

Paper representation of Computer Assisted Personal Interview (CAPI)

2001

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 person or use any records and notes at any time during this interview. Your answers will be kept confidential. Please note that the Federal Reserve may not conduct or sponsor this survey and you need not respond to any

Note: This codebook is a revision of the 1992 questionnaire. Although the structure of the 1992 and 2001 SCF is much the same, this codebook does not maintain the correct question ordering or skip sequences of the 2001 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 Surveycraft CAPI program. This program is the authoritative reference for question ordering and skip sequences and is included in the technical codebook.

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

TIME STARTED

Z = Not Reversed

X101 = # persons in H

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?

X100 = absent S/P recall
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? 18 or older?	
			1	2	3	4	5	6	1. YES	2. NO	FINANC DEPEND?	18 or older?
RESPONDENT X8020	X8021	X8022								X8024	X8098	—
S/P X102	X103	X104					X105			X100	X107	—
X108	X109	X110					X111			X112	X113	X7006
X114	X115	X116					X117			X118	X119	X7007
X120	X121	X122					X123			X124	X125	X7008
X126	X127	X128					X129			X130	X131	X7009
X132	X133	X134					X135			X136	X137	X7010
X202	X203	X204					X205			X206	X207	X7011
X208	X209	X210					X211			X212	X213	X7012
X214	X215	X216					X217			X218	X219	X7013
X220	X221	X222					X223			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 S/P reported

'living with partner' in original hhl1.

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 S/P X7382 S/P X6108 S/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
45=Absent spouse, treated as PEU member

X7005 So, you are (COMPUTED AGE) years old?
X7015 (ASKED ONLY OF DESIGNATED RESPONDENT)

1=YES
3=NO, FIX AGE
5=Missing value for year of birth
9=Not asked

X7000 Does your (spouse/partner) live with you now?

1=YES
5=NO
9=Not asked

X7002 Do you live with a 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 next five years, do you expect the U.S. economy as a whole to perform better, worse, or about the same as it has over the past five years?

x301

- Better 1
Worse 2
About the same 3

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

x302

- Higher 1
Lower 2
About the same 3

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

- Up more 1
Up less 2
About the same 3

Note: Moved to section T

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

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

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, material that you get in the mail, or information from television, radio, or an online service? Do you get advice from a friend, relative, lawyer, banker, accountant, or financial planner? Or do you do something else?

1. *CALL AROUND
2. *MAGAZINES/NEWSPAPERS
3. *MATERIAL IN THE MAIL
4. *TELEVISION/RADIO
5. *ONLINE SERVICE/INTERNET
6. *ADVERTISEMENTS
7. *FRIEND/RELATIVE
8. *LAWYER
9. *ACCOUNTANT
10. *BANKER
11. *BROKER
12. *FINANCIAL PLANNER
13. *SELF (NOT SHOWN ON CARD); spouse/partner
14. *NEVER BORROW
16. Don't shop around; always use same institution
17. Past experience
18. Material from work/business contacts
19. Other personal research
20. Real estate broker; builder
21. Other institutional source (e.g., college, social service agency, etc.)
22. Shop around
23. Store; dealer
24. Insurance agent
- 7. *OTHER

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

What sort of information do you and your (spouse/partner) use to make decisions about saving and investments? Do you call around for rates? Do you read newspapers, magazines, material you get in the mail, or information from television, radio, or an online service? Do you get advice from a friend, relative, lawyer, banker, accountant, or financial planner? Or do you do something else?

1. *CALL AROUND
2. *MAGAZINES/NEWSPAPERS
3. *MATERIAL IN THE MAIL
4. *TELEVISION/RADIO
5. *ONLINE SERVICE/INTERNET
6. *ADVERTISEMENTS
7. *FRIEND/RELATIVE
8. *LAWYER
9. *ACCOUNTANT
10. *BANKER
11. *BROKER
12. *FINANCIAL PLANNER
13. *SELF (NOT SHOWN ON CARD); spouse/partner
14. *DO NOT SAVE/INVEST
16. Don't shop around; always use same institution
17. Past experience
18. Material from work/business contacts
19. Investment club
20. Investment seminars
21. Other personal research
22. Shop around
23. Store; dealer
24. Insurance agent
- 7. *OTHER

X6497 Do you (or your spouse/partner) use any type of computer software to help you with managing your money?

1=yes

5=No

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) 2.5
- None (SKIP TO SECTION B) 2-1

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 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.

x306

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 or ATM?

- Yes 1
- No 2.5

Note: Moved to end of institution grid

INTERVIEWER:

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

5.11 <input type="checkbox"/> # INST.	INSTITUTION #1	INSTITUTION #2	INSTITUTION #3
6. (SHOW CARD 1) (About Institution #[1/2/3/4/5/6]), what kind of institution is this? (Is it a commercial bank, a savings and loan or savings bank, a credit union, a finance or loan company, a brokerage, or what?) <i>a mortgage company,</i> See type of institution list (Show card 4)	COMM BANK 11 S&L/SVINGS BNK 12 CREDIT UNION 13 FIN /LOAN CO 14 BROKERAGE 16 OTHER (SPECIFY): _____ X 308 -7 DONT KNOW 98	COMM. BANK 11 S&L/SVINGS BNK 12 CREDIT UNION 13 FIN./LOAN CO. 14 BROKERAGE 16 OTHER (SPECIFY): _____ X 312 -7 DONT KNOW 98	COMM. BANK 11 S&L/SVINGS BNK 12 CREDIT UNION 13 FIN./LOAN CO. 14 BROKERAGE 16 OTHER (SPECIFY): _____ X 316 -7 DONT KNOW 98
7. What are the main ways (you / your family) do business with this institution (-by check, by ATM, in person, by mail, by talking with someone on the phone, by touchtone service on the phone, by direct deposit or withdrawal, by computer, by other electronic transfer, or some other way)? Please start with most important way. CODE ALL THAT APPLY. CODE MAIN METHOD FIRST AND REMAINDER IN ORDER GIVEN	By cash, machine /ATM/ Debit card 01 In person 02 By mail see next sheet 03 By phone: talking 04 By phone: touchtone 05 Don't do reg. 06 business X6600 - X6607 06 Other (SPECIFY) _____ -07	By cash machine /ATM/ Debit card 01 In person 02 By mail see next sheet 03 By phone: talking 04 By phone: touchtone 05 Don't do reg. 06 business X6608 - X6615 06 Other (SPECIFY) _____ -07	By cash machine /ATM/ Debit card 01 In person 02 By mail see next sheet 03 By phone: talking 04 By phone: touchtone 05 Don't do reg. 06 business X6616 - X6623 06 Other (SPECIFY) _____ -07
8. Roughly, how many miles is the office or cash machine of this institution from the home or workplace of the person who uses it most often? (ACCEPT RANGE.) (IF R ASKS: WE WANT THE CLOSER OF THE DISTANCE FROM HOME OR WORKPLACE.)	| X310 | MILES	| X314 | MILES	| X318 | MILES
	ONE MILE OR LESS 001 Less than 1 mile -1 FOREIGN LOCATION 992 Internet/Online service 5 LOCATED AT WORK -2 51 OVER 50 MILES 994 LOCAL PHONE -3 POST BOX -4 DONT KNOW 998	ONE MILE OR LESS 001 Less than 1 mile -1 FOREIGN LOCATION 992 Internet/Online service 5 LOCATED AT WORK -2 51 OVER 50 MILES 994 LOCAL PHONE -3 POST BOX -4 DONT KNOW 998	ONE MILE OR LESS 001 Less than 1 mile -1 FOREIGN LOCATION 992 Internet/online service 5 LOCATED AT WORK -2 51 OVER 50 MILES 994 LOCAL PHONE -3 POST BOX -4 DONT 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): _____ <u>X320</u> -7	OTHER (SPECIFY): _____ <u>X324</u> -7	OTHER (SPECIFY): _____ <u>X328</u> -7
DON'T KNOW 98	DON'T KNOW 98	DON'T KNOW 98
By Cash Machine /ATM/Debit card 01	By Cash Machine /ATM/Debit card 01	By Cash Machine /ATM/Debit card 01
In person 02 <i>see next sheet</i>	In person 02 <i>see next sheet</i>	In person 02 <i>see next sheet</i>
By mail 03	By mail 03	By mail 03
By phone: talking 04	By phone: talking 04	By phone: talking 04
By phone: touchtone 05	By phone: touchtone 05	By phone: touchtone 05
Don't do reg. 06	Don't do reg. 06	Don't do reg. 06
business 06	business 06	business 06
Other (SPECIFY) <u>X6624-X6631</u> - 07	Other (SPECIFY) <u>X6632-X6639</u> - 07	Other (SPECIFY) <u>X6640-X6647</u> - 07
<u>X322</u> MILES	<u>X326</u> MILES	<u>X330</u> MILES
ONE MILE OR LESS 001 <i>Less than 1 mile</i> -1	ONE MILE OR LESS 001 <i>Less than 1 mile</i> -1	ONE MILE OR LESS 001 <i>Less than 1 mile</i> -1
FOREIGN LOCATION 992	FOREIGN LOCATION 992	FOREIGN LOCATION 992
Internet / online service -5	Internet / online service -5	Internet / online service -5
LOCATED AT WORK -2	LOCATED AT WORK -2	LOCATED AT WORK -2
OVER 50 MILES 994 <i>ST</i>	OVER 50 MILES 994 <i>ST</i>	OVER 50 MILES 994 <i>ST</i>
LOCAL PHONE -3	LOCAL PHONE -3	LOCAL PHONE -3
POST BOX -4	POST BOX -4	POST BOX -4
DON'T KNOW 998	DON'T KNOW 998	DON'T KNOW 998
Yes (REASK Q6-9) 1	Yes (REASK Q6-9) 1	SKIP TO NEXT PAGE, QUESTION 10
No (SKIP TO QUESTION 10) 2	No (SKIP TO QUESTION 10) 2	

How does your family do business with this institution?

- 1=By cash machine/ATM/**Debit Card**
- 2=In person (R or R's messenger)
- 3=By mail
- 4=By phone - talking
- 5=By phone - touchtone
- 6=Don't do regular business
- 7=Automatic deposit; payroll deduction
- 8=Automatic withdrawal/payment
- 9=Electronic transfer
- 10=Check
- 11=R's agent or manager

Blank
Page

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

8=Automatic payments on loans made by R (i.e., loans from which R receives income)

9=Royalties and other investment income (Not Elsewhere Classified)

10=Alimony/support

12=Pension or other retirement income; *IRA/Keogh withdrawals*

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

X6790 INSURANCE

1=Checked

5=Not checked

X7129 OTHER

1=Utility bills (phone, electricity, gas, water)

2=Mortgage/Rent

4=Condominium/Coop fees/other homeowner 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

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

15=Other regular payments; combination of types --> -7

5=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?

1=YES

5=NO

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

GO TO SECTION B

SECTION B: ATTITUDES TOWARD CREDIT/CREDIT CARDS

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

x401

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

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

Yes No DK

x402	2.1. first, to cover the expenses of a vacation trip?	1	25	8
x403	2.2. next, to cover living expenses when income is cut?	1	25	8
x404	2.3. (next,) to finance the purchase of a fur coat or jewelry?	1	25	8
x405	2.4. (next,) to finance the purchase of a car?	1	25	8
x406	2.5. finally, to finance educational expenses?	1	25	8

x7131 2.6 Have you applied for any type of credit or loan in the last 5yr

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

x407

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

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

x408

Yes	1
No	25
Did Not Reapply	3

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

x7585 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
Line of credit	19
Store account	6
Equity loan	17
Business/investment loan	18
Personal loan	20
Consolidation loan	21
student loan	22

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) 15

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) 15

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)?]

- 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

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) 15

x7583

Reasons 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 Institution 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
- 1 None; no reason was given; "bank policy"
- 7 Other -- N.E.C

94 Loan too small
95 Unclear title

B-9

EXAMPLES ----->

X410
 Now I have some questions about credit cards and charge cards. (Do you have any credit cards or charge cards?) (Please do not include debit cards)

Please do not count duplicate cards for the same account or any business or company accounts

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

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

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

1. What interest rate do you pay on the card where you have the largest balance?

[What is the interest rate on the card you got most recently?]
 [What interest rate do you pay on this card?]

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)?]

Have any Visa, Mastercard, Discover, Optima? I = YES S = NO X7973 (Show Cards)	Macy's, Wal-Mart, Sears, furniture, clothing and other store I = YES S = NO X7974
NONE X411 -1 (SKIP TO COL. B) → # ACCTS. SOME, DK HOW MANY... X	NONE X419 -1 (SKIP TO COL. C) → # ACCTS. SOME, DK HOW MANY... X
\$ _____ NONE X412 -1 00000	\$ _____ NONE X420 -1 00000
\$ _____ NONE X413 -1 00000	\$ _____ NONE X421 -1 00000
X414 \$ _____ None -1 DONT KNOW 00000	GO BACK TO Q6, COL. C

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	11
See type of institution list	
SEARS (DISCOVER)	50
S+L/Savings Bank	12
AM. EXP. (OPTIMA)	51
Gasoline Company	53
OTHER (SPECIFY):	- 07
Credit Union	13
membership org	61

X9082, X9151-X9153,
 X9202, X9216,
 X9221, X9222
 Determined type of institution

GO BACK TO Q.6, COL. B

COLUMN C	COLUMN D	COLUMN E
Gasoline Cards such as Shell Exxon 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) →	NONE X425 -1 (SKIP TO COL. E) →	NONE X428 -1 (SKIP TO Q.11)
____ # ACCTS.	____ # ACCTS.	____ # ACCTS.
SOME, DK HOW MANY .. 46	SOME, DK HOW MANY .. 46	SOME, DK HOW MANY .. 46
\$ _____ NONE X423 -1	\$ _____ NONE X426 -1	\$ _____ NONE X429 -1
\$ _____ NONE X424 -1	\$ _____ NONE X427 -1	\$ _____ NONE X430 -1
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 23

Hardly ever 75

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) 75

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

X7576

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)?

27575

\$ | | | | | | | | | |

SECTION D: HOUSING

1. INTERVIEWER

X501

OBSERVATION:

WHERE DOES R LIVE?

R LIVES ON A RANCH OR FARM ... (GO TO Q.2) 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.16) 1

No (SKIP TO Q.16) 15

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) 15

3.2. How much rent do you collect each month?

X505

\$|_____

NONE ~~00000~~ -1

DON'T KNOW ~~00008~~

(SKIP TO Q.16)

X506

Week 2

Month 4

Quarter 5

Year 6

Other (SPECIFY) 7

(SKIP TO Q.16)

See Frequency Master List

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

X507

_____ %
PERCENT

OR

_____ ACRES

X7574

Very little -1

996

Almost all 9995

995

HOW MUCH RENT DO YOU OWN PART OF FARM/RANCH

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

X517 Yes (GO TO Q.6.1) 1
 No (SKIP TO Q.7) **5**

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

X518 \$|_|_|,|_|_|_|_|
~~DONT KNOW~~ ~~99998~~

X519 Week **2**
 Month **4**
 Quarter **5**
 Year **6**
 Other (SPECIFY) **7**

See Frequency Master List

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) **5**

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

X521 \$|_|_|,|_|_|_|_|
 NONE ~~00000~~
~~DONT KNOW~~ ~~99998~~

See Frequency Master List

X522 Week **2**
 Month **4**
 Quarter **5**
 Year **6**
 Other (SPECIFY) **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) personally 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.

\$|_|_|_|_|_|_|_|_|_|_|_|
~~DONT KNOW~~ ~~999998~~
 SKIP TO Q.20

R OWNS ONLY MOBILE HOME

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

x612

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

NONE ~~0000~~ -1
DONT KNOW ~~0000~~

x613

Week ~~00~~ 2
Month ~~00~~ 4
Quarter ~~00~~ 5
Year ~~00~~ 6
Other (SPECIFY) ~~00~~ -7

See Frequency Master List

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

x615 |_|_| |_|_| **x616**
MONTH YEAR

x618

25-R purchased

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
DONT KNOW ~~0000~~

x620

Week ~~00~~ 2
Month ~~00~~ 4
Quarter ~~00~~ 5
Year ~~00~~ 6
Other (SPECIFY) ~~00~~ -7

See Frequency Master List

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

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**
- Owens 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) **25**

16.2. How much are your fees?

- x703** \$|_|_|_|_|_|_|_|_|_|_|
- x704**
- NONE ~~00000~~ -1
 - DON'T KNOW 99998
 - Week ~~01~~ 2
 - Month ~~02~~ 4
 - Quarter ~~03~~ 5
 - Year ~~04~~ 6
 - Other (SPECIFY) ~~05~~ -7

See Frequency Master List

16.3. INTERVIEWER: OBSERVATION

DOES R LIVE IN MULTIPLE HU STRUCTURE?

YES (SKIP TO Q.18) 1

No 5

x702

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~~
- 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, etc

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?

x706 |_|_| |_|_| **x707**

MONTH YEAR

SKIP TO Q.68. PAGE D-31

x7134 16.055 what % of the property do you own?

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

x708

\$1,000

NONE -1 00000
DONT KNOW 99998

x709

Week 2
Month 4
Quarter 5
Year 6
Other (SPECIFY) 7

See Frequency Master List

17.1. Does that include some or all utilities?

x710

Yes, all 1
Yes, some 3
No 5

17.2. Do you rent it furnished or unfurnished?

x711

Furnished 1
Partially furnished 3
Unfurnished 5

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

x712

11 1988
MONTH YEAR

x713

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

1 UNITS

DONT KNOW 9998

x713 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 (home and land/apartment/property)? I mean, about what would it bring if it were sold today?

1 = YES
5 = NO

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

x716

\$1,000

x727

See next sheet

~~110~~-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

X727

Why did you choose this type of loan?

- 1=Interest rate -- low (er) / reasonable/best available rates
- 4=Finance charges low (er) or none (other than interest or NA if includes interest.)
- 5=Amount of the down payment
- 6=Size of (monthly) payments; payment amount; longer contracts -- more time to pay off loan
- 9=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
- 83=Recommended
- 90=Assumed or assumable; seller-financed
- 80=No Choice, NEC
- 81=Used before, always use
- 7=Other

85= Home Inspection Policy

	1ST MORTGAGE OR LAND CONTRACT	2ND MORTGAGE OR LAND CONTRACT	HOME EQUITY LOAN
<p>About the (mortgage/land contract/ second mortgage/other loan), in what month and year did you obtain or last refinance it?</p>	<p>X801 X802 _____ MONTH YEAR</p>	<p>X901 X902 _____ MONTH YEAR</p>	<p>X1001 X1002 _____ MONTH YEAR (SKIP TO Q.28)</p>
<p>27.1. Was this (mortgage/land contract) assumed from the previous owner?</p>	<p>Yes 1 X803 5 No 2</p>	<p>Yes 1 X903 5 No 2</p>	<p>Yes 1 No 2</p>
<p>27.2 Did you take out this mortgage to refinance, borrow additional or both?</p>	<p>1</p>	<p>2</p>	<p>3</p>
<p>28. How much did you borrow or refinance/amt. of land contract?</p>	<p>\$ _____ X804 _____</p>	<p>\$ _____ X904 _____</p>	<p>\$ _____ X1004 _____</p>
<p>27.3 For what purpose was the money used?</p>	<p>X10723 - see loan list</p>		
<p>29. How much is still owed on this loan/land contract?</p>	<p>\$ _____ X805 _____</p>	<p>\$ _____ X905 _____</p>	<p>\$ _____ X1005 _____</p>
<p>30. How many years or payments did you agree upon when the loan/land contract was taken out or refinanced?</p>	<p>X806 _____ # YEARS, OR X807 _____ # PAYMENTS (GO TO Q.31) NO SET # (SKIP TO NEXT PAGE, Q.34 COL. A) -1 -7 Unable to calculate</p>	<p>X906 _____ # YEARS, OR X907 _____ # PAYMENTS (GO TO Q.31) NO SET # (SKIP TO NEXT PAGE, Q.34 COL. B) -1 -7 Unable to calculate</p>	<p>X1006 _____ # YEARS, OR X1007 _____ # PAYMENTS (GO TO Q.31) NO SET # (SKIP TO NEXT PAGE, Q.34 COL. C) -1 -7 Unable to calculate</p>
<p>How much are the payments and how often are they due?</p>	<p>\$ _____ X808 _____</p> <p>NONE -1 000000 DONT KNOW 999998 NO REG PYMNTS -2 999996</p> <p>X809</p> <p>Week 2.01 Bi-Weekly 3.02 Month 4.03 Quarter 5.04 Year 6.05 Other (SPECIFY) -7.06</p> <p>(IF NONE OR NO REG PAY, SKIP TO NEXT PAGE, Q.34, COL. A)</p>	<p>\$ _____ X908 _____</p> <p>NONE -1 000000 DONT KNOW 999998 NO REG PYMNTS -2 999996</p> <p>X909</p> <p>Week 2.01 Bi-Weekly 3.02 Month 4.03 Quarter 5.04 Year 6.05 Other (SPECIFY) -7.06</p> <p>(IF NONE OR NO REG PAY, SKIP TO NEXT PAGE, Q.34, COL. B)</p>	<p>\$ _____ X1008 _____</p> <p>NONE -1 000000 DONT KNOW 999998 NO REG PYMNTS -2 999996</p> <p>X1009 -2</p> <p>Week 01 Bi-Weekly 02 Month 03 Quarter 04 Year 05 Other (SPECIFY) 06</p> <p>(IF NONE OR NO REG PAY, SKIP TO NEXT PAGE, Q.34, COL. C)</p>
<p>32. Do the payments include property taxes or home owners insurance? (Which?)</p>	<p>Taxes only X810 1 Insurance only 2 Both 3 Neither 4 DONT KNOW 5</p>		

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

	COLUMN A 1ST MORTGAGE OR LAND CONTRACT	COLUMN B 2ND MORTGAGE OR LAND CONTRACT	COLUMN C 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?	\$ <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> SKIP TO Q.34.2 X812 X7571 on, ahead, behind 1 2 3	\$ <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> SKIP TO Q.34.2 X912 X7570 on, ahead, behind 1 2 3	\$ <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> SKIP TO Q.34.2 X1012 X7569 on, ahead, behind 1 2 3
34. What is the typical payment and how often is it made?	\$ <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> NONE -1 00000 NO TYPICAL PMTS -2 99996 DONT KNOW 99998 X813 Week X814 2.00 Bi-Weekly 3.00 Month 4.00 Quarter 5.00 Year 6.00 Other (SPECIFY) -7.00	\$ <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> NONE -1 00000 NO TYPICAL PMTS -2 99996 DONT KNOW 99998 X913 Week X914 2.00 Bi-Weekly 3.00 Month 4.00 Quarter 5.00 Year 6.00 Other (SPECIFY) -7.00	\$ <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> NONE -1 00000 NO TYPICAL PMTS -2 99996 DONT KNOW 99998 X1013 Week X1014 2.00 Bi-Weekly 3.00 Month 4.00 Quarter 5.00 Year 6.00 Other (SPECIFY) -7.00
34.1. When do you expect this loan/land contract to be repaid?	<u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> YEAR DONT KNOW 9998 SKIP TO Q.35 X815	<u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> YEAR DONT KNOW 9998 SKIP TO Q.35 X915	<u> </u> <u> </u> <u> </u> <u> </u> <u> </u> <u> </u> YEAR DONT KNOW 9998 SKIP TO Q.35 X1015
34.2. Are you paying off this loan/land contract ahead of schedule, behind schedule, or are the payments about on schedule?	On schedule <input checked="" type="checkbox"/> Ahead of schedule 2 Behind schedule 3 On schedule 1 X7571	On schedule <input checked="" type="checkbox"/> Ahead of schedule 2 Behind schedule 3 On Schedule 1 X7570	On schedule <input checked="" type="checkbox"/> Ahead of schedule 2 Behind schedule 3 On Schedule 1 X7569
35. What is the current annual rate of interest being charged on the loan/land contract?	<u> </u> <u> </u> <u> </u> <u> </u> % X816 No interest -1	<u> </u> <u> </u> <u> </u> <u> </u> % X916 No interest -1	<u> </u> <u> </u> <u> </u> <u> </u> % X1016 No interest -1

NEXT PAGE, Q.36.
COL. A

NEXT PAGE, Q.36.
COL. B

NEXT PAGE, Q.36.
COL. C

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

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

COLUMN A	COLUMN B	COLUMN C
1ST MORTGAGE OR LAND CONTRACT	2ND MORTGAGE OR LAND CONTRACT	HOME EQUITY LOAN
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	OTHER (SPECIFY): - 07	OTHER (SPECIFY): - 07
<u>x817</u>	<u>x917</u>	<u>x1017</u>
Yes 1	(SKIP TO Q.37)	(SKIP TO Q.37)
No <u>x7568</u> <u>S</u> (SKIP TO)		

IF R REFINANCED THE LOAN, WE WANT TO KNOW ABOUT THE REFINANCED LOAN, NOT THE ORIGINAL LOAN.

x6442

Roughly how many miles was the office of the institution where you originally took out the loan from the workplace of the person who made the application?

IF R ASKS: WE WANT THE CLOSER OF THE DISTANCE FROM HOME OR WORKPLACE.

- 1=LESS THAN A MILE ---> -1
- 2=ENTER EXACT MILES
- 3=FOREIGN LOCATION ---> 992
- 4=LOCATED AT WORK ---> -2
- 5=OVER 50 MILES ---> 51
- 6=TOLL-FREE PHONE ---> -3
- 7=LOCAL POST BOX ---> -4
- 8=INTERNET/ONLINE SERVICE ---> -5

37. Was the money from this loan used for the purchase of this home or for some other purpose? (What other purpose?)

↓	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?)

Recommended 01 Low interest rates or fees 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) ^{contract}; that is, does it have an interest rate that can rise or fall from time to time?

Yes 1 (GO TO Q.39.1, COL. A) 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)
--	--	---

X819

Reasons for choosing lender

- 1 Recommended
- 2 Low interest
- 3 Location of offices
- 4 Other business
- 5 Easy to qualify (for credit); only place that would give us a loan
- 6 Many services in one place
- 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.
- 7 Other

x931

Yes (GO BACK TO Q.27, COL. C) 1
No 25

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

x1032

Yes 1
No (SKIP TO Q.52) 25

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

x1033

____ | ____ | x1034
MONTH YEAR

~~DONT KNOW~~ 9898

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

x1035

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

~~DONT 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
~~DONT KNOW~~ (SKIP TO Q.47) 8

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

x1037

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

x1038

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

DONT KNOW (SKIP TO Q.47)

Unable to calculate -7

x9167 Term of loan in months

46. How much are the monthly payments?

x1039

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

NONE (GO TO Q.47) 00000 -1
~~DONT KNOW~~ (GO TO Q.47) 99998
NO REGULAR PYMTS (GO TO Q.47) 99996 -2

x7567

Week (SKIP TO Q.49.1) 2
Month (SKIP TO Q.49.1) 4
Quarter (SKIP TO Q.49.1) 5
Year (SKIP TO Q.49.1) 6
Other (SPECIFY) -7

Nothing...=1
No regular pmt...-2

(SKIP TO Q.49.1)

A-21 D-26

See Frequency Master List

X1070

None	.....	000000	-1
No typical payments	.....	999996	-
DON'T KNOW	.....	990008	
Week	.....	01	2
Month	.....	02	4
Quarter	.....	03	5
Year	.....	04	6
Other (SPECIFY)	.....	05	-7

X1041

See Frequency Master List

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 00000000
 (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
 On schedule 2

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	X6771 Mapped into 86770
INST. #2	.....	02	51.1 How many years have
INST. #3	.....	03	you (or anyone in your
INST. #4	.....	04	family here) lived within
INST. #5	.....	05	about 25 miles of your
INST. #6	.....	06	current home?
COMML BANK	.....	11	Enter Years
S&L/SVGS BANK	.....	12	Less than 1 Year -1
CREDIT UNION	.....	13	Entire Life 998
FIN./LOAN CO.	.....	14	
OTHER (SPECIFY)	.....	

See institutions list - 07

X9086 Determined inst. type

52. Do you (or anyone in your family living here) have a home equity line of credit or any other lines of credit, not counting credit cards or business lines of credit? Please include ^{approved} lines of credit even if you are not currently drawing against ^{for the next 2yr} them. (IF R ASKS: A LINE OF CREDIT IS A FORMAL AGREEMENT WITH A LENDER THAT ALLOWS R TO BORROW UP TO AN AGREED UPON LIMIT AND PAY IT OFF AS R DESIRES. A HOME EQUITY LINE OF CREDIT IS A LINE OF CREDIT SECURED BY THE EQUITY IN R'S HOME.)

