Interviewers and Data Quality:
Evidence from the 2001 Survey of Consumer Finances

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Abstract

The most obvious pressure on field interviewers during a survey is to complete interviews. Comparable efforts to enforce data quality standards are hampered because many of the most important indicators of quality are embedded in the data in ways that are typically very difficult to extract quickly enough to be useful during a survey field period. This paper examines a number of important indicators of data quality based on the data in the 2001 Survey of Consumer Finances and uses that information to assess variations over interviewers. Of particular interest is the low correlation across interviewers between some measures of the quality of the data they collected and the rate at which they completed cases. The paper argues for three things: (1) development of feedback systems to monitor and enforce data quality, (2) reexamination of the role of interviewers with particular attention to the possibility of dividing their tasks, and (3) investigation of the labor market for interviewers.

Survey data quality might be said to be degraded whenever the information collected differs substantively from the measure the designer of the questionnaire intended. Such differences may occur because the conceptual framework of a respondent differs from the one assumed in the questionnaire design, because the respondent provides–unintentionally or intentionally– an incorrect or otherwise incomplete answer, or because the interviewer fails to follow instructions. In practice, there may be interactions between these sources of error that make them difficult to identify separately. For example, a respondent may not listen carefully to a question that might appear vague for someone in his circumstances, and the interviewer may inappropriately neglect to provide additional information or to probe the initial response.

This paper addresses several aspects of data quality in the 2001 Survey of Consumer Finances (SCF), focusing particularly on the role of field interviewers and following on earlier work reported in Kennickell (1999A). Out of a very large set of possible indicators of quality, the paper explores three: The first is defined in terms of changes to the raw data made as a result of intensive editing (over 52,000 such changes were made in the 2001 SCF); the second is specified in terms of variables that were determined to be irremediably incorrect and were reset to a missing value (nearly 15,000 such changes); and the third is based on the number of instances in which respondents refused to answer questions or said that they did not know the answer (over 41,000 such occurrences). Clearly, all three of these measures potentially mix the possibilities of instrument errors, respondent problems, and interviewer errors. Defining the role of interviewers in arriving at a given level of quality is further complicated by the fact that interviewers who are perceived by managers as being particularly good are quite often given cases that are more challenging in some ways; such interviewers may appear to perform worse than would be the case if they interviewed "easier" respondents. The paper uses a modeling approach in an attempt to filter out systematic variations not associated with individual interviewers.

Traditionally, field interviewers' performance is evaluated in terms of the number of cases they are able to complete during a field period, and the efficiency with which they do their work. Over time, the application of such a standard through retention and compensation policies shapes the pool of interviewers available to work on surveys as well as interviewers' expectations. Because the quality of data collected in field surveys is most often quite difficult to observe quickly during the period of collection, it would be difficult to develop objective personnel rules to enforce quality

standards through regular rewards or punishment. Thus, unless the standard measure of interviewer quality depends on the same interviewer characteristics as those appropriate for producing data quality, one would expect no correlation between such standards. It turns out, there is at least a weak positive connection between the two types of measures as defined here.

The structure of the paper is as follows. The first section provides background on the SCF and the relevant technical procedures involved in collecting and processing the data. The next section presents some descriptive information about the survey interviewers and develops the argument that data quality need not be correlated with traditional performance measures. The third section motivates and describes a set of quality measures and looks at the relationship of those measures to the number of cases interviewers completed. A final section concludes and outlines further research.

I. Background on the SCF

Since 1983, the SCF has been conducted every three years to gain a basis for research into the structure of the finances of U.S households and their relationships with financial institutions that support that structure.[1] The survey is sponsored by the Board of Governors of the Federal Reserve System (FRB) in cooperation with the Statistics of Income Division (SOI) of the Internal Revenue Service. Since 1992, data for the survey have been collected by NORC at the University of Chicago. Data for the 2001 survey used here were collected between May and December of that year.

The sample for the survey employs a dual-frame design.[2] An area-probability sample is used to provide good national data on financial characteristics that are broadly-distributed in the population. Many other financial characteristics–such as ownership of private businesses–apply to a fairly small fraction of the population, and overall wealth is highly concentrated (see Kennickell (2000B)). Thus, in the absence of other considerations, a very large sample would be needed to support analysis of such characteristics. In addition, the available evidence strongly suggests that nonresponse rates are substantially higher among wealthy households. Absent some means of making adjustments for differential response rates, estimates based on the population actually

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[1]See Kennickell, Starr-McCluer and Surette (2000) for an overview of the data.

[2]See Kennickell (2000A) for an overview of the general methodology of the survey.

interviewed would be biased. To deal with both the efficiency and bias considerations, the SCF includes a list sample selected from a set of statistical records derived from tax returns by SOI. This file is stratified using a "wealth index" constructed from observed income flows, and observations with higher values of the index are oversampled.[3] Weights are used to join the two samples for estimation. For the 2001 survey, the area-probability sample included about 5,000 cases, of which approximately 2,900 were ultimately interviewed; the list sample included about 5,200 cases, of which approximately 1,500 were interviewed. Unit nonresponse is addressed through a complex weighting scheme.

As noted in more detail below, the presence of missing data is a serious problem in the SCF. For the final data set, missing data are multiply imputed using a largely covariance-based approach (see Kennickell, 1998). To the degree feasible, the imputations are constrained by cross-relationships among variables and by legal and other institutional bounds. The analysis reported here uses a preliminary version of the data for which only one imputation was available.

The survey focuses on the "primary economic unit" (PEU)–roughly the core group of people in a household who share finances–but summary information is also collected on other household members. The SCF survey questions cover a wide variety of assets and liabilities along with related characteristics, as well as employment history, pensions, income, demographic characteristics, and various attitudes. The 2001 survey instrument was implemented as a CAPI program, which embodies, to the degree judged feasible, the accumulated experience of earlier survey in detecting and avoiding errors by respondents and interviewers. Where practical, constraints on allowable data were set to make it impossible to enter mutually inconsistent data. Specific help files were included for every question where past experience had suggested such files would be useful, and common interviewer probes were included on the screen with their associated questions. The median interview length was about 78 minutes, but relatively complex cases required more than two hours. Because of the critical role of dollar values in the SCF, such variables were given particular attention: When respondents provided a complete response, the program returned a confirmation question restating the dollar response in words; when respondents were either reluctant or unable

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[3]See Kennickell and Woodburn (1999) for a detailed discussion of the sample and weighting methodology.

to provide a complete response, the program generated a sequence of probes for the interviewer to read in an attempt to bound the true value within a range.[4]

Earlier experience in controlling data quality in the SCF, particularly experience with paper questionnaires, made it clear that it is important to allow interviewers to record less structured data easily, as events require during an interview. Interviewer training emphasized the importance of recording such information to explain problems or unusual situations in the interview. There were three ways an interviewer could provide such information. First, almost anywhere in the main questionnaire, an interviewer could open a "comment box" and enter an unlimited amount of text. Second, at every point in the questionnaire where there was a nontrivial fixed code frame, the program allowed for open-ended responses, and interviewers often used such fields to record comments of their own or more extended comments from respondents. Finally, interviewers were required to complete a "debriefing" interview for each case they completed. This interview was loosely structured around a few types of general potential problems, but it concluded with an open-ended request for any information that would be useful in understanding the case. As noted in more detail below, these three types of information were key drivers of the data editing.

During the field period, interviewers were required to dial in to an NORC computer daily to transmit and receive data. After initial processing to separate explicitly identifying information, such as names, addresses, and phone numbers, NORC bundled the remaining data for transmission every two to three weeks to the SCF staff at the FRB for detailed processing.

Upon receipt of each wave of data, every observation was subjected to two types of edits, one revolving around software-generated tests and the other around interviewer-recorded comments and related information.[5] At the most basic level, the software was used to detect structural errors that violated the intended data structure, particularly data in an incorrect format or location. After resolution of all such errors, cases were subjected to a variety of additional software tests designed to test constraints too complex to implement during an actual interview and to search for patterns of data errors that had been detected by other means in earlier SCFs or earlier waves of the 2001 survey. In addition, these programs were designed to detect observations where it was likely the

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[4]See Kennickell (1996) for a description of the collection of range data in the SCF.

[5]See Bledsoe and Fries (2002) for more details on the editing of the data.

interviewer had interviewed the wrong person. Every violation or suspected violation of the interview protocol detected at this point was investigated and resolved, where possible.

The other large class of edits was based on interviewer comments, responses to open-ended questions, and responses to the interviewer debriefing questionnaire. For every observation, a computer-generated paper worksheet was created to summarize in a standard format all of the relevant text information along with labels to provide the location where the information was recorded in the interview. To facilitate resolution of problems, the raw questionnaire data for all observations were also formatted with labels into a pseudo-questionnaire. Highly skilled editors reviewed each worksheet and its accompanying data in detail. When a clear pattern of errors emerged from this review, the software-based error checks were expanded to look for additional instances of the pattern. Often such checks revealed errors not obvious in the worksheets for other observations.[6]

For all classes of edits, changes to the data were guided by a "case law" approach. Where a similar circumstance had been encountered in past surveys or earlier in the 2001 survey, the data were treated as identically as possible. Where a problem could not be directly encompassed by existing procedures, the project director assumed the role of "judge" in developing appropriate general principles and applying them to the specific case. Two factors were key in any decision to change the data. First, a preponderance of evidence was required to determine that the raw data were erroneous. Second, change had to be in the best interests of future structural analysis of the data. In the best outcome where change was in order, there was sufficient information simply to correct the data. In other cases, clearly erroneous information was set to missing. When the evidence indicated that the data were inconsistent, but the nature of the resolution was doubtful, the inconsistencies were often allowed to remain. Following a general practice for the SCF, all data changes resulting from editing were flagged using values of a shadow variable present for every variable in the survey.

Because the computer-generated edit checks were more systematic and focused than the ones based on more detailed individual review, they could also move to resolution more quickly. The

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[6]After the initiation of imputation for missing values, graphical techniques were used to examine the data in detail (see Fries and Woodburn [1995]). These also revealed a significant number of data errors that were not be captured by the earlier edits.

computer-generated edit checks were normally completed within a week of the receipt of data. Thus, the results of this process might reasonably be used to generate feedback to individual interviewers and the field management. In contrast, the detailed editing was running about three deliveries behind by the end of the field period. Thus, without a substantial increase in editing staff or a large reduction in the problems editors have to review, it would not be feasible to use the results of the detained editing as a consistent basis for high-frequency feedback.

II. The role of field interviewers

In most field surveys, interviewers are a very critical link between the analytical objectives of survey designers and respondents who are asked to provide the required data. The task of the ideal interviewer calls for clear analytical skills and an ability to handle a great deal of stress: Interviewers need to find and contact the respondents, often performing sample maintenance of various sorts in the process. They have to persuade respondents that the survey is worthwhile and deal with reservations about confidentiality and other questions inhibiting participation. Even the basic task of administering a questionnaire goes far beyond simple reading, listening, and recording. Interviewers must also explain questions where the respondent is confused, probe to guide the respondent to answer questions that might have uncertain answers or that raise particular sensitivities, maintain a rapport with the respondent while remaining emotionally detached, and understand the respondent's answers in order to record them within a specialized framework.[7] A particularly important function of the interviewer is to limit the "distribution of understanding" among respondents that inevitably remains even after the most thorough cognitive testing of an instrument. Because respondents may differ in very many ways, interviewers must show great flexibility in how they approach all tasks involving interactions with respondents. They must also keep records of their work and perform the accounting necessary for them to be paid.

In some ways, the SCF amplifies the problems interviewers face. List sample respondents are often protected by layers of people whose job is to limit even basic access. The survey collects data that are usually seen as among the most sensitive items a person could be asked to report. Some

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[7]See Japec (2002) for an overview of the literature on the role of interviewers in data collection.

of the questions deal with matters that many people–respondents and interviewers–do not understand very well. The interview is usually not short, and to accommodate busy respondents, interviewers sometimes have to complete cases in numerous short segments.

For the 2001 SCF, 255 interviewers were trained. In addition, 5 of the NORC managerial staff for the project completed at least one interview. Most interviewers were trained in person using a standardized agenda across training rooms.[8] Of necessity, the training covered a large number of topics–the basic framework of the study, locating respondents and gaining their cooperation, sample maintenance, administration of the interview and associated materials, and the clerical work necessary for the interviewer to be paid.

An attempt was made to include interviews who had worked on earlier rounds of the SCF as well as those seen as having had strong performance records on other studies. The interviewers selected were asked to complete a brief self-administered survey of their attitudes and characteristics, and 185 of them did so (table 1)–only a 73 percent response rate. Of this group, the median interviewer had 5 or more years of experience as an interviewer, 16 percent had a year or less of experience, over 80 percent had worked for at least one other well-known survey organization in the past, over 30 percent had experience on an earlier wave of the SCF, and 52 percent reported having had at least some college education. The comparable 1995 and 1998 interviewer surveys had a response rates of virtually 100 percent. With the caveat that the 2001 interviewer data may be subject to nonresponse bias, the figures in table 1 suggest that NORC was successful in recruiting more experienced interviewers for the SCF, though it appears the proportion with some college education was nearly the same in all three surveys.

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[8]About 40 interviewers who had experience on earlier surveys were given a refresher course by telephone.

Table 1: Interviewer characteristics; 1995, 1998 and 2001 SCFs.

	Survey year		
	1995	1998	2001
Number of responding interviewers	262	200	185
Percent worked for other organizations	63	64	80
Percent worked on earlier SCFs	18	17	30
Median years experience	3	3	5
Percent with 1 year or less experience	37	40	16
Percent some college education	59	60	60

Over the course of the field period, interviewers were monitored and supported by 14 regional managers, who in turn were overseen by 3 higher-level area managers as well as the central office staff. All of the managerial staff were able to use a case management system that allowed for straightforward queries on the progress of individual interviewers in completing interviews and on the actions taken in the effort to complete each interview.

Except in unusual circumstances, the quality of interviewers' performance was evaluated in terms of numbers of completed interviews and costs per case. A very concerted effort was made to minimize costs and to eliminate interviewers who did not show sufficiently high completion rates. Because it was made clear to everyone that high completion rates and low costs were the key axes of "natural selection," it is reasonable to assume that the interviewers who were retained adapted themselves successfully to these criteria.

Of the 260 people who worked at completing interviews, only 207 completed at least one case. Figure 1 shows a Lorenz curve for the proportion of interviews completed by the group of interviewers completing at least one case. Completion among this group is heavily concentrated: the bottom half of the group completed 22.4 percent of the cases, while the 10 percent most productive interviewers completed 27.0 percent of the cases. The most productive interviewer alone completed over 4 percent of the cases, while 24 interviews who did at least one interview completed

Figure 1: Cumulative percent of total completed interviews vs. cumulative percent of interviewers ordered by number of completed observations, 2001 SCF.
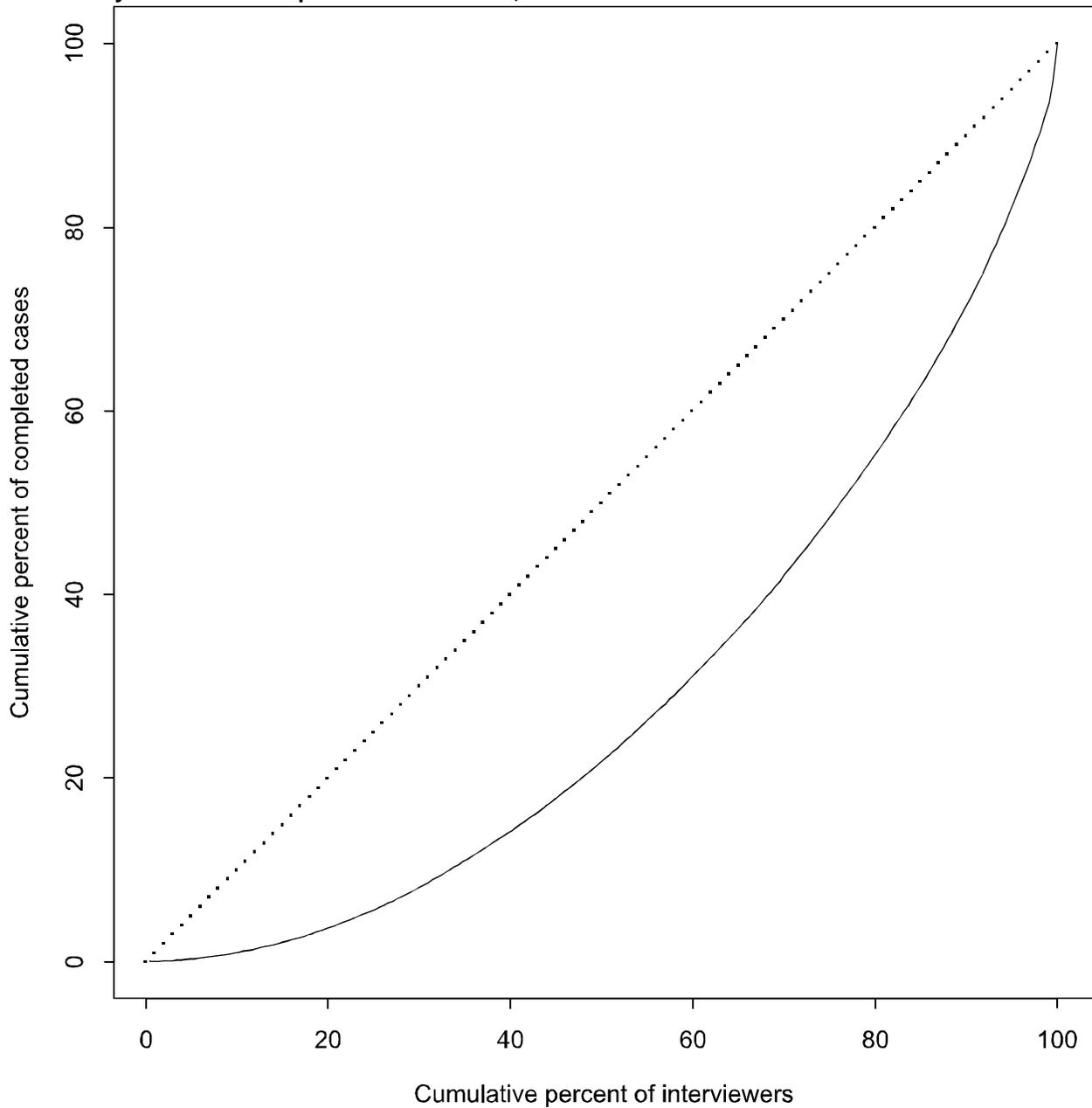
fewer than 5 cases. Clearly, there was substantial variation in this indicator of interviewers' performance.

An important question is, do other aspects of quality "travel on the same chromosome" as high completion rates? Several arguments support the idea that the connection might be weak. *A priori*, it would be easy to believe that the skills necessary to locate and persuade a respondent

sufficiently to agree to participate in an interview might be quite different from those required for a sustained engagement through the administration of a highly structured technical protocol. In practice, given the lack of active monitoring of the quality of the data collected, it is reasonable to assume that interviewers ultimately evolved their own standards for acceptable behavior subject to the need to maintain an acceptable level of productivity. Some interviewers may simply have extend in their own ways the information they received in training, in order to deal with situations in the field that appeared idiosyncratic to them. Absent further guidance, a great variety of even such well-intentioned rules could have evolved. Much more troubling is that the available evidence indicates that some interviewers almost surely did not always follow even the direct instructions given in training. If interviewers who intentionally or unintentionally violate expected interview protocol are productive in the conventional sense, the implications for data quality may be very serious.

III. Measures of data quality

Three measures of data quality are developed here. The first is defined in terms of the number of changes of any sort made to the survey data.[9] In the 2001 SCF, 52,201 such changes were made, affecting 2.67 percent of the set of all eligible variables and 63.9 percent of all cases (tables 2 and 3).[10] The second measure characterizes the extent to which variables were set to missing as a result of editing. This measure includes instances where specific responses were set to missing, as well as instances where a variable that was inapplicable before editing became indeterminate as a result of editing. There were 14,647 such new missing values, affecting 0.75 percent of the set of eligible variables and 31.3 percent of all cases. The final measure is defined in terms of the number of variables reported by the respondent as a missing data response–either

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[9]The data set taken as the baseline for the comparisons in this analysis is one that includes some alterations that were necessary to compensate for basic CAPI errors and unusual interviewer errors that caused the structure of the data to differ from the intended logic. Where possible, variables in this data set with identical underlying meaning were collapsed into one variable, and variables that could be computed using reported values were filled in.

[10]The "eligible set" of variables is defined for each observation as the set of instances in either the baseline or comparison data sets where responses–including missing data responses–were given by the respondent, or where because of higher-order missing data it is not known whether or not a question should have been answered.

Table 2: All types of edit changes, new missing values created by editing, and original responses initially refused or answered "don't know"; distributed over all observations and mean value across observations for interviewers; all variables and dollar variables only; mean, median, and percent with no changes of type; 2001 SCF.

Distribution taken over:	Mean	Median	% zero
Observations			
All types of edits			
All variables	11.7	2.0	36.1
Dollar variables	2.2	0.0	50.5
New missing values			
All variables	3.3	0.0	68.7
Dollar variables	0.8	0.0	75.5
Originally missing values			
All variables	9.6	5.0	11.1
Dollar variables	2.9	0.0	51.8
Means values for i'wers			
All types of edits			
All variables	12.6	10.2	1.0
Dollar variables	2.5	2.0	1.9
New missing values			
All variables	3.4	2.3	6.3
Dollar variables	0.8	0.5	4.4
Originally missing values			
All variables	9.9	8.2	0.5

because the respondent did not know the answer to the question or because the respondent did not wish to answer.[11] There were 41,026 such instances, affecting 2.10 percent of all eligible variables and 89.9 percent of all cases. Despite considerable efforts to improve data quality on several fronts–interviewer hiring, questionnaire design, and interviewer training–error rates for the first and third measures have increased since the 1998 SCF, while the rate for missing values created as a result of editing remained about the same.[12]

It is clear that some variables and some respondents were associated with substantially more problems than others. As shown in table 3, the highest rate of data changes for a subsection of the questionnaire was in the part dealing with assets and liabilities of household members not

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[11] Instances of dollar-denominated questions where respondents initially failed to provide complete responses but ultimately provided range information are treated in this analysis as complete responses.

[12]Although these indicators span an interesting range of nonsampling error, there are many other potential indicators. For example, in the SCF interviewers were allowed to "break out" of a looped series of questions and ask for only summary data if the respondent threatened to break off the interview; in practice, this option was used far too many times in cases where there is no other sign of respondent resistance. In other cases, interviewers were very lax about recording comments or in completing the required debriefing report for each case; the lack of such information when it was needed to resolve inconsistencies frequently caused a larger than necessary number of variables to be set to missing, and in some instances may have caused necessary edits to have gone undetected. Several of other such structural problems might be candidates, as well as alternative combinations of the editing statistics examined here.

included in the PEU–about 9 percent of eligible variables in that section were altered.[13] As shown in figure 2, the distributions of the three measures across variables are right-skewed particularly for the total number of changes and the number of originally missing variables.[14] Across observations (figure 4), all three measures–particularly total edits–are also right-skewed.

Because dollar values have a particularly important place in the SCF, it is worthwhile to highlight data quality for such variables separately. As noted earlier, the CAPI program was designed to include for all dollar-denominated questions a special confirmation screen to spell out reported amounts in words, and an "automated probing" sequence to collect partial information as ranges in other cases. Although the former device should have made it extremely difficult to record a figure other than the one the respondent intended, it is virtually certain that some interviewers repeatedly failed to ask for confirmation, perhaps in a misguided attempt to shorten the interview.[15] Serious data quality problems were also not uncommon for the latter device, it appears primarily because of a failure to follow instructions. Overall, more than 19 percent of all data changes due to editing were made to dollar variables. Dollar variables also accounted for almost 23 percent of the missing variables created by editing, and over 29 percent of the originally missing data items.

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[13]The section about the non-PEU members contained a sequence of questions to intended to determine whether items were erroneously double-counted in earlier questions about the PEU. When the double-counting was resolved, the original response was altered to indicate that the problem had been repaired. Such changes are the great majority of those made in this section.

[14]An appendix identifies the questions with the highest incidence of problems according to the three measures.

[15]For example, in one case an interviewer entered "$425,000,000" where every other piece of information indicated that a value of at most $10,000,000 might make sense. Subsequently it was determined that this response was meant to be the range "4 to 5 million dollars."

Table 3: Number of variables, number and percent of non-blank variables, number and percent of all alterations of data in editing, number and percent of missing variables created by editing, and number and percent of original responses initially refused or answered "don't know"; by questionnaire section; 2001 SCF.

Q'nnaire section	Number variables	Non-blank variables Number (thou.)	Percent of total	All changes Number	Percent of Total	Non-blank	New missing values Number	Percent of. Total	Non-blank	Originally missing values Number	Percent of Total	Non-blank
HH listing	92	130	6.66	743	1.42	0.57	44	0.30	0.03	189	0.46	0.15
Institutions	103	164	8.37	6,930	13.28	4.24	3,965	27.07	2.43	1,433	3.49	0.88
Credit cards	82	147	7.52	405	0.78	0.28	127	0.87	0.09	1,829	4.46	1.25
Housing	90	58	2.94	603	1.16	1.05	116	0.79	0.20	896	2.18	1.56
Mort./LOC	159	84	4.28	1,883	3.61	2.25	516	3.52	0.62	2,032	4.95	2.43
Inv. real estate	189	58	2.99	3,336	6.39	5.71	1,224	8.36	2.10	1,584	3.86	2.71
Businesses	130	60	3.08	2,926	5.61	4.87	1,035	7.07	1.72	1,380	3.36	2.30
Vehicles	176	101	5.18	2,435	4.66	2.41	382	2.61	0.38	1,219	2.97	1.20
Cons. loans	281	40	2.04	1,650	3.16	4.15	254	1.73	0.64	1,448	3.53	3.64
Fin. assets	309	343	17.56	6,858	13.14	2.00	1,439	9.82	0.42	7,473	18.22	2.18
Employment	233	209	10.70	5,778	11.07	2.76	1,001	6.83	0.48	6,552	15.97	3.13
Pensions	477	145	7.44	12,036	23.06	8.28	3,098	21.15	2.13	4,803	11.71	3.31
Income	68	150	7.68	3,479	6.66	2.32	905	6.18	0.60	5,735	13.98	3.82
Inheritance	27	39	2.01	467	0.89	1.19	51	0.35	0.13	727	1.77	1.85
Demographics	63	135	6.88	562	1.08	0.42	137	0.94	0.10	2,504	6.10	1.86
Health Insurance	42	84	4.30	1,443	2.76	1.72	224	1.53	0.27	674	1.64	0.80
2nd-ary families	39	8	0.39	685	1.31	9.01	129	0.88	1.70	548	1.34	7.21
All dollar variables	507	255	13.07	9,925	19.01	3.89	3,325	22.70	1.30	11,993	29.23	4.70
All sections	2,560	1,954	100.00	52,201	100.00	2.67	14,647	100.00	0.75	41,026	100.00	2.10
1998, all sections	2,721	2,005	100.00	47,787	100.00	2.38	15,428	100.00	0.77	38,599	100.00	1.93

Figure 2: Distribution of number (excluding zeroes) of new missing values created in editing, all edit changes, and originally missing variables; by variables; 2001 SCF.

New missing values: 30.08%=0
All changes: 6.05%=0
Originally missing values: 34.02%=0
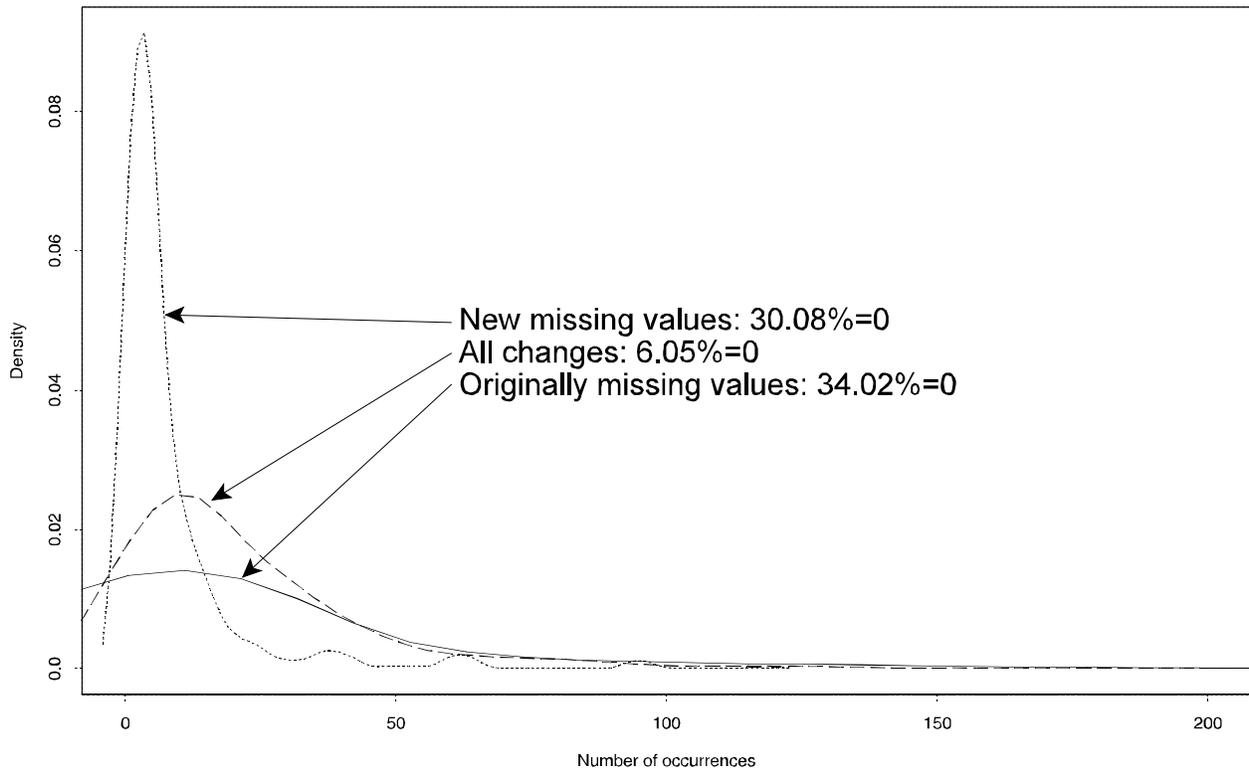
Figure 3: Distributions of number (excluding zeroes) of new missing values created in editing, all edit changes, and originally missing variables; by observations; 2001 SCF.

New missing values: 68.71%=0
All changes: 35.81%=0
Originally missing values: 12.56%=0
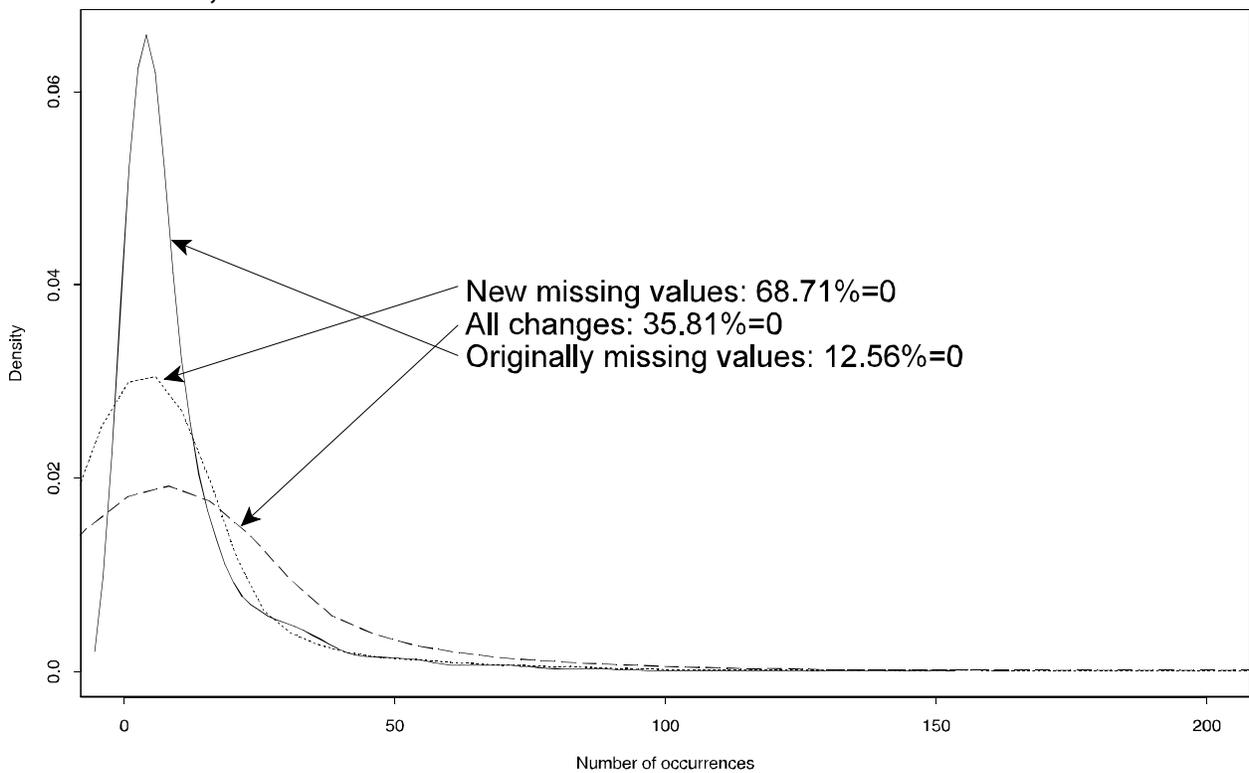
Figure 4: Distributions of mean number (excluding zeroes) of new missing values created in editing, all edit changes, and originally missing variables; by interviewers; 2001 SCF.

New missing values: 5.80%=0
All changes: 0.97%=0
Originally missing values: 0.48%=0
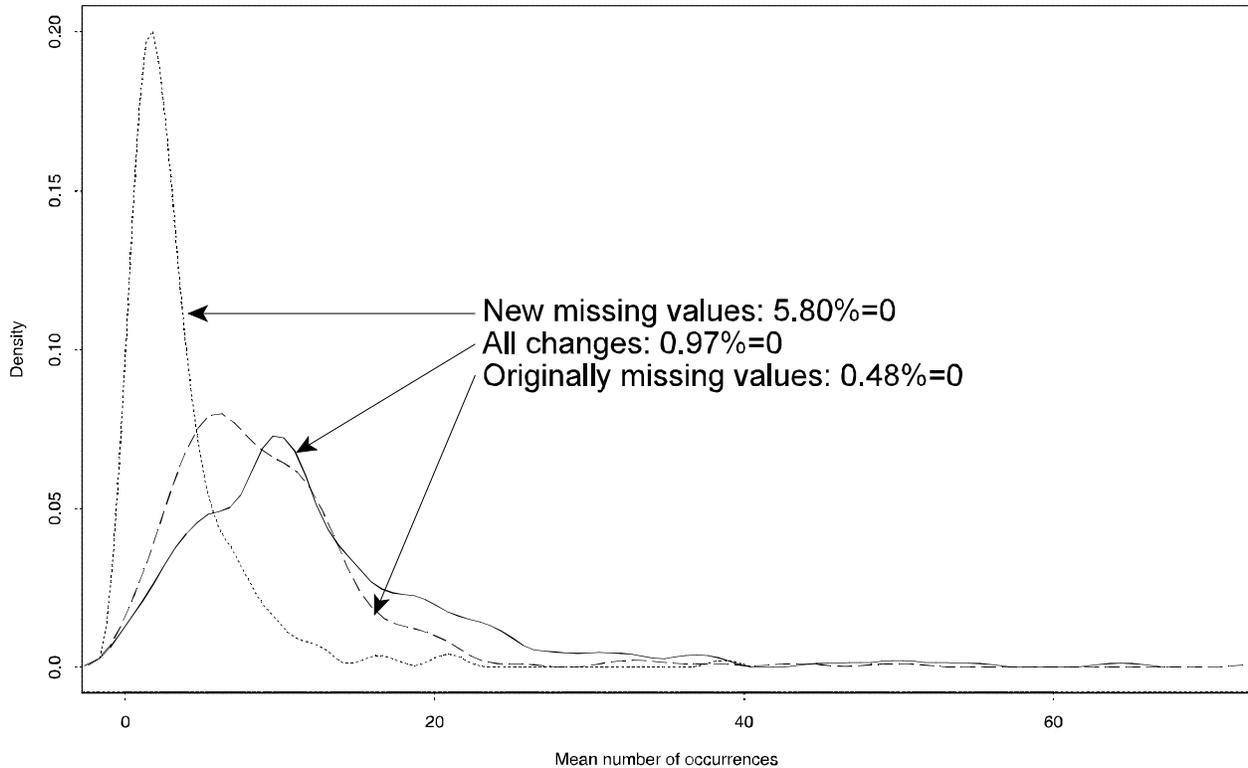
Table 4: Pearson and Spearman correlations across interviewers of number of completed cases with mean proportion of non-blank variables edited, set to missing in editing, or initially reported by the respondent as a missing value; raw correlations and correlations filtered through OLS and Poisson models to remove variations in respondents; 2001 SCF.

