INTERVIEWER LABEL

1. IWER ID No.: __________________

2. Your IW No.:  __________

3. Date of IW: __________________

4. Length of IW: _________ (minutes)

5. Length of Edit: _________ (minutes)

   Face-to-Face    Telephone

   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’ll go on to the next question. Your answers will be kept completely confidential.

REVIEWED BY:

□ SUPERVISOR   DATE   □ EDITOR   DATE
SECTION A: ATTITUDES AND FINANCIAL INSTITUTIONS

A0.  EXACT TIME NOW: __________

A1.  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?

   1. BETTER  2. WORSE  3. ABOUT THE SAME

A2.  Five years from now, do you think interest rates will be higher, lower, or about the same as today?

   1. HIGHER  2. LOWER  3. ABOUT THE SAME

A3.  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?

   1. UP MORE  2. UP LESS  3. ABOUT THE SAME

A4.  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
A5. The next few questions are about the financial institutions that you do business with.

How many financial institutions do you (and your family living here) have accounts with or regularly do personal financial business with? Include banks, savings and loans, credit unions, loan companies, and brokerages. Do not include institutions where you have only a credit card account.

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

Choose a number from 1 to 96.

<table>
<thead>
<tr>
<th>01. ONE</th>
<th>_____ NUMBER</th>
<th>96. NONE</th>
</tr>
</thead>
</table>

GO TO A5b

TURN TO P. 7, SECTION B

A5a. What is the name of this financial institution?

(IWER: WRITE THE NAME OF THIS INSTITUTION ON LINE 1 OF CARD A. IF INTERVIEW IS IN PERSON, HAND R CARD A. READ:) This will be referred to as Institution #1 throughout the interview.

GO TO A5k

A5b. IWER: ASK A5c - A5h AND WRITE NAMES OF FINANCIAL INSTITUTIONS ON CARD A.

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

A5c. What is the name of your (family's) main financial institution?

A5d. What is the name of your (family's) next financial institution?

A5e. (And the third?)

A5f. (And the fourth?)

A5g. (And the fifth?)

A5h. (And the sixth?)

A5j. (IF IW IS IN PERSON, HAND R CARD A, READ:) The institutions listed on this card will be referred to as Institution #1, #2, (3/4/5/6) throughout the interview.

A5k. Can you (or your family living here) deposit or withdraw money from (this institution/any of these institutions) using an automated teller machine or ATM?

<table>
<thead>
<tr>
<th>1. YES</th>
<th>5. NO</th>
</tr>
</thead>
</table>

IWER: RECORD TOTAL NUMBER OF INSTITUTIONS (FROM A5) IN BOX A5m AT TOP OF NEXT PAGE.
### A5m. # INST.

**A6.** (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?)

<table>
<thead>
<tr>
<th>INSTITUTION #1</th>
<th>INSTITUTION #2</th>
<th>INSTITUTION #3</th>
</tr>
</thead>
<tbody>
<tr>
<td>11. COMM. BANK</td>
<td>11. COMM. BANK</td>
<td>11. COMM. BANK</td>
</tr>
<tr>
<td>13. CREDIT UNION</td>
<td>13. CREDIT UNION</td>
<td>13. CREDIT UNION</td>
</tr>
<tr>
<td>16. BROKERAGE</td>
<td>16. BROKERAGE</td>
<td>16. BROKERAGE</td>
</tr>
<tr>
<td>97. OTHER:</td>
<td>97. OTHER:</td>
<td>97. OTHER:</td>
</tr>
</tbody>
</table>

98. DON'T KNOW

**A7.** How (do you/does your family) typically do business with this institution (—by ATM, in person, by mail, by phone, or some other way)?

| 1. BY ATM | 1. BY ATM | 1. BY ATM |
| 2. IN PERSON | 2. IN PERSON | 2. IN PERSON |
| 3. BY MAIL | 3. BY MAIL | 3. BY MAIL |
| 4. BY PHONE | 4. BY PHONE | 4. BY PHONE |
| 6. DON'T DO REG. BUSINESS | 6. DON'T DO REG. BUSINESS | 6. DON'T DO REG. BUSINESS |
| 7. OTHER | 7. OTHER | 7. OTHER |

**A8.** Roughly, how many miles is the office or ATM 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.)

| 96. LESS THAN A MILE | 96. LESS THAN A MILE | 96. LESS THAN A MILE |
| 51. OVER 50 MILES | 51. OVER 50 MILES | 51. OVER 50 MILES |
| 97. LOCAL PHONE OR POST BOX | 97. LOCAL PHONE OR POST BOX | 97. LOCAL PHONE OR POST BOX |
| 98. DON'T KNOW | 98. DON'T KNOW | 98. DON'T KNOW |

**A9. INTERVIEWER CHECKPOINT**

(SEE A5m)

- □ 1. ONLY 1 INST. TURN TO P. 7, SECTION B
- □ 2. ALL OTHERS GO BACK TO A6, INST. # 2
- □ 1. ONLY 2 INST. TURN TO P. 7, SECTION B
- □ 2. ALL OTHERS GO BACK TO A6, INST. # 3
- □ 1. ONLY 3 INST. TURN TO P. 7, SECTION B
- □ 2. ALL OTHERS GO BACK TO A6, INST. # 4
<table>
<thead>
<tr>
<th>INSTITUTION #4</th>
<th>INSTITUTION #5</th>
<th>INSTITUTION #6</th>
</tr>
</thead>
<tbody>
<tr>
<td>11. COMM. BANK</td>
<td>11. COMM. BANK</td>
<td>11. COMM. BANK</td>
</tr>
<tr>
<td>13. CREDIT UNION</td>
<td>13. CREDIT UNION</td>
<td>13. CREDIT UNION</td>
</tr>
<tr>
<td>16. BROKERAGE</td>
<td>16. BROKERAGE</td>
<td>16. BROKERAGE</td>
</tr>
<tr>
<td>97. OTHER:</td>
<td>97. OTHER:</td>
<td>97. OTHER:</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>98. DON'T KNOW</td>
<td>98. DON'T KNOW</td>
<td>98. DON'T KNOW</td>
</tr>
<tr>
<td>1. ATM</td>
<td>1. ATM</td>
<td>1. ATM</td>
</tr>
<tr>
<td>2. IN PERSON</td>
<td>2. IN PERSON</td>
<td>2. IN PERSON</td>
</tr>
<tr>
<td>3. BY MAIL</td>
<td>3. BY MAIL</td>
<td>3. BY MAIL</td>
</tr>
<tr>
<td>4. BY PHONE</td>
<td>4. BY PHONE</td>
<td>4. BY PHONE</td>
</tr>
<tr>
<td>6. DON'T DO REG. BUSINESS</td>
<td>6. DON'T DO REG. BUSINESS</td>
<td>6. DON'T DO REG. BUSINESS</td>
</tr>
<tr>
<td>7. OTHER</td>
<td>7. OTHER</td>
<td>7. OTHER</td>
</tr>
<tr>
<td>MILES</td>
<td>MILES</td>
<td>MILES</td>
</tr>
<tr>
<td>96. LESS THAN A MILE</td>
<td>96 LESS THAN A MILE</td>
<td>96 LESS THAN A MILE</td>
</tr>
<tr>
<td>51. OVER 50 MILES</td>
<td>51. OVER 50 MILES</td>
<td>51. OVER 50 MILES</td>
</tr>
<tr>
<td>97. LOCAL PHONE OR POST BOX</td>
<td>97. LOCAL PHONE OR POST BOX</td>
<td>97. LOCAL PHONE OR POST BOX</td>
</tr>
<tr>
<td>98. DON'T KNOW</td>
<td>98. DON'T KNOW</td>
<td>98. DON'T KNOW</td>
</tr>
</tbody>
</table>

- □ 1. ONLY 4 INST. NEXT PAGE, SECTION B
- □ 2. ALL OTHERS GO BACK TO A6, INST. #5
THIS IS A BLANK PAGE
SECTION B: ATTITUDES TOWARD CREDIT/CREDIT CARDS

B1. 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?

<table>
<thead>
<tr>
<th>1. GOOD IDEA</th>
<th>3. GOOD IN SOME WAYS, BAD IN OTHERS</th>
<th>5. BAD IDEA</th>
<th>8. DON'T KNOW</th>
</tr>
</thead>
</table>

B2. 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...

<table>
<thead>
<tr>
<th>YES (1)</th>
<th>NO (5)</th>
<th>DK (8)</th>
</tr>
</thead>
</table>

B2a. first, to cover the expenses of a vacation trip?

B2b. next, to cover living expenses when income is cut?

B2c. (next,) to finance the purchase of a fur coat or jewelry?

B2d. (next,) to finance the purchase of a car?

B2e. finally, to finance educational expenses?

B3. In the past five years, has a particular lender or creditor turned down any request you (or your [husband/wife]) made for credit, or not given you as much credit as you applied for? (Turned down, or not as much credit?)

<table>
<thead>
<tr>
<th>1. YES, TURNED DOWN</th>
<th>3. YES, NOT AS MUCH CREDIT</th>
<th>5. NO</th>
</tr>
</thead>
</table>

B3a. Were you later able to obtain the full amount you (or your husband/wife) requested by reapplying to the same institution or by applying elsewhere?

<table>
<thead>
<tr>
<th>1. YES</th>
<th>5. NO</th>
</tr>
</thead>
</table>

B4. Was there any time in the past five years that you (or your [husband/wife]) thought of applying for credit at a particular place, but changed your mind because you thought you might be turned down?

<table>
<thead>
<tr>
<th>1. YES</th>
<th>5. NO</th>
</tr>
</thead>
</table>
B5. Now I have some questions about credit cards. Do you (or anyone in your family living here) have any credit cards?

1. YES 5. NO --&gt; TURN TO P. 10, SECTION D

B6. How many different (TYPE) credit card accounts such as (EXAMPLES) do you (and your family living here) have? (READ ONCE: Please do not count duplicate cards for the same account or any business or company accounts.)

<table>
<thead>
<tr>
<th>TYPE------&gt;</th>
<th>EXAMPLES------&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td>BANK-TYPE</td>
<td>STORE</td>
</tr>
<tr>
<td>Visa, Mastercard, Discover, Optima</td>
<td>Sears, K-Mart and other Dept. stores</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>#ACCTS</th>
<th>#ACCTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>96. NONE-----&gt;</td>
<td>96. NONE-----&gt;</td>
</tr>
</tbody>
</table>

97. SOME, DK HOW MANY

<table>
<thead>
<tr>
<th>HOW MANY</th>
<th>HOW MANY</th>
</tr>
</thead>
<tbody>
<tr>
<td>9996. NONE</td>
<td>9996. NONE</td>
</tr>
</tbody>
</table>

B7. During the last month, roughly how much were the new charges made to (this/all these) (TYPE) account(s)? (ACCEPT RANGE)

<table>
<thead>
<tr>
<th>$</th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td>9996. NONE</td>
<td>9996. NONE</td>
</tr>
</tbody>
</table>

B8. After the last payment(s) (was/were) made on (this/these) account(s), roughly what was the balance still owed on (this/all these) (TYPE) account(s)?

<table>
<thead>
<tr>
<th>$</th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td>9996. NONE</td>
<td>9996. NONE</td>
</tr>
</tbody>
</table>

B9. What is the maximum amount you could borrow on (this/all of these) bank-type account(s); that is, what is your total credit limit?

| $               | GO BACK TO B6, COL. C |

<table>
<thead>
<tr>
<th>COL. A</th>
<th>COL. B</th>
</tr>
</thead>
<tbody>
<tr>
<td>01. #1</td>
<td>04. #4</td>
</tr>
<tr>
<td>02. #2</td>
<td>05. #5</td>
</tr>
<tr>
<td>03. #3</td>
<td>06. #6</td>
</tr>
</tbody>
</table>

B10. (Please look at Card A.) (Is this/are these) with any of the institution(s) (you told me about at the beginning of the interview/on Card A), or from someplace else? (CHECK All THAT APPLY.) [IF CARD A: Which institution(s)?] [IF "SOMEPLACE ELSE": What type(s) of institution(s)?]

<table>
<thead>
<tr>
<th>11. COMM BANK</th>
<th>50. SEARS</th>
</tr>
</thead>
<tbody>
<tr>
<td>51. AM. EXP.</td>
<td></td>
</tr>
</tbody>
</table>

97. OTHER: ________

GO BACK TO B6, COL. B
<table>
<thead>
<tr>
<th>COLUMN C</th>
<th>COLUMN D</th>
<th>COLUMN E</th>
</tr>
</thead>
<tbody>
<tr>
<td>GASOLINE</td>
<td>GENERAL PURPOSE</td>
<td>OTHER</td>
</tr>
<tr>
<td>Gulf, Texaco</td>
<td>American Express, Diners Club, Carte Blanche</td>
<td>Airline, Car Rental or other</td>
</tr>
</tbody>
</table>

96. NONE ----> 96. NONE ----> 96. NONE ----> B11

GO TO

#ACCTS

#ACCTS

#ACCTS

97. SOME, DK HOW MANY

97. SOME, DK HOW MANY

97. SOME, DK HOW MANY

$___________

$___________

$___________

9996. NONE

9996. NONE

9996. NONE

$___________

$___________

$___________

9996. NONE

9996. NONE

9996. NONE

GO BACK TO B6, COL. D

GO BACK TO B6, COL. E

B11. INTERVIEWER CHECKPOINT

SEE B6, COLUMNS A AND B

1. R HAS EITHER BANK CREDIT CARD OR STORE CREDIT CARD

2. ALL OTHERS --> NEXT PAGE, SECTION D

B12. Thinking only about bank cards or store cards, do you almost always, sometimes, or hardly ever pay off the total balance owed on the account each month?

1. ALMOST ALWAYS  3. SOMETIMES  5. HARDLY EVER
SECTION D: HOUSING

D1. Now I have some questions about your housing. First, do you live on a farm or ranch, in a mobile home, in an apartment, a house, or what?

1. RIVES ON A RANCH OR FARM
   - 2. RIVES IN A MOBILE HOME --> TURN TO P. 13, D11
   - 3. APARTMENT
   - 4. HOUSE --> TURN TO P. 15, D16
   - 7. ALL OTHERS

D2. Now I have some questions about this property. About how many acres is this (farm/ranch)?

   ACRES

D3. Do you (or anyone in your family living here) operate a farming or ranching business on this property?

1. YES
5. NO

D3a. Do you (or anyone in your family living here) rent out any part of this property to others?

1. YES
5. NO --> TURN TO P. 15, D16

D3b. How much rent do you collect each month?

$ _____ PER __________

   TURN TO P. 15, D16

D4. What part of this property is used for the farming or ranching business?

   _____ PERCENT OR _____ ACRES

   996. VERY LITTLE
   995. ALMOST ALL
D5. What is the legal ownership status of this (farm/ranch). Do you (or your family living here) own this (farm/ranch), do you own part of it, do you rent it, is it all owned by a business, or what?

1. OWNS ALL
2. OWNS PART
3. RENTS
4. OWNED BY A BUSINESS

NEXT PAGE, P. 15, D17

D5a. Does the (farming/ranching) business pay any rent for the use of the property?

1. YES
5. NO

->GO TO D5c

D5b. How much rent do you (or your family living here) collect each month?

$_________ PER _________

D5c. Could you tell me the present value of this house and the immediately surrounding land? I mean, about what would it bring if it were sold today?

$_________

D5d. I will ask you more about the business operation later. The rest of the questions in this section will refer to the entire property. Could you tell me the present value of this entire property -- that is, what would it bring if it were sold today?

$__________________________

D5e. Do you (or your family living here) pay the business any rent for this house?

1. YES
5. NO

->GO TO P. 15, D17

D5f. In what month and year did you move into this (farm/ranch)?

MONTH/YEAR

TURN TO P. 27, D68

IF R OWNS ANY PART OF THE PROPERTY, CHECK BOX 2, "OWNS PART", AND FOLLOW SKIP TO D6. OTHERWISE, GO TO D5f.

TURN TO P. 16, D20
OWNs PART OF FARM/RANCH

D6. Does the (farming/ranching) business pay you (or your family living here) any rent for the use of the property?

1. YES

5. NO --&gt; GO TO D7

D6a. How much rent do you (or your family living here) collect each month?

$ _________ PER _______

D7. Do you (or anyone in your family living here) pay any rent for this property?

1. YES

5. NO --&gt; GO TO D8

D7a. How much rent do you (or your family living here) pay each month?

$ _________ PER _______

D8. 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?

_______ PERCENT OR _______ ACRES

D9. Do you (or anyone in your family living here) own this house and the immediately surrounding land?

1. YES

5. NO --&gt; GO TO D10

D9a. Could you tell me the present value of just this house and lot? I mean, about what would it bring if it were sold today?

$ ___________________

D10. Could you tell me the present value of the entire part of the property you own? I mean, what would it bring if it were sold today?

$ ___________________

TURN TO P. 16, D20
D11. Now I have some questions about your home. Do you (or your family living here) own both this mobile home and site or lot, do you own only the mobile home, do you own only the site, do you rent both the home and site, or what?

1. OWN BOTH HOME AND SITE
2. OWN ONLY SITE
3. OWN ONLY HOME
4. RENT BOTH
5. RENT HOME OR LOT
6. NEITHER OWNS NOR RENTS

D11e. How is that?

D11f. In what month and year did you move into this mobile home?

D11a. About how much rent do you pay on this home each month? $ ________ PER ________

D11b. Could you tell me the present value of the site? I mean, about what would it bring if it were sold today? $ __________

D11c. In what month and year was this site purchased? MONTH/YEAR

D11d. How much did this site cost when it was purchased? $ __________

R OWNS ONLY MOBILE HOME

D12. About how much rent do you pay on this site each month? $ ________ PER ________

D12a. Could you tell me the present value of this mobile home? I mean, about what would it bring if it were sold today? $ __________

D12b. In what month and year was this mobile home purchased? MONTH/YEAR

D12c. How much did this mobile home cost when it was purchased? $ __________

TURN TO P. 27, D68
R RENTS MOBILE HOME AND SITE

D13. About how much rent do you pay on this home and site each month?  

$ ____________________ PER ________________

D13a. In what month and year did you move into this mobile home?  

__________________________ MONTH/YEAR

TURN TO P. 27, D68

R OWNS BOTH MOBILE HOME AND SITE

D14. Could you tell me the present value of this home and site? I mean, about what would they bring if they were sold today?  

$ ____________________

D15. Were the site and mobile home purchased separately? 

1. YES

D15a. In what month and year was this mobile home purchased?  

__________________________ MONTH/YEAR

D15b. How much did the mobile home cost when it was purchased?  

$ ____________________

GIFT/INHERITANCE  
ASK VALUE WHEN RECEIVED

D15c. In what month and year was this site purchased?  

__________________________ MONTH/YEAR

D15d. How much did this site cost when it was purchased?  

$ ____________________

GIFT/INHERITANCE  
ASK VALUE WHEN RECEIVED

D15e. In what year and month was this mobile home and site purchased?  

__________________________ MONTH/YEAR

D15f. How much did the mobile home and site cost when they were purchased?  

$ ____________________

GIFT/INHERITANCE  
ASK VALUE WHEN RECEIVED

TURN TO P. 16, D22
D16. 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?

1. OWNS OR IS BUYING; LAND CONTRACT
2. PAYS RENT
3. CONDO
4. CO-OP
5. TOWNHOUSE ASSOC.
6. TOWNHOUSE ASSOC.
7. NEITHER OWNS NOR RENTS

D16a. Is this a single family dwelling or does the building have more than one unit?

[ ] 1. SINGLE HU--->NEXT PAGE, D19
[ ] 2. MULTIPLE HU--->NEXT PAGE, D18

D16b. How much are your (condo/co-op/townhouse association) fees?

$______ PER _______ NONE

NEXT PAGE, D19

D16c. How is that?

________________________

IF ANYONE IN R'S FAMILY LIVING THERE APPEARS TO OWN ANY PART, MARK "1. OWNS OR IS BUYING" IN D16, FOLLOW SKIPS IN D16a

D16d. In what month and year did you move into this home?

_______ / _______

TURN TO P. 27, D68

R PAYS RENT

D17. How much rent do you pay a month for this (house/apartment/farm/ranch)?

$_______ PER _______

D17a. Does that include some or all utilities?

[ ] 1. YES, ALL  [ ] 3. YES, SOME  [ ] 5. NO

D17b. Do you rent it furnished or unfurnished?

[ ] 1. FURNISHED  [ ] 3. PARTIALLY FURNISHED  [ ] 5. UNFURNISHED

D17c. In what month and year did you move into this (house/apartment/farm/ranch)?

_______ / _______

TURN TO P. 27, D68
R LIVES IN MULTIPLE HU STRUCTURE

D18. Do you own the entire building or just your unit?

1. ENTIRE BUILDING
2. JUST R'S UNIT

--->
The following questions about your home refer to your unit only.--->
GO TO D19

D18a. The next few questions are about the entire property. How many housing units are in this building?

_________ UNITS

D19. What is the present value of this (home and land/apartment/property)? I mean, about what would it bring if it were sold today?

(IWER: PROPERTY REFERS TO WHATEVER PART R OWNS OF THEIR HOUSE AND LOT, APARTMENT, BUILDING, FARM, RANCH, MOBILE HOME, AND SITE.)

$ ___________

D20. How much did it cost when it was purchased?

$ ___________

[ ] GIFT/INHERITANCE

ASK VALUE WHEN RECEIVED

D21. In what month and year was it purchased?

_________ MONTH/YEAR

D22. What are the real estate taxes per year on this (home and land/apartment/property)?

$ ___________ PER ___________ [ ] DON'T KNOW [ ] NONE

[ ] GIFT/INHERITANCE
D23. Is there a mortgage or land contract on this (home and land/apartment/property)? (IF R ASKS, DO NOT INCLUDE HOME EQUITY LOANS OR LINES OF CREDIT)

1. YES, MORTGAGE
2. YES, LAND CONTRACT
5. NO

NEXT PAGE, D27, COL. A

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

D24. Is the first or main mortgage a federally guaranteed mortgage, such as FHA or VA?

1. YES
5. NO
8. DON'T KNOW

D24a. Does this mortgage carry any type of private mortgage insurance or PHI against default? (IF R ASKS: DO NOT INCLUDE MORTGAGE LIFE INSURANCE.)

1. YES
5. NO

NEXT PAGE, D27, COL. A

D25. Is it an FHA mortgage, a VA mortgage, or is it from some other program?

1. FHA
2. VA
7. OTHER: __________________________

D26. Why did you choose this type of loan?

________________________________________

________________________________________

NEXT PAGE, D27, COLUMN A
**D27. About the (mortgage/land contract/second mortgage/other loan), in what month and year was it obtained or last refinanced?**

<table>
<thead>
<tr>
<th>COLUMN A</th>
<th>COLUMN B</th>
<th>COLUMN C</th>
</tr>
</thead>
<tbody>
<tr>
<td>1ST MORTGAGE OR LAND CONTRACT</td>
<td>2ND MORTGAGE OR LAND CONTRACT</td>
<td>HOME EQUITY LOAN</td>
</tr>
<tr>
<td>MONTH/YEAR</td>
<td>MONTH/YEAR</td>
<td>MONTH/YEAR</td>
</tr>
<tr>
<td>1. YES</td>
<td>1. YES</td>
<td>5. NO</td>
</tr>
</tbody>
</table>

**D27a. Was this (mortgage/land contract) assumed from the previous owner?**

<table>
<thead>
<tr>
<th>COLUMN A</th>
<th>COLUMN B</th>
<th>COLUMN C</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. YES</td>
<td>5. NO</td>
<td></td>
</tr>
</tbody>
</table>

**D28. How much was borrowed or refinanced?**

<table>
<thead>
<tr>
<th>COLUMN A</th>
<th>COLUMN B</th>
<th>COLUMN C</th>
</tr>
</thead>
<tbody>
<tr>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>

**D29. How much is still owed on this loan?**

<table>
<thead>
<tr>
<th>COLUMN A</th>
<th>COLUMN B</th>
<th>COLUMN C</th>
</tr>
</thead>
<tbody>
<tr>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>

**D30. How many years or payments were agreed upon when the loan was taken out or refinanced?**

<table>
<thead>
<tr>
<th>COLUMN A</th>
<th>COLUMN B</th>
<th>COLUMN C</th>
</tr>
</thead>
<tbody>
<tr>
<td># YEARS</td>
<td># YEARS</td>
<td># YEARS</td>
</tr>
<tr>
<td>OR # PAYMENTS</td>
<td>OR # PAYMENTS</td>
<td>OR # PAYMENTS</td>
</tr>
<tr>
<td>96. NO SET #</td>
<td>96. NO SET #</td>
<td>96. NO SET #</td>
</tr>
</tbody>
</table>

**D31. How much are the payments and how often are they due?**

<table>
<thead>
<tr>
<th>COLUMN A</th>
<th>COLUMN B</th>
<th>COLUMN C</th>
</tr>
</thead>
<tbody>
<tr>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>PER</td>
<td>PER</td>
<td>PER</td>
</tr>
<tr>
<td>NEXT PAGE, D33 COL. A</td>
<td>NEXT PAGE, D33 COL. B</td>
<td>NEXT PAGE, D33 COL. C</td>
</tr>
<tr>
<td>NO REG PYMNTS</td>
<td>NO REG PYMNTS</td>
<td>NO REG PYMNTS</td>
</tr>
<tr>
<td>NEXT PAGE, D34</td>
<td>NEXT PAGE, D34</td>
<td>NEXT PAGE, D34</td>
</tr>
</tbody>
</table>

**D32. Do the payments include property taxes or insurance? (Which?)**

<table>
<thead>
<tr>
<th>COLUMN A</th>
<th>COLUMN B</th>
<th>COLUMN C</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. TAXES ONLY</td>
<td>2. INSURANCE ONLY</td>
<td>3. BOTH</td>
</tr>
<tr>
<td>4. NEITHER</td>
<td>8. DON'T KNOW</td>
<td></td>
</tr>
</tbody>
</table>

NEXT PAGE, D33, COL. A
D33. Will the regular payments repay the loan completely, or will there be a balance payable, or "balloon" payment, when the loan is due?

D33a. What will the balance due or balloon payment be?

D34. What is the typical payment and how often is it made?

D34a. When do you expect this loan to be repaid?

D35. What is the current annual rate of interest being charged on the loan?
<table>
<thead>
<tr>
<th>COLUMN A</th>
<th>COLUMN B</th>
<th>COLUMN C</th>
</tr>
</thead>
<tbody>
<tr>
<td>1ST MORTGAGE OR LAND CONTRACT</td>
<td>2ND MORTGAGE OR LAND CONTRACT</td>
<td>HOME EQUITY LOAN</td>
</tr>
<tr>
<td>01. #1 04. #4</td>
<td>01. #1 04. #4</td>
<td>01. #1 04. #4</td>
</tr>
<tr>
<td>02. #2 05. #5</td>
<td>02. #2 05. #5</td>
<td>02. #2 05. #5</td>
</tr>
<tr>
<td>03. #3 06. #6</td>
<td>03. #3 06. #6</td>
<td>03. #3 06. #6</td>
</tr>
<tr>
<td>11. COMM. BANK</td>
<td>11. COMM. BANK</td>
<td>11. COMM. BANK</td>
</tr>
<tr>
<td>17. INSURANCE CO.</td>
<td>17. INSURANCE CO.</td>
<td>17. INSURANCE CO.</td>
</tr>
<tr>
<td>18. MORTGAGE CO.</td>
<td>18. MORTGAGE CO.</td>
<td>18. MORTGAGE CO.</td>
</tr>
<tr>
<td>19. CONTRACTOR DEVELOPER</td>
<td>19. CONTRACTOR DEVELOPER</td>
<td>19. CONTRACTOR DEVELOPER</td>
</tr>
<tr>
<td>20. PRIOR OWNER</td>
<td>20. PRIOR OWNER</td>
<td>20. PRIOR OWNER</td>
</tr>
<tr>
<td>97. OTHER:_______</td>
<td>97. OTHER:_______</td>
<td>97. OTHER:_______</td>
</tr>
</tbody>
</table>

D36. (Please look at Card A.) Is the loan with any of the institutions (you told me about at the beginning of the interview on Card A), or from someplace else? (If Card A: Which institution? (If SOMEPLACE ELSE: What type of institution is that?)

D37. Was the money from this loan used for the purchase of this home or for some other purpose? (What other purpose?)

D38. What is the most important reason you chose this lender? Was it because they were recommended to you, 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?

D39. Is this an adjustable rate (mortgage/loan); that is, does it have an interest rate that can rise or fall from time to time?
### D39a. Does the change in your interest rate depend on some other interest rate?

<table>
<thead>
<tr>
<th>COLUMN A</th>
<th>COLUMN B</th>
</tr>
</thead>
<tbody>
<tr>
<td>1ST MORTGAGE OR LAND CONTRACT</td>
<td>2ND MORTGAGE OR LAND CONTRACT</td>
</tr>
<tr>
<td>1. YES</td>
<td>5. NO</td>
</tr>
</tbody>
</table>

**GO TO D39c**

### D39b. On what other rate does it depend?

- [ ] 1. YES
- [ ] 5. NO

**PER**

### D39c. How often can your interest rate change?

- [ ] 1. YES
- [ ] 5. NO

### D39d. When the interest rate changes, will the size of your monthly payments change at the same time?

- [ ] 1. YES
- [ ] 5. NO

### D39e. What is the most the rate can rise at any one time? (POINTS - PERCENTAGE POINTS)

- [ ] **9995. NO LIMIT**

### D39f. What is the highest the rate can go over the life of the loan?

- [ ] **9995. NO LIMIT**

### D39g. What was the interest rate on this mortgage when you first got it?

- [ ] 1. YES
- [ ] 5. NO

### D39m. Is this a convertible mortgage; that is do you have an option to convert it to a mortgage with a fixed interest rate?

- [ ] 1. YES
- [ ] 5. NO

---

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

A HOME EQUITY LOAN IS A FIXED LENGTH, FIXED MONTHLY PAYMENT LOAN.
D41. Do you (and your family living here) owe money on any (other) loans used for the purchase of this property, such as loans from relatives or the seller? (Please do not include any home equity lines of credit.)

1. YES 5. NO -- NEXT PAGE, D52

D42. In what month and year was this loan taken out?

MONTH/YEAR

D43. How much was borrowed, not including finance charges?

\$

D44. 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?

1. REGULAR INSTALLMENT 2. OTHER KIND 8. DK

D45. How many monthly payments or years were agreed upon when the loan was received?

# PYMTS OR # YEARS
996. NO SET # 998. DK

D46. How much are the monthly payments?

\$ PER MO
9996. NO REGULAR PYMTS

D47. What is the typical payment, and how often is it made?

\$ PER

9996. NO TYPICAL PAYMENTS

D48. In what month and year do you expect this loan to be repaid?

MONTH / YEAR

D49. How much is still owed on this loan?

\$

D50. What is the current annual rate of interest being charged on this loan?

\%

D51. (Please look at Card A.) Is the loan with any of the institutions (you told me about at the beginning of the interview/on Card A), or from someplace else? (IF CARD A: Which institution?)
(IF SOMEPLACE ELSE: What type of institution is that?)

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

D52. Do you (or anyone in your family living here) have a home equity line of credit, or any other lines of credit, not counting credit cards or business lines of credit? Please include such lines of credit even if you are not currently drawing against them. 

( IF R ASKS: A LINE OF CREDIT IS A FORMAL AGREEMENT WITH A LENDER THAT ALLOWS R TO BORROW UP TO AN AGREED UPON LIMIT AND PAY IT OFF AS R DESIRES. A HOME EQUITY LINE OF CREDIT IS A LINE OF CREDIT SECURED BY THE EQUITY IN R'S HOME. )

1. YES

5. NO \( \rightarrow \) TURN TO P. 25, D54

D53. How many lines of credit do you (and your family living here) have?

<table>
<thead>
<tr>
<th># LINES OF CREDIT</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>LINE OF CREDIT #1</th>
<th>LINE OF CREDIT #2</th>
<th>LINE OF CREDIT #3</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. YES 5. NO</td>
<td>1. YES 5. NO</td>
<td>1. YES 5. NO</td>
</tr>
</tbody>
</table>

D53a. Is (this/the largest/next) line of credit secured by the equity in your home?

D53b. What is the maximum amount you could borrow on this line of credit?

$ __________________ $ __________________ $ __________________

D53c. Are you currently borrowing any money against this line of credit?

D53d. What was the money used for? (What was its major use?)

D53e. How much is currently owed?

$ ____________ $ ____________ $ ____________

D53f. What is the typical payment and how often is it made?

$ _______ PER $ _______ PER $ _______ PER

NO TYPICAL PAYMENTS

D53g. What is the current annual rate of interest being charged on this loan?

___% ___% ___%
D53h. (Please look at Card A.) Is this line of credit with any of the institutions (you told me about at the beginning of the interview/on Card A), or from someplace else? (IF CARD A: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?)

<table>
<thead>
<tr>
<th>LINE OF CREDIT #1</th>
<th>LINE OF CREDIT #2</th>
<th>LINE OF CREDIT #3</th>
</tr>
</thead>
<tbody>
<tr>
<td>01. # 1</td>
<td>04. # 4</td>
<td>01. # 1</td>
</tr>
<tr>
<td>02. # 2</td>
<td>05. # 5</td>
<td>02. # 2</td>
</tr>
<tr>
<td>03. # 3</td>
<td>06. # 6</td>
<td>03. # 3</td>
</tr>
<tr>
<td>11. COMM. BANK</td>
<td>11. COMM. BANK</td>
<td>11. COMM. BANK</td>
</tr>
<tr>
<td>13. CREDIT UNION</td>
<td>13. CREDIT UNION</td>
<td>13. CREDIT UNION</td>
</tr>
<tr>
<td>14. FIN; LOAN CO</td>
<td>14. FIN; LOAN CO</td>
<td>14. FIN; LOAN CO</td>
</tr>
<tr>
<td>16. BROKERAGE</td>
<td>16. BROKERAGE</td>
<td>16. BROKERAGE</td>
</tr>
<tr>
<td>97. OTHER:</td>
<td>97. OTHER:</td>
<td>97. OTHER:</td>
</tr>
</tbody>
</table>

D53k. INTERVIEWER CHECKPOINT (SEE D53, P. 23)

☐ 1. ONLY 1 LOC; NEXT PAGE, D54
☐ 1. ONLY 2 LOC's NEXT PAGE, D54
☐ 1. ONLY 3 LOC's NEXT PAGE, D54

☐ 2. ALL OTHERS GO BACK TO D53a, LOC #2
☐ 2. ALL OTHERS GO BACK TO D53a, LOC #3

D53m. What is the total amount that you (and your family living here) currently owe on all other remaining lines of credit?

$ __________
D54. Have you (and your family living here) ever made any major additions or done extensive remodeling to this property?

1. YES
5. NO --> NEXT PAGE, D66

D54a. Roughly what was the total cost of all such major additions or remodeling? $ ___________________

D54b. Other than what I have already recorded, do you (or your family living here) owe any money on loans taken out for these projects?

1. YES
5. NO --> NEXT PAGE, D66

D55. In what month and year was the most recent such loan taken out? MONTH/YEAR

D56. How much was borrowed, not including finance charges? $ ____________

D57. 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?

1. REGULAR INSTALLMENT
2. OTHER KIND
8. DON'T KNOW

D58. How many monthly payments or years were agreed upon when the loan was received?

# PYMNTS
996. NO SET #

OR

# YEARS
998. DK

D59. How much are the monthly payments?

$ _________ PER MO
9996. NO REGULAR PYMNTS

D60. What is the typical payment, and how often is it made?

$ _________ PER
9996. NO TYPICAL PAYMENT

D61. In what month and year do you expect this loan to be repaid?

MONTH / YEAR

D62. How much is still owed on this loan?

$ ____________

D63. What is the current annual rate of interest being charged on this loan?

_______ %
D64. (Please look at Card A.) Is the loan with any of the institutions (you told me about at the beginning of the interview/on Card A), or from someplace else? (IF CARD A: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?)

1. INST. #1  2. INST. #2  3. INST. #3  4. INST. #4  5. INST. #5  6. INST. #6

D65. Do you owe money on more than one loan for home additions or improvements?

1. YES

5. NO  --> GO TO D66

D65a. Altogether, how much is still owed on other loans for additions or improvements?

$ ___________

D65b. Altogether, how much are the monthly payments?

$ ___________ PER ___________

D66. INTERVIEWER CHECKPOINT

SEE P. 10, D1

☐ 1. R LIVES ON A RANCH OR FARM --> TURN TO P. 29, SECTION E

☐ 2. ALL OTHERS

D67. Do you or anyone in your family here) rent out any portion of this (house or lot/apartment/mobile home/building) to others?

1. YES

5. NO  --> TURN TO P. 29, SECTION E

D67a. How much rent do you collect each month?

$ ___________ PER ___________

TURN TO P. 29, SECTION E
D68. 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.)

1. YES  5. NO  --> TURN TO P. 29, SECTION E

D68a. Altogether, what is the maximum amount you could borrow on these lines of credit?

$ ____________________

D68b. Are you currently borrowing any money against such lines of credit?

1. YES  5. NO

D68c. (Please look at Card A.) Are these lines of credit with any of the institutions (you told me about at the beginning of the interview/on Card A), or from someplace else? (CHECK ALL THAT APPLY.) (IF CARD A: Which institutions?) (IF SOMEPLACE ELSE: What types of institutions are they?)

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

11. COMM. BANK  12. S&L/ SAV BANK  13. CREDIT UNION

14. FIN; LOAN CO  16. BROKERAGE  97. OTHER: ____________________

TURN TO P. 29, SECTION E

D68d. How many such lines of credit are you currently borrowing against?

____________ # LINES OF CREDIT (LOC)

ENTER # OF LINES OF CREDIT AT D69, ON TOP OF NEXT PAGE
D69. # LINES OF CREDIT (LOC)

D70. What was the (largest/next) line of credit used for? (What was its major use?)

<table>
<thead>
<tr>
<th>LINE OF CREDIT #1</th>
<th>LINE OF CREDIT #2</th>
<th>LINE OF CREDIT #3</th>
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</thead>
<tbody>
<tr>
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</table>

D71. How much is currently owed?

<p>| | | |</p>
<table>
<thead>
<tr>
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<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>$_____</td>
<td>$_____</td>
<td>$_____</td>
</tr>
</tbody>
</table>

D72. What is the typical payment and how often is it made?

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>$_____ PER</td>
<td>$_____ PER</td>
<td>$_____ PER</td>
</tr>
<tr>
<td>9996. NO TYPICAL PAYMENTS</td>
<td>9996. NO TYPICAL PAYMENTS</td>
<td>9996. NO TYPICAL PAYMENTS</td>
</tr>
</tbody>
</table>

D73. What is the current annual rate of interest being charged on this loan?

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>_____%</td>
<td>_____%</td>
<td>_____%</td>
</tr>
</tbody>
</table>

D74. (Please look at Card A.) Is the line of credit with any of the institutions (you told me about at the beginning of the interview/on Card A), or from someplace else? (IF CARD A: Which institution?) (IF SOMEPLACE ELSE: What type of institution?)

<p>| | | |</p>
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<thead>
<tr>
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D75. INTERVIEWER CHECKPOINT (SEE D69)

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</thead>
<tbody>
<tr>
<td>1. NEXT PAGE, SECTION E</td>
<td>1. NEXT PAGE, SECTION E</td>
<td>1. NEXT PAGE, SECTION E</td>
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</tbody>
</table>

D76. What is the total amount that you (and your family living here) currently owe on all remaining such lines of credit?

$__________________________
SECTION E: OTHER PROPERTIES, LAND CONTRACTS

E1. Have you (or anyone in your family living here) ever sold 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.)

1. YES  5. NO --> TURN TO P. 31, E14

E2. Does the buyer still owe (you/your family) money on any of these notes, land contracts, or mortgages?

1. YES  5. NO --> TURN TO P. 31, E14

E2a. Altogether, on how many such loans (are you/is your family) owed money?

# NOTES/LAND CONTRACTS/MORTGAGES

E3. (About the [largest/next] loan ...) Is it a land contract, a mortgage, or a note?

<table>
<thead>
<tr>
<th>LOAN/LAND CONTRACT #1</th>
<th>LOAN/LAND CONTRACT #2</th>
<th>LOAN/LAND CONTRACT #3</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. LAND CONTRACT</td>
<td>1. LAND CONTRACT</td>
<td>1. LAND CONTRACT</td>
</tr>
<tr>
<td>2. MORTGAGE</td>
<td>2. MORTGAGE</td>
<td>2. MORTGAGE</td>
</tr>
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<td></td>
<td>GO TO E5</td>
<td>GO TO E5</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. NOTE</td>
<td>3. NOTE</td>
<td>3. NOTE</td>
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<tr>
<td></td>
<td>$ NEXT PAGE, E11</td>
<td>$ NEXT PAGE, E11</td>
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<tr>
<td></td>
<td>MONTH/YEAR</td>
<td>MONTH/YEAR</td>
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</tbody>
</table>

E4. How much are you (and your family) owed on this note?

$ NEXT PAGE, E11

E5. In what month and year was this (mortgage/land contract) taken out?

MONTH/YEAR

E6. How much did (you/your family) lend the borrower?

$ $ $ 

E7. How much is still owed on this (mortgage/land contract)?

$ $ $ 

NEXT PAGE, E8

COL. 1  

COL. 2  

COL. 3
E8. How much are the (mortgage/land contract) payments and how often are they due?

E9. How many years or payments were agreed upon when the (mortgage/land contract) was taken out?

E10. 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?

E10a. What will the balance payable or balloon payment be?

E11. Do you (or your family living here) still owe any money on loans for this property?

E11a. How much do you still owe?

E12. INTERVIEWER CHECKPOINT (SEE E2a, P. 29)

E13. About how much in total is owed to (you/your family) on the remaining notes, land contracts or mortgages?

E13a. Do you (or your family here) still owe any money on loans for these other properties?

E13b. Altogether how much (do you/does your family) still owe? $__________
E14. Do you (or anyone in your family living here) own any (other) real estate such as a lot, vacation home, apartment building, commercial property, including properties owned in partnership with other people? (IF YES SAY: We do not want to include any property owned by a business that you have an interest in, or any limited partnerships.)

1. YES  2. NO  --> TURN TO P. 36, SECTION G

E15. How many such properties do you (and your family living here) own or have an interest in?

# PROPERTIES

<table>
<thead>
<tr>
<th>PROPERTY # 1</th>
<th>PROPERTY # 2</th>
<th>PROPERTY # 3</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

E16. (About the [largest/next] property..) What type of property is this?

<table>
<thead>
<tr>
<th>PROPERTY # 1</th>
<th>PROPERTY # 2</th>
<th>PROPERTY # 3</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

E17. Is this property owned by you (and your family living here), is it owned jointly with others, owned by a partnership, or what?

<table>
<thead>
<tr>
<th>PROPERTY # 1</th>
<th>PROPERTY # 2</th>
<th>PROPERTY # 3</th>
</tr>
</thead>
<tbody>
<tr>
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</table>

E17a. What percentage of the property do you (and your family living here) own?

<table>
<thead>
<tr>
<th>PROPERTY # 1</th>
<th>PROPERTY # 2</th>
<th>PROPERTY # 3</th>
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</thead>
<tbody>
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</table>

<table>
<thead>
<tr>
<th>PROPERTY # 1</th>
<th>PROPERTY # 2</th>
<th>PROPERTY # 3</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tbody>
</table>

100. ALL

E18. How much in total is this property worth; I mean what would it bring if it were sold today?

(WE WANT THE TOTAL VALUE NOT JUST R'S SHARE. FOR E18-E29, NOTE IF R ONLY KNOWS THEIR SHARE.)

$  

$  

$  

NEXT PAGE, E19 COL. 1  NEXT PAGE, E19 COL. 2  NEXT PAGE, E19 COL. 3
### E19. In what month and year was the property acquired? (When did R acquire it?)

### E20. What was the total purchase price?

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

### E21. Are there any outstanding loans or mortgages on this property?

**TURN TO P. 34, E34**

### E22. In what month and year was the loan obtained or last refinanced?

### E23. How much was borrowed or refinanced?

### E24. How much is still owed?

### E25. How many years or payments were agreed upon when the loan was taken out?

**NEXT PG, E29**

### E26. How much are the payments and how often are they due?

**NEXT PAGE, E29**

### E27. Do the payments include property taxes or insurance? (Which?)

**NEXT PAGE, E28**
E28. Will the regular payments repay the loan completely or will there be a balance payable, or "balloon" payment when the loan is due?

E28a. What will the balance due or balloon payment be?

E29. What is the typical payment and how often is it made?

E30. When do you expect this loan to be repaid?

E31. What is the current annual interest rate being charged on the loan?

E32. Does this loan have an adjustable rate; that is does it have an interest rate that can rise and fall from time to time?

E33. (Please look at Card A.) Is this loan with any of the institutions (you told me about at the beginning of the interview/on Card A), or from someplace else? (IF CARD A: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?)
E34. Did (you/your family living here) receive any income from this property in 1988?

E34a. How much gross income did (you/your family) receive?

E35. INTERVIEWER CHECKPOINT

(SEE E15, P. 31)

<table>
<thead>
<tr>
<th>PROPERTY #1</th>
<th>PROPERTY #2</th>
<th>PROPERTY #3</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. YES 5. NO</td>
<td>1. YES 5. NO</td>
<td>1. YES 5. NO</td>
</tr>
<tr>
<td>GO TO E35</td>
<td>GO TO E35</td>
<td>GO TO E35</td>
</tr>
<tr>
<td>$ ___________ IN '88</td>
<td>$ ___________ IN '88</td>
<td>$ ___________ IN '88</td>
</tr>
</tbody>
</table>

E36. 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?

1. YES 5. NO --> NEXT PAGE, E37

E36a. How much in total is your (family's) share of these vacation homes or recreational property worth?

$ ___________

E36b. What was your (family's) total purchase price for these properties?

$ ___________

GIFT/INHERITANCE

ASK VALUE WHEN RECEIVED

E36c. Are there any mortgages or loans outstanding against these vacation homes or recreational land?

1. YES 5. NO --> NEXT PAGE, E36f

E36d. Altogether, about how much is owed on your (family's) share of these mortgages or loans?

$ ___________
E36e. How much are the payments on these loans or mortgages and how often are they due?

$ _______ PER _____  NO REGULAR PAYMENT

E36f. Did you (or your family living here) receive any income in 1988 from renting out these vacation homes or recreational land?

1. YES  5. NO --> GO TO E36h

E36g. Altogether, how much gross income did (you/your family) receive?

$ __________

E36h. Are there any remaining properties you own that you have not told me details about?

1. YES  5. NO --> NEXT PAGE, SECTION G

E37. 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?

$ __________

E37a. About how much was your (family's) total purchase price for these properties?

$ __________  GIFT/INHERITANCE

ASK VALUE WHEN RECEIVED

E37b. Are there mortgages or loans outstanding against these properties?

1. YES  5. NO --> GO TO E37e

E37c. Altogether, about how much is owed on your (family's) share of these mortgages or loans?

$ __________

E37d. How much are the payments on these loans or mortgages and how often are they due?

$ _______ PER _____  NO REGULAR PAYMENT

E37e. Did you (or your family living here) receive any income in 1988 from renting out any of these other properties?

1. YES  5. NO --> NEXT PAGE, SECTION G

E37f. Altogether, how much gross income did (you/your family) receive in 1988?

$ __________
**SECTION G: VEHICLES**

G1. 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.)

1. YES  
5. NO -- > NEXT PAGE, G7

G2. Altogether, how many cars or other vehicles do you (and your family living here) lease?

   [ ] # LEASED VEHICLES

<table>
<thead>
<tr>
<th>VEHICLE #1</th>
<th>VEHICLE #2</th>
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</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>MAKE/MODEL</td>
<td>MAKE/MODEL</td>
</tr>
</tbody>
</table>

G3. What make and model is the (newest/next) vehicle? (2-WORD ANSWER: MAKE AND MODEL)

G4. What model year is it?

   YEAR

G5. How much are your monthly lease payments?

   $_______ PER_______

   YRS OR ____ MOS

G5a. How many years or months was the original lease?

   YRS OR ____ MOS

G6. INTERVIEWER CHECKPOINT (SEE G2)

1. ONLY 1 VEHICLE  
   NEXT PAGE, G7

2. ONLY 2 VEHICLES  
   NEXT PAGE, G7

3. ALL OTHERS --> GO BACK TO G2, VH #2

   2. ALL OTHERS

   G6a. Altogether, about how much per month are the lease payments on your other leased vehicle(s)?

   $_______ PER_______
G7. Do you (or anyone in your family here) **own** any cars, or any kind of truck, van, or jeep-type vehicle? Do **not** include vehicles owned by a business.

1. YES  
5. NO → TURN TO P. 40, G24

**G7a.** Altogether, how many such cars or other vehicles do you (and your family living here) **own**?

# OWNED VEHICLES

---

**G8.** What type of vehicle is (it/the newest/the next) -- (a car, van, jeep, pickup, or what?)

<table>
<thead>
<tr>
<th>VEHICLE #1</th>
<th>VEHICLE #2</th>
<th>VEHICLE #3</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. CAR</td>
<td>1. CAR</td>
<td>1. CAR</td>
</tr>
<tr>
<td>2. VAN</td>
<td>2. VAN</td>
<td>2. VAN</td>
</tr>
<tr>
<td>3. JEEP</td>
<td>3. JEEP</td>
<td>3. JEEP</td>
</tr>
<tr>
<td>4. PICKUP</td>
<td>4. PICKUP</td>
<td>4. PICKUP</td>
</tr>
<tr>
<td>7. OTHER:</td>
<td>7. OTHER:</td>
<td>7. OTHER:</td>
</tr>
</tbody>
</table>

**MAKE/MODEL**

<table>
<thead>
<tr>
<th>YEAR</th>
</tr>
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</tr>
</tbody>
</table>

---

**G9.** What make and model is it? (2-WORD ANSWER: MAKE AND MODEL)

**MAKE/MODEL**

---

**G10.** What model year is it?

**YEAR**

---

**G11.** Not counting any loans I've already recorded, is any money still owed on loans for this (MAKE/MODEL)?

1. YES  
5. NO → GO BACK TO G8 FOR VEH. #2 OR TURN TO P. 40, G24

---

**G12.** QUESTION OMITTED

---

**G13.** In what month and year was the loan taken out?

<table>
<thead>
<tr>
<th>MONTH/YEAR</th>
<th>MONTH/YEAR</th>
<th>MONTH/YEAR</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>NEXT PAGE, G14 COL. 1</td>
<td>NEXT PAGE, G14 COL. 2</td>
<td>NEXT PAGE, G14 COL. 3</td>
</tr>
</tbody>
</table>
### G14. How much was borrowed or financed?

<table>
<thead>
<tr>
<th>VEHICLE #1</th>
<th>VEHICLE #2</th>
<th>VEHICLE #3</th>
</tr>
</thead>
<tbody>
<tr>
<td>$__________</td>
<td>$__________</td>
<td>$__________</td>
</tr>
</tbody>
</table>

### G15. 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?

- **1. REGULAR INSTALLMENT**
- **2. OTHER KIND**

### G16. How many monthly payments or years were agreed upon when the loan was received?

- **# PAYMENTS OR # YEARS**

### G17. How much are the monthly payments?

<table>
<thead>
<tr>
<th>PER MONTH</th>
<th>PER MONTH</th>
<th>PER MONTH</th>
</tr>
</thead>
<tbody>
<tr>
<td>$__________</td>
<td>$__________</td>
<td>$__________</td>
</tr>
</tbody>
</table>

### G18. What is the typical payment and how often is it made?

- **$__________ PER**

### G19. In what month and year do you expect this loan to be repaid?

- **MONTH/YEAR 98.DK**

### G20. How much is still owed on this loan?

| $__________ | $__________ | $__________ |

### G21. What is the current annual rate of interest being charged on this loan?

<table>
<thead>
<tr>
<th>NEXT PAGE, G22</th>
<th>NEXT PAGE, G22</th>
<th>NEXT PAGE, G22</th>
</tr>
</thead>
<tbody>
<tr>
<td>COL. 1</td>
<td>COL. 2</td>
<td>COL. 3</td>
</tr>
</tbody>
</table>
**G22.** (Please look at Card A.) Is the loan with any of the institutions (you told me about at the beginning of the interview/on Card A), or from someplace else? (IF CARD A: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?)

<table>
<thead>
<tr>
<th>VEHICLE #1</th>
<th>VEHICLE #2</th>
<th>VEHICLE #3</th>
</tr>
</thead>
<tbody>
<tr>
<td>01. #1</td>
<td>01. #1</td>
<td>01. #1</td>
</tr>
<tr>
<td>04. #4</td>
<td>04. #4</td>
<td>04. #4</td>
</tr>
<tr>
<td>02. #2</td>
<td>02. #2</td>
<td>02. #2</td>
</tr>
<tr>
<td>05. #5</td>
<td>05. #5</td>
<td>05. #5</td>
</tr>
<tr>
<td>03. #3</td>
<td>03. #3</td>
<td>03. #3</td>
</tr>
<tr>
<td>06. #6</td>
<td>06. #6</td>
<td>06. #6</td>
</tr>
<tr>
<td>11. COMM. BANK</td>
<td>11. COMM. BANK</td>
<td>11. COMM. BANK</td>
</tr>
<tr>
<td>13. CREDIT UNION</td>
<td>13. CREDIT UNION</td>
<td>13. CREDIT UNION</td>
</tr>
<tr>
<td>14. FIN; LOAN CO</td>
<td>14. FIN; LOAN CO</td>
<td>14. FIN; LOAN CO</td>
</tr>
<tr>
<td>15. DEALER</td>
<td>15. DEALER</td>
<td>15. DEALER</td>
</tr>
<tr>
<td>20. PRIOR OWNER</td>
<td>20. PRIOR OWNER</td>
<td>20. PRIOR OWNER</td>
</tr>
<tr>
<td>97. OTHER:</td>
<td>97. OTHER:</td>
<td>97. OTHER:</td>
</tr>
</tbody>
</table>

**G23. INTERVIEWER CHECKPOINT (SEE G7a, P. 37)**

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>□ 1. ONLY 1 VEH.</td>
<td>□ 1. ONLY 2 VEH.</td>
<td>□ 1. ONLY 3 VEH.</td>
</tr>
<tr>
<td>NEXT PAGE, G24</td>
<td>NEXT PAGE, G24</td>
<td>NEXT PAGE, G24</td>
</tr>
<tr>
<td>□ 2. ALL OTHERS</td>
<td>□ 2. ALL OTHERS</td>
<td>□ 2. ALL OTHERS</td>
</tr>
<tr>
<td>BACK TO P. 37, G8, VEH. #2</td>
<td>BACK TO P. 37, G8, VEH. #3</td>
<td></td>
</tr>
</tbody>
</table>

**G23a.** 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?

$________________________

**DONT KNOW**

**G23b.** Not counting loans I have already recorded, is any money still owed on loans for (this/these) vehicle(s)?

1. YES 5. NO ➔ NEXT PAGE, G24

**G23c.** Altogether, about how much is still owed on (this/these) loan(s)? (ACCEPT RANGE.)

$________________________

**G23d.** How much are the total monthly payments on (this/these) loans?

$________________________ PER ____________
G24. 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?

1. YES
5. NO --> GO TO G25

G24a. How many such vehicles do you (or someone in your family living here) regularly use?

_________________________ # BUSINESS VEHICLES

G25. Do you (or anyone in your family here) own any other vehicles such as a motorhome, RV, boat, or airplane?

1. YES
5. NO --> TURN TO P. 44, SECTION H

NEXT PAGE, G25a
G25a. Altogether, how many of these other vehicles do you (and your family living here) own?

<table>
<thead>
<tr>
<th>VEHICLE #1</th>
<th>VEHICLE #2</th>
</tr>
</thead>
<tbody>
<tr>
<td>01. MOTORHOME</td>
<td>01. MOTORHOME</td>
</tr>
<tr>
<td>02. RV</td>
<td>02. RV</td>
</tr>
<tr>
<td>03. AIRPLN</td>
<td>03. AIRPLN</td>
</tr>
<tr>
<td>04. BOAT</td>
<td>04. BOAT</td>
</tr>
<tr>
<td>97. OTHER:</td>
<td>97. OTHER:</td>
</tr>
</tbody>
</table>

G26. What type of vehicle is (it/the newest/the next)--
(Is it a motorhome, RV, airplane, boat, or what?)

- 101. MOTOR HOME
- 102. RV
- 103. AIRPLN
- 104. BOAT
- 97. OTHER:

G27. About how much is this (TYPE OF VEHICLE) worth?

| $ | $ |

G28. Not counting any loans that I have already recorded, is any money still owed on loans for this (TYPE OF VEHICLE)?

- 1. YES
- 5. NO

G29. In what month and year was this loan taken out?

| MONTH/YEAR | MONTH/YEAR |

G30. How much was borrowed or financed, not counting the finance charges?

| $ | $ |

G31. 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?

- 1. REG. INSTALLMENT
- 2. OTHER KIND
- 8. DK

G32. How many monthly payments or years were agreed upon when the loan was received?

<table>
<thead>
<tr>
<th># PAYMENTS OR # YEARS</th>
<th># PAYMENTS OR # YEARS</th>
</tr>
</thead>
<tbody>
<tr>
<td>996. NO SET #</td>
<td>996. NO SET #</td>
</tr>
<tr>
<td>998. DK</td>
<td>998. DK</td>
</tr>
</tbody>
</table>

NEXT PAGE, G33 COL. 1  NEXT PAGE, G33 COL. 2
<table>
<thead>
<tr>
<th>Question</th>
<th>VEHICLE #1</th>
<th>VEHICLE #2</th>
</tr>
</thead>
<tbody>
<tr>
<td>G33. How much are the monthly payments?</td>
<td>$_________ PER MONTH</td>
<td>$_________ PER MONTH</td>
</tr>
<tr>
<td></td>
<td>GO TO G37</td>
<td>GO TO G37</td>
</tr>
<tr>
<td></td>
<td>9996. NO REGULAR PAYMENTS</td>
<td>9996. NO REGULAR PAYMENTS</td>
</tr>
<tr>
<td>G34. What is the typical payment and how often is it made?</td>
<td>$_________ PER __________</td>
<td>$_________ PER __________</td>
</tr>
<tr>
<td></td>
<td>9996. NO TYPICAL PMT</td>
<td>9996. NO TYPICAL PMT</td>
</tr>
<tr>
<td>G35. In what month and year do you expect this loan to be repaid?</td>
<td>__________ MONTH/YEAR</td>
<td>__________ MONTH/YEAR</td>
</tr>
<tr>
<td>G36. How much is still owed on this loan?</td>
<td>$_________</td>
<td>$_________</td>
</tr>
<tr>
<td>G37. What is the current annual rate of interest being charged on the loan?</td>
<td>_____ %</td>
<td>_____ %</td>
</tr>
<tr>
<td>G38. (Please look at Card A.) Is this loan with any of the institutions (you told me about at the beginning of the interview/on Card A), or from someplace else? (IF CARD A: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?)</td>
<td>01. # 1 04. # 4 01. # 1 04. # 4</td>
<td>01. # 1 04. # 4 01. # 1 04. # 4</td>
</tr>
<tr>
<td></td>
<td>02. # 2 05. # 5 02. # 2 05. # 5</td>
<td>02. # 2 05. # 5 02. # 2 05. # 5</td>
</tr>
<tr>
<td></td>
<td>03. # 3 06. # 6 03. # 3 06. # 6</td>
<td>03. # 3 06. # 6 03. # 3 06. # 6</td>
</tr>
<tr>
<td></td>
<td>11. COMMERCIAL BANK</td>
<td>11. COMMERCIAL BANK</td>
</tr>
<tr>
<td></td>
<td>13. CREDIT UNION</td>
<td>13. CREDIT UNION</td>
</tr>
<tr>
<td></td>
<td>14. FINANCE; LOAN CO</td>
<td>14. FINANCE; LOAN CO</td>
</tr>
<tr>
<td></td>
<td>97. OTHER:__________</td>
<td>97. OTHER:__________</td>
</tr>
<tr>
<td>G39. INTERVIEWER CHECKPOINT (SEE G25a, P. 41)</td>
<td>1. ONLY 1 VEHICLE</td>
<td>1. ONLY 2 VEHICLES</td>
</tr>
<tr>
<td></td>
<td>TURN TO P. 44, SECTION H</td>
<td>TURN TO P. 44, SECTION H</td>
</tr>
<tr>
<td></td>
<td>2. ALL OTHERS -- GO BACK TO P. 41, G26, VEHICLE #2</td>
<td>2. ALL OTHERS NEXT PAGE, G39a</td>
</tr>
</tbody>
</table>
G39a. How much (is/are all) the other such vehicle(s) that you (and others in your family living here) own worth?

$__________________________

DONT KNOW

G39b. Not counting loans I have already recorded, is any money still owed on loans for (this/these) vehicle(s)?

1. YES  5. NO ---&gt;NEXT PAGE, SECTION H

G39c. Altogether, about how much is still owed on (this/these) loan(s)?

$__________________________

G39d. How much are the total monthly payments on (this/these) loan(s)?

$___________ PER __________
SECTION H: LOANS

H1. Not counting credit cards or loans you have already told me about, do you (and your family living here) owe any money on loans for:

<table>
<thead>
<tr>
<th>NO</th>
<th>YES</th>
</tr>
</thead>
<tbody>
<tr>
<td>(5)</td>
<td>(1)</td>
</tr>
</tbody>
</table>

H2. FOR EACH "YES", ASK:

a. Household appliances, furniture, or hobby or recreational equipment?

b. Loans for educational expenses or medical bills?

c. Loans from friends or relatives?

d. Any other loans? (If R asks: Include checking account overdrafts. Do not include life ins. policy loans.)

H3. IVER CHECKPOINT: ADD TOTAL NUMBER OF LOANS FROM H2a - H2d

96. NONE

H4. What was (this/the largest/the next) loan for?

H5. In what month and year was this loan taken out?

H6. How much was borrowed or financed, not counting the finance charges?

H7. 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?

H8. How many monthly payments or years were agreed upon when the loan was received?

<table>
<thead>
<tr>
<th>Loan #1</th>
<th>Loan #2</th>
<th>Loan #3</th>
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<tbody>
<tr>
<td></td>
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<table>
<thead>
<tr>
<th>MONTH/YEAR</th>
<th>MONTH/YEAR</th>
<th>MONTH/YEAR</th>
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<tbody>
<tr>
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</table>

<table>
<thead>
<tr>
<th># PAYMENTS OR # YEARS</th>
<th># PAYMENTS OR # YEARS</th>
<th># PAYMENTS OR # YEARS</th>
</tr>
</thead>
<tbody>
<tr>
<td>996. NO SET #</td>
<td>996. NO SET #</td>
<td>996. NO SET #</td>
</tr>
<tr>
<td>998. DK</td>
<td>998. DK</td>
<td>998. DK</td>
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<tr>
<td>NEXT PAGE, H9</td>
<td>NEXT PAGE, H9</td>
<td>NEXT PAGE, H9</td>
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<tr>
<td>NEXT PAGE, H10</td>
<td>NEXT PAGE, H10</td>
<td>NEXT PAGE, H10</td>
</tr>
</tbody>
</table>
### H9. How much are the monthly payments?

<table>
<thead>
<tr>
<th>Loan #1</th>
<th>Loan #2</th>
<th>Loan #3</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ _____ PER MONTH</td>
<td>$ _____ PER MONTH</td>
<td>$ _____ PER MONTH</td>
</tr>
<tr>
<td>GO TO H13</td>
<td>GO TO H13</td>
<td>GO TO H13</td>
</tr>
</tbody>
</table>

- NO REGULAR PYMNTS
- GO TO H13

### H10. What is the typical payment and how often is it made?

- 9996. NO TYPICAL PAYMENT

### H11. In what month and year do you expect this loan to be repaid?

- 988. DK

### H12. How much is still owed on this loan?

### H13. What is the current annual rate of interest being charged on this loan?

### H14. (Please look at Card A.) Is this loan with any of the institutions (you told me about at the beginning of the interview/ on Card A), or from someplace else?

- 01. #1
- 02. #2
- 03. #3
- 11. COMM BANK
- 12. S&L/SAVNGS BANK
- 13. CREDIT UNION
- 14. FIN/LOAN CO
- 15. STORE/DEALER
- 97. OTHER:____

### H15. INTERVIEWER CHECKPOINT

(SEE H3, P. 44)
H4. What was the next loan for?

H5. In what month and year was this loan taken out?

H6. How much was borrowed or financed, not counting the finance charges?

H7. 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?

H8. How many monthly payments or years were agreed upon when the loan was received?
**EXTRA LOAN PAGE**

<table>
<thead>
<tr>
<th>LOAN # 4</th>
<th>LOAN # 5</th>
<th>LOAN # 6</th>
</tr>
</thead>
<tbody>
<tr>
<td>$_____ PER MONTH GO TO H13</td>
<td>$_____ PER MONTH GO TO H13</td>
<td>$_____ PER MONTH GO TO H13</td>
</tr>
<tr>
<td>NO REGULAR PYMNTS</td>
<td>NO REGULAR PYMNTS</td>
<td>NO REGULAR PYMNTS</td>
</tr>
<tr>
<td>$_____ PER</td>
<td>$_____ PER</td>
<td>$_____ PER</td>
</tr>
<tr>
<td>9996. NO TYPICAL PAYMENT</td>
<td>9996. NO TYPICAL PAYMENT</td>
<td>9996. NO TYPICAL PAYMENT</td>
</tr>
<tr>
<td>MONTH/Year</td>
<td>MONTH/Year</td>
<td>MONTH/Year</td>
</tr>
<tr>
<td>998. DK</td>
<td>998. DK</td>
<td>998. DK</td>
</tr>
</tbody>
</table>

**H9.** How much are the monthly payments?

**H10.** What is the typical payment and how often is it made?

**H11.** In what month and year do you expect this loan to be repaid?

**H12.** How much is still owed on this loan?

**H13.** What is the current annual rate of interest being charged on this loan?

**H14.** (Please look at Card A.) Is this loan with any of the institutions (you told me about at the beginning of the interview/on Card A), or from someplace else? (IF CARD A: Which institution?) (IF SOMEPLACE ELSE: What type of institution?)

<table>
<thead>
<tr>
<th>01. #1</th>
<th>04. #4</th>
<th>01. #1</th>
<th>04. #4</th>
<th>01. #1</th>
<th>04. #4</th>
</tr>
</thead>
<tbody>
<tr>
<td>02. #2</td>
<td>05. #5</td>
<td>02. #2</td>
<td>05. #5</td>
<td>02. #2</td>
<td>05. #5</td>
</tr>
<tr>
<td>03. #3</td>
<td>06. #6</td>
<td>03. #3</td>
<td>06. #6</td>
<td>03. #3</td>
<td>06. #6</td>
</tr>
<tr>
<td>11. COMM BANK</td>
<td>11. COMM BANK</td>
<td>11. COMM BANK</td>
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<tr>
<td>13. CREDIT UNION</td>
<td>13. CREDIT UNION</td>
<td>13. CREDIT UNION</td>
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<tr>
<td>15. STORE/DEALER</td>
<td>15. STORE/DEALER</td>
<td>15. STORE/DEALER</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>97. OTHER:</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

**H15.** INTERVIEWER CHECKPOINT (SEE H3, P. 44)

- [ ] 1. ONLY 4 LOANS NEXT PAGE, H16
- [ ] 2. ALL OTHERS->GO BACK TO H4, LOAN 5
- [ ] 1. ONLY 5 LOANS NEXT PAGE, H16
- [ ] 2. ALL OTHERS->GO BACK TO H4, LOAN 6
H16. INTERVIEWER CHECKPOINT

1. R HAS ANY TYPE OF LOAN OR DEBT -- MORTGAGE, HOUSING LOAN, PROPERTY, VEHICLE OR OTHER LOANS

2. ALL OTHERS --> NEXT PAGE, SECTION J

H17. 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?

01. RECOMMENDED 02. INTEREST RATES 03. LOCATION OF OFFICES 06. MANY SERVICES IN ONE PLACE

97. OTHER: __________________________________________

H18. (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 96. LESS THAN A MILE 51. OVER 50 MILES 98. DK

H19. 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?

1. ALL PAID AS SCHEDULED 5. SOMETIMES GOT BEHIND OR MISSED PAYMENTS

NEXT PAGE, SECTION J

H19a. Were you ever behind in your payments by two months or more?

1. YES 5. NO
SECTION J: SAVINGS ATTITUDES

J1. 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? (DO NOT PROBE "AO".)

J2. 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, what time period is most important to you (and your [husband/wife])? Would you say the next few months, the next year, the next few years, the next 5-10 years, or longer than 10 years?

J2. MOST IMPORTANT

1. NEXT FEW MONTHS
2. NEXT YEAR
3. NEXT FEW YEARS
4. NEXT 5 - 10 YEARS
5. LONGER THAN 10 YEARS

J3. Which is the least important to you? (RECORD ANSWER IN GRID ABOVE.)

J4. 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.)

1. YES
5. NO ----->NEXT PAGE, J5

J4a. What kinds of obligations are these? (CHECK ALL THAT APPLY.)

01. EDUCATION: R’S CHILDREN
02. EDUCATION: OTHERS
03. HEALTH CARE: SELF/SPOUSE
04. HEALTH CARE: OTHERS

97. OTHER: ______________________________
J5. Which of the following statements comes closest to the amount of financial risk that you (and your [husband/wife]) are willing to take when you save or make investments? (IWER: READ OPTIONS.)

☐ 1. TAKE SUBSTANTIAL FINANCIAL RISKS EXPECTING TO EARN SUBSTANTIAL RETURNS.

☐ 2. TAKE ABOVE AVERAGE FINANCIAL RISKS EXPECTING TO EARN ABOVE AVERAGE RETURNS.

☐ 3. TAKE AVERAGE FINANCIAL RISKS EXPECTING TO EARN AVERAGE RETURNS.

☐ 4. NOT WILLING TO TAKE ANY FINANCIAL RISKS.

J6. Some families don't spend all their income and do some saving, some spend more than their income and dip into their past savings, while others spend just about as much as they take in. Which is true for you (and your husband/wife) -- don't spend all your income, spend more than income, or spend about as much as income?

1. DON'T SPEND ALL INCOME 2. SPEND MORE THAN INCOME 3. SPEND ABOUT AS MUCH AS INCOME

NEXT PAGE, J7

J6a. Please tell me which of the following statements describes your (and your [husband's/wife's]) saving habits? Do you...

YES NO

(1) (5)

1. SAVE WHATEVER IS LEFT OVER AT THE END OF THE MONTHS -- NO REGULAR PLAN

2. SAVE INCOME OF ONE FAMILY MEMBER, SPEND THE OTHER

3. SPEND REGULAR INCOME, SAVE OTHER INCOME

4. SAVE REGULARLY BY PUTTING MONEY ASIDE EACH MONTH
SECTION M: BUSINESSES

M1. INTERVIEWER CHECKPOINT

SEE D3, PAGE 10

1. R OR R'S FAMILY OPERATE FARM/RANCH BUSINESS ON THEIR PROPERTY (R ANSWERED "YES" TO D3)

□ 2. ALL OTHERS -->GO TO M3

M2. Including your (farm/ranch) business here, in how many (farms/ranches), privately-held businesses, professional practices or partnerships do you (or your family living here) own or share ownership in and have an active management role?
(INCLUDE THE GENERAL PARTNERS IN A LIMITED PARTNERSHIP, BUT NOT THE LIMITED PARTNERS.)

# BUSINESSES

DO NOT INCLUDE CORPORATIONS WITH PUBLICLY-TRADED STOCK OR ANY PROPERTY PARTNERSHIPS THAT HAVE ALREADY BEEN RECORDED IN SECTION E.

M2a. READ THE FOLLOWING: I will ask you first about your (farm/ranch) business.

RECORD # OF BUSINESSES (FROM M2) IN BOX M5 AT TOP OF NEXT PAGE, THEN GO TO M5a

M3. 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 ABOVE.)

1. YES 5. NO -->TURN TO P. 59, SECTION N

M4. 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.)

1. YES 5. NO -->TURN TO P. 55, M20a

M4a. In how many businesses do you (or anyone in your family living here) have an active management role?

# BUSINESSES

ENTER # OF BUSINESSES AT M5 ON TOP OF NEXT PAGE
**M5. # OF BUSINESSES**

<table>
<thead>
<tr>
<th>BUSINESS # 1</th>
<th>BUSINESS # 2</th>
<th>BUSINESS # 3</th>
</tr>
</thead>
</table>

**M5a.** What kind of business is (it/the largest business/the next business) -- that is, what does the business make or do?

<table>
<thead>
<tr>
<th></th>
<th>1. BOUGHT/INVEST</th>
<th>1. BOUGHT/INVEST</th>
<th>1. BOUGHT/INVEST</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2. STARTED</td>
<td>2. STARTED</td>
<td>2. STARTED</td>
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<tr>
<td></td>
<td>3. INHERITED</td>
<td>3. INHERITED</td>
<td>3. INHERITED</td>
</tr>
<tr>
<td></td>
<td>4. GIVEN</td>
<td>4. GIVEN</td>
<td>4. GIVEN</td>
</tr>
<tr>
<td></td>
<td>7. OTHER:</td>
<td>7. OTHER:</td>
<td>7. OTHER:</td>
</tr>
</tbody>
</table>

**GO TO M8**

**M6.** How did you (or your family living here) acquire this business; was it bought or invested in, started by you, inherited, given to you, or what?

<table>
<thead>
<tr>
<th></th>
<th>1. YES</th>
<th>5. NO</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2. STARTED</td>
<td>2. STARTED</td>
</tr>
<tr>
<td></td>
<td>3. INHERITED</td>
<td>3. INHERITED</td>
</tr>
<tr>
<td></td>
<td>4. GIVEN</td>
<td>4. GIVEN</td>
</tr>
<tr>
<td></td>
<td>7. OTHER:</td>
<td>7. OTHER:</td>
</tr>
</tbody>
</table>

**GO TO M8**

**M7.** When you invested did you (or anyone in your family living here) intend to make day-to-day decisions and work at least 5 hours per week in the business?

<table>
<thead>
<tr>
<th></th>
<th>1. YES</th>
<th>5. NO</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2. STARTED</td>
<td>2. STARTED</td>
</tr>
<tr>
<td></td>
<td>3. INHERITED</td>
<td>3. INHERITED</td>
</tr>
<tr>
<td></td>
<td>4. GIVEN</td>
<td>4. GIVEN</td>
</tr>
<tr>
<td></td>
<td>7. OTHER:</td>
<td>7. OTHER:</td>
</tr>
</tbody>
</table>

**GO TO M8**

**M8.** In what year did you (start/acquire) the business?

<table>
<thead>
<tr>
<th></th>
<th>YEAR</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>YEAR</td>
</tr>
<tr>
<td></td>
<td>YEAR</td>
</tr>
</tbody>
</table>

**M9.** How many employees does it have including you (and members of your family)?

<table>
<thead>
<tr>
<th></th>
<th># EMPL.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td># EMPL.</td>
</tr>
<tr>
<td></td>
<td># EMPL.</td>
</tr>
</tbody>
</table>

NEXT PAGE, M9a, COLUMN 1

NEXT PAGE, M9a, COLUMN 2

NEXT PAGE, M9a, COLUMN 3
M9a. INTERVIEWER
CHECKPOINT:
(SEE HHL UPDATE, ITEM #9a)

M9b. Which members of your family living here work in the business? (CHECK ALL THAT APPLY.)

M9c. (Other than you [and your husband/wife]), how many hours does the (other/most involved) family member work in this business in a normal week?

M9d. Is it a partnership, a sole proprietorship, a subchapter S corporation, another type of corporation, or what?

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.
**M10. 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?**

<table>
<thead>
<tr>
<th>BUSINESS # 1</th>
<th>BUSINESS # 2</th>
<th>BUSINESS # 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. YES 5. NO</td>
<td>1. YES 5. NO</td>
<td>1. YES 5. NO</td>
</tr>
</tbody>
</table>

**M10a. How much is guaranteed or collateralized?**

<table>
<thead>
<tr>
<th>BUSINESS # 1</th>
<th>BUSINESS # 2</th>
<th>BUSINESS # 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ __________</td>
<td>$ __________</td>
<td>$ __________</td>
</tr>
</tbody>
</table>

**M10b. Did I record this earlier?**

<table>
<thead>
<tr>
<th>BUSINESS # 1</th>
<th>BUSINESS # 2</th>
<th>BUSINESS # 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. YES 5. NO</td>
<td>1. YES 5. NO</td>
<td>1. YES 5. NO</td>
</tr>
</tbody>
</table>

**M11. (Other than guarantees,) does the business owe you (or your family living here) any money?**

<table>
<thead>
<tr>
<th>BUSINESS # 1</th>
<th>BUSINESS # 2</th>
<th>BUSINESS # 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. YES 5. NO</td>
<td>1. YES 5. NO</td>
<td>1. YES 5. NO</td>
</tr>
</tbody>
</table>

**M11a. How much is owed?**

<table>
<thead>
<tr>
<th>BUSINESS # 1</th>
<th>BUSINESS # 2</th>
<th>BUSINESS # 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ __________</td>
<td>$ __________</td>
<td>$ __________</td>
</tr>
</tbody>
</table>

**M12. Do you (or your family living here) owe the business any money?**

<table>
<thead>
<tr>
<th>BUSINESS # 1</th>
<th>BUSINESS # 2</th>
<th>BUSINESS # 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. YES 5. NO</td>
<td>1. YES 5. NO</td>
<td>1. YES 5. NO</td>
</tr>
</tbody>
</table>

**M12a. How much do you owe?**

<table>
<thead>
<tr>
<th>BUSINESS # 1</th>
<th>BUSINESS # 2</th>
<th>BUSINESS # 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ __________</td>
<td>$ __________</td>
<td>$ __________</td>
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</table>

**M12b. Did I record this earlier?**

<table>
<thead>
<tr>
<th>BUSINESS # 1</th>
<th>BUSINESS # 2</th>
<th>BUSINESS # 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. YES 5. NO</td>
<td>1. YES 5. NO</td>
<td>1. YES 5. NO</td>
</tr>
</tbody>
</table>

_Next page, M13_ (for COL 1)

_Next page, M13_ (for COL 2)

_Next page, M13_ (for COL 3)
<table>
<thead>
<tr>
<th>M13. What percentage of the business do you (and your family living here) own?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>BUSINESS # 1</strong>: 100. ALL %</td>
</tr>
<tr>
<td><strong>BUSINESS # 2</strong>: 100. ALL %</td>
</tr>
<tr>
<td><strong>BUSINESS # 3</strong>: 100. ALL %</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>M14. What could you sell it for? (What is your share worth?)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>BUSINESS # 1</strong>: $</td>
</tr>
<tr>
<td><strong>BUSINESS # 2</strong>: $</td>
</tr>
<tr>
<td><strong>BUSINESS # 3</strong>: $</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>M15. If you sold the business now, what would be the cost basis for tax purposes of this share? (What was your original investment?)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>BUSINESS # 1</strong>: $</td>
</tr>
<tr>
<td><strong>BUSINESS # 2</strong>: $</td>
</tr>
<tr>
<td><strong>BUSINESS # 3</strong>: $</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>M16. What were the gross receipts or gross sales of the business as a whole in 1988?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>BUSINESS # 1</strong>: $</td>
</tr>
<tr>
<td><strong>BUSINESS # 2</strong>: $</td>
</tr>
<tr>
<td><strong>BUSINESS # 3</strong>: $</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>M17. What was the business's total net income before taxes in 1988?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>BUSINESS # 1</strong>: $</td>
</tr>
<tr>
<td><strong>BUSINESS # 2</strong>: $</td>
</tr>
<tr>
<td><strong>BUSINESS # 3</strong>: $</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>M18. What is the total book value of all owners' or shareholders' equity in this business?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>BUSINESS # 1</strong>: $</td>
</tr>
<tr>
<td><strong>BUSINESS # 2</strong>: $</td>
</tr>
<tr>
<td><strong>BUSINESS # 3</strong>: $</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>M19. INTERVIEWER CHECKPOINT (SEE M5, P. 51)</th>
</tr>
</thead>
<tbody>
<tr>
<td>□ 1. ONLY 1 BUS. NEXT PAGE.</td>
</tr>
<tr>
<td>□ 2. ALL OTHERS CO BACK TO P. 51, M5a BUS. #2</td>
</tr>
<tr>
<td>□ 1. ONLY 2 BUS. NEXT PAGE.</td>
</tr>
<tr>
<td>□ 2. ALL OTHERS CO BACK TO P. 51, M5a BUS. #3</td>
</tr>
<tr>
<td>□ 1. ONLY 3 BUS. NEXT PAGE.</td>
</tr>
<tr>
<td>□ 2. ALL OTHERS NEXT PAGE, M19a</td>
</tr>
</tbody>
</table>
M19a. For the remaining business(es) you (and your family living here) own and actively manage, what could you sell your share for? (What is your share worth?)

$ ____________________

M19b. If you sold (these businesses/this business) now, what would be the cost basis for tax purposes of your share? (What was your original investment?)

$ ____________________

M19c. What was the total net income you (and your family living here) received from (these businesses/this business) in 1988?

$ ____________________

M20. Do you (or anyone in your family living here) own or have an interest in any other businesses or partnerships where you do not have an active management role?

1. YES  5. NO  --> TURN TO P. 59, SECTION N

M20a. How many of these (other) businesses or partnerships do you (and your family living here) own or share ownership in?

01. ONE  OR  OTHER: ____________________  --->NEXT PAGE, M21

M20b. Is it a sole-proprietorship, a limited partnership, another type of partnership, a Subchapter S-corporation, another type of corporation, or what?

2. PROPRIETORSHIP  5. LIMITED PARTNERSHIP  1. PARTNERSHIP

3. SUBCHAPTER S  4. OTHER CORP.  7. OTHER: ____________________

M20c. What could you sell your (family’s) share for? (What is it worth?)

$ ____________________

M20d. If you sold this (business/partnership) now, what would be the cost basis for tax purposes? (What was your original investment?)

$ ____________________

M20e. What was the total net income you (and your family living here) received from this (business/partnership) in 1988?

$ ____________________  --->TURN TO P. 59, SECTION N
M21. (I need to know what type of businesses these are.) Are any of them (TYPE)?
(IWER: FOR EACH YES, ASK FOLLOW-UP QUESTIONS M22 - M24)

<table>
<thead>
<tr>
<th>TYPE</th>
<th>M22. What could you sell your (family's) share of all these (TYPE) for? (What is it worth?)</th>
<th>M23. If you sold these (TYPE) now, what would be the cost basis for tax purposes of these shares? (What was your original investment?)</th>
<th>M24. What was the total net income you (and your family living here) received from all such (TYPE) in 1988?</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Limited Partnerships?</td>
<td>$___________</td>
<td>$___________</td>
<td>$___________</td>
</tr>
<tr>
<td>5. NO 1. YES ---&gt;</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Other Partnerships?</td>
<td>$___________</td>
<td>$___________</td>
<td>$___________</td>
</tr>
<tr>
<td>5. NO 1. YES ---&gt;</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Subchapter S Corporations?</td>
<td>$___________</td>
<td>$___________</td>
<td>$___________</td>
</tr>
<tr>
<td>5. NO 1. YES ---&gt;</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. Other Corporations?</td>
<td>$___________</td>
<td>$___________</td>
<td>$___________</td>
</tr>
<tr>
<td>5. NO 1. YES ---&gt;</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>e. Sole Proprietorships?</td>
<td>$___________</td>
<td>$___________</td>
<td>$___________</td>
</tr>
<tr>
<td>5. NO 1. YES ---&gt;</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>f. Any other type?</td>
<td>$___________</td>
<td>$___________</td>
<td>$___________</td>
</tr>
<tr>
<td>5. NO 1. YES ---&gt;</td>
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</table>

NEXT PAGE, SECTION N

NEXT PAGE, SECTION N

PAGES 57 AND 58 DO NOT APPEAR IN THIS QUESTIONNAIRE
SECTION N: FINANCIAL ASSETS

N1. 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?

1. YES 
5. NO

NEXT PAGE, N3

N2. Have you (or anyone in your family living here) ever had a checking account?

1. YES 
5. NO

N2a. What is the most important reason (you don't/your family doesn't) have a checking account? Is it because you don't write enough checks to make it worthwhile, because the minimum balance is too high, because you don't like dealing with banks, because the service charges are too high, because no bank has convenient hours or location, or some other reason?

01. DON'T WRITE ENOUGH CHECKS TO MAKE IT WORTHWHILE

02. MINIMUM BALANCE IS TOO HIGH

03. DO NOT LIKE DEALING WITH BANKS

04. SERVICE CHARGES ARE TOO HIGH

05. NO BANK HAS CONVENIENT HOURS OR LOCATION

97. OTHER: ____________________

TURN TO P. 62, N10
N3. How many checking accounts do you (and your family living here) have?

(If R asks: Include money market accounts with check-writing privileges only if they are at banks, savings and loans, or credit unions)

<table>
<thead>
<tr>
<th>ACCOUNT #1</th>
<th>ACCOUNT #2</th>
<th>ACCOUNT #3</th>
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<tbody>
<tr>
<td>01. #1</td>
<td>04. #4</td>
<td>01. #1</td>
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<td>02. #2</td>
<td>05. #5</td>
<td>02. #2</td>
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<td>03. #3</td>
<td>06. #6</td>
<td>03. #3</td>
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<tr>
<td>11. COMM. BANK</td>
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<td>13. CREDIT UNION</td>
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<td>16. BROKERAGE</td>
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<td>16. BROKERAGE</td>
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<tr>
<td>97. OTHER:</td>
<td>97. OTHER:</td>
<td>97. OTHER:</td>
</tr>
</tbody>
</table>

N4. (Please look at Card A.) (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 (you told me about at the beginning of the interview/on Card A), or from someplace else?

(IF CARD A: Which institution?)

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

N5. How much is in this account? (What was the average over the last month?)

$ $ $

N6. Is this a money market-type account?


N7. INTERVIEWER CHECKPOINT (SEE N3)

1. ONLY 1 ACCT TURN TO P. 62, N9
2. ALL OTHERS GO BACK TO N4, ACCT #2

1. ONLY 2 ACCT TURN TO P. 62, N9
2. ALL OTHERS GO BACK TO N4, ACCT #3

1. ONLY 3 ACCT TURN TO P. 62, N9
2. ALL OTHERS GO BACK TO N4, ACCT #4
<table>
<thead>
<tr>
<th>ACCOUNT #4</th>
<th>ACCOUNT #5</th>
<th>ACCOUNT #6</th>
</tr>
</thead>
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<td>01. #1 04. #4</td>
<td>01. #1 04. #4</td>
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<td>03. #3 06. #6</td>
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<td>16. BROKERAGE</td>
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<td>97. OTHER: _____</td>
<td>97. OTHER: _____</td>
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<td>$ ___________</td>
<td>$ ___________</td>
<td>$ ___________</td>
</tr>
<tr>
<td>1. YES 5. NO</td>
<td>1. YES 5. NO</td>
<td>1. YES 5. NO</td>
</tr>
<tr>
<td>1. ONLY 4 ACCT</td>
<td>1. ONLY 5 ACCT</td>
<td>1. ONLY 6 ACCT</td>
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<tr>
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<td>NEXT PAGE, N9</td>
<td>NEXT PAGE, N9</td>
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<tr>
<td>2. ALL OTHERS</td>
<td>2. ALL OTHERS</td>
<td>2. ALL OTHERS</td>
</tr>
<tr>
<td>GO BACK TO P. 60, N4, ACCT. #5</td>
<td>GO BACK TO P. 60, N4, ACCT. #6</td>
<td></td>
</tr>
</tbody>
</table>

N8. How much is in all your (family's) remaining checking accounts? (What was the average over the last month?)

$ ___________________
N9. What 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?

<table>
<thead>
<tr>
<th>03. LOCATION OF OFFICES</th>
<th>07. LOW FEES</th>
<th>06. MANY SERVICES IN ONE PLACE</th>
<th>08. SAFETY</th>
</tr>
</thead>
</table>

97. OTHER: __________________________

N9a. For how many years (have you/has someone in your family living here) done business with this institution?

_____________________ YEARS  96. LESS THAN ONE YEAR

N10. Do you (or anyone in your family here) have any Individual Retirement Accounts, that is, IRA or Keogh accounts?

1. YES  5. NO

NEXT PAGE, N10a TURN TO P. 64, N16
N10a. Who has IRA or Keogh accounts?

[CHECK PERSON(S) (RESPONDENT, SPOUSE, OR OTHERS) WHO HAVE ACCOUNT(S). THEN ASK FOLLOW-UP QUESTIONS N11 - N14 FOR EACH PERSON.]

