2007 Survey of Consumer Finances
(FR 3059; OMB No. 7100-0295)
Expires December 31, 2008
SURVEY CODEBOOK

NOTE: Data for the pretest and the survey would be collected using a computer
program; thus there is no hardcopy version of the questionnaire other than the
text of the computer program. For convenience of review, a copy of the
preliminary 2007 survey codebook is attached. The wording of the survey
questions may be modified somewhat after the results of the 2006 pretest are
available, but it is anticipated that such changes would be minor.

HOUSEHOLD LISTING

X7504   INTERVIEWER: CHOOSE LANGUAGE TO CONDUCT INTERVIEW IN.

           1. *ENGLISH
           2. *SPANISH
           ****
              NOT INCLUDED IN THE PUBLIC DATA SET
           ****

X7578   INTERVIEWER: ARE YOU CONDUCTING THIS INTERVIEW IN PERSON OR OVER THE
           PHONE?

           1. *IN PERSON
           5. *ON THE PHONE
GF
X7579   INTERVIEWER: PLEASE CONFIRM THAT YOU ARE CONDUCTING THIS INTERVIEW
           (ON THE PHONE/IN PERSON)

           1. *YES
           2. *NO

           THIS STATEMENT MUST BE READ TO ALL RESPONDENTS:

           This interview is completely voluntary and confidential,
           and all the information collected will be used for
           statistical purposes only. Because this interview is a
           part of the Survey of Consumer Finances, I will be asking a
           number of questions that have dollar answers. The most
           useful answer is always an exact amount that truly reflects
           your situation. However, this is not always possible--you
           may not know the figure, or you may not feel comfortable
           answering. Because your answers are so important to the
           study, I am allowed to collect dollar ranges when no better
           information is available. Of course, if there is a
           question you cannot answer or do not want to answer, we
           will move on at that point. Feel free to consult any
           knowledgeable person or use any records and notes at any
           time during this interview. And please ask questions
           when anything is not clear.

           HAND THE INSTITUTIONS CARD TO THE RESPONDENT AND SAY: As
           we go through the interview, I will ask you to write a few
           things on this card to help keep us on track. At the end
           of the interview, I will either leave this card with you or
           tear it up, whichever you prefer.

X8000   Original respondent and spouse/partner variables reversed.

           THE PERSON REFERRED TO AS THE "HEAD" IN THIS CODEBOOK IS
           EITHER THE MALE IN A MIXED-SEX COUPLE OR THE OLDER
           INDIVIDUAL IN A SAME-SEX COUPLE. WHERE X8000=1, ALL
           VARIABLES IN THE DATA SET THAT ORIGINALLY REFERRED TO
           "RESPONDENT" AND "SPOUSE/PARTNER" AND ALL CODES THAT
           CONTAIN THE SAME REFERENCES HAVE BEEN REVERSED. THIS
           CHANGE IS MADE FOR CONVENIENCE IN PROCESSING THE DATA AND
           INDICATES NO JUDGMENT WHATSOEVER ABOUT THE ARRANGEMENTS OF
           INDIVIDUAL FAMILIES. THE QUESTION TEXT AND ASSOCIATED
           CODES GIVEN HERE HAVE NOT BEEN ALTERED TO USE THE WORD
           "HEAD." NO CHANGE IS MADE WHERE THE SPOUSE/PARTNER IS
           NOT INCLUDED IN THE INTERVIEW (X100=5).

             1. Reversed
             5. Not reversed

           In the 2004 SCF, the definitions used in determining
           whether a spouse or partner is a part of the primary
           economic unit changed somewhat from earlier SCFs. Most of
           these changes affect small groups of the population. Two
           groups account for most of the changes. First, cases where
           the respondent intially reports being married, but the
           spouse is not there (or it is questionable whether the
           spouse is there) and does not share in the finances of the
           unit (or it is questionable whether the spouse does so).
           The second group is a roughly comparable group of partners.
           Where respondents have not been willing to answer questions
           about the presence of spouses or partner, default
           assumptions were made.

X7019   The following variable summarizes the sets of possible martial
           arrangements and specifies the assumption about whether a
           spouse or partner is included in the primary economic unit.
           The information used in this classification is based on the
           answers of the original respondent; when X8000=5, this
           information is contained in the first position of the
           household listing variables below, and when X8000=1 the
           information in the second position was used.
           Note that unlike the case with other variables in the main
           interview, variables in the initial household listing
           describing the respondent's marital status are not imputed.

           Initially-reported marital status=MARRIED
             1. Spouse there now=YES, Spouse usually there=YES: Spouse
                 in PEU
             2. Spouse there now=YES, Spouse usually there=NO, Have
                 shared finances=SHARED: Spouse in PEU
             3. Spouse there now=YES, Spouse usually there=NO, Have
                 shared finances=NOT SHARED: Spouse not in PEU
             4. Spouse there now=YES, Spouse usually there=NO, Have
                 shared finances=DK/REF: Q1428, Spouse not in PEU
             5. Spouse there now=YES, Spouse usually there=DK/REF:
                 Spouse in PEU
             6. Spouse there now=NO, Spouse usually there=YES, Live
                 with a partner=YES, Partner usually there=YES: Partner in PEU
             7. Spouse there now=NO, Spouse usually there=YES, Live
                 with a partner=YES, Partner usually there=NO, Have
                 shared finances=SHARED: Partner in PEU
             8. Spouse there now=NO, Spouse usually there=YES, Live
                 with a partner=YES, Partner usually there=NO, Have
                 shared finances=NOT SHARED: Neither spouse nor partner in PEU

9. Spouse there now=NO, Spouse usually there=YES, Live with a partner=YES, Partner usually there=NO, Have shared finances=DK/REF: Neither spouse nor partner in PEU
10. Spouse there now=NO, Spouse usually there=YES, Live with a partner=YES, Partner usually there=DK/REF, Have shared finances=SHARED: Partner in PEU
11. Spouse there now=NO, Spouse usually there=YES, Live with a partner=YES, Partner usually there=DK/REF, Have shared finances=NOT SHARED: Neither spouse nor partner in PEU
12. Spouse there now=NO, Spouse usually there=YES, Live with a partner=YES, Partner usually there=DK/REF, Have shared finances=DK/REF: Neither spouse nor partner in PEU
13. Spouse there now=NO, Spouse usually there=YES, Live with a partner=NO: Spouse in PEU
14. Spouse there now=NO, Spouse usually there=YES, Live with a partner=DK/REF: Spouse in PEU
15. Spouse there now=NO, Spouse usually there=NO, Live with a partner=YES, Partner usually there=YES: Partner in PEU
16. Spouse there now=NO, Spouse usually there=NO, Live with a partner=YES, Partner usually there=NO, Have shared finances= SHARED: Partner in PEU
17. Spouse there now=NO, Spouse usually there=NO, Live with a partner=YES, Partner usually there=NO, Have shared finances= Not SHARED: Neither spouse nor partner in PEU
18. Spouse there now=NO, Spouse usually there=NO, Live with a partner=YES, Partner usually there=NO, Have shared finances=DK/REF: Neither spouse nor partner in PEU
19. Spouse there now=NO, Spouse usually there=NO, Live with a partner=YES, Partner usually there=DK/REF, Have shared finances= SHARED: Partner in PEU
20. Spouse there now=NO, Spouse usually there=NO, Live with a partner=YES, Partner usually there=DK/REF, Have shared finances= Not SHARED: Neither spouse nor partner in PEU
21. Spouse there now=NO, Spouse usually there=NO, Live with a partner=YES, Partner usually there=DK/REF, Have shared finances=DK/REF: Neither spouse nor partner in PEU
22. Spouse there now=NO, Spouse usually there=NO, Live with a partner=NO, Have shared finances= SHARED: Spouse in PEU
23. Spouse there now=NO, Spouse usually there=NO, Live with a partner=NO, Have shared finances= Not SHARED: Spouse not in PEU
24. Spouse there now=NO, Spouse usually there=NO, Live with a partner=NO, Have shared finances= DK/REF: Spouse not in PEU
25. Spouse there now=NO, Spouse usually there=NO, Live with a partner=DK/REF Have shared finances= SHARED: Spouse in PEU
26. Spouse there now=NO, Spouse usually there=NO, Live with a partner=DK/REF Have shared finances= Not SHARED: Spouse not in PEU
27. Spouse there now=NO, Spouse usually there=NO, Live with a partner=DK/REF Have shared finances= DK/REF: Spouse not in PEU
28. Spouse there now=DK/REF, Spouse usually there=NO: Spouse not in PEU
29. Spouse there now=DK/REF, Spouse usually there=YES: Spouse in PEU
30. Spouse there now=NO, Spouse usually there=DK/REF, Live with a partner=YES, Partner usually there=YES: Partner in PEU
31. Spouse there now=NO, Spouse usually there=DK/REF, Live with a partner=YES, Partner usually there=NO, Have shared finances= SHARED: Partner in PEU

32. Spouse there now=NO, Spouse usually there=DK/REF, Live
    with a partner=YES, Partner usually there=NO, Have
    shared finances= Not SHARED: Neither spouse nor
    partner in PEU
33. Spouse there now=NO, Spouse usually there=DK/REF, Live
    with a partner=YES, Partner usually there=NO, Have
    shared finances= DK/REF: Neither spouse nor partner in PEU
34. Spouse there now=NO, Spouse usually there=DK/REF, Live
    with a partner=YES, Partner usually there=DK/REF, Have
    shared finances= SHARED: Partner in PEU
35. Spouse there now=NO, Spouse usually there=DK/REF, Live
    with a partner=YES, Partner usually there=DK/REF, Have
    shared finances= Not SHARED: Neither spouse nor
    partner in PEU
36. Spouse there now=NO, Spouse usually there=DK/REF, Live
    with a partner=YES, Partner usually there=DK/REF, Have
    shared finances= DK/REF: Neither spouse nor partner in
    PEU
37. Spouse there now=NO, Spouse usually there=DK/REF, Live
    with a partner=NO, Have shared finances= SHARED: Spouse
    in PEU
38. Spouse there now=NO, Spouse usually there=DK/REF, Live
    with a partner=NO, Have shared finances= Not SHARED:
    Spouse not in PEU
39. Spouse there now=NO, Spouse usually there=DK/REF, Live
    with a partner=NO, Have shared finances= DK/REF:
    Spouse not in PEU
40. Spouse there now=NO, Spouse usually there=DK/REF, Live
    with a partner=DK/REF Have shared finances= SHARED:
    Spouse in PEU
41. Spouse there now=NO, Spouse usually there=DK/REF, Live
    with a partner=DK/REF Have shared finances= Not SHARED:
    Spouse not in PEU
42. Spouse there now=NO, Spouse usually there=DK/REF, Live
    with a partner=DK/REF Have shared finances= DK/REF:
    Spouse not in PEU
43. Spouse there now=DK/REF, Spouse usually there=DK/REF:
    Spouse not in PEU

Initially-reported marital status=LIVING WITH PARTNER
44. Partner usually there=YES: Partner in PEU
45. Partner usually there=NO, Have shared finances=SHARED:
    Partner in PEU
46, Partner usually there=NO, Have shared finances=NOT
    SHARED: Partner not in PEU
47. Partner usually there=NO, Have shared finances=DK/REF:
    Partner not in PEU
48. Partner usually there=DK/REF, Have shared
    finances=SHARED: Partner in PEU
49. Partner usually there=DK/REF, Have shared finances=NOT
    SHARED: Partner not in PEU
50. Partner usually there=DK/REF, Have shared
    finances=DK/REF: Partner not in PEU

Initially-reported marital status=SEPARATED
51. Live with a partner=YES, Partner usually there=YES:
    Partner in PEU
52. Live with a partner=YES, Partner usually there=NO, Have
    shared finances=SHARED: Partner in PEU
53. Live with a partner=YES, Partner usually there=NO, Have
    shared finances=NOT SHARED: Partner not in PEU
54. Live with a partner=YES, Partner usually there=NO, Have
    shared finances=DK/REF: Partner not in PEU
55. Live with a partner=YES, Partner usually there=DK/REF,

Have shared finances=SHARED: Partner in PEU
56. Live with a partner=YES, Partner usually there=DK/REF, Have shared finances=NOT SHARED: Partner not in PEU
57. Live with a partner=YES, Partner usually there=DK/REF, Have shared finances=DK/REF: Partner not in PEU
58. Live with a partner=NO: No partner in PEU
59. Live with a partner=DK/REF: No partner in PEU

Initially-reported marital status=DIVORCED OR WIDOWED
60. Live with a partner=YES, Partner usually there=YES: Partner in PEU
61. Live with a partner=YES, Partner usually there=NO, Have shared finances=SHARED: Partner in PEU
62. Live with a partner=YES, Partner usually there=NO, Have shared finances=NOT SHARED: Partner not in PEU
63. Live with a partner=YES, Partner usually there=NO, Have shared finances=DK/REF: Partner not in PEU
64. Live with a partner=YES, Partner usually there=DK/REF, Have shared finances=SHARED: Partner in PEU
65. Live with a partner=YES, Partner usually there=DK/REF, Have shared finances=NOT SHARED: Partner not in PEU
66. Live with a partner=YES, Partner usually there=DK/REF, Have shared finances=DK/REF: Partner not in PEU
67. Live with a partner=NO: No spouse/partner in PEU
68. Live with a partner=DK/REF: no spouse/partner in PEU

Initially-reported marital status=NEVER MARRIED
69. Live with a partner=YES, Partner usually there=YES: Partner in PEU
70. Live with a partner=YES, Partner usually there=NO, Have shared finances=SHARED: Partner in PEU
71. Live with a partner=YES, Partner usually there=NO, Have shared finances=NOT SHARED: Partner not in PEU
72. Live with a partner=YES, Partner usually there=NO, Have shared finances=DK/REF: Partner not in PEU
73. Live with a partner=YES, Partner usually there=DK/REF, Have shared finances=SHARED: Partner in PEU
74. Live with a partner=YES, Partner usually there=DK/REF, Have shared finances=NOT SHARED: Partner not in PEU
75. Live with a partner=YES, Partner usually there=DK/REF, Have shared finances=DK/REF: Partner not in PEU
76. Live with a partner=NO: no spouse/partner in PEU
77. Live with a partner=DK/REF: no spouse/partner in PEU

Initially-reported marital status=DK/REF
78. Live with a partner=YES, Partner usually there=YES: Partner in PEU
79. Live with a partner=YES, Partner usually there=NO, Have shared finances=SHARED: Partner in PEU
80. Live with a partner=YES, Partner usually there=NO, Have shared finances=NOT SHARED: Partner not in PEU
81. Live with a partner=YES, Partner usually there=NO, Have shared finances=DK/REF: Partner not in PEU
82. Live with a partner=YES, Partner usually there=DK/REF, Have shared finances=SHARED: Partner in PEU
83. Live with a partner=YES, Partner usually there=DK/REF, Have shared finances=NOT SHARED: Partner not in PEU
84. Live with a partner=YES, Partner usually there=DK/REF, Have shared finances=DK/REF: Partner not in PEU
85. Live with a partner=NO: no spouse/partner in PEU
86. Live with a partner=DK/REF: no spouse/partner in PEU

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X7020        Spouse or partner assumed to be a part of the PEU.

             1. No spouse or partner in the PEU
             2. Spouse or partner included in the PEU
                (X7019 IN (1 2 5 6 7 10 13 14 15 16 19 22 25 29 30 31
                34 37 40 44 45 48 51 52 55 60 61 64 69 70 73 78 79 82))


X100         This variables indicates when there is information in the
             initial household listing that indicates that the
             respondent has a spouse or partner, but that person is not
             included as a part of the PEU.

             1.   Included in Iw
             5.   Not included in Iw
             0.   Inap. (Spouse present; legally married and partner
                  present; absent partner; no spouse/partner)


X101         Number of people in the household according to the HHL.
             Excludes people included in the household listing who do
             not usually live there and who are financially independent.

              Code total # of persons in HHL
              11.  11 or more people
              NOTE: detailed data (X8020 etc.) are collected on at most
              10 people in the household.  Respondents who provide
              information on 10 people are asked whether there are any
              other people in the household; X101 is coded 11 for
              respondents who answer this question YES.
              NOTE: in some cases, it is not known precisely whether a
              spouse or partner is included in the household; in such
              cases, an assumption is made and that assumption is
              contained in X7020; the determination of X101 relies on
              the assumption in X7020.


X7001        Number of people in the primary economic unit.

              Code total # of persons
              11.  11 or more people
              NOTE: in some cases, it is not known precisely whether a
              spouse or partner is included in the household; in such
              cases, an assumption is made and that assumption is
              contained in X7020; the determination of X7001 relies on
              the assumption in X7020.


X8020(#1)    Before we start the interview, I need to list the people who
X102(#2)     live with you and obtain some basic information about each one.
X108(#3)     Let's start with you.
X114(#4)
X120(#5)     What is the next person's relationship to you?
X126(#6)
X132(#7)     CODE RELATIVES OF SPOUSE/PARTNER THE SAME AS R'S RELATIVES.
X202(#8)
X208(#9)     1.   *RESPONDENT
X214(#10)    2.   *Spouse of R
X220(#11)    3.   *Partner of R
             4.   *Child (in-law) (of R or Spouse/Partner)
             5.   *Grandchild
             6.   *Parent
             7.   *Grandparent
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     8.   *Aunt/uncle
     9.   *Cousin
    10.   *Niece/nephew
    11.   *Sister/brother
    12.   *Great grandchild
    29.   *Other relative
    31.   *Roommate
    32.   *Friend
    34.   *Boarder or roomer/lodger
    35.   *Paid help; maid, etc.
    36.   *Foster child
    39.   *Other unrelated person
    45.   Absent spouse, treated as PEU member
     0.   Inap. (No further persons)

           NOTE: position #2 contains only spouse/partner information;
           in all other cases the #2 position contains all zeroes.
           NOTE: position #11 contains non-zero data only in cases
           where there were 10 or more people in the household and the
           respondent had no spouse/partner.
           ***********************************************************
              FOR THE PUBLIC DATA SET, CODE 12 IS COMBINED WITH
              CODE 5; CODES 31, 32 AND 36 ARE COMBINED WITH CODE
              39; CODES 9 AND 10 ARE COMBINED WITH CODE 29
           ***********************************************************


X8021(#1)  CODE SEX WITHOUT ASKING.  IF NECESSARY, SAY:
X103(#2)   (I am required to ask your sex.)
X109(#3)
X115(#4)    1.   *Male
X121(#5)    2.   *Female
X127(#6)    0.   Inap. (No further persons)
X133(#7)
X203(#8)
X209(#9)
X215(#10)
X221(#11)
           ***********************************************************
              X109, X115, X121, X127, X133, X203, X209, X215 AND
              X221 NOT INCLUDED IN THE PUBLIC DATA SET
           ***********************************************************


           What is your date of birth?
           What is (his/her) date of birth?

X5907(#1)  Code month
X6107(#2)
           0.   Inap. (/no spouse or partner)
           ***********************************************************
              NOT INCLUDED IN THE PUBLIC DATA SET
           ***********************************************************


X7003(#1)  Code day of month
X7382(#2)
           0.   Inap. (/no spouse or partner)
           ***********************************************************
              NOT INCLUDED IN THE PUBLIC DATA SET
           ***********************************************************


X5908(#1)  Code year (4 digits)
X6108(#2)
           0.   Inap. (/no spouse or partner)
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                    **********************************************************
                        FOR THE PUBLIC DATA SET, BOTTOM-CODED
                        AT X8095-95
                    **********************************************************

GF
X8022(#1)  FOR THE RESPONDENT, THIS VARIABLE CONTAINS THE DATE-OF-BIRTH
X104(#2)   AGE UNLESS HE/SHE REJECTS THAT AGE WHEN ASKED FOR CONFIRMATION
X110(#3)   AND PROVIDES ANOTHER AGE (SEE X14 BELOW).
X116(#4)
X122(#5)   How old (are you/is [he/she/that person])?
X128(#6)   CODE LESS THAN ONE YEAR AS 0.
X134(#7)
X204(#8)   Code AGE
X210(#9)    0.  Inap. (No further persons)
X216(#10)  **********************************************************
X222(#11)     FOR THE PUBLIC DATA SET, TOP-CODED AT 95;
                 X110, X116, X122, X128, X134, X204, X210, X216 AND
                 X222  NOT INCLUDED IN THE PUBLIC DATA SET
              **********************************************************


X14        Respondent:  "Reconciled age"
X19        Spouse:  "Reconciled age"

           IN THE CAPI PROGRAM USED IN THE SURVEY, DESIGNATED Rs
           WERE FIRST ASKED THEIR DATE OF BIRTH (X5907/X7003/X5908 OR
           X6107/X7382/X6108 DEPENDING ON THE VALUE OF X8000).
           THE COMPUTER CALCULATED THEIR AGE AND THEN THE INTERVIEWER
           ASKED FOR CONFIRMATION (X7005/X7015).  AT THAT POINT, A
           RESPONDENT COULD AGREE TO THE COMPUTED AGE, CORRECT THEIR
           BIRTH DATE, OR PROVIDE A DIFFERENT AGE (X8022/X104).  FOR
           THE DESIGNATED R, THIS VARIABLE CONTAINS THE DOB AGE UNLESS
           A DIFFERENT AGE WAS REPORTED SUBSEQUENTLY.  FOR THE R'S
           SPOUSE/PARTNER, ONLY AGE WAS ASKED DURING THE HOUSEHOLD
           LISTING AND DATE OF BIRTH WAS ASKED LATER IN THE
           QUESTIONNIARE.  HOWEVER, THERE WAS NO CONFIRMATION/
           RECONCILIATION BUILT INTO THE PROGRAM FOR THE SPOUSE/PARTNER.
           THIS AGE VARIABLE WAS USED IN ALL CONVERSIONS OR
           CALCULATIONS INVOLVING AGES OF R/S.

           Code age
            0.  Inap. (No further persons)
           **********************************************************
              FOR THE PUBLIC DATA SET, TOP-CODED AT 95
           **********************************************************


X13        Respondent:  Age computed from date of birth
X18        Spouse:  Age computed from date of birth

           (BASED ON X5907/X7003/X5908 OR X6107/X7382/X6108 DEPENDING
           ON THE VALUE OF X8000)

           Code age
            0.  Inap. (No further persons)
           **********************************************************
               NOT INCLUDED IN THE PUBLIC DATA SET
           **********************************************************


X7005(#1)  So, you are (COMPUTED AGE) years old?
X7015(#2)
        (ASKED ONLY OF DESIGNATED RESPONDENT)
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                        1.  *YES
                        3.  *NO, FIX BIRTHDATE
                        5.  Missing value for year or month of birth
                        9.  Not asked
                        0.  Inap. (No spouse/partner)


X7006(#3)  Is (he/she/that person) 18 or older?
X7007(#4)
X7008(#5)   1.  *YES
X7009(#6)   5.  *NO
X7010(#7)   0.  Inap. (No further persons)
X7011(#8)
X7012(#9)
X7013(#10)
X7014(#11)




X8023(#1)  (Are you/Is [RELATIONSHIP] currently married or
X105(#2)    living with a partner, separated, divorced,
X111(#3)    widowed, or (have you/has [he/she]) never been married?
X117(#4)
X123(#5)    (NOTE: if R lives with a partner who is financially
X129(#6)    interdependent, this variable is always coded '2' for the
X135(#7)    head and partner.  The legal marital status of R and of the
X205(#8)    partner is given by X7372 and X7018 respectively.)
X211(#9
X217(#10   1.  *Married
X223(#11)  2.  *Living with a partner
           3.  *Separated
           4.  *Divorced
           5.  *Widowed
           6.  *Never married
           0.  Inap. (Person age 17 or less; no further persons)

           NOTE: for the person in position #1, this variable
           contains the current living arrangement, which is not
           necessarily the information reported in the interview.
           For example, a respondent may have answered "married" to
           this question, but actually be living with a partner; in
           this case, the variable has been recoded coded "partner":
           such instances may be detected by the fact that J8023=8
           and X102=3.
           *********************************************************
              FOR THE PUBLIC DATA SET (EXCEPT X8023 AND X105), CODES
              3 AND 5 ARE COMBINED WITH CODE 4; CODE 2 IS COMBINED
              WITH CODE 1
           *********************************************************


X7000(#1)  Does your (spouse/partner) live with you now?
X7016(#2)

            1.  *YES
            5.  *NO
            9.  Not asked
            0.  Inap. (No spouse/partner)


X7021(#1)  Does your spouse usually live with you?
X7022(#2)
           Does your partner usually live with you?
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                    1.  *YES
                    5.  *NO
                    9.  Not asked
                    0.  Inap. (Does not initially report being either married
                        or living with a partner: X8023^=1, 2)


X7002(#1)  Do you live with a partner?
X7017(#2)


                    1.  *YES
                    5.  *NO
                    9.  Not asked
                    0.  Inap. (Spouse living there)


X8024(#1)  Does (he/she) usually live with you?
X106(#2)   (FILLED IN FOR RESPONDENT)
X112(#3)
X118(#4)   1.  *YES (incl. R and Spouse/Partner)
X124(#5)   5.  *NO
X130(#6)   0.  Inap.  (Person other than #1/#2 under 18; no further persons)
X136(#7)   (NOTE: X8024/X106 and X7021/X7022 may contain different values:
X206(#8)    (1) R does not report being married or living with a partner
X212(#9)    at X8023, but reports living with a partner at X7002
X218(#10)   (2) R reports being married at X8023, but reports living with
X224(#11)   a partner at X7002.)


X8098(#1)  Do you and your (husband/wife/partner) have shared
X107(#2)   finances?
X113(#3)
X119(#4)   (ASKED ONLY IF SPOUSE/PARTNER DOES NOT USUALLY LIVE
X125(#5)   THERE, OTHERWISE ASSUMED TO BE SHARED FINANCES.)
X131(#6)
X137(#7)   Does (RELATIONSHIP) depend on you (and your
X207(#8)   [husband/wife/partner]) for most of (his/her)
X213(#9)   support or is (he/she) financially independent for
X219(#10)  the most part?
X225(#11)
           TREAT LIVE-IN SERVANTS AS FINANCIALLY INDEPENDENT.

           (THIS QUESTION IS KEY IN DEFINING THE PRIMARY
           ECONOMIC UNIT--SEE INTRODUCTION.  A SPOUSE/PARTNER
             WHO LIVES THERE AT THE TIME OF THE INTERVIEW OR WHO
             USUALLY LIVES THERE IS ASSUMED TO BE FINANCIALL
             INTERRELATED WITH THE R.  SIMILARLY, CHILDREN UNDER
             THE AGE OF 18 ARE ALSO ASSUMED TO BE FIANCIALLY
             DEPENDENT ON THE R, EVEN THOUGH IT IS POSSIBLE THAT
             SOME CHILDRENT OF PEOPLE OUTSIDE THE PEU MAY BE
             INCLUDED BY THIS RULE.)

             1.  FINANCIALLY DEPENDENT/SHARED FINANCES (TRIVIALLY FOR R)
             5.  FINANCIALLY INDEPENDENT/NOT SHARED FINANCES
             0.  Inap. (No further persons)


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          As we go through the interview, I will be asking you about
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various kinds of financial matters--sometimes just for you,
but usually for you and your   family living here. By "your
family living here" I mean only the following people...

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

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

X7100   IN PERSON VERSION:
          (SHOW CARD 1)
          When making major decisions about credit or borrowing, some
          people shop around for the very best terms while others don't.

          What number would (you/your family) be on the scale?

          TELEPHONE VERSION:
          On a scale from one to five, where one is almost no
          shopping, three is moderate shopping, and five is a great
          deal of shopping, where would (you/your family) be on the scale?

        IF R SAYS "I DON'T BORROW", SAY: What did you do the last
        time you borrowed?

             1. *ALMOST NO SHOPPING
             2.
             3. *MODERATE SHOPPING
             4.
             5. *A GREAT DEAL OF SHOPPING

          NOTE: CARD 1 contains the following information:
          The numbers 1 through 5 in a horizonal row bounded by dark
          lines. Below 1 is printed "Almost no shopping"; below 3
          is printed "Moderate shopping"; and below 5 is printed "A
          great deal of shopping." Nothing is printed below 2 and 4.
GF
X7101   IN PERSON VERSION:
X7102   (SHOW CARD 2)
X7103   Please look at this list.
X7104   What sort of information do you (and your
X7105   [husband/wife/partner]) use to make decisions about credit or
X7106   borrowing? (Do you call around, read newspapers,
X7107   magazines, material you get in the mail, use information
X7108   from television, radio, the Internet or
X7109   advertisements? Do you get advice from a friend, relative,
X7110   lawyer, accountant, banker, broker, or financial planner?
X6849   Or do you do something else?)
X6861
X6862   TELEPHONE VERSION:
X6863   What sort of information do you (and your

X6864   [husband/wife/partner]) use to make decisions about credit or
          borrowing? Do you call around, read newspapers,
          magazines, material you get in the mail, use information
          from television, radio, the Internet or
          advertisements? Do you get advice from a friend, relative,
          lawyer, accountant, banker, broker, or financial planner?
          Or do you do something else?

          CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN.

            1. *CALL AROUND
             2. *MAGAZINES/NEWSPAPERS; books
             3. *MATERIAL IN THE MAIL
             4. *TELEVISION/RADIO
            5. *INTERNET/ONLINE SERVICE
            6. *ADVERTISEMENTS
            7. *FRIEND/RELATIVE
             8. *LAWYER
             9. *ACCOUNTANT
            10. *BANKER
            11. *BROKER
            12. *FINANCIAL PLANNER
            13. *SELF (NOT SHOWN ON CARD); spouse/partner
            14. *NEVER BORROW
            16. Don't shop around; always use same institution
            17. Past experience
            18. Material from work/business contacts
            19. Other personal research
            20. Real estate broker; builder
            21. Other institutional source (e.g., college, social service
                 agency, etc.)
            22   Shop around
            23. Store; dealer
            24. Insurance agent
            32. Telemarketer
            -7. *OTHER

X7111   IN PERSON VERSION:
          (SHOW CARD 1)
          When making major saving and investment decisions, some
          people shop around for the very best terms while others don't.

          What number would (you/your family) be on the scale?

          TELEPHONE VERSION:
          When making major saving and investment decisions, some
          people shop around for the very best terms while others don't.

          On a scale from one to five, where one is almost no
          shopping, three is moderate shopping, and five is a great
          deal of shopping, where would (you/your family) be on the scale?

           1. *ALMOST NO SHOPPING
           2.
           3. *MODERATE SHOPPING
           4.
           5. *A GREAT DEAL OF SHOPPING

          NOTE: See X7100 for a description of CARD 1.

X7112   IN PERSON VERSION:
X7113   (SHOW CARD 2)

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X7114      Please look at this list.
X7115      How do you (and your [husband/wife/partner])
X7116      make decisions about saving and investments?  (Do you call
X7117      around, read newspapers, magazines, material you get in the
X7118    mail, use information from television, radio, the Internet
X7119    or advertisements?  Do you get advice from a friend,
X7120    relative, lawyer, accountant, banker, broker, or
X7121    financial planner?  Or do you do something else?)
X6865
X6866      TELEPHONE VERSION:
X6867      What sort of information do you (and your
X6868      [husband/wife/partner]) use to make decisions about saving and
X6869      investments?  (Do you call around, read newspapers,
           magazines, material you get in the mail, use information
         from television, radio, the Internet or advertisements?
           Do you get advice from a friend, relative, lawyer, accountant,
           banker, broker, or financial planner?  Or do you do something else?)

           CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN.

            1.  *CALL AROUND
            2.  *MAGAZINES/NEWSPAPERS; books
            3.  *MATERIAL IN THE MAIL
            4.  *TELEVISION/RADIO
            5.  *INTERNET/ONLINE SERVICE
          6.  *ADVERTISEMENTS
          7.  *FRIEND/RELATIVE
            8.  *LAWYER
            9.  *ACCOUNTANT
           10.  *BANKER
           11.  *BROKER
           12.  *FINANCIAL PLANNER
           13.  *SELF (NOT SHOWN ON CARD); spouse/partner
           14.  *DO NOT SAVE/INVEST
           16.  Don't shop around; always use same institution
           17.  Past experience
           18.  Material from work/business contacts
           19.  Investment club
           20.  Investment seminars
           21.  Other personal research
           22.  Shop around
           23.  Store; dealer
           24.  Insurance agent
           32.  Telemarketer
           -7.  *OTHER


X6497      Do you or your (husbans/wife/partner) use any type of computer
           software to help you with managing your money?

           Do you use any type of computer software to help you with
           managing your money?

            1.  *YES
            5.  *NO


X305       The next few questions are about the financial
           institutions where you do business.

           With how many financial institutions do you currently have
           accounts or loans, or regularly do personal financial
           business?  Include banks, savings and loans, credit unions,
           brokerages, loan companies, and so forth, but not
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institutions where you have only credit cards or business
accounts.

With how many financial institutions do you and your family
living here currently have accounts or loans, or regularly
do personal financial business? Include banks, savings and
loans, credit unions, brokerages, loan companies, and so
forth, but not institutions where you have only credit
cards or business accounts.

X8300   Inferred number of institutions. When institutions were
           reported (or in some cases, imputed) after the institution
           data were collected (except in the case of bank-type credit
           cards) the CAPI program returned to the institution
           questions for the added institutions. In some cases,
           interviewers failed to enter the new instituion properly,
           so the followup questions were not generated by the CAPI
           program. X8300 takes the originally reported value of X305
           as its base and adds additional institutions whenever a
           commercial bank, savings and loan, credit union, or
           brokerage was reported without an initial link to the
           institution data. Where more there were more than the 6
           institutions on which detailed information was collected,
           the total number of institutions was augmented and stored
           in X8300. In cases where any of the first seven institutions
           have been inferred from an interviewer error, the detailed
           information (location and how R does business) has been
           imputed.

           Code NUMBER
           -1. NONE

           Institutions were enumerated by name, and the name was used
           as a text fill later in the interview when, e.g., the R was
           asked to identify the institution where the main checking
           account was held. To protect the privacy of respondents,
           this variable was not retained in the data set.

           (What is the name of this financial institution?/
           What is the name of the financial institution where you do
           the most business?/What is the name of the financial
           institution where you and your family living here do the
           most business?)

           [What is the name of the financial institution where you do
           the (second/third/fourth/fifth/sixth/seventh) most business?/
           What is the name of the financial institution where you and
           your family living here do the (second/third/fourth/fifth/
sixth/seventh) most business?

           IF R ASKS WHY WE NEED THE NAME, SAY: I only need to put
           the name in the computer for the wording of some questions
           later in the interview. Please feel free to call it
           anything you like that you will recognize when we come to
           it again.

           Once the program had generated questions about the number
           of institutions specified by X305, the program asked:

           Do you have any other financial institutions which we have not
           listed yet?
           (Have you included all your accounts?/Have you included the
           accounts for all the people in your household?)

If the R recalled an additional account, the program was
set up to augment the list of institutions until the
respondent said there were no more.

If X305 contained a value that indicated that there were
accounts, but the number was a missing value, the R was
asked:

X308(#1)   IN PERSON VERSION:
X312(#2)   (SHOW CARD 3)
X316(#3)   About (name of institution), what kind of
X320(#4)   institution is this? (Is it a commercial bank, a savings
X324(#5)   and loan or savings bank, a credit union, a mortgage
X328(#6)   company, a finance or loan company, a brokerage, or what?)
X332(#7)
            TELEPHONE VERSION:
            About (name of institution), what kind of
            institution is this? Is it a commercial bank, a savings
            and loan or savings bank, a credit union, a mortgage
            company, a finance or loan company, a brokerage, or what?

            (If R added institutions during the interview, the CAPI
            program generated the detailed questions on those
            institutions after the section on financial assets was
            completed.)

            MASTER INSTITUTION LIST

            11. *COMMERCIAL BANK; trust company
            12. *SAVINGS AND LOAN OR SAVINGS BANK
            13. *CREDIT UNION
            14. *FINANCE OR LOAN COMPANY
            15. Store or dealer; utility company
            16. *BROKERAGE; "mutual fund," "hedge fund", n.f.s.; also
                include general financial service companies that have
                group membership restrictions (e.g., TIAA/CREF)
            17. Insurance company
            18. *MORTGAGE COMPANY; mortgage broker
            19. Contractor or developer; trailer park owner
            20. Prior owner
            21. Automobile finance company; GMAC, Ford Credit
            22. Doctor or hospital; dentist; veterinarian
            23. Lawyer
            24. Accountant
            25. Employer; former employer
            26. Friend or Relative (not codeable above)
            27. Individual Lender/Advisor (not codeable above)
            28. Pension Administrator
            29. "Broad financial services company" n.e.c.
            30. Internet-based businesses, n.e.c. (note: excludes code 101)
            31. Real estate (investment) company; includes land trusts
            32. School/college/university
            33. Local/county/state government (except Courts code 42)
            34. Special federal government agency; FMHA, SBA, VA, FHA, HUD, NDSL
            35. Federal government general or NA agency; IRS
            36. Fiduciary/advisor, n.e.c.
            37. Self/spouse/partner (manages own trust)
            38. Bank or general purpose credit card company; Visa,
                Carte Blanche, Master Card (except American Express code 51)
            39. Union
            40. Church
            41. American Association of Retired Persons (AARP)

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 42. Courts
 43. Collection agency; loan liquidator
 44. Cooperative organization; "co-op"; agricultural
     cooperative lending associations (FCS)
 45. Specialized education lender, n.e.c.
 46. Family trust; trust fund
 47. Fraternal organization
 50. Discover card/Novus (for X415 etc. only; "Sears" only,
     use code 15)
 51. American Express/Optima card
 52. AT&T card
 53. Gasoline company
 56. Leasing company
 57. Airline
 61. Other membership organization; AAA, NEA, NTA (X415 etc. only)
 62. Tribal and similar organizations
 75. Foreign institution type
 80. Direct student loan, n.e.c. (include references to Stafford,
     Perkins, Ford, etc. student loans when a more specific
     institution reference is not available).
 81. Nonprofit credit counseling service
 85. Ex-spouse
 92. Money market (mutual) funds, n.f.s.
 93. Farm-related lenders (not codeable above)
 94. Investment/management companies or consultants, n.e.c.;
     include specialized institutions providing private banking
     and investment services to individuals
 95. Non-financial institution (except codes 40-42 and 61)
101. Internet-based bill paying service
 -1. Combinations of TYPES of financial institutions
 -7. *OTHER
  0. Inap. (no institutions: X8300=-1/fewer than 2
     institutions: X8300<2/fewer than 3 institutions: X8300<3/
     fewer than 4 institutions: X8300<4/fewer than 5
     institutions: X8300<5/fewer than 6 instiutions:
   X8300<6/fewer than 7 institutions:X8300<7)
     *********************************************************
     FOR THE PUBLIC DATA SET, CODES 42, 43 AND 81 ARE
     COMBINED WITH  CODE 95; CODES 39, 40, 41, AND 62 ARE
     COMBINED WITH CODE 61; CODES 23 AND 36 ARE COMBINED
     WITH CODE 24; CODES 33 AND 34 ARE COMBINED WITH CODE
     35; CODES 50, 51, 52, AND 53 ARE COMBINED WITH CODE
     38; CODE 29 IS COMBINED WITH CODE 11; CODE 101 IS
     COMBINED WITH CODE 30
     *********************************************************

     NOTE: CARD 3 was available to the interviewer.  This card
     contains the following in a vertical column: "Commercial
     Bank," "Savings and Loan or Savings Bank," "Credit Union,"
     "Finance or Loan Company," "Brokerage," and "Other."

     NOTE: Throughout the codebook, there are variable which
     are labeled "Recode: type of institution".  In these
     locations, the preceding question asks the respondent
     whether the institution where a loan/account is held is
     the same as one of the ones originally recorded in the
     sequence here.  If it was one of these, the interviewer
     entered a link to the appropriate institution.  If it was a
     new institution and there were fewer than seven institutions
     already listed, the interviewer was instructed to follow a
     procedure to add the institution to the existing list of
     institutions.  Once seven institutions were recorded in the
     list, the interviewer could either link to an institution
     that had already been recorded or code an institution type
```

(e.g., commercial bank). For the cases where a link was
made to one of the listed institutions, the recode
variable contains a code for the institution type obtained
from matching to the sequence of variables described here.
Where the institution was one that was outside the scope of
the list, the recode variable contains a code for the
institution type as asked directly from the respondent.

NOTE: Examination of the data suggests that a relatively
small number of respondents reported that their mortgage
institution was a finance company and some others reported
that it was a brokerage. Examination of the name of the
institution, which is available for most cases in a
non-public internal data set, suggests that the respondent
misclassified a mortgage company or mortgage broker.

GF
X7035(#1) Does this institution have offices in more than one state?
X7037(#2)
X7039(#3)   1. *YES
X7041(#4)   5. *NO
X7043(#5)   0. Inap. (no institutions: X8300=-1/fewer than 2
X7045(#6)   institutions: X8300<2/fewer than 3 institutions: X8300<3/
X7047(#7)   fewer than 4 institutions: X8300<4/fewer than 5
                institutions: X8300<5/fewer than 6 instiutions:
             X8300<6/fewer than 7 institutions:X8300<7)

GF
Institution 1: X6600 X6601 X6602 X6603 X6604 X6605 X6606 X6607
               X6870 X6871 X6872 X6873
Institution 2: X6608 X6609 X6610 X6611 X6612 X6613 X6614 X6615
               X6874 X6875 X6876 X6877
Institution 3: X6616 X6617 X6618 X6619 X6620 X6621 X6622 X6623
               X6878 X6879 X6880 X6881
Institution 4: X6624 X6625 X6626 X6627 X6628 X6629 X6630 X6631
               X6882 X6883 X6884 X6885
Institution 5: X6632 X6633 X6634 X6635 X6636 X6637 X6638 X6639
               X6886 X6887 X6888 X6889
Institution 6: X6640 X6641 X6642 X6643 X6644 X6645 X6646 X6647
               X6890 X6891 X6892 X6893
Institution 7: X6656 X6657 X6658 X6659 X6660 X6661 X6662 X6663
               X6894 X6895 X6896 X6897

IN PERSON VERSION:
(SHOW CARD 4)
What are the main ways (you do/your family
does) business with this institution [-by checks written on
the institution, by ATM (cash machine), by debit card, in
person, by mail, by talking with someone on the phone, by
touchtone service on the phone, by direct payment to or
from the institution, by computer or the Internet, by other
electronic transfer, or some other way]? Please start with
the most important way.

TELEPHONE VERSION:
What are the main ways (you do/your family
does) business with this institution [-by checks written on
the institution, by ATM (cash machine), by debit card, in
person, by mail, by talking with someone on the phone, by
touchtone service on the phone, by direct payment to or
from the institution, by computer or the Internet, by other
electronic transfer, or some other way]? Please start with
the most important way.

```
              CODE ALL THAT APPLY: CODE MAIN METHOD FIRST AND REMAINDER
              IN ORDER GIVEN.

                1.   *ATM/CASH MACHINE/DEBIT CARD
                2.   *IN PERSON
                3.   *MAIL
                4.   *PHONE - TALKING
                5.   *DIRECT PAYMENT/DIRECT DEPOSIT TO INST
                6.   *DON'T DO REGULAR BUSINESS
                7.   *PHONE - USING TOUCHTONE SERVICE
                8.   *DIRECT PAYMENT/DIRECT WITHDRAWAL FROM INST
                9.   *OTHER ELECTRONIC TRANSFER
               10.   *CHECK WRITTEN ON INSTITUTION; n.f.s.
               11.   R's agent or manager; personal banker; go-between
                     (this is a broad category that encompasses both
                     formal and informal relationships)
               12.   *COMPUTER/INTERNET/ONLINE SERVICE/email
               30.   Fax Machine
               33.   Credit card
               -7.   *OTHER
                0.   Inap. (no institutions: X8300=-1/fewer than 2
                     institutions: X8300<2/fewer than 3 institutions: X8300<3/
                     fewer than 4 institutions: X8300<4/fewer than 5
                     institutions: X8300<5/fewer than 6 instiutions:
                    X8300<6/fewer than 7 institutions:X8300<7)


       GF
       X310(#1)   Roughly, how many miles is the office or ATM (cash machine)
       X314(#2)   of this institution from the home or workplace of the person
       X318(#3)   who uses it most often?
       X322(#4)
       X326(#5)   IF R ASKS:  WE WANT THE CLOSER OF THE DISTANCE FROM HOME OR
       X330(#6)   WORKPLACE.
       X334(#7)
                  (Is it more than 50 miles?)

              USE "OVER 50 MILES," "FOREIGN LOCATION", "TOLL-FREE PHONE",
              "LOCAL POST BOX" OR "INTERNET" ONLY IF R CANNOT GIVE AN
                ESTIMATE OF THE NUMBER OF MILES.

              Code number of miles
                51.   *OVER 50 MILES
               992.   *FOREIGN LOCATION
                -1.   *LESS THAN A MILE
                -2.   *LOCATED AT WORK
                -3.   *TOLL-FREE PHONE
                -4.   *LOCAL POST BOX
                -5.   *INTERNET/ONLINE SERVICE
                 0.   Inap. (no institutions: X8300=-1/fewer than 2
                      institutions: X8300<2/fewer than 3 institutions: X8300<3/
                      fewer than 4 institutions: X8300<4/fewer than 5
                      institutions: X8300<5/fewer than 6 instiutions:
                     X8300<6/fewer than 7 institutions:X8300<7)


       GF
       X306       Do you (or your family living here) have a card that allows
              you to deposit or withdraw money from this institution
              (any of these institutions) using a cash machine or ATM?

                1.   *YES
                5.   *NO
                0.   Inap. (no institutions: X8300=-1)
```

WE CARE ABOUT WHETHER R HAS SUCH A CARD, NOT WHETHER R
                USES IT.

X7582   A debit card is a card that you can present when you buy
                things that automatically deducts the amount of the
                purchase from the money in an account that you have.

                Do you use any debit cards?

                Does your family use any debit cards?

                  INTERVIEWER: WE CARE ABOUT USE, NOT WHETHER R HAS A DEBIT CARD.
                INCLUDE ATM CARDS USED AS DEBIT CARDS AS WELL AS
                VISA/MASTERCARD DEBIT CARDS.

                    1. *YES
                    5. *NO
                    0. Inap. (no institutions: X8300=-1)

GF
X7122   Some people have their paychecks or Social Security
                benefits or other money automatically paid directly into
                their accounts.
                (Do you have any money directly deposited into your account?/
                Do you have any money directly deposited into one of your
                accounts?/
                Do you or someone in your family living here have any money
                directly deposited into your family's account?/
                Do you or someone in your family living here have any money
                directly deposited into one of your family's accounts?)

                (IF R ASKS, DO NOT INCLUDE INTEREST PAID ON THE ACCOUNT.)

                    1. *YES
                    5. *NO
                    0. Inap. (no institiutions: X8300=-1)

                What kinds of deposits are these?

                CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN.

X7123   *PAYCHECK; OTHER INCOME FROM WORK (e.g., consulting fees);
                reimbursements for work expenses
X7124   *SOCIAL SECURITY; RAILROAD RETIREMENT
X6858   Pension or other retirement income; IRA/Keogh withdrawals;
                annuity income
X6859   Royalties and other investment income, n.e.c.; trust income

                    1. Checked
                    5. Not checked
                    0. Inap. (no institutions, no automatic deposit: X7122=(0, 5))

X7125   *OTHER

                    4. Disability payments; VA disability benefits
                    6. Supplemental Security Income (SSI) and other types of welfare
                    7. Automatic transfers TO THIS account FROM ANOTHER of
                        R's accounts
                    8. Automatic payments on loans made by R (i.e., loans
                        from which R receives income)
                   10. Alimony/support; other support from family members
                   13. Insurance reimbursement

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              15.  Tax refund
              16.  Government payments (not classified elsewhere)
              17.  Periodic settlement of legal claim, estate, lottery,
                   or other such obligation, n.e.c.
              18.  Reimbursement from "flexible spending account"
              22.  Disbursements from loans
              -7.  Other
               5.  Not checked
               0.  Inap. (no institutions, no automatic deposit: X7122=(0, 5))


     GF
     X7126     Some people have their utility or insurance bills, mortgage
               or rent payments, or other payments automatically deducted
               from their accounts without having to write a check.
               (Do you have any payments that you make in this way?/
               Do you and your family living here have any payments that
               you make in this way?)

               DO NOT INCLUDE PAYROLL DEDUCTIONS, SUCH AS DEDUCTIONS FOR
               HEALTH INSURANCE.


               1.  *YES
               5.  *NO
               0.  Inap. (no accounts: X8300=-1)



               What sorts of payments are these?

               CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN.

     X7127     *UTILITY BILLS
     X7128     *MORTGAGE/RENT
     X6790     *INSURANCE
     X6854     Automatic transfers FROM THIS account TO ANOTHER of R's
               accounts/investments
     X6855     Other payments of irregular bills (e.g., credit card bills)
     X6856     Car loans; other non-mortgage loan payments (except
               credit cards)

               1.  Checked
               5.  Not checked
               0.  Inap. (no accounts, no pre-auth. debits: X7126=(0, 5))

     X7129     *OTHER
     X6857
     X6860      4.  Condominium/Coop fees
                6.  Lease payments
                9.  Cable, satellite TV/radio; newspapers; magazines
               10.  Gifts to charities/non-profits
               11.  Tuition
               12.  Health/sports club; YMCA/YWCA/YMHA/YWHA; membershsip
                    fees, n.e.c.
               14.  Alimony/support; other transfers to family members
               17.  Security system; garbage fees; other regular home
                    maintenance fees; housekeeper
               18.  Safety deposit box; other storage
               19.  Internet provider payment
               20.  Tax payments
               25.  Motor vehicle toll/parking pass/navigation
                    system/other vehicle-specific charges
               26.  Payment to household employees
               -7.  Other regular payments
                5.  Not checked
```

```
                   0.  Inap. (no accounts, no pre-auth. debits: X7126=(0, 5))


       -------------------------------------------------------------------------
       -------------------------------------------------------------------------
       CREDIT ATTITUDES AND CREDIT CARDS
       -------------------------------------------------------------------------
       -------------------------------------------------------------------------

       X401       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?
                IF R SAYS THEY DO NOT NEED TO BORROW FOR ANYTHING, SAY:
                  What do you think in general?

                   1.  *Good idea
                   3.  *GOOD IN SOME WAYS, BAD IN OTHERS
                   5.  *Bad idea


                  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       first, to cover the expenses of a vacation trip?
       X403       next, to cover living expenses when income is cut?
       X404       next, to finance the purchase of a fur coat or jewelry?
       X405       next, to finance the purchase of a car?
       X406       finally, to finance educational expenses?

                   1.  *YES
                   5.  *NO


       X7131      [Have you and your (husband/wife/partner) applied for any
                type of credit or loan in the last five years?/
                  Have you applied for any type of credit or loan in the last
                  five years?]

                  INCLUDE PRE-APPROVED CREDIT THAT R ACCEPTED.

                   1.  *YES
                   5.  *NO


       X407       [In the past five years, has a particular lender or creditor
                  turned down any request you or your
                  (husband/wife/partner) made for credit, or not given you
                  as much credit as you applied for?/
                  In the past five years, has a particular lender or creditor
                  turned down any request you made for credit, or not given
                  you as much credit as you applied for?]

                  (PROBE: Turned down, or not as much credit?)
                  IF TURNED DOWN AND NOT AS MUCH CREDIT, ASK WHICH IS MORE RECENT.

                   1.  *Yes, turned down
                   3.  *Yes, not as much credit
                   5.  *No
                   0.  Inap. (no credit application in previous 5 years: X7131=5)
```

X408   [Were you later able to obtain the full amount you or your
           (husband/wife/partner) requested by reapplying to the same
           institution or by applying elsewhere?/
           Were you later able to obtain the full amount you requested
           by reapplying to the same institution or by applying elsewhere?]

            1. *YES
            3. *Did Not Reapply
            5. *NO
            0. Inap. (no credit application in previous 5 years: X7131=5;
                not turned down: X407=5)

X7585   [On the most recent occasion, what reasons were you or your
           (husband/wife/partner) (given for being turned down for
           credit?/given for being unable to get as much credit as you
           applied for?)/
           On the most recent occasion, what reasons were you given for
           (being turned down for credit?/being unable to get as much
           credit as you applied for?)]

           Personal Characteristics of Borrower
           50. Family background/life history; who your parents
                (relatives) are
           51. Family size; number of children or dependents
           52. Marital status
           53. Sex
           54. Combination of marital status and sex, "single men",
                "married women"
           55. Age
           56. Race
           57. Personal character/reputation, whether borrower is
                stable, honest; known by other people trusted by institution
           58. Health
           59. Other personal characteristics of borrower

           Credit Characteristics of Borrower
           61. Need to have a checking/savings account (at institution)
           62. Haven't established a credit history
           63. Credit rating service/credit bureau reports
           64. Credit records/history from other institution; other
                loans or charge account; previous payment records; bankruptcy
           65. Lack of/not enough assets/collateral/property to secure
                the loan (except home ownership, code 74); size of down
                payment; financial status
           66. Amount of debt; size of other payments; ability to repay loan
           67. Insufficient credit references
           69. Other credit characteristics of borrower

           Financial Characteristics of Borrower
           70. Bad Credit, NEC
           71. Time on current job
           72. Job; type of work; steady/secure employment; good job
           73. Lack of job; not working; on welfare
           74. Lack of homeownership
           75. Time at current address; time in community or state
           76. Amount of income; "income"
           77. Source of income; retired
           78. Where you live; what type of neighborhood/area of city
                you live in; if you live in the state/county
           79. Other financial characteristics of borrower

           Miscellaneous
           81. Lack of familiarity/experience of lender with R; don't have an

```
                  account there; I'm not a credit union member
            82.   Previous bad experience, n.e.c.; had difficulty/been
                  turned down NA why
            83.   Institution is more "strict" in lending requirements,
                  NA in what areas
            86.   Not eligible for special type of credit (e.g.,
                  subsidized education loan)
            87.   "Discrimination"; references to red-lining, NA basis
            88.   Inconvenient/difficult (not codable above)
            89.   Other miscellaneous
            90.   Didn't approve of purpose for which money was to be borrowed
            91.   Loan was too large for source to handle; source doesn't
                  have much money to lend; money reserves of source are low
            92.   Interest
            93.   Insufficient collateral/equity
            94.   Loan too small
            95.   Unclear title
           101.   Error in credit report
           102.   Credit problems of ex-spouse
           103.   Characteristics of the collateral, n.e.c (e.g., too
                  many rental units in a condominium)
           104.   Error in processing application
           105.   Identity theft
            -1.   None; no reason was given; "bank policy
            -7.   Other, n.e.c.
             0.   Inap. (no credit application in previous 5 years: X7131=5;
                  not turned down: X407=5)
           ********************************************************
              FOR THE PUBLIC DATA SET, CODE 105 IS COMBINED
              WITH CODE 101
           ********************************************************


  X7584      What type of credit did you apply for?

             1.   *Mortgage
             2.   *Car loan; other vehicle loan
             3.   *Other installment loan
             4.   *Credit Card
             6.   Store account
            17.   Equity loan
            18.   Business/Investment loan
            19.   *Line of credit
            20.   Personal loan
            21.   Consolidation loan
            22.   Student loan
            23.   Home improvement loan (except for code 17)
            24.   Construction loan, n.e.c.
            -7.   *Other
             0.   Inap. (no credit application in previous 5 years: X7131=5;
                  not turned down: X407=5)


  X409       [Was there any time in the past five years that you or your
             (husband/wife/partner) thought of applying for credit at a
             particular place, but changed your mind because you thought
             you might be turned down?/
             Was there any time in the past five years that you thought
             of applying for credit at a particular place, but changed
             your mind because you thought you might be turned down?0

             1.   *YES
             5.   *NO
```

```
X7583          [On the most recent occasion, why did you or your
               (husband/wife/partner) think you might be turned down?/
               On the most recent occasion, why did you think you might be
               turned down?]

               Personal Characteristics of Borrower
               50.  Family background/life history; who your parents
                    (relatives) are
               51.  Family size; number of children or dependents
               52.  Marital status
               53.  Sex
               54.  Combination of marital status and sex, "single men",
                    "married women"
               55.  Age
               56.  Race
               57.  Personal character/reputation, whether borrower is
                    stable, honest; known by other people trusted by institution
               58.  Health
               59.  Other personal characteristics of borrower

               Credit Characteristics of Borrower
               61.  Need to have a checking/savings account (at institution)
               62.  Haven't established a credit history
               63.  Credit rating service/credit bureau reports
               64.  Credit records/history from other institiuon; other
                    loans or charge account; previous payment records;
                    bankruptcy
               65.  Lack of/not enough assets/collateral/property to secure
                    the loan (except home ownership, code 74); size of down
                    payment; financial status
               66.  Amount of debt; size of other payments; ability to repay loan
               67.  Insufficient credit references
               69.  Other credit characteristics of borrower

               Financial Characteristics of Borrower
               70.  Bad Credit, NEC
               71.  Time on current job
               72.  Job; type of work; steady/secure employment; good job
               73.  Lack of job; not working; on welfare
               74.  Lack of homeownership
               75.  Time at current address; time in community or state
               76.  Amount of income; "income"
               77.  Source of income; retired
               78.  Where you live; what type of neighborhood/area of city
                    you live in; if you live in the state/county
               79.  Other financial characteristics of borrower

               Miscellaneous
               81.  Lack of familiarity/experience of lender with R; don't have an
                    account there; I'm not a credit union member
               82.  Previous bad experience, n.e.c.; had difficulty/been
                    turned down NA why
               83.  Instutution is more "strict" in lending requirements,
                    NA in what areas
               86.  Not eligible for special type of credit (e.g.,
                    subsidized education loan)
               87.  "Discrimination"; references to red-lining, NA basis
               88.  Inconvenient/difficult (not codable above)
               89.  Other miscellaneous
               90.  Didn't approve of purpose for which money was to be borrowed
               91.  Loan was too large for source to handle; source doesn't
                    have much money to lend; money reserves of source are low
               92.  Interest
```

```
              93.  Insufficient collateral/equity
              94.  Loan too small
              95.  Unclear title
             101.  Error in credit report
             102.  Credit problems of ex-spouse
             103.  Characteristics of the collateral, n.e.c (e.g., too
                   many rental units in a condominium)
             104.  Error in processing application
             105.  Identity theft
              -1.  None; no reason was given; "bank policy"
              -7.  Other, n.e.c.
               0.  Inap. (did not expect to be turned down: X409=5)
              *******************************************************
                 FOR THE PUBLIC DATA SET, CODE 105 IS COMBINED
                 WITH CODE 101
              *******************************************************

GF
X410        Now I have some questions about credit cards and charge cards.
            (Do you have any credit cards or charge cards?/
            Do you or anyone in your family living here have any credit
            cards or charge cards?)
            IF YES: Please do not include debit cards.
            DO NOT INCLUDE CARDS USED ENTIRELY FOR BUSINESS.

               1.  *YES
               5.  *NO


X7973(#1)   (Are any of the cards you have any type of/
            Are any of the cards you and your family living here have
            any type of) Visa, Mastercard, Discover, or American
            Express cards you can pay off over time?

            DO NOT INCLUDE REGULAR AMERICAN EXPRESS CHARGE CARDS.

X7974(#2)   (Are any of the cards you have/
            Are any of the cards you and your family living here have)
            Macy's, Sears, Wal-Mart, furniture, clothing and other store cards?

X7975(#3)   (Are any of the cards you have/
            Are any of the cards you and your family living here have)
            gasoline cards such as Shell or Exxon?

X7976(#4)   (Are any of the cards you have/
            Are any of the cards you and your family living here have)
            American Express, Diners Club, or Carte Blanche cards?

              INCLUDE AMERICAN EXPRESS CHARGE (NOT CREDIT) CARDS.

X7977(#5)   (Do you have/Do you and your family living here) have any
            other type of credit card?
            IF YES: Please do not include telephone calling cards or
            gift cards.

               1.  *YES
               5.  *NO
               0.  Inap. (no credit cards: X410=5)


X411(#1)    How many?
X419(#2)    Please do not count duplicate cards for the same account or
X422(#3)    any business or company accounts.
X425(#4)
```

```
X428(#5)    Code number
            -1.  None
             0.  Inap. (no credit cards: X410=5; no cards of type)
            **********************************************************
                FOR THE PUBLIC DATA SET, THE NUMBER OF #1/2 CARDS IS
                TOP-CODED AT 10, #3/4/5 CARDS ARE TOP-CODED AT 5
            **********************************************************


X412(#1)    (On your last bills, roughly how much were the new charges
X420(#2)    made to these accounts?/
X423(#3)    On your last bill, roughly how much were the new charges
X426(#4)    made to this account?)
X429(#5)
            IF R DID NOT RECEIVE A BILL LAST MONTH, CODE ZERO.

            Code amount
            -1.  None
             0.  Inap. (no credit cards: X410=5; no cards of type)


X413(#1)    (After the last payments were made on these accounts,
X421(#2)    roughly what was the balance still owed on these accounts?/
X424(#3)    After the last payment was made on this account, roughly
X427(#4)    what was the balance still owed on this account?)
X430(#5)
            WE WANT THE TOTAL AMOUNT OWED, NOT THE MINIMUM PAYMENT.
            CODE ZERO IF ALL ACCOUNTS WERE PAID IN FULL.

            Code amount
            -1.  None
             0.  Inap. (no credit cards: X410=5; no cards of type)


X414(#1)    (What is the maximum amount you could borrow on all of these
            accounts; that is, what is your total credit limit?/
            What is the maximum amount you could borrow on this account;
            that is, what is your total credit limit?)

            Code amount
            -1.  No limit
             0.  Inap. (no credit cards: X410=5; no cards of type)


X7132(#1)   What interest rate do you pay on the card where you have
            the largest balance?

            What is the interest rate on the card you got most recently?

            What interest rate do you pay on this card?

            INTERVIEWER: WE WANT TO KNOW THE RATE THAT R PAYS ON NEW
            BALANCES.
            IF RATE IS FOR A LIMITED-TIME, MAKE AN [F2] COMMENT.

            Code percent * 100
            -1.  No interest
             0.  Inap. (no credit cards: X410=5; no cards of type)


(#1) only: X415 X416 X417 X418 X7500 X6648 X6649 X6720
            Please look at the list of institutions you wrote down.
          (Is this/Are these) credit cards with any of the
            institutions on the list, or from someplace else?
```

```
          IF INSTITUTIONS LIST: Which institution?
          IF "SOMEPLACE ELSE": (What institution is that?/
          What type of institution is that?)

             Please look at the Institutuions Card.  (Is this/Are these)
          credit cards with any of the institutions on the list,
          or from someplace else?

          IF INSTITUTIONS CARD: Which institution?
          IF "SOMEPLACE ELSE": (What institution is that?/
          What type of institution is that?)

          CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN.


             1.  *Institution 1
             2.  *Institution 2
             3.  *Institution 3
             4.  *Institution 4
             5.  *Institution 5
             6.  *Institution 6
             7.  *Institution 7
            -7.  *OTHER (Coded using the MASTER INSTITUTION LIST)
             See MASTER INSTITIUTION LIST for other codes (See X308)
             0.  Inap. (no credit cards: X410=5; no cards of type)
            The following codes show on the screen after at
            least seven distinct institutions have been during
            the course of the interview:
            11.  *COMMERICAL BANK; trust company
            12.  *S&L/SAVINGS BANK
            13.  *CREDIT UNION
            15.  *STORE OR OTHER BUSINESS
            50.  *DISCOVER/NOVUS
            51.  *AMERICAN EXPRESS (OPTIMA/BLUE/PAY OVER TIME)
            53.  *GASOLINE COMPANY
            61.  *MEMBERSHIP ORG.
            -7.  *OTHER
            *******************************************************
               SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
               COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC
               DATA SET
            *******************************************************

 (#1) only: X9082 X9151 X9152 X9153 X9202 X9216 X9221 X9222
          Recode: type of insitution

          See MASTER INSTITIUTION LIST for codes (See X308)
           0.  Inap. (no credit cards: X410=5; no cards of type)
          *******************************************************
             SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
             COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC
             DATA SET
          *******************************************************


 X432      Thinking only about Visa, Mastercard, Discover, American
            Express cards you can pay off over time, and store cards,
          do you almost always, sometimes, or hardly ever pay off the
          total balance owed on the account each month?

             1.  *Always or almost always
             3.  *Sometimes
             5.  *Hardly ever
```

```
                0.  Inap. (no credit cards: X410=5; no #1 or #2 cards)


X7577      (Other than the store accounts where you have credit cards,
           do you have any charge or revolving charge accounts at
           stores where you owed money after your last payment?/
           Other than the store accounts where you have credit cards,
           do you or your family living here have any charge or
           revolving charge accounts at stores where you owed money
           after your last payment?/
           Do you have any charge or revolving charge accounts at
           stores where you owed money after your last payment?/
           Do you or your family living here have any charge or
           revolving charge accounts at stores where you owed money
           after your last payment?)

           DO NOT INCLUDE ACCOUNTS WHERE R DOES NOT OWE MONEY.

           1.  *YES
           5.  *NO


X7576      (How many such accounts do you have where you owe money?/
           How many such accounts do you or your family living here
           have where you owe money?)

           Code number
            0.  Inap. (no accounts: X7577=5)


X7575      (After the last payments were made on these accounts, what
           was the balance still owed on all these accounts?/
           After the last payment was made on this account, what was
           the balance still owed on this account?)

           WE WANT THE TOTAL AMOUNT OWED, NOT THE MINIMUM PAYMENT.

           Code amount
           -1.  None
            0.  Inap. (no accounts: X7577=5)


-------------------------------------------------------------------------------
-------------------------------------------------------------------------------
PRINCIPAL RESIDENCE
-------------------------------------------------------------------------------
-------------------------------------------------------------------------------
GF
X501       INTERVIEWER CHECKPOINT: WHERE DOES R LIVE?

           4.  *R LIVES ON A RANCH
           5.  *R LIVES ON A FARM
           2.  *R LIVES IN A MOBILE HOME/RV
           3.  *R LIVES IN HOUSE/TOWNHOUSE/APT

           IF R LIVES IN ANY STRUCTURE ON A FARM/RANCH, CODE
           FARM OR RANCH


X6770      How many years have you (or anyone in your family here)
           lived within about 25 miles of your current home?

               CODE NUMBER OF YEARS
               -1. *LESS THAN A YEAR
```

```
          -2. *ENTIRE LIFE
     ************************************************************
        FOR THE PUBLIC DATA SET, TOP-CODED AT 95
        THEN IF 95 SET TO -2
     ************************************************************


X7136     We are interested in your view of the chance
          that you will be staying at your current address for the
          next two years.  Using any number from  zero to 100, where
          zero equals no chance and 100 equals absolutely certain,
          what do you think the chances are that you will be living
          at your current address two years from now?

          INTERVIEWER: ROUND TO CLOSEST NUMBER DISPLAYED.

          -1. ABSOLUTELY NO CHANCE OF STAYING (recoded from zero)
          10.
          20.
          30.
          40.
          50. 50-50 CHANCE
          60.
          70.
          80.
          90.
         100. ABSOLUTELY CERTAIN TO STAY

          NOTE: CARD 6 contains the following information:
          The numbers 0, 10, 20, ..., 100 in a horizonal row bounded
          by dark lines.  Below 0 is printed "Absolutely no chance";
          in the space below 20 and 30 is printed "Possible but not
          likely"; below 50 is printed "50-50 chance"; in the space
          below 70 and 80 is printed "Likely but not certain"; and
          below 100 is printed "Absolutely certain."


-------------------------------------------------------------------------------
R LIVES ON A FARM
-------------------------------------------------------------------------------

X502      Now I have some questions about this property.
          About how many acres is this (farm/ranch), including any
          acres that you rent or rent out to others?

         INCLUDE ALL ACREAGE IN NON-CONTIGUOUS PIECES OF LAND
         THAT ARE USED AS A PART OF THE FARM/RANCH OPERATION.

          Code acres
           0.  Inap. (R does not live on farm/ranch: X501^=4 or 5)
          ************************************************************
             FOR THE PUBLIC DATA SET, ROUNDED TO NEAREST 5 IF
             BETWEEN 10 AND 100 INCLUSIVE, OTHERWISE IF > 100
             ROUNDED TO NEAREST 10 WITH A TOP-CODE AT 1000
          ************************************************************


X503      (Do you operate a farming or ranching business on this
          property?/
          Do you or anyone in your family living here operate a
          farming or ranching business on this property?)

          (IF R CLAIMS THE FARM ON HIS INCOME TAX, THEN THE FARM IS A
          BUSINESS FOR OUR PURPOSES.)
```

```
                   1.  *YES
                   5.  *NO
                   0.  Inap. (R does not live on farm/ranch: X501^=4 or 5)


X504          (Do you rent out any part of this property to others?/
              Do you or anyone in your family living here rent out any
              part of this property to others?)

                   1.  *YES
                   5.  *NO
                   0.  Inap. (R does not live on farm/ranch: X501^=4 or 5)



X505          How much rent do you collect?

              Code amount
              -1.  None
               0.  Inap. (R does not live on farm/ranch: X501^=4 or 5;
                    R does not rent out part of property: X504=5)

X506          INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
              (And how often is that amount collected?)

              Code frequency
               2.  *Week
               3.  Every two weeks
               4.  *Month
               5.  *Quarter
               6.  *Year
              11.  *Twice per year
              12.  Every two months
              31.  *Twice a month
              -1.  No rent collected
              -7.  *Other
             0.  Inap. (R does not live on farm/ranch: X501^=4 or 5;
                    R does not rent out part of property: X504=5)



              What part of this property is used for (farm/ranch)ing?

X507          Code percent * 100
                -1.  *Very little
              9995.  *Almost all
                 0.  Inap. (R does not live on farm/ranch: X501^=4 or 5;
                      R does not operate farm/ranch as a business: X503^=1)

X7574         Code number of acres
               -1.  Very little
                0.  Inap. (R does not live on farm/ranch: X501^=4 or 5;
                    R does not operate farm/ranch as a business: X503^=1)
              ********************************************************
                  NOT INCLUDED IN THE PUBLIC DATA SET
              ********************************************************



X508          What is the legal ownership status of this (farm/ranch)?
              [Do you own this (farm/ranch), do you own part of it, do
              you rent it, is it all owned by a business, or what?/
              Do you or your family living here own this (farm/ranch), do
              you own part of it, do you rent it, is it all owned by a
              business, or what?]
```

```
      1.  *Owns all
      2.  *Owns only part
      5.  *Sharecropper
      3.  *Rents/Leases all
      4.  *Owned by a business
     -7.  *Other
      0.  Inap. (R does not live on farm/ranch: X501^=4 or 5;
          R does not operate farm/ranch as a business: X503^=1)
```

R OWNS ALL

```
X509       [Does your (farm/ranch)ing business pay any rent for the
           use of the property?/
           Does your family's (farm/ranch)ing business pay any rent
           for the use of the property?]

            1.  *YES
            5.  *NO
            0.  Inap. (R does not live on farm/ranch: X501^=4 or 5;
                R does not operate farm/ranch as a business: X503^=1;
                R does not own all of farm/ranch: X508^=1)


X510       (How much rent do you collect?/
           How much rent do you or your family living here collect?)

           Code amount
            0.  Inap. (R does not live on farm/ranch: X501^=4 or 5;
                R does not operate farm/ranch as a business: X503^=1;
                R does not own all of farm/ranch: X508^=1; business
                does not pay rent: X509^=1))

X511       INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
           (And how often is that amount collected?)

           Code frequency
            2.  *Week
            3.  Every two weeks
            4.  *Month
            5.  *Quarter
            6.  *Year
           11.  *Twice per year
           12.  Every two months
           31.  *Twice a month
           -7.  *Other
          0.  Inap. (R does not live on farm/ranch: X501^=4 or 5;
                R does not operate farm/ranch as a business: X503^=1;
                R does not own all of farm/ranch: X508^=1; business
                does not pay rent: X509^=1))


X513       Could you tell me the current value of all the land and
           buildings - that is, what would it bring if it were sold
           today?  Do not include any farm animals, implements or crops.

           Code amount
            0.  Inap. (R does not live on farm/ranch: X501^=4 or 5;
                R does not operate farm/ranch as a business: X503^=1;
                R does not own all of farm/ranch: X508^=1)
```

OWNED BY A BUSINESS

X514   (Do you pay the business any rent for this property?/
            Do you or your family living here pay the business any rent
            for this property?)

             1.   *YES
             5.   *NO
             0.   Inap. (R does not live on farm/ranch: X501^=4 or 5;
                  R does not operate farm/ranch as a business: X503^=1;
                  farm/ranch not owned by a business: X508^=4)

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

            Code month
             1.   *January
             2.   *February
             3.   *March
             4.   *April
             5.   *May
             6.   *June
             7.   *July
             8.   *August
             9.   *September
            10.   *October
            11.   *November
            12.   *December
             0.   Inap. (R does not live on farm/ranch: X501^=4 or 5;
                  R does not operate farm/ranch as a business: X503^=1;
                  farm/ranch not owned by a business: X508^=4)
            ****
                NOT INCLUDED IN THE PUBLIC DATA SET
            ****

X516   Code year (4 digits)
             0.   Inap. (R does not live on farm/ranch: X501^=4 or 5;
                  R does not operate farm/ranch as a business: X503^=1;
                  farm/ranch not owned by a business: X508^=4)
            ****
                FOR THE PUBLIC DATA SET, BOTTOM-CODED
                AT X8095-60
            ****

R OWNS PART

X517   [Does the (farm/ranch)ing business pay you any rent for
            the use of the property?/
            Does the (farm/ranch)ing business pay you or your family
            living here any rent for the use of the property?]

             1.   *YES
             5.   *NO
             0.   Inap. (R does not live on farm/ranch: X501^=4 or 5;
                  R does not operate farm/ranch as a business: X503^=1;
                  R does not own only part of farm/ranch: X508^=2)

X518   (How much rent do you collect?/
            How much rent do you or your family living here collect?)

```
              Code amount
               0.  Inap. (R does not live on farm/ranch: X501^=4 or 5;
                   R does not operate farm/ranch as a business: X503^=1;
                   R does not own only part of farm/ranch: X508^=2;
                   business does not pay rent to R: X517^=1)


X519          INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
              (And how often is that amount collected?)

              Code frequency
                2.  *Week
                3.  Every two weeks
                4.  *Month
                5.  *Quarter
                6.  *Year
               11.  *Twice per year
               12.  Every two months
               31.  *Twice a month
               -7.  *Other
                0.  Inap. (R does not live on farm/ranch: X501^=4 or 5;
                    R does not operate farm/ranch as a business: X503^=1;
                    R does not own only part of farm/ranch: X508^=2;
                    business does not pay rent to R: X517^=1)


X520          (Do you pay any rent for this property?/
              Do you or anyone in your family living here pay any rent
              for this property?)

                1.  *YES
                5.  *NO
                0.  Inap. (R does not live on farm/ranch: X501^=4 or 5;
                    R does not operate farm/ranch as a business: X503^=1;
                    R does not own only part of farm/ranch: X508^=2)


X521          (How much rent do you pay?/
              How much rent do you or your family living here pay?)

              Code amount
               -1.  None
                0.  Inap. (R does not live on farm/ranch: X501^=4 or 5;
                    R does not operate farm/ranch as a business: X503^=1;
                    R does not own only part of farm/ranch: X508^=2;
                    R does not pay rent to business: X520^=1)

X522          INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
              (And how often is that amount paid?)

              Code frequency
                2.  *Week
                3.  Every two weeks
                4.  *Month
                5.  *Quarter
                6.  *Year
               11.  *Twice per year
               12.  Every two months
               31.  *Twice a month
               -1.  No rent
               -7.   *Other
               0.  Inap. (R does not live on farm/ranch: X501^=4 or 5;
                    R does not operate farm/ranch as a business: X503^=1;
                    R does not own only part of farm/ranch: X508^=2;
                    R does not pay rent to business: X520^=1)
```

```
                (I will ask you more about the business operation later.
                Now I'd like to ask about the part of the property that
                you personally own.  About what percent of the total
                property is that?/
                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        Code percent * 100
             0.  Inap. (R does not live on farm/ranch: X501^=4 or 5;
                 R does not operate farm/ranch as a business: X503^=1;
                 R does not own only part of farm/ranch: X508^=2)

X7573       Code acres
             0.  Inap. (R does not live on farm/ranch: X501^=4 or 5;
                 R does not operate farm/ranch as a business: X503^=1;
                 R does not own only part of farm/ranch: X508^=2)
             *********************************************************
                 NOT INCLUDED IN THE PUBLIC DATA SET
             *********************************************************

GF
X526        Could you tell me the current value of the entire part of
            the land and buildings you own?  I mean, what would it
            bring if it were sold today?  Do not include any farm
            animals, implements or crops.

            Code amount
             0.  Inap. (R does not live on farm/ranch: X501^=4 or 5;
                 R does not operate farm/ranch as a business: X503^=1;
                 R does not own only part of farm/ranch: X508^=2)


-------------------------------------------------------------------------------
R LIVES IN MOBILE HOME
-------------------------------------------------------------------------------

X601        (Now I have some questions about your home.  Do you 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?/
            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
              2.  *Own only site
              3.  *Own only home
              4.  *Rent both
             -7.  *Neither own nor rent


RENTS HOME, OWNS SITE

GF
X602        How much rent do you pay on this home?

            Code amount
             -1.  None
              0.  Inap. (R does not live in MH: X501^=2; other MH
```

```
                     ownership: X601^=2)
GF
X603      INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
          (And how often is that amount paid?)

          Code frequency
           2.  *Week
           3.  *Every two weeks
           4.  *Month
           5.  *Quarter
           6.  *Year
          11.  *Twice per year
          12.   Every two months
          31.  *Twice a month
          -7.  *Other
           0.  Inap. (R does not live in MH: X501^=2; other MH
                ownership: X601^=2)


X604      Could you tell me the current value of the site?  I mean,
          about what would it bring if it were sold today?

          Code amount
           0.  Inap. (R does not live in MH: X501^=2; other MH
                ownership: X601^=2)


          In what month and year did you purchase the site?

          (INTERVIEWER:  IF GIFT/INHERITANCE, ASK WHEN RECEIVED.)

X605      Code month
           1.  *January
           2.  *February
           3.  *March
           4.  *April
           5.  *May
           6.  *June
           7.  *July
           8.  *August
           9.  *September
          10.  *October
          11.  *November
          12.  *December
           0.  Inap. (R does not live in MH: X501^=2; other MH
                ownership: X601^=2)
          ********************************************************
              NOT INCLUDED IN THE PUBLIC DATA SET
          ********************************************************

X606      Code year (4 digits)
           0.  Inap. (R does not live in MH: X501^=2; other MH
                ownership: X601^=2)
          ********************************************************
              FOR THE PUBLIC DATA SET, BOTTOM-CODED
              AT X8095-60
          ********************************************************

X608      CODE GIFT/INHERITANCE
           1.  *GIFT/INHERITANCE
           5.  *R PURCHASED
           0.  Inap. (R does not live in MH: X501^=2; other MH
                ownership: X601^=2)
```

X607   How much did this site cost when you originally acquired it?

            (INTERVIEWER: IF GIFT/INHERITANCE, ASK VALUE WHEN RECEIVED.)

            Code amount
             0. Inap. (R does not live in MH: X501^=2; other MH
                 ownership: X601^=2)

NEITHER OWNS NOR RENTS MH

X609   How is that?
             1.   Housing is part of job compensation; live-in
                  servant; housekeeper; gardener; farm laborer;
                  military; minister; etc.
             2.   Housing is a gift paid for by someone outside HU;
                  owned by relative outside HU; R pays only taxes/fees
             3.   Sold home, has not moved yet
             4.   Living in house which will inherit; estate in
                  process
             5.   Living in temporary quarters while home is under construction
             6.   Public Housing; charity
             8.   Living in home of relatives/friends without paying
                  rent; include list sample R "home from school"
             9.   House owned by trust created by R
            10.   Property owned by tribal association and R has
                  lifetime rights to residence; other such communal
                  residence rights where R has no equity interest
            12.   R is a part-owner
            13.   Not paying rent, n.e.c.
             0   Inap. (R does not live in MH: X501^=2; other MH
                  ownership: X601^=-7)
            ****
               FOR THE PUBLIC DATA SET, CODES 9 AND 10 ARE COMBINED
              WITH CODE -7; CODES 4 AND 8 ARE COMBINED WITH CODE 2
            ****

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

X610   Code month
             1. *January
             2. *February
             3. *March
             4. *April
             5. *May
             6. *June
             7. *July
             8. *August
             9. *September
            10. *October
            11. *November
            12. *December
             0. Inap. (R does not live in MH: X501^=2; other MH
                 ownership: X601^=-7)
            ****
                NOT INCLUDED IN THE PUBLIC DATA SET
            ****

X611   Code year (4 digits)
             0. Inap. (R does not live in MH: X501^=2; other MH
                 ownership: X601^=-7)

```
              ***********************************************************
                  FOR THE PUBLIC DATA SET, BOTTOM-CODED
                  AT X8095-60
              ***********************************************************



OWNS HOME, RENTS SITE

GF
X612        How much rent do you pay on this site?

            Code amount
            -1.  None
             0.  Inap. (R does not live in MH: X501^=2; other MH
                 ownership: X601^=3)
GF
X613        INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
            (And how often is that amount paid?)

            Code frequency
             2.  *Week
             3.  Every two weeks
             4.  *Month
             5.  *Quarter
             6.  *Year
            11.  *Twice per year
            12.  Every two months
            31.  *Twice a month
            -1.  No rent collected
            -7.  *Other
             0.  Inap. (R does not live in MH: X501^=2; other MH
                 ownership: X601^=3)


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

            Code amount
             0.  Inap. (R does not live in MH: X501^=2; other MH
                 ownership: X601^=3)

            In what month and year did you purchase this mobile home?

            (INTERVIEWER:  IF GIFT/INHERITANCE, ASK WHEN RECEIVED.)

X615        Code month
             1.  *January
             2.  *February
             3.  *March
             4.  *April
             5.  *May
             6.  *June
             7.  *July
             8.  *August
             9.  *September
            10.  *October
            11.  *November
            12.  *December
             0.  Inap. (R does not live in MH: X501^=2; other MH
                 ownership: X601^=3)
            ***********************************************************
                  NOT INCLUDED IN THE PUBLIC DATA SET
            ***********************************************************
```

X616   Code year (4 digits)
           0. Inap. (R does not live in MH: X501^=2; other MH
               ownership: X601^=3)
           ****
               FOR THE PUBLIC DATA SET, BOTTOM-CODED
               AT X8095-60
           ****

X618   CODE GIFT/INHERITANCE
           1. *GIFT/INHERITANCE
           5. *R PURCHASED
           0. Inap. (R does not live in MH: X501^=2; other MH
               ownership: X601^=3)

X617   How much did this mobile home cost when you originally
          acquired it?

          INTERVIEWER: IF GIFT/INHERITANCE, ASK VALUE WHEN RECEIVED.

          Code amount
           0. Inap. (R does not live in MH: X501^=2; other MH
               ownership: X601^=3)

RENTS HOME AND SITE

X619   About how much rent do you pay on this home and site?

          Code amount
          -1. None
           0. Inap. (R does not live in MH: X501^=2; other MH
               ownership: X601^=4)

X620   INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
          (And how often is it paid?)

          Code frequency
           2. *Week
           3. Every two weeks
           4. *Month
           5. *Quarter
           6. *Year
          11. *Twice per year
          12. Every two months
          31. *Twice a month
          -7. *Other
           0. Inap. (R does not live in MH: X501^=2; other MH
               ownership: X601^=4)

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

X621   Code month
           1. *January
           2. *February
           3. *March
           4. *April
           5. *May
           6. *June
           7. *July
           8. *August
           9. *September

```
           10.  *October
           11.  *November
           12.  *December
            0.  Inap. (R does not live in MH: X501^=2; other MH
                ownership: X601^=4)
                *******************************************************
                   NOT INCLUDED IN THE PUBLIC DATA SET
                *******************************************************


X622       Code year (4 digits)
            0.  Inap. (R does not live in MH: X501^=2; other MH
                ownership: X601^=4)
                *******************************************************
                   FOR THE PUBLIC DATA SET, BOTTOM-CODED
                   AT X8095-60
                *******************************************************



OWNS HOME AND SITE


X623       Could you tell me the current value of this home and site?
           I mean, about what would they bring if they were sold today?

           Code amount
            0.  Inap. (R does not live in MH: X501^=2; other MH
                ownership: X601^=1)


X624       Were the site and mobile home purchased separately?

            1.  *YES
            5.  *NO
            0.  Inap. (R does not live in MH: X501^=2; other MH
                ownership: X601^=1)


           In what month and year did you purchase this mobile home?

           (INTERVIEWER:  IF GIFT/INHERITANCE, ASK WHEN RECEIVED.)

X625       Code month
            1.  *January
            2.  *February
            3.  *March
            4.  *April
            5.  *May
            6.  *June
            7.  *July
            8.  *August
            9.  *September
           10.  *October
           11.  *November
           12.  *December
            0.  Inap. (R does not live in MH: X501^=2; other MH
                ownership: X601^=1; home and site not purchased
                separately: X624^=1)
                *******************************************************
                   NOT INCLUDED IN THE PUBLIC DATA SET
                *******************************************************


X626       Code year (4 digits)
            0.  Inap. (R does not live in MH: X501^=2; other MH
                ownership: X601^=1; home and site not purchased
```

```
             separately: X624^=1)
             ********************************************************
                FOR THE PUBLIC DATA SET, BOTTOM-CODED
                AT X8095-60
             ********************************************************


X628         CODE GIFT/INHERITANCE
             1.   *GIFT/INHERITANCE
             5.   *R PURCHASED
             0.   Inap. (R does not live in MH: X501^=2; other MH
                  ownership: X601^=1; home and site not purchased
                  separately: X624^=1)


X627         How much did the mobile home cost when you originally
             acquired it?

             INTERVIEWER:  IF GIFT/INHERITANCE, ASK VALUE WHEN RECEIVED.

             Code amount
             0.   Inap. (R does not live in MH: X501^=2; other MH
                  ownership: X601^=1; home and site not purchased
                  separately: X624^=1)


             In what month and year did you purchase this site?

             (INTERVIEWER:  IF GIFT/INHERITANCE, ASK WHEN RECEIVED.)

X629         Code month
             1.   *January
             2.   *February
             3.   *March
             4.   *April
             5.   *May
             6.   *June
             7.   *July
             8.   *August
             9.   *September
             10.  *October
             11.  *November
             12.  *December
             0.   Inap. (R does not live in MH: X501^=2; other MH
                  ownership: X601^=1; home and site not purchased
                  separately: X624^=1)
             ********************************************************
                NOT INCLUDED IN THE PUBLIC DATA SET
             ********************************************************


X630         Code year (4 digits)
             0.   Inap. (R does not live in MH: X501^=2; other MH
                  ownership: X601^=1; home and site not purchased
                  separately: X624^=1)
             ********************************************************
                FOR THE PUBLIC DATA SET, BOTTOM-CODED
                AT X8095-60
             ********************************************************


X632         CODE GIFT/INHERITANCE
             1.   GIFT/INHERITANCE
             5.   R PURCHASED
             0.   Inap. (R does not live in MH: X501^=2; other MH
                  ownership: X601^=1; home and site not purchased
                  separately: X624^=1)
```

```
X631        How much did this site cost when you originally acquired it?

            INTERVIEWER:  IF GIFT/INHERITANCE, ASK VALUE WHEN RECEIVED.

            Code amount
             0.  Inap. (R does not live in MH: X501^=2; other MH
                 ownership: X601^=1; home and site not purchases
                 separately: X624^=1)


            In what month and year did you purchase this mobile home and site?

            (INTERVIEWER:  IF GIFT/INHERITANCE, ASK WHEN RECEIVED.)

X633        Code month
             1.  *January
             2.  *February
             3.  *March
             4.  *April
             5.  *May
             6.  *June
             7.  *July
             8.  *August
             9.  *September
            10.  *October
            11.  *November
            12.  *December
             0.  Inap. (R does not live in MH: X501^=2; other MH
                 ownership: X601^=1; home and site purchased
                 separately: X624=1)
            **********************************************************
                NOT INCLUDED IN THE PUBLIC DATA SET
            **********************************************************

X634        Code year (4 digits)
             0.  Inap. (R does not live in MH: X501^=2; other MH
                 ownership: X601^=1; home and site purchased
                 separately: X624=1)
            **********************************************************
                FOR THE PUBLIC DATA SET, BOTTOM-CODED
                AT X8095-60
            **********************************************************

X636        CODE GIFT/INHERITANCE
             1.  *GIFT/INHERITANCE
             5.  *R PURCHASED
             0.  Inap. (R does not live in MH: X501^=2; other MH
                 ownership: X601^=1; home and site purchased
                 separately: X624=1)


X635        How much did the mobile home and site cost when you
            originally acquired it?

            INTERVIEWER:  IF GIFT/INHERITANCE, ASK VALUE WHEN RECEIVED.

            Code amount
             0.  Inap. (R does not live in MH: X501^=2; other MH
                 ownership: X601^=1; home and site purchased
                 separately: X624=1)
```

```
-------------------------------------------------------------------------
R LIVES IN HU OTHER THAN FARM/RANCH OR MOBILE HOME
-------------------------------------------------------------------------

X701        Now I have some questions about your home.

            Do you own this ranch, do you pay rent, do you own it as a
            part of a condo, co-op, townhouse association, or what?

            Do you own this farm, do you pay rent, do you own it as a
            part of a condo, co-op, townhouse association, or what?

            Do you own this (house and lot/apartment), do you pay rent,
            do you own it as a part of a condo, co-op, townhouse
            association, or what?

            Do you and your family living here own this ranch, do you
            pay rent, do you own it as a part of a condo, co-op,
            townhouse association, or what?

            Do you and your family living here own this farm, do you
            pay rent, do you own it as a part of a condo, co-op,
            townhouse association, or what?

            Do you and your family living here own this (house and
            lot/apartment), do you pay rent, do you own it as a part of
            a condo, co-op, townhouse association, or what?

             1.  *Owns or is buying/land contract
             2.  *Pays rent
             3.  *Condo
             4.  *Co-op
             5.  *Townhouse Association
             6.  *Retirement Lifetime Tenancy
             8.  *OWN ONLY PART
            -7.  *Neither owns nor rents
             0.  Inap. (R lives in MH: X501=2; R lives on farm and farm
                 is operated as a business: X501=4 or 5 and X503=1)


       NEITHER OWNS NOR RENTS


X705        How is your housing provided?
             1.  Housing is part of job compensation; live-in servant;
                 house-keeper; gardener; farm laborer; military;
                 minister; etc.
             2.  Housing is a gift paid for by someone outside HU;
                 owned by relative outside HU; R pays only taxes
             3.  Sold home, has not moved yet
             4.  Living in house which will inherit; estate in process
             5.  Living in temporary quarters while home is under construction
             6.  Public Housing; charity
             8.  Living in home of relatives/friends without paying
                 rent; include list sample R "home from school"
             9.  House owned by trust created by R
            10.  Property owned by tribal association and R has
                 lifetime rights to residence; other such communal
                 residence rights where R has no equity interest
            12.  R is a part-owner
            13.  Not paying rent, n.e.c.
            -7.  Other
             0.  Inap. (R lives in MH: X501=2; R lives on farm and farm
                 is operated as a business: X501=4 or 5 and X503=1;
```

```
               some living arrangement other than neither owns nor
               rents: X701^=-7)
          ********************************************************
             FOR THE PUBLIC DATA SET, CODES 9 AND 10 ARE COMBINED
             WITH CODE -7; CODES 4 AND 8 ARE COMBINED WITH CODE 2
          ********************************************************


X7133     Do you own any part of this ranch?

          Do you own any part of this farm?

          Do you own any part of this (house and lot/apartment)?

          Does anyone in your family living here own any part of
          this (farm/ranch)?

          Does anyone in your family living here own any part of
          this (house and lot/apartment)?

           1.  *YES
           5.  *NO
           0.  Inap. (R lives in MH: X501=2; R lives on farm and farm
               is operated as a business: X501=4 or 5 and X503=1;
               some living arrangement other than neither owns nor
               rents: X701^=-7)


X7134     IN THE FOLLOWING QUESTIONS ABOUT VALUE AND LOANS, INCLUDE
          ONLY R'S SHARE; IF R KNOWS ONLY TOTALS FOR THE WHOLE
          PROPERTY, MAKE NOTES WHERE APPLICABLE.

          What percent of the property do you own?

          What percent of the property do you and your family living
          here own?


          Code percent * 100
           0.  Inap. (R lives in MH: X501=2; R lives on farm and farm
               is operated as a business: X501=4 or 5 and X503=1;
               some living arrangement other than neither owns nor
               rents or owns only part: X701^=-7, 8; R does not own
               any part: X7133=5)


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

X706      Code month
           1.  *January
           2.  *February
           3.  *March
           4.  *April
           5.  *May
           6.  *June
           7.  *July
           8.  *August
           9.  *September
          10.  *October
          11.  *November
          12.  *December
           0.  Inap. (R lives in MH: X501=2; R lives on farm and farm
               is operated as a business: X501=4 or 5 and X503=1;
```

```
            some living arrangement other than neither owns nor
            rents: X701^=-7; R owns any part: X7133^=5)
         **********************************************************
            NOT INCLUDED IN THE PUBLIC DATA SET
         **********************************************************


X707     Code year (4 digits)
          0.  Inap. (R lives in MH: X501=2; R lives on farm and farm
             is operated as a business: X501=4 or 5 and X503=1;
             some living arrangement other than neither owns nor
             rents: X701^=-7; R owns any part: X7133^=5)
         **********************************************************
            FOR THE PUBLIC DATA SET, BOTTOM-CODED
            AT X8095-60
         **********************************************************



RENTS HOME (INCLUDES FARM WITH NO FARM BUSINESS/RENTED FARM)

GF
X708     How much rent do you pay for this (farm/ranch)?

         How much rent do you or your family living here pay for
         this (farm/ranch)?

         How much rent do you pay for this (house/apartment)?

         How much rent do you or your family living here pay for this
         (house/apartment)?

         IF RENT IS SUBSIDIZED, PROBE FOR DETAILS AND MAKE A NOTE.
         IF R SHARES RENT WITH ROOMATES NOT IN THE PEU, INCLUDE
         ONLY R'S (FAMILY'S) SHARE OF RENT.

         Code amount
         -1.  None
          0.  Inap. (R lives in MH: X501=2; R lives on farm operated
             as a business, but does not rent: X501=4 or 5 and
             X503=1 and X508^=3; some living arrangement other than
             rents rents: X701^=2)

X709     INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
         (And how often is that amount paid?)

         Code frequency
          2.  *Week
          3.  Every two weeks
          4.  *Month
          5.  *Quarter
          6.  *Year
         11.  *Twice per year
         12.  Every two months
         31.  *Twice a month
         -1.  No rent collected
         -7.  *Other
          0.  Inap. (R lives in MH: X501=2; R lives on farm operated
             as a business, but does not rent: X501=4 or 5 and
             X503=1 and X508^=3; some living arrangement other than
             rents rents: X701^=2)

GF
X710     Does the rent include some or all utilities?

          1.  *Yes, all
```

```
                3.  *Yes, some
                5.  *No
                0.  Inap. (R lives in MH: X501=2; R lives on farm operated
                    as a business, but does not rent: X501=4 or 5 and
                    X503=1 and X508^=3; some living arrangement other than
                    rents rents: X701^=2)


X711       Do you rent it furnished or unfurnished?

                1.  *Furnished
                3.  *Partially furnished
                5.  *Unfurnished
                0.  Inap. (R lives in MH: X501=2; R lives on farm operated
                    as a business, but does not rent: X501=4 or 5 and
                    X503=1 and X508^=3; some living arrangement other than
                    rents rents: X701^=2)



           In what month and year did you move into this ranch?

           In what month and year did you move into this farm?

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

X712       Code month
                1.  *January
                2.  *February
                3.  *March
                4.  *April
                5.  *May
                6.  *June
                7.  *July
                8.  *August
                9.  *September
               10.  *October
               11.  *November
               12.  *December
                0.  Inap. (R lives in MH: X501=2; R lives on farm operated
                    as a business, but does not rent: X501=4 or 5 and
                    X503=1 and X508^=3; some living arrangement other than
                    rents rents: X701^=2)
                ********************************************************
                    NOT INCLUDED IN THE PUBLIC DATA SET
                ********************************************************

X713       Code year (4 digits)
                0.  Inap. (R lives in MH: X501=2; R lives on farm operated
                    as a business, but does not rent: X501=4 or 5 and
                    X503=1 and X508^=3; some living arrangement other than
                    rents rents: X701^=2)
                ********************************************************
                    FOR THE PUBLIC DATA SET, BOTTOM-CODED
                    AT X8095-60
                ********************************************************



R OWNS SOME PART (INCLUDES FARM WITH NO FARM BUSINESS)


X7572      Are you required to pay regular fees to an association or
           property management group in order to live here?

                1.  *YES
```

```
        5.  *NO
        0.  Inap. (R lives in MH: X501=2; R lives on farm and farm
            is operated as a business: X501=4 or 5 and X503=1;
            some living arrangement other than owns: X701^=1, 3,
            4, 5, 6, or 8 and X7133^=1)


X703      How much are your fees?

          Code amount
          -1.  None
          0.  Inap. (R lives in MH: X501=2; R lives on farm and farm
              is operated as a business: X501=4 or 5 and X503=1;
              some living arrangement other than owns: X701^=1, 3,
              4, 5, 6, or 8 and X7133^=1; no fees: X7572^=1)

X704      INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
          (And how often do you pay this amount?)

          Code frequency
           2.  *Week
           3.  Every two weeks
           4.  *Month
           5.  *Quarter
           6.  *Year
           8.  Lump sum; one payment only
          11.  *Twice per year
          12.  Every two months
          31.  *Twice a month
          -7.  *Other
           0.  Inap. (R lives in MH: X501=2; R lives on farm and farm
               is operated as a business: X501=4 or 5 and X503=1;
               some living arrangement other than owns: X701^=1, 3,
               4, 5, 6, or 8 and X7133^=1; no fees: X7572^=1)


X702      INTERVIEWER OBSERVATION:  DOES R LIVE IN MULTIPLE HU STRUCTURE?
          (CONFIRM WITH R IF NECESSARY.)

           1.  *YES
           5.  *NO
           0.  Inap. (R lives in MH: X501=2; R lives on farm and farm
               is operated as a business: X501=4 or 5 and X503=1;
               some living arrangement other than owns: X701^=1, 3,
               4, 5, 6, or 8 and X7133^=1)

GF
X714      Do you own the entire building or just your unit?

          Do you and your family living here own the entire building
          or just your unit?

          IF R OWNS MULTIPLE UNITS, BUT NOT THE WHOLE BUILDING, MAKE
          A NOTE AND INCLUDE ADDITIONAL UNIT LATER AS OTHER REAL
          ESTATE.

           1.  *Entire building
           2.  *Just R's unit
           0.  Inap. (R lives in MH: X501=2; R lives on farm and farm
               is operated as a business: X501=4 or 5 and X503=1;
               some living arrangement other than owns: X701^=1, 3,
               4, 5, 6, or 8 and X7133^=1)
```

X715   How many housing units are in this building?

