

For Office Use Only

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**SURVEY RESEARCH CENTER**  
INSTITUTE FOR SOCIAL RESEARCH  
THE UNIVERSITY OF MICHIGAN  
ANN ARBOR, MICHIGAN 48106

1. Interviewer's Label \_\_\_\_\_

2. Primary Area \_\_\_\_\_

3. Your Iw No. \_\_\_\_\_

4. Date \_\_\_\_\_

5. Length of Iw \_\_\_\_\_ (Minutes)

6. Length of Edit \_\_\_\_\_ (Minutes)

## 1983 SURVEY OF CONSUMER FINANCES

INTERVIEWER: THE FOLLOWING MUST BE READ TO EACH RESPONDENT

This interview is completely voluntary. If we come to any question you don't want to answer, just let me know and we will go on to the next question.

Many questions deal with factual information and accuracy is important. Take whatever time you need to think about the questions and feel free to (confer with your [husband/wife] and to) check any records you might have.

DO NOT WRITE BELOW THIS LINE

REVIEWED BY:

- SUPERVISOR  
 FIELD  
 CODING

SECTION A: ATTITUDES TOWARD CREDIT

A0. EXACT TIME NOW: \_\_\_\_\_

A1. Let's begin by talking 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?

1. GOOD IDEA	3. GOOD IN SOME WAYS, BAD IN OTHERS	5. BAD IDEA	8. DON'T KNOW GO TO A2
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A1a. Why do you say that? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

A2. People have many different reasons for borrowing money which they pay back over a period of time. For each of the reasons I read, please tell me whether you feel it is all right for someone like yourself to borrow money...

	YES (1)	NO (5)
a. to cover the expenses of a vacation trip?		
b. to cover living expenses when income is cut?		
c. to consolidate bills which have piled up?		
d. to finance the purchase of a fur coat or jewelry?		
e. to finance boats, snowmobiles and other hobby equipment?		
f. to finance the purchase of a car?		
g. to cover expenses due to illness?		
h. to finance educational expenses?		
j. to finance the purchase of furniture?		

A3. (CARD A) Now thinking about how to choose an automobile loan, which of the credit terms listed on this card would be most important to you (or your husband/or your wife) if you were going to use credit to purchase a car? Which comes next? Which is third?

	RANK (1 = MOST IMPORTANT)
A. SIZE OF LOAN	A.
B. DOLLAR AMOUNT OF INTEREST OR FINANCE CHARGE	B.
C. SIZE OF THE MONTHLY PAYMENTS	C.
D. ANNUAL PERCENTAGE RATE OF INTEREST	D.
E. CHARGE FOR LATE PAYMENT	E.
F. REBATE FOR EARLY PAYOFF OF LOAN	F.
G. SECURITY OR COLLATERAL FOR LOAN	G.
H. SIZE OF THE DOWN PAYMENT	H.

A4. Suppose you were buying a room of furniture for a list price of \$1,000 and you were to repay the amount to the dealer in 12 monthly installments. How much do you think it would cost, in total, for the furniture after one year--including all finance and carrying charges?

\$ \_\_\_\_\_ TOTAL COST

9998. DON'T KNOW

A4a. Well, just give me your best estimate.

\$ \_\_\_\_\_

9998. DON'T KNOW

A5. About what percent rate of interest per year do you think this would be?

\_\_\_\_\_ PERCENT

98. DON'T KNOW

TURN TO  
P. 3, A6

A5a. Well, just give me your best estimate.

\_\_\_\_\_ PERCENT

98. DON'T KNOW

A6. In the past few years, has a particular lender or creditor turned down any request you (or your husband/wife) made for credit or have you been unable to get as much credit as you applied for?

1. YES, TURNED DOWN

3. YES, UNABLE

5. NO

TURN TO P. 4, A7

A6a. On the most recent occasion, what reasons were you (or your husband/wife) given for being turned down or unable to get as much credit as you applied for?

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A6b. After you were turned down, or unable to get as much credit as you applied for, did you (or your husband/wife) reapply for credit at the same or another lender or creditor?

1. YES

5. NO

→ TURN TO P. 4, A7

A6c. Were you finally able to get all the credit you (or your husband/wife) first applied for?

1. YES

5. NO

A7. Was there any time in the past few 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?

1. YES

5. NO

→ TURN TO P. 5, SECTION B



A7a. On the most recent occasion, why did you (or your husband/wife) think you might be turned down? (Any other reasons?)

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A7b. (CARD X) With what type of lender was this--a commercial bank, a savings and loan association or savings bank, a credit union, a finance company, a store or dealer, or what?

01. COMMERCIAL BANK	02. SAVINGS & LOAN; SAVINGS BANK	03. CREDIT UNION	04. FINANCE OR LOAN COMPANY
05. STORE OR DEALER	97. OTHER (SPECIFY): _____ _____		

A7c. Where did you (or your husband/wife) get the information that made you think you might be turned down?

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SECTION B: CREDIT CARDS

B1. Do you (or anyone in your family living here) have any credit cards?

1. YES

5. NO

→ TURN TO P. 6, B6

B2. How many kinds of gasoline credit card accounts do you (and members of your family living here) have? Please do not count multiple cards issued for the same account or any business or company accounts. (RECORD IN B2 BELOW AND ASK B3 AND B4 FOR EACH TYPE BEFORE CONTINUING TO NEXT TYPE).

B3. In general, about how often do you (and your family living here) use (TYPE) card(s)--do you use them often, sometimes, hardly ever, or never? (RECORD IN B3 AND ASK B4--IF "NEVER" GO TO THE NEXT CREDIT CARD TYPE.)

B4. After the last payment was made, what was the balance still owed on (all) (TYPE) card(s)? (RECORD IN B4--GO TO NEXT CREDIT CARD TYPE.)

	B2	B3	B4
B2a. <u>GASOLINE</u> CREDIT CARD ACCOUNTS	# ACCOUNTS  0. NONE	1. OFTEN 2. SOMETIMES 3. HARDLY EVER 5. NEVER	\$ _____ BALANCE
B2b. How many <u>bank</u> credit card accounts like Mastercard or Visa do you (and your family living here) have?	# ACCOUNTS  0. NONE	1. OFTEN 2. SOMETIMES 3. HARDLY EVER 5. NEVER	\$ _____ BALANCE
B2c. (How about) <u>general purpose</u> credit card accounts like American Express, Diners Club, or Carte Blanche?	# ACCOUNTS  0. NONE	1. OFTEN 2. SOMETIMES 3. HARDLY EVER 5. NEVER	\$ _____ BALANCE
B2d. <u>Store</u> card accounts for Sears, Penneys, or Wards?	# ACCOUNTS  0. NONE	1. OFTEN 2. SOMETIMES 3. HARDLY EVER 5. NEVER	\$ _____ BALANCE
B2e. Any <u>other store</u> credit card accounts?	# ACCOUNTS  0. NONE	1. OFTEN 2. SOMETIMES 3. HARDLY EVER 5. NEVER	\$ _____ BALANCE
B2f. Any <u>other</u> card accounts like airline or car rental cards?	# ACCOUNTS  0. NONE	1. OFTEN 2. SOMETIMES 3. HARDLY EVER 5. NEVER	\$ _____ BALANCE

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B5. INTERVIEWER CHECKPOINT

1. R HAS BANK OR STORE CREDIT CARDS (CHECKED IN B2b OR B2d OR B2e)

2. R HAS NO BANK OR STORE CREDIT CARDS → GO TO B6

B5a. When you use bank cards or store cards, do you almost always pay the total amount due each month to avoid a finance charge, do you sometimes do this, or do you hardly ever pay it in full and have to pay a finance charge?

1. PAYS FULL AMOUNT      3. SOMETIMES PAYS FULL AMOUNT; PAYS SOME ACCOUNTS IN FULL      5. HARDLY EVER PAYS FULL AMOUNT

B5b. When the bill is not paid in full, what is the annual percentage rate of interest that is charged on the bank or store card that is used most often?

\_\_\_\_\_ PERCENT      98. DON'T KNOW

B6. Do you (or anyone in your family living here) have any lines of credit you could draw on to borrow money--such as a line of credit on a checking account or lines of credit at finance companies, credit unions, or at a brokerage company?

1. YES

5. NO

→ TURN TO P. 7, SECTION C

B6a. How much is currently owed in total against these lines of credit?

\$ \_\_\_\_\_ TOTAL OWED

B6b. Are these lines of credit at a commercial bank, a savings and loan association or a savings bank, a credit union, a finance or loan company, a brokerage company, or what? (CHECK ALL THAT APPLY.)

A. COMMERCIAL BANK 01      B. SAVINGS & LOAN; SAVINGS BANK 02      C. CREDIT UNION 03      D. FINANCE OR LOAN COMPANY 04

E. BROKER 06

97. OTHER (SPECIFY): \_\_\_\_\_

B6c. Do any of these lines of credit use your (family's) home as collateral?

1. YES      5. NO

SECTION C: HOUSING

C1. How long have you lived here in (COUNTY NAME) county?

\_\_\_\_\_ YEARS  OR SINCE: \_\_\_\_\_

97. ALL MY LIFE

C2. Do you (and your family living here) own this (house/apartment/mobile home), pay rent, or what?

OWN OR IS  
1. BUYING;  
LAND CONTRACT  
TURN TO P. 8, C5

3. PAYS RENT

5. NEITHER OWNS NOR RENTS

C3. How is that? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

TURN TO P. 12, C18

C4. About how much rent do you pay a month?  
\$ \_\_\_\_\_ RENT PER MONTH  OR \$ \_\_\_\_\_ PER \_\_\_\_\_

C4a. Does that include utilities?

1. INCLUDES UTILITIES      3. SOME UTILITIES INCLUDED      5. DOES NOT INCLUDE UTILITIES

C4b. Do you rent it furnished or unfurnished?

1. FURNISHED      3. PARTIALLY FURNISHED      5. UNFURNISHED

TURN TO P. 12, C18



IF R LIVES IN MULTIPLE HU STRUCTURE, TRY TO GET VALUE FOR R'S HU. IF R CAN ONLY GIVE YOU VALUE OF ENTIRE STRUCTURE, BE SURE TO NOTE THAT FIGURE IS FOR WHOLE STRUCTURE AND INDICATE NUMBER OF HUs IN ENTIRE STRUCTURE.

- C5. Could you tell me what is the present value of this (house and lot/apartment/mobile home)? I mean, about what would it bring if it were sold today?

\$ \_\_\_\_\_

C5a.  CHECK IF VALUE FIGURE IS FOR MULTIPLE HU STRUCTURE  
 \_\_\_\_\_ # HUs IN STRUCTURE

- C6. In what month and year was the (house/apartment/mobile home) purchased?

\_\_\_\_\_ / \_\_\_\_\_  
 MONTH / YEAR

- C7. How much did the (house/apartment/mobile home) cost when it was purchased, excluding closing costs?

\$ \_\_\_\_\_

C7a.  CHECK IF COST FIGURE IS FOR MULTIPLE HU STRUCTURE  
 \_\_\_\_\_ # HUs IN STRUCTURE

C8. Do you now have a mortgage or land contract on this (house and lot/apartment/mobile home)?

1. YES, MORTGAGE

2. YES; LAND CONTRACT

5. NO

GO TO C8f

C8a. Was this mortgage assumed from the previous owner?

1. YES      5. NO

C8b. Is this an FHA or VA mortgage, or is it guaranteed under another federal government program?

1. FHA    2. VA    7. OTHER:    5. NO

GO TO C8d

C8c. Why did you choose a (FHA/VA/TYPE) mortgage instead of a conventional mortgage?

\_\_\_\_\_

\_\_\_\_\_

C8d. Do you also have a second mortgage?

1. YES      5. NO

GO TO C8f

C8e. Was this second mortgage assumed from the previous owner?

1. YES      5. NO

C8f. Do you owe money on any other loans for the purchase of this (house and lot/apartment/mobile home) such as loans from the seller or contractor or loans from employers or relatives?

1. YES      5. NO

C8g. Do you owe money on any loans for the purchase of this (house and lot/apartment/mobile home) such as loans from the seller or contractor or loans from employers or relatives?

1. YES      5. NO

TURN TO P. 10, C9, COLUMN B      TURN TO P.12, C18

TURN TO P. 10, C9, COLUMN A

	COLUMN A 1st MORTGAGE OR LAND CONTRACT	COLUMN B HOUSING LOAN #2	COLUMN C HOUSING LOAN #3
C9. About the (first mortgage/second mortgage/land contract/loan)... in what month and year was it obtained or last refinanced?	_____ MONTH/YEAR	_____ MONTH/YEAR	_____ MONTH/YEAR
C10. How much was borrowed or financed, not including the finance charges?	\$ _____	\$ _____	\$ _____
C11. How much are the payments and how often are they due?	\$ _____ PER _____ GO TO C12	\$ _____ PER _____ GO TO C12	\$ _____ PER _____ GO TO C12
	NO REGULAR PAYMENTS	NO REGULAR PAYMENTS	NO REGULAR PAYMENTS
C11a. How much money is still owed on this loan?	\$ _____	\$ _____	\$ _____
C11b. In what month and year do you expect this loan to be repaid?	_____ MONTH/YEAR GO TO C15	_____ MONTH/YEAR GO TO C15	_____ MONTH/YEAR GO TO C15
C12. How many years or number of payments were agreed upon when the loan was received?	____ # YEARS (OR) ____ # PAYMENTS	____ # YEARS (OR) ____ # PAYMENTS	____ # YEARS (OR) ____ # PAYMENTS
C13. Do the payments include taxes or insurance?	1. YES    5. NO		
C14. Will the regular payments repay the loan completely, or will there be a balance payable when the loan is due?	1. REPAY 1. COMPLETELY GO TO C15  5. BALANCE LEFT	1. REPAY 1. COMPLETELY GO TO C15  5. BALANCE LEFT	1. REPAY 1. COMPLETELY GO TO C15  5. BALANCE LEFT
C14a. What will the balance be?	\$ _____	\$ _____	\$ _____
C15. What is the current annual percentage rate of interest or finance charge on the loan?	____ PERCENT	____ PERCENT	____ PERCENT

COLUMN A  
1st MORTGAGE OR  
LAND CONTRACT

COLUMN B  
HOUSING LOAN #2

COLUMN C  
HOUSING LOAN #3

C16. Was the loan from a commercial bank, a savings and loan association or savings bank, a credit union, a finance or loan company, the previous owner, a contractor or developer, an employer, or a mortgage company?

01. COMMERCIAL BANK	01. COMMERCIAL BANK	01. COMMERCIAL BANK
02. SAVINGS & LOAN; SAVINGS BANK	02. SAVINGS & LOAN; SAVINGS BANK	02. SAVINGS & LOAN; SAVINGS BANK
03. CREDIT UNION	03. CREDIT UNION	03. CREDIT UNION
04. FINANCE OR LOAN COMPANY	04. FINANCE OR LOAN COMPANY	04. FINANCE OR LOAN COMPANY
09. CONTRACTOR; DEVELOPER	09. CONTRACTOR; DEVELOPER	09. CONTRACTOR; DEVELOPER
08. MORTGAGE CO.	08. MORTGAGE CO.	08. MORTGAGE CO.
15. EMPLOYER	15. EMPLOYER	15. EMPLOYER
10. PRIOR OWNER	10. PRIOR OWNER	10. PRIOR OWNER
97. OTHER (SPECIFY) _____	97. OTHER (SPECIFY) _____	97. OTHER (SPECIFY) _____

C17. Does this mortgage have an interest rate that can rise or fall from time to time?

1. YES      5. NO  
↓  
GO BACK TO C9 OR TURN TO P. 12, C18

GO BACK TO C9 OR TURN TO P. 12, C18      TURN TO P. 12, C18

C17a. Does the interest rate depend on some other interest rate or have you already agreed to pay a different rate in the future?

1. ALREADY AGREED      GO TO C17c  
8. DON'T KNOW  
5. DEPENDS ON SOME OTHER INTEREST RATE  
↓

C17b. On what other interest rate does it depend?

\_\_\_\_\_  
\_\_\_\_\_

C17c. How often can your mortgage interest rate change?

\_\_\_\_\_ PER \_\_\_\_\_

C17d. When the interest rate changes will the size of your monthly payments change at the same time?

1. YES      5. NO

GO BACK TO C9 OR TURN TO P. 12, C18

C18. Have you (or anyone in your family living here) ever sold real estate for which you loaned money to the buyer or accepted a note or land contract from the buyer? 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. 14, C20

C19. Does the buyer still owe you money on any of these notes or land contracts?

1. YES

5. NO

→ TURN TO P. 14 C20

C19a. Is this a note or land contract?

C19b. How much is still owed on this note?

C19c. How much are the payments to you and how often are they due?

C19d. How much more will the buyer have to pay to complete the purchase of the property?

C19e. How many years or number of payments were agreed upon when the loan was made?

C19f. In what month and year do you expect this loan to be repaid?