X1101

Yes 1
 No (SKIP TO Q.54) 25

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

This is mapped into

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

LINES OF CREDIT

X1102 Final #
X6686 Raw #

X7136

53.1. Is (this/the largest/the next) line of credit secured by the equity in your home? <i>9 Including what you owe now</i>	Yes 1 No <i>25</i> X1103	Yes 1 No <i>25</i> X1114	Yes 1 No <i>25</i> X1125
53.2. What is the maximum amount you could owe on this line of credit? <i>That is, what is your total credit limit on this line?</i>	\$ <u>X1104</u>	\$ <u>X1115</u>	\$ <u>X1126</u>
53.3. Do you currently owe borrowing any money on against this line of credit?	Yes . . . 1 (GO TO Q.53.4) No . . . <i>25</i> (SKIP TO Q.53.8.) X1105 LOC#1)	Yes . . . 1 (GO TO Q.53.4) No . . . <i>25</i> (SKIP TO Q.53.8.) X1116 LOC#2)	Yes . . . 1 (GO TO Q.53.4) No . . . <i>25</i> (SKIP TO Q.53.8.) X1127 LOC#3)
53.3 How much did you borrow the most recent time?	X7141	X7142	X7143
53.4. What was the money you used for? (What was its major use?)	X1106 see loan list	X1117 see loan list	X1128 see loan list
53.5. How much is currently owed?	\$ <u>X1108</u>	\$ <u>X1119</u>	\$ <u>X1130</u>
53.6. What is the typical payment and how often is it made?	\$ <u>X1109</u> NONE -1. 00000 NO TYPICAL PAYMENTS 00006 DONT KNOW 99998 X1110 Week 2 01 Month 4 02 Quarter 5 03 Year 6 04 Other (SPECIFY) -7 05	\$ <u>X1120</u> NONE -1. 00000 NO TYPICAL PAYMENTS 00006 DONT KNOW 99998 X1121 Week 2 01 Month 4 02 Quarter 5 03 Year 6 04 Other (SPECIFY) -7 05	\$ <u>X1131</u> NONE -1. 00000 NO TYPICAL PAYMENTS 00006 DONT KNOW 99998 X1132 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?	X1111 Nothing = -1	X1122 Nothing = -1	X1133 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 INSTITUTIONS CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED AT THIS POINT.)	INST. #1 01 INST. #2 X1112 .. 02 INST. #3 03 INST. #4 04 INST. #5 X9087 .. 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 X1123 .. 02 INST. #3 03 INST. #4 04 INST. #5 X9088 .. 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 X1134 .. 02 INST. #3 03 INST. #4 04 INST. #5 X9089 .. 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 X1113 NO. . . (GO TO Q.54) 52	YES.(REASK Q53.1-53.9) 1 X1124 NO. . . (GO TO Q.54) 52	YES.(GO TO Q.53.10) . . . 1 X1135 NO. . . (GO TO Q.54) . . . 52

X1124

Nothing = -1 X8401 - repair

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) 25

54.1. Roughly what was the total cost of all such major additions or remodeling?

X1202 \$1,000,000
DONT KNOW 999998

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) 25

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 \$1,000,000
DONT KNOW 999998

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
DONT KNOW (SKIP TO Q.60) 8

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

X1208 [] [] # PAYMENTS OR [] [] # YEARS X1209
(GO TO Q.59)

NO SET # (SKIP TO Q.60) 998
DONT KNOW (SKIP TO Q.60) 998
Unable to calculate -7

59. How much are the monthly payments?

X9168 Term of loan in months

X1210 \$1,000,000
NONE (GO TO Q.60) 00000 -1
NO REGULAR PAYMENTS (GO TO Q.60) 00000 -2
DONT KNOW (GO TO Q.60) 99998

X7565

Week (SKIP TO Q.62.1) 2
Month (SKIP TO Q.62.1) 4
Quarter (SKIP TO Q.62.1) 5
Year (SKIP TO Q.62.1) 6
Other (SPECIFY) -7

Nothing... -1
No regular pmt... -2

See Frequency Master List

X1220

\$1 _____

DONT KNOW ~~00000~~

X1221

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

See Frequency Master List

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) 25

67.1. How much rent do you collect each month?

X1224

\$1 _____

NONE ~~00000~~ -1
 DONT KNOW ~~99998~~

X1225

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

(SKIP TO SECTION E)

In 1998 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 sold any real estate for which you loaned money to the buyer? Please include accepting a note, land contract or mortgage from the buyer. (IF YES, SAY: We do not want to include any property owned by a business which you own or have an interest in.)

X1401 Yes 1
 No (SKIP TO Q.14) 25

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) 25

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

X1403 Final # 1 # 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 X1404 contract. (SKIP TO Q.5) . . . 1 <i>Lease-purchase</i> Mortgage. (SKIP TO Q.5) . . . 2 Something else. . . . (GO TO Q.4) . . . 3	Land X1504 contract. (SKIP TO Q.5) . . . 1 <i>Lease-purchase</i> Mortgage. (SKIP TO Q.5) . . . 2 Something else. . . . (GO TO Q.4) . . . 3	Land X1604 contract. (SKIP TO Q.5) . . . 1 <i>Lease-purchase</i> 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?	X1408 \$ _____	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

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

LOAN/LAND CONTRACT #1	LOAN/LAND CONTRACT #2	LOAN/LAND CONTRACT #3
\$1,141,000 NONE X1410 -1 DONT KNOW 9999998 (GO TO Q.9) NO REG -2 PAY. (SKIP TO Q.11) 9999996	\$1,151,000 NONE X1510 -1 DONT KNOW 9999998 (GO TO Q.9) NO REG -2 PAY. (SKIP TO Q.11) 9999996	\$1,161,000 NONE X1610 -1 DONT KNOW 9999998 (GO TO Q.9) NO REG -2 PAY. (SKIP TO Q.11) 9999996
Week X1411 01 Month 02 Quarter 03 Year 04 Other (SPECIFY) 05	Week X1511 01 Month 02 Quarter 03 Year 04 Other (SPECIFY) 05	Week X1611 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) 5 X1414	Repay Completely. (GO TO Q.11) 1 Balloon. (GO TO Q.10.1) 5 X1514	Repay Completely. (GO TO Q.11) 1 Balloon. (GO TO Q.10.1) 5 X1614
---	---	---

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

X1415 \$1,141,000	X1515 \$1,151,000	X1615 \$1,161,000
-----------------------------	-----------------------------	-----------------------------

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

X1416 Yes. (GO TO Q.11.1) 1 No. (SKIP TO Q.12) 5	X1516 Yes. (GO TO Q.11.1) 1 No. (SKIP TO Q.12) 5	X1616 Yes. (GO TO Q.11.1) 1 No. (SKIP TO Q.12) 5
---	---	---

11.1. How much do you still owe?

X1417 \$1,141,000	X1517 \$1,151,000	X1617 \$1,161,000
-----------------------------	-----------------------------	-----------------------------

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

YES (REASK Q.3-12 COL. #2) 1 NO (SKIP TO Q.14) 5	YES (REASK Q.3-12 COL. #3) 1 NO (SKIP TO Q.14) 5	YES (GO TO Q.13) 1 NO (SKIP TO Q.14) 5
---	---	---

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

X1619 \$1,161,000 **X8402 - mcpup**

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

X1620 Yes (GO TO Q.13.2) **1**
No (SKIP TO Q.14) **25** **X8403 - mcpup**

X1621

\$1 _____

X8404 - mapup

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) 25

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

X7555

Yes 1
No 25

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 own on the property. Please include the rest of the
NONE (SKIP TO SECTION F, PAGE F-41) 1 property here.

X1701 = Final #

X6688 = Raw #

16. (About the ^{most valuable} ~~largest~~ next property.) What type of property is this?

PROPERTY #1	PROPERTY #2	PROPERTY #3
X1703 <u>see next sheet</u>	X1803 <u>see next sheet</u>	X1903 <u>see next sheet</u>

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 by R 01 (SKIP TO Q.18)	Owned by R 01 (SKIP TO Q.18)
Owned jointly 02	Owned jointly 02	Owned jointly 02
Partnership 03	Partnership 03	Partnership 03
Real estate invest trust .. 04 <i>Moved from mapup, all R's 08</i>	Real estate invest trust .. 04 <i>Moved from mapup, all R's 08</i>	Real estate invest trust .. 04 <i>Moved from mapup, all R's 08</i>
Timeshare 05	Timeshare 05	Timeshare 05
Corporation NEC 10	Corporation NEC 10	Corporation NEC 10
Other (SPECIFY) 07	Other (SPECIFY) 07	Other (SPECIFY) 07
X1704	X1804	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?

X1706 \$1 _____	X1806 \$1 _____	X1906 \$1 _____
--------------------	--------------------	--------------------

(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.)

GO TO Q.19, COL. 1

GO TO Q.19, COL. 2

GO TO Q.19, COL. 3

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

<p>X1707 X1708 MONTH YEAR X1710 GIFT/INHERITANCE 1.....25</p>	<p>X1807 X1808 MONTH YEAR X1810 GIFT/INHERITANCE 1.....25</p>	<p>X1907 X1908 MONTH YEAR X1910 GIFT/INHERITANCE 1.....25</p>
---	---	---

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

<p>X1709 \$1.....</p>	<p>X1809 \$1.....</p>	<p>X1909 \$1.....</p>
------------------------------------	------------------------------------	------------------------------------

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

<p>Yes... (GO TO Q.22) 1 No... (SKIP TO Q.34) 5 X1711</p>	<p>Yes... (GO TO Q.22) 1 No... (SKIP TO Q.34) 5 X1811</p>	<p>Yes... (GO TO Q.22) 1 No... (SKIP TO Q.34) 5 X1911</p>
---	---	---

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

<p>X1712 X1713 MONTH YEAR</p>	<p>X1812 X1813 MONTH YEAR</p>	<p>X1912 X1913 MONTH YEAR</p>
--	--	--

23. How much was borrowed or refinanced?

<p>X1714 \$1.....</p>	<p>X1814 \$1.....</p>	<p>X1914 \$1.....</p>
------------------------------------	------------------------------------	------------------------------------

How much is still owed?

<p>X1715 \$1.....</p>	<p>X1815 \$1.....</p>	<p>X1915 \$1.....</p>
------------------------------------	------------------------------------	------------------------------------

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

<p>X1716# YEARS, OR X1717# PAYMENTS (GO TO Q.26) Unable to calculate... -7 NO SET #.. (SKIP TO NEXT PAGE, Q.29, COL. 1) 06</p>	<p>X1816# YEARS, OR X1817# PAYMENTS (GO TO Q.26) Unable to calculate... -7 NO SET #.. (SKIP TO NEXT PAGE, Q.29, COL. 2) 06</p>	<p>X1916# YEARS, OR X1917# PAYMENTS (GO TO Q.26) Unable to calculate... -7 NO SET #.. (SKIP TO NEXT PAGE, Q.29, COL. 3) 06</p>
--	--	--

X9157, X9158, X9159
 Term of loan in months

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

<p>\$1..... X1718 NONE -1 0000000 NO REG PYMTS -2 9999996 DONT KNOW -9999998 IF NONE OR NO REG PYMTS, (SKIP TO Q.29) X1719</p> <p>Week 2 05 Bi-weekly 3 02 Month 4 05 Quarter 5 05 Year 6 05 Other (SPECIFY) -7 06</p>	<p>\$1..... X1818 NONE -1 0000000 NO REG PYMTS -2 9999996 DONT KNOW 9999998 IF NONE OR NO REG PYMTS, (SKIP TO Q.29) X1819</p> <p>Week 2 05 Bi-weekly 3 02 Month 4 05 Quarter 5 05 Year 6 05 Other (SPECIFY) -7 06</p>	<p>\$1..... X1918 NONE -1 0000000 NO REG PYMTS -2 9999996 DONT KNOW -9999998 IF NONE OR NO REG PYMTS, (SKIP TO Q.29) X1919</p> <p>Week 2 05 Bi-weekly 3 02 Month 4 05 Quarter 5 05 Year 6 05 Other (SPECIFY) -7 06</p>
---	--	---

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

<p>Taxes only X1720 1 Insurance only 2 Both 3 Neither 4 DONT KNOW 8</p>	<p>Taxes only X1820 1 Insurance only 2 Both 3 Neither 4 DONT KNOW 8</p>	<p>Taxes only X1920 1 Insurance only 2 Both 3 Neither 4 DONT KNOW 8</p>
---	---	---

GO TO Q.28, COL. 1

GO TO Q.28, COL. 2

GO TO Q.28, COL. 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 Balloon 5 (GO TO Q.28.1) Balance Payable/ Balloon	Repay completely 1 (SKIP TO Q.30.1) X1821 Balloon 5 (GO TO Q.28.1) Balance Payable/ Balloon	Repay completely 1 (SKIP TO Q.30.1) X1921 Balloon 5 (GO TO Q.28.1) Balance Payable/ Balloon
--	--	--

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

X1722 \$1 _____ (SKIP TO Q.30.1)	X1822 \$1 _____ (SKIP TO Q.30.1)	X1922 \$1 _____ (SKIP TO Q.30.1)
--	--	--

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

X1723 \$1 _____ NONE -1 0000000 NO TYPICAL PYMTS -2 9999998 DONT KNOW 9999998 X1724 Week 2 01 Bi-weekly 3 02 Month 4 03 Quarter 5 04 Year 6 05 Other (SPECIFY) -7 06	X1823 \$1 _____ NONE -1 0000000 NO TYPICAL PYMTS -2 9999998 DONT KNOW 9999998 X1824 Week 2 01 Bi-weekly 3 02 Month 4 03 Quarter 5 04 Year 6 05 Other (SPECIFY) -7 06	X1923 \$1 _____ NONE -1 0000000 NO TYPICAL PYMTS -2 9999998 DONT KNOW 9999998 X1924 Week 2 01 Bi-weekly 3 02 Month 4 03 Quarter 5 04 Year 6 05 Other (SPECIFY) -7 06
---	---	---

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

X1725 _____ YEAR DONT KNOW 9998 (SKIP TO Q.31)	X1825 _____ YEAR DONT KNOW 9998 (SKIP TO Q.31)	X1925 _____ YEAR DONT 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 On Schedule 1 X7554	On schedule 1 Ahead of schedule 2 Behind schedule 3 On Schedule 1 X7553	On schedule 1 Ahead of schedule 2 Behind schedule 3 On Schedule 1 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

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	INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SAV BANK 12 CREDIT UNION 13 MORTGAGE CO. 18 CONTRACTOR/ DEVELOPER 19 PRIOR OWNER 20 OTHER (SPECIFY): ___ - 07	INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SAV BANK 12 CREDIT UNION 13 MORTGAGE CO. 18 CONTRACTOR/ DEVELOPER 19 PRIOR OWNER 20 OTHER (SPECIFY): ___ - 07
<p style="text-align: center;"><u>see inst. list</u></p> <p style="text-align: center;">X1728</p> <p style="text-align: center;">X9099 Determined inst. type</p>	<p style="text-align: center;"><u>see inst. list</u></p> <p style="text-align: center;">X1828</p> <p style="text-align: center;">X9100 Determined inst. type</p>	<p style="text-align: center;"><u>see inst. list</u></p> <p style="text-align: center;">X1928</p> <p style="text-align: center;">X9101 Determined inst. type</p>
<p>34. Did (you/your family living here) receive any income from this property in 1991 2000?</p> <p style="text-align: center;">X1729</p> YES... (GO TO Q.34.1) 1 NO... (SKIP TO Q.35) 5	<p style="text-align: center;">X1829</p> YES... (GO TO Q.34.1) 1 NO... (SKIP TO Q.35) 5	<p style="text-align: center;">X1929</p> YES... (GO TO Q.34.1) 1 NO... (SKIP TO Q.35) 5
<p>34.1. How much gross income did (you/your family) receive?</p> <p style="text-align: center;">X1730</p> \$ _____ IN '91	<p style="text-align: center;">X1830</p> \$ _____ IN '91	<p style="text-align: center;">X1930</p> \$ _____ IN '91
<p>35. INTERVIEWER: IS THERE ANOTHER PROPERTY?</p> <p style="text-align: center;">X1730</p> YES... (REASK Q16-35 Col. #2) 1 NO... (SKIP TO SECT F, PAGE F-41) 52	<p style="text-align: center;">X1830</p> YES... (REASK Q16-35 Col. #3) 1 NO... (SKIP TO SECT F, PAGE F-41) 52	<p style="text-align: center;">X1930</p> YES... (GO TO Q36) 1 NO... (SKIP TO SECT F, PAGE F-41) 52

6. 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 - mcpup

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

X2002 \$ _____ X8406 - mcpup

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

X2003 \$ _____ X8407 - mcpup

X2004 (INTERVIEWER: IF GIFT/INHERITANCE, ASK VALUE WHEN RECEIVED AND CIRCLE 1) 1 **21**
5 X8408 - mcpup

X1703, X1803, X1903

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
- 21 Seasonal/vacation house (winter/summer home; cottage; etc.)
- 22 Trailer/Mobile Home
- 24 Mobile home park
- 25 Time-share ownership -- any
- 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 residential combination
- 49 Condominium
- 50 Residential
- 51 Garage
- 52 Burial lot
- 7 Other, incl. Combinations (exc. code 48)
- 999 Misc. vacation property mapped from mop-up question

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 ~~000000~~ -2
DON'T KNOW ~~000000~~

x2008

Week ~~00~~ 2
Month ~~00~~ 3
Quarter ~~00~~ 4
Year ~~00~~ 6
Other (SPECIFY) ~~00~~ -7

X8412 - mcpup

See Prop. Master List

36.6. Did you (or your family living here) receive any income in ~~1999~~ 2000 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) 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

X 2017

\$1 _____

X8421 - mgap

NONE 0000000 -1
 NO REGULAR PAYMENT 9999996 -2
 DONT KNOW 9999998

X 2018

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

X8422 - mgap

See Freq. Master List

37.5. Did you (or your family living here) receive any income in ~~1991~~ ¹⁹⁹² from renting out any of these other properties?

X 2019

Yes (GO TO Q.37.6) 1
 No (SKIP TO SECTION F) 25

X8423 - mgap

37.6. Altogether, how much gross income from these properties did (you/your family) receive in ~~1991~~ ¹⁹⁹² ~~2000~~ ^{2000?}

X 2020

\$1 _____

X8424 - mgap

1 INTERVIEWER:

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) 25

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

X3102 = Final #

X4719 = Raw # | | # BUSINESSES

INTERVIEWER: INCLUDE THE GENERAL PARTNERS IN A LIMITED PARTNERSHIP, BUT NOT THE LIMITED PARTNERS. IF ROWNS A HOLDIN COMPANY, REPORT THE COMPONENTS SEPARATELY. IF ROWNS STOCKS THROUGH AN INVESTMENT CLUB, REPORT LATER AS STOCKS OR MUTUAL FUNDS.

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.4 ABOVE.) Do NOT include corporations with publicly traded stock or any properties that have been recorded earlier.

X3103 IF ROWNS STOCKS THROUGH AN INVESTMENT CLUB, REPORT LATER AS STOCKS OR MUTUAL FUNDS.

Yes (GO TO Q.4) 1

No (SKIP TO SECTION G, PAGE G-49) 25

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

X3104

Yes (GO TO Q.4.1) 1

No (SKIP TO Q.20.1, PAGE F-46) 25

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.

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

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

7. QUESTION DELETED

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

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

BUSINESS #1	BUSINESS #2	BUSINESS #3
X3107 <u>see next sheet</u>	X3207 <u>see next sheet</u>	X3307 <u>see next sheet</u>
Bought/ Invest ... X3108 .01 Started 02 Inherited 03 Given 04 Other (SPECIFY) 05 ⁻⁷ <u>Joined/became partner/promotion</u> (SKIP TO Q.8) 05	Bought/ Invest ... X3208 .01 Started 02 Inherited 03 Given 04 Other (SPECIFY) 05 ⁻⁷ <u>Joined/became partner/promotion</u> (SKIP TO Q.8) 05	Bought/ Invest ... X3308 .01 Started 02 Inherited 03 Given 04 Other (SPECIFY) 05 ⁻⁷ (SKIP TO Q.8) 05
X3110 19|_|_| YEAR	X3210 19|_|_| YEAR	X3310 19|_|_| YEAR
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 08 (IF ONLY R OR SP OR NONE CHECKED, SKIP TO Q.9.4) Child Child 03 Other adult in HH 04 Other (SPECIFY) 07 (GO TO Q.9.3)	R X3213-3217 .. 01 Spouse/Partner 02 None 08 (IF ONLY R OR SP OR NONE CHECKED, SKIP TO Q.9.4) Child Child 03 Other adult in HH 04 Other (SPECIFY) 07 (GO TO Q.9.3)	R X3313-X3317 .. 01 Spouse/Partner 02 None 08 (IF ONLY R OR SP OR NONE CHECKED, SKIP TO Q.9.4) Child 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 |_|_|_| HRS	X3218 |_|_|_| HRS	X3318 |_|_|_| HRS
9.4. Is it a partnership, a sole proprietorship, a subchapter S corporation, another type of corporation, or what?	Partnership 01 X3119 Sole Propriet 02 Limited Partnership 11 Subchap. S 03 Foreign Business Type 06 Other Corp. 04 Other (SPECIFY) 07 05	Partnership 01 X3219 Sole Propriet 02 Subchap. S 03 Other Corp. 04 Other (SPECIFY) 07 05	Partnership 01 X3319 Sole Propriet 02 Subchap. S 03 Other Corp. 04 Other (Specify) 07 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

10. Are you (or your family living here) using personal assets as collateral or did you have to cosign or guarantee any loans for this business?
 10.05 Which of these do you do? collateralize/guarantee/for both

Yes X3120 1 (GO TO Q.10.1) No 5 (SKIP TO Q.11)	Yes X3220 1 (GO TO Q.10.1) No 5 (SKIP TO Q.11)	Yes X3320 1 (GO TO Q.10.1) No 5 (SKIP TO Q.11)
---	---	---

10.1. How much is guaranteed or collateralized?

X3121 \$ _____	X3221 \$ _____	X3321 \$ _____
--------------------------	--------------------------	--------------------------

10.2. Did I record this earlier?

Yes X3122 1 Yes, but no apparent match... 4 No 5 (SKIP TO Q.11)	Yes X3222 1 Yes, no match... 4 No 5 (SKIP TO Q.11)	Yes X3322 1 Yes, no match... 4 No 5 (SKIP TO Q.11)
---	--	--

Yes, partially recorded earlier... **6**

10.3. Which loan was that?

X7551 <u>See previous loan sheet</u>	X7550 <u>See previous loan sheet</u>	X7549 <u>See previous loan sheet</u>
--	--	--

11. (Other than guarantees.) does the business owe you (or your family living here) any money?

Yes X3123 1 (GO TO Q.11.1) No 5 (SKIP TO Q.12)	Yes X3223 1 (GO TO Q.11.1) No 5 (SKIP TO Q.12)	Yes X3323 1 (GO TO Q.11.1) No 5 (SKIP TO Q.12)
---	---	---

11.1. How much is owed?

X3124 \$ _____	X3224 \$ _____	X3324 \$ _____
--------------------------	--------------------------	--------------------------

12. Do you (or your family living here) owe the business any money?

Yes X3125 1 (GO TO Q.12.1) No 5 (SKIP TO Q.13)	Yes X3225 1 (GO TO Q.12.1) No 5 (SKIP TO Q.13)	Yes X3325 1 (GO TO Q.12.1) No 5 (SKIP TO Q.13)
---	---	---

12.1. How much do you owe?

X3126 \$ _____	X3226 \$ _____	X3326 \$ _____
--------------------------	--------------------------	--------------------------

12.2. Did I record this earlier?

Yes X3127 1 Yes, but no apparent match... 4 No 5 (SKIP TO Q.13)	Yes X3227 1 Yes, no match... 4 No 5 (SKIP TO Q.13)	Yes X3327 1 Yes, no match... 4 No 5 (SKIP TO Q.13)
---	--	--

Yes, partially recorded earlier... **6**

12.3. When was it mentioned?

X7548 <u>See previous loan sheet</u>	X7547 <u>See previous loan sheet</u>	X7546 <u>See previous loan sheet</u>
--	--	--

GO TO Q.13. COLUMN 1 GO TO Q.13. COLUMN 2 GO TO Q.13. COLUMN 3

X3107, X3207, X3307

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

- 1=Farm; nursery; train dogs; forest management;
agricultural services; landscaping
- 2=Restaurant; bar
- 3=Auto repair; car wash
- 4=Direct sales: Amway; Avon; Mary Kay; Tupperware;
Stanley Home Products
- 5=Contracting; construction services; plastering;
painting; plumbing
- 6=Real Estate; insurance
- 7=Professional practice, incl. law, medicine,
architecture; accounting; bookkeeping
- 8=Beauty shop; barber shop
- 9=Manufacturing, incl. printing/publishing
- 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; mortgage/finance company
- 20=Communications; cable tv or radio stations
- 21=Mining, extraction; oil, gas and water services
- 22=Art, crafts, related areas
- 23=Writing, training, speaking services
- 24=Transportation services (exc. 13), parking
- 7=Other; incl. foreign-operated business
- 26=Educational Services, incl. daycare, camps**

	BUSINESS #1	BUSINESS #2	BUSINESS #3
13. What percentage of the business do you (and your family living here) own?	All X 3128 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?	X 3129 \$ NOTHING 99999996 ⁻¹ DONT KNOW .. 99999998	X3229 \$ NOTHING 99999996 ⁻¹ DONT KNOW .. 99999998	X3329 \$ NOTHING 99999996 ⁻¹ DONT 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 1999 2000 2000?	X3131 \$	X3231 \$	X3331 \$
What was the business's total net income before taxes in 1999 2000 2000?	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

(You 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 1994? 1994? 2000?
21.1. Limited Partnerships? X3407 Yes 1 No 25	22.1 X3408 \$1 _____	23.1 X3409 \$1 _____	24.1 X3410 \$1 _____
21.2. Other Partnerships? X3411 Yes 1 No 25	22.2 X3412 \$1 _____	23.2 X3413 \$1 _____	24.2 X3414 \$1 _____
21.3. Subchapter S Corporations? X3415 Yes 1 No 25	22.3 X3416 \$1 _____	23.3 X3417 \$1 _____	24.3 X3418 \$1 _____
21.4. Other Corporations? X3419 Yes 1 No 25	22.4 X3420 \$1 _____	23.4 X3421 \$1 _____	24.4 X3422 \$1 _____
21.5. Sole Proprietorships? X3423 Yes 1 No 25	22.5 X3424 \$1 _____	23.5 X3425 \$1 _____	24.5 X3426 \$1 _____
21.6. Any other type? X3427 Yes 1 No 25	22.6 X3428 \$1 _____ X8452 - mmp	23.6 X3429 \$1 _____ X8453 - mmp	24.6 X3430 \$1 _____ X8454 - mmp

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 25

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

X7544 R DOES 1
NO 25
S DOES 3
R AND S DO 4

GO TO SECTION G

motorcycles, tractors, snow blowers, etc., or any vehicles owned by a business. *Minivan or Sport utility vehicle (SUV)*

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) own?

X2202 = Final #
 X6691 = Raw #
 # OWNED VEHICLES

Sport utility vehicle

8. What type of vehicle is (it/the newest/the next)--(a car, minivan, SUV, pickup, or what?)

9. What make and model is it? (2-WORD ANSWER: MAKE AND MODEL)

10. What model year is it?

11. ~~Did you buy it new or used?~~
 When you got it, was it new or used?

