

# SAMPLE

Survey of Consumer Finances  
(FR 3059; OMB No. 7100-0287)  
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.

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## HOUSEHOLD LISTING

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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

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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 initially 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 marital 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

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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

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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

# SAMPLE

- 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

# SAMPLE

- 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

# SAMPLE

- 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

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

# SAMPLE

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

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



# SAMPLE

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)  
\*\*\*\*\*  
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) FOR THE PUBLIC DATA SET, TOP-CODED AT 95;  
X222(#11) X110, X116, X122, X128, X134, X204, X210, X216 AND  
X222 NOT INCLUDED IN THE PUBLIC DATA SET  
\*\*\*\*\*

# SAMPLE

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 QUESTIONNAIRE. 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

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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)

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

# SAMPLE

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?

1. \*YES

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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 FINANCIALLY INTERRELATED WITH THE R. SIMILARLY, CHILDREN UNDER THE AGE OF 18 ARE ALSO ASSUMED TO BE FINANCIALLY DEPENDENT ON THE R, EVEN THOUGH IT IS POSSIBLE THAT SOME CHILDREN OF PEOPLE OUTSIDE THE PEU MAY BE INCLUDED BY THIS RULE.)

1. FINANCIALLY DEPENDENT/SHARED FINANCES (TRIVIAL FOR R)

# SAMPLE

- 5. FINANCIALLY INDEPENDENT/NOT SHARED FINANCES
- 0. Inap. (No further persons)

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FINANCIAL INSTITUTIONS  
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As we go through the interview, I will be asking you about 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?

# SAMPLE

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 horizontal 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

# SAMPLE

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)

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,

# SAMPLE

banker, broker, or financial planner? Or do you do something else?)

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

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 (husbands/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 institutions where you have only credit cards or business accounts.

With how many financial institutions do you and your family



# SAMPLE

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 institution 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

# SAMPLE

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)

# SAMPLE

- 27. Individual Lender/Advisor (not codeable above)
- 28. Pension Administrator
- 29. "Broad financial services company" n.e.c.
- 101) 30. Internet-based businesses, n.e.c. (note: excludes code
- 31. Real estate (investment) company; includes land trusts
- 32. School/college/university
- 33. Local/county/state government (except Courts code 42)
- HUD, NDSL 34. Special federal government agency; FMHA, SBA, VA, FHA,
- 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)
- 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
- Stafford, 80. Direct student loan, n.e.c. (include references to 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/

# SAMPLE

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/

# SAMPLE

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

# SAMPLE

- 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 institutions:  
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 institutions:  
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.

# SAMPLE

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?

CARD. INTERVIEWER: WE CARE ABOUT USE, NOT WHETHER R HAS A DEBIT

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 institutions: X8300=-1)

What kinds of deposits are these?

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

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))

# SAMPLE

X7125

\*OTHER

welfare

4. Disability payments; VA disability benefits
6. Supplemental Security Income (SSI) and other types of
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
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



# SAMPLE

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

X7129  
X6857  
X6860

\*OTHER

- 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; membership 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))

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

# SAMPLE

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)

# SAMPLE

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

# SAMPLE

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

# SAMPLE

X7131=5; 0. Inap. (no credit application in previous 5 years:  
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

# SAMPLE

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

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

# SAMPLE

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?)

# SAMPLE

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?/



# SAMPLE

What type of institution is that?)

Please look at the Institutions 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 INSTITUTION 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. \*COMMERCIAL 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 institution

- See MASTER INSTITUTION 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

# SAMPLE

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

# SAMPLE

-----  
-----  
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 horizontal 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

# SAMPLE

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;

# SAMPLE

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)

# SAMPLE

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

# SAMPLE

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

# SAMPLE

- 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)



# SAMPLE

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)

# SAMPLE

-----  
----  
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

# SAMPLE

- 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

# SAMPLE

- 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

# SAMPLE

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

# SAMPLE

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

# SAMPLE

- 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)

# SAMPLE

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?



# SAMPLE

(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)

site?

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

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

# SAMPLE

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  
-----  
----

# SAMPLE

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

# SAMPLE

- 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)

# SAMPLE

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 ROOMMATES NOT IN THE PEU, INCLUDE ONLY R'S (FAMILY'S) SHARE OF RENT.

Code amount

- 1. None

# SAMPLE

- 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)?

# SAMPLE

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)

# SAMPLE

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



# SAMPLE

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

# SAMPLE

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.

# SAMPLE

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

# SAMPLE

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

# SAMPLE

X7133^=1; X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and  
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?

