

SAMPLE ID: 48-99-02-1-1

DATE OF '83 INTERVIEW: 07-01-83

7201
1. Would you please tell me your current marital status - are you married, living with a partner, separated, divorced, widowed, or have you never been married?

1. MARRIED

2. PARTNER

3. SEPARATED

4. DIVORCED

5. WIDOWED

6. NEVER MARRIED

GO TO ITEM #3

GO TO ITEM #4
ON REVERSE SIDE

7202
2. Are you (married to/living with) the same person that you were when we interviewed you on (DATE OF '83 INTERVIEW), (married to/living with) a different person, or were you not (married to/living with) anyone at that time?

1. SAME

2. DIFFERENT

3. NOT MARRIED

GO TO ITEM #4 ON REVERSE SIDE

7203
3. Were you married when we interviewed you on (DATE OF '83 INTERVIEW)?

1. YES

5. NO

GO TO ITEM #4 ON REVERSE SIDE

FOR INFORMATION ONLY
HOUSEHOLD LISTING HISTORY

1983 CASE ID: 4128

1986 CASE ID: ****

1983 HOUSEHOLD LISTING				1986 HOUSEHOLD LISTING			
Person#	Relationship to R	Sex	Age	Person#	Relationship to R	Sex	Age
1	Respondent	M	55	1			
2	Wife	F	54	2			
3				3			
4				4			
5				5			
6				6			
7				7			
8				8			
9				9			
10				10			
11				11			
12				12			
13				13			
14				14			
15				15			

7204 - # FU Members moved out since 1983

7205 - # FU Members moved in since 1983

7206 - History of 1989 Respondent

7207 - History of 1989 Spouse

7208 - Extent of Public... HHL data.

7209 - 4 persons in HHL

SAMPLE ID: 48-99-02-1-1

DATE OF LAST INTERVIEW: 07-01-83

4. When we last spoke with you in 1983 we listed the people living in your household. We'd like to update that listing.
5. [ASK ABOUT EACH PERSON] In what month and year was (PERSON) born? [ENTER ANSWER IN COL. f]
6. [ASK ABOUT EACH PERSON] Is (PERSON) living in your household now? [ENTER ANSWER IN COL. g]
7. [IF 'NO' IN COL g] When did (PERSON) (move out/die)? [ENTER ANSWER IN COL. h]
8. [ASK OF ALL HOUSEHOLD ADULTS 22 YEARS AND OLDER, EXCEPT RESPONDENT AND SPOUSE.] Is (PERSON) financially independent? [ENTER ANSWER IN COL. k]

(a) Person #	(b) Relationship to R XYD	(c) Sex XYI	(d) Age XYA	(e) '89 R Month XYB	(f) Month and year of birth. MONTH & YR		(g) Living in household now?		(h) When leave? MONTH & YR	(k) Financially independent?	
					YES	NO	YES	NO			
1	Respondent	M	55	XY3	XY4	XY5	XY6		XY7	XY8	XY9
2	Wife	F	54								
3											
4											
5											
6											
7											
8											

8a. IWER: Indicate '89 R by placing an 'R' in Column e.

9. Is there anyone else living here now that I did not mention, including any children born since we last spoke with you?

1. YES

5. NO

9a. R lives alone (CHECK ONE).

1. YES

5. NO

GO TO QNAIRE

GO TO ITEM 14

10. What is the sex, age, and relationship to you of each of the new household members?
11. [ASK FOR EACH NEW PERSON] In what month and year was (PERSON) born? [ENTER ANSWER IN COL. f]
12. [ASK FOR EACH NEW PERSON] When did (PERSON) move in with you? [ENTER ANSWER IN COL. h]
13. [ASK FOR EACH NEW HOUSEHOLD ADULT 22 YEARS AND OLDER.] Is (PERSON) financially independent? [ENTER ANSWER IN COL. k]

(a) Person #	(b) Relationship to Respondent XYD	(c) Sex XYI	(d) Age XYA	(e) '89 R Month XYB	(f) Month and year of birth. MONTH & YR		(h) When move in? MONTH & YR		(k) Financially Independent?	
					YES	NO	YES	NO	YES	NO
1				XY3	XY4	XY5	live in HH XY7	XY8	XY9	
2							XY6			
3										
4										
5										

14. 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 INDEPENDENT.)

N.B. X4 = 72 or 73, Y = 0-5

For Office Use Only

P. # 65 (466293)
FALL - WINTER 1989

PANEL SCF



The University of Michigan
Survey Research Center
Institute for Social Research
Ann Arbor, MI 48106

INTERVIEWER LABEL

1. IWER ID No.: 2

2. Your IW No.:

3. Date of IW: 3-4/5-6

4. Length of IW: 7 (minutes)

5. Length of Edit: _____ (minutes)

6. Mode of IW: 1. 2.

Face-to-Face Telephone

9- High Income Sample

THIS STATEMENT MUST BE READ TO ALL RESPONDENTS

This interview is completely voluntary and confidential. If we should come to any question you do not want to answer, let me know and we'll go on to the next question. Your answers will be kept completely confidential.

REVIEWED BY:

SUPERVISOR

DATE

EDITOR

DATE

SECTION A: ATTITUDES AND FINANCIAL INSTITUTIONS

A0. EXACT TIME NOW: _____

A1. I'd like to start this interview by asking you about your expectations for the future. Over the next five years, do you expect the U.S. economy as a whole to perform better, worse, or about the same as it has over the past five years?

301

1. BETTER

2. WORSE

3. ABOUT THE SAME

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

302

1. HIGHER

2. LOWER

3. ABOUT THE SAME

A3. Over the next five years, do you expect your total (family) income to go up more than prices, less than prices, or about the same as prices?

303

1. UP MORE

2. UP LESS

3. ABOUT THE SAME

A4. Over the past five years, did your total (family) income go up more than prices, less than prices, or about the same as prices?

304

1. UP MORE

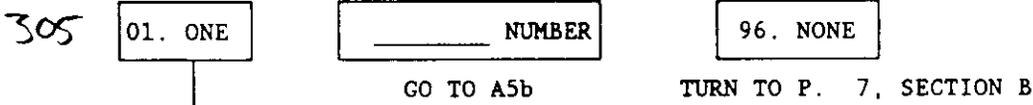
2. UP LESS

3. ABOUT THE SAME

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

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

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



A5a. What is the name of this financial institution?

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

GO TO A5k

A5b. IWER: ASK A5c - A5h AND WRITE NAMES OF FINANCIAL INSTITUTIONS ON CARD A.
NOTE: ORDER IN WHICH INSTITUTIONS ARE LISTED IS NOT IMPORTANT.

- A5c. What is the name of your (family's) main financial institution?
- A5d. What is the name of your (family's) next financial institution?
- A5e. (And the third?)
- A5f. (And the fourth?)
- A5g. (And the fifth?)
- A5h. (And the sixth?)

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

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



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

307

A5m * INST.

A6. (About Institution #[1/2/3/4/5/6]), what kind of institution is this? (Is it a commercial bank, a savings and loan or savings bank, a credit union, a finance or loan company, a brokerage, or what?)

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

A8. Roughly, how many miles is the office or ATM of this institution from the home or workplace of the person who uses it most often? (ACCEPT RANGE.) (IF R ASKS: WE WANT THE CLOSER OF THE DISTANCE FROM HOME OR WORKPLACE.)

A9. INTERVIEWER CHECKPOINT (SEE A5m)

INSTITUTION #1	INSTITUTION #2	INSTITUTION #3
11. COMM. BANK	11. COMM. BANK	11. COMM. BANK
12. S&L/SVINGS BNK	12. S&L/SVINGS BNK	12. S&L/SVINGS BNK
13. CREDIT UNION	13. CREDIT UNION	13. CREDIT UNION
14. FIN./LOAN CO.	14. FIN./LOAN CO.	14. FIN./LOAN CO.
16. BROKERAGE	16. BROKERAGE	16. BROKERAGE
97. OTHER: _____ <u>308</u>	97. OTHER: _____ <u>312</u>	97. OTHER: _____ <u>316</u>
98. DON'T KNOW	98. DON'T KNOW	98. DON'T KNOW
1. BY ATM <u>309</u>	1. BY ATM <u>313</u>	1. BY ATM <u>317</u>
2. IN PERSON	2. IN PERSON	2. IN PERSON
3. BY MAIL	3. BY MAIL	3. BY MAIL
4. BY PHONE	4. BY PHONE	4. BY PHONE
6. DON'T DO REG. BUSINESS	6. DON'T DO REG. BUSINESS	6. DON'T DO REG. BUSINESS
7. OTHER	7. OTHER	7. OTHER
<u>310</u> MILES	<u>314</u> MILES	<u>318</u> MILES
96. LESS THAN A MILE	96. LESS THAN A MILE	96. LESS THAN A MILE
51. OVER 50 MILES	51. OVER 50 MILES	51. OVER 50 MILES
97. LOCAL PHONE OR POST BOX	97. LOCAL PHONE OR POST BOX	97. LOCAL PHONE OR POST BOX
98. DON'T KNOW	98. DON'T KNOW	98. DON'T KNOW
<input type="checkbox"/> <u>311</u> 1. ONLY 1 INST. TURN TO P. 7, SECTION B	<input type="checkbox"/> <u>315</u> 1. ONLY 2 INST. TURN TO P. 7, SECTION B	<input type="checkbox"/> <u>319</u> 1. ONLY 3 INST. TURN TO P. 7, SECTION B
<input type="checkbox"/> 2. ALL OTHERS GO BACK TO A6, INST. # 2	<input type="checkbox"/> 2. ALL OTHERS GO BACK TO A6, INST. # 3	<input type="checkbox"/> 2. ALL OTHERS GO BACK TO A6, INST. # 4

INSTITUTION #4	INSTITUTION #5	INSTITUTION #6
11. COMM. BANK	11. COMM. BANK	11. COMM. BANK
12. S&L/SVINGS BNK	12. S&L/SVINGS BNK	12. S&L/SVINGS BNK
13. CREDIT UNION	13. CREDIT UNION	13. CREDIT UNION
14. FIN./LOAN CO.	14. FIN./LOAN CO.	14. FIN./LOAN CO.
16. BROKERAGE	16. BROKERAGE	16. BROKERAGE
97. OTHER: _____ <u>320</u>	97. OTHER: _____ <u>324</u>	97. OTHER: _____ <u>328</u>
98. DON'T KNOW	98. DON'T KNOW	98. DON'T KNOW
1. ATM <u>321</u>	1. ATM <u>325</u>	1. ATM <u>329</u>
2. IN PERSON	2. IN PERSON	2. IN PERSON
3. BY MAIL	3. BY MAIL	3. BY MAIL
4. BY PHONE	4. BY PHONE	4. BY PHONE
6. DON'T DO REG. BUSINESS	6. DON'T DO REG. BUSINESS	6. DON'T DO REG. BUSINESS
7. OTHER	7. OTHER	7. OTHER
<u>322</u> MILES	<u>326</u> MILES	<u>330</u> MILES
96. LESS THAN A MILE	96. LESS THAN A MILE	96. LESS THAN A MILE
51. OVER 50 MILES	51. OVER 50 MILES	51. OVER 50 MILES
97. LOCAL PHONE OR POST BOX	97. LOCAL PHONE OR POST BOX	97. LOCAL PHONE OR POST BOX
98. DON'T KNOW	98. DON'T KNOW	98. DON'T KNOW
<input type="checkbox"/> 1. <u>323</u> ONLY 4 INST. NEXT PAGE, SECTION B	<input type="checkbox"/> 1. <u>327</u> ONLY 5 INST. NEXT PAGE, SECTION B	NEXT PAGE, SECTION B
<input type="checkbox"/> 2. ALL OTHERS GO BACK TO A6, INST. #5	<input type="checkbox"/> 2. ALL OTHERS GO BACK TO A6, INST. #6	

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SECTION B: ATTITUDES TOWARD CREDIT/CREDIT CARDS

B1. Now I would like to ask you some questions about how you feel about credit. In general, do you think it is a good idea or a bad idea for people to buy things on the installment plan?

- 401 1. GOOD IDEA
- 3. GOOD IN SOME WAYS,
BAD IN OTHERS
- 5. BAD IDEA
- 8. DON'T KNOW

B2. People have many different reasons for borrowing money which they pay back over a period of time. For each of the reasons I read, please tell me whether you feel it is all right for someone like yourself to borrow money...

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

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

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

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

406 B2e. finally, to finance educational expenses?

YES (1)	NO (5)	DK (8)

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

- 407 1. YES, TURNED DOWN
- 3. YES, NOT AS MUCH CREDIT
- 5. NO

GO TO B4

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

- 408 1. YES
- 5. NO

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

- 409 1. YES
- 5. NO

B5. Now I have some questions about credit cards. Do you (or anyone in your family living here) have any credit cards?

1. YES

5. NO -->TURN TO P. 10, SECTION D



TYPE----->
EXAMPLES---->

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

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

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

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

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

COLUMN A	COLUMN B
BANK-TYPE Visa, Mastercard, Discover, Optima	STORE Sears, K-Mart and other Dept. stores
96. NONE -----> <u>411</u> #ACCTS	96. NONE -----> <u>419</u> #ACCTS
97. SOME, DK HOW MANY	97. SOME, DK HOW MANY
\$ <u>412</u> 9996. NONE	\$ <u>420</u> 9996. NONE
\$ <u>413</u> 9996. NONE	\$ <u>421</u> 9996. NONE
\$ <u>414</u>	GO BACK TO B6, COL. C
01. #1	04. #4
02. #2	05. #5
03. #3	06. #6
11. COMM BANK	
50. SEARS	
51. AM. EXP.	
97. OTHER: <u>415-418</u>	

GO BACK TO B6, COL. B

COLUMN C	COLUMN D	COLUMN E
GASOLINE Gulf, Texaco	GENERAL PURPOSE American Express, Diners Club, Carte Blanche	OTHER Airline, Car Rental or other
<input type="checkbox"/> 96. NONE -----> 422 #ACCTS <input type="checkbox"/> 97. SOME, DK HOW MANY	<input type="checkbox"/> 96. NONE -----> 425 #ACCTS <input type="checkbox"/> 97. SOME, DK HOW MANY	<input type="checkbox"/> 96. NONE -->B11 GO TO 428 #ACCTS <input type="checkbox"/> 97. SOME, DK HOW MANY
\$ 423 <input type="checkbox"/> 9996. NONE	\$ 426 <input type="checkbox"/> 9996. NONE	\$ 429 <input type="checkbox"/> 9996. NONE
\$ 424 <input type="checkbox"/> 9996. NONE	\$ 427 <input type="checkbox"/> 9996. NONE	\$ 430 <input type="checkbox"/> 9996. NONE

GO BACK TO
B6, COL. D

GO BACK TO
B6, COL. E

B11. INTERVIEWER CHECKPOINT

SEE B6, COLUMNS A AND B

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

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

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

432 1. ALMOST ALWAYS 3. SOMETIMES 5. HARDLY EVER

SECTION D: HOUSING

Screen 5

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

#501

1. R LIVES ON A RANCH OR FARM

2. R LIVES IN A MOBILE HOME--> TURN TO P. 13, D11

3. APARTMENT

4. HOUSE -->TURN TO P. 15, D16

7. ALL OTHERS -->TURN TO P. 15, D16

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

502 ACRES

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

503

1. YES

5. NO

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

1. YES 504 5. NO --> TURN TO P. 15, D16

D3b. How much rent do you collect each month?

\$ 505 PER 506

TURN TO P. 15, D16

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

507 PERCENT OR _____ ACRES

996. VERY LITTLE

995. ALMOST ALL

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

508

1. OWNS ALL

2. OWNS PART

3. RENTS

4. OWNED BY A BUSINESS

7. OTHER: _____

NEXT PAGE, D6

TURN TO P. 15, D17

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

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

509 1. YES 5. NO -->GO TO D5c

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

510 \$ _____ PER 511 _____

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

512\$ _____

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

\$ 513 _____

TURN TO P. 16, D20

D5e. Do you (or your family living here) pay the business any rent for this house? 514

1. YES 5. NO

TURN TO P. 15, D17

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

515/516
MONTH/YEAR

TURN TO P.27, D68

R OWNS PART OF FARM/RANCH

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

1. YES

517

5. NO

--> GO TO D7

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

\$ 518 PER 519

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

1. YES

520

5. NO

--> GO TO D8

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

\$ 521 PER 522

D8. I will ask you more about the business operation later. Now I'd like to ask about the part of the property that you (and your family living here) personally own. About what percent of the total property is that?

523 PERCENT OR _____ ACRES

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

1. YES

524

5. NO

--> GO TO D10

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

\$ 525

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

\$ 526

TURN TO P. 16, D20

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

- 601 1. OWN BOTH HOME AND SITE
- 3. OWN ONLY HOME
- 4. RENT BOTH
- 7. NEITHER OWNS NOR RENTS

NEXT PAGE, D14

GO TO D12

NEXT PAGE, D13

2. OWN ONLY SITE

D11e. How is that? 609

D11f. In what month and year did you move into this mobile home? 6/10/611
MONTH/YEAR

TURN TO P. 27, D68

D11a. About how much rent do you pay on this home each month? \$ 602 PER 603

D11b. Could you tell me the present value of the site? I mean, about what would it bring if it were sold today? \$ 604

D11c. In what month and year was this site purchased? 6/05/606
MONTH/YEAR

D11d. How much did this site cost when it was purchased? \$ 607

608 GIFT/INHERITANCE

ASK VALUE WHEN RECEIVED

TURN TO P. 16, D22

R OWNS ONLY MOBILE HOME

D12. About how much rent do you pay on this site each month? \$ 612 PER 613

D12a. Could you tell me the present value of this mobile home? I mean, about what would it bring if it were sold today? \$ 614

D12b. In what month and year was this mobile home purchased? 6/15/616
MONTH/YEAR

D12c. How much did this mobile home cost when it was purchased? \$ 617

618 GIFT/INHERITANCE

ASK VALUE WHEN RECEIVED

TURN TO P. 16, D22

R RENTS MOBILE HOME AND SITE

D13. About how much rent do you pay on this home and site each month? \$ 619 PER 620

D13a. In what month and year did you move into this mobile home? 621/622
MONTH/YEAR

TURN TO P. 27, D68

R OWNS BOTH MOBILE HOME AND SITE

D14. Could you tell me the present value of this home and site? I mean, about what would they bring if they were sold today? \$ 623

D15. Were the site and mobile home purchased separately?

1. YES 624

D15a. In what month and year was this mobile home purchased?
625/626
MONTH/YEAR

D15b. How much did the mobile home cost when it was purchased?
\$ 627

628 GIFT/INHERITANCE
ASK VALUE WHEN RECEIVED

D15c. In what month and year was this site purchased?
629/630
MONTH/YEAR

D15d. How much did this site cost when it was purchased?
\$ 631

632 GIFT/INHERITANCE
ASK VALUE WHEN RECEIVED

TURN TO P. 16, D22

5. NO

D15e. In what year and month was this mobile home and site purchased?
633/634
MONTH/YEAR

D15f. How much did the mobile home and site cost when they were purchased?
\$ 635

636 GIFT/INHERITANCE
ASK VALUE WHEN RECEIVED

TURN TO P. 16, D22

Screen 7

D16. Now I have some questions about your home. Do you (and your family living here) own this (house and lot/apartment/farm/ranch), do you pay rent, do you own it as a part of a condo, co-op, townhouse association, or what?

701

1. OWNS OR IS BUYING; LAND CONTRACT → D16a. Is this a single family dwelling or does the building have more than one one unit?

2. PAYS RENT → GO TO D17

3. CONDO 4. CO-OP

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

702 1. SINGLE HU-->NEXT PAGE, D19

2. MULTIPLE HU-->NEXT PAGE, D18

7. NEITHER OWNS NOR RENTS

\$ 703 PER 704 NONE

NEXT PAGE, D19

D16c. How is that? 705

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

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

706 / 707

MONTH / YEAR

TURN TO P. 27, D68

R PAYS RENT

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

\$ 708 PER 709

D17a. Does that include some or all utilities?

710 1. YES, ALL 3. YES, SOME 5. NO

D17b. Do you rent it furnished or unfurnished?

711 1. FURNISHED 3. PARTIALLY FURNISHED 5. UNFURNISHED

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

712 / 713

MONTH/YEAR

TURN TO P. 27, D68

R LIVES IN MULTIPLE HU STRUCTURE

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

714 1. ENTIRE BUILDING 2. JUST R'S UNIT ---> The following questions about your home refer to your unit only.-->GO TO D19

↓

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

715 UNITS

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

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

\$ 716

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

\$ 717 718 GIFT/INHERITANCE

ASK VALUE WHEN RECEIVED

D21. In what month and year was it purchased?

719/720
MONTH/YEAR

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

\$ 721 PER 722

DON'T KNOW

NONE

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

723

1. YES, MORTGAGE

2. YES, LAND CONTRACT

5. NO

NEXT PAGE, D27, COL. A

TURN TO P.21, COL. B, D40a

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

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

724

1. YES

5. NO

8. DON'T KNOW

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

725

1. YES

5. NO

NEXT PAGE, D27, COL. A

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

726

1. FHA

2. VA

7. OTHER: _____

D26. Why did you choose this type of loan?

727

728

NEXT PAGE, D27, COLUMN A

Screen 8
COLUMN A

Screen 9
COLUMN B

Screen 10
COLUMN C

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

1ST MORTGAGE OR LAND CONTRACT	2ND MORTGAGE OR LAND CONTRACT	HOME EQUITY LOAN
<u>801/802</u> MONTH/YEAR	<u>901/902</u> MONTH/YEAR	<u>1001/1002</u> MONTH/YEAR

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

<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO <u>803</u>	<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO <u>903</u>	
--	--	--

D28. How much was borrowed or refinanced?

\$ <u>804</u>	\$ <u>904</u>	\$ <u>1004</u>
---------------	---------------	----------------

D29. How much is still owed on this loan?

\$ <u>805</u>	\$ <u>905</u>	\$ <u>1005</u>
---------------	---------------	----------------

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

<u>806</u> # YEARS OR <u>807</u> # PAYMENTS <input type="checkbox"/> 96. NO SET # ↓ NEXT PAGE, D34 COLUMN A	<u>906</u> # YEARS OR <u>907</u> # PAYMENTS <input type="checkbox"/> 96. NO SET # ↓ NEXT PAGE, D34 COLUMN B	<u>1006</u> # YEARS OR <u>1007</u> # PAYMENTS <input type="checkbox"/> 96. NO SET # ↓ NEXT PAGE, D34 COLUMN C
---	---	---

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

↓ \$ <u>808</u> PER <u>809</u> <input type="checkbox"/> NO REG PYMNTS ↓ NEXT PAGE, D34	↓ \$ <u>908</u> PER <u>909</u> NEXT PAGE, D33 COL. B <input type="checkbox"/> NO REG PYMNTS ↓ NEXT PAGE, D34 COL. B	↓ \$ <u>1008</u> PER <u>1009</u> NEXT PAGE, D33 COL. C <input type="checkbox"/> NO REG PYMNTS ↓ NEXT PAGE, D34 COL. C
---	---	---

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

810

- 1. TAXES ONLY
- 2. INSURANCE ONLY
- 3. BOTH
- 4. NEITHER
- 8. DON'T KNOW

v910
Built

1010 Built

NEXT PAGE,
D33, COL. A

Screen 8
COLUMN A

Screen 9
COLUMN B

Screen 10
COLUMN C

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

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

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

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

D35. What is the current annual rate of interest being charged on the loan?

1ST MORTGAGE OR LAND CONTRACT	2ND MORTGAGE OR LAND CONTRACT	HOME EQUITY LOAN
<p>1. REPAY <u>811</u> COMPLETELY</p> <p>GO TO D35</p> <p>2. BALLOON</p>	<p>1. REPAY COMPLETELY</p> <p>GO TO D35 <u>911</u></p> <p>2. BALLOON</p>	<p>1. REPAY COMPLETELY</p> <p><u>1011</u> GO TO D35</p> <p>2. BALLOON</p>
<p>\$ <u>812</u></p> <p>GO TO D35</p>	<p>\$ <u>912</u></p> <p>GO TO D35</p>	<p>\$ <u>1012</u></p> <p>GO TO D35</p>
<p>\$ <u>813</u></p> <p>PER <u>814</u></p> <p>NO TYPICAL PMNTS</p>	<p>\$ <u>913</u></p> <p>PER <u>914</u></p> <p>NO TYPICAL PMNTS</p>	<p>\$ <u>1013</u></p> <p>PER <u>1014</u></p> <p>NO TYPICAL PMNTS</p>
<p><u>815</u></p> <p>YEAR</p> <p>98. DON'T KNOW</p>	<p><u>915</u></p> <p>YEAR</p> <p>98. DON'T KNOW</p>	<p><u>1015</u></p> <p>YEAR</p> <p>98. DON'T KNOW</p>
<p><u>816</u> %</p>	<p><u>916</u> %</p>	<p><u>1016</u> %</p>

NEXT PAGE,
D36, COL. A

NEXT PAGE,
D36, COL. B

NEXT PAGE,
D36, COL. C

Screen 8
COLUMN A

Screen 9
COLUMN B

Screen 10
COLUMN C

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

817

1ST MORTGAGE OR LAND CONTRACT		2ND MORTGAGE OR LAND CONTRACT		HOME EQUITY LOAN	
01. #1	04. #4	01. #1	04. #4	01. #1	04. #4
02. #2	05. #5	02. #2	05. #5	02. #2	05. #5
03. #3	06. #6	03. #3	06. #6	03. #3	06. #6
11. COMM. BANK		11. COMM. BANK		11. COMM. BANK	
12. S&L/SVNGS BNK		12. S&L/SAVNGS BNK		12. S&L/SAVNGS BNK	
14. FIN./LOAN CO.		14. FIN./LOAN CO.		14. FIN./LOAN CO.	
17. INSURANCE CO.		17. INSURANCE CO.		17. INSURANCE CO.	
18. MORTGAGE CO.		18. MORTGAGE CO.		18. MORTGAGE CO.	
19. CONTRACTOR DEVELOPER		19. CONTRACTOR DEVELOPER		19. CONTRACTOR DEVELOPER	
20. PRIOR OWNER		20. PRIOR OWNER		20. PRIOR OWNER	
97. OTHER: _____		97. OTHER: _____		97. OTHER: _____	

1017

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

V 818 Built	01. PURCHASE	01. PURCHASE 1018
	97. OTHER: 918	97. OTHER: 1019
	919	

D38. What is the most important reason you chose this lender? Was it because they were recommended to you, had low interest rates, because of the location of their offices, because you had done other business with them, because it was easier to qualify for the loan, or for some other reason?

01. RECOMMENDED				
02. LOW INTEREST				
03. LOCATION				
04. OTHER BUSINESS				
05. EASY TO QUALIFY				
97. OTHER: _____	819			

D39. Is this an adjustable rate (mortgage/loan); that is, does it have an interest rate that can rise or fall from time to time?

1. YES	5. NO	1. YES	5. NO	1. YES	5. NO
NEXT PAGE D40, COL A		NEXT PAGE, D40a, COL. B		TURN TO P. 22, D41	
826		920		1020	

NEXT PG. D39a, COL. A

D39a. Does the change in your interest rate depend on some other interest rate?

1. YES 5. NO 8. DK

821
↓
GO TO D39c

D39b. On what other rate does it depend?

822

D39c. How often can your interest rate change?

823 PER 824

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

1. YES 5. NO 825

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

826 % / POINTS

9995. NO LIMIT

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

827 %

9995. NO LIMIT

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

828 %

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

1. YES 5. NO

829

D40. Do you have a second mortgage or a land contract on this property? (Please do not include any home equity lines of credit.)

1. YES, 2ND MTG GO BACK
2. YES, LND CON TO P. 18
5. NO D27,
COL. B

830

931
D40a.
Do you have any (other) loans that use this property as collateral? (Please do not include any home equity lines of credit.)

GO BACK TO
1. YES -->P. 18, D27,
COLUMN C

5. NO --->NEXT PAGE,
D41

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

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

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

1. YES

1032

5. NO

--> NEXT PAGE, D52

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

1033/1034
MONTH/YEAR

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

\$ 1035

D44. Is this a regular installment loan where you pay a fixed dollar amount each month for a fixed number of months until the loan is repaid, or some other kind?

1. REGULAR INSTALLMENT

1036

2. OTHER KIND

8. DK

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

1037 # PYMNTS OR 1038 # YEARS

996. NO SET # 998. DK

D46. How much are the monthly payments?

\$ 1039 PER MO 9996. NO REGULAR PYMTS

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

\$ 1040 PER 1041

9996. NO TYPICAL PAYMENTS

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

1042 / 1043
MONTH / YEAR

D49. How much is still owed on this loan?

\$ 1044

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

1045 %

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

1046

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

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

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

1. YES 1101

5. NO → TURN TO P. 25, D54

D53. 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
D53a. Is (this/ the largest/next) line of credit secured by the equity in your home?	<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO <u>1103</u>	<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO <u>1114</u>	<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO <u>1125</u>
D53b. What is the <u>maximum</u> amount you could borrow on this line of credit?	\$ <u>1104</u>	\$ <u>1115</u>	\$ <u>1126</u>
D53c. Are you currently borrowing any money against this line of credit?	<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO <u>1105</u> NEXT PAGE D53h, LOC#1 v	<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO <u>1116</u> NEXT PAGE D53h, LOC#2 v	<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO <u>1127</u> NEXT PAGE D53h, LOC#3 v
D53d. What was the money used for? (What was its major use?)	<u>1106</u> <u>1107</u>	<u>1117</u> <u>1118</u>	<u>1128</u> <u>1129</u>
D53e. How much is currently owed?	\$ <u>1108</u>	\$ <u>1119</u>	\$ <u>1130</u>
D53f. What is the typical payment and how often is it made?	\$ <u>1109</u> PER <u>1110</u> <input type="text" value="NO TYPICAL PAYMENTS"/>	\$ <u>1120</u> PER <u>1121</u> <input type="text" value="NO TYPICAL PAYMENTS"/>	\$ <u>1131</u> PER <u>1132</u> <input type="text" value="NO TYPICAL PAYMENTS"/>
D53g. What is the current annual rate of inter- est being charged on this loan?	<u>1111</u> %	<u>1122</u> %	<u>1133</u> %

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

1112

LINE OF CREDIT #1		LINE OF CREDIT #2		LINE OF CREDIT #3	
01. # 1	04. # 4	01. # 1	04. # 4	01. # 1	04. # 4
02. # 2	05. # 5	02. # 2	05. # 5	02. # 2	05. # 5
03. # 3	06. # 6	03. # 3	06. # 6	03. # 3	06. # 6
11. COMM. BANK		11. COMM. BANK		11. COMM. BANK	
12. S&L/ SAV BANK		12. S&L/ SAV BANK		12. S&L/ SAV BANK	
13. CREDIT UNION		13. CREDIT UNION		13. CREDIT UNION	
14. FIN; LOAN CO		14. FIN; LOAN CO		14. FIN; LOAN CO	
16. BROKERAGE		16. BROKERAGE		16. BROKERAGE	
97. OTHER: _____		97. OTHER: _____		97. OTHER: _____	
		1123		1134	
<input type="checkbox"/> 1. ONLY 1 LOC; NEXT PAGE, 1113 D54 <input type="checkbox"/> 2. ALL OTHERS GO BACK TO D53a, LOC #2		<input type="checkbox"/> 1. ONLY 2 LOC's NEXT PAGE, 1124 ^{D54} <input type="checkbox"/> 2. ALL OTHERS GO BACK TO D53a, LOC #3		<input type="checkbox"/> 1. ONLY 3 LOC's NEXT PAGE, 1135 ^{D54} <input type="checkbox"/> 2. ALL OTHERS	

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

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

\$ 1136

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

1. YES 1201

5. NO --> NEXT PAGE, D66

D54a. Roughly what was the total cost of all such major additions or remodeling? \$ 1202

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

1. YES 1203

5. NO --> NEXT PAGE, D66

D55. In what month and year was the most recent such loan taken out? 1204/1205
MONTH/YEAR

D56. How much was borrowed, not including finance charges? \$ 1206

D57. Is this a regular installment loan where you pay a fixed dollar amount each month for a fixed number of months until the loan is repaid, or some other kind?

1. REGULAR INSTALLMENT 1207

2. OTHER KIND

8. DON'T KNOW

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

1208 # PYMNTS OR 1209 # YEARS

996. NO SET #

998. DK

D59. How much are the monthly payments?

\$ 1210 PER MO

9996. NO REGULAR PYMNTS

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

\$ 1211 PER 1212

9996. NO TYPICAL PAYMENT

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

1213 / 1214
MONTH / YEAR

D62. How much is still owed on this loan?

\$ 1215

D63. What is the current annual rate of interest being charged on this loan?
1216 %

D64. (Please look at Card A.) Is the loan with any of the institutions (you told me about at the beginning of the interview/on Card A), or from someplace else?

1217 (IF CARD A: Which institution?)
(IF SOMEPLACE ELSE: What type of institution is that?)

