direct payments to an insurance company, AARP or what? (CODE ALL THAT APPLY.)

- Employer 01
- Former Employer 02
- Union 03
- Direct Payment 04
- AARP 05
- Other (SPECIFY) _____ 06

28.2. How is this coverage paid for -- by you, by an employer, by you and an employer, by a relative, or what? (CODE ALL THAT APPLY.)

- R (GO TO Q.28.3) 01
- Employer (SKIP TO Q.41) 02
- Relative (SKIP TO Q.41) 03
- FORMER EMPLOYER .. (SKIP TO Q.41) 04
- Other (SPECIFY) _____ 05
- (SKIP TO Q.41)

28.3. How much do you pay each month for this insurance?

\$1__|__|_|_|_|_|

- Week 01
- Month 02
- Quarter 03
- Year 04
- Other (SPECIFY) _____ 05

(SKIP TO Q.41)

Y29.-Y31.4 includes information from
Y27.-Y28.3.

R DOES NOT LIVE ALONE

29. Are you or anyone in your family living here (including family members with independent finances) currently eligible to receive benefits from any government health insurance programs, such as Medicare, Medicaid, or CHAMPUS, VA, or other military programs?

X6301

Yes (GO TO Q.29.1) 1
No (SKIP TO Q.30) 7 5

29.1. Which program is that? (Anything else?) (CHECK ALL THAT APPLY.)

(INTERVIEWER: ... ONLY PERSONS 65 OR OLDER SHOULD BE ELIGIBLE FOR MEDICARE. ONLY POOR PERSONS SHOULD BE ELIGIBLE FOR MEDICAID. CHAMPUS IS FOR ACTIVE MILITARY.)

X6302	Medicare	01	Checked	1
X6303	Medicaid	02		
X6304	VA/Champus	03	Not Checked	5
X6305	Other (SPECIFY) _____	04		

29.2. Is everyone living here covered by (this/one of these) program(s)?

X6306

Yes (GO TO Q.29.3) 1
No (SKIP TO Q.29.4) 7 5

29.3. Are you or anyone covered by any other type of health coverage such as employer or union plans, or Blue Cross-Blue Shield, a Health Maintenance Organization (HMO), or some other health insurance?

Yes (SKIP TO Q.31) 1
No (SKIP TO Q.33) 2

29.4. Who is not covered? (Anyone else?) (CODE ALL THAT APPLY.)

X6308	R	01	Checked	1
X6309	Spouse	02		
X6310	Child(ren) Under 18	03	Grandchild	2
X6311	Child(ren) 18 and Over	04		
X6312	Father (In-Law)	05	Not checked	5
X6313	Mother (In-Law)	06		
X6314	Other (SPECIFY) _____	07		

30. Are you or anyone covered by any (other) type of health coverage such as employer or union plans, or Blue Cross-Blue Shield, a Health Maintenance Organization (HMO), or some other health insurance?

X6315

Yes (GO TO Q.31) 1
No (SKIP TO Q.32) 7 5

Includes Y29.3., and Y27.2., Y28.
if living alone

Includes information from living alone section

31. Is this coverage obtained through your employer, former employer, or union, (your [husband's/wife's/partner's] employer, former employer, or union,) through direct payments to an insurance company, or AARP or somewhere else? (CODE ALL THAT APPLY.)

X6316	R's Employer	01		
X6317	R'S Former Employer	02		
X6318	R's Union	03	Checked	1
X6319	S's Employer	04		
X6320	S's Former Employer	05		
X6321	S's Union	06	Not checked	5
X6322	Direct Payment	07		
X7767	AARP	08		
X6323	Other (SPECIFY) _____	09		

31.1. How is this coverage paid for -- by you, by an employer, by you and an employer, by a relative, or what? (CODE ALL THAT APPLY.)

