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

<table>
<thead>
<tr>
<th>(A) RELATIONSHIP TO RESPONDENT</th>
<th>(B) SEX</th>
<th>(C) AGE</th>
<th>(D) MARITAL STATUS</th>
<th>(E) USUALLY LIVES HERE?</th>
<th>(F) FINANC DEPEND</th>
<th>INDEP.</th>
</tr>
</thead>
<tbody>
<tr>
<td>RESPONDENT</td>
<td>M</td>
<td>P</td>
<td>S</td>
<td>D</td>
<td>W</td>
<td>NM</td>
</tr>
<tr>
<td></td>
<td>M</td>
<td>P</td>
<td>S</td>
<td>D</td>
<td>W</td>
<td>NM</td>
</tr>
<tr>
<td></td>
<td>M</td>
<td>P</td>
<td>S</td>
<td>D</td>
<td>W</td>
<td>NM</td>
</tr>
<tr>
<td></td>
<td>M</td>
<td>P</td>
<td>S</td>
<td>D</td>
<td>W</td>
<td>NM</td>
</tr>
<tr>
<td></td>
<td>M</td>
<td>P</td>
<td>S</td>
<td>D</td>
<td>W</td>
<td>NM</td>
</tr>
<tr>
<td></td>
<td>M</td>
<td>P</td>
<td>S</td>
<td>D</td>
<td>W</td>
<td>NM</td>
</tr>
<tr>
<td></td>
<td>M</td>
<td>P</td>
<td>S</td>
<td>D</td>
<td>W</td>
<td>NM</td>
</tr>
<tr>
<td></td>
<td>M</td>
<td>P</td>
<td>S</td>
<td>D</td>
<td>W</td>
<td>NM</td>
</tr>
</tbody>
</table>

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

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

HHL3. **INTERVIEWER CHECKPOINT**

1. AT LEAST ONE RELATED HU MEMBER 22 YEARS OR OLDER--OTHER THAN R/SPOUSE
2. ALL OTHERS-->NEXT PAGE, SECTION A

HHL4. **(ASK ABOUT ALL ADULTS 22 YEARS AND OLDER, EXCEPT RESPONDENT AND SPOUSE)** Does (RELATIONSHIP) depend on you (and your [husband/wife]) for most of (his/her) support or is (he/she) financially independent for the most part? (RECORD IN COL. F ABOVE.)

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

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

1. BETTER  
2. WORSE  
3. ABOUT THE SAME

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

1. HIGHER  
2. LOWER  
3. ABOUT THE SAME

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

1. UP MORE  
2. UP LESS  
3. ABOUT THE SAME

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

1. UP MORE  
2. UP LESS  
3. ABOUT THE SAME
A5. The next few questions are about the financial institutions that you do business with.

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

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

01. ONE _______ NUMBER 96. NONE
GO TO A5b TURN TO P. 7, SECTION B

A5a. What is the name of this financial institution?

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

GO TO A5k

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

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

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

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

  1. YES  5. NO

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

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

<table>
<thead>
<tr>
<th>INSTITUTION #1</th>
<th>INSTITUTION #2</th>
<th>INSTITUTION #3</th>
</tr>
</thead>
<tbody>
<tr>
<td>11. COMM. BANK</td>
<td>11. COMM. BANK</td>
<td>11. COMM. BANK</td>
</tr>
<tr>
<td>13. CREDIT UNION</td>
<td>13. CREDIT UNION</td>
<td>13. CREDIT UNION</td>
</tr>
<tr>
<td>16. BROKERAGE</td>
<td>16. BROKERAGE</td>
<td>16. BROKERAGE</td>
</tr>
<tr>
<td>97. OTHER:_____</td>
<td>97. OTHER:_____</td>
<td>97. OTHER:_____</td>
</tr>
<tr>
<td>98. DON'T KNOW</td>
<td>98. DON'T KNOW</td>
<td>98. DON'T KNOW</td>
</tr>
</tbody>
</table>

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

| | 1. BY ATM | 1. BY ATM | 1. BY ATM |
| | 2. IN PERSON | 2. IN PERSON | 2. IN PERSON |
| | 3. BY MAIL | 3. BY MAIL | 3. BY MAIL |
| | 4. BY PHONE | 4. BY PHONE | 4. BY PHONE |
| | 6. DON'T DO REG. BUSINESS | 6. DON'T DO REG. BUSINESS | 6. DON'T DO REG. BUSINESS |
| | 7. OTHER | 7. OTHER | 7. OTHER |

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

<table>
<thead>
<tr>
<th>MILES</th>
<th>MILES</th>
<th>MILES</th>
</tr>
</thead>
<tbody>
<tr>
<td>96. LESS THAN A MILE</td>
<td>96. LESS THAN A MILE</td>
<td>96. LESS THAN A MILE</td>
</tr>
<tr>
<td>51. OVER 50 MILES</td>
<td>51. OVER 50 MILES</td>
<td>51. OVER 50 MILES</td>
</tr>
<tr>
<td>97. LOCAL PHONE OR POST BOX</td>
<td>97. LOCAL PHONE OR POST BOX</td>
<td>97. LOCAL PHONE OR POST BOX</td>
</tr>
<tr>
<td>98. DON'T KNOW</td>
<td>98. DON'T KNOW</td>
<td>98. DON'T KNOW</td>
</tr>
</tbody>
</table>

A9. INTERVIEWER CHECKPOINT
(SEE A5m)

- [ ] 1. ONLY 1 INST.
  - TURN TO P. 7, SECTION B
- [ ] 2. ALL OTHERS GO BACK TO A6, INST. # 2
- [ ] 1. ONLY 2 INST.
  - TURN TO P. 7, SECTION B
- [ ] 2. ALL OTHERS GO BACK TO A6, INST. # 3
- [ ] 1. ONLY 3 INST.
  - TURN TO P. 7, SECTION B
- [ ] 2. ALL OTHERS GO BACK TO A6, INST. # 4
<table>
<thead>
<tr>
<th>INSTITUTION #4</th>
<th>INSTITUTION #5</th>
<th>INSTITUTION #6</th>
</tr>
</thead>
<tbody>
<tr>
<td>11. COMM. BANK</td>
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<td>11. COMM. BANK</td>
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<tr>
<td>13. CREDIT UNION</td>
<td>13. CREDIT UNION</td>
<td>13. CREDIT UNION</td>
</tr>
<tr>
<td>16. BROKERAGE</td>
<td>16. BROKERAGE</td>
<td>16. BROKERAGE</td>
</tr>
<tr>
<td>97. OTHER:______</td>
<td>97. OTHER:______</td>
<td>97. OTHER:______</td>
</tr>
<tr>
<td>98. DON'T KNOW</td>
<td>98. DON'T KNOW</td>
<td>98. DON'T KNOW</td>
</tr>
<tr>
<td>1. ATM</td>
<td>1. ATM</td>
<td>1. ATM</td>
</tr>
<tr>
<td>2. IN PERSON</td>
<td>2. IN PERSON</td>
<td>2. IN PERSON</td>
</tr>
<tr>
<td>3. BY MAIL</td>
<td>3. BY MAIL</td>
<td>3. BY MAIL</td>
</tr>
<tr>
<td>4. BY PHONE</td>
<td>4. BY PHONE</td>
<td>4. BY PHONE</td>
</tr>
<tr>
<td>6. DON'T DO REG. BUSINESS</td>
<td>6. DON'T DO REG. BUSINESS</td>
<td>6. DON'T DO REG. BUSINESS</td>
</tr>
<tr>
<td>7. OTHER</td>
<td>7. OTHER</td>
<td>7. OTHER</td>
</tr>
<tr>
<td>_______ MILES _______</td>
<td>_______ MILES _______</td>
<td>_______ MILES _______</td>
</tr>
<tr>
<td>96. LESS THAN A MILE</td>
<td>96. LESS THAN A MILE</td>
<td>96. LESS THAN A MILE</td>
</tr>
<tr>
<td>51. OVER 50 MILES</td>
<td>51. OVER 50 MILES</td>
<td>51. OVER 50 MILES</td>
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<tr>
<td>97. LOCAL PHONE OR POST BOX</td>
<td>97. LOCAL PHONE OR POST BOX</td>
<td>97. LOCAL PHONE OR POST BOX</td>
</tr>
<tr>
<td>98. DON'T KNOW</td>
<td>98. DON'T KNOW</td>
<td>98. DON'T KNOW</td>
</tr>
</tbody>
</table>

☐ 1. ONLY 4 INST. NEXT PAGE, SECTION B
☐ 2. ALL OTHERS GO BACK TO A6, INST. #5

☐ 1. ONLY 5 INST. NEXT PAGE, SECTION B
☐ 2. ALL OTHERS GO BACK TO A6, INST. #6
SECTION B: ATTITUDES TOWARD CREDIT/CREDIT CARDS

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

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

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

<table>
<thead>
<tr>
<th>YES</th>
<th>NO</th>
<th>DK</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1)</td>
<td>(5)</td>
<td>(8)</td>
</tr>
</tbody>
</table>

B2a. first, to cover the expenses of a vacation trip?
B2b. next, to cover living expenses when income is cut?
B2c. (next,) to finance the purchase of a fur coat or jewelry?
B2d. (next,) to finance the purchase of a car?
B2e. finally, to finance educational expenses?

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

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

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

1. YES   5. NO

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

1. YES   5. NO
B5. Now I have some questions about credit cards. Do you (or anyone in your family living here) have any credit cards?

1. YES

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

<table>
<thead>
<tr>
<th>TYPE</th>
<th>BANK-TYPE</th>
<th>EXAMPLES</th>
<th>STORE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Visa, Mastercard, Discover, Optima</td>
<td>Sears, K-Mart and other Dept. stores</td>
<td></td>
</tr>
</tbody>
</table>

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

96. NONE

97. SOME, DK

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

$___________

9996. NONE

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

$___________

9996. NONE

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

$___________

GO BACK TO B6, COL. C

B10. Please look at Card A. (Is this/are these) with any of the institution(s) on Card A, or from someplace else? (CHECK ALL THAT APPLY.)

[IF CARD A: Which institution(s)?f]

[IF "SOMEPLACE ELSE": What type(s) of institution(s)?]

01. #1

02. #2

03. #3

11. COMM BANK

50. SEARS

51. AM. EXP.

97. OTHER: ________

GO BACK TO B6, COL. B
<table>
<thead>
<tr>
<th>COLUMN C</th>
<th>COLUMN D</th>
<th>COLUMN E</th>
</tr>
</thead>
<tbody>
<tr>
<td>GASOLINE</td>
<td>GENERAL PURPOSE</td>
<td>OTHER</td>
</tr>
<tr>
<td>Gulf, Texaco</td>
<td>American Express, Diners Club, Carte Blanche</td>
<td>Airline, Car Rental or other</td>
</tr>
</tbody>
</table>

96. NONE ----> 96. NONE ----> 96. NONE --> B11

<table>
<thead>
<tr>
<th>#ACCTS</th>
<th>#ACCTS</th>
<th>#ACCTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>97. SOME, DK</td>
<td>97. SOME, DK</td>
<td>97. SOME, DK</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>HOW MANY</th>
<th>HOW MANY</th>
<th>HOW MANY</th>
</tr>
</thead>
<tbody>
<tr>
<td>$________</td>
<td>$________</td>
<td>$________</td>
</tr>
<tr>
<td>9996. NONE</td>
<td>9996. NONE</td>
<td>9996. NONE</td>
</tr>
</tbody>
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<table>
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<tr>
<th>HOW MANY</th>
<th>HOW MANY</th>
<th>HOW MANY</th>
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<tbody>
<tr>
<td>$________</td>
<td>$________</td>
<td>$________</td>
</tr>
<tr>
<td>9996. NONE</td>
<td>9996. NONE</td>
<td>9996. NONE</td>
</tr>
</tbody>
</table>

GO BACK TO B6, COL. D  GO BACK TO B6, COL. E

B11. INTERVIEWER CHECKPOINT

SEE B6, COLUMNS A AND B

1. R HAS EITHER BANK CREDIT CARD OR STORE CREDIT CARD
2. ALL OTHERS --> NEXT PAGE, SECTION D

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

1. ALMOST ALWAYS  3. SOMETIMES  5. HARDLY EVER
D1. INTERVIEWER CHECKPOINT

OBSERVATION

☐ 1. R LIVES ON A RANCH OR FARM

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

☐ 3. ALL OTHERS--> TURN TO P. 15, D16

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

____________ACRES

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

1. YES  5. NO

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

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

D3b. How much rent do you collect each month?

$ ________ PER ________

TURN TO P. 15, D16

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

_____ PERCENT OR _____ ACRES  

996. VERY LITTLE  995. ALMOST ALL
D5. What is the legal ownership status of this (farm/ranch). Do you (or your family living here) own this (farm/ranch), do you own part of it, do you rent it, is it all owned by a business, or what?

1. OWNS ALL
2. OWNS PART
3. RENTS
4. OWNED BY A BUSINESS

7. OTHER: ___________

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

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

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

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

$________ PER ________

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

$ __________

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

$ __________

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

1. YES 5. NO

TURN TO P. 15, D17

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

______________

MONTH/YEAR

TURN TO P. 27, D68
**R OWNS PART OF FARM/RANCH**

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

<table>
<thead>
<tr>
<th>1. YES</th>
<th>5. NO -&gt; GO TO D7</th>
</tr>
</thead>
</table>

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

$ ___________ PER ________

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

<table>
<thead>
<tr>
<th>1. YES</th>
<th>5. NO -&gt; GO TO D8</th>
</tr>
</thead>
</table>

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

$ ___________ PER ________

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

___________ PERCENT  OR  __________ ACRES

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

<table>
<thead>
<tr>
<th>1. YES</th>
<th>5. NO -&gt; GO TO D10</th>
</tr>
</thead>
</table>

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

$ __________________

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

$ __________________

**TURN TO P. 16, D20**
D11. Now I have some questions about your home. Do you (or your family living here) own both this mobile home and site or lot, do you own only the mobile home, do you own only the site, do you rent both the home and site, or what?

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

NEXT PAGE, D14  GO TO D12  NEXT PAGE, D13

2. OWN ONLY SITE

D11e. How is that? ______________________________

_________________________________________________________________________

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

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

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

D11c. In what month and year was this site purchased? ______________ MONTH/YEAR

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

GIFT/INHERITANCE

ASK VALUE WHEN RECEIVED

TURN TO P. 27, D68

R OWNS ONLY MOBILE HOME

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

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

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

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

GIFT/INHERITANCE

ASK VALUE WHEN RECEIVED

TURN TO P. 16, D22
R RENTS MOBILE HOME AND SITE

D13. About how much rent do you pay on this home and site each month? $ ___________ PER ____________

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

TURN TO P. 27, D68

R OWNS BOTH MOBILE HOME AND SITE

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

D15. Were the site and mobile home purchased separately?

1. YES

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

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

GIFT/INHERITANCE

ASK VALUE WHEN RECEIVED

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

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

GIFT/INHERITANCE

ASK VALUE WHEN RECEIVED

5. NO

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

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

GIFT/INHERITANCE

ASK VALUE WHEN RECEIVED

TURN TO P. 16, D22
D16. Now I have some questions about your home. Do you (and your family living here) own this (house and lot/apartment/farm/ranch), do you pay rent, do you own it as a part of a condo, co-op, townhouse association, or what?

1. OWNS OR IS BUYING; LAND CONTRACT

2. PAYS RENT
   - GO TO D17

3. CONDO
4. CO-OP

5. TOWNHOUSE ASSOC.

7. NEITHER OWNS NOR RENTS

D16a. INTERVIEWER CHECKPOINT: OBSERVATION

1. R LIVES IN MULTIPLE HU STRUCTURE
   - NEXT PAGE, D18

2. ALL OTHERS->NEXT PAGE, D19

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

$_______ PER _______   NONE

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

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

_______________________
MONTH / YEAR

TURN TO P. 27, D68

R PAYS RENT

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

$ ____________ PER __________

D17a. Does that include some or all utilities?

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

D17b. Do you rent it furnished or unfurnished?

1. FURNISHED
3. PARTIALLY FURNISHED
5. UNFURNISHED

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

_______________________
MONTH/YEAR

TURN TO P. 27, D68
R LIVES IN MULTIPLE HU STRUCTURE

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

1. ENTIRE BUILDING  2. JUST R'S UNIT

--- The following questions about your home refer to your unit only. --> GO TO D19

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

_____________ UNITS

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

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

$ __________________

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

$ __________________

GIFT/INHERITANCE

ASK VALUE WHEN RECEIVED

D21. In what month and year was it purchased?

________________ MONTH/YEAR

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

$ __________ PER __________

DON'T KNOW

NONE
D23. Is there a mortgage or land contract on this (home and land/apartment/property)? (IF R ASKS, DO NOT INCLUDE HOME EQUITY LOANS OR LINES OF CREDIT)

1. YES, MORTGAGE
2. YES, LAND CONTRACT
5. NO

NEXT PAGE, D27, COL. A

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

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

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

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

1. YES
5. NO

NEXT PAGE, D27, COL. A

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

1. FHA
2. VA
7. OTHER:________________________________________

D26. Why did you choose this type of loan?

__________________________________________________________________
__________________________________________________________________
__________________________________________________________________

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

<table>
<thead>
<tr>
<th>COLUMN A</th>
<th>COLUMN B</th>
<th>COLUMN C</th>
</tr>
</thead>
<tbody>
<tr>
<td>1ST MORTGAGE OR LAND CONTRACT</td>
<td>2ND MORTGAGE OR LAND CONTRACT</td>
<td>HOME EQUITY LOAN</td>
</tr>
<tr>
<td>MONTH/YEAR</td>
<td>MONTH/YEAR</td>
<td>MONTH/YEAR</td>
</tr>
</tbody>
</table>

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

1. YES  5. NO

<table>
<thead>
<tr>
<th>COLUMN A</th>
<th>COLUMN B</th>
<th>COLUMN C</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. YES</td>
<td>5. NO</td>
<td></td>
</tr>
</tbody>
</table>

**D28.** How much was borrowed or refinanced?

$ _____________ $ _____________ $ _____________

**D29.** How much is still owed on this loan?

$ _____________ $ _____________ $ _____________

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

<table>
<thead>
<tr>
<th>COLUMN A</th>
<th>COLUMN B</th>
<th>COLUMN C</th>
</tr>
</thead>
<tbody>
<tr>
<td>96. NO SET #</td>
<td>96. NO SET #</td>
<td>96. NO SET #</td>
</tr>
<tr>
<td># YEARS OR # PAYMENTS</td>
<td># YEARS OR # PAYMENTS</td>
<td># YEARS OR # PAYMENTS</td>
</tr>
<tr>
<td>NEXT PAGE, D34 COLUMN A</td>
<td>NEXT PAGE, D34 COLUMN B</td>
<td>NEXT PAGE, D34 COLUMN C</td>
</tr>
</tbody>
</table>

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

$ _____________ $ _____________ $ _____________

PER ________ PER ________ PER ________

NO REG PYMNTS NO REG PYMNTS NO REG PYMNTS

NEXT PAGE, D34 COLUMN A NEXT PAGE, D34 COLUMN B NEXT PAGE, D34 COLUMN C

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

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

NEXT PAGE, D33, COL. A
### Column A | Column B | Column C
--- | --- | ---
1. Repay Completely | 1. Repay Completely | 1. Repay Completely
GO TO D35 | GO TO D35 | GO TO D35
2. Balloon | 2. Balloon | 2. Balloon

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

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

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

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

**D35.** What is the current annual rate of interest being charged on the loan?
### D36. Please look at Card A. Is the loan with any of the institutions on Card A, or from someplace else? (IF CARD A: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?)

<table>
<thead>
<tr>
<th>COLUMN A</th>
<th>COLUMN B</th>
<th>COLUMN C</th>
</tr>
</thead>
<tbody>
<tr>
<td>1ST MORTGAGE OR LAND CONTRACT</td>
<td>2ND MORTGAGE OR LAND CONTRACT</td>
<td>HOME EQUITY LOAN</td>
</tr>
<tr>
<td>01. #1 04. #4</td>
<td>01. #1 04. #4</td>
<td>01. #1 04. #4</td>
</tr>
<tr>
<td>02. #2 05. #5</td>
<td>02. #2 05. #5</td>
<td>02. #2 05. #5</td>
</tr>
<tr>
<td>03. #3 06. #6</td>
<td>03. #3 06. #6</td>
<td>03. #3 06. #6</td>
</tr>
<tr>
<td>11. COMM. BANK</td>
<td>11. COMM. BANK</td>
<td>11. COMM. BANK</td>
</tr>
<tr>
<td>17. INSURANCE CO.</td>
<td>17. INSURANCE CO.</td>
<td>17. INSURANCE CO.</td>
</tr>
<tr>
<td>18. MORTGAGE CO.</td>
<td>18. MORTGAGE CO.</td>
<td>18. MORTGAGE CO.</td>
</tr>
<tr>
<td>19. CONTRACTOR DEVELOPER</td>
<td>19. CONTRACTOR DEVELOPER</td>
<td>19. CONTRACTOR DEVELOPER</td>
</tr>
<tr>
<td>20. PRIOR OWNER</td>
<td>20. PRIOR OWNER</td>
<td>20. PRIOR OWNER</td>
</tr>
<tr>
<td>97. OTHER:______</td>
<td>97. OTHER:______</td>
<td>97. OTHER:______</td>
</tr>
</tbody>
</table>

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

1. PURCHASE

7. OTHER:______

### D38. (RB, P. 1) What is the most important reason you chose this lender? (Was it because they were recommended to you, had low interest rates, because of the location of their offices, because you had done other business with them, because it was easier to qualify for the loan, or for some other reason?)

<table>
<thead>
<tr>
<th>COLUMN A</th>
<th>COLUMN B</th>
<th>COLUMN C</th>
</tr>
</thead>
<tbody>
<tr>
<td>01. RECOMMENDED</td>
<td></td>
<td></td>
</tr>
<tr>
<td>02. LOW INTEREST</td>
<td></td>
<td></td>
</tr>
<tr>
<td>03. LOCATION</td>
<td></td>
<td></td>
</tr>
<tr>
<td>04. OTHER BUSINESS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>05. EASY TO QUALIFY</td>
<td></td>
<td></td>
</tr>
<tr>
<td>97. OTHER:______</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### D39. (Not using the booklet) Is this an adjustable rate (mortgage/loan); that is, does it have an interest rate that can rise or fall from time to time?

1. YES

5. NO

1. YES

5. NO

1. YES

5. NO

NEXT PAGE, D40a, COL. B

TURN TO P. 22, D41
D39a. Does the change in your interest rate depend on some other interest rate?  
1. YES  5. NO  8. DK
GO TO D39c

D39b. On what other rate does it depend? ______________________

D39c. How often can your interest rate change? _____ PER _____

D39d. When the interest rate changes, will the size of your monthly payments change at the same time?  
1. YES  5. NO

D39e. What is the most the rate can rise at any one time? (POINTS = PERCENTAGE POINTS)  
9995. NO LIMIT

D39f. What is the highest the rate can go over the life of the loan?  
9995. NO LIMIT

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

D39m. Is this a convertible mortgage; that is do you have an option to convert it to a mortgage with a fixed interest rate?  
1. YES  5. NO

D40. Do you have a second mortgage or a land contract on this property?  
1. YES, 2ND MTG  2. YES, LND CON  5. NO
TO P.18  D27, COL. B

Do you have any (other) loans that use this property as collateral? (Please do not include any home equity lines of credit.)  
1. YES -->P. 18, D27, COLUMN C
5. NO -->NEXT PAGE, D41

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

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

1. YES   5. NO --> NEXT PAGE, D52

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

_______________ MONTH/YEAR

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

$ ______________

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

1. REGULAR INSTALLMENT

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

# PYMNTS 996. NO SET #

OR

# YEARS 998. DK

D46. How much are the monthly payments?