01. INST. #1	02. INST. #2	03. INST. #3	04. INST. #4	05. INST. #5	06. INST. #6
11. COMM'L BANK	12. S&L/SVGS BANK	13. CREDIT UNION	14. FIN./ LOAN CO.	97. OTHER _____	

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

1218 1. YES 5. NO -->GO TO D66

D65a. Altogether, how much is still owed on other loans for additions or improvements?
\$ 1219

D65b. Altogether, how much are the monthly payments?
\$ 1220 PER 1221

D66. INTERVIEWER CHECKPOINT

SEE P. 10, D1

1. R LIVES ON A RANCH OR FARM --> TURN TO P. 29, SECTION E
1222

2. ALL OTHERS

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

1. YES 1223 5. NO -->TURN TO P. 29, SECTION E

D67a. How much rent do you collect each month?

\$ 1224 PER 1225

TURN TO P. 29, SECTION E

D68. Do you (or anyone in your family living here) have any lines of credit, not counting credit cards or business lines of credit? Please include such lines of credit even if you are not currently drawing against them.

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

1301 1. YES 5. NO --> TURN TO P. 29, SECTION E

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

\$ 1302

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

1303 1. YES 5. NO

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

1304-1307

01. #1	02. #2	03. #3	04. #4	05. #5	06. #6
11. COMM. BANK	12. S&L/ SAV BANK	13. CREDIT UNION			
14. FIN; LOAN CO	16. BROKERAGE	97. OTHER: _____			

TURN TO P. 29, SECTION E

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

1308 # LINES OF CREDIT (LOC)

ENTER # OF LINES OF CREDIT AT D69, ON TOP OF NEXT PAGE

D69. 1309 # LINES OF CREDIT (LOC)

	LINE OF CREDIT #1	LINE OF CREDIT #2	LINE OF CREDIT #3			
D70. What was the (largest/next) line of credit used for? (What was its major use?)	<u>1310</u> <u>1311</u>	<u>1318</u> <u>1319</u>	<u>1326</u> <u>1327</u>			
D71. How much is currently owed?	\$ <u>1312</u>	\$ <u>1320</u>	\$ <u>1328</u>			
D72. What is the typical payment and how often is it made?	\$ <u>1313 PER 1314</u> <div style="border: 1px solid black; padding: 2px; width: fit-content; margin: 2px auto;">9996. NO TYPICAL PAYMENTS</div>	\$ <u>1321 PER 1322</u> <div style="border: 1px solid black; padding: 2px; width: fit-content; margin: 2px auto;">9996. NO TYPICAL PAYMENTS</div>	\$ <u>1329 PER 1330</u> <div style="border: 1px solid black; padding: 2px; width: fit-content; margin: 2px auto;">9996. NO TYPICAL PAYMENTS</div>			
D73. What is the current annual rate of interest being charged on this loan?	<u>1315 %</u>	<u>1323 %</u>	<u>1331 %</u>			
D74. (Please look at Card A.) Is the line of credit with any of the institutions (you told me about at the beginning of the interview/on Card A), or from someplace else? (IF CARD A: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?)	01. # 1	04. # 4	01. # 1	04. # 4	01. # 1	04. # 4
	02. # 2	05. # 5	02. # 2	05. # 5	02. # 2	05. # 5
	03. # 3	06. # 6	03. # 3	06. # 6	03. # 3	06. # 6
	11. COMM. BANK		11. COMM. BANK		11. COMM. BANK	
	12. S&L/ SAV BANK		12. S&L/ SAV BANK		12. S&L/ SAV BANK	
	13. CREDIT UNION		13. CREDIT UNION		13. CREDIT UNION	
	14. FIN; LOAN CO		14. FIN; LOAN CO		14. FIN; LOAN CO	
	16. BROKERAGE		16. BROKERAGE		16. BROKERAGE	
	97. OTHER: _____		97. OTHER: _____		97. OTHER: _____	
			<u>1324</u>		<u>1332</u>	
D75. INTERVIEWER CHECKPOINT (SEE D69)	<input type="checkbox"/> ONLY 1 LOC; 1. NEXT PAGE, <u>1317</u> SECTION E <input type="checkbox"/> 2. ALL OTHERS GO BACK TO D70, LOC #2	<input type="checkbox"/> ONLY 2 LOC's 1. NEXT PAGE, <u>1325</u> SECTION E <input type="checkbox"/> 2. ALL OTHERS GO BACK TO D70, LOC #3	<input type="checkbox"/> ONLY 3 LOC's 1. NEXT PAGE, <u>1333</u> SECTION E <input type="checkbox"/> 2. ALL OTHERS			

1316

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

\$ 1334

Screen 14

SECTION E: OTHER PROPERTIES, LAND CONTRACTS

E1. Have you (or anyone in your family living here) ever sold real estate for which you loaned money to the buyer? Please include accepting a note, land contract or mortgage from the buyer. (IF YES, SAY: We do not want to include any property owned by a business which you own or have an interest in.)

1401 1. YES 5. NO --> TURN TO P. 31, E14

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

1402 1. YES 5. NO --> TURN TO P. 31, E14

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

1403 # NOTES/LAND CONTRACTS/MORTGAGES

Screen 15

Screen 16

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

	LOAN/LAND CONTRACT #1	LOAN/LAND CONTRACT #2	LOAN/LAND CONTRACT #3
	1. LAND CONTRACT	1. LAND CONTRACT	1. LAND CONTRACT
	2. MORTGAGE	2. MORTGAGE	2. MORTGAGE
	1404 GO TO E5	1504 GO TO E5	1604 GO TO E5
	3. NOTE	3. NOTE	3. NOTE
E4. How much are you (and your family) owed on this note?	\$ 1405 NEXT PAGE, E11	\$ 1505 NEXT PAGE, E11	\$ 1605 NEXT PAGE, E11
E5. In what month and year was this (mortgage/land contract) taken out?	1406/1407 MONTH/YEAR	1506/1507 MONTH/YEAR	1606/1607 MONTH/YEAR
E6. How much did (you/your family) lend the borrower?	\$ 1408	\$ 1508	\$ 1608
E7. How much is still owed on this (mortgage/land contract)?	\$ 1409	\$ 1509	\$ 1609

NEXT PAGE, E8 COL. 1

NEXT PAGE, E8 COL. 2

NEXT PAGE, E8 COL. 3

	Screen 14	Screen 15	Screen 16
	LOAN/ L.C. #1	LOAN/ L.C. #2	LOAN/ L.C. #3
E8. How much are the (mortgage/land contract) payments and how often are they due?	\$ <u>1410</u> PER <u>1411</u> NO REG PAY GO TO E11	\$ <u>1510</u> PER <u>1511</u> NO REG PAY GO TO E11	\$ <u>1610</u> PER <u>1611</u> NO REG PAY GO TO E11
E9. How many years or payments were agreed upon when the (mortgage/land contract) was taken out?	<u>1412</u> # YRS OR <u>1413</u> # PYMTS 96. NO SET NUM	<u>1512</u> # YRS OR <u>1513</u> # PYMTS 96. NO SET NUM	<u>1612</u> # YRS OR <u>1613</u> # PYMTS 96. NO SET NUM
E10. Will the regular payments pay off the (mortgage/land contract) completely or will there be a balance payable or "balloon" when the (mortgage/land contract) is due?	1. REPAY COMPLETELY GO TO E11/ <u>1414</u> 5. BALLOON	1. REPAY COMPLETELY <u>1514</u> GO TO E11 5. BALLOON	1. REPAY COMPLETELY <u>1614</u> GO TO E11 5. BALLOON
E10a. What will the balance payable or balloon payment be?	\$ <u>1415</u>	\$ <u>1515</u>	\$ <u>1615</u>
E11. Do you (or your family living here) still owe any money on loans for this property?	<u>1416</u> 1. YES 5. NO GO TO E12	<u>1516</u> 1. YES 5. NO GO TO E12	<u>1616</u> 1. YES 5. NO GO TO E12
E11a. How much do you still owe?	\$ <u>1417</u>	\$ <u>1517</u>	\$ <u>1617</u>
E12. INTERVIEWER CHECKPOINT (SEE E2a, P. 29)	<input type="checkbox"/> 1. ONLY 1 LOAN/LC--> NEXT PAGE, E14 <u>1418</u> <input type="checkbox"/> 2. ALL OTHERS GO BACK TO P. 29, E3, COL #2	<input type="checkbox"/> 1. ONLY 2 LOANS/LC--> NEXT PAGE, E14 <u>1518</u> <input type="checkbox"/> 2. ALL OTHERS GO BACK TO P. 29, E3, COL #3	<input type="checkbox"/> 1. ONLY 3 LOANS/LC--> NEXT PAGE, E14 <u>1618</u> <input type="checkbox"/> 2. ALL OTHERS

E13. About how much in total is owed to (you/your family) on the remaining notes, land contracts or mortgages? \$ 1619

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

1. YES 1620 5. NO → NEXT PAGE, E14

E13b. Altogether how much (do you/does your family) still owe? \$ 1621

Screen 17

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

1700 1. YES 5. NO --> TURN TO P. 36, SECTION G

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

PROPERTIES

Screen 18
1802

Screen 19
1902

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

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

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

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

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

	1702	Screen 18 1802	Screen 19 1902
	PROPERTY # 1	PROPERTY # 2	PROPERTY # 3
E16.	1703	1803	1903
E17.	<input type="checkbox"/> 1. OWNED BY R 1704 GO TO E18 <input type="checkbox"/> 2. OWNED JOINTLY <input type="checkbox"/> 3. PARTNERSHIP <input type="checkbox"/> 4. REAL ESTATE INVEST TRUST <input type="checkbox"/> 7. OTHER _____	<input type="checkbox"/> 1. OWNED BY R GO TO E18 <input type="checkbox"/> 2. OWNED JOINTLY <input type="checkbox"/> 3. PARTNERSHIP <input type="checkbox"/> 4. REAL ESTATE INVEST TRUST <input type="checkbox"/> 7. OTHER <u>1804</u>	<input type="checkbox"/> 1. OWNED BY R GO TO E18 <input type="checkbox"/> 2. OWNED JOINTLY <input type="checkbox"/> 3. PARTNERSHIP <input type="checkbox"/> 4. REAL ESTATE INVEST TRUST <input type="checkbox"/> 7. OTHER <u>1904</u>
E17a.	<input type="checkbox"/> 100. ALL <u>1705</u> PERCENT	<input type="checkbox"/> 100. ALL <u>1805</u> PERCENT	<input type="checkbox"/> 100. ALL <u>1905</u> PERCENT
E18.	\$ <u>1706</u>	\$ <u>1806</u>	\$ <u>1906</u>

NEXT PAGE, E19
COL. 1

NEXT PAGE, E19
COL. 2

NEXT PAGE, E19
COL. 3

E19. In what month and year was the property acquired? (When did R acquire it?)

E20. What was the total purchase price?
(IF GIFT/INHERITANCE, ASK: VALUE WHEN RECEIVED)

PROPERTY # 1	PROPERTY # 2	PROPERTY # 3
1707/1708 MONTH/YEAR	1807/1808 MONTH/YEAR	1907/1908 MONTH/YEAR
\$ 1709 170 GIFT/INHER.	\$ 1809 180 GIFT/INHER.	\$ 1909 190 GIFT/INHER.
1711 1. YES 5. NO TURN TO P. 34, E34	1817 1. YES 5. NO TURN TO P. 34, E34	1911 1. YES 5. NO TURN TO P. 34, E34
1712/1713 MONTH/YEAR	1812/1813 MONTH/YEAR	1912/1913 MONTH/YEAR
\$ 1714	\$ 1814	\$ 1914
\$ 1715	\$ 1815	\$ 1915
1716 # YEARS OR 170 # PYMNTS 96. NO SET NUMBER 98. DK NEXT PG, E29	1816 # YEARS OR 1817 # PYMNTS 96. NO SET NUMBER 98. DK NEXT PG, E29	1916 # YEARS OR 1917 # PYMNTS 96. NO SET NUMBER 98. DK NEXT PG, E29
\$ 1718 PER 1719 NO REG PYMNTS NEXT PAGE, E29	\$ 1818 PER 1819 NO REG PYMNTS NEXT PAGE, E29	\$ 1918 PER 1919 NO REG PYMNTS NEXT PAGE, E29
1. TAXES 2. INSUR. 1720 3. BOTH 4. NEITHR	1. TAXES 2. INSUR. 1820 3. BOTH 4. NEITHR	1. TAXES 2. INSUR. 1920 3. BOTH 4. NEITHR

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

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

E23. How much was borrowed or refinanced?

E24. How much is still owed?

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

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

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

NEXT PAGE, E28
COL. 1

NEXT PAGE, E28
COL. 2

NEXT PAGE, E28
COL. 3

Screen 17

Screen 18

Screen 19 33

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

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

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

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

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

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

E33. (Please look at Card A.) Is this loan with any of the institutions (you told me about at the beginning of the interview/on Card A), or from someplace else? (IF CARD A: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?)

PROPERTY #1	PROPERTY #2	PROPERTY #3
1. REPAY COMPLETELY <u>1721</u> GO TO E31	1. REPAY COMPLETELY <u>1821</u> GO TO E31	1. REPAY COMPLETELY <u>1921</u> GO TO E31
5. BALLOON	5. BALLOON	5. BALLOON
↓	↓	↓
\$ <u>1722</u> GO TO E31	\$ <u>1822</u> GO TO E31	\$ <u>1922</u> GO TO E31
<u>\$ 1723 PER 1724</u>	<u>\$ 1823 PER 1824</u>	<u>\$ 1923 PER 1924</u>
NO TYPICAL PAYMENTS	NO TYPICAL PAYMENTS	NO TYPICAL PAYMENTS
<u>1725</u> YEAR	<u>1825</u> YEAR	<u>1925</u> YEAR
<u>1726 %</u>	<u>1826 %</u>	<u>1926 %</u>
<u>1727</u> 1. YES 5. NO	<u>1827</u> 1. YES 5. NO	<u>1927</u> 1. YES 5. NO
01. #1 04. #4	01. #1 04. #4	01. #1 04. #4
02. #2 05. #5	02. #2 05. #5	02. #2 05. #5
03. #3 06. #6	03. #3 06. #6	03. #3 06. #6
11. COMM. BANK	11. COMM. BANK	11. COMM. BANK
12. S&L/ SAV BANK	12. S&L/ SAV BANK	12. S&L/ SAV BANK
13. CREDIT UNION	13. CREDIT UNION	13. CREDIT UNION
18. MORTGAGE CO.	18. MORTGAGE CO.	18. MORTGAGE CO.
19. CONTRACTOR; DEVELOPER	19. CONTRACTOR; DEVELOPER	19. CONTRACTOR; DEVELOPER
20. PRIOR OWNER	20. PRIOR OWNER	20. PRIOR OWNER
97. OTHER: _____	97. OTHER: _____	97. OTHER: _____
	<u>1828</u>	<u>1928</u>

1728

NEXT PAGE, E34 COL. 1

NEXT PAGE, E34 COL. 2

NEXT PAGE, E34 COL. 3

	Screen 17	Screen 18	Screen 19
	PROPERTY #1	PROPERTY #2	PROPERTY #3
E34. Did (you/your family living here) receive any income from this property in 1988?	<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO GO TO E35 <u>1729</u>	<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO GO TO E35 <u>1829</u>	<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO GO TO E35 <u>1929</u>
E34a. How much gross income did (you/your family) receive?	\$ <u>1730</u> IN '88	\$ <u>1830</u> IN '88	\$ <u>1930</u> IN '88
E35. INTERVIEWER CHECKPOINT (SEE E15, P. 31)	<input type="checkbox"/> 1. ONLY 1 PROPERTY, TURN TO P. 36, SECTION G <u>1731</u> <input type="checkbox"/> 2. ALL OTHERS GO BACK TO PROP. #2 P. 31, E16	<input type="checkbox"/> 1. ONLY 2 PROPERTIES TURN TO P. 36, SECTION G <u>1831</u> <input type="checkbox"/> 2. ALL OTHERS GO BACK TO PROP. #3 P. 31, E16	<input type="checkbox"/> 1. ONLY 3 PROPERTIES TURN TO P. 36, SECTION G <u>1931</u> <input type="checkbox"/> 2. ALL OTHERS

Screen 20

E36. About the remaining properties that you (and your family living here) own, are any of these vacation homes or land you use for recreational purposes?

2001 1. YES 5. NO --> NEXT PAGE, E37

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

\$ 2002

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

\$ 2003 2004 GIFT/INHERITANCE
ASK VALUE WHEN RECEIVED

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

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

↓ 2005

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

\$ 2006

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

\$ 2007 PER 2008

NO REGULAR PAYMENT

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

1. YES

5. NO

--> GO TO E36h

2009

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

\$ 2010

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

2011

1. YES

5. NO

--> NEXT PAGE, SECTION G

E37. For the remaining properties that you own, about how much in total is your (family's) share worth? I mean, what could you sell them for?

\$ 2012

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

\$ 2013

2014

GIFT/INHERITANCE

ASK VALUE WHEN RECEIVED

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

2015

1. YES

5. NO

--> GO TO E37e

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

\$ 2016

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

\$ 2017 PER 2018

NO REGULAR PAYMENT

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

2019

1. YES

5. NO

--> NEXT PAGE, SECTION G

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

\$ 2020

SECTION G: VEHICLES

Screen 21

G1. Are you (or anyone in your family living here) currently leasing any cars or other vehicles? (IF YES, SAY: Do not include any vehicle that is leased by a business.)

2101

1. YES

5. NO --> NEXT PAGE, G7



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

LEASED VEHICLES

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

	VEHICLE #1	VEHICLE #2
	2103 _____ MAKE/MODEL	2110 _____ MAKE/MODEL
G4. What model year is it?	2104 YEAR	2111 YEAR
G5. How much are your monthly lease payments?	\$ 2105 PER 2106	\$ 2112 PER 2113
G5a. How many years or months was the original lease?	2107 YRS OR 2108 MOS	2114 YRS OR 2115 MOS
G6. INTERVIEWER CHECKPOINT (SEE G2)	<input type="checkbox"/> 1. <u>ONLY 1 VEHICLE</u> NEXT PAGE, G7 2109 <input type="checkbox"/> 2. ALL OTHERS --> GO BACK TO G2, VH #2	<input type="checkbox"/> 1. <u>ONLY 2 VEHICLES</u> NEXT PAGE, G7 2116 <input type="checkbox"/> 2. ALL OTHERS



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

\$ 2117 PER 2118

Screen 22

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

2201 1. YES 5. NO -->TURN TO P. 40, G24

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

OWNED VEHICLES

Screen 23

Screen 24

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

VEHICLE #1	VEHICLE #2	VEHICLE #3
<input type="checkbox"/> 1. CAR <input type="checkbox"/> 2. VAN <input type="checkbox"/> 3. JEEP <input type="checkbox"/> 4. PICKUP 7. OTHER: <u>2203</u>	<input type="checkbox"/> 1. CAR <input type="checkbox"/> 2. VAN <input type="checkbox"/> 3. JEEP <input type="checkbox"/> 4. PICKUP 7. OTHER: <u>2303</u>	<input type="checkbox"/> 1. CAR <input type="checkbox"/> 2. VAN <input type="checkbox"/> 3. JEEP <input type="checkbox"/> 4. PICKUP 7. OTHER: <u>2403</u>

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

<u>2204</u> / MAKE/MODEL	<u>2304</u> / MAKE/MODEL	<u>2404</u> / MAKE/MODEL
-----------------------------	-----------------------------	-----------------------------

G10. What model year is it?

<u>2205</u> YEAR	<u>2305</u> YEAR	<u>2405</u> YEAR
---------------------	---------------------	---------------------

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

<u>2206</u> <input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO GO BACK TO G8 FOR VEH. #2 OR TURN TO P. 40, G24	<u>2306</u> <input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO GO BACK TO G8 FOR VEH. #3 OR TURN TO P. 40, G24	<u>2406</u> <input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO TURN TO P. 39, G23 COL. 3
--	--	--

G12. QUESTION OMITTED

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

<u>2207</u> / <u>2208</u> MONTH/YEAR	<u>2307</u> / <u>2308</u> MONTH/YEAR	<u>2407</u> / <u>2408</u> MONTH/YEAR
---	---	---

NEXT PAGE, G14 COL. 1

NEXT PAGE, G14 COL. 2

NEXT PAGE, G14 COL. 3

	Screen 22	Screen 23	Screen 24
	VEHICLE #1	VEHICLE #2	VEHICLE #3
G14. How much was borrowed or financed?	\$ <u>2209</u>	\$ <u>2309</u>	\$ <u>2409</u>
G15. Is this a regular installment loan where you pay a fixed dollar amount each month for a fixed number of months until the loan is repaid, or some other kind?	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 5px; width: 40%;">1. REGULAR INSTALLMENT</div> <div style="border: 1px solid black; padding: 5px; width: 40%;">2. OTHER KIND</div> </div> <p>2210 8.DK</p> <p style="text-align: center;">GO TO G18</p>	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 5px; width: 40%;">1. REGULAR INSTALLMENT</div> <div style="border: 1px solid black; padding: 5px; width: 40%;">2. OTHER KIND</div> </div> <p>2310 8.DK</p> <p style="text-align: center;">GO TO G18</p>	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 5px; width: 40%;">1. REGULAR INSTALLMENT</div> <div style="border: 1px solid black; padding: 5px; width: 40%;">2. OTHER KIND</div> </div> <p>2410 8.DK</p> <p style="text-align: center;">GO TO G18</p>
G16. How many monthly payments or years were agreed upon when the loan was received?	<p>2211 # PAYMENTS OR 2212 # YEARS</p> <div style="border: 1px solid black; padding: 5px; width: 80%; margin: 0 auto;">996. NO SET #</div> <div style="border: 1px solid black; padding: 5px; width: 40%; margin: 5px auto;">998. DK</div> <p style="text-align: center;">GO TO G18</p>	<p>2311 # PAYMENTS OR 2312 # YEARS</p> <div style="border: 1px solid black; padding: 5px; width: 80%; margin: 0 auto;">996. NO SET #</div> <div style="border: 1px solid black; padding: 5px; width: 40%; margin: 5px auto;">998. DK</div> <p style="text-align: center;">GO TO G18</p>	<p>2411 # PAYMENTS OR 2412 # YEARS</p> <div style="border: 1px solid black; padding: 5px; width: 80%; margin: 0 auto;">996. NO SET #</div> <div style="border: 1px solid black; padding: 5px; width: 40%; margin: 5px auto;">998. DK</div> <p style="text-align: center;">GO TO G18</p>
G17. How much are the monthly payments?	<p>\$ <u>2213</u> PER MONTH GO TO G21</p> <div style="border: 1px solid black; padding: 5px; width: 80%; margin: 0 auto;">9996. NO REGULAR PAYMENTS</div>	<p>\$ <u>2313</u> PER MONTH GO TO G21</p> <div style="border: 1px solid black; padding: 5px; width: 80%; margin: 0 auto;">9996. NO REGULAR PAYMENTS</div>	<p>\$ <u>2413</u> PER MONTH GO TO G21</p> <div style="border: 1px solid black; padding: 5px; width: 80%; margin: 0 auto;">9996. NO REGULAR PAYMENTS</div>
G18. What is the typical payment and how often is it made?	<p>\$ <u>2214</u> PER <u>2215</u></p> <div style="border: 1px solid black; padding: 5px; width: 80%; margin: 0 auto;">9996. NO TYPICAL PAYMENT</div>	<p>\$ <u>2314</u> PER <u>2315</u></p> <div style="border: 1px solid black; padding: 5px; width: 80%; margin: 0 auto;">9996. NO TYPICAL PAYMENT</div>	<p>\$ <u>2414</u> PER <u>2415</u></p> <div style="border: 1px solid black; padding: 5px; width: 80%; margin: 0 auto;">9996. NO TYPICAL PAYMENT</div>
G19. In what month and year do you expect this loan to be repaid?	<p><u>2216 / 2217</u> MONTH/YEAR 98.DK</p>	<p><u>2316 / 2317</u> MONTH/YEAR 98.DK</p>	<p><u>2416 / 2417</u> MONTH/YEAR 98.DK</p>
G20. How much is still owed on this loan?	\$ <u>2218</u>	\$ <u>2318</u>	\$ <u>2418</u>
G21. What is the current annual rate of interest being charged on this loan?	<u>2219</u> %	<u>2319</u> %	<u>2419</u> %
	NEXT PAGE, G22 COL. 1	NEXT PAGE, G22 COL. 2	NEXT PAGE, G22 COL. 3

Screen 22

Screen 23

Screen 24

G22. (Please look at Card A.) Is the loan with any of the institutions (you told me about at the beginning of the interview/on Card A), or from someplace else? (IF CARD A: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?)

2220

VEHICLE #1		VEHICLE #2		VEHICLE #3	
01. #1	04. #4	01. #1	04. #4	01. #1	04. #4
02. #2	05. #5	02. #2	05. #5	02. #2	05. #5
03. #3	06. #6	03. #3	06. #6	03. #3	06. #6
11. COMM. BANK		11. COMM. BANK		11. COMM. BANK	
12. S&L/ SAV BANK		12. S&L/ SAV BANK		12. S&L/ SAV BANK	
13. CREDIT UNION		13. CREDIT UNION		13. CREDIT UNION	
14. FIN; LOAN CO		14. FIN; LOAN CO		14. FIN; LOAN CO	
15. DEALER		15. DEALER		15. DEALER	
20. PRIOR OWNER		20. PRIOR OWNER		20. PRIOR OWNER	
21. AUTO FINANCE/ GMAC/ FORD CDT		21. AUTO FINANCE/ GMAC/ FORD CDT		21. AUTO FINANCE/ GMAC/ FORD CDT	
97. OTHER: _____		97. OTHER: <u>2320</u>		97. OTHER: <u>2420</u>	
<input type="checkbox"/> 1. <u>2221</u> ONLY 1 VEH. NEXT PAGE, G24 <input type="checkbox"/> 2. ALL OTHERS BACK TO P. 37, G8, VEH. #2		<input type="checkbox"/> 1. <u>2321</u> ONLY 2 VEH. NEXT PAGE, G24 <input type="checkbox"/> 2. ALL OTHERS BACK TO P. 37, G8, VEH. #3		<input type="checkbox"/> 1. <u>2421</u> ONLY 3 VEH. NEXT PAGE, G24 <input type="checkbox"/> 2. ALL OTHERS	

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

G23a. How much (is/are all) the other such vehicle(s) that you (and others in your family living here) own worth in today's prices?

\$ 2422

DON'T KNOW

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

1. YES 2423 5. NO → NEXT PAGE, G24

G23c. Altogether, about how much is still owed on (this/these) loan(s)? (ACCEPT RANGE.)
 \$ 2424

G23d. How much are the total monthly payments on (this/these) loans?
 \$ 2425 PER 2426

40 Screen 25

G24. Do you (or anyone in your family living here) have any (other) vehicles that are owned by a business but which you also use regularly for personal purposes?

1. YES 2501

5. NO --> GO TO G25



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

2502 # BUSINESS VEHICLES

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

1. YES 2503

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

NEXT PAGE, G25a

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

2504 # VEHICLES

Screen 25

Screen 26

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

VEHICLE #1	VEHICLE #2
<input type="checkbox"/> 01. MOTORHOME <input type="checkbox"/> 02. RV	<input type="checkbox"/> 01. MOTORHOME <input type="checkbox"/> 02. RV
<input type="checkbox"/> 03. AIRPLN <input type="checkbox"/> 04. BOAT	<input type="checkbox"/> 03. AIRPLN <input type="checkbox"/> 04. BOAT
97. OTHER: <u>2505</u>	97. OTHER: <u>2605</u>

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

\$ <u>2506</u>	\$ <u>2606</u>
----------------	----------------

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

<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO 2507	<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO 2607
GO BACK TO G26 FOR VEH #2 OR TURN TO P. 44, SECTION H	NEXT PG, G39 COL. 2

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

<u>2508/2509</u> MONTH/YEAR	<u>2608/2609</u> MONTH/YEAR
--------------------------------	--------------------------------

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

\$ <u>2510</u>	\$ <u>2610</u>
----------------	----------------

G31. Is this a regular installment loan where you pay a fixed dollar amount each month for a fixed number of months until the loan is repaid, or some other kind?

<input type="checkbox"/> 1. REG. INSTALLMENT <input type="checkbox"/> 2. OTHER KIND <input type="checkbox"/> 8. DK 2511	<input type="checkbox"/> 1. REG. INSTALLMENT <input type="checkbox"/> 2. OTHER KIND <input type="checkbox"/> 8. DK 2611
NEXT PAGE, G34	NEXT PAGE, G34

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

2512 # PAYMENTS OR 2513 # YEARS	2612 # PAYMENTS OR 2613 # YEARS
<input type="checkbox"/> 996.NO SET # <input type="checkbox"/> 998.DK NEXT PAGE, G34	<input type="checkbox"/> 996.NO SET # <input type="checkbox"/> 998.DK NEXT PAGE, G34

NEXT PAGE, G33 COL. 1

NEXT PAGE, G33 COL. 2

	Screen 25	Screen 26		
	VEHICLE #1	VEHICLE #2		
G33. How much are the monthly payments?	\$ <u>2514</u> PER MONTH GO TO G37	\$ <u>2614</u> PER MONTH GO TO G37		
	9996. NO REGULAR PAYMENTS	9996. NO REGULAR PAYMENTS		
G34. What is the typical payment and how often is it made?	\$ <u>2515</u> PER <u>2516</u>	\$ <u>2615</u> PER <u>2614</u>		
	9996. NO TYPICAL PMT	9996. NO TYPICAL PMT		
G35. In what month and year do you expect this loan to be repaid?	<u>2517</u> / <u>2518</u> MONTH/YEAR	<u>2617</u> / <u>2618</u> MONTH/YEAR		
G36. How much is still owed on this loan?	\$ <u>2519</u>	\$ <u>2619</u>		
G37. What is the current annual rate of interest being charged on the loan?	<u>2520</u> %	<u>2620</u> %		
G38. (Please look at Card A.) Is this loan with any of the institutions (you told me about at the beginning of the interview/on Card A), or from someplace else? (IF CARD A: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?)	01. # 1	04. # 4	01. # 1	04. # 4
	02. # 2	05. # 5	02. # 2	05. # 5
	03. # 3	06. # 6	03. # 3	06. # 6
	11. COMMERCIAL BANK		11. COMMERCIAL BANK	
	12. S & L/ SAVING BK		12. S & L/ SAVING BK	
	13. CREDIT UNION		13. CREDIT UNION	
	14. FINANCE; LOAN CO		14. FINANCE; LOAN CO	
	97. OTHER: _____		97. OTHER: <u>2621</u>	
	_____		_____	
	G39. INTERVIEWER CHECKPOINT (SEE G25a, P. 41)	<input type="checkbox"/> 1. ONLY 1 VEHICLE TURN TO P. 44, SECTION H <u>2522</u>	<input type="checkbox"/> 1. ONLY 2 VEHICLES TURN TO P. 44, SECTION H <u>2622</u>	
<input type="checkbox"/> 2. ALL OTHERS --> GO BACK TO P. 41, G26, VEHICLE #2		<input type="checkbox"/> 2. ALL OTHERS NEXT PAGE, G39a		

2521

G39a. How much (is/are all) the other such vehicle(s) that you (and others in your family living here) own worth?

\$ 2623

DON'T KNOW

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

1. YES 2624 5. NO --->NEXT PAGE, SECTION H



G39c. Altogether, about how much is still owed on (this/these) loan(s)?
\$ 2625

G39d. How much are the total monthly payments on (this/these) loan(s)?
\$ 2626 PER 2627

Screen 27

SECTION H: LOANS

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

- a. ..household appliances, furniture, or hobby or recreational equipment?
- b. ..loans for educational expenses or medical bills?
- c. ..loans from friends or relatives?
- d. ..any other loans? (IF R ASKS: INCLUDE CHECKING ACCOUNT OVERDRAFTS. DO NOT INCLUDE LIFE INS. POLICY LOANS.)

NO YES
(5) (1)

2701	
2703	
2705	
2707	

H2. FOR EACH "YES", ASK:
How many such loans do you have?

- a. 2702
- b. 2704
- c. 2706
- d. 2708

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

2709

96. NONE	OR		# OF LOANS
----------	----	--	------------

Screen 27
LOAN # 1

TURN TO P. 46, H16
Screen 27
LOAN # 2

GO TO H4
Screen 28
LOAN # 3

- H4. What was (this/the largest/the next) loan for?
- H5. In what month and year was this loan taken out?
- H6. How much was borrowed or financed, not counting the finance charges?
- H7. Is this a regular installment loan where you pay a fixed dollar amount each month for a fixed number of months until the loan is repaid, or some other kind?
- H8. How many monthly payments or years were agreed upon when the loan was received?

2710 2711	2727 2728	2810 2811
2712 / 2713 MONTH/YEAR	2729 / 2730 MONTH/YEAR	2812 / 2813 MONTH/YEAR
\$ 2714	\$ 2731	\$ 2814
1. REGULAR INSTALLMENT 2. OTHER KIND 8. DK 2715 NEXT PAGE, H10	1. REGULAR INSTALLMENT 2. OTHER KIND 8. DK 2732 NEXT PAGE, H10	1. REGULAR INSTALLMENT 2. OTHER KIND 8. DK 2815 NEXT PAGE, H10
2716 # PAYMENTS OR 2717 # YEARS 996. NO SET # 998. DK NEXT PAGE, H9 NEXT PAGE, H10	2733 # PAYMENTS OR 2734 # YEARS 996. NO SET # 998. DK NEXT PAGE, H9 NEXT PAGE, H10	2816 # PAYMENTS OR 2817 # YEARS 996. NO SET # 998. DK NEXT PAGE, H9 NEXT PAGE, H10

Scr 27

Scr 27

Scr 28

H9. How much are the monthly payments?

LOAN # 1	LOAN # 2	LOAN # 3
\$ <u>2718</u> PER MONTH GO TO H13	\$ <u>2735</u> PER MONTH GO TO H13	\$ <u>2818</u> PER MONTH GO TO H13

NO REGULAR PYMNTS

NO REGULAR PYMNTS

NO REGULAR PYMNTS

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

\$ 2719 PER 2720

\$ 2736 PER 2737

\$ 2819 PER 2820

9996. NO TYPICAL PAYMENT

9996. NO TYPICAL PAYMENT

9996. NO TYPICAL PAYMENT

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

2721/2722 998. DK
MONTH/YEAR

2738/2739 998. DK
MONTH/YEAR

2821/2822 998. DK
MONTH/YEAR

H12. How much is still owed on this loan?

\$ 2723

\$ 2740

\$ 2823

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

2724 %

2741 %

2824 %

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

2725

01. #1	04. #4	01. #1	04. #4	01. #1	04. #4
02. #2	05. #5	02. #2	05. #5	02. #2	05. #5
03. #3	06. #6	03. #3	06. #6	03. #3	06. #6
11. COMM BANK		11. COMM BANK		11. COMM BANK	
12. S&L/SAVNGS BANK		12. S&L/SAVNGS BANK		12. S&L/SAVNGS BANK	
13. CREDIT UNION		13. CREDIT UNION		13. CREDIT UNION	
14. FIN/LOAN CO		14. FIN/LOAN CO		14. FIN/LOAN CO	
15. STORE/DEALER		15. STORE/DEALER		15. STORE/DEALER	
97. OTHER: _____		97. OTHER: <u>2742</u>		97. OTHER: <u>2825</u>	

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

<input type="checkbox"/> 1. ONLY 1 LOAN TURN TO P. 46, H16 <u>2726</u>	<input type="checkbox"/> 1. ONLY 2 LOANS TURN TO P. 46, H16 <u>2743</u>	<input type="checkbox"/> 1. ONLY 3 LOANS TURN TO P. 46, H16 <u>2826</u>
<input type="checkbox"/> 2. ALL OTHERS->GO BACK TO P. 44, H4, COL. 2	<input type="checkbox"/> 2. ALL OTHERS->GO BACK TO P. 44, H4, COL. 3	<input type="checkbox"/> 2. ALL OTHERS->GO TO EXTRA LOAN NEXT PAGE, H4

45a

EXTRA LOAN PAGE

Scr 28
LOAN # 4

Scr 29
LOAN # 5

Scr 29
LOAN # 6

H4. What was the next loan for?

<p style="margin: 0;">2827</p> <hr style="margin: 0;"/> <p style="margin: 0;">2828</p>	<p style="margin: 0;">2910</p> <hr style="margin: 0;"/> <p style="margin: 0;">2911</p>	<p style="margin: 0;">2927</p> <hr style="margin: 0;"/> <p style="margin: 0;">2928</p>
--	--	--

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

<p style="margin: 0;">2829 / 2830</p> <hr style="margin: 0;"/> <p style="margin: 0; font-size: small;">MONTH/YEAR</p>	<p style="margin: 0;">2912 / 2913</p> <hr style="margin: 0;"/> <p style="margin: 0; font-size: small;">MONTH/YEAR</p>	<p style="margin: 0;">2929 / 2930</p> <hr style="margin: 0;"/> <p style="margin: 0; font-size: small;">MONTH/YEAR</p>
---	---	---

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

<p style="margin: 0;">\$ 2831</p>	<p style="margin: 0;">\$ 2914</p>	<p style="margin: 0;">\$ 2931</p>
-----------------------------------	-----------------------------------	-----------------------------------

H7. Is this a regular installment loan where you pay a fixed dollar amount each month for a fixed number of months until the loan is repaid, or some other kind?

<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 5px; width: 45%;">1. REGULAR INSTALLMENT</div> <div style="border: 1px solid black; padding: 5px; width: 45%;">2. OTHER KIND</div> </div> <p style="margin: 5px 0 0 40px;">2832</p> <p style="margin: 0 0 0 40px;">NEXT PAGE, H10</p>	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 5px; width: 45%;">1. REGULAR INSTALLMENT</div> <div style="border: 1px solid black; padding: 5px; width: 45%;">2. OTHER KIND</div> </div> <p style="margin: 5px 0 0 40px;">2915</p> <p style="margin: 0 0 0 40px;">NEXT PAGE, H10</p>	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 5px; width: 45%;">1. REGULAR INSTALLMENT</div> <div style="border: 1px solid black; padding: 5px; width: 45%;">2. OTHER KIND</div> </div> <p style="margin: 5px 0 0 40px;">2932</p> <p style="margin: 0 0 0 40px;">NEXT PAGE, H10</p>
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H8. How many monthly payments or years were agreed upon when the loan was received?

<p style="margin: 0;">2833 # PAYMENTS OR</p> <p style="margin: 0;">2834 # YEARS</p> <div style="border: 1px solid black; padding: 5px; margin: 5px auto; width: 80%;">996. NO SET #</div> <p style="margin: 5px 0 0 20px;">NEXT PAGE, H9</p> <div style="border: 1px solid black; padding: 5px; margin: 5px auto; width: 80%;">998. DK</div> <p style="margin: 5px 0 0 20px;">NEXT PAGE, H10</p>	<p style="margin: 0;">2916 # PAYMENTS OR</p> <p style="margin: 0;">2917 # YEARS</p> <div style="border: 1px solid black; padding: 5px; margin: 5px auto; width: 80%;">996. NO SET #</div> <p style="margin: 5px 0 0 20px;">NEXT PAGE, H9</p> <div style="border: 1px solid black; padding: 5px; margin: 5px auto; width: 80%;">998. DK</div> <p style="margin: 5px 0 0 20px;">NEXT PAGE, H10</p>	<p style="margin: 0;">2933 # PAYMENTS OR</p> <p style="margin: 0;">2934 # YEARS</p> <div style="border: 1px solid black; padding: 5px; margin: 5px auto; width: 80%;">996. NO SET #</div> <p style="margin: 5px 0 0 20px;">NEXT PAGE, H9</p> <div style="border: 1px solid black; padding: 5px; margin: 5px auto; width: 80%;">998. DK</div> <p style="margin: 5px 0 0 20px;">NEXT PAGE, H10</p>
--	--	--

EXTRA LOAN PAGE						
		Scr 28 LOAN # 4	Scr 29 LOAN # 5	Scr 29 LOAN # 6		
H9. How much are the monthly payments?	\$ <u>2835</u> PER MONTH GO TO H13		\$ <u>2918</u> PER MONTH GO TO H13		\$ <u>2935</u> PER MONTH GO TO H13	
	<div style="border: 1px solid black; padding: 2px; width: fit-content; margin: auto;">NO REGULAR PYMNTS</div>		<div style="border: 1px solid black; padding: 2px; width: fit-content; margin: auto;">NO REGULAR PYMNTS</div>		<div style="border: 1px solid black; padding: 2px; width: fit-content; margin: auto;">NO REGULAR PYMNTS</div>	
H10. What is the typical payment and how often is it made?	\$ <u>2836</u> PER <u>2837</u>		\$ <u>2919</u> PER <u>2920</u>		\$ <u>2936</u> PER <u>2937</u>	
	<div style="border: 1px solid black; padding: 2px; width: fit-content; margin: auto;">9996. NO TYPICAL PAYMENT</div>		<div style="border: 1px solid black; padding: 2px; width: fit-content; margin: auto;">9996. NO TYPICAL PAYMENT</div>		<div style="border: 1px solid black; padding: 2px; width: fit-content; margin: auto;">9996. NO TYPICAL PAYMENT</div>	
H11. In what month and year do you expect this loan to be repaid?	<u>2838 / 2839</u> <div style="border: 1px solid black; padding: 2px; width: fit-content; margin: auto;">998. DK</div> MONTH/YEAR		<u>2921 / 2922</u> <div style="border: 1px solid black; padding: 2px; width: fit-content; margin: auto;">998. DK</div> MONTH/YEAR		<u>2938 / 2939</u> <div style="border: 1px solid black; padding: 2px; width: fit-content; margin: auto;">998. DK</div> MONTH/YEAR	
H12. How much is still owed on this loan?	\$ <u>2840</u>		\$ <u>2923</u>		\$ <u>2940</u>	
H13. What is the current annual rate of interest being charged on this loan?	<u>2841</u> %		<u>2924</u> %		<u>2941</u> %	
H14. (Please look at Card A.) Is this loan with any of the institutions (you told me about at the beginning of the interview/on Card A), or from someplace else? (IF CARD A: Which institution?) (IF SOMEPLACE ELSE: What type of institution?)	01. #1	04. #4	01. #1	04. #4	01. #1	04. #4
	02. #2	05. #5	02. #2	05. #5	02. #2	05. #5
	03. #3	06. #6	03. #3	06. #6	03. #3	06. #6
	11. COMM BANK		11. COMM BANK		11. COMM BANK	
	12. S&L/SAVNGS BANK		12. S&L/SAVNGS BANK		12. S&L/SAVNGS BANK	
	13. CREDIT UNION		13. CREDIT UNION		13. CREDIT UNION	
	14. FIN/LOAN CO		14. FIN/LOAN CO		14. FIN/LOAN CO	
	15. STORE/DEALER		15. STORE/DEALER		15. STORE/DEALER	
	97. OTHER: _____		97. OTHER: <u>2925</u>		97. OTHER: <u>2942</u>	
H15. INTERVIEWER CHECKPOINT (SEE H3, P. 44)	<input type="checkbox"/> 1. ONLY 4 LOANS NEXT PAGE, H16 <u>2843</u> <input type="checkbox"/> 2. ALL OTHERS->GO BACK TO H4, LOAN 5		<input type="checkbox"/> 1. ONLY 5 LOANS NEXT PAGE, H16 <u>2926</u> <input type="checkbox"/> 2. ALL OTHERS->GO BACK TO H4, LOAN 6		NEXT PAGE, H16	

2842



46

Screen 30

H16. INTERVIEWER CHECKPOINT

3001

1. R HAS ANY TYPE OF LOAN OR DEBT -- MORTGAGE, HOUSING LOAN, PROPERTY, VEHICLE OR OTHER LOANS
 2. ALL OTHERS --->NEXT PAGE, SECTION J

H17. Thinking about the loan or mortgage that you took out most recently, what was the main reason you chose the lender that you did? Was it because of the location of their offices, because they had the best interest rates, because you were able to obtain many services at one place, because they were recommended by someone else, or some other reason?

3002

03. LOCATION OF OFFICES

02. INTEREST RATES

06. MANY SERVICES IN ONE PLACE

01. RECOMMENDED

97. OTHER: _____

H18. (READ SLOWLY:) Again thinking about the same loan, roughly how far was the office where the application was made from the home or workplace of the person who made the application? (IF R ASKS: WE WANT THE CLOSER OF THE DISTANCE FROM HOME OR OFFICE.) (ACCEPT RANGE.)

3003

3003

MILES

96. LESS THAN A MILE

51. OVER 50 MILES

98. DK

H19. Now thinking of all the various loan payments you made during the last year, were all the payments made the way they were scheduled, or were payments on any of the loans sometimes made later or missed?

3004

1. ALL PAID AS SCHEDULED

5. SOMETIMES GOT BEHIND OR MISSED PAYMENTS

NEXT PAGE, SECTION J

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

3005

1. YES

5. NO

SECTION J: SAVINGS ATTITUDES

J1. Now I'd like to ask a few questions about your (family's) savings. People have different reasons for saving. What are your (family's) most important reasons for saving? (DO NOT PROBE "AO".)

3066

3007

J2. In deciding how much of their (family) income to spend or save, people are likely to think about different financial planning periods. In planning your (family's) saving and spending, what time period is most important to you (and your [husband/wife])? Would you say the next few months, the next year, the next few years, the next 5-10 years, or longer than 10 years?

	J2. MOST IMPORTANT	J3. LEAST IMPORTANT
1. NEXT FEW MONTHS	3008	3009
2. NEXT YEAR		
3. NEXT FEW YEARS		
4. NEXT 5 - 10 YEARS		
5. LONGER THAN 10 YEARS		

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

J4. Are there any foreseeable major financial obligations that you (and your family) expect will have to be met in the future, such as educational expenses, health care costs, and so forth?
(IF R ASKS, THE FUTURE MEANS THE NEXT FIVE TO TEN YEARS.)

3010

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

----->NEXT PAGE, J5

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

3011-3013

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

97. OTHER: _____ _____

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

- 3014
- 1. TAKE SUBSTANTIAL FINANCIAL RISKS EXPECTING TO EARN SUBSTANTIAL RETURNS.
 - 2. TAKE ABOVE AVERAGE FINANCIAL RISKS EXPECTING TO EARN ABOVE AVERAGE RETURNS.
 - 3. TAKE AVERAGE FINANCIAL RISKS EXPECTING TO EARN AVERAGE RETURNS.
 - 4. NOT WILLING TO TAKE ANY FINANCIAL RISKS.

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

- 3015
- | | | |
|---------------------------|---------------------------|----------------------------------|
| 1. DON'T SPEND ALL INCOME | 2. SPEND MORE THAN INCOME | 3. SPEND ABOUT AS MUCH AS INCOME |
|---------------------------|---------------------------|----------------------------------|

NEXT PAGE, J7

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

- 1. SAVE WHATEVER IS LEFT OVER AT THE END OF THE MONTHS -- NO REGULAR PLAN
- 2. SAVE INCOME OF ONE FAMILY MEMBER, SPEND THE OTHER
- 3. SPEND REGULAR INCOME, SAVE OTHER INCOME
- 4. SAVE REGULARLY BY PUTTING MONEY ASIDE EACH MONTH

	YES (1)	NO (5)
3017		
3018		
3019		
3020		

J7. Now I'd like to ask a few questions about how you see various risks. First, on a scale from 0 to 10, where 0 equals almost no risk and 10 equals very great risk, what do you think is the risk that the U.S. economy will experience a major depression sometime during the next ten years or so?

3021

00	01	02	03	04	05	06	07	08	09	10
----	----	----	----	----	----	----	----	----	----	----

ALMOST NO RISK VERY GREAT RISK

J8. And what number would you give to the risk that the U.S. economy will experience double digit inflation sometime during the next ten years or so?

3022

00	01	02	03	04	05	06	07	08	09	10
----	----	----	----	----	----	----	----	----	----	----

ALMOST NO RISK VERY GREAT RISK

J9. On a different scale, where 0 equals totally inadequate, 5 equals enough to maintain your living standards and 10 equals very satisfactory, how would you rate the retirement income you expect to receive from Social Security and job pensions?

3023

00	01	02	03	04	05	06	07	08	09	10
----	----	----	----	----	----	----	----	----	----	----

TOTALLY INADEQUATE ENOUGH TO MAINTAIN LIVING STANDARDS VERY SATISFACTORY

J10. When making major decisions about borrowing and saving, some people shop around for the very best terms while others don't. On a scale of 0 to 10, where 0 equals almost no shopping and 10 equals a great deal of shopping, where would your family be?

3024

00	01	02	03	04	05	06	07	08	09	10
----	----	----	----	----	----	----	----	----	----	----

ALMOST NO SHOPPING A GREAT DEAL OF SHOPPING

Screen 31

SECTION M: BUSINESSES

M1. INTERVIEWER CHECKPOINT

SEE D3, PAGE 10

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

2. ALL OTHERS -->GO TO M3

3101

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

3102 # BUSINESSES

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

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

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

M3. Do you (and your family living here) own or share ownership in any privately-held businesses, farms, professional practices or partnerships?
 (SEE INSTRUCTION IN BOX ABOVE.)

3103

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

M4. Do you (or anyone in your family living here) have an active management role in any of these businesses?
 (INCLUDE THE GENERAL PARTNERS IN A LIMITED PARTNERSHIP, BUT NOT THE LIMITED PARTNERS.)

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

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

3105 # BUSINESSES

ENTER # OF BUSINESSES AT M5 ON TOP OF NEXT PAGE

3104

M5.

OF BUSINESSES

	BUSINESS # 1	BUSINESS # 2	BUSINESS # 3															
M5a. What kind of business is (it/ the largest business/ the next business) -- that is, what does the business make or do?	<u>X3107</u>	<u>X3207</u>	<u>X3307</u>															
M6. How did you (or your family living here) acquire this business; was it bought or invested in, started by you, inherited, given to you, or what?	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>1. BOUGHT/INVEST <u>X3108</u></td></tr> <tr><td>2. STARTED</td></tr> <tr><td>3. INHERITED</td></tr> <tr><td>4. GIVEN</td></tr> <tr><td>7. OTHER: _____</td></tr> </table> <p style="text-align: center;">GO TO M8</p>	1. BOUGHT/INVEST <u>X3108</u>	2. STARTED	3. INHERITED	4. GIVEN	7. OTHER: _____	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>1. BOUGHT/INVEST <u>X3208</u></td></tr> <tr><td>2. STARTED</td></tr> <tr><td>3. INHERITED</td></tr> <tr><td>4. GIVEN</td></tr> <tr><td>7. OTHER: _____</td></tr> </table> <p style="text-align: center;">GO TO M8</p>	1. BOUGHT/INVEST <u>X3208</u>	2. STARTED	3. INHERITED	4. GIVEN	7. OTHER: _____	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>1. BOUGHT/INVEST <u>X3308</u></td></tr> <tr><td>2. STARTED</td></tr> <tr><td>3. INHERITED</td></tr> <tr><td>4. GIVEN</td></tr> <tr><td>7. OTHER: _____</td></tr> </table> <p style="text-align: center;">GO TO M8</p>	1. BOUGHT/INVEST <u>X3308</u>	2. STARTED	3. INHERITED	4. GIVEN	7. OTHER: _____
1. BOUGHT/INVEST <u>X3108</u>																		
2. STARTED																		
3. INHERITED																		
4. GIVEN																		
7. OTHER: _____																		
1. BOUGHT/INVEST <u>X3208</u>																		
2. STARTED																		
3. INHERITED																		
4. GIVEN																		
7. OTHER: _____																		
1. BOUGHT/INVEST <u>X3308</u>																		
2. STARTED																		
3. INHERITED																		
4. GIVEN																		
7. OTHER: _____																		
M7. When you invested did you (or anyone in your family living here) intend to make day-to-day decisions and work at least 5 hours per week in the business?	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">1. YES</td> <td style="text-align: center;">5. NO</td> </tr> <tr> <td colspan="2" style="text-align: center;"><u>X3109</u></td> </tr> </table>	1. YES	5. NO	<u>X3109</u>		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">1. YES</td> <td style="text-align: center;">5. NO</td> </tr> <tr> <td colspan="2" style="text-align: center;"><u>X3209</u></td> </tr> </table>	1. YES	5. NO	<u>X3209</u>		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">1. YES</td> <td style="text-align: center;">5. NO</td> </tr> <tr> <td colspan="2" style="text-align: center;"><u>X3309</u></td> </tr> </table>	1. YES	5. NO	<u>X3309</u>				
1. YES	5. NO																	
<u>X3109</u>																		
1. YES	5. NO																	
<u>X3209</u>																		
1. YES	5. NO																	
<u>X3309</u>																		
M8. In what year did you (start/ acquire) the business?	<u>X3110</u> YEAR	<u>X3210</u> YEAR	<u>X3310</u> YEAR															
M9. How many employees does it have including you (and members of your family)?	<u>X3111</u> * EMPL.	<u>X3211</u> * EMPL.	<u>X3311</u> * EMPL.															

NEXT PAGE, M9a,
COLUMN 1

NEXT PAGE, M9a
COLUMN 2

NEXT PAGE, M9a
COLUMN 3

	Scr 31	Scr 32	Scr 33
	BUSINESS # 1	BUSINESS # 2	BUSINESS # 3
M9a. INTERVIEWER CHECKPOINT: (SEE HHL UPDATE, ITEM #9a)	<input type="checkbox"/> 1. R LIVES ALONE 3112 GO TO M9d <input type="checkbox"/> 2. ALL OTHERS	<input type="checkbox"/> 1. R LIVES ALONE 3212 GO TO M9d <input type="checkbox"/> 2. ALL OTHERS	<input type="checkbox"/> 1. R LIVES ALONE GO TO M9d 3312 <input type="checkbox"/> 2. ALL OTHERS
M9b. Which members of your family living here work in the business? (CHECK ALL THAT APPLY.)	A. R 3113 B. SPOUSE 3114 IF ONLY R OR SP CHECKED, GO TO M9d C. ADULT CHILD 3115 D. OTHER ADULT IN HH 3116 E. OTHER: 3117	A. R 3213 B. SPOUSE 3214 IF ONLY R OR SP CHECKED, GO TO M9d C. ADULT CHILD 3215 D. OTHER ADULT IN HH 3216 E. OTHER: 3217 3217	A. R 3313 B. SPOUSE 3314 IF ONLY R OR SP CHECKED, GO TO M9d C. ADULT CHILD 3315 D. OTHER ADULT IN HH 3316 E. OTHER: 3317
M9c. (Other than you [and your husband/wife]), how many hours does the (other/most involved) family member work in this business in a normal week?	3118 HRS	3218 HRS	3318 HRS
M9d. Is it a partnership, a sole proprietorship, a subchapter S corporation, another type of corporation, or what?	1. PARTNERSHIP 2. SOLE PROPRIET. 3. SUBCHAP. S 4. OTHER CORP. 7. OTHER	1. PARTNERSHIP 2. SOLE PROPRIET. 3. SUBCHAP. S 4. OTHER CORP. 7. OTHER 3219	1. PARTNERSHIP 2. SOLE PROPRIET. 3. SUBCHAP. S 4. OTHER CORP. 7. OTHER 3319

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.

NEXT PAGE, M10, COLUMN 1

NEXT PAGE, M10, COLUMN 2

NEXT PAGE, M10, COLUMN 3

Ser 31

Ser 32

Ser 33

M10. Are you (or your family living here) using personal assets as collateral or did you have to cosign or guarantee any loans for this business?

BUSINESS # 1

BUSINESS # 2

BUSINESS # 3

1. YES 3120
 5. NO
 GO TO M11

1. YES 3220
 5. NO
 GO TO M11

1. YES 3320
 5. NO
 GO TO M11

M10a. How much is guaranteed or collateralized?

\$ 3121

\$ 3221

\$ 3321

M10b. Did I record this earlier?

3122
 1. YES 5. NO

3222
 1. YES 5. NO

3322
 1. YES 5. NO

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

1. YES 3123
 5. NO
 GO TO M12

1. YES 3223
 5. NO
 GO TO M12

1. YES 3323
 5. NO
 GO TO M12

M11a. How much is owed?

\$ 3124

\$ 3224

\$ 3324

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

1. YES 3125
 5. NO
 NEXT PAGE, M13

1. YES 3225
 5. NO
 NEXT PAGE, M13

1. YES 3325
 5. NO
 NEXT PAGE, M13

M12a. How much do you owe?

\$ 3126

\$ 3226

\$ 3326

M12b. Did I record this earlier?

1. YES 5. NO
 3127

1. YES 5. NO
 3227

1. YES 5. NO
 3327

NEXT PAGE, M13
 COL 1

NEXT PAGE, M13
 COL 2

NEXT PAGE, M13
 COL 3

	Ser 31	Ser 32	Ser 33
	BUSINESS # 1	BUSINESS # 2	BUSINESS # 3
M13. What percentage of the business do you (and your family living here) own?	<input type="checkbox"/> 100. ALL <u>3128</u> PERCENT	<input type="checkbox"/> 100. ALL <u>3228</u> PERCENT	<input type="checkbox"/> 100. ALL <u>3328</u> PERCENT
M14. What could you sell it for? (What is your share worth?)	\$ <u>3129</u> <input type="checkbox"/> NOTHING <input type="checkbox"/> DON'T KNOW	\$ <u>3229</u> <input type="checkbox"/> NOTHING <input type="checkbox"/> DON'T KNOW	\$ <u>3329</u> <input type="checkbox"/> NOTHING <input type="checkbox"/> DON'T KNOW
M15. If you sold the business now, what would be the cost basis for tax purposes of this share? (What was your original investment?)	\$ <u>3130</u> <input type="checkbox"/> NOTHING	\$ <u>3230</u> <input type="checkbox"/> NOTHING	\$ <u>3330</u> <input type="checkbox"/> NOTHING
M16. What were the <u>gross receipts</u> or <u>gross sales</u> of the business as a whole in 1988?	\$ <u>3131</u>	\$ <u>3231</u>	\$ <u>3331</u>
M17. What was the business's total net income before taxes in 1988?	\$ <u>3132</u>	\$ <u>3232</u>	\$ <u>3332</u>
M18. What is the <u>total</u> book value of all owners' or shareholders' equity in this business?	\$ <u>3133</u>	\$ <u>3233</u>	\$ <u>3333</u>
M19. INTERVIEWER CHECKPOINT (SEE M5, P. 51)	<input type="checkbox"/> 1. ONLY 1 BUS. NEXT PAGE, M20 <u>3134</u> <input type="checkbox"/> 2. ALL OTHERS GO BACK TO P. 51, M5a BUS. #2	<input type="checkbox"/> 1. ONLY 2 BUS. NEXT PAGE, M20 <u>3234</u> <input type="checkbox"/> 2. ALL OTHERS GO BACK TO P. 51, M5a BUS. #3	<input type="checkbox"/> 1. ONLY 3 BUS. NEXT PAGE, M20 <u>3334</u> <input type="checkbox"/> 2. ALL OTHERS GO BACK TO NEXT PAGE, M19a

M19a. For the remaining business(es) you (and your family living here) own and actively manage, what could you sell your share for? (What is your share worth?)

\$ 3335

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

\$ 3336

NOTHING

DON'T KNOW

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

\$ 3337

Scr 34 M20. Do you (or anyone in your family living here) own or have an interest in any other businesses or partnerships where you do not have an active management role?

1. YES 3401

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

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

3402 01. ONE

OR

OTHER: _____
NUMBER

--->NEXT PAGE, M21

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

3403 2. PROPRIETORSHIP

5. LIMITED PARTNERSHIP

1. PARTNERSHIP

3. SUBCHAPTER S

4. OTHER CORP.

7. OTHER: _____

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

\$ 3404

NOTHING

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

\$ 3405

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

\$ 3406

----->TURN TO P. 59, SECTION N

M21. (I need to know what type of businesses these are.) Are any of them (TYPE)?
 (IWER: FOR EACH YES, ASK FOLLOW-UP QUESTIONS M22 - M24)

TYPE		M22. What could you sell your (family's) share of all these (TYPE) for? (What is it worth?)	M23. If you sold these (TYPE) now, what would be the cost basis for tax purposes of these shares? (What was your original investment?)	M24. What was the total net income you (and your family living here) received from all such (TYPE) in 1988?
3407	a. Limited Partnerships? 5. NO 1. YES --->	\$ 3408	\$ 3409	\$ 3410
3411	b. Other Partnerships? 5. NO 1. YES --->	\$ 3412	\$ 3413 3413	\$ 3414
3415	c. Subchapter S Corporations? 5. NO 1. YES --->	\$ 3416	\$ 3417	\$ 3418
3419	d. Other Corporations? 5. NO 1. YES --->	\$ 3420	\$ 3421	\$ 3422
3423	e. Sole Proprietorships? 5. NO 1. YES --->	\$ 3424	\$ 3425	\$ 3426
3427	f. Any other type? 5. NO 1. YES --->	\$ 3428	\$ 3492	\$ 3430

NEXT PAGE, SECTION N

NEXT PAGE,
SECTION N

PAGES 57 AND 58 DO NOT APPEAR IN THIS QUESTIONNAIRE



SECTION N: FINANCIAL ASSETS

N1. Now I'd like to ask about different types of assets that you might have. First, do you (or anyone in your family living here) have any checking accounts?

X3501

1. YES

5. NO

NEXT PAGE, N3

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

X3502

1. YES

5. NO

N2a. (RB, P. 10) Looking at this list, please tell me which is the most important reason (you don't/your family doesn't) have a checking account.

X3503

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

04. SERVICE CHARGES ARE TOO HIGH

02. MINIMUM BALANCE IS TOO HIGH

05. NO BANK HAS CONVENIENT HOURS OR LOCATION

03. DO NOT LIKE DEALING WITH BANKS

97. OTHER: _____

TURN TO P. 62, N10

N3. How many checking accounts do you (and your family living here) have?

(IF R ASKS: INCLUDE MONEY MARKET ACCOUNTS WITH CHECK-WRITING PRIVILEGES ONLY IF THEY ARE AT BANKS, SAVINGS AND LOANS, OR CREDIT UNIONS)

3504 # ACCOUNTS

	ACCOUNT #1		ACCOUNT #2		ACCOUNT #3	
N4. (Please look at Card A.) (Thinking about your main checking account, the one used to write most of your checks, / About the next account) is this account with any of the institutions (you told me about at the beginning of the interview/on Card A), or from someplace else? (IF CARD A: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?)	01. #1	04. #4	01. #1	04. #4	01. #1	04. #4
	02. #2	05. #5	02. #2	05. #5	02. #2	05. #5
	03. #3	06. #6	03. #3	06. #6	03. #3	06. #6
	11. COMM. BANK		11. COMM. BANK		11. COMM. BANK	
	12. S&L/ SAV BANK		12. S&L/ SAV BANK		12. S&L/ SAV BANK	
	13. CREDIT UNION		13. CREDIT UNION		13. CREDIT UNION	
	16. BROKERAGE		16. BROKERAGE		16. BROKERAGE	
	97. OTHER: _____ 3505		97. OTHER: _____ 3509		97. OTHER: _____ 3513	
N5. How much is in this account? (What was the average over the last month?)	\$ 3506		\$ 3510		\$ 3514	
N6. Is this a money market-type account?	3507 <input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO		3511 <input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO		3515 <input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO	
N7. INTERVIEWER CHECKPOINT (SEE N3)	3508 <input type="checkbox"/> 1. ONLY 1 ACCT TURN TO P. 62, N9 <input type="checkbox"/> 2. ALL OTHERS GO BACK TO N4, ACCT #2		3512 <input type="checkbox"/> 1. ONLY 2 ACCT TURN TO P. 62, N9 <input type="checkbox"/> 2. ALL OTHERS GO BACK TO N4, ACCT #3		3516 <input type="checkbox"/> 1. ONLY 3 ACCT TURN TO P. 62, N9 <input type="checkbox"/> 2. ALL OTHERS GO BACK TO N4, ACCT #4	

ACCOUNT #4		ACCOUNT #5		ACCOUNT #6	
01. #1	04. #4	01. #1	04. #4	01. #1	04. #4
02. #2	05. #5	02. #2	05. #5	02. #2	05. #5
03. #3	06. #6	03. #3	06. #6	03. #3	06. #6
11. COMM. BANK		11. COMM. BANK		11. COMM. BANK	
12. S&L/ SAV BANK		12. S&L/ SAV BANK		12. S&L/ SAV BANK	
13. CREDIT UNION		13. CREDIT UNION		13. CREDIT UNION	
16. BROKERAGE		16. BROKERAGE		16. BROKERAGE	
97. OTHER: _____ 3517		97. OTHER: _____ 3521		97. OTHER: 3525	
\$ 3518		\$ 3522		\$ 3524	
<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO 3519		<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO 3523		<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO 3527	
<input type="checkbox"/> 1. ONLY 4 ACCT NEXT PAGE, N9 3520 <input type="checkbox"/> 2. ALL OTHERS GO BACK TO P. 60, N4, ACCT. #5		<input type="checkbox"/> 1. ONLY 5 ACCT NEXT PAGE, N9 3524 <input type="checkbox"/> 2. ALL OTHERS GO BACK TO P. 60, N4 ACCT. #6		<input type="checkbox"/> 1. ONLY 6 ACCT NEXT PAGE, N9 3528 <input type="checkbox"/> 2. ALL OTHERS	

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

\$ 3529

N9. What is the most important reason (you/your family living here) chose the institution that you did for your main checking account? Was it because of the location of their offices, because they had the lowest fees or minimum balance requirement, because you were able to obtain many services at one place, because they offered safety and an absence of risk, or some other reason?

03. LOCATION OF OFFICES

07. LOW FEES

06. MANY SERVICES
IN ONE PLACE

08. SAFETY

3530

97. OTHER: _____

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

3531 YEARS

96. LESS THAN ONE YEAR

Screen 36

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

3601

1. YES

5. NO

NEXT PAGE, N10a

TURN TO P. 64, N16



N10a. Who has IRA or Keogh accounts?
 [CHECK PERSON(S) (RESPONDENT, SPOUSE, OR OTHERS) WHO HAVE ACCOUNT(S). THEN ASK FOLLOW-UP QUESTIONS N11 - N14 FOR EACH PERSON.]