Mean value of:	Raw correlations		OLS filtered corr.		Poisson filtered corr.	
	Pearson	Spearman	Pearson	Spearman	Pearson	Spearman
All types of edits						
All variables	-0.11	-0.05	-0.13	-0.16	-0.12	-0.13
	(0.10)	(0.44)	(0.07)	(0.03)	(0.10)	(0.07)
Dollar variables	-0.17	0.13	-0.19	-0.17	-0.10	-0.06
	(0.01)	(0.07)	(0.01)	(0.01)	(0.17)	(0.41)
New missing values						
All variables	-0.05	-0.09	-0.09	-0.11	-0.07	-0.02
	(0.44)	(0.18)	(0.20)	(0.13)	(0.32)	(0.78)
Dollar variables	-0.11	0.00	-0.13	-0.13	-0.17	-0.14
	(0.10)	(0.98)	(0.07)	(0.08)	(0.02)	(0.05)
Initial missing values						
All variables	-0.01	0.00	-0.05	-0.13	-0.03	-0.10
	(0.78)	(0.96)	(0.46)	(0.07)	(0.64)	(0.15)
Dollar variables	0.11	0.17	0.04	0.01	0.08	0.11
	(0.11)	(0.01)	(0.56)	(0.92)	(0.29)	(0.12)

Note: p-values are given in parentheses.

Figure 5a: Number of completed cases vs. average percent of all types of variables altered as a consequence of editing, by interviewer, 2001 SCF.
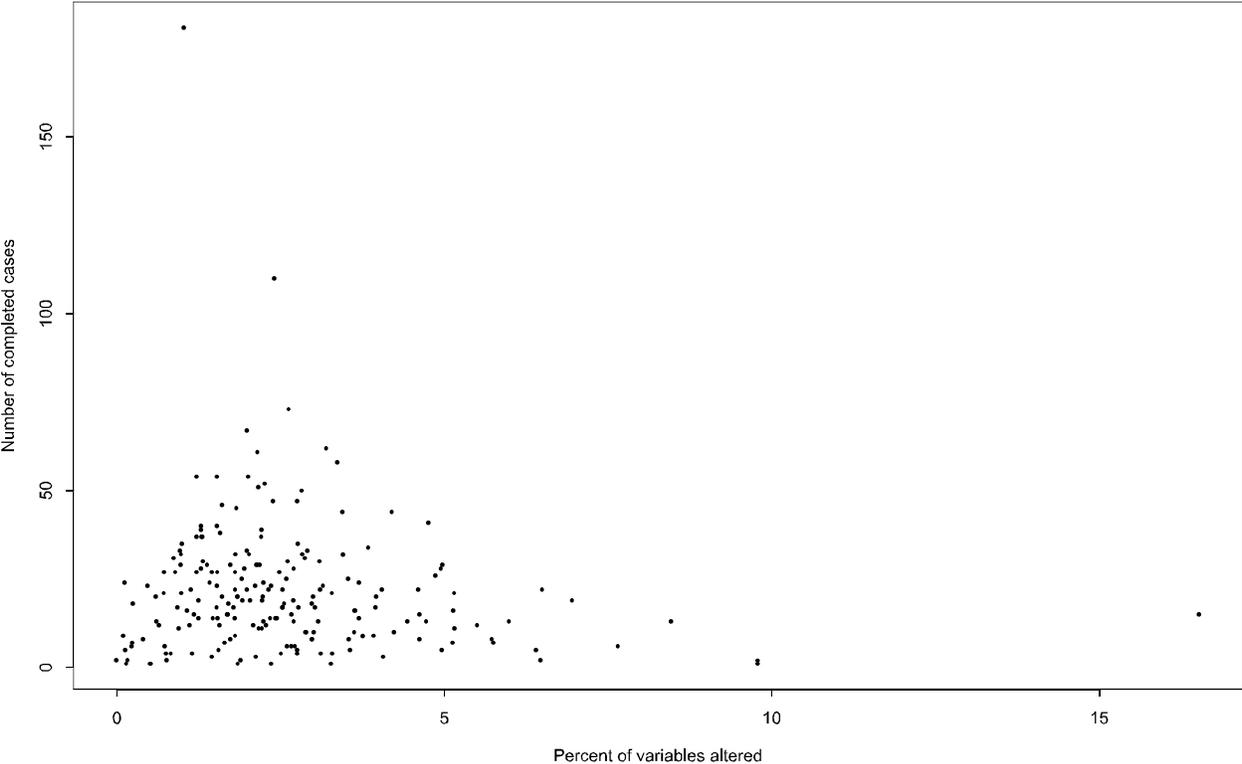
Figure 5b: Number of completed cases vs. average percent of dollar variables altered as a consequence of editing, by interviewer, 2001 SCF.
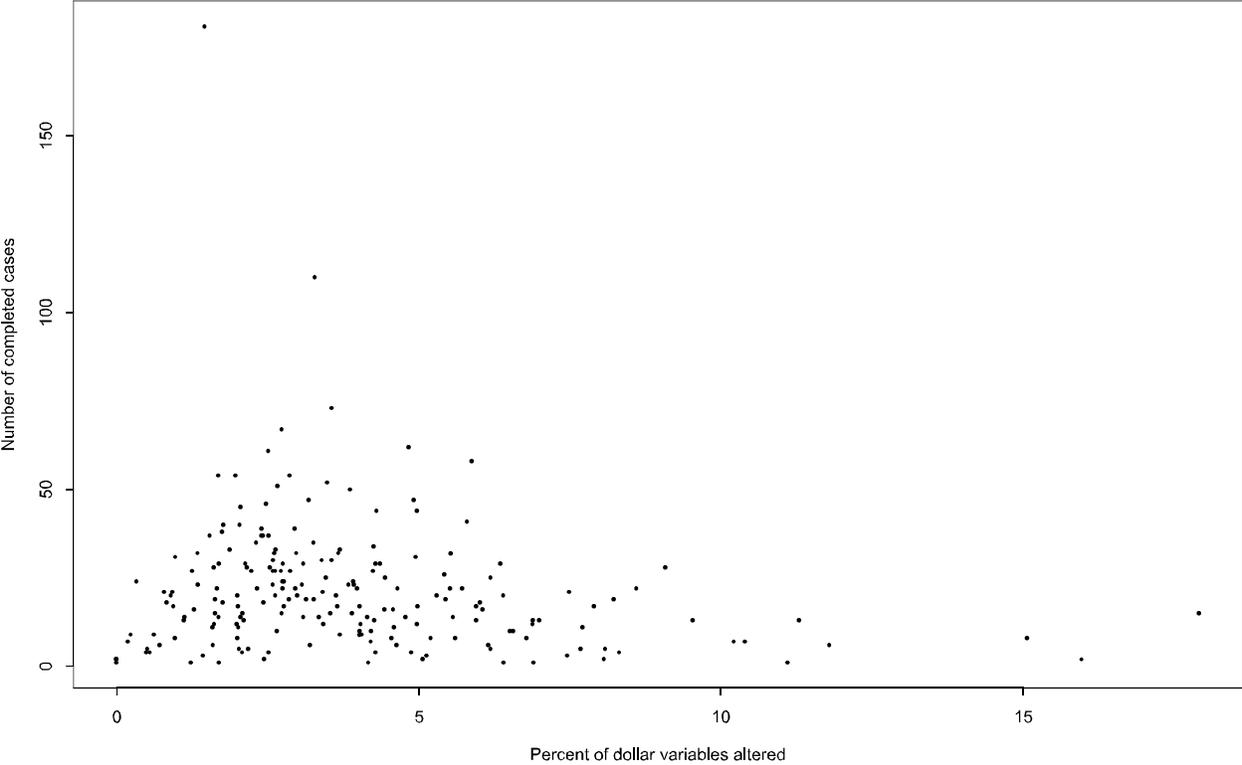
Figure 5c: Number of completed cases vs. average percent of all types of variables set to missing as a consequence of editing, by interviewer, 2001 SCF.
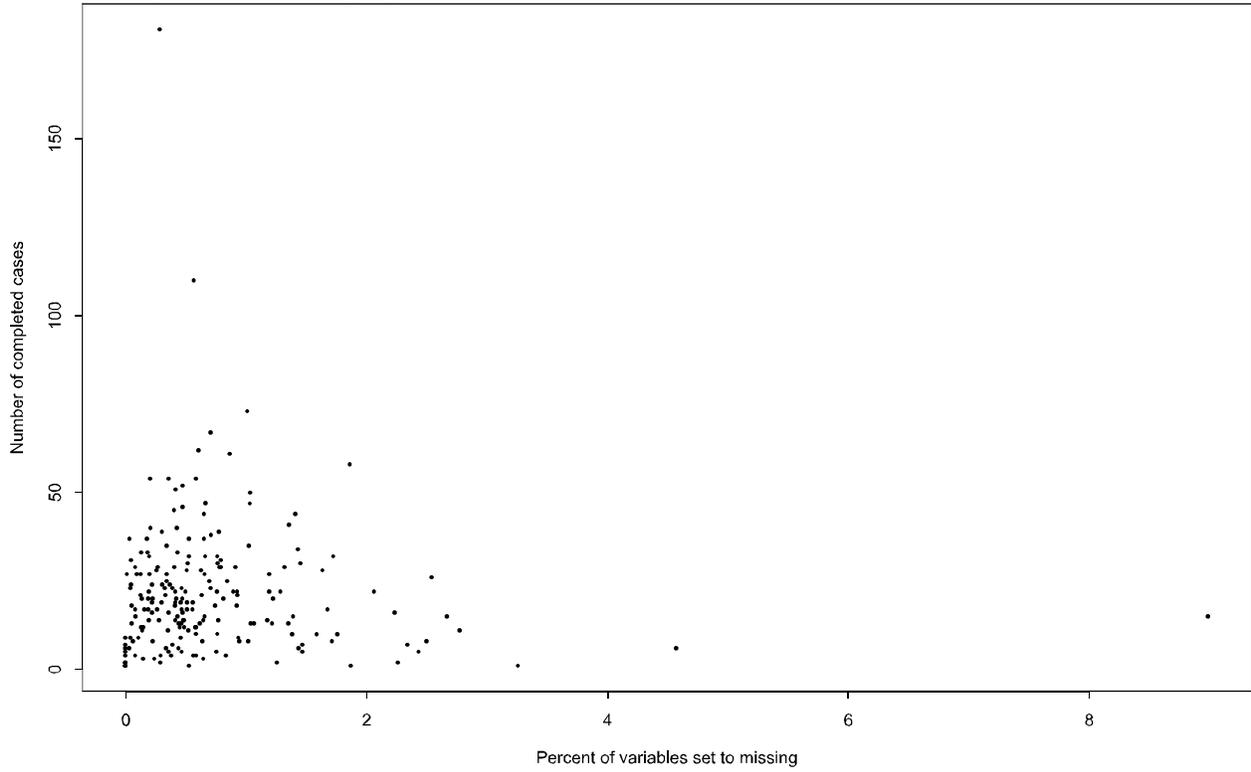
Figure 5d: Number of completed cases vs. average percent of dollar variables set to missing as a consequence of editing, by interviewer, 2001 SCF.
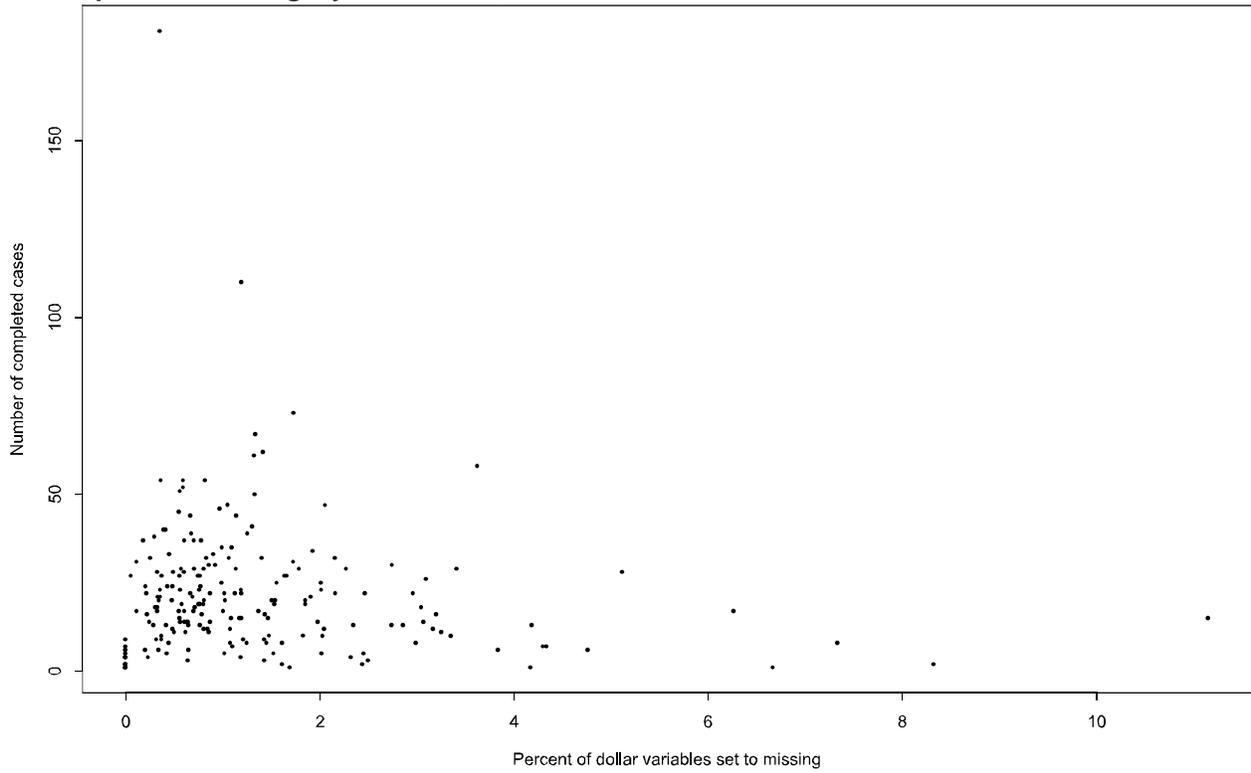
Figure 5e: Number of completed cases vs. average percent of all types of variables reported as missing values, by interviewer, 2001 SCF.
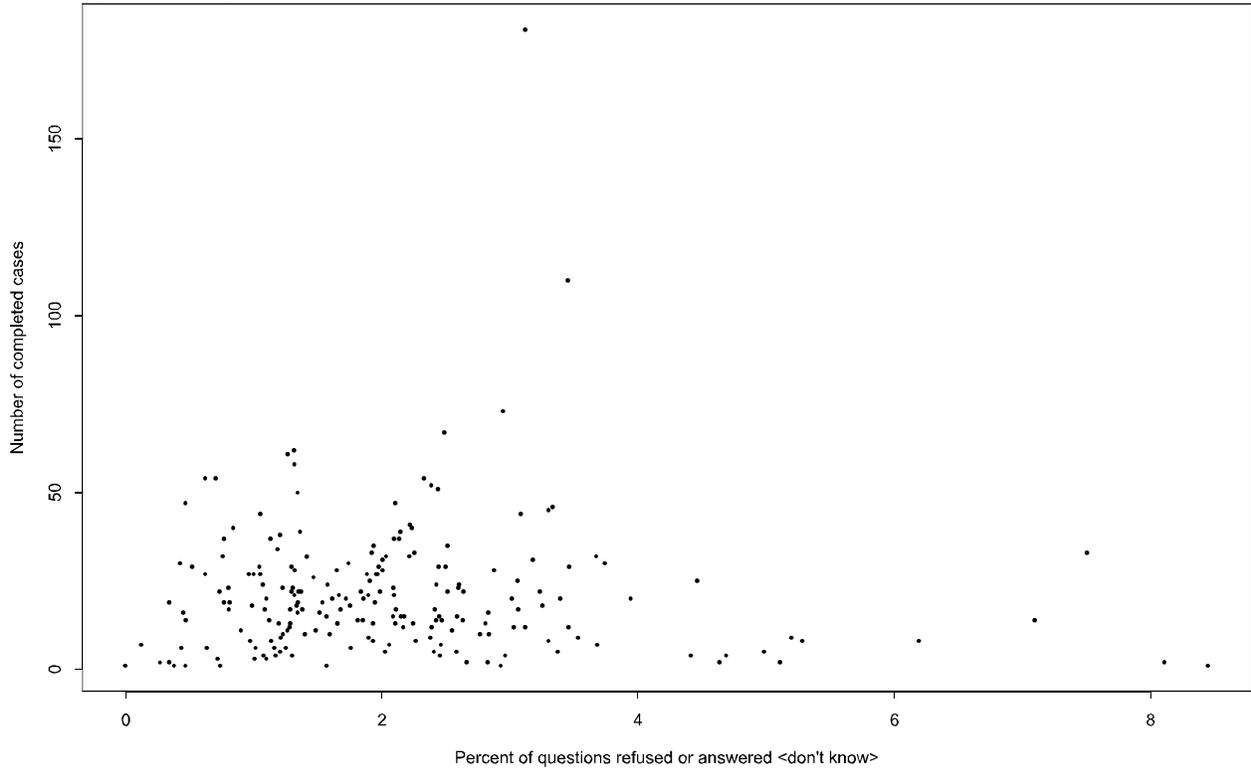
Figure 5f: Number of completed cases vs. average percent of dollar variables reported as missing values, by interviewer, 2001 SCF.
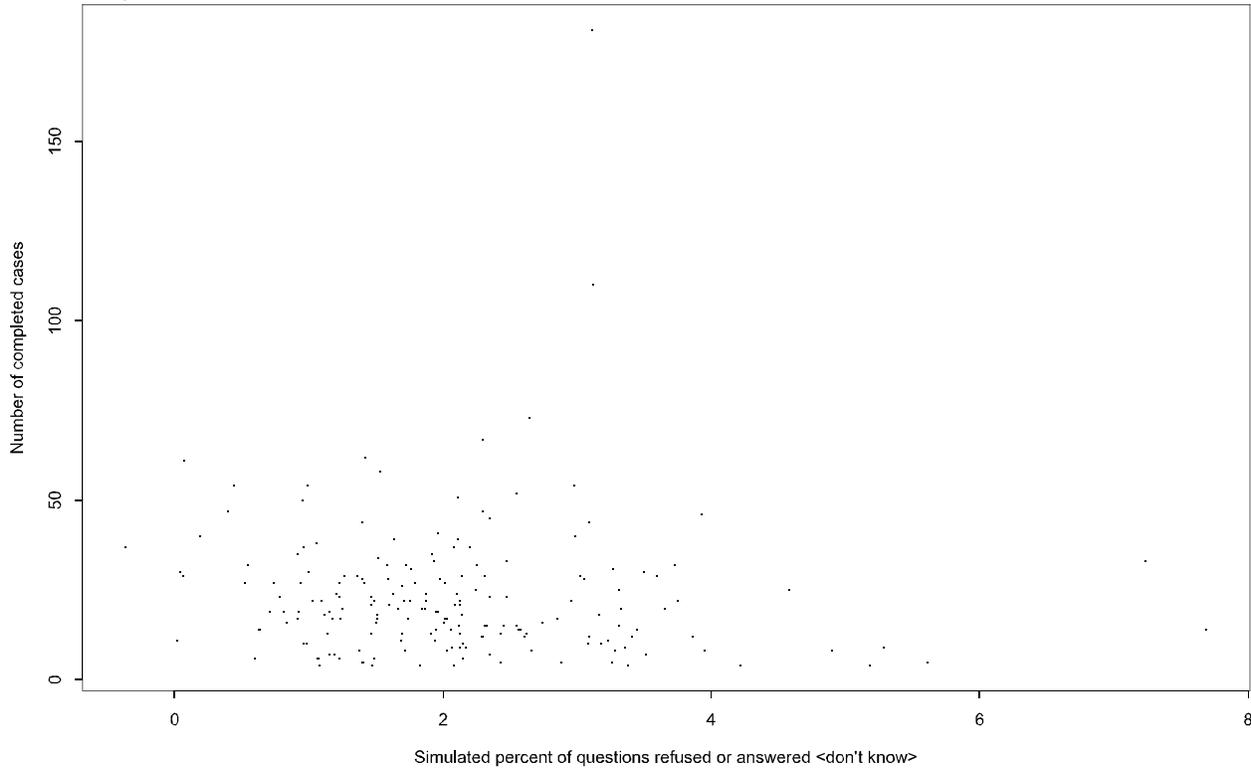
As the ultimate agents of the survey designers, interviewers have the responsibility during an interview of helping respondents to understand questions, helping or persuading respondents to answers the questions, and recording the responses accurately. Some respondents may not be moved by anything an interviewer might do, and the survey questions may fail in subtle ways not clear to any reasonable person. However, if cases were randomly assigned and interviewers were equally able, the distribution of the mean errors rates should be normal with variance a function of the number of cases completed by the various interviewers. In fact, figure 4 shows that all the distributions of data quality problems have a heavy right tail.

One possible explanation is that there is substantial variation in interviewers' abilities. Figures 5a-5f shows the relationships between the traditional measure of interviewer performance, the number of cases completed, and the three data quality measures for all variables and for dollar variables only. The figures show great dispersion in the relationships. The first two columns of table 4 show there is a small negative Pearson correlation between completed cases and data quality problems for all instances except the cases of initially missing values for dollar variables. The Spearman rank correlation is weaker, and in the case of initially missing dollar variables, it shows a positive correlation that is highly significant, at least under the assumption of simple random assignment.

One might argue that some of the survey questions are error prone and that the interviewers should not be penalized in accounting for error from such questions. Were the SCF a new survey with limited experience of how the survey's questions work in practice, this argument might be more compelling. Almost all of the questions in the 2001 SCF are direct descendants of ones asked since the 1989 survey. The initial development of the questionnaire involved many pretests and debriefings of the interviewers, and its refinement over time has been subject to additional pretesting as well as more limited cognitive analysis. Where changes in existing questions have been made, they have been motivated by a desire to counter changes in the general use of terms or to deal with problems encountered by interviewers in the previous wave of the survey. Nonetheless, language is notoriously fluid and, consequently, there will always be a "distribution of understanding" across respondents of any given set of words, no matter how much those words have been tested in laboratory or other settings. Given current technology, only interviewers are in a position to try to communicate the intent of questions to respondents. For this link to function, interviewers

themselves need to understand the questions. During their training interviewers have an opportunity to enquire about the intent of any question, and many interviewers do so. Even among the trained interviewers there is still likely to be a distribution of understanding, and it may be that there is a systematic deviation from the original intent. In an attempt to purge the comparison of quality measures of the influence of questions that were relatively commonly problematic, an experiment was conducted wherein data quality problems for particular variables were down-weighted in proportion to the frequency with which those variables had data quality problems across all interviews. The descriptive plots and correlations were remarkably little changed by this exercise. Therefore, the more detailed analysis presented below ignores potential question-specific problems and implicitly attributes any error from this source to interviewers.

Almost certainly, the most important problem with the simple treatment of the relationship between data quality and completed cases is that the assignment of cases to interviewers is not random. Interviewers who were successful in completing cases tended to be given cases that were more difficult to convince to participate, and those cases might also have been more likely to have data quality problems. Modeling may allow a separation of respondent-specific and interviewer-specific effects. Suppose that data quality for a given case, $\mathbf{Q}$, and the propensity to complete the case, $\mathbf{C}$, are given by the linear models specified as equations 1 and 2 below. The vectors of respondent characteristics $\mathbf{X}$ and $\mathbf{F}$ need not be identical; for example, a respondent living in a gated community might be difficult to approach to persuade him to participate, but having agreed to participate, his choice of residence might have nothing to do with how careful, knowledgeable, and cooperative a respondent he would be. Similarly, the interviewer characteristics included in $\mathbf{Y}$ and $\mathbf{G}$ need not be the same. Although there might be additional interaction effects–for example, some people may be more cooperative with interviewers of one gender or the other–such possibilities will be ignored here. The interviewer-specific error terms, ν and υ are each taken to have a fixed idiosyncratic component (denoted by a bar) and an iid mean zero random deviation (denoted by a tilde). The respondent-specific error terms ϵ and ξ are assumed to be purely iid mean zero random; allowing for compound error terms would have little present benefit because we have only one observation on each respondent.

1. $Q^{ri} = X^r \alpha + Y^i \beta + \varepsilon^r + v^i, \quad v^i = \bar{v}^i + \tilde{v}^i$

2. $C^{ri} = F^r \varphi + G^i \gamma + \xi^r + \upsilon^i, \quad \upsilon^i = \bar{\upsilon}^i + \tilde{\upsilon}^i$

3. $E\left[Q^i\right] - E\left[X^r\right]\alpha = Y^i \beta + \bar{v}^i$

4. $E\left[C^i\right] - E\left[F^r\right]\varphi = G^i \gamma + \bar{\upsilon}^i$

Ideally, we would like to compare the total interviewer-specific effects in controlling data quality and in completing cases as given by equations 3 and 4 respectively. The extensive amount of data available for completed cases makes it seem reasonable to estimate the model given in equation 1 in order to extract the effect given by equation 3. The argument for estimating the quantity in equation 4 is more difficult for three reasons. First, little beyond location and stratum identifiers is available for modeling completion across all cases. Second, because only completion or non-completion is observed for each case (rather than the latent variable **C**), it is necessary to estimate equation 2 using a limited-dependent variable technique, such as probit or logit; in such nonlinear models, it may be difficult to get robust estimates of the large number of coefficients necessary to identifying the interviewer-specific effects. Third, because a given case may have been assigned to several interviewers before it was assigned a final status as a completed case or a nonrespondent, the simple model is not strictly appropriate. It turns out that this third problem is a sufficiently serious one to make meaningful estimation of equation 2 doubtful: In a number of instances, the data indicate that interviewers completed 100 percent of the cases where they are listed as the final "interviewer of record." It appears that all of these interviewers also had involvement at an earlier stage with other cases that were not ultimately completed, but where another interviewer was recorded as the final one. For other interviewers who had completion rates of less than 100 percent by this definition, the problem varies in its seriousness. Unfortunately, there is no clear way to allocate shares of success or failure at this level to individual interviewers without imposing a much more complicated model that would be difficult to estimate from the available data. One approach might be something similar to the hazard model developed in Kennickell (1999B) for examining the individual steps toward case completion in the 1998 SCF. However, such modeling raises other issues that are beyond the scope of this paper.

Table 4a: Regressions of data quality measures on respondent characteristics and interviewer fixed effects, 2001 SCF.

	RAED	RDED	RANM	RDNM	RAMS	RDMS
CONST	-1.1851	1.7889	0.2009	-1.1977	-0.8239	2.3335
	2.8355	*3.4256*	*1.4546*	*2.0393*	*1.1153*	*4.1436*
STR1	0.5632	0.3514	-0.1601	-0.2531	0.1795	0.0582
	0.5127	*0.6194*	*0.2630*	*0.3687*	*0.2017*	*0.7492*
STR2	0.6152	0.2795	0.1155	0.2156	-0.2403	-0.7634
	0.4329	*0.5230*	*0.2221*	*0.3114*	*0.1703*	*0.6327*
STR3	0.5423	0.3859	-0.0122	0.0843	0.1572	0.3543
	0.4029	*0.4867*	*0.2067*	*0.2898*	*0.1585*	*0.5887*
STR4	0.9688*	0.9145*	0.4032*	0.5970*	-0.2158	-0.7974
	0.3773	*0.4558*	*0.1935*	*0.2713*	*0.1484*	*0.5513*
STR5	0.9266*	1.1692#	0.0648	0.4746+	0.2708+	0.2355
	0.3724	*0.4499*	*0.1910*	*0.2678*	*0.1465*	*0.5442*
STR6	0.7947+	1.7554#	0.1735	0.9938+	0.2811+	0.4656
	0.4225	*0.5105*	*0.2168*	*0.3039*	*0.1662*	*0.6175*
STR7	0.4720	1.8399+	0.2178	1.1916+	1.4380#	4.0407#
	0.8504	*1.0274*	*0.4363*	*0.6116*	*0.3345*	*1.2428*
REG1	-1.3988*	-0.7138	-0.6348+	-0.2669	-0.1060	-1.1139
	0.6339	*0.7658*	*0.3252*	*0.4559*	*0.2493*	*0.9263*
REG2	-0.9715	-0.4354	-0.4908	-0.2270	0.0820	-0.4170
	0.6393	*0.7723*	*0.3279*	*0.4598*	*0.2515*	*0.9342*
REG3	-1.1249+	-0.8543	-0.4965	-0.0592	0.1916	-0.8119
	0.6101	*0.7371*	*0.3130*	*0.4388*	*0.2400*	*0.8916*
SRPSU	-0.0915	0.0077	-0.0405	-0.0671	0.2073+	0.6374
	0.3069	*0.3707*	*0.1574*	*0.2207*	*0.1207*	*0.4485*
MSA	-0.0384	0.0324	-0.1705	-0.1726	-0.3532*	-1.2842*
	0.3981	*0.4810*	*0.2042*	*0.2863*	*0.1566*	*0.5818*
TELIW	0.1224	0.1466	0.1246	0.0759	0.3517*	0.7608*
	0.2050	*0.2477*	*0.1052*	*0.1475*	*0.0807*	*0.2996*
LENIW	0.6928#	0.4287	0.0843	0.0973	0.1252	-0.1641
	0.2450	*0.2959*	*0.1257*	*0.1762*	*0.0964*	*0.3580*
FEE	0.1201	-0.0837	0.1169	-0.0656	0.0649	0.4701
	0.3174	*0.3834*	*0.1628*	*0.2283*	*0.1248*	*0.4638*
LFEE	-0.0015	-0.0013	-0.0021	-0.0014	-0.0065+	-0.0234#
	0.0060	*0.0072*	*0.0031*	*0.0043*	*0.0024*	*0.0088*
AGE	0.0072	0.0210*	-0.0030	0.0085+	0.0022	0.0105
	0.0071	*0.0086*	*0.0036*	*0.0051*	*0.0028*	*0.0104*
EDN	-0.0120	-0.0490	-0.0291	0.0005	0.0586#	0.2205#
	0.0371	*0.0448*	*0.0190*	*0.0267*	*0.0146*	*0.0542*
WORK	0.0129	-0.2850	0.0605	-0.0002	-0.2304#	-0.5414+
	0.2017	*0.2437*	*0.1035*	*0.1451*	*0.0794*	*0.2948*
PHLTH	-0.1083	-0.2071	0.0283	-0.0093	-0.0066	-0.1579
	0.1077	*0.1301*	*0.0552*	*0.0774*	*0.0424*	*0.1573*
NWHITE	-1.9719+	-0.9282	-0.7303	-0.0194	-0.5650	-2.0753
	1.0828	*1.3081*	*0.5555*	*0.7787*	*0.4259*	*1.5823*
TIMAREA	0.1077	-0.0049	0.0395	-0.0192	-0.0085	0.0798
	0.0792	*0.0957*	*0.0406*	*0.0570*	*0.0312*	*0.1158*
MARR	-0.3470	-0.1520	0.0944	0.1188	0.2506#	0.6602*
	0.2125	*0.2567*	*0.1090*	*0.1528*	*0.0836*	*0.3105*
HHSIZE	0.0725	-0.0078	-0.0550	-0.0075	-0.0271	-0.0487
	0.0680	*0.0821*	*0.0349*	*0.0489*	*0.0267*	*0.0993*
HOWNR	-0.4254+	-0.3561	-0.0958	-0.1460	-0.052	0.3700
	0.2482	*0.2998*	*0.1273*	*0.1785*	*0.0976*	*0.3627*
NORMY	0.0238	0.1039	0.0334	0.0113	-0.0027	-0.0433
	0.0925	*0.1118*	*0.0475*	*0.0665*	*0.0364*	*0.1352*
ASSET	0.0636	0.0442	0.0630#	0.0583+	0.0936#	0.4023#
	0.0448	*0.0542*	*0.0230*	*0.0322*	*0.0176*	*0.0655*
DEBT	0.0285	0.0513*	0.0099	0.0312*	-0.0042	-0.0935#
	0.0186	*0.0225*	*0.0095*	*0.0134*	*0.0073*	*0.0272*
MHORIZ	-0.0623	-0.1293	-0.0468	-0.1199*	-0.022	0.1067
	0.0659	*0.0796*	*0.0338*	*0.0474*	*0.0259*	*0.0963*
CHARIT	-0.1930	-0.0814	-0.0193	0.0022	-0.1034	-0.0864
	0.2056	*0.2483*	*0.1055*	*0.1478*	*0.0809*	*0.3004*
NOINT	0.1306	0.0988	0.0957	0.2087*	0.4749#	1.1932#
	0.1227	*0.1483*	*0.0630*	*0.0883*	*0.0483*	*0.1793*
NSUSPA	-0.1556	0.1383	-0.1854	-0.0339	1.1858#	4.5703#
	0.2438	*0.2945*	*0.1251*	*0.1753*	*0.0959*	*0.3562*
RECORD	0.0391	-0.1583	-0.0362	-0.3225*	-0.4262#	-1.6512#
	0.1849	*0.2234*	*0.0948*	*0.1330*	*0.0727*	*0.2702*
UNCLR	-0.1027	-0.0039	-0.0642	-0.0805	0.2093*	-0.0193
	0.2311	*0.2792*	*0.1186*	*0.1662*	*0.0909*	*0.3378*
CONFUS	0.4414*	0.4800+	0.279*	0.3066+	0.1681+	0.4086
	0.2221	*0.2683*	*0.1139*	*0.1597*	*0.0873*	*0.3245*
Fixed effects						
$F_{(189,4160)}$	1.93#	2.67#	1.57#	2.32#	6.11#	5.34#
R^2	0.097	0.126	0.078	0.110	0.332	0.305

Table 4b: Poisson regressions of data quality measures on respondent characteristics and interviewer fixed effects, 2001 SCF.

