## EXACT TIME NOW: _____

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?

| (A) RELATIONSHIP TO RESPONDENT | (B) SEX | (C) AGE | (D) MARITAL STATUS | (E) USUALLY LIVES HERE? | | (F) FINANC DEPEND | (F) INDEP. |
|---|---|---|---|---|---|---|---|
| RESPONDENT | | | **M P S D W NM** | 1. YES | 5. NO | X | |
| | | | **M P S D W NM** | 1. YES | 5. NO | | |
| | | | **M P S D W NM** | 1. YES | 5. NO | | |
| | | | **M P S D W NM** | 1. YES | 5. NO | | |
| | | | **M P S D W NM** | 1. YES | 5. NO | | |
| | | | **M P S D W NM** | 1. YES | 5. NO | | |
| | | | **M P S D W NM** | 1. YES | 5. NO | | |
| | | | **M P S D W NM** | 1. YES | 5. NO | | |
| | | | **M P S D W NM** | 1. YES | 5. NO | | |
| | | | **M P S D W NM** | 1. YES | 5. NO | | |
| | | | **M P S D W NM** | 1. YES | 5. NO | | |

HHL1. **(ASK OF ALL PERSONS 18 AND OLDER, <u>EXCEPT</u> 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, <u>EXCEPT</u> 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--<u>OTHER THAN R/SPOUSE</u> |
| | 2. ALL OTHERS-->NEXT PAGE, SECTION A |

HHL4. **(ASK ABOUT ALL ADULTS 22 YEARS AND OLDER, <u>EXCEPT</u> 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 <u>here</u>" we will mean--(READ RELATIONSHIP OF ALL HU MEMBERS <u>EXCEPT</u> 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.

| | INSTITUTION #1 | INSTITUTION #2 | INSTITUTION #3 |
|---|---|---|---|
| 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?) | 11. COMM. BANK | 11. COMM. BANK | 11. COMM. BANK |
| | 12. S&L/SVINGS BNK | 12. S&L/SVINGS BNK | 12. S&L/SVINGS BNK |
| | 13. CREDIT UNION | 13. CREDIT UNION | 13. CREDIT UNION |
| | 14. FIN./LOAN CO. | 14. FIN./LOAN CO. | 14. FIN./LOAN CO. |
| | 16. BROKERAGE | 16. BROKERAGE | 16. BROKERAGE |
| | 97. OTHER:_____ _____ _____ | 97. OTHER:_____ _____ _____ | 97. OTHER:_____ _____ _____ |
| | 98. DON'T KNOW | 98. DON'T KNOW | 98. DON'T KNOW |
| 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.) | _____ MILES | _____ MILES | _____ MILES |
| | 96. LESS THAN A MILE | 96. LESS THAN A MILE | 96. LESS THAN A MILE |
| | 51. OVER 50 MILES | 51. OVER 50 MILES | 51. OVER 50 MILES |
| | 97. LOCAL PHONE OR POST BOX | 97. LOCAL PHONE OR POST BOX | 97. LOCAL PHONE OR POST BOX |
| | 98. DON'T KNOW | 98. DON'T KNOW | 98. DON'T KNOW |
| A9. INTERVIEWER CHECKPOINT **(SEE A5m)** | ☐ 1. ONLY 1 INST. TURN TO P. 7, SECTION B | ☐ 1. ONLY 2 INST. TURN TO P. 7, SECTION B | ☐ 1. ONLY 3 INST. TURN TO P. 7, SECTION B |
| | ☐ 2. ALL OTHERS GO BACK TO A6, INST. # 2 | ☐ 2. ALL OTHERS GO BACK TO A6, INST. # 3 | ☐ 2. ALL OTHERS GO BACK TO A6, INST. # 4 |

| INSTITUTION #4 | INSTITUTION #5 | INSTITUTION #6 |
|---|---|---|
| 11. COMM. BANK | 11. COMM. BANK | 11. COMM. BANK |
| 12. S&L/SVINGS BNK | 12. S&L/SVINGS BNK | 12. S&L/SVINGS BNK |
| 13. CREDIT UNION | 13. CREDIT UNION | 13. CREDIT UNION |
| 14. FIN./LOAN CO. | 14. FIN./LOAN CO. | 14. FIN./LOAN CO. |
| 16. BROKERAGE | 16. BROKERAGE | 16. BROKERAGE |
| 97. OTHER:_____<br>_____<br>_____ | 97. OTHER:_____<br>_____<br>_____ | 97. OTHER:_____<br>_____<br>_____ |
| 98. DON'T KNOW | 98. DON'T KNOW | 98. DON'T KNOW |
| 1. ATM | 1. ATM | 1. 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 |
| _____<br>MILES | _____<br>MILES | _____<br>MILES |
| 96. LESS THAN A MILE | 96 LESS THAN A MILE | 96. LESS THAN A MILE |
| 51. OVER 50 MILES | 51. OVER 50 MILES | 51. OVER 50 MILES |
| 97. LOCAL PHONE OR POST BOX | 97. LOCAL PHONE OR POST BOX | 97. LOCAL PHONE OR POST BOX |
| 98. DON'T KNOW | 98. DON'T KNOW | 98. DON'T KNOW |
| ☐ 1. ONLY 4 INST. NEXT PAGE, SECTION B<br>☐ 2. ALL OTHERS GO BACK TO A6, INST. #5 | ☐ 1. ONLY 5 INST. NEXT PAGE, SECTION B<br>☐ 2. ALL OTHERS GO BACK TO A6, INST. #6 | NEXT PAGE,SECTION B |

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 <u>someone like yourself</u> to borrow money...

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

GO TO B4

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

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

B4. Was there any time in the past five years that you (or your [husband/wife]) <u>thought</u> 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

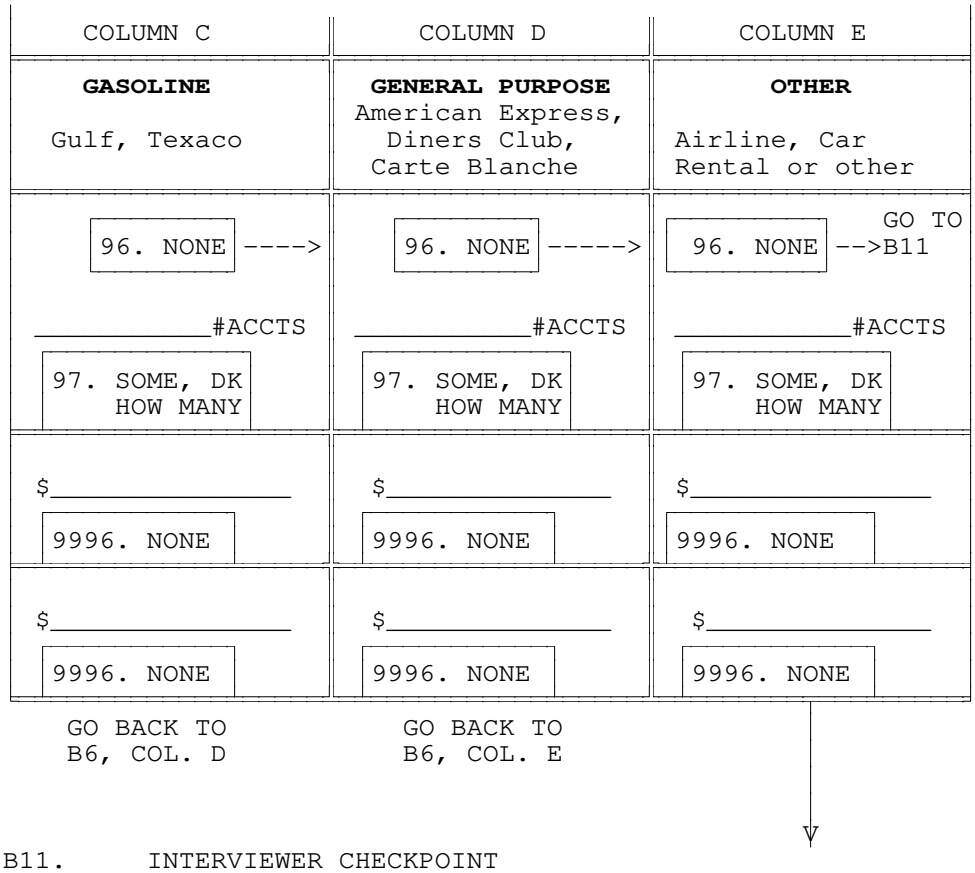
5. NO -->TURN TO P. 10, SECTION D

| | COLUMN A | COLUMN B |
|---|---|---|
| TYPE-------> | **BANK-TYPE** | **STORE** |
| EXAMPLES---> | Visa, Mastercard, Discover, Optima | Sears, K-Mart and other Dept. stores |
| 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 ----> _____#ACCTS<br>97. SOME, DK HOW MANY | 96. NONE ----> _____#ACCTS<br>97. SOME, DK HOW MANY |
| B7. During the last month, roughly how much were the new charges made to (this/all these) (TYPE) account(s)? (ACCEPT RANGE) | $_____<br>9996. NONE | $_____<br>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)? | $_____<br>9996. NONE | $_____<br>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)?]
[IF "SOMEPLACE ELSE": What type(s) of institution(s)?]

| | |
|---|---|
| 01. #1 | 04. #4 |
| 02. #2 | 05. #5 |
| 03. #3 | 06. #6 |
| 11. COMM BANK | |
| 50. SEARS | |
| 51. AM. EXP. | |
| 97. OTHER: _____ _____ | |

GO BACK TO B6, COL. B




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

SECTION D: HOUSING

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

NEXT PAGE, D6

3. RENTS

TURN TO P. 15, D17

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?

$ _____

TURN TO P. 16, D20

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

1. YES

TURN TO P. 15, D17

5. NO

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?

[1. YES] [5. NO] --> GO TO D7

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?

[1. YES] [5. NO] --> GO TO D8

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?

[1. YES] [5. NO] --> GO TO D10

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

$ _____

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 → NEXT PAGE, D14
2. OWN ONLY SITE
3. OWN ONLY HOME → GO TO D12
4. RENT BOTH → NEXT PAGE, D13
7. NEITHER OWNS NOR RENTS

D11e. How is that? _____

_____

_____

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

TURN TO P. 27, D68

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. 16, D22

## 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

TURN TO P. 16, D22

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 RECEIEVED

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 ⟹ D16a. INTERVIEWER CHECKPOINT: OBSERVATION

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

☐ 2. ALL OTHERS-->**NEXT PAGE, D19**

2. PAYS RENT ⟹>GO TO D17

3. CONDO

4. CO-OP

5. TOWNHOUSE ASSOC. ⟹

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

$_____ PER _____ NONE

NEXT PAGE, D19

7. NEITHER OWNS NOR RENTS

D16c. How is that? _____

_____

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 → NEXT PAGE, D27, COL. A

5. NO → TURN TO P.21, COL. B, D40a

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

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

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?

_____

_____

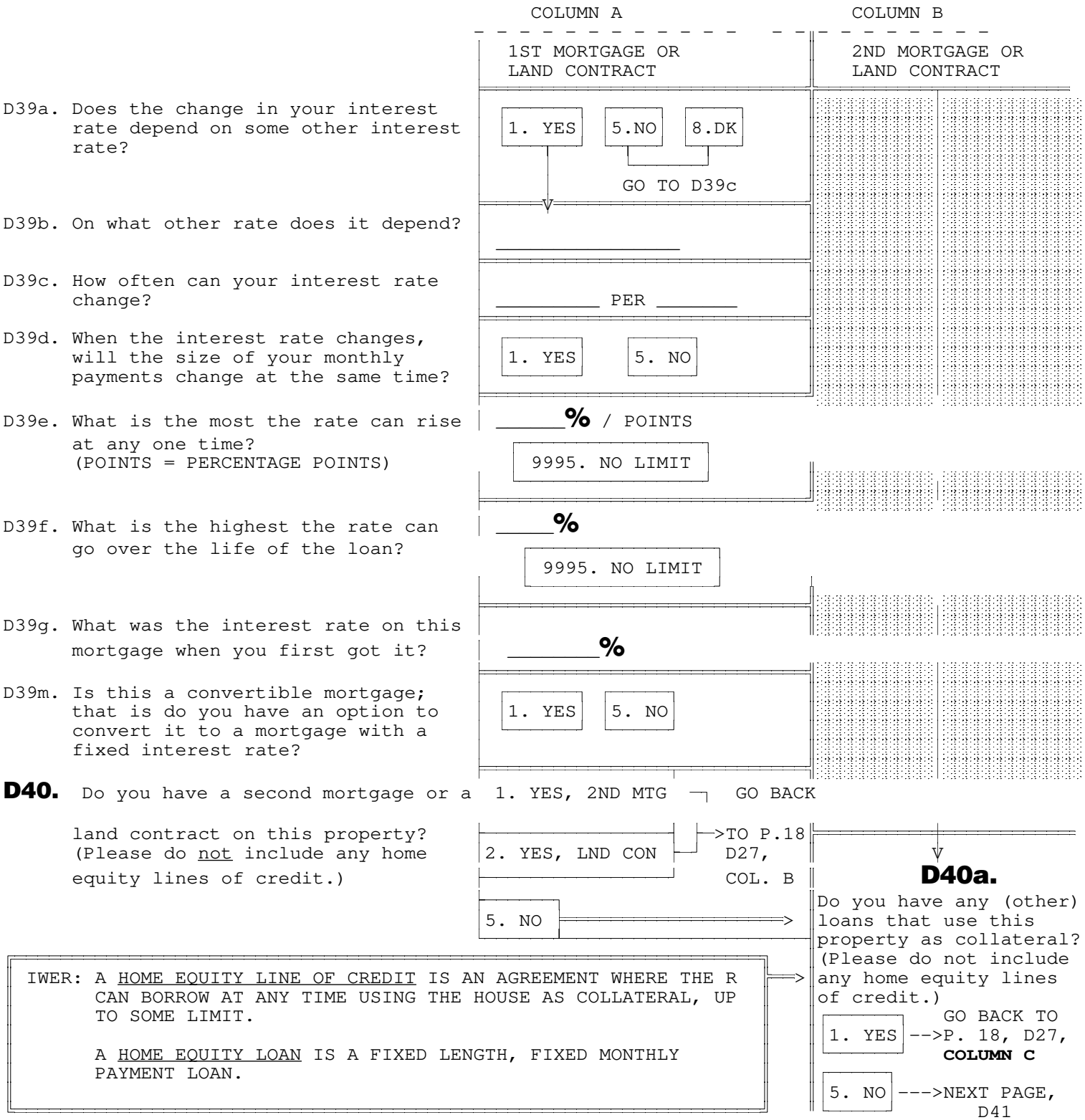
_____

NEXT PAGE, D27, COLUMN A

| | COLUMN A | COLUMN B | COLUMN C |
|---|---|---|---|
| | 1ST MORTGAGE OR LAND CONTRACT | 2ND MORTGAGE OR LAND CONTRACT | HOME EQUITY LOAN |
| **D27.** About the (mortgage/ land contract /second mortgage/other loan), in what month and year was it obtained or last refinanced? | _____ MONTH/YEAR | _____ MONTH/YEAR | _____ MONTH/YEAR |
| D27a. Was this (mortgage/ land contract) assumed from the previous owner? | 1. YES 5. NO | 1. YES 5. NO | |
| 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? | _____ # YEARS **OR** _____ # PAYMENTS 96. NO SET # → NEXT PAGE, D34 COLUMN A | _____ # YEARS **OR** _____ # PAYMENTS 96. NO SET # → NEXT PAGE, D34 COLUMN B | _____ # YEARS **OR** _____ # PAYMENTS 96. NO SET # → NEXT PAGE, D34 COLUMN C |
| D31. How much are the payments and how often are they due? | $_____ PER _____ NO REG PYMNTS → NEXT PAGE, D34 | $_____ PER _____ NEXT PAGE, D33 COL. B NO REG PYMNTS → NEXT PAGE, D34 COL. B | $_____ PER _____ NEXT PAGE, D33 COL. C NO REG PYMNTS → NEXT PAGE, D34 COL. C |
| D32. Do the payments include property taxes or insurance? (Which?) | 1. TAXES ONLY<br>2. INSURANCE ONLY<br>3. BOTH<br>4. NEITHER<br>8. DON'T KNOW | | |
| | NEXT PAGE, D33, COL. A | | |

| | COLUMN A | COLUMN B | COLUMN C |
|---|---|---|---|
| | 1ST MORTGAGE OR LAND CONTRACT | 2ND MORTGAGE OR LAND CONTRACT | HOME EQUITY LOAN |
| D33. Will the regular payments repay the loan completely, or will there be a balance payable, or "balloon" payment, when the loan is due? | 1. REPAY COMPLETELY<br>GO TO D35<br>2. BALLOON | 1. REPAY COMPLETELY<br>GO TO D35<br>2. BALLOON | 1. REPAY COMPLETELY<br>GO TO D35<br>2. BALLOON |
| D33a. What will the balance due or balloon payment be? | $ _____<br>GO TO D35 | $ _____<br>GO TO D35 | $ _____<br>GO TO D35 |
| **D34.** What is the typical payment and how often is it made? | $_____<br>PER _____<br>NO TYPICAL PMNTS | $_____<br>PER _____<br>NO TYPICAL PMNTS | $_____<br>PER _____<br>NO TYPICAL PMNTS |
| D34a. When do you expect this loan to be repaid? | _____<br>YEAR<br>98. DON'T KNOW | _____<br>YEAR<br>98. DON'T KNOW | _____<br>YEAR<br>98. DON'T KNOW |
| D35. What is the current annual rate of interest being charged on the loan? | _____% | _____% | _____% |
| | NEXT PAGE, D36, COL. A | NEXT PAGE, D36, COL. B | NEXT PAGE, D36, COL. C |

| | COLUMN A | | COLUMN B | | COLUMN C | |
|---|---|---|---|---|---|---|
| | 1ST MORTGAGE OR LAND CONTRACT | | 2ND MORTGAGE OR LAND CONTRACT | | HOME EQUITY LOAN | |
| D36. Please look at Card A. Is the loan with any of the institutions on Card A, or from some-place else? (IF CARD A: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?) | 01. #1 | 04. #4 | 01. #1 | 04. #4 | 01. #1 | 04. #4 |
| | 02. #2 | 05. #5 | 02. #2 | 05. #5 | 02. #2 | 05. #5 |
| | 03. #3 | 06. #6 | 03. #3 | 06. #6 | 03. #3 | 06. #6 |
| | 11. COMM. BANK | | 11. COMM. BANK | | 11. COMM. BANK | |
| | 12. S&L/SVNGS BNK | | 12. S&L/SAVNGS BNK | | 12.S&L/SAVNGS BNK | |
| | 14. FIN./LOAN CO. | | 14. FIN./LOAN CO. | | 14. FIN./LOAN CO. | |
| | 17. INSURANCE CO. | | 17. INSURANCE CO. | | 17. INSURANCE CO. | |
| | 18. MORTGAGE CO. | | 18. MORTGAGE CO. | | 18. MORTGAGE CO. | |
| | 19. CONTRACTOR DEVELOPER | | 19. CONTRACTOR DEVELOPER | | 19. CONTRACTOR DEVELOPER | |
| | 20. PRIOR OWNER | | 20. PRIOR OWNER | | 20. PRIOR OWNER | |
| | 97. OTHER:_____ | | 97. OTHER:_____ | | 97. OTHER: _____ | |
| D37. Was the money from this loan used for the purchase of this home or for some other purpose? (What other purpose?) | | | 1. PURCHASE | | 1. PURCHASE | |
| | | | 7. OTHER:_____ | | 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?) | 01. RECOMMENDED | | | | | |
| | 02. LOW INTEREST | | | | | |
| | 03. LOCATION | | | | | |
| | 04. OTHER BUSINESS | | | | | |
| | 05.EASY TO QUALIFY | | | | | |
| | 97.OTHER:_____ | | | | | |
| 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 D40,COL A | | NEXT PAGE, D40a, COL. B | | TURN TO P. 22, D41 | |
| | NEXT PG. D39a,COL.A | | | | | |