PERSON----->

	RESPONDENT ACCOUNTS 3602	SPOUSE ACCOUNTS 3612	OTHER PERSONS 3622			
N11. How many IRA and Keogh accounts does (PERSON) have?	3603 # ACCTS	3613 # ACCTS	3623 # ACCTS			
N12. About (PERSON'S) accounts (are these/is this an) IRA or Keogh account(s)? (CHECK ALL THAT APPLY.)	3604 A. IRA 3605 B. KEOGH	3614 A. IRA 3615 B. KEOGH	3624 A. IRA 3625 B. KEOGH			
N13. (Please look at Card A.) (Is this/Are they) with any of the institutions (you told me about at the beginning of the interview/on Card A), or from someplace else? (CHECK ALL THAT APPLY.) (IF CARD A: Which institution(s)?) (IF SOMEPLACE ELSE: What type(s) of institution(s)?	01. #1	04. #4	01. #1	04. #4	01. #1	04. #4
	02. #2	05. #5	02. #2	05. #5	02. #2	05. #5
	03. #3	06. #6	03. #3	06. #6	03. #3	06. #6
	11. COMM. BANK		11. COMM. BANK		11. COMM. BANK	
	12. S&L/ SAV BANK		12. S&L/ SAV BANK		12. S&L/ SAV BANK	
	13. CREDIT UNION		13. CREDIT UNION		13. CREDIT UNION	
	16. BROKERAGE		16. BROKERAGE		16. BROKERAGE	
	17. INSUR. CO		17. INSUR. CO		17. INSUR. CO	
	25. EMPLOYER		25. EMPLOYER		25. EMPLOYER	
	97. OTHER: _____ 3606-3609		97. OTHER: _____ 3616-3619		97. OTHER: _____ 3626-3629	
N14. How much in total is in (PERSON'S) account(s)?	\$ 3610	\$ 3620	\$ 3630			
N14a. INTERVIEWER CHECKPOINT (SEE N10a)	3611 <input type="checkbox"/> 1. SPOUSE OR OTHER ACCT GO BACK TO N11 <input type="checkbox"/> 2. ALL OTHERS	3621 <input type="checkbox"/> 1. OTHER PERSON ACCT. GO BACK TO N11 <input type="checkbox"/> 2. ALL OTHERS				

N15. How is the money in (this/all of your [family's]) IRA and Keogh account(s) invested? Is most of it in CDs or other bank accounts, most of it in stocks, most of it in bonds or similar assets, or what?

3631

1. CD'S/BANK ACCOUNTS	2. STOCK	3. BONDS/SIMILAR ASSETS
7. OTHER: _____	8. DK	

N16. Not including any accounts I have already recorded, do you (or anyone in your family here) have any money market accounts?

3701 1. YES

5. NO --> NEXT PAGE, N22

N16a. Altogether, how many money market accounts do you (and your family living here) have?

3702 # OF MONEY MARKET ACCOUNTS

	ACCOUNT #1	ACCOUNT #2	ACCOUNT #3
N17. Does the (largest/next) account have check-writing privileges?	3703 <input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO	3708 <input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO	3713 <input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO
N18. Is this a tax-free money market account?	3704 <input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO	3709 <input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO	3714 <input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO
N19. (Please look at Card A.) Is this account with any of the institutions (you told me about at the beginning of the interview/on Card A), or from someplace else? (IF CARD A: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?)	01. #1	01. #1	01. #1
	04. #4	04. #4	04. #4
	02. #2	02. #2	02. #2
	05. #5	05. #5	05. #5
	03. #3	03. #3	03. #3
	06. #6	06. #6	06. #6
	11. COMM. BANK	11. COMM. BANK	11. COMM. BANK
12. S&L/ SAV BANK	12. S&L/ SAV BANK	12. S&L/ SAV BANK	
13. CREDIT UNION	13. CREDIT UNION	13. CREDIT UNION	
16. BROKERAGE	16. BROKERAGE	16. BROKERAGE	
97. OTHER: _____	97. OTHER: _____	97. OTHER: _____	
	3705	3710	3715
N20. How much is in this account?	\$ 3706	\$ 3711	\$ 3716
N21. INTERVIEWER CHECKPOINT (SEE N16a)	<input type="checkbox"/> 1. ONLY 1 ACCT NEXT PAGE, N22	<input type="checkbox"/> 1. ONLY 2 ACCT NEXT PAGE N22	<input type="checkbox"/> 1. ONLY 3 ACCT NEXT PAGE N22
	<input type="checkbox"/> 2. ALL OTHERS GO BACK TO N17, ACCT 2	<input type="checkbox"/> 2. ALL OTHERS GO BACK TO N17, ACCT 3	<input type="checkbox"/> 2. ALL OTHERS
	3707	3712	3717

N21a. How much is in all your (family's) remaining money market accounts?

\$ 3718

- N22. Do you (or anyone in your family here) have any CD's or certificates of deposit at financial institutions? (IF YES, SAY: Please do not include CD's that are part of IRAs or Keoghs.)
(IF R ASKS: CD'S ARE CERTIFICATES HELD FOR A SET PERIOD OF TIME THAT MUST BE CASHED OR RENEWED AT THE MATURITY DATE.)

1. YES

3719

5. NO

--> NEXT PAGE, N23

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

3720 # CERTIFICATES

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

\$ 3721

N22c. (Please look at Card A.) (Is this/Are these) CD's with any of the institutions (you told about at the beginning of the interview/on Card A), or from someplace else? (CHECK ALL THAT APPLY)
(IF CARD A: Which institution(s)?)
(IF SOMEPLACE ELSE: What type(s) of institution(s)?)

3722

01. #1

02. #2

03. #3

04. #4

05. #5

06. #6

11. COMM. BANK

3725

12. S&L/SAV BANK

13. CREDIT UNION

16. BROKERAGE

97. OTHER: _____

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N23. Do you (or anyone in your family living here) have any (other) accounts at banks, savings and loan associations, or credit unions? These could be passbook accounts, share accounts, Christmas Club accounts, or any other type of savings account.

3801

1. YES



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

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

ACCOUNTS

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

ACCOUNT #1		ACCOUNT #2		ACCOUNT #3	
01. #1	04. #4	01. #1	04. #4	01. #1	04. #4
02. #2	05. #5	02. #2	05. #5	02. #2	05. #5
03. #3	06. #6	03. #3	06. #6	03. #3	06. #6
11. COMM. BANK		11. COMM. BANK		11. COMM. BANK	
12. S&L/ SAV BANK		12. S&L/ SAV BANK		12. S&L/ SAV BANK	
13. CREDIT UNION		13. CREDIT UNION		13. CREDIT UNION	
16. BROKERAGE		16. BROKERAGE		16. BROKERAGE	
97. OTHER: _____ 3803		97. OTHER: _____ 3806		97. OTHER: _____ 3809	
\$ 3804		\$ 3807		\$ 3810	
<input type="checkbox"/> 1. ONLY 1 ACCT TURN TO P. 68, N27 <input type="checkbox"/> 2. ALL OTHERS GO BACK TO N24, ACCT 2		<input type="checkbox"/> 1. ONLY 2 ACCT TURN TO P. 68, N27 <input type="checkbox"/> 2. ALL OTHERS GO BACK TO N24, ACCT 3		<input type="checkbox"/> 1. ONLY 3 ACCT TURN TO P. 68, N27 <input type="checkbox"/> 2. ALL OTHERS GO BACK TO N24, ACCT 4	

N25. How much is in this account?

N26. INTERVIEWER CHECKPOINT (SEE N23a)

ACCOUNT #4		ACCOUNT #5	
01. #1	04. #4	01. #1	04. #4
02. #2	05. #5	02. #2	05. #5
03. #3	06. #6	03. #3	06. #6
11. COMM. BANK		11. COMM. BANK	
12. S&L/ SAV BANK		12. S&L/ SAV BANK	
13. CREDIT UNION		13. CREDIT UNION	
16. BROKERAGE		16. BROKERAGE	
97. OTHER: _____ <u>3812</u>		97. OTHER: _____ <u>3815</u>	
\$ <u>3813</u>		\$ <u>3816</u>	
<input type="checkbox"/> 1. <u>ONLY 4 ACCT</u> NEXT PAGE, N27 <u>3814</u>	<input type="checkbox"/> 1. <u>ONLY 5 ACCT</u> NEXT PAGE, N27 <u>3817</u>		
<input type="checkbox"/> 2. ALL OTHERS GO BACK TO N24, ACCT.5	<input type="checkbox"/> 2. ALL OTHERS ↓		

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

\$ 3818

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

1. YES 3819

5. NO --> NEXT PAGE, N31

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

3820 # MUTUAL FUNDS

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

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

- a. Stock Funds 3821 5. NO 1. YES -->a. \$ 3822
- b. (Are any of them) Tax-Free Bond Funds. 3823 5. NO 1. YES -->b. \$ 3824
- c. (Are any of them) Government or Government backed Bond Funds 3825 5. NO 1. YES -->c. \$ 3826
- d. (Are any of them) other Bond Funds 3827 5. NO 1. YES -->d. \$ 3828
- e. Combination funds or any other mutual funds (INCLUDE "DK TYPE" HERE) 3829 5. NO 1. YES -->e. \$ 3830

N30. Overall has there been a gain or loss in the value of all these mutual fund shares since you (or someone in your family here) obtained them?

- 3831 1. GAIN 3. NEITHER GAIN NOR LOSS 5. LOSS 8. DON'T KNOW
- NEXT PAGE, N31

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

3832 PERCENT

OR

\$ 3833 AMOUNT

998. DON'T KNOW

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

3834 PERCENT

OR

\$ 3835 AMOUNT

998. DON'T KNOW

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N31. Do you (or anyone in your family here) have any U.S. government savings bonds?

(THESE MAY BE CALLED SERIES EE OR HH. THEY CAN BE PURCHASED BY PAYROLL DEDUCTION.)

3901

1. YES

5. NO

--> GO TO N32

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

\$ 3902

N32. Do you (or anyone here) have any other corporate, municipal, government, or other type of bonds or bills? (IF YES, SAY: Please do not include any bonds or bills held in pension accounts or trusts, or in accounts I have already recorded.)

3903

1. YES

5. NO

--> NEXT PAGE, N35

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

3904 # BONDS OR BILLS

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

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

a. Mortgage-backed bonds such as those from "Ginnie-Mae", "Fannie-Mae" or "Freddie-Mac" . . .

3905

5. NO

1. YES

-->a. \$ 3906

b. U.S. Government bonds or Treasury bills.

3907

5. NO

1. YES

-->b. \$ 3908

c. State or municipal bonds, or other taxfree bonds

3909

5. NO

1. YES

-->c. \$ 3910

d. corporate or foreign bonds, or any other type of bonds. (INCLUDE "DK TYPE" HERE)

3911

5. NO

1. YES

-->d. \$ 3912

N35. Do you (or anyone in your family living here) own any publicly traded stock? (IF YES, SAY: Please do not include any stock held through mutual funds, pension accounts or trusts, or in accounts or businesses that I have already recorded.)

1. YES

3913

5. NO

--> TURN TO P. 72, N41



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

3914 # COMPANIES

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

\$ 3915

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

3916

1. GAIN

3. NEITHER GAIN NOR LOSS

5. LOSS

8. DON'T KNOW



GO TO N39



GO TO N39

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

3917 PERCENT

OR

\$ 3918 AMOUNT

998. DON'T KNOW

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

3919 PERCENT

OR

\$ 3920 AMOUNT

998. DON'T KNOW

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

1. YES

3921

5. NO

--> NEXT PAGE, N40



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

\$ 3922

N40. Do you (or anyone in your family here) have a brokerage account for the purchase or sale of stocks and other securities?

1. YES 3923

5. NO --> NEXT PAGE, N41

N40a. (Please look at Card A.) (Is this/Are these) accounts with any of the institutions (you told me about at the beginning of the interview/on Card A), or from someplace else? (CHECK ALL THAT APPLY.)
(IF CARD A: Which institution(s)?)
(IF SOMEPLACE ELSE: What type(s) of institution(s)?)

01. #1

02. #2

03. #3

04. #4

05. #5

06. #6

11. COMM. BANK

12. S&L/SAV BANK

16. BROKERAGE

17. INSUR. CO

97. OTHER: _____

3924-3927

N40b. 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.)

3928 # TIMES

998. DON'T KNOW

996. NONE

N40c. Not including any accounts you've told me about, do you (or anyone in your family living here) have a "cash" or "call money" account at a stock brokerage?
(IF R ASKS: CASH OR CALL MONEY ACCOUNTS HOLD MONEY RECEIVED FROM THE SALE OF STOCK UNTIL THE MONEY IS REINVESTED.)

1. YES 3929

5. NO --> GO TO N40e

N40d. What is the total dollar value of all the cash or call money accounts that you (and your family living here) have?

\$ 3930

N40e. Other than loans you have already told me about, do you (or anyone in your family living here) have any margin loans at a stock brokerage?

1. YES 3931

5. NO --> NEXT PAGE, N41

N40f. Altogether, how much is owed on these margin loans?

\$ 3932

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

1. YES 3933 5. NO --> NEXT PAGE, N47

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

3934 3935 3936
A. LEGAL TRUSTS B. ANNUITIES C. MANAGED INVESTMENT ACCOUNTS

D. OTHER: 3937

N43. Are any of these set up so that you (or your family living here) are legally entitled only to the income and do not have an equity interest?

1. YES 3938 5. NO 8. DON'T KNOW

GO TO N44

N43a. How much income did (you/your family living here) receive from these income-only trusts, annuities, or accounts in 1988?
\$ 3939 IN 1988

N43b. Do you (or your family living here) also have annuities, trusts, or managed investment accounts in which you (or your family) have an equity interest?
1. YES 3940 5. NO --> NEXT PAGE, N45

N43c. What is the total dollar amount of your (family's) interest in these accounts?
\$ 3941

NEXT PAGE, N45

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

\$ 3942

N45. Who manages your (family's) trusts, annuities, or investment accounts, --is it any of the institutions (you told me about at the beginning of the interview/on Card A), or are they managed by someone else? (CHECK ALL THAT APPLY.)

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

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

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

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

23. LAWYER 24. ACCOUNTANT 26. RELATIVE OR FRIEND

37. RESPONDENT/SPOUSE 97. OTHER: _____

3943-
3946

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

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

3947

screen 40

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

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

4001

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

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

4002

GO TO N49

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

\$ 4003

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

1. YES 4004 5. NO 8. DON'T KNOW

NEXT PAGE, N49a

TURN TO P. 75, N51

NEXT PAGE, N50

LIFE INSURANCE THAT BUILDS UP A CASH VALUE

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

\$ 4005

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

\$ 4006

DON'T KNOW

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

1. YES 4007

5. NO --> GO TO N49j

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

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

1. NET 4008

2. GROSS

8. DON'T KNOW

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

1. YES 4009

5. NO

GO TO N49j

N49f. How much is currently borrowed? \$ 4010

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

\$ 4011 PER 4012

9996. NO TYPICAL PAYMENTS

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

4013 %

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

\$ 4014 PER 4015

NEXT PAGE N51

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

\$ 4016

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

1. YES 4017 5. NO --> GO TO N52

N51a. Altogether, how much are you owed? \$ 4018

N52. Do you (or anyone in your family living here) have any other substantial assets that I haven't already recorded -- for example, artwork, precious metals, antiques, future proceeds from a lawsuit or estate, oil and gas leases, futures contracts, royalties, or something else?
 (DO NOT INCLUDE PENSION-TYPE OR EMPLOYER PROFIT-SHARING ACCOUNTS HERE.)

1. YES 4019 5. NO --> GO TO N53

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

ASSET #1	ASSET #2	ASSET #3
<u>4020</u>	<u>4024</u>	<u>4028</u>
<u>4021</u>	<u>4025</u>	<u>4029</u>
\$ <u>4022</u>	\$ <u>4026</u>	\$ <u>4030</u>

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

N52c. Do you have any other substantial assets?

<input type="checkbox"/> 1. YES --> GO BACK TO <u>4023</u> N52a, COL #2 <input type="checkbox"/> 5. NO	<input type="checkbox"/> 1. YES --> GO BACK TO <u>4027</u> N52a, COL #3 <input type="checkbox"/> 5. NO
---	---

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

1. YES 4031 5. NO --> NEXT PAGE, SECTION R

N53a. How much is still owed on these loans?

\$ 4032

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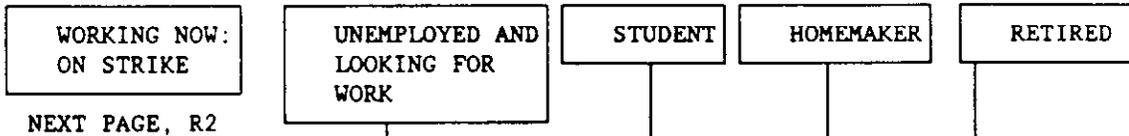
SECTION R: EMPLOYMENT OF RESPONDENT

Screen 41

R1. We are interested in your present job status. Are you working now, temporarily laid off, unemployed and looking for work, disabled and unable to work, retired, a student (a homemaker), or what? (CHECK ALL THAT APPLY.)

4098

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



4099

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

1. YES 5. NO

R1b. When did you last work on this job?

4/100 / 4/101
MONTH/YEAR

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

NEXT PAGE, R2

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

1. YES -> NEXT PAGE, R2

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

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

4/102 YEAR

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

\$ 4/103 PER 4/109

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

1. YES ->NEXT PAGE R2

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

R2. Next are some questions about your current, main job. Do you work for someone else, are you self-employed, or what?

4106

1. SOMEONE ELSE	2. SELF-EMPLOYED	IF R SAYS, "I RUN MY OWN BUSINESS" CHECK "SELF-EMPLOYED".
-----------------	------------------	---

TURN TO P. 80, R14

4107. Bus. Connect w/ Sect. M.

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

OFFICIAL JOB TITLE

4108

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

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

4109

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

4110 # HOURS

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

4111 # WEEKS

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

\$ 4112 PER 4113



R9. About how many employees work for this company or organization, including all locations? (Is it fewer than 10, 10 to 19, 20 to 99, 100 to 499, or 500 or more?)

4114

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

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

4115 # YEARS OR SINCE _____

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

4116 # YEARS OR UNTIL AGE: _____

96. NEVER STOP

98. DON'T KNOW

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

4117

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

TURN TO P. 81, R15

R13. NO QUESTION

R SELF-EMPLOYED

R14. What sort of work do you do? (Tell me a little more about what you do.)
(IWER: IF R WORKS FOR BUSINESS REPORTED IN SECTION M, MARK BOX.)

4118

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

4120

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

4121 # YEARS

OR

SINCE _____

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

4122 # YEARS

OR

UNTIL AGE: _____

96. NEVER
STOP

98. DON'T
KNOW

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

4123 # HOURS

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

4124 # WEEKS

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

4125
A. SALARY

4126
B. WAGES

4127
C. NET EARNINGS

4128
D. OTHER

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

\$ 4129 PER 4130

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

\$ 4131 PER 4132

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

4133

1. YES

5. NO

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

4134

1. YES

5. NO

-->TURN TO P. 90, R40

NEXT PAGE, R17

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

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

4135

1. YES

5. NO

8. DON'T KNOW

R16. Does your employer offer any such plans?

4136

1. YES

5. NO

8. DON'T KNOW

TURN TO P. 90, R40

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

4137

1. YES

5. NO

8. DON'T KNOW

TURN TO P. 90, R40

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

4138

1. YES

5. NO

3. DEPENDS

8. DK

TURN TO P. 90, R40

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

4139 # PLANS

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

4140

1. YES

5. NO

-->RECORD # PLANS (FROM R17) IN BOX AT R18, NEXT PAGE

R17b. I'll ask about the benefits later. Are there any retirement or savings plans from this job where you are not yet drawing benefit payments?

4141

1. YES

5. NO

-->TURN TO P. 90, R40

R17c. How many such plans do you have?

4142 # PLANS--NOT YET RECEIVING BENEFITS

RECORD # PLANS IN BOX AT R18, NEXT PAGE

R18.

4201 # OF PLANS

PLAN 1

R19. (Is this/About the (next) most important of these plans, is it) a pension or retirement plan, or a tax-deferred savings plan of some sort?
(IF R ASKS: 401-K, 403-B, ESOP, SRA, THRIFT/SAVINGS, STOCK/PROFIT SHARING ARE ALL TAX-DEFERRED SAVINGS PLANS.)

1. PENSION OR RETIREMENT	-->GO TO R20
2. TAX-DEFERRED SAVINGS	-->TURN TO P. 86, R28, PLAN 1
7. OTHER	8. DON'T KNOW WHAT KIND

4202

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

1. TYPE A (FORMULA)	2. TYPE B (ACCOUNT)	3. BOTH A & B	8. DK
GO TO R22	TURN TO P. 86, R28, PLAN 1		GO TO R22

4203

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

\$ 4204

DON'T KNOW

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

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

4205

GO TO R24

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

____ PERCENT OR **\$4207** PER **4208**

998. DON'T KNOW

4206

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

AT AGE **4209** OR

IN _____ YEARS

96. DON'T EXPECT BENEFITS

TURN TO P. 84, R25--PLAN 1 TURN TO P. 84, R26--PLAN 1

PLAN 2

PLAN 3

R19.

1. PENSION OR RETIREMENT -->GO TO R20 PLAN 2
 2. TAX-DEFERRED SAVINGS -->TURN TO P. 86, R28, PLAN 2
 7. OTHER
 8. DON'T KNOW WHAT KIND

1. PENSION OR RETIREMENT -->GO TO R20 PLAN 3
 2. TAX-DEFERRED SAVINGS -->TURN TO P. 86, R28, PLAN 3
 7. OTHER
 8. DON'T KNOW WHAT KIND

4302

4402

R20.

1. TYPE A (FORMULA) GO TO R22
 2. TYPE B (ACCOUNT) TURN TO P. 87, R28 PLAN 2
 3. BOTH A & B GO TO R22
 8. DK GO TO R22

1. TYPE A (FORMULA) GO TO R22
 2. TYPE B (ACCOUNT) TURN TO P. 87, R28 PLAN 3
 3. BOTH A & B GO TO R22
 8. DK GO TO R22

4303

4403

R21.

\$ 4304

DON'T KNOW

\$ 4404

DON'T KNOW

R22.

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

4305

GO TO R24

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

4405

GO TO R24

R23.

4306 PERCENT OR \$ 4307 PER 4308

998. DON'T KNOW

4406 PERCENT OR \$ 4407 PER 4408

998. DON'T KNOW

R24.

AT AGE 4309 OR
 IN _____ YEARS

96. DON'T EXPECT BENEFITS

TURN TO P. 85, R25--PLAN 2

TURN TO P. 85, R26--PLAN 2

AT AGE 4409 OR
 IN _____ YEARS

96. DON'T EXPECT BENEFITS

TURN TO P. 85, R25--PLAN 3

TURN TO P. 85, R26--PLAN 3

TYPE A - PLAN 1

R25. About how much do you expect your benefits to be? (As a proportion of your pay at retirement, or as an amount per month or year when you start receiving them?)

\$ 4210 PER 4211
OR 42R PERCENT OF FINAL PAY

DON'T KNOW

R26. If you were to (leave this job/ sell this business) now, would you start receiving a monthly or annual pension benefit now, would you receive one later, would you get a cash settlement now, would you get nothing or what? (IF R SAYS "ROLL OVER" MARK "CASH SETTLEMENT".)

1. BENEFIT NOW	<u>4213</u>	
2. BENEFIT LATER		
3. CASH SETTLEMENT		
4. NOTHING		
7. OTHER: _____		GO TO R27
8. DON'T KNOW		

R26a. About how much per month would you receive?

\$ 4214 PER MONTH

DON'T KNOW

R27. INTERVIEWER CHECKPOINT
(SEE R18, P. 82)

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

4215

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

Screen 43
TYPE A - PLAN 2

TYPE A - PLAN 3

R25.

\$ 4310 PER 4311
OR 4312 PERCENT OF FINAL PAY

DON'T KNOW

\$ 4410 PER 4411
OR 4412 PERCENT OF FINAL PAY

DON'T KNOW

R26.

1. BENEFIT NOW 4313

2. BENEFIT LATER

3. CASH SETTLEMENT

4. NOTHING

7. OTHER: _____ GO TO R27

8. DON'T KNOW

1. BENEFIT NOW 4413

2. BENEFIT LATER

3. CASH SETTLEMENT

4. NOTHING

7. OTHER: _____ GO TO R27

8. DON'T KNOW

R26a

\$ 4314 PER MONTH DON'T KNOW

\$ 4414 PER MONTH DON'T KNOW

R27

- 1. ONLY 2 PLANS->TURN TO P. 90, R40
4315
- 2. ALL OTHERS->GO BACK TO P. 83, R19, PLAN 3

- 1. ONLY 3 PLANS->TURN TO P. 90, R40
4415
- 2. ALL OTHERS-->TURN TO P. 89, R39

SAVINGS PLANS AND TYPE B PLANS

50-42
SAVINGS & TYPE B - PLAN 1

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

01. THRIFT OR SAVINGS	97. OTHER: _____
02. 401K/403B/SRA	4216
03. PROFIT SHARING	_____

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

04. STOCK PURCHASE, ESOP	98. DON'T KNOW
4217 YEARS	98. DON'T KNOW

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

4218

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

GO TO R31

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

4219 PERCENT OR \$4220 PER 4221

998. DON'T KNOW

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

4222

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

GO TO R32

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

4223 PERCENT OR \$4224 PER 4225

998. DON'T KNOW

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

\$ 4226

DON'T KNOW

R33. Can you borrow against that account?

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

4227

TURN TO P. 88, R35

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

4228

1. YES	5. NO	-->TURN TO P. 88, R35
--------	-------	-----------------------

R34a. What is the amount of the loan balance?

\$ 4229

R34b. Did you tell me about this loan earlier?

1. YES	5. NO	4230
--------	-------	------

TURN TO P. 88, R35--PLAN 1

Screen 43

Screen 44

SAVINGS & TYPE B -- PLAN 2

SAVINGS & TYPE B -- PLAN 3

R28.	01. THRIFT OR SAVINGS	97. OTHER: _____	01. THRIFT OR SAVINGS	97. OTHER: _____
	02. 401K/403B/SRA	<u>4316</u>	02. 401K/403B/SRA	<u>4416</u>
	03. PROFIT SHARING	_____	03. PROFIT SHARING	_____
	04. STOCK PURCHASE, ESOP	98. DON'T KNOW	04. STOCK PURCHASE, ESOP	98. DON'T KNOW
R29.	<u>4317</u> YEARS	98. DON'T KNOW	<u>4417</u> YEARS	98. DON'T KNOW
R30.	<u>4318</u> 1. YES 5. NO 8. DON'T KNOW	GO TO R31	<u>4418</u> 1. YES 5. NO 8. DON'T KNOW	GO TO R31
R30a	<u>4319</u> PERCENT OR \$ <u>4320</u> PER <u>4321</u>	998. DON'T KNOW	<u>4419</u> PERCENT OR \$ <u>4420</u> PER <u>4421</u>	998. DON'T KNOW
R31.	<u>4322</u> 1. YES 5. NO 8. DON'T KNOW	GO TO R32	<u>4422</u> 1. YES 5. NO 8. DON'T KNOW	GO TO R32
R31a	<u>4323</u> PERCENT OR \$ <u>4324</u> PER <u>4325</u>	998. DON'T KNOW	<u>4423</u> PERCENT OR \$ <u>4424</u> PER <u>4425</u>	998. DON'T KNOW
R32.	\$ <u>4326</u> DON'T KNOW		\$ <u>4426</u> DON'T KNOW	
R33.	1. YES 5. NO 8. DON'T KNOW	<u>4327</u> TURN TO P. 89, R35	1. YES 5. NO 8. DON'T KNOW	<u>4427</u> TURN TO P. 89, R35
R34.	1. YES 5. NO -->TURN TO P. 89, R35	<u>4328</u>	1. YES 5. NO -->TURN TO P. 89, R35	<u>4428</u>
R34a	\$ <u>4329</u>		\$ <u>4429</u>	
R34b	1. YES 5. NO <u>4330</u>		1. YES 5. NO <u>4430</u>	

TURN TO P. 89, R35--PLAN 2

TURN TO P. 89, R35--PLAN 3

Screen 42
SAVINGS & TYPE B - PLAN 1

R35. If you needed money in an emergency, could you withdraw some of the funds in that account? (CHECK "YES" EVEN IF WITHDRAWAL INVOLVES PENALTY.)

- 4231
- | | | |
|--------|-------|---------------|
| 1. YES | 5. NO | 8. DON'T KNOW |
|--------|-------|---------------|

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

- 4232
- | | | |
|---------|---------|----------|
| 1. ALL | 3. SOME | 7. OTHER |
| 5. NONE | | |

R36a. What proportion would you lose?

4233 PERCENT

OR

R37. How is the money in this account invested? Is it mostly in stocks, mostly in interest earning assets, is it split between these, or what?

- 4234
- | | | |
|------------------------|-----------------------------------|----------|
| 1. MOSTLY OR ALL STOCK | 2. MOSTLY OR ALL INTEREST EARNING | 3. SPLIT |
| 7. OTHER: _____ | 8. DON'T KNOW | |

R38. INTERVIEWER CHECKPOINT
(SEE R18, P. 82)

- 4235
- | | |
|--------------------------|--|
| <input type="checkbox"/> | 1. ONLY 1 PLAN-->TURN TO P. 90, R40 |
| <input type="checkbox"/> | 2. ALL OTHERS->GO BACK TO P. 83, R19, PLAN 2 |

Screen 43

Screen 44

89

SAVINGS & TYPE B - PLAN 2

SAVINGS & TYPE B - PLAN 3

R35.	<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO <input type="checkbox"/> 8. DON'T KNOW <p style="text-align: center;">4331</p>	<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO <input type="checkbox"/> 8. DON'T KNOW <p style="text-align: center;">4431</p>
R36.	<input type="checkbox"/> 1. ALL <input type="checkbox"/> 3. SOME <input type="checkbox"/> 7. OTHER <input type="checkbox"/> 5. NONE <p style="text-align: center;">4332</p> <p>R36a. What proportion would you lose?</p> <p style="text-align: center;"><u>4333</u> PERCENT</p> <p style="text-align: center;">OR</p>	<input type="checkbox"/> 1. ALL <input type="checkbox"/> 3. SOME <input type="checkbox"/> 7. OTHER <input type="checkbox"/> 5. NONE <p style="text-align: center;">4432</p> <p>R36a. What proportion would you lose?</p> <p style="text-align: center;"><u>4433</u> PERCENT</p> <p style="text-align: center;">OR</p>
R37.	<p style="text-align: center;">4334</p> <input type="checkbox"/> 1. MOSTLY OR ALL STOCK <input type="checkbox"/> 2. MOSTLY OR ALL INTEREST EARNING <input type="checkbox"/> 3. SPLIT <input type="checkbox"/> 7. OTHER: _____ <input type="checkbox"/> 8. DON'T KNOW	<p style="text-align: center;">4434</p> <input type="checkbox"/> 1. MOSTLY OR ALL STOCK <input type="checkbox"/> 2. MOSTLY OR ALL INTEREST EARNING <input type="checkbox"/> 3. SPLIT <input type="checkbox"/> 7. OTHER: _____ <input type="checkbox"/> 8. DON'T KNOW
R38.	<p style="text-align: center;">4335</p> <input type="checkbox"/> 1. ONLY 2 PLANS->NEXT PAGE, R40 <input type="checkbox"/> 2. ALL OTHERS->GO BACK TO P. 83, R19, PLAN 3	<p style="text-align: center;">4435</p> <input type="checkbox"/> 1. ONLY 3 PLANS->NEXT PAGE, R40 <input type="checkbox"/> 2. ALL OTHERS

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

\$ 4436
NEXT PAGE, R40

DON'T KNOW NOTHING

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

4437
4438

DON'T KNOW NONE

90 Screen 45

R40. Are you doing any other work for pay now, such as a second job, the military reserves, or (another) business of your own?

4501 1. YES 5. NO --> GO TO R44

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

A. SECOND JOB 4502	B. MILITARY 4503	C. BUSINESS 4504	D. OTHER: 4505
GO TO R41			GO TO R41

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

4506

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

4507 #HOURS

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

4508 # WEEKS

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

\$ 4509 PER 4510

R44. Thinking about all your current work for pay, do you consider yourself to be working full-time or part-time? (IF R IS LAID OFF OR A SEASONAL WORKER, ASK ABOUT "JOBS WHEN R IS WORKING".)

4511 1. FULL-TIME 2. PART-TIME --> TURN TO P. 93, R46

NEXT PAGE, R45

4512 - 4514 are not coded for Respondent

WORK HISTORY FOR R'S CURRENTLY WORKING FULL-TIME

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

4515 1. YES 5. NO -->GO TO R45e

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

4516

1. PRESENT EMPLOYER GO TO R45e	2. DIFFERENT EMPLOYER	3. SELF-EMPL IN 1983, NOT NOW	4. SELF-EMPL NOW, NOT IN 1983	7. OTHER: _____
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GO TO R45e

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

4517

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

7. OTHER: _____

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

4518 1. YES 5. NO -->GO TO R45e

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

4519 4520 4521 4522 4523

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

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

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

4524 # OF MONTHS

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

2425 # OF EMPLOYERS

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

4526 1. YES 5. NO -----> GO TO R45m



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

4527 # OF MONTHS

R45j. - R45k. NO QUESTIONS

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

IN 4522 YEARS OR AT AGE _____

96. NEVER STOP

-->TURN TO P. 97, R49

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

4529 1. YES 5. NO 8. DON'T KNOW/DEPENDS

TURN TO P. 97, R49



R45p. When do you expect to stop working altogether?

