|___|___| : |___|___| AM/PM
TIME STARTED

INTERVIEWER: TRANSFER ENUMERATION SHEET FROM FACE SHEET TO COL. A AND VERIFY THE LIST.

Before we start the interview. I need to (re-) list the people who live here and obtain some basic information about each one. Let's start with you--how old are you?

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

(A) RELATIONSHIP TO RESPONDENT	(B) SEX	(C) AGE	(D) MARITAL STATUS M P SP D W NM	(E) USUALLY LIVES HERE?		(F) FINANC DEPEND	(F) INDEP.
RESPONDENT				1. YES	2. NO	X	
				1. YES	2. NO		
				1. YES	2. NO		
				1. YES	2. NO		
				1. YES	2. NO		
				1. YES	2. NO		
				1. YES	2. NO		
				1. YES	2. NO		
				1. YES	2. NO		
				1. YES	2. NO		
				1. YES	2. NO		

HHL1. **(ASK OF ALL PERSONS 18 AND OLDER, EXCEPT SPOUSE)** (Are you/Is [RELATIONSHIP]) currently married or living with a partner, separated, divorced, widowed, or (have you/has [he/she]) never been married? (RECORD IN COL. D ABOVE.)

HHL2. **(ASK FOR ALL PERSONS 18 YEARS AND OLDER, EXCEPT RESPONDENT AND SPOUSE)** Does (he/she) usually live here? (RECORD IN COL. E ABOVE.)

HHL3. **INTERVIEWER**:

IS AT LEAST ONE (1) HU MEMBER 18 YEARS OR OLDER--OTHER THAN R/SPOUSE

YES .... (GO TO HHL4) 1

HHL4. (ASK ABOUT ALL ADULTS 18 YEARS AND OLDER, EXCEPT RESPONDENT AND SPOUSE) Does ((RELATIONSHIP) depend on you (and your [husband/wife/partner]) for most of (his/her) support or is (he/she) financially independent for the most part? (RECORD IN COL. F ABOVE.)

INTERVIEWER: RETURN TO COLUMN A AND REPEAT HHL1 TO HHL4 FOR EACH PERSON.

HHL5. I will be asking you about various kinds of household financial matters during this interview. As we go through the interview, when we say your "family living here" we will mean -- (READ RELATIONSHIP OF ALL HU MEMBERS EXCEPT THOSE MARKED "INDEP." IN COL. F.)

SECTION A: ATTITUDES AND FINANCIAL INSTITUTIONS

1. I'd like to start this interview by asking you about your expectations for the future. Over the next five years, do you expect the U.S. economy as a whole to perform better, worse, or about the same as it has over the past five years?

   Better 1
   Worse 2
   About the same 3

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

   Higher 1
   Lower 2
   About the same 3

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

   Up more 1
   Up less 2
   About the same 3

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

   Up more 1
   Up less 2
   About the same 3

   4.1. At this time, do you have a good idea of what your (family's) income for next year will be?

   Yes 1
   No 2

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

With how many financial institutions do you (and your family living here) currently have accounts or loans, or regularly do personal financial business? Include banks, savings and loans, credit unions, brokerages, loan companies, and so forth, but not institutions where you have only credit cards or business accounts.
INTERVIEWER: (ACCOUNTS USED ONLY FOR BUSINESS SHOULD NOT BE INCLUDED.)

|___|___| <---------

One . . . . . (ASK Q.5.1) 1
Exact Number Given . . . . . (SKIP TO Q.5.2) 2
Some, exact number unknown (SKIP TO Q.5.2) 3
None . . . . . (SKIP TO SECTION B) 0

5.1. What is the name of this financial institution?

(INTERVIEWER: WRITE THE NAME OF THIS INSTITUTION ON LINE 1 OF INSTITUTIONS CARD. HAND R INSTITUTIONS CARD. READ: This will be referred to as Institution #1 throughout the interview.

SKIP TO Q.5.10

5.2. INTERVIEWER: ASK Q.5.3 - Q.5.8 AND WRITE NAMES OF FINANCIAL INSTITUTIONS ON INSTITUTIONS CARD.
NOTE: ORDER IN WHICH INSTITUTIONS ARE LISTED IS NOT IMPORTANT.

5.3. What is the name of the financial institution where you (and your family living here) do the most business?

5.4. What is the name of the financial institution where you (and your family living here) do the second most business?

5.5. (And the third?)

5.6. (And the fourth?)

5.7. (And the fifth?)

5.8. (And the sixth?)

5.9. Have you included the accounts for all the people in your household? **(HAND R INSTITUTIONS CARD, READ:) The institutions listed on this card will be referred to as Institution #1, #2, (3/4/5/6) throughout the interview.**

5.10. Do you (or your family living here) have a card that allows you to deposit or withdraw money from [this/these] institution(s) using a cash machine?

Yes 1
No 2

INTERVIEWER:

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

5.11 ☐ # INST.	INSTITUTION #1	INSTITUTION #2	INSTITUTION #3
6. (SHOW CARD 1) (About Institution #[1/2/3/4/5/6]), what kind of institution is this? (Is it a commercial bank, a savings and loan or savings bank, a credit union, a finance or loan company, a brokerage, or what?)	COMM. BANK . . . . . 11 S&L/SVINGS BNK . . . . . 12 CREDIT UNION . . . . . 13 FIN./LOAN CO. . . . . 14 BROKERAGE . . . . . 16 OTHER (SPECIFY):_____ _____17 DON'T KNOW 98	COMM. BANK . . . . . 11 S&L/SVINGS BNK . . . . . 12 CREDIT UNION . . . . . 13 FIN./LOAN CO. . . . . 14 BROKERAGE . . . . . 16 OTHER (SPECIFY):_____ _____17 DON'T KNOW 98	COMM. BANK . . . . . 11 S&L/SVINGS BNK . . . . . 12 CREDIT UNION . . . . . 13 FIN./LOAN CO. . . . . 14 BROKERAGE . . . . . 16 OTHER (SPECIFY):_____ _____ 17 DON'T KNOW 98
7. How (do you/does your family) mainly do business with this institution (--by Cash Machine, in person, by mail, by phone, or some other way)?	By cash machine . . . . . 01 In person . . . . . 02 By mail . . . . . 03 By phone . . . . . 04 Don't do reg. business . . . . . 06 Other (SPECIFY)_____07	By cash machine . . . . . 01 In person . . . . . 02 By mail . . . . . 03 By phone . . . . . 04 Don't do reg. business . . . . . 06 Other (SPECIFY)_____07	By cash machine . . . . . 01 In person . . . . . 02 By mail . . . . . 03 By phone . . . . . 04 Don't do reg. business . . . . . 06 Other (SPECIFY)_____07
8. Roughly, how many miles is the office or cash machine of this institution from the home or workplace of the person who uses it most often? (ACCEPT RANGE.) (IF R ASKS: WE WANT THE CLOSER OF THE DISTANCE FROM HOME OR WORKPLACE.)	|___|___|___| MILES ONE MILE OR LESS . . . 001 FOREIGN LOCATION . . 992 LOCATED AT WORK . . 993 OVER 50 MILES . . . . . 994 LOCAL PHONE OR POST BOX . . . . . 995 DON'T KNOW 998	|___|___|___| MILES ONE MILE OR LESS . . . 001 FOREIGN LOCATION . . 992 LOCATED AT WORK . . 993 OVER 50 MILES . . . . . 994 LOCAL PHONE OR POST BOX . . . . . 995 DON'T KNOW 998	|___|___|___| MILES ONE MILE OR LESS . . . 001 FOREIGN LOCATION . . 992 LOCATED AT WORK . . 993 OVER 50 MILES . . . . . 994 LOCAL PHONE OR POST BOX . . . . . 995 DON'T KNOW 998
9. <u>INTERVIEWER</u>: IS THERE ANOTHER FINANCIAL INSTITUTION?	Yes . . . (REASK Q6-9) . . . 1 No . . . . (SKIP TO QUESTION 10) . . . 2	Yes . . . (REASK Q6-9) . . . 1 No . . . . (SKIP TO QUESTION 10) . . . 2	Yes . . . (REASK Q6-9) . . . . 1 No . . . . (SKIP TO QUESTION 10) 2

INSTITUTION #4	INSTITUTION #5	INSTITUTION #6
COMM. BANK 11	COMM. BANK 11	COMM. BANK 11
S&L/SVINGS BNK 12	S&L/SVINGS BNK 12	S&L/SVINGS BNK 12
CREDIT UNION 13	CREDIT UNION 13	CREDIT UNION 13
FIN./LOAN CO. 14	FIN./LOAN CO. 14	FIN./LOAN CO. 14
BROKERAGE 16	BROKERAGE 16	BROKERAGE 16
OTHER (SPECIFY):_____ _____17	OTHER (SPECIFY):_____ _____ 17	OTHER (SPECIFY):_____ _____17
DON'T KNOW 98	DON'T KNOW 98	DON'T KNOW 98
By Cash Machine 01	By Cash Machine 01	By Cash Machine 01
In person 02	In person 02	In person 02
By mail 03	By mail 03	By mail 03
By phone 04	By phone 04	By phone 04
Don't do reg. business 06	Don't do reg. business 06	Don't do reg. business 06
Other (SPECIFY)_____07	Other (SPECIFY)_____ 07	Other (SPECIFY)_____07
|___|___|___| MILES	|___|___|___| MILES	|___|___|___| MILES
ONE MILE OR LESS 001	ONE MILE OR LESS 001	ONE MILE OR LESS 001
FOREIGN LOCATION 992	FOREIGN LOCATION 992	FOREIGN LOCATION 992
LOCATED AT WORK 993	LOCATED AT WORK 993	LOCATED AT WORK 993
OVER 50 MILES 994	OVER 50 MILES 994	OVER 50 MILES 994
LOCAL PHONE OR POST BOX 995	LOCAL PHONE OR POST BOX 995	LOCAL PHONE OR POST BOX 995
DON'T KNOW 998	DON'T KNOW 998	DON'T KNOW 998
Yes . . . . . .(REASK Q6-9) 1	Yes . . . . . .(REASK Q6-9) 1	SKIP TO NEXT PAGE, QUESTION 10
No . . . . . (SKIP TO QUESTION 10) 2	No . . . . . (SKIP TO QUESTION 10) 2	

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

GO TO SECTION B

SECTION B: ATTITUDES TOWARD CREDIT/CREDIT CARDS

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

Good idea 1
GOOD IN SOME WAYS, BAD IN OTHERS 2
Bad idea 3
DON'T KNOW 8

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

	Yes	No	DK
2.1. first, to cover the expenses of a vacation trip?	1	2	8
2.2. next, to cover living expenses when income is cut?	1	2	8
2.3. (next,) to finance the purchase of a fur coat or jewelry?	1	2	8
2.4. (next,) to finance the purchase of a car?	1	2	8
2.5. finally, to finance educational expenses?	1	2	8

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

Yes, turned down . . . . . (GO TO Q.3.1) 1
Yes, not as much credit . . . . . (GO TO Q.3.1) 2
No . . . . . (SKIP TO NEXT PAGE, Q.3.4) . . 3

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

Yes 1
No 2
Did Not Reapply 3

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

_____

_____

_____

3.3 What type of credit did you apply for?

Mortgage 01
Car loan 02
Other installment loan 03
Credit Card 04
Other (SPECIFY) _____ 05

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

Yes . . . . . (GO TO Q.3.5) 1
No . . . . . (SKIP TO Q.4) 2

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

_____

_____

_____

4. Do you (or anyone in your family living here) have any debit cards? (A debit card is a card that you can present when you buy things that automatically deducts the amount of the purchase from the money in an account that you have.)

Yes . . . . . (GO TO Q.4.1) 1
No . . . . . (SKIP TO Q.5) 2

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

|___|___|

4.2. Please look at the Institutions Card. (Is this/Are these) card(s) with any of the institutions on the Institutions Card, or from someplace else? (CODE ALL THAT APPLY.) [IF INSTITUTIONS CARD: Which institution(s)?] [IF "SOMEPLACE ELSE": What type(s) of institution(s)?]

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

5. Now I have some questions about credit cards and charge cards. Do you (or anyone in your family living here) have any credit cards or charge cards? (Please do not include debit cards.)

Yes . . . . . (GO TO Q.6) 1
No . . . . . (SKIP TO Q.13) 2

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	COLUMN A	COLUMN B
EXAMPLES ------→	**Visa, Mastercard, Discover, Optima**	**Sears, K-Mart, furniture, clothing and other stores**
Now I would like to ask you a few questions about your credit cards. (SHOW CARD 2 AND ASK Q.6.)		
6. How many different (EXAMPLES) cards do you (and your family living here) have? (READ ONCE: Please do not count duplicate cards for the same account or any business or company accounts.)	**NONE . . . . . 00** **(SKIP TO COL. B) →** **|___|___| # ACCTS.** **SOME, DK HOW MANY . . 96**	NONE . . . . . 00 (SKIP TO COL. C) → |___|___| # ACCTS. SOME, DK HOW MANY . 96
7. On your last bill, roughly how much were the new charges made to (this/all these) account(s)? (ACCEPT RANGE)	**$ |___|___|,|___|___|___|** **NONE 00000**	$ |___|___|,|___|___|___| NONE 00000
8. After the last payment(s) (was/were) made on (this/these) account(s), roughly what was the balance still owed on (this/all these) account(s)?	**$ |___|___|,|___|___|___|** **NONE 00000**	$ |___|___|,|___|___|___| NONE 00000
9. What is the maximum amount you could borrow on (this/all of these) account(s); that is, what is your total credit limit?	**$ |___|___|,|___|___|___|** **DON'T KNOW 99998**	GO BACK TO Q6, COL. C
9.1. When you chose (this/these) card(s), how important was the interest rate that is charged on the balances -- very important, somewhat important, or not important?	**Very Important . . . . . 1** **Somewhat Important . . . . . 2** **Not Important 3**	
10. Please look at the Institutions Card. (Is this/Are these) card(s) with any (of the) institutions on the Institutions Card, or from someplace else? (CODE ALL THAT APPLY.) [IF INSTITUTIONS CARD: Which institution(s)?] [IF "SOMEPLACE ELSE": What type(s) of institution(s)?]	**INST. #1 . . . . . 01** **INST. #2 . . . . . 02** **INST. #3 . . . . . 03** **INST. #4 . . . . . 04** **INST. #5 . . . . . 05** **INST. #6 . . . . . 06** **COMM BANK . . . . . 11** **SEARS (DISCOVER) . . . . . 50** **AM. EXP. (OPTIMA) . . . . . 51** **OTHER (SPECIFY):_____ 07**	

GO BACK TO Q.6, COL. B

COLUMN C	COLUMN D	COLUMN E
Gasoline Cards such as Shell, Exxon, BP, Texaco, Amoco	**American Express, Diners Club, Carte Blanche**	**Airline, Car Rental, or other**
NONE . . . . . 00 **(SKIP TO COL. D) →** **|___|___| # ACCTS.** **SOME, DK HOW MANY . . 96**	NONE . . . . . 00 (SKIP TO COL. E) → |___|___| # ACCTS. SOME, DK HOW MANY . . 96	**NONE . . . . . 00** **(SKIP TO Q.11)** **|___|___| # ACCTS.** **SOME, DK HOW MANY . . 96**
$ |___|___|,|___|___|___| **NONE 00000**	$ |___|___|,|___|___|___| NONE 00000	**$ |___|___|,|___|___|___|** **NONE 00000**
$ |___|___|,|___|___|___| **NONE 00000**	$ |___|___|,|___|___|___| NONE 00000	**$ |___|___|,|___|___|___|** **NONE 00000**
GO BACK TO Q.6, COL. D	GO BACK TO Q.6, COL. E	**GO TO Q.11**

11. INTERVIEWER:

SEE Q.6, COLUMNS A AND B

DOES R HAVE ANY CARDS IN COLUMN A OR B?

YES . . . . . (GO TO Q.12) 1
NO . . . . . (SKIP TO Q.13) 2

12. Thinking only about Visa, Mastercard, Discover, Optima and store cards, do you almost always, sometimes, or hardly ever pay off the total balance owed on the account each month?

Almost always 1
Sometimes 2
Hardly ever 3

13. (Other than the store accounts where you have credit cards), do you have any charge accounts at stores where you owed money after your last payment?

Yes . . . . . (GO TO Q.14) 1
No . . . . . (SKIP TO SECTION D) 2

14. How many such accounts do you have where you owe money? |___|___|

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

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

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SECTION D: HOUSING

1. INTERVIEWER

OBSERVATION:

WHERE DOES R LIVE?

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

R LIVES IN A MOBILE HOME . . . . . (SKIP TO Q.11) . . . . . .

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

|___|___|___|,|___|___|___| ACRES

DON'T KNOW 999998

3. Do you (or anyone in your family living here) operate a farming or ranching business on this property?
(IF R CLAIMS THE FARM ON HIS INCOME TAX, THEN THE FARM IS A BUSINESS FOR OUR PURPOSES.)

Yes . . . . . (SKIP TO Q.4) 1
No . . . . . (GO TO Q.3.1) 2

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

Yes . . . . . (GO TO Q.3.2) 1
No . . . . . (SKIP TO Q.16) 2

3.2. How much rent do you collect each month?

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

NONE 00000
DON'T KNOW 99998
(SKIP TO Q.16)
Week 01
Month 02
Quarter 03
Year 04
Other (SPECIFY)_____ 05
(SKIP TO Q.16)

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

|___|___|___|.|___|___|% OR |___|___|,|___|___|___|
PERCENT ACRES

Very little 996

Almost all 995

5. What is the legal ownership status of this (farm/ranch). Do you (or your family living here) own this (farm/ranch), do you own <u>part</u> of it, do you rent it, is it <u>all</u> owned by a business, or what?

Owns all . . . . . (GO TO Q.5.1) 01
Owns any part . . . . . (SKIP TO Q.6) 02
Sharecropper . . . . . (SKIP TO Q.5.5) 03
Rents . . . . . (SKIP TO Q.17) 04
Owned by a business . . . . (GO TO Q.5.4) 05
Other (SPECIFY) _____06

(GO TO Q.5.5)

R OWNS ALL OF FARM/RANCH

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

Yes . . . . . (GO TO Q.5.2) 1
No . . . . . (SKIP TO Q.5.3) 2

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

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

DON'T KNOW 99998

Week 01
Month 02
Quarter 03
Year 04
Other (SPECIFY)_____05

5.3. Could you tell me the current value of all the land and buildings - that is, what would it bring if it were sold today? Do not include any farm animals, implements or crops.

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

DON'T KNOW 99999998

SKIP TO Q.20

FARM/RANCH OWNED BY A BUSINESS

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

Yes . . . . . (SKIP TO Q.17) 1
No . . . . . (GO TO Q.5.5) 2

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

|___|___| |___|___|
MONTH YEAR

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

R OWNS PART OF FARM/RANCH

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

Yes . . . . . (GO TO Q.6.1) 1
No . . . . . (SKIP TO Q.7) 2

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

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

DON'T KNOW 99998

Week 01
Month 02
Quarter 03
Year 04
Other (SPECIFY)_____05

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

Yes . . . . . (GO TO Q.7.1) 1
No . . . . . (SKIP TO Q.8) 2

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

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

NONE 00000
DON'T KNOW 99998

Week 01
Month 02
Quarter 03
Year 04
Other (SPECIFY)_____05

8. I will ask you more about the business operation later. Now I'd like to ask about the part of the property that you (and your family living here) <u>personally</u> own. About what percent of the total property is that?

|___|___|___|.|___|___|% OR |___|___|,|___|___|___|
PERCENT ACRES

9. QUESTION DELETED.

10. Could you tell me the current value of the entire part of the land and building you own? I mean, what would it bring if it were sold today? Do not include any farm animals, implements or crops.

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

DON'T KNOW 9999998
SKIP TO Q.20

MOBILE HOME

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

Own both home and site . (SKIP TO Q.14) 1
Own only site . . . . . (GO TO Q.11.1) 2
Own only home . . . . . (SKIP TO Q.12) 3
Rent both . . . . . (SKIP TO Q.13) 4
Neither own nor rent . . . . (SKIP TO Q.11.5) 5

11.1. About how much rent do you pay on this home each month?

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

NONE 0000
DON'T KNOW 9998

Week 01
Month 02
Quarter 03
Year 04
Other (SPECIFY)_____05

11.2. Could you tell me the current value of the site? I mean, about what would it bring if it were sold today?

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

11.3. In what month and year did you purchase the site?
(INTERVIEWER: IF GIFT/INHERITANCE, ASK WHEN RECEIVED.)
CIRCLE 1 IF GIFT/INHERITANCE 1 2

|___|___| |___|___|
MONTH YEAR

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

$|___|___|___|,|___|___|___|
SKIP TO Q.22

11.5. How is that?

_____

_____

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

|___|___| |___|___|
MONTH YEAR

SKIP TO Q.68, PAGE D-31

R OWNS ONLY MOBILE HOME

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

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

NONE 0000
DON'T KNOW 9998

Week 01
Month 02
Quarter 03
Year 04
Other (SPECIFY)_____05

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

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

12.2. In what month and year did you purchase this mobile home?
(INTERVIEWER: IF GIFT/INHERITANCE, ASK WHEN RECEIVED.)
CIRCLE 1 IF GIFT/INHERITANCE 1 2

|___|___| |___|___|
MONTH YEAR

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

$|___|___|___|,|___|___|___|
SKIP TO Q.22, PAGE D-21

R RENTS MOBILE HOME AND SITE

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

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

NONE 0000
DON'T KNOW 9998

Week 01
Month 02
Quarter 03
Year 04
Other (SPECIFY)_____05

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

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

R OWNS BOTH MOBILE HOME AND SITE

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

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

15. Were the site and mobile home purchased separately?

Yes . . . . . (GO TO Q.15.1) 1
No . . . . . (SKIP TO Q.15.5) 2

15.1. In what month and year did you purchase this mobile home?
(INTERVIEWER: IF GIFT/INHERITANCE, ASK WHEN RECEIVED.)
CIRCLE 1 IF GIFT/INHERITANCE 1 2

|___|___| |___|___|
MONTH YEAR

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

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

15.3. In what month and year did you purchase this site?
(INTERVIEWER: IF GIFT/INHERITANCE, ASK WHEN RECEIVED.)
CIRCLE 1 IF GIFT/INHERITANCE 1 2

|___|___| |___|___|
MONTH YEAR

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

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

SKIP TO Q.22, PAGE D-31

15.5. In what month and year did you purchase this mobile home and site?
(INTERVIEWER: IF GIFT/INHERITANCE, ASK WHEN RECEIVED.)
CIRCLE 1 IF GIFT/INHERITANCE 1 2

|___|___| |___|___|
MONTH YEAR

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

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

SKIP TO Q.22, PAGE D-21

OTHER HOUSING ARRANGEMENTS

16. Now I have some questions about your home. Do you (and your family living here) own this (house and lot/apartment/farm/ranch), do you pay rent, do you own it as a part of a condo, co-op, townhouse association, or what?

Owns or is buying; land contract	(GO TO Q.16.1)	01
Pays rent	(SKIP TO Q.17)	02
Condo	(GO TO Q.16.1)	03
Co-op	(GO TO Q.16.1)	04
Townhouse Association	(GO TO Q.16.1).	05
Retirement Lifetime Tenancy	(GO TO Q.16.1)	06
Neither owns nor rents	(SKIP TO Q.16.4)	07

16.1. Are you required to pay regular fees to an association or property management group in order to live here?

Yes	(GO TO Q.16.2)	1
No	(SKIP TO Q.16.3)	2

16.2. How much are your fees?

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

NONE	00000
DON'T KNOW	99998
Week	01
Month	02
Quarter	03
Year	04
Other (SPECIFY)_____	05

16.3. INTERVIEWER: OBSERVATION

DOES R LIVE IN MULTIPLE HU STRUCTURE?

YES . . . . . (SKIP TO Q.18) . . . . . .

16.4. How is that?

_____

_____

IF ANYONE IN R'S FAMILY LIVING THERE APPEARS TO OWN ANY PART, CODE "OWNS OR IS BUYING" IN Q.16, FOLLOW SKIPS IN Q.16.1.

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

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

R PAYS RENT

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

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

NONE 00000
DON'T KNOW 99998

Week 01
Month 02
Quarter 03
Year 04
Other (SPECIFY)_____05

17.1. Does that include some or all utilities?

Yes, all 1
Yes, some 2
No 3

17.2. Do you rent it furnished or unfurnished?

Furnished 1
Partially furnished 2
Unfurnished 3

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

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

R LIVES IN MULTIPLE HU STRUCTURE

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

Entire building . . . . . (GO TO Q.18.1) 1
Just R's unit . . . . . (SKIP TO Q.19) 2

18.1. How many housing units are in this building?

|___|,|___|___|___| UNITS

DON'T KNOW 9998

19. (The following questions about your home refer to your unit only.) What is the current value of this (home and land/apartment/property)? I mean, about what would it bring if it were sold today?

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

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

20. In what month and year did you first purchase any part of this property?
(INTERVIEWER: IF GIFT/INHERITANCE, ASK WHEN RECEIVED.)
CIRCLE 1 IF GIFT/INHERITANCE 1 2

|__|__| |__|__|
MONTH YEAR

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

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

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

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

NONE 0000000
DON'T KNOW 9999998

Week 01
Month 02
Quarter 03
Year 04
Other (SPECIFY)_____05

23. Is there a mortgage or land contract on this (home and land/apartment/ property)? (Do not include home equity loans or lines of credit.)

Yes, mortgage . . . . (GO TO Q.24) 1
Yes, land contract . . (SKIP TO Q.27, COL. A) 2
No . . . . . (SKIP TO Q.40.1, PAGE D-26) 3

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

24.

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

Yes . . . . . (SKIP TO Q.25) 1
No . . . . . (GO TO Q.24.1) 2
DON'T KNOW . . . (GO TO Q.24.1) 8

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

Yes 1
No 2

SKIP TO Q.27, COL. A

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

FHA 01
VA 02
Other (SPECIFY)_____03

_____

26. Why did you choose this type of loan?

_____

		COLUMN A	COLUMN B	COLUMN C
		1ST MORTGAGE OR LAND CONTRACT	2ND MORTGAGE OR LAND CONTRACT	HOME EQUITY LOAN
27.	About the (mortgage/ land contract/ second mortgage/other loan), in what month and year did you obtain or last refinance it?	|___|___| |___|___| MONTH YEAR	|___|___| |___|___| MONTH YEAR	|___|___| |___|___| MONTH YEAR (SKIP TO Q.28)
27.1.	Was this (mortgage/land contract) assumed from the previous owner?	Yes . . . . . 1 No 2	Yes . . . . . 1 No 2	↓
28.	How much did you borrow or refinance?	$|___,|___|___|___,|___|___|___|	$|___,|___|___|___,|___|___|___|	$|___,|___|___|___,|___|___|___|
29.	How much is still owed on this loan?	$|___,|___|___|___,|___|___|___|	$|___,|___|___|___,|___|___|___|	$|___,|___|___|___,|___|___|___|
30.	How many years or payments did you agree upon when the loan was taken out or refinanced?	|___|___| # YEARS, OR |___|___|___| # PAYMENTS (GO TO Q.31) NO SET # (SKIP TO NEXT PAGE, Q.34 COL. A) . . . 96	|___|___| # YEARS, OR |___|___|___| # PAYMENTS (GO TO Q.31) NO SET # (SKIP TO NEXT PAGE, Q.34 COL. B) . . . 96	|___|___| # YEARS, OR |___|___|___| # PAYMENTS (GO TO Q.31) NO SET # (SKIP TO NEXT PAGE, Q.34 COL. C) . . . 96
31.	How much are the payments and how often are they due?	$|___|___|___,|___|___|___| NONE . . . . . 000000 DON'T KNOW . . . 999998 NO REG PYMNTS 999996 Week . . . . . 01 Bi-Weekly . . . . . 02 Month . . . . . 03 Quarter . . . . . 04 Year . . . . . 05 Other (SPECIFY) _____ 06 (IF NONE OR NO REG PAY, SKIP TO NEXT PAGE, Q.34, COL. A)	$|___|___|___,|___|___|___| NONE . . . . . 000000 DON'T KNOW . . . 999998 NO REG PYMNTS 999996 Week . . . . . 01 Bi-Weekly . . . . . 02 Month . . . . . 03 Quarter . . . . . 04 Year . . . . . 05 Other (SPECIFY) _____06 (IF NONE OR NO REG PAY, SKIP TO NEXT PAGE, Q.34, COL. B)	$|___|___|___,|___|___|___| NONE . . . . . 000000 DON'T KNOW . . . . 999998 NO REG PYMNTS . 999996 Week . . . . . 01 Bi-Weekly . . . . . 02 Month . . . . . 03 Quarter . . . . . 04 Year . . . . . 05 Other (SPECIFY) _____ 06 (IF NONE OR NO REG PAY, SKIP TO NEXT PAGE, Q.34, COL. C)
32.	Do the payments include property taxes or home owners insurance? (Which?)	Taxes only . . . . . 1 Insurance only . . . . . 2 Both . . . . . 3 Neither . . . . . 4 DON'T KNOW 8		

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

	COLUMN A	COLUMN B	COLUMN C
	1ST MORTGAGE OR LAND CONTRACT	2ND MORTGAGE OR LAND CONTRACT	HOME EQUITY LOAN
33. Will the regular payments repay the loan completely, or will there be a balance payable, or "balloon" payment, when the loan is due?	Repay completely . . . . . 1 (SKIP TO Q.34.2) Balloon . . . . . 2 (GO TO Q.33.1)	Repay completely . . . . . 1 (SKIP TO Q.34.2) Balloon . . . . . 2 (GO TO Q.33.1)	Repay completely . . . . . 1 (SKIP TO Q.34.2) Balloon . . . . . 2 (GO TO Q.33.1)
33.1. What will the balance due or balloon payment be?	$|__|,|__|__|__|,|__|__|__| SKIP TO Q.34.2	$|__|,|__|__|__|,|__|__|__| SKIP TO Q.34.2	$|__|,|__|__|__|,|__|__|__| SKIP TO Q.34.2
34. What is the typical payment and how often is it made?	$|___|___|,|___|___|___| NONE . . . . . 00000 NO TYPICAL PMNTS . . 99996 DON'T KNOW . . . . . 99998 Week . . . . . 01 Bi-Weekly . . . . . 02 Month . . . . . 03 Quarter . . . . . 04 Year . . . . . 05 Other (SPECIFY) _____ 06	$|___|___|,|___|___|___| NONE . . . . . 00000 NO TYPICAL PMNTS . . 99996 DON'T KNOW . . . . . 99998 Week . . . . . 01 Bi-Weekly . . . . . 02 Month . . . . . 03 Quarter . . . . . 04 Year . . . . . 05 Other (SPECIFY) _____ 06	$|___|___|,|___|___|___| NONE . . . . . 00000 NO TYPICAL PMNTS . . 99996 DON'T KNOW . . . . . 99998 Week . . . . . 01 Bi-Weekly . . . . . 02 Month . . . . . 03 Quarter . . . . . 04 Year . . . . . 05 Other (SPECIFY) _____ 06
34.1. When do you expect this loan to be repaid?	|___|___|___|___| YEAR DON'T KNOW . . . . . 9998 SKIP TO Q.35	|___|___|___|___| YEAR DON'T KNOW . . . . . 9998 SKIP TO Q.35	|___|___|___|___| YEAR DON'T KNOW . . . . . 9998 SKIP TO Q.35
34.2. Are you paying off this loan ahead of schedule, behind schedule, or are the payments about on schedule?	On schedule . . . . . 1 Ahead of schedule . . . . . 2 Behind schedule 3	On schedule . . . . . 1 Ahead of schedule . . . . . 2 Behind schedule 3	On schedule . . . . . 1 Ahead of schedule . . . . . 2 Behind schedule 3
35. What is the current annual rate of interest being charged on the loan?	|___|___|.|___|___|%	|___|___|.|___|___|%	|___|___|.|___|___|%
	NEXT PAGE, Q.36, COL. A	NEXT PAGE, Q.36, COL. B	NEXT PAGE, Q.36, COL. C

		COLUMN A	COLUMN B	COLUMN C
		1ST MORTGAGE OR LAND CONTRACT	2ND MORTGAGE OR LAND CONTRACT	HOME EQUITY LOAN
36.	Please look at the Institutions Card. Is the loan with any of the institutions on the Institutions Card, or from someplace else? (IF INSTITUTIONS CARD: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?) (INTERVIEWER: CHECK INSTITUTION CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED AT THIS POINT.)	INST. #1 . . . . . 01 INST. #2 . . . . . 02 INST. #3 . . . . . 03 INST. #4 . . . . . 04 INST. #5 . . . . . 05 INST. #6 . . . . . 06 COMM. BANK . . . . . 11 S&L/SVNGS BNK . . . . 12 FIN./LOAN CO. . . . . 14 INSURANCE CO. . . . . 17 MORTGAGE CO. . . . . 18 CONTRACTOR/ DEVELOPER . . . . . 19 PRIOR OWNER . . . . . 20 OTHER (SPECIFY): ____ 07 _____	INST. #1 . . . . . 01 INST. #2 . . . . . 02 INST. #3 . . . . . 03 INST. #4 . . . . . 04 INST. #5 . . . . . 05 INST. #6 . . . . . 06 COMM. BANK . . . . . 11 S&L/SVNGS BNK . . . . 12 FIN./LOAN CO. . . . . 14 INSURANCE CO. . . . . 17 MORTGAGE CO. . . . . 18 CONTRACTOR/ DEVELOPER . . . . . 19 PRIOR OWNER . . . . . 20 OTHER (SPECIFY): ____07 _____	INST. #1 . . . . . 01 INST. #2 . . . . . 02 INST. #3 . . . . . 03 INST. #4 . . . . . 04 INST. #5 . . . . . 05 INST. #6 . . . . . 06 COMM. BANK . . . . . 11 S&L/SVNGS BNK . . . 12 FIN./LOAN CO. . . . . 14 INSURANCE CO. . . . 17 MORTGAGE CO. . . . 18 CONTRACTOR/ DEVELOPER . . . . . 19 PRIOR OWNER . . . . . 20 OTHER (SPECIFY): ___ 07 _____
36.1.	Is this the same institution as the one from which you originally took out this loan?	Yes . . . . . 1 No . . . . . 2 (SKIP TO Q.38)	(SKIP TO Q.37)	(SKIP TO Q.37)
37.	Was the money from this loan used for the purpose of this home or for some other purpose? (What other purpose?)	| | | ↓	Purchase . . . . . 01 Other (SPECIFY):_____07 _____ (SKIP TO Q.39)	Purchase . . . . . 01 Other (SPECIFY):_____07 _____ (SKIP TO Q.39)
38.	(SHOW CARD 3) What is the most important reason you chose this lender? (Was it because they were recommended to you, because they had low interest rates, because of the location of their offices, because you had done other business with them, because it was easier to qualify for the loan, or for some other reason?)	Recommended . . . . . 01 Low interest . . . . . 02 Location . . . . . 03 Other business . . . . . 04 Easy to qualify . . . . . 05 Other (SPECIFY):_____07 _____	| | | | | | | | | | ↓	| | | | | | | | | | ↓
39.	Is this an adjustable rate (mortgage/loan); that is, does it have an interest rate that can rise or fall from time to time?	Yes . . . . . 1 (GO TO Q.39.1, COL. A) No . . . . . 2 (SKIP TO Q.40, COL. A)	Yes . . . . . 1 (SKIP TO Q.40.1) No . . . . . 2 (SKIP TO Q.40.1)	Yes . . . . . 1 (SKIP TO Q.41) No . . . . . 2 (SKIP TO Q.41)

	COLUMN A	COLUMN B
	1ST MORTGAGE OR LAND CONTRACT	2ND MORTGAGE OR LAND CONTRACT
39.1. Does the change in your interest rate depend on some other interest rate?	Yes . . . . (GO TO Q.39.2) . . . . . 1 No. . . . . (SKIP TO Q.39.3) . . . . 2 DON'T KNOW. . (SKIP TO Q.39.3) . . 8	
39.2. On what other rate does it depend?	_____	
39.3. How often can your interest rate change in a given year?	|___|___| # Times Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____05 DON'T KNOW 98	
39.4. When the interest rate on your mortgage changes, does the size of your monthly payments also change?	Yes . . . . . 1 No . . . . . 2 DON'T KNOW 8	
39.5. What is the most the rate can rise at any one time? (POINTS = PERCENTAGE POINTS)	|___|___|.|___|___|%/POINTS NO LIMIT 9995	
39.6. What was the interest rate on this mortgage when you first got it?	|___|___|.|___|___|%/POINTS NO LIMIT 9995	
39.7. What is the highest the rate can go over the life of the loan?	|___|___|.|___|___|%/POINTS DON'T KNOW 9998	
39.8. Is this a convertible mortgage; that is do you have an option to convert it to a mortgage with a fixed interest rate?	Yes . . . . . 1 No . . . . . 2 DON'T KNOW 8	
40. Do you have a second mortgage or a land contract on this property? (Please do not include any home equity lines of credit.)	Yes, 2nd mtg . . 1 GO BACK → TO Q.27, COL. B Yes, lnd con . . 2 No . . . . .(GO TO Q.40.1) 3	

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

A HOME EQUITY LOAN IS A FIXED LENGTH, FIXED MONTHLY PAYMENT LOAN.