$ __________ PER MO 9996. NO REGULAR PYMTS

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

$ __________ PER __________

9996. NO TYPICAL PAYMENTS

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

_________________ MONTH / YEAR

D49. How much is still owed on this loan?

$ ______________

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

__________ %

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

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

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

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

1. YES  5. NO  TURN TO P. 25, D54

D53. How many lines of credit do you (and your family living here) have?

<table>
<thead>
<tr>
<th># LINES OF CREDIT</th>
</tr>
</thead>
<tbody>
<tr>
<td>LINE OF CREDIT #1</td>
</tr>
<tr>
<td>1. YES</td>
</tr>
</tbody>
</table>

D53a. Is (this/the largest/next) line of credit secured by the equity in your home?

<table>
<thead>
<tr>
<th>LINE OF CREDIT #1</th>
<th>LINE OF CREDIT #2</th>
<th>LINE OF CREDIT #3</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. YES</td>
<td>5. NO</td>
<td>1. YES</td>
</tr>
</tbody>
</table>

D53b. What is the maximum amount you could borrow on this line of credit?

<table>
<thead>
<tr>
<th>$ _______________</th>
<th>$ _______________</th>
<th>$ _______________</th>
</tr>
</thead>
<tbody>
<tr>
<td>LINE OF CREDIT #1</td>
<td>LINE OF CREDIT #2</td>
<td>LINE OF CREDIT #3</td>
</tr>
<tr>
<td>1. YES</td>
<td>5. NO</td>
<td>1. YES</td>
</tr>
</tbody>
</table>

D53c. Are you currently borrowing any money against this line of credit?

<table>
<thead>
<tr>
<th>NEXT PAGE D53h, LOC#1</th>
<th>NEXT PAGE D53h, LOC#2</th>
<th>NEXT PAGE D53h, LOC#3</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. YES</td>
<td>5. NO</td>
<td>1. YES</td>
</tr>
</tbody>
</table>

D53d. What was the money used for? (What was its major use?)

<table>
<thead>
<tr>
<th>________________</th>
<th>________________</th>
<th>________________</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. YES</td>
<td>5. NO</td>
<td>1. YES</td>
</tr>
</tbody>
</table>

D53e. How much is currently owed?

<table>
<thead>
<tr>
<th>$______________</th>
<th>$______________</th>
<th>$______________</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. YES</td>
<td>5. NO</td>
<td>1. YES</td>
</tr>
</tbody>
</table>

D53f. What is the typical payment and how often is it made?

<table>
<thead>
<tr>
<th>$___<em><strong><strong>PER</strong></strong></em></th>
<th>$___<em><strong><strong>PER</strong></strong></em></th>
<th>$___<em><strong><strong>PER</strong></strong></em></th>
</tr>
</thead>
<tbody>
<tr>
<td>NO TYPICAL PAYMENTS</td>
<td>NO TYPICAL PAYMENTS</td>
<td>NO TYPICAL PAYMENTS</td>
</tr>
</tbody>
</table>

D53g. What is the current annual rate of interest being charged on this loan?

<table>
<thead>
<tr>
<th>____%</th>
<th>____%</th>
<th>____%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. YES</td>
<td>5. NO</td>
<td>1. YES</td>
</tr>
</tbody>
</table>
D53h. (Please look at Card A.) Is this line of credit with any of the institutions on Card A, or from someplace else? (IF CARD A: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?)

<table>
<thead>
<tr>
<th>LINE OF CREDIT #1</th>
<th>LINE OF CREDIT #2</th>
<th>LINE OF CREDIT #3</th>
</tr>
</thead>
<tbody>
<tr>
<td>01. # 1 04. # 4</td>
<td>01. # 1 04. # 4</td>
<td>01. # 1 04. # 4</td>
</tr>
<tr>
<td>02. # 2 05. # 5</td>
<td>02. # 2 05. # 5</td>
<td>02. # 2 05. # 5</td>
</tr>
<tr>
<td>03. # 3 06. # 6</td>
<td>03. # 3 06. # 6</td>
<td>03. # 3 06. # 6</td>
</tr>
<tr>
<td>11. COMM. BANK</td>
<td>11. COMM. BANK</td>
<td>11. COMM. BANK</td>
</tr>
<tr>
<td>13. CREDIT UNION</td>
<td>13. CREDIT UNION</td>
<td>13. CREDIT UNION</td>
</tr>
<tr>
<td>14. FIN; LOAN CO</td>
<td>14. FIN; LOAN CO</td>
<td>14. FIN; LOAN CO</td>
</tr>
<tr>
<td>16. BROKERAGE</td>
<td>16. BROKERAGE</td>
<td>16. BROKERAGE</td>
</tr>
<tr>
<td>97. OTHER:______</td>
<td>97. OTHER:______</td>
<td>97. OTHER:______</td>
</tr>
</tbody>
</table>

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

- 1. ONLY 1 LOC; NEXT PAGE, D54
- 1. ONLY 2 LOC's NEXT PAGE, D54
- 1. ONLY 3 LOC's NEXT PAGE, D54
- 2. ALL OTHERS GO BACK TO D53a, LOC #2
- 2. ALL OTHERS GO BACK TO D53a, LOC #3
- 2. ALL OTHERS

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

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

1. YES  5. NO --> NEXT PAGE, D66

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

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

1. YES  5. NO --> NEXT PAGE, D66

D55. In what month and year was the most recent such loan taken out? ____________

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

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

1. REGULAR INSTALLMENT  2. OTHER KIND  8. DON'T KNOW

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

# PYMNTS  OR  # YEARS

D59. How much are the monthly payments?

$__________ PER MO

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

$__________ PER

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

MONTH / YEAR

D62. How much is still owed on this loan?

$ ____________

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

_______ %
D64. (Please look at Card A.) Is the loan with any of the institutions on Card A, or from someplace else?
   (IF CARD A: Which institution?)
   (IF SOMEPLACE ELSE: What type of institution is that?)

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

D65. Do you owe money on more than one loan for home additions or improvements?
   1. YES
   5. NO -->GO TO D66

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

   D65b. Altogether, how much are the monthly payments?
   $ _____________ PER ____________

D66. INTERVIEWER CHECKPOINT

   OBSERVATION
   [ ] 1. R LIVES ON A RANCH OR FARM --> TURN TO P. 29, SECTION E
   [ ] 2. ALL OTHERS

D67. Do you or anyone in your family here) rent out any portion of this (house or lot/apartment/mobile home/building) to others?
   1. YES
   5. NO -->TURN TO P. 29, SECTION E

   D67a. How much rent do you collect each month?
   $___________ PER ____________

   TURN TO P. 29, SECTION E
D68. Do you (or anyone in your family living here) have any lines of credit, not counting credit cards or business lines of credit? Please include such lines of credit even if you are not currently drawing against them.

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

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

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

$ ______________________

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

1. YES 5. NO

D68c. (Please look at Card A.) Are these lines of credit with any of the institutions on Card A, or from someplace else? (Check all that apply.)

(If Card A: Which institutions?)
(If Someplace Else: What types of institutions are they?)

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

11. COMM. BANK  12. S&L/ SAV BANK  13. CREDIT UNION

14. FIN; LOAN CO  16. BROKERAGE  97. OTHER:

__________________

TURN TO P. 29, SECTION E

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

__________ # LINES OF CREDIT (LOC)

ENTER # OF LINES OF CREDIT AT D69, ON TOP OF NEXT PAGE
D69.  # LINES OF CREDIT (LOC)

<table>
<thead>
<tr>
<th>LINE OF CREDIT #1</th>
<th>LINE OF CREDIT #2</th>
<th>LINE OF CREDIT #3</th>
</tr>
</thead>
<tbody>
<tr>
<td>_________________</td>
<td>_________________</td>
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<tr>
<td>_________________</td>
<td>_________________</td>
<td>_________________</td>
</tr>
</tbody>
</table>

D70. What was the (largest/next) line of credit used for? (What was its major use?)

D71. How much is currently owed?

D72. What is the typical payment and how often is it made?

<table>
<thead>
<tr>
<th>9996. NO TYPICAL PAYMENTS</th>
<th>9996. NO TYPICAL PAYMENTS</th>
<th>9996. NO TYPICAL PAYMENTS</th>
</tr>
</thead>
</table>

D73. What is the current annual rate of interest being charged on this loan?

D74. (Please look at Card A.) Is the line of credit with any of the institutions on Card A, or from someplace else? (IF CARD A: Which institution?)
(IF SOMEPLACE ELSE: What type of institution is that?)

D75. INTERVIEWER CHECKPOINT (SEE D69)

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

$ _________________________
SECTION E: OTHER PROPERTIES, LAND CONTRACTS

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

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

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

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

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

# NOTES/LAND CONTRACTS/MORTGAGES

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

1. LAND CONTRACT  2. MORTGAGE  3. NOTE

E4. How much are you (and your family) owed on this note?

$ _____________  $ _____________  $ _____________

E5. In what month and year was this (mortgage/land contract) taken out?

MONTH/YEAR  MONTH/YEAR  MONTH/YEAR

E6. How much did (you/your family) lend the borrower?

$ _____________  $ _____________  $ _____________

E7. How much is still owed on this (mortgage/land contract)?

$ _____________  $ _____________  $ _____________

NEXT PAGE, E8  NEXT PAGE, E8  NEXT PAGE, E8

COL. 1  COL. 2  COL. 3
E8. How much are the (mortgage/land contract) payments and how often are they due?

<table>
<thead>
<tr>
<th>LOAN/ L.C. #1</th>
<th>LOAN/ L.C. #2</th>
<th>LOAN/ L.C. #3</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ ___________</td>
<td>$ ___________</td>
<td>$ ___________</td>
</tr>
<tr>
<td>PER __________</td>
<td>PER __________</td>
<td>PER __________</td>
</tr>
</tbody>
</table>

- NO REG PAY
- GO TO E11

E9. How many years or payments were agreed upon when the (mortgage/land contract) was taken out?

<table>
<thead>
<tr>
<th># YRS OR</th>
<th># YRS OR</th>
<th># YRS OR</th>
</tr>
</thead>
<tbody>
<tr>
<td>_____</td>
<td>_____</td>
<td>_____</td>
</tr>
<tr>
<td># PYMTS</td>
<td># PYMTS</td>
<td># PYMTS</td>
</tr>
</tbody>
</table>

- 96. NO SET NUM
- GO TO E11

E10. Will the regular payments pay off the (mortgage/land contract) completely or will there be a balance payable or "balloon" when the (mortgage/land contract) is due?

<table>
<thead>
<tr>
<th>1. REPAY COMPLETELY</th>
<th>1. REPAY COMPLETELY</th>
<th>1. REPAY COMPLETELY</th>
</tr>
</thead>
<tbody>
<tr>
<td>GO TO E11</td>
<td>GO TO E11</td>
<td>GO TO E11</td>
</tr>
<tr>
<td>5. BALLOON</td>
<td>5. BALLOON</td>
<td>5. BALLOON</td>
</tr>
</tbody>
</table>

E10a. What will the balance payable or balloon payment be?

$ ___________  $ ___________  $ ___________

E11. Do you (or your family living here) still owe any money on loans for this property?

<table>
<thead>
<tr>
<th>1. YES</th>
<th>5. NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>GO TO E12</td>
<td>GO TO E12</td>
</tr>
</tbody>
</table>

E11a. How much do you still owe?

$ ___________  $ ___________  $ ___________

E12. INTERVIEWER CHECKPOINT (SEE E2a, P. 29)

1. ONLY 1 LOAN/ LC--> NEXT PAGE, E14
2. ALL OTHERS GO BACK TO P.29, E3, COL #2

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

$_____________________

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

1. YES 5. NO

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

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

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

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

<table>
<thead>
<tr>
<th># PROPERTIES</th>
</tr>
</thead>
</table>

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

<table>
<thead>
<tr>
<th>PROPERTY # 1</th>
<th>PROPERTY # 2</th>
<th>PROPERTY # 3</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td></td>
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<td></td>
</tr>
</tbody>
</table>

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

1. OWNED BY R  
2. OWNED JOINTLY  
3. PARTNERSHIP  
4. REAL ESTATE INVEST TRUST  
7. OTHER ______

<table>
<thead>
<tr>
<th>PROPERTY # 1</th>
<th>PROPERTY # 2</th>
<th>PROPERTY # 3</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td></td>
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<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>100. ALL</td>
<td>100. ALL</td>
<td>100. ALL</td>
</tr>
<tr>
<td>_______ PERCENT</td>
<td>_______ PERCENT</td>
<td>_______ PERCENT</td>
</tr>
</tbody>
</table>

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

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>$ _______</td>
<td>$ _______</td>
<td>$ _______</td>
</tr>
</tbody>
</table>

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

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>NEXT PAGE, E19</td>
<td>NEXT PAGE, E19</td>
<td>NEXT PAGE, E19</td>
</tr>
<tr>
<td>COL. 1</td>
<td>COL. 2</td>
<td>COL. 3</td>
</tr>
<tr>
<td>E19. In what month and year was the property acquired? (When did R acquire it?)</td>
<td>PROPERTY # 1</td>
<td>PROPERTY # 2</td>
</tr>
<tr>
<td>--------------------------------------------------------------------------------</td>
<td>---------------</td>
<td>---------------</td>
</tr>
<tr>
<td>MONTH/YEAR</td>
<td>MONTH/YEAR</td>
<td>MONTH/YEAR</td>
</tr>
<tr>
<td>E20. What was the total purchase price?</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>(IF GIFT/INHERITANCE, ASK: VALUE WHEN RECEIVED)</td>
<td>GIFT/INHER.</td>
<td>GIFT/INHER.</td>
</tr>
<tr>
<td>E21. Are there any outstanding loans or mortgages on this property?</td>
<td>1. YES</td>
<td>5. NO</td>
</tr>
<tr>
<td>TURN TO P. 34, E34</td>
<td>TURN TO P. 34, E34</td>
<td>TURN TO P. 34, E34</td>
</tr>
<tr>
<td>E22. In what month and year was the loan obtained or last refinanced?</td>
<td>MONTH/YEAR</td>
<td>MONTH/YEAR</td>
</tr>
<tr>
<td>E23. How much was borrowed or refinanced?</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>E24. How much is still owed?</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>E25. How many years or number of payments were agreed upon when the loan was taken out?</td>
<td># YEARS</td>
<td># YEARS</td>
</tr>
<tr>
<td>OR # PYMNTS</td>
<td>OR # PYMNTS</td>
<td>OR # PYMNTS</td>
</tr>
<tr>
<td>96. NO SET NUMBER</td>
<td>96. NO SET NUMBER</td>
<td>96. NO SET NUMBER</td>
</tr>
<tr>
<td>98. DK</td>
<td>98. DK</td>
<td>98. DK</td>
</tr>
<tr>
<td>NEXT PG, E29</td>
<td>NEXT PG, E29</td>
<td>NEXT PG, E29</td>
</tr>
<tr>
<td>E26. How much are the payments and how often are they due?</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>PER</td>
<td>PER</td>
<td>PER</td>
</tr>
<tr>
<td>NO REG PYMNTS</td>
<td>NO REG PYMNTS</td>
<td>NO REG PYMNTS</td>
</tr>
<tr>
<td>NEXT PAGE, E29</td>
<td>NEXT PAGE, E29</td>
<td>NEXT PAGE, E29</td>
</tr>
<tr>
<td>E27. Do the payments include property taxes or insurance? (Which?)</td>
<td>1. TAXES</td>
<td>2. INSUR.</td>
</tr>
<tr>
<td>3. BOTH</td>
<td>4. NEITHER</td>
<td>3. BOTH</td>
</tr>
<tr>
<td>NEXT PAGE, E28</td>
<td>NEXT PAGE, E28</td>
<td>NEXT PAGE, E28</td>
</tr>
<tr>
<td>COL. 1</td>
<td>COL. 2</td>
<td>COL. 3</td>
</tr>
</tbody>
</table>
E28. Will the regular payments repay the loan completely or will there be a balance payable, or "balloon" payment when the loan is due?

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

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

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

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

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

E33. (Please look at Card A.) Is this loan with any of the institutions on Card A, or from someplace else?

(IF CARD A: Which institution?)

(IF SOMEPLACE ELSE: What type of institution is that?)

---

<table>
<thead>
<tr>
<th>PROPERTY #1</th>
<th>PROPERTY #2</th>
<th>PROPERTY #3</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. REPAY COMPLETELY</td>
<td>1. REPAY COMPLETELY</td>
<td>1. REPAY COMPLETELY</td>
</tr>
<tr>
<td>GO TO E31</td>
<td>GO TO E31</td>
<td>GO TO E31</td>
</tr>
<tr>
<td>5. BALLOON</td>
<td>5. BALLOON</td>
<td>5. BALLOON</td>
</tr>
<tr>
<td>GO TO E31</td>
<td>GO TO E31</td>
<td>GO TO E31</td>
</tr>
</tbody>
</table>

$ $ $

E31

% % %

---

<table>
<thead>
<tr>
<th>PROPERTY #1</th>
<th>PROPERTY #2</th>
<th>PROPERTY #3</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. YES 5. NO</td>
<td>1. YES 5. NO</td>
<td>1. YES 5. NO</td>
</tr>
<tr>
<td>01. #1 04. #4</td>
<td>01. #1 04. #4</td>
<td>01. #1 04. #4</td>
</tr>
<tr>
<td>02. #2 05. #5</td>
<td>02. #2 05. #5</td>
<td>02. #2 05. #5</td>
</tr>
<tr>
<td>03. #3 06. #6</td>
<td>03. #3 06. #6</td>
<td>03. #3 06. #6</td>
</tr>
<tr>
<td>11. COMM. BANK</td>
<td>11. COMM. BANK</td>
<td>11. COMM. BANK</td>
</tr>
<tr>
<td>13. CREDIT UNION</td>
<td>13. CREDIT UNION</td>
<td>13. CREDIT UNION</td>
</tr>
<tr>
<td>18. MORTGAGE CO.</td>
<td>18. MORTGAGE CO.</td>
<td>18. MORTGAGE CO.</td>
</tr>
<tr>
<td>19. CONTRACTOR; DEVELOPER</td>
<td>19. CONTRACTOR; DEVELOPER</td>
<td>19. CONTRACTOR; DEVELOPER</td>
</tr>
<tr>
<td>20. PRIOR OWNER</td>
<td>20. PRIOR OWNER</td>
<td>20. PRIOR OWNER</td>
</tr>
<tr>
<td>97. OTHER:_____</td>
<td>97. OTHER:_____</td>
<td>97. OTHER:_____</td>
</tr>
</tbody>
</table>

---

NEXT PAGE, E34
COL. 1

NEXT PAGE, E34
COL. 2

NEXT PAGE, E34
COL. 3
### E34. Did (you/your family living here) receive any income from this property in 1988?

<table>
<thead>
<tr>
<th>PROPERTY #1</th>
<th>PROPERTY #2</th>
<th>PROPERTY #3</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. YES</td>
<td>1. YES</td>
<td>1. YES</td>
</tr>
<tr>
<td>5. NO</td>
<td>5. NO</td>
<td>5. NO</td>
</tr>
</tbody>
</table>

- **GO TO E35**

**E34a. How much gross income did (you/your family) receive?**

- **$ _________ IN '88**

- **GO TO E35**

### E35. INTERVIEWER CHECKPOINT

(SEE E15, P. 31)

1. ONLY 1 PROPERTY, TURN TO P. 36, SECTION G

2. ONLY 2 PROPERTIES TURN TO P. 36, SECTION G

2. ALL OTHERS TURN TO P. 36, SECTION G

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

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

- **NEXT PAGE, E37**

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

- **$ _______________**

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

- **$ _______________**

- **GIFT/INHERITANCE**

- **ASK VALUE WHEN RECEIVED**

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

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

- **NEXT PAGE, E36f**

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

- **$ _______________**

- **NEXT PAGE, E36e**
E36e. How much are the payments on these loans or mortgages and how often are they due?

$ _________ PER ______  NO REGULAR PAYMENT

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

1. YES  5. NO  --> GO TO E36h

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

$ ____________

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

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

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

$ ____________

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

$ ____________  GIFT/INHERITANCE  ASK VALUE WHEN RECEIVED

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

1. YES  5. NO  --> GO TO E37e

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

$ ____________

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

$ _________ PER ______  NO REGULAR PAYMENT

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

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

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

$ ____________
SECTION G: VEHICLES

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

1. YES  
5. NO --> NEXT PAGE, G7

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

# LEASED VEHICLES

<table>
<thead>
<tr>
<th>VEHICLE #1</th>
<th>VEHICLE #2</th>
</tr>
</thead>
<tbody>
<tr>
<td>/</td>
<td>/</td>
</tr>
<tr>
<td>MAKE/MODEL</td>
<td>MAKE/MODEL</td>
</tr>
</tbody>
</table>

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

G4. What model year is it?

G5. How much are your monthly lease payments?

G5a. How many years or months was the original lease?

1. ONLY 1 VEHICLE  
2. ALL OTHERS --> GO BACK TO G2, VH #2

G6. INTERVIEWER CHECKPOINT (SEE G2)

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

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

1. YES  
5. NO

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

<table>
<thead>
<tr>
<th># OWNED VEHICLES</th>
</tr>
</thead>
</table>

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

<table>
<thead>
<tr>
<th>VEHICLE #1</th>
<th>VEHICLE #2</th>
<th>VEHICLE #3</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. CAR</td>
<td>1. CAR</td>
<td>1. CAR</td>
</tr>
<tr>
<td>2. VAN</td>
<td>2. VAN</td>
<td>2. VAN</td>
</tr>
<tr>
<td>3. JEEP</td>
<td>3. JEEP</td>
<td>3. JEEP</td>
</tr>
<tr>
<td>4. PICKUP</td>
<td>4. PICKUP</td>
<td>4. PICKUP</td>
</tr>
<tr>
<td>7. OTHER:</td>
<td>7. OTHER:</td>
<td>7. OTHER:</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>MAKE/MODEL</th>
<th>MAKE/MODEL</th>
<th>MAKE/MODEL</th>
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</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

G10. What model year is it?