X6324	R/Family	(GO TO Q.31.2)	01	Checked	1
X6325	Employer	(GO TO Q.31.3)	02		
X6326	Relative	(GO TO Q.31.3)	03	Not checked	5
X6327	FORMER EMPLOYER	(GO TO Q.31.3)	04		
X6328	Other (SPECIFY) _____	(GO TO Q.31.3)	05		

31.2. How much do you (and your family living here) pay each month for this insurance?

X7666	\$1	0	0	0	0	0		
	Week						01	2
	Month						02	4
X7667	Quarter						03	5
	Year						04	6
	Other (SPECIFY) _____						05	-7

31.3. Is everyone in your family living here covered by at least one of these private health programs?

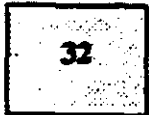
X6329	Yes	(SKIP TO Q.33)	1	
	No	(GO TO Q.31.4)	5	

31.4. Who is not covered (including those with independent finances)? (Anyone else?) (CODE ALL THAT APPLY.)

X6330	R	01	Checked	1
X6331	Spouse	02		
X6332	Child(ren) Under 18	03	Not Checked	5
X6333	Child(ren) 18 and Over	04		
X6334	Father (In-Law)	05		
X6335	Mother (In-Law)	06		
X6336	Other (SPECIFY) _____	07		

32. This is a list of reasons why some people don't have health insurance. Which number best describes why (you/some members of your family living here) are not covered? (SHOW CARD 17)

X6337	Too expensive, can't afford health insurance	01	
	Can't get insurance because of poor health, age, or illness	02	
	Don't believe in health insurance	03	
	Not much sickness in the family; we haven't needed insurance	04	
	Dissatisfied with previous insurance	05	
	Job layoff or job loss	06	
	Other (SPECIFY) _____	07	-7



33. INTERVIEWER CHECKPOINT: SEE HOUSEHOLD LISTING, P.1.

X6401

- 1 OR MORE ADULTS WITH INDEPENDENT FINANCES (COL. F MARKED "INDEP") (GO TO Q.34) 1
- ALL OTHERS (SKIP TO Q.41) 2

34. I'd like to ask some questions just about the other adults 18 and over who live with you (and your family) but have independent finances. (Does he/Does she/Do any of these other adults) receive any income from wages or salaries?

X6402

- Yes (GO TO Q.34.1) 1
- No (SKIP TO Q.35) 5
- DON'T KNOW (SKIP TO Q.35) 8

34.1. Roughly how much total income did (he/she/they) have from wages and salaries in 1991 before taxes and deductions? (ACCEPT RANGE.)

X6403

\$ | | | | | | | | | | | | | | | | | | | | | |

DON'T KNOW (SKIP TO Q.35) 999999998

34.2. Did you include this amount in the income you told me about earlier in this interview? (IF R ONLY TOLD ABOUT PART, MAKE NOTE.)

- Yes (ASK Q.34.3) 1
- No (GO TO Q.35) 2

34.3. Where did you tell me about this income?

35. (Does he/Does she/Do they) receive income from any other sources (such as social security, a pension, disability payments, public assistance, or income from a business or other assets)?

X6405

- Yes (GO TO Q.35.1) 1
- No (SKIP TO Q.36) 5
- DON'T KNOW (SKIP TO Q.36) 8

35.1. What other sources of income (does he/does she/do they) have? (CODE ALL THAT APPLY.)

- X6406 Social Security 01
- X6407 Pensions 02 checked
- X6408 Disability 03
- X6409 Public Assistance 04 Not checked
- X6410 Interest Income 05
- X6411 Dividends 06
- X6412 Business 07
- X6413 Real Estate 08
- X6414 Other (SPECIFY) 09

X6415

35.2. Roughly how much total income did (he/she/they) have from (all these/this) source(s) in 1991 before taxes and deductions?

\$ | | | | | | | | | | | | | | | |

DON'T KNOW (SKIP TO Q.36) 999999998

35.3. Did you include this amount in the income you told me about earlier in this interview? (IF R ONLY TOLD ABOUT PART, MAKE NOTE.)

Yes (ASK Q.35.4) 1
No (GO TO Q.36) 2

35.4. Where did you tell me about this income?

36. (Does he/Does she/Do any of them) have any cars or other vehicles?

X6417

Yes (GO TO Q.36.1) 1
No (SKIP TO Q.37) 7 5

36.1. Roughly, how much (is this/are these) vehicle(s) worth now? (ACCEPT RANGE.)

X6418

\$ | | | | | | | | | | | | | | | |

DON'T KNOW 999999998

36.2. Did you include (this/these) vehicle(s) in the ones you told me about earlier in this interview? (IF R ONLY TOLD ABOUT PART, MAKE NOTE.)