IN 4530 YEARS OR AT AGE _____

98. DEPENDS/DK

96. NEVER STOP

TURN TO P. 97, R49

WORK HISTORY FOR R'S WORKING PART-TIME NOW

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

4531 1. YES 5. NO -->GO TO R46e

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

4532 1. PRESENT EMPLOYER 2. DIFFERENT EMPLOYER 3. SELF-EMPL IN 1983, NOT NOW 4. SELF-EMPL NOW, NOT IN 1983 7. OTHER: _____

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

4533 1. RETIRED 2. DISABLED 3. QUIT 4. LAID OFF 5. BUSINESS CLOSED 6. FIRED 7. OTHER: _____

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

4534 1. YES 5. NO -->GO TO R46e

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

A. CASH SETTLEMENT 4435 B. EXPECT FUTURE BENEFITS 4436 C. GETTING BENEFITS NOW 4437 D. NO BENEFITS 4438 E. OTHER 4439

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

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

4440 # OF MONTHS

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

4541 1. YES 5. NO -----> GO TO R46p



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

4542 # OF MONTHS

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

4543 # OF EMPLOYERS

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

4544 / 4545
MONTH / YEAR

R46k. - R46n. NO QUESTIONS

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

4546 1. YES 5. NO 8. DON'T KNOW/DEPENDS

GO TO R46s



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

IN 4547 YEARS OR AT AGE _____ 98. DON'T KNOW/DEPENDS

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

IN 4548 YEARS OR AT AGE _____ 98. DON'T KNOW/DEPENDS 96. NEVER STOP

TURN TO
P. 97, R49

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

IN 4549 YEARS OR AT AGE _____ 98. DON'T KNOW/DEPENDS 96. NEVER STOP

TURN TO P. 97, R49

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

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

1. YES 4601 5. NO -->GO TO R47d

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

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

7. OTHER: 4602

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

4603 1. YES 5. NO -->GO TO R47d

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

A. CASH 4604 SETTLEMENT B. 4605 EXPECT FUTURE BENEFITS C. 4606 GETTING BENEFITS NOW D. 4607 NO BENEFITS E. 4608 OTHER

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

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

4609 1. YES 5. NO -->NEXT PAGE, R47p

R47e. How many months over this period have you worked full-time?

4610 MONTHS NONE -----> GO TO R47g

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

4611 # OF EMPLOYERS

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

4612 # MONTHS NONE

R47h. - R47n. NO QUESTIONS

R47p. Do you expect to work for pay in the future?

463 1. YES 5. NO -> NEXT PAGE, R49

R47q. When do you expect to start working?

IN 464 YEARS OR AT AGE _____ 98. DON'T KNOW/DEPENDS

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

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

GO TO R47u

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

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

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

467 IN _____ YEARS OR AT AGE _____ 96. NEVER STOP

NEXT PAGE, R49

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

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

NEXT PAGE, R49

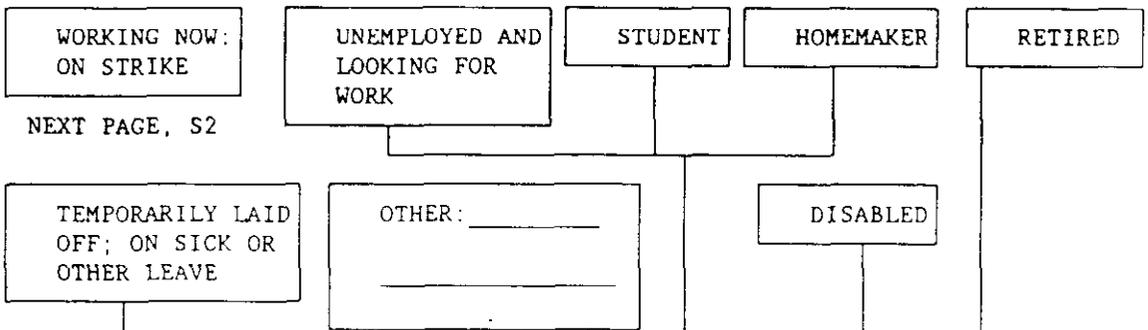
Screen 47

SECTION S: EMPLOYMENT OF R'S SPOUSE

S1. We are interested in your (husband's/wife's) present job status. Is (he/she) working now, temporarily laid off, unemployed and looking for work, disabled and unable to work, retired, a student (a homemaker), or what? CHECK ALL THAT APPLY

IF S IS "WORKING NOW" AND ANY OTHER CATEGORY, ASK ALL FOLLOW-UP QUESTIONS AND GO TO NEXT PAGE, S2.

4698



4699

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

1. YES 5. NO

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

4700 / 4701
MONTH/YEAR

NOTE: CONSIDER THIS S's "CURRENT MAIN JOB" FOR PURPOSES OF S2-S39a

NEXT PAGE, S2

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

1. YES → NEXT PAGE, S2

5. NO → TURN TO P. 14a, S44c

S1d. When did (he/she) (retire/become disabled)?

4702 YEAR

S1e. About how much was (he/she) earning when (he/she) (retired/became disabled)? (Is that per hour, per week, month, year, or what?)

\$ 4703 PER 4704

S1f. Is (he/she) doing any work for pay at the present time?

1. YES → NEXT PAGE S2

5. NO → TURN TO P. 14a, S44c

S2. Next are some questions about (his/her) current, main job. Does (he/she) work for someone else, is (he/she) self-employed, or what?

4706

1. SOMEONE ELSE

2. SELF-EMPLOYED

IF R SAYS, "RUNS OWN BUSINESS" CHECK "SELF-EMPLOYED".

TURN TO P. 4, S14

S3. What is the official title of (his/her) job? (The title that (his/her) employer uses?)

4708

OFFICIAL JOB TITLE

S4. What sort of work does (he/she) do on (his/her) main job? (Tell me a little more about what (he/she) does.)

S5. What kind of business or industry does (he/she) work in--that is, what do they make or do at the place where (he/she) works?

4709

S6. How many hours does (he/she) work on (his/her) main job in a normal week?

4710 # HOURS

S7. (READ SLOWLY) Counting paid vacations as weeks of work, how many weeks per year does (he/she) work on this job in a normal year?

4711 # WEEKS

S8. About how much does (he/she) earn before taxes on (his/her) main job? (Is that per hour, week, month, year, or what?)

\$ 4712 PER 4713

S9. About how many employees work for this company or organization, including all locations? (Is it fewer than 10, 10 to 19, 20 to 99, 100 to 499, or 500 or more?)

4714

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

S10. How many years in total has (he/she) worked for this employer?

4715 # YEARS OR SINCE _____

S11. How many years does (he/she) expect to continue working for this employer? (ACCEPT RANGE.)

4716 # YEARS OR UNTIL AGE: _____

96. NEVER STOP

98. DON'T KNOW

S12. Is (he/she) covered on this job by a union or employee-association contract?

1. YES	4717	5. NO
--------	------	-------

TURN TO P. 5, S15

S13. NO QUESTION

SPOUSE IS SELF-EMPLOYED

S14. What sort of work does (he/she) do? [Tell me a little more about what (he/she) does.] (IWER: IF S WORKS FOR BUSINESS REPORTED IN SECTION M, MARK BOX.)

4718

4719

S14a. What industry does (he/she) work in? That is, what do they do or make? (What industry does (he/she) typically work in?)

4720

S14b. How many years has (he/she) worked for (himself/herself/this business)?

4721 # YEARS OR SINCE

S14c. About how many years does (he/she) expect to continue working for (himself/herself/this business)? ACCEPT RANGE

4722 # YEARS OR UNTIL AGE:

96. NEVER STOP

98. DON'T KNOW

S14d. How many hours does (he/she) work (for himself/for herself/in this business) in a normal week?

4723 # HOURS

S14e. (READ SLOWLY) Counting paid vacations as weeks of work, how many weeks per year does (he/she) work on this job?

4724 # WEEKS

S14f. How is (he/she) paid? Is (he/she) paid a regular salary or wages, does (he/she) receive a portion of the net earnings, or what? (CHECK ALL THAT APPLY AND ASK BOTH FOLLOW-UP QUESTIONS IF APPLICABLE.)

4725 A. SALARY 4726 B. WAGES 4727 C. NET EARNINGS 4728 D. OTHER

S14g. How much in salary or wages is (he/she) paid before taxes? \$ 4729 PER 4730

S14h. (In addition to regular salary,) how much does (he/she) personally earn from the business before taxes? (What did (he/she) earn in 1988) \$ 4731 PER 4732

S14j. Is (he/she) covered on this job by a union or employee-association contract?

4733 1. YES 5. NO

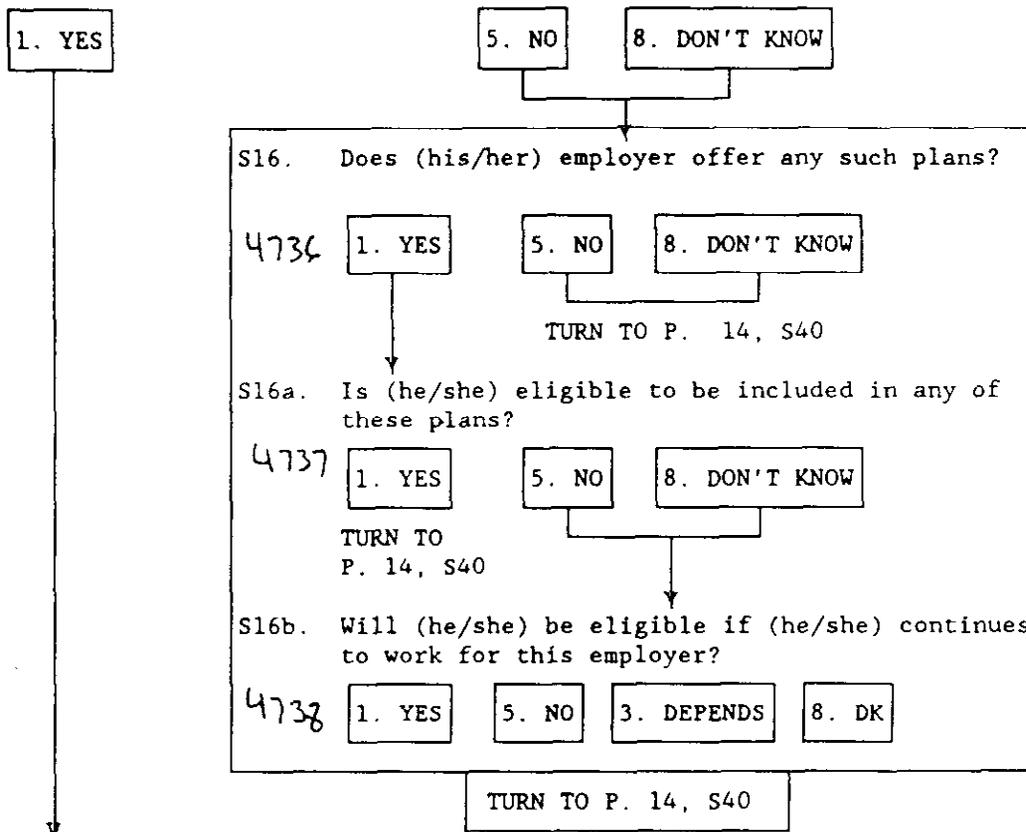
S14k. Aside from IRA or Keogh plans, is (he/she) included in any pension plans or tax-deferred savings plans through [(his/her) work/the business]?

4734 1. YES -->NEXT PAGE, S17 5. NO -->TURN TO P. 14, S40

S15. Many employers have pension or retirement plans, and some provide tax-deferred plans such as thrift, savings, 401K's, profit sharing, or stock ownership plans. Is (he/she) included in any pension or retirement plans, or in any tax-deferred savings plans on this job? (DO NOT INCLUDE SOCIAL SECURITY.)

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

4735



S17. In how many different plans of this sort is (he/she) included on this job?

4739 # PLANS

S17a. Is (he/she) currently receiving benefit payments from any retirement plans from this job?

4740 1. YES

5. NO -->RECORD # PLANS (FROM S17) IN BOX AT S18, NEXT PAGE

S17b. I'll ask about the benefits later. Are there any retirement or savings plans from this job where (he/she) is not yet drawing benefit payments?

4741 1. YES

5. NO -->TURN TO P. 14, S40

S17c. How many such plans does (he/she) have?

4742 # PLANS--NOT YET RECEIVING BENEFITS

RECORD # PLANS IN BOX AT S18, NEXT PAGE

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S18.

4801

OF PLANS

PLAN 1

S19. (Is this/About the (next) most important of these plans, is it) a pension or retirement plan, or a tax-deferred savings plan of some sort?
(IF R ASKS: 401-K, 403-B, ESOP, SRA, THRIFT SAVINGS, STOCK OWNERSHIP, AND PROFIT-SHARING ARE ALL TAX DEFERRED SAVINGS PLANS.)

4862

1. PENSION OR RETIREMENT -->GO TO S20	
2. TAX-DEFERRED SAVINGS -->TURN TO P. 10, S28, PLAN 1	
7. OTHER	8. DON'T KNOW WHAT KIND

S20. I would like to know what general type of plan this is. In the most common pension or retirement plan, Type A, the amount of the benefit is usually based on a formula involving age, years of service and salary. In other plans, Type B, money is accumulated in an account for you until your retirement. Is (his/her)(first/next) plan like Type A or Type B?

4803

1. TYPE A (FORMULA) GO TO S22	2. TYPE B (ACCOUNT) TURN TO P. 10, S28, PLAN 1	3. BOTH A & B	8. DK GO TO S22
----------------------------------	---	---------------	--------------------

S21. For that part of (his/her) plan where money is accumulated in an account, how much is in the account?

4804

\$ _____	DON'T KNOW
----------	------------

S22. Does (he/she) currently make contributions to this plan?
(IF R ASKS: INCLUDE CONTRIBUTIONS THROUGH SALARY DEDUCTIONS, UNION DUES OR OTHER SOURCES)

4805

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

GO TO S24

S23. What percent of (his/her) pay or amount of money per month or year does (he/she) currently contribute?

4806 PERCENT OR \$ **4807** PER **4808**

998. DON'T KNOW

S24. At what age does (he/she) expect to start receiving benefits from this plan?

4809 AGE OR IN _____ YEARS

96. DON'T EXPECT BENEFITS

TURN TO P. 8, S25--PLAN 1 TURN TO P. 8, S26--PLAN 1

Screen 49
PLAN 2

Screen 50
PLAN 3

S19.	<p style="text-align: center;"><u>4902</u></p> <p>1. PENSION OR RETIREMENT -->GO TO S20 PLAN 2</p> <p>2. TAX-DEFERRED SAVINGS -->TURN TO P. 11, S28, PLAN 2</p> <p>7. OTHER 8. DON'T KNOW WHAT KIND</p>	<p>1. PENSION OR RETIREMENT -->GO TO S20 PLAN 3</p> <p>2. TAX-DEFERRED SAVINGS -->TURN TO P.11, S28, PLAN 3</p> <p>7. OTHER 8. DON'T KNOW WHAT KIND</p> <p style="text-align: center;"><u>5002</u></p>
S20.	<p>1. TYPE A (FORMULA) 2. TYPE B (ACCOUNT) 3. BOTH A & B 8. DK</p> <p>GO TO S22 TURN TO P. 11, S28 PLAN 2 GO TO S22</p> <p style="text-align: center;"><u>4903</u></p>	<p>1. TYPE A (FORMULA) 2. TYPE B (ACCOUNT) 3. BOTH A & B 8. DK</p> <p>GO TO S22 TURN TO P. 11, S28 PLAN 3 GO TO S22</p> <p style="text-align: center;"><u>5003</u></p>
S21.	<p>\$ <u>4904</u> DON'T KNOW</p>	<p>\$ <u>5004</u> DON'T KNOW</p>
S22.	<p>1. YES 5. NO 8. DON'T KNOW</p> <p style="text-align: center;"><u>4905</u> GO TO S24</p>	<p>1. YES 5. NO 8. DON'T KNOW</p> <p style="text-align: center;"><u>5005</u> GO TO S24</p>
S23.	<p><u>4906</u> PERCENT OR \$ <u>4907</u> PER <u>4908</u></p> <p style="text-align: center;">998. DON'T KNOW</p>	<p><u>5006</u> PERCENT OR \$ <u>5007</u> PER <u>5008</u></p> <p style="text-align: center;">998. DON'T KNOW</p>
S24.	<p><u>4909</u> AGE OR IN _____ YRS 96. DON'T EXPECT BENEFITS</p> <p>TURN TO P. 9 S25--PLAN 2 TURN TO P. 9, S26--PLAN 2</p>	<p><u>5009</u> AGE OR IN _____ YRS 96. DON'T EXPECT BENEFITS</p> <p>TURN TO P. 9 S25--PLAN 3 TURN TO P. 9, S26--PLAN 3</p>

Screen 48
TYPE A -- PLAN 1

S25. About how much does (he/she) expect (his/her) benefits to be? [As a proportion of (his/her) pay at retirement, or as an amount per month when (he/she) starts receiving them?]

\$ 4810 PER 4811
OR 4812 PERCENT OF FINAL PAY
 DON'T KNOW

S26. If (he/she) were to (leave this job/sell this business) now, would (he/she) start receiving a monthly or annual pension benefit now, would (he/she) receive one later, would (he/she) get a cash settlement now, would (he/she) get nothing or what? (IF R SAYS "ROLL OVER" MARK "CASH SETTLEMENT".)

4813
1. BENEFIT NOW
2. BENEFIT LATER
3. CASH SETTLEMENT
4. NOTHING
7. OTHER: _____ GO TO S27
8. DON'T KNOW

S26a. About how much per month would (he/she) receive?

\$ 4814 PER MONTH DON'T KNOW

S27. INTERVIEWER CHECKPOINT (SEE S18, P. 6)

4815
 1. ONLY 1 PLAN-->TURN TO P. 14, S40
 2. ALL OTHERS->GO BACK TO P. 7, S19, PLAN 2

Screen 49
TYPE A -- PLAN 2

Screen 50
TYPE A -- PLAN 3

9

S25.	<p>\$ <u>4910</u> PER <u>4911</u> OR <u>4912</u> PERCENT OF FINAL PAY</p> <p style="text-align: center;">DON'T KNOW</p>	<p>\$ <u>5010</u> PER <u>5011</u> OR <u>5012</u> PERCENT OF FINAL PAY</p> <p style="text-align: center;">DON'T KNOW</p>
S26.	<p>1. BENEFIT NOW</p> <p>2. BENEFIT LATER <u>4913</u></p> <p>3. CASH SETTLEMENT</p> <p>4. NOTHING</p> <p>7. OTHER: _____ GO TO S27</p> <p>8. DON'T KNOW</p>	<p>1. BENEFIT NOW</p> <p>2. BENEFIT LATER <u>5013</u></p> <p>3. CASH SETTLEMENT</p> <p>4. NOTHING</p> <p>7. OTHER: _____ GO TO S27</p> <p>8. DON'T KNOW</p>
S26a	<p>\$ <u>4914</u> PER MONTH</p> <p style="text-align: center;">DON'T KNOW</p>	<p>\$ <u>5014</u> PER MONTH</p> <p style="text-align: center;">DON'T KNOW</p>
S27	<p><u>4915</u></p> <p><input type="checkbox"/> 1. ONLY 2 PLANS->TURN TO P. 14, S40</p> <p><input type="checkbox"/> 2. ALL OTHERS->GO BACK TO P. 7, S19, PLAN 3</p>	<p><u>5015</u></p> <p><input type="checkbox"/> 1. ONLY 3 PLANS->TURN TO P. 14, S40</p> <p><input type="checkbox"/> 2. ALL OTHERS-->TURN TO P. 13, S39</p>

SAVINGS PLANS AND TYPE B PLANS

Screen 48

SAVINGS & TYPE B -- PLAN 1

S28. (Could you tell me a little more about this plan?) Is it a thrift or savings plan, a 401K, a profit-sharing plan, a stock purchase plan or what?

01. THRIFT OR SAVINGS	97. OTHER: _____
02. 401K/403B/SRA	4816
03. PROFIT SHARING	_____
04. STOCK PURCHASE; ESOP	98. DON'T KNOW

S29. For how many years altogether has (he/she) been included in this plan? (INCLUDE YEARS WITH OTHER EMPLOYERS, IF SAME PLAN)

4817 YEARS

98. DON'T KNOW

S30. [Does (his/her) employer/Does the business] make contributions to this plan?

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

4818

GO TO S31

S30a. What percent of (his/her) pay or amount of money per month or year does [(his/her) employer/the business] contribute?

4819 PERCENT OR \$ 4820 PER 4821

998. DON'T KNOW

S31. Does (he/she) currently make contributions to this plan? (IF R ASKS: INCLUDE CONTRIBUTIONS THROUGH SALARY DEDUCTIONS, UNION DUES OR OTHER SOURCES.)

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

4822

GO TO S32

S31a. What percent of (his/her) pay or amount of money per month or year does (he/she) currently contribute?

4823 PERCENT OR \$ 4824 PER 4825

998. DON'T KNOW

S32. Roughly how much money is in (his/her) account at present?

\$ 4826

DON'T KNOW

S33. Can (he/she) borrow against that account?

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

4827

TURN TO P. 12, S35

S34. Does (he/she) currently have a loan against that account?

1. YES 5. NO

4828 --> TURN TO P. 12, S35

S34a. What is the amount of the loan balance?

\$ 4829

S34b. Did you tell me about this loan earlier?

1. YES 5. NO

4830

TURN TO P. 12, S35--PLAN 1

Screen 49

Screen 50

11

SAVINGS & TYPE B -- PLAN 2

SAVINGS & TYPE B -- PLAN 3

S28.	01. THRIFT OR SAVINGS 02. 401K/403B/SRA 03. PROFIT SHARING	97. OTHER: <u>4916</u>	01. THRIFT OR SAVINGS 02. 401K/403B/SRA 03. PROFIT SHARING	97. OTHER: <u>5016</u>
	04. STOCK PURCHASE; ESOP	98. DON'T KNOW	04. STOCK PURCHASE; ESOP	98. DON'T KNOW
S29.	<u>4917</u> YEARS	98. DON'T KNOW	<u>5017</u> YEARS	98. DON'T KNOW
S30.	1. YES 4918 5. NO 8. DON'T KNOW GO TO S31		1. YES 5018 5. NO 8. DON'T KNOW GO TO S31	
S30a	<u>4919</u> PERCENT OR \$ <u>4920</u> PER <u>4921</u> 998. DON'T KNOW		<u>5019</u> PERCENT OR \$ <u>5020</u> PER <u>5021</u> 998. DON'T KNOW	
S31.	1. YES 4922 5. NO 8. DON'T KNOW GO TO S32		1. YES 5022 5. NO 8. DON'T KNOW GO TO S32	
S31a	<u>4923</u> PERCENT OR \$ <u>4924</u> PER <u>4925</u> 998. DON'T KNOW		<u>5023</u> PERCENT OR \$ <u>5024</u> PER <u>5025</u> 998. DON'T KNOW	
S32.	\$ <u>4926</u> DON'T KNOW		\$ <u>5026</u> DON'T KNOW	
S33.	1. YES 5. NO 4927 8. DON'T KNOW TURN TO P. 13, S35		1. YES 5. NO 5027 8. DON'T KNOW TURN TO P. 13, S35	
S34.	1. YES 5. NO 4928 -->TURN TO P. 13, S35		1. YES 5. NO 5028 -->TURN TO P. 13, S35	
S34a	\$ <u>4929</u>		\$ <u>5029</u>	
S34b	1. YES 5. NO 4930		1. YES 5. NO 5030	

TURN TO P. 13, S35--PLAN 2

TURN TO P. 13, S35--PLAN 3

Screen 48
SAVINGS & TYPE B -- PLAN 1

S35. If (he/she) needed money in an emergency, could (he/she) withdraw some of the funds in that account?
(CHECK "YES" EVEN IF WITHDRAWAL INVOLVES PENALTY.)

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

4831

S36. If (he/she) were to (leave this job/sell the business) now, would (he/she) lose all, some, or none of the money in this account?

1. ALL 3. SOME 7. OTHER
5. NONE

4832

S36a. What proportion would (he/she) lose?

4833 PERCENT

OR

S37. How is the money in this account invested? Is it mostly in stocks, mostly in interest earning assets, is it split between these, or what?

1. MOSTLY OR ALL STOCK 2. MOSTLY OR ALL INTEREST EARNING 3. SPLIT

4834

7. OTHER: _____ 8. DON'T KNOW

S38. INTERVIEWER CHECKPOINT
(SEE S18, P. 6)

- 4835
1. ONLY 1 PLAN-->TURN TO P. 14, S40
2. ALL OTHERS-->GO BACK TO P. 7, S19, PLAN 2

Screen 49

Screen 50

13

SAVINGS & TYPE B -- PLAN 2

SAVINGS & TYPE B -- PLAN 3

<p>S35. <input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO <input type="checkbox"/> 8. DON'T KNOW</p> <p style="text-align: center;">4931</p>	<p>S35. <input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO <input type="checkbox"/> 8. DON'T KNOW</p> <p style="text-align: center;">\$ 5031</p>
<p>S36. <input type="checkbox"/> 1. ALL <input type="checkbox"/> 3. SOME <input type="checkbox"/> 7. OTHER <input type="checkbox"/> 5. NONE</p> <p style="text-align: center;">4932</p> <p>S36a. What proportion would (he/she) lose? <u>4933</u> PERCENT</p> <p style="text-align: center;">OR</p>	<p>S36. <input type="checkbox"/> 1. ALL <input type="checkbox"/> 3. SOME <input type="checkbox"/> 7. OTHER <input type="checkbox"/> 5. NONE</p> <p style="text-align: center;">5032</p> <p>S36a. What proportion would (he/she) lose? <u>5033</u> PERCENT</p> <p style="text-align: center;">OR</p>
<p>S37. <input type="checkbox"/> 1. MOSTLY OR ALL STOCK <input type="checkbox"/> 2. MOSTLY OR ALL INTEREST EARNING <input type="checkbox"/> 3. SPLIT</p> <p><input type="checkbox"/> 7. OTHER: _____ <input type="checkbox"/> 8. DON'T KNOW</p> <p style="text-align: center;">4934</p>	<p>S37. <input type="checkbox"/> 1. MOSTLY OR ALL STOCK <input type="checkbox"/> 2. MOSTLY OR ALL INTEREST EARNING <input type="checkbox"/> 3. SPLIT</p> <p><input type="checkbox"/> 7. OTHER: _____ <input type="checkbox"/> 8. DON'T KNOW</p> <p style="text-align: center;">5034</p>
<p>S38. <input type="checkbox"/> 1. ONLY 2 PLANS->NEXT PAGE, S40</p> <p><input type="checkbox"/> 2. ALL OTHERS->GO BACK TO P. 7, S19, PLAN 3</p> <p style="text-align: center;">4935</p>	<p>S38. <input type="checkbox"/> 1. ONLY 3 PLANS->NEXT PAGE, S40</p> <p><input type="checkbox"/> 2. ALL OTHERS</p> <p style="text-align: center;">5035</p>

S39. (IF 4 OR MORE) Altogether how much does (he/she) have in (his/her) account balance(s) for any other pension plans or savings plan(s) from this job?

\$ 5036
NEXT PAGE, S40

DON'T KNOW NOTHING

S39a. Altogether, what other benefit payments does (he/she) expect to receive from (this/these) other pension plan(s) from this job?

5037
5038

DON'T KNOW NONE

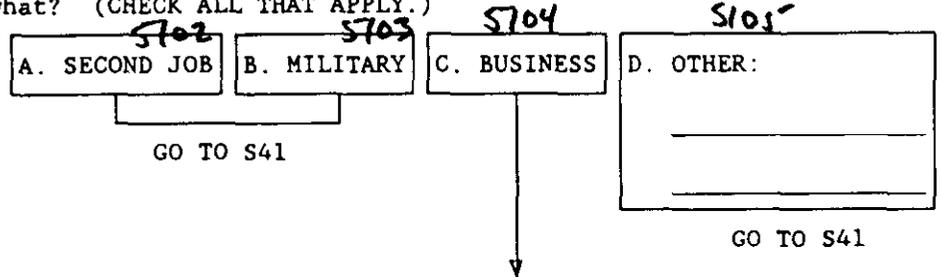
14 Screen 51

S40. Is (he/she) doing any other work for pay now, such as a second job, the military reserves, or (another) business of (his/her) own?

1. YES 5. NO -->GO TO S44

S101

S40a. Is this a second job, the military reserves, (his/her) own business, or what? (CHECK ALL THAT APPLY.)



S40b. IWER: IF BUSINESS IS ONE OF THE BUSINESSES REPORTED IN SECTION M, MARK BOX. S106

S41. How many hours does (he/she) work on these other jobs in a normal week?

S107 #HOURS

S42. Counting paid vacations as weeks of work, how many weeks per year does (he/she) work on these other jobs in a normal year?

S108 # WEEKS

S43. About how much does (he/she) earn before taxes from these other jobs? (Is that per hour, week, month, year, or what?)

\$ S109 PER S110

S44. Thinking about all (his/her) current work for pay, does (he/she) consider (himself/herself) to be working full-time or part-time?

(IWER: IF S IS LAID OFF OR A SEASONAL WORKER, ASK ABOUT "JOBS WHEN S IS WORKING".)

1. FULL-TIME 2. PART-TIME -->NEXT PAGE, S44b

NEXT PAGE, S44a

S110

S44a. INTERVIEWER CHECKPOINT

5212

SEE HHL UPDATE, BACK, "MOVERS-IN" HH LISTING BOX (BELOW ITEM 13)

1. NO SPOUSE/PARTNER LISTED IN "MOVERS-IN"
HH LISTING BOX--->TURN TO P. 15, S45
2. SPOUSE/PARTNER LISTED IN "MOVERS-IN"
HH LISTING BOX)--->TURN TO P. 21, SS45

S44b. INTERVIEWER CHECKPOINT

5213

SEE HHL UPDATE, BACK, "MOVERS-IN" HH LISTING BOX (BELOW ITEM 13)

1. NO SPOUSE/PARTNER LISTED IN "MOVERS-IN"
HH LISTING BOX--->TURN TO P. 17, S46
2. SPOUSE/PARTNER LISTED IN "MOVERS-IN"
HH LISTING BOX)--->TURN TO P. 23, SS46

S44c. INTERVIEWER CHECKPOINT

5214

SEE HHL UPDATE, BACK, "MOVERS-IN" HH LISTING BOX (BELOW ITEM 13)

1. NO SPOUSE/PARTNER LISTED IN "MOVERS-IN"
HH LISTING BOX--->TURN TO P. 19, S47
2. SPOUSE/PARTNER LISTED IN "MOVERS-IN"
HH LISTING BOX)--->TURN TO P. 25, SS47

14b

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3

WORK HISTORY FOR SPOUSE CURRENTLY WORKING FULL-TIME

S45. Now I have a few questions about (his/her) past jobs. Was (he/she) working for pay in January 1983?

S115

- 1. YES
- 5. NO -->GO TO S45e

S45a. Was that January 1983 job with (his/her) present employer, another employer, was (he/she) self-employed, or what? (IF SELF-EMPLOYED BOTH IN 1983 AND NOW, CHECK "PRESENT EMPLOYER")

S116

- 1. PRESENT EMPLOYER
GO TO S45e
- 2. DIFFERENT EMPLOYER
- 3. SELF-EMPL IN 1983, NOT NOW
- 4. SELF-EMPL NOW, NOT IN 1983
- 7. OTHER: _____
GO TO S45e

S45b. What was the reason (he/she) left (that job/self-employment)? Did (he/she) retire, become disabled, quit, was (he/she) laid off, did the business close, or what?

S117

- 1. RETIRED
- 2. DISABLED
- 3. QUIT
- 4. LAID OFF
- 5. BUSINESS CLOSED
- 6. FIRED
- 7. OTHER: _____

S45c. Was (he/she) included in a pension or retirement plan on that job?

S118

- 1. YES
- 5. NO -->GO TO S45e

S45d. Did (he/she) get a cash settlement from that pension plan, does (he/she) expect to get retirement benefits from that plan in future, is (he/she) getting retirement benefits from that plan now, or what? (CHECK ALL THAT APPLY)

- A. CASH SETTLEMENT (S119)
- B. EXPECT FUTURE BENEFITS (S120)
- C. GETTING BENEFITS NOW (S121)
- D. NO BENEFITS (S122)
- E. OTHER (S123)

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

S45e. During the past 36 months, that is the last three years, how many months has (he/she) worked full-time?

S124 # OF MONTHS

S45f. How many different employers has (he/she) had on full-time jobs over the past 36 months?

5125 # OF EMPLOYERS

S45g. Have there been any months over this period when (he/she) only worked part-time?

S126 1. YES 5. NO -----> GO TO S45m

S45h. How many of the past 36 months has (he/she) only worked part-time?

5127 # OF MONTHS

S45i - S45k: NO QUESTIONS

S45m. Thinking now of the future, when does (he/she) expect to stop working full-time?

IN 5128 YEARS OR AT AGE _____

96. NEVER STOP

-->GO TO S45q

S45n. Does (he/she) expect to work part-time after that?

S129 1. YES

5. NO

8. DON'T KNOW/DEPENDS

GO TO S45q

S45p. When does (he/she) expect to stop working altogether?

IN 5130 YEARS OR AT AGE _____

98. DEPENDS/DK

96. NEVER STOP

S45q. RETURN TO MAIN QUESTIONNAIRE, P97, R50

WORK HISTORY FOR SPOUSE WORKING PART-TIME NOW

S46. Now I have a few questions about (his/her) past jobs. Was (he/she) working for pay in January 1983?

S131 1. YES 5. NO -->GO TO S46e

S46a. Was that January 1983 job with (his/her) present employer, another employer, was (he/she) self-employed, or what? (IF SELF-EMPLOYED BOTH IN 1983 AND NOW, CHECK "PRESENT EMPLOYER")

S132 1. PRESENT EMPLOYER 2. DIFFERENT EMPLOYER 3. SELF-EMPL IN 1983, NOT NOW 4. SELF-EMPL NOW, NOT IN 1983 7. OTHER: _____

GO TO S46e

GO TO S46e

S46b. What was the reason (he/she) left (that job/self-employment)? Did (he/she) retire, become disabled, quit, was (he/she) laid off, did the business close, or what?

S133 1. RETIRED 2. DISABLED 3. QUIT 4. LAID OFF 5. BUSINESS CLOSED 6. FIRED

7. OTHER: _____

S46c. Was (he/she) included in a pension or retirement plan on that job?

S134 1. YES 5. NO -->GO TO S46e

S46d. Did (he/she) get a cash settlement from that pension plan, does (he/she) expect to get retirement benefits from that plan in future, is (he/she) getting retirement benefits from that plan now, or what? (CHECK ALL THAT APPLY)

S135 A. CASH SETTLEMENT S136 B. EXPECT FUTURE BENEFITS S137 C. GETTING BENEFITS NOW S138 D. NO BENEFITS S139 E. OTHER

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

S46e. During the past 36 months, that is the last three years, how many months has (he/she) worked part-time?

S140 # OF MONTHS

S46f. Have there been any months over this period when (he/she) worked full-time?

5141 1. YES 5. NO -----> GO TO S46p

S46g. How many of the past 36 months has (he/she) worked full-time?

5142 # OF MONTHS

S46h. How many different employers has (he/she) had on full-time jobs over this time?

5143 # OF EMPLOYERS

S46i. When did (he/she) last work full-time for pay?

5144 / 5145
MONTH / YEAR

S46k - S45n: NO QUESTIONS

S46p. Thinking now of the future, does (he/she) expect to do any full-time work for pay?

1. YES 5146 5. NO 8. DON'T KNOW/DEPENDS

GO TO S46s

S46q. When does (he/she) expect to start working full-time?

IN 5147 YEARS OR AT AGE _____ 98. DON'T KNOW/DEPENDS

S46r. And when does (he/she) expect to stop working full-time?

IN 5148 YEARS OR AT AGE _____ 98. DON'T KNOW/DEPENDS 96. NEVER STOP

GO TO S46t

S46s. When does (he/she) expect to stop working for pay altogether?

IN 5149 YEARS OR AT AGE _____ 98. DON'T KNOW/DEPENDS 96. NEVER STOP

S46t. RETURN TO MAIN QUESTIONNAIRE, P97, R50

Screen 52

WORK HISTORY FOR SPOUSE CURRENTLY RETIRED/DISABLED, HOMEMAKER, STUDENT, OR OTHER

S47. Now I have a few questions about (his/her) past jobs. Was (he/she) working for pay in January 1983?

5201 1. YES 5. NO -->GO TO S47d

S47a. What was the reason (he/she) left that job? Did (he/she) retire, become disabled, quit, was (he/she) laid off, did the business close, or what?

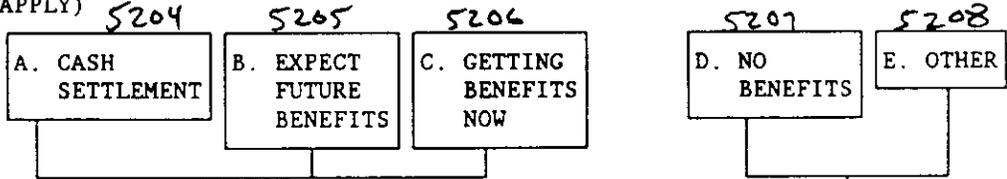
5202 1. RETIRED 2. DISABLED 3. QUIT 4. LAID OFF 5. BUSINESS CLOSED 6. FIRED

7. OTHER: _____

S47b. Was (he/she) covered by a pension or retirement plan on that job?

5203 1. YES 5. NO -->GO TO S47d

S47c. Did (he/she) get a cash settlement from that pension plan, does (he/she) expect to get retirement benefits from that plan in future, is (he/she) getting retirement benefits from that plan now, or what? (CHECK ALL THAT APPLY)



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

S47d. During the last three years, or 36 months, has (he/she) done any work for pay?

5209 1. YES 5. NO --> NEXT PAGE, S47p

S47e. How many months over this period has (he/she) worked full-time?

5210 # MONTHS NONE ----->GO TO S47g

S47f. How many different employers has (he/she) had on full-time jobs over this time?

5211 # OF EMPLOYERS

S47g. How many months over this period has (he/she) only worked part-time?

5212 # MONTHS NONE

S47h - S47n: NO QUESTIONS

S47p. Does (he/she) expect to work for pay in the future?

S213 1. YES 5. NO → GO TO S47v

↓

S47q. When does (he/she) expect to start working?

IN S214 YEARS OR AT AGE _____ 98. DON'T KNOW/DEPENDS

S47r. Will any of that be full-time work?

1. YES S215 5. NO 8. DON'T KNOW/DEPENDS

↓ GO TO S47u

S47s. When does (he/she) expect to start working full-time?

IN S216 YEARS OR AT AGE _____ 98. DON'T KNOW/DEPENDS

S47t. And when does (he/she) expect to stop working full-time?

IN S217 YEARS OR AT AGE _____ 96. NEVER STOP

↓ GO TO S47v

S47u. When does (he/she) expect to stop working for pay altogether?

IN S218 YEARS OR AT AGE _____ 98. DON'T KNOW/DEPENDS 96. NEVER STOP

S47v. RETURN TO MAIN QUESTIONNAIRE, P97, R50

Sum 53

WORK HISTORY FOR SPOUSE CURRENTLY WORKING FULL-TIME (DIFFERENT SPOUSE)

SS45. (READ SLOWLY:) Now I have a few questions about (his/her) past jobs. Including any periods of self-employment, the military, and (his/her) current job, since (he/she) was 18, how many years has (he/she) worked full-time for all or most of the year? (Roughly how many years?)

5301 # YEARS 96. NONE --> NEXT PAGE, SS45j

SS45a. Including any self-employment and (his/her) current job, for how many different employers has (he/she) worked in full-time jobs lasting one year or more?

5302 # EMPLOYERS

SS45b. Now, not counting (his/her) current job, has (he/she) ever had a full-time job that lasted for three years or more?

1. YES 5303 5. NO --->NEXT PAGE, SS45j

SS45c. I want to know about the longest such job (he/she) had. Did (he/she) work for someone else, was (he/she) self-employed, or what?

1. SOMEONE ELSE 2. SELF-EMPLOYED 7. OTHER: _____
5304

SS45d. What sort of work was (he/she) doing when (he/she) left that job? (Tell me a little more about what [he/she] did.)

5305

SS45e. What kind of business or industry did (he/she) work in -- that is, what did they make or do at the place where (he/she) worked?

5306

SS45f. When did (he/she) start working at that job?

19 5307 OR _____ YEARS AGO

SS45g. When did (he/she) stop working at that job?

19 5308 OR _____ YEARS AGO

WORK HISTORY FOR SPOUSE CURRENTLY WORKING FULL-TIME (DIFFERENT SPOUSE)

SS45h. About how much was (he/she) earning before taxes when (he/she) stopped? (Is that per hour, week, month, year, or what?)

\$ 5309 PER 5310

SS45j. Since (he/she) was 18, have there been years when (he/she) only worked part-time for all or most of the year?

1. YES 5. NO -->GO TO SS45m

5311

SS45k. About how many years in total did (he/she) work part-time for all or most of the year?

5312 # YEARS

SS45m. Thinking now of the future, when does (he/she) expect to stop working full-time?

IN 5313 YEARS OR AT AGE _____

96. NEVER STOP -->GO TO SS45q

SS45n. Does (he/she) expect to work part-time after that?

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

5314

GO TO SS45q

SS45p. When does (he/she) expect to stop working altogether?

IN 5315 YEARS OR AT AGE _____

98. DEPENDS/DK 96. NEVER STOP

SS45q. RETURN TO MAIN QUESTIONNAIRE, P. 97, R50

WORK HISTORY FOR SPOUSE WORKING PART-TIME NOW (DIFFERENT SPOUSE)

SS46. Now I have a few questions about (his/her) past jobs. Including any self-employment and (his/her) current job, since (he/she) was 18, about how many years in total has (he/she) worked part-time for all or most of the year? (Roughly how many years?)

5316 # YEARS OR 96. LESS THAN 1 YEAR

SS46a. Since (he/she) was 18, has (he/she) ever worked full-time for pay--including any self-employment and the military?

1. YES 5317 5. NO ->NEXT PAGE, SS46p

SS46b. How many years has (he/she) worked full-time for all or most of the year? (Roughly how many years?)

5318 # YEARS

SS46c. INTERVIEWER CHECKPOINT -- SEE SS46b

1. SPOUSE HAS WORKED AT LEAST 5 YEARS FULL-TIME OR DK 2. ALL OTHERS

5319

SS46d. When did (he/she) last work full time for pay?

19 5320 OR _____ # YEARS AGO

SS46e. About how much did (he/she) earn before taxes that year? (Is that per hour, week, month, year, or what?)

\$ 5321 PER 5322
NEXT PAGE, SS46p

SS46f. Including any self-employment and (his/her) current job, for how many different employers has (he/she) worked in full-time jobs lasting one year or more?

5323 # EMPLOYERS

SS46g. I want to know about the longest full-time job (he/she) had. Did (he/she) work for someone else, was (he/she) self-employed, or what?

1. SOMEONE ELSE

2. SELF-EMPLOYED

7. OTHER: _____

5324

SS46h. What sort of work was (he/she) doing when (he/she) left that job? (Tell me a little more about what (he/she) did.)

5325

WORK HISTORY FOR SPOUSE WORKING PART-TIME NOW (DIFFERENT SPOUSE) (CONT)

SS46i. What kind of business or industry did (he/she) work in -- that is, what did they make or do at the place where (he/she) worked?

5324

SS46j. When did (he/she) start working at that job?

19 5327 OR _____ YEARS AGO

SS46k. When did (he/she) stop working at that job?

19 5328 OR _____ YEARS AGO

SS46m. About how much was (he/she) earning before taxes when (he/she) stopped? (Is that per hour, week, month, year, or what?)

\$ 5329 PER 5330

SS46n. When did (he/she) last work full-time for pay?

19 5331 OR _____ # YEARS AGO

SS46p. Thinking now of the future, does (he/she) expect to do any full-time work?

1. YES

5. NO

8. DON'T KNOW/DEPENDS

5332

GO TO SS46s

SS46q. When does (he/she) expect to start working full-time?

IN ~~5332~~ 5333 YEARS OR AT AGE _____ 98. DON'T KNOW/DEPENDS

SS46r. And when does (he/she) expect to stop working full-time?

IN 5334 YEARS OR AT AGE _____ 98. DON'T KNOW/DEPENDS 96. NEVER STOP

GO TO SS46t

SS46s. When does (he/she) expect to stop working for pay altogether?

IN 5335 YEARS OR AT AGE _____ 98. DON'T KNOW/DEPENDS 96. NEVER STOP

SS46t. RETURN TO MAIN QUESTIONNAIRE, P. 97, R50

SS47. Since (he/she) was 18 has (he/she) ever worked full-time for pay?

1. YES 5336 5. NO → NEXT PAGE, SS47m

SS47a. How many years has (he/she) worked full-time for all or most of the year? Include any periods of self-employment, and the military. (Roughly how many years?)

5337 # YEARS

SS47b. INTERVIEWER CHECKPOINT -- SEE SS47a

1. SPOUSE HAS WORKED AT LEAST 5 YEARS FULL-TIME

2. ALL OTHERS

5338

SS47c. When did (he/she) last work full-time?

19 5339 OR _____ YEARS AGO

SS47d. About how much did (he/she) earn before taxes that year? (Is that per hour, week, month, year, or what?)

\$ 5340 PER 5341

NEXT PAGE, SS47m

SS47e. Including any self-employment and (his/her) current job, for how many different employers has (he/she) worked in full-time jobs lasting one year or more?

5342 # EMPLOYERS

SS47f. I want to know about the longest full-time job (he/she) had. Did (he/she) work for someone else, was (he/she) self-employed, or what?

1. SOMEONE ELSE

2. SELF-EMPLOYED

7. OTHER: _____

5343

SS47g. What sort of work was (he/she) doing when (he/she) left that job? [Tell me a little more about what (he/she) did.]

5344

SS47h. 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?

5345

SS47i. When did (he/she) start working at that job?

19 5346 OR _____ YEARS AGO

SS47j. When did (he/she) stop working at that job?

19 5347 OR _____ YEARS AGO

WORK HISTORY FOR SPOUSE RETIRED/DISABLED, HOMEMAKER, STUDENT, OR OTHER (CONT)

SS47k. About how much was (he/she) earning before taxes when (he/she) stopped?
(Is that per hour, week, month, year, or what?)

\$ 5348 PER 5349

SS47m. Since (he/she) was 18, were there any years when (he/she) (only) worked part-time for all or most of the year?

5350 1. YES 5. NO → GO TO SS47p

SS47n. For about how many years did (he/she) work part-time (for all or most of the year)?

5351 YEARS

SS47p. Does (he/she) expect to work for pay in the future?

5352 1. YES 5. NO → GO TO SS47v

SS47q. When does (he/she) expect to start working?

IN 5353 YEARS OR AT AGE _____ 98. DON'T KNOW/DEPENDS

SS47r. Will any of that be full-time work?

1. YES 5354 5. NO 8. DON'T KNOW/DEPENDS

GO TO SS47u

SS47s. When does (he/she) expect to start working full-time?

IN 5355 YEARS OR AT AGE _____ 98. DON'T KNOW/DEPENDS

SS47t. And when does (he/she) expect to stop working full-time?

IN 5356 YEARS OR AT AGE _____ 96. NEVER STOP

GO TO SS47v

SS47u. When does (he/she) expect to stop working for pay altogether?

IN 5357 YEARS OR AT AGE _____ 98. DON'T KNOW/DEPENDS 96. NEVER STOP

SS47v. RETURN TO MAIN QUESTIONNAIRE, P. 97, R50

R49. INTERVIEWER CHECKPOINT:

SEE HHL UPDATE, ITEM #1

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

2. ALL OTHERS

↓

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

4698

Screen 5

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

S501 1. YES 5. NO → TURN TO P. 100, R52

R50a. Do these include Social Security benefit payments?

S502 1. YES 5. NO → GO TO R51a

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

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

R50c. RECIPIENT ----->	S503 <input type="checkbox"/> RESPONDENT	S503 <input type="checkbox"/> SPOUSE
R50d. About (your/your [husband's/wife's]) Social Security benefits, are they for retirement or are they disability benefits?	S504 <input type="checkbox"/> 1. RETIRE <input type="checkbox"/> 2. DISAB	S504 <input type="checkbox"/> 1. RETIRE <input type="checkbox"/> 2. DISAB
R50e. How long (have you/has he/has she) received these benefits?	S505 # YEARS OR SINCE: _____	S510 # YEARS OR SINCE: S511 _____
R50f. How much (do you/does he/does she) receive each month or year?	\$ S506 PER S507	\$ S512 PER S512

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

S513 1. YES 5. NO → TURN TO P. 100, R52

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

S514 # PENSION/DISABILITY PAYMENTS

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

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

	FIRST BENEFIT	SECOND BENEFIT	THIRD BENEFIT
RECIPIENT ----->	1. RESP <u>5215</u> SPOUSE	1. RESP 2. <u>5222</u> SPOUSE	1. RESP 2. <u>5231</u> SPOUSE
R51c. TYPE OF BENEFIT -->	01. CURR JOB PENS	01. CURR JOB PENS	01. CURR JOB PENS
	02. PAST JOB PENS	02. PAST JOB PENS	02. PAST JOB PENS
	03. DISABILITY	03. DISABILITY	03. DISABILITY
	04. MILITARY	04. MILITARY	04. MILITARY
	05. SPOUSE PENS.	05. SPOUSE PENS.	05. SPOUSE PENS.
	97. OTHER: <u>5216</u>	97. OTHER: <u>5224</u>	97. OTHER: <u>5232</u>
R51d. About (RECIPIENT'S) (TYPE OF BENEFIT), how long (have you/has [he/she] received it?	<u>5217</u> # YEARS OR SINCE: _____	<u>5225</u> # YEARS OR SINCE: _____	<u>5233</u> # YEARS OR SINCE: _____
R51e. How much is received each month or year?	\$ <u>5218</u> PER <u>5219</u>	\$ <u>5226</u> PER <u>5227</u>	\$ <u>5234</u> PER <u>5235</u>
R51f. Has this benefit been increased when the cost of living has increased?	<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO <u>5220</u>	<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO <u>5222</u>	<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO <u>5236</u>
R51g. INTERVIEWER CHECKPOINT (SEE HHL UPDATE, ITEM #1)	<input type="checkbox"/> 1. R MARRIED <u>5221</u> <input type="checkbox"/> 2. OTHERS GO TO R51j	<input type="checkbox"/> 1. R MARRIED <u>5228</u> <input type="checkbox"/> 2. OTHERS GO TO R51j	<input type="checkbox"/> 1. R MARRIED <u>5239</u> <input type="checkbox"/> 2. OTHERS GO TO R51j
R51h. If (RECIPIENT) were to die, what percent of this benefit would (you/your husband/your wife) continue to receive or would the benefits stop?	<u>5222</u> PERCENT <input type="checkbox"/> 96. STOP <input type="checkbox"/> 98. DK 97. OTHER: _____	<u>5230</u> PERCENT <input type="checkbox"/> 96. STOP <input type="checkbox"/> 98. DK 97. OTHER: _____	<u>5238</u> PERCENT <input type="checkbox"/> 96. STOP <input type="checkbox"/> 98. DK 97. OTHER: _____
R51j.	GO BACK TO R51d FOR NEXT BENEFIT OR TURN TO P. 100, R52	GO BACK TO R51d FOR NEXT BENEFIT OR TURN TO P. 100, R52	GO BACK TO R51d FOR NEXT BENEFIT OR TURN TO P. 100, R52

IWER: BE SURE THAT ALL BENEFITS RECORDED IN R51a ARE ACCOUNTED FOR IN R51b-c

Screen 55

FOURTH BENEFIT FIFTH BENEFIT SIXTH BENEFIT

1. RESP		2. SPOUSE		1. RESP		2. SPOUSE		1. RESP		2. SPOUSE	
01. CURR JOB PENS		01. CURR JOB PENS		01. CURR JOB PENS							
02. PAST JOB PENS		02. PAST JOB PENS		02. PAST JOB PENS		02. PAST JOB PENS		02. PAST JOB PENS		02. PAST JOB PENS	
03. DISABILITY		03. DISABILITY		03. DISABILITY		03. DISABILITY		03. DISABILITY		03. DISABILITY	
04. MILITARY		04. MILITARY		04. MILITARY		04. MILITARY		04. MILITARY		04. MILITARY	
05. SPOUSE PENS.		05. SPOUSE PENS.		05. SPOUSE PENS.		05. SPOUSE PENS.		05. SPOUSE PENS.		05. SPOUSE PENS.	
97. OTHER: _____ <i>5916</i>		97. OTHER: _____ <i>5924</i>		97. OTHER: _____ <i>5932</i>		97. OTHER: _____ <i>5931</i>		97. OTHER: _____		97. OTHER: _____	
<i>5917</i> # YEARS OR SINCE: _____		<i>5925</i> # YEARS OR SINCE: _____		<i>5933</i> # YEARS OR SINCE: _____		<i>5933</i> # YEARS OR SINCE: _____		_____ # YEARS OR SINCE: _____		_____ # YEARS OR SINCE: _____	
<i>\$5518</i> PER <i>5919</i>		<i>\$5626</i> PER <i>5927</i>		<i>\$5534</i> PER <i>5935</i>		<i>\$5534</i> PER <i>5935</i>		_____ PER _____		_____ PER _____	
<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO <i>5920</i>		<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO <i>5928</i>		<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO <i>5936</i>		<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO <i>5936</i>		<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO 		<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO 	
<input type="checkbox"/> 1. R MARRIED <i>5921</i> <input type="checkbox"/> 2. OTHERS GO TO R51j		<input type="checkbox"/> 1. R MARRIED <i>5929</i> <input type="checkbox"/> 2. OTHERS GO TO R51j		<input type="checkbox"/> 1. R MARRIED <i>5937</i> <input type="checkbox"/> 2. OTHERS GO TO R51j		<input type="checkbox"/> 1. R MARRIED <i>5937</i> <input type="checkbox"/> 2. OTHERS GO TO R51j		<input type="checkbox"/> 1. R MARRIED 		<input type="checkbox"/> 2. OTHERS GO TO R51j	
<i>5922</i> PERCENT		<i>5930</i> PERCENT		<i>5938</i> PERCENT		<i>5938</i> PERCENT		_____ PERCENT		_____ PERCENT	
<input type="checkbox"/> 96. STOP <input type="checkbox"/> 98. DK		<input type="checkbox"/> 96. STOP <input type="checkbox"/> 98. DK		<input type="checkbox"/> 96. STOP <input type="checkbox"/> 98. DK		<input type="checkbox"/> 96. STOP <input type="checkbox"/> 98. DK		<input type="checkbox"/> 96. STOP <input type="checkbox"/> 98. DK		<input type="checkbox"/> 96. STOP <input type="checkbox"/> 98. DK	
97. OTHER: _____		97. OTHER: _____		97. OTHER: _____		97. OTHER: _____		97. OTHER: _____		97. OTHER: _____	
GO BACK TO R51d FOR NEXT BENEFIT OR NEXT PAGE, R52		GO BACK TO R51d FOR NEXT BENEFIT OR NEXT PAGE, R52		GO BACK TO R51d FOR NEXT BENEFIT OR NEXT PAGE, R52		GO BACK TO R51d FOR NEXT BENEFIT OR NEXT PAGE, R52		NEXT PAGE, R52		NEXT PAGE, R52	

Screen 56
100

R52. Have you (or your [husband/wife]) ever received a cash settlement from a pension or retirement plan of a previous job?

560

1. YES

5. NO --> GO TO R53

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

5602 # CASH SETTLEMENTS

R52b. FOR EACH SETTLEMENT: Who received it, about how much was received, and when was it received?

	R52b WHO			R52c AMOUNT	R52d YEAR RECEIVED
Cash settlement #1	R (1)	S (2)	5603	\$ 5604	5605
Cash settlement #2	R (1)	S (2)	5606	\$ 5607	5608
Cash settlement #3	R (1)	S (2)	5609	\$ 5610	5611
Cash settlement #4	R (1)	S (2)	5612	\$ 5613	5614
Cash settlement #5	R (1)	S (2)	5615	\$ 5616	5617

Screen 57

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

1. YES

~~56~~ 5701

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

TURN TO P. 101a, R53a

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101a

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

5902 * FUTURE BENEFITS

	COLUMN A	COLUMN B	COLUMN C									
R53b. About (this/the largest/the next) benefit, is this from a pension plan where a certain amount of money is accumulated in an account for you, a formula plan that will give you a specific amount of income each month or year when you retire, or what?	<p style="text-align: center;">5703</p> <input type="checkbox"/> 2. ACCOUNT <input type="checkbox"/> 3. BOTH <input type="checkbox"/> 1. INCOME FORMULA GO TO R53d	<p style="text-align: center;">574</p> <input type="checkbox"/> 2. ACCOUNT <input type="checkbox"/> 3. BOTH <input type="checkbox"/> 1. INCOME FORMULA GO TO R53d	<p style="text-align: center;">5719</p> <input type="checkbox"/> 2. ACCOUNT <input type="checkbox"/> 3. BOTH <input type="checkbox"/> 1. INCOME FORMULA GO TO R53d									
R53c. How much is in the account now?	\$ 5704	\$ 5712	\$ 5720									
R53d. Is this part of an IRA, Keogh, or pension I recorded earlier? (Which?)	1. YES, IRA/KEO 2. YES, PENSION 5. NO 5705	1. YES, IRA/KEO 2. YES, PENSION 5. NO 5713	1. YES, IRA/KEO 2. YES, PENSION 5. NO 5721									
R53e. Is this benefit based on your earnings (or your [husband's/wife's] earnings)?	<table border="1"> <tr> <td>1. R</td> <td rowspan="2" style="text-align: center;">5706</td> </tr> <tr> <td>2. SPOUSE</td> </tr> </table>	1. R	5706	2. SPOUSE	<table border="1"> <tr> <td>1. R</td> <td rowspan="2" style="text-align: center;">5714</td> </tr> <tr> <td>2. SPOUSE</td> </tr> </table>	1. R	5714	2. SPOUSE	<table border="1"> <tr> <td>1. R</td> <td rowspan="2" style="text-align: center;">5722</td> </tr> <tr> <td>2. SPOUSE</td> </tr> </table>	1. R	5722	2. SPOUSE
1. R	5706											
2. SPOUSE												
1. R	5714											
2. SPOUSE												
1. R	5722											
2. SPOUSE												
R53f. When do you expect these benefits to start?	AT AGE 5707 OR IN _____ YRS	AT AGE 5715 OR IN _____ YRS	AT AGE 5723 OR IN _____ YRS									
R53g. About how much per month do you expect them to be?	\$ 5708 PER 5709	\$ 5716 PER 5717	\$ 5724 PER 5725									
R53h. INTERVIEWER CHECKPOINT (SEE R53a)	<input type="checkbox"/> 1. MORE THAN 1 BENEFIT GO BACK TO 5710 R53b, COL. B <input type="checkbox"/> 2. ALL OTHERS TURN TO P. 102 SECTION T	<input type="checkbox"/> 1. MORE THAN 2 BENEFITS GO BACK TO 5718 R53b, COL. C <input type="checkbox"/> 2. ALL OTHERS TURN TO P. 102 SECTION T	<input type="checkbox"/> 1. MORE THAN 3 BENEFITS GO BACK TO 5726 R53b, COL. D <input type="checkbox"/> 2. ALL OTHERS TURN TO P. 102 SECTION T									

COLUMN D	COLUMN E	COLUMN F
5727	5735	5743
<div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;">2. ACCOUNT</div> <div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;">3. BOTH</div> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;">1. INCOME FORMULA</div> <p>GO TO R53d</p>	<div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;">2. ACCOUNT</div> <div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;">3. BOTH</div> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;">1. INCOME FORMULA</div> <p>GO TO R53d</p>	<div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;">2. ACCOUNT</div> <div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;">3. BOTH</div> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;">1. INCOME FORMULA</div> <p>GO TO R53d</p>
\$ <u>5722</u>	\$ <u>5736</u>	\$ <u>5744</u>
1. YES, IRA/KEO	1. YES, IRA/KEO	1. YES, IRA/KEO
2. YES, PENSION	2. YES, PENSION	2. YES, PENSION
5. NO <u>5729</u>	5. NO <u>5737</u>	5. NO <u>5745</u>
1. R	1. R	1. R
2. SPOUSE <u>5730</u>	2. SPOUSE <u>5738</u>	2. SPOUSE <u>5746</u>
7. OTHER: _____	7. OTHER: _____	7. OTHER: _____
AT AGE <u>5731</u>	AT AGE <u>5739</u>	AT AGE <u>5747</u>
OR	OR	OR
IN _____ YRS	IN _____ YRS	IN _____ YRS
\$ <u>3732</u> PER <u>5733</u>	\$ <u>5740</u> PER <u>5741</u>	\$ <u>5748</u> PER <u>5749</u>
<input type="checkbox"/> 1. MORE THAN 4 BENEFITS GO BACK TO R53b, COL. E <u>5734</u>	<input type="checkbox"/> 1. MORE THAN 5 BENEFITS GO BACK TO R53b, COL. F <u>5742</u>	NEXT PAGE, SECTION T
<input type="checkbox"/> 2. ALL OTHERS NEXT PAGE, SECTION T	<input type="checkbox"/> 2. ALL OTHERS NEXT PAGE, SECTION T	

Screen 58

SECTION T: INCOME

T1. We have talked about various sources of income. Now we would like to get the overall picture of all the different sources of income that you (and members of your family living here) had in 1988. Did (you/anyone) have income from wages and salaries, including bonuses, overtime and commissions? (RECORD IN COLUMN T1 AND ASK T2 FOR EACH SOURCE OF INCOME AS IT IS MENTIONED.)

IWER: RECORD LOSS IN ();
E.G. (\$1,500)

T2. In total, how much income from (SOURCE) did you (and your family) receive in 1988, before deductions for taxes and anything else? [WRITE LOSSES ().]

	NO (5)	YES (1)	
T1a. WAGES AND SALARIES?			\$ 5802
T1b. Did (you/anyone) have income or loss from a professional practice, business or farm? (Other than wages or salaries)			\$ 5804
T1c. ...non-taxable investments such as municipal bonds?			\$ 5806
T1d. ...other interest income?			\$ 5808
T1e. ...dividends?			\$ 5810
T1f. ...net gains or losses from the sale of stocks, bonds, or real estate?			\$ 5812
T1g. ...net rent, trust income, or royalties from any other investment or business?			\$ 5814
T1h. ...unemployment or worker's compensation?			\$ 5816
T1j. ...child support or alimony?			\$ 5818
T1k. Did (you/anyone) have income from ADC AFDC, food stamps, or other forms of welfare or assistance, such as SSI?			\$ 5820
T1m. ...income from Social Security or other pensions, annuities, or other disability or retirement programs?			\$ 5822
T1n. Did you (or anyone in your family living here) have income from <u>any</u> other sources? (What other sources?)			\$ 5824
			\$ 5826

5825
5827

5828 - # Refusals to
T2a-T2n.

T6. During 1988, did you (or anyone in your family living here) provide any (other) financial support for relatives or friends who do not live here?

5833

1. YES

5. NO --> GO TO T7

T6a. How much support did you (and your family) pay?
\$ 5834

T6b. To whom was this support given? (Anyone else?) (CHECK ALL THAT APPLY.)

<input checked="" type="checkbox"/> 5835 A. CHILDREN UNDER 18	<input checked="" type="checkbox"/> 5836 B. CHILDREN 18 AND OVER	<input checked="" type="checkbox"/> 5837 C. PARENTS (IN-LAW)	<input checked="" type="checkbox"/> 5838 D. GRAND CHILDREN	<input checked="" type="checkbox"/> 5839 E. GRAND PARENTS
<input checked="" type="checkbox"/> 5840 F. SIBLINGS (IN-LAW)	<input type="checkbox"/> G. NIECE/ NEPHEW	<input type="checkbox"/> H. FRIEND	<input type="checkbox"/> J. OTHER: _____	

5841 5842 5843

T7. Did you (or your [husband/wife]) file or do you expect to file a 1988 Federal Income tax return?

1. YES 5844

5. NO

7. REFUSED

8. DON'T KNOW

NEXT PAGE, T8

T7a. INTERVIEWER CHECKPOINT--SEE HHL UPDATE, ITEM #1

5845

1. R MARRIED

2. ALL OTHERS--->GO TO T7c

T7b. Did you and your (husband/wife) file a joint return, did you file separately, or did only one of you file? (Which one?)

5846

1. FILE JOINTLY

2. FILE SEPARATE

3. ONLY R FILE

4. ONLY S FILE

8. DK

T7c. Did you (or your [husband/wife]) file a Schedule C, E or F with your return? (CHECK ALL THAT APPLY.) (IF R ASKS: SCHEDULE "C" IS FOR BUSINESS INCOME, "E" IS FOR TRUST AND PARTNERSHIP INCOME, AND "F" IS FOR FARM INCOME.)

5847

A. SCHED C

5848 B. SCHED E

5849 C. SCHED F

5850 D. NO

T7d. Approximately what was your (and your [husband's/wife's]) total adjusted gross income (AGI) on your 1988 return? (What do you think it will be?)

\$ 5851

DON'T KNOW

REFUSED

T8. Now I'd like to ask you some questions about your (family's) income in previous years. How much was the total income you (and your family living here) received in 1987 from all sources, before taxes and other deductions were made?

\$ 5852
GO TO T10

DON'T KNOW REFUSED

T9. Did you (and your family living here) receive more than \$30,000 in 1987?

1. YES 5. NO 7. REFUSED 8. DON'T KNOW

T9a. Was it \$50,000 or more?
YES 05. NO DK REFUSED
GO TO T10

T9b. Was it \$100,000 or more?
YES 06. NO DK REFUSED
GO TO T10

T9c. Was it \$250,000 or more?
08. YES 07. NO REFUSED

T9d. Was it \$5,000 or more?
YES 01. NO DK REFUSED
GO TO T10

T9e. Was it \$10,000 or more?
YES 02. NO DK REFUSED
GO TO T10

T9f. Was it \$20,000 or more?
04. YES 03. NO REFUSED

5853

T10. How much was the total income you (and your family living here) received in 1986 from all sources, before taxes and other deductions were made?

\$ 5854
NEXT PAGE T12

DON'T KNOW REFUSED

T11. Did you (and your family living here) receive more than \$30,000 in 1986?

