


Final

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 <p>SURVEY RESEARCH CENTER INSTITUTE FOR SOCIAL RESEARCH THE UNIVERSITY OF MICHIGAN ANN ARBOR, MICHIGAN 48106</p>	
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| <p>1. COVERSHEET ID</p> <table border="1" data-bbox="297 840 594 904"> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </table> | | | | | | <p>2. Interviewer's ID No. _____</p> <p>3. Date Iw Began _____</p> <p>4. Date Iw Concluded _____</p> <p>5. Length of Iw _____ (Minutes)</p> <p>6. Length of Edit _____ (Minutes)</p> |
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1986 SURVEY OF CONSUMER FINANCES

THE FOLLOWING STATEMENT MUST BE READ TO ALL RESPONDENTS:

<p>This interview is completely voluntary--if we should come to any question that you don't want to answer, just let me know and we'll go on to the next question.</p> <p>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.</p>
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T1. Please provide a few words about this respondent which would help you remember the interview if you had to call back:

T2. Please describe any ambiguous or conflicting situation that you want coding to know about:

NONE

T3. Were there any serious problems with the interview, such as R's difficulty in hearing or understanding the questions, etc., which affected the quality of the interview?

NONE

SECTION A: MARITAL HISTORY

A0. EXACT TIME NOW: _____

A1. Not including any children that currently live with you, do you (or your husband/wife) have any other children that are still living, including children from previous marriages and adopted children?

1. YES

5. NO -->NEXT PAGE, A2



A1a. How many children do you (and your husband/wife) have that do not live with you at the present time?

_____ # CHILDREN LIVING ELSEWHERE

A1b. What (is his or her/are their) current age(s)?

AGE #1: _____	AGE #4: _____	AGE #7: _____
AGE #2: _____	AGE #5: _____	AGE #8: _____
AGE #3: _____	AGE #6: _____	AGE #9: _____

A6. Altogether, how many times have you been married, including your current marriage?

2. TWO

3. THREE

4. FOUR OR MORE

	MARRIAGE A	MARRIAGE B	MARRIAGE C
A6a. In what month and year did your (first/next) marriage begin?	_____ MONTH / YEAR	_____ MONTH / YEAR	_____ MONTH / YEAR
A6b. In what month and year did that marriage end?	_____ MONTH / YEAR	_____ MONTH / YEAR	_____ MONTH / YEAR
A6c. Did that marriage end in divorce or were you widowed?	<p>3. DIVORCED</p> <p>4. WIDOWED</p>	<p>3. DIVORCED</p> <p>4. WIDOWED</p>	<p>3. DIVORCED</p> <p>4. WIDOWED</p>
A6d. INTERVIEWER CHECKPOINT:	<p>1. TWO MARRIAGES GO TO A7</p> <p>5. THREE OR MORE MARRIAGES GO TO A6a, MARRIAGE B</p>	<p>1. THREE MARRIAGES GO TO A7</p> <p>5. FOUR OR MORE MARRIAGES GO TO A6a, MARRIAGE C</p>	GO TO A7

A7. Is one or both of your parents still living? (Is that your mother or father?)

1. MOTHER LIVING

2. FATHER LIVING

3. BOTH LIVING

4. NO, NEITHER LIVING

-->NEXT PAGE, A8

A7a. What (is her/is his/are their) current age(s)?

MOTHER: _____

FATHER: _____

A8. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. R CURRENTLY MARRIED OR SEPARATED ("1" OR "2" CHECKED AT A2)
<input type="checkbox"/>	2. ALL OTHERS-->NEXT PAGE, A12

A9. Was your (current) (husband/wife) married before?

1. YES

5. NO -->NEXT PAGE, A11

A10. Altogether, how many times has your (husband/wife) been married, including (his/her) current marriage?

2. TWO

3. THREE

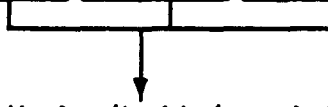
4. FOUR OR MORE

	MARRIAGE A	MARRIAGE B	MARRIAGE C
A10a. In what month and year did your (husband's/wife's) (first/next) marriage begin?	_____ MONTH / YEAR	_____ MONTH / YEAR	_____ MONTH / YEAR
A10b. In what month and year did that marriage end?	_____ MONTH / YEAR	_____ MONTH / YEAR	_____ MONTH / YEAR
A10c. Did that marriage end in divorce or was (he/she) widowed?	<input type="checkbox"/> 3. DIVORCED <input type="checkbox"/> 4. WIDOWED	<input type="checkbox"/> 3. DIVORCED <input type="checkbox"/> 4. WIDOWED	<input type="checkbox"/> 3. DIVORCED <input type="checkbox"/> 4. WIDOWED
A10d. INTERVIEWER CHECKPOINT:	<input type="checkbox"/> 1. TWO MARRIAGES NEXT PAGE, A11 <input type="checkbox"/> 5. THREE OR MORE MARRIAGES GO TO A10a, MARRIAGE B	<input type="checkbox"/> 1. THREE MARRIAGES NEXT PAGE, A11 <input type="checkbox"/> 5. FOUR OR MORE MARRIAGES GO TO A10a, MARRIAGE C	NEXT PAGE, A11

A11. Is one or both of your (husband's/wife's) parents still living? (Is that (his/her) mother or father?)

- 1. MOTHER
LIVING
- 2. FATHER
LIVING
- 3. BOTH
LIVING
- 4. NO, NEITHER
LIVING

-->GO TO A12



A11a. What (is her/is his/are their) current ages(s)?

MOTHER: _____ FATHER: _____

A12. INTERVIEWER CHECKPOINT

1. R LAST DIVORCED IN 1983 OR LATER (SEE A2 & A3 OR A6b & A6c)

2. ALL OTHERS-->TURN TO P. 10, A24

A13. In your (last) divorce, was there a division of financial assets or property?

- 1. YES
- 5. NO -->NEXT PAGE, A14



A13a. What was the total dollar value of the assets that you kept or received, including your share of the financial assets, the home and other real estate, and any other property that you received?

\$ _____

A14. Were you required to pay alimony, were you supposed to receive alimony, or was no alimony involved in the settlement?

1. REQUIRED TO
PAY ALIMONY

2. SUPPOSED TO
RECEIVE ALIMONY

6. NO ALIMONY
INVOLVED

NEXT PAGE, A15

TURN TO P. 8, A17

A14a. What was the dollar amount of alimony you were required to pay?
(Was that per month, per year, or what?)

\$ _____ PER _____

A14b. At the time of the settlement, were alimony payments scheduled
to last a certain number of years, for life unless your
(husband/wife) remarried, or what?

1. CERTAIN NUMBER
OF YEARS

2. FOR LIFE

7. OTHER (SPECIFY):

TURN TO P. 8, A17

A14c. For how many years were alimony payments scheduled to last?

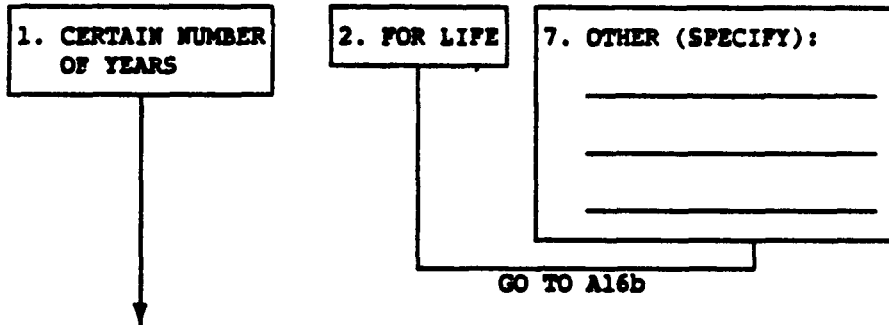
_____ # YEARS

TURN TO P. 8, A17

A15. What was the dollar amount of alimony you were supposed to receive? (Was that per month, per year, or what?)