<table>
<thead>
<tr>
<th>YEAR</th>
<th>YEAR</th>
<th>YEAR</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>1. YES</th>
<th>5. NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>GO BACK TO G8 FOR VEH. #2 OR TURN TO P. 40, G24</td>
<td>GO BACK TO G8 FOR VEH. #3 OR TURN TO P. 40, G24</td>
</tr>
</tbody>
</table>

G12. QUESTION OMITTED

V

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

<table>
<thead>
<tr>
<th>MONTH/YEAR</th>
<th>MONTH/YEAR</th>
<th>MONTH/YEAR</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tbody>
</table>

NEXT PAGE, G14 COLL. 1
NEXT PAGE, G14 COLL. 2
NEXT PAGE, G14 COLL. 3
<table>
<thead>
<tr>
<th>VEHICLE #1</th>
<th>VEHICLE #2</th>
<th>VEHICLE #3</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>G14. How much was borrowed or financed?</strong></td>
<td>$__________________</td>
<td>$_________________</td>
</tr>
<tr>
<td><strong>G15. Is this a regular installment loan where you pay a fixed dollar amount each month for a fixed number of months until the loan is repaid, or some other kind?</strong></td>
<td>1. REGULAR INSTALLMENT</td>
<td>1. REGULAR INSTALLMENT</td>
</tr>
<tr>
<td></td>
<td>2. OTHER KIND</td>
<td>2. OTHER KIND</td>
</tr>
<tr>
<td></td>
<td>8.DK</td>
<td>8.DK</td>
</tr>
<tr>
<td></td>
<td>GO TO G18</td>
<td>GO TO G18</td>
</tr>
<tr>
<td><strong>G16. How many monthly payments or years were agreed upon when the loan was received?</strong></td>
<td># PAYMENTS OR # YEARS</td>
<td># PAYMENTS OR # YEARS</td>
</tr>
<tr>
<td></td>
<td>996. NO SET #</td>
<td>996. NO SET #</td>
</tr>
<tr>
<td></td>
<td>998. DK</td>
<td>998. DK</td>
</tr>
<tr>
<td></td>
<td>GO TO G18</td>
<td>GO TO G18</td>
</tr>
<tr>
<td><strong>G17. How much are the monthly payments?</strong></td>
<td>$_________PER MONTH</td>
<td>$_________PER MONTH</td>
</tr>
<tr>
<td></td>
<td>GO TO G21</td>
<td>GO TO G21</td>
</tr>
<tr>
<td><strong>G18. What is the typical payment and how often is it made?</strong></td>
<td>$<em><strong><strong><strong><strong>PER</strong></strong></strong></strong></em></td>
<td>$<em><strong><strong><strong><strong>PER</strong></strong></strong></strong></em></td>
</tr>
<tr>
<td></td>
<td>9996. NO TYPICAL PAYMENT</td>
<td>9996. NO TYPICAL PAYMENT</td>
</tr>
<tr>
<td></td>
<td>9996. NO TYPICAL PAYMENT</td>
<td>9996. NO TYPICAL PAYMENT</td>
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<tr>
<td></td>
<td>9996. NO TYPICAL PAYMENT</td>
<td>9996. NO TYPICAL PAYMENT</td>
</tr>
<tr>
<td></td>
<td>MONTH/YEAR 98.DK</td>
<td>MONTH/YEAR 98.DK</td>
</tr>
<tr>
<td><strong>G19. In what month and year do you expect this loan to be repaid?</strong></td>
<td>98.DK</td>
<td>98.DK</td>
</tr>
<tr>
<td><strong>G20. How much is still owed on this loan?</strong></td>
<td>$______________</td>
<td>$_______________</td>
</tr>
<tr>
<td><strong>G21. What is the current annual rate of interest being charged on this loan?</strong></td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td></td>
<td>NEXT PAGE, G22 COL. 1</td>
<td>NEXT PAGE, G22 COL. 2</td>
</tr>
</tbody>
</table>
G22. (Please look at Card A.) Is the loan with any of the institutions on Card A, or from someplace else? (IF CARD A: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?)

<table>
<thead>
<tr>
<th>VEHICLE #1</th>
<th>VEHICLE #2</th>
<th>VEHICLE #3</th>
</tr>
</thead>
<tbody>
<tr>
<td>01. #1</td>
<td>01. #1</td>
<td>01. #1</td>
</tr>
<tr>
<td>02. #2</td>
<td>02. #2</td>
<td>02. #2</td>
</tr>
<tr>
<td>03. #3</td>
<td>03. #3</td>
<td>03. #3</td>
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<tr>
<td>04. #4</td>
<td>04. #4</td>
<td>04. #4</td>
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<tr>
<td>05. #5</td>
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<td>05. #5</td>
</tr>
<tr>
<td>06. #6</td>
<td>06. #6</td>
<td>06. #6</td>
</tr>
<tr>
<td>11. COMM. BANK</td>
<td>11. COMM. BANK</td>
<td>11. COMM. BANK</td>
</tr>
<tr>
<td>13. CREDIT UNION</td>
<td>13. CREDIT UNION</td>
<td>13. CREDIT UNION</td>
</tr>
<tr>
<td>14. FIN; LOAN CO</td>
<td>14. FIN; LOAN CO</td>
<td>14. FIN; LOAN CO</td>
</tr>
<tr>
<td>15. DEALER</td>
<td>15. DEALER</td>
<td>15. DEALER</td>
</tr>
<tr>
<td>20. PRIOR OWNER</td>
<td>20. PRIOR OWNER</td>
<td>20. PRIOR OWNER</td>
</tr>
<tr>
<td>97. OTHER:_____</td>
<td>97. OTHER:_____</td>
<td>97. OTHER:_____</td>
</tr>
</tbody>
</table>

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

$______________________  DON'T KNOW

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

1. YES  5. NO  \[→\] NEXT PAGE, G24

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

$______________________

G23d. How much are the total monthly payments on (this/these) loans?

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

1. YES  
5. NO  --> GO TO G25

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

______________________ # BUSINESS VEHICLES

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

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

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

<table>
<thead>
<tr>
<th># VEHICLES</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>VEHICLE #1</th>
<th>VEHICLE #2</th>
</tr>
</thead>
<tbody>
<tr>
<td>01. MOTORHOME</td>
<td>01. MOTORHOME</td>
</tr>
<tr>
<td>02. RV</td>
<td>02. RV</td>
</tr>
<tr>
<td>03. AIRPLN</td>
<td>03. AIRPLN</td>
</tr>
<tr>
<td>04. BOAT</td>
<td>04. BOAT</td>
</tr>
<tr>
<td>97. OTHER: _________</td>
<td>97. OTHER: _________</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>TYPE OF VEHICLE</th>
<th>VEHICLE #1</th>
<th>VEHICLE #2</th>
</tr>
</thead>
<tbody>
<tr>
<td>01. MOTORHOME</td>
<td>01. MOTORHOME</td>
<td></td>
</tr>
<tr>
<td>02. RV</td>
<td>02. RV</td>
<td></td>
</tr>
<tr>
<td>03. AIRPLN</td>
<td>03. AIRPLN</td>
<td></td>
</tr>
<tr>
<td>04. BOAT</td>
<td>04. BOAT</td>
<td></td>
</tr>
<tr>
<td>97. OTHER: _________</td>
<td>97. OTHER: _________</td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>$</th>
<th>$</th>
</tr>
</thead>
</table>

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

<table>
<thead>
<tr>
<th>1. YES</th>
<th>5. NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>GO BACK TO G26 FOR VEH #2 OR TURN TO P. 44, SECTION H</td>
<td>NEXT PG, G39 COL. 2</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>MONTH/YEAR</th>
<th>MONTH/YEAR</th>
</tr>
</thead>
</table>

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

<table>
<thead>
<tr>
<th>$</th>
<th>$</th>
</tr>
</thead>
</table>

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

<table>
<thead>
<tr>
<th>1. REG. INSTALL-</th>
<th>2. OTHER KIND</th>
<th>8. DK</th>
</tr>
</thead>
<tbody>
<tr>
<td>MENT</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>NEXT PAGE, G34</td>
<td>NEXT PAGE, G34</td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th># PAYMENTS</th>
<th># YEARS</th>
</tr>
</thead>
<tbody>
<tr>
<td>996.NO SET #</td>
<td>996.NO SET #</td>
</tr>
<tr>
<td>V</td>
<td>V</td>
</tr>
<tr>
<td>998.DK</td>
<td>998.DK</td>
</tr>
<tr>
<td>NEXT PAGE, G34</td>
<td>NEXT PAGE, G34</td>
</tr>
</tbody>
</table>

NEXT PAGE, G33 COL. 1

NEXT PAGE, G33 COL. 2
<table>
<thead>
<tr>
<th>VEHICLE #1</th>
<th>VEHICLE #2</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>G33. How much are the monthly payments?</strong></td>
<td><strong>G34. What is the typical payment and how often is it made?</strong></td>
</tr>
<tr>
<td>$___________PER MONTH</td>
<td>$______<em><strong><strong>PER</strong></strong></em></td>
</tr>
<tr>
<td>9996. NO REGULAR PAYMENTS</td>
<td>9996. NO TYPICAL PMT</td>
</tr>
<tr>
<td><strong>G35. In what month and year do you expect this loan to be repaid?</strong></td>
<td><strong>G36. How much is still owed on this loan?</strong></td>
</tr>
<tr>
<td>MONTH/YEAR</td>
<td>$______________</td>
</tr>
<tr>
<td><strong>G37. What is the current annual rate of interest being charged on the loan?</strong></td>
<td><strong>G38. Please look at Card A. Is this loan with any of the institutions on Card A or from someplace else?</strong></td>
</tr>
<tr>
<td>______%</td>
<td>01. # 1 04. # 4</td>
</tr>
<tr>
<td>11. COMMERCIAL BANK</td>
<td>12. S &amp; L/ SAVING BK</td>
</tr>
<tr>
<td>13. CREDIT UNION</td>
<td>14. FINANCE; LOAN CO</td>
</tr>
<tr>
<td>97. OTHER:__________</td>
<td>97. OTHER:__________</td>
</tr>
</tbody>
</table>

**G39. INTERVIEWER CHECKPOINT (SEE G25a, P. 41)**

1. **ONLY 1 VEHICLE**
   - TURN TO P. 44, SECTION H
2. **ALL OTHERS -- GO BACK TO P. 41, G26, VEHICLE #2**

1. **ONLY 2 VEHICLES**
   - TURN TO P. 44, SECTION H
2. **ALL OTHERS**
   - NEXT PAGE, G39a
G39a. How much (is/are all) the other such vehicle(s) that you (and others in your family living here) own worth?

$______________________  DON'T KNOW

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

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

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

$ ______________

G39d. How much are the total monthly payments on (this/these) loan(s)?

$ _________ PER _________
**SECTION H: LOANS**

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

H2. FOR EACH "YES", ASK:

<table>
<thead>
<tr>
<th>NO</th>
<th>YES</th>
</tr>
</thead>
<tbody>
<tr>
<td>(5)</td>
<td>(1)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>How many such loans do you have?</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. ___________________________</td>
</tr>
<tr>
<td>b. ___________________________</td>
</tr>
<tr>
<td>c. ___________________________</td>
</tr>
<tr>
<td>d. ___________________________</td>
</tr>
</tbody>
</table>

H3. IWER CHECKPOINT: ADD TOTAL NUMBER OF LOANS FROM H2a - H2d------------------> 96. NONE OR   # OF LOANS

TURN TO P. 46, H16 GO TO H4

H4. What was (this/the largest/the next) loan for?

<table>
<thead>
<tr>
<th>LOAN # 1</th>
<th>LOAN # 2</th>
<th>LOAN # 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>__________</td>
<td>__________</td>
<td>__________</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>MONTH/YEAR</th>
<th>MONTH/YEAR</th>
<th>MONTH/YEAR</th>
</tr>
</thead>
<tbody>
<tr>
<td><em><strong><strong>/</strong></strong></em></td>
<td><em><strong><strong>/</strong></strong></em></td>
<td><em><strong><strong>/</strong></strong></em></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Loan # 1</th>
<th>Loan # 2</th>
<th>Loan # 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>$________</td>
<td>$________</td>
<td>$________</td>
</tr>
</tbody>
</table>

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

- 1. REGULAR INSTALLMENT
- 2. OTHER KIND
- 8. DK

NEXT PAGE, H10

H8. How many monthly payments or years were agreed upon when the loan was received?

<table>
<thead>
<tr>
<th># PAYMENTS OR # YEARS</th>
<th># PAYMENTS OR # YEARS</th>
<th># PAYMENTS OR # YEARS</th>
</tr>
</thead>
<tbody>
<tr>
<td>996. NO SET #</td>
<td>996. NO SET #</td>
<td>996. NO SET #</td>
</tr>
</tbody>
</table>

NEXT PAGE, H9

NEXT PAGE, H10
<table>
<thead>
<tr>
<th>H9. How much are the monthly payments?</th>
<th>LOAN # 1</th>
<th>LOAN # 2</th>
<th>LOAN # 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>$________ PER MONTH GO TO H13</td>
<td>$________ PER MONTH GO TO H13</td>
<td>$________ PER MONTH GO TO H13</td>
<td></td>
</tr>
<tr>
<td>NO REGULAR PYMNTS</td>
<td>NO REGULAR PYMNTS</td>
<td>NO REGULAR PYMNTS</td>
<td></td>
</tr>
<tr>
<td>$________ PER________</td>
<td>$________ PER________</td>
<td>$________ PER________</td>
<td></td>
</tr>
<tr>
<td>9996. NO TYPICAL PAYMENT</td>
<td>9996. NO TYPICAL PAYMENT</td>
<td>9996. NO TYPICAL PAYMENT</td>
<td></td>
</tr>
<tr>
<td>____ MONTH/YEAR</td>
<td>____ MONTH/YEAR</td>
<td>____ MONTH/YEAR</td>
<td></td>
</tr>
<tr>
<td>998. DK</td>
<td>998. DK</td>
<td>998. DK</td>
<td></td>
</tr>
<tr>
<td>H11. In what month and year do you expect this loan to be repaid?</td>
<td>____ ____ ____</td>
<td>____ ____ ____</td>
<td>____ ____ ____</td>
</tr>
<tr>
<td>H12. How much is still owed on this loan?</td>
<td>$_________</td>
<td>$_________</td>
<td>$_________</td>
</tr>
<tr>
<td>H13. What is the current annual rate of interest being charged on this loan?</td>
<td>____ %</td>
<td>____ %</td>
<td>____ %</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>01. #1</th>
<th>04. #4</th>
<th>01. #1</th>
<th>04. #4</th>
<th>01. #1</th>
<th>04. #4</th>
</tr>
</thead>
<tbody>
<tr>
<td>02. #2</td>
<td>05. #5</td>
<td>02. #2</td>
<td>05. #5</td>
<td>02. #2</td>
<td>05. #5</td>
</tr>
<tr>
<td>03. #3</td>
<td>06. #6</td>
<td>03. #3</td>
<td>06. #6</td>
<td>03. #3</td>
<td>06. #6</td>
</tr>
<tr>
<td>11. COMM BANK</td>
<td>11. COMM BANK</td>
<td>11. COMM BANK</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13. CREDIT UNION</td>
<td>13. CREDIT UNION</td>
<td>13. CREDIT UNION</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>15. STORE/DEALER</td>
<td>15. STORE/DEALER</td>
<td>15. STORE/DEALER</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>97. OTHER:_______</td>
<td>97. OTHER:_______</td>
<td>97. OTHER:_______</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

- 1. ONLY 1 LOAN
- 1. ONLY 2 LOANS
- 1. ONLY 3 LOANS
- 2. ALL OTHERS->GO BACK TO P. 44, H4, COL. 2
- 2. ALL OTHERS->GO BACK TO P. 44, H4, COL. 3
- 2. ALL OTHERS->GO TO EXTRA LOAN NEXT PAGE, H4
**EXTRA LOAN PAGE**

<table>
<thead>
<tr>
<th>LOAN # 4</th>
<th>LOAN # 5</th>
<th>LOAN # 6</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**H4.** What was the next loan for?

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

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

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

**H8.** How many monthly payments or years were agreed upon when the loan was received?
### H9. How much are the monthly payments?

<table>
<thead>
<tr>
<th>LOAN # 4</th>
<th>LOAN # 5</th>
<th>LOAN # 6</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ ________PER MONTH</td>
<td>$ ________PER MONTH</td>
<td>$ ________PER MONTH</td>
</tr>
<tr>
<td>GO TO H13</td>
<td>GO TO H13</td>
<td>GO TO H13</td>
</tr>
</tbody>
</table>

- **NO REGULAR PYMNTS**

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

<table>
<thead>
<tr>
<th>LOAN # 4</th>
<th>LOAN # 5</th>
<th>LOAN # 6</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ <strong><strong><strong><strong>PER</strong></strong></strong></strong></td>
<td>$ <strong><strong><strong><strong>PER</strong></strong></strong></strong></td>
<td>$ <strong><strong><strong><strong>PER</strong></strong></strong></strong></td>
</tr>
<tr>
<td>9996. NO TYPICAL PAYMENT</td>
<td>9996. NO TYPICAL PAYMENT</td>
<td>9996. NO TYPICAL PAYMENT</td>
</tr>
</tbody>
</table>

- **MONTH/YEAR: 998. DK**

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

<table>
<thead>
<tr>
<th>LOAN # 4</th>
<th>LOAN # 5</th>
<th>LOAN # 6</th>
</tr>
</thead>
<tbody>
<tr>
<td>__________ MONTH/YEAR</td>
<td>__________ MONTH/YEAR</td>
<td>__________ MONTH/YEAR</td>
</tr>
</tbody>
</table>

- **998. DK**

### H12. How much is still owed on this loan?

<table>
<thead>
<tr>
<th>LOAN # 4</th>
<th>LOAN # 5</th>
<th>LOAN # 6</th>
</tr>
</thead>
<tbody>
<tr>
<td>$______________</td>
<td>$______________</td>
<td>$______________</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>LOAN # 4</th>
<th>LOAN # 5</th>
<th>LOAN # 6</th>
</tr>
</thead>
<tbody>
<tr>
<td>_____%</td>
<td>_____%</td>
<td>_____%</td>
</tr>
</tbody>
</table>

### H14. (Please look at Card A.) Is this loan with any of the institutions on Card A, or from someplace else?

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

### H15. INTERVIEWER CHECKPOINT

**See H3, P. 44**

<table>
<thead>
<tr>
<th>LOAN # 4</th>
<th>LOAN # 5</th>
<th>LOAN # 6</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. ONLY 4 LOANS</td>
<td>1. ONLY 5 LOANS</td>
<td>NEXT PAGE, H16</td>
</tr>
</tbody>
</table>

- **2. ALL OTHERS->GO BACK TO H4, LOAN 5**
- **2. ALL OTHERS->GO BACK TO H4, LOAN 6**

NEXT PAGE, H16
H16. INTERVIEWER CHECKPOINT

1. R HAS ANY TYPE OF LOAN OR DEBT -- MORTGAGE, HOUSING LOAN, PROPERTY, VEHICLE OR OTHER LOANS

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

H17. (RB, P. 2) Thinking about the loan or mortgage that you took out most recently, what was the main reason you chose the lender that you did? (Was it because of the location of their offices, because they had the best interest rates, because you were able to obtain many services at one place, because they were recommended by someone else, or some other reason?)

01. RECOMMENDED

02. INTEREST RATES

03. LOCATION OF OFFICES

06. MANY SERVICES IN ONE PLACE

97. OTHER: ____________________________________________________

______________________________

H18. (Not using the booklet.) (READ SLOWLY:) Again thinking about the same loan, roughly how far was the office where the application was made from the home or workplace of the person who made the application? (IF R ASKS: WE WANT THE CLOSER OF THE DISTANCE FROM HOME OR OFFICE.) (ACCEPT RANGE.)

__________________________________________ MILES

96. LESS THAN A MILE

51. OVER 50 MILES

98. DK

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

1. ALL PAID AS SCHEDULED

NEXT PAGE, SECTION J

5. SOMETIMES GOT BEHIND OR MISSED PAYMENTS

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

1. YES

5. NO
SECTION J: SAVINGS ATTITUDES

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

_____________________________________________________________________
_____________________________________________________________________
_____________________________________________________________________

J2. (RB, P. 3) In deciding how much of their (family) income to spend or save, people are likely to think about different financial planning periods. In planning your (family's) saving and spending, which of the time periods listed on this page is most important to you (and your [husband/wife])?

<table>
<thead>
<tr>
<th>MOST IMPORTANT</th>
<th>LEAST IMPORTANT</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. NEXT FEW MONTHS</td>
<td></td>
</tr>
<tr>
<td>2. NEXT YEAR</td>
<td></td>
</tr>
<tr>
<td>3. NEXT FEW YEARS</td>
<td></td>
</tr>
<tr>
<td>4. NEXT 5 - 10 YEARS</td>
<td></td>
</tr>
<tr>
<td>5. LONGER THAN 10 YEARS</td>
<td></td>
</tr>
</tbody>
</table>

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

J4. (Not using the booklet.) Are there any foreseeable major financial obligations that you (and your family) expect will have to be met in the future, such as educational expenses, health care costs, and so forth? (IF R ASKS, THE FUTURE MEANS THE NEXT FIVE TO TEN YEARS.)

1. YES     5. NO  ------>NEXT PAGE, J5

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

<table>
<thead>
<tr>
<th>01. EDUCATION:</th>
<th>02. EDUCATION:</th>
<th>03. HEALTH CARE:</th>
<th>04. HEALTH CARE:</th>
</tr>
</thead>
<tbody>
<tr>
<td>R'S CHILDREN</td>
<td>OTHERS</td>
<td>SELF/SPOUSE</td>
<td>OTHERS</td>
</tr>
</tbody>
</table>

97. OTHER: ______________________________________________________
_____________________________________________________________
J5. (RB, P. 5) Which of the statements on this page comes closest to the amount of financial risk that you (and your [husband/wife]) are willing to take when you save or make investments?

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

J6. (RB, P. 6) Which of the following statements on this page comes closest to describing you(r) (and your [husband's/wife's]) saving habits? (CHECK MORE THAN ONE ONLY IF NECESSARY.)

1. DON'T SAVE -- USUALLY SPEND MORE THAN INCOME
2. DON'T SAVE -- USUALLY SPEND ABOUT AS MUCH AS INCOME
3. SAVE WHATEVER IS LEFT OVER AT THE END OF THE MONTH--NO REG. PLAN
4. SAVE INCOME OF ONE FAMILY MEMBER, SPEND THE OTHER
5. SPEND REGULAR INCOME, SAVE OTHER INCOME
6. SAVE REGULARLY BY PUTTING MONEY ASIDE EACH MONTH
J7. (RB, P. 7) Now I'd like to ask a few questions about how you see various risks. First, on a scale from 0 to 10, where 0 equals almost no risk and 10 equals very great risk, what do you think is the risk that the U.S. economy will experience a major depression sometime during the next ten years or so?

00 01 02 03 04 05 06 07 08 09 10
ALMOST NO RISK

J8. (RB, STILL ON P. 7) And what number would you give to the risk that the U.S. economy will experience double digit inflation sometime during the next ten years or so?

00 01 02 03 04 05 06 07 08 09 10
ALMOST NO RISK

J9. (RB, P. 8) On a different scale, how would you rate the retirement income you expect to receive from Social Security and job pensions?

00 01 02 03 04 05 06 07 08 09 10
TOTALLY INADEQUATE ENOUGH TO MAINTAIN LIVING STANDARDS VERY SATISFACTORY

J10. (RB, P. 9) When making major decisions about borrowing and saving, some people shop around for the very best terms while others don't. Where would your family be on the scale?

00 01 02 03 04 05 06 07 08 09 10
ALMOST NO SHOPPING A GREAT DEAL OF SHOPPING
SECTION M: BUSINESSES

M1. INTERVIEWER CHECKPOINT

SEE D3, PAGE 10

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

☐ 2. ALL OTHERS --> GO TO M3

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

__________________ # BUSINESSES

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

M2a. READ THE FOLLOWING: I will ask you first about your (farm/ranch) business. RECORD # OF BUSINESSES (FROM M2) IN BOX M5 AT TOP OF NEXT PAGE, THEN GO TO M5a

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

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

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

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

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

__________________ # BUSINESSES

ENTER # OF BUSINESSES AT M5 ON TOP OF NEXT PAGE
M5. # OF BUSINESSES

<table>
<thead>
<tr>
<th>BUSINESS # 1</th>
<th>BUSINESS # 2</th>
<th>BUSINESS # 3</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

M5a. What kind of business is (it/the largest business/the next business) -- that is, what does the business make or do?

M6. How did you (or your family living here) acquire this business; was it bought or invested in, started by you, inherited, given to you, or what?

<table>
<thead>
<tr>
<th>1. BOUGHT/INVEST</th>
<th>1. BOUGHT/INVEST</th>
<th>1. BOUGHT/INVEST</th>
</tr>
</thead>
<tbody>
<tr>
<td>2. STARTED</td>
<td>2. STARTED</td>
<td>2. STARTED</td>
</tr>
<tr>
<td>3. INHERITED</td>
<td>3. INHERITED</td>
<td>3. INHERITED</td>
</tr>
<tr>
<td>4. GIVEN</td>
<td>4. GIVEN</td>
<td>4. GIVEN</td>
</tr>
<tr>
<td>7. OTHER:_________</td>
<td>7. OTHER:_________</td>
<td>7. OTHER:_________</td>
</tr>
</tbody>
</table>

M7. When you invested did you (or anyone in your family living here) intend to make day-to-day decisions and work at least 5 hours per week in the business?

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

M8. In what year did you (start/acquire) the business?

YEAR

M9. How many employees does it have including you (and members of your family)?

_______# EMPL.  _______# EMPL.  _______# EMPL.
**M9a. INTERVIEWER**

CHECKPOINT: (SEE HHL, P. 1)

- 1. R LIVES ALONE, GO TO M9d
- 2. ALL OTHERS

**M9b. Which members of your family living here work in the business?**

(CHECK ALL THAT APPLY.)

- A. R
- B. SPOUSE
- C. ADULT CHILD
- D. OTHER ADULT IN HH
- E: OTHER: ___________

**M9c. (Other than you [and your husband/wife]), how many hours does the (other/most involved) family member work in this business in a normal week?**

_________ HRS

**M9d. Is it a partnership, a sole proprietorship, a subchapter S corporation, another type of corporation, or what?**

1. PARTNERSHIP
2. SOLE PROPRIET.
3. SUBCHAP. S
4. OTHER CORP.
5. OTHER

---

**READ ONCE, FIRST TIME THROUGH GRID:**

These next few questions are about the relation between your (family's) personal finances and the finances of your (family's) business.
M10. Are you (or your family living here) using personal assets as collateral or did you have to cosign or guarantee any loans for this business?

<table>
<thead>
<tr>
<th>BUSINESS # 1</th>
<th>BUSINESS # 2</th>
<th>BUSINESS # 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. YES</td>
<td>1. YES</td>
<td>1. YES</td>
</tr>
<tr>
<td>5. NO</td>
<td>5. NO</td>
<td>5. NO</td>
</tr>
<tr>
<td>GO TO M11</td>
<td>GO TO M11</td>
<td>GO TO M11</td>
</tr>
</tbody>
</table>

M10a. How much is guaranteed or collateralized?

<table>
<thead>
<tr>
<th>BUSINESS # 1</th>
<th>BUSINESS # 2</th>
<th>BUSINESS # 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ __________</td>
<td>$ __________</td>
<td>$ __________</td>
</tr>
</tbody>
</table>

M10b. Did I record this earlier?

<table>
<thead>
<tr>
<th>BUSINESS # 1</th>
<th>BUSINESS # 2</th>
<th>BUSINESS # 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. YES</td>
<td>1. YES</td>
<td>1. YES</td>
</tr>
<tr>
<td>5. NO</td>
<td>5. NO</td>
<td>5. NO</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>BUSINESS # 1</th>
<th>BUSINESS # 2</th>
<th>BUSINESS # 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. YES</td>
<td>1. YES</td>
<td>1. YES</td>
</tr>
<tr>
<td>5. NO</td>
<td>5. NO</td>
<td>5. NO</td>
</tr>
<tr>
<td>GO TO M12</td>
<td>GO TO M12</td>
<td>GO TO M12</td>
</tr>
</tbody>
</table>

M11a. How much is owed?

<table>
<thead>
<tr>
<th>BUSINESS # 1</th>
<th>BUSINESS # 2</th>
<th>BUSINESS # 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ __________</td>
<td>$ __________</td>
<td>$ __________</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>BUSINESS # 1</th>
<th>BUSINESS # 2</th>
<th>BUSINESS # 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. YES</td>
<td>1. YES</td>
<td>1. YES</td>
</tr>
<tr>
<td>5. NO</td>
<td>5. NO</td>
<td>5. NO</td>
</tr>
<tr>
<td>NEXT PAGE, M13</td>
<td>NEXT PAGE, M13</td>
<td>NEXT PAGE, M13</td>
</tr>
</tbody>
</table>

M12a. How much do you owe?

<table>
<thead>
<tr>
<th>BUSINESS # 1</th>
<th>BUSINESS # 2</th>
<th>BUSINESS # 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ __________</td>
<td>$ __________</td>
<td>$ __________</td>
</tr>
</tbody>
</table>

M12b. Did I record this earlier?

<table>
<thead>
<tr>
<th>BUSINESS # 1</th>
<th>BUSINESS # 2</th>
<th>BUSINESS # 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. YES</td>
<td>1. YES</td>
<td>1. YES</td>
</tr>
<tr>
<td>5. NO</td>
<td>5. NO</td>
<td>5. NO</td>
</tr>
<tr>
<td>NEXT PAGE, M13</td>
<td>NEXT PAGE, M13</td>
<td>NEXT PAGE, M13</td>
</tr>
</tbody>
</table>
### M13. What percentage of the business do you (and your family living here) own?

<table>
<thead>
<tr>
<th>BUSINESS # 1</th>
<th>BUSINESS # 2</th>
<th>BUSINESS # 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>100. ALL</td>
<td>100. ALL</td>
<td>100. ALL</td>
</tr>
<tr>
<td>_______PERCENT</td>
<td>_______PERCENT</td>
<td>_______PERCENT</td>
</tr>
</tbody>
</table>

### M14. What could you sell it for? (What is your share worth?)

<table>
<thead>
<tr>
<th>BUSINESS # 1</th>
<th>BUSINESS # 2</th>
<th>BUSINESS # 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ ___________</td>
<td>$ ___________</td>
<td>$ ___________</td>
</tr>
<tr>
<td>NOTHING</td>
<td>NOTHING</td>
<td>NOTHING</td>
</tr>
<tr>
<td>DON'T KNOW</td>
<td>DON'T KNOW</td>
<td>DON'T KNOW</td>
</tr>
</tbody>
</table>

### M15. If you sold the business now, what would be the cost basis for tax purposes of this share? (What was your original investment?)

<table>
<thead>
<tr>
<th>BUSINESS # 1</th>
<th>BUSINESS # 2</th>
<th>BUSINESS # 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ ___________</td>
<td>$ ___________</td>
<td>$ ___________</td>
</tr>
<tr>
<td>NOTHING</td>
<td>NOTHING</td>
<td>NOTHING</td>
</tr>
</tbody>
</table>

### M16. What were the gross receipts or gross sales of the business as a whole in 1988?

<table>
<thead>
<tr>
<th>BUSINESS # 1</th>
<th>BUSINESS # 2</th>
<th>BUSINESS # 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ ___________</td>
<td>$ ___________</td>
<td>$ ___________</td>
</tr>
</tbody>
</table>

### M17. What was the business's total net income before taxes in 1988?

<table>
<thead>
<tr>
<th>BUSINESS # 1</th>
<th>BUSINESS # 2</th>
<th>BUSINESS # 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ ___________</td>
<td>$ ___________</td>
<td>$ ___________</td>
</tr>
</tbody>
</table>

### M18. What is the total book value of all owners' or shareholders' equity in this business?

<table>
<thead>
<tr>
<th>BUSINESS # 1</th>
<th>BUSINESS # 2</th>
<th>BUSINESS # 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ ___________</td>
<td>$ ___________</td>
<td>$ ___________</td>
</tr>
</tbody>
</table>

### M19. INTERVIEWER CHECKPOINT (SEE M5, P. 51)

- 1. ONLY 1 BUS. NEXT PAGE, M20
- 1. ONLY 2 BUS. NEXT PAGE, M20
- 1. ONLY 3 BUS. NEXT PAGE, M20
- 2. ALL OTHERS GO BACK TO P. 51, M5a BUS. #2
- 2. ALL OTHERS GO BACK TO P. 51, M5a BUS. #3
M19a. For the remaining business(es) you (and your family living here) own and actively manage, what could you sell your share for? (What is your share worth?)

$ _________________________

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

$ _________________________          NOTHING          DON'T KNOW

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

$ _________________________

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

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

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

01. ONE   OR   OTHER: ______________  --->NEXT PAGE, M21

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

2. PROPRIETORSHIP   5. LIMITED PARTNERSHIP   1. PARTNERSHIP

3. SUBCHAPTER S   4. OTHER CORP.   7. OTHER:_____________________

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

$__________________

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

$ _________________________

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

$ _________________________   ---->TURN TO P. 59, SECTION N
M21. (I need to know what type of businesses these are.) Are any of them (TYPE)? (IWER: FOR EACH YES, ASK FOLLOW-UP QUESTIONS M22 - M24)

<table>
<thead>
<tr>
<th>TYPE</th>
<th>M22. What could you sell your (family's) share of all these (TYPE) for? (What is it worth?)</th>
<th>M23. If you sold these (TYPE) now, what would be the cost basis for tax purposes of these shares? (What was your original investment?)</th>
<th>M24. What was the total net income you (and your family living here) received from all such (TYPE) in 1988?</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Limited Partnerships?</td>
<td>5. NO 1. YES ---&gt; $____________ $_______________ $____________</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Other Partnerships?</td>
<td>5. NO 1. YES ---&gt; $____________ $_______________ $____________</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Subchapter S Corporations?</td>
<td>5. NO 1. YES ---&gt; $____________ $_______________ $____________</td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. Other Corporations?</td>
<td>5. NO 1. YES ---&gt; $____________ $_______________ $____________</td>
<td></td>
<td></td>
</tr>
<tr>
<td>e. Sole Proprietorships?</td>
<td>5. NO 1. YES ---&gt; $____________ $_______________ $____________</td>
<td></td>
<td></td>
</tr>
<tr>
<td>f. Any other type?</td>
<td>5. NO 1. YES ---&gt; $____________ $_______________ $____________</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

NEXT PAGE, SECTION N

PAGES 57 AND 58 DO NOT APPEAR IN THIS QUESTIONNAIRE
SECTION N: FINANCIAL ASSETS

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

1. YES  5. NO

NEXT PAGE, N3

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

1. YES  5. NO

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

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

02. MINIMUM BALANCE IS TOO HIGH

03. DO NOT LIKE DEALING WITH BANKS

04. SERVICE CHARGES ARE TOO HIGH

05. NO BANK HAS CONVENIENT HOURS OR LOCATION

97. OTHER: __________________________

__________________________

TURN TO P. 62, N10
N3. (Not using the booklet.) How many checking accounts do you (and your family living here) have?

(If R asks: Include money market accounts with check-writing privileges only if they are at banks, savings and loans, or credit unions)

<table>
<thead>
<tr>
<th># ACCOUNTS</th>
</tr>
</thead>
</table>

N4. (Please look at Card A.)
(Thinking about your main checking account, the one used to write most of your checks, / About the next account) is this account with any of the institutions on Card A, or from someplace else?

(If Card A: Which institution?)
(If someplace else: What type of institution is that?)

<table>
<thead>
<tr>
<th>ACCOUNT #1</th>
<th>ACCOUNT #2</th>
<th>ACCOUNT #3</th>
</tr>
</thead>
<tbody>
<tr>
<td>01. #1</td>
<td>04. #4</td>
<td>01. #1</td>
</tr>
<tr>
<td>02. #2</td>
<td>05. #5</td>
<td>02. #2</td>
</tr>
<tr>
<td>03. #3</td>
<td>06. #6</td>
<td>03. #3</td>
</tr>
</tbody>
</table>

11. COMM. BANK
12. S&L/ SAV BANK
13. CREDIT UNION
16. BROKERAGE
97. OTHER:

N5. How much is in this account? (What was the average over the last month?)

| $ ___________ | $ ___________ | $ ___________ |

N6. Is this a money market-type account?

| 1. YES | 5. NO |

N7. INTERVIEWER CHECKPOINT
(See N3)

1. ONLY 1 ACCT
   TURN TO P. 62, N9
2. ALL OTHERS
   GO BACK TO N4, ACCT #2

1. ONLY 2 ACCT
   TURN TO P. 62, N9
2. ALL OTHERS
   GO BACK TO N4, ACCT #3

1. ONLY 3 ACCT
   TURN TO P. 62, N9
2. ALL OTHERS
   GO BACK TO N4, ACCT #4
N8. How much is in all your (family's) remaining checking accounts? (What was the average over the last month?)

$ ______________________

<table>
<thead>
<tr>
<th>ACCOUNT #4</th>
<th>ACCOUNT #5</th>
<th>ACCOUNT #6</th>
</tr>
</thead>
<tbody>
<tr>
<td>01. #1 04. #4</td>
<td>01. #1 04. #4</td>
<td>01. #1 04. #4</td>
</tr>
<tr>
<td>02. #2 05. #5</td>
<td>02. #2 05. #5</td>
<td>02. #2 05. #5</td>
</tr>
<tr>
<td>03. #3 06. #6</td>
<td>03. #3 06. #6</td>
<td>03. #3 06. #6</td>
</tr>
<tr>
<td>11. COMM. BANK</td>
<td>11. COMM. BANK</td>
<td>11. COMM. BANK</td>
</tr>
<tr>
<td>13. CREDIT UNION</td>
<td>13. CREDIT UNION</td>
<td>13. CREDIT UNION</td>
</tr>
<tr>
<td>16. BROKERAGE</td>
<td>16. BROKERAGE</td>
<td>16. BROKERAGE</td>
</tr>
<tr>
<td>97. OTHER:_____</td>
<td>97. OTHER:_____</td>
<td>97. OTHER:_____</td>
</tr>
</tbody>
</table>

$ ___________  $ ___________  $ ___________
N9. (RB, P. 11) Which of the reasons on this page is the most important reason (you/your family living here) chose the institution that you did for your main checking account? (Was it because of the location of their offices, because they had the lowest fees or minimum balance requirement, because you were able to obtain many services at one place, because they offered safety and an absence of risk, or some other reason?)

<table>
<thead>
<tr>
<th>03. LOCATION OF OFFICES</th>
<th>07. LOW FEES</th>
<th>06. MANY SERVICES IN ONE PLACE</th>
<th>08. SAFETY</th>
</tr>
</thead>
</table>

97. OTHER: ___________________________________________________________________

__________________________________________________________________

N9a. (Not using the booklet.) For how many years (have you/has someone in your family living here) done business with this institution?

______________ YEARS  96. LESS THAN ONE YEAR

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

1. YES  5. NO

NEXT PAGE, N10a  TURN TO P. 64, N16
N10a. Who has IRA or Keogh accounts?

[CHECK PERSON(S) (RESPONDENT, SPOUSE, OR OTHERS) WHO HAVE ACCOUNT(S). THEN ASK FOLLOW-UP QUESTIONS N11 - N14 FOR EACH PERSON.]

<table>
<thead>
<tr>
<th>PERSON--------&gt;</th>
<th>RESPONDENT ACCOUNTS</th>
<th>SPOUSE ACCOUNTS</th>
<th>OTHER PERSONS</th>
</tr>
</thead>
</table>

N11. How many IRA and Keogh accounts does (PERSON) have?

- _____ # ACCTS
- _____ # ACCTS
- _____ # ACCTS

N12. About (PERSON'S) accounts (are these/is this an) IRA or Keogh account(s)?

(A) A. IRA  B. KEOGH (CHECK ALL THAT APPLY.)

N13. (Please look at Card A.) (Is this/Are they) with any of the institutions on Card A, or from someplace else? (CHECK ALL THAT APPLY.)

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

(IF SOMEPLACE ELSE: What type(s) of institution(s)?)

N14. How much in total is in (PERSON'S) account(s)?

- $ ______________
- $ ______________
- $ ______________

N14a. INTERVIEWER CHECKPOINT (SEE N10a)

- 1. SPOUSE OR OTHER ACCT
- 1. OTHER PERSON ACCT.
- 2. ALL OTHERS
- Go back to N11
- Go back to N11

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

- 1. CD'S/BANK ACCOUNTS
- 2. STOCK
- 3. BONDS/SIMILAR ASSETS
- 7. OTHER:____________________
- 8. DK
N16. Not including any accounts I have already recorded, do you (or anyone in your family here) have any money market accounts?

1. YES  5. NO --> NEXT PAGE, N22

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

        # OF MONEY MARKET ACCOUNTS

<table>
<thead>
<tr>
<th></th>
<th>ACCOUNT #1</th>
<th>ACCOUNT #2</th>
<th>ACCOUNT #3</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. YES</td>
<td>1. YES</td>
<td>1. YES</td>
<td></td>
</tr>
<tr>
<td>5. NO</td>
<td>5. NO</td>
<td>5. NO</td>
<td></td>
</tr>
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N17. Does the (largest/next) account have check-writing privileges?

1. YES  5. NO

N18. Is this a tax-free money market account?

1. YES  5. NO

N19. (Please look at Card A.) Is this account with any of the institutions on Card A, or from someplace else? (IF CARD A: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?)

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N20. How much is in this account?

$ $ $

N21. INTERVIEWER CHECKPOINT (SEE N16a)

1. ONLY 1 ACCT  1. ONLY 2 ACCT  1. ONLY 3 ACCT

2. ALL OTHERS  2. ALL OTHERS  2. ALL OTHERS

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

$
N22. Do you (or anyone in your family here) have any CD's or certificates of deposit at financial institutions? (IF YES, SAY: Please do not include CD's that are part of IRAs or Keoghs.)

(IF R ASKS: CD'S ARE CERTIFICATES HELD FOR A SET PERIOD OF TIME THAT MUST BE CASHED OR RENEWED AT THE MATURITY DATE.)

1. YES 5. NO --> NEXT PAGE, N23

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

__________________________ # CERTIFICATES

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

$__________________________

N22c. (Please look at Card A.) (Is this/are these) CD's with any of the institutions on Card A, or from someplace else? (CHECK ALL THAT APPLY)

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

(IF SOMEPLACE ELSE: What type(s) of institution(s)?)

01. #1 02. #2 03. #3 04. #4 05. #5 06. #6 11. COMM. BANK


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

1. YES

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

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

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

11. COMM. BANK

12. S&L/ SAV BANK

13. CREDIT UNION

16. BROKERAGE

97. OTHER: ______

N25. How much is in this account?

$ ____________

$ ____________

$ ____________

N26. INTERVIEWER CHECKPOINT (SEE N23a)

1. ONLY 1 ACCT

TURN TO P. 68, N27

1. ONLY 2 ACCT

TURN TO P. 68, N27

1. ONLY 3 ACCT

TURN TO P. 68, N27

2. ALL OTHERS

GO BACK TO N24, ACCT 2

2. ALL OTHERS

GO BACK TO N24, ACCT 3

2. ALL OTHERS

GO BACK TO N24, ACCT 4
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1. ONLY 4 ACCT NEXT PAGE, N27
2. ALL OTHERS GO BACK TO N24, ACCT.5

1. ONLY 5 ACCT NEXT PAGE, N27
2. ALL OTHERS

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

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

1. YES

5. NO --> NEXT PAGE, N31

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

_____________ # MUTUAL FUNDS

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

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

a. Stock Funds

b. (Are any of them) Tax-Free Bond Funds

c. (Are any of them) Government or Government backed Bond Funds

d. (Are any of them) other Bond Funds

e. Combination funds or any other mutual funds (INCLUDE "DK TYPE" HERE)

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

1. GAIN

3. NEITHER GAIN NOR LOSS

5. LOSS

8. DON'T KNOW

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

_____________ PERCENT

$____________ AMOUNT

998. DON'T KNOW

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

_____________ PERCENT

$____________ AMOUNT

998. DON'T KNOW
N31. Do you (or anyone in your family here) have any U.S. government savings bonds? (These may be called Series EE or HH. They can be purchased by payroll deduction.)

1. YES  5. NO --> GO TO N32

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

$_____________

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

1. YES  5. NO --> NEXT PAGE, N35

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

_____________# BONDS OR BILLS

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

a. Mortgage-backed bonds such as those from "Ginnie-Mae", "Fannie-Mae" or "Freddie-Mac"...
   5. NO  1. YES -->a. $_____________

b. U.S. Government bonds or Treasury bills. . . . . . . .
   5. NO  1. YES -->b. $_____________

c. State or municipal bonds, or other taxfree bonds . . . .
   5. NO  1. YES -->c. $_____________

d. Corporate or foreign bonds, or any other type of bonds. . .
   5. NO  1. YES -->d. $_____________

(IInclude "DK TYPE" HERE)

IWER: If R answers "No" to N33a-d, ask N34 for all bonds; record in N34d.
N35. Do you (or anyone in your family living here) own any publicly traded stock? (IF YES< SAY: Please do not include any stock held through mutual funds, pension accounts or trusts, or in accounts or businesses that I have already recorded.)

1. YES   5. NO -- TURN TO P. 72, N41

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

_____________# COMPANIES

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

$ ____________

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

1. GAIN   3. NEITHER GAIN NOR LOSS   5. LOSS   8. DON'T KNOW

GO TO N39

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

_____________PERCENT

OR

$_____________AMOUNT

998. DON'T KNOW

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

_____________PERCENT

OR

$_____________AMOUNT

998. DON'T KNOW

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

1. YES   5. NO -- NEXT PAGE, N40

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

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

1. YES  5. NO --> NEXT PAGE, N41

N40a. (Please look at Card A.) (Is this/Are these) accounts with any of the institutions on Card A, or from someplace else? (CHECK ALL THAT APPLY.)

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

(If SOMEPLACE ELSE: What type(s) of institution(s)?)

01. #1  02. #2  03. #3  04. #4  05. #5  06. #6  11. COMM. BANK

N40b. Over the past year, about how many times did you (or anyone in your family living here) buy or sell stocks or other securities through a broker? (ACCEPT RANGE.)

____________________ # TIMES  998. DON'T KNOW  996. NONE

N40c. Not including any accounts you've told me about, do you (or anyone in your family living here) have a "cash" or "call money" account at a stock brokerage?

(IF R ASKS: CASH OR CALL MONEY ACCOUNTS HOLD MONEY RECEIVED FROM THE SALE OF STOCK UNTIL THE MONEY IS REINVESTED.)

1. YES  5. NO --> GO TO N40e

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

$____________________

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

1. YES  5. NO --> NEXT PAGE, N41

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

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

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

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

A. LEGAL TRUSTS   B. ANNUITIES   C. MANAGED INVESTMENT ACCOUNTS

D. OTHER: _____________________________________________________________

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

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

GO TO N44

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

$______________ IN 1988

N43b. Do you (or your family living here) also have annuities, trusts, or managed investment accounts in which you (or your family) have an equity interest?

1. YES   5. NO --> NEXT PAGE, N45

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

$ _____________ NEXT PAGE, N45

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

$____________________
N45. Who manages your (family's) trusts, annuities, or investment accounts,--is it any of the institutions on Card A, or are they managed by someone else?
   (CHECK ALL THAT APPLY.)
   (IF CARD A: Which institution(s)?)
   (IF SOMEPLACE ELSE: What type of institution(s) or who manages them?)

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

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

   23. LAWYER   24. ACCOUNTANT   26. RELATIVE OR FRIEND

   37. RESPONDENT/SPOUSE   97. OTHER: _______________________________________

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

   1. STOCKS   2. BONDS/INTEREST   7. OTHER ________________________________
   ______________________________________________________________________

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

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

   V

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

   1. YES   5. NO

   V

   8. DON'T KNOW

   GO TO N49

   V

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

   $____________________

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

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

   NEXT PAGE, N49a   TURN TO P. 75, N51   NEXT PAGE, N50
LIFE INSURANCE THAT BUILDS UP A CASH VALUE

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

$___________________

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

$___________________   **DON'T KNOW**

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

1. YES    5. NO --> GO TO N49j

N49d. (ASK ONLY IF AN AMOUNT WAS GIVEN IN N49b.) Is the cash value you just gave me **net** of any loans you have against the policy or is it the **gross** cash value? (IF R ASKS: THE NET VALUE IS THE TOTAL CASH VALUE MINUS ANY LOANS.)

1. NET    2. GROSS    8. DON'T KNOW

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

1. YES    5. NO

GO TO N49j

V

N49f. How much is currently borrowed?  $___________________

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

$________ PER ______  9996. NO TYPICAL PAYMENTS

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

________%  

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

$__________ PER ________

NEXT PAGE N51

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

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

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

N51a. Altogether, how much are you owed? $____________________

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

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

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

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

$ ___________   $ ___________   $ ___________  

N52c. Do you have any other substantial assets?

1. YES --> GO BACK TO N52a, COL #2

5. NO    1. YES --> GO BACK TO N52a, COL #3

5. NO

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

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

N53a. How much is still owed on these loans?

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

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

WORKING NOW:    UNEMPLOYED AND LOOKING FOR WORK
NEXT PAGE, R2

STUDENT

HOMEMAKER

RETIRED

TEMPORARILY LAID OFF; ON SICK OR OTHER LEAVE

OTHER:_________       DISABLED

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

1. YES      5. NO

R1b. When did you last work on this job?

MONTH/YEAR

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

NEXT PAGE, R2

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

1. YES -> NEXT PAGE, R2

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

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

__________ YEAR

R1e. Are you doing any work for pay at the present time?

1. YES ->NEXT PAGE R2

5. NO ->TURN TO P. 95, R47
R2. Next are some questions about your current, main job. Do you work for someone else, are you self-employed, or what?

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

TURN TO P. 80, R14

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

______________________________________________________________________________

OFFICIAL JOB TITLE

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

______________________________________________________________________________

______________________________________________________________________________

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

______________________________________________________________________________

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

_____________ # HOURS

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

_____________ # WEEKS

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

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

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

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

_________# YEARS OR SINCE ____________

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

_________# YEARS OR UNTIL AGE:_______  96. NEVER STOP  98. DON'T KNOW

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

1. YES  5. NO

TURN TO P. 81, R15

R13. NO QUESTION
R14. What sort of work do you do? (Tell me a little more about what you do.)
(IWER: IF R WORKS FOR BUSINESS REPORTED IN SECTION M, MARK BOX.)

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

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

_________ # YEARS OR SINCE______________

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

_________ # YEARS OR UNTIL AGE:________

96. NEVER
STOP
98. DON'T
KNOW

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

_________ # HOURS

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

_________ # WEEKS

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

A. SALARY B. WAGES C. NET EARNINGS D. OTHER

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

$________PER__________

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

$____________PER______________

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

1. YES 5. NO

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

1. YES 5. NO --TURN TO P. 90, R40

NEXT PAGE, R17
Many employers have pension or retirement plans, and some provide tax-deferred plans such as thrift, savings, 401K's, profit sharing, or stock ownership plans. Are you included in any pension or retirement plans, or in any tax-deferred savings plans on this job? (DO NOT INCLUDE SOCIAL SECURITY.)

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

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

R16. Does your employer offer any such plans?

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

TURN TO P. 90, R40

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

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

TURN TO P. 90, R40

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

1. YES   5. NO   3. DEPENDS   8. DK

TURN TO P. 90, R40

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

___________ # PLANS

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

1. YES

5. NO -->RECORD # PLANS (FROM R17) IN BOX AT R18, NEXT PAGE

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

1. YES

5. NO -->TURN TO P. 90, R40

R17c. How many such plans do you have?

___________ # PLANS--NOT YET RECEIVING BENEFITS

RECORD # PLANS IN BOX AT R18, NEXT PAGE
R18. **# OF PLANS**

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

R20. (RB, P. 12) I would like to know what general type of plan this is. (In the most common pension or retirement plan, Type A, the amount of the benefit is usually based on a formula involving age, years of service and salary. In other plans, Type B, money is accumulated in an account for you until your retirement.) Is your (first/next) plan like Type A or Type B?

R21. (Not using the booklet.) For that part of your plan where money is accumulated in an account, how much is in the account?

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

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

R24. At what age do you expect to start receiving benefits from this plan?
<table>
<thead>
<tr>
<th>R19.</th>
<th>PLAN 2</th>
<th>PLAN 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. PENSION OR RETIREMENT</td>
<td>→GO TO R20</td>
<td>1. PENSION OR RETIREMENT</td>
</tr>
<tr>
<td>2. TAX-DEFERRED SAVINGS</td>
<td>→TURN TO P. 86, R28, PLAN 2</td>
<td>2. TAX-DEFERRED SAVINGS</td>
</tr>
<tr>
<td>7. OTHER</td>
<td>8. DON'T KNOW WHAT KIND</td>
<td>7. OTHER</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>R20.</th>
<th>1. TYPE A (FORMULA)</th>
<th>2. TYPE B (ACCOUNT)</th>
<th>3. BOTH A &amp; B</th>
<th>8. DK</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>GO TO R22</td>
<td>TURN TO P. 87, R28</td>
<td>PLAN 2</td>
<td>GO TO R22</td>
</tr>
</tbody>
</table>

| R21. | $________________ | DON'T KNOW | $________________ | DON'T KNOW |

<table>
<thead>
<tr>
<th>R22.</th>
<th>1. YES</th>
<th>5. NO</th>
<th>8. DON'T KNOW</th>
<th>1. YES</th>
<th>5. NO</th>
<th>8. DON'T KNOW</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>GO TO R24</td>
<td></td>
<td></td>
<td>GO TO R24</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>R23.</th>
<th>_____ PERCENT</th>
<th>OR</th>
<th>$_______ PER _____</th>
<th>998. DON'T KNOW</th>
<th>_____ PERCENT</th>
<th>OR</th>
<th>$_______ PER _____</th>
<th>998. DON'T KNOW</th>
</tr>
</thead>
</table>

| R24. | AT AGE ______ | OR | 96. DON'T EXPECT BENEFITS | IN ______ YEARS | TURN TO P. 85, R25--PLAN 2 | 96. DON'T EXPECT BENEFITS | AT AGE ______ | OR | 96. DON'T EXPECT BENEFITS | IN ______ YEARS | TURN TO P. 85, R25--PLAN 3 |
|------|---------------|----|--------------------------|-----------------|-----------------------------|--------------------------|---------------|----|--------------------------|-----------------|-----------------------------|--------------------------|
|      |               |    |                          |                  |                             |                          |               |    |                          |                  |                             |                          |
R25. About how much do you expect your benefits to be? (As a proportion of your pay at retirement, or as an amount per month or year when you start receiving them?)

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

R26a. About how much per month would you receive?

R27. INTERVIEWER CHECKPOINT (SEE R18, P. 82)
### SAVINGS PLANS AND TYPE B PLANS

#### SAVINGS & TYPE B – PLAN 1

<table>
<thead>
<tr>
<th>01. THRIFT OR SAVINGS</th>
<th>07. OTHER: ________</th>
</tr>
</thead>
<tbody>
<tr>
<td>02. 401K/403B/SRA</td>
<td>__________</td>
</tr>
<tr>
<td>03. PROFIT SHARING</td>
<td>__________</td>
</tr>
<tr>
<td>04. STOCK PURCHASE, ESOP</td>
<td>98. DON'T KNOW</td>
</tr>
</tbody>
</table>

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

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

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

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

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

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

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

**R33.** Can you borrow against that account?

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

**R34a.** What is the amount of the loan balance?

**R34b.** Did you tell me about this loan earlier?
### SAVINGS & TYPE B – PLAN 2

<table>
<thead>
<tr>
<th>R28. 01. THRIFT OR SAVINGS</th>
<th>97. OTHER: ________</th>
<th>01. THRIFT OR SAVINGS</th>
<th>97. OTHER: ________</th>
</tr>
</thead>
<tbody>
<tr>
<td>02. 401K/403B/SRA</td>
<td>________</td>
<td>02. 401K/403B/SRA</td>
<td>________</td>
</tr>
<tr>
<td>03. PROFIT SHARING</td>
<td>________</td>
<td>03. PROFIT SHARING</td>
<td>________</td>
</tr>
<tr>
<td>04. STOCK PURCHASE, ESOP</td>
<td>98. DON'T KNOW</td>
<td>04. STOCK PURCHASE, ESOP</td>
<td>98. DON'T KNOW</td>
</tr>
</tbody>
</table>

| R29. ________YEARS | 98. DON'T KNOW | ________YEARS | 98. DON'T KNOW |

| R30. 1. YES | 5. NO | 8. DON'T KNOW | 1. YES | 5. NO | 8. DON'T KNOW |

| R30a ________ PERCENT OR $______ PER ______ | 998. DON'T KNOW | ________ PERCENT OR $______ PER ______ | 998. DON'T KNOW |

| R31. 1. YES | 5. NO | 8. DON'T KNOW | 1. YES | 5. NO | 8. DON'T KNOW |

| R31a ________ PERCENT OR $______ PER ______ | 998. DON'T KNOW | ________ PERCENT OR $______ PER ______ | 998. DON'T KNOW |

| R32. $_______________________ | DON'T KNOW | $_______________________ | DON'T KNOW |

| R33. 1. YES | 5. NO | 8. DON'T KNOW | 1. YES | 5. NO | 8. DON'T KNOW |

| R34. 1. YES | 5. NO | ---NEXT PAGE, R35 | 1. YES | 5. NO | ---NEXT PAGE, R35 |

| R34a $_______________________ |  | $_______________________ |  |

| R34b 1. YES | 5. NO | 1. YES | 5. NO |

---

### SAVINGS & TYPE B – PLAN 3

<table>
<thead>
<tr>
<th>R28. 01. THRIFT OR SAVINGS</th>
<th>97. OTHER: ________</th>
<th>01. THRIFT OR SAVINGS</th>
<th>97. OTHER: ________</th>
</tr>
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<tbody>
<tr>
<td>02. 401K/403B/SRA</td>
<td>________</td>
<td>02. 401K/403B/SRA</td>
<td>________</td>
</tr>
<tr>
<td>03. PROFIT SHARING</td>
<td>________</td>
<td>03. PROFIT SHARING</td>
<td>________</td>
</tr>
<tr>
<td>04. STOCK PURCHASE, ESOP</td>
<td>98. DON'T KNOW</td>
<td>04. STOCK PURCHASE, ESOP</td>
<td>98. DON'T KNOW</td>
</tr>
</tbody>
</table>

| R29. ________YEARS | 98. DON'T KNOW | ________YEARS | 98. DON'T KNOW |

| R30. 1. YES | 5. NO | 8. DON'T KNOW | 1. YES | 5. NO | 8. DON'T KNOW |

| R30a ________ PERCENT OR $______ PER ______ | 998. DON'T KNOW | ________ PERCENT OR $______ PER ______ | 998. DON'T KNOW |

| R31. 1. YES | 5. NO | 8. DON'T KNOW | 1. YES | 5. NO | 8. DON'T KNOW |

| R31a ________ PERCENT OR $______ PER ______ | 998. DON'T KNOW | ________ PERCENT OR $______ PER ______ | 998. DON'T KNOW |

| R32. $_______________________ | DON'T KNOW | $_______________________ | DON'T KNOW |

| R33. 1. YES | 5. NO | 8. DON'T KNOW | 1. YES | 5. NO | 8. DON'T KNOW |

| R34. 1. YES | 5. NO | ---NEXT PAGE, R35 | 1. YES | 5. NO | ---NEXT PAGE, R35 |

| R34a $_______________________ |  | $_______________________ |  |

| R34b 1. YES | 5. NO | 1. YES | 5. NO |

---

TURN TO P. 89, R35--PLAN 2

TURN TO P. 89, R35--PLAN 3
R35. If you needed money in an emergency, could you withdraw some of the funds in that account? (CHECK "YES" EVEN IF WITHDRAWAL INVOLVES PENALTY.)

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

R36a. What proportion would you lose?

________ PERCENT OR ________________

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

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

1. ONLY 1 PLAN--->TURN TO P. 90, R40
2. ALL OTHERS--->GO BACK TO P. 83, R19, PLAN 2
SAVINGS & TYPE B -- PLAN 2

R35.
1. YES  5. NO  8. DON'T KNOW

R36.
1. ALL  3. SOME  7. OTHER
5. NONE

R36a. What proportion would you lose?

____________ PERCENT

OR

R36a. What proportion would you lose?

____________ PERCENT

OR

R37.
1. MOSTLY OR ALL INTEREST EARNING
2. MOSTLY OR ALL INTEREST EARNING
3. SPLIT

7. OTHER: ____________  8. DON'T KNOW

R38.
1. ONLY 2 PLANS-->NEXT PAGE, R40
2. ALL OTHERS-->GO BACK TO P. 83, R19, PLAN 3

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

$____________

DON'T KNOW

NOTHING

NEXT PAGE, R40

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

DON'T KNOW

NONE
R40. Are you doing any other work for pay now, such as a second job, the military reserves, or (another) business of your own?

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

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

A. SECOND JOB  B. MILITARY  C. BUSINESS  D. OTHER: __________________

GO TO R41

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

GO TO R41

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

__________#HOURS

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

__________#WEEKS

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

$______________ PER _______

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

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

NEXT PAGE, R45
WORK HISTORY FOR R’S CURRENTLY WORKING FULL-TIME

R45. (READ SLOWLY:) Now I have a few questions about your past jobs. Including any periods of self-employment, the military, and your current job, since you were 18, how many years have you worked full-time for all or most of the year? (Roughly how many years?)

__________________ # YEARS

R45a. Including any self-employment and your current job, for how many different employers have you worked in full-time jobs lasting one year or more?

_________________________ # EMPLOYERS

R45b. Now, not counting your current job, have you ever had a full-time job that lasted for three years or more?

1. YES  

5. NO  --> NEXT PAGE, R45j

R45c. I want to know about the longest such job you had. Did you work for someone else, were you self-employed, or what?

1. SOMEONE ELSE  

2. SELF-EMPLOYED

7. OTHER: __________________

R45d. What sort of work were you doing when you left that job?
(Tell me a little more about what you did.)

_______________________________________________________________________

_______________________________________________________________________

R45e. What kind of business or industry did you work in -- that is, what did they make or do at the place where you worked?

_________________________________________________________________________

R45f. When did you start working at that job?

19 _________ OR _________ YEARS AGO

R45g. When did you stop working at that job?

19__________ OR _________ YEARS AGO
WORK HISTORY FOR R’S CURRENTLY WORKING FULL-TIME (CONT.)

R45h. About how much were you earning before taxes when you stopped?  (Is that per hour, week, month, year, or what?)

$____________ PER __________

R45j. Since you were 18, have there been years when you only worked part-time for all or most of the year?

1. YES  5. NO >GO TO R45m

R45k. About how many years in total did you work part-time for all or most of the year?

____________# YEARS

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

IN _______YEARS  OR  AT AGE___________  96. NEVER --＞TURN TO P. 97, R49

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

1. YES  5. NO  8. DON’T KNOW/DEPENDS

TURN TO P. 97, R49

R45p. When do you expect to stop working altogether?

IN _______YEARS  OR  AT AGE___________  98. DEPENDS/DK  96. NEVER

STOP

TURN TO P. 97, R49
WORK HISTORY FOR R'S WORKING PART-TIME NOW

R46. Now I have a few questions about your past jobs. Including any self-employment and your current job, since you were 18, about how many years in total have you worked part-time for all or most of the year? (Roughly how many years?)

__________ # YEARS \ OR \ 96. LESS THAN 1 YEAR

R46a. Since you were 18, have you ever worked full-time for pay— including any self-employment and the military?

1. YES \ OR \ 5. NO \ NEXT PAGE, R46p

R46b. How many years have you worked full-time for all or most of the year? (Roughly how many years?)

__________ # YEARS

R46c. INTERVIEWER CHECKPOINT -- SEE R46b

1. R HAS WORKED AT LEAST 5 YEARS FULL-TIME OR DK \ 2. ALL OTHERS

R46d. When did you last work full-time for pay?

19____ OR ____# YEARS AGO

R46e. About how much did you earn before taxes that year? (Is that per hour, week, month, year, or what?)

$______________ PER ______________

NEXT PAGE, R46p

R46f. Including any self-employment and your current job, for how many different employers have you worked in full-time jobs lasting one year or more?

_________________________ # EMPLOYERS

R46g. I want to know about the longest full-time job you had. Did you work for someone else, were you self-employed, or what?

1. SOMEONE ELSE \ 2. SELF-EMPLOYED \ 7. OTHER: _______________ \ _______________

R46h. What sort of work were you doing when you left that job? (Tell me a little more about what you did.)

__________________________________________________________________
__________________________________________________________________
WORK HISTORY FOR R'S WORKING PART-TIME NOW (CONT.)

R46i. What kind of business or industry did you work in -- that is, what did they make or do at the place where you worked?

_________________________________________________________________________

R46j. When did you start working at that job?
19 __________ OR __________ YEARS AGO

R46k. When did you stop working at that job?
19 __________ OR __________ YEARS AGO

R46m. About how much were you earning before taxes when you stopped? (Is that per hour, week, month, year, or what?)
$ __________ PER __________

R46n. When did you last work full-time for pay?
19 __________ OR __________ YEARS AGO

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

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

GO TO R46s

R46q. When do you expect to start working full-time?
IN _______ YEARS OR AT AGE_______  98. DON'T KNOW/DEPENDS

R46r. And when do you expect to stop working full-time?
IN _______ YEARS OR AT AGE_______  98. DON'T KNOW/DEPENDS  96. NEVER STOP

TURN TO P. 97, R49

R46s. When do you expect to stop working for pay altogether?
IN _______ YEARS OR AT AGE_______  98. DON'T KNOW/DEPENDS  96. NEVER STOP

TURN TO P. 97, R49
WORK HISTORY FOR R'S CURRENTLY RETIRED/DISABLED, HOMEMAKER, STUDENT, OR OTHER

R47. Since you were 18 have you ever worked full-time for pay?

1. YES  5. NO  → NEXT PAGE, R47m

R47a. How many years have you worked full-time for all or most of the year? Include any periods of self-employment, and the military. (Roughly how many years?)

___________ # YEARS

R47b. INTERVIEWER CHECKPOINT -- SEE R47a

1. R HAS WORKED AT LEAST 5 YEARS FULL-TIME OR DK

V

R47c. When did you last work full-time for pay?

19_____ OR __________ YEARS AGO

R47d. About how much did you earn before taxes that year? (Is that per hour, week, month, year, or what?)

$______________ PER __________

NEXT PAGE, R47m

R47e. Including any self-employment and your current job, for how many different employers have you worked in full-time jobs lasting one year or more?

_________________________ # EMPLOYERS

R47f. I want to know about the longest full-time job you had. Did you work for someone else, were you self-employed, or what?

1. SOMEONE ELSE  2. SELF-EMPLOYED  7. OTHER: _______________

R47g. What sort of work were you doing when you left that job? (Tell me a little more about what you did.)

_______________________________________________________________________

_______________________________________________________________________

R47h. What kind of business or industry did you work in -- that is, what did they make or do at the place where you worked?

_________________________________________________________________________

R47i. When did you start working at that job?

19 ________ OR __________ YEARS AGO

R47j. When did you stop working at that job?

19_________ OR __________ YEARS AGO
WORK HISTORY FOR R'S CURRENTLY RETIRED/DISABLED, HOMEMAKER, STUDENT, OR OTHER (CONT)

R47k. About how much were you earning before taxes when you stopped? (Is that per hour, week, month, year, or what?)
$____________ PER __________

R47m. Since you were 18, were there any years when you (only) worked part-time for all or most of the year?
1. YES  5. NO -> GO TO R47p

V

R47n. For about how many years did you work part-time (for all or most of the year)?
____________ # YEARS

R47p. Do you expect to work for pay in the future?
1. YES  5. NO -> NEXT PAGE, R49

R47q. When do you expect to start working?
IN _____YEARS OR AT AGE_______  98. DON'T KNOW/DEPENDS

R47r. Will any of that be full-time work?
1. YES  5. NO  8. DON'T KNOW/DEPENDS

V
GO TO R47u

R47s. When do you expect to start working full-time?
IN ______ YEARS OR AT AGE ________ 98. DON'T KNOW/DEPENDS

R47t. And when do you expect to stop working full-time?
IN ________ YEARS OR AT AGE ________ 96. NEVER STOP

NEXT PAGE, R49

R47u. When do you expect to stop working for pay altogether?
IN _____YEARS OR AT AGE______  98. DON'T KNOW/DEPENDS  96. NEVER STOP

NEXT PAGE, R49

R48. NO QUESTION
SEE HOUSEHOLD LISTING, P. 1

1. R IS MARRIED/LIVING WITH PARTNER----->GO TO SUPPLEMENTAL BOOKLET, P. 1, SECTION S
2. ALL OTHERS

IF SPOUSE/PARTNER IS PRESENT TRY TO OBTAIN SECTION S INFORMATION FROM (HIM/HER) DIRECTLY.

R50. Are you (or your [husband/wife]) currently receiving Social Security benefit payments, or any other type of pension, retirement, or disability benefit payment?

1. YES   5. NO  → TURN TO P. 100, R52

R50a. (Do these include Social Security benefit payments?)

1. YES   5. NO  → GO TO R51

R50b. (Are you both receiving Social Security payments or is only one of you? [Which one?])

IWER: CHECK PERSON(S) (RESP, SPOUSE) IN R50c. THEN ASK FOLLOWUP QUESTIONS R50d-R50f FOR EACH.

R50c. RECIPIENT ------------------>

R50d. Are the payments for retirement or are they disability benefits?

1. RETIRE  2. DISAB

R50e. How long (have you/has he/has she) received these benefits?

_______ # YEARS  OR  _______ # YEARS

SINCE:_____________  OR  SINCE:_____________

R50f. How much (do you/does he/does she) receive each month or year?

$ _______ PER _____  $ _______ PER _____

R51. Are you (or your [husband/wife]) currently receiving any other retirement, pension, or disability benefit payments?

1. YES   5. NO  → TURN TO P. 100, R52

R51a. Not counting Social Security, how many retirement, pension or disability benefit payments are you (and your [husband/wife]) currently receiving?

# PENSION/DISABILITY PAYMENTS
R51b. (RB, P. 13) Who is receiving these benefit payments and what kind are they?

IWER: MARK ONE RECIPIENT AND TYPE OF BENEFIT FOR ALL BENEFITS REPORTED. THEN ASK FOLLOWUP QUESTIONS R51d-R51h FOR EACH BENEFIT.

**FIRST BENEFIT**   **SECOND BENEFIT**   **THIRD BENEFIT**

<table>
<thead>
<tr>
<th>RECIPIENT</th>
<th>1. RESP</th>
<th>2. SPOUSE</th>
<th>1. RESP</th>
<th>2. SPOUSE</th>
<th>1. RESP</th>
<th>2. SPOUSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>01. CURR JOB PENS</td>
<td></td>
<td></td>
<td>01. CURR JOB PENS</td>
<td></td>
<td>01. CURR JOB PENS</td>
<td></td>
</tr>
<tr>
<td>02. PAST JOB PENS</td>
<td></td>
<td></td>
<td>02. PAST JOB PENS</td>
<td></td>
<td>02. PAST JOB PENS</td>
<td></td>
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<tr>
<td>03. DISABILITY</td>
<td></td>
<td></td>
<td>03. DISABILITY</td>
<td></td>
<td>03. DISABILITY</td>
<td></td>
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<tr>
<td>04. MILITARY</td>
<td></td>
<td></td>
<td>04. MILITARY</td>
<td></td>
<td>04. MILITARY</td>
<td></td>
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<tr>
<td>05. SPOUSE PENS.</td>
<td></td>
<td></td>
<td>05. SPOUSE PENS.</td>
<td></td>
<td>05. SPOUSE PENS.</td>
<td></td>
</tr>
<tr>
<td>97. OTHER:____</td>
<td></td>
<td></td>
<td>97. OTHER:____</td>
<td></td>
<td>97. OTHER:____</td>
<td></td>
</tr>
</tbody>
</table>

(Not using the booklet.)

R51c. TYPE OF BENEFIT --->

R51d. How long have (you/he/she) received this benefit? _______ # YEARS OR SINCE: _______ # YEARS OR SINCE: _______

R51e. How much is received each month or year? $______ PER _____ $______ PER _____ $______ PER _____

R51f. Has this benefit been increased when the cost of living has increased? 1. YES 5. NO

R51g. INTERVIEWER CHECKPOINT

1. R MARRIED

2. OTHERS

GO TO R51j

R51h. If (RECIPIENT) were to die, what percent of this benefit would (you/your husband/your wife) continue to receive or would the benefits stop? 96.STOP 98.DK

97. OTHER:____

R51j.

GO BACK TO R51d FOR NEXT BENEFIT OR TURN TO P. 100, R52

IWER: BE SURE THAT NUMBER OF BENEFITS RECORDED IN R51a ARE ALL ACCOUNTED FOR IN R51b-c
## FOURTH BENEFIT

<table>
<thead>
<tr>
<th>1. RESP</th>
<th>2. SPOUSE</th>
<th>1. RESP</th>
<th>2. SPOUSE</th>
<th>1. RESP</th>
<th>2. SPOUSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>01. CURR JOB PENS</td>
<td>01. CURR JOB PENS</td>
<td>01. CURR JOB PENS</td>
<td>02. PAST JOB PENS</td>
<td>02. PAST JOB PENS</td>
<td>02. PAST JOB PENS</td>
</tr>
<tr>
<td>03. DISABILITY</td>
<td>03. DISABILITY</td>
<td>03. DISABILITY</td>
<td>04. MILITARY</td>
<td>04. MILITARY</td>
<td>04. MILITARY</td>
</tr>
<tr>
<td>05. SPOUSE PENS.</td>
<td>05. SPOUSE PENS.</td>
<td>05. SPOUSE PENS.</td>
<td>97. OTHER:_____</td>
<td>97. OTHER:_____</td>
<td>97. OTHER:_____</td>
</tr>
<tr>
<td>_________ # YEARS</td>
<td>_________ # YEARS</td>
<td>_________ # YEARS</td>
<td>OR SINCE:________</td>
<td>OR SINCE:________</td>
<td>OR SINCE:________</td>
</tr>
<tr>
<td>$______ PER _____</td>
<td>$______ PER _____</td>
<td>$______ PER _____</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. YES</td>
<td>5. NO</td>
<td>1. YES</td>
<td>5. NO</td>
<td>1. YES</td>
<td>5. NO</td>
</tr>
<tr>
<td>1.R MARRIED</td>
<td>1.R MARRIED</td>
<td>1.R MARRIED</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.OTHERS</td>
<td>2.OTHERS</td>
<td>2.OTHERS</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>GO TO R51j</td>
<td>GO TO R51j</td>
<td>GO TO R51j</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>______PERCENT</td>
<td>______PERCENT</td>
<td>______PERCENT</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>96.STOP 98.DK</td>
<td>96.STOP 98.DK</td>
<td>96.STOP 98.DK</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>97. OTHER:_____</td>
<td>97. OTHER:_____</td>
<td>97. OTHER:_____</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>GO BACK TO R51d</td>
<td>GO BACK TO R51d</td>
<td>NEXT PAGE, R52</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>FOR NEXT BENEFIT</td>
<td>FOR NEXT BENEFIT</td>
<td>OR NEXT PAGE, R52</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
R52. Have you (or your [husband/wife]) ever received a cash settlement from a pension or retirement plan of a previous job?

1. YES  5. NO --> GO TO R53

**R52a.** How many different cash settlements have you (or your [husband/wife]) received?

# CASH SETTLEMENTS

**R52b.** FOR EACH SETTLEMENT: Who received it, about how much was received, and when was it received?

<table>
<thead>
<tr>
<th>R52b</th>
<th>R52c</th>
<th>R52d</th>
</tr>
</thead>
<tbody>
<tr>
<td>WHO</td>
<td>AMOUNT</td>
<td>YEAR RECEIVED</td>
</tr>
<tr>
<td>R</td>
<td>S</td>
<td></td>
</tr>
<tr>
<td>Cash settlement #1</td>
<td>(1)</td>
<td>(2)</td>
</tr>
<tr>
<td>Cash settlement #2</td>
<td>(1)</td>
<td>(2)</td>
</tr>
<tr>
<td>Cash settlement #3</td>
<td>(1)</td>
<td>(2)</td>
</tr>
<tr>
<td>Cash settlement #4</td>
<td>(1)</td>
<td>(2)</td>
</tr>
<tr>
<td>Cash settlement #5</td>
<td>(1)</td>
<td>(2)</td>
</tr>
</tbody>
</table>

R53. Now I want to ask about future pension benefits that you (and your [husband/wife]) have earned rights to. Aside from Social Security and any pension benefits you have already told me about, do you (and your [husband/wife]) expect to receive any (other) pension benefits in the future from any past jobs?

1. YES  5. NO --> TURN TO P. 102, SECTION T

TURN TO P. 101a, R53a
**R53a.** How many such benefits do you (and your [husband/wife]) expect to receive in the future?

<table>
<thead>
<tr>
<th>COLUMN A</th>
<th>COLUMN B</th>
<th>COLUMN C</th>
</tr>
</thead>
<tbody>
<tr>
<td>2. ACCOUNT</td>
<td>2. ACCOUNT</td>
<td>2. ACCOUNT</td>
</tr>
<tr>
<td>3. BOTH</td>
<td>3. BOTH</td>
<td>3. BOTH</td>
</tr>
<tr>
<td>1. INCOME FORMULA</td>
<td>1. INCOME FORMULA</td>
<td>1. INCOME FORMULA</td>
</tr>
<tr>
<td>GO TO R53d</td>
<td>GO TO R53d</td>
<td>GO TO R53d</td>
</tr>
</tbody>
</table>

**R53b.** About (this/the largest/the next) benefit, is this from a pension plan where a certain amount of money is accumulated in an account for you, a formula plan that will give you a specific amount of income each month or year when you retire, or what?

<table>
<thead>
<tr>
<th>COLUMN A</th>
<th>COLUMN B</th>
<th>COLUMN C</th>
</tr>
</thead>
<tbody>
<tr>
<td>2. ACCOUNT</td>
<td>2. ACCOUNT</td>
<td>2. ACCOUNT</td>
</tr>
<tr>
<td>3. BOTH</td>
<td>3. BOTH</td>
<td>3. BOTH</td>
</tr>
<tr>
<td>1. INCOME FORMULA</td>
<td>1. INCOME FORMULA</td>
<td>1. INCOME FORMULA</td>
</tr>
<tr>
<td>GO TO R53d</td>
<td>GO TO R53d</td>
<td>GO TO R53d</td>
</tr>
</tbody>
</table>

**R53c.** How much is in the account now?

<table>
<thead>
<tr>
<th>COLUMN A</th>
<th>COLUMN B</th>
<th>COLUMN C</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ __________</td>
<td>$ __________</td>
<td>$ __________</td>
</tr>
</tbody>
</table>

**R53d.** Is this part of an IRA, Keogh, or pension I recorded earlier? (Which?)

<table>
<thead>
<tr>
<th>COLUMN A</th>
<th>COLUMN B</th>
<th>COLUMN C</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. YES, IRA/KEO</td>
<td>1. YES, IRA/KEO</td>
<td>1. YES, IRA/KEO</td>
</tr>
<tr>
<td>2. YES, PENSION</td>
<td>2. YES, PENSION</td>
<td>2. YES, PENSION</td>
</tr>
<tr>
<td>5. NO</td>
<td>5. NO</td>
<td>5. NO</td>
</tr>
</tbody>
</table>

**R53e.** Is this benefit based on your earnings (or your [husband's/wife's] earnings)?

<table>
<thead>
<tr>
<th>COLUMN A</th>
<th>COLUMN B</th>
<th>COLUMN C</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. R</td>
<td>1. R</td>
<td>1. R</td>
</tr>
<tr>
<td>2. SPOUSE</td>
<td>2. SPOUSE</td>
<td>2. SPOUSE</td>
</tr>
<tr>
<td>7. OTHER:</td>
<td>7. OTHER:</td>
<td>7. OTHER:</td>
</tr>
<tr>
<td>____________</td>
<td>____________</td>
<td>____________</td>
</tr>
</tbody>
</table>

**R53f.** When do you expect these benefits to start?

<table>
<thead>
<tr>
<th>COLUMN A</th>
<th>COLUMN B</th>
<th>COLUMN C</th>
</tr>
</thead>
<tbody>
<tr>
<td>AT AGE ________</td>
<td>AT AGE ________</td>
<td>AT AGE ________</td>
</tr>
<tr>
<td>IN ________YRS</td>
<td>IN ________YRS</td>
<td>IN ________YRS</td>
</tr>
</tbody>
</table>

**R53g.** About how much per month do you expect them to be?

<table>
<thead>
<tr>
<th>COLUMN A</th>
<th>COLUMN B</th>
<th>COLUMN C</th>
</tr>
</thead>
<tbody>
<tr>
<td>$_<strong><strong><strong>PER</strong></strong></strong></td>
<td>$_<strong><strong><strong>PER</strong></strong></strong></td>
<td>$<strong><strong><strong>PER</strong></strong></strong></td>
</tr>
</tbody>
</table>

**R53h.** INTERVIEWER CHECKPOINT (SEE R53a)

1. MORE THAN 1 BENEFIT
   - GO BACK TO R53b, COL.B
2. ALL OTHERS
   - TURN TO P. 102 SECTION T

1. MORE THAN 2 BENEFITS
   - GO BACK TO R53b, COL.C
2. ALL OTHERS
   - TURN TO P. 102 SECTION T

1. MORE THAN 3 BENEFITS
   - GO BACK TO R53b, COL.D
2. ALL OTHERS
   - TURN TO P. 102 SECTION T
<table>
<thead>
<tr>
<th>COLUMN D</th>
<th>COLUMN E</th>
<th>COLUMN F</th>
</tr>
</thead>
<tbody>
<tr>
<td>2. ACCOUNT</td>
<td>2. ACCOUNT</td>
<td>2. ACCOUNT</td>
</tr>
<tr>
<td>3. BOTH</td>
<td>3. BOTH</td>
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<tr>
<td>1. INCOME FORMULA</td>
<td>1. INCOME FORMULA</td>
<td>1. INCOME FORMULA</td>
</tr>
<tr>
<td>GO TO R53d</td>
<td>GO TO R53d</td>
<td>GO TO R53d</td>
</tr>
<tr>
<td>$ __________</td>
<td>$ __________</td>
<td>$ __________</td>
</tr>
<tr>
<td>1. YES, IRA/KEO</td>
<td>1. YES, IRA/KEO</td>
<td>1. YES, IRA/KEO</td>
</tr>
<tr>
<td>2. YES, PENSION</td>
<td>2. YES, PENSION</td>
<td>2. YES, PENSION</td>
</tr>
<tr>
<td>5. NO</td>
<td>5. NO</td>
<td>5. NO</td>
</tr>
<tr>
<td>1. R</td>
<td>1. R</td>
<td>1. R</td>
</tr>
<tr>
<td>2. SPOUSE</td>
<td>2. SPOUSE</td>
<td>2. SPOUSE</td>
</tr>
<tr>
<td>7. OTHER:</td>
<td>7. OTHER:</td>
<td>7. OTHER:</td>
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<td>____________________</td>
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<tr>
<td>AT AGE ________</td>
<td>AT AGE ________</td>
<td>AT AGE ________</td>
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<tr>
<td>OR</td>
<td>OR</td>
<td>OR</td>
</tr>
<tr>
<td>IN ________YRS</td>
<td>IN ________YRS</td>
<td>IN ________YRS</td>
</tr>
<tr>
<td>$_<strong><strong><strong>PER</strong></strong></strong></td>
<td>$_<strong><strong><strong>PER</strong></strong></strong></td>
<td>$<strong><strong><strong>PER</strong></strong></strong></td>
</tr>
<tr>
<td>1. MORE THAN 4 BENEFITS</td>
<td>1. MORE THAN 5 BENEFITS</td>
<td>NEXT PAGE, SECTION T</td>
</tr>
<tr>
<td>GO BACK TO R53b, COL.E</td>
<td>GO BACK TO R53b, COL.F</td>
<td>NEXT PAGE, SECTION T</td>
</tr>
<tr>
<td>2. ALL OTHERS</td>
<td>2. ALL OTHERS</td>
<td>NEXT PAGE, SECTION T</td>
</tr>
<tr>
<td>NEXT PAGE, SECTION T</td>
<td>NEXT PAGE, SECTION T</td>
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</tbody>
</table>
SECTION S: EMPLOYMENT OF R'S SPOUSE

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

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

WORKING NOW:  UNEMPLOYED AND LOOKING FOR WORK  STUDENT  HOMEMAKER  RETIRED

TEMPORARILY LAID OFF; ON SICK OR OTHER LEAVE

OTHER:__________

V  V  V  V  V

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

1. YES  5. NO

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

MONTH/YEAR

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

NEXT PAGE, S2

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

1. YES  NEXT PAGE, S2

5. NO  TURN TO P. 19, S47

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

__________ YEAR

S1e. Is (he/she) doing any work for pay at the present time?

1. YES  NEXT PAGE S2

5. NO  TURN TO P. 19, S47
S2. Next are some questions about (his/her) current, main job. Does (he/she) work for someone else, is (he/she) self-employed, or what?

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

TURN TO P. 4, S14

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

_____________________________________________________________________________

OFFICIAL JOB TITLE

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

_______________________________________________________________________

_______________________________________________________________________

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

_____________________________________________________________________________

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

_____________ # HOURS

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

___________ # WEEKS

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

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

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

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

__________ # YEARS  OR  SINCE __________

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

__________ # YEARS  OR  UNTIL AGE:________  96. NEVER STOP  98. DON'T KNOW

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

1. YES  5. NO

TURN TO P. 5, S15

S13. NO QUESTION
S14. What sort of work does (he/she) do? [Tell me a little more about what (he/she) does.] (IWER: IF S WORKS FOR BUSINESS REPORTED IN SECTION M, MARK BOX.)

___________________________________________________________________
___________________________________________________________________

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

___________________________________________________________________

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

_________ # YEARS OR SINCE__________________

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

_________ # YEARS OR UNTIL AGE:__________

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

_________ # HOURS

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

_________ # WEEKS

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

A. SALARY   B. WAGES   C. NET EARNINGS   D. OTHER

S14g. How much in salary or wages is (he/she) paid before taxes?

$__________ PER__________

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

$__________ PER__________

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

1. YES   5. NO

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

1. YES -->NEXT PAGE, S17   5. NO -->TURN TO P. 14, S40
S15. Many employers have pension or retirement plans, and some provide tax-deferred plans such as thrift, savings, 401K's, profit sharing, or stock ownership plans. Is (he/she) included in any pension or retirement plans, or in any tax-deferred savings plans on this job? (DO NOT INCLUDE SOCIAL SECURITY.)

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

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

S16. Does (his/her) employer offer any such plans?

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

TURN TO P. 14, S40

S16a. Is (he/she) eligible to be included in any of these plans?

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

TURN TO P. 14, S40

S16b. Will (he/she) be eligible if (he/she) continues to work for this employer?

1. YES  5. NO  3. DEPENDS  8. DK

TURN TO P. 14, S40

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

____________ # PLANS

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

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

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

1. YES  5. NO --›TURN TO P. 14, S40

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

____________ # PLANS--NOT YET RECEIVING BENEFITS

RECORD # PLANS IN BOX AT S18, NEXT PAGE
105

**S18.**

# OF PLANS

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

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

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

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

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

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

---

**PLAN 1**

1. PENSION OR RETIREMENT --> GO TO S20

2. TAX-DEFERRED SAVINGS --> TURN TO P. 10, S28, PLAN 1

7. OTHER
8. DON'T KNOW WHAT KIND

**S20.**

1. TYPE A (FORMULA)
2. TYPE B (ACCOUNT)
3. BOTH A & B
8. DK

GO TO S22

**S21.**

$__________________   DON'T KNOW

**S22.**

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

GO TO S24

**S23.**

_____ PERCENT OR $________ PER ______

998. DON'T KNOW

**S24.**

____ AGE OR IN_____ YEARS

96. DON'T EXPECT BENEFITS

TURN TO P. 8, S25--PLAN 1

TURN TO P. 8, S26--PLAN 1
PLAN 2

1. PENSION OR RETIREMENT -->GO TO S20
2. TAX-DEFERRED SAVINGS -->TURN TO P. 11, S28, PLAN 2
7. OTHER
8. DON'T KNOW WHAT KIND

PLAN 3

1. PENSION OR RETIREMENT -->GO TO S20
2. TAX-DEFERRED SAVINGS -->TURN TO P. 11, S28, PLAN 3
7. OTHER
8. DON'T KNOW WHAT KIND

S20.

1. TYPE A (FORMULA)
2. TYPE B (ACCOUNT)
3. BOTH A & B
8. DK
GO TO S22
GO TO S22
GO TO S22

S21.

$________________ DON'T KNOW

S22.

1. YES
5. NO
8. DON'T KNOW
GO TO S24
GO TO S24

S23.

____ PERCENT OR $________ PER ______

998. DON'T KNOW

S24.

____AGE OR IN______ YRS
96. DON'T EXPECT BENEFITS

TURN TO P. 9
S25--PLAN 2

TURN TO P. 9, S26--PLAN 2
S25. About how much does (he/she) expect (his/her) benefits to be? [As a proportion of (his/her) pay at retirement, or as an amount per month when (he/she) starts receiving them?]

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

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

S27. INTERVIEWER CHECKPOINT (SEE S18, P. 6)
TYPE A – PLAN 2

S25.

$_________PER ____________
OR ______PERCENT OF FINAL PAY
DON'T KNOW

S26.

1. BENEFIT NOW
2. BENEFIT LATER
3. CASH SETTLEMENT
4. NOTHING
7. OTHER: ______________
8. DON'T KNOW

S26a

$_________PER MONTH DON'T KNOW

S27

1. ONLY 2 PLANS->TURN TO P. 14, S40
2. ALL OTHERS->GO BACK TO P. 7, S19, PLAN 3

TYPE A – PLAN 3

S25.

$_________ PER ____________
OR ______PERCENT OF FINAL PAY
DON'T KNOW

S26.

1. BENEFIT NOW
2. BENEFIT LATER
3. CASH SETTLEMENT
4. NOTHING
7. OTHER: ______________
8. DON'T KNOW

S26a

$_________PER MONTH DON'T KNOW

S27

1. ONLY 3 PLANS->TURN TO P. 14, S40
2. ALL OTHERS->TURN TO P. 13, S39
**SAVINGS PLANS AND TYPE B PLANS**

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

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

<table>
<thead>
<tr>
<th>S30.</th>
<th>[Does (his/her) employer/Does the business] make contributions to this plan?</th>
</tr>
</thead>
</table>

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

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

<table>
<thead>
<tr>
<th>S31a.</th>
<th>What percent of (his/her) pay or amount of money per month or year does (he/she) currently contribute?</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>S32.</th>
<th>Roughly how much money is in (his/her) account at present?</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>S33.</th>
<th>Can (he/she) borrow against that account?</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>S34.</th>
<th>Does (he/she) currently have a loan against that account?</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>S34a.</th>
<th>What is the amount of the loan balance?</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>S34b.</th>
<th>Did you tell me about this loan earlier?</th>
</tr>
</thead>
</table>

**SAVINGS & TYPE B – PLAN 1**

<table>
<thead>
<tr>
<th>01. THRIFT OR SAVINGS</th>
<th>97. OTHER:________</th>
</tr>
</thead>
<tbody>
<tr>
<td>02. 401K/403B/SRA</td>
<td>_________</td>
</tr>
<tr>
<td>03. PROFIT SHARING</td>
<td>_________</td>
</tr>
<tr>
<td>04. STOCK PURCHASE; ESOP</td>
<td>98. DON'T KNOW</td>
</tr>
</tbody>
</table>

| ________YEARS | 98. DON'T KNOW |

<table>
<thead>
<tr>
<th>1. YES</th>
<th>5. NO</th>
<th>8. DON'T KNOW</th>
</tr>
</thead>
</table>

GO TO S31

<table>
<thead>
<tr>
<th>_____ PERCENT OR $______ PER ______</th>
<th>998. DON'T KNOW</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>1. YES</th>
<th>5. NO</th>
<th>8. DON'T KNOW</th>
</tr>
</thead>
</table>

GO TO S32

<table>
<thead>
<tr>
<th>_____ PERCENT OR $______ PER ______</th>
<th>998. DON'T KNOW</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>$______________________</th>
<th>DON'T KNOW</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>1. YES</th>
<th>5. NO</th>
<th>8. DON'T KNOW</th>
</tr>
</thead>
</table>

TURN TO P. 12, S35

<table>
<thead>
<tr>
<th>1. YES</th>
<th>5. NO</th>
<th>--TURN TO P. 12, S35</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>$______________________</th>
<th>---</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>1. YES</th>
<th>5. NO</th>
<th>---</th>
</tr>
</thead>
</table>

TURN TO P. 12, S35--PLAN 1
S35. If (he/she) needed money in an emergency, could (he/she) withdraw some of the funds in that account? (CHECK "YES" EVEN IF WITHDRAWAL INVOLVES PENALTY.)