1. YES 5. NO 7. REFUSED 8. DON'T KNOW

T11a. Was it \$50,000 or more?
YES 05. NO REFUSED
NEXT PAGE T12

T11b. Was it \$100,000 or more?
YES 06. NO REFUSED
NEXT PAGE T12

T11c. Was it \$250,000 or more?
08. YES 07. NO REFUSED

T11d. Was it \$5,000 or more?
YES 01. NO REFUSED
NEXT PAGE T12

T11e. Was it \$10,000 or more?
YES 02. NO REFUSED
NEXT PAGE T12

T11f. Was it \$20,000 or more?
04. YES 03. NO REFUSED

5855

(NEXT PAGE T12)

T12. During either 1986 or 1987, did you (or anyone in your family living there) rec. any income from ADC, AFDC, SSI, or other public assistance?

5856 1. YES

5. NO

T13. During either 1986 or 1987, did you (or anyone in your family living there) receive any worker's compensation or unemployment benefits?

5857 1. YES

5. NO

T14. During either 1986 or 1987, did you (or anyone in your family living here) receive any financial support from relatives or friends who do not live here, or receive any alimony or child support payments?

5858 1. YES

5. NO --> GO TO T15



T14a. Altogether, about how much such support did you (and your family) receive in 1986 and 1987?

\$ 5859

T15. During either 1986 or 1987, did you (or anyone in your family living here) provide any financial support for relatives or friends who do not live here, or pay any alimony or child support?

1. YES

5860

5. NO --> NEXT PAGE, SECTION X



T15a. Altogether, about how much such support did you (and your family) provide in 1986 and 1987?

\$ 5861



Screen 59

SECTION X: CHARITY AND INTER-FAMILY TRANSFERS

X1. Have you (or your [husband/wife]) ever received an inheritance, or been given substantial assets in a trust or in some other form?

5901 1. YES 5. NO -->NEXT PAGE, X9

X2. How many of these have you (or your [husband/wife]) ever received?

5902 # OF INHERITANCES, TRUSTS, OTHER TRANSFERS

X3. (Thinking about the [largest/next largest] of these) was that an inheritance, a trust, or what? (CHECK ALL THAT APPLY.)

X4. What was its approximate value at the time it was received?

X5. In what year was it received?

X6. From whom was it received?

5906 {

X7. INTERVIEWER CHECKPOINT (SEE X2)

INHERITANCE # 1	INHERITANCE # 2	INHERITANCE # 3
1. INHERITANCE	1. INHERITANCE	1. INHERITANCE
2. TRUST	2. TRUST	2. TRUST
7. OTHER <i>5903</i>	7. OTHER <i>5902</i>	7. OTHER <i>5913</i>
\$ <i>5904</i> <input type="checkbox"/> DON'T KNOW	\$ <i>5909</i> <input type="checkbox"/> DON'T KNOW	\$ <i>5914</i> <input type="checkbox"/> DON'T KNOW
19 <i>5905</i>	19 <i>5910</i>	19 <i>5915</i>
01. GRNDPRNT	01. GRNDPRNT	01. GRNDPRNT
02. PARENT	02. PARENT	02. PARENT
03. CHILD	03. CHILD	03. CHILD
04. AUNT/UNCLE	04. AUNT/UNCLE	04. AUNT/UNCLE
05. SIBLING	05. SIBLING	05. SIBLING
06. FRIEND	06. FRIEND	06. FRIEND
97. OTHER: _____	97. OTHER: _____ <i>5911</i>	97. OTHER: _____ <i>5916</i>
<input type="checkbox"/> <i>5907</i> 1. ONLY 1 INHER NEXT P., X9 <input type="checkbox"/> 2. ALL OTHERS GO BACK TO X3, COL #2	<input type="checkbox"/> 1. ONLY 2 INHER NEXT P., X9 <i>5912</i> <input type="checkbox"/> 2. ALL OTHERS GO BACK TO X3, COL #3	<input type="checkbox"/> 1. ONLY 3 INHER NEXT P., X9 <i>5917</i> <input type="checkbox"/> 2. ALL OTHERS NEXT PAGE, X8

108

X8. How much altogether were any others you have received?

\$ 5918

X9. Do you (or your [husband/wife]) expect to receive a substantial inheritance or transfer of assets in the future?

5919 1. YES 5. NO -->GO TO X10

X9a. Is that likely to involve a large amount of money, a moderate amount, or what?

5920 1. LARGE 2. MODERATE 7. OTHER: _____ 8. DON'T KNOW

X9b. IWER: RECORD AMOUNT IF R VOLUNTEERS IT: \$ 5921

X10. During 1988, did you (or anyone in your family living here) make charitable contributions of money or property totaling \$500 or more?

5922 1. YES 5. NO -->GO TO X11

X10a. Roughly, how much did (you/your family) contribute?

\$ 5923

X11. Some people think it is important to leave an estate or inheritance to their surviving heirs, while others don't. Which is closer to your (and your [husband's/wife's]) feelings? Would you say it is very important, important, somewhat important, or not important?

5924 1. VERY IMPORTANT 2. IMPORTANT 3. R & S DIFFER 4. SOMEWHAT IMPORTANT 5. NOT IMPORTANT

X12. Do you (and your [husband/wife]) expect to leave a sizeable estate to others?

5925 1. YES 3. POSSIBLY 5. NO

V1b. In what month and year did you most recently sell a home?

6003/6004
MONTH/YEAR

V1c. What was the selling price?

\$ 6005

V1d. And when did you buy that home?

6006/6007
MONTH/YEAR

V1e. What was the purchase price?

\$ 6008

V1f. Since January 1983, have you sold any other home that was your primary residence?

6009

1. YES

5. NO

-->NEXT PAGE, V2



V1g. In what month and year was this other home sold? (IF MORE THAN ONE, RECORD MOST RECENT SALE)

6010/6011
MONTH/YEAR

V1h. What was the selling price?

\$ 6012

V1j. And when did you buy that home?

6013/6014
MONTH/YEAR

V1k. What was the purchase price?

\$ 6015



V2. Since January 1983, did you (or anyone in your family living here) make any major additions or home improvements to a primary residence that you owned? (Do not count general maintenance or upkeep.)

6016 1. YES 5. NO -->GO TO V4

V2a. What was the dollar cost of these additions and improvements, plus the value of any work you may have done yourself?

\$ 6017 DK REFUSED

USE CARD B

V3. No Question

V4. Since January 1983, have you (or anyone in your family living here) sold any real estate other than your principal residence, such as a vacation home, land, or rental or investment property?

6018 1. YES 5. NO ---> V4a. Have you bought any such real estate properties since January 1983?
6019 1. YES 5. NO -->NEXT PAGE, V6d
GO TO V5a

V4b. How many such real estate properties have you sold since January 1983?

ONE 6020 # PROPERTIES SOLD--->NEXT PAGE, V6

V4c. In what month and year did you sell that property? 6021 / 6022
MONTH YEAR

V4d. About how much did you sell it for?

\$ 6023 DON'T KNOW REFUSED

USE CARD B

V5. Have you also bought any such real estate properties since January 1983?

6024 1. YES 5. NO --->NEXT PAGE V7

V5a. About how much in total did you pay for this real estate?
\$ 6025 DON'T KNOW REFUSED
USE CARD B

NEXT PAGE, V7

V6. Did you also buy any real estate of this sort since January 1983?

6026 1. YES 5. NO --->
GO TO V6b

V6a. About how much in total was the dollar value of the real estate you sold since January 1983?

\$ 6027 DON'T KNOW REFUSED

USE CARD B

GO TO V7

V6b. Overall, was the dollar value of the real estate you bought greater than the dollar value of what you sold, less than the value of what you sold, about equal, or what?

6022

1. BOUGHT MORE THAN SOLD

2. BOUGHT LESS THAN SOLD

3. BOUGHT AND SOLD ABOUT EQUAL AMOUNTS

8. DON'T KNOW

GO TO V7

V6c. Roughly, about how much (more/less) did you buy than you sold?

\$ 6029 DON'T KNOW REFUSED

USE CARD B

GO TO V7

V6d. INTERVIEWER CHECKPOINT

6030

SEE E14, P. 31

1. R ANSWERED "YES" - OWNS REAL ESTATE

2. R ANSWERED "NO" --> NEXT PAGE, V8

V7. Since January 1983, did you (or your family living here) make major additions or improvements to any real estate properties that you own? Do not count general maintenance or upkeep.

6031 1. YES 5. NO --> NEXT PAGE V8

V7a. What was the dollar cost of these additions and improvements, plus the value of any work you may have done yourself?

\$ 6032 DK REFUSED

USE CARD B

V8. Since January 1983, have you (or your family living here) put personal funds into a privately held business, professional practice, partnership or farm that you own or share ownership in?

6033 1. YES 5. NO -->GO TO V9

V8a. Altogether, about how much new money did you (or your family living here) put into that, including any funds that you borrowed personally?

\$ 6034 DK REFUSED

USE CARD B

V9. Since January 1983, have you (or your family living here) sold part or all of any interest in a privately held business, professional practice, partnership, or farm?

6035 1. YES 5. NO --GO TO V10

V9a. Altogether, about how much did you (or your family living here) sell your interest for? (What was the selling price?) (IWER: WE WANT THE PRICE THE BUYER PAID.)

\$ 6036 DK REFUSED

USE CARD B

V9b. In what month and year did you sell that? (MOST RECENT SALE, IF MORE THAN ONE.)

6037 / 6038
MONTH/YEAR

V10. Since January 1983, have you (or anyone in your family living here) put money into or taken money out of any IRA or Keogh accounts?

6039 1. YES 5. NO --> NEXT PAGE V11

V10a. Did you (or anyone in your family) put money in or take money out?

6040 1. PUT IN 2. TAKE OUT 3. BOTH ----->NEXT PAGE V11

V10b. Altogether, about how much did you (put in/take out)?

\$ 6041 DON'T KNOW REFUSED

USE CARD B

114

V11. Not counting any IRAs, Keoghs or pension accounts, since January 1983, have you (or anyone in your family living here) bought any shares of stock in publicly held corporations, or put money into mutual funds, managed investment accounts or trusts, including any automatic reinvestment?

6042 1. YES 5. NO -->GO TO V15

V12. Did you (or your family living with you) also sell or cash in any such assets?

6043 1. YES 5. NO -->GO TO V14

V13. Did you buy more or sell more--that is, overall, did you put money into stocks, mutual funds, managed investment accounts or trusts, take money out of them, or put in about as much as you took out?

6044 1. PUT MONEY IN 2. TAKE MONEY OUT 3. PUT IN ABOUT AS MUCH AS TOOK OUT
NEXT PAGE V16

V13a. About how much more money did you (or your family living here) (put in/take out)?

\$ 6045

DON'T KNOW

REFUSED

USE CARD B

NEXT PAGE, V16

V14. Altogether, how much money (including any automatic reinvestment) did you (or your family living here) put in?

\$ 4046

DON'T KNOW

REFUSED

USE CARD B

NEXT PAGE, V16

V15. Since January 1983, have you (or anyone in your family living here) sold any shares of stock in publicly held corporations or taken money out of any mutual funds, managed investment accounts or trusts?

6047 1. YES 5. NO -->NEXT PAGE V16

V15a. Altogether, how much money did you (or your family living here) get from that

\$ 6048

DON'T KNOW

REFUSED

USE CARD B

V16. Since January 1983 have you done any work for pay?

6049 1. YES 5. NO -->NEXT PAGE, V18

Sum 61

V17. Not counting IRAs or Keoghs, have you been included in any employer-sponsored pension or retirement plan, or in any tax-deferred saving plan, since January 1983?

6101 1. YES 5. NO -->NEXT PAGE, V18

V17a. Have you contributed to any of these plans, such as by having money deducted from your pay? (INCLUDE CONTRIBUTIONS THROUGH UNION DUES OR OTHER SOURCES)

6102 1. YES 5. NO -->NEXT PAGE, V18

V17b. For each year beginning with 1983, about what percent of pay or amount of money per month or year have you contributed to these plans?

6103 DON'T KNOW YEAR-BY-YEAR

-->V17c. Altogether during this period, about how much would you guess?

6104 % OR 6105 PER 6106

OR

\$ _____
USE CARD B, IF NECESSARY

(About what percent of pay or amount of money per month or year have you contributed...)

V17d. First, in 1983?	<u>6107</u> % OF PAY	AND/OR	\$ <u>6108</u>	PER <u>6109</u>	<input type="checkbox"/> NONE
V17e. ... in 1984?	<u>6110</u> % OF PAY	AND/OR	\$ <u>6111</u>	PER <u>6112</u>	<input type="checkbox"/> NONE
V17f. ... in 1985?	<u>6113</u> % OF PAY	AND/OR	\$ <u>6114</u>	PER <u>6115</u>	<input type="checkbox"/> NONE
V17g. ... in 1986?	<u>6116</u> % OF PAY	AND/OR	\$ <u>6117</u>	PER <u>6118</u>	<input type="checkbox"/> NONE
V17h. ... in 1987?	<u>6119</u> % OF PAY	AND/OR	\$ <u>6120</u>	PER <u>6121</u>	<input type="checkbox"/> NONE
V17j. ... in 1988?	<u>6122</u> % OF PAY	AND/OR	\$ <u>6123</u>	PER <u>6124</u>	<input type="checkbox"/> NONE
V17k. ... in 1989?	<u>6125</u> % OF PAY	AND/OR	\$ <u>6126</u>	PER <u>6127</u>	<input type="checkbox"/> NONE

V18. INTERVIEWER CHECKPOINT

6122

SEE HHL UPDATE, ITEM #1

1. R MARRIED OR LIVING WITH PARTNER,

2. ALL OTHERS--->NEXT PAGE, V20

V19. Since January 1983 has your (husband/wife) done any work for pay?

6129

1. YES

5. NO -->NEXT PAGE, V20

V19a. Not counting IRAs or Keoghs, has (he/she) been included in any employer-sponsored pension or retirement plan, or in any tax-deferred saving plan, since January 1983?

6130

1. YES

5. NO -->NEXT PAGE, V20

V19b. Has (he/she) contributed to any of these plans, such as by having money deducted from (his/her) pay? (INCLUDE CONTRIBUTIONS THROUGH UNION DUES OR OTHER SOURCES)

6131

1. YES

5. NO -->NEXT PAGE, V20

V19c. For each year beginning with 1983, about what percent of pay or amount of money per month or year has (he/she) contributed to these plans?

6132

DON'T KNOW YEAR-BY-YEAR -->V19d.

Altogether during this period about how much would you guess.

6133 * OR 6134 PER 6135

OR
\$ _____
USE CARD B, IF NECESSARY

(About what percent of pay or amount of money per month or year has (he/she) contributed...)

V19e. First, in 1983?	<u>6136</u> % OF PAY AND/OR \$ <u>6137</u> PER <u>6138</u>	NONE
V19f. ... in 1984?	<u>6139</u> % OF PAY AND/OR \$ <u>6140</u> PER <u>6141</u>	NONE
V19g. ... in 1985?	<u>3142</u> % OF PAY AND/OR \$ <u>6143</u> PER <u>6144</u>	NONE
V19h. ... in 1986?	<u>6145</u> % OF PAY AND/OR \$ <u>6146</u> PER <u>6147</u>	NONE
V19j. ... in 1987?	<u>6148</u> % OF PAY AND/OR \$ <u>6149</u> PER <u>6150</u>	NONE
V19k. ... in 1988?	<u>6151</u> % OF PAY AND/OR \$ <u>6152</u> PER <u>6153</u>	NONE
V19m. ... in 1989?	<u>6154</u> % OF PAY AND/OR \$ <u>6155</u> PER <u>6156</u>	NONE

Screen 62

V20. Sometimes changes in a family's savings or assets are due to people joining or leaving the family. Was there anyone living with you in 1983 who doesn't live with you now and who took \$5,000 or more in assets or debts away with them? (IF R ASKS: DO NOT INCLUDE SPOUSE)

6201 1. YES 5. NO
GO TO V21

V20a. Altogether, what is the total dollar value of assets that were removed that way?

\$ 6202 DON'T KNOW REFUSED
USE CARD B

V20b. Altogether, what is the total dollar value of debts that were removed that way?

\$ 6203 DON'T KNOW REFUSED
USE CARD B

V21. INTERVIEWER CHECKPOINT:

6204 SEE HHL UPDATE, ITEM 9a
 1. R LIVES ALONE-->NEXT PAGE, V26
 2. ALL OTHERS

V22. Is there anyone in your family living with you now who has joined the family since 1983 and who had \$5,000 or more in assets or debts at the time they joined the family? (IF R ASKS: DO NOT INCLUDE NEW SPOUSE)

6205 1. YES 5. NO --> NEXT PAGE, V26

V22a. Altogether, what is the total dollar value of assets that were brought into the family in that way?

\$ 6206 DON'T KNOW REFUSED
USE CARD B

V22b. Altogether, what is the total dollar value of debts that were brought into the family in that way?

\$ 6207 DON'T KNOW REFUSED
USE CARD B

V23-25. NO QUESTION

V26. Since 1983, have you (or your [husband/wife]) or any of your children attended college or trade school?

1. YES **6208** 5. NO -->NEXT PAGE, V28

V26a. Did you attend school, (did your [husband/wife]), or did your children? (CHECK ALL THAT APPLY, AND ASK ALL FOLLOWUP QUESTIONS)

6209
A. RESPONDENT

6210
B. SPOUSE

6211
C. CHILDREN _____
GO TO V27

6212

V26b. Did you get a degree?

1. YES 5. NO -->GO TO V27

↓

V26c. What degree did you earn? (What was the highest?)

1. ASSOCIATES 2. BACHELORS

6213

3. MA/MBA 4. PHD 5. MD 6. LAW

7. OTHER: _____

V26d. Did your (husband/wife) get a degree? **6214**

1. YES 5. NO -->GO TO V27

↓

V26e. What degree did (he/she) earn? (What was the highest?)

1. ASSOCIATES 2. BACHELORS

3. MA/MBA 4. PHD 5. MD 6. LAW

7. OTHER: **6215** _____

V27. How much in total did you (and your [husband/wife]) personally have to pay for all these college or trade school expenses since 1983, including any loans you may have taken out?

\$ 6216 NOTHING

V28. Since 1983 did you (or your [husband/wife]) pay any (other) tuition expenses for a private or parochial school for anyone?

1. YES

6217

5. NO

--> GO TO V29

V28a. In total, how much did you pay for private or parochial school tuition expenses during that period?

\$ 6218

V29. Now I have some questions about the past three years. During the past three years, have you (or anyone in your family living here) purchased any kind of vehicle---car, truck, van or motorhome, boat or airplane, not including vehicles owned by a business or any leased vehicles?

6219

1. YES

5. NO

-->GO TO V30

V29a. About how much in total was the purchase price of these vehicles?

\$ 6220

V30. During the past three years have you (or anyone in your family living here) made purchases totaling \$3,000 or more for any furniture, appliances, or recreation items?

6221

1. YES

5. NO

-->GO TO V31

V30a. About how much did these items cost in total?

\$ 6222

V31. During the past three years did you (or anyone in your family living here) have a major illness or disability which required hospitalization or cost more than \$1,000?

1. YES

6223

5. NO

--> NEXT PAGE, V32

V31a. Not including the costs paid for by insurance, during the past three years how much in total did you (or anyone in your family living here) personally have to pay for expenses related to such illnesses or disabilities?

\$ 6224

NOTHING

V32. During the past three years, did you (or anyone in your family living here) have unusually large expenses that you paid for yourself, such as a child's marriage, lawsuit, or any other large expenses you have not mentioned already?

1. YES 6225

5. NO --> GO TO V33

V32a. What was that expense for? (Were there any other unusually large expenses?)

6226

6227

V32b. How much did it cost you in total (for all these expenses)?

\$ 6228

V33. During the past three years, did you (or anyone in your family living here) receive any unusually large amounts of money or property, such as an insurance or legal award, winning the lottery, or any other unusually large financial benefits that you have not already mentioned?

6229 1. YES

5. NO -->NEXT PAGE, SECTION Y

V33a. From what source did you receive this money or property? (Were there any other sources?)

6230

6231

V33b. How much did you receive in total from (this/all these) source(s)?

\$ 6232

Saman 63

SECTION Y: RESPONDENT DEMOGRAPHICS

Y1. Now I'd like to ask some questions about your family living elsewhere. Altogether, including children from previous marriages and adopted children, how many sons and daughters do you (or your [husband/wife]) have who do not live with you?

6301 # CHILDREN 96. NONE --->GO TO Y2

Y1a. How many of them are 25 or older?		
<u>6302</u> # 25 or OLDER	95. ALL OF THEM	96. NONE
GO TO Y2		
Y1b. And how many of them are less than 18 years old?		
<u>6303</u> # LESS THAN 18	95. ALL OF THEM	96. NONE

Y2. How many living brothers and sisters do you have?

6304 # BROTHERS/SISTERS 96. NONE -->GO TO Y3

Y2a. How many are older than you?

6305 # OLDER 95. ALL 96. NONE

Y3. Now I'd like to ask about your parents. Is your mother still living?

1. YES	<u>6306</u>	5. NO	8. DK
↓		GO TO Y3b	

Y3a. What is her age?

6307 AGE

Y3b. Is your father still living?

1. YES	<u>6308</u>	5. NO	8. DK
↓		GO TO Y4	

Y3c. What is his age?

6309 AGE

Y4. Are you American Indian, Asian, Hispanic, black, white, or another race?

6310

1. AM. INDIAN/ ESKIMO/ALEUT	2. ASIAN	3. HISPANIC	4. BLACK	5. WHITE	7. OTHER: _____
--------------------------------	----------	-------------	----------	----------	--------------------

Y5. Now I'd like to ask you about your health; would you say your health is excellent, fair, or poor?

6311

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

Y6. INTERVIEWER CHECKPOINT:

6312

SEE HHL UPDATE, "DATE OF LAST IW"

1. R WAS INTERVIEWED IN '86

2. ALL OTHERS -->TURN TO P. 133, YY1

Y6a. INTERVIEWER CHECKPOINT: CURRENT MARITAL STATUS

6313

SEE HHL UPDATE, ITEM #1

1. MARRIED; INCLUDING SPOUSE AWAY IN SERVICE	2. PARTNER	3. SEPARATED	4. DIVORCED	5. WIDOWED	6. NEVER MARRIED
TURN TO P. 127, Y9	TURN TO P. 130, Y10	TURN TO P. 131, Y11	TURN TO P. 132, Y12	TURN TO P. 143, Y25	

Y6b. INTERVIEWER CHECKPOINT

6314

SEE HHL UPDATE, ITEM #2

1. R MARRIED TO SAME PERSON AS IN 1986-->TURN TO P. 142, Y17

2. R MARRIED TO DIFFERENT PERSON THAN IN 1986

3. ALL OTHERS --> TURN TO P. 125, Y8

NEXT PAGE, Y7

CURRENTLY MARRIED TO DIFFERENT PERSON THAN IN 1986

Y7. In what month and year did your current marriage begin?

6315 6316
MONTH / YEAR

Y7a. We are interested in how changes in marital status affect people's financial well-being. At the time of your marriage, about how much did your (husband/wife) have in assets?

\$ 6317 NONE

Y7b. At that time, about how much did (he/she) have in debts?

\$ 6318 NONE

Y7c. NO QUESTION

Y7d. NO QUESTION

Y7e. In what month and year did your previous marriage end?

6319/6320
MONTH / YEAR

Y7f. Did that marriage end in divorce or were you widowed?

5. WIDOWED 6321 4. DIVORCED

Y7g. At the time of your (husband's/wife's) death, were any assets given to charities or to anyone not living with you now?

6322
 1. YES 5. NO -->NEXT PAGE, Y7j

Y7h. About how much was that?

\$ 6323
NEXT PAGE, Y7j

Y7m. At the time of your divorce, was there a division of assets?

1. YES 5. NO 6326 -->NEXT PAGE, Y7q

Y7n. What was the total dollar value of the assets that you retained, including your share of the financial assets, the home and other real estate and any other property that you received?

\$ 6327
NEXT PAGE, Y7p

CURRENTLY MARRIED TO DIFFERENT PERSON THAN IN '86

Y7j. Did you receive any settlements from life insurance on your (husband/wife)?

6324 1. YES 5. NO

↓
TURN TO
P. 141, Y13

Y7k. About how much was that?

\$ 6325

Y7p. What was the total dollar value of the assets that your (ex-husband/ex-wife) retained?

\$ 6328

Y7q. Were you required to pay alimony, were you supposed to receive alimony, or was no alimony involved in the settlement?

6329 1. PAY ALIM 2. RECEIVE ALIM
 5. NO ALIMONY INVOLVED

Y7r. Did you receive custody of your children, did your former (husband/wife) receive custody, do you have joint custody, or were no children involved in the settlement?

1. R CUST 2. SP CUST 3. JOINT CUST 5. NO CHILD

6330 ↓ TURN TO P. 141, Y13

Y7s. Were you required to pay child support, were you supposed to receive child support, or was child support not involved in the settlement?

6331 1. PAY 2. RECEIVE 5. NO SUPPORT

>TURN TO P. 141, Y13<

CURRENTLY MARRIED: NO SPOUSE PRESENT IN '86

Y8. In what month and year were you and your (husband/wife) married?

6332/6333
MONTH / YEAR

Y8a. We are interested in how changes in marital status affect people's financial well-being. At the time of your marriage, about how much did your (husband/wife) have in assets?

\$ 6334 NONE

Y8b. At this time, about how much did (he/she) have in debts?

\$ 6335 NONE

Y8c. Altogether, how many times have you been married, including your current marriage?

- 6336 1. ONE
- 2. TWO
- 3. THREE
- 4. 4 OR MORE

TURN TO
P. 141, Y13



Y8d. In what month and year did your previous marriage end?

6337/6338
MONTH/YEAR

Y8e. INTERVIEWER CHECKPOINT

SEE Y8d

6339

- 1. LAST MARRIAGE ENDED BEFORE '83 -->TURN TO P. 141, Y13
- 2. ALL OTHERS



Y8f. Did that marriage end in divorce or were you widowed?

5. WIDOWED

6340

4. DIVORCED



Y8g. At the time of your (husband's/wife's) death, were any assets given to charities or to anyone not living with you now?

6341

1. YES 5. NO -->NEXT PAGE, Y8j



Y8h. About how much was that?

\$ 6342
NEXT PAGE, Y8j



Y8m. At the time of the divorce, was there a division of assets?

1. YES 5. NO --> NEXT PAGE, Y8q

6345

Y8n. What was the total dollar value of the assets that you retained, including your share of the financial assets, the home and other real estate and any other property that you received?

\$ 6346
NEXT PAGE, Y8p



CURRENTLY MARRIED: NO SPOUSE PRESENT IN 1986

<p>Y8j. Did you receive any settlements from life insurance on your (husband/wife)?</p> <p>6343 <input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO</p> <p style="text-align: center;">↓ TURN TO P. 141, Y13</p> <p>Y8k. About how much was that?</p> <p style="text-align: center;">\$ <u>6344</u></p>	<p>Y8p. What was the total dollar value of the assets <u>that your (ex-husband/ex-wife) retained?</u></p> <p style="text-align: center;">\$ <u>6347</u></p> <p>Y8q. Were you required to pay alimony, were you supposed to receive alimony, or was no alimony involved in the settlement?</p> <p>6348 <input type="checkbox"/> 1. PAY ALIM <input type="checkbox"/> 2. RECEIVE ALIM</p> <p style="text-align: center;"><input type="checkbox"/> 5. NO ALIMONY INVOLVED</p> <p>Y8r. Did you receive custody of your children, did your former (husband/wife) receive custody, do you have joint custody, or were no children involved in the settlement?</p> <p>6349</p> <table border="1" style="width: 100%; text-align: center; border-collapse: collapse;"> <tr> <td style="padding: 2px;">1. R CUST</td> <td style="padding: 2px;">2. SP CUST</td> <td style="padding: 2px;">3. JOINT CUST</td> <td style="padding: 2px;">5. NO CHILD</td> </tr> </table> <p style="text-align: center;">↓</p> <p style="text-align: right;">TURN TO P. 141, Y13</p> <p>Y8s. Were you required to pay child support, were you supposed to receive child support, or was child support not involved in the settlement?</p> <p>6350</p> <table border="1" style="width: 100%; text-align: center; border-collapse: collapse;"> <tr> <td style="padding: 2px;">1. PAY</td> <td style="padding: 2px;">2. RECEIVE</td> <td style="padding: 2px;">5. NO SUPPORT</td> </tr> </table> <p style="text-align: center;">↓</p>	1. R CUST	2. SP CUST	3. JOINT CUST	5. NO CHILD	1. PAY	2. RECEIVE	5. NO SUPPORT
1. R CUST	2. SP CUST	3. JOINT CUST	5. NO CHILD					
1. PAY	2. RECEIVE	5. NO SUPPORT						
<p>—————>TURN TO P. 141, Y13<—————</p>								

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CURRENTLY LIVING WITH PARTNER

Y9. In what month and year did you start living with your partner?
6401/6402
MONTH / YEAR

Y9a. INTERVIEWER CHECKPOINT, SEE Y9
6403 1. R STARTED LIVING WITH PARTNER 1983 OR LATER
 2. ALL OTHERS-->TURN TO P. 141, Y13

Y9b. We are interested in how changes in living situations affect peoples' financial well-being. At the time you began living together, about how much did your partner have in assets?
\$ 6404 NONE

Y9c. At this time, about how much did (he/she) have in debts?
\$ 6405 NONE

Y9d. Have you ever been married? (to someone else?)
6406 1. YES 5. NO --->TURN TO P. 141, Y13

Y9j. When did your (last) marriage end? 6407/6408 95. CURRENTLY SEPARATED
MONTH / YEAR

Y9k. INTERVIEWER CHECKPOINT GO TO Y9n

SEE Y9j
6409 1. MARRIAGE ENDED 1983 OR LATER
 2. ALL OTHERS -----> TURN TO P. 141, Y13

Y9m. Were you widowed or divorced, or are you separated?
6410 5. WIDOWED 4. DIVORCED 3. SEPARATED
TURN TO P. 129, Y9y NEXT PAGE, Y9s

CURRENTLY LIVING WITH PARTNER: SEPARATED SINCE 1983

Y9n. Do you receive support from your (husband/wife), do you pay support, or is there no support involved?
6411 1. RECEIVE SUPPORT 2. NO SUPPORT INVOLVED 3. PAY SUPPORT
Y9p. How much do you receive? \$ 6412 PER 6413
Y9q. How much do you pay? \$ 6414 PER 6415

Y9r. Are the assets and debts that you've told me about in this interview owned mainly by you, are they owned jointly with your (husband/wife), or what?
6416 1. OWNED BY R 2. OWNED JOINTLY 7. OTHER
->TURN TO P. 141, Y13<

CURRENTLY LIVING WITH PARTNER, DIVORCED SINCE 1983

Y9s. At the time of your divorce, was there a division of assets or property?

6417 1. YES 5. NO --> GO TO Y9v

Y9t. What was the total dollar value of the assets that you retained, including your share of the financial assets, the home and other real estate and any other property that you received?

\$ 6418

Y9u. What was the total dollar value of the assets that your (ex-husband/ ex-wife) retained?

\$ 6419

Y9v. Were you required to pay alimony, were you supposed to receive alimony, or was no alimony involved in the settlement?

6420 1. PAY ALIMONY 2. RECEIVE ALIMONY 5. NO ALIMONY INVOLVED

Y9w. Did you receive custody of your children, did your former (husband/wife) receive custody, do you have joint custody, or were no children involved in the settlement?

6421 1. R HAS CUSTODY 2. SPOUSE HAS CUSTODY 3. JOINT 5. NO CHILDREN INV

TURN TO P. 141, Y13

Y9x. Were you required to pay child support, were you supposed to receive child support, or was child support not involved in the settlement?

6422 1. PAY SUPPORT 2. RECEIVE SUPPORT 5. NO CHILD SUPPORT

>TURN TO P. 141, Y13<

CURRENTLY LIVING WITH PARTNER, WIDOWED SINCE 1983

Y9y. At the time of your (husband's/wife's) death, were any assets given to charities or to anyone not living with you now?

6423 1. YES 5. NO --> GO TO Y9aa

Y9z. About how much was that?

\$ 6424

Y9aa. Did you receive any settlements from life insurance on your (husband/wife)?

6425 1. YES 5. NO --> TURN TO P. 141, Y13

Y9bb. About how much was that?

\$ 6426
TURN TO P. 141, Y13

CURRENTLY SEPARATED

Y10. In what month and year were you separated?

6427/6428
MONTH / YEAR

Y10a. In what month and year did that marriage begin?

6429/6430
MONTH / YEAR

Y10b. INTERVIEWER CHECKPOINT, SEE Y10a

6431

- 1. LAST MARRIAGE BEGAN 1983 OR LATER
- 2. ALL OTHERS --> GO TO Y10e

Y10c. We are interested in how changes in marital status affect peoples' financial well-being. At the time of your marriage, about how much how much did your (husband/wife) have in assets?

\$ 6432 NONE

Y10d. At this time, about how much did (he/she) have in debts?

\$ 6433 NONE

Y10e. Do you receive support from your (husband/wife), do you pay support, or is there no support involved?

6434

- 1. RECEIVE SUPPORT
- 2. NO SUPPORT INVOLVED
- 3. PAY SUPPORT

Y10f. How much do you receive?

\$ 6435 PER 6436

Y10g. How much do you pay?