	RAED	RDED	RANM	RDNM	RAMS	RDMS
CONST	-4.1699#	-2.9097#	-4.8376#	-5.7183#	-5.3641#	-4.6827#
	0.1573	*0.3622*	*0.3045*	*0.6611*	*0.1728*	*0.3145*
STR1	0.2301#	0.1110	-0.3250#	-0.3135+	-0.1448#	-0.0423
	0.0302	*0.0745*	*0.0795*	*0.1693*	*0.0389*	*0.0734*
STR2	0.2676#	0.0822	0.1728#	0.1007	-0.1850#	-0.2287#
	0.0249	*0.0598*	*0.0491*	*0.1030*	*0.03189*	*0.0590*
STR3	0.3114#	0.1451#	0.0241	0.0842	0.1386#	0.1885#
	0.0227	*0.0541*	*0.0461*	*0.0969*	*0.02534*	*0.0445*
STR4	0.4653#	0.3310#	0.5636#	0.5320#	-0.1225#	-0.1906#
	0.0201	*0.0456*	*0.0373*	*0.0758*	*0.0244*	*0.0437*
STR5	0.5569#	0.4520#	0.1799#	0.4496#	0.0744#	-0.0799*
	0.0204	*0.0461*	*0.0409*	*0.0799*	*0.0228*	*0.0405*
STR6	0.4125#	0.4984#	0.3696#	0.7466#	0.0978#	0.0956#
	0.0245	*0.0539*	*0.0466*	*0.0896*	*0.0266*	*0.0471*
STR7	0.3517#	0.4609#	0.5729#	0.9725#	0.3941#	0.3502#
	0.0432	*0.0895*	*0.0783*	*0.1432*	*0.0441*	*0.0743*
REG1	-0.4871#	-0.2050#	-0.6588#	-0.2801*	-0.0004	-0.1118
	0.0340	*0.0736*	*0.0567*	*0.1172*	*0.0384*	*0.0684*
REG2	-0.2700#	-0.0710	-0.4489#	-0.1618	0.1714#	0.1375+
	0.0348	*0.0784*	*0.0569*	*0.1245*	*0.0432*	*0.0806*
REG3	-0.3238#	-0.2771#	-0.4155#	-0.1054	0.1771#	0.0672
	0.0335	*0.0779*	*0.0583*	*0.1238*	*0.0380*	*0.0688*
SRPSU	-0.0558#	-0.0344	-0.0463	-0.0696	0.1213#	0.1722#
	0.0179	*0.0415*	*0.0313*	*0.0683*	*0.0201*	*0.0351*
MSA	-0.0169	0.0074	-0.3414#	-0.2157*	-0.1935#	-0.2762#
	0.0253	*0.0593*	*0.0442*	*0.1022*	*0.0285*	*0.0479*
TELIW	0.0617#	0.0541*	0.2753#	0.0841+	0.1451#	0.1029#
	0.0121	*0.0273*	*0.0227*	*0.0462*	*0.0133*	*0.0239*
LENIW	0.1498#	0.0079	0.0112	0.0392	0.0323*	0.0457+
	0.0142	*0.0321*	*0.0278*	*0.0565*	*0.0147*	*0.0267*
FEE	0.0267	-0.0221	0.3036#	0.1266	0.0288	0.0290
	0.0194	*0.0458*	*0.0369*	*0.0797*	*0.0215*	*0.0398*
LFEE	0.0006+	-0.0001	-0.0052*	-0.0036*	-0.0022#	-0.0017*
	0.0004	*0.0008*	*0.0007*	*0.0015*	*0.0005*	*0.0007*
AGE	0.0043#	0.0062#	-0.0008	0.0082#	0.0011*	0.0019*
	0.0004	*0.0010*	*0.0008*	*0.0017*	*0.0005*	*0.0009*
EDN	-0.0147#	-0.0218#	-0.0554#	-0.0118	0.0267#	0.0505#
	0.0022	*0.0052*	*0.0039*	*0.0089*	*0.0026*	*0.0049*
WORK	0.0866#	0.0002	0.1600#	0.0238	-0.1017#	-0.0598*
	0.012	*0.0269*	*0.0230*	*0.0458*	*0.0130*	*0.0235*
PHLTH	-0.0425#	-0.0495#	0.0488#	0.0102	0.0100	0.0088
	0.0065	*0.0150*	*0.0122*	*0.0255*	*0.0074*	*0.0138*
NWHITE	-0.7938#	-0.5076#	-0.5812#	-0.1436	-0.3452#	-0.5587#
	0.0498	*0.1314*	*0.1053*	*0.3074*	*0.0701*	*0.1367*
TIMAREA	0.0478#	-0.0039	0.0770#	-0.0206	-0.0148#	0.0124
	0.0049	*0.0111*	*0.0095*	*0.0188*	*0.0054*	*0.0103*
MARR	-0.1413#	-0.0405	0.2230#	0.1596#	0.1069#	0.1285#
	0.0130	*0.0303*	*0.0251*	*0.0536*	*0.0153*	*0.0280*
HHSIZE	0.0229#	-0.0020	-0.0668#	0.0008	-0.0148#	-0.0035
	0.0038	*0.0092*	*0.0157*	*0.0157*	*0.0045*	*0.0084*
DHOWNR	-0.1451#	-0.0741*	-0.1865#	-0.0712	0.0428#	0.1411#
	0.0156	*0.0370*	*0.0301*	*0.0652*	*0.0182*	*0.0357*
NORMY	-0.0063	0.0230+	-0.0246*	-0.0360+	-0.0032	-0.0588#
	0.0056	*0.0129*	*0.0102*	*0.0201*	*0.0062*	*0.0107*
ASSET	0.0262#	0.0167*	0.1176#	0.0726#	0.0470#	0.0994#
	0.0030	*0.0071*	*0.0061*	*0.0128*	*0.0037*	*0.0079*
DEBT	0.0120#	0.0154#	0.0122#	0.0242#	-0.0024*	-0.0166#
	0.0011	*0.0023*	*0.0020*	*0.0040*	*0.0012*	*0.0020*
MHORIZ	-0.0470#	-0.0362#	-0.0778#	-0.0766#	0.0141#	0.0517#
	0.0039	*0.0089*	*0.0073*	*0.0154*	*0.0045*	*0.0083*
CHARIT	-0.0769#	-0.0276	-0.0475*	0.0183	-0.0311*	-0.0091
	0.0126	*0.0296*	*0.0237*	*0.0516*	*0.0144*	*0.0267*
NOINT	0.0335#	0.0053	0.0756#	0.1120#	0.2411#	0.2476#
	0.0071	*0.0160*	*0.0133*	*0.0268*	*0.0079*	*0.0147*
NSUSPA	-0.0365*	0.0514	-0.3564#	-0.1213*	0.4408#	0.6263#
	0.0145	*0.0325*	*0.0293*	*0.0562*	*0.0138*	*0.0237*
RECORD	-0.0237*	-0.0488#	-0.1451#	-0.3495#	-0.2778#	-0.4732#
	0.0130	*0.0243*	*0.0203*	*0.0432*	*0.0133*	*0.0252*
UNCLR	-0.0415#	-0.0072	-0.0209	0.0395	0.0889#	-0.0055
	0.0130	*0.0297*	*0.0254*	*0.0519*	*0.0146*	*0.0268*
CONFUS	0.1886#	0.1599#	0.3590#	0.2572#	0.1045#	0.1315#
	0.0124	*0.0287*	*0.0241*	*0.0502*	*0.0144*	*0.0265*
Fixed effects						
$-2LN(\lambda)$	17478#	3120#	10476#	2424#	9770#	6036#
Pseudo-R^2	0.163	0.141	0.210	0.200	0.313	0.339

Definitions for table 4a and 4b.

RAED: 100*number of edit changes to all variables /number of non-inap. variables.
RDEF: 100*number edit changes to dollar variables/number of non-inap. dollar variables.
RANM: 100*number of new missing values for all variables/number of non-inap. variables.
RDNM: 100*number of new missing values for dollar variables/number of non-inap. dollar variables.
RAMS: 100*number of originally missing variables of all types/number of non-inap. variables
RDMS: 100*number of originally missing dollar variables/number of non-inap. dollar variables.
STR1-STR7: =1 if observation in stratum 1-7, =0 otherwise (AP sample omitted category).
REG1-REG3: =1 if observation located in NE/NC/S region, =0 otherwise (W omitted category).
SRPSU: =1 if observation in a self-representing PSU, =0 otherwise.
MSA: =1 if observation in an MSA, =0 otherwise.
TELIW: =1 if observation was completed by telephone, =0 otherwise.
LENIW: LN(length of interview, in seconds).
FEE: =1 if respondent given an incentive to participate, =0 otherwise.
LFEE: if FEE=1, LN(amount of fee); otherwise=0.
AGE: age of "head" of the household.
EDN: number of years of education of the "head" of the household.
WORK: =1 if "head" of household working, =0 otherwise.
PHLTH: =1 if "head" of household reports being in excellent health, ..., =4 if in poor health.
TIMAREA: number of years living in the area.
MARR: =1 if respondent married or living with a partner, =0 otherwise.
HHSIZE: number of people living in the household.
HOWNR: =1 if respondent is a homeowner, =0 otherwise.
NORMY: LN("normal" annual income).
ASSET: LN(MAX(1,total family assets)).
DEBT: LN(MAX(1,total family debts outstanding)).
MHORIZ: =1 if respondent's financial planning horizon was less than a month, ..., =5 if horizon greater than 10 years.
CHARITY: =1 if family gave $500 or more to a charitable cause in the previous year, =0 otherwise.
NOINT: =1 if interviewer reported respondent very interested in the interview, ..., =4 if interest very low.
SUSPA: =1 if interviewer reported respondent suspicious after the interview, =0 otherwise.
RECORD: =1 if respondent used at least some records during the interview, =0 otherwise.
UNCLR: =1 if interview reported that respondent had a good understanding of the questions, ..., =4 if understanding was poor.
CONFUS: =1 if interviewer reported that respondent's self-expression was excellent, ..., =4 if self-expression was poor.

Fixed effects: Dummy variables are included for each interview interviewer except one.

The sample includes all observations associated with interviewers who completed four or more cases.

Standard errors are given in italics below each parameter estimate.

Significance levels are indicated as follows:
#=<1%, *=<5%, +=<10%

Although it is not feasible here to purge observed case completion data of differential difficulty, it may be that the simple number of completed cases is still a good indicator of an interviewer's ability to complete cases. Some interviewers may have had only relatively easy assignments, and some areas may be more difficult than others. But interviewers who were successful in completing cases were offered additional work, and those who were willing to travel were effectively unconstrained in terms of the number of cases they could add to their caseloads. Thus, interviewers with larger numbers of completed cases would tend strongly to be ones who were viewed by managers as having higher levels of ability.

Tables 4a and 4b present two versions models of equation 1, one estimated using OLS and the other using a Poisson model; the former is estimated using counts of the three quality indicators as a percent of the number of eligible variables, and the latter using the counts.[16] The explanatory variables included span a number of sample and interview characteristics (dummy variables for strata of the list sample, dummies for regions of the country, and a dummy for self-representing PSUs, a dummy for whether the interview was completed by telephone, a dummy for whether a fee was paid to the respondents, the logarithm of the maximum of 1 and the amount of any fee paid), respondent characteristics (age, education, work status, health, race, length of time living in the area, marital status, household size, dummy for home ownership, reported "normal" income, total assets, total debts, the financial planning horizon, and a dummy for whether the household made charitable contributions of $500 or more in the past year), some interviewer assessments of the interview (a dummy for whether the respondent was suspicious after the interview was completed, a dummy for whether the respondent used records, and indicators for the level of the respondent's interest in the interview, for whether the respondent had a good understanding of the survey questions, and for whether the respondent was able to express himself clearly), and a dummy variable for each interviewer.[17] The interview-specific dummy variables capture the full effect of $Y^i\beta + v^i$. The

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[16]Note that under the Poisson model, the expected number of instances of the dependent variable for interviewer i is given by $E[Q^i] = \{\# \text{ eligible questions}\}*\exp(X^r\alpha + Y^i\beta + v^i)$. Thus, the exponentiated term has the interpretation of a rate.

[17]There are surely important variations in respondents' abilities and cooperativeness. However, the variables in the models representing the interviewers' evaluations of the respondent's abilities may be contaminated to some degree by the interviewer's failure in

models were estimated using the 4,384 observation for which the interviewer of record completed at least 4 cases.

Although the statistical significance of the coefficient estimates varies between the two sets of models, at least the signs estimates generally accord with intuition. For example, respondents who were given larger fees were less likely to refuse to answer or to reply that they did not know the answer to a question, respondents who used records tended to have fewer quality problems. The most interesting estimates for present purposes are the interview-specific effects. In all the models, the joint hypothesis that the interviewer effects are all equal to zero is rejected at less than the 1 percent level. Using other indicators of interviewers' productivity in gaining cooperation and the quality of the data collected in a Belgian survey, Loosveldt *et al.*(1999) also find significant interviewer effects, but no significant relationship between these terms in the context of a model with a small number of controls for respondent characteristics.

For comparison with the earlier SCF results, a simulated "average" error rate was computed by adding the estimated interviewer effects to the average of the respondent characteristics in equation 1 multiplied by the estimated coefficients. As shown in figures 6a and 6b for the case of total edits for all variables and for dollar variables only, simulated values of average error rates from the OLS model are somewhat higher on average than the original values, suggesting that most interviewers interviewed respondents who were less difficult than average. That is, the result suggests that difficult cases were relatively concentrated.

Figures 7a-7f show scatterplots of the number of completed cases for each interviewer against each of their associated quality indicators simulated using the OLS estimates. In light of the results of figures 6a and 6b, it is not surprising that no clearer impression emerges from these figures than did from figures 3a-3f constructed using the actual quality indicators.

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reaching the respondent. To the degree that such contamination is present, the models may attribute data quality problems to respondent effects rather than to interviewers.

Figure 6a: Average percent of all types of variables altered as a consequence of editing vs. simulated (OLS model) percent of variables altered, by interviewer, 2001 SCF.
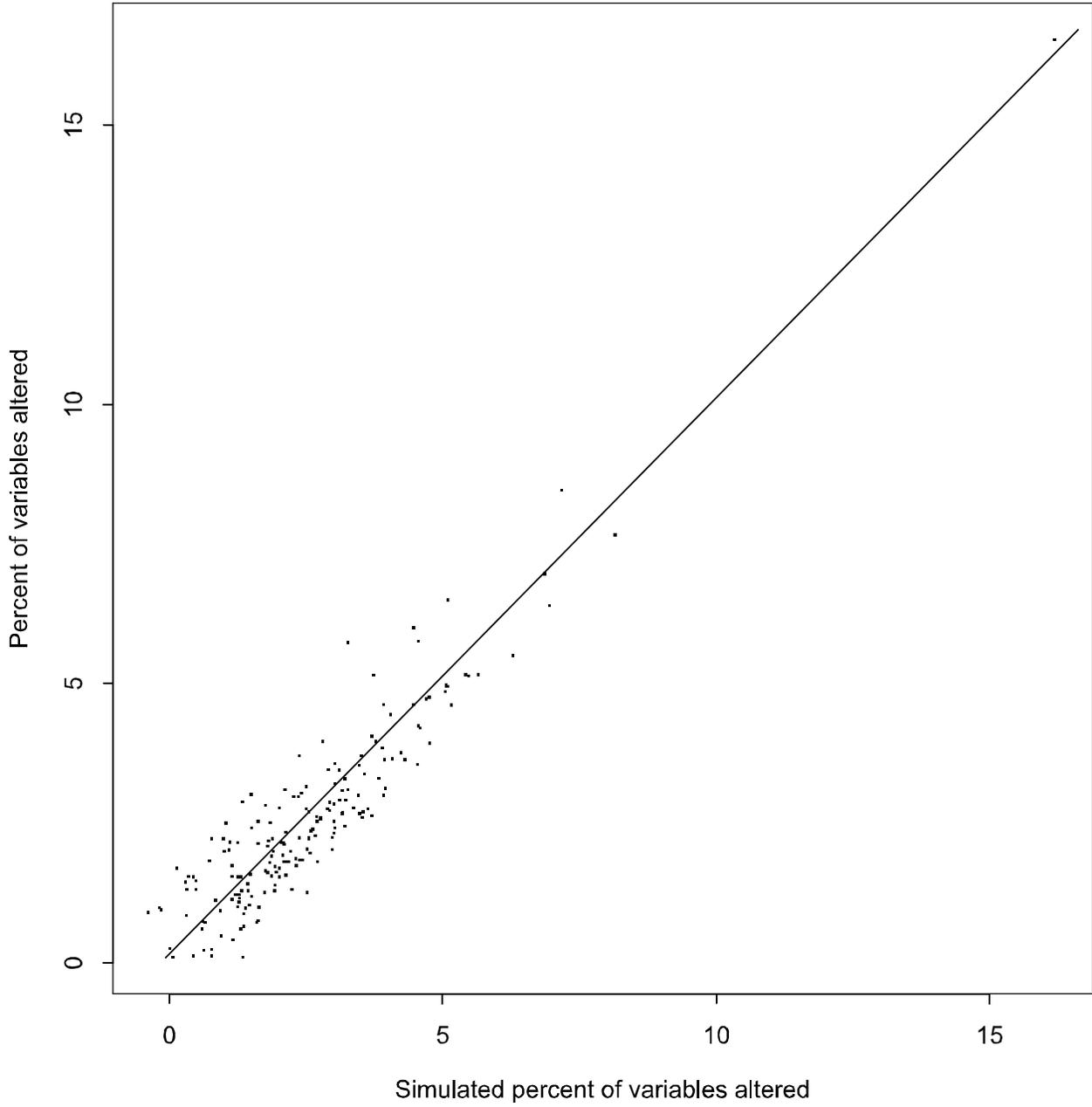
Figure 6b: Average percent of dollar variables altered as a consequence of editing vs. simulated (OLS model) percent of such variables altered, by interviewer, 2001 SCF.
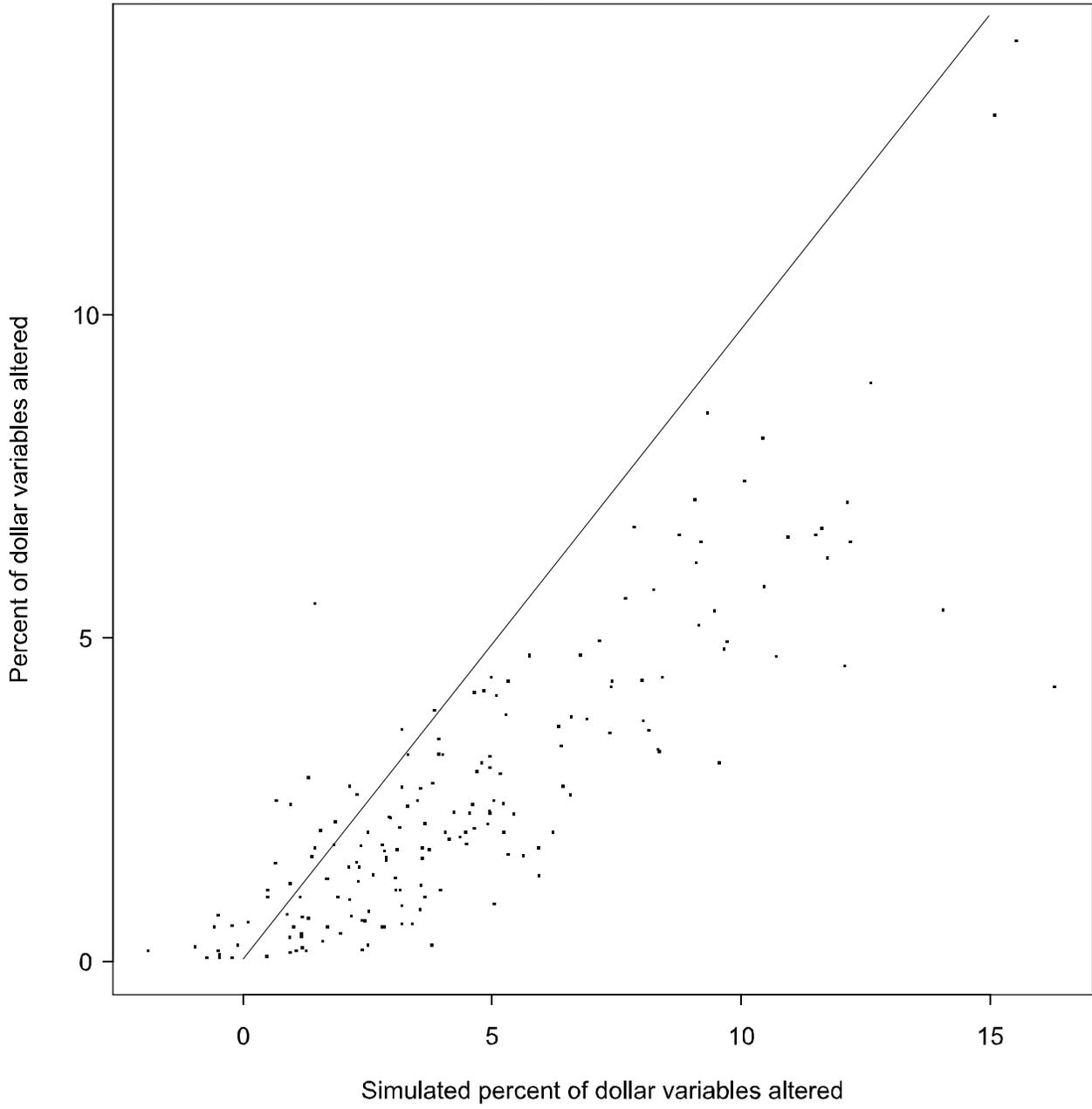
Figure 7a: Number of completed cases vs. simulated (OLS model) percent of all types of variables altered as a consequence of editing, by interviewer, 2001 SCF.
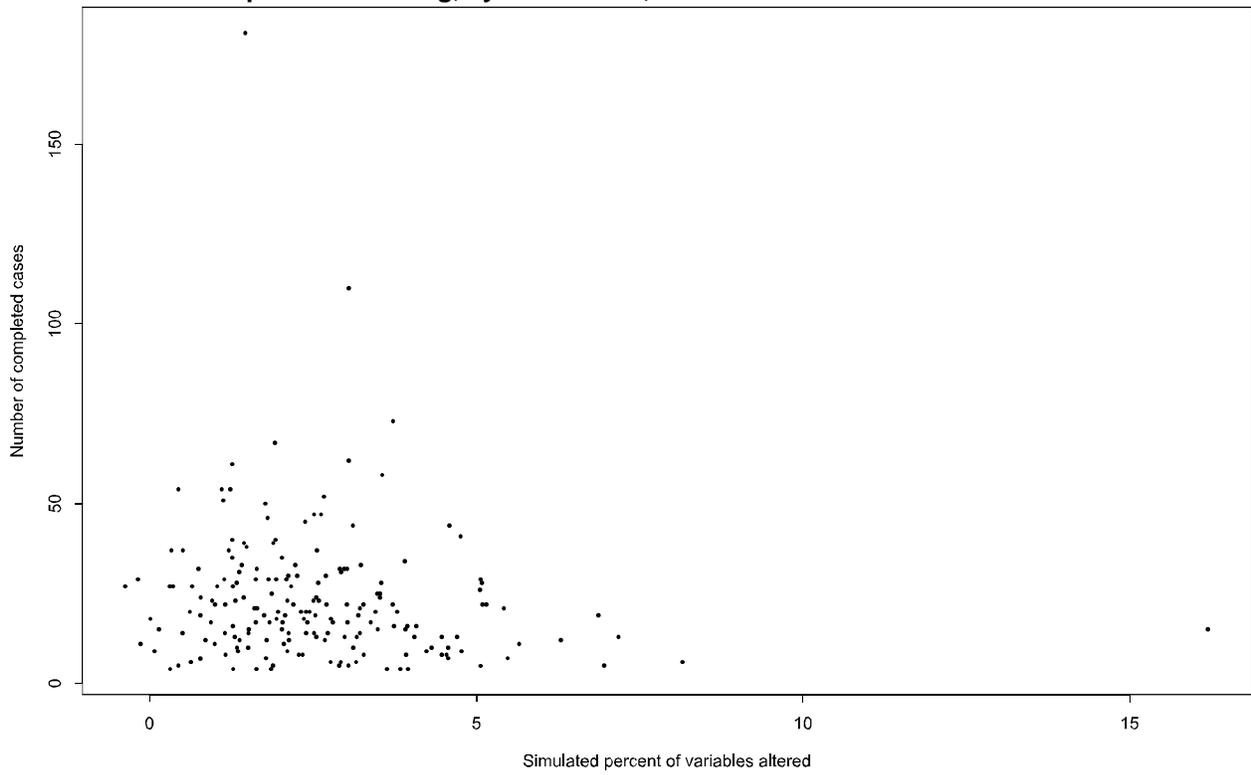
Figure 7b: Number of completed cases vs. simulated (OLS model) percent of dollar variables altered as a consequence of editing, by interviewer, 2001 SCF.
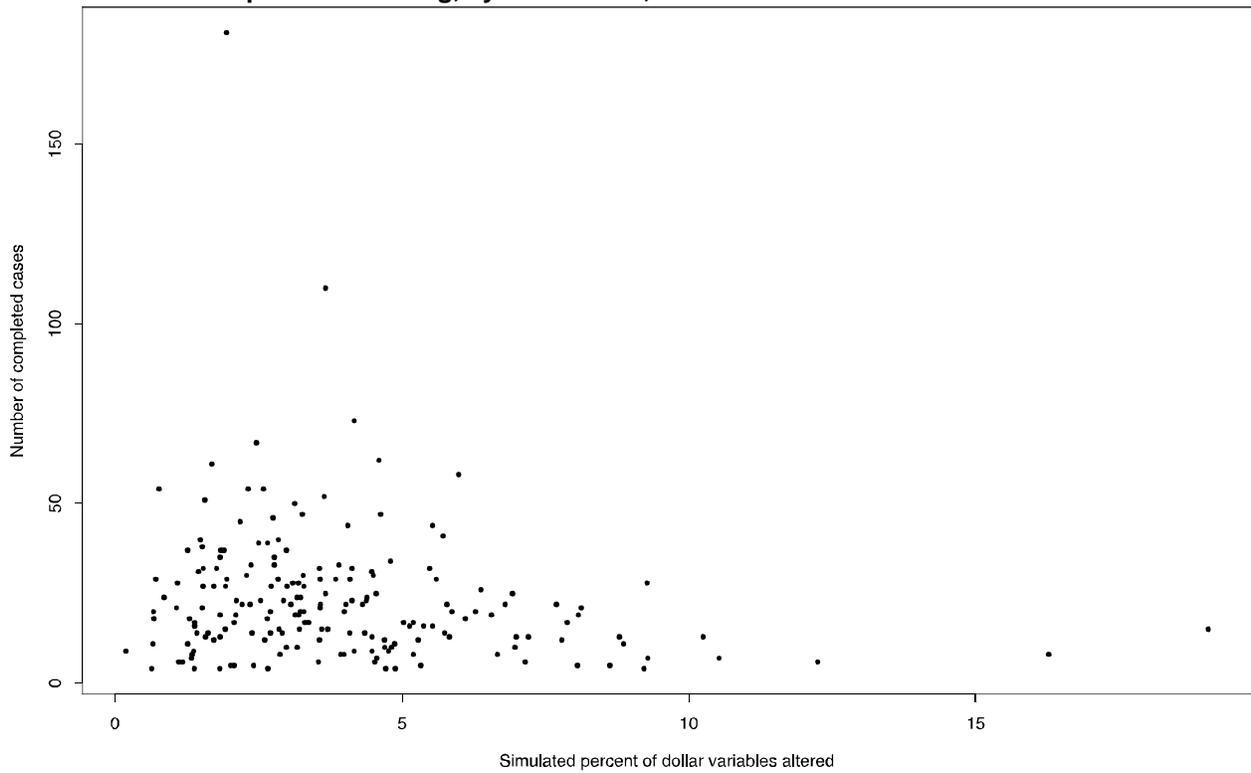
Figure 7c: Number of completed cases vs. simulated (OLS model) percent of all types of variables set to missing as a consequence of editing, by interviewer, 2001 SCF.

Number of completed cases

Simulated percent of variables set to missing
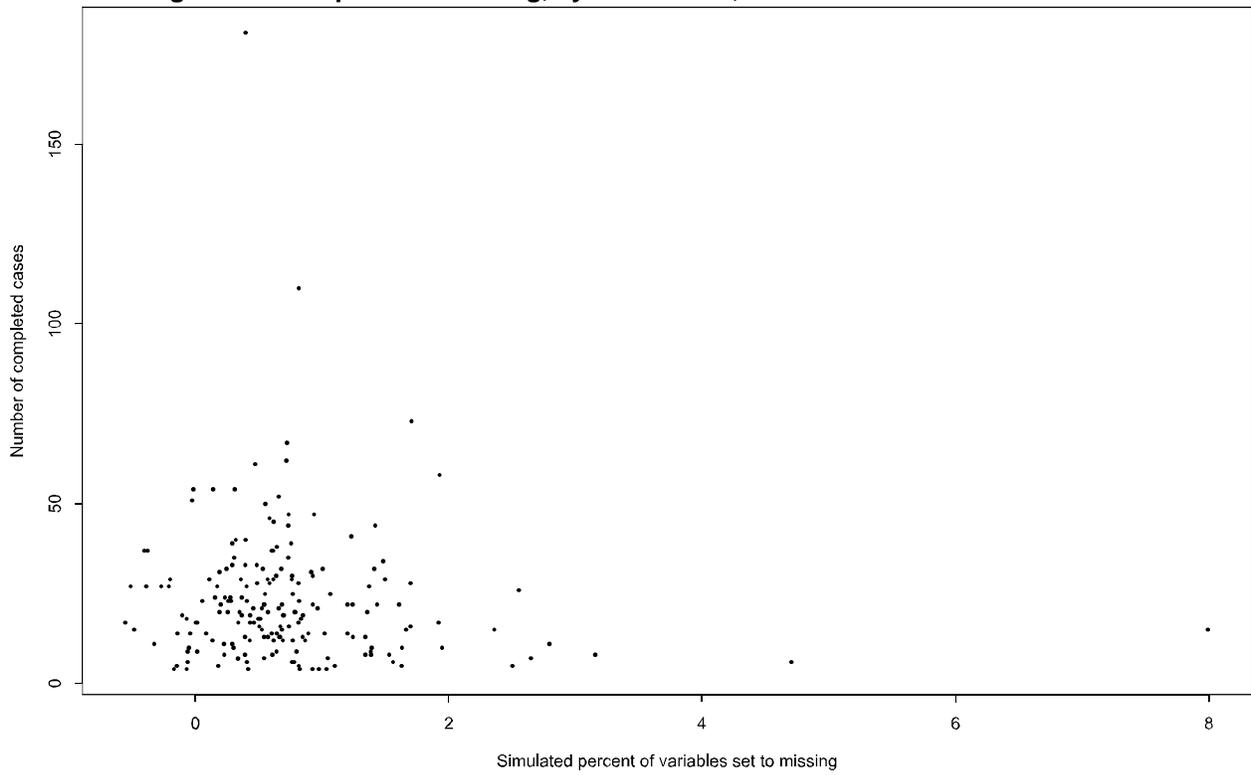
Figure 7d: Number of completed cases vs. simulated (OLS model) percent of dollar variables set to missing as a consequence of editing, by interviewer, 2001 SCF.

Number of completed cases

Simulated percent of dollar variables set to missing
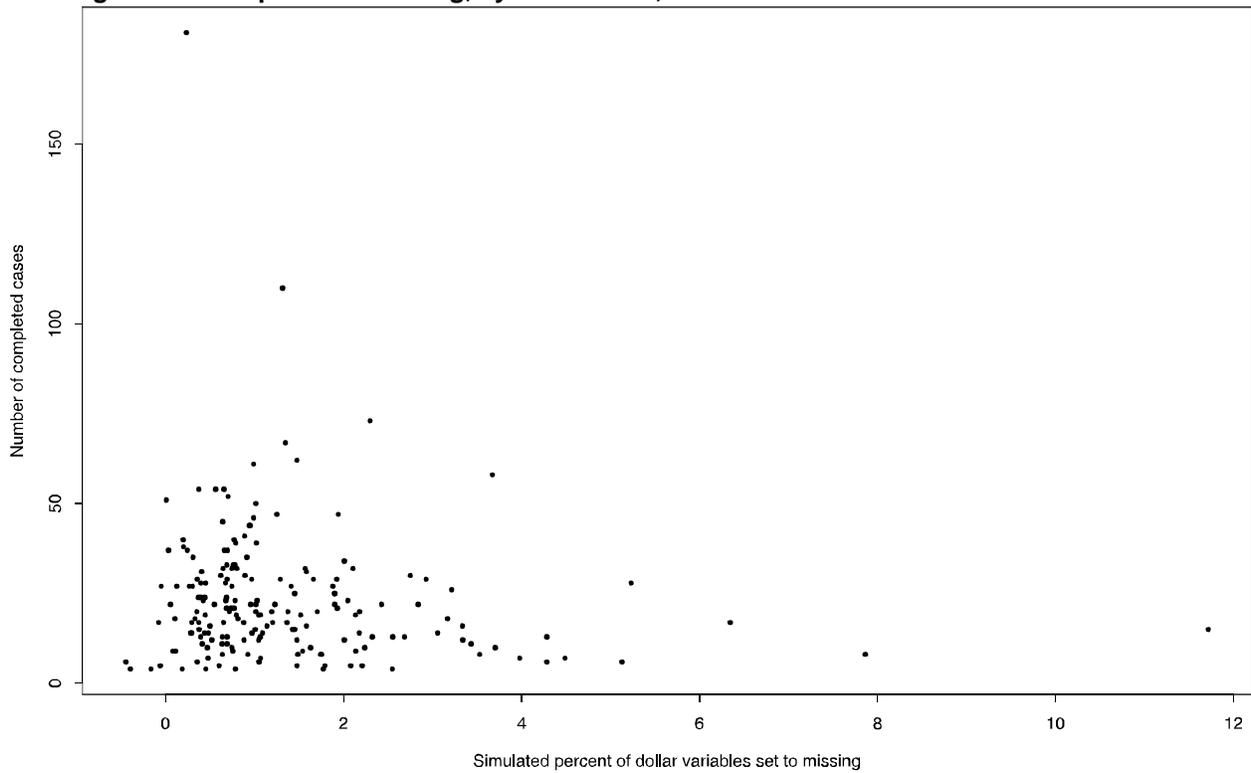
Figure 7e: Number of completed cases vs. simulated (OLS model) percent of all types of variables reported as missing values, by interviewer, 2001 SCF.

Figure 7f: Number of completed cases vs. simulated (OLS model) percent of dollar variables reported as missing values, by interviewer, 2001 SCF.

Table 5: Decomposition of interviewer fixed effects in terms of interviewer characteristics estimated from OLS and Poisson models of various error rates, 2001 SCF.

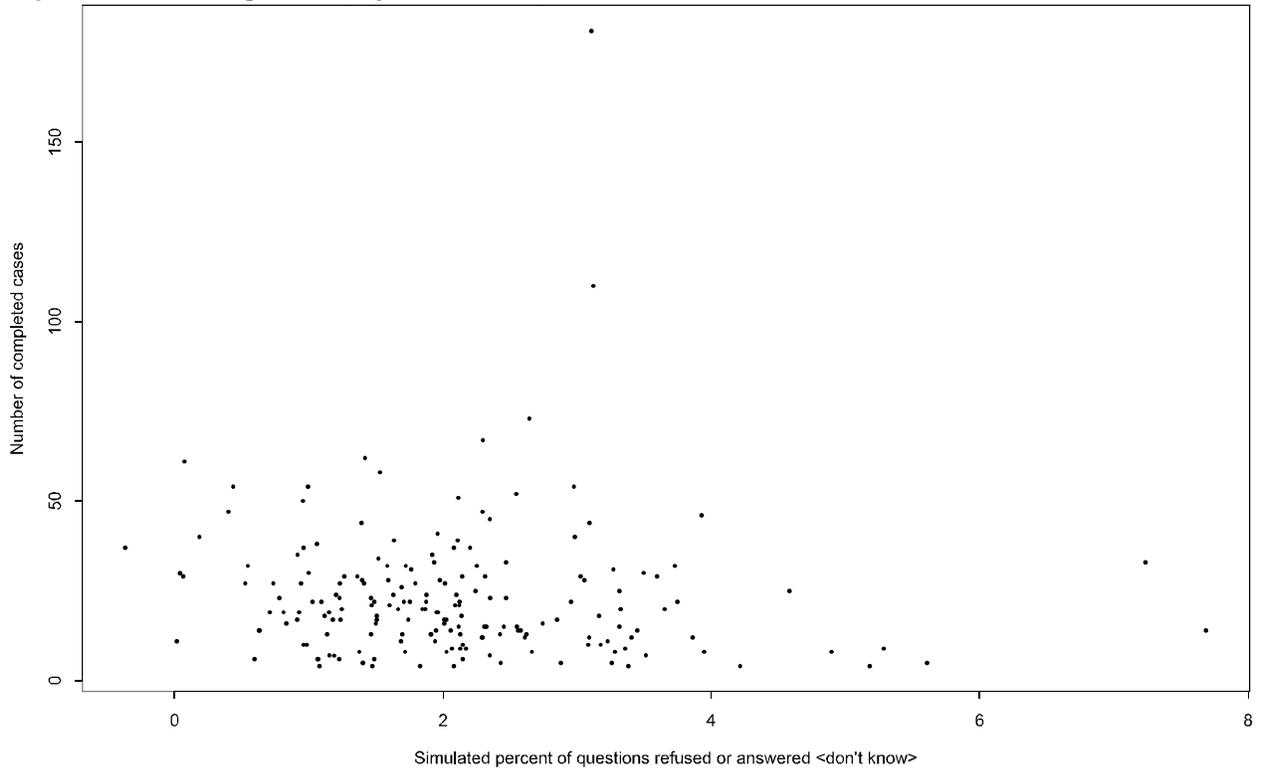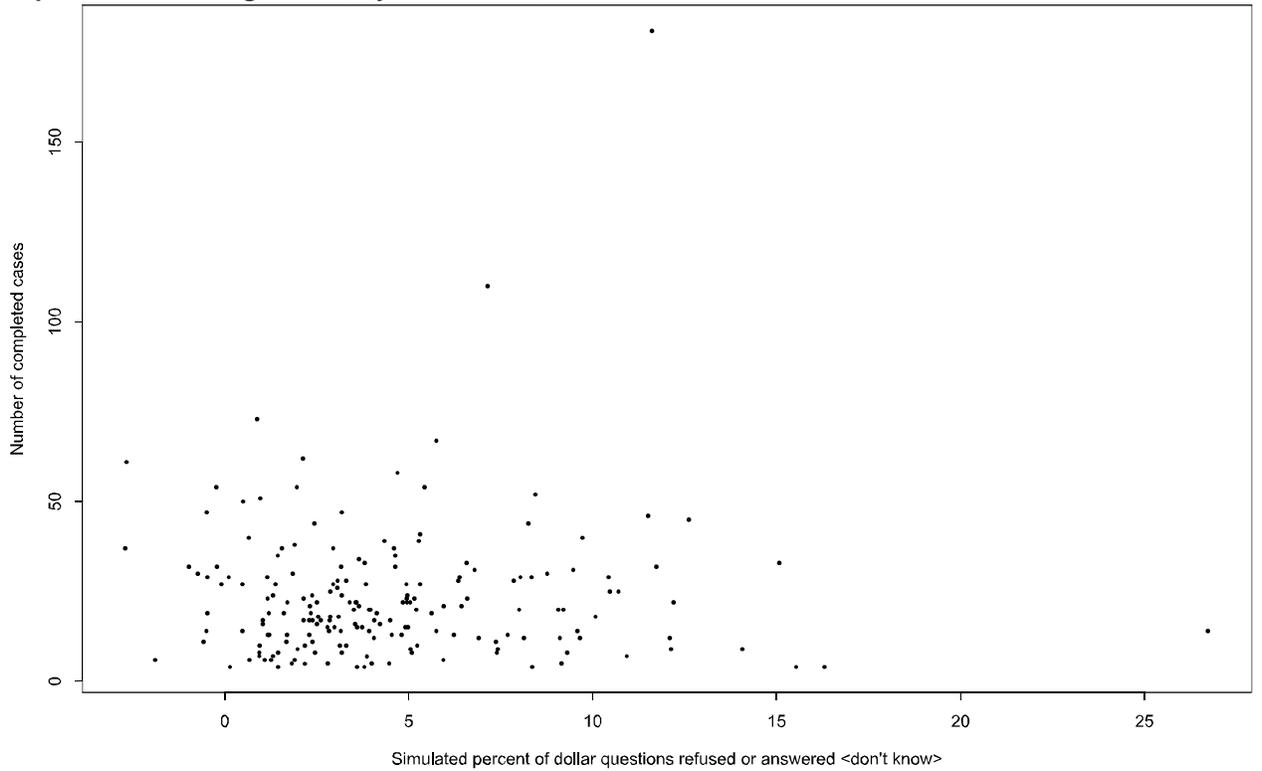| | OLS | | | | | | Poisson | | | | | |
	RAED	RDED	RANM	RDNM	RAMS	RDMS	RAED	RDED	RANM	RDNM	RAMS	RDMS
Intercep	1.8463	1.7404	0.0506	0.4803	4.7910	5.2642	2.8579	2.3921	0.8018	0.2739	4.4620	7.9224
	2.7987	3.8412	1.2734	2.0302	7.2971	7.2971	3.0822	10.6884	1.3424	0.9656	7.3119	7.3119
IEXP	-0.1827+	-0.3476*	-0.0291	-0.0994	0.1448	0.1971	-0.1703	-0.4114	-0.0273	-0.0703*	0.1581	0.2510
	0.1032	0.1417	0.0470	0.0749	0.2691	0.2691	0.1137	0.3942	0.0495	0.0356	0.2697	0.2697
ITYPEF	0.2008	0.5738	-0.0824	0.2622	-0.2109	-1.3797	0.2514	0.9281	-0.0713	0.1816	-0.2125	-1.1623
	0.3751	0.5148	0.1707	0.2721	0.9780	0.9780	0.4131	1.4326	0.1799	0.1294	0.9800	0.9800
ITYPES	0.1689	0.3070	-0.1825	0.0525	0.0847	0.0422	0.2070	-0.2376	-0.1533	0.0873	0.0082	-0.0078
	0.3809	0.5228	0.1733	0.2763	0.9932	0.9932	0.4195	1.4548	0.1827	0.1314	0.9952	0.9952
ISCF	0.2859	0.2613	0.0378	0.0782	-0.4978*	-2.0748*	0.4133	0.8678	0.1177	0.0811	-0.4775	-1.4158
	0.3605	0.4948	0.1640	0.2615	0.9400	0.9400	0.3971	1.3769	0.1729	0.1244	0.9419	0.9419
ICOLL	0.5491	0.6083	0.3293*	0.3348	0.0789	-0.1492	0.4976	1.6584	0.3150+	0.0963	0.0977	0.0216
	0.3569	0.4899	0.1624	0.2589	0.9306	0.9306	0.3931	1.3632	0.1712	0.1232	0.9325	0.9325
IAGE	0.2180	0.7268	0.1446	0.1692	-0.8643	-1.1406	0.2694	0.3008	-0.0006	0.2170	-0.8402	-1.8661
	0.6189	0.8494	0.2816	0.4490	1.6137	1.6137	0.6816	2.3637	0.2969	0.2135	1.6170	1.6170
ICURIO	-0.5246*	-0.8454#	-0.3272#	-0.5904#	-0.0887	-0.1255	-0.5581*	-2.9359#	-0.2973#	-0.1995+	0.0581	0.1798
	0.2203	0.3024	0.1003	0.1598	0.5745	0.5745	0.2427	0.8415	0.1057	0.0760	0.5757	0.5757
INEI	0.4448+	0.5233	0.1625	0.0340	0.0653	0.1277	0.5023+	0.2516	0.1651	0.1328+	-0.0160	-0.1608
	0.2339	0.3211	0.1064	0.1697	0.6099	0.6099	0.2576	0.8934	0.1122	0.0807	0.6111	0.6111
IRES	0.1184	0.4451	0.1657	0.5368#	0.2177	0.7651	0.0801	2.6244#	0.1477	0.0887+	0.1101	0.5712
	0.2613	0.3587	0.1189	0.1896	0.6813	0.6813	0.2878	0.9980	0.1253	0.0902	0.6827	0.6827
DFIG	-0.0912	-0.1508	0.0725	0.1067	-0.1033	-0.1348	-0.1734	0.6677	0.0314	-0.0367-	-0.1015	-0.3316
	0.1655	0.2271	0.0753	0.1200	0.4315	0.4315	0.1822	0.6320	0.0794	0.0571	0.4323	0.4323
IRRES	-0.2086	-0.2221	-0.0888	-0.0817	0.0841	0.2653	-0.3567*	-0.3288	-0.1107+	-0.0617*	0.1209	0.4629
	0.1347	0.1848	0.0613	0.0977	0.3511	0.3511	0.1483	0.5142	0.0646	0.0465	0.3518	0.3518
IGET	0.0539	0.0339	-0.0442	-0.0594	-0.0728	-0.3102	0.0070	-0.1736	-0.0572	0.0007*	-0.0552	-0.2466
	0.1015	0.1393	0.0462	0.0736	0.2646	0.2646	0.1117	0.3875	0.0487	0.0350	0.2651	0.2651
IPRY	0.2229+	0.2712	0.0530	0.0215	-0.0510	0.0509	0.2370+	0.1059	0.0280	0.0788+	-0.0692	-0.1175
	0.1287	0.1766	0.0585	0.0933	0.3354	0.3354	0.1417	0.4913	0.0617	0.0444	0.3361	0.3361
ITRAV	-0.1435	-0.0996	0.1607	0.2417	0.1347	1.2291	-0.4456	1.0270	0.0456	-0.0618	-0.0305	0.6170
	0.3623	0.4973	0.1649	0.2628	0.9447	0.9447	0.3991	1.3838	0.1738	0.1250	0.9467	0.9467
IREAD	0.8926#	0.8911*	0.1914	0.1295	-0.0872	-0.2013	0.8719#	0.4890	0.1167	0.2050	-0.0817	-0.1337
	0.3010	0.4131	0.1370	0.2183	0.7848	0.7848	0.3315	1.1495	0.1444	0.1039	0.7864	0.7864
ISPORT	0.1347	0.3981	-0.0286	0.0371	0.2171	0.4554	0.1140	-0.5949	-0.0451	0.0707	0.1616	0.2913
	0.3117	0.4278	0.1418	0.2261	0.8127	0.8127	0.3433	1.1904	0.1495	0.1075	0.8144	0.8144
LCASE	-0.4089+	-0.7595*	-0.0915	-0.1592	-0.0427	0.2813	-0.4249+	-0.5687	-0.0556	-0.1795+	0.0452	0.4236
	0.2132	0.2926	0.0970	0.1547	0.5559	0.5559	0.2348	0.8142	0.1023	0.0736	0.5570	0.5570

Definitions for table 5.

The fixed effects for the models of RAED, RDED, RANM, RDNM, RAMS, and RDMS (see notes to table xx for definitions) are rescaled for this estimation to have the mean value for each of the quality rates.
IEXP: Natural logarithm of the number of years of experience as an interviewer.
ITYPEF: =1 if the interviewer reported being a fast touch typist; =0 otherwise.
ITYPES: =1 if the interviewer reported being a slow touch typist; =0 otherwise.
ISCF: =1 if the interviewer reported having worked on an earlier wave of the SCF; =0 otherwise.
ICOLL: =1 if the interviewer had at least some college education; =0 otherwise.
IAGE: natural logarithm of the interviewer's age.
ICURIO:"I am pretty curious about other people and what they do.": 1=disagree strongly, ..., 5=agree strongly.
INEI: "I enjoy the challenge of visiting unfamiliar neighborhoods.": 1=disagree strongly, ..., 5=agree strongly.
IRES: "I like being part of a research project.": 1=disagree strongly, ..., 5=agree strongly.
DFIG: "Most of the time I can figure out what a respondent's real objections are." 1=disagree strongly, ..., 5=agree strongly.
IRRES: "We should respect respondents' rights to refuse by no pushing when they say 'no'.": 1=disagree strongly, ..., 5=agree strongly.
IGET: "It is better to persuade a reluctant respondent to participate than to accept a refusal, even when you feel they won't give very accurate answers.": 1=strongly disagree, ..., 5=strongly agree.
IPRY: "Sometimes surveys go too far in prying into people's personal lives.": 1=disagree strongly, ..., 5=agree strongly.
ITRAV: =1 if the interviewer reported traveling as a hobby; =0 otherwise.
IREAD: =1 if the interviewer reported reading as a hobby; =0 otherwise.
ISPORT: =1 if the interviewer reported sports as a hobby; =0 otherwise.
LCASE: natural logarithm of the number of cases the interviewer completed.

The sample includes all observations associated with interviewers who completed four or more cases and who gave complete answers to the questions underlying all of the above variables.

Standard errors are given in italics below each parameter estimate.

Significance levels are indicated as follows:
#=<1%, *=<5%, +=<10%

The estimates shown in the third through sixth columns of table 4 suggests that there may be a relatively weak correlation between the simulated indicator and the number of cases an interviewer completed. Viewed across all variables, the Pearson and Spearman correlations are relatively small, but uniformly negative, though not statistically significant. However, when the correlation is restricted to dollar variables, the result is more mixed: The Pearson and Spearman correlations are negative for the ratio for all edits and for missing values created by editing–significantly so in a some cases; but the correlation is positive for the proportion of originally missing dollar variables (but not significantly so), perhaps reflecting imperfections in the models controls for assignment effects.

Having identified estimates of individual interviewer effects, it may be useful to decompose those estimates further in terms of observable characteristics. Unfortunately, the data available for this purpose are very limited: As noted earlier, the survey of the SCF interviewers' experience and attitudes had only a 73 percent response rate in 2001, and no information is available from NORC for this analysis because of restrictions on the use of personnel data. After excluding cases where interviewers failed to provide complete information, data for 117 interviewers who completed 4 or more cases are available for analysis. With these caveats as background, table 5 presents the results of regressions of the estimated interviewer effects for each of the quality indicators from both the OLS and Poisson models on a set of interviewer characteristics and the logarithm of the number of completed cases. There are very few statistically significant estimates in the models that are also consistent across the models. For both the OLS and Poisson estimated fixed effects, a variable representing the degree to which the interviewer expressed curiosity about other people, is associated with fewer edits and fewer values set to missing in editing–both for all variables and for dollar variables only. The models suggest that interviewers who reported reading as a hobby were associated with higher levels of edits for all variables. In models of the fixed effects associated with originally missing data, only the OLS versions have any statistically significant effects; the relationship there indicates that interviewers with prior experience working on the SCF had less originally missing data.

The estimated coefficients on the logarithm of the number of completed cases are negative and significant (at the 10 percent level or better) for the OLS version for all edits (for all variables and for dollar variables only), and for the Poisson version for all edits for all variables and missing

variables created in editing for dollar variables only. As in the simpler correlations, there is an indication of a positive, but not significant–relationship between originally missing data and the number of completed cases.

Conclusions

The analysis presented here indicates that there are substantial data quality problems in the raw SCF data, and that the problems appear to have grown worse over time. The paper looks at the role of interviewers in maintaining data quality. In field interviews, it has been very difficult to use information on data quality concurrently with data collection to enforce quality standards directly. Standards for field interviewers typically are set in terms of completing interviews and maintaining low costs in the process. Unfortunately, estimates reported in the paper suggest that the connection between high numbers of completed interview and high quality data are weak at best. This result calls for a broad reexamination of interviewing.

Survey data may be degraded in several ways–through bad questionnaire design, poor respondent engagement, and interviewer failure. Interviewers potentially have as critical a role in mitigating the first two as they have in the latter. Much work has been done on questionnaire design, particularly through cognitive psychology. While it is clear that much more such work needs to be done, experience suggests that there is likely a point in the refinement of any questionnaire design where improvements for one part of the population are offset by deteriorations for another part. Interviewers who understand their task, who listen to the respondent, and who understand the questionnaire and auxiliary help materials should often be able to bridge such problems. In addition, effective interviewers are able to engage the attention of respondents who are initially resistant or uninterested. Both such activities call for a substantially higher skill level than the basic expectation that interviewers merely follow instructions. It appears that there is not a broad recognition of the level of skill needed.

Data quality problems that are avoidable in principle may persist either because of shirking or because interviewers genuinely believe they are performing as required. Although one hopes the former is not dominant, it is a possibility that deserves as serious attention as is normally given to the possibility of falsification of entire interviewers. Whatever the source of quality problems, there is not likely to be an improvement without systematic efforts to observe data quality and to use that

information to feed back evaluations to interviewers. Thus, a high priority should be to develop systems capable of generating sufficient characterizations of data quality quickly enough to use in routine monitoring interviewers. If nothing else more comprehensive is feasible in the short term, at least a systematic review of a sample of each interviewer's cases could be undertaken, as is done to test for falsification.

At the beginning of modern survey research, two populations played a critical role in the creation of the field: graduate students, and to a larger extent, married women who did not "need to work." Graduate students remain to a limited degree, but the labor market for women of all types has changed radically. At the same time, wages for interviewers have remained relatively low, and though many very admirable people continue to work as interviewers, there are unmistakable signs of overall deterioration. It is possible that the industry is addicted to a dying labor market model. Urgent attention needs to be given to a study of the labor markets from which interviewers are selected and the price sensitivity of people with the skills necessary to function well as an interviewer. Higher, and perhaps more targeted, compensation is almost certainly a key element in any reform. One frequently hears from managers that higher compensation only pays more to people "who are already willing to work for less." However, it is in the nature of normal price-sensitive supply that some people are paid more than the bare minimum they require. The important point here is that one needs to think in terms of the pay level needed to attract an acceptable marginal interviewer.

Another possibility that should at least be considered is breaking up the current work of field interviewers into more specialized tasks. Locating, persuading, and interviewing are obvious sub-tasks to consider. Locating respondents sometimes involves negotiations with gatekeepers or similar people, but there is a core aspect that is technical and well-ordered. Convincing strangers to do an interview is often stressful and it requires flexible thinking to accommodate the perspective of the potential respondents in a way that is not easily scripted. Effective administration of a questionnaire requires the ability to engage respondents in a neutral way while managing a technical interview protocol and remaining conscious of the intent of the survey questions and the way that the respondents' answers relate to them and the available framework for recording answers. Where respondents are not fully convinced to do an interview, questionnaire administration may also retain some of the character of the initial negotiation. In the case of part of the sample for the National

Survey of America's Families (Safir, Scheuren, and Wang (2001)) that could not be reached by telephone, field interviewers were only used to negotiate agreement to participate in the survey. Once agreement was reached, the interviewer gave the respondent a cellular telephone set to call a telephone center where interviewers were given training in questionnaire administration and where it was straightforward to perform direct monitoring of interviews. Although the intention in this survey was to avoid differential mode effects, this case should be studied closely and other such possibilities examined.

Interviewers are the foundation of a vast amount of important social research. Unless survey managers work actively to improve standards among the people who do this work, analysts may soon find themselves with no data–or worse, with unreliable data that are treated as reliable. The situation is not hopeless, but the required adjustments are likely to be both painful and costly. Delay is not a reasonable alternative.

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Appendix A1: Variables for which the value was altered for twenty or more observations as a result of editing

Variable	# changes	Variable label
X1205	20	Q329:D55Y. YEAR REMODELING LOAN TAKEN
X1206	20	Q330:D56. AMOUNT BORROWED
X1207	20	Q332:D57. REGULAR INSTALLMENT LOAN?
X1216	20	Q350:D63.CURRENT INTEREST RATE CHARGED
X1217	20	Q351:D64. WHICH INSTITUTION
X1218	20	Q354:D65.OWE ON MORE IMPROVEMENT LOANS
X13	20	R'S COMPUTED AGE WITH DOB
X1700	20	Q401:E14. OWN OTHER REAL ESTATE?
X1815	20	Q421A2:E24. AMOUNT STILL OWED
X1819	20	Q428A2:E26F. FREQ OF REGULAR PAYMENT
X1912	20	Q417A3:E22. MONTH LOAN TAKEN OUT
X1913	20	Q418A3:E22. YEAR LOAN TAKEN OUT
X1916	20	Q424A3:E25YRS. NUMBER OF YEARS
X1917	20	Q425A3:E25PAY. NUMBER OF PAYMENTS
X1926	20	Q440A3:E31.　ANNUAL INTEREST RATE
X1931	20	Q448A3:E35. ANOTHER PROPERTY?
X3207	20	Q490A2 - F5_1. KIND OF BUSINESS
X3230	20	Q521A2:F15. IF SOLD, WHAT COST BASIS
X3511	20	Q763A2:N6. MONEY MKT TYPE ACCOUNT?
X3904	20	Q868:N32_1. HOW MANY DIFF BONDS OWN?
X4138	20	Q1044A1:R16_3. WILL YOU BE ELIGIBLE?
X4141	20	Q1048A1:R17_2.ANY NOT YET RECEIVE PMTS
X4402	20	Q1051A13:R19. PENSION OR TAX
X4403	20	Q1053A13:R20. FORMULA OR ACCOUNT PLAN
X4503	20	Q1136A1B - R40_1.JOB, MILITARY, BUSINESS
X4505	20	Q1136A1D - R40_1.JOB, MILITARY, BUSINESS
X4608	20	Q1244A1:R47_6. LONGEST JOB: ELSE/SELF?
X4738	20	Q1044A2:R64_3. WILL YOU BE ELIGIBLE?
X5144	20	Q1219A2:R94_15YS.EXPECT START IN # YRS
X5145	20	Q1224A2:R94_16YS. EXPECT STOP IN # YRS
X5203	20	Q1234A2:R95_2. CHECKPOINT: R WORK FT 5 YEARS?
X5312	20	Q1297A2:R96_6F. FREQ PMTS RECEIVED
X5747	20	Q1375A1 - T7_3. FILE SCHEDULE C?
X5748	20	Q1375A2 - T7_3. FILE SCHEDULE E?
X6108	20	Q1470:Y15Y. YEAR OF SPOUSE'S BIRTH
X6301	20	Q1513:Y29. ELIG GVMT HEALTH INS
X6302	20	Q1514A1 - Y29_1. ELIGIBLE FOR MEDICARE?
X6304	20	Q1514A3 - Y29_1. ELIGIBLE FOR VA?
X6403	20	Q1537:Y34_1. 2000 INCOME
X6416	20	Q1546:Y35_3. INCLUDE THIS AMT EARLIER?
X6417	20	Q1548:Y36. CARS OR VEHICLES?
X6421	20	Q1554:Y37_1. TOTAL AMOUNT IN ACCOUNTS
X6451	20	OTHER IRA/REGULAR IRA?
X6463	20	Q1665A1:HOW IS ACCOUNT INVESTED?
X708	20	Q196:D17. AMOUNT OF RENT
X7133	20	Q185:D16_05. DO YOU OWN ANY PART?
X723	20	Q218:D23. MORTGAGE OR LAND CONTRACT?
X7254	20	Q1251A1:R47_9YRS. YRS AGO STARTED JOB
X7263	20	Q977A2:R0. WHO IS PROVIDING INFO?
X7313	20	Q1214A2:R94_13YS. YEARS AGO LAST FT

X7369	20	Q1383:T7_7A.SPOUSE ITEMIZE DEDUCTIONS?
X7399	20	Q1514A4 - Y29_1. ELIGIBLE FOR CHAMPUS?
X7417	20	Q1197A2 - R94_8. WHAT SORT OF WORK
X7418	20	Q1198A2 - R94_9. WHAT KIND OF BUSINESS
X7762	20	Q1382A1 - T7_7. FILE SCHEDULE C?
X7763	20	Q1382A2 - T7_7. FILE SCHEDULE E?
X7764	20	Q1382A3 - T7_7. FILE SCHEDULE F?
X7765	20	Q1382A4 - T7_7. FILE NONE OF THESE SCHED
X1201	21	Q324:D54. MADE ADDITIONS/REMODELED?
X1204	21	Q328:D55M. MONTH REMODELING LOAN TAKEN
X1805	21	Q408A2:E17_1. PERCENTAGE OWNED
X1927	21	Q441A3:E32. ADJUSTABLE RATE?
X2210	21	Q592A1:G15. REG INSTALL OR OTHER TYPE
X2318	21	Q607A2:G20. HOW MUCH STILL OWED
X3004	21	Q732:I19. ALL PMTS ON, AHEAD, BEHIND?
X3211	21	Q494A2:F9. # OF EMPLOYEES INCLUDING R
X3214	21	Q496A2B2 - F9_2. S/P WORKS
X3215	21	Q496A2B3 - F9_2. ADULT CHILD WORKS
X3216	21	Q496A2B4 - F9_2. OTHER HH ADULT WORKS
X3219	21	Q500A2:F9_4. LEGAL FORM OF CORPORATION
X3228	21	Q518A2:F13. WHAT PERCENT OF BUS R OWN?
X3231	21	Q523A2:F16. GROSS RECEIPTS
X3515	21	Q763A3:763A3:N6. MONEY MKT TYPE ACCOUNT?
X3811	21	Q827A3:N26. ANOTHER SAVINGS ACCOUNT?
X3835	21	Q850:N30_2B. AMOUNT LOST
X3930	21	Q900:N40_4.VAL OF CASH/CALL MONEY ACCT
X4206	21	Q1063A11:R23_1PCT. PERCENT PAID
X4212	21	Q1075A11:R25PCT. PERCENT OF FINAL PAY
X4435	21	Q1130A13:R38. ANOTHER PLAN?
X4603	21	Q1233A1:R47_1_1. CHECKPOINT: R WORK FT 5 YEARS?
X4912	21	Q1075A22:R73PCT. PERCENT OF FINAL PAY
X4914	21	Q1080A22:R74_1. AMOUNT OF BENEFIT
X5134	21	Q1194A2:R94_6. # EMPLOYER 1 YEAR OR MORE
X5202	21	Q1232A2:R95_1. NUMBER YEARS FULL
X5330	21	Q1316A2:R97_8.PERCENTAGE STILL RECEIVE
X5506	21	Q1322A2:R98_2. R OR S RECEIVE STLMNT?
X5705	21	Q1351A3:T1. INCOME FROM NONTAX INVEST?
X6405	21	Q1541:Y35. ANY OTHER SOURCES?
X6464	21	Q1667A1:AMOUNT TAKEN FROM ACCOUNT
X6671	21	Q979A12:R1. R PRESENT JOB STATUS
X6782	21	Q1606A1 - R46_20. UNEMPLOYED IN LAST 12 MONTHS
X6784	21	Q1604A2 - R49_6. UNEMPLOYED IN LAST 12 MONTHS
X7132	21	Q86A1:B9_1. INTEREST ON CARD W/HI BAL
X7182	21	Q702:I1. DO YOU HAVE ANY OTHER LOANS?
X7379	21	Q1452:Y10YRS. # YRS AGO FIRST MARRIED
X7419	21	Q1246A2 - R95_7. WHAT SORT OF WORK
X7650	21	Q1357:T4. INCOME HIGH OR LOW
X7719	21	Q1082A22:R74_1F.FREQUENCY OF BENEFIT
X8023	21	Q20A1:HHL1. RESPONDENT MARITAL STATUS
X1215	22	Q348:D62. AMOUNT STILL OWED
X1811	22	Q416A2:E21. ANY OUTSTANDING LOANS?
X1818	22	Q426A2:E26. AMOUNT OF REGULAR PAYMENT
X1907	22	Q412A3:E19M.MONTH PURCHASED OTHER RE 3
X1914	22	Q419A3:E23. AMOUNT BORROWED/REFINANCED

X1918	22	Q426A3:E26. AMOUNT OF REGULAR PAYMENT
X1919	22	Q428A3:E26F. FREQ OF REGULAR PAYMENT
X1928	22	Q442A3:E33. WHICH INSTITUTION
X3229	22	Q519A2:F14. NET WORTH OF BUS 2 SHARE
X3412	22	Q549A2:F22. OTHER PARTNER SHARE WORTH?
X3413	22	Q551A2:F23. OTH PTNRSP COST BASIS?
X3414	22	Q553A2:F24. TOTAL NET INCOME OTH PTNR
X3906	22	Q858A1:N34_1 FACE VAL/MORT-BACKED
X3917	22	Q876:N38_1A. PERCENT GAINED
X413	22	Q82A1:B8. BALANCE STILL OWED
X4208	22	Q1066A11:R23_1F. FREQ OF CONTRIBUTIONS
X4502	22	Q1136A1A - R40_1.JOB, MILITARY, BUSINESS
X4504	22	Q1136A1C - R40_1.JOB, MILITARY, BUSINESS
X4601	22	Q1231A1:R47. EVER WORKED FULL
X4904	22	Q1054A22:R69. AMOUNT ACCUMULATED
X5135	22	Q1195A2:R94_7.LONGEST JOB: TYPE EMPLOY
X5308	22	Q1288A2 - R96_2. S RECEIVING BENEFITS?
X5311	22	Q1295A2:R96_6. AMOUNT RECEIVED
X6420	22	Q1553:Y37. HAVE ANY ACCOUNTS?
X705	22	Q193 - D16_4. HOW IS HOUSING PROVIDED?
X7281	22	Q1056A22:R69_05.CAN BORROW AGNST ACCT?
X7410	22	Q1247A1 - R47_8. WHAT KIND OF BUSINESS
X7537	22	Q598A1:G17F. FREQUENCY OF REGULAR PMT
X7548	22	Q516A1:F12_3. WHICH PREV RECORDED LOAN
X7626	22	Q825A3:N25_2.JOINT, YOUR, SPOUSES NAME
X8420	22	Q472 - E37_3. AMT OWE-MORT/LOANS(HOLD)
X8421	22	Q474 - E37_4. AMT PMTS-MORT/LOANS(HOLD)
X1719	23	Q428A1:E26F. FREQ OF REGULAR PAYMENT
X1808	23	Q413A2:E19Y.YEAR PURCHASED OTHER RE 2
X1829	23	Q445A2:E34. RECEIVE INCOME FROM PR0P?
X1830	23	Q446A2:E34_1. GROSS INCOME RECEIVED
X1908	23	Q413A3:E19Y.YEAR PURCHASED OTHER RE 3
X1915	23	Q421A3:E24. AMOUNT STILL OWED
X2207	23	Q588A1:G13. MONTH LOAN TAKEN OUT
X2713	23	Q707A1:I5. YEAR OTHER LOAN TAKEN OUT
X3126	23	Q513A1:F12_1. AMOUNT R OWES BUSINESS
X3127	23	Q515A1:F12_2. RECORD LOAN FROM B EARLY
X3232	23	Q525A2:F17. BUS 2 TOTAL NET INC 2000
X3234	23	Q527A2:F19. ANOTHER BUSINESS?
X3613	23	Q777A2:N11. NUMBER OF IRA/KE ACCOUNTS
X3924	23	Q893A1:N40_1.WHICH INSTITUTION
X4607	23	Q1243A1:R47_5. # EMPLOYER 1 YEAR OR MORE
X4905	23	Q1061A22:R70. MAKE CONTRIBUTIONS NOW?
X4910	23	Q1073A22:R73AMT. AMOUNT OF BENEFITS
X4911	23	Q1076A22:R73F. FREQUENCY OF BENEFITS
X4913	23	Q1078A22:R74. LEAVE JOB, WHAT HAPPENS?
X5140	23	Q1207A2:R94_12. AMT EARNED WHEN STOP
X6303	23	Q1514A2 - Y29_1. ELIGIBLE FOR MEDICAID?
X6306	23	Q1516:Y29_2. IS EVERYONE COVERED?
X6307	23	Q1517:Y29_3. HAVE HEALTH COVERAGE?
X6465	23	Q1669A1:FREQUENCY OF PAYMENTS
X6704	23	Q838:N29_6. TOTAL VAL ALL MUTUAL FUNDS
X6713	23	Q1042A2A - R16_2. SAVINGS/THRIFT?
X6714	23	Q1042A2B - R16_2. 401K/403B?

X6715	23	Q1042A2C - R16_2. PROFIT SHARING?
X6716	23	Q1042A2D - R16_2. TAX-DEFERRED ANNUITY?
X6717	23	Q1042A2E - R16_2. OTHER PLAN?
X6798	23	Q1612A1 - R56_2. FINANCIAL OPTIONS?
X7154	23	Q586A4:G11_1. WHAT YEAR BOUGHT
X7198	23	Q988A1:R1_4YRS. YEARS DISABLED/RETIRED
X7309	23	Q1202A2:R94_10YS.YEARS AGO STARTED JOB
X7635	23	Q860A1:N34_6 MKT VAL/MORT-BACKED
X7714	23	Q1058A22:R69_1YRS. # OF YEARS IN PLAN
X7715	23	Q1070A22:R72YEARS. IN NUMBER OF YEARS
X8418	23	Q468 - E37_1. GIFT/INHERITANCE(HOLD)
X8419	23	Q471 - E37_2. OUTSTANDING LOANS?(HOLD)
X8422	23	Q476 - E37_4F. FREQ OF PAYMENTS(HOLD)
X8424	23	Q479 - E37_6. GROSS INC-OTH PROPS(HOLD)
X1707	24	Q412A1:E19M.MONTH PURCHASED OTHER RE 1
X1728	24	Q442A1:E33. WHICH INSTITUTION
X1729	24	Q445A1:E34. RECEIVE INCOME FROM PROP?
X1730	24	Q446A1:E34_1. GROSS INCOME RECEIVED
X1807	24	Q412A2:E19M.MONTH PURCHASED OTHER RE 2
X1810	24	Q411A2:E19. GIFT/INHERIT OR R PURCHASE
X2715	24	Q710A1:I7. REG INSTALL OR OTHER TYPE?
X2720	24	Q720A1:I10F. FREQ OF TYPICAL PAYMENT
X3124	24	Q510A1:F11_1. AMOUNT OWED TO R BY BUS
X3508	24	Q766A1:N7. ANOTHER CHECKING ACCOUNT?
X3809	24	Q819A3:N24. WHICH INSTITUTION
X3810	24	Q823A3:N25. AMOUNT IN SAVINGS ACCOUNT
X4105	24	Q989A1:R1_5. DOING ANY WORK CURRENTLY?
X4117	24	Q1011A1:R12.COVERED BY UNION CONTRACT?
X4507	24	Q1138A1:R41. HOURS WORK IN NORMAL WEEK
X4509	24	Q1140A1:R43. AMOUNT EARN BEFORE TAXES
X4923	24	Q1114A22:R82_2A. PERCENT CONTRIBUTED
X4925	24	Q1117A22:R82_2C. FREQ OF CONTRIBUTION
X5213	24	Q1256A2:R95_11. AMT EARNING WHEN LEFT
X5214	24	Q1258A2:R95_11F. FREQUENCY OF EARNINGS
X5217	24	Q1262A2:R95_14. EXPECT TO WORK FUTURE?
X5719	24	Q1351A11:T1.TANF SSI, FOOD STMP?
X6462	24	Q1663A1:BALANCE IN ACCOUNT
X6603	24	Q50A1B4:A7. HOW DO BUSINESS W/ INSTIT
X6797	24	Q1612A1 - R8_2. FINANCIAL OPTIONS?
X6850	24	Q1424A6:N29_7. WHICH INSTITUTION?
X6851	24	Q1424A7:N29_7. WHICH INSTITUTION?
X6852	24	Q1424A8:N29_7. WHICH INSTITUTION?
X7144	24	Q503A1:F10_05. COLLAT, GUARANTEE, BOTH
X7155	24	Q587A4:G12. MONEY STILL OWED
X7588	24	Q984A1:R1_3. DOING ANY WORK CURRENTLY?
X7634	24	Q858A5:N34_1 FACE VAL CORP/OTHER BONDS
X8423	24	Q478 - E37_5. INC FROM OTH PROPS?(HOLD)
X108	25	Q7A3:HHL_A. RELATIONSHIP
X1708	25	Q413A1:E19Y.YEAR PURCHASED OTHER RE 1
X1711	25	Q416A1:E21. ANY OUTSTANDING LOANS?
X1803	25	Q405A2 - E16. TYPE OF PROPERTY
X1804	25	Q406A2:E17. OWNED BY R, JOINT, PARTNER
X2712	25	Q706A1:I5. MONTH OTHER LOAN TAKEN OUT
X2719	25	Q718A1:I10. AMOUNT OF TYPICAL PAYMENT

X2724	25	Q727A1:I13. CURRENT APR
X3213	25	Q496A2B1 - F9_2. R WORKS
X3217	25	Q496A2B5 - F9_2. OTHER WORKS
X3415	25	Q545A3:F21. ANY SUBCHAPTER S?
X4306	25	Q1063A12:R23_1PCT. PERCENT PAID
X4307	25	Q1064A12:R23_1AMT. AMT/VARIABLE PAID
X4308	25	Q1066A12:R23_1F. FREQ OF CONTRIBUTIONS
X4602	25	Q1232A1:R47_1. NUMBER YEARS FULL
X4737	25	Q1041A2:R64_1. ELIGIBLE FOR PLANS?
X4929	25	Q1103A22:R81_1. LOAN BALANCE
X4930	25	Q1105A22:R81_2. REPORT LOAN EARLIER?
X5123	25	Q1166A2:R93_10. NUM OF YEARS, PT
X5130	25	Q1185A2:R94_3. CHECKPOINT: R WORK FT 5 YEARS?
X5141	25	Q1209A2:R94_12F. FREQ REPORTED EARNING
X5215	25	Q1260A2:R95_12. ANY YEARS WORKED P
X5303	25	Q1288A1 - R96_2. R RECEIVING BENEFITS?
X6423	25	Q1558:Y38. ANY OTHER ASSETS?
X6795	25	Q1610A22 - R81_1_5. LOAN PURPOSE
X6803	25	Q1424A5 - N29_7. INSTITUTION
X7287	25	Q1108A22:R81_4. AMOUNT OF PAYMENTS
X7288	25	Q1110A22:R81_4F. FREQUENCY OF PAYMENTS
X7311	25	Q1206A2:R94_11YS.YEARS AGO STOPPED JOB
X7409	25	Q1246A1 - R47_7. WHAT SORT OF WORK
X7603	25	Q764A2:N6_2. JOINT, YOUR, SPOUSES NAME
X7605	25	Q764A3:N6_2. JOINT, YOUR, SPOUSES NAME
X7639	25	Q860A5:N34_6 MKT VAL CORP/OTHER BONDS
X7722	25	Q1106A22:R81_3. WHICH LOAN?
X801	25	Q225A1:D27M. MONTH MORTGAGE OBTAINED
X101	26	# PEOPLE IN HH ACCORDING TO HHL
X2206	26	Q587A1:G12. MONEY STILL OWED
X2213	26	Q596A1:G17. AMT OF REG PMT CAR LOAN 1
X2306	26	Q587A2:G12. MONEY STILL OWED
X3423	26	Q545A6:F21. ANY SOLE PROP?
X3514	26	Q761A3:N5. AMOUNT IN CHECKING ACCOUNT
X3607	26	Q780A12:N13. WHICH INSTITUTION
X4312	26	Q1075A12:R25PCT. PERCENT OF FINAL PAY
X4725	26	Q1025A2:R62_6. PAID REGULAR SALARY
X4727	26	Q1030A2:R62_8. PAID PORTION OF NET
X4812	26	Q1075A21:R73PCT. PERCENT OF FINAL PAY
X5201	26	Q1231A2:R95. EVER WORKED FULL
X5304	26	Q1290A1:R96_4. PMTS: RET, DIS, SURV?
X6786	26	Q1606A2 - R94_20. UNEMPLOYED IN LAST 12 MONTHS
X701	26	Q184:D16.OWN, RENT, CONDO ASSOCIATION?
X7153	26	Q585A4:G11. BOUGHT NEW OR USED?
X8416	26	Q466 - E37. REMAINING PROP WORTH(HOLD)
X8417	26	Q469 - E37_1. REMAINING PUR PRICE(HOLD)
X1703	27	Q405A1 - E16. TYPE OF PROPERTY
X1705	27	Q408A1:E17_1. PERCENTAGE OWNED
X2209	27	Q590A1:G14. HOW MUCH BORROWED
X3427	27	Q545A7:F21. ANY OTHER TYPE?
X3509	27	Q758A2:N4. WHICH INSTITUTION
X3516	27	Q766A3:N7. ANOTHER CHECKING ACCOUNT?
X3907	27	Q857A2:N33_1 HAVE US/TREAS BONDS?
X3908	27	Q858A2:N34_1 FACE VAL US/TREAS BONDS

X3909	27	Q857A3:N33_1 HAVE MUNI/STATE BONDS?
X4125	27	Q1025A1:R14_6. PAID REGULAR SALARY
X4508	27	Q1139A1:R42. WEEKS WORK IN NORMAL YEAR
X4510	27	Q1142A1:R43F.FREQ OF REPORTED EARNINGS
X4705	27	Q989A2:R49_5. DOING ANY WORK CURRENTLY?
X4734	27	Q1038A2:R62_13. ANY PENSIONS THRU JOB?
X4806	27	Q1063A21:R71_1PCT. PERCENT PAID
X4829	27	Q1103A21:R81_1. LOAN BALANCE
X4830	27	Q1105A21:R81_2. REPORT LOAN EARLIER?
X4921	27	Q1098A22:R78_2. FREQ OF EMPLOYER CONT
X6602	27	Q50A1B3:A7. HOW DO BUSINESS W/ INSTIT
X6794	27	Q1610A21 - R81_1_5. LOAN PURPOSE
X6802	27	Q1424A4 - N29_7. INSTITUTION
X7278	27	Q1108A21:R81_4. AMOUNT OF PAYMENTS
X7279	27	Q1110A21:R81_4F. FREQUENCY OF PAYMENTS
X7540	27	Q586A1:G11_1. WHAT YEAR BOUGHT
X7542	27	Q585A2:G11. BOUGHT NEW OR USED?
X7587	27	Q984A2:R49_3. DOING ANY WORK CURRENTLY?
X7613	27	Q800A1:N20_2.JOINT, YOUR, SPOUSES NAME
X7631	27	Q857A4:N33_1 HAVE FOREIGN BONDS?
X7632	27	Q857A5:N33_1 HAVE CORP/OTHER BONDS?
X7636	27	Q860A2:N34_6 MKT VAL US/TREAS BONDS
X7681	27	Q1012A1:R13. INSURANCE IF DISABLED?
X7721	27	Q1106A21:R81_3. WHICH LOAN?
X802	27	Q226A1:D27Y. YEAR MORTGAGE OBTAINED
X1831	28	Q448A2:E35. ANOTHER PROPERTY?
X2016	28	Q472:E37_3. TOTAL AMOUNT OWED ON OTHER
X2017	28	Q474:E37_4. AMT OF PMTS ON MORT/LOANS
X2208	28	Q589A1:G13. YEAR LOAN TAKEN OUT
X2710	28	Q705A1 - I4. WHAT OTHER LOAN FOR
X2725	28	Q728A1:I14. LOAN INSTITUTION ON CARD
X2726	28	Q731A1:I15. ANOTHER LOAN
X3112	28	Q495A1:F9_1. CHECKPOINT: R LIVE ALONE?
X3513	28	Q758A3:N4. WHICH INSTITUTION
X3620	28	Q783A2:N14. TOTAL AMOUNT IN ACCOUNTS
X3701	28	Q790:N16.HAVE MONEY MARKET ACCT?
X3703	28	Q793A1:N17. CHECK WRITING PRIVILEGES?
X3704	28	Q794A1:N18. TAX-FREE ACCOUNT?
X3801	28	Q816:N23. ANY OTHER SAVINGS ACCOUNTS?
X3826	28	Q834A3:N29. TOT MKT VAL GVMT BACK BOND
X3830	28	Q834A5:N29. TOTAL MKT VAL COMBO FUNDS
X4736	28	Q1040A2:R64. EMPLOYER OFFER PLANS?
X4928	28	Q1102A22:R81. HAVE LOAN AGAINST ACCT?
X5128	28	Q1182A2:R94_1. EVER WORKED FULL
X5709	28	Q1351A5:T1. ANY INCOME FROM DIVIDENDS?
X6709	28	Q1042A1B - R16_2. 401K/403B?
X6710	28	Q1042A1C - R16_2. PROFIT SHARING?
X6711	28	Q1042A1D - R16_2. TAX-DEFERRED ANNUITY?
X6712	28	Q1042A1E - R16_2. OTHER PLAN?
X6801	28	Q1424A3 - N29_7. INSTITUTION
X7555	28	Q402:E14_1. OWNED BY BUSINESS?
X1718	29	Q426A1:E26. AMOUNT OF REGULAR PAYMENT
X2018	29	Q476:E37_4F.FREQUENCY OF PAYMENTS
X2212	29	Q594A1:G16YRS. NUMBER OF YEARS

X3123	29	Q509A1:F11. DOES BUSINESS OWE YOU?
X3506	29	Q761A1:N5. AMOUNT IN CHECKING ACCOUNT
X3601	29	Q774:N10. HAVE ANY IRA/KEOGH ACCOUNTS
X3824	29	Q834A2:N29. TOT MKT VAL TAX FREE BONDS
X3910	29	Q858A3:N34_1 FACE VAL MUNI/STATE BONDS
X4110	29	Q995A1:R6. HOURS IN NORMAL WEEK
X4114	29	Q1003A1:R9. HOW MANY EMPLOYEES
X4127	29	Q1030A1:R14_8. PAID PORTION OF NET
X4214	29	Q1080A11:R26_1. AMOUNT OF BENEFIT
X4304	29	Q1054A12:R21. AMOUNT ACCUMULATED
X4814	29	Q1080A21:R74_1. AMOUNT OF BENEFIT
X5115	29	Q1148A2:R93_3. LONGEST JOB: ELSE/SELF?
X5129	29	Q1183A2:R94_2. # OF YEARS FULL
X5329	29	Q1314A2:R97_7. CHECKPOINT: R MARRIED?
X5711	29	Q1351A6:T1. STOCK, BOND, REAL ESTATE?
X6404	29	Q1539:Y34_2. INCLUDE THIS AMT EARLIER?
X6708	29	Q1042A1A - R16_2. SAVINGS/THRIFT?
X7152	29	Q582A4:G10. WHAT MODEL YEAR
X7172	29	Q613A4:G23. OWN ANOTHER VEHICLE?
X7214	29	Q1056A12:R21_05.CAN BORROW AGNST ACCT?
X7303	29	Q1159A2:R93_7YRS. YRS AGO STOPPED WORK
X7539	29	Q586A2:G11_1. WHAT YEAR BOUGHT
X7637	29	Q860A3:N34_6 MKT VAL MUNI/STATE BONDS
X1715	30	Q421A1:E24. AMOUNT STILL OWED
X2004	30	Q452:E36_2.GIFT/INHERIT OR R PURCHASE?
X2009	30	Q462:E36_6. RECEIVE INCOME FROM V HOME
X2014	30	Q468:E37_1.GIFT/INHERIT OR R PURCHASE?
X2211	30	Q595A1:G16PAY. NUMBER OF PAYMENTS
X2221	30	Q613A1:G23. OWN ANOTHER VEHICLE?
X2503	30	Q623:G25. OWN ANY OTHER TYPE VEHICLES?
X3125	30	Q512A1:F12. R OWE BUSINESS MONEY?
X3409	30	Q551A1:F23. LTD PTNR COST BASIS?
X3411	30	Q545A2:F21. ANY OTHER PARTNER?
X3905	30	Q857A1:N33_1 HAVE MORT-BACKED BONDS?
X3918	30	Q877:N38_1B. AMOUNT GAINED
X4111	30	Q996A1:R7. WEEKS IN NORMAL YEAR
X4808	30	Q1066A21:R71_1F. FREQ OF CONTRIBUTIONS
X4815	30	Q1086A21:R75. ANOTHER PLAN?
X4915	30	Q1086A22:R75. ANOTHER PLAN?
X4919	30	Q1095A22:R78_2A. PERCENT PAID
X4933	30	Q1124A22:R84_1PCT. PERCENT LOSE
X5126	30	Q1179A2:R93_13YS. STOP ALTOGETHER # YEARS
X5143	30	Q1215A2:R94_14. EXPECT FT IN FUTURE?
X5328	30	Q1313A2:R97_6.INCREASE W/COST OF LIVE?
X5746	30	Q1374:T7_2. FILE JOINTLY, SEPARATELY?
X6305	30	Q1514A5 - Y29_1. ELIGIBLE FOR OTHER?
X6670	30	Q979A11:R1. R PRESENT JOB STATUS
X6875	30	Q50A2B10:A7. HOW DO BUSINESS W/ INSTIT
X6876	30	Q50A2B11:A7. HOW DO BUSINESS W/ INSTIT
X6877	30	Q50A2B12:A7. HOW DO BUSINESS W/ INSTIT
X7001	30	# OF PEOPLE IN PEU
X717	30	Q212:D21. ORIGINAL COST OF HOME/LAND
X7691	30	Q1082A11:R26_1F. FREQUENCY OF BENEFIT
X7725	30	Q1125A22:R84_1AMT. AMOUNT LOSE

X2002	31	Q450:E36_1. VACATION HOME WORTH
X2003	31	Q453:E36_2 PURCHASE PRICE
X2005	31	Q455:E36_3. ANY MORTGAGES OUTSTANDING?
X3110	31	Q493A1:F8. YEAR BUSINESS STARTED
X3408	31	Q549A1:F22. LTD PARTNER SHARE WORTH
X3410	31	Q553A1:F24. TOTAL NET INCOME LTD PTNR
X3510	31	Q761A2:N5. AMOUNT IN CHECKING ACCOUNT
X3706	31	Q798A1:N20. AMOUNT IN ACCOUNT
X3828	31	Q834A4:N29. TOTAL MKT VAL OTHER BONDS
X4137	31	Q1041A1:R16_1. ELIGIBLE FOR PLANS?
X4205	31	Q1061A11:R22. MAKE CONTRIBUTIONS NOW?
X4210	31	Q1073A11:R25AMT. AMOUNT OF BENEFITS
X4213	31	Q1078A11:R26. LEAVE JOB, WHAT HAPPENS?
X4314	31	Q1080A12:R26_1. AMOUNT OF BENEFIT
X4501	31	Q1135A1:R40. DOING OTHER WORK FOR PAY?
X4926	31	Q1119A22:R83. AMOUNT IN ACCOUNT
X5146	31	Q1229A2:R94_17YS.STOP ALTOGETHER # YRS
X5327	31	Q1311A2:R97_5F. FREQ AMT RECEIVED
X5801	31	Q1386:X1. EVER RECEIVED INHERITANCE?
X6422	31	Q1556:Y37_2. INCLUDE ACCOUNTS EARLIER?
X6445	31	EDUCATION IRA?
X6858	31	Q73A3 - A5_10_3.PENSION/RETRMT DEPOSITS?
X6874	31	Q50A2B9:A7. HOW DO BUSINESS W/ INSTIT
X7122	31	Q72:A5_10_2. HAVE ANY DIRECT DEPOSITS?
X7123	31	Q73A1 - A5_10_3. PAYCHECK DEPOSITS?
X7301	31	Q1155A2:R93_6YRS. YRS AGO STARTED WORK
X7416	31	Q1151A2 - R93_5. WHAT KIND OF BUSINESS
X7685	31	Q1058A11:R21_1YRS. # OF YEARS IN PLAN
X7692	31	Q1082A12:R26_1F. FREQUENCY OF BENEFIT
X7718	31	Q1082A21:R74_1F.FREQUENCY OF BENEFIT
X816	31	Q251A1:D35. ANNUAL INT RATE ON LOAN
X8405	31	Q449 - E36. VACATION HOMES?(HOLD)
X8406	31	Q450 - E36_1. VACATION HOME WORTH (HOLD)
X8407	31	Q453 - E36_2AMT.COST VACATION HOME(HOLD)
X8408	31	Q452 - E36_2. GIFT/INHER-R PUR(HOLD)
X8409	31	Q455 - E36_3. MORT/LOANS BALANCE(HOLD)
X8413	31	Q462 - E36_6. RECEIVE INC-VACATION(HOLD)
X1203	32	Q327:D54_2. ANY OTHER REMODELING LOANS
X1710	32	Q411A1:E19. GIFT/INHERIT OR R PURCHASE
X1714	32	Q419A1:E23. AMOUNT BORROWED/REFINANCED
X3107	32	Q490A1 - F5_1. KIND OF BUSINESS
X3111	32	Q494A1:F9. NUMBER OF EMP INCLUDING R
X3121	32	Q504A1:F10_1. AMOUNT GUARANTEED
X3407	32	Q545A1:F21. ANY LTD PARTNERSHIPS?
X3421	32	Q551A4:F23. COST BASIS OTHER CORP?
X3422	32	Q553A4:F24. TOTAL NET INCOME OTH CORPS
X3631	32	Q787:N15. HOW IS IRA/KEOGH INVESTED?
X3832	32	Q845:N30_1A. PERCENT GAIN
X4132	32	Q1033A1:R14_9. FREQ OF NONSALARY EARN
X4740	32	Q1047A2:R65_1.CURRENTLY RECEIVING PMTS
X4805	32	Q1061A21:R70. MAKE CONTRIBUTIONS NOW?
X4828	32	Q1102A21:R81. HAVE LOAN AGAINST ACCT?
X4935	32	Q1130A22:R86. ANOTHER PLAN?
X5325	32	Q1306A2:R97_4YRS. # OF YEARS RECEIVED

X6337	32	Q1533:Y32. WHY NO HEALTH INSURANCE?
X6615	32	Q50A2B8:A7. HOW DO BUSINESS W/ INSTIT
X6694	32	Q703 - I2. HOW MANY OTHER LOANS(RAW)
X6723	32	Q229A1 - D27_3. FOR WHAT WAS MONEY USED?
X6859	32	Q73A4 - A5_10_3. ROYALTIES DEPOSITS?
X7124	32	Q73A2 - A5_10_3. SOCIAL SEC DEPOSITS?
X7137	32	Q228A1:D27_2. REFINANCE, ROLLOVER, BORROW MORE?
X7299	32	Q1134A2:R87_2. OFFER, BUT DON'T PART.?
X7713	32	Q1070A21:R72YEARS. IN NUMBER OF YEARS
X1905	33	Q408A3:E17_1. PERCENTAGE OWNED
X2015	33	Q471:E37_2. ANY LOANS ON REMAINING?
X2219	33	Q609A1:G21. CURRENT APR
X2505	33	Q626A1:G26. WHAT TYPE OF OTHER VEHICLE
X2507	33	Q630A1:G28. STILL OWE ON OTHER VEHICLE?
X2709	33	Q703 - I2. HOW MANY OTHER LOANS(FIN)
X2714	33	Q708A1:I6. HOW MUCH BORROWED
X3707	33	Q802A1:N21. ANOTHER MONEY
X4024	33	Q958A2 - N52_1.WHAT KIND OF ASSET?
X4106	33	Q990A1:R2. EMPLOYED BY ELSE OR SELF?
X4329	33	Q1103A12:R33_1. LOAN BALANCE
X4330	33	Q1105A12:R33_2. REPORT LOAN EARLIER?
X4545	33	Q1224A1:R46_16YS. EXPECT STOP IN # YRS
X4614	33	Q1258A1:R47_11F. FREQUENCY OF EARNINGS
X4813	33	Q1078A21:R74. LEAVE JOB, WHAT HAPPENS?
X4833	33	Q1124A21:R84_1PCT. PERCENT LOSE
X4903	33	Q1053A22:R68. FORMULA OR ACCOUNT PLAN
X4917	33	Q1090A22:R77YRS. # OF YEARS IN PLAN
X4918	33	Q1093A22:R78. EMPLOYER CONTRIBUTE?
X4922	33	Q1112A22:R82. CONTRIBUTE TO PLAN NOW?
X4927	33	Q1101A22:R80. BORROW AGAINST ACCOUNT?
X4931	33	Q1100A22:R79. WITHDRAW FOR EMERGENCY?
X4932	33	Q1121A22:R84. IF LEAVE JOB, LOSE ALL?
X4934	33	Q1127A22:R85. HOW INVESTED?
X5127	33	Q1181A2:R94. HOW MANY YEARS PART
X5305	33	Q1292A1:R96_5YRS. # YRS RECEIVED
X5326	33	Q1309A2:R97_5. AMOUNT RECEIVED
X5707	33	Q1351A4:T1. ANY OTHER INTEREST INCOME?
X5805	33	Q1393A1:X5. YEAR RECEIVED
X5806	33	Q1394A1:X6. FROM WHOM RECEIVED?
X6315	33	Q1520:Y30. HAVE HEALTH COVERAGE?
X6446	33	ROLL-OVER IRA?
X6447	33	OTHER IRA/REGULAR IRA?
X6614	33	Q50A2B7:A7. HOW DO BUSINESS W/ INSTIT
X6792	33	Q1610A12 - R33_1_5. LOAN PURPOSE
X6827	33	Q907A2:N41.INC FROM TRST/MNGD INVSTMNT
X6831	33	Q910A2:N43. ENTITLED ONLY TO INCOME?
X716	33	Q207:D19. CURRENT VALUE OF HOME/PROP
X7220	33	Q1108A12:R33_4. AMOUNT OF PAYMENTS
X7221	33	Q1110A12:R33_4F. FREQUENCY OF PAYMENTS
X7289	33	Q1129A22:R85_1. CONTROL HOW INVESTED?
X7686	33	Q1070A11:R24YEARS. IN NUMBER OF YEARS
X7712	33	Q1058A21:R69_1YRS. # OF YEARS IN PLAN
X7724	33	Q1125A21:R84_1AMT. AMOUNT LOSE
X7739	33	Q1318A2:R97_9. ANOTHER BENEFIT?

X808	33	Q237A1:D31.AMT OF REGULAR MORTGAGE PMT
X1709	34	Q414A1:E20. TOTAL PURCHASE PRICE
X2011	34	Q465:E36_8. ANY REMAINING PROPERTIES?
X2019	34	Q478:E37_5. RECD INCOME FROM REMAIN P?
X2020	34	Q479:E37_6. GROSS INCOME RECEIVED
X2522	34	Q656A1:G39. OWN ANOTHER VEHICLE?
X3115	34	Q496A1B3 - F9_2. ADULT CHILD WORKS
X3116	34	Q496A1B4 - F9_2. OTHER HH ADULT WORKS
X3117	34	Q496A1B5 - F9_2. OTHER WORKS
X3120	34	Q502A1:F10. PERSONAL ASSETS COLLATERAL
X3420	34	Q549A4:F22. OTHER CORP SHARE WORTH
X3622	34	Q776A3:N10_1. IRA/KEOGH ACCOUNTS OTHER
X3819	34	Q831:N27. SHARES IN MUTUAL FUNDS?
X4026	34	Q960A2:N52_2. VALUE HAVE IN ASSET
X4116	34	Q1009A1:R11YRS. # YEARS EXPECT TO WORK
X4131	34	Q1031A1:R14_9. NONSALARY EARNINGS
X4211	34	Q1076A11:R25F. FREQUENCY OF BENEFITS
X4544	34	Q1219A1:R46_15YS.EXPECT START IN # YRS
X4810	34	Q1073A21:R73AMT. AMOUNT OF BENEFITS
X4818	34	Q1093A21:R78. EMPLOYER CONTRIBUTE?
X4831	34	Q1100A21:R79. WITHDRAW FOR EMERGENCY?
X4832	34	Q1121A21:R84. IF LEAVE JOB, LOSE ALL?
X4834	34	Q1127A21:R85. HOW INVESTED?
X5125	34	Q1174A2:R93_12. EXPECT PART
X6318	34	Q1521A3 - Y31. R'S UNION COVERAGE
X6321	34	Q1521A6 - Y31. S'S UNION COVERAGE
X6444	34	ROTH IRA?
X6829	34	Q908A2 - N42. MANAGED INVESTMENT ACCTS?
X7125	34	Q73A5 - A5_10_3. OTHER DEPOSITS?
X7280	34	Q1129A21:R85_1. CONTROL HOW INVESTED?
X7415	34	Q1150A2 - R93_4. WHAT SORT OF WORK
X7688	34	Q1070A12:R24YEARS. IN NUMBER OF YEARS
X7695	34	Q1106A12:R33_3. WHICH LOAN?
X1930	35	Q446A3:E34_1. GROSS INCOME RECEIVED
X3602	35	Q776A1:N10_1. IRA/KEOGH ACCOUNTS YOURS
X3605	35	KEOGH ACCOUNT?
X3702	35	Q791 - N16_1. NUM MONEY-MKT ACCTS(FIN)
X3831	35	Q843:N30. OVERALL GAIN OR LOSE VALUE?
X4027	35	Q962A2:N52_3. ANY OTHER ASSETS?
X4305	35	Q1061A12:R22. MAKE CONTRIBUTIONS NOW?
X4530	35	Q1185A1:R46_3. CHECKPOINT: R WORK 5 YEARS?
X4613	35	Q1256A1:R47_11. AMT EARNING WHEN LEFT
X4717	35	Q1011A2:R60.COVERED BY UNION CONTRACT?
X4811	35	Q1076A21:R73F. FREQUENCY OF BENEFITS
X4822	35	Q1112A21:R82. CONTRIBUTE TO PLAN NOW?
X4827	35	Q1101A21:R80. BORROW AGAINST ACCOUNT?
X4916	35	Q1087A22:R76. WHAT TYPE? (THRIFT,401K)
X5322	35	Q1316A1:R97_8.PERCENTAGE STILL RECEIVE
X6320	35	Q1521A5 - Y31. S'S FORMER EMP COVERAGE
X6613	35	Q50A2B6:A7. HOW DO BUSINESS W/ INSTIT
X6696	35	Q791 - N16_1.NUMBER OF MONEY-MARKET ACCOUNTS(RAW)
X6830	35	Q908A2 - N42. OTHER?
X7150	35	Q580A4:G8. TYPE OF VEHICLE
X7622	35	Q825A1:N25_2.JOINT, YOUR, SPOUSES NAME

X7687	35	Q1058A12:R21_1YRS. # OF YEARS IN PLAN
X7767	35	Q1521A8 - Y31. AARP COVERAGE
X1706	36	Q409A1:E18. WORTH IF SOLD TODAY
X2406	36	Q587A3:G12. MONEY STILL OWED
X2723	36	Q725A1:I12. HOW MUCH STILL OWED
X3512	36	Q766A2:N7. ANOTHER CHECKING ACCOUNT?
X4310	36	Q1073A12:R25AMT. AMOUNT OF BENEFITS
X4313	36	Q1078A12:R26. LEAVE JOB, WHAT HAPPENS?
X4534	36	Q1147A1:R45_2. # EMPLOYER 1 YEAR OR MORE
X4902	36	Q1051A22:R67. PENSION OR TAX
X5114	36	Q1147A2:R93_2. # EMPLOYER 3 YEAR OR MORE
X5323	36	Q1302A2:R97_2. R OR S RECEIVING PMT?
X5803	36	Q1389A1:X3. TRUST, INHERITANCE, WHAT?
X6466	36	Q1661A2:IS PENSION AN ACCOUNT PLAN?
X6678	36	Q979A21:R49. PRESENT JOB STATUS
X6828	36	Q908A2 - N42. LEGAL TRUSTS?
X7242	36	Q1202A1:R46_10YS.YEARS AGO STARTED JOB
X7246	36	Q1214A1:R46_13YS. YEARS AGO LAST FT
X7368	36	Q1579:T7_5A. ITEMIZE DEDUCTIONS?
X7407	36	Q1197A1 - R46_8. WHAT SORT OF WORK
X7758	36	Q1379A1 - T7_5. FILE SCHEDULE C?
X7759	36	Q1379A2 - T7_5. FILE SCHEDULE E?
X7760	36	Q1379A3 - T7_5. FILE SCHEDULE F?
X7761	36	Q1379A4 - T7_5. FILE NONE OF THESE SCHED
X1704	37	Q406A1:E17. OWNED BY R, JOINT, PARTNER
X1731	37	Q448A1:E35. ANOTHER PROPERTY?
X1910	37	Q411A3:E19. GIFT/INHERIT OR R PURCHASE
X3603	37	Q777A1:N11. NUMBER OF IRA/KEO ACCOUNTS
X3705	37	Q795A1:N19. WHICH INSTITUTION
X4311	37	Q1076A12:R25F. FREQUENCY OF BENEFITS
X4315	37	Q1086A12:R27. ANOTHER PLAN?
X4523	37	Q1166A1:R45_10. NUM OF YEARS, PT
X4528	37	Q1182A1:R46_1. EVER WORKED FULL
X4529	37	Q1183A1:R46_2. # OF YEARS FULL
X4714	37	Q1003A2:R57. HOW MANY EMPLOYEES
X4816	37	Q1087A21:R76. WHAT TYPE? (THRIFT,401K)
X4817	37	Q1090A21:R77YRS. # OF YEARS IN PLAN
X5101	37	Q1135A2:R88. DOING OTHER WORK FOR PAY?
X5113	37	Q1146A2:R93_1. # EMPLOYER 1 YEAR OR MORE
X5124	37	Q1172A2:R93_11YS. STOP FT IN # YEARS
X5324	37	Q1303A2:R97_3. PMT FROM WHERE? (JOB?)
X5744	37	Q1373:T7. FILE A 2000 TAX RETURN?
X6327	37	Q1523A4 - Y31_1. COVERAGE PAID FORM EMP
X6612	37	Q50A2B5:A7. HOW DO BUSINESS W/ INSTIT
X6800	37	Q1424A2 - N29_7. INSTITUTION
X6841	37	Q921A2:N46. HOW TRUST MONEY INVESTED?
X7408	37	Q1198A1 - R46_9. WHAT KIND OF BUSINESS
X7538	37	Q586A3:G11_1. WHAT YEAR BOUGHT
X7624	37	Q825A2:N25_2.JOINT, YOUR, SPOUSES NAME
X1906	38	Q409A3:E18. WORTH IF SOLD TODAY
X2001	38	Q449:E36. ANY REM PROPS VACATION HOMES?
X2205	38	Q582A1:G10. WHAT MODEL YEAR
X3128	38	Q518A1:F13. WHAT PERCENT OF BUS R OWN
X3612	38	Q776A2:N10_1. IRA/KEOGH ACCOUNTS SP/P

X4716	38	Q1009A2:R59YRS. # YEARS EXPECT TO WORK
X5120	38	Q1160A2:R93_8. AMT EARNED BEFORE TAXES
X5321	38	Q1314A1:R97_7. CHECKPOINT: R MARRIED?
X5706	38	Q1353A3:T2. AMOUNT OF INCOME
X6610	38	Q50A2B3:A7. HOW DO BUSINESS W/ INSTIT
X6611	38	Q50A2B4:A7. HOW DO BUSINESS W/ INSTIT
X7402	38	Q994A1 - R5. WHAT KIND OF BUSINESS
X7541	38	Q585A3:G11. BOUGHT NEW OR USED?
X807	38	Q236A1:D30PAY. NUMBER OF PAYMENTS
X3419	39	Q545A4:F21. ANY OTHER CORP?
X3616	39	Q780A21:N13. WHICH INSTITUTION
X3820	39	Q842:N27_1. TOTAL NUMBER MUTUAL FUNDS
X4325	39	Q1117A12:R34_2C. FREQ OF CONTRIBUTION
X4706	39	Q990A2:R50. EMPLOYED BY ELSE OR SELF?
X4710	39	Q995A2:R54. HOURS IN NORMAL WEEK
X4739	39	Q1046A2:R65. NUMBER OF PLANS
X5122	39	Q1164A2:R93_9. ANY YEARS ONLY PT
X5720	39	Q1353A11:T2. AMOUNT OF INCOME
X6326	39	Q1523A3 - Y31_1. COVERAGE PAID RELATIVE
X6332	39	Q1530A3 - Y31_4. CHILD<18 NOT COVERED?
X6334	39	Q1530A5 - Y31_4. FATHER NOT COVERED?
X6699	39	Q1049A2 - R17_3. NUMBER OF PLANS(RAW)
X7708	39	Q1012A2:R61. INSURANCE IF DISABLED?
X817	39	Q252A1:D36.WHICH INSTITUTION
X8415	39	Q465 - E36_8. REMAINING PROP?(HOLD)
X1909	40	Q414A3:E20. TOTAL PURCHASE PRICE
X2218	40	Q607A1:G20. HOW MUCH STILL OWED
X2220	40	Q610A1:G22. LOAN INSTITUTION ON CARD
X2305	40	Q582A2:G10. WHAT MODEL YEAR
X2506	40	Q628A1:G27. HOW MUCH OTHER VEH WORTH?
X3113	40	Q496A1B1 - F9_2. RESPONDENT
X3833	40	Q846:N30_1B. AMOUNT GAIN
X4323	40	Q1114A12:R34_2A. PERCENT CONTRIBUTED
X4525	40	Q1174A1:R45_12. EXPECT PART
X4711	40	Q996A2:R55. WEEKS IN NORMAL YEAR
X4803	40	Q1053A21:R68. FORMULA OR ACCOUNT PLAN
X4825	40	Q1117A21:R82_2C. FREQ OF CONTRIBUTION
X4826	40	Q1119A21:R83. AMOUNT IN ACCOUNT
X5112	40	Q1145A2:R93. NUMBER OF YEARS FULL
X5807	40	Q1396A1:X7. ANOTHER INHERITANCE?
X6317	40	Q1521A2 - Y31. R'S FORMER EMP COVERAGE
X6331	40	Q1530A2 - Y31_4. S/P NOT COVERED?
X6335	40	Q1530A6 - Y31_4. MOTHER NOT COVERED?
X6609	40	Q50A2B2:A7. HOW DO BUSINESS W/ INSTIT
X7412	40	Q994A2 - R51. WHAT DO YOU DO
X7652	40	Q1384:T7_8.SPOUSE TTL ADJ GROSS INCOME
X1904	41	Q406A3:E17. OWNED BY R, JOINT, PARTNER
X3108	41	Q491A1:F6. BUY, START, INHERIT, GIVEN?
X314	41	Q53A2:A8A. # OF MILES TO INSTITUTION
X3806	41	Q819A2:N24. WHICH INSTITUTION
X4328	41	Q1102A12:R33. HAVE LOAN AGAINST ACCT?
X4535	41	Q1195A1:R46_7.LONGEST JOB: TYPE EMPLOY
X4543	41	Q1215A1:R46_14. EXPECT FT IN FUTURE?
X4546	41	Q1229A1:R46_17YS.STOP ALTOGETHER # YRS

X4821	41	Q1098A21:R78_2. FREQ OF EMPLOYER CONT
X5121	41	Q1162A2:R93_8F. FREQ OF REPORTED EARN
X5307	41	Q1297A1:R96_6F. FREQ PMTS RECEIVED
X5313	41	Q1299:R97. RECEIVING OTHER RETIREMENT?
X5320	41	Q1313A1:R97_6.INCREASE W/COST OF LIVE?
X5804	41	Q1391A1:X4. APPROX VALUE WHEN RECEIVED
X6333	41	Q1530A4 - Y31_4. CHILD>=18 NOT COVERED?
X6692	41	Q624 - G25_1. HOW MANY MOTORHOME, RV, BOAT(RAW)
X7401	41	Q992A1 - R3. OFFICIAL JOB TITLE
X809	41	Q239A1:D31F. FREQ REGULAR MORTGAGE PMT
X1911	42	Q416A3:E21. ANY OUTSTANDING LOANS?
X2013	42	Q469:E37_1. REMAIN PROP PURCHASE PRICE
X2504	42	Q624 - G25_1. # RV, MOTORHOMES(FIN)
X3114	42	Q496A1B2 - F9_2. SPOUSE/PARTNER
X3821	42	Q833A1:N28. HAVE STOCK FUNDS?
X3823	42	Q833A2:N28. HAVE TAX FREE BOND FUNDS?
X3829	42	Q833A5:N28. HAVE COMBINATION FUNDS?
X4115	42	Q1005A1:R10YRS. YEARS WORKED FOR EMP
X4333	42	Q1124A12:R36_1PCT. PERCENT LOSE
X4540	42	Q1207A1:R46_12. AMT EARNED WHEN STOP
X4802	42	Q1051A21:R67. PENSION OR TAX
X4823	42	Q1114A21:R82_2A. PERCENT CONTRIBUTED
X4835	42	Q1130A21:R86. ANOTHER PLAN?
X6319	42	Q1521A4 - Y31. S'S EMPLOYER COVERAGE
X6322	42	Q1521A7 - Y31. COVER DIR INSURANCE CO
X6330	42	Q1530A1 - Y31_4. R NOT COVERED?
X6419	42	Q1551:Y36_2. INCLUDE VEHICLE EARLIER?
X6835	42	Q916A2:N44. TOTAL DOLLAR VALUE OF ASSETS
X7232	42	Q1134A1:R39_2. OFFER, BUT DON'T PART.?
X7698	42	Q1125A12:R36_1AMT. AMOUNT LOSE
X3827	43	Q833A4:N28. HAVE OTHER BOND FUNDS?
X4801	43	Q1049A2 - R17_3. NUMBER OF PLANS(FIN)
X6608	43	Q50A2B1:A7. HOW DO BUSINESS W/ INSTIT
X1903	44	Q405A3 - E16. TYPE OF PROPERTY
X2012	44	Q466:E37. REMAINING PROPERTIES WORTH
X2405	44	Q582A3:G10. WHAT MODEL YEAR
X3119	44	Q500A1:F9_4. LEGAL FORM OF CORPORATION
X3134	44	Q527A1:F19. ANOTHER BUSINESS?
X3803	44	Q819A1:N24. WHICH INSTITUTION
X3825	44	Q833A3:N28. HAVE GOVT BACKED BOND FUND
X4541	44	Q1209A1:R46_12F. FREQ REPORTED EARNING
X5319	44	Q1311A1:R97_5F. FREQ AMT RECEIVED
X6689	44	Q486 - F4_1. HOW MANY ACTIVE MANAGEMENT(RAW)
X6703	44	Q1387 - X2. NUMBER OF INHERITANCES(RAW)
X7244	44	Q1206A1:R46_11YS.YEARS AGO STOPPED JOB
X1929	45	Q445A3:E34. RECEIVE INCOME FROM PROP?
X3122	45	Q506A1:F10_2. RECORD EARLIER?
X4319	45	Q1095A12:R30_2A. PERCENT PAID
X4321	45	Q1098A12:R30_2. FREQ OF EMPLOYER CONT
X4335	45	Q1130A12:R38. ANOTHER PLAN?
X4700	45	SPOUSE/PARTNER DETERMINED WORK STATUS
X805	45	Q232A1:D29. AMOUNT STILL OWED
X1806	46	Q409A2:E18. WORTH IF SOLD TODAY
X1809	46	Q414A2:E20. TOTAL PURCHASE PRICE

X4526	46	Q1170A1:R45_13YS. STOP ALTOGETHER # YEARS
X4527	46	Q1181A1:R46. HOW MANY YEARS PART
X5111	46	Q1144A2:R92. CONSIDER SELF AS FULL OR PART-TIME?
X5802	46	Q1387 - X2. NUMBER OF INHERITANCES(FIN)
X6836	46	Q918A21:N45. WHICH INSTITUTION
X7551	46	Q507A1:F10_3. WHICH LOAN?
X4715	47	Q1005A2:R58YRS. YEARS WORKED FOR EMP
X727	47	Q223 - D26. WHY THIS TYPE OF LOAN?
X3130	48	Q521A1:F15. IF SOLD, WHAT COST BASIS
X3610	48	Q783A1:N14. TOTAL AMOUNT IN ACCOUNTS
X3807	48	Q823A2:N25. AMOUNT IN SAVINGS ACCOUNT
X3808	48	Q827A2:N26. ANOTHER SAVINGS ACCOUNT?
X4511	48	Q1144A1:R44. CONSIDER SELF AS FULL OR PART-TIME?
X4712	48	Q997A2:R56. AMOUNT EARNED BEFORE TAXES
X4735	48	Q1039A2:R63. ANY PENSIONS THRU JOB?
X5315	48	Q1302A1:R97_2. R OR S RECEIVING PMT?
X5318	48	Q1309A1:R97_5. AMOUNT RECEIVED
X6324	48	Q1523A1 - Y31_1. COVERAGE PAID BY R
X6336	48	Q1530A7 - Y31_4. OTHER NOT COVERED?
X3105	49	Q486 - F4_1. NUM ACTIVE MANAGEMENT(FIN)
X4522	49	Q1164A1:R45_9. ANY YEARS ONLY PT
X6325	49	Q1523A2 - Y31_1. COVERAGE PAID BY EMP
X6491	49	Q1643A1:HOW IS THE MONEY INVESTED?
X726	49	Q221:D25. FHA, VA, OR OTHER PROGRAM?
X3103	50	Q484:F3. OWN/SHARE OWNERSHIP ANY BUS?
X5306	50	Q1295A1:R96_6. AMOUNT RECEIVED
X6461	50	Q1661A1:IS PENSION AN ACCOUNT PLAN?
X6695	50	Q756 - N3.NUMBER OF CHECKING ACCOUNTS(RAW)
X6791	50	Q1610A11 - R33_1_5. LOAN PURPOSE
X7211	50	Q1108A11:R33_4. AMOUNT OF PAYMENTS
X7212	50	Q1110A11:R33_4F. FREQUENCY OF PAYMENTS
X305	51	Q42:A5A. # OF INSTITUTIONS
X312	51	Q48A2:A6. TYPE OF INSTITUTION
X3401	51	Q534:F20. ANY BUS, NOT ACTIVELY MANAGE
X4229	51	Q1103A11:R33_1. LOAN BALANCE
X4303	51	Q1053A12:R20. FORMULA OR ACCOUNT PLAN
X4326	51	Q1119A12:R35. AMOUNT IN ACCOUNT
X7411	51	Q993A2 - R50. OFFICIAL JOB TITLE
X7545	51	Q555:F25. EVER IN ACTIVE MANAGEMENT?
X7694	51	Q1106A11:R33_3. WHICH LOAN?
X4112	52	Q997A1:R8. AMOUNT EARNED BEFORE TAXES
X4230	52	Q1105A11:R33_2. REPORT LOAN EARLIER?
X4513	52	Q1146A1:R45_1. # EMPLOYER 1 YEAR OR MORE
X5317	52	Q1306A1:R97_4YRS. # OF YEARS RECEIVED
X5710	52	Q1353A5:T2. AMOUNT OF INCOME
X6623	52	Q50A3B8:A7. HOW DO BUSINESS W/ INSTIT
X6878	52	Q50A3B9:A7. HOW DO BUSINESS W/ INSTIT
X6879	52	Q50A3B10:A7. HOW DO BUSINESS W/ INSTIT
X6880	52	Q50A3B11:A7. HOW DO BUSINESS W/ INSTIT
X6881	52	Q50A3B12:A7. HOW DO BUSINESS W/ INSTIT
X721	52	Q214:D22. AMOUNT OF REAL ESTATE TAXES
X2321	53	Q613A2:G23. OWN ANOTHER VEHICLE?
X3104	53	Q485:F4. R HAVE ACTIVE MANAGEMENT ROLE
X4136	53	Q1040A1:R16. EMPLOYER OFFER PLANS?

X4302	53	Q1051A12:R19. PENSION OR TAX
X6619	53	Q50A3B4:A7. HOW DO BUSINESS W/ INSTIT
X7348	53	Q1335A1:R99_3_1. LUMP SUM OR REG PMT?
X3504	54	Q756 - N3. NUM OF CHECKING ACCTS(FIN)
X3822	54	Q834A1:N29. TOTAL MKT VAL STOCK FUNDS
X4512	54	Q1145A1:R45. NUMBER OF YEARS FULL
X5604	54	Q1336A1:R99_4. AMOUNT IN ACCOUNT
X5713	54	Q1351A7:T1.NET RENT, TRUST, ROYALTIES?
X6622	54	Q50A3B7:A7. HOW DO BUSINESS W/ INSTIT
X2421	55	Q613A3:G23. OWN ANOTHER VEHICLE?
X3402	55	Q535:F20_1. HOW MANY W/NO R ACT MANAGE
X3805	55	Q827A1:N26. ANOTHER SAVINGS ACCOUNT?
X3915	55	Q872:N37. TOTAL MARKET VALUE OF STOCKS
X5609	55	Q1344A1:R99_6F. FREQ OF EXPECTED PMTS
X6316	55	Q1521A1 - Y31. R'S EMPLOYER COVERAGE
X6620	55	Q50A3B5:A7. HOW DO BUSINESS W/ INSTIT
X6621	55	Q50A3B6:A7. HOW DO BUSINESS W/ INSTIT
X7667	55	Q1527:Y31_2. FREQUENCY OF PAYMENTS
X4215	56	Q1086A11:R27. ANOTHER PLAN?
X4524	56	Q1172A1:R45_11YS. STOP FT IN # YEARS
X5608	56	Q1342A1:R99_6. AMT OF EXPECTED PMTS
X7222	56	Q1129A12:R37_1. CONTROL HOW INVESTED?
X724	56	Q219:D24.FEDERALLY GUARANTEED MORTGAGE
X725	56	Q220:D24_1.PRIVATE MORTGAGE INSURANCE?
X4228	57	Q1102A11:R33. HAVE LOAN AGAINST ACCT?
X4334	57	Q1127A12:R37. HOW INVESTED?
X4713	57	Q999A2:R56F. FREQ OF EARNINGS REPORTED
X4819	57	Q1095A21:R78_2A. PERCENT PAID
X5316	57	Q1303A1:R97_3. PMT FROM WHERE? (JOB?)
X6329	57	Q1529:Y31_3. EACH IN HH INSURED?
X6700	57	Q1300 - R97_1. HOW MANY PAYMENTS RECEIVING(RAW)
X3131	58	Q523A1:F16. GROSS RECEIPTS
X414	58	Q84A1:B9. CREDIT LIMIT
X4317	58	Q1090A12:R29YRS. # OF YEARS IN PLAN
X4318	58	Q1093A12:R30. EMPLOYER CONTRIBUTE?
X4322	58	Q1112A12:R34. CONTRIBUTE TO PLAN NOW?
X4331	58	Q1100A12:R31. WITHDRAW FOR EMERGENCY?
X4332	58	Q1121A12:R36. IF LEAVE JOB, LOSE ALL?
X6618	58	Q50A3B3:A7. HOW DO BUSINESS W/ INSTIT
X7666	58	Q1525:Y31_2. AMT OF INSURANCE PMTS
X3129	59	Q519A1:F14. NET WORTH OF BUS SHARE
X3804	59	Q823A1:N25. AMOUNT IN SAVINGS ACCOUNT
X4316	59	Q1087A12:R28. WHAT TYPE? (THRIFT,401K)
X4327	59	Q1101A12:R32. BORROW AGAINST ACCOUNT?
X3132	60	Q525A1:F17. BUS TOTAL NET INC IN 2000
X6688	60	Q403 - E15. PROPERTIES W/INTEREST IN(RAW)
X6799	60	Q1424A1 - N29_7. INSTITUTION
X2403	61	Q580A3:G8. TYPE OF VEHICLE
X6328	61	Q1523A5 - Y31_1. COVERAGE PAID OTHER
X7362	61	Q1359:T4_1. AMT OF INCOME IN NORMAL YR
X7737	61	Q1318A1:R97_9. ANOTHER BENEFIT?
X4019	62	Q956:N52. HAVE ANY OTHER ASSETS?
X5601	62	Q1330:R99. FUTURE PENSION BENEFITS?
X4140	63	Q1047A1:R17_1.CURRENTLY RECEIVING PMTS

X5606	63	Q1333A1:R99_2. R OR S RECEIVE BENEFITS
X5703	63	Q1351A2:T1.OTHER INCOME FROM BUSINESS?
X6697	64	Q817 - N23_1.NUMBER OF OTHER ACCOUNTS(RAW)
X4231	65	Q1100A11:R31. WITHDRAW FOR EMERGENCY?
X5314	65	Q1300 - R97_1. NUM PMTS RECEIVE?(FIN)
X7213	65	Q1129A11:R37_1. CONTROL HOW INVESTED?
X1701	66	Q403 - E15. PROP W/INTEREST INC(FIN)
X4515	66	Q1148A1:R45_3. LONGEST JOB: ELSE/SELF?
X722	66	Q216:D22F. FREQ OF REAL ESTATE TAXES
X4222	67	Q1112A11:R34. CONTRIBUTE TO PLAN NOW?
X4227	67	Q1101A11:R32. BORROW AGAINST ACCOUNT?
X4232	67	Q1121A11:R36. IF LEAVE JOB, LOSE ALL?
X5610	67	Q1346A1:R99_7. ANOTHER FUTURE BENEFIT?
X4218	68	Q1093A11:R30. EMPLOYER CONTRIBUTE?
X4234	68	Q1127A11:R37. HOW INVESTED?
X5708	68	Q1353A4:T2. AMOUNT OF INCOME
X4202	69	Q1051A11:R19. PENSION OR TAX
X4514	69	Q1147A1:R45_2. # EMPLOYER 3 YEAR OR MORE
X6617	69	Q50A3B2:A7. HOW DO BUSINESS W/ INSTIT
X3606	70	Q780A11:N13. WHICH INSTITUTION
X4113	70	Q999A1:R8F. FREQ OF EARNINGS REPORTED
X4135	70	Q1039A1:R15. ANY PENSIONS THRU JOB?
X6323	70	Q1521A9 - Y31. OTHER COVERAGE
X7406	70	Q1151A1 - R45_5. WHAT KIND OF BUSINESS
X7697	70	Q1125A11:R36_1AMT. AMOUNT LOSE
X3802	71	Q817 - N23_1. NUM OF OTHER ACCOUNTS(FIN)
X4217	71	Q1090A11:R29YRS. # OF YEARS IN PLAN
X4233	71	Q1124A11:R36_1PCT. PERCENT LOSE
X6691	71	Q578 - G7_1. HOW MANY VEHICLES OWN(RAW)
X4010	72	Q940:N49_7. AMOUNT CURRENTLY BORROWED
X4011	72	Q942:N49_8. AMOUNT OF TYPICAL PAYMENTS
X4012	72	Q944:N49_8F. FREQ OF TYPICAL PAYMENT
X4203	72	Q1053A11:R20. FORMULA OR ACCOUNT PLAN
X5603	72	Q1334A1:R99_3. INC FORMULA, ACCT, BOTH
X5714	72	Q1353A7:T2. AMOUNT OF INCOME
X4008	73	Q936:N49_4. NET OR GROSS VALUE
X4009	73	Q937:N49_5. RECORD LOANS EARLIER?
X4013	73	Q946:N49_9. ANNUAL RATE OF INTEREST
X4216	73	Q1087A11:R28. WHAT TYPE? (THRIFT,401K)
X5602	73	Q1331 - R99_1. NUM FUT BENEFITS(FIN)
X7645	73	Q938:N49_6. WHICH PREV RECORDED LOAN?
X7751	73	Q1339A1:R99_5YS. EXPECT IN # YEARS
X4020	74	Q958A1 - N52_1.WHAT KIND OF ASSET?
X4225	74	Q1117A11:R34_2C. FREQ OF CONTRIBUTION
X6702	74	Q1331 - R99_1. NUMBER OF FUTURE BENEFITS(RAW)
X7405	74	Q1150A1 - R45_4. WHAT SORT OF WORK
X7236	75	Q1159A1:R45_7YRS. YRS AGO STOPPED WORK
X7234	76	Q1155A1:R45_6YRS. YRS AGO STARTED WORK
X318	77	Q53A3:A8A. # OF MILES TO INSTITUTION
X4223	77	Q1114A11:R34_2A. PERCENT CONTRIBUTED
X4226	78	Q1119A11:R35. AMOUNT IN ACCOUNT
X6698	79	Q1049A1 - R17_3. NUMBER OF PLANS(RAW)
X4022	80	Q960A1:N52_2. VALUE HAVE IN ASSET
X4139	80	Q1046A1:R17. NUMBER OF PLANS

X4235	80	Q1130A11:R38. ANOTHER PLAN?
X5712	80	Q1353A6:T2. AMOUNT OF INCOME
X6616	82	Q50A3B1:A7. HOW DO BUSINESS W/ INSTIT
X6631	82	Q50A4B8:A7. HOW DO BUSINESS W/ INSTIT
X6857	82	Q487A8 - A5_10_5. OTHER PAYMENTS?
X6882	82	Q50A4B9:A7. HOW DO BUSINESS W/ INSTIT
X6883	82	Q50A4B10:A7. HOW DO BUSINESS W/ INSTIT
X6884	82	Q50A4B11:A7. HOW DO BUSINESS W/ INSTIT
X6885	82	Q50A4B12:A7. HOW DO BUSINESS W/ INSTIT
X7126	82	Q75:A5_10_4. MAKE ANY AUTO BILL PMTS?
X7127	82	Q487A1 - A5_10_5. UTILITY BILL PAYMENTS?
X7128	82	Q487A2 - A5_10_5. MORTGAGE/RENT PAYMENTS?
X2303	83	Q580A2:G8. TYPE OF VEHICLE
X6628	83	Q50A4B5:A7. HOW DO BUSINESS W/ INSTIT
X6629	83	Q50A4B6:A7. HOW DO BUSINESS W/ INSTIT
X6630	83	Q50A4B7:A7. HOW DO BUSINESS W/ INSTIT
X6790	83	Q487A3 - A5_10_5. INSURANCE PAYMENTS?
X6854	83	Q487A4 - A5_10_5. AUTOMATIC TRANSFERS?
X6855	83	Q487A5 - A5_10_5. IRREG BILL PAYMENTS?
X6639	84	Q50A5B8:A7. HOW DO BUSINESS W/ INSTIT
X6856	84	Q487A6 - A5_10_5.NON-MORT LOAN PAYMENTS?
X6886	84	Q50A5B9:A7. HOW DO BUSINESS W/ INSTIT
X6887	84	Q50A5B10:A7. HOW DO BUSINESS W/ INSTIT
X6888	84	Q50A5B11:A7. HOW DO BUSINESS W/ INSTIT
X6889	84	Q50A5B12:A7. HOW DO BUSINESS W/ INSTIT
X4023	85	Q962A1:N52_3. ANY OTHER ASSETS?
X6638	85	Q50A5B7:A7. HOW DO BUSINESS W/ INSTIT
X7129	85	Q487A7 - A5_10_5. OTHER PAYMENTS (#1)?
X316	86	Q48A3:A6. TYPE OF INSTITUTION
X6627	86	Q50A4B4:A7. HOW DO BUSINESS W/ INSTIT
X6636	86	Q50A5B5:A7. HOW DO BUSINESS W/ INSTIT
X6637	86	Q50A5B6:A7. HOW DO BUSINESS W/ INSTIT
X7644	87	Q929:N49.HAVE POLICY BUILDS CASH VALUE
X4002	88	Q925:N48. HAVE INDIVIDUAL TERM POLICY?
X4004	88	Q928:N48_2. HAVE WHOLE LIFE POLICY?
X6626	88	Q50A4B3:A7. HOW DO BUSINESS W/ INSTIT
X6635	88	Q50A5B4:A7. HOW DO BUSINESS W/ INSTIT
X2202	89	Q578 - G7_1. # VEHICLES OWN(FIN)
X4201	89	Q1049A1 - R17_3. NUMBER OF PLANS(FIN)
X4520	89	Q1160A1:R45_8. AMT EARNED BEFORE TAXES
X5701	89	Q1351A1:T1. WAGE AND SALARY INCOME?
X4007	90	Q935:N49_3. BORROWING AGAINST POLICY?
X4016	90	Q951:N50. FACE VALUE OF LIFE INSURANCE
X804	91	Q230A1:D28. AMT BORROWED OR REFINANCED
X6634	92	Q50A5B3:A7. HOW DO BUSINESS W/ INSTIT
X4221	95	Q1098A11:R30_2. FREQ OF EMPLOYER CONT
X4521	97	Q1162A1:R45_8F. FREQ OF REPORTED EARN
X6625	98	Q50A4B2:A7. HOW DO BUSINESS W/ INSTIT
X7360	98	Q1347:R100. IRA/KEOGH OR PENSION PLAN?
X6633	99	Q50A5B2:A7. HOW DO BUSINESS W/ INSTIT
X4005	101	Q931:N49_1. FACE VALUE OF POLICY
X5704	101	Q1353A2:T2. AMOUNT OF INCOME
X4003	103	Q926:N48_1. FACE VALUE OF POLICIES
X4014	105	Q947:N49_10. AMT OF PMT ON POLICY

X4015	105	Q949:N49_10F. FREQ OF PAYMENT
X322	110	Q53A4:A8A. # OF MILES TO INSTITUTION
X6624	111	Q50A4B1:A7. HOW DO BUSINESS W/ INSTIT
X7651	113	Q1380:T7_6.TOTAL ADJUSTED GROSS INCOME
X320	114	Q48A4:A6. TYPE OF INSTITUTION
X4006	120	Q933:N49_2. CASH VALUE OF POLICIES
X2203	121	Q580A1:G8. TYPE OF VEHICLE
X6646	121	Q50A6B7:A7. HOW DO BUSINESS W/ INSTIT
X6647	121	Q50A6B8:A7. HOW DO BUSINESS W/ INSTIT
X6890	121	Q50A6B9:A7. HOW DO BUSINESS W/ INSTIT
X6891	121	Q50A6B10:A7. HOW DO BUSINESS W/ INSTIT
X6892	121	Q50A6B11:A7. HOW DO BUSINESS W/ INSTIT
X6893	121	Q50A6B12:A7. HOW DO BUSINESS W/ INSTIT
X326	122	Q53A5:A8A. # OF MILES TO INSTITUTION
X6645	122	Q50A6B6:A7. HOW DO BUSINESS W/ INSTIT
X6644	123	Q50A6B5:A7. HOW DO BUSINESS W/ INSTIT
X6641	124	Q50A6B2:A7. HOW DO BUSINESS W/ INSTIT
X6642	124	Q50A6B3:A7. HOW DO BUSINESS W/ INSTIT
X6643	124	Q50A6B4:A7. HOW DO BUSINESS W/ INSTIT
X7361	126	Q1581:T2_1. CALC TOTAL INCOME CORRECT?
X6632	127	Q50A5B1:A7. HOW DO BUSINESS W/ INSTIT
X4219	129	Q1095A11:R30_2A. PERCENT PAID
X324	134	Q48A5:A6. TYPE OF INSTITUTION
X5751	146	Q1377:T7_4.TOTAL ADJUSTED GROSS INCOME
X330	148	Q53A6:A8A. # OF MILES TO INSTITUTION
X6640	148	Q50A6B1:A7. HOW DO BUSINESS W/ INSTIT
X328	149	Q48A6:A6. TYPE OF INSTITUTION
X5723	149	Q1351A12:T1. INCOME ANY OTHER SOURCE?
X5724	158	Q1353A12:T2. AMOUNT OF INCOME
X5721	164	Q1351A10:T1. PENSION, ANNUITIES?
X5725	167	Q1352A12 - T1V. COMMENT FOR OTHER TYPE
X5702	256	Q1353A1:T2. AMOUNT OF INCOME
X5722	264	Q1353A10:T2. AMOUNT OF INCOME
X5729	380	Q1355:T3. CORRECTED TOTAL INCOME

Variables for which the value was set to missing for ten or more observations as a result of editing

Variable	# new MVs	Label
X1713	10	Q418A1:E22. YEAR LOAN TAKEN OUT
X1716	10	Q424A1:E25YRS. NUMBER OF YEARS
X1720	10	Q434A1:E28. INCLUDE TAXES OR INSURANCE
X1721	10	Q435A1:E29. REPAY OR BALLOON
X1723	10	Q430A1:E27. AMOUNT OF TYPICAL PAYMENT
X1725	10	Q439A1:E30_1. YEAR TO BE REPAID
X1726	10	Q440A1:E31. ANNUAL INTEREST RATE
X1727	10	Q441A1:E32. ADJUSTABLE RATE?
X1729	10	Q445A1:E34. RECEIVE INCOME FROM PROP?
X1808	10	Q413A2:E19Y.YEAR PURCHASED OTHER RE 2
X2209	10	Q590A1:G14. HOW MUCH BORROWED
X2218	10	Q607A1:G20. HOW MUCH STILL OWED
X3610	10	Q783A1:N14. TOTAL AMOUNT IN ACCOUNTS
X3721	10	Q809:N22_2. TOTAL VALUE OF CDS
X3904	10	Q868:N32_1. HOW MANY DIFF BONDS OWN?
X3919	10	Q880:N38_2A. PERCENT LOST
X4005	10	Q931:N49_1. FACE VALUE OF POLICY
X4022	10	Q960A1:N52_2. VALUE HAVE IN ASSET
X413	10	Q82A1:B8. BALANCE STILL OWED
X4216	10	Q1087A11:R28. WHAT TYPE? (THRIFT,401K)
X4318	10	Q1093A12:R30. EMPLOYER CONTRIBUTE?
X4328	10	Q1102A12:R33. HAVE LOAN AGAINST ACCT?
X4329	10	Q1103A12:R33_1. LOAN BALANCE
X4330	10	Q1105A12:R33_2. REPORT LOAN EARLIER?
X4331	10	Q1100A12:R31. WITHDRAW FOR EMERGENCY?
X4614	10	Q1258A1:R47_11F. FREQUENCY OF EARNINGS
X4738	10	Q1044A2:R64_3. WILL YOU BE ELIGIBLE?
X4816	10	Q1087A21:R76. WHAT TYPE? (THRIFT,401K)
X4822	10	Q1112A21:R82. CONTRIBUTE TO PLAN NOW?
X5213	10	Q1256A2:R95_11. AMT EARNING WHEN LEFT
X5307	10	Q1297A1:R96_6F. FREQ PMTS RECEIVED
X5318	10	Q1309A1:R97_5. AMOUNT RECEIVED
X5328	10	Q1313A2:R97_6.INCREASE W/COST OF LIVE?
X5330	10	Q1316A2:R97_8.PERCENTAGE STILL RECEIVE
X5609	10	Q1344A1:R99_6F. FREQ OF EXPECTED PMTS
X5706	10	Q1353A3:T2. AMOUNT OF INCOME
X5804	10	Q1391A1:X4. APPROX VALUE WHEN RECEIVED
X6324	10	Q1523A1 - Y31_1. COVERAGE PAID BY R
X6325	10	Q1523A2 - Y31_1. COVERAGE PAID BY EMP
X6326	10	Q1523A3 - Y31_1. COVERAGE PAID RELATIVE
X6327	10	Q1523A4 - Y31_1. COVERAGE PAID FORM EMP
X6328	10	Q1523A5 - Y31_1. COVERAGE PAID OTHER
X6462	10	Q1663A1:BALANCE IN ACCOUNT
X6792	10	Q1610A12 - R33_1_5. LOAN PURPOSE
X716	10	Q207:D19. CURRENT VALUE OF HOME/PROP
X7220	10	Q1108A12:R33_4. AMOUNT OF PAYMENTS
X7221	10	Q1110A12:R33_4F. FREQUENCY OF PAYMENTS
X7301	10	Q1155A2:R93_6YRS. YRS AGO STARTED WORK
X7634	10	Q858A5:N34_1 FACE VAL CORP/OTHER BONDS
X7695	10	Q1106A12:R33_3. WHICH LOAN?

X1104	11	Q319A1:D53_9.MAXIMUM AMOUNT CAN BORROW
X1722	11	Q436A1:E29_1. AMOUNT OF BALLOON PMT
X1728	11	Q442A1:E33. WHICH INSTITUTION
X1730	11	Q446A1:E34_1. GROSS INCOME RECEIVED
X1807	11	Q412A2:E19M.MONTH PURCHASED OTHER RE 2
X2205	11	Q582A1:G10. WHAT MODEL YEAR
X2219	11	Q609A1:G21. CURRENT APR
X3821	11	Q833A1:N28. HAVE STOCK FUNDS?
X3917	11	Q876:N38_1A. PERCENT GAINED
X4315	11	Q1086A12:R27. ANOTHER PLAN?
X4713	11	Q999A2:R56F. FREQ OF EARNINGS REPORTED
X4915	11	Q1086A22:R75. ANOTHER PLAN?
X5608	11	Q1342A1:R99_6. AMT OF EXPECTED PMTS
X7137	11	Q228A1:D27_2. REFINANCE, ROLLOVER, BORROW MORE?
X7187	11	Q749:J10. HOW MUCH SAVINGS DO YOU NEED
X7379	11	Q1452:Y10YRS. # YRS AGO FIRST MARRIED
X7637	11	Q860A3:N34_6 MKT VAL MUNI/STATE BONDS
X7713	11	Q1070A21:R72YEARS. IN NUMBER OF YEARS
X8454	11	Q553A6 - F24. TOTAL NET INCOME(HOLD)
X1912	12	Q417A3:E22. MONTH LOAN TAKEN OUT
X1913	12	Q418A3:E22. YEAR LOAN TAKEN OUT
X1916	12	Q424A3:E25YRS. NUMBER OF YEARS
X1917	12	Q425A3:E25PAY. NUMBER OF PAYMENTS
X1921	12	Q435A3:E29. REPAY OR BALLOON
X1922	12	Q436A3:E29_1. AMOUNT OF BALLOON PMT
X1923	12	Q430A3:E27. AMOUNT OF TYPICAL PAYMENT
X1924	12	Q432A3:E27F. FREQ OF TYPICAL PAYMENT
X1925	12	Q439A3:E30_1. YEAR TO BE REPAID
X1926	12	Q440A3:E31. ANNUAL INTEREST RATE
X1927	12	Q441A3:E32. ADJUSTABLE RATE?
X1928	12	Q442A3:E33. WHICH INSTITUTION
X3110	12	Q493A1:F8. YEAR BUSINESS STARTED
X3606	12	Q780A11:N13. WHICH INSTITUTION
X3607	12	Q780A12:N13. WHICH INSTITUTION
X3608	12	Q780A13:N13. WHICH INSTITUTION
X3609	12	Q780A14:N13. WHICH INSTITUTION
X3820	12	Q842:N27_1. TOTAL NUMBER MUTUAL FUNDS
X3823	12	Q833A2:N28. HAVE TAX FREE BOND FUNDS?
X3825	12	Q833A3:N28. HAVE GOVT BACKED BOND FUND
X3827	12	Q833A4:N28. HAVE OTHER BOND FUNDS?
X3829	12	Q833A5:N28. HAVE COMBINATION FUNDS?
X4319	12	Q1095A12:R30_2A. PERCENT PAID
X4613	12	Q1256A1:R47_11. AMT EARNING WHEN LEFT
X4712	12	Q997A2:R56. AMOUNT EARNED BEFORE TAXES
X4806	12	Q1063A21:R71_1PCT. PERCENT PAID
X4811	12	Q1076A21:R73F. FREQUENCY OF BENEFITS
X4813	12	Q1078A21:R74. LEAVE JOB, WHAT HAPPENS?
X4832	12	Q1121A21:R84. IF LEAVE JOB, LOSE ALL?
X4833	12	Q1124A21:R84_1PCT. PERCENT LOSE
X4834	12	Q1127A21:R85. HOW INVESTED?
X6721	12	Q780A16:N13. WHICH INSTITUTION
X6799	12	Q1424A1 - N29_7. INSTITUTION
X6800	12	Q1424A2 - N29_7. INSTITUTION
X6801	12	Q1424A3 - N29_7. INSTITUTION

X6802	12	Q1424A4 - N29_7. INSTITUTION
X6803	12	Q1424A5 - N29_7. INSTITUTION
X6850	12	Q1424A6:N29_7. WHICH INSTITUTION?
X6851	12	Q1424A7:N29_7. WHICH INSTITUTION?
X6852	12	Q1424A8:N29_7. WHICH INSTITUTION?
X7299	12	Q1134A2:R87_2. OFFER, BUT DON'T PART.?
X7501	12	Q780A15:N13. WHICH INSTITUTION
X7805	12	Q671A1:H4. HOW MUCH BORROWED
X801	12	Q225A1:D27M. MONTH MORTGAGE OBTAINED
X802	12	Q226A1:D27Y. YEAR MORTGAGE OBTAINED
X808	12	Q237A1:D31.AMT OF REGULAR MORTGAGE PMT
X809	12	Q239A1:D31F. FREQ REGULAR MORTGAGE PMT
X1719	13	Q428A1:E26F. FREQ OF REGULAR PAYMENT
X1915	13	Q421A3:E24. AMOUNT STILL OWED
X1918	13	Q426A3:E26. AMOUNT OF REGULAR PAYMENT
X1919	13	Q428A3:E26F. FREQ OF REGULAR PAYMENT
X1920	13	Q434A3:E28. INCLUDE TAXES OR INSURANCE
X3111	13	Q494A1:F9. NUMBER OF EMP INCLUDING R
X3119	13	Q500A1:F9_4. LEGAL FORM OF CORPORATION
X3407	13	Q545A1:F21. ANY LTD PARTNERSHIPS?
X3411	13	Q545A2:F21. ANY OTHER PARTNER?
X3412	13	Q549A2:F22. OTHER PARTNER SHARE WORTH?
X3415	13	Q545A3:F21. ANY SUBCHAPTER S?
X3418	13	Q553A3:F24. TOTAL NET INCOME SUBCHAP S
X3419	13	Q545A4:F21. ANY OTHER CORP?
X3423	13	Q545A6:F21. ANY SOLE PROP?
X3424	13	Q549A5:F22. SOLE PROP SHARE WORTH
X3426	13	Q553A5:F24. TOTAL NET INCOME SOLE PROP
X3427	13	Q545A7:F21. ANY OTHER TYPE?
X3428	13	Q549A6:F22. OTHER TYPE SHARE WORTH?
X3510	13	Q761A2:N5. AMOUNT IN CHECKING ACCOUNT
X3828	13	Q834A4:N29. TOTAL MKT VAL OTHER BONDS
X3908	13	Q858A2:N34_1 FACE VAL US/TREAS BONDS
X3910	13	Q858A3:N34_1 FACE VAL MUNI/STATE BONDS
X4214	13	Q1080A11:R26_1. AMOUNT OF BENEFIT
X4321	13	Q1098A12:R30_2. FREQ OF EMPLOYER CONT
X4810	13	Q1073A21:R73AMT. AMOUNT OF BENEFITS
X4812	13	Q1075A21:R73PCT. PERCENT OF FINAL PAY
X5306	13	Q1295A1:R96_6. AMOUNT RECEIVED
X5806	13	Q1394A1:X6. FROM WHOM RECEIVED?
X6491	13	Q1643A1:HOW IS THE MONEY INVESTED?
X6723	13	Q229A1 - D27_3. FOR WHAT WAS MONEY USED?
X6841	13	Q921A2:N46. HOW TRUST MONEY INVESTED?
X717	13	Q212:D21. ORIGINAL COST OF HOME/LAND
X7369	13	Q1383:T7_7A.SPOUSE ITEMIZE DEDUCTIONS?
X7540	13	Q586A1:G11_1. WHAT YEAR BOUGHT
X7543	13	Q585A1:G11. BOUGHT NEW OR USED?
X7724	13	Q1125A21:R84_1AMT. AMOUNT LOSE
X7762	13	Q1382A1 - T7_7. FILE SCHEDULE C?
X7763	13	Q1382A2 - T7_7. FILE SCHEDULE E?
X7764	13	Q1382A3 - T7_7. FILE SCHEDULE F?
X7765	13	Q1382A4 - T7_7. FILE NONE OF THESE SCHED
X1708	14	Q413A1:E19Y.YEAR PURCHASED OTHER RE 1
X1914	14	Q419A3:E23. AMOUNT BORROWED/REFINANCED

X3416	14	Q549A3:F22. SUBCHAPTER S SHARE WORTH?
X3417	14	Q551A3:F23. COST BASIS SUBCHAPTER S
X3425	14	Q551A5:F23. COST BASIS SOLE PROP?
X3429	14	Q551A6:F23. COST BASIS OTHER TYPE?
X3430	14	Q553A6:F24. TOTAL NET INCOME OTH TYPE
X3807	14	Q823A2:N25. AMOUNT IN SAVINGS ACCOUNT
X3831	14	Q843:N30. OVERALL GAIN OR LOSE VALUE?
X3832	14	Q845:N30_1A. PERCENT GAIN
X3834	14	Q849:N30_2A. PERCENT LOST
X3920	14	Q881:N38_2B. AMOUNT LOST
X4814	14	Q1080A21:R74_1. AMOUNT OF BENEFIT
X4815	14	Q1086A21:R75. ANOTHER PLAN?
X5747	14	Q1375A1 - T7_3. FILE SCHEDULE C?
X5748	14	Q1375A2 - T7_3. FILE SCHEDULE E?
X5749	14	Q1375A3 - T7_3. FILE SCHEDULE F?
X5750	14	Q1375A4 - T7_3. FILE NONE OF THESE SCHED
X7367	14	Q1376:T7_3A. ITEMIZE DEDUCTIONS?
X8453	14	Q551A6 - F23.IF SOLD, COST BASIS..(HOLD)
X1715	15	Q421A1:E24. AMOUNT STILL OWED
X1718	15	Q426A1:E26. AMOUNT OF REGULAR PAYMENT
X3108	15	Q491A1:F6. BUY, START, INHERIT, GIVEN?
X312	15	Q48A2:A6. TYPE OF INSTITUTION
X3128	15	Q518A1:F13. WHAT PERCENT OF BUS R OWN
X3420	15	Q549A4:F22. OTHER CORP SHARE WORTH
X3824	15	Q834A2:N29. TOT MKT VAL TAX FREE BONDS
X3830	15	Q834A5:N29. TOTAL MKT VAL COMBO FUNDS
X3835	15	Q850:N30_2B. AMOUNT LOST
X4014	15	Q947:N49_10. AMT OF PMT ON POLICY
X4808	15	Q1066A21:R71_1F. FREQ OF CONTRIBUTIONS
X4818	15	Q1093A21:R78. EMPLOYER CONTRIBUTE?
X4827	15	Q1101A21:R80. BORROW AGAINST ACCOUNT?
X4831	15	Q1100A21:R79. WITHDRAW FOR EMERGENCY?
X5121	15	Q1162A2:R93_8F. FREQ OF REPORTED EARN
X5317	15	Q1306A1:R97_4YRS. # OF YEARS RECEIVED
X7280	15	Q1129A21:R85_1. CONTROL HOW INVESTED?
X7718	15	Q1082A21:R74_1F.FREQUENCY OF BENEFIT
X8418	15	Q468 - E37_1. GIFT/INHERITANCE(HOLD)
X8419	15	Q471 - E37_2. OUTSTANDING LOANS?(HOLD)
X8423	15	Q478 - E37_5. INC FROM OTH PROPS?(HOLD)
X8424	15	Q479 - E37_6. GROSS INC-OTH PROPS(HOLD)
X1707	16	Q412A1:E19M.MONTH PURCHASED OTHER RE 1
X1709	16	Q414A1:E20. TOTAL PURCHASE PRICE
X1905	16	Q408A3:E17_1. PERCENTAGE OWNED
X3004	16	Q732:I19. ALL PMTS ON, AHEAD, BEHIND?
X3005	16	Q733:I19_1. EVER BEHIND 2 MO. OR MORE?
X3408	16	Q549A1:F22. LTD PARTNER SHARE WORTH
X3413	16	Q551A2:F23. OTH PTNRSP COST BASIS?
X3414	16	Q553A2:F24. TOTAL NET INCOME OTH PTNR
X3703	16	Q793A1:N17. CHECK WRITING PRIVILEGES?
X3826	16	Q834A3:N29. TOT MKT VAL GVMT BACK BOND
X4526	16	Q1170A1:R45_13YS. STOP ALTOGETHER # YEARS
X4823	16	Q1114A21:R82_2A. PERCENT CONTRIBUTED
X4826	16	Q1119A21:R83. AMOUNT IN ACCOUNT
X4828	16	Q1102A21:R81. HAVE LOAN AGAINST ACCT?

X4829	16	Q1103A21:R81_1. LOAN BALANCE
X4830	16	Q1105A21:R81_2. REPORT LOAN EARLIER?
X5712	16	Q1353A6:T2. AMOUNT OF INCOME
X6794	16	Q1610A21 - R81_1_5. LOAN PURPOSE
X7278	16	Q1108A21:R81_4. AMOUNT OF PAYMENTS
X7279	16	Q1110A21:R81_4F. FREQUENCY OF PAYMENTS
X7721	16	Q1106A21:R81_3. WHICH LOAN?
X8420	16	Q472 - E37_3. AMT OWE-MORT/LOANS(HOLD)
X1904	17	Q406A3:E17. OWNED BY R, JOINT, PARTNER
X3120	17	Q502A1:F10. PERSONAL ASSETS COLLATERAL
X3122	17	Q506A1:F10_2. RECORD EARLIER?
X3918	17	Q877:N38_1B. AMOUNT GAINED
X4113	17	Q999A1:R8F. FREQ OF EARNINGS REPORTED
X4525	17	Q1174A1:R45_12. EXPECT PART
X4821	17	Q1098A21:R78_2. FREQ OF EMPLOYER CONT
X7144	17	Q503A1:F10_05. COLLAT, GUARANTEE, BOTH
X7551	17	Q507A1:F10_3. WHICH LOAN?
X8417	17	Q469 - E37_1. REMAINING PUR PRICE(HOLD)
X8421	17	Q474 - E37_4. AMT PMTS-MORT/LOANS(HOLD)
X8422	17	Q476 - E37_4F. FREQ OF PAYMENTS(HOLD)
X1714	18	Q419A1:E23. AMOUNT BORROWED/REFINANCED
X3506	18	Q761A1:N5. AMOUNT IN CHECKING ACCOUNT
X3704	18	Q794A1:N18. TAX-FREE ACCOUNT?
X3822	18	Q834A1:N29. TOTAL MKT VAL STOCK FUNDS
X4112	18	Q997A1:R8. AMOUNT EARNED BEFORE TAXES
X5120	18	Q1160A2:R93_8. AMT EARNED BEFORE TAXES
X5322	18	Q1316A1:R97_8.PERCENTAGE STILL RECEIVE
X5710	18	Q1353A5:T2. AMOUNT OF INCOME
X805	18	Q232A1:D29. AMOUNT STILL OWED
X8416	18	Q466 - E37. REMAINING PROP WORTH(HOLD)
X2506	19	Q628A1:G27. HOW MUCH OTHER VEH WORTH?
X3833	19	Q846:N30_1B. AMOUNT GAIN
X3915	19	Q872:N37. TOTAL MARKET VALUE OF STOCKS
X4825	19	Q1117A21:R82_2C. FREQ OF CONTRIBUTION
X1911	20	Q416A3:E21. ANY OUTSTANDING LOANS?
X3121	20	Q504A1:F10_1. AMOUNT GUARANTEED
X314	20	Q53A2:A8A. # OF MILES TO INSTITUTION
X4819	20	Q1095A21:R78_2A. PERCENT PAID
X1903	21	Q405A3 - E16. TYPE OF PROPERTY
X4514	21	Q1147A1:R45_2. # EMPLOYER 3 YEAR OR MORE
X722	21	Q216:D22F. FREQ OF REAL ESTATE TAXES
X2015	22	Q471:E37_2. ANY LOANS ON REMAINING?
X2016	22	Q472:E37_3. TOTAL AMOUNT OWED ON OTHER
X2017	22	Q474:E37_4. AMT OF PMTS ON MORT/LOANS
X2018	22	Q476:E37_4F.FREQUENCY OF PAYMENTS
X3123	22	Q509A1:F11. DOES BUSINESS OWE YOU?
X3125	22	Q512A1:F12. R OWE BUSINESS MONEY?
X3126	22	Q513A1:F12_1. AMOUNT R OWES BUSINESS
X3127	22	Q515A1:F12_2. RECORD LOAN FROM B EARLY
X3422	22	Q553A4:F24. TOTAL NET INCOME OTH CORPS
X6608	22	Q50A2B1:A7. HOW DO BUSINESS W/ INSTIT
X6609	22	Q50A2B2:A7. HOW DO BUSINESS W/ INSTIT
X6610	22	Q50A2B3:A7. HOW DO BUSINESS W/ INSTIT
X6611	22	Q50A2B4:A7. HOW DO BUSINESS W/ INSTIT

X6612	22	Q50A2B5:A7. HOW DO BUSINESS W/ INSTIT
X6613	22	Q50A2B6:A7. HOW DO BUSINESS W/ INSTIT
X6614	22	Q50A2B7:A7. HOW DO BUSINESS W/ INSTIT
X6615	22	Q50A2B8:A7. HOW DO BUSINESS W/ INSTIT
X6874	22	Q50A2B9:A7. HOW DO BUSINESS W/ INSTIT
X6875	22	Q50A2B10:A7. HOW DO BUSINESS W/ INSTIT
X6876	22	Q50A2B11:A7. HOW DO BUSINESS W/ INSTIT
X6877	22	Q50A2B12:A7. HOW DO BUSINESS W/ INSTIT
X721	22	Q214:D22. AMOUNT OF REAL ESTATE TAXES
X7548	22	Q516A1:F12_3. WHICH PREV RECORDED LOAN
X1910	23	Q411A3:E19. GIFT/INHERIT OR R PURCHASE
X3124	23	Q510A1:F11_1. AMOUNT OWED TO R BY BUS
X3421	23	Q551A4:F23. COST BASIS OTHER CORP?
X3804	23	Q823A1:N25. AMOUNT IN SAVINGS ACCOUNT
X7652	23	Q1384:T7_8.SPOUSE TTL ADJ GROSS INCOME
X2014	24	Q468:E37_1.GIFT/INHERIT OR R PURCHASE?
X1930	25	Q446A3:E34_1. GROSS INCOME RECEIVED
X2019	25	Q478:E37_5. RECD INCOME FROM REMAIN P?
X4006	25	Q933:N49_2. CASH VALUE OF POLICIES
X4222	25	Q1112A11:R34. CONTRIBUTE TO PLAN NOW?
X5320	25	Q1313A1:R97_6.INCREASE W/COST OF LIVE?
X1929	26	Q445A3:E34. RECEIVE INCOME FROM PROP?
X316	26	Q48A3:A6. TYPE OF INSTITUTION
X3409	26	Q551A1:F23. LTD PTNR COST BASIS?
X3410	26	Q553A1:F24. TOTAL NET INCOME LTD PTNR
X414	26	Q84A1:B9. CREDIT LIMIT
X7236	26	Q1159A1:R45_7YRS. YRS AGO STOPPED WORK
X7405	26	Q1150A1 - R45_4. WHAT SORT OF WORK
X7406	26	Q1151A1 - R45_5. WHAT KIND OF BUSINESS
X7751	26	Q1339A1:R99_5YS. EXPECT IN # YEARS
X2020	27	Q479:E37_6. GROSS INCOME RECEIVED
X3132	27	Q525A1:F17. BUS TOTAL NET INC IN 2000
X4217	27	Q1090A11:R29YRS. # OF YEARS IN PLAN
X4226	27	Q1119A11:R35. AMOUNT IN ACCOUNT
X4515	27	Q1148A1:R45_3. LONGEST JOB: ELSE/SELF?
X4234	28	Q1127A11:R37. HOW INVESTED?
X5708	30	Q1353A4:T2. AMOUNT OF INCOME
X2012	31	Q466:E37. REMAINING PROPERTIES WORTH
X4218	31	Q1093A11:R30. EMPLOYER CONTRIBUTE?
X7234	32	Q1155A1:R45_6YRS. YRS AGO STARTED WORK
X7368	32	Q1579:T7_5A. ITEMIZE DEDUCTIONS?
X2013	33	Q469:E37_1. REMAIN PROP PURCHASE PRICE
X5702	33	Q1353A1:T2. AMOUNT OF INCOME
X3130	34	Q521A1:F15. IF SOLD, WHAT COST BASIS
X5722	34	Q1353A10:T2. AMOUNT OF INCOME
X7758	34	Q1379A1 - T7_5. FILE SCHEDULE C?
X7759	34	Q1379A2 - T7_5. FILE SCHEDULE E?
X7760	34	Q1379A3 - T7_5. FILE SCHEDULE F?
X7761	34	Q1379A4 - T7_5. FILE NONE OF THESE SCHED
X4232	35	Q1121A11:R36. IF LEAVE JOB, LOSE ALL?
X4233	35	Q1124A11:R36_1PCT. PERCENT LOSE
X7213	35	Q1129A11:R37_1. CONTROL HOW INVESTED?
X3131	36	Q523A1:F16. GROSS RECEIPTS
X7697	36	Q1125A11:R36_1AMT. AMOUNT LOSE

X4227	37	Q1101A11:R32. BORROW AGAINST ACCOUNT?
X7667	37	Q1527:Y31_2. FREQUENCY OF PAYMENTS
X318	38	Q53A3:A8A. # OF MILES TO INSTITUTION
X4228	38	Q1102A11:R33. HAVE LOAN AGAINST ACCT?
X4229	38	Q1103A11:R33_1. LOAN BALANCE
X4230	38	Q1105A11:R33_2. REPORT LOAN EARLIER?
X4231	38	Q1100A11:R31. WITHDRAW FOR EMERGENCY?
X6791	38	Q1610A11 - R33_1_5. LOAN PURPOSE
X7211	38	Q1108A11:R33_4. AMOUNT OF PAYMENTS
X7212	38	Q1110A11:R33_4F. FREQUENCY OF PAYMENTS
X7666	38	Q1525:Y31_2. AMT OF INSURANCE PMTS
X7694	38	Q1106A11:R33_3. WHICH LOAN?
X4215	39	Q1086A11:R27. ANOTHER PLAN?
X6616	39	Q50A3B1:A7. HOW DO BUSINESS W/ INSTIT
X6617	39	Q50A3B2:A7. HOW DO BUSINESS W/ INSTIT
X6618	39	Q50A3B3:A7. HOW DO BUSINESS W/ INSTIT
X6619	39	Q50A3B4:A7. HOW DO BUSINESS W/ INSTIT
X6620	39	Q50A3B5:A7. HOW DO BUSINESS W/ INSTIT
X6621	39	Q50A3B6:A7. HOW DO BUSINESS W/ INSTIT
X6622	39	Q50A3B7:A7. HOW DO BUSINESS W/ INSTIT
X6623	39	Q50A3B8:A7. HOW DO BUSINESS W/ INSTIT
X6878	39	Q50A3B9:A7. HOW DO BUSINESS W/ INSTIT
X6879	39	Q50A3B10:A7. HOW DO BUSINESS W/ INSTIT
X6880	39	Q50A3B11:A7. HOW DO BUSINESS W/ INSTIT
X6881	39	Q50A3B12:A7. HOW DO BUSINESS W/ INSTIT
X7362	39	Q1359:T4_1. AMT OF INCOME IN NORMAL YR
X7545	39	Q555:F25. EVER IN ACTIVE MANAGEMENT?
X3129	41	Q519A1:F14. NET WORTH OF BUS SHARE
X4223	45	Q1114A11:R34_2A. PERCENT CONTRIBUTED
X4225	45	Q1117A11:R34_2C. FREQ OF CONTRIBUTION
X4521	45	Q1162A1:R45_8F. FREQ OF REPORTED EARN
X725	45	Q220:D24_1.PRIVATE MORTGAGE INSURANCE?
X320	49	Q48A4:A6. TYPE OF INSTITUTION
X4520	50	Q1160A1:R45_8. AMT EARNED BEFORE TAXES
X804	53	Q230A1:D28. AMT BORROWED OR REFINANCED
X324	54	Q48A5:A6. TYPE OF INSTITUTION
X4221	55	Q1098A11:R30_2. FREQ OF EMPLOYER CONT
X4219	57	Q1095A11:R30_2A. PERCENT PAID
X322	58	Q53A4:A8A. # OF MILES TO INSTITUTION
X326	62	Q53A5:A8A. # OF MILES TO INSTITUTION
X6632	62	Q50A5B1:A7. HOW DO BUSINESS W/ INSTIT
X6633	62	Q50A5B2:A7. HOW DO BUSINESS W/ INSTIT
X6634	62	Q50A5B3:A7. HOW DO BUSINESS W/ INSTIT
X6635	62	Q50A5B4:A7. HOW DO BUSINESS W/ INSTIT
X6636	62	Q50A5B5:A7. HOW DO BUSINESS W/ INSTIT
X6637	62	Q50A5B6:A7. HOW DO BUSINESS W/ INSTIT
X6638	62	Q50A5B7:A7. HOW DO BUSINESS W/ INSTIT
X6639	62	Q50A5B8:A7. HOW DO BUSINESS W/ INSTIT
X6886	62	Q50A5B9:A7. HOW DO BUSINESS W/ INSTIT
X6887	62	Q50A5B10:A7. HOW DO BUSINESS W/ INSTIT
X6888	62	Q50A5B11:A7. HOW DO BUSINESS W/ INSTIT
X6889	62	Q50A5B12:A7. HOW DO BUSINESS W/ INSTIT
X6624	63	Q50A4B1:A7. HOW DO BUSINESS W/ INSTIT
X6625	63	Q50A4B2:A7. HOW DO BUSINESS W/ INSTIT

X6626	63	Q50A4B3:A7. HOW DO BUSINESS W/ INSTIT
X6627	63	Q50A4B4:A7. HOW DO BUSINESS W/ INSTIT
X6628	63	Q50A4B5:A7. HOW DO BUSINESS W/ INSTIT
X6629	63	Q50A4B6:A7. HOW DO BUSINESS W/ INSTIT
X6630	63	Q50A4B7:A7. HOW DO BUSINESS W/ INSTIT
X6631	63	Q50A4B8:A7. HOW DO BUSINESS W/ INSTIT
X6882	63	Q50A4B9:A7. HOW DO BUSINESS W/ INSTIT
X6883	63	Q50A4B10:A7. HOW DO BUSINESS W/ INSTIT
X6884	63	Q50A4B11:A7. HOW DO BUSINESS W/ INSTIT
X6885	63	Q50A4B12:A7. HOW DO BUSINESS W/ INSTIT
X328	71	Q48A6:A6. TYPE OF INSTITUTION
X7651	94	Q1380:T7_6.TOTAL ADJUSTED GROSS INCOME
X330	95	Q53A6:A8A. # OF MILES TO INSTITUTION
X6640	95	Q50A6B1:A7. HOW DO BUSINESS W/ INSTIT
X6641	95	Q50A6B2:A7. HOW DO BUSINESS W/ INSTIT
X6642	95	Q50A6B3:A7. HOW DO BUSINESS W/ INSTIT
X6643	95	Q50A6B4:A7. HOW DO BUSINESS W/ INSTIT
X6644	95	Q50A6B5:A7. HOW DO BUSINESS W/ INSTIT
X6645	95	Q50A6B6:A7. HOW DO BUSINESS W/ INSTIT
X6646	95	Q50A6B7:A7. HOW DO BUSINESS W/ INSTIT
X6647	95	Q50A6B8:A7. HOW DO BUSINESS W/ INSTIT
X6890	95	Q50A6B9:A7. HOW DO BUSINESS W/ INSTIT
X6891	95	Q50A6B10:A7. HOW DO BUSINESS W/ INSTIT
X6892	95	Q50A6B11:A7. HOW DO BUSINESS W/ INSTIT
X6893	95	Q50A6B12:A7. HOW DO BUSINESS W/ INSTIT
X5729	116	Q1355:T3. CORRECTED TOTAL INCOME
X5751	118	Q1377:T7_4.TOTAL ADJUSTED GROSS INCOME

Appendix A3: Variables for which the original question was refused or the answer was "don't know" in ten or more instances.

Variable	# missing	Variable label
X1043	10	Q294:D48Y. YEAR EXPECT TO REPAY LOAN
X1727	10	Q441A1:E32. ADJUSTABLE RATE?
X1909	10	Q414A3:E20. TOTAL PURCHASE PRICE
X2311	10	Q595A2:G16PAY. NUMBER OF PAYMENTS
X2312	10	Q594A2:G16YRS. NUMBER OF YEARS
X3111	10	Q494A1:F9. NUMBER OF EMP INCLUDING R
X3211	10	Q494A2:F9. # OF EMPLOYEES INCLUDING R
X3219	10	Q500A2:F9_4. LEGAL FORM OF CORPORATION
X3417	10	Q551A3:F23. COST BASIS SUBCHAPTER S
X406	10	Q62A5:B2. OK FOR EDUCATIONAL EXPENSES?
X411	10	Q79A1:B6_1. # OF VISA/MC/DISC/OPTIMA
X4138	10	Q1044A1:R16_3. WILL YOU BE ELIGIBLE?
X4139	10	Q1046A1:R17. NUMBER OF PLANS
X4201	10	Q1049A1 - R17_3. NUMBER OF PLANS(FIN)
X4206	10	Q1063A11:R23_1PCT. PERCENT PAID
X4534	10	Q1147A1:R45_2. # EMPLOYER 1 YEAR OR MORE
X4910	10	Q1073A22:R73AMT. AMOUNT OF BENEFITS
X4912	10	Q1075A22:R73PCT. PERCENT OF FINAL PAY
X4926	10	Q1119A22:R83. AMOUNT IN ACCOUNT
X5718	10	Q1353A9:T2. AMOUNT OF INCOME
X6782	10	Q1606A1 - R46_20. UNEMPLOYED IN LAST 12 MONTHS
X706	10	Q194:D16_5M. MONTH MOVED INTO HOME
X713	10	Q203:D17_3Y. YEAR MOVED IN
X7141	10	Q306A1:D53_3.AMT BORROWED AGAINST LINE
X7246	10	Q1214A1:R46_13YS. YEARS AGO LAST FT
X726	10	Q221:D25. FHA, VA, OR OTHER PROGRAM?
X7309	10	Q1202A2:R94_10YS.YEARS AGO STARTED JOB
X7588	10	Q984A1:R1_3. DOING ANY WORK CURRENTLY?
X7631	10	Q857A4:N33_1 HAVE FOREIGN BONDS?
X7817	10	Q688A1:H11_1. AMOUNT OF TYPICAL PMT
X7818	10	Q690A1:H11_1F. FREQ OF TYPICAL PMT
X7842	10	Q693A2:H13. MONTH EXPECT TO REPAY
X812	10	Q247A1:D33_1. AMT OF BALLOON PAYMENT
X8174	10	ORIG REP GROSS/NET VALUE OF LIFE INS
X1042	11	Q293:D48M. MONTH EXPECT TO REPAY LOAN
X1700	11	Q401:E14. OWN OTHER REAL ESTATE?
X1808	11	Q413A2:E19Y.YEAR PURCHASED OTHER RE 2
X2208	11	Q589A1:G13. YEAR LOAN TAKEN OUT
X2307	11	Q588A2:G13. MONTH LOAN TAKEN OUT
X2317	11	Q606A2:G19. YEAR LOAN TO BE REPAID
X2405	11	Q582A3:G10. WHAT MODEL YEAR
X2506	11	Q628A1:G27. HOW MUCH OTHER VEH WORTH?
X2719	11	Q718A1:I10. AMOUNT OF TYPICAL PAYMENT
X2720	11	Q720A1:I10F. FREQ OF TYPICAL PAYMENT
X3119	11	Q500A1:F9_4. LEGAL FORM OF CORPORATION
X3331	11	Q523A3:F16. GROSS RECEIPTS
X3419	11	Q545A4:F21. ANY OTHER CORP?
X3907	11	Q857A2:N33_1 HAVE US/TREAS BONDS?
X4218	11	Q1093A11:R30. EMPLOYER CONTRIBUTE?

X4501	11	Q1135A1:R40. DOING OTHER WORK FOR PAY?
X4508	11	Q1139A1:R42. WEEKS WORK IN NORMAL YEAR
X4514	11	Q1147A1:R45_2. # EMPLOYER 3 YEAR OR MORE
X4528	11	Q1182A1:R46_1. EVER WORKED FULL
X4818	11	Q1093A21:R78. EMPLOYER CONTRIBUTE?
X4911	11	Q1076A22:R73F. FREQUENCY OF BENEFITS
X5128	11	Q1182A2:R94_1. EVER WORKED FULL
X5326	11	Q1309A2:R97_5. AMOUNT RECEIVED
X5725	11	Q1352A12 - T1V. COMMENT FOR OTHER TYPE
X5735	11	Q1371A1 - T6_2. SUPPORT CHILD UNDER 18?
X5736	11	Q1371A2 - T6_2. SUPPORT CHILD OVER 18?
X5737	11	Q1371A3 - T6_2. SUPPORT PARENT/IN-LAW?
X5738	11	Q1371A4 - T6_2. SUPPORT GRANDCHILD?
X5739	11	Q1371A5 - T6_2. SUPPORT GRANDPARENT?
X5740	11	Q1371A6 - T6_2. SUPPORT SIBLING/IN-LAW?
X5741	11	Q1371A7 - T6_2. SUPPORT NIECE/NEPHEW?
X5742	11	Q1371A8 - T6_2. SUPPORT FRIEND?
X5743	11	Q1371A9 - T6_2. SUPPORT OTHER/AUNT/UNCLE
X6319	11	Q1521A4 - Y31. S'S EMPLOYER COVERAGE
X6320	11	Q1521A5 - Y31. S'S FORMER EMP COVERAGE
X6321	11	Q1521A6 - Y31. S'S UNION COVERAGE
X6432	11	Q1561:Y38_2. AMOUNT IN ASSETS
X6670	11	Q979A11:R1. R PRESENT JOB STATUS
X6696	11	Q791 - N16_1.NUMBER OF MONEY-MARKET ACCOUNTS(RAW)
X6703	11	Q1387 - X2. NUMBER OF INHERITANCES(RAW)
X6821	11	Q918A11:N45. WHICH INSTITUTION
X6834	11	Q914A2:N43_3. TOTAL DOLLAR VALUE OF ASSETS
X7815	11	Q684A1:H11. AMOUNT OF REGULAR PAYMENT
X7816	11	Q686A1:H11F. FREQUENCY OF REGULAR PMT
X8448	11	Q828 - N26_1.AMT IN REM SAV ACCTS(HOLD)
X931	11	Q273A1:D40_1.OTHERS W/PROP AS COLLAT?
X110	12	Q16A3:AGE. HOW OLD?
X1109	12	Q311A1:D53_6.AMOUNT OF TYPICAL PAYMENT
X1110	12	Q313A1:D53_6F. FREQ OF TYPICAL PAYMENT
X1713	12	Q418A1:E22. YEAR LOAN TAKEN OUT
X1818	12	Q426A2:E26. AMOUNT OF REGULAR PAYMENT
X2716	12	Q713A1:I8PAY. NUMBER OF PAYMENTS
X2717	12	Q712A1:I8YRS. NUMBER OF YEARS
X3123	12	Q509A1:F11. DOES BUSINESS OWE YOU?
X3332	12	Q525A3:F17. BUS 3 TOTAL NET INC 2000
X3408	12	Q549A1:F22. LTD PARTNER SHARE WORTH
X3501	12	Q751:N1. HAVE ANY CHECKING ACCOUNTS?
X3909	12	Q857A3:N33_1 HAVE MUNI/STATE BONDS?
X4031	12	Q963:N53. OWE ANY OTHER MONEY?
X4204	12	Q1054A11:R21. AMOUNT ACCUMULATED
X4222	12	Q1112A11:R34. CONTRIBUTE TO PLAN NOW?
X423	12	Q80A3:B7. AMOUNT OF NEW CHARGES
X4715	12	Q1005A2:R58YRS. YEARS WORKED FOR EMP
X4816	12	Q1087A21:R76. WHAT TYPE? (THRIFT,401K)
X4817	12	Q1090A21:R77YRS. # OF YEARS IN PLAN
X5327	12	Q1311A2:R97_5F. FREQ AMT RECEIVED
X6329	12	Q1529:Y31_3. EACH IN HH INSURED?
X6402	12	Q1536:Y34. 18 OR OVER RECEIVE WAGES?
X6699	12	Q1049A2 - R17_3. NUMBER OF PLANS(RAW)

X6704	12	Q838:N29_6. TOTAL VAL ALL MUTUAL FUNDS
X6780	12	Q1604A1 - R1_6. UNEMPLOYED IN LAST 12 MONTHS
X6798	12	Q1612A1 - R56_2. FINANCIAL OPTIONS?
X7137	12	Q228A1:D27_2. REFINANCE, ROLLOVER, BORROW MORE?
X7232	12	Q1134A1:R39_2. OFFER, BUT DON'T PART.?
X7311	12	Q1206A2:R94_11YS.YEARS AGO STOPPED JOB
X7409	12	Q1246A1 - R47_7. WHAT SORT OF WORK
X7507	12	Q746 - J9_3. MAKE UP DIFFERENCE
X7685	12	Q1058A11:R21_1YRS. # OF YEARS IN PLAN
X104	13	Q16A2:AGE. HOW OLD IS SPOUSE/PARTNER?
X1106	13	Q308A1 - D53_4. MONEY USED FOR WHAT?
X1819	13	Q428A2:E26F. FREQ OF REGULAR PAYMENT
X2105	13	Q565A1:G5. AMOUNT OF LEASE PAYMENT
X2309	13	Q590A2:G14. HOW MUCH BORROWED
X2723	13	Q725A1:I12. HOW MUCH STILL OWED
X2739	13	Q724A2:I11. YEAR EXPECT TO REPAY
X3004	13	Q732:I19. ALL PMTS ON, AHEAD, BEHIND?
X3421	13	Q551A4:F23. COST BASIS OTHER CORP?
X3703	13	Q793A1:N17. CHECK WRITING PRIVILEGES?
X4507	13	Q1138A1:R41. HOURS WORK IN NORMAL WEEK
X4616	13	Q1261A1:R47_13. HOW MANY YEARS P
X5201	13	Q1231A2:R95. EVER WORKED FULL
X6324	13	Q1523A1 - Y31_1. COVERAGE PAID BY R
X6325	13	Q1523A2 - Y31_1. COVERAGE PAID BY EMP
X6326	13	Q1523A3 - Y31_1. COVERAGE PAID RELATIVE
X6327	13	Q1523A4 - Y31_1. COVERAGE PAID FORM EMP
X6328	13	Q1523A5 - Y31_1. COVERAGE PAID OTHER
X7384	13	Q1478:Y17_1YRS. # YEARS AGO S SEP/DIV
X7410	13	Q1247A1 - R47_8. WHAT KIND OF BUSINESS
X8425	13	Q528 - F19_1. REMAIN BUS WORTH(HOLD)
X1722	14	Q436A1:E29_1. AMOUNT OF BALLOON PMT
X2106	14	Q567A1:G5F. FREQUENCY OF LEASE PAYMENT
X2713	14	Q707A1:I5. YEAR OTHER LOAN TAKEN OUT
X401	14	Q60:B1. OK TO BUY ON INSTALLMENT
X4013	14	Q946:N49_9. ANNUAL RATE OF INTEREST
X4020	14	Q958A1 - N52_1.WHAT KIND OF ASSET?
X4115	14	Q1005A1:R10YRS. YEARS WORKED FOR EMP
X4321	14	Q1098A12:R30_2. FREQ OF EMPLOYER CONT
X4527	14	Q1181A1:R46. HOW MANY YEARS PART
X4813	14	Q1078A21:R74. LEAVE JOB, WHAT HAPPENS?
X6461	14	Q1661A1:IS PENSION AN ACCOUNT PLAN?
X6462	14	Q1663A1:BALANCE IN ACCOUNT
X6831	14	Q910A2:N43. ENTITLED ONLY TO INCOME?
X7510	14	Q743:J9. SPEND MORE, EQUAL, LESS INC?
X7808	14	Q676A1:H6. YEAR WHEN WILL START REPAY
X7811	14	Q679A1:H8. YEAR DID START PAYING
X1108	15	Q309A1:D53_5. AMT OWED ON LINE OF CRED
X2218	15	Q607A1:G20. HOW MUCH STILL OWED
X2313	15	Q596A2:G17. AMT OF REG PMT CAR LOAN 2
X2725	15	Q728A1:I14. LOAN INSTITUTION ON CARD
X3410	15	Q553A1:F24. TOTAL NET INCOME LTD PTNR
X3505	15	Q758A1:N4. WHICH INSTITUTION
X3705	15	Q795A1:N19. WHICH INSTITUTION
X4205	15	Q1061A11:R22. MAKE CONTRIBUTIONS NOW?

X4303	15	Q1053A12:R20. FORMULA OR ACCOUNT PLAN
X4327	15	Q1101A12:R32. BORROW AGAINST ACCOUNT?
X4602	15	Q1232A1:R47_1. NUMBER YEARS FULL
X4710	15	Q995A2:R54. HOURS IN NORMAL WEEK
X5616	15	Q1342A2:R99_6. AMT OF EXPECTED PMTS
X5617	15	Q1344A2:R99_6F. FREQ OF EXPECTED PMTS
X5724	15	Q1353A12:T2. AMOUNT OF INCOME
X6695	15	Q756 - N3.NUMBER OF CHECKING ACCOUNTS(RAW)
X6708	15	Q1042A1A - R16_2. SAVINGS/THRIFT?
X6709	15	Q1042A1B - R16_2. 401K/403B?
X6710	15	Q1042A1C - R16_2. PROFIT SHARING?
X6711	15	Q1042A1D - R16_2. TAX-DEFERRED ANNUITY?
X6712	15	Q1042A1E - R16_2. OTHER PLAN?
X6788	15	Q1608:J11. LUCKY WITH FINANCIAL AFFAIR
X7536	15	Q598A2:G17F. FREQUENCY OF REGULAR PMT
X7632	15	Q857A5:N33_1 HAVE CORP/OTHER BONDS?
X7826	15	Q669A2:H3. MONTH LOAN TAKEN OUT
X1101	16	Q301:D52. HAVE ANY LINES OF CREDIT?
X1710	16	Q411A1:E19. GIFT/INHERIT OR R PURCHASE
X1723	16	Q430A1:E27. AMOUNT OF TYPICAL PAYMENT
X2738	16	Q723A2:I11. MONTH EXPECT TO REPAY
X2741	16	Q727A2:I13. CURRENT APR
X3810	16	Q823A3:N25. AMOUNT IN SAVINGS ACCOUNT
X4017	16	Q953:N51.OWED MONEY BY FRIENDS/OTHERS?
X4127	16	Q1030A1:R14_8. PAID PORTION OF NET
X4717	16	Q1011A2:R60.COVERED BY UNION CONTRACT?
X4823	16	Q1114A21:R82_2A. PERCENT CONTRIBUTED
X5144	16	Q1219A2:R94_15YS.EXPECT START IN # YRS
X6417	16	Q1548:Y36. CARS OR VEHICLES?
X6789	16	Q1609:J12. LIKELY TO SPEND?
X718	16	Q209:D20GFT.GIFT/INHERIT OR R PURCHASE
X7419	16	Q1246A2 - R95_7. WHAT SORT OF WORK
X7538	16	Q586A3:G11_1. WHAT YEAR BOUGHT
X7805	16	Q671A1:H4. HOW MUCH BORROWED
X8022	16	Q16A1:AGE. HOW OLD IS RESPONDENT?
X820	16	Q260A1:D39. ADJUSTABLE RATE LOAN?
X8427	16	Q532 - F19_3. TOTAL NET INCOME(HOLD)
X1724	17	Q432A1:E27F. FREQ OF TYPICAL PAYMENT
X1806	17	Q409A2:E18. WORTH IF SOLD TODAY
X2214	17	Q600A1:G18. AMOUNT OF TYPICAL PAYMENT
X2215	17	Q602A1:G18F. FREQUENCY OF TYPICAL PMT
X2520	17	Q652A1:G37. CURRENT APR
X3503	17	Q753:N2_1. REASON NO CHECKING ACCOUNT
X4018	17	Q954:N51_1. AMOUNT OWED TO R
X421	17	Q82A2:B8. BALANCE STILL OWED
X4711	17	Q996A2:R55. WEEKS IN NORMAL YEAR
X5123	17	Q1166A2:R93_10. NUM OF YEARS, PT
X5220	17	Q1273A2:R95_17YS. # YRS WILL START FT
X5305	17	Q1292A1:R96_5YRS. # YRS RECEIVED
X5507	17	Q1323A2:R98_3. AMT OF CASH SETTLEMENT
X6337	17	Q1533:Y32. WHY NO HEALTH INSURANCE?
X6775	17	Q1602A1 - R98_7. USE MONEY FOR ROLLOVER?
X6776	17	Q1602A2 - R98_7. USE MONEY FOR INVESTMENT?
X6777	17	Q1602A3 - R98_7. USE MONEY FOR DURABLES?

X6778	17	Q1602A4 - R98_7. USE MONEY FOR PURCHASES?
X6779	17	Q1602A5 - R98_7. USE MONEY FOR OTHER?
X708	17	Q196:D17. AMOUNT OF RENT
X720	17	Q211:D20Y. YEAR PURCHASED/RECEIVED
X916	17	Q251A2:D35. ANNUAL INT RATE ON LOAN
X1714	18	Q419A1:E23. AMOUNT BORROWED/REFINANCED
X2220	18	Q610A1:G22. LOAN INSTITUTION ON CARD
X3010	18	Q735:J2. FORESEEABLE MAJOR EXPENSES?
X3518	18	Q761A4:N5. AMOUNT IN CHECKING ACCOUNT
X3929	18	Q899:N40_3.CASH/CALL MONEY ACCOUNTS?
X4235	18	Q1130A11:R38. ANOTHER PLAN?
X5330	18	Q1316A2:R97_8.PERCENTAGE STILL RECEIVE
X7100	18	Q34:A3. SHOPPING: LOANS
X7280	18	Q1129A21:R85_1. CONTROL HOW INVESTED?
X7411	18	Q993A2 - R50. OFFICIAL JOB TITLE
X7807	18	Q675A1:H6. MONTH WHEN WILL START REPAY
X2207	19	Q588A1:G13. MONTH LOAN TAKEN OUT
X2305	19	Q582A2:G10. WHAT MODEL YEAR
X2316	19	Q605A2:G19. MONTH LOAN TO BE REPAID
X3613	19	Q777A2:N11. NUMBER OF IRA/KE ACCOUNTS
X3615	19	KEOGH ACCOUNT?
X4110	19	Q995A1:R6. HOURS IN NORMAL WEEK
X4111	19	Q996A1:R7. WEEKS IN NORMAL YEAR
X419	19	Q79A2:B6_1. # OF OTHER STORE CARDS
X4523	19	Q1166A1:R45_10. NUM OF YEARS, PT
X4735	19	Q1039A2:R63. ANY PENSIONS THRU JOB?
X5732	19	Q1366:T5_1. AMT OF ALIMONY/SUPPORT PMT
X6124	19	Q1495:Y20_3. S HEALTH EX/GOOD/FAIR/PR?
X6448	19	ROTH IRA?
X6449	19	EDUCATION IRA?
X6450	19	ROLL-OVER IRA?
X6451	19	OTHER IRA/REGULAR IRA?
X709	19	Q198:D17F. FREQUENCY OF RENT
X7111	19	Q38:A4. SHOPPING: SAVING/INVESTMENTS
X7244	19	Q1206A1:R46_11YS.YEARS AGO STOPPED JOB
X7713	19	Q1070A21:R72YEARS. IN NUMBER OF YEARS
X7804	19	Q670A1:H3. YEAR LOAN TAKEN OUT
X8446	19	Q767 - N8. AMT IN REM CHKNG ACCTS(HOLD)
X1912	20	Q417A3:E22. MONTH LOAN TAKEN OUT
X2217	20	Q606A1:G19. YEAR LOAN TO BE REPAID
X3006	20	Q734 - J1. REASONS FOR SAVING
X3121	20	Q504A1:F10_1. AMOUNT GUARANTEED
X3124	20	Q510A1:F11_1. AMOUNT OWED TO R BY BUS
X3409	20	Q551A1:F23. LTD PTNR COST BASIS?
X3905	20	Q857A1:N33_1 HAVE MORT-BACKED BONDS?
X426	20	Q80A4:B7. AMOUNT OF NEW CHARGES
X4620	20	Q1273A1:R47_17YS. # YRS WILL START FT
X4832	20	Q1121A21:R84. IF LEAVE JOB, LOSE ALL?
X5127	20	Q1181A2:R94. HOW MANY YEARS PART
X6106	20	Q1468:Y14. S MILITARY SERVICE?
X6415	20	Q1544:Y35_2. AMT OF TOTAL INC IN 2000
X6832	20	Q911A2:N43_1. AMOUNT INC REC LAST YEAR FROM TRUST
X7101	20	Q36A1:A3_1. INFO USED FOR BORROW DECI
X7348	20	Q1335A1:R99_3_1. LUMP SUM OR REG PMT?

X7386	20	Q336:Y17_1BYS. YEARS AGO PARTNER MARRY
X7406	20	Q1151A1 - R45_5. WHAT KIND OF BUSINESS
X7692	20	Q1082A12:R26_1F. FREQUENCY OF BENEFIT
X813	20	Q241A1:D31_1.AMT TYPICAL MORTGAGE PMT
X814	20	Q243A1:D31_1F. FREQ TYPICAL MORT PMT
X1406	21	Q376A1:E5M. MONTH R LOANED TO BUYER
X1716	21	Q424A1:E25YRS. NUMBER OF YEARS
X1717	21	Q425A1:E25PAY. NUMBER OF PAYMENTS
X308	21	Q48A1:A6. TYPE OF INSTITUTION
X3531	21	Q772:N9_1. # OF YEARS W/INSTITUTION
X3801	21	Q816:N23. ANY OTHER SAVINGS ACCOUNTS?
X3803	21	Q819A1:N24. WHICH INSTITUTION
X3831	21	Q843:N30. OVERALL GAIN OR LOSE VALUE?
X4819	21	Q1095A21:R78_2A. PERCENT PAID
X5313	21	Q1299:R97. RECEIVING OTHER RETIREMENT?
X6316	21	Q1521A1 - Y31. R'S EMPLOYER COVERAGE
X6317	21	Q1521A2 - Y31. R'S FORMER EMP COVERAGE
X6318	21	Q1521A3 - Y31. R'S UNION COVERAGE
X6322	21	Q1521A7 - Y31. COVER DIR INSURANCE CO
X6323	21	Q1521A9 - Y31. OTHER COVERAGE
X6439	21	Q1572:Y40_1. AMOUNT IN DEBT
X6697	21	Q817 - N23_1.NUMBER OF OTHER ACCOUNTS(RAW)
X7301	21	Q1155A2:R93_6YRS. YRS AGO STARTED WORK
X7405	21	Q1150A1 - R45_4. WHAT SORT OF WORK
X7767	21	Q1521A8 - Y31. AARP COVERAGE
X7823	21	Q696A1:H15. LOAN INSTITUTION ON CARD
X802	21	Q226A1:D27Y. YEAR MORTGAGE OBTAINED
X811	21	Q246A1:D33. BE A BALLOON PAYMENT?
X8426	21	Q530 - F19_2. IF SOLD, COST BASIS(HOLD)
X901	21	Q225A2:D27M. MONTH MORTGAGE OBTAINED
X1202	22	Q325:D54_1. COST OF ADDITIONS/REMODEL
X1725	22	Q439A1:E30_1. YEAR TO BE REPAID
X3924	22	Q893A1:N40_1.WHICH INSTITUTION
X4326	22	Q1119A12:R35. AMOUNT IN ACCOUNT
X4617	22	Q1262A1:R47_14. EXPECT TO WORK FUTURE?
X5202	22	Q1232A2:R95_1. NUMBER YEARS FULL
X5216	22	Q1261A2:R95_13. HOW MANY YEARS P
X5301	22	Q1286:R96. RECEIVING SOC SEC/CURR PENS
X6799	22	Q1424A1 - N29_7. INSTITUTION
X6836	22	Q918A21:N45. WHICH INSTITUTION
X7420	22	Q1247A2 - R95_8. WHAT KIND OF BUSINESS
X7662	22	Q1407:X10_2. VOLUNTEER 1 HR/WK OR MORE
X328	23	Q48A6:A6. TYPE OF INSTITUTION
X3511	23	Q763A2:N6. MONEY MKT TYPE ACCOUNT?
X4217	23	Q1090A11:R29YRS. # OF YEARS IN PLAN
X4509	23	Q1140A1:R43. AMOUNT EARN BEFORE TAXES
X4803	23	Q1053A21:R68. FORMULA OR ACCOUNT PLAN
X7395	23	Q1494:Y20. SPOUSE SMOKE CURRENTLY?
X7751	23	Q1339A1:R99_5YS. EXPECT IN # YEARS
X7824	23	Q699A1:H16. HOW MUCH STILL OWED
X1715	24	Q421A1:E24. AMOUNT STILL OWED
X312	24	Q48A2:A6. TYPE OF INSTITUTION
X3828	24	Q834A4:N29. TOTAL MKT VAL OTHER BONDS
X3906	24	Q858A1:N34_1 FACE VAL/MORT-BACKED

X4202	24	Q1051A11:R19. PENSION OR TAX
X4615	24	Q1260A1:R47_12. ANY YEARS WORKED P
X4738	24	Q1044A2:R64_3. WILL YOU BE ELIGIBLE?
X5145	24	Q1224A2:R94_16YS. EXPECT STOP IN # YRS
X5731	24	Q1365:T5. IN 2000, PAY ALIMONY, SUPP?
X6418	24	Q1549:Y36_1. HOW MUCH VEHICLES WORTH
X7303	24	Q1159A2:R93_7YRS. YRS AGO STOPPED WORK
X7412	24	Q994A2 - R51. WHAT DO YOU DO
X1826	25	Q440A2:E31. ANNUAL INTEREST RATE
X3711	25	Q798A2:N20. AMOUNT IN ACCOUNT
X3722	25	Q811A1:N22_3.WHICH INSTITUTION
X3819	25	Q831:N27. SHARES IN MUTUAL FUNDS?
X403	25	Q62A2:B2. OK TO COVER LIVING EXPENSES?
X4510	25	Q1142A1:R43F.FREQ OF REPORTED EARNINGS
X4543	25	Q1215A1:R46_14. EXPECT FT IN FUTURE?
X5603	25	Q1334A1:R99_3. INC FORMULA, ACCT, BOTH
X5744	25	Q1373:T7. FILE A 2000 TAX RETURN?
X6030	25	Q1458:Y12_3. HEALTH EXC/GOOD/FAIR/PR?
X6102	25	Q1463:Y13_1. S DIPLOMA/GED?
X6827	25	Q907A2:N41.INC FROM TRST/MNGD INVSTMNT
X7540	25	Q586A1:G11_1. WHAT YEAR BOUGHT
X806	25	Q235A1:D30YS. NUMBER OF YEARS
X807	25	Q236A1:D30PAY. NUMBER OF PAYMENTS
X1728	26	Q442A1:E33. WHICH INSTITUTION
X1812	26	Q417A2:E22. MONTH LOAN TAKEN OUT
X310	26	Q53A1:A8A. # OF MILES TO INSTITUTION
X3107	26	Q490A1 - F5_1. KIND OF BUSINESS
X3901	26	Q852:N31. HAVE GVMT SAVINGS BONDS?
X3916	26	Q874:N38. OVERALL GAIN OR LOSE VALUE?
X4001	26	Q924:N47. HAVE LIFE INSURANCE?
X4833	26	Q1124A21:R84_1PCT. PERCENT LOSE
X5733	26	Q1368:T6. SUPPORT FRIENDS, RELATIVES?
X6815	26	Q907A1:N41. INCOME/ASSETS FROM ANNUITY
X6841	26	Q921A2:N46. HOW TRUST MONEY INVESTED?
X7634	26	Q858A5:N34_1 FACE VAL CORP/OTHER BONDS
X7724	26	Q1125A21:R84_1AMT. AMOUNT LOSE
X821	26	Q261A1:D39_1.RATE DEPEND ON OTH RATES?
X1718	27	Q426A1:E26. AMOUNT OF REGULAR PAYMENT
X1809	27	Q414A2:E20. TOTAL PURCHASE PRICE
X2211	27	Q595A1:G16PAY. NUMBER OF PAYMENTS
X2212	27	Q594A1:G16YRS. NUMBER OF YEARS
X3014	27	Q740:J5. HOW MUCH FIN RISK WILL TAKE?
X320	27	Q48A4:A6. TYPE OF INSTITUTION
X3603	27	Q777A1:N11. NUMBER OF IRA/KEO ACCOUNTS
X3923	27	Q892:N40. HAVE BROKERAGE ACCOUNT?
X4019	27	Q956:N52. HAVE ANY OTHER ASSETS?
X4310	27	Q1073A12:R25AMT. AMOUNT OF BENEFITS
X4312	27	Q1075A12:R25PCT. PERCENT OF FINAL PAY
X4544	27	Q1219A1:R46_15YS.EXPECT START IN # YRS
X5140	27	Q1207A2:R94_12. AMT EARNED WHEN STOP
X5141	27	Q1209A2:R94_12F. FREQ REPORTED EARNING
X5910	27	Q1419:Y5. NUMBER OF CHILDREN ELSEWHERE
X6698	27	Q1049A1 - R17_3. NUMBER OF PLANS(RAW)
X7380	27	Q1457:Y12. CURRENTLY SMOKE?

X7392	27	Q1484:Y17_4. S FIRST MARRY OR BEFORE?
X7539	27	Q586A2:G11_1. WHAT YEAR BOUGHT
X817	27	Q252A1:D36.WHICH INSTITUTION
X1730	28	Q446A1:E34_1. GROSS INCOME RECEIVED
X3015	28	Q741A1 - J6. SAVING HABITS
X3016	28	Q741A1 - J6. SAVING HABITS
X3017	28	Q741A1 - J6. SAVING HABITS
X3018	28	Q741A1 - J6. SAVING HABITS
X3019	28	Q741A1 - J6. SAVING HABITS
X3020	28	Q741A1 - J6. SAVING HABITS
X3704	28	Q794A1:N18. TAX-FREE ACCOUNT?
X3719	28	Q807:N22. DO YOU HAVE ANY CDS?
X3908	28	Q858A2:N34_1 FACE VAL US/TREAS BONDS
X4311	28	Q1076A12:R25F. FREQUENCY OF BENEFITS
X5604	28	Q1336A1:R99_4. AMOUNT IN ACCOUNT
X7213	28	Q1129A11:R37_1. CONTROL HOW INVESTED?
X7369	28	Q1383:T7_7A.SPOUSE ITEMIZE DEDUCTIONS?
X7635	28	Q860A1:N34_6 MKT VAL/MORT-BACKED
X1104	29	Q319A1:D53_9.MAXIMUM AMOUNT CAN BORROW
X1708	29	Q413A1:E19Y.YEAR PURCHASED OTHER RE 1
X1719	29	Q428A1:E26F. FREQ OF REGULAR PAYMENT
X3601	29	Q774:N10. HAVE ANY IRA/KEOGH ACCOUNTS
X3701	29	Q790:N16.HAVE MONEY MARKET ACCT?
X4117	29	Q1011A1:R12.COVERED BY UNION CONTRACT?
X4621	29	Q1278A1:R47_18YS. # YRS EXPECT STOP FT
X5221	29	Q1278A2:R95_18YS. # YRS EXPECT STOP FT
X5805	29	Q1393A1:X5. YEAR RECEIVED
X5906	29	Q1416:Y2. R MILITARY SERVICE?
X7583	29	Q70 - B3_5. WHY TURNED DOWN?
X7640	29	Q887:N39_2. HAVE STOCK IN FOREIGN CO?
X829	29	Q271A1:D39_8. CONVERTIBLE MORTGAGE?
X3830	30	Q834A5:N29. TOTAL MKT VAL COMBO FUNDS
X3903	30	Q855:N32. HAVE ANY OTHER BONDS?
X4314	30	Q1080A12:R26_1. AMOUNT OF BENEFIT
X6101	30	Q1462:Y13. SPOUSE GRADE COMPLETED
X6103	30	Q1464:Y13_2. S ON
X6491	30	Q1643A1:HOW IS THE MONEY INVESTED?
X6858	30	Q73A3 - A5_10_3.PENSION/RETRMT DEPOSITS?
X6859	30	Q73A4 - A5_10_3. ROYALTIES DEPOSITS?
X7112	30	Q39A1:A4_1. HOW MAKE INVEST DECISIONS
X7123	30	Q73A1 - A5_10_3. PAYCHECK DEPOSITS?
X7124	30	Q73A2 - A5_10_3. SOCIAL SEC DEPOSITS?
X7125	30	Q73A5 - A5_10_3. OTHER DEPOSITS?
X7256	30	Q1255A1:R47_10YS. YRS AGO STOPPED JOB
X7639	30	Q860A5:N34_6 MKT VAL CORP/OTHER BONDS
X7762	30	Q1382A1 - T7_7. FILE SCHEDULE C?
X7763	30	Q1382A2 - T7_7. FILE SCHEDULE E?
X7764	30	Q1382A3 - T7_7. FILE SCHEDULE F?
X7765	30	Q1382A4 - T7_7. FILE NONE OF THESE SCHED
X7845	30	Q695A2:H14. CURRENT APR
X3507	31	Q763A1:N6. MONEY MKT TYPE ACCOUNT?
X4216	31	Q1087A11:R28. WHAT TYPE? (THRIFT,401K)
X4545	31	Q1224A1:R46_16YS. EXPECT STOP IN # YRS
X6120	31	Q1490:Y19. SPOUSE'S MOTHER LIVING?

X7127	31	Q487A1 - A5_10_5. UTILITY BILL PAYMENTS?
X7323	31	Q1255A2:R95_10YS. YRS AGO STOPPED JOB
X7394	31	Q1489:Y18_1YRS. # YEARS AGO S MARRIED
X301	32	Q32:A1. EXPECTATIONS FOR ECONOMY
X3231	32	Q523A2:F16. GROSS RECEIPTS
X4619	32	Q1268A1:R47_16. ANY FULL
X4714	32	Q1003A2:R57. HOW MANY EMPLOYEES
X5824	32	Q1408:X11. IMPORTANT TO LEAVE INHERIT?
X6405	32	Q1541:Y35. ANY OTHER SOURCES?
X6797	32	Q1612A1 - R8_2. FINANCIAL OPTIONS?
X823	32	Q263A1:D39_3.#TIMES RATE CAN CHNG/FREQ
X824	32	Q264A1:D39_3F. FREQ RATE CHANGE
X2216	33	Q605A1:G19. MONTH LOAN TO BE REPAID
X3128	33	Q518A1:F13. WHAT PERCENT OF BUS R OWN
X3229	33	Q519A2:F14. NET WORTH OF BUS 2 SHARE
X3826	33	Q834A3:N29. TOT MKT VAL GVMT BACK BOND
X3834	33	Q849:N30_2A. PERCENT LOST
X4232	33	Q1121A11:R36. IF LEAVE JOB, LOSE ALL?
X819	33	Q258A1:D38. REASON CHOSE LENDER
X822	33	Q262A1 - D39_1V. WHAT OTHER RATE?
X3605	34	KEOGH ACCOUNT?
X4731	34	Q1031A2:R62_9. NONSALARY EARNINGS
X4736	34	Q1040A2:R64. EMPLOYER OFFER PLANS?
X5311	34	Q1295A2:R96_6. AMOUNT RECEIVED
X5501	34	Q1319:R98. RECEIVED CASH SETTLEMENT?
X5809	34	Q1391A2:X4. APPROX VALUE WHEN RECEIVED
X5903	34	Q1412:Y1_2. R ON
X6442	34	Q1646A1:MILES TO ORIG MORT INST
X6444	34	ROTH IRA?
X6445	34	EDUCATION IRA?
X6446	34	ROLL-OVER IRA?
X6447	34	OTHER IRA/REGULAR IRA?
X7374	34	Q1436:Y8YRS.YEARS AGO SEP/DIV/WIDOW
X7686	34	Q1070A11:R24YEARS. IN NUMBER OF YEARS
X4808	35	Q1066A21:R71_1F. FREQ OF CONTRIBUTIONS
X5205	35	Q1239A2:R95_4. AMT EARN BEFORE TAXES
X5206	35	Q1241A2:R95_4F. FREQ REPORTED EARNINGS
X5207	35	Q1243A2:R95_5. # EMPLOYER 1 YEAR OR MORE
X5312	35	Q1297A2:R96_6F. FREQ PMTS RECEIVED
X6816	35	Q910A1:N43. ENTITLED ONLY TO INCOME?
X724	35	Q219:D24.FEDERALLY GUARANTEED MORTGAGE
X316	36	Q48A3:A6. TYPE OF INSTITUTION
X3913	36	Q870:N35. HAVE ANY PUBLIC TRADED STOCK
X4540	36	Q1207A1:R46_12. AMT EARNED WHEN STOP
X4732	36	Q1033A2:R62_9. FREQ OF NONSALARY EARN
X5801	36	Q1386:X1. EVER RECEIVED INHERITANCE?
X5822	36	Q1404:X10. CHARITABLE CONTRIBUTIONS?
X6315	36	Q1520:Y30. HAVE HEALTH COVERAGE?
X7254	36	Q1251A1:R47_9YRS. YRS AGO STARTED JOB
X7377	36	Q1448:Y9. FIRST MARRIAGE OR BEFORE?
X7708	36	Q1012A2:R61. INSURANCE IF DISABLED?
X2209	37	Q590A1:G14. HOW MUCH BORROWED
X4233	37	Q1124A11:R36_1PCT. PERCENT LOSE
X5902	37	Q1411:Y1_1. R DIPLOMA/GED?

X6026	37	Q1453:Y11. MOTHER LIVING?
X6820	37	Q916A1:N44. TOTAL DOLLAR AMOUNT OF INTEREST
X7636	37	Q860A2:N34_6 MKT VAL US/TREAS BONDS
X7697	37	Q1125A11:R36_1AMT. AMOUNT LOSE
X4016	38	Q951:N50. FACE VALUE OF LIFE INSURANCE
X420	38	Q80A2:B7. AMOUNT OF NEW CHARGES
X5143	38	Q1215A2:R94_14. EXPECT FT IN FUTURE?
X7234	38	Q1155A1:R45_6YRS. YRS AGO STARTED WORK
X7370	38	Q1429:Y7YRS. #YRS WITH SPOUSE/PARTNER
X7379	38	Q1452:Y10YRS. # YRS AGO FIRST MARRIED
X2205	39	Q582A1:G10. WHAT MODEL YEAR
X3821	39	Q833A1:N28. HAVE STOCK FUNDS?
X4831	39	Q1100A21:R79. WITHDRAW FOR EMERGENCY?
X5825	39	Q1409:X12. EXPECT TO LEAVE ESTATE?
X6301	39	Q1513:Y29. ELIG GVMT HEALTH INS
X7321	39	Q1251A2:R95_9YRS. YRS AGO STARTED JOB
X330	40	Q53A6:A8A. # OF MILES TO INSTITUTION
X3530	40	Q770:N9. REASON CHOSE INSTITUTION
X3616	40	Q780A21:N13. WHICH INSTITUTION
X4541	40	Q1209A1:R46_12F. FREQ REPORTED EARNING
X4607	40	Q1243A1:R47_5. # EMPLOYER 1 YEAR OR MORE
X5217	40	Q1262A2:R95_14. EXPECT TO WORK FUTURE?
X7810	40	Q678A1:H8. MONTH DID START PAYING
X1706	41	Q409A1:E18. WORTH IF SOLD TODAY
X2213	41	Q596A1:G17. AMT OF REG PMT CAR LOAN 1
X3230	41	Q521A2:F15. IF SOLD, WHAT COST BASIS
X324	41	Q48A5:A6. TYPE OF INSTITUTION
X4135	41	Q1039A1:R15. ANY PENSIONS THRU JOB?
X4213	41	Q1078A11:R26. LEAVE JOB, WHAT HAPPENS?
X5215	41	Q1260A2:R95_12. ANY YEARS WORKED P
X7537	41	Q598A1:G17F. FREQUENCY OF REGULAR PMT
X4219	42	Q1095A11:R30_2A. PERCENT PAID
X4622	43	Q1283A1:R47_19YS. # YRS STOP ALTOGETHR
X5601	43	Q1330:R99. FUTURE PENSION BENEFITS?
X6600	43	Q50A1B1:A7. HOW DO BUSINESS W/ INSTIT
X6809	43	Q1417A1 - Y4. RACE
X7585	43	Q66 - B3_2. REASONS TURNED DOWN
X828	43	Q269A1:D39_6. ORIGINAL INTEREST RATE
X2712	44	Q706A1:I5. MONTH OTHER LOAN TAKEN OUT
X3829	44	Q833A5:N28. HAVE COMBINATION FUNDS?
X3232	45	Q525A2:F17. BUS 2 TOTAL NET INC 2000
X3827	45	Q833A4:N28. HAVE OTHER BOND FUNDS?
X5112	45	Q1145A2:R93. NUMBER OF YEARS FULL
X5219	45	Q1268A2:R95_16. ANY FULL
X6765	45	Q1358 - T4_05. WHY INC UNUSUALLY HIGH?
X3825	46	Q833A3:N28. HAVE GOVT BACKED BOND FUND
X5719	46	Q1351A11:T1.TANF SSI, FOOD STMP?
X6109	46	Q1651:NUMBER OF S/P'S SIBLINGS
X6122	46	Q1492:Y19_2. SPOUSE'S FATHER LIVING?
X6640	46	Q50A6B1:A7. HOW DO BUSINESS W/ INSTIT
X7401	46	Q992A1 - R3. OFFICIAL JOB TITLE
X4223	47	Q1114A11:R34_2A. PERCENT CONTRIBUTED
X7718	47	Q1082A21:R74_1F.FREQUENCY OF BENEFIT
X3823	48	Q833A2:N28. HAVE TAX FREE BOND FUNDS?

X3922	48	Q885:N39_1. MARKET VALUE OF STOCK
X5901	48	Q1410:Y1. R GRADE COMPLETED
X7236	48	Q1159A1:R45_7YRS. YRS AGO STOPPED WORK
X7813	48	Q682A1:H10YRS. NUMBER OF YEARS
X7814	48	Q683A1:H10PAY. NUMBER OF PAYMENTS
X1111	49	Q315A1:D53_7. ANNUAL INTEREST RATE
X3919	49	Q880:N38_2A. PERCENT LOST
X4022	49	Q960A1:N52_2. VALUE HAVE IN ASSET
X4208	49	Q1066A11:R23_1F. FREQ OF CONTRIBUTIONS
X5318	49	Q1309A1:R97_5. AMOUNT RECEIVED
X7402	49	Q994A1 - R5. WHAT KIND OF BUSINESS
X3514	50	Q761A3:N5. AMOUNT IN CHECKING ACCOUNT
X4203	50	Q1053A11:R20. FORMULA OR ACCOUNT PLAN
X4825	50	Q1117A21:R82_2C. FREQ OF CONTRIBUTION
X5319	50	Q1311A1:R97_5F. FREQ AMT RECEIVED
X5734	50	Q1369:T6_1. AMOUNT OF OTHER SUPPORT
X6123	51	Q1493:Y19_3. SPOUSE'S FATHER AGE
X716	51	Q207:D19. CURRENT VALUE OF HOME/PROP
X7376	51	Q1440:Y8_1YRS. # YEARS AGO MARRIED
X4618	52	Q1266A1:R47_15YS. START IN # YEARS
X7641	52	Q890:N39_3. MARKET VALUE OF STOCK
X5122	53	Q1164A2:R93_9. ANY YEARS ONLY PT
X7586	53	Q1363:T4_4.GOOD IDEA OF INCOME NXT YR?
X4546	54	Q1229A1:R46_17YS.STOP ALTOGETHER # YRS
X7820	54	Q694A1:H13. YEAR EXPECT TO REPAY
X3824	55	Q834A2:N29. TOT MKT VAL TAX FREE BONDS
X4512	55	Q1145A1:R45. NUMBER OF YEARS FULL
X4834	55	Q1127A21:R85. HOW INVESTED?
X5218	55	Q1266A2:R95_15YS. START IN # YEARS
X5504	55	Q1323A1:R98_3. AMT OF CASH SETTLEMENT
X7366	55	Q1364:T4_5. USUALLY HAVE A GOOD IDEA?
X1726	56	Q440A1:E31. ANNUAL INTEREST RATE
X3930	56	Q900:N40_4.VAL OF CASH/CALL MONEY ACCT
X4114	56	Q1003A1:R9. HOW MANY EMPLOYEES
X5913	56	Q1648:NUMBER OF R'S SIBLINGS
X6766	56	Q1358 - T4_05. WHY INC UNUSUALLY LOW?
X727	56	Q223 - D26. WHY THIS TYPE OF LOAN?
X7644	56	Q929:N49.HAVE POLICY BUILDS CASH VALUE
X4136	57	Q1040A1:R16. EMPLOYER OFFER PLANS?
X5717	57	Q1351A9:T1. CHILD SUPPORT, ALIMONY?
X7367	57	Q1376:T7_3A. ITEMIZE DEDUCTIONS?
X808	57	Q237A1:D31.AMT OF REGULAR MORTGAGE PMT
X809	57	Q239A1:D31F. FREQ REGULAR MORTGAGE PMT
X6121	58	Q1491:Y19_1. SPOUSE'S MOTHER AGE
X712	58	Q202:D17_3M. MONTH MOVED IN
X3023	59	Q742:J7. HOW RATE RETIREMENT INCOME
X4827	59	Q1101A21:R80. BORROW AGAINST ACCOUNT?
X7803	59	Q669A1:H3. MONTH LOAN TAKEN OUT
X3910	60	Q858A3:N34_1 FACE VAL MUNI/STATE BONDS
X412	60	Q80A1:B7. AMOUNT OF NEW CHARGES
X5113	60	Q1146A2:R93_1. # EMPLOYER 1 YEAR OR MORE
X3902	61	Q853:N31_1. FACE VALUE SAVINGS BOND
X6632	61	Q50A5B1:A7. HOW DO BUSINESS W/ INSTIT
X6826	61	Q921A1:N46.HOW ANNUITY MONEY INVESTED?

X7681	61	Q1012A1:R13. INSURANCE IF DISABLED?
X815	61	Q250A1:D34_1.YEAR EXPECT TO REPAY LOAN
X1709	62	Q414A1:E20. TOTAL PURCHASE PRICE
X413	62	Q82A1:B8. BALANCE STILL OWED
X5146	62	Q1229A2:R94_17YS.STOP ALTOGETHER # YRS
X5721	62	Q1351A10:T1. PENSION, ANNUITIES?
X3720	63	Q808:N22_1. TOTAL NUMBER OF CDS
X4821	63	Q1098A21:R78_2. FREQ OF EMPLOYER CONT
X3606	64	Q780A11:N13. WHICH INSTITUTION
X5715	64	Q1351A8:T1.UNEMPLOYMENT, WORKERS COMP?
X6027	64	Q1454:Y11_1. MOTHER AGE
X7368	64	Q1579:T7_5A. ITEMIZE DEDUCTIONS?
X804	64	Q230A1:D28. AMT BORROWED OR REFINANCED
X3008	65	Q739:J3. PLANNING PERIOD
X4814	66	Q1080A21:R74_1. AMOUNT OF BENEFIT
X5222	66	Q1283A2:R95_19YS. # YRS STOP ALTOGETHR
X5322	66	Q1316A1:R97_8.PERCENTAGE STILL RECEIVE
X7691	66	Q1082A11:R26_1F. FREQUENCY OF BENEFIT
X4522	67	Q1164A1:R45_9. ANY YEARS ONLY PT
X7819	67	Q693A1:H13. MONTH EXPECT TO REPAY
X2722	68	Q724A1:I11. YEAR EXPECT TO REPAY
X326	68	Q53A5:A8A. # OF MILES TO INSTITUTION
X4231	68	Q1100A11:R31. WITHDRAW FOR EMERGENCY?
X6420	68	Q1553:Y37. HAVE ANY ACCOUNTS?
X6835	68	Q916A2:N44. TOTAL DOLLAR VALUE OF ASSETS
X4004	69	Q928:N48_2. HAVE WHOLE LIFE POLICY?
X4810	69	Q1073A21:R73AMT. AMOUNT OF BENEFITS
X4812	69	Q1075A21:R73PCT. PERCENT OF FINAL PAY
X7758	69	Q1379A1 - T7_5. FILE SCHEDULE C?
X7759	69	Q1379A2 - T7_5. FILE SCHEDULE E?
X7760	69	Q1379A3 - T7_5. FILE SCHEDULE F?
X7761	69	Q1379A4 - T7_5. FILE NONE OF THESE SCHED
X4811	70	Q1076A21:R73F. FREQUENCY OF BENEFITS
X5819	70	Q1399:X9. EXPECT TO INHERIT?
X1712	71	Q417A1:E22. MONTH LOAN TAKEN OUT
X1907	71	Q412A3:E19M.MONTH PURCHASED OTHER RE 3
X304	72	Q1361:T4_2.PAST 5 YEARS
X6421	72	Q1554:Y37_1. TOTAL AMOUNT IN ACCOUNTS
X6423	72	Q1558:Y38. ANY OTHER ASSETS?
X5714	73	Q1353A7:T2. AMOUNT OF INCOME
X6028	73	Q1455:Y11_2. FATHER LIVING?
X7650	73	Q1357:T4. INCOME HIGH OR LOW
X2319	74	Q609A2:G21. CURRENT APR
X5723	74	Q1351A12:T1. INCOME ANY OTHER SOURCE?
X717	75	Q212:D21. ORIGINAL COST OF HOME/LAND
X5608	77	Q1342A1:R99_6. AMT OF EXPECTED PMTS
X6438	78	Q1571:Y40. HAVE ANY DEBTS?
X7637	78	Q860A3:N34_6 MKT VAL MUNI/STATE BONDS
X305	79	Q42:A5A. # OF INSTITUTIONS
X302	80	Q33:A2. INTEREST RATES HIGHER/LOWER
X3807	80	Q823A2:N25. AMOUNT IN SAVINGS ACCOUNT
X5609	80	Q1344A1:R99_6F. FREQ OF EXPECTED PMTS
X2721	81	Q723A1:I11. MONTH EXPECT TO REPAY
X3706	82	Q798A1:N20. AMOUNT IN ACCOUNT

X6029	82	Q1456:Y11_3. FATHER AGE
X314	83	Q53A2:A8A. # OF MILES TO INSTITUTION
X4826	84	Q1119A21:R83. AMOUNT IN ACCOUNT
X805	84	Q232A1:D29. AMOUNT STILL OWED
X322	85	Q53A4:A8A. # OF MILES TO INSTITUTION
X6108	86	Q1470:Y15Y. YEAR OF SPOUSE'S BIRTH
X4002	87	Q925:N48. HAVE INDIVIDUAL TERM POLICY?
X4214	87	Q1080A11:R26_1. AMOUNT OF BENEFIT
X6403	87	Q1537:Y34_1. 2000 INCOME
X7652	88	Q1384:T7_8.SPOUSE TTL ADJ GROSS INCOME
X5306	89	Q1295A1:R96_6. AMOUNT RECEIVED
X2724	90	Q727A1:I13. CURRENT APR
X5703	90	Q1351A2:T1.OTHER INCOME FROM BUSINESS?
X725	92	Q220:D24_1.PRIVATE MORTGAGE INSURANCE?
X414	93	Q84A1:B9. CREDIT LIMIT
X5120	93	Q1160A2:R93_8. AMT EARNED BEFORE TAXES
X5307	93	Q1297A1:R96_6F. FREQ PMTS RECEIVED
X826	93	Q268A1:D39_5.MAX RATE CAN RISE AT ONCE
X3928	95	Q896:N40_2.TIMES BOUGHT OR SOLD STOCKS
X4210	95	Q1073A11:R25AMT. AMOUNT OF BENEFITS
X4212	95	Q1075A11:R25PCT. PERCENT OF FINAL PAY
X7193	95	Q897:N40_2F.FREQ BOUGHT OR SOLD STOCKS
X5121	96	Q1162A2:R93_8F. FREQ OF REPORTED EARN
X4225	97	Q1117A11:R34_2C. FREQ OF CONTRIBUTION
X5701	98	Q1351A1:T1. WAGE AND SALARY INCOME?
X4234	99	Q1127A11:R37. HOW INVESTED?
X5213	100	Q1256A2:R95_11. AMT EARNING WHEN LEFT
X5804	100	Q1391A1:X4. APPROX VALUE WHEN RECEIVED
X318	101	Q53A3:A8A. # OF MILES TO INSTITUTION
X4211	101	Q1076A11:R25F. FREQUENCY OF BENEFITS
X5705	101	Q1351A3:T1. INCOME FROM NONTAX INVEST?
X5706	101	Q1353A3:T2. AMOUNT OF INCOME
X5713	101	Q1351A7:T1.NET RENT, TRUST, ROYALTIES?
X7364	102	Q1362:T4_3.NEXT YR
X4227	103	Q1101A11:R32. BORROW AGAINST ACCOUNT?
X5214	103	Q1258A2:R95_11F. FREQUENCY OF EARNINGS
X5126	106	Q1179A2:R93_13YS. STOP ALTOGETHER # YEARS
X6624	106	Q50A4B1:A7. HOW DO BUSINESS W/ INSTIT
X6107	110	Q1469:Y15M. MONTH OF SPOUSE'S BIRTH
X3721	111	Q809:N22_2. TOTAL VALUE OF CDS
X5704	111	Q1353A2:T2. AMOUNT OF INCOME
X7003	111	Q11A1:BDAY. RESPONDENT BIRTH DAY
X5707	112	Q1351A4:T1. ANY OTHER INTEREST INCOME?
X7822	113	Q695A1:H14. CURRENT APR
X1807	114	Q412A2:E19M.MONTH PURCHASED OTHER RE 2
X4005	116	Q931:N49_1. FACE VALUE OF POLICY
X4613	116	Q1256A1:R47_11. AMT EARNING WHEN LEFT
X5709	116	Q1351A5:T1. ANY INCOME FROM DIVIDENDS?
X4131	117	Q1031A1:R14_9. NONSALARY EARNINGS
X7382	117	Q1460:Y15D. DAY OF SPOUSE'S BIRTH
X827	117	Q270A1:D39_7. MAX RATE CAN BE CHARGED
X3620	118	Q783A2:N14. TOTAL AMOUNT IN ACCOUNTS
X4132	118	Q1033A1:R14_9. FREQ OF NONSALARY EARN
X3904	120	Q868:N32_1. HOW MANY DIFF BONDS OWN?

X415	120	Q88A1B1:B10. WHICH INSTITUTION
X4614	121	Q1258A1:R47_11F. FREQUENCY OF EARNINGS
X3129	122	Q519A1:F14. NET WORTH OF BUS SHARE
X3914	122	Q871:N36. NUMBER OF DIFFERENT STOCKS
X4712	123	Q997A2:R56. AMOUNT EARNED BEFORE TAXES
X5711	123	Q1351A6:T1. STOCK, BOND, REAL ESTATE?
X4513	124	Q1146A1:R45_1. # EMPLOYER 1 YEAR OR MORE
X4713	124	Q999A2:R56F. FREQ OF EARNINGS REPORTED
X3832	126	Q845:N30_1A. PERCENT GAIN
X5722	126	Q1353A10:T2. AMOUNT OF INCOME
X3131	128	Q523A1:F16. GROSS RECEIPTS
X5747	129	Q1375A1 - T7_3. FILE SCHEDULE C?
X5748	129	Q1375A2 - T7_3. FILE SCHEDULE E?
X5749	129	Q1375A3 - T7_3. FILE SCHEDULE F?
X5750	129	Q1375A4 - T7_3. FILE NONE OF THESE SCHED
X4716	131	Q1009A2:R59YRS. # YEARS EXPECT TO WORK
X5821	133	Q1402:X9_2. AMOUNT EXPECTED
X3631	134	Q787:N15. HOW IS IRA/KEOGH INVESTED?
X4003	136	Q926:N48_1. FACE VALUE OF POLICIES
X5124	136	Q1172A2:R93_11YS. STOP FT IN # YEARS
X4221	137	Q1098A11:R30_2. FREQ OF EMPLOYER CONT
X7362	137	Q1359:T4_1. AMT OF INCOME IN NORMAL YR
X4014	139	Q947:N49_10. AMT OF PMT ON POLICY
X3917	140	Q876:N38_1A. PERCENT GAINED
X5125	143	Q1174A2:R93_12. EXPECT PART
X6616	144	Q50A3B1:A7. HOW DO BUSINESS W/ INSTIT
X7666	144	Q1525:Y31_2. AMT OF INSURANCE PMTS
X7187	145	Q749:J10. HOW MUCH SAVINGS DO YOU NEED
X4015	146	Q949:N49_10F. FREQ OF PAYMENT
X7667	146	Q1527:Y31_2. FREQUENCY OF PAYMENTS
X3822	148	Q834A1:N29. TOTAL MKT VAL STOCK FUNDS
X5823	153	Q1405:X10_1. AMOUNT CONTRIBUTED
X3510	160	Q761A2:N5. AMOUNT IN CHECKING ACCOUNT
X721	161	Q214:D22. AMOUNT OF REAL ESTATE TAXES
X722	165	Q216:D22F. FREQ OF REAL ESTATE TAXES
X3820	166	Q842:N27_1. TOTAL NUMBER MUTUAL FUNDS
X816	168	Q251A1:D35. ANNUAL INT RATE ON LOAN
X4226	175	Q1119A11:R35. AMOUNT IN ACCOUNT
X3610	177	Q783A1:N14. TOTAL AMOUNT IN ACCOUNTS
X6608	177	Q50A2B1:A7. HOW DO BUSINESS W/ INSTIT
X4520	178	Q1160A1:R45_8. AMT EARNED BEFORE TAXES
X3130	181	Q521A1:F15. IF SOLD, WHAT COST BASIS
X4521	185	Q1162A1:R45_8F. FREQ OF REPORTED EARN
X801	192	Q225A1:D27M. MONTH MORTGAGE OBTAINED
X3132	194	Q525A1:F17. BUS TOTAL NET INC IN 2000
X5710	220	Q1353A5:T2. AMOUNT OF INCOME
X1707	221	Q412A1:E19M.MONTH PURCHASED OTHER RE 1
X5712	222	Q1353A6:T2. AMOUNT OF INCOME
X4112	227	Q997A1:R8. AMOUNT EARNED BEFORE TAXES
X4116	228	Q1009A1:R11YRS. # YEARS EXPECT TO WORK
X4526	228	Q1170A1:R45_13YS. STOP ALTOGETHER # YEARS
X4113	230	Q999A1:R8F. FREQ OF EARNINGS REPORTED