# SAMPLE

## Credit Terms/Cost Of Loan

- rates
1. Interest rate -- low (er) / reasonable/best available
  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

# SAMPLE

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

# SAMPLE

X7133^=1; 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 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

X7133^=1; 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 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
  26. Combination of furniture and appliances
  29. Other appliances or durable goods; sewing machine;
  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
- type
- typewriter



# SAMPLE

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)
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)

# SAMPLE

```
*****
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))

# SAMPLE

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

# SAMPLE

X7133^=1;  
X830^=1);

X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and  
no first mortgage: X723^=1 or 2/no second mortgage:  
X830^=1/no third mortgage: X931^=1 or (X723=5 and  
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
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;  
X830^=1);

no first mortgage: X723^=1 or 2/no second mortgage:  
X830^=1/no third mortgage: X931^=1 or (X723=5 and  
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;  
X830^=1);

no first mortgage: X723^=1 or 2/no second mortgage:  
X830^=1/no third mortgage: X931^=1 or (X723=5 and  
set number of payments and positive payment:  
X806/X906/X1006^=-1 and X807/X907/X1007^=-1 and  
X808/X908/X1008>0)

# SAMPLE

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
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

# SAMPLE

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;  
X830^=1/  
no first mortgage: X723^=1 or 2/no second mortgage:  
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;  
X830^=1/  
no first mortgage: X723^=1 or 2/no second mortgage:  
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;  
X830^=1/  
no first mortgage: X723^=1 or 2/no second mortgage:  
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;  
X830^=1/  
no first mortgage: X723^=1 or 2/no second mortgage:  
no third mortgage: X931^=1 or (X723=5 and X830^=1;  
loan on schedule: X7571=1/X7570=1/X7569=1)

# SAMPLE

X816(#1) What is the current annual rate of interest being charged  
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/

# SAMPLE

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  
\*\*\*\*\*

X9083(#1) Recode: type of institution

X9084(#2)

X9085(#3) See MASTER INSTITUTION 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



# SAMPLE

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  
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.

# SAMPLE

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)  
lender?

What was the most important reason you chose the original

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.
- 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

# SAMPLE

X7133^=1; X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and  
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)

# SAMPLE

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 change again)
0. Inap. (Does not own any part of HU: X508^=1 or 2 and

# SAMPLE

X7133^=1;  
X820^=1) X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and  
no first mortgage: X723^=1 or 2; not adjustable rate:

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
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;  
X820^=1) no first mortgage: X723^=1 or 2; not adjustable rate:

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 perecentage 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:

# SAMPLE

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 refinance 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

# SAMPLE

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?

loans Do you and your family living here owe money on any other 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?

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

1. \*YES
5. \*NO
0. Inap. (Does not own any part of HU: X508^=1 or 2 and

# SAMPLE

X7133^=1) X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and

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  
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



# SAMPLE

X7133^=1; X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and  
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  
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?)

# SAMPLE

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)

# SAMPLE

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)

# SAMPLE

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

\*\*\*\*\*

# SAMPLE

SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE  
COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC  
DATA SET

\*\*\*\*\*

X9086 Recode: type of institution

See MASTER INSTITUTION 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

\*\*\*\*\*

-----  
----  
-----  
----

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.

# SAMPLE

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

# SAMPLE

- 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.

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

# SAMPLE

- 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



# SAMPLE

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;

# SAMPLE

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

# SAMPLE

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?

# SAMPLE

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

# SAMPLE

- 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?

# SAMPLE

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

# SAMPLE

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

# SAMPLE

## COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC DATA SET

\*\*\*\*\*

X9090(#1) Recode: type of institution

See MASTER INSTITUTION 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?)



# SAMPLE

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

# SAMPLE

- 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?

# SAMPLE

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/

# SAMPLE

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 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)  
X1607(#3) \*\*\*\*\*  
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/

# SAMPLE

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

# SAMPLE

or mortgage:  $X1401^{\wedge}=1$  or  $2/X1504^{\wedge}=1$  or  $2/X1604^{\wedge}=1$  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:  $X1402^{\wedge}=1$ /fewer than 2 loans:  $X1403<2$ /  
fewer than 3 loans:  $X1403<3$ ; loan is not land contract  
or mortgage:  $X1401^{\wedge}=1$  or  $2/X1504^{\wedge}=1$  or  $2/X1604^{\wedge}=1$  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:  $X1402^{\wedge}=1$ /fewer than 2 loans:  $X1403<2$ /  
fewer than 3 loans:  $X1403<3$ ; loan is not land contract  
or mortgage:  $X1401^{\wedge}=1$  or  $2/X1504^{\wedge}=1$  or  $2/X1604^{\wedge}=1$  or  $2$ ;  
no set number of payments:  $X1413=-1/X1513=-1/X1613=-1$ ;  
no balloon payment:  $X1414^{\wedge}=5/X1514^{\wedge}=5/X1614^{\wedge}=5$ )

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:  $X1402^{\wedge}=1$ /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:  $X1402^{\wedge}=1$ /fewer than 2 loans:  $X1403<2$ /  
fewer than 3 loans:  $X1403<3$ ; R owes no money on property  
 $X1416^{\wedge}=1/X1516^{\wedge}=1/X1616^{\wedge}=1$ )

X1619(#4) About how much in total is owed to you on the remaining

# SAMPLE

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

# SAMPLE

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.



# SAMPLE

Code number

-1. None

0. Inap. (No properties: X1700=5)

\*\*\*\*\*

FOR THE PUBLIC DATA SET, TOP-CODED AT 20

\*\*\*\*\*

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.

- "farmland"  
14)
- 10. Farm/Ranch -- any mention
  - 11. Land only: Lot, tract, acreage; building lots;
  - 12. Substantial land and seasonal or other residence (except
  - 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

# SAMPLE

- 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/

# SAMPLE

fewer than 3 properties: X1701<3)  
\*\*\*\*\*  
FOR THE PUBLIC DATA SET, CODE 13 IS COMBINED 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

# SAMPLE

- 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 by a business: X1701=-1/fewer than 2 properties: X1701<2/fewer than 3 properties: X1701<3)
- X1908(#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)

# SAMPLE

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 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)

# SAMPLE

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

# SAMPLE

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

# SAMPLE

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)



# SAMPLE

- 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?

# SAMPLE

(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)

# SAMPLE

\*\*\*\*\*  
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

# SAMPLE

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:

# SAMPLE

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

# SAMPLE

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.

# SAMPLE

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.

# SAMPLE

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



# SAMPLE

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)

# SAMPLE

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 properties: X8419^=1)

X2017(#5) How much are the payments on these loans or mortgages?

# SAMPLE

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 properties: X8419^=1)

X8422(#5) Original value of frequency.

Code frequency

- 2. \*Week
- 3. Every two weeks
- 4. \*Month

# SAMPLE

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 properties: 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:

# SAMPLE

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)

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-----  
----  
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)

# SAMPLE

-----  
----  
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?

# SAMPLE

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  
\*\*\*\*\*

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----  
#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;

# SAMPLE