40.1 Do you have any other loans that use this property as collateral? (Please do not include any home equity lines of credit.)

Yes . . . . . (GO BACK TO Q.27, COL. C) 1
No 2

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

Yes 1
No . . . . . (SKIP TO Q.52) 2

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

|___|___| |___|___|
MONTH YEAR

DON'T KNOW 9898

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

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

DON'T KNOW 9999998

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

Regular installment . . . . . (GO TO Q.45) 1
Other kind . . . . . (SKIP TO Q.47) 2
DON'T KNOW . . . . . (SKIP TO Q.47) 8

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

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

NO SET # . . . . . (SKIP TO Q.47). . . . 996
DON'T KNOW . . . . . (SKIP TO Q.47) 998

46. How much are the monthly payments?

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

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

Week . . . . . (SKIP TO Q.49.1) 01
Month . . . . . (SKIP TO Q.49.1) 02
Quarter . . . . . (SKIP TO Q.49.1) 03
Year . . . . . (SKIP TO Q.49.1) 04
Other (SPECIFY)_____ 05
(SKIP TO Q.49.1)

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

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

None 000000
No typical payments 999996
DON'T KNOW 999998
Week 01
Month 02
Quarter 03
Year 04
Other (SPECIFY) _____05

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

|___|___| |___|___|
MONTH YEAR

49. How much is still owed on this loan?

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

DON'T KNOW 9999998
(SKIP TO Q.50)

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

On schedule 1
Ahead of schedule 2
Behind schedule 3

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

|___|___|.|___|___| %

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

INST. #1 01
INST. #2 02
INST. #3 03
INST. #4 04
INST. #5 05
INST. #6 06
COMM'L BANK 11
S&L/SVGS BANK 12
CREDIT UNION 13
FIN./LOAN CO. 14
OTHER (SPECIFY)_____
_____ 07

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

Yes 1
No . . . . . (SKIP TO Q.54) 2

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

|___|___|
LINES OF CREDIT

	LINE OF CREDIT #1	LINE OF CREDIT #2	LINE OF CREDIT #3
53.1. Is (this/the largest/the next) line of credit secured by the equity in your home?	Yes . . . . . 1 No 2	Yes . . . . . 1 No 2	Yes . . . . . 1 No 2
53.2. What is the maximum amount you could borrow on this line of credit?	$|___|,|___|___|___|,|___|___|___|	$|___|,|___|___|___|,|___|___|___|	$|___|,|___|___|___|,|___|___|___|
53.3. Are you currently borrowing any money against this line of credit?	Yes . 1 (GO TO Q.53.4) No . . 2 (SKIP TO Q.53.8, LOC#1)	Yes . 1 (GO TO Q.53.4) No . . 2 (SKIP TO Q.53.8, LOC#2)	Yes . . 1 (GO TO Q.53.4) No . . . 2 (SKIP TO Q.53.8, LOC#3)
53.4. What was the money used for? (What was its major use?)	_____ _____	_____ _____	_____ _____
53.5. How much is currently owed?	$|___|,|___|___|___|,|___|___|___|	$|___|,|___|___|___|,|___|___|___|	$|___|,|___|___|___|,|___|___|___|
53.6. What is the typical payment and how often is it made?	$|___|___|,|___|___|___| NONE . . . . . 00000 NO TYPICAL PAYMENTS 99996 DON'T KNOW . . . . . 99998 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY) _____05	$|___|___|,|___|___|___| NONE . . . . . 00000 NO TYPICAL PAYMENTS 99996 DON'T KNOW . . . . . 99998 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY) _____ 05	$|___|___|,|___|___|___| NONE . . . . . 00000 NO TYPICAL PAYMENTS 99996 DON'T KNOW . . . . . 99998 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY) _____ 05
53.7. What is the current annual rate of interest being charged on this loan?	|___|___|.|___|___| %	|___|___|.|___|___| %	|___|___|.|___|___| %
53.8. (Please look at the Institutions Card.) Is this line of credit with any of the institutions on the Institutions Card, or from someplace else? (IF INSTITUTIONS CARD: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that? (INTERVIEWER: CHECK INSTITUTIONS CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED AT THIS POINT.)	INST. #1 . . . . . 01 INST. #2 . . . . . 02 INST. #3 . . . . . 03 INST. #4 . . . . . 04 INST. #5 . . . . . 05 INST. #6 . . . . . 06 COMM. BANK . . . . . 11 S&L/SAV BANK . . . . 12 CREDIT UNION . . . . . 13 FIN/LOAN CO . . . . . 14 BROKERAGE . . . . . 16 OTHER (SPECIFY):_____07 _____	INST. #1 . . . . . 01 INST. #2 . . . . . 02 INST. #3 . . . . . 03 INST. #4 . . . . . 04 INST. #5 . . . . . 05 INST. #6 . . . . . 06 COMM. BANK . . . . . 11 S&L/SAV BANK . . . . 12 CREDIT UNION . . . . . 13 FIN/LOAN CO . . . . . 14 BROKERAGE . . . . . 16 OTHER (SPECIFY):_____07 _____	INST. #1 . . . . . 01 INST. #2 . . . . . 02 INST. #3 . . . . . 03 INST. #4 . . . . . 04 INST. #5 . . . . . 05 INST. #6 . . . . . 06 COMM. BANK . . . . . 11 S&L/SAV BANK . . . . . 12 CREDIT UNION . . . . . 13 FIN/LOAN CO . . . . . 14 BROKERAGE . . . . . 16 OTHER (SPECIFY):_____07 _____
53.9. INTERVIEWER: IS THERE ANOTHER LINE OF CREDIT?	YES.(REASK Q53.1-53.9) 1 NO. . . (GO TO Q.54) . . 2	YES.(REASK Q53.1-53.9) 1 NO. . . (GO TO Q.54) . . 2	YES.(GO TO Q.53.10) . . . 1 NO. . . (GO TO Q.54) . . . 2

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

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

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

Yes 1
No . . . . . (SKIP TO Q.66, PAGE D-31) 2

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

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

DON'T KNOW 9999998

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

Yes 1
No . . . . . (SKIP TO Q.66, PAGE D-31) 2

55. In what month and year was the most recent such loan taken out?

|___|___| |___|___|
MONTH YEAR

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

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

DON'T KNOW 9999998

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

Regular installment . . . . . (GO TO Q.58) 1
Other kind . . . . . (SKIP TO Q.60) 2
DON'T KNOW . . . . . (SKIP TO Q.60) 8

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

|___|___|___| # PAYMENTS OR |___|___| # YEARS
(GO TO Q.59)

NO SET # . . . . . (SKIP TO Q.60) 996
DON'T KNOW . . . . . (SKIP TO Q.60) 998

59. How much are the monthly payments?

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

NONE . . . . . (GO TO Q.60) 00000
NO REGULAR
PAYMENTS . . . . . (GO TO Q.60) 99996
DON'T KNOW . . . . . (GO TO Q.60) 99998

Week . . . . . (SKIP TO Q.62.1) 01
Month . . . . . (SKIP TO Q.62.1) 02
Quarter . . . . . (SKIP TO Q.62.1) 03
Year . . . . . (SKIP TO Q.62.1) 04
Other (SPECIFY)_____ 05
(SKIP TO Q.62.1)

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

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

None 000000
No Typical Payments 999996
DON'T KNOW 999998

Week 01
Month 02
Quarter 03
Year 04
Other (SPECIFY) _____05

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

|___|___| |___|___|
MONTH YEAR

62. How much is still owed on this loan?

$|___|,|___|___|___|,|___|___|___|
GO TO Q.63

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

On schedule 1
Ahead of schedule 2
Behind schedule 3

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

|___|___|.|___|___| %

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

INST. #1 01
INST. #2 02
INST. #3 03
INST. #4 04
INST. #5 05
INST. #6 06
COMM'L BANK 11
S&L/SVGS BANK 12
CREDIT UNION 13
FIN./LOAN CO. 14
OTHER (SPECIFY)_____

_____ 07

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

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

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

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

65.2. Altogether, how much are the monthly payments?

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

DON'T KNOW 999998

Week 01
Month 02
Quarter 03
Year 04
Other (SPECIFY) _____05

66. INTERVIEWER:

DOES R LIVE ON RANCH OR FARM?

YES . . . . . (SKIP TO SECTION E) 1

NO . . . . . (GO TO Q.67) 2

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

Yes 1
No . . . . . (SKIP TO SECTION E) 2

67.1. How much rent do you collect each month?

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

NONE 00000
DON'T KNOW 99998

Week 01
Month 02
Quarter 03
Year 04
Other (SPECIFY) _____05

(SKIP TO SECTION E)

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

(IF R ASKS: A LINE OF CREDIT IS A FORMAL AGREEMENT WITH A LENDER THAT ALLOWS R TO BORROW UP TO A SPECIFIED LIMIT AND PAY IT OFF AS R DESIRES.)

Yes 1
No . . . . . (SKIP TO SECTION E) 2

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

|___|___| # LINES OF CREDIT (LOC).
ENTER NUMBER OF LINES OF CREDIT AT Q.69, ON TOP OF NEXT PAGE.

69. |___|___| LINES OF CREDIT (LOC)	LINE OF CREDIT #1	LINE OF CREDIT #2	LINE OF CREDIT #3
69.1. What is the maximum amount you could borrow on (this/the largest/the next largest) line of credit?	$|__|__|,|__|__|__|,|__|__|__|	$|__|__|,|__|__|__|,|__|__|__|	$|__|__|,|__|__|__|,|__|__|__|
69.2. Are you currently borrowing any money against this line of credit?	Yes . 1 (GO TO Q.69.3) No . . 2 (SKIP TO Q.69.7, LOC#1)	Yes . 1 (GO TO Q.69.3) No . . 2 (SKIP TO Q.69.7, LOC#2)	Yes . . 1 (GO TO Q.69.3) No . . . 2 (SKIP TO Q.69.7, LOC#3)
69.3. What was the money used for? (What was its major use?)	_____ _____	_____ _____	_____ _____
69.4. How much is currently owed?	$|__|,|__|___|___|,|___|___|__|	$|___|,|___|___|___|,|___|___|___|	$|___|,|___|___|___|,|___|___|___|
69.5. What is the typical payment and how often is it made?	$|___|___|,|___|___|___| NONE . . . . . 00000 NO TYPICAL PAYMENTS 99996 DON'T KNOW . . . . . 99998 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY) _____05	$|___|___|,|___|___|___| NONE . . . . . 00000 NO TYPICAL PAYMENTS 99996 DON'T KNOW . . . . . 99998 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY) _____05	$|___|___|,|___|___|___| NONE . . . . . 00000 NO TYPICAL PAYMENTS 99996 DON'T KNOW . . . . . 99998 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY) _____05
69.6. What is the current annual rate of interest being charged on this loan?	|___|___|.|___|___| %	|___|___|.|___|___| %	|___|___|.|___|___| %
69.7. (Please look at the Institutions Card.) Is this line of credit with any of the institutions on the Institutions Card, or from someplace else? (IF THE INSTITUTIONS CARD: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that? (INTERVIEWER: CHECK INSTITUTIONS CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED AT THIS POINT.)	INST. #1 . . . . . 01 INST. #2 . . . . . 02 INST. #3 . . . . . 03 INST. #4 . . . . . 04 INST. #5 . . . . . 05 INST. #6 . . . . . 06 COMM. BANK . . . . . 11 S&L/SAV BANK . . . . 12 CREDIT UNION . . . . . 13 FIN/LOAN CO . . . . . 14 BROKERAGE . . . . . 16 OTHER (SPECIFY):_____07	INST. #1 . . . . . 01 INST. #2 . . . . . 02 INST. #3 . . . . . 03 INST. #4 . . . . . 04 INST. #5 . . . . . 05 INST. #6 . . . . . 06 COMM. BANK . . . . . 11 S&L/SAV BANK . . . . 12 CREDIT UNION . . . . . 13 FIN/LOAN CO . . . . . 14 BROKERAGE . . . . . 16 OTHER (SPECIFY):_____07	INST. #1 . . . . . 01 INST. #2 . . . . . 02 INST. #3 . . . . . 03 INST. #4 . . . . . 04 INST. #5 . . . . . 05 INST. #6 . . . . . 06 COMM. BANK . . . . . 11 S&L/SAV BANK . . . . . 12 CREDIT UNION . . . . . 13 FIN/LOAN CO . . . . . 14 BROKERAGE . . . . . 16 OTHER (SPECIFY):_____07
69.8. INTERVIEWER: IS THERE ANOTHER LINE OF CREDIT?	YES.(REASK Q69.1-69.8) 1 NO.(GO TO SECT E) . . 2	YES.(REASK Q.69.1-69.8) 1 NO.(GO TO SECT E) . . 2	YES. . (GO TO Q.70) . . . 1 NO. .(GO TO SECT E) . . 2

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

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

SECTION E: OTHER PROPERTIES, LAND CONTRACTS

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

Yes 1
No . . . . . (SKIP TO Q.14) 2

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

Yes 1
No . . . . . (SKIP TO Q.14) 2

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

|__|__| # NOTES/LAND CONTRACTS/MORTGAGES

	LOAN/LAND CONTRACT #1	LOAN/LAND CONTRACT #2	LOAN/LAND CONTRACT #3
3. (About the [largest/ next] loan . . .) Is it a land contract, a mortgage, or something else?	Land contract. .(SKIP TO Q.5) . . 1 Mortgage. (SKIP TO Q.5) . . 2 Something else. . . . (GO TO Q.4) . . . 3	Land contract. .(SKIP TO Q.5) . . 1 Mortgage. (SKIP TO Q.5) . . 2 Something else. . . . (GO TO Q.4) . . . 3	Land contract. .(SKIP TO Q.5) . . 1 Mortgage. (SKIP TO Q.5) . . 2 Something else. . . . (GO TO Q.4) . . . 3
4. How much are you (and your family) owed on this note?	$|__|,|__|__|__|,|__|__|__| (SKIP TO Q.11)	$|__|,|__|__|__|,|__|__|__| (SKIP TO Q.11)	$|__|,|__|__|__|,|__|__|__| (SKIP TO Q.11)
5. In what month and year was this (mortgage/land contract) taken out?	|__|__| |__|__| MONTH YEAR	|__|__| |__|__| MONTH YEAR	|__|__| |__|__| MONTH YEAR
6. How much did (you/your family) lend the borrower?	$|__|__|,|__|__|__|,|__|__|__|	$|__|__|,|__|__|__|,|__|__|__|	$|__|__|,|__|__|__|,|__|__|__|
7. How much is still owed on this (mortgage/land contract)?	$|__|__|,|__|__|__|,|__|__|__|	$|__|__|,|__|__|__|,|__|__|__|	$|__|__|,|__|__|__|,|__|__|__|
	GO TO Q.8, COL. 1	GO TO Q.8, COL. 2	GO TO Q.8, COL. 3

	LOAN/LAND CONTRACT #1	LOAN/LAND CONTRACT #2	LOAN/LAND CONTRACT #3
8. How much are the (mortgage/land contract) payments and how often are they due?	$|___|,|___|___|___|,|___|___|___| NONE . . . . . 0000000 DON'T KNOW . . . . 9999998 (GO TO Q.9) NO REG PAY. (SKIP TO Q.11) 9999996 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____05	$|___|,|___|___|___|,|___|___|___| NONE . . . . . 0000000 DON'T KNOW . . . . 9999998 (GO TO Q.9) NO REG PAY. (SKIP TO Q.11) 9999996 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____05	$|___|,|___|___|___|,|___|___|___| NONE . . . . . 0000000 DON'T KNOW . . . . . 9999998 (GO TO Q.9) NO REG PAY. (SKIP TO Q.11) 9999996 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY) _____ 05
9. How many years or payments were agreed upon when the (mortgage/land contract) was taken out?	|___|___| # YRS OR |___|___|___| # PYMTS NO SET NUMBER 96	|___|___| # YRS OR |___|___|___| # PYMTS NO SET NUMBER 96	|___|___| # YRS OR |___|___|___| # PYMTS NO SET NUMBER 96
10. Will the regular payments pay off the (mortgage/land contract) completely or will there be a balance payable or "balloon" when the (mortgage/ land contract) is due?	Repay Completely. . (GO TO Q.11) 1 Balloon. . . . (GO TO Q.10.1) 2	Repay Completely. . (GO TO Q.11) 1 Balloon. . . . (GO TO Q.10.1) 2	Repay Completely. . (GO TO Q.11) 1 Balloon. . . . (GO TO Q.10.1) 2
10.1. What will the balance payable or balloon payment be?	$|___|,|___|___|___|,|___|___|___|	$|___|,|___|___|___|,|___|___|___|	$|___|,|___|___|___|,|___|___|___|
11. Do you (or your family living here) still <u>owe</u> any money on loans for this property?	Yes. . . (GO TO Q.11.1) . . 1 No. . . .(SKIP TO Q.12) . . 2	Yes. . . (GO TO Q.11.1) . . 1 No. . . .(SKIP TO Q.12) . . 2	Yes. . . (GO TO Q.11.1) . . . 1 No. . . .(SKIP TO Q.12) . . . 2
11.1. How much do you still owe?	$|__|__|,|__|__|__|,|__|__|__|	$|__|__|,|__|__|__|,|__|__|__|	$|__|__|,|__|__|__|,|__|__|__|
12. <u>INTERVIEWER</u>: IS THERE ANOTHER LOAN/LAND CONTRACT?	YES . . (REASK Q.3-12 COL. #2) . . . 1 NO . . (SKIP TO Q.14) . . . 2	YES . . (REASK Q.3-12 COL. #3) . . . 1 NO . . (SKIP TO Q.14) . . . 2	YES . . (GO TO Q.13) . . . . . 1 NO . . (SKIP TO Q.14) 2

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

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

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

Yes . . . . . (GO TO Q.13.2) 1
No . . . . . (SKIP TO Q.14) 2

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

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

14. Do you (or anyone in your family living here) own any (other) real estate such as a lot, vacation home, timeshare, apartment building, commercial property, or other investment property, including properties owned in partnership with other people?

Yes . . . . . (GO TO Q.14.1) 1
No . . . . . (SKIP TO SECTION F, PAGE F-41) . 2

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

Yes 1
No 2

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

|___|___|___| # PROPERTIES
NONE . . . . . (SKIP TO SECTION F, PAGE F-41) 000

	PROPERTY #1	PROPERTY #2	PROPERTY #3
16. (About the [largest/next] property.) What type of property is this?	_____ _____ _____	_____ _____ _____	_____ _____ _____
17. Is this property owned by you (and your family living here), is it owned jointly with others, owned by a partnership, or what?	Owned by R . . . . . 01 (SKIP TO Q.18) Owned jointly . . . . . 02 Partnership . . . . . 03 Real estate invest trust . . 04 Timeshare . . . . . 05 Other (SPECIFY) _____ 07 _____	Owned by R . . . . . 01 (SKIP TO Q.18) Owned jointly . . . . . 02 Partnership . . . . . 03 Real estate invest trust . . 04 Timeshare . . . . . 05 Other (SPECIFY) _____ 07 _____	Owned by R . . . . . 01 (SKIP TO Q.18) Owned jointly . . . . . 02 Partnership . . . . . 03 Real estate invest trust . . 04 Timeshare . . . . . 05 Other (SPECIFY)_____07 _____
17.1. What percentage of the property do you (and your family living here) own?	All . . . . . 100 |___|___|.|___|___| % PERCENT	All . . . . . 100 |___|___|.|___|___| % PERCENT	All . . . . . 100 |___|___|.|___|___| % PERCENT
18. How much in total is this property worth; I mean what would it bring if it were sold today? (EXCEPT FOR TIME SHARE, WE WANT THE <u>TOTAL</u> <u>VALUE</u> NOT JUST R'S SHARE. FOR Q.18-33, NOTE IF R ONLY KNOWS HIS/HER SHARE.)	$|__|__|__|,|__|__|__|,|__|__|__|	$|__|__|__|,|__|__|__|,|__|__|__|	$|__|__|__|,|__|__|__|,|__|__|__|
	GO TO Q.19, COL. 1	GO TO Q.19, COL. 2	GO TO Q.19, COL. 3

	PROPERTY #1	PROPERTY #2	PROPERTY #3
19. In what month and year did you first purchase any part of this property? (INTERVIEWER: IF GIFT/ INHERITANCE, ASK WHEN THE PROPERTY WAS RECEIVED AND CIRCLE 1.)	|__|__| |__|__| MONTH YEAR GIFT/INHERITANCE 1 2	|__|__| |__|__| MONTH YEAR GIFT/INHERITANCE 1 2	|__|__| |__|__| MONTH YEAR GIFT/INHERITANCE 1 2
20. What was the total purchase price? (IF GIFT/ INHERITANCE, ASK: VALUE WHEN RECEIVED.)	$|__|__|__|,|__|__|__|,|__|__|__|	$|__|__|__|,|__|__|__|,|__|__|__|	$|__|__|__|,|__|__|__|,|__|__|__|
21. Are there any outstanding loans or mortgages on this property?	Yes . . (GO TO Q.22) . . . . . 1 No . . (SKIP TO Q.34) 2	Yes . . (GO TO Q.22) . . . . 1 No . . (SKIP TO Q.34) 2	Yes . . (GO TO Q.22) . . . . 1 No . . (SKIP TO Q.34) 2
22. In what month and year did you obtain or last refinance the loan?	|__|__| |__|__| MONTH YEAR	|__|__| |__|__| MONTH YEAR	|__|__| |__|__| MONTH YEAR
23. How much was borrowed or refinanced?	$|__|__|,|__|__|__|,|__|__|__|	$|__|__|,|__|__|__|,|__|__|__|	$|__|__|,|__|__|__|,|__|__|__|
24. How much is still owed?	$|__|__|,|__|__|__|,|__|__|__|	$|__|__|,|__|__|__|,|__|__|__|	$|__|__|,|__|__|__|,|__|__|__|
25. How many years or what number of payments were agreed upon when the loan was taken out?	|__|__| # YEARS, OR |__|__|__| # PAYMENTS (GO TO Q.26) NO SET #. . (SKIP TO NEXT PAGE, Q.29, COL. 1) 96	|__|__| # YEARS, OR |__|__|__| # PAYMENTS (GO TO Q.26) NO SET #. . (SKIP TO NEXT PAGE, Q.29, COL. 2) 96	|__|__| # YEARS, OR |__|__|__| # PAYMENTS (GO TO Q.26) NO SET #. . (SKIP TO NEXT PAGE, Q.29, COL. 3) 96
26. How much are the payments and how often are they due?	$|__|,|__|__|__|,|__|__|__| NONE . . . . . 0000000 NO REG PYMTS . . . 9999996 DON'T KNOW . . . . . 9999998 IF NONE OR NO REG PYMTS, (SKIP TO Q.29) Week . . . . . 01 Bi-weekly . . . . . 02 Month . . . . . 03 Quarter . . . . . 04 Year . . . . . 05 Other (SPECIFY) _____ 06	$|__|,|__|__|__|,|__|__|__| NONE . . . . . 0000000 NO REG PYMTS . . 9999996 DON'T KNOW . . . . 9999998 IF NONE OR NO REG PYMTS, (SKIP TO Q.29) Week . . . . . 01 Bi-weekly . . . . . 02 Month . . . . . 03 Quarter . . . . . 04 Year . . . . . 05 Other (SPECIFY) _____ 06	$|__|,|__|__|__|,|__|__|__| NONE . . . . . 0000000 NO REG PYMTS . . 9999996 DON'T KNOW . . . . 9999998 IF NONE OR NO REG PYMTS, (SKIP TO Q.29) Week . . . . . 01 Bi-weekly . . . . . 02 Month . . . . . 03 Quarter . . . . . 04 Year . . . . . 05 Other (SPECIFY) _____ 06
27. Do the payments include property taxes or insurance? (Which?)	Taxes only . . . . . 1 Insurance only . . . . . 2 Both . . . . . 3 Neither . . . . . 4 DON'T KNOW 8	Taxes only . . . . . 1 Insurance only . . . . . 2 Both . . . . . 3 Neither . . . . . 4 DON'T KNOW 8	Taxes only . . . . . 1 Insurance only . . . . . 2 Both . . . . . 3 Neither . . . . . 4 DON'T KNOW 8
	GO TO Q.28, COL. 1	GO TO Q.28, COL. 2	GO TO Q.28, COL. 3

	PROPERTY #1	PROPERTY #2	PROPERTY #3
28. Will the regular payments repay the loan completely or will there be a balance payable, or "balloon" payment when the loan is due?	Repay completely . . . . . 1 (SKIP TO Q.30.1) Balloon . . . . . 2 (GO TO Q.28.1)	Repay completely . . . . . 1 (SKIP TO Q.30.1) Balloon . . . . . 2 (GO TO Q.28.1)	Repay completely . . . . . 1 (SKIP TO Q.30.1) Balloon . . . . . 2 (GO TO Q.28.1)
28.1. What will the balance due or balloon payment be?	$|__|__|,|__|__|__|,|__|__|__| (SKIP TO Q.30.1)	$|__|__|,|__|__|__|,|__|__|__| (SKIP TO Q.30.1)	$|__|__|,|__|__|__|,|__|__|__| (SKIP TO Q.30.1)
29. What is the typical payment and how often is it made?	$|___|,|___|___|___|,|___|___|___| NONE . . . . . 0000000 NO TYPICAL PYMTS . . . 9999996 DON'T KNOW . . . . . 9999998 Week . . . . . 01 Bi-weekly . . . . . 02 Month . . . . . 03 Quarter . . . . . 04 Year . . . . . 05 Other (SPECIFY) _____ 06	$|___|,|___|___|___|,|___|___|___| NONE . . . . . 0000000 NO TYPICAL PYMTS . . . 9999996 DON'T KNOW . . . . . 9999998 Week . . . . . 01 Bi-weekly . . . . . 02 Month . . . . . 03 Quarter . . . . . 04 Year . . . . . 05 Other (SPECIFY) _____ 06	$|___|,|___|___|___|,|___|___|___| NONE . . . . . 0000000 NO TYPICAL PYMTS . . . 9999996 DON'T KNOW . . . . . 9999998 Week . . . . . 01 Bi-weekly . . . . . 02 Month . . . . . 03 Quarter . . . . . 04 Year . . . . . 05 Other (SPECIFY) _____ 06
30. When do you expect this loan to be repaid?	|___|___|___|___| YEAR DON'T KNOW . . . . . 9998 (SKIP TO Q.31)	|___|___|___|___| YEAR DON'T KNOW . . . . . 9998 (SKIP TO Q.31)	|___|___|___|___| YEAR DON'T KNOW . . . . . 9998 (SKIP TO Q.31)
30.1. Is this loan being paid off ahead of schedule, behind schedule or are the payments about on schedule?	On schedule . . . . . 1 Ahead of schedule . . . . . 2 Behind schedule 3	On schedule . . . . . 1 Ahead of schedule . . . . . 2 Behind schedule 3	On schedule . . . . . 1 Ahead of schedule . . . . . 2 Behind schedule 3
31. What is the current annual interest rate being charged on the loan?	|___|___|.|___|___| %	|___|___|.|___|___| %	|___|___|.|___|___| %
32. Does this loan have an adjustable rate; that is does it have an interest rate that can rise and fall from time to time?	Yes . . . . . 1 No 2	Yes . . . . . 1 No 2	Yes . . . . . 1 No 2
	GO TO Q.33, COL. 1	GO TO Q.33, COL. 2	GO TO Q.33, COL. 3

	PROPERTY #1	PROPERTY #2	PROPERTY #3
33. Please look at the Institutions Card. Is this loan with any of the institutions on the Institutions Card, or from someplace else? (IF THE INSTITUTIONS CARD: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?) (INTERVIEWER: CHECK THE INSTITUTIONS CARD AND UPDATE IF A NEW INSTI-TUTION IS MENTIONED AT THIS POINT.)	INST. #1 . . . . . 01 INST. #2 . . . . . 02 INST. #3 . . . . . 03 INST. #4 . . . . . 04 INST. #5 . . . . . 05 INST. #6 . . . . . 06 COMM. BANK . . . . . 11 S&L/SAV BANK . . . . . 12 CREDIT UNION . . . . . 13 MORTGAGE CO. . . . . 18 CONTRACTOR/ DEVELOPER . . . . . 19 PRIOR OWNER . . . . . 20 OTHER (SPECIFY): _____07	INST. #1 . . . . . 01 INST. #2 . . . . . 02 INST. #3 . . . . . 03 INST. #4 . . . . . 04 INST. #5 . . . . . 05 INST. #6 . . . . . 06 COMM. BANK . . . . . 11 S&L/SAV BANK . . . . . 12 CREDIT UNION . . . . . 13 MORTGAGE CO. . . . . 18 CONTRACTOR/ DEVELOPER . . . . . 19 PRIOR OWNER . . . . . 20 OTHER (SPECIFY): _____07	INST. #1 . . . . . 01 INST. #2 . . . . . 02 INST. #3 . . . . . 03 INST. #4 . . . . . 04 INST. #5 . . . . . 05 INST. #6 . . . . . 06 COMM. BANK . . . . . 11 S&L/SAV BANK . . . . . 12 CREDIT UNION . . . . . 13 MORTGAGE CO. . . . . 18 CONTRACTOR/ DEVELOPER . . . . . 19 PRIOR OWNER . . . . . 20 OTHER (SPECIFY):_____07
34. Did (you/your family living here) receive any income from this property in 1991?	YES. . .(GO TO Q.34.1) . . . . 1 NO. . . (SKIP TO Q.35) 2	YES. . .(GO TO Q.34.1) . . . . 1 NO. . . (SKIP TO Q.35) 2	YES. . .(GO TO Q.34.1) . . . . 1 NO. . . (SKIP TO Q.35) 2
34.1. How much gross income did (you/ your family) receive?	$|___|,|___|___|___|,|___|___|___| IN '91	$|___|,|___|___|___|,|___|___|___| IN '91	$|___|,|___|___|___|,|___|___|___| IN '91
35. INTERVIEWER: IS THERE ANOTHER PROPERTY?	YES. . . (REASK Q16-35 Col. #2) . . . . . 1 NO. . (SKIP TO SECT F, PAGE F-41) 2	YES. . . (REASK Q16-35) Col. #3) . . . . . 1 NO. . (SKIP TO SECT F, PAGE F-41) 2	YES. . . (GO TO Q36) . . . . . 1 NO. . (SKIP TO SECT F, PAGE F-41) 2

36. About the remaining properties that you (and your family living here) own, are any of these vacation homes or land you use for recreational purposes?

Yes . . . . . (GO TO Q.36.1) 1
No . . . . . (SKIP TO Q.37) 2

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

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

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

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

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

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

Yes . . . . . (GO TO Q.36.4) 1
No . . . . . (SKIP TO Q.36.6) 2

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

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

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

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

NONE 000000
NO REGULAR PAYMENT 999996
DON'T KNOW 999998

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

36.6. Did you (or your family living here) receive any income in 1991 from renting out these vacation homes or recreational land?

Yes . . . . . (GO TO Q.36.7) 1
No . . . . . (SKIP TO Q.36.8) 2

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

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

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

Yes . . . . . (GO TO Q.37) 1
No . . . . . (SKIP TO SECTION F, PAGE F-41) . 2

37. For the remaining properties that you own, about how much in total is your (family's) share worth? I mean, what could you sell them for?

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

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

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

(<u>INTERVIEWER</u>: IF GIFT/INHERITANCE, ASK VALUE WHEN RECEIVED AND CIRCLE 1 1 . . . . . 2)

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

Yes . . . . . (GO TO Q.37.3) 1
No . . . . . (SKIP TO Q.37.5) 2

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

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

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

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

NONE 0000000
NO REGULAR PAYMENT 9999996
DON'T KNOW 9999998

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

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

Yes . . . . . (GO TO Q.37.6) 1
No . . . . . (SKIP TO SECTION F) 2

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

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

SECTION F: BUSINESSES

1. INTERVIEWER:

SEE SECTION D Q.3, PAGE 13

DOES R OPERATE A FARM/RANCH BUSINESS ON THEIR PROPERTY? (IF SECTION D, Q.3 WAS SKIPPED, CODE THIS QUESTION "NO")

YES . . . . . (GO TO Q.2) 1

NO . . . . . (SKIP TO Q.3) 2

2. Including your (farm/ranch) business here, in how many (farms/ranches), privately-held businesses, professional practices or partnerships do you (or your family living here) own or share ownership in and have an active management role? (Include the general partners in a limited partnership, but not the limited partners.)

|___|___| # BUSINESSES

DO NOT INCLUDE CORPORATIONS WITH PUBLICLY-TRADED STOCK OR ANY PROPERTY PARTNERSHIPS THAT HAVE ALREADY BEEN RECORDED IN SECTION E. IF R OWNS A HOLDING COMPANY OR MANAGED INVESTMENTS ACCOUNTS, REPORT THE COMPONENTS SEPARATELY.

2.1. I will ask you first about your (farm/ranch) business. When we talk about the value of farm assets and liabilities here, please do not include the value of the properties and loans I have already recorded. (INTERVIEWER: WE ONLY WANT TO PICK UP FARM IMPLEMENTS, LIVESTOCK, CROPS, ETC. AND OPERATING LOANS OTHER THAN MORTGAGES RECORDED IN SECTION D).

RECORD # OF BUSINESSES (FROM Q.2) IN BOX 5 AT TOP OF NEXT PAGE, THEN SKIP TO Q.5.1.

3. Now I would like to ask you about businesses you may own. Do you (and your family living here) own or share ownership in any privately-held businesses, farms, professional practices or partnerships? (SEE INSTRUCTION IN BOX AFTER Q.2 ABOVE.)