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

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

________ PERCENT

OR

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

S38. INTERVIEWER CHECKPOINT

(SEE S18, P. 6)
### SAVINGS & TYPE B – PLAN 2

<table>
<thead>
<tr>
<th>S35.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. YES</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>S36.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. ALL</td>
</tr>
<tr>
<td>5. NONE</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>S36a. What proportion would (he/she) lose?</th>
</tr>
</thead>
<tbody>
<tr>
<td>__________________ PERCENT OR __________________</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>S37.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. MOSTLY  2. MOSTLY OR ALL  3. SPLIT</td>
</tr>
<tr>
<td>7. OTHER: ____________ 8. DON'T KNOW</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>S38.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. ONLY 2 PLANS–&gt;NEXT PAGE, S40</td>
</tr>
<tr>
<td>2. ALL OTHERS–&gt;GO BACK TO P. 6, S19, PLAN 3</td>
</tr>
</tbody>
</table>

### SAVINGS & TYPE B – PLAN 3

<table>
<thead>
<tr>
<th>S35.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. YES</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>S36.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. ALL</td>
</tr>
<tr>
<td>5. NONE</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>S36a. What proportion would (he/she) lose?</th>
</tr>
</thead>
<tbody>
<tr>
<td>__________________ PERCENT OR __________________</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>S37.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. MOSTLY  2. MOSTLY OR ALL  3. SPLIT</td>
</tr>
<tr>
<td>7. OTHER: ____________ 8. DON'T KNOW</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>S38.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. ONLY 3 PLANS–&gt;NEXT PAGE, S40</td>
</tr>
<tr>
<td>2. ALL OTHERS</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>S39. (IF 4 OR MORE) Altogether how much does (he/she) have in (his/her) account balance(s) for any other pension plans or savings plan(s) from this job?</th>
</tr>
</thead>
<tbody>
<tr>
<td>$__________________ DON'T KNOW NOTHING NEXT PAGE, S40</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>S39a. Altogether, what other benefit payments does (he/she) expect to receive from (this/these) other pension plan(s) from this job?</th>
</tr>
</thead>
<tbody>
<tr>
<td>___________________________________________ DON'T KNOW NONE</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>S39a. Altogether, what other benefit payments does (he/she) expect to receive from (this/these) other pension plan(s) from this job?</th>
</tr>
</thead>
<tbody>
<tr>
<td>___________________________________________________________________________________________________________________</td>
</tr>
<tr>
<td>___________________________________________________________________________________________________________________</td>
</tr>
</tbody>
</table>
**S40.** Is (he/she) doing any other work for pay now, such as a second job, the military reserves, or (another) business of (his/her) own?

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

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

A. SECOND JOB  
B. MILITARY  
C. BUSINESS  
D. OTHER:  
_________________  
GO TO S41

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

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

___________ # HOURS

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

___________ # WEEKS

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

$_____________ PER ________

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

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

1. FULL-TIME  
2. PART-TIME --> TURN TO P. 17, S46

NEXT PAGE, S45
WORK HISTORY FOR SPOUSE’S CURRENTLY WORKING FULL-TIME

S45. (READ SLOWLY:) Now I have a few questions about (his/her) past jobs. Including any periods of self-employment, the military, and (his/her) current job, since (he/she) was 18, how many years has (he/she) worked full-time for all or most of the year? (Roughly how many years?)

_________________ # YEARS

96. NONE

→ NEXT PAGE, S45j

S45a. Including any self-employment and (his/her) current job, for how many different employers has (he/she) worked in full-time jobs lasting one year or more?

_________________________ # EMPLOYERS

S45b. Now, not counting (his/her) current job, has (he/she) ever had a full-time job that lasted for three years or more?

1. YES

5. NO

→ NEXT PAGE, S45j

S45c. I want to know about the longest such job (he/she) had. Did (he/she) work for someone else, was (he/she) self-employed, or what?

1. SOMEONE ELSE

2. SELF-EMPLOYED

7. OTHER: _______________

S45d. What sort of work was (he/she) doing when (he/she) left that job? (Tell me a little more about what [he/she] did.)

______________________________________________________________________

______________________________________________________________________

S45e. What kind of business or industry did (he/she) work in -- that is, what did they make or do at the place where (he/she) worked?

________________________________________________________________________

S45f. When did (he/she) start working at that job?

19 __________

OR

___________ YEARS AGO

S45g. When did (he/she) stop working at that job?

19 __________

OR

___________ YEARS AGO
WORK HISTORY FOR SPOUSE’S CURRENTLY WORKING FULL-TIME (CONT)

S45h. About how much was (he/she) earning before taxes when (he/she) stopped? (Is that per hour, week, month, year, or what?)

$___________ PER __________

S45j. Since (he/she) was 18, have there been years when (he/she) only worked part-time for all or most of the year?

1. YES   5. NO  --> GO TO S45m

S45k. About how many years in total did (he/she) work part-time for all or most of the year?

____________# YEARS

S45m. Thinking now of the future, when does (he/she) expect to stop working full-time?

IN _______YEARS    OR    AT AGE___________    96. NEVER    --> GO TO S45q  
STOP

S45n. Does (he/she) expect to work part-time after that?

1. YES    5. NO

8. DON'T KNOW/DEPENDS

GO TO S45q

S45p. When does (he/she) expect to stop working altogether?

IN _______YEARS    OR    AT AGE___________    98. DEPENDS/ 
DK    96. NEVER
STOP

S45q. RETURN TO MAIN QUESTIONNAIRE, P. 97, R50
S46. Now I have a few questions about (his/her) past jobs. Including any self-employment and (his/her) current job, since (he/she) was 18, about how many years in total has (he/she) worked part-time for all or most of the year? (Roughly how many years?)

__________ # YEARS OR 96. LESS THAN 1 YEAR

S46a. Since (he/she) was 18, has (he/she) ever worked full-time for pay--including any self-employment and the military?

1. YES 5. NO → NEXT PAGE, S46p

S46b. How many years has (he/she) worked full-time for all or most of the year? (Roughly how many years?)

__________________ # YEARS

S46c. INTERVIEWER CHECKPOINT -- SEE S46b

1. SPOUSE HAS WORKED AT LEAST 5 YEARS FULL-TIME OR DK
   2. ALL OTHERS

S46d. When did (he/she) last work full time for pay?

19_____ OR _____ # YEARS AGO

S46e. About how much did (he/she) earn before taxes that year? (Is that per hour, week, month, year, or what?)

$_________ PER ___________

S46f. Including any self-employment and (his/her) current job, for how many different employers has (he/she) worked in full-time jobs lasting one year or more?

__________________ # EMPLOYERS

S46g. I want to know about the longest full-time job (he/she) had. Did (he/she) work for someone else, was (he/she) self-employed, or what?

1. SOMEONE ELSE 2. SELF-EMPLOYED 7. OTHER: ______________ ______________

S46h. What sort of work was (he/she) doing when (he/she) left that job? (Tell me a little more about what (he/she) did.)

__________________________________________________________________

__________________________________________________________________
WORK HISTORY FOR SPOUSE'S WORKING PART-TIME NOW (CONT)

S46i. What kind of business or industry did (he/she) work in -- that is, what did they make or do at the place where (he/she) worked?

_________________________________________________________________________

S46j. When did (he/she) start working at that job?

19 ________ OR ________ YEARS AGO

S46k. When did (he/she) stop working at that job?

19 ________ OR ________ YEARS AGO

S46m. About how much was (he/she) earning before taxes when (he/she) stopped? (Is that per hour, week, month, year, or what?)

$___________ PER _________

S46n. When did (he/she) last work full-time for pay?

19 ______ OR ________# YEARS AGO

S46p. Thinking now of the future, does (he/she) expect to do any full-time work?

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

GO TO S46s

S46q. When does (he/she) expect to start working full-time?

IN ________ YEARS OR AT AGE _______ 98. DON'T KNOW/DEPENDS

S46r. And when does (he/she) expect to stop working full-time?

IN ________ YEARS OR AT AGE_______ 98. DON'T KNOW/DEPENDS 96. NEVER STOP

GO TO S46t

S46s. When does (he/she) expect to stop working for pay altogether?

IN ________YEARS OR AT AGE_______ 98. DON'T KNOW/DEPENDS 96. NEVER STOP

S46t. RETURN TO MAIN QUESTIONNAIRE, P. 97, R50
S47. Since (he/she) was 18 has (he/she) ever worked full-time for pay?

1. YES  5. NO → NEXT PAGE, S47m

S47a. How many years has (he/she) worked full-time for all or most of the year? Include any periods of self-employment, and the military. (Roughly how many years?)

__________ # YEARS

S47b. INTERVIEWER CHECKPOINT -- SEE S47a

1. SPOUSE HAS WORKED AT LEAST 5 YEARS FULL-TIME

S47c. When did (he/she) last work full-time?

19_____ OR ___________ YEARS AGO

S47d. About how much did (he/she) earn before taxes that year? (Is that per hour, week, month, year, or what?)

$______________ PER ____________

NEXT PAGE, S47m

S47e. Including any self-employment and (his/her) current job, for how many different employers has (he/she) worked in full-time jobs lasting one year or more?

_________________________ # EMPLOYERS

S47f. I want to know about the longest full-time job (he/she) had. Did (he/she) work for someone else, was (he/she) self-employed, or what?

1. SOMEONE ELSE  2. SELF-EMPLOYED  7. OTHER: _______________

S47g. What sort of work was (he/she) doing when (he/she) left that job? [Tell me a little more about what (he/she)did.]

_______________________________________________________________________
_______________________________________________________________________

S47h. What kind of business or industry did (he/she) work in -- that is, what did they make or do at the place where (he/she) worked?

_________________________________________________________________________

S47i. When did (he/she) start working at that job?

19__________ OR ___________ YEARS AGO

S47j. When did (he/she) stop working at that job?

19__________ OR ___________ YEARS AGO
WORK HISTORY FOR SPOUSE'S CURRENTLY RETIRED/DISABLED, HOMEMAKER, STUDENT, OR OTHER (CONT)

S47k. About how much was (he/she) earning before taxes when (he/she) stopped? (Is that per hour, week, month, year, or what?)

$____________ PER __________

S47m. Since (he/she) was 18, were there any years when (he/she) (only) worked part-time for all or most of the year?

1. YES  5. NO  → GO TO S47p

V

S47n. For about how many years did (he/she) work part-time (for all or most of the year)?

__________YEARS

S47p. Does (he/she) expect to work for pay in the future?

1. YES  5. NO  → GO TO S47v

V

S47q. When does (he/she) expect to start working?

IN ____YEARS OR AT AGE_______  98. DON'T KNOW/DEPENDS

S47r. Will any of that be full-time work?

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

GO TO S47u

V

S47s. When does (he/she) expect to start working full-time?

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

S47t. And when does (he/she) expect to stop working full-time?

IN __________ YEARS OR AT AGE __________  96. NEVER STOP

GO TO S47v

S47u. When does (he/she) expect to stop working for pay altogether?

IN _____YEARS OR AT AGE_______  98. DON'T KNOW/DEPENDS  96. NEVER STOP

S47v. RETURN TO MAIN QUESTIONNAIRE, P. 97, R50


### SECTION T: INCOME

**T1.** We have talked about various sources of income. Now we would like to get the overall picture of all the different sources of income that you (and members of your family living here) had in 1988. Did (you/anyone) have income from wages and salaries, including bonuses, overtime and commissions? (RECORD IN COLUMN T1 AND ASK T2 FOR EACH SOURCE OF INCOME AS IT IS MENTIONED.)

| IWER: RECORD LOSS IN ( ); E.G. ($1,500) |

**T2.** In total, how much income did you (and your family) receive in 1988, before deductions for taxes and anything else? [WRITE LOSSES ( )].

<table>
<thead>
<tr>
<th>NO</th>
<th>YES</th>
</tr>
</thead>
<tbody>
<tr>
<td>(5)</td>
<td>(1)</td>
</tr>
</tbody>
</table>

---

<table>
<thead>
<tr>
<th>Tla. WAGES AND SALARIES?</th>
<th>$___________</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tlb. Did (you/anyone) have income or loss from a professional practice, business or farm? (Other than wages or salaries)</td>
<td>$___________</td>
</tr>
<tr>
<td>Tlc. ...non-taxable investments such as municipal bonds?</td>
<td>$___________</td>
</tr>
<tr>
<td>Tld. ...other interest income?</td>
<td>$___________</td>
</tr>
<tr>
<td>Tle. ...dividends?</td>
<td>$___________</td>
</tr>
<tr>
<td>Tlf. ...net gains or losses from the sale of stocks, bonds, or real estate?</td>
<td>$___________</td>
</tr>
<tr>
<td>Tlg. ...net rent, trust income, or royalties from any other investment or business?</td>
<td>$___________</td>
</tr>
<tr>
<td>Tlh. ...unemployment or worker’s compensation?</td>
<td>$___________</td>
</tr>
<tr>
<td>Tlj. ...child support or alimony?</td>
<td>$___________</td>
</tr>
<tr>
<td>Tlk. Did (you/anyone) have income from ADC AFDC, food stamps, or other forms of welfare or assistance, such as SSI?</td>
<td>$___________</td>
</tr>
<tr>
<td>Tlm. ...income from Social Security or other pensions, annuities, or other disability or retirement programs?</td>
<td>$___________</td>
</tr>
<tr>
<td>Tln. Did you (or anyone in your family living here) have income from any other sources? (What other sources?)</td>
<td>$___________</td>
</tr>
</tbody>
</table>

---

-> $___________

-> $___________

-> $___________

-> $___________

-> $___________

-> $___________

-> $___________

-> $___________

-> $___________

-> $___________

-> $___________

-> $___________

-> $___________

-> $___________

-> $___________

-> $___________

-> $___________

-> $___________
T3. How much was the total income you (and your family living here) received in 1988 from all sources, before taxes and other deductions were made?

$_________________________   DON'T KNOW   REFUSED

GO TO T5

T4. Did you (and your family living here) receive more than $30,000 in 1988?

YES   NO  97. REFUSED  98. DON'T KNOW

GO TO T5

T4a. Was it $50,000 or more?

YES  05. NO  REFUSED

GO TO T5

T4b. Was it $100,000 or more?

YES  06. NO  REFUSED

GO TO T5

T4c. Was it $250,000 or more?

08. YES  07. NO  REFUSED

T4d. Was it $5,000 or more?

YES  01. NO  REFUSED

GO TO T5

T4e. Was it $10,000 or more?

YES  02. NO  REFUSED

GO TO T5

T4f. Was it $20,000 or more?

04. YES  03. NO  REFUSED

GO TO T5

T5. During 1988, did you (or anyone in your family living here) pay any alimony or child support?

1. YES  5. NO --> NEXT PAGE, T6

T5a. Altogether, how much alimony and/or child support did you (and your family) pay in 1988?

$_________________________
T6. During 1988, did you (or anyone in your family living here) provide any (other) financial support for relatives or friends who do not live here?

1. YES
5. NO --→ GO TO T7

T6a. How much support did you (and your family) pay?

$__________________________

T6b. To whom was this support given? (Anyone else?) (CHECK ALL THAT APPLY.)

A. CHILDREN UNDER 18
B. CHILDREN 18 AND OVER
C. PARENTS (IN-LAW)
D. GRAND CHILDREN
E. GRAND PARENTS

F. SIBLINGS (IN-LAW)
G. NIECE/NEPHEW
H. FRIEND
J. OTHER: ____________________

T7. Did you (or your [husband/wife]) file or do you expect to file a 1988 Federal Income tax return?

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

T7a. INTERVIEWER CHECKPOINT--SEE HHL, P. 1

1. R MARRIED

2. ALL OTHERS---→GO TO T7c

T7b. Did you and your (husband/wife) file a joint return, did you file separately, or did only one of you file? (Which one?)

1. FILE JOINTLY
2. FILE SEPARATE
3. ONLY R FILE
4. ONLY S FILE
8. DK

T7c. Did you (or your [husband/wife]) file a Schedule C, E or F with your return? (CHECK ALL THAT APPLY.) (IF R ASKS: SCHEDULE "C" IS FOR BUSINESS INCOME, "E" IS FOR TRUST AND PARTNERSHIP INCOME, AND "F" IS FOR FARM INCOME.)

A. SCHED C
B. SCHED E
C. SCHED F
D. NO

T7d. Approximately what was your (and your [husband's/wife's]) total adjusted gross income (AGI) on your 1988 return? (What do you think it will be?)

$__________________________

DON'T KNOW
REFUSED
SECTION X: CHARITY AND INTER-FAMILY TRANSFERS

X1. Have you (or your [husband/wife]) ever received an inheritance, or been given substantial assets in a trust or in some other form?

1. YES  5. NO -->NEXT PAGE, X9

X2. How many of these have you (or your [husband/wife]) ever received?

# OF INHERITANCES, TRUSTS, OTHER TRANSFERS

X3. (Thinking about the [largest/next largest] of these) was that an inheritance, a trust, or what? (CHECK ALL THAT APPLY.)

1. INHERITANCE  1. INHERITANCE  1. INHERITANCE
2. TRUST  2. TRUST  2. TRUST
7. OTHER  7. OTHER  7. OTHER

X4. What was its approximate value at the time it was received?

$______________  $______________  $______________
DON'T KNOW  DON'T KNOW  DON'T KNOW

X5. In what year was it received?

19_______  19_______  19_______

X6. From whom was it received?

01. GRNDPRNT  01. GRNDPRNT  01. GRNDPRNT
02. PARENT  02. PARENT  02. PARENT
03. CHILD  03. CHILD  03. CHILD
04. AUNT/UNCLE  04. AUNT/UNCLE  04. AUNT/UNCLE
05. SIBLING  05. SIBLING  05. SIBLING
06. FRIEND  06. FRIEND  06. FRIEND
97. OTHER: ______  97. OTHER: ______  97. OTHER: ______

X7. INTERVIEWER CHECKPOINT (SEE X2)

1. ONLY 1 INHER  1. ONLY 2 INHER  1. ONLY 3 INHER
NEXT P., X9  NEXT P., X9  NEXT P., X9

2. ALL OTHERS GO BACK TO X3, COL #2  2. ALL OTHERS GO BACK TO X3, COL #3  2. ALL OTHERS NEXT PAGE, X8
X8. How much altogether were any others you have received?
$ _______________

X9. Do you (or your [husband/wife]) expect to receive a substantial inheritance or transfer of assets in the future?
1. YES  
5. NO -->GO TO X10

X9a. Is that likely to involve a large amount of money, a moderate amount, or what?
1. LARGE 
2. MODERATE  
7. OTHER: _________ 
8. DON'T KNOW 

X9b. IWER: RECORD AMOUNT IF R VOLUNTEERS IT: $______________________

X10. During 1988, did you (or anyone in your family living here) make charitable contributions of money or property totaling $500 or more?
1. YES  
5. NO -->GO TO X11

X10a. Roughly, how much did (you/your family) contribute?
$ _______________

X11. Some people think it is important to leave an estate or inheritance to their surviving heirs, while others don't. Which is closer to your (and your [husband's/wife's]) feelings? Would you say it is very important, important, somewhat important, or not important?
1. VERY IMPORTANT  
2. IMPORTANT  
3. R & S DIFFER  
4. SOMewhat IMPORTANT  
5. NOT IMPORTANT

X12. Do you (and your [husband/wife]) expect to leave a sizeable estate to others?
1. YES 
3. POSSIBLY 
5. NO
SECTION Y: RESPONDENT DEMOGRAPHICS

Y1. I'd now like to ask you some questions about your background. What is the highest grade of school or year of college you completed?

**GRADES OF SCHOOL**

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

**Y1a.** Did you get a high school diploma or pass a high school equivalency test?

1. YES  5. NO

**Y1b.** Since completing your formal education, have you had on-the-job training or other vocational training lasting 100 hours or more?

1. YES  5. NO

**COLLEGE**

13  14  15  16  17+

**Y1c.** Did you get a college degree?

1. YES  5. NO

GO TO Y2

**Y1d.** What is the highest degree you have earned?

1. ASSOCIATES  2. BACHELORS
3. MA/MBA  4. PHD  5. MD  6. LAW
7. OTHER: ____________________

Y2. Have you ever been in the military service?

1. YES  5. NO

Y3. What is the month and year of your birth? _______________/____________

MONTH YEAR

Y4. Are you American Indian, Asian, Hispanic, black, white, or another race?

1. AM. INDIAN/ESKIMO/ALEUT  2. ASIAN  3. HISPANIC  4. BLACK  5. WHITE  7. OTHER: ____________
Y5. Now I'd like to ask some questions about your family living elsewhere. Altogether, including children from previous marriages and adopted children, how many sons and daughters do you (or your [husband/wife]) have who do not live with you?

__________ # CHILDREN 96. NONE --->GO TO Y6

Y5a. How many of them are 25 or older?

__________ # 25 or OLDER 95. ALL OF THEM 96. NONE

GO TO Y6

Y5b. And how many of them are less than 18 years old?

__________ # LESS THAN 18 95. ALL OF THEM 96. NONE

Y6. How many living brothers and sisters do you have?

__________ # BROTHERS/SISTERS 96. NONE ---> NEXT PAGE, Y7

Y6a. How many are older than you?

__________ # OLDER 95. ALL 96. NONE
Y7. INTERVIEWER CHECKPOINT:

SEE HOUSEHOLD LISTING, P. 1

1. MARRIED; 2. PARTNER 3. SEPARATED 4. DIVORCED 5. WIDOWED 6. NEVER

INCLUDING MARRIED

SPOUSE AWAY TURN TO NEXT PAGE TURN TO TURN TO

IN SERVICE P. 112, Y11 Y8 P. 111, Y9 P. 111, Y10 TURN TO

P. 113, Y14

CURRENTLY MARRIED

Y7a. In what month and year were you married?

MONTH / YEAR

Y7b. Is this your first marriage or have you been married before?

1. FIRST MARRIAGE 5. MARRIED BEFORE

TURN TO P. 113, Y14

Y7c. Altogether, how many times have you been married, including your current marriage?

2. TWO 3. THREE 4 OR MORE

TURN TO P.112, Y12

Y7d. Did any of these marriages end by your being widowed?

1. YES 5. NO ---TURN TO P. 112, Y13

Y7e. How many?

________________# TIMES WIDOWED

TURN TO P.112, Y13
Y8. In what month and year were you separated?

[ ] MONTH / YEAR

Y8a. In what year did this marriage begin?

[ ] 19_______ OR [ ] _______ YEARS AGO

Y8b. Do you receive support from your (husband/wife), do you pay support, or is there no support involved?

1. RECEIVE SUPPORT

2. NO SUPPORT INVOLVED

3. PAY SUPPORT

Y8c. How much do you receive?

$_______ PER _________

Y8d. How much do you pay?

$_______ PER _________

Y8e. Are the assets and debts that you’ve told me about in this interview owned mainly by you, are they owned jointly with your (husband/wife), or what?

1. OWNED BY R

2. OWNED JOINTLY

7. OTHER ______________________

Y8f. Is this your first marriage or have you been married before?

1. FIRST MARRIAGE

5. MARRIED BEFORE

TURN TO P. 113, Y14

Y8g. Altogether, how many times have you been married, including your current marriage?

2. TWO

3. THREE

4 OR MORE

TURN TO P. 112, Y12

Y8h. Did any of these marriages end by your being widowed?

1. YES

5. NO --->TURN TO P. 112, Y13

Y8j. How many?

______________ # TIMES WIDOWED

TURN TO P. 112, Y13
**CURRENTLY DIVORCED**

**Y9.** In what month and year were you divorced?  

_______________________ MONTH / YEAR

**Y9a.** In what year did that marriage begin? 19_______ OR _____YEARS AGO

**Y9b.** Was that your first marriage or had you been married before?  

1. FIRST MARRIAGE  5. MARRIED BEFORE  

TURN TO P. 113, Y14

**Y9c.** Altogether, how many times have you been married?  

2. TWO  3. THREE  4 OR MORE  

NEXT PAGE, Y12

**Y9d.** Did any of these marriages end by your being widowed?  

1. YES  5. NO  --->NEXT PAGE, Y13

**Y9e.** How many? ___________ # TIMES WIDOWED  

NEXT PAGE, Y13

**CURRENTLY WIDOWED**

**Y10.** In what month and year were you widowed?  

_______________________ MONTH / YEAR

**Y10a.** In what year did that marriage begin? 19_______ OR _____YEARS AGO

**Y10b.** Was that your first marriage or had you been married before?  

1. FIRST MARRIAGE  5. MARRIED BEFORE  

TURN TO P. 113, Y14

**Y10c.** Altogether, how many times have you been married?  

2. TWO  3. THREE  4 OR MORE  

NEXT PAGE, Y12

**Y10d.** Did any of these marriages end in divorce?  

1. YES  5. NO  --->NEXT PAGE, Y13

**Y10e.** How many? ___________ # TIMES DIVORCED  

NEXT PAGE, Y13
PARTNER

1. In what month and year did you start living with your partner?
   ________________

   MONTH / YEAR

2a. Have you ever been married? (to someone else?)
   1. YES   5. NO --->NEXT PAGE, Y14

2b. Altogether, how many times have you been married? (LEGAL MARRIAGES)
   1. ONE   2. TWO   3. THREE   4 OR MORE

   GO TO Y12

2c. Did any of these marriages end in divorce?
   1. YES   5. NO --->GO TO Y13

2d. How many? ___________ # TIMES DIVORCED

   GO TO Y13

TWO MARRIAGES

12. When did your (first) marriage begin?
   19_________ OR __________ YEARS AGO

12a. And when did that marriage end?
   19_________ OR __________ YEARS AGO

12b. Did that marriage end in divorce or were you widowed?
   4. DIVORCE   5. WIDOWED

   NEXT PAGE, Y14

13. At what age were you first married?
   AT __________ YEARS OLD OR 19 ________

13a. Finally, for about how many years in total have you been married (including your current marriage)?
   (ACCEPT RANGE.) ____________# YEARS

   NEXT PAGE, Y14
Y14. Now I'd like to ask about your parents. Is your mother still living?

1. YES  5. NO  8. DK

V GO TO Y14b

Y14a. What is her age?

___________ AGE

Y14b. Is your father still living?

1. YES  5. NO  8. DK

V GO TO Y15

Y14c. What is his age?

___________ AGE

Y15. Now I'd like to ask you about your health; would you say your health is excellent, good, fair, or poor?

1. EXCELLENT  2. GOOD  3. FAIR  4. POOR  8. DK

Y16. INTERVIEWER CHECKPOINT

SEE HOUSEHOLD LISTING, P. 1

☐ 1. R IS MARRIED OR LIVING WITH PARTNER---->NEXT PAGE, Y17

☐ 2. R LIVES ALONE---->TURN TO P. 117, Y26

☐ 3. ALL OTHERS---->TURN TO P. 116, Y25
Y17. I'd now like to ask you some questions about your (husband's/wife's/partner's) background. What is the highest grade of school or year of college (he/she) completed?

**GRADES OF SCHOOL**

- | 00 | 01 | 02 | 03 | 04 | 05 | 06 |
- | 06 | 07 | 08 | 09 | 10 | 11 | 12 |

**COLLEGE**

- | 13 | 14 | 15 | 16 | 17+ |

Y17a. Did (he/she) get a high school diploma or pass a high school equivalency test?

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

Y17b. Since completing (his/her) formal education, has (he/she) had on-the-job training or other vocational training lasting 100 hours or more?

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

Y17c. Did (he/she) get a college degree?

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

GO TO Y18

Y17d. What is the highest degree (he/she) earned?

1. ASSOCIATES  
2. BACHELORS  
3. MA/MBA  
4. PHD  
5. MD  
6. LAW  
7. **OTHER:** __________________________

Y18. Has (he/she) ever been in the military service?

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

Y19. What is the month and year of (his/her) birth?

_________________________ / _____________________

MONTH / YEAR
Y20. How many living brothers and sisters does (he/she) have?

___________ # BROTHERS/SISTERS   96. NONE → GO TO Y21

Y20a. How many are older than (he/she) is?

___________ # OLDER  95. ALL OF THEM  96. NONE

Y21. Has your (husband/wife/partner) been married before?

1. YES  5. NO → GO TO Y23

Y22. Altogether, how many times was your (husband/wife/partner) married before?

1. ONCE

Y22a. When did (his/her) first marriage begin?

__________ YEAR

Y22b. And when did that marriage end?

__________ YEAR

Y22c. Did that marriage end in divorce, or was (he/she) widowed?

4. DIVORCE  5. WIDOWED

19

Y22d. Did any of these marriages end by your (husband/wife/partner) being widowed?

1. YES  5. NO → Y22f

Y22e. How many? _______ # TIMES WIDOWED

Y22f. At what age was your (husband/wife/partner) first married?

AT ______ YEARS OLD OR

19

Y22g. Finally, for about how many years in total has your (husband/wife/partner) been married?

(ACCEPT RANGE)

__________YEARS

Y23. Is your (husband's/wife's/partner's) mother still living?

1. YES  5. NO  8. DK

Y23a. What is her age? GO TO Y23b

__________ AGE
Y23b. Is your (husband's/wife's/partner's) father still living?

1. YES

V

5. NO

8. DK

Y23c. What is his age?  NEXT PAGE, Y24

___________ AGE
Y24. Now I'd like to ask you some questions about your family's health; would you say your (husband's/wife's/partner's) health in general is excellent, good, fair, or poor?

1. EXCELLENT  2. GOOD  3. FAIR  4. POOR  8. DK

Y25. INTERVIEWER CHECKPOINT

SEE HOUSEHOLD LISTING, P. 1

1. 1 OR MORE ADULTS WITH INDEPENDENT FINANCES (COL. F MARKED "INDEP")

☐ 2. ALL OTHERS------>GO TO Y25a

READ: For the rest of the questions in the interview, please include the adults in your family who have independent finances.

Y25a. Do you or anyone in your family living here (including those with independent finances) have any persistent or chronic health conditions or problems?

1. YES  5. NO --> TURN TO P. 118, Y29

Y25b. Which family members have these health conditions or problems and what are they? (Any others?) (LIST FAMILY MEMBERS BY RELATION TO R)

<table>
<thead>
<tr>
<th>FAMILY MEMBER</th>
<th>AGE</th>
<th>HEALTH CONDITIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
<td></td>
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<tr>
<td>3.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

TURN TO P. 118, Y29
R LIVES ALONE

Y26. Do you have any persistent or chronic health conditions or problems?

1. YES  5. NO --> GO TO Y27

Y26a. What are these health conditions or problems? (Any others?)

Y27. Are you currently eligible to receive benefits from any government health insurance programs, such as Medicare, Medicaid, or CHAMPUS, VA, or other military programs?

1. YES  5. NO --> GO TO Y28

Y27a. Which program is that? (Anything else?) (CHECK ALL THAT APPLY.)

(IWER: ONLY PERSONS 65 OR OLDER SHOULD BE ELIGIBLE FOR MEDICARE. ONLY POOR PERSONS SHOULD BE ELIGIBLE FOR MEDICAID. CHAMPUS IS FOR ACTIVE MILITARY.)

A. MEDICARE  B. MEDICAID  C. VA/CHAMPUS  D. OTHER ________________

Y27b. Do you have any other type of health coverage such as employer plans, or Blue Cross-Blue Shield, or a Health Maintenance Organization?

1. YES  5. NO

GO TO Y28a  TURN TO P. 124, Y41

Y28. Do you have any type of health coverage such as employer plans or Blue Cross-Blue Shield, or a Health Maintenance Organization?

1. YES  5. NO --> TURN TO P. 119, Y32

Y28a. Is this coverage obtained through your employer or former employer, a union, through direct payments to an insurance company, or what? (CHECK ALL THAT APPLY.)

A. EMPLOYER  B. FORMER EMPLOYER  C. UNION  D. DIRECT PAYMENT

E. OTHER: _____________________________________________________

Y28b. How is this coverage paid for -- by you, by an employer, by you and an employer, by a relative, or what? CHECK ALL THAT APPLY.

A. R  B. EMPLOYER  C. RELATIVE  D. FORMER EMPLOYER

E. OTHER: _____________________________________________________

TURN TO P. 124, Y41
Y29. Are you or anyone in your family living here (including family members with independent finances) currently eligible to receive benefits from any government health insurance programs, such as Medicare, Medicaid, or CHAMPUS, VA, or other military programs?

1. YES  5. NO --> GO TO Y30

Y29a. Which program is that? (Anything else?) (CHECK ALL THAT APPLY.)

(IWER: ONLY PERSONS 65 OR OLDER SHOULD BE ELIGIBLE FOR MEDICARE. ONLY POOR PERSONS SHOULD BE ELIGIBLE FOR MEDICAID. CHAMPUS IS FOR ACTIVE MILITARY.)

A. MEDICARE   B. MEDICAID   C. VA/CHAMPUS   D. OTHER_______________

Y29b. Is everyone living here covered by (this/one of these) program(s)?

1. YES  5. NO --> GO TO Y29d

Y29c. Do you or anyone living here have any other type of health coverage such as employer plans, or Blue Cross-Blue Shield, or a Health Maintenance Organization?

1. YES  5. NO

NEXT PAGE Y31   TURN TO P. 120, Y33

Y29d. Who is not covered? ( Anyone else?) (CHECK ALL THAT APPLY.)

A. R   B. SPOUSE   C. CHILD(REN) UNDER 18   D. CHILD(REN) 18 AND OVER

E. FATHER (IN-LAW)   F. MOTHER (IN-LAW)   G. OTHER: __________________

Y30. Do you or anyone living here have any ( other) type of health coverage such as employer plans, or Blue Cross-Blue Shield, or a Health Maintenance Organization?

1. YES  5. NO

NEXT PAGE, Y31   NEXT PAGE, Y32
Y31. Is this coverage obtained through your employer, former employer, or union, (your [husband's/wife's/partner's] employer, former employer, or union,) through direct payments to an insurance company, or what? (CHECK ALL THAT APPLY.)

A. R'S EMPLOYER  B. R'S FORMER EMPLOYER  C. R'S UNION
D. S'S EMPLOYER  E. S'S FORMER EMPLOYER  F. S'S UNION
G. DIRECT PAYMENT  H. OTHER: ____________________________________________

Y31a. How is this coverage paid for -- by you or someone in your family living here, by an employer, by you and an employer, by a relative not living here, or what? (CHECK ALL THAT APPLY.)

A. R/FAMILY  B. EMPLOYER  C. RELATIVE  D. FORMER EMPLOYER  E. OTHER:___________

Y31b. Is everyone in your family living here covered by at least one of these private health programs?

1. YES  S. NO

NEXT PAGE, Y33

Y31c. Who is not covered (including those with independent finances)? (Anyone else?) (CHECK ALL THAT APPLY.)

A. R  B. SPOUSE  C. CHILD(REN) UNDER 18  D. CHILD(REN) 18 AND OVER  E. FATHER (IN-LAW)  F. MOTHER (IN-LAW)
G. OTHER: ________________________________________________________________

Y32. (RB, P. 14) This is a list of reasons why some people don't have health insurance. Which number best describes why (you/some members of your family living here) are not covered?

01. TOO EXPENSIVE, CAN'T AFFORD HEALTH INSURANCE
02. CAN'T GET INSURANCE BECAUSE OF POOR HEALTH, AGE, OR ILLNESS
03. DON'T BELIEVE IN HEALTH INSURANCE
04. NOT MUCH SICKNESS IN THE FAMILY; WE HAVEN'T NEEDED INSURANCE
05. DISSATISFIED WITH PREVIOUS INSURANCE
06. JOB LAYOFF OR JOB LOSS
07. OTHER:_________________________________________________________
Y33. INTERVIEWER CHECKPOINT

SEE HOUSEHOLD LISTING, P. 1

☐ 1. 1 OR MORE ADULTS WITH INDEPENDENT FINANCES (COL. F MARKED "INDEP")

☐ 2. ALL OTHERS---->TURN TO P. 124, Y41

Y34. I'd like to ask some questions just about the other adults 22 and over who live with you (and your family) but have independent finances. (Does he/Does she/Do any of these other adults) receive any income from wages or salaries?

☐ 1. YES ☐ 5. NO ☐ 8. DON'T KNOW

NEXT PAGE, Y35

Y34a. Roughly how much total income did (he/she/they) have from wages and salaries in 1988 before taxes and deductions? (ACCEPT RANGE.)

$____________________________   DON'T KNOW  -->NEXT PAGE, Y35

Y34b. Did you include this amount in the income you told me about earlier in this interview? (IF R ONLY TOLD ABOUT PART, MAKE NOTE.)

☐ 1. YES ☐ 5. NO
Y35.  (Does he/Does she/Do they) receive income from any other sources (such as social security, a pension, disability payments, public assistance, or income from a business or other assets)?

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

GO TO Y36

Y35a. What other sources of income (does he/does she/do they) have?

(CHECK ALL THAT APPLY.)

A. SOCIAL SECURITY  B. PENSIONS  C. DISABILITY  D. PUBLIC ASSISTANCE

E. INTEREST INCOME  F. DIVIDENDS  G. BUSINESS  H. REAL ESTATE

J. OTHER: __________________________________________________________

Y35b. Roughly how much total income did (he/she/they) have from (all these/this) source(s) in 1988 before taxes and deductions?

$__________________________  DON'T KNOW --->GO TO Y36

Y35c. Did you include this amount in the income you told me about earlier in this interview?  (IF R ONLY TOLD ABOUT PART, MAKE NOTE.)

1. YES  5. NO
Y36. (Does he/Does she/Do any of them) have any cars or other vehicles?

1. YES   5. NO  --->NEXT PAGE Y37

Y36a. Roughly, how much (is this/are these) vehicle(s) worth in today's prices? (ACCEPT RANGE.)

$___________________________  DON'T KNOW --->NEXT PAGE, Y37

Y36b. Did you include (this/these) vehicle(s) in the ones you told me about earlier in this interview? (IF R ONLY TOLD ABOUT PART, MAKE NOTE.)

1. YES  5. NO

Y37. (Does he/Does she/Do they) have any bank accounts, savings accounts, or savings bonds?

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

V  GO TO Y38

Y37a. Roughly how much in total (does he/does she/do they) have in bank accounts, savings accounts, or savings bonds? (ACCEPT RANGE.)

$___________________________  DON'T KNOW --->GO TO Y38

Y36b. Did you include this amount when you told me about these items earlier in this interview? (IF R ONLY TOLD ABOUT PART, MAKE NOTE.)

1. YES  5. NO

Y38. (Does he/Does she/Do they) have any other assets (such as stocks, bonds, a business, or any properties, including any part of the [house/apartment] you live in)?

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

V  NEXT PAGE, Y40
Y38a. What other kinds of assets (does he/does she/do they) have?

(CHECK ALL THAT APPLY.)

<table>
<thead>
<tr>
<th>A. R'S HOME</th>
<th>B. STOCKS</th>
<th>C. BOND</th>
<th>D. MUTUAL FUNDS</th>
</tr>
</thead>
<tbody>
<tr>
<td>__________</td>
<td>__________</td>
<td>______</td>
<td>________________</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>E. MONEY MARKET FUNDS</th>
<th>F. BUSINESS</th>
<th>G. OTHER REAL ESTATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>__________</td>
<td>__________</td>
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<thead>
<tr>
<th>H. OTHER: ________________________________</th>
</tr>
</thead>
</table>

Y38b. Roughly how much in total (does he/does she/do they) have in (all these/this) asset(s)? (ACCEPT RANGE.)

$___________________________  DON'T KNOW ---> NEXT PAGE, Y39

Y38c. Did you include this amount in the assets you told me about earlier in this interview? (IF R ONLY TOLD ABOUT PART, MAKE NOTE.)

1. YES

5. NO

NEXT PAGE, Y40  NEXT PAGE, Y39
Y39. INTERVIEWER CHECKPOINT

SEE P. 122, Y38a

☐ 1. "R'S HOME" BOX A MARKED IN Y38a

☐ 2. ALL OTHERS-----GO TO Y40

Y39a. What share of this home (does he/does she/do they) own?

_____________ PERCENT

Y39b. What is the present value of this home? I mean, about what would it bring if it were sold today?

$_______________________

Y39c. What is the amount still owed on all the mortgages, land contracts and loans on the home? (ACCEPT RANGE.)

$_________________________   NOTHING

Y40. Not including any debts (he/she/they) owe(s) you (or your [husband/wife]), (does he/does she/do they) have any debts? (IF R ASKS: DO NOT INCLUDE MORTGAGE ON R'S HOME.)

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

V  NEXT PAGE, Y41

Y40a. Roughly how much in total are (his/her/their) debts?

$_________________________   DON'T KNOW---->NEXT PAGE, Y41

Y40b. Did you include these debts when you told me about the household debts earlier in this interview? (IF R ONLY TOLD ABOUT PART, MAKE NOTE.)

1. YES|      5. NO|
Y41. That finishes the actual interview. Is there anything you would like to add to any of the subjects we've discussed?

_________________________________________________________________________________

_________________________________________________________________________________

_________________________________________________________________________________

_________________________________________________________________________________

_________________________________________________________________________________

Y41a. EXACT TIME NOW: _________________

IVER: COMPLETE BOXES Y42 AND Y43

Y42. END OF IW REFERENCE: RESPONDENT'S EMPLOYMENT/PENSION INFORMATION

☐ 1. R IS COVERED BY PENSION ON CURRENT JOB (1 OR MORE PLANS AT R18, P. 82)

☐ 2. ALL OTHERS

Y43. END OF IW REFERENCE: SPOUSE EMPLOYMENT/PENSION INFORMATION

☐ 3. R IS NOT MARRIED

☐ 4. S IS COVERED BY PENSION ON CURRENT JOB (1 OR MORE PLANS AT S18, P. 6 IN THE SPOUSE SUPPLEMENTAL BOOKLET)

☐ 5. ALL OTHERS

Y44. INTERVIEWER: TURN TO COVERSHEET, P. 2, Z1

NOTE: THE NUMBERS IN THE BOXES AT Z1 AND Z4 IN THE COVERSHEET MATCH THE BOXES CHECKED IN Y42 AND Y43 ABOVE.
SECTION ZZ: INTERVIEWER OBSERVATIONS

ZZ1. RELATIONSHIP OF R TO INFORMANT:

1. R IS INFORMANT
7. OTHER: R IS _______________
   OF INFORMANT

ZZ2. TYPE OF STRUCTURE IN WHICH FAMILY LIVES:

00. IW NOT CONDUCTED AT R'S HOME

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

ZZ3. NEIGHBORHOOD: Look at the structures on R's block and check as many as apply.

A. VACANT LAND
B. TRAILER/MOBILE HOME
C. DETACHED SINGLE FAMILY HOUSE
D. 2-FAMILY HOUSE; SIDE BY SIDE OR ONE ABOVE THE OTHER
E. DETACHED 3-4 FAMILY HOUSE
F. ROW HOUSE (3 OR MORE UNITS IN AN ATTACHED ROW)
G. APARTMENT HOUSE (4 OR FEWER UNITS)
H. CONDO/APARTMENT HOUSE (5 OR MORE UNITS, 3 STORIES OR LESS)
J. CONDO/APARTMENT HOUSE (5 OR MORE UNITS, 4 STORIES OR MORE)
K. COMMERCIAL OR INDUSTRIAL STRUCTURE
L. PARK
M. SCHOOL OR OTHER GOV'T. BUILDING
N. VACANT BUILDING
P. OTHER: __________________________
ZZ4. BUILDINGS IN THE IMMEDIATE NEIGHBORHOOD (LOOK UP AND DOWN THE BLOCK) ARE:

1. ALL RESIDENTIAL  
2. MOSTLY RESIDENTIAL  
3. ABOUT EQUALLY RESIDENTIAL AND NONRESIDENTIAL  
4. MOSTLY NONRESIDENTIAL  
0. NONE IN VIEW

ZZ5. HOUSING STRUCTURES ON BLOCK ARE:

1. 0-20 FEET APART  
2. 21-100 FEET APART  
3. OVER 100 FEET APART

ZZ6. CONDITION OF BUILDING EXTERIOR IS:

1. CLEAN AND SOUND  
2. SOME PAINT PEELING OR CRACKS IN MASONRY  
3. NEEDS SUBSTANTIAL Painting, Refilling, or Repair  
4. DILAPIDATED

ZZ7. CONDITION OF THE EXTERIOR OF BUILDINGS ON BLOCK IN GENERAL (BOTH SIDES OF STREET) LOOKS:

1. BETTER THAN R'S  
2. AS GOOD AS R'S  
3. WORSE THAN R'S  
0. NO OTHER BUILDINGS IN VIEW

ZZ8. PLEASE RATE THE PHYSICAL CONDITION OF THE INTERIOR OF THE HU:

1. EXCELLENT: WALLS AND CEILINGS HAVE NO CRACKS; PAINT OR PANELLING IS IN GOOD CONDITION  
2. GOOD: NEEDS SOME MINOR PAINTING OR REFINISHING  
3. FAIR: NEEDS MAJOR INTERIOR WORK--HOLES AND/OR CRACKS NEED PATCHING, PAINTING NEEDED, ETC.  
4. POOR: SOME WALLS OR CEILINGS NEED REPLACEMENT  
8. DON'T KNOW--WASN'T INSIDE HOUSE

ZZ9. NEIGHBORHOOD RESIDENTS SEEM TO BE:

1. ALL BLACK  
2. ALMOST ALL BLACK  
3. HALF BLACK AND HALF NON-BLACK  
4. ALMOST ALL NON-BLACK  
5. ALL NON-BLACK  
8. DON'T KNOW
1. EXCELLENT  2. GOOD  3. FAIR  4. POOR

ZZ11. R'S ABILITY TO EXPRESS (HIMSELF/HERSELF) WAS . . .
1. EXCELLENT  2. GOOD  3. FAIR  4. POOR

ZZ12. WAS R SUSPICIOUS ABOUT THE STUDY BEFORE THE INTERVIEW?
1. NO, NOT AT ALL SUSPICIOUS  2. YES, SOMEWHAT SUSPICIOUS  5. YES, VERY SUSPICIOUS

ZZ13. WAS R SUSPICIOUS ABOUT THE STUDY AFTER THE INTERVIEW?
1. NO, NOT AT ALL SUSPICIOUS  2. YES, SOMEWHAT SUSPICIOUS  5. YES, VERY SUSPICIOUS

ZZ14. OVERALL, HOW GREAT WAS R'S INTEREST IN THE INTERVIEW?
1. VERY HIGH  2. ABOVE AVERAGE  3. AVERAGE  4. BELOW AVERAGE  5. VERY LOW

ZZ15. OTHER PERSONS PRESENT AT THE INTERVIEW: (CHECK ALL THAT APPLY.)
A. CHILDREN UNDER 6  B. CHILDREN 6 & OVER  C. SPOUSE  D. OTHER RELATIVES  E. OTHER ADULTS  F. NO ONE

ZZ16. DID R REFER TO DOCUMENTS TO ANSWER QUESTIONS?
1. FREQUENTLY  2. SOMETIMES  4. RARELY  5. NEVER

ZZ17. WHICH DOCUMENTS DID R REFER TO? (CHECK ALL THAT APPLY)
A. LOAN DOCUMENTS  B. CHECKING; SAVINGS; INVESTMENTS  C. PENSION DOCUMENTS  D. INCOME TAX RETURN

GO TO ZZ18
ZZ18. **THUMBNAIL SKETCH:**