            Code number of units
             0. Inap. (R lives in MH: X501=2; R lives on farm and farm
                 is operated as a business: X501=4 or 5 and X503=1;
                 some living arrangement other than owns: X701^=1, 3,
                 4, 5, or 6 and X7133^=1; does not own entire building:
                 X714^=1)
            ****
               FOR THE PUBLIC DATA SET, TOP-CODED AT 100
            ****

X7135   Do you own your unit separately from the rest of the building?

             1. *YES
             5. *NO
             0. Inap. (R lives in MH: X501=2; R lives on farm and farm
                 is operated as a business: X501=4 or 5 and X503=1;
                 some living arrangement other than owns: X701^=1, 3,
                 4, 5, 6, or 8 and X7133^=1; does not own entire building:
                 X714^=1)

GF
X716   The following questions about your home refer to your unit
            only.

            The following questions refer to the entire building.

            What is the current value of this (home and
            land/apartment/property)? I mean, without taking any
            outstanding loans into account, about what would it
            bring if it were sold today?

            INTERVIEWER: PROPERTY REFERS TO WHATEVER PART R OWNS OF
            THEIR HOUSE AND LOT, APARTMENT, BUILDING, FARM OR
            RANCH. INCLUDE THE PART OF THE PROPERTY THAT R OWNS; FOR
            FARMS/RANCHES, INCLUDE ALL OWNED LAND AND STRUCTURES.

            Code amount
             0. Inap. (R lives in MH: X501=2; R lives on farm and farm
                 is operated as a business: X501=4 or 5 and X503=1;
                 some living arrangement other than owns: X701^=1, 3,
                 4, 5, 6, or 8 and X7133^=1)

            NOTE: where X7133=YES (R neither owns nor rents, but owns
            part of the property), the amount here has been adjusted to
            reflect the value of the entire property.

            In what month and year did you first purchase any part of
            this property?

            (INTERVIEWER: IF GIFT/INHERITANCE, ASK WHEN RECEIVED.)
           IF THE PROPERTY WAS ACQUIRED/INHERITED/BUILT AT DIFFERENT
           TIMES, RECORD THE EARLIEST DATE.

X719   Code month
             1. *January
             2. *February
             3. *March
             4. *April
             5. *May
             6. *June
             7. *July
             8. *August

```
                9.   *September
               10.   *October
               11.   *November
               12.   *December
                0.   Inap. (R lives in MH: X501=2; R lives on farm and farm
                     not owned at least in part: X501=4 or 5 and X508^=1 or
                     2; some living arrangement other than owns: X701^=1, 3,
                     4, 5, 6, or 8 and X7133^=1)
                     *********************************************************
                         NOT INCLUDED IN THE PUBLIC DATA SET
                     *********************************************************

X720      Code year (4 digits)
                0.   Inap. (R lives in MH: X501=2; R lives on farm and farm
                     not owned at least in part: X501=4 or 5 and X508^=1 or
                     2; some living arrangement other than owns: X701^=1, 3,
                     4, 5, 6, or 8 and X7133^=1)
                     *********************************************************
                         FOR THE PUBLIC DATA SET, BOTTOM-CODED
                         AT X8095-60
                     *********************************************************

X718      CODE GIFT/INHERITANCE
                1.   GIFT/INHERITANCE
                5.   R PURCHASED
                0.   Inap. (R lives in MH: X501=2; R lives on farm and farm
                     not owned at least in part: X501=4 or 5 and X508^=1 or
                     2; some living arrangement other than owns: X701^=1, 3,
                     4, 5, 6, or 8 and X7133^=1)

GF
X7060     Did you (or your husband/wife/partner) ever own your home
          in the past?

                1.   *YES
                5.   *NO
                0.   Inap. (R lives in MH: X501=2; R lives on farm and farm
                     is operated as a business: X501=4 or 5 and X503=1;
                     R owns: X701=1, 3, 4, 5, 6, or 8 and X7133^=1)

(ALL OWNERS EXCEPT MH)


X717      How much did it cost when you originally acquired it?

          IF PROPERTY WAS PURCHASED SEPARATELY, WE WANT THE TOTAL
            COST OF LAND AND HOUSE.  INTERVIEWER:  IF GIFT/INHERITANCE,
            ASK VALUE WHEN RECEIVED.

            Code amount
                0.   Inap. (R lives in MH: X501=2; R owns neither farm nor
                     other type of dwelling: X508^=1 or 2 and X701^=1, 3,
                     4, 5, 6, or 8 and X7133^=1)


(ALL TYPES OF OWNERS)


X721      What are the real estate taxes on this home and land?

          What are the real estate taxes on this land?

          What are the real estate taxes on this home?
```

What are the real estate taxes on this farm?

What are the real estate taxes on this ranch?

What are the real estate taxes on the part of the ranch you own?

What are the real estate taxes on the part of the farm you own?

What are the real estate taxes on this unit?

What are the real estate taxes on this property?

Code amount
-1. None
 0. Inap. (Does not own any part of HU: X508^=1 or 2 and
     X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1)

X722   INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
            (And how often do you pay this amount?)

            Code frequency
             2. *Week
             3. Every two weeks
             4. *Month
             5. *Quarter
             6. *Year
            11. *Twice per year
            12. Every two months
            20. Five times a year; every 10 weeks
            22. Varies
            25. Every two years
            31. *Twice a month
            -7. *Other
            -1. None
             0. Inap. (Does not own any part of HU: X508^=1 or 2 and
                 X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1)

X723   Is there a mortgage or land contract on this (home/home and
            land/apartment/property)?
            IF YES, SAY: Please do not include home equity loans or
            lines of credit.

            INTERVIEWER: IF R SAYS BOTH MORTGAGE AND LAND CONTRACT,
            CHOOSE MORTGAGE.
            IF R SAYS REVERSE ANNUITY MORTGAGE, CODE MORTGAGE AND MAKE
            A NOTE [F2].

             1. *Yes, mortgage
             2. *Yes, land contract
             5. *No
             0. Inap. (Does not own any part of HU: X508^=1 or 2 and
                 X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1)

X830   Do you have another mortgage or a land contract on this
            property?

            IF YES, SAY: Please do not include home equity lines of credit.
            INTERVIEWER: 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.

```
              1.   *Yes, second mortgage
              2.   *Yes, land contract
              5.   *No
              0.   Inap. (Does not own any part of HU: X508^=1 or 2 and
                   X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                   no first mortgage: X723=5)


X931          Do you have any other loans that use this property as collateral?

              Do you have any loans that use this property as collateral?

              IF YES, SAY: Please do not include any home equity lines of credit.

              1.   *YES
              5.   *NO
              0.   Inap. (Does not own any part of HU: X508^=1 or 2 and
                   X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                   first mortgage but no second mortgage: X723=1 and X830^=1)


-------------------------------------------------------------------------------
MORTGAGES/LAND CONTRACTS/EQUITY LOANS ON PRINCIPAL RESIDENCE
#1 refers to first mortgage
#2 refers to second mortgage
#3 refers to other home equity loan other than a home equity line of credit
-------------------------------------------------------------------------------
GF
X724(#1)      Is the first or main mortgage a FHA, VA or other federally
              guaranteed mortgage?

              FANNY MAE AND FREDDY MAC SHOULD NOT BE INCLUDED AS
              FEDERALLY GUARANTEED.

              1.   *YES
              5.   NO
              0.   Inap. (Does not own any part of HU: X508^=1 or 2 and
                   X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                   no mortgage: X723=5)

X726(#1)      Is it an FHA mortgage, a VA mortgage, or is it from some
              other program?

              1.   *Federal Housing Administration (FHA)
              2.   *Veteran's Administration (VA)
              3.   Federal land bank
              4.   Federal National Mortgage Association ("Fannie Mae")
              5.   Federal Home Loan Mortgage Corp. ("Freddie Mac")
             10.   State housing programs
             11.   First-time buyer program, n.e.c.
             12.   Other Federal loan program
             -7.   *Other
              0.   Inap. (Does not own any part of HU: X508^=1 or 2 and
                   X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                   no mortgage: X723=5; not federally guaranteed: X724^=1)
              ******************************************************
                   FOR THE PUBLIC DATA SET, CODE 4 IS COMBINED WITH
                   CODE 5; CODES 2, 3, 10, AND 11 ARE COMBINED WITH CODE
                   12
              ******************************************************


X727(#1)      Why did you choose this type of loan?
```

```
          Credit Terms/Cost Of Loan
           1.   Interest rate -- low (er) / reasonable/best available rates
           4.   Finance charges low (er) or none (other than interest
                or NA if includes interest.)
           5.   Amount of the down payment
           6.   Size of (monthly) payments; payment amount; longer
                contracts -- more time to pay off loan
           9.   Easier to get credit -- require less
                information/collateral; less stringent rules for
                giving credit; get credit approval faster; no red tape
          25.   Credit terms/arrangements -- NA what:  "affordable terms"
          26.   Give the best (a better) deal -- NA how
          29.   Other credit terms or cost of loan
          30.   Special features for first-time home buyers
          80.   No Choice, NEC
          81.   Used before, always use
          83.   Recommended
          85.   Home inspection policy
          90.   Assumed or assumable; seller-financed
          -7.   Other
           0.   Inap. (Does not own any part of HU: X508^=1 or 2 and
                X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                no mortgage: X723=5; not federally guaranteed: X724^=1)

GF
X725(#1)  Private mortgage insurance, or PMI, protects lenders
          against default.   Does your currently mortgage carry PMI?

          (IF R ASKS:  DO NOT INCLUDE MORTGAGE LIFE INSURANCE.)

           1.   *YES
           5.   *NO
           0.   Inap. (Does not own any part of HU: X508^=1 or 2 and
                X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                no mortgage: X723=5; has VA/FHA: X724=1)


          About this mortgage, in what month and year did you obtain
          or last refinance it?

          About this land contract, in what month and year did you
          obtain or last refinance it?

          About this loan, in what month and year did you obtain or
          last refinance it?

X801(#1)  Code month
X901(#2)   1.   *January
X1001(#3)  2.   *February
           3.   *March
           4.   *April
           5.   *May
           6.   *June
           7.   *July
           8.   *August
           9.   *September
          10.   *October
          11.   *November
          12.   *December
           0.   Inap. (Does not own any part of HU: X508^=1 or 2 and
                X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                no mortgage: X723=5)
          ******************************************************
```

```
              NOT INCLUDED IN THE PUBLIC DATA SET
          ********************************************************

X802(#1)    Code year (4 digits)
X902(#2)     0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
X1002(#3)        X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                 no mortgage: X723=5)
          ********************************************************
              FOR THE PUBLIC DATA SET, BOTTOM-CODED
              AT X8095-30
          ********************************************************



X803(#1)    Was this mortgage assumed from the previous owner?
X903(#2)
            Was this land contract assumed from the previous owner?

            Was this second mortgage assumed from the previous owner?

             1.  *YES
             5.  *NO
             0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
                 X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                 no mortgage: X723=5; year of mortgage not same as year
                 of purchase: X802^=X606, X611, X616, X626, X630, X634,
               and X720)



X7137(#1)   Did you take out this mortgage to: refinance or rollover an
            earlier loan, borrow additional money on your home equity,
            or to do both?

             1.  *Refinance or rollover an earlier loan,
             2.  *Borrow additional money on your home equity,
             3.  *Or to do both?
             4.  *ORIGINALLY PAID CASH AND TOOK OUT LOAN LATER;
                 no pre-existing mortgage when loan taken out
             8.  Assumed mortgage when inherited the house
             0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
                 X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                 land contact: X723=2; no mortgage: X723=5; year of
                 mortgage same as year of purchase: X802= one of X606,
                 X611, X616, X626, X630, X634, or X720)

X7138(#1)   How much additional money did you borrow?

            INTERVIEWER: WE WANT THE AMOUNT THAT R BORROWED NET OF
            CLOSING COSTS AND THE AMOUNT REFINANCED.

            Code amount
             0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
                 X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                 land contact: X723=2; no mortgage: X723=5; year of
                 mortgage same as year of purchase: X802= one of X606,
                 X611, X616, X626, X630, X634, or X720; did not borrow
                 additional money: X7137^=2, 3; assumed mortgage on
                 inherited house: X7137=8)



X6723(#1)   For what purpose was the money used?

            MASTER LOAN PURPOSE LIST
```

```
 1.  Own home purchase/construction
 3.  Home improvements or additions (incl. assessments for
     sewer/sidewalk, etc.)
 4.  Home repairs/maintenance/upkeep
10.  Car
11.  Refrigerator
12.  Stove/range; microwave oven
13.  Dishwasher
14.  Freezer
15.  Air conditioner; furnace
16.  Washing machine (incl. washer/dryer combination)
17.  Dryer
18.  Furniture (excluding pianos and organs -- see code
     34); lamps; mattress and spring combinations; rug
     and/or carpet; other household furnishings
20.  Vaccum cleaners
23.  Home computer; calculator; computer terminal
24.  Truck/jeep/utility vehicle
25.  Combination of appliances (incl. TV); "appliances" -- NA type
26.  Combination of furniture and appliances
29.  Other appliances or durable goods; sewing machine; typewriter
31.  Stereo; phonograph (may include radio); include sound
     equipment; amplifiers here; radio (AM or FM); tuner;
     CB equipment; tape recorder, tape player (cassette or
     reel-to-reel); CD player
34.  Piano; Organ
35.  Musical instruments (excl. piano and organ)
36.  TV -- color or black and white; "home entertainment
     center" (including combination TV, radio, phonograph);
     video cassette recorder/player (VCR); video camera
     (Cam-corder); satellite dish
49.  Other small/indoor hobby and entertainment items
     (incl. pool tables and regular cameras)
50.  Power tools and yard equipment
61.  Boat; boating equipment (incl. trailer), airplane,
     airplane equipment
63.  Motorcycles; bicycle; moped; snowmobiles; off-road vehicles
65.  Camper-trailers; RV, n.f.s.
67.  Cottage; vacation property; mobile homes -- seasonal
     residence (if current residence, code 01); "motor home";
     second home
69.  Other outdoor recreation items; horse
74.  Invest in own business
75.  Business investment (exc. 74),
     incl. businesses now defunct
76.  Other asset investment; bought stocks/bonds; IRA
     deposit; gold; "investment", n.f.s.
78.  Investment real estate (incl. cemetery plots and
     additions and repairs to investment property);
     farmland (exc. 74); vacation property
79.  To have cash reserve
80.  Divorce/separation expenses
81.  Travel/vacation expenses
82.  Medical/dental/veterinary expenses; attorney's fees
83.  Education/school expenses
84.  Tax and insurance expenses (exc. vehicle, code 93)
85.  Weddings/funerals/other "occasions"
86.  Legal judgment against R
88.  Moving expenses
89.  Other special expenses; encyclopedia; health membership
90.  "Personal loan"--NA what for
91.  Bill/debt consolidation; "bills"
92.  Personal items, incl. clothing, jewelry
93.  Vehicle repair/upkeep (incl. insurance)
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        94.  Gifts; goods or gifts of money; "Christmas"
        95.  Living/general expenses
        96.  Loans made to others; "loaned friend/son money for a house"
        97.  Charitable or political contributions
        -7.  Other (including combinations)
         0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
             X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
             land contact: X723=2; no mortgage: X723=5; year of
          mortgage same as year of purchase: X802= one of X606, X611,
          X616, X626, X630, X634, or X720; additional money not
          taken out on loan: X7137^=2, 3, or 4; assumed mortgage on
             inherited house: X7137=8)
        ********************************************************
          THE FOLLOWING NEW CATEGORIES HAVE BEEN CREATED FOR THE
          PUBLIC DATA SET:
          IF (loan purpose type=1 or 67) THEN newcode=1;
          ELSE IF (loan purpose type=3 or 4) THEN newcode=2;
          ELSE IF (loan purpose type=10 or 24) THEN newcode=3;
          ELSE IF (loan purpose type=11, 12, 13, 14, 15, 16,
            17, 18, 20, 25, 26, or 29) THEN newcode=4;
          ELSE IF (loan purpose type=23, 31, 34, 35, 36, 49,
            50, or 69) THEN newcode=5;
          ELSE IF (loan purpose type=61, 63, or 65) THEN
            newcode=6;
          ELSE IF (loan purpose type=74, 75, 76, 78, or 79)
            THEN newcode=7;
          ELSE IF (loan purpose type=80, 81, 85, 88, or 89)
            THEN newcode=8;
          ELSE IF (loan purpose type=82 or 83) THEN newcode=9;
          ELSE IF (loan purpose type=84, 86, 90, 91, 92, 93, 94,
            95, 96, or 97) THEN newcode=10;
        ********************************************************


GF
X804(#1)   What was the amount of the land contract when you took it out?
X904(#2)
X1004(#3)  Including both the amount refinanced and the additional
           borrowing, how much did you borrow?

           How much did you refinance?

           How much did you borrow?

         IF R HAS REVERSE ANNUITY MORTGAGE, THE AMOUNT BORROWED IS
         THE TOTAL AMOUNT RECEIVED TO DATE.

           Code amount
            0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
                X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                no first mortgage: X723^=1 or 2/no second mortgage:
                X830^=1/no third mortgage: X931^=1 or (X723=5 and X830^=1))

GF
X805(#1)   What is the amount still owed on the land contract?
X905(#2)
X1005(#3)  How much is still owed on this loan?

           Code amount
            0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
                X601^=1, 2, or 3 and X701^=1, 3, 4, 5, or 6 and X7133^=1;
                no first mortgage: X723^=1 or 2/no second mortgage:
                X830^=1/no third mortgage: X931^=1 or (X723=5 and X830^=1))
```

```
             How many years or payments did you agree upon when the
             (land contract/loan) was taken out or refinanced?

             IF R SAYS MORTGAGE IS A REVERSE ANNUITY MORTGAGE, MAKE A NOTE.

X806(#1)     NUMBER OF YEARS
X906(#2)
X1006(#3)    Code number of years
             -1.  NO SET NUMBER OF YEARS
             -7.  Unable to calculate from number of payments
              0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
                   X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                   no first mortgage: X723^=1 or 2/no second mortgage:
                   X830^=1/no third mortgage: X931^=1 or (X723=5 and X830^=1))

X807(#1)     NUMBER OF PAYMENTS
X907(#2)
X1007(#3)    Code number of payments
             -1.  NO SET NUMBER OF PAYMENTS
             -7.  Unable to calculate from number of years
              0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
                   X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                   no first mortgage: X723^=1 or 2/no second mortgage:
                   X830^=1/no third mortgage: X931^=1 or (X723=5 and X830^=1))

X9154(#1)     Recode: Term of loan in months
X9155(#2)
X9156(#3)     Code number of months
             -1.  NO SET NUMBER OF YEARS/PAYMENTS
             -7.  Unable to calculate from number of payments/years
              0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
                   X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                   no first mortgage: X723^=1 or 2/no second mortgage:
                   X830^=1/no third mortgage: X931^=1 or (X723=5 and X830^=1))
                   *********************************************************
                      NOT INCLUDED IN THE PUBLIC DATA SET
                   *********************************************************
GF
X808(#1)     How much are the payments?
X908(#2)
X1008(#3)    EXCLUDE TAXES AND INSURANCE, IF POSSIBLE.

             Code amount
             -1.  None
             -2.  NO REGULAR PAYMENTS
              0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
                   X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                   no first mortgage: X723^=1 or 2/no second mortgage:
                   X830^=1/no third mortgage: X931^=1 or (X723=5 and X830^=1);
                   no set number of payments: X806/X906/X1006=-1 or
                   X807/X907/X1007=-1)

GF
X809(#1)     INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X909(#2)     (And how often is that amount due?)
X1009(#3)
             Code frequency
              2.  *Week
              3.  Every two weeks
              4.  *Month
              5.  *Quarter
              6.  *Year
              8.  *Lump sum; one payment only
             11.  *Twice per year
```

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             12.  Every two months
             22.  Varies
             23.  13 times a year; every 4 weeks
             24.  Every 6 weeks
             31.  *Twice a month
             -1.  NO PAYMENT
             -2.  NO REGULAR PAYMENTS
             -7.  *Other
              0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
                  X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                  no first mortgage: X723^=1 or 2/no second mortgage:
                  X830^=1/no third mortgage: X931^=1 or (X723=5 and X830^=1);
                  no set number of payments: X806/X906/X1006=-1 or
                  X807/X907/X1007=-1)

        GF
        X813(#1)   What is the typical payment?
        X913(#2)
        X1013(#3)  EXCLUDE TAXES AND INSURANCE, IF POSSIBLE.

                   Code amount
                   -1.  None
                   -2.  NO TYPICAL PAYMENTS
                    0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
                        X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                        no first mortgage: X723^=1 or 2/no second mortgage:
                        X830^=1/no third mortgage: X931^=1 or (X723=5 and X830^=1);
                        set number of payments and positive payment:
                        X806/X906/X1006^=-1 and X807/X907/X1007^=-1 and
                        X808/X908/X1008>0)
        GF
        X814(#1)   INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
        X914(#2)   (And how often is that amount made?)
        X1014(#3)
                   Code frequency
                    2.  *Week
                    3.  Every two weeks
                    4.  *Month
                    5.  *Quarter
                    6.  *Year
                    8.  *Lump sum; one payment only
                   11.  *Twice per year
                   12.  Every two months
                   22.  Varies
                   23.  13 times a year; every 4 weeks
                   24.  Every 6 weeks
                   31.  *Twice a month
                   -1.  NO PAYMENT
                   -2.  NO TYPICAL PAYMENTS
                   -7.  *Other
                    0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
                        X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                        no first mortgage: X723^=1 or 2/no second mortgage:
                        X830^=1/no third mortgage: X931^=1 or (X723=5 and X830^=1);
                        set number of payments and positive payment:
                        X806/X906/X1006^=-1 and X807/X907/X1007^=-1 and
                        X808/X908/X1008>0)

        GF
        X810(#1)   Does this amount include real estate taxes or homeowners'
                   insurance?   (Which?)

                    1.  *Taxes only
                    2.  *Insurance only
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               3.  *Both
               4.  *Neither
               0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
                   X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                   no first mortgage: X723^=1 or 2; no typical payment:
                   X813=-1 or -2/X913=-1 or -2/X1013=-1 or -2)


GF
X811(#1)    Will the (regular) payments repay the loan completely, or
X911(#2)    will there be a balance payable, or "balloon" payment, when
X1011(#3)   the loan is due?

               IF R IS REQUIRED TO REFINANCE THE LOAN AFTER A FIXED
             PERIOD, CHOOSE "BALANCE PAYABLE OR BALLOON" AND MAKE
               A NOTE.

               1.  *Repay completely
               2.  *Balance payable or Balloon
               0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
                   X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                   no first mortgage: X723^=1 or 2/no second mortgage: X830^=1/
                   no third mortgage: X931^=1 or (X723=5 and X830^=1; no
                   typical payment: X813=-1 or -2/X913=-1 or -2/X1013=-1 or -2)


X812(#1)    What will the balance due or balloon payment be?
X912(#2)
X1012(#3)   Code amount
               0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
                   X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                   no first mortgage: X723^=1 or 2/no second mortgage: X830^=1/
                   no third mortgage: X931^=1 or (X723=5 and X830^=1; no
                   typical payment: X813=-1 or -2/X913=-1 or -2/
                   X1013=-1 or -2; no balloon payment: X811^=2/X911^=2/X1011^=2)


X7571(#1)   Are you paying off this (land contract/loan) ahead of
X7570(#2)   schedule, behind schedule, or are the payments about
X7569(#3)   on schedule?

               1.  *ON SCHEDULE
               2.  *AHEAD OF SCHEDULE
               3.  *BEHIND SCHEDULE
               0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
                   X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                   no first mortgage: X723^=1 or 2/no second mortgage: X830^=1/
                   no third mortgage: X931^=1 or (X723=5 and X830^=1;
                   no set number of payments: X811=-1/X911=-1/X1011=-1;
                   no typical payment: X813=-1 or -2/X913=-1 or -2/
                   X1013=-1 or -2)


X815(#1)    When do you expect this (land contract/loan) to be repaid?
X915(#2)
X1015(#3)   Code year (4 digits)
              -1.  Reverse annuity loan
               0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
                   X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                   no first mortgage: X723^=1 or 2/no second mortgage: X830^=1/
                   no third mortgage: X931^=1 or (X723=5 and X830^=1;
                   loan on schedule: X7571=1/X7570=1/X7569=1)


X816(#1)    What is the current annual rate of interest being charged
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X916(#2)    on the loan?
X1016(#3)   What is the current annual rate of interest on the land
            contract?

            Code percent * 100
            -1.  No interest
             0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
                 X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                 no first mortgage: X723^=1 or 2/no second mortgage: X830^=1/
                 no third mortgage: X931^=1 or (X723=5 and X830^=1)


X817(#1)    Please look at the list of institutions you wrote down.
X917(#2)    Is the loan with any of the institutions on the list, or from
X1017(#3)   someplace else?

            IF INSTITUTIONS CARD: Which institution?
            (IF "SOMEPLACE ELSE": What institution is that?
            ASK R TO UPDATE LIST IF A NEW INSTITUTION IS MENTIONED
              AT THIS POINT./IF "SOMEPLACE ELSE":What type of institution
            is that?)

            Please look at the Institutions Card.  Is the loan with any
            of the institutions on the Institutions Card, or from
            someplace else?

            IF INSTITUTIONS CARD: Which institution?
            (IF "SOMEPLACE ELSE": What institution is that?
            CHECK INSTITUTION CARD AND UPDATE IF A NEW INSTITUTION IS
            MENTIONED AT THIS POINT./ IF "SOMEPLACE ELSE": What type of
            institution is that?)

            WE WANT THE INSTITUTION THAT CURRENTLY HOLDS THE MORTGAGE,
            NOT THE INSTITUTION WHERE R ORIGINALLY TOOK OUT THE LOAN.

               1.  *Institution 1
               2.  *Institution 2
               3.  *Institution 3
               4.  *Institution 4
               5.  *Institution 5
               6.  *Institution 6
               7.  *Institution 7
              -7.  *OTHER (Coded using the MASTER INSTITUTION LIST)
             See MASTER INSTITIUTION LIST for other codes (See X308)
               0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
                   X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                   no first mortgage: X723^=1 or 2/no second mortgage: X830^=1/
                   no third mortgage: X931^=1 or (X723=5 and X830^=1)
             The following codes show on the screen after at
             least seven distinct institutions have been during
             the course of the interview:
             11.  *COMMERCIAL BANK; trust company
             12.  *S&L/SAVINGS BANK
             14.  *FINANCE/LOAN CO
             17.  *INSURANCE CO
             18.  *MORTGAGE CO
             19.  *CONTRACTOR/DEVELOPER
             20.  *PRIOR OWNER
             ********************************************************
                SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
                COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC
                DATA SET
             ********************************************************
```

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X9083(#1)  Recode: type of institution
X9084(#2)
X9085(#3)  See MASTER INSTITIUTION LIST for other codes (See X308)
             0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
                 X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                 no first mortgage: X723^=1 or 2/no second mortgage: X830^=1/
                 no third mortgage: X931^=1 or (X723=5 and X830^=1)
             ********************************************************
                SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
                COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC
                DATA SET
             ********************************************************


X7568(#1)  Is this the same institution as the one from which you
           originally took out this loan?

           IF R REFINANCED THE LOAN, WE WANT TO KNOW ABOUT THE REFINANCED
           LOAN, NOT THE ORIGINAL LOAN.

             1.  *YES
             5.  *NO
             0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
                 X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                 no first mortgage: X723^=1 or 2)


X7580(#1)  Please look at the list of institutions you wrote down.  Was
           the loan originally with any of the institutions on that
           list, or from someplace else?  (IF ON THE LIST:  Which
           institution?)  (IF SOMEPLACE ELSE: What type of institution
             is that?)

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

             1.  *Institution 1
             2.  *Institution 2
             3.  *Institution 3
             4.  *Institution 4
             5.  *Institution 5
             6.  *Institution 6
             7.  *Institution 7
            -7.  *OTHER (Coded using the MASTER INSTITUTION LIST)
           See MASTER INSTITIUTION LIST for other codes (See X308)
             0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
                 X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                 no first mortgage: X723^=1 or 2; not same institution as
                 one from which originally took out loan: X7568^=5)
           The following codes show on the screen after at
           least seven distinct institutions have been during
           the course of the interview:
            11.  *COMMERCIAL BANK; trust company
            12.  *S&L/SAVINGS BANK
            14.  *FINANCE/LOAN CO
            17.  *INSURANCE CO
            18.  *MORTGAGE CO
            19.  *CONTRACTOR/DEVELOPER
            20.  *PRIOR OWNER
             ********************************************************
                SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
                COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC
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            DATA SET
       ************************************************************

  X9258(#1)  Recode: type of institution
             See MASTER INSTITIUTION LIST for other codes (See X308)
              0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
                  X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                  no first mortgage: X723^=1 or 2; not same institution as
               one from which originally took out loan: X7568^=5)
       ************************************************************
                SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
                COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC
                DATA SET
       ************************************************************


  X6442(#1)  Roughly, how many miles was the office of the institution
             where you originally took out the loan 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
             WORKPLACE.

                Code number of miles
                 51.  *OVER 50 MILES
                992.  *FOREIGN LOCATION
                 -1.  *LESS THAN A MILE
                 -2.  *LOCATED AT WORK
                 -3.  *TOLL-FREE PHONE
                 -4.  *LOCAL POST BOX
                 -5.  *INTERNET/ONLINE SERVICE
                  0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
                      X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                      no first mortgage: X723^=1 or 2; not same institution as
                   one from which originally took out loan: X7568^=5;
                      original institution is one already listed in the
                      institutions roster: X7580 in (1, 2, 3, 4, 5, 6, 7))

  X819(#1)   What was the most important reason you chose the original lender?

             What is the most important reason you chose this lender?

             (Was it because they were recommended to you, because they
             had low interest rates or fees, 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?)

                 1.  *RECOMMENDED
                 2.  *LOW INTEREST RATES OR FEES
                 3.  *LOCATION OF OFFICES
                 4.  *OTHER BUSINESS WITH THEM
                 5.  *EASY TO QUALIFY (for credit); only place that would
                     give us a loan
                 6.  Many services in one place
                10.  Low fees/service charges
                11.  Personal relationship; they know me; know/like them;
                     R/Spouse works there
                21.  No choice -- assumed existing debt and lender from
                     previous owner
                22.  No choice--financed through contractor/developer/previous
                     owner/builder and this was their financial institution/
                     land contract
                23.  No choice, n.e.c.
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        24.  Flexible loan terms; choice of loan terms
        25.  Handled VA loans/other government program
        26.  Participated in first time buyer program
        27.  Government-sponsored program, n.e.c.
        32.  Clear information
        33.  Mortgage sold to another lender
        40.  Current or past relationship through work, n.e.c.
        -7.  *OTHER REASON
         0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
             X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
             no first mortgage: X723^=1 or 2)
        ************************************************************
            FOR THE PUBLIC DATA SET, CODE 25 IS COMBINED WITH
            CODE 27
        ************************************************************

X918(#2)   Was the money from this loan used for the purchase of this
X1018(#3)  home or for some other purpose?

         1.  *Home purchase
         3.  *Home improvements
        -7.  *Other (Coded using the MASTER LOAN PURPOSE LIST)
         See MASTER LOAN PURPOSE LIST at X6723 for other codes
         0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
             X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
             no second mortgage: X830^=1/no third mortgage: X931^=1
             or (X723=5 and X830^=1)
        ************************************************************
            SEE MASTER LOAN PURPOSE LIST FOR INFORMATION ON CODE
            COLLAPSING FOR LOAN PURPOSE VARIABLES FOR PUBLIC
            DATA SET
        ************************************************************

GF
X820(#1)   Is this an adjustable rate (land contract/loan/mortgage); that
X920(#2)   is, does it have an interest rate that can rise or fall?
X1020(#3)
           INCLUDE LOANS WHERE THE RATE CAN CHANGE ONLY ONCE, EVEN IF
         THE CHANGE HAS ALREADY OCCURRED.
           DO NOT INCLUDE RATE CHANGES DUE ONLY TO REFINANCING.

         1.  *YES
         5.  *NO
         0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
             X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
             no first mortgage: X723^=1 or 2/no second mortgage: X830^=1/
             no third mortgage: X931^=1 or (X723=5 and X830^=1)

X821(#1)   Does the change in your interest rate depend on some other
           interest rate?

         1.  *YES
         5.  *NO
         0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
             X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
             no first mortgage: X723^=1 or 2; not adjustable rate: X820^=1)

GF
X7060(#1)  Has the interest rate on your current (land contract/loan/mortgage)
           changed since you took it out?

           DO NOT INCLUDE RATE CHANGES DUE ONLY TO REFINANCING.
```

```
                1.  *YES
                5.  *NO
                0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
                    X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                    no first mortgage: X723^=1 or 2; not adjustable rate: X820^=1)


        GF
        X7061(#1)  What was the interest rate on this (land contract/loan/mortgage)
                when you took it out?

                   IF R HAS REFINANCED, WE WANT TO KNOW THE INITIAL RATE ON
                   THE CURRENT LOAN, NOT THE RATE ON THE ORIGINAL LOAN.

                   Code percent * 100
                0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
                    X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                    no first mortgage: X723^=1 or 2; not adjustable rate: X820^=1;
                    interest rate not changed: X7060=5)


        GF
        X7062(#1)  In what year can the rate first change?

                   Code year (4 digits)
                0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
                    X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                    no first mortgage: X723^=1 or 2; not adjustable rate: X820^=1;
                    interest rate has changed: X7060=1)


        GF
        X7063(#1)  After the first change, how often can your interest rate change?

                   How often can your interest rate change?

                   IF RATE CANNOT CHANGE AGAIN, CODE ZERO

                   Code number of times
               -1.  0 times (cannot cahnge again)
                0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
                    X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                    no first mortgage: X723^=1 or 2; not adjustable rate: X820^=1)


        GF
        X7064(#1)  CODE FREQUENCY WITHOUT ASKING IF ALREADY MENTIONED.
                   Code frequency
                1.  Day
                2.  *Week
                3.  *Every two weeks
                4.  *Month
                5.  *Quarter
                6.  *Year
                8.  *In total
               11.  Twice per year; every six months
               12.  Every two months
               13.  *Every three years
               15.  *Continuously floating rate; whenever rate changes
               16.  *Every seven years
               17.  Fixed for 2 or more years, then variable annually
               22.  Varies
               25.  Every two years
               26.  Every four years
               27.  Every five years
               28.  Every ten years
               30.  At seven years
               31.  *Twice a month
```

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        32.  Every eight years
        33.  Initially fixed for 2 or more years, then variable
             more frequently than annually
        34.  Initially fixed for 2 or more years, then variable
             less frequently than annually or frequency NA
        -7.  *Other
         0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
             X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
             no first mortgage: X723^=1 or 2; not adjustable rate: X820^=1)


     GF
     X7065(#1)  What is the most the rate can rise at any one time?

                A BASIS POINT IS 1/100TH OF A PERCENTAGE POINT, SO ONE
                BASIS POINT IS 0.01%.
                IF R SAYS "POINTS," CLARIFY: Basis points or perecntage points?

                Code percent * 100
                -2.  No limit
                 0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
                     X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                     no first mortgage: X723^=1 or 2; not adjustable rate:
                     X820^=1; interest rate changing more than once after
                     first time: X7023>1)


     GF
     X7066(#1)  What was the highest level the rate could have gone up to?

                WE WANT THE HIGHEST LEVEL THE RATE COULD HAVE REACHED,
                NOT THE MAXIMUM ADDITIONAL AMOUNT THE RATE COULD RISE.

                What is the highest level the rate can go up to over the
                life of the loan?

                WE WANT THE HIGHEST LEVEL THE RATE CAN REACH, NOT THE
                MAXIMUM ADDITIONAL AMOUNT THE RATE COULD RISE.

                Code percent * 100
                -2.  No limit
                 0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
                     X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                     no first mortgage: X723^=1 or 2; not adjustable rate:
                     X820^=1; change in rate does not depend on other rate:
                     X821=5; rate can change again: X7063^=-1; no limit on
                     rate rise: X7065=-2)


     X825(#1)   When the interest rate on your (land contract/loan/mortgage)
                (changes, does/changed, did) the size of your monthly
                payments also change?

                 1.  *YES
                 5.  *NO
                 0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
                     X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                     no first mortgage: X723^=1 or 2; not adjustable rate: X820^=1)


     GF
     X7067(#1)  Is this a convertible (land contract/loan/mortgage); that is, do
             you have an option to convert it to a (land contract/loan/mortgage)
             with a fixed interest rate without having to refinace it?

                 1.  *YES
                 5.  *NO
```

```
            0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
                X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                no first mortgage: X723^=1 or 2; not adjustable rate:
                X820^=1; rate cannot change again: X7063=-1)

GF
X7068(#1)  Are any of the other terms on your loan scheduled to change
           over the remaining life of the loan?

           DO NOT INCLUDE THE POSSIBILITY OF CHANGES DUE TO FUTURE REFINANCING.
           DO NOT INCLUDE FUTURE ELIMINATION OF PAYMENTS FOR PMI (PRIVATE
           MORTGAGE INSURANCE) AS A PART OF R'S REGULAR MORTGAGE PAYMENTS.

           1.  *YES
           5.  *NO
           0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
               X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
               no first mortgage: X723^=1 or 2; not adjustable rate: X820^=1)

GF
X7069(#1)  What terms will change and how will they change?

           0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
               X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
               no first mortgage: X723^=1 or 2; not adjustable rate:
               X820^=1; other terms will not change: X7068=5)


--------------------------------------------------------------------------
OTHER  LOAN USED TO PURCHASE PROPERTY
--------------------------------------------------------------------------

X1032      Do you owe money on any other loans used for the purchase of
           this property, such as loans from relatives or the seller?

           Do you owe money on any loans used for the purchase of
           this property, such as loans from relatives or the seller?

           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?

           Do you and your family living here owe money on any loans
           used for the purchase of this property, such as loans from
           relatives or the seller?

           IF YES, SAY: Please do not include home equity lines of credit.

           1.  *YES
           5.  *NO
           0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
               X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1)


           In what month and year was this loan taken out?

X1033      Code month
           1.  *January
           2.  *February
           3.  *March
           4.  *April
           5.  *May
           6.  *June
           7.  *July
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           8.  *August
           9.  *September
          10.  *October
          11.  *November
          12.  *December
           0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
               X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
               no other loan for home purchase: X1032^=1)
           ********************************************************
               NOT INCLUDED IN THE PUBLIC DATA SET
           ********************************************************


X1034      Code year (4 digits)
           0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
               X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
               no other loan for home purchase: X1032^=1)
           ********************************************************
               FOR THE PUBLIC DATA SET, BOTTOM-CODED
               AT X8095-30
           ********************************************************



X1035      How much was borrowed, not including finance charges?

           Code amount
           0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
               X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
               no other loan for home purchase: X1032^=1)


X1036      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
           0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
               X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
               no other loan for home purchase: X1032^=1)



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

X1038      Code number of years
           -1.  No set number of years
           -7.  Unable to calculate from number of payments
           0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
               X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
               no other loan for home purchase: X1032^=1; not a
               regular loan: X1036^=1)

X1037      Code number of payments
           -1.  No set number of payments
           -7.  Unable to calculate from number of years
           0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
               X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
               no other loan for home purchase: X1032^=1; not a
               regular loan: X1036^=1)

X9160      Recode: term of loan in months
           -1.  No set number of years/payments
           -7.  Unable to calculate from number of years/payments
           0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
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                  X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                  no other loan for home purchase: X1032^=1; not a
                  regular loan: X1036^=1)
             *********************************************************
                  NOT INCLUDED IN THE PUBLIC DATA SET
             *********************************************************


X1039        How much are the payments?

             Code amount
             -1.  Nothing
             -2.  No regular payment
              0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
                  X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                  no other loan for home purchase: X1032^=1; not a
                  regular loan: X1036^=1; no set number of payments:
                  X1038=-1)
GF
X7567        INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
             (And how often is that amount paid?)

             Code frequency
              2.  *Week
              3.  Every two weeks
              4.  *Month
              5.  *Quarter
              6.  *Year
              8.  *Lump sum; one payment only
             11.  *Twice per year
             12.  Every two months
             31.  *Twice a month
             -1.  Nothing
             -2.  No regular payment
             -7.  *Other
              0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
                  X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                  no other loan for home purchase: X1032^=1; not a
                  regular loan: X1036^=1; no set number of payments:
                  X1038=-1)


X1040        What is the typical payment?

             Code amount
             -1.  Nothing
             -2.  No typical payment
              0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
                  X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                  no other loan for home purchase: X1032^=1; regular
                  loan and regular payments: X1036=1 and X1039>0)
GF
X1041        INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
             (And how often is that amount paid?)

             Code frequency
              2.  *Week
              3.  Every two weeks
              4.  *Month
              5.  *Quarter
              6.  *Year
              8.  *Lump sum; one payment only
             11.  *Twice per year
             12.  Every two months
```

```
             22.  Varies
             31.  *Twice a month
             -1.  Nothing
             -2.  No regular payment
             -7.  *Other
              0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
                  X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                  no other loan for home purchase: X1032^=1; regular
                  loan and regular payments: X1036=1 and X1039>0)


X7566      Are you paying off this loan ahead of schedule, behind
           schedule, or are the payments about on schedule?

              1.  *On schedule
              2.  *Ahead of schedule
              3.  *Behind schedule
              0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
                  X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                  no other loan for home purchase: X1032^=1; not regular
                  loan: X1036^=1; no regular payment: X1039<=0)



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

X1042      Code month
              1.  *January
              2.  *February
              3.  *March
              4.  *April
              5.  *May
              6.  *June
              7.  *July
              8.  *August
              9.  *September
             10.  *October
             11.  *November
             12.  *December
              0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
                  X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                  no other loan for home purchase: X1032^=1; payments on
                  schedule: X7566=1)
                  ********************************************************
                     NOT INCLUDED IN THE PUBLIC DATA SET
                  ********************************************************


X1043      Code year (4 digits)
              0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
                  X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                  no other loan for home purchase: X1032^=1; payments on
                  schedule: X7566=1)


X1044      How much is still owed on this loan?

           Code amount
              0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
                  X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                  no other loan for home purchase: X1032^=1)


X1045      What is the current annual rate of interest being charged
           on this loan?
```

```
               Code percent * 100
               -1.  Nothing
                0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
                    X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                    no other loan for home purchase: X1032^=1)


    X1046      Please look at the list of institutions you wrote down.
               Is the loan with any of the institutions on the list, or from
               someplace else?

               IF INSTITUTIONS CARD: Which institution?
               (IF "SOMEPLACE ELSE": What institution is that?
               ASK R TO UPDATE LIST IF A NEW INSTITUTION IS MENTIONED
                 AT THIS POINT./IF "SOMEPLACE ELSE":What type of institution
               is that?)

               Please look at the Institutions Card.  Is the loan with any
               of the institutions on the Institutions Card, or from
               someplace else?

               IF INSTITUTIONS CARD: Which institution?
               (IF "SOMEPLACE ELSE": What institution is that?
               CHECK INSTITUTION CARD AND UPDATE IF A NEW INSTITUTION IS
               MENTIONED AT THIS POINT./ IF "SOMEPLACE ELSE": What type of
               institution is that?)

                 1.  *Institution 1
                 2.  *Institution 2
                 3.  *Institution 3
                 4.  *Institution 4
                 5.  *Institution 5
                 6.  *Institution 6
                 7.  *Institution 7
                -7.  *OTHER (Coded using the MASTER INSTITUTION LIST)
                 See MASTER INSTITIUTION LIST for other codes (See X308)
                 0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
                     X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                     no other loan for home purchase: X1032^=1)
               The following codes show on the screen after at
               least seven distinct institutions have been during
               the course of the interview:
               11.  *COMMERCIAL BANK; trust company
               12.  *S&L/SAVINGS BANK
               13.  *CREDIT UNION
               14.  *FINANCE/LOAN CO
               *********************************************************
                  SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
                  COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC
                  DATA SET
               *********************************************************


    X9086      Recode: type of institution

                 See MASTER INSTITIUTION LIST for other codes (See X308)
                 0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
                     X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
                     no other loan for home purchase: X1032^=1)
               *********************************************************
                  SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
                  COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC
                  DATA SET
               *********************************************************
```

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--------------------------------------------------------------------------------
--------------------------------------------------------------------------------
LINES OF CREDIT
--------------------------------------------------------------------------------
--------------------------------------------------------------------------------

X1101      Do you have any lines of credit, not counting credit cards
           or business lines of credit?  Please include approved lines of
           credit even if you are not currently drawing against them.

           Do you have a home equity line of credit or any other lines
           of credit, not counting credit cards or business lines of
           credit?  Please include approved lines of credit even if you
           are not currently drawing against them.

           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 approved lines of credit even if you
           are not currently drawing against them.

           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 approved lines of credit even if you are not currently
           drawing against them.

           SIMILARLY TO A CREDIT CARD AGREEMENT, A LINE OF CREDIT
           ALLOWS A PERSON TO BORROW AS THEY SEE FIT UP TO A MAXIMUM LIMIT.
           A HOME EQUITY LINE OF CREDIT IS A LINE OF CREDIT SECURED BY
           THE EQUITY IN A HOME.
           INCLUDE CHECKING ACCOUNT OVERDRAFT PROTECTION.

             1.  *YES
             5.  *NO


X1102      How many lines of credit do you have?

           How many lines of credit do you and your family living here
           have?

           Code number
            0.  Inap. (no lines of credit: X1101=5)
            *********************************************************
              FOR THE PUBLIC DATA SET, TOP-CODED AT 5
            *********************************************************

X6686      Originally reported value of X1102 (see introduction)

           Code number
            0.  Inap. (no lines of credit: X1101=5)
            *********************************************************
              FOR THE PUBLIC DATA SET, TOP-CODED AT 5
            *********************************************************


--------------------------------------------------------------------------------
#1 refers to first line of credit
#2 refers to second line of credit
#3 refers to third line of credit
#4 refers to all remaining lines of credit
--------------------------------------------------------------------------------
```

```
X1103(#1)  Is this line of credit secured by the equity in your home?
X1114(#2)
X1125(#3)  Is the largest line of credit secured by the equity in your home?

           Is the next line of credit secured by the equity in your home?

            1.  *YES
            5.  *NO
            0.  Inap. (no lines of credit: X1101=5/no second line of
                credit: X1102<2/no third line of credit: X1102<3;
                does not own any part of HU: X508^=1 or 2 and
                X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and
                X7133^=1)


X1105(#1)  Do you currently owe any money on this line?
X1116(#2)
X1127(#3)
            1.  *YES
            5.  *NO
            0.  Inap. (no lines of credit: X1101=5/no second line of
                credit: X1102<2/no third line of credit: X1102<3)


X7141(#1)  How much did you borrow the most recent time you used this
X7142(#2)  line?
X7143(#3)
           Code amount
            0.  Inap. (no lines of credit: X1101=5/no second line of
                credit: X1102<2/no third line of credit: X1102<3;
                not currently borrowing: X1105^=1/X1116^=1/X1127^=1)


X1106(#1)  What was the money used for?  (What was its major use?)
X1117(#2)
X1128(#3)  See MASTER LOAN PURPOSE LIST at X6723.
            0.  Inap. (no lines of credit: X1101=5/no second line of
                credit: X1102<2/no third line of credit: X1102<3;
                not currently borrowing: X1105^=1/X1116^=1/X1127^=1)
            ********************************************************
               SEE MASTER LOAN PURPOSE LIST FOR INFORMATION ON CODE
               COLLAPSING FOR LOAN PURPOSE VARIABLES FOR PUBLIC
               DATA SET
            ********************************************************


X1108(#1)  How much is currently owed?
X1119(#2)
X1130(#3)  Code amount
            0.  Inap. (no lines of credit: X1101=5/no second line of
                credit: X1102<2/no third line of credit: X1102<3;
                not currently borrowing: X1105^=1/X1116^=1/X1127^=1)


X1109(#1)  What is the typical payment?
X1120(#2)
X1131(#3)  Code amount
           -1.  Nothing
           -2.  No typical payment
            0.  Inap. (no lines of credit: X1101=5/no second line of
                credit: X1102<2/no third line of credit: X1102<3;
                not currently borrowing: X1105^=1/X1116^=1/X1127^=1)

X1110(#1)  INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
```

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X1121(#2)  (And how often is it made?)
X1132(#3)
              Code frequency
               2.  *Week
               3.  Every two weeks
               4.  *Month
               5.  *Quarter
               6.  *Year
               8.  *Lump sum; one payment only
              11.  *Twice per year
              12.  Every two months
              22.  Varies
              31.  *Twice a month
              -1.  NO PAYMENT
              -2.  NO TYPICAL PAYMENTS
              -7.  *Other
               0.  Inap. (no lines of credit: X1101=5/no second line of
                   credit: X1102<2/no third line of credit: X1102<3;
                   not currently borrowing: X1105^=1/X1116^=1/X1127^=1)


X1111(#1)  What is the current annual rate of interest being charged
X1122(#2)  on this loan?
X1133(#3)
              Code percent * 100
              -1.  Nothing
               0.  Inap. (no lines of credit: X1101=5/no second line of
                   credit: X1102<2/no third line of credit: X1102<3;
                   not currently borrowing: X1105^=1/X1116^=1/X1127^=1)


X1112(#1)  Please look at the list of institutions you wrote down.
X1123(#2)  Is this line of credit with any of the institutions on the
X1134(#3)  list, or from someplace else?

           IF INSTITUTIONS CARD: Which institution?
           (IF "SOMEPLACE ELSE": What institution is that?
           ASK R TO UPDATE LIST IF A NEW INSTITUTION IS MENTIONED
             AT THIS POINT./IF "SOMEPLACE ELSE":What type of institution
           is that?)

           Please look at the Institutions Card.  Is this line of
           credit with any of the institutions on the Institutions
           Card, or from someplace else?

           IF INSTITUTIONS CARD: Which institution?
           (IF "SOMEPLACE ELSE": What institution is that?
           CHECK INSTITUTION CARD AND UPDATE IF A NEW INSTITUTION IS
           MENTIONED AT THIS POINT./ IF "SOMEPLACE ELSE": What type of
           institution is that?)

               1.  *Institution 1
               2.  *Institution 2
               3.  *Institution 3
               4.  *Institution 4
               5.  *Institution 5
               6.  *Institution 6
               7.  *Institution 7
              -7.  *OTHER (Coded using the MASTER INSTITUTION LIST)
               See MASTER INSTITIUTION LIST for other codes (See X308)
               0.  Inap. (no lines of credit: X1101=5/no second line of
                   credit: X1102<2/no third line of credit: X1102<3)
              The following codes show on the screen after at
              least seven distinct institutions have been during
```

```
            the course of the interview:
            11.  *COMMERCIAL BANK; trust company
            12.  *S&L/SAVINGS BANK
            14.  *FINANCE/LOAN CO
            16.  *BROKERAGE
            **********************************************************
               SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
               COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC
               DATA SET
            **********************************************************


X9087(#1)  Recode: type of institution
X9088(#2)
X9089(#3)   See MASTER INSTITIUTION LIST for other codes (See X308)
             0.  Inap. (no lines of credit: X1101=5/no second line of
                 credit: X1102<2/no third line of credit: X1102<3)
            **********************************************************
               SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
               COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC
               DATA SET
            **********************************************************



X1104(#1)  (Including what you owe now,) what is the maximum amount
X1115(#2)  you could owe on this line of credit?  That is, what is
X1126(#3)  your total credit limit on this line?

           INTERVIEWER:  WE WANT THE TOTAL OF WHAT IS OWED NOW AND
           THE REMAINING AMOUNT OF CREDIT AVAILABLE ON THE LINE.

           Code amount
           -1,  DRAW PERIOD OVER
            0.  Inap. (no lines of credit: X1101=5/no second line of
                credit: X1102<2/no third line of credit: X1102<3)


X1136(#4)  What is the total amount that you currently owe on all
           other remaining lines of credit?

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

           Code amount
           -1.  Nothing
            0.  Inap. (no lines of credit: fewer than four lines
                credit: X1102<4)

X8401(#4)  Original value of remaining total for Rs who did not
           provide complete information within the grid structure (see
           introduction)

           Code amount
            0.  Inap. (Does not have any lines of credit: X1101=5;
                fewer than four lines of credit: X1102<4; did
                break off early in grid)


-------------------------------------------------------------------------
HOME IMPROVEMENTS
-------------------------------------------------------------------------

X1201      Have you ever made any major additions or done extensive
           remodeling to this property?
```

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

    1. *YES
    5. *NO
    0. Inap. (Does not own any part of HU: X508^=1 or 2 and
        X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1)

X1202   Roughly what was the total cost of all remodeling or
           additions to this property?

           Code amount
           0. Inap. (Does not own any part of HU: X508^=1 or 2 and
               X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
               no improvements: X1201^=1)

X1203   Other than what I have already recorded, do you owe any
           money on loans taken out for these projects?

           Other than what I have already recorded, do you or your
           family living here owe any money on loans taken out for
           these projects?
           1. *YES
           5. *NO
           0. Inap. (Does not own any part of HU: X508^=1 or 2 and
               X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
               no improvements: X1201^=1)

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

X1204   Code month
           1. *January
           2. *February
           3. *March
           4. *April
           5. *May
           6. *June
           7. *July
           8. *August
           9. *September
          10. *October
          11. *November
          12. *December
           0. Inap. (Does not own any part of HU: X508^=1 or 2 and
               X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
               no improvements: X1201^=1; no home improvement loan:
               X1203^=1)
           ****
               NOT INCLUDED IN THE PUBLIC DATA SET
           ****

X1205   Code year (4 digits)
           0. Inap. (Does not own any part of HU: X508^=1 or 2 and
               X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
               no improvements: X1201^=1; no home improvement loan:
               X1203^=1)
           ****
               FOR THE PUBLIC DATA SET, BOTTOM-CODED
               AT X8095-30
           ****

X1206   How much was borrowed, not including finance charges?

          Code amount
           0. Inap. (Does not own any part of HU: X508^=1 or 2 and
               X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
               no improvements: X1201^=1; no home improvement loan:
               X1203^=1)

X1207   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
           0. Inap. (Does not own any part of HU: X508^=1 or 2 and
               X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
               no improvements: X1201^=1; no home improvement loan:
               X1203^=1)

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

X1209   Code number of years
          -1. No set number of years
          -7. Unable to calculate from number of payments
           0. Inap. (Does not own any part of HU: X508^=1 or 2 and
               X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
               no improvements: X1201^=1; no home improvement loan:
               X1203^=1; not a regular loan: X1207^=1)

X1208   Code number of payments
          -1. No set number of payments
          -7. Unable to calculate from number of years
           0. Inap. (Does not own any part of HU: X508^=1 or 2 and
               X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
               no improvements: X1201^=1; no home improvement loan:
               X1203^=1; not a regular loan: X1207^=1)

X9161   Recode: term of loan in months
          -1. No set number of years/payments
          -7. Unable to calculate from number of years/payments
           0. Inap. (Does not own any part of HU: X508^=1 or 2 and
               X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
               no improvements: X1201^=1; no home improvement loan:
               X1203^=1; not a regular loan: X1207^=1)
          ****
             NOT INCLUDED IN THE PUBLIC DATA SET
          ****

X1210   How much are the payments?

          Code amount
          -1. Nothing
          -2. No regular payment
           0. Inap. (Does not own any part of HU: X508^=1 or 2 and
               X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
               no improvements: X1201^=1; no home improvement loan:
               X1203^=1; not a regular loan: X1207^=1;
               no set number of payments: X1209=-1)

X7565   INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
          (And how often are they made?)

          Code frequency
           2. *Week
           3. Every two weeks
           4. *Month
           5. *Quarter
           6. *Year
           8. *Lump sum; one payment only
          11. *Twice per year
          12. Every two months
          31. *Twice a month
          -1. Nothing
          -2. No regular payment
          -7. *Other
           0. Inap. (Does not own any part of HU: X508^=1 or 2 and
               X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
               no improvements: X1201^=1; no loan for home
               improvements: X1203^=1; not a regular loan: X1207^=1;
               no set number of payments: X1209=-1)

X1211   What is the typical payment?

          Code amount
          -1. Nothing
          -2. No typical payment
           0. Inap. (Does not own any part of HU: X508^=1 or 2 and
               X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
               no improvements: X1201^=1; no loan for home
               improvements: X1203^=1; not a regular loan and regular
               payments: X1210>0)

X1212   INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
          (And how often is it made?)

          Code frequency
           2. *Week
           3. Every two weeks
           4. *Month
           5. *Quarter
           6. *Year
           8. *Lump sum; one payment only
          11. *Twice per year
          12. Every two months
          22. Varies
          31. *Twice a month
          -1. Nothing
          -2. No regular payment
          -7. *Other
           0. Inap. (Does not own any part of HU: X508^=1 or 2 and
               X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
               no improvements: X1201^=1; no loan for home
               improvements: X1203^=1; not a regular loan and regular
               payments: X1210>0)

X7564   Are you paying off this loan ahead of schedule, behind
          schedule, or are the payments about on schedule?

           1. *On schedule
           2. *Ahead of schedule
           3. *Behind schedule

```
         0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
             X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
             no improvements: X1201^=1; no loan for home
             improvements: X1203^=1; not a regular loan: X1207^=1;
             no regular payment: X1210<=0)


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

X1213    Code month
          1.  *January
          2.  *February
          3.  *March
          4.  *April
          5.  *May
          6.  *June
          7.  *July
          8.  *August
          9.  *September
         10.  *October
         11.  *November
         12.  *December
          0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
              X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
              no improvements: X1201^=1; no loan for home
              improvements: X1203^=1; payments on schedule: X7564=1)
         *********************************************************
              NOT INCLUDED IN THE PUBLIC DATA SET
         *********************************************************

X1214    Code year (4 digits)
          0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
              X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
              no improvements: X1201^=1; no loan for home
              improvements: X1203^=1; payments on schedule: X7564=1)


X1215    How much is still owed on this loan?

         Code amount
          0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
              X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
              no improvements: X1201^=1; no loan for home
              improvements: X1203^=1)


X1216    What is the current annual rate of interest being charged
         on this loan?

         Code percent * 100
         -1.  Nothing
          0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
              X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
              no improvements: X1201^=1; no loan for home
              improvements: X1203^=1)


X1217    Please look at the list of institutions you wrote down.
         Is the loan with any of the institutions on the list, or from
         someplace else?

         IF INSTITUTIONS CARD: Which institution?
         (IF "SOMEPLACE ELSE": What institution is that?
         ASK R TO UPDATE LIST IF A NEW INSTITUTION IS MENTIONED
```

```
   AT THIS POINT./IF "SOMEPLACE ELSE":What type of institution
is that?)

Please look at the Institutions Card.  Is the loan with any
of the institutions on the Institutions Card, or from
someplace else?

IF INSTITUTIONS CARD: Which institution?
(IF "SOMEPLACE ELSE": What institution is that?
CHECK INSTITUTION CARD AND UPDATE IF A NEW INSTITUTION IS
MENTIONED AT THIS POINT./ IF "SOMEPLACE ELSE": What type of
institution is that?)

    1.  *Institution 1
    2.  *Institution 2
    3.  *Institution 3
    4.  *Institution 4
    5.  *Institution 5
    6.  *Institution 6
    7.  *Institution 7
   -7.  *OTHER (Coded using the MASTER INSTITUTION LIST)
    See MASTER INSTITIUTION LIST for other codes (See X308)
    0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
        X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
        no improvements: X1201^=1; no loan for home
        improvements: X1203^=1)
   The following codes show on the screen after at
   least seven distinct institutions have been during
   the course of the interview:
   11.  *COMMERCIAL BANK
   12.  *S&LSAVINGS BANK
   13.  *CREDIT UNION
   14.  *FINANCE/LOAN CO
   *********************************************************
      SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
      COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC
      DATA SET
   *********************************************************
```

X9090(#1) Recode: type of institution

```
    See MASTER INSTITIUTION LIST for other codes (See X308)
    0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
        X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
        no improvements: X1201^=1; no loan for home
        improvements: X1203^=1)
   *********************************************************
      SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
      COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC
      DATA SET
   *********************************************************
```

X1218   Do you owe money on more than one loan for home additions
         or improvements to this property?

```
    1.  *YES
    5.  *NO
    0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
        X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and
        X7133^=1; no improvements: X1201^=1; no home
        improvement loan: X1203^=1)
```

X1219   Altogether, how much is still owed on all other loans for
          additions or improvements to this property?

          Code amount
           0. Inap. (Does not own any part of HU: X508^=1 or 2 and
               X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and
               X7133^=1; no improvements: X1201^=1; no home
               improvement loan: X1203^=1; no additional home
               improvement loans: X1218^=1)

X1220   Altogether, how much are the payments?

          Code amount
          -1. None
           0. Inap. (Does not own any part of HU: X508^=1 or 2 and
               X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and
               X7133^=1; no improvements: X1201^=1; no home
               improvement loan: X1203^=1; no additional home
               improvement loans: X1218^=1)

X1221   INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
          (And how often are they made?)

          Code frequency
           2. *Week
           3. Every two weeks
           4. *Month
           5. *Quarter
           6. *Year
           8. *Lump sum; one payment only
          11. *Twice per year
          12. Every two months
          31. *Twice a month
          -1. Nothing
          -2. No regular payment
          -7. *Other
           0. Inap. (Does not own any part of HU: X508^=1 or 2 and
               X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and
               X7133^=1; no improvements: X1201^=1; no home
               improvement loan: X1203^=1; no additional home
               improvement loans: X1218^=1)

RENT OUT ANY PORTION OF PROPERTY

X1223   Do you rent out any portion of this (house or
          lot/apartment/mobile/home/building) to others?

           1. *YES
           5. *NO
           0. Inap. (Does not own any part of HU: X508^=1 or 2 and
               X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and
               X7133^=1)

X1224   How much rent do you collect?

          Code amount
          -1. Nothing
           0. Inap. (Does not own any part of HU: X508^=1 or 2 and
               X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and

```
                  X7133^=1; does not rent part of home: X1223^=1)

X1225       INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
            (And how often is that amount collected?)

            Code frequency
             2.  *Week
             3.  Every two weeks
             4.  *Month
             5.  *Quarter
             6.  *Year
            11.  *Twice per year
            12.  Every two months
            31.  *Twice a month
            -1.  No rent collected
            -7.  *Other
             0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
                  X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and
                  X7133^=1; does not rent part of home: X1223^=1)


X1226       Have you (OR your [husband/wife/partner]) ever owned a home
            before this one?

             1.  *YES
             5.  *NO
             0.  Inap. (Does not own any part of HU: X508^=1 or 2 and
                  X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and
                  X7133^=1)


--------------------------------------------------------------------------------
--------------------------------------------------------------------------------
LAND CONTRACTS AND NOTES GIVEN BY R
--------------------------------------------------------------------------------
--------------------------------------------------------------------------------

X1401       Have you ever sold any real estate for which you loaned
            money to the buyer?  Please include accepting a note, land
            contract, or mortgage from the buyer.

            Have you or anyone in your family living here ever sold
            any real estate for which you loaned money to the buyer?
            Please include accepting a note, land contract, or mortgage
            from the buyer.

             1.  *YES
             5.  *NO


X1402       Does the buyer still owe you money on any of these notes,
            land contracts, or mortgages?

            Does the buyer still owe your family money on any of these
            notes, land contracts, or mortgages?

             1.  *YES
             5.  *NO
             0.  Inap. (Never made any such loans: X1401=5)


X1403       Altogether, on how many such loans are you owed money?

            Altogether, on how many such loans is your family owed money?
```

```
           Code number
            0.  Inap. (Never made any such loans: X1401=5; no such
                loans currently: X1402^=1)
            ********************************************************
               FOR THE PUBLIC DATA SET, TOP-CODED AT 15
            ********************************************************



X6687      Originally reported value of X1403 (see introduction)

           Code number
            0.  Inap. (Never made any such loans: X1401=5; no such
                loans currently: X1402^=1)
            ********************************************************
               FOR THE PUBLIC DATA SET, TOP-CODED AT 15
            ********************************************************




---------------------------------------------------------------------------
#1 refers to first loan
#2 refers to second loan
#3 refers to third loan
#4 refers to all remaining loans
---------------------------------------------------------------------------

X1404(#1)  About this loan, is it a land contract, a mortgage, or
X1504(#2)  something else?
X1604(#3)
           About the largest loan, is it a land contract, a mortgage,
           or something else?

           About the next largest loan, is it a land contract, a
           mortgage, or something else?

            1.  *land contract/lease purchase
            2.  *mortgage
            3.  *something else/other type of personal loan
            0.  Inap. (Never made any such loans: X1401=5; no such
                loans currently: X1402^=1/fewer than 2 loans: X1403<2/
                fewer than 3 loans: X1403<3)


X1405(#1)  How much are you owed on this note?
X1505(#2)
X1605(#3)  How much are you and your family owed on this note?

           Code amount
            0.  Inap. (Never made any such loans: X1401=5; no such
                loans currently: X1402^=1/fewer than 2 loans: X1403<2/
                fewer than 3 loans: X1403<3; loan is land contract or
                mortgage: X1401=1 or 2/X1504=1 or 2/X1604=1 or 2)



           In what month and year was this loan taken out?

X1406(#1)  Code month
X1506(#2)   1.  *January
X1606(#3)   2.  *February
            3.  *March
            4.  *April
            5.  *May
            6.  *June
            7.  *July
```

```
             8.  *August
             9.  *September
            10.  *October
            11.  *November
            12.  *December
             0.  Inap. (Never made any such loans: X1401=5; no such
                 loans currently: X1402^=1/fewer than 2 loans: X1403<2/
                 fewer than 3 loans: X1403<3; loan is not land contract
                 or mortgage: X1401^=1 or 2/X1504^=1 or 2/X1604^=1 or 2)
                 *********************************************************
                     NOT INCLUDED IN THE PUBLIC DATA SET
                 *********************************************************


X1407(#1)   Code year (4 digits)
X1507(#2)    0.  Inap. (Never made any such loans: X1401=5; no such
X1607(#3)        loans currently: X1402^=1/fewer than 2 loans: X1403<2/
                 fewer than 3 loans: X1403<3; loan is not land contract
                 or mortgage: X1401^=1 or 2/X1504^=1 or 2/X1604^=1 or 2)
                 *********************************************************
                     FOR THE PUBLIC DATA SET, BOTTOM-CODED
                     AT X8095-30
                 *********************************************************



X1408(#1)   How much money did you lend the borrower?
X1508(#2)
X1608(#3)   How much money did your family lend the borrower?

            Code amount
             0.  Inap. (Never made any such loans: X1401=5; no such
                 loans currently: X1402^=1/fewer than 2 loans: X1403<2/
                 fewer than 3 loans: X1403<3; loan is not land contract
                 or mortgage: X1401^=1 or 2/X1504^=1 or 2/X1604^=1 or 2)


X1409(#1)   How much is still owed on this loan?
X1509(#2)
X1609(#3)   Code amount
             0.  Inap. (Never made any such loans: X1401=5; no such
                 loans currently: X1402^=1/fewer than 2 loans: X1403<2/
                 fewer than 3 loans: X1403<3; loan is not land contract
                 or mortgage: X1401^=1 or 2/X1504^=1 or 2/X1604^=1 or 2)


X1410(#1)   How much are the loan payments?
X1510(#2)
X1610(#3)   Code amount
            -1.  Nothing
            -2.  No regular payments
             0.  Inap. (Never made any such loans: X1401=5; no such
                 loans currently: X1402^=1/fewer than 2 loans: X1403<2/
                 fewer than 3 loans: X1403<3; loan is not land contract
                 or mortgage: X1401^=1 or 2/X1504^=1 or 2/X1604^=1 or 2)

X1411(#1)   INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X1511(#2)   (And how often is that amount paid?)
X1611(#3)
            Code frequency
             2.  *Week
             3.  Every two weeks
             4.  *Month
             5.  *Quarter
             6.  *Year
             8.  *Lump sum; one payment only
```

```
            11.  *Twice per year
            12.  Every two months
            22.  Varies
            31.  *Twice a month
            -1.  Nothing
            -2.  No regular payments
            -7.  *Other
             0.  Inap. (Never made any such loans: X1401=5; no such
                 loans currently: X1402^=1/fewer than 2 loans: X1403<2/
                 fewer than 3 loans: X1403<3; loan is not land contract
                 or mortgage: X1401^=1 or 2/X1504^=1 or 2/X1604^=1 or 2)


            When the loan was taken out, was it agreed upon that there
            were going to be a number of years , a number of payments,
            or was there no set number of years or payments?

X1412(#1)  Code number of years
X1512(#2)  -1.  No set number of years
X1612(#3)   0.  Inap. (Never made any such loans: X1401=5; no such
                 loans currently: X1402^=1/fewer than 2 loans: X1403<2/
                 fewer than 3 loans: X1403<3; loan is not land contract
                 or mortgage: X1401^=1 or 2/X1504^=1 or 2/X1604^=1 or 2;
                 number of payments given: X1413>0/X1513>0/X1613>0)


X1413(#1)  Code number of payments
X1513(#2)  -1.  No set number of payments
X1613(#3)   0.  Inap. (Never made any such loans: X1401=5; no such
                 loans currently: X1402^=1/fewer than 2 loans: X1403<2/
                 fewer than 3 loans: X1403<3; loan is not land contract
                 or mortgage: X1401^=1 or 2/X1504^=1 or 2/X1604^=1 or 2;
                 number of years given: X1412>0/X1512>0/X1612>0)


GF
X1414(#1)  Will the regular payments pay off the loan completely or
X1514(#2)  will there be a balance payable or "balloon" when the loan
X1614(#3)  is due?

            IF R IS REQUIRED TO REFINANCE THE LOAN AFTER A FIXED
            PERIOD, CHOOSE "BALANCE PAYABLE OR BALLOON" AND MAKE
            A NOTE.

             1.  *REPAID COMPLETELY
             5.  *BALANCE PAYABLE OR BALLOON
             0.  Inap. (Never made any such loans: X1401=5; no such
                 loans currently: X1402^=1/fewer than 2 loans: X1403<2/
                 fewer than 3 loans: X1403<3; loan is not land contract
                 or mortgage: X1401^=1 or 2/X1504^=1 or 2/X1604^=1 or 2;
                 no set number of payments: X1413=-1/X1513=-1/X1613=-1)


X1415(#1)  What will the balance payable or balloon payment be?
X1515(#2)
X1615(#3)  Code amount
             0.  Inap. (Never made any such loans: X1401=5; no such
                 loans currently: X1402^=1/fewer than 2 loans: X1403<2/
                 fewer than 3 loans: X1403<3; loan is not land contract
                 or mortgage: X1401^=1 or 2/X1504^=1 or 2/X1604^=1 or 2;
                 no set number of payments: X1413=-1/X1513=-1/X1613=-1;
                 no balloon payment: X1414^=5/X1514^=5/X1614^=5)


X1416(#1)  Do you still owe any money on loans for this property?
X1516(#2)
```

```
X1616(#3)  Do you or your family living here still owe any money
           on loans for this property?

               1.  *YES
               5.  *NO
               0.  Inap. (Never made any such loans: X1401=5; no such
                   loans currently: X1402^=1/fewer than 2 loans: X1403<2/
                   fewer than 3 loans: X1403<3)


X1417(#1)  How much do you still owe?
X1517(#2)
X1617(#3)  Code amount
               0.  Inap. (Never made any such loans: X1401=5; no such
                   loans currently: X1402^=1/fewer than 2 loans: X1403<2/
                   fewer than 3 loans: X1403<3; R owes no money on property
                   X1416^=1/X1516^=1/X1616^=1)


X1619(#4)  About how much in total is owed to you on the remaining
           notes, land contracts, or mortgages?

           About how much in total is owed to your family on the
           remaining notes, land contracts, or mortgages?

           Code amount
               0.  Inap. (Never made any such loans: X1401=5; no such
                   loans currently: X1402^=1; fewer than 4 loans: X1403<4)

X8402(#4)  Original value of remaining total for Rs who did not
           provide complete information within the grid structure (see
           introduction)

           Code amount
               0.  Inap. (Never made any such loans: X1401=5; no such
                   loans currently: X1402^=1; did not break off early in
                   grid)


X1620(#4)  Do you still owe any money on loans for these other
           properties?

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

               1.  *YES
               5.  *NO
               0.  Inap. (Never made any such loans: X1401=5; no such
                   loans currently: X1402^=1; fewer than 4 loans: X1403<4)

X8403(#4)  Original value for Rs who did not provide complete
           information within the grid structure (see introduction)

               1.  *YES
               5.  *NO
               0.  Inap. (Never made any such loans: X1401=5; no such
                   loans currently: X1402^=1; did not break off early in
                   grid)


X1621(#4)  Altogether how much do you still owe?

           Altogether how much does your family still owe?
```

Code amount
                 0. Inap. (Never made any such loans: X1401=5; no such
                     loans currently: X1402^=1; fewer than 4 loans: X1403<4;
                     R owes no money on properties: X1620^=1)

X8404(#4)   Original value of remaining total for Rs who did not
            provide complete information within the grid structure (see
            introduction)

                Code amount
                 0. Inap. (Never made any such loans: X1401=5; no such
                     loans currently: X1402^=1; did not break off early in
                     grid; no money owed on properties underlying loans:
                     X8403^=1)

INVESTMENT REAL ESTATE AND VACATION PROPERTIES

X1700   Do you own any (other) real estate such as a lot, vacation
            home, timeshare, apartment building, commercial property, or
            other investment property, including properties owned in
            partnership with other people?

            Do you or anyone in your family living here own any (other)
            real estate such as a lot, vacation home, timeshare,
            apartment building, commercial property, or other investment
            property, including properties owned in partnership with
            other people?

                 1. *YES
                 5. *NO

X7555   Are any of these properties owned by a business?

            (IF YES, SAY: I'll ask about those properties later).

                 1. *YES
                 5. *NO
                 0. Inap. (No properties: X1700=5)

X1701   How many properties that are not owned by a business do
            you own or have an interest in?

            How many properties that are not owned by a business do you
            and your family living here own or have an interest in?

            Earlier you told me you own your home separately from the
            other unit you own on the property. Please include the
            rest of the property here.

               RECORD DETAILS FOR EACH PROPERTY SEPARATELY.
               EXCEPTION: TREAT PARCELS OF LAND OR GROUPS OF BUILDINGS
               MANAGED TOGETHER AS ONE PROPERTY, IF THAT IS EASIER FOR R.

                Code number
                -1. None
                 0. Inap. (No properties: X1700=5)
                 ****

X6688   Originally reported value of X1701 (see introduction)

           Code number
           -1. None
            0. Inap. (No properties: X1700=5)
           ****
              FOR THE PUBLIC DATA SET, TOP-CODED AT 20
           ****

#1 refers to first property
#2 refers to second property
#3 refers to third property
#4 refers to all remaining vacation properties
#5 refers to all remaining properties other than vacation properties
----

X1703(#1) I would like to ask first about the property where you live.
X1803(#2) In the questions that follow, please give me the amounts
X1903(#3) for the building excluding your unit.

           I would like to ask first about the most valuable property.

           About the property.....

           About the next most valuable property.....

           What type of property is this?

           IF PROPERTY IS RESIDENTIAL, PROBE FOR NUMBER OF UNITS.

            10. Farm/Ranch -- any mention
            11. Land only: Lot, tract, acreage; building lots; "farmland"
            12. Substantial land and seasonal or other residence (except 14)
            13. Substantial land and some other type of structure
            14. Substantial land and trailer/mobile home
            15. Recreational property; sports field; golf course
            21. Seasonal/vacation house (winter/summer home; cottage;
                 etc.); other additional home
            22. Trailer/Mobile Home
            24. Mobile home park
            25. Time-share ownership -- any
            40. One single family house
            41. Multiple single family houses
            42. Duplex 2 unit residence
            43. Triplex - 3 unit residence
            44. Fourplex - 4 unit residence
            45. 5 or more unit residence
            46. "Apartment house" -- # of units unknown; "rental units" or
                 "property", n.f.s.
            47. Other business/commercial property (exc. 41-46, 48)
            48. Business/commercial and residential combination
            49. Condominium; co-op
            50. Residential, n.e.c.
            51. Garage
            52. Burial lot
           999. Misc. vacation property mapped from mop-up question
            -7. Other, including combination of types on one
                 property (except for code 48)

```
              0.  Inap. (No properties: X1700=5; no properties not owned
                  by a business: X1701=-1)
              **********************************************************
                 FOR THE PUBLIC DATA SET, CODES 13, 14, AND 22
                 ARE COMBINED WITH CODE 12; CODE 24 IS COMBINED
                 WITH CODE 50; CODE 25 IS COMBINED WITH CODE 21;
                 CODES 43 AND 44 COMBINED WITH CODE 42; CODES 48 AND
                 15 ARE COMBINED WITH CODE 47; CODE 46 IS COMBINED WITH
                 CODE 45; CODE 52 IS COMBINED WITH CODE -7
              **********************************************************


X1704(#1)  Is this property owned by you, is it owned jointly with
X1804(#2)  others, owned by a partnership, is it a timeshare, or what?
X1904(#3)
           Is this property owned by you and your family living here,
           is it owned jointly with others, owned by a partnership,
           is it a timeshare, or what?

            1.  *OWNED BY R OR FAMILY LIVING HERE
            2.  *OWNED JOINTLY
            3.  *PARTNERSHIP; limited partnership
            5.  *TIMESHARE
            8.  Property moved from mopup and assumed to be all R's (value
                collected in mopup is R's share)
           10.  Corporation NEC
           11.  Trust, n.e.c. or not specified
           12.  Limited liability Company (LLC)
           13.  Lease hold or other very long-term control of property, n.e.c.
           -7.  *OTHER
            0.  Inap. (No properties: X1700=5; no properties not owned
                 by a business: X1701=-1/fewer than 2 properties: X1701<2/
                 fewer than 3 properties: X1701<3)
              **********************************************************
                 FOR THE PUBLIC DATA SET, CODE 13 IS COMBIMED WITH
                 CODE 11
              **********************************************************


X1705(#1)  What percentage of the property do you own?
X1805(#2)
X1905(#3)  What percentage of the property do you and your family
           living here own?

           Code percent * 100
            0.  Inap. (No properties: X1700=5; no properties not owned
                by a business: X1701=-1/fewer than 2 properties: X1701<2/
                fewer than 3 properties: X1701<3)
           NOTE: For timeshares, ownership is always taken as 100 percent.


X1706(#1)  How much in total is this timeshare worth?
X1806(#2)
X1906(#3)  How much in total is this property worth?

           I mean, without taking any outstanding loans into account,
         what would it bring if it were sold today?

           INTERVIEWER: WE WANT THE TOTAL VALUE OF THE PROPERTY, NOT
           JUST R'S SHARE. (asked if property not a time share)

           Code amount
           -1.  Nothing
            0.  Inap. (No properties: X1700=5; no properties not owned
```

```
                         by a business: X1701=-1/fewer than 2 properties: X1701<2/
                         fewer than 3 properties: X1701<3)


                 In what month and year did you first purchase this property?

                 In what month and year did you first purchase any part of
                 this property?

                 In what month and year did you first purchase this timeshare?

                 (INTERVIEWER:  IF GIFT/INHERITANCE, ASK WHEN RECEIVED.)
             IF THE PROPERTY WAS ACQUIRED/INHERITED/BUILT AT DIFFERENT
             TIMES, RECORD THE EARLIEST DATE.

X1707(#1)   Code month
X1807(#2)   1.  *January
X1907(#3)   2.  *February
            3.  *March
            4.  *April
            5.  *May
            6.  *June
            7.  *July
            8.  *August
            9.  *September
            10.  *October
            11.  *November
            12.  *December
            0.  Inap. (No properties: X1700=5; no properties not owned
                 by a business: X1701=-1/fewer than 2 properties: X1701<2/
                 fewer than 3 properties: X1701<3)
                 *********************************************************
                     NOT INCLUDED IN THE PUBLIC DATA SET
                 *********************************************************

X1708(#1)   Code year (4 digits)
X1808(#2)    0.  Inap. (No properties: X1700=5; no properties not owned
X1908(#3)        by a business: X1701=-1/fewer than 2 properties: X1701<2/
                 fewer than 3 properties: X1701<3)
                 *********************************************************
                     FOR THE PUBLIC DATA SET, BOTTOM-CODED
                     AT X8095-60
                 *********************************************************

X1710(#1)   CODE GIFT/INHERITANCE
X1810(#2)   1.  *GIFT/INHERITANCE
X1910(#3)   5.  *R PURCHASED
            0.  Inap. (No properties: X1700=5; no properties not owned
                 by a business: X1701=-1/fewer than 2 properties: X1701<2/
                 fewer than 3 properties: X1701<3)


X1709(#1)   What was the value of the property when received?
X1809(#2)
X1909(#3)   What was the purchase price of your timeshare?

            What was the total purchase price?

            Code amount
            -1.  Nothing
             0.  Inap. (No properties: X1700=5; no properties not owned
                 by a business: X1701=-1/fewer than 2 properties: X1701<2/
                 fewer than 3 properties: X1701<3)
```

```
X1711(#1)  Are there any outstanding loans or mortgages on this property?
X1811(#2)
X1911(#3)  Are there any outstanding loans or mortgages on this timeshare?

           1.  *YES
           5.  *NO
           0.  Inap. (No properties: X1700=5; no properties not owned
               by a business: X1701=-1/fewer than 2 properties: X1701<2/
               fewer than 3 properties: X1701<3)


           In what month and year did you obtain or last refinance the loan?

             IF R ASSUMED/REFINANCED THE LOAN, RECORD THE DATE ASSUMED/REFINANCED.

X1712(#1)  Code month
X1812(#2)  1.  *January
X1912(#3)  2.  *February
           3.  *March
           4.  *April
           5.  *May
           6.  *June
           7.  *July
           8.  *August
           9.  *September
          10.  *October
          11.  *November
          12.  *December
           0.  Inap. (No properties: X1700=5; no properties not owned
               by a business: X1701=-1/fewer than 2 properties: X1701<2/
               fewer than 3 properties: X1701<3; no loan on property:
               X1711^=1/X1811^=1/X1911^=1)
               ********************************************************
                   NOT INCLUDED IN THE PUBLIC DATA SET
               ********************************************************


X1713(#1)  Code year (4 digits)
X1813(#2)   0.  Inap. (No properties: X1700=5; no properties not owned
X1913(#3)       by a business: X1701=-1/fewer than 2 properties: X1701<2/
                fewer than 3 properties: X1701<3; no loan on property:
                X1711^=1/X1811^=1/X1911^=1)
                ********************************************************
                    FOR THE PUBLIC DATA SET, BOTTOM-CODED
                    AT X8095-30
                ********************************************************


X1714(#1)  How much was borrowed or refinanced for your timeshare?
X1814(#2)
X1914(#3)  In total, how much was borrowed or refinanced?

           Code amount
            0.  Inap. (No properties: X1700=5; no properties not owned
                by a business: X1701=-1/fewer than 2 properties: X1701<2/
                fewer than 3 properties: X1701<3; no loan on property:
                X1711^=1/X1811^=1/X1911^=1)


X1715(#1)  How much is still owed?
X1815(#2)
X1915(#3)  In total, how much is still owed?
```

```
            Code amount
             0.  Inap. (No properties: X1700=5; no properties not owned
                 by a business: X1701=-1/fewer than 2 properties: X1701<2/
                 fewer than 3 properties: X1701<3; no loan on property:
                 X1711^=1/X1811^=1/X1911^=1)


            How many years or what number of payments were agreed upon
            when the loan was taken out?

            In total, how many years or what number of payments were
            agreed upon when the loan was taken out?

X1716(#1)   Code number of years
X1816(#2)   -1.  No set number of years
X1916(#3)   -7.  Unable to calculate from number of payments
             0.  Inap. (No properties: X1700=5; no properties not owned
                 by a business: X1701=-1/fewer than 2 properties: X1701<2/
                 fewer than 3 properties: X1701<3; no loan on property:
                 X1711^=1/X1811^=1/X1911^=1)

X1717(#1)   Code number of payments
X1817(#2)   -1.  No set number of payments
X1917(#3)   -7.  Unable to calculate from number of years
             0.  Inap. (No properties: X1700=5; no properties not owned
                 by a business: X1701=-1/fewer than 2 properties: X1701<2/
                 fewer than 3 properties: X1701<3; no loan on property:
                 X1711^=1/X1811^=1/X1911^=1)

X9157(#1)   Recode: Term of loan in months
X9158(#2)
X9159(#3)   Code months
            -1.  No set number of years/payments
            -7.  Unable to calculate from number of payments/years
             0.  Inap. (No properties: X1700=5; no properties not owned
                 by a business: X1701=-1/fewer than 2 properties: X1701<2/
                 fewer than 3 properties: X1701<3; no loan on property:
                 X1711^=1/X1811^=1/X1911^=1)
            ********************************************************
                NOT INCLUDED IN THE PUBLIC DATA SET
            ********************************************************

X1718(#1)   How much are the payments?
X1818(#2)
X1918(#3)   In total, how much are the payments?

            EXCLUDE TAXES, INSURANCE, IF POSSIBLE.

            Code amount
            -1.  Nothing
            -2.  No regular payments
             0.  Inap. (No properties: X1700=5; no properties not owned
                 by a business: X1701=-1/fewer than 2 properties: X1701<2/
                 fewer than 3 properties: X1701<3; no loan on property:
                 X1711^=1/X1811^=1/X1911^=1; no set number of payments:
                 X1716=-1/X1816=-1/X1916=-1)

X1719(#1)   INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X1819(#2)   (And how often is that amount paid?)
X1919(#3)
            Code frequency
             2.  *Week
             3.  Every two weeks
             4.  *Month
```

```
             5.  *Quarter
             6.  *Year
             8.  *Lump sum; one payment only
            11.  *Twice per year
            12.  Every two months
            22.  Varies
            23.  13 times a year; every 4 weeks
            24.  Every 6 weeks
            31.  *Twice a month
            -1.  NO PAYMENT
            -2.  NO REGULAR PAYMENTS
            -7.  *Other
             0.  Inap. (No properties: X1700=5; no properties not owned
                 by a business: X1701=-1/fewer than 2 properties: X1701<2/
                 fewer than 3 properties: X1701<3; no loan on property:
                 X1711^=1/X1811^=1/X1911^=1; no set number of payments:
                 X1716=-1/X1816=-1/X1916=-1)

X1723(#1)  What is the typical payment?
X1823(#2)
X1923(#3)  EXCLUDE TAXES, INSURANCE, IF POSSIBLE.

           Code amount
           -1.  None
           -2.  NO TYPICAL PAYMENTS
            0.  Inap. (No properties: X1700=5; no properties not owned
                by a business: X1701=-1/fewer than 2 properties: X1701<2/
                fewer than 3 properties: X1701<3; no loan on property:
                X1711^=1/X1811^=1/X1911^=1; set number of payments and
                positive amount of payments: X1716^=-1 and X1718>0/
                /X1816^=-1 ad X1818>0/X1916^=-1 and X1918>0)

X1724(#1)  INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X1824(#2)  (And how often is it made?)
X1924(#3)
           Code frequency
            2.  *Week
            3.  Every two weeks
            4.  *Month
            5.  *Quarter
            6.  *Year
            8.  *Lump sum; one payment only
           11.  Twice per year
           12.  Every two months
           22.  Varies
           23.  13 times a year; every 4 weeks
           24.  Every 6 weeks
           31.  *Twice a month
           -1.  NO PAYMENT
           -2.  NO TYPICAL PAYMENTS
           -7.  *Other
            0.  Inap. (No properties: X1700=5; no properties not owned
                by a business: X1701=-1/fewer than 2 properties: X1701<2/
                fewer than 3 properties: X1701<3; no loan on property:
                X1711^=1/X1811^=1/X1911^=1; set number of payments and
                positive amount of payments: X1716^=-1 and X1718>0/
                /X1816^=-1 ad X1818>0/X1916^=-1 and X1918>0)


X1720(#1)  Does this amount include property taxes or insurance?
X1820(#2)
X1920(#3)  INTERVIEWER: PROBE FOR WHICH.

            1.  *TAXES ONLY
```

```
                 2.   *INSURANCE ONLY
                 3.   *BOTH
                 4.   *NEITHER
                 0.   Inap. (No properties: X1700=5; no properties not owned
                      by a business: X1701=-1/fewer than 2 properties: X1701<2/
                      fewer than 3 properties: X1701<3; no loan on property:
                      X1711^=1/X1811^=1/X1911^=1; no typical payment:
                      X1723=-1 or -1/X1823=-1 or -2/X1923=-1 or -2)


X1721(#1)   Will the regular payments repay the loan completely or will
X1821(#2)   there  be a balance payable, or "balloon" payment when the
X1921(#3)   loan is due?

                 1.   *REPAY COMPLETELY
                 5.   *BALANCE PAYABLE/BALLOON
                 0.   Inap. (No properties: X1700=5; no properties not owned
                      by a business: X1701=-1/fewer than 2 properties: X1701<2/
                      fewer than 3 properties: X1701<3; no loan on property:
                      X1711^=1/X1811^=1/X1911^=1; no typical payment:
                      X1723=-1 or -1/X1823=-1 or -2/X1923=-1 or -2)


X1722(#1)   What will the balance due or balloon payment be?
X1822(#2)
X1922(#3)   Code amount
                 0.   Inap. (No properties: X1700=5; no properties not owned
                      by a business: X1701=-1/fewer than 2 properties: X1701<2/
                      fewer than 3 properties: X1701<3; no loan on property:
                      X1711^=1/X1811^=1/X1911^=1; no typical payment:
                      X1723=-1 or -1/X1823=-1 or -2/X1923=-1 or -2; no
                      balloon payment: X1721^=2/X1821^=2/X1921^=2)


X7554(#1)   Is this loan being paid off ahead of schedule, behind
X7553(#2)   schedule, or are the payments about on schedule?
X7552(#3)
                 1.   *ON SCHEDULE
                 2.   *AHEAD OF SCHEDULE
                 3.   *BEHIND SCHEDULE
                 0.   Inap. (No properties: X1700=5; no properties not owned
                      by a business: X1701=-1/fewer than 2 properties: X1701<2/
                      fewer than 3 properties: X1701<3; no loan on property:
                      X1711^=1/X1811^=1/X1911^=1; no set number of payments:
                      X1716=-1/X1816=-1/X1916=-1; no typical payment:
                      X1723=-1 or -1/X1823=-1 or -2/X1923=-1 or -2)


X1725(#1)   When do you expect this loan to be repaid?
X1825(#2)
X1925(#3)   Code year (4 digits)
                 0.   Inap. (No properties: X1700=5; no properties not owned
                      by a business: X1701=-1/fewer than 2 properties: X1701<2/
                      fewer than 3 properties: X1701<3; no loan on property:
                      X1711^=1/X1811^=1/X1911^=1;loan on schedule: X7554=1/
                      X7553=1/X7552=1)


X1726(#1)   What is the current annual interest rate being charged on
X1826(#2)   the loan?
X1926(#3)
            Code percent * 100
            -1.  No interest
                 0.   Inap. (No properties: X1700=5; no properties not owned
```

```
                by a business: X1701=-1/fewer than 2 properties: X1701<2/
                fewer than 3 properties: X1701<3; no loan on property:
                X1711^=1/X1811^=1/X1911^=1)


X1727(#1)  Does this loan have an adjustable rate?  That is, does it
X1827(#2)  have an interest rate that can rise and fall from time to time?
X1927(#3)
                1.  *YES
                5.  *NO
                0.  Inap. (No properties: X1700=5; no properties not owned
                    by a business: X1701=-1/fewer than 2 properties: X1701<2/
                    fewer than 3 properties: X1701<3; no loan on property:
                    X1711^=1/X1811^=1/X1911^=1)


X1728(#1)  Please look at the list of institutions you wrote down.
X1828(#2)  Is the loan with any of the institutions on the list, or from
X1928(#3)  someplace else?

           IF INSTITUTIONS CARD: Which institution?
           (IF "SOMEPLACE ELSE": What institution is that?
           ASK R TO UPDATE LIST IF A NEW INSTITUTION IS MENTIONED
             AT THIS POINT./IF "SOMEPLACE ELSE":What type of institution
           is that?)

           Please look at the Institutions Card.  Is the loan with any
           of the institutions on the Institutions Card, or from
           someplace else?

           IF INSTITUTIONS CARD: Which institution?
           (IF "SOMEPLACE ELSE": What institution is that?
           CHECK INSTITUTION CARD AND UPDATE IF A NEW INSTITUTION IS
           MENTIONED AT THIS POINT./ IF "SOMEPLACE ELSE": What type of
           institution is that?)

           WE WANT THE INSTITUTION THAT CURRENTLY HOLDS THE MORTGAGE,
           NOT THE INSTITUTION WHERE R ORIGINALLY TOOK OUT THE LOAN.

                1.  *Institution 1
                2.  *Institution 2
                3.  *Institution 3
                4.  *Institution 4
                5.  *Institution 5
                6.  *Institution 6
                7.  *Institution 7
               -7.  *OTHER (Coded using the MASTER INSTITUTION LIST)
                See MASTER INSTITIUTION LIST for other codes (See X308)
                0.  Inap. (No properties: X1700=5; no properties not owned
                    by a business: X1701=-1/fewer than 2 properties: X1701<2/
                    fewer than 3 properties: X1701<3; no loan on property:
                    X1711^=1/X1811^=1/X1911^=1)
           The following codes show on the screen after at
           least seven distinct institutions have been during
           the course of the interview:
           11.  *COMMERCIAL BANK; trust company
           12.  *S&L/SAVINGS BANK
           14.  *FINANCE/LOAN CO
           17.  *INSURANCE CO
           18.  *MORTGAGE CO
           19.  *CONTRACTOR/DEVELOPER
           20.  *PRIOR OWNER
           *******************************************************
              SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
```

COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC
             DATA SET
             ****

X9099(#1) Recode: type of institution
X9100(#2)
X9101(#3) See MASTER INSTITUTION LIST for other codes (See X308)
             0. Inap. (No properties: X1700=5; no properties not owned
                 by a business: X1701=-1/fewer than 2 properties: X1701<2/
                 fewer than 3 properties: X1701<3; no loan on property:
                 X1711^=1/X1811^=1/X1911^=1)
             ****
             SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
             COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC
             DATA SET
             ****

X1729(#1) Did you receive any income from this property in 2003?
X1829(#2)
X1929(#3) Did your family living here receive any income from this
           property in 2003?

             1. *YES
             5. *NO
             0. Inap. (No properties: X1700=5; no properties not owned
                 by a business: X1701=-1/fewer than 2 properties: X1701<2/
                 fewer than 3 properties: X1701<3)

X1730(#1) How much gross income did you receive?
X1830(#2)
X1930(#3) How much gross income did your family receive?

           INCOME BEFORE ANY DEDUCTIONS FOR LOANS, TAXES, OR OTHER
           EXPENSES.

           Code amount
             -1. Nothing
              0. Inap. (No properties: X1700=5; no properties not owned
                  by a business: X1701=-1/fewer than 2 properties: X1701<2/
                  fewer than 3 properties: X1701<3; no income from property:
                  X1719^-1/X1819^=1/X1929^=1)

X2001(#4) About the remaining properties that you own, are any of these
           vacation homes or land you use for recreational purposes?
           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
             0. Inap. (No properties: X1700=5; no properties not owned
                 by a business: X1701=-1; fewer than 4 properties:
                 X1701<4)

X8405(#4) Original value for Rs who did not provide complete
           information within the grid structure (see introduction)

             1. *YES
             5. *NO
             0. Inap. (No properties: X1700=5; no properties not owned
                 by a business: X1701=-1; did not break off early in

```
                grid)


X2002(#4)   How much in total is your share of these vacation homes or
            recreational property worth?

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

            Code amount
             0.  Inap. (No properties: X1700=5; no properties not owned
                 by a business: X1701=-1; fewer than 4 properties:
                 X1701<4; 4 or more properties, but no vacation
                 properties beyond 3rd property: X1701>=4 and
                 X2001^=1)

X8406(#4)   Original value of remaining total for Rs who did not
            provide complete information within the grid structure (see
            introduction)

            Code amount
             0.  Inap. (No properties: X1700=5; no properties not owned
                 by a business: X1701=-1; did not break off early in
                 grid; no vacation properties among residual: X8405^=1)


X2003(#4)   What was your total purchase price for these properties?

            What was your family's total purchase price for these
            properties?

            (INTERVIEWER:  IF GIFT/INHERITANCE, ASK VALUE WHEN RECEIVED.)

            Code amount
             0.  Inap. (No properties: X1700=5; no properties not owned
                 by a business: X1701=-1; fewer than 4 properties
                 X1701<4; 4 or more properties, but no vacation:
                 properties beyond 3rd property: X1701>=4 and
                 X2001^=1)

X8407(#4)   Original value of remaining total for Rs who did not
            provide complete information within the grid structure (see
            introduction)

            Code amount
             0.  Inap. (No properties: X1700=5; no properties not owned
                 by a business: X1701=-1; did not break off early in
                 grid; no vacation properties among residual: X8405^=1)

X2004(#4)   CODE GIFT/INHERITANCE
             1.  *GIFT/INHERITANCE
             5.  *R PURCHASED
             0.  Inap. (No properties: X1700=5; no properties not owned
                 by a business: X1701=-1; fewer than 4 properties:
                 X1701<4; 4 or more properties, but no vacation
                 properties beyond 3rd property: X1701>=4 and
                 X2001^=1)

X8408(#4)   Original value for Rs who did not provide complete
            information within the grid structure (see introduction)

            Code gift/inheritance
             1.  GIFT/INHERITANCE
             5.  R PURCHASED
```

```
              0.  Inap. (No properties: X1700=5; no properties not owned
                  by a business: X1701=-1; did not break off early in
                  grid; no vacation properties among residual: X8405^=1)


X2005(#4)  Are there any mortgages or loans outstanding against these
           vacation homes or recreational land?

              1.  *YES
              5.  *NO
              0.  Inap. (No properties: X1700=5; no properties not owned
                  by a business: X1701=-1; fewer than 4 properties:
                  X1701<4; 4 or more properties, but no vacation
                  properties beyond 3rd property: X1701>=4 and
                  X2001^=1)

X8409(#4)  Original value for Rs who did not provide complete
           information within the grid structure (see introduction)

              0.  Inap. (No properties: X1700=5; no properties not owned
                  by a business: X1701=-1; did not break off early in
                  grid; no vacation properties among residual: X8405^=1)


X2006(#4)  Altogether, about how much is owed on your share of these
           mortgages or loans?

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

           Code amount
              0.  Inap. (No properties: X1700=5; no properties not owned
                  by a business: X1701=-1; fewer than 4 properties:
                  X1701<4; 4 or more properties, but no vacation
                  properties beyond 3rd property: X1701>=4 and
                  X2001^=1; no loans on property: X2005^=1)

X8410(#4)  Original value of remaining total for Rs who did not
           provide complete information within the grid structure (see
           introduction)

           Code amount
              0.  Inap. (No properties: X1700=5; no properties not owned
                  by a business: X1701=-1; did not break off early in
                  grid; no vacation properties among residual: X8405^=1;
                  no mortgages on residual vacation properties: X8409^=1)


X2007(#4)  How much are the payments on these loans or mortgages?

           How much are the payments on your family's share of these
           loans or mortgages?

           Code amount
             -1.  Nothing
             -2.  No regular payments
              0.  Inap. (No properties: X1700=5; no properties not owned
                  by a business: X1701=-1; fewer than 4 properties:
                  X1701<4; 4 or more properties, but no vacation
                  properties beyond 3rd property: X1701>=4 and
                  X2001^=1; no loans on property: X2005^=1)

X2008(#4)  INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
           (And how often is that amount paid?)
```

```
            Code frequency
             2.  *Week
             3.  Every two weeks
             4.  *Month
             5.  *Quarter
             6.  *Year
             8.  *Lump sum; one payment only
            11.  *Twice per year
            12.  Every two months
            22.  Varies
            23.  13 times a year; every 4 weeks
            24.  Every 6 weeks
            31.  *Twice a month
            -1.  NO PAYMENT
            -2.  NO REGULAR PAYMENTS
            -7.  *Other
             0.  Inap. (No properties: X1700=5; no properties not owned
                 by a business: X1701=-1; fewer than 4 properties:
                 X1701<4; 4 or more properties, but no vacation
                 properties beyond 3rd property: X1701>=4 and
                 X2001^=1; no loans on property: X2005^=1)


X8411(#4)  Original value of remaining total for Rs who did not
           provide complete information within the grid structure (see
           introduction)

            Code amount
             0.  Inap. (No properties: X1700=5; no properties not owned
                 by a business: X1701=-1; did not break off early in
                 grid; no vacation properties among residual: X8405^=1;
                 no mortgages on residual vacation properties: X8409^=1)


X8412(#4)  Original value of frequency.

            Code frequency
             2.  *Week
             3.  Every two weeks
             4.  *Month
             5.  *Quarter
             6.  *Year
             8.  *Lump sum; one payment only
            11.  *Twice per year
            12.  Every two months
            22.  Varies
            23.  13 times a year; every 4 weeks
            24.  Every 6 weeks
            31.  *Twice a month
            -1.  NO PAYMENT
            -2.  NO REGULAR PAYMENTS
            -7.  *Other
             0.  Inap. (No properties: X1700=5; no properties not owned
                 by a business: X1701=-1; did not break off early in
                 grid; no vacation properties among residual: X8405^=1;
                 no mortgages on residual vacation properties: X8409^=1)


X2009(#4)  Did you receive any income in 2003 from renting out these
           vacation homes or recreational land?

           Did you or your family living here receive any income in 2003
           from renting out these vacation homes or recreational land?

             1.  *YES
```

```
              5.   *NO
              0.   Inap. (No properties: X1700=5; no properties not owned
                   by a business: X1701=-1; fewer than 4 properties:
                   X1701<4; 4 or more properties, but no vacation
                   properties beyond 3rd property: X1701>=4 and
                   X2001^=1)


X8413(#4)  Original value for Rs who did not provide complete
           information within the grid structure (see introduction)

              1.   *YES
              5.   *NO
              0.   Inap. (No properties: X1700=5; no properties not owned
                   by a business: X1701=-1; did not break off early in
                   grid; no vacation properties among residual: X8405^=1)


X2010(#4)  Altogether, how much gross income did you receive?

           Altogether, how much gross income did your family receive?

           INCOME BEFORE ANY DEDUCTIONS FOR LOANS, TAXES, OR OTHER
           EXPENSES.

              Code amount
              -1.  Nothing
              0.   Inap. (No properties: X1700=5; no properties not owned
                   by a business: X1701=-1; fewer than 4 properties:
                   X1701<4; 4 or more properties, but no vacation
                   properties beyond 3rd property: X1701>=4 and
                   X2001^=1; no income from property: X2009^=1)


X8414(#4)  Original value of remaining total for Rs who did not
           provide complete information within the grid structure (see
           introduction)

              Code amount
              0.   Inap. (No properties: X1700=5; no properties not owned
                   by a business: X1701=-1; did not break off early in
                   grid; no vacation properties among residual: X8405^=1;
                   no rental income on residual vacation properties X8413^=1)


X2011(#5)  Now I will ask a few details about all the remaining
           properties of the (value of X6688) properties you told me
           you have.

           Do you have any other properties?

           Do you and your family have any other properties?

           Now I will ask a few details about all the remaining properties
           you told me you have.

              1.   *YES
              5.   *NO
              0.   Inap. (No properties: X1700=5; no properties not owned
                   by a business: X1701=-1; fewer than 4 properties:
                   X1701<4; 4 properties and one vacation properties
                   beyond 3rd property: X1701=4 and X2001=1)


X8415(#5)  Original value for Rs who did not provide complete
           information within the grid structure (see introduction)
```

```
                    1.  *YES
                    5.  *NO
                    0.  Inap. (No properties: X1700=5; no properties not owned
                        by a business: X1701=-1; did not break off early in
                        grid)


X2012(#5)  For the remaining properties that you own, about how much
           in total is your share worth?  I mean, what could you sell
           them for?

           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?

           Code amount
           -1.  Nothing
            0.  Inap. (No properties: X1700=5; no properties not owned
                by a business: X1701=-1; fewer than 4 properties:
                X1701<4; 4 properties and one vacation properties
                beyond 3rd property: X1701=4 and X2001=1)


X8416(#5)  Original value of remaining total for Rs who did not
           provide complete information within the grid structure (see
           introduction)

           Code amount
            0.  Inap. (No properties: X1700=5; no properties not owned
                by a business: X1701=-1; did not break off early in
                grid; no remaining properties among residual: X8415^=1)


X2013(#5)  About how much was your total purchase price for these
           properties?

           About how much was your family's total purchase price for
           these properties?

           (INTERVIEWER:  IF GIFT/INHERITANCE, ASK VALUE WHEN RECEIVED.)

           Code amount
           -1.  Nothing
            0.  Inap. (No properties: X1700=5; no properties not owned
                by a business: X1701=-1; fewer than 4 properties:
                X1701<4; 4 properties and one vacation properties
                beyond 3rd property: X1701=4 and X2001=1)


X8417(#5)  Original value of remaining total for Rs who did not
           provide complete information within the grid structure (see
           introduction)

           Code amount
            0.  Inap. (No properties: X1700=5; no properties not owned
                by a business: X1701=-1; did not break off early in
                grid; no remaining properties among residual: X8415^=1)


X2014(#5)  CODE GIFT/INHERITANCE
            1.  GIFT/INHERITANCE
            5.  R PURCHASED
            0.  Inap. (No properties: X1700=5; no properties not owned
                by a business: X1701=-1; fewer than 4 properties:
                X1701<4; 4 properties and one vacation properties
                beyond 3rd property: X1701=4 and X2001=1)
```

```
X8418(#5)   Original value for Rs who did not provide complete
            information within the grid structure (see introduction)

            Code gift/inheritance
             1.  GIFT/INHERITANCE
             5.  R PURCHASED
             0.  Inap. (No properties: X1700=5; no properties not owned
                 by a business: X1701=-1; did not break off early in
                 grid; no remaining properties among residual: X8415^=1)


X2015(#5)   Are there mortgages or loans outstanding against these
            properties?

             1.  *YES
             5.  *NO
             0.  Inap. (No properties: X1700=5; no properties not owned
                 by a business: X1701=-1; fewer than 4 properties:
                 X1701<4; 4 properties and one vacation properties
                 beyond 3rd property: X1701=4 and X2001=1)

X8419(#5)   Original value for Rs who did not provide complete
            information within the grid structure (see introduction)

             1.  *YES
             5.  *NO
             0.  Inap. (No properties: X1700=5; no properties not owned
                 by a business: X1701=-1; did not break off early in
                 grid; no remaining properties among residual: X8415^=1)


X2016(#5)   Altogether, about how much is owed on your share of these
            mortgages or loans?

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

            Code amount
            -1.  Nothing
             0.  Inap. (No properties: X1700=5; no properties not owned
                 by a business: X1701=-1; fewer than 4 properties:
                 X1701<4; 4 properties and one vacation properties
                 beyond 3rd property: X1701=4 and X2001=1;
                 no loans on property: X2015^=1)

X8420(#5)   Original value of remaining total for Rs who did not
            provide complete information within the grid structure (see
            introduction)

            Code amount
             0.  Inap. (No properties: X1700=5; no properties not owned
                 by a business: X1701=-1; did not break off early in
                 grid; no remaining properties among residual: X8415^=1;
                 no mortgages on remaining properites:  X8419^=1)


X2017(#5)   How much are the payments on these loans or mortgages?
            How much are the payments on your family's share of these
            loans or mortgages?

            Code amount
            -1.  Nothing
            -2.  No typical payment
             0.  Inap. (No properties: X1700=5; no properties not owned
```

```
                   by a business: X1701=-1; fewer than 4 properties:
                   X1701<4; 4 properties and one vacation properties
                   beyond 3rd property: X1701=4 and X2001=1;
                   no loans on property: X2015^=1)


X2018(#5)    INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
             (And how often is that amount paid?)

                   Code frequency
                    2.  *Week
                    3.  Every two weeks
                    4.  *Month
                    5.  *Quarter
                    6.  *Year
                    8.  *Lump sum; one payment only
                   11.  *Twice per year
                   12.  Every two months
                   22.  Varies
                   23.  13 times a year; every 4 weeks
                   24.  Every 6 weeks
                   31.  *Twice a month
                   -1.  NO PAYMENT
                   -2.  NO REGULAR PAYMENTS
                   -7.  *Other
                    0.  Inap. (No properties: X1700=5; no properties not owned
                        by a business: X1701=-1; fewer than 4 properties:
                        X1701<4; 4 properties and one vacation properties
                        beyond 3rd property: X1701=4 and X2001=1;
                        no loans on property: X2015^=1)

X8421(#5)    Original value of remaining total for Rs who did not
             provide complete information within the grid structure (see
             introduction)

                   Code amount
                    0.  Inap. (No properties: X1700=5; no properties not owned
                        by a business: X1701=-1; did not break off early in
                        grid; no remaining properties among residual: X8415^=1;
                        no mortgages on remaining properites:  X8419^=1)

X8422(#5)    Original value of frequency.

                   Code frequency
                    2.  *Week
                    3.  Every two weeks
                    4.  *Month
                    5.  *Quarter
                    6.  *Year
                    8.  *Lump sum; one payment only
                   11.  *Twice per year
                   12.  Every two months
                   22.  Varies
                   23.  13 times a year; every 4 weeks
                   24.  Every 6 weeks
                   31.  *Twice a month
                   -1.  NO PAYMENT
                   -2.  NO REGULAR PAYMENTS
                   -7.  *Other
                    0.  Inap. (No properties: X1700=5; no properties not owned
                        by a business: X1701=-1; did not break off early in
                        grid; no remaining properties among residual: X8415^=1;
                        no mortgages on remaining properites:  X8419^=1)
```

X2019(#5) Did you receive any income in 2003 from renting out any of
           these properties?

           Did you or your family living here receive any income in 2003
           from renting out any of these properties?

           1. *YES
           5. *NO
           0. Inap. (No properties: X1700=5; no properties not owned
               by a business: X1701=-1; fewer than 4 properties:
               X1701<4; 4 properties and one vacation properties
               beyond 3rd property: X1701=4 and X2001=1)

X8423(#5) Original value for Rs who did not provide complete
           information within the grid structure (see introduction)

           1. *YES
           5. *NO
           0. Inap. (No properties: X1700=5; no properties not owned
               by a business: X1701=-1; did not break off early in
               grid; no remaining properties among residual: X8415^=1)

X2020(#5) Altogether, how much gross income from these properties
           did you receive in 2003?

           Altogether, how much gross income from these properties
           did your family receive in 2003?

          INCOME BEFORE ANY DEDUCTIONS FOR LOANS, TAXES, OR OTHER
          EXPENSES.

          Code amount
          -1. Nothing
           0. Inap. (No properties: X1700=5; no properties not owned
               by a business: X1701=-1; fewer than 4 properties:
               X1701<4; 4 properties and one vacation properties
               beyond 3rd property: X1701=4 and X2001=1;
               no income from property: X2019^=1)

X8424(#5) Original value of remaining total for Rs who did not
           provide complete information within the grid structure (see
           introduction)

          Code amount
           0. Inap. (No properties: X1700=5; no properties not owned
               by a business: X1701=-1; did not break off early in
               grid; no remaining properties among residual: X8415^=1;
               no income from remaining properties: X8423^=1)

BUSINESSES

X3101   DOES R OPERATE A FARM/RANCH BUSINESS ON THEIR PROPERTY?
           (Coded automatically by CAPI program: X503=1 implies YES,
           otherwise NO)

           1. *YES
           5. *NO

X3103   Now I would like to ask you about businesses you may own. Do
           you own or share ownership in any privately-held businesses,
           farms, professional practices, limited partnerships or any
           other types of partnerships? Do not include corporations with
           publicly-traded stock or any partnerships that have already
           been recorded earlier.

           Now I would like to ask you about businesses you may own. Do
           you and your family living here own or share ownership in any
           privately-held businesses, farms, professional practices,
           limited partnerships or any other types of partnerships? Do
           not include corporations with publicly-traded stock or any
           partnerships that have already been recorded earlier.

           IF R OWNS STOCKS THROUGH AN INVESTMENT CLUB, REPORT LATER AS
           STOCKS OR MUTUAL FUNDS.

             1. *YES
             5. *NO
             (value set to YES when R reported having a farm business:
             X3101=YES)

ACTIVELY MANAGED BUSINESSES

X3104   Do you have an active management role in any of these
           businesses?

           Do you or anyone in your family living here have an active
           management role in any of these businesses?

           INTERVIEWER: INCLUDE THE GENERAL PARTNERS IN A LIMITED
           PARTNERSHIP, BUT NOT THE LIMITED PARTNERS.

             1. *YES
             5. *NO
             0. Inap. (no businesses: X3103^=1)
             (value set to YES when R reported having a farm business:
             X3101=YES)

X3105   Including your (farm/ranch) business here, in how many
           (farms/ranches), privately-held businesses, professional
           practices, limited partnerships, or any other types of
           partnership do you own or share ownership in and have an
           active management role? Do not include corporations with
           publicly-traded stock or any property partnerships that
           have already been recorded earlier.

           Including your (farm/ranch) business here, in how many
           (farms/ranches), privately-held businesses, professional
           practices, limited partnerships, or any other types of
           partnership do you or your family living here own or share
           ownership in and have an active management role? Do not
           include corporations with publicly-traded stock or any
           property partnerships that have already been recorded
           earlier.

              INTERVIEWER: INCLUDE THE GENERAL PARTNERS IN A LIMITED
              PARTNERSHIP, BUT NOT THE LIMITED PARTNERS. IF R OWNS A

```
            HOLDING COMPANY, REPORT THE COMPONENTS SEPARATELY.  IF R
            OWNS STOCKS THROUGH AN INVESTMENT CLUB, REPORT LATER AS
            STOCKS OR MUTUAL FUNDS. RECORD DETAILS FOR EACH BUSINESS
            SEPARATELY. EXCEPTION: TREAT BUSINESSES MANAGED TOGETHER
            AS ONE BUSINESS, IF THAT IS EASIER FOR R.

            In how many businesses do you have an active management role?

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

            Code number
             0.  Inap. (no businesses: X3103^=1; no actively managed
                 businesses: X3104^=1)


            I will ask you first about your (farm/ranch) business.
            When we talk about the value of (farm/ranch) assets and
            liabilities here, we are referring to (farm/ranch)
            implements, livestock, crops, etc., and operating loans
            other than your mortgages.

            INTERVIEWER: DO NOT INCLUDE THE VALUE OF THE PROPERTIES
            AND LOANS ALREADY RECORDED.
            ***********************************************************
               FOR THE PUBLIC DATA SET, TOP-CODED AT 25
            ***********************************************************

X6689       Originally reported value of X3105 (see introduction)

            Code number
             0.  Inap. (no businesses: X3103^=1; no actively managed
                 businesses: X3104^=1)
            ***********************************************************
               FOR THE PUBLIC DATA SET, TOP-CODED AT 25
            ***********************************************************



------------------------------------------------------------------------
#1 refers to first actively managed business
#2 refers to second actively managed business
#3 refers to third actively managed business
#4 refers to all remaining actively managed businesses
------------------------------------------------------------------------

X3107(#1)   What kind of business is it/the largest business/the next
X3207(#2)   business/that is, what does the business make of do?
X3307(#3)
            Code Census 2004 4-digit industry code
            See X7402/7412 for codes.
             0.  Inap. (no businesses: X3103^=1; no actively managed
                 businesses: X3104^=1/fewer than 2 actively managed
                 businesses: X3105<2/fewer than 3 actively managed
                 businesses X3105<3)
            ***********************************************************
            In the public version of the data set, these codes have been
            collapsed in the following way:
            IF (170 <= 4-digit ind. code <=290) THEN ind. code=1;
            ELSE IF (7480 <= 4-digit ind. code <=7480) THEN ind. code=1;
            ELSE IF (7770 <= 4-digit ind. code <=7770) THEN ind. code=1;
            ELSE IF (370 <= 4-digit ind. code <=490) THEN ind. code=2;
            ELSE IF (770 <= 4-digit ind. code <=770) THEN ind. code=2;
            ELSE IF (1070 <= 4-digit ind. code <=3990) THEN ind. code=3;
            ELSE IF (6470 <= 4-digit ind. code <=6480) THEN ind. code=3;
```

```
          ELSE IF (8560 <= 4-digit ind. code <=8560) THEN ind. code=3;
          ELSE IF (4070 <= 4-digit ind. code <=5790) THEN ind. code=4;
          ELSE IF (8680 <= 4-digit ind. code <=8690) THEN ind. code=4;
          ELSE IF (6490 <= 4-digit ind. code <=6490) THEN ind. code=5;
          ELSE IF (6695 <= 4-digit ind. code <=6695) THEN ind. code=5;
          ELSE IF (6870 <= 4-digit ind. code <=7080) THEN ind. code=5;
          ELSE IF (7190 <= 4-digit ind. code <=7190) THEN ind. code=5;
          ELSE IF (7580 <= 4-digit ind. code <=7590) THEN ind. code=5;
          ELSE IF (7680 <= 4-digit ind. code <=7680) THEN ind. code=5;
          ELSE IF (8770 <= 4-digit ind. code <=8890) THEN ind. code=5;
          ELSE IF (570 <= 4-digit ind. code <=690) THEN ind. code=6;
          ELSE IF (6070 <= 4-digit ind. code <=6390) THEN ind. code=6;
          ELSE IF (6570 <= 4-digit ind. code <=6692) THEN ind. code=6;
          ELSE IF (6770 <= 4-digit ind. code <=6780) THEN ind. code=6;
          ELSE IF (7170 <= 4-digit ind. code <=7180) THEN ind. code=6;
          ELSE IF (7270 <= 4-digit ind. code <=7470) THEN ind. code=6;
          ELSE IF (7490 <= 4-digit ind. code <=7570) THEN ind. code=6;
          ELSE IF (7670 <= 4-digit ind. code <=7670) THEN ind. code=6;
          ELSE IF (7690 <= 4-digit ind. code <=7690) THEN ind. code=6;
          ELSE IF (7780 <= 4-digit ind. code <=8470) THEN ind. code=6;
          ELSE IF (8570 <= 4-digit ind. code <=8670) THEN ind. code=6;
          ELSE IF (8970 <= 4-digit ind. code <=9290) THEN ind. code=6;
          ELSE IF (9370 <= 4-digit ind. code <=9890) THEN ind. code=7;
          For business values (X3129/X3229/X3329) greater than or
          equal to $100 million * 1.0651 (CPI current methods
       adjustment to get 2004 dollars from 2001), this variable
          is set to a value of 99.
          *************************************************************
```

X3108(#1) How did you first acquire this business; was it bought or
X3208(#2) invested in, started by you, inherited, given to you, or what?
X3308(#3)

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

            1. *BOUGHT/INVEST
            2. *STARTED
            3. *INHERITED
            4. *GIVEN
            5. *JOINED/BECAME PARTNER/PROMOTION
           -7. *OTHER
            0. Inap. (no businesses: X3103^=1; no actively managed
                businesses: X3104^=1/fewer than 2 actively managed
                businesses: X3105<2/fewer than 3 actively managed
                businesses X3105<3)
           ****
              FOR THE PUBLIC DATA SET, CODE 4 HAS BEEN COMBINED
              WITH CODE 3
           ****

X3110(#1) In what year did you start the business?
X3210(#2)
X3310(#3) In what year did you acquire the business?

           Code year (4 digits)
            0. Inap. (no businesses: X3103^=1; no actively managed
                businesses: X3104^=1/fewer than 2 actively managed
                businesses: X3105<2/fewer than 3 actively managed
                businesses X3105<3)
           ****
               FOR THE PUBLIC DATA SET, BOTTOM-CODED

```
               AT X8095-50
          ********************************************************


X3111(#1)  How many employees does it have including you?
X3211(#2)
X3311(#3)  How many employees does it have including you and members
           of your family?

           Code number
           -1.  None
            0.  Inap. (no businesses: X3103^=1; no actively managed
                businesses: X3104^=1/fewer than 2 actively managed
                businesses: X3105<2/fewer than 3 actively managed
                businesses X3105<3)
          ********************************************************
             FOR THE PUBLIC DATA SET, ROUNDED TO NEAREST 5 IF
             > 10 WITH A TOP-CODE AT 5000
          ********************************************************


X3112(#1)  INTERVIEWER CHECKPOINT
X3212(#2)   1.  R LIVES ALONE
X3312(#3)   2.  ALL OTHERS
            0.  Inap. (no businesses: X3103^=1; no actively managed
                businesses: X3104^=1/fewer than 2 actively managed
                businesses: X3105<2/fewer than 3 actively managed
                businesses X3105<3)
          ********************************************************
             NOT INCLUDED IN THE PUBLIC DATA SET
          ********************************************************


           Which members of your family living here work in or
           participate in the operation of the business?

           INTERVIEWER:  CODE ALL THAT APPLY


X3113(#1)  *RESPONDENT
X3213(#2)
X3313(#3)   1.  Checked
            5.  Not checked
            0.  Inap. (no businesses: X3103^=1; no actively managed
                businesses: X3104^=1/fewer than 2 actively managed
                businesses: X3105<2/fewer than 3 actively managed
                businesses X3105<3)

X3114(#1)  *SPOUSE/PARTNER
X3214(#2)
X3314(#3)   1.  Checked
            5.  Not checked
            0.  Inap. (no businesses: X3103^=1; no actively managed
                businesses: X3104^=1/fewer than 2 actively managed
                businesses: X3105<2/fewer than 3 actively managed
                businesses X3105<3; R lives alone: X7001=1)

X3115(#1)  *ADULT CHILD; child; child-in-law; grandchild
X3215(#2)
X3315(#3)   1.  Checked
            5.  Not checked
            0.  Inap. (no businesses: X3103^=1; no actively managed
                businesses: X3104^=1/fewer than 2 actively managed
                businesses: X3105<2/fewer than 3 actively managed
```

```
                        businesses X3105<3; R lives alone: X7001=1)
GF
X3116(#1)   *OTHER ADULT IN PEU
X3216(#2)
X3316(#3)   1.  Checked
            5.  Not checked
            0.  Inap. (no businesses: X3103^=1; no actively managed
                businesses: X3104^=1/fewer than 2 actively managed
                businesses: X3105<2/fewer than 3 actively managed
                businesses X3105<3; R lives alone: X7001=1)


X3117(#1)   *OTHER
X3217(#2)
X3317(#3)   1.  Checked
            5.  Not checked
            0.  Inap. (no businesses: X3103^=1; no actively managed
                businesses: X3104^=1/fewer than 2 actively managed
                businesses: X3105<2/fewer than 3 actively managed
                businesses X3105<3; R lives alone: X7001=1)



X3118(#1)   Other than you and your (spouse/partner), how many hours
X3218(#2)   does the other family member work in this business in a
X3318(#3)   normal week?

            Other than you and your (spouse/partner), how many hours
            does the most involved family member work in this business
            in a normal week?

            Other than you, how many hours does the other family member
            work in this business in a normal week?

            Other than you, how many hours does the most involved
            family member work in this business in a normal week?

            How many hours does the other family member work in this
            business in a normal week?

            How many hours does the most involved family member work in
            this business in a normal week?

            Code number of hours
            -1. None
             0.  Inap. (no businesses: X3103^=1; no actively managed
                 businesses: X3104^=1/fewer than 2 actively managed
                 businesses: X3105<2/fewer than 3 actively managed
                 businesses X3105<3; R lives alone: X7001=1; no one
                 in PEU besides R/Spouse works in business: X3115^=1 and
                 X3116^=1 and X3117^=1/X3215^=1 and X3216^=1 and
                 X3217^=1/X3315^=1 and X3316^=1 and X3317^=1/)


X3119(#1)   Is it a partnership, a sole-proprietorship, a subchapter S
X3219(#2)   corporation, another type of corporation, or what?
X3319(#3)
            1.   *PARTNERSHIP
            2.   *SOLE-PROPRIETORSHIP
            3.   *SUBCHAPTER S
            4.   *OTHER CORPORATION (including C chapter corps and
                 professional corporations)
            6.   Foreign business type
            11.  Limited partnership, LLP (limited liability partnership)
            12.  *LLC (LIMITED LIABILITY COMPANY) (include professional
                 limited liability companies)
```

```
                40.  Not a formal business type
                -7.  *OTHER
                 0.  Inap. (no businesses: X3103^=1; no actively managed
                     businesses: X3104^=1/fewer than 2 actively managed
                     businesses: X3105<2/fewer than 3 actively managed
                     businesses X3105<3)
                ******************************************************
                   FOR THE PUBLIC DATASET, CODE 12 HAS BEEN COMBINED
                   WITH CODE 11.
                ******************************************************


X3120(#1)  These next few questions are about the relationship between
X3220(#2)  your personal finances and the finances of your business.
X3320(#3)
           These next few questions are about the relationship between
           your family's personal finances and the finances of your
           family's business.

           Are you using personal assets as collateral or did you have to
           cosign or guarantee any loans for this business?

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

            1.  *YES
            5.  *NO
            0.  Inap. (no businesses: X3103^=1; no actively managed
                businesses: X3104^=1/fewer than 2 actively managed
                businesses: X3105<2/fewer than 3 actively managed
                businesses X3105<3)


X7144(#1)  Which of these did you do?  Collateralize a loan, guarantee
X7145(#2)  a loan, or both?
X7146(#3)
            1.  *COLLATERALIZE
            2.  *GUARANTEE
            3.  *BOTH
            0.  Inap. (no businesses: X3103^=1; no actively managed
                businesses: X3104^=1/fewer than 2 actively managed
                businesses: X3105<2/fewer than 3 actively managed
                businesses X3105<3; did not guarantee or
                collateralize: X3120^=1/X3220^=1/X3320^=1)


X3121(#1)  How much is collateralized?
X3221(#2)
X3321(#3)  How much is guaranteed?

           How much is guaranteed or collateralized?

           Code amount
            0.  Inap. (no businesses: X3103^=1; no actively managed
                businesses: X3104^=1/fewer than 2 actively managed
                businesses: X3105<2/fewer than 3 actively managed
                businesses X3105<3; did not guarantee or
                collateralize: X3120^=1/X3220^=1/X3320^=1)


X3122(#1)  Did I record this earlier?
X3222(#2)
X3322(#3)   1.  *YES
```

```
             4.   R reported YES, but no apparent match in data
             5.   *NO
             6.   R reported YES (or edited to YES), but appears to be
                  included only partially in data recorded elsewhere
             7.   Matching amount elsewhere is larger than amount
                  currently reported as guaranteed
             0.   Inap. (no businesses: X3103^=1; no actively managed
                  businesses: X3104^=1/fewer than 2 actively managed
                  businesses: X3105<2/fewer than 3 actively managed
                  businesses X3105<3; did not guarantee or
                  collateralize: X3120^=1/X3220^=1/X3320^=1)

             NOTE: where (X3122 X3222 X3322)=1, the amount of the loan
             is not edited out of the earlier location.  Where linked
             loans are reported at X6842, this information is edited
             into this question.


X7551(#1)  Which loan was that?
X7550(#2)
X7549(#3)   1.   *Credit card or store debt
            2.   *Mortgage debt
            3.   *Home equity loan
            4.   *Other home purchase loan
            5.   *Home improvement loan
            6.   *Loan for other real estate
            7.   *Line of credit
            8.   *Business loan
            9.   *Vehicle loan
           10.   *Education Loan
           11.   *Other installment loan
           12.   *Margin loan
           13.   *Insurance loan
           14.   *Pension loan
           25.   Other installment loan #1
           26.   Other installment loan #2
           27.   Other installment loan #3
           28.   Other installment loan #4
           29.   Other installment loan #5
           30.   Other installment loan #6
           -7.   *Other
            0.   Inap. (no businesses: X3103^=1; no actively managed
                  businesses: X3104^=1/fewer than 2 actively managed
                  businesses: X3105<2/fewer than 3 actively managed
                  businesses X3105<3; did not guarantee or
                  collateralize: X3120^=1/X3220^=1/X3320^=1; loan not
                  reported earlier: X3122^=1/X3221^=1/X3321^=1)

             NOTE: The loan types above marked with an asterisk only
             appeared on an interviewer's screen when the respondent had
             previously reported having those types of loans.

             NOTE: Where a linked business loan is reported at X6842
             etc., the link is edited into this question.


X3123(#1)  Other than guarantees, does the business owe you any money?
X3223(#2)
X3323(#3)  Does the business owe you any money?

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

             Does the business owe you or your family living here any
```

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           money?

               1.  *YES
               5.  *NO
               0.  Inap. (no businesses: X3103^=1; no actively managed
                   businesses: X3104^=1/fewer than 2 actively managed
                   businesses: X3105<2/fewer than 3 actively managed
                   businesses X3105<3)


X3124(#1)  How much is owed?
X3224(#2)
X3324(#3)  Code amount
               0.  Inap. (no businesses: X3103^=1; no actively managed
                   businesses: X3104^=1/fewer than 2 actively managed
                   businesses: X3105<2/fewer than 3 actively managed
                   businesses X3105<3; business does not owe R any money:
                   X3123^=1/X3223^=1/X3323^=1)


X3125(#1)  Do you owe the business any money?
X3225(#2)
X3325(#3)  Do you or your family living here owe the business any money?

               1.  *YES
               5.  *NO
               0.  Inap. (no businesses: X3103^=1; no actively managed
                   businesses: X3104^=1/fewer than 2 actively managed
                   businesses: X3105<2/fewer than 3 actively managed
                   businesses X3105<3)


X3126(#1)  How much do you owe?
X3226(#2)
X3326(#3)  Code amount
               0.  Inap. (no businesses: X3103^=1; no actively managed
                   businesses: X3104^=1/fewer than 2 actively managed
                   businesses: X3105<2/fewer than 3 actively managed
                   businesses X3105<3; R does not owe business any money:
                   X3125^=1/X3225^=1/X3325^=1)


X3127(#1)  Did I record this earlier?
X3227(#2)
X3327(#3)  1.  *YES
           4.  R reported YES, but no apparent match in data
           5.  *NO
           6.  R reported YES, partially recorded earlier
           0.  Inap. (no businesses: X3103^=1; no actively managed
               businesses: X3104^=1/fewer than 2 actively managed
               businesses: X3105<2/fewer than 3 actively managed
               businesses X3105<3; R does not owe business any money:
               X3125^=1/X3225^=1/X3325^=1)

           NOTE: this variable was extensively edited to verify
           amounts reported earlier


X7548(#1)  When was it mentioned?
X7547(#2)
X7546(#3)  1.  *Credit card or store card
           2.  *Mortgage debt
           3.  *Home equity loan
           4.  *Other home purchase loan
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      5.  *Home improvement loan
      6.  *Loan for other real estate
      7.  *Line of credit
      8.  *Business loan
      9.  *Vehicle loan
     10.  *Education Loan
     11.  *Other installment loan
     12.  *Margin loan
     13.  *Insurance loan
     14.  *Pension loan
     25.  Other installment loan #1
     26.  Other installment loan #2
     27.  Other installment loan #3
     28.  Other installment loan #4
     29.  Other installment loan #5
     30.  Other installment loan #6
     -7.  *Other
      0.  Inap. (no businesses: X3103^=1; no actively managed
          businesses: X3104^=1/fewer than 2 actively managed
          businesses: X3105<2/fewer than 3 actively managed
          businesses X3105<3; R does not owe business any money:
          X3125^=1/X3225^=1/X3325^=1; amount owed to business
          not reported earlier: X3127^=1/X3227^=1/X3327^=1)

          NOTE: The loan types above marked with an asterisk only
          appeared on an interviewer's screen when the respondent had
          previously reported having those types of loans.


X3128(#1)  What percentage of the business do you own?
X3228(#2)
X3328(#3)  What percentage of the business do you and your family
           living here own?

           Code percent * 100
            0.  Inap. (no businesses: X3103^=1; no actively managed
                businesses: X3104^=1/fewer than 2 actively managed
                businesses: X3105<2/fewer than 3 actively managed
                businesses X3105<3)


X3129(#1)  What is the net worth of this business? [ASKED IF R
X3229(#2)  OWNS 100% OR ORGANIZATION FORM IS SOLE-PROPRIETORSHIP]
X3329(#3)  What is the net worth of your share of this business?
           PROBE: What could you sell it for? [ASKED IN ALL OTHER INSTANCES]

          THE VALUE SHOULD BE NET OF ALL LOANS.

          Code amount
           -1.  Nothing
            0.  Inap. (no businesses: X3103^=1; no actively managed
                businesses: X3104^=1/fewer than 2 actively managed
                businesses: X3105<2/fewer than 3 actively managed
                businesses X3105<3)
          *******************************************************
             FOR THE PUBLIC DATA SET, AMOUNTS >=100000000 * 1.0651
             (CPI current methods adjustment to get 2004 dollars
             from 2001) X3107/X3207/X3307 SET TO 99
          *******************************************************


X3130(#1)  If you sold the business now, what would be the cost basis
X3230(#2)  for tax purposes of this share? PROBE IF R UNSURE: What was
X3330(#3)  your original investment?
```

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            If you sold the business now, what would be the cost basis
            for tax purposes of this share? PROBE IF R UNSURE: What was
            the value when you received it?

            Code amount
            -1.  Nothing
             0.  Inap. (no businesses: X3103^=1; no actively managed
                 businesses: X3104^=1/fewer than 2 actively managed
                 businesses: X3105<2/fewer than 3 actively managed
                 businesses X3105<3)


X3131(#1)   What were the gross receipts or gross sales of the business
X3231(#2)   as a whole in 2003?
X3331(#3)

            PARTNERSHIP: IRS FORM 1065, LINE 1C
            SOLE-PROPRIETORSHIP: IRS FORM 1040, SCH. C, LINE 1
          S-CORPORATION: IRS FORM 1120S, LINE 1C
          OTHER CORPORATION: IRS FORM 1120 OR 1120A, LINE 1C

          IF BUSINESS NEW SINCE LAST YEAR CODE ZERO.

            Code amount
            -1.  Nothing
             0.  Inap. (no businesses: X3103^=1; no actively managed
                 businesses: X3104^=1/fewer than 2 actively managed
                 businesses: X3105<2/fewer than 3 actively managed
                 businesses X3105<3)


X3132(#1)   What was the business's total net income before taxes in 2003?
X3232(#2)
X3332(#3)
          PARTNERSHIP: ORDINARY INCOME/LOSS: IRS FORM 1065, LINE 22
          SOLE-PROPRIETORSHIP: NET PROFIT/LOSS: IRS FORM 1040, SCH. C, LINE 31
          S-CORPORATION: NET INCOME: IRS FORM 1120S, LINE 21
          OTHER CORPORATION: TAXABLE INCOME BEFORE NET OPERATING LOSS
          DEDUCTION: IRS FORM 1120 LINE 30; OR 1120A, LINE 26

            Code amount
            -1.  Nothing
             0.  Inap. (no businesses: X3103^=1; no actively managed
                 businesses: X3104^=1/fewer than 2 actively managed
                 businesses: X3105<2/fewer than 3 actively managed
                 businesses X3105<3)


X3335(#4)   For the remaining business you own and actively manage,
            what could you sell your share for? PROBE: What is your share
            worth?

            For the remaining businesses you own and actively manage,
            what could you sell your share for? PROBE: What is your share
            worth

            For the remaining business you and your family living here
            own and actively manage, what could you sell your share
            for? PROBE: What is your share worth?

            For the remaining businesses you and your family living
            here own and actively manage, what could you sell your
            share for? PROBE: What is your share worth?
```

```
              Code amount
              -1.  Nothing
               0.  Inap. (no businesses: X3103^=1; no actively managed
                   businesses: X3104^=1; fewer than 2 actively managed
                   businesses: fewer than 4 actively managed businesses:
                   X3105<4)

X8425(#4)  Original value of remaining total for Rs who did not
           provide complete information within the grid structure (see
           introduction)

              Code amount
               0.  Inap. (no businesses: X3103^=1; no actively managed
                   businesses: X3104^=1; did not break off early in grid)

X3336(#4)  If you sold this business now, what would be the cost basis
           for tax purposes of your share? PROBE IF R UNSURE: What was
           your original investment?

           If you sold these businesses now, what would be the cost
           basis for tax purposes of your share? PROBE IF R UNSURE:
           What was your original investment?

              Code amount
              -1.  Nothing
               0.  Inap. (no businesses: X3103^=1; no actively managed
                   businesses: X3104^=1; fewer than 2 actively managed
                   businesses: fewer than 4 actively managed businesses:
                   X3105<4)

X8426(#4)  Original value of remaining total for Rs who did not
           provide complete information within the grid structure (see
           introduction)

              Code amount
               0.  Inap. (no businesses: X3103^=1; no actively managed
                   businesses: X3104^=1; did not break off early in grid)

X3337(#4)  What was the total net income you received from this
           business in 2003?

           What was the total net income you received from these
           businesses in 2003?

           What was the total net income you and your family living here
           (received from this business in 2003?/received from these
           businesses in 2003?)

              Code amount
              -1.  Nothing
               0.  Inap. (no businesses: X3103^=1; no actively managed
                   businesses: X3104^=1; fewer than 2 actively managed
                   businesses: fewer than 4 actively managed businesses:
                   X3105<4)

X8427(#4)  Original value of remaining total for Rs who did not
           provide complete information within the grid structure (see
           introduction)

              Code amount
               0.  Inap. (no businesses: X3103^=1; no actively managed
```

businesses: X3104^=1; did not break off early in grid)

NON-ACTIVELY MANAGED BUSINESSES

X3401   Do you own or have an interest in any other businesses or any
            type of partnership where you do not have an active management
            role? IF YES: Please do not include any assets reported earlier.

            Do you or anyone in your family living here own or have an
            interest in any other businesses or any type of partnership
            where you do not have an active management role?
            IF YES: Please do not include any assets reported earlier.

             1. *YES
             5. *NO
             0. Inap. (no businesses: X3103^=1)

X3402   In how many businesses do you own or share ownership where
            you do not have an active management role?

            In how many businesses do you and your family living here
            own or share ownership where you do not have an active
            management role?

            Code number
             0. Inap. (no businesses: X3103^=1; no non-actively managed
                 businesses: X3401^=1)
             ****
                FOR THE PUBLIC DATA SET, TOP-CODED AT 25
             ****

#1 refers to limited partnerships
#2 refers to other partnerships
#3 refers to subchapter S corporations
#4 refers to other types of corporations
#5 refers to sole-proprietorships
#6 refers to all other non-actively managed businesses

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

            (I need to know what type of businesses these are.)
X3407(#1)   Are any of them limited partnership?
X3411(#2)   Are any of them other partnership?
X3415(#3)   Are any of them subchapter S corporation?
X3419(#4)   Are any of them other corporation?
X3423(#5)   Are any of them sole-proprietorship?
X3427(#6)   Are any of them some other kind of business?

             1. *YES
             5. *NO
             0. Inap. (no businesses: X3103^=1; no non-actively managed
                 businesses: X3401^=1)

            What could you sell your share for?
            PROBE: What is it worth?

What could you sell your family's share for?
PROBE: What is it worth?

X3408(#1) What could you sell your share of all these Limited
           Partnerships for?
           PROBE: What is it worth?

           What could you sell your family's share of all these
           Limited Partnerships for?
           PROBE: What is it worth?

X3412(#2) What could you sell your share of all these Other
           partnerships for?
           PROBE: What is it worth?

           What could you sell your family's share of all these Other
           partnerships for?
           PROBE: What is it worth?

X3416(#3) What could you sell your share of all these Subchapter S
           Corporations for?
           PROBE: What is it worth?

           What could you sell your family's share of all these
           Subchapter S Corporations for?
           PROBE: What is it worth?

X3420(#4) What could you sell your share of all these Other
           Corporations for?
           PROBE: What is it worth?

           What could you sell your family's share of all these Other
           Corporations for?
           PROBE: What is it worth?

X3424(#5) What could you sell your share of all these Sole-
           Proprietorships for?
           PROBE: What is it worth?

           What could you sell your family's share of all these Sole-
           Proprietorships for?
           PROBE: What is it worth?

X3428(#6) What could you sell your share of all these (other type) for?
           PROBE: What is it worth?

           What could you sell your family's share of all these (other
           type) for?
           PROBE: What is it worth?

            Code amount
           -1. Nothing
            0. Inap. (no businesses: X3103^=1; no non-actively managed
                businesses: X3401^=1; no non-actively managed
                businesses of type: X3407^=1/X3411^=1/X3415^=1/X3419^=1/
                X3423^=1/X3427^=1)

X8452   Original value of remaining total for Rs who did not
           provide complete information within the grid structure (see
           introduction)

           Code amount
            0. Inap. (no businesses: X3103^=1 no non-actively managed

businesses: X3401^=1; did not break off early in grid)

                     If you sold this business now, what would be the cost basis
                     for tax purposes?
                     PROBE IF R UNSURE: What was your original investment?

X3409(#1)   If you sold these Limited Partnerships now, what would be
                     the cost basis for tax purposes?
                     PROBE IF R UNSURE: What was your original investment?

X3413(#2)   If you sold these Other partnerships now, what would be the
                     cost basis for tax purposes?
                     PROBE IF R UNSURE: What was your original investment?

X3417(#3)   If you sold these Subchapter S Corporations now, what would
                     be the cost basis for tax purposes?
                     PROBE IF R UNSURE: What was your original investment?

X3421(#4)   If you sold these Other Corporations now, what would be the
                     cost basis for tax purposes?
                     PROBE IF R UNSURE: What was your original investment?

X3425(#5)   If you sold these Sole-Proprietorships now, what would be the
                     cost basis for tax purposes?
                     PROBE IF R UNSURE: What was your original investment?

X3429(#6)   If you sold these (other type) now, what would be the
                     cost basis for tax purposes?
                     PROBE IF R UNSURE: What was your original investment?

                     Code amount
                     -1. Nothing
                      0. Inap. (no businesses: X3103^=1; no non-actively managed
                          businesses: X3401^=1; no non-actively managed
                          businesses of type: X3407^=1/X3411^=1/X3415^=1/X3419^=1/
                          X3423^=1/X3427^=1)

X8453   Original value of remaining total for Rs who did not
                     provide complete information within the grid structure (see
                     introduction)

                     Code amount
                      0. Inap. (no businesses: X3103^=1 no non-actively managed
                          businesses: X3401^=1; did not break off early in grid)

                     What was the total net income you received from this
                     business in 2003?

                     What was the total net income you and your family living here
                     received from this business in 2003?

X3410(#1)   What was the total net income you received from all such
                     Limited Partnerships in 2003?

                     What was the total net income you and your family living here
                     received from all such Limited Partnerships in 2003?

X3414(#2)   What was the total net income you received from all such
                     Other partnerships in 2003?

                     What was the total net income you and your family living here
                     received from all such Other partnerships in 2003?

```
X3418(#3)   What was the total net income you received from all such
            Subchapter S Corporations in 2003?

            What was the total net income you and your family living here
            received from all such Subchapter S Corporations in 2003?

X3422(#4)   What was the total net income you received from all such
            Other Corporations in 2003?

            What was the total net income you and your family living here
            received from all such Other Corporations in 2003?

X3426(#5)   What was the total net income you received from all such
            Sole-Proprietorships in 2003?

            What was the total net income you and your family living here
            received from all such Sole-Proprietorships in 2003?

X3430(#6)   What was the total net income you received from all such
            (other type) in 2003?

            What was the total net income you and your family living here
            received from all such (other type) in 2003?

             Code amount
            -1.  Nothing
             0.  Inap. (no businesses: X3103^=1; no non-actively managed
                 businesses: X3401^=1; no non-actively managed
                 businesses of type: X3407^=1/X3411^=1/X3415^=1/X3419^=1/
                 X3423^=1/X3427^=1)

X8454       Original value of remaining total for Rs who did not
            provide complete information within the grid structure (see
            introduction)

            Code amount
             0.  Inap. (no businesses: X3103^=1 no non-actively managed
                 businesses: X3401^=1; did not break off early in grid)

X7545       Were you ever involved in the active management of the
            businesses?

            Were you ever involved in the active management of the
            business?

            Were you or any of your family living here ever involved in
            the active management of the businesses?

            Were you or any of your family living here ever involved in
            the active management of the business?

             1.  *Yes
             5.  *No
             0.  Inap. (no businesses: X3103^=1; no non-actively managed
                 businesses: X3401^=1)
```


VEHICLES


```
         ------------------------------------------------------------------------
         VEHICLES SUPPLIED BY A BUSINESS
         ------------------------------------------------------------------------


X2501      Now I'd like to get some information on your vehicles.
           Some people have cars or other vehicles provided to them by
           a business for personal and business use.  Do you have any
           such business vehicles?

           Now I'd like to get some information on your family's
           vehicles.  Some people have cars or other vehicles provided
           to them by a business for personal and business use.  Do
           you or anyone in your family have any such business vehicles?

             1.  *YES
             5.  *NO


X2502      How many such vehicles do you regularly use?

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

           Code number
             0.  Inap. (no vehicles supplied by a business: X2501^=1)


X7149      Does the business lease this vehicle?

           Does the business lease any of these vehicles?

             1.  *YES
             5.  *NO
             0.  Inap. (no vehicles supplied by a business: X2501^=1)


         ------------------------------------------------------------------------
         LEASED VEHICLES
         ------------------------------------------------------------------------


X2101      Other than any vehicles provided by a business...

           Are you currently leasing any cars or other vehicles?

           Are you or anyone in your family living here currently
           leasing any cars or other vehicles?

             1.  *YES
             5.  *NO


X2102      Not counting vehicles leased by a business, how many cars
           or other vehicles do you lease?

           Not counting vehicles leased by a business, how many cars
           or other vehicles do you and your family living here lease?

           Code number
             0.  Inap. (no personally leased vehicles: X2101^=1)
           ***********************************************************
              FOR THE PUBLIC DATA SET, TOP-CODED AT 3
           ***********************************************************
```

```
X6690        Originally reported value of X2101 (see introduction)

             Code number
              0.  Inap. (no personally leased vehicles: X2101^=1)
              *********************************************************
                 FOR THE PUBLIC DATA SET, TOP-CODED AT 3
              *********************************************************



----------------------------------------------------------------------------
#1 refers to first personally leased vehicle
#2 refers to second personally leased vehicle
#3 refers to all other personally leased vehicles
----------------------------------------------------------------------------

          What model year, make and model is this vehicle?

          What model year, make and model is the newest vehicle?

          What model year, make and model is the next vehicle?

          (2-WORD ANSWER. MAKE AND MODEL)
          PROBE FOR FULL MODEL NAME.


X7023(#1)  Code make
X7025(#2)
  66                 Acura
  64                 Alfa Romeo
  01                 American Motors (AMC)
  200                Aston Martin
  65                 Audi
  201                Austin Healey
  202                Bentley
  69                 BMW
  08                 Buick
  12                 Cadillac
  20                 Chevrolet
  24                 Chrysler
  203                Citroen
  72                 Daewoo
  70                 Daihatsu
  71                 Datsun (same as Nissan)
  204                DeTomaso
  28                 Dodge
  42                 Eagle
  205                Ferrari
  73                 Fiat
  33                 Ford
  232                Freightliner
  87                 Geo
  37                 GMC
  206                Hallenbeck
  77                 Honda
  207                Hummer
  68                 Hyundai
  88                 Infiniti
  208                International (IH)
  74                 Isuzu
  75                 Jaguar
  43                 Jeep
  67                 Kia
  89                 Lexus
```

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    209                    Lamborghini
     80                    Lancia
     96                    Land Rover
     44                    Lincoln
    210                    Lotus
    211                    Mack
    212                    Maserati
     76                    Mazda
     79                    Mercedes-Benz
     48                    Mercury
     82                    Merkur
     78                    MG
    213                    Mini Cooper
     81                    Mitsubishi
    230                    Morgan
    228                    Morris
    229                    Nash
     71                    Nissan
     50                    Oldsmobile
    214                    Packard
    215                    Peterbuilt
     84                    Peugeot
    216                    Pierce Arrow
     56                    Plymouth
     61                    Pontiac
     85                    Porsche
    217                    Qvale
     86                    Renault
    231                    Riley
    218                    Rolls Royce
     91                    Saab
    219                    Saleen
     62                    Saturn
    220                    Scion
    221                    Shelby
     90                    Sterling
    222                    Studebaker
     94                    Subaru
     92                    Suzuki
     93                    Toyota
    223                    Triumph (TR)
    224                    Viper
     97                    Volkswagen
     98                    Volvo
    225                    Willis
    226                    Yukon
    227                    Zimmer
         -7.  OTHER
          0.  Inap. (no personally leased vehicles: X2101^=1/fewer
              than 2 leased vehicles: X2101<2)
          *******************************************************
              NOT INCLUDED IN THE PUBLIC DATA SET
          *******************************************************


X7024(#1)  Code model
X7026(#2)   0.  Inap. (no personally leased vehicles: X2101^=1/fewer
              than 2 leased vehicles: X2101<2)
          *******************************************************
              NOT INCLUDED IN THE PUBLIC DATA SET
          *******************************************************


X2104(#1)  Code model year (4 digits)
X2111(#2)   0.  Inap. (no personally leased vehicles: X2101^=1/fewer
```

```
              than 2 leased vehicles: X2101<2)
          *********************************************************
              FOR THE PUBLIC DATA SET, BOTTOM-CODED
              AT X8095-20
          *********************************************************


X8163(#1)  Recode: prevailing retail VALUE OF VEHICLE as of fall 2004
X8164(#2)  according to industry guidebook

           Code value
            0.  Inap. (no personally leased vehicles: X2101^=1/fewer
                than 2 leased vehicles: X2101<2)

X2105(#1)  How much are your lease payments?
X2112(#2)
           Code amount
           -1.  Nothing
           -2.  No regular payments
            0.  Inap. (no personally leased vehicles: X2101^=1/fewer
                than 2 leased vehicles: X2101<2)

X2106(#1)  INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X2113(#2)  (And how often are they due?)

           Code frequency
            2.  *Week
            3.  Every two weeks
            4.  *Month
            5.  *Quarter
            6.  *Year
            8.  Lump sum; one payment only
           11.  *Twice per year
           12.  Every two months
           22.  Varies
           23.  13 times a year; every 4 weeks
           24.  Every 6 weeks
           31.  *Twice a month
           -1.  NO PAYMENT
           -2.  NO REGULAR PAYMENTS
           -7.  *Other
            0.  Inap. (no personally leased vehicles: X2101^=1/fewer
                than 2 leased vehicles: X2101<2)



           How many years or months was the original lease?

X2107(#1)  Code number of years
X2114(#2)  -1.  Less than one year
            0.  Inap. (no personally leased vehicles: X2101^=1/fewer
                than 2 leased vehicles: X2101<2; number of months
            given: X2108/X2115>0)

X2108(#1)  Code number of months
X2115(#2)   0.  Inap. (no personally leased vehicles: X2101^=1/fewer
                than 2 leased vehicles: X2101<2; number of years
            given: X2107/X2114>0)


X2117(#3)  Altogether, about how much are the lease payments on your
           other leased vehicles?

           Altogether, about how much are the lease payments on your
           other leased vehicle?
```

```
            Code amount
            -1.  Nothing
            -2.  No regular payments
             0.  Inap. (no personally leased vehicles: X2101^=1; fewer
                 than 3 leased vehicles: X2101<3)

X2118(#3)   INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
            (And how often is that amount paid?)


            Code frequency
             1.  *Day
             2.  *Week
             3.  Every two weeks
             4.  *Month
             5.  *Quarter
             6.  *Year
             8.  Lump sum; one payment only
            11.  Twice per year
            12.  Every two months
            22.  Varies
            23.  13 times a year; every 4 weeks
            24.  Every 6 weeks
            31.  *Twice a month
            -1.  NO PAYMENT
            -2.  NO REGULAR PAYMENTS
            -7.  *Other
             0.  Inap. (no personally leased vehicles: X2101^=1; fewer
                 than 3 leased vehicles: X2101<3)

X8428(#3)   Original value of remaining total for Rs who did not
            provide complete information within the grid structure (see
            introduction)

            Code amount
             0.  Inap. (no personally leased vehicles: X2101^=1;
                 did not break off early in grid)

X8429(#3)   Original value of frequency.

            Code frequency
             2.  *Week
             3.  Every two weeks
             4.  *Month
             5.  *Quarter
             6.  *Year
             8.  Lump sum; one payment only
            11.  Twice per year
            12.  Every two months
            22.  Varies
            23.  13 times a year; every 4 weeks
            24.  Every 6 weeks
            31.  *Twice a month
            -1.  NO PAYMENT
            -2.  NO REGULAR PAYMENTS
            -7.  *Other
             0.  Inap. (no personally leased vehicles: X2101^=1;
                 did not break off early in grid)



-----------------------------------------------------------------------
OWNED CARS, TRUCKS, VANS, AND SPORT UTILITY VEHICLES
-----------------------------------------------------------------------
```

```
X2201      Do you own any cars, or any kind of truck, van or sport utility
           vehicle (SUV)?

           Do you or anyone in your family here own any cars, or any
           kind of truck, van or sport utility vehicle (SUV)?

           Do not include motorcyles, tractors, snow blowers, etc.,
           or any vehicles owned by a business.

        INCLUDE VEHICLES THAT ARE (OR COULD EASILY BE) IN RUNNING CONDITION.

           1.  *YES
           5.  *NO


X2202      Altogether, how many such cars or vehicles do you own?

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

           Code number
            0.  Inap. (no owned cars etc.: X2201^=1)
           ********************************************************
              FOR THE PUBLIC DATA SET, TOP-CODED AT 10
           ********************************************************

X6691      Originally reported value of X2202 (see introduction)

           Code number
            0.  Inap. (no owned cars etc.: X2201^=1)
           ********************************************************
              FOR THE PUBLIC DATA SET, TOP-CODED AT 10
           ********************************************************



-------------------------------------------------------------------------------
#1 refers to first personally owned car
#2 refers to second personally owned car
#3 refers to third personally owned car
#4 refers to fourth personally owned car
#5 refers to all other personally owned cars
-------------------------------------------------------------------------------
GF
X2203(#1)  What type of vehicle is it?
X2303(#2)
X2403(#3)  What type of vehicle is the newest one?
X7150(#4)
           What type of vehicle is the next one?

           INTERVIEWER:  PROBE IF NECESSARY.
           Is it a car, a van or minivan, a jeep or sport-utility
           vehicle, a pickup, or what?

           1.  *Car
           2.  *Van/minivan
           3.  *Sport utility vehicle (SUV)
           4.  *Pickup
           5.  Antique/classic/collector vehicle
           6.  Truck (except pickup)
           8.  *Station wagon
          -7.  *Other
           0.  Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars:
               X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars:
               X2202<4)
```

```
              *********************************************************
                 FOR THE PUBLIC DATA SET, CODES 5 AND 6 ARE COMBINED
                 WITH -7
              *********************************************************


              What model year, make and model is it?

              (2-WORD ANSWER. MAKE AND MODEL)
              PROBE FOR FULL MODEL NAME.

X7027(#1)  Code make
X7029(#2)  See MASTER VEHICLE MANUFACTURER LIST at X....
X7031(#3)   0.  Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars:
X7033(#4)       X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars:
                X2202<4)
              *********************************************************
                 NOT INCLUDED IN THE PUBLIC DATA SET
              *********************************************************



X7028(#1)  Code model
X7030(#2)   0.  Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars:
X7032(#3)       X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars:
X7034(#4)       X2202<4)
              *********************************************************
                 NOT INCLUDED IN THE PUBLIC DATA SET
              *********************************************************


X2205(#1)  Code model year (4 digits)
X2305(#2)   0.  Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars:
X2405(#3)       X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars:
X7152(#4)       X2202<4)
              *********************************************************
                 FOR THE PUBLIC DATA SET, BOTTOM-CODED
                 AT X8095-20
              *********************************************************

X8166(#1)  Recode: prevailing retail VALUE OF VEHICLE as of fall 2004
X8167(#2)  according to industry guidebook (NADA)
X8168(#3)
X8188(#4)  Code value
            0.  Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars:
                X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars:
                X2202<4)


X7543(#1)  When you got it, was it new or used?
X7542(#2)
X7541(#3)   1.  *New
X7153(#4)   2.  *Used
            0.  Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars:
                X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars:
                X2202<4)


X7540(#1)  In what year did you get it?
X7539(#2)
X7538(#3)  Code year (4 digits)
X7154(#4)   0.  Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars:
                X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars:
                X2202<4; did not buy car used: X7543^=2/X7542^=2/X7541^=2/
                X7153^=2)
              *********************************************************
```

```
              FOR THE PUBLIC DATA SET, BOTTOM-CODED
              AT X8095-20
          *******************************************************


X2206(#1)  Not counting any loans I've already recorded, is any money
X2306(#2)  still owed on loans for this (make and model)?
X2406(#3)
X7155(#4)   1.  *YES
            5.  *NO
            0.  Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars:
                X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars:
                X2202<4)



            In what month and year was the loan taken out?

X2207(#1)  Code month
X2307(#2)   1.  *January
X2407(#3)   2.  *February
X7156(#4)   3.  *March
            4.  *April
            5.  *May
            6.  *June
            7.  *July
            8.  *August
            9.  *September
           10.  *October
           11.  *November
           12.  *December
            0.  Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars:
                X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars:
                X2202<4; no loan on car: X2206^=1/X2306^=1/X2406^=1/
                X7155^=1)
          *******************************************************
              NOT INCLUDED IN THE PUBLIC DATA SET
          *******************************************************

X2208(#1)  Code year (4 digits)
X2308(#2)
X2408(#3)   0.  Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars:
X7157(#4)       X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars:
                X2202<4; no loan on car: X2206^=1/X2306^=1/X2406^=1/
                X7155^=1)
          *******************************************************
              FOR THE PUBLIC DATA SET, BOTTOM-CODED
              AT X8095-20
          *******************************************************


X2209(#1)  How much was borrowed or financed?
X2309(#2)
X2409(#3)  Code amount
X7158(#4)   0.  Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars:
                X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars:
                X2202<4; no loan on car: X2206^=1/X2306^=1/X2406^=1/
                X7155^=1)


X2210(#1)  Is this a regular installment loan where you pay a fixed
X2310(#2)  dollar amount each month for a fixed number of months until
X2410(#4)  the loan is repaid, or some other kind?
X7159(#4)
            1.  *Regular Installment
```

```
               2.  *Other Kind
               0.  Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars:
                   X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars:
                   X2202<4; no loan on car: X2206^=1/X2306^=1/X2406^=1/
                   X7155^=1)


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

X2212(#1)  Code number of years
X2312(#2)  -1.  No set number of years
X2412(#3)  -7.  Unable to calculate from number of payments
X7161(#4)   0.  Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars:
                X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars:
                X2202<4; no loan on car: X2206^=1/X2306^=1/X2406^=1/
                X7155^=1; not a regular loan: X2210^=1/X2310^=1/
                X2410^=1/X7159^=1)


X2211(#1)  Code number of payments
X2311(#2)  -1.  No set number of payments
X2411(#3)  -7.  Unable to calculate from number of years
X7160(#4)   0.  Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars:
                X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars:
                X2202<4; no loan on car: X2206^=1/X2306^=1/X2406^=1/
                X7155^=1; not a regular loan: X2210^=1/X2310^=1/
                X2410^=1/X7159^=1)


X9162(#1)  Recode: term of loan in months
X9163(#2)  -1.  No set number of years/payments
X9164(#3)  -7.  Unable to calculate from number of years/payments
X9179(#4)   0.  Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars:
                X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars:
                X2202<4; no loan on car: X2206^=1/X2306^=1/X2406^=1/
                X7155^=1; not a regular loan: X2210^=1/X2310^=1/
                X2410^=1/X7159^=1)
           ********************************************************
                NOT INCLUDED IN THE PUBLIC DATA SET
           ********************************************************


X2213(#1)  How much are the payments?
X2313(#2)
X2413(#3)  Code amount
X7162(#4)  -1.  Nothing
           -2.  No regular payment
            0.  Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars:
                X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars:
                X2202<4; no loan on car: X2206^=1/X2306^=1/X2406^=1/
                X7155^=1; not a regular loan: X2210^=1/X2310^=1/
                X2410^=1/X7159^=1; no set number of payments: X2212=-1/
                X2312=-1/X2412=-1/X7161=-1)

X7537(#1)  INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X7536(#2)  (And how often are they made?)
X7535(#3)
X7163(#4)  Code frequency
            2.  *Week
            3.  Every two weeks
            4.  *Month
            5.  *Quarter
            6.  *Year
            8.  Lump sum; one payment only
           11.  *Twice per year
```

```
          12.  Every two months
          31.  *Twice a month
          -1.  Nothing
          -2.  No regular payment
          -7.  *Other
           0.  Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars:
                X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars:
                X2202<4; no loan on car: X2206^=1/X2306^=1/X2406^=1/
                X7155^=1; not a regular loan: X2210^=1/X2310^=1/
                X2410^=1/X7159^=1; no set number of payments: X2212=-1/
                X2312=-1/X2412=-1/X7161=-1)


X2214(#1)  What is the typical payment?
X2314(#2)
X2414(#3)  Code amount
X7164(#4)  -1.  Nothing
           -2.  No typical payment
            0.  Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars:
                 X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars:
                 X2202<4; no loan on car: X2206^=1/X2306^=1/X2406^=1/
                 X7155^=1; regular loan and regular payments: X2210=1
                 and X2213>0/X2310=1 and X2313>0/X2410=1 and X2413>0/
                 X7159=1 and X7162>0)

X2215(#1)  INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X2315(#2)  (And how often is it made?)
X2415(#3)
X7165(#4)  Code frequency
            2.  *Week
            3.  Every two weeks
            4.  *Month
            5.  *Quarter
            6.  *Year
            8.  *Lump sum; one payment only
           11.  *Twice per year
           12.  Every two months
           22.  Varies
           31.  *Twice a month
           -1.  Nothing
           -2.  No regular payment
           -7.  *Other
            0.  Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars:
                 X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars:
                 X2202<4; no loan on car: X2206^=1/X2306^=1/X2406^=1/
                 X7155^=1; regular loan and regular payments: X2210=1
                 and X2213>0/X2310=1 and X2313>0/X2410=1 and X2413>0/
                 X7159=1 and X7162>0)


X7534(#1)  Is this loan being paid off ahead of schedule, behind
X7533(#2)  schedule, or are the payments about on schedule?
X7532(#3)
X7166(#4)   1.  *On schedule
            2.  *Ahead of schedule
            3.  *Behind schedule
            0.  Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars:
                 X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars:
                 X2202<4; no loan on car: X2206^=1/X2306^=1/X2406^=1/
                 X7155^=1; not a regular loan: X2210^=1/X2310^=1/
                 X2410^=1/X2410^=1/X7159^=1; no regular payment:
                 X2213<=0/X2313<=0/X2413<=0/X7161<=0)
```

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

X2216(#1) Code month
X2316(#2)   1. *January
X2416(#3)   2. *February
X7167(#4)   3. *March
            4. *April
            5. *May
            6. *June
            7. *July
            8. *August
            9. *September
           10. *October
           11. *November
           12. *December
            0. Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars:
                X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars:
                X2202<4; no loan on car: X2206^=1/X2306^=1/X2406^=1/
                X7155^=1; payments on schedule: X7534=1/X7533=1/X75323=1/
                X7166=1)
           ****
                NOT INCLUDED IN THE PUBLIC DATA SET
           ****

X2217(#1) Code year (4 digit)
X2317(#2)   0. Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars:
X2417(#3)   X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars:
X7168(#4)   X2202<4; no loan on car: X2206^=1/X2306^=1/X2406^=1/
                X7155^=1; payments on schedule: X7534=1/X7533=1/X75323=1/
                X7166=1)

X2218(#1) How much is still owed on this loan?
X2318(#2)
X2418(#3) Code amount
X7169(#4)   0. Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars:
                X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars:
                X2202<4; no loan on car: X2206^=1/X2306^=1/X2406^=1/
                X7155^=1)

X2219(#1) What is the current annual rate of interest being charged
X2319(#2) on this loan?
X2419(#3)
X7170(#4) Code percent * 100
           -1. Nothing
            0. Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars:
                X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars:
                X2202<4)

X2220(#1) Please look at the list of institutions you wrote down.
X2320(#2) Is the loan with any of the institutions on the list, or from
X2420(#3) someplace else?
X7171(#4)
           IF INSTITUTIONS CARD: Which institution?
           (IF "SOMEPLACE ELSE": What institution is that?
           ASK R TO UPDATE LIST IF A NEW INSTITUTION IS MENTIONED
            AT THIS POINT./IF "SOMEPLACE ELSE":What type of institution
          is that?)

           Please look at the Institutions Card. Is the loan with any
           of the institutions on the Institutions Card, or from
           someplace else?

```
          IF INSTITUTIONS CARD: Which institution?
          (IF "SOMEPLACE ELSE": What institution is that?
          CHECK INSTITUTION CARD AND UPDATE IF A NEW INSTITUTION IS
          MENTIONED AT THIS POINT./ IF "SOMEPLACE ELSE": What type of
          institution is that?)

             1.  *Institution 1
             2.  *Institution 2
             3.  *Institution 3
             4.  *Institution 4
             5.  *Institution 5
             6.  *Institution 6
             7.  *Institution 7
            -7.  *OTHER (Coded using the MASTER INSTITUTION LIST)
             See MASTER INSTITIUTION LIST for other codes (See X308)
             0.  Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars:
                 X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars:
                 X2202<4)
          The following codes show on the screen after at
          least seven distinct institutions have been during
          the course of the interview:
          11.  *COMMERCIAL BANK; trust company
          12.  *S&L/SAVINGS BANK
          13.  *CREDIT UNION
          14.  *FINANCE/LOAN CO
          15.  *DEALER
          20.  *PRIOR OWNER
          21.  *AUTO FINANCE/GMAC/FORD CREDIT
          *********************************************************
             SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
             COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC
             DATA SET
          *********************************************************

X9102(#1)  Recode: type of institution
X9103(#2)
X9104(#3)   See MASTER INSTITIUTION LIST for other codes (See X308)
X9215(#4)   0.  Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars:
                 X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars:
                 X2202<4)
          *********************************************************
             SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
             COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC
             DATA SET
          *********************************************************


X2422(#5)  How much are all the other such vehicles that you own worth
           in today's prices?

           How much is the other such vehicle that you own worth in
           today's prices?

           How much are all the other such vehicles that you and
           others in your family living here own worth in today's
           prices?

           How much is the other such vehicle that you and others in
           your family living here own worth in today's prices?

           Code amount
            0.  Inap. (no owned cars etc.: X2201^=1; fewer than 5 cars:
                X2202<5);
```

X8430(#5)   Original value of remaining total for Rs who did not
            provide complete information within the grid structure (see
            introduction)

            Code amount
             0. Inap. (no owned cars etc.: X2201^=1; did not
                 break off early in grid)

X2423(#5)   Not counting loans I have already recorded, is any money
            still owed on loans for these vehicles?

            Not counting loans I have already recorded, is any money
            still owed on a loan for this vehicle?

             1. *YES
             5. *NO
             0. Inap. (no owned cars etc.: X2201^=1; fewer than 5 cars:
                 X2202<5);

X8431(#5)   Original value for Rs who did not provide complete
            information within the grid structure (see introduction)

             1. *YES
             5. *NO
             0. Inap. (no owned cars etc.: X2201^=1; did not
                 break off early in grid)

X2424(#5)   Altogether, about how much is still owed on these loans?

            Altogether, about how much is still owed on this loan?

            Code amount
             0. Inap. (no owned cars etc.: X2201^=1; fewer than 5 cars:
                 X2202<5; no loan on car: X2423^=1);

X8432(#5)   Original value of remaining total for Rs who did not
            provide complete information within the grid structure (see
            introduction)

            Code amount
             0. Inap. (no owned cars etc.: X2201^=1; did not
                 break off early in grid; no money owned on residual
                 vehicles: X8430^=1)

X2425(#5)   How much are the payments on these loans?

            How much are the payments on this loan?

            Code amount
            -1. Nothing
            -2. No regular payment
             0. Inap. (no owned cars etc.: X2201^=1; fewer than 5 cars:
                 X2202<5; no loan on car: X2423^=1);

X2426(#5)   INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
            (And how often is that amount paid?)

            Code frequency
             2. *Week
             3. Every two weeks

```
         4.  *Month
         5.  *Quarter
         6.  *Year
         8.  Lump sum; one payment only
        11.  *Twice per year
        12.  Every two months
        31.  *Twice a month
        -1.  Nothing
        -2.  No regular payment
        -7.  *Other
         0.  Inap. (no owned cars etc.: X2201^=1; fewer than 5 cars:
             X2202<5; no loan on car: X2423^=1);
```

X8433(#5) Original value of remaining total for Rs who did not
           provide complete information within the grid structure (see
           introduction)

           Code amount
            0. Inap. (no owned cars etc.: X2201^=1; did not
                break off early in grid; no money owned on residual
                vehicles: X8430^=1)

X8434(#5) Original value of frequency.

           Code frequency
            2. *Week
            3. Every two weeks
            4. *Month
            5. *Quarter
            6. *Year
            8. Lump sum; one payment only
           11. *Twice per year
           12. Every two months
           31. *Twice a month
           -1. Nothing
           -2. No regular payment
           -7. *Other
            0. Inap. (no owned cars etc.: X2201^=1; did not
                break off early in grid; no money owned on residual
                vehicles: X8430^=1)

OTHER OWNED VEHICLES

GF
X2503   Do you own any other vehicles such as a motor home, RV,
           motorcycle, boat, or airplane?

           Do you or anyone in your family living here own any other
           vehicles such as a motor home, RV, motorcycle, boat, or
           airplane?

           INTERVIEWER: INCLUDE ANIMAL TRAILERS, GOLF CARTS, SNOWMOBILES,
           GLIDERS, ETC. DO NOT INCLUDE TRACTORS AND LAWN MOWERS

             1. *YES
             5. *NO

X2504   Altogether, how many of these other vehicles do you own?

           Altogether, how many of these other vehicles do you or
           someone in your family living here own?
```

```
           Code number
            0.  Inap.  (no other vehicles: X2503^=1)
            ********************************************************
               FOR THE PUBLIC DATA SET, TOP-CODED AT 5
            ********************************************************



X6692      Originally reported value of X2504 (see introduction)

           Code number
            0.  Inap.  (no other vehicles: X2503^=1)
            ********************************************************
               FOR THE PUBLIC DATA SET, TOP-CODED AT 5
            ********************************************************



           ------------------------------------------------------------------------
#1 refers to first other owned vehicle
#2 refers to second other owned vehicle
#3 refers to all remaining other owned vehicle
------------------------------------------------------------------------
X2505(#1)  What type of vehicle is it?
X2605(#2)
           What type of vehicle is the newest one?

           What type of vehicle is the next one?

           Is it a motor home, RV, motorcycle, boat, airplane, or what?


            1.  *motor home
            2.  *RV; recreation vehicle
            3.  *airplane; helicopter
            4.  *boat
            6.  Camper/(house) trailer (except 16,17)
            9.  Tractor
           11.  *motorcycle; motor scooter
           12.  Snowmobile
           13.  Golf cart
           14.  Non-automobile off-road vehicle; kart, dragster
           15.  Miscellaneous construction vehicle
           16.  Horse trailer
           17.  Other trailer (e.g., boat trailers)
           18.  Non-boat water vehicle
           19.  Glider, hot air balloon, other airborne vehicle n.e.c.
           20.  Bus
           -7.  *Other
            0.  Inap.  (no other vehicles: X2503^=1/fewer than 2 other
                vehicles: X2504<2/fewer than 3 other vehicles: X2404<3)
            ********************************************************
               FOR THE PUBLIC DATA SET, CODES 2 AND 6 ARE COMBINED
               WITH CODE 1; CODES 4 AND 19 ARE COMBINED WITH CODE 3;
               CODE 9 IS COMBINED WITH CODE 15; CODES 13 AND 14 ARE
               COMBINED WITH CODE 12; CODE 16 IS COMBINED WITH CODE
               17
            ********************************************************



X2506(#1)  About how much is this (vehicle type) worth?
X2606(#2)
           About how much is this vehicle worth?

           Code amount
```

```
                 0.  Inap.  (no other vehicles: X2503^=1/fewer than 2 other
                     vehicles: X2504<2/fewer than 3 other vehicles: X2404<3)


X2507(#1)  Not counting any loans that I have already recorded, is any
X2607(#2)  money still

           owed on loans for this (vehicle type)?

           owed on loans for this vehicle?

           1.  *YES
           5.  *NO
           0.  Inap.  (no other vehicles: X2503^=1/fewer than 2 other
               vehicles: X2504<2/fewer than 3 other vehicles: X2404<3)

           In what month and year was the loan taken out?

X2508(#1)  Code month
X2608(#2)   1.  *January
            2.  *February
            3.  *March
            4.  *April
            5.  *May
            6.  *June
            7.  *July
            8.  *August
            9.  *September
           10.  *October
           11.  *November
           12.  *December
            0.  Inap.  (no other vehicles: X2503^=1/fewer than 2 other
                vehicles: X2504<2/fewer than 3 other vehicles: X2404<3;
                no loan on vehicle: X2507^=1/X2607^=1)
                **********************************************************
                    NOT INCLUDED IN THE PUBLIC DATA SET
                **********************************************************

X2509(#1)  Code year (4 digits)
X2609(#2)   0.  Inap.  (no other vehicles: X2503^=1/fewer than 2 other
                vehicles: X2504<2/fewer than 3 other vehicles: X2404<3;
                no loan on vehicle: X2507^=1/X2607^=1)
                **********************************************************
                    FOR THE PUBLIC DATA SET, BOTTOM-CODED
                    AT X8095-20
                **********************************************************


GF
X2510(#1)  How much was borrowed or financed, not  counting the
X2610(#2)  finance charges?

           IF R ONLY OWNS PART, RECORD ONLY LOAN TERMS THAT APPLY TO
           THE PEU

           Code amount
            0.  Inap.  (no other vehicles: X2503^=1/fewer than 2 other
                vehicles: X2504<2/fewer than 3 other vehicles: X2404<3;
                no loan on vehicle: X2507^=1/X2607^=1)


X2511(#1)  Is this a regular installment loan where you pay a fixed
X2611(#2)  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
                0.  Inap. (no other vehicles: X2503^=1/fewer than 2 other
                    vehicles: X2504<2/fewer than 3 other vehicles: X2404<3;
                    no loan on vehicle: X2507^=1/X2607^=1)


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

X2513(#1)  Code number of years
X2613(#2)  -1.  No set number of years
           -7.  Unable to calculate from number of payments
            0.  Inap. (no other vehicles: X2503^=1/fewer than 2 other
                vehicles: X2504<2/fewer than 3 other vehicles: X2404<3;
                no loan on vehicle: X2507^=1/X2607^=1; not a regular
                loan: X2511^=1/X2611^=1)

X2512(#1)  Code number of payments
X2612(#2)  -1.  No set number of payments
           -7.  Unable to calculate from number of years
            0.  Inap. (no other vehicles: X2503^=1/fewer than 2 other
                vehicles: X2504<2/fewer than 3 other vehicles: X2404<3;
                no loan on vehicle: X2507^=1/X2607^=1; not a regular
                loan: X2511^=1/X2611^=1)

X9165(#1)   Recode: term of loan in months
X9166(#2)  -1.  No set number of years/payments
           -7.  Unable to calculate from number of years/payments
            0.  Inap. (no other vehicles: X2503^=1/fewer than 2 other
                vehicles: X2504<2/fewer than 3 other vehicles: X2404<3;
                no loan on vehicle: X2507^=1/X2607^=1; not a regular
                loan: X2511^=1/X2611^=1)
           *******************************************************
               NOT INCLUDED IN THE PUBLIC DATA SET
           *******************************************************

X2514(#1)  How much are the payments?
X2614(#2)
           Code amount
           -1.  Nothing
           -2.  No regular payment
            0.  Inap. (no other vehicles: X2503^=1/fewer than 2 other
                vehicles: X2504<2/fewer than 3 other vehicles: X2404<3;
                no loan on vehicle: X2507^=1/X2607^=1; not a regular
                loan: X2511^=1/X2611^=1; no set number of payments:
                X2512=-1/X2612=-1)

X7531(#1)  INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X7530(#2)  (And how often are they due?)

           Code frequency
            2.  *Week
            3.  Every two weeks
            4.  *Month
            5.  *Quarter
            6.  *Year
            8.  Lump sum; one payment only
           11.  *Twice per year
           12.  Every two months
           31.  *Twice a month
           -1.  Nothing
           -2.  No regular payment
           -7.  *Other
```

```
        0.  Inap.  (no other vehicles: X2503^=1/fewer than 2 other
            vehicles: X2504<2/fewer than 3 other vehicles: X2404<3;
            no loan on vehicle: X2507^=1/X2607^=1; not a regular
            loan: X2511^=1/X2611^=1; no set number of payments:
            X2512=-1/X2612=-1)


X2515(#1)  What is the typical payment?
X2615(#2)
           Code amount
           -1.  Nothing
           -2.  No typical payment
            0.  Inap.  (no other vehicles: X2503^=1/fewer than 2 other
                vehicles: X2504<2/fewer than 3 other vehicles: X2404<3;
                no loan on vehicle: X2507^=1/X2607^=1; regular loan and
                regular payments: X2511=1 and X2514>0/X2611=1 and
                X2614>0)


X2516(#1)  INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X2616(#2)  (And how often is it made?)

           Code frequency
            2.  *Week
            3.  Every two weeks
            4.  *Month
            5.  *Quarter
            6.  *Year
            8.  Lump sum; one payment only
           11.  *Twice per year
           12.  Every two months
           22.  Varies
           31.  *Twice a month
           -1.  Nothing
           -2.  No regular payment
           -7.  *Other
            0.  Inap.  (no other vehicles: X2503^=1/fewer than 2 other
                vehicles: X2504<2/fewer than 3 other vehicles: X2404<3;
                no loan on vehicle: X2507^=1/X2607^=1; regular loan and
                regular payments: X2511=1 and X2514>0/X2611=1 and
                X2614>0)


X7529(#1)  Is this loan being paid off ahead of schedule, behind
X7528(#2)  schedule, or are the payments about on schedule?
            1.  *On schedule
            2.  *Ahead of schedule
            3.  *Behind schedule
            0.  Inap.  (no other vehicles: X2503^=1/fewer than 2 other
                vehicles: X2504<2/fewer than 3 other vehicles: X2404<3;
                no loan on vehicle: X2507^=1/X2607^=1; not a regular
                loan: X2511^=1/X2611^=1; no regular payment:
                X2514<=0/X2614<=0)



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

X2517(#1)  Code month
X2617(#2)   1.  *January
            2.  *February
            3.  *March
            4.  *April
            5.  *May
            6.  *June
            7.  *July
```

```
             8.  *August
             9.  *September
            10.  *October
            11.  *November
            12.  *December
             0.  Inap. (no other vehicles: X2503^=1/fewer than 2 other
                 vehicles: X2504<2/fewer than 3 other vehicles: X2404<3;
                 no loan on vehicle: X2507^=1/X2607^=1; payments on
                 schedule: X7529=1/X7528=1)
             ***********************************************************
                 NOT INCLUDED IN THE PUBLIC DATA SET
             ***********************************************************

X2518(#1)  Code year
X2618(#2)    0.  Inap. (no other vehicles: X2503^=1/fewer than 2 other
                 vehicles: X2504<2/fewer than 3 other vehicles: X2404<3;
                 no loan on vehicle: X2507^=1/X2607^=1; payments on
                 schedule: X7529=1/X7528=1)


X2519(#1)  How much is still owed on this loan?
X2619(#2)

           Code amount
             0.  Inap. (no other vehicles: X2503^=1/fewer than 2 other
                 vehicles: X2504<2/fewer than 3 other vehicles: X2404<3;
                 no loan on vehicle: X2507^=1/X2607^=1)


X2520(#1)  What is the current annual rate of interest being charged
X2620(#2)  on this loan?

           Code percent * 100
            -1.  Nothing
             0.  Inap. (no other vehicles: X2503^=1/fewer than 2 other
                 vehicles: X2504<2/fewer than 3 other vehicles: X2404<3;
                 no loan on vehicle: X2507^=1/X2607^=1)


X2521(#1)  Please look at the list of institutions you wrote down.
X2621(#2)  Is the loan with any of the institutions on the list, or from
           someplace else?

           IF INSTITUTIONS CARD: Which institution?
           (IF "SOMEPLACE ELSE": What institution is that?
           ASK R TO UPDATE LIST IF A NEW INSTITUTION IS MENTIONED
             AT THIS POINT./IF "SOMEPLACE ELSE":What type of institution
           is that?)

           Please look at the Institutions Card.  Is the loan with any
           of the institutions on the Institutions Card, or from
           someplace else?

           IF INSTITUTIONS CARD: Which institution?
           (IF "SOMEPLACE ELSE": What institution is that?
           CHECK INSTITUTION CARD AND UPDATE IF A NEW INSTITUTION IS
           MENTIONED AT THIS POINT./ IF "SOMEPLACE ELSE": What type of
           institution is that?)

             1.  *Institution 1
             2.  *Institution 2
             3.  *Institution 3
             4.  *Institution 4
             5.  *Institution 5
             6.  *Institution 6
```

```
            7.  *Institution 7
            -7.  *OTHER (Coded using the MASTER INSTITUTION LIST)
             See MASTER INSTITIUTION LIST for other codes (See X308)
             0.  Inap.  (no other vehicles: X2503^=1/fewer than 2 other
                 vehicles: X2504<2/fewer than 3 other vehicles: X2404<3;
                 no loan on vehicle: X2507^=1/X2607^=1)
            The following codes show on the screen after at
            least seven distinct institutions have been during
            the course of the interview:
            11.  *COMMERCIAL BANK; trust company
            12.  *S&L/SAVINGS BANK
            13.  *CREDIT UNION
            14.  *FINANCE/LOAN CO
            17.  *BROKERAGE
            ********************************************************
               SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
               COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC
               DATA SET
            ********************************************************

X9105(#1)  Recode: type of institution
X9106(#2)
             See MASTER INSTITIUTION LIST for other codes (See X308)
             0.  Inap.  (no other vehicles: X2503^=1/fewer than 2 other
                 vehicles: X2504<2/fewer than 3 other vehicles: X2404<3;
                 no loan on vehicle: X2507^=1/X2607^=1)
            ********************************************************
               SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
               COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC
               DATA SET
            ********************************************************



X2623(#3)  How much are all the other such vehicles that you own worth?

           How much is the other such vehicle that you own worth?

           How much are all the other such vehicles that you and
           others in your family living here own worth?

           How much is the other such vehicle that you and others in
           your family living here own worth?

           Code amount
            0.  Inap.  (no other vehicles: X2503^=1; fewer than 3 other
                vehicles: X2504<2)

X8435(#3) Original value of remaining total for Rs who did not
           provide complete information within the grid structure (see
           introduction)

           Code amount
            0.  Inap.  (no other vehicles: X2503^=1; did not
                break off early in grid)


X2624(#3)  Not counting loans I have already recorded, is any money
           still owed on loans for these vehicles?

           Not counting loans I have already recorded, is any money
           still owed on loans for this vehicle?

            1.  *YES
            5.  *NO
```

```
              0.  Inap.  (no other vehicles: X2503^=1; fewer than 3 other
                  vehicles: X2504<2)

X8436(#3)  Original value for Rs who did not provide complete
           information within the grid structure (see introduction)

              1.  *YES
              5.  *NO
              0.  Inap.  (no other vehicles: X2503^=1; did not
                  break off early in grid)


X2625(#3)  Altogether, about how much is still owed on these loans?

           Altogether, about how much is still owed on this loan?

           Code amount
              0.  Inap.  (no other vehicles: X2503^=1; fewer than 3 other
                  vehicles: X2504<2; no money owed on vehicle: X2624^=1)

X8437(#3)  Original value of remaining total for Rs who did not
           provide complete information within the grid structure (see
           introduction)

           Code amount
              0.  Inap.  (no other vehicles: X2503^=1; did not
                  break off early in grid; no loans on residual
                  vehicles: X8436^=1)


X2626(#3)  How much are the payments on these loans?

           How much are the payments on this loan?

           Code amount
             -1.  Nothing
             -2.  No regular payment
              0.  Inap.  (no other vehicles: X2503^=1; fewer than 3 other
                  vehicles: X2504<2; no money owed on vehicle: X2624^=1)

X2627(#3)  INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
           (And how often is that amount paid?)

           Code frequency
              2.  *Week
              3.  Every two weeks
              4.  *Month
              5.  *Quarter
              6.  *Year
              8.  Lump sum; one payment only
             11.  *Twice per year
             12.  Every two months
             31.  *Twice a month
             -1.  Nothing
             -2.  No regular payment
             -7.  *Other
              0.  Inap.  (no other vehicles: X2503^=1; fewer than 3 other
                  vehicles: X2504<2; no money owed on vehicle: X2624^=1)

X8438(#3)  Original value of remaining total for Rs who did not
           provide complete information within the grid structure (see
           introduction)

           Code amount
```

```
              0.  Inap.  (no other vehicles: X2503^=1; did not
                  break off early in grid; no loans on residual
                  vehicles: X8436^=1)


X8439(#3)  Original value of frequency.

           Code frequency
            2.  *Week
            3.  Every two weeks
            4.  *Month
            5.  *Quarter
            6.  *Year
            8.  *Lump sum; one payment only
           11.  *Twice per year
           12.  Every two months
           31.  *Twice a month
           -1.  Nothing
           -2.  No regular payment
           -7.  *Other
            0.  Inap.  (no other vehicles: X2503^=1; fewer than 3 other
                  vehicles: X2504<2; no money owed on vehicle: X2624^=1)



    ---------------------------------------------------------------------------
    ---------------------------------------------------------------------------
    EDUCATION LOANS
    ---------------------------------------------------------------------------
    ---------------------------------------------------------------------------

X7801      Do you owe any money or have any loans for educational
           expenses?

           Do you and your family living here owe any money or have
           any loans for educational expenses?

             IF YES: Please do not include any credit cards or other
             loans I have already recorded.

           DO NOT INCLUDE TUITION BILLS THAT HAVE ARRIVED BUT ARE NOT YET PAID.

             1.  *YES
             5.  *NO



X7802      How many such loans are there?

           IF ORIGINALLY MANY LOANS, BUT NOW CONSOLIDATED, RECORD THE
           CONSOLIDATED NUMBER.
           IF MULTIPLE LOANS FROM ONE SOURCE THAT ARE TREATED BY THE
           LENDER AS ONE ACCOUNT, TREAT AS ONE LOAN HERE.

           Code number
             0.  Inap. (no education loans: X7801^=1)
             ********************************************************
                FOR THE PUBLIC DATA SET, TOP-CODED AT 7
             ********************************************************

X6693      Originally reported value of X7802 (see introduction)

           Code number
             0.  Inap. (no education loans: X7801^=1)
             ********************************************************
                FOR THE PUBLIC DATA SET, TOP-CODED AT 7
             ********************************************************
```

```
          ----------------------------------------------------------------------
          #1 refers to first education loan
          #2 refers to second education loan
          #3 refers to third education
          #4 refers to fourth education
          #5 refers to fifth education
          #6 refers to sixth education
          #7 refers to all remaining education loans
          ----------------------------------------------------------------------

                     In what month and year was this loan taken out?

                     About the largest loan, in what month and year was
                     this loan taken out?

                     About the next education loan, in what month and year was
                     this loan taken out?

                     IF LOAN WAS CONSOLIDATED, ASK FOR THE DATE OF CONSOLIDATION.

          X7803(#1)  Code month
          X7826(#2)   1.  *January
          X7849(#3)   2.  *February
          X7903(#4)   3.  *March
          X7926(#5)   4.  *April
          X7949(#6)   5.  *May
                      6.  *June
                      7.  *July
                      8.  *August
                      9.  *September
                     10.  *October
                     11.  *November
                     12.  *December
                      0.  Inap. (no education loans: X7801^=1/less than 2 loans;
                          X7802<2/less than 3 loans: X7802<3/less than 4 loans:
                          X7802<4/less than 5 loans: X7802<5/less than 6 loans:
                          X7802<6)
                     *******************************************************
                         NOT INCLUDED IN THE PUBLIC DATA SET
                     *******************************************************

          X7804(#1)  Code year (4 digits)
          X7827(#2)   0.  Inap. (no education loans: X7801^=1/less than 2 loans;
          X7850(#3)       X7802<2/less than 3 loans: X7802<3/less than 4 loans:
          X7904(#4)       X7802<4/less than 5 loans: X7802<5/less than 6 loans:
          X7927(#5)        X7802<6)
          X7950(#6)
                     *******************************************************
                         FOR THE PUBLIC DATA SET, BOTTOM-CODED
                         AT X8095-20
                     *******************************************************

          X7805(#1)  How much was borrowed or financed, not counting the finance
          X7828(#2)  charges?
          X7851(#3)
          X7905(#4)  Code amount
          X7928(#5)   0.  Inap. (no education loans: X7801^=1/less than 2 loans;
          X7951(#6)       X7802<2/less than 3 loans: X7802<3/less than 4 loans:
                          X7802<4/less than 5 loans: X7802<5/less than 6 loans:
                          X7802<6)
```

```
X7806(#1)  Are you paying on this loan now?
X7829(#2)
X7852(#3)   1.  *YES
X7906(#4)   5.  *NO
X7929(#5)   0.  Inap. (no education loans: X7801^=1/less than 2 loans;
X7952(#6)       X7802<2/less than 3 loans: X7802<3/less than 4 loans:
                X7802<4/less than 5 loans: X7802<5/less than 6 loans:
                X7802<6)


X7173(#1)  Are the payments on this loan deferred?
X7174(#2)
X7175(#3)   1.  *YES
X7176(#4)   5.  *NO
X7177(#5)   0.  Inap. (no education loans: X7801^=1/less than 2 loans;
X7178(#6)       X7802<2/less than 3 loans: X7802<3/less than 4 loans:
                X7802<4/less than 5 loans: X7802<5/less than 6 loans:
                X7802<6; paying on loan now: X7806^=5/X7829^=5/X7852^=5/
                X7806^=5;/X7929^=5/X7952^=5)

           When will you start paying on this loan?

X7807(#1)  Code month
X7830(#2)   1.  *January
X7853(#3)   2.  *February
X7907(#4)   3.  *March
X7930(#5)   4.  *April
X7953(#6)   5.  *May
            6.  *June
            7.  *July
            8.  *August
            9.  *September
           10.  *October
           11.  *November
           12.  *December
            0.  Inap. (no education loans: X7801^=1/less than 2 loans;
                X7802<2/less than 3 loans: X7802<3/less than 4 loans:
                X7802<4/less than 5 loans: X7802<5/less than 6 loans:
                X7802<6; paying on loan now: X7806^=5/X7829^=5/X7852^=5/
                X7806^=5;/X7929^=5/X7952^=5; payments not deferred:
                X7173^=1/X7174^=1/X7175^=1/X7176^=1/X7177^=1/X7178^=1)
            ********************************************************
                 NOT INCLUDED IN THE PUBLIC DATA SET
            ********************************************************

X7808(#1)  Code year (4 digits)
X7831(#2)
X7854(#3)   0.  Inap. (no education loans: X7801^=1/less than 2 loans;
X7908(#4)       X7802<2/less than 3 loans: X7802<3/less than 4 loans:
X7931(#5)       X7802<4/less than 5 loans: X7802<5/less than 6 loans:
X7954(#6)       X7802<6; paying on loan now: X7806^=5/X7829^=5/X7852^=5/
                X7806^=5;/X7929^=5/X7952^=5; payments not deferred:
                X7173^=1/X7174^=1/X7175^=1/X7176^=1/X7177^=1/X7178^=1)


X7809(#1)  Is this loan accumulating interest which you will have to
X7832(#2)  pay?
X7855(#3)
X7909(#4)   1.  *YES
X7932(#5)   5.  *NO
X7955(#6)   0.  Inap. (no education loans: X7801^=1/less than 2 loans;
                X7802<2/less than 3 loans: X7802<3/less than 4 loans:
                X7802<4/less than 5 loans: X7802<5/less than 6 loans:
```

```
                  X7802<6; paying on loan now: X7806^=5/X7829^=5/X7852^=5/
                  X7806^=5;/X7929^=5/X7952^=5; payments not deferred:
                  X7173^=1/X7174^=1/X7175^=1/X7176^=1/X7177^=1/X7178^=1)


           When did you start paying on this loan?

           (TAKE MOST RECENT TIME R BEGAN PAYING ON LOAN).

           When did you last make payments on this loan?

X7810(#1)  Code month
X7833(#2)   1.  *January
X7856(#3)   2.  *February
X7910(#4)   3.  *March
X7933(#5)   4.  *April
X7956(#6)   5.  *May
            6.  *June
            7.  *July
            8.  *August
            9.  *September
           10.  *October
           11.  *November
           12.  *December
            0.  Inap. (no education loans: X7801^=1/less than 2 loans;
                  X7802<2/less than 3 loans: X7802<3/less than 4 loans:
                  X7802<4/less than 5 loans: X7802<5/less than 6 loans:
                  X7802<6; not paying on loan now and payments deferred:
                  X7806=5 & X7173=1/X7829=5 and X7174=1/X7852=5 and X7175=1/
                  X7906=5 & X7176=1/X7929=5 and X7177=1/X7952=5 and X7178=1)
            **********************************************************
                 NOT INCLUDED IN THE PUBLIC DATA SET
            **********************************************************


X7811(#1)  Code year
X7834(#2)   0.  Inap. (no education loans: X7801^=1/less than 2 loans;
X7857(#3)       X7802<2/less than 3 loans: X7802<3/less than 4 loans:
X7911(#4)       X7802<4/less than 5 loans: X7802<5/less than 6 loans:
X7934(#5)       X7802<6; not paying on loan now and payments deferred:
X7957(#6)       X7806=5 & X7173=1/X7829=5 and X7174=1/X7852=5 and X7175=1/
                  X7906=5 & X7176=1/X7929=5 and X7177=1/X7952=5 and X7178=1)
            **********************************************************
                 FOR THE PUBLIC DATA SET, BOTTOM-CODED
                 AT X8095-20
            **********************************************************


X7812(#1)  Is this a regular installment loan where you pay a fixed
X7835(#2)  dollar amount each month for a fixed number of months until
X7858(#3)  the loan is repaid,or some other kind?
X7912(#4)
X7935(#5)   1.  *Regular Installment
X7958(#6)   2   *Other Kind
            0.  Inap. (no education loans: X7801^=1/less than 2 loans;
                  X7802<2/less than 3 loans: X7802<3/less than 4 loans:
                  X7802<4/less than 5 loans: X7802<5/less than 6 loans:
                  X7802<6; not paying on loan now and payments deferred:
                  X7806=5 & X7173=1/X7829=5 and X7174=1/X7852=5 and X7175=1/
                  X7906=5 & X7176=1/X7929=5 and X7177=1/X7952=5 and X7178=1)


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

```
X7813(#1)  Code number of years
X7836(#2)  -1.  No set number of years
X7859(#3)  -7.  Unable to calculate from number of payments
X7913(#4)   0.  Inap. (no education loans: X7801^=1/less than 2 loans;
X7936(#5)        X7802<2/less than 3 loans: X7802<3/less than 4 loans:
X7959(#6)        X7802<4/less than 5 loans: X7802<5/less than 6 loans:
                 X7802<6; not paying on loan now and payments deferred:
                 X7806=5 & X7173=1/X7829=5 and X7174=1/X7852=5 and X7175=1/
                 X7906=5 & X7176=1/X7929=5 and X7177=1/X7952=5 and X7178=1;
                 not a regular loan: X7812^=1/X7835^=1/X7858^=1/X7912^=1/
                 X7935^=1/X7958^=1);

X7814(#1)  Code number of payments
X7837(#2)  -1.  No set number of payments
X7860(#3)  -7.  Unable to calculate from number of years
X7914(#4)   0.  Inap. (no education loans: X7801^=1/less than 2 loans;
X7937(#5)        X7802<2/less than 3 loans: X7802<3/less than 4 loans:
X7960(#6)        X7802<4/less than 5 loans: X7802<5/less than 6 loans:
                 X7802<6; not paying on loan now and payments deferred:
                 X7806=5 & X7173=1/X7829=5 and X7174=1/X7852=5 and X7175=1/
                 X7906=5 & X7176=1/X7929=5 and X7177=1/X7952=5 and X7178=1;
                 not a regular loan: X7812^=1/X7835^=1/X7858^=1/X7912^=1/
                 X7935^=1/X7958^=1);

X9173(#1)  Recode: term of loan in months
X9174(#2)  -1.  No set number of years/payments
X9175(#3)  -7.  Unable to calculate from number of years/payments
X9176(#4)   0.  Inap. (no education loans: X7801^=1/less than 2 loans;
X9177(#5)        X7802<2/less than 3 loans: X7802<3/less than 4 loans:
X9178(#6)        X7802<4/less than 5 loans: X7802<5/less than 6 loans:
                 X7802<6; not paying on loan now and payments deferred:
                 X7806=5 & X7173=1/X7829=5 and X7174=1/X7852=5 and X7175=1/
                 X7906=5 & X7176=1/X7929=5 and X7177=1/X7952=5 and X7178=1;
                 not a regular loan: X7812^=1/X7835^=1/X7858^=1/X7912^=1/
                 X7935^=1/X7958^=1);
                 ********************************************************
                      NOT INCLUDED IN THE PUBLIC DATA SET
                 ********************************************************


X7815(#1)  How much are the payments?
X7838(#2)
X7861(#3)  Code amount
X7915(#4)  -1.  Nothing
X7938(#5)  -2.  No regular payment
X7961(#6)   0.  Inap. (no education loans: X7801^=1/less than 2 loans;
                 X7802<2/less than 3 loans: X7802<3/less than 4 loans:
                 X7802<4/less than 5 loans: X7802<5/less than 6 loans:
                 X7802<6; not paying on loan now and payments deferred:
                 X7806=5 & X7173=1/X7829=5 and X7174=1/X7852=5 and X7175=1/
                 X7906=5 & X7176=1/X7929=5 and X7177=1/X7952=5 and X7178=1;
                 not a regular loan: X7812^=1/X7835^=1/X7858^=1/X7912^=1/
                 X7935^=1/X7958^=1; no set number of payments: X7813=-1/
                 X7836=-1/X7859=-1/X7913=-1/X7936=-1/X7959=-1)

X7816(#1)  INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X7839(#2)  (And how often are they made?)
X7862(#3)
X7916(#4)  Code frequency
X7939(#5)   2.  *Week
X7962(#6)   3.  Every two weeks
            4.  *Month
            5.  *Quarter
            6.  *Year
```

```
           8.  Lump sum; one payment only
          11.  *Twice per year
          12.  Every two months
          31.  *Twice a month
          -1.  Nothing
          -2.  No regular payment
          -7.  *Other
           0.  Inap. (no education loans: X7801^=1/less than 2 loans;
                X7802<2/less than 3 loans: X7802<3/less than 4 loans:
                X7802<4/less than 5 loans: X7802<5/less than 6 loans:
                X7802<6; not paying on loan now and payments deferred:
                X7806=5 & X7173=1/X7829=5 and X7174=1/X7852=5 and X7175=1/
                X7906=5 & X7176=1/X7929=5 and X7177=1/X7952=5 and X7178=1;
                not a regular loan: X7812^=1/X7835^=1/X7858^=1/X7912^=1/
                X7935^=1/X7958^=1; no set number of payments: X7813=-1/
                X7836=-1/X7859=-1/X7913=-1/X7936=-1/X7959=-1)


X7817(#1)  What is the typical payment?
X7840(#2)
X7863(#3)  Code amount
X7917(#4)  -1.  Nothing
X7940(#5)  -2.  No typical payment
X7963(#6)   0.  Inap. (no education loans: X7801^=1/less than 2 loans;
                X7802<2/less than 3 loans: X7802<3/less than 4 loans:
                X7802<4/less than 5 loans: X7802<5/less than 6 loans:
                X7802<6; not paying on loan now and payments deferred:
                X7806=5 & X7173=1/X7829=5 and X7174=1/X7852=5 and X7175=1/
                X7906=5 & X7176=1/X7929=5 and X7177=1/X7952=5 and X7178=1;
                regular loan and regular payments: X7812=1 and X7815>0/
                X7835=1 and X7838>0/X7858=1 and X7861>0/ X7912=1 and
                X7915>0/X7935=1 and X7938>0/X7958=1 and X7961>0)


X7818(#1)  INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X7841(#2)  (And how often is it made?)
X7864(#3)
X7918(#4)  Code frequency
X7941(#5)   2.  *Week
X7964(#6)   3.  Every two weeks
            4.  *Month
            5.  *Quarter
            6.  *Year
            8.  Lump sum; one payment only
           11.  *Twice per year
           12.  Every two months
           22.  Varies
           31.  *Twice a month
           -1.  Nothing
           -2.  No regular payment
           -7.  *Other
            0.  Inap. (no education loans: X7801^=1/less than 2 loans;
                X7802<2/less than 3 loans: X7802<3/less than 4 loans:
                X7802<4/less than 5 loans: X7802<5/less than 6 loans:
                X7802<6; not paying on loan now and payments deferred:
                X7806=5 & X7173=1/X7829=5 and X7174=1/X7852=5 and X7175=1/
                X7906=5 & X7176=1/X7929=5 and X7177=1/X7952=5 and X7178=1;
                regular loan and regular payments: X7812=1 and X7815>0/
                X7835=1 and X7838>0/X7858=1 and X7861>0/ X7912=1 and
                X7915>0/X7935=1 and X7938>0/X7958=1 and X7961>0)


X7821(#1)  Is this loan being paid off ahead of schedule, behind
X7844(#2)  schedule, or are the payments about on schedule?
X7867(#3)
```

```
X7921(#4)   1.  *On schedule
X7944(#5)   2.  *Ahead of schedule
X7967(#6)   3.  *Behind schedule
            0.  Inap. (no education loans: X7801^=1/less than 2 loans;
                X7802<2/less than 3 loans: X7802<3/less than 4 loans:
                X7802<4/less than 5 loans: X7802<5/less than 6 loans:
                X7802<6; not paying on loan now and payments deferred:
                X7806=5 & X7173=1/X7829=5 and X7174=1/X7852=5 and X7175=1/
                X7906=5 & X7176=1/X7929=5 and X7177=1/X7952=5 and X7178=1;
                not a regular loan: X7812^=1/X7835^=1/X7858^=1/X7912^=1/
                X7935^=1/X7958^=1; no set number of payments: X7813=-1/
                X7836=-1/X7859=-1/X7913=-1/X7936=-1/X7959=-1)


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

X7819(#1)  Code month
X7842(#2)   1.  *January
X7865(#3)   2.  *February
X7919(#4)   3.  *March
X7942(#5)   4.  *April
X7965(#6)   5.  *May
            6.  *June
            7.  *July
            8.  *August
            9.  *September
           10.  *October
           11.  *November
           12.  *December
            0.  Inap. (no education loans: X7801^=1/less than 2 loans;
                X7802<2/less than 3 loans: X7802<3/less than 4 loans:
                X7802<4/less than 5 loans: X7802<5/less than 6 loans:
                X7802<6; not paying on loan now and payments deferred:
                X7806=5 & X7173=1/X7829=5 and X7174=1/X7852=5 and X7175=1/
                X7806=5 & X7173=1/X7829=5 and X7174=1/X7852=5 and X7175=1/
                X7906=5 & X7176=1/X7929=5 and X7177=1/X7952=5 and X7178=1;
                payments on schedule: X7821=1/X7844=1/X7867=1/X7921=1/
                X7944=1/X7967=1)
           ********************************************************
               NOT INCLUDED IN THE PUBLIC DATA SET
           ********************************************************

X7820(#1)  Code year (4 digit)
X7843(#2)   0.  Inap. (no education loans: X7801^=1/less than 2 loans;
X7866(#3)       X7802<2/less than 3 loans: X7802<3/less than 4 loans:
X7920(#4)       X7802<4/less than 5 loans: X7802<5/less than 6 loans:
X7943(#5)       X7802<6; not paying on loan now and payments deferred:
X7966(#6)       X7806=5 & X7173=1/X7829=5 and X7174=1/X7852=5 and X7175=1/
                X7806=5 & X7173=1/X7829=5 and X7174=1/X7852=5 and X7175=1/
                X7906=5 & X7176=1/X7929=5 and X7177=1/X7952=5 and X7178=1;
                payments on schedule: X7821=1/X7844=1/X7867=1/X7921=1/
                X7944=1/X7967=1)


X7822(#1)  What is the current annual rate of interest being charged
X7845(#2)  on this loan?
X7868(#3)
X7922(#4)  Code percent * 100
X7945(#5)  -1.  Nothing
X7968(#6)   0.  Inap. (no education loans: X7801^=1/less than 2 loans;
                X7802<2/less than 3 loans: X7802<3/less than 4 loans:
                X7802<4/less than 5 loans: X7802<5/less than 6 loans:
                X7802<6; not paying on loan now and payments deferred:
                X7806=5 & X7173=1/X7829=5 and X7174=1/X7852=5 and X7175=1/
```

```
                 X7806=5 & X7173=1/X7829=5 and X7174=1/X7852=5 and X7175=1/
                 X7906=5 & X7176=1/X7929=5 and X7177=1/X7952=5 and X7178=1;
                 interest not accumulating: X7809=5/X7832=5/X7855=5/
                 X7909=5/X7932=5/X7955=5)


X7823(#1)  Please look at the list of institutions you wrote down.
X7846(#2)  Is the loan with any of the institutions on the list, or from
X7869(#3)  someplace else?
X7923(#4)
X7946(#5)  IF INSTITUTIONS CARD: Which institution?
X7969(#6)  (IF "SOMEPLACE ELSE": What institution is that?
           ASK R TO UPDATE LIST IF A NEW INSTITUTION IS MENTIONED
             AT THIS POINT./IF "SOMEPLACE ELSE":What type of institution
           is that?)

           Please look at the Institutions Card.  Is the loan with any
           of the institutions on the Institutions Card, or from
           someplace else?

           IF INSTITUTIONS CARD: Which institution?
           (IF "SOMEPLACE ELSE": What institution is that?
           CHECK INSTITUTION CARD AND UPDATE IF A NEW INSTITUTION IS
           MENTIONED AT THIS POINT./ IF "SOMEPLACE ELSE": What type of
           institution is that?)

             1.  *Institution 1
             2.  *Institution 2
             3.  *Institution 3
             4.  *Institution 4
             5.  *Institution 5
             6.  *Institution 6
             7.  *Institution 7
            -7.  *OTHER (Coded using the MASTER INSTITUTION LIST)
             See MASTER INSTITIUTION LIST for other codes (See X308)
             0.  Inap. (no education loans: X7801^=1/less than 2 loans;
                 X7802<2/less than 3 loans: X7802<3/less than 4 loans:
                 X7802<4/less than 5 loans: X7802<5/less than 6 loans:
                 X7802<6)
            The following codes show on the screen after at
            least seven distinct institutions have been during
            the course of the interview:
            11.  *COMMERCIAL BANK; trust company
            12.  *S&L/SAVINGS BANK
            13.  *CREDIT UNION
            14.  *FINANCE/LOAN CO
            16.  *BROKERAGE
            32.  *COLLEGE/UNIVERSITY
            ********************************************************
               SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
               COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC
               DATA SET
            ********************************************************

X9203(#1)  Recode: type of institution
X9204(#2)
X9205(#3)   See MASTER INSTITIUTION LIST for other codes (See X308)
X9206(#4)   0.  Inap. (no education loans: X7801^=1/less than 2 loans;
X9207(#5)       X7802<2/less than 3 loans: X7802<3/less than 4 loans:
X9208(#6)       X7802<4/less than 5 loans: X7802<5/less than 6 loans:
                X7802<6)
            ********************************************************
               SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
               COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC
```

```
              DATA SET
      ********************************************************


X7824(#1)  How much is still owed on this loan?
X7847(#2)
X7870(#3)  Code amount
X7924(#4)   0.  Inap. (no education loans: X7801^=1/less than 2 loans;
X7947(#5)       X7802<2/less than 3 loans: X7802<3/less than 4 loans:
X7970(#6)       X7802<4/less than 5 loans: X7802<5/less than 6 loans:
                X7802<6)



X7179(#7)  How much in total is owed on all the remaining loans?

           Code amount
            0.  Inap. (no education loans: X7801^=1; less than 7 loans)


X8440(#7)  Original value of remaining total for Rs who did not
           provide complete information within the grid structure (see
           introduction)

           Code amount
            0.  Inap. (no education loans: X7801^=1; did not break off
                early in grid)



X7180(#7)  How much in total are all the payments you are making on
           all the remaining loans?

           Code amount
           -1.  Nothing
           -2.  No regular payment
            0.  Inap. (no education loans: X7801^=1; less than 7 loans)

X7181(#7)  INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
           (And how often is that amount paid?)

           Code frequency
            2.  *Week
            3.  Every two weeks
            4.  *Month
            5.  *Quarter
            6.  *Year
            8.  Lump sum; one payment only
           11.  *Twice per year
           12.  Every two months
           31.  *Twice a month
           -1.  Nothing
           -2.  No regular payment
           -7.  *Other
            0.  Inap. (no education loans: X7801^=1; less than 7 loans)

X8441(#7)  Original value of remaining total for Rs who did not
           provide complete information within the grid structure (see
           introduction)

           Code amount
           -1.  Nothing
           -2.  No regular payment
            0.  Inap. (no education loans: X7801^=1; did not break off
                early in grid)


X8442(#7)  Original value of frequency.
```

```
          Code frequency
           2.  *Week
           3.  Every two weeks
           4.  *Month
           5.  *Quarter
           6.  *Year
           8.  Lump sum; one payment only
          11.  *Twice per year
          12.  Every two months
          31.  *Twice a month
          -1.  Nothing
          -2.  No regular payment
          -7.  *Other
           0.  Inap. (no education loans: X7801^=1; did not break off
               early in grid)


     ------------------------------------------------------------------------
     ------------------------------------------------------------------------
     OTHER CONSUMER LOANS
     ------------------------------------------------------------------------
     ------------------------------------------------------------------------

     X7182    Do you (or anyone in your family living here)
              have any other loans?
              (These may be loans for household appliances, furniture, hobby
              or recreational equipment, medical bills, loans from
              friends or relatives, loans for a business or investment,
              or other loans.)

              IF YES, SAY: Please do not include credit cards or loans I
              have already recorded in detail.
               DO NOT INCLUDE GIFTS/LOANS R IS NOT EXPECTED TO REPAY
             DO NOT INCLUDE OUTSTANDING BILLS UNLESS THEY ARE MORE THAN
            30 DAYS PAST DUE

               1.  *YES
               5.  *NO

              NOTE: CARD 8 contains the following text in a vertical
              column: "Loans for household applicances, furniture,"
              "Loans for hobby or recreational equipment," "Loans for
              medical bills," "Loans from friends or relatives," "Other
              loans or money owed."


     X2709    How many such loans do you have?

              Code number
               0.  Inap. (no such loans: X7182=5)
              ********************************************************
                 FOR THE PUBLIC DATA SET, TOP-CODED AT 7
              ********************************************************

     X6694    Originally reported value of X2709 (see introduction)

              Code number
               0.  Inap. (no such loans: X7182=5)
              ********************************************************
                 FOR THE PUBLIC DATA SET, TOP-CODED AT 7
              ********************************************************
```

```
          -----------------------------------------------------------------------
          #1 refers to first consumer loan
          #2 refers to second consumer loan
          #3 refers to third consumer loan
          #4 refers to fourth consumer loan
          #5 refers to fifth consumer loan
          #6 refers to sixth consumer loan
          #7 refers to all remaining consumer loans
          -----------------------------------------------------------------------


          X2710(#1)  What was the loan for?
          X2727(#2)
          X2810(#3)  What was the largest loan for?
          X2827(#4)
          X2910(#5)  What was the next of these other loans for?
          X2927(#6)
                     See MASTER LOAN PURPOSE LIST at X6723
                      0.  Inap. (no such loans: X7182=5/fewer than 2 loans: X2709<2/
                          fewer than 3 loans: X2709<3/fewer than 4 loans: X2709<4/
                          fewer than 5 loans: X2709<5/fewer than 6 loans: X2709<6)
                     **********************************************************
                        SEE MASTER LOAN PURPOSE LIST FOR INFORMATION ON CODE
                        COLLAPSING FOR LOAN PURPOSE VARIABLES FOR PUBLIC
                        DATA SET
                     **********************************************************


          X6842(#1)  Is this loan one that you told me about when we talked about
          X6843(#2)  your business?
          X6844(#3)
          X6845(#4)   1.  *YES
          X6846(#5)   5.  *NO
          X6847(#6)   6.  Yes, link code created at X7551 etc.
                      7.  Yes, partially reported earlier, link code created at X7551
                      8.  Originally reported as YES, but no clear link
                      0.  Inap. (no such loans: X7182=5/fewer than 2 loans: X2709<2/
                          fewer than 3 loans: X2709<3/fewer than 4 loans: X2709<4/
                          fewer than 5 loans: X2709<5/fewer than 6 loans: X2709<6;
                          no loans for/to a personally owned business reported
                          in the section about personal businesses that was not
                       reported earlier: X3125=(0, 5) and X3225=(0, 5) and
                       X3325=(0, 5) and X3120=(0, 5) and X3220=(0, 5) and
                       X3320=(0, 5)


                     In what month and year was this loan taken out?

          X2712(#1)  Code month
          X2729(#2)   1.  *January
          X2812(#3)   2.  *February
          X2829(#4)   3.  *March
          X2912(#5)   4.  *April
          X2929(#6)   5.  *May
                      6.  *June
                      7.  *July
                      8.  *August
                      9.  *September
                     10.  *October
                     11.  *November
                     12.  *December
                      0.  Inap. (no such loans: X7182=5/fewer than 2 loans: X2709<2/
                          fewer than 3 loans: X2709<3/fewer than 4 loans: X2709<4/
                          fewer than 5 loans: X2709<5/fewer than 6 loans: X2709<6)
                     **********************************************************
```

```
              NOT INCLUDED IN THE PUBLIC DATA SET
          **********************************************************

X2713(#1)  Code year (4 digits)
X2730(#2)   0.  Inap. (no such loans: X7182=5/fewer than 2 loans: X2709<2/
X2813(#3)       fewer than 3 loans: X2709<3/fewer than 4 loans: X2709<4/
X2830(#4)       fewer than 5 loans: X2709<5/fewer than 6 loans: X2709<6)
X2913(#5)
X2930(#6)
          **********************************************************
              FOR THE PUBLIC DATA SET, BOTTOM-CODED
              AT X8095-20
          **********************************************************


X2714(#1)  How much was borrowed or financed, not  counting the
X2731(#2)  finance charges?
X2814(#3)
X2831(#4)  Code amount
X2914(#5)   0.  Inap. (no such loans: X7182=5/fewer than 2 loans: X2709<2/
X2931(#6)       fewer than 3 loans: X2709<3/fewer than 4 loans: X2709<4/
                fewer than 5 loans: X2709<5/fewer than 6 loans: X2709<6)


X2715(#1)  Is this a regular installment loan where you pay a fixed
X2732(#2)  dollar amount each month for a fixed number of months until
X2815(#3)  the loan is repaid, or some other kind?
X2832(#4)
X2915(#5)   1.  *Regular Installment
X2932(#6)   2.  *Other Kind
            0.  Inap. (no such loans: X7182=5/fewer than 2 loans: X2709<2/
                fewer than 3 loans: X2709<3/fewer than 4 loans: X2709<4/
                fewer than 5 loans: X2709<5/fewer than 6 loans: X2709<6)


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

X2717(#1)  Code number of years
X2734(#2)  -1.  No set number of years
X2817(#3)  -7.  Unable to calculate from number of payments
X2834(#4)   0.  Inap. (no such loans: X7182=5/fewer than 2 loans: X2709<2/
X2917(#5)       fewer than 3 loans: X2709<3/fewer than 4 loans: X2709<4/
X2934(#6)       fewer than 5 loans: X2709<5/fewer than 6 loans: X2709<6;
                not a regular loan: X2715^=1/X2732^=1/X2815^=1/X2832^=1/
                X2915^=1/X2932^=1)


X2716(#1)  Code number of payments
X2733(#2)  -1.  No set number of payments
X2816(#3)  -7.  Unable to calculate from number of years
X2833(#4)   0.  Inap. (no such loans: X7182=5/fewer than 2 loans: X2709<2/
X2916(#5)       fewer than 3 loans: X2709<3/fewer than 4 loans: X2709<4/
X2933(#6)       fewer than 5 loans: X2709<5/fewer than 6 loans: X2709<6;
                not a regular loan: X2715^=1/X2732^=1/X2815^=1/X2832^=1/
                X2915^=1/X2932^=1)

X9167(#1)  Recode: term of loan in months
X9168(#2)  -1.  No set number of years/payments
X9169(#3)  -7.  Unable to calculate from number of years/payments
X9170(#4)   0.  Inap. (no such loans: X7182=5/fewer than 2 loans: X2709<2/
X9171(#5)       fewer than 3 loans: X2709<3/fewer than 4 loans: X2709<4/
X9172(#6)       fewer than 5 loans: X2709<5/fewer than 6 loans: X2709<6;
                not a regular loan: X2715^=1/X2732^=1/X2815^=1/X2832^=1/
```

```
           X2915^=1/X2932^=1)
       ***********************************************************
           NOT INCLUDED IN THE PUBLIC DATA SET
       ***********************************************************


X2718(#1)  How much are the payments?
X2735(#2)
X2818(#3)  Code amount
X2835(#4)  -1.  Nothing
X2918(#5)  -2.  No typical payment
X2935(#6)   0.  Inap. (no such loans: X7182=5/fewer than 2 loans: X2709<2/
                 fewer than 3 loans: X2709<3/fewer than 4 loans: X2709<4/
                 fewer than 5 loans: X2709<5/fewer than 6 loans: X2709<6;
                 not a regular loan: X2715^=1/X2732^=1/X2815^=1/X2832^=1/
                 X2915^=1/X2932^=1; no set number of payments: X2717=-1/
                 X2734=-1/X2817=-1/X2834=-1/X2917=-1/X2934=-1)


X7527(#1)  INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X7526(#2)  (And how often are they due?)
X7525(#3)
X7524(#4)  Code frequency
X7523(#5)   2.  *Week
X7522(#6)   3.  Every two weeks
            4.  *Month
            5.  *Quarter
            6.  *Year
            8.  Lump sum; one payment only
           11.  Twice per year
           12.  Every two months
           31.  *Twice a month
           -1.  Nothing
           -2.  No regular payment
           -7.  *Other
            0.  Inap. (no such loans: X7182=5/fewer than 2 loans: X2709<2/
                 fewer than 3 loans: X2709<3/fewer than 4 loans: X2709<4/
                 fewer than 5 loans: X2709<5/fewer than 6 loans: X2709<6;
                 not a regular loan: X2715^=1/X2732^=1/X2815^=1/X2832^=1/
                 X2915^=1/X2932^=1; no set number of payments: X2717=-1/
                 X2734=-1/X2817=-1/X2834=-1/X2917=-1/X2934=-1)


X2719(#1)  What is the typical payment?
X2736(#2)
X2819(#3)  Code amount
X2836(#4)  -1.  Nothing
X2919(#5)  -2.  No typical payment
X2936(#6)   0.  Inap. (no such loans: X7182=5/fewer than 2 loans: X2709<2/
                 fewer than 3 loans: X2709<3/fewer than 4 loans: X2709<4/
                 fewer than 5 loans: X2709<5/fewer than 6 loans: X2709<6;
                 regular loan and regular payments: X2715=1 and X2718>0/
                 X2732=1 and X2735>0/X2815=1 and X2818>0/X2832=1 and
                 X2835>0/X2915=1 and X2918>0/X2932=1 and X2935>0)


X2720(#2)  INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X2737(#2)  (And how often is it made?)
X2820(#3)
X2837(#4)  Code frequency
X2920(#5)   2.  *Week
X2937(#6)   3.  Every two weeks
            4.  *Month
            5.  *Quarter
            6.  *Year
            8.  Lump sum; one payment only
```

```
            11.  *Twice per year
            12.  Every two months
            22.  Varies
            31.  *Twice a month
            -1.  Nothing
            -2.  No regular payment
            -7.  *Other
             0.  Inap. (no such loans: X7182=5/fewer than 2 loans: X2709<2/
                 fewer than 3 loans: X2709<3/fewer than 4 loans: X2709<4/
                 fewer than 5 loans: X2709<5/fewer than 6 loans: X2709<6;
                 regular loan and regular payments: X2715=1 and X2718>0/
                 X2732=1 and X2735>0/X2815=1 and X2818>0/X2832=1 and
                 X2835>0/X2915=1 and X2918>0/X2932=1 and X2935>0)


X7521(#1)  Is this loan being paid off ahead of schedule, behind
X7520(#2)  schedule, or are the payments about on schedule?
X7519(#3)
X7518(#4)   1.  *On schedule
X7517(#5)   2.  *Ahead of schedule
X7516(#6)   3.  *Behind schedule
             0.  Inap. (no such loans: X7182=5/fewer than 2 loans: X2709<2/
                 fewer than 3 loans: X2709<3/fewer than 4 loans: X2709<4/
                 fewer than 5 loans: X2709<5/fewer than 6 loans: X2709<6;
                 not a regular loan: X2715^=1/X2732^=1/X2815^=1/X2832^=1/
                 X2915^=1/X2932^=1; no regular payment: X2718<=0/
                 X2735<=0/X2818<=0/X2835<=0/X2918<=0/X2935<=0)



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

X2721(#1)  Code month
X2738(#2)   1.  *January
X2821(#3)   2.  *February
X2838(#4)   3.  *March
X2921(#5)   4.  *April
X2938(#6)   5.  *May
            6.  *June
            7.  *July
            8.  *August
            9.  *September
           10.  *October
           11.  *November
           12.  *December
            0.  Inap. (no such loans: X7182=5/fewer than 2 loans: X2709<2/
                fewer than 3 loans: X2709<3/fewer than 4 loans: X2709<4/
                fewer than 5 loans: X2709<5/fewer than 6 loans: X2709<6;
                payments on schedule: X7521=1/X7520=1/X7519=1/X7518=1/
                X7517=1/X7516=1)
           *******************************************************
               NOT INCLUDED IN THE PUBLIC DATA SET
           *******************************************************

X2722(#1)  Code year
X2739(#2)   0.  Inap. (no such loans: X7182=5/fewer than 2 loans: X2709<2/
X2822(#3)       fewer than 3 loans: X2709<3/fewer than 4 loans: X2709<4/
X2839(#4)       fewer than 5 loans: X2709<5/fewer than 6 loans: X2709<6;
X2922(#5)       payments on schedule: X7521=1/X7520=1/X7519=1/X7518=1/
X2939(#6)       X7517=1/X7516=1)



X2723(#1)  How much is still owed on this loan?
X2740(#2)
X2823(#3)  Code amount
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X2840(#4)    0.  Inap. (no such loans: X7182=5/fewer than 2 loans: X2709<2/
X2923(#5)        fewer than 3 loans: X2709<3/fewer than 4 loans: X2709<4/
X2940(#6)        fewer than 5 loans: X2709<5/fewer than 6 loans: X2709<6)


X2724(#1)  What is the current annual rate of interest being charged
X2741(#2)  on this loan?
X2824(#3)
X2841(#4)  Code percent * 100
X2924(#5)    0.  Inap. (no such loans: X7182=5/fewer than 2 loans: X2709<2/
X2941(#6)        fewer than 3 loans: X2709<3/fewer than 4 loans: X2709<4/
                 fewer than 5 loans: X2709<5/fewer than 6 loans: X2709<6)


X2725(#1)  Please look at the list of institutions you wrote down.
X2742(#2)  Is the loan with any of the institutions on the list, or from
X2825(#3)  someplace else?
X2842(#4)
X2925(#5)  IF INSTITUTIONS CARD: Which institution?
X2942(#6)  (IF "SOMEPLACE ELSE": What institution is that?
           ASK R TO UPDATE LIST IF A NEW INSTITUTION IS MENTIONED
            AT THIS POINT./IF "SOMEPLACE ELSE":What type of institution
           is that?)

           Please look at the Institutions Card.  Is the loan with any
           of the institutions on the Institutions Card, or from
           someplace else?

           IF INSTITUTIONS CARD: Which institution?
           (IF "SOMEPLACE ELSE": What institution is that?
           CHECK INSTITUTION CARD AND UPDATE IF A NEW INSTITUTION IS
           MENTIONED AT THIS POINT./ IF "SOMEPLACE ELSE": What type of
           institution is that?)

               1.  *Institution 1
               2.  *Institution 2
               3.  *Institution 3
               4.  *Institution 4
               5.  *Institution 5
               6.  *Institution 6
               7.  *Institution 7
              -7.  *OTHER (Coded using the MASTER INSTITUTION LIST)
               See MASTER INSTITIUTION LIST for other codes (See X308)
               0.  Inap. (no such loans: X7182=5/fewer than 2 loans: X2709<2/
                   fewer than 3 loans: X2709<3/fewer than 4 loans: X2709<4/
                   fewer than 5 loans: X2709<5/fewer than 6 loans: X2709<6)
                The following codes show on the screen after at
                least seven distinct institutions have been during
                the course of the interview:
              11.  *COMERCIAL BANK; trust company
              12.  *S&L/SAVINGS BANK
              13.  *CREDIT UNION
              14.  *FINANCE/LOAN CO
              16.  *BROKERAGE
              ********************************************************
                 SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
                 COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC
                 DATA SET
              ********************************************************


X9107(#1)  Recode: type of institution
X9108(#2)   See MASTER INSTITIUTION LIST for other codes (See X308)
X9109(#3)   0.  Inap. (no such loans: X7182=5/fewer than 2 loans: X2709<2/
X9110(#4)        fewer than 3 loans: X2709<3/fewer than 4 loans: X2709<4/
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X9111(#5)      fewer than 5 loans: X2709<5/fewer than 6 loans: X2709<6)
X9112(#6)
               **********************************************************
                  SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
                  COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC
                  DATA SET
               **********************************************************


X7183(#7)  How much in total is owed on all the remaining loans?

           Code amount
            0.  Inap. (no such loans: X7182=5; fewer than 7 loans: X2709<7)

X8443(#7)  Original value of remaining total for Rs who did not
           provide complete information within the grid structure (see
           introduction)

           Code amount
            0.  Inap. (no such loans: X7182^=1; did not break off
                early in grid)


X7184(#7)  How much in total are all the payments you are making on all
           the remaining loans?

           Code amount
           -1.  Nothing
           -2.  No regular payment
            0.  Inap. (no such loans: X7182=5; fewer than 7 loans: X2709<7)

X7185(#7)  INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
           (And how often is that amount paid?)

           Code frequency
            2.  *Week
            3.  Every two weeks
            4.  *Month
            5.  *Quarter
            6.  *Year
            8.  Lump sum; one payment only
           11.  *Twice per year
           12.  Every two months
           31.  *Twice a month
           -1.  Nothing
           -2.  No regular payment
           -7.  *Other
            0.  Inap. (no such loans: X7182=5; fewer than 7 loans: X2709<7)

X8444(#7)  Original value of remaining total for Rs who did not
           provide complete information within the grid structure (see
           introduction)

           Code amount
           -1.  Nothing
           -2.  No regular payment
            0.  Inap. (no such loans: X7182=5; did not break off
                early in grid)

X8445(#7)  Original value of frequency.

           Code frequency
            2.  *Week
            3.  Every two weeks
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        4.   *Month
        5.   *Quarter
        6.   *Year
        8.   Lump sum; one payment only
       11.   *Twice per year
       12.   Every two months
       31.   *Twice a month
       -1.   Nothing
       -2.   No regular payment
       -7.   *Other
        0.   Inap. (no such loans: X7182=5; did not break off
             early in grid)


-------------------------------------------------------------------------------
PAYMENTS ON SCHEDULE ON ALL TYPES OF LOANS
-------------------------------------------------------------------------------
GF
X7070       During the past year, have you (or anyone in your family
            livinng here) borrowed money that was supposed to be repaid
            out of your next paycheck?

            1.   *YES
            5.   *NO


X3004       Now thinking of all the various loan or mortgage payments
            you made during the last year, were all the payments made the
            way they were scheduled, or were payments on any of the
            loans sometimes made later or missed?

            1.   *All paid as scheduled or ahead of schedule
            5.   *Sometimes got behind or missed payments
            0.   Inap. (no types of loans: X413=(0, -1) and X421=(0, -1)
                 and X424=(0, -1) and X427=(0, -1) and X430=(0, -1) and
                 X7577=5 and X723=(0, 5) and X830=(0, 5) and X931=(0, 5) and
                 X1101=5 and X1203=(0, 5) and X2206=(0, 5) and
                 X2306=(0, 5) and X2406=(0, 5) and X7155=(0, 5) and
                 X2507=(0, 5) and X2607=(0, 5) and X7182=5 and
                 X1711=(0, 5) and X1811=(0, 5) and X1911=(0, 5) and
                 X1416=(0, 5) and X1516=(0, 5) and X1616=(0, 5) and
                 X1620=(0, 5) and X8403=(0, 5) and X1032=(0, 5) and
                 X2005=(0, 5) and X8409=(0, 5) and X2015=(0, 5) and
                 X8419=(0, 5) and X2423=(0, 5) and X8431=(0, 5) and
                 X2624=(0, 5) and X8436=(0, 5) and X7801=5 and
                 X3120=(0, 5) and X3220=(0, 5) and X3320=(0, 5) and
                 X3125=(0, 5) and X3225=(0, 5) and X3325=(0, 5))


X3005       Were you ever behind in your payments by two months or more?

            1.   *YES
            5.   *NO
            0.   Inap. (no types of loans: X413=(0, -1) and X421=(0, -1)
                 and X424=(0, -1) and X427=(0, -1) and X430=(0, -1) and
                 X7577=5 and X723=(0, 5) and X830=(0, 5) and X931=(0, 5) and
                 X1101=5 and X1203=(0, 5) and X2206=(0, 5) and
                 X2306=(0, 5) and X2406=(0, 5) and X7155=(0, 5) and
                 X2507=(0, 5) and X2607=(0, 5) and X7182=5 and
                 X1711=(0, 5) and X1811=(0, 5) and X1911=(0, 5) and
                 X1416=(0, 5) and X1516=(0, 5) and X1616=(0, 5) and
                 X1620=(0, 5) and X8403=(0, 5) and X1032=(0, 5) and
                 X2005=(0, 5) and X8409=(0, 5) and X2015=(0, 5) and
                 X8419=(0, 5) and X2423=(0, 5) and X8431=(0, 5) and
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                X2624=(0, 5) and X8436=(0, 5) and X7801=5 and
                X3120=(0, 5) and X3220=(0, 5) and X3320=(0, 5) and
                X3125=(0, 5) and X3225=(0, 5) and X3325=(0, 5);
                not late with payments: X3004=1)


X6772       Have you (or your husband/wife/partner) ever filed for bankruptcy?

             1.  *YES
             5.  *NO


          When was that?
          IF MORE THAN ONCE, ASK: When was the most recent time?

X6773        CODE YEARS AGO
             -1. Less than a year
              0. Inap. (never filed for bankruptcy: X6772=5)
             ********************************************************
               FOR THE PUBLIC DATA SET, TOP-CODED AT 25
               ROUNDED TO NEAREST ODD INTEGER
             ********************************************************


X6774        CODE YEAR
              0. Inap. (never filed for bankruptcy: X6772=5)
             ********************************************************
               FOR THE PUBLIC DATA SET, ADJUSTED TO CORRESPOND TO
               X6773
             ********************************************************



--------------------------------------------------------------------------------
--------------------------------------------------------------------------------
MISCELLANEOUS OPINION VARIABLES
--------------------------------------------------------------------------------
--------------------------------------------------------------------------------
GF
(#1-#6 in order reported by R)
X3006(#1)  Now I'd like to ask you some questions about your attitudes
X3007(#2)  about savings. People have different reasons for saving, even
X7513(#3)  though they may not be saving all the time. What are your most
X7514(#4)  important reasons for saving?
X7515(#5)
X6848(#6)  Now I'd like to ask you some questions about your family's
           attitudes about savings.  People have different reasons for
         saving, even though they may not be saving all the
         time. What are your family's most important reasons for
         saving?

          What else?

          TREAT "SAVING" AND "INVESTING" THE SAME.

           1.  Children's education; education of grandchildren
           2.  Own education; spouse/partner's education; education
               -- not known for whom
           3.  "For the children/family", n.f.s.; "to help the kids
               out"; estate
           5.  Wedding, Bar Mitzvah, and other ceremonies (except 17)
           6.  To have children/a family
           9.  To move (except 11)
           11.  Buying own house (code "summer cottage" in 12)
           12.  Purchase of cottage or second home for own use
           13.  Buy a car, boat or other vehicle
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         14.  Home improvements/repairs
         15.  To travel; take vacations; take other time off
         16.  Buy durable household goods, appliances, home
              furnishings; hobby and recreational items; for other
              purchases not codable above or not further specified;
              "buy things when we need/want them"; special occasions
         17.  Burial/funeral expenses
         18.  Charitable or religious contributions
         20.  "To enjoy life"
         21.  Buying (investing in) own business/farm; equipment for
              business/farm
         22.  Retirement/old age
         23.  Reserves in case of unemployment
         24.  In case of illness; medical/dental expenses
         25.  Emergencies; "rainy days"; other unexpected needs; for
              "security" and independence
         26.  Investments reasons (to get interest, to be
              diversified, to buy other forms of assets)
         27.  To meet contractual commitments (debt repayment,
              insurance, taxes, etc.), to pay off house
         28.  "To get ahead;" to advance standard of living
         29.  Ordinary living expenses/bills
         30.  Pay taxes
         31.  No particular reason (except 90, 91, 92)
         32.  "For the future"
         33.  Like to save
         40.  Don't wish to spend more
         41.  To give gifts; "Christmas"
         90.  Had extra income; saved because had the money left
              over -- no other purpose specified
         91.  Wise/prudent thing to do; good discipline to save; habit
         92.  Liquidity; to have cash available/on hand
         93.  "Wealth preservation"; maintain lifestyle
         -1.  Don't/can't save; "have no money"
         -7.  Other
          0.  Inap. (only for X3007, X7513, X7514, X7515, X6848)


X3010      In the next five to ten years, are there any foreseeable
           major expenses that you expect to have to pay for yourself,
           such as educational expenses, purchase of a new home,
           health care costs, support for other family members, or
           anything else?

           In the next five to ten years, are there any foreseeable
           major expenses that you and your family expect to have to
           pay for yourselves, such as educational expenses, purchase
           of a new home, health care costs, support for other family
           members, or anything else?

            1.  *YES
            5.  *NO


(#1-#6 in order reported by R)
X3011(#1)  What kinds of obligations are these?
X3012(#2)
X3013(#3)  CODE ALL THAT APPLY
X7512(#4)
X7511(#5)   1.  *EDUCATION FOR YOUR CHILDREN; (incl. step and adopted);
X6667(#6)  grandchildren
            2.  *EDUCATION FOR OTHERS; (incl. R & spouse/partner)
            3.  *HEALTH CARE FOR SELF/SPOUSE/PARTNER
            4.  *HEALTH CARE FOR OTHERS; (incl. elderly
```

parents/disabled child)
         5.   Health care/medical expenses -- not known for whom
        11.   General support for R/spouse/partner in Retirement or old age
        12.   General support for child/grandchild;
        13.   General support for parents
        14.   General support for others, or not known for whom
        15.   Baby
        21.   *PURCHASE OF NEW HOME; (incl. vacation home)
        22.   Purchase of car or other large durable goods
        23.   Burial expenses; inheritance taxes
        24.   Taxes
        25.   Home repairs/improvements
        26.   Weddings, vacations, moving and other special expenditures
        31.   Business/investment; start/expand own business
        32.   Divorce, legal expenses
        33.   Major purchase
        34.   Charitable expense
        41.   Bills/living expenses, n.f.s.
        -7.   *OTHER MAJOR FINANCIAL OBLIGATIONS
         0.   Inap. (no expected major expenses: X3010^=1)

        NOTE: CARD 9 contains the following text in a vertical
        column: "Education for your children," "Education for
        others," "Future health care for self/spouse," "Health care
        for others," "Purchase of new home," "Other major financial
        obligation."

X7186   Are you saving for these expenses now?

           Are you saving for this expense now?

            1.   *YES
            5.   *NO
            6.   *ALREADY SAVED FOR IT
            0.   Inap. (no expected major expenses: X3010^=1)

X3008   IN PERSON VERSION:
           (SHOW CARD 5)
           In planning (your/your family's) saving and spending, which
           of the time periods listed on this page is most important
           to [you/you and your (husband/wife/partner)]?

           TELEPHONE VERSION:
           In planning (your/your family's) saving and spending, which
           of the following is most important to [you/you and your
           (husband/wife/partner)]: the next few months, the next
           year, the next few years, the next 5 to 10 years, or longer
           than 10 years?

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

           NOTE: CARD 5 contains the following text in a vertical
           column: "Next few months," " Next year," "Next 5 to 10
           years," "Longer than 10 years."

X3014   IN PERSON VERSION:
           (SHOW CARD 6)

Which of the statements on this page comes closest to the amount of financial risk that you and your (husband/wife/partner) are willing to take when you save or make investments?

Which of the statements on this page comes closest to the amount of financial risk that you are willing to take when you save or make investments?

READ RESPONSES IF NECESSARY.

TELEPHONE VERSION:
Which of the following statements comes closest to describing the amount of financial risk that you and your (husband/wife/partner) are willing to take when you save or make investments?

Which of the following statements comes closest to the describing the amount of financial risk that you are willing to take when you save or make investments?

INTERVIEWER: IF MORE THAN ONE RESPONSE IS GIVEN USE THE FIRST CATEGORY THAT APPLIES.

  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

NOTE: CARD 6 contains the following text in a vertical column: "Take substantial financial risks expecting to earn substantial returns," "Take above average financial risks expecting to earn above average returns," "Take average financial risks expecting to earn average returns," "Not willing to take any financial risks."

IN PERSON VERSION:
(SHOW CARD 7)
Which of the following statements on this page comes closest to describing your and your (husband/wife/partner)'s saving habits?

Which of the following statements on this page comes closest to describing your saving habits?

READ RESPONSES IF NECESSARY.

TELEPHONE VERSION:
Which of the following statements comes closest to describing your and your (husband/wife/partner)'s saving habits?

Which of the following statements comes closest to describing your saving habits?

TREAT "SAVING" AND "INVESTING" THE SAME.

INTERVIEWER: DO NOT PROBE FOR MORE THAN ONE RESPONSE.
ENTER MULTIPLE RESPONSES ONLY IF R VOLUNTEERS THEM

GF
X3015   *Don't save - usually spend more than income
X3016   *Don't save - usually spend about as much as income
X3017   *Save whatever is left over at the end of the month -
            no regular plan
X3018   *Save income of one family member, spend the other
X3019   *Spend regular income, save other income
X3020   *Save regularly by putting money aside each month

           1. Checked
           5. Not checked

           NOTE: CARD 7 contains the following text in a vertical
           column: "Don't save -- Usually spend more than income,"
           "Don't save -- Usually spend about as much as income,"
           "Save whatever is left over at the end of each month -- No
           regular plan," "Save income of one family member, spend the
           other," "Save regularly by putting money aside each month."

X3023   Using any number from one to five, where one equals totally
           inadequate and five equals very satisfactory, how would you
           rate the retirement income you (receive or expect to
           receive) from Social Security and job pensions?

           INCLUDE 401(K) ACCOUNTS AND ALL OTHER TYPES OF PENSIONS

           1. *TOTALLY INADEQUATE
           2.
           3. *ENOUGH TO MAINTAIN LIVING STANDARDS
           4.
           5. *VERY SATISFACTORY

X7510   Over the past year, would you say that your spending
           exceeded your income, that it was about the same as your
           income, or that you spent less than your income?

           Over the past year, would you say that your family's
           spending exceeded your family's income, that it was about
           the same as your income, or that you spent less than your
           income?

           (Spending should not include any investments you have made.)
           IF DEBTS ARE BEING REPAID ON NET, TREAT THIS AS SPENDING
           LESS THAN INCOME.

           1. *SPENDING EXCEEDED INCOME
           2. *SPENDING EQUALLED INCOME
           3. *SPENDING WAS LESS THAN INCOME

X7509   Did any of that spending include purchases of a home or
           automobile or spending for any investments?

           1. *YES
           5. *NO
           0. Inap. (spending less than income: X7510=3)

X7508   Including only monthly payments on your house or car and
           leaving aside any spending on investments, over the past
           year, would you say that your spending exceeded your
           income, that it was about the same as your income, or that

you spent less than your income?

Including only monthly payments on your house or car and leaving aside any spending on investments, over the past year, would you say that your family's spending exceeded your family's income, that it was about the same as your income, or that you spent less than your income?

   1. *SPENDING EXCEEDED INCOME
   2. *SPENDING EQUALED INCOME
   3. *SPENDING WAS LESS THAN INCOME
   0. Inap. (spending less than or equal to income:
      X7510=2 or 3; spending did not include durables
      purchases: X7509^=1)

X7507   To make up the difference, did you borrow additional money, did you spend out of savings or investments, or did you do something else?

   1. *BORROWED MONEY; (including used credit cards)
   2. *SPENT OUT OF SAVINGS/INVESTMENTS
   3. Got behind on payments; didn't pay bills
   4. Help from others
   5. (Possible respondent error #1) Cut back on expenses
   6. (Possible respondent error #2) Got additional income
   8. Did nothing
  12. Declared Bankruptcy
  15. Sold assets
  -7. *OTHER
   0. Inap. (spending less than or equal to income)
    ****
      FOR THE PUBLIC DATA SET, CODE 12 IS COMBINED WITH
      CODE 3
    ****

GF
X3024   Now I have some questions about your spending. How much do [you and everyone else in your family/you] spend on food that you use at home in an average week? (What is your best estimate?)

IF R SHARES EXENSES WITH ROOMMATES NOT IN THE PEU, INCLUDE ONLR R'S (FAMILY'S) SHARE.
THIS INCLUDES LUNCHES FOR WORK, ETC. MADE AT HOME.
  INCLUDE FOOD PAID FOR USING FOOD STAMPS.

Code amount

X3025   INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
     (And what period does that cover?)

Code frequency
   1. Day
   2. *Week
   3. *Every two weeks
   4. *Month
   5. *Quarter
   6. *Year
   8. *Lump sum; one payment only/in total
  11. *Twice per year; every six months
  31. *Twice a month
  -1. Nothing

```
           -7.  *Other


X3026      Do you have any food delivered to the door which isn't
           included in that?

           INCLUDE CARRY-OUT HERE.

            1.  *YES
            5.  *NO

GF
X3027      IF R SHARES EXENSES WITH ROOMMATES NOT IN THE PEU, INCLUDE
           ONLR R'S (FAMILY'S) SHARE.



           How much do you spend on that food?

           Code amount
            0.  Inap. (No expenses for food delivered to the door: X....^=1)
           -1.  Nothing (for example, "Meals on Wheels")

X3028      INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
           (And what period does that cover?)

           Code frequency
            1.  Day
            2.  *Week
            3.  *Every two weeks
            4.  *Month
            5.  *Quarter
            6.  *Year
            8.  *Lump sum; one payment only/in total
           11.  *Twice per year; every six months
           31.  *Twice a month
           -1.  Nothing
           -7.  *Other


X3029      About how much do [you and everyone else in your
           family/you] spend eating out?  What is your best estimate?

           THIS INCLUDES LUNCHES FOR WORK, ETC. MADE AT HOME.

           Code amount
           -1.  Nothing


X3030      INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
           (And what period does that cover?)

           Code frequency
            1.  Day
            2.  *Week
            3.  *Every two weeks
            4.  *Month
            5.  *Quarter
            6.  *Year
            8.  *Lump sum; one payment only/in total
           11.  *Twice per year; every six months
           31.  *Twice a month
           -1.  Nothing
           -7.  *Other
```

X7187   About how much do you think you (and your family) need to
           have in savings for emergencies and other unexpected things
           that may come up?

           Code amount
           -1. Nothing

           For the following statements, please say
           whether you agree strongly, agree somewhat, neither agree
           nor disagree, disagree somewhat, or disagree strongly:

X6788   Compared with other people of (my/our) generation and
           background, [I/my (husband/wife/partner)] have been lucky
       in (my/our) financial affairs.

           1. *AGREE STRONGLY
           2. *AGREE SOMEWHAT
           3. *NEITHER AGREE NOR DISAGREE
           4. *DISAGREE SOMEWHAT
           5. *DISAGREE STRONGLY

X6789   When the things that [I/my (husband/wife/partner)] own
           increase in value, (I am/we are) more likely to spend money.

           1. *AGREE STRONGLY
           2. *AGREE SOMEWHAT
           3. *NEITHER AGREE NOR DISAGREE
           4. *DISAGREE SOMEWHAT
           5. *DISAGREE STRONGLY

X6443   In an emergency could you or your (husband/wife/partner)
           get financial assistance of $3,000 or more from any friends
           or relatives who do not live with you?

           In an emergency could you get financial assistance of
           $3,000 or more from any friends or relatives who do not
           live with you?

           1. *YES
           5. *NO

FINANCIAL ASSETS (ALSO INCLUDES SOME MISC. ASSETS AND DEBTS)

CHECKING ACCOUNTS

X3501   Now I'd like to ask about different types of financial
           assets that

           you might have. First, do you have any checking accounts
           at any type of institution?

           you might have. First, do you or anyone in your family

living here have any checking accounts at any type of
institution?

IF YES: Please do not include any money market accounts
unless you use them regularly as checking accounts.

DO NOT INCLUDE LOAN ACCOUNTS OR CREDIT CARDS WITH
  CHECK-WRITING PRIVILEGES.
DO NOT INCLUDE ACCOUNTS HELD FOR PEOPLE NOT IN THE FAMILY
  LIVING HERE.

    1. *YES
    5. *NO

X3502   Have you ever had a checking account?

          Have you or anyone in your family living here ever had a
          checking account?

           1. *YES
           5. *NO
           0. Inap. (R has a checking account: X3501=1)

X3503   IN PERSON VERSION:
          (SHOW CARD 8)
          Looking at this list, please tell me which is the most
          important reason (you don't have/your family doesn't have)
          a checking account.

          READ RESPONSES IF NECESSARY.

          TELEPHONE VERSION:
          Please tell me which is the most important reason
          (you don't have/your famaily doesn't have) a checking
          account. Is it...

           1. *Because you don't write enough checks to make
                it worthwhile
           2. *Because the minimum balance is too high
           3. *Because you do not like dealing with banks
           4. *Because service charges are too high
           5. *Because no bank has convenient hours or location
          12. Checkbook has been/could be lost/stolen
          13. Haven't gotten around to it
          14. R has other account with checking privileges (money market
               account, managed investment account, etc) (does not include
               individuals who write checks for R)
          15. R not allowed to have account (e.g., asset test for welfare)
          16. Someone else writes checks for R or manages R's finances
          20. R does not need/want a checking account, n.e.c.
          21. Credit problems; bankruptcy; R does not meet depository's
               qualifications for having an account
          22. Concern about overdraft fees
          95. Don't have (enough) money
          -1. Can't manage/balance a checking account
          -7. *SOME OTHER REASON
           0. Inap. (R has a checking account: X3501=1)

          NOTE: CARD 8 contains the following text in a vertical
          column: "Don't write enough checks to make it worthwhile,"
          " Minimum balance too high," "Do not like dealing with
          banks," "Service charges too high," "No bank has convenient

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            hours or location," "Some other reason."


X3504       How many checking accounts do you have?

            How many checking accounts do you and your family living
            here have?

            (IF R ASKS: INCLUDE MONEY MARKET ACCOUNTS ONLY IF THEY ARE
            USED AS CHECKING ACCOUNTS)

       DO NOT INCLUDE BUSINESS ACCOUNTS.
       DO NOT INCLUDE LOAN ACCOUNTS OR CREDIT CARDS WITH
       CHECK-WRITING PRIVILEGES.
       DO NOT INCLUDE ACCOUNTS HELD FOR PEOPLE NOT IN THE FAMILY
       LIVING HERE.

            Code number of accounts
             0.  Inap. (R has no checking account: X3501^=1)
            *********************************************************
               FOR THE PUBLIC DATA SET, TOP-CODED AT 10
            *********************************************************

X6695       Originally reported value of X3504 (see introduction)

            Code number of accounts
             0.  Inap. (R has no checking account: X3501^=1)
            *********************************************************
               FOR THE PUBLIC DATA SET, TOP-CODED AT 10
            *********************************************************



-----------------------------------------------------------------------------
#1 refers to the first checking account
#2 refers to the second checking account
#3 refers to the third checking account
#4 refers to the fourth checking account
#5 refers to the fifth checking account
#6 refers to the sixth checking account
#7 refers to the remaining checking accounts
-----------------------------------------------------------------------------

X3505(#1)  Please look at the list of institutions you wrote down.
X3509(#2)  Thinking about (your checking account/your main account,
X3513(#3)  the one used to write most of your checks/the next checking
X3517(#4)  account), is this account with any of the institutions
X3521(#5)  on the list, or from someplace else?
X3525(#6)

            IF INSTITUTIONS CARD: Which institution?
            (IF "SOMEPLACE ELSE": What institution is that?
            ASK R TO UPDATE LIST IF A NEW INSTITUTION IS MENTIONED
              AT THIS POINT./IF "SOMEPLACE ELSE":What type of institution
            is that?)

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

            IF INSTITUTIONS CARD: Which institution?
            (IF "SOMEPLACE ELSE": What institution is that?
            CHECK INSTITUTION CARD AND UPDATE IF A NEW INSTITUTION IS
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          MENTIONED AT THIS POINT./ IF "SOMEPLACE ELSE": What type of
          institution is that?)

               1.   *Institution 1
               2.   *Institution 2
               3.   *Institution 3
               4.   *Institution 4
               5.   *Institution 5
               6.   *Institution 6
               7.   *Institution 7
              -7.   *OTHER (Coded using the MASTER INSTITUTION LIST)
               See MASTER INSTITIUTION LIST for other codes (See X308)
               0.   Inap. (R has no checking account: X3501^=1/fewer than
                    2 accounts: X3504<2/fewer than 3 accounts: X3504<3/
                    fewer than 4 accounts: X3504<4/fewer than 5 accounts:
                    X3504<5/fewer than 6 accounts: X3504<6)
              The following codes show on the screen after at
              least seven distinct institutions have been during
              the course of the interview:
              11.   *COMMERCIAL BANK; trust company
              12.   *S&L/SAV BANK
              13.   *CREDIT UNION
              16.   *BROKERAGE
              *********************************************************
                 SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
                 COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC
                 DATA SET
              *********************************************************

X9113(#1)  Recode: type of institution
X9114(#2)
X9115(#3)   See MASTER INSTITIUTION LIST for other codes (See X308)
X9116(#4)   0.  Inap. ( (R has no checking account: X3501^=1/fewer than
X9117(#5)       2 accounts: X3504<2/fewer than 3 accounts: X3504<3/
X9118(#6)       fewer than 4 accounts: X3504<4/fewer than 5 accounts:
                X3504<5/fewer than 6 accounts: X3504<6)
           *********************************************************
              SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
              COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC
              DATA SET
           *********************************************************


X3506(#1)  How much is in this account? What was the average over the
X3510(#2)  last month?
X3514(#3)
X3518(#4)  Code amount
X3522(#5)  -1.  Nothing
X3526(#6)   0.  Inap.  ( (R has no checking account: X3501^=1/fewer than
                2 accounts: X3504<2/fewer than 3 accounts: X3504<3/
                fewer than 4 accounts: X3504<4/fewer than 5 accounts:
                X3504<5/fewer than 6 accounts: X3504<6)


X3507(#1)  Is this a money market-type account?
X3511(#2)
X3515(#3)   1.  *YES
X3519(#4)   5.  *NO
X3523(#5)   0.  Inap. (R has no checking account: X3501^=1/fewer than
X3527(#6)       2 accounts: X3504<2/fewer than 3 accounts: X3504<3/
                fewer than 4 accounts: X3504<4/fewer than 5 accounts:
                X3504<5/fewer than 6 accounts: X3504<6)


    GF
```

X7071(#1)   Is this account covered by federal deposit insurance?
X7072(#2)
X7073(#3)   DEPOSIT INSURANCE IS PROVIDED BY THE FDIC (FEDERAL DEPOSIT
X7074(#4)   INSURANCE CORPORATION) AND NCUSIF (NATIONAL CREDIT UNION
X7075(#5)   SHARE INSURANCE FUND). IF THE INSTITUTION GOES BANKRUPT,
X7076(#6)   DEPOSIT INSURANCE WOULD PAY UP TO $100,000 OF AN ACCOUNT
            BALANCE.

              1. *YES
              5. *NO
              0. Inap. (R has no checking account: X3501^=1/fewer than
                  2 accounts: X3504<2/fewer than 3 accounts: X3504<3/
                  fewer than 4 accounts: X3504<4/fewer than 5 accounts:
                  X3504<5/fewer than 6 accounts: X3504<6)

X7601(#1)   Is this a joint checking account, or is the account in your
X7603(#2)   name, in your husband's name, or something else?
X7605(#3)
X7607(#4)   Is this a joint checking account, or is the account in your
X7609(#5)   name, in your wife's name, or something else?
X7611(#6)
            Is this a joint checking account, or is the account in your
            name, in your partner's name, or something else?

            Is this checking account in your name, or something else?

            Is this a joint checking account, or is the account in your name?

              1. *Joint account; with spouse/partner
              2. *R's account
              3. *Spouse's/partner's account
              4. Other family member's account
              5. Child only
              6. Child and respondent or spouse/partner
              8. Other relative with respondent or spouse/partner
              9. Unrelated person, n.f.s.
             10. Unrelated person with respondent or spouse/partner
             50. Trust account
             51. Personal business account
             -7. *Other
              0. Inap. (R has no checking account: X3501^=1/fewer than
                  2 accounts: X3504<2/fewer than 3 accounts: X3504<3/
                  fewer than 4 accounts: X3504<4/fewer than 5 accounts:
                  X3504<5/fewer than 6 accounts: X3504<6; R lives
                  alone: X7001=1)

X3529(#7)   How much is in all your remaining checking accounts? (What
            was the average over the last month?)

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

            Code amount
            -1. Nothing
              0. Inap. (R has no checking account: X3501^=1; fewer than
                  7 accounts: X3504<7)

X8446(#7)   Original value of remaining total for Rs who did not
            provide complete information within the grid structure (see
            introduction)

```
            Code amount
             0.  Inap.  (no checking account: X3501^=1; did not
                 break off early in grid)


  X3530      IN PERSON VERSION:
             (SHOW CARD 9)
             Which of the reasons on this card 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?)

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

              1.  Recommended; friend/family has account there
              2.  High interest rates; interest rates on deposits
              3.  *LOCATION OF THEIR OFFICES
              4.  Other business done here
              6.  *ABLE TO OBTAIN MANY SERVICES AT ONE PLACE
              7.  *HAD THE LOWEST FEES/MINIMUM BALANCE REQUIREMENT
              8.  *OFFERED SAFETY AND ABSENCE OF RISK
              9.  Other convenience mentions/payroll deduction/direct deposit
             11.  Personal relationship; they know me; R/spouse works
                  there; small institution; family member works there
             12.  Staff qualifications
             13.  Bank bought by another institution
             14.  Always done business there; banked there a long time;
                  other business done there
             23.  Advertisement
             24.  Convenient hours
             25.  No particular reason
             26.  No other institutions available
             27.  Gift for opening account; other promotion; special
                  benefits for group R belongs to (e.g., senior
                  citizens, sport team, etc.)
             29.  Reputation
             30.  Unable to open an account at another instituion
             31.  Dissatisfaction with previous institution
             32.  Good customer service
             33.  R prefers to deal with institutions of this type
             34.  Account opened for R as a child
             35.  Connection through work/school
             36.  Prefer a local institution
             37.  Needed to change institution
             38.  Offers online services or "electronic banking"
             39.  Ease of transfers between accounts; electronic
                  account management n.e.c.
             41.  Investment in institution
             42.  Diversification
             43.  Number/location of ATMs
             -7.  *SOME OTHER REASON
              0.  Inap. (R has no checking account: X3501^=1)
```

```
            NOTE: CARD 9 contains the following text in a vertical
            column: "Location of their offices," "Had the lowest fees
            or minimum balance requirement," "Able to obtain many
            services at one place," "Offered safety and absence of
            risk," "Some other reason."
            ************************************************************
               FOR THE PUBLIC DATA SET, CODE 41 IS COMBINED WITH
               CODE 35
            ************************************************************


X3531       For how many years have you done business with this
            institution?

            For how many years has someone in your family living here
            done business with this institution?

            Code number of years
            -1.  Less than a year
             0.  Inap. (R has no checking accounts: X3501^=1)
            ************************************************************
               FOR THE PUBLIC DATA SET, TOP-CODED 60
            ************************************************************



-------------------------------------------------------------------------------
IRA/KEOGH ACCOUNTS
-------------------------------------------------------------------------------
X3601       As we continue through the interview, I will be asking you
            about several types of retirement assets you may have, such
            as Keoghs, IRAs or "Individual Retirement Accounts,"
            annuities, and pensions and retirement accounts you may
            have through a current or past job.

            Here I would like to ask just about IRAs and Keogh
            accounts.  These may include accounts that you "rolled
            over" into an IRA after leaving a previous job as well as
            Roth IRAs, or any other type of IRA or Keogh account that
            is not part of a retirement plan on a current or past job.
            Please do not include IRA-SEP or IRA-SIMPLE accounts, which
            we treat as job pensions.

            Do you (or anyone in your family living here) have any
            Keoghs or IRAs?

         "EDUCATION IRAs" ARE SAVINGS ACCOUNTS.

          1. *YES
             5. *NO

-------------------------------------------------------------------------------
#1 refers to IRA/Keogh account of R
#2 refers to IRA/Keogh account of spouse/partner
#3 refers to IRA/Keogh account of other PEU member
-------------------------------------------------------------------------------

X3602(#1)  Are any of the IRA or Keogh accounts yours?
X3612(#2)  Does your (wife/partner) have IRA or Keogh accounts?
X3622(#3)  Do any other family members have IRA or Keogh accounts?

             1.  *YES
             5.  *NO (or: no spouse or partner in PEU: X107^=1/no other
                 PEU members: (X113, X125, X131, X137, X207, X213,
                 X219, X225)^=1)
```

```
             0.  Inap. (No IRA/Keogh accounts: X3601^=1)


X3603(#1)  How many IRA and Keogh accounts do you (personally) have?
X3613(#2)  How many IRA and Keogh accounts does your (wife/partner) have?
X3623(#3)  Including any rollovers from past job pensions, how many
           IRA and Keogh accounts do your other family members have?

             Code number of accounts
             0.  Inap. (No IRA/Keogh accounts: X3601^=1; no IRA/Keoghs:
                 X3601^=1/no spouse or partner in PEU: X107^=1/no other
                 PEU members: X113^=1; person has no account: X3602^=1/
                 X3612^=1/X3622^=1)
             ********************************************************
                FOR THE PUBLIC DATA SET, TOP-CODED AT 5
             ********************************************************


             Is this account a Roth IRA, an account [you/your
             (wife/partner)/(your other family members)] rolled over
             from a pension into an IRA, some other type of IRA, or a
             Keogh?

             CODE ALL THAT APPLY.

             Are these accounts Roth IRAs, accounts [you/your
             (wife/partner)/(your other family members)] rolled over
             from pensions into IRAs, some other types of IRAs, or
             Keoghs?

             CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN

X6444(#1)  *ROTH IRA
X6448(#2)
X6452(#3)

X6446(#1)  *ROLL-OVER FROM PENSION ACCOUNT
X6450(#2)
X6454(#3)

X6447(#1)  *REGULAR OR OTHER IRA
X6451(#2)
X6455(#3)

X3605(#1)  *KEOGH
X3615(#2)
X3625(#3)

             1.  Checked
             5.  Not checked
             0.  Inap. (No IRA/Keogh accounts: X3601^=1; no IRA/Keoghs:
                 X3601^=1/no spouse or partner in PEU: X107^=1/no other
                 PEU members: X113^=1; person has no account: X3602^=1/
                 X3612^=1/X3622^=1)


X6551(#1)  How much is in your Roth IRA account(s)?
X6559(#2)  How much is in your (wife's/partner's) Roth IRA account(s)?
X6567(#3)  How much is in your other family members' Roth
           IRA account(s)?

             Code amount
             0.  Inap. (No IRA/Keogh accounts: X3601^=1; no IRA/Keoghs:
                 X3601^=1/no spouse or partner in PEU: X107^=1/no other
```

```
                    PEU members: X113^=1; person has no account: X3602^=1/
                    X3612^=1/X3622^=1; no accounts of this type: X6444^=1/
                    X6448^=1/X6452^=1)


X6552(#1)  How much is in your roll-over IRA account(s)?
X6560(#2)  How much is in your (husband/wife/partner)'s
X6568(#3)  roll-over IRA account(s)?
           How much is in your other family members'
           roll-over IRA account(s)?

           Code amount
            0.  Inap. (No IRA/Keogh accounts: X3601^=1; no IRA/Keoghs:
                    X3601^=1/no spouse or partner in PEU: X107^=1/no other
                    PEU members: X113^=1; person has no account: X3602^=1/
                    X3612^=1/X3622^=1; no accounts of this type: X6446^=1/
                    X6450^=1/X6454^=1)


X6553(#1)  How much is in your regular or other IRA account(s)?
X6561(#2)  How much is in your (husband/wife/partner)'s
X6569(#3)  other IRA account(s)?
           How much is in your other family members' other
       IRA account(s)?

           Code amount
            0.  Inap. (No IRA/Keogh accounts: X3601^=1; no IRA/Keoghs:
                    X3601^=1/no spouse or partner in PEU: X107^=1/no other
                    PEU members: X113^=1; person has no account: X3602^=1/
                    X3612^=1/X3622^=1; no accounts of this type: X6447^=1/
                    X6451^=1/X6455^=1)


X6554(#1)  How much is in your Keogh account(s)?
X6562(#2)  How much is in your (husband/wife/partner)'s Keogh
X6570(#3)  account(s)?
           How much is in your other family members' Keogh
       account(s)?

           Code amount
            0.  Inap. (No IRA/Keogh accounts: X3601^=1; no IRA/Keoghs:
                    X3601^=1/no spouse or partner in PEU: X107^=1/no other
                    PEU members: X113^=1; person has no account: X3602^=1/
                    X3612^=1/X3622^=1; no accounts of this type: X3605^=1/
                    X3615^=1/X3625^=1)


If R reported that R/SP/OFM had an IRA (X3602=1/X3612=1/X3622=1) , but
answered DK/REF to type, the CAPI program asked the balance in all of
the accounts.  As in the cases where R broke off before completing a
grid, this total amount was used as a constraint in the imputation of
the individual components.

X6756(#1)  How much is in (your/your [husband's/wife's/partner's/
X6757(#2)  other family member's]) account(s)?
X6758(#3)

           Code amount
            0.  Inap. (No IRA/Keogh accounts: X3601^=1; no IRA/Keoghs:
                    X3601^=1/no spouse or partner in PEU: X107^=1/no other
                    PEU members: X113^=1; person has no account: X3602^=1/
                    X3612^=1/X3622^=1; no accounts of this type: X6447^=1/
                    X6451^=1/X6455^=1; type of accounts not answered
             DK/REF: X6444^=(.D, .R)/X6448^=(.D, .R)/X6452^=(.D, .R))
```

```
GF
X6555(#1)  How is the money in (this/these) account(s) invested?  Is
X6563(#2)  it all in stocks, all in interest-earning assets, is it
X6571(#3)  split between these, or something else?

           IF R SAY "MUTUAL FUND," PROBE FOR WHETHER IT IS A STOCK
           FUND, A BOND FUND, OR ONE SPLIT OVER BOTH TYPES

             1.  *ALL IN STOCKS
             2.  *ALL IN INTEREST EARNING ASSETS/BONDS
             3.  *SPLIT
             4.  Real estate
             5.  Hedge fund
             6.  Annuities
             8.  Mineral rights
            -7.  *OTHER
             0.  Inap. (No IRA/Keogh accounts: X3601^=1; no IRA/Keoghs:
                 X3601^=1/no spouse or partner in PEU: X107^=1/no other
                 PEU members: X113^=1; person has no account: X3602^=1/
                 X3612^=1/X3622^=1)
             ***********************************************************
                FOR THE PUBLIC DATA SET, CODES 4, 5, 6, 7 AND 8 ARE
                COMBINED WITH CODE -7
             ***********************************************************


X6556(#1)  About what percent is in stocks?
X6564(#2)
X6572(#3)  Code percent * 100
             0.  Inap. (No IRA/Keogh accounts: X3601^=1; no IRA/Keoghs:
                 X3601^=1/no spouse or partner in PEU: X107^=1/no other
                 PEU members: X113^=1; person has no account: X3602^=1/
                 X3612^=1/X3622^=1; holdings not split:
              X6555^=3/X6563^=3/X6571^=3)
             ***********************************************************
                FOR THE PUBLIC DATA SET, ROUNDED TO NEAREST 500 IF
                BETWEEN 250 AND 9750 INCLUSIVE, OTHERWISE IF > 0
                ROUNDED TO NEAREST 100 WITH A TOP-CODE AT 9900
                AND A BOTTOM-CODE AT 100 FOR THOSE VALUES ROUNDED
             ***********************************************************


X6557(#1)  Did you take any withdrawals from (this/these) account(s)
X6565(#2)  in 2003?
X6573(#3)  Did your (husband/wife/partner) make any withdrawals from
           (this/these) account(s) in 2003?
          Did your other family members make any withdrawals from
           (this/these) account(s) in 2003?

             1.  *YES
             5.  *NO
             0.  Inap. (No IRA/Keogh accounts: X3601^=1; no IRA/Keoghs:
                 X3601^=1/no spouse or partner in PEU: X107^=1/no other
                 PEU members: X113^=1; person has no account: X3602^=1/
                 X3612^=1/X3622^=1)


X6558(#1)  How much in total did you withdraw in 2003?
X6566(#2)  How much in total did (he/she) withdraw in 2003?
X6574(#3)  How much in total did they withdraw in 2003?

           Code amount
             0.  Inap. (No IRA/Keogh accounts: X3601^=1; no IRA/Keoghs:
```

```
                    X3601^=1/no spouse or partner in PEU: X107^=1/no other
                    PEU members: X113^=1; person has no account: X3602^=1/
                    X3612^=1/X3622^=1; no withdrawals: X6557^=1/X6565^=1/
                    X6573^=1)
```

(#1): X3606 X3607 X3608 X3609 X7501 X6721
(#2): X3616 X3617 X3618 X3619 X7502 X6722
(#3): X3626 X3627 X3628 X3629 X7503
           Please look at the list of institutions you wrote down.
        (Is this/Are they) with any of the institutions on the
        list, or from someplace else?

        IF INSTITUTIONS LIST: Which institution?
          (IF "SOMEPLACE ELSE": What institution is that?
          ASK R TO UPDATE LIST IF A NEW INSTITUTION IS MENTIONED AT
          THIS POINT./IF "SOMEPLACE ELSE": What type of institution
          is that?)

          Please look at the Institutions Card. (Is this/Are they)
          (Is this/ Are these) with any of the institutions on
        the Institutions Card, or from someplace else?

        IF INSTITUTIONS CARD: Which institution?
        (IF "SOMEPLACE ELSE": What institution is that?
        CHECK INSTITUTION CARD AND UPDATE IF A NEW INSTITUTION IS
        MENTIONED AT THIS POINT./ IF "SOMEPLACE ELSE": What type of
        institution is that?)
        CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN

           1. *Institution 1
           2. *Institution 2
           3. *Institution 3
           4. *Institution 4
           5. *Institution 5
           6. *Institution 6
           7. *Institution 7
          -7. *OTHER (Coded using the MASTER INSTITUTION LIST)
           See MASTER INSTITIUTION LIST for other codes (See X308)
           0. Inap. (No IRA/Keogh accounts: X3601^=1; no IRA/Keoghs:
               X3601^=1/no spouse or partner in PEU: X107^=1/no other
               PEU members: X113^=1; person has no account: X3602^=1/
               X3612^=1/X3622^=1; at least one institution field must
               be filled out, but higher order fields may be inap.)
           The following codes show on the screen after at
           least seven distinct institutions have been during
           the course of the interview:
           11. *COMMERCIAL BANK; trust company
           12. *S&L/SAV BANK
           13. *CREDIT UNION
           16. *BROKERAGE
           ****
              SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
              COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC
              DATA SET
           ****

(#1): X9119 X9120 X9121 X9122 X9209 X9223
(#2): X9123 X9124 X9125 X9126 X9210 X9224
(#3): X9127 X9128 X9129 X9130 X9211
          Recode: type of institution

           See MASTER INSTITIUTION LIST for other codes (See X308)
           0. Inap. (No IRA/Keogh accounts: X3601^=1; no IRA/Keoghs:
```

```
                    X3601^=1/no spouse or partner in PEU: X107^=1/no other
                    PEU members: X113^=1; person has no account: X3602^=1/
                    X3612^=1/X3622^=1; at least one institution field must
                    be filled out, but higher order fields may be inap.)
                 **********************************************************
                    SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
                    COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC
                    DATA SET
                 **********************************************************


      GF
      X7077(#1)  (Is this account/ Are these accounts) covered by federal
      X7078(#2)  deposit insurance?
      X7079(#3)
                 DEPOSIT INSURANCE IS PROVIDED BY THE FDIC (FEDERAL DEPOSIT
                 INSURANCE CORPORATION) AND NCUSIF (NATIONAL CREDIT UNION
                 SHARE INSURANCE FUND).  IF THE INSTITUTION GOES BANKRUPT,
                 DEPOSIT INSURANCE WOULD PAY UP TO $100,000 OF AN ACCOUNT
                 BALANCE.

                   1.  *YES
                   5.  *NO
                   0.  Inap. (No IRA/Keogh accounts: X3601^=1; no IRA/Keoghs:
                       X3601^=1/no spouse or partner in PEU: X107^=1/no other
                       PEU members: X113^=1; person has no account: X3602^=1/
                       X3612^=1/X3622^=1)



      -------------------------------------------------------------------------
      CERTIFICATES OF DEPOSIT
      -------------------------------------------------------------------------


      X3719      Do you have any CDs or certificates of deposit at financial
                 institutions?

                 Do you or anyone in your family here have any CDs or certificates
                 of deposit at financial institutions?

                 IF YES: Please do not include CDs that are part of IRAs or
                 Keoghs I have already recorded.

                 IF R ASKS:  CDs are certificates held for a set period of
                 time that must be cashed or renewed at the maturity date.

               INCLUDE "BANKERS ACCEPTANCES" AND "REPURCHASE AGREEMENTS".
               DO NOT INCLUDE ACCOUNTS HELD FOR PEOPLE NOT IN THE FAMILY LIVING HERE.

                   1.  *YES
                   5.  *NO


      X3720      Altogether, how many such CDs do you have?

                 Altogether, how many such CDs do you and your family living
                 here have?

                 Code number
                  0.  Inap. (no certificates of deposit: X3719^=1)
                 **********************************************************
                    FOR THE PUBLIC DATA SET, TOP-CODED AT 20
                 **********************************************************
```

X3721   What is the total dollar value of all these CDs?

           What is the total dollar value of this CD?

           Code amount
            0. Inap. (no certificates of deposit: X3719^=1)

X3722 X3723 X3724 X3725 X7618 X6654 X6655
           Please look at the list of institutions you wrote down.
         (Is this/Are these) CD(s) with any of the institutions
         on the list, or from someplace else?

         IF INSTITUTIONS LIST: Which institution?
           (IF "SOMEPLACE ELSE": What institution is that?
           ASK R TO UPDATE LIST IF A NEW INSTITUTION IS MENTIONED AT
           THIS POINT./IF "SOMEPLACE ELSE": What type of institution
           is that?)

           Please look at the Institutions Card. (Is this/Are these)
           (Is this/ Are these) CD(s) with any of the institutions on
         the Institutions Card, or from someplace
           else?

         IF INSTITUTIONS CARD: Which institution?
         (IF "SOMEPLACE ELSE": What institution is that?
         CHECK INSTITUTION CARD AND UPDATE IF A NEW INSTITUTION IS
         MENTIONED AT THIS POINT./ IF "SOMEPLACE ELSE": What type of
         institution is that?)
         CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN

            1. *Institution 1
            2. *Institution 2
            3. *Institution 3
            4. *Institution 4
            5. *Institution 5
            6. *Institution 6
            7. *Institution 7
           -7. *OTHER (Coded using the MASTER INSTITUTION LIST)
            See MASTER INSTITIUTION LIST for other codes (See X308)
            0. Inap. (no certificates of deposit: X3719^=1; if there
                are any CDs, the first field must be non-zero, but
                higher-order fields may be inap.)
           The following codes show on the screen after at
           least seven distinct institutions have been during
           the course of the interview:
           11. *COMMERCIAL BANK; trust company
           12. *S&L/SAV BANK
           13. *CREDIT UNION
           16. *BROKERAGE
           ****
              SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
              COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC
              DATA SET
           ****

X9134 X9135 X9136 X9137 X9214 X9217 X9218
           Recode: type of institution
           See MASTER INSTITIUTION LIST for other codes (See X308)

            0. Inap. (no certificates of deposit: X3719^=1; if there
                are any CDs, the first field must be non-zero, but
                higher order fields may be inap.)
           ****

SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
                COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC
                DATA SET
                ****

    X3726   How many different institutions do you use for all these CDs?

                Code number
                 0. Inap. (no certificates of deposit: X3719^=1)
                ****
                   FOR THE PUBLIC DATA SET, TOP-CODED AT 10
                ****

    X7620   Is this CD held jointly, or is it in your name, in your
                husband's name, or something else?

                Is this CD held jointly, or is it in your name, in your
                wife's name, or something else?

                Is this CD held jointly, or is it in your name, in your
                partner's name, or something else?

                Is this CD in your name or something else?

                Is this CD held jointly, or is it in your name?

                Is most of the money in these CDs held jointly, or is most
                of it in your name, in your husband's name, or something else?

                Is most of the money in these CDs held jointly, or is most
                of it in your name, in your wife's name, or something else?

                Is most of the money in these CDs held jointly, or is most
                of it in your name, in your partner's name, or something else?

                Is most of the money in these CDs in your name or something else?

                Is most of the money in these CDs held jointly, or is most
                of it in your name?

                 1. *Joint account; with spouse/partner
                 2. *R's account
                 3. *Spouse's/partner's account
                 4. Other family member's account
                 5. Child only
                 6. Child and respondent or spouse
                 8. Other relative with respondent or spouse
                 9. Unrelated person, n.f.s.
                10. Unrelated person with respondent or spouse
                11. Equal amounts in R and spouse/partner names
                50. Trust account
                51. Personal business account
                -7. *Other
                 0. Inap. (no certificates of deposit: X3719^=1; R lives
                     alone: X7001=1)

    SAVINGS/MONEY MARKET ACCOUNTS

    X3727   Do you have any savings or money market accounts? These
            could be traditional savings accounts, Coverdell or 529

education accounts, Christmas Club accounts, or any type
of savings or money market account I have not already
recorded.

Do you or anyone in your family living here have any
savings or money market accounts? These could be
traditional savings accounts, Coverdell or 529 education
accounts, Christmas Club accounts, or any type of savings
or money market account I have not already recorded.

PROBE: Please do not include flexible spending accounts or
accounts that are part of pension plan.

A MONEY MARKET ACCOUNT HAS AN INTEREST RATE THAT VARIES
   FROM MONTH TO MONTH, AND IT USUALLY HAS LIMITED CHECKING
 PRIVILEGES.
COVERDELL ACCOUNTS AND STATE-SPONSORED "529" ACCOUNTS ARE
 EDUCATIONAL SAVINGS PLANS (ESAs).
DO NOT INCLUDE CUSTODIAL ACCOUNTS HELD FOR PEOPLE NOT IN
 THE FAMILY LIVING HERE. INCLUDE ALL ACCOUNTS IN WHICH THE
 FAMILY HAS ANY ASSET INTEREST.

   1. *YES
   5. *NO

X3728   How many such accounts do you have?

          How many such accounts do you and your family living here
          have?

          DO NOT INCLUDE ACCOUNTS HELD FOR PEOPLE NOT IN THE FAMILY
          LIVING HERE.

          Code number of accounts
           0. Inap. (no savings accoutnsL X3727^=1)
          ****
            FOR THE PUBLIC DATA SET, TOP-CODED AT 10
          ****

X6755   Originally reported value of X3728 (see introduction)

          Code number of accounts
           0. Inap. (no savings accounts: X3727^=1)
          ****
            FOR THE PUBLIC DATA SET, TOP-CODED AT 10
          ****

#1 refers to the first savings account
#2 refers to the second savings account
#3 refers to the third savings account
#4 refers to the fourth savings account
#5 refers to the fifth savings account
#6 refers to the sixth savings account
#7 refers to the remaining savings accounts

X3729(#1) Please look at the list of institutions you wrote down. [Is
X3735(#2) (this account/the largest account)/Thinking about the next
X3741(#3) largest savings account, is it] with any of the institutions
X3747(#4) on the list, or from someplace else?

```
X3753(#5)
X3759(#6)  IF INSTITUTIONS CARD: Which institution?
           (IF "SOMEPLACE ELSE": What institution is that?
           ASK R TO UPDATE LIST IF A NEW INSTITUTION IS MENTIONED
             AT THIS POINT./IF "SOMEPLACE ELSE":What type of institution
           is that?)

              Please look at the Institutions Card.  [Is (this
           account/the largest account)/Thinking about the next
           largest savings account, is it] with any of the institutions
           on the list, or from someplace else?

           IF INSTITUTIONS CARD: Which institution?
           (IF "SOMEPLACE ELSE": What institution is that?
           CHECK INSTITUTION CARD AND UPDATE IF A NEW INSTITUTION
           IS MENTIONED AT THIS POINT./IF "SOMEPLACE ELSE":What type
           of institution is that?)

               1.  *Institution 1
               2.  *Institution 2
               3.  *Institution 3
               4.  *Institution 4
               5.  *Institution 5
               6.  *Institution 6
               7.  *Institution 7
              -7.  *OTHER (Coded using the MASTER INSTITUTION LIST)
               See MASTER INSTITIUTION LIST for other codes (See X308)
               0.  Inap. (no savings accounts: X3727^=1/fewer than 2
                   accounts: X3728<2/fewer than 3 account: X3728<3/fewer
                   than 4 accounts: X3728<4/fewer than 5 accounts:
                X3728<5/fewer than 6 accounts)
               The following codes show on the screen after at
               least seven distinct institutions have been during
               the course of the interview:
               11.  *COMMERCIAL BANK; trust company
               12.  *S&L/SAV BANK
               13.  *CREDIT UNION
               16.  *BROKERAGE
               *******************************************************
                  SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
                  COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC
                  DATA SET
               *******************************************************

X9259(#1)  Recode: type of institution
X9260(#2)
X9261(#3)   See MASTER INSTITIUTION LIST for other codes (See X308)
X9262(#4)   0.  Inap. (no savings accounts: X3727^=1/fewer than 2
X9263(#5)       accounts: X3728<2/fewer than 3 account: X3728<3/fewer
X9264(#6)       than 4 accounts: X3728<4/fewer than 5 accounts: X3728<5
            X3728<5/fewer than 6 accounts)
            *******************************************************
               SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
               COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC
               DATA SET
            *******************************************************


X3730(#1)  How much is in this account?
X3736(#2)
X3742(#3)  Code amount
X3748(#4)  -1.  Nothing
X3754(#5)   0.  Inap. (no savings accounts: X3727^=1/fewer than 2
X3760(#6)       accounts: X3728<2/fewer than 3 account: X3728<3/fewer
```

```
                than 4 accounts: X3728<4/fewer than 5 accounts: X3728<5
            X3728<5/fewer than 6 accounts)

GF
X3731(#1)   Is this a joint account, or is the account in your
X3737(#2)   name, in your husband's name, or something else?
X3743(#3)
X3749(#4)   Is this a joint account, or is the account in your
X3755(#5)   name, in your wife's name, or something else?
X3761(#6)
            Is this a joint account, or is the account in your
            name, in your partner's name, or something else?

            Is this account in your name or something else?

            Is this a joint savings account, or is the account in your
            name?

             1.  *Joint account; with spouse/partner
             2.  *R's account
             3.  *Spouse's/partner's account
             4.  Other family member's account
             5.  Child only
             6.  Child and respondent or spouse
             8.  Other relative with respondent or spouse
             9.  Unrelated person, n.f.s.
            10.  Unrelated person with respondent or spouse
            50.  Trust account
            51.  Personal business account
            -7.  *Other
             0.  Inap. (no savings accounts: X3727^=1/fewer than 2
                 accounts: X3728<2/fewer than 3 account: X3728<3/fewer
                 than 4 accounts: X3728<4/fewer than 5 accounts: X3728<5
            X3728<5/fewer than 6 accounts)

GF
X3732(#1)   What type of account is this?  (Is it a traditional savings
X3738(#2)   account, a Coverdell or 529 educational account, a money market
X3744(#3)   account, or some other type of account?)
X3750(#4)
X3756(#5)   PASSBOOK AND STATEMENT ACCOUNTS ARE TRADITIONAL SAVINGS ACCOUNTS.
X3762(#6)   COVERDELL ACCOUNTS AND STATE-SPONSORED "529" ACCOUNTS ARE
            EDUCATIONAL SAVINGS PLANS (ESAs)

            DO NOT INCLUDE EMPLOYER-SPONSORED FLEXIBLE SPENDING PLANS.

             1.  *TRADITIONAL SAVINGS ACCOUNT; "passbook account";
                 "statement account"
             2.  *COVERDELL/EDUCATION IRA
             3.  *529/STATE-SPONSORED EDUCATION ACCOUNT
             4.  *MONEY MARKET ACCOUNT
             5.  Christmas club account; other account for designated saving
                 purpose (e.g., vacation)
             6.  Share account
            12.  Floating interest rate accounts (other than those coded 5)
            14.  Informal group saving arrangement
            15.  Medical savings account
            20.  Foreign account type
            30.  Sweep account n.e.c.; cash management account
            -7.  *OTHER
             0.  Inap. (no savings accounts: X3727^=1/fewer than 2
                 accounts: X3728<2/fewer than 3 account: X3728<3/fewer
                 than 4 accounts: X3728<4/fewer than 5 accounts: X3728<5
            X3728<5/fewer than 6 accounts)
```

```
           ************************************************************
              FOR THE PUBLIC DATA SET, CODES 14 AND 20 ARE COMBINED
              WITH CODE 1; CODES 3 AND 15 ARE COMBINED WITH CODE 2;
              CODE 30 IS COMBINED WITH CODE 12
           ************************************************************

GF
X7080(#1)   How is the money in this account invested?  Is it all
X7082(#2)   in stocks, all in interest-earning assets, is it split
X7084(#3)   between these, or something else?
X7086(#4)
X7088(#5)
X7090(#6)
            IF R SAY "MUTUAL FUND," PROBE FOR WHETHER IT IS A STOCK
            FUND, A BOND FUND, OR ONE SPLIT OVER BOTH TYPES

             1.  *ALL IN STOCKS
             2.  *ALL IN INTEREST EARNING ASSETS/BONDS
             3.  *SPLIT
             4.  Real estate
             5.  Hedge fund
             6.  Annuities
             8.  Mineral rights
            -7.  *OTHER
             0.  Inap. (no savings accounts: X3727^=1/fewer than 2
                 accounts: X3728<2/fewer than 3 account: X3728<3/fewer
                 than 4 accounts: X3728<4/fewer than 5 accounts: X3728<5
              X3728<5/fewer than 6 accounts; not a Coverdell or
                 529 education account: X3732^=2 or 3/X3738^=2 or 3/
                 X3744^= 2 or 3/X3750^= 2 or 3/X3756^= 2 or 3/
                 X3762^= 2 or 3)


GF
X7081(#1)   About what percent is in stocks?
X7083(#2)
X7085(#3)   Code percent * 100
X7087(#4)
X7089(#5)    0.  Inap. (no savings accounts: X3727^=1/fewer than 2
X7091(#6)        accounts: X3728<2/fewer than 3 account: X3728<3/fewer
                 than 4 accounts: X3728<4/fewer than 5 accounts: X3728<5
              X3728<5/fewer than 6 accounts; not a Coverdell or
                 529 education account: X3732^=2 or 3/X3738^=2 or 3/
                 X3744^= 2 or 3/X3750^= 2 or 3/X3756^= 2 or 3/
                 X3762^= 2 or 3; holdings not split: X7080^=3/X7082^=3/
                 X7084^=3/X7086^=3/X7088^=3/X7090^=3)



X3733(#1)   Does this account have check-writing privileges?
X3739(#2)
X3745(#3)    1.  *YES
X3751(#4)    5.  *NO
X3757(#5)    0.  Inap. (no savings accounts: X3727^=1/fewer than 2
X3763(#6)        accounts: X3728<2/fewer than 3 account: X3728<3/fewer
                 than 4 accounts: X3728<4/fewer than 5 accounts: X3728<5
              X3728<5/fewer than 6 accounts; not a money market or
                 OTHER account: X3732^=4 or -7/X3738^=4 or -7/X3744
              ^=4 or -7/X3750^=4 or -7/X3756^=4 or -7/X3762^=4 or -7))


GF
X7085(#1)   Is this account covered by federal deposit insurance?
X7086(#2)
X7087(#3)   DEPOSIT INSURANCE IS PROVIDED BY THE FDIC (FEDERAL DEPOSIT
X7088(#4)   INSURANCE CORPORATION) AND NCUSIF (NATIONAL CREDIT UNION
X7089(#5)   SHARE INSURANCE FUND).  IF THE INSTITUTION GOES BANKRUPT,
```

X7090(#6)   DEPOSIT INSURANCE WOULD PAY UP TO $100,000 OF AN ACCOUNT
            BALANCE.

               1. *YES
               5. *NO
               0. Inap. (no savings accounts: X3727^=1/fewer than 2
                   accounts: X3728<2/fewer than 3 account: X3728<3/fewer
                   than 4 accounts: X3728<4/fewer than 5 accounts: X3728<5
                X3728<5/fewer than 6 accounts)

X3765(#7)   How much is in all your remaining savings accounts? (What
            was the average over the last month?)

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

            Code amount
            -1. Nothing
             0. Inap. (no savings accounts: X3727^=1; fewer than 7
                 accounts: X3728<7)

X8473(#7)   Original value of remaining total for Rs who did not
            provide complete information within the grid structure (see
            introduction)

            Code amount
             0. Inap. (no savings accounts: X3727^=1; did not
                 break off early in grid)

MUTUAL FUNDS

GF
X3819   Do you (or anyone in your family living here) have any
           mutual funds or hedge funds?

           IF YES: Please do not include any pension or 401(k) accounts,
           or assets you have already told me about.

           INCLUDE OPEN-END AND CLOSED-END FUNDS, UNIT TRUSTS, EQUITY
           TRUSTS, LOAD AND NO-LOAD FUNDS, COMMODITY POOLS, REITs
           (REAL ESTATE INVESTMENT TRUSTS), MORTGAGE TRUSTS, AND
           ALL OTHER TYPES OF MUTUAL FUNDS.

               1. *YES
               5. *NO

GF
X3821   I need to know what types of funds you have. Do you
           have. . .
           stock mutual funds?

           (IF R ASKS, STOCK FUNDS INCLUDE DOMESTIC STOCK FUNDS,
             GROWTH FUNDS, INDEX FUNDS, GLOBAL STOCK FUNDS, SECTOR
           FUNDS, AND ANY OTHER TYPE OF FUND PRIMARILY INVESTED
           IN STOCK.)

               1. *YES
               5. *NO
               0. Inap. (no mutual funds: X3819^=1)

X3822   What is the total market value of all of the stock mutual
           funds that you have?

              What is the total market value of all of the stock mutual
           funds that you and your family living here have?

              Code amount
               0. Inap. (no mutual funds: X3819^=1; no stock funds: X3821^=1)

X3823   Do you have. . .
           tax-free bond funds?

           THESE FUNDS INCLUDE MUNICIPAL BONDS ("MUNIs") AND
           OTHER TAX-EXEMPT BONDS

               1. *YES
               5. *NO
               0. Inap. (no mutual funds: X3819^=1)

X3824   What is the total market value of all of the tax-free bond
           mutual funds that you have?

           What is the total market value of all of the tax-free bond
           mutual funds that you and your family living here have?

              Code amount
               0. Inap. (no mutual funds: X3819^=1; no tax-free bond
                   funds: X3823^=1)

X3825   Do you have. . .
           government or government backed bond mutual funds?

           THESE FUNDS INCLUDE U.S. TREASURY BILLS AND BONDS AND OTHER
           U.S. GOVERNMENT-SPONSORED BONDS.

               1. *YES
               5. *NO
               0. Inap. (no mutual funds: X3819^=1)

X3826   What is the total market value of all of the government or
           government backed bond mutual funds that you have?

           What is the total market value of all of the government or
           government backed bond mutual funds that you and your family
           living here have?

              Code amount
               0. Inap. (no mutual funds: X3819^=1; no government or
                   government backed bond funds: X3825^=1)

X3827   Do you have. . .
           other bond mutual funds?

           THESE FUNDS INCLUDE COPORATE BONDS, COMMERCIAL PAPER, JUNK
           BONDS, AND ALL REMAINING TYPES OF BONDS

               1. *YES
               5. *NO
               0. Inap. (no mutual funds: X3819^=1)

X3828   What is the total market value of all of the other bond
           mutual funds that you have?

           What is the total market value of all of the other bond
           mutual funds that you and your family living here have?

           Code amount
            0. Inap. (no mutual funds: X3819^=1; no other bond
                funds: X3827^=1)

X3829   Do you have. . .
           combination funds?

           COMBINATION FUNDS ("BALANCED FUNDS") HOLD BOTH STOCK
           AND BONDS; ALSO INCLUDE REITs, AND MISC. TYPES OF FUNDS

            1. *YES
            5. *NO
            0. Inap. (no mutual funds: X3819^=1)

X3830   What is the total market value of all of the combination
           funds that you have?

           What is the total market value of all of the combination
           funds that you and your family living here have?

           Code amount
            0. Inap. (no mutual funds: X3819^=1; no combination
                mutual funds: X3829^=1)
GF
X7785   Do you have. . .
           any other mutual funds or hedge funds?

            1. *YES
            5. *NO
            0. Inap. (no mutual funds: X3819^=1)

X7787   What is the total market value of all of these other
           funds that you have?

           What is the total market value of all of these other
           funds that you and your family living here have?

           Code amount
            0. Inap. (no mutual funds: X3819^=1; no other types of
                mutual funds: X7785^=1)
           NOTE: X7787 consists almost entirely of hedge funds and
           a small amount of exchange traded funds (ETF).

If the R reported having a mutual fund (X3819=1) , but answered NO to
having all types (X3821=5, X3823=5, X3825=5, X3827=5, X3829=5 and
X7785=5), the the CAPI program asked what type of fund the R had and
requested the total amount in mutual funds; based on the information
provided, these funds were reclassified. As in the cases where R
broke off before completing a grid, this total amount was used as a
constraint in the imputation of the individual components.

(What kinds of funds are these? PLEASE SPECIFY.)

X6704   What is the total market value of all of the mutual funds
            that you have?

            What is the total market value of all of the mutual funds
            that you and your family living here have?

            Code amount
             0. Inap. (no mutual funds: X3819^=1; R answered YES to at
                 least one type of ownership question)

X3820   In how many different mutual funds do you own shares?

            In how many different mutual funds does your family own
            shares?

            (INTERVIEWER: WE WANT THE NUMBER OF FUNDS, NOT THE NUMBER
            OF FUND MANAGEMENT COMPANIES.)

            Code number of plans
             0. Inap. (no mutual funds: X3819^=1)
            ****
              FOR THE PUBLIC DATA SET, TOP-CODED AT 25
            ****

X6799 X6800 X6801 X6802 X6803 X6850 X6851 X6852
            Please look at the list of institutions you wrote down.
          (Is this/Are these) mutual fund(s) with any of the
            institutions on the list, or from someplace else?

          IF INSTITUTIONS LIST: Which institution?
            (IF "SOMEPLACE ELSE": What institution is that?
            ASK R TO UPDATE LIST IF A NEW INSTITUTION IS MENTIONED AT
            THIS POINT./IF "SOMEPLACE ELSE": What type of institution
            is that?)

            Please look at the Institutions Card.
            (Is this/ Are these) mutual fund(s) with any of the
            institutions on the Institutions Card, or from someplace
            else?

          IF INSTITUTIONS CARD: Which institution?
          (IF "SOMEPLACE ELSE": What institution is that?
          CHECK INSTITUTION CARD AND UPDATE IF A NEW INSTITUTION IS
          MENTIONED AT THIS POINT./ IF "SOMEPLACE ELSE": What type of
          institution is that?)
          CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN

             1. *Institution 1
             2. *Institution 2
             3. *Institution 3
             4. *Institution 4
             5. *Institution 5
             6. *Institution 6
             7. *Institution 7
            -7. *OTHER (Coded using the MASTER INSTITUTION LIST)
            SEE MASTER INSTITUTION LIST
             0. Inap. (no mutual funds: X3819^=1; if there are any
                 mutual funds, the first field must be non-zero, but
                 higher-order fields may be inap.)
            The following codes show on the screen after at

```
           least seven distinct institutions have been during
           the course of the interview:
           11.  *COMMERCIAL BANK; trust company
           12.  *S&L/SAV BANK
           14.  *FINANCE/LOAN CO
           16.  *BROKERAGE
           ************************************************************
              SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
              COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC
              DATA SET
           ************************************************************


X9225 X9226 X9227 X9228 X9229 X9230 X9231 X9232
           Recode: type of institution
           See MASTER INSTITIUTION LIST for other codes (See X308)

            0.  Inap. (no mutual funds: Xxxxx=5; if there are any
                mutual funds, the first field must be non-zero, but
                higher-order fields may be inap.)
           ************************************************************
              SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
              COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC
              DATA SET
           ************************************************************



X3831      Overall has there been a gain or loss in the value of all
           these mutual fund shares since you obtained them?

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

            1.  *Gain
            3.  *Neither gain nor loss
            5.  *Loss
            0.  Inap. (no mutual funds: X3819^=1)



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

X3832      Code percent gain * 100
           -2.  Virtually all
            0.  Inap. (no mutual funds: X3819^=1; no gain: X3831^=1)
           ************************************************************
              FOR THE PUBLIC DATA SET, ROUNDED TO NEAREST 100
              WITH A BOTTOM-CODE AT 100. FOR VALUES ABOVE 10000,
              ROUNDING TO 2 SIGNIFICANT DIGITS
           ************************************************************


X3833      Code amount
           -2.  Virtually all
            0.  Inap. (no mutual funds: X3819^=1; no gain: X3831^=1)



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

X3834      Code percent * 100
           -2.  Virtually all
            0.  Inap. (no mutual funds: X3819^=1; no loss: X3831^=5)
           ************************************************************
              FOR THE PUBLIC DATA SET, ROUNDED TO NEAREST 100
              WITH A BOTTOM-CODE AT 100
           ************************************************************
```

```
X3835      Code amount
           -2.  Virtually all
            0.  Inap. (no mutual funds: X3819^=1; no loss: X3831^=5)



-------------------------------------------------------------------------------
SAVINGS BONDS
-------------------------------------------------------------------------------

X3901      Do you have any U.S. government savings bonds?

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

           OLDER SAVINGS BONDS MAY BE SERIES E AND H.
           MORE RECENT SAVINGS BONDS INCLUDE SERIES EE, HH, AND I.
           ONE WAY SAVINGS BONDS CAN BE PURCHASED IS BY PAYROLL DEDUCTION.

              1.  *YES
              5.  *NO


X3902      What is the total face value of all the savings bonds that you

           have?

           and your family have?

           Code amount
            0.  Inap. (no savings bonds: X3901^=1)



-------------------------------------------------------------------------------
BONDS OTHER THAN SAVINGS BONDS
-------------------------------------------------------------------------------
GF
X3903      Do you (or anyone here) have any other corporate,
           municipal, government, or other type of bonds or bills?

           IF YES: Please do not include bonds or bills held in
           pension accounts, or any other accounts I have already recorded.

              1.  *YES
              5.  *NO


X3905      I need to know what types of bonds or bills you have.  Do
           you have. . .
           mortgage-backed bonds such as those from "Ginnie-Mae",
           "Fannie-Mae" or "Freddie-Mac"?

              1.  *YES
              5.  *NO
              0.  Inap. (no bonds: X3903^=1)


X3906      What is the face value of all of the mortgage-backed bonds
           that you have?

           What is the face value of all of the mortgage-backed bonds
           that you and your family living here have?

           Code amount
```

```
              0.  Inap. (no bonds: X3903^=1; no mortgage backed bonds:
                  X3905^=1)


X7635      What is the total market value?

           Code amount
              0.  Inap. (no bonds: X3903^=1; no mortgage backed bonds:
                  X3905^=1)


X3907      Do you have. . .
           U.S. Government bonds or Treasury bills?

           INCLUDE U.S. GOVERNMENT BILLS AND BONDS AS WELL AS ALL
           U.S. GOVERNMENT AGENCY BONDS

              1.  *YES
              5.  *NO
              0.  Inap. (no bonds: X3903^=1)


X3908      What is the face value of all of the U.S. Government bonds
           or Treasury bills that you have?

           What is the face value of all of the U.S. Government bonds
           or Treasury bills that you and your family living here have?

           Code amount
              0.  Inap. (no bonds: X3903^=1; no govenment bonds or bills:
                  X3907^=1)


X7636      What is the total market value?

           Code amount
              0.  Inap. (no bonds: X3903^=1; no govenment bonds or bills:
                  X3907^=1)


X3909      Do you have. . .
           state or municipal bonds, or other taxfree bonds?

           ALSO INCLUDE "REVENUE BONDS," "INDUSTRIAL DEVELOPMENT
           BONDS," AND OTHER BONDS ISSUED BY STATE AND LOAN
           GOVERNMENTS

              1.  *YES
              5.  *NO
              0.  Inap. (no bonds: X3903^=1)


X3910      What is the face value of all of the state or municipal
           bonds, or other taxfree bonds that you have?

           What is the face value of all of the state or municipal
           bonds, or other taxfree bonds that you and your family
           living here have?

           Code amount
              0.  Inap. (no bonds: X3903^=1; no taxfree bonds: X3909^=1)


X7637      What is the total market value?
```

```
             Code amount
              0.  Inap. (no bonds: X3903^=1; no taxfree bonds: X3909^=1)


X7631      Do you have. . .
             foreign bonds?

             INCLUDE BONDS ISSUED BY FOREIGN GOVERNMENTS OR COMPANIES

              1.  *YES
              5.  *NO
              0.  Inap. (no bonds: X3903^=1)


X7633      What is the face value of all of the foreign bonds
             that you have?

             What is the face value of all of the foreign bonds
             that you and your family living here have?

             Code amount
              0.  Inap. (no bonds: X3903^=1; no foreign bonds: X7631^=1)


X7638      What is the total market value?

             Code amount
              0.  Inap. (no bonds: X3903^=1; no foreign bonds: X7631^=1)


X7632      Do you have. . .
             corporate or any other type of bonds?

             INCLUDE CORPORATE BONDS, COMMERCIAL PAPER, JUNK
             BONDS, AND MISC. BONDS NOT ALREADY MENTIONED

              1.  *YES
              5.  *NO
              0.  Inap. (no bonds: X3903^=1)


X7634      What is the face value of all of the corporate or any other
             type of bonds that you have?

             What is the face value of all of the corporate or any other
             type of bonds that you and your family living here have?

             Code amount
              0.  Inap. (no bonds: X3903^=1; no corporate bonds: X7632^=1)


X7639      What is the total market value?

             Code amount
              0.  Inap. (no bonds: X3903^=1; no corporate bonds: X7632^=1)


If the R reported having some type of bonds (X3903=1) , but answered NO
to having all types (X3905=5, X3907=5, X3909=5, X7631=5, and X7632=5),
the the CAPI program asked what type of bond the R had and requested
the total face and market value of all bonds;  based on the
information provided, these bonds were reclassified.  As in the cases
where R broke off before completing a grid, this total amount was used
```

as a constraint in the imputation of the individual components.

             (PLEASE EXPLAIN TYPE OF BONDS.)

X6705   What is the face value of all of the bonds that you have?

           What is the face value of all of the bonds that you and your
           family living here have?

           Code amount
            0. Inap. (no bonds: X3903^=1; R answered YES to at
                least one type of ownership question)

If the R reported having some type of bonds (X3903=1) , but answered NO
to having all types (X3905=5, X3907=5, X3909=5, X7631=5, and X7632=5),
the the CAPI program asked what type of bond the R had and requested
the total face and market value of all bonds; based on the
information provided, these bonds were reclassified. As in the cases
where R broke off before completing a grid, this total amount was used
as a constraint in the imputation of the individual components.

X6706   What is the total market value?

           Code amount
            0. Inap. (no bonds: X3903^=1; R answered YES to at
                least one type of ownership question)

X3904   How many different bonds or bills do you own?

           How many different bonds or bills do you or your family own?

           Code number
            0. Inap. (no bonds: X3903^=1)

           ****
             FOR THE PUBLIC DATA SET, TOP-CODED AT 150
           ****

PUBLICLY TRADED STOCK

GF
X3913   Do you (or anyone in your family living here) own any stock
           which is publicly traded?

           IF YES: Please do not include stock held through pension
           accounts, or assets that I have already recorded.

            1. *YES
            5. *NO

X3914   In how many different companies do you own stock?

           In how many different companies do you or your family
           living here own stock?

          WE WANT THE NUMBER OF COMPANIES IN WHICH R OWNS STOCK, NOT
          THE NUMBER OF INDIVIDUAL SHARES.

           Code number

```
                    0.  Inap. (no stocks: X3913^=1)
                    ******************************************************
                      FOR THE PUBLIC DATA SET, TOP-CODED AT 150
                    ******************************************************


    X3915      What is the total market value of this stock?

               IF R BOUGHT THE STOCK "ON MARGIN" (BORROWED ON THE STOCK
               TO BUY IT), WE WANT THE GROSS VALUE OF THE STOCK.

                  Code amount
                   0.  Inap. (no stocks: X3913^=1)


    X3921      Of your publicly-traded stock, is any of it stock in a
               company where you work or have worked?

                  Of your family's publicly-traded stock, is any of it stock
                  in a company where you or anyone in your family living here
                  work or have worked?

               DO NOT INCLUDE BUSINESSES REPORTED EARLIER.
               DO NOT INCLUDE STOCK HELD THROUGH A RETIREMENT ACCOUNT AT
                 WORK.

                   1.  *YES
                   5.  *NO
                   0.  Inap. (no stocks: X3913^=1)


    X7191      Did you include this stock in the value of your total
               holdings that you just told me?

                   1.  *YES
                   3.  NO initially, but fixed in editing YES
                   0.  Inap. (no stocks: X3913^=1; no stock in company where
                       work: X3921^=1)


    X3922      What is the total market value of your stock in the company?

                  Code amount
                   0.  Inap. (no stocks: X3913^=1; no stock in company where
                       work: X3921^=1)


    X7640      Of your stock, is any of it stock in a company
               headquartered outside of the United States?

                  Of your family's stock, is any of it stock in a company
                  headquartered outside of the United States?

                   1.  *YES
                   4.  Yes, but included with company stock
                   5.  *NO
                   0.  Inap. (no stocks: X3913^=1)


    X7192      Did you include this stock in the value of your total
               holdings that you told me?

                   1.  *YES
                   3.  NO initially, but fixed in editing YES
```

```
                0.  Inap. (no stocks: X3913^=1; no foreign stock: X7640^=1)


X7641      What is the total market value in dollars of this stock?

           Code amount
            0.  Inap. (no stocks: X3913^=1; no foreign stock: X7640^=1)


X3916      Overall has there been a gain or loss in the value of this
           stock since you obtained it?

           Overall has there been a gain or loss in the value of all
           of your family's stock since you or someone in your family
           here obtained it?
            1.  *Gain
            3.  *Neither gain nor loss
            5.  *Loss
            0.  Inap. (no stocks: X3913^=1)


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

X3917      Code percent * 100
           -2.  Virtually all
            0.  Inap. (no stocks: X3913^=1; no gain: X3916^=1)
            ********************************************************
               FOR THE PUBLIC DATA SET, ROUNDED TO NEAREST 100
               WITH A BOTTOM-CODE AT 100. FOR VALUES ABOVE 10000,
               ROUNDING TO 2 SIGNIFICANT DIGITS
            ********************************************************


X3918      Code amount
           -2.  Virtually all
            0.  Inap. (no stocks: X3913^=1; no gain: X3916^=1)


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

X3919      Code percent * 100
           -2.  Virtually all
            0.  Inap. (no stocks: X3913^=1; no loss: X3916^=5)
            ********************************************************
               FOR THE PUBLIC DATA SET, ROUNDED TO NEAREST 100
               WITH A BOTTOM-CODE AT 100
            ********************************************************


X3920      Code amount
           -2.  Virtually all
            0.  Inap. (no stocks: X3913^=1; no loss: X3916^=5)


-------------------------------------------------------------------------
BROKERAGE ACCOUNTS
-------------------------------------------------------------------------

X3923      Do you have a brokerage account for the purchase or sale of
           stocks and other securities?

           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
```

X3924 X3925 X3926 X3927 X7642 X6668 X6669
        Please look at the list of institutions you wrote down.
        (Is this/Are these) account(s) with any of the institutions
      on the Institutions Card, or from someplace else?
      IF INSTITUTIONS LIST: Which institution?
        (IF "SOMEPLACE ELSE": What institution is that?
        ASK R TO UPDATE LIST IF A NEW INSTITUTION IS MENTIONED AT
        THIS POINT./IF "SOMEPLACE ELSE": What type of institution
        is that?)

        Please look at the Institutions Card. (Is this/Are these)
        account(s) with any of the institutions on the Institutions
        Card, or from someplace else?

      IF INSTITUTIONS CARD: Which institution?
      (IF "SOMEPLACE ELSE": What institution is that?
      CHECK INSTITUTION CARD AND UPDATE IF A NEW INSTITUTION IS
      MENTIONED AT THIS POINT./ IF "SOMEPLACE ELSE": What type of
      institution is that?)
      CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN

         1. *Institution 1
         2. *Institution 2
         3. *Institution 3
         4. *Institution 4
         5. *Institution 5
         6. *Institution 6
         7. *Institution 7
        -7. *OTHER (Coded using the MASTER INSTITUTION LIST)
         See MASTER INSTITIUTION LIST for other codes (See X308)
         0. Inap. (no brokerage account: X3923^=1)
        The following codes show on the screen after at
        least seven distinct institutions have been during
        the course of the interview:
        11. *COMMERCIAL BANK; trust company
        12. *S&L/SAV BANK
        13. *CREDIT UNION
        16. *BROKERAGE
        ****
           SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
           COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC
           DATA SET
        ****

X9143 X9144 X9145 X9146 X9212 X9219 X9220
        Recode: type of institution

         See MASTER INSTITIUTION LIST for other codes (See X308)
         0. Inap. (no brokerage account: X3923^=1)
        ****
           SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
           COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC
           DATA SET
        ****

        Over the past year, about how many times did you buy or
        sell stocks or other securities through a broker?

        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?

```
          ENTER ZERO FOR NONE.

X3928     Code number
          -1.  None
           0.  Inap. (no brokerage account: X3923^=1)
          *******************************************************
            FOR THE PUBLIC DATA SET, TOP-CODED AT 300
          *******************************************************


X7193     INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
          Code frequency
           1.  *DAY
           2.  *WEEK
           3.  Every two weeks
           4.  *MONTH
           5.  *QUARTER
           6.  *YEAR
           8.  In total
          11.  Twice per year; every six months
          12.  Every two months
          18.  Hour
          22.  Varies
          25.  Over 2 years
          31.  *Twice a month
          -1.  None
          -7.  *OTHER
           0.  Inap. (no brokerage account: X3923^=1)


X3929     Not including any accounts you've told me about, do you
          have a "cash" or "call money" account at a stock brokerage?

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

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

           1.  *YES
           5.  *NO
           0.  Inap. (no brokerage account: X3923^=1)


X3930     What is the total dollar value of all the cash or call
          money accounts

          that you have?

          that you and your family living here have?

          Code amount
          -1.  Nothing
           0.  Inap. (no brokerage account: X3923^=1; no call
               account: X3929^=1)


X3931     Do you (or anyone in your family living here) currently
          have any margin loans at a stock brokerage?

          IF YES, SAY: Please do not include any loans I have already
          recorded.
```

```
                  1.  *YES
                  5.  *NO
                  0.  Inap. (no brokerage account: X3923^=1)


X3932        Altogether, what is the current balance on these margin loans?

             Code amount
              0.  Inap. (no brokerage account: X3923^=1; no margin loan:
                  X3931^=1)



-------------------------------------------------------------------------------
ANNUITIES, TRUSTS, AND MANAGED INVESTMENT ACCOUNTS
-------------------------------------------------------------------------------
GF
X6815        IN PERSON VERSION:
             (SHOW CARD 10)
             Do you (or anyone in your family here)
             receive income from or have assets in an annuity?  Please do
             not include job pensions.

             TELEPHONE VERSION:
             Do you (or anyone in your family here)
             receive income from or have assets in an annuity?  Please do
             not include job pensions.

              1.  *YES
              5.  *NO


X6575        Did you (or your family living here) purchase these
             annuities using or rolling over a lump-sum distribution
             of settlement from a past job pension?

              1.  *YES
              5.  *NO
              0.  Inap. (No annuities: X6815=5)


X6576        Could you (or your family living here) cash in any of these
             annuities if you wanted to?  That is, do you have an
             equity interest in any of the annuities?

              WE DO NOT CARE IF THERE IS A PENALTY FOR CASHING IN THE ANNUITY.

              1.  *YES
              5.  *NO
              0.  Inap. (No annuities: X6815=5)


X6577        How much would you receive if you cashed in these annuities?

             Code amount
              0.  Inap. (No annuities: X6815=5; no annuities that could
             be cashed in: X6576=5)


X6578        How much income did you (or your family living here)
             receive in 2003 from these annuities you could cash in?

             Code amount
             -1.  None
              0.  Inap. (No annuities: X6815=5; no annuities that could
```

be cashed in: X6576=5)

X6579   Do you (or your family living here) also have annuities
           which you could not cash in?

              1. *YES
              5. *NO
              0. Inap. (No annuities: X6815=5; no annuities that could
           be cashed in: X6576=5)

X6580   IF X6576=5 THEN ASK: How much income did you (or your
           family living here) receive in 2003 from all the annuities?

           OTHERWISE ASK: How much income did you (or your family
           living here) receive in 2003 from the annuities you could
           not cash in?

           Code amount
           -1. None
              0. Inap. (No annuities: X6815=5; no annuities that could
           be not cashed in: X6579=5)

X8480   Orignally reported value for annuity income in the case
           where the respondent did not provide a value for the type
           of annuity (X6576). In imputation, the value here is
           assigned to X6578 or X6580, or the amount is split between
           these two variables.

           Code amount
           -1. None
              0. Inap. (No annuities: X6815=5; non-missing value at X6576)

X6821 X6822 X6823 X6824 X6825
           Who manages the annuities--is it any of the institutions
           from the list that you wrote down, or are they managed by
           someone else?

           IF INSTITUTIONS LIST: Which institution(s)?
           (IF "SOMEPLACE ELSE": What institution is that?
             ASK R TO UPDATE LIST IF A NEW INSTITUTION IS MENTIONED AT
           THIS POINT./ IF "SOMEPLACE ELSE": What type of institution
           is that?)

             Who manages the annuities--is it any of the institutions
           on the Institutions Card, or are they managed by someone
           else?

           IF INSTITUTIONS CARD: Which institution(s)?
           (IF "SOMEPLACE ELSE": What institution is that?
           CHECK INSTITUTION CARD AND UPDATE IF A NEW INSTITUTION IS
           MENTIONED AT THIS POINT./
           IF "SOMEPLACE ELSE": What type of institution is that?)
             INCLUDE ALL ACCOUNTS REGARDLESS OF WHETHER THEY CAN BE CASHED IN.

           CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN

              1. *Institution 1
              2. *Institution 2
              3. *Institution 3
              4. *Institution 4

```
             5.  *Institution 5
             6.  *Institution 6
             7.  *Institution 7
            -7.  *OTHER (Coded using the MASTER INSTITUTION LIST)
            SEE MASTER INSTITIUTION LIST
             0.  Inap. (no annuities: X6815=5; if there are any annuities,
                 the first field must be non-zero, but higher-order fields
                 may be inap.)
            The following codes show on the screen after at
            least seven distinct institutions have been during
            the course of the interview:
            11.  *COMMERCIAL BANK; trust company
            12.  *S&L/SAV BANK
            13.  *CREDIT UNION
            16.  *BROKERAGE
            ********************************************************
               SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
               COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC
               DATA SET
            ********************************************************


X9236 X9237 X9238 X9239 X9240
            Recode: type of institution
            See MASTER INSTITIUTION LIST for other codes (See X308)

             0.  Inap. (no annuities: X6815=5; if there are any annuities,
                 the first field must be non-zero, but higher-order fields
                 may be inap.)
            ********************************************************
               SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
               COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC
               DATA SET
            ********************************************************


GF
X6581       How is the money in these annuities invested?  Is all of it
            in stocks, all of it in interest-earning assets, is it
            split between these, or something else?

            IF R SAY "MUTUAL FUND," PROBE FOR WHETHER IT IS A STOCK
            FUND, A BOND FUND, OR ONE SPLIT OVER BOTH TYPES

             1.  *ALL IN STOCKS
             2.  *ALL IN INTEREST EARNING ASSETS/BONDS
             3.  *SPLIT
             4.  Real estate
             5.  Hedge fund
             6.  Annuities
             8.  Mineral rights
             9.  *EIC/INCOME CONTRACT GUARANTEED
            -7.  *OTHER
             0.  Inap. (No annuities: X6815=5)
            ********************************************************
               FOR THE PUBLIC DATA SET, CODES 4, 5, 6, 7 AND 8 ARE
               COMBINED WITH CODE -7
            ********************************************************



X6582       About what percent is in stocks?

            Code percent * 100
             0.  Inap. (No annuities: X6815=5; holdings not SPLIT:
                 X6581^=3)
            ********************************************************
```

```
              FOR THE PUBLIC DATA SET, ROUNDED TO NEAREST 500 IF
              BETWEEN 250 AND 9750 INCLUSIVE, OTHERWISE IF > 0
              ROUNDED TO NEAREST 100 WITH A TOP-CODE AT 9900
              AND A BOTTOM-CODE AT 100 FOR THOSE VALUES ROUNDED
              *********************************************************

GF
X6827      Do you (or anyone in your family here) have income from or
           have assets in a trust or managed investment account?

              DO NOT INCLUDE FUNDS IN IRREVOCABLE TRUSTS WHERE R HAS
              RIGHTS TO NEITHER INCOME NOR ANY OF THE ASSETS.  BUT DO
              INCLUDE CHARITABLE REMAINDER TRUSTS WHERE R HAS LIFETIME
              INCOME RIGHTS

              1.  *YES
              5.  *NO


           Are these trusts or managed investment accounts?

           (CODE ALL THAT APPLY)

X6828      Legal *Trusts
X6829      *Managed investment accounts
X6830      *Other

              1.  Checked
              5.  Not checked
             10.  Charitable remainder trust: does not include
                  donor-advised funds where R has surrendered all benefit
                  from the asset (X6830 only)
              0.  Inap. (no trusts or MIAs: X6827=5)
              *********************************************************
              FOR THE PUBLIC DATA SET, CODE 10 IS COMBINED WITH "YES"
              RESPONSES FOR X6828
              *********************************************************


X6583      Does this include any assets you told me about earlier?

              1.  *YES
              5.  *NO
              0.  Inap. (No trusts/MIAs: X6827=5)


X6584      Which ones?
X6595
X6596
X6597
X6598
X6599
X6900
X6901
X6902
X6903
X6904
X6905
              1.  Principal residence
              2.  Investment/vacation properties
              3.  Businesses
              4.  Checking accounts
              5.  IRAs/Keoghs
              6.  CDs
```

```
             7.   Money market/savings accounts
             8.   Mutual funds
             9.   Bonds
            10.   Stocks
            11.   Annuities
            12.   Brokerage accounts
            13.   Managed investment accounts
            14.   Vehicles/Other vehicles
            15.   Insurance
            16.   Other assets recorded at X4019 etc.
            -7.   *OTHER
             0.   Inap. (No trusts/MIAs: X6827=5; no assets in account
                  reported earlier: X6583=5)


  X6585      Besides those, do you (or your family living here) have any
             other assets in a trust or managed investment account?

             1.   *YES
             5.   *NO
             0.   Inap. (No trusts/MIAs: X6827=5; not included in assets
             earlier: X6583=5)


  X6586      Could you (or your family living here) cash in any of these
             accounts if you wanted to?  That is, do you have an
             equity interest in any of them?

             WE DO NOT CARE IF THERE IS A PENALTY FOR CASHING IN THE ACCOUNT.

             1.   *YES
             5.   *NO
             0.   Inap. (No trusts/MIAs: X6827=5; no other trusts/MIAs:
             X6585=5)


  X6587      How much would you receive if you cashed in these accounts?

             Code amount
             0.   Inap. (No trusts/MIAs: X6827=5; no other trusts/MIAs:
               X6585=5; no trusts/MIAs that could be cashed in: X6586=5)


  X6588      How much income did you (or your family living here)
             receive in 2003 from these accounts you could cash in?

             Code amount
            -1.   None
             0.   Inap. (No trusts/MIAs: X6827=5; no other trusts/MIAs:
               X6585=5; no trusts/MIAs that could be cashed in: X6586=5)


  X6589      Do you (or your family living here) also have such accounts
             which you could not cash in?

             1.   *YES
             5.   *NO
             0.   Inap. (No trusts/MIAs: X6827=5; no other trusts/MIAs:
               X6585=5; no trusts/MIAs that could be cashed in: X6586=5)


  X6590      IF X6586=5 THEN ASK: How much income did you (or your family
             living here) receive in 2003 from all these accounts?
```

OTHERWISE ASK: How much income did you (or your family living
here) receive in 2003 from the accounts you could not cash
in?

Code amount
-1. None
 0. Inap. (No trusts/MIAs: X6827=5; no other trusts/MIAs:
     X6585=5; no trusts/MIAs that could not be cashed in:
     X6589=5)

X8490   Orignally reported value for trust/MIA income in the case
          where the respondent did not provide a value for the type
          of trust/MIA (X6586). In imputation, the value here is
          assigned to X6588 or X6590, or the amount is split between
          these two variables.

          Code amount
          -1. None
           0. Inap. (No trusts/MIAs: X6815=5; non-missing value at X6586)

X6836 X6837 X6838 X6839 X6840 X6853
          Who manages the accounts--is it any of the institutions
          from the list that you wrote down, or are they managed by
          someone else?

          IF INSTITUTIONS LIST: Which institution(s)?
          (IF "SOMEPLACE ELSE": What institution is that?
            ASK R TO UPDATE LIST IF A NEW INSTITUTION IS MENTIONED AT
          THIS POINT./ IF "SOMEPLACE ELSE": What type of institution
          is that?)

            Who manages the accounts--is it any of the institutions
            on the Institutions Card, or are they managed by someone
            else?

          IF INSTITUTIONS CARD: Which institution(s)?
          IF "SOMEPLACE ELSE": What institution is that?
          CHECK INSTITUTION CARD AND UPDATE IF A NEW INSTITUTION IS
          MENTIONED AT THIS POINT.
            INCLUDE ALL ACCOUNTS REGARDLESS OF WHETHER THEY CAN BE CASHED IN.

          CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN

             1. *Institution 1
             2. *Institution 2
             3. *Institution 3
             4. *Institution 4
             5. *Institution 5
             6. *Institution 6
             7. *Institution 7
            -7. *OTHER (Coded using the MASTER INSTITUTION LIST)
             SEE MASTER INSTITIUTION LIST
             0. Inap. (no trusts or MIAs: X6827=5; no other trusts/MIAs:
                 X6585=5; if there are any trusts or MIAs, the first
                field must be non-zero, but higher-order fields may be
                 inap.)
             The following codes show on the screen after at
             least seven distinct institutions have been during
             the course of the interview:
             11. *COMMERCIAL BANK; trust company
             12. *S&L/SAV BANK
             13. *CREDIT UNION
             16. *BROKERAGE
             ****

```
              SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
              COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC
              DATA SET
              ***********************************************************


X9247 X9248 X9249 X9250 X9251 X9252
              Recode: type of institution
              See MASTER INSTITIUTION LIST for other codes (See X308)

               0.  Inap. (no trusts or MIAs: X6827=5; no other trusts/MIAs:
                   X6585=5; if there are any trusts or MIAs, the first
                   field must be non-zero, but higher-order fields may be
                   inap.)
              ***********************************************************
                  SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
                  COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC
                  DATA SET
              ***********************************************************


GF
X6591         How is the money in these accounts invested?  Is all of it
              in stocks, all of it in interest-earning assets, is it
              split between these, or something else?

              IF R SAY "MUTUAL FUND," PROBE FOR WHETHER IT IS A STOCK
              FUND, A BOND FUND, OR ONE SPLIT OVER BOTH TYPES

               1.  *ALL IN STOCKS
               2.  *ALL IN INTEREST EARNING ASSETS/BONDS
               3.  *SPLIT
               4.  Real estate
               5.  Hedge fund
               6.  Annuities
               8.  Mineral rights
              -7.  *OTHER
               0.  Inap. (No trusts/MIAs: X6827=5; no other trusts/MIAs:
                   X6585=5)
              ***********************************************************
                  FOR THE PUBLIC DATA SET, CODES 4, 5, 6, 7 AND 8 ARE
                  COMBINED WITH CODE -7
              ***********************************************************


X6592         About what percent is in stocks?

              Code percent * 100
               0.  Inap. (No trusts/MIAs:
                   X6585=5; holdings not SPLIT: X6591^=3)
              ***********************************************************
                  FOR THE PUBLIC DATA SET, ROUNDED TO NEAREST 500 IF
                  BETWEEN 250 AND 9750 INCLUSIVE, OTHERWISE IF > 0
                  ROUNDED TO NEAREST 100 WITH A TOP-CODE AT 9900
                  AND A BOTTOM-CODE AT 100 FOR THOSE VALUES ROUNDED
              ***********************************************************


-------------------------------------------------------------------------
LIFE INSURANCE
-------------------------------------------------------------------------

X4001         Do you have any life insurance?  Please include individual
              and group policies, but not accident insurance.
```

Do you or anyone in your family living here have any life
insurance? Please include individual and group policies,
but not accident insurance.

DO NOT INCLUDE INSURANCE THAT ONLY PAYS IN SPECIAL CIRCUMSTANCES (FOR
EXAMPLE, ACCIDENT LIFE INSURANCE).

    1. *YES
    5. *NO

X4002   The two major types of life insurance are term and
            cash-value policies. Term policies pay a benefit if the
            insured person dies, but otherwise have no value. They are
            often provided through an employer or union, but may also
            be bought by individuals. Cash-value policies also pay a
            death benefit, but differ in that they build up a value as
            premiums are paid. Other names for types of cash value
            policies are "whole life" and "universal life."

            Are any of your policies individual term insurance?

            Are any of your family's policies individual term insurance?

            1. *YES
            5. *NO
            0. Inap. (no life insurance: X4001^=1)

X4003   What is the current face value of all the term life
            policies that you have?

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

            (THE FACE VALUE OF A POLICY IS WHAT THE POLICY WOULD PAY IN
            THE EVENT OF DEATH)

            Code amount
            0. Inap. (no life insurance: X4001^=1; no term insurance:
                X4002^=1)

X4004   Do you have any policies that build up a cash value or that
            you can borrow on? These are sometimes called "whole
            life", "straight life", or "universal life" policies.

            DO NOT INCLUDE ANY INSURANCE ANNUITIES ALREADY RECORDED.

            Do you have any policies that build up a cash value or that
            you can borrow on?

            IF R ASKS: D These are sometimes called "whole life",
            "straight life", or "universal life" policies.

            1. *YES
            5. *NO
            0. Inap. (no life insurance: X4001^=1)

X4005   What is the current face value of all of the policies that
            build up a cash value?

            (THE FACE VALUE OF A POLICY IS WHAT THE POLICY WOULD PAY IN
            THE EVENT OF DEATH.)

```
           Code amount
            0.  Inap. (no life insurance: X4001^=1; no cash value
                insurance: X4004^=1)


X4006      If you cancelled these policies now, how much would you
           receive from the insurance company for the payments you
           have made up to now?  That is, what is the current "cash
           value" of the policies?  What is the total cash value of
           these policies?

           Code amount
           -1.  Nothing
            0.  Inap. (no life insurance: X4001^=1; no cash value
                insurance: X4004^=1)


X4007      Are you borrowing against these policies?

           Are you or your family borrowing against these policies?

            1.  *YES
            5.  *NO
            0.  Inap. (no life insurance: X4001^=1; no cash value
                insurance: X4004^=1)


X4008      Is the cash value you just gave me the net cash value, that
           is the total cash value minus the loan, or is it the gross
           cash value?

            1.  *Net
            2.  *Gross
            3.  Originally reported *net, but edited gross
            0.  Inap. (no life insurance: X4001^=1; no cash value
                insurance: X4004^=1; not borrowing on policy:
                X4007^=1; cash value=0: X4006=-1)


X4009      Did I record these loans earlier in the interview?

            3.  *YES, identified as loan reported earlier
            4.  *YES, but no apparent match in the data
            5.  *NO
            0.  Inap. (no life insurance: X4001^=1; no cash value
                insurance: X4004^=1; not borrowing on policy:
                X4007^=1; cash value=0: X4006=-1)


X7645      Where did you tell me about these loans?

            1.  *Credit card or store debt
            2.  *Mortgage debt
            3.  *Home equity loan
            4.  *Other home purchase loan
            5.  *Home improvement loan
            6.  *Loan for other real estate
            7.  *Line of credit
            8.  *Business loan
            9.  *Vehicle loan
           10.  *Education Loan
           11.  *Other installment loan
           12.  *Margin loan
```

```
13.  *Insurance loan
14.  *Pension loan
25.  Other installment loan #1
26.  Other installment loan #2
27.  Other installment loan #3
28.  Other installment loan #4
29.  Other installment loan #5
30.  Other installment loan #6
-7.  *Other
 0.  Inap. (no life insurance: X4001^=1; no cash value
     insurance: X4004^=1; not borrowing on policy:
     X4007^=1; cash value=0: X4006=-1; loan not reported
     earlier: X4009^=1)
```

NOTE: The loan types above marked with an asterisk only
appeared on an interviewer's screen when the respondent had
previously reported having those types of loans.

X8175   Recode: Link code for loan mentioned earlier

```
 1.  X415
 2.  X416
 3.  X717
 4.  X418
 5.  X7500
 6.  X6648
 7.  X6649
 8.  X6720
 9.  X817
10.  X917
11.  X1017
12.  X1046
13.  X1112
14.  X1123
15.  X1134
16.  X1217
17.  X1728
18.  X1828
19.  X1928
20.  X2220
21.  X2320
22.  X2420
23.  X7171
24.  X2521
25.  X2621
26.  X7823
27.  X7846
28.  X7869
29.  X7923
30.  X7946
31.  X7969
32.  X2725
33.  X2742
34.  X2825
35.  X2842
36.  X2925
37.  X2942
38.  X3122
39.  X3222
40.  X3322
 0.  Inap. (no life insurance: X4001^=1; no cash value
     insurance: X4004^=1; not borrowing on policy:
     X4007^=1; cash value=0: X4006=-1; loan not reported
```

```
                   earlier: X4009^=1)


X4010       How much is currently borrowed?

            Code amount
             0.  Inap. (no life insurance: X4001^=1; no cash value
                 insurance: X4004^=1; not borrowing on policy:
                 X4007^=1; cash value=0: X4006=-1)


X4011       Typically how much are the payments on these loans?

            Code amount
            -1.  Nothing
            -2.  No typical payment
             0.  Inap. (no life insurance: X4001^=1; no cash value
                 insurance: X4004^=1; not borrowing on policy:
                 X4007^=1; cash value=0: X4006=-1)

X4012       INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
            (And how often is that amount paid?)

            Code frequency
             2.  *Week
             3.  Every two weeks
             4.  *Month
             5.  *Quarter
             6.  *Year
             8.  Lump sum; one payment only
            11.  *Twice per year
            12.  Every two months
            31.  *Twice a month
            -1.  Nothing
            -2.  No regular payment
            -7.  *Other
             0.  Inap. (no life insurance: X4001^=1; no cash value
                 insurance: X4004^=1; not borrowing on policy:
                 X4007^=1; cash value=0: X4006=-1)


X4013       What is the current annual rate of interest being charged on
            these loans?

            Code percent * 100
            -1.  Nothing
             0.  Inap. (no life insurance: X4001^=1; no cash value
                 insurance: X4004^=1; not borrowing on policy:
                 X4007^=1; cash value=0: X4006=-1)


X4014       How much are the premiums for these policies that build up
            a cash value?

            Code amount
            -1.  Nothing
            -2.  No typical payment
             0.  Inap. (no life insurance: X4001^=1; no cash value
                 insurance: X4004^=1)


X4015       INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
            (And how often is that amount paid?)
```

```
            Code frequency
             2.  *Week
             3.  Every two weeks
             4.  *Month
             5.  *Quarter
             6.  *Year
             8.  Lump sum; one payment only; in total
            11.  Twice per year
            12.  Every two months
            21.  Policy paid up
            31.  *Twice a month
            -1.  Nothing
            -2.  No typical payment
            -7.  *Other
             0.  Inap. (no life insurance: X4001^=1; no cash value
                 insurance: X4004^=1)
```

If R reported having life insurance (X4001=1), but reports no term
insurance (X4002=5) and no whole life insurance (X4004=5), then the
CAPI program asked R the total face value of all types of life
insurance. R might also have reported having term insurance, DK
whether other insurance is whole life but still know the face value or
the remaining insurance. If an amount was provided, it was used as a
constraint on the imputation of the sum of the face value of term and
cash value life insurance.

X4016   Other than this term insurance, what is the current face
            value of all the life insurance you own?

            What is the current face value of all the life insurance
            you own?

            Other than this term insurance, what is the current face
            value of all the life insurance you and your family living
            here own?

            What is the current face value of all the life insurance
            you and your family living here own?

            Code amount
             0. Inap. (no life insurance: X4001^=1; whole life
                 insurance: X4004=1; term insurance and not DK
                 existence of whole life insurance: X4002=1 and
                 J4004^=2050)
            ****
                 NOT INCLUDED IN THE PUBLIC DATA SET
            ****

MISCELLANEOUS ASSETS AND DEBTS

X4017   We have talked about various types of savings, investments,
            and loans. Other than what I have already recorded, are
            you owed any money by friends, relatives, businesses, or
            others?

            We have talked about various types of savings, investments,
            and loans. Other than what I have already recorded, are
            you or anyone in your family living here owed any money by
            friends, relatives who are not listed on the card,
            businesses, or others?
```

```
              (WE DO NOT WANT TO INCLUDE LOANS BETWEEN FINANCIALLY
                DEPENDENT FAMILY MEMBERS.)

                  1.  *YES
                  5.  *NO


    X4018      Altogether, how much are you owed?

               Code amount
                0.  (R not owed money: X4017^=1)


    X4019      Other than pension assets and other such retirement assets,
               do you have any other substantial assets that I haven't
               already recorded -- for example, artwork, precious metals,
               antiques, oil and gas leases, futures contracts, future
               proceeds from a lawsuit or estate that is being settled,
               royalties, or something else?

               Other than pension assets and other such retirement assets,
               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, oil and gas
               leases, futures contracts, future proceeds from a lawsuit
               or estate that is being settled, royalties, or something
               else?

              (DO NOT INCLUDE PENSION-TYPE OR EMPLOYER PROFIT- SHARING
                ACCOUNTS HERE.)

                  1.  *YES
                  5.  *NO


    -------------------------------------------------------------------------------
    #1 refers to the first misc. asset
    #2 refers to the second misc. asset
    #3 refers to the third misc. asset
    -------------------------------------------------------------------------------

    X4020(#1)  About the most valuable of these ..
    X4024(#2)  What kind of asset is it?
    X4028(#3)
              INTERVIEWER:  GROUP ONLY SIMILAR ITEMS, STARTING WITH THE
              MOST VALUABLE GROUP.

                  1.  Gold
                  2.  Silver (incl. silverware)
                  3.  Other metals or metals NA type
                 10.  Jewelry; gem stones (incl. antique)
                 11.  Cars (antique or classic)
                 12.  Antiques; furniture
                 13.  Art objects; paintings, sculpture, textile art,
                        ceramic art, photographs
                 14.  (Rare) books
                 15.  Coin collections
                 16.  Stamp collections
                 17.  Guns
                 18.  Misc. real estate (except cemetery)
                 19.  Cemetery plots
                 20.  China; figurines; crystal/glassware
                 21.  Musical instruments
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         22.  Livestock; horses; crops
         23.  Oriental rugs
         24.  Furs
         25.  Other collections, incl. baseball cards, records, wine
         61.  Loans to friends/relatives
         62.  Other loans/debts owed to R
         63.  Cash, n.e.c.
         64.  Future proceeds from a lawsuit (includes expected
              settlement from a divorce)
         65.  Future proceeds from an estate
         66.  Deferred compensation
       67.  Insurance Settlement
         68.  Other deferred income (other than 66)
         71.  Oil/gas/mineral leases or investments
         72.  Futures contracts, stock options
         73.  Royalties; patents
         74.  Non-publicly traded stock, n.e.c.; stock with
              restricted trading rights, n.e.c.
         75.  Computer
         76.  Equipment/tools, n.e.c.
         77.  Future lottery/prize receipts
         78.  Association, club, or exchange membership
         79.  Other obligations to R
         80.  Child support owed to R
         81.  Remaining payment from sale of an asset; other cash
              due from dissolution of business
         82.  PayPal or other online cash acccount; include online
              gambling accounts
         83.  Tax credit
         -7.  Other
          0.  Inap. (no misc. assets: X4019^=1; no further misc.
                   assets)

         NOTE: This question is intended to catch any
         significant assets that the respondent might have
       omitted earlier, in addition to the items
         specifically mentioned in the question text.  In many
       cases, the data originally reported here may be more
       appropriate in another part of the questionnaire.  In
       such cases, the data are moved and the fact that
       information was moved is indicated by the value of the
       shadow variable (J-code) of the data in the new
       location.
         **********************************************************
            FOR THE PUBLIC DATA SET, CODES 14, 15, 16, 17, 20,
            23, AND 25 ARE COMBINED WITH CODE 12; CODE 61 IS
            COMBINED WITH CODE 62; CODE 68 IS COMBINED WITH CODE
            66; CODE 72 IS COMBINED WITH CODE 71; CODE 82 IS
            COMBINED WITH CODE 63; CODE 78 IS COMBINED WITH CODE
            74; CODES 64, 65, 67, 77, 79, 80 AND 83 ARE COMBINED
            WITH CODE -7
         **********************************************************



X4022(#1)  What is the total dollar value that you have in
X4026(#2)  this asset?
X4030(#3)
           What is the total dollar value that you and your family
           living here have in this asset?

           Code amount
            0.  Inap. (no misc. assets: X4019^=1/no second asset:
                X4023^=1/no third asset: X4027^=1)
```

X4023(#2)   Do you have any other such substantial assets?
X4027(#3)
                1. *YES
                5. *NO
                0. Inap. (no misc. assets: X4019^=1/no third asset:
                    X4027^=1)
                ****
                    NOT INCLUDED IN THE PUBLIC DATA SET
                ****

X4031   Do you owe any other money not recorded earlier?

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

          WE DO NOT WANT TO INCLUDE LOANS BETWEEN FINANCIALLY
          DEPENDENT FAMILY MEMBERS.
          DO NOT INCLUDE LOANS AGAINST PENSION ACCOUNTS BELONGING TO
          R OR SPOUSE.

                1. *YES
                5. *NO

X4032   How much is owed?

            Code amount
             0. Inap. (no misc. debts: X4031^=1)

ACCOUNTS IN FOREIGN CURRENCY

X7647   Thinking about all the accounts we have talked about, are
            any of the accounts you have told me about held in some
            currency other than U.S. dollars?

                1. *YES
                5. *NO

CURRENT MAIN JOB OF HEAD AND SPOUSE/PARTNER

#1 refers to current job information for head
#2 refers to current job information for spouse/partner

X7196(#1)   THE FOLLOWING QUESTIONS ARE ASKING ABOUT THE (RESPONDENT'S/
X7263(#2)   [SPOUSE/PARTNER'S]) EMPLOYMENT
            INTERVIEWER: IF SPOUSE/PARTNER IS PRESENT, TRY TO OBTAIN
            EMPLOYMENT INFORMATION FROM (HIM/HER) DIRECTLY.
            INTERVIEWER: WHO IS PROVIDING EMPLOYMENT INFORMATION
            ABOUT THE (RESPONDENT/[RESPONDENT'S SPOUSE/PARTNER]?)

             1. *DESIGNATED RESPONDENT

```
            2.   *SPOUSE/PARTNER
            3.   Case was a breakoff/data missing because of iwer/CAPI error
            0.   Inap. (/no spouse)

GF
(#1) X6670 X6671 X6672 X6673 X6674 X6675 X6676 X6677
(#2) X6678 X6679 X6680 X6681 X6682 X6683 X6684 X6685

            IN PERSON VERSION:
            (SHOW CARD 11))
            We are interested in your (wife's/partner's) present
            job status.  (Are you/Is [he/she]) working now,
            temporarily laid off, unemployed and looking for work,
            on sick leave, disabled and unable to work, retired,
            a student, a homemaker, or what?

            TELEPHONE VERSION:

            CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN
            CODE "OTHER" ONLY IF AN APPROPRIATE CODE IS NOT AVAILABLE!

            1.   *WORKING NOW/SELF-EMPLOYED; job accepted and waiting
                 to start work
            2.   *TEMPORARILY LAID OFF; seasonal work and not working
                 now; leave of absense other than code 8
            3.   *UNEMPLOYED AND LOOKING FOR WORK
            4.   *STUDENT; job training
            5.   *HOMEMAKER; never worked
            6.   *DISABLED
            7.   *RETIRED (FULL, PARTIAL, OR TEMPORARY); includes misc.
                 out of the labor force, n.e.c
            8.   *ON SICK LEAVE OR MATERNITY LEAVE
          10.   *VOLUNTEER WORK
           11.   *ON VACATION/OTHER LEAVE OF ABSENCE
           13.   On sabbatical/extended leave and expecting to go back
                 to job
           15.   *ON STRIKE
           -7.   *Other
            0.   Inap. (no further instances; for R at least the first
                 field must be filled out/no spouse or no further
                 instances beyond the first field)

            NOTE: CARD 11 contains the following text in a vertical
            column: "Working now or on strike," "Temporarily laid off;
            on sick leave or other type of leave," "Unemployed and
            looking for work," "Student," "Homemaker," "Disabled,"
            "Retired," "Other."
            ********************************************************
               FOR THE PUBLIC DATA SET, CODES 11, 13 AND 15 ARE
               COMBINED WITH CODE 1
            ********************************************************


X4101(#1)  (Do you/Does [he/she]) expect to go back to this job?
X4701(#2)
            1.   *YES
            5.   *NO
            0.   Inap. (not laid off, on sick leave or on strike:
                 X6670-X6677^=(2, 8, 15)/X6678-X6685^=(2, 8, 15);/no spouse)


X4102(#1)  When did (you/[he/she]) last work on this job?
X4702(#2)
```

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             Code month
              1.  *January
              2.  *February
              3.  *March
              4.  *April
              5.  *May
              6.  *June
              7.  *July
              8.  *August
              9.  *September
             10.  *October
             11.  *November
             12.  *December
              0.  Inap. (not laid off or on sick leave:
                  X6670-X6677^=2 or 8/X6678-X6685^=2 or 8;
                  not expecting to go back to this job:
                  X4101/X4701^=1;/no spouse)
             ********************************************************
                 NOT INCLUDED IN THE PUBLIC DATA SET
             ********************************************************


X4103(#1)  Code year (4 digits)
X4703(#2)   0.  Inap. (not laid off or on sick leave:
                  X6670-X6677^=2 or 8/X6678-X6685^=2 or 8;
                  not expecting to go back to this job:
                  X4101/X4701^=1;/no spouse)



           When did (you/your wife/partner) become disabled?

           When did (you/your wife/partner) retire?

X4104(#1)  Code year (4 digits)
X4704(#2)   0.  Inap. (not retired or disabled: X6670-X6677^=6 or 7/
                  X6678-X6685^=6 or 7;/no spouse)

X7197(#1)  Code age
X7264(#2)  -1.  Disabled since birth
            0.  Inap. (not retired or disabled: X6670-X6677^=6 or 7/
                  X6678-X6685^=6 or 7;/no spouse)


X7198(#1)  Code number of years past
X7265(#2)  -1.  2004
            0.  Inap. (not retired or disabled: X6670-X6677^=6 or 7/
                  X6678-X6685^=6 or 7;/no spouse)


X6780(#1)  At any time during the past twelve months, were you
X6784(#2)  unemployed and looking for work?

           At any time during the past twelve months, was
           (he/she) unemployed and looking for work?

            1.  *YES
            5.  *NO
            0.  Inap. (currently unemployed and looking for work:
                  X6670-X6677=3/X6678-X6685=3;/no spouse)


X6781(#1)  Over this period, how many weeks in total (were you/was
X6785(#2)  [he/she]) unemployed and looking for work?

         Over the past 12 months, how many weeks in total (were you/
```

```
          was[he/she]) unemployed and looking for work?


          Code number of weeks
           0.  Inap. (not currently unemployed and looking for work
               and not unemployed and looking for work in past 12
               months: X6670-X6677=^3 and X6780^=1/X6678-X6685=^3 and
               X6784^=1;/no spouse)


X4105(#1)  (Are you/Is [he/she]) doing any work for pay at the present
X4705(#2)  time?

           1.  *YES
           5.  *NO
           0.  Inap. (any work status working or laid off but not
               expecting to go back: X6670-X6677=1 or X6670-X6677=2
               and X4101=5/X6678-X6685=1 or X6678-X6685=2 and
               X4701=5;/no spouse)

X4100(#1)  Recode: current work status
X4700(#2)
           11.    Worker only
           12.    Worker + disabled
           13.    Worker + retired
           14.    Worker + student
           15.    Worker + homemaker
           16.    Worker + unemployed/looking for work
           17.    Worker + temporarily laid off
           20.    Temporarily laid off, expecting to return to work
           21.    Temporarily laid off, not expecting to return to
                  job and no current work
           22.    On sick/maternity leave and expecting to return to
                  work (also including disabled)
           23.    On sick/maternity leave, but not expecting to return to work
           24.    On sabbatical and expecting to go back to work
           30.    Unemployed and looking for work (also including
                  homemaker, student, disabled)
           50.    Retired, retired + disabled, retired + unemployed,
                  retired + homemaker, retired + student
           52.    Disabled (also including student, homemaker, and
                  laid off but not expecting to return to work)
           70.    Student (also including homemaker)
           80.    Homemaker/other not in labor force only
           85.    Unpaid volunteer
           90.    Unpaid family workers: R's who volunteer that they
                  work in a family business or farm and are unpaid.
                  (Do not include here "volunteer work" for charitable
                  or non-profit organizations.)
           96.    Other combination incl. WORKER beside 11, 12, 13,
                  14, 15 ,16, 17
           97.    Other (incl. combination) not including WORKER
          199.    Absent spouse not included in IW
            0.    Inap. (/no spouse)


X4106(#1)  Next are some questions about your (wife's/partner's)
X4706(#2)  current, main job.  (Do you/Does [he/she]) work for someone
           else, (are you/is [he/she]) self-employed, or what?

           IF R SAYS ("I RUN MY OWN/SPOUSE RUNS OWN) BUSINESS",
           CODE AS SELF-EMPLOYED

           1.  *Someone else
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        2.  *Self-employed; other closely held business owned by PEU;
             consultant
        3.  *PARTNERSHIP; law firm; medical/dental partnership;
             other non-publicly-traded business in which R/S/P has
             an interest
       -7.  *Other
        0.  Inap. (not working or expecting to go back to work:
             X6670-X6677^=1 or X4101=5 or X4105=5/X6678-X6685^=1 or
             X4701=5 or X4705=5;/no spouse)
        *********************************************************
           FOR THE PUBLIC DATA SET, CODE 3 IS COMBINED WITH
           CODE 2
        *********************************************************

GF
X7092(#1)  Earlier you said you did not have a business.  Does your
X7095(#2)  share of the place where (you/[your husband/wife/partner])
           (are self-employed/work in a partnership) have any net
         value?  How much?

           CODE NOTHING AS ZERO
           IF VALUE NE 0 ASK: WHAT SHARE DO YOU OWN?

           Code amount
          -1.  Nothing
           0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse; not self-employed: X4106^=2 or 3/
                X4706^=2 or 3; no businesses: X3103^=1; no actively
                managed businesses: X3104^=1; working at all owned
                businesses: X3113^=5 and X3213^=5 and X3313^=5/X3114^=5
                and X3214^=5 and X3314^=5; R lives alone: X7001)
GF
X7093(#1)  Code share * 100
X7096(#2)   0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse; not self-employed: X4106^=2 or 3/
                X4706^=2 or 3; no businesses: X3103^=1; no actively
                managed businesses: X3104^=1; working at all owned
                businesses: X3113^=5 and X3213^=5 and X3313^=5/X3114^=5
                and X3214^=5 and X3314^=5; R lives alone: X7001)


GF
X7094(#1)  What is the cost basis for tax purposes? (What was your
X7097(#2)  original investment?)

           Code amount
          -1.  Nothing
           0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse; not self-employed: X4106^=2 or 3/
                X4706^=2 or 3; no businesses: X3103^=1; no actively
                managed businesses: X3104^=1; working at all owned
                businesses: X3113^=5 and X3213^=5 and X3313^=5/X3114^=5
                and X3214^=5 and X3314^=5; R lives alone: X7001)


X7402(#1)  What kind of business or industry (do you/does your
X7412(#2)  [wife/partner]) work in -- that is, what do they make or
           do at the place where (you/[he/she]) work(s)?

           Code Census 2003 4-digit industry code
           Code      Industry

                 Agriculture, Forestry, Fishing and Hunting

           170      Crop production
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180        Animal production
190        Forestry except Logging
270        Logging
280        Fishing, hunting, and trapping
290        Support activities for agriculture and forestry

           Mining

370        Oil and gas extraction
380        Coal mining
390        Metal ore mining
470        Nonmetallic mineral mining and quarrying
480        Not specified type of mining
490        Support activities for mining

           Utilities

570        Electric power generation, transmission and distribution
580        Natural gas distribution
590        Electric and gas, and other combinations
670        Water, steam, air conditioning, and irrigation systems
680        Sewage treatment facilities
690        Not specified utilities

           Construction

770        Constructions (Includes the cleaning of buildings
           and dwellings is incidental during construction and
           immediately after construction)

           Manufacturing

           Nondurable Goods

           Food Manufacturing

1070       Animal food, grain and oilseed milling
1080       Sugar and confectionery products
1090       Fruit and vegetable preserving and specialty foods
1170       Dairy products
1180       Animal slaughtering and processing
1190       Retail bakeries
1270       Bakeries, except retail
1280       Seafood and other miscellaneous food, n.e.c.
1290       Not specified food industries

           Beverage and Tobacco Products Manufacturing

1370       Beverage
1390       Tobacco
           Textile Mills and Textile Product Mills
1470       Fiber, yarn, and thread mills
1480       Fabric mills, except knitting
1490       Textile and fabric finishing and coating mills
1570       Carpets and rugs
1590       Textile product mills except carpets and rugs

           Apparel Manufacturing

1670       Knitting mills
1680       Cut and sew apparel
1690       Apparel accessories and other apparel

           Leather and Allied Product Manufacturing
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| 1770 | Footwear |
| 1790 | Leather tanning and products, except footwear |

Paper Manufacturing

1870	Pulp, paper, and paperboard mills
1880	Paperboard containers and boxes
1890	Miscellaneous paper and pulp products

Printing and Related Support Activities

| 1990 | Printing and related support activities |

Petroleum and Coal Products Manufacturing

| 2070 | Petroleum refining |
| 2090 | Miscellaneous petroleum and coal products |

Chemical Manufacturing

2170	Resin, synthetic rubber and fibers, and filaments
2180	Agricultural chemicals
2190	Pharmaceuticals and medicines
2270	Paint, coating, and adhesives
2280	Soap, cleaning compound, and cosmetics
2290	Industrial and miscellaneous chemicals

Plastics and Rubber Product Manufacturing

2370	Plastics products
2380	Tires
2390	Rubber products, except tires

Durable Goods

Nonmetallic Mineral Product Manufacturing

2470	Pottery, ceramics, and related products
2480	Structural clay products
2490	Glass and glass products
2570	Cement, concrete, lime, and gypsum products
2590	Miscellaneous nonmetallic mineral products

Metal Industries

2670	Iron and steel mills and steel products
2680	Aluminum production and processing
2690	Nonferrous metal, except aluminum, production and processing
2770	Foundries
2780	Metal forgings and stampings
2790	Cutlery and hand tools
2870	Structural metals, and tank and shipping containers
2880	Machine shops; turned products; screws, nuts and bolts
2890	Coating, engraving, heat treating and allied activities
2970	Ordnance
2980	Miscellaneous fabricated metal products
2990	Not specified metal industries

Machinery Manufacturing

| 3070 | Agricultural implements |
| 3080 | Construction mining and oil field machinery |

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3090      Commercial and service industry machinery
3170      Metalworking machinery
3180      Engines, turbines, and power transmission equipment
3190      Machinery, n.e.c.
3290      Not specified machinery

          Computer and Electronic Product Manufacturing

3360      Computer and peripheral equipment
3370      Communications, audio, and video equipment
3380      Navigational, measuring, electomedical,
          and control instruments
3390      Electronic components and products, n.e.c.
          Electrical Equipment, Appliances, and Component

          Manufacturing

3470      Household appliances
3490      Electrical machinery, equipment, and supplies, n.e..c.
          Transportation Equipment Manufacturing
3570      Motor vehicles and motor vehicle equipment
3580      Aircraft and parts
3590      Aerospace products and parts
3670      Railroad rolling stock
3680      Ship and boat building
3690      Other transportation equipment

          Wood Products, including Furniture, Manufacturing

3770      Sawmills and wood preservation
3780      Veneer, plywood, and engineered wood products
3790      Prefabricated wood buildings and mobile homes
3870      Miscellaneous wood products
3890      Furniture and fixtures

          Miscellaneous Manufacturing

3960      Medical equipment and supplies
3970      Toys, amusement, and sporting goods
3980      Miscellaneous manufacturing, n.e.c.
3990      Not specified industries

          Wholesale Trade

          Durable Goods, Wholesalers

4070      Motor vehicles, parts and supplies
4080      Furniture and home furnishing
4090      Lumber and other construction materials
4170      Professional and commercial equipment and supplies
4180      Metals and minerals, except petroleum
4190      Electrical goods
4260      Hardware, plumbing and heating equipment,and supplies
4270      Machinery, equipment, and supplies
4280      Recyclable materials
4290      Miscellaneous durable goods

          Nondurable Goods, Wholesalers

4370      Paper and paper products
4380      Drugs, sundries, and chemical and allied products
4390      Apparel, fabrics, and notions
4470      Groceries and related products
4480      Farm product raw materials
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4490      Petroleum and petroleum products
4560      Alcoholic beverages
4570      Farm supplies
4580      Miscellaneous nondurable goods
4585      Wholesale electronic markets, agents, and brokers
4590      Not specified trade


          Retail Trade


4670      Automobile dealers
4680      Other motor vehicle dealers
4690      Auto parts, accessories, and tire stores
4770      Furniture and home furnishings stores
4780      Household appliance stores
4790      Radio, TV, and computer stores
4870      Building material and supplies dealers
4880      Hardware stores
4890      Lawn and garden equipment and supplies stores
4970      Grocery stores
4980      Specialty food stores
4990      Beer, wine, and liquor stores
5070      Pharmacies and drug stores
5080      Health and personal care, except drug, stores
5090      Gasoline stations
5170      Clothing and accessories, except shoe, stores
5180      Shoe stores
5190      Jewelry, luggage, and leather goods stores
5270      Sporting goods, camera, and hobby and toy stores
5280      Sewing, needlework and piece goods stores
5290      Music stores
5370      Book stores and news dealers
5380      Department stores and Discount stores
5390      Miscellaneous general merchandise stores
5470      Retail florists
5480      Office supplies and stationary stores
5490      Used merchandise stores
5570      Gift, novelty, and souvenir shops
5580      Miscellaneous stores
5590      Electronic shopping
5591      Electronic auctions
5592      Mail order houses
5670      Vending machine operators
5680      Fuel dealers
5690      Other direct selling establishments
5790      Not specified trade


          Transportation and Warehousing


6070      Air transportation
6080      Rail transportation
6090      Water transportation
6170      Truck transportation
6180      Bus service and urban transit
6190      Taxi and limousine service
6270      Pipeline transportation
6280      Scenic and sightseeing transportation
6290      Services incidental to transportation
6370      Postal Service
6380      Couriers and messengers
6390      Warehousing and storage


          Information and Communications


          Publishing Industries
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6470        Newspaper publishers
6480        Publishing, except newspapers and software
6490        Software publishing
6570        Motion pictures and video industries
6590        Sound recording industries
            Broadcasting and Telecommunications
6670        Radio and television broadcasting and cable
6675        Internet and publishing and broadcasting
6680        Wired telecommunications carriers
6690        Other telecommunication services
6692        Internet service providers
6695        Data processing, hosting, and related services

            Information Services and Data Processing Services

6770        Libraries and archives
6780        Other information services

            Finance, Insurance, Real Estate, and Rental and Leasing

            Finance and Insurance

6870        Banking and related activities
6880        Savings institutions, including credit unions
6890        Non-depository credit and related activities
6970        Securities, commodities, funds, trusts, and
            other financial investments
6990        Insurance carriers and related activities

            Real Estate and Rental and Leasing

7070        Real estate
7080        Automotive equipment rental and leasing
7170        Video tape and disk rental
7180        Other consumer goods rental
7190        Commercial, industrial, and other
            intangible assets rental and leasing

            Professional, Scientific, Management,
            Administrative, and Waste Management Services

            Professional, Scientific, and Technical Services

7270        Legal services
7280        Accounting, tax preparation, bookkeeping
            and payroll services
7290        Architectural, engineering, and related services
7370        Specialized design services
7380        Computer systems design and related services
7390        Management, scientific and technical consulting services
7460        Scientific research and development services
7470        Advertising and related services
7480        Veterinary services
7490        Other professional, scientific and technical services

            Management, Administrative and Support, and Waste
            Management Services

7570        Management of companies and enterprises
7580        Employment services
7590        Business support services
7670        Travel arrangements and reservation services
7680        Investigation and security services
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7690       Services to buildings and dwellings
           (except cleaning during construction and
           immediately after construction)
7770       Landscaping services
7780       Other administrative, and other support services
7790       Waste management and remediation services
           Educational, Health and Social Services
           Educational Services
7860       Elementary and secondary school
7870       Colleges, including junior colleges, and universities
7880       Business, technical, and trade schools and training
7890       other schools, instruction and educational services
           Health Care
7970       Offices of physicians
7980       Offices of dentists
7990       Office of chiropractors
8070       Offices of optometrists
8080       Offices of other health practitioners
8090       Outpatient care centers
8170       Home health care services
8180       Other health care services
8190       Hospitals
8270       Nursing care facilities
8290       Residential care facilities, without nursing
           Social Assistance
8370       Individual and family services
8380       Community food and housing, and emergencys ervices
8390       Vocational rehabilitation services
8470       Child day care services

           Arts, Entertainment, Recreation, Accommodations,
           and Food Services

           Arts, Entertainment, and Recreation

8560       Independent artists, performing arts,
           spectator sports and related industries
8570       Museums, art galleries, historical sites,
           and similar institutions
8580       Bowling centers
5890       Other amusement, gambling, and recreation industries

           Accommodations and Food Services

8660       Traveler accommodation
8670       Recreational vehicle parks and camps, and rooming
           and boarding houses
8680       Restaurants and other food services
8690       Drinking places, alcohol beverages

           Other Services (Except Public Administration)

           Repair and Maintenance

8770       Automotive repair and maintenance
8780       Car washes
8790       Electronic and precision equipment repair and maintenance
8870       Commercial and industrial machinery and equipment
           repair and maintenance
8880       Personal and household goods repair and maintenance
8890       Footwear and leather goods repair

           Personal and Laundry Services
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8970      Barber shops
8980      Beauty salons
8990      Nail salons and other personal care services
9070      Dry cleaning and laundry services
9080      Funeral homes, cemeteries and crematories
9090      Other personal services

          Religious, Grantmaking, Civic, Business, and
          Similar Organizations

9160      Religious organizations
9170      Civic, social, advocacy organizations
          and grantmaking and giving services
9180      Labor unions
9190      Business, professional, political and similar
          organizations

          Private Households

9290      Private households

          Public Administration

9370      Executive offices and legislative bodies
9380      Public finance activities
9390      Other general government and support
9470      Justice, public order, and safety activities
9480      Administration of human resource programs
9490      Administration of environmental quality
          and housing programs
9570      Administration of economic programs and space research
9590      National security and international affairs

          Armed Forces (for CPS only)

9890      Armed Forces
          CPS Special Codes
9970      Problem Referral
9990      Uncodable (includes Refused, Retired,
          reported Classified, or Not in Labor Force)
          Active Duty Military (for Census and ACS)
9670      U.S. Army
9680      U.S. Air Force
9690      U.S. Navy
9770      U.S. Marines
9780      U.S. Coast Guard
9790      U.S. Armed Forces, Branch Not Specified
9870      Military Reserves or National Guard
          ACS Special Codes
9950      Not in Labor Force
9960      Retired
9970      Problem Referral
9990      Uncodable (includes Refused or reported Classified)
  0.      Inap. (not doing any work for pay: X4105=5/X4705=5;/
          no spouse)
*************************************************************
In the public version of the data set, these codes have been
collapsed in the following way:
IF (170 <= 4-digit ind. code <=290) THEN ind. code=1;
ELSE IF (7480 <= 4-digit ind. code <=7480) THEN ind. code=1;
ELSE IF (7770 <= 4-digit ind. code <=7770) THEN ind. code=1;
ELSE IF (370 <= 4-digit ind. code <=490) THEN ind. code=2;
ELSE IF (770 <= 4-digit ind. code <=770) THEN ind. code=2;
ELSE IF (1070 <= 4-digit ind. code <=3990) THEN ind. code=3;
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            ELSE IF (6470 <= 4-digit ind. code <=6480) THEN ind. code=3;
            ELSE IF (8560 <= 4-digit ind. code <=8560) THEN ind. code=3;
            ELSE IF (4070 <= 4-digit ind. code <=5790) THEN ind. code=4;
            ELSE IF (8680 <= 4-digit ind. code <=8690) THEN ind. code=4;
            ELSE IF (6490 <= 4-digit ind. code <=6490) THEN ind. code=5;
            ELSE IF (6695 <= 4-digit ind. code <=6695) THEN ind. code=5;
            ELSE IF (6870 <= 4-digit ind. code <=7080) THEN ind. code=5;
            ELSE IF (7190 <= 4-digit ind. code <=7190) THEN ind. code=5;
            ELSE IF (7580 <= 4-digit ind. code <=7590) THEN ind. code=5;
            ELSE IF (7680 <= 4-digit ind. code <=7680) THEN ind. code=5;
            ELSE IF (8770 <= 4-digit ind. code <=8890) THEN ind. code=5;
            ELSE IF (570 <= 4-digit ind. code <=690) THEN ind. code=6;
            ELSE IF (6070 <= 4-digit ind. code <=6390) THEN ind. code=6;
            ELSE IF (6570 <= 4-digit ind. code <=6692) THEN ind. code=6;
            ELSE IF (6770 <= 4-digit ind. code <=6780) THEN ind. code=6;
            ELSE IF (7170 <= 4-digit ind. code <=7180) THEN ind. code=6;
            ELSE IF (7270 <= 4-digit ind. code <=7470) THEN ind. code=6;
            ELSE IF (7490 <= 4-digit ind. code <=7570) THEN ind. code=6;
            ELSE IF (7670 <= 4-digit ind. code <=7670) THEN ind. code=6;
            ELSE IF (7690 <= 4-digit ind. code <=7690) THEN ind. code=6;
            ELSE IF (7780 <= 4-digit ind. code <=8470) THEN ind. code=6;
            ELSE IF (8570 <= 4-digit ind. code <=8670) THEN ind. code=6;
            ELSE IF (8970 <= 4-digit ind. code <=9290) THEN ind. code=6;
            ELSE IF (9370 <= 4-digit ind. code <=9890) THEN ind. code=7;
            ************************************************************
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X7401(#1) What is the official title of your (wife's/partner's) job?
X7411(#2) (The title that (your/her/his) employer uses?)

        PROBE: Is that the full title?

        What sort of work (do you/does [he/she]) do on
        (your/her/his) job? (Tell me little more about what (you
        do/[he/she] does).)

        Code Census 2003 4-digit occupation codes
        Code   Occupation

                  Executive, Administrative, and Managerial Occupations

        10   Chief Executives
        20   General and Operations Mangers
        30   Legislators
        40   Advertising and Promotions Managers
        50   Marketing and Sales Managers
        60   Public Relations Managers
        100   Administrative Services Managers
        110   Computer and Information Systems Managers
        120   Financial Managers
        130   Human Resources Managers
        140   Industrial Production Managers
        150   Purchasing Managers
        160   Transportation, Storage, and Distribution Managers
        200   Farm, Ranch, and Other Agricultural Managers
        210   Farmers and Ranchers
        220   Construction Managers
        230   Education Administrators
        300   Engineering Managers
        310   Food Service Managers
        320   Funeral Directors
        330   Gaming Managers
        340   Lodging Managers

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350        Medical and Health Services Managers
360        Natural Sciences Managers
400        Postmasters and Mail Superintendents
410        Property, Real Estate, and Community Association Managers
420        Social and Community Service Managers
430        Managers, All Other

           Management Related Occupations

500        Agents and Business Managers of Artists,
           Performers, and Athletes
510        Purchasing Agents and Buyers, Farm Products
520        Wholesale and Retail Buyers, Except Farm Products
530        Purchasing Agents, Except Wholesale, Retail, and
           Farm Products
540        Claims Adjusters, Appraisers, Examiners,
           and Investigators
560        Compliance Officers, Except Agriculture,
           Constructions, Health and Safety, and
           Transportation
600        Cost Estimators
620        Human Resources, Training, and Labor Relations Specialists
700        Logisticians
710        Management Analysts
720        Meeting and Convention Planners
730        Other Business Operations Specialists
800        Accountants and Auditors
810        Appraisers and Assessors of Real Estate
820        Budget Analysts
830        Credit Analysts
840        Financial Analysts
850        Personal Finance Advisors
860        Insurance Underwriters
900        Financial Examiners
910        Loan Counselors and Officers
930        Tax Examiners, Collectors, and Revenue Agents
940        Tax Preparers
950        Financial Specialists, All Other

           Mathematical and Computer Scientists

1000       Computer Scientists and Systems Analysts
1010       Computer Programmers
1020       Computer Software Engineers
1040       Computer Support Specialists
1060       Database Administrators
1100       Network and Computer Systems Administrators
1110       Network Systems and Data Communications Analysts
1200       Actuaries
1210       Mathematicians
1220       Operations Research Analysts
1230       Statisticians
1240       Miscellaneous Mathematical Occupations

           Engineers, Architects, and Surveyors

1300       Architects, Except Naval
1310       Surveyors, Cartographers, and Photogrammetrists
1320       Aerospace Engineers
1330       Agriculture Engineers
1340       Biomedical Engineers
1350       Chemical Engineers
1360       Civil Engineers
1400       Computer Hardware Engineers
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1410      Electrical and Electronics Engineers
1420      Environmental Engineers
1430      Industrial Engineers, Including Health and Safety
1440      Marine Engineers and Naval Architects
1450      Materials Engineers
1460      Mechanical Engineers
1500      Mining and Geological Engineers, Including Mining
          Safety Engineers
1510      Nuclear Engineers
1520      Petroleum Engineers
1530      Engineers, All Other


          Engineering and Related Technicians

1540      Drafters
1550      Engineering Technicians, Except Drafters
1560      Surveying and Mapping Technicians


          Physical Scientists

1600      Agricultural and Food Scientists
1610      Biological Scientists
1640      Conservation Scientists and Foresters
1650      Medical Scientists
1700      Astronomers and Physicists
1710      Atmospheric and Space Scientists
1720      Chemists and Materials Scientists
1740      Environmental Scientists and Geoscientists
1760      Physical Scientists, All Other


          Social Scientists and Related Workers

1800      Economists
1810      Market and Survey Researchers
1820      Psychologists
1830      Sociologists
1840      Urban and Regional Planners
1860      Miscellaneous Social Scientists and Related Workers


          Life, Physical, and Social Science Technicians

1900      Agriculture and Foods Science Technicians
1910      Biological Technicians
1920      Chemical Technicians
1930      Geological and Petroleum Technicians
1940      Nuclear Technicians
1960      Other Life, Physical, and Social Science Technicians


          Counselors, Social, and Religious Workers

2000      Counselors
2010      Social Workers
2020      Miscellaneous Community and Social ServiceSpecialists
2040      Clergy
2050      Directors, Religious Activities and Education
2060      Religious Workers, All Other


          Lawyers, Judges, and Legal Support Workers

2100      Lawyers
2110      Judges, Magistrates, and Other Judicial Workers
2140      Paralegals and Legal Assistants
2150      Miscellaneous Legal Support Workers
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Teachers

2200	Postsecondary Teachers
2300	Preschool and Kindergarten Teachers
2310	Elementary and Middle School Teachers
2320	Secondary School Teachers
2330	Special Education Teachers
2340	Other Teachers and Instructors

Education, Training, and Library Workers

2400	Archivists, Curators, and Museum Technicians
2430	Librarians
2440	Library Technicians
2540	Teacher Assistants
2550	Other Education, Training, and Library Workers

Entertainers and Performers, Sports and Related Workers

2600	Artists and Related Workers
2630	Designers
2700	Actors
2710	Producers and Directors
2720	Athletes, Coaches, Umpires, and Related Workers
2740	Dancers and Choreographers
2750	Musicians, Singers, and Related Workers
2760	Entertainers and Performers, Sports and Related Workers, All Other

Media and Communication Workers

2800	Announcers
2810	News Analysts, Reporters and Correspondents
2820	Public Relations Specialists
2830	Editors
2840	Technical Writers
2850	Writers and Authors
2860	Miscellaneous Media and Communication Workers
2900	Broadcast and Sound Engineering Technicians and Radio Operators
2910	Photographers
2920	Television, Video, and Motion Picture Camera Operators and Editors
2960	Media and Communication Equipment Workers, All Other

Health Diagnosing and Treating Practitioners

3000	Chiropractors
3010	Dentists
3030	Dietitians and Nutritionists
3040	Optometrists
3050	Pharmacists
3060	Physicians and Surgeons
3110	Physician Assistants
3120	Podiatrists
3130	Registered Nurses
3140	Audiologists
3150	Occupational Therapists
3160	Physical Therapists
3200	Radiation Therapists
3210	Recreational Therapists
3220	Respiratory Therapists
3230	Speech-Language Pathologists
3240	Therapists, All Other

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3250      Veterinarians
3260      Health Diagnosing and Treating Practitioners, All Other

          Health Care Technical and Support Occupations

3300      Clinical Laboratory Technologists and Technicians
3310      Dental Hygienists
3320      Diagnostic Related Technologists and Technicians
3400      Emergency Medical Technicians and Paramedics
3410      Health Diagnosing and Treating Practitioner
          Support Technicians
3500      Licensed Practical and Licensed Vocational Nurses
3510      Medical Records and Health Information Technicians
3520      Opticians, Dispensing
3530      Miscellaneous Health Technologists and Technicians
3540      Other Healthcare Practitioners and Technical Occupations
3600      Nursing, Psychiatric, and Home Health Aides
3610      Occupational Therapist Assistants and Aides
3620      Physical Therapist Assistants and Aides
3630      Massage Therapists
3640      Dental Assistants
3650      Medical Assistants and Other Healthcare Support
          Occupations

          Protective Service Occupations

3700      First-Line Supervisors/Managers of Correctional Officers
3710      First-Line Supervisors/Managers of Police and Detectives
3720      First-Line Supervisors/Managers of Fire Fighting
          and Prevention Workers
3730      Supervisors, Protective Service Workers, All Other
3740      Fire Fighters
3750      Fire Inspectors
3800      Bailiffs, Correctional Officers, and Jailers
3820      Detectives and Criminal Investigators
3830      Fish and Game Wardens
3840      Parking Enforcement Workers
3850      Police and Sheriff's Patrol Officers
3860      Transit and Railroad Police
3900      Animal Control Workers
3910      Private Detectives and Investigators
3920      Security Guards and Gaming Surveillance Officers
3940      Crossing Guards
3950      Lifeguards and Other Protective Service Workers

          Food Preparation and Serving Related Occupations

4000      Chefs and Head Cooks
4010      First-Line Supervisors/Managers of Food
          Preparation and Serving Workers
4020      Cooks
4030      Food Preparation Workers
4040      Bartenders
4050      Combined Food Preparation and Serving Workers,
          Including Fast Food
4060      Counter Attendants, Cafeteria, Food Concession,
          and Coffee Shop
4110      Waiters and Waitresses
4120      Food Servers, Nonrestaurant
4130      Dining Room and Cafeteria Attendants and
          Bartender Helpers
4140      Dishwashers
4150      Hosts and Hostesses, Restaurant, Lounge, and
          Coffee Shop
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4160	Food Preparation and Serving Related Workers, All Other

Cleaning and Building Service Occupations

4200	First-Line Supervisors/Managers of Housekeeping and Janitorial Workers
4210	First-Line Supervisors/Managers of Landscaping, Lawn Service, and Groundskeeping Workers
4220	Janitors and Building Cleaners
4230	Maids and Housekeeping Cleaners
4240	Pest Control Workers
4250	Grounds Maintenance Workers

Entertainment Attendants and Related Workers

4300	First-Line Supervisors/Managers of Gaming Workers
4320	First-Line Supervisors/Managers of Personal Service Workers
4340	Animal Trainers
4350	Nonfarm Animal Caretakers
4400	Gaming Services Workers
4410	Motion Picture Projectionists
4420	Ushers, Lobby Attendants, and Ticket Takers
4430	Miscellaneous Entertainment Attendants and Related Workers

Funeral Related Occupations

4460	Funeral Service Workers

Personal Care and Service Workers

4500	Barbers
4510	Hairdressers, Hairstylists, and Cosmetologists
4520	Miscellaneous Personal Appearance Workers
4530	Baggage Porters, Bellhops, and Concierges
4540	Tour and Travel Guides
4550	Transportation Attendants
4600	Child Care Workers
4610	Personal and Home Care Aides
4620	Recreation and Fitness Workers
4640	Residential Advisors
4650	Personal Care and Service Workers, All Other

Sales and Related Workers

4700	First-Line Supervisors/Managers of Retail Sales Workers
4710	First-Line Supervisors/Managers of Non-Retail Sales Workers
4720	Cashiers
4740	Counter and Rental Clerks
4750	Parts Salespersons
4760	Retail Salespersons
4800	Advertising Sales Agents
4810	Insurance Sales Agents
4820	Securities, Commodities, and Financial Services Sales Agents
4830	Travel Agents
4840	Sales Representatives, Services, All Other
4850	Sales Representatives, Wholesale and Manufacturing
4900	Models, Demonstrators, and Product Promoters
4920	Real Estate Brokers and Sales Agents
4930	Sales Engineers

4940	Telemarketers
4950	Door-To-Door Sales Workers, News and Street Vendors, and Related Workers
4960	Sales and Related Workers, All Other

Office and Administrative Support Workers

5000	First-Line Supervisors/Managers of Office and Administrative Support Workers
5010	Switchboard Operators, Including Answering Service
5020	Telephone Operators
5030	Communications Equipment Operators, All Other
5100	Bill and Account Collectors
5110	Billing and Posting Clerks and Machine Operators
5120	Bookkeeping, Accounting, and Auditing Clerks
5130	Gaming Cage Workers
5140	Payroll and Timekeeping Clerks
5150	Procurement Clerks
5160	Tellers
5200	Brokerage Clerks
5210	Correspondence Clerks
5220	Court, Municipal, and License Clerks
5230	Credit Authorizers, Checkers, and Clerks
5240	Customer Service Representatives
5250	Eligibility Interviewers, Government Programs
5260	File Clerks
5300	Hotel, Motel, and Resort Desk Clerks
5310	Interviewers, Except Eligibility and Loan
5320	Library Assistants, Clerical
5330	Loan Interviewers and Clerks
5340	New Accounts Clerks
5350	Order Clerks
5360	Human Resources Assistants, Except Payroll and Timekeeping
5400	Receptionists and Information Clerks
5410	Reservation and Transportation Ticket Agents and Travel Clerks
5420	Information and Record Clerks, All Other
5500	Cargo and Freight Agents
5510	Couriers and Messengers
5520	Dispatchers
5530	Meter Readers, Utilities
5540	Postal Service Clerks
5550	Postal Service Mail Carriers
5560	Postal Service Mail Sorters, Processors, and Processing Machine Operators
5600	Production, Planning, and Expediting Clerks
5610	Shipping, Receiving, and Traffic Clerks
5620	Stock Clerks and Order Fillers
5630	Weighers, Measurers, Checkers, and Samplers, Recordkeeping
5700	Secretaries and Administrative Assistants
5800	Computer Operators
5810	Data Entry Keyers
5820	Word Processors and Typists
5830	Desktop Publishers
5840	Insurance Claims and Policy Processing Clerks
5850	Mail Clerks and Mail Machine Operators, Except Postal Service
5860	Office Clerks, General
5900	Office Machine Operators, Except Computer
5910	Proofreaders and Copy Markers
5920	Statistical Assistants
5930	Office and Administrative Support Workers, All Other

Farming, Fishing, and Forestry Occupations

6000   First-Line Supervisors/Managers/Contractors of
          Farming, Fishing, and Forestry Workers
6010   Agricultural Inspectors
6020   Animal Breeders
6040   Graders and Sorters, Agricultural Products
6050   Other Agricultural Workers
6100   Fishers and Related Fishing Workers
6110   Hunters and Trappers
6120   Forest and Conservation Workers
6130   Logging Workers

Construction Trades and Extraction Workers

6200   First-Line Supervisor/Managers of Construction
          Trades and Extraction Workers
6210   Boilermakers
6220   Brickmasons, Blockmasons, and Stonemasons
6230   Carpenters
6240   Carpet, Floor, and Tile Installers and Finishers
6250   Cement Masons, Concrete Finishers, and Terrazzo Workers
6260   Construction Laborers
6300   Paving, Surfacing, and Tamping Equipment Operations
6310   Pile-Driver Operators
6320   Operating Engineers and Other Construction
          Equipment Operators
6330   Drywall Installers, Ceiling Tile Installers, and Tapers
6350   Electricians
6360   Glaziers
6400   Insulation Workers
6420   Painters, Construction and Maintenance
6430   Paperhangers
6440   Pipelayers, Plumbers, Pipefitters, and Steamfitters
6460   Plasterers and Stucco Masons
6500   Reinforcing Iron and Rebar Workers
6510   Roofers
6520   Sheet Metal Workers
6530   Structural Iron and Steel Workers
6600   Helpers, Construction Trades
6660   Construction and Building Inspectors
6700   Elevator Installers and Repairers
6710   Fence Erectors
6720   Hazardous Materials Removal Workers
6730   Highway Maintenance Workers
6740   Rail-Track Laying and Maintenance Equipment Operators
6750   Septic Tank Servicers and Sewer Pipe Cleaners
6760   Miscellaneous Constructions and Related Workers
6800   Derrick, Rotary Drill, and Service Unit
          Operators, Oil,Gas, and Mining
6820   Earth Drillers, Except Oil and Gas
6830   Explosives Workers, Ordnance Handling Experts,
          and Blasters
6840   Mining Machine Operators
6910   Roof Bolters, Mining
6920   Roustabouts, Oil and Gas
6930   Helpers - Extraction Workers
6940   Other Extraction Workers

Installation, Maintenance, and Repair's Workers

7000   First-Line Supervisors/Managers of Mechanics,
          Installers, and Repairers

7010	Computer, Automated Teller, and Office Machine Repairers
7020	Radio and Telecommunications Equipment Installers and Repairers
7030	Avionics Technicians
7040	Electric Motor, Power Tool, and Related Repairers
7050	Electrical and Electronics Installers and Repairers, Transportation Equipment
7100	Electrical and Electronics Repairers, Industrial and Utility
7110	Electronic Equipment Installers and Repairers, Motor Vehicles
7120	Electronic Home Entertainment Equipment Installers and Repairers
7130	Security and Fire Alarm Systems Installers
7140	Aircraft Mechanics and Service Technicians
7150	Automotive Body and Related Repairers
7160	Automotive Glass Installers and Repairers
7200	Automotive Service Technicians and Mechanics
7210	Bus and Truck Mechanics and Diesel Engine Specialists
7220	Heavy Vehicle and Mobile Equipment Service Technicians and Mechanics
7240	Small Engine Mechanics
7260	Miscellaneous Vehicle and Mobile Equipment Mechanics, Installers, and Repairers
7300	Control and Valve Installers and Repairers
7310	Heating, Air Conditioning, and Refrigeration Mechanics and Installers
7320	Home Appliance Repairers
7330	Industrial and Refractory Machinery Mechanics
7340	Maintenance and Repair Workers, General
7350	Maintenance Workers, Machinery
7360	Millwrights
7410	Electrical Power-Line Installers and Repairers
7420	Telecommunications Line Installers and Repairers
7430	Precision Instrument and Equipment Repairers
7510	Coin, Vending, and Amusement Machine Servicers and Repairers
7520	Commercial Divers
7540	Locksmiths and Safe Repairers
7550	Manufactured Building and Mobile Home Installers
7560	Riggers
7600	Signal and Track Switch Repairers
7610	Helpers - Installation, Maintenance, and Repair Workers
7620	Other Installation, Maintenance, and Repair Workers

Production and Operating Workers

7700	First-Line Supervisors/Managers of Production and Operating Workers
7710	Aircraft Structure, Surfaces, Rigging, and Systems Assemblers
7720	Electrical, Electronics, and Electromechanical Assemblers
7730	Engine and Other Machine Assemblers
7740	Structural Metal Fabricators and Fitters
7750	Miscellaneous Assemblers and Fabricators

Food Preparation Occupations

7800	Bakers
7810	Butchers and Other Meat, Poultry, and Fish Processing Workers
7830	Food and Tobacco Roasting, Baking, and Drying Machine Operators and Tenders

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7840      Food Batchmakers
7850      Food Cooking Machine Operators and Tenders

          Setter, Operators, and Tenders

7900      Computer Control Programmers and Operators
7920      Extruding and Drawing Machine Setters, Operators,
          and Tenders, Metal and Plastic
7930      Forging Machine Setters, Operators, and Tenders,
          Metal and Plastic
7940      Rolling Machine Setters, Operators, and Tenders,
          Metal and Plastic
7950      Cutting, Punching, and Press Machine Setters,
          Operators, and Tenders, Metal and Plastic
7960      Drilling and Boring Machine Tool Setters,
          Operators, and Tenders, Metal and Plastic
8000      Grinding, Lapping, Polishing, and Buffing Machine
          Tool Setters, Operators, and Tenders, Metal and Plastic
8010      Lathe and Turning Machine Tool Setters, Operators
          and Tenders, Metal and Plastic
8020      Milling and Planing Machine Setters, Operators,
          and Tenders, Metal and Plastic
8030      Machinists
8040      Metal Furnace and Kiln Operators and Tenders
8060      Model Makers and Patternmakers, Metal and Plastic
8100      Molders and Molding Machine Setters, Operators,
          and Tenders, Metal and Plastic
8120      Multiple Machine Tool Setters, Operators, and
          Tenders, Metal and Plastic
8130      Tool and Die Makers
8140      Welding, Soldering, and Brazing Workers
8150      Heat Treating Equipment Setters, Operators, and
          Tenders, Metal and Plastic
8160      Lay-Out Workers, Metal and Plastic
8200      Plating and Coating Machine Setters, Operators,
          and Tenders, Metal and Plastic
8210      Tool Grinders, Filers, and Sharpeners
8220      Metalworkers and Plastic Workers, All Other
8230      Bookbinders and Bindery Workers
8240      Job Printers
8250      Prepress Technicians and Workers
8260      Printing Machine Operators
8300      Laundry and Dry-Cleaning Workers
8310      Pressers, Textile, Garment, and Related Materials
8320      Sewing Machine Operator
8330      Shoe and Leather Workers and Repairers
8340      Shoe Machine Operators and Tenders
8350      Tailors, Dressmakers, and Sewers
8360      Textile Bleaching and Dyeing Machine Operators
          and Tenders
8400      Textile Cutting Machine Setters, Operators, and Tenders
8410      Textile Knitting and Weaving Machine Setters,
          Operators, and Tenders
8420      Textile Winding, Twisting, and Drawing Out
          Machine Setters, Operators, and Tenders
8430      Extruding and Forming Machine Setters, Operators,
          and Tenders, Synthetic and Glass Fibers
8440      Fabric and Apparel Patternmakers
8450      Upholsters
8460      Textile, Apparel, and Furnishings Workers, All Other
8500      Cabinetmakers and Bench Carpenters
8510      Furniture Finishers
8520      Model Makers and Patternmakers, Wood
8530      Sawing Machine Setters, Operators, and Tenders, Wood
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8540	Woodworking Machine Setters, Operators, and Tenders, Except Sawing
8550	Woodworkers, All Other
8600	Power Plant Operators
8610	Stationary Engineers and Boiler Operators
8620	Water and Liquid Waste Treatment Plant and System Operators
8630	Miscellaneous Plant and System Operators
8640	Chemical Processing Machine Setters, Operators, and Tenders
8650	Crushing, Grinding, Polishing, Mixing, and Blending Workers
8710	Cutting Workers
8720	Extruding, Forming, Pressing, and Compacting Machine Setters, Operators, and Tenders
8730	Furnace, Kiln, Oven, Drier, and Kettle Operators and Tenders
8740	Inspectors, Testers, Sorters, Samplers, and Weighers
8750	Jewelers and Precious Stone and Metal Workers
8760	Medical, Dental, and Ophthalmic Laboratory Technicians
8800	Packaging and Filling Machine Operators and Tenders
8810	Painting Workers
8830	Photographic Process Workers and Processing Machine Operators
8840	Semiconductor Processors
8850	Cementing and Gluing Machine Operators and Tenders
8860	Cleaning, Washing, and Metal Pickling Equipment Operators and Tenders
8900	Cooling and Freezing Equipment Operators and Tenders
8910	Etchers and Engravers
8920	Molders, Shapers, and Casters, Except Metal and Plastic
8930	Paper Goods Machine Setters, Operators, and Tenders
8940	Tire Builders
8950	Helpers - Production Workers
8960	Production Workers, All Other

Transportation and Material Moving Workers

9000	Supervisors, Transportation and Material Moving Workers
9030	Aircraft Pilots and Flight Engineers
9040	Air Traffic Controllers and Airfield Operations Specialists
9110	Ambulance Drivers and Attendants, Except Emergency Medical Technicians
9120	Bus Drivers
9130	Driver/Sales Workers and Truck Drivers
9140	Taxi Drivers and Chauffeurs
9150	Motor Vehicle Operators, All Other
9200	Locomotive Engineers and Operators
9230	Railroad Brake, Signal, and Switch Operators
9240	Railroad Conductors and Yardmasters
9260	Subway, Streetcar, and Other Rail Transportation Workers
9300	Sailors and Marine Oilers
9310	Ship and Boat Captains and Operators
9330	Ship Engineers
9340	Bridge and Lock Tenders
9350	Parking Lot Attendants
9360	Service Station Attendants
9410	Transportation Inspectors
9420	Other Transportation Workers
9500	Conveyor Operators and Tenders
9510	Crane and Tower Operators
9520	Dredge, Excavating, and Loading Machine Operators
9560	Hoist and Winch Operators

```
9600      Industrial Truck and Tractor Operators
9610      Cleaners of Vehicles and Equipment
9620      Laborers and Freight, Stock, and Material Movers,
          Hand
9630      Machine Feeders and Offbearers
9640      Packers and Packagers, Hand
9650      Pumping Station Operators
9720      Refuse and Recyclable Material Collectors
9730      Shuttle Car Operators
9740      Tank Car, Truck, and Ship Loaders
9750      Material Moving Workers, All Other

          Armed Forces (for CPS)
9840      Armed Forces
          CPS Special Codes
9970      Problem Referral
9990      Not Reported (Includes Refused, Classified, Blank
          and all other noncodable)
          Military Specific Occupations (for ACS)
9800      Military officer special and tactical
          operationsleaders/managers
9810      First-line enlisted military supervisor/managers
9820      Military enlisted tactical operations and
          air/weapons specialists and crew members
9830      Military, rank not specified
          ACS Special Codes
9950      Not in Labor Force
9960      Retired
9970      Problem Referral
9990      Uncodable (includes Refused or Classified)

   0.     Inap. (not doing any work for pay: X4105=5/X4705=5;/
          no spouse)


***************************************************************
In the public version of the data set, these codes have been
collapsed in the following way:
IF (10 <= 4-digit occ. code <=200) THEN occ. code=1;
IF (220 <= 4-digit occ. code <=1530) THEN occ. code=1;
IF (1600 <= 4-digit occ. code <=1860) THEN occ. code=1;
IF (2000 <= 4-digit occ. code <=3650) THEN occ. code=1;
ELSE IF (1540 <= 4-digit occ. code <=1560) THEN occ. code=2;
ELSE IF (4700 <= 4-digit occ. code <=5930) THEN occ. code=2;
ELSE IF (1900 <= 4-digit occ. code <=1960) THEN occ. code=2;
ELSE IF (7900 <= 4-digit occ. code <=7900) THEN occ. code=2;
ELSE IF (3700 <= 4-digit occ. code <=4320) THEN occ. code=3;
ELSE IF (4400 <= 4-digit occ. code <=4400) THEN occ. code=3;
ELSE IF (4420 <= 4-digit occ. code <=4650) THEN occ. code=3;
ELSE IF (9840 <= 4-digit occ. code <=9840) THEN occ. code=3;
ELSE IF (6200 <= 4-digit occ. code <=7850) THEN occ. code=4;
ELSE IF (8330 <= 4-digit occ. code <=8330) THEN occ. code=4;
ELSE IF (8350 <= 4-digit occ. code <=8350) THEN occ. code=4;
ELSE IF (8440 <= 4-digit occ. code <=8630) THEN occ. code=4;
ELSE IF (8740 <= 4-digit occ. code <=8760) THEN occ. code=4;
ELSE IF (8810 <= 4-digit occ. code <=8810) THEN occ. code=4;
ELSE IF (4410 <= 4-digit occ. code <=4410) THEN occ. code=5;
ELSE IF (7920 <= 4-digit occ. code <=8320) THEN occ. code=5;
ELSE IF (8340 <= 4-digit occ. code <=8340) THEN occ. code=5;
ELSE IF (8360 <= 4-digit occ. code <=8430) THEN occ. code=5;
ELSE IF (8640 <= 4-digit occ. code <=8730) THEN occ. code=5;
ELSE IF (8800 <= 4-digit occ. code <=8800) THEN occ. code=5;
ELSE IF (8830 <= 4-digit occ. code <=9750) THEN occ. code=5;
ELSE IF (210 <= 4-digit occ. code <=210) THEN occ. code=6;
ELSE IF (4340 <= 4-digit occ. code <=4350) THEN occ. code=6;
```

```
              ELSE IF (6000 <= 4-digit occ. code <=6130) THEN occ. code=6;
              ***********************************************************
```

INFORMATION LINKED FROM 2004 CURRENT POPULATION SURVEY BY OCCUPATION CODE

X8112(#1) Recode: Average for occupation group of fraction of last 52
X8113(#2) weeks worked; multipled by 10

           Code number
           0. Inap. (/no spouse; no job: X7401=0/X7411=0)
           ****
               NOT INCLUDED IN THE PUBLIC DATA SET
           ****

X8114(#1) Recode: Average for occupation group of hours worked per year
X8115(#2) in 2004; multiplied by 10

           Code number
           0. Inap. (/no spouse; no job: X7401=0/X7411=0)
           ****
               NOT INCLUDED IN THE PUBLIC DATA SET
           ****

X8116(#1) Recode: Fraction of occupation group unemployed in 2004;
X8117(#2) multiplied by 1000

           Code number
           0. Inap. (/no spouse; no job: X7401=0/X7411=0)
           ****
               NOT INCLUDED IN THE PUBLIC DATA SET
           ****

X8169(#1) Recode: Unconditional mean wage for occupation group in 2004
X8170(#2)
           Code number
           0. Inap. (/no spouse; no job: X7401=0/X7411=0)
           ****
               NOT INCLUDED IN THE PUBLIC DATA SET
           ****

           For each occupation group, regressions were run separately
           for males and females of the log of annualized wages on a
           constant, a spline on age (AGE, MAX(0, AGE-35),
           MAX(0,AGE-55)), a dummy variable for part-time employment
           (1 = working fewer than 20 hours per week), a dummy variable
           for self-employment (1 = self-employed), a dummy for race
           (1 = Hispanic or non-white), and dummy variables for years
           of education (1 = : 12 years of education, some college or
           an Associate's degree, Bachelor's degree, higher degree
           than Bachelor's degree). If there were too few people in a CPS
           3-digit occupation group, either the SCF case was matched to
           a neighboring occupation group, or the match was made at the
           level of the 2-digit occupation code. Some of the model
           coefficients may be identically zero where there are too few
           cases in the appropriate cells in the CPS data to identify
           these coefficients; for example, a coefficient for the
           [36,55) element of the age spline may be identically zero
```

```
          if there are no CPS cases in that age group for the given
          occupation.

X8105(#1)  Recode: 10000 * Intercept
X8106(#2)
          Code number
          0.  Inap. (/no spouse; no job: X7401=0/X7411=0)
          ***********************************************************
              NOT INCLUDED IN THE PUBLIC DATA SET
          ***********************************************************


X8099(#1)  Recode: For age in [1, 35]: 10000 * Coefficient of AGE
X8100(#2)
          Code number
          0.  Inap. (/no spouse; no job: X7401=0/X7411=0)
          ***********************************************************
              NOT INCLUDED IN THE PUBLIC DATA SET
          ***********************************************************


X8101(#1)  Recode: For age in [36, 55]: 10000 * Coefficient of MAX(0,AGE-35)
X8102(#2)
          Code number
          0.  Inap. (/no spouse; no job: X7401=0/X7411=0)
          ***********************************************************
              NOT INCLUDED IN THE PUBLIC DATA SET
          ***********************************************************


X8103(#1)  Recode: For age in [55, 999]: 10000 * Coefficient of MAX(0,AGE-55)
X8104(#2)
          Code number
          0.  Inap. (/no spouse; no job: X7401=0/X7411=0)
          ***********************************************************
              NOT INCLUDED IN THE PUBLIC DATA SET
          ***********************************************************


X8318(#1)  Recode: 10000 * Coefficient of dummy for part-time employment
X8319(#2)
          Code number
          0.  Inap. (/no spouse; no job: X7401=0/X7411=0)
          ***********************************************************
              NOT INCLUDED IN THE PUBLIC DATA SET
          ***********************************************************


X8320(#1)  Recode: 10000 * Coefficient of dummy for self-employment
X8321(#2)
          Code number
          0.  Inap. (/no spouse; no job: X7401=0/X7411=0)
          ***********************************************************
              NOT INCLUDED IN THE PUBLIC DATA SET
          ***********************************************************


X8322(#1)  Recode: 10000 * Coefficient of dummy for Hispanic or nonwhite
X8323(#2)
          Code number
          0.  Inap. (/no spouse; no job: X7401=0/X7411=0)
          ***********************************************************
              NOT INCLUDED IN THE PUBLIC DATA SET
          ***********************************************************
```

X8324(#1) Recode: 10000 * Coefficient of dummy for 12 years of education
X8325(#2)
            Code number
            0. Inap. (/no spouse; no job: X7401=0/X7411=0)
            ****
                NOT INCLUDED IN THE PUBLIC DATA SET
            ****

X8326(#1) Recode: 10000 * Coefficient of dummy for some college or
X8327(#2) Associate's degree

            Code number
            0. Inap. (/no spouse; no job: X7401=0/X7411=0)
            ****
                NOT INCLUDED IN THE PUBLIC DATA SET
            ****

X8328(#1) Recode: 10000 * Coefficient of dummy for Bachelor's degree
X8329(#2)
            Code number
            0. Inap. (/no spouse; no job: X7401=0/X7411=0)
            ****
                NOT INCLUDED IN THE PUBLIC DATA SET
            ****

X8330(#1) Recode: 10000 * Coefficient of dummy for higher degree than
X8331(#2) Bachelor's degree

            Code number
            0. Inap. (/no spouse; no job: X7401=0/X7411=0)
            ****
                NOT INCLUDED IN THE PUBLIC DATA SET
            ****

X8107(#1) Recode: 10000 * Standard error log regression
X8108(#2)
            Code number
            0. Inap. (/no spouse; no job: X7401=0/X7411=0)
            ****
                NOT INCLUDED IN THE PUBLIC DATA SET
            ****

X8109(#1) Recode: Annualized level of expected income from regression
X8111(#2) (corrected for non-zero expectation of error term for level)

            Code number
            0. Inap. (/no spouse; no job: X7401=0/X7411=0)
            ****
                NOT INCLUDED IN THE PUBLIC DATA SET
            ****

X4110(#1) How many hours (do you/does [he/she]) work on
X4710(#2) (your/her/his) main job in a normal week? (NOT SELF-EMPLOYED)

How many hours (do you/does [he/she]) work in
              this business in a normal week? (SELF-EMPLOYED)

            RECORD THE NUMBER OF HOURS (R/SP) WORKS IN A NORMAL WEEK,
            NOT THE OFFICIAL NUMBER OF HOURS (R/SP) IS PAID TO WORK.

              Code number of hours
               0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
                   no spouse)

X4111(#1) INTERVIEWER: READ SLOWLY
X4711(#2)
           Counting paid vacations as weeks of work, how many weeks
             (do you/does your [wife/partner]) work on this job in a
             normal year?

           WEEKS FOR WORK PLUS PAID VACATIONS AND SICK LEAVE.

              Code number of weeks
               0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
                   no spouse)

X4125(#1) How (are you/is [he/she]) paid? (Are you/Is [he/she]) paid
X4725(#2) a regular salary or wages?

               1. *YES
               5. *NO
               0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
                    no spouse; not self-employed: X4106^=2 or 3/
                    X4706^=2 or 3)

X4112(#1) About how much (do you/does [he/she]) earn before taxes
X4712(#2) on (your/her/his) main job? (NOT SELF-EMPLOYED)

           INCLUDE NORMAL OVERTIME, BONUSES, AND TIPS.
           IF WAGE IS HOURLY, ENTER DOLLARS AND CENTS.
           CONFIRMATION SCREEN WILL ONLY SHOW DOLLARS.

              How much in salary or wages (are you/is [he/she]) paid
              before taxes? (SELF-EMPLOYED)

              Code amount
              -1. Nothing
               0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
                    no spouse; self-employed and not receiving salary:
                    X4106^=1 and X4125^=1/X4706^=1 and X4725^=1)

X4113(#1) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X4713(#2) (And how often (do you/does [he/she]) receive that amount?)

              Code frequency
               1. *Day
               2. *Week
               3. *Every two weeks
               4. *Month
               5. *Quarter
               6. *Year
               8. *Lump sum; one payment only/in total
              11. *Twice per year; every six months
              12. Every two months
              14. *By the piece/job

```
              18.  *Hour
              22.  Varies
              31.  *Twice a month
              -1.  Nothing
              -7.  *Other
               0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                     no spouse; self-employed and not receiving salary:
                     X4106^=1 and X4125^=1/X4706^=1 and X4725^=1)


X4127(#1)  (Do you/Does [he/she]) also receive a portion of the net
X4727(#2)  earnings, or some other kind of income?

           (Do you/Does [he/she]) receive a portion of the net
           earnings, or some other kind of income?

               1.  *YES
               5.  *NO
               0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                     no spouse; not self-employed: X4106^=2 or 3/
                     X4706^=2 or 3)


X4131(#1)  In addition to regular salary, how much (do you/does
X4731(#2)  [he/she]) personally receive from the business before taxes?

           How much (do you/does [he/she]) personally receive from the
           business before taxes?

           What did (you/[he/she]) get in 2003?

           Code amount
           -1.  Nothing
            0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                  no spouse; not self-employed: X4106^=2 or 3/
                  X4706^=2 or 3; no net earnings from business:
                  X4127^=1/X4727^=1)

X4132(#1)  INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X4732(#2)  (And how often (do you/does [he/she]) receive that amount?)

           Code frequency
            1.  *Day
            2.  *Week
            3.  Every two weeks
            4.  *Month
            5.  *Quarter
            6.  *Year
            8.  *Lump sum; one payment only/in total
           11.  *Twice per year; every six months
           12.  Every two months
           14.  *By the piece/job
           18.  *Hour
           21.  Three times a year
           22.  Varies
           31.  *Twice a month
           -1.  Nothing
           -7.  *Other
            0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                  no spouse; not self-employed: X4106^=2 or 3/
                  X4706^=2 or 3; no net earnings from business:
                  X4127^=1/X4727^=1)
```

```
X6797(#1)  Some employers give their employees financial options that
X6798(#2)  can be used to purchase company stock at a later time.
           During the past year, has your current employer given you
           any of these, either as a regular part of your
           compensation, or as a bonus?

           Some employers give their employees financial options that
           can be used to purchase company stock at a later time.
           During the past year, has your (wife/partner)'s current
           employer given (him/her) any of these, either as a regular
           part of (his/her) compensation, or as a bonus?

              DO NOT INCLUDE DIRECT TRANSFERS OF STOCK, OR PENSION ARRANGEMENTS.

              1.  *YES
              5.  *NO
              0.  Inap. (not working or expecting to go back to work or
                  not working for someone else:  X6670-X6677^=1 or
                  X4101=5 or X4105=5 or X4106=(2, 3, -7)/X6678-X6685^=1
                  or X4701=5 or X4705=5 or X4706=(2,3,-7);/no spouse)

GF
X4114(#1)  About how many employees work for this company or
X4714(#2)  organization, including all locations? (PROBE: 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
              0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                  no spouse)


           How many years in total (have you/has [he/she]) worked for
           this employer?

              (RECORD LESS THAN ONE YEAR AS 00)
              INCLUDE ALL YEARS WITH CURRENT EMPLOYER, EVEN IF IN SEVERAL
              SPELLS.

X4115(#1)  Code number of years
X4715(#2)  -1.  Less than one year
              0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                  no spouse)
              *******************************************************
                 FOR THE PUBLIC DATA SET, TOP-CODED AT 50
              *******************************************************

X7199(#1)  Code age
X7266(#2)   0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                  no spouse)
              *******************************************************
                 FOR THE PUBLIC DATA SET, BOTTOM-CODED
                 AT CURRENT AGE-50
              *******************************************************

X7679(#1)  Code year (4 digits)
X7706(#2)   0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                  no spouse)
              *******************************************************
                 FOR THE PUBLIC DATA SET, BOTTOM-CODED
```

```
             AT X8095-50
        ********************************************************


        How many years (do you/does [he/she]) expect to continue
        working for this employer?

        (RECORD LESS THAN ONE YEAR AS 00)

X4116(#1)  *Code number of years
X4716(#2)  -1.  Less than a year
           -2.  *NEVER STOP
            0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse)


X7680(#1)  *Code age
X7707(#2)  -2.  *NEVER STOP
            0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse)


X7200(#1)  *Code year (4 digits)
X7267(#2)  -2.  *NEVER STOP


X4117(#1)  (Are you/Is [he/she]) covered on this job by a union or
X4717(#2)  employee-association contract?

            1.  *YES
            5.  *NO
            0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                 no spouse)


X7681(#1)  (Do you/Does [he/she]) have any type of insurance other
X7708(#2)  than Social Security, that would help provide (you/her/him)
           with income in the event that (you/[he/she]) became disabled?

            INCLUDE SUCH INSURANCE REGARDLESS OF SOURCE

            1.  *YES
            5.  *NO
            0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                 no spouse)


-------------------------------------------------------------------------------
-------------------------------------------------------------------------------
PENSION FOR HEAD AND SPOUSE/PARTNER FROM CURRENT MAIN JOB
-------------------------------------------------------------------------------
-------------------------------------------------------------------------------



-------------------------------------------------------------------------------
#1 refers to current job pension of head
#2 refers to current job pension of spouse/partner
-------------------------------------------------------------------------------
#1a refers to first current job pension of head
#1b refers to second current job pension of head
#1c refers to third current job pension of head
#1d refers to all remaining current job pensions of head
#2a refers to first current job pension of spouse/partner
#2b refers to second current job pension of spouse/partner
#2c refers to third current job pension of spouse/partner
#2d refers to all remaining current job pensions of spouse/partner
```

```
--------------------------------------------------------------------------
GF
X4135(#1)  IN PERSON VERSION:
X4735(#2)  (SHOW CARD 10)

           NOT SELF-EMPLOYED:
           (Are you/Is [he/she]) included in any
           pension, retirement, or tax-deferred savings plans
           connected with the job you just told me about?  Please do
           not include any assets I have already recorded.

           DO NOT INCLUDE SOCIAL SECURITY OR PLANS CONNECTED ONLY WITH
           EARLIER JOBS.  THESE ARE RECORDED LATER IN THE INTERVIEW.

           INTERVIEWER:  IF R MENTIONS IRA (OTHER THAN SEP IRA OR
           SIMPLE IRA) OR KEOGH PLANS, MAKE A NOTE AND SAY:  "We
           covered those earlier in the interview.  Here, I just want
           to find out about other plans operated through your
           (husband/wife/partner)'s employer."

           SELF-EMPLOYED: Aside from IRA or KEOGH plans, (are you/is
           [he/she]) included in any pension plans or tax-deferred
           savings plans through (your/his/her) work/the business?

           INCLUDE PLANS THROUGH A UNION.
           TELEPHONE VERSION:

           NOT SELF-EMPLOYED:
           (Are you/Is [he/she]) included in any
           pension, retirement, or tax-deferred savings plans
           connected with the job you just told me about?  Please do
           not include any assets I have already recorded.

           DO NOT INCLUDE SOCIAL SECURITY OR PLANS CONNECTED ONLY WITH
           EARLIER JOBS.  THESE ARE RECORDED LATER IN THE INTERVIEW.

           INTERVIEWER:  IF R MENTIONS IRA (OTHER THAN SEP IRA OR
           SIMPLE IRA) OR KEOGH PLANS, MAKE A NOTE AND SAY:  "We
           covered those earlier in the interview.  Here, I just want
           to find out about other plans operated through your
           (husband/wife/partner)'s employer."

           SELF-EMPLOYED: Aside from IRA or KEOGH plans, (are you/is
           [he/she]) included in any pension plans or tax-deferred
           savings plans through (your/his/her) work/the business?

           INCLUDE PLANS THROUGH A UNION.

            1.  *YES
            5.  *NO
            0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse)


X4136(#1)  Does (your/her/his) employer offer any such plans?
X4736(#2)
            1.  *YES
            5.  *NO
            0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse; self-employed: X4106=2 or 3/X4706=2 or 3;
                included in pension plan on main job: X4135=1/X4735=1)


X4137(#1)  (Are you/Is [he/she]) eligible to be included in any of
```

```
X4737(#2)  these plans?

                1.  *YES
                5.  *NO
                0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                    no spouse; self-employed: X4106=2 or 3/X4706=2 or 3;
                    included in pension plan on main job: X4135=1/X4735=1;
                    no such plans: X4136^=1/X4736^=1)


            What kinds of plans are these?

          CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN

X6708(#1)  *Thrift or savings
X6713(#2)


X6709(#1)  *401(K)/403(B)/SRA/457
X6714(#2)


X6710(#1)  *Profit sharing
X6715(#2)


X6711(#1)  *Tax-deferred Annuity
X6716(#2)


X6712(#1)  *Other
X6717(#2)
                1.  Checked (only for X6708-X6711/X6713-X6716)
                5.  Not checked
                    Responses 7-17 valid only for X6712/X6717
                7.  Stock purchase/ESOP (Employee Stock Option Plan)
                8.  Deferred compensation plan, n.e.c
                9.  IRA-SEP (not to be confused with a regular IRA)
               10.  Defined-contribution plan; TIAA-CREF (Teachers
                    Insurance and Annuity Association/College Retirement
                    Equity Fund)
               11.  Money purchase plan
               13.  Other salary reduction plan; deferred compensation plan
               14.  Other state/local government plan; PERS (public employees
                    retirement system)
               15.  Other federal government plan
               16.  Other type of account
               17.  Other type of annuity/defined benefit plan
               28.  "Cash balance" plan
                0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                     no spouse; self-employed: X4106=2 or 3/X4706=2 or 3;
                     no such plans: X4136=5/X4736=5; not eligible for
                     plan: X4137=5/X4737=5)
                ********************************************************
                   FOR THE PUBLIC DATA SET, CODE 15 IS COMBINED WITH
                   CODE 14 (X6712/X6717 ONLY); CODE 28 IS COMBINED WITH
                   CODE 16 (X6712/X6717 ONLY)
                ********************************************************



X4138(#1)  Will (you/[he/she]) be eligible if (you/[he/she]) continue(s)
X4738(#2)  to work for this employer?

                1.  *YES
                5.  *NO
               -7.  DEPENDS
                0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                     no spouse; self-employed: X4106=2 or 3/X4706=2 or 3;
```

```
                  included in pension plan on main job: X4135=1/X4735=1;
                  no such plans: X4136^=1/X4736^=1; eligible to be
                  included: X4137=1/X4737=1)

X6751(#1)  Code reason DEPENDS
X6761(#2)

           10.  If change to full-time; change employment status/hour/grade
            0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                  no spouse; self-employed: X4106=2 or 3/X4706=2 or 3;
                  included in pension plan on main job: X4135=1/X4735=1;
                  no such plans: X4136^=1/X4736^=1; eligible to be
                  included: X4137=1/X4737=1; answer to future
                  eligibility question not DEPENDS: X4138^=-7/X4738^=-7)


X4139(#1)  In how many different plans of this sort (are you/is
X4739(#2)  [he/she]) included on this job?

            0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                  no spouse; no pensions: X4135^=1/X4735^=1)
           ***********************************************************
              FOR THE PUBLIC DATA SET, TOP-CODED AT 5
           ***********************************************************


X4140(#1)  (Are you/Is [he/she]) currently receiving retirement
X4740(#2)  payments from any pension plans from this job?

            1.  *YES
            5.  *NO
            0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                  no spouse; no pensions: X4135^=1/X4735^=1)


X4141(#1)  I'll ask you about the payments later.  Are there any
X4741(#2)  retirement or savings plans from this job where (you
           are/[he/she] is) not yet drawing benefit payments?
            1.  *YES
            5.  *NO
            0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                  no spouse; no pensions: X4135^=1/X4735^=1; not
                 currently receiving benefits from this job:
                 X4140^=1/X4740^=1)


X6698(#1)  Originally reported value of X4201 (see introduction)
X6699(#2)  Originally reported value of X4801 (see introduction)
           ***********************************************************
              FOR THE PUBLIC DATA SET, TOP-CODED AT 5
           ***********************************************************


X4201(#1)  How many such plans (do you/does your [spouse/partner]) have?
X4801(#2)
           Code number of plans
            0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                  no spouse; no pensions: X4135^=1/X4735^=1; no plans
                  where not currently drawing benefits: X4141^=1/X4741^=1)
           ***********************************************************
              FOR THE PUBLIC DATA SET, TOP-CODED AT 5
           ***********************************************************


GF
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X11000(#1a)  There are two general types of pension plans.
X11100(#1b)
X11200(#1c)  In one type, a worker is entitled to receive regular
X11300(#2a)  retirement payments for as long as the worker lives, which
X11400(#2b)  are most often determined by a formula as a percentage of
X11500(#2c)  final or average pay.

             In the other type of plan, money accumulates in an account
             designated for a worker, and that money may be paid out in
             a variety of ways depending on the plan or the worker's
             choice.

             Some plans may be like both of these types.

             Which type of plan is ([yours/his/hers]/the most important
             of [your/his/her] pension plans)?  (Is it the type that
             gives regular retirement payments, is it the type that
             accumulates an account balance, or is it like both?)

             IF R/SPOUSE HAS MULTIPLE PLANS OF DIFFERENT TYPES, RECORD THEM AS
             SEPARATE PLANS RATHER THAN COMBINING THEM HERE AS "BOTH."

              1.   *REGULAR RETIREMENT PAYMENTS
              2.   *ACCOUNT
              3.   *BOTH
              4.   *DEFINED-BENEFIT ANNUITY PLAN
              5.   *401(K) PLAN
              6.   *THRIFT/SAVINGS PLAN
              7.   *PROFIT-SHARING PLAN
             10.   *SUPPLEMENTAL RETIREMENT ANNUITY
             21.   *SEP (Simplified Employee Pension)/SIMPLE (Simplified
                    Incentive Match Plan For Employers)
              0.   Inap. (not doing any work for pay: X4105=5/X4705=5;/
                    no spouse; no pensions: X4135^=1/X4735^=1; no plans
                    where not currently drawing benefits: X4141^=1/X4741^=1
                    no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                    X4201<2/X4801<2/fewer than 3 pensions: X4201<3/X4801<3)

GF
X11001(#1a)  IF REGULAR RETIREMENT PAYMENTS: Tell me more about this
X11101(#1b)  plan.  (What does (your/his/her) employer call it?)
X11201(#1c)
X11301(#2a)  IF ACCOUNT: Is it a 401(k) or 403(b) account, a
X11401(#2b)  profit sharing plan, a supplemental retirement annuity, a
X11501(#2c)  thrift/savings plan, a "cash balance" plan, an SEP, or
             something else? (What does (your/his/her) employer call it?)

             IF BOTH: Is this a supplemental retirement annuity, a
             "cash balance" plan, a plan with a "portable cash option,"
             or something else? (What does (your/his/her) employer call it?)

             IF INITIAL ANSWER DK/REF: What does (your/his/her)
             employer call it?

              1.   *DEFINED-BENEFIT ANNUITY PLAN
              2.   *401(K)
              3.   *403(B)
              4.   *THRIFT/SAVINGS PLAN
              5.   *PROFIT SHARING PLAN
              6.   *SUPPLEMENTAL RETIREMENT ANNUITY
              7.   *"CASH BALANCE" PLAN
              8.   *PORTABLE CASH OPTION" PLAN
             20.   Deferred compensation plan, n.e.c.
             21.   *SEP (Simplified Employee Pension)/SIMPLE (Simplified
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                Incentive Match Plan For Employers)
           22.  Money purchase plan
           25.  Stock purchase plan; ESOP
           26.  457 plan
           30.  Plan originally reported as DEFINED-BENEFIT ANNUITY
                for which the R later reported that at least one
                option at retirement is a lump sum settlement
                (account balance at X11032 etc. either moved from a
                lump sum reported at X11023 etc. or imputed; at
                X11047, the employer is assumed to contribute and the
                amount of the contribution is imputed)
           -7.  *SOMETHING ELSE
            0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse; no pensions: X4135^=1/X4735^=1; no plans
                where not currently drawing benefits: X4141^=1/X4741^=1
                no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                X4201<2/X4801<2/fewer than 3 pensions: X4101<3/X4801<3;
                type of plan defined-benefit annuity, 401(k), thrift/saving,
                profit-sharing, supplemental retirement annuity:
                X11000/X11100/X11200/X11300/X11400/X1500 in (4 5 6 7 10))
           ************************************************************
             FOR THE PUBLIC DATA SET, CODES 3, 4, AND 26 ARE
             COMBINED WITH CODE 2
           ************************************************************



           How long (have you/has your[husband/wife/partner]) been in
           this plan?

          CODE ZERO FOR CURRENT YEAR.

X11002(#1a) Code number of years
X11102(#1b) -1.  Less than a year
X11202(#1c)  0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
X11302(#2a)      no spouse; no pensions: X4135^=1/X4735^=1; no plans where
X11402(#2b)      not currently drawing benefits: X4141^=1/X4741^=1;
X11502(#2c)      no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                 X4201<2/X4801<2/fewer than 3 pensions: X4201<3/X4801<3)
           ************************************************************
             FOR THE PUBLIC DATA SET, TOP-CODED AT 50
           ************************************************************


X11003(#1a) Code age
X11103(#1b)  0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
X11203(#1c)      no spouse;
X11303(#2a)      no pensions: X4135^=1/X4735^=1; no plans where not
X11403(#2b)      currently drawing benefits: X4141^=1/X4741^=1;
X11503(#2c)      no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                 X4201<2/X4801<2/fewer than 3 pensions: X4201<3/X4801<3)
           ************************************************************
             FOR THE PUBLIC DATA SET, BOTTOM-CODED
             AT CURRENT AGE-50
           ************************************************************


X11004(#1a) Code year (4 digits)
X11104(#1b)  0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
X11204(#1c)      no spouse;
X11304(#2a)      no pensions: X4135^=1/X4735^=1; no plans where not
X11404(#2b)      currently drawing benefits: X4141^=1/X4741^=1;
X11504(#2c)      no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                 X4201<2/X4801<2/fewer than 3 pensions: X4201<3/X4801<3)
           ************************************************************
             FOR THE PUBLIC DATA SET, BOTTOM-CODED
             AT X8095-50
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          ************************************************************


          At what age (do you/does [he/she]) expect to receive or
          start receiving any money from this plan?

X11005(#1a) Code age
X11105(#1b) -2.  *DOES NOT EXPECT ANY MONEY FROM THIS PLAN
X11205(#1c)  0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
X11305(#2a)      no spouse;
X11405(#2b)      no pensions: X4135^=1/X4735^=1; no plans where not
X11505(#2c)      currently drawing benefits: X4141^=1/X4741^=1;
                 no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                 X4201<2/X4801<2/fewer than 3 pensions: X4201<3/X4801<3)


X11006(#1a) Code number of years
X11106(#1b) -2.  *DOES NOT EXPECT ANY MONEY FROM THIS PLAN
X11206(#1c) -1.  Less than a year
X11306(#2a)  0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
X11406(#2b)      no spouse;
X11506(#2c)      no pensions: X4135^=1/X4735^=1; no plans where not
                 currently drawing benefits: X4141^=1/X4741^=1;
                 no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                 X4201<2/X4801<2/fewer than 3 pensions: X4201<3/X4801<3)


X11007(#1a) Code year (4 digits)
X11107(#1b) -2.  *DOES NOT EXPECT ANY MONEY FROM THIS PLAN
X11207(#1c)  0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
X11307(#2a)      no spouse;
X11407(#2b)      no pensions: X4135^=1/X4735^=1; no plans where not
X11507(#2c)      currently drawing benefits: X4141^=1/X4741^=1;
                 no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                 X4201<2/X4801<2/fewer than 3 pensions: X4201<3/X4801<3)



X11008(#1a) (Do you/Does [he/she]) have a choice about how
X11108(#1b) (you/[he/she]) will receive benefits?
X11208(#1c)
X11308(#2a)  1.  *YES
X11408(#2b)  5.  *NO
X11508(#2c)  0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                 no spouse;
                 no pensions: X4135^=1/X4735^=1; no plans where not
                 currently drawing benefits: X4141^=1/X4741^=1;
                 no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                 X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
                 does not expect benefits: X11005/X11105/X11205/X11305/
             X11405/X11505=-2)



#1a: X11009 X11010 X11011 X11012
#1b: X11109 X11110 X11111 X11112
#1c: X11209 X11210 X11211 X11212
#2a: X11309 X11310 X11311 X11312
#2b: X11409 X11410 X11411 X11412
#2c: X11509 X11510 X11511 X11512
          What are the choices: a lump sum distribution or
          settlement to keep or roll over, regular payments for as
          long as (you live/[he/she] lives), a payment level that
          (you decide/[he/she] decides), or something else?
        CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN

          1.  *LUMP SUM/roll-over/leave with employer
          2.  *REGULAR PAYMENTS AS LONG AS LIVE/annuity
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          3.  *PAYMENT LEVEL YOU DECIDE
         -7.  *SOMETHING ELSE
          0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
               no spouse;
               no pensions: X4135^=1/X4735^=1; no plans where not
               currently drawing benefits: X4141^=1/X4741^=1;
               no pensions: X4201<1/X4801<1/fewer than 2 pensions:
               X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
               does not expect benefits: X11005/X11105/X11205/X11305/
            X11405/X11505=-2; no choice of benefits:
            X11008/X11108/X11208/X11308/X11408/X11508=5)


X11013(#1a) IF CHOICE OF BENEFITS: What sort of benefit will
X11113(#1b) (you/[he/she]) choose to receive?
X11213(#1c)
X11313(#2a) IF NO CHOICE OF BENEFITS: What sort of benefit (do you/
X11413(#2b) does [he/she]) expect to receive (-a lump sum distribution
X11513(#2c) or settlement to keep or roll-over, regular payments for
          as long as (you live/[he/she] lives), a payment level that
          (you decide/[he/she] decides), or something else)?

          1.  *LUMP SUM/roll-over
          2.  *REGULAR PAYMENTS AS LONG AS LIVE/annuity
          3.  *PAYMENT LEVEL YOU DECIDE
         -7.  *SOMETHING ELSE
          0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
               no spouse;
               no pensions: X4135^=1/X4735^=1; no plans where not
               currently drawing benefits: X4141^=1/X4741^=1;
               no pensions: X4201<1/X4801<1/fewer than 2 pensions:
               X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
               does not expect benefits: X11005/X11105/X11205/X11305/
            X11405/X11505=-2; only one benefit chosen:
            X11010=0/X11110=0/X11210=0/X11310=0/X11410=0/X11510=0)


X11014(#1a) How much (do you/does [he/she]) expect?
X11114(#1b)
X11214(#1c)  1.  *ENTER PERCENT OF FINAL PAY
X11314(#2a)  2.  *ENTER LUMP SUM/roll-over
X11414(#2b)  3.  *ENTER REGULAR PAYMENT/payment you decide
X11514(#2c)  4.  *SOMETHING ELSE
             0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                  no spouse;
                  no pensions: X4135^=1/X4735^=1; no plans where not
                  currently drawing benefits: X4141^=1/X4741^=1;
                  no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                  X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
                  does not expect benefits: X11005/X11105/X11205/X11305/
               X11405/X11505=-2)


X11015(#1a) Code amount
X11115(#1b)  0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
X11215(#1c)       no spouse;
X11315(#2a)       no pensions: X4135^=1/X4735^=1; no plans where not
X11415(#2b)       currently drawing benefits: X4141^=1/X4741^=1;
X11515(#2c)       no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                  X4201<2/X4801<2/fewer than 3 pensions: X4201<3/X4801<3;
                  does not expect benefits: X11005=-2/X11105=-2/X11205=-2/
                  X11305=-2/X11405=-2/X11505=-2;
                  percent benefit figure given: X11014=1/X11114=1/
                  X11214=1/X11314=1/X11414=1/X11514=1)
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X11016(#1a) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X11116(#1b) (And how often would (you/[he/she]) expect to receive that amount?)
X11216(#1c)
X11316(#2a) Code frequency
X11416(#2b)  1.  Day
X11516(#2c)  2.  *Week
             3.  Every two weeks
             4.  *Month
             5.  *Quarter
             6.  *Year
             8.  *Lump sum; one payment only
            11.  *Twice per year; every six months
            12.  Every two months
            14.  By the job/piece
            18.  Hour
            22.  Varies
            31.  *Twice a month
            -7.  *Other
             0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                 no spouse;
                 no pensions: X4135^=1/X4735^=1; no plans where not
                 currently drawing benefits: X4141^=1/X4741^=1;
                 no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                 X4201<2/X4801<2/fewer than 3 pensions: X4201<3/X4801<3;
                 does not expect benefits: X11005=-2/X11105=-2/X11205=-2/
                 X11305=-2/X11405=-2/X11505=-2;
                 percent benefit figure given: X11014=1/X11114=1/
                 X11214=1/X11314=1/X11414=1/X11514=1; lump sum given:
                 X11014=2/X11114=2/X11214=2/X11314=2/X11414=2/X11514=2)


X11017(#1a) Code percent * 100
X11117(#1b)  0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
X11217(#1c)      no spouse;
X11317(#2a)      no pensions: X4135^=1/X4735^=1; no plans where not
X11417(#2b)      currently drawing benefits: X4141^=1/X4741^=1;
X11517(#2c)      no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                 X4201<2/X4801<2/fewer than 3 pensions: X4201<3/X4801<3;
                 does not expect benefits: X11005=-2/X11105=-2/X11205=-2/
                 X11305=-2/X11405=-2/X1505=-2; regular payment given:
               X11014=3/X11114=3/X11214=3/X11314=3/X11414=3/X11514=3;
               lump sum given; X11014=2/X11114=2/X11214=2/X11314=2/X11414=2/
                 X11514=2)



1a: X11018 X11019 X11020 X11021
1b: X11118 X11119 X11120 X11121
1c: X11218 X11219 X11220 X11221
2a: X11318 X11319 X11320 X11321
2b: X11418 X11419 X11420 X11421
2c: X11518 X11519 X11520 X11521
            If (you/[he/she]) left this job now, what would (you/your
         [husband/wife/partner]) be eligible to receive from this
         plan-a lump sum distribution or settlement to keep or
         roll over, would (you/[he/she]) receive regular payments
         now or later, would (you/[he/she]) get something else, or
         would (you/[he/she]) not be eligible to get anything?

            INTERVIEWER INSTRUCTION: WE DO NOT CARE IF PENALTIES APPLY HERE.
         CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN

             1.  *LUMP SUM/roll-over
             2.  *PAYMENTS NOW
             3.  *PAYMENTS LATER
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              -7.  *SOMETHING ELSE
              -1.  *NOTHING
               0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                    no spouse;
                    no pensions: X4135^=1/X4735^=1; no plans where not
                    currently drawing benefits: X4141^=1/X4741^=1;
                    no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                    X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3)


X11022(#1a) Which one would (you/[he/she]) choose?
X11122(#1b)
X11222(#1c)  1.  *LUMP SUM/roll-over
X11322(#2a)  2.  *PAYMENTS NOW
X11422(#2b)  3.  *PAYMENTS LATER
X11522(#2c) -7.  *SOMETHING ELSE
             -1.  *NOTHING
              0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                   no spouse;
                   no pensions: X4135^=1/X4735^=1; no plans where not
                   currently drawing benefits: X4141^=1/X4741^=1;
                   no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                   X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
                   only one option to receive benefits:
                 X11019=0/X11119=0/X11219=0/X11319=0/X11419=0/X11519=0;
                   not eligible to get anything:
                   X11018=-1/X11118=-1/X11218=-1/X11318=-1/X11418=-1/
                   X11518=-1)



             How much would (you/[he/she]) get?

X11023(#1a) Code amount
X11123(#1b)  0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
X11223(#1c)       no spouse;
X11323(#2a)       no pensions: X4135^=1/X4735^=1; no plans where not
X11423(#2b)       currently drawing benefits: X4141^=1/X4741^=1;
X11523(#2c)       no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                   X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
                   not eligible to get anything:
                   X11018=-1/X11118=-1/X11218=-1/X11318=-1/X11418=-1/
                   X11518=-1)

             NOTE: the amount of a lump sum settlement is assumed to be
             net of any outstanding loans


X11024(#1a) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X11124(#1b) (And how often would (you/[he/she]) expect to receive that amount?)
X11224(#1c)
X11324(#2a)  Code frequency
X11424(#2b)  1.  Day
X11524(#2c)  2.  *Week
              3.  Every two weeks
          4.  *Month
              5.  *Quarter
              6.  *Year
              8.  *Lump sum; one payment only
             11.  *Twice per year; every six months
             12.  Every two months
             14.  By the job/piece
             18.  Hour
             22.  Varies
             31.  *Twice a month
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              -7.  *Other
               0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                   no spouse;
                   no pensions: X4135^=1/X4735^=1; no plans where not
                   currently drawing benefits: X4141^=1/X4741^=1;
                   no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                   X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
                   not eligible to get anything:
                   X11018=-1/X11118=-1/X11218=-1/X11318=-1/X11418=-1/
                   X11518=-1;


X11025(#1a) (Are you/Is [he/she]) allowed to borrow against
X11125(#1b) (your/his/her) holdings in this plan?
X11225(#1c)
X11325(#2a)  1.  *YES
X11425(#2b)  5.  *NO
X11525(#2c)  0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                   no spouse;
                   no pensions: X4135^=1/X4735^=1; no plans where not
                   currently drawing benefits: X4141^=1/X4741^=1;
                   no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                   X4201<2/X4801<2/fewer than 3 pensions: X4201<3/X4801<3)


X11026(#1a) (Do you/Does your [he/she]) currently have a loan against
X11126(#1b) the plan?
X11226(#1c)
X11326(#2a)  1.  *YES
X11426(#2b)  5.  *NO
X11526(#2c)  0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                   no spouse;
                   no pensions: X4135^=1/X4735^=1; no plans where not
                   currently drawing benefits: X4141^=1/X4741^=1;
                   no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                   X4201<2/X4801<2/fewer than 3 pensions: X4201<3/X4801<3;
                   borrowing not allowed:
                   X11025^=1/X11125^=1/X11225^=1/X11325^=1/X11425^=1/
                X11525^=1)

GF
X11070(#1a)  Did I record this loan earlier in the interview?
X11170(#1b)
X11270(#1c)  1.  YES
X11370(#2a)  5.  NO
X11470(#2b)  0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
X11570(#2c)      no spouse;
                   no pensions: X4135^=1/X4735^=1; no plans where not
                   currently drawing benefits: X4141^=1/X4741^=1;
                   no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                   X4201<2/X4801<2/fewer than 3 pensions: X4201<3/X4801<3;
                   borrowing not allowed:
                   X11025^=1/X11125^=1/X11225^=1/X11325^=1/X11425^=1/
                X11525^=1;
                   no loan against plan:
                X11026^=1/X11126^=1/X11226^=1/X11326^=1/X11426^=1/X11526^=1)

             NOTE: where (X11070 X11170 X11270 X11370 X11470 X11570)=1,
             the amount of the loan is not edited out of the
             earlier location.

GF
X11071(#1a)  Where did you tell me about this loan?
X11171(#1b)
```

```
X11271(#1c)   1.   *Credit card or store debt
X11371(#2a)   2.   *Mortgage debt
X11471(#2b)   3.   *Home equity loan
X11571(#2c)   4.   *Other home purchase loan
              5.   *Home improvement loan
              6.   *Loan for other real estate
              7.   *Line of credit
              8.   *Business loan
              9.   *Vehicle loan
             10.   *Education Loan
             11.   *Other installment loan
             12.   *Margin loan
             13.   *Insurance loan
             14.   *Pension loan
             25.   Other installment loan #1
             26.   Other installment loan #2
             27.   Other installment loan #3
             28.   Other installment loan #4
             29.   Other installment loan #5
             30.   Other installment loan #6
             -7.   *Other
              0.   Inap. (not doing any work for pay: X4105=5/X4705=5;/
                   no spouse;
                   no pensions: X4135^=1/X4735^=1; no plans where not
                   currently drawing benefits: X4141^=1/X4741^=1;
                   no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                   X4201<2/X4801<2/fewer than 3 pensions: X4201<3/X4801<3;
                   borrowing not allowed:
                   X11025^=1/X11125^=1/X11225^=1/X11325^=1/X11425^=1/
                 X11525^=1;
                   no loan against plan:
                 X11026^=1/X11126^=1/X11226^=1/X11326^=1/X11426^=1/X11526^=1;
                   did not report loan earlier:
                   X11070^=1/X11170^=1/X11270^=1/X11370^=1/X11470^=1/X11570^=1)


X11027(#1a) What is the current loan balance?
X11127(#1b)
X11227(#1c) Code amount
X11327(#2a)   0.   Inap. (not doing any work for pay: X4105=5/X4705=5;/
X11427(#2b)        no spouse;
X11527(#2c)        no pensions: X4135^=1/X4735^=1; no plans where not
                   currently drawing benefits: X4141^=1/X4741^=1;
                   no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                   X4201<2/X4801<2/fewer than 3 pensions: X4201<3/X4801<3;
                 borrowing not allowed:
                   X11025^=1/X11125^=1/X11225^=1/X11325^=1/X11425^=1/
                 X11525^=1;
                   no loan against plan:
                 X11026^=1/X11126^=1/X11226^=1/X11326^=1/X11426^=1/X11526^=1)


X11028(#1a) How much are the payments?
X11128(#1b)
X11228(#1c) Code amount
X11328(#2a) -1.   NOTHING
X11428(#2b) -2.   NO TYPICAL PAYMENTS
X11528(#2c)  0.   Inap. (not doing any work for pay: X4105=5/X4705=5;/
                   no spouse;
                   no pensions: X4135^=1/X4735^=1; no plans where not
                   currently drawing benefits: X4141^=1/X4741^=1;
                   no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                   X4201<2/X4801<2/fewer than 3 pensions: X4201<3/X4801<3;
                   borrowing not allowed:
```

```
                   X11025^=1/X11125^=1/X11225^=1/X11325^=1/X11425^=1/
               X11525^=1;
                   no loan against plan:
               X11026^=1/X11126^=1/X11226^=1/X11326^=1/X11426^=1/X11526^=1)

X11029(#1a) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X11129(#1b) (And how often do you/does [he/she] pay that amount?)
X11229(#1c)
X11329(#2a) Code frequency
X11429(#2b)  1.  Day
X11529(#2c)  2.  *Week
             3.  Every two weeks
             4.  *Month
             5.  *Quarter
             6.  *Year
             8.  *Lump sum; one payment only
            11.  *Twice per year; every six months
            12.  Every two months
            14.  By the job/piece
            18.  Hour
            22.  Varies
            31.  *Twice a month
            -1.  Nothing
            -2.  No regular payment
            -7.  *Other
             0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                 no spouse;
                 no pensions: X4135^=1/X4735^=1; no plans where not
                 currently drawing benefits: X4141^=1/X4741^=1;
                 no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                 X4201<2/X4801<2/fewer than 3 pensions: X4201<3/X4801<3;
                 borrowing not allowed:
                 X11025^=1/X11125^=1/X11225^=1/X11325^=1/X11425^=1/
               X11525^=1;
                   no loan against plan:
               X11026^=1/X11126^=1/X11226^=1/X11326^=1/X11426^=1/X11526^=1)


X11030(#1a) For what purpose did (you/[he/she]) borrow this money?
X11130(#1b)
X11230(#1c) See MASTER LOAN PURPOSE LIST at X6723
X11330(#2a)  0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
X11430(#2b)      no spouse;
X11530(#2c)      no pensions: X4135^=1/X4735^=1; no plans where not
                 currently drawing benefits: X4141^=1/X4741^=1;
                 no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                 X4201<2/X4801<2/fewer than 3 pensions: X4201<3/X4801<3;
                 borrowing not allowed:
                 X11025^=1/X11125^=1/X11225^=1/X11325^=1/X11425^=1/
               X11525^=1;
                   no loan against plan:
               X11026^=1/X11126^=1/X11226^=1/X11326^=1/X11426^=1/X11526^=1)
               *********************************************************
                 SEE MASTER LOAN PURPOSE LIST FOR INFORMATION ON CODE
                 COLLAPSING FOR LOAN PURPOSE VARIABLES FOR PUBLIC
                 DATA SET
               *********************************************************


X11031(#1a) If (you/[he/she]) needed money in an emergency, could
X11131(#1b) (you/[he/she]) withdraw funds, even though there may
X11231(#1c) be a penalty for doing so?
X11331(#2a)
X11431(#2b)  1.  *YES
```

```
X11531(#2c)  5.  *NO
             0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                 no spouse;
                 no pensions: X4135^=1/X4735^=1; no plans where not
                 currently drawing benefits: X4141^=1/X4741^=1;
                 no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                 X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3)


GF
X11072(#1a) Is there any type of account balance associated with this
X11172(#1b) plan?
X11272(#1c)
X11372(#2a)  1.  *YES
X11472(#2b)  5.  *NO
X11572(#2c)  0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                 no spouse; no pensions: X4135^=1/X4735^=1; borrowing
                 not allowed nor withdrawing in emeregncy: X11025^=1
                 and X11031 ^=1/X11125^=1 and X11131 ^=1/X11225^=1 and
                 X11231 ^=1/X11325^=1 and X11331^=1/X11425^=1 and
                 X11431^=1/X11525^=1 and X11531 ^=1; not a
             defined-benefit annuity: X11000^=4 and X11001^=1/
                 X11100^=4 and X11101^=1/X11200^=4 and X11201^=1/
                 X11300^=4 and X11301^=1/X11400^=4 and X11401^=1/
                 X11500^=4 and X11501^=1/; no pensions: X4201<1/
                 X4801<1/fewer than 2 pensions: X4201<2/X4801<2/
                 fewer than 3 pensions:X4201<3/X4801<3)


X11032(#1a) What is the balance of (your/[his/her]) pension account now?
X11132(#1b)
X11232(#1c) Code amount
X11332(#2a)  -1.  Nothing
X11432(#2b)   0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
X11532(#2c)       no spouse;
                  no pensions: X4135^=1/X4735^=1; no plans where not
                  currently drawing benefits: X4141^=1/X4741^=1;
                  no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                  X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
                  plan is defined-benefit annuity:
             X11000=4 or X11001=1/X11100=4 or X11101=1/X11200=4 or
             X11201=1/X11300=4 or X11301=1/X11400=4 or X11401=1/
             X11500=4 or X11501=1)


X11033(#1a) Is this amount net of the loan you told me about?
X11133(#1b)
X11233(#1c)  1.  *YES
X11333(#2a)  3.  R originally gave net value, but edited to gross
X11433(#2b)  5.  *NO
X11533(#2c)  0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                 no spouse;
                 no pensions: X4135^=1/X4735^=1; no plans where not
                 currently drawing benefits: X4141^=1/X4741^=1;
                 no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                 X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
                 plan is defined-benefit annuity:
             X11000=4 or X11001=1/X11100=4 or X11101=1/X11200=4 or
             X11201=1/X11300=4 or X11301=1/X11400=4 or X11401=1/
             X11500=4 or X11501=1;
                 no loan against plan:
             X11026^=1/X11126^=1/X11226^=1/X11326^=1/X11426^=1/
                 X11526^=1)
```

```
X11034(#1a) (Do you/Does [he/she]) have any choices about how the
X11134(#1b) funding for this plan is invested?
X11234(#1c)
X11334(#2a) INTERVIEWER: IF R SAYS HE/SHE CAN DECIDE ONLY PART OF THE
X11434(#2b) INVESTMENT, CODE "LIMITED CHOICE."
X11534(#2c)
            1.  *YES
            3.  *LIMITED CHOICE
            5.  *NO
            0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse;
                no pensions: X4135^=1/X4735^=1; no plans where not
                currently drawing benefits: X4141^=1/X4741^=1;
                no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3)


X11035(#1a) (Do you/Does [he/she]) know how it is invested?
X11135(#1b)
X11235(#1c)  1.  *YES
X11335(#2a)  5.  *NO
X11435(#2b)  0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
X11535(#2c)      no spouse;
                 no pensions: X4135^=1/X4735^=1; no plans where not
                 currently drawing benefits: X4141^=1/X4741^=1;
                 no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                 X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
                 has choice on how funds invested: X11034^=5/X11134^=5/
                 X11234^=5/X11334^=5/X11434^=5/X11534^=5)

GF
X11036(#1a) How is it invested?  Is it all in stocks, all in
X11136(#1b) interest-earning assets, is it split between these, or
X11236(#1c) something else?
X11336(#2a)
X11436(#2b) IF R SAY "MUTUAL FUND," PROBE FOR WHETHER IT IS A STOCK
X11536(#2c) FUND, A BOND FUND, OR ONE SPLIT OVER BOTH TYPES

            1.  *ALL IN STOCKS
            2.  *ALL IN INTEREST EARNING ASSETS/BONDS
            3.  *SPLIT
            4.  Real estate
            5.  Hedge fund
            6.  Annuities
            8.  Mineral rights
           -7.  *OTHER
            0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse;
                no pensions: X4135^=1/X4735^=1; no plans where not
                currently drawing benefits: X4141^=1/X4741^=1;
                no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
                how invested unknown: X11035=5/X11135=5/X11235=5/
              X11335=5/X11435=5/X11535=5)
            ********************************************************
               FOR THE PUBLIC DATA SET, CODES 4, 5, 6, 7 AND 8 ARE
               COMBINED WITH CODE -7
            ********************************************************


X11037(#1a) About what percent of it is in stocks?
X11137(#1b)
X11237(#1c) Code percent * 100
X11337(#2a)  0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
```

```
X11437(#2b)     no spouse;
X11537(#2c)     no pensions: X4135^=1/X4735^=1; no plans where not
                currently drawing benefits: X4141^=1/X4741^=1;
                no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
                investment unknown: X11035=5/X11135=5/X11235=5/X11335=5/
                X11435=5/X11535=5; holdings not split: X11036^=3/
                X11136^=3/X11236^=3/X11336^=3/X11436^=3/X11536^=3)
           **********************************************************
              FOR THE PUBLIC DATA SET, ROUNDED TO NEAREST 500 IF
              BETWEEN 250 AND 9750 INCLUSIVE, OTHERWISE IF > 0
              ROUNDED TO NEAREST 100 WITH A TOP-CODE AT 9900
              AND A BOTTOM-CODE AT 100 FOR THOSE VALUES ROUNDED
           **********************************************************


X11038(#1a) Is any of this stock in the company where (you work/[he/she]
X11138(#1b) works)?
X11238(#1c)
X11338(#2a)  1.  *YES
X11438(#2b)  5.  *NO
X11538(#2c)  0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse;
                no pensions: X4135^=1/X4735^=1; no plans where not
                currently drawing benefits: X4141^=1/X4741^=1;
                no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
                investment unknown: X11035=5/X11135=5/X11235=5/X11335=5/
                X11435=5/X11535=5; no holdings in stocks: X11036^=(1,3)/
                X11136^=(1,3)/X11236^=(1,3)/X11336^=(1,3)/X11436^=(1,3)/
                X11536^=(1,3))


X11039(#1a) About what percent of this stock is in company stock?
X11139(#1b)
X11239(#1c) Code percent * 100
X11339(#2a)  0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
X11439(#2b)      no spouse;
X11539(#2c)      no pensions: X4135^=1/X4735^=1; no plans where not
                currently drawing benefits: X4141^=1/X4741^=1;
                no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
                investment unknown: X11035=5/X11135=5/X11235=5/X11335=5/
                X11435=5/X11535=5; no holdings in stocks: X11036^=(1,3)/
                X11136^=(1,3)/X11236^=(1,3)/X11336^=(1,3)/X11436^=(1,3)/
                X11536^=(1,3); no holdings in company stock: X11038=5/
                X11138=5/X11238=5/X11338=5/X11438=5/X11538=5)
           **********************************************************
              FOR THE PUBLIC DATA SET, ROUNDED TO NEAREST 500 IF
              BETWEEN 250 AND 9750 INCLUSIVE, OTHERWISE IF > 0 AND
              < 10000 ROUNDED TO NEAREST 100 WITH A TOP-CODE AT 9900
              AND A BOTTOM-CODE AT 100 FOR THOSE VALUES ROUNDED
           **********************************************************


X11040(#1a) (Do you/Does [he/she]) make contributions to this plan?
X11140(#1b)
X11240(#1c) IF R ASKS: Include contributions through salary deduction,
X11340(#2a) union dues, and direct contributions.
X11440(#2b)
X11540(#2c)
             1.  *YES
             3.  *YES, BUT NOT CURRENTLY
             5.  *NO
```

```
         0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
             no spouse;
             no pensions: X4135^=1/X4735^=1; no plans where not
             currently drawing benefits: X4141^=1/X4741^=1;
             no pensions: X4201<1/X4801<1/fewer than 2 pensions:
             X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3)


         What percent of your pay or what amount (do you/does [he/she])
         contribute currently per pay period or per year?
         (Please do not include payments on the loan.)

         INTERVIEWER: WE DO NOT WANT (RESPONDENT'S/SPOUSE'S/
         PARTNER'S) SHARE OF THE TOTAL CONTRIBUTION

X11041(#1a) Code percent * 100
X11141(#1b) -1.  Nothing
X11241(#1c) -2.  Cannot convert amount to percent (negative or zero
X11341(#2a)      income, or wage/contribution is zero or frequency is
X11441(#2b)      lump sum, variable or by the job)
X11541(#2c) -5.  *VARIES
         0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
             no spouse;
             no pensions: X4135^=1/X4735^=1; no plans where not
             currently drawing benefits: X4141^=1/X4741^=1;
             no pensions: X4201<1/X4801<1/fewer than 2 pensions:
             X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
             R/SP not making contributions currently: X11040^=1/
             X11140^=1/X11240^=1/X11340^=1/X11440^=1/X11540^=1)
         **********************************************************
           FOR THE PUBLIC DATA SET, ROUNDED TO NEAREST 100
            WITH A BOTTOM-CODE AT 100
         **********************************************************


X11042(#1a) Code amount
X11142(#1a) -1.  Nothing
X11242(#1c) -2.  Cannot convert percent to amount (negative or zero
X11342(#2a)      income, or wage/contribution is zero or frequency is
X11442(#2b)      lump sum, variable or by the job)
X11542(#2c) -5.  *VARIES
         0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
             no spouse;
             no pensions: X4135^=1/X4735^=1; no plans where not
             currently drawing benefits: X4141^=1/X4741^=1;
             no pensions: X4201<1/X4801<1/fewer than 2 pensions:
             X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
             R/SP not making contributions currently: X11040^=1/
             X11140^=1/X11240^=1/X11340^=1/X11440^=1/X11540^=1)

X11043(#1a) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X11143(#1b) (And how often did (you/[he/she]) contribute that amount?)
X11243(#1c)
X11343(#2a) Code frequency
X11443(#2b)  1.  Day
X11543(#2c)  2.  *Week
             3.  Every two weeks
             4.  *Month
             5.  *Quarter
             6.  *Year
             8.  *Lump sum; one payment only
            11.  *Twice per year; every six months
            12.  Every two months
            14.  By the job/piece
            18.  Hour
```

```
        22.  Varies
        31.  *Twice a month
        -1.  Nothing
        -2.  Cannot convert amount to percent or percent to amount
             (negative or zero income, or wage/contribution
             is zero or frequency is lump sum, variable or by the job)
        -5.  Varies
        -7.  *Other
         0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
             no spouse;
             no pensions: X4135^=1/X4735^=1; no plans where not
             currently drawing benefits: X4141^=1/X4741^=1;
             no pensions: X4201<1/X4801<1/fewer than 2 pensions:
             X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
             R/SP not making contributions currently: X11040^=1/
             X11140^=1/X11240^=1/X11340^=1/X11440^=1/X11540^=1)

            What percent of (your/[his/her]) pay or what amount did
            (you/[he/she]) contribute per pay period last year?

X11044(#1a) Code percent * 100
X11144(#1b) -1.  Nothing
X11244(#1c) -2.  Cannot convert amount to percent (negative or zero
X11344(#2a)      income, or wage/contribution is zero or frequency is
X11444(#2b)      lump sum, variable or by the job)
X11544(#2c) -5.  Varies
         0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
             no spouse;
             no pensions: X4135^=1/X4735^=1; no plans where not
             currently drawing benefits: X4141^=1/X4741^=1;
             no pensions: X4201<1/X4801<1/fewer than 2 pensions:
             X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
             R/SP not making contributions: X11040=5/
             X11140=5/X11240=5/X11340=5/X11440=5/X11540=5;
             R/SP contributing currently: X11040=1/X11140=1/
           X11240=1/X11340=1/X11440=1/X11540=1;
             amount of current contribution does not vary
           and is greater than zer0: X11042>0/X11142>0/X11242>0/
           X11342>0/X11442>0/X11542>0)
           ********************************************************
             FOR THE PUBLIC DATA SET, ROUNDED TO NEAREST 100
             WITH A BOTTOM-CODE AT 100
           ********************************************************

X11045(#1a) Code amount
X11145(#1a) -1.  Nothing
X11245(#1c) -2.  Cannot convert percent to amount (negative or zero
X11345(#2a)      income, or wage/contribution is zero or frequency is
X11445(#2b)      lump sum, variable or by the job)
X11545(#2c) -5.  Varies
         0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
             no spouse;
             no pensions: X4135^=1/X4735^=1; no plans where not
             currently drawing benefits: X4141^=1/X4741^=1;
             no pensions: X4201<1/X4801<1/fewer than 2 pensions:
             X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
             R/SP not making contributions: X11040=5/
             X11140=5/X11240=5/X11340=5/X11440=5/X11540=5;
             R/SP contributing currently: X11040=1/X11140=1/
           X11241=0/X11340=1/X11440=1/X11540=1;
             amount of current contribution does not vary
           and is greater than zer0: X11042>0/X11142>0/X11242>0/
           X11342>0/X11442>0/X11542>0)
```

```
X11046(#1a)  INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X11146(#1b)  (And how often did (you/[he/she]) contribute that amount?)
X11246(#1c)
X11346(#2a)  Code frequency
X11446(#2b)   1.  Day
X11546(#2c)   2.  *Week
              3.  Every two weeks
              4.  *Month
              5.  *Quarter
              6.  *Year
              8.  *Lump sum; one payment only
             11.  *Twice per year; every six months
             12.  Every two months
             14.  By the job/piece
             18.  Hour
             22.  Varies
             31.  *Twice a month
             -1.  Nothing
             -2.  Cannot convert amount to percent or percent to amount
                  (negative or zero income, or wage/contribution
                  is zero or frequency is lump sum, variable or by the job)
             -5.  Varies
             -7.  *Other
              0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                  no spouse;
                  no pensions: X4135^=1/X4735^=1; no plans where not
                  currently drawing benefits: X4141^=1/X4741^=1;
                  no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                  X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
                  R/SP not making contributions: X11040=5/
                  X11140=5/X11240=5/X11340=5/X11440=5/X11540=5;
                  R/SP contributing currently: X11040=1/X11140=1/
                 X11240=1/X11340=1/X11440=1/X11540=1;
                  amount of current contribution does not vary
                 and is greater than zer0: X11042>0/X11142>0/X11242>0/
                 X11342>0/X11442>0/X11542>0)

X11047(#1a)  Does ([your/his/her] employer/the business) make
X11147(#1b)  contributions to this plan?
X11247(#1c)
X11347(#2a)   1.  *YES
X11447(#2b)   3.  *YES, BUT NOT CURRENTLY
X11547(#2c)   5.  *NO
              0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                  no spouse;
                  no pensions: X4135^=1/X4735^=1; no plans where not
                  currently drawing benefits: X4141^=1/X4741^=1;
                  no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                  X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
                  plan is defined-benefit annuity:
                 X11000=4 or X11001=1/X11100=4 or X11101=1/X11200=4 or
                 X11201=1/X11300=4 or X11301=1/X11400=4 or X11401=1/
                 X11500=4 or X11501=1)


X11048(#1a)  How much does ([your/his/her] employer/the business)
X11148(#1b)  contribute-(as a percent match of (your/his/her)
X11248(#1c)  contribution, as a percent of (your/his/her) pay, or as
X11348(#2a)  some amount per pay period or per year)?
X11448(#2b)
X11548(#2c)  1.*PERCENT MATCH RATE
             2.*PERCENT OF PAY
             3.*AMOUNT
             -1.*NOTHING
```

```
              -5.*VARIES
              -7.*OTHER
               0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                    no spouse;
                    no pensions: X4135^=1/X4735^=1; no plans where not
                    currently drawing benefits: X4141^=1/X4741^=1;
                    no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                    X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
                    employer not making contributions currently: X11047^=1/
                    X11147^=1/X11247^=1/X11347^=1/X11447^=1/X11547^=1;
                    plan is defined-benefit annuity:
               X11000=4 or X11001=1/X11100=4 or X11101=1/X11200=4 or
               X11201=1/X11300=4 or X11301=1/X11400=4 or X11401=1/
               X11500=4 or X11501=1)

X11049(#1a) Code percent of pay * 100
X11149(#1b) -1.  Nothing
X11249(#1c) -2.  Cannot convert amount to percent (negative or zero
X11349(#2a)      income, or wage/contribution is zero or frequency is
X11449(#2b)      lump sum, variable or by the job)
X11549(#2c) -5.  *VARIES
               0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                    no spouse;
                    no pensions: X4135^=1/X4735^=1; no plans where not
                    currently drawing benefits: X4141^=1/X4741^=1;
                    no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                    X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
                    employer not making contributions currently: X11047^=1/
                    X11147^=1/X11247^=1/X11347^=1/X11447^=1/X11547^=1;
                    employer contributes nothing or they vary:
               X11048^=(1,2,3)/X11148^=(1,2,3)/X11248^=(1,2,3)/
               X11348^=(1,2,3)/X11448^=(1,2,3)/X11548^=(1,2,3);
                    plan is defined-benefit annuity:
               X11000=4 or X11001=1/X11100=4 or X11101=1/X11200=4 or
               X11201=1/X11300=4 or X11301=1/X11400=4 or X11401=1/
               X11500=4 or X11501=1)
               ********************************************************
                 FOR THE PUBLIC DATA SET, ROUNDED TO NEAREST 100
                 WITH A BOTTOM-CODE AT 100
               ********************************************************

X11050(#1a) Code percent match rate * 100
X11150(#1b) -1.  Nothing
X11250(#1c) -2.  Cannot convert amount to percent (negative or zero
X11350(#2a)      income, or wage/contribution is zero or frequency is
X11450(#2b)      lump sum, variable or by the job)
X11550(#2c) -5.  *VARIES
               0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                    no spouse;
                    no pensions: X4135^=1/X4735^=1; no plans where not
                    currently drawing benefits: X4141^=1/X4741^=1;
                    no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                    X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
                    employer not making contributions currently: X11047^=1/
                    X11147^=1/X11247^=1/X11347^=1/X11447^=1/X11547^=1;
                    employer contributes nothing or they vary:
               X11048^=(1,2,3)/X11148^=(1,2,3)/X11248^=(1,2,3)/
               X11348^=(1,2,3)/X11448^=(1,2,3)/X11548^=(1,2,3);
                    plan is defined-benefit annuity:
               X11000=4 or X11001=1/X11100=4 or X11101=1/X11200=4 or
               X11201=1/X11300=4 or X11301=1/X11400=4 or X11401=1/
               X11500=4 or X11501=1)
               ********************************************************
                 FOR THE PUBLIC DATA SET, ROUNDED TO NEAREST 100
```

```
                  WITH A BOTTOM-CODE AT 100. FOR VALUES ABOVE 10000,
                  ROUNDING TO 2 SIGNIFICANT DIGITS
                  *******************************************************


X11051(#1a) Code amount
X11151(#1a) -1.  Nothing
X11251(#1c) -2.  Cannot convert percent to amount (negative or zero
X11351(#2a)      income, or wage/contribution is zero or frequency is
X11451(#2b)      lump sum, variable or by the job)
X11551(#2c) -5.  *VARIES
             0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                 no spouse;
                 no pensions: X4135^=1/X4735^=1; no plans where not
                 currently drawing benefits: X4141^=1/X4741^=1;
                 no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                 X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
                 employer not making contributions currently: X11047^=1/
                 X11147^=1/X11247^=1/X11347^=1/X11447^=1/X11547^=1;
                 employer contributes nothing or they vary:
             X11048^=(1,2,3)/X11148^=(1,2,3)/X11248^=(1,2,3)/
             X11348^=(1,2,3)/X11448^=(1,2,3)/X11548^=(1,2,3);
                 plan is defined-benefit annuity:
             X11000=4 or X11001=1/X11100=4 or X11101=1/X11200=4 or
             X11201=1/X11300=4 or X11301=1/X11400=4 or X11401=1/
             X11500=4 or X11501=1)


X11052(#1a) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X11152(#1b) (And how often is this contribution made?)
X11252(#1c)
X11352(#2a) Code frequency
X11452(#2b)  1.  Day
X11552(#2c)  2.  *Week
             3.  Every two weeks
             4.  *Month
             5.  *Quarter
             6.  *Year
             8.  *Lump sum; one payment only
            11.  *Twice per year; every six months
            12.  Every two months
            14.  By the job/piece
            18.  Hour
            22.  Varies
            31.  *Twice a month
            -1.  Nothing
            -2.  Cannot convert amount to percent or percent to amount
                 (negative or zero income, or wage/contribution
                 is zero or frequency is lump sum, variable or by the job)
            -5.  *VARIES
            -7.  *Other
             0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                 no spouse;
                 no pensions: X4135^=1/X4735^=1; no plans where not
                 currently drawing benefits: X4141^=1/X4741^=1;
                 no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                 X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
                 employer not making contributions currently: X11047^=1/
                 X11147^=1/X11247^=1/X11347^=1/X11447^=1/X11547^=1;
                 employer contributes nothing or they vary:
             X11048^=(1,2,3)/X11148^=(1,2,3)/X11248^=(1,2,3)/
             X11348^=(1,2,3)/X11448^=(1,2,3)/X11548^=(1,2,3);
                 plan is defined-benefit annuity:
             X11000=4 or X11001=1/X11100=4 or X11101=1/X11200=4 or
             X11201=1/X11300=4 or X11301=1/X11400=4 or X11401=1/
             X11500=4 or X11501=1)
```

```
X11053(#1a) How much did ([your/his/her] employer/the business)
X11153(#1b) contribute last year-(as a percent match of your
X11253(#1c) contribution, as a percent of your pay, or as some amount
X11353(#2a) per pay period or per year)?
X11453(#2b)
X11553(#2c) THE MATCH RATE IS THE FRACTION OF R'S CONTRIBUTION THAT
           THE EMPLOYER CONTRIBUTES.

              1.*ENTER PERCENT MATCH RATE
                2.*ENTER PERCENT OF PAY
                3.*ENTER AMOUNT
               -1.*NOTHING
               -7.*OTHER
                0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                    no spouse;
                    no pensions: X4135^=1/X4735^=1; no plans where not
                    currently drawing benefits: X4141^=1/X4741^=1;
                    no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                    X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
                    employer not making contributions: X11047=5/
                    X11147=5/X11247=5/X11347=5/X11447=5/X11547=5;
                    amount of employer contribution does not vary
                 and is greater than zero: X11048>0/X11148>0/X11248>0/
                 X11348>0/X11448>0/X11548>0;
                    plan is defined-benefit annuity:
                 X11000=4 or X11001=1/X11100=4 or X11101=1/X11200=4 or
                 X11201=1/X11300=4 or X11301=1/X11400=4 or X11401=1/
                 X11500=4 or X11501=1)


X11054(#1a) Code percent of pay * 100
X11154(#1b) -1.  Nothing
X11254(#1c) -2.  Cannot convert amount to percent (negative or zero
X11354(#2a)      income, or wage/contribution is zero or frequency is
X11454(#2b)      lump sum, variable or by the job)
X11554(#2c)  0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                    no spouse;
                    no pensions: X4135^=1/X4735^=1; no plans where not
                    currently drawing benefits: X4141^=1/X4741^=1;
                    no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                    X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
                    employer not making contributions: X11047=5/
                    X11147=5/X11247=5/X11347=5/X11447=5/X11547=5;
                    amount of employer contribution does not vary
                 and is greater than zero: X11048>0/X11148>0/X11248>0/
                 X11348>0/X11448>0/X11548>0;
                    plan is defined-benefit annuity:
                 X11000=4 or X11001=1/X11100=4 or X11101=1/X11200=4 or
                 X11201=1/X11300=4 or X11301=1/X11400=4 or X11401=1/
                 X11500=4 or X11501=1)
                 *******************************************************
                   FOR THE PUBLIC DATA SET, ROUNDED TO NEAREST 100
                   WITH A BOTTOM-CODE AT 100
                 *******************************************************

X11055(#1a) Code percent match rate * 100
X11155(#1b) -1.  Nothing
X11255(#1c) -2.  Cannot convert amount to percent (negative or zero
X11355(#2a)      income, or wage/contribution is zero or frequency is
X11455(#2b)      lump sum, variable or by the job)
X11555(#2c)  0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                    no spouse;
```

```
                    no pensions: X4135^=1/X4735^=1; no plans where not
                    currently drawing benefits: X4141^=1/X4741^=1;
                    no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                    X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
                    employer not making contributions: X11047=5/
                    X11147=5/X11247=5/X11347=5/X11447=5/X11547=5;
                    amount of employer contribution does not vary
                  and is greater than zero: X11048>0/X11148>0/X11248>0/
                  X11348>0/X11448>0/X11548>0;
                    plan is defined-benefit annuity:
                  X11000=4 or X11001=1/X11100=4 or X11101=1/X11200=4 or
                  X11201=1/X11300=4 or X11301=1/X11400=4 or X11401=1/
                  X11500=4 or X11501=1)
              ********************************************************
                 FOR THE PUBLIC DATA SET, ROUNDED TO NEAREST 100
                 WITH A BOTTOM-CODE AT 100. FOR VALUES ABOVE 10000,
                 ROUNDING TO 2 SIGNIFICANT DIGITS
              ********************************************************

X11056(#1a) Code amount
X11156(#1a) -1.  Nothing
X11256(#1c) -2.  Cannot convert percent to amount (negative or zero
X11356(#2a)      income, or wage/contribution is zero or frequency is
X11456(#2b)      lump sum, variable or by the job)
X11556(#2c)  0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                    no spouse;
                    no pensions: X4135^=1/X4735^=1; no plans where not
                    currently drawing benefits: X4141^=1/X4741^=1;
                    no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                    X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
                    employer not making contributions: X11047=5/
                    X11147=5/X11247=5/X11347=5/X11447=5/X11547=5;
                    amount of employer contribution does not vary
                  and is greater than zero: X11048>0/X11148>0/X11248>0/
                  X11348>0/X11448>0/X11548>0;
                    plan is defined-benefit annuity:
                  X11000=4 or X11001=1/X11100=4 or X11101=1/X11200=4 or
                  X11201=1/X11300=4 or X11301=1/X11400=4 or X11401=1/
                  X11500=4 or X11501=1)


X11057(#1a) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X11157(#1b) (And how often did they contribute that amount?)
X11257(#1c)
X11357(#2a) Code frequency
X11457(#2b)  1.  Day
X11557(#2c)  2.  *Week
             3.  Every two weeks
             4.  *Month
             5.  *Quarter
             6.  *Year
             8.  *Lump sum; one payment only
            11.  *Twice per year; every six months
            12.  Every two months
            14.  By the job/piece
            18.  Hour
            22.  Varies
            31.  *Twice a month
            -1.  Nothing
            -2.  Cannot convert amount to percent or percent to amount
                 (negative or zero income, or wage/contribution
                 is zero or frequency is lump sum, variable or by the job)
            -7.  *Other
             0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
```

```
              no spouse;
              no pensions: X4135^=1/X4735^=1; no plans where not
              currently drawing benefits: X4141^=1/X4741^=1;
              no pensions: X4201<1/X4801<1/fewer than 2 pensions:
              X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
              employer not making contributions: X11047=5/
              X11147=5/X11247=5/X11347=5/X11447=5/X11547=5;
              amount of employer contribution does not vary
           and is greater than zero: X11048>0/X11148>0/X11248>0/
           X11348>0/X11448>0/X11548>0;
              plan is defined-benefit annuity:
           X11000=4 or X11001=1/X11100=4 or X11101=1/X11200=4 or
           X11201=1/X11300=4 or X11301=1/X11400=4 or X11401=1/
           X11500=4 or X11501=1)
```

```
X11259(#1d)  Altogether, how much (do you/does your
X11559(#2d)  [husband/wife/partner]) have in account balances for
             any remaining pensions from (your/his/her) current job?

             Code amount
             -1.  Nothing
              0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                  no spouse;
                  no pensions: X4135^=1/X4735^=1; no plans where not
                  currently drawing benefits: X4141^=1/X4741^=1;
                  fewer than 4 pensions: X4201<4/X4801<4)

X8465 (#1d)  Original value of account balances for Rs who did not
X8466 (#2d)  complete information within the grid structure (see
             introduction).

             Code amount
              0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                  no spouse;
                  no pensions: X4135^=1/X4735^=1; no plans where not
                  currently drawing benefits: X4141^=1/X4741^=1;
                  fewer than 4 pensions: X4201<4/X4801<4)


             Altogether, what other retirement payments or benefits (do
             you/does [he/she] expect to receive from (this/these) other pension
           (plan/plans) from this job?

             (SPECIFY): Information reported used for purposes of editing.


X11260(#1)   Are there any other pension or retirement plans that (you
X11560(#2)   are/your [husband/wife/partner] is) eligible for through
             (your/his/her) work, in which (you choose/[he/she] chooses)
             not to participate?

              1.  *YES
              5.  *NO
              0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                  no spouse; no pensions: X4135^=1/X4735^=1)

GF
1: X11261 X11262 X11263
2: X11561 X11562 X11563
             What kinds of plans are those?

           CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE
           GIVEN
```

```
              1.  *DEFINED-BENEFIT ANNUITY PLAN
                2.  *401(K)
                3.  *403(B)
                4.  *PROFIT SHARING PLAN
                5.  *SUPPLEMENTAL RETIREMENT ANNUITY
                6.  *THRIFT/SAVING PLAN
                7.  *"CASH BALANCE" PLAN
                8.  *PORTABLE CASH OPTION PLAN
               20.  Deferred compensation plan, n.e.c.
               21.  *SEP (Simplified Employee Pension)/SIMPLE (Simplified
                    Incentive Match Plan For Employers)
               25.  Stock purchase plan; ESOP
               -7.  *OTHER
```

```
-------------------------------------------------------------------------------
-------------------------------------------------------------------------------
SECOND JOB OF HEAD AND SPOUSE/PARTNER
-------------------------------------------------------------------------------
-------------------------------------------------------------------------------


-------------------------------------------------------------------------------
#1 refers to second job of head
#2 refers to second job of spouse/partner
-------------------------------------------------------------------------------
```

X4501(#1) Other than (your/your [husband's/wife's/partner's]) main
X5101(#2) job, (are you/is [he/she]) doing any work for pay now,
           such as a second job, the military services, or (another)
           business of (your/her/his) own?

                1. *YES
                5. *NO
                0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
                    no spouse)

           Is this a second job, the military services, your
           (husband/wife/partner)'s own business, or what? (CODE ALL THAT
           APPLY)

X4502(#1) *Second job
X5102(#2)

X4503(#1) *Military
X5103(#2)

X4504(#1) *Business
X5104(#2)

X4505(#1) *Other
X5105(#2)

                1. Checked (only for X4502-X4504/X5102-X5104)
                5. Not checked
               Other non-inap responses for X4505/X5105 only
                6. Consultant
                7. Director; board member
                8. Hobby
                9. Manage investments/real estate
               10. Third (or more) job
                0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
```

```
                   no spouse; no second job: X4501^=1/X5101^=1)
              ***********************************************************
                 FOR THE PUBLIC DATA SET, X4503/X5103 IS NOT INCLUDED
                 BUT COMBINED WITH "YES" RESPONSES FOR X4502/X5102;
                 CODES 9 AND 10 ARE COMBINED WITH "YES" RESPONSES
                 FOR X4504/X5104
              ***********************************************************


X4507(#1)  How many hours (do you/does [he/she]) work on these jobs
X5107(#2)  in a normal week?

           How many hours (do you/does [he/she]) work on this job
           in a normal week?

              Code number
              -1.  None
               0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                   no spouse; no second job: X4501^=1/X5101^=1)


X4508(#1)  Counting paid vacations as weeks of work, how many weeks
X5108(#2)  (do you/does [he/she]) work on these jobs in a normal year?

           Counting paid vacations as weeks of work, how many weeks
           (do you/does [he/she]) work on this job in a normal year?

              Code number
               0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                   no spouse; no second job: X4501^=1/X5101^=1)


X4509(#1)  About how much (do you/does [he/she]) earn before taxes
X5109(#2)  from these other jobs?

           About how much (do you/does [he/she]) earn before taxes
           from this other job?

              Code amount
              -1.  Nothing
               0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                   no spouse; no second job: X4501^=1/X5101^=1)

X4510(#1)  INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X5110(#2)  And how often (do you/does [he/she]) receive that amount?

              Code frequency
               1.  *Day
               2.  *Week
               3.  Every two weeks
               4.  *Month
               5.  *Quarter
               6.  *Year
               8.  *Lump sum; one payment only/in total
              11.  *Twice per year; every six months
              12.  Every two months
              14.  *By the piece/job
              18.  Hour
              22.  Varies
              31.  *Twice a month
              -1.  Nothing
              -7.  *Other
               0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                   no spouse; no second job: X4501^=1/X5101^=1)
```

```
    --------------------------------------------------------------------------
    --------------------------------------------------------------------------
    EMPLOYMENT HISTORY OF HEAD AND SPOUSE/PARTNER
    --------------------------------------------------------------------------
    --------------------------------------------------------------------------



    --------------------------------------------------------------------------
    #1 refers to head
    #2 refers to spouse/partner
    --------------------------------------------------------------------------
    X4511(#1)  Thinking about all your (husband/wife/partner)'s current
    X5111(#2)  work for pay, (do you/does [he/she]) consider
               (yourself/herself/himself) to be working full-time or
               part-time?

               INTERVIEWER: IF R IS LAID OFF OR A SEASONAL WORKER, ASK
               ABOUT "JOBS WHEN R IS WORKING".

                 1.  Full-time
                 2.  Part-time
                 0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                     no spouse)


    --------------------------------------------------------------------------
    CURRENTLY WORKING FULL-TIME
    --------------------------------------------------------------------------

    X4512(#1)  (READ SLOWLY)  Now I have a few questions about your
    X5112(#2)  (husband/wife/partner)'s work experience.  Including
            any periods of self-employment, the military, and
            (your/his/her) current job, since (you were/[he/she] was)
            18, how many years (have you/has [he/she]) worked
            full-time?  Roughly how many years?

               Code number of years
               -1.  None
                0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                    no spouse; not currently working full-time: X4511^=1/
                    X5111^=1)
                    ********************************************************
                       FOR THE PUBLIC DATA SET, TOP-CODED AT 60
                    ********************************************************


    X4513(#1)  Including any self-employment and your
    X5113(#2)  (husband/wife/partner)'s current job, for how many
            different employers (have you/has [he/she]) worked in
            full-time jobs lasting one year or more?

               TREAT SELF-EMPLOYMENT AS ONE EMPLOYER.

               Code number of employers
               -1.  None
                0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                    no spouse; not currently working full-time: X4511^=1/
                    X5111^=1; less than one year of ful-time employment:
                    X4512<1/X5112<1)


    X4514(#1)  Now, not counting (your/her/his) current job, (have you/has
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X5114(#2)  [he/she]) ever had a full-time job with a different
           employer that lasted three years or more?

              TREAT SELF-EMPLOYMENT AS ONE EMPLOYER.

                 1.  *YES
                 5.  *NO
                 0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                     no spouse; not currently working full-time: X4511^=1/
                     X5111^=1; less than one year of ful-time employment:
                     X4512<1/X5112<1; no jobs longer than a year:
                     X4513<1/X5113<1)


X4515(#1)  I would like to know about the longest such job (you/[he/she]) had.
X5115(#2)  Did (you/[he/she]) work for someone else, (were you/was
           [he/she]) self-employed, or what?

              THE JOB REPORTED HERE SHOULD NOT BE THE SAME AS THE CURRENT JOB.

                 1.  *Someone else
                 2.  *Self-employed; other non-corporate business owned by PEU
                 3.  Partnership; law firm; medical/dental partnership
                -7.  *Other
                 0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                     no spouse; not currently working full-time: X4511^=1/
                     X5111^=1; less than one year of ful-time employment:
                     X4512<1/X5112<1; no jobs longer than a year:
                     X4513<1/X5113<1; no job longer than 3 years:
                     X4514^=1/X5114^=1)


X7406(#1)  What kind of business or industry did (you/your
X7416(#2)  [husband/wife/partner]) work in -- that is, what did they
           make or do at the place where (you/[he/she]) worked?

              Code Census 2001 3-digit industry code
              See X7402/X7412 for definitions

              ************************************************************
              In the public version of the data set, these codes have been
              collapsed in the following way:
              IF (170 <= 4-digit ind. code <=290) THEN ind. code=1;
              ELSE IF (7480 <= 4-digit ind. code <=7480) THEN ind. code=1;
              ELSE IF (7770 <= 4-digit ind. code <=7770) THEN ind. code=1;
              ELSE IF (370 <= 4-digit ind. code <=490) THEN ind. code=2;
              ELSE IF (770 <= 4-digit ind. code <=770) THEN ind. code=2;
              ELSE IF (1070 <= 4-digit ind. code <=3990) THEN ind. code=3;
              ELSE IF (6470 <= 4-digit ind. code <=6480) THEN ind. code=3;
              ELSE IF (8560 <= 4-digit ind. code <=8560) THEN ind. code=3;
              ELSE IF (4070 <= 4-digit ind. code <=5790) THEN ind. code=4;
              ELSE IF (8680 <= 4-digit ind. code <=8690) THEN ind. code=4;
              ELSE IF (6490 <= 4-digit ind. code <=6490) THEN ind. code=5;
              ELSE IF (6695 <= 4-digit ind. code <=6695) THEN ind. code=5;
              ELSE IF (6870 <= 4-digit ind. code <=7080) THEN ind. code=5;
              ELSE IF (7190 <= 4-digit ind. code <=7190) THEN ind. code=5;
              ELSE IF (7580 <= 4-digit ind. code <=7590) THEN ind. code=5;
              ELSE IF (7680 <= 4-digit ind. code <=7680) THEN ind. code=5;
              ELSE IF (8770 <= 4-digit ind. code <=8890) THEN ind. code=5;
              ELSE IF (570 <= 4-digit ind. code <=690) THEN ind. code=6;
              ELSE IF (6070 <= 4-digit ind. code <=6390) THEN ind. code=6;
              ELSE IF (6570 <= 4-digit ind. code <=6692) THEN ind. code=6;
              ELSE IF (6770 <= 4-digit ind. code <=6780) THEN ind. code=6;
              ELSE IF (7170 <= 4-digit ind. code <=7180) THEN ind. code=6;
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ELSE IF (7270 <= 4-digit ind. code <=7470) THEN ind. code=6;
ELSE IF (7490 <= 4-digit ind. code <=7570) THEN ind. code=6;
ELSE IF (7670 <= 4-digit ind. code <=7670) THEN ind. code=6;
ELSE IF (7690 <= 4-digit ind. code <=7690) THEN ind. code=6;
ELSE IF (7780 <= 4-digit ind. code <=8470) THEN ind. code=6;
ELSE IF (8570 <= 4-digit ind. code <=8670) THEN ind. code=6;
ELSE IF (8970 <= 4-digit ind. code <=9290) THEN ind. code=6;
ELSE IF (9370 <= 4-digit ind. code <=9890) THEN ind. code=7;
*************************************************************
```

    0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
       no spouse; not currently working full-time: X4511^=1/
       X5111^=1; less than one year of ful-time employment:
       X4512<1/X5112<1; no jobs longer than a year:
       X4513<1/X5113<1; no job longer than 3 years:
       X4514^=1/X5114^=1)

X7405(#1) What sort of work (did you/did your [husband/wife/partner])
X7415(#2) do on (your/[his/her]) job?
          (Tell me a little more about what (you/[he/she]) did.)

          Code Census 2001 3-digit occupation codes
          See X7401/X7411 for definitions

```
*************************************************************
In the public version of the data set, these codes have been
collapsed in the following way:
IF (10 <= 4-digit occ. code <=200) THEN occ. code=1;
IF (220 <= 4-digit occ. code <=1530) THEN occ. code=1;
IF (1600 <= 4-digit occ. code <=1860) THEN occ. code=1;
IF (2000 <= 4-digit occ. code <=3650) THEN occ. code=1;
ELSE IF (1540 <= 4-digit occ. code <=1560) THEN occ. code=2;
ELSE IF (4700 <= 4-digit occ. code <=5930) THEN occ. code=2;
ELSE IF (1900 <= 4-digit occ. code <=1960) THEN occ. code=2;
ELSE IF (7900 <= 4-digit occ. code <=7900) THEN occ. code=2;
ELSE IF (3700 <= 4-digit occ. code <=4320) THEN occ. code=3;
ELSE IF (4400 <= 4-digit occ. code <=4400) THEN occ. code=3;
ELSE IF (4420 <= 4-digit occ. code <=4650) THEN occ. code=3;
ELSE IF (9840 <= 4-digit occ. code <=9840) THEN occ. code=3;
ELSE IF (6200 <= 4-digit occ. code <=7850) THEN occ. code=4;
ELSE IF (8330 <= 4-digit occ. code <=8330) THEN occ. code=4;
ELSE IF (8350 <= 4-digit occ. code <=8350) THEN occ. code=4;
ELSE IF (8440 <= 4-digit occ. code <=8630) THEN occ. code=4;
ELSE IF (8740 <= 4-digit occ. code <=8760) THEN occ. code=4;
ELSE IF (8810 <= 4-digit occ. code <=8810) THEN occ. code=4;
ELSE IF (4410 <= 4-digit occ. code <=4410) THEN occ. code=5;
ELSE IF (7920 <= 4-digit occ. code <=8320) THEN occ. code=5;
ELSE IF (8340 <= 4-digit occ. code <=8340) THEN occ. code=5;
ELSE IF (8360 <= 4-digit occ. code <=8430) THEN occ. code=5;
ELSE IF (8640 <= 4-digit occ. code <=8730) THEN occ. code=5;
ELSE IF (8800 <= 4-digit occ. code <=8800) THEN occ. code=5;
ELSE IF (8830 <= 4-digit occ. code <=9750) THEN occ. code=5;
ELSE IF (210 <= 4-digit occ. code <=210) THEN occ. code=6;
ELSE IF (4340 <= 4-digit occ. code <=4350) THEN occ. code=6;
ELSE IF (6000 <= 4-digit occ. code <=6130) THEN occ. code=6;
*************************************************************
```

    0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
       no spouse; not currently working full-time: X4511^=1/
       X5111^=1; less than one year of ful-time employment:
       X4512<1/X5112<1; no jobs longer than a year:
       X4513<1/X5113<1; no job longer than 3 years:
       X4514^=1/X5114^=1)

In what year did (you/[he/she]) start working for that
                employer?

X4518(#1) Code year (4 digits)
X5118(#2)   0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
                    no spouse; not currently working full-time: X4511^=1/
                    X5111^=1; less than one year of ful-time employment:
                    X4512<1/X5112<1; no jobs longer than a year:
                    X4513<1/X5113<1; no job longer than 3 years:
                    X4514^=1/X5114^=1)

X7233(#1) Code age
X7300(#2)   0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
                    no spouse; not currently working full-time: X4511^=1/
                    X5111^=1; less than one year of ful-time employment:
                    X4512<1/X5112<1; no jobs longer than a year:
                    X4513<1/X5113<1; no job longer than 3 years:
                    X4514^=1/X5114^=1)

X7234(#1) Code number of years
X7301(#2) -1. None
            0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
                    no spouse; not currently working full-time: X4511^=1/
                    X5111^=1; less than one year of ful-time employment:
                    X4512<1/X5112<1; no jobs longer than a year:
                    X4513<1/X5113<1; no job longer than 3 years:
                    X4514^=1/X5114^=1)

                In what year did (you/[he/she]) stop working at that job?

X4519(#1) Code year (4 digits)
X5119(#2)   0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
                    no spouse; not currently working full-time: X4511^=1/
                    X5111^=1; less than one year of ful-time employment:
                    X4512<1/X5112<1; no jobs longer than a year:
                    X4513<1/X5113<1; no job longer than 3 years:
                    X4514^=1/X5114^=1)

X7235(#1) Code age
X7302(#2)   0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
                    no spouse; not currently working full-time: X4511^=1/
                    X5111^=1; less than one year of ful-time employment:
                    X4512<1/X5112<1; no jobs longer than a year:
                    X4513<1/X5113<1; no job longer than 3 years:
                    X4514^=1/X5114^=1)

X7236(#1) Code number of years
X7303(#2) -1. None
            0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
                    no spouse; not currently working full-time: X4511^=1/
                    X5111^=1; less than one year of ful-time employment:
                    X4512<1/X5112<1; no jobs longer than a year:
                    X4513<1/X5113<1; no job longer than 3 years:
                    X4514^=1/X5114^=1)

X4520(#1) About how much (were you/was [he/she]) earning before taxes
X5120(#2) when (you/[he/she]) stopped?

            IF WAGE IS HOURLY, ENTER DOLLARS AND CENTS.
            CONFIRMATION SCREEN WILL ONLY SHOW DOLLARS.

```
            Code amount
            -1.  Nothing
             0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                 no spouse; not currently working full-time: X4511^=1/
                 X5111^=1; less than one year of ful-time employment:
                 X4512<1/X5112<1; no jobs longer than a year:
                 X4513<1/X5113<1; no job longer than 3 years:
                 X4514^=1/X5114^=1)


X4521(#1)   INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X5121(#2)   (And how often did (you/[he/she]) receive that amount?)

            Code frequency
             1.  *Day
             2.  *Week
             3.  Every two weeks
             4.  *Month
             5.  *Quarter
             6.  *Year
             8.  *Lump sum; one payment only/in total
            11.  *Twice per year; every six months
            12.  Every two months
            14.  *By the piece/job
            18.  *Hour
            22.  Varies
            31.  *Twice a month
            -1.  Nothing
            -7.  *Other
             0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                 no spouse; not currently working full-time: X4511^=1/
                 X5111^=1; less than one year of ful-time employment:
                 X4512<1/X5112<1; no jobs longer than a year:
                 X4513<1/X5113<1; no job longer than 3 years:
                 X4514^=1/X5114^=1)


GF
X4522(#1)   Since (you were/[he/she] was) 18, have there been years
X5122(#2)   when (you/your [husband/wife/partner]) worked only
            part-time for all or most of the year?

             1.  *YES
             5.  *NO
             0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                 no spouse; not currently working full-time: X4511^=1/
                 X5111^=1)


X4523(#1)   About how many years in total did (you/[he/she]) only work
X5123(#2)   part-time?

            Code number of years
            -1.  None
             0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                 no spouse; not currently working full-time: X4511^=1/
                 X5111^=1; no part-time work: X4522^=1/X5122^=1)


            Thinking now of the future, in what year or at what age
            (do you/does your [husband/wife/partner]) expect to stop
            working full-time?

X7237(#1)   *Code year (4-digits)
X7304(#2)   -2.  *NEVER STOP
```

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        0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
            no spouse; not currently working full-time: X4511^=1/
            X5111^=1)


X7728(#1)  *Code age
X7727(#2)  -2.  *NEVER STOP
        0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
            no spouse; not currently working full-time: X4511^=1/
            X5111^=1)


X4524(#1)  *Code number of years
X5124(#2)  -2.  *NEVER STOP
        -1.  Less than a year
        0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
            no spouse; not currently working full-time: X4511^=1/
            X5111^=1)


        DEPENDS was allowed as an response to this question.  However, in
        processing, this answer was coded as a missing value and imputed.
        X6731/X6741 contain the verbatim response when R originally answered
        DEPENDS.


X6731(#1)  Code reason *DEPENDS
X6741(#2)   6.  As long as health lasts, as long as I can
            7.  Until have children
            8.  Until return to school; until get married; until time
           of other non-work activity
            9.  Until finances are adequate; depends on finances
           10.  Depends on interest, How I feel
           11.  Depends upon opportunities/economy
           12.  Never go back full time
           13.  Whenever find job, ASAP
           14.  Depends upon health, n.f.s.
           15.  After school, children
           16.  Only if need to, no plan
           17.  When R can turn over/sell the business
           18.  Depends on retirement age/incentives in future
           19.  Depends on what spouse/partner does; depends on
                spouse/partner health
           20.  Depends on family needs/situation
           21.  Depends on whether part-time work is available
           22.  Depends on when liscensed
           25.  Depends on availability of child care
            0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse; not currently working full-time: X4511^=1/
                X5111^=1; original answer not DEPENDS)


X4525(#1)  (Do you/Does [he/she]) expect to work part-time after that?
X5125(#2)
            1.  *YES
            5.  *NO
            0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse; not currently working full-time: X4511^=1/
                X5111^=1; answer to future full-time work NEVER
                STOP: X4524=-2/X5124=-2)


        DEPENDS was allowed as an response to this question.  However, in
        processing, this answer was coded as a missing value and imputed.
        X6752/X6762 contain the verbatim response when R originally answered
        DEPENDS.


X6752(#1)  Code reason *DEPENDS
X6762(#2)   3.  If health lasts; if "feel like it";  health of other
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                family members
          4.    If need the money; if "need to"; the "economy"
          6.    If still enjoying work
          7.    If there is an interesting opportunity
         11.    If get bored
         13.    Whenever find job, ASAP
         15.    After school, children
         19.    Depends on what spouse/partner does; depends on
                spouse/partner health
         20.    Depends on family needs/situation
         21.    Depends on whether part-time work is available
         22.    Depends on when licensed
         25.    Depends on availability of child care
          0.    Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse; not currently working full-time: X4511^=1/
                X5111^=1; answer to future full-time work NEVER
                STOP: X4524=-2/X5124=-2; original answer not DEPENDS)


                In what year (do you/does [he/she]) expect to stop working
                altogether?

X7238(#1)   Code year (4 digits)
X7305(#2)   -2.   *NEVER STOP
             0.    Inap. (not doing any work for pay: X4105=5/X4705=5;/
                   no spouse; not currently working full-time: X4511^=1/
                   X5111^=1; answer to future full-time work NEVER
                   STOP: X4524=-2/X5124=-2; not expecting to work
                part-time: X4525^=1/X5125^=1)


X7700(#1)   Code age
X7729(#2)   -2.   *NEVER STOP
             0.    Inap. (not doing any work for pay: X4105=5/X4705=5;/
                   no spouse; not currently working full-time: X4511^=1/
                   X5111^=1; answer to future full-time work NEVER
                   STOP: X4524=-2/X5124=-2; not expecting to work
                part-time: X4525^=1/X5125^=1)


X4526(#1)   Code number of years
X5126(#2)   -1.   Less than a year
            -2.   *NEVER STOP
             0.    Inap. (not doing any work for pay: X4105=5/X4705=5;/
                   no spouse; not currently working full-time: X4511^=1/
                   X5111^=1; answer to future full-time work NEVER
                   STOP: X4524=-2/X5124=-2; not expecting to work
                part-time: X4525^=1/X5125^=1)

            DEPENDS was allowed as an response to this question.  However, in
            processing, this answer was coded as a missing value and imputed.
            X6732/X6742 contain the verbatim response when R originally answered
            DEPENDS.

X6732(#1)   Code reason *DEPENDS
X6742(#2)    6.    As long as health lasts, as long as I can
             7.    Until have children
             8.    Until return to school; until get married; until time
                  of other non-work activity
             9.    Until finances are adequate; depends on finances
            10.    Depends on interest, How I feel
            11.    Depends upon opportunities/economy
            12.    Never go back full time
            13.    Whenever find job, ASAP
            14.    Depends upon health, n.f.s.
            15.    After school, children
```

```
            16.   Only if need to, no plan
            17.   When R can turn over/sell the business
            18.   Depends on retirement age/incentives in future
            19.   Depends on what spouse does; depends on spouse/partner health
            20.   Depends on family needs/situation
            21.   Depends on whether part-time work is available
            22.   Depends on when licensed
            25.   Depends on availability of child care
             0.   Inap. (not doing any work for pay: X4105=5/X4705=5;/
                   no spouse; not currently working full-time: X4511^=1/
                   X5111^=1; answer to future full-time work NEVER
                   STOP: X4524=-2/X5124=-2; not expecting to work
                part-time: X4525^=1/X5125^=1; original answer not DEPENDS)



          -----------------------------------------------------------------------
          CURRENTLY WORKING PART-TIME
          -----------------------------------------------------------------------


          X4527(#1)  Now I have a few questions about your (husband/wife/partner)'s
          X5127(#2)  work experience.  Including any self-employment and
                     (your/your [husband's/wife's/partner's]) current job, since
                     (you were/[he/she] was) 18, about how many years
                     (have you/has [he/she]) worked part-time for all or most of
                     the year?

                        Code number of years
                        -1.  Less than a year
                         0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                               no spouse; not currently working part-time: X4511^=2/
                               X5111^=2)


          X4528(#1)  Since (you were/[he/she] was) 18, (have you/has [he/she])
          X5128(#2)  ever worked full-time for pay -- including any
                     self-employment and the military?

                        1.  *YES
                        5.  *NO
                        0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                              no spouse; not currently working part-time: X4511^=2/
                              X5111^=2)


          X4529(#1)  How many years (have you/has [he/she]) worked full-time for
          X5129(#2)  all or most of the year?

                        Code number of years
                        -1.  Less than a year
                         0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                               no spouse; not currently working part-time: X4511^=2/
                               X5111^=2; no full-time jobs: X4528^=1/X5128^=1)
                        ********************************************************
                           FOR THE PUBLIC DATA SET, TOP-CODED AT 60
                        ********************************************************


          X4530(#1)  Was that five years or more?
          X5130(#2)
                     INTERVIEWER CHECKPOINT - SEE X4529/X5129

                        1.  R HAS WORKED FULL-TIME FOR 5 YEARS OR MORE OR DK
                        2.  LESS THAN 5 YEARS
                        0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
```

```
                      no spouse; not currently working part-time: X4511^=2/
                      X5111^=2; no full-time jobs: X4528^=1/X5128^=1)


              In what year did (you/[he/she]) last work full-time for pay?
              ********************************************************
                   NOT INCLUDED IN THE PUBLIC DATA SET
              ********************************************************

X4531(#1)  Code year (4 digits)
X5131(#2)   0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                   no spouse; not currently working part-time: X4511^=2/
                   X5111^=2; no full-time jobs: X4528^=1/X5128^=1; worked
                   5 years or more full-time: X4530=1/X5130=1)

X7239(#1)  Code age
X7306(#2)   0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                   no spouse; not currently working part-time: X4511^=2/
                   X5111^=2; no full-time jobs: X4528^=1/X5128^=1; worked
                   5 years or more full-time: X4530=1/X5130=1)

X7240(#1)  Code number of years
X7307(#2)  -1.  Less than a year
            0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                   no spouse; not currently working part-time: X4511^=2/
                   X5111^=2; no full-time jobs: X4528^=1/X5128^=1; worked
                   5 years or more full-time: X4530=1/X5130=1)


X4532(#1)  About how much did (you/[he/she]) earn before taxes that year?
X5132(#2)
              IF WAGE IS HOURLY, ENTER DOLLARS AND CENTS.
           CONFIRMATION SCREEN WILL ONLY SHOW DOLLARS.

             Code amount
             -1.  Nothing
              0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                   no spouse; not currently working part-time: X4511^=2/
                   X5111^=2; no full-time jobs: X4528^=1/X5128^=1; worked
                   5 years or more full-time: X4530=1/X5130=1)

X4533(#1)  INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X5133(#2)  (And how often did (you/[he/she]) receive that amount?)

             Code frequency
              1.  *Day
              2.  *Week
              3.  Every two weeks
              4.  *Month
              5.  *Quarter
              6.  *Year
              8.  *Lump sum; one payment only/in total
             11.  *Twice per year; every six months
             12.  Every two months
             14.  *By the piece/job
             18.  *Hour
             22.  Varies
             31.  *Twice a month
             -1.  Nothing
             -7.  *Other
              0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                   no spouse; not currently working part-time: X4511^=2/
                   X5111^=2; no full-time jobs: X4528^=1/X5128^=1; worked
                   5 years or more full-time: X4530=1/X5130=1)
```

```
X4534(#1)  Including any self-employment and any full-time work on
X5134(#2)  your (husband/wife/partner)'s current job, for how many
           different employers (have you/has [he/she]) worked in
           full-time jobs lasting one year or more?

           TREAT SELF-EMPLOYMENT AS ONE EMPLOYER.

           Code number of employers
            -1.  None
             0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                 no spouse; not currently working part-time: X4511^=2/
                 X5111^=2; no full-time jobs: X4528^=1/X5128^=1; did
                 not work 5 years or more full-time: X4530=^1/X5130^=1)


X4535(#1)  I would like to know about the longest full-time job (you/[he/she])
X5135(#2)  had.  Was the employer the same as
           (your/your [husband's/wife's/partner's]) current employer,
           (were you/was [he/she]) self-employed, did (you/[he/she])
           work for someone else, or what?

             1.  *Someone else
             2.  *Self-employed; other non-corporate business owned by PEU
             3.  Partnership; law firm; medical/dental partnership
             4.  *Same as current employer
            -7.  *Other
             0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                 no spouse; not currently working part-time: X4511^=2/
                 X5111^=2; no full-time jobs: X4528^=1/X5128^=1; did
                 not work 5 years or more full-time: X4530=^1/X5130^=1)


X7408(#1)  What kind of business or industry did
X7418(#2)  (you/your [husband/wife/partner]) work in -- that is, what
           did they make or do at the place where (you/[he/she]) worked?

           Code Census 2001 3-digit industry code
           See X7402/X7412 for definitions

           **************************************************************
           In the public version of the data set, these codes have been
           collapsed in the following way:
           IF (170 <= 4-digit ind. code <=290) THEN ind. code=1;
           ELSE IF (7480 <= 4-digit ind. code <=7480) THEN ind. code=1;
           ELSE IF (7770 <= 4-digit ind. code <=7770) THEN ind. code=1;
           ELSE IF (370 <= 4-digit ind. code <=490) THEN ind. code=2;
           ELSE IF (770 <= 4-digit ind. code <=770) THEN ind. code=2;
           ELSE IF (1070 <= 4-digit ind. code <=3990) THEN ind. code=3;
           ELSE IF (6470 <= 4-digit ind. code <=6480) THEN ind. code=3;
           ELSE IF (8560 <= 4-digit ind. code <=8560) THEN ind. code=3;
           ELSE IF (4070 <= 4-digit ind. code <=5790) THEN ind. code=4;
           ELSE IF (8680 <= 4-digit ind. code <=8690) THEN ind. code=4;
           ELSE IF (6490 <= 4-digit ind. code <=6490) THEN ind. code=5;
           ELSE IF (6695 <= 4-digit ind. code <=6695) THEN ind. code=5;
           ELSE IF (6870 <= 4-digit ind. code <=7080) THEN ind. code=5;
           ELSE IF (7190 <= 4-digit ind. code <=7190) THEN ind. code=5;
           ELSE IF (7580 <= 4-digit ind. code <=7590) THEN ind. code=5;
           ELSE IF (7680 <= 4-digit ind. code <=7680) THEN ind. code=5;
           ELSE IF (8770 <= 4-digit ind. code <=8890) THEN ind. code=5;
           ELSE IF (570 <= 4-digit ind. code <=690) THEN ind. code=6;
           ELSE IF (6070 <= 4-digit ind. code <=6390) THEN ind. code=6;
           ELSE IF (6570 <= 4-digit ind. code <=6692) THEN ind. code=6;
```

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          ELSE IF (6770 <= 4-digit ind. code <=6780) THEN ind. code=6;
          ELSE IF (7170 <= 4-digit ind. code <=7180) THEN ind. code=6;
          ELSE IF (7270 <= 4-digit ind. code <=7470) THEN ind. code=6;
          ELSE IF (7490 <= 4-digit ind. code <=7570) THEN ind. code=6;
          ELSE IF (7670 <= 4-digit ind. code <=7670) THEN ind. code=6;
          ELSE IF (7690 <= 4-digit ind. code <=7690) THEN ind. code=6;
          ELSE IF (7780 <= 4-digit ind. code <=8470) THEN ind. code=6;
          ELSE IF (8570 <= 4-digit ind. code <=8670) THEN ind. code=6;
          ELSE IF (8970 <= 4-digit ind. code <=9290) THEN ind. code=6;
          ELSE IF (9370 <= 4-digit ind. code <=9890) THEN ind. code=7;
          *************************************************************
```

      0.   Inap. (not doing any work for pay: X4105=5/X4705=5;/
          no spouse; not currently working part-time: X4511^=2/
          X5111^=2; no full-time jobs: X4528^=1/X5128^=1; did
          not work 5 years or more full-time: X4530=^1/X5130^=1)

GF
X7407(#1) What sort of work (did you/did your [husband/wife/partner])
X7417(#2) do on (your/[his/her]) job?

        When (you/your [husband/wife/partner]) stopped working
      full-time for (your/[his/her]) current employer, what sort
        of work (did you/did your [husband/wife/partner]) do on
        (your/[his/her]) job?

        (Tell me a little more about what (you/[he/she]) did.)

        Code Census 2001 3-digit occupation codes
        See X7401/X7411 for definitions

```
          *************************************************************
          In the public version of the data set, these codes have been
          collapsed in the following way:
          IF (10 <= 4-digit occ. code <=200) THEN occ. code=1;
          IF (220 <= 4-digit occ. code <=1530) THEN occ. code=1;
          IF (1600 <= 4-digit occ. code <=1860) THEN occ. code=1;
          IF (2000 <= 4-digit occ. code <=3650) THEN occ. code=1;
          ELSE IF (1540 <= 4-digit occ. code <=1560) THEN occ. code=2;
          ELSE IF (4700 <= 4-digit occ. code <=5930) THEN occ. code=2;
          ELSE IF (1900 <= 4-digit occ. code <=1960) THEN occ. code=2;
          ELSE IF (7900 <= 4-digit occ. code <=7900) THEN occ. code=2;
          ELSE IF (3700 <= 4-digit occ. code <=4320) THEN occ. code=3;
          ELSE IF (4400 <= 4-digit occ. code <=4400) THEN occ. code=3;
          ELSE IF (4420 <= 4-digit occ. code <=4650) THEN occ. code=3;
          ELSE IF (9840 <= 4-digit occ. code <=9840) THEN occ. code=3;
          ELSE IF (6200 <= 4-digit occ. code <=7850) THEN occ. code=4;
          ELSE IF (8330 <= 4-digit occ. code <=8330) THEN occ. code=4;
          ELSE IF (8350 <= 4-digit occ. code <=8350) THEN occ. code=4;
          ELSE IF (8440 <= 4-digit occ. code <=8630) THEN occ. code=4;
          ELSE IF (8740 <= 4-digit occ. code <=8760) THEN occ. code=4;
          ELSE IF (8810 <= 4-digit occ. code <=8810) THEN occ. code=4;
          ELSE IF (4410 <= 4-digit occ. code <=4410) THEN occ. code=5;
          ELSE IF (7920 <= 4-digit occ. code <=8320) THEN occ. code=5;
          ELSE IF (8340 <= 4-digit occ. code <=8340) THEN occ. code=5;
          ELSE IF (8360 <= 4-digit occ. code <=8430) THEN occ. code=5;
          ELSE IF (8640 <= 4-digit occ. code <=8730) THEN occ. code=5;
          ELSE IF (8800 <= 4-digit occ. code <=8800) THEN occ. code=5;
          ELSE IF (8830 <= 4-digit occ. code <=9750) THEN occ. code=5;
          ELSE IF (210 <= 4-digit occ. code <=210) THEN occ. code=6;
          ELSE IF (4340 <= 4-digit occ. code <=4350) THEN occ. code=6;
          ELSE IF (6000 <= 4-digit occ. code <=6130) THEN occ. code=6;
          *************************************************************
```

```
            0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse; not currently working part-time: X4511^=2/
                X5111^=2; no full-time jobs: X4528^=1/X5128^=1; did
                not work 5 years or more full-time: X4530=^1/X5130^=1)


            In what year did (you/[he/she]) start working for that employer?

X4538(#1)  Code year (4 digits)
X5138(#2)   0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse; not currently working part-time: X4511^=2/
                X5111^=2; no full-time jobs: X4528^=1/X5128^=1; did
                not work 5 years or more full-time: X4530=^1/X5130^=1)


X7241(#1)  Code age
X7308(#2)   0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse; not currently working part-time: X4511^=2/
                X5111^=2; no full-time jobs: X4528^=1/X5128^=1; did
                not work 5 years or more full-time: X4530=^1/X5130^=1)


X7242(#1)  Code number of years
X7309(#2)  -1.  Less than a year
            0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse; not currently working part-time: X4511^=2/
                X5111^=2; no full-time jobs: X4528^=1/X5128^=1; did
                not work 5 years or more full-time: X4530=^1/X5130^=1)


            When did (you/[he/she]) stop working full-time at that job?

X4539(#1)  Code year (4 digits)
X5139(#2)   0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse; not currently working part-time: X4511^=2/
                X5111^=2; no full-time jobs: X4528^=1/X5128^=1; did
                not work 5 years or more full-time: X4530=^1/X5130^=1)


X7243(#1)  Code age
X7310(#2)   0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse; not currently working part-time: X4511^=2/
                X5111^=2; no full-time jobs: X4528^=1/X5128^=1; did
                not work 5 years or more full-time: X4530=^1/X5130^=1)


X7244(#1)  Code number of years
X7311(#2)  -1.  Less than a year
            0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse; not currently working part-time: X4511^=2/
                X5111^=2; no full-time jobs: X4528^=1/X5128^=1; did
                not work 5 years or more full-time: X4530=^1/X5130^=1)

GF
X4540(#1)  About how much (were you/was [he/she]) earning before taxes
X5140(#2)  when (you/[he/she]) stopped?

            When (you/your [husband/wife/partner]) stopped working
          full-time for (your/[his/her]) current employer, about
            how much (were you/was [he/she]) earning before taxes
            when (you/[he/she]) stopped?

             IF WAGE IS HOURLY, ENTER DOLLARS AND CENTS.
            CONFIRMATION SCREEN WILL ONLY SHOW DOLLARS.

            Code amount
            -1.  Nothing
             0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
```

```
                    no spouse; not currently working part-time: X4511^=2/
                    X5111^=2; no full-time jobs: X4528^=1/X5128^=1; did
                    not work 5 years or more full-time: X4530=^1/X5130^=1)

X4541(#1)   INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X5141(#2)   (And how often did (you/[he/she]) receive that amount?)

            Code frequency
             1.  *Day
             2.  *Week
             3.  Every two weeks
             4.  *Month
             5.  *Quarter
             6.  Year
             8.  Lump sum; one payment only/in total
            11.  *Twice per year; every six months
            12.  Every two months
            14.  By the piece/job
            18.  *Hour
            22.  Varies
            31.  *Twice a month
            -1.  Nothing
            -7.  *Other
             0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                    no spouse; not currently working part-time: X4511^=2/
                    X5111^=2; no full-time jobs: X4528^=1/X5128^=1; did
                    not work 5 years or more full-time: X4530=^1/X5130^=1)


            In what year did (you/your [husband/wife/partner]) last work
            full-time for pay?

X4542(#1)   Code year (4 digits)
X5142(#2)    0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                    no spouse; not currently working part-time: X4511^=2/
                    X5111^=2; no full-time jobs: X4528^=1/X5128^=1; did
                    not work 5 years or more full-time: X4530=^1/X5130^=1)

X7245(#1)   Code age
X7312(#2)    0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                    no spouse; not currently working part-time: X4511^=2/
                    X5111^=2; no full-time jobs: X4528^=1/X5128^=1; did
                    not work 5 years or more full-time: X4530=^1/X5130^=1)

X7246(#1)   Code number of years
X7313(#2)   -1.  Less than a year
             0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                    no spouse; not currently working part-time: X4511^=2/
                    X5111^=2); no full-time jobs: X4528^=1/X5128^=1; did
                    not work 5 years or more full-time: X4530=^1/X5130^=1)


X4543(#1)   Thinking now of the future, (do you/does your
X5143(#2)   [husband/wife/partner]) expect to do any full-time work for pay?

             1.  *YES
             5.  *NO
             0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                    no spouse; not currently working part-time: X4511^=2/
                    X5111^=2)

        DEPENDS was allowed as an response to this question.  However, in
        processing, this answer was coded as a missing value and imputed.
        X6753/X6763 contain the verbatim response when R originally answered
```

```
          DEPENDS.

X6753(#1)  Code reason *DEPENDS
X6763(#2)   3.  If health lasts; if "feel like it";  health of other
                family members
            4.  If need the money; if "need to"; the "economy"
            6.  If still enjoying work
            7.  If there is an interesting opportunity
           11.  If get bored
           13.  Whenever find job, ASAP
           15.  After school, children
           19.  Depends on what spouse does; depends on spouse/partner health
           20.  Depends on family needs/situation
           21.  Depends on whether part-time work is available
           22.  Depends on when licensed
           25.  Depends on availability of child care
            0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse; not currently working part-time: X4511^=2/
                X5111^=2; original answer not DEPENDS)


          In what year (do you/does [he/she]) expect to start working
          full-time?

X7247(#1)  *Code year (4 digits)
X7314(#2)   0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse; not currently working part-time: X4511^=2/
                X5111^=2; no future full-time work: X6643^=1/X5143^=1)

X7248(#1)  *Code age
X7315(#2)   0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse; not currently working part-time: X4511^=2/
                X5111^=2; no future full-time work: X6643^=1/X5143^=1)

X4544(#1)  *Code number of years
X5144(#2)  -1.  Less than a year
            0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse; not currently working part-time: X4511^=2/
                X5111^=2; no future full-time work: X6643^=1/X5143^=1)

       DEPENDS was allowed as an response to this question.  However, in
       processing, this answer was coded as a missing value and imputed.
       X6733/X6743 contain the verbatim response when R originally answered
       DEPENDS.

X6733(#1)  Code reason *DEPENDS
X6743(#2)   6.  As long as health lasts, as long as I can
            7.  Until have children
            8.  Until return to school; until get married; until time
             of other non-work activity
            9.  Until finances are adequate; depends on finances
           10.  Depends on interest, How I feel
           11.  Depends upon opportunities/economy
           12.  Never go back full time
           13.  Whenever find job, ASAP
           14.  Depends upon health, n.f.s.
           15.  After school, children
           16.  Only if need to, no plan
           17.  When R can turn over/sell the business
           18.  Depends on retirement age/incentives in future
           19.  Depends on what spouse/partner does; depends on
                spouse/partner health
           20.  Depends on family needs/situation
           21.  Depends on whether part-time work is available
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          22.  Depends on when licensed
          25.  Depends on availability of child care
           0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse; not currently working part-time: X4511^=2/
                X5111^=2; o future full-time work: X6643^=1/X5143^=1;
                original answer not DEPENDS)


          In what year (do you/does [he/she]) expect to stop working
          full-time?

X7249(#1)  *Code year (4 digits)
X7316(#2)  -2.  *NEVER STOP
           0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse; not currently working part-time: X4511^=2/
                X5111^=2; no future full-time work: X6643^=1/X5143^=1)



X7701(#1)  *Code age
X7730(#2)  -2.  *NEVER STOP
           0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse; not currently working part-time: X4511^=2/
                X5111^=2; no future full-time work: X6643^=1/X5143^=1)

X4545(#1)  *Code number of years
X5145(#2)  -1.  Less than a year
          -2.  *NEVER STOP
           0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse; not currently working part-time: X4511^=2/
                X5111^=2; no future full-time work: X6643^=1/X5143^=1)

       DEPENDS was allowed as an response to this question.  However, in
       processing, this answer was coded as a missing value and imputed.
       X6734/X6744 contain the verbatim response when R originally answered
       DEPENDS.

X6734(#1)  Code reason *DEPENDS
X6744(#2)  6.  As long as health lasts, as long as I can
           7.  Until have children
           8.  Until return to school; until get married; until time
             of other non-work activity
           9.  Until finances are adequate; depends on finances
          10.  Depends on interest, How I feel
          11.  Depends upon opportunities/economy
          12.  Never go back full time
          13.  Whenever find job, ASAP
          14.  Depends upon health, n.f.s.
          15.  After school, children
          16.  Only if need to, no plan
          17.  When R can turn over/sell the business
          18.  Depends on retirement age/incentives in future
          19.  Depends on what spouse does; depends on spouse/partner health
          20.  Depends on family needs/situation
          21.  Depends on whether part-time work is available
          22.  Depends on when licensed
          25.  Depends on availability of child care
           0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse; not currently working part-time: X4511^=2/
                X5111^=2; no future full-time work: X6643^=1/X5143^=1;
                original answer not DEPENDS)


          In what year (do you/does [he/she]) expect to stop working
          for pay altogether?
```

```
X7250(#1)  *Code year (4 digits)
X7317(#2)  -2.  *NEVER STOP
            0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse; not currently working part-time: X4511^=2/
                X5111^=2)


X7702(#1)  *Code age
X7731(#2)  -2.  *NEVER STOP
            0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse; not currently working part-time: X4511^=2/
                X5111^=2)


X4546(#1)  *Code number of years
X5146(#2)  -1.  Less than a year
           -2.  *NEVER STOP
            0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse; not currently working part-time: X4511^=2/
                X5111^=2)


        DEPENDS was allowed as an response to this question.  However, in
        processing, this answer was coded as a missing value and imputed.
        X6735/X6745 contain the verbatim response when R originally answered
        DEPENDS.


X6735(#1)  Code reason *DEPENDS
X6745(#2)   6.  As long as health lasts, as long as I can
            7.  Until have children
            8.  Until return to school; until get married; until time
              of other non-work activity
            9.  Until finances are adequate; depends on finances
           10.  Depends on interest, How I feel
           11.  Depends upon opportunities/economy
           12.  Never go back full time
           13.  Whenever find job, ASAP
           14.  Depends upon health, n.f.s.
           15.  After school, children
           16.  Only if need to, no plan
           17.  When R can turn over/sell the business
           18.  Depends on retirement age/incentives in future
           19.  Depends on what spouse does; depends on spouse/partner health
           20.  Depends on family needs/situation
           21.  Depends on whether part-time work is available
           22.  Depends on when licensed
           25.  Depends on availability of child care
            0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse; not currently working part-time: X4511^=2/
                X5111^=2; original response not DEPENDS)



--------------------------------------------------------------------------
CURRENTLY NOT WORKING
--------------------------------------------------------------------------


X4601(#1)  Since (you were/[he/she] was) 18, (have you/has [he/she])
X5201(#2)  ever worked full-time for pay?

            1.  *YES
            5.  *NO
            0.  Inap. (doing any work for pay: X4106^=0/X4706^=0;/
                no spouse)


X4602(#1)  How many years (have you/has [he/she]) worked full-time for
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X5202(#2)  all or most of the year?  Include any periods of
           self-employment, and the military. Roughly, how many years?

           Code number of years
           -1.  None
            0.  Inap. (doing any work for pay: X4106^=0/X4706^=0;/
                no spouse; never worked full-time: X4601^=1/X5201^=1)
           ***********************************************************
              FOR THE PUBLIC DATA SET, TOP-CODED AT 60
           ***********************************************************



X4603(#1)  Was that five years or more?
X5203(#2)  INTERVIEWER CHECKPOINT - SEE X4602/X5202

            1.  R HAS WORKED FULL-TIME FOR 5 YEARS OR MORE OR DK
            2.  LESS THAN 5 YEARS
            0.  Inap. (doing any work for pay: X4106^=0/X4706^=0;/
                no spouse; never worked full-time: X4601^=1/X5201^=1)


           In what year did (you/[he/she]) last work full-time for pay?
           ***********************************************************
               NOT INCLUDED IN THE PUBLIC DATA SET
           ***********************************************************

X4604(#1)  Code year
X5204(#2)   0.  Inap. (doing any work for pay: X4106^=0/X4706^=0;/
                no spouse; never worked full-time: X4601^=1/X5201^=1;
                at least 5 years full-time: X4603=1/X5203=1)

X7251(#1)  Code age
X7318(#2)   0.  Inap. (doing any work for pay: X4106^=0/X4706^=0;/
                no spouse; never worked full-time: X4601^=1/X5201^=1;
                at least 5 years full-time: X4603=1/X5203=1)

X7252(#1)  Code number of years
X7319(#2)  -1.  Less than one
            0.  Inap. (doing any work for pay: X4106^=0/X4706^=0;/
                no spouse; never worked full-time: X4601^=1/X5201^=1;
                at least 5 years full-time: X4603=1/X5203=1)



X4605(#1)  About how much did (you/[he/she]) earn before taxes that year?
X5205(#2)
             IF WAGE IS HOURLY, ENTER DOLLARS AND CENTS.
           CONFIRMATION SCREEN WILL ONLY SHOW DOLLARS.

           Code amount
           -1.  Nothing
            0.  Inap. (doing any work for pay: X4106^=0/X4706^=0;/
                no spouse; never worked full-time: X4601^=1/X5201^=1;
                at least 5 years full-time: X4603=1/X5203=1)

X4606(#1)  INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X5206(#2)  (And how often did (you/[he/she]) receive that amount?)

           Code frequency
            1.  *Day
            2.  *Week
            3.  Every two weeks
            4.  *Month
            5.  *Quarter
            6.  *Year
```

```
            8.  *Lump sum; one payment only/in total
           11.  Twice per year; every six months
           12.  Every two months
           14.  *By the piece/job
           18.  *Hour
           22.  Varies
           31.  *Twice a month
           -1.  Nothing
           -7.  *Other
            0.  Inap. (doing any work for pay: X4106^=0/X4706^=0;/
                no spouse; never worked full-time: X4601^=1/X5201^=1;
                at least 5 years full-time: X4603=1/X5203=1)


X4607(#1)  Including any self-employment, for how many different
X5207(#2)  employers (have you/has [he/she]) worked in full-time jobs
           lasting one year or more?

              TREAT SELF-EMPLOYMENT AS ONE EMPLOYER.

           Code number of employers
           -1.  None
            0.  Inap. (doing any work for pay: X4106^=0/X4706^=0;/
                no spouse; never worked full-time: X4601^=1/X5201^=1;
                less than 5 years full-time: X4603=2/X5203=2)


X4608(#1)  I would like to know about this full-time job (you/[he/she])
X5208(#2)
           I would like to know about the longest full-time job (you/[he/she])
           had.  Did (you/[he/she]) work for someone else, (were you/was
           [he/she]) self-employed, or what?
            1.  *Someone else
            2.  *Self-employed; other non-corporate business owned by PEU
            3.  Partnership; law firm; medical/dental partnership
           -7.  *Other
            0.  Inap. (doing any work for pay: X4106^=0/X4706^=0;/
                no spouse; never worked full-time: X4601^=1/X5201^=1;
                less than 5 years full-time: X4603=2/X5203=2)


X7410(#1)  What kind of business or industry did (you/your[husband/wife/
X7420(#2)  partner]) work in -- that is, what did they make or do at
           the place where (you/[he/she]) worked?

           Code Census 2001 3-digit industry code
           See X7402/X7412 for definitions

           ************************************************************
           In the public version of the data set, these codes have been
           collapsed in the following way:
           IF (170 <= 4-digit ind. code <=290) THEN ind. code=1;
           ELSE IF (7480 <= 4-digit ind. code <=7480) THEN ind. code=1;
           ELSE IF (7770 <= 4-digit ind. code <=7770) THEN ind. code=1;
           ELSE IF (370 <= 4-digit ind. code <=490) THEN ind. code=2;
           ELSE IF (770 <= 4-digit ind. code <=770) THEN ind. code=2;
           ELSE IF (1070 <= 4-digit ind. code <=3990) THEN ind. code=3;
           ELSE IF (6470 <= 4-digit ind. code <=6480) THEN ind. code=3;
           ELSE IF (8560 <= 4-digit ind. code <=8560) THEN ind. code=3;
           ELSE IF (4070 <= 4-digit ind. code <=5790) THEN ind. code=4;
           ELSE IF (8680 <= 4-digit ind. code <=8690) THEN ind. code=4;
           ELSE IF (6490 <= 4-digit ind. code <=6490) THEN ind. code=5;
           ELSE IF (6695 <= 4-digit ind. code <=6695) THEN ind. code=5;
           ELSE IF (6870 <= 4-digit ind. code <=7080) THEN ind. code=5;
```

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ELSE IF (7190 <= 4-digit ind. code <=7190) THEN ind. code=5;
ELSE IF (7580 <= 4-digit ind. code <=7590) THEN ind. code=5;
ELSE IF (7680 <= 4-digit ind. code <=7680) THEN ind. code=5;
ELSE IF (8770 <= 4-digit ind. code <=8890) THEN ind. code=5;
ELSE IF (570 <= 4-digit ind. code <=690) THEN ind. code=6;
ELSE IF (6070 <= 4-digit ind. code <=6390) THEN ind. code=6;
ELSE IF (6570 <= 4-digit ind. code <=6692) THEN ind. code=6;
ELSE IF (6770 <= 4-digit ind. code <=6780) THEN ind. code=6;
ELSE IF (7170 <= 4-digit ind. code <=7180) THEN ind. code=6;
ELSE IF (7270 <= 4-digit ind. code <=7470) THEN ind. code=6;
ELSE IF (7490 <= 4-digit ind. code <=7570) THEN ind. code=6;
ELSE IF (7670 <= 4-digit ind. code <=7670) THEN ind. code=6;
ELSE IF (7690 <= 4-digit ind. code <=7690) THEN ind. code=6;
ELSE IF (7780 <= 4-digit ind. code <=8470) THEN ind. code=6;
ELSE IF (8570 <= 4-digit ind. code <=8670) THEN ind. code=6;
ELSE IF (8970 <= 4-digit ind. code <=9290) THEN ind. code=6;
ELSE IF (9370 <= 4-digit ind. code <=9890) THEN ind. code=7;
*************************************************************
```

    0.   Inap. (doing any work for pay: X4106^=0/X4706^=0;/
        no spouse; never worked full-time: X4601^=1/X5201^=1;
        less than 5 years full-time: X4603=2/X5203=2)

X7409(#1) What sort of work (did you/did your [husband/wife/partner])
X7419(#2) do on (your/[his/her]) job?
           (Tell me a little more about what (you/[he/she]) did.)

           Code Census 2001 3-digit occupation codes
           See X7401/X7411 for definitions

```
*************************************************************
In the public version of the data set, these codes have been
collapsed in the following way:
IF (10 <= 4-digit occ. code <=200) THEN occ. code=1;
IF (220 <= 4-digit occ. code <=1530) THEN occ. code=1;
IF (1600 <= 4-digit occ. code <=1860) THEN occ. code=1;
IF (2000 <= 4-digit occ. code <=3650) THEN occ. code=1;
ELSE IF (1540 <= 4-digit occ. code <=1560) THEN occ. code=2;
ELSE IF (4700 <= 4-digit occ. code <=5930) THEN occ. code=2;
ELSE IF (1900 <= 4-digit occ. code <=1960) THEN occ. code=2;
ELSE IF (7900 <= 4-digit occ. code <=7900) THEN occ. code=2;
ELSE IF (3700 <= 4-digit occ. code <=4320) THEN occ. code=3;
ELSE IF (4400 <= 4-digit occ. code <=4400) THEN occ. code=3;
ELSE IF (4420 <= 4-digit occ. code <=4650) THEN occ. code=3;
ELSE IF (9840 <= 4-digit occ. code <=9840) THEN occ. code=3;
ELSE IF (6200 <= 4-digit occ. code <=7850) THEN occ. code=4;
ELSE IF (8330 <= 4-digit occ. code <=8330) THEN occ. code=4;
ELSE IF (8350 <= 4-digit occ. code <=8350) THEN occ. code=4;
ELSE IF (8440 <= 4-digit occ. code <=8630) THEN occ. code=4;
ELSE IF (8740 <= 4-digit occ. code <=8760) THEN occ. code=4;
ELSE IF (8810 <= 4-digit occ. code <=8810) THEN occ. code=4;
ELSE IF (4410 <= 4-digit occ. code <=4410) THEN occ. code=5;
ELSE IF (7920 <= 4-digit occ. code <=8320) THEN occ. code=5;
ELSE IF (8340 <= 4-digit occ. code <=8340) THEN occ. code=5;
ELSE IF (8360 <= 4-digit occ. code <=8430) THEN occ. code=5;
ELSE IF (8640 <= 4-digit occ. code <=8730) THEN occ. code=5;
ELSE IF (8800 <= 4-digit occ. code <=8800) THEN occ. code=5;
ELSE IF (8830 <= 4-digit occ. code <=9750) THEN occ. code=5;
ELSE IF (210 <= 4-digit occ. code <=210) THEN occ. code=6;
ELSE IF (4340 <= 4-digit occ. code <=4350) THEN occ. code=6;
ELSE IF (6000 <= 4-digit occ. code <=6130) THEN occ. code=6;
*************************************************************
```

```
               0.  Inap. (doing any work for pay: X4106^=0/X4706^=0;/
                   no spouse; never worked full-time: X4601^=1/X5201^=1;
                   less than 5 years full-time: X4603=2/X5203=2)


               In what year did (you/[he/she]) start working for that employer?

X4611(#1)  Code year (4 digits)
X5211(#2)   0.  Inap. (doing any work for pay: X4106^=0/X4706^=0;/
                   no spouse; never worked full-time: X4601^=1/X5201^=1;
                   less than 5 years full-time: X4603=2/X5203=2)


X7253(#1)  Code age
X7320(#2)   0.  Inap. (doing any work for pay: X4106^=0/X4706^=0;/
                   no spouse; never worked full-time: X4601^=1/X5201^=1;
                   less than 5 years full-time: X4603=2/X5203=2)


X7254(#1)  Code number of years
X7321(#2)  -1.  Less than a year
            0.  Inap. (doing any work for pay: X4106^=0/X4706^=0;/
                   no spouse; never worked full-time: X4601^=1/X5201^=1;
                   less than 5 years full-time: X4603=2/X5203=2)


               In what year did (you/[he/she]) stop working at that job?

X4612(#1)  Code year (4 digits)
X5212(#2)   0.  Inap. (doing any work for pay: X4106^=0/X4706^=0;/
                   no spouse; never worked full-time: X4601^=1/X5201^=1;
                   less than 5 years full-time: X4603=2/X5203=2)


X7255(#1)  Code age
X7322(#2)   0.  Inap. (doing any work for pay: X4106^=0/X4706^=0;/
                   no spouse; never worked full-time: X4601^=1/X5201^=1;
                   less than 5 years full-time: X4603=2/X5203=2)


X7256(#1)  Code number of years
X7323(#2)  -1.  Less than a year
            0.  Inap. (doing any work for pay: X4106^=0/X4706^=0;/
                   no spouse; never worked full-time: X4601^=1/X5201^=1;
                   less than 5 years full-time: X4603=2/X5203=2)

GF
X4613(#1)  About how much (were you/was [he/she]) earning before taxes
X5213(#2)  when (you/[he/she]) stopped working full-time at this job?

               IF WAGE IS HOURLY, ENTER DOLLARS AND CENTS.
           CONFIRMATION SCREEN WILL ONLY SHOW DOLLARS.

               Code amount
               -1.  Nothing
                0.  Inap. (doing any work for pay: X4106^=0/X4706^=0;/
                   no spouse; never worked full-time: X4601^=1/X5201^=1;
                   less than 5 years full-time: X4603=2/X5203=2)

X4614(#1)  INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X5214(#2)  (And how often did (you/[he/she]) receive that amount?)

               Code frequency
               1.  *Day
               2.  *Week
               3.  Every two weeks
               4.  *Month
               5.  *Quarter
```

```
              6.  *Year
              8.  *Lump sum; one payment only/in total
             11.  *Twice per year; every six months
             12.  Every two months
             14.  *By the piece/job
             18.  *Hour
             22.  Varies
             31.  *Twice a month
             -1.  Nothing
             -7.  *Other
              0.  Inap. (doing any work for pay: X4106^=0/X4706^=0;/
                  no spouse; never worked full-time: X4601^=1/X5201^=1;
                  less than 5 years full-time: X4603=2/X5203=2)


         GF
X4615(#1)  Since (you were/[he/she] was) 18, were there any years when
X5215(#2)  (you/[he/she]) only worked part-time for all or most of the
           year?

              1.  *YES
              5.  *NO
              0.  Inap. (doing any work for pay: X4106^=0/X4706^=0;/
                  no spouse)


X4616(#1)  For about how many years did (you/[he/she]) work part-time
X5216(#2)  for all or most of the year?

           Code number of years
           -1.  Less than a year
            0.  Inap. (doing any work for pay: X4106^=0/X4706^=0;/
                no spouse; no part-time work: X4615^=1/X5215^=1)


X4617(#1)  (Do you/Does [he/she]) expect to work for pay in the future?
X5217(#2)
              1.  *YES
              5.  *NO
              0.  Inap. (doing any work for pay: X4106^=0/X4706^=0;/
                  no spouse)


           In what year (do you/does your [husband/wife/partner])
           expect to start working?

X7257(#1)  *Code year (4 digits)
X7324(#2)   0.  Inap. (doing any work for pay: X4106^=0/X4706^=0;/
                no spouse; does not expect to work in future:
                X4617^=1/X5217^=1)


X7258(#1)  *Code age
X7325(#2)   0.  Inap. (doing any work for pay: X4106^=0/X4706^=0;/
                no spouse; does not expect to work in future:
                X4617^=1/X5217^=1)


X4618(#1)  *Code number of years
X5218(#2)  -1.  Less than a year
            0.  Inap. (doing any work for pay: X4106^=0/X4706^=0;/
                no spouse; does not expect to work in future:
                X4617^=1/X5217^=1)


           DEPENDS was allowed as an response to this question.  However, in
           processing, this answer was coded as a missing value and imputed.
           X6736/X6746 contain the verbatim response when R originally answered
```

```
          DEPENDS.

X6736(#1)  Code reason *DEPENDS
X6746(#2)   6.  As long as health lasts, as long as I can
            7.  Until have children
            8.  Until return to school; until get married; until time
              of other non-work activity
            9.  Until finances are adequate; depends on finances
           10.  Depends on interest, How I feel
           11.  Depends upon opportunities/economy
           12.  Never go back full time
           13.  Whenever find job, ASAP
           14.  Depends upon health, n.f.s.
           15.  After school, children
           16.  Only if need to, no plan
           17.  When R can turn over/sell the business
           18.  Depends on retirement age/incentives in future
           19.  Depends on what spouse does; depends on spouse/partner health
           20.  Depends on family needs/situation
           21.  Depends on whether part-time work is available
           22.  Depends on when licensed
           25.  Depends on availability of child care
            0.  Inap. (doing any work for pay: X4106^=0/X4706^=0;/
                no spouse; does not expect to work in future:
                X4617^=1/X5217^=1: original response not DEPENDS)


X4619(#1)  Will any of that be full-time work?
X5219(#2)
            1.  *YES
            5.  *NO
            0.  Inap. (doing any work for pay: X4106^=0/X4706^=0;/
                no spouse; does not expect to work in future:
                X4617^=1/X5217^=1)

          DEPENDS was allowed as an response to this question.  However, in
            processing, this answer was coded as a missing value and imputed.
          X6754/X6764 contain the verbatim response when R originally answered
          DEPENDS.

X6754(#1)  Code reason *DEPENDS
X6764(#2)   4.  As soon as can find full-time job
            6.  Depends on pay
            7.  Depends on health or health-related issue
            8.  No particular plans
            9.  Expect to go into self-employment/expand time for
                self-employment
           10.  Depends upon family or child-care issues
           11.  Depends on opportunities/interest
           12.  Depends on finances
            0.  Inap. (doing any work for pay: X4106^=0/X4706^=0;/
                no spouse; does not expect to work in future:
                X4617^=1/X5217^=1; original response not DEPENDS)



          In what year (do you/does [he/she]) expect to start working
          full-time?

X7259(#1)  *Code year (4 digits)
X7326(#2)   0.  Inap. (doing any work for pay: X4106^=0/X4706^=0;/
                no spouse; does not expect to work in future:
                X4617^=1/X5217^=1; does not expect to work full-time:
                X4619^=1/X5219^=1)
```

```
X7260(#1)  *Code age
X7327(#2)   0.  Inap. (doing any work for pay: X4106^=0/X4706^=0;/
                no spouse; does not expect to work in future:
                X4617^=1/X5217^=1; does not expect to work full-time:
                X4619^=1/X5219^=1)


X4620(#1)  *Code number of years
X5220(#2)  -1.  Less than a year
            0.  Inap. (doing any work for pay: X4106^=0/X4706^=0;/
                no spouse; does not expect to work in future:
                X4617^=1/X5217^=1; does not expect to work full-time:
                X4619^=1/X5219^=1)

        DEPENDS was allowed as an response to this question.  However, in
        processing, this answer was coded as a missing value and imputed.
        X6737/X6747 contain the verbatim response when R originally answered
        DEPENDS.


X6737(#1)  Code reason *DEPENDS
X6747(#2)   6.  As long as health lasts, as long as I can
            7.  Until have children
            8.  Until return to school; until get married; until time
              of other non-work activity
            9.  Until finances are adequate; depends on finances
           10.  Depends on interest, How I feel
           11.  Depends upon opportunities/economy
           12.  Never go back full time
           13.  Whenever find job, ASAP
           14.  Depends upon health, n.f.s.
           15.  After school, children
           16.  Only if need to, no plan
           17.  When R can turn over/sell the business
           18.  Depends on retirement age/incentives in future
           19.  Depends on what spouse does; depends on spouse/partner health
           20.  Depends on family needs/situation
           21.  Depends on whether part-time work is available
           22.  Depends on when licensed
           25.  Depends on availability of child care
            0.  Inap. (doing any work for pay: X4106^=0/X4706^=0;/
                no spouse; does not expect to work in future:
                X4617^=1/X5217^=1; does not expect to work full-time:
                X4619^=1/X5219^=1; original response not DEPENDS)



        In what year (do you/does [he/she]) expect to stop working
        full-time?

X7261(#1)  Code year (4 digits)
X7328(#2)  -2.  *NEVER STOP
            0.  Inap. (doing any work for pay: X4106^=0/X4706^=0;/
                no spouse; does not expect to work in future:
                X4617^=1/X5217^=1; does not expect to work full-time:
                X4619^=1/X5219^=1)


X7703(#1)  Code age
X7732(#2)  -2.  *NEVER STOP
            0.  Inap. (doing any work for pay: X4106^=0/X4706^=0;/
                no spouse; does not expect to work in future:
                X4617^=1/X5217^=1; does not expect to work full-time:
                X4619^=1/X5219^=1)


X4621(#1)  Code number of years
X5221(#2)  -1.  Less than a year
           -2.  *NEVER STOP
```

```
        0.  Inap. (doing any work for pay: X4106^=0/X4706^=0;/
            no spouse; does not expect to work in future:
            X4617^=1/X5217^=1; does not expect to work full-time:
            X4619^=1/X5219^=1)

        DEPENDS was allowed as an response to this question.  However, in
        processing, this answer was coded as a missing value and imputed.
        X6738/X6748 contain the verbatim response when R originally answered
        DEPENDS.

X6738(#1)  Code reason *DEPENDS
X6748(#2)   6.  As long as health lasts, as long as I can
            7.  Until have children
            8.  Until return to school; until get married; until time
              of other non-work activity
            9.  Until finances are adequate; depends on finances
           10.  Depends on interest, How I feel
           11.  Depends upon opportunities/economy
           12.  Never go back full time
           13.  Whenever find job, ASAP
           14.  Depends upon health, n.f.s.
           15.  After school, children
           16.  Only if need to, no plan
           17.  When R can turn over/sell the business
           18.  Depends on retirement age/incentives in future
           19.  Depends on what spouse does; depends on spouse/partner health
           20.  Depends on family needs/situation
           21.  Depends on whether part-time work is available
           22.  Depends on when licensed
           25.  Depends on availability of child care
            0.  Inap. (doing any work for pay: X4106^=0/X4706^=0;/
                no spouse; does not expect to work in future:
                X4617^=1/X5217^=1; does not expect to work full-time:
                X4619^=1/X5219^=1; oroginal response not DEPENDS)


        In what year (do you/does [he/she]) expect to stop working
        for pay altogether?

X7262(#2)  *Code year
X7329(#2)  -2.  *NEVER STOP
            0.  Inap. (doing any work for pay: X4106^=0/X4706^=0;/
                no spouse; does not expect to work in future:
                X4617^=1/X5217^=1)

X7704(#1)  *Code age
X7733(#1)  -2.  *NEVER STOP
            0.  Inap. (doing any work for pay: X4106^=0/X4706^=0;/
                no spouse; does not expect to work in future:
                X4617^=1/X5217^=1)

X4622(#1)  *Code number of years
X5222(#2)  -1.  Less than a year
           -2.  *NEVER STOP
            0.  Inap. (doing any work for pay: X4106^=0/X4706^=0;/
                no spouse; does not expect to work in future:
                X4617^=1/X5217^=1)

        DEPENDS was allowed as an response to this question.  However, in
        processing, this answer was coded as a missing value and imputed.
        X6739/X6749 contain the verbatim response when R originally answered
        DEPENDS.

X6739(#1)  Code reason *DEPENDS
```

```
X6749(#2)   6.  As long as health lasts, as long as I can
            7.  Until have children
            8.  Until return to school; until get married; until time
               of other non-work activity
            9.  Until finances are adequate; depends on finances
           10.  Depends on interest, How I feel
           11.  Depends upon opportunities/economy
           12.  Never go back full time
           13.  Whenever find job, ASAP
           14.  Depends upon health, n.f.s.
           15.  After school, children
           16.  Only if need to, no plan
           17.  When R can turn over/sell the business
           18.  Depends on retirement age/incentives in future
           19.  Depends on what spouse does; depends on spouse/partner health
           20.  Depends on family needs/situation
           21.  Depends on whether part-time work is available
           22.  Depends on when licensed
           25.  Depends on availability of child care
            0.  Inap. (doing any work for pay: X4106^=0/X4706^=0;/
                no spouse; does not expect to work in future:
                X4617^=1/X5217^=1; original response not DEPENDS)


-------------------------------------------------------------------------------
INFORMATION LINKED FROM 2004 CURRENT POPULATION SURVEY BY OCCUPATION CODE
FOR PRIOR JOB
-------------------------------------------------------------------------------


X8171(#1)  Recode: Unconditional mean wage for occupation group in 2004
X8172(#2)
           Code number
           0.  Inap. (/no spouse; no 3-digit occupation code for past
               job: X7405=0 and X7407=0 and X7409=0/X7415=0 and
               X7417=0 and X7419=0)
           **********************************************************
               NOT INCLUDED IN THE PUBLIC DATA SET
           **********************************************************

           For each occupation group, regressions were run separately
           for males and females of the log of annualized wages on a
           constant, a spline on age (AGE, MAX(0, AGE-35),
           MAX(0,AGE-55)), a dummy variable for part-time employment
           (1 = working 20 or fewer hours per week), a dummy variable
           for self-employment (1 = self-employed), a dummy for race
           (1 = Hispanic or non-white), and dummy variables for years
           of education (1 = : 12 years of education, some college or
           an Associate's degree, Bachelor's degree, higher degree
           than Bachelor's degree).  If there were too few people in a CPS
           3-digit occupation group, either the SCF case was matched to
           a neighboring occupation group, or the match was made at the
           level of the 2-digit occupation code.  Some of the model
           coefficients may be identically zero where there are too few
           cases in the appropriate cells in the CPS data to identify
           these coefficients; for example, a coefficient for the
           [36,55) element of the age spline may be identically zero
           if there are no CPS cases in that age group for the given
           occupation.


X8125(#1)  Recode: 10000 * Intercept
X8126(#2)
           Code number
           0.  Inap. (/no spouse; no 3-digit occupation code for past
```

```
              job: X7405=0 and X7407=0 and X7409=0/X7415=0 and
              X7417=0 and X7419=0)
              ***********************************************************
                   NOT INCLUDED IN THE PUBLIC DATA SET
              ***********************************************************


X8119(#1)   Recode: For age in [1, 35]: 10000 * Coefficient of AGE
X8120(#2)
            Code number
            0.   Inap. (/no spouse; no 3-digit occupation code for past
                 job: X7405=0 and X7407=0 and X7409=0/X7415=0 and
                 X7417=0 and X7419=0)
            ***********************************************************
                 NOT INCLUDED IN THE PUBLIC DATA SET
            ***********************************************************


X8121(#1)   Recode: For age in [36, 55]: 10000 * Coefficient of MAX(0,AGE-35)
X8122(#2)
            Code number
            0.   Inap. (/no spouse; no 3-digit occupation code for past
                 job: X7405=0 and X7407=0 and X7409=0/X7415=0 and
                 X7417=0 and X7419=0)
            ***********************************************************
                 NOT INCLUDED IN THE PUBLIC DATA SET
            ***********************************************************


X8123(#1)   Recode: For age in [55, 999]: 10000 * Coefficient of MAX(0,AGE-55)
X8124(#2)
            Code number
            0.   Inap. (/no spouse; no 3-digit occupation code for past
                 job: X7405=0 and X7407=0 and X7409=0/X7415=0 and
                 X7417=0 and X7419=0)
            ***********************************************************
                 NOT INCLUDED IN THE PUBLIC DATA SET
            ***********************************************************


X8332(#1)   Recode: 10000 * Coefficient of dummy for part-time employment
X8333(#2)
            Code number
            0.   Inap. (/no spouse; no 3-digit occupation code for past
                 job: X7405=0 and X7407=0 and X7409=0/X7415=0 and
                 X7417=0 and X7419=0)
            ***********************************************************
                 NOT INCLUDED IN THE PUBLIC DATA SET
            ***********************************************************


X8334(#1)   Recode: 10000 * Coefficient of dummy for self-emlpoyment
X8335(#2)
            Code number
            0.   Inap. (/no spouse; no 3-digit occupation code for past
                 job: X7405=0 and X7407=0 and X7409=0/X7415=0 and
                 X7417=0 and X7419=0)
            ***********************************************************
                 NOT INCLUDED IN THE PUBLIC DATA SET
            ***********************************************************


X8336(#1)   Recode: 10000 * Coefficient of dummy for Hispanic or nonwhite
X8337(#2)
```

```
          Code number
          0.  Inap. (/no spouse; no 3-digit occupation code for past
              job: X7405=0 and X7407=0 and X7409=0/X7415=0 and
              X7417=0 and X7419=0)
          ***********************************************************
              NOT INCLUDED IN THE PUBLIC DATA SET
          ***********************************************************


X8338(#1)  Recode: 10000 * Coefficient of dummy for 12 years of education
X8339(#2)
          Code number
          0.  Inap. (/no spouse; no 3-digit occupation code for past
              job: X7405=0 and X7407=0 and X7409=0/X7415=0 and
              X7417=0 and X7419=0)
          ***********************************************************
              NOT INCLUDED IN THE PUBLIC DATA SET
          ***********************************************************


X8340(#1)  Recode: 10000 * Coefficient of dummy for some college or
X8341(#2)  Associate's degree

          Code number
          0.  Inap. (/no spouse; no 3-digit occupation code for past
              job: X7405=0 and X7407=0 and X7409=0/X7415=0 and
              X7417=0 and X7419=0)
          ***********************************************************
              NOT INCLUDED IN THE PUBLIC DATA SET
          ***********************************************************


X8342(#1)  Recode: 10000 * Coefficient of dummy for Bachelor's degree
X8343(#2)
          Code number
          0.  Inap. (/no spouse; no 3-digit occupation code for past
              job: X7405=0 and X7407=0 and X7409=0/X7415=0 and
              X7417=0 and X7419=0)
          ***********************************************************
              NOT INCLUDED IN THE PUBLIC DATA SET
          ***********************************************************


X8344(#1)  Recode: 10000 * Coefficient of dummy for higher degree than
X8345(#2)  Bachelor's degree

          Code number
          0.  Inap. (/no spouse; no 3-digit occupation code for past
              job: X7405=0 and X7407=0 and X7409=0/X7415=0 and
              X7417=0 and X7419=0)
          ***********************************************************
              NOT INCLUDED IN THE PUBLIC DATA SET
          ***********************************************************


X8127(#1)  Recode: 10000 * Standard error log regression
X8128(#2)
          Code number
          0.  Inap. (/no spouse; no 3-digit occupation code for past
              job: X7405=0 and X7407=0 and X7409=0/X7415=0 and
              X7417=0 and X7419=0)
          ***********************************************************
              NOT INCLUDED IN THE PUBLIC DATA SET
          ***********************************************************
```

```
X8129(#1)   Recode: Annualized level of expected income from regression
X8130(#2)   (corrected for non-zero expectation of error term for level)

            Code number
            0.  Inap. (/no spouse; no 3-digit occupation code for past
                job: X7405=0 and X7407=0 and X7409=0/X7415=0 and
                X7417=0 and X7419=0)
                *********************************************************
                    NOT INCLUDED IN THE PUBLIC DATA SET
                *********************************************************



------------------------------------------------------------------------------
------------------------------------------------------------------------------
CURRENT BENEFITS FROM SOCIAL SECURITY
------------------------------------------------------------------------------
------------------------------------------------------------------------------
GF
X5301       IN PERSON VERSION:
            (SHOW CARD 10)
             Are you (or your [husband/wife/partner]) currently
          receiving Social Security benefit payments?

            TELEPHONE VERSION:
             Are you (or your [husband/wife/partner]) currently
          receiving Social Security benefit payments?

            INCLUDE RAILROAD RETIREMENT AS SOCIAL SECURITY
            (DO NOT INCLUDE SUPPLEMENTAL SECURITY INCOME [SSI])

             1.  *YES
             5.  *NO


------------------------------------------------------------------------------
#1 refers to Social Security benefits of head
#2 refers to Social Security benefits of spouse/partner
------------------------------------------------------------------------------

X5303(#1)   Who receives Social Security payments--you and your
X5308(#2)   (husband/wife/partner) or only one of you?  (Which one?)

            CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN

             1.  Checked
             5.  Not checked (including no spouse)
             0.  Inap. (not receiving Social Security benefits:
                 X5301^=1; no spouse/partner)


X5304(#1)   Are the payments (you [personally] receive/your
X5309(#2)   [husband/wife/partner] receives) for disability, or
            survivors benefits?

            IF R RECEIVES PAYMENTS FOR A DECEASED SPOUSE, CODE AS SURVIVORS

             1.  *RETIREMENT
             2.  *DISABILITY
             3.  *SURVIVORS
             6.  Dependent's benefit
             0.  Inap. (not receiving Social Security benefits:
                 X5301^=1;/no spouse; not receiving Social Security:
```

```
          X5303^=1/X5308^=1)
          **********************************************************
             FOR THE PUBLIC DATA SET, CODE 6 IS COMBINED WITH
             CODE 3
          **********************************************************


          How long (have you/has [he/she]) received these benefits?

X5305(#1)  Code number of years
X5310(#2)  -1.  Less than a year
            0.  Inap. (not receiving Social Security benefits:
                X5301^=1;/no spouse; not receiving Social Security:
                X5303^=1/X5308^=1)

X7330(#1)  Code age
X7331(#2)   0.  Inap. (not receiving Social Security benefits:
                X5301^=1;/no spouse; not receiving Social Security:
                X5303^=1/X5308^=1)

X7734(#1)  Code year (4 digits)
X7735(#2)   0.  Inap. (not receiving Social Security benefits:
                X5301^=1;/no spouse; not receiving Social Security:
                X5303^=1/X5308^=1)

GF
X5306(#1)  How much (do you [personally]/does [he/she]) receive each
X5311(#2)  month or year?

           WE WANT THE AMOUNT BEFORE DEDUCTIONS FOR MEDICARE

           Code amount
           -1.  Nothing
            0.  Inap. (not receiving Social Security benefits:
                X5301^=1;/no spouse; not receiving Social Security:
                X5303^=1/X5308^=1)

X5307(#1)  INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X5312(#2)
           (And how often (do you/does [he/she]) receive that amount?)

           Code frequency
            4.  *Month
            5.  Quarter
            6.  *Year
           12.  Every two months
           -7.  *Other
            0.  Inap. (not receiving Social Security benefits:
                X5301^=1;/no spouse; not receiving Social Security:
                X5303^=1/X5308^=1)

-------------------------------------------------------------------------------
-------------------------------------------------------------------------------
CURRENT BENEFITS FROM PENSIONS
-------------------------------------------------------------------------------
-------------------------------------------------------------------------------

X5313      IN PERSON VERSION:
           (SHOW CARD 10)
           Are you or your (husband/wife/partner) currently
           receiving any (other) type of retirement, pension, or
           disability payments, or are you making withdrawals from a
           pension or retirement account I have not already recorded?
```

```
          TELEPHONE VERSION:
          Are you or your (husband/wife/partner) currently
          receiving any (other) type of retirement, pension, or
          disability payments, or are you making withdrawals from a
          pension or retirement acount I have not already recorded?

       DO NOT INCLUDE SSI (SUPPLEMENTAL SECURITY INCOME) PAYMENTS.

          1.  *YES
          5.  *NO


X5314     (Not counting Social Security, how/How) many such benefits
          or accounts (do you/does your [husband/wife/partner])
          currently have?

          (Please include the payments you told me [you are/you and your
          {spouse/partner} are/your {spouse/partner}is] receiving
          from a pension with a current employer).

          Please do not include withdrawals from the IRAs and Keogh
          accounts I have already recorded.

          Code number
           0.  Inap. (no current pension benefits: X5313^=1)
          **********************************************************
             FOR THE PUBLIC DATA SET, TOP-CODED AT 7
          **********************************************************

X6700     Originally reported value of X5314 (see introduction)

          Code number
           0.  Inap. (no current pension benefits: X5313^=1)
          **********************************************************
             FOR THE PUBLIC DATA SET, TOP-CODED AT 7
          **********************************************************



-------------------------------------------------------------------------
#1 refers to the first current pension benefit
#2 refers to the second current pension benefit
#3 refers to the third current pension benefit
#4 refers to the fourth current pension benefit
#5 refers to the fifth current pension benefit
#6 refers to the sixth current pension benefit
#7 refers all remaining current pension benefits
-------------------------------------------------------------------------

X5315(#1)  For (this benefit/the first benefit), who is receiving
X5323(#2)  these payments, you or your (husband/wife/partner)?
X5331(#3)
X5415(#4)   1.  Head (Originally *RESPONDENT)
X5423(#5)   2.  *SPOUSE/PARTNER
X5431(#6)   0.  Inap. (no current pension benefits: X5313^=1;
                no benefits: X5314<1/less than 2 benefits: X5314<2/
                less than 3 benefits: X5314<3/less than 4 benefits:
                X5314<4/less than 5 benefits: X5314<5/less than 6
                benefits: X5314<6)


GF
X5316(#1)  Is this a payment or account from a (current job,) past job, a
X5324(#2)  disability or military benefit, former spouse's pension, or
X5332(#3)  something else?
```

```
X5416(#4)
X5424(#5)   1.  *Current job pension of R or spouse/partner
X5432(#6)   2.  *Past job pension of R or spouse/partner; (except military)
            3.  *Disability
            4.  *Military; (includes retirement or disability)
            5.  *Pension of former spouse
           10.  Pension through other family member
           11.  Union pension
           15.  Foreign government pension
           -7.  *Other
            0.  Inap. (no current pension benefits: X5313^=1;
                no benefits: X5314<1/less than 2 benefits: X5314<2/
                less than 3 benefits: X5314<3/less than 4 benefits:
                X5314<4/less than 5 benefits: X5314<5/less than 6
                benefits: X5314<6)
            ********************************************************
               FOR THE PUBLIC DATA SET, CODES 2, 4, 11, AND 15 ARE
               COMBINED WITH CODE 1
            ********************************************************


            How long have you received these benefits?

            How long has (he/she) received these benefits?

X5317(#1)  Code number of years
X5325(#2)  -1.  Less than one year
X5333(#3)   0.  Inap. (no current pension benefits: X5313^=1;
X5417(#4)       no benefits: X5314<1/less than 2 benefits: X5314<2/
X5425(#5)       less than 3 benefits: X5314<3/less than 4 benefits:
X5433(#6)       X5314<4/less than 5 benefits: X5314<5/less than 6
                benefits: X5314<6)


X7332(#1)  Code age
X7333(#2)   0.  Inap. (no current pension benefits: X5313^=1;
X7334(#3)       no benefits: X5314<1/less than 2 benefits: X5314<2/
X7335(#4)       less than 3 benefits: X5314<3/less than 4 benefits:
X7336(#5)       X5314<4/less than 5 benefits: X5314<5/less than 6
X7337(#6)       benefits: X5314<6)


X7736(#1)  Code year (4 digits)
X7738(#2)   0.  Inap. (no current pension benefits: X5313^=1;
X7740(#3)       no benefits: X5314<1/less than 2 benefits: X5314<2/
X7742(#4)       less than 3 benefits: X5314<3/less than 4 benefits:
X7744(#5)       X5314<4/less than 5 benefits: X5314<5/less than 6
X7746(#6)       benefits: X5314<6)


X6461(#1)  Is this pension currently an account plan, such as a 401(k),
X6466(#2)  where you could take the whole balance as one payment if
X6471(#3)  you wanted to?
X6476(#4)
X6481(#5)  INTERVIEWER:  IF R SAYS THAT IT IS AN ACCOUNT THAT WAS
X6486(#6)  CONVERTED TO AN ANNUITY AT RETIREMENT, CODE "NO."

            1.  *YES
            5.  *NO
            0.  Inap. (no current pension benefits: X5313^=1;
                no benefits: X5314<1/less than 2 benefits: X5314<2/
                less than 3 benefits: X5314<3/less than 4 benefits:
                X5314<4/less than 5 benefits: X5314<5/less than 6
                benefits: X5314<6; disabilty benefits: X5316=3/
                X5324=3/X5332=3/X5416=3/X5424=3/X5432=3)
```

```
X6462(#1)  What is the current balance in this account?
X6467(#2)
X6472(#3)  Code amount
X6477(#4)   0.  Inap. (no current pension benefits: X5313^=1;
X6482(#5)       no benefits: X5314<1/less than 2 benefits: X5314<2/
X6487(#6)       less than 3 benefits: X5314<3/less than 4 benefits:
                X5314<4/less than 5 benefits: X5314<5/less than 6
                benefits: X5314<6; disabilty benefits: X5316=3/
                X5324=3/X5332=3/X5416=3/X5424=3/X5432=3;
                not an account plan: X6461=5/X6466=5/X6471=5/
                X6476=5/X6481=5/X6486=5)


GF
X6933(#1)  How is the account invested?  Is it all in stocks, all
X6937(#2)  in interest earning assets, is it split between these,
X6941(#3)  or something else?
X6945(#4)
X6949(#5)  IF R SAY "MUTUAL FUND," PROBE FOR WHETHER IT IS A STOCK
X6953(#6)  FUND, A BOND FUND, OR ONE SPLIT OVER BOTH TYPES

            1.  *ALL IN STOCKS
            2.  *ALL IN INTEREST EARNING ASSETS/BONDS
            3.  *SPLIT
            4.  Real estate
            5.  Hedge fund
            6.  Annuities
            8.  Mineral rights
           -7.  *OTHER
            0.  Inap. (no current pension benefits: X5313^=1;
                no benefits: X5314<1/less than 2 benefits: X5314<2/
                less than 3 benefits: X5314<3/less than 4 benefits:
                X5314<4/less than 5 benefits: X5314<5/less than 6
                benefits: X5314<6; disabilty benefits: X5316=3/
                X5324=3/X5332=3/X5416=3/X5424=3/X5432=3;
                not an account plan: X6461=5/X6466=5/X6471=5/
                X6476=5/X6481=5/X6486=5)
           **********************************************************
              FOR THE PUBLIC DATA SET, CODES 4, 5, 6, 7 AND 8 ARE
              COMBINED WITH CODE -7
           **********************************************************

X6934(#1)  About what percent is in stocks?
X6938(#2)
X6942(#3)  Code percent * 100
X6946(#4)   0.  Inap. (no current pension benefits: X5313^=1;
X6950(#5)       no benefits: X5314<1/less than 2 benefits: X5314<2/
X6954(#6)       less than 3 benefits: X5314<3/less than 4 benefits:
                X5314<4/less than 5 benefits: X5314<5/less than 6
                benefits: X5314<6; ; disabilty benefits: X5316=3/
                X5324=3/X5332=3/X5416=3/X5424=3/X5432=3;
                not an account plan: X6461=5/X6466=5/X6471=5/
                X6476=5/X6481=5/X6486=5; investment not split:
                X6933^=3/X6937^=3/X6941^=3/X6945^=3/
                X6949^=3/X6953^=3/)
           **********************************************************
              FOR THE PUBLIC DATA SET, ROUNDED TO NEAREST 500 IF
              BETWEEN 250 AND 9750 INCLUSIVE, OTHERWISE IF > 0
              ROUNDED TO NEAREST 100 WITH A TOP-CODE AT 9900
              AND A BOTTOM-CODE AT 100 FOR THOSE VALUES ROUNDED
           **********************************************************


X6935(#1)  Is any of this stock in a company where (you/your
```

```
X6939(#2)  [husband/wife/partner]) worked?
X6943(#3)
X6947(#4)   1.  *YES
X6951(#5)   5.  *NO
X6955(#6)   0.  Inap. (no current pension benefits: X5313^=1;
                    no benefits: X5314<1/less than 2 benefits: X5314<2/
                    less than 3 benefits: X5314<3/less than 4 benefits:
                    X5314<4/less than 5 benefits: X5314<5/less than 6
                    benefits: X5314<6; ; disabilty benefits: X5316=3/
                    X5324=3/X5332=3/X5416=3/X5424=3/X5432=3;
                    not an account plan: X6461=5/X6466=5/X6471=5/
                    X6476=5/X6481=5/X6486=5; no investment in stocks:
                    X6933^=1 or 3/X6937^=1 or 3/X6941^=1 or 3/
                    X6945^=1 or 3/X6949^=1 or 3/X6953^=1 or 3)


X6464(#1)  Over the past year, how much did (you/your
X6469(#2)  [husband/wife/partner]) take from this account?
X6474(#3)
X6479(#4)  Code amount
X6484(#5)  -1.  Nothing
X6489(#6)   0.  Inap. (no current pension benefits: X5313^=1;
                    no benefits: X5314<1/less than 2 benefits: X5314<2/
                    less than 3 benefits: X5314<3/less than 4 benefits:
                    X5314<4/less than 5 benefits: X5314<5/less than 6
                    benefits: X5314<6; disabilty benefits: X5316=3/
                    X5324=3/X5332=3/X5416=3/X5424=3/X5432=3;
                    not an account plan: X6461=5/X6466=5/X6471=5/
                    X6476=5/X6481=5/X6486=5)



X6465(#1)   INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X6470(#2)   (And how often is that amount received?)
X6475(#3)
X6480(#4)  Code frequency
X6485(#5)   4.  *Month
X6490(#6)   5.  Quarter
            6.  *Year
           -1.  Nothing
           -7.  *Other
            0.  Inap. (no current pension benefits: X5313^=1;
                    no benefits: X5314<1/less than 2 benefits: X5314<2/
                    less than 3 benefits: X5314<3/less than 4 benefits:
                    X5314<4/less than 5 benefits: X5314<5/less than 6
                    benefits: X5314<6; disabilty benefits: X5316=3/
                    X5324=3/X5332=3/X5416=3/X5424=3/X5432=3;
                    not an account plan: X6461=5/X6466=5/X6471=5/
                    X6476=5/X6481=5/X6486=5)


X6936(#1)  Before you started receiving benefits, did (you/your
X6940(#2)  [husband/wife/partner]) have an option to choose (regular
X6944(#3)  payments for life /a lump sum distribution instead of
X6948(#4)  regular payments)?
X6952(#5)  IF R WAS NOT ALLOWED A CHOICE, CODE NO.
X6956(#6)
          1.  *YES
            5.  *NO
            0.  Inap. (no current pension benefits: X5313^=1;
                    no benefits: X5314<1/less than 2 benefits: X5314<2/
                    less than 3 benefits: X5314<3/less than 4 benefits:
                    X5314<4/less than 5 benefits: X5314<5/less than 6
                    benefits: X5314<6; disabilty benefits: X5316=3/
```

```
                    X5324=3/X5332=3/X5416=3/X5424=3/X5432=3)


X5318(#1)   How much is received each month or year?
X5326(#2)
X5334(#3)   Code amount
X5418(#4)    0.  Inap. (no current pension benefits: X5313^=1;
X5426(#5)        no benefits: X5314<1/less than 2 benefits: X5314<2/
X5434(#6)        less than 3 benefits: X5314<3/less than 4 benefits:
                 X5314<4/less than 5 benefits: X5314<5/less than 6
                 benefits: X5314<6; an account plan: X6461=1/X6466=1/
                 X6471=1/X6476=1/X6481=1/X6486=1)


X5319(#1)   INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X5327(#2)   (And how often is that amount received?)
X5335(#3)
X5419(#4)   Code frequency
X5427(#5)    1.  Day
X5435(#6)    2.  Week
             3.  Every two weeks
             4.  *Month
             5.  Quarter
             6.  *Year
             8.  Lump sum; one payment only/in total
            11.  Twice per year; every six months
            12.  Every two months
            14.  By the piece/job
            18.  Hour
            22.  Varies
            31.  Twice a month
            -7.  *Other
             0.  Inap. (no current pension benefits: X5313^=1;
                 no benefits: X5314<1/less than 2 benefits: X5314<2/
                 less than 3 benefits: X5314<3/less than 4 benefits:
                 X5314<4/less than 5 benefits: X5314<5/less than 6
                 benefits: X5314<6; an account plan: X6461=1/X6466=1/
                 X6471=1/X6476=1/X6481=1/X6486=1)



X5320(#1)   Has this payment been increased when the cost of living has
X5328(#2)   increased?
X5336(#3)
X5420(#4)   CODE "YES" EVEN IF ADJUSTMENTS ARE NOT REGULAR.
X5428(#5)
X5436(#6)    1.  *YES
             5.  *NO
             0.  Inap. (no current pension benefits: X5313^=1;
                 no benefits: X5314<1/less than 2 benefits: X5314<2/
                 less than 3 benefits: X5314<3/less than 4 benefits:
                 X5314<4/less than 5 benefits: X5314<5/less than 6
                 benefits: X5314<6; an account plan: X6461=1/X6466=1/
                 X6471=1/X6476=1/X6481=1/X6486=1)



X5322(#1)   If you were to die, what percent of this payment would your
X5330(#2)   (husband/wife/partner) continue to receive or would the
X5338(#3)   payments stop?
X5422(#4)
X5430(#5)   If your (husband/wife/partner) were to die, what percent of
X5438(#6)   this payment would you continue to receive or would the
            payments stop?

            Code percent * 100
            -1.  *Stop
```

```
            -2.  Start at a later time, no indication of reduced benefit
            -3.  Start at a later time, indication of reduced benefit
            -4.  Lump sum payout
            -5.  Full amount for limited period
            -6.  Full amount, no time limit or time period not specified
            -7.  Other arrangement
             0.  Inap. (no current pension benefits: X5313^=1;
                 no benefits: X5314<1/less than 2 benefits: X5314<2/
                 less than 3 benefits: X5314<3/less than 4 benefits:
                 X5314<4/less than 5 benefits: X5314<5/less than 6
                 benefits: X5314<6; an account plan: X6461=1/X6466=1/
                 X6471=1/X6476=1/X6481=1/X6486=1; no spouse or partner)


X6957(#7)  Thinking about the type of plans that accumulate a balance,
           what is the total balance you (or your [husband/wife/partner])
           have in all other such plans from which you make withdrawals?
           IF THERE ARE NO PLANS OF THIS TYPE, CODE ZERO.

           Code amount
           -1.  Nothing
            0.  Inap. (no current pension benefits: X5313^=1; fewer
                than 7 benefits: X5314<7)

X8467(#7)  Original amount of plans that accumulate a balance,
           for Rs who did not provide complete information within the
           grid structure (see introduction).

           Code amount
           -1.  Nothing
            0.  Inap. (no current pension benefits: X5313^=1; fewer
                than 7 benefits: X5314<7)


X6958(#7)  Thinking about the type of plans that give regular
           payments, how much do (you/you and your [husband/wife/partner])
           receive per month or year from all other such plans?
           IF THERE ARE NO PLANS OF THIS TYPE, CODE ZERO.

           Code amount
           -1.  Nothing
            0.  Inap. (no current pension benefits: X5313^=1; fewer
                than 7 benefits: X5314<7)

X8468(#7)  Original amount of plans that pay a regular benefit
           for Rs who did not provide complete information within the
           grid structure (see introduction).

           Code amount
           -1.  Nothing
            0.  Inap. (no current pension benefits: X5313^=1; fewer
                than 7 benefits: X5314<7)

X6959(#7)  And how often is that amount received?

             1.  Day
             2.  Week
             3.  Every two weeks
             4.  *Month
             5.  Quarter
             6.  *Year
             8.  Lump sum; one payment only/in total
            11.  Twice per year; every six months
            12.  Every two months
```

```
            14.  By the piece/job
            18.  Hour
            22.  Varies
            31.  *Twice a month
            -1.  Nothing
            -7.  *Other
             0.  Inap. (no current pension benefits: X5313^=1; fewer
                 than 7 benefits: X5314<7)


X8469(#7)  Original value of frequency.

             1.  Day
             2.  Week
             3.  Every two weeks
             4.  *Month
             5.  Quarter
             6.  *Year
             8.  Lump sum; one payment only/in total
            11.  Twice per year; every six months
            12.  Every two months
            14.  By the piece/job
            18.  Hour
            22.  Varies
            31.  *Twice a month
            -1.  Nothing
            -7.  *Other
             0.  Inap. (no current pension benefits: X5313^=1; fewer
                 than 7 benefits: X5314<7)



-------------------------------------------------------------------------------
-------------------------------------------------------------------------------
CASH SETTLEMENTS FROM PAST JOBS
-------------------------------------------------------------------------------
-------------------------------------------------------------------------------


X5501      Have you (or your [husband/wife/partner]) ever received a
           lump-sum distribution or settlement from a pension or
           retirement plan of a previous job?  Please include such
           settlements even if they were "rolled over" into a new
           pension plan, or a Keogh or IRA.

           IF YES: Do not include severance pay or worker's compensation.

            1.  *YES
            5.  *NO


X5502      (Including the IRA roll-overs you told me about earlier,
           how/How) many such lump-sum distributions or settlements
           have you (or your [husband/wife/partner]) received?

           Code number
            0.  Inap. (no setlements: X5501^=1)

X6701      Originally reported value of X5502 (see introduction)

           Code number
            0.  Inap. (no setlements: X5501^=1)


-------------------------------------------------------------------------------
#1 refers to first settlement
#2 refers to second settlement
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         #3 refers to third settlement
         #4 refers to fourth settlement
         #5 refers to fifth settlement
         #6 refers to sixth settlement
         #7 refers to all remaining settlements
         --------------------------------------------------------------------------


X5503(#1)  Who received (this/the first) settlement, you or your
X5506(#2)  (husband/wife/partner)?
X5509(#3)
X5512(#4)   1.  Head (Originally *Respondent)
X5515(#5)   2.  *Spouse/partner
X5518(#6)   0.  Inap. (no setlements: X5501^=1; no settlements: X5502<1/
                   less than 2 settlements: X5502<2/less than 3 settlements:
                   X5502<3/less than 4 settlements: X5502<4/less than 5
                   settlements: X5502<5/less than 6 settlements: X5502<6)


X5504(#1)  What was the amount of this (first) cash settlement?
X5507(#2)
X5510(#3)  Code amount
X5513(#4)   0.  Inap. (no setlements: X5501^=1; no settlements: X5502<1/
X5516(#5)       less than 2 settlements: X5502<2/less than 3 settlements:
X5519(#6)       X5502<3/less than 4 settlements: X5502<4/less than 5
                settlements: X5502<5/less than 6 settlements: X5502<6)


           In what year was (this/the first) cash settlement received?

X5505(#1)  Code year (4 digits)
X5508(#2)   0.  Inap. (no setlements: X5501^=1; no settlements: X5502<1/
X5511(#3)       less than 2 settlements: X5502<2/less than 3 settlements:
X5514(#4)       X5502<3/less than 4 settlements: X5502<4/less than 5
X5517(#5)       settlements: X5502<5/less than 6 settlements: X5502<6)
X5520(#6)


X7338(#1)  Code age
X7340(#2)   0.  Inap. (no setlements: X5501^=1; no settlements: X5502<1/
X7342(#3)       less than 2 settlements: X5502<2/less than 3 settlements:
X7344(#4)       X5502<3/less than 4 settlements: X5502<4/less than 5
X7346(#5)       settlements: X5502<5/less than 6 settlements: X5502<6)
X5521(#6)


X7339(#1)  Code number of years
X7341(#2)  -1.  Less than a year
X7343(#3)   0.  Inap. (no setlements: X5501^=1; no settlements: X5502<1/
X7345(#4)       less than 2 settlements: X5502<2/less than 3 settlements:
X7347(#5)       X5502<3/less than 4 settlements: X5502<4/less than 5
X5522(#6)       settlements: X5502<5/less than 6 settlements: X5502<6)


X6806(#7)  How much in total did you (and your [husband/wife/partner])
           receive from all other such settlements?

           Code amount
           0.  Inap. (no setlements: X5501^=1; no settlements: X5502<1/
                   less than 2 settlements: X5502<2/less than 3 settlements:
                   X5502<3/less than 4 settlements: X5502<4/less than 5
                   settlements: X5502<5/fewer than 6 settlements: X5502<6)

X8457(#7)  Original value of remaining total for Rs who did not
           provide complete informtion within the grid structure (see
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             introduction).

             Code amount
             0.  Inap. (no setlements: X5501^=1; did not break off early
                 in grid)


                What did (you do/you and your[husband/wife/partner] do)
             with the money from (this/these) settlement(s)
                -- did you roll it over into an IRA or another employer's
             pension plan, did you invest it in some other way, did you
             spend it on durables, did you spend it in some other way,
             or did you do something else?

                "DURABLES" INCLUDE CARS, FURNITURE, WASHING MACHINES, STEREOS, ETC.
                CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN

X6775        *Rolled over into IRA/Rolled over into annuity
X6960        *Rolled over into another employer's pension plan
X6776        *Other investment
X6777        *Durables
X6778        *Other purchases
X6779        *OTHER

              1.  Checked
              5.  Not checked
              6.  Paid bills/debts/living expenses (for X6779 only)
             10.  Moved to a new location (for X6779 only)
             12.  Education (for X6779 only)
             13.  Divorce settlement (for X6779 only)
             14.  Purchased home (for X6779 only)
              0.  Inap. (no setlements: X5501^=1)
             ********************************************************
                FOR THE PUBLIC DATA SET, CODE 13 IS COMBINED WITH
                CODE 6
             ********************************************************



    --------------------------------------------------------------------------------
    --------------------------------------------------------------------------------
    FUTURE PENSION BENEFITS
    --------------------------------------------------------------------------------
    --------------------------------------------------------------------------------


X5601        IN PERSON VERSION:
             (SHOW CARD 10)
             During the interview, we have covered retirement assets
             including Keoghs and IRAs, annuities, (current job
             pensions,) and benefits that may currently be received
             from Social Security or pensions from past work.

             To complete the picture now, please tell me, have you (and
             your [husband/wife/partner]) earned rights to any other
             pensions or retirement accounts from a previous employer
             that you (or your [husband/wife/partner]) will receive or
             draw on in the future.

             TELEPHONE VERSION:
             During the interview, we have covered retirement assets
             including Keoghs and IRAs, annuities, (current job
             pensions,) and benefits that may currently be received
             from Social Security or pensions from past work.

             To complete the picture now, please tell me, have you (and
```

your [husband/wife/partner]) earned rights to any other
                pensions or retirement accounts from a previous employer
                that you (or your [husband/wife/partner]) will receive or
                draw on in the future.