Yes . . . . . (GO TO Q.4) 1
No . . . . . (SKIP TO SECTION G, PAGE G-49) 2

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

Yes . . . . . (GO TO Q.4.1) 1
No . . . . . (SKIP TO Q.20.1, PAGE F-46) 2

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

|___|___| # BUSINESSES

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

5. |___|___| # OF BUSINESSES

	BUSINESS #1	BUSINESS #2	BUSINESS #3
5.1. What kind of business is (it/the largest business/the next business)--that is, what does the business make or do?	_____ _____ _____ _____	_____ _____ _____ _____	_____ _____ _____ _____
6. How did you (or your family living here) first acquire this business; was it bought or invested in, started by you, inherited, given to you, or what?	Bought/ Invest . . . . . 01 Started . . . . . 02 Inherited . . . . . 03 Given . . . . . 04 Other (SPECIFY) ____ 05 (SKIP TO Q.8)	Bought/ Invest . . . . . 01 Started . . . . . 02 Inherited . . . . . 03 Given . . . . . 04 Other (SPECIFY) ___ 05 (SKIP TO Q.8)	Bought/ Invest . . . . . 01 Started . . . . . 02 Inherited . . . . . 03 Given . . . . . 04 Other (SPECIFY) ____ 05 (SKIP TO Q.8)
7. QUESTION DELETED			
8. In what year did you (start/acquire) the business?	19|___|___| YEAR	19|___|___| YEAR	19|___|___| YEAR
9. How many employees does it have including you (and members of your family)?	|___|___|___|___| # EMPL.	|___|___|___|___| # EMPL.	|___|___|___|___| # EMPL.
	GO TO Q.9.1, COLUMN 1	GO TO Q.9.1, COLUMN 2	GO TO Q.9.1, COLUMN 3

		BUSINESS #1	BUSINESS #2	BUSINESS #3
9.1.	INTERVIEWER CHECKPOINT: (SEE HHL, P.1)	R LIVES ALONE . . . . . 1 (SKIP TO Q.9.4) ALL OTHERS . . . . . 2 (GO TO Q.9.2)	R LIVES ALONE . . . . . 1 (SKIP TO Q.9.4) ALL OTHERS . . . . . 2 (GO TO Q.9.2)	R LIVES ALONE . . . . . 1 (SKIP TO Q.9.4) ALL OTHERS . . . . . 2 (GO TO Q.9.2)
9.2.	Which members of your family living here work in the business? (CODE ALL THAT APPLY.)	R . . . . . 01 Spouse/Partner . . . . . 02 None . . . . . 08 (IF ONLY R OR SP OR NONE CHECKED, SKIP TO Q.9.4) Adult Child . . . . . 03 Other adult in HH . . . . . 04 Other (SPECIFY)_____ 07 (GO TO Q.9.3)	R . . . . . 01 Spouse/Partner . . . . . 02 None . . . . . 08 (IF ONLY R OR SP OR NONE CHECKED, SKIP TO Q.9.4) Adult Child . . . . . 03 Other adult in HH . . . . . 04 Other (SPECIFY) _____ 07 (GO TO Q.9.3)	R . . . . . 01 Spouse/Partner . . . . . 02 None . . . . . 08 (IF ONLY R OR SP OR NONE CHECKED, SKIP TO Q.9.4) Adult Child . . . . . 03 Other adult in HH . . . . . 04 Other (SPECIFY) _____ 07 (GO TO Q.9.3)
9.3.	(Other than you [and your husband/wife/ partner]), how many hours does the (other/most involved) family member work in this business in a normal week?	|__|__|__| HRS	|__|__|__| HRS	|__|__|__| HRS
9.4.	Is it a partnership, a sole proprietorship, a subchapter S corporation, another type of corporation, or what?	Partnership . . . . . 01 Sole Propriet . . . . . 02 Subchap. S . . . . . 03 Other Corp. . . . . 04 Other (SPECIFY) _____05	Partnership . . . . . 01 Sole Propriet . . . . . 02 Subchap. S . . . . . 03 Other Corp. . . . . 04 Other (SPECIFY)_____05	Partnership . . . . . 01 Sole Propriet . . . . . 02 Subchap. S . . . . . 03 Other Corp. . . . . 04 Other (Specify) _____05
READ ONCE, FIRST TIME THROUGH GRID: These next few questions are about the relation between your (family's) personal finances and the finances of your (family's) business.		GO TO Q.10, COLUMN 2		GO TO Q.10, COLUMN 3

GO TO Q.10, COLUMN 1

	BUSINESS #1	BUSINESS #2	BUSINESS #3
10. Are you (or your family living here) using <u>personal</u> assets as collateral or did you have to cosign or guarantee any loans for this business?	Yes . . . . . 1 (GO TO Q.10.1) No . . . . . 2 (SKIP TO Q.11)	Yes . . . . . 1 (GO TO Q.10.1) No . . . . . 2 (SKIP TO Q.11)	Yes . . . . . 1 (GO TO Q.10.1) No . . . . . 2 (SKIP TO Q.11)
10.1. How much is guaranteed or collateralized?	$|__|__|__|,|__|__|__|,|__|__|__|	$|__|__|__|,|__|__|__|,|__|__|__|	$|__|__|__|,|__|__|__|,|__|__|__|
10.2. Did I record this earlier?	Yes . . . . . 1 No . . . .(SKIP TO Q.11) 2	Yes . . . . . 1 No . . . .(SKIP TO Q.11) 2	Yes . . . . . 1 No. . . . (SKIP TO Q.11) . 2
10.3. Which loan was that?	_____ _____	_____ _____	_____ _____
11. (Other than guarantees,) does the business owe you (or your family living here) any money?	Yes . . . . . 1 (GO TO Q.11.1) No . . . . . 2 (SKIP TO Q.12)	Yes . . . . . 1 (GO TO Q.11.1) No . . . . . 2 (SKIP TO Q.12)	Yes . . . . . 1 (GO TO Q.11.1) No . . . . . 2 (SKIP TO Q.12)
11.1. How much is owed?	$|__|__|,|__|__|__|,|__|__|__|	$|__|__|,|__|__|__|,|__|__|__|	$|__|__|,|__|__|__|,|__|__|__|
12. Do you (or your family living here) <u>owe the business</u> any money?	Yes . . . . . 1 (GO TO Q.12.1) No . . . . . 2 (SKIP TO Q.13)	Yes . . . . . 1 (GO TO Q.12.1) No . . . . . 2 (SKIP TO Q.13)	Yes . . . . . 1 (GO TO Q.12.1) No . . . . . 2 (SKIP TO Q.13)
12.1. How much do you owe?	$|___|,|___|___|,|___|___|	$|___|,|___|___|,|___|___|	$|___|,|___|___|,|___|___|
12.2. Did I record this earlier?	Yes . . . . . 1 No. . . . (SKIP TO Q.13) 2	Yes . . . . . 1 No . . . .(SKIP TO Q.13) 2	Yes . . . . . 1 No. . . . (SKIP TO Q.13) . 2
12.3. When was it mentioned?	_____ _____	_____ _____	_____ _____
	GO TO Q.13, COLUMN 1	GO TO Q.13, COLUMN 2	GO TO Q.13, COLUMN 3

		BUSINESS #1	BUSINESS #2	BUSINESS #3
13.	What percentage of the business do you (and your family living here) own?	All . . . . . 100 |___|___|.|___|___| Percent	All . . . . . 100 |___|___|.|___|___| Percent	All . . . . . 100 |___|___|.|___|___| Percent
14.	What is the net worth of your share? What could you sell it for?	$|__|__|,|__|__|__|,|__|__|__| NOTHING . . . . . 99999996 DON'T KNOW . . 99999998	$|__|__|,|__|__|__|,|__|__|__| NOTHING . . . . . 99999996 DON'T KNOW . . 99999998	$|__|__|,|__|__|__|,|__|__|__| NOTHING . . . . . 99999996 DON'T KNOW . . . 99999998
15.	If you sold the business now, what would be the cost basis for tax purposes of this share? (What was your original investment?)	$|__|__|,|__|__|__|,|__|__|__| NOTHING 99999996	$|__|__|,|__|__|__|,|__|__|__| NOTHING 99999996	$|__|__|,|__|__|__|,|__|__|__| NOTHING 99999996
16.	What were the <u>gross receipts</u> or <u>gross sales</u> of the business as a whole in 1991?	$|__|,|__|__|__|,|__|__|__|,|__|__|__|	$|__|,|__|__|__|,|__|__|__|,|__|__|__|	$|__|,|__|__|__|,|__|__|__|,|__|__|__|
17.	What was the business's total <u>net</u> income before taxes in 1991?	$|__|__|__|,|__|__|__|,|__|__|__|	$|__|__|__|,|__|__|__|,|__|__|__|	$|__|__|__|,|__|__|__|,|__|__|__|
18.	QUESTION DELETED			
19.	<u>INTERVIEWER</u>: IS THERE ANOTHER BUSINESS?	YES.(REASK Q.5.1-Q.19, COL. #2) . . . . . 1 NO. . . (GO TO Q.20) . . . 2	YES.(REASK Q.5.1-Q.19, COL. #3) . . . . . 1 NO. . . (GO TO Q.20) . . . 2	YES. . .(GO TO Q.19.1) . . . 1 NO. . . (GO TO Q.20) 2

19.1. For the remaining business(es) you (and your family living here) own and actively manage, what could you sell your share for? (What is your share worth?)

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

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

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

NOTHING 999999996
DON'T KNOW 999999998

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

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

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

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

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

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

One . . . . . (GO TO Q.20.2) 1

Other |___|___|___| (SKIP TO Q.21)
NUMBER

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

Partnership 01
Proprietorship 02
Subchapter S 03
Other Corp. 04
Limited partnership 05
Other (SPECIFY) _____07

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

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

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

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

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

$|___|___|___|,|___|___|___|,|___|___|___|
(SKIP TO Q.21.7)

21. (I need to know what type of businesses these are.) Are any of them (TYPE)?
(INTERVIEWER: ASK Q.21.1 - Q.21.6, THEN FOR EACH YES, ASK FOLLOW-UP QUESTIONS Q.22 - Q.24)

TYPE	22. What could you sell your (family's) share of all these (TYPE) for? (What is it worth?)	23. If you sold these (TYPE) now, what would be the cost basis for tax purposes of these shares? (What was your original investment?)	24. What was the total net income you (and your family living here) received from all such (TYPE) in 1991?
21.1. Limited Partnerships? Yes . . . . . 1 No 2	22.1 $|__|__|__|,|__|__|__|,|__|__|__|	23.1 $|__|__|__|,|__|__|__|,|__|__|__|	24.1 $|__|__|__|,|__|__|__|,|__|__|__|
21.2. Other Partnerships? Yes . . . . . 1 No 2	22.2 $|__|__|__|,|__|__|__|,|__|__|__|	23.2 $|__|__|__|,|__|__|__|,|__|__|__|	24.2 $|__|__|__|,|__|__|__|,|__|__|__|
21.3. Subchapter S Corporations? Yes . . . . . 1 No 2	22.3 $|__|__|__|,|__|__|__|,|__|__|__|	23.3 $|__|__|__|,|__|__|__|,|__|__|__|	24.3 $|__|__|__|,|__|__|__|,|__|__|__|
21.4. Other Corporations? Yes . . . . . 1 No 2	22.4 $|__|__|__|,|__|__|__|,|__|__|__|	23.4 $|__|__|__|,|__|__|__|,|__|__|__|	24.4 $|__|__|__|,|__|__|__|,|__|__|__|
21.5. Sole Proprietorships? Yes . . . . . 1 No 2	22.5 $|__|__|__|,|__|__|__|,|__|__|__|	23.5 $|__|__|__|,|__|__|__|,|__|__|__|	24.5 $|__|__|__|,|__|__|__|,|__|__|__|
21.6. Any other type? Yes . . . . . 1 No 2	22.6 $|__|__|__|,|__|__|__|,|__|__|__|	23.6 $|__|__|__|,|__|__|__|,|__|__|__|	24.6 $|__|__|__|,|__|__|__|,|__|__|__|

21.7. Were you (or any of your family living here) ever involved in the active management of (this business/any of these businesses)?

Yes 1
No 2

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

R DOES 1
NO 2
S DOES 3
R AND S DO 4

GO TO SECTION G

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SECTION G: VEHICLES

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

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

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

|___|___| # LEASED VEHICLES

	VEHICLE #1	VEHICLE #2
3. What make and model is the (newest/next) vehicle? (2-WORD ANSWER: MAKE AND MODEL)	_____/_____ MAKE/MODEL	_____/_____ MAKE/MODEL
4. What model year is it?	19|__|__| YEAR	19|__|__| YEAR
5. How much are your monthly lease payments?	$|___|,|___|___|___| NONE . . . . . 0000 NO REG PYMTS . . . . . 9996 DON'T KNOW . . . . . 9998 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____ 05	$|___|,|___|___|___| NONE . . . . . 0000 NO REG PYMTS . . . . . 9996 DON'T KNOW . . . . . 9998 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____05
5.1. How many years or months was the original lease?	|___|___| # YEARS, OR |___|___| # MONTHS	|___|___| # YEARS, OR |___|___| # MONTHS
6. INTERVIEWER: IS THERE ANOTHER VEHICLE?	YES. . . . (REASK Q.3-Q.6, COL. #2 . . . . . 1 NO. . . . . (SKIP TO Q.7) 2	YES. . . . .(GO TO Q.6.1) . . . . . 1 NO. . . . . (SKIP TO Q.7) 2

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

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

NONE 0000
NO REG PYMTS 9996
DON'T KNOW 9998

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

7. Do you (or anyone in your family here) <u>own</u> any cars, or any kind of truck, van or jeep-type vehicle? Do <u>not</u> include motorcycles, tractors, snow blowers, etc., or any vehicles owned by a business.

Yes . . . . . (GO TO Q.7.1) 1
No . . . . . (SKIP TO Q.24, PAGE G-53) 2

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

|__|__| # OWNED VEHICLES

		VEHICLE #1	VEHICLE #2	VEHICLE #3
8.	What type of vehicle is (it/the newest/the next)--(a car, van, jeep, pickup, or what?)	Car . . . . . 01 Van . . . . . 02 Jeep . . . . . 03 Pickup . . . . . 04 Other (SPECIFY) _____ _____05	Car . . . . . 01 Van . . . . . 02 Jeep . . . . . 03 Pickup . . . . . 04 Other (SPECIFY) _____ _____05	Car . . . . . 01 Van . . . . . 02 Jeep . . . . . 03 Pickup . . . . . 04 Other (SPECIFY) _____ _____05
9.	What make and model is it? (2-WORD ANSWER: MAKE <u>AND</u> MODEL)	_____/_____ MAKE/MODEL	_____/_____ MAKE/MODEL	_____/_____ MAKE/MODEL
10.	What model year is it?	19|__|__| YEAR	19|__|__| YEAR	19|__|__| YEAR
11.	Did you buy it new or used?	New . . . . . 1 (SKIP TO Q.12) Used . . . . . 2 (GO TO Q.11.1)	New . . . . . 1 (SKIP TO Q.12) Used . . . . . 2 (GO TO Q.11.1)	New . . . . . 1 (SKIP TO Q.12) Used . . . . . 2 (GO TO Q.11.1)
11.1.	In what year did you buy it?	19|__|__| YEAR	19|__|__| YEAR	19|__|__| YEAR
12.	Not counting any loans I've already recorded, is any money still owed on loans for this (MAKE/MODEL)?	Yes . . . . . 1 (GO TO Q.13) No . . . . . 2 (SKIP TO Q.23)	Yes . . . . . 1 (GO TO Q.13) No . . . . . 2 (SKIP TO Q.23)	Yes . . . . . 1 (GO TO Q.13) No . . . . . 2 (SKIP TO Q.23)
13.	In what month and year was the loan taken out?	|__|__| |__|__|__| MONTH YEAR	|__|__| |__|__|__| MONTH YEAR	|__|__| |__|__|__| MONTH YEAR
		GO TO NEXT PAGE, Q.14, COL. 1	GO TO NEXT PAGE, Q.14, COL. 2	GO TO NEXT PAGE, Q.14, COL. 3

		VEHICLE #1	VEHICLE #2	VEHICLE #3
14.	How much was borrowed or financed?	$|___|___|___|,|___|___|___|	$|___|___|___|,|___|___|___|	$|___|___|___|,|___|___|___|
15.	Is this a regular installment loan where you pay a fixed dollar amount each month for a fixed number of months until the loan is repaid, or some other kind?	Regular Installment . . . . . 1 (GO TO Q.16) Other Kind . . . . . 2 (SKIP TO Q.18) DON'T KNOW . . . . . 8 (SKIP TO Q.18)	Regular Installment . . . . . 1 (GO TO Q.16) Other Kind . . . . . 2 (SKIP TO Q.18) DON'T KNOW . . . . . 8 (SKIP TO Q.18)	Regular Installment . . . . . 1 (GO TO Q.16) Other Kind . . . . . 2 (SKIP TO Q.18) DON'T KNOW . . . . . 8 (SKIP TO Q.18)
16.	How many monthly payments or years were agreed upon when the loan was received?	|___|___| # YEARS, OR |___|___|___| # PAYMENTS NO SET #. . .(SKIP TO Q.18) . . . . . 96 DON'T KNOW. .(SKIP TO Q.18) . . 98	|___|___| # YEARS, OR |___|___|___| # PAYMENTS NO SET #. . .(SKIP TO Q.18) . . . . . 96 DON'T KNOW. .(SKIP TO Q.18) . . 98	|___|___| # YEARS, OR |___|___|___| # PAYMENTS NO SET #. . .(SKIP TO Q.18) . . . . 96 DON'T KNOW. .(SKIP TO Q.18) . 98
17.	How much are the monthly payments?	$|___|___|___|,|___|___|___| NONE . . . . . 000000 NO REGULAR PAYMENT . . . . . 999996 DON'T KNOW . . . . 999998 (GO TO Q.18) Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY) _____05 (SKIP TO Q.20.1)	$|___|___|___|,|___|___|___| NONE . . . . . 000000 NO REGULAR PAYMENT . . . . . 999996 DON'T KNOW . . . . 999998 (GO TO Q.18) Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY) _____05 (SKIP TO Q.20.1)	$|___|___|___|,|___|___|___| NONE . . . . . 000000 NO REGULAR PAYMENT . . . . . 999996 DON'T KNOW . . . . 999998 (GO TO Q.18) Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY) _____ 05 (SKIP TO Q.20.1)
18.	What is the typical payment and how often is it made?	$|___|___|___|,|___|___|___| NONE . . . . . 000000 NO TYPICAL PAYMENT . . . . . 999996 DON'T KNOW . . . . 999998 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY) _____05	$|___|___|___|,|___|___|___| NONE . . . . . 000000 NO TYPICAL PAYMENT . . . . . 999996 DON'T KNOW . . . . 999998 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY) _____05	$|___|___|___|,|___|___|___| NONE . . . . . 000000 NO TYPICAL PAYMENT . . . . . 999996 DON'T KNOW . . . . 999998 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY) _____ 05
19.	In what month and year do you expect this loan to be repaid?	|___|___| |___|___| MONTH YEAR DON'T KNOW 9898	|___|___| |___|___| MONTH YEAR DON'T KNOW 9898	|___|___| |___|___| MONTH YEAR DON'T KNOW 9898
		GO TO Q.20, COL. 1	GO TO Q.20, COL. 2	GO TO Q.20, COL. 3

		VEHICLE #1	VEHICLE #2	VEHICLE #3
20.	How much is still owed on this loan?	$|___|___|___|,|___|___|___| (SKIP TO Q.21)	$|___|___|___|,|___|___|___| (SKIP TO Q.21)	$|___|___|___|,|___|___|___| (SKIP TO Q.21)
20.1.	Is this loan being paid off ahead of schedule, behind schedule, or are the payments about on schedule?	On schedule . . . . . 1 Ahead of schedule . . . . . 2 Behind schedule 3	On schedule . . . . . 1 Ahead of schedule . . . . . 2 Behind schedule 3	On schedule . . . . . 1 Ahead of schedule . . . . . 2 Behind schedule 3
21.	What is the current annual rate of interest being charged on this loan?	|___|___|.|___|___| %	|___|___|.|___|___| %	|___|___|.|___|___| %
22.	Please look at the Institutions Card. Is the loan with any of the institutions on the Institutions Card, or from someplace else? (IF INSTITUTIONS CARD: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?) (INTERVIEWER: CHECK INSTITUTIONS CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED AT THIS POINT.)	INST. #1 . . . . . 01 INST. #2 . . . . . 02 INST. #3 . . . . . 03 INST. #4 . . . . . 04 INST. #5 . . . . . 05 INST. #6 . . . . . 06 COMM. BANK . . . . . 11 S&L/SAV BANK . . . . . 12 CREDIT UNION . . . . . 13 FIN LOAN CO . . . . . 14 DEALER . . . . . 15 PRIOR OWNER . . . . . 20 AUTO FIN/GMAC/ FORD CDT . . . . . 21 OTHER (SPECIFY): _____07 _____	INST. #1 . . . . . 01 INST. #2 . . . . . 02 INST. #3 . . . . . 03 INST. #4 . . . . . 04 INST. #5 . . . . . 05 INST. #6 . . . . . 06 COMM. BANK . . . . . 11 S&L/SAV BANK . . . . . 12 CREDIT UNION . . . . . 13 FIN LOAN CO . . . . . 14 DEALER . . . . . 15 PRIOR OWNER . . . . . 20 AUTO FIN/GMAC/ FORD CDT . . . . . 21 OTHER (SPECIFY):_____07 _____	INST. #1 . . . . . 01 INST. #2 . . . . . 02 INST. #3 . . . . . 03 INST. #4 . . . . . 04 INST. #5 . . . . . 05 INST. #6 . . . . . 06 COMM. BANK . . . . . 11 S&L/SAV BANK . . . . . 12 CREDIT UNION . . . . . 13 FIN LOAN CO . . . . . 14 DEALER . . . . . 15 PRIOR OWNER . . . . . 20 AUTO FIN/GMAC/ FORD CDT . . . . . 21 OTHER (SPECIFY): _____07 _____
23.	INTERVIEWER: IS THERE ANOTHER VEHICLE?	YES. . .(REASK Q.8-23) . . 1 NO. . . .(SKIP TO Q.24) . . 2	YES. . .(REASK Q.8-23) . . 1 NO. . . .(SKIP TO Q.24) . . 2	YES. . . (GO TO Q.23.1) . 1 NO. . . .(SKIP TO Q.24) . 2

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

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

DON'T KNOW 999998

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

Yes . . . . . (GO TO Q.23.3) 1
No . . . . . (SKIP TO Q.24) 2

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

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

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

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

NONE 000000
DON'T KNOW 999998

Week 01
Month 02
Quarter 03
Year 04
Other (SPECIFY) _____05

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

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

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

|___|___| # BUSINESS VEHICLES

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

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

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

|___|___| # VEHICLES

	VEHICLE #1	VEHICLE #2
26. What type of vehicle is (it/the newest/the next)? (Is it a motorhome, RV, airplane, boat, or what)?	Motorhome . . . . . 01 RV . . . . . 02 Airplane . . . . . 03 Boat . . . . . 04 Motorcycle . . . . . 05 Other (SPECIFY) _____07 _____	Motorhome . . . . . 01 RV . . . . . 02 Airplane . . . . . 03 Boat . . . . . 04 Motorcycle . . . . . 05 Other (SPECIFY) _____07 _____
27. About how much is this (TYPE OF VEHICLE) worth?	$|___|,|___|___|___|,|___|___|___|	$|__|,|___|___|___|,|___|___|___|
28. Not counting any loans that I have already recorded, is any money still owed on loans for this (TYPE OF VEHICLE)?	Yes. . . . . (GO TO Q.29) . . . . . 1 No. . . . . .(SKIP TO Q.39) 2	Yes. . . . . (GO TO Q.29) . . . . . 1 No. . . . . .(SKIP TO Q.39) 2
29. In what month and year was this loan taken out?	|___|___| |___|___| MONTH YEAR	|___|___| |___|___| MONTH YEAR
30. How much was borrowed or financed, <u>not</u> counting the finance charges?	$|___|___|___|,|___|___|___|	$|___|___|___|,|___|___|___|
	GO TO Q.31, COL. 1	GO TO Q.31, COL. 2

		VEHICLE #1	VEHICLE #2
31.	Is this a regular installment loan where you pay a fixed dollar amount each month for a fixed number of months until the loan is repaid, or some other kind?	Regular Installment. . . (GO TO Q.32) . . . . . 1 Other Kind. . . .(SKIP TO Q.34) . . . . . 2 DON'T KNOW. . .(SKIP TO Q.34) . . . 8	Regular Installment. . . (GO TO Q.32) . . . . . 1 Other Kind. . . .(SKIP TO Q.34) . . . . 2 DON'T KNOW. . .(SKIP TO Q.34) . . 8
32.	How many monthly payments or years were agreed upon when the loan was received?	|___|___| # YEARS, OR |___|___|___| # PAYMENTS NO SET # . . . . (SKIP TO Q.34) . . . 96 DON'T KNOW. (SKIP TO Q.34) . . . 98	|___|___| # YEARS, OR |___|___|___| # PAYMENTS NO SET # . . . . (SKIP TO Q.34) . . 96 DON'T KNOW. (SKIP TO Q.34) . . 98
33.	How much are the monthly payments?	$|___|___|___|,|___|___|___| NONE . . . . . 000000 DON'T KNOW . . . . . 999998 NO REG PAY . . . . . 999996 (GO TO Q.34) Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____ 05 (SKIP TO Q.36.1)	$|___|___|___|,|___|___|___| NONE . . . . . 000000 DON'T KNOW . . . . . 999998 NO REG PAY . . . . . 999996 (GO TO Q.34) Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____ 05 (SKIP TO Q.36.1)
34.	What is the typical payment and how often is it made?	$|___|___|___|,|___|___|___| NONE . . . . . 000000 DON'T KNOW . . . . . 999998 NO TYPICAL PAY . . . . . 999996 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____ 05	$|___|___|___|,|___|___|___| NONE . . . . . 000000 DON'T KNOW . . . . . 999998 NO TYPICAL PAY . . . . . 999996 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____ 05
35.	In what month and year do you expect this loan to be repaid?	|___|___| |___|___| MONTH YEAR	|___|___| |___|___| MONTH YEAR
36.	How much is still owed on this loan?	$|___|___|___|,|___|___|___| (SKIP TO Q.37)	$|___|___|___|,|___|___|___| (SKIP TO Q.37)
	36.1. Is this loan being paid off ahead of schedule, behind schedule, or are the payments about on schedule?	On schedule . . . . . 1 Ahead of schedule . . . . . 2 Behind schedule 3	On schedule . . . . . 1 Ahead of schedule . . . . . 2 Behind schedule 3
37.	What is the current annual rate of interest being charged on the loan?	|___|___|.|___|___| %	|___|___|.|___|___| %
		GO TO Q.38, COL. 1	GO TO Q.38, COL. 2

		VEHICLE #1	VEHICLE #2
38.	Please look at the Institutions Card. Is this loan with any of the institutions on the Institutions Card or from someplace else? (IF INSTITUTIONS CARD: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?) (INTERVIEWER: CHECK INSTITUTIONS CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED AT THIS POINT.)	INST. #1 . . . . . 01 INST. #2 . . . . . 02 INST. #3 . . . . . 03 INST. #4 . . . . . 04 INST. #5 . . . . . 05 INST. #6 . . . . . 06 COMM. BANK . . . . . 11 S&L/SAV BANK . . . . . 12 CREDIT UNION . . . . . 13 FIN LOAN CO . . . . . 14 BROKERAGE . . . . . 16 OTHER (SPECIFY): _____07	INST. #1 . . . . . 01 INST. #2 . . . . . 02 INST. #3 . . . . . 03 INST. #4 . . . . . 04 INST. #5 . . . . . 05 INST. #6 . . . . . 06 COMM. BANK . . . . . 11 S&L/SAV BANK . . . . . 12 CREDIT UNION . . . . . 13 FIN LOAN CO . . . . . 14 BROKERAGE . . . . . 16 OTHER (SPECIFY): _____ 07
39.	INTERVIEWER: IS THERE ANOTHER VEHICLE?	YES. . . . .(REASK Q26-39, COL. #2) . . . . . 1 NO. . . . . (SKIP TO SECTION H) . . . 2	YES. . . . .(GO TO Q.39.1) . . . . . 1 NO. . . . . (SKIP TO SECTION H) . . 2

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

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

DON'T KNOW 999998

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

Yes . . . . . (GO TO Q.39.3) 1
No . . . . . (SKIP TO SECTION H) 2

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

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

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

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

NONE 000000
DON'T KNOW 999998

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

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SECTION H: EDUCATION LOANS

1. Not counting credit cards or loans you may have told me about in detail, do you (and your family living here) owe any money or have any loans for educational expenses?

Yes . . . . . (ASK Q.2) 1
No . . . . . (SKIP TO SECTION I, PAGE I-63) 2

2. How many such loans do you have?

|___|___|___|
LOANS

	LOAN #1	LOAN #2	LOAN #3
3. (About the [largest/next] loan), in what month and year was this loan taken out?	|___|___| |___|___| MONTH YEAR	|___|___| |___|___| MONTH YEAR	|___|___| |___|___| MONTH YEAR
4. How much was borrowed or financed, not counting the finance charges?	$|___|,|___|___|___|,|___|___|___|	$|___|,|___|___|___|,|___|___|___|	$|___|,|___|___|___|,|___|___|___|
5. Are you paying on this loan now?	Yes . . .(SKIP TO Q.8) . . . . 1 No . . . .(GO TO Q.6) 2	Yes . . .(SKIP TO Q.8) . . . . 1 No . . . .(GO TO Q.6) 2	Yes . . .(SKIP TO Q.8) . . . . . 1 No . . . .(GO TO Q.6) 2
6. When will you start paying on this loan?	|___|___| |___|___| MONTH YEAR DON'T KNOW 9898	|___|___| |___|___| MONTH YEAR DON'T KNOW 9898	|___|___| |___|___| MONTH YEAR DON'T KNOW 9898
7. Is interest accumulating on the loan?	Yes . . .(SKIP TO Q.14) . . . 1 No . . . (SKIP TO Q.15) . . . 2 DON'T KNOW . .(SKIP TO Q.15) . . 8	Yes . . .(SKIP TO Q.14) . . . 1 No . . . (SKIP TO Q.15) . . . 2 DON'T KNOW . .(SKIP TO Q.15) . . 8	Yes . . .(SKIP TO Q.14) . . . . . 1 No . . . (SKIP TO Q.15) . . . . . 2 DON'T KNOW . .(SKIP TO Q.15) 8
8. When did you start paying this loan? (TAKE MOST RECENT TIME R BEGAN PAYING ON LOAN)	|___|___| |___|___| MONTH YEAR	|___|___| |___|___| MONTH YEAR	|___|___| |___|___| MONTH YEAR
9. Is this a regular installment loan where you pay a fixed dollar amount each month for a fixed number of months until the loan is repaid, or some other kind?	Regular Installment. .(GO TO Q.10) . 1 Other Kind.(SKIP TO Q.12) 2 DON'T KNOW . .(SKIP TO Q.12) . . 8	Regular Installment. .(GO TO Q.10) . 1 Other Kind.(SKIP TO Q.12) 2 DON'T KNOW . .(SKIP TO Q.12) . . 8	Regular Installment. .(GO TO Q.10) . . . 1 Other Kind.(SKIP TO Q.12) . . 2 DON'T KNOW . .(SKIP TO Q.12) 8

	LOAN #1	LOAN #2	LOAN #3
10. How many monthly payments or years were agreed upon when the loan was received?	|___|___| # YEARS, OR |___|___|___| # PAYMENTS NO SET #. .(SKIP TO Q.13) . . . 96 DON'T KNOW.(SKIP TO Q.13) . . . 98	|___|___| # YEARS, OR |___|___|___| # PAYMENTS NO SET #. .(SKIP TO Q.) . . . . . 96 DON'T KNOW.(SKIP TO Q.13) . . . 98	|___|___| # YEARS, OR |___|___|___| # PAYMENTS NO SET #. .(SKIP TO Q.13) . . . 96 DON'T KNOW.(SKIP TO Q.13) . . . 98
11. How much are the monthly payments?	$|___|___|,|___|___|___| NONE . . . . . 00000 DON'T KNOW . . . . . 99998 NO REG PAY . . . . . 99996 (GO TO Q.11.1) Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____05 (SKIP TO Q.14)	$|___|___|,|___|___|___| NONE . . . . . 00000 DON'T KNOW . . . . . 99998 NO REG PAY . . . . . 99996 (GO TO Q.11.1) Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____05 (SKIP TO Q.14)	$|___|___|,|___|___|___| NONE . . . . . 00000 DON'T KNOW . . . . . 99998 NO REG PAY . . . . . 99996 (GO TO Q.11.1) Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY) _____05 (SKIP TO Q.14)
11.1. What is the typical payment and how often is it made?	$|___|___|,|___|___|___| NONE . . . . . 00000 DON'T KNOW . . . . . 99998 NO TYPICAL PAYMENT . . . . . 99996 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____05	$|___|___|,|___|___|___| NONE . . . . . 00000 DON'T KNOW . . . . . 99998 NO TYPICAL PAYMENT . . . . . 99996 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____05	$|___|___|,|___|___|___| NONE . . . . . 00000 DON'T KNOW . . . . . 99998 NO TYPICAL PAYMENT . . . . . 99996 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____ 05
12. In what month and year do you expect this loan to be repaid?	|___|___| |___|___| MONTH YEAR DON'T KNOW . . . . . 9898 (SKIP TO Q.14)	|___|___| |___|___| MONTH YEAR DON'T KNOW . . . . . 9898 (SKIP TO Q.14)	|___|___| |___|___| MONTH YEAR DON'T KNOW . . . . . 9898 (SKIP TO Q.14)
13. Is this loan being paid off ahead of schedule, behind schedule, or are the payments about on schedule?	On schedule . . . . . 1 Ahead of schedule . . . . . 2 Behind schedule 3	On schedule . . . . . 1 Ahead of schedule . . . . . 2 Behind schedule 3	On schedule . . . . . 1 Ahead of schedule . . . . . 2 Behind schedule 3
14. What is the current annual rate of interest being charged on this loan?	|___|___|.|___|___| %	|___|___|.|___|___| %	|___|___|.|___|___| %
	GO TO Q.15	GO TO Q.15	GO TO Q.15

	LOAN #1	LOAN #2	LOAN #3
15. Please look at the Institutions Card. Is this loan with any of the institutions on the Institutions Card, or from someplace else? (IF INSTITUTIONS CARD: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?) (INTERVIEWER: CHECK INSTITUTIONS CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED AT THIS POINT.)	INST. #1 . . . . . 01 INST. #2 . . . . . 02 INST. #3 . . . . . 03 INST. #4 . . . . . 04 INST. #5 . . . . . 05 INST. #6 . . . . . 06 COMM. BANK . . . . . 11 S&L/SAV BANK . . . . . 12 CREDIT UNION . . . . . 13 FIN LOAN CO . . . . . 14 BROKERAGE . . . . . 16 OTHER (SPECIFY)_____07	INST. #1 . . . . . 01 INST. #2 . . . . . 02 INST. #3 . . . . . 03 INST. #4 . . . . . 04 INST. #5 . . . . . 05 INST. #6 . . . . . 06 COMM. BANK . . . . . 11 S&L/SAV BANK . . . . . 12 CREDIT UNION . . . . . 13 FIN LOAN CO . . . . . 14 BROKERAGE . . . . . 16 OTHER (SPECIFY)_____07	INST. #1 . . . . . 01 INST. #2 . . . . . 02 INST. #3 . . . . . 03 INST. #4 . . . . . 04 INST. #5 . . . . . 05 INST. #6 . . . . . 06 COMM. BANK . . . . . 11 S&L/SAV BANK . . . . . 12 CREDIT UNION . . . . . 13 FIN LOAN CO . . . . . 14 BROKERAGE . . . . . 16 OTHER (SPECIFY)_____07
16. How much is still owed on this loan?	$|__|__|,|__|__|__|,|__|__|__|	$|__|__|,|__|__|__|,|__|__|__|	$|__|__|,|__|__|__|,|__|__|__|
17. INTERVIEWER: IS THERE ANOTHER LOAN?	YES. . .(REASK Q3-17, COL. #2) . . . . . 1 NO. . (GO TO SECTION I, PAGE I-63) 2	YES. . .(REASK Q3-17, COL. #3) . . . . . 1 NO. . (GO TO SECTION I, PAGE I-63) 2	YES. . .(GO TO EXTRA LOAN PAGE, COL. #4 . . . . . 1 NO. . (GO TO SECTION I, PAGE I-63) 2