11.1. In what year did you get it?

12. Not counting any loans I've already recorded, is any money still owed on loans for this (MAKE/MODEL)?

13. In what month and year was the loan taken out?

VEHICLE #1	VEHICLE #2	VEHICLE #3
Car 01 Minivan X2203 02 SUV 03 Pickup 04 Other (SPECIFY) -7 Truck (except pickup) 06 Antique/classic/collectible vehicle 05	Car 01 Minivan X2303 02 SUV 03 Pickup 04 Other (SPECIFY) -7 Truck (except pickup) 06 Antique/classic/collectible vehicle 05	Car 01 Minivan X2403 02 SUV 03 Pickup 04 Other (SPECIFY) -7 Truck (except pickup) 06 Antique/classic/collectible vehicle 05
X2204	X2304	X2404
MAKE/MODEL	MAKE/MODEL	MAKE/MODEL
X8166 Value	X8167 Value	X8168 Value
X2205	X2305	X2405
19|_|_|	19|_|_|	19|_|_|
YEAR	YEAR	YEAR
New 1 (SKIP TO Q.12) X7543	New 1 (SKIP TO Q.12) X7542	New 1 (SKIP TO Q.12) X7541
Used 2 (GO TO Q.11.1)	Used 2 (GO TO Q.11.1)	Used 2 (GO TO Q.11.1)
X7540	X7539	X7538
19|_|_|	19|_|_|	19|_|_|
YEAR	YEAR	YEAR
X2206	X2306	X2406
Yes 1 (GO TO Q.13)	Yes 1 (GO TO Q.13)	Yes 1 (GO TO Q.13)
No 5/2 (SKIP TO Q.23)	No 5/2 (SKIP TO Q.23)	No 5/2 (SKIP TO Q.23)
X2207 X2208	X2307 X2308	X2407 X2408
_ _ _ _	_ _ _ _	_ _ _ _
MONTH YEAR	MONTH YEAR	MONTH YEAR

GO TO NEXT PAGE, Q.14, COL. 1

GO TO NEXT PAGE, Q.14, COL. 2

GO TO NEXT PAGE, Q.14, COL. 3

12502
2 ✓

How many such vehicles (you / your family) regularly use?
 x 7149 1.2 Does the business lease any of these vehicles?

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

X2101

Yes (GO TO Q.2) 1
 No (SKIP TO Q.7) 25

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

X2102 = Final #
 X 6690 = Raw #

____ # LEASED VEHICLES

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

4. What model year is it?

5. How much are your monthly lease payments?

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

6. INTERVIEWER:
 IS THERE ANOTHER VEHICLE?

VEHICLE #1	VEHICLE #2
X2103 _____ MAKE/MODEL X8163 Value of vehicle	X2110 _____ MAKE/MODEL X8164 Value of vehicle
X2104 19|_|_| YEAR	X2111 19|_|_| YEAR
X2105 \$|_|_|_|_|	X2112 \$|_|_|_|_|
NONE -1 0000 NO REG PYMTS -2 9990 DONT KNOW 9998	NONE -1 0000 NO REG PYMTS -2 9996 DONT KNOW 9998
Week X2106 2 01 Month 4 02 Quarter 5 03 Year 6 04 Other (SPECIFY) -7 05	Week X2113 2 01 Month 4 02 Quarter 5 03 Year 6 04 Other (SPECIFY) -7 05
X2107 |_|_| # YEARS, OR X2108 |_|_| # MONTHS	X2114 |_|_| # YEARS, OR X2115 |_|_| # MONTHS
YES... (REASK Q.3-Q.6, COL. #2) 1 NO... (SKIP TO Q.7) 2	YES... (GO TO Q.6.1) 1 NO... (SKIP TO Q.7) 2

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

X2117 \$|_|_|_|_| X8428 - mapup

NONE 0000 -1
 NO REG PYMTS 9996 -2
 DONT KNOW 9998

X2118

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

X8429 - mapup

See Frequency Master List

<p>14. How much was borrowed or financed?</p> <p>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?</p>	<p>X2209</p> <p>\$1 _____</p> <p>Regular Installment 1 (GO TO Q.16)</p> <p>X2210 Other Kind 2 (SKIP TO Q.18)</p> <p>DONT KNOW 8 (SKIP TO Q.18)</p>	<p>X2309</p> <p>\$1 _____</p> <p>Regular Installment 1 (GO TO Q.16)</p> <p>X2310 Other Kind 2 (SKIP TO Q.18)</p> <p>DONT KNOW 8 (SKIP TO Q.18)</p>	<p>X2409</p> <p>\$1 _____</p> <p>Regular Installment 1 (GO TO Q.16)</p> <p>X2410 Other Kind 2 (SKIP TO Q.18)</p> <p>DONT KNOW 8 (SKIP TO Q.18)</p>
<p>16. How many monthly payments or years were agreed upon when the loan was received?</p> <p><i>X9162, X9163, X9164, X9179 Term of loan in months</i></p>	<p>X2212 ____ # YEARS, OR X2211 # PAYMENTS <i>Unable to calculate... -7</i> NO SET #... (SKIP TO Q.18) ... <i>-1 05</i></p> <p>DONT KNOW (SKIP TO Q.18) ... <i>05</i></p>	<p>X2312 ____ # YEARS, OR X2311 # PAYMENTS <i>Unable to calculate... -7</i> NO SET #... (SKIP TO Q.18) ... <i>-1 05</i></p> <p>DONT KNOW (SKIP TO Q.18) ... <i>05</i></p>	<p>X2412 ____ # YEARS, OR X2411 # PAYMENTS <i>Unable to calculate... -7</i> NO SET #... (SKIP TO Q.18) ... <i>-1 05</i></p> <p>DONT KNOW (SKIP TO Q.18) ... <i>05</i></p>
<p>17. How much are the monthly payments?</p>	<p>X2213</p> <p>\$1 _____</p> <p>NONE <i>-1 000000</i> NO REGULAR PAYMENT <i>-2 999996</i> DONT KNOW 999998 (GO TO Q.18)</p> <p>Week X2537 <i>2.05</i> Month <i>4.02</i> Quarter <i>5.05</i> Year <i>6.05</i> Other (SPECIFY) <i>-7 05</i> (SKIP TO Q.20.1)</p>	<p>X2313</p> <p>\$1 _____</p> <p>NONE <i>-1 000000</i> NO REGULAR PAYMENT <i>-2 999996</i> DONT KNOW 999998 (GO TO Q.18)</p> <p>Week X2536 <i>2.05</i> Month <i>4.02</i> Quarter <i>5.05</i> Year <i>6.05</i> Other (SPECIFY) <i>-7 05</i> (SKIP TO Q.20.1)</p>	<p>X2413</p> <p>\$1 _____</p> <p>NONE <i>-1 000000</i> NO REGULAR PAYMENT <i>-2 999996</i> DONT KNOW 999998 (GO TO Q.18)</p> <p>Week X2535 <i>2.05</i> Month <i>4.02</i> Quarter <i>5.05</i> Year <i>6.05</i> Other (SPECIFY) <i>-7 05</i> (SKIP TO Q.20.1)</p>
<p>18. What is the typical payment and how often is it made?</p>	<p>X2214</p> <p>\$1 _____</p> <p>NONE <i>-1 000000</i> NO TYPICAL PAYMENT <i>-2 999996</i> DONT KNOW 999998</p> <p>X2215 Week <i>2.05</i> Month <i>4.02</i> Quarter <i>5.05</i> Year <i>6.05</i> Other (SPECIFY) <i>-7 05</i></p>	<p>X2314</p> <p>\$1 _____</p> <p>NONE <i>-1 000000</i> NO TYPICAL PAYMENT <i>-2 999996</i> DONT KNOW 999998</p> <p>X2315 Week <i>2.05</i> Month <i>4.02</i> Quarter <i>5.05</i> Year <i>6.05</i> Other (SPECIFY) <i>-7 05</i></p>	<p>X2414</p> <p>\$1 _____</p> <p>NONE <i>-1 000000</i> NO TYPICAL PAYMENT <i>-2 999996</i> DONT KNOW 999998</p> <p>X2415 Week <i>2.05</i> Month <i>4.02</i> Quarter <i>5.05</i> Year <i>6.05</i> Other (SPECIFY) <i>-7 05</i></p>
<p>19. In what month and year do you expect this loan to be repaid?</p>	<p>X2216 X2217 ____ MONTH YEAR DONT KNOW 9898</p>	<p>X2316 X2317 ____ MONTH YEAR DONT KNOW 9898</p>	<p>X2416 X2417 ____ MONTH YEAR DONT KNOW 9898</p>

GO TO Q.20, COL. 1

GO TO Q.20, COL. 2

GO TO Q.20, COL. 3

20. How much is still owed on this loan?

X2218 \$1 _____ (SKIP TO Q.21)	X2318 \$1 _____ (SKIP TO Q.21)	X2418 \$1 _____ (SKIP TO Q.21)
---	---	---

18
20. 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?

On Schedule 1 X2219 _____ %	On Schedule 1 X2319 _____ %	On Schedule 1 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): - see inst. list X2420
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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 \$1 _____ **X8430 - mcpup**
 DONT 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) **25** **X8431 - mcpup**

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

X2424 \$1 _____ **X8432 - mcpup**

How much are the payments on (all these / this) loan(s)?

X2425 \$1,000,000 X8433 - mcpup

NONE
DON'T KNOW

XXXXXX-1
XXXXXX

INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED
And how often is that amount paid?

X2426 Week 2
Month 4
Quarter 5
Year 6
Other (SPECIFY) 7

X8434 - mcpup

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

Note: Moved to start of sec 6

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

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

1 # BUSINESS VEHICLES

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

X2503 Yes (GO TO Q.25.1) 1
No (SKIP TO SECTION H) 25

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

X2504 = Final # 1 # VEHICLES

X6692 = Raw #

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

VEHICLE #1	VEHICLE #2
Motor home 01	Motor home 01
RV 02	RV 02
Airplane 03	Airplane 03
Boat 04	Boat 04
Motorcycle 11. 05	Motorcycle 11. 05
Other (SPECIFY) - 07	Other (SPECIFY) - 07
X2505 see next sheet	X2605 see next sheet

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

X2506 \$1,000,000	X2606 \$1,000,000
----------------------	----------------------

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 MONTH YEAR X2509	X2608 MONTH YEAR X2609
------------------------	------------------------

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

X2510 \$1,000,000	X2610 \$1,000,000
----------------------	----------------------

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
 NO SET #... (SKIP TO Q.34) ... **-1 96**
~~DON'T KNOW... (SKIP TO Q.34) ... 98~~

____ # YEARS, OR **X2613**
 ____ # PAYMENTS **X2612**
 Unable to calculate
 NO SET #... (SKIP TO Q.34) ... **-1 96**
~~DON'T KNOW... (SKIP TO Q.34) ... 98~~

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 -1 000
~~DON'T KNOW 999998~~
 NO TYPICAL PAY -2 999996
 Week **X2616** 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~~ **X7529** 1
 Ahead of schedule 2
 Behind schedule 3

~~On schedule~~ **X7528** 1
 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
 On Schedule **2** On Schedule **2**

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

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

39. INTERVIEWER: IS THERE ANOTHER VEHICLE?

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

X2623 \$1 _____ X8435 - mgoyp
 DONT 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 - mgoyp
 No (SKIP TO SECTION H) 25

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

X2625 \$1 _____ X8437 - mgoyp
 (this/all these)

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

X2626 \$1 _____ X8438 - mgoyp
 NONE -1. 999999
 DONT KNOW 999998

X2627 Week 2
 Month 4
 Quarter 5
 Year 6
 Other (SPECIFY) 7

See Frequency Master List

X8439 - mgoyp

X2505, X2605

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

1=Motorhome

2=RV

3=Airplane; helicopter

4=Boat

9=Tractor

11=Motorcycle; motor scooter

12=Snowmobile

13=Golf cart

14=Non-automobile off-road vehicle; *Kart, dragster*

15=Miscellaneous construction vehicle

-7=Other

16 = Horse trailer

17 = Other trailer

G-56

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) 25

2. How many such loans do you have?

X7802 - Final #
 X6693 - Raw #

 # LOANS

3. (About the [largest/next] loan), in what month and year was this loan taken out?
4. How much was borrowed or financed, not counting the finance charges?
5. Are you paying on this loan now?
Are the payments on this loan deferred?
 When will you start paying on this loan?
7. Is this loan accumulating interest which you will have to pay?
8. When did you start paying this loan? (TAKE MOST RECENT TIME R BEGAN PAYING ON LOAN)
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?

LOAN #1	LOAN #2	LOAN #3
_____ MONTH YEAR X7803 X7804	_____ MONTH YEAR X7826 X7827	_____ MONTH YEAR X7849 X7850
\$ _____ X7805	\$ _____ X7828	\$ _____ X7851
Yes... (SKIP TO Q.8) 1 X7806 No... (GO TO Q.6) 5 X7173 X7807 X7808 MONTH YEAR DONT KNOW 9898	Yes... (SKIP TO Q.8) 1 X7829 No... (GO TO Q.6) 5 X7174 X7830 X7831 MONTH YEAR DONT KNOW 9898	Yes... (SKIP TO Q.8) 1 X7852 No... (GO TO Q.6) 5 X7175 X7853 X7854 MONTH YEAR DONT KNOW 9898
Yes... (SKIP TO Q.14) ... 1 No... (SKIP TO Q.15) ... 5 X7809 DONT KNOW... (SKIP TO Q.15) .. 8	Yes... (SKIP TO Q.14) ... 1 No... (SKIP TO Q.15) ... 5 X7832 DONT KNOW... (SKIP TO Q.15) .. 8	Yes... (SKIP TO Q.14) 1 No... (SKIP TO Q.15) 5 X7855 DONT KNOW... (SKIP TO Q.15) 8
_____ MONTH YEAR X7810 X7811	_____ MONTH YEAR X7833 X7834	_____ MONTH YEAR X7856 X7857
Regular Installment. (GO TO Q.10) . 1 Other Kind. (SKIP TO Q.12) 2 DONT KNOW... (SKIP TO Q.12) .. 8 X7812	Regular Installment. (GO TO Q.10) . 1 Other Kind. (SKIP TO Q.12) 2 DONT KNOW... (SKIP TO Q.12) .. 8 X7835	Regular Installment. (GO TO Q.10) ... 1 Other Kind. (SKIP TO Q.12) .. 2 DONT KNOW... (SKIP TO Q.12) 8 X7858

10. How many monthly payments or years were agreed upon when the loan was received?
 X9173, X9174, X9175
 Term of loan in months

11. How much are the monthly payments?

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

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

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

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

LOAN #1	LOAN #2	LOAN #3
X7813 [] [] # YEARS, OR X7814 # PAYMENTS Unable to calculate -7 NO SET #. (SKIP TO Q.13) ... 06 DONT KNOW (SKIP TO Q.13) ... 08	X7836 [] [] # YEARS, OR X7837 # PAYMENTS unable to calculate -7 NO SET #. (SKIP TO Q.) ... 06 DONT KNOW (SKIP TO Q.13) ... 08	X7859 [] [] # YEARS, OR X7860 # PAYMENTS unable to calculate -7 NO SET #. (SKIP TO Q.13) ... 06 DONT KNOW (SKIP TO Q.13) ... 08
X7815 \$ [] [] [] [] [] NONE -1 00000 DONT 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 DONT 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 DONT 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)
\$ X7817 [] [] [] [] [] NONE -1 00000 DONT KNOW 99998 NO TYPICAL PAYMENT -2 99996 Week 01 Month X7818 02 Quarter 03 Year 04 Other (SPECIFY) -7 05	\$ X7840 [] [] [] [] [] NONE -1 00000 DONT KNOW 99998 NO TYPICAL PAYMENT -2 99996 Week 01 Month X7841 02 Quarter 03 Year 04 Other (SPECIFY) -7 05	\$ X7863 [] [] [] [] [] NONE -1 00000 DONT KNOW 99998 NO TYPICAL PAYMENT -2 99996 Week 01 Month X7864 02 Quarter 03 Year 04 Other (SPECIFY) -7 05
X7819 | X7820 MONTH YEAR DONT KNOW 9898 (SKIP TO Q.14)	X7842 | X7843 MONTH YEAR DONT KNOW 9898 (SKIP TO Q.14)	X7865 | X7866 MONTH YEAR DONT KNOW 9898 (SKIP TO Q.14)
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
On Schedule ... 1 [] [] [] [] [] % X7822	On Schedule ... 1 [] [] [] [] [] % X7845	On Schedule ... 1 [] [] [] [] [] % X7868

GO TO Q.15

GO TO Q.15

GO TO Q.15

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

LOAN #1	LOAN #2	LOAN #3
INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SAV BANK 12 CREDIT UNION 13 FIN LOAN CO 14 BROKERAGE 16 OTHER (SPECIFY) <u>-7</u>	INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SAV BANK 12 CREDIT UNION 13 FIN LOAN CO 14 BROKERAGE 16 OTHER (SPECIFY) <u>-7</u>	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) <u>-7</u>
<i>see institution list</i> X7823 X9203 <i>Determined inst. type</i>	<i>see institution list</i> X7846 X9204	<i>see institution list</i> X7869 X9205
\$1 _____ X7824	\$1 _____ X7847	\$1 _____ X7870
YES. . . (REASK Q3-17, COL. #2) 1 NO. . . (GO TO SECTION I, PAGE I-63) 2	YES. . . (REASK Q3-17, COL. #3) 1 NO. . . (GO TO SECTION I, PAGE I-63) 2	YES. . . (GO TO EXTRA LOAN PAGE, COL. #4) NO. . . (GO TO SECTION I, PAGE I-63)

EXTRA LOAN PAGE

	LOAN #4	LOAN #5	LOAN #6
3. (About the next loan), in what month and year was this loan taken out?	X7903 X7904 ____ | ____ MONTH YEAR	X7926 X7927 ____ | ____ MONTH YEAR	X7949 X7950 ____ | ____ MONTH YEAR
4. How much was borrowed or financed, <u>not</u> counting the finance charges?	\$1 ____ | ____ | ____ | ____ | ____ | ____ X7905	\$1 ____ | ____ | ____ | ____ | ____ | ____ X7928	\$1 ____ | ____ | ____ | ____ | ____ | ____ X7951
5. Are you paying on this loan now?	Yes ... (SKIP TO Q.8) ... 1 X7906 No ... (GO TO Q.6) ... 5-2 X7907	Yes ... (SKIP TO Q.8) ... 1 X7929 No ... (GO TO Q.6) ... 5-2 X7930	Yes ... (SKIP TO Q.8) ... 1 X7952 No ... (GO TO Q.6) ... 5-2 X7953
6.1 Are the payments on this loan deferred? 6. When will you start paying on this loan?	X7907 | X7908 MONTH YEAR DONT KNOW 9898	X7930 | X7931 MONTH YEAR DONT KNOW 9898	X7953 | X7954 MONTH YEAR DONT KNOW 9898
7. Is interest accumulating on the loan? Is this loan accumulating interest which you will have to pay?	Yes ... (SKIP TO Q.14) ... 1 X7909 No ... (SKIP TO Q.15) ... 5-2 DONT KNOW .. (SKIP TO Q.15) .. 8	Yes ... (SKIP TO Q.14) ... 1 X7932 No ... (SKIP TO Q.15) ... 5-2 DONT KNOW .. (SKIP TO Q.15) .. 8	Yes ... (SKIP TO Q.14) ... 1 X7955 No ... (SKIP TO Q.15) ... 5-2 DONT 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 DONT KNOW .. (SKIP TO Q.12) .. 8 X7912	Regular Installment. (GO TO Q.10) . 1 Other Kind.(SKIP TO Q.12) 2 DONT KNOW .. (SKIP TO Q.12) .. 8 X7935	Regular Installment. (GO TO Q.10) ... 1 Other Kind.(SKIP TO Q.12) .. 2 DONT 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 DONT KNOW.(SKIP TO Q.13) ... 98	X7936 YEARS, OR X7937 # PAYMENTS Unable to calculate ... -7 NO SET #. (SKIP TO Q.13) ... 96 DONT KNOW.(SKIP TO Q.13) ... 98	X7959 YEARS, OR X7960 # PAYMENTS Unable to calculate ... -7 NO SET #. (SKIP TO Q.13) ... 96 DONT KNOW.(SKIP TO Q.13) ... 98

X9176, X9177, X9178
Term of loan in months

EXTRA LOAN PAGE

1. How much are the monthly payments?

LOAN #4	LOAN #5	LOAN #6
<p>X7915 \$ | | | | | | | |</p> <p>NONE -1 0000000 DONT KNOW 9999998 NO REG PAY -2 9999996 (GO TO Q.11.1)</p> <p>Week 01 X7916 02 Month 03 Quarter 04 Year 05 Other (SPECIFY) -7 06 (SKIP TO Q.14)</p>	<p>X7938 \$ | | | | | | | |</p> <p>NONE -1 0000000 DONT KNOW 9999998 NO REG PAY -2 9999996 (GO TO Q.11.1)</p> <p>Week 01 X7939 02 Month 03 Quarter 04 Year 05 Other (SPECIFY) -7 06 (SKIP TO Q.14)</p>	<p>X7961 \$ | | | | | | | |</p> <p>NONE -1 0000000 DONT KNOW 9999998 NO REG PAY -2 9999996 (GO TO Q.11.1)</p> <p>Week 01 X7962 02 Month 03 Quarter 04 Year 05 Other (SPECIFY) -7 06 (SKIP TO Q.14)</p>
<p>X7917 \$ | | | | | | | |</p> <p>NONE -1 0000000 DONT KNOW 9999998 NO TYPICAL PAYMENT -2 9999996</p> <p>Week X7918 01 Month 02 Quarter 03 Year 04 Other (SPECIFY) -7 05</p>	<p>X7940 \$ | | | | | | | |</p> <p>NONE -1 0000000 DONT KNOW 9999998 NO TYPICAL PAYMENT -2 9999996</p> <p>Week X7941 01 Month 02 Quarter 03 Year 04 Other (SPECIFY) -7 05</p>	<p>X7963 \$ | | | | | | | |</p> <p>NONE -1 0000000 DONT KNOW 9999998 NO TYPICAL PAYMENT -2 9999996</p> <p>Week X7964 01 Month 02 Quarter 03 Year 04 Other (SPECIFY) -7 05</p>
<p>12. In what month and year do you expect this loan to be repaid?</p> <p>MONTH YEAR X7919 X7920 DONT KNOW 9898 (SKIP TO Q.14)</p>	<p>MONTH YEAR X7942 X7943 DONT KNOW 9898 (SKIP TO Q.14)</p>	<p>MONTH YEAR X7965 X7966 DONT KNOW 9898 (SKIP TO Q.14)</p>
<p>13. Is this loan being paid off ahead of schedule, behind schedule, or are the payments about on schedule?</p> <p>On schedule 1 X7921 1 Ahead of schedule 2 Behind schedule 3 On Schedule 1</p>	<p>On schedule 1 X7944 1 Ahead of schedule 2 Behind schedule 3 On Schedule 1</p>	<p>On schedule 1 X7967 1 Ahead of schedule 2 Behind schedule 3 On Schedule 1</p>
<p>14. What is the current annual rate of interest being charged on this loan?</p> <p>| | | | | | % X7922</p>	<p>| | | | | | % X7945</p>	<p>| | | | | | % X7968</p>

GO TO Q.15

GO TO Q.15

GO TO Q.15

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

LOAN #4	LOAN #5	LOAN #6
INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SAV BANK 12 CREDIT UNION 13 FIN LOAN CO 14 BROKERAGE 16 OTHER (SPECIFY) <u>-7-07</u>	INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SAV BANK 12 CREDIT UNION 13 FIN LOAN CO 14 BROKERAGE 16 OTHER (SPECIFY) <u>-7-07</u>	INST. #1 INST. #2 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SAV BANK 12 CREDIT UNION 13 FIN LOAN CO 14 BROKERAGE 16 OTHER (SPECIFY) <u>-7-07</u>
X7923 X9206 Determined inst. type	X7946 X9207	X7969 X9208
\$ _____ X7924	\$ _____ X7947	\$ _____ X7970
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.
 X8440 - mapup
 X7180 18.1
 X8441 - mapup
 X7181 18.1F
 X8442 - mapup

How much in total is owed on all remaining loans?
 How much in total are all the payments you are making on all of the remaining loans? -1 → ∅
 -2 no regular payment
 And how often is that amount paid (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) for any reason on this card?

These are loans for

7182

- 1.1. ... for household appliances, furniture, or hobby or recreational equipment?
- 1.2. ... for medical bills?
- 1.3. ... from friends or relatives?
- 1.4. ... for a business or investment
- 1.4. ... any other loans? (IF R ASKS: INCLUDE CHECKING ACCOUNT OVERDRAFTS. DO NOT INCLUDE LIFE INS. POLICY LOANS.)

5 NO 1 YES

2
2
2
2

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

2.1. _____

2.2. _____

2.3. _____

2.4. _____

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

How many such loans do you have?

x2709 = Total # of loans (GO TO Q.4)

x6694 = Raw # NONE (SKIP TO Q.16, PAGE I-68) 98-1

5 Is this loan one that you told me about when we talked about your business?

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

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

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

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

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

x9167, x9168, x9169
Term of loan in months

	LOAN #1	LOAN #2	LOAN #3
4. What was (this/the largest/the next) loan for?	x2710 see loan list x6842	x2727 see loan list x6843	x2810 see loan list x6844
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 KNOW x2715 (SKIP TO Q.10) 98	Regular Installment. (GO TO Q.8) 1 Other Kind.(SKIP TO Q.10) 2 DON'T KNOW x2732 (SKIP TO Q.10) 98	Regular Installment. (GO TO Q.8) 1 Other Kind.(SKIP TO Q.10) 2 DON'T KNOW x2815 (SKIP TO Q.10) 98
8. How many monthly payments or years were agreed upon when the loan was received?	| x2717 # YEARS, OR | x2716 # PAYMENTS Unable to calculate ... -7 NO SET #. . . . (SKIP TO Q.10) . . . 98 DON'T KNOW (SKIP TO Q.10) . . . 98	| x2734 # YEARS, OR | x2733 # PAYMENTS Unable to calculate ... -7 NO SET #. . . . (SKIP TO Q.10) . . . 98 DON'T KNOW (SKIP TO Q.10) . . . 98	| x2817 # YEARS, OR | x2816 # PAYMENTS Unable to calculate ... -7 NO SET #. . . . (SKIP TO Q.10) . . . 98 DON'T KNOW (SKIP TO Q.10) . . . 98

GO TO Q.9

GO TO Q.9

GO TO Q.9

9. How much are the monthly payments?

\$1 <u>X2718</u> NONE .....-1 000000 DONT KNOW 999998 NO REG PAY ...-2 999996 (GO TO Q.10) Week 2 01 Month <u>X7527</u> 4 02 Quarter 5 03 Year 6 04 Other (SPECIFY) <u>-7 05</u> (SKIP TO Q.12.1)	\$1 <u>X2735</u> NONE .....-1 000000 DONT KNOW 999998 NO REG PAY ...-2 999996 (GO TO Q.10) Week 2 01 Month <u>X7526</u> 4 02 Quarter 5 03 Year 6 04 Other (SPECIFY) <u>-7 05</u> (SKIP TO Q.12.1)	\$1 <u>X2818</u> NONE .....-1 000000 DONT KNOW 999998 NO REG PAY ...-2 999996 (GO TO Q.10) Week 2 01 Month <u>X7525</u> 4 02 Quarter 5 03 Year 6 04 Other (SPECIFY) <u>-7 05</u> (SKIP TO Q.12.1)
--	--	--

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

\$1 <u>X2719</u> NONE .....-1 00000000 DONT KNOW 99999998 NO TYPICAL PAY .....-2 99999996 Week <u>X2720</u> 2 01 Month 4 02 Quarter 5 03 Year 6 04 Other (SPECIFY) <u>-7 05</u>	\$1 <u>X2736</u> NONE .....-1 00000000 DONT KNOW 99999998 NO TYPICAL PAY .....-2 99999996 Week <u>X2737</u> 2 01 Month 4 02 Quarter 5 03 Year 6 04 Other (SPECIFY) <u>-7 05</u>	\$1 <u>X2819</u> NONE .....-1 00000000 DONT KNOW 99999998 NO TYPICAL PAY .....-2 99999996 Week <u>X2820</u> 2 01 Month 4 02 Quarter 5 03 Year 6 04 Other (SPECIFY) <u>-7 05</u>
--	--	--

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

MONTH YEAR <u>X2721 X2722</u> DONT KNOW 9898	MONTH YEAR <u>X2738 X2739</u> DONT KNOW 9898	MONTH YEAR <u>X2821 X2822</u> DONT KNOW 9898
---	---	---

12. How much is still owed on this loan?

\$1 <u>X2723</u> (SKIP TO Q.13)	\$1 <u>X2740</u> (SKIP TO Q.13)	\$1 <u>X2823</u> (SKIP TO Q.13)
------------------------------------	------------------------------------	------------------------------------

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

On schedule / Ahead of schedule <u>X7521</u> 2 Behind schedule 3 On Schedule 1	On schedule / Ahead of schedule <u>X7520</u> 2 Behind schedule 3 On Schedule 1	On schedule / Ahead of schedule <u>X7519</u> 2 Behind schedule 3 On Schedule 1
--	--	--

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

<u>X2724</u> | | | | | %	<u>X2741</u> | | | | | %	<u>X2824</u> | | | | | %
-----------------------------	-----------------------------	-----------------------------

GO TO Q.14
LOAN #1

GO TO Q.14
LOAN #2

GO TO Q.14
LOAN #3

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

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 <i>see inst. list</i> 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 <i>see inst. list</i> 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 <i>see inst. list</i> X2825 X9109
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

15. INTERVIEWER: IS THERE ANOTHER LOAN?

1.5 Is this loan one that you told me about when we talked about your business?

	LOAN #4	LOAN #5	LOAN #6
4. What was (this/the largest/the next) loan for?	X2827 see loan list X6895	X2910 see loan list X6846	X2927 see loan list X6847
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 DONT KNOW... (SKIP TO Q.10) 8	Regular Installment. (GO TO Q.8) 1 X2915 Other Kind.(SKIP TO Q.10) 2 DONT KNOW... (SKIP TO Q.10) 8	Regular Installment. (GO TO Q.8) 1 X2932 Other Kind.(SKIP TO Q.10) 2 DONT KNOW... (SKIP TO Q.10) 8
8. How many monthly payments or years were agreed upon when the loan was received?	X2834 # YEARS, OR X2833 # PAYMENTS Unable to calculate... -7 NO SET #.... (SKIP TO Q.10) -1. 98 DONT KNOW. (SKIP TO Q.10) ... 98	X2917 # YEARS, OR X2916 # PAYMENTS Unable to calculate... -7 NO SET #.... (SKIP TO Q.10) -1. 98 DONT KNOW. (SKIP TO Q.10) ... 98	X2934 # YEARS, OR X2933 # PAYMENTS Unable to calculate... -7 NO SET #.... (SKIP TO Q.10) ... -1 DONT KNOW. (SKIP TO Q.10) ... 98
9. How much are the monthly payments?	X2835 \$ | | | | | | | | NONE -1 00000 DONT 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 DONT 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 DONT 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)

X9170, X9171, X9172
Term of loan in months

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

LOAN #4	LOAN #5	LOAN #6
\$1,100 X2836	\$1,100 X2919	\$1,100 X2936
NONE -1 0000000 DONT KNOW 9999998 NO TYPICAL PAY -2 9999996	NONE -1 0000000 DONT KNOW 9999998 NO TYPICAL PAY -2 0000006	NONE -1 0000000 DONT KNOW 9999998 NO TYPICAL PAY -2 9999996
Week X2837 2 04 Month 4 02 Quarter 5 05 Year 6 04 Other (SPECIFY) -7 05	Week X2920 2 04 Month 4 02 Quarter 5 05 Year 6 04 Other (SPECIFY) -7 05	Week X2937 2 01 Month 4 02 Quarter 5 05 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	X2921 | X2922 MONTH YEAR	X2938 | X2939 MONTH YEAR
DONT KNOW 9898	DONT KNOW 9898	DONT KNOW 9898

12. How much is still owed on this loan?

X2840 \$1,100 (SKIP TO Q.13)	X2923 \$1,100 (SKIP TO Q.13)	X2940 \$1,100 (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 X7518 Ahead of schedule 2 Behind schedule 3	On schedule 1 X7517 Ahead of schedule 2 Behind schedule 3	On schedule 1 X7516 Ahead of schedule 2 Behind schedule 3
---	---	---

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

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

INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SAV BANK 12 CREDIT UNION 13 FIN LOAN CO 14 BROKERAGE 16 OTHER (SPECIFY): - 07 see inst. list	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	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	X2925 X9111	X2942 X9112

15. INTERVIEWER: IS THERE ANOTHER LOAN?

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

X7183 How much in total is owed on all the remaining loans?
X8443 Mopup

X7184 How much in total are all the payments you are making on all the remaining loans?

Code amount

-1=Nothing

-2=No regular payment

X8444 Mopup

X7185 And how often is that amount paid?

2=Week

3=~~Biweekly~~ **Every Two Weeks**

4=Month

5=Quarter

6=Year

8=Lump sum/one payment only

11=Twice per year

12=~~Bimonthly~~ **Every Two Months**

-1=Nothing

-2=No regular payment

-7=Other

X8445 Mopup

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) 25

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

- x3005
- Yes 1
 - No 25

GO TO SECTION J

x6772

20. Have you (~~and~~ ^{OR} your spouse/partner) ever filed for bankruptcy? 1= Yes
 5= No

20.1 when was the most recent time? x6773 x6774
 Yrs. Ago Year

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 - X7515

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) 5

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

X3011-X3013 Education: R's children 01
 X7512 Education: Others 02
 X7511 Health Care: Self/Spouse 03
 X6667 Health Care: Others 04
 Other (SPECIFY): -7 05

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?

3006
3007
7573
7514
7515

- 1 Children's education; education of grandchildren
- 2 Own education; spouse's education; education -- NA for whom
- 3 "For the children/family" -- NFS; "to help the kids out"; estate
- 5 Wedding, Bar Mitzvah, and other ceremonies (ex 17)
- 6 To have children/a family
- 9 To move (ex 11)
- 11 Buying own house (code summer cottage 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 and recreational items; for other purchases not codable above or not further specified; "buy things when we need/want them"; moving/special occasions
- 17 Burial/funeral expenses
- 18 Charitable or religious contributions
- 20 "To enjoy life"
- 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;" to advance standard of living
- 29 Ordinary living expenses/bills
- 31 No reason (except 90, 91, 92)
- 32 "For the future"
- 90 Had extra income; saved because 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
- 1 Don't/can't save; "have no money"
- 7 Other

What kind of obligations are there?

X3011
X3013
7572
7511
6667

- 1 Education of children (incl. step and adopted); grandchildren
- 2 Education: others (incl. R & spouse)
- 3 Health care: self/spouse
- 4 Health care: others (incl. elderly parents/disabled child)
- 5 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
- 7 Other

15 Baby

J-69.5

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

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)

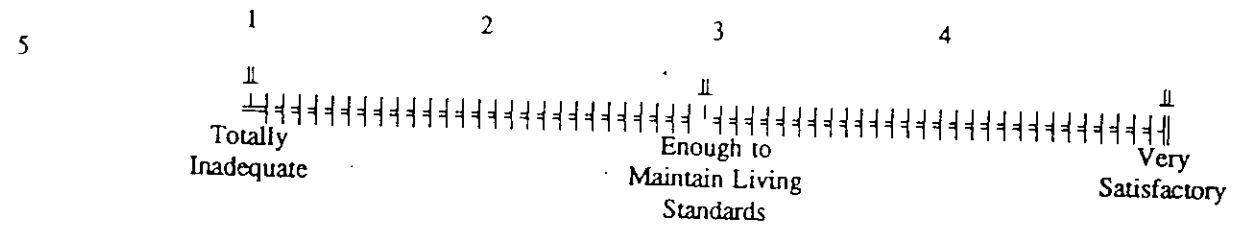
- X 3015 Don't save -- usually spend more than income X
- X 3016 Don't save -- usually spend about as much as income 2
- X 3017 Save whatever is left over at the end of the month--no regular plan 5
- X 3018 Save income of one family member, spend the other 4
- X 3019 Spend regular income, save other income 5
- X 3020 Save regularly by putting money aside each month 6

1 = Checked
5 = Not Checked

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

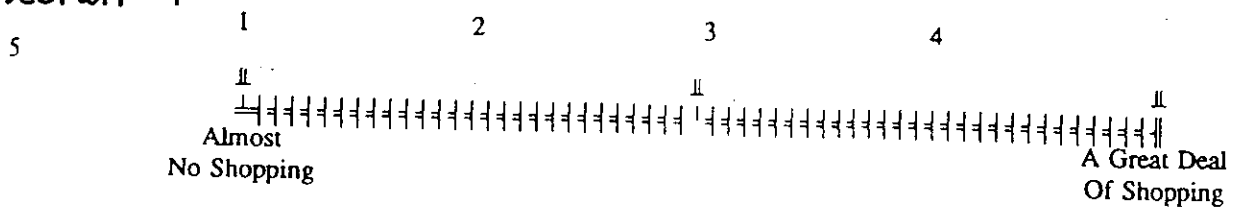
INCLUDE 401K ACCOUNTS AND ALL OTHER TYPES OF PENSIONS

X 3023



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

in section A



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 ~~3~~
- (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. X7187 About how much do you think you (and your family) need to have in savings for ~~unanticipated~~ emergencies and other unexpected things that may come up?

NOIVE - 1

11. X6788 Compared with other people of (my/our) generation and back-ground, my (spouse/partner) and I have been lucky in our financial affairs.

- Agree strongly 1
- Agree somewhat 2
- Neither agree nor disagree 3
- Disagree somewhat 4
- Disagree strongly 5

X7507

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 back on expenses
- 6 (Possible respondent error #2) Got additional income
- 7 Other

X6789

12. When the things that (I/my spouse/partner) own increase in value, (I am/we are) more likely to spend money.

- Agree strongly 1
- Agree somewhat 2
- Neither agree nor disagree 3
- Disagree somewhat 4
- Disagree strongly 5

X6443

In an emergency, could you (or your spouse/partner) get financial assistance of \$3,000 or more from any friends or relatives who do not live with you?

1 = yes

5 = No

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 most important reason (you don't/your family doesn't) have a checking account.

x3503

- Don't write enough checks to make it worthwhile 01
- Minimum balance is too high 02
- Do not like dealing with banks 03
- Service charges are too high 04
- No bank has convenient hours or location 05
- Other (SPECIFY) _____ ~~05-7~~
- Checkbook has been/could be lost/stolen... 12
- Haven't gotten around to it 13 (SKIP TO Q.10)
- 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

(IF R ASKS: INCLUDE MONEY MARKET ACCOUNTS ONLY IF THEY ARE USED AS CHECKING ACCOUNTS)
 (DO NOT INCLUDE BUSINESS ACCOUNTS)

X3504 = Final #
 X6695 = 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?) <u>INTERVIEWER:</u> CHECK THE INSTITUTIONS CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED.)	INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SAV BANK 12 CREDIT UNION 13 BROKERAGE 16 OTHER (SPECIFY) _____ - 07 <u>see inst. list</u> X3505 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 <u>see inst. list</u> X3509 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 <u>see inst. list</u> X3513 X9115
5. How much is in this account? (What was the average over the last month?)	\$ <u>X3506</u> _____	\$ <u>X3510</u> _____	\$ <u>X3514</u> _____
6. Is this a money market-type account?	Yes <u>X3507</u> 1 No 51	Yes <u>X3511</u> 1 No 52	Yes <u>X3515</u> 1 No 52
6.1 CHECKPOINT: LOOK AT THE HHL (PAGE HHL-1) IS R MARRIED OR LIVING WITH A PARTNER?	YES... (GO TO Q.6.2) 1 NO... (SKIP TO Q.7) 2	YES... (GO TO Q.6.2) 1 NO... (SKIP TO Q.7) 2	YES... (GO TO Q.6.2) 1 NO... (SKIP TO Q.7) 2
6.2 Is this a joint account with your (husband/ wife/partner), is the account in your name, your (husband's/wife's/ partner's) name, or something else?	Joint account 01 R's account <u>X7601</u> 02 S's account 03 Other (SPECIFY) _____ -7 <u>other family member</u> 04 <u>see joint acct. list</u>	Joint account 01 R's account <u>X7603</u> 02 S's account 03 Other (SPECIFY) _____ -7 <u>other family member</u> 04 <u>see joint acct. list</u>	Joint account 01 R's account <u>X7605</u> 02 S's account 03 Other (SPECIFY) _____ -7 <u>other family member</u> 04 <u>see joint acct. list</u>
7. <u>INTERVIEWER:</u> IS THERE ANOTHER ACCOUNT?	YES... (REASK Q.4-7 COL. #2) 1 NO... (GO TO Q.9) 2	YES... (REASK Q.4-7 COL. #3) 1 NO... (GO TO Q.9) 2	YES... (REASK Q.4-7 COL. #4) 1 NO... (GO TO Q.9) 2

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

X3529 \$ _____

X8446 - mcpup

~~400~~ N-74

ACCOUNT #4	ACCOUNT #5	ACCOUNT #6
INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SAV BANK 12 CREDIT UNION 13 BROKERAGE 16 OTHER (SPECIFY) - 07	INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SAV BANK 12 CREDIT UNION 13 BROKERAGE 16 OTHER (SPECIFY) - 07	INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SAV BANK 12 CREDIT UNION 13 BROKERAGE 16 OTHER (SPECIFY) - 07
<u>see inst list</u>	<u>see inst. list</u>	<u>see inst. list</u>
X3517 X9116	X3521 X9117	X3525 X9118
X3518 \$1,1,1,1,1,1,1,1,1,1	X3522 \$1,1,1,1,1,1,1,1,1,1	X3526 \$1,1,1,1,1,1,1,1,1,1
Yes 1 No X3519 5/1	Yes 1 No X3523 5/1	Yes 1 No X3527 5/1
YES... (GO TO Q.6.2) 1 NO... (SKIP TO Q.7) 2	YES... (GO TO Q.6.2) 1 NO... (SKIP TO Q.7) 2	YES... (GO TO Q.6.2) 1 NO... (SKIP TO Q.7) 2
Joint account 01 R's account X7607 02 S's account 03 Other (SPECIFY) -7 <u>other family member</u> 04 <u>see joint acct. list</u>	Joint account 01 R's account X7609 02 S's account 03 Other (SPECIFY) -7 <u>other family member</u> 04 <u>see joint acct. list</u>	Joint account 01 R's account X7611 02 S's account 03 Other (SPECIFY) -7 <u>other family member</u> 04 <u>see joint acct. list</u>
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?

Location of offices 81 3
 Low fees 42 7
 Many services in one place 85 6
 Safety 44 8
 Other (SPECIFY) _____

X3530

85-7

see next sheet

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

____ # YEARS

LESS THAN ONE YEAR -1 00

X3531

Keoghs or IRAs?

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

Yes (GO TO Q.10.1) 1
 No (SKIP TO Q.16) 25

X3601

As we continue through the interview, I will be asking you about several types of retirement assets you may have, such as Keoghs, IRAs or "Individual Retirement Accounts," annuities, and pensions and retirement accounts you have through a current or past job.

Here, I would like to ask just about IRAs and Keogh accounts. These may include accounts you set up on your own as well as retirement accounts that you "rolled-over" into an IRA after leaving a previous job.

(Show Card 17)

sample R
X3601

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 ----->

Including any roll-overs from past job pensions,

11. How many IRA and Keogh accounts [do you/does (PERSON)] have?

	RESPONDENT ACCOUNTS	SPOUSE ACCOUNTS	OTHER PERSONS
	X3602 <input type="checkbox"/>	X3612 <input type="checkbox"/>	X3622 <input type="checkbox"/>
	___# ACCTS X3603	___# ACCTS X3613	___# ACCTS X3623
Keogh	=X3605	=X3615	=X3625
Roth IRA	=X6444	=X6448	=X6452
Education IRA	=X6445	=X6449	=X6453
Roll-Over IRA	=X6446	=X6450	=X6454
Other IRA/ <i>Regular IRA</i>	=X6447	=X6451	=X6455

12. About (PERSON'S) accounts, (are they/is this a) Keogh account(s), Roth IRA(s), education IRA(s), roll-over IRA(s), or some other type(s) of IRA(s)/account(s)? (CODE ALL THAT APPLY.)

**Respondent
Accounts**

Spouse

Other Person's

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.)

	Respondent Accounts	Spouse	Other Person's
INST. #1	01	01	01
INST. #2	02	02	02
INST. #3	03	03	03
INST. #4	04	04	04
INST. #5	05	05	05
INST. #6	06	06	06
COMM. BANK	11	11	11
S&L/SAV BANK	12	12	12
CREDIT UNION	13	13	13
FIN LOAN CO	14	14	14
BROKERAGE	16	16	16
OTHER (SPECIFY) _____	07	07	07
	see inst. list	see inst. list	see inst. list
	X 3606 - X3609	X3616 - X3619	X 3626 - X3629
	X 7501, X6721	X7502, X6722	X7503
	X9122, X9209, X9223 X9119, X9120, X9121	X9123, X9124, X9125, X9126, X9210, X9224	X9127, X9128, X9129 X9130, X9211
	X 3610	X3620	X 3630
	\$1,000,000	\$1,000,000	\$1,000,000
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
split/

CD's/Bank accounts 01
 Stock 02
 Bonds/Similar assets 03
 Other (SPECIFY): _____ -7
 DONT KNOW 08

See next sheet

X3631

How is the money in IRA/Keogh account invested?

- 1 CDs/Bank accounts; "money market"
- 2 Stock; "mutal funds"
- 3 Bonds/Similar assets; T-Bills; treasury notes
- 4 Combinations of 1, 2, & 3; "mixed"/"diversified" -- NFS
- 5 Combination of 2 & 3 above
- 6 Combination of 1 & 2 above
- 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)
- 7 Other

N-77.5

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 5/2	Yes 1 No X3708 5/2	Yes 1 No X3713 5/2
18. Is this a tax-free money market account?	Yes 1 No X3704 5/2	Yes 1 No X3709 5/2	Yes 1 No X3714 5/2
19. Please look at the Institutions Card. Is this account with any of the institutions on the Institutions Card, or from someplace else? (IF INSTITUTIONS CARD: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?) (INTERVIEWER: CHECK INSTITUTIONS CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED.)	INST. #1 01 INST. #2 02 INST. #3 03 INST. #4 04 INST. #5 05 INST. #6 06 COMM. BANK 11 S&L/SAV BANK 12 CREDIT UNION 13 FIN LOAN CO 14 BROKERAGE 16 OTHER: (SPECIFY) - 07 <u>see inst. list</u> X3705 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 <u>see inst. list</u> 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) - 07 <u>see inst. list</u> 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 X7613 02 S's account 03 Other (SPECIFY) - 7 <u>Other family member</u> 04 <u>see joint acct. list</u>	Joint account 01 R's account 02 S's account X7615 03 Other (SPECIFY) - 7 <u>Other family member</u> 04 <u>see joint acct. list</u>	Joint account 01 R's account 02 S's account X7617 03 Other (SPECIFY) - 7 <u>Other family member</u> 04 <u>see joint acct. list</u>
21. INTERVIEWER: IS THERE ANOTHER ACCOUNT?	YES... (REASK Q.17-21) COL. #2) 1 NO... (SKIP TO Q.22) . 2	YES... (REASK Q.17-21) COL. #3) 1 NO... (SKIP TO Q.22) . 2	YES... (GO TO Q.21.1) . . . NO... (SKIP TO Q.22) . . .

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

X 3718 \$1,000,000 X 8447 - mcpyp

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

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 1 # Certificates

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

X 3721 \$1,000,000

22.3. (Please look the at Institutions Card.) (Is this/Are these) CD(s) with any of the institutions on the Institutions Card, or from someplace else? (CODE ALL THAT APPLY)

(IF INSTITUTIONS CARD: Which institution(s)?) (IF SOMEPLACE ELSE: What type(s) of institution(s)?) (INTERVIEWER: CHECK INSTITUTIONS CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED.)

X 3722 - X 3725	INST. #1	01
	INST. #2	02
X 7618, X 6654, X 6655	INST. #3	03
	INST. #4	04
	INST. #5	05
X 9134, X 9135, X 9136	INST. #6	06
	COMM'L BANK	11
X 9137, X 9214,	S&L/SVGS BANK	12
X 9217, X 9218	CREDIT UNION	13
	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?

X 7620	Joint account	01	Trust account	50
	R's account	02	Child only	5
	S's account	03	Child + R or Sp	6
Unrelated person with	Other (SPECIFY)	- 7	other relative	7
R or Sp	other family member	04	other relative with R or Sp	8
	Equal amounts in joint + R/spouse individual		lated person, nfs	9
	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) 25

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

X3802 = Final # # Accounts
 X6697 = Raw #

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

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

see inst. list

see inst. list

see inst. list

X3803
 X9138 Det. Inst. Type

X3806
 X9139

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) . 2

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 X7622 02
 S's account 03
 Other (SPECIFY) - 2

Joint account 01
 R's account X7624 02
 S's account 03
 Other (SPECIFY) - 7

Joint account 01
 R's account X7626 02
 S's account 03
 Other (SPECIFY) - 7

other family member 04
see joint acct. list

Other family member 04
see joint acct. list

Other family member 04
see joint acct. list

What type of account is this? Is it a passbook or statement savings account, or some other type?

X6456
 Passbook 1
 Statement 2
 Other(Specify) -7
 State Tuition Plan 3

X6457
 Passbook 1
 Statement 2
 Other(Specify) -7
 State Tuition Plan 3

X6458
 Passbook 1
 Statement 2
 Other(Specify) -7



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
<u>see inst. list</u>	<u>see inst. list</u>
X 3812	X 3815
X 9141	X 9142
X 3813	X 3816
\$ _____	\$ _____
YES... (GO TO Q.25.2) .. 1	YES... (GO TO Q.25.2) .. 1
NO... (SKIP TO Q.26) .. 2	NO... (SKIP TO Q.26) .. 2
Joint account 01	Joint account 01
R's account X 7628 02	R's account X 7630 02
S's account 03	S's account 03
Other (SPECIFY) -7	Other (SPECIFY) -7
<u>other family member</u> ⁰⁴	<u>other family member</u> ⁰⁴
<u>see joint acct. list</u>	<u>see joint acct. list</u>
X 6459	X 6460
Passbook 1	Passbook 1
Statement 2	Statement 2
Other(Specify).... -7	Other(Specify).... -7
State Tuition Plan 3 →	
YES... (REASK Q.24-26. COL. #5) 1	YES... (GO TO Q.26.1) .. 1
NO... (GO TO Q.27) 2	NO... (GO TO Q.27) 2

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

X 3818

\$1 _____ X 8448 - mcap

27.

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

X 3819

Yes (GO TO 27.1) 1
No (SKIP TO Q.31) 25

29. ~~27.1~~

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

X 3820

Mutual Funds

29.7 Please look at the Institutions Card. Are there mutual funds with any of the institutions on the Institutions Card, or from some place else? (CODE ALL THAT APPLY) If R asks, we want the organization that manages R's mutual funds, not the individual funds.

28. I need to know what type(s) of mutual fund(s) (this is/these are)? (Is it/Are any of them) ... mutual funds, not the individual funds.

X 9225 - Determined inst. type
X 9229

29. What is the total market value of all of the (TYPE) that you (and your family living here) have?

see inst. list

X 6704

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

	No	Yes	
			X 3821
28.1. Stock Funds?	5 1	1	→
			X 3823
28.2. (Are any of them) Tax-Free Bond Funds?	5 1	1	→
			X 3825
28.3. (Are any of them) Government or Government backed Bond Funds?	5 1	1	→
			X 3827
28.4. (Are any of them) other Bond Funds?	5 1	1	→
			X 3829
28.5. Combination funds or any other mutual funds (INCLUDE "DK TYPE" HERE)?	5 1	1	→

29.1. \$1 _____	X 3822
29.2. \$1 _____	X 3824
29.3. \$1 _____	X 3826
29.4. \$1 _____	X 3828
29.5. \$1 _____	X 3830

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

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

X 3831

Gain (GO TO Q.30.1) 1
Neither gain nor loss ... (SKIP TO Q.31) 2 3
Loss (GO TO Q.30.2) 7 5
DON'T KNOW (SKIP TO Q.31) 8

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

X 3832 _____% OR X 3833 _____
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?

X 3834 _____% OR \$ X 3835 _____
PERCENT AMOUNT

Virtually All - 2
DONT KNOW 998

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

X 3901 Yes (GO TO Q.31.1) 1
No (SKIP TO Q.32) 25

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

X 3902 \$ _____

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

X 3903 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?

X 3904 _____ # 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		
33.1. Mortgage-backed bonds such as those from "Ginnie-Mae", "Fannie-Mae" or "Freddie-Mac"	<u>X 3905</u>		→
	25	1	
33.2. U.S. Government bonds or Treasury bills	<u>X 3907</u>		→
	25	1	
33.3. State or <u>municipal</u> bonds, or other taxfree bonds	<u>X 3909</u>		→
	25	1	
33.4. Foreign bonds	<u>X 7631</u>		→
	25	1	
33.5. Corporate or <u>any other</u> type of bonds (INCLUDE "DK TYPE" HERE)	<u>X 7632</u>		→
	25	1	

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?
<u>X 3906</u>	<u>X 7635</u>
34.1. \$ _____	34.7. \$ _____
<u>X 3908</u>	<u>X 7636</u>
34.2. \$ _____	34.8. \$ _____
<u>X 3910</u>	<u>X 7637</u>
34.3. \$ _____	34.9. \$ _____
<u>X 7633</u>	<u>X 7638</u>
34.4. \$ _____	34.10. \$ _____
<u>X 7634</u>	<u>X 7639</u>
34.5. \$ _____	34.11. \$ _____

X 6705 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 ALL BONDS; RECORD IN AND Q.34.11.

X 6706 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 not include any stock held through mutual funds, pension accounts or trusts, or in accounts or businesses that I have already recorded.)

X3913 Yes (GO TO Q.36) 1
No (SKIP TO Q.40) 25

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

X3914 _____ # Companies

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

X3915 \$|_____|,|_____|,|_____|

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

X3916 Gain (GO TO Q.38.1) 1
Neither gain nor loss .. (SKIP TO Q.39) 23
Loss (GO TO Q.38.2) 25
DONT KNOW (SKIP TO Q.39) 8

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

X3917 _____% OR X3918 \$|_____|,|_____|,|_____|
PERCENT AMOUNT

SKIP TO Q.39
DONT KNOW 998 Virtually All -2
SKIP TO Q.39

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

X3919 _____% OR X3920 \$|_____|,|_____|,|_____|
PERCENT AMOUNT

DONT KNOW 998 Virtually All -2

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) 25

X7191 Did you include this stock in the value of your total holdings that you just told me? Yes=1
No=5
No initially, but really yes=3

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

X3922 \$|_____|,|_____|,|_____|

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

X7640 Yes (GO TO Q.39.3) 1
No (SKIP TO Q.40) 25

X7142 Did you include this stock in the value of your total holdings that you told me? Yes=1
No=5
No initially, but really yes=3

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

X7641 \$|_____|,|_____|,|_____|

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

X3923 Yes (GO TO Q.40.1) 1
No (SKIP TO Q.41) 25

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.)

	INST. #1	01
3924-X3927	INST. #2	02
7642, X6668,	INST. #3	03
X6669	INST. #4	04
	INST. #5	05
	INST. #6	06
1. Inst. Type	COMML BANK	11
X9143, X9144,	S&L/SVGS BANK	12
X9145, X9146,	CREDIT UNION	13
<9212, X9219,	FIN./LOAN CO.	14
X9220	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) 25

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) 25

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

X 3932

\$ _____

41a. Do you (or anyone in your family here) receive income from or have assets in an annuity? (IF YES: Please do not include job pensions, or any assets that I have already recorded.)

X6815

^
or other retirement accounts

Yes (GO TO Q.42) 1
No (SKIP TO Q.47) 25

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

X6816

Yes (GO TO Q.43.1a) 1
No (SKIP TO Q.44a) 25
DONT KNOW (SKIP TO Q.44a) 8

43.1 a. How much income did (you/your family living here) receive from these annuities in 1997?

X6817

\$1 _____

43.2 a. Do you (or your family living here) also have annuities in which you (or your family) have an equity interest?

X6818

Yes (GO TO Q.43.3a) 1
No (SKIP TO Q.45a) 25

43.3 a. What is the total dollar value of these annuities?

X6819

\$1 _____
(SKIP TO Q.45a)

44. What is the total value of these annuities?

X6820

\$1 _____

45 a. Who manages these annuities--is it any of the institutions on the Institutions Card, or are they managed by someone else?
 (CODE ALL THAT APPLY) **X6821-X6825**

(IF INSTITUTIONS CARD Which institution(s)?)
 (IF SOMEPLACE ELSE. What type of institution(s) or who manages them?)
 (INTERVIEWER CHECK INSTITUTIONS CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED)

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

46 a. How is the money in these annuities invested? Is most of it in stocks, most of it in bonds or other interest-earning assets, or what?
X6826

Stocks; mutual fund	01
Bonds/Interest	02
Real estate	03
Combination of 1 & 2; mutual funds and CD's	05
Mixed or diversified	06
Life insurance/Fixed contract; annuities	07
Tangible assets other than real estate	08
Intangible assets, n.e.c.	09
Other (SPECIFY) _____	07

N-86.25
~~**N-86.5**~~
 N-87

41b. Do you (or anyone in your family here) receive income from or have assets in a trust or managed investment account? (If YES. Please do not include job pensions, or any assets that I have already recorded.)

X6827

Yes (GO TO Q.42b) 1
No (SKIP TO Q.47) 25

42b. Are these trusts or managed investment accounts? (CODE ALL THAT APPLY; CODE RESPONSES IN THE ORDER THEY ARE GIVEN)

X6828 Legal trusts 01
X6829 Managed investment accounts 02
X6830 Other (SPECIFY) _____ 85-7

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

X6831

Yes (GO TO Q.43.1b) 1
No (SKIP TO Q.44b) 25
DON'T KNOW (SKIP TO Q.44b) 8

43.1b. How much income did (you/your family living here) receive from these trusts/managed investment accounts in 1997.

X6832

\$1 _____

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

X6833

Yes (GO TO Q.43.3b) 1
No (SKIP TO Q.45b) 25

43.3b. What is the total dollar value of these assets?

X6834

\$1 _____
(SKIP TO Q.45b)

44b. What is the total dollar value of ~~your (family's) interest in all trusts/managed investment accounts?~~ these assets?

X6835

\$1 _____

45 b. Who manages these assets--is it any of the institutions on the Institutions Card, or are they managed by someone else?
 (CODE ALL THAT APPLY) **X6836 - X6840**

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

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

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

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

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

X6841

Stocks, mutual fund	01
Bonds/Interest	02
Real estate	03
Combination of 1 & 2; mutual funds and CD's	05
Mixed or diversified	06
Life insurance/Fixed contract; annuities	07
Tangible assets other than real estate	08
Intangible assets, n.e.c.	09
Other (SPECIFY) _____	-7

N-86.75
~~**N-86.5**~~
 11-87

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Page

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?

X7645

see previous loan list

(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 00000 -1
DONT KNOW 99998
NO TYPICAL PAYMENTS 99996 -2

X4012

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

See Frequency Master List

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

X4013

_____%
Percent

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

X4014

\$ _____

NONE 0000000 -1
DONT KNOW 9999998
NO TYPICAL PREMIUMS 9999996 -2

X 4015

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

See Freq. Master List

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?

\$ _____

- 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^=1; no cash value insurance: X4004^=1; not borrowing on policy: X4007^=1; loan not reported earlier: X4009^=1)

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Page

Other than what I have already recorded, are you (or anyone in your family living here) owed any money by friends, relatives outside the immediate family, businesses, or others?

(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) 25

51.1. Altogether, how much are you owed?

x4018 \$ _____
and other such retirement assets,

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) 25

	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) owe any other money not recorded earlier?
 (WE DO NOT WANT TO INCLUDE LOANS BETWEEN FINANCIALLY DEPENDENT FAMILY MEMBERS.)

x4031 Yes (GO TO Q.53.1) 1
 No (SKIP TO Q.54) 25

53.1. How much is owed?

x4032 \$ _____

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

x7646 YES (GO TO Q.55) 1
 NO (SKIP TO SECTION R) 25

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 25

X4020, X4024, X4028

What kind of asset is it?

- 1 Gold
- 2 Silver (incl. silverware)
- 3 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 (except 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
- 7 Other

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 18~~)

X7196 The following questions are asking about the (R's / Spouse / Partner's) employment.

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

INTERVIEWER

X4100 On vacation / ~~looking for work~~

Working Now/self-employed	01
On strike (SKIP TO Q.2)	01-11
Temporarily laid off (GO TO Q.1.1)	02
On sick or maternity leave (GO TO Q.1.1)	08
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) <u>see next sheet</u>	-7 08
Unpaid volunteer (SKIP TO Q.1.3)	10

Who is providing employment info. about the respondent's spouse / Partner?
 1 = Designated R
 2 = Spouse / Partner
 3 = Break off case

1.1. Do you expect to go back to this job?
 Yes (GO TO Q.1.2) 1
 No (SKIP TO Q.1.3) 2 5

X4101

1.2. When did you last work on this job?
 X4102 X4103
 MONTH YEAR -1 = 1998
 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) ^{1.6} 1
 No (SKIP TO Q.1.1) ^{1.6} 2 5

1.4. When did you (retire/become disabled)?
 X4104 X7197 X7198
 YEAR Age Years Ago

1.5. Are you doing any work for pay at the present time?
 Yes (GO TO Q.2) ^{1.6} 1
 No (SKIP TO Q.1.1) ^{1.6} 2 5

X4105

2. X6780 1.6 At any time during the past 12 months, were you unemployed and looking for work? Next are some questions about your current, main job. Do you work for someone else, are you self-employed, or what? 1 = Yes 2 = NO

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, as Self-employed
 Other non-corporate business owned by P/EU 02

X6781 1.7 Over this period, how many weeks in total were you unemployed and looking for work?

X4100

Recode: Current work status

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
20=Temporarily laid off only
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
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

22 = On sick/maternity leave and expecting to return to
work (also including disabled).

23 = On sick/maternity leave, but not expecting to return
to work.

R-91.5

4. 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 INTERVIEWER: DOES R WORK FOR A BUSINESS REPORTED IN SECTION F? (CHECK Q.22, PAGE F-47)

YES 1
NO 2

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

X7401

3. 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 ~~0000000000~~
DONT KNOW 9999999999

X4113

See Frag. Master List

X6797

8.2 Some employers give their employees financial options that can be used to purchase company stock at a later time. During the past year, has your current employer given you any of these, either as a regular part of your compensation as a bonus? Yes=1 No=5

Hour ~~#~~ 18
Week ~~#~~ 2
Month ~~#~~ 4
Quarter ~~#~~ 5
Year ~~#~~ 6
Other (SPECIFY) -7

9. About how many employees work for this company or organization, including all locations? (Is it fewer than 10, 10 to 19, or 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

X41116

 OR
YEARS UNTIL AGE:

X7680

Until Year X7200

NEVER STOP -2 ✓
DONT KNOW 98

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

X41117

Yes 1
No 5

13. Do you have any type of insurance other than Social Security, that would help provide you with income in the event that you become disabled? **INCLUDE SUCH INSURANCE REGARDLESS OF SOURCE**

X7681

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

R SELF-EMPLOYED

14. What sort of work do you do? (Tell me a little more about what you do.) *All self-employed info is recorded into the previous section except 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 (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
DONT KNOW 98

HOURS

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

WEEKS

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

X4125 Yes (GO TO Q.14.8) 1
No (GO TO Q.14.9) X5

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

\$|_____|_____|_____|_____|_____|_____|

NONE (XXXXXXXX)
DONT KNOW 99999998

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

See Freq. Master List

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

X4127 Yes (GO TO Q.14.10) 1
No (GO TO Q.14.11) X5

14.10. (In addition to regular salary,) how much do you personally receive from the business before taxes? (What did you get in 1994?) 2000?

X4131 \$|_____|_____|_____|_____|_____|_____|

NONE -1 ~~XXXXXXXX~~
DONT KNOW 99999998

Week X2
Month X4
Quarter X5
Year X6
Other (SPECIFY) -7 X5

See Freq. Master List

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

work/the business)?

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

15

Are you

X4135 included in any pension, retirement ~~plans~~ or ~~other~~ tax-deferred savings plans connected with the job you just told me about? **Please do not include any assets I have already recorded.**

(SHOW CARD 17)

DO NOT INCLUDE SOCIAL SECURITY OR PLANS CONNECTED ONLY WITH EARLIER JOBS. THESE ARE RECORDED LATER IN THE INTERVIEW

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
No (GO TO Q.16) 2 5
DONT 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
DONT KNOW (GO TO Q.16.2) X

16.2 **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
DONT KNOW (SKIP TO Q.40) #

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 currently 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 this job where you are not yet 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

X6708-X6712

What kinds of plans are these? (CHECK ALL THAT APPLY)

X6708 ~~CONTRIBUTION~~ THRIFT OR SAVINGS

X6709 401K/403B/SRA

X6710 PROFIT SHARING

X6711 TAX DEFERRED ANNUITY

X6712 OTHER

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

17=Defined benefit plan

Blank
Page

___ # OF PLANS
 X4201 = Final #
 X6698 = Raw #

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.)
20. (SHOW CARD ¹⁹) I would like to know what general type of plan this is. (In ~~the~~ ^{one} 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/has/he) borrow against that account?
- 21.1. How long have you been in the plan?
22. Do you currently make contributions to this plan?
 (IF R ASKS: INCLUDE CONTRIBUTIONS THROUGH SALARY DEDUCTIONS, UNION DUES OR OTHER SOURCES)
23. What percent of your pay or amount of money per month or year do you currently contribute **in total?**
24. At what age do you expect to start receiving benefits from this plan?

PLAN 1	
Pension or retirement ...	X4202 Q.20, PLAN 1) ... 01
Tax-deferred savings	(SKIP TO Q.28, PLAN 1) ... 02
Other (SPECIFY) <u>see next sheet</u>	-7 03
(GO TO Q.20, PLAN 1)	
DON'T KNOW WHAT KIND	TO Q.20, PLAN 1) ... 04
Formula	(SKIP TO Q.21.1, PLAN 1) ... 1
Account	(SKIP TO Q.21, PLAN 1) ... 2
Both	(GO TO Q.21, PLAN 1) ... 3
DON'T KNOW	(SKIP TO Q.21.1, PLAN 1) ... 4
DON'T KNOW X4204 999999998 X7205	
X7205 X7206 - Since Age YEARS X7207 - Since Yr	
Yes	(GO TO Q.23, PLAN 1) ... 1
No	(SKIP TO Q.23, PLAN 1) ... 5 2
DONT KNOW (SKIP TO Q.24, PLAN 1) ... 8	
X4206	PERCENT
OR	
X4207	\$
DONT KNOW Cannot Current Wage -2 0000	
Week	2 01
Month	4 02
Quarter	5 03
Year	6 04
Other (SPECIFY)	-7 05
X4209 X7208 X7208 AT AGE ___ FOR IN ___ YEARS In year (GO TO Q.25, PLAN 1)	
DONT EXPECT BENEFITS (SKIP TO Q.26, PLAN 1) ... -2 06	

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

R-96.5

	PLAN 2	PLAN 3
19.	Pension or retirement X4302 Q.20, PLAN 2) . 01 Tax-deferred savings . . . (SKIP TO Q.28, PLAN 2) 02 Other (SPECIFY) <u>see next sheet - 7</u> 05 (GO TO Q.20, PLAN 2) DONT KNOW WHAT KIND (GO TO Q.20, PLAN 2) . 08	Pension or retirement X4402 Q.20, PLAN 3) . . 01 Tax-deferred savings . . . (SKIP TO Q.28, PLAN 3) . 02 Other (SPECIFY) <u>see next sheet - 7</u> 05 (GO TO Q.20, PLAN 3) DONT KNOW WHAT KIND (GO TO Q.20, PLAN 3) . . 08
20.	Formula (SKIP TO Q.21.1, PLAN 2) 1 Account (X4303 PLAN 2) 2 Both (GO TO Q.21, PLAN 2) 3 DONT KNOW. . (SKIP TO Q.21.1, PLAN 2) 8	Formula (SKIP TO Q.21.1, PLAN 3) 1 Account (X4403 PLAN 3) 2 Both (GO TO Q.21, PLAN 3) 3 DONT KNOW. . (SKIP TO Q.21.1, PLAN 3) 8
21.	\$ | | | | | | | | | | DONT KNOW X4304 999999998 X7219	\$ | | | | | | | | | | DONT KNOW X4404 999999998 X7223
21.1.	X7687 YEARS X7215 - Since X7216 - Since	X7689 YEARS X7224 - Since X7225 - Since
22.	Yes. (GO TO Q.23, PLAN 2) 1 No. (X4305 PLAN 2) 5 2 DONT KNOW. . (SKIP TO Q.24, PLAN 2) 8	Yes. (GO TO Q.23, PLAN 3) 1 No. (X4405 PLAN 3) 5 2 DONT KNOW. . (SKIP TO Q.24, PLAN 3) 8
23.	X4306 | | | | | PERCENT OR X4307 \$ | | | | | | | | | | DONT KNOW 0998 <i>Cannot Convert Wage</i> -2 Week 2 01 Month 4 02 Quarter X4308 5 03 Year 6 04 Other (SPECIFY) -7 05	X4406 | | | | | PERCENT OR X4407 \$ | | | | | | | | | | DONT KNOW 0998 <i>Cannot Convert Wage</i> -2 Week 2 01 Month 4 02 Quarter X4408 5 03 Year 6 04 Other (SPECIFY) -7 05
24.	X4309 X7688 X7217 AT AGE | | | OR IN | | | YEARS In (GO TO Q.25, PLAN 2) Year DONT EXPECT BENEFITS (SKIP TO Q.26, PLAN 2) -2 06	X4409 X7690 X7226 AT AGE | | | OR IN | | | YEARS In (GO TO Q.25, PLAN 3) Year DONT EXPECT BENEFITS (SKIP TO Q.26, PLAN 3) -2 06

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?)

NONE

X4210 \$1 _____
 OR
 X4212 _____ %
 OF FINAL PAY

DONT KNOW 9999998

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

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

Benefit now. (GO TO Q.26.1, PLAN 1) 01

Benefit later. (GO TO Q.26.1, PLAN 1) 02

Cash settlement. .. X4213 (SKIP TO Q.27, PLAN 1) 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

DONT KNOW. . . (SKIP TO Q.27, PLAN 1) 98

26.1. About how much per month would you receive?

X4214 \$1 _____

NONE -1.000000
 DONT KNOW 9999998

Week 2 01
 Month X7691 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.	<p>X4310 \$1 _____ OR X4312 _____% OF FINAL PAY</p> <p>DONT KNOW 9999998</p> <p>Week 2 01 Month 4 02 Quarter X4311 5 03 Year 6 04 Other (SPECIFY) -7 05</p>		<p>X4410 \$1 _____ OR X4412 _____% OF FINAL PAY</p> <p>DONT KNOW 9999998</p> <p>Week 2 01 Month 4 02 Quarter X4411 5 03 Year 6 04 Other (SPECIFY) -7 05</p>
26.	<p>Benefit now. (GO TO Q.26.1, PLAN 2) 01</p> <p>Benefit later. (GO TO Q.26.1, PLAN 2) 02</p> <p>Cash settlement. (SKIP TO Q.27, PLAN 2) 03</p> <p>Nothing. (SKIP TO Q.27, PLAN 2) 04</p> <p>Rollover 06 Other (SPECIFY) -7 05</p> <p>Cash Settlement / Monthly pension Choice of Payment Method 07 DONT KNOW. (SKIP TO Q.27, PLAN 2) 98</p>		<p>Benefit now. (GO TO Q.26.1, PLAN 3) 01</p> <p>Benefit later. (GO TO Q.26.1, PLAN 3) 02</p> <p>Cash settlement. (SKIP TO Q.27, PLAN 3) 03</p> <p>Nothing. (SKIP TO Q.27, PLAN 3) 04</p> <p>Rollover 06 Other (SPECIFY) -7 05</p> <p>Cash Settlement / Monthly pension Choice of Payment Method 07 DONT KNOW. (SKIP TO Q.27, PLAN 3) 98</p>
26.1.	<p>X4314 \$1 _____</p> <p>NONE -1 0000000 DONT KNOW 9999998</p> <p>Week 2 01 Month X7692 4 02 Quarter 5 03 Year 6 04 Other (SPECIFY) -7 05</p>		<p>X4414 \$1 _____</p> <p>NONE -1 0000000 DONT KNOW 9999998</p> <p>Week 2 01 Month X7693 4 02 Quarter 5 03 Year 6 04 Other (SPECIFY) -7 05</p>
27.	<p>YES. (GO BACK TO Q.19, PLAN 3) 1</p> <p>NO. (SKIP TO Q.40) 2</p>		<p>YES. (SKIP TO Q.39) 1</p> <p>NO. (SKIP TO Q.40) 2</p>

SAVINGS PLANS

- 28. Can you tell me a little more about this plan? Is it a thrift or savings plan, a 401K, Supplemental Retirement Account (SRA), a profit-sharing plan, or what?
- 29. For how many years altogether have you been included in this plan? (INCLUDE YEARS WITH OTHER EMPLOYERS, IF SAME PLAN.)
- 30. (Does your employer/Does the business) make contributions to this plan?
 - 30.1. What percent of your pay or amount of money per month or year does (your employer/the business) contribute **in total?**

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

- 34. Do you currently make contributions to this plan? (IF R ASKS: INCLUDE CONTRIBUTIONS THROUGH SALARY DEDUCTIONS, UNION DUES, OR OTHER SOURCES.)
- 34.1. What percent of your pay or amount of money per month or year do you currently contribute **in total?**

- 35. Roughly how much money is in your account at present? (WE WANT THE AMOUNT GROSS OF ANY LOANS AGAINST THIS ACCOUNT.)
- 36. Can you borrow against that account?
- 37. Do you currently have a loan against that account?

- 33.1. What is the amount of the loan balance?
- 33.1.5 For what purpose did you borrow this money?
- 33.2. Did you tell me about this loan earlier?
- 33.3. Where did you tell me about this loan?

How much are the payments?
 How often?
 1 = Ed. expenses
 2 = Home purchase
 -7 = Other (specify)

SAVINGS PLAN 1

Thrift or Savings	01
401K/403B/SRA	02
Profit Sharing	X4216 03
Stock purchase, ESOP	04
Other (SPECIFY)	See next sheet -7 +
DON'T KNOW	98
X4217 X7209 Since Age	
YEARS X7210 Since Yr	
DON'T KNOW	98
Yes. (GO TO Q.30.1, PLAN 1)	1
No. (SPECIFY Q.31, PLAN 1)	X4218 5.2
DON'T KNOW. . . (SKIP TO Q.31, PLAN 1)	#
X4219	PERCENT
X4220	OR
NONE	Cannot convert wage -2 -1 0000
DON'T KNOW	9998
Week	2 #
Month	X4221 4 #
Quarter	5 #
Year	6 #
Other (SPECIFY)	-7 #
Yes. (GO TO Q.31.1, PLAN 1)	1
No. (SKIP TO Q.31, PLAN 1)	X4222 5.2
DON'T KNOW. . . (SKIP TO Q.32, PLAN 1)	#
X4223	PERCENT
X4224	OR
DON'T KNOW	9998
Week	2 #
Month	X4225 4 #
Quarter	5 #
Year	6 #
Other (SPECIFY)	-7 #
X4226	
DON'T KNOW	99999998
Yes. (GO TO Q.34, PLAN 1)	1
No. (SKIP TO Q.35, PLAN 1)	X4227 5.2
DON'T KNOW. . . (SKIP TO Q.35, PLAN 1)	#
Yes. (GO TO Q.34.1, PLAN 1)	1
No. (SKIP TO Q.35, PLAN 1)	X4228 5.2
X4229 X6791	
Yes. (GO TO Q.34.3, PLAN 1)	1
No. (SKIP TO Q.35, PLAN 1)	X4230 4.5
Yes, but no apparent match	
Yes, partially recorded earlier	
X7694 - see previous loan list	

X 7211 GO TO Q.35, PLAN 1
 X 7212

SAVINGS PLAN 2			SAVINGS PLAN 3		
28.	Thrift or Savings 01 401K/403B/SRA 02 Profit Sharing 03 Stock purchase, ESOP 04 Other (SPECIFY) <u>see next sheet -7</u> 05 DONT KNOW 98	X4316	Thrift or Savings 01 401K/403B/SRA 02 Profit Sharing 03 Stock purchase, ESOP 04 Other (SPECIFY) <u>see next sheet -7</u> 05 DONT KNOW 98	X4416	
29.	<u>X4317</u> <u>X7218</u> Since Age YEARS <u>X7219</u> Since Yr		<u>X4417</u> <u>X7227</u> Since Age YEARS <u>X7228</u> Since Yr		
30.	Yes. (GO TO Q.30.1, PLAN 2) 1 No. (SKIP TO Q.31, PLAN 2) 5-2 DONT KNOW. . . (SKIP TO Q.31, PLAN 2) 8	X4318	Yes. (GO TO Q.30.1, PLAN 3) 1 No. (SKIP TO Q.31, PLAN 3) 5-2 DONT KNOW. . . (SKIP TO Q.31, PLAN 3) 8	X4418	
30.1.	<u>X4319</u> | | | | PERCENT OR <u>X4320</u> \$ | | | | | <u>Cannot convert</u> wage -2 NONE 0000 DONT KNOW 9998 Week 2 01 Month 4 02 Quarter 5 03 Year 6 04 Other (SPECIFY) -7 05	X4321	<u>X4419</u> | | | | PERCENT OR <u>X4420</u> \$ | | | | | <u>Cannot convert</u> wage -2 NONE 0000 DONT KNOW 9998 Week 2 01 Month 4 02 Quarter 5 03 Year 6 04 Other (SPECIFY) -7 05	X4421	
34.1.	Yes. (GO TO Q.31.1, PLAN 2) 1 No. (SKIP TO Q.32, PLAN 2) 5-2 DONT KNOW. . . (SKIP TO Q.32, PLAN 2) 8	X4322	Yes. (GO TO Q.31.1, PLAN 3) 1 No. (SKIP TO Q.32, PLAN 3) 5-2 DONT KNOW. . . (SKIP TO Q.32, PLAN 3) 8	X4422	
34.1.	<u>X4323</u> | | | | PERCENT OR <u>X4324</u> \$ | | | | | <u>Cannot convert</u> wage -2 DONT KNOW 0000 Week 2 01 Month 4 02 Quarter 5 03 Year 6 04 Other (SPECIFY) -7 05	X4325	<u>X4423</u> | | | | PERCENT OR <u>X4424</u> \$ | | | | | <u>Cannot convert</u> wage -2 DONT KNOW 0000 Week 2 01 Month 4 02 Quarter 5 03 Year 6 04 Other (SPECIFY) -7 05	X4425	
35.1.	<u>X4326</u> DONT KNOW 999999998		<u>X4426</u> DONT KNOW 999999998		
35.1.	Yes. (GO TO Q.34, PLAN 2) 1 No. (SKIP TO Q.35, PLAN 2) 5-2 DONT KNOW. . . (SKIP TO Q.35, PLAN 2) 8	X4327	Yes. (GO TO Q.34, PLAN 3) 1 No. (SKIP TO Q.35, PLAN 3) 5-2 DONT KNOW. . . (SKIP TO Q.35, PLAN 3) 8	X4427	
35.1.	Yes. (GO TO Q.34.1, PLAN 2) 1 No. (SKIP TO Q.35, PLAN 2) 5-2	X4328	Yes. (GO TO Q.34.1, PLAN 3) 1 No. (SKIP TO Q.35, PLAN 3) 5-2	X4428	
37.1.	<u>X4329</u> | | | | | <u>X6792</u>		<u>X4429</u> | | | | | <u>X6793</u>		
37.1.	Yes. (GO TO Q.34.3, PLAN 2) 1 No. (SKIP TO Q.35, PLAN 2) 5-2 Yes, but no apparent match 4 Yes, partially recorded earlier 6 <u>X7695 - see previous loan list</u>	X4330	Yes. (GO TO Q.34.3, PLAN 3) 1 No. (SKIP TO Q.35, PLAN 3) 5-2 Yes, but no apparent match 4 Yes, partially recorded earlier 6 <u>X7696 - see previous loan list</u>	X4430	

GO TO Q.35, PLAN 2

GO TO Q.35, PLAN 3

33.H X7220
33.4F X7221

X7229
X7230

SAVINGS PLAN 1

31. 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**
 DON'T KNOW -

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**
 None (SKIP TO Q.37, PLAN 1) **5**
 Other (SPECIFY) **X4232** **-7**
 (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

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

Other (SPECIFY) **X4234** **-7**
X7213
 DON'T KNOW **48**

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 ~~00000000~~

DON'T KNOW ~~00000000~~

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

DON'T KNOW ~~0~~

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

AMT
 R102

31

SAVINGS PLAN 2	
Yes	1
No <u>X4331</u>	<u>5</u> 2
DONT KNOW	8
All..... (SKIP TO Q.37, PLAN 2)	01
Some..... (GO TO Q.36.1, PLAN 2)	<u>3</u> 02
None..... (SKIP TO Q.37, PLAN 2)	<u>5</u> 05
Other (SPECIFY) <u>X4332</u>	<u>-7</u> 04
(GO TO Q.36.1, PLAN 2)	

SAVINGS PLAN 3	
Yes	1
No <u>X4431</u>	<u>5</u> 2
DONT KNOW	8
All..... (SKIP TO Q.37, PLAN 3)	01
Some..... (GO TO Q.36.1, PLAN 3)	<u>3</u> 02
None..... (SKIP TO Q.37, PLAN 3)	<u>5</u> 05
Other (SPECIFY) <u>X4432</u>	<u>-7</u> 04
(GO TO Q.36.1, PLAN 3)	

36.1. X4333 | | | | | PERCENT

OR

X7698 \$ | | | | |

X4433 | | | | | PERCENT

OR

X7699 \$ | | | | |

37. Mostly or all stock

Real estate

Mostly or all interest earning (cash/bank account)

Insurance/Retirement Plan

Split

Other (SPECIFY) X4334

DONT KNOW

Mostly or all stock

Real estate

Mostly or all interest earning

Insurance/Retirement Plan

Split

Other (SPECIFY) X4434

DONT KNOW

X7222

38. YES..... (GO BACK TO Q.19, PLAN 3)

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

YES..... (GO TO Q.39)

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

X4216, X4316, X4416, X4437
Type of retirement plan

- 1 Thrift or Savings
- 2 401K/403B/SRA
- 3 Profit Sharing
- 4 Stock purchase/ESOP(Employee Stock Option Plan)
- 7 Deferred compensation
- 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
- 7 Other, incl. combinations

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) 5

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

X4502 Second job (SKIP TO Q.41) 04
 X4503 Military (SKIP TO Q.41) 02
 X4504 Business (GO TO Q.40.2) 03
 Other (SPECIFY) -7 04
 (SKIP TO Q.41)

X4505
 6 = consultant
 7 = director / boss
 8 = hobby
 9 = manage investments / real estate
 10 = Third (or more) job

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

YES 1
 NO 2

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

X4507 | | | | # HOURS

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

X4508 | | | # WEEKS

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

X4509 \$ | | | | | | | | | | | | | | | | | | | | | |

NONE -1 000000000
 DONT KNOW 999999998

X4510 Hour 18
 Day 1
 Week 2
 Month 4
 Quarter 5
 Year 6
 Other (SPECIFY) -7

See Freq. Master List

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

X4511 Full-time (GO TO Q.45) 1
 Part-time (SKIP TO Q.46) 2

WORK HISTORY ~~FOR~~ ^{WHEN} R'S CURRENTLY WORKING FULL-TIME

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

X4512 |__|__| # YEARS
 LESS THAN ONE -1
 YEAR OR NONE ... (SKIP TO Q.45.9) ~~01~~

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

X4513 |__|__| # EMPLOYERS NONE = -1

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

X4514 Yes (GO TO Q.45.3) 1
 No (SKIP TO Q.45.9) ~~2~~ 5

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

X4515 Someone else 01
 Self-employed (non-corporate business) 02
 Other (SPECIFY) ~~03~~ -7

45.5 ~~45.4~~ What sort of work ~~was~~ ^{did you do} you doing when you left that job? *Partnership / lawfirm / medical / dental 03*
 (Tell me a little more about what you did.) *did you do on your job?*

X7405

45.4 ~~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 NONE = -1
 19|__|__| Age Yrs. Ago

45.7. In what year did you stop working at that job?
 X4519 X7235 X7236 NONE = -1
 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~~ 18
 Day ~~02~~ 1
 Week ~~03~~ 2
 Month ~~04~~ 4
 Quarter ~~05~~ 6
 Year ~~06~~ 6
 Other (SPECIFY) -7

See Free. Master List

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

X4522 Yes (GO TO Q.45.10) 1
No (SKIP TO Q.45.11) 25

45.10. About how many years in total did you work ^{only} ~~part-time~~?

X4523 [] [] [] NONE = -1
YEARS

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

X4524 X7728 X7237
[] [] [] In # of Yrs. Age Year
NEVER STOP (SKIP TO Q.48, PAGE R-111) ... 9996 -2
DON'T KNOW (SKIP TO Q.48, PAGE R-111) ... 9998
Depends -7 → X6731 (see next sheet)
Less than a year -1

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

X4525 Yes (GO TO Q.45.13) 1
No (SKIP TO Q.48) 25
DON'T KNOW/DEPENDS. (GO TO Q.45.13) 8 -7 → X6752 (see next sheet)

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

X4526 X7700 X7238
[] [] [] # of YEARS OR [] [] AGE Year
Less than a year -1
NEVER STOP -2 9999
DON'T KNOW/DEPENDS. (SKIP TO Q.48, PAGE R-111) -7 9999 → X6732 (see next sheet)

WORK HISTORY FOR R'S WORKING PART-TIME NOW

46. Now I have a few questions about your work experience. 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

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) 25

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

X4529 [] [] [] NONE = -1
YEARS

46.3. INTERVIEWER CHECKPOINT -- SEE Q.46.2.

R HAS WORKED
 FULL-TIME FOR 5 YEARS OR MORE
 OR DK (SKIP TO Q.46.6)

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

X4531 19[] [] Age X7239 Yrs Ago X7240
 Less than a year -1

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 99999998

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)
 See Freq. Master List

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

X4534 [] [] # EMPLOYERS UGRE = -1

46.7. I ~~like~~ would like to know about the longest full-time job you had. Was the employer the same as your current employer, were you self-employed, did you work for someone else, or what?

X4535
 Someone else 01 Same as current employer 4
 Self-employed (other non-corporate business) ... 02
 Other (SPECIFY) -7 03
 Partnership / law firm / medical / dental

46.9 ~~46.8.~~ What sort of work ~~were you doing?~~ did you do on your job? (Tell me a little more about what you did.)

X7407

46.8 ~~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?~~ for that employer?
 19[] [] Age Yrs Ago Less than a year -1
 X4538 X7241 X7242

46.11. When did you stop working ~~full-time~~ at that job?
 19[] [] Age Yrs Ago Less than a year -1
 X4539 X7243 X7244

what?)

X4540

\$1 _____

NONE -1 -0000000
DONT KNOW 9999998

Hour # 18
Day # 1
Week # 2
Month # 4
Quarter # 5
Year # 6
Other (SPECIFY) -7 07

X4541

See Frog Master List

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

19|_|_|_| Age Yrs Age
X4542 X7245 X7246 Less than a year -1

46.14. Thinking now of the future, do you expect to do any full-time work for pay?

X4543 Yes (GO TO Q.46.15) 1
No (SKIP TO Q.46.17) 5
DONT KNOW/DEPENDS... (SKIP TO Q.46.17) * -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
DONT KNOW/DEPENDS ~~9999~~ -7 → X6733 (see next sheet)
Less than a year -1

46.16. And in what year do you expect to stop working full-time?

X4545 X7701 X7249
|_|_|_| OR |_|_|_| AGE
(GO TO Q.46.17) (GO TO Q.46.17) Year
of yrs
NEVER STOP (SKIP TO Q.48) ... 9996 -2
DONT KNOW/DEPENDS... (GO TO Q.46.17) ... 9998 -7 → X6734 (see next sheet)
Less than a year -1

46.17. In what year do you expect to stop working for pay altogether?

X4546 X7702 X7250
|_|_|_| OR |_|_|_| AGE
(SKIP TO Q.48) (SKIP TO Q.48) Year
of yrs
NEVER STOP (SKIP TO Q.48) ... 9996 -2
DONT KNOW/DEPENDS... (SKIP TO Q.48) ... 9998 -7 → X6735 (see next sheet)
Less than a year -1

WORK HISTORY FOR R's CURRENTLY RETIRED/DISABLED, HOMEMAKER, STUDENT, OR OTHER.

X6782 47.0A1 any time during the past 12 months, were you unemployed and looking for work? 1=Yes

X4601 Yes (GO TO Q.47.1) 1 S=No
No (SKIP TO Q.47.12) 5

47.1. How many years have you worked full-time for all or most of the year? Include any periods of self-employment, and the military. (Roughly how many years?)

X4602 |_|_|_| NONE = -1
YEARS

X6783 47.0B Over this period, how many weeks in total were you unemployed and looking for work?

47.2. INTERVIEWER CHECKPOINT -- SEE Q.47.1.

R HAS WORKED
FOR 5 YEARS OR MORE
FULL-TIME OR DK . (SKIP TO Q.47.5) 1

47.3. In what year did you last work full-time for pay?
 X4604 19|_|_| | X7257 Age X7252 Years Ago Less than a year.... -1

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
DONT 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)
See Freq. Master List

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

X4607 |_|_| # EMPLOYERS NONE = -1

47.6. I ^{would like} ~~want~~ to know about the longest full-time job you had. Did you work for someone else, were you self-employed, or what?

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

47.8 ~~47.9~~ What sort of work ~~were you doing when you left that job?~~ did you do on your job? (Tell me a little more about what you did.)
 X7409

47.7 ~~47.8~~ What kind of business or industry did you work in -- that is, what did they make or do at the place where you worked?

X7410

47.9. In what year did you start working at that job?
 X4611 19|_|_| | X7253 Age X7254 Years Ago Less than a year.... -1

47.10. In what year did you stop working at that job?
 X4612 19|_|_| | X7255 Age X7256 Years Ago Less than a year.... -1

stopped working full-time? (Is that per hour, week, month, year, or what?)

X4613 \$1 _____
 NONE -1
 DONT KNOW 999999998
 Hour # 18
 Day # 1
 Week # 2
 Month # 4
 Quarter # 3
 Year # 6
 Other (SPECIFY) # -7

X4614 See Freq. Master List

47.12. Since you were 18, were there any years when you (only) worked part-time for all or most of the year?

X4615 Yes (GO TO Q.47.13) 1
 No (SKIP TO Q.47.14) 5

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

X4616 # YEARS NONE = -1

47.14. Do you expect to work for pay in the future?

X4617 Yes (GO TO Q.47.15) 1
 No (SKIP TO Q.48) 5

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

of YEARS X4618 X7257 X7258
 Year Age
 DONT KNOW/DEPENDS -7 → X6736 (see next sheet)
 Less than a year -1

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
 DONT KNOW/DEPENDS (SKIP TO Q.47.19) -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
 DONT KNOW/DEPENDS -7 → X6737 (see next sheet)
 Less than a year -1

47.18. And in what year do you expect to stop working full-time?

X4621 X7703 X7261
 # of years OR AGE Year
 (GO TO Q.47.19) (GO TO Q.47.19)
 NEVER STOP (SKIP TO Q.48) -2
 Depends Less than a year -1
 -7 → X6738 (see next sheet)

47.19. In what year do you expect to stop working for pay altogether?

of YEARS X4622 X7704 X7262
 OR AGE Year
 (GO TO Q.48) (GO TO Q.48)
 NEVER STOP (GO TO Q.48) -2
 DONT KNOW/DEPENDS (GO TO Q.48) -7 → X6739 (see next sheet)
 Less than a year -1

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.**

X6731, X6732, X6733, X6734, X6735, X6736, X6737, X6738, X6739
Thinking now of the future, in what year or at what age
do you expect to stop working full-time?

Code reason depends

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

X6752

Do you expect to work part-time after that?

Code reason depends

1=Probably yes

3=If health lasts; if "feel like it"; health of other family members

4=If need the money; if "need to"; the "economy"

~~5=If still enjoying work~~

6=If still enjoying work

7=If there is an interesting opportunity

11=If get bored

95=Uncodable response

98=Don't know/maybe

99=Refused

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 licensed

R-111.4

X6753

Thinking now of the future, do you expect to do any full-time work for pay?

Code reason depends

1=Probably yes

3=If health lasts; if "feel like it"; health of other family members

4=If need the money; if "need to"; the "economy"

~~5=If still enjoying work~~

6=If still enjoying work

7=If there is an interesting opportunity

11=If get bored

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=Maybe/Don't know

99=Refused

X6754

Will any of that be full-time work?

Code reason depends

4=As soon as can find full-time job

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

11=Depends on opportunities/interest

95=Uncodable response

98=Don't know

99=Refused

THE FOLLOWING QUESTIONS ARE ASKING ABOUT THE SPOUSE/PARTNER'S EMPLOYMENT

INTERVIEWER: IF SPOUSE/PARTNER IS PRESENT, TRY TO OBTAIN EMPLOYMENT INFORMATION FROM (HEM/HER) DIRECTLY.

(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 ALL THAT APPLY.) (SHOW CARD 18)

IF S IS "WORKING NOW" AND ANY OTHER CATEGORY, ASK ALL FOLLOW-UP QUESTIONS AND GO TO Q.50

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

x4700

- Working Now/self-employed 01
- On vacation/On strike (SKIP TO Q.50) 02
- Temporarily laid off (GO TO 49.1) 03
- on sick or maternity leave (GO TO Q.49.1) 04
- Unemployed and looking for work (SKIP TO Q.49.3) 05
- Student (SKIP TO Q.49.3) 06
- Homemaker (SKIP TO Q.49.3) 07
- Disabled (SKIP TO Q.49.4) 08
- Retired (SKIP TO Q.49.4) 09
- Other (SPECIFY) see next sheet 10-17
- Unpaid volunteer (SKIP TO Q.49.3) 10

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) 25

49.2 When did (he/she) last work on this job?

x4702 x4703
 MONTH YEAR
 SKIP TO Q.50

NOTE: CONSIDER THIS SPOUSE'S "CURRENT MAIN JOB" FOR PURPOSES OF Q.50-Q.87.1.

49.3 Is (he/she) doing any work for pay at the present time?

- Yes (SKIP TO Q.50) ^{49.6} 1
- No (SKIP TO Q.51) ^{49.2} 2

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

x4704 19 x7264 x7265
 YEAR Age Yrs. Ago

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

- x4705 Yes (GO TO Q.50) ^{49.6} 1
- No (SKIP TO Q.51) ^{49.2} 25

x6784 At any time during the past 12 months, were you unemployed and looking for work?
 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
 - Other non-corporate business owned by PEU 02
- IF R SAYS "SPOUSE RUNS OWN BUSINESS" CODE AS SELF-EMPLOYED

1 = YES
 5 = NO
 49.7 over this period
 x6785 how many weeks
 in total were
 you unemployed and
 looking for work?

X4700

Recode: Current work status

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
20=Temporarily laid off only
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
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

R-112.5

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. INTERVIEWER: DOES SPOUSE WORK FOR A BUSINESS REPORTED IN SECTION F?
CHECK Q.22, PAGE F-47.

YES 1
NO 2

52. What sort of work does (he/she) do on (his/her) main job? (Tell me a little more about what (he/she) does.)

53. What kind of business or industry does (he/she) work in--that is, what do they make or do at the place where (he/she) works?

X7412

54. How many hours does (he/she) work on (his/her) main job in a normal week?

X4710
 # HOURS

55. (READ SLOWLY) Counting paid vacations as weeks of work, how many weeks does (he/she) work on this job in a normal year?

X4711
 # WEEKS

56. About how much does (he/she) earn before taxes on (his/her) main job? (Is that per hour, week, month, year, or what?)

X4712 \$

X4713
NONE ~~0000000000~~ -1
DONT KNOW 99999999998
See Freq. Master List
Hour
Week
Month
Quarter
Year
Other (SPECIFY) _____

X6798
-1 Sub. 2 Some employers give their employees financial options that can be used to purchase company stock at a later time. During the past year, has (his/her) current employer given (him/h) any of these, either as a regular part of (his/her) compensation, or as a bonus

57. X6658^{Sub. 1} How much did you earn in the past year? 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

Yes = 1
No = 5

x 4715

YEARS

OR

SINCE 19 ____

x 7706

x 7266
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

YEARS

OR

UNTIL AGE ____

x 7707

x 7267
Until Yr.

NEVER STOP = 296

DONT KNOW 98

60. Is (he/she) covered on this job by a union or employee-association contract?

x 4717

Yes 1

No 25

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? **INCLUDE SUCH INSURANCE REGARDLESS OF SOURCE**

x 7708

Yes (SKIP TO Q.63) 1

No (SKIP TO Q.63) 25

SPOUSE IS SELF-EMPLOYED

62. What sort of work does (he/she) do? (Tell me a little more about what (he/she) does.) *All self-employment info. is recoded into the previous section except 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 (this business)? (RECORD LESS THAN ONE YEAR AS 01.)

YEARS

OR

SINCE 19 ____

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
DONT 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) **15**

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

X 4712 \$
NONE 000000000
DONT KNOW 999999998

X4713 Hour 01
Week 02
Month 03
Quarter 04
Year 05
Other (SPECIFY) 06

See Freq. Master List

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) **15**

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~~ **2000?**)

X4731 \$
NONE ~~000000000~~ -1
DONT KNOW 999999998

X4732 Hour **118**
Week **022**
Month **084**
Quarter **084**
Year **056**
Other (SPECIFY) **087**

See Freq. Master List

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 (Show Card 17)

x4735 (he/she) included in any pension, retirement, ~~plans~~ or ~~tax-deferred~~ tax-deferred savings plans connected with the job you just told me about? ~~(DO NOT INCLUDE SOCIAL SECURITY)~~ Please do not include any

assets I have already recorded.
DO NOT INCLUDE SOCIAL SECURITY OR PLANS CONNECTED ONLY WITH EARLIER JOBS. THESE ARE RECORDED LATER IN THE INTERVIEW.

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) 25
DONT 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) 25

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) 25
DONT KNOW (GO TO Q.64.2) 8

(4713-x6717) 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) 25
DEPENDS (SKIP TO Q.88) 8-7
DONT 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) 25

X6713-X6717

What kinds of plans are these? (CHECK ALL THAT APPLY)

X6713 SAVINGS/THRIFT

X6714 401K/403B

X6715 PROFIT SHARING

X6716 TAX DEFERRED ANNUITY

X6717 OTHER

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

17=Defined benefit plan

R-116.5

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

x4741

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

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

1
PLANS--NOT YET RECEIVING BENEFITS

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

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

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.)

68. (SHOW CARD **19**) I would like to know what general type of plan this is. (In the most common pension or retirement plan, the monthly retirement benefit paid is usually based on a formula involving age, years of service and salary. In other plans, money is accumulated in an account for you until your retirement.) Is (his/her) (first/next) plan like the formula plan or the account plan?

69. For that part of (his/her) plan where money is accumulated in an account, how much is in the account?
Can you borrow against that account? X
 69.1. How long has (he/she) been in the plan?

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

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

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

PLAN 1	
Pension or retirement . . . (GO TO Q.68, PLAN 1)	01
Tax-deferred savings . . . (SKIP TO Q.76, PLAN 1)	02
Other (SPECIFY) X4802	-7
(GO TO Q.68, PLAN 1)	
DON'T KNOW WHAT KIND	see next sheet
(GO TO Q.68, PLAN 1) 98	
Formula (SKIP TO Q.69.1, PLAN 1)	1
Account (SKIP TO Q.76, PLAN 1)	X4803 2
Both (GO TO Q.69, PLAN 1)	3
DON'T KNOW . . . (SKIP TO Q.69.1, PLAN 1)	8
\$ <u> </u>	
DON'T KNOW	X4804 99999998
X7272	
X7712 X7273 X7274	
YEARS Since Age Since Yr.	
Yes (GO TO Q.71, PLAN 1)	1
No (SKIP TO Q.72, PLAN 1)	X4805 51
DON'T KNOW . . . (SKIP TO Q.72, PLAN 1)	8
X4806	
<u> </u> PERCENT	
OR	
X4807	
\$ <u> </u>	
NONE	-1 0000
DON'T KNOW	9998
cannot convert wage X4808	
Week	281
Month	492
Quarter	583
Year	684
Other (SPECIFY)	-7 05
AT AGE <u> </u> OR X4809	
IN <u> </u> YEARS X7713	
(GO TO Q.73, PLAN 1)	
In Year X7275	
DON'T EXPECT BENEFITS (SKIP TO Q.74, PLAN 1)	-2

	PLAN 2	PLAN 3
67.	Pension or retirement . (GO TO Q.68, PLAN 2) . . 01 Tax-deferred savings . (SKIP TO Q.76, PLAN 2) . 02 Other (SPECIFY) <u>X4902</u> <u>-7 83</u> (GO TO Q.68, PLAN 2) DON'T KNOW WHAT <u>see next sheet</u> KIND (GO TO Q.68, PLAN 2) . . 98	Pension or retirement . (GO TO Q.68, PLAN 3) . . . 01 Tax-deferred savings . (SKIP TO Q.76, PLAN 3) . . . 02 Other (SPECIFY) <u>X5002</u> <u>-7 83</u> (GO TO Q.68, PLAN 3) DON'T KNOW WHAT <u>see next sheet</u> KIND (GO TO Q.68, PLAN 3) . . . 98
68.	Formula. (SKIP TO Q.69.1, PLAN 2) 1 <u>X4903</u> 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 <u>X5003</u> 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 <u>X4904</u> 999999998	\$ | | | | | | | | | | DON'T KNOW <u>X5004</u> 999999998
69.1.	<u>X7281</u> <u>X7714</u> <u>X7282</u> <u>X7283</u> YEARS <u>Since Age</u> <u>Since Yr</u>	<u>X7290</u> <u>X7716</u> <u>X7291</u> <u>X7292</u> YEARS <u>Since Age</u> <u>Since Yr</u>
70.	Yes. (GO TO Q.71, PLAN 2) 1 <u>X4905</u> No. (SKIP TO Q.72, PLAN 2) 5 1 DON'T KNOW. . . . (SKIP TO Q.72, PLAN 2) 8	Yes. (GO TO Q.71, PLAN 3) 1 <u>X5005</u> No. (SKIP TO Q.72, PLAN 3) 5 1 DON'T KNOW. . . . (SKIP TO Q.72, PLAN 3) 8
71.	<u>X4906</u> | | | | | PERCENT OR <u>X4907</u> \$ | | | | | | | | | | NONE -1 0000 DON'T KNOW 9998 <u>cannot convert wage</u> <u>X4908</u> <u>-2</u> Week <u>2 04</u> Month <u>4 02</u> Quarter <u>5 03</u> Year <u>6 04</u> Other (SPECIFY) <u>-7 05</u>	<u>X5006</u> | | | | | PERCENT OR <u>X5007</u> \$ | | | | | | | | | | NONE -1 0000 DON'T KNOW 9998 <u>cannot convert wage</u> <u>X5008</u> <u>-2</u> Week <u>2 04</u> Month <u>4 02</u> Quarter <u>5 03</u> Year <u>6 04</u> Other (SPECIFY) <u>-7 05</u>
72.	AT AGE | | | | OR <u>X4909</u> IN | | | | YEARS <u>X7715</u> (GO TO Q.73, PLAN 2) <u>In Year</u> <u>X7284</u> DON'T EXPECT BENEFITS. (SKIP TO Q.74, PLAN 2) . . . -2 06	AT AGE | | | | OR <u>X5009</u> IN | | | | YEARS <u>X7717</u> (GO TO Q.73, PLAN 3) <u>In Year</u> <u>X7293</u> DON'T EXPECT BENEFITS. (SKIP TO Q.74, PLAN 3) . . . -2 06

X4802, X4902, X5002

About the next most important of these plans, is it a pension or retirement plan, or a tax-deferred savings plan of some sort?

1=Pension or retirement

2=Tax-deferred savings; Thrift or Savings; 401K/403B/SRA; Profit Sharing; Stock Purchase/ESOP

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

-7=OTHER/combination plan

R-119.5

Blank
Page

73. About how much does (he/she) expect (his/her) benefits to be? [As a proportion of (his/her) pay at retirement, or as an amount per month or year when (he/she) starts receiving them?]

PLAN 1	
\$	<u>X4810</u>
NONE	<u>90 X4812</u> -1 0000000
DON'T KNOW	9999998
Week	<u>X4811</u> 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
<u>Cash settlement + monthly pension</u>	<u>07</u>
Benefit later. (GO TO Q.74.1, PLAN 1)	02
<u>Choice of payment method</u>	<u>08</u>
Cash settlement. (SKIP TO Q.75, PLAN 1)	03
<u>Rollover</u>	<u>06</u>
Nothing. (SKIP TO Q.75, PLAN 1)	04
Other (SPECIFY) <u>X4813</u>	-7. 05
	(SKIP TO Q.75, PLAN 1)
DON'T KNOW. (SKIP TO Q.75, PLAN 1)	98

74.1. About how much per month would (he/she) receive?

PLAN 1	
\$	<u>X4814</u>
NONE	-1 0000000
DON'T KNOW	9999998
Week	<u>X7718</u> 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

73. \$1 11 X4910 | | | |
90 X4912 | | | |

NONE -1. ~~0000000~~
DONT KNOW 9999998

Week X4911 2 ~~01~~
Month 4 ~~02~~
Quarter 5 ~~03~~
Year 6 ~~04~~
Other (SPECIFY) -7 ~~05~~

PLAN 3

73. \$1 11 X5010 | | | |
90 X5012 | | | |

NONE -1. ~~0000000~~
DONT KNOW 9999998

Week X5011 2 ~~01~~
Month 4 ~~02~~
Quarter 5 ~~03~~
Year 6 ~~04~~
Other (SPECIFY) -7 ~~05~~

74. Benefit now. (GO TO Q.74.1, PLAN 2) 01
Cash settlement + monthly pension 07
Benefit later. (GO TO Q.74.1, PLAN 2) 02
Choice of payment method 08
Cash settlement. (SKIP TO Q.75, PLAN 2) 03
Rollover 06
Nothing. (SKIP TO Q.75, PLAN 2) 04

Other (SPECIFY) X4913 -7 ~~05~~
(SKIP TO Q.75, PLAN 2)

DONT KNOW. (SKIP TO Q.75, PLAN 2) .. 98

74. Benefit now. (GO TO Q.74.1, PLAN 3) 01
Cash settlement + monthly pension 07
Benefit later. (GO TO Q.74.1, PLAN 3) 02
Choice of payment method 08
Cash settlement. (SKIP TO Q.75, PLAN 3) 03
Rollover 06
Nothing. (SKIP TO Q.75, PLAN 3) 04

Other (SPECIFY) X5013 -7 ~~05~~
(SKIP TO Q.75, PLAN 3)

DONT KNOW. (SKIP TO Q.75, PLAN 3) .. 98

74.1. \$1 11 X4914 | | | |

NONE -1. ~~0000000~~
DONT KNOW 9999998

Week X7719 2 ~~01~~
Month 4 ~~02~~
Quarter 5 ~~03~~
Year 6 ~~04~~
Other (SPECIFY) -7 ~~05~~

74.1. \$1 11 X5014 | | | |

NONE -1. ~~0000000~~
DONT KNOW 9999998

Week X7720 2 ~~01~~
Month 4 ~~02~~
Quarter 5 ~~03~~
Year 6 ~~04~~
Other (SPECIFY) -7 ~~05~~

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

75. YES. (SKIP TO Q.87) 1
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 in total?

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

- 82. Does (he/she) currently make contributions to this plan? (IF R ASKS: INCLUDE CONTRIBUTIONS THROUGH SALARY DEDUCTIONS, UNION DUES, OR OTHER SOURCES.)
- 82.1. What percent of (his/her) pay or amount of money per month or year does (he/she) currently contribute in total?

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

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

- 81. Does (he/she) currently have a loan against that account?
- 82.1. What is the amount of the loan balance?
- 82.1.5 For what purpose did you borrow this money?
- 82.2. Did you tell me about this loan earlier?

- 81. Where did you tell me about this loan?

81.4 How much are the payments?

81.4F And how often are the payments made?

- 83 = Ed. expenses
- 1 = Home purchase
- 7 = Other (Specify)

SAVINGS PLAN 1

Thrift or Savings	401K/403B/SRA	Profit Sharing	Stock purchase, ESOP	Other (SPECIFY)	DON'T KNOW
	X4816			see next sheet	
X7276	X4817	X7277			
Since Age	YEARS	since Yr.			
Yes	No	DON'T KNOW			
	X4818				
	X4819				
NONE	DON'T KNOW	Week	Month	Quarter	Year
		X4821			
Yes	No	DON'T KNOW			
	X4822				
	X4823				
NONE	DON'T KNOW	Week	Month	Quarter	Year
		X4825			
Yes	No	DON'T KNOW			
	X4827				
	X4828				
	X4829				
Yes, but no apparent match	Yes	No			
	X4830				
	X7721				

X7278 GO TO Q.83, PLAN 1

X7279

76.	Thrift or Savings 01	Thrift or Savings 01
	401K/403B/SRA <i>X4916</i> 02	401K/403B/SRA <i>X5016</i> 02
	Profit Sharing 03	Profit Sharing 03
	Stock purchase, ESOP 04	Stock purchase, ESOP 04
	Other (SPECIFY) <i>See next sheet -7</i> 05	Other (SPECIFY) <i>see next sheet -7</i> 05
	DONT KNOW 98	DONT KNOW 98

77.	<i>X7285</i> Since Age	<i>X4917</i> YEARS	<i>X7286</i> Since Yr.	<i>X7294</i> Since Age	<i>X5017</i> YEARS	<i>X7295</i> since Yr.
	DONT KNOW 98			DONT KNOW 98		

78.	Yes. <i>X4918</i> (GO TO Q.78.1, PLAN 2) 1	Yes. <i>X5018</i> (GO TO Q.78.1, PLAN 3) 1
	No. <i>5.2</i> (SKIP TO Q.79, PLAN 2) 5.2	No. <i>5.2</i> (SKIP TO Q.79, PLAN 3) 5.2
	DONT KNOW. (SKIP TO Q.79, PLAN 2) 8	DONT KNOW. (SKIP TO Q.79, PLAN 3) 8

78.1.	<input type="checkbox"/> <i>X4919</i> PERCENT	<input type="checkbox"/> <i>X5019</i> PERCENT
	OR	OR
	\$ <i>X4920</i>	\$ <i>X5020</i>
	NONE -1 0000	NONE -1 0000
	DONT KNOW 9998	DONT KNOW 9998
	Week <i>X4921</i> <i>Cannot convert wage -2</i> 2 00	Week <i>X5021</i> <i>Cannot convert wage -2</i> 2 00
	Month 4 00	Month 4 00
	Quarter 5 00	Quarter 5 00
	Year 6 00	Year 6 00
	Other (SPECIFY) -7 00	Other (SPECIFY) -7 00

82.29.	Yes. (GO TO Q.79.1, PLAN 2) 1	Yes. (GO TO Q.79.1, PLAN 3) 1
	No. <i>X4922</i> (SKIP TO Q.80, PLAN 2) 5.2	No. <i>X5022</i> (SKIP TO Q.80, PLAN 3) 5.2
	DONT KNOW. (SKIP TO Q.80, PLAN 2) 8	DONT KNOW. (SKIP TO Q.80, PLAN 3) 8

82.79.1.	<input type="checkbox"/> <i>X4923</i> PERCENT OR	<input type="checkbox"/> <i>X5023</i> PERCENT OR
	\$ <i>X4924</i>	\$ <i>X5024</i>
	NONE -1 0000	NONE -1 0000
	DONT KNOW 9998	DONT KNOW 9998
	Week <i>X4925</i> <i>Cannot convert wage -2</i> 2 00	Week <i>X5025</i> <i>Cannot convert wage -2</i> 2 00
	Month 4 00	Month 4 00
	Quarter 5 00	Quarter 5 00
	Year 6 00	Year 6 00
	Other (SPECIFY) -7 00	Other (SPECIFY) -7 00

83.80.	\$ <i>X4926</i>	\$ <i>X5026</i>
	DONT KNOW 999999998	DONT KNOW 999999998

80.81.	Yes. (GO TO Q.82, PLAN 2) 1	Yes. (GO TO Q.82, PLAN 3) 1
	No. <i>X4927</i> (SKIP TO Q.83, PLAN 2) 5.2	No. <i>X5027</i> (SKIP TO Q.83, PLAN 3) 5.2
	DONT KNOW. (SKIP TO Q.83, PLAN 2) 8	DONT KNOW. (SKIP TO Q.83, PLAN 3) 8

81.82.	Yes. (GO TO Q.82.1, PLAN 2) 1	Yes. (GO TO Q.82.1, PLAN 3) 1
	No. <i>X4928</i> (SKIP TO Q.83, PLAN 2) 5.2	No. <i>X5028</i> (SKIP TO Q.83, PLAN 3) 5.2

81.82.1.	\$ <i>X4929</i> <i>X6795</i>	\$ <i>X5029</i> <i>X6796</i>
81.82.1.5.	Yes, but no apparent match 4	Yes, but no apparent match 4
81.82.2.	Yes. (GO TO Q.82.3, PLAN 2) 1	Yes. (GO TO Q.82.3, PLAN 3) 1
	No. <i>X4930</i> (SKIP TO Q.83, PLAN 2) 5.2	No. <i>X5030</i> (SKIP TO Q.83, PLAN 3) 5.2
81.82.3.	Yes, partially recorded earlier 6	Yes, partially recorded earlier 6
	<i>X7722 see previous loan list</i>	<i>X7723 see previous loan list</i>

81.4 *X7287* GO TO Q.83, PLAN 2
 81.4F *X7288*

X7296 GO TO Q.83, PLAN 3
X7297

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?

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?

X 5036

\$1 _____

X 8450 - mcap

NOTHING 000000000
DONT 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?

X 5037

see next sheet

NONE X -1
DONT 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 to participate in?