                   DO NOT INCLUDE PENSIONS R MIGHT GET FROM FUTURE JOBS UNLESS
                   RIGHTS TO THE PENSION ARE ALREADY EARNED.

                   1.   *YES
                   5.   *NO

X5602   How many such benefits do you (or your [husband/wife/partner])
             expect to receive in the future?

                Code number
                 0. Inap. (no future pensions: X5601^=1)

X6702   Originally reported value of X5602 (see introduction)

                Code number
                 0. Inap. (no future pensions: X5601^=1)

#1 refers to first future pension benefit
#2 refers to second future pension benefit
#3 refers to third future pension benefit
#4 refers to fourth future pension benefit
#5 refers to fifth future pension benefit
#6 refers to sixth future pension benefit
#7 refers to all remaining future pension benefits

X5606(#1) Who expects to receive (this/the largest) benefit?
X5614(#2)
X5622(#3) (IF R ANSWERS DK: Tell me about your benefits first.)
X5630(#4)
X5638(#5) (WE DO NOT CARE WHICH PLAN IS LARGEST, TAKE ANY PLAN.)
X5646(#6)
                   1.   Head (Originally *Respondent)
                   2.   *Spouse/partner
                   0.   Inap. (no future pensions: X5601^=1; no future
                        benefits: X5602<1/ less than 2 future benefits:
                        X5602<2/less than 3 benefits X5602<3/less than 4
                        benefits: X5602<4/less than 5 benefits: X5602<5/
                        less than 6 benefits: X5602<6)

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X7768(#1) Is this benefit from a past job, the military, a former
X7769(#2) spouse's pension, or something else?
X7770(#3)
X7771(#4)
X7772(#5) 1.   *Past job pension of R or S/P
X7773(#6) 2.   *Military
           3.   *Former spouse's pension
          -7.   *Other
           0.   Inap. (no future pensions: X5601^=1; no future
                benefits: X5602<1/ less than 2 future benefits:
                X5602<2/less than 3 benefits X5602<3/less than 4
                benefits: X5602<4/less than 5 benefits: X5602<5/
                less than 6 benefits: X5602<6)

```
X6961(#1)   Did (you/your [husband/wife/partner]) have or will (you/[he/she])
X6967(#2)   have an option to receive the payments either as a lump-sum
X6973(#3)   distribution or as regular payments for life?
X6979(#4)
X6985(#5)    1.  *YES
X6991(#6)    5.  *NO
             0.  Inap. (no future pensions: X5601^=1; no future
                 benefits: X5602<1/ less than 2 future benefits:
                 X5602<2/less than 3 benefits X5602<3/less than 4
                 benefits: X5602<4/less than 5 benefits: X5602<5/
                 less than 6 benefits: X5602<6)


X5603(#1)   About (this/the largest) benefit, is it a type of plan
X5611(#2)   that has an account balance, is it a plan that will pay out
X5619(#3)   a regular income for life after retirement, or is it a
X5627(#4)   mixture of these two types?
X5635(#5)
X5643(#6)
             1.  *Regular income for life
             2.  *Account
             3.  *Mixture
             0.  Inap. (no future pensions: X5601^=1; no future
                 benefits: X5602<1/ less than 2 future benefits:
                 X5602<2/less than 3 benefits X5602<3/less than 4
                 benefits: X5602<4/less than 5 benefits: X5602<5/
                 less than 6 benefits: X5602<6)


X7348(#1)   When (you retire/your [husband/wife/partner] retires), will
X7350(#2)   (you/[he/she]) receive the money in the account
X7352(#3)   as a lump sum, will (you/[he/she]) receive regular payments
X7354(#4)   as long as (you live/[he/she] lives), will (you/[he/she])
X7356(#5)   receive a payment level that (you decide/[he/she] decides,
X7358(#6)   or something else?

             1.  *Lump sum
             2.  *Regular payments for life
             3.  *Payment level you decide
             4.  Payments for a set period
            -7.  *Something else
             0.  Inap. (no future pensions: X5601^=1; no future
                 benefits: X5602<1/ less than 2 future benefits:
                 X5602<2/less than 3 benefits X5602<3/less than 4
                 benefits: X5602<4/less than 5 benefits: X5602<5/
                 less than 6 benefits: X5602<6; not an account-type
                 or mixture plan: X5603=1/X5611=1/X5619=1/X5627=1/X5635=1/
                 X5643=1)


X5604(#1)   How much is in the account now?
X5612(#2)
X5620(#3)   Code amount
X5628(#4)  -1.  Nothing
X5636(#5)   0.  Inap. (no future pensions: X5601^=1; no future
X5644(#6)       benefits: X5602<1/ less than 2 future benefits:
                X5602<2/less than 3 benefits X5602<3/less than 4
                benefits: X5602<4/less than 5 benefits: X5602<5/
                less than 6 benefits: X5602<6; not an account-type
                or mixture plan: X5603=1/X5611=1/X5619=1/X5627=1/X5635=1/
                X5643=1)


X5608(#1)   About how much (do you/does [he/she]) expect the payments
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X5616(#2)  to be?
X5624(#3)
X5632(#4)  Code amount
X5640(#5)  -1.  Nothing
X5648(#6)   0.  Inap. (no future pensions: X5601^=1; no future
                benefits: X5602<1/ less than 2 future benefits:
                X5602<2/less than 3 benefits X5602<3/less than 4
                benefits: X5602<4/less than 5 benefits: X5602<5/
                less than 6 benefits: X5602<6; lump sum benefit:
                X7348=1/X7350=1/X7352=1/X7354=1/X7356=1/X7358=1)


X5609(#1)  INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X5617(#2)  (And how often do you expect to receive that amount?)
X5625(#3)
X5633(#4)  Code frequency
X5641(#5)   1.  Day
X5649(#6)   2.  *Week
            3.  *Every two weeks
            4.  *Month
            5.  *Quarter
            6.  *Year
            8.  *Lump sum; one payment only/in total
           11.  *Twice per year; every six months
           12.  Every two months
           14.  By the piece/job
           18.  Hour
           22.  Varies
           31.  *Twice a month
           -1.  Nothing
           -7.  *Other
            0.  Inap. (no future pensions: X5601^=1; no future
                benefits: X5602<1/ less than 2 future benefits:
                X5602<2/less than 3 benefits X5602<3/less than 4
                benefits: X5602<4/less than 5 benefits: X5602<5/
                less than 6 benefits: X5602<6; lump sum benefit:
                X7348=1/X7350=1/X7352=1/X7354=1/X7356=1/X7358=1)



           When (do you/does your [spouse/partner]) expect to receive
           this pension?

X7751(#1)  Code number of years
X7752(#2)  -1.  Less than a year
X7753(#3)   0.  Inap. (no future pensions: X5601^=1; no future
X7754(#4)       benefits: X5602<1/ less than 2 future benefits:
X7755(#5)       X5602<2/less than 3 benefits X5602<3/less than 4
X7756(#6)       benefits: X5602<4/less than 5 benefits: X5602<5/
                less than 6 benefits: X5602<6)


X5607(#1)  Code age
X5615(#2)   0.  Inap. (no future pensions: X5601^=1; no future
X5623(#3)       benefits: X5602<1/ less than 2 future benefits:
X5631(#4)       X5602<2/less than 3 benefits X5602<3/less than 4
X5639(#5)       benefits: X5602<4/less than 5 benefits: X5602<5/
X5647(#6)       less than 6 benefits: X5602<6)


X7349(#1)  Code year (4 digits)
X7351(#2)   0.  Inap. (no future pensions: X5601^=1; no future
X7353(#3)       benefits: X5602<1/ less than 2 future benefits:
X7355(#4)       X5602<2/less than 3 benefits X5602<3/less than 4
X7357(#5)       benefits: X5602<4/less than 5 benefits: X5602<5/
X7359(#6)       less than 6 benefits: X5602<6)


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X6962(#1)   How is the money in this account invested?  Is it all in
X6968(#2)   stocks, all in interest-earning assets, is it split between
X6974(#3)   these, or something else?
X6980(#4)
X6986(#5)   IF R SAY "MUTUAL FUND," PROBE FOR WHETHER IT IS A STOCK
X6992(#6)   FUND, A BOND FUND, OR ONE SPLIT OVER BOTH TYPES


               1.   *ALL IN STOCKS
               2.   *ALL IN INTEREST EARNING ASSETS/BONDS
               3.   *SPLIT
               4.   Real estate
               5.   Hedge fund
               6.   Annuities
               8.   Mineral rights
              -7.   *OTHER
               0.   Inap. (no future pensions: X5601^=1; no future
                    benefits: X5602<1/ less than 2 future benefits:
                    X5602<2/less than 3 benefits X5602<3/less than 4
                    benefits: X5602<4/less than 5 benefits: X5602<5/
                    less than 6 benefits: X5602<6; not an account-type
                    or mixture plan: X5603=1/X5611=1/X5619=1/X5627=1/X5635=1/
                    X5643=1)
              *********************************************************
                 FOR THE PUBLIC DATA SET, CODES 4, 5, 6, 7 AND 8 ARE
                 COMBINED WITH CODE -7
              *********************************************************


X6963(#1)   About what percent is in stocks?
X6969(#2)
X6975(#3)   Code percent * 100
X6981(#4)    0.   Inap. (no future pensions: X5601^=1; no future
X6987(#5)         benefits: X5602<1/ less than 2 future benefits:
X6993(#6)         X5602<2/less than 3 benefits X5602<3/less than 4
                  benefits: X5602<4/less than 5 benefits: X5602<5/
                  less than 6 benefits: X5602<6; not an account-type
                  or mixture plan: X5603=1/X5611=1/X5619=1/X5627=1/X5635=1/
                  X5643=1; investment not split: X6962^=3/X6968^=3/
                  X6974^=3/X6980^=3/X6986^=3/X6992^=3/)
              *********************************************************
                 FOR THE PUBLIC DATA SET, ROUNDED TO NEAREST 500 IF
                 BETWEEN 250 AND 9750 INCLUSIVE, OTHERWISE IF > 0
                 ROUNDED TO NEAREST 100 WITH A TOP-CODE AT 9900
                 AND A BOTTOM-CODE AT 100 FOR THOSE VALUES ROUNDED
              *********************************************************


X6964(#1)   Is any of this stock in a company where (you/your
X6970(#2)   [husband/wife/partner]) worked?
X6976(#3)
X6982(#4)    1.   *YES
X6988(#5)    5.   *NO
X6994(#6)    0.   Inap. (no future pensions: X5601^=1; no future
                  benefits: X5602<1/ less than 2 future benefits:
                  X5602<2/less than 3 benefits X5602<3/less than 4
                  benefits: X5602<4/less than 5 benefits: X5602<5/
                  less than 6 benefits: X5602<6; not an account-type
                  or mixture plan: X5603=1/X5611=1/X5619=1/X5627=1/X5635=1/
                  X5643=1; no investment in stocks: X6962^=1 or
               3/X6968^=1 or 3/X6974^=1 or 3/X6980^=1 or 3/X6986^=1
                  or 3/X6992^=1 or 3)

X6965(#1)   Over the past year, how much did (you/your [husband/wife/partner])
X6971(#2)   take from this account?
```

```
X6977(#3)
X6983(#4)   Code amount
X6989(#5)   -1.  Nothing
X6995(#6)    0.  Inap. (no future pensions: X5601^=1; no future
                    benefits: X5602<1/ less than 2 future benefits:
                    X5602<2/less than 3 benefits X5602<3/less than 4
                    benefits: X5602<4/less than 5 benefits: X5602<5/
                    less than 6 benefits: X5602<6; not an account-type
                    or mixture plan: X5603=1/X5611=1/X5619=1/X5627=1/X5635=1/
                    X5643=1)

X6966(#1)   INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X6972(#2)   (And how often is that amount received?)
X6978(#3)
X6984(#4)   Code frequency
X6990(#5)    1.  Day
X6996(#6)    2.  Week
             3.  Every two weeks
             4.  *Month
             5.  Quarter
             6.  *Year
             8.  Lump sum; one payment only/in total
            11.  Twice per year; every six months
            12.  Every two months
            14.  By the piece/job
            18.  Hour
            22.  Varies
            31.  Twice a month
            -7.  *Other
             0.  Inap. (no future pensions: X5601^=1; no future
                    benefits: X5602<1/ less than 2 future benefits:
                    X5602<2/less than 3 benefits X5602<3/less than 4
                    benefits: X5602<4/less than 5 benefits: X5602<5/
                    less than 6 benefits: X5602<6; not an account-type
                    or mixture plan: X5603=1/X5611=1/X5619=1/X5627=1/X5635=1/
                    X5643=1)

X6997(#7)   Thinking about all remaining plans that accumulate a
            balance, what is the total current balance in those plans?
            IF THERE ARE NO PLANS OF THIS TYPE, CODE ZERO.

            Code amount
            -1.  Nothing
             0.  Inap. (no future pensions: X5601^=1; fewer than
                    seven future benefits)

X8470(#7)   Original value of all remaining other pension plans
            with an account balance for Rs who did not provide complete
            information within the grid structure (see introduction).

            Code amount
            -1.  Nothing
             0.  Inap. (no future pensions: X5601^=1; did not break off
                    early in grid)

X6998(#7)   Thinking about all the remaining plans where you (and your
            [husband/wife/partner]) expect to receive regular payments
            in the future, how much in total do you (or your
            [husband/wife/partner] expect to receive?
            IF THERE ARE NO PLANS OF THIS TYPE, CODE ZERO.

            Code amount
            -1.  Nothing
```

```
              0.  Inap. (no future pensions: X5601^=1; fewer than
                  seven future benefits)

X8471(#7)  Original value of all remaining future pension benefits
           with regular payment for Rs who did not provide complete
           information within the grid structure (see introduction).

           Code amount
           -1.  Nothing
            0.  Inap. (no future pensions: X5601^=1; did not break off
                early in grid)

X6999(#7)  (And how often do you expect to receive that amount?)

            1.  Day
            2.  *Week
            3.  *Every two weeks
            4.  *Month
            5.  *Quarter
            6.  *Year
            8.  *Lump sum; one payment only/in total
           11.  *Twice per year; every six months
           12.  Every two months
           14.  By the piece/job
           18.  Hour
           22.  Varies
           31.  *Twice a month
           -1.  Nothing
           -7.  *Other
            0.  Inap. (no future pensions: X5601^=1; fewer than
                seven future benefits)

X8472(#7)  Original value of frequency.

            1.  Day
            2.  *Week
            3.  *Every two weeks
            4.  *Month
            5.  *Quarter
            6.  *Year
            8.  *Lump sum; one payment only/in total
           11.  *Twice per year; every six months
           12.  Every two months
           14.  By the piece/job
           18.  Hour
           22.  Varies
           31.  *Twice a month
           -1.  Nothing
           -7.  *Other
            0.  Inap. (no future pensions: X5601^=1; fewer than
                seven future benefits)

GF
X7360      (Is this pension/Are any of these pensions) part of an IRA,
           Keogh, or other pension plan you already told me about?

            1.  *Yes, IRA/Keogh
            2.  *Yes, pension
            3.  Pension(s) remain(s) after removing plans reported earlier
            5.  *No
            6.  Initially reported "YES, IRA/Keogh," but no apparent link
            7.  Initially reported "YES, PENSION," but no apparent link
            0.  Inap. (no future pensions: X5601^=1)
```

NOTE: All initial YES responses have been reconciled with
                the IRA/Keogh or pension data and edited out of this grid.

INCOME, SUPPORT, ALIMONY

                We have covered many sources of income in this interview.
                Because of the importance of income in this study, we would
                like to make sure we have the best overview of the sources
                of income you (and your family living here) received in 2003.

X5701   Did you (or anyone else) have income from wages and salaries?

           IRS FORM 1040 LINE NUMBER: 7

           WE WANT TOTAL INCOME FOR THE YEAR, NOT MONTHLY INCOME.

             1. *YES
             5. *NO

X5702   In total, what was your (family's) annual income from
           wages and salaries in 2003, before deductions for taxes and
           anything else?

             INCLUDE OVERTIME, BONUSES, AND TIPS.

           IRS FORM 1040 LINE NUMBER: 7

             Code amount
              0. Inap. (no wage income: X5701^=1)

X5703   Did you (or anyone else) have income or losses from a
           professional practice, business, limited partnership, or
           farm in 2003 before deductions for taxes and anything else?

           IRS FORM 1040 LINE NUMBER: 12,18

           WE WANT TOTAL INCOME FOR THE YEAR, NOT MONTHLY INCOME.

            1. *YES
              5. *NO

X5704   In total, what was your (family's) net annual income from
           a professional practice, business, limited partnership, or
           farm in 2003, before deductions for taxes and anything else?

           IRS FORM 1040 LINE NUMBER: 12,18

             Code amount
             -1. Nothing
             -2. Negative value inferred from data on business
             -9. Other negative value and x5729 negative (public
                  data set only)
              0. Inap. (no business income: X5703^=1)
             ****
                FOR THE PUBLIC DATA SET, NEGATIVE VALUES INCLUDING

```
              -2 HAVE BEEN SET TO -9 WHEN X5729 IS NEGATIVE
         ****************************************************


X5705     Did you (or anyone else) have income from
          non-taxable investments such as municipal bonds?

          IRS FORM 1040 LINE NUMBER: 8b

          WE WANT TOTAL INCOME FOR THE YEAR, NOT MONTHLY INCOME.

            1.  *YES
            5.  *NO


X5706     In total, what was your (family's) annual income from
          non-taxable investments such as municipal bonds in 2003,
          before deductions for taxes and anything else?

          IRS FORM 1040 LINE NUMBER: 8b

            Code amount
             0.  Inap. (no non-taxable income: X5705^=1)


X5707     Did you (or anyone else) have any other interest income?

          IRS FORM 1040 LINE NUMBER: 8a

          WE WANT TOTAL INCOME FOR THE YEAR, NOT MONTHLY INCOME.

            1.  *YES
            5.  *NO


X5708     In total, what was your (family's) annual income from
          other interest in 2003, before deductions for taxes and
          anything else?

          IRS FORM 1040 LINE NUMBER: 8a

            Code amount
             0.  Inap. (no other interest income: X5707^=1)


X5709     Did you (or anyone else) have income from dividends?


          IRS FORM 1040 LINE NUMBER: 9a

          WE WANT TOTAL INCOME FOR THE YEAR, NOT MONTHLY INCOME.

            1.  *YES
            5.  *NO

X5710     In total, what was your (family's) annual income from
           dividends in 2003, before deductions for taxes and
          anything else?

          IRS FORM 1040 LINE NUMBER: 9a

            Code amount
             0.  Inap. (no dividend income: X5709^=1)
```

```
X5711      Did you (or anyone else) have income or losses from
           net gains or losses from the sale of stocks, bonds, or real
           estate?

           IRS FORM 1040 LINE NUMBER: 13a,14

           WE WANT TOTAL INCOME FOR THE YEAR, NOT MONTHLY INCOME.

             1.  *YES
             5.  *NO


X5712      In total, what was your (family's) annual income from
           net gains or losses from mutual funds or from the sale of
         stocks, bonds, or real estate in 2003, before deductions
           for taxes and anything else?

           IRS FORM 1040 LINE NUMBER: 13a,14

             Code amount
            -1.  Nothing
             0.  Inap. (no capital gains or losses: X5711^=1)


X5713      Did you (or anyone else) have income from net rent, trusts,
           or royalties from any other investment or business?

           IRS FORM 1040 LINE NUMBER: 17

           WE WANT TOTAL INCOME FOR THE YEAR, NOT MONTHLY INCOME.

             1.  *YES
             5.  *NO


X5714      In total, what was your (family's) annual income from
           net rent, trusts, or royalties from any other investment or
           business in 2003, before deductions for taxes and anything else?

           IRS FORM 1040 LINE NUMBER: 17

             Code amount
            -1.  Nothing
            -9.  Negative and x5729 negative (public data set only)
             0.  Inap. (no rental, trust, or royalty income: X5713^=1)
             ********************************************************
                FOR THE PUBLIC DATA SET, NEGATIVE VALUES HAVE BEEN SET
                TO -9 WHEN X5729 IS NEGATIVE
             ********************************************************


X5715      Did you (or anyone else) have income from unemployment or
           worker's compensation?

           IRS FORM 1040 LINE NUMBER: 19

           WE WANT TOTAL INCOME FOR THE YEAR, NOT MONTHLY INCOME.

             1.  *YES
             5.  *NO


X5716      In total, what was your (family's) annual income from
```

```
              unemployment or worker's compensation in 2003, before
              deductions for taxes and anything else?

          IRS FORM 1040 LINE NUMBER: 19

              Code amount
               0.  Inap. (no unemployment income: X5715^=1)


  X5717       Did you (or anyone else) have income from child support or
              alimony which you or your family here received?

          IRS FORM 1040 LINE NUMBER: 11

          WE WANT TOTAL INCOME FOR THE YEAR, NOT MONTHLY INCOME.

               1.  *YES
               5.  *NO


  X5718       In total, what was your (family's) annual income from
              child support or alimony which you or your family here
              received in 2003, before deductions for taxes and anything
              else?

          IRS FORM 1040 LINE NUMBER: 11

              Code amount
               0.  Inap. (no child support or alimony income: X5717^=1)


  X5719       Did you (or anyone else) have income from TANF, food
              stamps, or other forms of welfare or assistance such as SSI?

          WE WANT TOTAL INCOME FOR THE YEAR, NOT MONTHLY INCOME.

               1.  *YES
               5.  *NO


  X5720       In total, what was your (family's) annual income from
              TANF, food stamps, or other forms of welfare or
              assistance such as SSI in 2003, before deductions for
          taxes and anything else?

              Code amount
               0.  Inap. (no welfare income: X5719^=1)

  GF
  X5721       Did you (or anyone else) have income from Social Security
              or other pensions, annuities, or other disability or
              retirement programs?

          IRS FORM 1040 LINE NUMBER: 16a,20a

          WE WANT TOTAL INCOME FOR THE YEAR, NOT MONTHLY INCOME.

              DO NOT INCLUDE SSI -- THIS SHOULD BE INCLUDED IN THE
              NEXT QUESTION ON WELFARE AND ASSISTANCE.

               1.  *YES
               5.  *NO
```

X5722   (Including the retirement income you told me about, in/In)
           total, what was your (family's) net income from
           Social Security or other pensions, annuities, or other
           disability or retirement programs in 2003, before
           deductions for taxes and anything else?
           (Please do not include withdrawals from IRAS, 401(k)s and
           other such retirement accounts.)

           IRS FORM 1040 LINE NUMBER: 16a,20a

           Code amount
            0. Inap. (no Social Security, pension, or annuity income:
                X5721^=1)

X5723   Did you (or anyone else) have income from any other sources?

           IRS FORM 1040 LINE NUMBER: 15a,21

           WE WANT TOTAL INCOME FOR THE YEAR, NOT MONTHLY INCOME.

            1. *YES
            5. *NO

X5725   What other sources?

            1. Settlements; from lawsuits, divorce, insurance
            2. Gambling winnings; prize money
            3. Education scholarships or grants (not including
                loans); G.I. Bill; "fellowships"
            4. Honorarium
            7. Agricultural support payments; rural housing subsidy
           11. "IRA", n.f.s.; IRA/401(k) withdrawal; withdrawal from
                deferred compensation account and not reported
                elsewhere as an IRA or pension withdrawal
           12. Inheritance/gifts
           13. Other help/support from relatives
           14. Repayment of debts
           15. Income tax refund
           21. Care of foster child in the home
           22. Housing subsidy/rent paid by a government agency or
                employer
           23. Trustee fee; executor fee
           24. Director's fee
           25. Misc. other fees (e.g., fee for guaranteeing a loan,
                jury duty)
           28. Gift or support, n.e.c.
           29. Amount of loan forgiven
           30. Sale of asset (coding as capital gain/loss has priority at
                X5711/12); combined interest and principal on notes/loans
                (other than X5707/08)
           31. Alaska Permanent Fund
           32. Payment from former employer (other than X5721/22)
           35. Foreign earned income; Form 2555 income
           36. Net operating loss carryforward
           40. Referral fee
            0. Inap. (no other income: X5723^=1)

           NOTE: In contrast to earlier years of the SCF, the 2004
           SCF does not include withdrawals from IRA's and other
           tax deferred pension accounts in "other" income. To
           create a measure comparable to that in the earlier
           surveys, users should add in the amount of withdrawals

```
          from IRAs and tax-deferred pension accounts to X5724:
          X5724=X5724+X6558+X6566+X6574+MAX(0,X6464)+MAX(0,X6469)+
          MAX(0,X6474)+MAX(0,X6479)+MAX(0,X6484)+MAX(0,X6489)+
          MAX(0,X6965)+MAX(0,X6971)+MAX(0,X6977)+MAX(0,X6983)+
          MAX(0,X6989)+MAX(0,X6995).
          ***********************************************************
             FOR THE PUBLIC DATA SET, CODE 2 IS COMBINED WITH
             CODE 1; CODE 23 IS COMBINED WITH CODE 24; CODE 21
             IS COMBINED WITH CODE 22; CODE 29 IS COMBINED WITH
             CODE 28; CODE 30 IS COMBINED WITH CODE 32; CODE 35
             IS COMBINED WITH CODE 36; CODE 40 IS COMBINED WITH
             CODE 25; CODES 3, 4, AND 31 ARE COMBINED WITH CODE
             -7
          ***********************************************************

GF
X5724     (Other than withdrawals from account-type pensions or IRAs
           you told me about earlier in the interview, in/In) total,
          what was your (family's) annual income from any other
          sources in 2003, before deductions for taxes and anything
           else?

          IRS FORM 1040 LINE NUMBER: 15a,21

             Code amount
             -1.  Nothing
             -9.  Negative and x5729 negative (public data set only)
              0.  Inap. (no other income: X5723^=1)
             ***********************************************************
                FOR THE PUBLIC DATA SET, NEGATIVE VALUES HAVE BEEN SET
                TO -9 WHEN X5729 IS NEGATIVE
             ***********************************************************


X7361     I would like to confirm that your total 2003 income from all

          I would like to confirm that your family's total 2003
          income from all

          sources was {X5702+X5704+X5706+X5708+X5710+X5712+X5714+
          X5716+X5718+X5720+X5722+X5724}.

          Is that correct?

             1.  *YES
             5.  *NO
             0.  Inap. (at least one value in {J5702,J5704,J5706,
                 J5708,J5710,J5712,J5714,J5716,J5718,J5720,J5722,J5724}
                 >=90)


X5729     What would be the correct total?

          How much was the total income you received in 2003 from all
          sources, before taxes and other deductions were made?

          How much was the total income you and your family living here
          received in 2003 from all sources, before taxes and other
          deductions were made?

          Code amount
          -1.  Nothing
          -9.  Negative (public data set only)
```

```
          NOTE: if X7361=1, the computed total is held in X5729.
          NOTE: in the public version of the data set, the X7361 may
          be YES, but the value of the income in X5729 may not be
          equal to X5702+X5704+X5706+X5708+X5710+X5712+X5714+X5716+
          X5718+X5720+X5722+X5724 because of various operations
          applied to the data for disclosure avoidance.  The details
          of this operation cannot be revealed, but a general
          description of the process is available in the papers cited
          in the introduction to this codebook.
          ***********************************************************
             FOR THE PUBLIC DATA SET, NEGATIVE VALUES HAVE BEEN
             SET TO -9
          ***********************************************************


X7650     Is this income unusually high or low compared to what you
          would expect in a "normal" year, or is it normal?

           1.  *High
           2.  *Low
           3.  *Normal

          NOTE: some respondents reported that their 2003 income was
          unusually high (low), but gave a normal income figure at
          X7362 that was higher (lower).  These cases appear to be
          ones where the frame of reference for "normal" has shifted:
          e.g., a student made an unusually large amount last year as
          a student, but in a full-time job now makes more.



          Why is that?

X6765     Code reason income unusually high
           1.  Capital gains
           2.  Sale of assets
           3.  Higher business/self-employment income
           4.  Higher return on investments
           5.  Worked more; worked overtime; took second job; started
               working
           9.  Pension settlement
          10.  Other settlement
          11.  Bonus; other unusual compensation from an employer
          12.  Inheritance, executor fee
          13.  Good weather, good crop
          14.  Took more money out of business
          15.  Good economy, n.e.c.
          16.  Unexpected income, n.e.c.
          17.  Change in household composition
          18.  Salary increase/higher salary; promotion
          19.  Social security/retirement/support payments began or
               increased
          21.  Loans payed off
          22.  Changed jobs
          23.  Qualified for unemployment
          24.  Less able to work now; ill since then;
          30.  Scholarship
          31.  Support/gifts
          -7.  Other
           0.  Inap. (income not unusually high: X7650^=1)
          ***********************************************************
             FOR THE PUBLIC DATA SET, CODE 12 IS COMBINED WITH
             CODE 10
          ***********************************************************
```

```
X6766        Code reason income unusually low
              1.  Low business/self-employment income
              2.  Low returns on investments
              3.  Worked less; no overtime; laid off; fired; other not
                  working in past
              4.  Illness; disability
              5.  In school
              6.  Stopped working: child
              7.  Stopped working: retired
              8.  Stopped working: other
              9.  Current pension or other type of income not started yet
             10.  Depreciation
             11.  Business/job startup; business expansion
             12.  Bad weather, bad crop, other natural occurence
             13.  Took less money out of business; compensation deferred
             14.  Bad economy, n.e.c.
             15.  Change in household composition
             16.  Charitable donation made
             17.  Decrease in benefits
             18.  Legal expenses/law suit
             19.  Not enough tax write-offs/tax problems
             20.  Bankruptcy
             21.  Lower salary/wages
             22.  Capital loss
             23.  Moved
             24.  Social security/retirement/support payments stopped or
                  decreased
             25.  Divorce: spouse died
             26.  Inflation
             27.  Took pay cut
             -7.  Other
              0.  Inap. (income not unusually low: X7650^=2)
             *********************************************************
                FOR THE PUBLIC DATA SET, CODE 20 IS COMBINED WITH 14;
                CODE 21 IS COMBINED WITH CODE 19
             *********************************************************


X7362        About what would your total income have been if it had been
          a normal year?

             Code amount
             -9.  Negative
              0.  inap. (income normal: X7650=3)
             *********************************************************
                FOR THE PUBLIC DATA SET, NEGATIVE VALUES HAVE BEEN SET
                TO -9
             *********************************************************


X304         Over the past five years, did your total income go up more
             than prices, less than prices, or about the same as prices?

             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


X7364        Over the next year, do you expect your total income to go up
             more than prices, less than prices, or about the same as prices?
```

Over the next year, 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

X7586   At this time, do you have a good idea of what your income
for next year will be?

At this time, do you have a good idea of what your family's
income for next year will be?

   1. *YES
   5. *NO

X7366   Do you usually have a good idea of what your next year's
income will be?

Do you usually have a good idea of what your family's next
year's income will be?

   1. *YES
   5. *NO

X5731   During 2003, did you pay any alimony, separation payments,
or child support?

During 2003, did you or anyone in your family living here
pay any alimony, separation payments, or child support?

   1. *YES
   5. *NO

X5732   Altogether, how much alimony and/or child support did you
pay in 2003?

Altogether, how much alimony and/or child support did you
and your family pay in 2003?

Code amount
 0. Inap. (no alimony: X5731^=1)

X5733   During 2003, did you (or anyone in your family living here)
provide any (other) financial support for relatives or
friends who do not live here?

 Please do not include alimony or child support.
INCLUDE SUBSTANTIAL GIFTS.

   1. *YES
   5. *NO

X5734   How much support did you pay?

How much support did you and your family pay?

```
            Code amount
             0.  Inap. (no support given: X5733^=1)


            To whom was this support given?

          CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN

X5735     *Children under 18

X5736     *Children 18 and over

X5737     *Parents (In-Law)

X5738     *Grandchildren

X5739     *Grandparents

X5740     *Siblings (In-Law)

X5741     *Niece/Nephew

X5742     *Friend

X5743     *Other

             1.  Checked (only for X5735-X5742)
             5.  Not checked
             9.  Ex-spouse  (will be edited out if same as payments to
                 separated spouse reported at X5925 or spouse version)
                 (X5743 only)
            10.  Other relatives; "family", n.f.s. (X5743 only)
            11.  Aunt/Uncle (X5743 only)
            25.  Former employee (X5743 only)
             0.  Inap. (no support given: X5733^=1)


X5744     Did you or your (husband/wife/partner) file, or do you
          expect to file, a Federal Income tax return for 2003?

             Did you file, or do you expect to file, a Federal Income
          tax return for 2003?

          RETURNS FOR 2003 WOULD NORMALLY HAVE BEEN FILED IN 2004.

             1.  *YES - FILED
             5.  *NO -  DO NOT EXPECT TO FILE
             6.  *YES - NOT YET FILED


X5746     Did you and your (husband/wife/partner) file a joint
          return, did you file separately, or did only one of you
          file?

             Will you and your (husband/wife/partner) file a joint
             return, will you file separately, or will only one of you
             file?

             1.  *Filed jointly
             2.  *Filed separately
             3.  *Only R Filed
             4.  *Only Spouse/Partner Filed
             0.  Inap. (did not file and does not expect to do so:
                 X5744=5; no spouse)
```

```
--------------------------------------------------------------------------
#1 refers to joint return
#2 refers to separate return for head
#3 refers to separate return for spouse/partner
--------------------------------------------------------------------------

            Did you and your (husband/wife/partner) file a schedule C,
            E, or F with your return?

            Will you and your (husband/wife/partner) file a schedule C,
            E, or F with your return?

            Did you file a schedule C, E, or F with your return?

            Will you file a schedule C, E, or F with your return?

            Did your (spouse/partner) file a schedule C, E, or F with
            (his/her) return?

          CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN
            SCHEDULE C IS FOR SELF EMPLOYMENT INCOME.
          SCHEDULE E IS FOR REAL ESTATE, PARTNERSHIP, S CORP., ROYALTY, AND
          TRUST INCOME.
            SCHEDULE F IS FOR FARM INCOME.

X5747(#1)  *Schedule C
X7758(#2)
X7762(#3)

X5748(#1)  *Schedule E
X7759(#2)
X7763(#3)

X5749(#1)  *Schedule F
X7760(#2)
X7764(#3)

X5750(#1)  None of these; originally *No
X7761(#2)
X7765(#3)
            1.  Checked
            5.  Not checked
            0.  Inap. (did not file and does not expect to do so:
                X5744=5; filed separately: X5746=2; only R filed:
                X5746=3; only spouse filed: X5746=4
                /did not file and does not expect to do so: X5744=5;
                filed jointly: X5746=1; only spouse filed: X5746=4;
                /did not file and does not expect to do so: X5744=5;
                filed jointly: X5746=1; only R filed: X5746=3;
                no spouse)


X7367(#1)  Did you itemize deductions?
X7368(#2)
X7369(#3)  Will you itemize deductions?

          Did (he/she) itemize deductions on the return?

          Will (he/she) itemize deductions on the return?

            1.  *YES
            5.  *NO
```

```
            0.  Inap. (did not file and does not expect to do so:
                X5744=5; filed separately: X5746=2; only R filed:
                X5746=3; only spouse filed: X5746=4
                /did not file and does not expect to do so: X5744=5;
                filed jointly: X5746=1; only spouse filed: X5746=4;
                /did not file and does not expect to do so: X5744=5;
                filed jointly: X5746=1; only R filed: X5746=3;
                no spouse)

GF
X5751(#1)   What was you and your (husband/wife/partner)'s total adjusted
X7651(#2)   gross income (AGI) on your 2003 tax return?
X7652(#3)   IRS FORM 1040, LINE 34.

            What will be you and your (husband/wife/partner)'s total
            adjusted gross income (AGI) on your 2003 tax return? (What
            do you think it will be?)
            IRS FORM 1040, LINE 34.

            What was your total adjusted gross income (AGI) on your
            2003 tax return?
            IRS FORM 1040, LINE 34.

            What will be your total adjusted gross income (AGI) on your
            2003 tax return? (What do you think it will be?)
            IRS FORM 1040, LINE 34.

            What was (his/her) total adjusted gross income (AGI) on
            (his/her) 2003 tax return?
            IRS FORM 1040, LINE 34.

            What will be (his/her) total adjusted gross income (AGI) on
            (his/her) 2003 tax return?  (What do you think it will be?)
            IRS FORM 1040, LINE 34.

            AGI IS TOTAL INCOME BEFORE ITEMIZED AND PERSONAL DEDUCTIONS
            ARE REMOVED

            Code amount
            -1.  Nothing
            -9.  Negative
             0.  Inap. (did not file and does not expect to do so:
                 X5744=5; filed separately: X5746=2; only R filed:
                 X5746=3; only spouse filed: X5746=4
                 /did not file and does not expect to do so: X5744=5;
                 filed jointly: X5746=1; only spouse filed: X5746=4;
                 /did not file and does not expect to do so: X5744=5;
                 filed jointly: X5746=1; only R filed: X5746=3;
                 no spouse)
            ********************************************************
               FOR THE PUBLIC DATA SET, NEGATIVE VALUES HAVE BEEN SET
               TO -9
            ********************************************************


-------------------------------------------------------------------------------
-------------------------------------------------------------------------------
INHERITANCES AND CHARITABLE CONTRIBUTIONS
-------------------------------------------------------------------------------
-------------------------------------------------------------------------------

X5801       Including any gifts or inheritances you may have already
            told me about, have you (or your [husband/wife/partner])
            ever received an inheritance, or been given substantial
```

```
            assets in a trust or in some other form?

            IF YES:  Please do not include inheritances from a deceased
                     spouse.

             1.  *YES
             5.  *NO


X5802       How many of these have you or your (husband/wife/partner) ever
            received?

            How many of these have you ever received?

            Code number
             0.  Inap. (no inheritances: X5801^=1)
             *********************************************************
                FOR THE PUBLIC DATA SET, TOP-CODED AT 5
             *********************************************************

X6703       Originally reported value of X5802 (see introduction)

            Code number
             0.  Inap. (no inheritances: X5801^=1)
             *********************************************************
                FOR THE PUBLIC DATA SET, TOP-CODED AT 5
             *********************************************************


----------------------------------------------------------------------------
#1 refers to the first gift/inheritance
#2 refers to the second gift/inheritance
#3 refers to the third gift/inheritance
#4 refers to all remaining gifts/inheritances
----------------------------------------------------------------------------

X5803(#1)  Was that an inheritance, a trust, or what?
X5808(#2)
X5813(#3)  Thinking about the largest of these, was that an inheritance,
           a trust, or what?

             1.  *INHERITANCE; insurance
             2.  *TRUST
             3.  *TRANSFER/GIFT
             6.  *INHERITED TRUST
            -7.  *OTHER
             0.  Inap. (no inheritances: X5801^=1; no inheritances:
                 X5802<1/less than 2 inheritances: X5802<2/less than 3
                 inheritances: X5802<3)

            NOTE: the large number of -7 codes for this variable reflect
            a programming error that cause the verbatim response to the
            question to be skipped.
             *********************************************************
                FOR THE PUBLIC DATA SET, CODE 6 IS COMBINED WITH
                CODE 1
             *********************************************************


X5804(#1)  What was its approximate value at the time it was received?
X5809(#2)
X5814(#3)  IF R RECEIVED A TRUST OVER SOME PERIOD, INCLUDE ALL THE
        MONEY PUT INTO THE TRUST.
```

```
          Code amount
             0.  Inap. (no inheritances: X5801^=1; no inheritances:
                 X5802<1/less than 2 inheritances: X5802<2/less than 3
                 inheritances: X5802<3)


X5805(#1)  In what year was it received?
X5810(#2)
X5815(#3)  IF R RECEIVED A TRUST OVER SOME PERIOD, RECORD THE EARLIEST
           DATE.

           Code year (4 digits)
             0.  Inap. (no inheritances: X5801^=1; no inheritances:
                 X5802<1/less than 2 inheritances: X5802<2/less than 3
                 inheritances: X5802<3)
             ********************************************************
                FOR THE PUBLIC DATA SET, BOTTOM-CODED AT
                X8095-60 AND THEN ROUNDED TO NEAREST 5.
                IF ROUNDED VALUE > 2004, THEN VALUE IS TRUNCATED
                AT 2004.
             ********************************************************


X5806(#1)  From whom was it received?
X5811(#2)
X5816(#3)  Code person
             1.  *Grandparent
             2.  *Parent
             3.  *Child
             4.  *Aunt/Uncle
             5.  *Sibling
             6.  *Friend
             12. Government settlement; compensation
             25. Family, n.e.c.
             30. Divorced former spouse
             -7. *Other
             0.  Inap. (no inheritances: X5801^=1; no inheritances:
                 X5802<1/less than 2 inheritances: X5802<2/less than 3
                 inheritances: X5802<3)
             ********************************************************
                FOR THE PUBLIC DATA SET, CODE 30 HAS BEEN COMBINED
                WITH CODE 25
             ********************************************************


X5818(#4)  How much altogether were any others you have received?

           Code amount
             0.  Inap. (no inheritances: X5801^=1; less than 4
                 inheritances: X5802<4)

X8451(#4)  Original value of remaining total for Rs who did not
           provide complete information within the grid structure (see
           introduction)

           Code amount
             0.  Inap. (no inheritances: X5801^=1; did not break off
                 early in grid)


X5819      Do you or your (husband/wife/partner) expect to receive a
           substantial inheritance or transfer of assets in the future?

           Do you expect to receive a substantial inheritance or transfer
```

of assets in the future?

```
            1.  *YES
            5.  *NO
```

X5821   About how much do you expect?

           Code amount
            0. Inap. (no expected future inheritance: X5819^=1)

X5822   During 2003, did you make charitable contributions of money
           or property totaling $500 or more?

           During 2003, did you or anyone in your family living here
           make charitable contributions of money or property totaling
           $500 or more?

           Please do not include political contributions.

          DO NOT INCLUDE CONTRIBUTIONS OF TIME.

           1. *YES
             5. *NO

X5823   Roughly, how much did you contribute?

           Roughly, how much did your family contribute?

           Code amount
            0. Inap. (no charitable contributions: X5822^=1)

GF
X7098   Do you have any sort of charitable trust or foundation?

           Do you or your family living there have any sort of
           charitable trust or foundation?

           EXCLUDE CHARITABLE REMAINDER TRUSTS

            1. *YES
            5. *NO

GF
X7099   What is the current value of the trust or foundation?

           Code amount
            0. Inap. (no charitable trust or foundation: X7098^=1)

X7662   During 2003, did you volunteer an average of one hour or
           more a week to any charitable organizations?

           During 2003, did you or anyone in your family living here
           volunteer an average of one hour or more a week to any
           charitable organizations?

           IF YES: Please do not include time volunteered for
           political causes.

            1. *YES
            5. *NO

X5824   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

           you and your (husband/wife/partner)'s feelings? Would you
           say it is very important, important, somewhat important, or
           not important?

           feelings? Would you say it is very important, important,
           somewhat important, or not important?

             1. *Very Important
             2. *Important
             3. *R and SP/PARTNER DIFFER
             4. *Somewhat Important
             5. *Not Important

X5825   Do you and your (spouse/partner) expect to leave a sizable
           estate to others?

           Do you expect to leave a sizable estate to others?

             1. *Yes
             3. *POSSIBLY
             5. *no

DEMOGRAPHIC CHARACTERISTICS

#1 refers to characteristics of head
#2 refers to characteristics of spouse/partner

           For the last part of the interview I will be asking some
           questions about (your/you and your wife's) education, family
           background and health insurance coverage.

           For the last part of the interview I will be asking some
           questions about (your/you and your wife's) education,
           family background and health insurance coverage and a few
           questions about the other people in your household.

X5901(#1) What is the highest grade of school or year of college you
X6101(#2) completed?

         I'd like to ask you some questions about your
         (husband/wife/partner)'s background.
           What is the highest grade of school or year of college
           (he/she) completed?

         RECORD THE HIGHEST LEVEL OF EDUCATION COMPLETED, NOT THE
         TIME IT TOOK TO COMPLETE IT. DO NOT INCLUDE TRADE SCHOOLS
         AS COLLEGE.

             -1. No grades completed
              1. *1ST GRADE

```
                  2.  *2ND GRADE
                  3.  *3RD GRADE
                  4.  *4TH GRADE
                  5.  *5TH GRADE
                  6.  *6TH GRADE
                  7.  *7TH GRADE
                  8.  *8TH GRADE
                  9.  *9TH GRADE
                 10.  *10TH GRADE
                 11.  *11TH GRADE
                 12.  *12TH GRADE
                 13.  *1 YEAR OF COLLEGE
                 14.  *2 YEARS OF COLLEGE
                 15.  *3 YEARS OF COLLEGE
                 16.  *4 YEARS OF COLLEGE
                 17.  *GRADUATE SCHOOL
                  0.  Inap. (/no spouse)


GF
X5902(#1)  Did you get a high school diploma or pass a high school
X6102(#2)  equivalency test?  Was that a diploma, GED or other
           equivalency program?

           Did (he/she) get a high school diploma or pass a high
           school equivalency test?  Was that a diploma, GED or
           other equivalency program?

            1.  *YES, DIPLOMA
            2.  *YES, GED or other EQUIVALENCY PROGRAM
            5.  NO, *NEITHER
            0.  Inap. (/no spouse; more than 12 years of education:
                X5901>12/X6101>12)


X5903(#1)  Since completing your formal education, have you had
X6103(#2)  on-the-job training or other vocational training lasting
           100 hours or more?

           Since completing (his/her) formal education, has (he/she)
           had on-the-job training or other vocational training
           lasting 100 hours or more?

            1.  *YES
            5.  *NO
            0.  Inap. (/no spouse; more than 12 years of education:
                X5901>12/X6101>12)


X5904(#1)  Did you get a college degree?
X6104(#2)  Did (he/she) get a college degree?

           DO NOT INCLUDE CERTIFICATES FROM TRADE SCHOOLS AS A COLLEGE
           DEGREE.

            1.  *YES
            5.  *NO
            0.  Inap. (/no spouse; 12 years or less of education:
                X5901<=12/X6101<=12)


X5905(#1)  What is the highest degree you have earned?
X6105(#2)  What is the highest degree (he/she) earned?

           INTERVIEWER: WE WANT THE DEGREE, NOT A LICENSE
```

```
            Code degree
             1.  *Associate's; and other junior college degree
             2.  *Bachelor's
             3.  *MA/MS; and other master's except MBA
             9.  *MBA
             4.  *Ph.D; including post-doctorate
             5.  *MD; DDS/DMD; Doctor of Osteopathy
             6.  *Law; JD
            10.  Nursing degree (RN, LPN)
            11.  Other certificate, Chiropractic, Naprapathy,
                 Homeopathy, Pharmacology, teaching certificate
            12.  Other doctorate (DVM, Doctor of Divinity, etc.)
            -7.  *Other
             0.  Inap. (/no spouse; 12 years or less of education:
                 X5901<=12/X6101<=12; did not get a degree: X5904^=1/
                 X6104^=1)
            *********************************************************
               FOR THE PUBLIC DATA SET, CODE 9 IS COMBINED WITH
               CODE 3; CODES 5, 6, AND 12 ARE COMBINED WITH CODE 4;
               CODE 10 IS COMBINED WITH CODE 11
            *********************************************************


X5906(#1)  Have you ever been in the military service?
X6106(#2)
           Has (he/she) ever been in the military service?

          INCLUDE ONLY SERVICE IN U.S. MILITARY OR NATIONAL GUARD.

             1.  *YES
             5.  *NO
             0.  Inap. (/no spouse)


X7004      Do you consider yourself to be Hispanic or Latino in
           culture or origin?

             1.  *YES
             5.  *NO


X6809 X6810 X6811 X6812 X6813 X6814

           IN PERSON VERSION:
           (SHOW CARD 12)
           Please look at this card.  Which of these categories do you
           feel best describe you: (white, black or African-American,
           Hispanic or Latino, Asian, American Indian or Alaska Native,
           Hawaiian Native or other Pacific Islander, or another
           race?)

           TELEPHONE VERSION:
           Which of these categories do you feel best describe you:
           white, black or African-American, Hispanic or Latino,
           Asian, American Indian or Alaska Native, Hawaiian Native
           or other Pacific Islander, or another race?

           CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN

             1.  *WHITE; (INCLUDE MIDDLE EASTERN/ARAB WITH WHITE); Caucasian
             2.  *BLACK/AFRICAN-AMERICAN
             3.  *HISPANIC/LATINO
             4.  *ASIAN
```

```
            5.  *AMERICAN INDIAN/ALASKA NATIVE
            6.  *NATIVE HAWAIIAN/PACIFIC ISLANDER
           -7.  *OTHER
           ************************************************************
              FOR THE PUBLIC DATA SET:
              ONLY X6809 AND X6810 ARE INCLUDED.
              FOR X6809, CODES 4, 5, AND 6 ARE
              COMBINED WITH CODE -7.
              IF AN ADDITIONAL RESPONSE WAS GIVEN IN X6810-X6814,
              X6810 IS SET TO 1; OTHERWISE X6810 IS SET TO 5.
           ************************************************************

           NOTE: This question was asked only of the designated
           respondent (if X8000=5, this person is the head, otherwise
           it is the spouse/partner)
           NOTE: CARD 12 contains the following text printed in a
           vertical column: "Native American; Eskimo; Aleut," Asian;
           Pacific Islander," "Hispanic," "Black; African American,"
           "White," "Other."


X5910      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/partner) have who do not live with you?

           children, how many sons and daughters do you have who do
           not live with you?

          INCLUDE ONLY LIVING CHILDREN/STEP-CHILDREN

           Code number
           -1.  None
           ************************************************************
              FOR THE PUBLIC DATA SET, TOP-CODED AT 10
           ************************************************************


X5911      How many of them are 25 or older?

           Is that child 25 or older?

           Code number
           -2.  *ALL OF THEM
           -1.  *NONE
            0.  Inap. (no children who do not live with R: X5910=-1)
           ************************************************************
               FOR THE PUBLIC DATA SET, TOP-CODED AT 5
           ************************************************************


X5912      How many of them are less than 18 years old?

           Is that child less than 18 years old?

           Code number
           -2.  *ALL OF THEM
           -1.  *NONE
            0.  Inap. (no children who do not live with R: X5910=-1)
           ************************************************************
               FOR THE PUBLIC DATA SET, TOP-CODED AT 5
           ************************************************************
```

```
X5913(#1)  How many living brothers and sisters do you have?
X6109(#2)
           How many living brothers and sisters does (he/she) have?

          DO NOT INCLUDE STEP- OR HALF-SISTERS/BROTHERS
          DO NOT INCLUDE SISTERS-IN-LAW/BROTHERS-IN-LAW

             Code number
             -1.  None
             ********************************************************
                 FOR THE PUBLIC DATA SET, TOP-CODED AT 6
             ********************************************************


X5914(#1)  How many of them are older than (you/him/her)?
X6110(#2)
             Is he or she older than (you/him/her)?

             Code number
             -2.  *ALL OF THEM
             -1.  *NONE OF THEM
              0.  Inap. (no siblings: X5913=-1/X6109=-1;/no spouse or
                 partner:X102^=2 or 3)
             ********************************************************
                 FOR THE PUBLIC DATA SET, TOP-CODED AT 6
             ********************************************************



             How many years have you been married to your current spouse?

             How many years have you been living with your partner?

X7370(#1)  Code number of years
             -1.  Less than a year
              0.  Inap. (neither married nor living with a partner: X8023^=1
                 or 2 and X7002^=1)
             ********************************************************
                 NOT INCLUDED IN THE PUBLIC DATA SET
             ********************************************************


X7371(#1)  Code age
              0.  Inap. (neither married nor living with a partner: X8023^=1
                 or 2 and X7002^=1)
             ********************************************************
                 NOT INCLUDED IN THE PUBLIC DATA SET
             ********************************************************


X8005(#1)  Code year (4 digits)
              0.  Inap. (neither married nor living with a partner: X8023^=1
                 or 2 and X7002^=1)
             ********************************************************
                 FOR THE PUBLIC DATA SET, ROUNDED TO
                 NEAREST 2 AND THEN BOTTOM-CODED AT
                 X8095-60 AND TOP-CODED AT 2005
             ********************************************************



X7372(#1)  What is your current legal marital status?  Are you
X7018(#2)  married, separated, divorced, widowed, or have you never
           been married?

              1.  *MARRIED
```

```
                3.   *SEPARATED
                4.   *DIVORCED
                5.   *WIDOWED
                6.   *NEVER MARRIED
                0.   Inap. (/no spouse or partner: X102^=2 or 3)


X6767(#1)   Recode: number of years in previous marriage.
X6768(#2)
            Code number of years
            -1.  Less than a year
             0.  Inap. (not separated, widowed, or divorced: X8023^=3,
                 4, or 5 and X7372^=3, 4, or 5; R married and living
                 with a parter: X8023=2 and X7372=1/Sp Married and
                 living with a partner: X8023=2 & X7018=1; no
                 spouse or partner)
            *********************************************************
                 FOR THE PUBLIC DATA SET, TOP-CODED AT 60
            *********************************************************



            In what year were you separated from your spouse?

            In what year were you divorced?

            In what year were you widowed?

            In what year did your spouse start living somewhere else?

            In what year were you separated, divorced,  or widowed?

X8007(#1)   Code year (4 digits)
             0.  Inap. (not separated, widowed, or divorced: X8023^=3,
                 4, or 5 and X7372^=3, 4, or 5)
            *********************************************************
                 FOR THE PUBLIC DATA SET, ROUNDED TO
                 NEAREST 2 AND THEN BOTTOM-CODED AT
                 X8095-60 AND TOP-CODED AT 2005
            *********************************************************

X7373(#1)   Code age
             0.  Inap. (not separated, widowed, or divorced: X8023^=3,
                 4, or 5 and X7372^=3, 4, or 5)
            *********************************************************
                 NOT INCLUDED IN THE PUBLIC DATA SET
            *********************************************************

X7374(#1)   Code number of years ago
            -1.  Less than a year
             0.  Inap. (not separated, widowed, or divorced: X8023^=3,
                 4, or 5 and X7372^=3, 4, or 5)
            *********************************************************
                 NOT INCLUDED IN THE PUBLIC DATA SET
            *********************************************************



            In what year did your current marriage begin?

            In what year did that marriage begin?

X8008(#1)   Code year
             0.  Inap. (not separated, widowed, or divorced and not
                 married but living with a partner: X8023^=3, 4, or 5
                 and X7372^=3, 4, or 5 and [X8023^=1 or X7002^=1] and
```

```
                   [X8023^=2 or X7372^=1])
           ***********************************************************
                   NOT INCLUDED IN THE PUBLIC DATA SET
           ***********************************************************


X7375(#1)  Code age
             0.  Inap. (not separated, widowed, or divorced and not
                 married but living with a partner: X8023^=3, 4, or 5
                 and X7372^=3, 4, or 5 and [X8023^=1 or X7002^=1] and
                 [X8023^=2 or X7372^=1])
           ***********************************************************
                   NOT INCLUDED IN THE PUBLIC DATA SET
           ***********************************************************


X7376(#1)  Code number of years
            -1.  Less than a year
             0.  Inap. (not separated, widowed, or divorced and not
                 married but living with a partner: X8023^=3, 4, or 5
                 and X7372^=3, 4, or 5 and [X8023^=1 or X7002^=1] and
                 [X8023^=2 or X7372^=1])
           ***********************************************************
                   NOT INCLUDED IN THE PUBLIC DATA SET
           ***********************************************************



           In what year was your (husband/wife/partner)
           (separated/divorced/widowed)?

X8016(#2)  Code year (4 digits)
             0.  Inap. (partner not separated, widowed, or divorced:
                 X7018^=3, 4, or 5)
           ***********************************************************
                   NOT INCLUDED IN THE PUBLIC DATA SET
           ***********************************************************


X7383(#2)  Code age
             0.  Inap. (partner not separated, widowed, or divorced:
                 X7018^=3, 4, or 5)
           ***********************************************************
                   NOT INCLUDED IN THE PUBLIC DATA SET
           ***********************************************************


X7384(#2)  Code number of years ago
            -1.  Less than a year
             0.  Inap. (partner not separated, widowed, or divorced:
                 X7018^=3, 4, or 5)
           ***********************************************************
                   NOT INCLUDED IN THE PUBLIC DATA SET
           ***********************************************************



           In what year did your partner's current marriage begin?

           In what year did that marriage begin?

X8017(#2)  Code year (4 digits)
             0.  Inap. (partner not currently married, separated,
                 divorced, or widowed: X7018^=1, 3, 4, or 5)
           ***********************************************************
                   NOT INCLUDED IN THE PUBLIC DATA SET
           ***********************************************************


X7385(#2)  Code age
             0.  Inap. (partner not currently married, separated,
```

```
                  divorced, or widowed: X7018^=1, 3, 4, or 5)
               ***********************************************************
                    NOT INCLUDED IN THE PUBLIC DATA SET
               ***********************************************************


X7386(#2)  Code number of years ago
           -1.  Less than a year
            0.  Inap. (partner not currently married, separated,
                divorced, or widowed: X7018^=1, 3, 4, or 5)
               ***********************************************************
                    NOT INCLUDED IN THE PUBLIC DATA SET
               ***********************************************************



X5925(#1)  Do you receive support from your (husband/wife), do you pay
X7387(#2)  support, or is there no support involved?

           Do you receive support from your wife, do you pay support,
           or is there no support involved?

           Do you receive support from your husband, do you pay
           support, or is there no support involved?

            Does your partner receive support from his wife, does he
        pay support, or is there no support involved?

            Does your partner receive support from her husband, does she
        pay support, or is there no support involved?

            1.  *Receive Support
            2.  *No Support Involved
            3.  *Pay Support
            0.  Inap. (not married and living with partner, and not
                separated: X8023^=1 and X7372^=1 and X8023^=3 and
                X7372^=3/no partner or partner not married or
                separated: [X8023^=2 and X7002^=1] or [(X8023=2 or
                X7002=2) and X7018=1 or 3])


X5926(#1)  How much do you receive?
X6650(#2)
           How much does (he/she) receive?

           Code amount
            0.  Inap. (not married and living with partner, and not
                separated: X8023^=1 and X7372^=1 and X8023^=3 and
                X7372^=3/no partner or partner not married or
                separated: [X8023^=2 and X7002^=1] or [(X8023=2 or
                X7002=2) and X7018=1 or 3]; does not receive support:
                X5925^=1/X7387^=1)
               ***********************************************************
                    NOT INCLUDED IN THE PUBLIC DATA SET
               ***********************************************************


X5927(#1)  INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X6651(#2)  (Is that weekly, monthly, quarterly, yearly, or what?)

           Code frequency
            2.  *Week
            3.  Every two weeks
            4.  *Month
            5.  *Quarter
            6.  *Year
            8.  *Lump sum; one payment only
```

```
        11.  *Twice per year
        12.  Every two months
        31.  *Twice a month
        -7.  *Other
         0.  Inap. (not married and living with partner, and not
             separated: X8023^=1 and X7372^=1 and X8023^=3 and
             X7372^=3/no partner or partner not married or
             separated: [X8023^=2 and X7002^=1] or [(X8023=2 or
             X7002=2) and X7018=1 or 3]; does not receive support:
             X5925^=1/X7387^=1)
        **********************************************************
             NOT INCLUDED IN THE PUBLIC DATA SET
        **********************************************************


X5928(#1)  How much do you pay?
X6652(#2)
           How much does (he/she) pay?

           Code amount
            0.  Inap. (not married and living with partner, and not
                separated: X8023^=1 and X7372^=1 and X8023^=3 and
                X7372^=3/no partner or partner not married or
                separated: [X8023^=2 and X7002^=1] or [(X8023=2 or
                X7002=2) and X7018=1 or 3]; does not pay support:
                X5925^=3/X7387^=3)
           **********************************************************
                NOT INCLUDED IN THE PUBLIC DATA SET
           **********************************************************


X5929(#1)  INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X6653(#2)  (Is that weekly, monthly, quarterly, yearly, or what?)

           Code frequency
            2.  *Week
            3.  Every two weeks
            4.  *Month
            5.  *Quarter
            6.  *Year
            8.  *Lump sum; one payment only
           11.  *Twice per year
           12.  Every two months
           31.  *Twice a month
           -7.  *Other
            0.  Inap. (not married and living with partner, and not
                separated: X8023^=1 and X7372^=1 and X8023^=3 and
                X7372^=3/no partner or partner not married or
                separated: [X8023^=2 and X7002^=1] or [(X8023=2 or
                X7002=2) and X7018=1 or 3]; does not pay support:
                X5925^=3/X7387^=3)
           **********************************************************
                NOT INCLUDED IN THE PUBLIC DATA SET
           **********************************************************


X5930(#1)  Are the assets and debts that you've told me about in this
           interview owned mainly by you and your partner, are they
           owned jointly with your (husband/wife), or what?

           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/OWNED BY R AND PARTNER [living there]
            THAT IS: all items owned by R and any others in the
            primary economic unit, including a partner where one
            is present
        2.  *OWNED JOINTLY BY R AND SPOUSE
        3.  Mainly owned by spouse
       -1.  No assets
       -7.  *Other
        0.  Inap. (not married and living with partner, and not
             separated: X8023^=1 and X7372^=1 and X8023^=3 and
             X7372^=3)
```

X7377(#1) Was this your first marriage, or had you been married before?
X7392(#2)

           Is your marriage to your absent spouse your first marriage,
           or have you been married before?

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

           Is this your (husband/spouse/partner)'s first marriage, or has
           (he/she) been married before?

           Was this your partner's first marriage, or has (he/she)
           been married before?

```
        1.  *First Marriage
        2.  *Married Before
        0.  Inap. (never married: X8023=6 or X7372=6/no spouse or
             partner or partner not married before: [X8023^=1 or 2
             and X7002^=1] or X7018^-3, 4, or 5)
```

           How old were you when you were married the first time?

           How old was (he/she) when (he/she) was married the first time?

X7378(#1) Code year (4 digits)
X7393(#2) 0. Inap. (never married: X8023=6 or X7372=6/partner not
               married before: X105=6; not married before: X7377^=2/
               spouse not married before: X7392^=2)
           ****
               NOT INCLUDED IN THE PUBLIC DATA SET
           ****

X8011(#1) Code age
X8018(#2) 0. Inap. (never married: X8023=6 or X7372=6/partner
               never married: X105=6)
           ****
               NOT INCLUDED IN THE PUBLIC DATA SET
           ****

X7379(#1) Code number of years ago
X7394(#2) -1. Less than a year
            0. Inap. (never married: X8023=6 or X7372=6/partner
               never married: X105=6)
           ****

X6026(#1) Now I'd like to ask about your parents.
X6120(#2)

           Is your mother still living?

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

```
                 1.  *YES
                 5.  *NO
                 0.  Inap. (/no spouse)


X6027(#1)  What is her age?
X6121(#2)
           Code age
           0.  Inap. (/no spouse; mother not living: X6026^=1)
           *********************************************************
              FOR THE PUBLIC DATA SET, ROUNDED TO NEAREST 5
              AND TOP-CODED AT 95
           *********************************************************


X6028(#1)  Is your father still living?
X6122(#2)
           Is your (husband/wife/partner)'s father still living?

                 1.  *YES
                 5.  *NO
                 0.  Inap. (/no spouse)


X6029(#1)  What is his age?
X6123(#2)
           Code age
           0.  Inap. (/no spouse; father not living: X6028^=1)
           *********************************************************
              FOR THE PUBLIC DATA SET, ROUNDED TO NEAREST 5
              AND TOP-CODED AT 95
           *********************************************************


X7380(#1)  Now I'd like to ask you some questions about your health;
X7395(#2)  do you currently smoke?

           Now I'd like to ask you some questions about your
           (husband/wife/partner)'s health; does your
           (husband/wife/partner) currently smoke?

                 1.  *YES
                 5.  *NO
                 0.  Inap. (/no spouse)


X6030(#1)  Would you say your health is excellent, good, fair, or poor?
X6124(#2)
              Would you say your (husband/wife/partner)'s health in
           general is excellent, good, fair, or poor?

                 1.  *Excellent
                 2.  *Good
                 3.  *Fair
                 4.  *Poor
                 0.  Inap. (/no spouse)


X7381(#1)  About how old do you think you will live to be?
X7396(#2)
           If we asked your (husband/wife/partner), about how old do you
           think (he/she) would say that (he/she) expects to live to be?

           Code age
```

```
          0.  Inap. (/no spouse)


-----------------------------------------------------------------------------
-----------------------------------------------------------------------------
HEALTH INSURANCE
-----------------------------------------------------------------------------
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          For the rest of the questions in the interview, please
          include the people in your household who have independent
          finances.

          For the rest of the questions in the interview, please
          include the people in your household who have independent
          finances, not just the ones we have been referring to as
          "your family" as we have gone through the interview.

             HOUSEHOLD MEMBERS WITH INDEPENDENT FINANCES
             RELATIONSHIP    SEX      AGE   MARITAL

GF
X6301     Are you (or anyone in your family living here[, including
          household members with independent finances,]) currently
          eligible to receive benefits from any government health
          insurance program, such as Medicare, Medicaid, CHIP
          (Children's Health Insurance Program) or Tri-Care, VA, or
          other military programs?

             TRI-CARE WAS FORMERLY KNOWN AS CHAMPUS.

          DO NOT INCLUDE HEALTH INSURANCE FROM A GOVERNMENT JOB.
          DO NOT INCLUDE HEALTH INSURANCE FROM A PRIVATE INSURANCE
          COMPANY PAID FOR BY THE GOVERNMENT.

             1.  *YES
             5.  *NO


             Which program is that? (Anything else?)

          CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN

             MAINLY ONLY PERSONS 65 0R OLDER SHOULD BE ELIGIBLE FOR MEDICARE.
          ONLY LOW-INCOME PERSONS SHOULD BE ELIGIBLE FOR MEDICAID.
          TRI-CARE IS FOR ACTIVE MILITARY.

X6302     *Medicare

X6303     *Medicaid

X6593    *CHIP

X7399     *Tri-Care

X6304     *VA

X6305     *Other

             1.  Checked (only for X6302, X6303, X6304, X6593, and X7399)
             5.  Not checked
             6.  Women, Infants, and Children (WIC), other federal
                 welfare (X6305 only)
             7.  Other federal government plans; Indian Health Service
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                    (X6305 only)
            8.  Other state/local government plans (X6305 only)
            9.  Foreign government health plan (X6305 only)
           -7.  Other (X6305 only)
            0.  Inap. (no government insurance: X6301^=1)

            NOTE: This does not include civil service health plans,
            which are treated as private plans.
            **********************************************************
               FOR THE PUBLIC DATA SET, CODES 7 AND 9 ARE COMBINED
               WITH CODE 8 (X6305 ONLY); X7399 IS NOT INCLUDED BUT IS
               COMBINED WITH CODE 8 (X6305 ONLY); X6304 IS COMBINED
               WITH CODE 8 (X6305 ONLY); X6593 IS COMBINED WITH "YES"
               RESPONSES FOR X6303 (MEDICAID)
            **********************************************************


X6306       Is everyone living here covered by this program?

            Is everyone living here covered by one of these programs?

            1.  *YES
            5.  *NO
            0.  Inap. (no government insurance: X6301^=1)


            Who is not covered?  (CODE ALL THAT APPLY)

X6308       Head; Orginally *Respondent

X6309       *Spouse/partner

X6310       *Child(ren) under 18

X6311       Child(ren) 18 and Over

X6312       Father (In-Law)

X6313       Mother (In-Law)

X6314       *Other

            1.  Checked (only for X6308, X6309, X6310, X6311, X6312,
                and X6313)
            5.  Not checked
            8.  Other relative living there (X6314 only)
            9.  Paid help (X6314 only)
           10.  Other unrelated person living there (X6314 only)
           11.  Grandchild (X6314 only)
           -7.  Other (X6314 only)
            0.  Inap. (no government insurance: X6301^=1; everyone
                covered by government plan: X6306=1)

GF
X6315       (Are you/Is anyone here) covered by any (other) type of
            health plan such as employer or union plans, Blue
            Cross-Blue  Shield, a Health Maintenance Organization
            (HMO), a Medigap plan, or some other health insurance?

            1.  *YES
            5.  *NO


            Is this coverage obtained through your employer, former
```

employer, or union, your (husband/spouse/partner)'s
employer, former employer, or union, through direct
payments to an insurance company, AARP, or somewhere else?

Is this coverage obtained through your employer, former
employer, or union, through direct payments to an insurance
company, AARP, or somewhere else?

Is this coverage obtained through your employer or former
employer, a union, through direct payments to an insurance
company, AARP, or what?

X6316   Head's Employer; Originally *Respondent's Employer

X6317   Head's Former Employer; Originally *Respondent's Former Employer

X6318   R's *Union

X6319   *Spouse/partner's employer

X6320   *Spouse/partner's Former Employer

X6321   *Spouse/partner's Union

X6322   *DIRECTLY FROM INSURANCE CO.; Direct Payment

X7767   *AARP
GF
X6323   *OTHER

           1. Checked (only for X6316-X6322 and X7767)
           5. Not checked
          10. School (X6323 only)
          11. Another person in HU (X6323 only)
          12. Employer (current or former) of another person in HU
               (X6323 only)
          13. Another person outside of HU (incl. divorced/separated
               spouse) (X6323 only)
          14. Employer (current or former) of person outside of HU
               (X6323 only)
          20. Membership organization (except AARP) (X6323 only)
          22. Federal/state/local government-sponsored private plan
               (except employer) (X6323 only); include tribal plans
          30. Deceased spouse's former employer (X6323 only)
          35. Charitable institution
           0. Inap. (no private insurance: X6315^=1)

           NOTE: The point is who gives access. If R pays part and
           employer pays part, the answer is Employer since it is the
           employer who provides the option.

           How is this coverage paid for - by you (your [spouse/partner]),
           by an employer, by you and an employer, by a relative, or what?

           CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE
           GIVEN

X6324   *Respondent/family; primary economic unit

X6325   *Employer

X6326   *Relative

```
X6327      *FORMER EMPLOYER

X6328      *Other

           1.  Checked (only for X6324-X6327)
           5.  Not checked
           6.  Employer (current or former) of someone else in HH
               other than R/Spouse/partner (X6328 only)
           7.  Employer (current or former) of person outside HH,
               incl. relatives; employer (current or former) of
               divorced/separated spouse (X6328 only)
           8.  Divorced/separated spouse (X6328 only)
           9.  Government (X6328 only)
          10.  Union (X6328 only)
          11.  Other organization (including church, fraternal
               organizations, etc.) (X6328 only)
          15.  Someone in the HH, but not a part of the primary
               economic unit (X6328 only)
          30.  Deceased spouse's former employer (X6328 only)
           0.  Inap. (no private insurance: X6315^=1)


X6329      Is everyone in your household covered by at least one of
           these private health programs?

           1.  *YES
           5.  *NO
           0.  Inap. (no private insurance: X6315^=1)


           Who is not  covered (including those with independent finances)?
           (Anyone else?)

           CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN

X6330      Head; Originally *Respondent

X6331       *Spouse/partner

X6332      Child(ren) under 18

X6333      Child(ren) 18 and Over

X6334      Father (In-Law)

X6335      Mother (In-Law)

X6336       *Other

           1.  Checked (only for X6330, X6331, X6332, X6333, X6334,
               and X6335)
           5.  Not checked
           8.  Other relative living there (X6336 only)
           9.  Paid help (X6336 only)
          10.  Other unrelated person living there (X6336 only)
          11.  Grandchild (X6336 only)
          -7.  Other (X6336 only)
           0.  Inap. (no private insurance: X6315^=1; everyone covered:
               X6329=1)


X7397      Is everyone here covered by some type of government or
           private health insurance?
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```
              1.  *YES
              5.  *NO
              0.  (no government or no private coverage: X6301^=1 or
                  X6315^=1; everyone covered: X6306=1 or X6329=1)


X6337      IN PERSON VERSION:
           (SHOW CARD 13)
           This is a list of reasons why some people don't have health
           insurance.  Which reason best describes why (you are not
        covered/not everyone living here is covered)?

           READ RESPONSES IF NECESSARY.

           TELEPHONE VERSION:
           Which of the following reasons best describes why (you
           don't have/not everyone living here has) have health insurance:


           Code reason
            1.  *It's too expensive, can't afford health insurance
            2.  *Can't get health insurance because of poor health,
                age, or illness
            3.  *Don't believe in health insurance
            4.  *Not much sickness in the family - we haven't needed
                health insurance
            5.  *Dissatisfied with previous insurance
            6.  *Job layoff or job loss
            7.  Everyone covered by some health insurance
           11.  Not covered on job yet, but will be soon; negotiating now
           12.  Too old for parental coverage
           13.  Haven't gotten around to it
           14.  Lost public assistance
           15.  Not eligible
           18.  Not offered by employer
           20.  Able to manage own health without insurance
           25.  Self insured
           95.  Those without private insurance are already covered
                by Medicare/Medicaid
           -7.  *SOME OTHER REASON
            0.  (everyone covered: X6306=1 or X6329=1 or X7397=1)

           NOTE: CARD 13 contains the following text in a vertical
           column: "Too expensive, can't afford health insurance," "
           Can't get insurance because of poor health, age, or
           illness," "Don't believe in health insurance," "Not much
           sickness in the family; we haven't needed insurance,"
           "Dissatisfied with previous insurance," "Job  layoff or job
           loss," "Some other reason."


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INCOME, ASSETS AND DEBTS OF HOUSEHOLD MEMBERS OUTSIDE THE PRIMARY
ECONOMIC UNIT
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X6402      I'd like to ask some questions just about the other adults
           18 and over who live with you (and your family) but have
           independent finances.

           I'd like to ask some questions just about the other adult
           18 and over who lives with you (and your family) but has
```

independent finances.

In 2003, did he receive any income from wages or salaries?

In 2003, did she receive any income from wages or salaries?

In 2003, did they receive any income from wages or salaries?

In 2003, did any of these other adults receive income from wages or salaries?

    1. *YES
    5. *NO
    0. Inap. (no HH members outside the primary economic
        unit: X113^=5 and X119^=5 and X125^=5 and X131^=5 and
        X137^=5 and X207^=5 and X213^=5 and X219^=5 and X225^=5)

X6403   Roughly how much total income did he have from wages and
            salaries in 2003 before taxes and deductions?

            Roughly how much total income did she have from wages and
            salaries in 2003 before taxes and deductions?

            Roughly how much total income did they have from wages and
            salaries in 2003 before taxes and deductions?

            Code amount
            -1. Nothing in 2003
             0. Inap. (no HH members outside the primary economic
                 unit: X113^=5 and X119^=5 and X125^=5 and X131^=5 and
                 X137^=5 and X207^=5 and X213^=5 and X219^=5 and X225^=5;
                 no wages: X6402^=1)

X6404   Did you include this amount in the income you told me about
            earlier in this interview?

            INTERVIEWER: IF R ONLY TOLD ABOUT PART, MAKE NOTE

            (Where did you tell me about this income?)

                3. *YES, amount edited out earlier
                4. *YES, but no apparent match in the data: nothing changed
                5. *NO
                0. Inap. (no HH members outside the primary economic
                    unit: X113^=5 and X119^=5 and X125^=5 and X131^=5 and
                    X137^=5 and X207^=5 and X213^=5 and X219^=5 and X225^=5)
                ****
                    NOT INCLUDED IN THE PUBLIC DATA SET
                ****

X6405   In 2003, did he receive income from any other sources
            such as social security, a pension, disability payments,
            public assistance, or income from a business or other
            assets?

            In 2003, did she receive income from any other sources
            such as social security, a pension, disability payments,
            public assistance, or income from a business or other
            assets?

            In 2003, did 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
   0. Inap. (no HH members outside the primary economic
      unit: X113^=5 and X119^=5 and X125^=5 and X131^=5 and
      X137^=5 and X207^=5 and X213^=5 and X219^=5 and X225^=5)

What other sources of income does he have?

What other sources of income does she have?

What other sources of income do they have?

CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE
GIVEN

X6406   *Social Security

X6407   *Pensions

X6408   *Disability

X6409   *Public Assistance

X6410   *Interest Income

X6411   *Dividends

X6412   *Business

X6413   *Real Estate

X6414   *Other

   1. Checked (only for X6406-X6413)
   5. Not checked
  10. Unemployment compensation (X6414 only)
  11. Private transfers, including alimony and support
      (X6414 only)
  12. Other government transfers; miscellaneous Alaskan
      funds (X6414 only)
  13. Capital gains (X6414 only)
   0. Inap. (no HH members outside the primary economic
      unit: X113^=5 and X119^=5 and X125^=5 and X131^=5 and
      X137^=5 and X207^=5 and X213^=5 and X219^=5 and X225^=5;
      no other income: X6405^=1)

X6415   Roughly how much total income did he have from

Roughly how much total income did she have from

Roughly how much total income did they have from

all these sources in 2003 before taxes and deductions?

all this source in 2003 before taxes and deductions?

Code amount
   0. Inap. (no HH members outside the primary economic

```
                   unit: X113^=5 and X119^=5 and X125^=5 and X131^=5 and
                   X137^=5 and X207^=5 and X213^=5 and X219^=5 and X225^=5;
                   no other income: X6405^=1)


   X6416      Did you include this amount in the income you told me about
              earlier in this interview?

              INTERVIEWER: IF R ONLY TOLD ABOUT PART, MAKE NOTE

              (Where did you tell me about this income?)

                 3.  *YES, amount edited out earlier
                 4.  *YES, but no apparent match in the data: nothing changed
                 5.  *NO
                 0.   Inap. (no HH members outside the primary economic
                      unit: X113^=5 and X119^=5 and X125^=5 and X131^=5 and
                      X137^=5 and X207^=5 and X213^=5 and X219^=5 and X225^=5;
                      no other income: X6405^=1)
                 ********************************************************
                     NOT INCLUDED IN THE PUBLIC DATA SET
                 ********************************************************


   X6417      Does he own any cars or other vehicles?

              Does she own any cars or other vehicles?

              Do they own any cars or other vehicles?

              Do any of them own any cars or other vehicles?

                 1.  *YES
                 5.  *NO
                 0.   Inap. (no HH members outside the primary economic
                      unit: X113^=5 and X119^=5 and X125^=5 and X131^=5 and
                      X137^=5 and X207^=5 and X213^=5 and X219^=5 and X225^=5)


   X6418      Roughly how much (is this/are these) vehicle(s) worth now?

              Code amount
                 0.   Inap. (no HH members outside the primary economic
                      unit: X113^=5 and X119^=5 and X125^=5 and X131^=5 and
                      X137^=5 and X207^=5 and X213^=5 and X219^=5 and X225^=5;
                      no vehicles: X6417^=1)

GF
   X6419      Did you include (this/these) vehicle(s) in the ones you
              told me about earlier in this interview?

              INTERVIEWER: IF R ONLY TOLD ABOUT PART, MAKE NOTE

              (Which ones?)

                PROBE FOR MAKE AND MODEL

                 3.  *YES, amount edited out earlier
                 4.  *YES, but no apparent match in the data: nothing changed
                 5.  *NO
                 0.   Inap. (no HH members outside the primary economic
                      unit: X113^=5 and X119^=5 and X125^=5 and X131^=5 and
                      X137^=5 and X207^=5 and X213^=5 and X219^=5 and X225^=5;
                      no vehicles: X6417^=1)
```

  X6420   Does he have any bank accounts, savings accounts, or
           savings bonds?

           Does she have any bank accounts, savings accounts, or
           savings bonds?

           Do they have any bank accounts, savings accounts, or
           savings bonds?

            1. *YES
            5. *NO
            0. Inap. (no HH members outside the primary economic
                unit: X113^=5 and X119^=5 and X125^=5 and X131^=5 and
                X137^=5 and X207^=5 and X213^=5 and X219^=5 and X225^=5)

  X6421   Roughly how much in total does he have in bank accounts,
           savings accounts, or savings bonds?

           Roughly how much in total does she have in bank accounts,
           savings accounts, or savings bonds?

           Roughly how much in total do they have in bank accounts,
           savings accounts, or savings bonds?

             Code amount
            -1. Nothing
             0. Inap. (no HH members outside the primary economic
                 unit: X113^=5 and X119^=5 and X125^=5 and X131^=5 and
                 X137^=5 and X207^=5 and X213^=5 and X219^=5 and X225^=5;
                 no bank accounts: X6420^=1)

  X6422   Did you include this amount when you told me about these
           items earlier in this interview?

           INTERVIEWER: IF R ONLY TOLD ABOUT PART, MAKE NOTE

           (Where did you tell me about this/these items?)

            3. *YES, amount edited out earlier
            4. *YES, but no apparent match in the data: nothing changed
            5. *NO
            0. Inap. (no HH members outside the primary economic
                unit: X113^=5 and X119^=5 and X125^=5 and X131^=5 and
                X137^=5 and X207^=5 and X213^=5 and X219^=5 and X225^=5;
                no bank accounts: X6420^=1)

  X6423   Does he have any other assets such as stocks, bonds, a
           business, or any properties, including any part of the
           [house/apartment] you live in?

           Does she have any other assets such as stocks, bonds, a
           business, or any properties, including any part of the
           [house/apartment] you live in?

Do they have any other assets such as stocks, bonds, a
business, or any properties, including any part of the
[house/apartment] you live in?

     1. *YES
     5. *NO
     0. Inap. (no HH members outside the primary economic
         unit: X113^=5 and X119^=5 and X125^=5 and X131^=5 and
         X137^=5 and X207^=5 and X213^=5 and X219^=5 and X225^=5)

What other kinds of assets does he have?

What other kinds of assets does she have?

What other kinds of assets do they have?

CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE
GIVEN

X6424   R's Home; (Orginally *YOUR HOME)

X6425   *STOCKS

X6426   *BONDS

X6427   *MUTUAL FUNDS

X6428   *MONEY MARKET FUNDS

X6429   *BUSINESS

X6430   *OTHER REAL ESTATE

X6431   *OTHER KIND OF ASSET

     1. Checked (only for X6424-X6430)
     5. Not checked
     9. Life insurance (X6431 only)
     10. Artwork, antiques, jewelry and related goods (X6431 only)
     15. Pension account, n.f.s. (X6431)
     0. Inap. (no HH members outside the primary economic
         unit: X113^=5 and X119^=5 and X125^=5 and X131^=5 and
         X137^=5 and X207^=5 and X213^=5 and X219^=5 and X225^=5;
         no other assets: X6423^=1)

X6432   Roughly how much in total does he have in (this asset/these assets)?

          Roughly how much in total does she have in (this asset/these assets)?

          Roughly how much in total do they have in (this asset/these assets)?

          Code amount
     0. Inap. (no HH members outside the primary economic
         unit: X113^=5 and X119^=5 and X125^=5 and X131^=5 and
         X137^=5 and X207^=5 and X213^=5 and X219^=5 and X225^=5;
         no other assets: X6423^=1)

X6433   Did you include this amount in the assets you told me about
          earlier in this interview?

(Where did you tell me about (this asset/these assets)?)

    3. *YES, amount edited out earlier
    4. *YES, but no apparent match in the data: nothing changed
    5. *NO
    0. Inap. (no HH members outside the primary economic
        unit: X113^=5 and X119^=5 and X125^=5 and X131^=5 and
        X137^=5 and X207^=5 and X213^=5 and X219^=5 and X225^=5;
        no other assets: X6423^=1)
    ****
       NOT INCLUDED IN THE PUBLIC DATA SET
    ****

X6435   What share of this home does he own?

          What share of this home does she own?

          What share of this home do they own?

          Code percent * 100
    0. Inap. (no HH members outside the primary economic
        unit: X113^=5 and X119^=5 and X125^=5 and X131^=5 and
        X137^=5 and X207^=5 and X213^=5 and X219^=5 and X225^=5;
        does not own part of R's home: X6424^=1)

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

          Code amount
    0. Inap. (no HH members outside the primary economic
        unit: X113^=5 and X119^=5 and X125^=5 and X131^=5 and
        X137^=5 and X207^=5 and X213^=5 and X219^=5 and X225^=5;
        does not own part of R's home: X6424^=1)

X6437   What is the amount still owed on all the mortgages, land
          contracts, and loans on the home?

          Code amount
   -1. Nothing
    0. Inap. (no HH members outside the primary economic
        unit: X113^=5 and X119^=5 and X125^=5 and X131^=5 and
        X137^=5 and X207^=5 and X213^=5 and X219^=5 and X225^=5;
        does not own part of R's home: X6424^=1)

X6438   Does he have any (other) debts?

        Does she have any (other) debts?

        Do they have any (other) debts?

        INTERVIEWER: IF R ASKS: DO NOT INCLUDE MORTGAGE ON R's HOME

    1. *YES
    5. *NO
    0. Inap. (no HH members outside the primary economic
        unit: X113^=5 and X119^=5 and X125^=5 and X131^=5 and
        X137^=5 and X207^=5 and X213^=5 and X219^=5 and X225^=5)

```
X6439      Roughly how much in total are these debts?

           Code amount
            0.  Inap. (no HH members outside the primary economic
                unit: X113^=5 and X119^=5 and X125^=5 and X131^=5 and
                X137^=5 and X207^=5 and X213^=5 and X219^=5 and X225^=5;
                no non-mortgage debts: X6438^=1)


X6440      Did you include these debts when you told me about the
           household debts earlier in this interview?

         INTERVIEWER: IF R ONLY TOLD ABOUT PART, MAKE NOTE

           (Where did you tell me about these debts?)

            3.  *YES, amount edited out earlier
            4.  *YES, but no apparent match in the data: nothing changed
            5.  *NO
            0.  Inap. (no HH members outside the primary economic
                unit: X113^=5 and X119^=5 and X125^=5 and X131^=5 and
                X137^=5 and X207^=5 and X213^=5 and X219^=5 and X225^=5;
                no non-mortgage debts: X6438^=1)
            *********************************************************
                NOT INCLUDED IN THE PUBLIC DATA SET
            *********************************************************



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WRAPUP QUESTION
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           Thank you for your time and cooperation. This is the end
           of the structured interview. Were any of the questions
           difficult for you to answer?
           IF YES:  Which ones?

           (Response entered verbatim)

         Is there anything important missing in the way you
         described your finances?
           IF YES: Please tell me more.

           (Response entered verbatim)

         Is there anything you would like to add to any of the
         subjects we've discussed?

           INTERVIEWER:  PLEASE THANK THE RESPONDENT!


X7398      TIMESTAMP

           Code length of interview in seconds


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September 26, 2006
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