\$ _____ PER _____

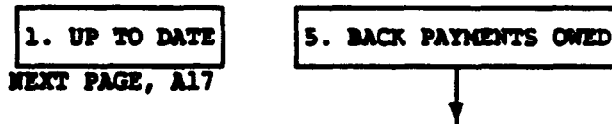
A16. At the time of the settlement, were alimony payments scheduled to last a certain number of years, for life unless you remarry, or what?



A16a. For how many years were alimony payments scheduled to last?

_____ # YEARS

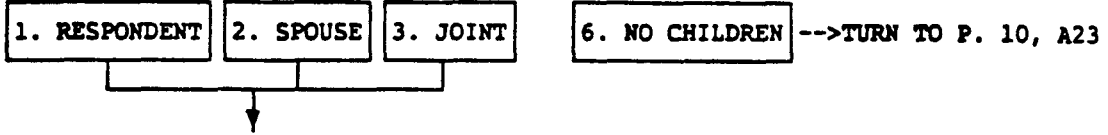
A16b. Are the alimony payments currently up to date or are some back payments now owed?



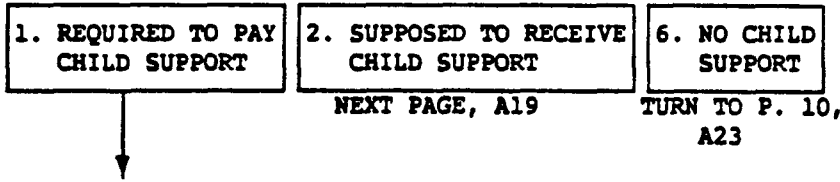
A16c. What is the total dollar amount of alimony that is currently overdue?

\$ _____

A17. Did you receive custody of your children, did your former (husband/wife) receive custody, do you have joint custody, or were there no children involved in the settlement?



A18. Were you required to pay child support, were you supposed to receive child support, or was child support not required in the settlement?



A18a. What was the dollar amount of child support you were required to pay? (Was that per month, per year, or what?)

\$ _____ PER _____

A18b. At the time of the settlement, were child support payments scheduled to last a certain number of years, until your youngest child reached a certain age, or what?

1. CERTAIN NUMBER OF YEARS

2. CERTAIN AGE

7. OTHER (SPECIFY):

TURN TO P. 10, A23

A18c. For how many years were child support payments scheduled to last?

_____ # YEARS

A18d. How old will your youngest child be when child support payments end?

_____ AGE

A18e. How old was this child when child support payments began?

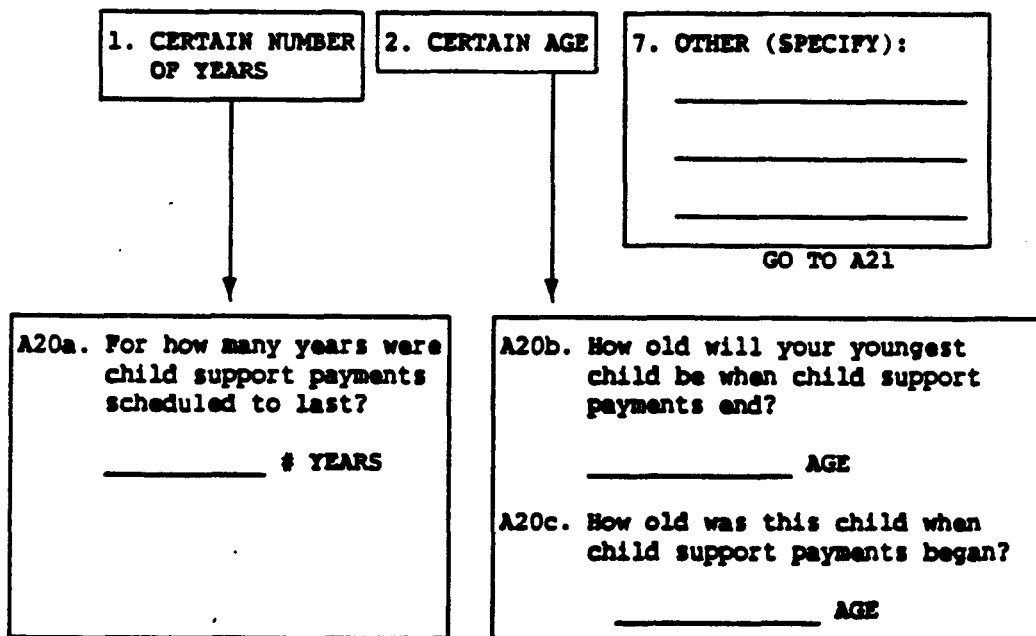
_____ AGE

TURN TO P. 10, A23

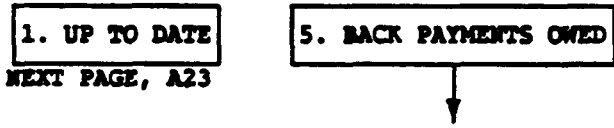
A19. What was the dollar amount of child support you were supposed to receive? (Was that per month, per year, or what?)

\$ _____ PER _____

A20. At the time of the settlement, were child support payments scheduled to last a certain number of years, until your youngest child reached a certain age, or what?



A21. Are the child support payments currently up to date or are some back payments now owed?



A22. What is the total dollar amount of child support that is currently overdue?

\$ _____

A23. Are there any financial aspects of your (last) divorce that we have not yet talked about, such as special provisions covering educational and medical expenses, sharing home ownership, claims on future pension benefits, or claims on assets that are to be given or received in the future?

1. YES

5. NO -->GO TO A24



A23a. What are they? _____

A24. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. R LAST WIDOWED IN 1983 OR LATER (SEE A2 AND A3 OR A6b AND A6c)
<input type="checkbox"/>	2. ALL OTHERS-->TURN TO P. 12, SECTION B



A25. How old was your (husband/wife) when (he/she) died?

_____ AGE

A26. Did your (husband/wife) have a will?

1. YES

5. NO -->NEXT PAGE, A29



A27. Did your (husband/wife) leave any money or property to a church, university, medical, or other charitable organization, as part of (his/her) will?

1. YES

5. NO -->NEXT PAGE, A28



A27a. What was the total dollar amount of these gifts?

\$ _____

A28. As part of (his/her) will, did your (husband/wife) leave any money or property to anyone who does not live there with you, such as adult children, other family members, or friends?

1. YES

5. NO -->GO TO A29

A28a. What was the total dollar amount that was left to other family members and friends?

\$ _____

A29. Aside from any Social Security benefits, did your (husband/wife) receive, or did (he/she) expect to receive, any benefit payments from an employer sponsored retirement or pension plan?

1. YES

5. NO -->NEXT PAGE, SECTION B

A30. Do you now receive or do you expect to receive benefit payments from this retirement or pension plan?

1. YES

5. NO -->GO TO A31

A30a. Once they begin, would these payments last for the rest of your life or for a limited period of time?

1. REST OF LIFE

2. LIMITED TIME PERIOD

NEXT PAGE, SECTION B

A31. Did your (husband's/wife's) employer offer an option that would make regular benefit payments to surviving spouses for the rest of their lives?

1. YES

5. NO

8. DON'T KNOW

NEXT PAGE, SECTION B

A32. Did you decide jointly with your (husband/wife) not to have this option, or was this something your (husband/wife) decided (himself/herself)?

1. JOINT DECISION

2. HUSBAND/WIFE DECIDED

SECTION B: RESPONDENT EMPLOYMENT

B1. 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)

- | | | | | |
|---|--|-------------------------|------------|--------------|
| 1. WORKING NOW;
ON STRIKE;
SICK LEAVE | 3. UNEMPLOYED
AND LOOKING
FOR WORK | 4. RETIRED;
DISABLED | 5. STUDENT | 6. HOUSEWIFE |
|---|--|-------------------------|------------|--------------|

NEXT PAGE, B2

2. TEMPORARILY LAID OFF;
ON EXTENDED LEAVE

B1a. Do you expect to go back to work at this job?

1. YES 5. NO

B1b. When did you last work on this job?

