

1989 SURVEY OF CONSUMER FINANCES

QUICK CODEBOOK

**WARNING:** This document is intended only as a quick reference for variable numbers. As noted in the official codebook, many data values have been rearranged. Thus, some skip patterns in the questionnaire may not apply to the current arrangement. See the official codebook for definitive information on the structure of the data.

In the case of opposite-sex couples where both partners are present, some data referring to respondent and spouse may have been rearranged. In all such cases, references in the questionnaire to "respondent" should be taken to refer to the male and "spouse" to the female. This rearrangement, which is indicated by X8000 = 1, was made for analytic convenience. Although the respondent position may be referred to as the "head" in the documentation, this decision does not reflect any judgement about who is the actual head of the household.

For Office Use Only

P = 58 1-66253  
Summer 1989

(OMB # 7500-0043)

# SURVEY OF CONSUMER FINANCE

X1 = CASE ID



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

INTERVIEWER LABEL

EDITED AGE OF HEAD X14  
EDITED AGE OF SPOUSE X19

1. IWER ID No.: X2

2. Your IW No.:

3. Date of IW: X3 X4 X5 X6  
MO DAY MO DAY  
START DATE END DATE

4. Length of IW: X7 (minutes)

5. Length of Edit: \_\_\_\_\_ (minutes)

X8 = MODE OF IW (1 = FACE TO FACE)

X9 = 1 HIGH INCOME

THIS STATEMENT MUST BE READ TO ALL RESPONDENTS

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

REVIEWED BY:

SUPERVISOR

DATE

EDITOR

DATE

EXACT TIME NOW: \_\_\_\_\_

X100 = ABSGNT SPOUSE RECODE

X101 = # PERSONS IN HH

Before we start the interview, I need to see a list of the people who live here and collect 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	(G) INDEP
H S X8020	X102	X102	M P S X103	W NM 1. YES	X8024	NO X8098
X102	X103	X104	M P S X105	W NM 1. YES	X106	NO X107 (blank if no spouse)
X108	X109	X110	M P S X111	W NM 1. YES	X112	NO X113
X114	X115	X116	M P S X117	W NM 1. YES	X118	NO X119
X120	X121	X122	M P S X123	W NM 1. YES	X124	NO X125
X126	X127	X128	M P S X129	W NM 1. YES	X130	NO X131
X132	X133	X134	M P S X135	W NM 1. YES	X136	NO X137
X202	X203	X204	M P S X205	W NM 1. YES	X206	NO X207
X208	X209	X210	M P S X211	W NM 1. YES	X212	NO X213
X214	X215	X216	M P S X217	W NM 1. YES	X218	NO X219
X220	X221	X222	M P S X223	W NM 1. YES	X224	NO X225
X226	X227	X228	M P S X229	W NM 1. YES	X230	NO X231

HH1. (ASK OF ALL PERSONS 18 AND OLDER, EXCEPT SPOUSE) (Are you/Is [RELATIONSHIP] currently married or living with a partner, separated, divorced, widowed, or (have you/has [he/she]) never been married? (RECORD IN COL. D ABOVE.)

HH2. (ASK FOR ALL PERSONS 18 YEARS AND OLDER, EXCEPT RESPONDENT AND SPOUSE) Does (he/she) usually live here? (RECORD IN COL. E ABOVE.)

HH3. INTERVIEWER CHECKPOINT

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

HH4. (ASK ABOUT ALL ADULTS 22 YEARS AND OLDER, EXCEPT RESPONDENT AND SPOUSE) Does (RELATIONSHIP) depend on you (and your [husband/wife]) for most of (his/her) support or is (he/she) financially independent for the most part? (RECORD IN COL. F ABOVE.)

HH5. I will be asking you about various kinds of household financial matters during this interview. As we go through the interview, when we say your "family living here" we will mean--(READ RELATIONSHIP OF ALL HU MEMBERS EXCEPT THOSE MARKED "INDEP." IN COL. F.)

## SECTION A: ATTITUDES AND FINANCIAL INSTITUTIONS

A1  
X301 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  
X302 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  
X303 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  
X304 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)

X305

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?

X306

1. YES

5. NO

IWER: RECORD TOTAL NUMBER OF INSTITUTIONS (FROM A5) IN BOX A5a AT TOP OF NEXT PAGE

A5m  = INST.

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

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

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

A9. INTERVIEWER CHECKPOINT (SEE A5m)

INSTITUTION #1	INSTITUTION #2	INSTITUTION #3
11. COMM. BANK	11. COMM. BANK	11. COMM. BANK
12. S&L/SVINGS BNK	12. S&L/SVINGS BNK	12. S&L/SVINGS BNK
13. CREDIT UNION	13. CREDIT UNION	13. CREDIT UNION
14. FIN./LOAN CO.	14. FIN./LOAN CO.	14. FIN./LOAN CO.
16. BROKERAGE	16. BROKERAGE	16. BROKERAGE
97. OTHER: _____ <u>X308</u>	97. OTHER: _____ <u>X312</u>	97. OTHER: _____ <u>X316</u>
98. DON'T KNOW	98. DON'T KNOW	98. DON'T KNOW
1. BY ATM <u>X309</u>	1. BY ATM <u>X313</u>	1. BY ATM <u>X317</u>
2. IN PERSON	2. IN PERSON	2. IN PERSON
3. BY MAIL	3. BY MAIL	3. BY MAIL
4. BY PHONE	4. BY PHONE	4. BY PHONE
6. DON'T DO REG. BUSINESS	6. DON'T DO REG. BUSINESS	6. DON'T DO REG. BUSINESS
7. OTHER	7. OTHER	7. OTHER
<u>X310</u> MILES	<u>X314</u> MILES	<u>X318</u> MILES
96. LESS THAN A MILE	96. LESS THAN A MILE	96. LESS THAN A MILE
51. OVER 50 MILES	51. OVER 50 MILES	51. OVER 50 MILES
97. LOCAL PHONE OR POST BOX	97. LOCAL PHONE OR POST BOX	97. LOCAL PHONE OR POST BOX
98. DON'T KNOW	98. DON'T KNOW	98. DON'T KNOW
<input type="checkbox"/> 1. ONLY 1 INST. TURN TO P. 7, SECTION B	<input type="checkbox"/> 1. ONLY 2 INST. TURN TO P. 7, SECTION B	<input type="checkbox"/> 1. ONLY 3 INST. TURN TO P. 7, SECTION B
<input type="checkbox"/> 2. ALL OTHERS GO BACK TO A6, INST. = 2	<input type="checkbox"/> 2. ALL OTHERS GO BACK TO A6, INST. = 3	<input type="checkbox"/> 2. ALL OTHERS GO BACK TO A6, INST. = 4

INSTITUTION #4	INSTITUTION #5	INSTITUTION #6
11. COMM BANK	11. COMM BANK	11. COMM. BANK
12. S&L/SVINGS BNK	12. S&L/SVINGS BNK	12. S&L/SVINGS BNK
13. CREDIT UNION	13. CREDIT UNION	13. CREDIT UNION
14. FIN./LOAN CO.	14. FIN./LOAN CO.	14. FIN./LOAN CO.
16. BROKERAGE	16. BROKERAGE	16. BROKERAGE
97. OTHER: _____ <u>Y320</u>	97. OTHER: _____ <u>Y324</u>	97. OTHER: _____ <u>Y328</u>
98. DON'T KNOW	98. DON'T KNOW	98. DON'T KNOW
1. ATM <u>Y321</u>	1. ATM <u>Y325</u>	1. ATM <u>Y329</u>
2. IN PERSON	2. IN PERSON	2. IN PERSON
3. BY MAIL	3. BY MAIL	3. BY MAIL
4. BY PHONE	4. BY PHONE	4. BY PHONE
6. DON'T DO REG. BUSINESS	6. DON'T DO REG. BUSINESS	6. DON'T DO REG. BUSINESS
7. OTHER	7. OTHER	7. OTHER
<u>Y322</u> MILES	<u>Y326</u> MILES	<u>Y330</u> MILES
96. LESS THAN A MILE	96. LESS THAN A MILE	96. LESS THAN A MILE
51. OVER 50 MILES	51. OVER 50 MILES	51. OVER 50 MILES
97. LOCAL PHONE OR POST BOX	97. LOCAL PHONE OR POST BOX	97. LOCAL PHONE OR POST BOX
98. DON'T KNOW	98. DON'T KNOW	98. DON'T KNOW
<input type="checkbox"/> 1. ONLY 4 INST. NEXT PAGE, SECTION B	<input type="checkbox"/> 1. ONLY 5 INST. NEXT PAGE, SECTION B	NEXT PAGE, SECTION B
<input type="checkbox"/> 2. ALL OTHERS GO BACK TO A6, INST. #5	<input type="checkbox"/> 2. ALL OTHERS GO BACK TO A6, INST. #6	

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SECTION B: ATTITUDES TOWARD CREDIT/CREDIT CARDS

31. 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?

X401

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

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

X402

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

X403

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

X404

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

X405

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

X406

B2e. finally, to finance educational expenses?

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

33. 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?)

X407

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?

X408

1. YES      5. NO

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

X409

1. YES      5. NO

X410

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

1. YES

5. NO

-->TURN TO P. 10, SECTION D



TYPE----->

EXAMPLES--->

COLUMN A	COLUMN B
<b>BANK-TYPE</b> Visa, Mastercard, Discover, Optima	<b>STORE</b> Sears, K-Mart and other Dept. stores
96. NONE ----> <u>X411</u> =ACCTS 97. SOME, DK HOW MANY	96. NONE ----> <u>X419</u> =ACCTS 97. SOME, DK HOW MANY
\$ <u>X412</u> 9996. NONE	\$ <u>X420</u> 9996. NONE
\$ <u>X413</u> 9996. NONE	\$ <u>X421</u> 9996. NONE
\$ <u>X414</u>	GO BACK TO B6. COL. C
01. #1	04. #4
02. #2	05. #5
03. #3	06. #6
11. COMM BANK	
50. SEARS	
51. AM. EXP.	
97. OTHER: _____	
<u>X415-X418</u>	

36. 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.)

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

38. 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)?

39. 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?

40. 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)?]

GO BACK TO B6. COL. B

COLUMN C	COLUMN D	COLUMN E
GASOLINE Gulf, Texaco	GENERAL PURPOSE American Express, Diners Club, Carte Blanche	OTHER Airline, Car Rental or other
<input type="checkbox"/> 96. NONE ----->	<input type="checkbox"/> 96. NONE ----->	<input type="checkbox"/> 96. NONE -->B11
<u>X422</u> =ACCTS	<u>X425</u> =ACCTS	<u>X428</u> =ACCTS
<input type="checkbox"/> 97. SOME, DK HOW MANY	<input type="checkbox"/> 97. SOME, DK HOW MANY	<input type="checkbox"/> 97. SOME, DK HOW MANY
\$ <u>X423</u>	\$ <u>X426</u>	\$ <u>X429</u>
<input type="checkbox"/> 9996. NONE	<input type="checkbox"/> 9996. NONE	<input type="checkbox"/> 9996. NONE
\$ <u>X424</u>	\$ <u>X427</u>	\$ <u>X430</u>
<input type="checkbox"/> 9996. NONE	<input type="checkbox"/> 9996. NONE	<input type="checkbox"/> 9996. NONE

GO BACK TO  
B6. COL. D

GO BACK TO  
B6. COL. E



B11. INTERVIEWER CHECKPOINT

X431

**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?

X432

1. ALMOST ALWAYS

3. SOMETIMES

5. HARDLY EVER

SECTION D HOUSING

D1 INTERVIEWER CHECKPOINT

X501

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)

X502 ACRES

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

X503

1. YES

5. NO

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

X504

1. YES      5. NO --> TURN TO P. 15. D.6

D3b. How much rent do you collect each month?

\$ X505 PER X506

TURN TO P. 15. D16

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

X507 PERCENT OR \_\_\_\_\_ ACRES

996. VERY LITTLE

995. ALMOST ALL

X508

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 owned by a business, or what?

1. OWNS ALL

2. OWNS PART

3. RENTS

OWNED BY A BUSINESS

OTHER

TURN TO NEXT PAGE, P. 15, D17 D6

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?  
 X509  YES  NO --> GO TO D5c

D5b. How much rent do you (or your family living here) collect each month?  
 \$ X510 PER X511

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?  
 \$ X512

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?  
 \$ X513

TURN TO P. 16, D20

D5e. Do you (or your family living here) pay the business any rent for this house?  
 X514  YES  NO

TURN TO P. 15, D17

D5f. In what month and year did you move into this (farm/ranch)?  
 X515 X516  
 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?

X517

 1. YES

 5. NO --> GO TO D7

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

\$ X518 PER X519

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

X520

 1. YES

 5. NO --> GO TO D8

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

\$ X521 PER X522

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?

X523 PERCENT OR \_\_\_\_\_ ACRES

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

X524

 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?

\$ X525

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?

\$ X526

TURN TO P. 16. D20

X601

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

1. OWN BOTH HOME AND SITE	3. OWN ONLY HOME	4. RENT BOTH	5. NEITHER OWNS NOR RENTS
NEXT PAGE, D14	GO TO D12	NEXT PAGE, D13	
2. OWN ONLY SITE			

D11e. How is that? X609

D11f. In what month and year did you move into this mobile home? X610 X611  
MONTH YEAR

TURN TO P. 27, D68

D11a. About how much rent do you pay on this home each month? \$ X602 PER X603

D11b. Could you tell me the present value of the site? I mean, about what would it bring if it were sold today? \$ X604

D11c. In what month and year was this site purchased? X605 X606  
MONTH/YEAR

D11d. How much did this site cost when it was purchased? \$ X607

X608  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? \$ X612 PER X613

D12a. Could you tell me the present value of this mobile home? I mean, about what would it bring if it were sold today? \$ X614

D12b. In what month and year was this mobile home purchased? X615 X616  
MONTH/YEAR

D12c. How much did this mobile home cost when it was purchased? \$ X617

X618  GIFT/INHERITANCE

ASK VALUE WHEN RECEIVED

TURN TO P. 16, D22

R RENTS MOBILE HOME AND SITE

D11 About how much rent do you pay on this home and site each month?

X619 PER X620

D11a In what month and year did you move into this mobile home?

X621 X622  
MONTH/YEAR

TURN TO P. 27, D68

R OWNS BOTH MOBILE HOME AND SITE

D1- Could you tell me the present value of this home and site? I mean, about what would they bring if they were sold today?

\$ X623

D15 Were the site and mobile home purchased separately?

X624  YES

NO

D15a. In what month and year was this mobile home purchased?

X625 X626  
MONTH/YEAR

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

\$ X627

X628  GIFT/INHERITANCE  
ASK VALUE WHEN RECEIVED

D15c. In what month and year was this site purchased?

X629 X630  
MONTH/YEAR

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

\$ X631

X632  GIFT/INHERITANCE  
ASK VALUE WHEN RECEIVED

TURN TO P. 16, D22

D15e. In what year and month was this mobile home and site purchased?

X633 X634  
MONTH/YEAR

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

\$ X635

X636  GIFT/INHERITANCE  
ASK VALUE WHEN RECEIVED

TURN TO P. 16, D22

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

X701

1. OWNS OR IS BUYING LAND CONTRACT → D16a INTERVIEWER CHECKPOINT OBSERVATION

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?

6. NEITHER OWNS NOR RENTS

D16a:  X702 1. R LIVES IN MULTIPLE HU STRUCTURE NEXT PAGE, D18  
 2. ALL OTHERS → NEXT PAGE, D19

D16b: \$ X703 PER X704      NONE  
 NEXT PAGE, D19

D16c. How is that? X705

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?  
 X706      X707  
 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)?  
 \$ X708 PER X709

D17a. Does that include some or all utilities?  
 X710      1. YES, ALL      3. YES, SOME      5. NO

D17b. Do you rent it furnished or unfurnished?  
 X711      1. FURNISHED      3. PARTIALLY FURNISHED      5. UNFURNISHED

D17c. In what month and year did you move into this (house/apartment/farm/ranch)?  
 X712 X713  
 MONTH/YEAR

TURN TO P. 27, D68

R LIVES IN MULTIPLE HU STRUCTURE

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

X714

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?

X715 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?

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

\$ X716

D20 How much did it cost when it was purchased?

\$ X717 X718

• GIFT/INHERITANCE

ASK VALUE WHEN RECEIVED

D21. In what month and year was it purchased?

X719 X720  
MONTH/YEAR

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

\$ X721 PER X722

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

X723

1. YES, MORTGAGE

2. YES, LAND CONTRACT

3. NO

NEXT PAGE, D27, COL. A

TURN TO P 21, COL. B, D40a

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

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

X724

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.)

X725

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?

X726

1. FHA

2. VA

7. OTHER: \_\_\_\_\_

D26. Why did you choose this type of loan?

X727 X728

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?	X801 X802 MONTH/YEAR	X901 X902 MONTH/YEAR	X1001 X1002 MONTH/YEAR
D27a. Was this (mortgage/land contract) assumed from the previous owner?	1. YES 5. NO X803	1. YES 5. NO X903	
D28. How much was borrowed or refinanced?	\$ X804	\$ X904	\$ X1004
D29. How much is still owed on this loan?	\$ X805	\$ X905	\$ X1005
D30. How many years or payments were agreed upon when the loan was taken out or refinanced?	X806 = YEARS OR X807 = PAYMENTS 96. NO SET = NEXT PAGE, D34 COLUMN A	X906 = YEARS OR X907 = PAYMENTS 96. NO SET = NEXT PAGE, D34 COLUMN B	X1006 = YEARS OR X1007 = PAYMENTS 96. NO SET = NEXT PAGE, D34 COLUMN C
D31. How much are the payments and how often are they due?	\$ X808 PER X809 NO REG PYMNTS NEXT PAGE, D34	\$ X908 PER X909 NEXT PAGE, D33 COL. B NO REG PYMNTS NEXT PAGE, D34 COL. B	\$ X1008 PER X1009 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 2. INSURANCE ONLY 3. BOTH 4. NEITHER 8. DON'T KNOW		
	X810 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?	<p><u>X811</u></p> <p>1. REPAY COMPLETELY</p> <p>GO TO D35</p> <p>2. BALLOON</p>	<p><u>X911</u></p> <p>1. REPAY COMPLETELY</p> <p>GO TO D35</p> <p>2. BALLOON</p>	<p><u>X1011</u></p> <p>1. REPAY COMPLETELY</p> <p>GO TO D35</p> <p>2. BALLOON</p>
D33a. What will the balance due or balloon payment be?	<p>\$ <u>X812</u></p> <p>GO TO D35</p>	<p>\$ <u>X912</u></p> <p>GO TO D35</p>	<p>\$ <u>X1012</u></p> <p>GO TO D35</p>
D34. What is the typical payment and how often is it made?	<p>\$ <u>X813</u></p> <p>PER <u>X814</u></p> <p>NO TYPICAL PMNTS</p>	<p>\$ <u>X913</u></p> <p>PER <u>X914</u></p> <p>NO TYPICAL PMNTS</p>	<p>\$ <u>X1013</u></p> <p>PER <u>X1014</u></p> <p>NO TYPICAL PMNTS</p>
D34a. When do you expect this loan to be repaid?	<p><u>X815</u></p> <p>YEAR</p> <p>98. DON'T KNOW</p>	<p><u>X915</u></p> <p>YEAR</p> <p>98. DON'T KNOW</p>	<p><u>X1015</u></p> <p>YEAR</p> <p>98. DON'T KNOW</p>
D35. What is the current annual rate of interest being charged on the loan?	<u>X816%</u>	<u>X916%</u>	<u>X1016%</u>

NEXT PAGE,  
D36, COL. A

NEXT PAGE,  
D36, COL. B

NEXT PAGE,  
D36, COL. C

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

COLUMN A	COLUMN B	COLUMN C
1ST MORTGAGE OR LAND CONTRACT	2ND MORTGAGE OR LAND CONTRACT	HOME EQUITY LOAN
01. #1   04. #4	01. #1   04. #4	01. #1   04. #4
02. #2   05. #5	02. #2   05. #5	02. #2   05. #5
03. #3   06. #6	03. #3   06. #6	03. #3   06. #6
11. COMM. BANK	11. COMM. BANK	11. COMM. BANK
12. S&L/SAVNGS 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: <u>X817</u>	97. OTHER: <u>X917</u>	97. OTHER: <u>X1017</u>

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: <u>X918 X919</u>	7. OTHER: <u>X1018 X1019</u>

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: <u>X819</u>		

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?

<u>X820</u> 1. YES    5. NO	<u>X920</u> 1. YES    5. NO	<u>X1020</u> 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 1ST MORTGAGE OR LAND CONTRACT	COLUMN B 2ND MORTGAGE OR LAND CONTRACT
D39a Does the change in your interest rate depend on some other interest rate?	<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO <input type="checkbox"/> 8. DK <b>X821</b> GO TO D39c	
D39b On what other rate does it depend?	<b>X822</b>	
D39c How often can your interest rate change?	<b>X823</b> PER <b>X824</b>	
D39d When the interest rate changes, will the size of your monthly payments change at the same time?	<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO <b>X825</b>	
D39e What is the most the rate can rise at any one time? (POINTS = PERCENTAGE POINTS)	<b>X826%</b> / POINTS <input type="checkbox"/> 9995. NO LIMIT	
D39f What is the highest the rate can go over the life of the loan?	<b>X827%</b> <input type="checkbox"/> 9995. NO LIMIT	
D39g What was the interest rate on this mortgage when you first got it?	<b>X828 %</b>	
D39m Is this a convertible mortgage; that is do you have an option to convert it to a mortgage with a fixed interest rate?	<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO <b>X829</b>	
D40. Do you have a second mortgage or a land contract on this property? (Please do <u>not</u> include any home equity lines of credit.)	<input type="checkbox"/> 1. YES, 2ND MTG    GO BACK TO P. 18 D27, COL. B <input type="checkbox"/> 2. YES, LND CON <input type="checkbox"/> 5. NO <b>X830</b>	<b>X931</b> <b>D40a.</b> Do you have any other loans that use this property as collateral? (Please do not include any home equity lines of credit.) <input type="checkbox"/> 1. YES    GO BACK TO P. 18, D27 COLUMN C <input type="checkbox"/> 5. NO    --->NEXT PAGE, D41

DEFINITION: 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.

D-1 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.)

X1032

1. YES

5. NO --> NEXT PAGE, D52

D-2 In what month and year was this loan taken out?

X1033 X1034  
MONTH/YEAR

D-3 How much was borrowed, not including finance charges?

\$ X1035

D-4 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?

X1036

1. REGULAR INSTALLMENT

2. OTHER KIND

8. DK

D-5 How many monthly payments or years were agreed upon when the loan was received?

X1037 = PYMNTS  
OR

996. NO SET =

= YEARS 998. DK

D-6 How much are the monthly payments?

\$ X1039 PER MO

9996. NO  
REGULAR  
PYMNTS

D-7 What is the typical payment, and how often is it made?

\$ X1040 PER X1041

9996. NO TYPICAL PAYMENTS

D-8 In what month and year do you expect this loan to be repaid?

X1042 X1043  
MONTH / YEAR

D-9 How much is still owed on this loan?

\$ X1044 *Computed where not asked directly*

D-10 What is the current annual rate of interest being charged on this loan?

X1045 %

D-11 Please look at Card A. Is the loan with any of the institutions on Card A, or from someplace else?

X1046

(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.	06. INST. #6
11. COMM'L BANK	12. S&L/SVGS BANK	13. CREDIT UNION	14. FIN./ LOAN CO.	97. OTHER _____	

**NON-HOMEOWNERS INCLUDED IN D52, D53<sup>23</sup>**

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

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

X1101  YES

NO → TURN TO ? D5. D5-

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

**X1102** = LINES OF CREDIT

	LINE OF CREDIT #1	LINE OF CREDIT #2	LINE OF CREDIT #3
D53a Is (this/ the largest/next) line of credit secured by the equity in your home?	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO <b>X1103</b>	<input type="checkbox"/> YES <input type="checkbox"/> NO <b>X1114</b>	<input type="checkbox"/> YES <input type="checkbox"/> NO <b>X1125</b>
D53b What is the maximum amount you could borrow on this line of credit?	\$ <b>X1104</b>	\$ <b>X1115</b>	\$ <b>X1126</b>
D53c Are you currently borrowing any money against this line of credit?	<b>X1105</b> <input type="checkbox"/> YES <input type="checkbox"/> NO NEXT PAGE D53h, LOC=1	<b>X1116</b> <input type="checkbox"/> YES <input type="checkbox"/> NO NEXT PAGE D53h, LOC=2	<b>X1127</b> <input type="checkbox"/> YES <input type="checkbox"/> NO NEXT PAGE D53h, LOC=3
D53d What was the money used for? (What was its major use?)	<b>X1106</b> <b>X1107</b>	<b>X1117</b> <b>X1118</b>	<b>X1128</b> <b>X1129</b>
D53e How much is currently owed?	\$ <b>X1108</b>	\$ <b>X1119</b>	\$ <b>X1130</b>
D53f What is the typical payment and how often is it made?	\$ <b>X1109</b> PER <b>X1110</b> <input type="checkbox"/> NO TYPICAL PAYMENTS	\$ <b>X1120</b> PER <b>X1121</b> <input type="checkbox"/> NO TYPICAL PAYMENTS	\$ <b>X1131</b> PER <b>X1132</b> <input type="checkbox"/> NO TYPICAL PAYMENTS
D53g What is the current annual rate of interest being charged on this loan?	<b>X1111</b> %	<b>X1122</b> %	<b>X1133</b> %

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?)

LINE OF CREDIT #1	LINE OF CREDIT #2	LINE OF CREDIT #3
01. = 1   04. = 4	01. = 1   04. = 4	01. = 1   04. = 4
02. = 2   05. = 5	02. = 2   05. = 5	02. = 2   05. = 5
03. = 3   06. = 6	03. = 3   06. = 6	03. = 3   06. = 6
11. COMM. BANK	11. COMM. BANK	11. COMM. BANK
12. S&L/ SAV BANK	12. S&L/ SAV BANK	12. S&L/ SAV BANK
13. CREDIT UNION	13. CREDIT UNION	13. CREDIT UNION
14. FIN; LOAN CO	14. FIN; LOAN CO	14. FIN; LOAN CO
16. BROKERAGE	16. BROKERAGE	16. BROKERAGE
97. OTHER: _____ <u>X1112</u>	97. OTHER: _____ <u>X1123</u>	97. OTHER: _____ <u>X1134</u>
<input type="checkbox"/> 1. ONLY 1 LOC: NEXT PAGE. D54	<input type="checkbox"/> 1. ONLY 2 LOC's NEXT PAGE. D54	<input type="checkbox"/> 1. ONLY 3 LOC's NEXT PAGE. D54
<input type="checkbox"/> 2. ALL OTHERS GO BACK TO D53a. LOC #2	<input type="checkbox"/> 2. ALL OTHERS GO BACK TO D53a. LOC #3	<input type="checkbox"/> 2. ALL OTHERS

D53k INTERVIEWER CHECKPOINT (SEE D53, P. 23)

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

\$ X1136

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

X1201

1. YES

5. NO --> NEXT PAGE. D66

D5-a Roughly what was the total cost of all such major additions or remodeling?

\$ X1202

D5-b Other than what I have already recorded, do you (or your family living here) owe any money on loans taken out for these projects?

X1203

1. YES

5. NO --> NEXT PAGE. D66

D58 In what month and year was the most recent such loan taken out?

X1204 X1205  
MONTH / YEAR

D56 How much was borrowed, not including finance charges?

\$ X1206

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?

X1207

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?

X1208 = PYMNTS OR

996. NO SET =

= YEARS 998. DK

D59 How much are the monthly payments?

\$ X1210 PER MO

9996. NO REGULAR PYMNTS

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

\$ X1211 PER X1212

9996. NO TYPICAL PAYMENT

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

X1213 X1214  
MONTH / YEAR

D62. How much is still owed on this loan?

\$ X1215 Computed where not asked directly

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

X1216 %

D64 (Please look at Card A.) Is the loan with any of the institutions on Card A or from someplace else?  
 X1217 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
07. COMM. BANK	08. S&L SVGS. BANK	09. CREDIT UNION	10. FIN. / LOAN CO.	11. OTHER _____	

D65 Do you owe money on more than one loan for home additions or improvements?  
 X1218  1. YES  5. NO -->GO TO D66

D65a. Altogether, how much is still owed on other loans for additions or improvements?  
 \$ X1219

D65b. Altogether, how much are the monthly payments?  
 \$ X1220 PER X1221

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 loc/apartment/mobile home/building) to others?  
 X1223  1. YES  5. NO -->TURN TO P. 29, SECTION E

D67a. How much rent do you collect each month?  
 \$ X1224 PER X1225

TURN TO P. 29, SECTION E

**FOR NON-HOMEOWNERS, INFORMATION MOVED TO 27 D52, D53 EXCEPT AS INDICATED**

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?

\$ X1302 **HOMEOWNERS INCLUDED**

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

**X1303**  1. YES  5. NO  
**HOMEOWNERS INCLUDED**

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?

X1308 = LINES OF CREDIT (LOC)

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

**HOMEOWNERS INCLUDED**

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?)	<hr/> <hr/> <hr/>	<hr/> <hr/> <hr/>	<hr/> <hr/> <hr/>
D71 How much is currently owed?	\$ _____	\$ _____	\$ _____
D72 What is the typical payment and how often is it made?	\$ _____ PER _____ <div style="border: 1px solid black; padding: 2px; text-align: center;">9996. NO TYPICAL PAYMENTS</div>	\$ _____ PER _____ <div style="border: 1px solid black; padding: 2px; text-align: center;">9996. NO TYPICAL PAYMENTS</div>	\$ _____ PER _____ <div style="border: 1px solid black; padding: 2px; text-align: center;">9996. NO TYPICAL PAYMENTS</div>
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?)	01. = 1   04. = 4 02. = 2   05. = 5 03. = 3   06. = 6	01. = 1   04. = 4 02. = 2   05. = 5 03. = 3   06. = 6	01. = 1   04. = 4 02. = 2   05. = 5 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: _____
D75 INTERVIEWER CHECKPOINT (SEE D69)	<input type="checkbox"/> ONLY 1 LOC: 1. NEXT PAGE, SECTION E  <input type="checkbox"/> 2. ALL OTHERS GO BACK TO D70, LOC #2	<input type="checkbox"/> ONLY 2 LOC's 1. NEXT PAGE, SECTION E  <input type="checkbox"/> 2. ALL OTHERS GO BACK TO D70, LOC #3	<input type="checkbox"/> ONLY 3 LOC's 1. NEXT PAGE, SECTION E  <input type="checkbox"/> 2. ALL OTHERS <div style="text-align: center;">↓</div>

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** **X1401** Have you (or anyone in your family living here) ever sold real estate for which you loaned money to the buyer? Please include accepting a note, land contract or mortgage from the buyer. (IF YES, SAY: We do not want to include any property owned by a business which you own or have an interest in.)

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

**E2** **X1402** 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?

**X1403** = NOTES/LAND CONTRACTS/MORTGAGES

	LOAN/LAND CONTRACT #1	LOAN/LAND CONTRACT #2	LOAN/LAND CONTRACT #3
<b>E3</b> (About the [largest/next] loan ...) Is it a land contract, a mortgage, or a note?	1. LAND CONTRACT 2. MORTGAGE <b>X1404</b> GO TO E5 3. NOTE	1. LAND CONTRACT 2. MORTGAGE <b>X1504</b> GO TO E5 3. NOTE	1. LAND CONTRACT 2. MORTGAGE <b>X1604</b> GO TO E5 3. NOTE
<b>E4</b> How much are you (and your family) owed on this note?	\$ <u><b>X1405</b></u> NEXT PAGE, E11	\$ <u><b>X1505</b></u> NEXT PAGE, E11	\$ <u><b>X1605</b></u> NEXT PAGE, E11
<b>E5</b> In what month and year was this (mortgage/land contract) taken out?	<u><b>X1406 X1407</b></u> MONTH/YEAR	<u><b>X1506 X1507</b></u> MONTH/YEAR	<u><b>X1606 X1607</b></u> MONTH/YEAR
<b>E6</b> How much did (you/your family) lend the borrower?	\$ <u><b>X1408</b></u>	\$ <u><b>X1508</b></u>	\$ <u><b>X1608</b></u>
<b>E7</b> How much is still owed on this (mortgage/land contract)?	\$ <u><b>X1409</b></u>	\$ <u><b>X1509</b></u>	\$ <u><b>X1609</b></u>
	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?	\$ <u>X1410</u> PER <u>X1411</u> NO REG PAY GO TO E11	\$ <u>X1510</u> PER <u>X1511</u> NO REG PAY GO TO E11	\$ <u>X1610</u> PER <u>X1611</u> NO REG PAY GO TO E11
E9. How many years or payments were agreed upon when the (mortgage/land contract) was taken out?	<u>X1412</u> = YRS OR <u>X1413</u> = PYMTS 96. NO SET NUM	<u>X1512</u> = YRS OR <u>X1513</u> = PYMTS 96. NO SET NUM	<u>X1612</u> = YRS OR <u>X1613</u> = PYMTS 96. NO SET NUM
E10. Will the regular payments pay off the (mortgage/land contract) completely or will there be a balance payable or "balloon" when the (mortgage/land contract) is due?	1. REPAY COMPLETELY <u>X1414</u> GO TO E11 5. BALLOON	1. REPAY COMPLETELY <u>X1514</u> GO TO E11 5. BALLOON	1. REPAY COMPLETELY <u>X1614</u> GO TO E11 5. BALLOON
E10a. What will the balance payable or balloon payment be?	\$ <u>X1415</u>	\$ <u>X1515</u>	\$ <u>X1615</u>
E11. Do you (or your family living here) still owe any money on loans for this property?	<u>X1416</u> 1. YES    5. NO GO TO E12	<u>X1516</u> 1. YES    5. NO GO TO E12	<u>X1616</u> 1. YES    5. NO GO TO E12
E11a. How much do you still owe?	\$ <u>X1417</u>	\$ <u>X1517</u>	\$ <u>X1617</u>
E12. INTERVIEWER CHECKPOINT (SEE E2a, P. 29)	<input type="checkbox"/> 1. ONLY 1 LOAN/LC--> NEXT PAGE, E14 <input type="checkbox"/> 2. ALL OTHERS GO BACK TO P. 29, E3, COL #2	<input type="checkbox"/> 1. ONLY 2 LOANS/LC--> NEXT PAGE, E14 <input type="checkbox"/> 2. ALL OTHERS GO BACK TO P. 29, E3, COL #3	<input type="checkbox"/> 1. ONLY 3 LOANS/LC--> NEXT PAGE, E14 <input type="checkbox"/> 2. ALL OTHERS

E13. About how much in total is owed to (you/your family) on the remaining notes, land contracts or mortgages? \$ X1619

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

X1620

1. YES      5. NO → NEXT PAGE, E14

E13b. Altogether how much (do you/does your family) still owe? \$ X1621

**X1700** E14. Do you or anyone in your family living here own any other real estate such as a lot, vacation home, apartment building, commercial property, including properties owned in partnership with other people? (IF YES SAY: We do not want to include any property owned by a business that you have an interest in, or any limited partnerships.)

YES  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?

**X1701** = PROPERTIES

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?

When E17 = 1,  
then E17a = 100

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

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

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

PROPERTY = 1	PROPERTY = 2	PROPERTY = 3
<u>X1703</u>	<u>X1803</u>	<u>X1903</u>
1. OWNED BY R GO TO E18	1. OWNED BY R GO TO E18	1. OWNED BY R GO TO E18
2. OWNED JOINTLY	2. OWNED JOINTLY	2. OWNED JOINTLY
3. PARTNERSHIP	3. PARTNERSHIP	3. PARTNERSHIP
4. REAL ESTATE INVEST TRUST	4. REAL ESTATE INVEST TRUST	4. REAL ESTATE INVEST TRUST
7. OTHER <u>X1704</u>	7. OTHER <u>X1804</u>	7. OTHER <u>X1904</u>
100. ALL <u>X1705</u> PERCENT	100. ALL <u>X1805</u> PERCENT	100. ALL <u>X1905</u> PERCENT
\$ <u>X1706</u>	\$ <u>X1806</u>	\$ <u>X1906</u>

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?)	<u>X1707 X1708</u> MONTH/YEAR	<u>X1807 X1808</u> MONTH/YEAR	<u>X1907 X1908</u> MONTH/YEAR
E20	What was the <u>total</u> purchase price?  (IF GIFT/INHERITANCE, ASK VALUE WHEN RECEIVED)	\$ <u>X1709</u>  <input type="checkbox"/> GIFT/INHER. <u>X1710</u>	\$ <u>X1809</u>  <input type="checkbox"/> GIFT/INHER. <u>X1810</u>	\$ <u>X1909</u>  <input type="checkbox"/> GIFT/INHER. <u>X1910</u>
E21	Are there any outstanding loans or mortgages on this property?	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO <u>X1711</u> TURN TO P. 34, E34	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO <u>X1811</u> TURN TO P. 34, E34	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO <u>X1911</u> TURN TO P. 34, E34
E22	In what month and year was the loan obtained or last refinanced?	<u>X1712 X1713</u> MONTH/YEAR	<u>X1812 X1813</u> MONTH/YEAR	<u>X1912 X1913</u> MONTH/YEAR
E23	How much was borrowed or refinanced?	\$ <u>X 714</u>	\$ <u>X1814</u>	\$ <u>X1914</u>
E24	How much is still owed?	\$ <u>X1715</u>	\$ <u>X1815</u>	\$ <u>X1915</u>
E25	How many years or number of payments were agreed upon when the loan was taken out?	<u>X1716</u> = YEARS OR <u>X1717</u> = PYMNTS  <input type="checkbox"/> 96. NO SET NUMBER <input type="checkbox"/> 98. DK NEXT PG. E29	<u>X1816</u> = YEARS OR <u>X1817</u> = PYMNTS  <input type="checkbox"/> 96. NO SET NUMBER <input type="checkbox"/> 98. DK NEXT PG. E29	<u>X1916</u> = YEARS OR <u>X1917</u> = PYMNTS  <input type="checkbox"/> 96. NO SET NUMBER <input type="checkbox"/> 98. DK NEXT PG. E29
E26	How much are the payments and how often are they due?	\$ <u>X1718</u> PER <u>X1719</u> <input type="checkbox"/> NO REG PYMNTS NEXT PAGE, E29	\$ <u>X1818</u> PER <u>X1819</u> <input type="checkbox"/> NO REG PYMNTS NEXT PAGE, E29	\$ <u>X1918</u> PER <u>X1919</u> <input type="checkbox"/> NO REG PYMNTS NEXT PAGE, E29
E27	Do the payments include property taxes or insurance? (Which?)	<input checked="" type="checkbox"/> 1. TAXES <input type="checkbox"/> 2. INSUR. <u>X1720</u> <input type="checkbox"/> 3. BOTH <input type="checkbox"/> 4. NEITHER	<input checked="" type="checkbox"/> 1. TAXES <input type="checkbox"/> 2. INSUR. <u>X1820</u> <input type="checkbox"/> 3. BOTH <input type="checkbox"/> 4. NEITHER	<input checked="" type="checkbox"/> 1. TAXES <input type="checkbox"/> 2. INSUR. <u>X1920</u> <input type="checkbox"/> 3. BOTH <input type="checkbox"/> 4. NEITHER
	NEXT PAGE, E28 COL. 1	NEXT PAGE, E28 COL. 2	NEXT PAGE, E28 COL. 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?

E28a What will the balance due or balloon payment be?

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

E30 When do you expect this loan to be repaid?

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

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

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

PROPERTY #1	PROPERTY #2	PROPERTY #3
1. REPAY <u>X1721</u> COMPLETELY GO TO E31 5. BALLOON	1. REPAY <u>X1821</u> COMPLETELY GO TO E31 5. BALLOON	1. REPAY <u>X1921</u> COMPLETELY GO TO E31 5. BALLOON
\$ <u>X1722</u> GO TO E31	\$ <u>X1822</u> GO TO E31	\$ <u>X1922</u> GO TO E31
\$ <u>X1723</u> PER <u>X1724</u> NO TYPICAL PAYMENTS	\$ <u>X1823</u> PER <u>X1824</u> NO TYPICAL PAYMENTS	\$ <u>X1923</u> PER <u>X1924</u> NO TYPICAL PAYMENTS
<u>X1725</u> YEAR	<u>X1825</u> YEAR	<u>X1925</u> YEAR
<u>X1726</u> %	<u>X1826</u> %	<u>X1926</u> %
<u>X1727</u> 1. YES 5. NO	<u>X1827</u> 1. YES 5. NO	<u>X1927</u> 1. YES 5. NO
01. #1 04. #4	01. #1 04. #4	01. #1 04. #4
02. #2 05. #5	02. #2 05. #5	02. #2 05. #5
03. #3 06. #6	03. #3 06. #6	03. #3 06. #6
11. COMM. BANK	11. COMM. BANK	11. COMM. BANK
12. S&L/ SAV BANK	12. S&L/ SAV BANK	12. S&L/ SAV BANK
13. CREDIT UNION	13. CREDIT UNION	13. CREDIT UNION
18. MORTGAGE CO.	18. MORTGAGE CO.	18. MORTGAGE CO.
19. CONTRACTOR; DEVELOPER	19. CONTRACTOR; DEVELOPER	19. CONTRACTOR; DEVELOPER
20. PRIOR OWNER	20. PRIOR OWNER	20. PRIOR OWNER
97. OTHER: _____ <u>X1728</u>	97. OTHER: _____ <u>X1828</u>	97. OTHER: _____ <u>X1928</u>

NEXT PAGE, E34 COL. 1

NEXT PAGE, E34 COL. 2

NEXT PAGE, E34 COL. 3

	PROPERTY #1	PROPERTY #2	PROPERTY #3
E33- Did (you/your family living here) receive any income from this property in 1988?	<input type="checkbox"/> YES <input type="checkbox"/> NO GO TO E35 <u>X1729</u>	<input type="checkbox"/> YES <input type="checkbox"/> NO GO TO E35 <u>X1829</u>	<input type="checkbox"/> YES <input type="checkbox"/> NO GO TO E35 <u>X1929</u>
E34a. How much gross income did (you/your family) receive?	\$ <u>X1730</u> IN '88	\$ <u>X1830</u> IN '88	\$ <u>X1930</u> IN '88
E35 INTERVIEWER CHECKPOINT (SEE E15, P. 31)	<input type="checkbox"/> 1. ONLY 1 PROPERTY. TURN TO P. 36, SECTION G  <input type="checkbox"/> 2. ALL OTHERS GO BACK TO PROP. #2 P. 31, E16	<input type="checkbox"/> 1. ONLY 2 PROPERTIES TURN TO P. 36, SECTION G  <input type="checkbox"/> 2. ALL OTHERS GO BACK TO PROP. #3 P. 31, E16	<input type="checkbox"/> 1. ONLY 3 PROPERTIES TURN TO P. 36, SECTION G  <input type="checkbox"/> 2. ALL OTHERS

**X2001** 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?

\$ X2002

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

\$ X2003

X2004

GIFT/INHERITANCE

ASK VALUE WHEN RECEIVED

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

**X2005**

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

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

\$ X2006

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

\$ X2007 PER X2008

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?

X2009

1. YES

5. NO

--> GO TO E36h

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

\$ X2010

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

X2011

1. YES

5. NO

--> NEXT PAGE, SECTION G

IF E36 = 5, then  
E36h = 1

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?

\$ X2012

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

\$ X2013

X2014

GIFT/INHERITANCE

ASK VALUE WHEN RECEIVED

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

X2015

1. YES

5. NO

--> GO TO E37e

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

\$ X2016

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

\$ X2017 PER X2018

NO REGULAR PAYMENT

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

X2019

1. YES

5. NO

--> NEXT PAGE, SECTION G

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

\$ X2020

SECTION G: VEHICLES

**G1** Are you (or anyone in your family living here) currently leasing any cars or other vehicles? (IF YES, SAY: Do not include any vehicle that is leased by a business)  
**X2101**  1. YES  5. NO --> NEXT PAGE, G7

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

**X2102** = LEASED VEHICLES

	VEHICLE #1	VEHICLE #2
<b>G3</b> What make and model is the (newest/next) vehicle? (2-WORD ANSWER: MAKE AND MODEL)	<u>X2103</u> MAKE/MODEL	<u>X2110</u> MAKE/MODEL
<b>G4</b> What model year is it?	<u>X2104</u> YEAR	<u>X2111</u> YEAR
<b>G5.</b> How much are your monthly lease payments?	\$ <u>X2105</u> PER <u>X2106</u>	\$ <u>X2112</u> PER <u>X2113</u>
<b>G5a.</b> How many years or months was the original lease?	<u>X2107</u> YRS OR <u>X2108</u> MOS	<u>X2114</u> YRS OR <u>X2115</u> MOS
<b>G6</b> INTERVIEWER CHECKPOINT (SEE G2)	<input type="checkbox"/> 1. ONLY 1 VEHICLE NEXT PAGE, G7 <input type="checkbox"/> 2. ALL OTHERS --> GO BACK TO G2, VH #2	<input type="checkbox"/> 1. ONLY 2 VEHICLES NEXT PAGE, G7 <input type="checkbox"/> 2. ALL OTHERS

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

\$X2117 PER X2118

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

X2201

YES

NO --> TURN TO P. 40, G24

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

**X2202** = 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?)	<p><b>X2203</b></p> <p>1. CAR   2. VAN</p> <p>3. JEEP   4. PICKUP</p> <p>7. OTHER:</p>	<p><b>X2303</b></p> <p>1. CAR   2. VAN</p> <p>3. JEEP   4. PICKUP</p> <p>7. OTHER:</p>	<p><b>X2403</b></p> <p>1. CAR   2. VAN</p> <p>3. JEEP   4. PICKUP</p> <p>7. OTHER:</p>
G9 What make and model is it? (2-WORD ANSWER: MAKE AND MODEL)	<p><b>X2204</b></p> <p>MAKE/MODEL</p>	<p><b>X2304</b></p> <p>MAKE/MODEL</p>	<p><b>X2404</b></p> <p>MAKE/MODEL</p>
G10 What model year is it?	<p><b>X2205</b></p> <p>YEAR</p>	<p><b>X2305</b></p> <p>YEAR</p>	<p><b>X2405</b></p> <p>YEAR</p>
G11 Not counting any loans I've already recorded, is any money still owed on loans for this (MAKE/MODEL)?	<p><b>X2206</b></p> <p>1. YES   5. NO</p> <p>GO BACK TO G8 FOR VEH. #2 OR TURN TO P. 40, G24</p>	<p><b>X2306</b></p> <p>1. YES   5. NO</p> <p>GO BACK TO G8 FOR VEH. #3 OR TURN TO P. 40, G24</p>	<p><b>X2406</b></p> <p>1. YES   5. NO</p> <p>TURN TO P. 39, G23 COL. 3</p>
G12 QUESTION OMITTED	↓	↓	↓
G13 In what month and year was the loan taken out?	<p><b>X2207 X2208</b></p> <p>MONTH/YEAR</p>	<p><b>X2307 X2308</b></p> <p>MONTH/YEAR</p>	<p><b>X2407 X2408</b></p> <p>MONTH/YEAR</p>

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? \$ <u>X2209</u>	\$ <u>X2309</u>	\$ <u>X2409</u>
G15	Is this a regular installment loan where you pay a fixed dollar amount each month for a fixed number of months until the loan is repaid, or some other kind? 1. REGULAR INSTALLMENT 2. OTHER KIND 8 DK GO TO G18	1. REGULAR INSTALLMENT 2. OTHER KIND 8 DK GO TO G18	1. REGULAR INSTALLMENT 2. OTHER KIND 8 DK GO TO G18
G16	How many monthly payments or years were agreed upon when the loan was received? <u>X2211</u> PAYMENTS OR YEARS 996. NO SET = 998. DK GO TO G18	<u>X2311</u> PAYMENTS OR YEARS 996. NO SET = 998. DK GO TO G18	<u>X2411</u> PAYMENTS OR YEARS 996. NO SET = 998. DK GO TO G18
G17	How much are the monthly payments? \$ <u>X2213</u> PER MONTH GO TO G21 9996. NO REGULAR PAYMENTS	\$ <u>X2313</u> PER MONTH GO TO G21 9996. NO REGULAR PAYMENTS	\$ <u>X2413</u> PER MONTH GO TO G21 9996. NO REGULAR PAYMENTS
G18	What is the typical payment and how often is it made? \$ <u>X2214</u> PER <u>X2215</u> 9996. NO TYPICAL PAYMENT	\$ <u>X2314</u> PER <u>X2315</u> 9996. NO TYPICAL PAYMENT	\$ <u>X2414</u> PER <u>X2415</u> 9996. NO TYPICAL PAYMENT
G19	In what month and year do you expect this loan to be repaid? <u>X2216</u> <u>X2217</u> MONTH/YEAR 98 DK	<u>X2316</u> <u>X2317</u> MONTH/YEAR 98 DK	<u>X2416</u> <u>X2417</u> MONTH/YEAR 98 DK
G20	How much is still owed on this loan? <i>computed where not asked directly</i> \$ <u>X2218</u>	\$ <u>X2318</u>	\$ <u>X2418</u>
G21	What is the current annual rate of interest being charged on this loan? <u>X2219</u> %	<u>X2319</u> %	<u>X2419</u> %
	NEXT PAGE, G22 COL. 1	NEXT PAGE, G22 COL. 2	NEXT PAGE, G22 COL. 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?)

VEHICLE #1	VEHICLE #2	VEHICLE #3
01. #1   04. #4	01. #1   04. #4	01. #1   04. #4
02. #2   05. #5	02. #2   05. #5	02. #2   05. #5
03. #3   06. #6	03. #3   06. #6	03. #3   06. #6
11. COMM. BANK	11. COMM. BANK	11. COMM. BANK
12. S&L/ SAV BANK	12. S&L/ SAV BANK	12. S&L/ SAV BANK
13. CREDIT UNION	13. CREDIT UNION	13. CREDIT UNION
14. FIN. LOAN CO	14. FIN. LOAN CO	14. FIN. LOAN CO
15. DEALER	15. DEALER	15. DEALER
20. PRIOR OWNER	20. PRIOR OWNER	20. PRIOR OWNER
21. AUTO FINANCE/ GMAC/ FORD CDT	21. AUTO FINANCE/ GMAC/ FORD CDT	21. AUTO FINANCE/ GMAC/ FORD CDT
97. OTHER: _____ <u>X2220</u>	97. OTHER: _____ <u>X2320</u>	97. OTHER: _____ <u>X2420</u>
<input type="checkbox"/> 1. ONLY 1 VEH. NEXT PAGE, G24	<input type="checkbox"/> 1. ONLY 2 VEH. NEXT PAGE, G24	<input type="checkbox"/> 1. ONLY 3 VEH. NEXT PAGE, G24
<input type="checkbox"/> 2. ALL OTHERS BACK TO P. 37, G8, VEH. #2	<input type="checkbox"/> 2. ALL OTHERS BACK TO P. 37, G8, VEH. #3	<input type="checkbox"/> 2. ALL OTHERS

G23 INTERVIEWER CHECKPOINT (SEE G7a, P. 37)

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

\$ X2422

DON'T KNOW

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

X2423

1. YES

5. NO -> NEXT PAGE, G24

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

\$ X2424

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

\$ X2425 PER X2426

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

X2501

1. YES

5. NO --> GO TO G25

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

X2502 = BUSINESS VEHICLES

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

X2503

1. YES

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

NEXT PAGE, G25a

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

**X2504** = VEHICLES

	VEHICLE #1	VEHICLE #2
G26 What type of vehicle is (is the newest/the next)-- (is it a motorhome, RV, airplane, boat, or what?)	<p><b>X2505</b></p> <p>01. MOTORHOME   02. RV</p> <p>03. AIRPLN   04. BOAT</p> <p>97. OTHER: _____</p>	<p><b>X2605</b></p> <p>01. MOTORHOME   02. RV</p> <p>03. AIRPLN   04. BOAT</p> <p>97. OTHER: _____</p>
G27 About how much is this (TYPE OF VEHICLE) worth?	\$ <b>X2506</b>	\$ <b>X2606</b>
G28 Not counting any loans that I have already recorded, is any money still owed on loans for this (TYPE OF VEHICLE)?	<p><b>X2507</b></p> <p>1. YES   5. NO</p> <p>GO BACK TO G26 FOR VEH #2 OR TURN TO P. 44, SECTION H</p>	<p><b>X2607</b></p> <p>1. YES   5. NO</p> <p>NEXT PG. G39 COL. 2</p>
G29 In what month and year was this loan taken out?	<b>X2508 X2509</b> MONTH/YEAR	<b>X2608 X2609</b> MONTH/YEAR
G30 How much was borrowed or financed, <u>not</u> counting the finance charges?	\$ <b>X2510</b>	\$ <b>X2610</b>
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?	<p><b>X2511</b></p> <p>1. REG. INSTALLMENT   2. OTHER KIND   8. DK</p> <p>NEXT PAGE, G34</p>	<p><b>X2611</b></p> <p>1. REG. INSTALLMENT   2. OTHER KIND   8. DK</p> <p>NEXT PAGE, G34</p>
G32 How many monthly payments or years were agreed upon when the loan was received?	<p><b>X2512</b> = PAYMENTS OR = YEARS</p> <p>996. NO SET =</p> <p>998. DK</p> <p>NEXT PAGE, G34</p> <p>NEXT PAGE, G33 COL. 1</p>	<p><b>X2612</b> = PAYMENTS OR = YEARS</p> <p>996. NO SET =</p> <p>998. DK</p> <p>NEXT PAGE, G34</p> <p>NEXT PAGE, G33 COL. 2</p>

	VEHICLE #1	VEHICLE #2
G33 How much are the monthly payments?	\$ <u>X2514</u> PER MONTH GO TO G37	\$ <u>X2614</u> PER MONTH GO TO G37
	9996. NO REGULAR PAYMENTS	9996. NO REGULAR PAYMENTS
G34. What is the typical payment and how often is it made?	\$ <u>X2515</u> PER <u>X2516</u>	\$ <u>X2615</u> PER <u>X2616</u>
	9996. NO TYPICAL PMT	9996. NO TYPICAL PMT
G35 In what month and year do you expect this loan to be repaid?	<u>X2517</u> <u>X2518</u> MONTH/YEAR	<u>X2617</u> <u>X2618</u> MONTH/YEAR
G36 How much is still owed on this loan? <i>Computed where not asked directly</i>	\$ <u>X2519</u>	\$ <u>X2619</u>
G37 What is the current annual rate of interest being charged on the loan?	<u>X2520</u> %	<u>X2620</u> %
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	01. = 1   04. = 4
	02. = 2   05. = 5	02. = 2   05. = 5
	03. = 3   06. = 6	03. = 3   06. = 6
	11. COMMERCIAL BANK	11. COMMERCIAL BANK
	12. S & L/ SAVING BK	12. S & L/ SAVING BK
	13. CREDIT UNION	13. CREDIT UNION
	14. FINANCE; LOAN CO	14. FINANCE; LOAN CO
	97. OTHER: _____ <u>X2521</u>	97. OTHER: _____ <u>X2621</u>
G39. INTERVIEWER CHECKPOINT (SEE G25a, P. 41)	<input type="checkbox"/> 1. ONLY 1 VEHICLE TURN TO P. 44, SECTION H  <input type="checkbox"/> 2. ALL OTHERS --> GO BACK TO P. 41, G26. VEHICLE #2	<input type="checkbox"/> 1. ONLY 2 VEHICLES TURN TO P. 44, SECTION H  <input type="checkbox"/> 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?

\$ X2623

DON'T KNOW

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

X2624

YES

NO

--->NEXT PAGE, SECTION H



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

\$ X2625

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

\$ X2626 PER X2627

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)		
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. _____

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

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

X2709

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?	<u>X2710</u> <u>X2711</u>	<u>X2727</u> <u>X2728</u>	<u>X2810</u> <u>X2811</u>																		
H5. In what month and year was this loan taken out?	<u>X2712, X2713</u> <small>MONTH/YEAR</small>	<u>X2729, X2730</u> <small>MONTH/YEAR</small>	<u>X2812, X2813</u> <small>MONTH/YEAR</small>																		
H6. How much was borrowed or financed, <u>NOT</u> counting the finance charges?	\$ <u>X2714</u>	\$ <u>X2731</u>	\$ <u>X2814</u>																		
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?	X2715 <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">1. REGULAR INSTALLMENT</td> <td style="width: 50%; text-align: center;">2. OTHER KIND</td> </tr> <tr> <td style="text-align: center;">↓</td> <td style="text-align: center;">↓</td> </tr> <tr> <td style="text-align: center;">NEXT PAGE, H10</td> <td style="text-align: center;">8. DK ↓ NEXT PAGE, H10</td> </tr> </table>	1. REGULAR INSTALLMENT	2. OTHER KIND	↓	↓	NEXT PAGE, H10	8. DK ↓ NEXT PAGE, H10	X2732 <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">1. REGULAR INSTALLMENT</td> <td style="width: 50%; text-align: center;">2. OTHER KIND</td> </tr> <tr> <td style="text-align: center;">↓</td> <td style="text-align: center;">↓</td> </tr> <tr> <td style="text-align: center;">NEXT PAGE, H10</td> <td style="text-align: center;">8. DK ↓ NEXT PAGE, H10</td> </tr> </table>	1. REGULAR INSTALLMENT	2. OTHER KIND	↓	↓	NEXT PAGE, H10	8. DK ↓ NEXT PAGE, H10	X2815 <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">1. REGULAR INSTALLMENT</td> <td style="width: 50%; text-align: center;">2. OTHER KIND</td> </tr> <tr> <td style="text-align: center;">↓</td> <td style="text-align: center;">↓</td> </tr> <tr> <td style="text-align: center;">NEXT PAGE, H10</td> <td style="text-align: center;">8. DK ↓ NEXT PAGE, H10</td> </tr> </table>	1. REGULAR INSTALLMENT	2. OTHER KIND	↓	↓	NEXT PAGE, H10	8. DK ↓ NEXT PAGE, H10
1. REGULAR INSTALLMENT	2. OTHER KIND																				
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NEXT PAGE, H10	8. DK ↓ NEXT PAGE, H10																				
H8. How many monthly payments or years were agreed upon when the loan was received?	X2716 - PAYMENTS OR YEARS <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">996. NO SET =</td> </tr> <tr> <td style="text-align: center;">NEXT PAGE, H9</td> </tr> <tr> <td style="text-align: center;">998. DK</td> </tr> <tr> <td style="text-align: center;">NEXT PAGE, H10</td> </tr> </table>	996. NO SET =	NEXT PAGE, H9	998. DK	NEXT PAGE, H10	X2733 - PAYMENTS OR YEARS <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">996. NO SET =</td> </tr> <tr> <td style="text-align: center;">NEXT PAGE, H9</td> </tr> <tr> <td style="text-align: center;">998. DK</td> </tr> <tr> <td style="text-align: center;">NEXT PAGE, H10</td> </tr> </table>	996. NO SET =	NEXT PAGE, H9	998. DK	NEXT PAGE, H10	X2816 - PAYMENTS OR YEARS <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">996. NO SET =</td> </tr> <tr> <td style="text-align: center;">NEXT PAGE, H9</td> </tr> <tr> <td style="text-align: center;">998. DK</td> </tr> <tr> <td style="text-align: center;">NEXT PAGE, H10</td> </tr> </table>	996. NO SET =	NEXT PAGE, H9	998. DK	NEXT PAGE, H10						
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998. DK																					
NEXT PAGE, H10																					
996. NO SET =																					
NEXT PAGE, H9																					
998. DK																					
NEXT PAGE, H10																					

IF H9 missing, computed from H10

Computed where not asked directly

	LOAN # 1	LOAN # 2	LOAN # 1
H9 How much are the monthly payments?	\$ <u>X2718</u> PER MONTH GO TO H13	\$ <u>X2735</u> PER MONTH GO TO H13	\$ <u>X2818</u> PER MONTH GO TO H13
	NO REGULAR PYMNTS	NO REGULAR PYMNTS	NO REGULAR PYMNTS
H10 What is the typical payment and how often is it made?	\$ <u>X2719</u> PER <u>X2720</u> 9996. NO TYPICAL PAYMENT	\$ <u>X2736</u> PER <u>X2737</u> 9996. NO TYPICAL PAYMENT	\$ <u>X2819</u> PER <u>X282</u> 9996. NO TYPICAL PAYMENT
H11 In what month and year do you expect this loan to be repaid?	<u>X2721</u> <u>X2722</u> DK MONTH/YEAR	<u>X2738</u> <u>X2739</u> DK MONTH/YEAR	<u>X2821</u> <u>X2822</u> DK MONTH/YEAR
H12 How much is still owed on this loan?	\$ <u>X2723</u>	\$ <u>X2740</u>	\$ <u>X2823</u>
H13 What is the current annual rate of interest being charged on this loan?	<u>X2724</u> %	<u>X2741</u> %	<u>X2824</u> %
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	01. =1   04. =4	01. =1   04. =4
	02. =2   05. =5	02. =2   05. =5	02. =2   05. =5
	03. =3   06. =6	03. =3   06. =6	03. =3   06. =6
	11. COMM BANK	11. COMM BANK	11. COMM BANK
	12. S&L/SAVNGS BANK	12. S&L/SAVNGS BANK	12. S&L/SAVNGS BANK
	13. CREDIT UNION	13. CREDIT UNION	13. CREDIT UNION
	14. FIN/LOAN CO	14. FIN/LOAN CO	14. FIN/LOAN CO
	15. STORE/DEALER	15. STORE/DEALER	15. STORE/DEALER
	97. OTHER: _____	97. OTHER: _____	97. OTHER: _____
		<u>X2725</u>	<u>X2742</u>
H15. INTERVIEWER CHECKPOINT (SEE H3, P. 44)	<input type="checkbox"/> 1. ONLY 1 LOAN TURN TO P. 46, H16	<input type="checkbox"/> 1. ONLY 2 LOANS TURN TO P. 46, H16	<input type="checkbox"/> 1. ONLY 3 LOANS TURN TO P. 46, H16
	<input type="checkbox"/> 2. ALL OTHERS->GO BACK TO P. 44, H4, COL. 2	<input type="checkbox"/> 2. ALL OTHERS->GO BACK TO P. 44, H4, COL. 3	<input type="checkbox"/> 2. ALL OTHERS->GO TO EXTRA LOAN NEXT PAGE. H4

**EXTRA LOAN PAGE**

	LOAN # 4	LOAN # 5	LOAN # 6
H4. What was the next loan for?	<u>X2827</u> <u>X2828</u>	<u>X2910</u> <u>X2911</u>	<u>X2927</u> <u>X2928</u>
H5. In what month and year was this loan taken out?	<u>X2829, X2830</u> MONTH/YEAR	<u>X2912, X2913</u> MONTH/YEAR	<u>X2929, X2930</u> MONTH/YEAR
H6. How much was borrowed or financed, <u>not</u> counting the finance charges?	\$ <u>X2831</u>	\$ <u>X2914</u>	\$ <u>X2931</u>
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?	X2832 <div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 5px; width: 45%;">1. REGULAR INSTALLMENT</div> <div style="border: 1px solid black; padding: 5px; width: 45%;">2. OTHER KIND</div> </div> <div style="margin-top: 10px; text-align: center;">                         8. DK                          ↓                          NEXT PAGE, H10                     </div>	X2915 <div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 5px; width: 45%;">1. REGULAR INSTALLMENT</div> <div style="border: 1px solid black; padding: 5px; width: 45%;">2. OTHER KIND</div> </div> <div style="margin-top: 10px; text-align: center;">                         8. DK                          ↓                          NEXT PAGE, H10                     </div>	X2932 <div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 5px; width: 45%;">1. REGULAR INSTALLMENT</div> <div style="border: 1px solid black; padding: 5px; width: 45%;">2. OTHER KIND</div> </div> <div style="margin-top: 10px; text-align: center;">                         8. DK                          ↓                          NEXT PAGE, H10                     </div>
H8. How many monthly payments or years were agreed upon when the loan was received?	X2833 PAYMENTS OR = YEARS ↓ 996. NO SET = ↓ 998. DK ↓ NEXT PAGE, H10	X2916 PAYMENTS OR = YEARS ↓ 996. NO SET = ↓ 998. DK ↓ NEXT PAGE, H10	X2933 PAYMENTS OR = YEARS ↓ 996. NO SET = ↓ 998. DK ↓ NEXT PAGE, H10

EXTRA LOAN PAGE

H9 How much are the monthly payments?

*If H9 missing, computed from H10*

LOAN = -	LOAN = 5	LOAN = 6
\$ <u>X2835</u> PER MONTH GO TO H13	\$ <u>X2918</u> PER MONTH GO TO H13	\$ <u>X2935</u> PER MONTH GO TO H13
NO REGULAR PYMNTS	NO REGULAR PYMNTS	NO REGULAR PYMNTS

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

\$ <u>X2836</u> PER <u>X2837</u>	\$ <u>X2919</u> PER <u>X2920</u>	\$ <u>X2936</u> PER <u>X2937</u>
9996 NO TYPICAL PAYMENT	9996 NO TYPICAL PAYMENT	9996 NO TYPICAL PAYMENT

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

<u>X2838</u> <u>X2839</u> DK MONTH/YEAR	<u>X2921</u> <u>X2922</u> DK MONTH/YEAR	<u>X2938</u> <u>X2939</u> DK MONTH/YEAR
--	--	--

H12 How much is still owed on this loan?

*Computed where not asked directly*

\$ <u>X2840</u>	\$ <u>X2923</u>	\$ <u>X2940</u>
-----------------	-----------------	-----------------

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

<u>X2841</u> %	<u>X2924</u> %	<u>X2941</u> %
----------------	----------------	----------------

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	01. =1	04. =4	01. =1	04. =-
02. =2	05. =5	02. =2	05. =5	02. =2	05. =5
03. =3	06. =6	03. =3	06. =6	03. =3	06. =6
11. COMM BANK		11. COMM BANK		11. COMM BANK	
12. S&L/SAVNGS BANK		12. S&L/SAVNGS BANK		12. S&L/SAVNGS BANK	
13. CREDIT UNION		13. CREDIT UNION		13. CREDIT UNION	
14. FIN/LOAN CO		14. FIN/LOAN CO		14. FIN/LOAN CO	
15. STORE/DEALER		15. STORE/DEALER		15. STORE/DEALER	
97. OTHER: _____		97. OTHER: _____		97. OTHER: _____	
<u>X2842</u>		<u>X2925</u>		<u>X2942</u>	

H15 INTERVIEWER CHECKPOINT (SEE H3, P. 44)

<input type="checkbox"/> 1. ONLY 4 LOANS NEXT PAGE, H16	<input type="checkbox"/> 1. ONLY 5 LOANS NEXT PAGE, H16	NEXT PAGE, H16
<input type="checkbox"/> 2. ALL OTHERS->GO BACK TO H4, LOAN 5	<input type="checkbox"/> 2. ALL OTHERS->GO BACK TO H4, LOAN 6	

H16 INTERVIEWER CHECKPOINT

X3001

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

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

X3002

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.)

X3003 MILES      96. LESS THAN A MILE      51. OVER 50 MILES      98. OK

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?

X3004

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?

X3005

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")

X3006

X3007

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))?

- 1. NEXT FEW MONTHS
- 2. NEXT YEAR
- 3. NEXT FEW YEARS
- 4. NEXT 5 - 10 YEARS
- 5. LONGER THAN 10 YEARS

	J2. MOST IMPORTANT	J3. LEAST IMPORTANT
1. NEXT FEW MONTHS	X3008	X3009
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.)

X3010

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

J4a. (RB, P. 4) What kinds of obligations are these? (CHECK ALL THAT APPLY.)

X3011  
X3012  
X3013

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

97. OTHER: \_\_\_\_\_

\_\_\_\_\_

35 (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?

X3014

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.

36 (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.)

X3015

X3016

X3017

X3018

X3019

X3020

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

X3021

17. (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

X3022

18. (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

X3023

19. (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

X3024

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

00    01    02    03    04    05    06    07    08    09    10

ALMOST  
NO SHOPPING

A GREAT DEAL  
OF SHOPPING

SECTION M: BUSINESSES

M1 INTERVIEWER CHECKPOINT

X3101

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.)

X3103  
Includes those from M1

- 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.)

- X3104  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?

X3105 = BUSINESSES Includes those from M2  
 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?	<u>X3107</u>	<u>X3207</u>	<u>X3307</u>																		
M6. How did you (or your family living here) acquire this business: was it bought or invested in, started by you, inherited, given to you, or what?	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="text-align: center;">1. BOUGHT/INVEST <u>X3108</u></td></tr> <tr><td style="text-align: center;">2. STARTED</td></tr> <tr><td style="text-align: center;">3. INHERITED</td></tr> <tr><td style="text-align: center;">4. GIVEN</td></tr> <tr><td style="text-align: center;">7. OTHER: _____</td></tr> <tr><td style="text-align: center;">GO TO M8</td></tr> </table>	1. BOUGHT/INVEST <u>X3108</u>	2. STARTED	3. INHERITED	4. GIVEN	7. OTHER: _____	GO TO M8	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="text-align: center;">1. BOUGHT/INVEST <u>X3208</u></td></tr> <tr><td style="text-align: center;">2. STARTED</td></tr> <tr><td style="text-align: center;">3. INHERITED</td></tr> <tr><td style="text-align: center;">4. GIVEN</td></tr> <tr><td style="text-align: center;">7. OTHER: _____</td></tr> <tr><td style="text-align: center;">GO TO M8</td></tr> </table>	1. BOUGHT/INVEST <u>X3208</u>	2. STARTED	3. INHERITED	4. GIVEN	7. OTHER: _____	GO TO M8	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="text-align: center;">1. BOUGHT/INVEST <u>X3308</u></td></tr> <tr><td style="text-align: center;">2. STARTED</td></tr> <tr><td style="text-align: center;">3. INHERITED</td></tr> <tr><td style="text-align: center;">4. GIVEN</td></tr> <tr><td style="text-align: center;">7. OTHER: _____</td></tr> <tr><td style="text-align: center;">GO TO M8</td></tr> </table>	1. BOUGHT/INVEST <u>X3308</u>	2. STARTED	3. INHERITED	4. GIVEN	7. OTHER: _____	GO TO M8
1. BOUGHT/INVEST <u>X3108</u>																					
2. STARTED																					
3. INHERITED																					
4. GIVEN																					
7. OTHER: _____																					
GO TO M8																					
1. BOUGHT/INVEST <u>X3208</u>																					
2. STARTED																					
3. INHERITED																					
4. GIVEN																					
7. OTHER: _____																					
GO TO M8																					
1. BOUGHT/INVEST <u>X3308</u>																					
2. STARTED																					
3. INHERITED																					
4. GIVEN																					
7. OTHER: _____																					
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?	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">1. YES</td> <td style="text-align: center;">5. NO</td> </tr> <tr> <td colspan="2" style="text-align: center;"><u>X3109</u></td> </tr> </table>	1. YES	5. NO	<u>X3109</u>		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">1. YES</td> <td style="text-align: center;">5. NO</td> </tr> <tr> <td colspan="2" style="text-align: center;"><u>X3209</u></td> </tr> </table>	1. YES	5. NO	<u>X3209</u>		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">1. YES</td> <td style="text-align: center;">5. NO</td> </tr> <tr> <td colspan="2" style="text-align: center;"><u>X3309</u></td> </tr> </table>	1. YES	5. NO	<u>X3309</u>							
1. YES	5. NO																				
<u>X3109</u>																					
1. YES	5. NO																				
<u>X3209</u>																					
1. YES	5. NO																				
<u>X3309</u>																					
M8. In what year did you (start/ acquire) the business?	<u>X3110</u> YEAR	<u>X3210</u> YEAR	<u>X3310</u> YEAR																		
M9. How many employees does it have including you (and members of your family)?	<u>X3111</u> * EMPL.	<u>X3211</u> * EMPL.	<u>X3311</u> * EMPL.																		
	NEXT PAGE, M9a. COLUMN 1	NEXT PAGE, M9a. COLUMN 2	NEXT PAGE, M9a. COLUMN 3																		

	BUSINESS # 1	BUSINESS # 2	BUSINESS # 3
M9a. INTERVIEWER CHECKPOINT: (SEE HML, P. 1)	<input type="checkbox"/> 1. R LIVES ALONE GO TO M9d  <input type="checkbox"/> 2. ALL OTHERS	<input type="checkbox"/> 1. R LIVES ALONE GO TO M9d  <input type="checkbox"/> 2. ALL OTHERS	<input type="checkbox"/> 1. R LIVES ALONE GO TO M9d  <input type="checkbox"/> 2. ALL OTHERS
M9b. Which members of your family living here work in the business? (CHECK ALL THAT APPLY.)	A. <u>R X3113</u> B. SPOUSE <u>X3114</u> IF ONLY R OR SP CHECKED, GO TO M9d C. ADULT CHILD <u>X3115</u> D. OTHER ADULT IN HH <u>X3116</u> E. OTHER: <u>X3117</u>	A. <u>R X3213</u> B. SPOUSE <u>X3214</u> IF ONLY R OR SP CHECKED, GO TO M9d C. ADULT CHILD <u>X3215</u> D. OTHER ADULT IN HH <u>X3216</u> E. OTHER: <u>X3217</u>	A. <u>R X3313</u> B. SPOUSE <u>X3314</u> IF ONLY R OR SP CHECKED, GO TO M9d C. ADULT CHILD <u>X3315</u> D. OTHER ADULT IN HH <u>X3316</u> E. OTHER: <u>X3317</u>
M9c. (Other than you [and your husband/wife]), how many hours does the (other/most involved) family member work in this business in a normal week?	<u>X3118</u> HRS	<u>X3218</u> HRS	<u>X3318</u> HRS
M9d. Is it a partnership, a sole proprietorship, a subchapter S corporation, another type of corporation, or what?	1. PARTNERSHIP 2. SOLE PROPRIET. 3. SUBCHAP. S 4. OTHER CORP. 7. OTHER <u>X3119</u>	1. PARTNERSHIP 2. SOLE PROPRIET. 3. SUBCHAP. S 4. OTHER CORP. 7. OTHER <u>X3219</u>	1. PARTNERSHIP 2. SOLE PROPRIET. 3. SUBCHAP. S 4. OTHER CORP. 7. OTHER <u>X3319</u>

NEXT PAGE, M10  
COLUMN 2

NEXT PAGE, M10,  
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 <u>personal assets</u> as collateral or did you have to cosign or guarantee any loans for this business?	<input checked="" type="checkbox"/> 1. YES X3120 <input type="checkbox"/> 5. NO GO TO M11	<input checked="" type="checkbox"/> 1. YES X3220 <input type="checkbox"/> 5. NO GO TO M11	<input checked="" type="checkbox"/> 1. YES X3320 <input type="checkbox"/> 5. NO GO TO M11
M10a. How much is guaranteed or collateralized?	\$ X3121	\$ X3221	\$ X3321
M10b. Did I record this earlier?	X3122 <input checked="" type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO	X3222 <input checked="" type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO	X3322 <input checked="" type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO
M11. (Other than guarantees,) does the business owe you (or your family living here) any money?	X3123 <input checked="" type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO GO TO M12	X3223 <input checked="" type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO GO TO M12	X3323 <input checked="" type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO GO TO M12
M11a. How much is owed?	\$ X3124	\$ X3224	\$ X3324
M12. Do you (or your family living here) <u>owe the business</u> any money?	<input checked="" type="checkbox"/> 1. YES X3125 <input type="checkbox"/> 5. NO NEXT PAGE, M13	<input checked="" type="checkbox"/> 1. YES X3225 <input type="checkbox"/> 5. NO NEXT PAGE, M13	<input checked="" type="checkbox"/> 1. YES X3325 <input type="checkbox"/> 5. NO NEXT PAGE, M13
M12a. How much do you owe?	\$ X3126	\$ X3226	\$ X3326
M12b. Did I record this earlier?	<input checked="" type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO X3127 NEXT PAGE, M13 COL 1	<input checked="" type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO X3227 NEXT PAGE, M13 COL 2	<input checked="" type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO X3327 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?	<input type="checkbox"/> 100. ALL <input checked="" type="checkbox"/> <u>X3128</u> PERCENT	<input type="checkbox"/> 100. ALL <input checked="" type="checkbox"/> <u>X3228</u> PERCENT	<input type="checkbox"/> 100. ALL <input checked="" type="checkbox"/> <u>X3328</u> PERCENT
M14. What could you sell it for? (What is your share worth?)	\$ <u>X 3129</u> <input type="checkbox"/> NOTHING <input type="checkbox"/> DON'T KNOW	\$ <u>X 3229</u> <input type="checkbox"/> NOTHING <input type="checkbox"/> DON'T KNOW	\$ <u>X 3329</u> <input type="checkbox"/> NOTHING <input type="checkbox"/> DON'T KNOW
M15. If you sold the business now, what would be the cost basis for tax purposes of this share? (What was your original investment?)	\$ <u>X 3130</u> <input type="checkbox"/> NOTHING	\$ <u>X 3230</u> <input type="checkbox"/> NOTHING	\$ <u>X 3330</u> <input type="checkbox"/> NOTHING
M16. What were the <u>gross receipts</u> or <u>gross sales</u> of the business as a whole in 1988?	\$ <u>X 3131</u>	\$ <u>X 3231</u>	\$ <u>X 3331</u>
M17. What was the business's total net income before taxes in 1988?	\$ <u>X 3132</u>	\$ <u>X 3232</u>	\$ <u>X 3332</u>
M18. What is the <u>total</u> book value of all owners' or shareholders' equity in this business?	\$ <u>X 3133</u>	\$ <u>X 3233</u>	\$ <u>X 3333</u>
M19. INTERVIEWER CHECKPOINT (SEE M5, P. 51)	<input type="checkbox"/> 1. ONLY 1 BUS. NEXT PAGE, M20 <input type="checkbox"/> 2. ALL OTHERS GO BACK TO P. 51, M5a BUS. #2	<input type="checkbox"/> 1. ONLY 2 BUS. NEXT PAGE, M20 <input type="checkbox"/> 2. ALL OTHERS GO BACK TO P. 51, M5a BUS. #3	<input type="checkbox"/> 1. ONLY 3 BUS. NEXT PAGE, M20 <input type="checkbox"/> 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?)

\$ X3335

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?)

\$ X3336

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?

\$ X3337

M20. Do you (or anyone in your family living here) own or have an interest in any other businesses or partnerships where you do not have an active management role? *Includes M3, M4 information*

X3401

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?

M20b - M20e moved to M21

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 \_\_\_\_\_  
 (ANSWER: FOR EACH YES, ASK FOLLOW-UP QUESTIONS M22 - M24)

Includes M20b-M20e

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? <input type="checkbox"/> 5. NO <input checked="" type="checkbox"/> 1. YES ---> X3407	\$ <u>X3408</u>	\$ <u>X3409</u>	\$ <u>X3410</u>
b. Other Partnerships? <input type="checkbox"/> 5. NO <input checked="" type="checkbox"/> 1. YES ---> X3411	\$ <u>X3412</u>	\$ <u>X3413</u>	\$ <u>X3414</u>
c. Subchapter S Corporations? <input type="checkbox"/> 5. NO <input checked="" type="checkbox"/> 1. YES ---> X3415	\$ <u>X3416</u>	\$ <u>X3417</u>	\$ <u>X3418</u>
d. Other Corporations? <input type="checkbox"/> 5. NO <input checked="" type="checkbox"/> 1. YES ---> X3419	\$ <u>X3420</u>	\$ <u>X3421</u>	\$ <u>X3422</u>
e. Sole Proprietorships? <input type="checkbox"/> 5. NO <input checked="" type="checkbox"/> 1. YES ---> X3423	\$ <u>X3424</u>	\$ <u>X3425</u>	\$ <u>X3426</u>
f. Any other type? <input type="checkbox"/> 5. NO <input checked="" type="checkbox"/> 1. YES ---> X3427	\$ <u>X3428</u>	\$ <u>X3429</u>	\$ <u>X3430</u>

NEXT PAGE, SECTION N

NEXT PAGE,  
SECTION N

PAGES 57 AND 58 DO NOT APPEAR IN THIS QUESTIONNAIRE

SECTION N: FINANCIAL ASSETS

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

X3501

1. YES

5. NO

NEXT PAGE, N3



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

X3502

1. YES

5. NO

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

X3503

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

04. SERVICE CHARGES ARE TOO HIGH

02. MINIMUM BALANCE IS TOO HIGH

05. NO BANK HAS CONVENIENT HOURS OR LOCATION

03. DO NOT LIKE DEALING WITH BANKS

97. OTHER: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

TURN TO P. 62, N10

N3. (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)

**X3504** = ACCOUNTS

	ACCOUNT #1		ACCOUNT #2		ACCOUNT #3	
<p>N4. (Please look at Card A.) (Thinking about your main checking account, the one used to write most of your checks, / About the next account) is this account with any of the institutions on Card A, or from someplace else? (IF CARD A: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?)</p>	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: _____ <u>X3505</u>		97. OTHER: _____ <u>X3509</u>		97. OTHER: _____ <u>X3513</u>	
	N5. How much is in this account? (What was the average over the last month?) \$ <u>X3506</u>		\$ <u>X3510</u>		\$ <u>X3514</u>	
	<p>N6. Is this a money market-type account?</p> <p><u>X3507</u></p> <input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO		<p><u>X3511</u></p> <input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO		<p><u>X3515</u></p> <input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO	
<p>N7. INTERVIEWER CHECKPOINT (SEE N3)</p> <input type="checkbox"/> 1. ONLY 1 ACCT TURN TO P. 62, N9 <input type="checkbox"/> 2. ALL OTHERS GO BACK TO N4, ACCT #2		<input type="checkbox"/> 1. ONLY 2 ACCT TURN TO P. 62, N9 <input type="checkbox"/> 2. ALL OTHERS GO BACK TO N4, ACCT #3		<input type="checkbox"/> 1. ONLY 3 ACCT TURN TO P. 62, N9 <input type="checkbox"/> 2. ALL OTHERS GO BACK TO N4, ACCT #4		

ACCOUNT #4		ACCOUNT #5		ACCOUNT #6	
01. #1	04. #4	01. #1	04. #4	01. #1	04. #4
02. #2	05. #5	02. #2	05. #5	02. #2	05. #5
03. #3	06. #6	03. #3	06. #6	03. #3	06. #6
11. COMM. BANK		11. COMM. BANK		11. COMM. BANK	
12. S&L/ SAV BANK		12. S&L/ SAV BANK		12. S&L/ SAV BANK	
13. CREDIT UNION		13. CREDIT UNION		13. CREDIT UNION	
16. BROKERAGE		16. BROKERAGE		16. BROKERAGE	
97. OTHER: _____ <u>X3517</u>		97. OTHER: _____ <u>X3521</u>		97. OTHER: _____ <u>X3525</u>	
\$ <u>X3518</u>		\$ <u>X3522</u>		\$ <u>X3526</u>	
<u>X3519</u>		<u>X3523</u>		<u>X3527</u>	
<input type="checkbox"/> 1. YES	<input type="checkbox"/> 5. NO	<input type="checkbox"/> 1. YES	<input type="checkbox"/> 5. NO	<input type="checkbox"/> 1. YES	<input type="checkbox"/> 5. NO
<input type="checkbox"/> 1. ONLY 4 ACCT NEXT PAGE, N9	<input type="checkbox"/> 1. ONLY 5 ACCT NEXT PAGE, N9	<input type="checkbox"/> 1. ONLY 6 ACCT NEXT PAGE, N9			
<input type="checkbox"/> 2. ALL OTHERS GO BACK TO P. 60, N4, ACCT. #5	<input type="checkbox"/> 2. ALL OTHERS GO BACK TO P. 60, N4, ACCT. #6	<input type="checkbox"/> 2. ALL OTHERS			

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

\$ X3529

X3530

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

X3601

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). THEY ASK FOLLOW-UP QUESTIONS N11 - N14 FOR EACH PERSON.)

PERSON----->

	RESPONDENT ACCOUNTS X3602	SPOUSE ACCOUNTS X3612	OTHER PERSONS X3622
N11. How many IRA and Keogh accounts (does (PERSON) / do you) have?	X3603 = ACCTS	X3613 = ACCTS	X3623 = ACCTS
N12. About (PERSON'S) accounts (are these/is this an) IRA or Keogh account(s)? (CHECK ALL THAT APPLY.)	X3604	X3605	X3624 X3625
	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.)  (IF CARD A: Which institution(s)?) (IF SOMEPLACE ELSE: What type(s) of institution(s)?)	01. #1 04. #4	01. #1 04. #4	01. #1 04. #4
	02. #2 05. #5	02. #2 05. #5	02. #2 05. #5
	03. #3 06. #6	03. #3 06. #6	03. #3 06. #6
	11. COMM. BANK	11. COMM. BANK	11. COMM. BANK
	12. S&L/ SAV BANK	12. S&L/ SAV BANK	12. S&L/ SAV BANK
	13. CREDIT UNION	13. CREDIT UNION	13. CREDIT UNION
	16. BROKERAGE	16. BROKERAGE	16. BROKERAGE
	17. INSUR. CO	17. INSUR. CO	17. INSUR. CO
	25. EMPLOYER	25. EMPLOYER	25. EMPLOYER
	97. OTHER: _____	97. OTHER: _____	97. OTHER: _____
	X3606-X3609	X3616-X3619	X3626-X3629
N14. How much in total is in (PERSON'S) account(s)?	\$ X3610	\$ X3620	\$ X3630

**N14a. INTERVIEWER CHECKPOINT (SEE N10a)**

<input type="checkbox"/> 1. SPOUSE OR OTHER ACCT GO BACK TO N11	<input type="checkbox"/> 1. OTHER PERSON ACCT. GO BACK TO N11
<input type="checkbox"/> 2. ALL OTHERS	<input type="checkbox"/> 2. ALL OTHERS

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

X3631

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?

X3701

1. YES

5. NO --> NEXT PAGE, N22

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

**X3702** = OF MONEY MARKET ACCOUNTS

	ACCOUNT #1	ACCOUNT #2	ACCOUNT #3
N17. Does the (largest/next) account have check-writing privileges?	<b>X3703</b> <input checked="" type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO	<b>X3708</b> <input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO	<b>X3713</b> <input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO
N18. Is this a tax-free money market account?	<b>X3704</b> <input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO	<b>X3709</b> <input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO	<b>X3714</b> <input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO
N19. (Please look at Card A.) Is this account with any of the institutions on Card A, or from someplace else? (IF CARD A: Which institution?) (IF SOMEPLACE ELSE: What type of institution is that?)	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: _____	
	<u>X3705</u>	<u>X3710</u>	<u>X3715</u>
N20. How much is in this account?	\$ <u>X3706</u>	\$ <u>X3711</u>	\$ <u>X3716</u>
N21. INTERVIEWER CHECKPOINT (SEE N16a)	<input type="checkbox"/> 1. ONLY 1 ACCT NEXT PAGE, N22	<input type="checkbox"/> 1. ONLY 2 ACCT NEXT PAGE N22	<input type="checkbox"/> 1. ONLY 3 ACCT NEXT PAGE N22
	<input type="checkbox"/> 2. ALL OTHERS GO BACK TO N17, ACCT 2	<input type="checkbox"/> 2. ALL OTHERS GO BACK TO N17, ACCT 3	<input type="checkbox"/> 2. ALL OTHERS

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

\$ X3718

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.)

X3719

1. YES

5. NO --> NEXT PAGE, N23

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

X3720 = CERTIFICATES

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

\$ X3721

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: X3722 - X3725

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

X3801

1. YES

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

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

X3802 = ACCOUNTS

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?)

ACCOUNT #1	ACCOUNT #2	ACCOUNT #3
01. #1   04. #4	01. #1   04. #4	01. #1   04. #4
02. #2   05. #5	02. #2   05. #5	02. #2   05. #5
03. #3   06. #6	03. #3   06. #6	03. #3   06. #6
11. COMM. BANK	11. COMM. BANK	11. COMM. BANK
12. S&L/ SAV BANK	12. S&L/ SAV BANK	12. S&L/ SAV BANK
13. CREDIT UNION	13. CREDIT UNION	13. CREDIT UNION
16. BROKERAGE	16. BROKERAGE	16. BROKERAGE
97. OTHER: _____ X3803	97. OTHER: _____ X3806	97. OTHER: _____ X3809
\$ X3804	\$ X3807	\$ X3810
<input type="checkbox"/> 1. ONLY 1 ACCT TURN TO P. 68, N27 <input type="checkbox"/> 2. ALL OTHERS GO BACK TO N24, ACCT 2	<input type="checkbox"/> 1. ONLY 2 ACCT TURN TO P. 68, N27 <input type="checkbox"/> 2. ALL OTHERS GO BACK TO N24, ACCT 3	<input type="checkbox"/> 1. ONLY 3 ACCT TURN TO P. 68, N27 <input type="checkbox"/> 2. ALL OTHERS GO BACK TO N24, ACCT 4

N25. How much is in this account?

N26. INTERVIEWER CHECKPOINT (SEE N23a)

ACCOUNT #4		ACCOUNT #5	
01. #1	04. #4	01. #1	04. #4
02. #2	05. #5	02. #2	05. #5
03. #3	06. #6	03. #3	06. #6
11. COMM. BANK		11. COMM. BANK	
12. S&L/ SAV BANK		12. S&L/ SAV BANK	
13. CREDIT UNION		13. CREDIT UNION	
16. BROKERAGE		16. BROKERAGE	
97. OTHER: _____		97. OTHER: _____	
<u>X3812</u>		<u>X3815</u>	
\$ <u>X3813</u>		\$ <u>X3816</u>	
<input type="checkbox"/> 1. ONLY 4 ACCT NEXT PAGE, N27		<input type="checkbox"/> 1. ONLY 5 ACCT NEXT PAGE, N27	
<input type="checkbox"/> 2. ALL OTHERS GO BACK TO N24, ACCT. 5		<input type="checkbox"/> 2. ALL OTHERS	

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

\$ X3818

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

X3819

1. YES

5. NO --> NEXT PAGE, N31

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

X3820 = 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 X3821  5. NO  1. YES -->a. \$ X3822
- b. (Are any of them) Tax-Free Bond Funds. X3823  5. NO  1. YES -->b. \$ X3824
- c. (Are any of them) Government or Government backed Bond Funds X3825  5. NO  1. YES -->c. \$ X3826
- d. (Are any of them) other Bond Funds X3827  5. NO  1. YES -->d. \$ X3828
- e. Combination funds or any other mutual funds (INCLUDE "DK TYPE" HERE) X3829  5. NO  1. YES -->e. \$ X3830

INWER: 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?

X383)

1. GAIN

3. NEITHER GAIN NOR LOSS

5. LOSS

8. DON'T KNOW

NEXT PAGE, N31

NEXT PAGE, N31

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

X3832 PERCENT

\$ X3833<sup>OR</sup> AMOUNT

998. DON'T KNOW

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

X3834 PERCENT

\$ X3835<sup>OR</sup> AMOUNT

998. DON'T KNOW

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

X3901 (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?

\$ X3902

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.)

X3903

1. YES

5. NO --> NEXT PAGE, N35

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

X3904 = 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" . . .

X3905

5. NO

1. YES -->a. \$ X3906

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

X3907

5. NO

1. YES -->b. \$ X3908

c. State or municipal bonds, or other taxfree bonds . . . . .

X3909

5. NO

1. YES -->c. \$ X3910

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

X3911

5. NO

1. YES -->d. \$ X3912

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

X3913

1. YES

5. NO --> TURN TO P. 72, N41

v

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

X3914 = COMPANIES

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

\$ X3915

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?

X3916

1. GAIN

3. NEITHER GAIN NOR LOSS

5. LOSS

8. DON'T KNOW

GO TO N39

GO TO N39

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

X3917 PERCENT

OR

\$ X3918 AMOUNT

998. DON'T KNOW

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

X3919 PERCENT

OR

\$ X3920 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?

X3921

1. YES

5. NO --> NEXT PAGE, N40

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

\$ X3922

X3923

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: \_\_\_\_\_

X3924 - X3927

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.)

X3928 \* TIMES

98. DON'T KNOW

96. 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.)

X3929

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?

\$ X3930

X3931

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?

\$ X3932

X3933 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  X3934  
B. ANNUITIES  X3935  
C. MANAGED INVESTMENT ACCOUNTS  X3936  
D. OTHER: X3937

X3938 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?  
\$ X3939 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?

\$ X3942 Includes N43c if N44 = 0

X3943  
X3944  
X3945  
X3946

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: \_\_\_\_\_

X3947

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 \_\_\_\_\_

X4001

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

X4002

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?

\$ X4003 Includes N50 if N49=5

X4004

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?

\$ X4005

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

\$ X4006

DON'T KNOW

*Recorded so that always gross of any loans*

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

X4007

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?

X4008

(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?

X4009

1. YES

5. NO

GO TO N49j

N49f. How much is currently borrowed? \$ X4010

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

\$ X4011 PER X4012

9996. NO TYPICAL PAYMENTS

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

X4013 %

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

\$ X4014 PER X4015

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) owe any money by friends, relatives, businesses, or others?  
(WE DO NOT WANT TO INCLUDE PENSION-TYPE OR EMPLOYER PROFIT-SHARING ACCOUNTS HERE)

X4017

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

N51a. Altogether, how much are you owed? \$ X4018

2. 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.)

X4019

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

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

ASSET #1	ASSET #2	ASSET #3
<u>X4020</u>	<u>X4024</u>	<u>X4028</u>
<u>X4021</u>	<u>X4025</u>	<u>X4029</u>

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

\$ <u>X4022</u>	\$ <u>X4026</u>	\$ <u>X4030</u>
-----------------	-----------------	-----------------

N52c. Do you have any other substantial assets?

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

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

X4031

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

N53a. How much is still owed on these loans?

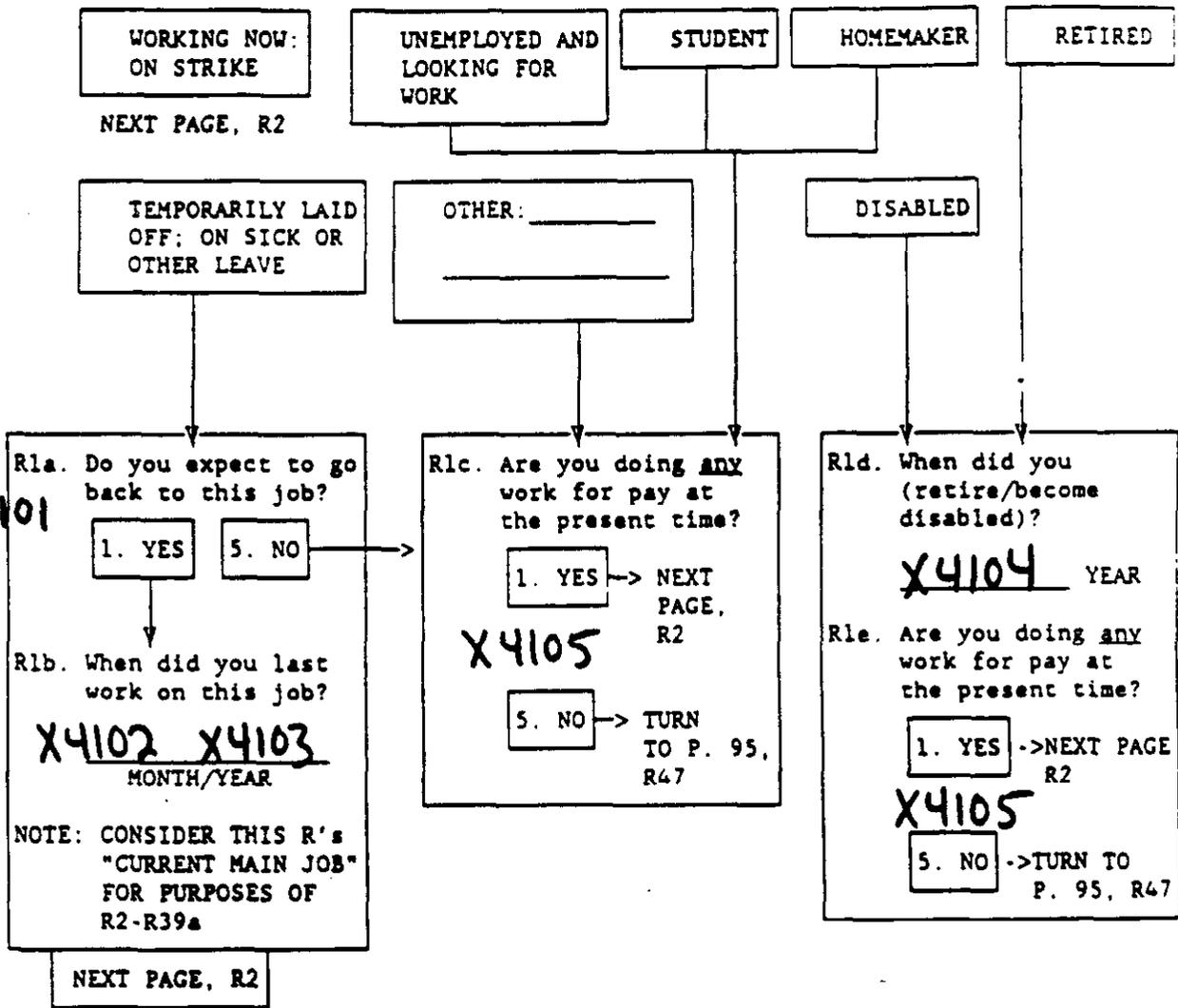
\$ X4032

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.)

X4100

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



X4101

X4102 X4103  
MONTH/YEAR

X4105

X4104 YEAR

X4105

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

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?

X4106

1. SOMEONE  
ELSE2. SELF-  
EMPLOYEDIF 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?)

X4108

R3-R12 includes self-employment information

OFFICIAL JOB TITLE  
from R14-R14e, and R14j

- 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?
- 

X4109

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

X4110 \* HOURS

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

X4111 \* WEEKS

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

\$ X4112 PER X4113

X4114

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

Includes self-employment information recoded from R14, X311, X321, and X331 if working for business from Section M

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

X4115 = YEARS OR SINCE \_\_\_\_\_

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

X4116 = 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?

X4117

- 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

X4125 X4126

X4127

X4128

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?)  
\$ X4131 PER X4132

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

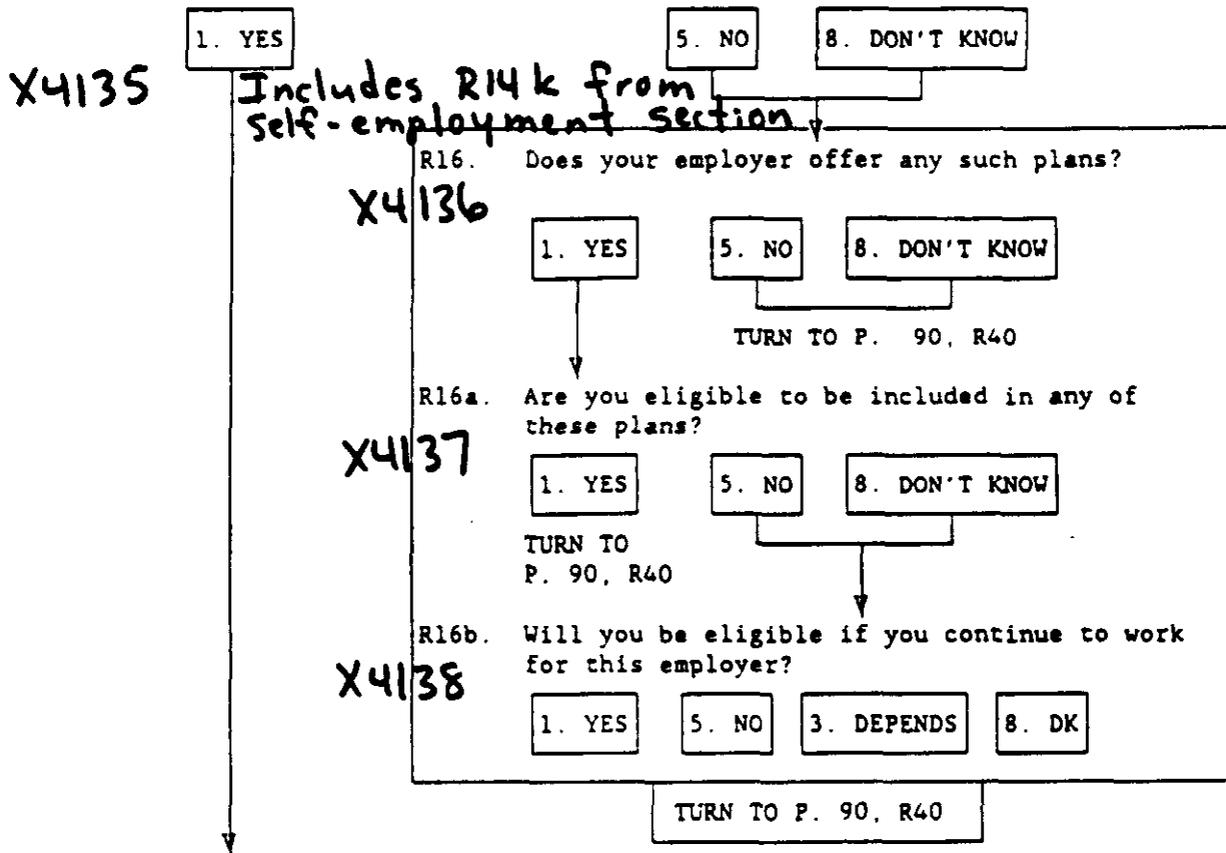
5. NO

-->TURN TO P. 90, R40

NEXT PAGE, R17

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."



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

X4139 \* PLANS

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

X4140

1. YES

5. NO

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

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

X4141

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.

**X4201** # 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
<b>X4202</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
<b>X4203</b>	
\$ <u>          <b>X4204</b>          </u>	DON'T KNOW
1. YES	5. NO
<b>X4205</b>	
GO TO R24	
<b>X4206</b> PERCENT OR \$ <b>X4207</b> PER <b>X4208</b>	
998. DON'T KNOW	
AT AGE <b>X4209</b> OR	96. DON'T EXPECT BENEFITS
IN _____ YEARS	
TURN TO P. 84, R25--PLAN 1	TURN TO P. 84, R26--PLAN 1

If R19=2, then R20=2

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

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

R22. Do you currently make contributions to this plan?

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

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

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

	PLAN 2	PLAN 3
R19.	<p>1. PENSION OR RETIREMENT --&gt;GO TO R20 PLAN 2</p> <p>2. TAX-DEFERRED SAVINGS --&gt;TURN TO P. 87, R28, PLAN 2</p> <p>7. OTHER      8. DON'T KNOW WHAT KIND</p> <p style="text-align: center;"><b>X4302</b></p>	<p>1. PENSION OR RETIREMENT --&gt;GO TO R20 PLAN 3</p> <p>2. TAX-DEFERRED SAVINGS --&gt;TURN TO P. 87, R28, PLAN 3</p> <p>7. OTHER      8. DON'T KNOW WHAT KIND</p> <p style="text-align: center;"><b>X4402</b></p>
R20.	<p>1. TYPE A (FORMULA)    2. TYPE B (ACCOUNT)    3. BOTH A &amp; B    8. DK</p> <p>GO TO R22    TURN TO P. 87, R28 PLAN 2    GO TO R22</p> <p style="text-align: center;"><b>X4303</b></p>	<p>1. TYPE A (FORMULA)    2. TYPE B (ACCOUNT)    3. BOTH A &amp; B    8. DK</p> <p>GO TO R22    TURN TO P. 87, R28 PLAN 3    GO TO R22</p> <p style="text-align: center;"><b>X4403</b></p>
R21.	<p>\$ <u>X4304</u>      DON'T KNOW</p>	<p>\$ <u>X4404</u>      DON'T KNOW</p>
R22.	<p>1. YES    5. NO    8. DON'T KNOW</p> <p style="text-align: center;"><b>X4305</b>      GO TO R24</p>	<p>1. YES    5. NO    8. DON'T KNOW</p> <p style="text-align: center;"><b>X4405</b>      GO TO R24</p>
R23.	<p><u>X4306</u> PERCENT OR \$<u>X4307</u> PER <u>X4308</u></p> <p style="text-align: center;">998. DON'T KNOW</p>	<p><u>X4406</u> PERCENT OR \$<u>X4407</u> PER <u>X4408</u></p> <p style="text-align: center;">998. DON'T KNOW</p>
R24.	<p>AT AGE <u>X4309</u> OR</p> <p>IN _____ YEARS</p> <p>TURN TO P. 85, R25--PLAN 2</p> <p>96. DON'T EXPECT BENEFITS</p> <p>TURN TO P. 85, R26--PLAN 2</p>	<p>AT AGE <u>X4409</u> OR</p> <p>IN _____ YEARS</p> <p>TURN TO P. 85, R25--PLAN 3</p> <p>96. DON'T EXPECT BENEFITS</p> <p>TURN TO P. 85, R26--PLAN 3</p>

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?)

\$ X4216 PER X4211  
OR X4212 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 X4213

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?

\$ X4214 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, N 2

TYPE A -- PLAN 2

TYPE A -- PLAN 3

R25.

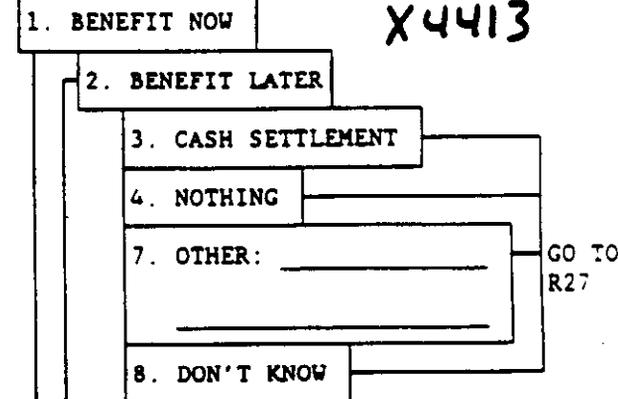
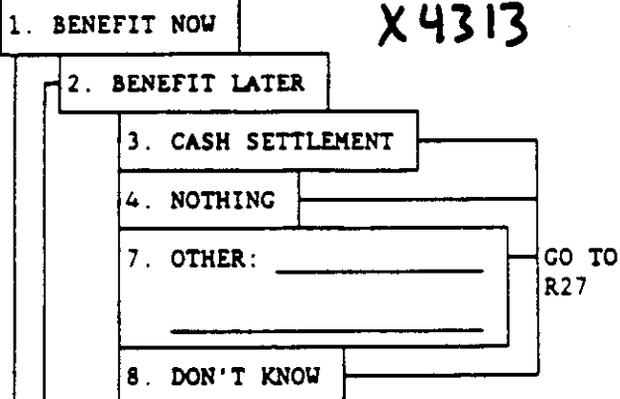
\$ X4310 PER X4311  
OR X4312 PERCENT OF FINAL PAY

DON'T KNOW

\$ X4410 PER X4411  
OR X4412 PERCENT OF FINAL PAY

DON'T KNOW

R26.



R26a

\$ X4314 PER MONTH DON'T KNOW

\$ X4414 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	X4216
03. PROFIT SHARING	_____

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

04. STOCK PURCHASE, ESOP	98. DON'T KNOW
X4217 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
X4218		GO TO R31

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

X4219 PERCENT	OR	\$X4220 PER	X4221
998. DON'T KNOW			

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

1. YES	5. NO	8. DON'T KNOW
X4222		GO TO R32

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

X4223 PERCENT	OR	\$X4224 PER	X4225
998. DON'T KNOW			

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

\$ X4226	DON'T KNOW
----------	------------

R33. Can you borrow against that account?

1. YES	5. NO	8. DON'T KNOW
X4227		TURN TO P. 88, R35

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

1. YES	5. NO	-->TURN TO P. 88, R35
X4228		

R34a. What is the amount of the loan balance?

\$ X4229
----------

R34b. Did you tell me about this loan earlier?

1. YES	5. NO	X4230
--------	-------	-------

TURN TO P. 88, R35--PLAN 1

SAVINGS & TYPE B -- PLAN 2

SAVINGS & TYPE B -- PLAN 3

R28.	01. THRIFT OR SAVINGS	97. OTHER: <u>          </u>	01. THRIFT OR SAVINGS	97. OTHER: <u>          </u>
	02. 401K/403B/SRA	<u>X4316</u>	02. 401K/403B/SRA	<u>X4416</u>
	03. PROFIT SHARING	<u>          </u>	03. PROFIT SHARING	<u>          </u>
	04. STOCK PURCHASE, ESOP	98. DON'T KNOW	04. STOCK PURCHASE, ESOP	98. DON'T KNOW
R29.	<u>X4317</u> YEARS	98. DON'T KNOW	<u>X4417</u> YEARS	98. DON'T KNOW
R30.	1. YES	5. NO	8. DON'T KNOW	GO TO R31
	<u>X4318</u>			
R30a	<u>X4319</u> PERCENT OR	\$ <u>X4320</u> PER <u>X4321</u>	<u>X4419</u> PERCENT OR	\$ <u>X4420</u> PER <u>X4421</u>
	998. DON'T KNOW		998. DON'T KNOW	
R31.	1. YES	5. NO	8. DON'T KNOW	GO TO R32
	<u>X4322</u>			
R31a	<u>X4323</u> PERCENT OR	\$ <u>X4324</u> PER <u>X4325</u>	<u>X4423</u> PERCENT OR	\$ <u>X4424</u> PER <u>X4425</u>
	998. DON'T KNOW		998. DON'T KNOW	
R32.	\$ <u>X4326</u>	DON'T KNOW	\$ <u>X4426</u>	DON'T KNOW
R33.	1. YES	5. NO	8. DON'T KNOW	TURN TO P. 89, R35
	<u>X4327</u>			
R34.	1. YES	5. NO	--> TURN TO P. 89, R35	
	<u>X4328</u>			
R34a	\$ <u>X4329</u>		\$ <u>X4429</u>	
R34b	1. YES	5. NO	<u>X4330</u>	<u>X4430</u>

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

X4231

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
- 3. SOME
- 7. OTHER
- 5. NONE

X4232

R36a. What proportion would you lose?

X4233 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

X4234

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

SAVINGS & TYPE B -- PLAN 3

R35.

1. YES

5. NO

8. DON'T KNOW

X4331

1. YES

5. NO

8. DON'T KNOW

X4431

R36.

1. ALL

3. SOME

7. OTHER

5. NONE

X4332

R36a. What proportion would you lose?

X4333 PERCENT

OR

1. ALL

3. SOME

7. OTHER

5. NONE

X4432

R36a. What proportion would you lose?

X4433 PERCENT

OR

R37.

1. MOSTLY OR ALL STOCK

2. MOSTLY OR ALL INTEREST EARNING

3. SPLIT

X4334

7. OTHER: \_\_\_\_\_

8. DON'T KNOW

1. MOSTLY OR ALL STOCK

2. MOSTLY OR ALL INTEREST EARNING

3. SPLIT

X4434

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

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?

\$ X4436  
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?

X4437  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

DON'T KNOW

NONE

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

X4501

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:  
X4505

X4502

GO TO R41

X4503

X4504

GO TO R41

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?

X4507 #HOURS

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

X4508 \* WEEKS

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

\$ X4509 PER X4510

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".)

X4511

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?)

X4512 \* YEARS

96. NONE -> NEXT PAGE, R45j

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?

X4513 \* 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

X4514

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: \_\_\_\_\_

X4515

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

X4516

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?

X4517

R45f. When did you start working at that job?

19 X4518 OR \_\_\_\_\_ YEARS AGO

R45g. When did you stop working at that job?

19 X4519 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?)

\$ X4520 PER X4521

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

↓  
X4522

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

X4523 = YEARS

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

IN X4524 YEARS OR AT AGE \_\_\_\_\_

96. NEVER STOP

-->TURN TO P. 97, R49

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

X4525

1. YES

5. NO

8. DON'T KNOW/DEPENDS

TURN TO P. 97, R49

R45p. When do you expect to stop working altogether?

IN X4526 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?)

X4527 \* 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

X4528

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?)

X4529 \* 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 X4531 OR \_\_\_\_\_ \* YEARS AGO

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

\$ X4532 PER X4533

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?

X4534

\* 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: \_\_\_\_\_

X4535

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

X4536

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?

X4537

R46j. When did you start working at that job?

19 X4538 OR \_\_\_\_\_ YEARS AGO

R46k. When did you stop working at that job?

19 X4539 OR \_\_\_\_\_ YEARS AGO

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

\$ X4540 PER X4541

R46n. When did you last work full-time for pay?

19 X4542 OR \_\_\_\_\_ = YEARS AGO

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

1. YES X4543  5. NO  8. DON'T KNOW/DEPENDS

GO TO R46s

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

IN X4544 YEARS OR AT AGE \_\_\_\_\_  98. DON'T KNOW/DEPENDS

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

IN X4545 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 X4546 YEARS OR AT AGE \_\_\_\_\_  98. DON'T KNOW/DEPENDS  96. NEVER STOP

TURN TO P. 97, R49

X4601

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?)

X4602 \* 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 X4604 OR \_\_\_\_\_ YEARS AGO

R47d. About how much did you earn before taxes that year? (Is that per hour, week, month, year, or what?)

\$ X4605 PER X4606

NEXT PAGE, R47m

R47e. Including any self-employment and your current job, for how many different employers have you worked in full-time jobs lasting one year or more?

X4607 \* 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: \_\_\_\_\_

X4608

R47g. What sort of work were you doing when you left that job? (Tell me a little more about what you did.)

X4609

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?

X4610

R47i. When did you start working at that job?

19 X4611 OR \_\_\_\_\_ YEARS AGO

R47j. When did you stop working at that job?

19 X4612 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?)

\$ X4613 PER X4614

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

↓ X4615

R47n. For about how many years did you work part-time (for all or most of the year)?

X4616 \* YEARS

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

1. YES      5. NO → NEXT PAGE, R49

↓ X4617

R47q. When do you expect to start working?

IN X4618 YEARS OR AT AGE \_\_\_\_\_

98. DON'T KNOW/DEPENDS

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

1. YES      X4619      5. NO      8. DON'T KNOW/DEPENDS

GO TO R47u

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

IN X4620 YEARS OR AT AGE \_\_\_\_\_

98. DON'T KNOW/DEPENDS

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

IN X4621 YEARS OR AT AGE \_\_\_\_\_

96. NEVER STOP

NEXT PAGE, R49

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

IN X4622 YEARS OR AT AGE \_\_\_\_\_

98. DON'T KNOW/DEPENDS

96. NEVER STOP

NEXT PAGE, R49

R48. NO QUESTION

**SEE HOUSEHOLD LISTING, P. 1**

1. R IS MARRIED/LIVING WITH PARTNER----->GO TO SUPPLEMENTAL BOOKLET, P. 1, SECTION S

2. ALL OTHERS

↓

**IF SPOUSE/PARTNER IS PRESENT TRY TO OBTAIN SECTION S INFORMATION FROM (HIM/HER) DIRECTLY.**

R50. Are you (or your [husband/wife]) currently receiving Social Security benefit payments, or any other type of pension, retirement, or disability benefit payment?

X5301

1. YES       5. NO → TURN TO P. 100, R52

R50a. (Do these include Social Security benefit payments?)

X5302

1. YES       5. NO → GO TO R51a

R50b. (Are you both receiving Social Security payments or is only one of you? [Which one?])

INTERVIEWER: CHECK PERSON(S) (RESP. SPOUSE) IN R50c. THEN ASK FOLLOWUP QUESTIONS R50d-R50f FOR EACH.

R50c. RECIPIENT ----->	<b>X5303</b> <input type="checkbox"/> RESPONDENT	<b>X5308</b> <input type="checkbox"/> SPOUSE
R50d. Are the payments for retirement or are they disability benefits?	<b>X5304</b> <input type="checkbox"/> 1. RETIRE <input type="checkbox"/> 2. DISAB	<b>X5309</b> <input type="checkbox"/> 1. RETIRE <input type="checkbox"/> 2. DISAB
R50e. How long (have you/has he/has she) received these benefits?	<b>X5305</b> = YEARS OR SINCE: _____	<b>X5310</b> = YEARS OR SINCE: _____
R50f. How much (do you/does he/does she) receive each month or year?	<b>\$X5306</b> PER <b>X5307</b>	<b>\$X5311</b> PER <b>X5312</b>

R51. Are you (or your [husband/wife]) currently receiving any other retirement, pension, or disability benefit payments?

X5313

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?

**X5314** \* 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.

**X5315                      X5323                      X5331**  
**FIRST BENEFIT                      SECOND BENEFIT                      THIRD BENEFIT**

	1. RESP	2. SPOUSE	1. RESP	2. SPOUSE	1. RESP	2. SPOUSE
RECIPIENT ----->						
R51c. TYPE OF BENEFIT -->	01. CURR JOB PENS					
	02. PAST JOB PENS					
	03. DISABILITY					
	04. MILITARY					
	05. SPOUSE PENS.					
(Not using the booklet.)	97. OTHER: _____ <b>X5316</b>	97. OTHER: _____ <b>X5324</b>	97. OTHER: _____ <b>X5332</b>	97. OTHER: _____	97. OTHER: _____	97. OTHER: _____
R51d. How long have (you/he/she) received this benefit?	<b>X5317</b> * YEARS OR SINCE: _____	<b>X5325</b> * YEARS OR SINCE: _____	<b>X5333</b> * YEARS OR SINCE: _____	<b>X5325</b> * YEARS OR SINCE: _____	<b>X5333</b> * YEARS OR SINCE: _____	<b>X5333</b> * YEARS OR SINCE: _____
R51e. How much is received each month or year?	<b>\$X5318</b> PER <b>X5319</b>	<b>\$X5326</b> PER <b>X5327</b>	<b>\$X5334</b> PER <b>X5335</b>	<b>\$X5326</b> PER <b>X5327</b>	<b>\$X5334</b> PER <b>X5335</b>	<b>\$X5334</b> PER <b>X5335</b>
R51f. Has this benefit been increased when the cost of living has increased?	1. YES    5. NO <b>X5320</b>	1. YES    5. NO <b>X5328</b>	1. YES    5. NO <b>X5336</b>	1. YES    5. NO	1. YES    5. NO	1. YES    5. NO
R51g. INTERVIEWER CHECKPOINT	<input type="checkbox"/> 1. R MARRIED <input type="checkbox"/> 2. OTHERS GO TO R51j	<input type="checkbox"/> 1. R MARRIED <input type="checkbox"/> 2. OTHERS GO TO R51j	<input type="checkbox"/> 1. R MARRIED <input type="checkbox"/> 2. OTHERS GO TO R51j	<input type="checkbox"/> 1. R MARRIED <input type="checkbox"/> 2. OTHERS GO TO R51j	<input type="checkbox"/> 1. R MARRIED <input type="checkbox"/> 2. OTHERS GO TO R51j	<input type="checkbox"/> 1. R MARRIED <input type="checkbox"/> 2. OTHERS GO TO R51j
R51h. If (RECIPIENT) were to die, what percent of this benefit would (you/your husband/your wife) continue to receive or would the benefits stop?	<b>X5322</b> PERCENT 96. STOP    98. DK 97. OTHER: _____	<b>X5330</b> PERCENT 96. STOP    98. DK 97. OTHER: _____	<b>X5338</b> PERCENT 96. STOP    98. DK 97. OTHER: _____	<b>X5330</b> PERCENT 96. STOP    98. DK 97. OTHER: _____	<b>X5338</b> PERCENT 96. STOP    98. DK 97. OTHER: _____	<b>X5338</b> PERCENT 96. STOP    98. DK 97. OTHER: _____
R51j.	GO BACK TO R51d FOR NEXT BENEFIT OR TURN TO P. 100, R52	GO BACK TO R51d FOR NEXT BENEFIT OR TURN TO P. 100, R52	GO BACK TO R51d FOR NEXT BENEFIT OR TURN TO P. 100, R52	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

**X5415                      X5423                      X5431**  
**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: _____ <b>X5416</b>		97. OTHER: _____ <b>X5424</b>		97. OTHER: _____ <b>X5432</b>	
<b>X5417</b> * YEARS OR SINCE: _____		<b>X5425</b> * YEARS OR SINCE: _____		<b>X5433</b> * YEARS OR SINCE: _____	
<b>\$X5418</b> PER <b>X5419</b>		<b>\$X5426</b> PER <b>X5427</b>		<b>\$X5434</b> PER <b>X5435</b>	
<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO <b>X5420</b>		<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO <b>X5428</b>		<input type="checkbox"/> 1. YES <input type="checkbox"/> 5. NO <b>X5436</b>	
<input type="checkbox"/> 1. R MARRIED <input type="checkbox"/> 2. OTHERS GO TO R51j		<input type="checkbox"/> 1. R MARRIED <input type="checkbox"/> 2. OTHERS GO TO R51j		<input type="checkbox"/> 1. R MARRIED <input type="checkbox"/> 2. OTHERS GO TO R51j	
<b>X5422</b> PERCENT <input type="checkbox"/> 96. STOP <input type="checkbox"/> 98. DK 97. OTHER: _____		<b>X5430</b> PERCENT <input type="checkbox"/> 96. STOP <input type="checkbox"/> 98. DK 97. OTHER: _____		<b>X5438</b> PERCENT <input type="checkbox"/> 96. STOP <input type="checkbox"/> 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?

X5501

1. YES

5. NO --> GO TO R53

R52a. How many different cash settlements have you (or your [husband/wife]) received?

X5502 \* 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 X5503	R (1)	S (2)	\$ X5504	X5505
Cash settlement #2 X5506	R (1)	S (2)	\$ X5507	X5508
Cash settlement #3 X5509	R (1)	S (2)	\$ X5510	X5511
Cash settlement #4 X5512	R (1)	S (2)	\$ X5513	X5514
Cash settlement #5 X5515	R (1)	S (2)	\$ X5516	X5517

R53. Now I want to ask about future pension benefits that you (and your [husband/wife]) have earned rights to. Aside from Social Security and any pension benefits you have already told me about, do you (and your [husband/wife]) expect to receive any (other) pension benefits in the future from any past jobs?

1. YES

X5601

5. NO --> TURN TO P. 102, SECTION T

TURN TO P. 101a, R53a

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

**X5602** \* FUTURE BENEFITS

	COLUMN A	COLUMN B	COLUMN C
R53b. About (this/the largest/the next) benefit, is this from a pension plan where a certain amount of money is accumulated in an account for you, a formula plan that will give you a specific amount of income each month or year when you retire, or what?	<p><b>X5663</b></p> <input type="checkbox"/> 2. ACCOUNT <input type="checkbox"/> 3. BOTH  <input type="checkbox"/> 1. INCOME FORMULA GO TO R53d	<p><b>X5611</b></p> <input type="checkbox"/> 2. ACCOUNT <input type="checkbox"/> 3. BOTH  <input type="checkbox"/> 1. INCOME FORMULA GO TO R53d	<p><b>X5619</b></p> <input type="checkbox"/> 2. ACCOUNT <input type="checkbox"/> 3. BOTH  <input type="checkbox"/> 1. INCOME FORMULA GO TO R53d
R53c. How much is in the account now?	\$ <b>X5604</b>	\$ <b>X5612</b>	\$ <b>X5620</b>
R53d. Is this part of an IRA, Keogh, or pension I recorded earlier? (Which?)	1. YES, IRA/KEO 2. YES, PENSION 5. NO	1. YES, IRA/KEO 2. YES, PENSION 5. NO	1. YES, IRA/KEO 2. YES, PENSION 5. NO
R53e. Is this benefit based on your earnings (or your [husband's/wife's] earnings)?	1. R <b>X5606</b> 2. SPOUSE 7. OTHER:	1. R <b>X5614</b> 2. SPOUSE 7. OTHER:	1. R <b>X5622</b> 2. SPOUSE 7. OTHER:
R53f. When do you expect these benefits to start?	AT AGE <b>X5607</b> OR IN _____ YRS	AT AGE <b>X5615</b> OR IN _____ YRS	AT AGE <b>X5623</b> OR IN _____ YRS
R53g. About how much per month do you expect them to be?	<b>X5608</b> PER <b>X5609</b>	<b>X5616</b> PER <b>X5617</b>	<b>X5624</b> PER <b>X5625</b>
R53h. INTERVIEWER CHECKPOINT (SEE R53a)	<input type="checkbox"/> 1. MORE THAN 1 BENEFIT GO BACK TO R53b, COL. B <input type="checkbox"/> 2. ALL OTHERS TURN TO P. 102 SECTION T	<input type="checkbox"/> 1. MORE THAN 2 BENEFITS GO BACK TO R53b, COL. C <input type="checkbox"/> 2. ALL OTHERS TURN TO P. 102 SECTION T	<input type="checkbox"/> 1. MORE THAN 3 BENEFITS GO BACK TO R53b, COL. D <input type="checkbox"/> 2. ALL OTHERS TURN TO P. 102 SECTION T

COLUMN D	COLUMN E	COLUMN F
<p><b>X5627</b></p> <p>2. ACCOUNT</p> <p>3. BOTH</p> <p>1. INCOME FORMULA</p> <p>GO TO R53d</p>	<p><b>X5635</b></p> <p>2. ACCOUNT</p> <p>3. BOTH</p> <p>1. INCOME FORMULA</p> <p>GO TO R53d</p>	<p><b>X5643</b></p> <p>2. ACCOUNT</p> <p>3. BOTH</p> <p>1. INCOME FORMULA</p> <p>GO TO R53d</p>
\$ <b>X5628</b>	\$ <b>X5636</b>	\$ <b>X5644</b>
1. YES, IRA/KEO	1. YES, IRA/KEO	1. YES, IRA/KEO
2. YES, PENSION	2. YES, PENSION	2. YES, PENSION
5. NO	5. NO	5. NO
1. R <b>X5630</b>	1. R <b>X5638</b>	1. R <b>X5646</b>
2. SPOUSE	2. SPOUSE	2. SPOUSE
7. OTHER:	7. OTHER:	7. OTHER:
AT AGE <b>X5631</b>	AT AGE <b>X5639</b>	AT AGE <b>X5647</b>
OR	OR	OR
IN _____ YRS	IN _____ YRS	IN _____ YRS
<b>X5632</b> PER <b>X5633</b>	<b>X5640</b> PER <b>X5641</b>	<b>X5648</b> PER <b>X5649</b>
<input type="checkbox"/> 1. MORE THAN 4 BENEFITS GO BACK TO R53b, COL. E <input type="checkbox"/> 2. ALL OTHERS NEXT PAGE, SECTION T	<input type="checkbox"/> 1. MORE THAN 5 BENEFITS GO BACK TO R53b, COL. F <input type="checkbox"/> 2. ALL OTHERS NEXT PAGE, SECTION T	NEXT PAGE, SECTION T

SECTION T: INCOME

T1. We have talked about various sources of income. Now we would like to get the overall picture of all the different sources of income that you (and members of your family living here) had in 1988. Did (you/anyone) have income from wages and salaries, including bonuses, overtime and commissions? (RECORD IN COLUMN T1 AND ASK T2 FOR EACH SOURCE OF INCOME AS IT IS MENTIONED.)

IWER: RECORD LOSS IN ( );  
E.G. (\$1,500)

T2. In total, how much income from (SOURCE) did you (and your family) receive in 1988, before deductions for taxes and anything else? [WRITE LOSSES ( )]

NO YES  
(5) (1)

T1a. WAGES AND SALARIES?

X5701

-->

\$ X5702

T1b. Did (you/anyone) have income or loss from a professional practice, business or farm? (Other than wages or salaries)

X5703

-->

\$ X5704

T1c. ...non-taxable investments such as municipal bonds?

X5705

-->

\$ X5706

T1d. ...other interest income?

X5707

-->

\$ X5708

T1e. ...dividends?

X5709

-->

\$ X5710

T1f. ...net gains or losses from the sale of stocks, bonds, or real estate?

X5711

-->

\$ X5712

T1g. ...net rent, trust income, or royalties from any other investment or business?

X5713

-->

\$ X5714

T1h. ...unemployment or worker's compensation?

X5715

-->

\$ X5716

T1j. ...child support or alimony?

X5717

-->

\$ X5718

T1k. Did (you/anyone) have income from ADC AFDC, food stamps, or other forms of welfare or assistance, such as SSI?

X5719

-->

\$ X5720

T1m. ...income from Social Security or other pensions, annuities, or other disability or retirement programs?

X5721

-->

\$ X5722

T1n. Did you (or anyone in your family living here) have income from any other sources? (What other sources?)

X5723

X5725

-->

\$ X5724

X5727

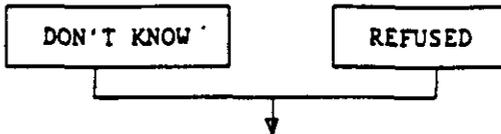
-->

\$ X5726

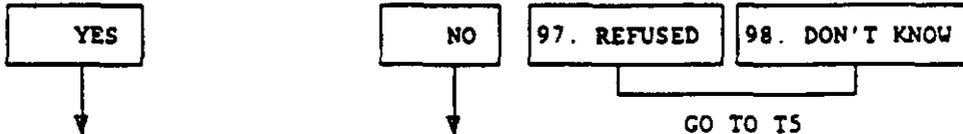
X5728 = Number of refusals T2a-T2n

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?

\$ X5729  
GO TO T5



T4. Did you (and your family living here) receive more than \$30,000 in 1988?



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) pay any alimony or child support?

X5731



T5a. Altogether, how much alimony and/or child support did you (and your family) pay in 1988?

\$ X5732

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?

X5733

1. YES

5. NO --> GO TO T7

T6a. How much support did you (and your family) pay?

\$ X5734

T6b. To whom was this support given? (Anyone else?) (CHECK ALL THAT APPLY.)

<input checked="" type="checkbox"/> A. CHILDREN UNDER 18 X5735	<input checked="" type="checkbox"/> B. CHILDREN 18 AND OVER X5736	<input checked="" type="checkbox"/> C. PARENTS (IN-LAW) X5737	<input checked="" type="checkbox"/> D. GRAND CHILDREN X5738	<input checked="" type="checkbox"/> E. GRAND PARENTS X5739
<input checked="" type="checkbox"/> F. SIBLINGS (IN-LAW) X5740	<input checked="" type="checkbox"/> G. NIECE/NEPHEW X5741	<input checked="" type="checkbox"/> H. FRIEND X5742	<input checked="" type="checkbox"/> J. OTHER: <u>X5743</u>	

T7. Did you (or your [husband/wife]) file or do you expect to file a 1988 Federal Income tax return?

X5744

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?)

X5746

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  
X5747

B. SCHED E  
X5748

C. SCHED F  
X5749

D. NO  
X5750

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?)

\$ X5751

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?

X5801

1. YES

5. NO -->NEXT PAGE, X9

X2. How many of these have you (or your [husband/wife]) ever received?

X5802 = OF INHERITANCES, TRUSTS, OTHER TRANSFERS

X3. (Thinking about the [largest/next largest] of these) was that an inheritance, a trust, or what? (CHECK ALL THAT APPLY.)

INHERITANCE # 1	INHERITANCE # 2	INHERITANCE # 3
1. INHERITANCE	1. INHERITANCE	1. INHERITANCE
2. TRUST X5803	2. TRUST X5808	2. TRUST X5813
7. OTHER	7. OTHER	7. OTHER
\$ X5804  <input type="checkbox"/> DON'T KNOW	\$ X5809  <input type="checkbox"/> DON'T KNOW	\$ X5814  <input type="checkbox"/> DON'T KNOW
19 X5805	19 X5810	19 X5815
01. GRNDPRNT	01. GRNDPRNT	01. GRNDPRNT
02. PARENT	02. PARENT	02. PARENT
03. CHILD	03. CHILD	03. CHILD
04. AUNT/UNCLE	04. AUNT/UNCLE	04. AUNT/UNCLE
05. SIBLING	05. SIBLING	05. SIBLING
06. FRIEND	06. FRIEND	06. FRIEND
97. OTHER: _____ X5806	97. OTHER: _____ X5811	97. OTHER: _____ X5816
<input type="checkbox"/> 1. ONLY 1 INHER NEXT P., X9  <input type="checkbox"/> 2. ALL OTHERS GO BACK TO X3, COL #2	<input type="checkbox"/> 1. ONLY 2 INHER NEXT P., X9  <input type="checkbox"/> 2. ALL OTHERS GO BACK TO X3, COL #3	<input type="checkbox"/> 1. ONLY 3 INHER NEXT P., X9  <input type="checkbox"/> 2. ALL OTHERS NEXT PAGE, X8

X7. INTERVIEWER CHECKPOINT (SEE X2)

X8. How much altogether were any others you have received?

\$ X5818

X9. Do you (or your [husband/wife]) expect to receive a substantial inheritance or transfer of assets in the future?

X5819

1. YES

5. NO -->GO TO X10

X9a. Is that likely to involve a large amount of money, a moderate amount, or what?

X5820

1. LARGE

2. MODERATE

7. OTHER: \_\_\_\_\_  
\_\_\_\_\_

8. DON'T KNOW

X9b. IWER: RECORD AMOUNT IF R VOLUNTEERS IT: \$ X5821

X10. During 1988, did you (or anyone in your family living here) make charitable contributions of money or property totaling \$500 or more?

X5822

1. YES

5. NO -->GO TO X11

X10a. Roughly, how much did (you/your family) contribute?

\$ X5823

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?

X5824

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?

X5825

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?

X5901

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?

X5902

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?

X5903

1. YES      5. NO

Y1c. Did you get a college degree?

1. YES      5. NO

X5904

GO TO Y2

Y1d. What is the highest degree you have earned?

X5905

1. ASSOCIATES      2. BACHELORS

3. MA/MBA      4. PHD      5. MD      6. LAW

7. OTHER: \_\_\_\_\_

Y2. Have you ever been in the military service?

X5906

1. YES      5. NO

Y3. What is the month and year of your birth?

X5907 / X5908

MONTH      YEAR

Y4. Are you American Indian, Asian, Hispanic, black, white, or another race?

X5909

1. AM. INDIAN/ESKIMO/ALEUT      2. ASIAN      3. HISPANIC      4. BLACK      5. WHITE      7. OTHER: \_\_\_\_\_

- Y5. Now I'd like to ask some questions about your family living elsewhere. Altogether, including children from previous marriages and adopted children, how many sons and daughters do you (or your [husband/wife]) have who do not live with you?

X5910 \* CHILDREN

96. NONE --->GO TO Y6

- Y5a. How many of them are 25 or older?

X5911 \* 25 or OLDER

95. ALL OF THEM

96. NONE

GO TO Y6

- Y5b. And how many of them are less than 18 years old?

X5912 \* LESS THAN 18

95. ALL OF THEM

96. NONE

- Y6. How many living brothers and sisters do you have?

X5913 \* BROTHERS/SISTERS

96. NONE → NEXT PAGE, Y7

- Y6a. How many are older than you?

X5914 \* OLDER

95. ALL

96. NONE

EXCEPT FOR Y8b-Y8e, ALL INFORMATION IN Y7-Y13a, AND Y21-Y22  
IS RECODED INTO THE FOLLOWING VARIABLES:

MARITAL HISTORY RECODES

HEAD OF HOUSEHOLD (H)

X8001 total number of marriages (incl. current partner), H  
(all cases)  
X8002 total number of times divorced, H  
(all cases)  
X8003 total number of times widowed, H  
(all cases)  
X8004 month current marriage (partnership) began, H  
(only marr+part)  
X8005 year current marriage (partnership) began, H  
(only marr+part)  
X8006 month most recently separated/divorced/widowed, H  
(only sep+div+wid)  
X8007 year most recently separated/divorced/widowed, H  
(all cases -- except marr/part married more than 2/1)  
X8008 year this past marriage began, H  
(all cases -- except marr+2 married more than 2/1)  
X8009 year next most recently divorced/widowed, H  
(curr sep+div+wid)  
X8010 year this past marriage began (curr sep+div+wid), H  
(curr sep+div+wid)  
X8011 age at first marriage, H  
(all cases)  
X8012 total number of years married, H  
(all cases)

SPOUSE (Sp)

X8013 total number of marriages, Sp  
(all cases)  
X8014 total number of times divorced, Sp  
(all cases)  
X8015 total number of times widowed, Sp  
(all cases)  
X8016 year most recently separated/divorced/widowed, Sp  
(all cases -- except marr+2 married more than 2/1)  
X8017 year this past marriage began, Sp  
(all cases -- except marr+2 married more than 2/1)  
X8018 age at first marriage, Sp  
(all cases)  
X8019 total number of years married, Sp  
(all cases)

Y7. INTERVIEWER CHECKPOINT:

X5915

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

5. MARRIED BEFORE

TURN TO P. 113, Y14



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

2. TWO

3. THREE

4 OR MORE

TURN TO P.112, Y12



Y7d. Did any of these marriages end by your being widowed?

1. YES

5. NO

--->TURN TO P. 112, Y13



Y7e. How many?

\_\_\_\_\_ \* TIMES WIDOWED

TURN TO P.112, Y13

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?  
\$ X5925

\$ X5926 PER X5927

Y8d. How much do you pay?

\$ X5928 PER X5929

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 \_\_\_\_\_

X5930

Y8f. Is this your first marriage or have you been married before?

1. FIRST MARRIAGE

5. MARRIED BEFORE

TURN TO P. 113, Y14

Y8g. Altogether, how many times have you been married, including your current marriage?

2. TWO

3. THREE

4 OR MORE

TURN TO P. 112, Y12

Y8h. Did any of these marriages end by your being widowed?

1. YES

5. NO

--->TURN TO P. 112, Y13

Y8j. How many?

\* TIMES WIDOWED

TURN TO P.112, Y13

**CURRENTLY DIVORCED**

Y9. In what month and year were you divorced? \_\_\_\_\_  
MONTH / YEAR

Y9a. In what year did that marriage begin? 19 \_\_\_\_\_ OR \_\_\_\_\_ YEARS AGO

Y9b. Was that your first marriage or had you been married before?  
 1. FIRST MARRIAGE                       5. MARRIED BEFORE  
 TURN TO P. 113, Y14

Y9c. Altogether, how many times have you been married?  
 2. TWO                       3. THREE                       4 OR MORE  
 NEXT PAGE, Y12

Y9d. Did any of these marriages end by your being widowed?  
 1. YES                       5. NO --->NEXT PAGE, Y13

Y9e. How many? \_\_\_\_\_ \* TIMES WIDOWED

NEXT PAGE, Y13

**CURRENTLY WIDOWED**

Y10. In what month and year were you widowed? \_\_\_\_\_  
MONTH / YEAR

Y10a. In what year did that marriage begin? 19 \_\_\_\_\_ OR \_\_\_\_\_ YEARS AGO

Y10b. Was that your first marriage or had you been married before?  
 1. FIRST MARRIAGE                       5. MARRIED BEFORE  
 TURN TO P. 113, Y14

Y10c. Altogether, how many times have you been married?  
 2. TWO                       3. THREE                       4 OR MORE  
 NEXT PAGE, Y12

Y10d. Did any of these marriages end in divorce?  
 1. YES                       5. NO --->NEXT PAGE, Y13

Y10e. How many? \_\_\_\_\_ \* TIMES DIVORCED

NEXT PAGE, Y13

**PARTNER**

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?

X6026  1. YES

5. NO

8. DK



GO TO Y14b

Y14a. What is her age?

X6027 AGE

Y14b. Is your father still living?

X6028  1. YES

5. NO

8. DK



GO TO Y15

Y14c. What is his age?

X6029 AGE

Y15. Now I'd like to ask you about your health; would you say your health is excellent, good, fair, or poor?

X6030  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?

X6101

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?

X6102

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?

X6103

1. YES      5. NO

Y17c. Did (he/she) get a college degree?

1. YES      5. NO

X6104 ↓      GO TO Y18

Y17d. What is the highest degree (he/she) earned?

X6105

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?

X6106

1. YES      5. NO

Y19. What is the month and year of (his/her) birth?

X6107      X6108

MONTH      /      YEAR

Y20. How many living brothers and sisters does (he/she) have?

X6109 \* BROTHERS/SISTERS 96. NONE → GO TO Y21

Y20a. How many are older than (he/she) is?

X6110 \* 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 by your (husband/wife/partner) being widowed?  
1. YES 5. NO --> Y22f GO TO

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

As mentioned earlier, Y21-Y22 recoded

Y23. Is your (husband's/wife's/partner's) mother still living?

X6120 1. YES 5. NO 8. DK

Y23a. What is her age? GO TO Y23b

X6121 AGE

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

X6122 1. YES 5. NO 8. DK

Y23c. What is his age? NEXT PAGE, Y24

X6123 AGE

Y24. Now I'd like to ask you some questions about your family's health; would you say your (husband's/wife's/partner's) health in general is excellent, good, fair, or poor?

X6124

1. EXCELLENT    2. GOOD    3. FAIR    4. POOR    5. 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?

X6202

1. YES    5. NO --> TURN TO P. 118, Y29 Includes Y26 if living alone

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. X6203	X6204	X6205 Includes Y26 a if living alone X6206
2. X6207	X6208	X6209 X6210
3. X6211	X6212	X6213 X6214
4. X6215	X6216	X6217 X6218
5. X6219	X6220	X6221 X6222

TURN TO P. 118, Y29

R LIVES ALONE

Recorded as indicated elsewhere

Y26. Do you have any persistent or chronic health conditions or problems?

1. YES

5. NO --&gt; 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 --&gt; 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 --&gt; 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-Y31 includes information from Y27, Y28 if living alone

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?

X6301

1. YES      5. NO --> GO TO Y30

Y29a. Which program is that? (Anything else?) (CHECK ALL THAT APPLY.) (IWER: ONLY PERSONS 65 OR OLDER SHOULD BE ELIGIBLE FOR MEDICARE. ONLY POOR PERSONS SHOULD BE ELIGIBLE FOR MEDICAID. CHAMPUS IS FOR ACTIVE MILITARY.)

A. MEDICARE      B. MEDICAID      C. VA/CHAMPUS      D. OTHER \_\_\_\_\_

X6302      X6303      X6304      X6305

Y29b. Is everyone living here covered by (this/one of these) program(s)?

X6306

1. YES      5. NO --> GO TO Y29d

Y29c. Do you or anyone living here have any other type of health coverage such as employer plans, or Blue Cross-Blue Shield, or a Health Maintenance Organization?

1. YES      5. NO

NEXT PAGE Y31      TURN TO P. 120, Y33

Y29d. Who is NOT covered? (Anyone else?) (CHECK ALL THAT APPLY.)

A. R      B. SPOUSE      C. CHILD(REN) UNDER 18      D. CHILD(REN) 18 AND OVER

X6308      X6309      X6310      X6311

E. FATHER (IN-LAW)      F. MOTHER (IN-LAW)      G. OTHER: \_\_\_\_\_

X6312      X6313      X6314

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?

X6315

1. YES      5. NO

NEXT PAGE, Y31      NEXT PAGE, Y32

Includes Y29c, and Y27b, Y28 if living alone

Includes information from living alone section

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 X6316	B. R'S FORMER EMPLOYER X6317	C. R'S UNION X6318
D. S'S EMPLOYER X6319	E. S'S FORMER EMPLOYER X6320	F. S'S UNION X6321
G. DIRECT PAYMENT X6322	H. OTHER: X6323	

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 X6324	B. EMPLOYER X6325	C. RELATIVE X6326	D. FORMER EMPLOYER X6327	E. OTHER: X6328
----------------------	----------------------	----------------------	-----------------------------	-----------------

Y31b. Is everyone in your family living here covered by at least one of these private health programs?

X6329

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

NEXT PAGE, Y33

Y31c. Who is not covered (including those with independent finances)? (Anyone else?) (CHECK ALL THAT APPLY.)

A. R X6330	B. SPOUSE X6331	C. CHILD(REN) UNDER 18 X6332	D. CHILD(REN) 18 AND OVER X6333	E. FATHER (IN-LAW) X6334	F. MOTHER (IN-LAW) X6335
G. OTHER: X6336					

Y32. (RB, P. 14) This is a list of reasons why some people don't have health insurance. Which number best describes why (you/some members of your family living here) are not covered?

X6337

<input type="checkbox"/>	01. TOO EXPENSIVE, CAN'T AFFORD HEALTH INSURANCE
<input type="checkbox"/>	02. CAN'T GET INSURANCE BECAUSE OF POOR HEALTH, AGE, OR ILLNESS
<input type="checkbox"/>	03. DON'T BELIEVE IN HEALTH INSURANCE
<input type="checkbox"/>	04. NOT MUCH SICKNESS IN THE FAMILY; WE HAVEN'T NEEDED INSURANCE
<input type="checkbox"/>	05. DISSATISFIED WITH PREVIOUS INSURANCE
<input type="checkbox"/>	06. JOB LAYOFF OR JOB LOSS
<input type="checkbox"/>	97. OTHER: _____

Y33. INTERVIEWER CHECKPOINT

X6401

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

X6402

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.)

\$ X6403

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

X6405 Y35. (Does he/Does she/Do they) receive income from any other sources (such as social security, a pension, disability payments, public assistance, or income from a business or other assets)?

1. YES

5. NO

8. DON'T KNOW

GO TO Y36

Y35a. What other sources of income (does he/does she/do they) have? (CHECK ALL THAT APPLY.)

A. SOCIAL SECURITY X6406	B. PENSIONS X6407	C. DISABILITY X6408	D. PUBLIC ASSISTANCE X6409
E. INTEREST INCOME X6410	F. DIVIDENDS X6411	G. BUSINESS X6412	H. REAL ESTATE X6413
J. OTHER: X6414			

Y35b. Roughly how much total income did (he/she/they) have from (all these/this) source(s) in 1988 before taxes and deductions?  
\$ X6415

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

X6417 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.)  
\$ X6418

DON'T KNOW --->NEXT PAGE, Y38

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?

X6420

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.)

\$ X6421       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)?

X6423

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.)

<input checked="" type="checkbox"/> A. R'S HOME <u>X6424</u>	<input checked="" type="checkbox"/> B. STOCKS <u>X6425</u>	<input checked="" type="checkbox"/> C. BONDS <u>X6426</u>	<input checked="" type="checkbox"/> D. MUTUAL FUNDS <u>X6427</u>
<input checked="" type="checkbox"/> E. MONEY MARKET FUNDS <u>X6428</u>	<input checked="" type="checkbox"/> F. BUSINESS <u>X6429</u>	<input checked="" type="checkbox"/> G. OTHER REAL ESTATE <u>X6430</u>	
<input type="checkbox"/> H. OTHER: <u>X6431</u>			

Y38b. Roughly how much in total (does he/does she/do they) have in (all these/this) asset(s)? (ACCEPT RANGE.)

\$ X6432       DON'T KNOW --->NEXT PAGE, Y39

Y38c. Did you include this amount in the assets you told me about earlier in this interview? (IF R ONLY TOLD ABOUT PART, MAKE NOTE.)

1. YES     
  5. NO

NEXT PAGE, Y40

NEXT PAGE, Y39

Y39. INTERVIEWER CHECKPOINT

SEE P. 122, Y38a

1. "R'S HOME" BOX A MARKED IN Y38a

2. ALL OTHERS----->GO TO Y40

Y39a. What share of this home (does he/does she/do they) own?  
X6435 PERCENT

Y39b. What is the present value of this home? I mean, about what would it bring if it were sold today?  
 \$ X6436

Y39c. What is the amount still owed on all the mortgages, land contracts and loans on the home? (ACCEPT RANGE.)  
 \$ X6437 NOTHING

**X6438** 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

NEXT PAGE, Y41

Y40a. Roughly how much in total are (his/her/their) debts?  
 \$ X6439 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?

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Y41a. EXACT TIME NOW: \_\_\_\_\_

**IWER: COMPLETE BOXES Y42 AND Y43**

Y42. END OF IW REFERENCE: RESPONDENT'S EMPLOYMENT/PENSION INFORMATION

<input type="checkbox"/>	1. R IS COVERED BY PENSION ON CURRENT JOB (1 OR MORE PLANS AT R18, P. 82)
<input type="checkbox"/>	2. ALL OTHERS

Y43. END OF IW REFERENCE: SPOUSE EMPLOYMENT/PENSION INFORMATION

<input type="checkbox"/>	3. R IS NOT MARRIED / <b>LIVING WITH PARTNER</b>
<input type="checkbox"/>	4. S IS COVERED BY PENSION ON CURRENT JOB (1 OR MORE PLANS AT S18, P. 6 IN THE SPOUSE SUPPLEMENTAL BOOKLET)
<input type="checkbox"/>	5. ALL OTHERS

Y44. INTERVIEWER: TURN TO COVERSHEET, P. 2, Z1

NOTE: THE NUMBERS IN THE BOXES AT Z1 AND Z4 IN THE COVERSHEET MATCH THE BOXES CHECKED IN Y42 AND Y43 ABOVE.

SECTION ZZ: INTERVIEWER OBSERVATIONS

ZZ1. RELATIONSHIP OF R TO INFORMANT:

X6503

1. R IS INFORMANT

7. OTHER: R IS \_\_\_\_\_ OF INFORMANT

ZZ2. TYPE OF STRUCTURE IN WHICH FAMILY LIVES:

X6504

00. IW NOT CONDUCTED AT R'S HOME

TURN TO -->P. ZZ10

01. TRAILER; MOBILE HOME

07. APARTMENT HOUSE (4 OR FEWER UNITS)

02. DETACHED SINGLE FAMILY HOUSE

08. CONDO/APARTMENT HOUSE (5 OR MORE UNITS, 3 STORIES OR LESS)

03. 2-FAMILY HOUSE, 2 UNITS SIDE BY SIDE

09. CONDO/APARTMENT HOUSE (5 OR MORE UNITS, 4 STORIES OR MORE)

04. 2-FAMILY HOUSE, 2 UNITS ONE ABOVE THE OTHER

10. APARTMENT IN PARTLY COMMERCIAL STRUCTURE

05. DETACHED 3-4 FAMILY HOUSE

97. OTHER: \_\_\_\_\_

06. ROW HOUSE (3 OR MORE UNITS IN AN ATTACHED ROW)

ZZ3. NEIGHBORHOOD: Look at the structures on R's block and check as many as apply.

X6505

A. VACANT LAND

X6512

H. CONDO/APARTMENT HOUSE (5 OR MORE UNITS, 3 STORIES OR LESS)

X6506

B. TRAILER/MOBILE HOME

X6513

J. CONDO/APARTMENT HOUSE (5 OR MORE UNITS, 4 STORIES OR MORE)

X6507

C. DETACHED SINGLE FAMILY HOUSE

X6514

K. COMMERCIAL OR INDUSTRIAL STRUCTURE

X6508

D. 2-FAMILY HOUSE; SIDE BY SIDE OR ONE ABOVE THE OTHER

X6515

L. PARK

X6509

E. DETACHED 3-4 FAMILY HOUSE

X6516

M. SCHOOL OR OTHER GOV'T. BUILDING

X6510

F. ROW HOUSE (3 OR MORE UNITS IN AN ATTACHED ROW)

X6517

N. VACANT BUILDING

X6511

G. APARTMENT HOUSE (4 OR FEWER UNITS)

X6518

OP. OTHER: \_\_\_\_\_

224. BUILDINGS IN THE IMMEDIATE NEIGHBORHOOD (LOOK UP AND DOWN THE BLOCK) ARE:

X6519

- 1. ALL RESIDENTIAL
- 2. MOSTLY RESIDENTIAL
- 3. ABOUT EQUALLY RESIDENTIAL AND NONRESIDENTIAL
- 4. MOSTLY NONRESIDENTIAL
- 0. NONE IN VIEW

225. HOUSING STRUCTURES ON BLOCK ARE:

X6520

- 1. 0-20 FEET APART
- 2. 21-100 FEET APART
- 3. OVER 100 FEET APART

226. CONDITION OF BUILDING EXTERIOR IS:

X6521

- 1. CLEAN AND SOUND
- 2. SOME PAINT PEELING OR CRACKS IN MASONRY
- 3. NEEDS SUBSTANTIAL PAINTING, REFILLING, OR REPAIR
- 4. DILAPIDATED

227. CONDITION OF THE EXTERIOR OF BUILDINGS ON BLOCK IN GENERAL (BOTH SIDES OF STREET) LOOKS:

X6522

- 1. BETTER THAN R'S
- 2. AS GOOD AS R'S
- 3. WORSE THAN R'S
- 0. NO OTHER BUILDINGS IN VIEW

228. PLEASE RATE THE PHYSICAL CONDITION OF THE INTERIOR OF THE HU:

X6523

- 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

229. NEIGHBORHOOD RESIDENTS SEEM TO BE:

X6524

- 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 . . .

X6525

- 1. EXCELLENT
- 2. GOOD
- 3. FAIR
- 4. POOR

ZZ11. R'S ABILITY TO EXPRESS (HIMSELF/HERSELF) WAS . . .

X6526

- 1. EXCELLENT
- 2. GOOD
- 3. FAIR
- 4. POOR

ZZ12. WAS R SUSPICIOUS ABOUT THE STUDY BEFORE THE INTERVIEW?

X6527

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

ZZ13. WAS R SUSPICIOUS ABOUT THE STUDY AFTER THE INTERVIEW?

X6528

- 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?

X6529

- 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

X6530      X6531      X6532      X6533      X6534      X6535

ZZ16. DID R REFER TO DOCUMENTS TO ANSWER QUESTIONS?

X6536

- 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

X6537      X6538      X6539      X6540



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(FOR OFFICE USE ONLY)

**SURVEY OF CONSUMER FINANCE**

**SPOUSE SUPPLEMENTAL BOOKLET**



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

INTERVIEWER'S LABEL

1. IWER ID No.: \_\_\_\_\_

2. Your IW No.:

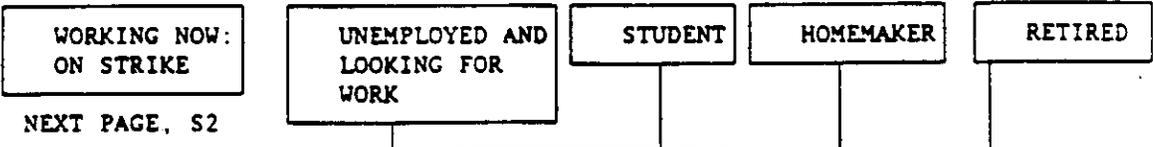
3. Date of IW: \_\_\_\_\_

SECTION S: EMPLOYMENT OF R'S SPOUSE

X4700

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

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



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

1. YES     5. NO

X4701 ↓

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

X4702 X4703  
MONTH/YEAR

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

NEXT PAGE, S2

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

1. YES → NEXT PAGE, S2

X4705

5. NO → TURN TO P. 19, S47

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

X4704 YEAR

S1e. Is (he/she) doing any work for pay at the present time?

1. YES → NEXT PAGE S2

X4705

5. NO → TURN TO P. 19, S47

X4706

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

X4708

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

S3 - S12 includes self-employment information from S14 - S14e, and S14j

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

\_\_\_\_\_

X4709

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?

X4710 = 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?

X4711 = 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?)

\$ X4712 PER X4713

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?)

X4714

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

Includes self-employment information recorded from S14, X3111, X3211, and X3311 if working for business from Section M

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

X4715 \* YEARS OR SINCE \_\_\_\_\_

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

X4716 \* 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

X4717

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

X4727  
C. NET EARNINGS

X4728  
D. OTHER

X4725

X4726

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)  
\$ X4731 PER X4732

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

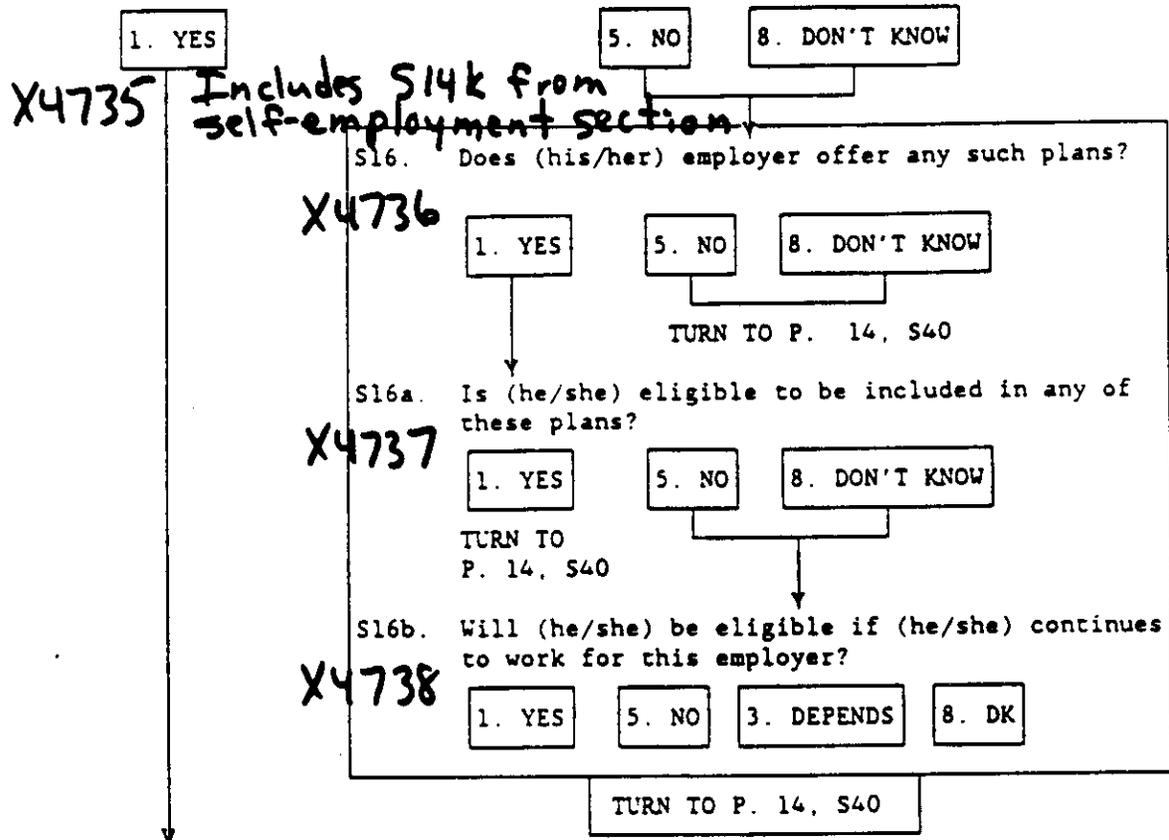
-->NEXT PAGE, S17

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.)

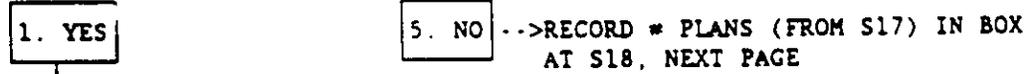
IF R MENTIONS IRA OR KEOGH PLANS, NOTE IN MARGIN AND SAY: "We covered those earlier in the interview. Here, I just want to find out about other plans operated through (his/her) employer."



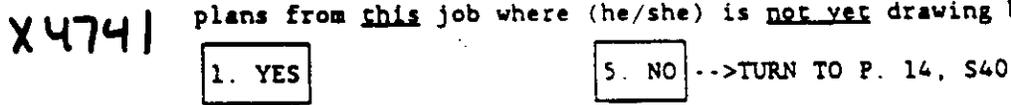
S17. In how many different plans of this sort is (he/she) included on this job?

**X4739** \* PLANS

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



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?



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

\_\_\_\_\_ \* PLANS--NOT YET RECEIVING BENEFITS

RECORD \* PLANS IN BOX AT S18, NEXT PAGE

S18.

**X4801** = OF PLANS

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

If S19=2, then S20=2

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

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

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

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

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

PLAN 1

1. PENSION OR RETIREMENT -->GO TO S20			
2. TAX-DEFERRED SAVINGS -->TURN TO P. 10, S28, PLAN 1			
7. OTHER	8. DON'T KNOW WHAT KIND		
<b>X4802</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
<b>X4803</b>			
\$ <u><b>X4804</b></u>		DON'T KNOW	
1.	5. NO	8. DON'T KNOW	
<b>X4805</b>			
<b>X4806</b> PERCENT OR \$ <b>X4807</b> PER <b>X4808</b>			
998. DON'T KNOW			
AGE OR IN <u><b>X4809</b></u> YEARS		96. DON'T EXPECT BENEFITS	
TURN TO P. 8, S25 -PLAN 1		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

**X4902**

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

**X5002**

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

**X4903**

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

**X5003**

S21.

\$ **X4904**      DON'T KNOW

\$ **X5004**      DON'T KNOW

S22.

1. YES      5. NO      8. DON'T KNOW

**X4905**      GO TO S24

1. YES      5. NO      8. DON'T KNOW

**X5005**      GO TO S24

S23.

**X4906** PERCENT OR \$ **X4907** PER **X4908**

998. DON'T KNOW

**X5006** PERCENT OR \$ **X5007** PER **X5008**

998. DON'T KNOW

S24.

**X4909** AGE OR IN \_\_\_\_\_ YRS 96. DON'T EXPECT BENEFITS

TURN TO P. 9 S25--PLAN 2      TURN TO P. 9, S26--PLAN 2

**X5009** AGE OR IN \_\_\_\_\_ YRS 96. DON'T EXPECT BENEFITS

TURN TO P. 9 S25--PLAN 3      TURN TO P. 9, S26--PLAN 3

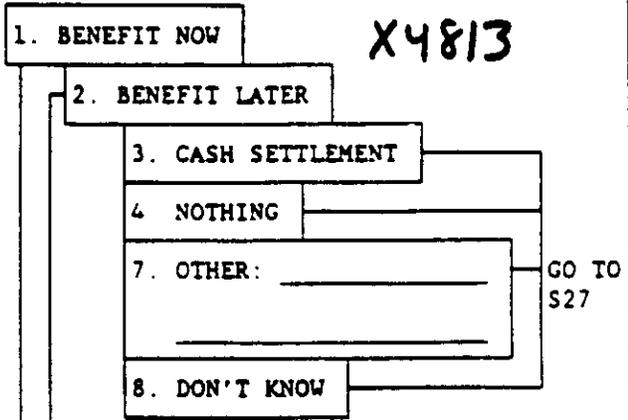
TYPE A - PLAN 1

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?]

\$. X4810 PER X4811  
OR X4812 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".)



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

\$ X4814 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.

\$ X4910 PER X4911  
OR X4912 PERCENT OF FINAL PAY

DON'T KNOW

\$ X5010 PER X5011  
OR X5012 PERCENT OF FINAL PAY

DON'T KNOW

S26.

1. BENEFIT NOW X4913

2. BENEFIT LATER

3. CASH SETTLEMENT

4. NOTHING

7. OTHER: \_\_\_\_\_

8. DON'T KNOW

GO TO S27

1. BENEFIT NOW X5013

2. BENEFIT LATER

3. CASH SETTLEMENT

4. NOTHING

7. OTHER: \_\_\_\_\_

8. DON'T KNOW

GO TO S27

S26a

\$ X4914 PER MONTH

DON'T KNOW

\$ X5014 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	<u>X4816</u>
03. PROFIT SHARING	_____

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

04. STOCK PURCHASE: ESOP	98. DON'T KNOW
<u>X4817</u> 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
<u>X4818</u>		
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?

<u>X4819</u> PERCENT	OR	<u>\$X4820</u> PER <u>X4821</u>
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
<u>X4822</u>		
GO TO S32		

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

<u>X4823</u> PERCENT	OR	<u>\$X4824</u> PER <u>X4825</u>
998. DON'T KNOW		

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

<u>\$ X4826</u>	DON'T KNOW
-----------------	------------

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

1. YES	5. NO	8. DON'T KNOW
<u>X4827</u>		
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
<u>X4828</u>		

S34a. What is the amount of the loan balance?

<u>\$ X4829</u>
-----------------

S34b. Did you tell me about this loan earlier?

1. YES	5. NO	<u>X4830</u>
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TURN TO P. 12, S35--PLAN 1

SAVINGS & TYPE B - PLAN 2

SAVINGS & TYPE B - PLAN 3

S28.	01. THRIFT OR SAVINGS	97. OTHER: <u>          </u>	01. THRIFT OR SAVINGS	97. OTHER: <u>          </u>
	02. 401K/403B/SRA	<u>X4916</u>	02. 401K/403B/SRA	<u>X5016</u>
	03. PROFIT SHARING	<u>          </u>	03. PROFIT SHARING	<u>          </u>
	04. STOCK PURCHASE; ESOP	98. DON'T KNOW	04. STOCK PURCHASE; ESOP	98. DON'T KNOW
S29.	<u>X4917</u> YEARS		<u>X5017</u> YEARS	
	<input type="checkbox"/> 98. DON'T KNOW		<input type="checkbox"/> 98. DON'T KNOW	
S30.	<input type="checkbox"/> 1. YES	<input type="checkbox"/> 5. NO	<input type="checkbox"/> 8. DON'T KNOW	
	GO TO S31			
S30a	<u>X4918</u>		<u>X5018</u>	
S30a	<u>X4919</u> PERCENT OR	<u>X4920</u> PER <u>X4921</u>	<u>X5019</u> PERCENT OR	<u>X5020</u> PER <u>X5021</u>
	<input type="checkbox"/> 998. DON'T KNOW		<input type="checkbox"/> 998. DON'T KNOW	
S31.	<input type="checkbox"/> 1. YES	<input type="checkbox"/> 5. NO	<input type="checkbox"/> 8. DON'T KNOW	
	GO TO S32			
S31a	<u>X4922</u>		<u>X5022</u>	
S31a	<u>X4923</u> PERCENT OR	<u>X4924</u> PER <u>X4925</u>	<u>X5023</u> PERCENT OR	<u>X5024</u> PER <u>X5025</u>
	<input type="checkbox"/> 998. DON'T KNOW		<input type="checkbox"/> 998. DON'T KNOW	
S32.	<u>\$ X4926</u>	<input type="checkbox"/> DON'T KNOW	<u>\$ X5026</u>	<input type="checkbox"/> DON'T KNOW
S33.	<input type="checkbox"/> 1. YES	<input type="checkbox"/> 5. NO	<input type="checkbox"/> 8. DON'T KNOW	
	TURN TO P. 13, S35			
S34.	<u>X4927</u>		<u>X5027</u>	
S34.	<input type="checkbox"/> 1. YES	<input type="checkbox"/> 5. NO --> TURN TO P. 13, S35	<input type="checkbox"/> 1. YES	<input type="checkbox"/> 5. NO --> TURN TO P. 13, S35
S34a	<u>X4928</u>		<u>X5028</u>	
S34a	<u>\$ X4929</u>		<u>\$ X5029</u>	
S34b	<input type="checkbox"/> 1. YES	<input type="checkbox"/> 5. NO	<u>X4930</u>	<u>X5030</u>

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

X4831

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

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

X4832

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

X4833 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

X4834

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

SAVINGS & TYPE B -- PLAN 2

SAVINGS & TYPE B -- PLAN 3

S35.

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

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

X4931

X5031

S36.

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

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

X4932

X5032

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

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

X4933 PERCENT

X5033 PERCENT

OR

OR

S37.

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

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

X4934

X5034

S38.

1. ONLY 2 PLANS->NEXT PAGE, S40  
 2. ALL OTHERS->GO BACK TO P. 6, S19, PLAN 3

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?

\$ X5036  
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?

X5037  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

DON'T KNOW NONE

14.

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

X5101

1. YES

5. NO -->GO TO S44

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

A. SECOND JOB

B. MILITARY

C. BUSINESS

D. OTHER:

X5102

GO TO S41

X5103

X5104

X5105

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?

X5107 \*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?

X5108 \* WEEKS

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

\$ X5109 PER X5110

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".)

X5111

1. FULL-TIME

2. PART-TIME

--> TURN TO P. 17, S46

NEXT PAGE, S4

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?)

X5112 = YEARS

96. NONE -> NEXT PAGE, S45j

S45a. Including any self-employment and (his/her) current job, for how many different employers has (he/she) worked in full-time jobs lasting one year or more?

X5113 = 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

X5114

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: \_\_\_\_\_  
\_\_\_\_\_

X5115

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.)

X5116  
\_\_\_\_\_  
\_\_\_\_\_

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?

X5117  
\_\_\_\_\_

S45f. When did (he/she) start working at that job?

19 X5118 OR \_\_\_\_\_ YEARS AGO

S45g. When did (he/she) stop working at that job?

19 X5119 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?)

\$ X5120 PER X5121

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

X5122

S45k. About how many years in total did (he/she) work part-time for all or most of the year?

X5123 = YEARS

S45m. Thinking now of the future, when does (he/she) expect to stop working full-time?

IN X5124 YEARS OR AT AGE \_\_\_\_\_

96. NEVER STOP -->GO TO S45q

S45n. Does (he/she) expect to work part-time after that?

X5125

1. YES

5. NO

8. DON'T KNOW/DEPENDS

GO TO S45q

S45p. When does (he/she) expect to stop working altogether?

IN X5126 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?)

X5127 = 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

X5128

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?)

X5129 = 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 X5131 OR \_\_\_\_\_ = YEARS AGO

S46e. About how much did (he/she) earn before taxes that year? (Is that per hour, week, month, year, or what?)

\$ X5132 PER X5133  
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 one year or more?

X5134 = EMPLOYERS

S46g. I want to know about the longest full-time job (he/she) had. Did (he/she) work for someone else, was (he/she) self-employed, or what?

1. SOMEONE ELSE

X5135

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.)

X5136

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?

X5137

S46j. When did (he/she) start working at that job?

19 X5138 OR \_\_\_\_\_ YEARS AGO

S46k. When did (he/she) stop working at that job?

19 X5139 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?)

\$ X5140 PER X5141

S46n. When did (he/she) last work full-time for pay?

19 X5142 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

X5143

GO TO S46s

S46q. When does (he/she) expect to start working full-time?

IN X5144 YEARS OR AT AGE \_\_\_\_\_ 98. DON'T KNOW/DEPENDS

S46r. And when does (he/she) expect to stop working full-time?

IN X5145 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 X5146 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?

X5201

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?)

X5202 \* 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 X5204 OR \_\_\_\_\_ YEARS AGO

S47d. About how much did (he/she) earn before taxes that year? (Is that per hour, week, month, year, or what?)

\$ X5205 PER X5206

NEXT PAGE, S47m

S47e. Including any self-employment and (his/her) current job, for how many different employers has (he/she) worked in full-time jobs lasting one year or more?

X5207 \* 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: \_\_\_\_\_

X5208

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.]

X5209

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?

X5210

S47i. When did (he/she) start working at that job?

19 X5211 OR \_\_\_\_\_ YEARS AGO

S47j. When did (he/she) stop working at that job?

19 X5212 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?)

\$ X5213 PER X5214

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

X5215

S47n. For about how many years did (he/she) work part-time (for all or most of the year)?

X5216 YEARS

S47p. Does (he/she) expect to work for pay in the future?

1. YES

5. NO → GO TO S47v

X5217

S47q. When does (he/she) expect to start working?

IN X5218 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

X5219

GO TO S47u

S47s. When does (he/she) expect to start working full-time?

IN X5220 YEARS OR AT AGE \_\_\_\_\_

98. DON'T KNOW/DEPENDS

S47t. And when does (he/she) expect to stop working full-time?

IN X5221 YEARS OR AT AGE \_\_\_\_\_

96. NEVER STOP

GO TO S47v

S47u. When does (he/she) expect to stop working for pay altogether?

IN X5222 YEARS OR AT AGE \_\_\_\_\_

98. DON'T KNOW/DEPENDS

96. NEVER STOP

S47v. RETURN TO MAIN QUESTIONNAIRE, P. 97, R50