X 7299

R-124

SAVINGS PLAN 1

Yes	1
No	X 4831 52
DON'T KNOW	8
All. (SKIP TO Q.85. PLAN 1)	01
Some. (GO TO Q.84.1. PLAN 1)	3 X
None. (SKIP TO Q.85. PLAN 1)	5 X
Other (SPECIFY) X 4832	-7 X
(GO TO Q.84.1. PLAN 1)	
| X 4833 | PERCENT	
OR	
\$ | X 7724 |	
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) X 4834	-7 X
DON'T KNOW	X 7280 98
YES. (GO BACK TO Q.67. PLAN 2)	1
NO. (GO TO Q.88)	2

83.	Yes 1 No <u>X 4931</u> 5 ✓ DONT KNOW 8	Yes 1 No <u>X 5031</u> 5 ✓ DONT KNOW 8
84.	All. (SKIP TO Q.85, PLAN 2) 01 Some. (GO TO Q.84.1, PLAN 2) 3 ✓ None. (SKIP TO Q.85, PLAN 2) 5 ✓ Other (SPECIFY) <u>X 4932</u> -7 ✓ (GO TO Q.84.1, PLAN 2)	All. (SKIP TO Q.85, PLAN 3) 01 Some. (GO TO Q.84.1, PLAN 3) 3 ✓ None. (SKIP TO Q.85, PLAN 3) 5 ✓ Other (SPECIFY) <u>X 5032</u> -7 ✓ (GO TO Q.84.1, PLAN 3)
84.1.	<u>X 4933</u> PERCENT OR \$ <u>X 7725</u>	<u>X 5033</u> PERCENT OR \$ <u>X 7726</u>
85.	Mostly or all stock 01 <u>Real estate</u> Mostly or all interest earning (leash/bank acct.) <u>04</u> <u>Insurance/retirement plan</u> 05 Split 03 Other (SPECIFY) <u>X 4934</u> -7 ✓ DONT KNOW <u>X 7289</u> 98	Mostly or all stock 01 <u>Real estate</u> Mostly or all interest earning (cash/bank acct.) <u>04</u> <u>Insurance/retirement plan</u> 05 Split 03 Other (SPECIFY) <u>X 5034</u> -7 ✓ DONT KNOW <u>X 7298</u> 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

X4816, X4916, X5016, X5037

Type of retirement plan

- 1 Thrift or Savings
- 2 401K/403B/SRA
- 3 Profit Sharing
- 4 Stock purchase/ESOP(Employee Stock Option Plan)
- 7 Deferred compensation
- 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
- 7 Other, incl. combinations

R-125.5

(another) business of (his/her) own?

X5101

Yes (GO TO Q.88.1) 1
No (SKIP TO Q.92) 25

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

X 5102

Second job (SKIP TO Q.89) 01

X 5103

Military (SKIP TO Q.89) 02

X 5104

Business (GO TO Q.88.2) 03

Other (SPECIFY) -704 04
(SKIP TO Q.89)

X 5105
6 = consultant
7 = director; board member
8 = hobby
9 = manage investments / real
10 = Third (or more) estate job

88.2. INTERVIEWER: DOES R WORK FOR A BUSINESS REPORTED IN SECTION F? CHECK Q.22, PAGE F-47

YES 1
NO 2

89. How many hours does (he/she) work on these other jobs in a normal week?

X 5107

 # HOURS

90. Counting paid vacations as weeks of work, how many weeks does (he/she) work on these other jobs in a normal year?

X 5108

 # WEEKS

91. About how much does (he/she) earn before taxes from these other jobs? (Is that per hour, week, month, year, or what?)

X 5109

\$

NONE ~~0000000~~
DONT KNOW 99999998

X 5110

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

See Freq. Master List

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".)

X 5111

Full-time (GO TO Q.93) 1
Part-time (SKIP TO Q.94) 2

WORK HISTORY FOR SPOUSE'S CURRENTLY WORKING FULL-TIME

93. (READ SLOWLY:) Now I have a few questions about (his/her) work experience. 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- 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) wo 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 n with a different employer

X5114 Yes (GO TO Q.93.3) 1 No (SKIP TO Q.93.9) 25

93.3. I would like to know about the longest such job (he/she) had. Did (he/she) work for someone else, was (he/she) employed, or what?

X5115 Someone else 01 Self-employed (other non-corporate business) 02 Other (SPECIFY) -7 03 Partnership; law firm; medical/dental ..03

93.5 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

93.4 What kind of business or industry did (he/she) work in -- that is, what did they make or do at the place whe (he/she) worked?

X7416

93.6. When did (he/she) start working at that job?

19[] [] [] Age Yrs. Ago NONE = -1 X5118 X7300 X7301

93.7. When did (he/she) stop working at that job?

19[] [] [] Age Yrs. Ago NONE = -1 X5119 X7302 X7303

93.8. About how much was (he/she) earning before taxes when (he/she) stopped? (Is that per hour, week, month, or what?)

X5120 \$[] [] [] [] [] [] [] [] [] [] [] [] [] [] NONE -1 0000000 DONT KNOW 9999998

X5121 Hour 07 18 Day 02 1 Week 05 2 Month 04 Quarter 05 Year 06 Other (SPECIFY) - 07

See Freq. Master List R-127

93.9. Since (he/she) was 18, have there been years when (he/she) ^{worked only} ~~only worked~~ part-time?

X5122 Yes (GO TO Q.93.10) 1
No (SKIP TO Q.93.11) 25

93.10. About how many years in total did (he/she) work ^{only} part-time?

X5123
YEARS NONE = -1

93.11. Thinking now of the future, in what year does (he/she) expect to stop working full-time?

X7304 YEAR OR AGE X7727 In # of Yrs.
X5124
Less than a year -1
NEVER STOP (SKIP TO Q.95.20, PAGE R-133) ~~0006~~ -2
DONT KNOW (SKIP TO Q.95.20, PAGE R-133) ~~0008~~
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) 25
DONT KNOW/DEPENDS.. (GO TO Q.93.13) 8-7 → X6762 (see next sheet)

93.13. When does (he/she) expect to stop working altogether?

X7305 YEAR OR AGE X7729 In # of Yrs.
X5126
Less than a year -1
NEVER STOP ~~0006~~ -2
DONT KNOW/DEPENDS.. ~~0008~~ -7 → X6742 (see next sheet)
(SKIP TO Q.95.20)

WORK HISTORY FOR SPOUSE'S WORKING PART-TIME NOW

94. Now I have a few questions about (his/her) work experience. Including any self-employment and (his/her) current job, since (he/she) was 18, about how many years in total has (he/she) worked part-time for all or most of the year? (Roughly how many years?)

X5127
YEARS

LESS THAN 1 YEAR 01

94.1. Since (he/she) was 18, has (he/she) ever worked full-time for pay--including any self-employment and the military?

X5128 Yes (GO TO Q.94.2) 1
No (SKIP TO Q.94.14) 25

94.2. How many years has (he/she) worked full-time for all or most of the year? (Roughly how many years?)

X5129
YEARS
Less than a year -1

19 X5139 X7310 X7311 Less than a year -1
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?)

\$1 000 000 000

X5140

NONE -1 ~~000000000~~
DONT KNOW 999999998

X5141

Hour 18
Day 1
Week 2
Month 04
Quarter 05
Year 06
Other (SPECIFY) 07

See Freq. Master List

94.13. In what year did (he/she) last work full-time for pay?

19 X5142 X7312 X7313 Less than a year -1
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
DONT KNOW/DEPENDS... (SKIP TO Q.94.17) X-7 → X6763 see next she

94.15. In what year does (he/she) expect to start working full-time?

X5144 X7314 X7315
of Yrs. Year Age

DONT KNOW/DEPENDS ~~0000~~ -7 → X6743 see next sheet
Less than a year -1

94.16. And in what year does (he/she) expect to stop working full-time?

X7316 YEAR OR X7730 PAGE X5145
(GO TO Q.94.17) (GO TO Q.94.17) # of Yrs.

NEVER STOP (SKIP TO Q.95.20, PAGE R-133) ~~0006~~ -2
DONT KNOW/DEPENDS... (GO TO Q.94.17) ~~0008~~ -7 → X6744 see next sheet
Less than a year -1

94.17. In what year does (he/she) expect to stop working for pay altogether?

X7317 YEAR OR X7731 AGE X5146
(SKIP TO Q.95.20) (SKIP TO Q.95.20) # of Yrs.

NEVER STOP (SKIP TO Q.95.20) ~~0006~~ -2
DONT KNOW/DEPENDS... (SKIP TO Q.95.20) ~~0008~~ -7 → X6745 see next sheet
Less than a year -1

WORK HISTORY FOR R'S CURRENTLY RETIRED/DISABLED, HOMEMAKER, STUDENT OR OTHER

X6786 95.08 At any time during the past 12 months, were you unemployed and looking for work? 1=Yes
95. Since (he/she) was 18 has (he/she) ever worked full-time for pay? 5=No

X5201

Yes (GO TO Q.95.1) 1
No (SKIP TO Q.95.12) 25

X6787 95.08 Over this period, how many weeks in total were you unemployed and looking for work?

include any periods of self-employment, and the military. (Roughly how many years?)

X5202

YEARS

NONE = -1

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?

X5204

X7318

X7319

Less than a year.....-1

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)

See Freq. Master List

95.5. Including any self-employment and (his/her) current job, for how many different employers has (he/she) worked in full-time jobs lasting one year or more?

X5207

EMPLOYERS

NONE = -1

95.6. I ~~want~~ ^{would like} 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) Partnership; law firm; medical/dental -7, 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.]

X7419

95.8. What kind of business or industry did (he/she) work in -- that is, what did they make or do at the place where (he/she) worked?

X7420

191 X15211 X7320 X7321 Less than a year.... -1
Age Yrs. Ago

95.10. In what year did (he/she) stop working at that job?
191 X15212 X7322 X7323 Less than a year.... -1
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?)
working full-time?

X5213 \$1 _____
NONE ~~00000000~~ -1
DONT KNOW 999999998

X5214 Hour 18
Day 1
Week 2
Month 04
Quarter 05
Year 06
Other (SPECIFY) 07

See Freq Master List

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?

X5215 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
YEARS NONE = -1

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?

X7324 | YEAR X7325 X5218
Age # of Yrs.
DONT KNOW/DEPENDS ~~0000~~ -7 → X6746 see next sheet
Less than a year -1

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
DONT 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?

X15220 | X7326 X7327
of Yrs. Year Age
DONT KNOW/DEPENDS ~~0000~~ -7 → X6747 see next sheet
Less than a year -1

expect to stop working full-time?

X7328 | YEAR OR X7732 AGE X5221
(GO TO Q.95.19) (GO TO Q.95.19) # of Yrs.
Less than a year -1
NEVER STOP (SKIP TO Q.95.20) 9996-2

95.19. In what year does (he/she) expect to stop working for pay altogether?

X7329 | YEAR OR X7733 AGE X5222
(GO TO Q.95.19) (GO TO Q.95.19) # of Yrs.
Less than a year -1
NEVER STOP (SKIP TO Q.95.20) 9996-2
DONT KNOW/DEPENDS 9998-2 -7 -> X6748 see next sheet

95.20. END OF SPOUSE SECTION. REMAINING QUESTIONS IN THE SECTION APPLY TO R AND SPOUSE.
(GO TO Q.96)

X6741, X6742, X6743, X6744, X6745, X6746, X6747, X6748, X6749
Thinking now of the future, in what year or at what age
does your [spouse/partner] expect to stop working full-time?

Code reason depends

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

X6762

Does [he/she] expect to work part-time after that?

Code reason depends

1=Probably yes

3=If health lasts; if "feel like it"; health of other family members

4=If need the money; if "need to"; the "economy"

6=If still enjoying work

7=If there is an interesting opportunity

11=If get bored

95=Uncodable response

98=Don't know/maybe

99=Refused

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 licensed

R-133.5

X6763

Thinking now of the future, does your [spouse/partner] expect to do any full-time work for pay?

Code reason depends

- ~~1=If health lasts; if "feel like it"; health of other family members~~
- 3=If health lasts; if "feel like it"; health of other family members
- 4=If need the money; if "need to"; the "economy"
~~5=If health lasts; if "feel like it"; health of other family members~~
- 6=If still enjoying work
- 7=If there is an interesting opportunity
- 11=If get bored
- 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=Maybe/Don't know
- 99=Refused

R-133.75

X6764

Will any of that be full-time work?

Code reason depends

4=As soon as can find full-time job

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

11=Depends on opportunities/interest

95=Uncodable response

98=Don't know

99=Refused

R-134

96.

Are (you/your [husband/wife/partner]) currently receiving Social Security benefit payments?

DO NOT INCLUDE SSI (SUPPLEMENTAL SECURITY INCOME)

x5301

Yes (GO TO Q.96.1) 1
 No (SKIP TO Q.98, PAGE R-138) 25

96.1. Do these include Social Security benefit payments?

x5302

Yes (GO TO Q.96.2) 1
 No (SKIP TO Q.97.1) 25

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 <input type="checkbox"/>	SPOUSE <input type="checkbox"/>
	X5303	X5308
96.4. Are the payments for retirement, disability, or survivors benefits? IF R RECEIVES PAYMENTS FOR A DECEASED SPOUSE, CODE AS SURVIVORS	Retirement 1 Disability X5304 2 Survivors 3	Retirement 1 Disability X5309 2 Survivors 3
96.5. How long (have you/has he/has she) received these benefits?	Dependents benefit X6305 6 # YEARS X7330 OR X7734 Age SINCE 19 | | | | | Less than a year ... -1	Dependents benefit X5310 6 # YEARS X7331 OR X7735 Age SINCE 19 | | | | | Less than a year ... -1
96.6. How much (do you/does he/does she) receive each month or year?	X5306 NONE -1 000000 DON'T KNOW 9999998 Month X5307 4 <input checked="" type="checkbox"/> Quarter 5 <input checked="" type="checkbox"/> Year 6 <input checked="" type="checkbox"/> Other (SPECIFY) -7 <input checked="" type="checkbox"/>	X5311 NONE -1 000000 DON'T KNOW 9999998 Month X5312 4 <input checked="" type="checkbox"/> Quarter 5 <input checked="" type="checkbox"/> Year 6 <input checked="" type="checkbox"/> Other (SPECIFY) -7 <input checked="" type="checkbox"/>

(SHOW CARD 17)

97. Are (you or your husband/wife/partner) currently receiving any (other) retirement, pension, or disability benefit payments? Please do NOT include SSI payments or distributions from 401K accounts.
 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 #
 X6700 = Raw #
 # PENSION/DISABILITY PAYMENTS

97.2 (For the first/second/next benefit), who is receiving these benefit payments, you or your (husband/wife/partner)?

FIRST BENEFIT	SECOND BENEFIT	THIRD BENEFIT
Respondent 1 Spouse/Partner 2	Respondent 1 Spouse/Partner 2	Respondent 1 Spouse/Partner 2
X5315	X5323	X5331

97.3 Is this a benefit from your current job, past job, a disability or military benefit, spouse's pension or something else?

Current job X5316 pension of R. or S/P 01 Past job pension of R. or S/P 02 Disability 03 Military 04 Spouse pension of former Spouse 05 Other (SPECIFY) -7-06	Current job X5324 pension of R. or S/P 01 Past job pension of R. or S/P 02 Disability 03 Military 04 Spouse pension of former Spouse 05 Other (SPECIFY) -7-06	Current job X5332 pension of R. or S/P 01 Past job pension of R. or S/P 02 Disability 03 Military 04 Spouse pension of former Spouse 05 Other (SPECIFY) -7-06
---	---	---

10 = Pension thru other family member
 11 = Union pension

97.4. How long have (you/he/she) received this benefit?

X5317 YEARS X7332 Age	X5325 YEARS X7333 Age	X5333 YEARS X7334 Age
OR	OR	OR
SINCE 19 X7736	SINCE 19 X7738	SINCE 19 X7740

Is this benefit an account plan, such as 401K, where you could take the whole balance as one payment if you wanted to?

X6461	X6466	X6471
1=Yes 5=No		

What is the current balance on the account?

\$ X6462	X6467	X6472
-----------------	--------------	--------------

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

Mostly or all in stocks = 1 Mostly or all in interest earning assets = 2 Split = 3 Other (Specify) = -7 X6463	X6468	X6473
--	--------------	--------------

Over the past year, how much did you take from the account?

\$ X6464	X6469	X6474
-----------------	--------------	--------------

And how often did you Take that amount?

4=Month X6465 6=Year 7=Other (Specify)	4=Month X6470 6=Year 7=Other (Specify)	4=Month X6475 6=Year 7=Other (Specify)
---	---	---

	FIRST BENEFIT	SECOND BENEFIT	THIRD BENEFIT
97.5. How much is received each month or year?	\$1 <u>X6318</u> | Month <u>X5319.4</u> | Year <u>6</u> |	\$1 <u>X5326</u> | Month <u>X5327.4</u> | Year <u>6</u> |	\$1 <u>X5334</u> | Month <u>X5335.4</u> | Year <u>6</u> |
97.6. Has this benefit been increased when the cost of living has increased?	Yes 1 <u>X5320</u> No <u>52</u>	Yes 1 <u>X5328</u> No <u>52</u>	Yes 1 <u>X5336</u> No <u>52</u>
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?	| <u>X5322</u> | PERCENT Stop -1 996 DONT KNOW 998 Other (SPECIFY) <u>-7 995</u>	| <u>X5330</u> | PERCENT Stop -1 996 DONT KNOW 998 Other (SPECIFY) <u>-7 995</u>	| <u>X5338</u> | PERCENT Stop -1 996 DONT KNOW 998 Other (SPECIFY) <u>-7 995</u>
97.9. IS THERE ANOTHER BENEFIT?	YES.(REASK Q97.2-97.9 COL. #2) 1 NO. (GO TO Q.98) ... 2	YES.(REASK Q97.2-97.9 COL. #3) 1 NO. (GO TO Q.98) ... 2	YES.(REASK Q97.2-97.9 COL. #4) 1 NO. (GO TO Q.98) ... 2

INTERVIEWER: BE SURE THAT NUMBER OF BENEFITS RECORDED IN Q.97.1 ARE ALL ACCOUNTED FOR IN Q.97.2-Q.97.9

- 2 = Start at a later time, no indication of reduced benefit
- 3 = Start at a later time, indication of reduced benefit
- 4 = Lump sum payout
- = Something, but DK how much

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 pension of R or SIP 01 Past job pension of R or SIP 02 Disability 03 Military 04 Spouse pension of former spouse 05 Other (SPECIFY) -7 06	Current job pension of R or SIP 01 Past job pension of R or SIP 02 Disability 03 Military 04 Spouse pension of former spouse 05 Other (SPECIFY) -7 06	Current job pension of R or SIP 01 Past job pension of R or SIP 02 Disability 03 Military 04 Spouse pension of former spouse 05 Other (SPECIFY) -7 06
X 5417 # YEARS X 7335 OR Age SINCE 19 X 7742	X 5425 # YEARS X 7336 OR Age SINCE 19 X 7744	X 5433 # YEARS X 7337 OR Age SINCE 19 X 7746
X 6476 1=Yes 5=No	X 6481	X 6486
\$ <u>X 6477</u>	X 6482	X 6487
Mostly or all in stocks = 1 Mostly or all in interest earning asset = 2 Split = 3 Other (Specify) X 6478 -7	X 6483	X 6488
\$ <u>X 6479</u>	X 6484	X 6489
4=Month X 6480 6=Year 7=Other (Specify)	4=Month X 6485 6=Year 7=Other (Specify)	4=Month X 6490 6=Year 7=Other (Specify)

FOURTH BENEFIT	FIFTH BENEFIT	SIXTH BENEFIT
\$ <u>X5418</u>	\$ <u>X5426</u>	\$ <u>X5434</u>
Month <u>X5419</u> 4 <u>01</u>	Month <u>X5427</u> 4 <u>01</u>	Month <u>X5435</u> 4 <u>01</u>
Year 6 <u>02</u>	Year 4 <u>02</u>	Year 6 <u>02</u>
Yes <u>X5420</u> 1	Yes <u>X5428</u> 1	Yes <u>X5436</u> 1
No 5 <u>2</u>	No 5 <u>2</u>	No 5 <u>2</u>
YES . (GO TO Q.97.8) 1	YES . (GO TO Q.97.8) 1	YES . (GO TO Q.97.8) 1
NO . (SKIP TO Q.97.9) 2	NO . (SKIP TO Q.97.9) 2	NO . (SKIP TO Q.97.9) 2
<u>X5422</u> PERCENT	<u>X5430</u> PERCENT	<u>X5438</u> PERCENT
Stop -1 <u>996</u>	Stop -1 <u>996</u>	Stop -1 <u>996</u>
DON'T KNOW 998	DON'T KNOW 998	DON'T KNOW 998
Other (SPECIFY) <u>-7</u> <u>997</u>	Other (SPECIFY) <u>-7</u> <u>997</u>	Other (SPECIFY) <u>-7</u> <u>997</u>
YES.(REASK Q97.2-97.9 COL. #5) 1	YES.(REASK Q97.2-97.9 COL. #6) 1	GO TO Q.98
NO. (GO TO Q.98) 2	NO. (GO TO Q.98) 2	

97.95 How much do (you/your spouse/partner) receive per month or year
X6804 from all other such pensions? X8455 - mopup

97.96 And how often is that amount received?
X6805 X8456 - mopup

X5501

Have you (or your [husband/wife/partner]) ever received a cash settlement or lump sum distribution from a pension or retirement plan of a previous job. Please include such settlements even if they were rolled over into a new pension plan or a Keogh or IRA.
If YES: Do not include severance pay or worker's compensation.

1 = YES
5 = NO

98.1. How many different cash settlements have you (or your [husband/wife]) received?

X5502 = Final #

X6701 = 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 X5503 2	Respondent 1 Spouse X5506 2	Respondent 1 Spouse X5509 2
98.3. What was the amount of this (first/second/third/fourth) cash settlement?	X5504 \$ _____	X5507 \$ _____	X5510 \$ _____
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	YES . (ASK Q.98.2-Q98.5 COL. #3) 1	YES . (ASK Q.98.2-Q98.5 COL. #4) 1
	NO. . . (GO TO Q.99) . . . 2	NO. . . (GO TO Q.99) . . . 2	NO. . . (GO TO Q.99) . . . 2

98.6
98.7

99. Now I want to ask about pension benefits that you (and your [husband/wife/partner]) will receive in the future. Aside from Social Security and ~~any~~ other 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? (SHOW CARD 17)

X5601

Yes (GO TO Q.99.1) 1

No (SKIP TO SECTION T) 25

X6806 How much in total did (you/your family living here) receive from all other such settlements? X8457 - mopup

What did you (and your spouse/partner) do with the money from (this/these) settlement/s - did you roll it over into an IRA, did you invest it some other way, did you spend it on durables, did you spend it some other way, or did you do something else? (CODE ALL THAT APPLY)

- X6775 Rolled over
- X6776 other investment
- X6777 Durables
- X6778 other purchases
- X6779 Other (Specify)

1 = Checked
5 = Not Checked

CASH SETTLEMENT #4	CASH SETTLEMENT #5
Respondent 1 X5512	Respondent 1
Spouse 2	Spouse X5515 2
X5513 \$1 _____	X5516 \$1 _____
X5514 191 _____ X7344 X7345 Age Yrs. Ago	X5517 191 _____ X7346 X7347 Age Yrs. Ago
YES . (ASK Q.98.2-Q98.5 COL. #5) 1	GO TO Q.99
NO. . . (GO TO Q.99) 2	

X5601

During the interview, we have covered retirement assets including Keoghs, and IRAs, annuities, (current job pensions,) and benefits that may currently be received from Social Security or pensions from past work. To complete the picture now, please tell me, have you (and your [husband/wife/partner]) earned rights to any other pensions or retirement accounts that you (or your [husband/wife/partner]) will receive in the future?

DO NOT INCLUDE PENSIONS R MIGHT GET FROM FUTURE JOBS UNLESS RIGHTS TO THE PENSION ARE ALREADY EARNED.

1=YES

5=NO (Skip to section T)

R-139.5

99.1. How many such benefits do you (and your [husband/wife/partner]) expect to receive in the future?

X5602 = Final # [] # FUTURE BENEFITS

X6702 = Row #

99.2. Who expects to receive (this/the largest/the next) benefit?

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?

99.4. How much is in the account now?

99.5. Is this part of an IRA, Keogh, or pension I recorded earlier? (Which?)

99.6. When do you expect these benefits to start?

99.7. About how much per month do you expect them to be? *the payments to be?*

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?

99.8. INTERVIEWER: IS THERE ANOTHER BENEFIT? *0-110*

COLUMN A	COLUMN B	COLUMN C
Respondent 1 Spouse X5606 2	Respondent 1 Spouse X5614 2	Respondent 1 Spouse X5622 2
Income X5603 formula. (SKIP TO Q.99.5) 1 Account. (GO TO Q.99.4) 2 Both. . (GO TO Q.99.4) 3	Income X5611 formula. (SKIP TO Q.99.5) 1 Account. (GO TO Q.99.4) 2 Both. . (GO TO Q.99.4) 3	Income X5619 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 pymb. X7350	X7350	X7352
\$ X5604 _____	\$ X5612 _____	\$ X5620 _____
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 X5607 OR X7349 Year X7751 IN _____ YRS	AT AGE X5615 OR X7351 Year X7752 IN _____ YRS	AT AGE X5623 OR X7353 Year X7753 IN _____ YRS
\$ X5608 _____ NONE -1 0000000 DONT KNOW .. 9999998 Week X5609 2.02 Month 4.02 Quarter 5.02 Year 6.02 Lump sum 8.02 Other (SPECIFY) -7.02	\$ X5616 _____ NONE -1 0000000 DONT KNOW .. 9999998 Week X5617 2.02 Month 4.02 Quarter 5.02 Year 6.02 Lump sum 8.02 Other (SPECIFY) -7.02	\$ X5624 _____ NONE -1 0000000 DONT KNOW .. 9999998 Week X5625 2.02 Month 4.02 Quarter 5.02 Year 6.02 Lump sum 8.02 Other (SPECIFY) -7.02
Mostly or all stock = 1 Mostly or all interest earning = 2 Split = 3 Other = -7 X6491	Mostly or all stock = 1 Mostly or all interest earning = 2 Split = 3 Other = -7 X6492	Mostly or all stock = 1 Mostly or all interest earning = 2 Split = 3 Other = -7 X6493
YES. (REASK Q.99.2-Q.99.8, COL. B) 1 NO. . (SKIP TO SECTION 7) .. 2	YES. (REASK Q.99.2-Q.99.8, COL. C) 1 NO. . (SKIP TO SECTION 7) .. 2	YES. (REASK Q.99.2-Q.99.8, COL. D) 1 NO. . (SKIP TO SECTION 7) .. 2

COLUMN D	COLUMN E	COLUMN F
Respondent 1 Spouse X5630 2	Respondent 1 Spouse X5638 2	Respondent 1 Spouse X5646 2
Income X5627 formula. (SKIP TO Q.99.5) 1 Account. (GO TO Q.99.4) 2 Both. . (GO TO Q.99.4) 3	Income X5635 formula. (SKIP TO Q.99.5) 1 Account. (GO TO Q.99.4) 2 Both. . (GO TO Q.99.4) 3	Income X5643 formula. (SKIP TO Q.99.5) 1 Account. (GO TO Q.99.4) 2 Both. . (GO TO Q.99.4) 3
X7354	X7356	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 X5631 OR X7355 IN | | | YRS X7754	AT AGE X5639 OR X7357 IN | | | YRS X7755	AT AGE X5647 OR X7359 IN | | | YRS X7756
\$ | | X5632 | | | | | | | | | | NONE -1. 0000000 DONT KNOW 9999998 X5633 Week 2. 01 Month 4. 02 Quarter 5. 03 Year 6. 04 Lump sum 7. 05 Other (SPECIFY) -7. 06	\$ | | X5640 | | | | | | | | | | NONE -1. 0000000 DONT KNOW 9999998 X5641 Week 2. 01 Month 4. 02 Quarter 5. 03 Year 6. 04 Lump sum 7. 05 Other (SPECIFY) -7. 06	\$ | | X5648 | | | | | | | | | | NONE -1. 0000000 DONT KNOW 9999998 X5649 Week 2. 01 Month 4. 02 Quarter 5. 03 Year 6. 04 Lump sum 7. 05 Other (SPECIFY) -7. 06
Mostly or all stock = 1 Mostly or all interest earning = 2 Split = 3 Other = -7 X6494	Mostly or all stock = 1 Mostly or all interest earning = 2 Split = 3 Other = 1 -7 X6495	Mostly or all stock = 1 Mostly or all interest earning = 2 Split = 3 Other = -7 X6496
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.