MONTH / YEAR

NEXT PAGE, B2

7. OTHER (SPECIFY):

B1c. Are you doing any work for pay at the present time?

1. YES 5. NO

NEXT PAGE, B2

B1d. Do you expect to do any work for pay in the future?

1. YES 5. NO --> GO TO B1f

B1e. In what month and year do you expect to begin working for pay?

MONTH / YEAR

B1f. Have you done any work for pay since we talked to you last in the Spring of 1983?

1. YES 5. NO

TURN TO
P. 19, B28

B1g. In how many of the past 36 months have you done any work for pay?

_____ # MONTHS

B1h. Were you working when we talked to you last in the Spring of 1983?

1. YES 5. NO

TURN TO
P. 15, B17

TURN TO
P. 19, B28

B2. Were you working when we talked to you last in the Spring of 1983?

1. YES

5. NO -->

B2a. In how many of the past 36 months
have you done any work for pay?

_____ # MONTHS

NEXT PAGE, B8

B3. Were you working for the same employer on your main job in the Spring of 1983 as you have now, a different employer, or were you self-employed when we talked to you last?

1. SAME EMPLOYER

2. DIFFERENT EMPLOYER

3. SELF-EMPLOYED

B4a. In how many of the past
36 months have you done
any work for pay?

_____ # MONTHS

NEXT PAGE, B8

B4b. Are you now self-employed on
your main job?

1. YES

5. NO

B4c. In how many of the past 36
months have you done any
work for pay?

_____ # MONTHS

NEXT PAGE, B9

B5. About how much do you currently earn before taxes on your main job?
(Is that per hour, week, month, or what?)

\$ _____ PER _____

B6. Do you participate in a 401K plan sponsored by your (employer/business),
or some other tax deferred salary reduction plan?

1. YES

5. NO

B7. Are you covered by any (other) retirement or pension plan sponsored by
your (employer/business), not including Social Security?

1. YES

5. NO

TURN TO P. 19, B28

B8. Next are some questions about your current, main job. Are you self-employed on your main job?

1. YES

5. NO

B9. (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)

B9a. What sort of work do you do on your main job?

B9b. Tell me a little more about what you do. What are your main duties or activities?

B9c. What kind of business or industry do you work in--that is, what do they make or do at the place where you work?

B10. In what month and year did you begin working for (this employer/yourself)?

MONTH / YEAR

B11. How many weeks per year would you expect to work on this job in a normal year, including paid vacations?

_____ # WEEKS PER YEAR

B12. About how many paid hours do you work on this job in an average week?

_____ HOURS PER WEEK

B13. About how much do you currently earn before taxes on your main job? (Is that per hour, week, month, or year?)

\$ _____ PER _____

B14. Do you participate in a 401K plan sponsored by your (employer/business), or some other tax deferred salary reduction plan?

1. YES

5. NO

B15. Are you covered by any (other) retirement or pension plan sponsored by your (employer/business), not including Social Security?

1. YES

5. NO

B16. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. R WAS WORKING IN SPRING OF 1983 (B2 CODED "1")
↓	
<input type="checkbox"/>	2. ALL OTHERS-->TURN TO P. 19, B28

B17. The next few questions are about the main job you had when we talked to you last in the Spring of 1983. In what month and year did you stop working for that employer?

MONTH / YEAR

B18. How much did you earn before taxes when you left that job? (Was that per week, per month, or what?)

\$ _____ PER _____

B19. What was the reason for leaving the job you had in the Spring of 1983? Did you retire or become disabled, did you quit, were you laid off, was it a temporary or seasonal job, did the firm close, were you fired, or what?

01. RETIRED	02. DISABLED	-->NEXT PAGE, B23
03. QUIT	04. LAID OFF	
05. TEMPORARY/SEASONAL JOB		
06. FIRM CLOSED	07. FIRED	
97. OTHER (SPECIFY): _____ _____		

↓

B20. Were you required to retire, did you retire because you became disabled, or did you voluntarily choose to retire at that time?

1. REQUIRED	2. DISABLED	3. VOLUNTARY
-------------	-------------	--------------

B21. Did your employer offer you a bonus or any other financial incentive to retire when you did?

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

B22. Has your employer provided any health insurance coverage during your retirement?

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

B23. Not including Social Security and any severance pay, did you receive benefit payments from any type of employer sponsored retirement, disability, or pension plan from the job you left, or do you expect to receive any such benefits in the future?

1. YES

5. NO -->TURN TO P. 19, B28



B24. Did you receive, or will you receive in the near future, any of these benefits in the form of a lump sum payment?

1. YES

5. NO -->NEXT PAGE, B25



B24a. How much was or will that payment be?

\$ _____

B28. Are you currently receiving any (other) benefit payments from an employer sponsored retirement or pension plan, not including Social Security?

1. YES 5. NO -->NEXT PAGE, B31

B28a. How much are you currently receiving per month (from all the other pension or disability benefits)?

\$ _____ PER _____

B29. INTERVIEWER CHECKPOINT

1. R IS MARRIED OR SEPARATED (SEE A2)

2. ALL OTHERS-->NEXT PAGE, B31

B30. If you were to die, would your (husband/wife) receive regular benefit payments for the rest of (his/her) life from your (other) pension(s), receive payments for a limited period of time, or would (he/she) receive no benefit payments from (this/these) pension(s)?

1. REST OF LIFE 3. LIMITED PERIOD OF TIME 5. NO BENEFITS

B30a. What percent of your (other) pension(s) would your (husband/wife) receive?

_____ % OR \$ _____

PER _____

NEXT PAGE, B31

B30b. Did your employer offer an option that would make regular benefit payments to surviving spouses for the rest of their lives?

1. YES 5. NO -->NEXT PAGE, B31

B30c. Was it a joint decision with your (husband/wife) not to have this option, or was it something you decided yourself?

1. JOINT DECISION 2. R DECIDED

NEXT PAGE, B31

B31. Are you (or any member of your family living there) covered by an employer sponsored or a privately paid health insurance plan, such as Blue Cross, Blue Shield, or a Health Maintenance Organization?

1. YES 5. NO -->GO TO B32

B31a. Which family members are covered? (CHECK ALL THAT APPLY)

A. ALL B. SELF C. SPOUSE D. CHILDREN E. PARENT

Z. OTHER (SPECIFY): _____

B31b. Is any part of this medical coverage paid for by your employer or former employer, (your husband's/wife's employer or former employer,) yourself, or what? (CHECK ALL THAT APPLY.)

A. RESPONDENT (FORMER) EMPLOYER B. SPOUSE (FORMER) EMPLOYER C. YOURSELF Z. OTHER (SPECIFY):

B32. Are you (or any member of your family living there) currently eligible to receive benefits from a government health insurance program, such as Medicare, Medicaid, or Veteran's Administration health coverage?

1. YES 5. NO -->NEXT PAGE, B33

B32a. Which program is that? (CHECK ALL THAT APPLY)

A. MEDICARE B. MEDICAID C. VA Z. OTHER (SPECIFY):

B33. During the last 3 years, did you (or a member of your family living there) have a major illness or disability which required hospitalization or cost more than \$3,000?

1. YES

5. NO -->GO TO B34



B33a. Not including the costs paid for by insurance, in total how much did (you/ your family) personally have to pay during the last 3 years?

\$ _____

NONE

B34. INTERVIEWER CHECKPOINT

1. R IS CURRENTLY MARRIED OR SEPARATED (SEE A2)

2. ALL OTHERS-->TURN TO P. 36, SECTION E



B35. INTERVIEWER CHECKPOINT

1. R WAS LAST MARRIED BEFORE 1983 (SEE A4)-->NEXT PAGE, SECTION C

2. ALL OTHERS-->TURN TO P. 30, SECTION D

SECTION C: SPOUSE EMPLOYMENT

C1. 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)

1. WORKING NOW; ON STRIKE; SICK LEAVE	3. UNEMPLOYED AND LOOKING FOR WORK	4. RETIRED; DISABLED	5. STUDENT	6. HOUSEWIFE
---	--	-------------------------	------------	--------------

NEXT PAGE, C2

2. TEMPORARILY LAID OFF;
ON EXTENDED LEAVE

7. OTHER (SPECIFY):

C1a. Does (he/she) expect to go back to work at this job?