EXTRA LOAN PAGE

	LOAN #4	LOAN #5	LOAN #6
3. (About the next loan), in what month and year was this loan taken out?	|___|___| |___|___| MONTH YEAR	|___|___| |___|___| MONTH YEAR	|___|___| |___|___| MONTH YEAR
4. How much was borrowed or financed, not counting the finance charges?	$|___|,|___|___|___|,|___|___|___|	$|___|,|___|___|___|,|___|___|___|	$|___|,|___|___|___|,|___|___|___|
5. Are you paying on this loan now?	Yes . . .(SKIP TO Q.8) . . . . 1 No . . . .(GO TO Q.6) 2	Yes . . .(SKIP TO Q.8) . . . . 1 No . . . .(GO TO Q.6) 2	Yes . . .(SKIP TO Q.8) . . . . . 1 No . . . . (GO TO Q.6) 2
6. When will you start paying on this loan?	|___|___| |___|___| MONTH YEAR DON'T KNOW 9898	|___|___| |___|___| MONTH YEAR DON'T KNOW 9898	|___|___| |___|___| MONTH YEAR DON'T KNOW 9898
7. Is interest accumulating on the loan?	Yes . . .(SKIP TO Q.14) . . . 1 No . . . (SKIP TO Q.15) . . . 2 DON'T KNOW . .(SKIP TO Q.15) . . 8	Yes . . .(SKIP TO Q.14) . . . 1 No . . . (SKIP TO Q.15) . . . 2 DON'T KNOW . .(SKIP TO Q.15) . . 8	Yes . . .(SKIP TO Q.14) . . . . . 1 No . . . (SKIP TO Q.15) . . . . . 2 DON'T KNOW . .(SKIP TO Q.15) 8
8. When did you start paying this loan? (TAKE MOST RECENT TIME R BEGAN PAYING ON LOAN)	|___|___| |___|___| MONTH YEAR	|___|___| |___|___| MONTH YEAR	|___|___| |___|___| MONTH YEAR
9. Is this a regular installment loan where you pay a fixed dollar amount each month for a fixed number of months until the loan is repaid, or some other kind?	Regular Installment. .(GO TO Q.10) . 1 Other Kind.(SKIP TO Q.12) 2 DON'T KNOW . .(SKIP TO Q.12) . . 8	Regular Installment. .(GO TO Q.10) . 1 Other Kind.(SKIP TO Q.12) 2 DON'T KNOW . .(SKIP TO Q.12) . . 8	Regular Installment. .(GO TO Q.10) . . . 1 Other Kind.(SKIP TO Q.12) . . 2 DON'T KNOW . .(SKIP TO Q.12) 8
10. How many monthly payments or years were agreed upon when the loan was received?	|___|___| # YEARS, OR |___|___|___| # PAYMENTS NO SET #. .(SKIP TO Q.13) . . . . 96 DON'T KNOW.(SKIP TO Q.13) 98	|___|___| # YEARS, OR |___|___|___| # PAYMENTS NO SET #. .(SKIP TO Q.13) . . . . 96 DON'T KNOW.(SKIP TO Q.13) 98	|___|___| # YEARS, OR |___|___|___| # PAYMENTS NO SET #. .(SKIP TO Q.13) . . . . . 96 DON'T KNOW.(SKIP TO Q.13) 98

EXTRA LOAN PAGE

	LOAN #4	LOAN #5	LOAN #6
11. How much are the monthly payments?	$|___|___|,|___|___|___| NONE . . . . . 0000000 DON'T KNOW . . . . 9999998 NO REG PAY . . . . . 9999996 (GO TO Q.11.1) Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____05 (SKIP TO Q.14)	$|___|___|,|___|___|___| NONE . . . . . 0000000 DON'T KNOW . . . . 9999998 NO REG PAY . . . . . 9999996 (GO TO Q.11.1) Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____05 (SKIP TO Q.14)	$|___|___|,|___|___|___| NONE . . . . . 0000000 DON'T KNOW . . . . 9999998 NO REG PAY . . . . . 9999996 (GO TO Q.11.1) Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____ 05 (SKIP TO Q.14)
11.1. What is the typical payment and how often is it made?	$|___|___|,|___|___|___| NONE . . . . . 00000 DON'T KNOW . . . . . 99998 NO TYPICAL PAYMENT . . . . . 99996 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____05	$|___|___|,|___|___|___| NONE . . . . . 00000 DON'T KNOW . . . . . 99998 NO TYPICAL PAYMENT . . . . . 99996 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____05	$|___|___|,|___|___|___| NONE . . . . . 00000 DON'T KNOW . . . . . 99998 NO TYPICAL PAYMENT . . . . . 99996 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____ 05
12. In what month and year do you expect this loan to be repaid?	|___|___| |___|___| MONTH YEAR DON'T KNOW . . . . . 9898 (SKIP TO Q.14)	|___|___| |___|___| MONTH YEAR DON'T KNOW . . . . . 9898 (SKIP TO Q.14)	|___|___| |___|___| MONTH YEAR DON'T KNOW . . . . . 9898 (SKIP TO Q.14)
13. Is this loan being paid off ahead of schedule, behind schedule, or are the payments about on schedule?	On schedule . . . . . 1 Ahead of schedule . . . . . 2 Behind schedule 3	On schedule . . . . . 1 Ahead of schedule . . . . . 2 Behind schedule 3	On schedule . . . . . 1 Ahead of schedule . . . . . 2 Behind schedule 3
14. What is the current annual rate of interest being charged on this loan?	|___|___|.|___|___| %	|___|___|.|___|___| %	|___|___|.|___|___| %
	GO TO Q.15	GO TO Q.15	GO TO Q.15

EXTRA LOAN PAGE

	LOAN #4	LOAN #5	LOAN #6
15. Please look at the Institutions Card. Is this loan with any of the institutions on the Institutions Card, or from someplace else? (IF INSTITUTIONS CARD: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?) (INTERVIEWER: CHECK INSTITUTIONS CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED AT THIS POINT.)	INST. #1 . . . . . 01 INST. #2 . . . . . 02 INST. #3 . . . . . 03 INST. #4 . . . . . 04 INST. #5 . . . . . 05 INST. #6 . . . . . 06 COMM. BANK . . . . . 11 S&L/SAV BANK . . . . . 12 CREDIT UNION . . . . . 13 FIN LOAN CO . . . . . 14 BROKERAGE . . . . . 16 OTHER (SPECIFY)_____07 _____	INST. #1 . . . . . 01 INST. #2 . . . . . 02 INST. #3 . . . . . 03 INST. #4 . . . . . 04 INST. #5 . . . . . 05 INST. #6 . . . . . 06 COMM. BANK . . . . . 11 S&L/SAV BANK . . . . . 12 CREDIT UNION . . . . . 13 FIN LOAN CO . . . . . 14 BROKERAGE . . . . . 16 OTHER (SPECIFY)_____07 _____	INST. #1 . . . . . 01 INST. #2 . . . . . 02 INST. #3 . . . . . 03 INST. #4 . . . . . 04 INST. #5 . . . . . 05 INST. #6 . . . . . 06 COMM. BANK . . . . . 11 S&L/SAV BANK . . . . . 12 CREDIT UNION . . . . . 13 FIN LOAN CO . . . . . 14 BROKERAGE . . . . . 16 OTHER (SPECIFY)_____07 _____
16. How much is still owed on this loan?	$|___|___|,|___|___|___|,|___|___|___|	$|___|___|,|___|___|___|,|___|___|___|	$|___|___|,|___|___|___|,|___|___|___|
17. INTERVIEWER: IS THERE ANOTHER LOAN?	YES. . .(REASK Q3-17, COL. #5) . . . . . 1 NO. . (GO TO SECTION I) 2	YES. . .(REASK Q3-17, COL. #6) . . . . . 1 NO. . (GO TO SECTION I) 2	(GO TO SECTION I)

SECTION I: OTHER LOANS

1. Not counting credit cards or loans you may have told me about in detail, do you (and your family living here) owe any money or have any loans: (SHOW CARD 4)

		NO	YES	2. FOR EACH "YES", ASK: How many such loans do you have?
1.1.	. . for household appliances, furniture, or hobby or recreational equipment?	2	1 →	2.1. _____
1.2.	. . for medical bills?	2	1 →	2.2. _____
1.3.	. . from friends or relatives?	2	1 →	2.3. _____
1.4.	. . any other loans? (IF R ASKS: INCLUDE CHECKING ACCOUNT OVERDRAFTS. DO NOT INCLUDE LIFE INS. POLICY LOANS.)	2	1 →	2.4. _____

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

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

NONE . . . . . (SKIP TO Q.16, PAGE I-68) 96

		LOAN #1	LOAN #2	LOAN #3
4.	What was (this/the largest/the next) loan for?	_____ _____	_____ _____	_____ _____
5.	In what month and year was this loan taken out?	|___|___| |___|___| MONTH YEAR	|___|___| |___|___| MONTH YEAR	|___|___| |___|___| MONTH YEAR
6.	How much was borrowed or financed, not counting the finance charges?	$|___|,|___|___|___|,|___|___|___|	$|___|,|___|___|___|,|___|___|___|	$|___|,|___|___|___|,|___|___|___|
7.	Is this a regular installment loan where you pay a fixed dollar amount each month for a fixed number of months until the loan is repaid, or some other kind?	Regular Installment. .(GO TO Q.8) 1 Other Kind.(SKIP TO Q.10) 2 DON'T KNOW. . . (SKIP TO Q.10) 8	Regular Installment. .(GO TO Q.8) 1 Other Kind.(SKIP TO Q.10) 2 DON'T KNOW. . . (SKIP TO Q.10) 8	Regular Installment. .(GO TO Q.8) . . 1 Other Kind.(SKIP TO Q.10) . 2 DON'T KNOW. . . (SKIP TO Q.10) . 8
8.	How many monthly payments or years were agreed upon when the loan was received?	|___|___| # YEARS, OR |___|___|___| # PAYMENTS NO SET #. . . . (SKIP TO Q.10) . . . 96 DON'T KNOW.(SKIP TO Q.10) . . . 98	|___|___| # YEARS, OR |___|___|___| # PAYMENTS NO SET #. . . . (SKIP TO Q.10) . . . 96 DON'T KNOW.(SKIP TO Q.10) . . . 98	|___|___| # YEARS, OR |___|___|___| # PAYMENTS NO SET #. . . . (SKIP TO Q.10) . . . . 96 DON'T KNOW.(SKIP TO Q.10) 98
		GO TO Q.9	GO TO Q.9	GO TO Q.9

	LOAN #1	LOAN #2	LOAN #3
9. How much are the monthly payments?	$|___|___|,|___|___|___| NONE . . . . . 000000 DON'T KNOW . . . . 999998 NO REG PAY . . . . . 999996 (GO TO Q.10) Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____05 (SKIP TO Q.12.1)	$|___|___|,|___|___|___| NONE . . . . . 000000 DON'T KNOW . . . 999998 NO REG PAY . . . . 999996 (GO TO Q.10) Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____05 (SKIP TO Q.12.1)	$|___|___|,|___|___|___| NONE . . . . . 000000 DON'T KNOW . . . . 999998 NO REG PAY . . . . . 999996 (GO TO Q.10) Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____ 05 (SKIP TO Q.12.1)
10. What is the typical payment and how often is it made?	$|___|,|___|___|___|,|___|___|___| NONE . . . . . 0000000 DON'T KNOW . . . . 9999998 NO TYPICAL PAY . . . . . 9999996 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____05	$|___|,|___|___|___|,|___|___|___| NONE . . . . . 0000000 DON'T KNOW . . . 9999998 NO TYPICAL PAY . . . . . 9999996 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____05	$|___|,|___|___|___|,|___|___|___| NONE . . . . . 0000000 DON'T KNOW . . . 9999998 NO TYPICAL PAY . . . . . 9999996 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____ 05
11. In what month and year do you expect this loan to be repaid?	|___|___| |___|___| MONTH YEAR DON'T KNOW 9898	|___|___| |___|___| MONTH YEAR DON'T KNOW 9898	|___|___| |___|___| MONTH YEAR DON'T KNOW 9898
12. How much is still owed on this loan?	$|___|,|___|___|___|,|___|___|___| (SKIP TO Q.13)	$|___|,|___|___|___|,|___|___|___| (SKIP TO Q.13)	$|___|,|___|___|___|,|___|___|___| (SKIP TO Q.13)
12.1. Is this loan being paid off ahead of schedule, behind schedule, or are the payments about on schedule?	On schedule . . . . . 1 Ahead of schedule . . . . . 2 Behind schedule 3	On schedule . . . . . 1 Ahead of schedule . . . . . 2 Behind schedule 3	On schedule . . . . . 1 Ahead of schedule . . . . . 2 Behind schedule 3
13. What is the current annual rate of interest being charged on this loan?	|___|___|.|___|___| %	|___|___|.|___|___| %	|___|___|.|___|___| %
	GO TO Q.14 LOAN #1	GO TO Q.14 LOAN #2	GO TO Q.14 LOAN #3

	LOAN #1	LOAN #2	LOAN #3
14. Please look at the Institutions Card. Is this loan with any of the institutions on the Institutions Card, or from someplace else? (IF INSTITUTIONS CARD: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?) (INTERVIEWER: CHECK INSTITUTIONS CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED AT THIS POINT.)	INST. #1 . . . . . 01 INST. #2 . . . . . 02 INST. #3 . . . . . 03 INST. #4 . . . . . 04 INST. #5 . . . . . 05 INST. #6 . . . . . 06 COMM. BANK . . . . . 11 S&L/SAV BANK . . . . . 12 CREDIT UNION . . . . . 13 FIN LOAN CO . . . . . 14 BROKERAGE . . . . . 16 OTHER (SPECIFY)_____07 _____	INST. #1 . . . . . 01 INST. #2 . . . . . 02 INST. #3 . . . . . 03 INST. #4 . . . . . 04 INST. #5 . . . . . 05 INST. #6 . . . . . 06 COMM. BANK . . . . . 11 S&L/SAV BANK . . . . . 12 CREDIT UNION . . . . . 13 FIN LOAN CO . . . . . 14 BROKERAGE . . . . . 16 OTHER (SPECIFY)_____07 _____	INST. #1 . . . . . 01 INST. #2 . . . . . 02 INST. #3 . . . . . 03 INST. #4 . . . . . 04 INST. #5 . . . . . 05 INST. #6 . . . . . 06 COMM. BANK . . . . . 11 S&L/SAV BANK . . . . . 12 CREDIT UNION . . . . . 13 FIN LOAN CO . . . . . 14 BROKERAGE . . . . . 16 OTHER (SPECIFY)_____07 _____
15. INTERVIEWER: IS THERE ANOTHER LOAN?	YES. . . .(REASK Q4-15, COL. #2 . . . . . 1 NO. . . (GO TO Q.16, PAGE I-68) 2	YES. . . .(REASK Q4-15, COL. #3 . . . . . 1 NO. . . (GO TO Q.16, PAGE I-68) 2	YES. . . .(GO TO EXTRA LOAN PAGE, COL. #4) . . . . . 1 NO. . . (GO TO Q.16, PAGE I-68) 2

EXTRA LOAN PAGE

	LOAN #4	LOAN #5	LOAN #6
4. What was (this/the largest/the next) loan for?	_____ _____	_____ _____	_____ _____
5. In what month and year was this loan taken out?	|___|___| |___|___| MONTH YEAR	|___|___| |___|___| MONTH YEAR	|___|___| |___|___| MONTH YEAR
6. How much was borrowed or financed, not counting the finance charges?	$|___|,|___|___|___|,|___|___|___|	$|___|,|___|___|___|,|___|___|___|	$|___|,|___|___|___|,|___|___|___|
7. Is this a regular installment loan where you pay a fixed dollar amount each month for a fixed number of months until the loan is repaid, or some other kind?	Regular Installment. .(GO TO Q.8) 1 Other Kind.(SKIP TO Q.10) 2 DON'T KNOW. . . (SKIP TO Q.10) 8	Regular Installment. .(GO TO Q.8) 1 Other Kind.(SKIP TO Q.10) 2 DON'T KNOW. . . (SKIP TO Q.10) 8	Regular Installment. .(GO TO Q.8) . . 1 Other Kind.(SKIP TO Q.10) . 2 DON'T KNOW. . . (SKIP TO Q.10) . 8
8. How many monthly payments or years were agreed upon when the loan was received?	|___|___| # YEARS, OR |___|___|___| # PAYMENTS NO SET #. . . . (SKIP TO Q.10) . . . 96 DON'T KNOW.(SKIP TO Q.10) . . . 98	|___|___| # YEARS, OR |___|___|___| # PAYMENTS NO SET #. . . . (SKIP TO Q.10) . . . 96 DON'T KNOW.(SKIP TO Q.10) . . . 98	|___|___| # YEARS, OR |___|___|___| # PAYMENTS NO SET #. . . . (SKIP TO Q.10) . . . . 96 DON'T KNOW.(SKIP TO Q.10) 98
9. How much are the monthly payments?	$|___|___|,|___|___|___| NONE . . . . . 00000 DON'T KNOW . . . . . 99998 NO REG PAY . . . . . 99996 (GO TO Q.10) Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____ 05 (SKIP TO Q.12.1)	$|___|___|,|___|___|___| NONE . . . . . 00000 DON'T KNOW . . . . . 99998 NO REG PAY . . . . . 99996 (GO TO Q.10) Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____ 05 (SKIP TO Q.12.1)	$|___|___|,|___|___|___| NONE . . . . . 00000 DON'T KNOW . . . . . 99998 NO REG PAY . . . . . 99996 (GO TO Q.10) Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____05 (SKIP TO Q.12.1)

	LOAN #4	LOAN #5	LOAN #6
10. What is the typical payment and how often is it made?	$|___|,|___|___|___|,|___|___|___| NONE . . . . . 0000000 DON'T KNOW . . . . 9999998 NO TYPICAL PAY . . . . . 9999996 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____05	$|___|,|___|___|___|,|___|___|___| NONE . . . . . 0000000 DON'T KNOW . . . 9999998 NO TYPICAL PAY . . . . . 9999996 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____05	$|___|,|___|___|___|,|___|___|___| NONE . . . . . 0000000 DON'T KNOW . . 9999998 NO TYPICAL PAY . . . . . 9999996 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____05
11. In what month and year do you expect this loan to be repaid?	|___|___| |___|___| MONTH YEAR DON'T KNOW 9898	|___|___| |___|___| MONTH YEAR DON'T KNOW 9898	|___|___| |___|___| MONTH YEAR DON'T KNOW 9898
12. How much is still owed on this loan?	$|___|,|___|___|___|,|___|___|___| (SKIP TO Q.13)	$|___|,|___|___|___|,|___|___|___| (SKIP TO Q.13)	$|___|,|___|___|___|,|___|___|___| (SKIP TO Q.13)
12.1. Is this loan being paid off ahead of schedule, behind schedule, or are the payments about on schedule?	On schedule . . . . . 1 Ahead of schedule . . . . . 2 Behind schedule 3	On schedule . . . . . 1 Ahead of schedule . . . . . 2 Behind schedule 3	On schedule . . . . . 1 Ahead of schedule . . . . . 2 Behind schedule 3
13. What is the current annual rate of interest being charged on this loan?	|___|___|.|___|___| %	|___|___|.|___|___| %	|___|___|.|___|___| %
14. Please look at the Institutions Card. Is this loan with any of the institutions on the Institutions Card, or from someplace else? (IF INSTITUTIONS CARD: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?) (INTERVIEWER: CHECK INSTITUTIONS CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED AT THIS POINT.)	INST. #1 . . . . . 01 INST. #2 . . . . . 02 INST. #3 . . . . . 03 INST. #4 . . . . . 04 INST. #5 . . . . . 05 INST. #6 . . . . . 06 COMM. BANK . . . . . 11 S&L/SAV BANK . . . . . 12 CREDIT UNION . . . . . 13 FIN LOAN CO . . . . . 14 BROKERAGE . . . . . 16 OTHER (SPECIFY):_____07 _____	INST. #1 . . . . . 01 INST. #2 . . . . . 02 INST. #3 . . . . . 03 INST. #4 . . . . . 04 INST. #5 . . . . . 05 INST. #6 . . . . . 06 COMM. BANK . . . . . 11 S&L/SAV BANK . . . . . 12 CREDIT UNION . . . . . 13 FIN LOAN CO . . . . . 14 BROKERAGE . . . . . 16 OTHER (SPECIFY):_____07 _____	INST. #1 . . . . . 01 INST. #2 . . . . . 02 INST. #3 . . . . . 03 INST. #4 . . . . . 04 INST. #5 . . . . . 05 INST. #6 . . . . . 06 COMM. BANK . . . . . 11 S&L/SAV BANK . . . . . 12 CREDIT UNION . . . . . 13 FIN LOAN CO . . . . . 14 BROKERAGE . . . . . 16 OTHER (SPECIFY):_____07 _____
15. INTERVIEWER: IS THERE ANOTHER LOAN?	YES. . . .(REASK Q4-15, COL. #5) . . . . . 1 NO. . . . .(GO TO Q.16) . . . 2	YES. . . .(REASK Q4-15, COL. #6 . . . . . 1 NO. . . . .(GO TO Q.16) . . 2	(GO TO Q.16)

16. INTERVIEWER:

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

MORTGAGE . . . . . (GO TO Q.17) 1

HOUSING LOAN . . . . . (GO TO Q.17) 2

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

17. (SHOW CARD 5) Thinking about the loan or mortgage that you took out most recently, what was the main reason you chose the lender that you did? Was it because of the location of their offices, because they had the best interest rates, because you were able to obtain many services at one place, because they were recommended by someone else, or some other reason?

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

_____

18. (READ SLOWLY:) Again thinking about the same loan, roughly how far was the office where the application was made from the home or workplace of the person who made the application? (IF R ASKS: WE WANT THE CLOSER OF THE DISTANCE FROM HOME OR OFFICE.) **(ACCEPT RANGE.)**

|___|___| MILES

Over 50 miles 51
One mile or less 01
DON'T KNOW 98

19. Now thinking of all the various loan payments you made during the last year, were all the payments made the way they were scheduled, or were payments on any of the loans sometimes made later or missed?

All paid as scheduled . . . (SKIP TO SECTION J) 1
Sometimes got behind or missed payments . . . . . (GO TO Q.19.1) 2

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

Yes 1
No 2

GO TO SECTION J

SECTION J: SAVINGS ATTITUDES

1. Now I'd like to ask a few questions about your (family's) savings. People have different reasons for saving. What are your (family's) most important reasons for saving?

_____

_____

_____

2. Are there any foreseeable major financial obligations that you (and your family) expect will have to be met in the future, such as educational expenses, health care costs, and so forth? (IF R ASKS, THE FUTURE MEANS THE NEXT FIVE TO TEN YEARS.)

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

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

Education: R's children 01
Education: Others 02
Health Care: Self/Spouse 03
Health Care: Others 04
Other (SPECIFY):_____07

_____

3. (SHOW CARD 7) In deciding how much of their (family) income to spend or save, people are likely to think about different financial planning periods. In planning your (family's) saving and spending, which of the time periods listed on this page is <u>most important</u> to you (and your [husband/wife/partner])?

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

4. (SHOW CARD 7) Which is the <u>least</u> important to you?

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

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

Take substantial financial risks expecting to earn substantial returns 1

Take above average financial risks expecting to earn above average returns 2

Take average financial risks expecting to earn average returns 3

Not willing to take any financial risks 4

6. (SHOW CARD 9) Which of the following statements on this page comes closest to describing your (and your [husband's/wife's/partner's]) saving habits? (CODE MORE THAN ONE ONLY IF NECESSARY.) (READ ANSWERS ONLY IF NECESSARY)

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

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

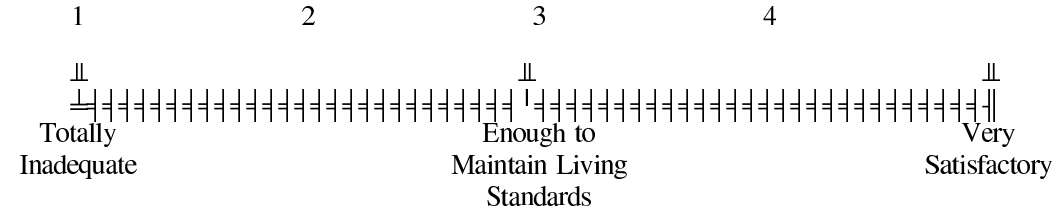
Save whatever is left over at the end of the month--no regular plan 3

Save income of one family member, spend the other 4

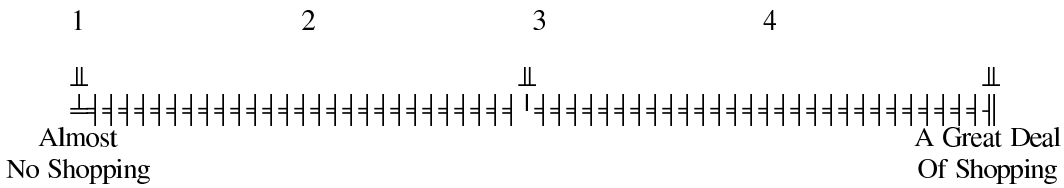
Spend regular income, save other income 5

Save regularly by putting money aside each month 6

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



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



9. Over the past year, would you say that (your/your family's) spending exceeded (your/your family's) income, that it was about the same as your income, or that you spent less than your income? (Spending should not include any investments you have made.)

Spending exceeded income	(GO TO Q.9.1)	1
Spending equalled income	(SKIP TO Q.9.4)	2
Spending was less than income	(SKIP TO SECTION N)	3

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

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

9.2. Including only monthly payments on your house or car and leaving aside any spending on investments, over the past year, would you say that (your/your family's) spending exceeded (your/your family's) income, that it was about the same as your income, or that you spent less than your income?

Spending exceeded income	(GO TO Q.9.3)	1
Spending equalled income	(GO TO SECTION N)	2
Spending was less than income	(GO TO SECTION N)	3

9.3. To make up the difference, did you borrow additional money, did you spend out of savings or investments, or did you do something else?

Borrowed money	1
Spent out of savings/investments	2
Other (SPECIFY) _____ (SKIP TO SECTION N)	3

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

Yes	1
No	2

GO TO SECTION N

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SECTION N: FINANCIAL ASSETS

1. Now I'd like to ask about different types of assets that you might have. First, do you (or anyone in your family living here) have any checking accounts?

Yes	(SKIP TO Q.3)	1
No	(GO TO Q.2)	2

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

Yes	1
No	2

2.1. (SHOW CARD 12) Looking at this list, please tell me which is the <u>most</u> important reason (you don't/your family doesn't) have a checking account.

Don't write enough checks to make it worthwhile	01
Minimum balance is too high	02
Do not like dealing with banks	03
Service charges are too high	04
No bank has convenient hours or location	05
Other (SPECIFY)_____	06

(SKIP TO Q.10)

3. How many checking accounts do you (and your family living here) have?

(IF R ASKS: INCLUDE MONEY MARKET ACCOUNTS ONLY IF THEY ARE USED AS CHECKING ACCOUNTS)

|___|___|___| # ACCOUNTS

		ACCOUNT #1	ACCOUNT #2	ACCOUNT #3
4.	Please look at the Institutions Card. (Thinking about your main checking account, the one used to write most of your checks, / About the next account) is this account with any of the institutions on the Institutions Card, or from someplace else? (IF INSTITUTIONS CARD: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?) (INTERVIEWER: CHECK THE INSTITUTIONS CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED.)	INST. #1 . . . . . 01 INST. #2 . . . . . 02 INST. #3 . . . . . 03 INST. #4 . . . . . 04 INST. #5 . . . . . 05 INST. #6 . . . . . 06 COMM. BANK . . . . . 11 S&L/SAV BANK . . . . . 12 CREDIT UNION . . . . . 13 BROKERAGE . . . . . 16 OTHER (SPECIFY) _____ 07 _____	INST. #1 . . . . . 01 INST. #2 . . . . . 02 INST. #3 . . . . . 03 INST. #4 . . . . . 04 INST. #5 . . . . . 05 INST. #6 . . . . . 06 COMM. BANK . . . . . 11 S&L/SAV BANK . . . . . 12 CREDIT UNION . . . . . 13 BROKERAGE . . . . . 16 OTHER (SPECIFY) _____ 07 _____	INST. #1 . . . . . 01 INST. #2 . . . . . 02 INST. #3 . . . . . 03 INST. #4 . . . . . 04 INST. #5 . . . . . 05 INST. #6 . . . . . 06 COMM. BANK . . . . . 11 S&L/SAV BANK . . . . . 12 CREDIT UNION . . . . . 13 BROKERAGE . . . . . 16 OTHER (SPECIFY) _____ 07 _____
5.	How much is in this account? (What was the average over the last month?)	$|___|,|___|___|___|,|___|___|___|	$|___|,|___|___|___|,|___|___|___|	$|___|,|___|___|___|,|___|___|___|
6.	Is this a money market-type account?	Yes . . . . . 1 No 2	Yes . . . . . 1 No 2	Yes . . . . . 1 No 2
6.1	CHECKPOINT: LOOK AT THE HHL (PAGE HHL-1) IS R MARRIED OR LIVING WITH A PARTNER?	YES. . .(GO TO Q.6.2) . . . . 1 NO . . .(SKIP TO Q.7) 2	YES. . .(GO TO Q.6.2) . . . . 1 NO . . .(SKIP TO Q.7) 2	YES. . .(GO TO Q.6.2) . . . . 1 NO . . .(SKIP TO Q.7) 2
6.2	Is this a joint account with your (husband/ wife/partner), is the account in your name, your (husband's/wife's/ partner's) name, or something else?	Joint account . . . . . 01 R's account . . . . . 02 S's account . . . . . 03 Other (SPECIFY)_____ _____04	Joint account . . . . . 01 R's account . . . . . 02 S's account . . . . . 03 Other (SPECIFY)_____ _____04	Joint account . . . . . 01 R's account . . . . . 02 S's account . . . . . 03 Other (SPECIFY)_____ _____ 04
7.	INTERVIEWER: IS THERE ANOTHER ACCOUNT?	YES. . .(REASK Q.4-7 COL. #2) . . . . . 1 NO. . . .(GO TO Q.9) 2	YES. . .(REASK Q.4-7 COL. #3) . . . . . 1 NO. . . .(GO TO Q.9) 2	YES. . .(REASK Q.4-7 COL. #4) . . . . . 1 NO. . . .(GO TO Q.9) 2

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

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

ACCOUNT #4	ACCOUNT #5	ACCOUNT #6
INST. #1 . . . . . 01 INST. #2 . . . . . 02 INST. #3 . . . . . 03 INST. #4 . . . . . 04 INST. #5 . . . . . 05 INST. #6 . . . . . 06 COMM. BANK . . . . . 11 S&L/SAV BANK . . . . . 12 CREDIT UNION . . . . . 13 BROKERAGE . . . . . 16 OTHER (SPECIFY)_____ 07 _____	INST. #1 . . . . . 01 INST. #2 . . . . . 02 INST. #3 . . . . . 03 INST. #4 . . . . . 04 INST. #5 . . . . . 05 INST. #6 . . . . . 06 COMM. BANK . . . . . 11 S&L/SAV BANK . . . . . 12 CREDIT UNION . . . . . 13 BROKERAGE . . . . . 16 OTHER (SPECIFY)_____07 _____	INST. #1 . . . . . 01 INST. #2 . . . . . 02 INST. #3 . . . . . 03 INST. #4 . . . . . 04 INST. #5 . . . . . 05 INST. #6 . . . . . 06 COMM. BANK . . . . . 11 S&L/SAV BANK . . . . . 12 CREDIT UNION . . . . . 13 BROKERAGE . . . . . 16 OTHER (SPECIFY)_____ 07 _____
$|___|,|___|___|___|,|___|___|___|	$|___|,|___|___|___|,|___|___|___|	$|___|,|___|___|___|,|___|___|___|
Yes . . . . . 1 No 2	Yes . . . . . 1 No 2	Yes . . . . . 1 No 2
YES. . . .(GO TO Q.6.2) . . . . . 1 NO . . . .(SKIP TO Q.7) 2	YES. . . .(GO TO Q.6.2) . . . . . 1 NO . . . .(SKIP TO Q.7) 2	YES. . . .(GO TO Q.6.2) . . . . . 1 NO . . . .(SKIP TO Q.7) 2
Joint account . . . . . 01 R's account . . . . . 02 S's account . . . . . 03 Other (SPECIFY)_____ _____ 04	Joint account . . . . . 01 R's account . . . . . 02 S's account . . . . . 03 Other (SPECIFY)_____ _____04	Joint account . . . . . 01 R's account . . . . . 02 S's account . . . . . 03 Other (SPECIFY)_____ _____04
YES. . .(REASK Q.4-7 COL. #5) . . . . . 1 NO. . . .(GO TO Q.9) 2	YES. . .(REASK Q.4-7 COL. #6) . . . . . 1 NO. . . .(GO TO Q.9) 2	YES. . . (GO TO Q.8) . . . . . 1 NO. . . .(GO TO Q.9) 2

9. (SHOW CARD 13) Which of the reasons on this card is the most important reason (you/your family living here) chose the institution that you did for your main checking account? Was it because of the location of their offices, because they had the lowest fees or minimum balance requirement, because you were able to obtain many services at one place, because they offered safety and an absence of risk, or some other reason?

Location of offices 01
Low fees 02
Many services in one place 03
Safety 04
Other (SPECIFY)_____

_____05

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

|___|___| # YEARS

LESS THAN ONE YEAR 00

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

Yes . . . . . (GO TO Q.10.1) 1
No . . . . . (SKIP TO Q.16) 2

10.1. Who has IRA or Keogh accounts?
[CHECK THE BOX NEXT TO THE PERSON(S) (RESPONDENT, SPOUSE, OR OTHERS) WHO HAVE ACCOUNT(S). THEN ASK FOLLOW-UP QUESTIONS Q11 - Q14 FOR EACH PERSON.]

PERSON --------->	**RESPONDENT ACCOUNTS** ☐	**SPOUSE ACCOUNTS** ☐	**OTHER PERSONS** ☐
11. How many IRA and Keogh accounts [do you/does (PERSON)] have?	|___|___| # ACCTS	|___|___| # ACCTS	|___|___| # ACCTS
12. About (PERSON'S) accounts (are these/is this an) IRA or Keogh account(s)? **(CODE ALL THAT APPLY.)**	IRA . . . . . 1 KEOGH 2	IRA . . . . . 1 KEOGH 2	IRA . . . . . 1 KEOGH 2
13. Please look at the Institutions Card. (Is this/Are they) with any of the institutions on the Institutions Card, or from someplace else? **(CODE ALL THAT APPLY.)** (IF INSTITUTIONS CARD: Which institution(s)?) (IF SOMEPLACE ELSE: What type(s) of institution(s)? (INTERVIEWER: CHECK INSTITUTIONS CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED.)	INST. #1 . . . . . 01 INST. #2 . . . . . 02 INST. #3 . . . . . 03 INST. #4 . . . . . 04 INST. #5 . . . . . 05 INST. #6 . . . . . 06 COMM. BANK . . . . . 11 S&L/SAV BANK . . . . . 12 CREDIT UNION . . . . . 13 FIN LOAN CO . . . . . 14 BROKERAGE . . . . . 16 OTHER (SPECIFY)_____ 07 _____	INST. #1 . . . . . 01 INST. #2 . . . . . 02 INST. #3 . . . . . 03 INST. #4 . . . . . 04 INST. #5 . . . . . 05 INST. #6 . . . . . 06 COMM. BANK . . . . . 11 S&L/SAV BANK . . . . . 12 CREDIT UNION . . . . . 13 FIN LOAN CO . . . . . 14 BROKERAGE . . . . . 16 OTHER (SPECIFY)_____ 07 _____	INST. #1 . . . . . 01 INST. #2 . . . . . 02 INST. #3 . . . . . 03 INST. #4 . . . . . 04 INST. #5 . . . . . 05 INST. #6 . . . . . 06 COMM. BANK . . . . . 11 S&L/SAV BANK . . . . . 12 CREDIT UNION . . . . . 13 FIN LOAN CO . . . . . 14 BROKERAGE . . . . . 16 OTHER (SPECIFY)_____07 _____
14. How much in total is in (PERSON'S) account(s)?	$|___|,|___|___|___|,|___|___|___|	$|___|,|___|___|___|,|___|___|___|	$|___|,|___|___|___|,|___|___|___|
14.1. INTERVIEWER: IS THERE ANOTHER HOUSEHOLD MEMBER WITH AN ACCOUNT?	YES. . .(REASK Q.11-14.1 COL. #2) . . . . . 1 NO. . . .(GO TO Q.15) . . 2	YES. . .(REASK Q.11-14.1 COL. #3) . . . . . 1 NO. . . .(GO TO Q.15) . . 2	GO TO Q.15

15. How is the money in (this/all of your [family's]) IRA and Keogh account(s) invested? Is most of it in CDs or other bank accounts, most of it in stocks, most of it in bonds or similar assets, or what?

CD's/Bank accounts 01
Stock 02
Bonds/Similar assets 03
Other (SPECIFY):_____ 04
DON'T KNOW 08

16. Not including any accounts I have already recorded, do you (or anyone in your family here) have any money market accounts?

Yes . . . . . (GO TO Q.16.1) 1
No . . . . . (SKIP TO Q.22) 2

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

|___|___| # OF MONEY MARKET ACCOUNTS

	ACCOUNT #1	ACCOUNT #2	ACCOUNT #3
17. Does the (largest/next) account have check-writing privileges?	Yes . . . . . 1 No 2	Yes . . . . . 1 No 2	Yes . . . . . 1 No 2
18. Is this a tax-free money market account?	Yes . . . . . 1 No 2	Yes . . . . . 1 No 2	Yes . . . . . 1 No 2
19. Please look at the Institutions Card. Is this account with any of the institutions on the Institutions Card, or from someplace else? (IF INSTITUTIONS CARD: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?) (INTERVIEWER: CHECK INSTITUTIONS CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED.)	INST. #1 . . . . . 01 INST. #2 . . . . . 02 INST. #3 . . . . . 03 INST. #4 . . . . . 04 INST. #5 . . . . . 05 INST. #6 . . . . . 06 COMM. BANK . . . . . 11 S&L/SAV BANK . . . . . 12 CREDIT UNION . . . . . 13 FIN LOAN CO . . . . . 14 BROKERAGE . . . . . 16 OTHER: (SPECIFY)_____07 _____	INST. #1 . . . . . 01 INST. #2 . . . . . 02 INST. #3 . . . . . 03 INST. #4 . . . . . 04 INST. #5 . . . . . 05 INST. #6 . . . . . 06 COMM. BANK . . . . . 11 S&L/SAV BANK . . . . . 12 CREDIT UNION . . . . . 13 FIN LOAN CO . . . . . 14 BROKERAGE . . . . . 16 OTHER: (SPECIFY)_____07 _____	INST. #1 . . . . . 01 INST. #2 . . . . . 02 INST. #3 . . . . . 03 INST. #4 . . . . . 04 INST. #5 . . . . . 05 INST. #6 . . . . . 06 COMM. BANK . . . . . 11 S&L/SAV BANK . . . . 12 CREDIT UNION . . . . . 13 FIN LOAN CO . . . . . 14 BROKERAGE . . . . . 16 OTHER: (SPECIFY)_____07 _____
20. How much is in this account?	$|__|__|,|__|__|__|,|__|__|__|	$|__|__|,|__|__|__|,|__|__|__|	$|__|__|,|__|__|__|,|__|__|__|
20.1 CHECKPOINT: LOOK AT THE HHL (PAGE HHL-1) IS R MARRIED OR LIVING WITH A PARTNER?	YES. . .(GO TO Q.20.2) . 1 NO . . .(SKIP TO Q.21) . 2	YES. . .(GO TO Q.20.2) . 1 NO . . .(SKIP TO Q.21) . 2	YES. . .(GO TO Q.20.2) . . 1 NO . . .(SKIP TO Q.21) . . 2
20.2 Is this a joint account with your (husband/ wife/partner), is the account in your name, your husband's/wife's/ partner's) name, or something else?	Joint account . . . . . 01 R's account . . . . . 02 S's account . . . . . 03 Other (SPECIFY)_____ _____04	Joint account . . . . . 01 R's account . . . . . 02 S's account . . . . . 03 Other (SPECIFY)_____ _____04	Joint account . . . . . 01 R's account . . . . . 02 S's account . . . . . 03 Other (SPECIFY)_____ _____04
21. INTERVIEWER: IS THERE ANOTHER ACCOUNT?	YES. . .(REASK Q.17-21 COL. #2) . . . . . 1 NO. . . (SKIP TO Q.22) . 2	YES. . .(REASK Q.17-21 COL. #3) . . . . . 1 NO. . . (SKIP TO Q.22) . 2	YES. . .(GO TO Q.21.1) . . 1 NO. . . (SKIP TO Q.22) . . 2

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

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

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

Yes . . . . . (GO TO Q.22.1) 1
No . . . . . (SKIP TO Q.23) 2

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

|___|___|___| # Certificates

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

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

22.3. (Please look the at Institutions Card.) (Is this/Are these) CD(s) with any of the institutions on the Institutions Card, or from someplace else? (CODE ALL THAT APPLY)
(IF INSTITUTIONS CARD: Which institution(s)?)
(IF SOMEPLACE ELSE: What type(s) of institution(s)?)
(INTERVIEWER: CHECK INSTITUTIONS CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED.)

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

22.4. CHECKPOINT: CHECK THE HHL (PAGE HHL-1). IS R MARRIED OR LIVING WITH A PARTNER?

YES . . . . . (GO TO Q.22.5) 1
NO . . . . . (SKIP TO Q.23) 2

22.5. Is (the money in this CD/most of the money in these CDs) held jointly with your (husband/wife/partner), is (it/most of it) in your name, your (husband's/wife's/partner's) name, or something else?

Joint account 01
R's account 02
S's account 03
Other (SPECIFY)_____
_____ 04

23. Do you (or anyone in your family living here) have any (other) accounts at banks, savings and loan associations, or credit unions? These could be passbook accounts, share accounts, Christmas Club accounts, or any other type of savings account.

Yes . . . . . (GO TO Q.23.1) 1
No . . . . . (SKIP TO Q.27, PAGE N-82) 2

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

|___|___|___| # Accounts

	ACCOUNT #1	ACCOUNT #2	ACCOUNT #3
24. Please look at the Institutions Card. Is the (next) largest account with any of the institutions on the Institutions Card, or from someplace else? (IF INSTITUTIONS CARD: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?) (INTERVIEWER: CHECK INSTITUTIONS CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED.)	INST. #1 . . . . . 01 INST. #2 . . . . . 02 INST. #3 . . . . . 03 INST. #4 . . . . . 04 INST. #5 . . . . . 05 INST. #6 . . . . . 06 COMM. BANK . . . . . 11 S&L/SAV BANK . . . . . 12 CREDIT UNION . . . . . 13 FIN LOAN CO . . . . . 14 BROKERAGE . . . . . 16 OTHER (SPECIFY):_____07 _____	INST. #1 . . . . . 01 INST. #2 . . . . . 02 INST. #3 . . . . . 03 INST. #4 . . . . . 04 INST. #5 . . . . . 05 INST. #6 . . . . . 06 COMM. BANK . . . . . 11 S&L/SAV BANK . . . . . 12 CREDIT UNION . . . . . 13 FIN LOAN CO . . . . . 14 BROKERAGE . . . . . 16 OTHER (SPECIFY):_____07 _____	INST. #1 . . . . . 01 INST. #2 . . . . . 02 INST. #3 . . . . . 03 INST. #4 . . . . . 04 INST. #5 . . . . . 05 INST. #6 . . . . . 06 COMM. BANK . . . . . 11 S&L/SAV BANK . . . . 12 CREDIT UNION . . . . . 13 FIN LOAN CO . . . . . 14 BROKERAGE . . . . . 16 OTHER (SPECIFY):_____07 _____
25. How much is in this account?	$|___|,|___|___|___|,|___|___|___|	$|___|,|___|___|___|,|___|___|___|	$|___|,|___|___|___|,|___|___|___|
25.1 CHECKPOINT: CHECK THE HHL (PAGE HHL-1). IS R MARRIED OR LIVING WITH A PARTNER?	YES. . .(GO TO Q.25.2) . 1 NO . . .(SKIP TO Q.26) . 2	YES. . .(GO TO Q.25.2) . 1 NO . . .(SKIP TO Q.26) . 2	YES. . .(GO TO Q.25.2) . . 1 NO . . .(SKIP TO Q.26) . . 2
25.2 Is this a joint account with your (husband/wife/partner), is the account in your name, your (husband's/wife's/partner's) name, or something else?	Joint account . . . . . 01 R's account . . . . . 02 S's account . . . . . 03 Other (SPECIFY)_____ _____04	Joint account . . . . . 01 R's account . . . . . 02 S's account . . . . . 03 Other (SPECIFY)_____ _____04	Joint account . . . . . 01 R's account . . . . . 02 S's account . . . . . 03 Other (SPECIFY)_____ _____04
26. INTERVIEWER: IS THERE ANOTHER ACCOUNT?	YES. . .(REASK Q.24-26, COL. #2) . . . . . 1 NO. . . (GO TO Q.27) . . 2	YES. . .(REASK Q.24-26, COL. #3) . . . . . 1 NO. . . (GO TO Q.27) . . 2	YES. . .(REASK Q.24-26, COL. #4 . . . . . 1 NO. . . (GO TO Q.27) . . . 2

ACCOUNT #4	ACCOUNT #5
INST. #1 . . . . . 01 INST. #2 . . . . . 02 INST. #3 . . . . . 03 INST. #4 . . . . . 04 INST. #5 . . . . . 05 INST. #6 . . . . . 06 COMM. BANK . . . . . 11 S&L/SAV BANK . . . . . 12 CREDIT UNION . . . . . 13 FIN LOAN CO . . . . . 14 BROKERAGE . . . . . 16 OTHER (SPECIFY):_____ 07 _____	INST. #1 . . . . . 01 INST. #2 . . . . . 02 INST. #3 . . . . . 03 INST. #4 . . . . . 04 INST. #5 . . . . . 05 INST. #6 . . . . . 06 COMM. BANK . . . . . 11 S&L/SAV BANK . . . . . 12 CREDIT UNION . . . . . 13 FIN LOAN CO . . . . . 14 BROKERAGE . . . . . 16 OTHER (SPECIFY):_____ 07 _____
$|___|,|___|___|___|,|___|___|___|	$|___|,|___|___|___|,|___|___|___|
YES. . .(GO TO Q.25.2) . . 1 NO . . .(SKIP TO Q.26) . . 2	YES. . .(GO TO Q.25.2) . . 1 NO . . .(SKIP TO Q.26) . . 2
Joint account . . . . . 01 R's account . . . . . 02 S's account . . . . . 03 Other (SPECIFY)_____ _____04	Joint account . . . . . 01 R's account . . . . . 02 S's account . . . . . 03 Other (SPECIFY)_____ _____04
YES. . .(REASK Q.24-26, COL. #5) . . . . . 1 NO. . . (GO TO Q.27) . . . 2	YES. . .(GO TO Q.26.1) . . 1 NO. . . (GO TO Q.27) . . . 2

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

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

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

Yes . . . . . (GO TO 27.1) 1
No . . . . . (SKIP TO Q.31) 2

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

|___|___|___|
Mutual Funds

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

	No	Yes		29. What is the total market value of all of the (TYPE) that you (and your family living here) have?
28.1. Stock Funds?	2	1	→	29.1. $|___|,|___|___|___|,|___|___|___|
28.2. (Are any of them) Tax-Free Bond Funds?	2	1	→	29.2. $|___|,|___|___|___|,|___|___|___|
28.3. (Are any of them) Government or Government backed Bond Funds?	2	1	→	29.3. $|___|,|___|___|___|,|___|___|___|
28.4. (Are any of them) other Bond Funds?	2	1	→	29.4. $|___|,|___|___|___|,|___|___|___|
28.5. Combination funds or any other mutual funds (INCLUDE "DK TYPE" HERE)?	2	1	→	29.5. $|___|,|___|___|___|,|___|___|___|

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

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

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

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

|___|___|___|.|___|___|% OR $|___|___|___|,|___|___|___|
PERCENT AMOUNT

SKIP TO Q.31

DON'T KNOW . . . (SKIP TO Q.31) 998

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

|___|___|___|.|___|___|% PERCENT OR $|___|___|___|,|___|___|___| AMOUNT

DON'T KNOW 998

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

Yes . . . . . (GO TO Q.31.1) 1
No . . . . . (SKIP TO Q.32) 2

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

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

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

Yes . . . . . (GO TO Q.32.1) 1
No . . . . . (SKIP TO Q.35) 2

32.1. How many different bond(s) or bill(s) do you (or your family) own?

|___|___|___| # Bonds or Bills

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

TYPE	No	Yes		34. What is the face value of all of the (TYPE) that you (and your family living here) have?	34.6. What is the total market value?
33.1. Mortgage-backed bonds such as those from "Ginnie-Mae", "Fannie-Mae" or "Freddie-Mac"	2	1	→	34.1. $|__|__|,|__|__|__|,|__|__|__|	34.7. $|__|__|,|__|__|__|,|__|__|__|
33.2. U.S. Government bonds or Treasury bills	2	1	→	34.2. $|__|__|,|__|__|__|,|__|__|__|	34.8. $|__|__|,|__|__|__|,|__|__|__|
33.3. State or municipal bonds, or other taxfree bonds .	2	1	→	34.3. $|__|__|,|__|__|__|,|__|__|__|	34.9. $|__|__|,|__|__|__|,|__|__|__|
33.4. Foreign bonds	2	1	→	34.4. $|__|__|,|__|__|__|,|__|__|__|	34.10. $|__|__|,|__|__|__|,|__|__|__|
33.5. Corporate or any other type of bonds (INCLUDE "DK TYPE" HERE)	2	1	→	34.5. $|__|__|,|__|__|__|,|__|__|__|	34.11. $|__|__|,|__|__|__|,|__|__|__|

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

35. Do you (or anyone in your family living here) own any publicly traded stock? (IF YES SAY: Please do not include any stock held through mutual funds, pension accounts or trusts, or in accounts or businesses that I have already recorded.)

Yes . . . . . (GO TO Q.36) 1
No . . . . . (SKIP TO Q.40) 2

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

|___|___|___| # Companies

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

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

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

Gain . . . . . (GO TO Q.38.1) 1
Neither gain nor loss . . (SKIP TO Q.39) 2
Loss . . . . . (GO TO Q.38.2) 3
DON'T KNOW . . . . . (SKIP TO Q.39) 8

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

|___|___|___|.|___|___|% OR $|___|___|___|,|___|___|___|
PERCENT AMOUNT

SKIP TO Q.39

DON'T KNOW 998

SKIP TO Q.39

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

|___|___|___|.|___|___|% OR $|___|___|___|,|___|___|___|
PERCENT AMOUNT

DON'T KNOW 998

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

Yes . . . . . (GO TO Q.39.1) 1
No . . . . . (SKIP TO Q.39.2) 2

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

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

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

Yes . . . . . (GO TO Q.39.3) 1
No . . . . . (SKIP TO Q.40) 2

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

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

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

Yes . . . . . (GO TO Q.40.1) 1
No . . . . . (SKIP TO Q.41) 2

40.1. Please look at the Institutions Card. (Is this/Are these) account(s) with any of the institutions on the Institutions Card, or from someplace else? **(CODE ALL THAT APPLY.)**
(IF INSTITUTIONS CARD: Which institution(s)?)
(IF SOMEPLACE ELSE: What type(s) of institution(s)?)
(INTERVIEWER: CHECK INSTITUTIONS CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED.)

INST. #1	01
INST. #2	02
INST. #3	03
INST. #4	04
INST. #5	05
INST. #6	06
COMM'L BANK	11
S&L/SVGS BANK	12
CREDIT UNION	13
FIN./LOAN CO.	14
BROKERAGE	15
OTHER (SPECIFY)_____	07

40.2. Over the past year, about how many times did you (or anyone in your family living here) buy or sell stocks or other securities through a broker? (ACCEPT RANGE.)

|___|,|___|___|___| # Times

DON'T KNOW	9998
NONE	9996

40.3. Not including any accounts you've told me about, do you (or anyone in your family living here) have a "cash" or "call money" account at a stock brokerage?
(IF R ASKS: CASH OR CALL MONEY ACCOUNTS HOLD MONEY RECEIVED FROM THE SALE OF STOCK UNTIL THE MONEY IS REINVESTED.)

Yes	(GO TO Q.40.4)	1
No	(SKIP TO Q.40.5)	2

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

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

40.5. Other than loans you have already told me about, do you (or anyone in your family living here) have any margin loans at a stock brokerage?

Yes	(GO TO Q.40.6)	1
No	(SKIP TO Q.41)	2

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

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

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

Yes	(GO TO Q.42)	1
No	(SKIP TO Q.47)	2

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

Legal trusts 01
Annuities 02
Managed investment accounts 03
Other (SPECIFY)_____04

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

Yes . . . . . (GO TO Q.43.1) 1
No . . . . . (SKIP TO Q.44) 2
DON'T KNOW . . . . . (SKIP TO Q.44) 8

43.1. How much income did (you/your family living here) receive from these income-only trusts, annuities, or accounts in 1991?

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

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

Yes . . . . . (GO TO Q.43.3) 1
No . . . . . (SKIP TO Q.45) 2

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

$|___|___|___|,|___|___|___|,|___|___|___|
(SKIP TO Q.45)

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

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

45. Who manages your (family's) trusts, annuities, or investment accounts,--is it any of the institutions on the Institutions Card, or are they managed by someone else? (CODE ALL THAT APPLY.)
(IF INSTITUTIONS CARD: Which institution(s)?)
(IF SOMEPLACE ELSE: What type of institution(s) or who manages them?)
(INTERVIEWER: CHECK INSTITUTIONS CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED.)

INST. #1 01
INST. #2 02
INST. #3 03
INST. #4 04
INST. #5 05
INST. #6 06
COMM'L BANK 11
S&L/SVGS BANK 12
CREDIT UNION 13
FIN./LOAN CO. 14
OTHER (SPECIFY)_____07

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

Stocks 01
Bonds/Interest 02
Other (SPECIFY)_____04

47. Do you (or anyone in your family living here) have any life insurance? Please include individual and group policies, but not accident insurance.

Yes . . . . . (GO TO Q.48) 1
No . . . . . (SKIP TO Q.51) 2

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

Yes . . . . . (GO TO Q.48.1) 1
No . . . . . (SKIP TO Q.49) 2
DON'T KNOW . . . . . (SKIP TO Q.49) 8

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

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

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

Yes . . . . . (SKIP TO Q.49.1) 1
No . . . . . (SKIP TO Q.51) 2
DON'T KNOW . . . . . (SKIP TO Q.50) 3

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

Yes . . . . . (GO TO Q.49.1) 1
No . . . . . (SKIP TO Q.50) 2
DON'T KNOW . . . . . (SKIP TO Q.50) 8

LIFE INSURANCE THAT BUILDS UP A CASH VALUE

49.1. What is the current face value of all of the policies that build up a cash value that you (and your family living here) have? (THE FACE VALUE OF A POLICY IS WHAT THE POLICY WOULD PAY IN THE EVENT OF DEATH.)

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

49.2. What is the total cash value of these policies? (THE CASH VALUE OF A POLICY IS WHAT THE INSURANCE COMPANY WOULD PAY IF THE POLICY WERE SURRENDERED BEFORE DEATH.)

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

DON'T KNOW 999999998

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

Yes . . . . . (GO TO Q.49.4) 1
No . . . . . (SKIP TO Q.49.10) 2

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

Net 1
Gross 2
DON'T KNOW 8

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

Yes . . . . . (GO TO Q.49.6) 1
No . . . . . (GO TO Q.49.7) 2

49.6. Where did you tell me about these loans?

_____

_____

_____

(SKIP TO Q.49.10)

49.7. How much is currently borrowed?

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

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

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

NONE 00000
DON'T KNOW 99998
NO TYPICAL PAYMENTS 99996

Week 01
Month 02
Quarter 03
Year 04
Other (SPECIFY)_____05

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

|___|___|.|___|___| %
Percent

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

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

NONE 0000000
DON'T KNOW 9999998
NO TYPICAL PREMIUMS 9999996

Week 01
Month 02
Quarter 03
Year 04
Other (SPECIFY)_____05

SKIP TO Q.51

50. (Other than this term insurance) What is the current face value of all the life insurance you (and your family living here) own?

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

51. We have talked about various types of savings, investments, and loans. Other than what I have already recorded, are you (or anyone in your family living here) owed any money by friends, relatives outside the immediate family, businesses, or others?
(WE DO NOT WANT TO INCLUDE LOANS BETWEEN FINANCIALLY DEPENDENT FAMILY MEMBERS.)

Yes . . . . . (GO TO Q.51.1) 1
No . . . . . (SKIP TO Q.52) 2

51.1. Altogether, how much are you owed?

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

52. Other than pension assets, do you (or anyone in your family living here) have any other substantial assets that I haven't already recorded -- for example, artwork, precious metals, antiques, oil and gas leases, futures contracts, future proceeds from a lawsuit or estate that is being settled, royalties, or something else?
(DO NOT INCLUDE PENSION-TYPE OR EMPLOYER PROFIT-SHARING ACCOUNTS HERE.)

Yes . . . . . (GO TO Q.52.1) 1
No . . . . . (SKIP TO Q.53) 2

	ASSET #1	ASSET #2	ASSET #3
52.1. (About the most valuable of these ..) What kind of asset is it?	_____ _____ _____	_____ _____ _____	_____ _____ _____
52.2. What is the total dollar value that you (and your family living here) have in (TYPE)?	$|__|__|,|__|__|__|,|__|__|__|	$|__|__|,|__|__|__|,|__|__|__|	$|__|__|,|__|__|__|,|__|__|__|
52.3. Do you have any other substantial assets?	YES.(GO BACK TO Q.52.1, ASSET #2 . . . . . 1 NO. .(GO TO Q.53) 2	YES.(GO BACK TO Q.52.1, ASSET #3 . . . . . 1 NO. .(GO TO Q.53) 2	GO TO Q.53

53. Do you (or anyone in your family living here) owe any other money not recorded earlier?
(WE DO NOT WANT TO INCLUDE LOANS BETWEEN FINANCIALLY DEPENDENT FAMILY MEMBERS.)

Yes . . . . . (GO TO Q.53.1) 1
No . . . . . (SKIP TO Q.54) 2

53.1. How much is owed?

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

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

YES . . . . . (GO TO Q.55) 1
NO . . . . . (SKIP TO SECTION R) 2

55. Thinking about all the accounts we have talked about, are any of the accounts you have told me about held in some currency other than U.S. dollars?

Yes 1
No 2

SECTION R: EMPLOYMENT OF RESPONDENT

1. We are interested in your present job status. Are you working now, temporarily laid off, unemployed and looking for work, disabled and unable to work, retired, a student, a homemaker, or what? (CODE ALL THAT APPLY.) (SHOW CARD 14)

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

Working now or On strike (SKIP TO Q.2) 01
Temporarily laid off; on sick or other leave . . . (GO TO Q.1.1) 02
Unemployed and looking for work . . . . . (SKIP TO Q.1.3) 03
Student . . . . . (SKIP TO Q.1.3) 04
Homemaker . . . . . (SKIP TO Q.1.3) 05
Disabled . . . . . (SKIP TO Q.1.4) 06
Retired . . . . . (SKIP TO Q.1.4) 07
Other (SPECIFY)_____ 08
(SKIP TO Q.1.3)

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

Yes . . . . . (GO TO Q.1.2) 1
No . . . . . (SKIP TO Q.1.3) 2

1.2. When did you last work on this job?

|___|___| |___|___|
MONTH YEAR
SKIP TO Q.2

NOTE: CONSIDER THIS R'S "CURRENT MAIN JOB" FOR PURPOSES OF Q.2-Q.39.1.

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

Yes . . . . . (SKIP TO Q.2) 1
No . . . . . (SKIP TO Q.47) 2

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

19|___|___|
YEAR

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

Yes . . . . . (GO TO Q.2) 1
No . . . . . (SKIP TO Q.47) 2

2. Next are some questions about your current, main job. Do you work for someone else, are you self-employed, or what?

Someone else . . . . . (GO TO Q.3) 1
Self-employed . . . . . (SKIP TO Q.14) 2

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

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

_____

OFFICIAL JOB TITLE

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

YES 1
NO 2

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

_____

_____

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

_____

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

|___|___|___| # HOURS

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

|___|___| # WEEKS

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

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

NONE 00000000000
DON'T KNOW 99999999998

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

9. About how many employees work for this company or organization, including all locations? (Is it fewer than 10, 10 to 19, 20 to 99, 100 to 499, or 500 or more?)

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

10. How many years in total have you worked for this employer? (RECORD LESS THAN ONE YEAR AS 01.)

|__|__| # YEARS, OR

SINCE 19|___|___|

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

|___|___| OR |___|___|
YEARS UNTIL AGE:

NEVER STOP 96
DON'T KNOW 98

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

Yes 1
No 2

13. Do you have any type of insurance other than Social Security, that would help provide you with income in the event that you become disabled?

Yes . . . . . (SKIP TO Q.15) 1
No . . . . . (SKIP TO Q.15) 2

R SELF-EMPLOYED

14. What sort of work do you do? (Tell me a little more about what you do.)

_____

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

Yes 1
No 2

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

_____

14.3. How many years have you worked for (yourself/this business)? (RECORD LESS THAN ONE YEAR AS 01.)

|__|__| OR SINCE
YEARS,

19|___|___|

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

|___|___| OR |___|___|
YEARS UNTIL AGE:

NEVER STOP 96
DON'T KNOW 98

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

|___|___|___|
HOURS

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

|___|___|
WEEKS

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

Yes . . . . . (GO TO Q.14.8) 1
No . . . . . (GO TO Q.14.9) 2

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

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

NONE 00000000
DON'T KNOW 99999998

Week 01
Month 02
Quarter 03
Year 04
Other (SPECIFY)_____05

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

Yes . . . . . (GO TO Q.14.10) 1
No . . . . . (GO TO Q.14.11) 2

14.10. (In addition to regular salary,) how much do you personally receive from the business before taxes? (What did you get in 1991?)

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

NONE 00000000
DON'T KNOW 99999998

Week 01
Month 02
Quarter 03
Year 04
Other (SPECIFY)_____05

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

Yes 1
No 2

14.12. Do you have any type of insurance other than Social Security, that would help provide you with income in the event that you become disabled?

Yes 1
No 2

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

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

15. Many employers have pension or retirement plans, and some provide tax-deferred plans such as thrift, savings, 401K's, profit sharing, or stock ownership plans, some plans span multiple jobs, for example, TIAA, CREF, union plans, etc. Are you included in any pension or retirement plans, or in any tax-deferred savings plans connected with the job you just told me about? (DO NOT INCLUDE SOCIAL SECURITY.)

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

Yes . . . . . (SKIP TO Q.17) 1
No . . . . . (GO TO Q.16) 2
DON'T KNOW . . . . . (GO TO Q.16) 8

16. Does your employer offer any such plans?

Yes . . . . . (GO TO Q.16.1) 1
No . . . . . (SKIP TO Q.40) 2

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

Yes . . . . . (SKIP TO Q.40) 1
No . . . . . (GO TO Q.16.2) 2
DON'T KNOW . . . . . (GO TO Q.16.2) 8

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

YES . . . . . (SKIP TO Q.40) 1
NO . . . . . (SKIP TO Q.40) 2
DEPENDS . . . . . (SKIP TO Q.40) 3
DON'T KNOW . . . . . (SKIP TO Q.40) 8

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

|___|___|___|
PLANS

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

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

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

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

17.3. How many such plans do you have?

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

RECORD # PLANS IN BOX AT Q.18, NEXT PAGE

18. |___|___|___| # OF PLANS

	PLAN 1
19. (Is this/About the (next) most important of these plans, is it) a pension or retirement plan, or a tax-deferred savings plan of some sort? (IF R ASKS: 401-K, 403-B, ESOP, SRA, THRIFT/SAVINGS, STOCK/PROFIT SHARING ARE ALL TAX-DEFERRED SAVINGS PLANS.)	Pension or retirement . . . . . (GO TO Q.20, PLAN 1) . . 01 Tax-deferred savings . . . . . .(SKIP TO Q.28, PLAN 1) . 02 Other (SPECIFY)_____03 (GO TO Q.20, PLAN 1) DON'T KNOW WHAT KIND . . . . . (GO TO Q.20, PLAN 1) . . 08
20. (SHOW CARD 15) I would like to know what general type of plan this is. (In the most common pension or retirement plan, the monthly retirement benefit paid is usually based on a formula involving age, years of service and salary. In other plans, money is accumulated in an account for you until your retirement.) Is your (first/next) plan like the formula plan or account plan?	Formula. . . . . (SKIP TO Q.21.1, PLAN 1) . . . . . 1 Account . . . . . (SKIP TO Q.28, PLAN 1) . . . . . 2 Both . . . . . (GO TO Q.21, PLAN 1) . . . . . 3 DON'T KNOW. .(SKIP TO Q.21.1, PLAN 1) 8
21. For that part of your plan where money is accumulated in an account, how much is in the account?	$|___|___|___|,|___|___|___|,|___|___|___| DON'T KNOW 999999998
21.1. How long have you been in the plan?	|___|___| YEARS
22. Do <u>you</u> currently make contributions to this plan? (IF R ASKS: INCLUDE CONTRIBUTIONS THROUGH SALARY DEDUCTIONS, UNION DUES OR OTHER SOURCES)	Yes. . . . . .(GO TO Q.23, PLAN 1) . . . . . 1 No. . . . . (SKIP TO Q.24, PLAN 1) . . . . . 2 DON'T KNOW. .(SKIP TO Q.24, PLAN 1) 8
23. What percent of your pay or amount of money per month or year do you currently contribute?	|___|___|.|___|___| PERCENT OR $|___|,|___|___|___|,|___|___|___| NONE . . . . . 0000 DON'T KNOW . . . . . 9998 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____05
24. At what age do you expect to start receiving benefits from this plan?	AT AGE |___|___| OR IN |___|___| YEARS (GO TO Q.25, PLAN 1) DON'T EXPECT BENEFITS (SKIP TO Q.26, PLAN 1) 96

	PLAN 2	PLAN 3
19.	Pension or retirement . . (GO TO Q.20, PLAN 2) . 01 Tax-deferred savings . . .(SKIP TO Q.28, PLAN 2) 02 Other (SPECIFY)_____03 (GO TO Q.20, PLAN 2) DON'T KNOW WHAT KIND . . . . . (GO TO Q.20, PLAN 2) . 08	Pension or retirement . . (GO TO Q.20, PLAN 3) . . 01 Tax-deferred savings . . .(SKIP TO Q.28, PLAN 3) . 02 Other (SPECIFY)_____ 03 (GO TO Q.20, PLAN 3) DON'T KNOW WHAT KIND . . . . . (GO TO Q.20, PLAN 3) . . 08
20.	Formula. . . . . (SKIP TO Q.21.1, PLAN 2) . . . . . 1 Account . . . . . (SKIP TO Q.28, PLAN 2) . . . . . 2 Both . . . . . (GO TO Q.21, PLAN 2) . . . . . 3 DON'T KNOW. .(SKIP TO Q.21.1, PLAN 2) 8	Formula. . . . . (SKIP TO Q.21.1, PLAN 3) . . . . . 1 Account . . . . . (SKIP TO Q.28, PLAN 3) . . . . . 2 Both . . . . . (GO TO Q.21, PLAN 3) . . . . . 3 DON'T KNOW. .(SKIP TO Q.21.1, PLAN 3) 8
21.	$|___|___|___|,|___|___|___|,|___|___|___| DON'T KNOW 999999998	$|___|___|___|,|___|___|___|,|___|___|___| DON'T KNOW 999999998
21.1.	|___|___| YEARS	|___|___| YEARS
22.	Yes. . . . . .(GO TO Q.23, PLAN 2) . . . . . 1 No. . . . . (SKIP TO Q.24, PLAN 2) . . . . . 2 DON'T KNOW. .(SKIP TO Q.24, PLAN 2) 8	Yes. . . . . .(GO TO Q.23, PLAN 3) . . . . . 1 No. . . . . (SKIP TO Q.24, PLAN 3) . . . . . 2 DON'T KNOW. .(SKIP TO Q.24, PLAN 3) 8
23.	|___|___|.|___|___| PERCENT OR $|___|,|___|___|___|,|___|___|___| NONE . . . . . 0000 DON'T KNOW . . . . . 9998 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____05	|___|___|.|___|___| PERCENT OR $|___|,|___|___|___|,|___|___|___| NONE . . . . . 0000 DON'T KNOW . . . . . 9998 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____05
24.	AT AGE |___|___| OR IN |___|___| YEARS (GO TO Q.25, PLAN 2) DON'T EXPECT BENEFITS (SKIP TO Q.26, PLAN 2) 96	AT AGE |___|___| OR IN |___|___| YEARS (GO TO Q.25, PLAN 3) DON'T EXPECT BENEFITS (SKIP TO Q.26, PLAN 3) 96

PLAN 1

25. About how much do you expect your benefits to be? (As a proportion of your pay at retirement, or as an amount per month or year when you start receiving them?)

$|___|,|___|___|___|,|___|___|___|
OR
|___|___|.|___|___| %
OF FINAL PAY

NONE 0000000
DON'T KNOW 9999998

Week 01
Month 02
Quarter 03
Year 04
Other (SPECIFY)_____05

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

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

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

Cash settlement. . .(SKIP TO Q.27, PLAN 1) 03

Nothing. . . . . (SKIP TO Q.27, PLAN 1) 04

Other (SPECIFY)_____05
(SKIP TO Q.27, PLAN 1)

DON'T KNOW. . . (SKIP TO Q.27, PLAN 1) 98

26.1. About how much per month would you receive?

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

NONE 0000000
DON'T KNOW 9999998

Week 01
Month 02
Quarter 03
Year 04
Other (SPECIFY)_____05

27. INTERVIEWER:
IS THERE ANOTHER PLAN?

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

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

	PLAN 2	PLAN 3
25.	$|___|,|___|___|___|,|___|___|___| OR |___|___|.|___|___| % OF FINAL PAY NONE . . . . . 0000000 DON'T KNOW . . . . . 9999998 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____ 05	$|___|,|___|___|___|,|___|___|___| OR |___|___|.|___|___| % OF FINAL PAY NONE . . . . . 0000000 DON'T KNOW . . . . . 9999998 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____ 05
26.	Benefit now. . . . . (GO TO Q.26.1, PLAN 2) . . . 01 Benefit later. . . . . (GO TO Q.26.1, PLAN 2) . . . . 02 Cash settlement. . .(SKIP TO Q.27, PLAN 2) . . . . . 03 Nothing. . . . . (SKIP TO Q.27, PLAN 2) . . . . . 04 Other (SPECIFY) _____05 (SKIP TO Q.27, PLAN 2) DON'T KNOW. . . (SKIP TO Q.27, PLAN 2) 98	Benefit now. . . . . (GO TO Q.26.1, PLAN 3) . . . 01 Benefit later. . . . . (GO TO Q.26.1, PLAN 3) . . . . 02 Cash settlement. . .(SKIP TO Q.27, PLAN 3) . . . . . 03 Nothing. . . . . (SKIP TO Q.27, PLAN 3) . . . . . 04 Other (SPECIFY) _____05 (SKIP TO Q.27, PLAN 3) DON'T KNOW. . . (SKIP TO Q.27, PLAN 3) 98
26.1.	$|___|,|___|___|___|,|___|___|___| NONE . . . . . 0000000 DON'T KNOW . . . . . 9999998 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____ 05	$|___|,|___|___|___|,|___|___|___| NONE . . . . . 0000000 DON'T KNOW . . . . . 9999998 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____ 05
27.	YES. . . . . (GO BACK TO Q.19, PLAN 3) . . . 1 NO. . . . . (SKIP TO Q.40) 2	YES. . . . . .(SKIP TO Q.39) . . . . . 1 NO. . . . . (SKIP TO Q.40) 2

SAVINGS PLANS

SAVINGS PLAN 1

28. Can you tell me a little more about this plan? Is it a thrift or savings plan, a 401K, Supplemental Retirement Account (SRA), a profit-sharing plan, or what?