<table>
<thead>
<tr>
<th>PERSON-------</th>
<th>RESPONDENT ACCOUNTS</th>
<th>SPOUSE ACCOUNTS</th>
<th>OTHER PERSONS</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>____ # ACCTS</td>
<td>____ # ACCTS</td>
<td>____ # ACCTS</td>
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<tr>
<td>N11. How many IRA and Keogh accounts does (PERSON) have?</td>
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<td></td>
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</tbody>
</table>
| N12. About (PERSON'S) accounts (are these/is this an IRA or Keogh account(s)? (CHECK ALL THAT APPLY.)
| N13. (Please look at Card A.) (Is this/Are they) with any of the institutions (you told me about at the beginning of the interview/on Card A), or from someplace else? (CHECK ALL THAT APPLY.) (IF CARD A: Which institution(s)?) (IF SOMEPLACE ELSE: What type(s) of institution(s)?
| N14. How much in total is in (PERSON'S) account(s)? |
| N14a. INTERVIEWER CHECKPOINT (SEE N10a) |
| N15. 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?
| 1. CD'S/BANK ACCOUNTS | 2. STOCK | 3. BONDS/SIMILAR ASSETS | 8. DK |
Not including any accounts I have already recorded, do you (or anyone in your family here) have any money market accounts?

1. YES  
5. NO --> NEXT PAGE, N22

Q16. Altogether, how many money market accounts do you (and your family living here) have?

# OF MONEY MARKET ACCOUNTS

Q17. Does the (largest/next) account have check-writing privileges?

N17a. # OF MONEY MARKET ACCOUNTS

Q18. Is this a tax-free money market account?

Q19. (Please look at Card A.) Is this account with any of the institutions (you told me about at the beginning of the interview/on Card A), or from someplace else? (IF CARD A: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?)

Q20. How much is in this account?

Q21. INTERVIEWER CHECKPOINT (SEE Q16a)

Q21a. How much is in all your (family's) remaining money market accounts?

$ ___________________
N22. Do you (or anyone in your family here) have any CD's or certificates of deposit at financial institutions? (IF YES, SAY: Please do not include CD's 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.)

1. YES  5. NO  --> NEXT PAGE, N23

N22a. Altogether, how many such CD’s do you (and your family living here) have?

______ 

# CERTIFICATES

N22b. What is the total dollar value of (this/all these) CD’s?

$________________________

N22c. (Please look at Card A.) (Is this/Are these) CD’s with any of the institutions (you told about at the beginning of the interview/on Card A), or from someplace else? (CHECK ALL THAT APPLY)

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

(IF SOMEPLACE ELSE: What type(s) of institution(s)?)

01. #1  02. #2  03. #3  04. #4  05. #5  06. #6  11. COMM. BANK


97. OTHER: __________________________________________
N23. 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.

1. YES

5. NO -- > TURN TO P. 68, N27

N23a. Altogether, how many such accounts do you (and your family living here) have?

<table>
<thead>
<tr>
<th># ACCOUNTS</th>
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</table>

N24. (Please look at Card A.) Is the (next) largest account with any of the institutions (you told me about at the beginning of the interview/on Card A), or from somewhere else? (IF CARD A: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?)

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</table>

N25. How much is in this account?

$ ___________ $ ___________ $ ___________

N26. INTERVIEWER CHECKPOINT

(SEE N23a)

1. ONLY 1 ACCT
   TURN TO P. 68, N27

1. ONLY 2 ACCT
   TURN TO P. 68, N27

1. ONLY 3 ACCT
   TURN TO P. 68, N27

2. ALL OTHERS
   GO BACK TO N24, ACCT 2
<table>
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<td>16. BROKERAGE</td>
<td>16. BROKERAGE</td>
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<tr>
<td>97. OTHER: _____</td>
<td>97. OTHER: _____</td>
</tr>
</tbody>
</table>

| $ | $ |

- □ 1. ONLY 4 ACCT NEXT PAGE, N27
- □ 2. ALL OTHERS GO BACK TO N24, ACCT 5
- □ 1. ONLY 5 ACCT NEXT PAGE, N27
- □ 2. ALL OTHERS

N26a. How much is in all your (family's) remaining such accounts?

$ ____________
N27. Do you (or anyone in your family here) have any mutual fund holdings? (IF YES, SAY: Please do NOT include any pension-type, thrift-saving, 401-K, or IRA/Keogh plans, or accounts I have already recorded.)

1. YES  5. NO  --> NEXT PAGE, N31

N27a. In how many different mutual funds (do you/does your family) own shares?

# MUTUAL FUNDS

N28. I need to know what type(s) of mutual fund(s) (this is/these are)? (Is it/Are any of them)...

N29. What is the total market value of all of the (TYPE) that you (and your family living here) have?

a. Stock Funds

b. (Are any of them) Tax-Free Bond Funds

c. (Are any of them) Government or Government backed Bond Funds

d. (Are any of them) other Bond Funds

e. Combination funds or any other mutual funds (INCLUDE "DK TYPE" HERE)

N30. 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?

1. GAIN  3. NEITHER GAIN NOR LOSS  5. LOSS  8. DON'T KNOW

N30a. How much have they gained in value since they were obtained?

PERCENT

OR

$ AMOUNT

998. DON'T KNOW

N30b. How much have they lost in value since they were obtained?

PERCENT

OR

$ AMOUNT

998. DON'T KNOW
N31. Do you (or anyone in your family here) have any U.S. government savings bonds? (THESE MAY BE CALLED SERIES EE OR HH. THEY CAN BE PURCHASED BY PAYROLL DEDUCTION.)

1. YES  5. NO --> GO TO N32

N31a. What is the total face value of all the savings bonds that you (and your family) have?

\[ \$ \quad \]

N32. 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.)

1. YES  5. NO --> NEXT PAGE, N35

N32a. How many different bonds or bills do you (or your family) own?

\[ \quad \] # BONDS OR BILLS

N33. I need to know what type(s) of bond or bill (this is/these are)? (Is it/Are any of them)...

... N34. What is the total face value of all of the (TYPE) that you (and your family living here) have?

a. Mortgage-backed bonds such as those from "Ginnie-Mae", "Fannie-Mae" or "Freddie-Mac" ... 5. NO 1. YES -->a. \[ \$ \quad \]

b. U.S. Government bonds or Treasury bills. . . . . . . . . . . . . . . . . . . . . . . . . . 5. NO 1. YES -->b. \[ \$ \quad \]

c. State or municipal bonds, or other taxfree bonds . . . . . . . . . . . . . . . . . . 5. NO 1. YES -->c. \[ \$ \quad \]

d. Corporate or foreign bonds, or any other type of bonds. . . . . . . . . . . . . . . . . . . 5. NO 1. YES -->d. \[ \$ \quad \]

(INCLUDE "DK TYPE" HERE)
N35. 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.)

1. YES  5. NO  --> TURN TO P. 72, N41

N36. In how many different companies do you (or your family living here) own stock?

# COMPANIES

N37. What is the total market value of this stock?

$ __________

N38. Overall has there been a gain or loss in the value of this stock since you (or someone in your family here) obtained it?

1. GAIN  3. NEITHER GAIN NOR LOSS  5. LOSS  8. DON'T KNOW

GO TO N39

N38a. How much has it gained in value since it was obtained?

__________ PERCENT

OR

$ __________ AMOUNT

998. DON'T KNOW

N38b. How much has it lost in value since it was obtained?

__________ PERCENT

OR

$ __________ AMOUNT

998. DON'T KNOW

N39. Of your (family's) stock, is any of it stock in a company where you (or anyone in your family living here) have worked?

1. YES  5. NO  --> NEXT PAGE, N40

N39a. What is the total market value of this stock in the company?

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

1. YES  
5. NO --> NEXT PAGE, N41

(Please look at Card A.) (Is this/Are these) accounts with any of the institutions (you told me about at the beginning of the interview/on Card A), or from someplace else? (CHECK ALL THAT APPLY.)

(If Card A: Which institution(s)?)
(If Someplace Else: What type(s) of institution(s)?)

01. #1  02. #2  03. #3  04. #4  05. #5  06. #6  11. COMM. BANK

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.)

________________________ # TIMES  998. DON'T KNOW  996. NONE

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.)

1. YES  5. NO --> GO TO N40e

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

$_____________________

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?

1. YES  5. NO --> NEXT PAGE, N41

Altogether, how much is owed on these margin loans?

$______________________
N41. Do you (or anyone in your family here) receive income from or have assets in a trust, annuity, or managed investment account that you have not already told me about? (IF YES, SAY: Please do not include pension-type accounts, or any assets that I have already recorded.)

1. YES

5. NO --> NEXT PAGE, N47

N42. What are these; are they legal trusts, annuities, or managed investment accounts? (CHECK ALL THAT APPLY)

A. LEGAL TRUSTS

B. ANNUITIES

C. MANAGED INVESTMENT ACCOUNTS

D. OTHER: ____________________________

N43. 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?

1. YES

5. NO

8. DON'T KNOW

GO TO N44

N43a. How much income did (you/your family living here) receive from these income-only trusts, annuities, or accounts in 1988?

$ ____________ IN 1988

N43b. Do you (or your family living here) also have annuities, trusts, or managed investment accounts in which you (or your family) have an equity interest?

1. YES

5. NO --> NEXT PAGE, N45

N43c. What is the total dollar amount of your (family's) interest in these accounts?

$ ____________

NEXT PAGE, N45

N44. What is the total dollar value of your (family's) interest in all annuities, trusts, or managed investment accounts?

$ ________________
N43. Who manages your (family's) trusts, annuities, or investment accounts,--is it any of the institutions (you told me about at the beginning of the interview/on Card A), or are they managed by someone else? (CHECK ALL THAT APPLY.)
(IF CARD A: Which institution(s)?)
(IF SOMEPLACE ELSE: What type of institution(s) or who manages them?)

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

11. COMM. BANK 16. BROKERAGE 17. INSUR. CO

23. LAWYER 24. ACCOUNTANT 26. RELATIVE OR FRIEND

37. RESPONDENT/SPOUSE 97. OTHER: ________________________________

N46. How is the money in these trusts and managed accounts invested? Is most of it in stocks. most of it in bonds or other interest-earning assets, or what?

1. STOCKS 2. BONDS/INTEREST 7. OTHER ________________________________

N47. Do you (or anyone in your family living here) have any life insurance, including individual or group policies?

1. YES 5. NO --> TURN TO P. 75, N51

N48. Are any of these group or individual term insurance policies?
(IF R ASKS: TERM INSURANCE POLICIES HAVE NO VALUE UNLESS THE PERSON DIES. MANY SUCH POLICIES ARE ISSUED THROUGH EMPLOYERS AND UNIONS.)

1. YES 5. NO 8. DON'T KNOW

GO TO N49

N48a. What is the current face value of all the term life policies that you (and your family living here) have?

$ ____________________

N49. Do you have any policies that build up a cash value or that you can borrow on?
(IF R ASKS: THESE ARE SOMETIMES CALLED "WHOLE LIFE" OR "STRAIGHT LIFE".)

1. YES 5. NO 8. DON'T KNOW

NEXT PAGE, N49a TURN TO P. 75, N51 NEXT PAGE, N50
LIFE INSURANCE THAT BUILDS UP A CASH VALUE

N49a. What is the current **face** value of all of the policies that build up a cash value that you (and your family living here) have?

$________________

N49b. What is the total **cash** value of these policies?

$________________ [DON'T KNOW]

N49c. Are you (or your family) borrowing against these policies?

1. YES

5. NO --> GO TO N49j

N49d. (ASK ONLY IF AN AMOUNT WAS GIVEN IN N49b.) Is the cash value you just gave me **net** of any loans you have against the policy or is it the **gross** cash value?

(IF R ASKS: THE NET VALUE IS THE TOTAL CASH VALUE MINUS ANY LOANS.)

1. NET

2. GROSS

8. DON'T KNOW

N49e. Did I record these loans earlier in the interview?

1. YES

5. NO

GO TO N49j

N49f. How much is currently borrowed? $________________

N49g. Typically how often (do you/does your family) make payments on these loans and how large are the payments?

$____ PER ______ [9996. NO TYPICAL PAYMENTS]

N49h. What is the current annual rate of interest being charged on these loans?

_______%

N49j. How much in total are the yearly premiums for these policies that build up a cash value?

$________________ PER ______

NEXT PAGE N51

N50. What is the current face value of all the (other) life insurance policies that you (and your family living here) own?

$________________
N51. We have talked about various types of savings, investments, and loans. Other than what I have already recorded, are you (or anyone in your family living here) owed any money by friends, relatives, businesses, or others? (WE DO NOT WANT TO INCLUDE PENSION-TYPE OR EMPLOYER PROFIT-SHARING ACCOUNTS HERE.)

1. YES  
5. NO --> GO TO N52

N51a. Altogether, how much are you owed? $ ____________________

N52. 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, future proceeds from a lawsuit or estate, oil and gas leases, futures contracts, royalties, or something else? (DO NOT INCLUDE PENSION-TYPE OR EMPLOYER PROFIT-SHARING ACCOUNTS HERE.)

1. YES  
5. NO --> GO TO N53

N52a. (About the most valuable of these ..) What kind of asset is it?

N52b. What is the total dollar value that you (and your family living here) have in (TYPE)?

<table>
<thead>
<tr>
<th>ASSET #1</th>
<th>ASSET #2</th>
<th>ASSET #3</th>
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<td>$ _______</td>
<td>$ _______</td>
<td>$ _______</td>
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</tbody>
</table>

N52c. Do you have any other substantial assets?

1. YES --> GO BACK TO N52a, COL #2  
5. NO

N53. Do you (or anyone in your family living here) owe any other money not recorded earlier?

1. YES  
5. NO --> NEXT PAGE, SECTION R

N53a. How much is still owed on these loans?

$ ____________________
SECTION R: EMPLOYMENT OF RESPONDENT

R1. 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? (CHECK ALL THAT APPLY.)

IF R IS "WORKING NOW" AND ANY OTHER CATEGORY, ASK ALL FOLLOW-UP QUESTIONS AND GO TO NEXT PAGE, R2.

WORKING NOW: ON STRIKE

NEXT PAGE, R2

UNEMPLOYED AND LOOKING FOR WORK

STUDENT

HOMEMAKER

RETIRED

TEMPORARILY LAID OFF; ON SICK OR OTHER LEAVE

OTHER:

DISABLED

R1a. Do you expect to go back to this job?

1. YES  5. NO

R1b. When did you last work on this job?

MONTH/YEAR

NOTE: CONSIDER THIS R's "CURRENT MAIN JOB" FOR PURPOSES OF R2-R39a

NEXT PAGE, R2

R1c. Are you doing any work for pay at the present time?

1. YES -> NEXT PAGE, R2

5. NO -> TURN TO P. 95, R47

R1d. When did you (retire/become disabled)?

YEARS

R1e. About how much were you earning when you (retired/became disabled)? (Is that per hour, per week, month, year, or what?)

$_____ PER ____

R1f. Are you doing any work for pay at the present time?

1. YES -> NEXT PAGE R2

5. NO -> TURN TO P. 95, R47
R2. Next are some questions about your current, main job. Do you work for someone else, are you self-employed, or what?

1. SOMEONE ELSE  
2. SELF-EMPLOYED  

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

TURN TO P. 80, R14

R3. What is the official title of your job? (The title that your employer uses?)

OFFICIAL JOB TITLE

R4. What sort of work do you do on your main job? (Tell me a little more about what you do.)

R5. What kind of business or industry do you work in--that is, what do they make or do at the place where you work?

R6. How many hours do you work on your main job in a normal week?

# HOURS

R7. (READ SLOWLY) Counting paid vacations as weeks of work, how many weeks do you work on this job in a normal year?

# WEEKS

R8. About how much do you earn before taxes on your main job? (Is that per hour, week, month, year, or what?)

$ PER
R9. 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?)

1. LESS THAN 10  2. 10 TO 19  3. 20 TO 99  4. 100 TO 499  5. 500 OR MORE

R10. How many years in total have you worked for this employer?

_________ # YEARS OR SINCE _________

R11. How many years do you expect to continue working for this employer? (ACCEPT RANGE.)

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

R12. Are you covered on this job by a union or employee-association contract?

1. YES  5. NO

TURN TO P. 81, R15

R13. NO QUESTION
R14. What sort of work do you do? (Tell me a little more about what you do.)
(IWER: IF R WORKS FOR BUSINESS REPORTED IN SECTION M, MARK BOX.)

R14a. What industry do you work in? That is, what do they do or make?
(What industry do you typically work in?)

R14b. How many years have you worked for (yourself/this business)?

_______ # YEARS OR SINCE__________

R14c. About how many years do you expect to continue working for (yourself/this business)? ACCEPT RANGE

_______ # YEARS OR UNTIL AGE:__________

96. NEVER STOP
98. DON'T KNOW

R14d. How many hours do you work (for yourself/in this business) in a normal week?

_______ # HOURS

R14e. (READ SLOWLY) Counting paid vacations as weeks of work, how many weeks per year do you work on this job?

_______ # WEEKS

R14f. How are you paid? Are you paid a regular salary or wages, do you receive a portion of the net earnings, or what? (CHECK ALL THAT APPLY AND ASK BOTH FOLLOW-UP QUESTIONS IF APPLICABLE.)

A. SALARY  B. WAGES  C. NET EARNINGS  D. OTHER

R14g. How much in salary or wages are you paid before taxes?

$_______ PER _________

R14h. (In addition to regular salary,) how much do you personally earn from the business before taxes? (What did you earn in 1988?)

$_______ PER _________

R14j. Are you covered on this job by a union or employee-association contract?

1. YES  5. NO

R14k. Aside from IRA or Keogh plans, are you included in any pension plans or tax-deferred savings plans through (your work/the business)?

1. YES  5. NO -->TURN TO P. 90, R40

NEXT PAGE, R17
R15. Many employers have pension or retirement plans, and some provide tax-deferred plans such as thrift, savings, 401K’s, profit sharing, or stock ownership plans. Are you included in any pension or retirement plans, or in any tax-deferred savings plans on this job? (DO NOT INCLUDE SOCIAL SECURITY.)

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

1. YES  
5. NO  
8. DON'T KNOW

R16. Does your employer offer any such plans?

1. YES  
5. NO  
8. DON'T KNOW

TURN TO P. 90, R40

R16a. Are you eligible to be included in any of these plans?

1. YES  
5. NO  
8. DON'T KNOW

TURN TO P. 90, R40

R16b. Will you be eligible if you continue to work for this employer?

1. YES  
5. NO  
3. DEPENDS  
8. DK

TURN TO P. 90, R40

R17. In how many different plans of this sort are you included on this job?

# PLANS

R17a. Are you currently receiving benefit payments from any retirement plans from this job?

1. YES  
5. NO -->RECORD # PLANS (FROM R17) IN BOX AT R18. NEXT PAGE

R17b. 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?

1. YES  
5. NO -->TURN TO P. 90, R40

R17c. How many such plans do you have?

# PLANS--NOT YET RECEIVING BENEFITS

RECORD # PLANS IN BOX AT R18, NEXT PAGE
R18. # OF PLANS

R19. (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.)

R20. I would like to know what general type of plan this is. In the most common pension or retirement plan, Type A, the amount of the benefit is usually based on a formula involving age, years of service and salary. In other plans, Type B, money is accumulated in an account for you until your retirement. Is your (first/next) plan like Type A or Type B?

R21. For that part of your plan where money is accumulated in an account, how much is in the account?

R22. Do you currently make contributions to this plan? (IF R ASKS: INCLUDE CONTRIBUTIONS THROUGH SALARY DEFLECTIONS, UNION DUES OR OTHER SOURCES)

R23. What percent of your pay or amount of money per month or year do you currently contribute?

R24. At what age do you expect to start receiving benefits from this plan?
### PLAN 2

<table>
<thead>
<tr>
<th>R19.</th>
<th>1. PENSION OR RETIREMENT</th>
<th>--GO TO R20</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2. TAX-DEFERRED SAVINGS</td>
<td>--TURN TO P. 87, R28, PLAN 2</td>
</tr>
<tr>
<td></td>
<td>7. OTHER</td>
<td></td>
</tr>
<tr>
<td></td>
<td>8. DON'T KNOW WHAT KIND</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>R20.</th>
<th>1. TYPE A (FORMULA)</th>
<th>GO TO R22</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2. TYPE B (ACCOUNT)</td>
<td>TURN TO P. 87, R28, PLAN 2</td>
</tr>
<tr>
<td></td>
<td>3. BOTH A &amp; B</td>
<td>GO TO R22</td>
</tr>
<tr>
<td></td>
<td>8. DK</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>R21.</th>
<th>$_________________</th>
<th>DON'T KNOW</th>
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</table>

<table>
<thead>
<tr>
<th>R22.</th>
<th>1. YES</th>
<th>5. NO</th>
<th>8. DON'T KNOW</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>GO TO R24</td>
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<thead>
<tr>
<th>R23.</th>
<th>PERCENT OR $_______ PER ______</th>
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<tbody>
<tr>
<td></td>
<td>998. DON'T KNOW</td>
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<table>
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<tr>
<th>R24.</th>
<th>AT AGE ______ OR ______ YEARS</th>
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<tbody>
<tr>
<td></td>
<td>TURN TO P. 85, R25--PLAN 2</td>
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### PLAN 3

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<thead>
<tr>
<th>R19.</th>
<th>1. PENSION OR RETIREMENT</th>
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</tr>
</thead>
<tbody>
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<td>2. TAX-DEFERRED SAVINGS</td>
<td>--TURN TO P. 87, R28, PLAN 3</td>
</tr>
<tr>
<td></td>
<td>7. OTHER</td>
<td></td>
</tr>
<tr>
<td></td>
<td>8. DON'T KNOW WHAT KIND</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>R20.</th>
<th>1. TYPE A (FORMULA)</th>
<th>GO TO R22</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2. TYPE B (ACCOUNT)</td>
<td>TURN TO P. 87, R28, PLAN 3</td>
</tr>
<tr>
<td></td>
<td>3. BOTH A &amp; B</td>
<td>GO TO R22</td>
</tr>
<tr>
<td></td>
<td>8. DK</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>R21.</th>
<th>$_________________</th>
<th>DON'T KNOW</th>
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</table>

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<thead>
<tr>
<th>R22.</th>
<th>1. YES</th>
<th>5. NO</th>
<th>8. DON'T KNOW</th>
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<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>GO TO R24</td>
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<th>R23.</th>
<th>PERCENT OR $_______ PER ______</th>
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<td></td>
<td>998. DON'T KNOW</td>
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<tr>
<th>R24.</th>
<th>AT AGE ______ OR ______ YEARS</th>
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<td>TURN TO P. 85, R25--PLAN 3</td>
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<tr>
<th>96. DON'T EXPECT BENEFITS</th>
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<tbody>
<tr>
<td>TURN TO P. 85, R26--PLAN 3</td>
</tr>
</tbody>
</table>
R25. 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?)

R26. 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").

R26a. About how much per month would you receive?

R27. INTERVIEWER CHECKPOINT (SEE R18, P. 82)
TYPE A – PLAN 2

R25.

$________ PER __________
OR ______ PERCENT OF FINAL PAY
DON'T KNOW

R26.

1. BENEFIT NOW
2. BENEFIT LATER
3. CASH SETTLEMENT
4. NOTHING
7. OTHER: __________
8. DON'T KNOW

R26a

$________ PER MONTH
DON'T KNOW

R27

1. ONLY 2 PLANS->TURN TO P. 90, R40
2. ALL OTHERS->GO BACK TO P. 83, R19, PLAN 3

TYPE A – PLAN 3

R25.

$________ PER __________
OR ______ PERCENT OF FINAL PAY
DON'T KNOW

R26.

1. BENEFIT NOW
2. BENEFIT LATER
3. CASH SETTLEMENT
4. NOTHING
7. OTHER: __________
8. DON'T KNOW

R26a

$________ PER MONTH
DON'T KNOW

R27

1. ONLY 3 PLANS->TURN TO P. 90, R40
2. ALL OTHERS->TURN TO P. 89, R39
### SAVINGS PLANS AND TYPE B PLANS

**R28.** (Could you tell me a little more about this plan?) Is it a thrift or savings plan, a 401K, a profit-sharing plan, a stock purchase plan or what?

**R29.** For how many years altogether have you been included in this plan? (INCLUDE YEARS WITH OTHER EMPLOYERS, IF SAME PLAN.)

**R30.** (Does your employer/Does the business) make contributions to this plan?

**R30a.** What percent of your pay or amount of money per month or year does (your employer/the business) contribute?

**R31.** Do you currently make contributions to this plan? (IF R ASKS: INCLUDE CONTRIBUTIONS THROUGH SALARY DEDUCTIONS, UNION DUES, OR OTHER SOURCES.)

**R31a.** What percent of your pay or amount of money per month or year do you currently contribute?

**R32.** Roughly how much money is in your account at present?

**R33.** Can you borrow against that account?

**R34.** Do you currently have a loan against that account?

**R34a.** What is the amount of the loan balance?

**R34b.** Did you tell me about this loan earlier?
<table>
<thead>
<tr>
<th><strong>SAVINGS &amp; TYPE B -- PLAN 2</strong></th>
<th><strong>SAVINGS &amp; TYPE B -- PLAN 3</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>R28.</strong> 01. THIRIFT OR SAVINGS</td>
<td>01. THIRIFT OR SAVINGS</td>
</tr>
<tr>
<td>97. OTHER: __________</td>
<td>97. OTHER: __________</td>
</tr>
<tr>
<td><strong>R29.</strong> 98. DON'T KNOW</td>
<td>98. DON'T KNOW</td>
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<thead>
<tr>
<th><strong>R30.</strong></th>
<th><strong>R30a.</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>1. YES</td>
<td>998. DON'T KNOW</td>
</tr>
<tr>
<td>5. NO</td>
<td>998. DON'T KNOW</td>
</tr>
<tr>
<td>8. DON'T KNOW</td>
<td>998. DON'T KNOW</td>
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<tr>
<th><strong>R31.</strong></th>
<th><strong>R31a.</strong></th>
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<tbody>
<tr>
<td>1. YES</td>
<td>998. DON'T KNOW</td>
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<td>5. NO</td>
<td>998. DON'T KNOW</td>
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<tr>
<td>8. DON'T KNOW</td>
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<th><strong>R32.</strong></th>
<th><strong>R32.</strong></th>
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<tr>
<td>$___________</td>
<td>DON'T KNOW</td>
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<tr>
<td>$___________</td>
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<tr>
<th><strong>R33.</strong></th>
<th><strong>R33.</strong></th>
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</thead>
<tbody>
<tr>
<td>1. YES</td>
<td>TURN TO P. 89, R35</td>
</tr>
<tr>
<td>5. NO</td>
<td>TURN TO P. 89, R35</td>
</tr>
<tr>
<td>8. DON'T KNOW</td>
<td>TURN TO P. 89, R35</td>
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<thead>
<tr>
<th><strong>R34.</strong></th>
<th><strong>R34b.</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>1. YES</td>
<td>1. YES</td>
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<tr>
<td>5. NO</td>
<td>5. NO</td>
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<tr>
<td>$___________</td>
<td>$___________</td>
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</table>

**Notes:**
- Turn to P. 89, R35 for Plan 2 or P. 89, R35 for Plan 3
R35. If you needed money in an emergency, could you withdraw some of the funds in that account? (CHECK "YES" EVEN IF WITHDRAWAL INVOLVES PENALTY.)

R36. If you were to (leave this job/sell the business) now, would you lose all, some, or none of the money in this account?

R36a. What proportion would you lose?

PERCENT

OR

R37. 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?

R38. INTERVIEWER CHECKPOINT

(SEE R18, P. 82)

1. ONLY 1 PLAN -> TURN TO P. 90, R40

2. ALL OTHERS -> GO BACK TO P. 83, R19, PLAN 2
SAVINGS & TYPE B - PLAN 2

R35.  1. YES  5. NO  8. DON'T KNOW

R36.  1. ALL  3. SOME  7. OTHER

5. NONE

R36a. What proportion would you lose?

PERCENT

OR

R37.  1. MOSTLY OR ALL STOCK

2. MOSTLY OR ALL INTEREST EARNING

3. SPLIT

7. OTHER:  8. DON'T KNOW

R38.  1. ONLY 2 PLANS->NEXT PAGE, R40

2. ALL OTHERS->GO BACK TO P. 83, R19, PLAN 3

SAVINGS & TYPE B - PLAN 3

R35.  1. YES  5. NO  8. DON'T KNOW

R36.  1. ALL  3. SOME  7. OTHER

5. NONE

R36a. What proportion would you lose?

PERCENT

OR

R37.  1. MOSTLY OR ALL STOCK

2. MOSTLY OR ALL INTEREST EARNING

3. SPLIT

7. OTHER:  8. DON'T KNOW

R38.  1. ONLY 3 PLANS->NEXT PAGE, R40

2. ALL OTHERS

R39. (IF 4 OR MORE) Altogether how much do you have in your account balance(s) for any other pension plans or savings plan(s) from this job?

$__________________________

NEXT PAGE, R40

DON'T KNOW  NOTHING

R39a. Altogether, what other benefit payments do you expect to receive from (this/these) other pension plan(s) from this job?

__________________________________________

DON'T KNOW  NONE
R40. Are you doing any other work for pay now, such as a second job, the military reserves, or (another) business of your own?

1. YES  
5. NO  -->GO TO R44

R40a. Is this a second job, the military reserves, your own business, or what? (CHECK ALL THAT APPLY.)

A. SECOND JOB  B. MILITARY  C. BUSINESS  D. OTHER:

GO TO R41

R40b. IWER: IF BUSINESS IS ONE OF THE BUSINESSES REPORTED IN SECTION M, MARK BOX.

GO TO R41

R41. How many hours do you work on these other jobs in a normal week?

__________ #HOURS

R42. Counting paid vacations as weeks of work, how many weeks do you work on these other jobs in a normal year?

__________ # WEEKS

R43. About how much do you earn before taxes from these other jobs? (Is that per hour, week, month, year, or what?)

$__________ PER _______

R44. 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").

1. FULL-TIME  2. PART-TIME  --> TURN TO P. 93, R46

NEXT PAGE, R45
WORK HISTORY FOR R'S CURRENTLY WORKING FULL-TIME

R45. Now I have a few questions about your past jobs. Were you working for pay in January 1983?

1. YES
5. NO --GO TO R45e

R45a. Was that January 1983 job with your present employer, another employer, were you self-employed, or what? (IF SELF-EMPLOYED BOTH IN 1983 AND NOW, CHECK "PRESENT EMPLOYER")

1. PRESENT EMPLOYER
2. DIFFERENT EMPLOYER
3. SELF-EMPL IN 1983, NOT NOW
4. SELF-EMPL NOW, NOT IN 1983
7. OTHER:

GO TO R45e

R45b. What was the reason you left (that job/self-employment)? Did you retire, become disabled, quit, were you laid off, did the business close, or what?

1. RETIRED
2. DISABLED
3. QUIT
4. LAID OFF
5. BUSINESS CLOSED
6. FIRED

7. OTHER:

R45c. Were you included in a pension or retirement plan on that job?

1. YES
5. NO --GO TO R45e

R45d. Did you get a cash settlement from that pension plan, do you expect to get retirement benefits from that plan in the future, are you getting retirement benefits from that plan now, or what? (CHECK ALL THAT APPLY)

A. CASH SETTLEMENT
B. EXPECT FUTURE BENEFITS
C. GETTING BENEFITS NOW
D. NO BENEFITS
E. OTHER

READ: I will ask you about these benefits later. Now I want to ask about the last three years.

R45e. During the past 36 months, that is the last three years, how many months have you worked full-time?

__________ # OF MONTHS

R45f. How many different employers have you had on full-time jobs over the past 36 months?

__________ # OF EMPLOYERS
R45g. Have there been any months over this period when you only worked part-time?

1. YES  5. NO --> GO TO R45m

R45h. How many of the past 36 months have you only worked part-time?

________ # OF MONTHS

R45j. - R45k. NO QUESTIONS

R45m. Thinking now of the future, when do you expect to stop working full-time?

IN _______ YEARS OR AT AGE__________  96. NEVER STOP --> TURN TO P. 97, R49

R45n. Do you expect to work part-time after that?

1. YES  5. NO  8. DON'T KNOW/DEPENDS

TURN TO P. 97, R49

R45p. When do you expect to stop working altogether?

IN _______ YEARS OR AT AGE__________  98. DEPENDS/DK  96. NEVER STOP

TURN TO P. 97, R49
WORK HISTORY FOR R'S WORKING PART-TIME NOW

R46. Now I have a few questions about your past jobs. Were you working for pay in January 1983?

1. YES

5. NO  --> GO TO R46e

R46a. Was that January 1983 job with your present employer, another employer, were you self-employed, or what? (IF SELF-EMPLOYED BOTH IN 1983 AND NOW, CHECK "PRESENT EMPLOYER")

1. PRESENT EMPLOYER

2. DIFFERENT EMPLOYER

3. SELF-EMPL IN 1983, NOT NOW

4. SELF-EMPL NOW, NOT IN 1983

7. OTHER:

R46b. What was the reason you left (that job/self-employment)? Did you retire, become disabled, quit, were you laid off, did the business close, or what?

1. RETIRED

2. DISABLED

3. QUIT

4. LAID OFF

5. BUSINESS CLOSED

6. FIRED

7. OTHER:

R46c. Were you included in a pension or retirement plan on that job?

1. YES

5. NO  --> GO TO R46e

R46d. Did you get a cash settlement from that pension plan, do you expect to get retirement benefits from that plan in the future, are you getting retirement benefits from that plan now, or what? (CHECK ALL THAT APPLY)

A. CASH SETTLEMENT

B. EXPECT FUTURE BENEFITS

C. GETTING BENEFITS NOW

D. NO BENEFITS

E. OTHER

READ: I will ask you about these benefits later. Now I want to ask about the last three years.

R46e. During the past 36 months, that is the last three years, how many months have you worked part-time?

# OF MONTHS
R46f. Have there been any months over this period when you worked full-time?

1. YES  5. NO  ----> GO TO R46p

R46g. How many of the past 36 months have you worked full-time?

# OF MONTHS

R46h. How many different employers have you had on full-time jobs over this time?

# OF EMPLOYERS

R46i. When did you last work full-time for pay?

MONTH / YEAR

R46k. - R46n. NO QUESTIONS

R46p. Thinking now of the future, do you expect to do any full-time work for pay?

1. YES  5. NO  8. DON'T KNOW/DEPENDS

GO TO R46s

R46q. When do you expect to start working full-time?

IN _____ YEARS OR AT AGE______  98. DON'T KNOW/DEPENDS

R46r. And when do you expect to stop working full-time?

IN _____ YEARS OR AT AGE______  98. DON'T KNOW/DEPENDS  96. NEVER STOP

TURN TO P. 97, R49

R46s. When do you expect to stop working for pay altogether?

IN _____ YEARS OR AT AGE______  98. DON'T KNOW/DEPENDS  96. NEVER STOP

TURN TO P. 97, R49
WORK HISTORY FOR R'S CURRENTLY RETIRED/DISABLED, HOMEMAKER, STUDENT, OR OTHER

R47. Now I have a few questions about your past jobs. Were you working for pay in January 1983?

1. YES  5. NO --> GO TO R47d

R47a. What was the reason you left that job? Did you retire, become disabled, quit, were you laid off, did the business close, or what?

1. RETIRED  2. DISABLED  3. QUIT  4. LAID OFF  5. BUSINESS CLOSED  6. FIRED

7. OTHER: _____________________________________________

R47b. Were you covered by a pension or retirement plan on that job?

1. YES  5. NO --> GO TO R47d

R47c. Did you get a cash settlement from that pension plan, do you expect to get retirement benefits from that plan in the future, are you getting retirement benefits from that plan now, or what? (CHECK ALL THAT APPLY)

A. CASH SETTLEMENT  B. EXPECT FUTURE BENEFITS  C. GETTING BENEFITS NOW  D. NO BENEFITS  E. OTHER

READ: I will ask you about these benefits later.
Now I want to ask you about any work you have done over the last three years.

R47d. During the last three years, or 36 months, have you done any work for pay?

1. YES  5. NO --> NEXT PAGE, R47p

R47c. How many months over this period have you worked full-time?

__________ # MONTHS  NONE --> GO TO R47g

R47f. How many different employers have you had on full-time jobs over this time?

__________ # OF EMPLOYERS

R47g. How many months over this period have you only worked part-time?

__________ # MONTHS  NONE

R47h. - R47n. NO QUESTIONS
R47p. Do you expect to work for pay in the future?

1. YES  
5. NO  \(\rightarrow\) NEXT PAGE, R49

R47q. When do you expect to start working?

IN _____ YEARS OR AT AGE _____  
98. DON'T KNOW/DEPENDS

R47r. Will any of that be full-time work?

1. YES  
5. NO  
8. DON'T KNOW/DEPENDS

GO TO R47u

R47s. When do you expect to start working full-time?

IN _____ YEARS OR AT AGE _____  
98. DON'T KNOW/DEPENDS

R47t. And when do you expect to stop working full-time?

IN _____ YEARS OR AT AGE _____  
96. NEVER STOP

NEXT PAGE, R49

R47u. When do you expect to stop working for pay altogether?

IN _____ YEARS OR AT AGE _____  
98. DON'T KNOW/DEPENDS  
96. NEVER STOP

NEXT PAGE, R49
R49. INTERVIEWER CHECKPOINT:

SEE HHL UPDATE, ITEM #1

☐ 1. R IS MARRIED/LIVING WITH PARTNER---->GO TO SUPPLEMENTAL BOOKLET, P. 1, SECTION S

☐ 2. ALL OTHERS

IF SPOUSE/PARTNER IS PRESENT TRY TO OBTAIN SECTION S INFORMATION FROM (HIM/HER) DIRECTLY.

R50. Are you (or your [husband/wife]) currently receiving Social Security benefit payments, or any other type of pension, retirement, or disability benefit payment?

1. YES  5. NO ----> TURN TO P. 100, R52

R50a. Do these include Social Security benefit payments?

1. YES  5. NO ----> GO TO R51a

R50b. Are you both receiving Social Security payments or is only one of you? [Which one?]

IWER: CHECK PERSON(S) (RESP, SPOUSE) IN R50c. THEN ASK FOLLOWUP QUESTIONS R50d-R50f FOR EACH.

R50c. RECIPIENT -----------------------

<table>
<thead>
<tr>
<th>RESPONDENT</th>
<th>SPOUSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. RETIRE</td>
<td>1. RETIRE</td>
</tr>
<tr>
<td>2. DISAB</td>
<td>2. DISAB</td>
</tr>
</tbody>
</table>

< # YEARS >
< OR >
< SINCE: >
< OR >
< SINCE: >

$_____ PER _____

R50d. About (your/your [husband’s/wife’s]) Social Security benefits, are they for retirement or are they disability benefits?

R50e. How long (have you/has he/has she) received these benefits?

R50f. How much (do you/does he/does she) receive each month or year?

R51. Are you (or your [husband/wife]) currently receiving any other retirement, pension, or disability benefit payments?

1. YES  5. NO ----> TURN TO P. 100, R52

R51a. Not counting Social Security, how many retirement, pension or disability benefit payments are you (and your [husband/wife]) currently receiving?

# PENSION/DISABILITY PAYMENTS
R51b. Who is receiving these benefit payments and what kind are they? (READ SLOWLY: Are they pensions from a current job, pensions from a past job, disability pensions, military pensions, or spousal pensions)?

**IWER: MARK ONE RECIPIENT AND TYPE OF BENEFIT FOR ALL BENEFITS REPORTED. THEN ASK FOLLOWUP QUESTIONS R51d-R51h FOR EACH BENEFIT.**

<table>
<thead>
<tr>
<th>FIRST BENEFIT</th>
<th>SECOND BENEFIT</th>
<th>THIRD BENEFIT</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>RECIPIENT</strong></td>
<td>1. RESP</td>
<td>2. SPOUSE</td>
</tr>
<tr>
<td><strong>TYPE OF BENEFIT</strong></td>
<td>01. CURR JOB PENS</td>
<td>02. PAST JOB PENS</td>
</tr>
<tr>
<td></td>
<td>04. MILITARY</td>
<td>05. SPOUSE PENS.</td>
</tr>
<tr>
<td></td>
<td>97. OTHER:_____</td>
<td>97. OTHER:_____</td>
</tr>
</tbody>
</table>

**R51d. About (RECIPIENT’S) (TYPE OF BENEFIT), how long (have you/has [he/she] received it?)**

<table>
<thead>
<tr>
<th># YEARS</th>
<th># YEARS</th>
<th># YEARS</th>
</tr>
</thead>
<tbody>
<tr>
<td>OR</td>
<td>OR</td>
<td>OR</td>
</tr>
<tr>
<td>SINCE:</td>
<td>SINCE:</td>
<td>SINCE:</td>
</tr>
</tbody>
</table>

**R51e. How much is received each month or year?**

| $ PER | $ PER | $ PER |

**R51f. Has this benefit been increased when the cost of living has increased?**

<table>
<thead>
<tr>
<th>1. YES</th>
<th>5. NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. YES</td>
<td>5. NO</td>
</tr>
<tr>
<td>1. YES</td>
<td>5. NO</td>
</tr>
</tbody>
</table>

**R51g. INTERVIEWER CHECKPOINT (SEE HHL UPDATE, ITEM #1)**

<table>
<thead>
<tr>
<th>1.R MARRIED</th>
<th>1.R MARRIED</th>
<th>1.R MARRIED</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.OTHERS</td>
<td>2.OTHERS</td>
<td>2.OTHERS</td>
</tr>
<tr>
<td>GO TO R51j</td>
<td>GO TO R51j</td>
<td>GO TO R51j</td>
</tr>
</tbody>
</table>

**R51h. If (RECIPIENT) were to die, what percent of this benefit would (you/your husband/your wife) continue to receive or would the benefits stop?**

<table>
<thead>
<tr>
<th>PERCENT</th>
<th>PERCENT</th>
<th>PERCENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>96.STOP</td>
<td>96.STOP</td>
<td>96.STOP</td>
</tr>
<tr>
<td>98.DK</td>
<td>98.DK</td>
<td>98.DK</td>
</tr>
<tr>
<td>97. OTHER:____</td>
<td>97. OTHER:____</td>
<td>97. OTHER:____</td>
</tr>
</tbody>
</table>

**R51j.**

<table>
<thead>
<tr>
<th>PERCENT</th>
<th>PERCENT</th>
<th>PERCENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>96.STOP</td>
<td>96.STOP</td>
<td>96.STOP</td>
</tr>
<tr>
<td>98.DK</td>
<td>98.DK</td>
<td>98.DK</td>
</tr>
</tbody>
</table>

**IWER: BE SURE THAT ALL BENEFITSRecorded in R51a ARE ACCOUNTED FOR IN R51b-c**
<table>
<thead>
<tr>
<th>FOURTH BENEFIT</th>
<th>FIFTH BENEFIT</th>
<th>SIXTH BENEFIT</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. RESP 2. SPOUSE</td>
<td>1. RESP 2. SPOUSE</td>
<td>1. RESP 2. SPOUSE</td>
</tr>
<tr>
<td>01. CURR JOB PENS</td>
<td>01. CURR JOB PENS</td>
<td>01. CURR JOB PENS</td>
</tr>
<tr>
<td>02. PAST JOB PENS</td>
<td>02. PAST JOB PENS</td>
<td>02. PAST JOB PENS</td>
</tr>
<tr>
<td>03. DISABILITY</td>
<td>03. DISABILITY</td>
<td>03. DISABILITY</td>
</tr>
<tr>
<td>04. MILITARY</td>
<td>04. MILITARY</td>
<td>04. MILITARY</td>
</tr>
<tr>
<td>05. SPOUSE PENS.</td>
<td>05. SPOUSE PENS.</td>
<td>05. SPOUSE PENS.</td>
</tr>
<tr>
<td>97. OTHER:_____</td>
<td>97. OTHER:_____</td>
<td>97. OTHER:_____</td>
</tr>
<tr>
<td>——— # YEARS</td>
<td>——— # YEARS</td>
<td>——— # YEARS</td>
</tr>
<tr>
<td>OR</td>
<td>OR</td>
<td>OR</td>
</tr>
<tr>
<td>SINCE:_________</td>
<td>SINCE:_________</td>
<td>SINCE:_________</td>
</tr>
<tr>
<td>$_____ PER _____</td>
<td>$_____ PER _____</td>
<td>$_____ PER _____</td>
</tr>
<tr>
<td>1. YES 5. NO</td>
<td>1. YES 5. NO</td>
<td>1. YES 5. NO</td>
</tr>
<tr>
<td>1.R MARRIED</td>
<td>1.R MARRIED</td>
<td>1.R MARRIED</td>
</tr>
<tr>
<td>2. OTHERS</td>
<td>2. OTHERS</td>
<td>2. OTHERS</td>
</tr>
<tr>
<td>GO TO R51j</td>
<td>GO TO R51j</td>
<td>GO TO R51j</td>
</tr>
<tr>
<td>——— PERCENT</td>
<td>——— PERCENT</td>
<td>——— PERCENT</td>
</tr>
<tr>
<td>96.STOP 98.DK</td>
<td>96.STOP 98.DK</td>
<td>96.STOP 98.DK</td>
</tr>
<tr>
<td>97. OTHER:_____</td>
<td>97. OTHER:_____</td>
<td>97. OTHER:_____</td>
</tr>
<tr>
<td>GO BACK TO R51d FOR NEXT BENEFIT OR NEXT PAGE, R52</td>
<td>GO BACK TO R51d FOR NEXT BENEFIT OR NEXT PAGE, R52</td>
<td>NEXT PAGE, R52</td>
</tr>
</tbody>
</table>
R52. Have you (or your [husband/wife]) ever received a cash settlement from a pension or retirement plan of a previous job?

1. YES  
5. NO --> GO TO R53

R52a. How many different cash settlements have you (or your [husband/wife]) received?

# CASH SETTLEMENTS

R52b. For each settlement: who received it, about how much was received, and when was it received?

<table>
<thead>
<tr>
<th>R52b</th>
<th>R52c</th>
<th>R52d</th>
</tr>
</thead>
<tbody>
<tr>
<td>WHO</td>
<td>AMOUNT</td>
<td>YEAR RECEIVED</td>
</tr>
<tr>
<td>Cash settlement #1</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>(1) R (2) S</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash settlement #2</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>(1) R (2) S</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash settlement #3</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>(1) R (2) S</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash settlement #4</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>(1) R (2) S</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash settlement #5</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>(1) R (2) S</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

R53. Now I want to ask about future pension benefits that you (and your [husband/wife]) have earned rights to. Aside from Social Security and any pension benefits you have already told me about, do you (and your [husband/wife]) expect to receive any (other) pension benefits in the future from any past jobs?

1. YES  
5. NO --> TURN TO P. 102, SECTION T

TURN TO P. 101a, R53a
THIS IS A BLANK PAGE
**101a**

**R53a.** How many such benefits do you (and your [husband/wife]) expect to receive in the future?

- # FUTURE BENEFITS

<table>
<thead>
<tr>
<th>COLUMN A</th>
<th>COLUMN B</th>
<th>COLUMN C</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. INCOME FORMULA</td>
<td>1. INCOME FORMULA</td>
<td>1. INCOME FORMULA</td>
</tr>
<tr>
<td>GO TO R53d</td>
<td>GO TO R53d</td>
<td>GO TO R53d</td>
</tr>
</tbody>
</table>

**R53b.** 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?

| 2. ACCOUNT | 2. ACCOUNT | 2. ACCOUNT |
| 3. BOTH | 3. BOTH | 3. BOTH |
| GO TO R53d | GO TO R53d | GO TO R53d |

**R53c.** How much is in the account now?

- $ _______ | $ _______ | $ _______ |

**R53d.** Is this part of an IRA, Keogh, or pension I recorded earlier? (Which?)

| 1. YES, IRA/KEO | 1. YES, IRA/KEO | 1. YES, IRA/KEO |
| 2. YES, PENSION | 2. YES, PENSION | 2. YES, PENSION |
| 5. NO | 5. NO | 5. NO |

**R53e.** Is this benefit based on your earnings (or your husband’s/wife’s) earnings?

| 1. R | 1. R | 1. R |
| 2. SPOUSE | 2. SPOUSE | 2. SPOUSE |
| 7. OTHER: | 7. OTHER: | 7. OTHER: |
| _______ | _______ | _______ |

**R53f.** When do you expect these benefits to start?

| AT AGE _______ | AT AGE _______ | AT AGE _______ |
| OR | OR | OR |
| IN _______ YRS | IN _______ YRS | IN _______ YRS |

**R53g.** About how much per month do you expect them to be?

| $ _______ PER | $ _______ PER | $ _______ PER |

**R53h.** INTERVIEWER CHECKPOINT

(SEE R53a)
<table>
<thead>
<tr>
<th>COLUMN D</th>
<th>COLUMN E</th>
<th>COLUMN F</th>
</tr>
</thead>
<tbody>
<tr>
<td>2. ACCOUNT</td>
<td>2. ACCOUNT</td>
<td>2. ACCOUNT</td>
</tr>
<tr>
<td>3. BOTH</td>
<td>3. BOTH</td>
<td>3. BOTH</td>
</tr>
<tr>
<td>1. INCOME FORMULA</td>
<td>1. INCOME FORMULA</td>
<td>1. INCOME FORMULA</td>
</tr>
<tr>
<td>GO TO R53d</td>
<td>GO TO R53d</td>
<td>GO TO R53d</td>
</tr>
</tbody>
</table>

$ $ $

1. YES, IRA/KEO 1. YES, IRA/KEO 1. YES, IRA/KEO
2. YES, PENSION 2. YES, PENSION 2. YES, PENSION
5. NO 5. NO 5. NO
1. R 1. R 1. R
2. SPOUSE 2. SPOUSE 2. SPOUSE
7. OTHER: 7. OTHER: 7. OTHER:

AT AGE _______ OR
IN _______ YRS

$ _______ PER

1. MORE THAN 4 BENEFITS
GO BACK TO R53b, COL. E

1. MORE THAN 5 BENEFITS
GO BACK TO R53b, COL. F

2. ALL OTHERS
NEXT PAGE, SECTION T

NEXT PAGE, SECTION T
SECTION T: INCOME

T1. 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 1988. Did (you/anyone) have income from wages and salaries, including bonuses, overtime and commissions? (RECORD IN COLUMN T1 AND ASK T2 FOR EACH SOURCE OF INCOME AS IT IS MENTIONED.)

<table>
<thead>
<tr>
<th>NO</th>
<th>YES</th>
</tr>
</thead>
<tbody>
<tr>
<td>(5)</td>
<td>(1)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>T1a. WAGES AND SALARIES?</th>
<th>-&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>T1b. Did (you/anyone) have income or loss from a professional practice, business or farm? (Other than wages or salaries)</th>
<th>-&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>T1c. ...non-taxable investments such as municipal bonds?</th>
<th>-&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>T1d. ...other interest income?</th>
<th>-&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>T1e. ...dividends?</th>
<th>-&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>T1f. ...net gains or losses from the sale of stocks, bonds, or real estate?</th>
<th>-&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>T1g. ...net rent, trust income, or royalties from any other investment or business?</th>
<th>-&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>T1h. ...unemployment or worker’s compensation?</th>
<th>-&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>T1j. ...child support or alimony?</th>
<th>-&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>T1k. Did (you/anyone) have income from ADC AFDC, food stamps, or other forms of welfare or assistance, such as SSI?</th>
<th>-&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>T1m. ...income from Social Security or other pensions, annuities, or other disability or retirement programs?</th>
<th>-&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>T1n. Did you (or anyone in your family living here) have income from any other sources? (What other sources?)</th>
<th>-&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$</td>
</tr>
</tbody>
</table>
T3. How much was the total income you (and your family living here) received in 1988 from all sources, before taxes and other deductions were made?

$ ____________

GO TO T5

T4. Did you (and your family living here) receive more than $30,000 in 1988?

YES

NO

97. REFUSED

98. DON'T KNOW

GO TO T5

T4a. Was it $50,000 or more?

YES

05. NO

DK

REFUSED

GO TO T5

T4b. Was it $100,000 or more?

YES

06. NO

DK

REFUSED

GO TO T5

T4c. Was it $250,000 or more?

08. YES

07. NO

DK

REFUSED

GO TO T5

T4d. Was it $5,000 or more?

YES

01. NO

DK

REFUSED

GO TO T5

T4e. Was it $10,000 or more?

YES

02. NO

DK

REFUSED

GO TO T5

T4f. Was it $20,000 or more?

04. YES

03. NO

REFUSED

GO TO T5

T5. During 1988, did you (or anyone in your family living here) pay any alimony or child support?

1. YES

5. NO -- NEXT PAGE, T6

T5a. Altogether, how much alimony and/or child support did you (and your family) pay in 1988?

$ ____________
T6. During 1988, did you (or anyone in your family living here) provide any (other) financial support for relatives or friends who do not live here?

1. YES
2. NO

T6a. How much support did you (and your family) pay?

$______________

T6b. To whom was this support given? (Anyone else?) (CHECK ALL THAT APPLY.)

A. CHILDREN UNDER 18  B. CHILDREN 18 AND OVER  C. PARENTS (IN-LAW)  D. GRAND CHILDREN  E. GRAND PARENTS

F. SIBLINGS (IN-LAW)  G. NIECE/NEPHEW  H. FRIEND  J. OTHER: ______________

T7. Did you (or your [husband/wife]) file or do you expect to file a 1988 Federal Income tax return?

1. YES
2. NO
3. REFUSED
4. DON'T KNOW

T7a. INTERVIEWER CHECKPOINT--SEE HHL UPDATE, ITEM #1

1. R MARRIED
2. ALL OTHERS-->GO TO T7c

T7b. Did you and your (husband/wife) file a joint return, did you file separately, or did only one of you file? (Which one?)

1. FILE JOINTLY  2. FILE SEPARATE  3. ONLY R FILE  4. ONLY S FILE  8. DK

T7c. Did you (or your [husband/wife]) file a Schedule C, E or F with your return? (CHECK ALL THAT APPLY.)

(IF R ASKS: SCHEDULE "C" IS FOR BUSINESS INCOME, "E" IS FOR TRUST AND PARTNERSHIP INCOME, AND "F" IS FOR FARM INCOME.)

A. SCHED C  B. SCHED E  C. SCHED F  D. NO

T7d. Approximately what was your (and your [husband's/wife's]) total adjusted gross income (AGI) on your 1988 return? (What do you think it will be?)

$______________  DON'T KNOW  REFUSED
T8. Now I'd like to ask you some questions about your (family's) income in previous years. How much was the total income you (and your family living here) received in 1987 from all sources, before taxes and other deductions were made?

$........................................

GO TO T10

T9. Did you (and your family living here) receive more than $30,000 in 1987?

1. YES

5. NO

7. REFUSED

8. DON'T KNOW

GO TO T10

T9a. Was it $50,000 or more?

YES

05. NO

DK

REFUSED

GO TO T10

T9b. Was it $100,000 or more?

YES

06. NO

DK

REFUSED

GO TO T10

T9c. Was it $250,000 or more?

08. YES

07. NO

REFUSED

T9d. Was it $5,000 or more?

YES

01. NO

DK

REFUSED

GO TO T10

T9e. Was it $10,000 or more?

YES

02. NO

DK

REFUSED

GO TO T10

T9f. Was it $20,000 or more?

04. YES

03. NO

REFUSED

T10. How much was the total income you (and your family living here) received in 1986 from all sources, before taxes and other deductions were made?

$........................................

NEXT PAGE T12

T11. Did you (and your family living here) receive more than $30,000 in 1986?

1. YES

5. NO

7. REFUSED

8. DON'T KNOW

(NEXT PAGE T12)

T11a. Was it $50,000 or more?

YES

05. NO

REFUSED

NEXT PAGE T12

T11b. Was it $100,000 or more?

YES

06. NO

REFUSED

NEXT PAGE T12

T11c. Was it $250,000 or more?

08. YES

07. NO

REFUSED

T11d. Was it $5,000 or more?

YES

01. NO

REFUSED

NEXT PAGE T12

T11e. Was it $10,000 or more?

YES

02. NO

REFUSED

NEXT PAGE T12

T11f. Was it $20,000 or more?

04. YES

03. NO

REFUSED
T12. During either 1986 or 1987, did you (or anyone in your family living there) receive any income from ADC, AFDC, SSI, or other public assistance?

1. YES  5. NO

T13. During either 1986 or 1987, did you (or anyone in your family living there) receive any worker's compensation or unemployment benefits?

1. YES  5. NO

T14. During either 1986 or 1987, did you (or anyone in your family living here) receive any financial support from relatives or friends who do not live here, or receive any alimony or child support payments?

1. YES  5. NO --> GO TO T15

T14a. Altogether, about how much such support did you (and your family) receive in 1986 and 1987?

\$__________________________

T15. During either 1986 or 1987, did you (or anyone in your family living here) provide any financial support for relatives or friends who do not live here, or pay any alimony or child support?

1. YES  5. NO --> NEXT PAGE, SECTION X

T15a. Altogether, about how much such support did you (and your family) provide in 1986 and 1987?

\$__________________________
X1. Have you (or your [husband/wife]) ever received an inheritance, or been given substantial assets in a trust or in some other form?

1. YES  
5. NO --->NEXT PAGE, X9

X2. How many of these have you (or your [husband/wife]) ever received?

# OF INHERITANCES, TRUSTS, OTHER TRANSFERS

<table>
<thead>
<tr>
<th>INHERITANCE # 1</th>
<th>INHERITANCE # 2</th>
<th>INHERITANCE # 3</th>
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<td>1. INHERITANCE</td>
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<td>2. TRUST</td>
<td>2. TRUST</td>
<td>2. TRUST</td>
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<tr>
<td>7. OTHER</td>
<td>7. OTHER</td>
<td>7. OTHER</td>
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</tbody>
</table>

X3. (Thinking about the [largest/next largest] of these) was that an inheritance, a trust, or what? (CHECK ALL THAT APPLY.)

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<td>$____________</td>
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</tr>
<tr>
<td>DON'T KNOW</td>
<td>DON'T KNOW</td>
<td>DON'T KNOW</td>
</tr>
</tbody>
</table>

X4. What was its approximate value at the time it was received?

X5. In what year was it received?

19_______ 19_______ 19_______

X6. From whom was it received?

<p>| | | |</p>
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<tr>
<td>01. GRNDRNT</td>
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<tr>
<td>02. PARENT</td>
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<td>02. PARENT</td>
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<tr>
<td>03. CHILD</td>
<td>03. CHILD</td>
<td>03. CHILD</td>
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<tr>
<td>04. AUNT/UNCLE</td>
<td>04. AUNT/UNCLE</td>
<td>04. AUNT/UNCLE</td>
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<tr>
<td>05. SIBLING</td>
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<tr>
<td>06. FRIEND</td>
<td>06. FRIEND</td>
<td>06. FRIEND</td>
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<td>97. OTHER: _____</td>
<td>97. OTHER: _____</td>
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</table>

X7. INTERVIEWER CHECKPOINT (SEE X2)

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<tbody>
<tr>
<td>1. ONLY 1 INHER</td>
<td>1. ONLY 2 INHER</td>
<td>1. ONLY 3 INHER</td>
</tr>
<tr>
<td>NEXT P., X9</td>
<td>NEXT P., X9</td>
<td>NEXT P., X9</td>
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<tr>
<td>2. ALL OTHERS</td>
<td>2. ALL OTHERS</td>
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<td>GO BACK TO X3, COL #2</td>
<td>GO BACK TO X3, COL #3</td>
<td>NEXT PAGE, X8</td>
</tr>
</tbody>
</table>
X8. How much altogether were any others you have received?

$ __________

X9. Do you (or your [husband/wife]) expect to receive a substantial inheritance or transfer of assets in the future?

1. YES
5. NO --> GO TO X10

X9a. Is that likely to involve a large amount of money, a moderate amount, or what?

1. LARGE
2. MODERATE
7. OTHER: __________
8. DON'T KNOW

X9b. TWER: RECORD AMOUNT IF R VOLUNTEERS IT: $ __________

X10. During 1988, did you (or anyone in your family living here) make charitable contributions of money or property totaling $500 or more?

1. YES
5. NO --> GO TO X11

X10a. Roughly, how much did (you/your family) contribute?

$ __________

X11. 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]) feelings? Would you say it is very important, important, somewhat important, or not important?

1. VERY IMPORTANT
2. IMPORTANT
3. R & S DIFFER
4. SOMEWHAT IMPORTANT
5. NOT IMPORTANT

X12. Do you (and your [husband/wife]) expect to leave a sizeable estate to others?

1. YES
3. POSSIBLY
5. NO
SECTION V: CHANGES IN FAMILY FINANCES

V1. Now I'd like to ask you some questions about the changes in your (family’s) finances over the past several years. Since January 1983, have you (or anyone living here) bought or sold a home that was your primary residence?

1. YES

5. NO --> TURN TO P. 111, V2

Vla. Did you only buy, only sell, both buy and sell, or what?

1. ONLY BOUGHT

2. ONLY SOLD

3. BOTH BOUGHT AND SOLD

TURN TO P. 111, V2 NEXT PAGE, V1b
Vlb. In what month and year did you most recently sell a home?

__ MONTH/YEAR __

Vlc. What was the selling price?

$ __________________

Vld. And when did you buy that home?

__ MONTH/YEAR __

Vle. What was the purchase price?

$

Vlf. Since January 1983, have you sold any other home that was your primary residence?

1. YES  5. NO  --> NEXT PAGE, V2

Vlg. In what month and year was this other home sold? (IF MORE THAN ONE, RECORD MOST RECENT SALE)

__ MONTH/YEAR __

Vlh. What was the selling price?

$ __________________

Vlj. And when did you buy that home?

__ MONTH/YEAR __

Vlk. What was the purchase price?

$ __________________
V2. Since January 1983, did you (or anyone in your family living here) make any major additions or home improvements to a primary residence that you owned? (Do not count general maintenance or upkeep.)

1. YES  5. NO  -->GO TO V4

V2a. What was the dollar cost of these additions and improvements, plus the value of any work you may have done yourself?

$__________

DK  REFUSED

USE CARD B

V3. No Question

V4. Since January 1983, have you (or anyone in your family living here) sold any real estate other than your principal residence, such as a vacation home, land, or rental or investment property?

1. YES  5. NO  --> V4a. Have you bought any such real estate properties since January 1983?

1. YES  5. NO  -->NEXT PAGE, V6

GO TO V5a

V4b. How many such real estate properties have you sold since January 1983?

ONE  # PROPERTIES SOLD--->NEXT PAGE, V6

V4c. In what month and year did you sell that property? /  

V4d. About how much did you sell it for?

$__________

DON'T KNOW  REFUSED

USE CARD B

V5. Have you also bought any such real estate properties since January 1983?

1. YES  5. NO  -->NEXT PAGE V7

V5a. About how much in total did you pay for this real estate?

$__________

DON'T KNOW  REFUSED

USE CARD B

NEXT PAGE, V7
V6. Did you also buy any real estate of this sort since January 1983?

1. YES  5. NO  --> V6a. About how much in total was the dollar value of the real estate you sold since January 1983?

$__________  DON'T KNOW  REFUSED

USE CARD B

GO TO V6b

V6b. Overall, was the dollar value of the real estate you bought greater than the dollar value of what you sold, less than the value of what you sold, about equal, or what?

1. BOUGHT MORE THAN SOLD  2. BOUGHT LESS THAN SOLD  3. BOUGHT AND SOLD ABOUT EQUAL AMOUNTS  8. DON'T KNOW

GO TO V7

V6c. Roughly, about how much (more/less) did you buy than you sold?

$__________  DON'T KNOW  REFUSED

USE CARD B

GO TO V7

V6d. INTERVIEWER CHECKPOINT

SEE E14, P. 31

1. R ANSWERED "YES" - OWNS REAL ESTATE  2. R ANSWERED "NO" -- NEXT PAGE, V8

V7. Since January 1983, did you (or your family living here) make major additions or improvements to any real estate properties that you own? Do not count general maintenance or upkeep.

1. YES  5. NO  -- NEXT PAGE V8

V7a. What was the dollar cost of these additions and improvements, plus the value of any work you may have done yourself?

$__________________  DK  REFUSED

USE CARD B
V8. Since January 1983, have you (or your family living here) put personal funds into a privately held business, professional practice, partnership or farm that you own or share ownership in?

1. YES  5. NO --> GO TO V9

V8a. Altogether, about how much new money did you (or your family living here) put into that, including any funds that you borrowed personally?

$__________________________  DK  REFUSED

USE CARD B

V9. Since January 1983, have you (or your family living here) sold part or all of any interest in a privately held business, professional practice, partnership, or farm?

1. YES  5. NO --> GO TO V10

V9a. Altogether, about how much did you (or your family living here) sell your interest for? (What was the selling price?) (IWER: WE WANT THE PRICE THE BUYER PAID.)

$__________________________  DK  REFUSED

USE CARD B

V9b. In what month and year did you sell that? (MOST RECENT SALE, IF MORE THAN ONE.)

_____/MONTH/YEAR_____

V10. Since January 1983, have you (or anyone in your family living here) put money into or taken money out of any IRA or Keogh accounts?

1. YES  5. NO --> NEXT PAGE V11

V10a. Did you (or anyone in your family) put money in or take money out?

1. PUT IN  2. TAKE OUT  3. BOTH ---> NEXT PAGE V11

V10b. Altogether, about how much did you (put in/take out)?

$__________________________  DON'T KNOW  REFUSED

USE CARD B
V11. Not counting any IRAs, Keoghs or pension accounts, since January 1983, have you (or anyone in your family living here) bought any shares of stock in publicly held corporations, or put money into mutual funds, managed investment accounts or trusts, including any automatic reinvestment?

1. YES  5. NO --GO TO V15

V12. Did you (or your family living with you) also sell or cash in any such assets?

1. YES

5. NO --GO TO V14

V13. Did you buy more or sell more—that is, overall, did you put money into stocks, mutual funds, managed investment accounts or trusts, take money out of them, or put in about as much as you took out?

1. PUT MONEY IN

2. TAKE MONEY OUT

3. PUT IN ABOUT AS MUCH AS TOOK OUT

NEXT PAGE V16

V13a. About how much more money did you (or your family living here) (put in/take out)?

$ ____________

DON’T KNOW

REFUSED

USE CARD B

NEXT PAGE, V16

V14. Altogether, how much money (including any automatic reinvestment) did you (or your family living here) put in?

$ ____________

DON’T KNOW

REFUSED

USE CARD B

NEXT PAGE, V16

V15. Since January 1983, have you (or anyone in your family living here) sold any shares of stock in publicly held corporations or taken money out of any mutual funds, managed investment accounts or trusts?

1. YES  5. NO --NEXT PAGE V16

V15a. Altogether, how much money did you (or your family living here) get from that?

$ ____________

DON’T KNOW

REFUSED

USE CARD B
V16. Since January 1983 have you done any work for pay?

1. YES  5. NO  -->NEXT PAGE, V18

V17. Not counting IRAs or Keoghs, have you been included in any employer-sponsored pension or retirement plan, or in any tax-deferred saving plan, since January 1983?

1. YES  5. NO  -->NEXT PAGE, V18

V17a. Have you contributed to any of these plans, such as by having money deducted from your pay? (INCLUDE CONTRIBUTIONS THROUGH UNION DUES OR OTHER SOURCES)

1. YES  5. NO  -->NEXT PAGE, V18

V17b. For each year beginning with 1983, about what percent of pay or amount of money per month or year have you contributed to these plans?

DON'T KNOW YEAR-BY-YEAR  -->V17c. Altogether during this period, about how much would you guess?

__________% OR _________ PER _________

OR

$_$.

USE CARD B, IF NECESSARY

(About what percent of pay or amount of money per month or year have you contributed...)

V17d. First, in 1983?  ______% OF PAY AND/OR $___________ PER______  NONE

V17e. ... in 1984?  ______% OF PAY AND/OR $___________ PER______  NONE

V17f. ... in 1985?  ______% OF PAY AND/OR $___________ PER______  NONE

V17g. ... in 1986?  ______% OF PAY AND/OR $___________ PER______  NONE

V17h. ... in 1987?  ______% OF PAY AND/OR $___________ PER______  NONE

V17i. ... in 1988?  ______% OF PAY AND/OR $___________ PER______  NONE

V17k. ... in 1989?  ______% OF PAY AND/OR $___________ PER______  NONE
V18. INTERVIEWER CHECKPOINT

SEE HHL UPDATE, ITEM #1

1. R MARRIED OR LIVING WITH PARTNER,
2. ALL OTHERS--->NEXT PAGE, V20

V19. Since January 1983 has your (husband/wife) done any work for pay?

1. YES  5. NO -->NEXT PAGE, V20

V19a. Not counting IRAs or Keoghs, has (he/she) been included in any employer-sponsored pension or retirement plan, or in any tax-deferred saving plan, since January 1983?

1. YES  5. NO -->NEXT PAGE, V20

V19b. Has (he/she) contributed to any of these plans, such as by having money deducted from (his/her) pay? (INCLUDE CONTRIBUTIONS THROUGH UNION DUES OR OTHER SOURCES)

1. YES  5. NO -->NEXT PAGE, V20

V19c. For each year beginning with 1983, about what percent of pay or amount of money per month or year has (he/she) contributed to these plans?

DON'T KNOW YEAR-BY-YEAR -->V19d. Altogether during this period, about how much would you guess?

% OR PER

OR

$ USE CARD B, IF NECESSARY

(About what percent of pay or amount of money per month or year has (he/she) contributed...)

V19e. First, in 1983? _____ % OF PAY AND/OR $_____________ PER____

V19f. ... in 1984? _____ % OF PAY AND/OR $_____________ PER____

V19g. ... in 1985? _____ % OF PAY AND/OR $_____________ PER____

V19h. ... in 1986? _____ % OF PAY AND/OR $_____________ PER____

V19i. ... in 1987? _____ % OF PAY AND/OR $_____________ PER____

V19j. ... in 1988? _____ % OF PAY AND/OR $_____________ PER____

V19k. ... in 1989? _____ % OF PAY AND/OR $_____________ PER____

V19m. ... in 1990? _____ % OF PAY AND/OR $_____________ PER____
V20. Sometimes changes in a family's savings or assets are due to people joining or leaving the family. Was there anyone living with you in 1983 who doesn't live with you now and who took $5,000 or more in assets or debts away with them? (IF R ASKS: DO NOT INCLUDE SPOUSE)

1. YES  5. NO

GO TO V21

V20a. Altogether, what is the total dollar value of **assets** that were removed that way?

$__________  DON’T KNOW  REFUSED

USE CARD B

V20b. Altogether, what is the total dollar value of **debts** that were removed that way?

$__________  DON’T KNOW  REFUSED

USE CARD B

V21. INTERVIEWER CHECKPOINT:

SEE HHL UPDATE, ITEM 9a

- 1. R LIVES ALONE--->NEXT PAGE, V26
- 2. ALL OTHERS

V22. Is there anyone in your family living with you now who has joined the family since 1983 and who had $5,000 or more in assets or debts at the time they joined the family? (IF R ASKS: DO NOT INCLUDE NEW SPOUSE)

1. YES  5. NO  --> NEXT PAGE, V26

V22a. Altogether, what is the total dollar value of **assets** that were brought into the family in that way?

$__________  DON’T KNOW  REFUSED

USE CARD B

V22b. Altogether, what is the total dollar value of **debts** that were brought into the family in that way?

$__________  DON’T KNOW  REFUSED

USE CARD B
V26. Since 1983, have you (or your [husband/wife]) or any of your children attended college or trade school?

1. YES
5. NO -- NEXT PAGE, V28

V26a. Did you attend school, (did your [husband/wife]), or did your children? (CHECK ALL THAT APPLY, AND ASK ALL FOLLOWUP QUESTIONS)

A. RESPONDENT

V26b. Did you get a degree?

1. YES
5. NO -- GO TO V27

V26c. What degree did you earn? (What was the highest?)

1. ASSOCIATES
2. BACHELORS
3. MA/MBA
4. PHD
5. MD
6. LAW
7. OTHER:

B. SPOUSE

V26d. Did your (husband/wife) get a degree?

1. YES
5. NO -- GO TO V27

V26e. What degree did (he/she) earn? (What was the highest?)

1. ASSOCIATES
2. BACHELORS
3. MA/MBA
4. PHD
5. MD
6. LAW
7. OTHER:

C. CHILDREN

GO TO V27

V27. How much in total did you (and your [husband/wife]) personally have to pay for all those college or trade school expenses since 1983, including any loans you may have taken out?

$_________________________  NOTHING
V28. Since 1983 did you (or your [husband/wife]) pay any (other) tuition expenses for a private or parochial school for anyone?

1. YES
5. NO -> GO TO V29

V28a. In total, how much did you pay for private or parochial school tuition expenses during that period?

$_____________________

V29. Now I have some questions about the past three years. During the past three years, have you (or anyone in your family living here) purchased any kind of vehicle---car, truck, van or motorhome, boat or airplane, not including vehicles owned by a business or any leased vehicles?

1. YES
5. NO -> GO TO V30

V29a. About how much in total was the purchase price of these vehicles?

$_____________________

V30. During the past three years have you (or anyone in your family living here) made purchases totaling $3,000 or more for any furniture, appliances, or recreation items?

1. YES
5. NO -> GO TO V31

V30a. About how much did these items cost in total?

$_____________________

V31. During the past three years did you (or anyone in your family living here) have a major illness or disability which required hospitalization or cost more than $1,000?

1. YES
5. NO -> NEXT PAGE, V32

V31a. Not including the costs paid for by insurance, during the past three years how much in total did you (or anyone in your family living here) personally have to pay for expenses related to such illnesses or disabilities?

$_____________________

NOTHING
V32. During the past three years, did you (or anyone in your family living here) have any unusually large expenses that you paid for yourself, such as a child’s marriage, a lawsuit, or any other large expenses you have not mentioned already?

1. YES
5. NO --> GO TO V33

V32a. What was that expense for? (Were there any other unusually large expenses?)

V32b. How much did it cost you in total (for all these expenses)?

$________________________

V33. During the past three years, did you (or anyone in your family living here) receive any unusually large amounts of money or property, such as an insurance or legal award, winning the lottery, or any other unusually large financial benefits that you have not already mentioned?

1. YES
5. NO --> NEXT PAGE, SECTION Y

V33a. From what source did you receive this money or property? (Were there any other sources?)

V33b. How much did you receive in total from (this/all these) source(s)?

$________________________
SECTION Y: RESPONDENT DEMOGRAPHICS

Y1. Now I'd like to ask some questions about your family living elsewhere. Altogether, including children from previous marriages and adopted children, how many sons and daughters do you (or your [husband/wife]) have who do not live with you?

   # CHILDREN  
   96. NONE --> GO TO Y2

Y1a. How many of them are 25 or older?

   # 25 or OLDER  
   95. ALL OF THEM  
   96. NONE 
   GO TO Y2

Y1b. And how many of them are less than 18 years old?

   # LESS THAN 18  
   95. ALL OF THEM  
   96. NONE

Y2. How many living brothers and sisters do you have?

   # BROTHERS/SISTERS  
   96. NONE --> GO TO Y3

Y2a. How many are older than you?

   # OLDER  
   95. ALL  
   96. NONE

Y3. Now I'd like to ask about your parents. Is your mother still living?

1. YES  5. NO  8. DK

   GO TO Y3b

Y3a. What is her age?

   AGE

Y3b. Is your father still living?

1. YES  5. NO  8. DK

   GO TO Y4

Y3c. What is his age?

   AGE

Y4. Are you American Indian, Asian, Hispanic, black, white, or another race?

1. AM. INDIAN/ESKIMO/ALEUT  2. ASIAN  3. HISPANIC  4. BLACK  5. WHITE  7. OTHER:  

   ________
Y5. Now I'd like to ask you about your health; would you say your health is excellent, good, fair, or poor?

1. EXCELLENT  2. GOOD  3. FAIR  4. POOR  8. DK

Y6. INTERVIEWER CHECKPOINT:

SEE HHL UPDATE, "DATE OF LAST IW"

1. R was interviewed in '86
2. All others -> turn to p. 133, YY1

Y6a. INTERVIEWER CHECKPOINT: CURRENT MARITAL STATUS

SEE HHL UPDATE, ITEM #1

1. MARRIED; INCLUDING SPOUSE AWAY IN SERVICE
   2. PARTNER
   3. SEPARATED
   4. DIVORCED
   5. WIDOWED
   6. NEVER MARRIED

   TURN TO P. 127, Y9
   TURN TO P. 130, Y10
   TURN TO P. 131, Y11
   TURN TO P. 132, Y12
   TURN TO P. 143, Y25

Y6b. INTERVIEWER CHECKPOINT

SEE HHL UPDATE, ITEM #2

1. R MARRIED TO SAME PERSON AS IN 1986 -- > TURN TO P. 142, Y17

2. R MARRIED TO DIFFERENT PERSON THAN IN 1986

3. ALL OTHERS -> TURN TO P. 125, Y8

NEXT PAGE, Y7
CURRENTLY MARRIED TO DIFFERENT PERSON THAN IN 1986

Y7. In what month and year did your current marriage begin?

MONTH / YEAR

Y7a. We are interested in how changes in marital status affect people's financial well-being. At the time of your marriage, about how much did your (husband/wife) have in assets?

$________________________

NONE

Y7b. At that time, about how much did he/she have in debts?

$________________________

NONE

Y7c. NO QUESTION

Y7d. NO QUESTION

Y7e. In what month and year did your previous marriage end?

MONTH / YEAR

Y7f. Did that marriage end in divorce or were you widowed?

5. WIDOWED

4. DIVORCED

Y7g. At the time of your (husband's/wife's) death, were any assets given to charities or to anyone not living with you now?

1. YES 5. NO ->NEXT PAGE, Y7j

Y7h. About how much was that?

$________________________

NEXT PAGE, Y7j

Y7m. At the time of your divorce, was there a division of assets?

1. YES 5. NO -->NEXT PAGE, Y7q

Y7n. What was the total dollar value of the assets that you retained, including your share of the financial assets, the home and other real estate and any other property that you received?

$________________________

NEXT PAGE, Y7p
CURRENTLY MARRIED TO DIFFERENT PERSON THAN IN '86

Y7j. Did you receive any settlements from life insurance on your (husband/wife)?

1. YES  5. NO

TURN TO P. 141, Y13

Y7k. About how much was that?

$__________

Y7p. What was the total dollar value of the assets that your (ex-husband/ex-wife) retained?

$__________

Y7q. Were you required to pay alimony, were you supposed to receive alimony, or was no alimony involved in the settlement?

1. PAY ALIM 2. RECEIVE ALIM 5. NO ALIMONY INVOLVED

Y7r. Did you receive custody of your children, did your former (husband/wife) receive custody, do you have joint custody, or were no children involved in the settlement?

1. R CUST 2. SP CUST 3. JOINT CUST 5. NO CHILD

TURN TO P. 141, Y13

Y7s. Were you required to pay child support, were you supposed to receive child support, or was child support not involved in the settlement?

1. PAY 2. RECEIVE 5. NO SUPPORT

<TURN TO P. 141, Y13>
CURRENTLY MARRIED: NO SPOUSE PRESENT IN '86

Y8. In what month and year were you and your (husband/wife) married?

MONTH / YEAR

Y8a. We are interested in how changes in marital status affect people's financial well-being. At the time of your marriage, about how much did your (husband/wife) have in assets?

$ ____________  NONE

Y8b. At this time, about how much did (he/she) have in debts?

$ ____________  NONE

Y8c. Altogether, how many times have you been married, including your current marriage?

1. ONE
2. TWO
3. THREE
4. 4 OR MORE

TURN TO
P. 141, Y13

Y8d. In what month and year did your previous marriage end?

MONTH / YEAR

Y8e. INTERVIEWER CHECKPOINT

SEE Y8d

1. LAST MARRIAGE ENDED BEFORE '83 -->TURN TO P. 141, Y13
2. ALL OTHERS

Y8f. Did that marriage end in divorce or were you widowed?

5. WIDOWED
4. DIVORCED

Y8g. At the time of your (husband's/wife's) death, were any assets given to charities or to anyone not living with you now?

1. YES  5. NO --> NEXT PAGE, Y8j

Y8h. About how much was that?

$  NEXT PAGE, Y8j

Y8m. At the time of the divorce, was there a division of assets?

1. YES  5. NO --> NEXT PAGE, Y8q

Y8n. What was the total dollar value of the assets that you retained, including your share of the financial assets, the home and other real estate and any other property that you received?

$  NEXT PAGE, Y8p
CURRENTLY MARRIED: NO SPOUSE PRESENT IN 1986

Y8j. Did you receive any settlements from life insurance on your (husband/wife)?

1. YES 5. NO

places

Y8k. About how much was that?

$_________________

Y8p. What was the total dollar value of the assets that your (ex-husband/ex-wife) retained?

$_________________

Y8q. Were you required to pay alimony, were you supposed to receive alimony, or was no alimony involved in the settlement?

1. PAY ALIM 2. RECEIVE ALIM

5. NO ALIMONY INVOLVED

Y8r. Did you receive custody of your children, did your former (husband/wife) receive custody, do you have joint custody, or were no children involved in the settlement?

1. R CUST 2. SP CUST 3. JOINT CUST 5. NO CHILD

Y8s. Were you required to pay child support, were you supposed to receive child support, or was child support not involved in the settlement?

1. PAY 2. RECEIVE 5. NO SUPPORT

>TURN TO P. 141, Y13<
CURRENTLY LIVING WITH PARTNER

Y9. In what month and year did you start living with your partner?

MONTH / YEAR

Y9a. INTERVIEWER CHECKPOINT, SEE Y9

1. R STARTED LIVING WITH PARTNER 1983 OR LATER
2. ALL OTHERS -->TURN TO P. 141, Y13

Y9b. We are interested in how changes in living situations affect peoples' financial well-being. At the time you began living together, about how much did your partner have in assets? $ ____________

Y9c. At this time, about how much did (he/she) have in debts? $ ____________

Y9d. Have you ever been married? (to someone else?)

1. YES
2. NO -->TURN TO P. 141, Y13

Y9j. When did your (last) marriage end?

MONTH / YEAR 95. CURRENTLY SEPARATED

Y9k. INTERVIEWER CHECKPOINT

SEE Y9j

1. MARRIAGE ENDED 1983 OR LATER
2. ALL OTHERS ----- >TURN TO P. 141, Y13

Y9m. Were you widowed or divorced, or are you separated?

5. WIDOWED
4. DIVORCED
3. SEPARATED

TURN TO P. 129, Y9y NEXT PAGE, Y9s

CURRENTLY LIVING WITH PARTNER: SEPARATED SINCE 1983

Y9n. Do you receive support from your (husband/wife), do you pay support, or is there no support involved?

1. RECEIVE SUPPORT
2. NO SUPPORT INVOLVED
3. PAY SUPPORT

Y9p. How much do you receive? $ ____________ PER ____________

Y9q. How much do you pay? $ ____________ PER ____________

Y9r. Are the assets and debts that you've told me about in this interview owned mainly by you, are they owned jointly with your (husband/wife), or what?

1. OWNED BY R
2. OWNED JOINTLY
3. OTHER __________________

>TURN TO P. 141, Y13<
CURRENTLY LIVING WITH PARTNER, DIVORCED SINCE 1983

Y9s. At the time of your divorce, was there a division of assets or property?

1. YES  5. NO --> GO TO Y9t

Y9t. What was the total dollar value of the assets that you retained, including your share of the financial assets, the home and other real estate and any other property that you received?

$__________________

Y9u. What was the total dollar value of the assets that your (ex-husband/ex-wife) retained?

$__________________

Y9v. Were you required to pay alimony, were you supposed to receive alimony, or was no alimony involved in the settlement?

1. PAY ALIMONY  2. RECEIVE ALIMONY  5. NO ALIMONY INVOLVED

Y9w. Did you receive custody of your children, did your former (husband/wife) receive custody, do you have joint custody, or were no children involved in the settlement?

1. R HAS CUSTODY  2. SPOUSE HAS CUSTODY  3. JOINT  5. NO CHILDREN INV

Y9x. Were you required to pay child support, were you supposed to receive child support, or was child support not involved in the settlement?

1. PAY SUPPORT  2. RECEIVE SUPPORT  5. NO CHILD SUPPORT

->TURN TO P. 141, Y13<
CURRENTLY LIVING WITH PARTNER, WIDOWED SINCE 1983

Y9y. At the time of your (husband's/wife's) death, were any assets given to charities or to anyone not living with you now?

1. YES  5. NO --> GO TO Y9aa

Y9z. About how much was that?

$______________

Y9aa. Did you receive any settlements from life insurance on your (husband/wife)?

1. YES  5. NO --> TURN TO P. 141, Y13

Y9bb. About how much was that?

$______________

TURN TO P. 141, Y13
CURRENTLY SEPARATED

Y10. In what month and year were you separated?  

MONTH / YEAR

Y10a. In what month and year did that marriage begin?  

MONTH / YEAR

Y10b. INTERVIEWER CHECKPOINT, SEE Y10a

☐ 1. LAST MARRIAGE BEGAN 1983 OR LATER

☐ 2. ALL OTHERS --> GO TO Y10e

Y10c. We are interested in how changes in marital status affect peoples’ financial well-being. At the time of your marriage, about how much did your (husband/wife) have in assets?

$__________________  NONE

Y10d. At this time, about how much did (he/she) have in debts?

$__________________  NONE

Y10e. Do you receive support from your (husband/wife), do you pay support, or is there no support involved?

1. RECEIVE SUPPORT  2. NO SUPPORT INVOLVED  3. PAY SUPPORT

Y10f. How much do you receive?

$________ PER _________

Y10g. How much do you pay?

$________ PER _________

Y10h. Are the assets and debts that you’ve told me about in this interview owned mainly by you, are they owned jointly with your (husband/wife), or what?

1. OWNED BY R  2. OWNED JOINTLY  7. OTHER _______________________

TURN TO P. 143, Y25
CURRENTLY DIVORCED

Y11. In what month and year were you divorced? ____________________

Y11a. In what month and year did that marriage begin? ____________________

Y11b. INTERVIEWER CHECKPOINT, SEE Y11

□ 1. R DIVORCED IN 1983 OR LATER

□ 2. ALL OTHERS -->TURN TO P. 143, Y25

Y11c. At the time of your divorce, was there a division of assets or property?

□ 1. YES □ 5. NO --> GO TO Y11f

Y11d. What was the total dollar value of the assets that you retained, including your share of the financial assets, the home and other real estate and any other property that you received?

$________

Y11e. What was the total dollar value of the assets that your (ex-husband/ex-wife) kept or retained?

$________

Y11f. Were you required to pay alimony, were you supposed to receive alimony, or was no alimony involved in the settlement?

□ 1. PAY ALIMONY □ 2. RECEIVE ALIMONY □ 5. NO ALIMONY INVOLVED

Y11g. Did you receive custody of your children, did your former (husband/wife) receive custody, do you have joint custody, or were no children involved in the settlement?

□ 1. R HAS CUSTODY □ 2. SPOUSE HAS CUSTODY □ 3. JOINT □ 5. NO CHILDREN INV

TURN TO P. 143, Y25

Y11h. Were you required to pay child support, were you supposed to receive child support, or was child support not involved in the settlement?

□ 1. PAY SUPPORT □ 2. RECEIVE SUPPORT □ 5. NO CHILD SUPPORT

TURN TO P. 143, Y25
CURRENTLY WIDOWED

Y12. In what month and year were you widowed?  

MONTH / YEAR

Y12a. In what month and year did that marriage begin?  

MONTH / YEAR

Y12b. INTERVIEWER CHECKPOINT, SEE Y12

☐ 1. R WIDOWED 1983 OR LATER  
   ☐ 2. ALL OTHERS -->TURN TO P. 143, Y25

Y12c. At the time of your (husband’s/wife’s) death, were any assets given to charities or to anyone not living with you now?  

1. YES 5. NO --> GO TO Y12e

Y12d. About how much was that? $__________

Y12e. Did you receive any settlements from life insurance on your (husband/wife)?  

1. YES 5. NO -->TURN TO P. 143, Y25

Y12f. About how much was that?  

$__________

TURN TO P. 143, Y25
SECTION YY: RESPONDENT DEMOGRAPHICS
(FOR R’S NOT INTERVIEWED IN ’86)

YY1. INTERVIEWER CHECKPOINT:

SEE HHL UPDATE, ITEM #1

1. MARRIED: INCLUDING SPOUSE AWAY IN SERVICE
   TURN TO
2. PARTNER
3. SEPARATED
4. DIVORCED
5. WIDOWED
6. NEVER MARRIED
   TURN TO
   NEXT PAGE,
   TURN TO
   TURN TO
   TURN TO
   TURN TO
   P. 137, YY5
   YY2
   P. 135, YY3
   P. 136, YY4
   P. 143, YY25

CURRENTLY MARRIED

YY1a. In what month and year were you (last) married?

   MONTH / YEAR

YY1b. Is this your first marriage or have you been married before?

   1. FIRST MARRIAGE
   TURN TO P. 141, YY13
   5. MARRIED BEFORE

YY1c. Altogether, how many times have you been married, including your current marriage?

   2. TWO
   TURN TO P. 137, YY6
   3. THREE
   4. 4 OR MORE

YY1d. Did any of these marriages end by your being widowed?

   1. YES
   5. NO -> TURN TO P. 138, YY7

YY1e. How many?

   # TIMES WIDOWED
   TURN TO P. 138, YY7
CURRENTLY SEPARATED

YY2. In what month and year were you separated?

MONTH / YEAR

YY2a. In what month and year did this marriage begin?

MONTH / YEAR

YY2b. Do you receive support from your (husband/wife), do you pay support, or is there no support involved?

1. RECEIVE SUPPORT  2. NO SUPPORT INVOLVED  3. PAY SUPPORT

YY2c. How much do you receive?  YY2d. How much do you pay?

$ ______ PER ______

YY2e. Are the assets and debts that you’ve told me about in this interview owned mainly by you, are they owned jointly with your (husband/wife), or what?

1. OWNED BY 2. OWNED JOINTLY 7. OTHER ________________

YY2f. Is this your first marriage or have you been married before?

1. FIRST MARRIAGE  5. MARRIED BEFORE

TURN TO P. 143, Y25

YY2g. Altogether, how many times have you been married, including your current marriage?

2. TWO  3. THREE  4. 4 OR MORE

TURN TO P. 137, YY6

YY2h. Did any of these marriages end by your being widowed?

1. YES  5. NO  -->TURN TO P. 138, YY7

YY2j. How many?

# TIMES WIDOWED

TURN TO P. 138, YY7
**CURRENTLY DIVORCED**

**YY3.** In what month and year were you (last) divorced?  
MONTH / YEAR

**YY3a.** In what month and year did that marriage begin?  
MONTH / YEAR

**YY3b.** Was that your first marriage or had you been married before?  

1. FIRST MARRIAGE  
5. MARRIED BEFORE  
GO TO YY3h

**YY3c.** Altogether, how many times have you been married?  

2. TWO  
3. THREE  
4. FOUR OR MORE

**YY3d.** Did any of these marriages end by your being widowed?  

1. YES  
5. NO ---＞GO TO YY3f

**YY3e.** How many? __________ # TIMES WIDOWED

**YY3f.** At what age were you first married?  
AT _______ YEARS OLD OR 19 _______

**YY3g.** For about how many years in total have you been married? (ACCEPT RANGE)  
__________ # YEARS

**YY3h.** INTERVIEWER CHECKPOINT

SEE YY3  

[ ] 1. R DIVORCED 1983 OR LATER---＞TURN TO P. 139, YY7f  
[ ] 2. ALL OTHERS---＞TURN TO P. 143, Y25
CURRENTLY WIDOWED

YY4. In what month and year were you (last) widowed? __________ MONTH / YEAR

YY4a. In what month and year did that marriage begin? __________ MONTH / YEAR

YY4b. Was that your first marriage or had you been married before?

1. FIRST MARRIAGE

GO TO YY4h

5. MARRIED BEFORE

YY4c. Altogether, how many times have you been married?

2. TWO

3. THREE

4. FOUR OR MORE

YY4d. Did any of these marriages end in divorce?

1. YES

GO TO YY4f

5. NO

YY4e. How many? __________ # TIMES DIVORCED

YY4f. At what age were you first married?

AT _______ YEARS OLD OR 19 _______

YY4g. For about how many years in total have you been married? (ACCEPT RANGE) __________ # YEARS

YY4h. INTERVIEWER CHECKPOINT

SEE YY4

☐ 1. R. WIDOWED 1983 OR LATER-->TURN TO P. 140, YY7n

☐ 2. ALL OTHERS--> TURN TO P. 143, Y25
PARTNER

YY5. In what month and year did you start living with your partner?

MONTH / YEAR

YY5a. Have you ever been married? (to someone else?)

1. YES  5. NO  --> TURN TO P. 141, Y13

YY5b. Altogether, how many times have you been married? (LEGAL MARRIAGES)

1. ONE  2. TWO  3. THREE  4 OR MORE

GO TO YY6

YY5c. Did any of these marriages end in divorce?

1. YES  5. NO  --> NEXT PAGE, YY7

YY5d. How many?  # TIMES DIVORCED

NEXT PAGE, YY7

TWO MARRIAGES (INCLUDING CURRENT SPOUSE OR PARTNER)

YY6. When did your (first) marriage begin?

19_______ OR _______ YEARS AGO

YY6a. And when did that marriage end?

19_______ OR _______ YEARS AGO

YY6b. Did that marriage end in divorce or were you widowed?

4. DIVORCE  5. WIDOWED  3. SEPARATED --> TURN TO P. 140, YY7s

YY6c. IWER CHECKPOINT--SEE YY6a

YY6d. IWER CHECKPOINT--SEE YY6a

1. DIVORCED IN 1983 OR LATER  2. ALL OTHERS--> TURN TO P. 139, YY7f

1. WIDOWED IN 1983 OR LATER  2. ALL OTHERS--> TURN TO P. 140, YY7n
YY7. At what age were you first married?

AT _______ YEARS OLD OR 19 _______

YY7a. For about how many years in total have you been married (including your current marriage)?

(ACCEPT RANGE.) _______ # YEARS

YY7b. INTERVIEWER CHECKPOINT

SEE HHL UPDATE, ITEMS #1 AND #2

1. R IS MARRIED TO OR LIVING WITH DIFFERENT PERSON THAN IN 1983 (BOX 2 CHECKED AT ITEM #2)

2. R IS SEPARATED (BOX 2 CHECKED AT ITEM #1)

3. ALL OTHERS–> TURN TO P. 140, YY8

YY7c. In what month and year did your (last) previous marriage end?

_________________/__________________
MONTH YEAR

95. CURRENTLY SEPARATED -> TURN TO P. 140, YY7s

YY7d. Did that marriage end in divorce or were you widowed?

4. DIVORCE

5. WIDOWED

3. SEPARATED –> TURN TO P. 140, YY7s

NEXT PAGE. YY7f

TURN TO P. 140, YY7n
R WAS DIVORCED IN 83 OR LATER

YY7f. At the time of your (last) divorce, was there a division of assets?

1. YES  5. NO  --GO TO YY7j

YY7g. What was the total dollar value of the assets that you retained, including your share of the financial assets, the home and other real estate and any other property that you received?

$_$

YY7h. What was the total dollar value of the assets that your (ex-husband/ex-wife) retained?

$_$

YY7j. Were you required to pay alimony, were you supposed to receive alimony, or was no alimony involved in the settlement?

1. PAY ALIMONY  2. RECEIVE ALIMONY  5. NO ALIMONY INVOLVED

YY7k. Did you receive custody of your children, did your former (husband/wife) receive custody, do you have joint custody, or were no children involved in the settlement?

1. R CUST  2. SP CUST  3. JOINT CUST  5. NO CHILD

YY7m. Were you required to pay child support, were you supposed to receive child support, or was child support not involved in the settlement?

1. PAY  2. RECEIVE  5. NO SUPPORT

NEXT PAGE, YY8
R WAS WIDOWED IN 1983 OR LATER

YY7n. At the time of your (husband's/wife's) death, were any assets given to charities or to anyone not living with you now?

1. YES  5. NO -->GO TO YY7q

YY7p. About how much was that?

$____________

YY7q. Did you receive any settlements from life insurance on your (husband/wife)?

1. YES  5. NO  

GO TO YY8

YY7r. About how much was that?

$____________

SEPARATED AND LIVING WITH A PARTNER

YY7s. Do you receive support from your (husband/wife), do you pay support, or is there no support involved?

1. RECEIVE SUPPORT  2. NO SUPPORT INVOLVED  3. PAY SUPPORT

YY7t. How much do you receive?  YY7u. How much do you pay?

$_________ PER _________  $_________ PER _________

YY7v. Are the assets and debts that you've told me about in this interview owned mainly by you, are they owned jointly with your (husband/wife), or what?

1. OWNED BY R  2. OWNED JOINTLY  7. OTHER ____________________________

YY8. INTERVIEWER CHECKPOINT

SEE YY1, PAGE 133

1. R IS CURRENTLY MARRIED OR LIVING WITH A PARTNER -->NEXT PAGE, Y13

2. ALL OTHERS -->TURN TO P. 143, Y25
Y13. Now I'd like to ask you some questions about your (husband's/wife's/partner's) background. What is the highest grade of school or year of college (he/she) completed?

<table>
<thead>
<tr>
<th>GRADES OF SCHOOL</th>
<th>COLLEGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>00 01 02 03 04 05 06</td>
<td>13 14 15 16 17+</td>
</tr>
<tr>
<td>07 08 09 10 11 12</td>
<td></td>
</tr>
</tbody>
</table>

Y13a. Did (he/she) get a high school diploma or pass a high school equivalency test?

1. YES  5. NO

Y13b. Since completing (his/her) formal education, has (he/she) had on-the-job training or other vocational training lasting 100 hours or more?

1. YES  5. NO

Y13c. Did (he/she) get a college degree?

1. YES  5. NO
GO TO Y14

Y13d. What is the highest degree (he/she) earned?

1. ASSOCIATES  2. BACHELORS
3. MA/MBA  4. PHD  5. MD  6. LAW
7. OTHER:

Y14. Now I have a few questions about past jobs your (husband/wife/partner) may have had. During the past 36 months, that is the last three years, has (he/she) done any work for pay?

1. YES  5. NO -->NEXT PAGE, Y15

Y14a. How many months over this period has (he/she) worked full-time?

# MONTHS  96. NONE  95. ALL -->NEXT PAGE, Y15

Y14b. And for how many months over this period has (he/she) only worked part-time?

# MONTHS  96. NONE  95. ALL
Y15. Has your (husband/wife/partner) been married before?

1. YES
5. NO -- > GO TO Y17

Y16. Altogether, how many times was your (husband/wife/partner) married before?

1. ONCE

Y16a. When did (his/her) first marriage begin?

_____ YEAR

Y16b. And when did that marriage end?

_____ YEAR

Y16c. Did that marriage end in divorce, or was (he/she) widowed?

4. DIVORCE 5. WIDOWED 6. SEPARATED

Y16d. Did any of these marriages end by your (husband/wife/partner) being widowed?

1. YES
5. NO -- > GO TO Y17

Y16e. How many? _____ # TIMES WIDOWED

Y16f. At what age was your (husband/wife/partner) first married?

AT _____ YEARS OLD OR 19____

Y16g. Finally, for about how many years in total has your (husband/wife/partner) been married?
(ACCEPT RANGE) _____ YEARS

Y17. Has your (husband/wife/partner) ever been in the military service?

1. YES
5. NO

Y18. How many living brothers and sisters does your (husband/wife/partner) have?

_____ # BROTHERS/SISTERS

96. NONE -- > GO TO Y19

Y18a. How many are older than (he/she) is?

_____ # OLDER

95. ALL OF THEM
96. NONE

Y19. Is your (husband's/wife's/partner's) mother still living?

1. YES
5. NO
8. DK

Y19a. What is her age? NEXT PAGE, Y20

_____ AGE
Y20. Is your (husband's/wife's/partner's) father still living?

1. YES
5. NO
8. DK

Y20a. What is his age? GO TO Y21

Y21. Now I'd like to ask you some questions about your family's health; first would you say your (husband's/wife's/partner's) health in general is excellent, good, fair, or poor?

1. EXCELLENT
2. GOOD
3. FAIR
4. POOR
8. DK

Y22-Y24. NO QUESTIONS

Y25. INTERVIEWER CHECKPOINT

SEE HHL UPDATE, COLUMN k AND ITEM #9a

1. 1 OR MORE ADULTS WITH INDEPENDENT FINANCES (COL. K MARKED YES)
2. R LIVES ALONE (YES AT ITEM 9a) -----> NEXT PAGE, Y26
3. ALL OTHERS------X0 TO Y25a

READ: For the rest of the questions in the interview, please include the adults in your household who have independent finances.

Y25a. Do you or anyone in your family living here (including those with independent finances) have any persistent or chronic health conditions or problems?

1. YES
5. NO ----> TURN TO P. 145, Y29

Y25b. Which family members have these health conditions or problems and what are they? (Any others?) (LIST MEMBERS BY RELATION TO R)

Y25c. FAMILY MEMBER
Y25d. AGE
Y25e. HEALTH CONDITIONS

1. __________________________________________  ____________________________

2. __________________________________________  ____________________________

3. __________________________________________  ____________________________

4. __________________________________________  ____________________________

TURN TO P. 145, Y29
R LIVES ALONE

Y26. Do you have any persistent or chronic health conditions or problems?

1. YES  5. NO --> GO TO Y27

Y26a. What are these health conditions or problems? (Any others?)

Y27. Are you currently eligible to receive benefits from any government health insurance programs, such as Medicare, Medicaid, or CHAMPUS, VA, or other military programs?

1. YES  5. NO --> GO TO Y28

Y27a. Which program is that? (Anything else?) (CHECK ALL THAT APPLY.)

(IWER: ONLY PERSONS 65 OR OLDER SHOULD BE ELIGIBLE FOR MEDICARE. ONLY POOR PERSONS SHOULD BE ELIGIBLE FOR MEDICAID. CHAMPUS IS FOR ACTIVE MILITARY.)

A. MEDICARE  B. MEDICAID  C. VA/CHAMPUS  D. OTHER ____________________

Y27b. Do you have any other type of health coverage such as employer plans, or Blue Cross-Blue Shield, or a Health Maintenance Organization?

1. YES  5. NO

GO TO Y28a  TURN TO P. 151, Y41

Y28. Do you have any type of health coverage such as employer plans or Blue Cross-Blue Shield, or a Health Maintenance Organization?

1. YES  5. NO --> TURN TO P. 147, Y32

Y28a. Is this coverage obtained through your employer or former employer, a union, through direct payments to an insurance company, or what? (CHECK ALL THAT APPLY.)

A. EMPLOYER  B. FORMER EMPLOYER  C. UNION  D. DIRECT PAYMENT

E. OTHER: ____________________

Y28b. How is this coverage paid for -- by you, by an employer, by you and an employer, by a relative, or what? (CHECK ALL THAT APPLY.)

A. R  B. EMPLOYER  C. RELATIVE  D. FORMER EMPLOYER

E. OTHER: ____________________

TURN TO P. 151, Y41
Y29. Are you or anyone in your family living here (including family members with independent finances) currently eligible to receive benefits from any government health insurance programs, such as Medicare, Medicaid, or CHAMPUS, VA, or other military programs?

1. YES  
2. NO --> GO TO Y30

Y29a. Which program is that? (Anything else?) (CHECK ALL THAT APPLY.)
(IWER: ONLY PERSONS 65 OR OLDER SHOULD BE ELIGIBLE FOR MEDICARE. ONLY POOR PERSONS SHOULD BE ELIGIBLE FOR MEDICAID. CHAMPUS IS FOR ACTIVE MILITARY.)

A. MEDICARE  
B. MEDICAID  
C. VA/CHAMPUS  
D. OTHER

Y29b. Is everyone living here covered by (this/one of these) program(s)?

1. YES  
2. NO --> GO TO Y29d

Y29c. Do you or anyone living here have any other type of health coverage such as employer plans, or Blue Cross-Blue Shield, or a Health Maintenance Organization?

1. YES  
2. NO

NEXT PAGE Y31  
TURN TO P. 147, Y33

Y29d. Who is not covered? (Anyone else?) (CHECK ALL THAT APPLY.)

A. R  
B. SPOUSE  
C. CHILD(REN) UNDER 18  
D. CHILD(REN) 18 AND OVER

E. FATHER (IN-LAW)  
F. MOTHER (IN-LAW)  
G. OTHER: ____________________

Y30. Do you or anyone living here have any (other) type of health coverage such as employer plans, or Blue Cross-Blue Shield, or a Health Maintenance Organization?

1. YES  
2. NO

NEXT PAGE, Y31  
TURN TO P. 147, Y32
Y31. Is this coverage obtained through your employer, former employer, or union, (your [husband’s/wife’s/partner’s] employer, former employer, or union,) through direct payments to an insurance company, or what? (CHECK ALL THAT APPLY.)

A. R’S EMPLOYER   B. R’S FORMER EMPLOYER   C. R’S UNION

D. S’S EMPLOYER   E. S’S FORMER EMPLOYER   F. S’S UNION

G. DIRECT PAYMENT   H. OTHER: ________________________

Y31a. How is this coverage paid for -- by you or someone in your family living here, by an employer, by you and an employer, by a relative not living here, or what? (CHECK ALL THAT APPLY.)

A. R/FAMILY   B. EMPLOYER   C. RELATIVE   D. FORMER EMPLOYER   E. OTHER: ________________________

Y31b. Is everyone in your family living here covered by at least one of these private health programs?

1. YES   5. NO

NEXT PAGE, Y33

Y31c. Who is not covered (including those with independent finances)? (Anyone else?) (CHECK ALL THAT APPLY.)

A. R   B. SPOUSE   C. CHILD(REN) UNDER 18   D. CHILD(REN) 18 AND OVER   E. FATHER (IN-LAW)   F. MOTHER (IN-LAW)

G. OTHER: ________________________
Y32. I will read a list of reasons why some people don't have health insurance. For each, please tell me whether it describes why (you/some members of your family living here) are not covered.

YES (1) NO (5)

A. TOO EXPENSIVE, CAN'T AFFORD HEALTH INSURANCE
B. CAN'T GET INSURANCE BECAUSE OF POOR HEALTH, AGE, OR ILLNESS
C. DON'T BELIEVE IN HEALTH INSURANCE
D. NOT MUCH SICKNESS IN THE FAMILY; WE HAVEN'T NEEDED INSURANCE
E. DISSATISFIED WITH PREVIOUS INSURANCE
F. JOB LAYOFF OR JOB LOSS
G. OTHER: ________________________________

Y32a. (IWER: IF MORE THAN 1 "YES" ANSWER, ASK:) Which of these is the most important reason? (Letter)_________

Y33. INTERVIEWER CHECKPOINT

SEE HHL UPDATE, COLUMN K

1. 1 OR MORE ADULTS WITH INDEPENDENT FINANCES (COL. K MARKED "YES")
2. ALL OTHERS----->TURN TO P. 151, Y41

Y34. I'd like to ask some questions just about the other adults 22 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?

1. YES 5. NO 8. DON'T KNOW

NEXT PAGE, Y35

Y34a. Roughly how much total income did (he/she/they) have from wages and salaries in 1988 before taxes and deductions? (ACCEPT RANGE.)

$__________________________

DON'T KNOW --->NEXT PAGE, Y35

Y34b. Did you include this amount in the income you told me about earlier in this interview? (IF R ONLY TOLD ABOUT PART, MAKE NOTE.)

1. YES 5. NO
Y35. (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)?

1. YES  
5. NO  
8. DON'T KNOW

GO TO Y36

Y35a. What other sources of income (does he/does she/do they) have? (CHECK ALL THAT APPLY.)

A. SOCIAL SECURITY  
B. PENSIONS  
C. DISABILITY  
D. PUBLIC ASSISTANCE  
E. INTEREST INCOME  
F. DIVIDENDS  
G. BUSINESS  
H. REAL ESTATE  
J. OTHER: ______________________

Y35b. Roughly how much total income did (he/she/they) have from (all these/this) source(s) in 1988 before taxes and deductions?

$ ______________________  
DON'T KNOW --->GO TO Y36

Y35c. Did you include this amount in the income you told me about earlier in this interview? (IF R ONLY TOLD ABOUT PART, MAKE NOTE.)

1. YES  
5. NO

Y36. (Does he/Does she/Do any of them) have any cars or other vehicles?

1. YES  
5. NO

-->NEXT PAGE Y37

Y36a. Roughly, how much (is this/are these) vehicle(s) worth in today's prices? (ACCEPT RANGE.)

$ ______________________  
DON'T KNOW --->NEXT PAGE, Y37

Y36b. 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.)

1. YES  
5. NO
Y37. (Does he/Does she/Do they) have any bank accounts, savings accounts, or savings bonds?

1. YES  5. NO  8. DON'T KNOW

GO TO Y38

Y37a. Roughly how much in total (does he/does she/do they) have in bank accounts, savings accounts, or savings bonds? (ACCEPT RANGE.)

$____________________  DON'T KNOW --->GO TO Y38

Y37b. Did you include this amount when you told me about these items earlier in this interview? (IF R ONLY TOLD ABOUT PART, MAKE NOTE.)

1. YES  5. NO

Y38. (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)?

1. YES  5. NO  8. DON'T KNOW

NEXT PAGE, Y40

Y38a. What other kinds of assets (does he/does she/do they) have? (CHECK ALL THAT APPLY.)

A. R'S HOME  B. STOCKS  C. BOND  D. MUTUAL FUNDS

E. MONEY MARKET FUNDS  F. BUSINESS  G. OTHER REAL ESTATE

H. OTHER: _______________________

Y38b. Roughly how much in total (does he/does she/do they) have in (all these/this) asset(s)? (ACCEPT RANGE.)

$____________________  DON'T KNOW --->NEXT PAGE. Y39

Y38c. Did you include this amount in the assets you told me about earlier in this interview? (IF R ONLY TOLD ABOUT PART, MAKE NOTE.)

1. YES  5. NO

NEXT PAGE, Y40  NEXT PAGE, Y39
Y39. INTERVIEWER CHECKPOINT

SEE P. 149, Y38a

☐ 1. "R'S HOME" BOX A MARKED IN Y38a

☐ 2. ALL OTHERS------GO TO Y40

Y39a. What share of this home (does he/does she/do they) own?

_______________ PERCENT

Y39b. What is the present value of this home? I mean, about what would it bring if it were sold today?

$________________________

Y39c. What is the amount still owed on all the mortgages, land contracts and loans on the home? (ACCEPT RANGE.)

$________________________ NO THING

Y40. Not including any debts (he/she/they) owe(s) you (or your [husband/wife]), (does he/does she/do they) have any debts? (IF R ASKS: DO NOT INCLUDE MORTGAGE ON R'S HOME.)

1. YES 5. NO 8. DON'T KNOW

NEXT PAGE, Y41

Y40a. Roughly how much in total are (his/her/their) debts?

$________________________ DON'T KNOW ---->NEXT PAGE, Y41

Y40b. 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.)

1. YES 5. NO
Y41. That finishes the actual interview. Is there anything you would like to add to any of the subjects we’ve discussed?


Y41a. EXACT TIME NOW: ________________

**IWER: COMPLETE BOXES Y42 AND Y43**

Y42. END OF IW REFERENCE: RESPONDENT’S EMPLOYMENT/PENSION INFORMATION

- [ ] 1. R IS COVERED BY PENSION ON CURRENT JOB (1 OR MORE PLANS AT R18, P. 82)
- [ ] 2. ALL OTHERS

Y43. END OF IW REFERENCE: SPOUSE EMPLOYMENT/PENSION INFORMATION

- [ ] 3. R IS NOT MARRIED
- [ ] 4. S IS COVERED BY PENSION ON CURRENT JOB (1 OR MORE PLANS AT S18, P. 6 IN THE SUPPLEMENTAL BOOKLET)
- [ ] 5. ALL OTHERS

**Y44. INTERVIEWER: TURN TO COVERSHEET, P. 2, Z1**

**NOTE:** THE NUMBERS IN THE BOXES AT Z1 AND Z4 IN THE COVERSHEET MATCH THE BOXES CHECKED IN Y42 AND Y43 ABOVE.
SECTION ZZ: INTERVIEWER OBSERVATIONS

ZZ1. RELATIONSHIP OF R TO INFORMANT:
   1. R IS INFORMANT
   7. OTHER: R IS ____________________________ OF INFORMANT

ZZ2. TYPE OF STRUCTURE IN WHICH FAMILY LIVES:
   00. IT WAS NOT CONDUCTED AT R'S HOME -> P. 154, ZZ10
   01. TRAILER; MOBILE HOME
   02. DETACHED SINGLE FAMILY HOUSE
   03. 2-FAMILY HOUSE, 2 UNITS SIDE BY SIDE
   04. 2-FAMILY HOUSE, 2 UNITS ONE ABOVE THE OTHER
   05. DETACHED 3-4 FAMILY HOUSE
   06. ROW HOUSE (3 OR MORE UNITS IN AN ATTACHED ROW)
   07. APARTMENT HOUSE (4 OR FEWER UNITS)
   08. CONDO/APARTMENT HOUSE (5 OR MORE UNITS, 3 STORIES OR LESS)
   09. CONDO/APARTMENT HOUSE (5 OR MORE UNITS, 4 STORIES OR MORE)
   10. APARTMENT IN PARTLY COMMERCIAL STRUCTURE
   97. OTHER: ____________________________

ZZ3. NEIGHBORHOOD: Look at the structures on R's block and check as many as apply.
   A. VACANT LAND
   B. TRAILER/MOBILE HOME
   C. DETACHED SINGLE FAMILY HOUSE
   D. 2-FAMILY HOUSE; SIDE BY SIDE OR ONE ABOVE THE OTHER
   E. DETACHED 3-4 FAMILY HOUSE
   F. ROW HOUSE (3 OR MORE UNITS IN AN ATTACHED ROW)
   G. APARTMENT HOUSE (4 OR FEWER UNITS)
   H. CONDO/APARTMENT HOUSE (5 OR MORE UNITS, 3 STORIES OR LESS)
   J. CONDO/APARTMENT HOUSE (5 OR MORE UNITS, 4 STORIES OR MORE)
   K. COMMERCIAL OR INDUSTRIAL STRUCTURE
   L. PARK
   M. SCHOOL OR OTHER GOV'T. BUILDING
   N. VACANT BUILDING
   P. OTHER: ____________________________
224. BUILDINGS IN THE IMMEDIATE NEIGHBORHOOD (LOOK UP AND DOWN THE BLOCK) ARE:

1. ALL RESIDENTIAL  
2. MOSTLY RESIDENTIAL  
3. ABOUT EQUALLY RESIDENTIAL AND NONRESIDENTIAL  
4. MOSTLY NONRESIDENTIAL  
0. NONE IN VIEW

225. HOUSING STRUCTURES ON BLOCK ARE:

1. 0-20 FEET APART  
2. 21-100 FEET APART  
3. OVER 100 FEET APART

226. CONDITION OF BUILDING EXTERIOR IS:

1. CLEAN AND SOUND  
2. SOME PAINT PEELING OR CRACKS IN MASONRY  
3. NEEDS SUBSTANTIAL PAINTING, REFILLING, OR REPAIR  
4. DILAPIDATED

227. CONDITION OF THE EXTERIOR OF BUILDINGS ON BLOCK IN GENERAL (BOTH SIDES OF STREET) LOOKS:

1. BETTER THAN R’S  
2. AS GOOD AS R’S  
3. WORSE THAN R’S  
0. NO OTHER BUILDINGS IN VIEW

228. PLEASE RATE THE PHYSICAL CONDITION OF THE INTERIOR OF THE HOUSE:

1. EXCELLENT: WALLS AND CEILINGS HAVE NO CRACKS; PAINT OR PANELLING IS IN GOOD CONDITION  
2. GOOD: NEEDS SOME MINOR PAINTING OR REFINISHING  
3. FAIR: NEEDS MAJOR INTERIOR WORK—HOLES AND/OR CRACKS NEED PATCHING, PAINTING NEEDED, ETC.  
4. POOR: SOME WALLS OR CEILINGS NEED REPLACEMENT  
8. DON’T KNOW—WASN’T INSIDE HOUSE

229. NEIGHBORHOOD RESIDENTS SEEM TO BE:

1. ALL BLACK  
2. ALMOST ALL BLACK  
3. HALF BLACK AND HALF NON-BLACK  
4. ALMOST ALL NON-BLACK  
5. ALL NON-BLACK  
8. DON’T KNOW
ZZ10. R’s understanding of the questions was . . .

1. Excellent  2. Good  3. Fair  4. Poor

ZZ11. R’s ability to express (himself/herself) was . . .

1. Excellent  2. Good  3. Fair  4. Poor

ZZ12. Was R suspicious about the study before the interview?

1. No, not at all suspicious  2. Yes, somewhat suspicious  5. Yes, very suspicious

ZZ13. Was R suspicious about the study after the interview?

1. No, not at all suspicious  2. Yes, somewhat suspicious  5. Yes, very suspicious

ZZ14. Overall, how great was R’s interest in the interview?


ZZ15. Other persons present at the interview: (check all that apply.)

A. Children under 6  B. Children 6 & over  C. Spouse  D. Other relatives  E. Other adults  F. No one

ZZ16. Did R refer to documents to answer questions?


GO TO ZZ18

ZZ17. Which documents did R refer to? (check all that apply)

A. Loan documents  B. Checking; savings; investments  C. Pension documents  D. Income tax return
ZZ18. **THUMBNAIL SKETCH:**
PANEL SCF

SUPPLEMENTAL BOOKLET

The University of Michigan
Survey Research Center
Institute for Social Research
Ann Arbor, MI 48106

1. IWER ID No.: ____________________

2. Your IW No.: [ ] [ ]

3. Date of IW: ____________________
SECTION S: EMPLOYMENT OF R’S SPOUSE

S1. We are interested in your (husband’s/wife’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? CHECK ALL THAT APPLY

IF S IS “WORKING NOW" AND ANY OTHER CATEGORY, ASK ALL FOLLOW-UP QUESTIONS AND GO TO NEXT PAGE, S2.

WORKING NOW:  
ON STRIKE

NEXT PAGE, S2

UNEMPLOYED AND LOOKING FOR WORK

STUDENT

HOMEMAKER

RETIRED

TEMPORARILY LAID OFF; ON SICK OR OTHER LEAVE

OTHER: _____________

DISABLED

S1a. Does (he/she) expect to go back to this job?

1. YES  5. NO

S1b. When did (he/she) last work on this job?

MONTH/YEAR

NOTE: CONSIDER THIS S’S "CURRENT MAIN JOB" FOR PURPOSES OF S2-S39a

NEXT PAGE, S2

S1c. Is (he/she) doing any work for pay at the present time?

1. YES  5. NO

S1d. When did (he/she) (retire/become disabled)?

YEAR

S1e. About how much was (he/she) earning when (he/she) (retired/became disabled)? (Is that per hour, per week, month, year, or what?)

$ ___________ PER ______

S1f. Is (he/she) doing any work for pay at the present time?

1. YES  5. NO

-> TURN TO P. 14a, S44c

NEXT PAGE
S2
S2. Next are some questions about (his/her) current, main job. Does (he/she) work for someone else, is (he/she) self-employed, or what?

1. SOMEONE EMPLOYED
2. SELF-EMPLOYED

IF R SAYS, "RUNS OWN BUSINESS" CHECK "SELF-EMPLOYED".

TURN TO P. 4, S14

S3. What is the official title of (his/her) job? (The title that (his/her) employer uses?)

OFFICIAL JOB TITLE

S4. What sort of work does (he/she) do on (his/her) main job? (Tell me a little more about what (he/she) does.)


S5. 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?


S6. How many hours does (he/she) work on (his/her) main job in a normal week?

# HOURS

S7. (READ SLOWLY) Counting paid vacations as weeks of work, how many weeks per year does (he/she) work on this job in a normal year?

# WEEKS

S8. About how much does (he/she) earn before taxes on (his/her) main job? (Is that per hour, week, month, year, or what?)

$ PER
S9. 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?)

1. LESS THAN 10  2. 10 TO 19  3. 20 TO 99  4. 100 TO 499  5. 500 OR MORE

S10. How many years in total has (he/she) worked for this employer?

____________# YEARS OR SINCE ____________

S11. How many years does (he/she) expect to continue working for this employer? (ACCEPT RANGE.)

____________ # YEARS OR UNTIL AGE: _____

96. NEVER STOP  98. DON'T KNOW

S12. Is (he/she) covered on this job by a union or employee-association contract?

1. YES  5. NO

TURN TO P. 5, S15

S13. NO QUESTION
SPOUSE IS SELF-EMPLOYED

S14. What sort of work does (he/she) do? [Tell me a little more about what (he/she) does.] (IWER: IF S WORKS FOR BUSINESS REPORTED IN SECTION M, MARK BOX.)

S14a. What industry does (he/she) work in? That is, what do they do or make? (What industry does (he/she) typically work in?)

S14b. How many years has (he/she) worked for (himself/herself/this business)?

S14c. About how many years does (he/she) expect to continue working for (himself/herself/this business)? ACCEPT RANGE

S14d. How many hours does (he/she) work (for himself/for herself/in this business) in a normal week?

S14e. (READ SLOWLY) Counting paid vacations as weeks of work, how many weeks per year does (he/she) work on this job?

S14f. How is (he/she) paid? Is (he/she) paid a regular salary or wages, does (he/she) receive a portion of the net earnings, or what? (CHECK ALL THAT APPLY AND ASK BOTH FOLLOW-UP QUESTIONS IF APPLICABLE.)

A. SALARY B. WAGES C. NET EARNINGS D. OTHER

S14g. How much in salary or wages is (he/she) paid before taxes?

$________ PER__________

S14h. (In addition to regular salary,) how much does (he/she) personally earn from the business before taxes? (What did (he/she) earn in 1988)

$________ PER__________

S14j. Is (he/she) covered on this job by a union or employee-association contract?

1. YES 5. NO

S14k. 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]?

1. YES ->NEXT PAGE, S17 5. NO ->TURN TO P. 14, S40
**S15.** Many employers have pension or retirement plans, and some provide tax-deferred plans such as thrift, savings, 401K's, profit sharing, or stock ownership plans. Is (he/she) included in any pension or retirement plans, or in any tax-deferred savings plans on this job? (DO NOT INCLUDE SOCIAL SECURITY.)

If R mentions IRA or KEOGH plans, note in margin and say: "We covered those earlier in the interview. Here, I just want to find out about other plans operated through (his/her) employer."

**S16.** Does (his/her) employer offer any such plans?

1. YES  
5. NO  
8. DON'T KNOW

**S16a.** Is (he/she) eligible to be included in any of these plans?

1. YES  
5. NO  
8. DON'T KNOW

Turn to P. 14, S40

**S16b.** Will (he/she) be eligible if (he/she) continues to work for this employer?

1. YES  
5. NO  
3. DEPENDS  
8. DK

Turn to P. 14, S40

**S17.** In how many different plans of this sort is (he/she) included on this job?

# PLANS

**S17a.** Is (he/she) currently receiving benefit payments from any retirement plans from this job?

1. YES  
5. NO  
--> RECORD # PLANS (FROM S17) IN BOX AT S18, NEXT PAGE

**S17b.** 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?

1. YES  
5. NO  
--> TURN TO P. 14, S40

**S17c.** How many such plans does (he/she) have?

# PLANS--NOT YET RECEIVING BENEFITS

Record # plans in box at S18, next page
S19. (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 OWNERSHIP, AND PROFIT-SHARING ARE ALL TAX DEFERRED SAVINGS PLANS.)

S20. I would like to know what general type of plan this is. In the most common pension or retirement plan, Type A, the amount of the benefit is usually based on a formula involving age, years of service and salary. In other plans, Type B, money is accumulated in an account for you until your retirement. Is (his/her)(first/next) plan like Type A or Type B?

S21. For that part of (his/her) plan where money is accumulated in an account, how much is in the account?

S22. Does (he/she) currently make contributions to this plan?
   (IF R ASKS: INCLUDE CONTRIBUTIONS THROUGH SALARY DEDUCTIONS, UNION DUES OR OTHER SOURCES)

S23. What percent of (his/her) pay or amount of money per month or year does (he/she) currently contribute?

S24. At what age does (he/she) expect to start receiving benefits from this plan?
**PLAN 2**

1. PENSION OR RETIREMENT --> GO TO S20

2. TAX-DEFERRED SAVINGS --> TURN TO P. 11, S28, PLAN 2

7. OTHER

8. DON'T KNOW WHAT KIND

---

**PLAN 3**

1. PENSION OR RETIREMENT --> GO TO S20

2. TAX-DEFERRED SAVINGS --> TURN TO P. 11, S28, PLAN 3

7. OTHER

8. DON'T KNOW WHAT KIND

---

1. TYPE A (FORMULA)

2. TYPE B (ACCOUNT)

3. BOTH A & B

8. DK

---

GO TO S22

TURN TO P. 11, S28

PLAN 2

---

GO TO S22

TURN TO P. 11, S28

PLAN 3

---

S21.

$___________ DON'T KNOW

---

S22.

1. YES

5. NO

8. DON'T KNOW

---

GO TO S24

---

S23.

_ PERCENT OR $________ PER ____________

998. DON'T KNOW

---

S24.

_ AGE OR IN ______ YRS

96. DON'T EXPECT BENEFITS

---

TURN TO P. 9

S25--PLAN 2

---

TURN TO P. 9

S25--PLAN 3

TURN TO P. 9,

S26--PLAN 3
S25. 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 when (he/she) starts receiving them?]

S26. 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" mark "cash settlement".)

S26a. About how much per month would (he/she) receive?

S27. INTERVIEWER CHECKPOINT (SEE S18, P. 6)
**TYPE A -- PLAN 2**

$________ PER ______

OR ______ PERCENT OF FINAL PAY

DON'T KNOW

1. BENEFIT NOW

2. BENEFIT LATER

3. CASH SETTLEMENT

4. NOTHING

7. OTHER: ____________

8. DON'T KNOW

GO TO S27

$________ PER MONTH

DON'T KNOW

**TYPE A -- PLAN 3**

$________ PER ______

OR ______ PERCENT OF FINAL PAY

DON'T KNOW

1. BENEFIT NOW

2. BENEFIT LATER

3. CASH SETTLEMENT

4. NOTHING

7. OTHER: ____________

8. DON'T KNOW

GO TO S27

$________ PER MONTH

DON'T KNOW

1. ONLY 2 PLANS-->TURN TO P. 14, S40

2. ALL OTHERS-->GO BACK TO P. 7, S19, PLAN 3

1. ONLY 3 PLANS-->TURN TO P. 14, S40

2. ALL OTHERS-->TURN TO P. 13, S39
S28. (Could you tell me a little more about this plan?) Is it a thrift or savings plan, a 401K, a profit-sharing plan, a stock purchase plan or what?

S29. For how many years altogether has (he/she) been included in this plan? (INCLUDE YEARS WITH OTHER EMPLOYERS, IF SAME PLAN)

S30. [Does (his/her) employer/Does the business] make contributions to this plan?

S30a. What percent of (his/her) pay or amount of money per month or year does [(his/her) employer/the business] contribute?

S31. Does (he/she) currently make contributions to this plan? (IF R ASKS: INCLUDE CONTRIBUTIONS THROUGH SALARY DEDUCTIONS, UNION DUES OR OTHER SOURCES.)

S31a. What percent of (his/her) pay or amount of money per month or year does (he/she) currently contribute?

S32. Roughly how much money is in (his/her) account at present?

S33. Can (he/she) borrow against that account?

S34. Does (he/she) currently have a loan against that account?

S34a. What is the amount of the loan balance?

S34b. Did you tell me about this loan earlier?
SAVINGS & TYPE B -- PLAN 2

01. THRIFT OR SAVINGS
02. 401K/403B/SRA
03. PROFIT SHARING
04. STOCK PURCHASE; ESOP

01. THRIFT OR SAVINGS
02. 401K/403B/SRA
03. PROFIT SHARING
04. STOCK PURCHASE; ESOP

01. THRIFT OR SAVINGS
02. 401K/403B/SRA
03. PROFIT SHARING
04. STOCK PURCHASE; ESOP

---

SAVINGS & TYPE B -- PLAN 3

01. THRIFT OR SAVINGS
02. 401K/403B/SRA
03. PROFIT SHARING
04. STOCK PURCHASE; ESOP

01. THRIFT OR SAVINGS
02. 401K/403B/SRA
03. PROFIT SHARING
04. STOCK PURCHASE; ESOP

01. THRIFT OR SAVINGS
02. 401K/403B/SRA
03. PROFIT SHARING
04. STOCK PURCHASE; ESOP

---

S32.

S32.

S32.

---

S34.

S34.

S34.

---

TURN TO P. 13, S35--PLAN 2

TURN TO P. 13, S35--PLAN 3
S35. 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.)

S36. 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?

S36a. What proportion would (he/she) lose? PERCENT

S37. 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?

S38. INTERVIEWER CHECKPOINT (SEE S18, P. 6)
SAVINGS & TYPE B -- PLAN 2

S35.
1. YES  
5. NO  
8. DON’T KNOW

S36.
1. ALL  
5. NONE

S36a. What proportion would (he/she) lose?

PERCENT

OR

S37.
1. MOSTLY OR ALL INTEREST EARNING
2. MOSTLY OR ALL STOCK
3. SPLIT

S38.
1. ONLY 2 PLANS -> NEXT PAGE, S40
2. ALL OTHERS -> GO BACK TO P. 7, S19, PLAN 3

S39.
(IF 4 OR MORE) Altogether how much does (he/she) have in (his/her) account balance(s) for any other pension plans or savings plan(s) from this job?

$ NEXT PAGE, S40

DON’T KNOW  NOTHING

S39a. Altogether, what other benefit payments does (he/she) expect to receive from (this/these) other pension plan(s) from this job?

DON’T KNOW  NONE
S40. Is (he/she) doing any other work for pay now, such as a second job, the military reserves, or (another) business of (his/her) own?

1. YES  
5. NO --GO TO S44

S40a. Is this a second job, the military reserves, (his/her) own business, or what? (CHECK ALL THAT APPLY.)

A. SECOND JOB  B. MILITARY  C. BUSINESS  D. OTHER:

GO TO S41

S40b. IWER: IF BUSINESS IS ONE OF THE BUSINESSES REPORTED IN SECTION M, MARK BOX.

GO TO S41

S41. How many hours does (he/she) work on these other jobs in a normal week?

___________ #HOURS

S42. Counting paid vacations as weeks of work, how many weeks per year does (he/she) work on these other jobs in a normal year?

___________ # WEEKS

S43. About how much does (he/she) earn before taxes from these other jobs? (Is that per hour, week, month, year, or what?)

$___________ PER ________

S44. Thinking about all (his/her) current work for pay, does (he/she) consider (himself/herself) to be working full-time or part-time? (IWER: IF S IS LAID OFF OR A SEASONAL WORKER, ASK ABOUT "JOBS WHEN S IS WORKING").

1. FULL-TIME  2. PART-TIME --NEXT PAGE, S44b

NEXT PAGE, S44a
**S44a. INTERVIEWER CHECKPOINT**

SEE HHL UPDATE, ITEM #2

- 1. R MARRIED TO SAME PERSON AS IN (YEAR OF LAST INTERVIEW) ---> TURN TO P. 15, S45

- 2. R MARRIED TO DIFFERENT PERSON THAN IN (YEAR OF LAST INTERVIEW) ---> TURN TO P. 21, SS45

**S44b. INTERVIEWER CHECKPOINT**

SEE HHL UPDATE, ITEM #2

- 1. R MARRIED TO SAME PERSON AS IN (YEAR OF LAST INTERVIEW) ---> TURN TO P. 17, S46

- 2. R MARRIED TO DIFFERENT PERSON THAN IN (YEAR OF LAST INTERVIEW) ---> TURN TO P. 23, SS46

**S44c. INTERVIEWER CHECKPOINT**

SEE HHL UPDATE, ITEM #2

- 1. R MARRIED TO SAME PERSON AS IN (YEAR OF LAST INTERVIEW) ---> TURN TO P. 19, S47

- 2. R MARRIED TO DIFFERENT PERSON THAN IN (YEAR OF LAST INTERVIEW) ---> TURN TO P. 25, SS47
WORK HISTORY FOR SPOUSE CURRENTLY WORKING FULL-TIME

S45. Now I have a few questions about (his/her) past jobs. Was (he/she) working for pay in January 1983?

1. YES  
5. NO --> GO TO S45e

S45a. Was that January 1983 job with (his/her) present employer, another employer, was (he/she) self-employed, or what? (IF SELF-EMPLOYED BOTH IN 1983 AND NOW, CHECK "PRESENT EMPLOYER")

1. PRESENT EMPLOYER
2. DIFFERENT EMPLOYER
3. SELF-EMPL IN 1983, NOT NOW
4. SELF-EMPL NOW, NOT IN 1983
7. OTHER: ________________________________

GO TO S45e

S45b. What was the reason (he/she) left (that job/self-employment)? Did (he/she) retire, become disabled, quit, was (he/she) laid off, did the business close, or what?

1. RETIRED
2. DISABLED
3. QUIT
4. LAID OFF
5. BUSINESS CLOSED
6. FIRED

7. OTHER: ________________________________

GO TO S45e

S45c. Was (he/she) included in a pension or retirement plan on that job?

1. YES  
5. NO --> GO TO S45e

S45d. Did (he/she) get a cash settlement from that pension plan, does (he/she) expect to get retirement benefits from that plan in future, is (he/she) getting retirement benefits from that plan now, or what? (CHECK ALL THAT APPLY)

A. CASH SETTLEMENT
B. EXPECT FUTURE BENEFITS
C. GETTING BENEFITS NOW
D. NO BENEFITS
E. OTHER

READ: I will ask about these benefits later. Now I want to ask about the last three years.

S45e. During the past 36 months, that is the last three years, how many months has (he/she) worked full-time?

___________ # OF MONTHS
S45f. How many different employers has (he/she) had on full-time jobs over the past 36 months?

__________ # OF EMPLOYERS

S45g. Have there been any months over this period when (he/she) only worked part-time?

1. YES  5. NO ----> GO TO S45m

S45h. How many of the past 36 months has (he/she) only worked part-time?

__________ # OF MONTHS

S45i - S45k: NO QUESTIONS

S45m. Thinking now of the future, when does (he/she) expect to stop working full-time?

IN _______ YEARS OR AT AGE ________  96. NEVER --->GO TO S45q

STOP

S45n. Does (he/she) expect to work part-time after that?

1. YES  5. NO  8. DON'T KNOW/DEPENDS

GO TO S45q

S45p. When does (he/she) expect to stop working altogether?

IN _______ YEARS OR AT AGE ________  98. DEPENDS/DK  96. NEVER

STOP

S45q. RETURN TO MAIN QUESTIONNAIRE, P97, R50
WORK HISTORY FOR SPOUSE WORKING PART-TIME NOW

S46. Now I have a few questions about (his/her) past jobs. Was (he/she) working for pay in January 1983?

1. YES
5. NO --> GO TO S46e

S46a. Was that January 1983 job with (his/her) present employer, another employer, was (he/she) self-employed, or what? (IF SELF-EMPLOYED BOTH IN 1983 AND NOW, CHECK "PRESENT EMPLOYER")

1. PRESENT EMPLOYER
2. DIFFERENT EMPLOYER
3. SELF-EMPLOYED IN 1983, NOT NOW
4. SELF-EMPLOYED NOW, NOT IN 1983
7. OTHER:

GO TO S46e

S46b. What was the reason (he/she) left (that job/self-employment)? Did (he/she) retire, become disabled, quit, was (he/she) laid off, did the business close, or what?

1. RETIRED
2. DISABLED
3. QUIT
4. LAID OFF
5. BUSINESS CLOSED
6. FIRED

7. OTHER:

S46c. Was (he/she) included in a pension or retirement plan on that job?

1. YES
5. NO --> GO TO S46e

S46d. Did (he/she) get a cash settlement from that pension plan, does (he/she) expect to get retirement benefits from that plan in future, is (he/she) getting retirement benefits from that plan now, or what? (CHECK ALL THAT APPLY)

A. CASH SETTLEMENT
B. EXPECT FUTURE BENEFITS
C. GETTING BENEFITS NOW
D. NO BENEFITS
E. OTHER

READ: I will ask about these benefits later. Now I want to ask about the last three years.

S46e. During the past 36 months, that is the last three years, how many months has (he/she) worked part-time?

____________________ # OF MONTHS
S46f. Have there been any months over this period when (he/she) worked full-time?

1. YES  5. NO  ----> GO TO S46p

S46g. How many of the past 36 months has (he/she) worked full-time?

# OF MONTHS

S46h. How many different employers has (he/she) had on full-time jobs over this time?

# OF EMPLOYERS

S46i. When did (he/she) last work full-time for pay?

MONTH / YEAR

S46k - S45n: NO QUESTIONS

S46p. Thinking now of the future, does (he/she) expect to do any full-time work for pay?

1. YES  5. NO  8. DON'T KNOW/DEPENDS

GO TO S46q

S46q. When does (he/she) expect to start working full-time?

IN _______ YEARS OR AT AGE ______ 98. DON'T KNOW/DEPENDS

S46r. And when does (he/she) expect to stop working full-time?

IN _______ YEARS OR AT AGE ______ 98. DON'T KNOW/DEPENDS 96. NEVER STOP

GO TO S46s

S46s. When does (he/she) expect to stop working for pay altogether?

IN _______ YEARS OR AT AGE ______ 98. DON'T KNOW/DEPENDS 96. NEVER STOP

S46t. RETURN TO MAIN QUESTIONNAIRE, P97, R50
WORK HISTORY FOR SPOUSE CURRENTLY RETIRED/DISABLED, HOMEMAKER, STUDENT, OR OTHER

**S47.** Now I have a few questions about (his/her) past jobs. Was (he/she) working for pay in January 1983?

1. YES  
5. NO —> GO TO S47d

**S47a.** What was the reason (he/she) left that job? Did (he/she) retire, become disabled, quit, was (he/she) laid off, did the business close, or what?

1. RETIRED  2. DISABLED  3. QUIT  4. LAID OFF  5. BUSINESS CLOSED  6. FIRED

7. OTHER: ____________________________

**S47b.** Was (he/she) covered by a pension or retirement plan on that job?

1. YES  
5. NO —> GO TO S47d

**S47c.** Did (he/she) get a cash settlement from that pension plan, does (he/she) expect to get retirement benefits from that plan in future, is (he/she) getting retirement benefits from that plan now, or what? (CHECK ALL THAT APPLY)

A. CASH SETTLEMENT  
B. EXPECT FUTURE BENEFITS  
C. GETTING BENEFITS NOW  
D. NO BENEFITS  
E. OTHER

READ: I will ask about these benefits later.
Now I want to ask you about any work you have done over the last three years.

**S47d.** During the last three years, or 36 months, has (he/she) done any work for pay?

1. YES  
5. NO —> NEXT PAGE, S47p

**S47e.** How many months over this period has (he/she) worked full-time?

___________ # MONTHS  
FREE:  ----- —> GO TO S47g

**S47f.** How many different employers has (he/she) had on full-time jobs over this time?

___________ # OF EMPLOYERS

**S47g.** How many months over this period has (he/she) only worked part-time?

___________ # MONTHS  
FREE:  NONE
S47p. Does (he/she) expect to work for pay in the future?

1. YES  5. NO  → GO TO S47v

S47q. When does (he/she) expect to start working?

IN ______ YEARS OR AT AGE ______

98. DON'T KNOW/DEPENDS

S47r. Will any of that be full-time work?

1. YES  5. NO  8. DON'T KNOW/DEPENDS

GO TO S47u

S47s. When does (he/she) expect to start working full-time?

IN ______ YEARS OR AT AGE ______

98. DON'T KNOW/DEPENDS

S47t. And when does (he/she) expect to stop working full-time?

IN ______ YEARS OR AT AGE ______

96. NEVER STOP

GO TO S47v

S47u. When does (he/she) expect to stop working for pay altogether?

IN ______ YEARS OR AT AGE ______

98. DON'T KNOW/DEPENDS

96. NEVER STOP

S47v. RETURN TO MAIN QUESTIONNAIRE, P97, R50
WORK HISTORY FOR SPOUSE CURRENTLY WORKING FULL-TIME (DIFFERENT SPOUSE)

SS45. (READ SLOWLY:) Now I have a few questions about (his/her) past jobs. Including any periods of self-employment, the military, and (his/her) current job, since (he/she) was 18, how many years has (he/she) worked full-time for all or most of the year? (Roughly how many years?)

   96. NONE

Next Page, SS45j

SS45a. 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?

   # EMPLOYERS

SS45b. Now, not counting (his/her) current job, has (he/she) ever had a full-time job that lasted for three years or more?

   1. YES
   5. NO

Next Page, SS45j

SS45c. I want to know about the longest such job (he/she) had. Did (he/she) work for someone else, was (he/she) self-employed, or what?

   1. SOMEONE ELSE
   2. SELF-EMPLOYED
   7. OTHER: ____________________

SS45d. What sort of work was (he/she) doing when (he/she) left that job? (Tell me a little more about what [he/she] did.)

   ________________________________________________________________
   ________________________________________________________________

SS45e. 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?

   ________________________________________________________________

SS45f. When did (he/she) start working at that job?

   19 _________ OR ___________ YEARS AGO

SS45g. When did (he/she) stop working at that job?

   19 _________ OR ___________ YEARS AGO
WORK HISTORY FOR SPOUSE CURRENTLY WORKING FULL-TIME (DIFFERENT SPOUSE)

**SS45h.** About how much was (he/she) earning before taxes when (he/she) stopped? (Is that per hour, week, month, year, or what?)

$_______ PER ______

**SS45j.** Since (he/she) was 18, have there been years when (he/she) only worked part-time for all or most of the year?

1. YES 5. NO → GO TO SS45m

**SS45k.** About how many years in total did (he/she) work part-time for all or most of the year?

_______ # YEARS

**SS45m.** Thinking now of the future, when does (he/she) expect to stop working full-time?

IN _______ YEARS OR AT AGE _______ 96. NEVER STOP → GO TO SS45q

**SS45n.** Does (he/she) expect to work part-time after that?

1. YES 5. NO 8. DON'T KNOW/DEPENDS

GO TO SS45q

**SS45p.** When does (he/she) expect to stop working altogether?

IN _______ YEARS OR AT AGE _______ 98. DEPENDS/DK 96. NEVER STOP

**SS45q.** RETURN TO MAIN QUESTIONNAIRE, P. 97, R50
WORK HISTORY FOR SPOUSE WORKING PART-TIME NOW (DIFFERENT SPOUSE)

SS46. Now I have a few questions about (his/her) past jobs. 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?)

__________ # YEARS OR 96. LESS THAN 1 YEAR

SS46a. Since (he/she) was 18, has (he/she) ever worked full-time for pay—including any self-employment and the military?

1. YES

5. NO ➞ NEXT PAGE, SS46p

SS46b. How many years has (he/she) worked full-time for all or most of the year? (Roughly how many years?)

__________ # YEARS

SS46c. INTERVIEWER CHECKPOINT -- SEE SS46b

1. SPOUSE HAS WORKED AT LEAST
   5 YEARS FULL-TIME OR DK

2. ALL OTHERS

SS46d. When did (he/she) last work full time for pay?

19_____ OR _____# YEARS AGO

SS46e. About how much did (he/she) earn before taxes that year? (Is that per hour, week, month, year, or what?)

$__________ PER _________

NEXT PAGE, SS46p

SS46f. 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?

__________ # EMPLOYERS

SS46g. I want to know about the longest full-time job (he/she) had. Did (he/she) work for someone else, was (he/she) self-employed, or what?

1. SOMEONE ELSE

2. SELF-EMPLOYED

7. OTHER: ________________

SS46h. What sort of work was (he/she) doing when (he/she) left that job? (Tell me a little more about what (he/she) did.)

______________________________________

______________________________________
SS46i. 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?

SS46j. When did (he/she) start working at that job?
19 _______ OR _______ YEARS AGO

SS46k. When did (he/she) stop working at that job?
19 _______ OR _______ YEARS AGO

SS46m. About how much was (he/she) earning before taxes when (he/she) stopped? (Is that per hour, week, month, year, or what?)
$_________ PER ________

SS46n. When did (he/she) last work full-time for pay?
19 _______ OR _______ # YEARS AGO

SS46p. Thinking now of the future, does (he/she) expect to do any full-time work?
1. YES 5. NO 8. DON'T KNOW/DEPENDS

GO TO SS46s

SS46q. When does (he/she) expect to start working full-time?
IN _______ YEARS OR AT AGE _______ 98. DON'T KNOW/DEPENDS

SS46r. And when does (he/she) expect to stop working full-time?
IN _______ YEARS OR AT AGE______ 98. DON'T KNOW/DEPENDS 96. NEVER

96. NEVER

STOP

GO TO SS46s

SS46s. When does (he/she) expect to stop working for pay altogether?
IN _______ YEARS OR AT AGE______ 98. DON'T KNOW/DEPENDS 96. NEVER

STOP

SS46t. RETURN TO MAIN QUESTIONNAIRE, P. 97, R50
SS47. Since (he/she) was 18 has (he/she) ever worked full-time for pay?

1. YES 5. NO \(\rightarrow\) NEXT PAGE, SS47m

SS47a. How many years has (he/she) worked full-time for all or most of the year? Include any periods of self-employment, and the military. (Roughly how many years?)

\[\text{\# YEARS}\]

SS47b. INTERVIEWER CHECKPOINT -- SEE SS47a

1. SPOUSE HAS WORKED AT LEAST 5 YEARS FULL-TIME

SS47c. When did (he/she) last work full-time?

19____ OR _______ YEARS AGO

SS47d. About how much did (he/she) earn before taxes that year? (Is that per hour, week, month, year, or what?)

\(\$\) _______ PER _______

NEXT PAGE, SS47m

SS47e. 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?

\[\text{\# EMPLOYERS}\]

SS47f. I want to know about the longest full-time job (he/she) had. Did (he/she) work for someone else, was (he/she) self-employed, or what?

1. SOMEONE ELSE 2. SELF-EMPLOYED 7. OTHER: __________________

SS47g. What sort of work was (he/she) doing when (he/she) left that job? [Tell me a little more about what (he/she) did.]

________________________________________

SS47h. What kind of business or industry did (he/she) work in -- that is, what did (he/she) make or do at the place where (he/she) worked?

________________________________________

SS47i. When did (he/she) start working at that job?

19______ OR _______ YEARS AGO

SS47j. When did (he/she) stop working at that job?

19 OR _______ YEARS AGO
WORK HISTORY FOR SPOUSE RETIRED/DISABLED, HOMEMAKER, STUDENT, OR OTHER (CONT)

SS47k. About how much was (he/she) earning before taxes when (he/she) stopped?  
(Is that per hour, week, month, year, or what?)

$_________ PER _________

SS47m. Since (he/she) was 18, were there any years when (he/she) (only) worked part-time for all or most of the year?

1. YES  5. NO  -> GO TO SS47p

SS47n. For about how many years did (he/she) work part-time (for all or most of the year)?

__________YEARS

SS47p. Does (he/she) expect to work for pay in the future?

1. YES  5. NO  -> GO TO SS47v

SS47q. When does (he/she) expect to start working?

IN _____YEARS OR AT AGE______  98. DON'T KNOW/DEPENDS

SS47r. Will any of that be full-time work?

1. YES  5. NO  8. DON'T KNOW/DEPENDS

SS47s. When does (he/she) expect to start working full-time?

IN _________YEARS OR AT AGE ________  98. DON'T KNOW/DEPENDS

SS47t. And when does (he/she) expect to stop working full-time?

IN _______YEARS OR AT AGE ________  96. NEVER STOP

SS47u. When does (he/she) expect to stop working for pay altogether?

IN _____YEARS OR AT AGE______  98. DON'T KNOW/DEPENDS  96. NEVER STOP

SS47v. RETURN TO MAIN QUESTIONNAIRE, P. 97, R50