1. YES 5. NO

C1b. When did (he/she) last work on this job?

MONTH / YEAR

NEXT PAGE, C2

C1c. Is (he/she) doing any work for pay at the present time?

1. YES 5. NO

NEXT PAGE, C2

C1d. Does (he/she) expect to do any work for pay in the future?

1. YES 5. NO --> GO TO C1f

C1e. In what month and year does (he/she) expect to begin working for pay?

MONTH / YEAR

C1f. Has (he/she) done any work for pay since we talked to you last in the Spring of 1983?

1. YES 5. NO

TURN TO
P. 29, C28

C1g. In how many of the past 36 months has (he/she) done any work for pay?

_____ # MONTHS

C1h. Was (he/she) working when we talked to you last in the Spring of 1983?

1. YES 5. NO

TURN TO TURN TO
P. 25, C17 P. 29, C28

C2. Was (he/she) working when we talked to you last in the Spring of 1983?

1. YES

5. NO

--> C2a. In how many of the past 36 months has (he/she) done any work for pay?
_____ # MONTHS

NEXT PAGE, C8

C3. Was (he/she) working for the same employer on (his/her) main job in the Spring of 1983 as (he/she) has now, a different employer, or was (he/she) self-employed when we talked to you last?

1. SAME EMPLOYER

2. DIFFERENT EMPLOYER

3. SELF-EMPLOYED

C4a. In how many of the past 36 months has (he/she) done any work for pay?
_____ # MONTHS

NEXT PAGE, C8

C4b. Is (he/she) now self-employed on (his/her) main job?

1. YES

5. NO

C4c. In how many of the past 36 months has (he/she) done any work for pay?

_____ # MONTHS

NEXT PAGE, C9

C5. About how much does (he/she) currently earn before taxes on (his/her) main job? (Is that per hour, week, month, or what?)

\$ _____ PER _____

C6. Does (he/she) participate in a 401K plan sponsored by (his/her) (employer/business) or some other tax deferred salary reduction plan?

1. YES

5. NO

C7. Is (he/she) covered by any (other) retirement or pension plan sponsored by (his/her) (employer/business), not including Social Security?

1. YES

5. NO

TURN TO P. 29, C28

C8. Next are some questions about your (husband's/wife's) current, main job. Is (he/she) self-employed on (his/her) main job?

1. YES

5. NO

C9. (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)

C9a. What sort of work does (he/she) do on (his/her) main job?

C9b. Tell me a little more about what (he/she) does. What are (his/her) main duties or activities?

C9c. 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?

C10. In what month and year did (he/she) begin working for (this employer/himself/herself)?

MONTH / YEAR

C11. How many weeks per year would (he/she) expect to work on this job in a normal year, including paid vacations?

_____ # WEEKS PER YEAR

C12. About how many paid hours does (he/she) work on this job in an average week?

_____ HOURS PER WEEK

C13. About how much does (he/she) currently earn before taxes on (his/her) main job? (Is that per hour, week, month, or year?)

\$ _____ PER _____

C14. Does (he/she) participate in a 401K plan sponsored by (his/her) (employer/business), or some other tax deferred salary reduction plan?

1. YES

5. NO

C15. Is (he/she) covered by any (other) retirement or pension plan sponsored by (his/her) (employer/business), not including Social Security?

1. YES

5. NO

C16. INTERVIEWER CHECKPOINT

<input type="checkbox"/>	1. SPOUSE WAS WORKING IN SPRING OF 1983 (C2 CODED "1")
<input type="checkbox"/>	2. ALL OTHERS-->TURN TO P. 29, C28

↓

C17. The next few questions are about the main job your (husband/wife) had when we talked to you last in the Spring of 1983. In what month and year did (he/she) stop working for that employer?

MONTH / YEAR

C18. How much did (he/she) earn before taxes when (he/she) left that job? (Was that per week, per month, or what?)

\$ _____ PER _____

C19. What was the reason for leaving the job (he/she) had in the Spring of 1983? Did (he/she) retire or become disabled, did (he/she) quit, was (he/she) laid off, was it a temporary or seasonal job, did the firm close, was (he/she) fired, or what?

01. RETIRED	02. DISABLED	-->NEXT PAGE, C23
03. QUIT	04. LAID OFF	
05. TEMPORARY/SEASONAL JOB		
06. FIRM CLOSED	07. FIRED	
97. OTHER (SPECIFY):		

↓

C20. Was (he/she) required to retire, did (he/she) retire because (he/she) became disabled, or did (he/she) voluntarily choose to retire at that time?

1. REQUIRED	2. DISABLED	3. VOLUNTARY
-------------	-------------	--------------

C21. Did (his/her) employer offer (him/her) a bonus or any other financial incentive to retire when (he/she) did?

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

C22. Has (his/her) employer provided any health insurance coverage during (his/her) retirement?

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

C23. Excluding Social Security and any severance pay, did (he/she) receive benefit payments from any type of employer sponsored retirement, disability, or pension plan from the job (he/she) left, or does (he/she) expect to receive any such benefits in the future?

1. YES

5. NO -->TURN TO P. 29, C28



C24. Did (he/she) receive, or will (he/she) receive in the near future, any of these benefits in the form of a lump sum payment?

1. YES

5. NO -->NEXT PAGE, C25



C24a. How much was or will that payment be?

\$ _____

C25. Does (he/she) now receive or does (he/she) expect to receive (additional) regular monthly or yearly benefit payments from that pension?

1. YES

5. NO -->NEXT PAGE, C28



C25a. In what month and year did (he/she) or will (he/she) begin receiving regular payments?

MONTH / YEAR

C25b. How much (does/will) (he/she) receive per month or year?

\$ _____ PER _____

C26. If (he/she) were to die, would you receive regular benefit payments for the rest of your life from that pension, receive payments for a limited period of time, or would you receive no benefit payments from that pension plan?

1. REST OF LIFE

3. LIMITED PERIOD OF TIME

5. NO BENEFITS



C27a. What percent of (his/her) pension would you receive?

_____ % OR \$ _____

PER _____

NEXT PAGE, C28

C27b. Did (his/her) employer offer an option that would make regular benefit payments to surviving spouses for the rest of their lives?

1. YES 5. NO -->NEXT PAGE, C28



C27c. Was this a joint decision with you not to have this option, or was it something your (husband/wife) decided (himself/herself)?

1. JOINT DECISION 2. SPOUSE DECIDED

NEXT PAGE, C28

C28. Is (he/she) currently receiving any (other) benefit payments from an employer sponsored retirement or pension plan, not including Social Security?

- 1. YES
- 5. NO -->TURN TO P. 36, SECTION E

C28a. How much is (he/she) currently receiving per month (from all the other pension or disability benefits)?

\$ _____ PER _____

C29. If (he/she) were to die, would you receive regular benefit payments for the rest of your life from (his/her) (other) pension(s), receive payments for a limited period of time, or would you receive no benefit payments from (this/these) pension(s)?

- 1. REST OF LIFE
- 3. LIMITED PERIOD OF TIME
- 5. NO BENEFITS

C30a. What percent of (his/her) (other) pension(s) would you receive?

_____ % OR \$ _____
PER _____

TURN TO P. 36, SECTION E

C30b. Did (his/her) employer offer an option that would make regular benefit payments to surviving spouses for the rest of their lives?

- 1. YES
- 5. NO -->TURN TO P.36, SECTION E

C30c. Was this a joint decision with you not to have this option, or was it something your (husband/wife) decided (himself/herself)?

- 1. JOINT DECISION
- 2. SPOUSE DECIDED

TURN TO P. 36, SECTION E

SECTION D: NEW SPOUSE EMPLOYMENT

D1. 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)

1. WORKING NOW; ON STRIKE; SICK LEAVE	3. UNEMPLOYED AND LOOKING FOR WORK	4. RETIRED; DISABLED	5. STUDENT	6. HOUSEWIFE
---	--	-------------------------	------------	--------------

NEXT PAGE, D2

2. TEMPORARILY LAID OFF;
ON EXTENDED LEAVE

7. OTHER (SPECIFY):

D1a. Does (he/she) expect to go back to work at this job?