Thrift or Savings 01
401K/403B/SRA 02
Profit Sharing 03
Stock purchase, ESOP 04
Other (SPECIFY)_____05
DON'T KNOW 98

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

|___|___|
YEARS
DON'T KNOW 98

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

Yes. . . . . .(GO TO Q.30.1, PLAN 1) 1
No. . . . . (SKIP TO Q.31, PLAN 1) 2
DON'T KNOW. . . (SKIP TO Q.31, PLAN 1) 8

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

|___|___|.|___|___| PERCENT
OR
$|___|,|___|___|___|,|___|___|___|
NONE 0000
DON'T KNOW 9998
Week 01
Month 02
Quarter 03
Year 04
Other (SPECIFY)_____05

31. Do <u>you</u> currently make contributions to this plan? (IF R ASKS: INCLUDE CONTRIBUTIONS THROUGH SALARY DEDUCTIONS, UNION DUES, OR OTHER SOURCES.)

Yes. . . . . .(GO TO Q.31.1, PLAN 1) 1
No. . . . . (SKIP TO Q.32, PLAN 1) 2
DON'T KNOW. . . (SKIP TO Q.32, PLAN 1) 8

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

|___|___|.|___|___| PERCENT
OR
$|___|,|___|___|___|,|___|___|___|
NONE 0000
DON'T KNOW 9998
Week 01
Month 02
Quarter 03
Year 04
Other (SPECIFY)_____05

32. Roughly how much money is in your account at present? (WE WANT THE AMOUNT GROSS OF ANY LOANS AGAINST THIS ACCOUNT.)

$|___|___|___|,|___|___|___|,|___|___|___|
DON'T KNOW 999999998

33. Can you borrow against that account?

Yes. . . . . .(GO TO Q.34, PLAN 1) 1
No. . . . . (SKIP TO Q.35, PLAN 1) 2
DON'T KNOW. . . (SKIP TO Q.35, PLAN 1) 8

34. Do you currently have a loan against that account?

Yes. . . . . .(GO TO Q.34.1, PLAN 1) 1
No. . . . . (SKIP TO Q.35, PLAN 1) 2

34.1. What is the amount of the loan balance?

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

34.2. Did you tell me about this loan earlier?

Yes. . . . . .(GO TO Q.34.3, PLAN 1) 1
No. . . . . (SKIP TO Q.35, PLAN 1) 2

34.3. Where did you tell me about this loan?

_____

GO TO Q.35, PLAN 1

	SAVINGS PLAN 2	SAVINGS PLAN 3
28.	Thrift or Savings . . . . . 01 401K/403B/SRA . . . . . 02 Profit Sharing . . . . . 03 Stock purchase, ESOP . . . . . 04 Other (SPECIFY)_____ 05 DON'T KNOW 98	Thrift or Savings . . . . . 01 401K/403B/SRA . . . . . 02 Profit Sharing . . . . . 03 Stock purchase, ESOP . . . . . 04 Other (SPECIFY)_____ 05 DON'T KNOW 98
29.	|___|___| YEARS DON'T KNOW 98	|___|___| YEARS DON'T KNOW 98
30.	Yes. . . . . .(GO TO Q.30.1, PLAN 2) . . . . . 1 No. . . . . (SKIP TO Q.31, PLAN 2) . . . . . 2 DON'T KNOW. . . (SKIP TO Q.31, PLAN 2) 8	Yes. . . . . .(GO TO Q.30.1, PLAN 3) . . . . . 1 No. . . . . (SKIP TO Q.31, PLAN 3) . . . . . 2 DON'T KNOW. . . (SKIP TO Q.31, PLAN 3) 8
30.1.	|___|___|.|___|___| PERCENT OR $|___|,|___|___|___|,|___|___|___| NONE . . . . . 0000 DON'T KNOW . . . . . 9998 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____ 05	|___|___|.|___|___| PERCENT OR $|___|,|___|___|___|,|___|___|___| NONE . . . . . 0000 DON'T KNOW . . . . . 9998 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____ 05
31.	Yes. . . . . .(GO TO Q.31.1, PLAN 2) . . . . . 1 No. . . . . (SKIP TO Q.32, PLAN 2) . . . . . 2 DON'T KNOW. . . (SKIP TO Q.32, PLAN 2) 8	Yes. . . . . .(GO TO Q.31.1, PLAN 3) . . . . . 1 No. . . . . (SKIP TO Q.32, PLAN 3) . . . . . 2 DON'T KNOW. . . (SKIP TO Q.32, PLAN 3) 8
31.1.	|___|___|.|___|___| PERCENT OR $|___|,|___|___|___|,|___|___|___| NONE . . . . . 0000 DON'T KNOW . . . . . 9998 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____ 05	|___|___|.|___|___| PERCENT OR $|___|,|___|___|___|,|___|___|___| NONE . . . . . 0000 DON'T KNOW . . . . . 9998 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____ 05
32.	$|___|___|___|,|___|___|___|,|___|___|___| DON'T KNOW 999999998	$|___|___|___|,|___|___|___|,|___|___|___| DON'T KNOW 999999998
33.	Yes. . . . . .(GO TO Q.34, PLAN 2) . . . . . 1 No. . . . . (SKIP TO Q.35, PLAN 2) . . . . . 2 DON'T KNOW. . . (SKIP TO Q.35, PLAN 2) 8	Yes. . . . . .(GO TO Q.34, PLAN 3) . . . . . 1 No. . . . . (SKIP TO Q.35, PLAN 3) . . . . . 2 DON'T KNOW. . . (SKIP TO Q.35, PLAN 3) 8
34.	Yes. . . . . .(GO TO Q.34.1, PLAN 2) . . . . . 1 No. . . . . (SKIP TO Q.35, PLAN 2) 2	Yes. . . . . .(GO TO Q.34.1, PLAN 3) . . . . . 1 No. . . . . (SKIP TO Q.35, PLAN 3) 2
34.1.	$|___|___|___|,|___|___|___|,|___|___|___|	$|___|___|___|,|___|___|___|,|___|___|___|
34.2.	Yes. . . . . .(GO TO Q.34.3, PLAN 2) . . . . . 1 No. . . . . (SKIP TO Q.35, PLAN 2) 2	Yes. . . . . .(GO TO Q.34.3, PLAN 3) . . . . . 1 No. . . . . (SKIP TO Q.35, PLAN 3) 2
34.3.	_____	_____
	GO TO Q.35, PLAN 2	GO TO Q.35, PLAN 3

	SAVINGS PLAN 1
35. If you needed money in an emergency, could you withdraw some of the funds in that account? (CODE "YES" EVEN IF WITHDRAWAL INVOLVES PENALTY.)	Yes . . . . . 1 No . . . . . 2 DON'T KNOW 8
36. If you were to (leave this job/ sell the business) now, would you lose all, some, or none of the money in this account?	All. . . . . (SKIP TO Q.37, PLAN 1) . . . . . 01 Some . . . . . (GO TO Q.36.1, PLAN 1) . . . . . 02 None . . . . . (SKIP TO Q.37, PLAN 1) . . . . . 03 Other (SPECIFY)_____04 (GO TO Q.36.1, PLAN 1)
36.1. What proportion would you lose?	|___|___|___|.|___|___| PERCENT OR $|___|,|___|___|___|,|___|___|___|
37. How is the money in this account invested? Is it mostly in stocks, mostly in interest earning assets, is it split between these, or what?	Mostly or all stock . . . . . 01 Mostly or all interest earning . . . . . 02 Split . . . . . 03 Other (SPECIFY)_____04 DON'T KNOW 98
38. INTERVIEWER: IS THERE ANOTHER PLAN?	YES. . . . . (GO BACK TO Q.19, PLAN 2) . . . . . 1 NO. . . . . (SKIP TO Q.40) 2

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

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

NOTHING 000000000
DON'T KNOW 999999998

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

_____

_____

_____

NONE 0
DON'T KNOW 8

	SAVINGS PLAN 2	SAVINGS PLAN 3
35.	Yes . . . . . 1 No . . . . . 2 DON'T KNOW 8	Yes . . . . . 1 No . . . . . 2 DON'T KNOW 8
36.	All. . . . . (SKIP TO Q.37, PLAN 2) . . . . . 01 Some . . . . . (GO TO Q.36.1, PLAN 2) . . . . . 02 None . . . . . (SKIP TO Q.37, PLAN 2) . . . . . 03 Other (SPECIFY)_____ 04 (GO TO Q.36.1, PLAN 2)	All. . . . . (SKIP TO Q.37, PLAN 3) . . . . . 01 Some . . . . . (GO TO Q.36.1, PLAN 3) . . . . . 02 None . . . . . (SKIP TO Q.37, PLAN 3) . . . . . 03 Other (SPECIFY)_____ 04 (GO TO Q.36.1, PLAN 3)
36.1.	|___|___|___|.|___|___| PERCENT OR $|___|,|___|___|___|,|___|___|___|	|___|___|___|.|___|___| PERCENT OR $|___|,|___|___|___|,|___|___|___|
37.	Mostly or all stock . . . . . 01 Mostly or all interest earning . . . . . 02 Split . . . . . 03 Other (SPECIFY)_____ 04 DON'T KNOW 98	Mostly or all stock . . . . . 01 Mostly or all interest earning . . . . . 02 Split . . . . . 03 Other (SPECIFY)_____ 04 DON'T KNOW 98
38.	YES. . . . . (GO BACK TO Q.19, PLAN 3) . . . . 1 NO. . . . . (SKIP TO Q.40) 2	YES . . . . . (GO TO Q.39) . . . . . 1 NO. . . . . .(SKIP TO Q.40) 2

40. Are you doing any work for pay now, other than your main job, such as a second job, the military reserves, or (another) business of your own?

Yes . . . . . (GO TO Q.40.1) 1
No . . . . . (SKIP TO Q.44) 2

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

Second job . . . . . (SKIP TO Q.41) 01
Military . . . . . (SKIP TO Q.41) 02
Business . . . . . (GO TO Q.40.2) 03
Other (SPECIFY)_____04
(SKIP TO Q.41)

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

YES 1
NO 2

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

|___|___|___| # HOURS

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

|___|___| # WEEKS

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

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

NONE 000000000
DON'T KNOW 999999998

Hour 01
Day 02
Week 03
Month 04
Quarter 05
Year 06
Other (SPECIFY)_____07

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

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

WORK HISTORY FOR R'S CURRENTLY WORKING FULL-TIME

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

|___|___| # YEARS

LESS THAN ONE
YEAR OR NONE . . . (SKIP TO Q.45.9) 01

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

|___|___| # EMPLOYERS

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

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

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

Someone else 01
Self-employed 02
Other (SPECIFY)_____03

45.4. What sort of work were you doing when you left that job?
(Tell me a little more about what you did.)

_____

_____

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

_____

45.6. In what year did you start working at that job?

19|___|___|

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

19|___|___|

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

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

NONE 000000000
DON'T KNOW 999999998

Hour 01
Day 02
Week 03
Month 04
Quarter 05
Year 06
Other (SPECIFY)_____07

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

Yes . . . . . (GO TO Q.45.10) 1
No . . . . . (SKIP TO Q.45.11) 2

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

|___|___|
YEARS

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

|___|___|___|___|

NEVER STOP . . . . . (SKIP TO Q.48, PAGE R-111) . . 9996
DON'T KNOW . . . . . (SKIP TO Q.48, PAGE R-111) . . 9998

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

Yes . . . . . (GO TO Q.45.13) 1
No . . . . . (SKIP TO Q.48) 2
DON'T KNOW/DEPENDS. . (GO TO Q.45.13) 8

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

|___|___|___|___| OR |___|___|
YEAR AGE

NEVER STOP 9999
DON'T KNOW/DEPENDS. 9999
(SKIP TO Q.48, PAGE R-111)

WORK HISTORY FOR R'S WORKING PART-TIME NOW

46. Now I have a few questions about your past work. Including any self-employment and your current job, since you were 18, about how many years in total have you worked part-time for all or most of the year? (Roughly how many years?)

|___|___|
YEARS

LESS THAN 1 YEAR 01

46.1. Since you were 18, have you ever worked full-time for pay--including any self-employment and the military?

Yes . . . . . (GO TO Q.46.2) 1
No . . . . . (SKIP TO Q.46.14) 2

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

|___|___|
YEARS

46.3. INTERVIEWER CHECKPOINT -- SEE Q.46.2.

R HAS WORKED
FULL-TIME FOR 5 YEARS OR MORE
OR DK . . . . . (SKIP TO Q.46.6) 1

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

19|___|___|

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

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

NONE 0000000
DON'T KNOW 9999998

Hour 01
Day 02
Week 03
Month 04
Quarter 05
Year 06
Other (SPECIFY)_____07

(SKIP TO Q.46.14)

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

|___|___|
EMPLOYERS

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

Someone else 01
Self-employed 02
Other (SPECIFY)_____03

46.8. What sort of work were you doing? (Tell me a little more about what you did.)

_____

_____

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

_____

46.10. When did you start working at that job?

19|___|___|

46.11. When did you stop working full-time at that job?

19|___|___|

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

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

NONE 0000000
DON'T KNOW 9999998

Hour 01
Day 02
Week 03
Month 04
Quarter 05
Year 06
Other (SPECIFY)_____07

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

19|___|___|

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

Yes . . . . . .(GO TO Q.46.15) 1
No . . . . . .(SKIP TO Q.46.17) 2
DON'T KNOW/DEPENDS. . (SKIP TO Q.46.17) 8

46.15. In what year do you expect to start working full-time?

|___|___|___|___|

DON'T KNOW/DEPENDS 9998

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

|___|___|___|___| OR |___|___| AGE
(GO TO Q.46.17) (GO TO Q.46.17)

NEVER STOP . . . . . .(SKIP TO Q.48) . . . 9996
DON'T KNOW/DEPENDS. . (GO TO Q.46.17) . . 9998

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

|___|___|___|___| OR |___|___| AGE
(SKIP TO Q.48) (SKIP TO Q.48)

NEVER STOP . . . . . .(SKIP TO Q.48) . . . 9996
DON'T KNOW/DEPENDS. . (SKIP TO Q.48) . . . 9998

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

47. Since you were 18 have you ever worked full-time for pay?

Yes . . . . . (GO TO Q.47.1) 1
No . . . . . (SKIP TO Q.47.12) 2

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

|___|___|
YEARS

47.2. INTERVIEWER CHECKPOINT -- SEE Q.47.1.

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

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

19|___|___|

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

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

NONE 0000000
DON'T KNOW 9999998

Hour 01
Day 02
Week 03
Month 04
Quarter 05
Year 06
Other (SPECIFY)_____07

(SKIP TO Q.47.12)

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

|___|___|
EMPLOYERS

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

Someone else 01
Self-employed 02
Other (SPECIFY)_____03

47.7. What sort of work were you doing when you left that job? (Tell me a little more about what you did.)

_____

_____

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

_____

47.9. In what year did you start working at that job?

19|___|___|

47.10. In what year did you stop working at that job?

19|___|___|

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

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

NONE 000000000
DON'T KNOW 999999998

Hour 01
Day 02
Week 03
Month 04
Quarter 05
Year 06
Other (SPECIFY)_____07

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

Yes . . . . . (GO TO Q.47.13) 1
No . . . . . (SKIP TO Q.47.14) 2

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

|___|___|
YEARS

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

Yes . . . . . (GO TO Q.47.15) 1
No . . . . . (SKIP TO Q.48) 2

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

|___|___|___|___|
YEAR

DON'T KNOW/DEPENDS 9998

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

Yes . . . . . .(GO TO Q.47.17) 1
No . . . . . .(SKIP TO Q.47.19) 2
DON'T KNOW/DEPENDS. . (SKIP TO Q.47.19) 8

47.17. In what year do you expect to start working full-time?

|___|___|___|___|

DON'T KNOW/DEPENDS 9998

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

|___|___|___|___| OR |___|___| AGE
(GO TO Q.47.19) (GO TO Q.47.19)

NEVER STOP . . . . . .(SKIP TO Q.48) . . . 9996

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

YEAR |___|___|___|___| OR |___|___| AGE
(GO TO Q.48) (GO TO Q.48)

NEVER STOP . . . . . .(GO TO Q.48) 9996
DON'T KNOW/DEPENDS. . (GO TO Q.48) 9998

48. INTERVIEWER:

SEE HOUSEHOLD LISTING, P. 1

R IS MARRIED/LIVING WITH PARTNER . . . . . (GO TO Q.49) 1

ALL OTHERS. . . . . (SKIP TO Q.96, PAGE 135) 2

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

EMPLOYMENT OF R'S SPOUSE

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

49. We are interested in your (husband's/wife's/partner's) present job status. Is (he/she) working now, temporarily laid off, unemployed and looking for work, disabled and unable to work, retired, a student, a homemaker, or what? (CODE ALL THAT APPLY.) (SHOW CARD 14)

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

Working now or
On strike . . . . . (SKIP TO Q.50) 01
Temporarily laid off; on
sick or other leave . . . (GO TO Q.49.1) 02
Unemployed and looking
for work . . . . . (SKIP TO Q.49.3) 03
Student . . . . . (SKIP TO Q.49.3) 04
Homemaker . . . . . (SKIP TO Q.49.3) 05
Disabled . . . . . (SKIP TO Q.49.4) 06
Retired . . . . . (SKIP TO Q.49.4) 07
Other (SPECIFY)_____08
(SKIP TO Q.49.3)

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

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

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

|___|___| |___|___|
MONTH YEAR
SKIP TO Q.50

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

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

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

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

19|___|___|
YEAR

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

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

50. Next are some questions about (his/her) current, main job. Does (he/she) work for someone else, is (he/she) self-employed, or what?

Someone else . . . . . (GO TO Q.51) 1
Self-employed . . . . . (SKIP TO Q.62) 2

IF R SAYS, "SPOUSE RUNS OWN BUSINESS" CODE "SELF-EMPLOYED"

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

_____

OFFICIAL JOB TITLE

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

YES 1
NO 2

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

_____

_____

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

_____

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

|___|___|___|
HOURS

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

|___|___|
WEEKS

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

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

NONE 00000000000
DON'T KNOW 99999999998

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

57. About how many employees work for this company or organization, including all locations? (Is it fewer than 10, 10 to 19, 20 to 99, 100 to 499, or 500 or more?)

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

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

|__|__| OR SINCE 19 |__|__|
YEARS

LESS THAN A YEAR 01

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

|__|__| OR UNTIL AGE |__|__|
YEARS

NEVER STOP 96
DON'T KNOW 98

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

Yes 1
No 2

61. Does (he/she) have any type of insurance, other than social security that would provide (him/her) with income in the event (he/she) became disabled?

Yes . . . . . (SKIP TO Q.63) 1
No . . . . . (SKIP TO Q.63) 2

SPOUSE IS SELF-EMPLOYED

62. What sort of work does (he/she) do? (Tell me a little more about what (he/she) does.)

_____
(OFFICIAL JOB TITLE)

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

YES 1
NO 2

62.2. What industry does (he/she) work in? That is, what do they do or make?
(What industry does (he/she) typically work in?)

_____

62.3. How many years has (he/she) worked for (himself/this business)? (RECORD LESS THAN ONE YEAR AS O1.)

|__|__| OR SINCE 19 |__|__|
YEARS

62.4. About how many years does (he/she) expect to continue working for (himself/herself/this business)? ACCEPT RANGE

|__|__| OR UNTIL AGE |__|__|
YEARS

NEVER STOP 96
DON'T KNOW 98

62.5. How many hours does (he/she) work (for himself/for herself) in this business in a normal week?

|___|___|___|
HOURS

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

|___|___|
WEEKS

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

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

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

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

NONE 000000000
DON'T KNOW 999999998

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

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

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

62.10. (In addition to regular salary,) how much does (he/she) personally receive from the business before taxes? (What did (he/she) get in 1991?)

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

NONE 0000000000
DON'T KNOW 9999999998

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

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

Yes 1
No 2

62.12. Does (he/she) have any type of insurance, other than social security that would provide (him/her) with income in the event (he/she) became disabled?

Yes 1
No 2

62.13. Aside from IRA or Keogh plans, is (he/she) included in any pension plans or tax-deferred savings plans through [(his/her) work/the business]?

Yes . . . . . (SKIP TO Q.65) 1
No . . . . . (SKIP TO Q.88) 2

63. Many employers have pension or retirement plans, and some provide tax-deferred plans such as thrift, savings, 401K's, profit sharing, or stock ownership plans, some plans span multiple jobs, for example, TIAA, CREF, union plans, etc. Is (he/she) included in any pension or retirement plans, or in any tax-deferred savings plans connected with the job you just told me about? (DO NOT INCLUDE SOCIAL SECURITY.)

IF R MENTIONS IRA OR KEOGH PLANS, NOTE IN MARGIN AND SAY: "We covered those earlier in the interview. Here, I just want to find out about other plans operated through (his/her) employer."

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

64. Does (his/her) employer offer any such plans?

Yes . . . . . (GO TO Q.64.1) 1
No . . . . . (SKIP TO Q.88) 2

64.1. Is (he/she) eligible to be included in any of these plans?

Yes . . . . . (SKIP TO Q.88) 1
No . . . . . (GO TO Q.64.2) 2
DON'T KNOW . . . . . (GO TO Q.64.2) 8

64.2. Will (he/she) be eligible if (he/she) continues to work for this employer?

Yes . . . . . (SKIP TO Q.88) 1
No . . . . . (SKIP TO Q.88) 2
DEPENDS . . . . . (SKIP TO Q.88) 3
DON'T KNOW . . . . . (SKIP TO Q.88) 8

65. In how many different plans of this sort is (he/she) included on this job?

|___|___|___|
PLANS

65.1. Is (he/she) <u>currently</u> receiving benefit payments from any retirement plans from this job?

Yes . . . . . (GO TO Q.65.2) 1
No . . . . . (SKIP TO Q.66) 2

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

Yes . . . . . (GO TO Q.65.3) 1
No . . . . . (SKIP TO Q.88) 2

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

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

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

66. |___|___|___| # OF PLANS

67. (Is this/About the (next) most important of these plans, is it) a pension or retirement plan, or a tax-deferred savings plan of some sort?
(IF R ASKS: 401-K, 403-B, ESOP, SRA, THRIFT/SAVINGS, STOCK/PROFIT SHARING ARE ALL TAX-DEFERRED SAVINGS PLANS.)

68. (SHOW CARD 11) I would like to know what general type of plan this is. (In the most common pension or retirement plan, the monthly retirement benefit paid is usually based on a formula involving age, years of service and salary. In other plans, money is accumulated in an account for you until your retirement.) Is (his/her) (first/next) plan like the formula plan or the account plan?

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

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

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

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

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

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

PLAN 1

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

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

Other (SPECIFY)_____ 03
(GO TO Q.68, PLAN 1)

DON'T KNOW WHAT
KIND. . . . . .(GO TO Q.68, PLAN 1) 98

Formula. . . . . .(SKIP TO Q.69.1, PLAN 1) 1

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

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

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

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

DON'T KNOW 999999998

|___|___|
YEARS

Yes. . . . . (GO TO Q.71, PLAN 1) 1

No. . . . . .(SKIP TO Q.72, PLAN 1) 2

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

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

OR

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

NONE 0000
DON'T KNOW 9998

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

AT AGE |___|___| OR

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

DON'T EXPECT
BENEFITS. . . . . (SKIP TO Q.74, PLAN 1) 96

	PLAN 2	PLAN 3
67.	Pension or retirement . (GO TO Q.68, PLAN 2) . . 01 Tax-deferred savings . .(SKIP TO Q.76, PLAN 2) . 02 Other (SPECIFY)_____03 (GO TO Q.68, PLAN 2) DON'T KNOW WHAT KIND. . . . . (GO TO Q.68, PLAN 2) . . 98	Pension or retirement . (GO TO Q.68, PLAN 3) . . . 01 Tax-deferred savings . .(SKIP TO Q.76, PLAN 3) . . 02 Other (SPECIFY)_____ 03 (GO TO Q.68, PLAN 3) DON'T KNOW WHAT KIND. . . . . (GO TO Q.68, PLAN 3) . . . 98
68.	Formula. . . . . .(SKIP TO Q.69.1, PLAN 2) . . . . . 1 Account . . . . . (SKIP TO Q.76, PLAN 2) . . . . . 2 Both . . . . . .(GO TO Q.69, PLAN 2) . . . . . 3 DON'T KNOW. . . .(SKIP TO Q.69.1, PLAN 2) . . . 8	Formula. . . . . .(SKIP TO Q.69.1, PLAN 3) . . . . . 1 Account . . . . . (SKIP TO Q.76, PLAN 3) . . . . . 2 Both . . . . . .(GO TO Q.69, PLAN 3) . . . . . 3 DON'T KNOW. . . .(SKIP TO Q.69.1, PLAN 3) 8
69.	$|___|___|___|,|___|___|___|,|___|___|___| DON'T KNOW 999999998	$|___|___|___|,|___|___|___|,|___|___|___| DON'T KNOW 999999998
69.1.	|___|___| YEARS	|___|___| YEARS
70.	Yes. . . . . (GO TO Q.71, PLAN 2) . . . . . 1 No. . . . . .(SKIP TO Q.72, PLAN 2) . . . . . 2 DON'T KNOW. . . . (SKIP TO Q.72, PLAN 2) 8	Yes. . . . . (GO TO Q.71, PLAN 3) . . . . . 1 No. . . . . .(SKIP TO Q.72, PLAN 3) . . . . . 2 DON'T KNOW. . . . (SKIP TO Q.72, PLAN 3) 8
71.	|___|___|.|___|___| PERCENT OR $|___|,|___|___|___|,|___|___|___| NONE . . . . . 0000 DON'T KNOW . . . . . 9998 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____05	|___|___|.|___|___| PERCENT OR $|___|,|___|___|___|,|___|___|___| NONE . . . . . 0000 DON'T KNOW . . . . . 9998 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____ 05
72.	AT AGE |___|___| OR IN |___|___| YEARS (GO TO Q.73, PLAN 2) DON'T EXPECT BENEFITS. . . . .(SKIP TO Q.74, PLAN 2) 96	AT AGE |___|___| OR IN |___|___| YEARS (GO TO Q.73, PLAN 3) DON'T EXPECT BENEFITS. . . . .(SKIP TO Q.74, PLAN 3) 96

PLAN 1

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

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

NONE 0000000
DON'T KNOW 9999998

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

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

Benefit now. . . . . (GO TO Q.74.1, PLAN 1) 01

Benefit later. . . . . (GO TO Q.74.1, PLAN 1) 02

Cash settlement. . . .(SKIP TO Q.75, PLAN 1) 03

Nothing. . . . . (SKIP TO Q.75, PLAN 1) 04

Other (SPECIFY)_____ 05
(SKIP TO Q.75, PLAN 1)

DON'T KNOW. . . . . (SKIP TO Q.75, PLAN 1) 98

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

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

NONE 0000000
DON'T KNOW 9999998

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

75. INTERVIEWER:
IS THERE ANOTHER PLAN?

YES. . . . . (GO BACK TO Q.67, PLAN 2) 1

NO. . . . . (SKIP TO Q.88) 2

	PLAN 2	PLAN 3
73.	$|___|,|___|___|___|,|___|___|___| NONE . . . . . 0000000 DON'T KNOW . . . . . 9999998 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____05	$|___|,|___|___|___|,|___|___|___| NONE . . . . . 0000000 DON'T KNOW . . . . . 9999998 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____ 05
74.	Benefit now. . . . . (GO TO Q.74.1, PLAN 2) . . . . 01 Benefit later. . . . . (GO TO Q.74.1, PLAN 2) . . . . 02 Cash settlement. . . .(SKIP TO Q.75, PLAN 2) . . . . 03 Nothing. . . . . (SKIP TO Q.75, PLAN 2) . . . . 04 Other (SPECIFY)_____05 (SKIP TO Q.75, PLAN 2) DON'T KNOW. . . . . (SKIP TO Q.75, PLAN 2) . . 98	Benefit now. . . . . (GO TO Q.74.1, PLAN 3) . . . . 01 Benefit later. . . . . (GO TO Q.74.1, PLAN 3) . . . . 02 Cash settlement. . . .(SKIP TO Q.75, PLAN 3) . . . . 03 Nothing. . . . . (SKIP TO Q.75, PLAN 3) . . . . 04 Other (SPECIFY)_____ 05 (SKIP TO Q.75, PLAN 3) DON'T KNOW. . . . . (SKIP TO Q.75, PLAN 3) . . 98
74.1.	$|___|,|___|___|___|,|___|___|___| NONE . . . . . 0000000 DON'T KNOW . . . . . 9999998 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____05	$|___|,|___|___|___|,|___|___|___| NONE . . . . . 0000000 DON'T KNOW . . . . . 9999998 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____ 05
75.	YES. . . . . (GO BACK TO Q.67, PLAN 3) . . . 1 NO. . . . . (SKIP TO Q.88) 2	YES. . . . . (SKIP TO Q.87) . . . . . 1 NO. . . . . .(SKIP TO Q.88) 2

SAVINGS PLANS

SAVINGS PLAN 1

76. Could you tell me a little more about this plan? Is it a thrift or savings plan, a 401K, a supplemental retirement account (SRA), a profit-sharing plan or what?

Thrift or Savings 01
401K/403B/SRA 02
Profit Sharing 03
Stock purchase, ESOP 04
Other (SPECIFY)_____ 05
DON'T KNOW 98

77. For how many years altogether has (he/she) been included in this plan? (INCLUDE YEARS WITH OTHER EMPLOYERS, IF SAME PLAN.)

|___|___|
YEARS
DON'T KNOW 98

78. [Does (his/her) employer/Does the business] make contributions to this plan?

Yes. . . . . .(GO TO Q.78.1, PLAN 1) 1
No. . . . . (SKIP TO Q.79, PLAN 1) 2
DON'T KNOW. . (SKIP TO Q.79, PLAN 1) 8

78.1. What percent of (his/her) pay or amount of money per month or year does [(his/her) employer/the business] contribute?

|___|___|.|___|___| PERCENT OR

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

NONE 0000
DON'T KNOW 9998
Week 01
Month 02
Quarter 03
Year 04
Other (SPECIFY)_____ 05

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

Yes. . . . . .(GO TO Q.79.1, PLAN 1) 1
No. . . . . (SKIP TO Q.80, PLAN 1) 2
DON'T KNOW. . (SKIP TO Q.80, PLAN 1) 8

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

|___|___|.|___|___|___| PERCENT OR

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

NONE 0000
DON'T KNOW 9998
Week 01
Month 02
Quarter 03
Year 04
Other (SPECIFY)_____ 05

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

$|___|___|___|,|___|___|___|,|___|___|___|___|
DON'T KNOW 999999998

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

Yes. . . . . .(GO TO Q.82, PLAN 1) 1
No. . . . . (SKIP TO Q.83, PLAN 1) 2
DON'T KNOW. . (SKIP TO Q.83, PLAN 1) 8

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

Yes. . . . . .(GO TO Q.82.1, PLAN 1) 1
No. . . . . (SKIP TO Q.83, PLAN 1) 2

82.1. What is the amount of the loan balance?

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

82.2. Did you tell me about this loan earlier?

Yes. . . . . .(GO TO Q.82.3, PLAN 1) 1
No. . . . . (SKIP TO Q.83, PLAN 1) 2

82.3. Where did you tell me about this loan?

_____

GO TO Q.83, PLAN 1

	SAVINGS PLAN 2	SAVINGS PLAN 3
76.	Thrift or Savings . . . . . 01 401K/403B/SRA . . . . . 02 Profit Sharing . . . . . 03 Stock purchase, ESOP . . . . . 04 Other (SPECIFY)_____05 DON'T KNOW 98	Thrift or Savings . . . . . 01 401K/403B/SRA . . . . . 02 Profit Sharing . . . . . 03 Stock purchase, ESOP . . . . . 04 Other (SPECIFY)_____ 05 DON'T KNOW 98
77.	|___|___| YEARS DON'T KNOW 98	|___|___| YEARS DON'T KNOW 98
78.	Yes. . . . . .(GO TO Q.78.1, PLAN 2) . . . . . 1 No. . . . . (SKIP TO Q.79, PLAN 2) . . . . . 2 DON'T KNOW. . (SKIP TO Q.79, PLAN 2) 8	Yes. . . . . .(GO TO Q.78.1, PLAN 3) . . . . . 1 No. . . . . (SKIP TO Q.79, PLAN 3) . . . . . 2 DON'T KNOW. . (SKIP TO Q.79, PLAN 3) 8
78.1.	|___|___|.|___|___| PERCENT OR $|___|,|___|___|___|,|___|___|___| NONE . . . . . 0000 DON'T KNOW . . . . . 9998 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____05	|___|___|.|___|___| PERCENT OR $|___|,|___|___|___|,|___|___|___| NONE . . . . . 0000 DON'T KNOW . . . . . 9998 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____ 05
79.	Yes. . . . . .(GO TO Q.79.1, PLAN 2) . . . . . 1 No. . . . . (SKIP TO Q.80, PLAN 2) . . . . . 2 DON'T KNOW. . (SKIP TO Q.80, PLAN 2) 8	Yes. . . . . .(GO TO Q.79.1, PLAN 3) . . . . . 1 No. . . . . (SKIP TO Q.80, PLAN 3) . . . . . 2 DON'T KNOW. . (SKIP TO Q.80, PLAN 3) 8
79.1.	|___|___|.|___|___|___| PERCENT OR $|___|,|___|___|___|,|___|___|___| NONE . . . . . 0000 DON'T KNOW . . . . . 9998 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____05	|___|___|.|___|___|___| PERCENT OR $|___|,|___|___|___|,|___|___|___| NONE . . . . . 0000 DON'T KNOW . . . . . 9998 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Other (SPECIFY)_____ 05
80.	$|___|___|___|,|___|___|___|,|___|___|___| DON'T KNOW 999999998	$|___|___|___|,|___|___|___|,|___|___|___| DON'T KNOW 999999998
81.	Yes. . . . . .(GO TO Q.82, PLAN 2) . . . . . 1 No. . . . . (SKIP TO Q.83, PLAN 2) . . . . . 2 DON'T KNOW. . (SKIP TO Q.83, PLAN 2) 8	Yes. . . . . .(GO TO Q.82, PLAN 3) . . . . . 1 No. . . . . (SKIP TO Q.83, PLAN 3) . . . . . 2 DON'T KNOW. . (SKIP TO Q.83, PLAN 3) 8
82.	Yes. . . . . .(GO TO Q.82.1, PLAN 2) . . . . . 1 No. . . . . (SKIP TO Q.83, PLAN 2) 2	Yes. . . . . .(GO TO Q.82.1, PLAN 3) . . . . . 1 No. . . . . (SKIP TO Q.83, PLAN 3) 2
82.1.	$|___|___|___|,|___|___|___|,|___|___|___|	$|___|___|___|,|___|___|___|,|___|___|___|
82.2.	Yes. . . . . .(GO TO Q.82.3, PLAN 2) . . . . . 1 No. . . . . (SKIP TO Q.83, PLAN 2) 2	Yes. . . . . .(GO TO Q.82.3, PLAN 3) . . . . . 1 No. . . . . (SKIP TO Q.83, PLAN 3) 2
82.3.	_____	_____
	GO TO Q.83, PLAN 2	GO TO Q.83, PLAN 3

	SAVINGS PLAN 1
83. If (he/she) needed money in an emergency, could (he/she) withdraw some of the funds in that account? (CHECK "YES" EVEN IF WITHDRAWAL INVOLVES PENALTY.)	Yes . . . . . 1 No . . . . . 2 DON'T KNOW 8
84. If (he/she) were to (leave this job/ sell the business) now, would (he/she) lose all, some, or none of the money in this account?	All. . . . . (SKIP TO Q.85, PLAN 1) . . . . . 01 Some. . . . . .(GO TO Q.84.1, PLAN 1) . . . . . 02 None. . . . . .(SKIP TO Q.85, PLAN 1) . . . . . 03 Other (SPECIFY)_____ 04 (GO TO Q.84.1, PLAN 1)
84.1. What proportion would (he/she) lose?	|___|___|___|.|___|___| PERCENT OR $|___|,|___|___|___|,|___|___|___|
85. How is the money in this account invested? Is it mostly in stocks, mostly in interest earning assets, is it split between these, or what?	Mostly or all stock . . . . . 01 Mostly or all interest earning . . . . . 02 Split . . . . . 03 Other (SPECIFY)_____ 04 DON'T KNOW 98
86. INTERVIEWER: IS THERE ANOTHER PLAN?	YES. . . . . (GO BACK TO Q.67, PLAN 2) . . . . . 1 NO. . . . . (GO TO Q.88) 2

87. (IF 4 OR MORE) Altogether how much does (he/she) have in (his/her) account balance(s) for any other pension plan(s) or savings plan(s) from this job?