\$ 6437 PER 6438

Y10h. Are the assets and debts that you've told me about in this interview owned mainly by you, are they owned jointly with your (husband/wife), or what?

- 1. OWNED BY R
- 2. OWNED JOINTLY
- 7. OTHER _____

6439

TURN TO P. 143, Y25

CURRENTLY DIVORCED

Y11. In what month and year were you divorced?

6440/6441
MONTH / YEAR

Y11a. In what month and year did that marriage begin?

6442/6443
MONTH / YEAR

Y11b. INTERVIEWER CHECKPOINT, SEE Y11

- 6444 1. R DIVORCED IN 1983 OR LATER
 2. ALL OTHERS -->TURN TO P. 143, Y25

Y11c. At the time of your divorce, was there a division of assets or property?

- 6445 1. YES 5. NO --> GO TO Y11f

Y11d. What was the total dollar value of the assets that you retained, including your share of the financial assets, the home and other real estate and any other property that you received?\$ 6446Y11e. What was the total dollar value of the assets that your (ex-husband/ ex-wife) kept or retained?\$ 6447

Y11f. Were you required to pay alimony, were you supposed to receive alimony, or was no alimony involved in the settlement?

- 6448 1. PAY ALIMONY 2. RECEIVE ALIMONY 5. NO ALIMONY INVOLVED

Y11g. Did you receive custody of your children, did your former (husband/wife) receive custody, do you have joint custody, or were no children involved in the settlement?

- 6449 1. R HAS CUSTODY 2. SPOUSE HAS CUSTODY 3. JOINT 5. NO CHILDREN INV
 TURN TO P. 143, Y25

Y11h. Were you required to pay child support, were you supposed to receive child support, or was child support not involved in the settlement?

- 6450 1. PAY SUPPORT 2. RECEIVE SUPPORT 5. NO CHILD SUPPORT

TURN TO P. 143, Y25

CURRENTLY WIDOWED

Y12. In what month and year were you widowed? 6451 / 6452
MONTH / YEAR

Y12a. In what month and year did that marriage begin? 6453 / 6454
MONTH / YEAR

Y12b. INTERVIEWER CHECKPOINT, SEE Y12

1. R WIDOWED 1983 OR LATER
 2. ALL OTHERS -->TURN TO P. 143, Y25

6455 ↓

Y12c. At the time of your (husband's/wife's) death, were any assets given to charities or to anyone not living with you now?

6456 1. YES 5. NO --> GO TO Y12e

↓

Y12d. About how much was that? \$ 6457

Y12e. Did you receive any settlements from life insurance on your (husband/wife)?

6458 1. YES 5. NO -->TURN TO P. 143, Y25

↓

Y12f. About how much was that?
\$ 6459

TURN TO P. 143, Y25

Screen 65

SECTION YY: RESPONDENT DEMOGRAPHICS
(FOR R'S NOT INTERVIEWED IN '86)

YY1. INTERVIEWER CHECKPOINT:

SEE HHL UPDATE, ITEM #1

1. MARRIED; INCLUDING SPOUSE AWAY IN SERVICE	2. PARTNER TURN TO P. 137, YY5	3. SEPARATED NEXT PAGE, YY2	4. DIVORCED TURN TO P. 135, YY3	5. WIDOWED TURN TO P. 136, YY4	6. NEVER MARRIED TURN TO P. 143, Y25
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6501

CURRENTLY MARRIED

YY1a. In what month and year were you (last) married?
6502/6503
 MONTH / YEAR

YY1b. Is this your first marriage or have you been married before?
 1. FIRST MARRIAGE 6504 5. MARRIED BEFORE

TURN TO P. 141, Y13

YY1c. Altogether, how many times have you been married, including your current marriage?
 2. TWO 6505 3. THREE 4. 4 OR MORE

TURN TO P. 137, YY6

YY1d. Did any of these marriages end by your being widowed?
 1. YES 6506 5. NO --->TURN TO P. 138, YY7

YY1e. How many?
 _____ # TIMES WIDOWED

6507

TURN TO P. 138, YY7

CURRENTLY SEPARATED

YY2. In what month and year were you separated?

6508/6509
MONTH / YEAR

YY2a. In what month and year did this marriage begin?

6510/6511
MONTH / YEAR

YY2b. Do you receive support from your (husband/wife), do you pay support, or is there no support involved?

- 6512 1. RECEIVE SUPPORT
- 2. NO SUPPORT INVOLVED
- 3. PAY SUPPORT

YY2c. How much do you receive?

\$ 6513 PER 6514

YY2d. How much do you pay?

\$ 6515 PER 6516

YY2e. Are the assets and debts that you've told me about in this interview owned mainly by you, are they owned jointly with your (husband/wife), or what?

- 1. OWNED BY R
6517
- 2. OWNED JOINTLY
- 7. OTHER _____

YY2f. Is this your first marriage or have you been married before?

- 6518 1. FIRST MARRIAGE
- 5. MARRIED BEFORE

TURN TO P. 143, Y25

YY2g. Altogether, how many times have you been married, including your current marriage?

- 2. TWO 6519
- 3. THREE
- 4. 4 OR MORE

TURN TO P. 137, YY6

YY2h. Did any of these marriages end by your being widowed?

- 1. YES 6520
- 5. NO --->TURN TO P. 138, YY7

YY2j. How many?

6521 # TIMES WIDOWED

TURN TO P. 138, YY7

CURRENTLY DIVORCED

YY3. In what month and year were you (last) divorced? 6522 / 6523
MONTH / YEAR

YY3a. In what month and year did that marriage begin? 6524 / 6525
MONTH / YEAR

YY3b. Was that your first marriage or had you been married before?

- 1. FIRST MARRIAGE 6526
- 5. MARRIED BEFORE

GO TO YY3h



YY3c. Altogether, how many times have you been married?

- 2. TWO
- 3. THREE
- 4. FOUR OR MORE

6527

YY3d. Did any of these marriages end by your being widowed?

- 1. YES 6528
- 5. NO --->GO TO YY3f



YY3e. How many? 6529 # TIMES WIDOWED

YY3f. At what age were you first married?

AT 6530 YEARS OLD OR 19 _____

YY3g. For about how many years in total have you been married? (ACCEPT RANGE)

6531 # YEARS

YY3h. INTERVIEWER CHECKPOINT

SEE YY3 6532

1. R DIVORCED 1983 OR LATER-->TURN TO P. 139, YY7F

2. ALL OTHERS--> TURN TO P. 143, Y25

CURRENTLY WIDOWED

YY4. In what month and year were you (last) widowed? 6533 / 6534
MONTH / YEAR

YY4a. In what month and year did that marriage begin? 6535 / 6536
MONTH / YEAR

YY4b. Was that your first marriage or had you been married before?

1. FIRST MARRIAGE 6537 5. MARRIED BEFORE

GO TO YY4h

YY4c. Altogether, how many times have you been married?

- 6538 2. TWO 3. THREE 4. FOUR OR MORE

YY4d. Did any of these marriages end in divorce?

1. YES 6539 5. NO --->GO TO YY4f

YY4e. How many? 6540 # TIMES DIVORCED

YY4f. At what age were you first married?

AT 6541 YEARS OLD OR 19 _____

YY4g. For about how many years in total have you been married? (ACCEPT RANGE)

6542 # YEARS

YY4h. INTERVIEWER CHECKPOINT

SEE YY4

5543

1. R WIDOWED 1983 OR LATER-->TURN TO P. 140, YY7n
 2. ALL OTHERS--> TURN TO P. 143, Y25

PARTNER

YY5. In what month and year did you start living with your partner?

6544/6545
MONTH / YEAR

YY5a. Have you ever been married? (to someone else?)

1. YES 6546 5. NO --->TURN TO P. 141, Y13

YY5b. Altogether, how many times have you been married? (LEGAL MARRIAGES)

1. ONE 6547 2. TWO 3. THREE 4 OR MORE

GO TO YY6

YY5c. Did any of these marriages end in divorce?

1. YES 6548 5. NO --->NEXT PAGE, YY7

YY5d. How many? 6549 # TIMES DIVORCED

NEXT PAGE, YY7

TWO MARRIAGES (INCLUDING CURRENT SPOUSE OR PARTNER)

YY6. When did your (first) marriage begin?

19 6550 OR _____ YEARS AGO

YY6a. And when did that marriage end?

19 6551 OR _____ YEARS AGO

95. CURRENTLY SEPARATED ->TURN TO P. 140, YY7s

YY6b. Did that marriage end in divorce or were you widowed?

4. DIVORCE 6552

5. WIDOWED

3. SEPARATED ->TURN TO P. 140, YY7s

YY6c. IWER CHECKPOINT---SEE YY6a

1. DIVORCED IN 1983 OR LATER
TURN TO P. 139, YY7f
- 6553 2. ALL OTHERS-->TURN TO P. 140, YY8

YY6d. IWER CHECKPOINT---SEE YY6a

1. WIDOWED IN 1983 OR LATER
TURN TO P. 140, YY7n
- 6554 2. ALL OTHERS-->TURN TO P. 140, YY8

YY7. At what age were you first married?
AT 6601 YEARS OLD OR 19 _____

YY7a. For about how many years in total have you been married (including your current marriage)?
(ACCEPT RANGE.) 6602 # YEARS

YY7b. INTERVIEWER CHECKPOINT

SEE HHL UPDATE, ITEMS #1 AND #2

6603

1. R IS MARRIED TO OR LIVING WITH DIFFERENT PERSON THAN IN 1983 (BOX 2 CHECKED AT ITEM #2)

2. R IS SEPARATED (BOX 3 CHECKED AT ITEM #1)

3. ALL OTHERS--> TURN TO P. 140, YY8

YY7c. In what month and year did your (last) previous marriage end?

6604 / 6605
MONTH YEAR

95. CURRENTLY SEPARATED ->TURN TO P. 140, YY7s

YY7d. Did that marriage end in divorce or were you widowed?

6606

4. DIVORCE

5. WIDOWED

3. SEPARATED ->TURN TO P. 140, YY7s

NEXT PAGE, YY7f

TURN TO P. 140, YY7n

R WAS DIVORCED IN 83 OR LATER

YY7f. At the time of your (last) divorce, was there a division of assets?

- 1. YES **6607**
- 5. NO -->GO TO YY7j

YY7g. What was the total dollar value of the assets that you retained, including your share of the financial assets, the home and other real estate and any other property that you received?

\$ 6608

YY7h. What was the total dollar value of the assets that your (ex-husband/ex-wife) retained?

\$ 6609

YY7j. Were you required to pay alimony, were you supposed to receive alimony, or was no alimony involved in the settlement?

- 1. PAY ALIMONY **6610**
- 2. RECEIVE ALIMONY
- 5. NO ALIMONY INVOLVED

YY7k. Did you receive custody of your children, did your former (husband/wife) receive custody, do you have joint custody, or were no children involved in the settlement?

- 1. R CUST **6611**
- 2. SP CUST
- 3. JOINT CUST
- 5. NO CHILD

NEXT PAGE, YY8

YY7m. Were you required to pay child support, were you supposed to receive child support, or was child support not involved in the settlement?

- 1. PAY **6612**
- 2. RECEIVE
- 5. NO SUPPORT

NEXT PAGE, YY8

R WAS WIDOWED IN 1983 OR LATER

YY7n. At the time of your (husband's/wife's) death, were any assets given to charities or to anyone not living with you now?

6613 1. YES 5. NO -->GO TO YY7q

↓

YY7p. About how much was that?

\$ 6614

YY7q. Did you receive any settlements from life insurance on your (husband/wife)?

6615 1. YES 5. NO

↓ GO TO YY8

YY7r. About how much was that?

\$ 6616

GO TO YY8

SEPARATED AND LIVING WITH A PARTNER

YY7s. Do you receive support from your (husband/wife), do you pay support, or is there no support involved?

6617 1. RECEIVE SUPPORT 2. NO SUPPORT INVOLVED 3. PAY SUPPORT

↓

YY7t. How much do you receive?

\$ 6618 PER 6619

↓

YY7u. How much do you pay?

\$ 6620 PER 6621

YY7v. Are the assets and debts that you've told me about in this interview owned mainly by you, are they owned jointly with your (husband/wife), or what?

6622 1. OWNED BY R 2. OWNED JOINTLY 7. OTHER _____

YY8. INTERVIEWER CHECKPOINT

6623 SEE YY1, PAGE 133

1. R IS CURRENTLY MARRIED OR LIVING WITH A PARTNER-->NEXT PAGE, Y13

2. ALL OTHERS-->TURN TO P. 143, Y25

Survey 67

Y13. Now I'd like to ask you some questions about your (husband's/wife's/partner's) background. What is the highest grade of school or year of college (he/she) completed?

GRADES OF SCHOOL

COLLEGE

6701

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

13	14	15	16	17+
----	----	----	----	-----

6702

Y13a. Did (he/she) get a high school diploma or pass a high school equivalency test?

1. YES 5. NO

Y13b. Since completing (his/her) formal education, has (he/she) had on-the-job training or other vocational training lasting 100 hours or more?

1. YES 5. NO

Y13c. Did (he/she) get a college degree?

1. YES 5. NO

6704 GO TO Y14

Y13d. What is the highest degree (he/she) earned?

6705

1. ASSOCIATES 2. BACHELORS

3. MA/MBA 4. PHD 5. MD 6. LAW

7. OTHER: _____

6703

Y14. Now I have a few questions about past jobs your (husband/wife/partner) may have had. During the past 36 months, that is the last three years, has (he/she) done any work for pay?

6706

1. YES 5. NO -->NEXT PAGE, Y15

Y14a. How many months over this period has (he/she) worked full-time?

6707 # MONTHS 96. NONE 95. ALL -->NEXT PAGE, Y15

Y14b. And for how many months over this period has (he/she) only worked part-time?

6708 # MONTHS 96. NONE 95. ALL

v's 6709-6710 are not coded for the Panel SCF study.

Y15. Has your (husband/wife/partner) been married before?

6711 1. YES 5. NO --> GO TO Y17

Y16. Altogether, how many times was your (husband/wife/partner) married before?

6712 1. ONCE OTHER: _____ # OF PREVIOUS MARRIAGES

Y16a. When did (his/her) first marriage begin?
 6713 YEAR

Y16b. And when did that marriage end?
 6714 YEAR

Y16c. Did that marriage end in divorce, or was (he/she) widowed?
 6715

4. DIVORCE 5. WIDOWED 6. SEPARATED

Y16d. Did any of these marriages end by your (husband/wife/partner) being widowed?
 6716 1. YES 5. NO -->GO TO Y17

Y16e. How many? 6717 # TIMES WIDOWED

Y16f. At what age was your (husband/wife/partner) first married?
 AT 6718 YEARS OLD OR 19 _____

Y16g. Finally, for about how many years in total has your (husband/wife/partner) been married?
 (ACCEPT RANGE) 6719 YEAR

Y17. Has your (husband/wife/partner) ever been in the military service?

6720 1. YES 5. NO

Y18. How many living brothers and sisters does your (husband/wife/partner) have?

6721 # BROTHERS/SISTERS 96. NONE -->GO TO Y19

Y18a. How many are older than (he/she) is?

6722 # OLDER 95. ALL OF THEM 96. NONE

Y19. Is your (husband's/wife's/partner's) mother still living?

1. YES 6723 5. NO 8. DK

Y19a. What is her age? NEXT PAGE, Y20

6724 AGE

Y20. Is your (husband's/wife's/partner's) father still living?

1. YES **6725**
 5. NO
 8. DK

Y20a. What is his age? **6726** AGE

Y21. Now I'd like to ask you some questions about your family's health; first would you say your (husband's/wife's/partner's) health in general is excellent, good, fair, or poor?

6727
 1. EXCELLENT
 2. GOOD
 3. FAIR
 4. POOR
 8. DK

Y22-Y24. NO QUESTIONS

Y25. INTERVIEWER CHECKPOINT

SEE HHL UPDATE, COLUMN K AND ITEM #9a

1. 1 OR MORE ADULTS WITH INDEPENDENT FINANCES (COL. K MARKED YES)
6801 2. R LIVES ALONE. (YES AT ITEM 9a) -----> NEXT PAGE, Y26
 3. ALL OTHERS----->GO TO Y25a

READ: For the rest of the questions in the interview, please include the adults in your household who have independent finances.

Y25a. Do you or anyone in your household (including those with independent finances) have any persistent or chronic health conditions or problems?

6802
 1. YES
 5. NO --> TURN TO P. 145, Y29

Y25b. Which household members have these health conditions or problems and what are they? (Any others?) (LIST MEMBERS BY RELATION TO R)

	Y25c. FAMILY MEMBER	Y25d. AGE	Y25e. HEALTH CONDITIONS
1.	<u>6803</u>	<u>6804</u>	<u>6805-6806</u>
2.	<u>6807</u>	<u>6808</u>	6809-6810 <u>6809-6810</u>
3.	<u>6811</u>	<u>6812</u>	<u>6813-6814</u>
4.	<u>6815</u>	<u>6816</u>	<u>6817-6818</u>

TURN TO P. 145, Y29

R LIVES ALONE

Y26. Do you have any persistent or chronic health conditions or problems?

6823 1. YES 5. NO --> GO TO Y27

Y26a. What are these health conditions or problems? (Any others?)

6824-6825

Y27. Are you currently eligible to receive benefits from any government health insurance programs, such as Medicare, Medicaid, or CHAMPUS, VA, or other military programs?

6826 1. YES 5. NO --> GO TO Y28

Y27a. Which program is that? (Anything else?) (CHECK ALL THAT APPLY.)
(IWER: ONLY PERSONS 65 OR OLDER SHOULD BE ELIGIBLE FOR MEDICARE. ONLY POOR PERSONS SHOULD BE ELIGIBLE FOR MEDICAID. CHAMPUS IS FOR ACTIVE MILITARY.)

6827 A. MEDICARE 6828 B. MEDICAID 6829 C. VA/CHAMPUS 6830 D. OTHER _____

Y27b. Do you have any other type of health coverage such as employer plans, or Blue Cross-Blue Shield, or a Health Maintenance Organization?

6831 1. YES 5. NO
GO TO Y28a TURN TO P. 151, Y41

Y28. Do you have any type of health coverage such as employer plans or Blue Cross-Blue Shield, or a Health Maintenance Organization?

6832 1. YES 5. NO --> TURN TO P. 147, Y32

Y28a. Is this coverage obtained through your employer or former employer, a union, through direct payments to an insurance company, or what? (CHECK ALL THAT APPLY.)

6833 A. EMPLOYER 6834 B. FORMER EMPLOYER 6835 C. UNION 6836 D. DIRECT PAYMENT

E. OTHER: 6837

Y28b. How is this coverage paid for -- by you, by an employer, by you and an employer, by a relative, or what? (CHECK ALL THAT APPLY.)

6838 A. R 6839 B. EMPLOYER 6840 C. RELATIVE 6841 D. FORMER EMPLOYER

E. OTHER: 6842

TURN TO P. 151, Y41

Screen 69

Y29. Are you or anyone in your household (including household 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?

6901

1. YES 5. NO --> GO TO Y30

Y29a. Which program is that? (Anything else?) (CHECK ALL THAT APPLY.)
 (IWER: ONLY PERSONS 65 OR OLDER SHOULD BE ELIGIBLE FOR MEDICARE. ONLY POOR PERSONS SHOULD BE ELIGIBLE FOR MEDICAID. CHAMPUS IS FOR ACTIVE MILITARY.)

6902 6903 6904 6905

A. MEDICARE B. MEDICAID C. VA/CHAMPUS D. OTHER _____

Y29b. Is everyone living here covered by (this/one of these) program(s)?

1. YES 6906 5. NO --> GO TO Y29d

Y29c. Do you or anyone living here have any other type of health coverage such as employer plans, or Blue Cross-Blue Shield, or a Health Maintenance Organization?

1. YES 6907 5. NO

NEXT PAGE Y31 TURN TO P. 147, Y33

Y29d. Who is not covered? (Anyone else?) (CHECK ALL THAT APPLY.)

6908 6909 6910 6911

A. R B. SPOUSE C. CHILD(REN) UNDER 18 D. CHILD(REN) 18 AND OVER

6912 6913

E. FATHER (IN-LAW) F. MOTHER (IN-LAW) G. OTHER: 6914 _____

Y30. Do you or anyone living here have any (other) type of health coverage such as employer plans, or Blue Cross-Blue Shield, or a Health Maintenance Organization?

6915

1. YES 5. NO

NEXT PAGE, Y31 TURN TO P. 147, Y32

Y31. Is this coverage obtained through your employer, former employer, or union, (your [husband's/wife's/partner's] employer, former employer, or union,) through direct payments to an insurance company, or what? (CHECK ALL THAT APPLY.)

<input checked="" type="checkbox"/> 6916 A. R'S EMPLOYER	<input checked="" type="checkbox"/> 6917 B. R'S FORMER EMPLOYER	<input checked="" type="checkbox"/> 6918 C. R'S UNION
<input checked="" type="checkbox"/> 6919 D. S'S EMPLOYER	<input checked="" type="checkbox"/> 6920 E. S'S FORMER EMPLOYER	<input checked="" type="checkbox"/> 6921 F. S'S UNION
<input checked="" type="checkbox"/> 6922 G. DIRECT PAYMENT	<input checked="" type="checkbox"/> 6923 H. OTHER: _____	

Y31a. How is this coverage paid for -- by you or someone in your household, by an employer, by you and an employer, by a relative not living here, or what? (CHECK ALL THAT APPLY.)

<input checked="" type="checkbox"/> 6924 A. R/FAMILY	<input checked="" type="checkbox"/> 6925 B. EMPLOYER	<input checked="" type="checkbox"/> 6926 C. RELATIVE	<input checked="" type="checkbox"/> 6927 D. FORMER EMPLOYER	<input checked="" type="checkbox"/> 6928 E. OTHER: _____
---	---	---	--	---

Y31b. Is everyone in your household covered by at least one of these private health programs?

<input checked="" type="checkbox"/> 6929 1. YES	<input type="checkbox"/> 5. NO
--	--------------------------------

NEXT PAGE, Y33

Y31c. Who is not covered (including those with independent finances)? (Anyone else?) (CHECK ALL THAT APPLY.)

<input checked="" type="checkbox"/> 6930 A. R	<input checked="" type="checkbox"/> 6931 B. SPOUSE	<input checked="" type="checkbox"/> 6932 C. CHILD(REN) UNDER 18	<input checked="" type="checkbox"/> 6933 D. CHILD(REN) 18 AND OVER	<input checked="" type="checkbox"/> 6934 E. FATHER (IN-LAW)	<input checked="" type="checkbox"/> 6935 F. MOTHER (IN-LAW)
<input checked="" type="checkbox"/> 6936 G. OTHER: _____					

Y35. (Does he/Does she/Do they) receive income from any other sources (such as social security, a pension, disability payments, public assistance, or income from a business or other assets)?

1. YES 7005
 5. NO
 8. DON'T KNOW

GO TO Y36

Y35a. What other sources of income (does he/does she/do they) have? (CHECK ALL THAT APPLY.)

<u>7006</u> A. SOCIAL SECURITY	<u>7007</u> B. PENSIONS	<u>7008</u> C. DISABILITY	<u>7009</u> D. PUBLIC ASSISTANCE
<u>7010</u> E. INTEREST INCOME	<u>7011</u> F. DIVIDENDS	<u>7012</u> G. BUSINESS	<u>7013</u> H. REAL ESTATE
J. OTHER: <u>7014</u>			

Y35b. Roughly how much total income did (he/she/they) have from (all these/this) source(s) in 1988 before taxes and deductions?

\$ 7015 DON'T KNOW --->GO TO Y36

Y35c. Did you include this amount in the income you told me about earlier in this interview? (IF R ONLY TOLD ABOUT PART, MAKE NOTE.)

1. YES 7016
 5. NO

Y36. (Does he/Does she/Do any of them) have any cars or other vehicles?

1. YES 7017
 5. NO --->NEXT PAGE Y37

Y36a. Roughly, how much (is this/are these) vehicle(s) worth in today's prices? (ACCEPT RANGE.)

\$ 7018 DON'T KNOW --->NEXT PAGE, Y37

Y36b. Did you include (this/these) vehicle(s) in the ones you told me about earlier in this interview? (IF R ONLY TOLD ABOUT PART, MAKE NOTE.)

7019 1. YES 5. NO

Y39. INTERVIEWER CHECKPOINT

SEE P. 149, Y38a

7034

- 1. "R'S HOME" BOX A MARKED IN Y38a
- 2. ALL OTHERS----->GO TO Y40

Y39a. What share of this home (does he/does she/do they) own?

7035 PERCENT

Y39b. What is the present value of this home? I mean, about what would it bring if it were sold today?

\$ 7036

Y39c. What is the amount still owed on all the mortgages, land contracts and loans on the home? (ACCEPT RANGE.)

\$ 7037

NOTHING

Y40. Not including any debts (he/she/they) owe(s) you (or your [husband/wife]), (does he/does she/do they) have any debts? (IF R ASKS: DO NOT INCLUDE MORTGAGE ON R'S HOME.)

1. YES

7032

5. NO

8. DON'T KNOW

NEXT PAGE, Y41

Y40a. Roughly how much in total are (his/her/their) debts?

\$ 7039

DON'T KNOW ----->NEXT PAGE, Y41

Y40b. Did you include these debts when you told me about the household debts earlier in this interview? (IF R ONLY TOLD ABOUT PART, MAKE NOTE.)

1. YES

7040

5. NO

Y41. That finishes the actual interview. Is there anything you would like to add to any of the subjects we've discussed?

Y41a EXACT TIME NOW: _____

Screen

INTERVIEWER: COMPLETE BOXES Y42 AND Y43

Y42. END OF IW REFERENCE: RESPONDENT'S EMPLOYMENT/PENSION INFORMATION

7161

<input type="checkbox"/>	1. R IS COVERED BY PENSION ON CURRENT JOB (1 OR MORE PLANS AT R18, P. 82)
<input type="checkbox"/>	2. ALL OTHERS

Y43. END OF IW REFERENCE: SPOUSE EMPLOYMENT/PENSION INFORMATION

7102

<input type="checkbox"/>	3. R IS NOT MARRIED/LIVING WITH A PARTNER
<input type="checkbox"/>	4. S IS COVERED BY PENSION ON CURRENT JOB (1 OR MORE PLANS AT S18, P. 6 IN THE SUPPLEMENTAL BOOKLET)
<input type="checkbox"/>	5. ALL OTHERS

Y44. INTERVIEWER: TURN TO COVERSHEET, P. 2, Z1

NOTE: THE NUMBERS IN THE BOXES AT Z1 AND Z4 IN THE COVERSHEET MATCH THE BOXES CHECKED IN Y42 AND Y43 ABOVE.

SECTION ZZ: INTERVIEWER OBSERVATIONS

ZZ1. RELATIONSHIP OF R TO INFORMANT:

- 7103 1. R IS INFORMANT
- 7. OTHER: R IS _____ OF INFORMANT

ZZ2. TYPE OF STRUCTURE IN WHICH FAMILY LIVES:

00. IW NOT CONDUCTED AT R'S HOME

TURN TO -->P. 154, ZZ10

- 7104 01. TRAILER; MOBILE HOME
- 02. DETACHED SINGLE FAMILY HOUSE
- 03. 2-FAMILY HOUSE, 2 UNITS SIDE BY SIDE
- 04. 2-FAMILY HOUSE, 2 UNITS ONE ABOVE THE OTHER
- 05. DETACHED 3-4 FAMILY HOUSE
- 06. ROW HOUSE (3 OR MORE UNITS IN AN ATTACHED ROW)
- 07. APARTMENT HOUSE (4 OR FEWER UNITS)
- 08. CONDO/APARTMENT HOUSE (5 OR MORE UNITS, 3 STORIES OR LESS)
- 09. CONDO/APARTMENT HOUSE (5 OR MORE UNITS, 4 STORIES OR MORE)
- 10. APARTMENT IN PARTLY COMMERCIAL STRUCTURE
- 97. OTHER: _____

ZZ3. NEIGHBORHOOD: Look at the structures on R's block and check as many as apply.

- 7105 A. VACANT LAND
- 7106 B. TRAILER/MOBILE HOME
- 7107 C. DETACHED SINGLE FAMILY HOUSE
- 7108 D. 2-FAMILY HOUSE; SIDE BY SIDE OR ONE ABOVE THE OTHER
- 7109 E. DETACHED 3-4 FAMILY HOUSE
- 7110 F. ROW HOUSE (3 OR MORE UNITS IN AN ATTACHED ROW)
- 7111 G. APARTMENT HOUSE (4 OR FEWER UNITS)
- 7112 H. CONDO/APARTMENT HOUSE (5 OR MORE UNITS, 3 STORIES OR LESS)
- 7113 J. CONDO/APARTMENT HOUSE (5 OR MORE UNITS, 4 STORIES OR MORE)
- 7114 K. COMMERCIAL OR INDUSTRIAL STRUCTURE
- 7115 L. PARK
- 7116 M. SCHOOL OR OTHER GOV'T. BUILDING
- 7117 N. VACANT BUILDING
- 7118 P. OTHER: _____



ZZ4. BUILDINGS IN THE IMMEDIATE NEIGHBORHOOD (LOOK UP AND DOWN THE BLOCK) ARE:

7119

1. ALL RESIDENTIAL

2. MOSTLY RESIDENTIAL

3. ABOUT EQUALLY RESIDENTIAL
AND NONRESIDENTIAL

4. MOSTLY NONRESIDENTIAL

0. NONE IN VIEW

ZZ5. HOUSING STRUCTURES ON BLOCK ARE:

7120

1. 0-20 FEET APART

2. 21-100 FEET APART

3. OVER 100 FEET APART

ZZ6. CONDITION OF BUILDING EXTERIOR IS:

7121

1. CLEAN AND
SOUND2. SOME PAINT PEELING
OR CRACKS IN MASONRY3. NEEDS SUBSTANTIAL
PAINTING, REFILLING,
OR REPAIR

4. DILAPIDATED

ZZ7. CONDITION OF THE EXTERIOR OF BUILDINGS ON BLOCK IN GENERAL (BOTH SIDES OF STREET) LOOKS:

7122

1. BETTER THAN R'S

2. AS GOOD AS R'S

3. WORSE THAN R'S

0. NO OTHER BUILDINGS
IN VIEW

ZZ8. PLEASE RATE THE PHYSICAL CONDITION OF THE INTERIOR OF THE HU:

7123

1. EXCELLENT: WALLS AND
CEILINGS HAVE NO CRACKS;
PAINT OR PANELLING IS IN
GOOD CONDITION2. GOOD: NEEDS SOME MINOR
PAINTING OR REFINISHING3. FAIR: NEEDS MAJOR
INTERIOR WORK--HOLES
AND/OR CRACKS NEED
PATCHING, PAINTING
NEEDED, ETC.4. POOR: SOME WALLS OR
CEILINGS NEED REPLACEMENT

8. DON'T KNOW--WASN'T INSIDE HOUSE

ZZ9. NEIGHBORHOOD RESIDENTS SEEM TO BE:

7124

1. ALL BLACK

2. ALMOST ALL
BLACK3. HALF BLACK AND
HALF NON-BLACK4. ALMOST ALL
NON-BLACK5. ALL NON-
BLACK

8. DON'T KNOW

ZZ10. R'S UNDERSTANDING OF THE QUESTIONS WAS . . .

- 7125 1. EXCELLENT
- 2. GOOD
- 3. FAIR
- 4. POOR

ZZ11. R'S ABILITY TO EXPRESS (HIMSELF/HERSELF) WAS . . .

- 7126 1. EXCELLENT
- 2. GOOD
- 3. FAIR
- 4. POOR

ZZ12. WAS R SUSPICIOUS ABOUT THE STUDY BEFORE THE INTERVIEW?

- 7127 1. NO, NOT AT ALL SUSPICIOUS
- 2. YES, SOMEWHAT SUSPICIOUS
- 5. YES, VERY SUSPICIOUS

ZZ13. WAS R SUSPICIOUS ABOUT THE STUDY AFTER THE INTERVIEW?

- 7128 1. NO, NOT AT ALL SUSPICIOUS
- 2. YES, SOMEWHAT SUSPICIOUS
- 5. YES, VERY SUSPICIOUS

ZZ14. OVERALL, HOW GREAT WAS R'S INTEREST IN THE INTERVIEW?

- 7129 1. VERY HIGH
- 2. ABOVE AVERAGE
- 3. AVERAGE
- 4. BELOW AVERAGE
- 5. VERY LOW

ZZ15. OTHER PERSONS PRESENT AT THE INTERVIEW: (CHECK ALL THAT APPLY.)

- 7130 A. CHILDREN UNDER 6
- 7131 B. CHILDREN 6 & OVER
- 7132 C. SPOUSE
- 7133 D. OTHER RELATIVES
- 7134 E. OTHER ADULTS
- 7135 F. NO ONE

ZZ16. DID R REFER TO DOCUMENTS TO ANSWER QUESTIONS?

- 7136 1. FREQUENTLY
 - 2. SOMETIMES
 - 4. RARELY
 - 5. NEVER
- GO TO ZZ18

ZZ17. WHICH DOCUMENTS DID R REFER TO? (CHECK ALL THAT APPLY)

- 7137 A. LOAN DOCUMENTS
- 7138 B. CHECKING; SAVINGS; INVESTMENTS
- 7139 C. PENSION DOCUMENTS
- 7140 D. INCOME TAX RETURN