Yes (GO TO Q.36.3) 1
No (GO TO Q.37) 2

36.3. Where did you tell me about this/these vehicles?

37. (Does he/Does she/Do they) have any bank accounts, savings accounts, or savings bonds?

X6420

Yes (GO TO Q.37.1) 1
No (SKIP TO Q.38) 7 5
DON'T KNOW (SKIP TO Q.38) 8

37.1. Roughly how much in total (does he/does she/do they) have in bank accounts, savings accounts, or savings bonds? (ACCEPT RANGE.)

X6421

\$ | | | | | | | | | | | | | | | |

DON'T KNOW (SKIP TO Q.38) 999999998

37.2. Did you include this amount when you told me about these items earlier in this interview? (IF R ONLY TOLD ABOUT PART, MAKE NOTE.)

Yes (GO TO Q.37.3) 1
No (GO TO Q.38) 2

37.3. Where did you tell me about this/these items?

38. (Does he/Does she/Do they) have any other assets (such as stocks, bonds, a business, or any properties, including any part of the [house/apartment] you live in)?

X6423

Yes (GO TO Q.38.1) 1
No (SKIP TO Q.40) 7 5
DON'T KNOW (SKIP TO Q.40) 8

38.1. What other kinds of assets (does he/does she/do they) have?
(CHECK ALL THAT APPLY.) (SHOW CARD 18)

X6424	R's Home	PT		
X6425	Stocks	PT	Checked	1
X6426	Bonds	PT		
X6427	Mutual Funds	PT		
X6428	Money Market Funds	PT	Not checked	5
X6429	Business	PT		
X6430	Other Real Estate	PT		
X6431	Other (SPECIFY)	PT		

38.2. Roughly how much in total (does he/does she/do they) have in (all these/this) asset(s)?
(ACCEPT RANGE.)

X6432

\$ | | | | | | | | | |

DON'T KNOW (SKIP TO Q.39) 999999998

38.3. Did you include this amount in the assets you told me about earlier in this interview? (IF R ONLY TOLD ABOUT PART, MAKE NOTE.)

Yes (GO TO Q.38.4) 1
No (GO TO Q.39) 2
DON'T KNOW (GO TO Q.39) 8

38.4. Where did you tell me about this/these asset(s)?

39. **INTERVIEWER CHECKPOINT: SEE Q.38.1.**

"R'S HOME" MARKED
IN Q.38.1 (GO TO Q.39.1) 1

ALL OTHERS (SKIP TO Q.40) 2

39.1. What share of this home (does he/does she/do they) own?

X6435

| | | | |
PERCENT

39.2. What is the present value of this home? I mean, about what would it bring if it were sold today?

X6436

\$ | | | | | | | | | | | | | | | |

39.3. What is the amount still owed on all the mortgages, land contracts and loans on the home? (ACCEPT RANGE.)

X6437

\$ | | | | | | | | | | | | | | | |

NOTHING 00000000 - 1

40. Not including any debts (he/she/they) owe(s) you (or your [husband/wife/partner]), (does he/does she/do they) have any debts? (IF R ASKS: DO NOT INCLUDE MORTGAGE ON R'S HOME.)

X6438

Yes (GO TO Q.40.1) 1
No (SKIP TO Q.41) 5
DON'T KNOW (SKIP TO Q.41) 8

40.1. Roughly how much in total are these debts?

X6439

\$ | | | | | | | | | | | | | | | |

DON'T KNOW (SKIP TO Q.41) 999999998

40.2. Did you include these debts when you told me about the household debts earlier in this interview? (IF R ONLY TOLD ABOUT PART, MAKE NOTE.)

Yes 1
No 2

40.3. Where did you tell me about these debts?

41. That finishes the actual interview. Is there anything you would like to add to any of the subjects we've discussed?

41.1. Exact Time Now: | | | | | t | | | | |

INTERVIEWER: COMPLETE Q.42 AND Q.43.