COLUMN A
COLUMN B
1ST MORTGAGE OR LAND CONTRACT
2ND MORTGAGE OR LAND CONTRACT
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)
_____% / 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? (Please do not include any home equity lines of credit.)
1. YES, 2ND MTG
GO BACK
2. YES, LND CON
>TO P.18 D27, COL. B
5. NO
D40a.
Do you have any (other) loans that use this property as collateral? (Please do not include any home equity lines of credit.)
1. YES
GO BACK TO -->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

2. OTHER KIND

8. DK

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 |

| | | | | |
|---|---|---|---|---|
| 11. COMM'L BANK | 12. S&L/SVGS BANK | 13. CREDIT UNION | 14. FIN./ LOAN CO. | 97. OTHER _____ |

D52. Do you (or anyone in your family living here) have a home equity line of credit, or any other lines of credit, not counting credit cards or business lines of credit? Please include such lines of credit even if you are <u>not</u> 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] → **D53.**

[5. NO] → TURN TO P. 25, D54

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

[ ] # LINES OF CREDIT

| | LINE OF CREDIT #1 | LINE OF CREDIT #2 | LINE OF CREDIT #3 |
|---|---|---|---|
| D53a. Is (this/ the largest/next) line of credit secured by the equity in your home? | [1. YES] [5. NO] | [1. YES] [5. NO] | [1. YES] [5. NO] |
| D53b. What is the <u>maximum</u> amount you could borrow on this line of credit? | $ _____ | $ _____ | $ _____ |
| D53c. Are you currently borrowing any money against this line of credit? | [1. YES] [5. NO] → NEXT PAGE D53h,LOC#1 | [1. YES] [5. NO] → NEXT PAGE D53h,LOC#2 | [1. YES] [5. NO] → NEXT PAGE D53h,LOC#3 |
| D53d. What was the money used for? (What was its major use?) | _____ _____ | _____ _____ | _____ _____ |
| D53e. How much is currently owed? | $_____ | $_____ | $_____ |
| D53f. What is the typical payment and how often is it made? | $_____PER_____ [NO TYPICAL PAYMENTS] | $_____PER_____ [NO TYPICAL PAYMENTS] | $_____PER_____ [NO TYPICAL PAYMENTS] |
| D53g. What is the current annual rate of interest being charged on this loan? | _____% | _____% | _____% |

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

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

996. NO SET #

998. DK

D59. How much are the monthly payments?

$_____PER MO

9996. NO REGULAR PYMNTS

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

$_____PER_____

9996. NO TYPICAL PAYMENT

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 |

| | | | | |
|---|---|---|---|---|
| 11. COMM'L BANK | 12. S&L/SVGS BANK | 13. CREDIT UNION | 14. FIN./ LOAN CO. | 97. OTHER _____ |

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

1. YES

5. NO -->GO TO D66

D65a. Altogether, how much is still owed on <u>other</u> 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)

| | LINE OF CREDIT #1 | LINE OF CREDIT #2 | LINE OF CREDIT #3 |
|---|---|---|---|
| D70. What was the (largest/next) line of credit used for? (What was its major use?) | _____ _____ _____ | _____ _____ _____ | _____ _____ _____ |
| D71. How much is currently owed? | $_____ | $_____ | $_____ |
| D72. What is the typical payment and how often is it made? | $_____PER_____ 9996. NO TYPICAL PAYMENTS | $_____PER_____ 9996. NO TYPICAL PAYMENTS | $_____PER_____ 9996. NO TYPICAL PAYMENTS |
| 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?) that?) | 01. # 1 04. # 4<br>02. # 2 05. # 5<br>03. # 3 06. # 6<br>11. COMM. BANK<br>12. S&L/ SAV BANK<br>13. CREDIT UNION<br>14. FIN; LOAN CO<br>16. BROKERAGE<br>97. OTHER:_____ _____ | 01. # 1 04. # 4<br>02. # 2 05. # 5<br>03. # 3 06. # 6<br>11. COMM. BANK<br>12. S&L/ SAV BANK<br>13. CREDIT UNION<br>14. FIN; LOAN CO<br>16. BROKERAGE<br>97. OTHER:_____ _____ | 01. # 1 04. # 4<br>02. # 2 05. # 5<br>03. # 3 06. # 6<br>11. COMM. BANK<br>12. S&L/ SAV BANK<br>13. CREDIT UNION<br>14. FIN; LOAN CO<br>16. BROKERAGE<br>97. OTHER:_____ _____ |
| D75. INTERVIEWER CHECKPOINT **(SEE D69)** | ☐ ONLY 1 LOC; 1. NEXT PAGE, SECTION E<br>☐ 2. ALL OTHERS GO BACK TO D70, LOC #2 | ☐ ONLY 2 LOC's 1. NEXT PAGE, SECTION E<br>☐ 2. ALL OTHERS GO BACK TO D70, LOC #3 | ☐ ONLY 3 LOC's 1. NEXT PAGE, SECTION E<br>☐ 2. ALL OTHERS |

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 <u>sold</u> 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 <u>not</u> 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

| | LOAN/LAND CONTRACT #1 | LOAN/LAND CONTRACT #2 | LOAN/LAND CONTRACT #3 |
|---|---|---|---|
| E3. (About the [largest/ next] loan ...) Is it a land contract, a mortgage, or a note? | 1. LAND CONTRACT<br>2. MORTGAGE → GO TO E5<br>3. NOTE | 1. LAND CONTRACT<br>2. MORTGAGE → GO TO E5<br>3. NOTE | 1. LAND CONTRACT<br>2. MORTGAGE → GO TO E5<br>3. NOTE |
| E4. How much are you (and your family) owed on this note? | $ _____ NEXT PAGE, E11 | $ _____ NEXT PAGE, E11 | $ _____ NEXT PAGE, E11 |
| 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 COL. 1 | NEXT PAGE, E8 COL. 2 | NEXT PAGE, E8 COL. 3 |

| | LOAN/ L.C. #1 | LOAN/ L.C. #2 | LOAN/ L.C. #3 |
|---|---|---|---|
| E8. How much are the (mortgage/land contract) payments and how often are they due? | $ _____ PER _____ [NO REG PAY] GO TO E11 | $ _____ PER _____ [NO REG PAY] GO TO E11 | $ _____ PER _____ [NO REG PAY] GO TO E11 |
| E9. How many years or payments were agreed upon when the (mortgage/land contract) was taken out? | _____ # YRS **OR** _____# PYMTS [96. NO SET NUM] | _____ # YRS **OR** _____# PYMTS [96. NO SET NUM] | _____ # YRS **OR** _____# PYMTS [96. NO SET NUM] |
| E10. Will the regular payments pay off the (mortgage/land contract) completely or will there be a balance payable or "balloon" when the (mortgage/land contact) is due? | [1. REPAY COMPLETELY] GO TO E11 [5. BALLOON] | [1. REPAY COMPLETELY] GO TO E11 [5. BALLOON] | [1. REPAY COMPLETELY] GO TO E11 [5. BALLOON] |
| E10a. What will the balance payable or balloon payment be? | $ _____ | $ _____ | $ _____ |
| **E11.** Do you (or your family living here) still <u>owe</u> any money on loans for this property? | [1. YES] [5. NO] GO TO E12 | [1. YES] [5. NO] GO TO E12 | [1. YES] [5. NO] GO TO E12 |
| E11a. How much do you still owe? | $ _____ | $ _____ | $ _____ |
| E12. INTERVIEWER CHECKPOINT **(SEE E2a, P. 29)** | [ ] 1. <u>ONLY</u> 1 LOAN/ LC--> NEXT PAGE, E14 [ ] 2. ALL OTHERS GO BACK TO P.29, E3, COL #2 | [ ] 1. <u>ONLY</u> 2 LOANS /LC--> NEXT PAGE, E14 [ ] 2. ALL OTHERS GO BACK TO P. 29, E3, COL #3 | [ ] 1. <u>ONLY</u> 3 LOANS /LC--> NEXT PAGE, E14 [ ] 2. ALL OTHERS |

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

$_____

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

[1. YES] [5. NO] ---> NEXT PAGE, E14

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

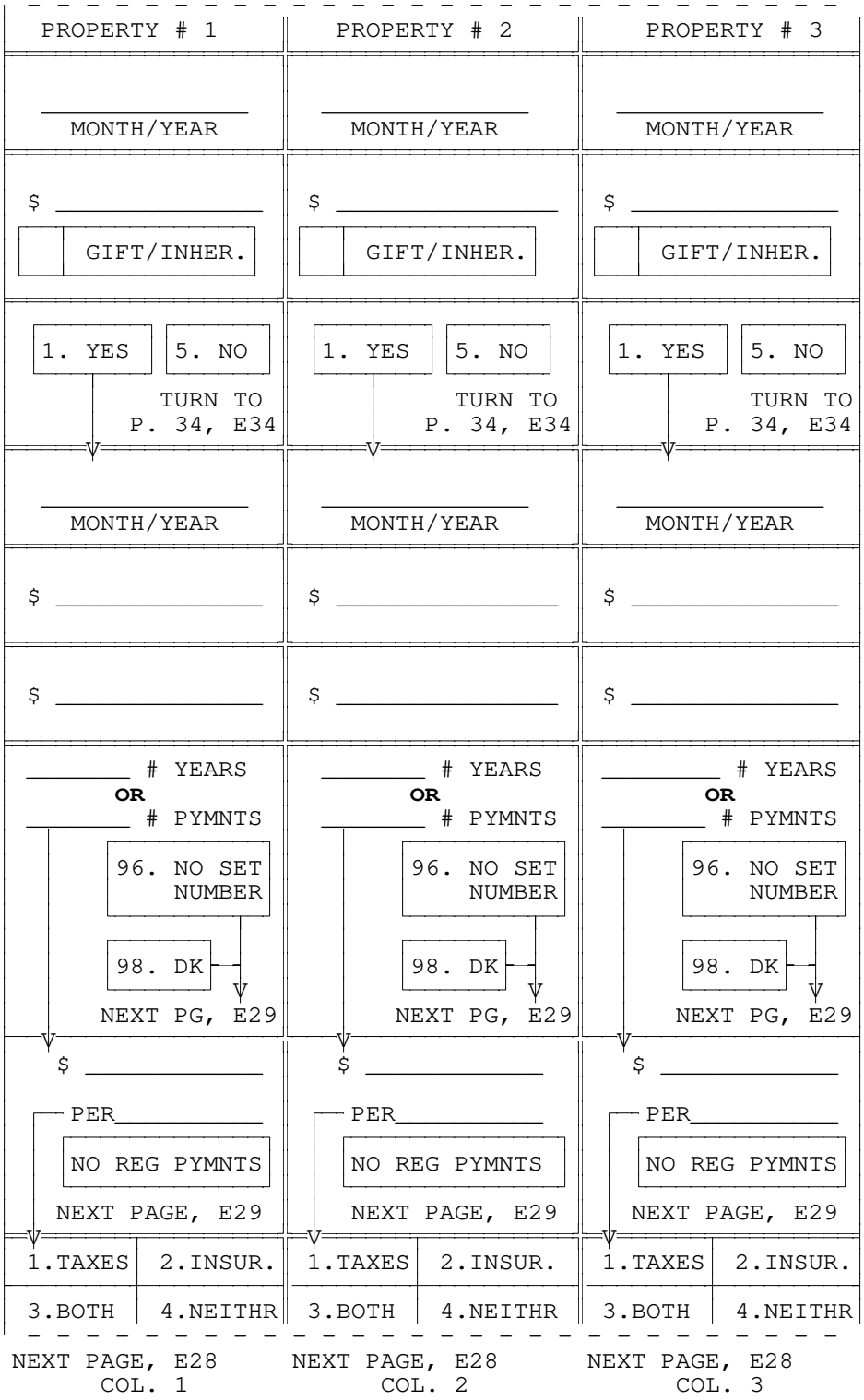
E14. Do you (or anyone in your family living here) own any (other) real estate such as a lot, vacation home, apartment building, commercial property, including properties owned in partnership with other people? (IF YES SAY: We do <u>not</u> want to include any property owned by a <u>business</u> that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

[ ] # PROPERTIES

| | PROPERTY # 1 | PROPERTY # 2 | PROPERTY # 3 |
|---|---|---|---|
| E16. (About the [largest/ next] property..) What type of property is this? | _____ _____ _____ | _____ _____ _____ | _____ _____ _____ |
| E17. Is this property owned by you (and your family living here), is it owned jointly with others, owned by a partnership, or what? | 1. OWNED BY R<br>GO TO E18<br>2. OWNED JOINTLY<br>3. PARTNERSHIP<br>4. REAL ESTATE INVEST TRUST<br>7. OTHER _____ _____ | 1. OWNED BY R<br>GO TO E18<br>2. OWNED JOINTLY<br>3. PARTNERSHIP<br>4. REAL ESTATE INVEST TRUST<br>7. OTHER _____ _____ | 1. OWNED BY R<br>GO TO E18<br>2. OWNED JOINTLY<br>3. PARTNERSHIP<br>4. REAL ESTATE INVEST TRUST<br>7. OTHER _____ _____ |
| E17a. What percentage of the property do you (and your family living here) own? | 100. ALL<br>_____ PERCENT | 100. ALL<br>_____ PERCENT | 100. ALL<br>_____ PERCENT |
| E18. How much in total is this property worth; I mean what would it bring if it were sold today?<br><br>(WE WANT THE <u>TOTAL VALUE</u> NOT JUST R'S SHARE. FOR E18-E29, NOTE IF R ONLY KNOWS THEIR SHARE.) | $ _____ | $ _____ | $ _____ |
| | NEXT PAGE, E19 COL. 1 | NEXT PAGE, E19 COL. 2 | NEXT PAGE, E19 COL. 3 |


PROPERTY # 1
PROPERTY # 2
PROPERTY # 3
E19. In what month and year was the property acquired? (When did R acquire it?)
MONTH/YEAR
E20. What was the total purchase price?
(IF GIFT/INHERITANCE, ASK: VALUE WHEN RECEIVED)
$
GIFT/INHER.
E21. Are there any outstanding loans or mortgages on this property?
1. YES
5. NO
TURN TO P. 34, E34
E22. In what month and year was the loan obtained or last refinanced?
E23. How much was borrowed or refinanced?
E24. How much is still owed?
E25. How many years or number of payments were agreed upon when the loan was taken out?
# YEARS
OR
# PYMNTS
96. NO SET NUMBER
98. DK
NEXT PG, E29
E26. How much are the payments and how often are they due?
PER
NO REG PYMNTS
NEXT PAGE, E29
E27. Do the payments include property taxes or insurance? (Which?)
1.TAXES
2.INSUR.
3.BOTH
4.NEITHR
NEXT PAGE, E28 COL. 1
NEXT PAGE, E28 COL. 2
NEXT PAGE, E28 COL. 3

| | PROPERTY #1 | PROPERTY #2 | PROPERTY #3 |
|---|---|---|---|
| E28. Will the regular payments repay the loan completely or will there be a balance payable, or "balloon" payment when the loan is due? | 1. REPAY COMPLETELY<br>GO TO E31<br>5. BALLOON | 1. REPAY COMPLETELY<br>GO TO E31<br>5. BALLOON | 1. REPAY COMPLETELY<br>GO TO E31<br>5. BALLOON |
| E28a. What will the balance due or balloon payment be? | $ _____<br>GO TO E31 | $ _____<br>GO TO E31 | $ _____<br>GO TO E31 |
| **E29.** What is the typical payment and how often is it made? | $_____PER_____<br>NO TYPICAL PAYMENTS | $_____PER_____<br>NO TYPICAL PAYMENTS | $_____PER_____<br>NO TYPICAL PAYMENTS |
| E30. When do you expect this loan to be repaid? | _____<br>YEAR | _____<br>YEAR | _____<br>YEAR |
| 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? | 1. YES 5. NO | 1. YES 5. NO | 1. YES 5. NO |
| 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?) | 01. #1 04. #4<br>02. #2 05. #5<br>03. #3 06. #6<br>11. COMM. BANK<br>12. S&L/ SAV BANK<br>13. CREDIT UNION<br>18. MORTGAGE CO.<br>19. CONTRACTOR; DEVELOPER<br>20. PRIOR OWNER<br>97. OTHER:_____ | 01. #1 04. #4<br>02. #2 05. #5<br>03. #3 06. #6<br>11. COMM. BANK<br>12. S&L/ SAV BANK<br>13. CREDIT UNION<br>18. MORTGAGE CO.<br>19. CONTRACTOR; DEVELOPER<br>20. PRIOR OWNER<br>97. OTHER:_____ | 01. #1 04. #4<br>02. #2 05. #5<br>03. #3 06. #6<br>11. COMM. BANK<br>12. S&L/ SAV BANK<br>13. CREDIT UNION<br>18. MORTGAGE CO.<br>19. CONTRACTOR; DEVELOPER<br>20. PRIOR OWNER<br>97. OTHER:_____ |
| | NEXT PAGE, E34 COL. 1 | NEXT PAGE, E34 COL. 2 | NEXT PAGE, E34 COL. 3 |

| | PROPERTY #1 | PROPERTY #2 | PROPERTY #3 |
|---|---|---|---|
| E34. Did (you/your family living here) receive any income from this property in 1988? | 1. YES 5. NO → GO TO E35 | 1. YES 5. NO → GO TO E35 | 1. YES 5. NO → GO TO E35 |
| E34a. How much gross income did (you/your family) receive? | $ _____IN '88 | $ _____IN '88 | $ _____IN '88 |
| E35. INTERVIEWER CHECKPOINT **(SEE E15, P. 31)** | ☐ 1. ONLY 1 PROPERTY, TURN TO P. 36, SECTION G | ☐ 1. ONLY 2 PROPERTIES TURN TO P. 36, SECTION G | ☐ 1. ONLY 3 PROPERTIES TURN TO P. 36, SECTION G |
| | ☐ 2. ALL OTHERS GO BACK TO PROP. #2 P.31, E16 | ☐ 2. ALL OTHERS GO BACK TO PROP. #3 P. 31, E16 | ☐ 2. ALL OTHERS |

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 <u>leasing</u> any cars or other vehicles? (IF YES, SAY: Do not include any vehicle that is leased by a <u>business</u>.)

1. YES

5. NO --> NEXT PAGE, G7

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

[ ] # LEASED VEHICLES

| | VEHICLE #1 | VEHICLE #2 |
|---|---|---|
| G3. What make and model is the (newest/next) vehicle? (2-WORD ANSWER: MAKE AND MODEL) | _____/_____ MAKE/MODEL | _____/_____ MAKE/MODEL |
| G4. What model year is it? | _____ YEAR | _____ YEAR |
| G5. How much are your monthly lease payments? | $_____PER_____ | $_____PER_____ |
| G5a. How many years or months was the original lease? | _____ YRS **OR** _____ MOS | _____ YRS **OR** _____ MOS |
| G6. INTERVIEWER CHECKPOINT **(SEE G2)** | ☐ 1. <u>ONLY</u> 1 VEHICLE NEXT PAGE, G7 | ☐ 1. <u>ONLY</u> 2 VEHICLES NEXT PAGE, G7 |
| | ☐ 2. ALL OTHERS --> GO BACK TO G2, VH #2 | ☐ 2. ALL OTHERS |

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.

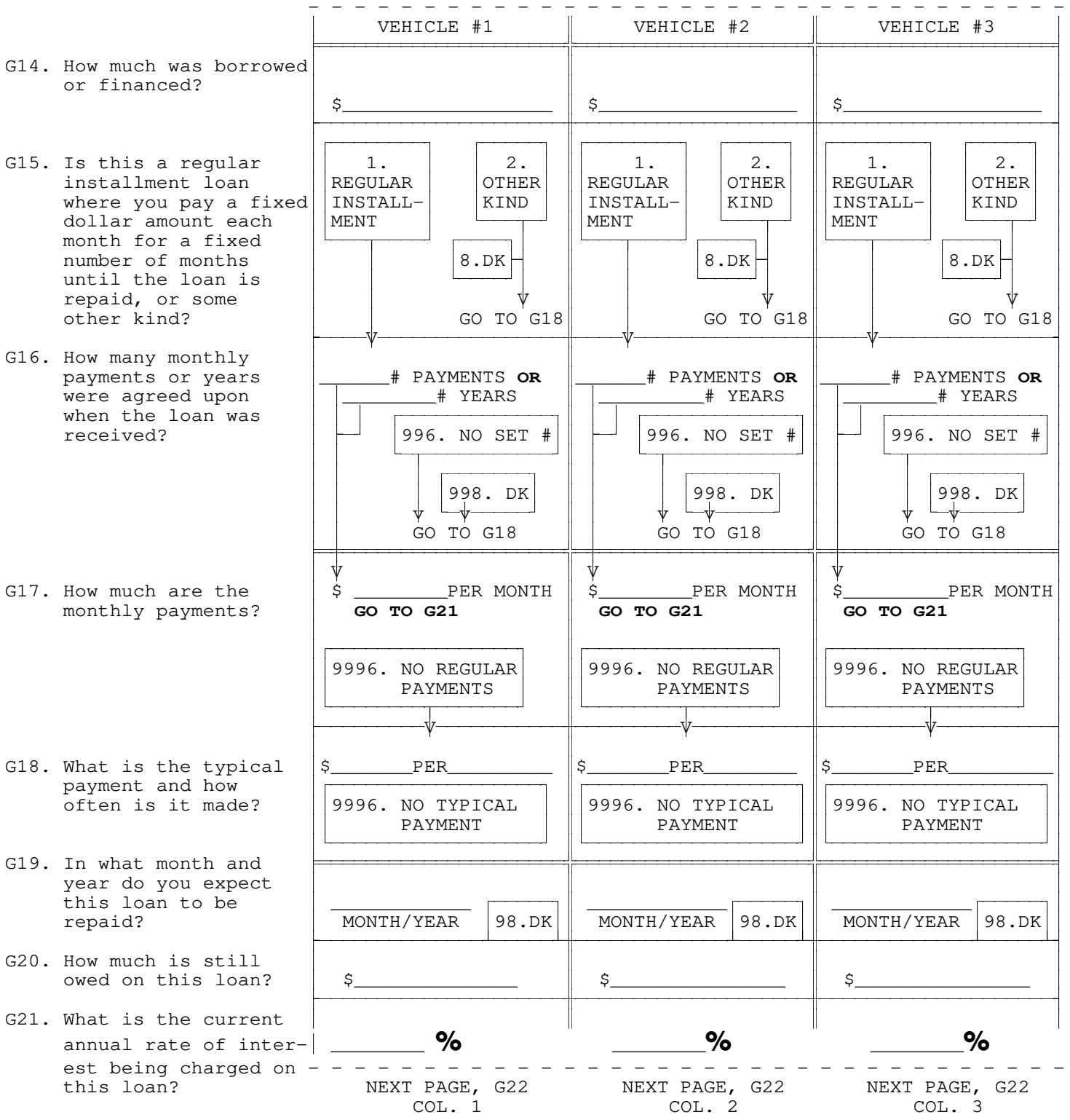
1. YES

5. NO -->TURN TO P. 40, G24

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

_____ # OWNED VEHICLES

| | VEHICLE #1 | VEHICLE #2 | VEHICLE #3 |
|---|---|---|---|
| G8. What type of vehicle is (it/the newest/the next)--(a car, van, jeep, pickup, or what?) | 1. CAR 2. VAN 3. JEEP 4. PICKUP 7. OTHER: _____ | 1. CAR 2. VAN 3. JEEP 4. PICKUP 7. OTHER: _____ | 1. CAR 2. VAN 3. JEEP 4. PICKUP 7. OTHER: _____ |
| G9. What make and model is it? (2-WORD ANSWER: MAKE AND MODEL) | _____/_____ MAKE/MODEL | _____/_____ MAKE/MODEL | _____/_____ MAKE/MODEL |
| G10. What model year is it? | _____ YEAR | _____ YEAR | _____ YEAR |
| G11. Not counting any loans I've already recorded, is any money still owed on loans for this (MAKE/MODEL)? | 1. YES 5. NO<br>GO BACK TO G8 FOR VEH. #2 OR TURN TO P. 40, G24 | 1. YES 5. NO<br>GO BACK TO G8 FOR VEH. #3 OR TURN TO P. 40, G24 | 1. YES 5. NO<br>TURN TO P.39, G23 COL. 3 |
| G12. QUESTION OMITTED | | | |
| G13. In what month and year was the loan taken out? | _____ MONTH/YEAR | _____ MONTH/YEAR | _____ MONTH/YEAR |
| | NEXT PAGE, G14 COL. 1 | NEXT PAGE, G14 COL. 2 | NEXT PAGE, G14 COL. 3 |


VEHICLE #1
VEHICLE #2
VEHICLE #3
G14. How much was borrowed or financed?
$_____
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?
1. REGULAR INSTALL-MENT
2. OTHER KIND
8.DK
GO TO G18
G16. How many monthly payments or years were agreed upon when the loan was received?
_____# PAYMENTS OR
_____# YEARS
996. NO SET #
998. DK
GO TO G18
G17. How much are the monthly payments?
$ _____PER MONTH
GO TO G21
9996. NO REGULAR PAYMENTS
G18. What is the typical payment and how often is it made?
$_____PER_____
9996. NO TYPICAL PAYMENT
G19. In what month and year do you expect this loan to be repaid?
_____
MONTH/YEAR
98.DK
G20. How much is still owed on this loan?
$_____
G21. What is the current annual rate of interest being charged on this loan?
_____ %
NEXT PAGE, G22 COL. 1
NEXT PAGE, G22 COL. 2
NEXT PAGE, G22 COL. 3

| | VEHICLE #1 | VEHICLE #2 | VEHICLE #3 |
|---|---|---|---|
| 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?) | 01. #1 04. #4<br>02. #2 05. #5<br>03. #3 06. #6<br>11. COMM. BANK<br>12. S&L/ SAV BANK<br>13. CREDIT UNION<br>14. FIN; LOAN CO<br>15. DEALER<br>20. PRIOR OWNER<br>21. AUTO FINANCE/ GMAC/ FORD CDT<br>97. OTHER:_____ | 01. #1 04. #4<br>02. #2 05. #5<br>03. #3 06. #6<br>11. COMM. BANK<br>12. S&L/ SAV BANK<br>13. CREDIT UNION<br>14. FIN; LOAN CO<br>15. DEALER<br>20. PRIOR OWNER<br>21. AUTO FINANCE/ GMAC/ FORD CDT<br>97. OTHER:_____ | 01. #1 04. #4<br>02. #2 05. #5<br>03. #3 06. #6<br>11. COMM. BANK<br>12. S&L/ SAV BANK<br>13. CREDIT UNION<br>14. FIN; LOAN CO<br>15. DEALER<br>20. PRIOR OWNER<br>21. AUTO FINANCE/ GMAC/ FORD CDT<br>97. OTHER:_____ |
| **G23.** INTERVIEWER CHECKPOINT **(SEE G7a, P. 37)** | ☐ 1. ONLY 1 VEH. NEXT PAGE, G24<br>☐ 2. ALL OTHERS BACK TO P. 37, G8, VEH. #2 | ☐ 1. ONLY 2 VEH. NEXT PAGE, G24<br>☐ 2. ALL OTHERS BACK TO P. 37, G8, VEH. #3 | ☐ 1. ONLY 3 VEH. NEXT PAGE, G24<br>☐ 2. ALL OTHERS |

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 <u>business</u> 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) <u>own</u> any <u>other</u> 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?

[ ] # VEHICLES

| | VEHICLE #1 | VEHICLE #2 |
|---|---|---|
| G26. What type of vehicle is (it/the newest/the next)--(Is it a motorhome, RV, airplane, boat, or what?) | 01. MOTORHOME; 02. RV; 03. AIRPLN; 04. BOAT; 97. OTHER: _____ | 01. MOTORHOME; 02. RV; 03. AIRPLN; 04. BOAT; 97. OTHER: _____ |
| G27. About how much is this (TYPE OF VEHICLE) worth? | $ _____ | $ _____ |
| G28. Not counting any loans that I have already recorded, is any money still owed on loans for this (TYPE OF VEHICLE)? | 1. YES → GO BACK TO G26 FOR VEH #2 OR TURN TO P. 44, SECTION H; 5. NO | 1. YES; 5. NO → NEXT PG, G39 COL. 2 |
| G29. In what month and year was this loan taken out? | _____ MONTH/YEAR | _____ MONTH/YEAR |
| G30. How much was borrowed or financed, not counting the finance charges? | $ _____ | $ _____ |
| 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? | 1. REG. INSTALLMENT; 2.OTHER KIND; 8. DK → NEXT PAGE, G34 | 1. REG. INSTALLMENT; 2.OTHER KIND; 8. DK → NEXT PAGE, G34 |
| G32. How many monthly payments or years were agreed upon when the loan was received? | _____# PAYMENTS **OR** _____# YEARS; 996.NO SET #; 998.DK → NEXT PAGE, G34 | _____# PAYMENTS **OR** _____# YEARS; 996.NO SET #; 998.DK → NEXT PAGE, G34 |
| | NEXT PAGE, G33 COL. 1 | NEXT PAGE, G33 COL. 2 |

| | VEHICLE #1 | VEHICLE #2 |
|---|---|---|
| G33. How much are the monthly payments? | $_____PER MONTH **GO TO G37**<br>9996. NO REGULAR PAYMENTS | $_____PER MONTH **GO TO G37**<br>9996. NO REGULAR PAYMENTS |
| **G34.** What is the typical payment and how often is it made? | $_____PER_____<br>9996. NO TYPICAL PMT | $_____PER_____<br>9996. NO TYPICAL PMT |
| G35. In what month and year do you expect this loan to be repaid? | _____<br>MONTH/YEAR | _____<br>MONTH/YEAR |
| G36. How much is still owed on this loan? | $_____ | $_____ |
| G37. What is the current annual rate of interest being charged on the loan? | _____% | _____% |
| G38. 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?) | 01. # 1 \| 04. # 4<br>02. # 2 \| 05. # 5<br>03. # 3 \| 06. # 6<br>11. COMMERCIAL BANK<br>12. S & L/ SAVING BK<br>13. CREDIT UNION<br>14. FINANCE; LOAN CO<br>97. OTHER:_____<br>_____ | 01. # 1 \| 04. # 4<br>02. # 2 \| 05. # 5<br>03. # 3 \| 06. # 6<br>11. COMMERCIAL BANK<br>12. S & L/ SAVING BK<br>13. CREDIT UNION<br>14. FINANCE; LOAN CO<br>97. OTHER:_____<br>_____ |
| G39. INTERVIEWER CHECKPOINT **(SEE G25a, P. 41)** | ☐ 1. ONLY 1 VEHICLE TURN TO P. 44, SECTION H<br>☐ 2. ALL OTHERS --> GO BACK TO P. 41, G26, VEHICLE #2 | ☐ 1. ONLY 2 VEHICLES TURN TO P. 44, SECTION H<br>☐ 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:

| | NO (5) | YES (1) | | H2. FOR EACH "YES", ASK: How many such loans do you have? |
|---|---|---|---|---|
| a. ..household appliances, furniture, or hobby or recreational equipment? | | | --> | a._____ |
| b. ..loans for educational expenses or medical bills? | | | --> | b._____ |
| c. ..loans from friends or relatives? | | | --> | c._____ |
| d. ..any other loans? (IF R ASKS: INCLUDE CHECKING ACCOUNT OVERDRAFTS. DO NOT INCLUDE LIFE INS. POLICY LOANS.) | | | --> | d._____ |

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

TURN TO P. 46, H16 GO TO H4

| | LOAN # 1 | LOAN # 2 | LOAN # 3 |
|---|---|---|---|
| H4. What was (this/the largest/the next) loan for? | _____ _____ | _____ _____ | _____ _____ |
| H5. In what month and year was this loan taken out? | _____/_____ MONTH/YEAR | _____/_____ MONTH/YEAR | _____/_____ MONTH/YEAR |
| 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? | 1. REGULAR INSTALL-MENT; 2. OTHER KIND; 8. DK → NEXT PAGE, H10 | 1. REGULAR INSTALL-MENT; 2. OTHER KIND; 8. DK → NEXT PAGE, H10 | 1. REGULAR INSTALL-MENT; 2. OTHER KIND; 8. DK → NEXT PAGE, H10 |
| H8. How many monthly payments or years were agreed upon when the loan was received? | _____# PAYMENTS **OR** _____# YEARS; 996. NO SET # → NEXT PAGE, H9; 998. DK → NEXT PAGE, H10 | _____# PAYMENTS **OR** _____# YEARS; 996. NO SET # → NEXT PAGE, H9; 998. DK → NEXT PAGE, H10 | _____# PAYMENTS **OR** _____# YEARS; 996. NO SET # → NEXT PAGE, H9; 998. DK → NEXT PAGE, H10 |

| | LOAN # 1 | LOAN # 2 | LOAN # 3 |
|---|---|---|---|
| H9. How much are the monthly payments? | $ _____PER MONTH<br>GO TO H13<br>NO REGULAR PYMNTS | $_____PER MONTH<br>GO TO H13<br>NO REGULAR PYMNTS | $_____PER MONTH<br>GO TO H13<br>NO REGULAR PYMNTS |
| H10. What is the typical payment and how often is it made? | $_____PER_____<br>9996. NO TYPICAL PAYMENT | $_____PER_____<br>9996. NO TYPICAL PAYMENT | $_____PER_____<br>9996. NO TYPICAL PAYMENT |
| H11. In what month and year do you expect this loan to be repaid? | _____ MONTH/YEAR<br>998. DK | _____ MONTH/YEAR<br>998. DK | _____ MONTH/YEAR<br>998. DK |
| H12. How much is still owed on this loan? | $_____ | $_____ | $_____ |
| H13. What is the current annual rate of interest being charged on this loan? | _____ % | _____% | _____% |
| 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?) | 01. #1 \| 04. #4<br>02. #2 \| 05. #5<br>03. #3 \| 06. #6<br>11. COMM BANK<br>12. S&L/SAVNGS BANK<br>13. CREDIT UNION<br>14. FIN/LOAN CO<br>15. STORE/DEALER<br>97. OTHER:_____ | 01. #1 \| 04. #4<br>02. #2 \| 05. #5<br>03. #3 \| 06. #6<br>11. COMM BANK<br>12. S&L/SAVNGS BANK<br>13. CREDIT UNION<br>14. FIN/LOAN CO<br>15. STORE/DEALER<br>97. OTHER:_____ | 01. #1 \| 04. #4<br>02. #2 \| 05. #5<br>03. #3 \| 06. #6<br>11. COMM BANK<br>12. S&L/SAVNGS BANK<br>13. CREDIT UNION<br>14. FIN/LOAN CO<br>15. STORE/DEALER<br>97. OTHER:_____ |
| H15. INTERVIEWER CHECKPOINT **(SEE H3, P. 44)** | ☐ 1. ONLY 1 LOAN TURN TO P. 46, H16<br>☐ 2. ALL OTHERS->GO BACK TO P. 44, H4, COL. 2 | ☐ 1. ONLY 2 LOANS TURN TO P. 46, H16<br>☐ 2. ALL OTHERS->GO BACK TO P. 44, H4, COL. 3 | ☐ 1. ONLY 3 LOANS TURN TO P. 46, H16<br>☐ 2. ALL OTHERS->GO TO EXTRA LOAN NEXT PAGE, H4 |

# 45a

## EXTRA LOAN PAGE

| | LOAN # 4 | LOAN # 5 | LOAN # 6 |
|---|---|---|---|
| H4. What was the next loan for? | _____ _____ | _____ _____ | _____ _____ |
| H5. In what month and year was this loan taken out? | _____/_____ MONTH/YEAR | _____/_____ MONTH/YEAR | _____/_____ MONTH/YEAR |
| 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? | 1. REGULAR INSTALL-MENT<br>2. OTHER KIND<br>8. DK<br>NEXT PAGE, H10 | 1. REGULAR INSTALL-MENT<br>2. OTHER KIND<br>8. DK<br>NEXT PAGE, H10 | 1. REGULAR INSTALL-MENT<br>2. OTHER KIND<br>8. DK<br>NEXT PAGE, H10 |
| H8. How many monthly payments or years were agreed upon when the loan was received? | _____# PAYMENTS **OR** _____# YEARS<br>996. NO SET #<br>998. DK<br>NEXT PAGE, H9<br>NEXT PAGE, H10 | _____# PAYMENTS **OR** _____# YEARS<br>996. NO SET #<br>998. DK<br>NEXT PAGE, H9<br>NEXT PAGE, H10 | _____# PAYMENTS **OR** _____# YEARS<br>996. NO SET #<br>998. DK<br>NEXT PAGE, H9<br>NEXT PAGE, H10 |

## EXTRA LOAN PAGE

| | LOAN # 4 | LOAN # 5 | LOAN # 6 |
|---|---|---|---|
| H9. How much are the monthly payments? | $ _____PER MONTH<br>GO TO H13<br>NO REGULAR PYMNTS | $_____PER MONTH<br>GO TO H13<br>NO REGULAR PYMNTS | $_____PER MONTH<br>GO TO H13<br>NO REGULAR PYMNTS |
| H10. What is the typical payment and how often is it made? | $_____PER_____<br>9996. NO TYPICAL PAYMENT | $_____PER_____<br>9996. NO TYPICAL PAYMENT | $_____PER_____<br>9996. NO TYPICAL PAYMENT |
| H11. In what month and year do you expect this loan to be repaid? | _____ MONTH/YEAR 998. DK | _____ MONTH/YEAR 998. DK | _____ MONTH/YEAR 998. DK |
| H12. How much is still owed on this loan? | $_____ | $_____ | $_____ |
| H13. What is the current annual rate of interest being charged on this loan? | _____ % | _____% | _____% |
| 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?) | 01. #1 04. #4<br>02. #2 05. #5<br>03. #3 06. #6<br>11. COMM BANK<br>12. S&L/SAVNGS BANK<br>13. CREDIT UNION<br>14. FIN/LOAN CO<br>15. STORE/DEALER<br>97. OTHER:_____ _____ | 01. #1 04. #4<br>02. #2 05. #5<br>03. #3 06. #6<br>11. COMM BANK<br>12. S&L/SAVNGS BANK<br>13. CREDIT UNION<br>14. FIN/LOAN CO<br>15. STORE/DEALER<br>97. OTHER:_____ _____ | 01. #1 04. #4<br>02. #2 05. #5<br>03. #3 06. #6<br>11. COMM BANK<br>12. S&L/SAVNGS BANK<br>13. CREDIT UNION<br>14. FIN/LOAN CO<br>15. STORE/DEALER<br>97. OTHER:_____ _____ |
| H15. INTERVIEWER CHECKPOINT **(SEE H3, P. 44)** | ☐ 1. ONLY 4 LOANS NEXT PAGE, H16<br>☐ 2. ALL OTHERS->GO BACK TO H4, LOAN 5 | ☐ 1. ONLY 5 LOANS NEXT PAGE, H16<br>☐ 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?)

| | | |
|---|---|---|
| 03. LOCATION OF OFFICES | 02. INTEREST RATES | 06. MANY SERVICES IN ONE PLACE |
| 01. RECOMMENDED | 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 | 5. SOMETIMES GOT BEHIND OR MISSED PAYMENTS |

NEXT PAGE, SECTION J

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])?

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

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

J4. (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.

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

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 — VERY GREAT 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 — VERY GREAT 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 <u>major</u> 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

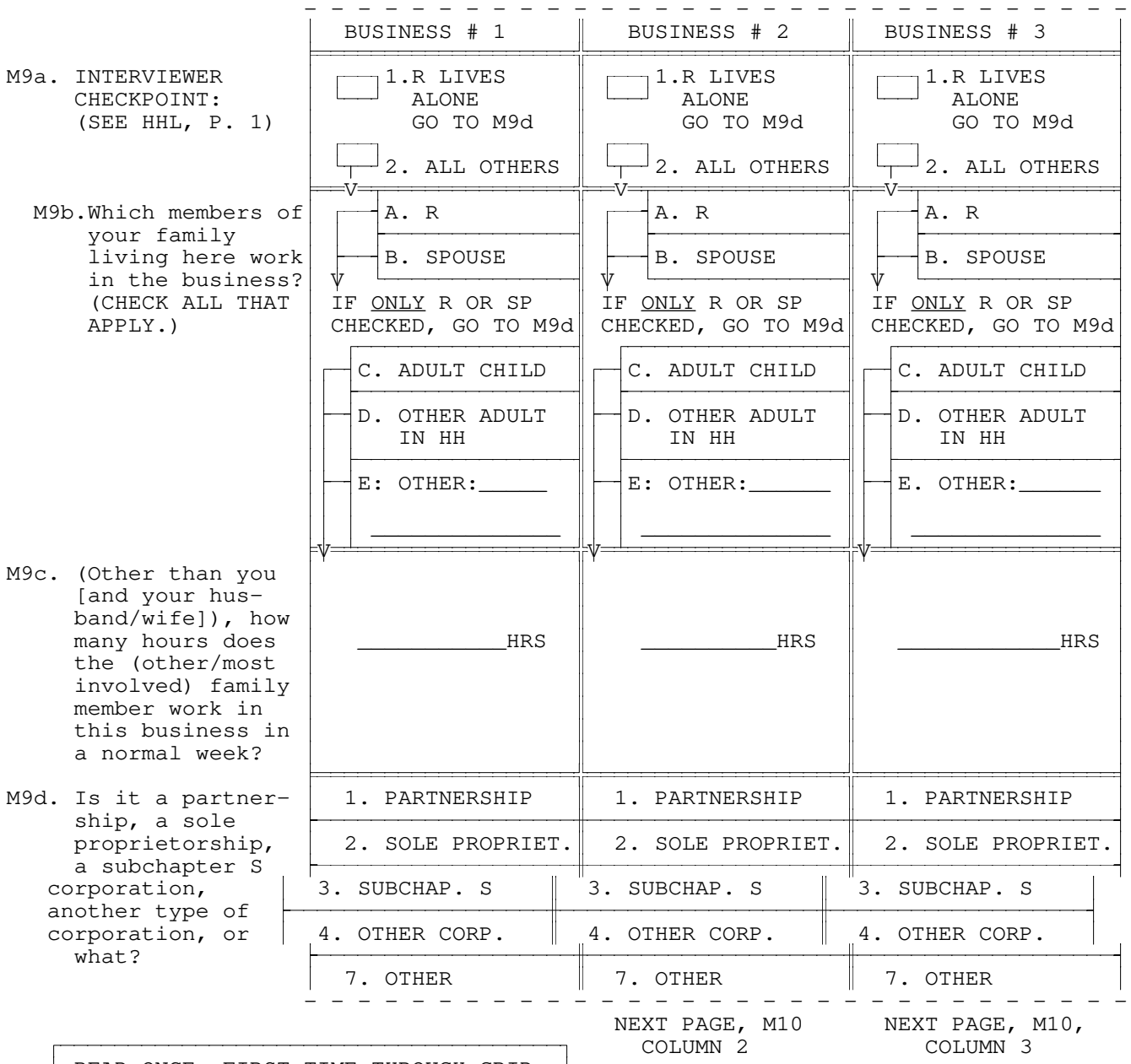
M4a. In how many businesses do you (or anyone in your family living here) have an active management role?

_____# BUSINESSES

ENTER # OF BUSINESSES AT M5 ON TOP OF NEXT PAGE

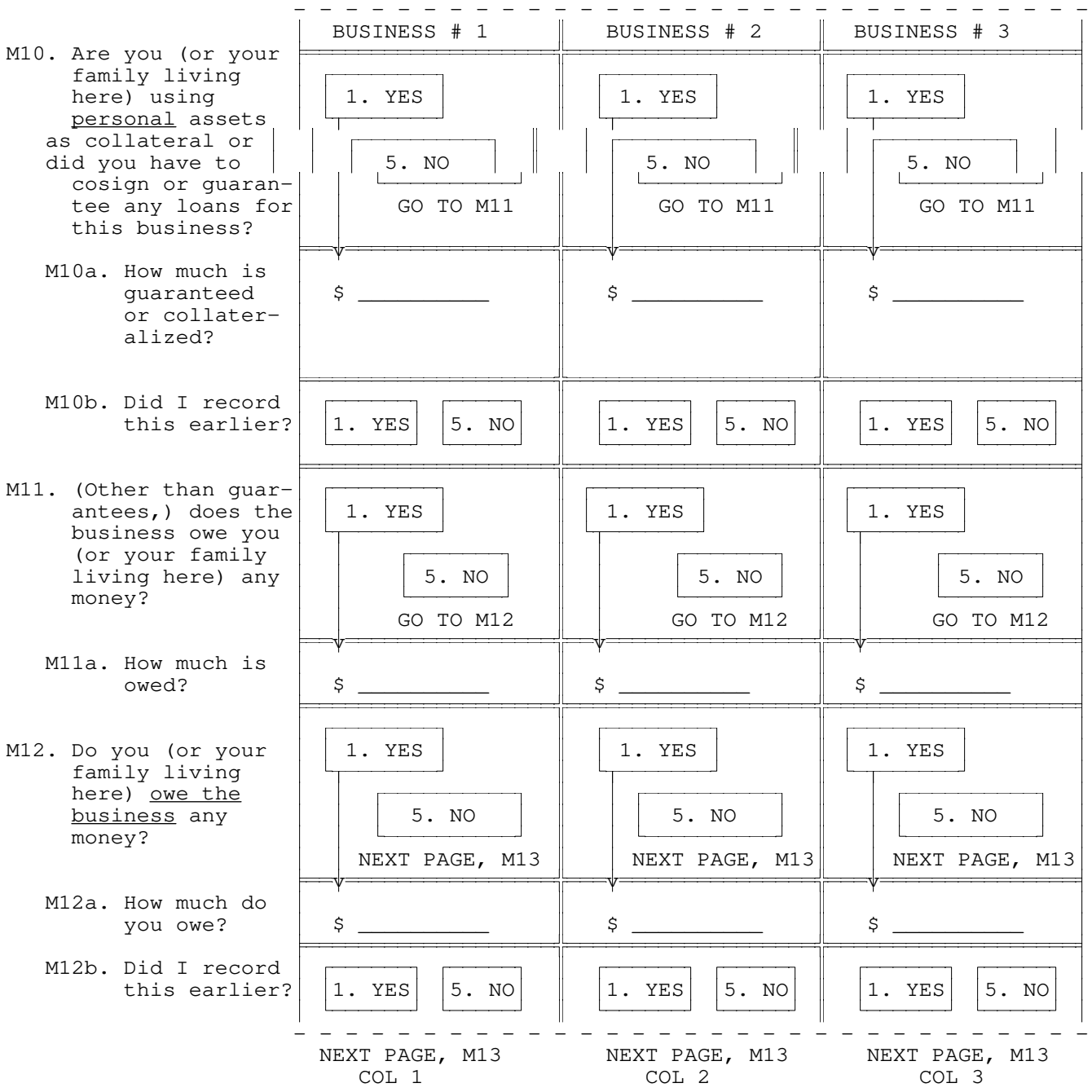
M5. ☐ # OF BUSINESSES

| | BUSINESS # 1 | BUSINESS # 2 | BUSINESS # 3 |
|---|---|---|---|
| M5a. What kind of business is (it/ the largest business/the next business) -- that is, what does the business make or do? | _____ _____ _____ _____ | _____ _____ _____ _____ | _____ _____ _____ _____ |
| 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? | 1. BOUGHT/INVEST<br>2. STARTED<br>3. INHERITED<br>4. GIVEN<br>7. OTHER:_____<br>_____<br>GO TO M8 | 1. BOUGHT/INVEST<br>2. STARTED<br>3. INHERITED<br>4. GIVEN<br>7. OTHER:_____<br>_____<br>GO TO M8 | 1. BOUGHT/INVEST<br>2. STARTED<br>3. INHERITED<br>4. GIVEN<br>7. OTHER:_____<br>_____<br>GO TO M8 |
| 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 | _____ YEAR | _____ YEAR |
| M9. How many employees does it have including you (and members of your family)? | _____# EMPL. | _____# EMPL. | _____# EMPL. |
| | NEXT PAGE, M9a, COLUMN 1 | NEXT PAGE, M9a COLUMN 2 | NEXT PAGE, M9a COLUMN 3 |




READ ONCE, FIRST TIME THROUGH GRID:
These next few questions are about the relation between your (family's) personal finances and the finances of your (family's) business.

NEXT PAGE, M10, COLUMN 1


BUSINESS # 1
BUSINESS # 2
BUSINESS # 3
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?
1. YES
5. NO
GO TO M11
M10a. How much is guaranteed or collateralized?
$ _____
M10b. Did I record this earlier?
1. YES
5. NO
M11. (Other than guarantees,) does the business owe you (or your family living here) any money?
GO TO M12
M11a. How much is owed?
M12. Do you (or your family living here) owe the business any money?
NEXT PAGE, M13
M12a. How much do you owe?
M12b. Did I record this earlier?
NEXT PAGE, M13
COL 1
NEXT PAGE, M13
COL 2
NEXT PAGE, M13
COL 3

| | BUSINESS # 1 | BUSINESS # 2 | BUSINESS # 3 |
|---|---|---|---|
| M13. What percentage of the business do you (and your family living here) own? | [100. ALL] _____PERCENT | [100. ALL] _____PERCENT | [100. ALL] _____PERCENT |
| M14. What could you sell it for? (What is your share worth?) | $ _____ [NOTHING] [DON'T KNOW] | $ _____ [NOTHING] [DON'T KNOW] | $ _____ [NOTHING] [DON'T KNOW] |
| M15. If you sold the business now, what would be the cost basis for tax purposes of this share? (What was your original investment?) | $_____ [NOTHING] | $_____ [NOTHING] | $_____ [NOTHING] |
| M16. What were the <u>gross receipts</u> or <u>gross sales</u> of the business as a whole in 1988? | $_____ | $_____ | $_____ |
| M17. What was the business's total net income before taxes in 1988? | $ _____ | $_____ | $_____ |
| M18. What is the <u>total</u> book value of all owners' or shareholders' equity in this business? | $ _____ | $_____ | $ _____ |
| M19. INTERVIEWER CHECKPOINT **(SEE M5, P. 51)** | ☐ 1. ONLY 1 BUS. NEXT PAGE, M20<br>☐ 2. ALL OTHERS GO BACK TO P. 51, M5a BUS. #2 | ☐ 1. ONLY 2 BUS. NEXT PAGE, M20<br>☐ 2. ALL OTHERS GO BACK TO P. 51, M5a BUS. #3 | ☐ 1. ONLY 3 BUS NEXT PAGE, M20<br>☐ 2. ALL OTHERS NEXT PAGE, M19a |

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

$ _____

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 <u>other</u> 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: _____ NUMBER] --->NEXT PAGE, M21

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

[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?)

[NOTHING]

$_____

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)

| TYPE | M22. What could you sell your (family's) share of all these (TYPE) for? (What is it worth?) | M23. If you sold these (TYPE) now, what would be the cost basis for tax purposes of these shares? (What was your original investment?) | M24. What was the total net income you (and your family living here) received from all such (TYPE) in 1988? |
|---|---|---|---|
| a. Limited Partnerships? 5. NO 1. YES ---> | $_____ | $_____ | $_____ |
| b. Other Partnerships? 5. NO 1. YES ---> | $_____ | $_____ | $_____ |
| c. Subchapter S Corporations? 5. NO 1. YES ---> | $_____ | $_____ | $_____ |
| d. Other Corporations? 5. NO 1. YES ---> | $_____ | $_____ | $_____ |
| e. Sole Proprietorships? 5. NO 1. YES ---> | $_____ | $_____ | $_____ |
| f. Any other type? 5. NO 1. YES ---> | $_____ | $_____ | $_____ |
| NEXT PAGE, SECTION N | | | NEXT PAGE, SECTION N |

**PAGES 57 AND 58 DO NOT APPEAR IN THIS QUESTIONNAIRE**

SECTION N: FINANCIAL ASSETS

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

1. YES → NEXT PAGE, N3

5. NO

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)

[ ] # ACCOUNTS

| | ACCOUNT #1 | ACCOUNT #2 | ACCOUNT #3 |
|---|---|---|---|
| N4. (Please look at Card A.) (Thinking about your main checking account, the one used to write most of your checks, / About the next account) is this account with any of the institutions on Card A, or from some-place else? (IF CARD A: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?) | 01. #1 04. #4<br>02. #2 05. #5<br>03. #3 06. #6<br>11. COMM. BANK<br>12. S&L/ SAV BANK<br>13. CREDIT UNION<br>16. BROKERAGE<br>97. OTHER:_____ | 01. #1 04. #4<br>02. #2 05. #5<br>03. #3 06. #6<br>11. COMM. BANK<br>12. S&L/ SAV BANK<br>13. CREDIT UNION<br>16. BROKERAGE<br>97. OTHER:_____ | 01. #1 04. #4<br>02. #2 05. #5<br>03. #3 06. #6<br>11. COMM. BANK<br>12. S&L/ SAV BANK<br>13. CREDIT UNION<br>16. BROKERAGE<br>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 | [ ] 1. YES [ ] 5. NO | [ ] 1. YES [ ] 5. NO |
| N7. INTERVIEWER CHECKPOINT **(SEE N3)** | [ ] 1. ONLY 1 ACCT TURN TO P. 62, N9<br>[ ] 2. ALL OTHERS GO BACK TO N4, ACCT #2 | [ ] 1. ONLY 2 ACCT TURN TO P. 62, N9<br>[ ] 2. ALL OTHERS GO BACK TO N4, ACCT #3 | [ ] 1. ONLY 3 ACCT TURN TO P. 62, N9<br>[ ] 2. ALL OTHERS GO BACK TO N4, ACCT #4 |

| ACCOUNT #4 | | ACCOUNT #5 | | ACCOUNT #6 | |
|---|---|---|---|---|---|
| 01. #1 | 04. #4 | 01. #1 | 04. #4 | 01. #1 | 04. #4 |
| 02. #2 | 05. #5 | 02. #2 | 05. #5 | 02. #2 | 05. #5 |
| 03. #3 | 06. #6 | 03. #3 | 06. #6 | 03. #3 | 06. #6 |
| 11. COMM. BANK | | 11. COMM. BANK | | 11. COMM. BANK | |
| 12. S&L/ SAV BANK | | 12. S&L/ SAV BANK | | 12. S&L/ SAV BANK | |
| 13. CREDIT UNION | | 13. CREDIT UNION | | 13. CREDIT UNION | |
| 16. BROKERAGE | | 16. BROKERAGE | | 16. BROKERAGE | |
| 97. OTHER:_____ _____ | | 97. OTHER:_____ _____ | | 97. OTHER:_____ _____ | |
| $ _____ | | $ _____ | | $ _____ | |
| 1. YES | 5. NO | 1. YES | 5. NO | 1. YES | 5. NO |
| ☐ 1. ONLY 4 ACCT NEXT PAGE, N9<br>☐ 2. ALL OTHERS GO BACK TO P. 60, N4, ACCT. #5 | | ☐ 1. ONLY 5 ACCT NEXT PAGE, N9<br>☐ 2. ALL OTHERS GO BACK TO P. 60, N4 ACCT. #6 | | ☐ 1. ONLY 6 ACCT NEXT PAGE, N9<br>☐ 2. ALL OTHERS | |

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

$ _____

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?)

| 03. LOCATION OF OFFICES | 07. LOW FEES | 06. MANY SERVICES IN ONE PLACE | 08. SAFETY |
|---|---|---|---|

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.]

| PERSON--------> | RESPONDENT ACCOUNTS | SPOUSE ACCOUNTS | OTHER PERSONS |
|---|---|---|---|
| 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)? **(CHECK ALL THAT APPLY.)** | A. IRA B. KEOGH | A. IRA B. KEOGH | A. IRA B. KEOGH |
| 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.)** | 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 |
| (IF CARD A: Which institution(s)?) (IF SOMEPLACE ELSE: What type(s) of institution(s)? | 11. COMM. BANK | 11. COMM. BANK | 11. COMM. BANK |
| | 12. S&L/ SAV BANK | 12. S&L/ SAV BANK | 12. S&L/ SAV BANK |
| | 13. CREDIT UNION | 13. CREDIT UNION | 13. CREDIT UNION |
| | 16. BROKERAGE | 16. BROKERAGE | 16. BROKERAGE |
| | 17. INSUR. CO | 17. INSUR. CO | 17. INSUR. CO |
| | 25. EMPLOYER | 25. EMPLOYER | 25. EMPLOYER |
| | 97. OTHER:_____ | 97. OTHER:_____ | 97. OTHER:_____ |
| N14. How much in total is in (PERSON'S) account(s)? | $ _____ | $ _____ | $ _____ |
| N14a. INTERVIEWER CHECKPOINT **(SEE N10a)** | ☐ 1. SPOUSE OR OTHER ACCT GO BACK TO N11<br>☐ 2. ALL OTHERS | ☐ 1. OTHER PERSON ACCT. GO BACK TO N11<br>☐ 2. ALL OTHERS | |

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

☐ 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

| | ACCOUNT #1 | ACCOUNT #2 | ACCOUNT #3 |
|---|---|---|---|
| N17. Does the (largest/next) account have check-writing privileges? | 1. YES 5. NO | 1. YES 5. NO | 1. YES 5. NO |
| N18. Is this a tax-free money market account? | 1. YES 5. NO | 1. YES 5. NO | 1. YES 5. NO |
| N19. (Please look at Card A.) Is this account with any of the institutions on Card A, or from some-place else? (IF CARD A: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?) | 01. #1 04. #4<br>02. #2 05. #5<br>03. #3 06. #6<br>11. COMM. BANK<br>12. S&L/ SAV BANK<br>13. CREDIT UNION<br>16. BROKERAGE<br>97. OTHER:_____ _____ | 01. #1 04. #4<br>02. #2 05. #5<br>03. #3 06. #6<br>11. COMM. BANK<br>12. S&L/ SAV BANK<br>13. CREDIT UNION<br>16. BROKERAGE<br>97. OTHER:_____ _____ | 01. #1 04. #4<br>02. #2 05. #5<br>03. #3 06. #6<br>11. COMM. BANK<br>12. S&L/ SAV BANK<br>13. CREDIT UNION<br>16. BROKERAGE<br>97. OTHER:_____ _____ |
| N20. How much is in this account? | $ _____ | $ _____ | $ _____ |
| N21. INTERVIEWER CHECKPOINT **(SEE N16a)** | [ ] 1. ONLY 1 ACCT NEXT PAGE, N22<br>[ ] 2. ALL OTHERS GO BACK TO N17, ACCT 2 | [ ] 1. ONLY 2 ACCT NEXT PAGE N22<br>[ ] 2. ALL OTHERS GO BACK TO N17, ACCT 3 | [ ] 1. ONLY 3 ACCT NEXT PAGE N22<br>[ ] 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]

[12. S&L/SAV BANK] [13. CREDIT UNION] [16. BROKERAGE]

[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?

[ ] # ACCOUNTS

| | ACCOUNT #1 | | ACCOUNT #2 | | ACCOUNT #3 | |
|---|---|---|---|---|---|---|
| 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?) | 01. #1 | 04. #4 | 01. #1 | 04. #4 | 01. #1 | 04. #4 |
| | 02. #2 | 05. #5 | 02. #2 | 05. #5 | 02. #2 | 05. #5 |
| | 03. #3 | 06. #6 | 03. #3 | 06. #6 | 03. #3 | 06. #6 |
| | 11. COMM. BANK | | 11. COMM. BANK | | 11. COMM. BANK | |
| | 12. S&L/ SAV BANK | | 12. S&L/ SAV BANK | | 12. S&L/ SAV BANK | |
| | 13. CREDIT UNION | | 13. CREDIT UNION | | 13. CREDIT UNION | |
| | 16. BROKERAGE | | 16. BROKERAGE | | 16. BROKERAGE | |
| | 97. OTHER:_____ _____ | | 97. OTHER:_____ _____ | | 97. OTHER:_____ _____ | |
| N25. How much is in this account? | $ _____ | | $ _____ | | $ _____ | |
| N26. INTERVIEWER CHECKPOINT **(SEE N23a)** | [ ] 1. ONLY 1 ACCT TURN TO P. 68, N27<br>[ ] 2. ALL OTHERS GO BACK TO N24, ACCT 2 | | [ ] 1. ONLY 2 ACCT TURN TO P. 68, N27<br>[ ] 2. ALL OTHERS GO BACK TO N24, ACCT 3 | | [ ] 1. ONLY 3 ACCT TURN TO P. 68, N27<br>[ ] 2. ALL OTHERS GO BACK TO N24, ACCT 4 | |

| ACCOUNT #4 | | ACCOUNT #5 | |
|---|---|---|---|
| 01. #1 | 04. #4 | 01. #1 | 04. #4 |
| 02. #2 | 05. #5 | 02. #2 | 05. #5 |
| 03. #3 | 06. #6 | 03. #3 | 06. #6 |
| 11. COMM. BANK | | 11. COMM. BANK | |
| 12. S&L/ SAV BANK | | 12. S&L/ SAV BANK | |
| 13. CREDIT UNION | | 13. CREDIT UNION | |
| 16. BROKERAGE | | 16. BROKERAGE | |
| 97. OTHER:_____ _____ | | 97. OTHER:_____ _____ | |
| $ _____ | | $ _____ | |
| ☐ 1. ONLY 4 ACCT NEXT PAGE, N27<br>☐ 2. ALL OTHERS GO BACK TO N24, ACCT.5 | | ☐ 1. ONLY 5 ACCT NEXT PAGE, N27<br>☐ 2.ALL OTHERS | |

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

$ _____

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

1. YES

5. NO --> NEXT PAGE, N31

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

_____# MUTUAL FUNDS

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

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

| | | | |
|---|---|---|---|
| a. Stock Funds . . . . . | 5. NO | 1. YES | -->a. $_____ |
| b. (Are any of them) Tax-Free Bond Funds. . . . . | 5. NO | 1. YES | -->b. $_____ |
| c. (Are any of them) Government or Government backed Bond Funds . . . . . | 5. NO | 1. YES | -->c. $_____ |
| d. (Are any of them) other Bond Funds . . . . . | 5. NO | 1. YES | -->d. $_____ |
| e. Combination funds or any other mutual funds **(INCLUDE "DK TYPE" HERE)** . . . . . | 5. NO | 1. YES | -->e. $_____ |

IWER: IF R ANSWERS "NO" TO N28a-e ASK N29 FOR **ALL** MUTUAL FUNDS; RECORD IN N29e

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

1. GAIN

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

_____PERCENT

**OR**

$_____AMOUNT

998. DON'T KNOW

3. NEITHER GAIN NOR LOSS

NEXT PAGE, N31

5. LOSS

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

_____PERCENT

**OR**

$_____AMOUNT

998. DON'T KNOW

8. DON'T KNOW

NEXT PAGE, N31

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/these are)? (Is it/Are any of them)...

| | | | N34. What is the total face value of all of the (TYPE) that you (and your family living here) have? |
|---|---|---|---|
| a. Mortgage-backed bonds such as those from "Ginnie-Mae", "Fannie-Mae" or "Freddie-Mac" . . | [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. . . . **(INCLUDE "DK TYPE" HERE)** | [5. NO] | [1. YES] | -->d. $_____ |

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

GO TO N39

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]

[12. S&L/SAV BANK] [16. BROKERAGE] [17. INSUR. CO] [97. OTHER: _____]

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

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

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

GO TO N49

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

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

| | ASSET #1 | ASSET #2 | ASSET #3 |
|---|---|---|---|
| N52a. (About the most valuable of these ..) What kind of asset is it? | _____ _____ _____ | _____ _____ _____ | _____ _____ _____ |
| 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<br>☐ 5. NO | ☐ 1. YES --> GO BACK TO N52a, COL #3<br>☐ 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

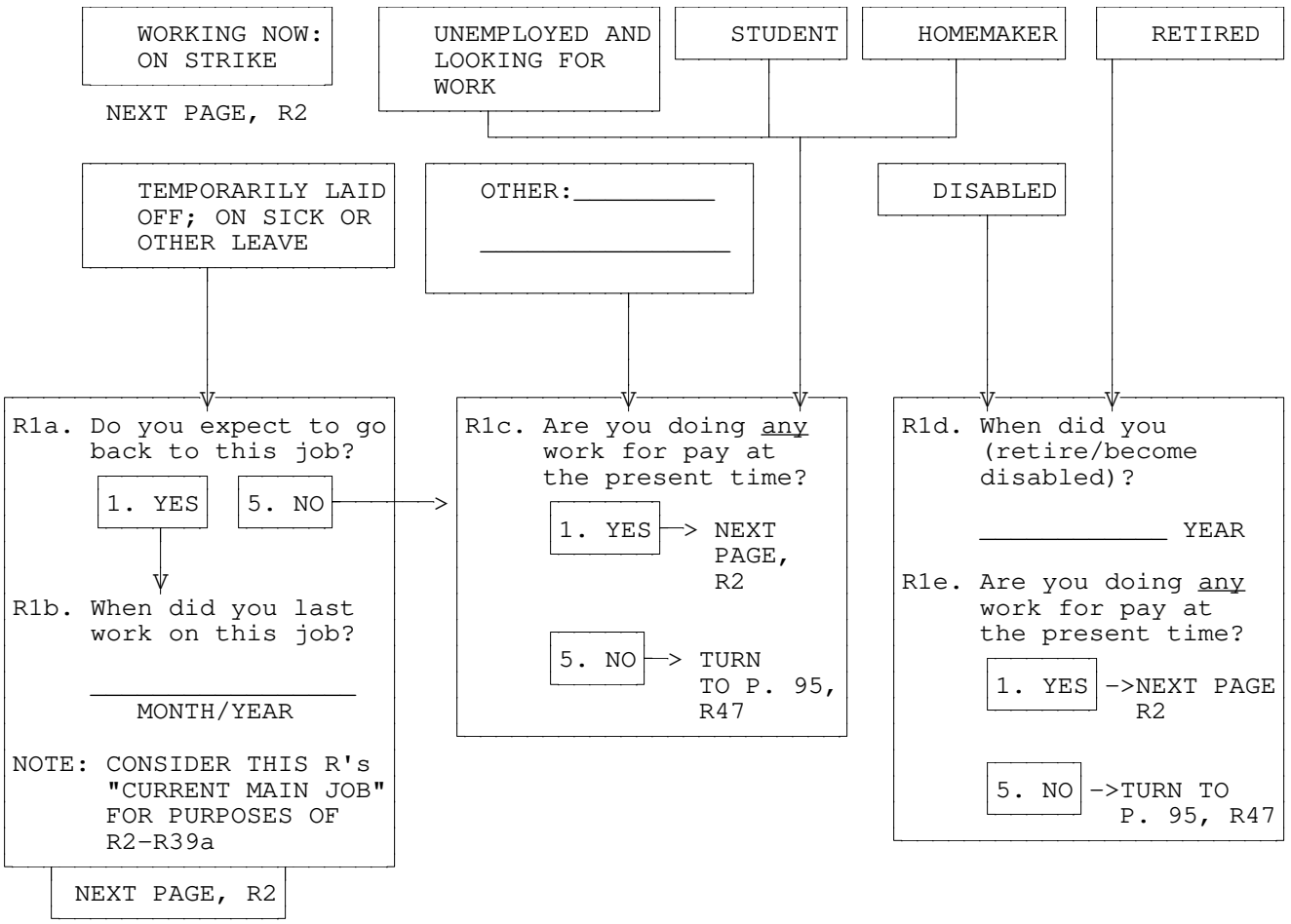
N53a. How much is still owed on these loans?

$ _____

SECTION R: EMPLOYMENT OF RESPONDENT

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.



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

**R SELF-EMPLOYED**

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

_____

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

# 78

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

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

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 <u>currently</u> 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 <u>this</u> job where you are <u>not yet</u> 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

**PLAN 1**

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

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

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?

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

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

$_____ DON'T KNOW

R22. Do <u>you</u> currently make contributions to this plan?

(IF R ASKS: INCLUDE CONTRIBUTIONS THROUGH SALARY DEDUCTIONS, UNION DUES OR OTHER SOURCES)

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

GO TO R24

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

_____ PERCENT **OR** $_____ PER _____

998. DON'T KNOW

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

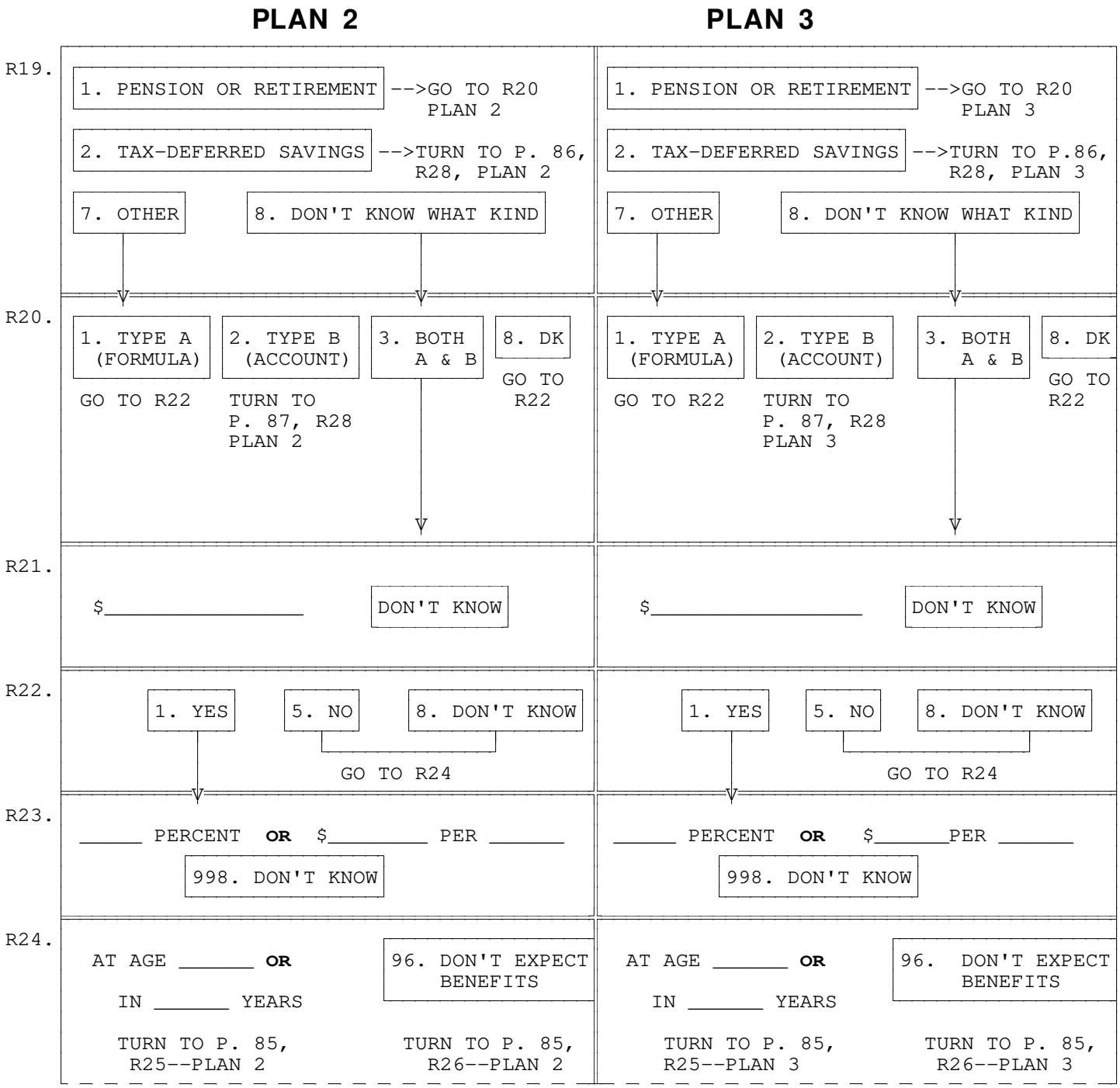
AT AGE _____ **OR**

IN _____ YEARS

96. DON'T EXPECT BENEFITS

TURN TO P. 84, R25--PLAN 1

TURN TO P. 84, R26--PLAN 1


PLAN 2
PLAN 3
R19.
1. PENSION OR RETIREMENT
-->GO TO R20 PLAN 2
2. TAX-DEFERRED SAVINGS
-->TURN TO P. 86, R28, PLAN 2
7. OTHER
8. DON'T KNOW WHAT KIND
1. PENSION OR RETIREMENT
-->GO TO R20 PLAN 3
2. TAX-DEFERRED SAVINGS
-->TURN TO P.86, R28, PLAN 3
7. OTHER
8. DON'T KNOW WHAT KIND
R20.
1. TYPE A (FORMULA)
2. TYPE B (ACCOUNT)
3. BOTH A & B
8. DK
GO TO R22
TURN TO P. 87, R28 PLAN 2
GO TO R22
1. TYPE A (FORMULA)
2. TYPE B (ACCOUNT)
3. BOTH A & B
8. DK
GO TO R22
TURN TO P. 87, R28 PLAN 3
GO TO R22
R21.
$_____
DON'T KNOW
$_____
DON'T KNOW
R22.
1. YES
5. NO
8. DON'T KNOW
GO TO R24
1. YES
5. NO
8. DON'T KNOW
GO TO R24
R23.
_____ PERCENT OR $_____ PER _____
998. DON'T KNOW
_____ PERCENT OR $_____PER _____
998. DON'T KNOW
R24.
AT AGE _____ OR
IN _____ YEARS
96. DON'T EXPECT BENEFITS
TURN TO P. 85, R25--PLAN 2
TURN TO P. 85, R26--PLAN 2
AT AGE _____ OR
IN _____ YEARS
96. DON'T EXPECT BENEFITS
TURN TO P. 85, R25--PLAN 3
TURN TO P. 85, R26--PLAN 3

## TYPE A -- PLAN 1

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

$_____PER _____

**OR** _____PERCENT OF FINAL PAY

DON'T KNOW

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

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

GO TO R27

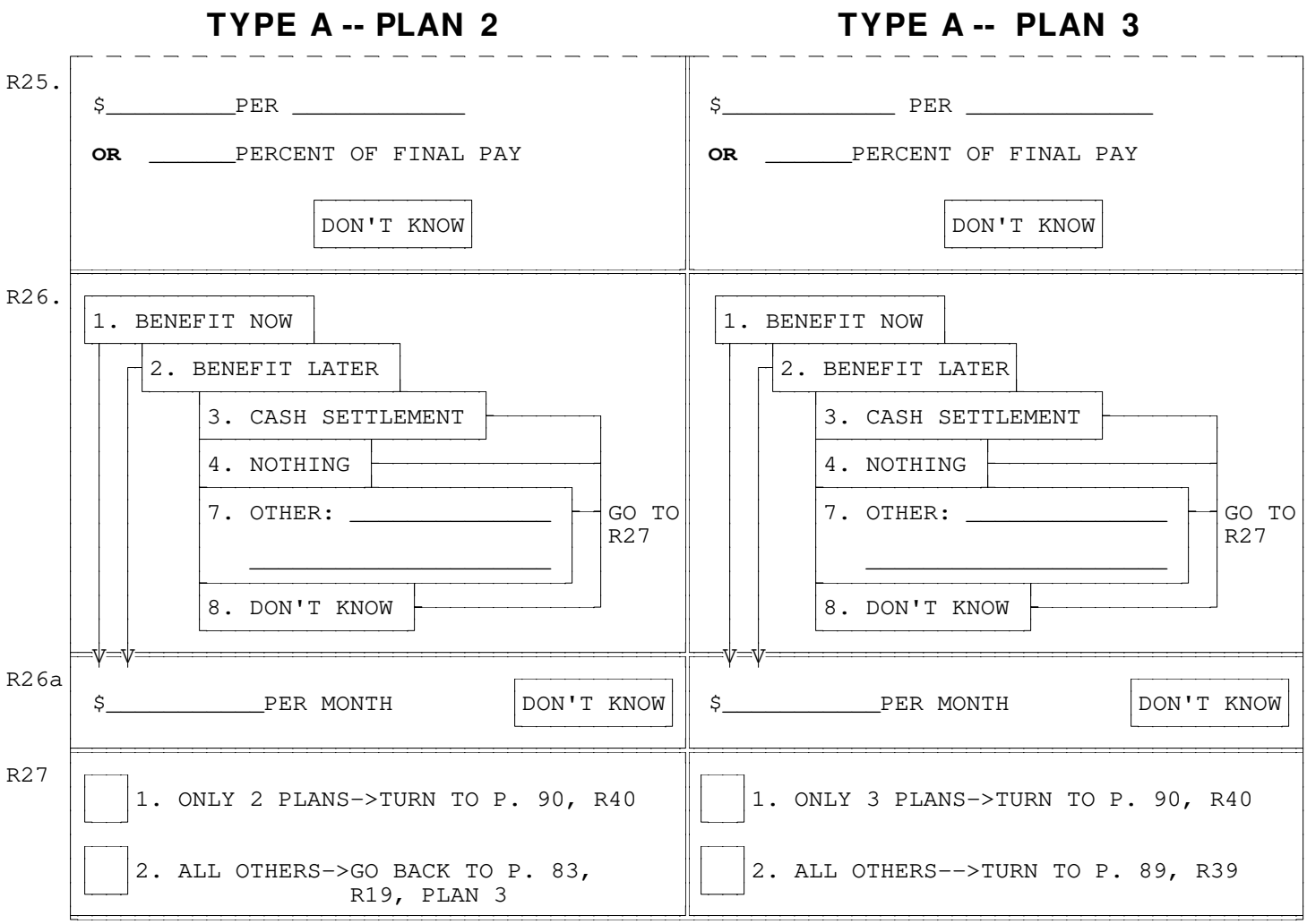
R26a. About how much per month would you receive?

$_____PER MONTH DON'T KNOW

R27. 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


TYPE A -- PLAN 2
TYPE A -- PLAN 3
R25.
$_____PER _____
OR _____PERCENT OF FINAL PAY
DON'T KNOW
$_____ PER _____
OR _____PERCENT OF FINAL PAY
DON'T KNOW
R26.
1. BENEFIT NOW
2. BENEFIT LATER
3. CASH SETTLEMENT
4. NOTHING
7. OTHER: _____
_____
8. DON'T KNOW
GO TO R27
1. BENEFIT NOW
2. BENEFIT LATER
3. CASH SETTLEMENT
4. NOTHING
7. OTHER: _____
_____
8. DON'T KNOW
GO TO R27
R26a
$_____PER MONTH
DON'T KNOW
$_____PER MONTH
DON'T KNOW
R27
1. ONLY 2 PLANS->TURN TO P. 90, R40
2. ALL OTHERS->GO BACK TO P. 83, R19, PLAN 3
1. ONLY 3 PLANS->TURN TO P. 90, R40
2. ALL OTHERS-->TURN TO P. 89, R39

**SAVINGS PLANS AND TYPE B PLANS**

## SAVINGS & TYPE B -- PLAN 1

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

| | |
|---|---|
| 01. THRIFT OR SAVINGS | 07. OTHER: _____ |
| 02. 401K/403B/SRA | _____ |
| 03. PROFIT SHARING | _____ |
| 04. STOCK PURCHASE, ESOP | 98. DON'T KNOW |

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

_____YEARS  98. DON'T KNOW

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

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

GO TO R31

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

_____ PERCENT **OR** $_____ PER _____

998. DON'T KNOW

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

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

GO TO R32

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

_____ PERCENT **OR** $_____ PER _____

998. DON'T KNOW

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

$_____  DON'T KNOW

R33. Can you borrow against that account?

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

TURN TO P. 88, R35

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

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

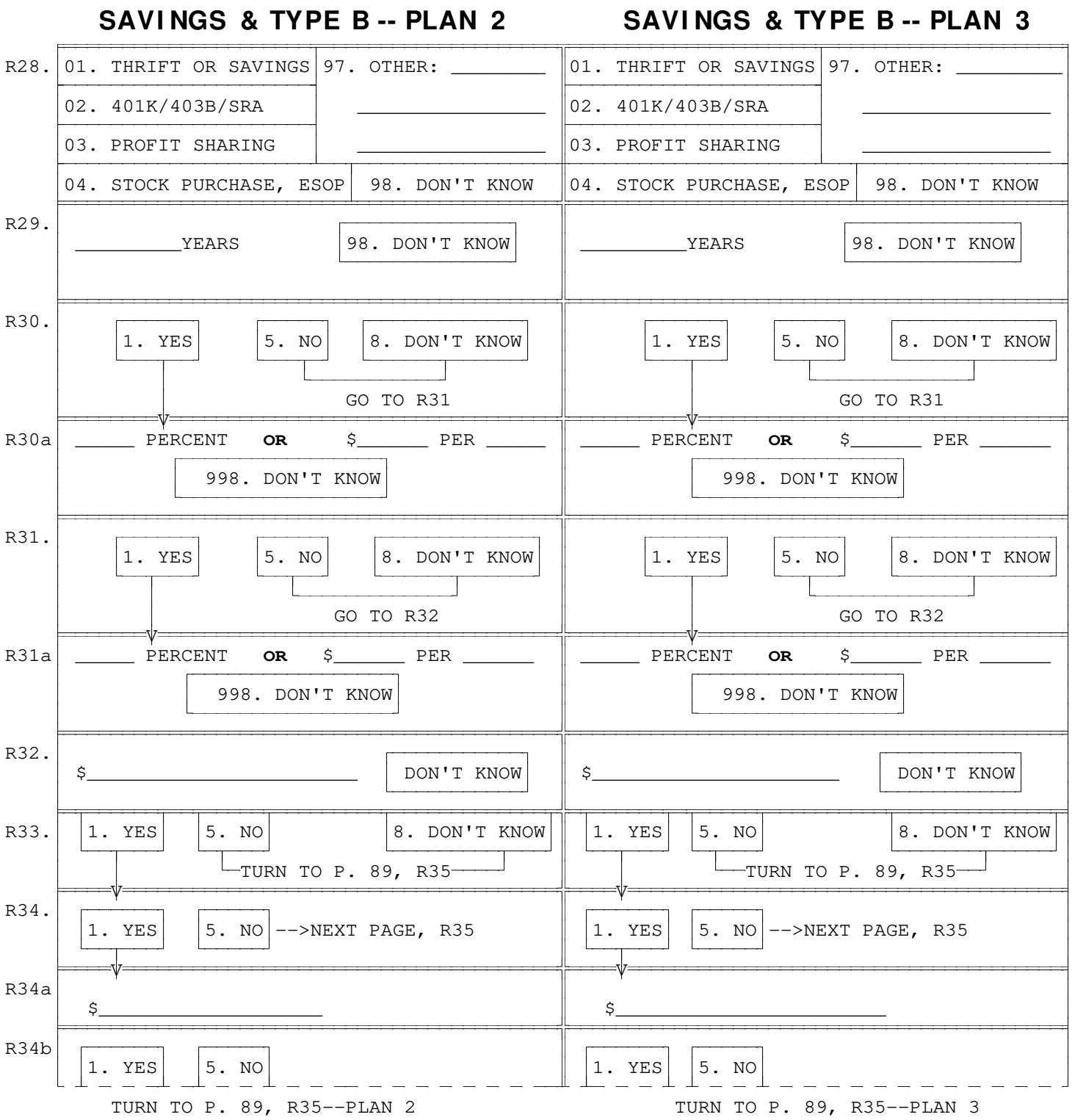
R34a. What is the amount of the loan balance?

$ _____

R34b. Did you tell me about this loan earlier?

1. YES  5. NO

TURN TO P. 88, R35--PLAN 1


SAVINGS & TYPE B -- PLAN 2
SAVINGS & TYPE B -- PLAN 3
R28.
01. THRIFT OR SAVINGS
97. OTHER: _____
02. 401K/403B/SRA
03. PROFIT SHARING
04. STOCK PURCHASE, ESOP
98. DON'T KNOW
R29.
_____YEARS
98. DON'T KNOW
R30.
1. YES
5. NO
8. DON'T KNOW
GO TO R31
R30a
_____ PERCENT OR $_____ PER _____
998. DON'T KNOW
R31.
GO TO R32
R31a
R32.
$_____
DON'T KNOW
R33.
TURN TO P. 89, R35
R34.
1. YES
5. NO -->NEXT PAGE, R35
R34a
R34b
TURN TO P. 89, R35--PLAN 2
TURN TO P. 89, R35--PLAN 3

## SAVINGS & TYPE B -- PLAN 1

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

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

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

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

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?

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

R38. INTERVIEWER CHECKPOINT

**(SEE R18, P. 82)**

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
5. NONE
3. SOME
7. OTHER

R36a. What proportion would you lose?

_____ PERCENT

OR

_____

R37.
1. MOSTLY OR ALL STOCK
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

## SAVINGS & TYPE B -- PLAN 3

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

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

R36a. What proportion would you lose?

_____ PERCENT

OR

_____

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

☐ 1. ONLY 3 PLANS->NEXT PAGE, R40

☐ 2. ALL OTHERS

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

$_____
NEXT PAGE, R40

DON'T KNOW
NOTHING

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

_____

_____

_____

DON'T KNOW
NONE

**R40.** Are you doing any <u>other</u> 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 (A, B)

GO TO R41 (D)

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

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?)

96. NONE —> NEXT PAGE, R45j

_____ # 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 STOP →TURN TO P. 97, R49

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

1. YES | 5. NO → TURN TO P. 97, R49 | 8. DON'T KNOW/DEPENDS

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

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

2. ALL OTHERS

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 <u>one year</u> 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

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

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

**R49.** INTERVIEWER CHECKPOINT:

**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 -----> | RESPONDENT | SPOUSE |
| R50d. Are the payments for retirement or are they disability benefits? | 1. RETIRE 2. DISAB | 1. RETIRE 2. DISAB |
| R50e. How long (have you/has he/has she) received these benefits? | _____ # YEARS **OR** SINCE:_____ | _____ # YEARS **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 |
|---|---|---|---|
| RECIPIENT ----------> | 1. RESP 2. SPOUSE | 1. RESP 2. SPOUSE | 1. RESP 2. SPOUSE |
| R51c. TYPE OF BENEFIT --> (Not using the booklet.) | 01. CURR JOB PENS<br>02. PAST JOB PENS<br>03. DISABILITY<br>04. MILITARY<br>05. SPOUSE PENS.<br>97. OTHER:_____ | 01. CURR JOB PENS<br>02. PAST JOB PENS<br>03. DISABILITY<br>04. MILITARY<br>05. SPOUSE PENS.<br>97. OTHER:_____ | 01. CURR JOB PENS<br>02. PAST JOB PENS<br>03. DISABILITY<br>04. MILITARY<br>05. SPOUSE PENS.<br>97. OTHER:_____ |
| R51d. How long have (you/ he/she) received this benefit? | _____ # YEARS **OR** SINCE: _____ | _____ # 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 | 1. YES 5. NO | 1. YES 5. NO |
| R51g. INTERVIEWER CHECKPOINT | ☐ 1.R MARRIED<br>☐ 2.OTHERS GO TO R51j | ☐ 1.R MARRIED<br>☐ 2.OTHERS GO TO R51j | ☐ 1.R MARRIED<br>☐ 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? | _____PERCENT<br>96.STOP 98.DK<br>97. OTHER:_____ | _____PERCENT<br>96.STOP 98.DK<br>97. OTHER:_____ | _____PERCENT<br>96.STOP 98.DK<br>97. OTHER:_____ |
| R51j. | GO BACK TO R51d FOR NEXT BENEFIT OR TURN TO P. 100, R52 | GO BACK TO R51d FOR NEXT BENEFIT OR TURN TO P. 100, R52 | GO BACK TO R51d FOR NEXT BENEFIT OR TURN TO P. 100, R52 |

IWER: BE SURE THAT NUMBER OF BENEFITS RECORDED IN R51a ARE ALL ACCOUNTED FOR IN R51b-c

| FOURTH BENEFIT | FIFTH BENEFIT | SIXTH BENEFIT |
|---|---|---|
| 1. RESP 2. SPOUSE | 1. RESP 2. SPOUSE | 1. RESP 2. SPOUSE |
| 01. CURR JOB PENS | 01. CURR JOB PENS | 01. CURR JOB PENS |
| 02. PAST JOB PENS | 02. PAST JOB PENS | 02. PAST JOB PENS |
| 03. DISABILITY | 03. DISABILITY | 03. DISABILITY |
| 04. MILITARY | 04. MILITARY | 04. MILITARY |
| 05. SPOUSE PENS. | 05. SPOUSE PENS. | 05. SPOUSE PENS. |
| 97. OTHER:_____ | 97. OTHER:_____ | 97. OTHER:_____ |
| _____ # YEARS **OR** SINCE: _____ | _____ # YEARS **OR** SINCE: _____ | _____ # YEARS **OR** SINCE: _____ |
| $_____ PER _____ | $_____ PER _____ | $_____ PER _____ |
| 1. YES 5. NO | 1. YES 5. NO | 1. YES 5. NO |
| ☐ 1.R MARRIED ☐ 2.OTHERS GO TO R51j | ☐ 1.R MARRIED ☐ 2.OTHERS GO TO R51j | ☐ 1.R MARRIED ☐ 2.OTHERS GO TO R51j |
| _____PERCENT 96.STOP 98.DK 97. OTHER:_____ | _____PERCENT 96.STOP 98.DK 97. OTHER:_____ | _____PERCENT 96.STOP 98.DK 97. OTHER:_____ |
| GO BACK TO R51d FOR NEXT BENEFIT OR NEXT PAGE, R52 | GO BACK TO R51d FOR NEXT BENEFIT OR NEXT PAGE, R52 | NEXT PAGE, R52 |

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?

| | R52b WHO | | R52c AMOUNT | R52d YEAR RECEIVED |
|---|---|---|---|---|
| Cash settlement #1 | R (1) | S (2) | $_____ | _____ |
| Cash settlement #2 | R (1) | S (2) | $_____ | _____ |
| Cash settlement #3 | R (1) | S (2) | $_____ | _____ |
| Cash settlement #4 | R (1) | S (2) | $_____ | _____ |
| Cash settlement #5 | R (1) | S (2) | $_____ | _____ |

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]) <u>expect</u> 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

# 101a

**R53a.** How many such benefits do you (and your [husband/wife]) expect to receive in the future?

[ ] # FUTURE BENEFITS

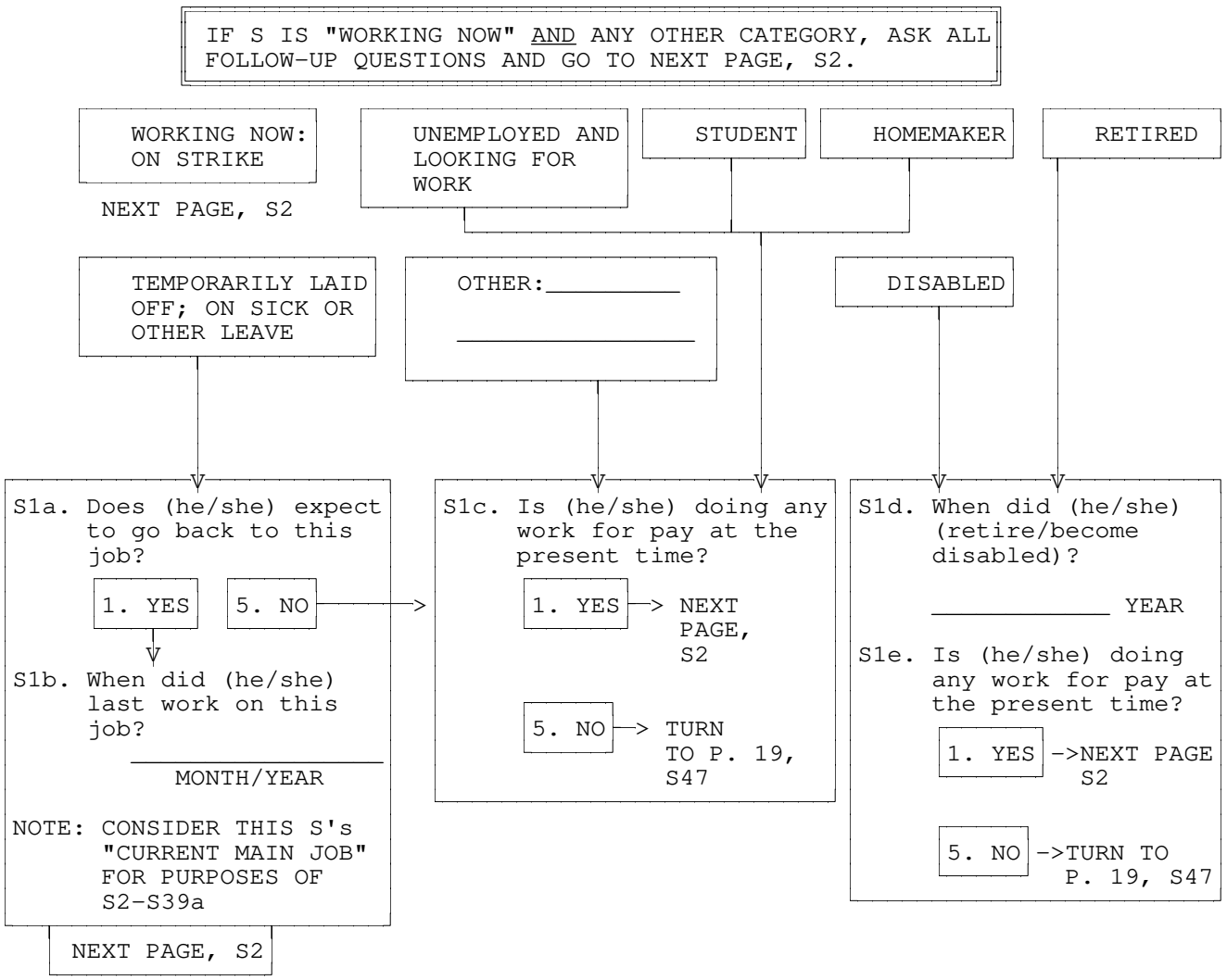
| | COLUMN A | COLUMN B | COLUMN C |
|---|---|---|---|
| R53b. About (this/the largest/the next) benefit, is this from a pension plan where a certain amount of money is accumulated in an account for you, a formula plan that will give you a specific amount of income each month or year when you retire, or what? | 2. ACCOUNT<br>3. BOTH<br>1. INCOME FORMULA<br>GO TO R53d | 2. ACCOUNT<br>3. BOTH<br>1. INCOME FORMULA<br>GO TO R53d | 2. ACCOUNT<br>3. BOTH<br>1. INCOME FORMULA<br>GO TO R53d |
| R53c. How much is in the account now? | $ _____ | $ _____ | $ _____ |
| R53d. Is this part of an IRA, Keogh, or pension I recorded earlier? (Which?) | 1. YES, IRA/KEO<br>2. YES, PENSION<br>5. NO | 1. YES, IRA/KEO<br>2. YES, PENSION<br>5. NO | 1. YES, IRA/KEO<br>2. YES, PENSION<br>5. NO |
| R53e. Is this benefit based on <u>your</u> earnings (or your [husband's/wife's] earnings)? | 1. R<br>2. SPOUSE<br>7. OTHER: _____ _____ | 1. R<br>2. SPOUSE<br>7. OTHER: _____ _____ | 1. R<br>2. SPOUSE<br>7. OTHER: _____ _____ |
| R53f. When do you expect these benefits to start? | AT AGE _____ **OR** IN _____YRS | AT AGE _____ **OR** IN _____YRS | AT AGE _____ **OR** IN _____YRS |
| R53g. About how much per month do you expect them to be? | $_____PER_____ | $_____PER_____ | $_____PER_____ |
| R53h. INTERVIEWER CHECKPOINT **(SEE R53a)** | [ ] 1. MORE THAN 1 BENEFIT GO BACK TO R53b, COL.B<br>[ ] 2. ALL OTHERS TURN TO P. 102 SECTION T | [ ] 1. MORE THAN 2 BENEFITS GO BACK TO R53b, COL.C<br>[ ] 2. ALL OTHERS TURN TO P. 102 SECTION T | [ ] 1.MORE THAN 3 BENEFITS GO BACK TO R53b, COL.D<br>2. ALL OTHERS TURN TO P. 102 SECTION T |

| COLUMN D | COLUMN E | COLUMN F |
|---|---|---|
| 2. ACCOUNT<br>3. BOTH<br>1. INCOME FORMULA<br>GO TO R53d | 2. ACCOUNT<br>3. BOTH<br>1. INCOME FORMULA<br>GO TO R53d | 2. ACCOUNT<br>3. BOTH<br>1. INCOME FORMULA<br>GO TO R53d |
| $ _____ | $ _____ | $ _____ |
| 1. YES, IRA/KEO<br>2. YES, PENSION<br>5. NO | 1. YES, IRA/KEO<br>2. YES, PENSION<br>5. NO | 1. YES, IRA/KEO<br>2. YES, PENSION<br>5. NO |
| 1. R<br>2. SPOUSE | 1. R<br>2. SPOUSE | 1. R<br>2. SPOUSE |
| 7. OTHER: _____ _____ | 7. OTHER: _____ _____ | 7. OTHER: _____ _____ |
| AT AGE _____<br>**OR**<br>IN _____YRS | AT AGE _____<br>**OR**<br>IN _____YRS | AT AGE _____<br>**OR**<br>IN _____YRS |
| $_____PER_____ | $_____PER_____ | $_____PER_____ |
| ☐ 1. MORE THAN 4 BENEFITS GO BACK TO R53b, COL.E<br>☐ 2. ALL OTHERS NEXT PAGE, SECTION T | ☐ 1. MORE THAN 5 BENEFITS GO BACK TO R53b, COL.F<br>☐ 2. ALL OTHERS NEXT PAGE, SECTION T | NEXT PAGE, SECTION T |

**100**

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



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 _____

# 102

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

**SPOUSE IS SELF-EMPLOYED**

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

_____

_____

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:_____ ☐ 96. NEVER STOP ☐ 98. DON'T KNOW

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

_____# 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

**S18.**

[ ] # OF PLANS

## PLAN 1

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

- 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. (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?

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

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

$_____ DON'T KNOW

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

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

GO TO S24

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

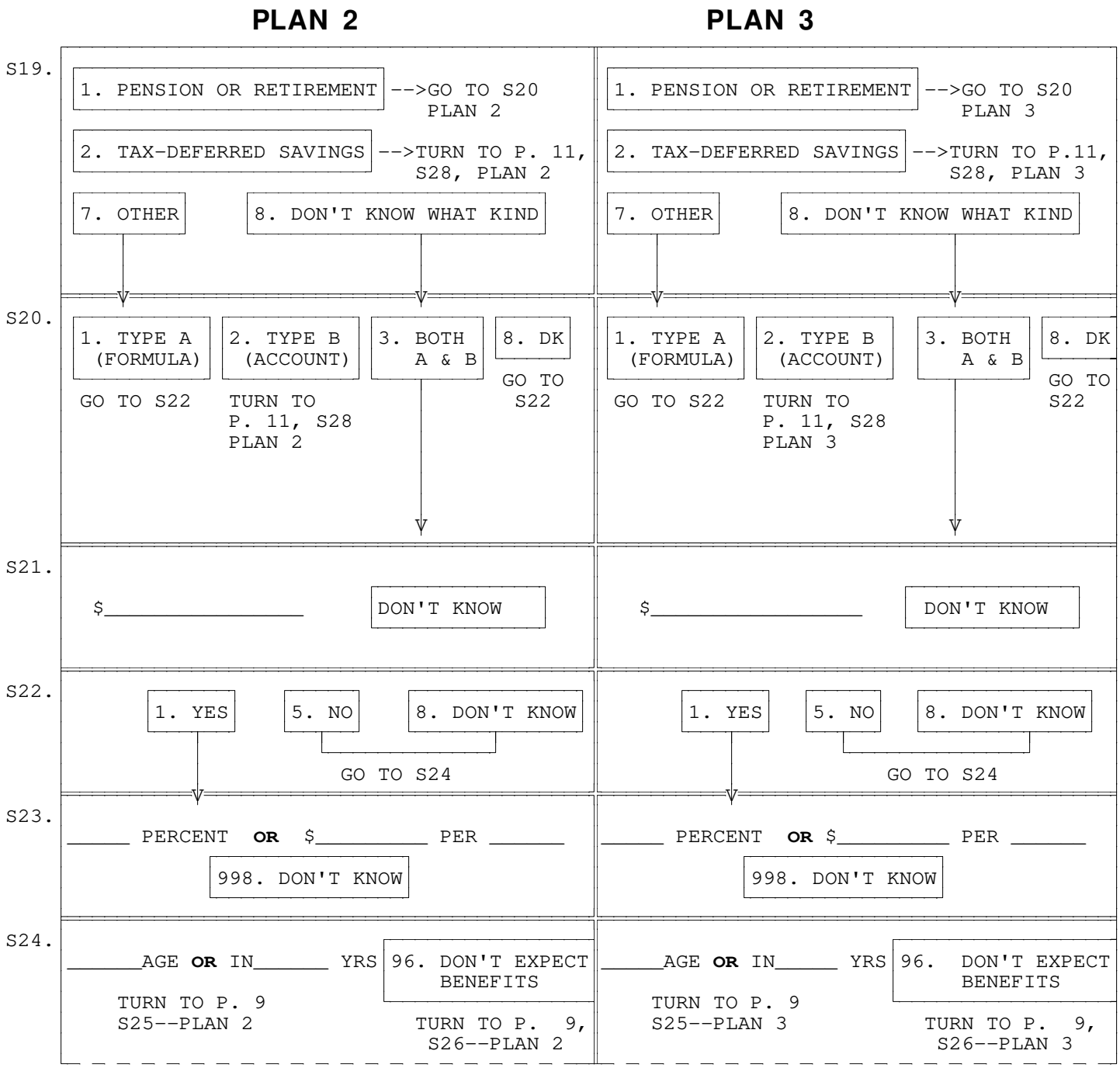
_____ PERCENT **OR** $_____ PER _____

998. DON'T KNOW

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

_____AGE **OR** IN_____YEARS → TURN TO P. 8, S25--PLAN 1

96. DON'T EXPECT BENEFITS → TURN TO P. 8, S26--PLAN 1


PLAN 2
PLAN 3
S19.
1. PENSION OR RETIREMENT
-->GO TO S20 PLAN 2
2. TAX-DEFERRED SAVINGS
-->TURN TO P. 11, S28, PLAN 2
7. OTHER
8. DON'T KNOW WHAT KIND
1. PENSION OR RETIREMENT
-->GO TO S20 PLAN 3
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
TURN TO P. 11, S28 PLAN 2
GO TO S22
1. TYPE A (FORMULA)
2. TYPE B (ACCOUNT)
3. BOTH A & B
8. DK
GO TO S22
TURN TO P. 11, S28 PLAN 3
GO TO S22
S21.
$_____
DON'T KNOW
$_____
DON'T KNOW
S22.
1. YES
5. NO
8. DON'T KNOW
GO TO S24
1. YES
5. NO
8. DON'T KNOW
GO TO S24
S23.
_____ PERCENT OR $_____ PER _____
998. DON'T KNOW
_____ 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
_____AGE OR IN_____ YRS
96. DON'T EXPECT BENEFITS
TURN TO P. 9 S25--PLAN 3
TURN TO P. 9, S26--PLAN 3

## TYPE A -- PLAN 1

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

$_____PER _____

**OR** _____PERCENT OF FINAL PAY

DON'T KNOW

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

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

→ GO TO S27

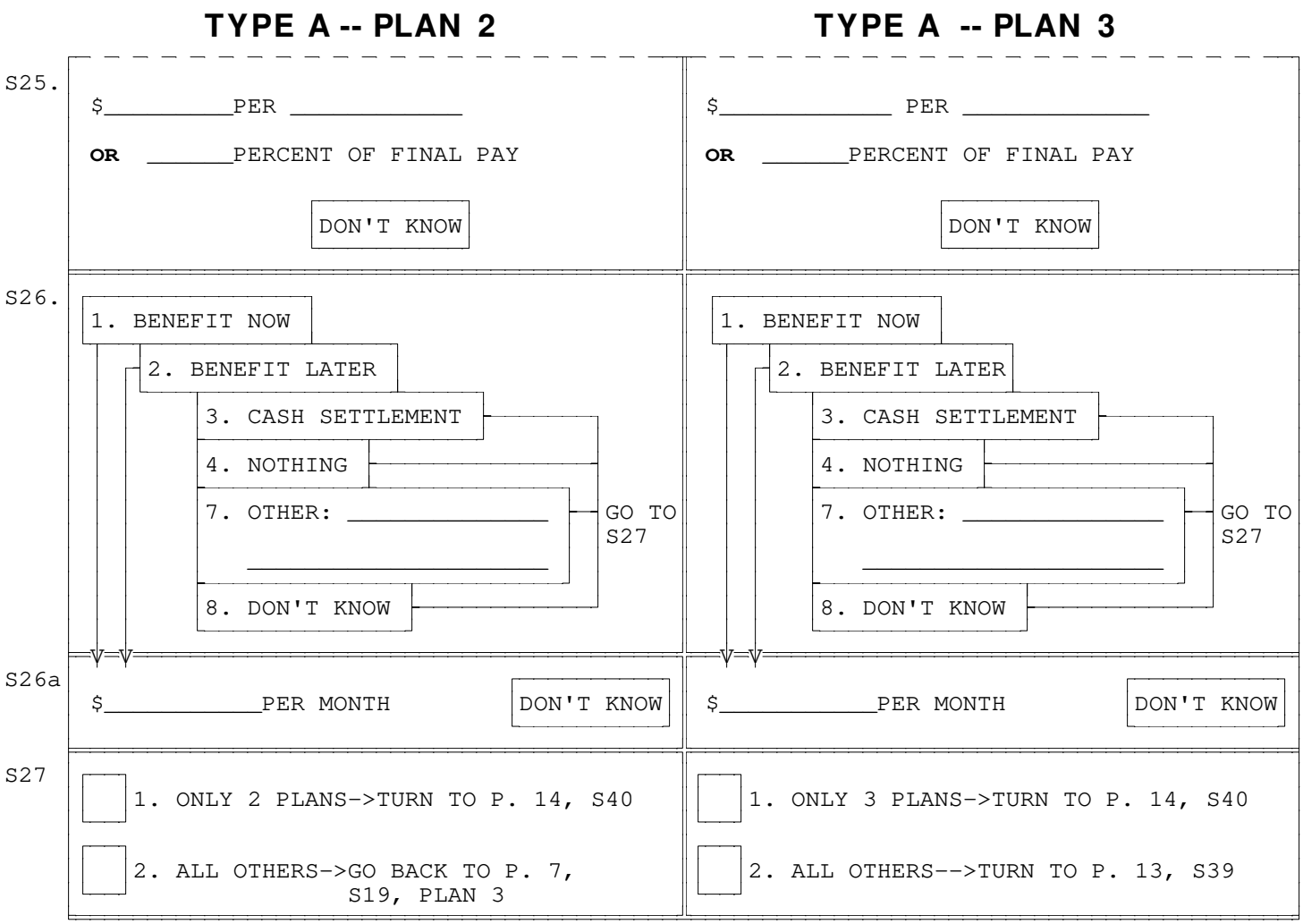
S26a. About how much per month would (he/she) receive?

$_____PER MONTH DON'T KNOW

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

1. ONLY 1 PLAN-->TURN TO P. 14, S40

2. ALL OTHERS->GO BACK TO P. 7, S19, PLAN 2


TYPE A -- PLAN 2
TYPE A -- PLAN 3
S25.
$_____PER _____
OR _____PERCENT OF FINAL PAY
DON'T KNOW
$_____ 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
GO TO S27
1. BENEFIT NOW
2. BENEFIT LATER
3. CASH SETTLEMENT
4. NOTHING
7. OTHER: _____
_____
8. DON'T KNOW
GO TO S27
S26a
$_____PER MONTH
DON'T KNOW
$_____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
1. ONLY 3 PLANS->TURN TO P. 14, S40
2. ALL OTHERS-->TURN TO P. 13, S39

**SAVINGS PLANS AND TYPE B PLANS**

## SAVINGS & TYPE B -- PLAN 1

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

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

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

_____YEARS  98. DON'T KNOW

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

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

GO TO S31

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

_____ PERCENT **OR** $_____ PER _____

998. DON'T KNOW

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

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

GO TO S32

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

_____ PERCENT **OR** $_____ PER _____

998. DON'T KNOW

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

$_____  DON'T KNOW

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

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

TURN TO P. 12, S35

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

1. YES  5. NO -->TURN TO P. 12, S35

S34a. What is the amount of the loan balance?

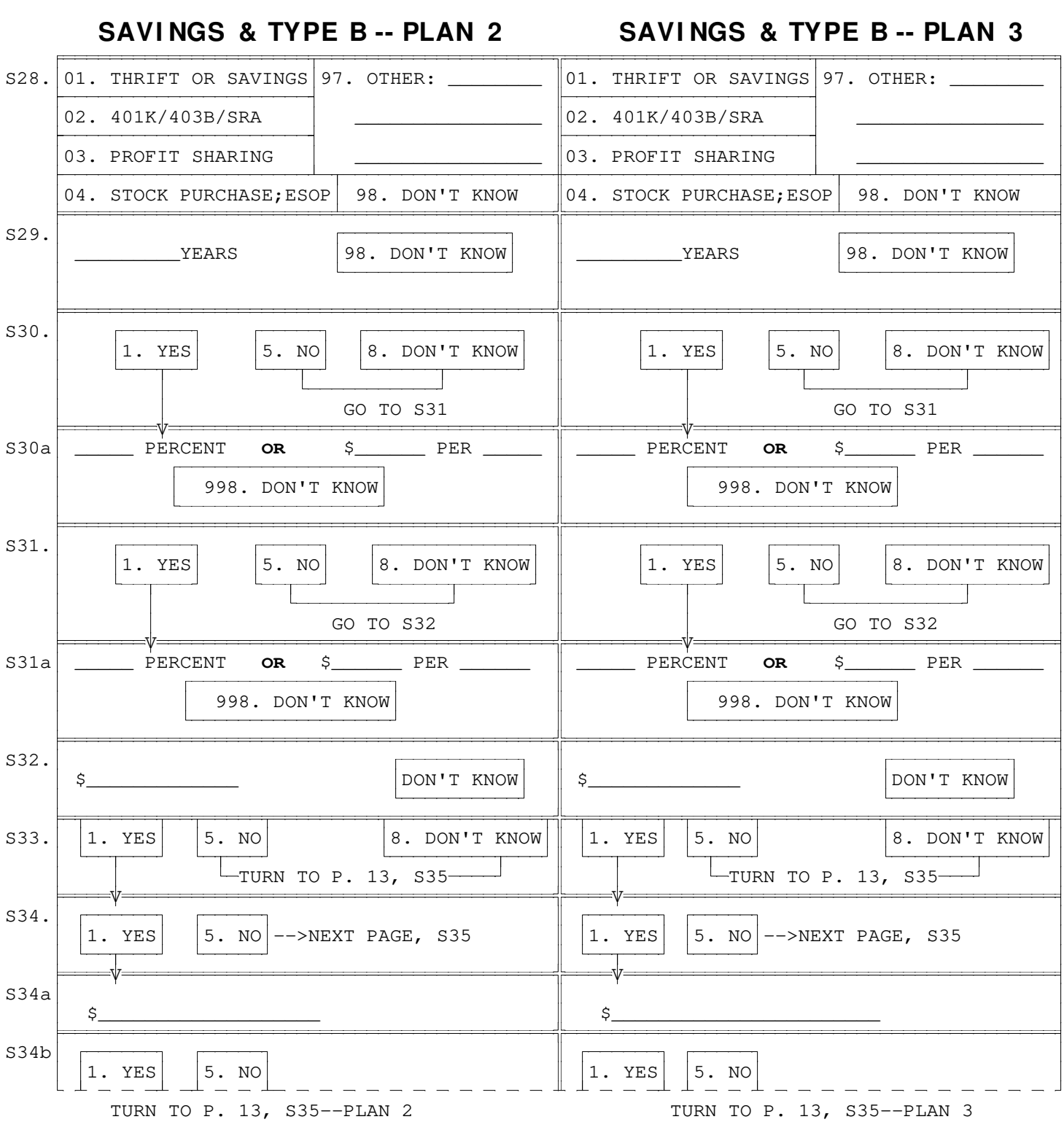
$ _____

S34b. Did you tell me about this loan earlier?

1. YES  5. NO

TURN TO P. 12, S35--PLAN 1

# 110


SAVINGS & TYPE B -- PLAN 2
SAVINGS & TYPE B -- PLAN 3
S28.
01. THRIFT OR SAVINGS
97. OTHER: _____
02. 401K/403B/SRA
03. PROFIT SHARING
04. STOCK PURCHASE;ESOP
98. DON'T KNOW
S29.
_____YEARS
98. DON'T KNOW
S30.
1. YES
5. NO
8. DON'T KNOW
GO TO S31
S30a
_____ PERCENT OR $_____ PER _____
998. DON'T KNOW
S31.
1. YES
5. NO
8. DON'T KNOW
GO TO S32
S31a
_____ PERCENT OR $_____ PER _____
998. DON'T KNOW
S32.
$_____
DON'T KNOW
S33.
1. YES
5. NO
8. DON'T KNOW
TURN TO P. 13, S35
S34.
1. YES
5. NO -->NEXT PAGE, S35
S34a
$_____
S34b
1. YES
5. NO
TURN TO P. 13, S35--PLAN 2
TURN TO P. 13, S35--PLAN 3

## SAVINGS & TYPE B -- PLAN 1

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

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

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

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

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?

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

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

1. ONLY 1 PLAN-->TURN TO P. 14, S40

2. ALL OTHERS->GO BACK TO P. 7, S19, PLAN 2

## SAVINGS & TYPE B -- PLAN 2

S35.
1. YES
5. NO
8. DON'T KNOW

S36.
1. ALL
5. NONE
3. SOME
7. OTHER

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

_____ PERCENT

**OR**

_____

S37.
1. MOSTLY OR ALL STOCK
2. MOSTLY OR ALL INTEREST EARNING
3. SPLIT
7. OTHER: _____
8. DON'T KNOW

S38.
☐ 1. ONLY 2 PLANS->NEXT PAGE, S40

☐ 2. ALL OTHERS->GO BACK TO P. 6, S19, PLAN 3

## SAVINGS & TYPE B -- PLAN 3

S35.
1. YES
5. NO
8. DON'T KNOW

S36.
1. ALL
5. NONE
3. SOME
7. OTHER

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

_____ PERCENT

**OR**

_____

S37.
1. MOSTLY OR ALL STOCK
2. MOSTLY OR ALL INTEREST EARNING
3. SPLIT
7. OTHER:_____
8. DON'T KNOW

S38.
☐ 1. ONLY 3 PLANS->NEXT PAGE, S40

☐ 2. ALL OTHERS

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?

$_____
NEXT PAGE, S40

DON'T KNOW
NOTHING

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

_____

_____

_____

DON'T KNOW
NONE

**S40.** Is (he/she) doing any <u>other</u> 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

GO TO S41

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?)

96. NONE —> NEXT PAGE, S45j

_____ # YEARS

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 STOP] -->GO TO S45q

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

**WORK HISTORY FOR SPOUSE'S WORKING PART-TIME NOW**

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 _____

NEXT PAGE, S46p

S46f. Including any self-employment and (his/her) current job, for how many different employers has (he/she) worked in full-time jobs lasting <u>one year</u> or more?

_____ # EMPLOYERS

S46g. I want to know about the <u>longest</u> 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

2. ALL OTHERS

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 <u>one year</u> 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

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

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

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 <u>wages and salaries</u>, 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)

| | NO (5) | YES (1) | T2. In total, how much income from (SOURCE) did you (and your family) receive in 1988, before deductions for taxes and anything else? [WRITE LOSSES **( )**.] |
|---|---|---|---|
| T1a. WAGES AND SALARIES? | | | --> $_____ |
| T1b. Did (you/anyone) have income or loss from a professional practice, business or farm? (Other than wages or salaries) | | | --> $_____ |
| T1c. ...non-taxable investments such as municipal bonds? | | | --> $_____ |
| T1d. ...other interest income? | | | --> $_____ |
| T1e. ...dividends? | | | --> $_____ |
| T1f. ...net gains or losses from the sale of stocks, bonds, or real estate? | | | --> $_____ |
| T1g. ...net rent, trust income, or royalties from any other investment or business? | | | --> $_____ |
| T1h. ...unemployment or worker's compensation? | | | --> $_____ |
| T1j. ...child support or alimony? | | | --> $_____ |
| T1k. Did (you/anyone) have income from ADC AFDC, food stamps, or other forms of welfare or assistance, such as SSI? | | | --> $_____ |
| T1m. ...income from Social Security or other pensions, annuities, or other disability or retirement programs? | | | --> $_____ |
| T1n. Did you (or anyone in your family living here) have income from <u>any</u> other sources? (What other sources?) | | | |
| _____ | | | --> $_____ |
| _____ | | | --> $_____ |

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?

$_____
GO TO T5

DON'T KNOW | REFUSED

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

T5. During 1988, did you (or anyone in your family living here) <u>pay</u> 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

NEXT PAGE, SECTION X

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

| | INHERITANCE # 1 | INHERITANCE # 2 | INHERITANCE # 3 |
|---|---|---|---|
| X3. (Thinking about the [largest/next largest] of these) was that an inheritance, a trust, or what? **(CHECK ALL THAT APPLY.)** | 1. INHERITANCE<br>2. TRUST<br>7. OTHER | 1. INHERITANCE<br>2. TRUST<br>7. OTHER | 1. INHERITANCE<br>2. TRUST<br>7. OTHER |
| X4. What was its approximate value at the time it was received? | $_____<br>[DON'T KNOW] | $_____<br>[DON'T KNOW] | $_____<br>[DON'T KNOW] |
| X5. In what year was it received? | 19_____ | 19_____ | 19_____ |
| X6. From whom was it received? | 01. GRNDPRNT<br>02. PARENT<br>03. CHILD<br>04. AUNT/UNCLE<br>05. SIBLING<br>06. FRIEND<br>97. OTHER: _____ | 01. GRNDPRNT<br>02. PARENT<br>03. CHILD<br>04. AUNT/UNCLE<br>05. SIBLING<br>06. FRIEND<br>97. OTHER: _____ | 01. GRNDPRNT<br>02. PARENT<br>03. CHILD<br>04. AUNT/UNCLE<br>05. SIBLING<br>06. FRIEND<br>97. OTHER: _____ |
| X7. INTERVIEWER CHECKPOINT **(SEE X2)** | [ ] 1. ONLY 1 INHER NEXT P., X9<br>[ ] 2. ALL OTHERS GO BACK TO X3, COL #2 | [ ] 1. ONLY 2 INHER NEXT P., X9<br>[ ] 2. ALL OTHERS GO BACK TO X3, COL #3 | [ ] 1. ONLY 3 INHER NEXT P., X9<br>[ ] 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 |

COLLEGE

| 13 | 14 | 15 | 16 | 17+ |
|---|---|---|---|---|

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

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, <u>including</u> children from previous marriages and adopted children, how many sons and daughters do you (or your [husband/wife]) have who do <u>not</u> 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 <u>you</u> 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; INCLUDING SPOUSE AWAY IN SERVICE | 2. PARTNER | 3. SEPARATED | 4. DIVORCED | 5. WIDOWED | 6. NEVER MARRIED |
|---|---|---|---|---|---|
| | TURN TO P. 112, Y11 | NEXT PAGE Y8 | TURN TO P. 111, Y9 | TURN TO 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 → TURN TO P. 113, Y14

5. MARRIED BEFORE

Y7c. Altogether, how many times have you been married, including your current marriage?

2. TWO → TURN TO P.112, Y12

3. THREE

4 OR MORE

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

# 128

## CURRENTLY SEPARATED

**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 → TURN TO P. 113, Y14

5. MARRIED BEFORE

Y9c. Altogether, how many times have you been married?

2. TWO → NEXT PAGE, Y12

3. THREE

4 OR MORE

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 → TURN TO P. 113, Y14

5. MARRIED BEFORE

Y10c. Altogether, how many times have you been married?

2. TWO → NEXT PAGE, Y12

3. THREE

4 OR MORE

Y10d. Did any of these marriages end in divorce?

1. YES

5. NO ---->NEXT PAGE, Y13

Y10e. How many? _____ # TIMES DIVORCED

NEXT PAGE, Y13

# 130

## PARTNER

**Y11.** In what month and year did you start living with your partner?

_____
MONTH / YEAR

Y11a. Have you ever been married? (to someone else?)

[1. YES] [5. NO] --->NEXT PAGE, Y14

Y11b. Altogether, how many times have you been married? (LEGAL MARRIAGES)

[1. ONE] [2. TWO] [3. THREE] [4 OR MORE]

GO TO Y12

Y11c. Did any of these marriages end in divorce?

[1. YES] [5. NO] --->GO TO Y13

Y11d. How many? _____ # TIMES DIVORCED

GO TO Y13

## TWO MARRIAGES

**Y12.** When did your (first) marriage begin?

19_____ **OR** _____ YEARS AGO

Y12a. And when did that marriage end?

19_____ **OR** _____ YEARS AGO

Y12b. Did that marriage end in divorce or were you widowed?

[4. DIVORCE] [5. WIDOWED]

NEXT PAGE, Y14

**Y13.** At what age were you first married?

AT _____ YEARS OLD **OR** 19 _____

Y13a. 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

GO TO Y14b

Y14a. What is her age?

_____ AGE

Y14b. Is your father still living?

1. YES
5. NO
8. DK

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

OTHER:_____ # OF PREVIOUS MARRIAGES

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

Y22d. Did any of these marriages end your (husband/wife/partner) 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

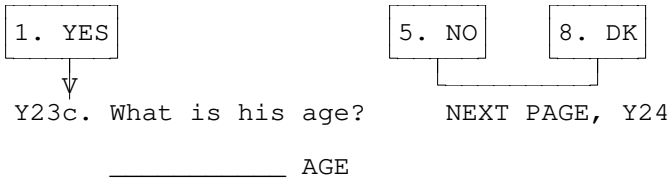
8. DK

Y23a. What is her age?

GO TO Y23b

_____ AGE

Y23b. Is your (husband's/wife's/partner's) father still living?



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)

| | Y25c. FAMILY MEMBER | Y25d. AGE | Y25e. HEALTH CONDITIONS |
|---|---|---|---|
| 1. | | | |
| 2. | | | |
| 3. | | | |
| 4. | | | |
| 5. | | | |

**TURN TO P. 118, Y29**

# 136

## R LIVES ALONE

Y26. Do you have <u>any</u> 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 MEDICATE. 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 <u>not</u> 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
- 5. NO

NEXT PAGE, Y33

Y31c. Who is <u>not</u> 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 <u>best</u> 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
- [ ] 97. 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]

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 → 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 → NEXT PAGE, Y40

Y38a. What other kinds of assets (does he/does she/do they) have?

(CHECK ALL THAT APPLY.)

| | | | |
|---|---|---|---|
| A. R'S HOME | B. STOCKS | C. BOND | D. MUTUAL FUNDS |
| E. MONEY MARKET FUNDS | F. BUSINESS | G. OTHER REAL ESTATE | |

H. OTHER: _____

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 — NEXT PAGE, Y40

5. NO — 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

5. NO, 8. DON'T KNOW ----> 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: _____

## IWER: 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: <u>TURN TO COVERSHEET, P. 2, Z1</u>

**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 | TURN TO -->P. ZZ10

- 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: _____

**146**

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 (<u>BOTH SIDES OF STREET</u>) 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 <u>INTERIOR</u> 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

ZZ10. R'S UNDERSTANDING OF THE QUESTIONS WAS . . .

| 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 <u>BEFORE THE INTERVIEW?</u>

| 1. NO, NOT AT ALL SUSPICIOUS | 2. YES, SOMEWHAT SUSPICIOUS | 5. YES, VERY SUSPICIOUS |
|---|---|---|

ZZ13. WAS R SUSPICIOUS ABOUT THE STUDY <u>AFTER THE INTERVIEW?</u>

| 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 |
|---|---|---|---|

GO TO ZZ18

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 |
|---|---|---|---|

# 148

ZZ18. THUMBNAIL SKETCH: