Paper Representation of Computer
Assisted Personal Interview (cAPI)

1995

SURVEY OF CONSUMER FINANCES

Quick Codebook

National Opinion Research Center
University of Chicago
1155 East 60th Street

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

IN-PERSON	1
TELEPHONE	2
LENGTH OF INTERVIEW:	
|___|___| . |___|___|	

Note: This codebook is a revision of the 1992 questionnaire. Although the structure of the 1992 and 1995 SCF's is much the same, this codebook does not maintain the correct question ordering or skip sequences of the 1995 SCF in all instances. Because question ordering is important in the understanding of the meaning of many questions, users of this codebook are encouraged to consult the Autoquest program. This program is the authoritative reference for question ordering and skip sequences and is included in the technical codebook.

|__|__| : |__|__| AM/PM   X8000=1= Reversed   X100 = absent S/P recode
TIME STARTED   2= Not Reversed   X101 = # persons 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?   X7001 = # persons in PEU

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

(A) See next sheet RELATIONSHIP TO RESPONDENT	(B) SEX	(C) AGE	(D) MARITAL STATUS M P SP D W NM	(E) USUALLY LIVES HERE?	(F) FINANC DEPEND	INDEP.	18 or older
RESPONDENT X8020	X8021	X8022	1 2 3 4 5 6 X8023	1. YES 2. NO X8024	X8098 X		—
S/P X102	X103	X104	X105	1. YES 2. NO X106	X107		—
X108	X109	X110	X111	1. YES 2. NO X112	X113		X7006
X114	X115	X116	X117	1. YES 2. NO X118	X119		X7007
X120	X121	X122	X123	1. YES 2. NO X124	X125		X7008
X126	X127	X128	X129	1. YES 2. NO X130	X131		X7009
X132	X133	X134	X135	1. YES 2. NO X136	X137		X7010
X202	X203	X204	X205	1. YES 2. NO X206	X207		X7011
X208	X209	X210	X211	1. YES 2. NO X212	X213		X7012
X214	X215	X216	X217	1. YES 2. NO X218	X219		X7013
X220	X221	X222	X223	1. YES 2. NO X224	X225		X7014

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: X13 = R's age computed from dob
    X14 = R's reconciled age
    ~~X18 = S/P's age computed from dob~~

> IS AT LEAST ONE (1) HU MEMBER 18 YEARS OR OLDER--OTHER THAN R/SPOUSE
> X19 = S/P's reconciled age
> YES .... (GO TO HHL4) ....
> X7372, X7018 = marital status when R or SP/P reported
> 'living with partner' in original hh.

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.)

DOB → X5907 R Month   X7003 R Day   X5908 R Year
    X6107 SP/P   X7382 SP/P   X6108 SP/P

X8020, X102, X108, X114, X120, X126, X132, X202, X208, X214, X220
What is the next person's relationship to you?

1. RESPONDENT
2. Spouse of R
3. Partner of R
4. Child (incl. in-laws)
5. Grandchild
6. Parent (incl. in-laws)
7. Grandparent (incl. in-laws)
8. Aunt/uncle
9. Cousin
10. Niece/nephew
11. Sister/brother (incl. in-laws)
12. Great grandchild
13. Child of partner (only if volunteered)
29. Other relative
31. Roommate
32. "Friend"
33. Relative of Partner
34. Boarder or roomer/lodger
35. Paid help (maid, etc.)
36. Foster child
39. Other unrelated person
15. Absent spouse, treated as PEU member
0. Inap. (No further persons)

X7005
-X7015
So you are (computed age) years old?
(Asked only of designated R)

1 = Yes
3 = No, fix age
5 = missing value for year of birth
9 = Not asked

X7000
X7016
Does your sp/p live with you now?
(Asked only of designated R who reports he/she is married)

1 = Yes
5 = No
9 = Not asked

X7002
X7017
Do you live with a partner?
(Asked only of designated R if x7000=5 or any response to x8023 other than married/living with partner)

1 = Yes
5 = NO
9 = Not asked

HHL-2

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 <u>next</u> five years, do you expect the U.S. economy as a whole to perform <u>better</u>, <u>worse</u>, or <u>about the same</u> as it has over the <u>past</u> 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?

    Up more 1
    Up less 2
    About the same 3

    Note: Moved to section T

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

    Note: Moved to section T

    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?

    Yes 1
    No 2

    Note: Moved to section T

A-2

X7100
When making major decisions about credit or borrowing,
some people shop around for the very best terms while others don't.

What number would you/your family be on the scale?
1=ALMOST NO SHOPPING
2
3=MODERATE SHOPPING
4
5=A GREAT DEAL OF SHOPPING

X7101 - X7110
What sort of information do you and your (spouse/partner) use to make
decisions about credit or borrowing? Do you call around for terms?
Do you read newspapers, magazines, or material that you get in the mail?
Do you get advice from a friend, relative, lawyer, accountant, or
financial planner? Or do you do something else?

1=Call around
2=Material in the mail
3=Other advertisements
4=Accountant
5=Magazines/Newspapers
6=Friend/Relative
7=Lawyer
8=Financial planner; broker
9=Never borrow or haven't borrowed lately
11=Information from store/dealer
12=Bankers; other lenders
13=Television; cable; radio
14=Computerized data services; other data services
15=Don't shop around; always use same institution
16=Past experience
17=Material from work/business contacts
18=No information other than what R/family knows
19=Other personal research
20=Other types of information --> -7
21=Real estate broker; builder
22=Other institutional source (e.g., college, social service agency,
   etc.)

X7111
When making major saving and investment decisions, some people
shop around for the very best terms while others don't.

What number would you/your family be on the scale?
1=ALMOST NO SHOPPING
2
3=MODERATE SHOPPING
4
5=A GREAT DEAL OF SHOPPING

X7112 - X7121
How do you and your (spouse/partner) make decisions about saving and
investments? Do you call around for rates? Do you read newspapers,
magazines, or material you get in the mail? Do you get advice from
a friend, relative, lawyer, accountant, or financial planner?
Or do you do something else?

1=Call around
2=Friend/Relative
3=Accountant
4=Lawyer
5=Financial planner/Broker
6=Magazines/Newspapers
7=Self/do not get advice
8=Material in the mail
10=Do not save/invest
11=Other advertisements
12=Bankers; other institutions
13=Television; cable; radio
14=Computerized data services; other data services
15=Don't shop around, always use same institution
16=Past experience
17=Material from work/business contacts
18=No information other than what R/family knows
19=Investment club
20=Investment seminars
21=Other personal research
22=Other types of information --> -7
23=Shop around

A-2.5

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) *X.5*
None .... (SKIP TO SECTION B) *X-1*

X8300 = Inferred number of institutions

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?

Note: Moved to end of institution grid

Yes 1
No *X5*

INTERVIEWER:

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

---

1 [ ] # 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?) *See type of institution list*	COMM. BANK . . . . 11 S&L/SVINGS BNK . . . . . . 12 CREDIT UNION . . . . 13 FIN./LOAN CO. . . . . 14 BROKERAGE . . . . 16 OTHER (SPECIFY):_____ -7 __*X308*__ 7 DON'T KNOW 98	COMM. BANK . . . . 11 S&L/SVINGS BNK . . . . . . 12 CREDIT UNION . . . . 13 FIN./LOAN CO. . . . . 14 BROKERAGE . . . . 16 OTHER (SPECIFY):_____ -7 __*X312*__ 7 DON'T KNOW 98	COMM. BANK . . . . 11 S&L/SVINGS BNK . . . . . . 12 CREDIT UNION . . . . 13 FIN./LOAN CO. . . . . 14 BROKERAGE . . . . 16 OTHER (SPECIFY):_____ -7 __*X316*__ 7 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 *Direct deposit* 05 In person . . . . 02 *R's agent or manager* 11 By mail . . . . 03 *By computer* 12 By phone . . . . 04 *Electronic transfer* 09 Don't do reg. *check, NFS* 10 business . . . . 06 *X6600 - X6607* Other (SPECIFY)_____ -07	By cash machine . . . . 01 *Direct Deposit* 05 In person . . . . 02 *R's agent or manager* 11 By mail . . . . 03 *By computer* 12 By phone . . . . 04 *Electronic transfer* 09 Don't do reg. *check, NFS* 10 business . . . . 06 *X6608 - X6615* Other (SPECIFY)_____ -07	By cash machine . . . . 01 *Direct Deposit* 05 In person . . . . 02 *R's agent or manager* 11 By mail . . . . 03 *By computer* 12 By phone . . . . 04 *Electronic transfer* 09 Don't do reg. *check, NFS* 10 business . . . . 06 *X6616 - X6623* 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.)	|*X310*| MILES ONE MILE ~~OR LESS~~ . . . 001 *Less than a mile* -1 FOREIGN LOCATION . . 992 LOCATED AT WORK . . 993 OVER 50 MILES . . .*51* 994 LOCAL PHONE OR POST BOX . . . . . . *-7* 995 DON'T KNOW 998	|*X314*| MILES ONE MILE ~~OR LESS~~ . . . 001 *Less than a mile* -1 FOREIGN LOCATION . . 992 LOCATED AT WORK . . 993 OVER 50 MILES . . *51* 994 LOCAL PHONE OR POST BOX . . . . . . *-7* 995 DON'T KNOW 998	|*X318*| MILES ONE MILE ~~OR LESS~~ . . . 001 *Less than a mile* -1 FOREIGN LOCATION . . 992 LOCATED AT WORK . . 993 OVER 50 MILES . .*51* 994 LOCAL PHONE OR POST BOX . . . . . . *-7* 995 DON'T KNOW 998
9. INTERVIEWER: 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):_____ **-7** *X320*	OTHER (SPECIFY):_____ **-7** *X324*	OTHER (SPECIFY):_____ **-7** *X328*
DON'T KNOW 98	DON'T KNOW 98	DON'T KNOW 98
By Cash Machine . . . . 01 *Direct Deposit* **05** In person . . . . 02 *R's agent or manager* **11** By mail . . . . 03 *By computer* **12** By phone . . . . 04 *Electronic transfer* **09** Don't do reg. . . . . 10 business *check, NFS* . . 06 Other (SPECIFY) *X6624 - X6631* -07	By Cash Machine . . . . 01 *Direct Deposit* **05** In person . . . . 02 *R's agent or manager* **11** By mail . . . . 03 *By computer* **12** By phone . . . . 04 *Electronic transfer* **09** Don't do reg. . . . . 10 business *Check, NFS* . . 06 Other (SPECIFY) *X6632 - X6639* - 07	By Cash Machine . . . . 01 *Direct Deposit* **05** In person . . . . 02 *R's agent or manager* **11** By mail . . . . 03 *By computer* **12** By phone . . . . 04 *Electronic transfer* **09** Don't do reg. . . . . 10 business *Check, NFS* . . 06 Other (SPECIFY) *X6640 - X6647* - 07
X322 MILES	**X326** MILES	**X330** MILES

ONE MILE OR LESS 001
Less than a mile **-1**
FOREIGN LOCATION 992
LOCATED AT WORK 993
OVER 50 MILES . . . . **51** ~~994~~
LOCAL PHONE OR
  POST BOX . . . . **-7** ~~995~~
DON'T KNOW 998
	ONE MILE ~~OR LESS~~ 001
	Less than a mile **-1**
	FOREIGN LOCATION 992
	LOCATED AT WORK 993
	OVER 50 MILES . . . . **51** ~~994~~
	LOCAL PHONE OR
	  POST BOX . . . . **-7** ~~995~~
	DON'T KNOW 998
		ONE MILE ~~OR LESS~~ 001
		Less than a mile **-1**
		FOREIGN LOCATION 992
		LOCATED AT WORK 993
		OVER 50 MILES . . . . **51** ~~994~~
		LOCAL PHONE OR
		  POST BOX . . . . **-7** ~~995~~
		DON'T KNOW 998

Yes . . . .(REASK Q6-9) 1
No . . . . (SKIP TO
  QUESTION 10) 2
	Yes . . . .(REASK Q6-9) 1
	No . . . . (SKIP TO
	  QUESTION 10) 2
		SKIP TO NEXT
		PAGE, QUESTION 10

X306 Do you (or your family living here) have a card that allows you to deposit or withdraw money from (this / these) institutions using a cash machine?

Yes 1

No ....~~2~~ 5

A-5

X7582
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.

Do/Does you/your family use any debit cards?
1=YES
5=NO

X7122
Some people have their paychecks or Social Security benefits
or other money automatically paid directly into their accounts.

Do you or someone in your family living here have any money directly
deposited into one of your family's accounts?
1=YES
5=NO

X7123-X7125
What kinds of deposits are these? (CODE ALL THAT APPLY)
X7123 PAYCHECK/OTHER INCOME FROM WORK (e.g., consulting fees)
X7124 SOCIAL SECURITY/RAILROAD RETIREMENT
1=Checked
5=Not checked

X7125 OTHER
4   Disability payments; VA disability benefits
6   Supplemental Security Income (SSI) and other types of welfare
7   Automatic transfers from another account
         Automatic payments on loans made by R (i.e., loans from shich R receives
-        Royalties and other investment income (Not Elsewhere Classified)
10   Alimony/support
12   Pension or other retirement income
13   Insurance reimbursement
11   Combination of Types   --> -7
5   Not checked

X7126
Some people have their utility bills, mortgage or rent payments,
or other payments automatically paid directly from their accounts
without having to write a check.
Do you and your family living here have any payments that you make
in this way?
1=YES
5=NO

X7127-X7129
What sorts of payments are these? (CODE ALL THAT APPLY)
X7127 UTILITY BILLS
X7128 MORTGAGE/RENT
1=Checked
5=Not checked

X7129 OTHER
4   Condominium/Coop fees
6   Lease payments
7   Insurance
8   Automatic transfers to other accounts/investments
9   Cable; newspapers; magazines
10   Gifts to charities/non-profits
11   Tuition
12   Health club; YMCA/YWCA/YMHA/YWHA
13   Other payments of irregular bills (e.g., credit card bills)
14   Alimony/support; other transfers to family members
15   Other regular payments; combination of types   --> -7
16   Car loans; other non-mortgage loan payments (except credit
         cards)
17   Security system; garbage fees; other regular home
         maintenance fees
18   Safety deposit box
19   Internet provider payment
;   Not checked

X7130
A 'smart card' is a type of payment card containing a computer
chip which is set to hold a sum of money. As the card is used,
purchases are subtracted from that sum.

Do you or anyone in your family living here have any such cards that
you can use for a variety of purchases?
=YES
=NO

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

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┌─────────────────────────────┐
│                             │
│     GO TO SECTION B         │
│                             │
└─────────────────────────────┘
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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	*15*
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 <u>someone like yourself</u> 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

X7131 2.6 **Have you applied for any type of credit or loan in the last 5yrs.**

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?) **1=Yes 5=No**

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) ..	*15*

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** see next sheet

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) _____	*-7 98*
Line of credit	19
Store account ..... ·	6
Equity loan	17
Business/investment loan . · · ·	18
Peronal loan...	20
Consolidation loan ...	21

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?

X409

Yes . . . . (GO TO Q.3.5) 1
No . . . . (SKIP TO Q.4) **1 5**

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

X7583 see next sheet _____

_____

_____

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) **1 5**

Note: Now in section A

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

|___|___|

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)?]

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INST. #1  . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 01
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):_____ - 07
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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) **1 5**

Reason for being denied credit

Personal Characteristics of Borrower
50   Family background/life history; who your parents (relatives) are
51   Family size; number of children or dependents
52   Marital status
53   Sex
54   Combination of marital status and sex, "single men", "married women"
55   Age
56   Race
57   Personal character/reputation, whether borrower is stable, honest; known by other people trusted by institution
58   Health
59   Other personal characteristics of borrower

Credit Characteristics of Borrower
61   Need to have a checking/savings account (at institution)
62   Haven't established a credit history
63   Credit rating service/credit bureau reports
64   Credit records/history reom other institiuon; other loans or charge account; previous payment records; bankruptcy
65   Lack of/not enough assets/collateral/property to secure the loan (except home ownership, code 74); size of down payment; financial status
66   Amount of debt; size of other payments; ability to repay loan
69   Other credit characteristics of borrower

Financial Characteristics of Borrower
70   Bad Credit, NEC
71   Time on current job
72   Job; type of work; steady/secure employment; good job
73   Lack of job; not working; on welfare
74   Lack of homeownership
75   Time at current address; time in community or state
76   Amount of income; "income"
77   Source of income; retired
78   Where you live; what type of neighborhood/area of city you live in; if you live in the state/county
79   Other financial characteristics of borrower

Miscellaneous
81   Lack of familiarity/experience; don't have an account there; I'm not a credit union member
82   Previous bad experience (N.E.C); had difficulty/been turned down NA why
83   Instutution is more "strict" in lending requirements, NA in what areas
87   "Discrimination"; references to red-lining, NA basis
88   Inconvenient/difficult, not codeable above
89   Other miscellaneous
90   Didn't approve of purpose for which money was to be borrowed
91   Loan was too large for source to handle; source doesn't have much money to lend; money reserves of source are low
92   Interest
93   Insufficient collateral/equity
96   None; no reason was given; "bank policy"   --> -1
97   Other -- N.E.C   --> -7

B-9

COLUMN C	COLUMN D	COLUMN E
Gasoline Cards such as Shell, Exxon, BP, Texaco, Amoco 1= Yes 5= No X7975	American Express, Diners Club, Carte Blanche 1= Yes 5= No X7976	Airline, Car Rental, or other 1= Yes 5= No X7977
NONE ... X422 ..... -1 (SKIP TO COL. D) → |__|__| # ACCTS. SOME, DK HOW MANY ..96	NONE X425 .... -1 (SKIP TO COL. E) → |__|__| # ACCTS. SOME, DK HOW MANY ..96	NONE ... X428 ..... -1 (SKIP TO Q.11) |__|__| # ACCTS. SOME, DK HOW MANY ..96
$ |__|__|,|__|__|__| NONE .. X423 ..... -1 00000	$ |__|__|,|__|__|__| NONE .. X426 .... -1 00000	$ |__|__|,|__|__|__| NONE .. X429 .... -1 00000
$ |__|__|,|__|__|__| NONE .. X424 .... -1 00000	$ |__|__|,|__|__|__| NONE .. X427 .... -1 00000	$ |__|__|,|__|__|__| NONE .. X430 ..... -1 00000
GO BACK TO Q.6, COL. D	GO BACK TO Q.6, COL. E	GO TO Q.11

11. INTERVIEWER:

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 2 3

        Hardly ever .... Y 5

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) 2 5

14. How many such accounts do you have where you owe money? \|__\|__\| None = -1

X7576

B-11

	COLUMN A	COLUMN B
EXAMPLES ------→	**Have any** Visa, Mastercard, Discover, Optima ? 1 = Yes 5 = No X7973	Sears, K-Mart, furniture, clothing and other stores 1 = Yes 5 = No X7974

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

Question	COLUMN A	COLUMN B
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.)	NONE . X411 . . . . -1 ~~00~~ (SKIP TO COL. B) → |__|__| # ACCTS. ~~SOME, DK HOW MANY~~ . . ~~95~~	NONE . X419 . . . . -1 ~~00~~ (SKIP TO COL. C) → |__|__| # ACCTS. ~~SOME, DK HOW MANY~~ . ~~95~~
7. On your last bill, roughly how much were the new charges made to (this/all these) account(s)? (ACCEPT RANGE)	$ |__|__|,|__|__|__| NONE . . . X412 . . . . . -1 ~~00000~~	$ |__|__|,|__|__|__| NONE . X420 . . . -1 ~~00000~~
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)?	$ |__|__|,|__|__|__| NONE . . X413 . . . . . -1 ~~00000~~	$ |__|__|,|__|__|__| NONE . X421 . . . . -1 ~~00000~~
9. What is the maximum amount you could borrow on (this/all of these) account(s); that is, what is your total credit limit?	X414 $ |__|__|,|__|__|__| None . . . . . . -1 ~~DON'T KNOW~~ . . . . . . ~~99998~~ ~~largest balance?~~ X7132	GO BACK TO Q6, COL. C

What interest rate do you pay on the card where you have the

Question	COLUMN A	COLUMN B
~~9A~~ 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?	Very Important . . . . 1 Somewhat Important . . . . 2 Not Important 3	
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)?]	INST. #1 . . . . 01 INST. #2 X415-X418 . . 02 INST. #3 X7500 . . . . 03 INST. #4 X6648 . . . . 04 INST. #5 X6649 . . . . 05 INST. #6 X6720 . . . . 06 COMM BANK See type of . 11 institution list SEARS (DISCOVER) . . . . 50 AM. EXP. (OPTIMA) . . . . 51 OTHER (SPECIFY):_____ 07	X9082, X9151-X9153, X9202, X9216, X9221, X9222 Determined type of institution

GO BACK TO Q.6, COL. B

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)?

X7575 $ |__|__|__|__|,|__|__|__|__| None = -1

1. **INTERVIEWER**

X501

> OBSERVATION:
>
> WHERE DOES R LIVE?
>
> R LIVES ON A RANCH OR FARM . . . (GO TO Q.2) . . . .
> 1   4   5
>
> R LIVES IN A MOBILE HOME . . . . . (SKIP TO Q.11) 2
>
> _All other types . . . 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) 2 5

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) 2 5

3.2. How much rent do you collect each month?

X505

$|___|___|__,|___|___|___|___|

NONE . . . . ~~00000~~ -1
~~DON'T KNOW~~ . . . . ~~99998~~
                            (SKIP TO Q.16)

X506

Week 2
Month 4
Quarter 5
Year 6
Other (SPECIFY)_____ -7
                            (SKIP TO Q.16)

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

X507 |___|___|___|__.|___|___|%   OR |___|___|__,|___|___|___| **X7574**
        PERCENT   ACRES

Very little . . . . -1
996

Almost all 9995
995

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)	~~03~~ 5
Rents	(SKIP TO Q.17)	~~04~~ 3
Owned by a business	(GO TO Q.5.4)	~~04~~ 4
Other (SPECIFY) _____		~~05~~ -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

$|__|__|,|__|__|__|

~~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

$|__|__|,|__|__|__|,|__|__|__|

~~DON'T KNOW~~ .... ~~99900000~~
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 |__|__| |__|__| **X516**
           MONTH   YEAR

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

R OWNS PART OF FARM/RANCH

6. Does the (farming/ranching) business pay <u>you</u> (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

X519

Week *1* **2**
Month *2* **4**
Quarter *3* **5**
Year *4* **6**
Other (SPECIFY)_____*5-* **7**

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 . . . . *-1* ~~00000~~
~~DON'T KNOW~~ 99998

X522

Week *1* **2**
Month *2* **4**
Quarter *3* **5**
Year *4* **6**
Other (SPECIFY)_____*5-* **7**
No rent . . . . **-1**

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) <u>personally</u> own. About what percent of the total property is that?

X523 |___|___|___|.|___|___|% OR |___|___|.|___|___|___| **X7573**
PERCENT   ACRES

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.

$|___|,|___|___|___|___|,|___|___|___|___|

X52u

~~DON'T KNOW~~ 9999998
SKIP TO Q.20

MOBILE HOME

X601

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?

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 .... ~~2~~ **X608**

5 = R purchased

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
1 = Housing is part of job compensation; live-in servant
2 = Housing is gift paid for by someone outside HU; owned by relative outside HU
3 = Sold home, has not moved yet

4 = Living in house which will inherit; estate in process
5 = Living in temporary quarters while home is under construction

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

X610 |___|___| |___|___| **X611**
MONTH   YEAR

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 $|___|,|___|___|___|

NONE .... ~~0000~~ **-1**
~~DON'T KNOW~~ .... ~~0008~~

X613

Week .... ~~01~~ **2**
Month .... ~~02~~ **4**
Quarter .... ~~03~~ **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 $|___|___|___|,|___|___|___|

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   1 .... *15=R purchased*

X615 |___|___| |___|___| **X616**   **X618**
        MONTH   YEAR

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

X617 $|___|___|___|,|___|___|___|
          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 $|___|,|___|___|___|

NONE .... ~~0000~~ **-1**
~~DON'T KNOW~~ .... ~~0008~~

X620

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

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

X621 |___|___| |___|___| **X622**
        MONTH   YEAR
        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 $|__|__|__|,|__|__|__|

15. Were the site and mobile home purchased separately?

X624

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

15.1. In what month and year did you purchase this mobile home?
(INTERVIEWER: IF GIFT/INHERITANCE, ASK WHEN RECEIVED.)   *5 = R purchased*
CIRCLE 1 IF GIFT/INHERITANCE   1 .... *1 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 $|__|__|__|,|__|__|__|

15.3. In what month and year did you purchase this site?
(INTERVIEWER: IF GIFT/INHERITANCE, ASK WHEN RECEIVED.)   *5 = R purchased*
CIRCLE 1 IF GIFT/INHERITANCE   1 .... *1 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 $|__|__|__|,|__|__|__|

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.)   *5 = R purchased*
CIRCLE 1 IF GIFT/INHERITANCE   1 .... *1 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 $|__|__|__|,|__|__|__|

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) *15*

16.2. How much are your fees?

X703

$|__|__|,|__|__|__|__|

X704

NONE	00000	-1
DON'T KNOW	99998	
Week		2
Month		4
Quarter		5
Year		6
Other (SPECIFY)_____		-7

16.3. <u>INTERVIEWER</u>: OBSERVATION

X702

```
DOES R LIVE IN MULTIPLE HU STRUCTURE?

        YES . . . . . . . . . . (SKIP TO Q.18) . . . . . . . . . . . 1
        No . . . . . . . . . . . . . . . . . . . . . . . . . 5
```

9 = House owned by trust created by

3 = Sold home, has not moved yet

4 = Living in house which will inherit

5 = Living in temp. quarters

6 = Public housing

8 = Living in home of friends/relatives, no rent

16.4. How is that?

X705

1= Housing is part of job compensation; live-in servant; housekeeper

2= Housing is a gift, paid for by someone outside HU; owned by relative outside HU

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.

X7133 16.05 Do you own any part of this (house/apt./farm/ranch)?

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

X7134 16.055 what % of the property do you own?

X706 |__|__| |__|__| **X707**
MONTH   YEAR

SKIP TO Q.68, PAGE D-31

D-19

R PAYS RENT

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

X708

$|___|___|,|___|___|___|

NONE .... ~~-1 00000~~

~~DON'T KNOW~~ .... ~~99996~~

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 |___|___| |___|___| *X713*
MONTH YEAR
SKIP TO Q.68, PAGE D-31

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~~

X71 ~~35~~ *18.2* **Do you own your unit separately from the rest of the building?**
19. (The following questions about your home refer to your unit only.) What is the current value of this **1 = Yes**
(home and land/apartment/property)? I mean, about what would it bring if it were sold today? **5 = No**

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

X716

$|___|___|,|___|___|___|,|___|___|___|

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 .... *15 =R purchased*

X719 |__|__| |__|__| **X720**
          MONTH   YEAR

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

X717 $|__|,|__|__|__|,|__|__|__|

X713 & 21.1 *we are interested in your view of the chance that you will be sti*
22. What are the real estate taxes per year on this (home and land/ apartment/property)? *in at your current*

          $|__|,|__|__|__|,|__|__|__| *address for the next 2 yrs. using a # from 0-100, 0: no chance 100 = absol certain, what do you think the chan*

X721
          NONE .... *-1* 9999998 *are that you will be*
          DON'T KNOW .... *living at your curren*
                                                                                address 2 yrs. from n
          Week *01 2*
X722   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) *15*

┌───┐
│ 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) *15*
          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 *15*

          ┌─────────────────────┐
          │ 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)_____ *03 - 7*
          _See next sheet_____

D-21

26. Why did you choose this type of loan?

x727   See next sheet

x727   See next sheet

A-16   21.25

X726

Is it an FHA mortgage, a VA mortgage, or is it from some other program?
```
1       Federal Housing Administration (FHA)
2       Veteran's Administration (VA)
3       Federal land bank
4       Federal National Mortgage Association ("Fannie Mae")
5       Federal Home Loan Mortgage Corp. ("Freddie Mac")
10      State housing programs
11      First-time buyer program, n.e.c.
12      Other Federal loan program
7       Other                                              --> -7
8       Don't Know                                         --> .D
9       NA                                                 --> .N
```

X727

Why did you choose this type of loan?

Credit Terms/Cost Of Loan
```
01      Interest rate -- low (er) / reasonable/best available rates
04      Finance charges low (er) or none (other than interest or NA if
        includes interest.)
05      Amount of the down payment
06      Size of (monthly) payments; payment amount; longer contracts
        -- more time to pay off loan
09      Easier to get credit -- require less information/collateral;
        less stringent rules for giving credit; get credit approval
        faster; no red tape
25      Credit terms/arrangements -- NA what:  "affordable terms"
26      Give the best (a better) deal -- NA how
29      Other credit terms or cost of loan
30      Recommended                                    --> 83
31      Assumed or assumable; seller-financed          --> 90
32      No Choice, NEC                                 --> 80
33      No Reason                                      --> .D
34      Used before, always use                        --> 81
97                                                     --> -7
```

	COLUMN A	COLUMN B	COLUMN C
	1ST MORTGAGE OR LAND CONTRACT	2ND MORTGAGE OR LAND CONTRACT	HOME EQUITY LOAN

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

COLUMN A: X801 X802 |__|__| |__|__| MONTH YEAR

COLUMN B: X901 X902 |__|__| |__|__| MONTH YEAR

COLUMN C: X1001 X1002 |__|__| |__|__| MONTH YEAR (SKIP TO Q.28)

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

COLUMN A: Yes .... 1 X803 No 2

COLUMN B: Yes .... 1 X903 No 2

27.2 Did you take out this mortgage to refinance, borrow additional or both? X7137

28. How much did you borrow or refinance?

COLUMN A: $|__|,|__ X804 __|__|__|

COLUMN B: $|__|,|__ X904 |,|__|__|__|

COLUMN C: $|__|,|__ X1004 __|__|__|

27.3 For what purpose was the money used? X6723 - see loan list

29. How much is still owed on this loan?

COLUMN A: $|__|,|__ X805 |__|__|__|

COLUMN B: $|__|,|__ X905 |,|__|__|__|

COLUMN C: $|__|,|__ X1005 |__|__|

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

X9154, X9155, X9156 Term of loan in months

COLUMN A: X806 |__|__| # YEARS, OR X807 |__|__|__| # PAYMENTS (GO TO Q.31) NO SET # (SKIP TO NEXT PAGE, Q.34 COL. A) ... -1 96 -7 Unable to calculate

COLUMN B: X906 |__|__| # YEARS, OR X907 |__|__|__| # PAYMENTS (GO TO Q.31) NO SET # (SKIP TO NEXT PAGE, Q.34 COL. B) ... -1 96 -7 Unable to calculate

COLUMN C: X1006 |__|__| # YEARS, OR X1007 |__|__|__| # PAYMENTS (GO TO Q.31) NO SET # (SKIP TO NEXT PAGE, Q.34 COL. C) ... -1 96 -7 Unable to calculate

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

COLUMN A: X808 $|__|__|__|,|__|__|__| NONE .... -1 000000 DON'T KNOW .. -2 999998 NO REG PYMNTS -2 999996 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)

COLUMN B: X908 $|__|__|__|,|__|__|__| NONE .... -1 000000 DON'T KNOW .. -2 999998 NO REG PYMNTS -2 999996 X909 Week .... 2/01 Bi-Weekly .... 3/02 Month .... 4/05 Quarter .... 5/04 Year .... 6/05 Other (SPECIFY) __ -7 06 (IF NONE OR NO REG PAY, SKIP TO NEXT PAGE, Q.34, COL. B)

COLUMN C: X1008 $|__|__|__|,|__|__|__| NONE .... -1 000000 DON'T KNOW .... 999998 NO REG PYMNTS -2 999996 X1009 Week .... 01 Bi-Weekly .... 02 Month .... 05 Quarter .... 04 Year .... 05 Other (SPECIFY) __ 06 (IF NONE OR NO REG PAY, SKIP TO NEXT PAGE, Q.34, COL. C)

1 2 3 4 5 6 7

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

Taxes only X810 1
Insurance only 2
Both 3
Neither 4
DON'T KNOW 8

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

	COLUMN A	COLUMN B	COLUMN C
	1ST MORTGAGE OR LAND CONTRACT	2ND MORTGAGE OR LAND CONTRACT	HOME EQUITY LOAN
33. 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.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*
33.1. What will the balance due or balloon payment be?	$\|\_\|\_$ *X817* $\|\_\|\_\|\_\|\_\|$ SKIP TO Q.34.2 *X7571* on, ahead, behind 1 2 3	$\|\_\|\_$ *X912* $\|\_\|\_\|\_\|\_\|$ SKIP TO Q.34.2 *X7570* on, ahead, behind 1 2 3	*X1012* $\|\_\|\_\|\_\|\_\|\_\|\_\|$ SKIP TO Q.34.2 *X7569* on, ahead, behind 1 2 3
34. What is the typical payment and how often is it made?	*X813* $\$\|\_\|\_\|\_\|\_\|\_\|$ NONE .... -1 ~~00000~~ NO TYPICAL PMNTS -2 ~~99996~~ DON'T KNOW ...... 99998 Week *X814* ...... 2 ~~01~~ Bi-Weekly .... 3 ~~02~~ Month .... 4 ~~03~~ Quarter .... 5 ~~04~~ Year .... 6 ~~05~~ Other (SPECIFY) ___ -7 ~~06~~	*X913* $\$\|\_\|\_\|\_\|\_\|\_\|$ NONE .... -1 ~~00000~~ NO TYPICAL PMNTS -2 ~~99996~~ DON'T KNOW ...... 99998 Week *X914* ...... 2 ~~01~~ Bi-Weekly .... 3 ~~02~~ Month .... 4 ~~03~~ Quarter .... 5 ~~04~~ Year .... 6 ~~05~~ Other (SPECIFY) ___ -7 ~~06~~	*X1013* $\$\|\_\|\_\|\_\|\_\|\_\|$ NONE .... -1 ~~00000~~ NO TYPICAL PMNTS -2 ~~99996~~ DON'T KNOW ...... 99998 Week *X1014* ...... 2 ~~01~~ Bi-Weekly .... 3 ~~02~~ Month .... 4 ~~03~~ Quarter .... 5 ~~04~~ Year .... 6 ~~05~~ Other (SPECIFY) ___ -7 ~~06~~
34.1. When do you expect this loan to be repaid?	*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
34.2. Are you paying off this loan ahead of schedule, behind schedule, or are the payments about on schedule?	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*
35. What is the current annual rate of interest being charged on the loan?	$\|\_\|\_\|.\|\_\|\_\|\%$ *X816* No interest -1	$\|\_\|\_\|.\|\_\|\_\|\%$ *X916* No interest -1	$\|\_\|\_\|.\|\_\|\_\|\%$ *X1016* No interest -1
	NEXT PAGE, Q.36, COL. A	NEXT PAGE, Q.36, COL. B	NEXT PAGE, Q.36, COL. C

	COLUMN A	COLUMN B	COLUMN C
	1ST MORTGAGE OR LAND CONTRACT	2ND MORTGAGE OR LAND CONTRACT	HOME EQUITY LOAN

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.)

X9083, X9084, X9085
Determined type of institution

COLUMN A	COLUMN B	COLUMN C
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/SVNGS BNK 12	S&L/SVNGS BNK 12	S&L/SVNGS BNK ... 12
FIN./LOAN CO. 14	FIN./LOAN CO. 14	FIN./LOAN CO. 14
INSURANCE CO. 17	INSURANCE CO. 17	INSURANCE CO. 17
MORTGAGE CO. 18	MORTGAGE CO. 18	MORTGAGE CO. 18
CONTRACTOR/ DEVELOPER 19	CONTRACTOR/ DEVELOPER 19	CONTRACTOR/ DEVELOPER 19
PRIOR OWNER 20	PRIOR OWNER 20	PRIOR OWNER 20
OTHER (SPECIFY): _ ⁻ 07 X817	OTHER (SPECIFY): _ ⁻ 07 X917	OTHER (SPECIFY): _ ⁻ 07 X1017

36.1. Is this the same institution as the one from which you originally took out this loan?

COLUMN A	COLUMN B	COLUMN C
Yes .... 1 No X7568 ⑤ (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?)

COLUMN A	COLUMN B	COLUMN C
↓	Purchase X918 ...... 01 Improvements 03 Other (SPECIFY): ___ ⁻07 See loan list. (SKIP TO Q.39)	Purchase X1018 ...... 01 Improvements 03 Other (SPECIFY): ___ ⁻ 07 See loan list (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?)

COLUMN A	COLUMN B	COLUMN C
Recommended .... 01 Low interest .... 02 Location X819 ..... 03 Other business .... 04 Easy to qualify .... 05 Other (SPECIFY): ___ ⁻ 07 See next sheet	↓	↓

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?

COLUMN A	COLUMN B	COLUMN C
Yes .... 1 (GO TO Q.39.1, COL. A) No X820 ⑤ (SKIP TO Q.40, COL. A)	Yes .... 1 (SKIP TO Q.40.1) No X920 ⑤ (SKIP TO Q.40.1)	Yes .... 1 (SKIP TO Q.41) No X1020 ⑤ (SKIP TO Q.41)

COLUMN A	COLUMN B
1ST MORTGAGE OR LAND CONTRACT	2ND MORTGAGE OR LAND CONTRACT

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

X821
Yes . . . . (GO TO Q.39.2) 1
No. . . . . (SKIP TO Q.39.3) . . . . ~~2~~ 5
~~DON'T KNOW. . (SKIP TO Q.39.3) . . 8~~

39.2. On what other rate does it depend?

X822
1= CPI   4= T-Bill rate
2= GNP Deflator   5= Current/going rate
3= Prime rate   6= District/regional rate   11= FHLBB

COLUMN B:
12= FSLIC   19= Other rate
-7= other   13= Ginny Mae rate
7= other index
8= CD rate

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

X823 |__|__| # Times

X824
Month . . . . ~~02~~ 4
Quarter . . . . ~~03~~ 5
Year . . . . ~~04~~ 6
Other (SPECIFY)_____ ~~05~~ -7
~~DON'T KNOW~~ . . . . ~~98~~

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

Yes 1
No . . . . ~~2~~ 5
~~DON'T KNOW~~ . . . . ~~8~~
X825

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

|__|__|.|__|__|%/POINTS
NO LIMIT **X826** . . . . ~~9995~~ -2

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

|__|__|.|__|__|%/POINTS
~~NO LIMIT~~ . . **X828** . . . . ~~9995~~ -2

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

|__|__|.|__|__|%/POINTS
DON'T KNOW . **X827** 9998

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 . . . . ~~2~~ 5
~~DON'T KNOW~~ . . . . ~~8~~
X829

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) . . . . ~~2~~ 5
X830

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.

Reason for choosing lender

01	Location of offices --> 3
02	Interest rates
03	Many services in one place --> 6
04	Recommended --> 1
08	Other business done here --> 4
09	Easy to qualify (for credit); only place that would give us a loan --> 5
10	Low fees/service charges
11	Personal relationship; they know me; know/like them; R/Spouse works there
21	No choice -- assumed existing debt and lender from previous owner
22	No choice -- financed through contractor/developer/ prev. owner/builder and this was their financial institution/land contract
23	No choice (n.e.c.)
24	Flexible loan terms; choice of loan terms
25	Handled VA loans
26	Participated in first time buyer program
27	Government-sponsored program n.e.c.
97	Other --> 7
98	Don't know --> .D
99	NA

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 .... ~~2~~ 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) .... ~~2~~ 5

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

X1033 |__|__| |__|__| X1034
        MONTH   YEAR

        ~~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 X10 38
        (GO TO Q.46)   (GO TO Q.46)

        NO SET # .... (SKIP TO Q.47) .... -1

        DON'T KNOW .... (SKIP TO Q.47) ....
        Unable to calculate .. .. -7

X9167 Term of loan in months

46. How much are the monthly payments?

X1039 $|__|I|__|,|__|__|__|__|

        NONE .... (GO TO Q.47) .... ~~00000~~ -1
        ~~DON'T KNOW~~ .... (GO TO Q.47) .... ~~99998~~
        NO REGULAR PYMTS . (GO TO Q.47) .... ~~99996~~ -2

X7567   Week .... (SKIP TO Q.49.1) .... ~~01~~ 2
        Month .... (SKIP TO Q.49.1) .... ~~02~~ 4   Nothing...-1
        Quarter .... (SKIP TO Q.49.1) .... ~~03~~ 5
        Year .... (SKIP TO Q.49.1) .... ~~04~~ 6   No regular pmt...-2
        Other (SPECIFY)_____ ~~05~~ -7

                    (SKIP TO Q.49.1)
                    ~~A-21~~ D-26

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

X1040

$|__|__|__|,|__|__|__|

None . . . . ~~000000~~ -1
No typical payments . . . . ~~999996~~ -
~~DON'T KNOW~~ . . . . ~~999998~~

X1041

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

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

X1042 |__|__| |__|__| *X1043*
          MONTH   YEAR

49. How much is still owed on this loan?

X1044

$|__|,|__|__|__|,|__|__|__|

~~DON'T KNOW~~ . . . . ~~9999998~~
                    (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 |__|__|.|__|__| %   Nothing = -1

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

X9086
Determined inst.
type

COMM'L BANK 11
S&L/SVGS BANK 12
CREDIT UNION 13
FIN./LOAN CO. 14
OTHER (SPECIFY)_____
    See Institutions list _____ - 07

X7140 51.1 We are interested in your view of the chance that you will be staying at your current address:

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 for the credit cards or business lines of credit? Please include such lines of credit even if you are not currently drawing against next 2yrs them. (IF R ASKS: A LINE OF CREDIT IS A FORMAL AGREEMENT WITH A LENDER THAT ALLOWS R TO using any 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.)

# from 0-100, 0= no chance
100 = absolutely certain, what are the chances that you will be living at your current address 2 yrs. from now?

X1101

Yes 1
No . . . . (SKIP TO Q.54) 25

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

|__|__|
LINES OF CREDIT

This is mapped into
X7136

X1102 Final #
X6686 Raw #

~~A23~~ D - 27

	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 . . . . ~~25~~ **X 1103**	Yes . . . . 1 No . . . . ~~25~~ **X 1114**	Yes . . . . 1 No . . . . ~~2~~ **X 1125**
53.2. What is the maximum amount you could borrow on this line of credit?	$|___|.|___|___|___|___| **X 1104**	$|___|.|___|___|___|___| **X 1115**	$|___|.|___|___|___|___| **X 1126**
53.3. Are you currently borrowing any money against this line of credit?	Yes . 1 (GO TO Q.53.4) No . . 2 ~~5~~ (SKIP TO Q.53.8, LOC#1) **X 1105**	Yes . 1 (GO TO Q.53.4) No . . 2 ~~5~~ (SKIP TO Q.53.8, LOC#2) **X 1116**	Yes . . 1 (GO TO Q.53.4) No . . . 2 ~~5~~ (SKIP TO Q.53.8, LOC#3) **X 1127**
53.3 How much did you borrow the most recent time you used this line? 53.4. What was the money used for? (What was its major use?)	**X 7141** **X 1106** see loan list	**X 7142** **X 1117** see loan list	**X 7143** **X 1128** see loan list
53.5. How much is currently owed?	**X 1108** $|___|.|___|___|___|.|___|___|___|	**X 1119** $|___|.|___|___|___|.|___|___|___|	**X 1130** $|___|.|___|___|___|.|___|___|___|
53.6. What is the typical payment and how often is it made?	$|___**X 1109**___|___| NONE . . . . ~~-1~~ ~~00000~~ NO TYPICAL PAYMENTS **2** ~~99996~~ DON'T KNOW . . . . . . 99998 **X 1110** Week . . . . 2 ~~01~~ Month . . . . 4 ~~02~~ Quarter . . . . 5 ~~03~~ Year . . . . 6 ~~04~~ Other (SPECIFY) ___ -7 ~~05~~	$|___**X 1120**___|___| NONE . . . . ~~-1~~ ~~00000~~ NO TYPICAL PAYMENTS **2** ~~99996~~ DON'T KNOW . . . . . . 99998 **X 1121** Week . . . . 2 ~~01~~ Month . . . . 4 ~~02~~ Quarter . . . . 5 ~~03~~ Year . . . . 6 ~~04~~ Other (SPECIFY) ___ -7 ~~05~~	$|___**X 1131**___|___| NONE . . . . ~~-1~~ ~~00000~~ NO TYPICAL PAYMENTS **2** ~~99996~~ DON'T KNOW . . . . . . 99998 **X 1132** Week . . . . 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?	**X 1111** |___|___|.|___|___| % **Nothing = -1**	**X 1122** |___|___|.|___|___| % **Nothing = -1**	**X 1133** |___|___|.|___|___| % **Nothing = -1**
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 INSTI-TUTIONS CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED AT THIS POINT.)	INST. #1 . . . . 01 INST. #2 **X 1112** 02 INST. #3 . . . . 03 INST. #4 . . . . 04 INST. #5 **X 9087** 05 INST. #6 **Determined inst.** 06 COMM. BANK **type** 11 S&L/SAV BANK . . . . 12 CREDIT UNION . . . . . 13 FIN/LOAN CO . . . . . . 14 BROKERAGE . . . . 16 OTHER (SPECIFY):___ - 07 **See inst. list**	INST. #1 . . . . 01 INST. #2 **X 1123** 02 INST. #3 . . . . 03 INST. #4 . . . . 04 INST. #5 **X 9088** 05 INST. #6 **Determined inst.** 06 COMM. BANK **type** 11 S&L/SAV BANK . . . . 12 CREDIT UNION . . . . . 13 FIN/LOAN CO . . . . . . 14 BROKERAGE . . . . 16 OTHER (SPECIFY):___ - 07 **see inst. list**	INST. #1 . . . . 01 INST. #2 **X 1134** 02 INST. #3 . . . . 03 INST. #4 . . . . 04 INST. #5 **X 9089** 05 INST. #6 **Determined inst.** 06 COMM. BANK **type** 11 S&L/SAV BANK . . . . . 12 CREDIT UNION . . . . . . 13 FIN/LOAN CO . . . . 14 BROKERAGE . . . . 16 OTHER (SPECIFY):___ - 07 **see inst. list**
53.9. INTERVIEWER: IS THERE ANOTHER LINE OF CREDIT?	YES.(REASK Q53.1-53.9) 1 NO. . . (GO TO Q.54) **52**	YES.(REASK Q53.1-53.9) 1 NO. . . (GO TO Q.54) **51**	YES.(GO TO Q.53.10) . . . 1 NO. . . (GO TO Q.54) . . **51**

~~kk~~

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

X1136 $|__|,|__|__|__|,|__|__|__| Nothing = -1   X8401 -no pop

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) 2 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) 2 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) . . . . 996 -1
DON'T KNOW . . . . (SKIP TO Q.60) 998
Unable to calculate . . . . -7   X9168 Term of loan
59. How much are the monthly payments?   in months

X1210 $ |__|,|__|__|__|

NONE . . . . (GO TO Q.60) . . . . 00000 -1
NO REGULAR
  PAYMENTS . . . . (GO TO Q.60) . . . . 00000 -2
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   Nothing . . . -1
Quarter . . . . (SKIP TO Q.62.1) 03 5
Year . . . . (SKIP TO Q.62.1) . . . . 04 6   No regular pmt . . . . -2
Other (SPECIFY)_____ 05 -7
                    (SKIP TO Q.62.1)

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

X 1 2 1 1

$|___|___||___|,|___|___|___|

None . . . . -000000 -1
No Typical Payments . . . . -000006 -2
~~DON'T KNOW~~ 000000

X 1 2 1 2

Week . . . . ~~01~~ 2   *Nothing...-1*
Month . . . . ~~02~~ 4   *No regular pmt...-2*
Quarter . . . . ~~03~~ 5
Year . . . . ~~04~~ 6
Other (SPECIFY) _____ ~~05~~ -7

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

X 1 2 1 3 |___|___| |___|___| **X 1 2 1 4**
                  MONTH   YEAR

62. How much is still owed on this loan?

X 1 2 1 5 $|___|,|___|___|___|___|,|___|___|___|
                  GO TO Q.63

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

X 7 5 6 4

On schedule 1
Ahead of schedule 2
Behind schedule 3

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

X 1 2 1 6 |___|___|.|___|___| %   *Nothing = -1*

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.)

X 1 2 1 7

INST. #1 01
INST. #2 02
INST. #3 03
INST. #4 04
INST. #5 05
INST. #6 06

X 9 0 9 0
Determined inst. type

COMM'L BANK 11
S&L/SVGS BANK 12
CREDIT UNION 13
FIN./LOAN CO. 14
OTHER (SPECIFY)_____

_____*See inst. list*_____ - 07

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

X 1 2 1 8

Yes 1
No . . . . (SKIP TO Q.66) . . . . ~~2~~ 5

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

X 1 2 1 9 $|___|,|___|___|___|___|,|___|___|___|

65.2. Altogether, how much are the monthly payments?

X1220

$|__|__|__|,|__|__|__|

~~DON'T KNOW~~ .... ~~-999998~~

X1221

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

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

$|__|__|,|__|__|__|

NONE .... ~~-00000~~ -1
~~DON'T KNOW~~ .... ~~99998~~

X1225

Week .... ~~01~~ 2
Month .... ~~02~~ 4
Quarter .... ~~03~~ 5
Year .... ~~04~~ 6
Other (SPECIFY) _____ ~~05~~ -7
(SKIP TO SECTION E)

In 1995 all LOC questions asked at X1101 — X1135

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.

SECTION E: OTHER PROPERTIES, LAND CONTRACTS

1. Have you (or anyone in your family living here) ever <u>sold</u> 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 <u>not</u> want to include any property owned by a business which you own or have an interest in.)

XH01

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

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

X 1403 Final #|__|__| # NOTES/LAND CONTRACTS/MORTGAGES

X 6687 Raw #

	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 XH04 contract. .(SKIP TO Q.5) .. 1 Lease-purchase Mortgage. (SKIP TO Q.5) .. 2 Something else. . . . (GO TO Q.4) ... 3	Land X 1504 contract. .(SKIP TO Q.5) .. 1 Lease-purchase Mortgage. (SKIP TO Q.5) .. 2 Something else. . . . (GO TO Q.4) ... 3	Land X 1604 contract. .(SKIP TO Q.5) .. 1 Lease-purchase Mortgage. (SKIP TO Q.5) . Something else. . . . (GO TO Q.4) ... 3
4. How much are you (and your family) owed on this note?	X1405 $|__,|__|__|__|__,|__|__|__| (SKIP TO Q.11)	X1505 $|__,|__|__|__|__,|__|__|__| (SKIP TO Q.11)	X1605 $|__,|__|__|__|__,|__|__|__| (SKIP TO Q.11)
5. In what month and year was this (mortgage/land contract) taken out?	X1406 X1407 |__|__| |__|__| MONTH YEAR	X1506 X1507 |__|__| |__|__| MONTH YEAR	X1606 X1607 |__|__| |__|__| MONTH YEAR
6. How much did (you/your family) lend the borrower?	X 1408 $|__|__,|__|__|__|__,|__|__|__|	X1508 $|__|__,|__|__|__|__,|__|__|__|	X1608 $|__|__,|__|__|__|__,|__|__|__|
7. How much is still owed on this (mortgage/land contract)?	X1409 $|__|__,|__|__|__|__,|__|__|__|	X1509 $|__|__,|__|__|__|__,|__|__|__|	X1609 $|__|__,|__|__|__|__,|__|__|__|
	GO TO Q.8, COL. 1	GO TO Q.8, COL. 2	GO TO Q.8, COL. 3

	LOAN/LAND CONTRACT #1	LOAN/LAND CONTRACT #2	LOAN/LAND CONTRACT #3
How much are the (mortgage/land contract) payments and how often are they due?	$|__|,|__|__|__|,|__|__|__| X1410 NONE .... -1 ~~0000000~~ ~~DON'T KNOW~~ .... ~~9999998~~ (GO TO Q.9) NO REG PAY. (SKIP TO Q.11) ~~9999996~~ -2 X1411 Week .... 01 Month .... 02 Quarter .... 03 Year .... 04 Other (SPECIFY)_____ 05	$|__|,|__|__|__|,|__|__|__| X1510 NONE .... -1 ~~0000000~~ ~~DON'T KNOW~~ .... ~~9999998~~ (GO TO Q.9) NO REG PAY. (SKIP TO Q.11) ~~9999996~~ -2 X1511 Week .... 01 Month .... 02 Quarter .... 03 Year .... 04 Other (SPECIFY)_____ 05	$|__|,|__|__|__|,|__|__|__| X1610 NONE .... -1 ~~0000000~~ ~~DON'T KNOW~~ .... ~~9999998~~ (GO TO Q.9) NO REG PAY. (SKIP TO Q.11) ~~9999996~~ -2 X1611 Week .... 01 Month .... 02 Quarter .... 03 Year .... 04 Other (SPECIFY)_____ 05
9. How many years or payments were agreed upon when the (mortgage/land contract) was taken out *Or no set yrs. or payments?*	X1412 |__|__| # YRS OR X1413 |__|__|__| # PYMTS Unable to calculate ... -1 NO SET NUMBER ...... ~~96~~	X1512 |__|__| # YRS OR X1513 |__|__|__| # PYMTS Unable to calculate ... -1 NO SET NUMBER ...... ~~96~~	X1612 |__|__| # YRS OR X1613 |__|__|__| # PYMTS Unable to calculate ... -1 NO SET NUMBER ...... ~~96~~
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 $|__|,|__|__|__|,|__|__|__|	X1515 $|__|,|__|__|__|,|__|__|__|	X1615 $|__|,|__|__|__|,|__|__|__|
11. Do you (or your family living here) still <u>owe</u> 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 $|__|__|,|__|__|__|,|__|__|	X1517 $|__|__|,|__|__|__|,|__|__|	X1617 $|__|__|,|__|__|__|,|__|__|
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 $\|__\|__\|__\|,\|__\|__\|__\|,\|__\|__\|__\| X8402 - mopup

3.1. Do <u>you</u> (or your family here) still owe any money on loans for these other properties?

X1620   Yes .... (GO TO Q.13.2) 1   X8403 - mopup
         No .... (SKIP TO Q.14) 5

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

X1621 $|__|__|__|_,|__|__|__|_,|__|__|__| X8404 - mopup

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) . 2 5

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

X 7555

Yes 1
No 2 5

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

or Earlier you told me your own your home separately from the other units you

X1701 = Final # |__|__|__| # PROPERTIES own on the property. please include the rest of the

X6688 = Raw #   NONE .... (SKIP TO SECTION F, PAGE F-41) 000 - 1 property here.

	PROPERTY #1	PROPERTY #2	PROPERTY #3
16. (About the [most valuable/largest/next] property.) What type of property is this?	X1703 See next sheet	X1803 see next sheet	X1903 See next sheet
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 Moved from mopup, all R's 08 Timeshare .... 05 Corporation NEC _ 10 Other (SPECIFY) ___ - 07 X1704	Owned by R .... 01 (SKIP TO Q.18) Owned jointly .... 02 Partnership .... 03 Real estate invest trust .. 04 Moved from mopup, all R's 08 Timeshare .... 05 Corporation NEC 10 Other (SPECIFY) ___ - 07 X1804	Owned by R .... 01 (SKIP TO Q.18) Owned jointly .... 02 Partnership .... 0. Real estate invest trust .. 04 Moved from mopup, all R's 08 Timeshare .... 05 Corporation NEC 10 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 TOTAL VALUE NOT JUST R'S SHARE. FOR Q.18-33, NOTE IF R ONLY KNOWS HIS/HER SHARE.)	X1706 $|__|__|__|_,|__|__|__|_,|__|__|__|	X1806 $|__|__|__|_,|__|__|__|_,|__|__|__|	X1906 $|__|__|__|_,|__|__|__|_,|__|__|__|
	GO TO Q.19, COL. 1	GO TO Q.19, COL. 2	GO TO Q.19, COL. 3

	PROPERTY #1	PROPERTY #2	PROPERTY #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.)	X1707 X1708 |__|__| |__|__| MONTH YEAR X1710 GIFT/INHERITANCE 1......15	X1807 X1808 |__|__| |__|__| MONTH YEAR X1810 GIFT/INHERITANCE 1......15	X1907 X1908 |__|__| |__|__| MONTH YEAR X1910 GIFT/INHERITANCE 1......15
20. What was the total purchase price? (IF GIFT/ INHERITANCE, ASK: VALUE WHEN RECEIVED.)	X1709 $|__|__|__|,|__|__|__|,|__|__|__|	X1809 $|__|__|__|,|__|__|__|,|__|__|__|	X1909 $|__|__|__|,|__|__|__|,|__|__|__|
21. Are there any outstanding loans or mortgages on this property?	Yes . . (GO TO Q.22) . . . . . 1 No . . (SKIP TO Q.34) 2 X1711	Yes . . (GO TO Q.22) . . . . 1 No . . (SKIP TO Q.34) 2 X1811	Yes . . (GO TO Q.22) . . . . 1 No . . (SKIP TO Q.34) 2 X1911
22. In what month and year did you obtain or last refinance the loan?	X1712 X1713 |__|__| |__|__| MONTH YEAR	X1812 X1813 |__|__| |__|__| MONTH YEAR	X1912 X1913 |__|__| |__|__| MONTH YEAR
23. How much was borrowed or refinanced?	X1714 $|__|,|__|__|__|,|__|__|	X1814 $|__|,|__|__|__|,|__|__|	X1914 $|__|,|__|__|__|,|__|__|
How much is still owed?	X1715 $|__|,|__|__|__|,|__|__|	X1815 $|__|,|__|__|__|,|__|__|	X1915 $|__|,|__|__|__|,|__|__|
25. How many years or what number of payments were agreed upon when the loan was taken out? X9157, X9158, X9159 Term of loan in months	|X1716|# YEARS, OR |X1717|# PAYMENTS (GO TO Q.26) Unable to calculate . . . -7 NO SET #. . (SKIP TO NEXT PAGE, Q.29, COL. 1) . . . . . -6	|X1816|# YEARS, OR |X1817|# PAYMENTS (GO TO Q.26) Unable to calculate . . . -7 NO SET #. . (SKIP TO NEXT PAGE, Q.29, COL. 2) . . . . -6	|X1916|# YEARS, OR |X1917|# PAYMENTS (GO TO Q.26) Unable to calculate . . . -7 NO SET #. . (SKIP TO NEXT PAGE, Q.29, COL. 3) . . . . -6
26. How much are the payments and how often are they due?	$|__|,|X1718|__| NONE . . . . -1 0000000 NO REG PYMTS -2 9999996 DON'T KNOW . . . . -3 9999998 IF NONE OR NO REG PYMTS, (SKIP TO Q.29) X1719 Week . . . . 2 01 Bi-weekly . . . . 3 02 Month . . . . 4 03 Quarter . . . . 5 04 Year . . . . 6 05 Other (SPECIFY) ____ -7 06	$|__|,|X1818|__| NONE . . . . -1 0000000 NO REG PYMTS -2 9999996 DON'T KNOW . . . . 9999998 IF NONE OR NO REG PYMTS, (SKIP TO Q.29) X1819 Week . . . . 2 01 Bi-weekly . . . . 3 02 Month . . . . 4 05 Quarter . . . . 5 04 Year . . . . 6 05 Other (SPECIFY) ____ -7 06	$|__|,|X1918|__| NONE . . . . -1 0000000 NO REG PYMTS -2 9999996 DON'T KNOW . . . . -3 9999998 IF NONE OR NO REG PYMTS, (SKIP TO Q.29) X1919 Week . . . . 2 01 Bi-weekly . . . . 3 02 Month . . . . 4 05 Quarter . . . . 5 04 Year . . . . 6 05 Other (SPECIFY) ____ -7 06
27. Do the payments include property taxes or insurance? (Which?)	Taxes only . X1720 . . . . 1 Insurance only . . . . 2 Both . . . . 3 Neither . . . . 4 DON'T KNOW 8	Taxes only . X1820 . . . 1 Insurance only . . . . 2 Both . . . . 3 Neither . . . . 4 DON'T KNOW 8	Taxes only . X1920 . . 1 Insurance only . . . . 2 Both . . . . 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** ₅ Balloon .... ✗(GO TO Q.28.1)	Repay completely ..... 1 (SKIP TO Q.30.1) **X1821** ₅ Balloon .... ✗(GO TO Q.28.1)	Repay completely ..... 1 (SKIP TO Q.30.1` **X 1921** ₅ Balloon .... ✗(GO TO Q.28.1)
28.1. What will the balance due or balloon payment be?	**X1722** $|_|_||_|_|_||_|_|_| (SKIP TO Q.30.1)	**X1822** $|_|_||_|_|_||_|_|_| (SKIP TO Q.30.1)	**X1922** $|_|_||_|_|_||_|_|_| (SKIP TO Q.30.1)
29. What is the typical payment and how often is it made?	**X1723** $|_||_|_|_||_|_|_| NONE .... -1. 0000000 NO TYPICAL PYMTS -2. 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** $|_||_|_|_||_|_|_| NONE .... -1. 0000000 NO TYPICAL PYMTS -2. 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** $|_||_|_|_||_|_|_| NONE .... -1. 0000000 NO TYPICAL PYMTS -2. 9999996 DON'T KNOW .... 9999998 **X1924** Week .... 2. 01 Bi-weekly .... 3. 02 Month .... 4. 05 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?	Yes .... 1 No .... ₅ **X1727**	Yes .... 1 No .... ₅ **X1827**	Yes .... 1 No .... ₅ **X1927**
	GO TO Q.33, COL. 1	GO TO Q.33, COL. 2	GO TO Q.33, COL. 3

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	PROPERTY #1	PROPERTY #2	PROPERTY #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.)	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
	
	See inst. list
	
	X1728
	
	X9099 Determined inst. type
		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
		
		See inst. list
		
		X1828
		
		X9100 Determined inst. type
			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
			
			See inst. list
			
			X1928
			
			X9101 Determined inst. type

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**	**X1829** YES. . .(GO TO Q.34.1) .... 1 NO. . . (SKIP TO Q.35) ... **5**	**X1929** YES. . .(GO TO Q.34.1) .... 1 NO. . . (SKIP TO Q.35) ... **5**
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) **5**
		YES. . . (REASK Q16-35)
		  Col #3) 1
		
		NO. . (SKIP TO SECT F,
		  PAGE F-41) **5**
			YES. . . (GO TO Q36) 1
			
			NO. . (SKIP TO SECT F,
			  PAGE F-41) **5.1**

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) .... **25**   **X8405 - mopup**

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

X2002 $|__|__|__|,|__|__|__|,|__|__|__| **X8406 - mopup**

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

X2003 $|__|,|__|__|__|,|__|__|__| **X8407 - mopup**

X2004   (INTERVIEWER: IF GIFT/INHERITANCE, ASK VALUE WHEN RECEIVED AND
CIRCLE 1   1 .... **2**

5   **X8408 - mopup**

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What type of property is it

10	Farm/Ranch -- any mention
11	Land only: Lot, tract, acreage; building lots; "farmland"
12	Land and (seasonal) residence (exc. 14); "house + 50 acres"**
13	Land and some other type of structure**
14	Land and trailer/mobile home**

**Code these categories (instead of 21-25) if only "land"/acreage" mentioned implying something more than a lot-size parcel

SEASONAL RESIDENCE

21	Seasonal/vacation house (winter/summer home; cottage; etc.)
22	Trailer/Mobile Home
24	Mobile home park
25	Time-share ownership -- any

OTHER REAL ESTATE

40	One single family house	
41	Multiple single family houses	
42	Duplex 2 unit residence	
43	Triplex - 3 unit residence	
44	Fourplex - 4 unit residence	
45	5 or more unit residence	
46	"Apartment house" -- NA # of units; "rental" units or property NFS	
47	Other business/commercial property (exc. 41-46)	
48	Business/commercial and residentaial combination	
49	Condominium (include NA if own use or if one unit or a building)	
50	Residential	
51	Garage	
52	Burial lot	
97	Other, including combinations	--> -7
98	DK	--> .D
99	NA	--> .N
999	Vacation property mapped from mop-up	

E- 38.5

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) 25   X8409 – mcpup

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

X2006 $|__|__|__|_|,|__|__|__|_|,|__|__|__| X8410 – mcpup

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

X2007 $|__|__|__|_|,|__|__|__| X8411 – mcpup

NONE . . . . 000000 –1
NO REGULAR PAYMENT . . . . 999996 –2
DON'T KNOW 999998

X2008   Week 01 2
Month . . . . 02 3   X8412 – mcpup
Quarter 03 5
Year 04 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) 25   X8413 – mcpup

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

X2010 $|__|__|__|_|,|__|__|__|_|,|__|__|__| X8414 – mcpup

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) . 25   X8415 – mcpup

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 $|__|__|__|_|,|__|__|__|_|,|__|__|__| X8416 – mcpup

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

X2013 $|__|_|,|__|__|__|_|,|__|__|__| X8417 – mcpup

X2014   (INTERVIEWER: IF GIFT/INHERITANCE, ASK VALUE WHEN RECEIVED AND
CIRCLE 1   1 25   X8418 – mcpup

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) 25   X8419 – mcpup

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

X2016 $|__|__|__|_|,|__|__|__|_|,|__|__|__| X8420 – mcpup

E-39

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

X 2017 $|__|,|__|__|__|__|,|__|__|__|__| X8421 —mypup

     NONE . . . . 0000000 -1
     NO REGULAR PAYMENT . . . . 9999996 -2
     DON'T KNOW 9999998

X 2018   Week 01 2
     Month 02 4
     Quarter . . . . 03 5   X8422 -mypup
     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?

X 2019   Yes . . . . (GO TO Q.37.6) 1
     No . . . . (SKIP TO SECTION F) . . . . 2 5   X8423 -mypup

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

X 2020 $|__|__|__|__|,|__|__|__|__|__|,|__|__|__|__| X8424 -mypup

SECTION F: BUSINESSES

1. <u>INTERVIEWER</u>:

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*

　　　　　　X3101

---

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 <u>and</u> have an active management role? (Include
the general partners in a limited partnership, but not the limited partners.)

X3102 = Final #
X4719 = Raw # |___|___| # 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　　　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 <u>not</u> 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 = Final # |___|___| # BUSINESSES

X6689 = Raw # ENTER # OF BUSINESSES AT Q.5 ON TOP OF NEXT PAGE.

5. |___|___| # OF BUSINESSES

	BUSINESS #1	BUSINESS #2	BUSINESS #3
5.1. What kind of business is (it/the largest business/the next business)--that is, what does the business make or do?	X3107 ___ see next sheet ___ ___	X3207 ___ see next sheet ___ ___	X3307 ___ see next sheet ___ ___
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?	Bought/ Invest X3108 ..01 Started .... 02 Inherited .... 03 Given .... 04 Other (SPECIFY) __ -7 Joined/became partner (SKIP TO Q.8) 05	Bought/ Invest X3208 01 Started .... 02 Inherited .... 03 Given .... 04 Other (SPECIFY) __ -7 promotion 05 (SKIP TO Q.8)	Bought/ Invest X3308 .. 01 Started .... 02 Inherited .... 03 Given .... 04 Other (SPECIFY) __ -7 05 (SKIP TO Q.8)
7. QUESTION DELETED			
8. In what year did you (start/acquire) the business?	X3110 19|___|___| YEAR	X3210 19|___|___| YEAR	X3310 19|___|___| YEAR
9. How many employees does it have including you (and members of your family)?	X3111 |__|__|__|__|__| # EMPL.	X3211 |__|__|__|__|__| # EMPL.	X3311 |__|__|__|__|__| # 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- X3117* ..01 Spouse/Partner .... 02 None .... 98 (IF ONLY R OR SP OR NONE CHECKED, SKIP TO Q.9.4) Adult Child .... 03 Other adult in HH ..... 04 Other (SPECIFY)_____ 07 (GO TO Q.9.3)	R *X3213 - 3217* .01 Spouse/Partner .... 02 None .... 98 (IF ONLY R OR SP OR NONE CHECKED, SKIP TO Q.9.4) Adult Child .... 03 Other adult in HH ..... 04 Other (SPECIFY) _____ 07 (GO TO Q.9.3)	R *X3313 - X3317*.01 Spouse/Partner .... 02 None .... 98 (IF ONLY R OR SP OR NONE CHECKED, SKIP TO Q.9.4) Adult Child .... 03 Other adult in HH ..... 04 Other (SPECIFY) _____ 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* I__I__I__I HRS	*X3218* I__I__I__I HRS	*X3318* I__I__I__I 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 *Limited Partnership* 11 Subchap. S .... 03 *Foreign Business Type* 06 Other Corp. .... 04 Other (SPECIFY) _____ -7 05	Partnership .... 01 *X3219* Sole Propriet .... 02 11 Subchap. S .... 03 06 Other Corp. .... 04 Other (SPECIFY)_____ -7 05	Partnership .... 01 *X3319* Sole Propriet .... 02 11 Subchap. S .... 03 06 Other Corp. .... 04 Other (Specify) _____ -7 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?	*X3120* Yes .... 1 (GO TO Q.10.1) No .... *5 2* (SKIP TO Q.11)	*X3220* Yes .... 1 (GO TO Q.10.1) No .... *5 2* (SKIP TO Q.11)	*X3320* Yes .... 1 (GO TO Q.10.1) No .... *5 2* (SKIP TO Q.11)
10.05 which of these do you do? Collateralize/guarantee/or both	*X7144*	*X7145*	*X7146*
10.1. How much is guaranteed or collateralized?	*X3121* $\|_\|_\|_\|,\|_\|_\|_\|,\|_\|_\|_\|$	*X3221* $\|_\|_\|_\|,\|_\|_\|_\|,\|_\|_\|_\|$	*X3321* $\|_\|_\|_\|,\|_\|_\|_\|,\|_\|_\|_\|$
10.2. Did I record this earlier?	*X3122* Yes .... 1 Yes, but no apparent match..4 No ....(SKIP TO Q.11) 2 Yes, partially recorded...6	*X3222* Yes .... 1 Yes, no match...4 5 No ....(SKIP TO Q.11) 2 Yes, partially recorded...6	*X3322* Yes .... 1 Yes, no match...4 5 No.... (SKIP TO Q.11) 2 Yes, partially recorded...6
10.3. Which loan was that?	*X7551* See previous loan sheet	*X7550* See previous loan sheet	*X7549* See previous loan sheet
11. (Other than guarantees,) does the business owe you (or your family living here) any money?	*X3123* Yes .... 1 (GO TO Q.11.1) No .... *5 2* (SKIP TO Q.12)	*X3223* Yes .... 1 (GO TO Q.11.1) No .... *5 2* (SKIP TO Q.12)	*X3323* Yes .... 1 (GO TO Q.11.1) No .... *5 2* (SKIP TO Q.12)
11.1. How much is owed?	*X3124* $\|_\|_\|,\|_\|_\|_\|,\|_\|_\|_\|$	*X3224* $\|_\|_\|,\|_\|_\|_\|,\|_\|_\|_\|$	*X3324* $\|_\|_\|,\|_\|_\|_\|,\|_\|_\|_\|$
12. Do you (or your family living here) <u>owe the business</u> any money?	*X3125* Yes .... 1 (GO TO Q.12.1) No .... *5 2* (SKIP TO Q.13)	*X3225* Yes .... 1 (GO TO Q.12.1) No .... *5 2* (SKIP TO Q.13)	*X3325* Yes .... 1 (GO TO Q.12.1) No .... *5 2* (SKIP TO Q.13)
12.1. How much do you owe?	*X3126* $\|_\|,\|_\|_\|_\|,\|_\|_\|_\|$	*X3226* $\|_\|,\|_\|_\|_\|,\|_\|_\|_\|$	*X3326* $\|_\|,\|_\|_\|_\|,\|_\|_\|_\|$
12.2. Did I record this earlier?	*X3127* Yes .... 1 Yes, but no apparent match...4 No.... (SKIP TO Q.13) 2 5 Yes, partially recorded earlier...6	*X3227* Yes .... 1 Yes, no match ... 4 No ....(SKIP TO Q.13) 2 5 Yes, partially recorded...6	*X3327* Yes .... 1 Yes, no match ...4 No.... (SKIP TO Q.13) 2 5 Yes, partially recorded...6
12.3. When was it mentioned?	*X7548* See previous loan sheet	*X7547* See previous loan sheet	*X7546* See previous loan sheet
	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 ... X3128 ... 100 |__|__|.|__|__| Percent	All ... X3228 ... 100 |__|__|.|__|__| Percent	All ... X3328 ... 100 |__|__|.|__|__| Percent
14. What is the net worth of your share? What could you sell it for?	X3129 $|__|__.|__|__.|___| NOTHING .... 99999996 (−1) DON'T KNOW .. 99999998	X3229 $|__|__.|__|__.|___| NOTHING .... 99999996 (−1) DON'T KNOW .. 99999998	X3329 $|__|__.|__|__.|___| NOTHING .... 99999996 (−1) 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?)	X3130 $|__|.|__|__.|___| NOTHING .... 99999996 (−1)	X3230 $|__|.|__|__.|___| NOTHING .... 99999996 (−1)	X3330 $|__|.|__|__.|___| NOTHING .... 99999996 (−1)
16. What were the gross receipts or gross sales of the business as a whole in 1991?	X3131 $|_.|__|__.|___.|___|	X3231 $|_.|__|__.|___.|___|	X3331 $|_.|__|__.|___.|___|
What was the business's total net income before taxes in 1991?	X3132 $|_|_.|__|__.|___|	X3232 $|_|_.|__|__.|___|	X3332 $|_|_.|__|__.|___|
18. QUESTION DELETED			
19. INTERVIEWER: 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

F-45

What kind of business is it/the largest business/the next
business/that is, what does the business make of do?

01	Farm; nursery; train dogs; forest management; agricultural services; landscaping
02	Restaurant; bar
03	Auto repair; car wash
04	Direct sales: Amway; Avon; Mary Kay; Tupperware; Stanley Home Products
05	Contracting; construction services; plastering; painting; plumbing
06	Real Estate; insurance
07	Professional practice, incl. law, medicine, architecture; accounting; bookkeeping
08	Beauty shop; barber shop
09	Manufacturing, incl. printing/publishing; oil field services
10	Gas station
11	Food/liquor stores
12	Other retail and/or wholesale business (exc. 02, 04, 10, 11)
13	Trucking; moving and storage; warehousing
14	Repair services (exc. auto, 03)
15	Personal services; (exc. beauty shop, code 08) hotel, dry cleaners, etc.
16	Entertainment services, incl. movie house, dance studio, etc
17	Business management and consulting services
18	Other business services (exc. 17): advertising, equipment rental, computer programming, auctioneering, pest control, industrial recycling
19	Banks and brokerage firms; mortage/finance company
20	Communications; cable tv or radio stations
*****21	Mining, extraction; gas and water services
*****22	Art, crafts, related areas
*****23	Writing, training, speaking services
*****24	Transportation services (exc. 13), parking
97	Other; incl. foreign-operated business --> -7
98	Don't know --> .D
99	NA --> .N

F-45.5

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 $|___|___|___|___|,|___|___|___|___|,|___|___|___| *X8425 - mopup*

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 $|___|___|___|___|,|___|___|___|___|,|___|___|___| *X8426 - mopup*

NOTING . . . . ~~999999996~~ **-1**
DON'T KNOW 999999998

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

X3337 $|___|___|___|___|,|___|___|___|___|,|___|___|___| *X8427 - mopup*

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

X3401   Yes . . . . (GO TO Q.20.1) 1

No . . . . (SKIP TO Q.22) *2* **5**

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

X3402   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?

Note: moved to grid

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?)

         $|___|___|___|___|,|___|___|___|___|,|___|___|___|

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

         $|___|___|___|___|,|___|___|___|___|,|___|___|___|

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

         $|___|___|___|___|,|___|___|___|___|,|___|___|___|
                  (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)

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? **X3407** Yes . . . . 1 No **5**	22.1 **X3408** $\|\_\_\_\_,\|\_\_\_\_\_\|,\|\_\_\_\|$	23.1 **X3409** $\|\_\_\_\_,\|\_\_\_\_\_\|,\|\_\_\_\|$	24.1 **X3410** $\|\_\_\_\_,\|\_\_\_\_\_\|,\|\_\_\_\|$
21.2. Other Partnerships? **X3411** Yes . . . . 1 No **5**	22.2 **X3412** $\|\_\_\_\_,\|\_\_\_\_\_\|,\|\_\_\_\|$	23.2 **X3413** $\|\_\_\_\_,\|\_\_\_\_\_\|,\|\_\_\_\|$	24.2 **X3414** $\|\_\_\_\_,\|\_\_\_\_\_\|,\|\_\_\_\|$
21.3. Subchapter S Corporations? **X3415** Yes . . . . 1 No **5**	22.3 **X3416** $\|\_\_\_\_,\|\_\_\_\_\_\|,\|\_\_\_\|$	23.3 **X3417** $\|\_\_\_\_,\|\_\_\_\_\_\|,\|\_\_\_\|$	24.3 **X3418** $\|\_\_\_\_,\|\_\_\_\_\_\|,\|\_\_\_\|$
21.4. Other Corporations? **X3419** Yes . . . . 1 No **5**	22.4 **X3420** $\|\_\_\_\_,\|\_\_\_\_\_\|,\|\_\_\_\|$	23.4 **X3421** $\|\_\_\_\_,\|\_\_\_\_\_\|,\|\_\_\_\|$	24.4 **X3422** $\|\_\_\_\_,\|\_\_\_\_\_\|,\|\_\_\_\|$
21.5. Sole Proprietorships? **X3423** Yes . . . . 1 No **5**	22.5 **X3424** $\|\_\_\_\_,\|\_\_\_\_\_\|,\|\_\_\_\|$	23.5 **X3425** $\|\_\_\_\_,\|\_\_\_\_\_\|,\|\_\_\_\|$	24.5 **X3426** $\|\_\_\_\_,\|\_\_\_\_\_\|,\|\_\_\_\|$
21.6. Any other type? **X3427** Yes . . . . 1 No **5**	22.6 **X3428** $\|\_\_\_\_,\|\_\_\_\_\_\|,\|\_\_\_\|$ **X8452** - mopup	23.6 **X3429** $\|\_\_\_\_,\|\_\_\_\_\_\|,\|\_\_\_\|$ **X8453** - mopup	24.6 **X3430** $\|\_\_\_\_,\|\_\_\_\_\_\|,\|\_\_\_\|$ **X8454** - mopup

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

501 and business use. Do you have any such business vehicles? 1=Yes,5=No

1.1 How many such vehicles do (you/your family) regularly use?
2502

X7149 1.2 Does the business lease any of these vehicles?

SECTION G: VEHICLES

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

X2101

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

21-2. Altogether, how many cars or other vehicles do you (and your family living here) <u>lease</u>?

X2102=Final#
X6690=Raw#
|__|__| # LEASED VEHICLES

	VEHICLE #1	VEHICLE #2
3. What make and model is the (newest/next) vehicle? (2-WORD ANSWER: MAKE <u>AND</u> MODEL)	X2103 ____/____ MAKE/MODEL X8163 Value of vehicle	X2110 ____/____ MAKE/MODEL X8164 Value of vehicle
4. What model year is it?	X2104 19|__|__| YEAR	X2111 19|__|__| YEAR
5. How much are your monthly lease payments?	X2105 $|__|,|__|__|__| NONE .... -1 0000 NO REG PYMTS .... -2 9996 DON'T KNOW .... 9998 Week ...X2106.........2 01 Month ....4 02 Quarter ....5 03 Year ....6 04 Other (SPECIFY)_____ -7 05	X2112 $|__|,|__|__|__| NONE .... -1 0000 NO REG PYMTS .... -2 9996 DON'T KNOW .... 9998 Week ....X2113.......2 01 Month ....4 02 Quarter ....5 03 Year ....6 04 Other (SPECIFY)_____ -7 05
5.1. How many years or months was the original lease?	X2107 |__|__| # YEARS, OR X2108 |__|__| # MONTHS	X2114 |__|__| # YEARS, OR X2115 |__|__| # MONTHS
6. <u>INTERVIEWER:</u> IS THERE ANOTHER VEHICLE?	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 $\|__\|,\|__\|__\|__\| X8428 - mopup

NONE .... 0000 -1
NO REG PYMTS .... 9996 -2
DON'T KNOW 9998

X2118
Day 01
Week 02
Month .... 03 4   X8429 - mopup
Quarter 04 5
Year 05 6
Other (SPECIFY)_____ 06 -7

G-49

7. Do you (or anyone in your family here) <u>own</u> any cars, or any kind of truck, van or jeep-type vehicle? Do <u>not</u> 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) *25*

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

X2202 = Final #
X6691 = Raw #

|___|___| # OWNED VEHICLES

	VEHICLE #1	VEHICLE #2	VEHICLE #3	#4
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) ___ -7 Truck(except pickup) 06 Antique/classic/collector 05 vehicle	Car .... 01 Van *X2303* 02 Jeep .... 03 Pickup .... 04 Other (SPECIFY) ___ -7 Truck (except pickup) 06 Antique/ classic collector 05 vehicle	Car .... 01 Van *X2403* 02 Jeep .... 03 Pickup .... 04 Other (SPECIFY) ___ -7 Truck (except pickup) 06 Antique/classic/collector 05 vehicle	X7150
9. What make and model is it? (2-WORD ANSWER: MAKE <u>AND</u> MODEL)	*X2204* ___/___ MAKE/MODEL *X8166 Value*	*X2304* ___/___ MAKE/MODEL *X8167 Value*	*X2404* ___/___ MAKE/MODEL *X8168 Value*	X7151 X8198
10. What model year is it?	*X2205* 19|___|___| YEAR	*X2305* 19|___|___| YEAR	*X2405* 19|___|___| YEAR	X7152
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)	X7153
11.1. In what year did you buy it?	*X7540* 19|___|___| YEAR	*X7539* 19|___|___| YEAR	*X7538* 19|___|___| YEAR	X7154
12. Not counting any loans I've already recorded, is any money still owed on loans for this (MAKE/MODEL)?	*X2206* Yes .... 1 (GO TO Q.13) No .... 5/2 (SKIP TO Q.23)	*X2306* Yes .... 1 (GO TO Q.13) No .... 5/2 (SKIP TO Q.23)	*X2406* Yes .... 1 (GO TO Q.13) No .... 5/2 (SKIP TO Q.23)	X7155
13. In what month and year was the loan taken out?	*X2207 X2208* |___|___| |___|___| MONTH YEAR	*X2307 X2308* |___|___| |___|___| MONTH YEAR	*X2407 X2408* |___|___| |___|___| MONTH YEAR	X7156 X7157
	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** $\|\_\|\_\|\_\|,\|\_\|\_\|\_\|$	**X2309** $\|\_\|\_\|\_\|,\|\_\|\_\|\_\|$	**X2409** $\|\_\|\_\|\_\|,\|\_\|\_\|\_\|$	X9159
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)	X9154
16. How many monthly payments or years were agreed upon when the loan was received? *X9162, X9163, X9164, X9179 Term of loan in months*	**X2212** $\|\_\_\|$ # YEARS, OR $\|$ *X2211* $\|$ # PAYMENTS *Unable to calculate* ... −7 ~~NO SET #~~ ...(SKIP TO Q.18) ... −1 *96* ~~DON'T KNOW~~ .(SKIP TO Q.18) ..*98*	**X2312** $\|\_\_\|$ # YEARS, OR $\|$ *X2311* $\|$ # PAYMENTS *Unable to calculate* ... −7 ~~NO SET #~~ ...(SKIP TO Q.18) ... −1 *96* ~~DON'T KNOW~~ .(SKIP TO Q.18) ..*98*	**X2412** $\|\_\_\|$ # YEARS, OR $\|$ *X2411* $\|$ # PAYMENTS *Unable to calculate* ... −7 ~~NO SET #~~ ...(SKIP TO Q.18) ... −1 *96* ~~DON'T KNOW~~ .(SKIP TO Q.18) .*98*	X9160 X9178
17. How much are the monthly payments?	**X2213** $\$\|\_\|\_\|\_\|,\|\_\|\_\|\_\|$ NONE .... −1 ~~000000~~ NO REGULAR PAYMENT .....−2 ~~999996~~ DON'T KNOW .... 999998 (GO TO Q.18) Week **X7537** 2 .01 Month .... 4 .02 Quarter .... 5 .03 Year .... 6 .04 Other (SPECIFY) ____ −7 .05 (SKIP TO Q.20.1)	**X2313** $\$\|\_\|\_\|\_\|,\|\_\|\_\|\_\|$ NONE .... −1 ~~000000~~ NO REGULAR PAYMENT ....−2 ~~999996~~ DON'T KNOW .... 999998 (GO TO Q.18) Week .. **X7536** 2 .01 Month .... 4 .02 Quarter .... 5 .03 Year .... 6 .04 Other (SPECIFY) ____ −7 .05 (SKIP TO Q.20.1)	**X2413** $\$\|\_\|\_\|\_\|,\|\_\|\_\|\_\|$ NONE .... −1 ~~000000~~ NO REGULAR PAYMENT .....−2 ~~999996~~ DON'T KNOW .... 999998 (GO TO Q.18) Week .. **X7535** 2 .01 Month .... 4 .02 Quarter .... 5 .03 Year .... 6 .04 Other (SPECIFY) ____ −7 .05 (SKIP TO Q.20.1)	X9162 X9163
18. What is the typical payment and how often is it made?	**X2214** $\$\|\_\|\_\|\_\|,\|\_\|\_\|\_\|$ NONE ....−1 ~~000000~~ NO TYPICAL PAYMENT ....−2 ~~999996~~ DON'T KNOW .... 999998 Week **X2215** 2 .01 Month .... 4 .02 Quarter .... 5 .03 Year .... 6 .04 Other (SPECIFY) ____ −7 .05	**X2314** $\$\|\_\|\_\|\_\|,\|\_\|\_\|\_\|$ NONE ....−1 ~~000000~~ NO TYPICAL PAYMENT ....−2 ~~999996~~ DON'T KNOW .... 999998 Week **X2315** 2 .01 Month .... 4 .02 Quarter .... 5 .03 Year .... 6 .04 Other (SPECIFY) ____ −7 .05	**X2414** $\$\|\_\|\_\|\_\|,\|\_\|\_\|\_\|$ NONE ....−1 ~~000000~~ NO TYPICAL PAYMENT ....−2 ~~999996~~ DON'T KNOW .... 999998 Week **X2415** 2 .01 Month .... 4 .02 Quarter .... 5 .03 Year .... 6 .04 Other (SPECIFY) ____ −7 .05	X9164 X9165
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	X9166 X9168
	GO TO Q.20, COL. 1	GO TO Q.20, COL. 2	GO TO Q.20, COL. 3	

	VEHICLE #1	VEHICLE #2	VEHICLE #3
20. How much is still owed on this loan?	*X2218* $\|\_\_\|\_\_\|\_\_\|,\|\_\_\|\_\_\|\_\_\|$ (SKIP TO Q.21)	*X2318* $\|\_\_\|\_\_\|\_\_\|,\|\_\_\|\_\_\|\_\_\|$ (SKIP TO Q.21)	*X2418* $\|\_\_\|\_\_\|\_\_\|,\|\_\_\|\_\_\|\_\_\|$ (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* Ahead of schedule ...... 2 Behind schedule 3	On schedule .... 1 *X7533* Ahead of schedule ...... 2 Behind schedule 3	On schedule .... 1 *X7532* Ahead of schedule ...... 2 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. #2 .... 02 INST. #3 .... 03 INST. #4 *X9102* ... 04 INST. #5 *Determined* 05 INST. #6 .... *inst* .... 06 COMM. BANK *type* 11 S&L/SAV BANK ...... 12 CREDIT UNION .... 13 FIN LOAN CO .... 14 DEALER .... 15 PRIOR OWNER .... 20 AUTO FIN/GMAC/ FORD CDT .... 21 OTHER (SPECIFY): __ −07 *see inst. list* *X2220*	INST. #1 .... 01 INST. #2 .... 02 INST. #3 .... 03 INST. #4 *X9103* ... 04 INST. #5 *Determined* 05 INST. #6 .... *inst* .... 06 COMM. BANK *type* 11 S&L/SAV BANK ...... 12 CREDIT UNION .... 13 FIN LOAN CO .... 14 DEALER .... 15 PRIOR OWNER .... 20 AUTO FIN/GMAC/ FORD CDT .... 21 OTHER (SPECIFY): __ −07 *see inst. list* *X2320*	INST. #1 .... 01 INST. #2 .... 02 INST. #3 .... 03 INST. #4 *X9104* ... 04 INST. #5 *Determined* 05 INST. #6 .... *inst* .... 06 COMM. BANK *type* 11 S&L/SAV BANK ...... 12 CREDIT UNION .... 13 FIN LOAN CO .... 14 DEALER .... 15 PRIOR OWNER ...... 20 AUTO FIN/GMAC/ FORD CDT .... 21 OTHER (SPECIFY): __ − 0. *see inst. list* *X2420*
23. INTERVIEWER: IS THERE ANOTHER VEHICLE?	YES...(REASK Q.8-23) .. 1 NO....(SKIP TO Q.24) .. 2	YES...(REASK Q.8-23) ... 1 NO....(SKIP TO Q.24) .. 2	YES... (GO TO Q.23.1) . 1 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 $\|\_\_\|\_\_\|\_\_\|,\|\_\_\|\_\_\|\_\_\|$ *X8430 - mcpup*

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*   *X8431 - mcpup*

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

X2424 $\|\_\_\|\_\_\|,\|\_\_\|\_\_\|\_\_\|$ *X8432 - mcpup*

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

X2425 $|__|__|__|__||__|__|__|__| *X8433 - mcpup*

NONE . . . . 000000 -1
~~DON'T KNOW~~ 999998

X2426

Week 01 2
Month . . . . 02 4   *X8434 - mcpup*
Quarter 03 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 <u>business</u> but which you also use regularly for personal purposes?

Note: Moved to start of sec 6

Yes . . . . (GO TO Q.24.1) 1
No . . . . (SKIP TO Q.25) 2 5

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

|__|__| # BUSINESS VEHICLES

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

X2503

Yes . . . . (GO TO Q.25.1) 1
No . . . . (SKIP TO SECTION H) 2 5

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

X2504 = Final #
|__|__| # VEHICLES

X6692 = Raw #

	VEHICLE #1	VEHICLE #2
26. What type of vehicle is (it/the newest/the next)? (Is it a motorhome, RV, airplane, boat, or what)?	Motorhome . . . . 01 RV . . . . 02 Airplane . . . . 03 Boat . . . . 04 Motorcycle . . . . 11. 05 Other (SPECIFY) _____ - 07 *X2505 see next sheet*	Motorhome . . . . 01 RV . . . . 02 Airplane . . . . 03 Boat . . . . 04 Motorcycle . . . . 11. 05 Other (SPECIFY) _____ - 07 *X2605 see next sheet*
27. About how much is this (TYPE OF VEHICLE) worth?	*X2506* $|__|,|__|__|__|,|__|__|__|	*X2606* $|__|,|__|__|__|,|__|__|__|
28. Not counting any loans that I have already recorded, is any money still owed on loans for this (TYPE OF VEHICLE)?	*X2507* Yes. . . . . . (GO TO Q.29) . . . . 1 No. . . . .(SKIP TO Q.39) 5 2	*X2607* Yes. . . . . . (GO TO Q.29) . . . . 1 No. . . . .(SKIP TO Q.39) 5 2
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, <u>not</u> counting the finance charges?	*X2510* $|__|__|__|,|__|__|__|	*X2610* $|__|__|__|,|__|__|__|

          GO TO Q.31, COL. 1   GO TO Q.31, COL. 2

	VEHICLE #1	VEHICLE #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?	Regular **X2511** Installment. . . (GO TO Q.32) . . . . 1 Other Kind. . . .(SKIP TO Q.34) . . . . . 2 ~~DON'T KNOW~~. . .(SKIP TO Q.34) . . -8	Regular **X2611** Installment. . . (GO TO Q.32) . . . . . . 1 Other Kind. . . .(SKIP TO Q.34) . . . . ~~DON'T KNOW~~. . .(SKIP TO Q.34) . . -8
32. How many monthly payments or years were agreed upon when the loan was received? X9165, X9166 Term of loan in months	|__|__| # YEARS, OR **X2513** |__|__|__| # PAYMENTS **X2512** Unable to calculate . . . -7 NO SET # . . . . (SKIP TO Q.34) . -1 ~~96~~ ~~DON'T KNOW~~. (SKIP TO Q.34) . . . ~~98~~	|__|__| # YEARS, OR **X2613** |__|__|__| # PAYMENTS **X2612** Unable to calculate . . . -7 NO SET # . . . . (SKIP TO Q.34) . -1 ~~96~~ ~~DON'T KNOW~~. (SKIP TO Q.34) . . -8
33. How much are the monthly payments?	**X2514** $|__|__|__|,|__|__|__| NONE . . . . -1 ~~000000~~ ~~DON'T KNOW~~ . . . . ~~999998~~ NO REG PAY . . . . -2 ~~999996~~ (GO TO Q.34) Week . . . . . . **X7531** . . . . . . 2 .01 Month . . . . 4 .02 Quarter . . . . 5 .03 Year . . . . 6 .04 Other (SPECIFY)_____ -7 .05 (SKIP TO Q.36.1)	**X2614** $|__|__|__|,|__|__|__| NONE . . . . -1 ~~000000~~ ~~DON'T KNOW~~ . . . . ~~999998~~ NO REG PAY . . . . -2 ~~999996~~ (GO TO Q.34) Week . . . . . . **X7530** . . . . . . 2 .01 Month . . . . 4 .02 Quarter . . . . 5 .03 Year . . . . 6 .04 Other (SPECIFY)_____ -7 .05 (SKIP TO Q.36.1)
34. What is the typical payment and how often is it made?	**X2515** $|__|__|__|,|__|__|__| NONE . . . . -1 ~~000000~~ DON'T KNOW . . . . 999998 NO TYPICAL PAY . . . . . . -2 ~~999996~~ Week . . . . **X2516** . . . . 2 .01 Month . . . . 4 .02 Quarter . . . . 5 .03 Year . . . . 6 .04 Other (SPECIFY)_____ -7 .05	**X2615** $|__|__|__|,|__|__|__| NONE . . . . -1 ~~000000~~ DON'T KNOW . . . . 999998 NO TYPICAL PAY . . . . . . -2 ~~999996~~ Week . . . . **X2614** . . . . 2 .01 Month . . . . 4 .02 Quarter . . . . 5 .03 Year . . . . 6 .04 Other (SPECIFY)_____ -7 .05
35. In what month and year do you expect this loan to be repaid?	**X2517** |__|__| |__|__| **X2518** MONTH YEAR	**X2617** |__|__| |__|__| **X2618** MONTH YEAR
36. How much is still owed on this loan?	**X2519** $|__|__|__|,|__|__|__| (SKIP TO Q.37)	**X2619** $|__|__|__|,|__|__|__| (SKIP TO Q.37)
34 **36.1.** Is this loan being paid off ahead of schedule, behind schedule, or are the payments about on schedule?	On schedule . . . . 1 **X7529** Ahead of schedule . . . . 2 Behind schedule 3	On schedule . . . . 1 **X7528** Ahead of schedule . . . . 2 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

G-54

	VEHICLE #1	VEHICLE #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.)	INST. #1 .... 01 INST. #2 .... 02 INST. #3 .... 03 INST. #4 .... 04 INST. #5 ..... X2521 ..... 05 INST. #6 ...... X2521 ..... 06 COMM. BANK .... 11 S&L/SAV BANK .... 12 CREDIT UNION X9105 ..... 13 FIN LOAN CO Determined.. 14 BROKERAGE .... inst. type ... 16 OTHER (SPECIFY): _____ — 07 see inst. list	INST. #1 .... 01 INST. #2 .... 02 INST. #3 .... 03 INST. #4 .... X2621 ..... 04 INST. #5 .... X2621 ..... 05 INST. #6 .... 06 COMM. BANK .... 11 S&L/SAV BANK .... 12 CREDIT UNION X9106 ..... 13 FIN LOAN CO Determined.. 14 BROKERAGE .... inst. type 16 OTHER (SPECIFY): _____ — 07 see inst. list
39. INTERVIEWER: IS THERE ANOTHER VEHICLE?	YES.....(REASK Q26-39, COL. #2) .... 1 NO..... (SKIP TO SECTION H) ... 2	YES.....(GO TO Q.39.1) .... 1 NO..... (SKIP TO SECTION H) .. 2

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

X2623 $|___|___|___|,|___|___|___| X8435 - mpup

~~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   X8436 -mpup
        No .... (SKIP TO SECTION H) 2 5

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

X2625 $|___|___|___|,|___|___|___| X8437 -mpup

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

X2626 $|___|___|___|,|___|___|___| X8438 - mpup

NONE .... -1 ~~000000~~
~~DON'T KNOW~~ .... ~~999998~~

X2627   Week 01 2
        Month .... 02 4   X8439 -mpup
        Quarter 03 5
        Year 04 6
        Other (SPECIFY)_____ 05 -7

What type of motorhome is it?

1	Motorhome (one piece that you drive)
2	RV (hauled by a car or truck); "trailer" -- NA type; "travel trailer"
3	Airplane; helicopter
4	Boat
**9	Tractor
11	Motorcycle; motor scooter
12	Snowmobile
13	Golf cart
14	Non-automobile off-road vehicle
15	Miscellaneous construction vehicle

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) ...... ~~2~~ 5

2. How many such loans do you have?

X7802 - Final #
X6693 - Raw #

|__|__|__|
LOANS

	LOAN #1	LOAN #2	LOAN #3
3. (About the [largest/next] loan), in what month and year was this loan taken out?	MONTH YEAR X7803 X7804	MONTH YEAR X7826 X7827	MONTH YEAR X7849 X7850
4. How much was borrowed or financed, not counting the finance charges?	$|__|,|__|__|__|,|__|__|__| X7805	$|__|,|__|__|__|,|__|__|__| X7828	$|__|,|__|__|__|,|__|__|__| X7851
5. Are you paying on this loan now? *Are the payments on loan deferred?*	Yes ...(SKIP TO Q.8) .... 1 X7806 5 No ...(GO TO Q.6) .... ~~2~~ X7173	Yes ...(SKIP TO Q.8) .... 1 X7829 5 No ...(GO TO Q.6) .... ~~2~~ X7174	Yes ...(SKIP TO Q.8) ...... 1 X7852 5 No ...(GO TO Q.6) ...... ~~2~~ X7175
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?~~ *Is this an accumulating interest which you will we to pay?*	Yes ...(SKIP TO Q.14) .... 1 No X7809 Q.15) .... ~~2~~ 5 ~~DON'T KNOW~~ .(SKIP TO Q.15) .. ~~8~~	Yes ...(SKIP TO Q.14) ... 1 No X7832 Q.15) ... ~~2~~ 5 ~~DON'T KNOW~~ .(SKIP TO Q.15) .. ~~8~~	Yes ...(SKIP TO Q.14) ..... 1 No X7855 .15) .... ~~2~~ 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)	MONTH YEAR X7810 X7811	MONTH YEAR X7833 X7834	MONTH YEAR X7856 X7857
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 Installment. .(GO TO Q.10) . 1 Other Kind.(SKIP TO Q.12) 2 ~~DON'T KNOW~~ ..(SKIP TO Q.12) .. ~~8~~ X7812	Regular Installment. .(GO TO Q.10) . 1 Other Kind.(SKIP TO Q.12) 2 ~~DON'T KNOW~~ .(SKIP TO Q.12) .. ~~8~~ X7835	Regular Installment. .(GO TO Q.10) ... 1 Other Kind.(SKIP TO Q.12) .. 2 ~~DON'T KNOW~~ .(SKIP TO Q.12) .... ~~8~~ X7858

	LOAN #1	LOAN #2	LOAN #3
10. How many monthly payments or years were agreed upon when the loan was received? X9173, X9174, X9175 Term of loan in months	X7813 |__|__| # YEARS, OR |X7814| # PAYMENTS, unable to calculate NO SET #. .(SKIP TO Q.13) ... ~~96~~ -1 ~~DON'T KNOW~~.(SKIP TO Q.13) ... ~~98~~	X7836 |__|__| # YEARS, OR |X7837| # PAYMENTS, unable to calculate NO SET #. .(SKIP TO Q.) ..... ~~96~~ -1 ~~DON'T KNOW~~.(SKIP TO Q.13) ... ~~98~~	X7859 |__|__| # YEARS, OR |X7860| # PAYMENTS, unable to calculate NO SET #. .(SKIP TO Q.13) ... ~~96~~ -1 ~~DON'T KNOW~~.(SKIP TO Q.13) ... ~~98~~
11. How much are the monthly payments?	X7815 $|__|__|__,|__|__|__| NONE .... -1 ~~.00000~~ ~~DON'T KNOW~~ ..... 99998 NO REG PAY .... -2 ~~99996~~ (GO TO Q.11.1) Week ....~~01~~ Month X7816 ....~~02~~ Quarter ....~~03~~ Year ....~~04~~ Other (SPECIFY)__-7 ~~05~~ (SKIP TO Q.14)	X7838 $|__|__|__,|__|__|__| NONE .... -1 ~~.00000~~ ~~DON'T KNOW~~ ..... 99998 NO REG PAY .... -2 ~~99996~~ (GO TO Q.11.1) Week ....~~01~~ Month X7839 ....~~02~~ Quarter ....~~03~~ Year ....~~04~~ Other (SPECIFY)__-7 ~~05~~ (SKIP TO Q.14)	X7861 $|__|__|__,|__|__|__| NONE .... -1 ~~.00000~~ ~~DON'T KNOW~~ ..... 99998 NO REG PAY .... -2 ~~99996~~ (GO TO Q.11.1) Week ....~~01~~ Month X7862 ....~~02~~ Quarter ....~~03~~ Year ....~~04~~ Other (SPECIFY) __-7 ~~05~~ (SKIP TO Q.14)
11.1. What is the typical payment and how often is it made?	$|X7817|__| NONE .... -1 ~~.00000~~ ~~DON'T KNOW~~ ..... ~~99998~~ NO TYPICAL PAYMENT .....-2 ~~99996~~ Week ....~~01~~ Month X7818 .....~~02~~ Quarter ....~~03~~ Year ....~~04~~ Other (SPECIFY)__-7 ~~05~~	$|X7840|__| NONE .... -1 ~~.00000~~ ~~DON'T KNOW~~ ..... 99998 NO TYPICAL PAYMENT .....-2 ~~99996~~ Week ....~~01~~ Month X7841 .....~~02~~ Quarter ....~~03~~ Year ....~~04~~ Other (SPECIFY)__-7 ~~05~~	$|X7863|__| NONE .... -1 ~~.00000~~ ~~DON'T KNOW~~ ..... ~~99998~~ NO TYPICAL PAYMENT .....-2 ~~99996~~ Week ....~~01~~ Month X7864 .....~~02~~ Quarter ....~~03~~ Year ....~~04~~ Other (SPECIFY)__-7 ~~05~~
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)	|X7865| |X7866| 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 X7867 Ahead of schedule .... 2 Behind schedule 3
14. What is the current annual rate of interest being charged on this loan?	|__|__|__,|__|__| % X7822	|__|__|__,|__|__| % X7845	|__|__|__,|__|__| % X7868
	GO TO Q.15	GO TO Q.15	GO TO Q.15

	LOAN #1	LOAN #2	LOAN #3
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.)	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) ~7 07 *see institution list* **X7823** **X 9203** **Determined inst. type**	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) ~7 07 *see institution list* **X7846** **X9204**	INST. #1 .... (INST. #2 .... (INST. #3 ....) INST. #4 .... (INST. #5 .... (INST. #6 .... (COMM. BANK .... S&L/SAV BANK ..... CREDIT UNION ...... FIN LOAN CO .... BROKERAGE .... OTHER (SPECIFY) ~7 *see institution list* **X7869** **X9205**
16. How much is still owed on this loan?	$l__l__l,l__l__l__l__l,l__l__l__l__l **X7824**	$l__l__l,l__l__l__l__l,l__l__l__l__l **X7847**	$l__l__l,l__l__l__l__l,l__l__l__l **X7870**
17. INTERVIEWER: IS THERE ANOTHER LOAN?	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 .... NO. . (GO TO SECTION I, PAGE I-63) ....

	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 X7906 No....(GO TO Q.6)....2 5	Yes...(SKIP TO Q.8)....1 X7929 No....(GO TO Q.6)....2 5	Yes...(SKIP TO Q.8)......1 X7952 No....(GO TO Q.6)....2 5
6.1 Are the payments n this loan deferred? 6. When will you start paying on this loan?	X7176 X7907 | X7908 MONTH YEAR DON'T KNOW.......9898	X7177 X7930 | X7931 MONTH YEAR DON'T KNOW.......9898	X7178 X7953 | X7954 MONTH YEAR DON'T KNOW.......9898
7. Is interest accumulating on the loan? Is the loan accumulating interest which you will have to pay?	Yes...(SKIP TO Q.14)...1 X7909 No...(SKIP TO Q.15)...2 5 DON'T KNOW..(SKIP TO Q.15)..8	Yes...(SKIP TO Q.14)...1 X7932 No...(SKIP TO Q.15)...2 5 DON'T KNOW..(SKIP TO Q.15)..8	Yes...(SKIP TO Q.14).....1 X7955 No...(SKIP TO Q.15)....2 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)	|_|_| |_|_| MONTH YEAR X7910 X7911	|_|_| |_|_| MONTH YEAR X7933 X7934	|_|_| |_|_| MONTH YEAR X7956 X7957
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 Installment..(GO TO Q.10).1 Other Kind.(SKIP TO Q.12) 2 DON'T KNOW..(SKIP TO Q.12)..8 X7912	Regular Installment..(GO TO Q.10).1 Other Kind.(SKIP TO Q.12) 2 DON'T KNOW..(SKIP TO Q.12)..8 X7935	Regular Installment..(GO TO Q.10)...1 Other Kind.(SKIP TO Q.12)..2 DON'T KNOW..(SKIP TO Q.12)....8 X7958
10. How many monthly payments or years were agreed upon when the loan was received?	X7913 | YEARS, OR X7914 | # PAYMENTS Unable to calculate...-7 NO SET #. (SKIP TO Q.13)....96 DON'T KNOW.(SKIP TO Q.13)....98	X7936 YEARS, OR X7937 | # PAYMENTS Unable to calculate...-7 NO SET #. (SKIP TO Q.13)....96 DON'T KNOW.(SKIP TO Q.13)....98	X7959 YEARS, OR X7960 | # PAYMENTS Unable to calculate...-7 NO SET #. (SKIP TO Q.13).....96 DON'T KNOW.(SKIP TO Q.13).....98

X9176, X9177, X9178
Term of loan in months

EXTRA LOAN PAGE

	LOAN #4	LOAN #5	LOAN #6
11. How much are the monthly payments?	**X7915** $\|\_\|\_\|,\|\_\|\_\|\_\|$ NONE ...... **-1** ..0000000 ~~DON'T KNOW~~ . 9999998 NO REG PAY ...... **-2** .9999996 (GO TO Q.11.1) Week **X7916** ..01-2 Month ....02-4 Quarter ....03-5 Year ....04-6 Other (SPECIFY) **-7** 05 (SKIP TO Q.14)	**X7938** $\|\_\|\_\|,\|\_\|\_\|\_\|$ NONE ...... **-1** .0000000 ~~DON'T KNOW~~ 9999998 NO REG PAY ...... **-2** 9999996 (GO TO Q.11.1) Week **X7939** ..01-2 Month ....02-4 Quarter ....03-5 Year ....04-6 Other (SPECIFY) **-7** 05 (SKIP TO Q.14)	**X7961** $\|\_\|\_\|,\|\_\|\_\|\_\|$ NONE ...... **-1** .0000000 ~~DON'T KNOW~~ . 9999998 NO REG PAY ...... **-2** 9999996 (GO TO Q.11.1) Week **X7962** ..01-2 Month ....02-4 Quarter ....03-5 Year ....04-6 Other (SPECIFY) **-7** 05 (SKIP TO Q.14)
11.1. What is the typical payment and how often is it made?	**X7917** $\|\_\|\_\|,\|\_\|\_\|\_\|$ NONE .... **-1** .00000 ~~DON'T KNOW~~ .... 99998 NO TYPICAL PAYMENT ..... **-2** 99996 Week **X7918** ..01-2 Month ....02-4 Quarter ....03-5 Year ....04-6 Other (SPECIFY) **-7** 05	**X7940** $\|\_\|\_\|,\|\_\|\_\|\_\|$ NONE .... **-1** 00000 ~~DON'T KNOW~~ .... 99998 NO TYPICAL PAYMENT .... **-2** 99996 Week **X7941** ..01-2 Month ....02-4 Quarter ....03-5 Year ....04-6 Other (SPECIFY) **-7** 05	**X7963** $\|\_\|\_\|,\|\_\|\_\|\_\|$ NONE .... **-1** .00000 ~~DON'T KNOW~~ ...... 99998 NO TYPICAL PAYMENT ..... **-2** 99996 Week **X7964** ..01-2 Month ....02-4 Quarter ....03-5 Year ....04-6 Other (SPECIFY) **-7** 05
12. In what month and year do you expect this loan to be repaid?	$\|\_\|\_\|$ $\|\_\|\_\|$ MONTH YEAR **X7919** **X7920** DON'T KNOW ...... 9898 (SKIP TO Q.14)	$\|\_\|\_\|$ $\|\_\|\_\|$ MONTH YEAR **X7942** **X7943** DON'T KNOW ...... 9898 (SKIP TO Q.14)	$\|\_\|\_\|$ $\|\_\|\_\|$ MONTH YEAR **X7965** **X7966** 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 **X7921** Ahead of schedule ... 2 Behind schedule ... 3	On schedule ... 1 **X7944** Ahead of schedule ... 2 Behind schedule ... 3	On schedule ... 1 **X7967** Ahead of schedule ... 2 Behind schedule ... 3
14. What is the current annual rate of interest being charged on this loan?	$\|\_\|\_\|,\|\_\|\_\|$ % **X7922**	$\|\_\|\_\|,\|\_\|\_\|$ % **X7945**	$\|\_\|\_\|,\|\_\|\_\|$ % **X7968**
	GO TO Q.15	GO TO Q.15	GO TO Q.15

A-53 H-61

	LOAN #4	LOAN #5	LOAN #6
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.)	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)_ -7 _07 X7923 X9206 Determine inst. type	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)_ -7 _07 X7946 X9207	INST. #1 .... 6 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)_ -7 _07 X7969 X9208
16. How much is still owed on this loan?	$\|\_\|\_\|,\|\_\|\_\|\_\|,\|\_\|\_\|\_\|$ X7924	$\|\_\|\_\|,\|\_\|\_\|\_\|,\|\_\|\_\|\_\|$ X7947	$\|\_\|\_\|,\|\_\|\_\|\_\|,\|\_\|\_\|\_\|$ X7970
17. INTERVIEWER: IS THERE ANOTHER LOAN?	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)

X7179 18. How much in total is owed on all remaining loans?
X8440 - mpup

X7180 18.1 How much in total are all the payments you are
X8441 - mpup making on all of the remaining loans? —1 → ∅
—2 no regular payment

X7181 18.1F And how often is that amount paid
X8442 - mpup (see master frequency list)

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)

Xi *2* *Not counting credit cards or loans you have told me about in detail, do you owe any money or have any loans for any reason on this card? 1=Yes 5=No*

		NO	YES	2. FOR EACH "YES", ASK: How many such loans do you have?
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. _____

3. INTERVIEWER: ~~ADD TOTAL NUMBER OF LOANS FROM Q.2.1 - Q.2.4~~
How many such loans do you have?

X2709 = Final # |___| # OF LOANS
(GO TO Q.4)

X6694 = Raw # NONE . . . . (SKIP TO Q.16, PAGE I-68) . . . . . ~~96~~ -1

		LOAN #1	LOAN #2	LOAN #3
4.	What was (this/the largest/the next) loan for?	*X2710* See loan list	*X2727* See loan list	*X2810* See loan list
5.	In what month and year was this loan taken out?	*X2712* | *X2713* MONTH YEAR	*X2729* | *X2730* MONTH YEAR	*X2812* | *X2813* MONTH YEAR
6.	How much was borrowed or financed, not counting the finance charges?	$|___,|___|___|___,|___|___|___| *X2714*	$|___,|___|___|___,|___|___|___| *X2731*	$|___,|___|___|___,|___|___|___| *X2814*
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~~ *X2715* ~~KNOW~~ . (SKIP TO Q.10) ~~8~~	Regular Installment. .(GO TO Q.8) 1 Other Kind.(SKIP TO Q.10) 2 ~~DON'T~~ *X2732* ~~KNOW~~. . . (SKIP TO Q.10) ~~8~~	Regular Installment. .(GO TO Q.8) . . 1 Other Kind.(SKIP TO Q.10) . 2 ~~DON'T~~ *X2815* ~~KNOW~~. . . (SKIP TO Q.10) . ~~8~~
8.	How many monthly payments or years were agreed upon when the loan was received? *X9167, X9168, X9169 Term of loan in months*	| *X2717* # YEARS, OR | *X2716* | # PAYMENTS *Unable to calculate* ... -7 NO SET #. . . . (SKIP TO Q.10) .-7 ~~96~~ ~~DON'T KNOW~~.(SKIP TO Q.10) . . . ~~98~~	*X2734* # YEARS, OR *X2733* | # PAYMENTS *Unable to calculate* ...-7 NO SET #. . . . (SKIP TO Q.10) .-7 ~~96~~ ~~DON'T KNOW~~.(SKIP TO Q.10) . . . ~~98~~	*X2817* # YEARS, OR *X2816* | # PAYMENTS *Unable to calculate* .. -7 NO SET #. . . . (SKIP TO Q.10) ..-7 ~~96~~ ~~DON'T KNOW~~.(SKIP TO Q.10) . . . . ~~98~~
		GO TO Q.9	GO TO Q.9	GO TO Q.9

	LOAN #1	LOAN #2	LOAN #3

9. How much are the monthly payments?

LOAN #1	LOAN #2	LOAN #3
$|_**X2718**_|_|	$|_**X2735**_|	$|_**X2818**_|_|
NONE .... -1 000000	NONE .... -1 000000	NONE .... -1 00000
DON'T KNOW 999998	DON'T KNOW ... 999998	DON'T KNOW 99999
NO REG PAY ... -2 999996	NO REG PAY . -2 999996	NO REG PAY .. -2 999996
(GO TO Q.10)	(GO TO Q.10)	(GO TO Q.10)
Week **2** 01	Week **2** 01	Week **2** 01
Month .. **X7527** . **4** 02	Month .. **X7526** **4** 02	Month . **X7525** . **4** 02
Quarter **5** 03	Quarter **5** 03	Quarter **5** 03
Year **6** 04	Year **6** 04	Year **6** 04
Other (SPECIFY)____ **-7** 05	Other (SPECIFY)____ **-7** 05	Other (SPECIFY)____ **-7** 05
(SKIP TO Q.12.1)	(SKIP TO Q.12.1)	(SKIP TO Q.12.1)

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

LOAN #1	LOAN #2	LOAN #3
$|_|,|_**X2719**_|_|_|	$|_|,|_**X2736**_|_|_|	$|_|,|_**X2819**_|_|_|
NONE .... -1 0000000	NONE .... -1 0000000	NONE .... -1 0000000
DON'T KNOW 9999998	DON'T KNOW ...9999998	DON'T KNOW ...9999998
NO TYPICAL	NO TYPICAL	NO TYPICAL
PAY .... -2 9999996	PAY .... -2 9999996	PAY .... -2 9999996
Week .. **X2720** ... **2** 01	Week . **X2737** . **2** 01	Week .. **X2820** . **2** 01
Month **4** 02	Month **4** 02	Month **4** 02
Quarter **5** 03	Quarter **5** 03	Quarter **5** 03
Year **6** 04	Year **6** 04	Year **6** 04
Other (SPECIFY)____ **-7** 05	Other (SPECIFY)____ **-7** 05	Other (SPECIFY)____ **-7** 05

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

LOAN #1	LOAN #2	LOAN #3
|_|_| |_|_|	|_|_| |_|_|	|_|_| |_|_|
MONTH YEAR	MONTH YEAR	MONTH YEAR
X2721 **X2722**	**X2738** **X2739**	**X2821** **X2822**
DON'T KNOW 9898	DON'T KNOW 9898	DON'T KNOW 9898

12. How much is still owed on this loan?

LOAN #1	LOAN #2	LOAN #3
X2723	**X2740**	**X2823**
$|_|,|_|_|_|,|_|_|_|	$|_|,|_|_|_|,|_|_|_|	$|_|,|_|_|_|,|_|_|_|
(SKIP TO Q.13)	(SKIP TO Q.13)	(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	On schedule 1	On schedule 1
X7521	**X7520**	**X7519**
Ahead of schedule 2	Ahead of schedule 2	Ahead of schedule 2
Behind schedule 3	Behind schedule 3	Behind schedule 3

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

LOAN #1	LOAN #2	LOAN #3
X2724	**X2741**	**X2824**
|_|_|,|_|_| %	|_|_|,|_|_| %	|_|_|,|_|_| %

GO TO Q.14	GO TO Q.14	GO TO Q.14
LOAN #1	LOAN #2	LOAN #3

	LOAN #1	LOAN #2	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?) (<u>INTERVIEWER</u>: 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 <u>see inst. list</u> *X2725* *X9107 Determined inst. type*	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>see inst. list</u> *X2742* *X9108*	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>see inst. list</u> *X2825* *X9109*
15. <u>INTERVIEWER</u>: IS THERE ANOTHER LOAN?	YES. . . .(REASK Q4-15, COL. #2 .... 1 NO. . . (GO TO Q.16, PAGE I-68) 2	YES. . . .(REASK Q4-15, COL. #3 ...... 1 NO. . . (GO TO Q.16, PAGE I-68) 2	YES. . . .(GO TO EXTRA LOAN PAGE, COL. #4) ...... 1 NO. . . (GO TO Q.16, PAGE I-68) 2

	LOAN #4	LOAN #5	LOAN #6
4. What was (this/the largest/the next) loan for?	_X2827_ _see loan list_	_X2910_ _see loan list_	_X2927_ _see loan list_
5. In what month and year was this loan taken out?	X2829 | X2830 MONTH YEAR	X2912 | X2913 MONTH YEAR	X2929 |X2930 MONTH YEAR
6. How much was borrowed or financed, not counting the finance charges?	X2831 $|__,|__|__|__,|__|__|__|	X2914 $|__,|__|__|__,|__|__|__|	X2931 $|__,|__|__|__,|__|__|__|
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 X2832 Other Kind.(SKIP TO Q.10) 2 ~~DON'T KNOW~~. . (SKIP TO Q.10) .8	Regular Installment. .(GO TO Q.8) 1 X2915 Other Kind.(SKIP TO Q.10) 2 ~~DON'T KNOW~~. . (SKIP TO Q.10) .8	Regular Installment. .(GO TO Q.8) .. 1 X2932 Other Kind.(SKIP TO Q.10) . 2 ~~DON'T KNOW~~. . . (SKIP TO Q.10) ..8
8. How many monthly payments or years were agreed upon when the loan was received? X9170, X9171, X9172 Term of loan in months	X2834 # YEARS, OR |X2833| # PAYMENTS Unable to calculate ...-7 NO SET #. . . . (SKIP TO Q.10) -1.96 ~~DON'T KNOW~~.(SKIP TO Q.10) . . .98	X2917 # YEARS, OR |X2916| # PAYMENTS Unable to calculate . . .-7 NO SET #. . . . (SKIP TO Q.10) -1.96 ~~DON'T KNOW~~.(SKIP TO Q.10) 98	X2934 # YEARS, OR |X2933| # PAYMENTS Unable to calculate ...-7 NO SET #. . . . (SKIP TO Q.10) ..-1 ~~DON'T KNOW~~.(SKIP TO Q.10) 98
9. How much are the monthly payments?	X2835 $|__|__,|__|__|__| NONE . . . .-1 ~~00000~~ ~~DON'T KNOW~~ . . . . . 99998 NO REG PAY . . .-2 ~~99996~~ (GO TO Q.10) Week X7524 . . . . 2.01 Month . . . . 4.02 Quarter . . . . 5.03 Year . . . . 6.04 Other (SPECIFY)_____ -7 05 (SKIP TO Q.12.1)	X2918 $|__|__,|__|__|__| NONE . . . .-1. ~~00000~~ ~~DON'T KNOW~~ . . . . . 99998 NO REG PAY . . .-2 ~~99996~~ (GO TO Q.10) Week .X7523 . . . 2.01 Month . . . . 4.02 Quarter . . . . 5.03 Year . . . . 6.04 Other (SPECIFY)_____ -7 05 (SKIP TO Q.12.1)	X2935 $|__|__,|__|__|__| NONE . . . .-1. ~~00000~~ ~~DON'T KNOW~~ . . . . . . 99998 NO REG PAY . . . . .-2 ~~99996~~ (GO TO Q.10) Week .X7522 . . . 2.01 Month . . . . 4.02 Quarter . . . . 5.03 Year . . . . 6.04 Other (SPECIFY)_____ -7 05 (SKIP TO Q.12.1)

	LOAN #4	LOAN #5	LOAN #6
What is the typical payment and how often is it made?	$|__|,|__ **X2836** __|__|__| NONE ...... -1 .0000000 DON'T KNOW ... 9999998 NO TYPICAL PAY ...... -2 .9999996 Week .. **X2837** .. 2 .01 Month .... 4 .02 Quarter .... 5 .03 Year .... 6 .04 Other (SPECIFY)___ -7 .05	$|__|,|__ **X2919** __|__| NONE ...... -1 .0000000 DON'T KNOW ...9999998 NO TYPICAL PAY ...... -2 .9999996 Week .. **X2920** 2 .01 Month .... 4 .02 Quarter .... 5 .03 Year .... 6 .04 Other (SPECIFY)___ -7 .05	$|__|,|__ **X2936** __| NONE ...... -1 .0000000 DON'T KNOW .. 9999998 NO TYPICAL PAY ...... -2 .9999996 Week .. **X2937** .. 2 .01 Month .... 4 .02 Quarter .... 5 .03 Year .... 6 .04 Other (SPECIFY)___ -7 .05
11. In what month and year do you expect this loan to be repaid?	**X2838** | **X2839** MONTH YEAR DON'T KNOW 9898	**X2921** **X2922** MONTH YEAR DON'T KNOW 9898	**X2938** | **X2939** MONTH YEAR DON'T KNOW 9898
12. How much is still owed on this loan?	**X2840** $|__|,|__|__|__|,|__|__|__| (SKIP TO Q.13)	**X2923** $|__|,|__|__|__|,|__|__|__| (SKIP TO Q.13)	**X2940** $|__|,|__|__|__|,|__|__|__| (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 Ahead of schedule **X7518** .... 2 Behind schedule 3	On schedule .... 1 Ahead of schedule **X7517** ...... 2 Behind schedule 3	On schedule .... 1 Ahead of schedule **X7516** ...... 2 Behind schedule 3
What is the current annual rate of interest being charged on this loan?	**X2841** |__|__|.|__|__| %	**X2924** |__|__|.|__|__| %	**X2941** |__|__|.|__|__| %
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):___ - 07 _see inst. list_ **X2842** **X9110** Determined inst. type	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 _see inst. list_ **X2925** **X9111**	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 _see inst. list_ **X2942** **X9112**
15. INTERVIEWER: IS THERE ANOTHER LOAN?	YES.....(REASK Q4-15, COL. #5) .... 1 NO.....(GO TO Q.16) ... 2	YES.....(REASK Q4-15, COL. #6) ...... 1 NO.....(GO TO Q.16) .. 2	(GO TO Q.16)

X7183 How much in total is owed on all of the remaining loans?
     X8443 - mopup

X7184 How much in total are all of the payments you are making on all the remaining loans?
     X8444 - mopup

X7185 And how often is that amount paid?
     2 = week.   X8445 - mopup
     4 = month
     5 = Quarter
     6 = year
     -7 = other

16. INTERVIEWER:

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

MORTGAGE . . . . (GO TO Q.17) . . . .

1

HOUSING LOAN . . . . (GO TO Q.17) . . . .

2

PROPERTY . . . . (GO TO Q.17) 3

---

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?

Location of offices 01
Interest rates 02
Many services in one place 03
Recommended 04
Other (SPECIFY)_____ 07

_____

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.)

|__|__| MILES

Over 50 miles 51
One mile or less 01
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) *15*

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

X3005

Yes 1
No *15*

GO TO SECTION J

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   X7513 - X7575

    _____ see next sheet _____

    _____

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.)

    X3010   Yes .... (GO TO Q.2.1) 1
            No .... (GO TO Q.3) 2 5

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

    X3011-X3013 Education: R's children 01
    X7572   Education: Others 02
    X7571   Health Care: Self/Spouse 03
                 Health Care: Others 04
    X6667   Other (SPECIFY):_____ -7 07

    _____ see next sheet _____

    2.2 X7186 Are you saving for these expenses now? 1 5

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?

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

What are your family's most important reasons for saving?

01	Children's education; education of grandchildren
02	Own education; spouse's education; education -- NA for whom
03	"For the children/family" -- NFS; "to help the kids out"; estate
11	Buying own house (code summer cotage in 12)
12	Purchase of cottage or second home for own use
13	Buy a car, boat or other vehicle
14	Home improvements/repairs
15	To travel; take vacations; take other time off
16	Buy durable household goods, appliances, home furnishings; hobby items; for other purchases not codeable above or not further specifiec; "buy things when we need/want them"; moving/special occasions
17	Burial/funeral expenses
18	Charitable or religious contributions
21	Buying (investing in) own business/farm; equipment for business/farm
22	Retirement/old age
23	Reserves in case of unemployment
24	In case of illness; medical/dental expenses
25	Emergencies; "rainy days"; other unexpected needs; for "security" and independence
26	Investments reasons (to get interest, to be diversified, to buy other forms of assets)
27	To meet contractual commitments (debt repayment, insurance, taxes, etc.) to pay off house
28	"To get ahead;" for the future; to advance standard of living
29	Ordinary living expenses/bills
*30	Multiple Reasons --> .N
*****31	No reason (except 90, 91, 92)
90	Had extra income; saved becaused had the money left over -- no other purpose specified
91	Wise/prudent thing to do; good discipline to save; habit
92	Liquidity; to have cash available/on hand
96	Don't/can't save; "have no money" --> -1
97	Other --> -7
98	Don't know --> .D
99	NA --> .N

What kind of obligations are there?

01	Education: R's children (incl. step and adopted); grandkids
02	Education: Others (incl. R & spouse)
03	Health care: Self/spouse
04	Health care: others (incl. elderly parents/disabled child)
05	Health care/medical expenses -- NA for whom
11	General support for R/spouse in Retirement or old age
12	General support for (disabled) child/grandchild;
13	General support for parents
14	General support for others or NA for whom
21	Home purchase (incl. vacation home)
22	Purchase of car or other large durable goods
23	Burial expenses
24	Taxes
25	Home repairs/improvements
26	Weddings, vacations, moving and other special expenditures
31	Business/investment; start/expand own business
*****32	Divorce, legal expenses
*****33	Investment, major purchase
*****34	Charitable expense
41	Bills/living expenses --NFS
97	Other --> -7
98	Don't know --> .D
99	NA --> .N

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)

X 3014

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)

X 3015 -

X 3020

Don't save -- usually spend more than income 1

Don't save -- usually spend about as much as income 2

Save whatever is left over at the end of the
month--no regular plan 3

Save income of one family member, spend the other 4

Spend regular income, save other income 5

Save regularly by putting money aside each month 6

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

X 3023

5

| 1 | 2 | 3 | 4 |

Totally   Enough to   Very
Inadequate   Maintain Living   Satisfactory
                                      Standards

8. (SHOW CARD 11) When making <u>major</u> 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?

in section A

5

| 1 | 2 | 3 | 4 |

Almost   A Great Deal
No Shopping   Of Shopping

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

Yes .... (GO TO Q.9.2) 1
No .... (SKIP TO Q.9.3) ....-2-5

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) _____ see next sheet   -7 ᴈ
                                   (SKIP TO SECTION N)

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

X7506

Yes 1
No 2

```
GO TO SECTION N
```

10. About how much do you think you (and your family)
X7187 need to have in savings for unanticipated emergencies and other unexpected things that may come up?

NONE .... - 1

When expenses exceeded income, what was done to make up the difference?

1   Borrowed money
2   Spent out of Savings/Investments
3   Got behind on payments; didn't pay bills
4   Help from others
5   (Possible respondent error #1) Cut bock on expenses
6   (Possible respondent error #2) Got additional income
98   --> .D

N-72

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) *25*

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

X3502

Yes 1
No *25*

    2.1.   (SHOW CARD 12) Looking at this list, please tell me which is the <u>most</u> 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*

Checkbook has been / could be lost / stolen ... 12

(SKIP TO Q.10)
Haven't gotten around to it 13

R has alternative source of checking
services (mmA, mIA, etc) (does not include
individuals who write checks for R) 14

R not allowed to have account (eg, asset
test for welfare) 15

Credit problems; bankruptcy; R does not
meet depository's qualifications for
having an account 21

Don't have (enough) money 95

Can't manage / balance a checking account ... -1

R does not need/want a checking account ... 20

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 = Final #
X 6695 = Raw # |___|___|___| # 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 **see inst. list** **X 3505** **X9113** det. inst. type	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 **see inst. list** **X 3509** **X9114**	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 **see inst. list** **X3513** **X9115**
5.	How much is in this account? (What was the average over the last month?)	**X3506** $|__|,|__|__|__|,|__|__|__|	**X3510** $|__|,|__|__|__|,|__|__|__|	**X3514** $|__|,|__|__|__|,|__|__|__|
6.	Is this a money market-type account?	Yes .. **X3507** ...... 1 No .... **5 ᵢ**	Yes .. **X3511** ...... 1 No .... **5 ᵢ**	Yes .. **X3515** ...... 1 No .... **5 ᵢ**
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 **X7601** .. 02 S's account .... 03 Other (SPECIFY)___ ‒7 **other family member** 04 **see joint acct. list**	Joint account .... 01 R's account **X7603** .. 02 S's account .... 03 Other (SPECIFY)___ ‒7 **other family member** 04 **see joint acct. list**	Joint account .... 01 R's account **X7605** .. 02 S's account .... 03 Other (SPECIFY)___ ‒7 **other family member** 04 **see joint acct. list**
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?)

X 3529 $|__|__|__|,|__|__|__|,|__|__|__|

X8446 - mopup

ACCOUNT #4	ACCOUNT #5	ACCOUNT #6
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
BROKERAGE 16	BROKERAGE 16	BROKERAGE 16
OTHER (SPECIFY)_____ − 07	OTHER (SPECIFY)_____ − 07	OTHER (SPECIFY)_____ − 07
see inst. list	*see inst. list*	*see inst. list*
X3517	X3521	X3525
X9116	X9117	X9118
X3518	X3522	X3526
$|__,|__|__|__|__,|__|__|__|	$|__,|__|__|__|__,|__|__|__|	$|__,|__|__|__|__,|__|__|__|
Yes . . . . X3519 . . . . . . 1 No 51	Yes . . . . X3523 . . . . . . 1 No 5 2	Yes . . . . X3527 . . . . . . 1 No 5 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 . . . X7607 . . . . . . 01 R's account . . . . 02 S's account . . . . 03 Other (SPECIFY)_____ −7 *other family member* 04 *see joint acct. list*	Joint account . . . . X7609 . . . . . 01 R's account . . . . 02 S's account . . . . 03 Other (SPECIFY)_____ −7 *other family member* 04 *see joint acct. list*	Joint account . . . X7611 . . . . . . 01 R's account . . . . 02 S's account . . . . 03 Other (SPECIFY)_____ −7 *other family member* 04 *see joint acct. list*

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 . . . . ~~07~~ 3
Low fees . . . . ~~02~~ 7
Many services in one place . . . . ~~03~~ 6
Safety . . . . ~~04~~ 8
Other (SPECIFY)_____

_____ ~~05~~ -7

see next sheet

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

X3531

|___|___| # YEARS

LESS THAN ONE YEAR . . . . -1 ~~-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) . . . . ~~2~~ 5

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 X3602 ☐	SPOUSE ACCOUNTS X3612 ☐	OTHER PERSONS X3622 ☐
11. How many IRA and Keogh accounts [do you/does (PERSON)] have?	|__|__| # ACCTS X3603	|__|__| # ACCTS X3613	|__|__| # ACCTS X3623
12. About (PERSON'S) accounts (are these/is this an) IRA or Keogh account(s)? (CODE ALL THAT APPLY.)	IRA .X.3604..... ✓ KEOGH X.3605... ✓	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. Type	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 see Inst. list X3606 - X3609 X7501, X6721 X9122, X9209, X9223 X9119, X9120, X9121	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 see inst. list X3616 - X3619 X7502, X6722 X9123, X9124, X9125, X9126, X9210, X9224	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 see inst. list X3626 - X3629 X7503 X9127, X9128, X9129, X9130, X9211
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
                    See next sheet

Reason for not having a checking account

```
01      Don't write enough checks to make it worthwhile
02      Minimum balance is too high
03      Do not like to deal with banks
04      Services charges are too high
05      No bank has convenient hours or location   .
95      Don't have (enough) money
96      Can't manage/balance a checking account
97      Other                                               --> -7
98      Don't know                                          --> .D
99      NA                                                  --> .N
12      checkbook has been/could be lost/stolen
13      haven't gotten around to it
14      R has alternative source of checking services (MMA, MIA, etc)
        (does not include individuals who write checks for R)
15      R not allowed to have account (e.g., asset test for welfare)
21      Credit problems; bankruptcy; R does not meet depository's
        qualifications for having an account
20      R does not need/want a checking account (NEC)
```

Why you chose instituion for main checking account

```
01      Location of offices                                          -->  3
02      Low fees or service charge                                   -->  7
03      Many services in one place                                   -->  6
04      Safety                                                       -->  8
06      Recommended                                                  -->  1
07      High interest rates                                          -->  2
08      Other business done here                                     -->  4
09      Easy to qualify (for credit); only place that would give us a loan -> 5
10      Other convenience mentions/payroll deduction                 -->  9
11      Personal relationship; they know me; R/spouse works there;
        small institution
12      Staff qualifications
97      Other                                                        --> -7
98      Don't know                                                   --> .D
99      NA                                                           --> .N
```

```
****13.    Bank bought by another institution
****14.    Always done business there; banked there a long time
****23.    Advertisement
****24.    Convenient hours
****25.    No particular reason
****26.    No other institutions
****27.    Gift for opening account; other promotion
****28.    Interest rates on deposits
****29.    Reputation
****30.    Unable to open an account at another instituions  -
****31.    Dissatisfaction with previous institution
```

N-77.25

How is the money in IRA and Keogh account invested?

```
01      CDs/Bank accounts; "money market"
02      Stock; "mutal funds"
03      Bonds/similar assets' T-Bills; treasury notes
04      Combinations of 1, 2, 3 ; "mixed"/"diversified" -- NFS
05      Combiantion of 2 & 3 above
06      Combination of 1 & 2 above
07      Other (incl. combinations of exc. 5 & 6 above)          --> -7
08      Don't know                                               --> .D
09      NA                                                       --> .N
11      Universal life policy or other similar insurance product
12      Annuity
13      Commodities
14      Real estate/mortgages
15      Limited partnership/other similar investment
16      Brokerage account/cash management account (CMA)
```

N-77.5

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) *15*

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

X3702= Final # |___| # OF MONEY MARKET ACCOUNTS
X6696 = Raw #

	ACCOUNT #1	ACCOUNT #2	ACCOUNT #3
17. Does the (largest/next) account have check-writing privileges?	Yes . . . . 1 No . . **X3703** . . *5 1*	Yes . . . . 1 No . . **X3708** . . *5 1*	Yes . . . . 1 No . . **X3713** . . *5 1*
18. Is this a tax-free money market account?	Yes . . . . 1 No . . **X3704** . . *5 1*	Yes . . . . 1 No . . **X3709** . . *5 1*	Yes . . . . 1 No . . **X3714** . . *5 1*
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: <u>CHECK INSTITUTIONS CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED.)</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 **see inst. list** **X3705** Oct. **X9131** Inst. Type	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 **see inst. list** **X3710** **X9132**	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)_ *-* 0' **see inst. list** **X3715** **X9133**
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 . . . . 02 S's account **X7613** . . 03 Other (SPECIFY)___ *-7* **Other family member** 04 **see joint acct. list**	Joint account . . . . 01 R's account . . . . 02 S's account **X7615** 03 Other (SPECIFY)___ *-7* **Other family member** 04 **see joint acct. list**	Joint account . . . . 01 R's account . . . . 02 S's account **X7617** 03 Other (SPECIFY)___ *-7* **Other family member** 04 **see joint acct. list**
21. <u>INTERVIEWER:</u> 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) . . ' NO. . . (SKIP TO Q.22) . . 2

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

X 3718 $|___|___|___|,|___|___|___|___|,|___|___|___| *X 8447 - mcpup*

> *Not including CD's that are part of IRAs or Keoghs,*

22.   Do you (or anyone in your family here) have any CDs or certificates of deposit at financial institutions? (IF YES, SAY: Please do <u>not</u> 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.)

X 3719   Yes .... (GO TO Q.22.1) 1
No .... (SKIP TO Q.23) *25*

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

X 3720 |___|___|___| # 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)?)
(<u>INTERVIEWER</u>: CHECK INSTITUTIONS CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED.)

X 3722 -X3725   INST. #1 01
                INST. #2 02

X 7618, X6654, X6655 INST. #3 03
                INST. #4 04
                INST. #5 05

^ 7134, X9135, X9136 INST. #6 06
                COMM'L BANK 11

X9137, X9214,   S&L/SVGS BANK 12
                CREDIT UNION 13

X9217, X9218   FIN./LOAN CO. 14

Det. Inst. Type   OTHER (SPECIFY): _____ — 07

                See inst. list

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?

                                                    Trust account 5D 5
                Joint account 01   *Child only 6*
X7620   R's account 02   *Child + R or Sp 6*
                S's account 03   *other relative 7*
Unrelated person with Other (SPECIFY)_____ — 7   *other relative with R or Sp. 8*
R or Sp 10   *other family member* _____ 04   *lated person, nfs 9*
                Equal amounts in joint + R/spouse individual accounts........ 11

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.

X 3801   Yes .... (GO TO Q.23.1) 1
                No .... (SKIP TO Q.27, PAGE N-82) ...... *Y 5*

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

X3802: Final # |__|__|__| # Accounts

X6697 = Raw #

	ACCOUNT #1	ACCOUNT #2	ACCOUNT #3
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 INSTI-TUTIONS 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 see inst. list X 3803 X9138 ‡Inst. Type	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 see inst. list X 3806 X9139	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 see inst. list X3809 X9140
25. How much is in this account?	$|__|,|__|__|__|,|__|__|__| X3804	$|__|,|__|__|__|,|__|__|__| X3807	$|__|,|__|__|__|,|__|__|__| X3810
25.1 CHECKPOINT: CHECK THE HHL (PAGE HHL-1). IS R MARRIED OR LIVING WITH A PARTNER?	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) . . .
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?	Joint account .... 01 R's account .... 02 X7622 S's account .... 03 Other (SPECIFY)___ - ? other family member 04 see joint acct. list	Joint account .... 01 R's account .... 02 X7624 S's account .... 03 Other (SPECIFY)___ - ? other family member 04 see joint acct. list	Joint account .... 01 R's account .... 02 X7626 S's account .... 03 Other (SPECIFY)___ - ? other family member 04 see joint acct. list
26. INTERVIEWER: IS THERE ANOTHER ACCOUNT?	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
See inst. list	_See inst. list_
X 3812 X9141 X3813	X 3815 X9142 X3816
$|__|,|__|__|__|__|,|__|__|__|__|	$|__|,|__|__|__|__|,|__|__|__|__|
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 . X76.28 . 02 S's account . . . . 03 Other (SPECIFY)_____ -7 _Other family member_ 04 _see joint acct. list_	Joint account . . . . 01 R's account X 76.30 . 02 S's account . . . . 03 Other (SPECIFY)_____ -7 _other family member_ 04 _see joint acct. list_
YES. . .(REASK Q.24-26, COL. #5) . . . . . . 1 NO. . . (GO TO Q.27) . . . 2	YES. . .(GO TO Q.26.1) . . 1 NO. . . (GO TO Q.27) . . . 2

26.1. How much is in all your (family's) remaining such accounts? *(what was the average over the last month?*

X 3818 $|__|__|__|,|__|__|__|,|__|__|__| *X 8448 - mcpp*

27. Do you (or anyone in your family here) have any shares in mutual funds? (IF YES, SAY: Please do <u>not</u> include any pension-type, thrift-saving, 401-K, or IRA/Keogh plans, or accounts I have already recorded.)

X 3819   Yes . . . . (GO TO 27.1) 1
No . . . . (SKIP TO Q.31) *1 5*

27.1. In how many different mutual funds (do you/does your family) own shares? (<u>INTERVIEWER</u>: 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		**29.** What is the total market value of all of the (TYPE) that you (and your family living here) have?
		X3821		**X3822**
28.1. Stock Funds?	*5 1*	1	→	29.1. $|__|,|__|__|__|,|__|__|__|
28.2. (Are any of them) Tax-Free Bond Funds?	*X 3823* *5 1*	1	→	**X3824** 29.2. $|__|,|__|__|__|,|__|__|__|
28.3. (Are any of them) Government or Government backed Bond Funds?	**X3825** *5 1*	1	→	**X3826** 29.3. $|__|,|__|__|__|,|__|__|__|
28.4. (Are any of them) other Bond Funds?	**X3827** *5 1*	1	→	**X3828** 29.4. $|__|,|__|__|__|,|__|__|__|
28.5. Combination funds or <u>any other</u> mutual funds (INCLUDE "DK TYPE" HERE)?	**X3829** *5 1*	1	→	**X3830** 29.5. $|__|,|__|__|__|,|__|__|__|

X6704 what is the total market value of all the mutual fun that you have?

INTERVIEWER: IF R ANSWERS "NO" TO Q.28.1 - 28.5, ASK Q.29 FOR <u>ALL</u> 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?

X 3831   Gain . . . . (GO TO Q.30.1) 1
Neither gain nor loss . . (SKIP TO Q.31) *1 3*
Loss . . . . (GO TO Q.30.2) *1 5*
DON'T KNOW . . . . . . (SKIP TO Q.31) 8

30.1. How much have they gained in value since they were obtained?

X 3832   **X 3833**
|__|__|__|.|__|__|%   OR $|__|__|__|,|__|__|__|
PERCENT   AMOUNT
SKIP TO Q.31

Virtually All . . . . -2
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

Virtually All . . . . **-2**

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) **25**

31.1. What is the total <u>face</u> 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 <u>not</u> 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) **25**

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-Mae", "Fannie-Mae" or "Freddie-Mac"	**X3905** **25** 1 →	**X3906** 34.1. $|__|__|__|__|__|__|__|__|__|	**X7635** 34.7. $|__|__|__|__|__|__|__|__|__|
33.2. U.S. Government bonds or Treasury bills	**X3907** **25** 1 →	**X3908** 34.2. $|__|__|__|__|__|__|__|__|__|	**X7636** 34.8. $|__|__|__|__|__|__|__|__|__|
33.3. State or <u>municipal</u> bonds, or other taxfree bonds .	**X3909** **25** 1 →	**X3910** 34.3. $|__|__|__|__|__|__|__|__|__|	**X7637** 34.9. $|__|__|__|__|__|__|__|__|__|
33.4. Foreign bonds	**X7631** **25** 1 →	**X7633** 34.4. $|__|__|__|__|__|__|__|__|__|	**X7638** 34.10. $|__|__|__|__|__|__|__|__|__|
33.5. Corporate or <u>any other</u> type of bonds (INCLUDE "DK TYPE" HERE)	**X7632** **25** 1 →	**X7634** 34.5. $|__|__|__|__|__|__|__|__|__|	**X7639** 34.11. $|__|__|__|__|__|__|__|__|__|

X6705 What is the face value of all the bonds that you have?

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

X6706 What is the total market value?

35. Do you (or anyone in your family living here) own any publicly traded stock? (IF YES SAY: Please do <u>not</u> 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) *2**5*

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) *2**3*
Loss . . . . (GO TO Q.38.2) *4**5*
DON'T KNOW . . . . . . (SKIP TO Q.39) 8

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

X3917
|___|___|___|,|___|___|___|%
PERCENT

OR

$|___|___|___|,|___|___|___|___|
X3918
AMOUNT

Virtually All . . . . **-2** SKIP TO Q.39
DON'T KNOW 998
SKIP TO Q.39

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

X3919
|___|___|___|,|___|___|___|%
PERCENT

OR

$|___|___|___|,|___|___|___|___|
X3920
AMOUNT

Virtually All . . . . **-2**
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) *2**5*

X7191 *Is this stock included in the totals you gave before?* Yes=1
39.1. What is the total market value of your stock in the company? No=5
No initially, but really Yes=3

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) *2**5*

X7192 *Is this stock included in the totals you gave before?* Yes=1
39.3. What is the total market value in dollars of this stock? No=5
No initially, but really Yes

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) *2**5*

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, X6668,

X6669

Od. Inst. Type

X9143, X9144,

X9145, X9146,

X9212, X9219,

X9220

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

see inst. list

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 9998
NONE .... ~~9996~~ -1

X7193 Frequency bought or sold stocks

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 .... (GO TO Q.40.4) 1
No .... (SKIP TO Q.40.5) .... ~~1~~ 5

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 .... (GO TO Q.40.6) 1
No .... (SKIP TO Q.41) .... ~~1~~ 5

X7194 Did you tell me about this loan earlier? X7195 Which loan was that? - see prev loan list

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

X 3932

$|__|__|__|,|__|__|__|,|__|__|__|

Yes....1   Yes, but no apparent match...4
No....5   Yes, partially recorded earlier...6

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 .... (GO TO Q.42) 1
No .... (SKIP TO Q.47) .... ~~1~~ 5

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

X3934- X3937

Legal trusts 01
Annuities 02
Managed investment accounts 03
Other (SPECIFY)_____ ~~04~~-7

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

X3938

Yes . . . . (GO TO Q.43.1) 1
No . . . . (SKIP TO Q.44) . . . . ~~1~~ 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?

X 3939 $|__|__|__|,|__|__|__|__|,|__|__|__|__|

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 <u>equity</u> interest?

X 3940

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

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

X3941

$|__|__|__|,|__|__|__|__|,|__|__|__|__|
(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 $|__|__|__|,|__|__|__|__|,|__|__|__|__|

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?)
(<u>INTERVIEWER</u>: CHECK INSTITUTIONS CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED.)

X3943 - X3946

X7643

X9147, X9148,

X9149, X9150,

X9213

Det. Inst. Type

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

See inst. list

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

X3947

Stocks **(mutual. fund.)** 01
Bonds/Interest 02
Other (SPECIFY)_____ -7 ~~04~~

Real estate   03
Combo of 1+2   05
mixed or diversified   ~~A-73~~ N-86   06   Life insurance /annuities 07
                                                     08   Intangible asset , N.E.C. 09

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) **25**

48. Are any of these group or individual <u>term insurance</u> 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) **25**
DON'T KNOW . . . . . . (SKIP TO Q.49) 8

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

X4003

$|___|___|___|,|___|___|___|__|,|___|___|___|__|

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) **25**
DON'T KNOW . . . . . . (SKIP TO Q.50) 3

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".)

X7044

Yes . . . . (GO TO Q.49.1) 1
No . . . . (SKIP TO Q.50) **25**
DON'T KNOW . . . . . . (SKIP TO Q.50) 8

LIFE INSURANCE THAT BUILDS UP A CASH VALUE

49.1. What is the current <u>face</u> 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 <u>cash</u> 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

$|___|___|___|,|___|___|___|,|___|___|___| $\emptyset \rightarrow -1$

DON'T KNOW . . . . 99999999~8~

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) **25**

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

···4008

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) *25*

49.6.   Where did you tell me about these loans?

<u>X7645</u>

<u>see previous loan list</u>

(SKIP TO Q.49.10)

X8175 Link code for loan mentioned earlier - see next sheet

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 . . . . ~~99999~~ **-1**
DON'T KNOW 99998
NO TYPICAL PAYMENTS . . . . ~~99996~~ **-2**

X4012

Week . . . . ~~01~~ **2**
Month . . . . ~~02~~ **4**
Quarter . . . . ~~03~~ **5**
Year . . . . ~~04~~ **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 . . . . ~~9999999~~ **-1**
DON'T KNOW 9999998
NO TYPICAL PREMIUMS . . . . ~~9999996~~ **-2**

X4015

Week . . . . ~~01~~ **2**
Month . . . . ~~02~~ **4**
Quarter . . . . ~~03~~ **5**
Year . . . . ~~04~~ **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?

$|__|__|__|,|__|__|__|__|,|__|__|__|__|

X8175   Recode: Link code for loan mentioned earlier

    1. X415
    2. X416
    3. X717
    4. X418
    5. X7500
    6. X6648
    7. X6649
    8. X6720
    9. X817
   10. X917
   11. X1017
   12. X1046
   13. X1112
   14. X1123
   15. X1134
   16. X1217
   17. X1728
   18. X1828
   19. X1928
   20. X2220
   21. X2320
   22. X2420
   23. X7171
   24. X2521
   25. X2621
   26. X7823
   27. X7846
   28. X7869
   29. X7923
   30. X7946
   31. X7969
   32. X2725
   33. X2742
   34. X2825
   35. X2842
   36. X2925
   37. X2942
    0. Inap. (no life insurance: $X4001^\wedge=1$; no cash value
       insurance: $X4004^\wedge=1$; not borrowing on policy:
       $X4007^\wedge=1$; loan not reported earlier: $X4009^\wedge=1$)

Blank
Page

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) <u>owed</u> any money by friends, relatives outside the immediate family, businesses, or others?
(WE DO NOT WANT TO INCLUDE LOANS BETWEEN FINANCIALLY DEPENDENT FAMILY MEMBERS.)

X4017

Yes .... (GO TO Q.51.1) 1
No .... (SKIP TO Q.52) 15

51.1.   Altogether, how much are you owed?

X4018

$|__|__|__|__|,|__|__|__|__|,|__|__|__|__|

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) 15

	ASSET #1	ASSET #2	ASSET #3
52.1. (About the most valuable of these ..) What kind of asset is it?	X4020 see next sheet	X4024 see next sheet	X4028 see next sheet
52.2. What is the total dollar value that you (and your family living here) have in (TYPE)?	X4022 $|__|__|,|__|__|__|,|__|__|__|	X4026 $|__|__|,|__|__|__|,|__|__|__|	X4030 $|__|__|,|__|__|__|,|__|__|__|
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) <u>owe</u> 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) 15

53.1.   How much is owed?

X4032

$|__|__|__|,|__|__|__|__|,|__|__|__|

54. <u>INTERVIEWER</u>: HAS R MENTIONED ANY ACCOUNTS IN THIS SECTION?

X7646

YES .... (GO TO Q.55) 1
NO .... (SKIP TO SECTION R) 15

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 15

What kind of asset is it?

01	Gold
02	Silver (incl. silverware)
03	Other metals or metals NA type
10	Jewelry; gem stones (incl. antique)
11	Cars (antique or classic)
12	Antiques; furniture
13	Art objects; paintings, sculpture, textile art, ceramic art, photographs
14	(Rare) books
15	Coin collections
16	Stamp collections
17	Guns
18	Real estate (exc. cemetery)
19	Cemetery plots
20	China; figurines; crystal/glassware
21	Musical instruments
22	Livestock; horses; crops
23	Oriental rugs
24	Furs
25	Other collections, incl. baseball cards, records, wine
61	Loans to friends/relatives
62	Other loans/debts owed to R
63	Cash, n.e.c.
64	Future proceeds from a lawsuit
65	Future proceeds from an estate
66	Deferred compensation
71	Oil/gas/mineral leases or investments
72	(Commodity) futures contracts
73	Royalties
74	Non-publicly traded stock
75	Computer
76	Equipment/tools, NEC
77	Future lottery/prize receipts
78	Association or exchange membership
79	Other obligations to R; tax credits
97	Other --> -7
98	Don't know --> .D
99	NA --> .N

R-90

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)

X7196 Who is providing employment information about the respondent?

X4100

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

1 = R
2 = SP/P
3 = Break off case

```
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)  see next sheet          -7  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  5
```

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

X4104   *X7197*   *X7198*

```
19|__|__|   Age    Years Ago
   YEAR
```

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

X4105

```
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) . . . . . . . . . . . . . 02
Partnership / law firm / medical / dental   03
IF R SAYS, "I RUN MY OWN BUSINESS" CODE "SELF-EMPLOYED"
Other non-corporate business owned by PEU 02
```

R-91

11. Worker only
12. Worker + disabled
13. Worker + retired
14. Worker + student
15. Worker + homemaker
16. Worker + unemployed/looking for work
17. Worker + temporarily laid off (NO at R1.1, YES at R1.3, R2=current job)

NO CURRENT WORK FOR PAY:

20. Temporarily laid off only (R2=job laid off from, to which R expects to return [YES or DK at R1.1])
21. Temporarily laid off--does not expect to return to job and no current work
30. Unemployed and looking for work
50. Retired only
52. Disabled only

> "Homemaker" is a low priority working status coded only in 80 and 15. For other combinations including "Homemaker", choose a code on the basis of the other item(s) checked.

70. Student only
80. Homemaker/other not in labor force only
85. Unpaid volunteer
90. Unpaid family workers: R's who volunteer that they work in a family business or farm and are unpaid. (Do not include here "volunteer work" for charitable or non-profit organizations.)
96. Other combination incl. WORKER
97. Other (incl. combination) not including WORKER
199. Absent spouse not included in IW
0. Inap. (No spouse)

3. What is the official title of your job? (The title that your employer uses?)

___X7401 - Includes information from self-employment section___
OFFICIAL JOB TITLE

3.1 <u>INTERVIEWER</u>: 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 .... -1 .. 00000000000
DON'T KNOW 99999999998

X4113

Hour 1 **18**
Week 2 **2**
Month 3 **4**
Quarter 4 **5**
Year 5 **6**
Other (SPECIFY)_____ -7 6

X6657 8.1 How much did you earn in the past year
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?)

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   **Since Age X7199**

SINCE 19|___|___| **X7679**

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

X4116 |__|__| OR |__|__| **X7680** Until Year **X7200**
YEARS   UNTIL AGE:

NEVER STOP . . . . -2 . 96
DON'T KNOW 98

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

X4117
Yes 1
No 2 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) 2 5

R SELF-EMPLOYED

All self-employed info is recoded into the previous section except

14. What sort of work do you do? (Tell me a little more about what you do.) for the non-salary earnings values

_____

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   *S*
No . . . . (GO TO Q.14.9) . . . . *X S*

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   *S*
No . . . . (GO TO Q.14.11) . . . . *X S*

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 . . . . -.1 . 00000000
DON'T KNOW 99999998

X4132   Week 01 **2**
Month 02 **4**
Quarter 03 **5**
Year 04 **6**
Other (SPECIFY)_____**-7** 05

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

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.)

X4135

Includes the self-employed

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."

            Yes . . . . (SKIP TO Q.17) 1 *5*
            No . . . . (GO TO Q.16) . . . . ~2~ *5*
            DON'T KNOW . . . . . . (GO TO Q.16) . . . . ~x~

16. Does your employer offer any such plans?

X4136

            Yes . . . . (GO TO Q.16.1) 1
            No . . . . (SKIP TO Q.40) . . . . ~2~ *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) . . . . ~2~ *5*
            DON'T KNOW . . . . . (GO TO Q.16.2) . . . . ~3~

16.21 What kinds of plans are these? **X6708 - X6712 (see next sheet)**

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) . . . . ~2~ *5*
            DEPENDS . . . . (SKIP TO Q.40) . . . . ~3~ *-7*
            DON'T KNOW . . . . . (SKIP TO Q.40) . . . . ~4~

X6751 Comment for depends 10= If change to full-time; if change employment status / hr. / grade

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

X4139 |__|__|__|
                # PLANS

17.1. Are you <u>currently</u> receiving benefit payments from any retirement plans from this job?

X4140

            Yes . . . . (GO TO Q.17.2) 1
            No . . . . (SKIP TO Q.18) . . . . ~2~ *5*

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

X4141

            Yes . . . . (GO TO Q.17.3) 1
            No . . . . (SKIP TO Q.40) . . . . ~2~ *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

	PLAN 1
	Pension or retirement . . . **X4202**(Q.20, PLAN 1) . . 01
	Tax-deferred savings . . . . . .(SKIP TO Q.28, PLAN 1) . 02
	Other (SPECIFY) *see next sheet* -7 _03_
	(GO TO Q.20, PLAN 1)
	DON'T KNOW WHAT KIND . . . . TO Q.20, PLAN 1) . . _08_

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.)

	PLAN 1
	Formula. . . . . . (SKIP TO Q.21.1, PLAN 1) 1
	Account . . . . . . (SKIP TO Q.28, PLAN 1) **X4203** 2
	Both . . . . (GO TO Q.21, PLAN 1) 3
	DON'T KNOW. .(SKIP TO Q.21.1, PLAN 1) . . . . _8_

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?
21.05 *Can (you/he/she) borrow against that account?*
21.1. How long have you been in the plan?

	PLAN 1
	$__ __ __|__ __ __|__ __|__ __ __| **X4204**
	DON'T KNOW **X7205** 999999998
	(**X7685** X7206 - Since Age
	YEARS X7207 - Since Yr

22. Do you currently make contributions to this plan?

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

	PLAN 1
	Yes. . . . .(GO TO Q.23, PLAN 1) 1
	No. . . . . (SKIP TO Q.24, PLAN 1) **X4205** 5
	DON'T KNOW. .(SKIP TO Q.24, PLAN 1) 8

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

X4206	|__ __|__|__ __| PERCENT
	OR
X4207	$__ __|__ __|__ __|__|__ __ __|
NONE . . . . -1 0000
DON'T KNOW . . . . -2 9998
Cannot Convert Wage	
Week 2 01
Month 4 02
Quarter . . . . **X4208** 5 03
Year 6 04
Other (SPECIFY)_____ -7 07

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

X4209	**X7686**	**X7208**
AT AGE |__|__| OR IN |__|__| YEARS	*In year*
(GO TO Q.25, PLAN 1)		
DON'T EXPECT BENEFITS (SKIP TO Q.26, PLAN 1) . . . . -2 06		

X4202, X4302, X4402
Type of retirement plan

1	Pension or retirement
2	Tax deferred savings
15	Other federal government plan
17	Other type of annuity/defined benefit plan (include ERISA plans here unless otherwise specified)
19	Other state/local government plan

PLAN 2	PLAN 3

19.

PLAN 2	PLAN 3
Pension or retirement **X4302** (GO TO Q.20, PLAN 2) . 01	Pension or retirement **X4402** (GO TO Q.20, PLAN 3) .. 01
Tax-deferred savings . . .(SKIP TO Q.28, PLAN 2) 02	Tax-deferred savings . . .(SKIP TO Q.28, PLAN 3) . 02
Other (SPECIFY) _see next sheet -7_ 03 (GO TO Q.20, PLAN 2)	Other (SPECIFY) _see next sheet -7_ 03 (GO TO Q.20, PLAN 3)
DON'T KNOW WHAT KIND . . . .(GO TO Q.20, PLAN 2) . 08	DON'T KNOW WHAT KIND . . . . (GO TO Q.20, PLAN 3) . . 08

20.

PLAN 2	PLAN 3
Formula. . . . . . (SKIP TO Q.21.1, PLAN 2) 1	Formula. . . . . . (SKIP TO Q.21.1, PLAN 3) 1
Account . . . . . . (SKIP TO Q.28 **X4303** PLAN 2) 2	Account . . . . . **X4403** Q.28, PLAN 3) 2
Both . . . . (GO TO Q.21, PLAN 2) 3	Both . . . . (GO TO Q.21, PLAN 3) 3
DON'T KNOW. .(SKIP TO Q.21.1, PLAN 2) 8	DON'T KNOW. .(SKIP TO Q.21.1, PLAN 3) 8

21.

PLAN 2	PLAN 3
$|__|__|__|,|__|__|__|__|,|__|__|__|	$|__|__|__|,|__|__|__|__|,|__|__|__|
DON'T KNOW **X4304** 999999998 **X7214**	DON'T KNOW **X4404** 999999998 **X7223**

21.1.

PLAN 2	PLAN 3
|**X7697**| **X7215** - Since age YEARS **X7216** - Since yr	**X7689** | **X7224** - Since age YEARS **X7225** - Since yr

22.

PLAN 2	PLAN 3
Yes. . . . .(GO TO Q.23, PLAN 2) 1	Yes. . . . .(GO TO Q.23, PLAN 3) 1
No. . . . . (SKIP TO Q.24, PLAN 2) . . . **X4305** 5 2	No. . . . . (SKIP TO Q.24, PLAN 3) **X4405** 5 2
DON'T KNOW. .(SKIP TO Q.24, PLAN 2) 8	DON'T KNOW. .(SKIP TO Q.24, PLAN 3) 8

23.

PLAN 2	PLAN 3
X4306 |__|__|,|__|__| PERCENT	**X4406** |__|__|,|__|__| PERCENT
OR	OR
X4307 $|__|,|__|__|__|,|__|__|__|	**X4407** $|__|,|__|__|__|,|__|__|
NONE . . . . -1 0000	NONE . . . . -1 0000
DON'T KNOW . . . . 9998 _Cannot Convert Wage_ -2	DON'T KNOW . . . . 9998 _Cannot Convert Wage_ -2
Week 2 01	Week 2 01
Month 4 02	Month 4 02
Quarter . . . . **X4308** 5 03	Quarter . . . . **X4408** 5 03
Year 6 04	Year 6 04
Other (SPECIFY)_____ -7 05	Other (SPECIFY)_____ -7 05

24.

PLAN 2	PLAN 3
X4309 **X7688** **X7217** AT AGE |__|__| OR IN |__|__| YEARS _In_ (GO TO Q.25, PLAN 2) _year_	**X4409** **X7610** **X7226** AT AGE |__|__| OR IN |__|__| YEARS _In year_ (GO TO Q.25, PLAN 3)
DON'T EXPECT BENEFITS (SKIP TO Q.26, PLAN 2) . . . . -2 96	DON'T EXPECT BENEFITS (SKIP TO Q.26, PLAN 3) . . . . -2 96

PLAN 1

X4210 $|__,|__|__|__|__,|__|__|__|
OR

X4212 |__|__,|__|__|__|__| %
OF FINAL PAY

NONE .... -1. 0000000
DON'T KNOW 9999998

Week 2. 01
Month .... X4211 .... 4. 02
Quarter 5. 03
Year 6. 04
Other (SPECIFY)_____ -7 05

---

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?)

---

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) X4213 03

Nothing........ (SKIP TO Q.27, PLAN 1) 04
Rollover 06
Other (SPECIFY)_____ -7 05
Cash Settlement/monthly pension (SKIP TO Q.27, PLAN 1) 07
Choice of Payment Method 08
DON'T KNOW... (SKIP TO Q.27, PLAN 1) 98

26.1. About how much per month would you receive?

X4214 $|__,|__|__|__|__,|__|__|__|

NONE .... -1. 0000000
DON'T KNOW 9999998

Week .... X7691 .... 2. 01
Month 4. 02
Quarter 5. 03
Year 6. 04
Other (SPECIFY)_____ -7 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. X4310 $ |_|_|_|_|_|_|_|_| OR X4312 |_|_|_|_|_| % OF FINAL PAY NONE . . . . -1. 0000000 DON'T KNOW . . . . 9999998 Week . . . . 2 01 Month . . . . X4311 . . . . . . 4 02 Quarter . . . . 5 03 Year . . . . 6 04 Other (SPECIFY)_____ -7 05	X4410 $ |_|_|_|_|_|_|_|_| OR X4412 |_|_|_|_|_| % OF FINAL PAY NONE . . . . -1. 0000000 DON'T KNOW . . . . 9999998 Week . . . . 2 01 Month . . . . X4411 . . . . . . 4 02 Quarter . . . . 5 03 Year . . . . 6 04 Other (SPECIFY)_____ -7 05
26. Benefit now. . . . . . . (GO TO Q.26.1, PLAN 2) . . . 01 Benefit later. . . . . . (GO TO Q.26.1, PLAN 2) . . . . 02 Cash settlement. . .(SKIP TO Q.27, PLAN 2) . . . . . 03 X4313 Nothing. . . . . . . (SKIP TO Q.27, PLAN 2) . . . . . 04 Rollover 06 Other (SPECIFY) _____ -7 05 Cash Settlement/Monthly pension (SKIP TO Q.27, PLAN 2): 07 Choice of Payment Method 08 DON'T KNOW. . . (SKIP TO Q.27, PLAN 2) 98	Benefit now. . . . . . . (GO TO Q.26.1, PLAN 3) . . . 01 Benefit later. . . . . . (GO TO Q.26.1, PLAN 3) . . . . 02 Cash settlement. . .(SKIP TO Q.27, PLAN 3) . . . . . 03 X4413 Nothing. . . . . . . (SKIP TO Q.27, PLAN 3) . . . . . 04 Rollover 06 Other (SPECIFY) _____ -7 05 Cash Settlement/Monthly pension (SKIP TO Q.27, PLAN 3) 07 Choice of Payment Method 08 DON'T KNOW. . . (SKIP TO Q.27, PLAN 3) 98
26.1. X4314 $ |_|_|_|_|_|_|_| NONE . . . . -1 0000000 DON'T KNOW . . . . 9999998 Week . . . . X7692 . . . . . 2 01 Month . . . . 4 02 Quarter . . . . 5 03 Year . . . . 6 04 Other (SPECIFY)_____ -7 05	X4414 $ |_|_|_|_|_|_|_| NONE . . . . -1. 0000000 DON'T KNOW . . . . 9999998 Week . . . . X7693 . . . . . 2 01 Month . . . . 4 02 Quarter . . . . 5 03 Year . . . . 6 04 Other (SPECIFY)_____ -7 05
27. YES. . . . . (GO BACK TO Q.19, PLAN 3) . . . 1 NO. . . . . (SKIP TO Q.40) 2	YES. . . . .(SKIP TO Q.39) . . . . 1 NO. . . . . (SKIP TO Q.40) 2

SAVINGS PLANS	SAVINGS PLAN 1

<table>
<tr><td>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?</td><td>Thrift or Savings 01
401K/403B/SRA 02
Profit Sharing X4216 03
Stock purchase, ESOP 04
Other (SPECIFY)__See next sheet__ -7 05
DON'T KNOW . . . . 98</td></tr>
<tr><td>29. For how many years altogether have you been included in this plan? (INCLUDE YEARS WITH OTHER EMPLOYERS, IF SAME PLAN.)</td><td>X4217   X7209 Since Age
YEARS   X7210 Since Yr
DON'T KNOW . . . . 98</td></tr>
<tr><td>30. (Does your employer/Does the business) make contributions to this plan?</td><td>Yes. . . . .(GO TO Q.30.1, PLAN 1) 1
No. . . . . (SKIP X4218 31, PLAN 1) 5-2
DON'T KNOW. . . (SKIP TO Q.31, PLAN 1) . . . . 8</td></tr>
<tr><td>30.1. What percent of your pay or amount of money per month or year does (your employer/the business) contribute?</td><td>X4219 |__|__|.|__|__| PERCENT
OR
X4220 $|__|,|__|__|__|.|__|__|__|__| Cannot convert wage -2
NONE . . . . -1 0000
DON'T KNOW 9998
Week . . . . 2 . 01
Month . . . . X4221 . . . . 4 . 02
Quarter . . . . 5 . 03
Year . . . . 6 . 04
Other (SPECIFY)_____ -7 05</td></tr>
</table>

Note: actual sequence of questions differs slightly in 1995 SCF ↓ for remainder of the pension grid

<table>
<tr><td>31. Do you currently make contributions to this plan? (IF R ASKS: INCLUDE CONTRIBUTIONS THROUGH SALARY DEDUCTIONS, UNION DUES, OR OTHER SOURCES.)</td><td>Yes. . . . .(GO TO Q.31.1, PLAN 1) 1
No. . . . . (SKIP X4222 AN 1) 5-2
DON'T KNOW. . . (SKIP TO Q.32, PLAN 1) . . . . 8</td></tr>
<tr><td>31.1. What percent of your pay or amount of money per month or year do you currently contribute?</td><td>X4223 |__|__|.|__|__| PERCENT
OR
X4224 $|__|,|__|__|__|.|__|__|__|__| Cannot convert wage -2
NONE . . . . -1 0000
DON'T KNOW 9998
Week . . . . 2 . 01
Month . . . . X4225 . . . . 4 . 02
Quarter . . . . 5 . 03
Year . . . . 6 . 04
Other (SPECIFY)_____ -7 05</td></tr>
<tr><td>32. Roughly how much money is in your account at present? (WE WANT THE AMOUNT GROSS OF ANY LOANS AGAINST THIS ACCOUNT.)</td><td>$|__|__|__|X4226|,|__|__|__|__|
DON'T KNOW . . . . 999999998</td></tr>
<tr><td>33. Can you borrow against that account?</td><td>Yes. . . . .(GO TO Q.34, PLAN 1) 1
No. . . . . (SKIP X4227 PLAN 1) 5-2
DON'T KNOW. . . (SKIP TO Q.35, PLAN 1) . . . . 8</td></tr>
<tr><td>34. Do you currently have a loan against that account?</td><td>Yes. . . . .(GO TO Q.34.1, PLAN 1) 1
No. . . . . (SKIP TO Q.35, PLAN 1) X4228 . . . . . 5-2</td></tr>
<tr><td>34.1. What is the amount of the loan balance?</td><td>$|__|__| X4229 |,|__|__|__|</td></tr>
<tr><td>34.2. Did you tell me about this loan earlier?</td><td>Yes. . . . .(GO TO Q.34.3, PLAN 1) 1
No. . . . . (SKIP TO Q.35, PLAN 1) X4230 5
Yes, but no apparent match . . . .
Yes, partially recorded earlier . . . . 6</td></tr>
<tr><td>34.3. Where did you tell me about this loan?</td><td>X7674 - see previous loan list</td></tr>
</table>

How much are the payments? How often?

X7211   GO TO Q.35, PLAN 1

-05 X7212

R-100

SAVINGS PLAN 2	SAVINGS PLAN 3
28. Thrift or Savings . . . . 01 401K/403B/SRA . . . . 02 Profit Sharing . . . . . *X.4816* . . . . . 03 Stock purchase, ESOP . . . . 04 Other (SPECIFY) _see next sheet -7_ 05 DON'T KNOW 98	Thrift or Savings . . . . 01 401K/403B/SRA . . . . 02 Profit Sharing . . . . . *X.4416* . . . . . 03 Stock purchase, ESOP . . . . 04 Other (SPECIFY) _see next sheet -7_ 05 DON'T KNOW 98
29. *X4317* *X7218 Since Age* YEARS *X7219 Since Yr* DON'T KNOW 98	*X4417* *X7227 Since Age* YEARS *X7228 Since Yr* DON'T KNOW 98
30. Yes . . . . (GO TO Q.30.1, PLAN 2) . . . . 1 No . . . . (SKIP *X4318* .31, PLAN 2) *5 2* DON'T KNOW . . . (SKIP TO Q.31, PLAN 2) 8	Yes . . . . (GO TO Q.30.1, PLAN 3) . . . . 1 No . . . . *X4418* .31, PLAN 3) *5 2* DON'T KNOW . . . (SKIP TO Q.31, PLAN 3) 8
30.1. *X4319* |__|__|.|__|__| PERCENT *X4320* OR *Cannot convert wage -2* $|__|.|__|__|__|.|__|__| NONE . . . . -1 0000 DON'T KNOW . . . . 9998 Week . . . . 2 01 Month . . . . *X4321* . . . 4 02 Quarter . . . . 5 03 Year . . . . 6 04 Other (SPECIFY)_____ -7 05	*X4419* |__|__|.|__|__| PERCENT *X4420* OR *Cannot convert wage -2* $|__|.|__|__|__|.|__|__| NONE . . . . -1 0000 DON'T KNOW . . . . 9998 Week . . . . 2 01 Month . . . . *X4421* . . . 4 02 Quarter . . . . 5 03 Year . . . . 6 04 Other (SPECIFY)_____ -7 05
31. Yes . . . . (GO TO Q.31.1, PLAN 2) . . . . 1 No . . . . (SKIP *X4322*, PLAN 2) *5 2* DON'T KNOW . . . (SKIP TO Q.32, PLAN 2) 8	Yes . . . . (GO TO Q.31.1, PLAN 3) . . . . 1 No . . . . *X4422* TO Q.32, PLAN 3) *5 2* DON'T KNOW . . . (SKIP TO Q.32, PLAN 3) 8
31.1. *X4323* |__|__|.|__|__| PERCENT *X4324* OR *Cannot convert wage -2* $|__|.|__|__|__|.|__|__| NONE . . . . -1 0000 DON'T KNOW . . . . 9998 Week . . . . 2 01 Month . . . . *X4325* . . . 4 02 Quarter . . . . 5 03 Year . . . . 6 04 Other (SPECIFY)_____ -7 05	*X4423* |__|__|.|__|__| PERCENT *X4424* OR *Cannot convert wage -2* $|__|.|__|__|__|.|__|__| NONE . . . . -1 0000 DON'T KNOW . . . . 9998 Week . . . . 2 01 Month . . . . *X4425* . . . 4 02 Quarter . . . . 5 03 Year . . . . 6 04 Other (SPECIFY)_____ -7 05
32. $|__|__| *X4326* |.|__|__|__| DON'T KNOW 999999998	$|__|__| *X4426* |.|__|__|__| DON'T KNOW 999999998
33. Yes . . . . (GO TO Q.34, PLAN 2) . . . . 1 No . . . . (SKIP *X4327* .35, PLAN 2) *5 2* DON'T KNOW . . . (SKIP TO Q.35, PLAN 2) 8	Yes . . . . (GO TO Q.34, PLAN 3) . . . . 1 No . . . . *X4427* .35, PLAN 3) *5 2* DON'T KNOW . . . (SKIP TO Q.35, PLAN 3) 8
34. Yes . . . . (GO TO Q.34.1, PLAN 2) . . . . 1 No . . . . (SKIP *X4328* Q.35, PLAN 2) *5 2*	Yes . . . . (GO TO Q.34.1, PLAN 3) . . . . 1 No . . . . *X4428* Q.35, PLAN 3) *5 2*
34.1. $|__|__|.|.| *X4329* |__|__|	$|__|__| *X4429* |.|__|__|
34.2. Yes . . . . *X4330* (GO TO Q.34.3, PLAN 2) . . . . 1 No . . . . (SKIP TO Q.35, PLAN 2) *2 5*	Yes . . . . *X4430* (GO TO Q.34.3, PLAN 3) . . . . 1 No . . . . (SKIP TO Q.35, PLAN 3) *2 5*
34.3. Yes, but no apparent match . . . . 4 Yes, partially recorded earlier . . . . 6 *X7695* - see previous loan list	Yes, but no apparent match . . . . 4 Yes, partially recorded earlier . . . . 6 *X7696* - see previous loan list
GO TO Q.35, PLAN 2	GO TO Q.35, PLAN 3

X7220
X7221

X7229
X7230

SAVINGS PLAN 1

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.)

Yes 1

No .... X4231 .... 5. 2

DON'T KNOW 8

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?

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. 03

Other (SPECIFY) X4232 _____ -7. 07
(GO TO Q.36.1, PLAN 1)

36.1. What proportion would you lose?

X4233 |___|___|___|.|___|___| PERCENT

OR

X7697 $|___|.|___|___|___|.|___|___|___|

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?

Mostly or all stock 01
Real estate   04
Mostly or all interest earning (cash/bank account) 02
Insurance / Retirement Plan   05
Split 03

Other (SPECIFY) X4234 _____ -7. 07
X7213
DON'T KNOW 8

37.1 (Do you) (Does he/she) have any choices about how the money is invested?

38. INTERVIEWER: IS THERE ANOTHER PLAN?

YES......... (GO BACK TO Q.19, PLAN 2) 1

NO.......... (SKIP TO Q.40) 2

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

$|___|___|___|.|___|___|___|.|___|___|___| X8449 - maxup

NOTHING .... -1. 000000000

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?

See next sheet

X4437

NONE .... -1. 0

DON'T KNOW 8

39.2 Does (your/her/his) employer offer any kind of tax-deferred savings, 401K, or other such account plans for which (you are/ he/she is) eligible, but choose not to participate in?

X7232

Yes = 1

No = 5

A-67
R-102

	SAVINGS PLAN 2	SAVINGS PLAN 3
35.	Yes . . . . 1 No . . . . X4331 . . . . 5 2 DON'T KNOW 8	Yes . . . . 1 No . . . . X4431 . . . . 5 2 DON'T KNOW 8
36.	All. . . . . . . (SKIP TO Q.37, PLAN 2) . . . . 01 Some . . . . . (GO TO Q.36.1, PLAN 2) . . . . . . 3 02 None . . . . . (SKIP TO Q.37, PLAN 2) . . . . . 5 03 Other (SPECIFY) X4332 -7 04 (GO TO Q.36.1, PLAN 2)	All. . . . . . . (SKIP TO Q.37, PLAN 3) . . . . 01 Some . . . . . (GO TO Q.36.1, PLAN 3) . . . . . . 3 02 None . . . . . (SKIP TO Q.37, PLAN 3) . . . . . 5 03 Other (SPECIFY) X4432 -7 04 (GO TO Q.36.1, PLAN 3)
36.1.	X4333 |__|__|__|.|__|__| PERCENT OR X7698 $|__|.|__|__|__|__|.|__|__|__|	X4433 |__|__|__|.|__|__| PERCENT OR X7699 $|__|.|__|__|__|__|.|__|__|__|
37.	Mostly or all stock . . . . 01 Real estate 04 Mostly or all interest earning (cash/bank account) 02 Insurance/Retirement Plan 05 Split . . . . 03 Other (SPECIFY) X4334 -7 04 X7222 DON'T KNOW 98	Mostly or all stock . . . . 01 Real estate 04 Mostly or all interest earning . . . . 02 Insurance/Retirement Plan 05 Split . . . . 03 Other (SPECIFY) X4434 -7 04 X7231 DON'T KNOW 98
38.	YES. . . . . . . (GO BACK TO Q.19, PLAN 3) . . . . 1 NO. . . . . (SKIP TO Q.40) 2	YES . . . . (GO TO Q.39) . . . . 1 NO. . . . .(SKIP TO Q.40) 2

X4216, X4316, X4416, X4437
Type of retirement plan

*1	Pension or retirement	--> -7
1	Tax deferred savings/Thrift or Savings	
2	401K/403B/SRA	
3	Profit sharing	
4	Stock purchase/ESOP	
7	Deferred compensaton	
11	IRA-SEP (not to be confused with a regular IRA)	
12	Defined-contribution plan; TIAA-CREF (Teachers Insurance and Annuity Association/College Retirement Equity Fund)	
13	Money purchase plan	
14	Tax-deferred annuity (TDA); tax-sheltered annuity (TSA)	
17	Other type of annuity (include ERISA plans here unless otherwise specified)	
18	Salary reduction plan; deferred compensation plan	
24	Other state/local government plan	
25	Other federal government plan	
26	Other type of account	
*18	Combination	--> -7

R-103.5

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) . . . . 2̶ 5

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

X4502
X4503
X4504

Second job . . . . (SKIP TO Q.41) . . . . 0̶1̶ 5̶
Military . . . . (SKIP TO Q.41) . . . . 0̶2̶
Business . . . . (GO TO Q.40.2) . . . . 0̶3̶
Other (SPECIFY)_____ -7 0̶4̶
(SKIP TO Q.41)

X4505
6= consultant
7= director/board member
8= hobby
9 = manage· investments,
        real estate

40.2. <u>INTERVIEWER</u>: 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 . . . . -1. 0̶0̶0̶0̶0̶0̶0̶0̶0̶
DON'T KNOW 999999998

X4510

Hour . . . . 0̶1̶ 8
Day . . . . 0̶2̶ 1
Week . . . . 2 0̶3̶
Month . . . . 4 0̶4̶
Quarter . . . . 5 0̶5̶
Year . . . . 6 0̶6̶
Other (SPECIFY)_____ -7 0̶7̶

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

I

45. (READ SLOWLY:) Now I have a few questions about your past jobs. Including any periods of self-employment, the military, <u>and your current job</u>, 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) . . . . -1..-0-

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

X4513

|__|__| # EMPLOYERS   **NONE = -1**

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

X4514

Yes . . . . (GO TO Q.45.3) 1
No . . . . (SKIP TO Q.45.9) 2 **5**

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

X4515

Someone else 01
Self-employed **(non corporate business)** 02
Other (SPECIFY)_____ -7 03
    Partnership / law firm / medical / dental   **03**

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   **X7233**   **X7234**
    19|__|__| **Age**   **Yrs. Ago**

45.7. In what year did you stop working at that job?
    X7235   **X7236**

X4519   19|__|__| **Age**   **Yrs. Ago**

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

X4520

$|__|,|__|__|__|,|__|__|__|,|__|__|

NONE . . . . -1. 000000000
DON'T KNOW 999999998

X4521

Hour 01 1
Day 02 1
Week 03 2
Month 04 4
Quarter 05 5
Year 06 6
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) . . . . ~~2~~ 5

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

X4523 |___|___|
         # YEARS   *NONE = -1*

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

X4524   X7728   X7237
|__|__|__|__| Age   Year
In # Yrs
NEVER STOP . . . . (SKIP TO Q.48, PAGE R-111) . . *-2* ~~0006~~
DON'T KNOW . . . . . . (SKIP TO Q.48, PAGE R-111) . . ~~0008~~
Depends   -7 → X6731 *(see next sheet)*

45.12. Do you expect to work part-time after that?

X4525

Yes . . . . (GO TO Q.45.13) 1
No . . . . (SKIP TO Q.48) . . . . ~~2~~ 5
DON'T KNOW/DEPENDS. . (GO TO Q.45.13) . . . . ~~3~~ -7 → X6752 *(see next she..*

45.13. In what year do you expect to stop working altogether?

X4526   X7700   X7238
|__|__|__|__| OR |__|__| *Year*
# of YEARs   AGE

NEVER STOP . . . . -2 ~~9999~~
DON'T KNOW/DEPENDS. . . . . -7 ~~9999~~ → X6732 *(see next sheet*
(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 . . . . -1. ~~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) . . . . ~~2~~ 5

46.2. How many years have you worked full-time for all or most of the year?
(Roughly how many years?)

X4529 |___|___|
         # YEARS   *NONE = -1*

46.4. In what year did you last work full-time for pay?

X4531   19|__|__| Age **X7239** Years Ago **X7240**

46.5. About how much did you earn before taxes that year? (Is that per hour, week, month, year, or what?)

X4532 $|__|__|,|__|__|__|.|__|__|

NONE .... ~1 ~~0000000~~
DON'T KNOW .... ~~9999998~~

X4533
Hour .... ~~01~~ *18*
Day .... ~~02~~ *1*
Week .... ~~03~~ *2*
Month .... ~~04~~ *4*
Quarter .... ~~05~~ *5*
Year .... ~~06~~ *6*
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 <u>one year</u> or more?

X4534 |__|__| *NONE = -1*
            # EMPLOYERS

46.7. I want to know about the <u>longest</u> full-time job you had. Did you work for someone else, were you self-employed, or what?

X4535   Someone else 01
            Self-employed *(other, non-corporate business)* .. 02
            Other (SPECIFY)_____ *-7* ~~03~~
            Partnership / law firm / medical / dental   *03*

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?
            19|__|__| Age   Yrs Ago
            X4538   **X7241**   **X7242**

46.11. When did you stop working full-time at that job?
            19|__|__| Age   Yrs. Ago
            X4539   **X7243**   **X7244**

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

X4540 $|___|,|___|___|___|___|,|___|___|___|,|___|___|___|

NONE .... -1. ~~0000000~~

DON'T KNOW 9999998

X4541
Hour .... ~~01~~ 18
Day .... ~~02~~ 1
Week .... ~~03~~ 2
Month .... ~~04~~ 4
Quarter .... ~~05~~ 5
Year .... ~~06~~ 6
Other (SPECIFY)_____ -7 07

46.13. In what year did you last work full-time for pay?

19|___|___| **Age**   **Yrs Age**
X4542   **X7245**   **X7246**

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) .... ~~2~~ 5
DON'T KNOW/DEPENDS. . (SKIP TO Q.46.17) .... ~~8~~ -7 → X6753 (see next sheet)

46.15. In what year do you expect to start working full-time?
X4544   **X7247**   **X7248**
|___|___|___|___| **Year**   **Age**
# of yrs
DON'T KNOW/DEPENDS .... ~~9998~~ -7 → X6733 (see next sheet)

46.16. And in what year do you expect to stop working full-time?
X4545   **X7701**   **X7249**
|___|___|___|___| OR |___|___| AGE   **Year**
(GO TO Q.46.17)   (GO TO Q.46.17)
# of yrs
NEVER STOP .... (SKIP TO Q.48) ... ~~9996~~ -2
DON'T KNOW/DEPENDS. . (GO TO Q.46.17) .. ~~9998~~ -7 → X6734 (see next sheet)

46.17. In what year do you expect to stop working for pay altogether?
X4546   **X7702**   **X7250**
|___|___|___|___| OR |___|___| AGE   **Year**
(SKIP TO Q.48)   (SKIP TO Q.48)
# of yrs
NEVER STOP .... (SKIP TO Q.48) ... ~~9996~~ -2
DON'T KNOW/DEPENDS. . (SKIP TO Q.48) ... 9998 -7 → X6735 (see next sheet)

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) .... ~~2~~ 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 |___|___| **NONE = -1**
             # YEARS

47.3.   In what year did you last work full-time for pay?

X4604   **X7251**   **X7252**
19|___|___| **Age**   **Years Ago**

47.4.   About how much did you earn before taxes that year? (Is that per hour, week, month, year, or what?)

X4605 $|___|___|.|___|___|___|.|___|___|

NONE .... **-1** ~~0000000~~
DON'T KNOW 9999998

X4606
Hour .... ~~01~~ **18**
Day .... ~~02~~ **1**
Week .... ~~03~~ **2**
Month .... ~~04~~ **4**
Quarter .... ~~05~~ **5**
Year .... ~~06~~ **6**
Other (SPECIFY)_____ **-7** ~~07~~

(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 <u>one year</u> or more?

X4607 |___|___|___|
EMPLOYERS   **NONE = -1**

47.6.   I want to know about the <u>longest</u> full-time job you had. Did you work for someone else, were you self-employed, or what?

X4608
Someone else 01
Self-employed *(other non-corporate business)* 02   **-7**
Other (SPECIFY)_____ ~~03~~
Partnership / law-firm / medical / dental   **03**

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   **X7253**   **X7254**
19|___|___| **Age**   **Years Ago**

47.10.   In what year did you stop working at that job?
19|___|___| **X7255**   **X7256**
X4612   **Age**   **Years Ago**

R-109

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

X4613 $|__|,|__|__|__|__|,|__|__|__|__|,|__|__|__|

NONE . . . . -1 ~~000000000~~
DON'T KNOW 999999998

X4614

Hour	~~01~~ 18
Day	~~02~~ 1
Week	~~03~~ 2
Month	~~04~~ 4
Quarter	~~05~~ 5
Year	~~06~~ 6
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) . . . . ~~2~~ 5

47.13. For about how many years did you work part-time (for all or most of the year)?

X4616 |__|__| *NONE = -1*
         # 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) . . . . ~~2~~ 5

47.15. In what year do you expect to start working?

|__|__|__|__| **X7257**   **X7258**
# of YEARS   *Year*   *Age*
X4618
DON'T KNOW/DEPENDS . . . . ~~9998~~ -7 → X6736 (see next sheet)

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~~ 2
DON'T KNOW/DEPENDS. . (SKIP TO Q.47.19) . . . . . . ~~-7~~ -7 → X6754 (see next sheet)

47.17. In what year do you expect to start working full-time?
X4620
|__|__|__|__| **X7259**   **X7260**
# of years   *Year*   *Age*
DON'T KNOW/DEPENDS . . . . ~~9998~~ -7 → X6737 (see next sheet)

47.18. And in what year do you expect to stop working full-time?
X4621
|__|__|__|__| OR |__|__| AGE   **X7703**   **X7261**
(GO TO Q.47.19)   (GO TO Q.47.19)   -2   *Year*
# of years
NEVER STOP . . . .(SKIP TO Q.48) . . . ~~9996~~
Depends   -7 → X6738 (see next sheet)

47.19. In what year do you expect to stop working for pay altogether?
X4622
# of YEARS |__|__|__|__| OR |__|__| AGE   **X7704**   **X7262**
(GO TO Q.48)   (GO TO Q.48)   *Year*

NEVER STOP . . . .(GO TO Q.48) . . . . ~~9996~~ -2
DON'T KNOW/DEPENDS. . (GO TO Q.48) . . . . . ~~9998~~ -7 → X6739 (see next sheet)

R-116

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.

At what age or in how many years do you expect to stop or start
working full time? X6731, X6732, X6733, X6734, X6735, X6736,
X6737, X6738, X6739

	Year
	Age
3	Number of years
5	Never stop --> -2
6	As long as health lasts, as long as I can
7	Until have children
8	Until return to school; until get married; until other non-work activity
9	Until finances are adequate; ****depends on finances
*10	Depends on Interest, How I feel
*11	Depends upon opportunities/economy
*12	Never go back full time
*13	Whenever find job, ASAP
*14	Depends upon health
*15	After school, children
*16	Only if need to, no plan
*17	When R can turn over/sell the business
*18	Depends on retirement age/incentives in future
*19	Depends on what spouse does; depends on spouse health
*20	Depends on family needs/situation
*21	Depends on whether part-time work is available
*22	Depends on when liscensed
*95	Uncodable response
*98	Don't know
*99	Refused

R- 111.2

Do you expect to work part-time after you stop full-time work? **X6752**

1	Yes	
2	No	--> 5
3	If health lasts; if "feel like it"; health of other family members	
4	If need the money; if "need to"; the "economy"	
*11	If get bored	
6	If still enjoying work	
7	If there is an interesting opportunity	
8	Probably yes	--> 1
9	Probably no	--> 5
*95	Uncodable response	
*98	Don't know/maybe	
*99	Refused	

R 111.4

Do you expect to do any full-time work for pay? **XG753**

1	Yes	
2	No	--> 5
3	If health lasts; if "feel like it"; health of other family members	
4	If need the money; if "need to"; the "economy"	
*11	If get bored	
6	If still enjoying work	
7	If there is an interesting opportunity	
8	Probably yes	--> 1
9	Probably no	--> 5
*13	Whenever find job, ASAP	
*15	After school, children	
*19	Depends on what spouse does; depends on spouse health	
*21	Depends on whether part-time work is available	
*22	Depends on when liscensed	
*95	Uncodable response	
*98	Don't know/maybe	
*99	Refused	

Will any of that be full-time work?   X6754

1	Yes
2	No --> 5
4	As soon as can find full-time job
*11	Depends on opportunities/interest
6	Depends on pay
7	Depends on health or health-related issue
8	No particular plans
9	Expect to go into self-employment/expand time for self-employment
*10	Depends upon family or child-care issues
*95	Uncodable response
*98	Don't know
*99	Refused

R 111.8

EMPLOYMENT OF R'S SPOUSE

(Q.49-Q.95.20 APPLY TO R's SPOUSE/PARTNER)

X 7263 who is providing employment info. about the respondent'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 <u>ALL</u> THAT APPLY.) (SHOW CARD 14)

1 = R
2 = S/P
3 = break off case

```
┌────────────────────────────────────────────────────────┐
│ IF S IS "WORKING NOW" AND ANY OTHER CATEGORY, ASK        │
│ ALL FOLLOW-UP QUESTIONS AND GO TO Q.50.                  │
└────────────────────────────────────────────────────────┘
```

X4700

```
Working now or
  On strike  . . . . . . . . . (SKIP TO Q.50) . . . . . . . . . . . . . . 01
Temporarily laid off; on
  sick or other leave . . . (GO TO Q.49.1) . . . . . . . . . . . . . . 02
Unemployed and looking
  for work . . . . . . . . . (SKIP TO Q.49.3) . . . . . . . . . . . . 03
Student . . . . . . . . . . . (SKIP TO Q.49.3) . . . . . . . . . . . . 04
Homemaker  . . . . . . . . (SKIP TO Q.49.3) . . . . . . . . . . . . 05
Disabled . . . . . . . . . . (SKIP TO Q.49.4) . . . . . . . . . . . . 06
Retired . . . . . . . . . . . (SKIP TO Q.49.4) . . . . . . . . . . . . 07
Other (SPECIFY)___See next sheet_____ 08-7
                    (SKIP TO Q.49.3)
```

49.1. Does (he/she) expect to go back to this job?

X4701

```
Yes . . . . . . . . . . . . . . (GO TO Q.49.2) . . . . . . . . . . . . . . 1
No . . . . . . . . . . . . . . (SKIP TO Q.49.3) . . . . . . . . . . . . . . 2 5
```

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 <u>any</u> work for pay at the present time?

```
Yes . . . . . . . . . . . . . . (SKIP TO Q.50) . . . . . . . . . . . . . . 1
No . . . . . . . . . . . . . . (SKIP TO Q.95) . . . . . . . . . . . . . . 2
```

49.4. When did (he/she) (retire/become disabled)?

X4704   **X7264**   **X7265**
19|__|__| Age   Yrs. Ago
  YEAR

49.5 Is (he/she) doing <u>any</u> work for pay at the present time?

X4705

```
Yes . . . . . . . . . . . . . . (GO TO Q.50) . . . . . . . . . . . . . . . 1
No . . . . . . . . . . . . . . (SKIP TO Q.95) . . . . . . . . . . . . . . 2 5
```

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) . . . . . . . . . . . . . . 1
Self-employed . . . . . . . (SKIP TO Q.62) . . . . . . . . . . . . . . 02
   Partnership / law firm / medical / dental   03
IF R SAYS, "SPOUSE RUNS OWN BUSINESS" CODE "SELF-EMPLOYED"
   Other non-corporate business owned by PEU 02
```

R-112

11. Worker only
12. Worker + disabled
13. Worker + retired
14. Worker + student
15. Worker + homemaker
16. Worker + unemployed/looking for work
17. Worker + temporarily laid off (NO at R1.1, YES at R1.3, R2=current job)

NO CURRENT WORK FOR PAY:
20. Temporarily laid off only (R2=job laid off from, to which R expects to return [YES or DK at R1.1])
21. Temporarily laid off--does not expect to return to job and no current work
30. Unemployed and looking for work
50. Retired only
52. Disabled only

> "Homemaker" is a low priority working status coded only in 80 and 15. For other combinations including "Homemaker", choose a code on the basis of the other item(s) checked.

70. Student only
80. Homemaker/other not in labor force only
85. Unpaid volunteer
90. Unpaid family workers: R's who volunteer that they work in a family business or farm and are unpaid. (Do not include here "volunteer work" for charitable or non-profit organizations.)
96. Other combination incl. WORKER
97. Other (incl. combination) not including WORKER
199. Absent spouse not included in IW
0. Inap. (No spouse)

R-112.5

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

62.7.   How is (he/she) paid? Is (he/she) paid a regular salary or wages?

X4725

Yes . . . . (GO TO Q.62.8) 1
No . . . . (SKIP TO Q.62.9) 2 5

62.8.   How much in salary or wages is (he/she) paid before taxes?

$|__|,|__|__|__|,|__|__|__|,|__|__|__|

NONE 000000000
DON'T KNOW 999999998

Hour 01
Week 02
Month 03
Quarter 04
Year 05
Other (SPECIFY)_____06

62.9.   Does (he/she) (also) receive a portion of the net earnings, or some other kind of income?

X4727

Yes . . . . (GO TO Q.62.10) 1
No . . . . (SKIP TO Q.62.11) 2 5

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?)

X4731

$|__|__|,|__|__|__|,|__|__|__|,|__|__|__|

NONE . . . . 000000000 -1
DON'T KNOW 9999999998

X4732

Hour 01 8
Week 02 2
Month 03 4
Quarter 04 5
Year 05 6
Other (SPECIFY)_____06 7

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 **X4735** (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.)

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."

        Yes .... (SKIP TO Q.65) 1
        No .... (GO TO Q.64) *2 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) *2 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) *2 5*
        DON'T KNOW ...... (GO TO Q.64.2) 8

X4713-X4717 what kinds of plans are these? see next sheet

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) *2 5*
        DEPENDS .... (SKIP TO Q.88) *2-7*
        DON'T KNOW ...... (SKIP TO Q.88) 8

X6761 Comment for depends   10 = If change to full-time; change employment
status/hr/grade.

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) *2 5*

51. What is the official title of (his/her) job? (The title that (his/her) employer uses?)

X7411 - Includes info. from self-employment section

OFFICIAL JOB TITLE

    51.1.   <u>INTERVIEWER</u>: 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 $|___|___|___|,|___|___|___|,|___|___|___|,|___|___|

               NONE .... ~~00000000000~~ -1
X4713   DON'T KNOW 99999999998

               Hour .... ~~01~~ 18
               Week .... ~~02~~ 2
               Month .... ~~03~~ 4
               Quarter .... ~~04~~ 5
               Year .... ~~05~~ 6
               Other (SPECIFY)_____ ~~06~~ -7

X6658 How much did you earn in the past year

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?)

X4714   Less than 10 1
           10 to 19 2
           20 to 99 3
           100 to 499 4
           500 or more 5

58. How many years in total has (he/she) worked for this employer?

X 4715 |_|_| OR   SINCE 19 |_|_| X 7706   X 7266
         # YEARS   Since Age

LESS THAN A YEAR .... ~ 01

59. How many years does (he/she) expect to continue working for this employer? (ACCEPT RANGE.)

X 4716 |_|_| OR   UNTIL AGE |_|_| X 7707   X 7267
       # YEARS   Until Yr.

NEVER STOP .... ~2~
DON'T 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?

X 7708
        Yes .... (SKIP TO Q.63) 1
        No .... (SKIP TO Q.63) 2 5

SPOUSE IS SELF-EMPLOYED
         All self-employment info. is recoded into the previous section exc...
62. What sort of work does (he/she) do? (Tell me a little more about what (he/she) does.) for non-salary earnings
                                                                            values.

_____
                (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

What kinds of plans are these?