1. YES 5. NO

D1b. When did (he/she) last work on this job?

MONTH / YEAR

NEXT PAGE, D2

D1c. Is (he/she) doing any work for pay at the present time?

1. YES 5. NO

NEXT PAGE, D2

D1d. Does (he/she) expect to do any work for pay in the future?

1. YES 5. NO -->GO TO D1f

D1e. In what month and year does (he/she) expect to begin working for pay?

MONTH / YEAR

D1f. Has (he/she) ever done any work for pay?

1. YES 5. NO

TURN TO
P. 35, D17

D1g. In how many of the past 36 months has (he/she) done any work for pay?

_____ # MONTHS

TURN TO P. 33, D10

D2. Next are some questions about your (husband's/wife's) current, main job. Is (he/she) self-employed on (his/her) main job?

1. YES

5. NO

D3. What is the official title of (his/her) job (the title that (his/her) employer uses)?

(OFFICIAL JOB TITLE)

D3a. What sort of work does (he/she) do on (his/her) main job?

D3b. Tell me a little more about what (he/she) does. What are (his/her) main duties or activities?

D3c. 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?

D4. In what month and year did (he/she) begin working for (this employer/himself/herself)?

MONTH / YEAR

D5. How many weeks per year would (he/she) expect to work on this job in a normal year, including paid vacations?

_____ # WEEKS PER YEAR

D6. About how many paid hours does (he/she) work on this job in an average week?

_____ HOURS PER WEEK

D7. About how much does (he/she) currently earn before taxes on (his/her) main job? (Is that per hour, week, month, or year?)

\$ _____ PER _____

D8. Does (he/she) participate in a 401K plan sponsored by (his/her) (employer/business), or some other tax deferred salary reduction plan?

1. YES

5. NO

D9. Is (he/she) covered by any (other) retirement or pension plan sponsored by (his/her) (employer/business), not including Social Security?

1. YES

5. NO

D10. Is (he/she) currently receiving any benefit payments from an employer sponsored retirement or pension plan, not including Social Security?

1. YES

5. NO -->NEXT PAGE, D12



D10a. How much is (he/she) currently receiving per month?

\$ _____ PER _____

D11. If (he/she) were to die, would you receive regular benefit payments for the rest of your life from (his/her) pension, receive payments for a limited period of time, or receive no benefit payments from this pension?

1. REST OF LIFE

3. LIMITED PERIOD OF TIME

5. NO BENEFITS



D11a. What percent of (his/her) pension would you receive?

_____ % OR \$ _____

PER _____

NEXT PAGE, D12

D11b. Did (his/her) employer offer an option that would make regular benefit payments to surviving spouses for the rest of their lives?

1. YES

5. NO -->NEXT PAGE, D12



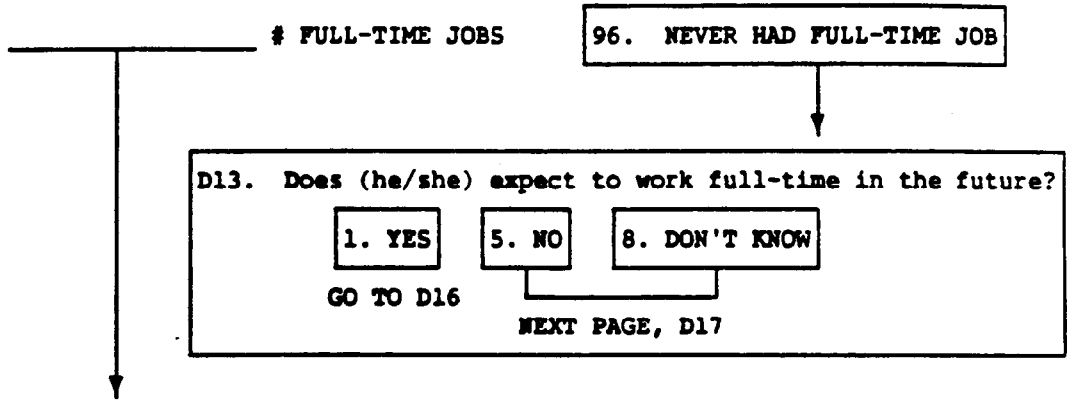
D11c. Was this a joint decision with you not to have this option, or was it something your (husband/wife) decided (himself/herself)?

1. JOINT DECISION

2. SPOUSE DECIDED

NEXT PAGE, D12

D12. How many different employers has your (husband/wife) worked for in full-time jobs lasting one year or longer?



D14. At what age did (he/she) begin working for pay at (his/her) first full-time job lasting one year or longer?

_____ AGE

D15. About how many years in total has (he/she) worked full-time for pay?

_____ # YEARS FULL-TIME

D16. At what age does (he/she) expect to completely stop working on any paid job, including part-time jobs held during retirement years?



D16a. At what age did (he/she) stop working for pay?

_____ AGE

D17. What is the highest grade of school or year of college your (husband/wife) completed?

<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="13" style="text-align: center; padding: 2px;">GRADES OF SCHOOL</th> </tr> <tr> <td style="text-align: center; padding: 2px;">00</td> <td style="text-align: center; padding: 2px;">01</td> <td style="text-align: center; padding: 2px;">02</td> <td style="text-align: center; padding: 2px;">03</td> <td style="text-align: center; padding: 2px;">04</td> <td style="text-align: center; padding: 2px;">05</td> <td style="text-align: center; padding: 2px;">06</td> <td style="text-align: center; padding: 2px;">07</td> <td style="text-align: center; padding: 2px;">08</td> <td style="text-align: center; padding: 2px;">09</td> <td style="text-align: center; padding: 2px;">10</td> <td style="text-align: center; padding: 2px;">11</td> <td style="text-align: center; padding: 2px;">12</td> </tr> </table>	GRADES OF SCHOOL													00	01	02	03	04	05	06	07	08	09	10	11	12	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="5" style="text-align: center; padding: 2px;">COLLEGE</th> </tr> <tr> <td style="text-align: center; padding: 2px;">13</td> <td style="text-align: center; padding: 2px;">14</td> <td style="text-align: center; padding: 2px;">15</td> <td style="text-align: center; padding: 2px;">16</td> <td style="text-align: center; padding: 2px;">17+</td> </tr> </table>	COLLEGE					13	14	15	16	17+
GRADES OF SCHOOL																																					
00	01	02	03	04	05	06	07	08	09	10	11	12																									
COLLEGE																																					
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↓	↓																																				
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2" style="padding: 5px;"> <p>D17a. Did (he/she) get a high school diploma or pass a high school equivalency test?</p> </td> </tr> <tr> <td style="text-align: center; padding: 5px;">1. YES</td> <td style="text-align: center; padding: 5px;">5. NO</td> </tr> </table>	<p>D17a. Did (he/she) get a high school diploma or pass a high school equivalency test?</p>		1. YES	5. NO	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2" style="padding: 5px;"> <p>D17b. Does (he/she) have a college degree?</p> </td> </tr> <tr> <td style="text-align: center; padding: 5px;">1. YES</td> <td style="text-align: center; padding: 5px;">5. NO</td> </tr> </table>	<p>D17b. Does (he/she) have a college degree?</p>		1. YES	5. NO																												
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1. YES	5. NO																																				
<p>D17b. Does (he/she) have a college degree?</p>																																					
1. YES	5. NO																																				

D18. What is the month and year of your (husband's/wife's) birth?

MONTH / YEAR

D19. Has (he/she) ever been in the military service?

1. YES
 5. NO

D20. How would you describe (his/her) health--excellent, good, fair or poor?

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

SECTION E: HOUSING

E1. Do you (and your family living there) own your home, pay rent, or what?