2-100.5

99.8 How much in total do (you/your spouse/partner) expect to receive per month or year from all other such pensions in the future? X8458-mopup
X6807

99.9 And how often do you expect to receive that amount? X8459-mopup
X6808

X7360 10b. Are any of these part of an IRA, Keogh or other pension plan?
1 = Yes, IRA/Keogh
2 = Yes, pension
5 = No

(If yes) which account/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~~ **2000**. 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 ^{you and your family} receive in 2000 before deductions for taxes and anything else? [WRITE LOSSES ()]
1.1. WAGES AND SALARIES?	X5701 7	5 2	1	2.1 -->	X5702 $\emptyset \rightarrow -1$ \$1 _____
1.2. Did (you/anyone) have income or losses from a professional practice, business or farm? (Other than wages or salaries) or limited partnership	X5703 12, 19	5 2	1	2.2 -->	X5704 $\emptyset \rightarrow -1$ \$1 _____
1.3. . . . non-taxable investments such as municipal bonds?	X5705 8b	5 2	1	2.3 -->	X5706 $\emptyset \rightarrow -1$ \$1 _____
1.4. . . . other interest income?	X5707 8a	5 2	1	2.4 -->	X5708 $\emptyset \rightarrow -1$ \$1 _____
1.5. . . . dividends?	X5709 9	5 2	1	2.5 -->	X5710 $\emptyset \rightarrow -1$ \$1 _____
1.6. . . . net gains or losses from the sale of stocks, bonds, or real estate?	X5711 13, 14	5 2	1	2.6 -->	X5712 $\emptyset \rightarrow -1$ \$1 _____
1.7. . . . net rent, trust income, or royalties from any other investment or business?	X5713 18	5 2	1	2.7 -->	X5714 $\emptyset \rightarrow -1$ \$1 _____
1.8. . . . unemployment or worker's compensation?	X5715 20	5 2	1	2.8 -->	X5716 $\emptyset \rightarrow -1$ \$1 _____
1.9. . . . child support or alimony which you or your family here receive?	X5717 11	5 2	1	2.9 -->	X5718 $\emptyset \rightarrow -1$ \$1 _____
→ 1.10.11 Did (you/anyone) have income from TAN F ADC, AFDC, food stamps, or other forms of welfare or assistance, such as SSI?	X5719 21b (SSI Only)	5 2	1	2.10 -->	X5720 $\emptyset \rightarrow -1$ \$1 _____
→ 1.10 . . . income from Social Security or other pensions, annuities, or other disability or retirement programs?	X5721 17a, 21a	5 2	1	2.11 -->	X5722 $\emptyset \rightarrow -1$ \$1 _____
1.12. Did you (or anyone in your family living here) have income from <u>any</u> other sources? (What other sources?) X5725 (see next sheet)	X5723 22	5 2	1	2.12 -->	X5724 $\emptyset \rightarrow -1$ \$1 _____ \$1 _____

X7361 2.1 I would like to confirm that your (family's) total ~~1994~~ ²⁰⁰⁰ income from all sources was _____. Is that correct? T-142 1 = yes 5 = no

X5725

Did you or anyone have income or losses from any other sources?

- 1 Settlements; from lawsuits, 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 Trustee fee; executor fee
- 30 Sale of asset (coding as capital gain/loss has priority)
- 31 Alaska Permanent Fund
- 7 Other

24 Director's Fees

25 Misc. Other Fees (e.g., fee for guaranteeing a loan, jury duty)

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 ~~1997~~ **2000** from all sources, before taxes and other deductions were made?

X5729

\$
GO TO Q.4.7

0 → -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

X6765

Code reason income unusually high

- 1=Capital gains
- 2=Sale of assets
- 3=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

Code 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~~ retired
 - 9 ~~8~~ = Current pension or other type of income not started yet
 - 10 ~~9~~ = Depreciation
 - 11 ~~10~~ = Business/job startup
 - 12 ~~11~~ = Bad weather/crop
 - 13 ~~12~~ = Took less money out of business
 - 14 ~~13~~ = Bad economy n.e.c.
 - 15 ~~14~~ = Change in household composition
 - 16 ~~15~~ = Charitable donation made
 - 17 ~~16~~ = Decrease in benefits
 - 18 ~~17~~ = Legal expenses/law suit
 - 19 ~~18~~ = Not enough tax write-offs/tax problems
 - 20 ~~19~~ = Bankruptcy
 - 21 ~~20~~ = Lower salary/wages
 - 22 ~~21~~ = Capital loss
 - 23 ~~22~~ = Moved
- 8 = Stopped working: other

T-144.75

5. During ~~1991~~ ²⁰⁰⁰, 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) 25

5.1. Altogether, how much alimony and/or child support did you (and your family) pay in ~~1991~~ ²⁰⁰⁰?

X5732 \$ | | | | , | | | |

6. During ~~1991~~ ²⁰⁰⁰, did you (or anyone in your family living here) provide any (other) financial support for relatives or friends who do not live here? Please do not include alimony or child support.

X5733 Yes (GO TO Q.6.1) 1
No (SKIP TO Q.7) 25

6.1. How much support did you (and your family) pay?

X5734 \$ | | | | , | | | |

6.2. To whom was this support given? (Anyone else?)

(CODE ALL THAT APPLY)

- X5735 Children Under 18 01
- X5736 Children 18 and Over 02
- X5737 Parents (In-Law) 03
- X5738 Grand Children 04
- X5739 Grand Parents 05
- X5740 Siblings (In-Law) 06
- X5741 Niece/Nephew 07
- X5742 Friend 08
- Other (SPECIFY) _____ -7-89

Checked = 1
Not Checked = 5

X5743
9 = ex-spouse
10 = other relatives
11 = Aunt/Uncl
25 = Former employe

7. Did you (or your [husband/wife/partner]) file or do you expect to file a ~~1991~~ ²⁰⁰⁰ Federal Income tax return?

X5744 Yes (GO TO Q.7.1) 1
No (SKIP TO SECTION X, PAGE X-149) 25
NOT YET FILED. (GO TO Q.7.1) 6
REFUSED. (SKIP TO SECTION X, PAGE X-149) 7
DONT 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

- Filed jointly 1
- Filed separately (SKIP TO Q.7.5) 2
- Only R Filed 3
- Only sp/partner Filed (SKIP TO Q.7.7) 4
- DONT KNOW 98

7.3. Did/Will you (or your [husband/wife/partner]) file a Schedule C, E or F with your return? (CODE ALL THAT APPLY.) (IF R ASKS: SCHEDULE "C" IS FOR BUSINESS INCOME OR SELF EMPLOYMENT, "E" IS FOR TRUST AND PARTNERSHIP INCOME, AND "F" IS FOR FARM INCOME.)

- X5747 Schedule C Checked = 1
- X5748 Schedule E Not Checked = 5
- X5749 Schedule F
- X5750 No

7.4. What (was/will be) your (and your [husband's/wife's/partner's]) total adjusted gross income (AGI) on your ~~1997~~ tax return? (What do you think it will be?) (FORM 1040, LINE 31). ~~2000~~
2000

- X5751 \$ | | | | | | | | | | | | | | | | | | | | | |
- REFUSED 99999997
- DON'T KNOW 99999998

SKIP TO SECTION X

(IF R WAS NOT MARRIED IN 1991 OR R WAS MARRIED TO A DIFFERENT PERSON, ASK FOR ADJUSTED GROSS INCOME (AGI) ON THE FORM R FILED AND NOTE ANY COMPLICATIONS IN THE MARGIN.)

7.5. Did you file a Schedule C, E, or F with your return? (CODE ALL THAT APPLY.) (IF R ASKS: SCHEDULE "C" IS FOR BUSINESS INCOME OR SELF EMPLOYMENT, "E" IS FOR TRUST AND PARTNERSHIP INCOME, AND "F" IS FOR FARM INCOME.)

X7758 Schedule C ✓
 X7759 Schedule E ✓
 X7760 Schedule F ✓
 X7761 No ✓
 7.6A X7368 Did/Will you itemize deductions on the return?

Checked = 1
 Not Checked = 5

7.6. What was your total adjusted gross income (AGI) on your ~~1991~~ tax return? (What do you think it will be?)

X7651 \$1 _____ ~~1991~~ 2000

7.7. Did your (husband/wife/partner) file a Schedule C, E, or F with your return? (CHECK ALL THAT APPLY.)

X7762 Schedule C ✓
 X7763 Schedule E ✓
 X7764 Schedule F ✓
 X7765 No ✓
 X7369 Did/Will you itemize deductions on the return?

Checked = 1
 Not Checked = 5

7.8. What was (his/her) total adjusted gross income (AGI) on your ~~1991~~ tax return? (What do you think it will be?)

X7652 \$1 _____ ~~1991~~ 2000

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? Please include any gifts or inheritances you may have ^{told me about earlier.}
 (DO NOT INCLUDE INHERITANCES FROM A DECEASED SPOUSE.) **already**

X5801

Yes (GO TO Q.2) 1
 No (SKIP TO Q.9) **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.)	X5805 Inheritance 01 Inherited Trust 06 Trust 02 Transfer/Gift 03 Other (SPECIFY) <u>-7.05</u>	X5808 Inheritance 01 Inherited Trust 06 Trust 02 Transfer/Gift 03 Other (SPECIFY) <u>-7.05</u>	X5813 Inheritance 01 Inherited Trust 06 Trust 02 Transfer/Gift 03 Other (SPECIFY) <u>-7.05</u>
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 - recap

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) 25

9.1. Is that likely to involve a large amount of money, a moderate amount, or what?

X5820

Small/Ne 03
Large 01
Moderate 02
Other (SPECIFY) -7-03
DONT KNOW 98

9.2. INTERVIEWER: RECORD AMOUNT IF R VOLUNTEERS IT.

About how much do you expect?

X5821

\$ | | | | | | | | | | | | | | | | | | | |

10. During ~~1991~~ ²⁰⁰⁰, did you (or anyone in your family living here) make charitable contributions of money or property totaling \$500 or more? (Please do not include political contributions.)

X5822

Yes (GO TO Q.10.1) 1
No (SKIP TO Q.10.2) 25

10.1 Roughly, how much did (you/your family) contribute?

X5823

\$ | | | | | | | | | | | | | | | | | | | |

10.2. During ~~1991~~ ²⁰⁰⁰, 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 25

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 24
Not Important 45
R & S DIFFER 3

12. Do you (and your [husband/wife/partner]) expect to leave a sizeable estate to others?

X5825

Yes 1
No 25
POSSIBLY 3

For the last part of the interview I will be asking some questions about (you, you and your wife's) education, family background and health insurance coverage and a few questions about the other people in your household.

1. ~~Do you 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

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? (Was that a diploma or a GED?)

X5902

Yes, Diploma	1
Yes, GED	2
No, neither	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) 25

1.4. What is the highest degree you have earned?

X5905

Associate 01
Bachelor's 02
MA/MBA ^{MS} 03
MBA 09
Ph.D. (other doctorate) 04
MD 05
Nursing degree 10
Law 06
Other (SPECIFY) other professional certificate -7 11
other Doctorate (DVM, Doctor of Divinity, etc.) 12

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

6809-X6814, X6814B

X5907 X5908

4. Which of these categories do you feel best describe you: white, black or African-American, Hispanic, Asian, Native American, or another race? (SHOW CARD 20) (CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN)

- 1 *WHITE; *INCLUDE MIDDLE EASTERN/ARAB WITH WHITE
- 2 *BLACK/AFRICAN-AMERICAN
- 3 *HISPANIC/LATINO
- 4 *ASIAN
- 5 *AMERICAN INDIAN/ALASKA NATIVE
- 6 *NATIVE HAWAIIAN/PACIFIC ISLANDER
- 7 *OTHER

previous marriages and adopted children, how many sons and daughters do you (or your [husband/wife/partner]) have who do not live with you? Altogether, including children from

X5910

Children (GO TO Q.5.1)

NONE (SKIP TO Q.6) ~~00~~ -1

5.1. How many of them are 25 or older?

X5911

25 or Older (GO TO Q.5.2)

ALL OF THEM (SKIP TO Q.6) ~~00~~ -2
NONE (GO TO Q.5.2) ~~00~~ -1

5.2. And how many of them are less than 18 years old?

X5912

Less than 18

ALL OF THEM ~~00~~ -2
NONE ~~00~~ -1

6. How many living brothers and sisters do you have?

X5913

Brothers/Sisters (GO TO Q.6.1.)

NONE (SKIP TO Q.7) ~~00~~ -1

6.1

How many are older than you? */Is he/she older than you?*

X5914

Older

ALL ~~00~~ -2
NONE ~~00~~ -1

7. INTERVIEWER CHECKPOINT: SEE R'S MARITAL STATUS IN HOUSEHOLD LISTING.
P.1.

MARRIED, INCLUDING SPOUSE
AWAY IN SERVICE . . . (GO TO Q.7.1) 01
PARTNER . . . (SKIP TO Q.11, PAGE Y-156) 02
SEPARATED . . . (SKIP TO Q.8) 03
DIVORCED . . . (SKIP TO Q.9) 04
WIDOWED . . . (SKIP TO Q.10, PAGE Y-156) 05

How many years have you been married to your current spouse/living with your partner?

X7370
YEARS LESS THAN ONE=-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/divorced/widowed) from your spouse?]
[did your spouse start living somewhere else?]

X8007
YEAR

X7373
AT AGE

X7374
YEARS AGO LESS THAN ONE=-1

In what year did (your current/that) marriage begin? [Thinking now about your (husband/wife) you do not live with, in what year were you married]

X8008
YEAR

X7375
AT AGE

X7376
YEARS AGO LESS THAN ONE=-1

X5925
Do you receive support from your (wife/husband), do you pay support, or is there no support involved?

1=Receive Support
~~3~~ 2=No Support Involved
~~2~~ 1=Pay Support

X5926

How much do you receive?

X5927

Is that weekly, monthly, quarterly, yearly, or what?

2=Week

3=~~Bi-weekly~~ **Every Two Weeks**

4=Month

5=Quarter

6=Year

8=Lump sum/one payment only

11=Twice per year

12=~~Bi-monthly~~ **Every Two Months**

-7=Other

31 = Twice a month

X5928

How much do you pay?

X5929

Is that weekly, monthly, quarterly, yearly, or what?

2=Week

3=~~Bi-weekly~~ **Every Two Weeks**

4=Month

5=Quarter

6=Year

8=Lump sum/one payment only

11=Twice per year

12=~~Bi-monthly~~ **Every Two Months**

-7=Other

31 = Twice a month

X5930

Are the assets and debts that you've told me about in this interview owned mainly by you, are they owned jointly with your (spouse/partner), or what?

1=Owned by R, or others in primary economic unit / **[Owned by R and partner]**

2=Owned Jointly / **Owned Jointly w/ Spouse**

3=Mainly owned by spouse

-1=No assets

-7=Other

X7377

Is this your first marriage, or have you been married before?

1=First Marriage

2=Married Before

How old were you when you were married the first time?

X7378
YEAR

X8011
AT AGE

X7379
YEARS AGO LESS THAN ONE=-1

X6026
Now I'd like to ask about your parents.
Is your mother still living?
1=YES
5=NO

X6027
What is her age?
AGE

X6028
Is your father still living?
1=YES
5=NO

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
5=NO

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?

X6101

GRADES OF SCHOOL

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.
X6102

Did (he/she) get a high school diploma or pass a high school equivalency test? (was that a diploma or a GED?)

Yes, Diploma 1

Yes, GED 2

No, neither 25

13
17.2.
X6103

Since completing (his/her) formal education, has (he/she) had on-the-job training or other vocational training lasting 100 hours or more?

Yes (SKIP TO Q.18) 1

No (SKIP TO Q.18) 25

17.3. Did (he/she) get a college degree?

X6104

Yes (GO TO Q.17.4) 1

No (SKIP TO Q.18) 25

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

other Doctorate (D.M., Doctor of Divinity, etc.) 12

14.
18. Has (he/she) ever been in the military service?

X6106

Yes 1

No 25

15
19. What is the month and year of (his/her) birth?

X6107

____|____| ____|____|
Month Year

X6108

16. How many living brothers and sisters does (he/she) have? / ~~Is he/she older?~~

X6109

____|____| # Brothers/Sisters (GO TO Q.20.1)

None (SKIP TO Q.21) 96-1

16.1

How many are older than ~~(he/she)~~ your husband/wife/partner? / Is he/she older than your husband/wife/partner?

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~~

X0010

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=~~Quarterly~~ Every Two Weeks

4=Month

5=Quarter

6=Year

11=Twice per year

12=~~Quarterly~~ Every Two Months

20=Other

--> -7

31=Twice a Month

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 LESS THAN ONE=-1

X6120
Is your (spouse/partner)'s mother still living?
1=YES
5=NO

X6121
What is her age?
AGE

X6122
Is your (spouse/partner)'s father still living?
1=YES
5=NO

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
5=NO

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?

Y-161.5

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 into 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?

TRI-CARE

- Yes (GO TO Q.27.1) 1
- No (SKIP TO Q.28) 2

I'WER: TRI-CARE WAS FORMERLY KNOWN AS CHAMPUS

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 ~~CHAMPUS~~ 03
- ~~Other (SPECIFY)~~ **TRI-CARE** 04
- Other (SPECIFY)** **5---7-7**

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), a Medigap plan, 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 plan such as employer or union plans, 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~~ S. VA. or other military programs? (INTERVIEWER: We do not want to include health insurance from a government job in this question.)

X6301 Yes (GO TO Q.29.1) 1
 No (SKIP TO Q.30) 25

TRI-CARE

INTERVIEWER: TRI-CARE WAS FORMERLY KNOWN AS CHAMPUS.

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 ^{TRI-CARE} 03 3
 X6305 Other (SPECIFY) -7 4
 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)?

X6306 Yes (GO TO Q.29.3) 1
 No (SKIP TO Q.29.4) 25

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) 25

^ Medigap plan,

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
 Pall help 09
 other unrelated person living here 10

1 = checked
 5 = not checked
 only X6314 can have 8-10 for a value
 11 = Grandchild (X6314 only)

30. ^(Are you) Is anyone here covered by any (other) type of health plan 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) 25

^ Medigap plan,

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
 - X6323 AARP 08
 - X7767 Other (SPECIFY) Other person in HU -7 09
 - X6323 Employer of another person in HU 11
- 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.)

1 = checked
 5 = not checked
 13 = Another person outside HU
 14 = Employer of person outside HU
 20 = Membership Org.
 22 = State/local gov't - sponsored private plan
 Another person outside HU
 Employer of person outside HU

- 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) Employer of someone in HU (GO TO Q.31.3) other than R/S -7 05
 - X6328 Employer of someone outside HU 6
- 31.2. How much do you (and your family living here) pay each month for this insurance?

1 = checked
 5 = not checked
 X6328 has 6-9 for value:
 Ex-spouse 8
 Gov't 9
 Union 10
 Other org. 11

- X7606 \$1 _____
- X7667 Week 01 2
- Month 02 4
- Quarter 03 5
- Year 04 6
- Other (SPECIFY) See Freq. Master List 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) see X6308 - 07

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 21)
- 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) Not covered on job yet but will be soon - 07
 - Those without private insurance are already covered 08
 - Too old for parental coverage 12
 - Everyone covered by some health ins. 7

here
 X7397 Is everyone in your family covered by some type of ~~public~~ ^{Government} or private health insurance?
 1 = Yes
 5 = No
 Haven't gotten around to it 13
 Lost public assistance 14
 Not eligible 15
 Not offered by employer 18

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?)

In 2000, did (he/she/they) →

X6402

Yes (GO TO Q.34.1) 1
No (SKIP TO Q.35) 25
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.)

~~1991~~
2000

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

In 2000, did he/she/they

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) 25
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
- unemployment compensation 10*
- Private transfers, alimony + support 11*
- other gov't transfers, misc. Alaskan funds 12*

*1 = Checked
5 = Not checked
X6414 has values of 10-12*

35.2. Roughly how much total income did (he/she/they) have from (all these/this) source(s) in ~~1991~~ **2000** before taxes and deductions?

X6415 \$ | | | | | | | | | | | | | | | | | | | | | |

DON'T KNOW (SKIP TO Q.36) 999999998

QXQ 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~~ **OWN** any cars or other vehicles?

X6417 Yes (GO TO Q.36.1) 1

No (SKIP TO Q.37) **25**

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.)

X6419 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?~~ **Which ones?** **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? **(SHOW CARD 21)**

X6420 Yes (GO TO Q.37.1) 1

No (SKIP TO Q.38) **25**

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

Also 4-167

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
DONT 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 ~~1~~ 22)

XU424 R's Home 01
XU425 Stocks 02
XU426 Bonds 03
XU427 Mutual Funds 04
XU428 Money Market Funds 05
XU429 Business 06
XU430 Other Real Estate 07
XU431 Other (SPECIFY) Life Insurance -7 08
~~Contract Bonds~~ 09

1 = checked
5 = not checked
XU431 = has 9,10 values

38.2. Roughly how much in total (does he/does she/do they) have in (all these/this) asset(s)?
(ACCEPT RANGE.)

XU432 \$ | | | | | | | | | | | | | | | | | | | | | |
DONT 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
DONT KNOW (GO TO Q.39) 8

38.4. Where did you tell me about this/these asset(s)?
Yes, amt. edited out earlier 3
Yes, but no apparent match in the data ...

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?

X6436 \$ | | | | | | | | | | | | | | | |

39.3. What is the amount still owed on all the mortgages, land contracts and loans on the home? (ACCEPT RANGE.)

X6437 \$ | | | | | | | | | | | | | | | |

NOTHING (XXXXXXXXXX)

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) 25
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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3
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TYPE OF INSTITUTION MASTER LIST

- 1 Institution 1
- 2 Institution 2
- 3 Institution 3
- 4 Institution 4
- 5 Institution 5
- 6 Institution 6
- 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 Mortgage 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
- 53 Gasoline company
- 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)
- 1 Combinations of TYPES of financial institutions
- 7 Other
- 43 Collection agency; loan liquidator
- 56 Leasing Company
- 57 Airline
- 90 Other commercially branded credit cards (n.e.c.)

FREQUENCY MASTER LIST

- 1 Day
- 2 Week
- 3 ~~Bi-weekly~~ Every Two Weeks
- 4 Month
- 5 Quarter
- 6 Year
- 8 Lump sum/One payment
- 8 In total
- 11 Twice per year; every six months
- 12 Every two months
- 13 Every three years
- 14 By the job/piece
- 15 Continuously floating rate/Whenever rate changes
- 16 Every seven years
- 18 Hour
- 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
- 30 At seven years
- 7 Other number or interval(20)
- 1 Nothing
- 2 No regular payment
- 31 Twice a Month
- 17 Initially fixed for 2 or more years, then variable annually

LOAN PURPOSE MASTER LIST

- 1 Own home purchase
- 3 Home improvements or additions (incl. assessments for sewer/sidewalk, etc.)
- 4 Home repairs/maintenance/upkeep
- 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 Vacuum 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
- 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
- 34 Piano; Organ
- 35 Musical instruments (excl. piano and organ)
- 36 TV -- color or black and white; "home entertainment center" (including combination TV, radio, phonograph); video cassette recorder/player (VCR); video camera (Cam-corder)
- 49 Other small/indoor hobby and entertainment items (incl. pool tables and regular cameras)
- 50 Power tools and yard equipment
- 61 Boat; boating equipment (incl. trailer), airplane, airplane equipment
- 63 Motorcycles; 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
- 75 Business investment (incl. businesses now defunct)
- 76 Other asset investment; bought stocks/bonds; IRA deposit; gold; "investment" -- NFS
- 78 Investment real estate (incl. cemetery plots and additions and repairs to investment property); farmland
- 79 Other investments
- 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
- 90 "Personal loan"--NA what for
- 91 Bill consolidation; "bills"
- 92 Personal items, incl. clothing, jewelry

cont. →

- 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"
- 7 Other, incl. combination

PREVIOUS LOAN MASTER LIST

- 1 Credit card
- 2 1st Mortgage
- 3 2nd Mortgage
- 4 Home Equity Loan
- 5 Line of Credit
- 6 Other Real Estate Loan
- 8 Vehicle Loan
- 9 Education Loan
- 10 Other "section I" loan
- 11 Other "section N" loan
- 12 Remodeling loan
- 13 More than one mortgage on principal residence
- 14 Combination of line of credit and other real estate loan
- 7 Other

JOINT ACCOUNTS MASTER LIST

- 1 Joint account
- 2 R's account
- 3 Spouse's/partner's account
- 4 Other family member's account
- 5 Child only
- 6 Child and respondent or spouse
- 7 Other relative
- 8 Other relative and respondent or spouse
- 9 Unrelated person, NFS
- 10 Unrelated person and respondent or spouse
- 11 Equal amounts in R/spouse names
- 50 Trust account
- 51 Personal business account
- 7 Other

SECTION 22. 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

X6504

Gov't housing projects - not codeable above 11

Co-op/condo/nfs 12

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 GOVT. BUILDING	12
X6517	VACANT BUILDING	13
X7768	FARM	14
X6518	OTHER (SPECIFY): _____	15

1 = checked
 5 = Not checked
 Z = Govt 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

CONDITION OF BUILDING EXTERIOR IS:

X6521

- CLEAN AND SOUND 1
- SOME PAINT PEELING
OR CRACKS IN MASONRY 2
- NEEDS SUBSTANTIAL PAINTING, REFILLING,
OR REPAIR 3
- DILAPIDATED 4

7. CONDITION OF THE EXTERIOR OF BUILDINGS ON BLOCK IN GENERAL (BOTH SIDES OF STREET) LOOKS:

X6522

- BETTER THAN R'S 1
- AS GOOD AS R'S 2
- WORSE THAN R'S 3
- NO OTHER BUILDINGS IN VIEW 4

8. PLEASE RATE THE PHYSICAL CONDITION OF THE INTERIOR OF THE HU:

X6523

- EXCELLENT: WALLS AND CEILINGS
HAVE NO CRACKS; PAINT OR
PANELLING IS IN GOOD CONDITION 1
- GOOD: NEEDS SOME MINOR
PAINTING OR REFINISHING 2
- FAIR: NEEDS MAJOR INTERIOR
WORK--HOLES AND/OR CRACKS
NEED PATCHING, PAINTING
NEEDED, ETC. 3
- POOR: SOME WALLS OR CEILINGS
NEED REPLACEMENT 4
- DONT KNOW--WASNT INSIDE HOUSE 85

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

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

(CODE ALL THAT APPLY)

- X6530 CHILDREN UNDER 6 X
- X6531 CHILDREN 6 AND OVER 1
- X6532 SPOUSE 5
- 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 5
- Account statements 3
- ~~CHECKING, SAVINGS, INVESTMENTS~~ 2
- Investment / Business Records 4
- PENSION DOCUMENTS 2
- Credit cards / credit card statements 7
- INCOME TAX RETURN 1
- Check book / check registry 8
- OTHER (SPECIFY) Income / paycheck stub 9
- Computer / PC / Laptop 10
- Handwritten ledgers / papers / notes 11
- Health / Life ins. 1
- Tax Bills 13
- Secretary / accountant / financial advisor 14
- Rent receipt / apt. agreement 1
- Some, not known what kind 18
- Many, nec.
- Real estate records ... 2
- Social security checks ... 2
- Vehicle lease ... 22
- Employment records / Employee handbook ... 2
- Phone book ... 24
- Inheritance papers ... 25
- Don't know ... 98

18. IN WHAT LANGUAGE WAS THE SURVEY CONDUCTED?

X7504

- ENGLISH 1
- SPANISH 2

19. WHAT IS THE FINAL DISPOSITION OF THIS CASE?

A	.....	\$1 - \$100
B	.....	\$101 - \$500
C	.....	\$501 - \$1,000
D	.....	\$1,001 - \$2,500
<hr/>		
E	.....	\$2,501 - \$5,000
F	.....	\$5,001 - \$7,500
G	.....	\$7,501 - \$10,000
H	.....	\$10,001 - \$25,000
<hr/>		
I	.....	\$25,001 - \$50,000
J	.....	\$50,001 - \$75,000
K	.....	\$75,001 - \$100,000
L	.....	\$100,001 - \$250,000
<hr/>		
M	.....	\$250,001 - \$500,000
N	.....	\$500,001 - \$1 million
O	.....	\$1 million - \$5 million
P	.....	\$5 million - \$10 million
<hr/>		
Q	.....	\$10 million - \$25 million
R	.....	\$25 million - \$50 million
S	.....	\$50 million - \$100 million
T	.....	More than \$100 million