```
1       401K/403B/SRA                      -->  2
2       Thrift or savings                  -->  1
3       Profit sharing
4       Tax-deferred annuity (TDA); tax-sheltered annuity (TSA)
7       Stock purchase/ESOP/Employee stock option plan
8       Deferred compensation
9       IRA-SEP (not to be confused with a regular IRA)
10      Defined-contribution plan; TIAA-CREF
        (Teachers Insurance and Annuity Association/College
        Retirement Equity Fund)
11      Money purchase plan
13      Salary reduction plan; deferred compensation plan
14      Other state/local government plan
15      Other federal government plan
16      Other type of account
```

R-116.5

65.2.   I'll ask about the benefits later. Are there any retirement or savings plans from <u>this</u> job where (he/she) is <u>not yet</u> drawing benefit payments?

X4741

Yes .... (GO TO Q.65.3) 1
No .... (SKIP TO Q.88) *25*

65.3.   How many such plans does (he/she) have?

|___|___|___|
PLANS--NOT YET RECEIVING BENEFITS

RECORD # PLANS IN BOX AT Q.66, NEXT PAGE

66. |___|___|___| # OF PLANS **X4801 = Final #**
X6699 = Raw #

	PLAN 1

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.)

Pension or retirement . . . (GO TO Q.68, PLAN 1) 01

Tax-deferred savings . . . .(SKIP TO Q.76, PLAN 1) . . . 02

Other (SPECIFY)__**X4802**_____ **-7 ∅**
(GO TO Q.68, PLAN 1)
DON'T KNOW WHAT **see next sheet**
KIND. . . . .(GO TO Q.68, PLAN 1) 98

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?

Formula. . . . . . .(SKIP TO Q.69.1, PLAN 1) 1
X4803
Account . . . . (SKIP TO Q.76, PLAN 1) 2

Both . . . .(GO TO Q.69, PLAN 1) 3

DON'T KNOW. . . . .(SKIP TO Q.69.1, PLAN 1) 8

69. For that part of (his/her) plan where money is accumulated in an account, how much is in the account?
Can you borrow against that account? X7272

$|___|___|___|,|___|___|___|,|___|___|___|

DON'T KNOW **X4804** 999999998

69.1. How long has (he/she) been in the plan?

X7712   X7273   X7274
YEARS   **Since Age   Since Yr.**

70. Does (he/she) currently make contributions to this plan?

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

Yes. . . . .(GO TO Q.71, PLAN 1) 1
X4805
No. . . . .(SKIP TO Q.72, PLAN 1) . . . . **5 /**

DON'T KNOW. . . . (SKIP TO Q.72, PLAN 1) 8

71. What percent of (his/her) pay or amount of money per month or year does (he/she) currently contribute?

X4806
|___|___|.|___|___| PERCENT

OR
X4807
$|___|,|___|___|___|,|___|___|___|

NONE . . . . **-1** 0000
DON'T KNOW 9998
Cannot convert wage **X4808** **-2**
Week **2** 01
Month **4** 02
Quarter **5** 03
Year **6** 04
Other (SPECIFY)_____ **-7** 05

72. At what age does (he/she) expect to start receiving benefits from this plan?

AT AGE |___|___| OR **X4809**

IN |___|___| YEARS   **X7713**
(GO TO Q.73, PLAN 1)

In Year   X7275
DON'T EXPECT
BENEFITS. . . . . . (SKIP TO Q.74, PLAN 1) . . . . **-2** 96

A-105 **R-118**

	PLAN 2	PLAN 3
67.	Pension or retirement . (GO TO Q.68, PLAN 2) .. 01	Pension or retirement . (GO TO Q.68, PLAN 3) ... 01
	Tax-deferred savings . .(SKIP TO Q.76, PLAN 2) . 02	Tax-deferred savings . .(SKIP TO Q.76, PLAN 3) .. 02
	Other (SPECIFY)____ *X4902* ____ -7/03 (GO TO Q.68, PLAN 2) DON'T KNOW WHAT *see next sheet* KIND ....(GO TO Q.68, PLAN 2) .. 98	Other (SPECIFY)____ *X5002* ____ -7/03 (GO TO Q.68, PLAN 3) DON'T KNOW WHAT *see next sheet* KIND ...(GO TO Q.68, PLAN 3) ... 98
68.	Formula......(SKIP TO Q.69.1, PLAN 2) ..... 1 *X4903* 07 Account.....(SKIP TO Q.76, PLAN 2) ...... 2 Both ....(GO TO Q.69, PLAN 2) .... 3 DON'T KNOW....(SKIP TO Q.69.1, PLAN 2) ... 8	Formula......(SKIP TO Q.69.1, PLAN 3) ...... 1 *X5003* Account.....(SKIP TO Q.76, PLAN 3) .... 2 Both ....(GO TO Q.69, PLAN 3) .... 3 DON'T KNOW....(SKIP TO Q.69.1, PLAN 3) 8
69.	$|__|__|__|,|__|__|__|,|__|__|__| DON'T KNOW *X4904* 999999998	$|__|__|__|,|__|__|__|,|__|__|__| DON'T KNOW *X5004* 999999998
69.1.	*X7281* *X7714* X7282 X7283 YEARS *Since Age Since Yr*	*X7290* *X7716* X7291 X7292 YEARS *Since Age Since Yr*
70.	Yes........(GO TO Q.71, PLAN 2) .... 1 *X4905* No........(SKIP TO Q.72, PLAN 2) .....5.2 DON'T KNOW.... (SKIP TO Q.72, PLAN 2) 8	Yes........(GO TO Q.71, PLAN 3) .... 1 *X5005* No........(SKIP TO Q.72, PLAN 3) ......5.2 DON'T KNOW.... (SKIP TO Q.72, PLAN 3) 8
71.	*X4906* |__|__|,|__|__| PERCENT OR *X4907* $|__|,|__|__|,|__|__| NONE .... -1.0000 DON'T KNOW .... 9998 *Cannot convert wage* -2 Week .... *X4908* .... 2.01 Month .... 4.02 Quarter .... 5.03 Year .... 6.04 Other (SPECIFY)____ -7.05	*X5006* |__|__|,|__|__| PERCENT OR *X5007* $|__|,|__|__|,|__|__| NONE .... -1.0000 DON'T KNOW .... 9998 *Cannot convert wage* -2 Week .... *X5008* .... 2.01 Month .... 4.02 Quarter .... 5.03 Year .... 6.04 Other (SPECIFY)____ -7.05
72.	AT AGE |__|__| OR *X4909* IN |__|__| YEARS *X7715* (GO TO Q.73, PLAN 2) *In Year* *X7284* DON'T EXPECT BENEFITS......(SKIP TO Q.74, PLAN 2) .-2.96	AT AGE |__|__| OR *X5009* IN |__|__| YEARS *X7717* (GO TO Q.73, PLAN 3) *In Year* *X7293* DON'T EXPECT BENEFITS......(SKIP TO Q.74, PLAN 3) ..-2.96

X4802, X4902, X5002
Type of retirement plan

13	Pension or retirement
	Tax deferred savings
15	Other federal government plan
17	Other type of annuity/defined benefit plan (include ERISA plans here unless otherwise specified)
19	Other state/local government plan

Blank
Page

PLAN 1

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?]

$|__|,| X4810 |__|__|__|

% X4812

NONE .... −1 0000000
DON'T KNOW 9999998

Week .... X4811 .... 2.01
Month 4.02
Quarter 5.03
Year 6.04
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
Cash settlement + monthly pension   07
Benefit later...... (GO TO Q.74.1, PLAN 1) 02
Choice of payment method   08
Cash settlement.....(SKIP TO Q.75, PLAN 1) 03
Rollover   06
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?

$|__|,| X4814 |__|__|__|

NONE .... −1 0000000
DON'T KNOW 9999998

Week .... X7718 .... 2.01
Month 4.02
Quarter 5.03
Year 6.04
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.

PLAN 2	PLAN 3
$|__|,|__ X4910 |__|__|__|	$|__|,|__ X5010 |__|__|
% X4912	% X5012
NONE . . . . −1.0000000	NONE . . . . −1.0000000
DON'T KNOW 9999998	DON'T KNOW 9999998
X4911	X5011
Week 2 01	Week 2 01
Month 4 02	Month 4 02
Quarter 5 03	Quarter 5 03
Year 6 04	Year 6 04
Other (SPECIFY)_____ −7 05	Other (SPECIFY)_____ −7 05

74.

PLAN 2	PLAN 3
Benefit now. . . . . . (GO TO Q.74.1, PLAN 2) 01	Benefit now. . . . . . (GO TO Q.74.1, PLAN 3) 01
Cash settlement + monthly pension 07	*Cash settlement + monthly pension* 07
Benefit later. . . . . . (GO TO Q.74.1, PLAN 2) 02	Benefit later. . . . . . (GO TO Q.74.1, PLAN 3) 02
Choice of payment method 08	*Choice of payment method* 08
Cash settlement. . . .(SKIP TO Q.75, PLAN 2) 03	Cash settlement. . . .(SKIP TO Q.75, PLAN 3) 03
Rollover 04	*Rollover* 04
Nothing. . . . . (SKIP TO Q.75, PLAN 2) 04	Nothing. . . . . (SKIP TO Q.75, PLAN 3) 04
Other (SPECIFY)__ X4913 __ −7 05	Other (SPECIFY)__ X5013 __ −7 05
(SKIP TO Q.75, PLAN 2)	(SKIP TO Q.75, PLAN 3)
DON'T KNOW. . . . . . (SKIP TO Q.75, PLAN 2) . . 98	DON'T KNOW. . . . . . (SKIP TO Q.75, PLAN 3) . . 98

74.1.

PLAN 2	PLAN 3
$|__|,|__ X4914 |__|__|__|	$|__|,|__ X5014 |__|__|
NONE . . . . −1.0000000	NONE . . . . −1.0000000
DON'T KNOW 9999998	DON'T KNOW 9999998
X7719	X7720
Week 2 01	Week 2 01
Month 4 02	Month 4 02
Quarter 5 03	Quarter 5 03
Year 6 04	Year 6 04
Other (SPECIFY)_____ −7 05	Other (SPECIFY)_____ −7 05

75.

PLAN 2	PLAN 3
YES. . . . . (GO BACK TO Q.67, PLAN 3) . . . 1	YES. . . . . (SKIP TO Q.87) 1
NO. . . . . (SKIP TO Q.88) 2	NO. . . . .(SKIP TO Q.88) 2

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?

Note: Actual sequence of questions differs slightly in 1995 SCF for remainder of pension grid

~~82~~ **82** ~~79.~~ Does (he/she) currently make contributions to this plan? (IF R ASKS: INCLUDE CONTRIBUTIONS THROUGH SALARY DEDUCTIONS, UNION DUES, OR OTHER SOURCES.)

   82
   ~~79~~.1. What percent of (his/her) pay or amount of money per month or year does (he/she) currently contribute?

83 ~~80~~. Roughly how much money is in (his/her) account at present? (WE WANT THE AMOUNT GROSS OF ANY LOANS AGAINST THE ACCOUNT)

80 ~~81~~. Can (he/she) borrow against that account?

81 ~~82~~. Does (he/she) currently have a loan against that account?

   81
   ~~82~~.1. What is the amount of the loan balance?

   81
   ~~82~~.2. Did you tell me about this loan earlier?

   81
   ~~82~~.3. Where did you tell me about this loan?

81.4 How much are the payments?
81.4F And how often are the payments made? X7279

SAVINGS PLAN 1

Thrift or Savings *X4816*	01
401K/403B/SRA *X4816*	02
Profit Sharing	03
Stock purchase, ESOP	04
Other (SPECIFY) *see next sheet* -7 ~~05~~	
DON'T KNOW	98

X7276 *X4817* *X7277*
Since Age YEARS *since Yr.*
DON'T KNOW 98

Yes. *X4818* ..(GO TO Q.78.1, PLAN 1) 1	
No. *X4818* .. (SKIP TO Q.79, PLAN 1) ..... **5.** ~~1~~	
DON'T KNOW. . (SKIP TO Q.79, PLAN 1) 8	

_*X4819*_	PERCENT OR
$ *X4820* |,|_|_|_|	

NONE .... -1 ~~0000~~	
DON'T KNOW .... *Cannot convert* 9998	
Week .... *X4821* ...... *wage* -2 ~~2~~ **.01**	
Month .... **4.** ~~02~~	
Quarter .... **5.** ~~03~~	
Year .... **6.** ~~04~~	
Other (SPECIFY)_____ -7 ~~05~~	

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 .... -1 ~~0000~~	
DON'T KNOW .... *Cannot convert* 9998	
Week .... *X4825* ...... *wage* -2 ~~2~~ **.01**	
Month .... **4.** ~~02~~	
Quarter .... **5.** ~~03~~	
Year .... **6.** ~~04~~	
Other (SPECIFY)_____ -7 ~~05~~	

$|_|_| *X4826* |,|_|_|_|	
DON'T KNOW 999999998	

Yes. *X4827* ..(GO TO Q.82, PLAN 1) 1	
No. *X4827* . (SKIP TO Q.83, PLAN 1) ..... **5.** ~~1~~	
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~~	

$|_|_| *X4829* |,|_|_|_|	
Yes, but no apparent match 4	
Yes. *X4830* ..(GO TO Q.82.3, PLAN 1) 1	
No. *X4830* .. (SKIP TO Q.83, PLAN 1) ..... **5.** ~~1~~	
Yes, partially recorded earlier 6	
X7721 see previous loan list	

X7278 GO TO Q.83, PLAN 1

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SAVINGS PLAN 2	SAVINGS PLAN 3

76.

SAVINGS PLAN 2	SAVINGS PLAN 3
Thrift or Savings *X4916* 01	Thrift or Savings *X5016* 01
401K/403B/SRA 02	401K/403B/SRA 02
Profit Sharing 03	Profit Sharing 03
Stock purchase, ESOP 04	Stock purchase, ESOP 04
Other (SPECIFY) _See next sheet_ -7 05	Other (SPECIFY) _see next sheet_ -7 05
DON'T KNOW 98	DON'T KNOW 98

77.

SAVINGS PLAN 2	SAVINGS PLAN 3
X7285 *X4917* X7286	X7294 *X5017* X7295
Since Age YEARS Since Yr.	Since Age YEARS Since Yr.
DON'T KNOW 98	DON'T KNOW 98

78.

SAVINGS PLAN 2	SAVINGS PLAN 3
Yes. *X4918* (GO TO Q.78.1, PLAN 2) 1	Yes. *X5018* (GO TO Q.78.1, PLAN 3) 1
No. . (SKIP TO Q.79, PLAN 2) . . . 5 *1*	No. (SKIP TO Q.79, PLAN 3) . . . 5 *1*
DON'T KNOW. . (SKIP TO Q.79, PLAN 2) 8	DON'T KNOW. . (SKIP TO Q.79, PLAN 3) 8

78.1.

SAVINGS PLAN 2	SAVINGS PLAN 3
|___*X4919*___| PERCENT	|___*X5019*___| PERCENT
OR	OR
$|___*X4920*_|___|___|___|	$|___*X5020*_|___|___|___|
NONE . . . . -1 0000	NONE . . . . -1 0000
DON'T KNOW . . . . _Cannot convert_ 9998	DON'T KNOW . . . . _Cannot convert_ 9998
Week . . . . *X4921* _wage -2_ 2 01	Week . . . . *X5021* _wage -2_ 2 01
Month 4 02	Month 4 02
Quarter 5 03	Quarter 5 03
Year 6 04	Year 6 04
Other (SPECIFY)_____ -7 05	Other (SPECIFY)_____ -7 05

82 79.

SAVINGS PLAN 2	SAVINGS PLAN 3
Yes. . . . . (GO TO Q.79.1, PLAN 2) 1	Yes. . . . . (GO TO Q.79.1, PLAN 3) 1
No. *X4922* (SKIP TO Q.80, PLAN 2) . . . 5 *1*	No. *X5022* (SKIP TO Q.80, PLAN 3) . . . 5 *1*
DON'T KNOW. . (SKIP TO Q.80, PLAN 2) 8	DON'T KNOW. . (SKIP TO Q.80, PLAN 3) 8

82 79.1.

SAVINGS PLAN 2	SAVINGS PLAN 3
|___*X4923*___| PERCENT OR	|___*X5023*___| PERCENT OR
$|_*X4924*_|___|___|___|	$|_*X5024*_|___|___|___|
NONE . . . . -1 0000	NONE . . . . -1 0000
DON'T KNOW . . . . _Cannot convert_ 9998	DON'T KNOW . . . . _Cannot convert_ 9998
Week . . . . *X4925* _wage -2_ 2 01	Week . . . . *X5025* _wage -2_ 2 01
Month 4 02	Month 4 02
Quarter 5 03	Quarter 5 03
Year 6 04	Year 6 04
Other (SPECIFY)_____ -7 05	Other (SPECIFY)_____ -7 05

83 80.

SAVINGS PLAN 2	SAVINGS PLAN 3
$|___|___|_|*X4926*_|___|___|	$|___|___| *X5026* _|___|___|
DON'T KNOW 999999998	DON'T KNOW 999999998

80 81.

SAVINGS PLAN 2	SAVINGS PLAN 3
Yes. *X4927* (GO TO Q.82, PLAN 2) 1	Yes. *X5027* (GO TO Q.82, PLAN 3) 1
No. (SKIP TO Q.83, PLAN 2) . . . 5 *1*	No. (SKIP TO Q.83, PLAN 3) . . . 5 *1*
DON'T KNOW. . (SKIP TO Q.83, PLAN 2) 8	DON'T KNOW. . (SKIP TO Q.83, PLAN 3) 8

81 82.

SAVINGS PLAN 2	SAVINGS PLAN 3
Yes. *X4928* (GO TO Q.82.1, PLAN 2) 1	Yes. *X5028* (GO TO Q.82.1, PLAN 3) 1
No. (SKIP TO Q.83, PLAN 2) . . . 5 *1*	No. (SKIP TO Q.83, PLAN 3) . . . 5 *1*

81 82.1.

SAVINGS PLAN 2	SAVINGS PLAN 3
$|___| *X4929* _|___|___|___|	$|___| *X5029* _|___|___|___|

81 82.2.

SAVINGS PLAN 2	SAVINGS PLAN 3
Yes, but no apparent match 4	Yes, but no apparent match 4
Yes. (GO TO Q.82.3, PLAN 2) . . .	Yes. (GO TO Q.82.3, PLAN 3) . . .
No. *X4930* (SKIP TO Q.83, PLAN 2) . . . 5 *1*	No. *X5030* (SKIP TO Q.83, PLAN 3) . . . 5 *1*

81 82.3.

SAVINGS PLAN 2	SAVINGS PLAN 3
Yes, partially recorded earlier 6	Yes, partially recorded earlier 6
_X7722_ see previous loan list	_X7723_ see previous loan list

SAVINGS PLAN 2	SAVINGS PLAN 3
81.4 X7287 GO TO Q.83, PLAN 2	X7296 GO TO Q.83, PLAN 3
81.4F X7288	X7297

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79

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?

85.1 Do you have any choices about how
the money is invested?

86. INTERVIEWER: IS THERE ANOTHER PLAN?

SAVINGS PLAN 1
Yes 1 X4831
No 5.2
DON'T KNOW 8
All. . . . . (SKIP TO Q.85, PLAN 1) 01
Some. . . . .(GO TO Q.84.1, PLAN 1) 3 02
None. . . . .(SKIP TO Q.85, PLAN 1) 5. 03
Other (SPECIFY)__X4832_____ -7 04
(GO TO Q.84.1, PLAN 1)
I__X4833__I PERCENT
OR
$I__I.X7724I__I__I
Mostly or all stock 01
Real estate 04
Mostly or all interest earning (cash/bank acct.) . . . 02
Insurance/retirement plan 05
Split 03
Other (SPECIFY)__X4834_____ -7 04
DON'T KNOW X7280 98
YES. . . . .(GO BACK TO Q.67, PLAN 2) 1
NO. . . . .(GO TO Q.88) 2

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

$I__I__I__I,I__I__I__I__I,I__I__I__I   X8450 - mcpnp

NOTHING 000000000
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

see next sheet _____

_____

_____

NONE . . . . 0 -1
DON'T KNOW 8

87.2 Does your employer offer any kind of tax-deferred savings, 401K,
or other such account plans for which you are eligible but choose not
X7299 to participate in?

R-124

	SAVINGS PLAN 2	SAVINGS PLAN 3
83.	Yes .... 1 No .... _X 4931_ .... 5 ⟋ DON'T KNOW 8	Yes .... 1 No .... _X 5031_ .... 5 ⟋ DON'T KNOW 8
84.	All......... (SKIP TO Q.85, PLAN 2) .... 01 Some.......(GO TO Q.84.1, PLAN 2) ..... _3_ ⌀2 None.......(SKIP TO Q.85, PLAN 2) ..... _5_ ⌀3 Other (SPECIFY)_ _X4932_ -7 ⌀4 (GO TO Q.84.1, PLAN 2)	All......... (SKIP TO Q.85, PLAN 3) .... 01 Some.......(GO TO Q.84.1, PLAN 3) ..... _3_ ⌀2 None.......(SKIP TO Q.85, PLAN 3) ..... _5_ ⌀3 Other (SPECIFY)_ _X5032_ -7 ⌀4 (GO TO Q.84.1, PLAN 3)
84.1.	|_|_X4933_| PERCENT OR $|_|_X7725_|_|_|	|_|_X5033_| PERCENT OR $|_|_X7726_|_|_|
85.	Mostly or all stock .... 01 _Real estate_ Mostly or all interest earning _(cash/bank.acct)._ 02 ⌀4 _Insurance/retirement plan_ ⌀5 Split .... 03 Other (SPECIFY)_ _X4934_ -7 ⌀4 DON'T KNOW .. _X7289_ 98	Mostly or all stock .... 01 _Real estate_ Mostly or all interest earning _(cash/bank. acct)._ 02 ⌀4 _Insurance/retirement plan_ ⌀5 Split .... 03 Other (SPECIFY)_ _X5034_ -7 ⌀4 DON'T KNOW ... _X7298_ 98
86.	YES........(GO BACK TO Q.67, PLAN 3) .... 1 NO........... (SKIP TO Q.88) 2	YES..........(GO TO Q.87) .... 1 NO.......... (SKIP TO Q.88) 2

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X4816, X4916, X5016, X5037
Type of retirement plan

*1	Pension or retirement	--> -7
2	Tax deferred savings/Thrift or Savings	
	401K/403B/SRA	
3	Profit sharing	
4	Stock purchase/ESOP	
7	Deferred compensaton	
11	IRA-SEP (not to be confused with a regular IRA)	
12	Defined-contribution plan; TIAA-CREF (Teachers Insurance and Annuity Association/College Retirement Equity Fund)	
13	Money purchase plan	
14	Tax-deferred annuity (TDA); tax-sheltered annuity (TSA)	
17	Other type of annuity (include ERISA plans here unless otherwise specified)	
18	Salary reduction plan; deferred compensation plan	
24	Other state/local government plan	
25	Other federal government plan	
26	Other type of account	
*18	Combination	--> -7

R-125.5

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) *X5*

88.1. Is this a second job, the military reserves, (his/her) own business, or what? (CODE ALL THAT APPLY.)

X 5102
X5103
X5104
    Second job .... (SKIP TO Q.89) 01
    Military .... (SKIP TO Q.89) 02
    Business .... (GO TO Q.88.2) 03
    Other (SPECIFY)_____ -7*04*
                   (SKIP TO Q.89)

X5105
6 = consultant
7 = director; board member
8 = hobby
9 = manage investments / real estate

88.2. <u>INTERVIEWER:</u> 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 $|___,|___|___|___|,|___|___|___|.|___|___|

    NONE .... -1. ~~00000000~~
X5110 DON'T KNOW 999999998

    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. (READ SLOWLY:) Now I have a few questions about (his/her) past jobs. Including any periods of self-employment, the military, and (his/her) current job, since (he/she) was 18, how many years has (he/she) worked full-time for all or most of the year? (Roughly how many years?)

X5112

|__|__|
YEARS

NONE OR LESS
THAN ONE YEAR . . (SKIP TO Q.93.9) . . . . ÷ 01

93.1. 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?

X5113

|__|__|__|
EMPLOYERS   **NONE = -1**

93.2. Now, not counting (his/her) current job, has (he/she) ever had a full-time job that lasted for three years or more?

X5114

Yes . . . . (GO TO Q.93.3) 1
No . . . . (SKIP TO Q.93.9) **X5**

93.3. I want to know about the longest such job (he/she) had. Did (he/she) work for someone else, was (he/she) self-employed, or what?

X5115

Someone else 01
Self-employed **(other. non-corporate.business)**. 02
Other (SPECIFY)_____ **-7** ~~03~~
Partnership; law firm; medical/dental   **03**

93.4. What sort of work was (he/she) doing when (he/she) left that job?
(Tell me a little more about what [he/she] did.)

___**X7415**_____

_____

93.5. 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?

___**X7416**_____

93.6. When did (he/she) start working at that job?

19|__|__| **Age**   **Yrs. Ago**
X5118   **X7300**   **X7301**

93.7. When did (he/she) stop working at that job?

19|__|__| **Age**   **Yrs. Ago**
X5119   **X7302**   **X7303**

93.8. About how much was (he/she) earning before taxes when (he/she) stopped? (Is that per hour, week, month, year, or what?)

$|__|,|__|__|__|,|__|__|__|.|__|__|

X5120

NONE . . . . **-1** ~~0000000~~
DON'T KNOW 9999998

X5121

Hour **01** **18**
Day **02** **1**
Week **03** **2**
Month 04
Quarter 05
Year 06
Other (SPECIFY)_____07

93.9. Since (he/she) was 18, have there been years when (he/she) <u>only</u> worked part-time?

X 5122

Yes . . . . (GO TO Q.93.10) 1
No . . . . (SKIP TO Q.93.11) *1 5*

93.10. About how many years in total did (he/she) work part-time?

X 5123 |___|___|___| **NONE = -1**
         YEARS

93.11. Thinking now of the future, in what year does (he/she) expect to stop working full-time?

|_X 7304_| YEAR   OR   AGE |X 7727| **In # Yrs.**
                                                  X 5124

NEVER STOP . . . . (SKIP TO Q.95.20, PAGE R-133) 9996 **-2**
DON'T KNOW . . . . . . (SKIP TO Q.95.20, PAGE R-133) 9998
Depends   **-7 → X6741 see next sheet**

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) . . . . *-7* **→ X6742 see next sheet**

93.13. When does (he/she) expect to stop working altogether?

|_X 7345_| YEAR   OR   AGE |X 7729| **In # Yrs.**
                                                  X 5124

NEVER STOP . . . . 9996 **-2**
DON'T KNOW/DEPENDS. 9998
Depends   (SKIP TO Q.95.20)   **-7 → X6742 see next sheet**

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 <u>and</u> (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?

X 5128

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?)

X 5129

|___|___|
YEARS

94.4.   In what year did (he/she) last work full-time for pay?

19|*X5131*   *X7306*   *X7307*
                   Age   *Yrs. Ago*

94.5.   About how much did (he/she) earn before taxes that year? (Is that per hour, week, month, year, or what?)

X5132 $|__|__|,|__|__|__|__|,|__|__|__|

NONE .... -1 . ~~0000000~~
DON'T KNOW 9999998

X5133   Hour .... ~~01~~ *18*
            Day .... ~~02~~ *1*
            Week .... ~~03~~ *2*
            Month 04
            Quarter 05
            Year 06
            Other (SPECIFY)_____07
                      (SKIP TO 94.14)

94.6.   Including any self-employment and (his/her) current job, for how many different employers has (he/she) worked in full-time jobs lasting <u>one year</u> or more?

X5134 |__|__|__| **NONE = -1**
            # EMPLOYERS

94.7.   I want to know about the <u>longest</u> full-time job (he/she) had. Did (he/she) work for someone else, was (he/she) self-employed, or what?

X5135   Someone else 01
            Self-employed *(other . non - corporate. business)*... 02
            Other (SPECIFY)_____-7 *08*
            Partnership; law firm , medical/dental   03

94.8.   What sort of work was (he/she) doing when (he/she) left that job? (Tell me a little more about what (he/she) did.)

            *X7417*_____

            _____

94.9.   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?

            *X7418*_____

94.10.   When did (he/she) start working at that job?

19|*X5138*   *X7308*   *X7309*
                Age   *Yrs. Ago*

94.11.   When did (he/she) stop working full-time at that job?

19|_X 5139_| *X 7310*   *X 7311*
                Age   Yrs. Ago

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

NONE .... -1. 000000000
DON'T KNOW 999999998

X5141

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

94.13.   In what year did (he/she) last work full-time for pay?

19|_X 5142_| *X 7312*   *X 7313*
                Age   Yrs. Ago

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) *25*
DON'T KNOW/DEPENDS. . (SKIP TO Q.94.17) .... *8* -7 → X 6743 see next shee

94.15.   In what year does (he/she) expect to start working full-time?

|_X5144_| *X 7314*   *X 7315*
# of Yrs.   Year   Age
DON'T KNOW/DEPENDS .... ~~9998~~ -7 → X67 43 see next sheet

94.16.   And in what year does (he/she) expect to stop working full-time?

|_X 7316_| YEAR   OR   *X 7730* AGE   X5145
(GO TO Q.94.17)   (GO TO Q.94.17)   # of Yrs.

NEVER STOP .... (SKIP TO Q.95.20, PAGE R-133) ~~9996~~ -2
DON'T KNOW/DEPENDS. . . .(GO TO Q.94.17) .... ~~9998~~ -7 → X 6744 see next sheet

94.17.   In what year does (he/she) expect to stop working for pay altogether?

|_X 7317_| YEAR   OR   *X 7731* AGE   X5146
(SKIP TO Q.95.20)   (SKIP TO Q.95.20)   # of Yrs.

NEVER STOP ....(SKIP TO Q.95.20) .... ~~9996~~ -2 → X6745 see next sheet
DON'T KNOW/DEPENDS. . (SKIP TO Q.95.20) .... ~~9998~~ -7 → X6745 see next sheet

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) *25*

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 |__|__| **NONE = -1**
           # 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

95.3. In what year did (he/she) last work full-time for pay?

       |_**X 5204**_| **X7318**   **X7319**
              Year   **Age**   **Yrs. Ago**

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

X5206   Hour 01 18
             Day 02 1
             Week 03 2
             Month 04
             Quarter 05
             Year 06
             Other (SPECIFY)_____07
                            (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 |__|__|__| **NONE = -1**
            # 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 (. other. non-corporate business). 02
            Other (SPECIFY)_____ -7 03
            Partnership; law firm; medical/dental   03

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.]

       X 7419 _____

       _____

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 _____

95.9. In what year did (he/she) start working at that job?

19|__X|52|11____   *X7320*   *X7321*
                    Age   *Yrs. Ago*

95.10. In what year did (he/she) stop working at that job?

19|__X5712____   *X7322*   *X7323*
                  Age   *Yrs. Ago*

95.11. About how much was (he/she) earning before taxes when (he/she) stopped? (Is that per hour, week, month, year, or what?)

X5213 $|___|,|___|___|___|___|,|___|___|___|___|,|___|___|___|

NONE .... ~~00000000~~ *-1*
DON'T KNOW 999999998

X5214   Hour .... ~~01~~ *18*
Day .... ~~02~~ *1*
Week .... ~~03~~ *2*
Month 04
Quarter 05
Year 06
Other (SPECIFY)_____07

95.12. Since (he/she) was 18, were there any years when (he/she) (only) worked part-time for all or most of the year?

X 5215   Yes .... (GO TO Q.95.13) 1
No .... (SKIP TO Q.95.14) *25*

95.13. For about how many years did (he/she) work part-time (for all or most of the year)?

X5216 |___|___| *NONE= -1*
          # YEARS

95.14. Does (he/she) expect to work for pay in the future?

X5217   Yes .... (GO TO Q.95.15) 1
No .... (SKIP TO Q.95.20) *25*

95.15. In what year does (he/she) expect to start working?

|__X|732|4__| YEAR   *X7325*   *X5218*
                        Age   *# of Yrs.*

DON'T KNOW/DEPENDS .... ~~0008~~*-7 → X6746 see next sheet*

95.16. Will any of that be full-time work?

X5219   Yes .... (GO TO Q.95.17) 1
No .... (SKIP TO Q.95.19) .... *25 -7→ X6764 see next sheet*
DON'T KNOW/DEPENDS.. (SKIP TO Q.95.19) .... *8 -7→ X6764 see next sheet*

95.17. In what year does (he/she) expect to start working full-time?

|__X|522|0__| *X7326*   *X7327*
# of Yrs.   *Year*   *Age*
DON'T KNOW/DEPENDS .... ~~0008~~*-7 →X X6747 see next sheet*

95.18.   And in what year does (he/she) expect to stop working full-time?

|_X7328_| YEAR   OR   X7732 AGE   X5221
(GO TO Q.95.19)   (GO TO Q.95.19)   # of Yrs.

NEVER STOP . . . . (SKIP TO Q.95.20) 9996-2
Depends   -7 → X6748 see next sheet

95.19.   In what year does (he/she) expect to stop working for pay altogether?

|_X7329_| YEAR   OR   X7733 AGE   X5222
                                                 # of Yrs.

NEVER STOP 9996-2
DON'T KNOW/DEPENDS . . . . 9998-7 → X6749 see next sheet

95.20.   END OF SPOUSE SECTION. REMAINING QUESTIONS IN THE SECTION APPLY TO R AND SPOUSE.

(GO TO Q.96)

At what age or in how many years do you expect to stop or start
working full time? **X6741, X6742, X6743, X6744, X6745, X6746, X6747, X6748, X6749**

1	Year
2	Age
3	Number of years
5	Never stop --> -2
6	As long as health lasts, as long as I can
7	Until have children
8	Until return to school; until get married; until other non-work activity
9	Until finances are adequate; ****depends on finances
*10	Depends on Interest, How I feel
*11	Depends upon opportunities/economy
*12	Never go back full time
*13	Whenever find job, ASAP
*14	Depends upon health
*15	After school, children
*16	Only if need to, no plan
*17	When R can turn over/sell the business
*18	Depends on retirement age/incentives in future
*19	Depends on what spouse does; depends on spouse health
*20	Depends on family needs/situation
*21	Depends on whether part-time work is available
*22	Depends on when liscensed
*95	Uncodable response
*98	Don't know
*99	Refused

R-133.25

Do you expect to work part-time after you stop full-time work?   XC762

```
1          Yes
2          No                                                          --> 5
           If health lasts; if "feel like it";  health of other family
           members
4          If need the money; if "need to"; the "economy"
*11        If get bored
6          If still enjoying work
7          If there is an interesting opportunity
8          Probably yes                                                --> 1
9          Probably no                                                 --> 5
*95        Uncodable response
*98        Don't know/maybe
*99        Refused
```

R-133.5

Do you expect to do any full-time work for pay?   **X6763**

```
1        Yes
2        No                                                              -->  5
3        If health lasts; if "feel like it";  health of other family
         members
4        If need the money; if "need to"; the "economy"
*11      If get bored
6        If still enjoying work
7        If there is an interesting opportunity
8        Probably yes                                                    -->  1
9        Probably no                                                     -->  5
*13      Whenever find job, ASAP
*15      After school, children
*19      Depends on what spouse does; depends on spouse health
*21      Depends on whether part-time work is available
*22      Depends on when liscensed
*95      Uncodable response
*98      Don't know/maybe
*99      Refused
```

R- 133.75

Will any of that be full-time work? **Y6764**

```
1          Yes
           No                                        --> 5
           As soon as can find full-time job
*11        Depends on opportunities/interest
6          Depends on pay
7          Depends on health or health-related issue
8          No particular plans
9          Expect to go into self-employment/expand time for self-employment
*10        Depends upon family or child-care issues
*95        Uncodable response
*98        Don't know
*99        Refused
```

R-134

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) *2 5*

96.1.　Do these include Social Security benefit payments?

X5302

Yes .... (GO TO Q.96.2) 1
No .... (SKIP TO Q.97.1) *2 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 ---------->	RESPONDENT ☐ X5303	SPOUSE ☐ X5308
96.4. Are the payments for retirement, disability, or survivors benefits?	Retirement X5304 .... 1 Disability .X5304 .... 2 Survivors .... 3 Dependents benefit 6	Retirement X5309 .... 1 Disability .X5309 .... 2 Survivors .... 3 Dependents benefit 6
96.5. How long (have you/has he/has she) received these benefits?	X5305 |_|_| # YEARS　X7330 OR X7734　Age SINCE 19 |_|_|	X5310 |_|_| # YEARS　X7331 OR X7735　Age SINCE 19 |_|_|
96.6. How much (do you/does he/does she) receive each month or year?	X5306 $|_|,|_|_|_|,|_|_|_| NONE .... -1 0000000 DON'T KNOW .... 9999998 X5307 Month .... 4 01 Quarter .... 5 02 Year .... 6 03 Other (SPECIFY) ____ -7 04	X5311 $|_|,|_|_|_|,|_|_|_| NONE .... -1 0000000 DON'T KNOW .... 9999998 X5312 Month .... 4 01 Quarter .... 5 02 Year .... 6 03 Other (SPECIFY) ____ -7 04

R-135

97. Are you (or your [husband/wife/partner]) currently receiving any <u>other</u> retirement, pension, or disability benefit payments?

X 5313
Yes . . . . (GO TO Q.97.1) 1
No . . . . (SKIP TO Q.98) *25*

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.)

X5314 = Final #
X 6700 = Row #

|__|__|__| # 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 **X 5331**
97.3. Is this a benefit from your current job, past job, a disability or military benefit, spouse's pension or something else? *10 = Pension thru other family member* *11 = Union pension*	Current job **X5316** pension . . . . 01 Past job pension . . . . . 02 Disability . . . . 03 Military . . . . 04 Spouse pension . . . . . 05 Other (SPECIFY) *-7-06*	Current job **X5324** pension . . . . 01 Past job pension . . . . . 02 Disability . . . . 03 Military . . . . 04 Spouse pension . . . . . 05 Other (SPECIFY) *-7-06*	Current job **X5332** pension . . . . 01 Past job pension . . . . . 02 Disability . . . . 03 Military . . . . 04 Spouse pension . . . . . 05 Other (SPECIFY) *-7-06*
97.4. How long have (you/ he/she) received this benefit?	**X5317** YEARS **X7332** *Age* OR SINCE 191 **X7736**	**X5325** YEARS **X7333** *Age* OR SINCE 191 **X7738**	**X5333** YEARS **X7334** *Age* OR SINCE 191 **X7740**
97.5. How much is received each month or year?	$|__| **X6318** |__| Month . **X5319** . 4 *or* Year . . . . 6 *or*	$|__| **X5326** |__| Month . **X5327** . 4 *or* Year . . . . 6 *or*	$|__| **X5334** |__| Month **X5335** . 4 *or* Year . . . . 6 *or*
97.6. Has this benefit been increased when the cost of living has increased?	Yes . . . . 1 **X5320** No *5Z*	Yes . . . . 1 **X5328** No *5Z*	Yes . . . . 1 **X5336** No *5Z*
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?	|__| **X5322** |__| PERCENT Stop . . . . *-1 996* DON'T KNOW . . . . . 998 Other (SPECIFY) *-7 995*	|__| **X5330** |__| PERCENT Stop . . . . *-1 996* DON'T KNOW . . . . . 998 Other (SPECIFY) *-7 995*	|__| **X5338** |__| PERCENT 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

<u>INTERVIEWER</u>: BE SURE THAT NUMBER OF BENEFITS RECORDED IN Q.97.1 ARE ALL ACCOUNTED FOR IN Q.97.2-Q.97.9

-2 = Start at a later time, no indication of reduced benefit
-3 = Start at a later time, indication of reduced benefit
A-123 R-136
-4 = Lump sum payout

FOURTH BENEFIT	FIFTH BENEFIT	SIXTH BENEFIT
Respondent . . . . 1 Spouse/Partner . . . . 2 *X 5415*	Respondent . . . . 1 Spouse/Partner . . . . 2 *X 5423*	Respondent . . . . 1 Spouse/Partner . . . . 2 *X 5431*
Current job *X 5416* pension . . . . 01 Past job pension . . . . 02 Disability . . . . 03 Military . . . . 04 Spouse pension . . . . 05 Other (SPECIFY)_____ *-7* 06	Current job *X 5424* pension . . . . 01 Past job pension . . . . 02 Disability . . . . 03 Military . . . . 04 Spouse pension . . . . 05 Other (SPECIFY)_____ *-7* 06	Current job *X 5432* pension . . . . 01 Past job pension . . . . 02 Disability . . . . 03 Military . . . . 04 Spouse pension . . . . 05 Other (SPECIFY)_____ *-7* 06
X5417# YEARS *X7335* OR *Age* SINCE 19|*X7742*	*X5425*# YEARS *X7336* OR *Age* SINCE 19|*X7744*	*X5433*# YEARS *X7337* OR *Age* SINCE 19|*X7746*
$|_|*X5418*|_| Month . .*X5419* . . . . . . 4 01 Year 6 02	$|_|*X5426*|_| Month . .*X5427* . . . . . . 4 01 Year 4 02	$|_|*X5434*|_| Month . .*X5435* . . . . . 4 01 Year 6 02
Yes . . .*X5420* . . . . 1 No 5 2	Yes . . . . .*X5428* . . . . . . 1 No 5 2	Yes . . .*X5436* . . . . . . 1 No 5 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	YES . (GO TO Q.97.8) . . . . . 1 NO . (SKIP TO Q.97.9) 2
|_*X5422*|_| PERCENT Stop . . . . -1 996 DON'T KNOW . . . . 998 Other (SPECIFY)____ *-7* 997	|_*X5430*|_| PERCENT Stop . . . . -1 996 DON'T KNOW . . . . 998 Other (SPECIFY)____ *-7* 997	|_*X5438*|_| PERCENT Stop . . . . -1 996 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?

X 5501

Yes .... (GO TO Q.98.1) 1
No .... (SKIP TO Q.99) *5.X*

98.1. How many different cash settlements have you (or your [husband/wife]) received?

X 5502 = Final #
X 6701 = Raw #

|___|___|
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 *X 5503* ... 2	Respondent .... 1 Spouse *X 5506* ... 2	Respondent .... 1 Spouse *X 5509* ... 2
98.3. What was the amount of this (first/ second/third/fourth) cash settlement?	*X 5504* $|__|__|_|,|__|__|_|,|__|__|_|	*X 5507* $|__|__|_|,|__|__|_|,|__|__|_|	*X 5510* $|__|__|_|,|__|__|_|,|__|__|_|
98.4. In what year was (this/the first/ second/third/fourth/ fifth) cash settlement received?	*X5505* 19|__|__| *X7338* *X7339* *Age* *Yrs. Ago*	*X5508* 19|__|__| *X7340* *X7341* *Age* *Yrs. Ago*	*X5511* 19|__|__| *X7342* *X7343* *Age* *Yrs. Ago*
98.5 INTERVIEWER: 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?

Yes .... (GO TO Q.99.1) 1

X 5601

No .... (SKIP TO SECTION T) .... *X S*

CASH SETTLEMENT #4	CASH SETTLEMENT #5
Respondent . . . . 1 Spouse 2 X5512	Respondent . . . . 1 Spouse 2 X5515
X5513 $\|\_\|\_\|\_\|,\|\_\|\_\|\_\|,\|\_\|\_\|\_\|$	X5516 $\|\_\|\_\|\_\|,\|\_\|\_\|\_\|,\|\_\|\_\|\_\|$
X5514 19|__|__| X7344 X7345 Age Yrs. Ago	X5517 19|__|__| X7346 X7347 Age Yrs. Ago
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?

X5602 = Final # |___| # FUTURE BENEFITS

X ~02 = Row #

	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 X5603 formula. (SKIP TO Q.99.5) 1 Account. (GO TO Q.99.4) 2 Both. . .(GO TO Q.99.4) . 3 **99.3.1** when you retire, will you receive the $ in lump sum or will you receive regular payments? 1 = Lump sum X7348 2 = Regular pymts.	Income X5611 formula. (SKIP TO Q.99.5) 1 Account. (GO TO Q.99.4) . 2 Both. . .(GO TO Q.99.4) . . 3 X7350	Income X5619 formula. (SKIP TO Q.99.5) 1 Account. (GO TO Q.99.4) 2 Both. . .(GO TO Q.99.4) . 3 X7352
99.4. How much is in the account now?	X5604 $|__|,|__|__|__|,|__|__|__|	X5612 $|__|,|__|__|__|,|__|__|__|	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 X7349 Year IN X7751 |__|__| YRS	AT AGE X5615 OR X7351 Year IN X7752 |__|__| YRS	AT AGE X5623 OR X7353 Year IN X7753 |__|__| YRS
99.7. About how much per month do you expect them to be?	$|__|,|X5608|__|__| NONE . . . . -1 0000000 DON'T KNOW . . 9999998 Week X5609 . . . 2 01 Month . . . . 4 02 Quarter . . . . 5 03 Year . . . . 6 04 Lump sum . . . . 8 05 Other (SPECIFY) -7 06	$|__|,|X5616|__|__| NONE . . . . . . -1. 0000000 DON'T KNOW . . . 9999998 Week X5617 . . . 2 01 Month . . . . 4 02 Quarter . . . . 5 03 Year . . . . 6 04 Lump sum . . . . 8 05 Other (SPECIFY) -7 06	$|__|,|X5624|__|__| NONE . . . . -1 0000000 DON'T KNOW . . 9999998 Week X5625 . . 2 01 Month . . . . 4 02 Quarter . . . . 5 03 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 *X5630* Spouse 2	Respondent . . . . 1 *X5638* Spouse 2	Respondent . . . . 1 *X5646* Spouse 2
X5627 Income formula. (SKIP TO Q.99.5) . . . . . . 1 Account. (GO TO Q.99.4) . . . . 2 Both. . .(GO TO Q.99.4) 3 *X7354*	*X5635* Income formula. (SKIP TO Q.99.5) . . . . . 1 Account. (GO TO Q.99.4) . . . . . . 2 Both. . .(GO TO Q.99.4) 3 *X7356*	*X5643* Income formula. (SKIP TO Q.99.5) . . . . . 1 Account. (GO TO Q.99.4) . . . . . . 2 Both. . .(GO TO Q.99.4) 3 *X7358*
X5628 $|__|,|__|__|__|__|,|__|__|__|	*X5636* $|__|,|__|__|__|__|,|__|__|__|	*X5644* $|__|,|__|__|__|__|,|__|__|__|
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 |X *X5631* OR *X7355* Year IN *X7754* |__|__| YRS	AT AGE |X *X5639* OR *X7357* Year IN *X7755* |__|__| YRS	AT AGE |X *X5647* OR *X7359* Year IN *X7756* |__|__| YRS
$|__|,|X5632 |__|__| NONE . . . . -/. 0000000 DON'T KNOW . . . . 9999998 *X5633* Week . . . . 2. 01 Month . . . . 4. 02 Quarter . . . . 5. 03 Year . . . . 6. 04 Lump sum . . . . 8. 05 Other (SPECIFY)_____ -7. 06	$|__|,|X5640 |__|__| NONE . . . . -/. 0000000 DON'T KNOW . . . . 9999998 *X5641* Week . . . . 2. 01 Month . . . . 4. 02 Quarter . . . . 5. 03 Year . . . . 6. 04 Lump sum . . . . 8. 05 Other (SPECIFY)_____ -7. 06	$|__|,|X5648 |__|__| NONE . . . . -/. 0000000 DON'T KNOW . . . . 9999998 *X5649* Week . . . . 2. 01 Month . . . . 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.**

X7360 100. Are any of these part of an IRA, Keogh or other pension plan?

1= Yes, IRA/Keogh

2= Yes, pension

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 2	1	2.1 --->	X5702 Ø→-1 $l_|_|_|_|,|_|_|_|_|,|_|_|_|
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 2	1	2.2 --->	X5704 Ø→-1 $l_|_|_|_|,|_|_|_|_|,|_|_|_|
1.3. ... non-taxable investments such as municipal bonds?	X5705 8b	5 2	1	2.3 --->	X5706 Ø→-1 $l_|_|_|_|,|_|_|_|_|,|_|_|_|
1.4. ... other interest income?	X5707 8a	5 2	1	2.4 --->	X5708 Ø→-1 $l_|_|_|_|,|_|_|_|_|,|_|_|_|
1.5. ... dividends?	X5709 9	5 2	1	2.5 --->	X5710 Ø→-1 $l_|_|_|_|,|_|_|_|_|,|_|_|_|
1.6. ... net gains or losses from the sale of stocks, bonds, or real estate?	X5711 13, 14	5 2	1	2.6 --->	X5712 Ø→-1 $l_|_|_|_|,|_|_|_|_|,|_|_|_|
1.7. ... net rent, trust income, or royalties from any other investment or business?	X5713 18	5 2	1	2.7 --->	X5714 Ø→-1 $l_|_|_|_|,|_|_|_|_|,|_|_|_|
1.8. ... unemployment or worker's compensation?	X5715 20	5 2	1	2.8 --->	X5716 Ø→-1 $l_|_|_|_|,|_|_|_|_|,|_|_|_|
1.9. ... child support or alimony which you or your family here receive?	X5717 11	5 2	1	2.9 --->	X5718 Ø→-1 $l_|_|_|_|,|_|_|_|_|,|_|_|_|
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 2	1	2.10 --->	X5720 Ø→-1 $l_|_|_|_|,|_|_|_|_|,|_|_|_|
1.11. ... income from Social Security or other pensions, annuities, or other disability or retirement programs?	X5721 17a, 21a	5 2	1	2.11 --->	X5722 Ø→-1 $l_|_|_|_|,|_|_|_|_|,|_|_|_|
1.12. Did you (or anyone in your family living here) have income from **any** other sources? (What other sources?) X5725 (see next sheet)	X5723 22	5 2	1	2.12 ---> --->	X5724 Ø→-1 $l_|_|_|_|,|_|_|_|_|,|_|_|_| $l_|_|_|_|,|_|_|_|_|,|_|_|_|

X7361 2.1 I would like to confirm that your (family's) total 1994 income from all sources was ____ . Is that correct? T-142 1 = yes

Did you or anyone have income or losses from any other sources?

1	Settlements; form lawsits, divorce, insurance
2	Gambling winnings; prize money
3	Education scholarships or grants (not including loans); G.I. Bill; "fellowships"
4	Honorarium
11	"IRA", NFS; IRA withdrawal
12	Inheritance/gifts
13	Other help/support from relatives
14	Repayment of debts
15	Income tax refund
21	Care of foster child in the home
22	Housing subsidy/rent paid by some (government) agency
23	Trestee fee; executor fee
30	Sale of asset (cdding as capital gain/loss has priority)
31	Alaska Permanent Fund

T-142.5

X7362

About what would your income have been if it had been a normal year?

X304

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

Over the past five years, did your total family income go up
more than prices, less than prices, or about the same as prices?
1=Up more
2=Up less
3=About the same

X7364

Over the next year, do you expect your total income to go up
more than prices, less than prices, or about the same as prices?

Over the next year, do you expect your total family income
to go up more than prices, less than prices, or about the same
as prices?
1=Up more
2=Up less
3=About the same

X7586

At this time, do you have a good idea of what your income for next
year will be?

At this time, do you have a good idea of what your family's
·income for next year will be?
1=YES
2=NO --> 5

X7366

Do you usually have a good idea of what your next year's
income will be?

Do you usually have a good idea of what your family's next year's
income will be?
1=YES
2=NO --> 5

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?

$ |___|___|,|___|___|___|,|___|___|___|
GO TO Q.4.7

X5729

$\emptyset \rightarrow -1$

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

X6765 Reason income unusually high ⎫ see next sheet
X6766 Reason income unusually low ⎭

T-144

X6765
Reason income unusually high
1. Capital gains
2. Sale of assets
   Higher business/self-employment income
4. Higher return on investments
5. Worked more; took second job
6. Stopped working since then: child
7. Stopped working since then: retired
8. Stopped working since then: other
9. Pension settlement
10. Other Settlement
11. Bonus
12. Inheritance
13. Good weather/crop
14. Took more money out of business
15. Good economy n.e.c.
16. Unexpected income n.e.c.
17. Change in household composition
18. Salary increase/higher salary; promotion
19. Social security/retirement/support payments began or increased
20. Social security/retirement/support payments stopped or decreased
21. Loans payed off
22. Changed jobs
23. Qualified for unemployment
24. Less able to work/ill since then

T-144.5

X6766
Reason income unusually low
1. Low business/self-employment income
2. Low returns on investments
3. Worked less; laid off; fired
4. Illness; disability
5. In school
6. Stopped working: child
7. Stopped working: other
8. Current pension or other type of income not started yet
9. Depreciation
10. Business/job startup
11. Bad weather/crop
12. Took less money out of business
13. Bad economy n.e.c.
14. Change in household composition
15. Charitable donation made
16. Decrease in benefits
17. Legal expenses/law suit
18. Not enough tax write-offs/tax problems
19. Bankruptcy
20. Lower salary/wages
21. Capital loss
22. Moved

T-144.75

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) . . . . 2̶ 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) . . . . 2̶ 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
X5736
X5737
X5738
X5739
X5740
X5741
X5742

Children Under 18 01
Children 18 and Over 02
Parents (In-Law) 03
Grand Children 04
Grand Parents 05
Siblings (In-Law) 06
Niece/Nephew 07
Friend 08
Other (SPECIFY)_____ —7 0̶9̶

Checked = 1
Not Checked = 5

X5743
9 = ex-spouse
10 = other relatives

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) . . . . 2̶ 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

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
X5748
X5749
X5750

Schedule C . . . . ✗ Checked = 1
Schedule E . . . . ✗ Not Checked = 5
Schedule F . . . . ✗
No . . . . ✗

7.3 X7367 Did/Will you itemize deductions ?

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).

X5757

$ |___|___|___|___|,|___|___|___|___|,|___|___|___|___|

REFUSED 999999997
DON'T KNOW 999999998

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┌─────────────────────────────────────────────┐
│              SKIP TO SECTION X               │
└─────────────────────────────────────────────┘
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(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 .... ⟋ Checked = 1
X7759 Schedule E .... ⟋ Not Checked = 5
X7760 Schedule F .... ⟋
X7761 No .... ⟋

7.6A X7368 Did/Will you itemize deductions on the return?

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 .... ⟋ Checked = 1
X7763 Schedule E .... ⟋ Not Checked = 5
Schedule F .... ⟋
X7764 No .... ⟋
X7765 X7369 Did/Will you itemize deductions on the return?

7.8. What was (his/her) total adjusted gross income (AGI) on your 1991 tax return? (What do you think it will be?)

X7652 $|___|___|___|___,|___|___|___|___,|___|___|___|

SECTION X: CHARITY AND INTER-FAMILY TRANSFERS

1. Have you (or your [husband/wife/partner]) ever received an inheritance, or been given substantial assets in a trust or in some other form?

X5801

Yes . . . . (GO TO Q.2) 1
No . . . . (SKIP TO Q.9) . . . . ~~2~~ 5

2. How many of these have you (or your [husband/wife/partner]) ever received?

|___|___| # OF INHERITANCES, TRUSTS, OTHER TRANSFERS

X5802 = Final #
X6703 = Row #

	INHERITANCE # 1	INHERITANCE # 2	INHERITANCE # 3
3. (Thinking about the [largest/next largest] of these) was that an inheritance, a trust, or what? ~~(CODE ALL THAT APPLY.)~~	**X5803** Inheritance . . . . 01 Inherited Trust 06 Trust . . . . 02 Transfer/Gift 03 Other (SPECIFY)_~~7~~_~~03~~	**X5808** Inheritance . . . . 01 Inherited Trust 06 Trust . . . . 02 Transfer/Gift 03 Other (SPECIFY)_~~7~~_~~03~~	**X5813** Inheritance . . . . 01 Inherited Trust 06 Trust . . . . 02 Transfer/Gift 03 Other (SPECIFY)_~~7~~_~~03~~
4. What was its approximate value at the time it was received?	**X5804** |__|__|,|__|__|,|__|__| DON'T KNOW 999999998	**X5809** |__|__|,|__|__|,|__|__| DON'T KNOW 999999998	**X5814** |__|__|,|__|__|,|__|__| DON'T KNOW 999999998
5. In what year was it received?	**X5805** 19 |__|__|	**X5810** 19 |__|__|	**X5815** 19 |__|__|
6. From whom was it received?	Grandparent . . . . 01 Parent . .**X5806**. . . . 02 Child . . . . 03 Aunt/Uncle . . . . 04 Sibling . . . . 05 Friend . . . . 06 Govt Settlement/Comp 12 Other (SPECIFY)_____07	Grandparent . . . . 01 Parent . **X5811**. . . . . . 02 Child . . . . 03 Aunt/Uncle . . . . 04 Sibling . . . . 05 Friend . . . . 06 Govt Settlement/Comp 12 Other (SPECIFY)_____07	Grandparent . . . . 01 Parent . **X5816**. . . . 02 Child . . . . 03 Aunt/Uncle . . . . 04 Sibling . . . . 05 Friend . . . . 06 Govt Settlement/Comp 12 Other (SPECIFY)_____07
7. INTERVIEWER CHECK-POINT (SEE Q.2) IS THERE ANOTHER INHERITANCE, TRUST OR TRANSFER?	YES. .(REASK Q.3-Q.7 COL. # 2) . . 1 NO. . (SKIP TO Q.9) 2	YES. .(REASK Q.3-Q.7 COL. #3) . . . 1 NO. . (SKIP TO Q.9) 2	YES. (GO TO Q.8) . . . . 1 NO. . (SKIP TO Q.9) 2

8. How much altogether were any others you have received?

X5818 $ |___|___|___|___|,|___|___|___|,|___|___|___| **X8451 - mcpup**

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) 2 *5*

    9.1. Is that likely to involve a large amount of money, a moderate amount, or what?

        Small/Nc   *03*
        Large 01

X5820
        Moderate 02
        Other (SPECIFY)_____ *-7 -03-*
        DON'T KNOW 98

    9.2. **INTERVIEWER:** ~~RECORD AMOUNT IF R VOLUNTEERS IT.~~
        About how much do you expect?

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 *5*
No. .... (SKIP TO Q.10.2) 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 2 *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 3 *4*
Not Important 4 *5*
R & S DIFFER 5 *3*

12. Do you (and your [husband/wife/partner]) expect to leave a sizeable estate to others?

X5825
Yes 1
No 2 *5*
POSSIBLY 3

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
>
> 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 2 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) 2 5

1.3.   Did you get a college degree?

X5904

Yes . . . . (GO TO Q.1.4) 1

No . . . . (SKIP TO Q.2) . . . . ~~2~~ 5

1.4.   What is the highest degree you have earned?

X5905

Associate's 01

Bachelor's 02

MS
MA/~~MBA~~ 03

MBA   **09**

Ph.D. 04

(other doctorate)

MD 05

Nursing degree   **10**

Law 06

other professional certificate   **11**

Other (SPECIFY)_____ **-7** ~~07~~

2.   Have you ever been in the military service?

X5906

Yes 1

No . . . . ~~2~~

3.   What is the month and year of your birth?   *Asked in HHL*

| | | | | | | |
Month   Year

X5907   X5908

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)_____ **-7** ~~06~~

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?

X 5910

|___|___|
Children   (GO TO Q.5.1)

NONE . . . . (SKIP TO Q.6) . . . . 00 - |

5.1. How many of them are 25 or older?

X 5911

|___|___|
25 or Older   (GO TO Q.5.2)

ALL OF THEM . . . . (SKIP TO Q.6) . . . . 95 - 2
NONE . . . . (GO TO Q.5.2) . . . . 00 - |

5.2. And how many of them are less than 18 years old?

X 5912

|___|___|
Less than 18

ALL OF THEM . . . . 95 - 2
NONE . . . . 00 - |

6. How many living brothers and sisters do **you** have?

X 5913

|___|___|
Brothers/Sisters   (GO TO Q.6.1.)

NONE . . . . (SKIP TO Q.7) . . . . 00 - |

6.1 How many are older than you?

X 5914

|___|___|
Older

ALL . . . . 95 - 2
NONE . . . . 00 - |

---

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

How many years have you been married to your current spouse?

How many years have you been living with your partner?

X7370
YEARS   0   --> -1

X7371
SINCE AGE:

X8005
SINCE YEAR:

X7372

What is your current legal marital status? Are you married,
separated, divorced, widowed, or have you never been married?
1=MARRIED
3=SEPARATED
4=DIVORCED
5=WIDOWED
6=NEVER MARRIED

In what year were you separated from your spouse?

In what year were you divorced?

In what year were you widowed?

In what year were you separated, divorced, or widowed?

X8007
YEAR:

X7373
AT AGE:

X7374
YEARS AGO   0   --> -1

In what year did your current marriage begin?

In what year did that marriage begin?

X8008
YEAR:

X7375
AT AGE:

X7376
YEARS AGO   0   --> -1

X5925

Do you receive support from your Q35(7/8), do you pay support, or
is there no support involved?

Do you receive support from your wife, do you pay support, or
is there no support involved?

Y-154

Do you receive support from your husband, do you pay support, or
is there no support involved?
1=Receive Support
2=No Support Involved
3=Pay Support

X5926 , **X5928**

How much do you receive?   IF X5925=1 THEN VALUES IN X5926 , X5927

How much do you pay?   IF X5925=3 THEN VALUES IN X5928 , X5929

X5927 , **X5929**

Is that weekly, monthly, quarterly, yearly, or what?
2=Week
3=Biweekly
4=Month
5=Quarter
6=Year
8=Lump sum/one payment only
11=Twice per year
12=Bimonthly
20=Other   --> -7

X5930

Are the assets and debts that you've told me about in this interview
owned mainly by you and your partner, are they owned jointly with
your Q35(7/8), or what?

Are the assets and debts that you've told me about in this interview
owned mainly by you, are they owned jointly with your Q35(7/8),
or what?

Are the assets and debts that you've told me about in this interview
owned mainly by you and your partner, are they owned jointly with your
wife, or what?

Are the assets and debts that you've told me about in this interview
owned mainly by you, are they owned jointly with your wife, or what?

Are the assets and debts that you've told me about in this interview
owned mainly by you and your partner, are they owned jointly with your
husband, or what?

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, or what?
1=Owned by R
2=Owned Jointly
3=Other   --> -7
  Mainly owned by spouse --> 3
 No assets   --> -1
X7377

Was this your first marriage, or had you been married before?

Is your marriage to your absent spouse your first marriage, or
have you been married before?

Is this your first marriage, or have you been married before?
1=First Marriage
2=Married Before   Y-155

How old were you when you were married the first time?

X7378
YEAR:

X8011
AT AGE:

X7379
YEARS AGO   0   --> -1

X6026

Now I'd like to ask about your parents.
Is your mother still living?
1=YES
2=NO   --> 5

X6027

What is her age?
   Age

X6028

Is your father still living?
1=YES
2=NO   --> 5

X6029

What is his age?
   Age

X7380

Now I'd like to ask you some questions about your health;
do you currently smoke?
1=YES
2=NO   --> 5

X6030

Would you say your health is excellent, good, fair, or poor?
1=Excellent
2=Good
3=Fair
4=Poor

X7381

About how old do you think you will live to be?

13

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?

GRADES OF SCHOOL

X 6101

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

13

17.1. Did (he/she) get a high school diploma or pass a high school equivalency test?

X6102

Yes 1

No *2 5*

13

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?

X 6103

Yes . . . . (SKIP TO Q.18) 1

No . . . . (SKIP TO Q.18) *2 5*

Y-159

13
~~17~~.3.　Did (he/she) get a college degree?

X6104

Yes . . . . (GO TO Q.17.4) 1

No . . . . (SKIP TO Q.18) . . . . ~~2~~ **5**

13
~~17~~.4.　What is the highest degree (he/she) earned?

X6105

Associate's 01

Bachelor's 02

MA/~~MBA~~ **ms** 03

mBA **09**

Ph.D. 04

other doctorate

MD 05

Nursing degree **10**

Law 06

other professional certificate **11**

Other (SPECIFY)_____ — 07

14.
~~18~~.　Has (he/she) ever been in the military service?

X6106

Yes 1

No . . . . ~~2~~ **5**

15
~~19~~.　What is the month and year of (his/her) birth?

X6107　|___|___|　|___|___|　*X6108*

　　　　　　　　Month　　　Year

16
~~20~~.　How many living brothers and sisters does (he/she) have?

X6109

|___|___| # Brothers/Sisters　(GO TO Q.20.1)

None . . . . (SKIP TO Q.21) . . . . ~~96~~ **-1**

16
~~20~~.1　How many are older than (he/she) is?

X6110　|___|___|
　　　　# Older

ALL . . . . ~~95~~ **-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

In what year was your (spouse/partner) Q1474?

X8016
YEAR:

X7383
AT AGE:

X7384
YEARS AGO   0 --> -1

In what year did your partner's current marriage begin?

In what year did that marriage begin?

X8017
YEAR:

X7385
AT AGE:

X7386
YEARS AGO

X7387

Does your partner receive support from his wife, does
~
Does your partner receive support from her husband, does
(he/she) pay support, or is there no support involved?
1=Receive Support
2=No Support Involved
3=Pay Support

X6650, X6652

How much does (he/she) pay?

How much does (he/she) receive?

IF X7387 = 1 THEN VALUES IN X6650, X6651
IF X7387 = 3 THEN VALUES IN X6652, X6653

X6651, X6653

Is that weekly, monthly, quarterly, yearly, or what?
2=Week
3=Biweekly
4=Month
5=Quarter
6=Year
11=Twice per year
12=Bimonthly
20=Other   --> -7

X7392

Is this your (spouse/partner)'s first marriage, or has (he/she) been
married before?

Was this your partner's first marriage, or has (he/she) been
married before?
1=First marriage
2=Married before

How old was (he/she) when (he/she) was married the first time?

X7393
YEAR:

X8018
AT AGE:

X7394
YEARS AGO   0   --> -1

X6120

Is your (spouse/partner)'s mother still living?
1=YES
2=NO   --> 5

X6121

What is her age?
   Age

X6122

Is your (spouse/partner)'s father still living?
1=YES
2=NO   --> 5

X6123

What is his age?
   Age

X7395

Now I'd like to ask you some questions about your (spouse/partner)'s
health; does your (spouse/partner) currently smoke?
1=YES
2=NO   --> 5

X6124

Would you say your (spouse/partner)'s health in general is excellent,
good, fair, or poor?
1=Excellent
2=Good
3=Fair
4=Poor

X7396

If we asked your (spouse/partner), about how old do you think (he/she)
would say that (he/she) expects to live to be?

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?

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

---

R LIVES ALONE Recoded as indicated into the next section.

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?

$|___|___|,|___|___|___|

Week 01
Month 02
Quarter 03
Year 04
Other (SPECIFY)_____ 05
(SKIP TO Q.41)

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?

X 6301

Yes . . . . (GO TO Q.29.1) 1
No . . . . (SKIP TO Q.30) *2 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* 1
X6303 Medicaid *02* 2
X6304 VA/Champus 4 ,3 . . . . *03*
X6305 Other (SPECIFY)_____ *-7* *04*
wic *06*
other federal gov't plans *07*
other local gov't plans *08*

29.2. Is everyone living here covered by (this/one of these) program(s)?

X 6306

Yes . . . . (GO TO Q.29.3) 1
No . . . . (SKIP TO Q.29.4) *2 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 5*

29.4. Who is **not** covered? (Anyone else?) (CODE ALL THAT APPLY.)

X6308 R 01
X6309 Spouse 02
X6310 Child(ren) Under 18 03
X6311 Child(ren) 18 and Over 04
X6312 Father (In-Law) 05
X6313 Mother (In-Law) 06
X6314 Other (SPECIFY)_____ — 07
other relative living here *08*
paid help *09*
other unrelated person living here *10*

1 = checked
5 = not checked
only X6314 can
have 8-10 for a value

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) *2 5*

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
X6319 S's Employer 04
X6320 S's Former Employer 05
X6321 S's Union 06
X6322 Direct Payment 07
X7767 AARP 08
X6323 Other (SPECIFY)_____ -7 09
Other person in HU
Employer of another person in HU

Another person outside HU 13
11
12 Employer of person outside HU 14

1= checked
5= not checked

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
X6325 Employer .... (GO TO Q.31.3) 02
X6326 Relative .... (GO TO Q.31.3) 03
X6327 FORMER EMPLOYER .. (GO TO Q.31.3) 04
X6328 Other (SPECIFY)_____ -7 05
Employer of someone in HU (GO TO Q.31.3) other than R/s
Employer of someone outside HU

1= checked
5= not checked

X6328 has 6-9 for values

6   Ex-spouse   8
7   Gov't   9

31.2. How much do you (and your family living here) pay each month for this insurance?

X7466 $|__|__|,|__|__|__|__|

X7467
Week 01 2
Month 02 4
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) 25

31.4 Who is **not** covered (including those with independent finances)? (Anyone else?) (CODE ALL THAT APPLY.)

X6330 R 01
X6331 Spouse 02
X6332 Child(ren) Under 18 03
X6333 Child(ren) 18 and Over 04
X6334 Father (In-Law) 05
X6335 Mother (In-Law) 06
X6336 Other (SPECIFY)_____ - 07
see X6308

1= checked
5= not checked

X6336 has 8-10 for value

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
Not covered on job yet but will be soon   11
Those without private insurance are already covered   95
A138 Y-165 by medicare
Too old for parental coverage   12

X7397 Is everyone in your family covered by some type of public or private health insurance?
1=Yes
5= No

Haven't gotten around to it   13
Lost public assistance   14
Not eligible   15

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) *2* 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

Yes, amt. edited out earlier 3

34.3. Where did you tell me about this income? *Yes, but no apparent match in data* ... 4

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) *2* 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
X6408 Disability 03
X6409 Public Assistance 04
X6410 Interest Income 05
X6411 Dividends 06
X6412 Business 07
X6413 Real Estate 08
X6414 Other (SPECIFY)_____ -7 ~~99~~

1 = Checked
5 = Not checked

X6414 has values of 10-12

Unemployment compensation 10
Private transfers, alimony + support 11
Other gov't transfers, misc. Alaskan funds 12

35.2. Roughly how much total income did (he/she/they) have from (all these/this) source(s) in 1991 before taxes and deductions?

X6415

$ |___|___|___|___|,|___|___|___|___|,|___|___|___|___|

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
Yes, amt. edited out earlier. 3

35.4. Where did you tell me about this income? Yes, but no apparent match in data ... 4

_____

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) 2 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
Yes, amt. edited out earlier 3

36.3. Where did you tell me about this/these vehicles? Yes, but no apparent match in the data... 4

_____

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) 2 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
Yes, amt. edited out earlier 3
Yes, but no apparent match in the data ... 4

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)?

XU423

Yes . . . . (GO TO Q.38.1) 1
No . . . . (SKIP TO Q.40) *15*
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)

XU424 R's Home 01
XU425 Stocks 02
XU426 Bonds 03   *1 = checked*
XU427 Mutual Funds 04   *5 = not checked*
XU428 Money Market Funds 05
XU429 Business 06   *X6431 = has*
XU430 Other Real Estate 07   *9,10 values*
XU431 Other (SPECIFY)_____ ~~-708~~
Life insurance   ~~09~~

38.2.   Roughly how much in total (does he/does she/do they) have in (all these/this) asset(s)?
(ACCEPT RANGE.)

XU432 $ |___|___|___|.|___|___|___|.|___|___|___|

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
Yes, amt edited out earlier · · · · · · · 3
38.4.   Where did you tell me about this/these asset(s)? *Yes, but no apparent match in the date · · · · · · 4*

_____

---

39.   **INTERVIEWER CHECKPOINT:** SEE Q.38.1.

          "R'S HOME" MARKED
                IN Q.38.1 . . . . (GO TO Q.39.1) 1

39.1.   What share of this home (does he/does she/do they) own?

XU435 |___|___|___|.|___|___|
                      PERCENT

39.2.   What is the present value of this home? I mean, about what would it bring if it were sold today?

X0436 $ |___|___|___|___|,|___|___|___|___|,|___|___|___|

39.3.   What is the amount still owed on all the mortgages, land contracts and loans on the home? (ACCEPT RANGE.)

X6437 $ |___|___|___|___|,|___|___|___|___|,|___|___|___|

NOTHING 000000000

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) . . . . ~~2~~ 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
Yes, amt. edited out earlier 3
Yes, but no apparent match in the data . . . 4

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: |___|___|:|___|___|

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

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Master Frequency List

1=Day
2=Week
3=Biweekly
4=Month
5=Quarter
6=Year
8=Lump sum/One payment/In total
11=Twice per year; every six months
12=Bimonthly
13=Every three years
14=By the job/piece
15=Continuously floating rate/Whenever rate changes
16=Every seven years
18=Hour
21=Other number or interval ---> -7/Policy paid up
22=Varies
23=Thirteen times a year; every four weeks
24=Every six weeks
25=Every two years/Over two years
26=Every four years
27=Every five years
28=Every ten years
29=Per visit

Previous Loan List

Where did you tell me about this loan?

1=Credit card
2=1st mortgage
3=2nd mortgage
4=Home equity loan
5=Line of credit
6=Other real estate loan
7=Other ---> -7
8=Vehicle loan
9=Education loan
10=Other "section I" loan
11="Other loans" in section N (X4032)
12=Remodeling loan
13=More than one mortgage on principal residence
14=Combination of line of credit and other real estate loan

Joint account list

1	Joint account
2	Respondent's account
3	Spouse's account
4	Other family member
5	Child only
6	Child and respondent or spouse
7	Other relative
8	Other relative with respondent or spouse
9	Unrelated person, NFS
10	Unrelated person with reapondent or spouse
50	Trust account
51	Personal business account
97	---> -7

Type of institution

11	Commercial bank; "trust company
12	Savings & Loan association or savings bank
13	Credit union
14	Finance or loan company
15	Store or dealer
16	Brokerage company; "mutual fund" -- NFS
17	Insurance company
18	Mortage company
19	Contractor or developer
20	Prior owner
21	Automobile finance company; GMAC, Ford CDT
22	Doctor or hospital; dentist
23	Lawyer
24	Accountant
25	Employer
26	Friend or Relative (not codeable above)
27	Individual Lender/Advisor (not codeable above)
28	Pension Administrator
31	Real estate (investment) company
32	School/college/university
33	Local/county/state government (except code 42)
34	Special federal government agency; FMHA, SBA, VA, FHA, HUD, NDSL
35	Federal government general or NA agency; IRS
37	Self/spouse (manages own trust)
38	Bank or general purpose credit card company; Visa, Carte Blanche, Master Card (except American Express code 51)
39	Union
40	Church
41	American Association of Retired Persons (AARP)
42	Courts
50	Discover card (Sears) (V415-418 only) ("Sears" only use code 15)
51	American Express/Optima card
52	AT&T card
61	Other membership organization; AAA, NEA, NTA (V415-418 only)
62	Tribal and similar organizations
75	Foreign institution type
80	Direct student loan NEC (include references to Stafford, Perkins, Ford, etc. student loans when a more specific institution reference is not available)
92	Money market (mutual) funds, NFS
93	Farm-related lenders (not codeable above), or NA if membership group or government agency
94	Investment/management companies or consultants (not elsewhere classified)
95	Non-financial institution (except codes 40-42 and 61)
96	Combinations of TYPES of financial institutions --> -1
97	Other --> -7
98	Don't Know --> .D
99	Not Available --> .N

LOAN PURPOSE MASTER CODE LIST

Home Purchase, Addition or Repair of Current Residence
01 Own home purchase
     Home improvements or additions (incl. assessments for sewer/sidewalk, etc.)
04 Home repairs/maintenance/upkeep

Car/Household Durable Goods
10 Car
11 Refrigerator
12 Stove/range; microwave oven
13 Dishwasher
14 Freezer
15 Air conditioner
16 Washing machine (incl. washer/dryer combination)
17 Dryer
18 Furniture (excluding pianos and organs -- see code 34); lamps;
     mattress and spring combinations; rug and/or carpet; other household
     furnishings
20 Vaccum cleaners
23 Home computer; calculator; computer terminal
24 Truck/jeep/utility vehicle
25 Combination of appliances (incl. TV); "appliances" -- NA type
26 Combination of furniture and appliances
29 Other appliances or durable goods; sewing machine; typewriter

Small/Indoor Hobby or Entertainment Goods
31 Stereo; phonograph (may include radio); include sound equipment;
     amplifiers here; radio (AM or FM); tuner; CB equipment; tape recorder,
     tape player (cassette or reel-to-reel); CD player
     Piano; Organ
35 Musical instruments (excl. piano and organ)
36 TV --cole or black and white; "home entertainment center"
     (including combination TV, radio, phonograph); video cassette
     recorder/player (VCR); video camer (Cam-corder)
49 Other small/indoor hobby and entertainment items (incl. pool
     tables and regular cameras)
50 Power tools and yard equipment

Outdoor Hobby and Recreation Goods
61 Boat; boating equipment (incl. trailer)
63 Montorcycles; bicycle; moped; snowmobiles; off-road vehicles
65 Camper-trailers; RV -- NFS
67 Cottage; vacation property; mobile homes -- seasonal residence (if
     current residence, code 01); "motorhome"
69 Other outdoor recreation items; horse

SAVINGS AND INVESTMENTS
71 Invest in Bus #1
72 Invest in Bus #2
73 Invest in Bus #3
74 Invest in own business, other than 71-73 or NA which or all
75 Business investment (own) (exc. 71-74), incl. businesses now defunct
76 Other asset investment; bought stocks/bonds; IRA deposit; gold;
     "investment" -- NFS
7   Investment real estate (incl. cemetery plots and additions and
     repairs to investment property); farmland (exc. 71-74); include
     businesses of self-employed R's who don't report a business in
     the M section
79 Other investments

SPECIAL EXPENSES
80 Divorce/separation expenses
81 Travel/vacation expenses
82 Medical/dental expenses; attorney's fees
83 Education/school expenses
84 Tax and insurance expenses (exc. vehicle, code 93)
85 Weddings/funerals/other "occasions"
88 Moving expenses
89 Other special expenses; encyclopedia; health membership

MISCELLANEOUS PERSONAL NEEDS
90 "Personal loan"--NA what for
91 Bill consolidation; "bills"
92 Personal items, incl. clothing, jewelry
93 Vehicle repair/upkeep (incl. insurance)
94 Gifts; goods or gifts of money; "Christmas"
95 Living/general expenses
96 Loans made to others; "loaned friend/son money for a house"
97 Other   --> -7

SECTION ZZ: INTERVIEWER OBSERVATIONS

1. RELATIONSHIP OF R TO INFORMANT:

    R IS INFORMANT 1

    OTHER: R IS _____
                       OF INFORMANT 2

2. TYPE OF STRUCTURE IN WHICH FAMILY LIVES:

    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*

    Gov't housing projects - not codeable above 11

    Co-op / Condo / nfs *12*

X6504

3. **NEIGHBORHOOD**: LOOK AT THE STRUCTURES ON R'S BLOCK AND CODE **AS MANY** AS APPLY.

X6505 VACANT LAND 01

X6506 TRAILER/MOBILE HOME 02

X6507 DETACHED SINGLE FAMILY HOUSE 03

X6508 2-FAMILY HOUSE; SIDE BY SIDE OR
ONE ABOVE THE OTHER 04

X6509 DETACHED 3-4 FAMILY HOUSE 05

X6510 ROW HOUSE (3 OR MORE UNITS IN
AN ATTACHED ROW) 06

X6511 APARTMENT HOUSE (4 OR FEWER UNITS) 07

X6512 CONDO/APARTMENT HOUSE (5 OR MORE
UNITS, 3 STORIES OR LESS) 08

X6513 CONDO/APARTMENT HOUSE (5 OR MORE
UNITS, 4 STORIES OR MORE) 09

X6514 COMMERCIAL OR INDUSTRIAL STRUCTURE 10

X6515 PARK ; golf course 11

X6516 SCHOOL OR OTHER GOV'T. BUILDING 12

X6517 VACANT BUILDING 13

X7768 FARM 14

X6518 OTHER (SPECIFY): _____ 15

1 = checked
5 = Not checked
2 = Gov't housing project, not codeable above

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:

                    CLEAN AND SOUND 1

                    SOME PAINT PEELING
                        OR CRACKS IN MASONRY 2

                    NEEDS SUBSTANTIAL PAINTING, REFILLING,
                        OR REPAIR 3

                    DILAPIDATED 4

X6521

7. CONDITION OF THE EXTERIOR OF BUILDINGS ON BLOCK IN GENERAL (**BOTH SIDES OF
    STREET**) LOOKS:

                    BETTER THAN R'S 1

                    AS GOOD AS R'S 2

                    WORSE THAN R'S 3

                    NO OTHER BUILDINGS IN VIEW 4

X6522

8. PLEASE RATE THE PHYSICAL CONDITION OF THE **INTERIOR** OF THE HU:

                    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 5

X6523

9. NEIGHBORHOOD RESIDENTS SEEM TO BE:

                    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 5

13. WAS R SUSPICIOUS ABOUT THE STUDY **AFTER THE INTERVIEW?**

X6528

NO, NOT AT ALL SUSPICIOUS 1

YES, SOMEWHAT SUSPICIOUS 2

VERY SUSPICIOUS 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 1

X6531 CHILDREN 6 AND OVER 2

X6532 SPOUSE 3

X6533 OTHER RELATIVE 4

X6534 OTHER ADULTS 5

X6535 NO ONE 6

1= checked
5 = Not checked

16. DID R REFER TO DOCUMENTS TO ANSWER QUESTIONS?

X6536

FREQUENTLY 1

SOMETIMES 2

RARELY ....

NEVER .... (SKIP TO Q.18) ....

17. WHICH DOCUMENTS DID R REFER TO?

X6724 - X6729

(CODE ALL THAT APPLY)

LOAN DOCUMENTS .... ~~1~~ 5   *Health /Life ins. 12*
Account statements 3   *Tax Bills 13*
~~CHECKING, SAVINGS, INVESTMENTS~~ .... ~~2~~   *Secretary / accountant /*
Investment / Business Records 4   *financial advisor ......* 14
PENSION DOCUMENTS .... ~~6~~ 2
Credit cards / credit card statements 7   *Rent receipt / apt.*
INCOME TAX RETURN .... ~~6~~ 1   *agreement. ......* 15
Check book / check registry 8   *Some, not known what*
OTHER (SPECIFY) *Income / paycheck stub* 9   *kind ....* 18
Computer / PC / Laptop _____ 10 ~~16~~   *Many, nec ......*
Handwritten legers / papers / notes 11   *Real estate records. ..* 21
                                                      Social security checks. ~2
18. IN WHAT LANGUAGE WAS THE SURVEY CONDUCTED?   *Vehicle lease 22*
                                                      Employment records /
X7504   *Employee handbook ....* 23
ENGLISH 1   *Phone book 24*
SPANISH 2   *Inheritance papers ...25*
                                                      Don't know 98

19. WHAT IS THE FINAL DISPOSITION OF THIS CASE? |__|__|

~~A 147~~ 2-175

20. **THUMBNAIL SKETCH:**

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A-148