```
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

\*\*\*\*\*



# SAMPLE

- 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

# SAMPLE

- 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

# SAMPLE

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

# SAMPLE

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

# SAMPLE

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 money?

1. \*YES

# SAMPLE

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

# SAMPLE

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
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]

# SAMPLE

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?

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



# SAMPLE

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?

# SAMPLE

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)

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NON-ACTIVELY MANAGED BUSINESSES  
-----  
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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

# SAMPLE

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

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- #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?

# SAMPLE

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

# SAMPLE

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

# SAMPLE

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

# SAMPLE

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)

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## VEHICLES

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## VEHICLES SUPPLIED BY A BUSINESS

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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

# SAMPLE

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)

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----  
LEASED VEHICLES  
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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)  
\*\*\*\*\*



# SAMPLE

FOR THE PUBLIC DATA SET, TOP-CODED AT 3

\*\*\*\*\*

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----  
#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

# SAMPLE

208	International (IH)
74	Isuzu
75	Jaguar
43	Jeep
67	Kia
89	Lexus
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	Peterbilt
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

# SAMPLE

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

# SAMPLE

- 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

# SAMPLE

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 utility Do you own any cars, or any kind of truck, van or sport 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

# SAMPLE

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

# SAMPLE

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)

# SAMPLE

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:  
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)

\*\*\*\*\*



# SAMPLE

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/

# SAMPLE

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)

# SAMPLE

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

# SAMPLE

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

# SAMPLE

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

# SAMPLE

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?

# SAMPLE

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

# SAMPLE

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)



# SAMPLE

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 money still

X2607(#2)

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

# SAMPLE

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;

# SAMPLE

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

# SAMPLE

- 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

# SAMPLE

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)

# SAMPLE

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

# SAMPLE

## 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

# SAMPLE

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



# SAMPLE

- 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)

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-----  
EDUCATION LOANS  
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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

\*\*\*\*\*

# SAMPLE

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;

# SAMPLE

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

# SAMPLE

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;

# SAMPLE

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/

# SAMPLE

X7178=1; X7906=5 & X7176=1/X7929=5 and X7177=1/X7952=5 and  
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/  
X7178=1; X7906=5 & X7176=1/X7929=5 and X7177=1/X7952=5 and  
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/  
X7178=1; X7906=5 & X7176=1/X7929=5 and X7177=1/X7952=5 and  
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/  
X7178=1; X7906=5 & X7176=1/X7929=5 and X7177=1/X7952=5 and  
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)

# SAMPLE

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

# SAMPLE

- 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  
X7906=5 & X7176=1/X7929=5 and X7177=1/X7952=5 and  
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)

X7175=1/

X7178=1;

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)

X7944(#5)

X7967(#6)

- 1. \*On schedule
- 2. \*Ahead of schedule
- 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/

X7178=1;

X7906=5 & X7176=1/X7929=5 and X7177=1/X7952=5 and

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



# SAMPLE

- 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;  
X7802<2/less than 3 loans: X7802<3/less than 4 loans:  
X7866(#3) X7802<4/less than 5 loans: X7802<5/less than 6 loans:  
X7920(#4) X7802<6; not paying on loan now and payments deferred:  
X7943(#5) X7806=5 & X7173=1/X7829=5 and X7174=1/X7852=5 and  
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

# SAMPLE

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)  
\*\*\*\*\*

# SAMPLE

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)

# SAMPLE

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

# SAMPLE

5. \*NO

NOTE: CARD 8 contains the following text in a vertical column: "Loans for household appliances, 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

\*\*\*\*\*

# SAMPLE

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.

X7551 7. Yes, partially reported earlier, link code created at

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/

fewer than 3 loans: X2709<3/fewer than 4 loans: X2709<4/

fewer than 5 loans: X2709<5/fewer than 6 loans: X2709<6)

X2813(#3)

X2830(#4)

X2913(#5)

X2930(#6)

\*\*\*\*\*

FOR THE PUBLIC DATA SET, BOTTOM-CODED

# SAMPLE

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

# SAMPLE

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



# SAMPLE

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

X2709<2/ 0. Inap. (no such loans: X7182=5/fewer than 2 loans:

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

X2709<2/ 0. Inap. (no such loans: X7182=5/fewer than 2 loans:

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

# SAMPLE

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:  
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  
\*\*\*\*\*

X2709<2/

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  
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?)

# SAMPLE

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/  
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  
\*\*\*\*\*

# SAMPLE

- 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)

# SAMPLE

X8445(#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 such loans: X7182=5; did not break off early in grid)

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PAYMENTS ON SCHEDULE ON ALL TYPES OF LOANS  
-----

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GF

X7070 During the past year, have you (or anyone in your family living 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

# SAMPLE

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 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

\*\*\*\*\*

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# SAMPLE

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MISCELLANEOUS OPINION VARIABLES  
-----  
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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
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,

# SAMPLE

- 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); grandchildren

X6667(#6)

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

age

11. General support for R/spouse/partner in Retirement or old

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)



# SAMPLE

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."

# SAMPLE

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?

to

Which of the following statements on this page comes closest describing your saving habits?

# SAMPLE

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

# SAMPLE

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 REPAYED 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

# SAMPLE

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 EXPENSES 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 EXPENSES WITH ROOMMATES NOT IN THE PEU, INCLUDE ONLR R'S (FAMILY'S) SHARE.

How much do you spend on that food?

Code amount

# SAMPLE

X....^=1) 0. Inap. (No expenses for food delivered to the door:  
-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 LUNCHESES 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

# SAMPLE

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

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----

FINANCIAL ASSETS (ALSO INCLUDES SOME MISC. ASSETS AND DEBTS)

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----  
-----  
----

-----  
----  
CHECKING ACCOUNTS  
-----  
----

# SAMPLE

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 family 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



# SAMPLE

- market  
include  
welfare)
14. R has other account with checking privileges (money 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 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  
\*\*\*\*\*

# SAMPLE

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----  
#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  
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

# SAMPLE

- 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  
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)
- X9117(#5)
- X9118(#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  
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)
- X3527(#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  
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.
  - X7074(#4)
  - X7075(#5)
  - X7076(#6)

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

# SAMPLE

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 name, in your husband's name, or something else?

X7603(#2)

X7605(#3)

X7607(#4)

X7609(#5)

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)

# SAMPLE

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 institution
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

# SAMPLE

- 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  
\*\*\*\*\*

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## IRA/KEOGH ACCOUNTS

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----

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

# SAMPLE

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

# SAMPLE

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 roll-over IRA account(s)?  
X6568(#3) 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)



# SAMPLE

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

# SAMPLE

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?

# SAMPLE

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

\*\*\*\*\*

# SAMPLE

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 INSTITUTION 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?

# SAMPLE

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

# SAMPLE

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

# SAMPLE

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

# SAMPLE

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 accounts: 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



# SAMPLE

-----  
----  
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)

# SAMPLE

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

# SAMPLE

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.

- saving
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 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

# SAMPLE

- 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 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)  
X7091(#6)

- 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 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))  
X3763(#6)

GF

- X7085(#1) Is this account covered by federal deposit insurance?  
X7086(#2)  
X7087(#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.  
X7089(#5)  
X7090(#6) 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?)

# SAMPLE

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)

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----  
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

# SAMPLE

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)

# SAMPLE

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

# SAMPLE

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?



# SAMPLE

(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 INSTITUTION 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  
\*\*\*\*\*

# SAMPLE

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?

# SAMPLE

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?

# SAMPLE

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 government bonds or bills: X3907^=1)

X7636 What is the total market value?

Code amount

- 0. Inap. (no bonds: X3903^=1; no government 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

# SAMPLE

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

# SAMPLE

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?

# SAMPLE

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?

# SAMPLE

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?



# SAMPLE

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?

# SAMPLE

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)
- \*\*\*\*\*

# SAMPLE

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

# SAMPLE

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

# SAMPLE

- 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?

# SAMPLE

Code amount  
-1. None  
0. Inap. (No annuities: X6815=5; no annuities that could be not cashed in: X6579=5)

X8480           Originally 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 INSTITUTION 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.)

# SAMPLE

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:

# SAMPLE

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



# SAMPLE

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)

# SAMPLE

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?)

# SAMPLE

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 INSTITUTION 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 INSTITUTION 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

\*\*\*\*\*

# SAMPLE

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.

(FOR DO NOT INCLUDE INSURANCE THAT ONLY PAYS IN SPECIAL CIRCUMSTANCES  
EXAMPLE, ACCIDENT LIFE INSURANCE).

# SAMPLE

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

# SAMPLE

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)

# SAMPLE

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

# SAMPLE

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



# SAMPLE

- 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

# SAMPLE

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

# SAMPLE

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

# SAMPLE

18. Misc. real estate (except cemetery)
19. Cemetery plots
20. China; figurines; crystal/glassware
21. Musical instruments
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 account; 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

# SAMPLE

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

# SAMPLE

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
0. Inap. (/no spouse)

error

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:

GIVEN  
CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE  
CODE "OTHER" ONLY IF AN APPROPRIATE CODE IS NOT AVAILABLE!

# SAMPLE

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)

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

# SAMPLE

- 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?



# SAMPLE

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=<sup>^</sup>3 and X6780<sup>^</sup>=1/X6678-X6685=<sup>^</sup>3 and X6784<sup>^</sup>=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

# SAMPLE

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
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

# SAMPLE

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  
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

distribution 570 Electric power generation, transmission and  
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)

# SAMPLE

## 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

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

# SAMPLE

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

activities

2890 Coating, engraving, heat treating and allied  
2970 Ordnance  
2980 Miscellaneous fabricated metal products  
2990 Not specified metal industries

## Machinery Manufacturing

3070 Agricultural implements  
3080 Construction mining and oil field machinery  
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

# SAMPLE

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

# SAMPLE

4380 Drugs, sundries, and chemical and allied products  
4390 Apparel, fabrics, and notions  
4470 Groceries and related products  
4480 Farm product raw materials  
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

# SAMPLE

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

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

Leasing Finance, Insurance, Real Estate, and Rental and

### 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



# SAMPLE

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  
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

# SAMPLE

8380 Community food and housing, and emergency services  
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

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

# SAMPLE

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;
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;
```

# SAMPLE

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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;
*****

```

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

Occupations	Executive, Administrative, and Managerial
10	Chief Executives
20	General and Operations Managers
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

# SAMPLE

	220	Construction Managers
	230	Education Administrators
	300	Engineering Managers
	310	Food Service Managers
	320	Funeral Directors
	330	Gaming Managers
	340	Lodging Managers
	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

# SAMPLE

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  
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

# SAMPLE

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
	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

# SAMPLE

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  
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



# SAMPLE

	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
Officers	3700	First-Line Supervisors/Managers of Correctional
Detectives	3710	First-Line Supervisors/Managers of Police and
	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

# SAMPLE

	4160	Coffee Shop 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
Workers	4700	First-Line Supervisors/Managers of Retail Sales
	4710	First-Line Supervisors/Managers of Non-Retail Sales Workers
	4720	Cashiers
	4740	Counter and Rental Clerks

# SAMPLE

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

# SAMPLE

	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
Tapers	6330	Drywall Installers, Ceiling Tile Installers, and
	6350	Electricians

# SAMPLE

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

# SAMPLE

Specialists	7210	Bus and Truck Mechanics and Diesel Engine
	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
Workers	7610	Helpers - Installation, Maintenance, and Repair
	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
Assemblers	7720	Electrical, Electronics, and Electromechanical
	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
	7840	Food Batchmakers
	7850	Food Cooking Machine Operators and Tenders
		Setter, Operators, and Tenders
	7900	Computer Control Programmers and Operators

# SAMPLE

	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
Tenders	8400	Textile Cutting Machine Setters, Operators, and
	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

# SAMPLE

	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
	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
Plastic	8920	Molders, Shapers, and Casters, Except Metal and
	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
Workers	9000	Supervisors, Transportation and Material Moving
	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



# SAMPLE

	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 operations leaders/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)

# SAMPLE

```
*****
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;
*****
```

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----
INFORMATION LINKED FROM 2004 CURRENT POPULATION SURVEY BY OCCUPATION CODE
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```

X8112(#1) Recode: Average for occupation group of fraction of last 52  
X8113(#2) weeks worked; multiplied 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

# SAMPLE

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  
\*\*\*\*\*

# SAMPLE

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

# SAMPLE

\*\*\*\*\*

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

# SAMPLE

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

# SAMPLE

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

# SAMPLE

- 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)



# SAMPLE

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

# SAMPLE

- 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)

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----  
-----  
----

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

# SAMPLE

#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

-----

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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.

# SAMPLE

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

# SAMPLE

- 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

# SAMPLE

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

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

# SAMPLE

accumulates an account balance, or is it like both?)

THEM AS

IF R/SPOUSE HAS MULTIPLE PLANS OF DIFFERENT TYPES, RECORD 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 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

# SAMPLE

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;/ 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;/ no spouse;
- X11203(#1c) no pensions: X4135^=1/X4735^=1; no plans where not
- X11303(#2a) currently drawing benefits: X4141^=1/X4741^=1;
- X11403(#2b) no pensions: X4201<1/X4801<1/fewer than 2 pensions: X4201<2/X4801<2/fewer than 3 pensions: X4201<3/X4801<3)
- X11503(#2c)

\*\*\*\*\*  
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;/



# SAMPLE

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  
\*\*\*\*\*

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;

# SAMPLE

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
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)

# SAMPLE

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)

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;

# SAMPLE

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/X11505=-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
- 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

# SAMPLE

- 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;/  
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)

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
- 7. \*Other
- 0. Inap. (not doing any work for pay: X4105=5/X4705=5;/

# SAMPLE

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;/  
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)

# SAMPLE

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;/  
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;

# SAMPLE

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;

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;

X11525^=1;

no loan against plan:



# SAMPLE

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 emergency: 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/

# SAMPLE

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)

# SAMPLE

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;

# SAMPLE

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.

# SAMPLE

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)

[he/she]) What percent of your pay or what amount (do you/does  
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)

# SAMPLE

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  
income, or wage/contribution is zero or frequency is

X11344(#2a) lump sum, variable or by the job)

X11444(#2b) -5. Varies

X11544(#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;

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

# SAMPLE

and is greater than zero: 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 zero: 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

# SAMPLE

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 zero: 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



# SAMPLE

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

# SAMPLE

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)/

# SAMPLE

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:

# SAMPLE

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)

# SAMPLE

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)

# SAMPLE

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

# SAMPLE

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-----  
-----  
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

# SAMPLE

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



# SAMPLE

- 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)

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-----

## EMPLOYMENT HISTORY OF HEAD AND SPOUSE/PARTNER

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-----  
#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)

# SAMPLE

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 full-time employment: X4512<1/X5112<1)

X4514(#1) Now, not counting (your/her/his) current job, (have you/has  
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 full-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

# SAMPLE

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 full-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;  
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 full-time employment:  
X4512<1/X5112<1; no jobs longer than a year:

# SAMPLE

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 full-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?

# SAMPLE

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 full-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 full-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 full-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 full-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 full-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 full-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)

# SAMPLE

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 full-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 full-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)

# SAMPLE

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

- 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

# SAMPLE

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 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?



# SAMPLE

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

# SAMPLE

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

# SAMPLE

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

# SAMPLE

- 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

# SAMPLE

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;
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

# SAMPLE

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)

employer? In what year did (you/[he/she]) start working for that

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

# SAMPLE

not work 5 years or more full-time: X4530=<sup>^</sup>1/X5130=<sup>^</sup>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=<sup>^</sup>2/  
X5111=<sup>^</sup>2; no full-time jobs: X4528=<sup>^</sup>1/X5128=<sup>^</sup>1; did  
not work 5 years or more full-time: X4530=<sup>^</sup>1/X5130=<sup>^</sup>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=<sup>^</sup>2/  
X5111=<sup>^</sup>2; no full-time jobs: X4528=<sup>^</sup>1/X5128=<sup>^</sup>1; did  
not work 5 years or more full-time: X4530=<sup>^</sup>1/X5130=<sup>^</sup>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=<sup>^</sup>2/  
X5111=<sup>^</sup>2; no full-time jobs: X4528=<sup>^</sup>1/X5128=<sup>^</sup>1; did  
not work 5 years or more full-time: X4530=<sup>^</sup>1/X5130=<sup>^</sup>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=<sup>^</sup>2/  
X5111=<sup>^</sup>2; no full-time jobs: X4528=<sup>^</sup>1/X5128=<sup>^</sup>1; did  
not work 5 years or more full-time: X4530=<sup>^</sup>1/X5130=<sup>^</sup>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=<sup>^</sup>2/  
X5111=<sup>^</sup>2; no full-time jobs: X4528=<sup>^</sup>1/X5128=<sup>^</sup>1; did  
not work 5 years or more full-time: X4530=<sup>^</sup>1/X5130=<sup>^</sup>1)

- X4541(#1) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.  
X5141(#2) (And how often did (you/[he/she]) receive that amount?)

Code frequency

# SAMPLE

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)



# SAMPLE

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.

# SAMPLE

- 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  
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

# SAMPLE

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)

# SAMPLE

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  
X5202(#2) all or most of the year? Include any periods of self-employment, and the military. Roughly, how many years?

# SAMPLE

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?)

# SAMPLE

## 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

# SAMPLE

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;
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;
```

# SAMPLE

```
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?



# SAMPLE

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

# SAMPLE

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.

# SAMPLE

- 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:

# SAMPLE

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

# SAMPLE

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

# SAMPLE

- health
19. Depends on what spouse does; depends on spouse/partner
  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 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

# SAMPLE

- 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

# SAMPLE

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

\*\*\*\*\*



# SAMPLE

X8334(#1) Recode: 10000 \* Coefficient of dummy for self-employment  
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)

\*\*\*\*\*

# SAMPLE

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

\*\*\*\*\*

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----

CURRENT BENEFITS FROM SOCIAL SECURITY

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----  
-----  
----

GF

X5301

IN PERSON VERSION:  
(SHOW CARD 10)

Are you (or your [husband/wife/partner]) currently  
receiving Social Security benefit payments?

# SAMPLE

## 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

# SAMPLE

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)

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----  
CURRENT BENEFITS FROM PENSIONS  
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----  
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X5313

IN PERSON VERSION:

(SHOW CARD 10)

Are you or your (husband/wife/partner) currently  
receiving any (other) type of retirement, pension, or

# SAMPLE

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 account 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

# SAMPLE

- 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

# SAMPLE

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; disability 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; disability 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

# SAMPLE

-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; disability 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; ; disability 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; ; disability 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?



# SAMPLE

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; disability 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; disability 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; disability 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/

# SAMPLE

- 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?

# SAMPLE

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

# SAMPLE

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)

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CASH SETTLEMENTS FROM PAST JOBS  
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X5501 Have you (or your [husband/wife/partner]) ever received a

# SAMPLE

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 settlements: X5501^=1)

X6701 Originally reported value of X5502 (see introduction)

Code number

0. Inap. (no settlements: X5501^=1)

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----

#1 refers to first settlement  
#2 refers to second settlement  
#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

-----  
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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 settlements: 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 settlements: X5501^=1; no settlements: X5502<1/  
less than 2 settlements: X5502<2/less than 3 settlements:  
X5516(#5) X5502<3/less than 4 settlements: X5502<4/less than 5  
X5519(#6) settlements: X5502<5/less than 6 settlements: X5502<6)

# SAMPLE

In what year was (this/the first) cash settlement received?

X5505(#1) Code year (4 digits)  
X5508(#2) 0. Inap. (no settlements: 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 settlements: 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 settlements: 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 settlements: 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  
introduction).

Code amount

0. Inap. (no settlements: 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?

# SAMPLE

"DURABLES" INCLUDE CARS, FURNITURE, WASHING MACHINES, STEREO,  
ETC.  
GIVEN CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE

- X6775 \*Rollover into IRA/Rollover into annuity
- X6960 \*Rollover into another employer's pension plan
- X6776 \*Other investment
- X6777 \*Durable
- 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 settlements: X5501^=1)
- \*\*\*\*\*  
FOR THE PUBLIC DATA SET, CODE 13 IS COMBINED WITH  
CODE 6  
\*\*\*\*\*

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FUTURE PENSION BENEFITS  
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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.

# SAMPLE

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)

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#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  
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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)

GF

X7768(#1) Is this benefit from a past job, the military, a former



# SAMPLE

- 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

# SAMPLE

- 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 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)

X5644(#6)

X5608(#1) About how much (do you/does [he/she]) expect the payments to be?

X5616(#2)

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

# SAMPLE

- 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 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)

- X5607(#1) Code age
- X5615(#2) 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)

- X7349(#1) Code year (4 digits)
- X7351(#2) 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)

GF

- 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/

# SAMPLE

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

# SAMPLE

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.

# SAMPLE

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)

# SAMPLE

GF

X7360

(Is this pension/Are any of these pensions) part of an IRA, Keogh, or other pension plan you already told me about?

earlier

1. \*Yes, IRA/Keogh
2. \*Yes, pension
3. Pension(s) remain(s) after removing plans reported
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.

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INCOME, SUPPORT, ALIMONY  
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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)

# SAMPLE

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?



# SAMPLE

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?

# SAMPLE

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

# SAMPLE

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.

# SAMPLE

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

# SAMPLE

at

- 30. Sale of asset (coding as capital gain/loss has priority 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

# SAMPLE

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.

# SAMPLE

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

# SAMPLE

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?

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



# SAMPLE

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

# SAMPLE

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

# SAMPLE

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)

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#1 refers to joint return  
#2 refers to separate return for head  
#3 refers to separate return for spouse/partner  
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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)

# SAMPLE

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.

# SAMPLE

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  
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INHERITANCES AND CHARITABLE CONTRIBUTIONS  
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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?

# SAMPLE

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

# SAMPLE

- 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)

# SAMPLE

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



# SAMPLE

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

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----  
DEMOGRAPHIC CHARACTERISTICS



# SAMPLE

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

# SAMPLE

- 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

Caucasian

- 1. \*WHITE; (INCLUDE MIDDLE EASTERN/ARAB WITH WHITE);

# SAMPLE

- 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

\*\*\*\*\*

# SAMPLE

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

# SAMPLE

\*\*\*\*\*

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 partner: 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?

# SAMPLE

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



# SAMPLE

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,

# SAMPLE

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

# SAMPLE

- 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)

\*\*\*\*\*

# SAMPLE

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)

\*\*\*\*\*

# SAMPLE

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  
\*\*\*\*\*

# SAMPLE

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)

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-----  
----  
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.

# SAMPLE

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 OR 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 (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,

# SAMPLE

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; Originally \*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



# SAMPLE

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.

# SAMPLE

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

# SAMPLE

- 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?
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

# SAMPLE

- 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?

# SAMPLE

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,

# SAMPLE

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

# SAMPLE

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;

# SAMPLE

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)

\*\*\*\*\*

NOT INCLUDED IN THE PUBLIC DATA SET

\*\*\*\*\*

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;



# SAMPLE

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)

\*\*\*\*\*

NOT INCLUDED IN THE PUBLIC DATA SET

\*\*\*\*\*

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; (Originally \*YOUR HOME)

X6425 \*STOCKS

# SAMPLE

- 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?

INTERVIEWER: IF R ONLY TOLD ABOUT PART, MAKE NOTE

(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)

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# SAMPLE

NOT INCLUDED IN THE PUBLIC DATA SET

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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?

# SAMPLE

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)

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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!

# SAMPLE

X7398

TIMESTAMP

Code length of interview in seconds

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September 26, 2006