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

NOTHING 000000000
DON'T KNOW 999999998

87.1. Altogether, what other benefit payments does (he/she) expect to receive from (this/these) other pension plan(s) from this job?

_____

_____

_____

NONE 0
DON'T KNOW 8

	SAVINGS PLAN 2	SAVINGS PLAN 3
83.	Yes . . . . . 1 No . . . . . 2 DON'T KNOW 8	Yes . . . . . 1 No . . . . . 2 DON'T KNOW 8
84.	All. . . . . (SKIP TO Q.85, PLAN 2) . . . . . 01 Some. . . . . .(GO TO Q.84.1, PLAN 2) . . . . . 02 None. . . . . .(SKIP TO Q.85, PLAN 2) . . . . . 03 Other (SPECIFY)_____04 (GO TO Q.84.1, PLAN 2)	All. . . . . (SKIP TO Q.85, PLAN 3) . . . . . 01 Some. . . . . .(GO TO Q.84.1, PLAN 3) . . . . . 02 None. . . . . .(SKIP TO Q.85, PLAN 3) . . . . . 03 Other (SPECIFY)_____ 04 (GO TO Q.84.1, PLAN 3)
84.1.	|___|___|___|.|___|___| PERCENT OR $|___|,|___|___|___|,|___|___|___|	|___|___|___|.|___|___| PERCENT OR $|___|,|___|___|___|,|___|___|___|
85.	Mostly or all stock . . . . . 01 Mostly or all interest earning . . . . . 02 Split . . . . . 03 Other (SPECIFY)_____04 DON'T KNOW 98	Mostly or all stock . . . . . 01 Mostly or all interest earning . . . . . 02 Split . . . . . 03 Other (SPECIFY)_____ 04 DON'T KNOW 98
86.	YES. . . . . .(GO BACK TO Q.67, PLAN 3) . . . . 1 NO. . . . . (SKIP TO Q.88) 2	YES. . . . . (GO TO Q.87) . . . . . 1 NO. . . . . (SKIP TO Q.88) 2

88. Is (he/she) doing any work for pay now, other than (his/her) main job, such as a second job, the military reserves, or (another) business of (his/her) own?

Yes . . . . . (GO TO Q.88.1) 1
No . . . . . (SKIP TO Q.92) 2

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

Second job . . . . . (SKIP TO Q.89) 01
Military . . . . . (SKIP TO Q.89) 02
Business . . . . . (GO TO Q.88.2) 03
Other (SPECIFY)_____04
(SKIP TO Q.89)

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

YES 1
NO 2

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

|___|___|___| # HOURS

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

|___|___| # WEEKS

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

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

NONE 000000000
DON'T KNOW 999999998

Hour 01
Day 02
Week 03
Month 04
Quarter 05
Year 06
Other (SPECIFY)_____07

92. Thinking about all (his/her) current work for pay, does (he/she) consider (himself/herself) to be working full-time or part-time? (IF S IS LAID OFF OR A SEASONAL WORKER, ASK ABOUT "JOBS WHEN S IS WORKING".)

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

WORK HISTORY FOR SPOUSE'S CURRENTLY WORKING FULL-TIME

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

|___|___|
YEARS

NONE OR LESS
THAN ONE YEAR . . (SKIP TO Q.93.9) 01

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

|___|___|___|
EMPLOYERS

93.2. Now, not counting (his/her) current job, has (he/she) ever had a full-time job that lasted for three years or more?

Yes . . . . . (GO TO Q.93.3) 1
No . . . . . (SKIP TO Q.93.9) 2

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

Someone else 01
Self-employed 02
Other (SPECIFY)_____03

93.4. What sort of work was (he/she) doing when (he/she) left that job?
(Tell me a little more about what [he/she] did.)

_____

_____

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

_____

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

19|___|___|

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

19|___|___|

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

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

NONE 0000000
DON'T KNOW 9999998

Hour 01
Day 02
Week 03
Month 04
Quarter 05
Year 06
Other (SPECIFY)_____07

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

Yes . . . . . (GO TO Q.93.10) 1
No . . . . . (SKIP TO Q.93.11) 2

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

|___|___|___|
YEARS

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

|___|___|___|___| YEAR OR AGE |___|___|

NEVER STOP . . . . . (SKIP TO Q.95.20, PAGE R-133) 9996
DON'T KNOW . . . . . (SKIP TO Q.95.20, PAGE R-133) 9998

93.12. Does (he/she) expect to work part-time after that?

Yes . . . . . (GO TO Q.93.13) 1
No . . . . . (SKIP TO Q.95.20, PAGE R-133) 2
DON'T KNOW/DEPENDS. . (GO TO Q.93.13) 8

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

|___|___|___|___| YEAR OR AGE |___|___|

NEVER STOP 9996
DON'T KNOW/DEPENDS. 9998
(SKIP TO Q.95.20)

WORK HISTORY FOR SPOUSE'S WORKING PART-TIME NOW

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

|___|___|
YEARS

LESS THAN 1 YEAR 01

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

Yes . . . . . (GO TO Q.94.2) 1
No . . . . . (SKIP TO Q.94.14) 2

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

|___|___|
YEARS

94.3. INTERVIEWER CHECKPOINT -- SEE Q.94.2.

SPOUSE HAS WORKED
5 YEARS OR MORE FULL-
TIME OR DK . . . . . (SKIP TO Q.94.6) 1

LESS THAN 5 YEARS (GO TO Q.94.4) 2

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

19|___|___|

94.5. About how much did (he/she) earn before taxes that year? (Is that per hour, week, month, year, or what?)

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

NONE 0000000
DON'T KNOW 9999998

Hour 01
Day 02
Week 03
Month 04
Quarter 05
Year 06
Other (SPECIFY)_____07

(SKIP TO 94.14)

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

|___|___|___|
EMPLOYERS

94.7. I want to know about the longest full-time job (he/she) had. Did (he/she) work for someone else, was (he/she) self-employed, or what?

Someone else 01
Self-employed 02
Other (SPECIFY)_____03

94.8. What sort of work was (he/she) doing when (he/she) left that job? (Tell me a little more about what (he/she) did.)

_____

_____

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

_____

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

19|___|___|

94.11. When did (he/she) stop working full-time at that job?

19|___|___|

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

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

NONE 000000000
DON'T KNOW 999999998

Hour 01
Day 02
Week 03
Month 04
Quarter 05
Year 06
Other (SPECIFY)_____07

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

19|___|___|

94.14. Thinking now of the future, does (he/she) expect to do any full-time work for pay?

Yes . . . . . .(GO TO Q.94.15) 1
No . . . . . .(SKIP TO Q.94.17) 2
DON'T KNOW/DEPENDS. . (SKIP TO Q.94.17) 8

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

|___|___|___|___|

DON'T KNOW/DEPENDS 9998

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

|___|___|___|___| YEAR OR |___|___| AGE
(GO TO Q.94.17) (GO TO Q.94.17)

NEVER STOP . . . . . (SKIP TO Q.95.20, PAGE R-133) 9996
DON'T KNOW/DEPENDS. . . .(GO TO Q.94.17) 9998

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

|___|___|___|___| YEAR OR |___|___| AGE
(SKIP TO Q.95.20) (SKIP TO Q.95.20)

NEVER STOP . . . .(SKIP TO Q.95.20) 9996
DON'T KNOW/DEPENDS. . (SKIP TO Q.95.20) 9998

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

95. Since (he/she) was 18 has (he/she) ever worked full-time for pay?

Yes . . . . . (GO TO Q.95.1) 1
No . . . . . (SKIP TO Q.95.12) 2

95.1. How many years has (he/she) worked full-time for all or most of the year?
Include any periods of self-employment, and the military. (Roughly how many years?)

|___|___|
YEARS

95.2. INTERVIEWER CHECKPOINT -- SEE Q.95.1.

SPOUSE HAS WORKED
5 YEARS OR MORE
FULL-TIME OR DK . (SKIP TO Q.95.5) 1

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

|___|___|___|___|

95.4. About how much did (he/she) earn before taxes that year? (Is that per hour, week, month, year, or what?)

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

NONE 00000
DON'T KNOW 99998

Hour 01
Day 02
Week 03
Month 04
Quarter 05
Year 06
Other (SPECIFY)_____07

(SKIP TO Q.95.12)

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

|___|___|___|
EMPLOYERS

95.6. I want to know about the longest full-time job (he/she) had. Did (he/she) work for someone else, was (he/she) self-employed, or what?

Someone else 01
Self-employed 02
Other (SPECIFY)_____03

95.7. What sort of work was (he/she) doing when (he/she) left that job? [Tell me a little more about what (he/she) did.]

_____

_____

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

_____

95.9. In what year did (he/she) start working at that job?

19|___|___|

95.10. In what year did (he/she) stop working at that job?

19|___|___|

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

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

NONE 000000000
DON'T KNOW 999999998

Hour 01
Day 02
Week 03
Month 04
Quarter 05
Year 06
Other (SPECIFY)_____07

95.12. Since (he/she) was 18, were there any years when (he/she) (only) worked part-time for all or most of the year?

Yes . . . . . (GO TO Q.95.13) 1
No . . . . . (SKIP TO Q.95.14) 2

95.13. For about how many years did (he/she) work part-time (for all or most of the year)?

|___|___|
YEARS

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

Yes . . . . . (GO TO Q.95.15) 1
No . . . . . (SKIP TO Q.95.20) 2

95.15. In what year does (he/she) expect to start working?

|___|___|___|___| YEAR

DON'T KNOW/DEPENDS 9998

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

Yes . . . . . .(GO TO Q.95.17) 1
No . . . . . .(SKIP TO Q.95.19) 2
DON'T KNOW/DEPENDS. . (SKIP TO Q.95.19) 8

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

|___|___|___|___|

DON'T KNOW/DEPENDS 9998

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

|___|___|___|___| YEAR (GO TO Q.95.19) OR |___|___| AGE (GO TO Q.95.19)

NEVER STOP . . . . . (SKIP TO Q.95.20) 9996

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

|___|___|___|___| YEAR OR |___|___| AGE

NEVER STOP 9996
DON'T KNOW/DEPENDS 9998

95.20. END OF SPOUSE SECTION. REMAINING QUESTIONS IN THE SECTION APPLY TO R AND SPOUSE.

(GO TO Q.96)

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96. Are you (or your [husband/wife/partner]) currently receiving Social Security benefit payments, or any other type of pension, retirement, or disability benefit payment? (DO NOT INCLUDE SUPPLEMENTAL SECURITY INCOME [SSI]. INTERVIEWER: IF R ANSWERED "YES" AT Q.17.1, PAGE R-95 OR S ANSWERED "YES" AT Q.65.1, PAGE R-116, THAT PENSION SHOULD BE REPORTED HERE.)

Yes . . . . . (GO TO Q.96.1) 1
No . . . . . (SKIP TO Q.98, PAGE R-138) 2

96.1. Do these include Social Security benefit payments?

Yes . . . . . (GO TO Q.96.2) 1
No . . . . . (SKIP TO Q.97.1) 2

96.2. Are you both receiving Social Security payments or is only one of you? (Which one?)
INTERVIEWER: CHECK PERSON(S) (RESP, SPOUSE) IN Q.96.3. THEN ASK FOLLOWUP QUESTIONS 96.4-96.6 FOR EACH PERSON CHECKED.

96.3. RECIPIENT ----------->		**RESPONDENT** ☐	**SPOUSE** ☐
96.4.	Are the payments for retirement, disability, or survivors benefits?	Retirement . . . . . 1 Disability . . . . . 2 Survivors 3	Retirement . . . . . 1 Disability . . . . . 2 Survivors 3
96.5.	How long (have you/has he/has she) received these benefits?	|__|__| # YEARS OR SINCE 19 |___|___|	|__|__| # YEARS OR SINCE 19 |___|___|
96.6.	How much (do you/does he/does she) receive each month or year?	$|___|,|___|___|___|,|___|___|___| NONE . . . . . 0000000 DON'T KNOW . . . . . 9999998 Month . . . . . 01 Quarter . . . . . 02 Year . . . . . 03 Other (SPECIFY) _____ 04	$|___|,|___|___|___|,|___|___|___| NONE . . . . . 0000000 DON'T KNOW . . . . . 9999998 Month . . . . . 01 Quarter . . . . . 02 Year . . . . . 03 Other (SPECIFY)_____ 04

97. Are you (or your [husband/wife/partner]) currently receiving any <u>other</u> retirement, pension, or disability benefit payments?

Yes . . . . . (GO TO Q.97.1) 1
No . . . . . (SKIP TO Q.98) 2

97.1. Not counting Social Security, how many retirement, pension or disability benefit payments are you (and your [husband/wife/partner]) currently receiving? (DO NOT INCLUDE INCOME FROM IRA AND KEOGH ACCOUNTS ALREADY REPORTED.)

|___|___|
PENSION/DISABILITY PAYMENTS

		FIRST BENEFIT	SECOND BENEFIT	THIRD BENEFIT
97.2.	(For the first/second/ next benefit), who is receiving these benefit payments, you or your (husband/wife/partner)?	Respondent . . . . . 1 Spouse/Partner 2	Respondent . . . . . 1 Spouse/Partner 2	Respondent . . . . . 1 Spouse/Partner 2
97.3.	Is this a benefit from your current job, past job, a disability or military benefit, spouse's pension or something else?	Current job pension . . . . . 01 Past job pension . . . . . 02 Disability . . . . . 03 Military . . . . . 04 Spouse pension . . . . . 05 Other (SPECIFY)_____06	Current job pension . . . . . 01 Past job pension . . . . . 02 Disability . . . . . 03 Military . . . . . 04 Spouse pension . . . . . 05 Other (SPECIFY)_____06	Current job pension . . . . . 01 Past job pension . . . . . 02 Disability . . . . . 03 Military . . . . . 04 Spouse pension . . . . . 05 Other (SPECIFY)_____06
97.4.	How long have (you/ he/she) received this benefit?	|__|__| # YEARS OR SINCE 19|___|___|	|__|__| # YEARS OR SINCE 19|___|___|	|__|__| # YEARS OR SINCE 19|___|___|
97.5.	How much is received each month or year?	$|___|___|___|,|___|___|___| Month . . . . . 01 Year 02	$|___|___|___|,|___|___|___| Month . . . . . 01 Year 02	$|___|___|___|,|___|___|___| Month . . . . . 01 Year 02
97.6.	Has this benefit been increased when the cost of living has increased?	Yes . . . . . 1 No 2	Yes . . . . . 1 No 2	Yes . . . . . 1 No 2
97.7.	INTERVIEWER CHECKPOINT: IS R LEGALLY MARRIED?	YES . (GO TO Q.97.8) 1 NO . (SKIP TO Q.97.9) 2	YES . (GO TO Q.97.8) 1 NO . (SKIP TO Q.97.9) 2	YES . (GO TO Q.97.8) 1 NO . (SKIP TO Q.97.9) 2
97.8.	If (RECIPIENT) were to die, what percent of this benefit would (you/your husband/your wife) continue to receive or would the benefits stop?	|___|___|___|.|___|___| PERCENT Stop . . . . . 996 DON'T KNOW . . . . . 998 Other (SPECIFY)_____995	|___|___|___|.|___|___| PERCENT Stop . . . . . 996 DON'T KNOW . . . . . 998 Other (SPECIFY)_____995	|___|___|___|.|___|___| PERCENT Stop . . . . . 996 DON'T KNOW . . . . 998 Other (SPECIFY)_____995
97.9.	IS THERE ANOTHER BENEFIT?	YES.(REASK Q97.2-97.9 COL. #2) . . . . . 1 NO. .(GO TO Q.98) . . . 2	YES.(REASK Q97.2-97.9 COL. #3) . . . . . 1 NO. .(GO TO Q.98) . . . 2	YES.(REASK Q97.2-97.9 COL. #4) . . . . . 1 NO. .(GO TO Q.98) . . . 2

<u>INTERVIEWER</u>: BE SURE THAT NUMBER OF BENEFITS RECORDED IN Q.97.1 ARE ALL ACCOUNTED FOR IN Q.97.2-Q.97.9

FOURTH BENEFIT	FIFTH BENEFIT	SIXTH BENEFIT
Respondent . . . . . 1 Spouse/Partner 2	Respondent . . . . . 1 Spouse/Partner 2	Respondent . . . . . 1 Spouse/Partner 2
Current job pension . . . . . 01 Past job pension . . . . . 02 Disability . . . . . 03 Military . . . . . 04 Spouse pension . . . . . 05 Other (SPECIFY)_____06	Current job pension . . . . . 01 Past job pension . . . . . 02 Disability . . . . . 03 Military . . . . . 04 Spouse pension . . . . . 05 Other (SPECIFY)_____06	Current job pension . . . . . 01 Past job pension . . . . . 02 Disability . . . . . 03 Military . . . . . 04 Spouse pension . . . . . 05 Other (SPECIFY)_____ 06
|__|__| # YEARS OR SINCE 19|___|___|	|__|__| # YEARS OR SINCE 19|___|___|	|__|__| # YEARS OR SINCE 19|___|___|
$|___|___|___|,|___|___|___| Month . . . . . 01 Year 02	$|___|___|___|,|___|___|___| Month . . . . . 01 Year 02	$|___|___|___|,|___|___|___| Month . . . . . 01 Year 02
Yes . . . . . 1 No 2	Yes . . . . . 1 No 2	Yes . . . . . 1 No 2
YES . (GO TO Q.97.8) . . . . . 1 NO . (SKIP TO Q.97.9) 2	YES . (GO TO Q.97.8) . . . . . 1 NO . (SKIP TO Q.97.9) 2	YES . (GO TO Q.97.8) . . . . . 1 NO . (SKIP TO Q.97.9) 2
|___|___|___|.|___|___| PERCENT	|___|___|___|.|___|___| PERCENT	|___|___|___|.|___|___| PERCENT
Stop . . . . . 996 DON'T KNOW . . . . . 998 Other (SPECIFY)_____ 997	Stop . . . . . 996 DON'T KNOW . . . . . 998 Other (SPECIFY)_____997	Stop . . . . . 996 DON'T KNOW . . . . . 998 Other (SPECIFY)_____ 997
YES.(REASK Q97.2-97.9 COL. #5) . . . . . 1 NO. .(GO TO Q.98) 2	YES.(REASK Q97.2-97.9 COL. #6) . . . . . 1 NO. .(GO TO Q.98) 2	GO TO Q.98

98. Have you (or your [husband/wife/partner]) ever received a cash settlement from a pension or retirement plan of a previous job?

Yes . . . . . (GO TO Q.98.1) 1
No . . . . . (SKIP TO Q.99) 2

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

|___|___|
CASH SETTLEMENTS

	CASH SETTLEMENT #1	CASH SETTLEMENT #2	CASH SETTLEMENT #3
98.2. Who received (this/ the first/second/etc.) cash settlement, you or your (husband/ wife/partner)?	Respondent . . . . . 1 Spouse 2	Respondent . . . . . 1 Spouse 2	Respondent . . . . . 1 Spouse 2
98.3. What was the amount of this (first/ second/third/fourth) cash settlement?	$|__|__|__|,|__|__|__|,|__|__|__|	$|__|__|__|,|__|__|__|,|__|__|__|	$|__|__|__|,|__|__|__|,|__|__|__|
98.4. In what year was (this/the first/ second/third/fourth/ fifth) cash settlement received?	19|___|___|	19|___|___|	19|___|___|
98.5 INTERVIEWER: IS THERE ANOTHER SETTLEMENT?	YES . (ASK Q.98.2-Q98.5 COL. #2) . . . . . 1 NO. . . (GO TO Q.99) . 2	YES . (ASK Q.98.2-Q98.5 COL. #3) . . . . . 1 NO. . . (GO TO Q.99) . 2	YES . (ASK Q.98.2-Q98.5 COL. #4) . . . . . 1 NO. . . (GO TO Q.99) . 2

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

Yes . . . . . (GO TO Q.99.1) 1

No . . . . . (SKIP TO SECTION T) 2

CASH SETTLEMENT #4	CASH SETTLEMENT #5
Respondent . . . . . 1 Spouse 2	Respondent . . . . . 1 Spouse 2
$|__|__|__|,|__|__|__|,|__|__|__|	$|__|__|__|,|__|__|__|,|__|__|__|
19|___|___|	19|___|___|
YES . (ASK Q.98.2-Q98.5 COL. #5) . . . . . 1 NO. . . (GO TO Q.99) 2	GO TO Q.99

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

|___|___| # FUTURE BENEFITS

		COLUMN A	COLUMN B	COLUMN C
99.2.	Who expects to receive (this/the largest/the next) benefit?	Respondent . . . . . 1 Spouse 2	Respondent . . . . . 1 Spouse 2	Respondent . . . . . 1 Spouse 2
99.3.	About (this/the largest/the next) benefit, is this from a pension plan where a certain amount of money is accumulated in an account for you, a formula plan that will give you a specific amount of income each month or year when you retire, or what?	Income formula. (SKIP TO Q.99.5) 1 Account. (GO TO Q.99.4) 2 Both. . .(GO TO Q.99.4) . 3	Income formula. (SKIP TO Q.99.5) 1 Account. (GO TO Q.99.4) . 2 Both. . .(GO TO Q.99.4) . . 3	Income formula. (SKIP TO Q.99.5) 1 Account. (GO TO Q.99.4) 2 Both. . .(GO TO Q.99.4) . 3
99.4.	How much is in the account now?	$|___|,|___|___|___|,|___|___|___|	$|___|,|___|___|___|,|___|___|___|	$|___|,|___|___|___|,|___|___|___|
99.5.	Is this part of an IRA, Keogh, or pension I recorded earlier? (Which?)	Yes, IRA/KEO . . . . . 1 Yes, pension . . . . . 2 No 3	Yes, IRA/KEO . . . . . 1 Yes, pension . . . . . 2 No 3	Yes, IRA/KEO . . . . . 1 Yes, pension . . . . . 2 No 3
99.6.	When do you expect these benefits to start?	AT AGE |___|___| OR IN |___|___| YRS	AT AGE |___|___| OR IN |___|___| YRS	AT AGE |___|___| OR IN |___|___| YRS
99.7.	About how much per month do you expect them to be?	$|___|,|___|___|___|,|___|___|___| NONE . . . . . 0000000 DON'T KNOW . . 9999998 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Lump sum . . . . . 05 Other (SPECIFY)_____ 06	$|___|,|___|___|___|,|___|___|___| NONE . . . . . 0000000 DON'T KNOW . . . 9999998 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Lump sum . . . . . 05 Other (SPECIFY)_____06	$|___|,|___|___|___|,|___|___|___| NONE . . . . . 0000000 DON'T KNOW . . 9999998 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Lump sum . . . . . 05 Other (SPECIFY)_____ 06
99.8.	<u>INTERVIEWER</u>: IS THERE ANOTHER BENEFIT?	YES. .(REASK Q.99.2-Q.99.8, COL. B) . . . . . 1 NO. . .(SKIP TO SECTION T) . . . 2	YES. .(REASK Q.99.2-Q.99.8, COL. C) . . . . . 1 NO. . .(SKIP TO SECTION T) 2	YES. .(REASK Q.99.2-Q.99.8, COL. D) . . . . . 1 NO. . .(SKIP TO SECTION T) . . . 2

COLUMN D	COLUMN E	COLUMN F
Respondent . . . . . 1 Spouse 2	Respondent . . . . . 1 Spouse 2	Respondent . . . . . 1 Spouse 2
Income formula. (SKIP TO Q.99.5) . . . . . 1 Account. (GO TO Q.99.4) . . . . . 2 Both. . .(GO TO Q.99.4) 3	Income formula. (SKIP TO Q.99.5) . . . . . 1 Account. (GO TO Q.99.4) . . . . . 2 Both. . .(GO TO Q.99.4) 3	Income formula. (SKIP TO Q.99.5) . . . . . 1 Account. (GO TO Q.99.4) . . . . . 2 Both. . .(GO TO Q.99.4) 3
$|___|,|___|___|___|,|___|___|___|	$|___|,|___|___|___|,|___|___|___|	$|___|,|___|___|___|,|___|___|___|
Yes, IRA/KEO . . . . . 1 Yes, pension . . . . . 2 No 3	Yes, IRA/KEO . . . . . 1 Yes, pension . . . . . 2 No 3	Yes, IRA/KEO . . . . . 1 Yes, pension . . . . . 2 No 3
AT AGE |___|___| OR IN |___|___| YRS	AT AGE |___|___| OR IN |___|___| YRS	AT AGE |___|___| OR IN |___|___| YRS
$|___|,|___|___|___|,|___|___|___|	$|___|,|___|___|___|,|___|___|___|	$|___|,|___|___|___|,|___|___|___|
NONE . . . . . 0000000 DON'T KNOW . . . . . 9999998 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Lump sum . . . . . 05 Other (SPECIFY)_____06	NONE . . . . . 0000000 DON'T KNOW . . . . . 9999998 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Lump sum . . . . . 05 Other (SPECIFY)_____06	NONE . . . . . 0000000 DON'T KNOW . . . . . 9999998 Week . . . . . 01 Month . . . . . 02 Quarter . . . . . 03 Year . . . . . 04 Lump sum . . . . . 05 Other (SPECIFY)_____ 06
YES. .(REASK Q.99.2-Q.99.8, COL. E) . . . . . 1 NO. . .(SKIP TO SECTION T) 2	YES. .(REASK Q.99.2-Q.99.8, COL. F) . . . . . 1 NO. . .(SKIP TO SECTION T) 2	**SKIP TO SECTION T.**

SECTION T: INCOME

1. We have talked about various sources of income. Now we would like to get the overall picture of all the different sources of income that you and members of your family living here had in 1991. Did anyone have income from **wages and salaries,** including bonuses, overtime and commissions?

INTERVIEWER:	FORM 1040 LINE REFERENCES	NO	YES		2. In total, how much income from (SOURCE) did you (and your family) receive in 1991, before deductions for taxes and anything else? [WRITE LOSSES ( ).]
1.1. WAGES AND SALARIES?	7	2	1	2.1 --->	$|___|___|___|,|___|___|___|,|___|___|___|
1.2. Did (you/anyone) have income or losses from a professional practice, business or farm? (Other than wages or salaries)	12, 19	2	1	2.2 --->	$|___|___|___|,|___|___|___|,|___|___|___|
1.3. . . . non-taxable investments such as municipal bonds?	8b	2	1	2.3 --->	$|___|___|___|,|___|___|___|,|___|___|___|
1.4. . . . other interest income?	8a	2	1	2.4 --->	$|___|___|___|,|___|___|___|,|___|___|___|
1.5. . . . dividends?	9	2	1	2.5 --->	$|___|___|___|,|___|___|___|,|___|___|___|
1.6. . . . net gains or losses from the sale of stocks, bonds, or real estate?	13, 14	2	1	2.6 --->	$|___|___|___|,|___|___|___|,|___|___|___|
1.7. . . . net rent, trust income, or royalties from any other investment or business?	18	2	1	2.7 --->	$|___|___|___|,|___|___|___|,|___|___|___|
1.8. . . . unemployment or worker's compensation?	20	2	1	2.8 --->	$|___|___|___|,|___|___|___|,|___|___|___|
1.9. . . . child support or alimony which you or your family here receive?	11	2	1	2.9 --->	$|___|___|___|,|___|___|___|,|___|___|___|
1.10. Did (you/anyone) have income from ADC, AFDC, food stamps, or other forms of welfare or assistance, such as SSI?	21b (SSI Only)	2	1	2.10 --->	$|___|___|___|,|___|___|___|,|___|___|___|
1.11. . . . income from Social Security or other pensions, annuities, or other disability or retirement programs?	17a, 21a	2	1	2.11 --->	$|___|___|___|,|___|___|___|,|___|___|___|
1.12. Did you (or anyone in your family living here) have income from **any** other sources? (What other sources?) _____ _____	22	2	1	2.12 ---> --->	$|___|___|___|,|___|___|___|,|___|___|___| $|___|___|___|,|___|___|___|,|___|___|___|

3. How much was the total income you (and your family living here) received in 1991 from all sources, before taxes and other deductions were made?

$ |___|___|,|___|___|___|,|___|___|___|
GO TO Q.4.7

REFUSED . . . . . (GO TO Q.4) 99999997
DON'T KNOW . . . . . (GO TO Q.4) 99999998
ADD UP Q.2.1-Q.2.12 . . (GO TO Q.4.7) 00000001

4. Did you (and your family living here) receive more than $30,000 in 1991?

Yes . . . . . (GO TO Q.4.1) 1
No . . . . . (GO TO Q.4.4) 2
REFUSED . . . . . (GO TO Q.4.7) 7
DON'T KNOW . . . . . (GO TO Q.4.7) 8

4.1. Was it $50,000 or more?

Yes . . . . . (GO TO Q.4.2) 1
No . . . . . (GO TO Q.4.7) 2
REFUSED . . . . . (GO TO Q.4.7) 7

4.2. Was it $100,000 or more?

Yes . . . . . (GO TO Q.4.3) 1
No . . . . . (GO TO Q.4.7) 2
REFUSED . . . . . (GO TO Q.4.7) 7

4.3. Was it $250,000 or more?

Yes . . . . . (SKIP TO Q.4.7) 1
No . . . . . (SKIP TO Q.4.7) 2
REFUSED . . . . . (SKIP TO Q.4.7) 7

4.4. Was it $5,000 or more?

Yes . . . . . (GO TO Q.4.5) 1
No . . . . . (GO TO Q.4.7) 2
REFUSED . . . . . (GO TO Q.4.7) 7

4.5. Was it $10,000 or more?

Yes . . . . . (GO TO Q.4.6) 1
No . . . . . (GO TO Q.4.7) 2
REFUSED . . . . . (GO TO Q.4.7) 7

4.6. Was it $20,000 or more?

Yes 1
No 2
REFUSED 7

4.7. Is this income unusually high or low compared to what you would expect in a "normal" year, or is it normal?

High 1
Low 2
Normal 3

5. During 1991, did you (or anyone in your family living here) **pay** any alimony, separation payments, or child support?

Yes . . . . . (GO TO Q.5.1) 1
No . . . . . (SKIP TO Q.6) 2

5.1. Altogether, how much alimony and/or child support did you (and your family) pay in 1991?

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

6. During 1991, did you (or anyone in your family living here) provide any (other) financial support for relatives or friends who do not live here?

Yes . . . . . (GO TO Q.6.1) 1
No . . . . . (SKIP TO Q.7) 2

6.1. How much support did you (and your family) pay?

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

6.2. To whom was this support given? (Anyone else?)

(CODE ALL THAT APPLY)

Children Under 18 01
Children 18 and Over 02
Parents (In-Law) 03
Grand Children 04
Grand Parents 05
Siblings (In-Law) 06
Niece/Nephew 07
Friend 08
Other (SPECIFY)_____ 09

7. Did you (or your [husband/wife/partner]) file or do you expect to file a 1991 Federal Income tax return?

Yes. . . . . .(GO TO Q.7.1) 1
No . . . . . .(SKIP TO SECTION X, PAGE X-149) 2
NOT YET FILED. .(GO TO Q.7.1) 6
REFUSED. . . . .(SKIP TO SECTION X, PAGE X-149) 7
DON'T KNOW . . .(SKIP TO SECTION X, PAGE X-149) 8

7.1. INTERVIEWER CHECKPOINT--SEE HHL, P.1.

R. MARRIED/LIVING
WITH PARTNER . . . . . (GO TO Q.7.2) 1

7.2. (Did/Will) you and your (husband/wife/partner) file a joint return, (did/will) you file separately, or (did/will) only one of you file? (Which one?)

File Jointly	1
File Separately (SKIP TO Q.7.5)	2
Only R File	3
Only S File (SKIP TO Q.7.7)	4
DON'T KNOW	98

7.3. Did/Will you (or your [husband/wife/partner]) file a Schedule C, E or F with your return? (CODE ALL THAT APPLY.) (IF R ASKS: SCHEDULE "C" IS FOR BUSINESS INCOME OR SELF EMPLOYMENT, "E" IS FOR TRUST AND PARTNERSHIP INCOME, AND "F" IS FOR FARM INCOME.)

Schedule C	1
Schedule E	3
Schedule F	4
No	2

7.4. What (was/will be) your (and your [husband's/wife's/partner's]) total adjusted gross income (AGI) on your 1991 tax return? (What do you think it will be?) (FORM 1040, LINE 31).

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

REFUSED	999999997
DON'T KNOW	999999998

SKIP TO SECTION X

(IF R WAS NOT MARRIED IN 1991 OR R WAS MARRIED TO A DIFFERENT PERSON, ASK FOR ADJUSTED GROSS INCOME (AGI) ON THE FORM R FILED AND NOTE ANY COMPLICATIONS IN THE MARGIN.)

7.5. Did you file a Schedule C, E, or F with your return? (CODE ALL THAT APPLY.) (IF R ASKS: SCHEDULE "C" IS FOR BUSINESS INCOME OR SELF EMPLOYMENT, "E" IS FOR TRUST AND PARTNERSHIP INCOME, AND "F" IS FOR FARM INCOME.)

Schedule C 1
Schedule E 3
Schedule F 4
No 2

7.6. What was your total adjusted gross income (AGI) on your 1991 tax return? (What do you think it will be?)

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

7.7. Did your (husband/wife/partner) file a Schedule C, E, or F with your return? (CHECK ALL THAT APPLY.)

Schedule C 1
Schedule E 3
Schedule F 4
No 2

7.8. What was (his/her) total adjusted gross income (AGI) on your 1991 tax return? (What do you think it will be?)

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

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SECTION X: CHARITY AND INTER-FAMILY TRANSFERS

1. Have you (or your [husband/wife/partner]) ever received an inheritance, or been given substantial assets in a trust or in some other form?

Yes . . . . . (GO TO Q.2) 1
No . . . . . (SKIP TO Q.9) 2

2. How many of these have you (or your [husband/wife/partner]) ever received?

|___|___| # OF INHERITANCES, TRUSTS, OTHER TRANSFERS

	INHERITANCE # 1	INHERITANCE # 2	INHERITANCE # 3
3. (Thinking about the [largest/next largest] of these) was that an inheritance, a trust, or what? **(CODE ALL THAT APPLY.)**	Inheritance . . . . . 01 Trust . . . . . 02 Other (SPECIFY)_____03	Inheritance . . . . . 01 Trust . . . . . 02 Other (SPECIFY)_____03	Inheritance . . . . . 01 Trust . . . . . 02 Other (SPECIFY)_____03
4. What was its approximate value at the time it was received?	|__|__|__|,|__|__|__|,|__|__|__| DON'T KNOW 999999998	|__|__|__|,|__|__|__|,|__|__|__| DON'T KNOW 999999998	|__|__|__|,|__|__|__|,|__|__|__| DON'T KNOW 999999998
5. In what year was it received?	19 |___|___|	19 |___|___|	19 |___|___|
6. From whom was it received?	Grandparent . . . . . 01 Parent . . . . . 02 Child . . . . . 03 Aunt/Uncle . . . . . 04 Sibling . . . . . 05 Friend . . . . . 06 Other (SPECIFY)_____07	Grandparent . . . . . 01 Parent . . . . . 02 Child . . . . . 03 Aunt/Uncle . . . . . 04 Sibling . . . . . 05 Friend . . . . . 06 Other (SPECIFY)_____07	Grandparent . . . . . 01 Parent . . . . . 02 Child . . . . . 03 Aunt/Uncle . . . . . 04 Sibling . . . . . 05 Friend . . . . . 06 Other (SPECIFY)_____07
7. INTERVIEWER CHECK-POINT **(SEE Q.2)** IS THERE ANOTHER INHERITANCE, TRUST OR TRANSFER?	YES. .(REASK Q.3-Q.7 COL. # 2) . . 1 NO. . (SKIP TO Q.9) 2	YES. .(REASK Q.3-Q.7 COL. #3) . . . 1 NO. . (SKIP TO Q.9) 2	YES. (GO TO Q.8) . . . . 1 NO. . (SKIP TO Q.9) 2

8. How much altogether were any others you have received?

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

9. Do you (or your [husband/wife/partner]) expect to receive a substantial inheritance or transfer of assets in the future?

Yes . . . . . (GO TO Q.9.1) 1
No . . . . . (SKIP TO Q.10) 2

9.1. Is that likely to involve a large amount of money, a moderate amount, or what?

Large 01
Moderate 02
Other (SPECIFY)_____ 03
DON'T KNOW 98

9.2. **INTERVIEWER:** RECORD AMOUNT IF R VOLUNTEERS IT:

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

10. During 1991, did you (or anyone in your family living here) make charitable contributions of money or property totaling $500 or more? (Please do not include political contributions.)

Yes . . . . . (GO TO Q.10.1) 1
No. . . . . (SKIP TO Q.10.2) 2

10.1 Roughly, how much did (you/your family) contribute?

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

10.2. During 1991, did you (or anyone in your family living here) volunteer an average of one hour or more a week to any charitable organizations? (Please do not include time volunteered for political causes.)

Yes 1
No 2

11. Some people think it is important to leave an estate or inheritance to their surviving heirs, while others don't. Which is closer to your (and your [husband's/wife's/partner's]) feelings? Would you say it is very important, important, somewhat important, or not important?

Very Important 1
Important 2
Somewhat Important 3
Not Important 4
R & S DIFFER 5

12. Do you (and your [husband/wife/partner]) expect to leave a sizeable estate to others?

Yes 1
No 2
POSSIBLY 3

SECTION Y: RESPONDENT DEMOGRAPHICS

1. I'd now like to ask you some questions about your background. What is the highest grade of school or year of college you completed?

GRADES OF SCHOOL

0 GRADE . . . . . (GO TO Q.1.1) 00

1ST GRADE . . . . . (GO TO Q.1.1) 01

2ND GRADE . . . . . (GO TO Q.1.1) 02

3RD GRADE . . . . . (GO TO Q.1.1) 03

4TH GRADE . . . . . (GO TO Q.1.1) 04

5TH GRADE . . . . . (GO TO Q.1.1) 05

6TH GRADE . . . . . (GO TO Q.1.1) 06

7TH GRADE . . . . . (GO TO Q.1.1) 07

8TH GRADE . . . . . (GO TO Q.1.1) 08

9TH GRADE . . . . . (GO TO Q.1.1) 09

10TH GRADE . . . . . (GO TO Q.1.1) 10

11TH GRADE . . . . . (GO TO Q.1.1) 11

12TH GRADE . . . . . (GO TO Q.1.1) 12

COLLEGE

1 YEAR COLLEGE . . . . . .(GO TO Q.1.3) 13

2 YEARS COLLEGE . . . . .(GO TO Q.1.3) 14

3 YEARS COLLEGE . . . . .(GO TO Q.1.3) 15

4 YEARS COLLEGE . . . . .(GO TO Q.1.3) 16

GRADUATE SCHOOL . . . .(GO TO Q.1.3) 17

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

Yes 1

No 2

1.2. Since completing your formal education, have you had on-the-job training or other vocational training lasting 100 hours or more?

Yes . . . . . (SKIP TO Q.2) 1

No . . . . . (SKIP TO Q.2) 2

1.3. Did you get a college degree?

Yes . . . . . (GO TO Q.1.4) 1

No . . . . . (SKIP TO Q.2) 2

1.4. What is the highest degree you have earned?

Associate's 01

Bachelor's 02

MA/MBA 03

Ph.D. 04

MD 05

Law 06

Other (SPECIFY)_____ 07

2. Have you ever been in the military service?

Yes 1

No 2

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

|____|____| |____|____|
Month Year

4. Are you Native American, Asian, Hispanic, black, white, or another race? (SHOW CARD 16)

Native American/Eskimo/Aleut 01

Asian 02

Hispanic 03

Black 04

White 05

Other (SPECIFY)_____ 06

5. Now I'd like to ask some questions about your family living elsewhere. Altogether, **including** children from previous marriages and adopted children, how many sons and daughters do you (or your [husband/wife/ partner]) have who do **not** live with you?

|___|___|
Children (GO TO Q.5.1)

NONE . . . . . (SKIP TO Q.6) 00

5.1. How many of them are 25 or older?

|___|___|
25 or Older (GO TO Q.5.2)

ALL OF THEM . . . . . (SKIP TO Q.6) 95
NONE . . . . . (GO TO Q.5.2) 00

5.2. And how many of them are less than 18 years old?

|___|___|
Less than 18

ALL OF THEM 95
NONE 00

6. How many living brothers and sisters do **you** have?

|___|___|
Brothers/Sisters (GO TO Q.6.1.)

NONE . . . . . (SKIP TO Q.7) 00

6.1 How many are older than you?

|___|___|
Older

ALL 95
NONE 00

7. **INTERVIEWER CHECKPOINT:** SEE R'S MARITAL STATUS IN HOUSEHOLD LISTING, P.1.

MARRIED; INCLUDING SPOUSE
AWAY IN SERVICE . .(GO TO Q.7.1) 01
PARTNER . . . (SKIP TO Q.11, PAGE Y-156) 02
SEPARATED . . (SKIP TO Q.8) 03
DIVORCED. . . (SKIP TO Q.9) 04
WIDOWED . . . (SKIP TO Q.10, PAGE Y-156) 05

7.1. In what month and year were you married?

|___|___| |___|___|
Month Year

7.2. Is this your first marriage or have you been married before?

First Marriage . . . . . (SKIP TO Q.14) 1
Married Before . . . . . (GO TO Q.7.3) 2

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

Two . . . . . (SKIP TO Q.12) 1
Three . . . . . (GO TO Q.7.4) 2
4 or more . . . . . (GO TO Q.7.4) 3

7.4. Did any of these marriages end by your being widowed?

Yes . . . . . (GO TO Q.7.5) 1
No . . . . . (SKIP TO Q.13) 2

7.5. How many?

|___|___|
Times Widowed (SKIP TO Q.13)

CURRENTLY SEPARATED

8. In what month and year were you separated?

|___|___| |___|___|
Month Year

8.1. In what year did this marriage begin?

19 |___|___|

8.2. Do you receive support from your (husband/wife), do you pay support, or is there no support involved?

Receive Support . . . . . (GO TO Q.8.3) 1
No Support Involved . . . . (SKIP TO Q.8.5) 2
Pay Support . . . . . (SKIP TO Q.8.4) 3

8.3. How much do you receive?

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

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

SKIP TO Q.8.5

8.4. How much do you pay?

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

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

8.5. Are the assets and debts that you've told me about in this interview owned mainly by you, are they owned jointly with your (husband/wife), or what?

Owned by R 01
Owned Jointly 02
Other (SPECIFY)_____

_____ 03

8.6. Is this your first marriage or have you been married before?

First Marriage . . . . . (SKIP TO Q.14) 1
Married Before . . . . . (GO TO Q.8.7) 2

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

Two . . . . . (SKIP TO Q.12) 1
Three . . . . . (GO TO Q.8.8) 2
4 or more . . . . . (GO TO Q.8.8) 3

8.8. Did any of these marriages end by your being widowed?

Yes . . . . . (GO TO Q.8.9) 1
No . . . . . (SKIP TO Q.13) 2

8.9. How many?

|___|___|
Times Widowed (SKIP TO Q.13)

CURRENTLY DIVORCED

9. In what month and year were you divorced?

|___|___| |___|___|
Month Year

9.1. In what year did this marriage begin?

19 |___|___|

9.2. Was that your first marriage or had you been married before?

First Marriage . . . . . (SKIP TO Q.14) 1
Married Before . . . . . (GO TO Q.9.3) 2

9.3. Altogether, how many times have you been married?

Two . . . . . (SKIP TO Q.12) 1
Three . . . . . (GO TO Q.9.4) 2
4 or more . . . . . (GO TO Q.9.4) 3

9.4. Did any of these marriages end by your being widowed?

Yes . . . . . (GO TO Q.9.5) 1
No . . . . . (SKIP TO Q.13) 2

9.5. How many?

|____|____|
Times Widowed (SKIP TO Q.13)

CURRENTLY WIDOWED

10. In what month and year were you widowed?

|____|____| |____|____|
Month Year

10.1. In what year did this marriage begin?

19 |____|____|

10.2. Was that your first marriage or had you been married before?

First Marriage . . . . . (SKIP TO Q.14) 1
Married Before . . . . . (GO TO Q.10.3) 2

10.3. Altogether, how many times have you been married?

Two . . . . . (SKIP TO Q.12) 1
Three . . . . . (GO TO Q.10.4) 2
4 or more . . . . . (GO TO Q.10.4) 3

10.4. Did any of these marriages end in divorce?

Yes . . . . . (GO TO Q.10.5) 1
No . . . . . (SKIP TO Q.13) 2

10.5. How many?

|____|____|
Times Divorced (SKIP TO Q.13)

PARTNER

11. In what month and year did you start living with your partner?

|____|____| |____|____|
Month Year

11.1. Have you ever been married? (to someone else)?

Yes . . . . . (GO TO Q.11.2) 1
No . . . . . (SKIP TO Q.14) 2

11.2. Altogether, how many times have you been married? (LEGAL MARRIAGES)

One . . . . . (SKIP TO Q.12) 1
Two . . . . . (GO TO Q.11.3) 2
Three . . . . . (GO TO Q.11.3) 3
4 or more . . . . . (GO TO Q.11.3) 4

11.3. Did any of these marriages end in divorce?

Yes 1
No . . . . . (SKIP TO Q.13) 2

11.4. How many?

|___|___|
Times Divorced (SKIP TO Q.13)

TWO MARRIAGES

12. When did your (first) marriage begin?

19 |___|___|

12.1. And when did that marriage end?

19 |___|___|

12.2. Did that marriage end in divorce or were you widowed?

Divorce . . . . . (SKIP TO Q.14) 1
Widowed . . . . . (SKIP TO Q.14) 2

13. At what age were you first married?

At |___|___| Years Old

13.1 Finally, for about how many years in total have you been married (including your current marriage)? (ACCEPT RANGE)

|___|___|
YEARS (GO TO Q.14)

14. Now I'd like to ask about your parents. Is your mother still living?

Yes . . . . . (GO TO Q.14.1) 1
No . . . . . (SKIP TO Q.14.2) 2
DON'T KNOW . . . . . (SKIP TO Q.14.2) 8

14.1. What is her age?

|___|___| Age

14.2. Is your father still living?

Yes	(GO TO Q.14.3)	1
No	(SKIP TO Q.15)	2
DON'T KNOW	(SKIP TO Q.15)	8

14.3. What is his age?

|___|___| Age

15. Now I'd like to ask you about your health; would you say your health is excellent, good, fair, or poor?

Excellent	1
Good	2
Fair	3
Poor	4
DON'T KNOW	8

16. **INTERVIEWER CHECKPOINT:** SEE HOUSEHOLD LISTING, P.1.

R IS MARRIED OR LIVING WITH PARTNER	(GO TO Q.17)	1
R LIVES ALONE	(SKIP TO Q.27, PAGE Y-162)	2

17. I'd now like to ask you some questions about your (husband's/wife's/ partner's) background. What is the highest grade of school or year of college (he/she) completed?

GRADES OF SCHOOL

0 GRADE . . . . . (GO TO Q.17.1) 00

1ST GRADE . . . . . (GO TO Q.17.1) 01

2ND GRADE . . . . . (GO TO Q.17.1) 02

3RD GRADE . . . . . (GO TO Q.17.1) 03

4TH GRADE . . . . . (GO TO Q.17.1) 04

5TH GRADE . . . . . (GO TO Q.17.1) 05

6TH GRADE . . . . . (GO TO Q.17.1) 06

7TH GRADE . . . . . (GO TO Q.17.1) 07

8TH GRADE . . . . . (GO TO Q.17.1) 08

9TH GRADE . . . . . (GO TO Q.17.1) 09

10TH GRADE . . . . . (GO TO Q.17.1) 10

11TH GRADE . . . . . (GO TO Q.17.1) 11

12TH GRADE . . . . . (GO TO Q.17.1) 12

COLLEGE

1 YEAR COLLEGE . . . . (GO TO Q.17.3) 13

2 YEARS COLLEGE . . . (GO TO Q.17.3) 14

3 YEARS COLLEGE . . . (GO TO Q.17.3) 15

4 YEARS COLLEGE . . . (GO TO Q.17.3) 16

GRADUATE SCHOOL . . (GO TO Q.17.3) 17

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

Yes 1

No 2

17.2. Since completing (his/her) formal education, has (he/she) had on-the-job training or other vocational training lasting 100 hours or more?

Yes . . . . . (SKIP TO Q.18) 1

No . . . . . (SKIP TO Q.18) 2

17.3. Did (he/she) get a college degree?

Yes . . . . . (GO TO Q.17.4) 1

No . . . . . (SKIP TO Q.18) 2

17.4. What is the highest degree (he/she) earned?

Associate's 01

Bachelor's 02

MA/MBA 03

Ph.D. 04

MD 05

Law 06

Other (SPECIFY)_____ 07

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

Yes 1

No 2

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

|____|____| |____|____|
Month Year

20. How many living brothers and sisters does (he/she) have?

|____|____| # Brothers/Sisters (GO TO Q.20.1)

None . . . . . (SKIP TO Q.21) 96

20.1 How many are older than (he/she) is?

|____|____|
Older

ALL 95
NONE 00

21. Has your (husband/wife/partner) been married before?

Yes . . . . . (GO TO Q.22) 1
No . . . . . (SKIP TO Q.23) 2

22. Altogether, how many times was your (husband/wife/partner) married before?

Once . . . . . (GO TO Q.22.1) 1

Other: |____|____| # of previous marriages . . . . . (SKIP TO Q.22.4) 2

22.1. When did (his/her) first marriage begin?

19 |____|____|

22.2. And when did that marriage end?

19 |____|____|

22.3. Did that marriage end in divorce, or was (he/she) widowed?

Divorce . . . . . (SKIP TO Q.23) 1
Widowed . . . . . (SKIP TO Q.23) 2

22.4. Did any of these marriages end by your (husband/wife/partner) being widowed?

Yes . . . . . (GO TO Q.22.5) 1
No . . . . . (SKIP TO Q.22.6) 2

22.5. How many?

|____|____|
Times Widowed

22.6. At what age was your (husband/wife/partner) first married?

|____|____| **OR** 19 |____|____|
Years Old

22.7. Finally, including your current marriage, for about how many years in total has your (husband/wife/ partner) been married? (ACCEPT RANGE)

|____|____|
Years

23. Is your (husband's/wife's/partner's) mother still living?

Yes . . . . . (GO TO Q.23.1) 1
No . . . . . (SKIP TO Q.23.2) 2
DON'T KNOW . . . . . (SKIP TO Q.23.2) 8

23.1. What is her age?

|____|____|
Age

23.2. Is your (husband's/wife's/partner's) father still living?

Yes . . . . . (GO TO Q.23.3) 1
No . . . . . (SKIP TO Q.24) 2
DON'T KNOW . . . . . (SKIP TO Q.24) 8

23.3. What is his age?

|___|___|
Age

24. Now I'd like to ask you some questions about your family's health; would you say your (husband's/ wife's/partner's) health in general is excellent, good, fair, or poor?

Excellent 1
Good 2
Fair 3
Poor 4
DON'T KNOW 8

25. **INTERVIEWER CHECKPOINT:** SEE HOUSEHOLD LISTING, P.1.

1 OR MORE ADULTS WITH INDEPENDENT FINANCES (COL. F MARKED "INDEP"). . . . . (GO TO Q.25.1) 1

ALL OTHERS . . . . . (SKIP TO Q.29) 2

25.1 **READ: For the rest of the questions in the interview, please include the adults in your**

R LIVES ALONE

26. QUESTION DELETED

27. Are you currently eligible to receive benefits from any government health insurance programs, such as Medicare, Medicaid, or CHAMPUS, VA, or other military programs?

Yes . . . . . (GO TO Q.27.1) 1
No . . . . . (SKIP TO Q.28) 2

27.1. Which program is that? (Anything else?) (CODE ALL THAT APPLY.)

(**INTERVIEWER:** ONLY PERSONS 65 OR OLDER OR BLIND OR DISABLED SHOULD BE ELIGIBLE FOR MEDICARE. ONLY POOR PERSONS SHOULD BE ELIGIBLE FOR MEDICAID. CHAMPUS IS FOR ACTIVE MILITARY.)

Medicare 01
Medicaid 02
VA/Champus 03
Other (SPECIFY)_____ 04

27.2. Are you covered by any other type of health coverage such as employer or union plans, or Blue Cross-Blue Shield, a Health Maintenance Organization (HMO), or some other health insurance?

Yes . . . . . (GO TO Q.28.1) 1
No . . . . . (SKIP TO Q.41) 2

28. Are you covered by any type of health coverage such as employer or union plans or Blue Cross-Blue Shield, a Health Maintenance Organization (HMO) or some other health insurance?

Yes . . . . . (GO TO Q.28.1) 1
No . . . . . (SKIP TO Q.32) 2

28.1. Is this coverage obtained through your employer or former employer, a union, through direct payments to an insurance company, AARP or what? (CODE ALL THAT APPLY.)

Employer 01
Former Employer 02
Union 03
Direct Payment 04
AARP 05
Other (SPECIFY)_____ 06

28.2. How is this coverage paid for -- by you, by an employer, by you and an employer, by a relative, or what? (CODE ALL THAT APPLY.)

R . . . . . (GO TO Q.28.3) 01
Employer . . . . . (SKIP TO Q.41) 02
Relative . . . . . (SKIP TO Q.41) 03
FORMER EMPLOYER . . (SKIP TO Q.41) 04
Other (SPECIFY)_____ 05
(SKIP TO Q.41)

28.3. How much do you pay each month for this insurance?

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

Week 01
Month 02
Quarter 03
Year 04
Other (SPECIFY)_____ 05
(SKIP TO Q.41)

R DOES NOT LIVE ALONE

29. Are you or anyone in your family living here (including family members with independent finances) currently eligible to receive benefits from any government health insurance programs, such as Medicare, Medicaid, or CHAMPUS, VA, or other military programs?

Yes . . . . . (GO TO Q.29.1) 1
No . . . . . (SKIP TO Q.30) 2

29.1. Which program is that? (Anything else?) (CHECK ALL THAT APPLY.)

(**INTERVIEWER:** ONLY PERSONS 65 OR OLDER SHOULD BE ELIGIBLE FOR MEDICARE. ONLY POOR PERSONS SHOULD BE ELIGIBLE FOR MEDICAID. CHAMPUS IS FOR ACTIVE MILITARY.)

Medicare 01
Medicaid 02
VA/Champus 03
Other (SPECIFY)_____ 04

29.2. Is everyone living here covered by (this/one of these) program(s)?

Yes . . . . . (GO TO Q.29.3) 1
No . . . . . (SKIP TO Q.29.4) 2

29.3. Are you or anyone covered by any other type of health coverage such as employer or union plans, or Blue Cross-Blue Shield, a Health Maintenance Organization (HMO), or some other health insurance?

Yes . . . . . (SKIP TO Q.31) 1
No . . . . . (SKIP TO Q.33) 2

29.4. Who is **not** covered? (Anyone else?) (CODE ALL THAT APPLY.)

R 01
Spouse 02
Child(ren) Under 18 03
Child(ren) 18 and Over 04
Father (In-Law) 05
Mother (In-Law) 06
Other (SPECIFY)_____ 07

30. Are you or anyone covered by any (other) type of health coverage such as employer or union plans, or Blue Cross-Blue Shield, a Health Maintenance Organization (HMO), or some other health insurance?

Yes . . . . . (GO TO Q.31) 1
No . . . . . (SKIP TO Q.32) 2

31. Is this coverage obtained through your employer, former employer, or union, (your [husband's/wife's/ partner's] employer, former employer, or union,) through direct payments to an insurance company, or AARP or somewhere else? (CODE ALL THAT APPLY.)

R's Employer 01
R'S Former Employer 02
R's Union 03
S's Employer 04
S's Former Employer 05
S's Union 06
Direct Payment 07
AARP 08
Other (SPECIFY)_____ 09

31.1. How is this coverage paid for -- by you, by an employer, by you and an employer, by a relative, or what? (CODE ALL THAT APPLY.)

R/Family . . . . . (GO TO Q.31.2) 01
Employer . . . . . (GO TO Q.31.3) 02
Relative . . . . . (GO TO Q.31.3) 03
FORMER EMPLOYER . . (GO TO Q.31.3) 04
Other (SPECIFY)_____ 05
(GO TO Q.31.3)

31.2. How much do you (and your family living here) pay each month for this insurance?

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

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

31.3. Is everyone in your family living here covered by at least one of these private health programs?

Yes . . . . . (SKIP TO Q.33) 1
No . . . . . (GO TO Q.31.4) 2

31.4 Who is **not** covered (including those with independent finances)? (Anyone else?) (CODE ALL THAT APPLY.)

R 01
Spouse 02
Child(ren) Under 18 03
Child(ren) 18 and Over 04
Father (In-Law) 05
Mother (In-Law) 06
Other (SPECIFY)_____ 07

32. This is a list of reasons why some people don't have health insurance. Which number **best** describes why (you/some members of your family living here) are not covered? (SHOW CARD 17)

Too expensive, can't afford health insurance 01
Can't get insurance because of poor
health, age, or illness 02
Don't believe in health insurance 03
Not much sickness in the family;
we haven't needed insurance 04
Dissatisfied with previous insurance 05
Job layoff or job loss 06
Other (SPECIFY) _____ 07

33. **INTERVIEWER CHECKPOINT:** SEE HOUSEHOLD LISTING, P.1.

1 OR MORE ADULTS WITH INDEPENDENT FINANCES (COL. F MARKED "INDEP") . . . . . (GO TO Q.34) 1

ALL OTHERS . . . . . (SKIP TO Q.41) 2

34. I'd like to ask some questions just about the other adults 18 and over who live with you (and your family) but have independent finances. (Does he/Does she/Do any of these other adults) receive any income from wages or salaries?

Yes . . . . . (GO TO Q.34.1) 1
No . . . . . (SKIP TO Q.35) 2
DON'T KNOW . . . . . (SKIP TO Q.35) 8

34.1. Roughly how much total income did (he/she/they) have from wages and salaries in 1991 before taxes and deductions? (ACCEPT RANGE.)

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

DON'T KNOW . . . . . (SKIP TO Q.35) 999999998

34.2. Did you include this amount in the income you told me about earlier in this interview? (IF R ONLY TOLD ABOUT PART, MAKE NOTE.)

Yes . . . . . (ASK Q.34.3) 1
No . . . . . (GO TO Q.35) 2

34.3. Where did you tell me about this income?

_____

35. (Does he/Does she/Do they) receive income from any other sources (such as social security, a pension, disability payments, public assistance, or income from a business or other assets)?

Yes . . . . . (GO TO Q.35.1) 1
No . . . . . (SKIP TO Q.36) 2
DON'T KNOW . . . . . (SKIP TO Q.36) 8

35.1. What other sources of income (does he/does she/do they) have? (CODE ALL THAT APPLY.)

Social Security 01
Pensions 02
Disability 03
Public Assistance 04
Interest Income 05
Dividends 06
Business 07
Real Estate 08
Other (SPECIFY)_____ 09

35.2. Roughly how much total income did (he/she/they) have from (all these/this) source(s) in 1991 before taxes and deductions?

$ |____|____|____|,|____|____|____|,|____|____|____|

DON'T KNOW . . . . . (SKIP TO Q.36) 999999998

35.3. Did you include this amount in the income you told me about earlier in this interview? (IF R ONLY TOLD ABOUT PART, MAKE NOTE.)

Yes . . . . . (ASK Q.35.4) 1
No . . . . . (GO TO Q.36) 2

35.4. Where did you tell me about this income?

_____

36. (Does he/Does she/Do any of them) have any cars or other vehicles?

Yes . . . . . (GO TO Q.36.1) 1
No . . . . . (SKIP TO Q.37) 2

36.1. Roughly, how much (is this/are these) vehicle(s) worth now? (ACCEPT RANGE.)

$ |____|____|____|,|____|____|____|,|____|____|____|

DON'T KNOW 999999998

36.2. Did you include (this/these) vehicle(s) in the ones you told me about earlier in this interview? (IF R ONLY TOLD ABOUT PART, MAKE NOTE.)

Yes . . . . . (GO TO Q.36.3) 1
No . . . . . (GO TO Q.37) 2

36.3. Where did you tell me about this/these vehicles?

_____

37. (Does he/Does she/Do they) have any bank accounts, savings accounts, or savings bonds?

Yes . . . . . (GO TO Q.37.1) 1
No . . . . . (SKIP TO Q.38) 2
DON'T KNOW . . . . . (SKIP TO Q.38) 8

37.1. Roughly how much in total (does he/does she/do they) have in bank accounts, savings accounts, or savings bonds? (ACCEPT RANGE.)

$ |____|____|____|,|____|____|____|,|____|____|____|

DON'T KNOW . . . . . (SKIP TO Q.38) 999999998

37.2. Did you include this amount when you told me about these items earlier in this interview? (IF R ONLY TOLD ABOUT PART, MAKE NOTE.)

Yes . . . . . (GO TO Q.37.3) 1
No . . . . . (GO TO Q.38) 2

37.3. Where did you tell me about this/these items?

_____

38. (Does he/Does she/Do they) have any other assets (such as stocks, bonds, a business, or any properties, including any part of the [house/apartment] you live in)?

Yes . . . . . (GO TO Q.38.1) 1
No . . . . . (SKIP TO Q.40) 2
DON'T KNOW . . . . . (SKIP TO Q.40) 8

38.1. What other kinds of assets (does he/does she/do they) have? (CHECK ALL THAT APPLY.) (SHOW CARD 18)

R's Home 01
Stocks 02
Bonds 03
Mutual Funds 04
Money Market Funds 05
Business 06
Other Real Estate 07
Other (SPECIFY)_____ 08

38.2. Roughly how much in total (does he/does she/do they) have in (all these/this) asset(s)? (ACCEPT RANGE.)

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

DON'T KNOW . . . . . (SKIP TO Q.39) 999999998

38.3. Did you include this amount in the assets you told me about earlier in this interview? (IF R ONLY TOLD ABOUT PART, MAKE NOTE.)

Yes . . . . . (GO TO Q.38.4) 1
No . . . . . (GO TO Q.39) 2
DON'T KNOW . . . . . (GO TO Q.39) 8

38.4. Where did you tell me about this/these asset(s)?

_____

39. **INTERVIEWER CHECKPOINT:** SEE Q.38.1.

"R'S HOME" MARKED
IN Q.38.1 . . . . . (GO TO Q.39.1) 1

39.1. What share of this home (does he/does she/do they) own?

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

39.2. What is the present value of this home? I mean, about what would it bring if it were sold today?

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

39.3. What is the amount still owed on all the mortgages, land contracts and loans on the home? (ACCEPT RANGE.)

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

NOTHING 000000000

40. Not including any debts (he/she/they) owe(s) you (or your [husband/wife/partner]), (does he/does she/do they) have any debts? (IF R ASKS: DO NOT INCLUDE MORTGAGE ON R'S HOME.)

Yes . . . . . (GO TO Q.40.1) 1
No . . . . . (SKIP TO Q.41) 2
DON'T KNOW . . . . . (SKIP TO Q.41) 8

40.1. Roughly how much in total are these debts?

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

DON'T KNOW . . . . . (SKIP TO Q.41) 999999998

40.2. Did you include these debts when you told me about the household debts earlier in this interview? (IF R ONLY TOLD ABOUT PART, MAKE NOTE.)

Yes 1
No 2

40.3. Where did you tell me about these debts?

_____

41. That finishes the actual interview. Is there anything you would like to add to any of the subjects we've discussed?

_____

_____

_____

_____

_____

_____

41.1. Exact Time Now: |___|___|:|___|___|

INTERVIEWER: COMPLETE Q.42 AND Q.43.

42. END OF INTERVIEWER REFERENCE: RESPONDENT'S EMPLOYMENT/PENSION INFORMATION.

R IS COVERED BY PENSION ON CURRENT JOB
(1 OR MORE PLANS AT SECTION R, Q.18) 1

43. END OF INTERVIEWER

SECTION ZZ: INTERVIEWER OBSERVATIONS

1. RELATIONSHIP OF R TO INFORMANT:

R IS INFORMANT 1

OTHER: R IS _____
OF INFORMANT 2

2. TYPE OF STRUCTURE IN WHICH FAMILY LIVES:

INTERVIEW NOT CONDUCTED
AT R'S HOME . . . . . (SKIP TO Q.10) 00

TRAILER; MOBILE HOME 01

DETACHED SINGLE FAMILY HOUSE 02

2-FAMILY HOUSE, 2 UNITS SIDE BY SIDE 03

2-FAMILY HOUSE, 2 UNITS ONE ABOVE
THE OTHER 04

DETACHED 3-4 FAMILY HOUSE 05

ROW HOUSE (3 OR MORE UNITS IN AN
ATTACHED ROW) 06

APARTMENT HOUSE (4 OR FEWER UNITS) 07

CONDO/APARTMENT HOUSE (5 OR MORE UNITS,
3 STORIES OR LESS) 08

CONDO/APARTMENT HOUSE (5 OR MORE
UNITS, 4 STORIES OR MORE) 09

APARTMENT IN PARTLY COMMERCIAL
STRUCTURE 10

OTHER (SPECIFY): _____

_____11

3. **NEIGHBORHOOD:** LOOK AT THE STRUCTURES ON R'S BLOCK AND CODE **AS MANY** AS APPLY.

VACANT LAND 01

TRAILER/MOBILE HOME 02

DETACHED SINGLE FAMILY HOUSE 03

2-FAMILY HOUSE; SIDE BY SIDE OR ONE ABOVE THE OTHER 04

DETACHED 3-4 FAMILY HOUSE 05

ROW HOUSE (3 OR MORE UNITS IN AN ATTACHED ROW) 06

APARTMENT HOUSE (4 OR FEWER UNITS) 07

CONDO/APARTMENT HOUSE (5 OR MORE UNITS, 3 STORIES OR LESS) 08

CONDO/APARTMENT HOUSE (5 OR MORE UNITS, 4 STORIES OR MORE) 09

COMMERCIAL OR INDUSTRIAL STRUCTURE 10

PARK 11

SCHOOL OR OTHER GOV'T. BUILDING 12

VACANT BUILDING 13

FARM 14

OTHER (SPECIFY): _____ 15

4. BUILDINGS IN THE IMMEDIATE NEIGHBORHOOD (LOOK UP AND DOWN THE BLOCK) ARE:

ALL RESIDENTIAL 1

MOSTLY RESIDENTIAL 2

ABOUT EQUALLY RESIDENTIAL AND NONRESIDENTIAL 3

MOSTLY NONRESIDENTIAL 4

NONE IN VIEW 5

5. HOUSING STRUCTURES ON BLOCK ARE:

0-20 FEET APART 1

21-100 FEET APART 2

OVER 100 FEET APART 3

6. CONDITION OF BUILDING EXTERIOR IS:

CLEAN AND SOUND 1

SOME PAINT PEELING
OR CRACKS IN MASONRY 2

NEEDS SUBSTANTIAL PAINTING, REFILLING,
OR REPAIR 3

DILAPIDATED 4

7. CONDITION OF THE EXTERIOR OF BUILDINGS ON BLOCK IN GENERAL (**BOTH SIDES OF STREET**) LOOKS:

BETTER THAN R'S 1

AS GOOD AS R'S 2

WORSE THAN R'S 3

NO OTHER BUILDINGS IN VIEW 4

8. PLEASE RATE THE PHYSICAL CONDITION OF THE **INTERIOR** OF THE HU:

EXCELLENT: WALLS AND CEILINGS
HAVE NO CRACKS; PAINT OR
PANELLING IS IN GOOD CONDITION 1

GOOD: NEEDS SOME MINOR
PAINTING OR REFINISHING 2

FAIR: NEEDS MAJOR INTERIOR
WORK--HOLES AND/OR CRACKS
NEED PATCHING, PAINTING
NEEDED, ETC. 3

POOR: SOME WALLS OR CEILINGS
NEED REPLACEMENT 4

DON'T KNOW--WASN'T INSIDE HOUSE 8

9. NEIGHBORHOOD RESIDENTS SEEM TO BE:

ALL BLACK 1

ALMOST ALL BLACK 2

HALF BLACK AND HALF NON-BLACK 3

ALMOST ALL NON-BLACK 4

ALL NON-BLACK 5

DON'T KNOW 8

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

EXCELLENT 1

GOOD 2

FAIR 3

POOR 4

11. R'S ABILITY TO EXPRESS (HIMSELF/HERSELF) WAS . . .

EXCELLENT 1

GOOD 2

FAIR 3

POOR 4

12. WAS R SUSPICIOUS ABOUT THE STUDY **BEFORE THE INTERVIEW?**

NO, NOT AT ALL SUSPICIOUS 1

YES, SOMEWHAT SUSPICIOUS 2

VERY SUSPICIOUS 3

13. WAS R SUSPICIOUS ABOUT THE STUDY **AFTER THE INTERVIEW?**

NO, NOT AT ALL SUSPICIOUS 1

YES, SOMEWHAT SUSPICIOUS 2

VERY SUSPICIOUS 3

14. OVERALL, HOW GREAT WAS R'S INTEREST IN THE INTERVIEW?

VERY HIGH 1

ABOVE AVERAGE 2

AVERAGE 3

BELOW AVERAGE 4

VERY LOW 5

15. OTHER PERSONS PRESENT AT THE INTERVIEW:

(CODE **ALL** THAT APPLY)

CHILDREN UNDER 6 1

CHILDREN 6 AND OVER 2

SPOUSE 3

OTHER RELATIVE 4

OTHER ADULTS 5

NO ONE 6

16. DID R REFER TO DOCUMENTS TO ANSWER QUESTIONS?

FREQUENTLY 1

SOMETIMES 2

RARELY 3

NEVER . . . . . (SKIP TO Q.18) 4

17. WHICH DOCUMENTS DID R REFER TO?

(CODE **ALL** THAT APPLY)

LOAN DOCUMENTS 01

CHECKING; SAVINGS; INVESTMENTS 02

PENSION DOCUMENTS 03

INCOME TAX RETURN 04

OTHER (SPECIFY)_____

_____ 05

18. IN WHAT LANGUAGE WAS THE SURVEY CONDUCTED?

ENGLISH 1

SPANISH 2

19. WHAT IS THE FINAL DISPOSITION OF THIS CASE? |___|___|

20. **THUMBNAIL SKETCH:**