1. OWNS OR IS BUYING

NEXT PAGE, E6

2. PAYS RENT

6. NEITHER OWNS NOR RENTS

E2. About how much rent
do you pay per
month?

\$ _____

E3. Could you tell me more about
that?

E4. Have you moved since we last talked to you in the Spring of 1983?

1. YES

5. NO -->TURN TO P. 40, SECTION F

E5. Since the Spring of 1983, have you sold a home that was your primary residence?

1. YES

5. NO -->TURN TO P. 40, SECTION F

E5a. What was the selling price of that home?

\$ _____

TURN TO P. 40, SECTION F

E6. Could you tell me the present value of your home? About how much would it bring if it were sold today?

\$ _____

E7. Have you moved since we last talked to you in the Spring of 1983?

1. YES

5. NO -->NEXT PAGE, E12

E7a. Do you now live in a house, an apartment, a condominium, a mobile home, or what?

1. HOUSE

2. APARTMENT OR CONDOMINIUM

3. MOBILE HOME

7. OTHER (SPECIFY): _____

E8. In what month and year was this (house/apartment/mobile home) purchased?

MONTH / YEAR

E9. How much did this (house/apartment/mobile home) cost when it was purchased, not including closing costs?

\$ _____

E10. Since the Spring of 1983, have you sold a home that was your primary residence?

1. YES

5. NO -->GO TO E11

E10a. What was the selling price of that home?

\$ _____

E11. Do you have a mortgage or a land contract on your current home?

1. YES

5. NO -->TURN TO P. 40, SECTION F

TURN TO P.39,
E18, COLUMN A

E12. Do you have a mortgage or land contract on your current home?

1. YES

5. NO -->TURN TO P. 40, SECTION F

E13. Did you either refinance your first mortgage or take out a new first mortgage since the Spring of 1983 when we last talked?

1. YES

5. NO

NEXT PAGE,
E18, COLUMN A

E14. How much are the payments for the first mortgage or land contract, not including taxes and insurance, and how often are they due?

\$ _____ PER _____

NO REGULAR PAYMENTS

E14a. How much is still owed on the first mortgage or land contract?
\$ _____

E15. Do you also have a second mortgage on your home?

1. YES

5. NO -->TURN TO P. 40, SECTION F

E16. Did you refinance your second mortgage or take out a new second mortgage since the Spring of 1983?

1. YES

5. NO

NEXT PAGE,
E18, COLUMN B

E17. How much are the payments for the second mortgage, and how often are they due?

\$ _____ PER _____

TURN TO P.40, SECTION F

NO REGULAR PAYMENTS

E17a. How much is still owed on the second mortgage?
\$ _____

TURN TO P. 40, SECTION F

E18. About the (first mortgage or land contract/
second mortgage)...in what month and year was
it obtained or last refinanced?

E19. How much was borrowed or financed, not
including the finance charges?

E20. How much are the payments, not including taxes
and insurance, and how often are they due?

E21. How much money is still owed on this loan?

E22. How many years or what number of payments were
agreed upon when the loan was taken out?

E23. What is the current annual percentage rate
of interest or finance charge on this loan?

E24. Does this mortgage have an interest rate
that can rise or fall from time to time
depending on some other interest
rate or index?

E25. Do you also have a second mortgage on your
home?

<u>COLUMN A</u>	<u>COLUMN B</u>
FIRST MORTGAGE OR LAND CONTRACT	SECOND MORTGAGE

_____ MONTH/YEAR	_____ MONTH/YEAR
\$ _____	\$ _____
\$ _____ PER _____ GO TO E22 <div style="border: 1px solid black; padding: 2px; text-align: center;">NO REGULAR PAYMENTS</div> ↓	\$ _____ PER _____ GO TO E22 <div style="border: 1px solid black; padding: 2px; text-align: center;">NO REGULAR PAYMENTS</div> ↓
\$ _____ GO TO E23	\$ _____ GO TO E23
_____ # OF YEARS OR _____ # OF PAYMENTS	_____ # OF YEARS OR _____ # OF PAYMENTS
_____ %	_____ %
<div style="border: 1px solid black; padding: 2px;">1. YES</div> <div style="border: 1px solid black; padding: 2px;">5. NO</div>	NEXT PAGE, SEC F
<div style="border: 1px solid black; padding: 2px;">1. YES</div> <div style="border: 1px solid black; padding: 2px;">5. NO</div> GO TO E18, COL B	NEXT PAGE, SEC F

SECTION F: OTHER REAL ESTATE AND DEBTS

F1. Do you (and your family living there) own any (other) real estate, such as vacation homes, lots, or apartment buildings, not including property owned by a business?

1. YES

5. NO -->NEXT PAGE, F2



F1a. What is the gross market value of all your (family's) real estate holdings, not including your primary residence?

\$ _____

F1b. Do you (or anyone in your family living there) owe any mortgages or debts on these (other) real estate holdings?

1. YES

5. NO -->NEXT PAGE, F2



F1c. How much are the payments for these mortgages or debts for (other) real estate, not including taxes and insurance, and how often are the payments due?

\$ _____ PER _____
NEXT PAGE, F2

NO REGULAR PAYMENTS



F1d. How much is still owed on all these mortgages or debts?

\$ _____

F2. Since the Spring of 1983 when we talked to you last have you (or anyone in your family there) purchased any kind of car, truck, van, or motorhome, not including vehicles purchased by a business?

1. YES

5. NO -->GO TO F3



F2a. How much did these vehicles cost in total?

\$ _____

F3. Did you (and your family living there) make purchases totaling \$3,000 or more of any furniture, appliances, recreation items or additions and repairs to your home?

1. YES

5. NO -->GO TO F4



F3a. How much did these items cost in total?

\$ _____

F4. Do you (or anyone in your family living there) have any credit cards?

1. YES

5. NO -->GO TO F5



F4a. After the last payment was made, what was the total balance still owed on all your (family's) credit cards?

\$ _____

F5. Aside from mortgages and credit cards, do you (or anyone in your family living there) owe money on any other loans or debts?

1. YES

NEXT PAGE, F6

5. NO

TURN TO P.43,
SECTION G

8. DON'T KNOW

NEXT PAGE, F6

F6. First, I would like to ask you about loans or debts that require regular payments. Do you (or anyone in your family living there) owe any money for additions or repairs to your home, not including money owed on mortgages and credit cards? (RECORD IN F6 BELOW AND ASK F7 BEFORE CONTINUING TO NEXT ITEM.)

F7. How much are these payments, and how often are they due? (RECORD IN F7 BELOW AND GO TO NEXT ITEM)

	F6	F7
a. ADDITIONS AND REPAIRS	<input type="checkbox"/> 5. NO <input type="checkbox"/> 1. YES --> ↓	\$ _____ PER _____
b. (Do you owe any money) for purchases of automobiles, trucks or other vehicles, not including lease payments?	<input type="checkbox"/> 5. NO <input type="checkbox"/> 1. YES --> ↓	\$ _____ PER _____
c. (Do you owe any money) for purchases of furniture, appliances, recreation, or hobby items?	<input type="checkbox"/> 5. NO <input type="checkbox"/> 1. YES --> ↓	\$ _____ PER _____
d. Do you owe money on any other loans with regular payments, including money owed for travel, medical or education expenses, or personal borrowing for investment purposes?	<input type="checkbox"/> 5. NO <input type="checkbox"/> 1. YES --> ↓	\$ _____ PER _____

F8. Now thinking of all the various types of debts with regular payments, 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 OR SOONER	5. MADE LATER OR MISSED PAYMENTS
------------------------------------	----------------------------------

F9. Do you (or anyone in your family living there) owe any money on any (other) loans which do not require regular payments; for instance, loans on a life insurance policy, or debts to some other person, a bank or employer, a margin account with a broker, or other loans used to purchase your home that you have not already mentioned?

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

F9a. How much is still owed on these other debts that do not require regular payments?

\$ _____

SECTION G: ASSETS

- G1. People have different reasons for saving. What are you (family's) most important reasons for saving? (Any other reasons?)

- G2. Do you (or anyone in your family living there) have an individual retirement account--an IRA or a Keogh account?

1. YES

5. NO -->GO TO G3



- G2a. In total, how much is in all your (family's) IRA and Keogh accounts?

\$ _____

- G3. Do you (or anyone in your family living there) have any money market accounts or certificates of deposit?

1. YES

5. NO -->GO TO G4



- G3a. How much is in all your (family's) money market accounts and certificates of deposit?

\$ _____

- G4. Do you (or anyone in your family living there) have any checking, statement savings, passbook, share draft, or other savings accounts?

1. YES

5. NO -->NEXT PAGE, G5



- G4a. Altogether, how much is in all these savings and checking accounts?

\$ _____

G5. Do you (or anyone in your family living there) have any employer sponsored profit sharing, thrift, or other savings plans?

1. YES

5. NO -->GO TO G6



G5a. Altogether, how much do you (and your family) have in all these employer sponsored profit sharing, thrift, and other savings plans?

\$ _____

G6. Do you (or anyone in your family living there) have any savings bonds, municipal, corporate, or any other bonds?

1. YES

5. NO -->GO TO G7



G6a. What is the total face value of all your (family's) savings bonds, municipal, corporate or other bonds?

\$ _____

G7. Do you (or anyone in your family living there) have any publicly traded stocks or mutual funds, not including money market or IRA accounts?

1. YES

5. NO -->GO TO G8



G7a. What is the current total market value of all your (family's) stocks or mutual funds?

\$ _____

G8. Do you (or anyone in your family living there) own any other financial assets, such as trusts or managed investment accounts, or notes or land contracts owed to you?

1. YES

5. NO -->NEXT PAGE, G9



G8a. How much (do you/does your family) have in all these other financial assets, including amounts still owed to you on notes or land contracts?

\$ _____

- G9. Do you (or anyone in your family living there) own an interest in any privately held business, farm, or professional practice or partnership that you have not already mentioned?

1. YES

5. NO -->GO TO G10



- G9a. What is the net market value of your (family's) interest in all these business holdings?

\$ _____

- G10. Considering all of (your/your family's) savings and reserve funds, overall in the past three years, did you put more money in or take more money out?

1. PUT MORE MONEY IN

3. NO CHANGE

5. TOOK MORE MONEY OUT

6. NO SAVINGS

- G11. If the rate of interest (you/your family) could earn on all your savings and investments went up by five percentage points, would you decrease the amount you spend so that you could set aside more to save, or would you make no change in your spending habits?

1. DECREASE SPENDING; INCREASE SAVING

5. NO CHANGE

- G12. If (you/your family) won a cash prize equal to about three months of your usual (family) income, would you save all of it, most of it, some of it, a little of it, or none of it?

1. ALL

2. MOST

3. SOME

4. A LITTLE

5. NONE

GO TO G13



- G12a. Would you use any of the money to repay debts?

1. YES

5. NO

- G13. There seem to be two different methods people use to save. Some people first put aside a certain amount for savings and then use the rest for expenses, while other people first pay all their expenses and then use the rest for savings. Which of these two ways comes closest to your (family's) saving habits? (PROBE: Which comes closer?)

1. FIRST PUT ASIDE SAVINGS

2. FIRST PAY EXPENSES

6. DOES NOT SAVE

SECTION H: UNUSUAL EXPENSES AND INCOME

H1. Do you (or your husband/wife) have any children who attended college or trade school during the past three years?

1. YES

5. NO --->NEXT PAGE, H4

H2. How many of your (or your husband's/wife's) children have attended college or trade school during the past three years?

_____ #

	CHILD #1	CHILD #2	CHILD #3
H2a. About the (oldest/next oldest) child who attended college in the past three years-- was this a public four year college, a private four year college, a junior or community college, a trade school, or what?	<p>1. PUBLIC FOUR YEAR</p> <p>2. PRIVATE FOUR YEAR</p> <p>3. JUNIOR/COMMUNITY</p> <p>4. TRADE SCHOOL</p> <p>7. OTHER (SPECIFY): _____ _____</p>	<p>1. PUBLIC FOUR YEAR</p> <p>2. PRIVATE FOUR YEAR</p> <p>3. JUNIOR/COMMUNITY</p> <p>4. TRADE SCHOOL</p> <p>7. OTHER (SPECIFY): _____ _____</p>	<p>1. PUBLIC FOUR YEAR</p> <p>2. PRIVATE FOUR YEAR</p> <p>3. JUNIOR/COMMUNITY</p> <p>4. TRADE SCHOOL</p> <p>7. OTHER (SPECIFY): _____ _____</p>
H2b. How many years of college has this child completed?	_____ # YEARS	_____ # YEARS	_____ # YEARS

GO TO NEXT CHILD OR NEXT PAGE, H3

GO TO NEXT CHILD OR NEXT PAGE, H3

NEXT PAGE, H3

H3. During the past three years, how much in total did you (and your husband/wife) personally pay for your child(ren)'s college education, including any loans you have taken out?

\$ _____

H4. Do you expect to have any children attend college during the next three years?

1. YES

3. POSSIBLY

5. NO

H5. During the past three years, did you (and your husband/wife) pay any (other) tuition expenses for a private or parochial school for your children?

1. YES

5. NO -->NEXT PAGE, H6



H5a. In total how much did you pay during the past three years for private or parochial school tuition expenses?

\$ _____

H6. The next few questions are about the support family members and friends give to and receive from each other. During the past three years, have you (and your husband/wife) shared living quarters for three months or more with adult children, grandchildren, or other relatives or friends?

1. YES 5. NO -->NEXT PAGE, H7

H6a. With whom have you shared living quarters? (Anyone else?) (CHECK ALL THAT APPLY.)

- A. ADULT CHILDREN B. PARENTS C. GRANDPARENTS D. GRANDCHILDREN
- E. SIBLINGS F. FRIENDS Z. OTHER (SPECIFY): _____

H6b. Thinking about the most recent time you shared living quarters, did you live in your (friend's/relative's) home, in your own home, or what?

1. R'S HOME 2. FRIEND'S OR RELATIVE'S HOME 7. OTHER (SPECIFY): _____
- NEXT PAGE, H7

H6c. Did any of these (relatives/friends) have any sources of income, such as a job, Social Security, or public assistance?

1. YES 5. NO

H6d. Did any of them make a contribution toward the additional household expenses?

1. YES 5. NO -->NEXT PAGE, H7

H6e. Did this contribution cover all of the additional household expenses, most of the additional expenses, some, or a small part?

1. ALL 2. MOST 3. SOME 4. SMALL PART

H7. Other than what you have already told me about, during the past three years have you (or anyone in your family living there) provided financial support, made gifts or transferred the title of any assets worth \$3,000 or more in total to relatives or friends who do not live with you?

1. YES 5. NO -->GO TO H8

H7a. To whom was this given? (Anyone else?) (CHECK ALL THAT APPLY.)

A. CHILDREN B. PARENTS C. GRANDPARENTS D. GRANDCHILDREN

E. SIBLINGS F. FRIENDS

Z. OTHER (SPECIFY): _____

H7b. What was the total dollar value of all the financial support or other gifts that (you/your family) gave?

\$ _____

H8. Other than what you have already told me about, during the past three years have you (and your family living there) received any such support or gifts worth \$3,000 or more in total from friends or other relatives who do not live with you?

1. YES 5. NO -->NEXT PAGE, H9

H8a. From whom was this received? (Anyone else?) (CHECK ALL THAT APPLY.)

A. CHILDREN B. PARENTS C. GRANDPARENTS D. GRANDCHILDREN

E. SIBLINGS F. FRIENDS

Z. OTHER (SPECIFY): _____

H8b. What was the total dollar value of all the financial support or other gifts that (you/your family) received?

\$ _____

NEXT PAGE, H10

H9. In an emergency, could you (or your husband/wife) get financial assistance of \$3,000 or more from any friends or relatives who do not live with you?

 1. YES 3. POSSIBLY 5. NO

H10. During the past three years, have you (and others in your family living there) spent a total of 150 unpaid hours or more helping other relatives or friends with an emergency, with child care or care for an elderly person, or with household or other chores?

 1. YES 5. NO

H11. During the past three years, did you (or anyone in your family living there) make charitable contributions of money or property totaling \$300 or more to educational, religious, medical or community organizations, national or international relief organizations, or to any other charitable groups? (DO NOT INCLUDE POLITICAL CONTRIBUTIONS.)

 1. YES 5. NO -->GO TO H12

H11a. How much did (you/your family) contribute in total to these charitable organizations during the past three years?

\$ _____

H12. During the past three years, have you (or anyone in your family living there) volunteered 150 unpaid hours or more to any such charitable organization? (DO NOT INCLUDE POLITICAL CONTRIBUTIONS.)

 1. YES 5. NO

H13. During the past three years, did (you/your family) have any unusually large expenses that you paid for yourself, such as a child's marriage, a lawsuit, or any other unusually large expenses that you have not mentioned already?

1. YES

5. NO -->GO TO H14

H13a. What was that expense for? (Were there any other unusually large expenses?)

H13b. How much did it cost you in total (for all these expenses)?

\$ _____

H14. During the past three years, did you (or anyone in your family living there) receive any unusually large amounts of money or property, such as an inheritance, receiving an insurance settlement or legal award, winning the lottery, or any other unusually large financial benefits that you have not already mentioned?

1. YES

5. NO -->NEXT PAGE, SECTION J

H14a. From what source did you receive this money or property? (Were there any other sources?)

H14b. How much did you receive in total from (this/all these) source(s)?

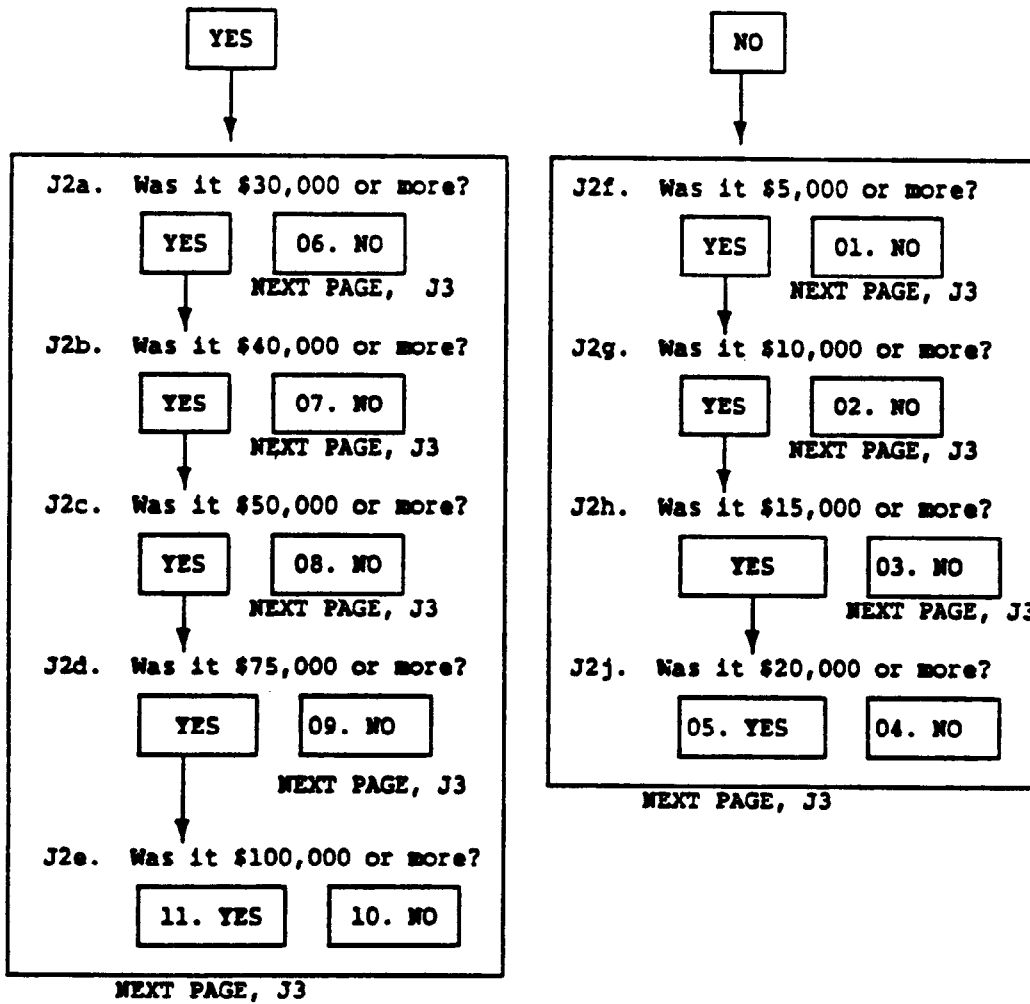
\$ _____

SECTION J: INCOME

J1. Now, thinking about your (family's) total income from all sources, altogether how much did you (and your family living there) receive in 1985 before taxes and other deductions were made?



J2. Did you (and your family living there) receive more than \$25,000 in 1985?



J3. How much was your (family's) income from all sources in 1984, before taxes and other deductions were made?

\$ _____
NEXT PAGE, J5

DON'T KNOW

J4. Did you (and your family living there) receive more than \$25,000 in 1984?

YES

NO

J4a. Was it \$30,000 or more?

YES 06. NO
NEXT PAGE, J5

J4b. Was it \$40,000 or more?

YES 07. NO
NEXT PAGE, J5

J4c. Was it \$50,000 or more?

YES 08. NO
NEXT PAGE, J5

J4d. Was it \$75,000 or more?

YES 09. NO
NEXT PAGE, J5

J4e. Was it \$100,000 or more?

11. YES 10. NO

NEXT PAGE, J5

J4f. Was it \$5,000 or more?

YES 01. NO
NEXT PAGE, J5

J4g. Was it \$10,000 or more?

YES 02. NO
NEXT PAGE, J5

J4h. Was it \$15,000 or more?

YES 03. NO
NEXT PAGE, J5

J4j. Was it \$20,000 or more?

05. YES 04. NO

NEXT PAGE, J5

J5. How much was your (family's) income from all sources in 1983, before taxes and other deductions were made?

\$ _____
NEXT PAGE, J7

DON'T KNOW

J6. Did you (and your family living there) receive more than \$25,000 in 1983?

YES

NO

J6a. Was it \$30,000 or more?

YES 06. NO
NEXT PAGE, J7

J6b. Was it \$40,000 or more?

YES 07. NO
NEXT PAGE, J7

J6c. Was it \$50,000 or more?

YES 08. NO
NEXT PAGE, J7

J6d. Was it \$75,000 or more?

YES 09. NO
NEXT PAGE, J7

J6e. Was it \$100,000 or more?

11. YES 10. NO

NEXT PAGE, J7

J6f. Was it \$5,000 or more?

YES 01. NO
NEXT PAGE, J7

J6g. Was it \$10,000 or more?

YES 02. NO
NEXT PAGE, J7

J6h. Was it \$15,000 or more?

YES 03. NO
NEXT PAGE, J7

J6j. Was it \$20,000 or more?

05. YES 04. NO

NEXT PAGE, J7

J7. During the past three years, did you (or anyone in your family living there) receive worker's or unemployment compensation, ADC, AFDC, food stamps, SSI, or other public assistance?

1. YES

5. NO

J8. These are all the questions in this interview. Do you have any questions or comments you would like to add?

J9. EXACT TIME NOW: _____

SECTION K

INTERVIEWER: COPY FROM THE COVER SHEET

K1. The sex, age, and relationship to the respondent of each of the other members of the household.

(a) LIST BY RELATIONSHIP TO RESPONDENT	(b) SEX	(c) AGE
RESPONDENT		

K2. Number of calls from cover sheet _____ NUMBER

K3. Initial refusal on cover sheet?

1. YES

5. NO