42. END OF INTERVIEWER REFERENCE: RESPONDENT'S EMPLOYMENT/PENSION INFORMATION.

R IS COVERED BY PENSION ON CURRENT JOB
(1 OR MORE PLANS AT SECTION R, Q.18) 1

ALL OTHERS 2

43. END OF INTERVIEWER REFERENCE: SPOUSE EMPLOYMENT/PENSION INFORMATION.

R IS NOT MARRIED OR LIVING WITH A PARTNER 1

S IS COVERED BY PENSION ON CURRENT JOB
(1 OR MORE PLANS AT SECTION R, Q.66) 2

ALL OTHERS 3

44. **INTERVIEWER: TURN TO COVERSHEET, P.2, Q.1.**

NOTE: THE NUMBERS IN THE BOXES AT Q.1 AND Q.4 IN THE COVERSHEET MATCH THE BOXES CHECKED IN Q.42 AND Q.43 ABOVE.

SECTION ZZ: INTERVIEWER OBSERVATIONS

1. RELATIONSHIP OF R TO INFORMANT:

X6503

R IS INFORMANT 1

OTHER: R IS _____
OF INFORMANT -7

2. TYPE OF STRUCTURE IN WHICH FAMILY LIVES:

X6504

INTERVIEW NOT CONDUCTED
AT R'S HOME (SKIP TO Q.10) 00

TRAILER; MOBILE HOME 01

DETACHED SINGLE FAMILY HOUSE 02

2-FAMILY HOUSE, 2 UNITS SIDE BY SIDE 03

2-FAMILY HOUSE, 2 UNITS ONE ABOVE
THE OTHER 04

DETACHED 3-4 FAMILY HOUSE 05

ROW HOUSE (3 OR MORE UNITS IN AN
ATTACHED ROW) 06

APARTMENT HOUSE (4 OR FEWER UNITS) 07

CONDO/APARTMENT HOUSE (5 OR MORE UNITS,
3 STORIES OR LESS) 08

CONDO/APARTMENT HOUSE (5 OR MORE
UNITS, 4 STORIES OR MORE) 09

APARTMENT IN PARTLY COMMERCIAL
STRUCTURE 10

OTHER (SPECIFY): _____

_____ -7

3. NEIGHBORHOOD: LOOK AT THE STRUCTURES ON R'S BLOCK AND CODE AS MANY AS APPLY.

X6505	VACANT LAND	0/
X6506	TRAILER/MOBILE HOME	0/
X6507	DETACHED SINGLE FAMILY HOUSE	0/
X6508	2-FAMILY HOUSE; SIDE BY SIDE OR ONE ABOVE THE OTHER	0/
X6509	DETACHED 3-4 FAMILY HOUSE	0/
X6510	ROW HOUSE (3 OR MORE UNITS IN AN ATTACHED ROW)	0/
X6511	APARTMENT HOUSE (4 OR FEWER UNITS)	0/
X6512	CONDO/APARTMENT HOUSE (5 OR MORE UNITS, 3 STORIES OR LESS)	0/
X6513	CONDO/APARTMENT HOUSE (5 OR MORE UNITS, 4 STORIES OR MORE)	0/
X6514	COMMERCIAL OR INDUSTRIAL STRUCTURE	1/
X6515	PARK	1/
X6516	SCHOOL OR OTHER GOV'T. BUILDING	1/
X6517	VACANT BUILDING	1/
X7768	FARM	1/
X6518	OTHER (SPECIFY): _____	1/

Checked 1
Not Checked 5

4. BUILDINGS IN THE IMMEDIATE NEIGHBORHOOD (LOOK UP AND DOWN THE BLOCK) ARE:

X6519	ALL RESIDENTIAL	1
	MOSTLY RESIDENTIAL	2
	ABOUT EQUALLY RESIDENTIAL AND NONRESIDENTIAL	3
	MOSTLY NONRESIDENTIAL	4
	NONE IN VIEW	5

5. HOUSING STRUCTURES ON BLOCK ARE:

X6520	0-20 FEET APART	1
	21-100 FEET APART	2
	OVER 100 FEET APART	3

6. CONDITION OF BUILDING EXTERIOR IS:

X6521

- CLEAN AND SOUND 1
- SOME PAINT PEELING
OR CRACKS IN MASONRY 2
- NEEDS SUBSTANTIAL PAINTING, REFILLING,
OR REPAIR 3
- DILAPIDATED 4

7. CONDITION OF THE EXTERIOR OF BUILDINGS ON BLOCK IN GENERAL (BOTH SIDES OF STREET) LOOKS:

X6522

- BETTER THAN R'S 1
- AS GOOD AS R'S 2
- WORSE THAN R'S 3
- NO OTHER BUILDINGS IN VIEW 4

8. PLEASE RATE THE PHYSICAL CONDITION OF THE INTERIOR OF THE HU:

X6523

- EXCELLENT: WALLS AND CEILINGS
HAVE NO CRACKS; PAINT OR
PANELLING IS IN GOOD CONDITION 1
- GOOD: NEEDS SOME MINOR
PAINTING OR REFINISHING 2
- FAIR: NEEDS MAJOR INTERIOR
WORK-HOLES AND/OR CRACKS
NEED PATCHING, PAINTING
NEEDED, ETC. 3
- POOR: SOME WALLS OR CEILINGS
NEED REPLACEMENT 4
- DON'T KNOW--WASN'T INSIDE HOUSE 8

9. NEIGHBORHOOD RESIDENTS SEEM TO BE:

X6524

- ALL BLACK 1
- ALMOST ALL BLACK 2
- HALF BLACK AND HALF NON-BLACK 3
- ALMOST ALL NON-BLACK 4
- ALL NON-BLACK 5
- DON'T KNOW 8

10. R'S UNDERSTANDING OF THE QUESTIONS WAS ...

X6525

- EXCELLENT 1
- GOOD 2
- FAIR 3
- POOR 4

11. R'S ABILITY TO EXPRESS (HIMSELF/HERSELF) WAS ...

X6526

- EXCELLENT 1
- GOOD 2
- FAIR 3
- POOR 4

12. WAS R SUSPICIOUS ABOUT THE STUDY BEFORE THE INTERVIEW?

X6527

- NO, NOT AT ALL SUSPICIOUS 1
- YES, SOMEWHAT SUSPICIOUS 2
- VERY SUSPICIOUS 1 5

13. WAS R SUSPICIOUS ABOUT THE STUDY AFTER THE INTERVIEW?

X6528

- NO, NOT AT ALL SUSPICIOUS 1
- YES, SOMEWHAT SUSPICIOUS 2
- VERY SUSPICIOUS 1 5

14. OVERALL, HOW GREAT WAS R'S INTEREST IN THE INTERVIEW?

X6529

- VERY HIGH 1
- ABOVE AVERAGE 2
- AVERAGE 3
- BELOW AVERAGE 4
- VERY LOW 5

15. OTHER PERSONS PRESENT AT THE INTERVIEW:

(CODE ALL THAT APPLY)

X6530	CHILDREN UNDER 6	<input checked="" type="checkbox"/>		
X6531	CHILDREN 6 AND OVER	<input checked="" type="checkbox"/>		
X6532	SPOUSE	<input checked="" type="checkbox"/>	Checked	1
X6533	OTHER RELATIVE	<input checked="" type="checkbox"/>	Not checked	5
X6534	OTHER ADULTS	<input checked="" type="checkbox"/>		
X6535	NO ONE	<input checked="" type="checkbox"/>		

16. DID R REFER TO DOCUMENTS TO ANSWER QUESTIONS?

X6536	FREQUENTLY	1	
	SOMETIMES	2	
	RARELY	<input checked="" type="checkbox"/>	4
	NEVER	<input checked="" type="checkbox"/>	5

(SKIP TO Q.18)

17. WHICH DOCUMENTS DID R REFER TO?

(CODE ALL THAT APPLY)

X6537	LOAN DOCUMENTS	<input checked="" type="checkbox"/>	
X6538	CHECKING; SAVINGS; INVESTMENTS	<input checked="" type="checkbox"/>	Checked 1
X6539	PENSION DOCUMENTS	<input checked="" type="checkbox"/>	Not checked 5
X6540	INCOME TAX RETURN	<input checked="" type="checkbox"/>	
X7769	OTHER (SPECIFY) _____		
X7770	BILLS _____	<input checked="" type="checkbox"/>	
X7771	PAY STUBS _____		
X7772	OTHER RECORDS _____		
	ENGLISH	1	
	SPANISH	2	

19. WHAT IS THE FINAL DISPOSITION OF THIS CASE?