	PROPERTY #1	PROPERTY #2	PROPERTY #3
	1. NOTE ↓ 2. LAND CONTRACT GO TO C19c	1. NOTE ↓ 2. LAND CONTRACT GO TO C19c	1. NOTE ↓ 2. LAND CONTRACT GO TO C19c
	\$ _____ TURN TO P.13, C19i	\$ _____ TURN TO P.13, C19i	\$ _____ TURN TO P.13, C19i
	\$ _____ PER _____ GO TO C19e  NO REGULAR PAYMENT ↓	\$ _____ PER _____ GO TO C19e  NO REGULAR PAYMENT ↓	\$ _____ PER _____ GO TO C19e  NO REGULAR PAYMENT ↓
	\$ _____ TURN TO P. 13 C19i	\$ _____ TURN TO P. 13 C19i	\$ _____ TURN TO P. 13 C19i
	_____ # YEARS  _____ # PAYMENTS	_____ # YEARS  _____ # PAYMENTS	_____ # YEARS  _____ # PAYMENTS
	_____ MONTH/YEAR	_____ MONTH/YEAR	_____ MONTH/YEAR

	PROPERTY #1	PROPERTY #2	PROPERTY #3
C19g. Will the regular payments repay the loan completely, or will there be a balance payable to you when the loan is due?	<div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;">1. REPAY COMPLETELY GO TO C19i</div> <div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;">5. BALANCE LEFT</div> <div style="text-align: center;">↓</div>	<div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;">1. REPAY COMPLETELY GO TO C19i</div> <div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;">5. BALANCE LEFT</div> <div style="text-align: center;">↓</div>	<div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;">1. REPAY COMPLETELY GO TO C19i</div> <div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;">5. BALANCE LEFT</div> <div style="text-align: center;">↓</div>
C19h. What will the balance be?	\$ _____	\$ _____	\$ _____
C19i. Do you (or your family) still owe any money on loans for this property?	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 2px;">1. YES</div> <div style="border: 1px solid black; padding: 2px;">5. NO</div> </div> <div style="text-align: center; margin-top: 5px;">↓ GO TO C19k</div>	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 2px;">1. YES</div> <div style="border: 1px solid black; padding: 2px;">5. NO</div> </div> <div style="text-align: center; margin-top: 5px;">↓ GO TO C19k</div>	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 2px;">1. YES</div> <div style="border: 1px solid black; padding: 2px;">5. NO</div> </div> <div style="text-align: center; margin-top: 5px;">↓ TURN TO P. 14, C20</div>
C19j. How much is still owed?	\$ _____	\$ _____	\$ _____ TURN TO P. 14, C20
C19k. Are you (or your family) <u>owed</u> money on any other notes or land contracts?	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 2px;">1. YES</div> <div style="border: 1px solid black; padding: 2px;">5. NO</div> </div> <div style="margin-top: 5px;">GO BACK TO C19a    TURN TO P.14, C20</div>	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 2px;">1. YES</div> <div style="border: 1px solid black; padding: 2px;">5. NO</div> </div> <div style="margin-top: 5px;">GO BACK TO C19a    TURN TO P.14, C20</div>	

C20. Do you (or anyone in your family living here) own any (other) real estate such as a lot, vacation home, apartment building, or commercial property, or are you purchasing any properties using a land contract? 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. 16, SECTION D

	PROPERTY #1	PROPERTY #2	PROPERTY #3
C21. What type of property is this? (Are any other properties owned?)	<hr/> <hr/> <hr/>	<hr/> <hr/> <hr/>	<hr/> <hr/> <hr/>
C22. How much is this property worth?	\$ _____	\$ _____	\$ _____
C23. Do you (or anyone in your family living here) owe money on any loans for the purchase of this property?	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 2px;">1. YES</div> <div style="border: 1px solid black; padding: 2px;">5. NO</div> </div> <p style="text-align: center;">↓</p> <p style="text-align: center;">GO BACK TO C21 OR TURN TO P. 16, SECTION D</p>	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 2px;">1. YES</div> <div style="border: 1px solid black; padding: 2px;">5. NO</div> </div> <p style="text-align: center;">↓</p> <p style="text-align: center;">GO BACK TO C21 OR TURN TO P. 16, SECTION D</p>	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 2px;">1. YES</div> <div style="border: 1px solid black; padding: 2px;">5. NO</div> </div> <p style="text-align: center;">↓</p> <p style="text-align: center;">TURN TO P. 16, SECTION D</p>
C23a. In what month and year was the loan taken out?	_____ MONTH/YEAR	_____ MONTH/YEAR	_____ MONTH/YEAR
C23b. How much was borrowed or financed, not including the finance charges?	\$ _____	\$ _____	\$ _____
C23c. How much are the payments and how often are they due?	\$ _____ PER _____ GO TO C24 <div style="border: 1px solid black; padding: 2px; text-align: center; margin-top: 5px;">NO REGULAR PAYMENT</div> <p style="text-align: center;">↓</p>	\$ _____ PER _____ GO TO C24 <div style="border: 1px solid black; padding: 2px; text-align: center; margin-top: 5px;">NO REGULAR PAYMENT</div> <p style="text-align: center;">↓</p>	\$ _____ PER _____ GO TO C24 <div style="border: 1px solid black; padding: 2px; text-align: center; margin-top: 5px;">NO REGULAR PAYMENT</div> <p style="text-align: center;">↓</p>
C23d. How much is still owed on the loan?	\$ _____	\$ _____	\$ _____
C23e. In what month and year do you expect this loan to be repaid?	_____ MONTH/YEAR TURN TO P. 15, C27	_____ MONTH/YEAR TURN TO P. 15, C27	_____ MONTH/YEAR TURN TO P. 15, C27
C24. Do the payments include taxes or insurance?	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 2px;">1. YES</div> <div style="border: 1px solid black; padding: 2px;">5. NO</div> </div>	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 2px;">1. YES</div> <div style="border: 1px solid black; padding: 2px;">5. NO</div> </div>	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 2px;">1. YES</div> <div style="border: 1px solid black; padding: 2px;">5. NO</div> </div>

	PROPERTY #1	PROPERTY #2	PROPERTY #3
C25. How many years or number of payments were agreed upon when the loan was received?	_____ # YEARS (OR) _____ # PAYMENTS	_____ # YEARS (OR) _____ # PAYMENTS	_____ # YEARS (OR) _____ # PAYMENTS
C26. Will the regular payments repay the loan completely or will there be a balance payable when the loan is due?	<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">1. REPAY COMPLETELY GO TO C27</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">5. BALANCE LEFT</div> ↓	<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">1. REPAY COMPLETELY GO TO C27</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">5. BALANCE LEFT</div> ↓	<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">1. REPAY COMPLETELY GO TO C27</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">5. BALANCE LEFT</div> ↓
C26a. What will the balance be?	\$ _____	\$ _____	\$ _____
C27. What is the annual percentage rate of interest or finance charge on this loan?	_____ PERCENT	_____ PERCENT	_____ PERCENT
C28. Was the loan originally from a commercial bank, a savings and loan association or savings bank, a credit union, a finance or loan company, the previous owner, a contractor or developer, an employer, or a mortgage company?	<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">01. COMMERCIAL BANK</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">02. SAVINGS &amp; LOAN; SAVINGS BANK</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">03. CREDIT UNION</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">04. FINANCE OR LOAN COMPANY</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">09. CONTRACTOR; DEVELOPER</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">08. MORTGAGE CO.</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">15. EMPLOYER</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">10. PRIOR OWNER</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">97. OTHER (SPECIFY) _____ _____</div>	<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">01. COMMERCIAL BANK</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">02. SAVINGS &amp; LOAN; SAVINGS BANK</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">03. CREDIT UNION</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">04. FINANCE OR LOAN COMPANY</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">09. CONTRACTOR; DEVELOPER</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">08. MORTGAGE CO.</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">15. EMPLOYER</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">10. PRIOR OWNER</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">97. OTHER (SPECIFY) _____ _____</div>	<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">01. COMMERCIAL BANK</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">02. SAVINGS &amp; LOAN; SAVINGS BANK</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">03. CREDIT UNION</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">04. FINANCE OR LOAN COMPANY</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">09. CONTRACTOR; DEVELOPER</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">08. MORTGAGE CO.</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">15. EMPLOYER</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">10. PRIOR OWNER</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">97. OTHER (SPECIFY) _____ _____</div>

GO BACK TO C21 OR  
TURN TO P. 16,  
SECTION D

GO BACK TO C21 OR  
TURN TO P. 16,  
SECTION D

TURN TO P. 16,  
SECTION D



SECTION D: ADDITIONS AND REPAIRS

D1. Do you (or anyone in your family living here) currently owe any money on loans for improvements on this (house and lot/apartment/mobile home) for things like repairs, additions, landscaping, or major painting and decorating projects, excluding money owed on mortgages, credit cards, and lines of credit already mentioned?

1. YES

5. NO

TURN TO P. 19, SECTION E

D2. What was done?  
(Do you have any other loans for additions and repairs, or projects?)

D3. How much did the (PROJECT) cost?

D4. In what month and year was the loan received for (PROJECT)?

D5. How much was borrowed or financed, not including the finance charges?

D6. How much are the payments and how often are they due?

D6a. How much is still owed on the loan for this project?

D6b. What is the annual percentage rate of interest or finance charge on this loan?

D6c. In what month and year do you expect this loan to be repaid?

	PROJECT #1	PROJECT #2	PROJECT #3
D2. What was done? (Do you have any other loans for additions and repairs, or projects?)	_____ _____ _____	_____ _____ _____	_____ _____ _____
D3. How much did the (PROJECT) cost?	\$ _____	\$ _____	\$ _____
D4. In what month and year was the loan received for (PROJECT)?	_____ MONTH/YEAR	_____ MONTH/YEAR	_____ MONTH/YEAR
D5. How much was borrowed or financed, not including the finance charges?	\$ _____	\$ _____	\$ _____
D6. How much are the payments and how often are they due?	\$ _____ PER _____ TURN TO P. 17, D7	\$ _____ PER _____ TURN TO P. 17, D7	\$ _____ PER _____ TURN TO P. 17, D7
	NO REGULAR PAYMENT ↓	NO REGULAR PAYMENT ↓	NO REGULAR PAYMENT ↓
D6a. How much is still owed on the loan for this project?	\$ _____	\$ _____	\$ _____
D6b. What is the annual percentage rate of interest or finance charge on this loan?	_____ PERCENT	_____ PERCENT	_____ PERCENT
D6c. In what month and year do you expect this loan to be repaid?	_____ MONTH/YEAR TURN TO P. 17, D8	_____ MONTH/YEAR TURN TO P. 17, D8	_____ MONTH/YEAR TURN TO P. 17, D8

D7. How many years or number of payments were agreed upon when the loan was received?

D8. Are the payments being made to a commercial bank, a savings and loan association or savings bank, a credit union, a finance or loan company, a store, dealer, contractor, developer, or what?

D9. Were the papers filled out and the contract for this loan signed at a commercial bank, a savings and loan association or savings bank, a credit union, a finance or loan company, a store or dealer, at a contractor, or what?

	PROJECT #1	PROJECT #2	PROJECT #3
	<p>_____ # YEARS (OR)</p> <p>_____ # PAYMENTS</p>	<p>_____ # YEARS (OR)</p> <p>_____ # PAYMENTS</p>	<p>_____ # YEARS (OR)</p> <p>_____ # PAYMENTS</p>
	<p>01. COMMERCIAL BANK</p> <p>02. SAVINGS &amp; LOAN; SAVINGS BANK</p> <p>03. CREDIT UNION</p> <p>04. FINANCE OR LOAN COMPANY</p> <p>05. STORE OR DEALER</p> <p>09. CONTRACTOR; DEVELOPER</p> <p>97. OTHER:</p> <p>GO BACK TO D2 OR TURN TO P. 19, SEC. E</p>	<p>01. COMMERCIAL BANK</p> <p>02. SAVINGS &amp; LOAN; SAVINGS BANK</p> <p>03. CREDIT UNION</p> <p>04. FINANCE OR LOAN COMPANY</p> <p>05. STORE OR DEALER</p> <p>09. CONTRACTOR; DEVELOPER</p> <p>97. OTHER:</p> <p>GO BACK TO D2 OR TURN TO P. 19, SEC. E</p>	<p>01. COMMERCIAL BANK</p> <p>02. SAVINGS &amp; LOAN; SAVINGS BANK</p> <p>03. CREDIT UNION</p> <p>04. FINANCE OR LOAN COMPANY</p> <p>05. STORE OR DEALER</p> <p>09. CONTRACTOR; DEVELOPER</p> <p>97. OTHER:</p> <p>TURN TO P. 19, SECTION E</p>
	<p>01. COMMERCIAL BANK</p> <p>02. SAVINGS &amp; LOAN; SAVINGS BANK</p> <p>03. CREDIT UNION</p> <p>04. FINANCE OR LOAN COMPANY</p> <p>05. STORE OR DEALER</p> <p>09. CONTRACTOR; DEVELOPER</p> <p>97. OTHER:</p> <p>GO BACK TO D2 OR TURN TO P. 19, SECTION E</p>	<p>01. COMMERCIAL BANK</p> <p>02. SAVINGS &amp; LOAN; SAVINGS BANK</p> <p>03. CREDIT UNION</p> <p>04. FINANCE OR LOAN COMPANY</p> <p>05. STORE OR DEALER</p> <p>09. CONTRACTOR; DEVELOPER</p> <p>97. OTHER:</p> <p>GO BACK TO D2 OR TURN TO P. 19, SECTION E</p>	<p>01. COMMERCIAL BANK</p> <p>02. SAVINGS &amp; LOAN; SAVINGS BANK</p> <p>03. CREDIT UNION</p> <p>04. FINANCE OR LOAN COMPANY</p> <p>05. STORE OR DEALER</p> <p>09. CONTRACTOR; DEVELOPER</p> <p>97. OTHER:</p> <p>TURN TO P. 19, SECTION E</p>

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## SECTION E: VEHICLES

E1. Do you (or anyone in your family living here) own a car, or any kind of truck, van, motorhome, or jeep-type vehicle, not including any leased vehicles or vehicles owned by a business?

1. YES

5. NO

→ TURN TO P. 22, SECTION F

E2. Altogether, how many cars or other vehicles do you (and your family living here) own?

1. ONE

2. TWO

3. THREE

4. FOUR

5. FIVE OR MORE

About the newest vehicle...

- E3. What type of vehicle is it--(a car, van, pickup, motorhome, or what)?
- E4. What make and model is it? (2-WORD ANSWER: MAKE AND MODEL)
- E5. What year is it?
- E6. In what month and year was it purchased?
- E7. How much did the vehicle cost?
- E8. Is any money owed on a loan for this (MAKE/MODEL)?
- E9. How much was borrowed or financed, not including the finance charges?
- E10. How much are the payments and how often are they due?
- E10a. How much is still owed on the loan for this vehicle?
- E10b. In what month and year do you expect this loan to be repaid?

	VEHICLE #1	VEHICLE #2	VEHICLE #3
	<input type="checkbox"/> 1. CAR <input type="checkbox"/> 2. VAN <input type="checkbox"/> 3. PICKUP <input type="checkbox"/> 4. MOTORHOME <input type="checkbox"/> 7. OTHER (SPECIFY) _____	<input type="checkbox"/> 1. CAR <input type="checkbox"/> 2. VAN <input type="checkbox"/> 3. PICKUP <input type="checkbox"/> 4. MOTORHOME <input type="checkbox"/> 7. OTHER (SPECIFY) _____	<input type="checkbox"/> 1. CAR <input type="checkbox"/> 2. VAN <input type="checkbox"/> 3. PICKUP <input type="checkbox"/> 4. MOTORHOME <input type="checkbox"/> 7. OTHER (SPECIFY) _____
	_____ MAKE/MODEL	_____ MAKE/MODEL	_____ MAKE/MODEL
	_____ YEAR	_____ YEAR	_____ YEAR
	_____ MONTH/YEAR	_____ MONTH/YEAR	_____ MONTH/YEAR
	\$ _____	\$ _____	\$ _____
	<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO GO BACK TO E3 OR TURN TO P. 22, SEC. F ↓	<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO GO BACK TO E3 OR TURN TO P. 22, SEC. F ↓	<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO TURN TO P. 22, SECTION F ↓
	\$ _____	\$ _____	\$ _____
	\$ _____ PER _____ TURN TO P. 21 E11 <input type="checkbox"/> NO REGULAR PAYMENTS ↓	\$ _____ PER _____ TURN TO P. 21, E11 <input type="checkbox"/> NO REGULAR PAYMENTS ↓	\$ _____ PER _____ TURN TO P. 21 E11 <input type="checkbox"/> NO REGULAR PAYMENTS ↓
	\$ _____	\$ _____	\$ _____
	_____ MONTH/YEAR	_____ MONTH/YEAR	_____ MONTH/YEAR

	VEHICLE #1	VEHICLE #2	VEHICLE #3
E10c. What is the annual percentage rate of interest or finance charge on this loan?	_____ PERCENT GO TO E12	_____ PERCENT GO TO E12	_____ PERCENT GO TO E12
E11. How many years or number of payments were agreed upon when the loan was received?	_____ # YEARS      (OR) _____ # PAYMENTS	_____ # YEARS      (OR) _____ # PAYMENTS	_____ # YEARS      (OR) _____ # PAYMENTS
E12. Are the payments being made to a commercial bank, a savings and loan association or savings bank, a credit union, the dealer, an automobile finance company such as GMAC or Ford Motor or Chrysler Credit, some other finance or loan company, or what?	<div style="border: 1px solid black; padding: 2px;">01. COMMERCIAL BANK</div> <div style="border: 1px solid black; padding: 2px;">02. SAVINGS &amp; LOAN; SAVINGS BANK</div> <div style="border: 1px solid black; padding: 2px;">03. CREDIT UNION</div> <div style="border: 1px solid black; padding: 2px;">04. FINANCE OR LOAN COMPANY</div> <div style="border: 1px solid black; padding: 2px;">05. DEALER</div> <div style="border: 1px solid black; padding: 2px;">11. AUTOMOBILE FINANCE CO.</div> <div style="border: 1px solid black; padding: 2px;">97. OTHER (SPECIFY) _____ _____</div> <p>GO BACK TO E3 OR TURN TO P.22 SECTION F</p>	<div style="border: 1px solid black; padding: 2px;">01. COMMERCIAL BANK</div> <div style="border: 1px solid black; padding: 2px;">02. SAVINGS &amp; LOAN; SAVINGS BANK</div> <div style="border: 1px solid black; padding: 2px;">03. CREDIT UNION</div> <div style="border: 1px solid black; padding: 2px;">04. FINANCE OR LOAN COMPANY</div> <div style="border: 1px solid black; padding: 2px;">05. DEALER</div> <div style="border: 1px solid black; padding: 2px;">11. AUTOMOBILE FINANCE CO.</div> <div style="border: 1px solid black; padding: 2px;">97. OTHER (SPECIFY) _____ _____</div> <p>GO BACK TO E3 OR TURN TO P.22 SECTION F</p>	<div style="border: 1px solid black; padding: 2px;">01. COMMERCIAL BANK</div> <div style="border: 1px solid black; padding: 2px;">02. SAVINGS &amp; LOAN; SAVINGS BANK</div> <div style="border: 1px solid black; padding: 2px;">03. CREDIT UNION</div> <div style="border: 1px solid black; padding: 2px;">04. FINANCE OR LOAN COMPANY</div> <div style="border: 1px solid black; padding: 2px;">05. DEALER</div> <div style="border: 1px solid black; padding: 2px;">11. AUTOMOBILE FINANCE CO.</div> <div style="border: 1px solid black; padding: 2px;">97. OTHER (SPECIFY) _____ _____</div> <p>TURN TO P. 22 SECTION F</p>
E13. Where were the papers filled out and the contract signed--was it at (CREDITOR AT E12) or at the dealer?	<div style="border: 1px solid black; padding: 2px;">01. COMMERCIAL BANK</div> <div style="border: 1px solid black; padding: 2px;">02. SAVINGS &amp; LOAN; SAVINGS BANK</div> <div style="border: 1px solid black; padding: 2px;">03. CREDIT UNION</div> <div style="border: 1px solid black; padding: 2px;">04. FINANCE OR LOAN COMPANY</div> <div style="border: 1px solid black; padding: 2px;">05. DEALER</div> <div style="border: 1px solid black; padding: 2px;">97. OTHER (SPECIFY) _____ _____</div> <p>GO BACK TO E3 OR TURN TO P. 22, SECTION F</p>	<div style="border: 1px solid black; padding: 2px;">01. COMMERCIAL BANK</div> <div style="border: 1px solid black; padding: 2px;">02. SAVINGS &amp; LOAN; SAVINGS BANK</div> <div style="border: 1px solid black; padding: 2px;">03. CREDIT UNION</div> <div style="border: 1px solid black; padding: 2px;">04. FINANCE OR LOAN COMPANY</div> <div style="border: 1px solid black; padding: 2px;">05. DEALER</div> <div style="border: 1px solid black; padding: 2px;">97. OTHER (SPECIFY) _____ _____</div> <p>GO BACK TO E3 OR TURN TO P. 22, SECTION F</p>	<div style="border: 1px solid black; padding: 2px;">01. COMMERCIAL BANK</div> <div style="border: 1px solid black; padding: 2px;">02. SAVINGS &amp; LOAN; SAVINGS BANK</div> <div style="border: 1px solid black; padding: 2px;">03. CREDIT UNION</div> <div style="border: 1px solid black; padding: 2px;">04. FINANCE OR LOAN COMPANY</div> <div style="border: 1px solid black; padding: 2px;">05. DEALER</div> <div style="border: 1px solid black; padding: 2px;">97. OTHER (SPECIFY) _____ _____</div> <p>TURN TO P. 22, SECTION F</p>

F1. Excluding credit cards and loans we have already talked about, do you (or anyone in your family living here) owe money for any (other) loans on which regular payments are required--such as loans or credit for purchases of large things for the home, such as furniture, a refrigerator, stove, washing machine, television set, air conditioner, other household appliances, and so on?

F1a. LARGE THINGS FOR THE HOME?

F1b. Do you (or anyone in your family living here) have any (other) loans for recreation and hobby items, such as camping equipment, a vacation trailer, stereo or photographic equipment, a musical instrument, home computer, power tools, a boat, or sports equipment?

F1c. Do you (or anyone in your family living here) have loans or credit for anything else on which regular payments are required, including travel or medical expenses, or personal borrowing for investments?

1. YES	5. NO
1. YES	5. NO
1. YES	5. NO

F2. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. R OR FAMILY HAS ANY LOANS IN F1a-F1c ABOVE
<input type="checkbox"/>	2. NO LOANS WITH REGULAR PAYMENTS → TURN TO P. 24, F10

	DEBT #1	DEBT #2	DEBT #3
F3. What (was this loan/ were these loans) used for? (Anything else on which regular payments are required?)	_____ _____ _____	_____ _____ _____	_____ _____ _____
F4. In what month and year was this loan for (USE AT F3) obtained?	_____ MONTH/YEAR	_____ MONTH/YEAR	_____ MONTH/YEAR
F5. How much was borrowed or financed, not including the finance charges?	\$ _____	\$ _____	\$ _____
F6. How much are the payments and how often are they due?	\$ _____ PER _____	\$ _____ PER _____	\$ _____ PER _____
F7. How many years or number of payments were agreed upon when the loan was received?	____ # YEARS (OR) ____ # PAYMENTS	____ # YEARS (OR) ____ # PAYMENTS	____ # YEARS (OR) ____ # PAYMENTS

F8. Are the payments made to a commercial bank, a savings and loan association or savings bank, a credit union, a finance or loan company, the store or dealer, (a doctor or hospital), or what?

DEBT #1	DEBT #2	DEBT #3
<p>01. COMMERCIAL BANK</p> <p>02. SAVINGS &amp; LOAN; SAVINGS BANK</p> <p>03. CREDIT UNION</p> <p>04. FINANCE OR LOAN COMPANY</p> <p>05. STORE OR DEALER</p> <p>12. DOCTOR; HOSPITAL</p> <p>97. OTHER:</p> <p>GO BACK TO F3 OR TURN TO P.24, F10</p>	<p>01. COMMERCIAL BANK</p> <p>02. SAVINGS &amp; LOAN; SAVINGS BANK</p> <p>03. CREDIT UNION</p> <p>04. FINANCE OR LOAN COMPANY</p> <p>05. STORE OR DEALER</p> <p>12. DOCTOR; HOSPITAL</p> <p>97. OTHER:</p> <p>GO BACK TO F3 OR TURN TO P.24, F10</p>	<p>01. COMMERCIAL BANK</p> <p>02. SAVINGS &amp; LOAN; SAVINGS BANK</p> <p>03. CREDIT UNION</p> <p>04. FINANCE OR LOAN COMPANY</p> <p>05. STORE OR DEALER</p> <p>12. DOCTOR; HOSPITAL</p> <p>97. OTHER:</p> <p>TURN TO P. 24, F10</p>

F9. Were the papers filled out and the contract for this loan signed at a commercial bank, savings and loan association or savings bank, credit union, finance or loan company, a store or dealer, (at the doctor or hospital), or what?

<p>01. COMMERCIAL BANK</p> <p>02. SAVINGS &amp; LOAN; SAVINGS BANK</p> <p>03. CREDIT UNION</p> <p>04. FINANCE OR LOAN COMPANY</p> <p>05. STORE OR DEALER</p> <p>12. DOCTOR; HOSPITAL</p> <p>97. OTHER:</p> <p>GO BACK TO F3 OR TURN TO P. 24, F10</p>	<p>01. COMMERCIAL BANK</p> <p>02. SAVINGS &amp; LOAN; SAVINGS BANK</p> <p>03. CREDIT UNION</p> <p>04. FINANCE OR LOAN COMPANY</p> <p>05. STORE OR DEALER</p> <p>12. DOCTOR; HOSPITAL</p> <p>97. OTHER:</p> <p>GO BACK TO F3 OR TURN TO P. 24, F10</p>	<p>01. COMMERCIAL BANK</p> <p>02. SAVINGS &amp; LOAN; SAVINGS BANK</p> <p>03. CREDIT UNION</p> <p>04. FINANCE OR LOAN COMPANY</p> <p>05. STORE OR DEALER</p> <p>12. DOCTOR; HOSPITAL</p> <p>97. OTHER:</p> <p>TURN TO P. 24, F10</p>
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F10. Do you (or anyone in your family living here) owe any money on (other) loans which do not require regular payments, for instance, loans on a life insurance policy, or debts to some other person or bank, or employer, a student loan, or a margin account with a broker?

1. YES

5. NO → TURN TO P. 25, F18

	TRANSACTION #1	TRANSACTION #2	TRANSACTION #3
F11. What was the money used for? (Any other loans on which regular payments are not required?)	_____	_____	_____
F12. In what month and year was the loan for (USE AT F11) obtained?	MONTH/YEAR	MONTH/YEAR	MONTH/YEAR
F13. How much was borrowed or financed, not including the finance charges?	\$ _____	\$ _____	\$ _____
F14. How much is still owed on this loan?	\$ _____	\$ _____	\$ _____
F15. In what month and year do you expect this loan to be repaid?	MONTH/YEAR OO. NEVER	MONTH/YEAR OO. NEVER	MONTH/YEAR OO. NEVER
F16. What is the annual percentage rate of interest or finance charge on the loan?	_____ PERCENT	_____ PERCENT	_____ PERCENT
F17. Is the money owed to a commercial bank, a savings and loan association or savings bank, to an insurance company, an employer, a broker, a friend, relative, or what?	01. COMMERCIAL BANK 02. SAVINGS & LOAN; SAVINGS BANK 07. INSURANCE COMPANY 06. BROKER 15. EMPLOYER 16. FRIEND, RELATIVE 97. OTHER (SPECIFY) _____	01. COMMERCIAL BANK 02. SAVINGS & LOAN; SAVINGS BANK 07. INSURANCE COMPANY 06. BROKER 15. EMPLOYER 16. FRIEND, RELATIVE 97. OTHER (SPECIFY) _____	01. COMMERCIAL BANK 02. SAVINGS & LOAN; SAVINGS BANK 07. INSURANCE COMPANY 06. BROKER 15. EMPLOYER 16. FRIEND, RELATIVE 97. OTHER (SPECIFY) _____

GO BACK TO F11 OR TURN TO P. 25, F18

GO BACK TO F11 OR TURN TO P. 25, F18

TURN TO P.25, F18

## F18. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. R HAS ANY TYPE OF DEBT--MORTGAGE, ADDITIONS AND REPAIRS, VEHICLES, HOUSEHOLD ITEMS, RECREATION, TRAVEL, OR MEDICAL DEBT
<input type="checkbox"/>	2. R HAS NO DEBT → TURN TO P. 26, SECTION G

↓

F19. Now thinking of all the various types of debts, were all the payments made the way they were scheduled during the last year, 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

SECTION G: CREDIT SHOPPING

G1. In the past year, have you (or your husband/wife) purchased a vehicle, a large item for the home, a recreation item, or home improvements, that cost \$500 or more? This could include any purchases that have already been mentioned.

1. YES



5. NO



TURN TO P. 31, SECTION H

G2. What was the most recent purchase over \$500?

---

G3. In what month and year was this purchase made?

\_\_\_\_\_  
MONTH / YEAR

G4. What was the purchase price?

\$ \_\_\_\_\_

G5. Was it bought using cash, a credit card or charge account, a loan, a line of credit, or what?

1. CASH OR CHECK	2. CREDIT CARD OR CHARGE ACCOUNT	3. LOAN	4. LINE OF CREDIT	7. OTHER (SPECIFY): _____ _____
------------------	----------------------------------	---------	-------------------	---------------------------------------

TURN TO P. 28, G6

TURN TO P. 30, G12

G5a. When (you/your family) received the credit card or charge account bill for this purchase, was the balance paid in full before incurring a finance charge?

1. YES, PAID IN FULL	5. NO, NOT PAID IN FULL	6. HAS NOT YET RECEIVED BILL
----------------------	-------------------------	------------------------------

TURN TO P. 30, G12

↓

G5b. (Do you/Does your family) intend to pay the balance in full before incurring a finance charge?

1. YES	5. NO
--------	-------

TURN TO P. 30, G12

G5c. Did the cash come from a loan, a line of credit, from savings or investments, or what?

1. LOAN	2. LINE OF CREDIT	3. SAVINGS OR INVESTMENTS	7. OTHER (SPECIFY): _____ _____
---------	-------------------	---------------------------	---------------------------------------

TURN TO P. 28, G6

TURN TO P. 30, G12

G6. Is any money still owed on this loan or has it been paid off?

1. STILL OWE  
GO TO G6f

2. PAID OFF

G6a. What was the original amount borrowed or financed, not including the finance charges?  
\$ \_\_\_\_\_

G6b. How much were the payments and how often were they due?  
\$ \_\_\_\_\_ PER \_\_\_\_\_

NO REGULAR PAYMENTS

G6c. How many years or number of payments were agreed upon when the loan was received?  
\_\_\_\_ # YEARS  # PAYMENTS

G6d. What was the annual percentage rate of interest or finance charge for this loan?  
\_\_\_\_\_ PERCENT

G6e. Was the loan from a commercial bank, a savings and loan association or a savings bank, a credit union, a finance or loan company, a store or dealer, an automobile finance company, a contractor, or what?

01. COMMERCIAL BANK	02. SAVINGS & LOAN; SAVINGS BANK	03. CREDIT UNION	04. FINANCE OR LOAN CO.	05. STORE OR DEALER
11. AUTOMOBILE FINANCE CO.	09. CONTRACTOR; DEVELOPER	97. OTHER (SPECIFY): _____		

TURN TO P. 29, G7

**G6f** Which of the loans that you have mentioned was used to purchase the (ITEM)?

- |  |   |
|--|---|
| <input type="checkbox"/> 1ST MORTGAGE (P.10)       | <input type="checkbox"/> VEHICLE #1 (P. 20)     |
| <input type="checkbox"/> HOUSING LOAN #2 (P.10)    | <input type="checkbox"/> VEHICLE #2 (P. 20)     |
| <input type="checkbox"/> HOUSING LOAN #3 (P. 10)   | <input type="checkbox"/> VEHICLE #3 (P. 20)     |
| <input type="checkbox"/> OTHER PROPERTY #1 (P. 14) | <input type="checkbox"/> DEBT #1 (P. 22)        |
| <input type="checkbox"/> OTHER PROPERTY #2 (P. 14) | <input type="checkbox"/> DEBT #2 (P. 22)        |
| <input type="checkbox"/> OTHER PROPERTY #3 (P. 14) | <input type="checkbox"/> DEBT #3 (P. 22)        |
| <input type="checkbox"/> A & R PROJECT #1 (P. 16)  | <input type="checkbox"/> TRANSACTION #1 (P. 24) |
| <input type="checkbox"/> A & R PROJECT #2 (P. 16)  | <input type="checkbox"/> TRANSACTION #2 (P. 24) |
| <input type="checkbox"/> A & R PROJECT #3 (P. 16)  | <input type="checkbox"/> TRANSACTION #3 (P. 24) |

G7. What are the main reasons why you (and your husband/wife) chose to borrow where you did, rather than at another type of financial institution?

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G8. Why was the particular (LENDER) chosen to obtain this credit or loan?

---



---



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G9. Had you (or your husband/ wife) obtained credit from them previously?

1. YES

5. NO

G10. INTERVIEWER CHECKPOINT

<input type="checkbox"/> 1. LOAN OBTAINED FROM STORE, DEALER OR CONTRACTOR
<input type="checkbox"/> 2. ALL OTHERS → TURN TO P. 30, G11

G10a. Did being able to get credit at the place where the (ITEM) was purchased have anything to do with buying the (ITEM) there?

1. YES

5. NO → TURN TO P. 30, G11

G10b. How did this affect the decision to buy the (ITEM)?

---

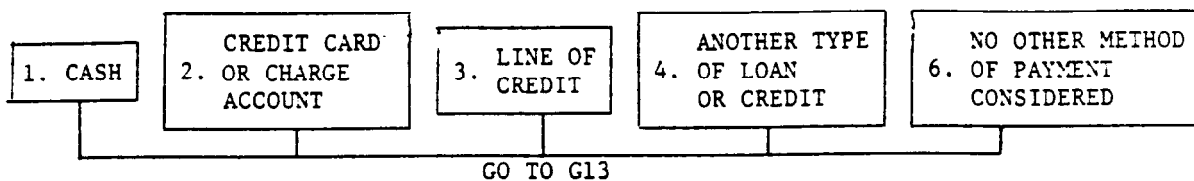


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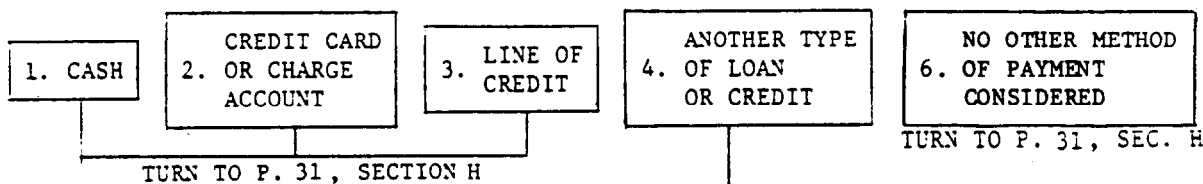
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G11. What other ways of buying the (ITEM) did you (and your husband/wife) seriously consider--did you consider using cash, a credit card, charge account, line of credit, or another type of loan or credit for this purchase?



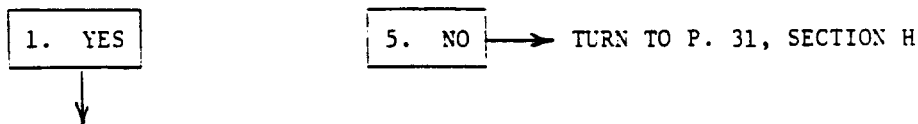
7. OTHER (SPECIFY): \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 GO TO G13

G12. What other ways of buying the (ITEM) did you (and your husband/wife) seriously consider--did you consider using (some type of loan or credit/cash or some other type of loan or credit) for this purchase? (Which type?)



7. OTHER (SPECIFY):  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 TURN TO P. 31, SECTION H

G13. Before you (and your husband/wife) decided the way you would buy this (ITEM), did you try to get any information about (other) creditors or credit terms?



G13a. In what ways did you try to obtain information? \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 G13b. What kind of information did you want? (Any other kind?)  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

## SECTION H: SAVINGS ATTITUDES

H1. People have different reasons for saving. What are your (family's) most important reasons for saving?

---

---

---

H2. (CARD B) Which of the following statements on this card comes closest to the amount of financial risk you (and your husband/wife) are willing to take when you save or make investments?

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.

H3. (CARD C) Which of the statements on this card comes closest to how you (and your husband/wife) feel about tying up your money in investments for long periods of time?

1. TIE UP MONEY FOR A LONG PERIOD OF TIME TO EARN SUBSTANTIAL RETURNS.
2. TIE UP MONEY FOR AN INTERMEDIATE PERIOD OF TIME TO EARN ABOVE AVERAGE RETURNS.
3. TIE UP MONEY FOR A SHORT PERIOD OF TIME TO EARN AVERAGE RETURNS.
4. NOT WILLING TO TIE UP MONEY AT ALL.



H4. How do you (and your husband/wife) generally decide what kind of savings and investments to make--do you get help from an accountant, a banker, a broker, a tax advisor, a lawyer, a friend or relative, or what? (CHECK ALL THAT APPLY.)

A. ACCOUNTANT 01	B. BANKER 02	C. BROKER 03	D. TAX ADVISOR 04
E. LAWYER 05	F. SPOUSE 06	G. FRIEND OR RELATIVE 07	H. SELF OR DON'T SEEK ADVICE 08

97. OTHER (SPECIFY): \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

H5. Tax considerations are often important in making investments. In your (family's) case, if you were to earn an extra dollar of income, about what percent of that would have to be paid in federal income taxes?

\_\_\_\_\_ PERCENT      996. NONE      998. DON'T KNOW

H6. Considering all of your savings and reserve funds, overall, did you put more money in or take more money out in 1982?

1. PUT MORE MONEY IN	3. STAYED THE SAME	5. TOOK MORE MONEY OUT
----------------------	--------------------	------------------------

H7. Overall did most of your (family's) savings come from your regular income, or did they come originally from gifts and inheritances, or other sources?

1. MOSTLY SAVED FROM INCOME	2. MOSTLY FROM GIFTS AND INHERITANCES	7. OTHER (SPECIFY): _____ _____ _____
-----------------------------	---------------------------------------	---

H8. Do you (or your husband/wife) expect to ever receive a large inheritance?

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

## SECTION K: CHECKING AND SAVINGS ACCOUNTS

K1. (CARD D) Now I'd like to talk about checking accounts that have no restrictions on either minimum check size or maximum number of checks you are allowed to write. Do you (or anyone in your family living here) have any of these checking accounts?

1. YES

5. NO

→ TURN TO P. 37, K7

K1a. Altogether how many of these kinds of checking accounts do you (and your family living here) have?

\_\_\_\_\_ # ACCOUNTS

K2. (CARD D) (First, about your main checking account, the one used to write most of your checks...)

(About the next account...)  
Which type of checking account listed on the card best describes this account?

K3. At which type of financial institution is this account?

K4. How much money is kept in this account on average?

CHECKING ACCOUNT #1	CHECKING ACCOUNT #2
<p>1. REGULAR CHECKING</p> <p>2. NOW OR REGULAR SHARE DRAFT</p> <p>3. SUPER NOW, SUPER SHARE DRAFT</p> <p>4. CASH MGMT; MMMF; SWEEP</p> <p>7. OTHER (SPECIFY)</p> <p>_____</p>	<p>1. REGULAR CHECKING</p> <p>2. NOW OR REGULAR SHARE DRAFT</p> <p>3. SUPER NOW, SUPER SHARE DRAFT</p> <p>4. CASH MGMT; MMMF; SWEEP</p> <p>7. OTHER (SPECIFY)</p> <p>_____</p>
<p>01. COMMERCIAL BANK</p> <p>02. SAVINGS &amp; LOAN; SAVINGS BANK</p> <p>03. CREDIT UNION</p> <p>06. BROKER; MMMF</p> <p>97. OTHER (SPECIFY)</p> <p>_____</p>	<p>01. COMMERCIAL BANK</p> <p>02. SAVINGS &amp; LOAN; SAVINGS BANK</p> <p>03. CREDIT UNION</p> <p>06. BROKER; MMMF</p> <p>97. OTHER (SPECIFY)</p> <p>_____</p>
<p>\$ _____</p>	<p>\$ _____</p>

GO BACK TO K2 OR  
TURN TO P. 36, K5

GO BACK TO K2 OR  
TURN TO P. 36, K5

CHECKING ACCOUNT #3	CHECKING ACCOUNT #4	CHECKING ACCOUNT #5
<p>1. REGULAR CHECKING</p> <p>2. NOW OR REGULAR SHARE DRAFT</p> <p>3. SUPER NOW, SUPER SHARE DRAFT</p> <p>4. CASH MGMT; MMMF; SWEEP</p> <p>7. OTHER (SPECIFY) _____</p>	<p>1. REGULAR CHECKING</p> <p>2. NOW OR REGULAR SHARE DRAFT</p> <p>3. SUPER NOW, SUPER SHARE DRAFT</p> <p>4. CASH MGMT; MMMF; SWEEP</p> <p>7. OTHER (SPECIFY) _____</p>	<p>1. REGULAR CHECKING</p> <p>2. NOW OR REGULAR SHARE DRAFT</p> <p>3. SUPER NOW, SUPER SHARE DRAFT</p> <p>4. CASH MGMT; MMMF; SWEEP</p> <p>7. OTHER (SPECIFY) _____</p>
<p>01. COMMERCIAL BANK</p> <p>02. SAVINGS &amp; LOAN; SAVINGS BANK</p> <p>03. CREDIT UNION</p> <p>06. BROKER; MMMF</p> <p>97. OTHER (SPECIFY) _____</p>	<p>01. COMMERCIAL BANK</p> <p>02. SAVINGS &amp; LOAN; SAVINGS BANK</p> <p>03. CREDIT UNION</p> <p>06. BROKER; MMMF</p> <p>97. OTHER (SPECIFY) _____</p>	<p>01. COMMERCIAL BANK</p> <p>02. SAVINGS &amp; LOAN; SAVINGS BANK</p> <p>03. CREDIT UNION</p> <p>06. BROKER; MMMF</p> <p>97. OTHER (SPECIFY) _____</p>
<p>\$ _____</p>	<p>\$ _____</p>	<p>\$ _____</p>

GO BACK TO K2 OR  
TURN TO P. 36, K5

GO BACK TO K2 OR  
TURN TO P. 36, K5

TURN TO P. 36, K5

K5. Can you (or anyone in your family living here) deposit or withdraw money from your main checking account using an automatic teller machine?

1. YES

5. NO

8. DON'T KNOW



GO TO K6

K5a. In all, about how many times a month do you (and your family) use an automatic teller machine for transactions at the institution where you have your main checking account?

\_\_\_\_\_ TIMES PER MONTH     OR    \_\_\_\_\_ TIMES PER \_\_\_\_\_

K6. About how many (other) times during a month do you (and your family) conduct business at the institution where you have your main checking account by going into an office or branch or using a drive-in or walk-up window?

\_\_\_\_\_ TIMES PER MONTH     OR    \_\_\_\_\_ TIMES PER \_\_\_\_\_

K7. Do you (or anyone in your family living here) have any Individual Retirement Accounts or IRAs?

1. YES

5. NO → GO TO K8

K7a. What is the total dollar value of all the Individual Retirement Accounts that you (and your family living here) have?  
 \$ \_\_\_\_\_ TOTAL VALUE

K8. Do you (or anyone in your family living here) have any Keogh accounts?

1. YES

5. NO → GO TO K9

K8a. What is the total dollar value of all the Keogh accounts that you (and your family living here) have?

\$ \_\_\_\_\_ TOTAL VALUE

K9. INTERVIEWER CHECKPOINT:

1. R OR FAMILY MEMBER HAS AN IRA OR KEOGH ACCOUNT IN K7 or K8  
 2. ALL OTHERS → TURN TO P. 38, K10

K9a. At what type of business or financial institution do you (and your family living here) have the (IRA/Keogh account[s])? (CHECK ALL THAT APPLY.)

A. COMMERCIAL BANK 01

B. SAVINGS AND LOAN OR SAVINGS BANK 02

C. CREDIT UNION 03

D. INSURANCE COMPANY 07

E. BROKER; MMMF 06

97. OTHER (SPECIFY):

\_\_\_\_\_

\_\_\_\_\_

K10. (Aside from IRA and Keogh accounts), do you (or anyone in your family living here) have any savings certificates or any certificates of deposit or repurchase agreements at financial institutions--these certificates are held for a set period of time, and must be cashed or renewed at the maturity date?

1. YES

5. NO

TURN TO P. 39, K14

K11. Do you (or anyone in your family living here) have any all-savers certificates?

1. YES

5. NO

GO TO K12

K11a. What is the total dollar value of all these certificates?

\$ \_\_\_\_\_ TOTAL VALUE

K12. Do you (or anyone in your family living here) have any seven-day to ninety-day savings certificates, any six-month money market certificates, or repurchase agreements?

1. YES

5. NO

GO TO K13

K12a. What is the total dollar value of all these certificates?

\$ \_\_\_\_\_ TOTAL VALUE

K13. Do you (or anyone in your family living here) have any other certificates of deposit or savings certificates, such as small savers or four year certificates?

1. YES

5. NO

TURN TO P. 39, K14

K13a. What is the total dollar value of all these certificates of deposit or savings certificates?

\$ \_\_\_\_\_ TOTAL VALUE

K14. Do you (or anyone in your family living here) have any money market mutual fund accounts at a mutual fund company or broker or any money market deposit accounts at commercial banks, savings and loan associations, savings banks, or credit unions? (Excluding the certificate accounts you already mentioned.)

1. YES

5. NO

→ TURN TO P. 40, K15

K14a. Altogether how many of these other money market mutual fund accounts or money market deposit accounts do you (and your family living here) have?

\_\_\_\_\_ # ACCOUNTS

K14b. (First, about the largest money market account.../About the next money market account...)

Is this account at a commercial bank, a savings and loan association or savings bank, a credit union, a broker or money market mutual fund, or what?

	MONEY MARKET ACCOUNT #1	MONEY MARKET ACCOUNT #2	MONEY MARKET ACCOUNT #3
	01. COMMERCIAL BANK	01. COMMERCIAL BANK	01. COMMERCIAL BANK
	02. SAVINGS & LOAN; SAVINGS BANK	02. SAVINGS & LOAN; SAVINGS BANK	02. SAVINGS & LOAN; SAVINGS BANK
	03. CREDIT UNION	03. CREDIT UNION	03. CREDIT UNION
	06. BROKER; MMMF	06. BROKER; MMMF	06. BROKER; MMMF
	97. OTHER (SPECIFY) _____ _____	97. OTHER (SPECIFY) _____ _____	97. OTHER (SPECIFY) _____ _____
K14c. How much money is in this account?	\$ _____	\$ _____	\$ _____
K14d. Does this account have any check-writing privileges?	1. YES    5. NO	1. YES    5. NO	1. YES    5. NO

GO BACK TO K14b OR TURN TO P. 40, K15

GO BACK TO K14b OR TURN TO P. 40, K15

TURN TO P. 40, K15



K15. Do you (or anyone in your family living here) have any passbook, statement savings, share accounts, or Christmas Club accounts?

1. YES

5. NO

→ TURN TO P. 42, K16

K15a. Altogether how many of these kinds of savings accounts do you (and your family living here) have?

\_\_\_\_\_ # ACCOUNTS

K15b. (First, about the largest savings account ...) (About the next largest savings account ...) Is the account at a commercial bank, a savings and loan association or a savings bank, a credit union, or what?

K15c. How much money is in the account?

SAVINGS ACCOUNT #1	SAVINGS ACCOUNT #2
01. COMMERCIAL BANK	01. COMMERCIAL BANK
02. SAVINGS & LOAN; SAVINGS BANK	02. SAVINGS & LOAN; SAVINGS BANK
03. CREDIT UNION	03. CREDIT UNION
97. OTHER (SPECIFY) _____ _____	97. OTHER (SPECIFY) _____ _____
\$ _____	\$ _____

GO BACK TO K15b OR TURN TO P. 42, K16

GO BACK TO K15b OR TURN TO P. 42, K16

SAVINGS ACCOUNT #3	SAVINGS ACCOUNT #4	SAVINGS ACCOUNT #5												
<table border="1"><tr><td data-bbox="215 810 440 867">01. COMMERCIAL BANK</td></tr><tr><td data-bbox="215 877 509 934">02. SAVINGS &amp; LOAN; SAVINGS BANK</td></tr><tr><td data-bbox="215 945 467 978">03. CREDIT UNION</td></tr><tr><td data-bbox="215 989 509 1136">97. OTHER (SPECIFY) _____ _____</td></tr></table>	01. COMMERCIAL BANK	02. SAVINGS & LOAN; SAVINGS BANK	03. CREDIT UNION	97. OTHER (SPECIFY) _____ _____	<table border="1"><tr><td data-bbox="558 810 782 867">01. COMMERCIAL BANK</td></tr><tr><td data-bbox="558 877 852 934">02. SAVINGS &amp; LOAN; SAVINGS BANK</td></tr><tr><td data-bbox="558 945 813 978">03. CREDIT UNION</td></tr><tr><td data-bbox="558 989 852 1136">97. OTHER (SPECIFY) _____ _____</td></tr></table>	01. COMMERCIAL BANK	02. SAVINGS & LOAN; SAVINGS BANK	03. CREDIT UNION	97. OTHER (SPECIFY) _____ _____	<table border="1"><tr><td data-bbox="904 810 1128 867">01. COMMERCIAL BANK</td></tr><tr><td data-bbox="904 877 1198 934">02. SAVINGS &amp; LOAN; SAVINGS BANK</td></tr><tr><td data-bbox="904 945 1154 978">03. CREDIT UNION</td></tr><tr><td data-bbox="904 989 1198 1136">97. OTHER (SPECIFY) _____ _____</td></tr></table>	01. COMMERCIAL BANK	02. SAVINGS & LOAN; SAVINGS BANK	03. CREDIT UNION	97. OTHER (SPECIFY) _____ _____
01. COMMERCIAL BANK														
02. SAVINGS & LOAN; SAVINGS BANK														
03. CREDIT UNION														
97. OTHER (SPECIFY) _____ _____														
01. COMMERCIAL BANK														
02. SAVINGS & LOAN; SAVINGS BANK														
03. CREDIT UNION														
97. OTHER (SPECIFY) _____ _____														
01. COMMERCIAL BANK														
02. SAVINGS & LOAN; SAVINGS BANK														
03. CREDIT UNION														
97. OTHER (SPECIFY) _____ _____														
\$ _____	\$ _____	\$ _____												

GO BACK TO K15b OR  
TURN TO P. 42, K16

GO BACK TO K15b OR  
TURN TO P. 42, K16

TURN TO P. 42, K16

K16. Do you (or anyone in your family living here) have any U. S. government savings bonds?

1. YES

5. NO

GO TO K17



K16a. What is the total face value of all of the U. S. savings bonds that you (and your family) have?

\$ \_\_\_\_\_

K17. Do you (or anyone in your family living here) have any other type of corporate or government bond or bill, not including money market, IRA, or pension funds?

1. YES

5. NO

TURN TO P. 43, K19



FOR EACH "YES" IN K17a-c, ASK K18

K18. What is the total face value of all of the (TYPE) that you (and your family living here) have?



K17a. Do you (or anyone in your family living here) have any federal government bonds or bills?

5. NO

1. YES

\$ \_\_\_\_\_



K17b. Do you (or anyone in your family) have any state, county, or municipal bonds?

5. NO

1. YES

\$ \_\_\_\_\_



K17c. Any corporate or foreign bonds, or any other bonds?

5. NO

1. YES

\$ \_\_\_\_\_

K19. Do you (or anyone in your family living here) have any type of stocks or mutual funds, not including money market, IRA, or pension funds?

1. YES

5. NO → TURN TO P. 44, K22

FOR EACH "YES" IN K19a-e, ASK K20

**K20.** What is the total market value of all of the (TYPE) that you (and your family living here) have?

K19a. Do you (or anyone in your family living here) have any shares in a tax-free Mutual Fund?

5. NO    1. YES → \$ \_\_\_\_\_

K19b. (Any other) shares in Mutual Funds?

5. NO    1. YES → \$ \_\_\_\_\_

K19c. Publicly traded stock in the company where you (or your family here) work?

5. NO    1. YES → \$ \_\_\_\_\_

K19d. Publicly traded stock held in an investment club or partnership?

5. NO    1. YES → \$ \_\_\_\_\_

K19e. Any other publicly traded preferred or common stock?

5. NO    1. YES → \$ \_\_\_\_\_

K19f. In how many different publicly owned companies do you (or anyone in your family living here) have stocks?

\_\_\_\_\_ # OF COMPANIES

96. NONE

98. DON'T KNOW

K21. Do you (or anyone in your family living here) have an account at a stock brokerage for the purchase or sale of stocks?

1. YES

5. NO → TURN TO P. 44, K22

K21a. Over the past year, about how many times did you (or anyone in your family living here) purchase or sell stocks through a broker?

\_\_\_\_\_ # TIMES

96. NONE

98. DON'T KNOW

K21b. Excluding any account you've already mentioned, do you have a cash or call money account at a stock brokerage company?

1. YES

5. NO → GO TO K21d

K21c. What is the total dollar value of all the cash or call money accounts that you (and your family living here) have?

\$ \_\_\_\_\_ TOTAL VALUE

K21d. How many stock brokerage companies do you (and your family living here) do business with?

\_\_\_\_\_ # STOCK BROKERAGE COMPANIES

K21e. Do you deal regularly with an office (of this/these) firm(s) outside the area where you live or work?

1. YES

5. NO

K22. Do you (or anyone in your family living here) have other assets in a trust or managed investment account that you have not already mentioned?

1. YES

5. NO → TURN TO P. 45, K23

K22a. What is the total dollar amount of your (family's) interest in the trust or investment accounts?

\$ \_\_\_\_\_

K22b. Who manages the trust or investment account?

01. COMMERCIAL BANK

02. SAVINGS & LOAN; SAVINGS BANK

03. CREDIT UNION

07. INSURANCE COMPANY

06. BROKER  
MMMF

16. FRIEND;  
RELATIVE

13. LAWYER

14. ACCOUNTANT

97. OTHER (SPECIFY): \_\_\_\_\_  
\_\_\_\_\_

K23. Excluding medicare or medicaid, do you (or anyone in your family living here) have medical insurance for doctor or hospital care?

1. YES

5. NO

K24. Do you (or anyone in your family living here) have any life insurance?

1. YES

5. NO → GO TO K25

K24a. Are these policies term insurance, or are they the type which build up a cash value and you can borrow on them? (CHECK ALL THAT APPLY--ASK ALL FOLLOWUP QUESTIONS.)

1. TERM

2. CASH VALUE

K24b. What is the current face value of all the term life policies that you (and your family living here) have?

\$ \_\_\_\_\_

K24c. What is the current face value of all the policies which build up a cash value that you (and your family living here) have?

\$ \_\_\_\_\_

K24d. What is the total cash value of these policies that you (and your family living here) have, excluding any money you already have borrowed against them?

\$ \_\_\_\_\_

K25. Do you (or anyone in your family living here) own or share ownership in a privately-held business, a farm, a professional practice or any type of partnership?

1. YES

5. NO → TURN TO P. 47, K27

K25a. Do you (or anyone in your family living here) have an active management role in any of these (MENTIONED IN K25)?

1. YES → TURN TO P. 46, K26

5. NO

K25b. What is the total dollar value of your (family's) interest in all such businesses, farms, partnerships, or professional practices?

\$ \_\_\_\_\_

TURN TO P. 47, K27

K26. What kind of business is it?  
(What is its major activity?)

K26a. Is it a proprietorship, partnership, corporation, or what?

K26b. Does the business owe you (and your family living here) any money?

K26c. How much does it owe you?

K26d. Do you (or anyone in your family living here) owe the business any money that you didn't report earlier?

K26e. How much (do you/does your family) owe?

K26f. What percentage of the business do you (and your family living here) own?

K26g. What is your (family's) net share of this business worth?

K26h. What were the gross receipts or gross sales in 1982?

K26j. What was its net income before taxes in 1982?

K26k. Do you (or anyone in your family living here) have an active management role in any other business?

K26m. Do you (or anyone in your family living here) own or have an interest in any other partnership, privately-held business, a farm, or professional practice?

1. YES

5. NO

TURN TO P. 47, K27

K26n. What is the total dollar value of your (family's) interest in these other partnerships, businesses, farms, or professional practices?

\$ \_\_\_\_\_ TOTAL DOLLAR VALUE

TURN TO P. 47, K27

BUSINESS #1	BUSINESS #2
_____	_____
<input type="checkbox"/> 1. PROPRIETORSHIP <input type="checkbox"/> 2. PARTNERSHIP <input type="checkbox"/> 3. CORPORATION <input type="checkbox"/> 7. OTHER (SPECIFY) _____	<input type="checkbox"/> 1. PROPRIETORSHIP <input type="checkbox"/> 2. PARTNERSHIP <input type="checkbox"/> 3. CORPORATION <input type="checkbox"/> 7. OTHER (SPECIFY) _____
<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO GO TO K26d	<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO GO TO K26d
\$ _____	\$ _____
<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO GO TO K26f	<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO GO TO K26f
\$ _____	\$ _____
_____ PERCENT	_____ PERCENT
\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____
<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO GO BACK TO K26, BUS. #2	↓

K27. We have talked about various types of savings and investments. Do you (and your family living here) have any others that we haven't mentioned-- such as a boat, or money loaned or invested with friends or relatives, or antiques, precious metals, gems, or art held for investment purposes?

1. YES

5. NO → GO TO K28

K27a. What would those be?  
(Any other savings and investments?)

	TYPE #1	TYPE #2	TYPE #3
	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
K27b. What is the total dollar amount you (and your family) have in (TYPE)?	\$ _____	\$ _____	\$ _____

K28. Do you (or anyone in your family living here) owe any money not reported previously to make any of the investments you mentioned?

1. YES

5. NO → TURN TO P. 48, K29

K28a. How much is still owed on these loans?

\$ \_\_\_\_\_



K29. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. R HAS ANY TYPE OF <u>CHECKING</u> ACCOUNT ("YES" AT K1)
<input type="checkbox"/>	2. ALL OTHERS → TURN TO P. 49, K32



K30. (CARD E) People have different reasons for choosing the institutions where they have their main checking account. For each of the following reasons, please tell me whether you think it is very important, somewhat important, not very important, or not at all important to you (and your husband/wife). First, how important is a convenient location of the financial institution's offices in choosing where to have your main checking account?

	VERY IMPORTANT (1)	SOMEWHAT IMPORTANT (2)	NOT VERY IMPORTANT (3)	NOT AT ALL IMPORTANT (4)
K30a. CONVENIENT LOCATION OF OFFICES				
K30b. Being able to obtain many financial services at one place.				
K30c. Automatic teller machine.				
K30d. A low service charge or low minimum balance requirements.				
K30e. High interest rates.				
K30f. Safety or absence of risk.				

K30g. Which of these reasons is most important to you (and your husband/wife) in choosing the institution where you have your main checking account?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

K31. Which of the following services do you (and your husband/wife) currently obtain from the institution where you have your main checking account-- do you have any other checking account at the same institution as the main checking account?

	YES (1)	NO (5)
K31a. ANOTHER CHECKING ACCOUNT?		
K31b. Do you have any IRA or Keogh accounts at the same institution as the main checking account?		
K31c. Money market certificates, certificates of deposit, or certificate accounts?		
K31d. Any other money market or savings accounts?		
K31e. Credit cards?		
K31f. A mortgage loan?		
K31g. Any other loans?		
K31h. A brokerage or trust account?		

K32. Would you prefer doing business with banks and other financial institutions that have nationwide offices, or is having nationwide offices not important to you (and your husband/wife) in choosing a bank or financial institution?

1. PREFER NATIONWIDE OFFICES  
TURN TO P. 50, K34

5. NOT IMPORTANT

8. DON'T KNOW  
TURN TO P.50 , K34



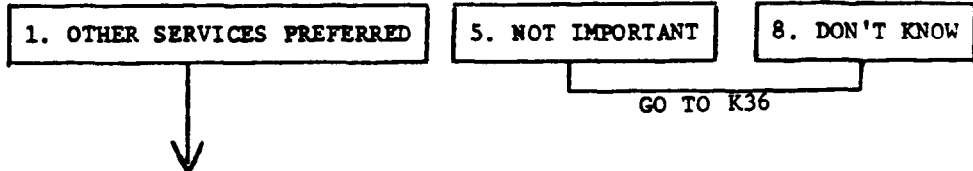
K33. Would you prefer doing business with banks and other financial institutions that have statewide offices, or is having statewide offices not important to you (and your husband/wife) in choosing a bank or financial institution?

1. PREFER STATEWIDE OFFICES

5. NOT IMPORTANT

8. DON'T KNOW

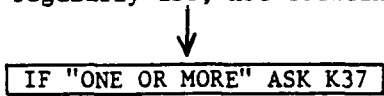
K34. Would you prefer doing business with banks and other financial institutions that could also offer services similar to stock brokers, real estate agents, and insurance companies, or would having these additional services not be important to you (and your husband/wife) in choosing a bank or other financial institution?



K35. Would you (and your husband/wife) be very interested, somewhat interested, or not at all interested, in doing business with banks and other financial institutions that could ...

	VERY INTERESTED (1)	SOMEWHAT INTERESTED (3)	NOT AT ALL INTERESTED (5)
K35a. buy or sell market stocks and bonds for its customers?			
K35b. help customers find buyers or sellers for homes and other properties as real estate agents?			
K35c. sell home and automobile insurance?			
K35d. sell life insurance?			

K36. Now that we have talked about the kinds of accounts, investments, loans, and credit cards you have, we are interested in finding out how many different financial institutions you (and your family living here) regularly use, not counting different branches of the same institution.



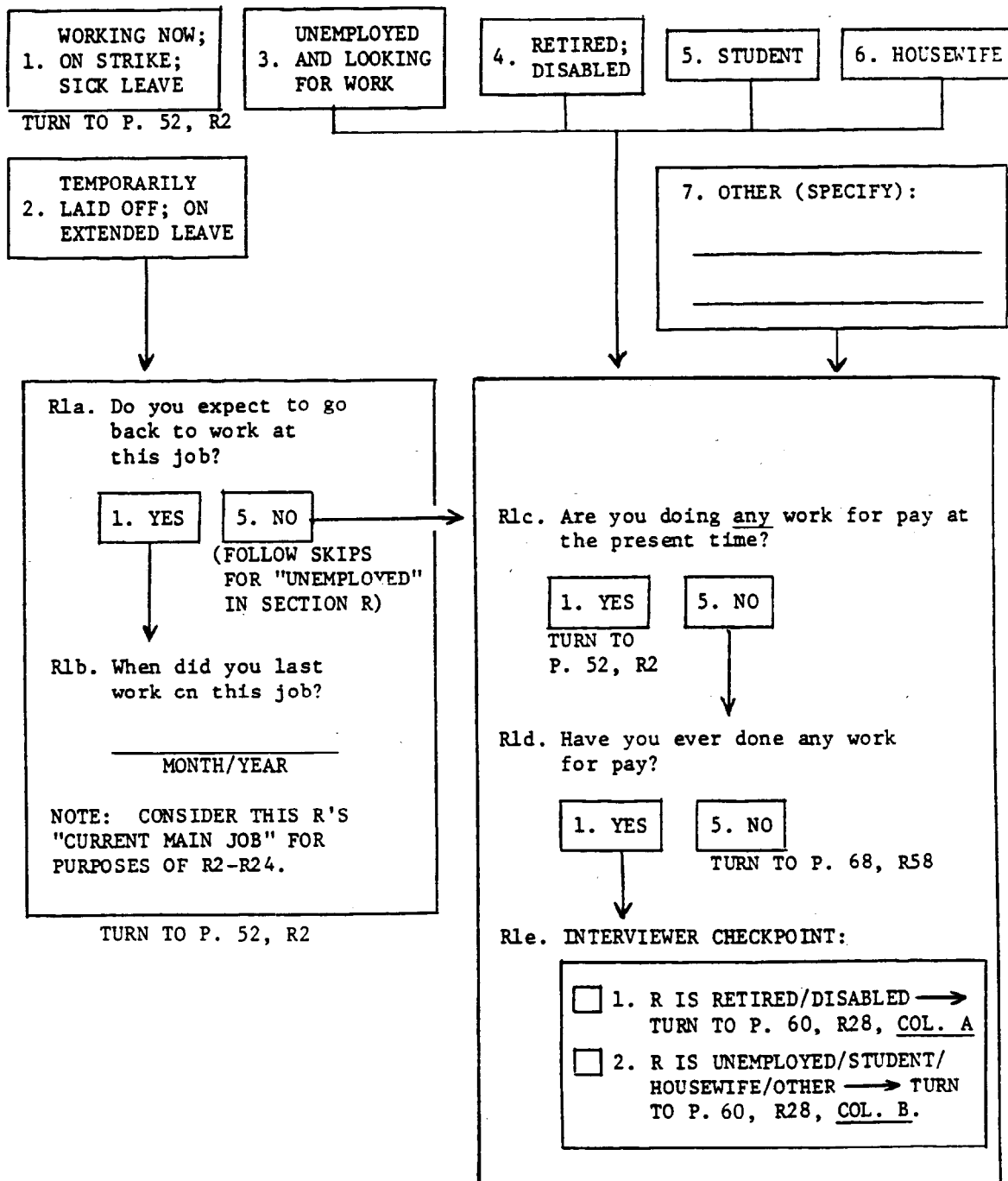
- K36a. How many different commercial banks do you (and your family) do business with?
- K36b. How many savings and loan associations, savings banks, or credit unions do you (and your family) do business with?
- K36c. How many finance or loan companies do you (and your family) do business with?

**K37.** Do you (or anyone living here) regularly do business with a branch office outside the area where you live or work?

_____ # → 0. NONE	1. YES 5. NO
_____ # → 0. NONE	1. YES 5. NO
_____ # → 0. NONE	1. YES 5. NO

SECTION R: RESPONDENT EMPLOYMENT

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 housewife), or what? (CHECK ALL THAT APPLY--E.G., RETIRED AND WORKING NOW--ASK ALL FOLLOW-UP QUESTIONS).



R2. Next are some questions about your current, main job. What is the official title of your job (the title that your employer uses)?

\_\_\_\_\_ (OFFICIAL JOB TITLE)

R2a. What sort of work do you do on your main job?

\_\_\_\_\_

R2b. Tell me a little more about what you do.

\_\_\_\_\_

R3. What kind of business or industry do you work in--that is, what do they make or do at the place where you work?

\_\_\_\_\_

R4. Are you self-employed on your main job?

1. YES  
GO TO R6

5. NO



R4a. About how many other employees work for this company or organization, including all locations--fewer than 100 employees, or more than 100 employees?

1. FEWER THAN 100 EMPLOYEES

2. 100 OR MORE EMPLOYEES

R5. Is this employer a unit or agency of the federal government, a state or local government, a public school or college, a private school or college, or any branch of the military service?

- |            |                   |                             |                              |             |       |
|------------|-------------------|-----------------------------|------------------------------|-------------|-------|
| 1. FEDERAL | 2. STATE OR LOCAL | 3. PUBLIC SCHOOL OR COLLEGE | 4. PRIVATE SCHOOL OR COLLEGE | 5. MILITARY | 6. NO |
|------------|-------------------|-----------------------------|------------------------------|-------------|-------|

R6. How many years have you worked for (this employer/yourself)?

\_\_\_\_\_ # YEARS      (OR)      SINCE: \_\_\_\_\_  
(YEAR)

R7. How many more years do you expect to continue working for (this employer/yourself)?

\_\_\_\_\_ # YEARS      (OR)      UNTIL AGE: \_\_\_\_\_

96. NEVER PLAN TO RETIRE

R8. About how many paid hours do you work on your main job in an average week?

\_\_\_\_\_ HOURS PER WEEK

R9. How many weeks per year would you expect to work on this job in a normal year, including paid vacations?

\_\_\_\_\_ # WEEKS

R10. About how much do you earn before taxes on your main job?  
(Was that per hour, week, month, or year?)

\$ \_\_\_\_\_ PER \_\_\_\_\_

R11. Are you covered on this job by a union or employee-association contract?

1. YES

5. NO

R12. Are you covered by Social Security on this job?

1. YES

5. NO

R13. INTERVIEWER CHECKPOINT:

<input type="checkbox"/>	1. R IS SELF-EMPLOYED → TURN TO P. 58, R24
<input type="checkbox"/>	2. R HAS WORKED FOR THIS EMPLOYER 2 YEARS OR LONGER OR STARTED BEFORE 1981 (IN R6)
<input type="checkbox"/>	3. ALL OTHERS → TURN TO P. 54, R15

R14. Have you ever done some other kind of work or different job for this employer?

1. YES

5. NO → TURN TO P. 54, R15

R14a.	How many other kinds of work or different jobs have you had with this employer?
	_____ # DIFFERENT KINDS OF WORK
R14b.	What sort of work did you do (at the longest of these jobs)?
	_____
	_____
R14c.	Tell me a little more about what you did.
	_____
	_____
R14d.	How many years did you do this type of work or job for this employer?
	_____ # YEARS

R15. Are you covered by a pension or retirement plan on this job, not including social security (or Railroad Retirement)?

1. YES  
GO TO R16

5. NO

R15a. Will you be covered by such a plan if you continue to work for this employer?

1. YES

5. NO

8. DON'T KNOW

TURN TO P. 58, R24

R15b. How many more years must you work for this employer to be included in this plan?

\_\_\_\_\_ MORE YEARS

TURN TO P. 58, R24

R16. Does this pension plan include people who work for other employers as well as your own?

1. YES

5. NO

8. DON'T KNOW

R16a. With this employer, are you covered by one basic plan, a main plan with optional parts, or by more than one plan?

1. ONE PLAN

2. OPTIONAL PARTS

3. MORE THAN ONE PLAN

4. DON'T KNOW

R16b. How many years have you been included in the main or basic plan, including only the years that count toward your pension or retirement benefits?

\_\_\_\_\_ # YEARS  OR SINCE: \_\_\_\_\_  
(YEAR)

R16c. (IF HAS OPTIONAL OR SECOND PLAN)  
How many years have you been included in the (optional/second) plan including only the years that count toward your pension or retirement benefits?

\_\_\_\_\_ # YEARS  OR SINCE: \_\_\_\_\_  
(YEAR)

R16d. All pension plans have vesting rules that guarantee that an employee who has been in the plan a certain number of years earns the right to some pension benefits, even if the employee leaves and is no longer covered by the plan. Have you worked under the main or basic plan long enough to earn this right?

1. YES

5. NO

8. DON'T KNOW

TURN TO P. 55, R17

TURN TO P. 55, R17

R16e. How many more years must you be included in this plan in order to eventually earn the right to receive some benefits?

\_\_\_\_\_ MORE YEARS

R17. What is the youngest age or the minimum years of service at which you could receive full retirement benefits from the main or basic pension plan? (CHECK ALL THAT APPLY AND SPECIFY AGE, YEARS, OR COMBINATION).

a. \_\_\_\_\_  
(AGE)

b. \_\_\_\_\_  
(YEARS)

c. \_\_\_\_\_ AND \_\_\_\_\_  
(AGE) (YEARS)

d. WHEN AGE PLUS YEARS = \_\_\_\_\_  
(TOTAL)

e. OTHER \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

DON'T KNOW

R18. If you wished to, could you retire earlier and receive reduced benefits from this plan?

1. YES

5. NO

8. DON'T KNOW

TURN TO P. 56, R20

R19. What is the youngest age or the minimum years of service at which you could retire and begin drawing at least partial benefits from the main or basic pension plan? (CHECK ALL THAT APPLY AND SPECIFY AGE, YEARS, OR COMBINATION.)

a. \_\_\_\_\_  
(AGE)

b. \_\_\_\_\_  
(YEARS)

c. \_\_\_\_\_ AND \_\_\_\_\_  
(AGE) (YEARS)

d. WHEN AGE PLUS YEARS = \_\_\_\_\_  
(TOTAL)

e. OTHER \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

DON'T KNOW



R20. At what age do you expect to start receiving benefits from the main or basic pension plan?

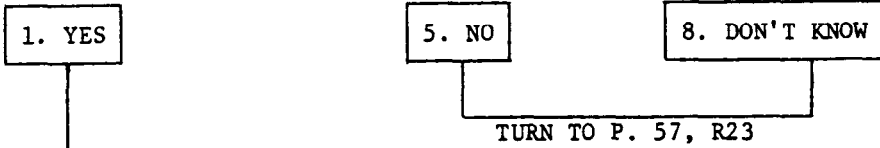
\_\_\_\_\_ AGE

R21. In total, how much do you expect to receive from all parts of the pension plan(s), per month or year, or as a proportion of your pay at the time you retire?

\$ \_\_\_\_\_ PER \_\_\_\_\_  \_\_\_\_\_ % OF PAY  DON'T KNOW

\_\_\_\_\_  
\_\_\_\_\_

R22. Did you make any contributions to any part of the pension plan(s) during 1982, such as by having money deducted from your pay?



R22a. Are you required to contribute?

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

GO TO R22d

R22b. What amount or percent of your pay are you required to contribute?

\_\_\_\_\_ % OF PAY  \$ \_\_\_\_\_ PER \_\_\_\_\_  DON'T KNOW

R22c. Do you also make voluntary contributions?

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

TURN TO P. 57, R23

R22d. What amount or percent of your pay did you voluntarily contribute in 1982?

\_\_\_\_\_ % OF PAY  \$ \_\_\_\_\_ PER \_\_\_\_\_  DON'T KNOW

R23. Some pension plans have a definite formula based on years of service or salary. Some plans base benefits on how much money has accumulated in a person's account. Other plans use both ways of setting benefits. How are the benefits for your pension determined, (including the optional/second plan)-- by a definite formula based on years of service or salary, or by the amount of money in your account or in both ways?

1. DEFINITE BENEFIT FORMULA	3. BOTH	5. MONEY ACCUMULATED IN ACCOUNT	8. DON'T KNOW
TURN TO P. 58, R24	↓	↓	TURN TO P. 58 , R24

R23a. Does your employer make contributions to your account?

1. YES	5. NO	8. DON'T KNOW
↓	GO TO R23c	

R23b. What amount or percent of pay did your employer contribute to your account in 1982?

\$ \_\_\_\_\_ PER \_\_\_\_\_ (OR) \_\_\_\_\_ % OF PAY DON'T KNOW

R23c. What is the approximate dollar amount in your account now?

\$ \_\_\_\_\_ DON'T KNOW

R23d. How much could you withdraw from this account today if you were to leave this employer?

\$ \_\_\_\_\_ (OR) \_\_\_\_\_ % OF ACCOUNT BALANCE DON'T KNOW

R24. (Excluding the pension plans you already mentioned,) do you participate on this job in any tax-deferred compensation or savings plans, such as a "thrift" or a profit sharing plan?

1. YES

5. NO

→ TURN TO P. 59, R25

R24a. What is the name of the plan?

\_\_\_\_\_

IRA OR KEOGH

TURN TO P. 59, R25

R24b. Did you make any contributions to this plan during 1982, such as by having money deducted from your pay?

1. YES

5. NO

8. DON'T KNOW

GO TO R24d

R24c. What amount or percent of your pay did you contribute in 1982?

\_\_\_\_\_ % OF PAY  \$ \_\_\_\_\_ PER \_\_\_\_\_

R24d. (IF NOT SELF-EMPLOYED) Does your employer make contributions to this plan?

1. YES

5. NO

8. DON'T KNOW

GO TO R24f

R24e. What amount or percent of pay did your employer contribute in 1982?

\$ \_\_\_\_\_ PER \_\_\_\_\_  \_\_\_\_\_ % OF PAY

\_\_\_\_\_

R24f. What is the approximate dollar amount in your account now?

\$ \_\_\_\_\_

DON'T KNOW

R24g. How much could you withdraw from this account today if you were to leave this employer?

\$ \_\_\_\_\_  \_\_\_\_\_ % OF ACCOUNT BALANCE

DON'T KNOW

## R25. INTERVIEWER CHECKPOINT:

1. R IS RETIRED/DISABLED IN R1 AND IS CURRENTLY WORKING FOR PAY → TURN TO P. 60, R28, COLUMN A
2. ALL OTHERS



R26. Have you worked for pay for any other employer, or were you self-employed on any prior job?

1. YES

5. NO

TURN TO P. 66 , R50



R27. I'd like to ask you about the longest prior job you've had . . .  
TURN TO P. 60, R28, COLUMN C

COLUMN A  
RETIRED/DISABLED

R28. What was the official title of your job ...  
 COLUMN A (before you became retired/disabled?)  
 COLUMN B (on your last paid job?)  
 COLUMN C (on your longest prior job?)  
 COLUMN D (from which you expect to or now  
 receive a pension?)

R28a. What sort of work did you do on this  
 job?

R28b. Tell me a little more about what  
 you did.

R29. What kind of business or industry did you  
 work in—that is, what did they make or do  
 at the place where you worked?

R30. Were you self-employed on this job?

R31. About how many other employees worked for  
 this company or organization, including all  
 locations—fewer than one hundred or more  
 than one hundred employees?

R32. Was this employer a unit or agency of the  
 federal government, a state or local govern-  
 ment, a public school or college, a private  
 school or college, or any branch of the  
 military service?

(OFFICIAL JOB TITLE)
<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 2px 5px;">1. YES</div> <div style="border: 1px solid black; padding: 2px 5px;">5. NO</div> </div> <p style="margin: 5px 0;">TURN TO P. 62, R33</p> <div style="text-align: center; margin-top: 5px;">↓</div>
<div style="border: 1px solid black; padding: 2px 5px; margin-bottom: 5px;">1. FEWER THAN 100</div> <div style="border: 1px solid black; padding: 2px 5px;">2. 100 OR MORE</div>
<div style="border: 1px solid black; padding: 2px 5px; margin-bottom: 5px;">1. FEDERAL</div> <div style="border: 1px solid black; padding: 2px 5px; margin-bottom: 5px;">2. STATE OR LOCAL</div> <div style="border: 1px solid black; padding: 2px 5px; margin-bottom: 5px;">3. PUBLIC SCHOOL</div> <div style="border: 1px solid black; padding: 2px 5px; margin-bottom: 5px;">4. PRIVATE SCHOOL</div> <div style="border: 1px solid black; padding: 2px 5px; margin-bottom: 5px;">5. MILITARY</div> <div style="border: 1px solid black; padding: 2px 5px;">6. NO</div>

COLUMN B  
UNEMPLOYED/STUDENT/HOUSEWIFE

COLUMN C  
LONGEST PRIOR JOB

COLUMN D  
OTHER JOB WITH PENSION

<p>(OFFICIAL JOB TITLE)</p>	<p>(OFFICIAL JOB TITLE)</p>	<p>(OFFICIAL JOB TITLE)</p>
<p>_____</p> <p>_____</p>	<p>_____</p> <p>_____</p>	<p>_____</p> <p>_____</p>
<p>_____</p> <p>_____</p>	<p>_____</p> <p>_____</p>	<p>_____</p> <p>_____</p>
<p>_____</p> <p>_____</p>	<p>_____</p> <p>_____</p>	<p>_____</p> <p>_____</p>
<p>1. YES      5. NO</p> <p>TURN TO</p> <p>P. 62 R33</p> <p style="text-align: center;">↓</p>	<p>1. YES      5. NO</p> <p>TURN TO</p> <p>P. 62 R33</p> <p style="text-align: center;">↓</p>	<p>1. YES      5. NO</p> <p>TURN TO</p> <p>P. 62 R33</p> <p style="text-align: center;">↓</p>
<p>1. FEWER THAN 100</p> <p>2. 100 OR MORE</p>	<p>1. FEWER THAN 100</p> <p>2. 100 OR MORE</p>	<p>1. FEWER THAN 100</p> <p>2. 100 OR MORE</p>
<p>1. FEDERAL</p> <p>2. STATE OR LOCAL</p> <p>3. PUBLIC SCHOOL</p> <p>4. PRIVATE SCHOOL</p> <p>5. MILITARY</p> <p>6. NO</p>	<p>1. FEDERAL</p> <p>2. STATE OR LOCAL</p> <p>3. PUBLIC SCHOOL</p> <p>4. PRIVATE SCHOOL</p> <p>5. MILITARY</p> <p>6. NO</p>	<p>1. FEDERAL</p> <p>2. STATE OR LOCAL</p> <p>3. PUBLIC SCHOOL</p> <p>4. PRIVATE SCHOOL</p> <p>5. MILITARY</p> <p>6. NO</p>

COLUMN A  
RETIRED/DISABLED

R33. In what month and year did you stop working for (this employer/yourself)?

\_\_\_\_\_  
MONTH / YEAR

R34. How many years did you work for (this employer/yourself)?

\_\_\_\_\_  
# YEARS

R35. About how many paid hours did you work on this job in an average week?

\_\_\_\_\_  
HOURS PER WEEK

R36. How many weeks per year did you work on this job in a normal year, including paid vacation?

\_\_\_\_\_  
# WEEKS

R37. How much did you earn before taxes during a typical week or month when you left this job?

\$ \_\_\_\_\_ PER \_\_\_\_\_

R38. Were you covered on this job by a union or employee-association contract?

1. YES     5. NO

R39. Were you covered by Social Security on this job?

1. YES     5. NO

R40. INTERVIEWER CHECKPOINT:

1. R WAS SELF-EMPLOYED ON THIS JOB →  
TURN TO P. 64, R47

2. ALL OTHERS

R41. Do you currently receive retirement, disability or other pension benefits from this employer, not including Social Security (or Railroad Retirement)?

1. YES     5. NO  
TURN TO P. 64, R42

R41a. How many years have you received these benefits?

\_\_\_\_\_  
# YEARS (OR)

SINCE: \_\_\_\_\_  
(YEAR)

R41b. How much did you receive in 1982?

\$ \_\_\_\_\_ PER \_\_\_\_\_

TURN TO P. 64, R46

COLUMN B  
UNEMPLOYED/STUDENT/HOUSEWIFE

COLUMN C  
LONGEST PRIOR JOB

COLUMN D  
OTHER JOB W/PENSION

_____ MONTH / YEAR	_____ MONTH / YEAR	_____ MONTH / YEAR
_____ # YEARS	_____ # YEARS	_____ # YEARS
_____ HOURS PER WEEK	_____ HOURS PER WEEK	_____ HOURS PER WEEK
_____ # WEEKS	_____ # WEEKS	_____ # WEEKS
\$ _____ PER _____	\$ _____ PER _____	\$ _____ PER _____
<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO	<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO	<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO
<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO	<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO	<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO
<input type="checkbox"/> 1. R WAS SELF-EMPLOYED ON THIS JOB → TURN TO P. 64, R48	<input type="checkbox"/> 1. R WAS SELF-EMPLOYED ON THIS JOB → TURN TO P. 64, R49	<input type="checkbox"/> 1. R WAS SELF-EMPLOYED ON THIS JOB → TURN TO P. 66, R50
<input type="checkbox"/> 2. ALL OTHERS ↓	<input type="checkbox"/> 2. ALL OTHERS ↓	<input type="checkbox"/> 2. ALL OTHERS ↓
<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO TURN TO P. 64, R42 ↓	<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO TURN TO P. 64, R42 ↓	<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO TURN TO P. 64, R43 ↓
_____ # YEARS (OR) SINCE: _____ (YEAR)	_____ # YEARS (OR) SINCE: _____ (YEAR)	_____ # YEARS (OR) SINCE: _____ (YEAR)
\$ _____ PER _____ TURN TO P. 64, R46	\$ _____ PER _____ TURN TO P. 64, R46	\$ _____ PER _____ TURN TO P. 64, R46



COLUMN A  
RETIRED/DISABLED

R42. Do you expect to receive retirement or other pension benefits from this employer at some future time?

1. YES       5. NO  
GO TO R47

R43. At what age do you expect to start receiving benefits from this employer?

\_\_\_\_\_ AGE

R44. How much do you expect to receive in benefits from this pension plan per month or per year?

\$ \_\_\_\_\_ PER \_\_\_\_\_  
 OR \_\_\_\_\_  
\_\_\_\_\_

R45. Some pension plans have a definite formula based on years of service or salary. Some plans base benefits on how much money has accumulated in a person's account. Other plans use both ways of setting benefits. How were the benefits for your pension determined-- by a definite formula based on years of service or salary, or by the amount of money in your account, or in both ways?

1. DEFINITE FORMULA  
 2. MONEY IN ACCOUNT  
 3. BOTH  
 8. DON'T KNOW

R46. Did this plan cover people who worked for other employers as well as your own?

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

R47. INTERVIEWER CHECKPOINT:

1. R IS RETIRED/DISABLED AND CURRENTLY WORKING FOR PAY → GO TO R49

2. ALL OTHERS

R48. Have you worked for pay for any other employer, or were you self-employed on any prior job?

1. YES       5. NO  
TURN BACK TO R28, COLUMN C      TURN TO P. 66, R50

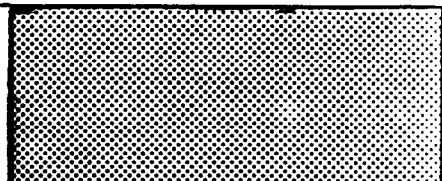
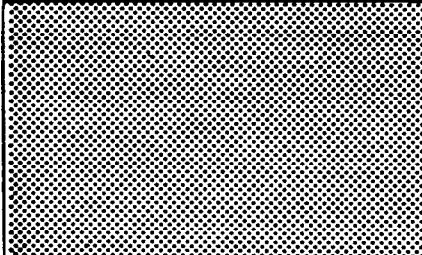
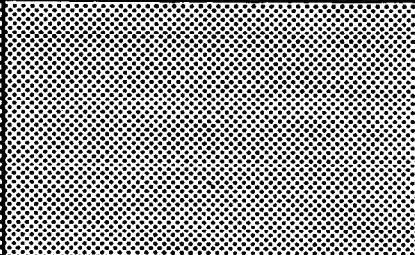
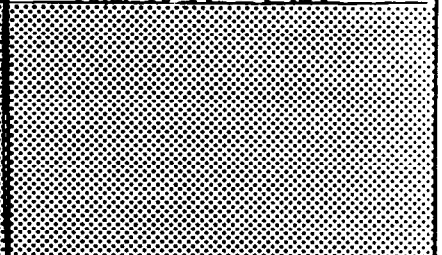
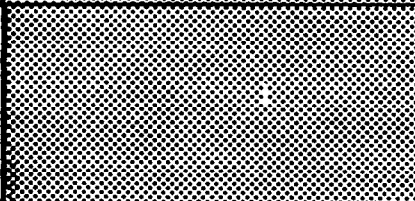
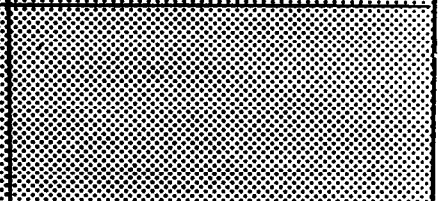
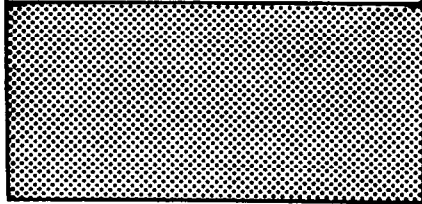
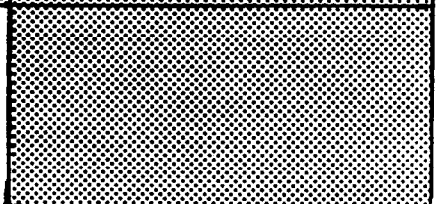
R49. Do you expect to or do you now receive a pension from any employer other than the ones we have already talked about?

1. YES       5. NO  
TURN BACK TO R28, COLUMN D      TURN TO P. 66, R50

COLUMN B  
UNEMPLOYED/STUDENT/HOUSEWIFE

COLUMN C  
LONGEST PRIOR JOB

COLUMN D  
OTHER JOB W/PENSION

<p><input type="checkbox"/> 1. YES    <input type="checkbox"/> 5. NO GO TO R48</p>	<p><input type="checkbox"/> 1. YES    <input type="checkbox"/> 5. NO GO TO R49</p>	
<p>_____ AGE</p>	<p>_____ AGE</p>	<p>_____ AGE</p>
<p>\$ _____ PER _____ <input type="radio"/> OR _____ _____</p>	<p>\$ _____ PER _____ <input type="radio"/> OR _____ _____</p>	<p>\$ _____ PER _____ <input type="radio"/> OR _____ _____</p>
<p><input type="checkbox"/> 1. DEFINITE FORMULA <input type="checkbox"/> 2. MONEY IN ACCOUNT <input type="checkbox"/> 3. BOTH <input type="checkbox"/> 8. DON'T KNOW</p>	<p><input type="checkbox"/> 1. DEFINITE FORMULA <input type="checkbox"/> 2. MONEY IN ACCOUNT <input type="checkbox"/> 3. BOTH <input type="checkbox"/> 8. DON'T KNOW</p>	<p><input type="checkbox"/> 1. DEFINITE FORMULA <input type="checkbox"/> 2. MONEY IN ACCOUNT <input type="checkbox"/> 3. BOTH <input type="checkbox"/> 8. DON'T KNOW</p>
<p><input type="checkbox"/> 1. YES    <input type="checkbox"/> 5. NO    <input type="checkbox"/> 8. DON'T KNOW GO TO R48</p>	<p><input type="checkbox"/> 1. YES    <input type="checkbox"/> 5. NO    <input type="checkbox"/> 8. DON'T KNOW GO TO R49</p>	<p><input type="checkbox"/> 1. YES    <input type="checkbox"/> 5. NO    <input type="checkbox"/> 8. DON'T KNOW TURN TO P. 66, R50</p>
		
<p><input type="checkbox"/> 1. YES    <input type="checkbox"/> 5. NO TURN BACK TO R28, COL. C    TURN TO P. 66, R50</p>		
	<p><input type="checkbox"/> 1. YES    <input type="checkbox"/> 5. NO TURN BACK TO R28, COLUMN D    TURN TO P. 66, R50</p>	

R50. How many different employers have you worked for in full-time jobs lasting one year or longer?

\_\_\_\_\_ # FULL-TIME JOBS

96. NEVER HAD FULL-TIME JOB

R50a. Do you expect to work full-time in the future?

1. YES

5. NO

8. DON'T KNOW

GO TO R53

GO TO R54

R51. At what age did you begin working for pay at your first full-time job lasting one year or longer?

\_\_\_\_\_ AGE

R52. Since you first started working, have there been any times when you did not work for a year or longer on a full-time job because of home and child-rearing duties, years spent in retirement, because of unemployment, illness, or for any other reason?

1. YES

5. NO

GO TO R53

R52a. Excluding these times, about how many years in total have you worked full-time for pay?

\_\_\_\_\_ # YEARS FULL-TIME

R53. At what age do you expect to stop working for pay at a full-time job?

\_\_\_\_\_ AGE

95. NEVER STOP

ALREADY STOPPED

GO TO R54

R53a. At what age did you stop working for pay at a full-time job?

\_\_\_\_\_ AGE

R54. (In addition to full-time jobs,) about how many years in total have you worked part-time for pay, counting only part-time jobs that lasted a year or longer?

\_\_\_\_\_ # YEARS PART-TIME

96. NEVER HAD PART-TIME JOB

R55. At what age do you expect to completely stop working on any paid job, including part-time jobs held during retirement years?

\_\_\_\_\_ AGE

95. NEVER STOP

ALREADY STOPPED

TURN TO P. 67, R56

R55a. At what age did you stop working for pay? \_\_\_\_\_ AGE

R56. Are you currently receiving any Social Security payments on the basis of your own past contributions? (GREEN CHECK, NOT GOLD CHECK)

1. YES

5. NO

→ GO TO R57

R56a. Are the payments for retirement or disability benefits?

1. RETIREMENT      2. DISABILITY      3. BOTH      7. OTHER (SPECIFY):  
 \_\_\_\_\_  
 \_\_\_\_\_

R56b. How long have you received these benefits?  
 \_\_\_\_\_ # YEARS      (OR)      SINCE: \_\_\_\_\_  
 (YEAR)

R56c. How much did you receive in benefits from Social Security per month in 1982?  
 \$ \_\_\_\_\_ PER \_\_\_\_\_

TURN TO P. 68, R58

R57. Do you expect to be eligible for Social Security benefits in the future on the basis of your own contributions?

1. YES

5. NO

→ GO TO R57c

R57a. At what age do you expect to start receiving Social Security benefits?

\_\_\_\_\_ AGE

R57b. How much do you expect to receive in benefits from Social Security per month or year, or as a proportion of your pay at the time you retire?

\$ \_\_\_\_\_ PER \_\_\_\_\_      (OR)      \_\_\_\_\_ % OF PAY

(OR)

\_\_\_\_\_  
 \_\_\_\_\_

DON'T KNOW

R57c. About how many years have you held paid jobs on which you contributed to Social Security?

\_\_\_\_\_ # YEARS

R58. What is the month and year of your birth?

\_\_\_\_\_  
MONTH/YEAR

R59. Are you married, separated, divorced, widowed, or have you never been married?

1. MARRIED, INCLUDING SPOUSE AWAY IN SERVICE	2. SEPARATED	3. DIVORCED	4. WIDOWED	5. NEVER MARRIED
--	--------------	-------------	------------	------------------

R60. Have you ever been in the military service?

1. YES	5. NO
--------	-------

R61. What is the highest grade of school or year of college you completed?

GRADES OF SCHOOL	COLLEGE																		
<table border="1"> <tr> <td>00</td><td>01</td><td>02</td><td>03</td><td>04</td><td>05</td><td>06</td><td>07</td><td>08</td><td>09</td><td>10</td><td>11</td><td>12</td> </tr> </table>	00	01	02	03	04	05	06	07	08	09	10	11	12	<table border="1"> <tr> <td>13</td><td>14</td><td>15</td><td>16</td><td>17+</td> </tr> </table>	13	14	15	16	17+
00	01	02	03	04	05	06	07	08	09	10	11	12							
13	14	15	16	17+															

R61a. Did you get either a high school diploma or pass a high school equivalency test?

1. YES	5. NO
--------	-------

R61b. Do you have a college degree?

1. YES	5. NO
--------	-------

R62. How would you describe your health--excellent, good, fair or poor?

1. EXCELLENT	2. GOOD	3. FAIR	4. POOR
--------------	---------	---------	---------

R63. Do you (or your husband/wife) have any children who are not living here with you?

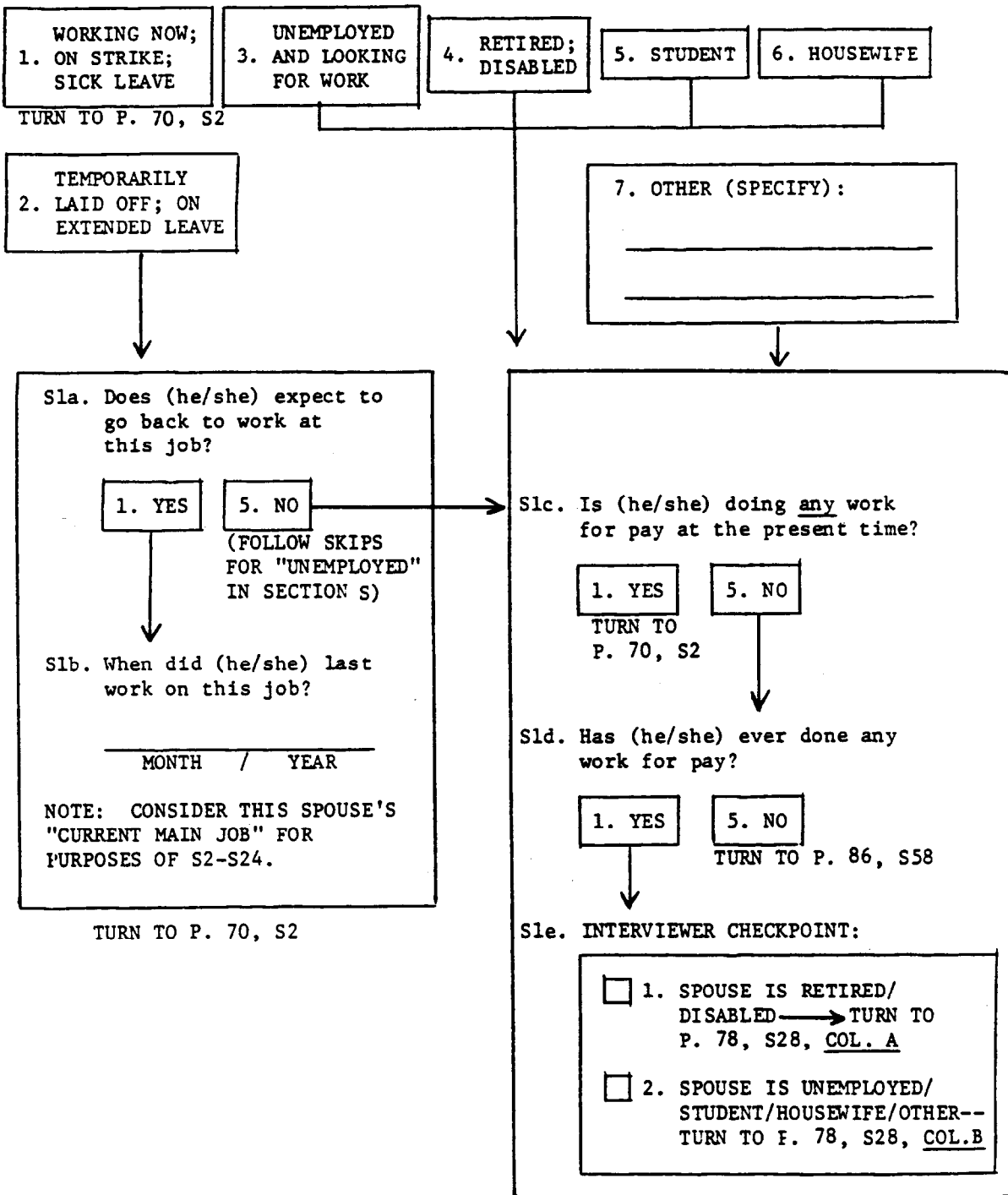
1. YES	5. NO → TURN TO P. 69, SECTION S
--------	----------------------------------

R63a. How many children are not living here with you?

\_\_\_\_\_ # CHILDREN

SECTION S: SPOUSE EMPLOYMENT

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 housewife), or what? (CHECK ALL THAT APPLY--E.G., RETIRED AND WORKING NOW--ASK ALL FOLLOW-UP QUESTIONS).



WORKING NOW;  
1. ON STRIKE;  
SICK LEAVE  
TURN TO P. 70, S2

UNEMPLOYED  
3. AND LOOKING  
FOR WORK

4. RETIRED;  
DISABLED

5. STUDENT

6. HOUSEWIFE

TEMPORARILY  
2. LAID OFF; ON  
EXTENDED LEAVE

7. OTHER (SPECIFY):  
\_\_\_\_\_  
\_\_\_\_\_

S1a. Does (he/she) expect to go back to work at this job?

1. YES      5. NO  
(FOLLOW SKIPS FOR "UNEMPLOYED" IN SECTION S)

S1b. When did (he/she) last work on this job?

\_\_\_\_\_  
MONTH / YEAR

NOTE: CONSIDER THIS SPOUSE'S "CURRENT MAIN JOB" FOR PURPOSES OF S2-S24.

TURN TO P. 70, S2

S1c. Is (he/she) doing any work for pay at the present time?

1. YES      5. NO  
TURN TO P. 70, S2

S1d. Has (he/she) ever done any work for pay?

1. YES      5. NO  
TURN TO P. 86, S58

S1e. INTERVIEWER CHECKPOINT:

1. SPOUSE IS RETIRED/DISABLED --> TURN TO P. 78, S28, COL. A

2. SPOUSE IS UNEMPLOYED/STUDENT/HOUSEWIFE/OTHER--TURN TO F. 78, S28, COL.B

S2. Next are some questions about your (husband's/wife's) current, main job. What is the official title of (his/her) job (the title that [his/her] employer uses)?

\_\_\_\_\_  
(OFFICIAL JOB TITLE)

S2a. What sort of work does (he/she) do on (his/her) main job?

\_\_\_\_\_  
S2b. Tell me a little more about what (he/she) does.

S3. 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?

S4. Is (he/she) self-employed on (his/her) main job?

1. YES  
GO TO S6

5. NO  
↓

S4a. About how many other employees work for this company or organization, including all locations--fewer than 100 employees, or more than 100 employees?

1. FEWER THAN 100 EMPLOYEES

2. 100 OR MORE EMPLOYEES

S5. Is this employer a unit or agency of the federal government, a state or local government, a public school or college, a private school or college, or any branch of the military service?

- |            |                   |                             |                              |             |       |
|------------|-------------------|-----------------------------|------------------------------|-------------|-------|
| 1. FEDERAL | 2. STATE OR LOCAL | 3. PUBLIC SCHOOL OR COLLEGE | 4. PRIVATE SCHOOL OR COLLEGE | 5. MILITARY | 6. NO |
|------------|-------------------|-----------------------------|------------------------------|-------------|-------|

S6. How many years has (he/she) worked for (this employer/himself/herself)?

\_\_\_\_\_ # YEARS      (OR)      SINCE: \_\_\_\_\_  
(YEAR)

S7. How many more years does (he/she) expect to continue working for (this employer/himself/herself)?

\_\_\_\_\_ # YEARS      (OR)      UNTIL AGE: \_\_\_\_\_

96. NEVER PLAN TO RETIRE

S8. About how many paid hours does (he/she) work on (his/her) main job in an average week?

\_\_\_\_\_ HOURS PER WEEK

S9. How many weeks per year would (he/she) expect to work on this job in a normal year, including paid vacations?

\_\_\_\_\_ # WEEKS

S10. About how much does (he/she) earn before taxed on (his/her) main job? (Was that per hour, week, month, or year?)

\$ \_\_\_\_\_ PER \_\_\_\_\_

S11. Is (he/she) covered on this job by a union or employee-association contract?

1. YES

5. NO

S12. Is (he/she) covered by Social Security on this job?

1. YES

5. NO

S13. INTERVIEWER CHECKPOINT:

<input type="checkbox"/>	1. SPOUSE IS SELF-EMPLOYED	→	TURN TO P. 76, S24
<input type="checkbox"/>	2. SPOUSE HAS WORKED FOR THIS EMPLOYER 2 YEARS OR LONGER OR STARTED BEFORE 1981 (IN S6)		
<input type="checkbox"/>	3. ALL OTHERS	→	TURN TO P. 72, S15

S14. Has (he/she) ever done some other kind of work or different job for this employer?

1. YES

5. NO → TURN TO P. 72, S15

S14a. How many other kinds of work or different jobs has (he/she) done for this employer? _____ # DIFFERENT KINDS OF WORK
S14b. What sort of work did (he/she) do (at the longest of these jobs)? _____ _____
S14c. Tell me a little more about what (he/she) did. _____ _____
S14d. How many years did (he/she) do this type of work or job for this employer? _____ # YEARS



S15. Is (he/she) covered by a pension or retirement plan on this job, not including social security (or Railroad Retirement)?

1. YES  
GO TO S16

5. NO  
↓

S15a. Will (he/she) be covered by such a plan if (he/she) continues to work for this employer?

1. YES  
↓

5. NO  
↓

8. DON'T KNOW  
↓

TURN TO P. 76, S24

S15b. How many more years must (he/she) work for this employer to be included in this plan?

\_\_\_\_\_ MORE YEARS  
TURN TO P. 76, S24

S16. Does this pension plan include people who work for other employees as well as (his/her) own?

1. YES

5. NO

8. DON'T KNOW

S16a. With this employer, is your (husband/wife) covered by one basic plan, a main plan with optional parts, or by more than one plan?

1. ONE PLAN

2. OPTIONAL PARTS

3. MORE THAN ONE PLAN

4. DON'T KNOW

S16b. How many years has (he/she) been included in the main or basic plan, including only the years that count toward (his/her) pension or retirement benefits?

\_\_\_\_\_ # YEARS OR SINCE: \_\_\_\_\_  
(YEAR)

S16c. (IF HAS OPTIONAL OR SECOND PLAN) How many years has (he/she) been included in the (optional/second) plan including only the years that count toward (his/her) pension or retirement benefits?

\_\_\_\_\_ # YEARS (OR) SINCE: \_\_\_\_\_  
(YEAR)

S16d. All pension plans have vesting rules that guarantee that an employee who has been in the plan a certain number of years earns the right to some pension benefits, even if the employee leaves and is no longer covered by the plan. Has (he/she) worked under the main or basic plan long enough to earn this right?

1. YES  
TURN TO P. 73, S17

5. NO  
↓

8. DON'T KNOW  
TURN TO P. 73, S17

S16e. How many more years must (he/she) be included in this plan in order to eventually earn the right to receive some benefits?

\_\_\_\_\_ MORE YEARS

S17. What is the youngest age or the minimum years of service at which (he/she) could receive full retirement benefits from the main or basic pension plan? (CHECK ALL THAT APPLY AND SPECIFY AGE, YEARS, OR COMBINATION).

a. \_\_\_\_\_  
(AGE)

b. \_\_\_\_\_  
(YEARS)

c. \_\_\_\_\_ AND \_\_\_\_\_  
(AGE) (YEARS)

d. WHEN AGE PLUS YEARS = \_\_\_\_\_  
(TOTAL)

e. OTHER \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

DON'T KNOW

S18. If (he/she) wished to, could (he/she) retire earlier and receive reduced benefits from this plan?

1. YES

5. NO

8. DON'T KNOW

TURN TO P. 74, S20



S19. What is the youngest age or the minimum years of service at which (he/she) could retire and begin drawing at least partial benefits from the main or basic pension plan? (CHECK ALL THAT APPLY AND SPECIFY AGE, YEARS, OR COMBINATION.)

a. \_\_\_\_\_  
(AGE)

b. \_\_\_\_\_  
(YEARS)

c. \_\_\_\_\_ AND \_\_\_\_\_  
(AGE) (YEARS)

d. WHEN AGE PLUS YEARS = \_\_\_\_\_  
(TOTAL)

e. OTHER \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

DON'T KNOW

S20. At what age does (he/she) expect to start receiving benefits from the main or basic pension plan?

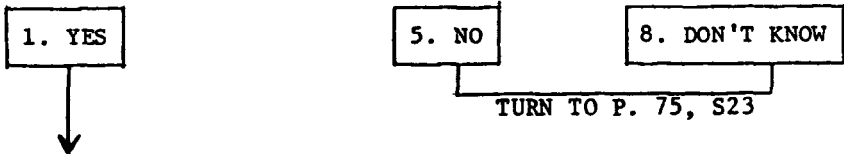
\_\_\_\_\_ AGE

S21. In total, how much does (he/she) expect to receive from all parts of the pension plan(s), per month or year, or as a proportion of (his/her) pay at the time (he/she) retires?

\$ \_\_\_\_\_ PER \_\_\_\_\_  \_\_\_\_\_ % OF PAY  DON'T KNOW

\_\_\_\_\_  
 \_\_\_\_\_

S22. Did (he/she) make any contributions to any part of the pension plan(s) during 1982, such as by having money deducted from (his/her) pay?



S22a. Is (he/she) required to contribute?

S22b. What amount or percent of (his/her) pay is (he/she) required to contribute?

\_\_\_\_\_ % OF PAY  \$ \_\_\_\_\_ PER \_\_\_\_\_  DON'T KNOW

S22c. Does (he/she) also make voluntary contributions?

S22d. What amount or percent of (his/her) pay did (he/she) voluntarily contribute in 1982?

\_\_\_\_\_ % OF PAY  \$ \_\_\_\_\_ PER \_\_\_\_\_  DON'T KNOW

S23. Some pension plans have a definite formula based on years of service or salary. Some plans base benefits on how much money has accumulated in a person's account. Other plans use both ways of setting benefits. How are the benefits for your (husband's/wife's) pension determined, (including the optional/second plan)--by a definite formula based on years of service or salary, or by the amount of money in (his/her) account, or in both ways?

1. DEFINITE BENEFIT  
FORMULA

TURN TO P. 76, S24

3. BOTH

5. MONEY ACCUMULATED  
IN ACCOUNT

8. DON'T  
KNOW

TURN TO  
P. 76, S24

S23a. Does (his/her) employer make contributions to (his/her) account?

1. YES

5. NO

8. DON'T KNOW

GO TO S23c

S23b. What amount or percent of pay did (his/her) employer contribute to (his/her) account in 1982?

\$ \_\_\_\_\_ PER \_\_\_\_\_  \_\_\_\_\_ % OF PAY

DON'T KNOW

S23c. What is the approximate dollar amount in (his/her) account now?

\$ \_\_\_\_\_

DON'T KNOW

S23d. How much could (he/she) withdraw from this account today if (he/she) were to leave this employer?

\$ \_\_\_\_\_  \_\_\_\_\_ % OF ACCOUNT BALANCE

DON'T  
KNOW

S24. (Excluding the pension plans you already mentioned), does your (husband/wife) participate on this job in any tax-deferred compensation or savings plan, such as a "thrift" or a profit sharing plan?

1. YES

5. NO

→ TURN TO P. 77, S25

S24a. What is the name of the plan?

\_\_\_\_\_

IRA OR KEOGH

TURN TO  
P. 77, S25

S24b. Did (he/she) make any contributions to this plan during 1982, such as by having money deducted from (his/her) pay?

1. YES

5. NO

8. DON'T KNOW

GO TO S24d

S24c. What amount or percent of (his/her) pay did (he/she) contribute in 1982?

\_\_\_\_\_ % OF PAY (OR) \$ \_\_\_\_\_ PER \_\_\_\_\_

S24d. (IF NOT SELF-EMPLOYED) Does (his/her) employer make contributions to this plan?

1. YES

5. NO

8. DON'T KNOW

GO TO S24f

S24e. What amount or percent of pay did (his/her) employer contribute in 1982?

\$ \_\_\_\_\_ PER \_\_\_\_\_ (OR) \_\_\_\_\_ % OF PAY

(OR)

\_\_\_\_\_

S24f. What is the approximate dollar amount in (his/her) account now?

\$ \_\_\_\_\_

DON'T KNOW

S24g. How much could (he/she) withdraw from this account today if (he/she) were to leave this employer?

\$ \_\_\_\_\_ (OR) \_\_\_\_\_ % OF ACCOUNT BALANCE

DON'T KNOW

S25. INTERVIEWER CHECKPOINT:

- |  |
|--|
| <input type="checkbox"/> 1. SPOUSE IS RETIRED/DISABLED IN S1 <u>AND IS CURRENTLY WORKING FOR PAY</u> → TURN TO P. 78, S28, <u>COLUMN A</u> |
| <input type="checkbox"/> 2. ALL OTHERS   |

S26. Has (he/she) worked for pay for any other employer, or was (he/she) self-employed on any prior job?

1. YES

5. NO

TURN TO P. 84, S50

S27. I'd like to ask you about the longest prior job (he/she) has had ...  
TURN TO P. 78, S28, COLUMN C.

S28. What was the official title of (his/her) job ...  
 COLUMN A (before [he/she] became retired/disabled?)  
 COLUMN B (on [his/her] last paid job?)  
 COLUMN C (on [his/her] longest prior job?)  
 COLUMN D (from which [he/she] expects or now  
 receives a pension?)

S28a. What sort of work did (he/she) do on  
 this job?

S28b. Tell me a little more about what (he/she)  
 did.

S29. 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?

S30. Was (he/she) self-employed on this job?

S31. About how many other employees worked for  
 this company or organization, including all  
 locations--fewer than one hundred or more than  
 one hundred employees?

S32. Was this employer a unit or agency of the  
 federal government, a state or local govern-  
 ment, a public school or college, a private  
 school or college, or any branch of the  
 military service?

(OFFICIAL JOB TITLE)	
_____	
_____	
_____	
_____	
_____	
1. YES	5. NO
TURN TO P. 80, S33	
↓	
1. FEWER THAN 100	
2. 100 OR MORE	
1. FEDERAL	
2. STATE OR LOCAL	
3. PUBLIC SCHOOL	
4. PRIVATE SCHOOL	
5. MILITARY	
6. NO	

COLUMN B  
UNEMPLOYED/STUDENT/HOUSEWIFE

COLUMN C  
LONGEST PRIOR JOB

COLUMN D  
OTHER JOB WITH PENSION

<p>(OFFICIAL JOB TITLE)</p>	<p>(OFFICIAL JOB TITLE)</p>	<p>(OFFICIAL JOB TITLE)</p>
<p>_____</p> <p>_____</p> <p>_____</p>	<p>_____</p> <p>_____</p> <p>_____</p>	<p>_____</p> <p>_____</p> <p>_____</p>
<p>_____</p> <p>_____</p> <p>_____</p>	<p>_____</p> <p>_____</p> <p>_____</p>	<p>_____</p> <p>_____</p> <p>_____</p>
<p>_____</p> <p>_____</p>	<p>_____</p> <p>_____</p>	<p>_____</p> <p>_____</p>
<p>1. YES    5. NO TURN TO P. 80, S33</p> <p>↓</p>	<p>1. YES    5. NO TURN TO P. 80, S33</p> <p>↓</p>	<p>1. YES    5. NO TURN TO P. 80, S33</p> <p>↓</p>
<p>1. FEWER THAN 100</p> <p>2. 100 OR MORE</p>	<p>1. FEWER THAN 100</p> <p>2. 100 OR MORE</p>	<p>1. FEWER THAN 100</p> <p>2. 100 OR MORE</p>
<p>1. FEDERAL</p> <p>2. STATE OR LOCAL</p> <p>3. PUBLIC SCHOOL</p> <p>4. PRIVATE SCHOOL</p> <p>5. MILITARY</p> <p>6. NO</p>	<p>1. FEDERAL</p> <p>2. STATE OR LOCAL</p> <p>3. PUBLIC SCHOOL</p> <p>4. PRIVATE SCHOOL</p> <p>5. MILITARY</p> <p>6. NO</p>	<p>1. FEDERAL</p> <p>2. STATE OR LOCAL</p> <p>3. PUBLIC SCHOOL</p> <p>4. PRIVATE SCHOOL</p> <p>5. MILITARY</p> <p>6. NO</p>



COLUMN A  
RETIRED/DISABLED

S33. In what month and year did (he/she) stop working for (this employer/himself/herself)?

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
MONTH / YEAR

S34. How many years did (he/she) work for (this employer/himself/herself)?

\_\_\_\_\_ # YEARS

S35. About how many paid hours did (he/she) work on this job in an average week?

\_\_\_\_\_ HOURS PER WEEK

S36. How many weeks per year did (he/she) work on this job in a normal year, including paid vacation?

\_\_\_\_\_ # WEEKS

S37. How much did (he/she) earn before taxes during a typical week or month when (he/she) left this job?

\$ \_\_\_\_\_ PER \_\_\_\_\_

S38. Was (he/she) covered on this job by a union or employee-association contract?

1. YES     5. NO

S39. Was (he/she) covered by Social Security on this job?

1. YES     5. NO

S40. INTERVIEWER CHECKPOINT:

1. SPOUSE WAS SELF-EMPLOYED ON THIS JOB  
TURN TO P. 82, S47

2. ALL OTHERS

S41. Does (he/she) currently receive retirement, disability or other pension benefits from this employer, not including Social Security (or Railroad Retirement)?

1. YES     5. NO  
TURN TO P. 82, S42

S41a. How many years has (he/she) received these benefits?

\_\_\_\_\_ # YEARS (OR)

SINCE: \_\_\_\_\_  
(YEAR)

S41b. How much did (he/she) receive in 1982?

\$ \_\_\_\_\_ PER \_\_\_\_\_

TURN TO P. 82, S46

COLUMN B  
UNEMPLOYED/STUDENT/HOUSEWIFE

COLUMN C  
LONGEST PRIOR JOB

COLUMN D  
OTHER JOB W/PENSION

_____ MONTH / YEAR	_____ MONTH / YEAR	_____ MONTH / YEAR
_____ # YEARS	_____ # YEARS	_____ # YEARS
_____ HOURS PER WEEK	_____ HOURS PER WEEK	_____ HOURS PER WEEK
_____ # WEEKS	_____ # WEEKS	_____ # WEEKS
\$ _____ PER _____	\$ _____ PER _____	\$ _____ PER _____
<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO	<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO	<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO
<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO	<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO	<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO
<input type="checkbox"/> 1. SPOUSE WAS SELF-EMPLOYED ON THIS JOB TURN TO P. 82, S48	<input type="checkbox"/> 1. SPOUSE WAS SELF-EMPLOYED ON THIS JOB TURN TO P. 82, S49	<input type="checkbox"/> 1. SPOUSE WAS SELF-EMPLOYED ON THIS JOB TURN TO P. 84, S50
<input type="checkbox"/> 2. ALL OTHERS ↓	<input type="checkbox"/> 2. ALL OTHERS ↓	<input type="checkbox"/> 2. ALL OTHERS ↓
<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO TURN TO P. 82, S42	<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO TURN TO P. 82, S42	<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO TURN TO P. 82, S43
_____ # YEARS (OR) SINCE: _____ (YEAR)	_____ # YEARS (OR) SINCE: _____ (YEAR)	_____ # YEARS (OR) SINCE: _____ (YEAR)
\$ _____ PER _____ TURN TO P. 82, S46	\$ _____ PER _____ TURN TO P. 82, S46	\$ _____ PER _____ TURN TO P. 82, S46

## RETIRED/DISABLED

S42. Does (he/she) expect to receive retirement or other pension benefits from this employer at some future time?

1. YES      5. NO  
GO TO S47

S43. At what age does (he/she) expect to start receiving benefits from this employer?

\_\_\_\_\_ AGE

S44. How much does (he/she) expect to receive in benefits from this pension plan per month or per year?

\$ \_\_\_\_\_ PER \_\_\_\_\_

OR

S45. Some pension plans have a definite formula based on years of service or salary. Some plans base benefits on how much money has accumulated in a person's account. Other plans use both ways of setting benefits. How were the benefits for (his/her) pension determined—by a definite formula based on years of service or salary, or by the amount of money in (his/her) a-count, or in both ways?

1. DEFINITE FORMULA

2. MONEY IN ACCOUNT

3. BOTH

8. DON'T KNOW

S46. Did this plan cover people who worked for other employers as well as (his/her) own?

1. YES      5. NO      8. DON'T KNOW

S47. INTERVIEWER CHECKPOINT:

1. SPOUSE RETIRED/DISABLED AND IS CURRENTLY WORKING FOR PAY-- GO TO S49

2. ALL OTHERS

S48. Has (he/she) worked for pay for any other employer, or was (he/she) self-employed on any prior job?

1. YES      5. NO  
TURN BACK TO S28,      TURN TO P. 84, S50  
COLUMN C

S49. Does (he/she) expect to or does (he/she) now receive a pension from any employer other than the ones we have already talked about?

1. YES      5. NO  
TURN BACK TO S28      TURN TO P. 84, S50  
COLUMN D

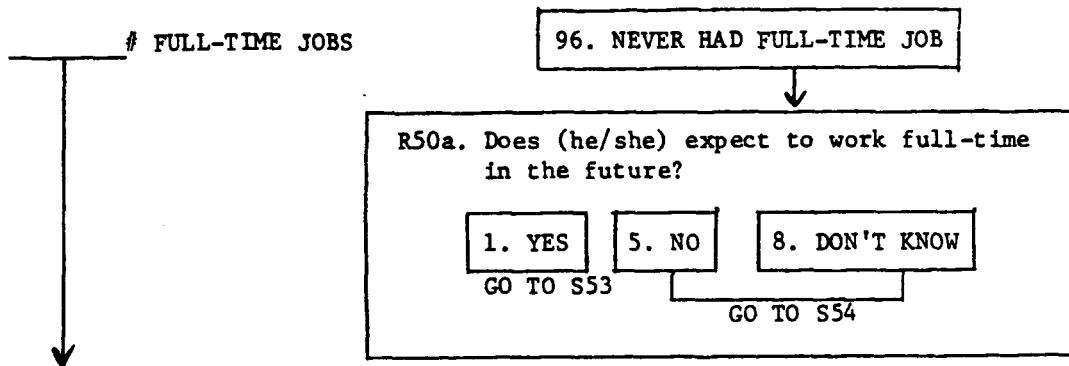
COLUMN B  
UNEMPLOYED/STUDENT/HOUSEWIFE

COLUMN C  
LONGEST PRIOR JOB

COLUMN D  
OTHER JOB W/PENSION

<p><input type="checkbox"/> 1. YES    <input type="checkbox"/> 5. NO GO TO S48</p>	<p><input type="checkbox"/> 1. YES    <input type="checkbox"/> 5. NO GO TO S49</p>	
<p>_____ AGE</p>	<p>_____ AGE</p>	<p>_____ AGE</p>
<p>\$ _____ PER _____ <input type="radio"/> OR _____ _____</p>	<p>\$ _____ PER _____ <input type="radio"/> OR _____ _____</p>	<p>\$ _____ PER _____ <input type="radio"/> OR _____ _____</p>
<p><input type="checkbox"/> 1. DEFINITE FORMULA <input type="checkbox"/> 2. MONEY IN ACCOUNT <input type="checkbox"/> 3. BOTH <input type="checkbox"/> 8. DON'T KNOW</p>	<p><input type="checkbox"/> 1. DEFINITE FORMULA <input type="checkbox"/> 2. MONEY IN ACCOUNT <input type="checkbox"/> 3. BOTH <input type="checkbox"/> 8. DON'T KNOW</p>	<p><input type="checkbox"/> 1. DEFINITE FORMULA <input type="checkbox"/> 2. MONEY IN ACCOUNT <input type="checkbox"/> 3. BOTH <input type="checkbox"/> 8. DON'T KNOW</p>
<p><input type="checkbox"/> 1. YES    <input type="checkbox"/> 5. NO    <input type="checkbox"/> 8. DON'T KNOW GO TO S48</p>	<p><input type="checkbox"/> 1. YES    <input type="checkbox"/> 5. NO    <input type="checkbox"/> 8. DON'T KNOW GO TO S49</p>	<p><input type="checkbox"/> 1. YES    <input type="checkbox"/> 5. NO    <input type="checkbox"/> 8. DON'T KNOW TURN TO P. 84 S50</p>
<p><input type="checkbox"/> 1. YES    <input type="checkbox"/> 5. NO TURN BACK TO S28 COL. C    TURN TO P. 84, S50</p>		
	<p><input type="checkbox"/> 1. YES    <input type="checkbox"/> 5. NO TURN BACK TO S28, COLUMN D    TURN TO P. 84, S50</p>	

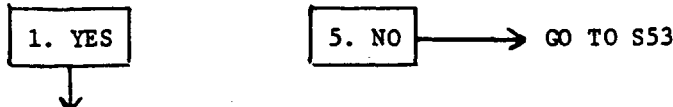
S50. How many different employers has (he/she) worked for in full-time jobs lasting one year or longer?



S51. At what age did (he/she) begin working for pay at (his/her) first full-time job lasting one year or longer?

\_\_\_\_\_ AGE

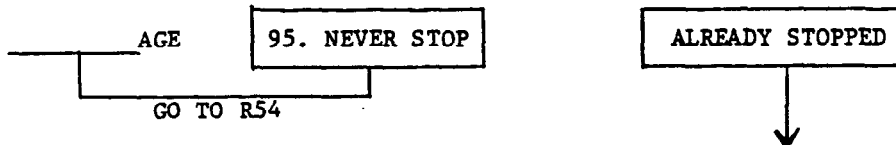
S52. Since (he/she) first started working, have there been any times when (he/she) did not work for a year or longer on a full-time job because of home and child-rearing duties, years spent in retirement, because of unemployment, illness, or for any other reason?



S52a. Excluding these times, about how many years in total has (he/she) worked full-time for pay?

\_\_\_\_\_ # YEARS FULL-TIME

S53. At what age does (he/she) expect to stop working for pay at a full-time job?



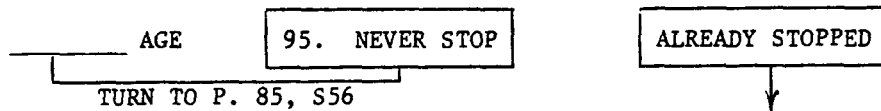
S53a. At what age did (he/she) stop working for pay at a full-time job?

\_\_\_\_\_ AGE

S54. (In addition to full-time jobs), about how many years in total has (he/she) worked part-time for pay, counting only part-time jobs that lasted a year or longer?



S55. At what age does (he/she) expect to completely stop working on any paid job, including part-time jobs held during retirement years?



S55a. At what age did (he/she) stop working for pay? \_\_\_\_\_ AGE

S56. Is (he/she) currently receiving any Social Security payments on the basis of (his/her) own past contributions? (GREEN CHECK, NOT GOLD CHECK).

1. YES

5. NO → GO TO S57

S56a. Are the payments for retirement or disability benefits?

1. RETIREMENT      2. DISABILITY      3. BOTH      7. OTHER (SPECIFY):  
 \_\_\_\_\_  
 \_\_\_\_\_

S56b. How long has (he/she) received these benefits?  
 \_\_\_\_\_ # YEARS (OR) SINCE \_\_\_\_\_  
 (YEAR)

S56c. How much did (he/she) receive in benefits from Social Security per month in 1982?  
 \$ \_\_\_\_\_ PER \_\_\_\_\_

TURN TO P. 86, S58

S57. Does (he/she) expect to be eligible for Social Security benefits in the future on the basis of (his/her) own contributions?

1. YES

5. NO → GO TO S57c

S57a. At what age does (he/she) expect to start receiving Social Security benefits?

\_\_\_\_\_ AGE

S57b. How much does (he/she) expect to receive in benefits from Social Security per month or year, or as a proportion of (his/her) pay at the time (he/she) retires?

\$ \_\_\_\_\_ PER \_\_\_\_\_ (OR) \_\_\_\_\_ % OF PAY

(OR)

\_\_\_\_\_  
 \_\_\_\_\_

DON'T KNOW

S57c. About how many years has (he/she) held paid jobs on which (he/she) contributed to Social Security?

\_\_\_\_\_ # YEARS

S58. What is the month and year of (his/her) birth?

\_\_\_\_\_  
MONTH/YEAR

S59. Has (he/she) ever been in the military service?

1. YES

5. NO

S60. What is the highest grade of school or year of college (he/she) completed?

GRADES OF SCHOOL												
00	01	02	03	04	05	06	07	08	09	10	11	12

COLLEGE				
13	14	15	16	17+

S60a. Did (he/she) get either a high school diploma or pass a high school equivalency test?

1. YES

5. NO

S60b. Did (he/she) have a college degree?

1. YES

5. NO

S61. How would you describe (his/her) health--excellent, good, fair or poor?

1. EXCELLENT

2. GOOD

3. FAIR

4. POOR

- 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 1982. 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.)
- T2. In total, how much income from (SOURCE) was received by you (and your family living here) in 1982 before deductions for taxes and anything else? (RECORD IN COLUMN T2.)

	T1	T2
a. WAGES OR SALARY?	5. NO    1. YES →	\$ _____
b. A professional practice, business, or farm (not mentioned above)?	5. NO    1. YES →	\$ _____
c. Non-taxable investments such as municipal bonds or IRA's?	5. NO    1. YES →	\$ _____
d. Other interest income?	5. NO    1. YES →	\$ _____
e. Dividends?	5. NO    1. YES →	\$ _____
f. Net gains from the sale of stocks, bonds, or real estate?	5. NO    1. YES →	\$ _____
g. Rent, trust income, or royalties from any other investment or business?	5. NO    1. YES →	\$ _____
h. Worker's or unemployment compensation?	5. NO    1. YES →	\$ _____
j. Child support, alimony, inheritance, gifts, or any financial support from relatives or friends?	5. NO    1. YES →	\$ _____
k. ADC, AFDC, food stamps, or other assistance, such as SSI? (GOLD CHECKS)	5. NO    1. YES →	\$ _____
m. Income from other retirement, annuity, pension, disability, or survivor's benefits, including employer pension benefits already mentioned?	5. NO    1. YES →	\$ _____
n. Did you (or anyone in your family living here) have income from any other sources? (What other sources?)	5. NO    1. YES →	\$ _____
_____		
_____		

- T3. How much was the total income you (and your family living here) received from all sources, before taxes and other deductions were made?

\$ \_\_\_\_\_



T4. During 1982, did you (or anyone in your family living here) pay any alimony or child support or provide any other financial support of relatives or friends who do not live here?

1. YES

5. NO

→ GO TO T5



T4a. How much did you (or anyone in your family living here) pay in 1982?

\$ \_\_\_\_\_

T5. These are all the questions in this interview. Do you have any questions or comments you would like to add?

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T5a. EXACT TIME NOW: \_\_\_\_\_

## T6. END OF INTERVIEW CHECKPOINT: RESPONDENT EMPLOYMENT/PENSION

- 1. R HAS NEVER WORKED FOR PAY (NO AT R1d) → GO TO T7
- 2. R IS COVERED BY PENSION ON CURRENT JOB (YES AT R15), OR EXPECTS FUTURE PENSION FROM ANY PRIOR JOB (YES AT R42) → GO TO T7
- 3. ALL OTHERS → GO TO T7

## T7. END OF INTERVIEW CHECKPOINT: SPOUSE EMPLOYMENT/PENSION

- 4. R IS NOT MARRIED → GO TO T8
- 5. HUSBAND/WIFE NEVER WORKED FOR PAY (NO AT S1d) → GO TO T8
- 6. HUSBAND/WIFE IS COVERED BY PENSION ON CURRENT JOB (YES AT S15), OR EXPECTS FUTURE PENSION FROM ANY PRIOR JOB (YES AT S42) → GO TO T8
- 7. ALL OTHERS → GO TO T8

T8. INTERVIEWER: TURN TO COVER SHEET, P. 2, Z1.

NOTE: THE NUMBERS IN THE BOXES AT Z1 AND Z4 IN THE COVER SHEET MATCH CHECKBOXES IN T6 AND T7 ABOVE.

SECTION X: INTERVIEWER OBSERVATIONS

COMPLETE THE FOLLOWING QUESTIONS BY OBSERVATION:

X1. SEX OF R:

1. MALE

2. FEMALE

X2. RELATIONSHIP OF R TO INFORMANT: \_\_\_\_\_

X3. RACIAL OR ETHNIC GROUP:

2. BLACK EXCEPT  
HISPANIC

3. HISPANIC

4. AMERICAN INDIAN OR  
ALASKAN NATIVE

5. ASIAN OR  
PACIFIC ISLANDER

1. CAUCASIAN  
EXCEPT HISPANIC

X4. THE HOUSEHOLD MEMBERS SHOWN ON PAGE 8 OF THE COVER SHEET ARE LISTED BY RELATIONSHIP TO THE INFORMANT.

RELIST THE HOUSEHOLD MEMBERS IN THE LISTING BOX BELOW TO SHOW RELATIONSHIP TO THE RESPONDENT (PERSON ASKED SECTION R).

(A)	(B)	(C)
HOUSEHOLD MEMBERS BY RELATIONSHIP TO R	SEX	AGE
1. RESPONDENT		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		
11.		
12.		

X5. TYPE OF STRUCTURE IN WHICH FAMILY LIVES:

01. TRAILER; MOBILE HOME	07. APARTMENT HOUSE (4 OR FEWER UNITS)
02. DETACHED SINGLE FAMILY HOUSE	08. APARTMENT HOUSE (5 OR MORE UNITS, 3 STORIES OR LESS)
03. 2-FAMILY HOUSE, 2 UNITS SIDE BY SIDE	09. APARTMENT HOUSE (5 OR MORE UNITS, 4 STORIES OR MORE)
04. 2-FAMILY HOUSE, 2 UNITS ONE ABOVE THE OTHER	97. OTHER (SPECIFY): _____ _____ _____
05. DETACHED 3-4 FAMILY HOUSE	
06. ROW HOUSE (3 OR MORE UNITS IN AN ATTACHED ROW)	

X6. R'S UNDERSTANDING OF THE QUESTIONS WAS...

1. EXCELLENT	2. GOOD	3. FAIR	4. POOR
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X7. R'S ABILITY TO EXPRESS (HIMSELF/HERSELF) WAS...

1. EXCELLENT	2. GOOD	3. FAIR	4. POOR
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X8. WAS R SUSPICIOUS ABOUT THE STUDY BEFORE THE INTERVIEW?

1. NO, NOT AT ALL SUSPICIOUS	3. YES, SOMEWHAT SUSPICIOUS	5. YES, VERY SUSPICIOUS
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X9. WAS R SUSPICIOUS ABOUT THE STUDY AFTER THE INTERVIEW?

1. NO, NOT AT ALL SUSPICIOUS	3. YES, SOMEWHAT SUSPICIOUS	5. YES, VERY SUSPICIOUS
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X10. OVERALL, HOW GREAT WAS R'S INTEREST IN THE INTERVIEW?

1. VERY HIGH	2. ABOVE AVERAGE	3. AVERAGE	4. BELOW AVERAGE	5. VERY LOW
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X11. OTHER PERSONS PRESENT AT INTERVIEW; (CHECK ALL THAT APPLY)

1. NONE	2. CHILDREN UNDER 6	3. OLDER CHILDREN	4. SPOUSE	5. OTHER RELATIVES	6. OTHER ADULTS
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X12. DID R REFER TO DOCUMENTS TO ANSWER QUESTIONS?

1. FREQUENTLY	3. SOMETIMES	4. RARELY	5. NEVER
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GO TO X14



X13. WHICH DOCUMENTS DID R REFER TO? (CHECK ALL THAT APPLY)

1. LOAN	2. CHECKING; SAVING; INVESTMENTS	3. PENSION	4. INCOME TAX RETURN
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X14. R'S EMPLOYER/PENSION PROVIDER LISTED ON COVER SHEET (Z2a or Z2b) CORRESPONDS TO:

- 1. R'S JOB LISTED ON PAGE \_\_\_\_\_, (COLUMN \_\_\_\_\_).
- 5. NO EMPLOYER/PENSION PROVIDER ADDRESS ON COVER SHEET

X15. SPOUSE'S EMPLOYER/PENSION PROVIDER LISTED ON COVER SHEET (Z5a OR Z5b) CORRESPONDS TO:

- 1. SPOUSE'S JOB LISTED ON PAGE \_\_\_\_\_, (COLUMN \_\_\_\_\_).
- 5. NO EMPLOYER/PENSION PROVIDER ADDRESS ON COVER SHEET

X15. THUMBNAIL SKETCH: