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SCREENER  
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AP SAMPLE ELIGIBILITY: ORDER OF PREFERENCE

1. The household of a 2007 respondent or spouse or partner of that person still living at the address associated with the 2007 interview.
2. The household of the 2007 respondent living at a different address in 2009.
3. The household of the spouse of partner of the 2007 respondent living at a different address in 2009.

LS ELIGIBILITY: ORDER OF PREFERENCE

1. For a case with one name in the original contact information or an observation with two names that did not spawn a new case, the household of the 2007 respondent.
2. For a case with one name in the original contact information or an observation with two names that did not spawn a new case, the household of the spouse or partner of the 2007 respondent.
3. For a household that did spawn a new case, the first name in the original contact information.
4. For a household that did spawn a new case, the second name in the original contact information.

SPECIFICIALLY INELIGIBLE:

1. 2007 R was not living with spouse/partner and R is deceased or permanently out of the country in 2009.
2. 2007 R was living with spouse/partner and R and S/P both either deceased or permanently out of the country 2009.

PREFERRED ORDER OF PREFERENCE FOR 2009 R:

1. The 2007 SCF respondent (PREFERRED)
2. The spouse or partner of the 2007 SCF respondent at the time of the 2007 SCF interview
3. New spouse/partner of the original R

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HHL: HOUSEHOLD LISTING  
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\*\*\*\*Q1400

X7504 INTERVIEWER: CHOOSE LANGUAGE TO CONDUCT INTERVIEW IN.

1. ENGLISH
2. SPANISH

\*\*\*\*Q1511

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

1. IN PERSON
5. ON THE PHONE

\*\*\*\*Q1526

X7579 INTERVIEWER: PLEASE CONFIRM THAT YOU ARE CONDUCTING THIS INTERVIEW (ON THE PHONE/IN PERSON)

1. YES
2. NO

THIS STATEMENT MUST BE READ TO ALL RESPONDENTS:

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

QHHL1 INTERVIEWER CHECKPOINT: WHO IS THE RESPONDENT?  
(CARRY INFORMATION OVER FROM THE SCREENER)

1. SAME AS 2007 R
  2. 2007 SPOUSE OF 2007 R
  3. 2007 PARTNER OF 2007 R
  4. NEW (OR PREVIOUSLY ABSENT) SPOUSE OF 2007 R
  5. NEW (OR PREVIOUSLY ABSENT) PARTNER OF 2007 R
- DK/REF: NOT ALLOWED ON THIS QUESTION

IF A PROXY IS USED, CHOOSE THE CODE CORRESPONDING TO THE PERSON THE PROXY REPRESENTS.

Q7

Before we start the interview, I need to list the people who live with you and obtain some basic information about each one. Let's start with you.

X102(#2)  
X108(#3)  
X114(#4)  
X120(#5)  
X126(#6)  
X132(#7)  
X202(#8)  
X208(#9)  
X214(#10)  
X220(#11)  
X226(#12)

What is the next person's relationship to you?

CODE RELATIVES OF SPOUSE/PARTNER THE SAME AS R'S RELATIVES.

4. CHILD
5. GRANDCHILD
6. PARENT
7. GRANDPARENT
8. AUNT/UNCLE
9. COUSIN
10. NIECE/NEPHEW
11. SISTER/BROTHER
12. GREAT GRANDCHILD
29. OTHER RELATIVE
31. ROOMATE
32. FRIEND
34. BOARDER OR ROOMER/LODGER
35. PAID HELP; maid, etc.
36. FOSTER CHILD
39. OTHER UNRELATED PERSON

NOTE: position #2 contains only spouse/partner information;

in all other cases the #2 position contains all zeroes.

Q8

X8021(#1) CODE SEX WITHOUT ASKING. IF NECESSARY, SAY:  
X103(#2) I am required to ask your sex.  
X109(#3)  
X115(#4) What is your (spouse's/partner's/that person's) sex?  
X121(#5)  
\*\*\*\*X127(#6)1. MALE  
\*\*\*\*X133(#7)2. FEMALE  
X203(#8) 0. Inap. (No further persons)  
X209(#9)  
X215(#10)  
X221(#11)  
X227(#12)

What is your date of birth?

Q10

X5907(#1) Code month

Q11

X7003(#1) Code day of month

Q12

X5908(#1) Code year (4 digits)

Q15

X7005(#1) So, you are (COMPUTED AGE) years old?  
(ASKED ONLY OF DESIGNATED RESPONDENT)

1. YES
3. NO, FIX BIRTHDATE

Q16

X8022(#1)  
X104(#2) How old (are you/is [your spouse/partner/he/she/that person])?  
X110(#3) CODE LESS THAN ONE YEAR AS 0.  
X116(#4)  
X122(#5)  
X128(#6)  
X134(#7)  
X204(#8) Code AGE  
X210(#9) -1. LESS THAN ONE YEAR  
X216(#10) 0. Inap. (No further persons)  
X222(#11)  
X228(#12)

\*\*\*\*\*  
CRITICAL VARIABLE: If the age of the R is answered "don't know" or "refuse," the following text appears in CAPI:

ATTENTION:

Age is a critical detail in family finances. Without this information, it would be wasting your time to go on with the interview.

I will terminate the interview at this point and I would like to thank you for your time.

TERMINATE INTERVIEW  
GO BACK AND CHANGE DOB/AGE

\*\*\*\*\*

Q19

X7006(#3) Is (he/she/that person) 18 or older?  
X7007(#4)

X7008(#5) 1. YES  
X7009(#6) 5. NO  
X7010(#7)  
X7011(#8)  
X7012(#9)  
X7013(#10)  
X7014(#11)  
X7035(#12)

Q20

X8023(#1) (Are you/Is your [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 are given by X7372 and X7018 respectively.)  
X211(#9)  
X217(#10) 1. MARRIED  
X223(#11) 2. LIVING WITH PARTNER  
X229(#12) 3. SEPARATED  
4. DIVORCED  
5. WIDOWED  
6. NEVER MARRIED

Q22

X7000(#1) Does your (spouse/partner) live with you now?  
  
1. YES  
5. NO

Q1625

X7021(#1) Does your (spouse/partner) usually live with you?  
  
1. YES  
5. NO

Q23

X7002(#1) Do you live with a partner?  
  
1. YES  
5. NO

Q21

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)  
X136(#7)  
X206(#8)  
X212(#9)  
X218(#10)  
X224(#11)  
X230(#12)

Q25

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 your (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)  
X231(#12)

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

\*\*\*\*\*

EDIT CHECK:

If paid help is financially dependent:

IF (X108/.../X226=35 & X107/.../X225) = 1

CAPI text displayed:

ATTENTION:

PAID HELP IS USUALLY FINANCIALLY INDEPENDENT. YOU HAVE SELECTED FINANCIALLY DEPENDENT. PLEASE CONFIRM.

COMMENT LATER

COMMENT NOW

\*\*\*\*\*

AT THE END OF ITERATION 2 (SPOUSE/PARTNER): IF S/P IS PART OF THE PEU, AND QHHL1 NOT 4 OR 5, ASK:

QHHL2

X7370a. Were you and your (spouse married/partner living together) as long ago as [2007 INTERVIEW MONTH+YEAR]?

1. YES

5. NO

DK/REF: CRITICAL VARIABLE: TERMINATE INTERVIEW

ELSE IF QHHL1 = 4 OR 5, FILL QHHL2 WITH "NO"

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...

define

1. MARSTAT

2. PEUNUM

3. NPEUNUM

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SECTION A: EXPECTATIONS AND INFORMATION  
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Q32  
X301a

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

QA1  
X301a

Over the next year, do you expect the economy to perform better, worse, or about the same as now?

1. Better
2. Worse
3. About the same

Q34  
X7100

IN PERSON VERSION:  
(SHOW CARD 1)

When making major decisions about borrowing money or obtaining credit, 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 decisions about borrowing money or obtaining credit, 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?

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

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

NOTE: CARD 1 contains the following information:

The numbers 1 through 5 in a 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.

Q36M1-M14  
X7101

IN PERSON VERSION:  
(SHOW CARD 2)

Please look at this list.

What sources of information do you (and your family) use to make decisions about borrowing or credit? (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?)

TELEPHONE VERSION:

I am going to read you a list.

Please tell me which sources of information you (and your family) use to make decisions about borrowing or credit.

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
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)
14. NEVER BORROW
- 7. OTHER (SPECIFY)

Q38  
X7111

IN PERSON VERSION:

(SHOW CARD 1)

When making 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.

Q39M1-M14  
X7112

IN PERSON VERSION:

(SHOW CARD 2)

Please look at this list.

What sources of information do you (and your family) use to make decisions about saving and investments? (Do you call around, read newspapers, magazines, material you get in the mail, use information from television, radio, the Internet or advertisements? Do you get advice from a friend, relative, lawyer, accountant, banker, broker, or

financial planner? Or do you do something else?)

TELEPHONE VERSION:

I am going to read you a list.

Please tell me which sources of information do you (and your family) use to make decisions about saving and investments? Do you call around, read newspapers, magazines, material you get in the mail, use information from television, radio, the Internet or advertisements? Do you get advice from a friend, relative, lawyer, accountant, banker, broker, or financial planner? Or do you do something else?

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

1. CALL AROUND
2. MAGAZINES/NEWSPAPERS
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)
14. DO NOT SAVE/INVEST
- 7. OTHER (SPECIFY)

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SECTION B: CREDIT ATTITUDES AND CREDIT CARDS  
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Q60  
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?

BY "INSTALLMENT PLAN" WE MEAN BUYING USING CREDIT OF SOME SORT.

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

QB1  
X7131

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

INCLUDE PRE-APPROVED CREDIT THAT R ACCEPTED.

1. YES
5. NO --> SKIP TO X409 (QB3)

QB2



X407 [In the past two 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 two 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?]

IF YES, 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 --> SKIP TO X409 (QB3)

Q65  
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

Q66  
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?)]

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Q67  
X7584 What type of credit did you apply for?

1. Mortgage
2. Car loan; other vehicle loan
3. Other installment loan
4. Credit Card
19. Line of credit
- 7. Other

QB3  
X409 [Was there any time in the past two 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 two years that you thought of applying for credit at a particular place, but changed your mind because you thought you might be turned down?]

1. YES
5. NO --> SKIP TO X410 (Q76)

Q70  
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?]

Q76  
X410

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

1. YES
5. NO --> SKIP TO X7577 (Q91)

QB4  
X411(#1)

How many different credit card and charge card accounts do  
you (or anyone in your family living here) have?  
Please do not count duplicate cards for the same account or  
any business or company accounts.

INCLUDE ALL THE FAMILY'S CARDS, NOT JUST THE CARDS USED  
MOST OFTEN.  
DO NOT INCLUDE GIFT CARDS.

Code number

QB5  
X412(#1)

(On your last bills, how much were the new charges  
made to these accounts?/  
On your last bill, how much were the new charges  
made to this account?)

IF R DID NOT RECEIVE A BILL LAST MONTH, CODE ZERO.

Code amount  
-1. None

QB6  
X413(#1)

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

WE WANT THE TOTAL AMOUNT OWED, NOT THE MINIMUM PAYMENT.  
CODE ZERO IF ALL ACCOUNTS WERE PAID IN FULL.

Code amount  
-1. None

QB7  
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?)

WE WANT THE TOTAL CREDIT LIMIT, NOT JUST THE AMOUNT OF  
REMAINING CREDIT AVAILABLE.

Code amount  
-1. No limit

Q90  
X432

(Do/Thinking about all your cards, do)

you almost always, sometimes, or hardly ever pay off the total balance owed on the account(s) each month?

1. Always or almost always
3. Sometimes
5. Hardly ever
7. NO SUCH CARDS

Q91  
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 --> SKIP TO QQ1 (QD1)

Q93  
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

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PRINCIPAL RESIDENCE  
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PROGRAMMER INSTRUCTION: PRE-FILL DATA FROM 2007 SCF  
FARMERS FOR WHOM Q107=(OWNS ALL,RENDS/LEASES ALL,NEITHER OWNS NOR RENTS)  
MOBILE HOME RESIDENTS FOR WHOM Q134=(OWN BOTH HOME AND SITE, RENT BOTH, NEITHER OWN NOR RENT)  
OTHER FAMILIES FOR WHOM Q184=(OWNS OR IS BUYING/LANDCONTRACT, PAYS RENT, CONDO, CO-OP, TOWNHOUSE ASSOCIATION, NEITHER OWNS NOR RENTS)

QD1

QQ1. When we last interviewed your household, your residence was

[a (farm/ranch/mobile home/condominium/coop/townhouse/house/home)  
(that you bought in YEAR)./

a rental property (you moved into in YEAR)./

a home you neither owned nor rented (that you moved into in YEAR).]

Do you still (own/rent) that residence?

\*\*\*\*need to add something like the following when YEAR is missing:  
Do you still (own/rent) the property that was your primary residence  
in interview month+interview year?

1. YES
5. NO --> SKIP TO QQ4/QD6

QD2

CHECKPOINT: OWN/RENT

OWN

RENT/OTHER --> SKIP TO QQ3/QD5

QD3

QQ1a OWNERS: What is the current value of that property? I mean,  
without taking any outstanding loans into account, about what  
would it bring if it were sold now?

IF Q206(in 2007)=YES (OWN ENTIRE BUILDING AND OWN UNIT SEPARATELY) SAY:  
Please tell me the value of just your unit.

INTERVIEWER: IF R AND FAMILY THERE OWN ONLY PART OF THE  
PROPERTY, THE AMOUNT SHOULD REFER TO THE PART THEY OWN; FOR  
FARMS/RANCHES, INCLUDE ALL OWNED LAND AND STRUCTURES.

CODE AMOUNT

QD4

QQ2. Is that property the same as your current main residence?

1. YES
  5. NO
- SKIP TO fees [X7572/Q187]

QD5

QQ3. RENTERS: How much rent do you (and your family living here) pay?

CODE AMOUNT

QD5a (And that amount is per...?)

Code frequency

2. Week
3. Every two weeks
4. Month
5. Quarter
6. Year
11. Twice per year
31. Twice a month
- 7. Other (SPECIFY)

SKIP TO X7136/Q773 (likelihood of staying at address--after X1044/Q295)

QD6

QQ4. Did you move to a different city?

TREAT CITIES IN THE SAME METROPOLITAN AREA OR LOCATIONS IN THE  
SAME COUNTY AS THE SAME CITY.

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

\*\*\*\* QD7M1-M9

QQ5. Why did you move? (CODE ALL THAT APPLY)

1. Home foreclosed
2. Rent/costs too high
3. Needed more/different space
4. Retired

5. Changed jobs
6. Shorten commute
7. Health reasons
8. To be near other relatives
- 7. OTHER (SPECIFY)

QD8

QQ5a. IF OWNER IN 2007, AND QQ5 NOT FORECLOSED, ASK: What was the selling price for your home?

CODE AMOUNT --> SKIP TO Q95  
DID NOT SELL THE HOME --> SKIP TO Q95

QD9

QQ5b. IF QD7=HOME FORECLOSED, ASK: What year was that?

CODE YEAR

QD10

QQ5c. IF QD7=HOME FORECLOSED, ASK: Did you attempt to contact the lender to would out an arrangement to avoid foreclosure?

1. YES
5. NO

Q95  
X501

IN PERSON VERSION:  
INTERVIEWER OBSERVATION: WHERE DOES R LIVE?

IF INTERVIEW NOT DONE AT R'S HOME, ASK: Do you live on a farm or ranch, in a mobile home, in a house or apartment, or in some other type of home?

TELEPHONE VERSION:  
Do you live on a farm or ranch, in a mobile home, in a house or apartment, or in some other type of home?

WHERE DOES R LIVE?

4. R LIVES ON A RANCH --> GO TO X502/Q97
5. R LIVES ON A FARM --> GO TO X502/Q97
2. R LIVES IN A MOBILE HOME/RV --> SKIP TO X601/Q134
3. R LIVES IN HOUSE/TOWNHOUSE/APARTMENT --> SKIP TO X701/Q184

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

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

Q97  
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

Q98  
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 --> SKIP TO X701/Q184

Q104  
\*\*\*\*X507A

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

Q105  
X507

Code percent \* 100  
-1. Very little  
9995. Almost all

Q106  
X7574

Code number of acres  
-1. Very little

Q107  
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 another arrangement?/  
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 another arrangement?]

IF THE PROPERTY IS OWNED THROUGH A TRUST THE PEU SET UP,  
TREAT IT AS OWNED BY THEM.  
DO NOT CODE "OTHER" IF R OWNS ANY PART.

1. Owns all --> GO TO X513/Q114
2. Owns only part --> SKIP TO X520/Q124
3. Rents/Leases all --> SKIP TO X708/Q196
4. Owned by a business --> SKIP TO X514/Q116
- 7. Other (SPECIFY) --> SKIP TO X705/Q193

R OWNS ALL

Q114  
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  
SKIP TO X719/Q210

OWNED BY A BUSINESS

Q116  
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 --> SKIP TO X708/Q196
5. NO

Q117  
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

Q118  
X516 Code year (4 digits)  
SKIP TO X7136/Q773 (likelihood of staying at address--after  
X1044/Q295)

R OWNS PART

Q124  
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 --> SKIP TO X523/Q130

Q125  
X521 (How much rent do you pay?/  
How much rent do you or your family living here pay?)

Code amount

Q127  
X522 INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.  
(And that amount is per...?)

Code frequency

2. Week
3. Every two weeks
4. Month
5. Quarter
6. Year
11. Twice per year
31. Twice a month
- 7. Other (SPECIFY)

\*\*\*\*Q129 (I will ask you more about the business operation later.  
\*\*\*\*X523A 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?)

Q130  
X523 Code percent \* 100

Q131  
X7573 Code acres

Q132

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.

INCLUDE BOTH ACREAGE OWNED INDIVIDUALLY AND ACREAGE CO-OWNED WITH OTHERS OUTSIDE THE PEU.

Code amount  
SKIP TO X719/Q210

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

Q134

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 another arrangement?/  
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 another arrangement?)

IF THE PROPERTY IS OWNED THROUGH A TRUST THE PEU SET UP, TREAT IT AS OWNED BY THEM.

1. Own both home and site --> GO TO X623/Q166
2. Own only site --> GO TO X602/Q135
3. Own only home --> GO TO X612/Q149
4. Rent both --> GO TO X619/Q160
- 7. Neither own nor rent --> GO TO X609/Q146

RENTS HOME, OWNS SITE

Q135

X602

How much rent do you pay on this home?

Code amount  
-1. None

Q137

X603

INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.  
(And that amount is per...?)

Code frequency

2. Week
3. Every two weeks
4. Month
5. Quarter
6. Year
11. Twice per year
31. Twice a month
- 7. Other (SPECIFY)

Q139

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

In what month and year did you purchase the site?



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

Q142  
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

Q143  
X606

Code year (4 digits)

Q144  
X607

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

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

Code amount  
SKIP TO X721/Q214

NEITHER OWNS NOR RENTS MH

Q146  
X609

How is that?

---

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

Q147  
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

Q148  
X611

Code year (4 digits)  
SKIP TO X7136/Q773 (likelihood of staying at address--after

X1044/Q295)

OWNS HOME, RENTS SITE

Q149  
X612

How much rent do you pay on this site?

Code amount

-1. None

Q151  
X613

INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.  
(And that amount is per...?)

Code frequency

2. Week
3. Every two weeks
4. Month
5. Quarter
6. Year
11. Twice per year
31. Twice a month
- 7. Other

Q153  
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

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

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

Q156  
X615

Code month

1. January
2. February
3. March
4. April
5. May
6. June
7. July
8. August
9. September
10. October
11. November
12. December

Q157  
X616

Code year (4 digits)

Q158  
X617

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

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

Code amount

SKIP TO X721/Q214

RENTS HOME AND SITE

Q160  
X619

How much rent do you pay on this home and site?

Code amount

-1. None

\*\*\*\*Q162  
X620

INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.  
(And that amount is per...?)

- Code frequency
2. Week
  3. Every two weeks
  4. Month
  5. Quarter
  6. Year
  11. Twice per year
  31. Twice a month
  - 7. Other (SPECIFY)

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

Q164  
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

Q165  
X622

Code year (4 digits)  
SKIP TO X7136/Q773 (likelihood of staying at address--after

X1044/Q295)

#### OWNS HOME AND SITE

Q166  
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

Q168  
X624

Were the site and mobile home purchased separately?

1. YES
5. NO --> SKIP TO X633/Q180

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

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

Q170  
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

Q171  
X626 Code year (4 digits)

Q172  
X627 How much did the mobile home cost when you originally acquired it?

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

Code amount

In what month and year did you purchase this site?

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

Q175  
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

Q176  
X630 Code year (4 digits)

Q177  
X631 How much did this site cost when you originally acquired it?

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

Code amount  
SKIP TO X721/Q214

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

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

Q180  
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

Q181

X634 Code year (4 digits)

Q182

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

SKIP TO X721/Q214

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

Q184

X701

Now I have some questions about your home.

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

IF THE PROPERTY IS OWNED THROUGH A TRUST THE PEU SET UP, TREAT IT AS OWNED BY THEM.

1. Owns or is buying/land contract --> GO TO X7572/Q187
2. Pays rent --> GO TO X708/Q196
3. Condo --> GO TO X7572/Q187
4. Co-op --> GO TO X7572/Q187
5. Townhouse Association --> GO TO X7572/Q187
6. Retirement Lifetime Tenancy --> GO TO X7572/Q187
8. OWN ONLY PART --> SKIP TO X7134/Q186
- 7. Neither owns nor rents --> SKIP TO X705/Q187

\*\*\*\*\*  
CRITICAL VARIABLE: If the home ownership is answered "don't know" or "refuse," the following text appears in CAPI:

ATTENTION:

Homeownership is a critical detail in family finances. Without this information, it would be wasting your time to go on with the interview.

I will terminate the interview at this point and I would like to thank you for your time.

TERMINATE INTERVIEW  
GO BACK AND CHANGE OWNERSHIP

\*\*\*\*\*

NEITHER OWNS NOR RENTS

Q193

X705

How is your housing provided?

Q185

X7133

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

1. YES
5. NO --> SKIP TO X706/Q194

Q186  
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 (and your family living here) own?

Code percent \* 100  
SKIP TO X7572/Q187

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

Q194  
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

Q195  
X707

Code year (4 digits)  
SKIP TO X7136/Q773 (likelihood of staying at address--after

X1044/Q295)

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

Q196  
X708

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

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

Code amount

Q198  
X709

INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.  
(And that amount is per...?)

Code frequency  
2. Week  
3. Every two weeks  
4. Month  
5. Quarter  
6. Year  
11. Twice per year  
31. Twice a month  
-7. Other (SPECIFY)

Q200  
X710

Does the rent include some or all utilities?

1. Yes, all

3. Yes, some
5. No

Q201  
X711

Do you rent it furnished or unfurnished?

1. Furnished
3. Partially furnished
5. Unfurnished

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

Q202  
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

Q203  
X713

Code year (4 digits)

SKIP TO X7136/Q773 (likelihood of staying at address--after X1044/Q295)

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

Q187  
X7572

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

1. YES
5. NO --> IF X701=6 SKIP TO X716/Q207  
ELSE IF QD2=OWN AND QD4=YES, SKIP TO Q214 (X721)  
ELSE SKIP TO X702/Q192

Q188  
X703

IF X701/Q184=4 THEN INCLUDE THE FOLLOWING TEXT FILL:

How much are your fees?

Please do not include any property taxes included with your payment--I will ask about the taxes in a moment.

INTERVIEWER: IF R CANNOT SEPARATE PROPERTY TAXES FROM THE REMAINDER OF THE CO-OP FEE, MAKE A NOTE.

ELSE ASK:

How much are your fees?

IF QD2=OWN AND QD1=YES, SKIP TO Q214 (X721)

Code amount

Q190  
X704

INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.  
(And that amount is per...?)

- Code frequency
2. Week
  3. Every two weeks
  4. Month
  5. Quarter
  6. Year
  11. Twice per year
  31. Twice a month
  - 7. Other (SPECIFY)

IF X701/Q184=6 SKIP TO X716/Q207

Q192  
X702

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

1. YES
5. NO --> SKIP TO X716/Q207

Q204  
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, CODE  
'JUST R'S UNIT' AND INCLUDE ADDITIONAL UNIT LATER AS OTHER REAL  
ESTATE.

1. Entire building
2. Just R's unit --> SKIP TO X716/Q207

Q205  
X715

How many housing units are in this building?

Code number of units

Q206  
X7135

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

1. YES
5. NO

Q207  
X716

IF X714/Q204=2 OR X7135/Q206=1 THEN ASK:  
The following questions about your home refer to your unit  
only.

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?

IF X7135/Q206=5 THEN ASK:  
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?

ELSE IF X701/Q184^=6 ASK:



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.

ELSE ASK:

How much would you get if you gave up your rights to remain there?

IF THE ONLY VALUE IS AN AMOUNT TO BE RETURNED TO R'S HEIRS AT THE TIME OF DEATH, RECORD THAT VALUE.

IF THERE IS NO VALUE UNDER ANY CIRCUMSTANCES, RECORD ZERO DOLLARS.

Code amount

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.

Q210  
X719

- Code month
1. January
  2. February
  3. March
  4. April
  5. May
  6. June
  7. July
  8. August
  9. September
  10. October
  11. November
  12. December

Q211  
X720

Code year (4 digits)

(ALL OWNERS EXCEPT MH)

Q212  
X717

How much did it cost when you originally acquired it?

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

Code amount

(ALL TYPES OF OWNERS)

Q214  
X721

What are the real estate taxes on this (home and land/  
land/home/farm/ranch/part of the farm you own/part of the  
ranch you own/property)?

Code amount

Q216  
X722

INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.  
(And that amount is per...?)

Code frequency

2. Week
3. Every two weeks
4. Month
5. Quarter
6. Year
11. Twice per year
31. Twice a month
- 7. Other (SPECIFY)

Q218  
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 --> GO TO X724/Q219
2. Yes, land contract --> GO TO X801/Q225A1
5. No --> GO TO X830/Q272A1

IF X723/Q218=NO OR FIRST ITERATION OF MORTGAGE LOOP COMPLETED, ASK:

Q272A1

X830

Do you have (another mortgage, land contract or/any) loan that  
uses this property as collateral?

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 EUIY LOAN IS A FIXED  
LENGTH, FIXED MONTHLY PAYMENT LOAN.

1. Yes, second mortgage --> SKIP TO X901/Q225A2
2. Yes, land contract --> SKIP TO X901/Q225A2
5. No --> SKIP TO X7136/Q773

Q219  
X724(#1)

Is the first or main mortgage an FHA, VA or other federally  
guaranteed mortgage?

FANNIE MAE AND FREDDIE MAC SHOULD NOT BE INCLUDED AS  
FEDERALLY GUARANTEED.

1. YES
5. NO

Q221

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

1. FHA (Federal Housing Administration)
2. VA (Veteran's Administration)
- 7. Other (SPECIFY)

Q223

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

---

About this (mortgage/land contract/loan), in what month and year did you obtain or last modify or refinance it?

DO NOT TREAT CHANGES DUE TO RESETTING OF AN INTEREST RATE OR OTHER TERMS AS PRESPECIFIED IN THE ORIGINAL LOAN AGREEMENT AS MODIFICATION OR REFINANCING.

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

Q225A1/Q225A2

X801(#1) Code month

- X901(#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

Q226A1/Q226A2

X802(#1) Code year (4 digits)

X902(#2)

QD11

CHECKPOINT: PROPERTY PURCHASE DATE AND MORTGAGE DATE

1. YEAR OF PURCHASE AND MORTGAGE YEAR SAME --> SKIP TO X804a/QD19
2. ALL OTHER

QD12

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

IF R SAYS "REFINANCED AND BORROWED ADDITIONAL MONEY,"  
CODE "BORROWED ADDITIONAL MONEY."

1. Refinance or rollover an earlier loan
2. Borrow additional money on your home equity
3. Modified the loan
5. ORIGINALLY PAID CASH AND TOOK OUT LOAN LATER -> SKIP TO X804a/QD19

QD13

X6723a. What was the most important factor in your decision to (refinance your loan/to borrow additional money/have your loan modified)?

1. LOWER THE MONTHLY PAYMENT
2. AVOID A SCHEDULED INCREASE IN MONTHLY PAYMENT
6. WANTED TO BORROW MORE AGAINST THE HOME
- 7. OTHER (SPECIFY)

QD14

X6723b What sources of information did you use in deciding to [(refinance your loan/borrow more on this loan/seek a modification of your loan)?

1. INFORMATION FROM THE LENDER
2. INFORMATION FROM A COMMUNITY OR NONPROFIT GROUP
3. WEBSITES
4. FEDERAL RESERVE
- 7. OTHER (SPECIFY)

QD15

X6723c. Did you contact the lender, did the lender contact you, did you seek help from a homeowner assistance program, or did you do something else to begin the (modification/negotiation/refinancing)?

1. CONTACTED THE LENDER
2. CONTACTED BY THE LENDER
3. CONTACTED A HOMEOWNER ASSISTANCE PROGRAM
- 7. OTHER (SPECIFY)

IF X7137/QD12=1 (REFINANCED), SKIP TO X804/Q230A1  
ELSE IF X7137/QD12=2 (BORROWED MORE), SKIP TO X7138/QD22  
ELSE ASK:

QD16

X6723d Were you behind in your payments at the time (the lender contacted you/you contacted the [lender/homeowner assistance program])?

1. YES
5. NO

\*\*\*\*QD17M1-M6

X6723e. What terms of your loan were modified?  
CODE ALL THAT APPLY

1. OUTSTANDING BALANCE REDUCED
2. OVERDUE AMOUNT ADDED TO OUTSTANDING BALANCE
3. INTEREST RATE
4. LENGTH OF THE LOAN
5. PAYMENTS
- 7. OTHER (SPECIFY)

QD18

X6723f. What was the name of the modification program?

\_\_\_\_\_

SKIP TO X804/Q230A1

QD19

X804a. IF X802/Q226A1 (MORTGAGE YEAR) 2008 OR EARLIER, ASK: In the past two years, did you consider refinancing your mortgage or seeking a modification with the lender?

1. YES
5. NO --> SKIP TO X804/Q230A1

QD20

X804b. Did you apply for one?

1. YES
5. NO --> SKIP TO X804/Q230A1

QD21

X804c. What reason were you given for being turned down?

---

SKIP TO X804/Q230A1

QD22

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

QD23

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

Q230A1/Q230A2

X804(#1) (What was the amount of the land contract when you took it out?/

X904(#2) Including both the amount refinanced and the additional borrowing, how much did you borrow?/  
How much did you refinance or rollover?/  
After the modification, how much did you owe?/  
How much did you borrow?)

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

Code amount

Q232A1/Q232A2

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

Code amount

Q234A1/Q234A2

IF X7137=1 OR 2 THEN ASK:

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

ELSE IF X7137=3 THEN ASK:

How many years or payments did you agree upon when the (land contract/loan) was modified?

ELSE IF X7137=DK/REF THEN ASK:

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

ELSE ASK:

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

IF R SAYS MORTGAGE IS A REVERSE ANNUITY MORTGAGE, MAKE A NOTE.  
WE WANT THE NUMBER OF YEARS PAYMENTS ARE TO BE MADE ON THE  
LOAN, NOT THE AMORTIZATION PERIOD.

Q235A1/Q235A2

X806(#1) NUMBER OF YEARS

X906(#2) Code number of years --> SKIP TO X808/Q237A1 (X908/Q237A2 FOR A2  
ITERATION)

-1. NO SET NUMBER OF YEARS --> SKIP TO X813/Q241A1 (X913/Q241A2)

Q236A1/Q236A2

X807(#1) NUMBER OF PAYMENTS

X907(#2) Code number of payments --> SKIP TO X808/Q237A1 (X908/Q237A2)

-1. NO SET NUMBER OF PAYMENTS --> SKIP TO X813/Q241A1 (X913/Q241A2)

Q237A1/Q237A2

X808(#1) How much are the payments?

X908(#2) EXCLUDE TAXES AND INSURANCE, IF POSSIBLE.

Code amount

-1. None --> SKIP TO X813/Q241A1 (X913/Q241A2)

-2. NO REGULAR PAYMENTS --> SKIP TO X813/Q241A1 (X913/Q241A2)

Q239A1/Q239A2

X809(#1) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.

X909(#2) (And that amount is per...?)

Code frequency

2. Week

3. Every two weeks

4. Month

5. Quarter

6. Year

11. Twice per year

31. Twice a month

-7. Other (SPECIFY)

SKIP TO X810/Q245A1 (X911/Q246A2 FOR A2 ITERATION)

Q241A1/Q241A2

X813(#1) What is the typical payment?

X913(#2) EXCLUDE TAXES AND INSURANCE, IF POSSIBLE.

Code amount

-1. None --> SKIP TO X815/Q250A1 (X915/Q250A2)

-2. NO TYPICAL PAYMENTS --> SKIP TO X815/Q250A1 (X915/Q250A2)

\*\*\*\*Q243A1/Q243A2

X814(#1) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.

X914(#2) (And that amount is per...?)

Code frequency

2. Week

3. Every two weeks

4. Month

5. Quarter

6. Year

8. Lump sum/one payment only

11. Twice per year

31. Twice a month

-1. NO PAYMENT

-2. NO TYPICAL PAYMENTS

-7. Other (SPECIFY)

Q245A1

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

1. Taxes only
2. Insurance only
3. Both
4. Neither

Q246A1/Q246A2

X811(#1) Will the (regular) payments repay the loan completely, or  
X911(#2) will there be a balance payable, or "balloon" payment, when 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 --> IF X806/Q235A1 (X906/Q235A2 ON A2 ITERATION)="NO SET NUMBER": SKIP TO X815/Q250A1 (X915/Q250A2) ELSE SKIP TO X7571/Q249A1 (X7570/Q249A2)
2. Balance payable or Balloon

Q247A1/Q247A2

X812(#1) What will the balance due or balloon payment be?  
X912(#2)

Code amount

Q249A1/Q249A2

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

1. ON SCHEDULE --> SKIP TO X816/Q251A1 (X916/Q251A2)
2. AHEAD OF SCHEDULE
3. BEHIND SCHEDULE

Q250A1/Q250A2

X815(#1) When do you expect this (land contract/loan) to be repaid?  
X915(#2)

Code year (4 digits)

- 1. Reverse annuity loan
- 2. Does not expect to repay loan; expecting foreclosure

Q251A1/Q251A2

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

What is the current annual rate of interest on the land contract?

Code percent \* 100

- 1. No interest

Q260A1/Q260A2

X820(#1) Is this an adjustable rate (land contract/mortgage/loan); that  
X920(#2) is, does it have an interest rate that can rise or fall at any time over the life of the loan?

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 --> SKIP (BACK) TO X830/Q272A1 (start of iteration #2)

Q261A1  
X821(#1) Does the change in your interest rate depend on some other interest rate?

1. YES
5. NO

Q262A1  
X7053(#1) Has the interest rate on your current (land contract/mortgage/loan) changed since you took it out?

DO NOT INCLUDE RATE CHANGES DUE ONLY TO REFINANCING.

1. YES
5. NO --> SKIP TO X7055/Q5879A1

Q269A1  
X7054(#1) What was the interest rate on this (land contract/mortgage/loan) 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  
-1. No interest  
SKIP TO X7056/Q263A1

Q5879A1  
X7055(#1) In what year can the rate first change or could it have changed already?

PRESS [F6] KEY IF RATE COULD HAVE CHANGED ALREADY BUT R DOES NOT REMEMBER THE YEAR IT COULD HAVE CHANGED.

Code year (4 digits)  
-2. Could have changed already, but has not yet

Q263A1  
X7056(#1) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.

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 PLUS "IN TOTAL".  
CODE FREQUENCY WITHOUT ASKING IF ALREADY MENTIONED.

NUMBER OF TIMES

Code number of times  
-1. 0 times (cannot change again)

\*\*\*\*Q264A1  
X7057(#1) Code frequency  
2. Week  
3. Every two weeks  
4. Month  
5. Quarter  
6. Year  
8. In total  
13. Every three years  
15. Continuously floating rate/whenever rate changes <ENTER 1 >  
16. Every 7 years



31. Twice a month
- 7. Other (SPECIFY)

Q268A1

X7058(#1) What is the most the rate can rise at any one time?

WE WANT THE MOST THE RATE CAN RISE IN PERCENTAGE POINTS.  
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 percentage points?

Code percent \* 100

-2. No limit --> SKIP TO X825/Q267A1

Q270A1

X7059(#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

Q267A1

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

1. YES
5. NO

Q271A1

X7060(#1) Is this a convertible (land contract/mortgage/loan); that is, do  
you have an option to convert it to a (land contract/mortgage/loan)  
with a fixed interest rate without having to refinance it?

1. YES
5. NO

Q5877A1

X7061(#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.  
DO NOT INCLUDE CHANGES DUE TO CHANGES IN PROPERTY TAXES OR  
OTHER PAYMENTS.

1. YES
5. NO --> SKIP (BACK) TO X830/Q272A1 (start of iteration #2)

Q5878A1

X7062(#1) What terms will change and how will they change?

---

SKIP (BACK) TO X830/Q272A1 (start of iteration #2)

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

Q274  
X1032

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

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

1. YES
5. NO --> SKIP TO X1101a/QD24

Q284  
X1039

How much are the payments?

Code amount

- 1. Nothing
- 2. No regular payment

Q286  
X7567

INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.  
(And that amount is per...?)

Code frequency

2. Week
3. Every two weeks
4. Month
5. Quarter
6. Year
11. Twice per year
31. Twice a month
- 7. Other (SPECIFY)

Q295  
X1044

How much is still owed on this loan?

Code amount

Q773  
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. 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 below 70 and 80 is printed "Likely but not certain"; and below 100 is printed "Absolutely certain."

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

QD24

IF OWN ANY PART OF RESIDENCE:

X1101a. Do you (or anyone in your family living here) have a home equity line of credit? Please include approved lines of credit even if you are not currently drawing against them.

1. YES
5. NO --> SKIP TO X1101b/QD32

QD25

X1102a. How many home equity lines of credit do you (and your family living here) have?

Code number

QD26

X1105a. Do you (or your family living here) currently owe money on (this/these) home equity line(s) of credit?

1. YES
5. NO --> SKIP TO X1104a/QD31

QD27

X1106a. What was the money used for?  
IF MULTIPLE USES, SAY: What was the main use?

-----  
QD28

X1108a. (In total, how/How) much is currently owed?

Code amount

QD29

X1109a. What is the typical payment?

Code amount

QD30

X1110a. 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
  31. Twice a month
  - 7. Other (SPECIFY)

QD31

X1104a. (Including what you owe now, what/What) is the total credit limit on (the/these) home equity line(s) of credit?

Code amount

QD32

ALL HOUSEHOLDS:

X1101b. Do you (or anyone in your family living here) have 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.)

- 1. YES
- 5. NO --> SKIP TO X1401/Q367

QD33

X1102b. How many such lines of credit do you (and your family living here) have?

Code number

QD34

X1105b. Do you (or your family living here) currently owe any money on (this line/these lines)?

- 1. YES
- 5. NO --> SKIP TO X1104b/QD39

QD35

X1106b. What was the money used for?  
IF MULTIPLE USES, SAY: What was the main use?

---

QD36

X1108b. (In total, how/How) much is currently owed?

Code amount

QD37

X1109b. (In total, what/What) is the typical payment?

Code amount

QD38

X1110b. 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
- 31. Twice a month
- 7. Other (SPECIFY)

QD39

X1104b. (Including what you owe now, what/What) what is the total credit limit on (the line/these lines) of credit?

Code amount

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-----  
OTHER REAL ESTATE

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Q367  
X1401

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 --> SKIP TO X2001/QE2

Q368  
X1402

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

1. YES
5. NO --> SKIP TO X2001/QE2

QE1  
X1619.

In total, how much (are you/is your family) owed on these loans?

Code amount

Now I will ask you about other real estate you (and your family living here) may own.

QE2  
X2001

Do you (or anyone in your family living here) own any second or vacation homes or any land you use for recreational purposes?

1. YES
5. NO --> SKIP TO X1700/QE11

QE3  
X7555

(Do you/Does your family) own any of these properties through a business you own?

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

1. YES
5. NO

QE4  
X1701

How many such properties do you (and your family living here) have that are not owned through a business?

Code number

- 1. None --> SKIP TO X1700/QE11

QE5  
X2002

(In total, how/How) much is your (family's) share of this real estate worth? That is, without taking any outstanding loans into account, what would it bring if it were sold today?

Code amount

QE6  
X2003

What was your (family's) total purchase price for this real estate?

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

Code amount

QE7  
X2005

Are there any mortgages or loans outstanding against this real estate?

1. YES
5. NO --> SKIP TO X1700/QE11

QE8  
X2006

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

Code amount

QE9  
X2007

How much in total are your (family's) payments on these loans or mortgages?

Code amount

- 1. Nothing
- 2. No regular payments

QE10  
X2008

INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.  
(And that amount is per...?)

Code frequency

2. Week
3. Every two weeks
4. Month
5. Quarter
6. Year
8. Lump sum/one payment only
11. Twice per year
31. Twice a month
- 7. Other

QE11  
A2 iteration

X1700

Do you (or anyone in your family living here) own any other type of real estate such as a lot, apartment building, commercial property, or other investment property, including properties owned in partnership with others.

1. YES
5. NO --> SKIP TO X3101/Q481

QE12  
X7555a

(Do you/Does your family) own any of these properties through a business you own?

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

1. YES
5. NO --> SKIP TO X2002a/QE14

QE13  
X1701a

How many such properties do you (and your family living here) have that are not owned through a business?

Code number

- 1. None --> SKIP TO X3101/Q481

QE14  
X2002a (In total, how/How) much is your (family's) share of this real estate worth? That is, without taking any outstanding loans into account, what would it bring if it were sold today?

Code amount

QE15  
X2003a What was your (family's) total purchase price for this real estate?

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

Code amount

QE16  
X2005a Are there any mortgages or loans outstanding against this real estate?

1. YES
5. NO --> SKIP TO X3101/Q481

QE17  
X2006a Altogether, about how much is owed on your (family's) share of these mortgages or loans?

Code amount

QE18  
X2007a How much in total are your (family's) payments on these loans or mortgages?

- Code amount
- 1. Nothing
  - 2. No regular payments

QE19  
X2008a INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.  
(And that amount is per...?)

- Code frequency
2. Week
  3. Every two weeks
  4. Month
  5. Quarter
  6. Year
  8. Lump sum/one payment only
  11. Twice per year
  31. Twice a month
  - 7. Other (SPECIFY)

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-----  
BUSINESSES  
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Q481  
X3101 DOES R OPERATE A FARM/RANCH BUSINESS ON THEIR PROPERTY?  
(Coded automatically by CAPI program: X503=1 implies YES,  
otherwise NO)

1. YES --> SKIP TO X3105 (Q482)
5. NO

Q484  
X3103

Now I would like to ask you about businesses you may own. Do you (or your family living here) own or share ownership in any privately-held businesses, including farms, professional practices, limited partnerships or other business investments that are not publicly traded?

IF R OWNS STOCKS THROUGH AN INVESTMENT CLUB, REPORT LATER AS STOCKS OR MUTUAL FUNDS.

1. YES --> SKIP TO X3104 (Q485)
5. NO  
DK  
REF

QF1  
X3103a

CHECKPOINT: BUSINESS OWNERSHIP IN 2007 [PRE-LOAD]  
1. OWNED AN ACTIVELY MANAGED BUSINESS IN 2007, NONE REPORTED  
2. NO ACTIVELY MANAGED BUSINESS REPORTED IN 2007 AND NO BUSINESS IN 2009 --> SKIP TO X2501 (Q556)  
4. DK/REF ACTIVELY MANAGED BUSINESS IN 2007, NONE REPORTED --> SKIP TO X2501 (Q556)  
5. DK/REF ACTIVELY MANAGED BUSINESS IN 2007, DK/REF IN 2009 --> SKIP TO X2501 (Q556)

\*\*\*\*QF2M1-M5

X3103b

At the time of the last interview, you (and your family living here) reported owning (a business/businesses) that (was/were) not publicly traded and that you (or someone in your family living here) actively managed. Did you sell the business(es), did (it/they) go out of business, did (it/they) go public, or something else?

CODE ALL THAT APPLY

2. SOLD --> SKIP TO X2501 (Q556)
3. WENT OUT OF BUSINESS --> SKIP TO X2501 (Q556)
4. WENT PUBLIC --> SKIP TO X2501 (Q556)
5. STILL OWN THE BUSINESS --> SKIP TO X3104 (Q485)
- 7. OTHER (SPECIFY) --> SKIP TO X2501 (Q556)

Q485  
X3104

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 --> SKIP TO X3105 (Q486)
5. NO

QF3  
X3104a

CHECKPOINT: BUSINESS OWNERSHIP IN 2007 [PRE-LOAD]  
1. OWNED AN ACTIVELY MANAGED BUSINESS IN 2007, STILL OWN ONE --> SKIP TO X3105 (Q486)  
2. OWNED AN ACTIVELY MANAGED BUSINESS IN 2007, NONE REPORTED  
3. NO ACTIVELY MANAGED BUSINESS REPORTED IN EITHER YEAR --> SKIP TO X3402 (Q535)  
4. DK/REF ACTIVELY MANAGED BUSINESS IN 2007, NONE REPORTED --> SKIP TO X2501 (Q556)  
5. DK/REF ACTIVELY MANAGED BUSINESS IN 2007, DK/REF IN 2009 --> SKIP TO X2501 (Q556)

QF4



X3104b At the time of the last interview, you (and your family living here) reported owning (a business/businesses) that (was/were) not publicly traded and that you (or someone in your family living here) actively managed. Do you still own the business(es) but no longer manage (it/them), did you sell (it/them), did (it/they) go out of business, did (it/they) go public, or something else?

1. STILL OWN, BUT NO LONGER MANAGE --> SKIP TO X3402 (Q535)
2. SOLD --> SKIP TO X3402 (Q535)
3. WENT OUT OF BUSINESS --> SKIP TO X3402 (Q535)
4. WENT PUBLIC --> SKIP TO X3402 (Q535)
6. STILL OWN AND ACTIVELY MANAGE --> SKIP TO X3105 (Q486)
- 7. OTHER (SPECIFY) --> SKIP TO X3402 (Q535)

Q482/Q486

X3105 IF X3101=YES, ASK: Including your (farm/ranch) business, in how many (farms/ranches), privately-held businesses, professional practices, limited partnerships, or other business investments that are not publicly traded do you (or your family living here) own or share ownership in and also have an active management role?

ELSE IF X3103=YES, ASK: In how many such privately-held businesses or investments do you (or your family living here) have an active management role?

Code number

QF5

X3111 (In total how/How) many people work for (these businesses/this business), including you (or anyone in your family living here)?

These next few questions are about the relationship between your (family's) personal finances and the finances of your

QF6

X3120 Are you (or your family living here) using personal assets as collateral or did you have to cosign or guarantee any loans for (this business/these businesses)?

1. YES
5. NO --> SKIP TO X3123 (QF11)

QF7

X7144 Which of these did you do? Collateralize a loan, guarantee a loan, or both?

1. COLLATERALIZE
2. GUARANTEE
3. BOTH

QF8

X3121 (In total, how/How) much is (guaranteed/collateralized/guaranteed or collateralized)?

Code amount

QF9

X3122 Did I record this earlier?

1. YES
5. NO --> SKIP TO X3123 (QF11)

QF10  
X7551

Which loan was that?  
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  
-7. Other (SPECIFY)

QF11  
X3123

Other than guarantees, (does the business/do the businesses) owe you (or your family living here) any money?  
  
1. YES  
5. NO --> SKIP TO X3125 (QF13)

QF12  
X3124

(In total, how/How) much is owed?  
Code amount

QF13  
X3125

Do you (or your family living here) owe the business(es) any money?  
  
1. YES  
5. NO --> SKIP TO X3335 (QF17)

QF14  
X3126(#1)

How much do you (and your family living here) owe?  
Code amount

QF15  
X3127(#1)

Did I record this earlier in the interview?  
1. YES  
5. NO --> SKIP TO X3335 (QF17)

QF16  
X7548(#1)

Which loan was that?  
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  
-7. Other (SPECIFY)

QF17  
X3335(#4)

(What is the net worth of the share the business owned by you [or anyone in your family living here]?/What is the net worth of the shares of the businesses owned by you [or anyone in your family living here]?)  
PROBE: What could you sell it for?

THE VALUE SHOULD BE NET OF ANY LOANS.

Code amount  
-1. Nothing

QF18  
D48.

[Has the business/Have any of the businesses] applied for any type of credit or loan in the last two years?

INCLUDE PRE-APPROVED CREDIT THAT BUSINESS ACCEPTED.

1. YES
5. NO SKIP TO D52 (QF22)
8. DK SKIP TO D52 (QF22)
9. REF SKIP TO D52 (QF22)

QF19  
D49.

In the past two years, has a particular lender or creditor turned down any request [the business/any of your businesses] made for credit, or not given the business as much credit as requested?

IF YES, 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 SKIP TO D52 (QF22)
8. DK SKIP TO D52 (QF22)
9. REF SKIP TO D52 (QF22)

QF20  
D50.

Did the business later obtain the full amount requested, either by reapplying to the same institution or by applying elsewhere?

1. YES, BY REAPPLYING
2. YES, BY APPLYING ELSEWHERE
3. Did Not Reapply
5. NO
8. DK
9. REF

QF21  
D51.

On the most recent occasion, what reasons were given for (being turned down for credit/given for being unable to get as much credit as the business applied for)?

QF22  
D52.

Was there any time in the past two years that (the business/any of your businesses) thought of applying for credit at a particular place, but decided not to because it was thought it might be turned down?

1. YES
5. NO SKIP TO X3401 (Q534)
8. DK SKIP TO X3401 (Q534)
9. REF SKIP TO X3401 (Q534)

QF23  
D53.

On the most recent occasion, why did you expect to be turned down?

Q534  
X3401

Do you (or anyone in your family living here) own or share ownership in any other businesses or business investments that are not publicly traded and where you do NOT have an active management role?

IF YES: Please do not include any assets reported earlier.

1. YES
5. NO --> SKIP TO X2501 (Q556)

Q535

X3402 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

QF24

X3407 What could you sell your (family's) share for?

Code amount

-----  
-----  
VEHICLES  
-----  
-----

Q556

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 (or your family living here) have any such business vehicles?

1. YES
5. NO --> SKIP TO X2101 (Q559)

Q557

X2502 How many such vehicles do you (or someone in your family living here) regularly use?

Code number

Q559

X2101 Are you or anyone in your family living here currently leasing any cars or other vehicles?

1. YES
5. NO --> SKIP TO X2201 (Q577)

Q560

X2102 How many cars or other vehicles do you (and your family living here) lease?

Code number

QG1

X2105 (In total, how/How) much are the lease payments?

Code amount

- 1. Nothing
- 2. No regular payments

QG2

X2106 INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED. (And that amount is per...?)

Code frequency

2. Week
4. Month
- 7. Other (SPECIFY)

Q577

X2201 Do you (or anyone in your family living here) own any cars, or any kind of truck, van or sport utility vehicle (SUV)?

Do not include motorcycles, 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 --> SKIP TO X2503 Q623)

Q578  
X2202

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

Code number

QG3  
X2422

How much (in total) (is this vehicle/are these vehicles) worth? (What would you get if you sold [it/them] today?)

Code amount

QG4  
X2423

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

1. YES
5. NO --> SKIP TO X2503 (Q623)

QG5  
X2424

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

Code amount

QG6  
X2425

How much are the payments on (this loan/these loans)?

- Code amount
- 1. Nothing
  - 2. No regular payment

QG7  
X2426

INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED. (And that amount is per...?)

- Code frequency
2. Week
  3. Every two weeks
  4. Month
  5. Quarter
  6. Year
  8. Lump sum/one payment only
  11. Twice per year
  31. Twice a month
  - 7. Other (SPECIFY)

Q623  
X2503

Do you or anyone in your family living here own any other vehicles such as a motor home, RV, motorcycle, boat, or airplane?

INCLUDE ANIMAL TRAILERS, GOLF CARTS, SNOWMOBILES, GLIDERS, ETC. DO NOT INCLUDE TRACTORS AND LAWN MOWERS

1. YES
5. NO --> SKIP TO X7801 (Q666)

Q624

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

QG8  
X2623 How much are all the other such vehicle(s) that you (and  
others in your family living here) own worth?  
IF PEU OWNS ONLY PART OF THE REMAINING VEHICLES, INCLUDE  
ONLY THE PEU'S SHARE.  
Code amount

QG9  
X2624 Not counting loans I have already recorded, is any money  
still owed on loans for (this vehicle/these vehicles)?  
1. YES  
5. NO --> SKIP TO X7801 (Q666)

QG10  
X2625 Altogether, about how much is still owed on (this  
loan/these loans)?  
IF PEU OWNS ONLY PART OF THE REMAINING VEHICLES, INCLUDE  
ONLY THE PEU'S SHARE.  
Code amount

QG11  
X2626 How much are the payments on (this loan/these loans)?  
IF PEU OWNS ONLY PART OF THE REMAINING VEHICLES, INCLUDE  
ONLY THE PEU'S SHARE.  
Code amount  
-1. Nothing  
-2. No regular payment

QG12  
X2627 INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.  
(And that amount is per...?)  
Code frequency  
2. Week  
3. Every two weeks  
4. Month  
5. Quarter  
6. Year  
8. Lump sum/one payment only  
11. Twice per year  
31. Twice a month  
-7. Other (SPECIFY)

-----  
-----  
EDUCATION LOANS  
-----  
-----

Q666  
X7801 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 --> SKIP TO X7182 (Q702)

Q667  
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

QH1  
X7802a

Are the payments on (this loan/any of these loans) currently deferred?

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

QH2  
X7802b

How much (in total) do you (or your family living here) owe on (this/these) education loan(s)? That is, how much would it cost to pay off the loan(s) now.

QH3  
X7802c

IF MORE THAN ONE LOAN OR NO PAYMENTS ARE DEFERRED, ASK: How much (in total) are the payments on (this loan/these loans)?

Code amount  
NOTHING

QH4  
X7802d

INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED. (And that amount is per...?)

- Code frequency
2. Week
  3. Every two weeks
  4. Month
  5. Quarter
  6. Year
  8. Lump sum/one payment only
  11. Twice per year
  31. Twice a month
  - 7. Other (SPECIFY)

-----  
-----  
OTHER CONSUMER LOANS  
-----  
-----

Q702  
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.

DO NOT INCLUDE GIFTS/LOANS R IS NOT EXPECTED TO REPAY  
DO NOT INCLUDE OUTSTANDING BILLS UNLESS THEY ARE MORE THAN  
30 DAYS PAST DUE

1. YES
5. NO --> SKIP TO X7063 (Q5802)

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."

Q703  
X2709

How many such loans do you have?

Code number

QI1  
X2710

What was the (largest) loan for?

---

QI2  
X7183

How much (in total) is owed on (this loan/these loans)?

Code amount

QI3  
X7184

How much (in total) are all the payments on (this loan/these loans)?

Code amount

- 1. Nothing
- 2. No regular payment

QI4  
X7185

INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.  
(And that amount is per...?)

Code frequency

2. Week
3. Every two weeks
4. Month
5. Quarter
6. Year
8. Lump sum/one payment only
11. Twice per year
31. Twice a month
- 7. Other (SPECIFY)

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

Q5802  
X7063

During the past year, have you (or anyone in your family living here) taken out a "payday loan," that is, borrowed money that was supposed to be repaid in full out of your next paycheck?

IF YES: Please do not include personal loans from family members or friends.

1. YES



5. NO

ASK Q732 IF ANY OF THE FOLLOWING HOLD (R HAS ANY TYPE OF LOAN OR A CREDIT CARD BALANCE):

QB6 (Section B: credit card balance) is >0

Q91 (Section B: non-credit-card tab at a store) = YES

Q218 (Section D: have a mortgage on house) = Yes, mortgage or Yes, land contract

Q272A1 (Section D: other home equity loan) = YES

Q274 (Section D: other home purchase loan) = YES

Any iteration of Q305/X1105a-X1105b (Section D: balance on a line of credit) >0

QE7 (Section E: mortgage on vacation property) = YES

QE16 (Section E: mortgage on non-vacation property) = YES

QF4 (Section F: have loan for business) = YES

QF11 (Section F: have loan from business) = YES

QG4 (Section G: mopup car loan) = YES

QG9 (Section G: mopup other vehicle loan) = YES

Q666 (Section H: have education loan) = YES

Q702 (Section I: have other loan) = YES

Q732

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  
--> SKIP TO X6772 (Q1472)
5. Sometimes got behind or missed payments

Q733

X3005

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

1. YES
5. NO

Q1472

X6772

Since January 2007, have you (or your husband/wife/partner) filed for bankruptcy?

1. YES
5. NO --> SKIP TO X3006a (QI5)

Q1473

Q1600

X6773

When was that?

CODE YEARS AGO

-1. Less than a year

Q1601

X6774

CODE YEAR

QI5

CHECKPOINT: HOME REPORTED AS FORECLOSED EARLIER  
IF QD7=HOME FORECLOSED, SKIP TO Q734 (X3006)  
ELSE CONTINUE

QI6

X3006a

\*\*\*\*

Have you (or your [husband/wife/partner]) ever had a foreclosure proceeding brought against a property you have owned?

1. Yes
5. No --> SKIP TO X3006/Q734

QI7

X3006b

What year was that?

IF MORE THAN ONCE, ASK: When was the most recent time?

CODE YEAR

QI8

X3006c

Did you lose the property as a result?

1. YES
5. NO --> SKIP TO X3006/Q734

QI9

X3006d

Did you attempt to contact your lender to work out an arrangement to avoid foreclosure?

1. YES
5. NO

QI10

X4006e

Was the property you lost your home?

1. YES
5. NO

-----  
-----  
MISCELLANEOUS OPINION VARIABLES  
-----  
-----

Q734

X3006

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?

IF R SAYS THEY DON'T/CAN'T SAVE ASK: If you were saving now, what would be the most important reason you would have to save?

Probe: What else?

TREAT "SAVING" AND "INVESTING" THE SAME.

---

Q735

X3010

In the next five to ten years, are there any foreseeable major expenses that you (and your family) expect to have to pay for (yourself/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 --> SKIP TO X3008/Q739

\*\*\*\*Q736M1-M6

X3011

What kinds of obligations are these?  
SHOW CARD 9

CODE ALL THAT APPLY

1. EDUCATION FOR YOUR CHILDREN
2. EDUCATION FOR OTHERS
3. HEALTH CARE FOR SELF/SPOUSE/PARTNER
4. HEALTH CARE FOR OTHERS
21. PURCHASE OF NEW HOME
- 7. OTHER MAJOR FINANCIAL OBLIGATIONS (SPECIFY)

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."

Q738  
X7186

Are you saving for (this expense/these expenses) now?

1. YES
5. NO
6. ALREADY SAVED FOR IT

Q739  
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."

Q740  
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?

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?

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."

\*\*\*\*Q741M1-M7  
X3015

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?

READ RESPONSES IF NECESSARY.

INTERVIEWER: DO NOT PROBE FOR MORE THAN ONE RESPONSE.  
ENTER MULTIPLE RESPONSES ONLY IF R VOLUNTEERS THEM  
TREAT SAVING AND INVESTING THE SAME.

TELEPHONE VERSION:

Which of the following statements comes closest to describing your (and your [husband/wife/partner]'s) saving habits?

INTERVIEWER: DO NOT PROBE FOR MORE THAN ONE RESPONSE.  
ENTER MULTIPLE RESPONSES ONLY IF R VOLUNTEERS THEM  
TREAT SAVING AND INVESTING THE SAME.

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

1. Don't save - usually spend more than income
2. Don't save - usually spend about as much as income
3. Save whatever is left over at the end of the month - no regular plan
4. Save income of one family member, spend the other
5. Spend regular income, save other income
6. Save regularly by putting money aside each month
- 7. OTHER (SPECIFY)

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."

Q743  
X7510

Over the past year, would you say that your (family's) spending exceeded your (family's) income, that it was about the same as your income, or that you spent less than your income?

(Spending should not include any investments you have made.)  
IF DEBTS ARE BEING REPAYED ON NET, TREAT THIS AS SPENDING LESS THAN INCOME.

1. SPENDING EXCEEDED INCOME
2. SPENDING SAME AS INCOME
3. SPENDING WAS LESS THAN INCOME --> SKIP TO X7187/Q749
8. DK --> SKIP TO X7187/Q749
9. REF --> SKIP TO X7187/Q749

Q744

X7509 Did any of that spending include purchases of a home or automobile or spending for any investments?

1. YES
5. NO --> SKIP TO X7507/Q746

Q745  
X7508

Leaving aside those expenses, 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 SAME AS INCOME --> SKIP TO X7187/Q749
3. SPENDING WAS LESS THAN INCOME --> SKIP TO X7187/Q749

Q746  
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
2. SPENT OUT OF SAVINGS/INVESTMENTS
- 7. OTHER (SPECIFY)

Q749  
X7187

About how much do you think you (and your family) need to have in savings for emergencies and other unexpected things that may come up?

Code amount  
-1. Nothing

For the following statements, please say whether you agree strongly, agree somewhat, neither agree nor disagree, disagree somewhat, or disagree strongly:

Q1608  
X6788

Compared with other people of (my/our) generation and background, [I/my (husband/wife/partner) and I] have been lucky in (my/our) financial affairs over the past two years.

1. AGREE STRONGLY
2. AGREE SOMEWHAT
3. NEITHER AGREE NOR DISAGREE
4. DISAGREE SOMEWHAT
5. DISAGREE STRONGLY

Q1609  
X6789

When the things that [I/my (husband and I/wife and I/partner and I)] 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

QJ1

X6789a When the things that [I/my (husband and I/wife and I/  
partner and I)] own \*decrease\* in value, (I am/we are)  
\*less\* likely to spend money.

1. AGREE STRONGLY
2. AGREE SOMEWHAT
3. NEITHER AGREE NOR DISAGREE
4. DISAGREE SOMEWHAT
5. DISAGREE STRONGLY

QJ2 Aside from any purchases of assets, would you say that your  
(family's) overall expenses over the last 12 months were unusually  
high or low compared to what you would expect in a "normal" year, or  
were they about normal?

1. High
2. Low
3. Normal

Q1642  
X6443

In an emergency could you or your (husband/wife/partner)  
get financial assistance of \$3,000 or more from any friends  
or relatives who do not live with you?

In an emergency could you get financial assistance of  
\$3,000 or more from any friends or relatives who do not  
live with you?

1. YES
5. NO

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

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

Q751

X3501

Now I'd like to ask about different types of financial  
assets that  
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 --> SKIP TO X3601/Q774

Q756

X3504

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

QN1 - specs like q767

X3529(#7) How much (in total) is in (this checking account/all your [family's] checking accounts)?

PROBE: What was the average over the last month?

Code amount  
-1. Nothing

-----  
IRA/KEOGH ACCOUNTS  
-----

Q774

X3601 As we continue through the interview, I will be asking you about several types of retirement assets you may have, such as IRAs, 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.

Do you (or anyone in your family living here) have any Keoghs or IRAs?

IF YES, SAY: Please do not include IRA-SEP or IRA-SIMPLE accounts, which we treat as job pensions.

"EDUCATION IRAs" ARE SAVINGS ACCOUNTS.

1. YES
5. NO --> SKIP TO X3719/Q807

QN2 - specs like q777

X3603 How many such accounts do you (or your family living here) have?

\*\*\*\* Code number of accounts

QN3 - specs like q1705

X6551 What is the (total) amount in (this account/all these accounts)?

\*\*\*\* Code amount

QN4 -

X6555 How is the money in (this/these) account(s) invested? Is it all in stocks, all in interest-earning assets, is it split between these, or something else?

IF R SAYS "MUTUAL FUND", PROBE FOR WHETHER IT IS A STOCK FUND, A BOND FUND, OR ONE SPLIT OVER BOTH TYPES

1. ALL IN STOCKS --> SKIP TO QN6/X6557
2. ALL IN INTEREST EARNING ASSETS/BONDS --> SKIP TO QN6/X6557

- 3. SPLIT
- 30. MUTUAL FUND (NOT A PREFERRED RESPONSE)
- 7. OTHER (SPECIFY)

QN5 - specs like q790  
X6556(#1) About what percent is in stocks?

Code percent \* 100

QN6  
X6557(#1) Did (you/anyone) take any withdrawals from (this/these) account(s) in 2008?

- 1. YES
- 5. NO

QN7 - specs like q1709  
X6558(#1) How much in total was withdrawn in 2008?

Code amount

-----  
CERTIFICATES OF DEPOSIT  
-----

Q807  
X3719 Do you (or anyone in your family here) have any CDs or certificates of deposit at financial institutions?

IF YES: Please do not include CDs that are part of IRAs or Keoghs I have already recorded.

IF R ASKS: CDs are certificates held for a set period of time that must be cashed or renewed at the maturity date.

INCLUDE "BANKERS ACCEPTANCES" AND "REPURCHASE AGREEMENTS".  
DO NOT INCLUDE ACCOUNTS HELD FOR PEOPLE NOT IN THE FAMILY LIVING HERE.

- 1. YES
- 5. NO --> SKIP TO X3727/Q816

Q808  
X3720 Altogether, how many such CDs do you (and your family living here) have?

Code number

Q809  
X3721 What is the total dollar value of (this CD/all these CDs)?

Code amount

-----  
SAVINGS/MONEY MARKET ACCOUNTS  
-----

Q816  
X3727 Do you (or anyone in your family living here) have any savings or money market accounts? These could be traditional savings accounts, Coverdell or 529 education accounts, Christmas Club accounts, or any type of savings or money market account I have not already recorded.



PROBE: Please do not include flexible spending accounts, accounts that are part of a pension plan, or mutual funds other than money market funds.

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.

DO NOT INCLUDE MUTUAL FUNDS OTHER THAN MONEY MARKET ACCOUNTS.

INCLUDE ALL OTHER ACCOUNTS IN WHICH THE FAMILY HAS ANY ASSET INTEREST.

1. YES
5. NO --> SKIP TO X3819/Q831

Q817

X3728 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

QN8 - specs like q823

X3730 How much (in total) is in your (family's) account(s)?  
(What was the average over the last month?)

Code amount

\*\*\*QN9M1-M7

X3732(#1) What (type of account is this/types of account are these)--  
a traditional savings account, a Coverdell or 529 educational  
account, a money market account, or some other type of account?

CODE ALL THAT APPLY

PASSBOOK AND STATEMENT ACCOUNTS ARE TRADITIONAL SAVINGS  
ACCOUNTS. COVERDELL ACCOUNTS AND STATE-SPONSORED "529"  
ACCOUNTS ARE EDUCATIONAL SAVINGS PLANS (ESAs)

DO NOT INCLUDE EMPLOYER-SPONSORED FLEXIBLE SPENDING PLANS.

1. TRADITIONAL SAVINGS ACCOUNT
2. COVERDELL/EDUCATION IRA
3. 529/STATE-SPONSORED EDUCATION ACCOUNT
4. MONEY MARKET ACCOUNT
7. HEALTH SAVINGS ACCOUNT
30. SWEEP ACCOUNT
- 7. OTHER (SPECIFY)

QN10

X7074 Is any of the money in (this account/these accounts)  
invested in stocks or stock mutual funds?

1. YES
5. NO --> SKIP TO Q831/X3819

QN11 specs like q5806

X7075(#1) About what percent is in stocks or stock mutual funds?

Code percent \* 100

-----  
MUTUAL FUNDS  
-----

Q831

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 --> SKIP TO X3901/Q852

Q842

X3820 In how many different mutual funds or hedge funds (do you/does your family) own shares?

(INTERVIEWER: WE WANT THE NUMBER OF FUNDS, NOT THE NUMBER OF FUND MANAGEMENT COMPANIES.)

Code number of funds

QN12 - specs like q834

X3820a What is the (total) market value of (this fund/all these funds)?

CODE AMOUNT

QN13

X3820b How is the money in (this fund/these funds) invested? Is it all in stocks, all in interest-earning assets, is it split between these, or something else?

1. ALL IN STOCKS --> SKIP TO X3901/Q852
2. ALL IN INTEREST EARNING ASSETS/BONDS --> SKIP TO X3901/Q852
3. SPLIT
- 7. OTHER (SPECIFY)

QN14 - specs like q790

X3820c About what percent is in stocks?

Code percent \* 100

-----  
SAVINGS BONDS  
-----

Q852

X3901 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 --> SKIP TO X3903/Q855

Q853  
X3902

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

Code amount

-----  
BONDS OTHER THAN SAVINGS BONDS  
-----

Q855  
X3903

Do you (or anyone in your family living 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 --> SKIP TO X3913/Q870

Q868  
X3904

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

Code number

QN15 - specs like q858

X3903a

What is the face value of all of the bonds you (and your family living here) have?

\*\*\*\*

Code amount

QN16 - specs like q860

X7635

What is the total market value?

\*\*\*\*

Code amount

-----  
PUBLICLY TRADED STOCK  
-----

Q870  
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 --> SKIP TO X3923/Q892

Q871  
X3914

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

Q872

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

-----  
BROKERAGE ACCOUNTS  
-----

Q892

X3923

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

1. YES
5. NO --> SKIP TO X6815/Q907A1

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.

Q896

X3928

Code number

- 1. None

Q897

X7193

INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED. IF ANSWER IS ZERO, CODE "IN TOTAL".

TIMES PER

(And that amount is per...?)

Code frequency

1. DAY
2. WEEK
4. MONTH
5. QUARTER
6. YEAR
8. IN TOTAL
31. TWICE A MONTH
- 7. OTHER

Q899

X3929

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 --> SKIP TO X3931/Q902

Q900

X3930

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

Code amount

- 1. Nothing

Q902

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 --> SKIP TO X6815/Q907A1

Q905  
X3932

Altogether, what is the current balance on these margin loans?

Code amount

-----  
ANNUITIES, TRUSTS, AND MANAGED INVESTMENT ACCOUNTS  
-----

Q907A1  
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 --> SKIP TO X6827/Q907A2

Q910A1  
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 --> SKIP TO X6581/Q921A1

Q911A1  
X6577

How much would you receive if you cashed in these annuities?

Code amount

Q915A1  
X6579

Do you (or your family living here) also have annuities which you could not cash in?

1. YES
5. NO

Q921A1  
X6581

How is the money in (all) the 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 SAYS "MUTUAL FUND", PROBE FOR WHETHER IT IS A STOCK FUND, A BOND FUND, OR ONE SPLIT OVER BOTH TYPES

1. ALL IN STOCKS --> SKIP TO X6827/Q907A2
2. ALL IN INTEREST EARNING ASSETS/BONDS --> SKIP TO X6827/Q907A2
3. SPLIT

- 30. MUTUAL FUND (NOT A PREFERRED RESPONSE)
- 9. GIC/GUARANTEED INCOME CONTRACT --> SKIP TO X6827/Q907A2
- 7. OTHER (SPECIFY)

Q1734A1  
X6582

About what percent is in stocks?

Code percent \* 100

Q907A2  
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.

EXCEPTION: FOR THIS QUESTION, <bold>INCLUDE</bold>ANY SUCH ASSETS THAT WERE REPORTED EARLIER!

- 1. YES
- 5. NO --> SKIP TO X4001/Q924

\*\*\*\*Q908A2M1-A2M3

X6828

Are these trusts or managed investment accounts?

(CODE ALL THAT APPLY)

- 1. Legal Trusts
- 2. Managed investment accounts
- 7. Other (SPECIFY)

IF X6828/Q908A2=LEGAL TRUST THEN ASK:

QN17

X6828a

Did you (or your family living here) set up the trust, or did you receive it from someone else?

TREAT DECEASED SPOUSE AS SELF.

- 1. SELF/FAMILY LIVING THERE
- 2. ANOTHER PERSON

Q798A2  
X6583

Does this include any assets you told me about earlier?

- 1. YES
- 5. NO --> SKIP TO X6586/Q910A2

Q799A2  
X6584

Which ones?

CODE ALL THAT APPLY

Q800A2  
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 --> SKIP TO X4001/Q924

Q910A2  
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

IF X6586/Q910A2=NO THEN ASK:  
(OTHERWISE, SKIP TO X6587/Q911A2)

QN18 - specs like q911

X6586a About what would the current value be for the part of the accounts to which you (or your family living here) have rights?

Code amount --> SKIP TO X6591/Q921A2

Q911A2

X6587 How much would you receive if you cashed in these accounts?

Code amount

Q915A2

X6589 Do you (or your family living here) also have such accounts which you could not cash in?

1. YES
5. NO

Q921A2

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 SAYS "MUTUAL FUND", PROBE FOR WHETHER IT IS A STOCK FUND, A BOND FUND, OR ONE SPLIT OVER BOTH TYPES

1. ALL IN STOCKS --> SKIP TO X4001/Q924
2. ALL IN INTEREST EARNING ASSETS/BONDS --> SKIP TO X4001/Q924
3. SPLIT
30. MUTUAL FUND (NOT A PREFERRED RESPONSE)
9. GIC/GUARANTEED INCOME CONTRACT --> SKIP TO X4001/Q924
- 7. OTHER (SPECIFY)

Q1734A2

X6592 About what percent is in stocks?

Code percent \* 100

-----  
LIFE INSURANCE  
-----

Q924

X4001 Do you (or anyone in your family living here) have any life insurance? Please include individual and group policies, but not accident insurance.

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

1. YES
5. NO --> SKIP TO X4017/Q953

Q925

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.

Are any of your (family's) policies term insurance?

1. YES
5. NO --> SKIP TO X4005/Q931

Q926  
X4003

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

Q928  
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.

1. YES
5. NO --> SKIP TO X4017/Q953

Q931  
X4005

What is the current face value of all of the policies that build up a cash value?

(THE FACE VALUE OF A POLICY IS WHAT THE POLICY WOULD PAY IN THE EVENT OF DEATH.)

Code amount

Q933  
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?

Code amount

-1. Nothing

Q935  
X4007

Are you borrowing against these policies?

Are you or your family borrowing against these policies?

1. YES
5. NO --> SKIP TO X4017/Q953

Q936  
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

Q937  
X4009

Did I record these loans earlier in the interview?

1. YES
5. NO --> SKIP TO X4010/Q940



Q938  
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
  - 7. Other (SPECIFY)
- SKIP TO X4017

Q940  
X4010

How much is currently borrowed?

Code amount

Q942  
X4011

Typically how much are the payments on these loans?

Code amount

- 1. Nothing
- 2. No typical payment

Q944  
X4012

INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.  
(And that amount is per...?)

Code frequency

2. Week
3. Every two weeks
4. Month
5. Quarter
6. Year
8. Lump sum/one payment only
31. Twice a month
- 7. Other (SPECIFY)

-----  
MISCELLANEOUS ASSETS AND DEBTS  
-----

Q953  
X4017

We have talked about various types of savings, investments, and loans. Other than what I have already recorded, are you (or anyone in your family living here) owed any money by friends, relatives, businesses, or others?

(WE DO NOT WANT TO INCLUDE LOANS BETWEEN FINANCIALLY DEPENDENT FAMILY MEMBERS.)

1. YES
5. NO --> SKIP TO X4019/Q956

Q954  
X4018

Altogether, how much are you owed?

Code amount

IF X4017/Q953=1 THEN ASK:

QN19

X4017a What type of loan or investment is this?

---

Q956

X4019

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 --> SKIP TO X4031/Q963

Q958A1-Q958A3

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.

---

Q960A1-Q960A3

X4022(#1) What is the total dollar value that you (and your family

X4026(#2) living here) have in this asset?

X4030(#3)

Code amount

Q962A1-Q962A2

X4023(#1) Do you have any other such substantial assets?

X4027(#2)

1. YES --> GO TO NEXT ITERATION
5. NO --> GO TO X4031/Q963

Q963

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 --> SKIP TO X7196/Q977A1

Q964

X4032

How much is owed?

Code amount

QN20

X4032a

What type of debt is this?

-----  
-----  
CURRENT MAIN JOB OF HEAD AND SPOUSE/PARTNER  
-----  
-----

#1 refers to current job information for 2009 respondent

#2 refers to current job information for spouse/partner  
-----

Q977A1/A2

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

Q979A1M1-M12/A2M1-M12

(#1) X6670

(#2) X6678

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 something else?

IF R HAS MULTIPLE JOBS, RECORD THE ONE MOST IMPORTANT TO R  
HERE AND CODE THE OTHER LATER AS A SECOND JOB.  
CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN

TELEPHONE VERSION:

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 something else?

IF R HAS MULTIPLE JOBS, RECORD THE ONE MOST IMPORTANT TO R  
HERE AND CODE THE OTHER LATER AS A SECOND JOB.  
CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN

1. WORKING NOW/SELF-EMPLOYED
2. TEMPORARILY LAID OFF
3. UNEMPLOYED AND LOOKING FOR WORK
4. STUDENT
5. HOMEMAKER
6. DISABLED
7. RETIRED (FULL, PARTIAL, OR TEMPORARY)
8. ON SICK LEAVE OR MATERNITY LEAVE
10. VOLUNTEER WORK
11. ON VACATION/OTHER LEAVE OF ABSENCE
15. ON STRIKE
16. OTHER NOT WORKING AND NOT LOOKING FOR WORK

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."

CRITICAL VARIABLE: If the work status of the (R/SP) is answered "don't know" or "refuse," the following text appears in CAPI:

ATTENTION:

Work experience is a critical detail in this interview. Without this information, it would be wasting your time to go on with the interview.

I will terminate the interview at this point and I would like to thank you for your time.

TERMINATE INTERVIEW  
GO BACK AND CHANGE WORK STATUS

\*\*\*\*\*

IF X6670 (Q979A1/A2)=TEMPORARILY LAID OFF/ON STRIKE/SICK LEAVE, THEN ASK:

Q981A1/A2

X4101(#1) (Do you/Does [he/she]) expect to go back to this job?

X4701(#2)

INTERVIEWER: IF R IS EXPECTING TO GO BACK TO A JOB, CODE YES.

1. YES
5. NO

IF X6670 (Q979A1/A2)=TEMPORARILY LAID OFF/ON STRIKE/SICK LEAVE & X4101 (Q981A1/A2)=NO, THEN ASK:

Q982A1/A2

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
9. September
10. October
11. November
12. December

Q983A1/A2

X4103(#1) Code year (4 digits)

X4703(#2)

IF X6670 (Q979A1/A2)=RETIRED/DISABLED

When did (you/your wife/partner) (retire/become disabled)?

Q986A1/A2

X4104(#1) Code year (4 digits)

X4704(#2)

Q987A1/A2

X7197(#1) Code age

X7264(#2) -1. Disabled since birth

Q988A1/A2

X7198(#1) Code number of years past

X7265(#2) -1. 2007

IF X6670 (Q979A1/A2) NOT=UNEMPLOYED AND LOOKING FOR WORK

Q1604A1/A2

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 --> SKIP TO X4105 (Q989A1/A2) INSTRUCTION

IF X6670 (Q979A1/A2)=UNEMPLOYED AND LOOKING FOR WORK, OR X6780 (Q1604A1/A2)=YES

Q1605A1/A2

X6781(#1) Over (this period/the past twelve months), how many weeks in

X6785(#2) total (were you/was [he/she]) unemployed and looking for work?

Code number of weeks

X6670 NOT=WORKING AND X4101 NOT=YES

Q989A1/A2

X4105(#1) (Are you/Is [he/she]) doing any work for pay at the present

X4705(#2) time?

INTERVIEWER: IF R IS EXPECTING TO GO BACK TO A JOB, CODE  
YES.

IF R IS DOING SUBSTANTIAL VOLUNTEER WORK WITH REGULAR  
HOURS, TREAT THIS AS WORKING.

1. YES

5. NO

QR1A1/A2

CHECKPOINT: WORK STATUS

1. WORKING

2. NOT WORKING --> SKIP TO X4617 (Q1262A1/A2)

Q990A1/A2

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 something else?

IF (R/SP) IS BOTH SELF-EMPLOYED AND WORKS FOR SOMEONE ELSE,  
SELECT THE ONE (R/SP) WORKS FOR THE MOST. TREAT THE OTHER  
WORK AS A SECOND JOB LATER IN THIS SECTION.

CODE "OTHER" ONLY IF NO OTHER CATEGORY APPLIES AT ALL.

1. Someone else -->SKIP TO X7402 (Q994A1/A2)

2. Self-employed

3. PARTNERSHIP
4. CONSULTANT/CONTRACTOR
- 7. OTHER (SPECIFY)

IF X4106 (Q991A1/A2)= 2, 3, or 4 AND X3105 (Q486) NOT ANSWERED, THEN ASK:  
(OTHERWISE, SKIP TO X7402 (Q994A1/A2))

Q5809aA1/aA2

X7092(#1) Earlier you said {you do not work in a business that you  
X7096(#2) and your family living here own/(you do/[your wife/husband  
/partner does]) not have a business}. Does (your/[your  
husband's/wife's/partner's]) share of the place where  
{(you are/[he/she is] self employed)/(you work/[he/she  
works] in a partnership)} have a net value?

1. YES
5. NO

Q5809A1/A2

X7093(#1) How much is {your/[your(husband's/wife's/partner's)]}  
X7097(#2) share worth?

Code amount  
-1. Nothing

Q5829A1/A2

X7094(#1) What share of this business [do you/does (your wife/  
X7098(#2) husband/partner)] own?

Code share \* 100

Q994A1/A2

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 2008 4-digit industry codes

Q992A1/A2 and Q993A1/A2

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 2008 4-digit occupation codes

Q995A1/A2

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

Q996A1/A2

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

IF X4106 (Q991A1/A2)=2, 3, 4 or -7 THEN ASK:

Q1025A1/A2

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

Q997A1/A2

X4112(#1) About how much (do you/does [he/she]) earn before taxes  
X4712(#2) on (your/her/his) main job? (NOT SELF-EMPLOYED)

INCLUDE NORMAL OVERTIME, BONUSES, AND TIPS.

IF WAGE IS HOURLY, ENTER DOLLARS AND CENTS.

CONFIRMATION SCREEN WILL ONLY SHOW DOLLARS.

How much in salary or wages (are you/is [he/she]) paid before taxes? (SELF-EMPLOYED)

Code amount

-1. Nothing

Q999A1/A2

X4113(#1) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.

X4713(#2) (And that amount is per...?)

Code frequency

1. Day

2. Week

3. Every two weeks

4. Month

5. Quarter

6. Year

11. Twice per year; every six months

14. By the piece/job

18. Hour

31. Twice a month

-7. Other (SPECIFY)

IF X4112 (Q997A1/A2)=NOTHING OR X4113 (Q999A1/A2)=BY THE JOB/PIECE, ASK:  
ELSE SKIP TO CHECKPOINT BELOW

QR2A1/A2

X4112a What did (you/[he/she]) get in 2008?

X4712a

IF R REPORTS "VARIES" OR "IN TOTAL," ASK THE TOTAL AMOUNT FOR  
LAST YEAR AND ENTER AS AN ANNUAL AMOUNT.

QR3A1/A2

X4113a INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.

X4713a (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
11. Twice per year; every six months
14. By the job/piece
18. Hour
31. Twice a month

QR4A1/A2

CHECKPOINT: SELF-EMPLOYED

1. SELF-EMPLOYED
2. NOT SELF-EMPLOYED --> SKIP TO X6797 (Q1621A1/A2)

Q1030A1/A2

X4127(#1) (Do you/Does [he/she]) (also) receive a portion of the net  
X4727(#2) earnings, or some other kind of income?

1. YES
5. NO --> SKIP TO X6797

Q1031A1/A2

X4131(#1) (In addition to regular salary, how/How) much (do you/does  
X4731(#2) [he/she]) personally receive from the business before taxes?

Code amount  
-1. Nothing

Q1033A1/A2

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
11. Twice per year; every six months
14. By the job/piece
18. Hour
31. Twice a month

IF X4131 (Q1031A1/A2)=NOTHING OR X4132 (Q1033A1/A2)=BY THE JOB/PIECE, ASK:  
ELSE SKIP TO X6797 (Q1612A1/A2)

QR5A1/A2

X4131a What did (you/[he/she]) get in 2008?

X4731a  
\*\*\*\* Code amount

QR6A1/A2

X4132a INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.  
X4732a (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
- 11. Twice per year; every six months
- 14. By the job/piece
- 18. Hour
- 31. Twice a month

Q1612A1/A2

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 (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

Q1003A1/A2

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

How many years in total (have you/has [he/she]) worked (for  
this employer/in this business)?

(CODE LESS THAN ONE YEAR AS ZERO YEARS)  
INCLUDE ALL YEARS WITH CURRENT EMPLOYER, EVEN IF IN SEVERAL  
SPELLS.

Q1005A1/A2

X4115(#1) Code number of years  
X4715(#2) -1. Less than one year

Q1006A1/A2

X7199(#1) Code age  
X7266(#2)

Q1007A1/A2

X7679(#1) Code year (4 digits)  
X7706(#2)

How many years (do you/does [he/she]) expect to continue  
working (for this employer/in this business)?

(RECORD LESS THAN ONE YEAR AS 00)

Q1009A1/A2

X4116(#1) Code number of years  
X4716(#2) -1. Less than a year  
-2. NEVER STOP

Q1010A1/A2

X7680(#1) Code age

X7707(#2) -2. NEVER STOP

Q1584A1/A2

X7200(#1) Code year (4 digits)

X7267(#2) -2. NEVER STOP

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PENSION FOR HEAD AND SPOUSE/PARTNER FROM CURRENT MAIN JOB  
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Q1039A1/A2

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, PLANS CONNECTED ONLY WITH EARLIER JOBS, OR PLANS FROM WHICH R/SP IS CURRENTLY RECEIVING RETIREMENT PAYMENTS. 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, 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.

(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.

INCLUDE PLANS THROUGH A UNION. DO NOT INCLUDE SOCIAL SECURITY, PLANS CONNECTED ONLY WITH EARLIER JOBS, OR PLANS FROM WHICH R/SP IS CURRENTLY RECEIVING RETIREMENT PAYMENTS. THESE ARE RECORDED LATER IN THE INTERVIEW.

1. YES
5. NO --> SKIP TO X4501 (Q1135A1/A2)

Q1046A1/A2

X4139(#1) In how many different plans of this sort (are you/is

X4739(#2) [he/she]) included on this job?

QR7A1/A2 There are two general types of pension plans.

In one type, a worker is entitled to receive regular retirement payments for as long as the worker lives, which

are most often determined by a formula as a percentage of final or average pay.

In the other type of plan, money accumulates in an account designated for the worker, such as a 401(k), 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.

Is there any type of account balance associated with ([your/his/her] plans/any of [your/his/her] pension plans)?

- \*\*\*\* 1. YES
- \*\*\*\* 5. NO --> SKIP TO X11002 (QR18A1/A2)

QR8A1/A2

X11032 What is the (total) balance of (all these/this) pension  
X11332 account(s) now?

Code amount

QR9A1/A2

X11026 (Do you/Does [he/she]) currently have a loan against (any of  
X11326 these plans/this plan)?

- \*\*\*\* 1. YES
- \*\*\*\* 5. NO --> SKIP TO X11036 (QR15A1/A2)

QR10A1/A2

X11033 Is the balance you reported net of the loan amount?

X11333

- \*\*\*\* 1. NET
- \*\*\*\* 5. GROSS

QR11A1/A2

X11027 What is the current loan balance?

X11327

Code amount

QR12A1/A2

X11028 How much are the payments?

X11328

Code amount

-1. NOTHING

QR13A1/A2

X11029 INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.

X11329 (And that amount is per...?)

Code frequency

- 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
- 31. Twice a month
- 7. Other (SPECIFY)

QR14A1/A2

X11030

For what purpose did (you/he/she) borrow this money?

X11330

(What was the main purpose?)

---

QR15A1/A2

X11036

How is the account invested? Is it all in stocks, all in

X11336

interest-earning assets, is it split between these, or something else?

IF R SAYS "MUTUAL FUND", PROBE FOR WHETHER IT IS A STOCK FUND, A BOND FUND, OR ONE SPLIT OVER BOTH TYPES

1. ALL IN STOCKS --> SKIP TO X11002a (QR17A1/A2)
2. ALL IN INTEREST EARNING ASSETS/BONDS  
--> SKIP TO X11002a (QR17A1/A2)
3. SPLIT
30. MUTUAL FUND (NOT A PREFERRED RESPONSE)
9. GIC/guaranteed income contract --> SKIP TO X11002a (QR17A1/A2)
- 7. OTHER (SPECIFY)

QR16A1/A2

X11037(#1)

About what percent of it is in stocks?

X11137(#2)

Code percent \* 100

QR17A1/A2

X11002a

IF QR7A1/A2=YES AND IF X4139 (Q1046A1/A2) >1 PLAN (OR DK/REF NUMBER):

X11302a

(Do you/Does [he/she]) also have a plan that does not have an account balance?

\*\*\*\*

1. YES

\*\*\*\*

5. NO

How long (have you/has your[husband/wife/partner]) been in (this plan/any of these plans)?

CODE ZERO FOR CURRENT YEAR.

QR18A1/A2

X11002(#1)

Code number of years

X11102(#2)

-1. Less than a year

QR19A1/A2

X11003(#1)

Code age

X11103(#2)

QR20A1/A2

X11004(#1)

Code year (4 digits)

X13004(#2)

At what age (do you/does [he/she]) expect to receive or start receiving any money from (this plan/any of these plans)?

QR21A1/A2

X11005(#1)

Code age

X11105(#2)

-2. NEVER

-3. Leave to estate/Does not plan to retire

QR22A1/A2

X11006(#1)

Code number of years

X11106(#2)

-1. Less than a year

- 2. NEVER
- 3. Leave to estate/Does not plan to retire

QR23A1/A2

X11007(#1) Code year (4 digits)

- 2. NEVER
- 3. Leave to estate/Does not plan to retire

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SECOND JOB OF HEAD AND SPOUSE/PARTNER  
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#1 refers to second job of head  
#2 refers to second job of spouse/partner  
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Q1135A1/A2

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 --> SKIP TO X4511 (Q1144A1/A2)

\*\*\*\*Q1136A1M1-M4/A2M1-M4

X4502(#1) Is this a second job, the military services, your  
X5102(#2) (husband/wife/partner)'s own business, or something else?  
(CODE ALL THAT APPLY)

- 1. Second job
- 2. Military
- 3. Business
- 7. Other (SPECIFY)

Q1138A1/A2

X4507(#1) How many hours (do you/does [he/she]) work on (this  
X5107(#2) job/these jobs) in a normal week?

Code number  
-1. None

Q1139A1/A2

X4508(#1) Counting paid vacations as weeks of work, how many weeks  
X5108(#2) (do you/does [he/she]) work on (this job/these jobs) in a  
normal year?

Code number

Q1140A1/A2

X4509(#1) About how much (do you/does [he/she]) earn before taxes  
X5109(#2) from (this other job/these other jobs)?

Code amount  
-1. Nothing

Q1142A1/A2

X4510(#1) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.  
X5110(#2) (And that amount is per...?)

Code frequency  
1. Day

- 2. Week
- 3. Every two weeks
- 4. Month
- 5. Quarter
- 6. Year
- 11. Twice per year; every six months
- 18. Hour
- 31. Twice a month
- 7. Other (SPECIFY)

Q1144A1/A2

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?

IF R IS LAID OFF OR A SEASONAL WORKER, ASK ABOUT  
 "JOBS WHEN R IS WORKING".

- 1. Full-time
- 2. Part-time --> SKIP TO X4543 (Q1215A1/A2)

IF WORKING FULL-TIME NOW, X4511 (Q1144A1/A2)=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?

Q1170A1/A2

X7237(#1) Code year (4-digits)  
 X7304(#2) -2. NEVER STOP --> SKIP TO X5313 (QR24)

Q1171A1/A2

X7728(#1) Code age  
 X7727(#2) -2. NEVER STOP --> SKIP TO X5313 (QR24)

Q1172A1/A2

X4524(#1) Code number of years  
 X5124(#2) -1. Less than a year  
 -2. NEVER STOP --> SKIP TO X5313 (QR24)

Q1174A1/A2

X4525(#1) (Do you/Does [he/she]) expect to work part-time after that?  
 X5125(#2)

- 1. YES
- 5. NO --> SKIP TO X5313 (QR24)

In what year (do you/does [he/she]) expect to stop working  
 altogether?

Q1177A1/A2

X7238(#1) Code year (4 digits)  
 X7305(#2) -2. NEVER STOP

Q1178A1/A2

X7700(#1) Code age  
 X7729(#2) -2. NEVER STOP

Q1179A1/A2

X4526(#1) Code number of years  
 X5126(#2) -1. Less than a year  
 -2. NEVER STOP

SKIP TO X5313 (QR24)

IF WORKING PART-TIME NOW, X4511 (Q1144A1/A2)=2:

Q1215A1/A2

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 --> SKIP TO X7250 (Q1227A1/A2)

In what year (do you/does [he/she]) expect to start working full-time?

Q1217A1/A2

X7247(#1) Code year (4 digits)  
X7314(#2)

Q1218A1/A2

X7248(#1) Code age  
X7315(#2)

Q1219A1/A2

X4544(#1) Code number of years  
X5144(#2) -1. Less than a year

In what year (do you/does [he/she]) expect to stop working full-time?

Q1222A1/A2

X7249(#1) Code year (4 digits)  
X7316(#2) -2. NEVER STOP --> SKIP TO X5313 (QR24)

Q1223A1/A2

X7701(#1) Code age  
X7730(#2) -2. NEVER STOP --> SKIP TO X5313 (QR24)

Q1224A1/A2

X4545(#1) Code number of years  
X5145(#2) -1. Less than a year  
-2. NEVER STOP --> SKIP TO X5313 (QR24)

In what year (do you/does [he/she]) expect to stop working for pay altogether?

Q1227A1/A2

X7250(#1) Code year (4 digits)  
X7317(#2) -2. NEVER STOP

Q1228A1/A2

X7702(#1) Code age  
X7731(#2) -2. NEVER STOP

Q1229A1/A2

X4546(#1) Code number of years  
X5146(#2) -1. Less than a year  
-2. NEVER STOP

SKIP TO X5313 (QR24)

IF NOT WORKING NOW (QR1A1/A2=2):

Q1262A1/A2

X4617(#1) (Do you/Does [he/she]) expect to work for pay in the future?

X5217(#2)

1. YES
5. NO --> SKIP TO X5313 (QR24)

In what year (do you/does your [husband/wife/partner])  
expect to start working?

Q1264A1/A2

X7257(#1) Code year (4 digits)

X7324(#2)

Q1265A1/A2

X7258(#1) Code age

X7325(#2)

Q1266A1/A2

X4618(#1) Code number of years

X5218(#2) -1. Less than a year

Q1268A1/A2

X4619(#1) Will any of that be full-time work?

X5219(#2)

1. YES
5. NO --> SKIP TO X7262 (Q1281A1/A2)

In what year (do you/does [he/she]) expect to start working  
full-time?

Q1270A1/A2

X7259(#1) Code year (4 digits)

X7326(#2)

Q1271A1/A2

X7260(#1) Code age

X7327(#2)

Q1272A1/A2

X4620(#1) Code number of years

X5220(#2) -1. Less than a year

In what year (do you/does [he/she]) expect to stop working  
full-time?

Q1276A1/A2

X7261(#1) Code year (4 digits)

X7328(#2) -2. NEVER STOP --> SKIP TO X5313 (QR24)

Q1277A1/A2

X7703(#1) Code age

X7732(#2) -2. NEVER STOP --> SKIP TO X5313 (QR24)

Q1278A1/A2

X4621(#1) Code number of years



- X5221(#2) -1. Less than a year  
-2. NEVER STOP --> SKIP TO X5313 (QR24)

In what year (do you/does [he/she]) expect to stop working for pay altogether?

Q1281A1/A2

- X7262(#2) Code year  
X7329(#2) -2. NEVER STOP

Q1282A1/A2

- X7704(#1) Code age  
X7733(#1) -2. NEVER STOP

Q1283A1/A2

- X4622(#1) Code number of years  
X5222(#2) -1. Less than a year  
-2. NEVER STOP

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CURRENT BENEFITS FROM SOCIAL SECURITY  
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QR24

- X5313 Aside from Social Security and anything else I have already recorded, (are you/is your [husband/wife/partner]) covered by any other retirement plans or pensions from past jobs?

INCLUDE PLANS FROM WHICH BENEFITS ARE CURRENTLY BEING RECEIVED, AS WELL AS PLANS TO WHICH RIGHTS HAVE ALREADY BEEN EARNED BUT NO BENEFITS ARE YET BEING PAID.

- \*\*\*\* 1. YES  
\*\*\*\* 5. NO --> SKIP TO X5701 (Q1351A1)

QR25

- X5314 How many such plans (do you/does your [husband/wife/partner]) have?

Code number

QR26

- X6461 There are two general types of pension plans.

In one type, a worker is entitled to receive regular retirement payments for as long as the worker lives, which are most often determined by a formula as a percentage of final or average pay.

In the other type of plan, money accumulates in an account designated for the worker, such as a 401(k), 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.

Is there any type of account balance associated with ([your/his/her] plans/any of [your/his/her] pension plans)?

- \*\*\*\* 1. YES  
\*\*\*\* 5. NO --> SKIP TO X5701 (Q1351A1)

QR27

X6362 What is the (total) balance of (all these/this) pension account(s) now?

Code amount

QR28

X6933 How is it invested? Is it all in stocks, all in interest-earning assets, is it split between these, or something else?

IF R SAYS "MUTUAL FUND", PROBE FOR WHETHER IT IS A STOCK FUND, A BOND FUND, OR ONE SPLIT OVER BOTH TYPES

- 1. ALL IN STOCKS --> SKIP TO X6557 (QR30)
- 2. ALL IN INTEREST EARNING ASSETS/BONDS --> SKIP TO X6557 (QR30)
- 3. SPLIT
- 30. MUTUAL FUND (NOT A PREFERRED RESPONSE)
- 9. GIC/guaranteed income contract --> SKIP TO X6557 (QR30)
- 7. OTHER (SPECIFY)

QR29

X11037(#1a) About what percent of it is in stocks?

Code percent \* 100

QR30

X6557(#1) Did (you/anyone) take any withdrawals from (this/these) account(s) in 2008?

- 1. YES
- 5. NO --> SKIP TO X6558a (QR32)

QR31

X6558(#1) How much in total was withdrawn in 2008?

Code amount

QR32

X6558a IF YES-ACCOUNT AND IF >1 PLAN (OR DK/REF NUMBER): Do you (or your [husband/wife/[partner]]) also have a plan that does not have an account balance?

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

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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 2008.

Q1351A1

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 --> SKIP TO X5703 (Q1351A2)

Q1353A1  
X5702

In total, what was your (family's) annual income from wages and salaries in 2008, before deductions for taxes and anything else?

INCLUDE OVERTIME, BONUSES, AND TIPS.

IRS FORM 1040 LINE NUMBER: 7

Code amount

Q1351A2  
X5703

Did you (or anyone else) have income or losses from a sole proprietorship or a farm in 2008, before deductions for taxes and anything else?

IRS FORM 1040 LINE NUMBER: 12,18

PROBE IF NECESSARY: DID YOU FILE EITHER A SCHEDULE C OR F?  
WE WANT TOTAL INCOME FOR THE YEAR, NOT MONTHLY INCOME.

1. YES
5. NO --> SKIP TO X5705 (Q1351A3)

Q1353A2  
X5704

In total, what was your (family's) net annual income from a sole proprietorship or a farm in 2008, before deductions for taxes and anything else?

IRS FORM 1040 LINE NUMBER: 12,18

Code amount

-1. Nothing

Q1351A3  
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 --> SKIP TO X5707 (Q1351A4)

Q1353A3  
X5706

In total, what was your (family's) annual income from non-taxable investments such as municipal bonds in 2008, before deductions for taxes and anything else?

IRS FORM 1040 LINE NUMBER: 8b

Code amount

Q1351A4  
X5707

Did you (or anyone else) have any other interest income?

IRS FORM 1040 LINE NUMBER: 8a

WE WANT TOTAL INCOME FOR THE YEAR, NOT MONTHLY INCOME.

1. YES
5. NO --> SKIP TO X5709 (Q1351A5)

Q1353A4  
X5708

In total, what was your (family's) annual income from other interest in 2008, before deductions for taxes and anything else?

IRS FORM 1040 LINE NUMBER: 8a

Code amount

Q1351A5  
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 --> SKIP TO X5711 (Q1351A6)

Q1353A5  
X5710

In total, what was your (family's) annual income from dividends in 2008, before deductions for taxes and anything else?

IRS FORM 1040 LINE NUMBER: 9a

Code amount

Q1351A6  
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: 13, 14

WE WANT TOTAL INCOME FOR THE YEAR, NOT MONTHLY INCOME.

1. YES
5. NO --> SKIP TO X5713 (Q1351A7)

Q1353A6  
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 2008, before deductions for taxes and anything else?

IRS FORM 1040 LINE NUMBER: 13, 14

Code amount  
-1. Nothing

Q1351A7  
X5713

Did you (or anyone else) have income from other businesses or investments, net rent, trusts, or royalties?

IRS FORM 1040 LINE NUMBER: 17  
PROBE IF NECESSARY: DID YOU FILE A SCHEDULE E?  
WE WANT TOTAL INCOME FOR THE YEAR, NOT MONTHLY INCOME.

1. YES
5. NO --> SKIP TO X5715 (Q1351A8)

Q1353A7  
X5714

In total, what was your (family's) annual income from other businesses or investments, net rent, trusts, or royalties in 2008, before deductions for taxes and anything else?

IRS FORM 1040 LINE NUMBER: 17

Code amount  
-1. Nothing

Q1351A8  
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 --> SKIP TO X5717 (Q1351A9)

Q1353A8  
X5716

In total, what was your (family's) annual income from unemployment or worker's compensation in 2008, before deductions for taxes and anything else?

IRS FORM 1040 LINE NUMBER: 19

Code amount

Q1351A9  
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 --> SKIP TO X5721 (Q1351A10)

Q1353A9  
X5718

In total, what was your (family's) annual income from child support or alimony which you or your family here received in 2008, before deductions for taxes and anything else?

IRS FORM 1040 LINE NUMBER: 11

Code amount

Q1351A10  
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

DO NOT INCLUDE SSI(SUPPLEMENTAL SECURITY INCOME): THIS IS COVERED IN THE NEXT QUESTION.

WE WANT TOTAL INCOME FOR THE YEAR, NOT MONTHLY INCOME.

1. YES
5. NO --> SKIP TO X5719 (Q1351A11)

Q1353A10  
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 2008, 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

Q1351A11  
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 --> SKIP TO X5723 (Q1351A12)

Q1353A11  
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 2008, before deductions for taxes and anything else?

Code amount

Q1351A12  
X5723

Did you (or anyone else) have income from any other sources?

IRS FORM 1040 LINE NUMBERS: 10 AND 21

DO NOT INCLUDE PENSION ACCOUNT OR IRA WITHDRAWALS REPORTED EARLIER.  
WE WANT TOTAL INCOME FOR THE YEAR, NOT MONTHLY INCOME.

1. YES
5. NO --> SKIP TO X7361a (QT1)

Q1352A12  
X5725

What other sources?

---

Q1353A12  
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 2008, before deductions for taxes and anything else?

IRS FORM 1040 LINE NUMBER: 21

Code amount

QT1  
X7361a

CHECKPOINT  
NO VARIABLES IN EVEN NUMBERS X5702-X5724 (Q1353A1-A12) CONTAIN  
DK/REF/RANGE  
OTHERWISE --> SKIP TO X5729 (Q1355)

Q1581  
X7361

I would like to confirm that your (family's) total 2008 income from all

sources was {X5702+X5704+X5706+X5708+X5710+X5712+X5714+X5716+X5718+X5720+X5722+X5724}.

IF X6557=1 OR X6461=1 THEN ASK:  
THIS SHOULD BE TOTAL INCOME (LINE 22 OF FORM 1040) MINUS  
WITHDRAWALS FROM AN IRA, KEOUGH OR PENSION ACCOUNT.

Is that correct?

ELSE ASK:  
Is that correct?

1. YES --> SKIP TO X7650 (Q1357)
5. NO

Q1355  
X5729

What would be the correct total?

How much was the total income you received in 2008 from all sources, before taxes and other deductions were made?

How much was the total income you and your family living here received in 2008 from all sources, before taxes and other deductions were made?

IF R SAYS TOTAL IS ZERO, ASK WHETHER THERE WAS A LOSS OR IF THE AMOUNT IS ACTUALLY ZERO.

Code amount  
-1. Nothing

Q1357  
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 --> SKIP TO X304 (QT2)

Q1358  
X6765

Why is that?

---

Q1359  
X7362

About what would your total income have been if it had been a normal year?

Code amount

QT2  
X304

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

"PRICES" SHOULD INCLUDE THE PRICES ON ALL THE THINGS R BUYS.

1. Up more
2. Up less
3. About the same

Q1362  
X7364

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

1. Up more
2. Up less
3. About the same

Q1363  
X7586

At this time, do you have a good idea of what your (family's) income for next year will be?

1. YES
5. NO

Q1364  
X7366

Do you usually have a good idea of what your (family's) next year's income will be?

1. YES
5. NO

Q1365  
X5731

During 2008, did you (or anyone in your family living here) pay any alimony, separation payments, or child support?

1. YES
5. NO --> SKIP TO X5733 (Q1368)

Q1366  
X5732

Altogether, how much alimony and/or child support did you (and your family) pay in 2008?

Code amount

Q1368  
X5733

During 2008, 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 --> SKIP TO SECTION Y

Q1369  
X5734

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

Code amount

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CHARITABLE CONTRIBUTIONS  
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\*\*\*\* Q1404

X5822 During 2008, did you make charitable contributions of money  
or property totaling \$500 or more?

During 2008, 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

\*\*\*\* Q1405

X5823 Roughly, how much did (you/your family contribute?

SCHEDULE A, LINE 18

Code amount

\*\*\*\* Q1407

\*\*\*\* X7662 During 2008, did you volunteer an average of one hour or  
more a week to any charitable organizations?

\*\*\*\* During 2008, 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

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-----  
DEMOGRAPHIC CHARACTERISTICS  
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this section collects data for a spouse/partner of the 2007 R who was  
not in the household in 2007  
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Next I need to ask some questions about (your/your [husband's/wife's/partner's]) education, and family background.

Q1462  
X6101

What is the highest grade of school or year of college (you/ [he/she]) completed?

RECORD THE HIGHEST LEVEL OF EDUCATION COMPLETED, NOT THE TIME IT TOOK TO COMPLETE IT. DO NOT INCLUDE TRADE SCHOOLS AS COLLEGE.

1. 1ST GRADE
2. 2ND GRADE
3. 3RD GRADE
4. 4TH GRADE
5. 5TH GRADE
6. 6TH GRADE
7. 7TH GRADE
8. 8TH GRADE
9. 9TH GRADE
10. 10TH GRADE
11. 11TH GRADE
12. 12TH GRADE
13. 1 YEAR OF COLLEGE --> SKIP TO X6104/Q1465
14. 2 YEARS OF COLLEGE --> SKIP TO X6104/Q1465
15. 3 YEARS OF COLLEGE --> SKIP TO X6104/Q1465
16. 4 YEARS OF COLLEGE --> SKIP TO X6104/Q1465
17. GRADUATE SCHOOL --> SKIP TO X6105/Q1466

Q1463  
X6102

Did (you/he/she) either get a high school diploma or pass a high school equivalency test?

PROBE: Was that a diploma, GED or other equivalency program?

1. YES, DIPLOMA
2. YES, GED OR OTHER EQUIVALENCY PROGRAM
5. NEITHER

Q1464  
X6103

Since completing your formal education, have you had 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

SKIP TO X6106/Q1468

Q1465  
X6104

Did you get a college degree?  
Did (he/she) get a college degree?

DO NOT INCLUDE CERTIFICATES FROM TRADE SCHOOLS AS A COLLEGE DEGREE.

1. YES
5. NO --> SKIP TO X6106/Q1468

Q1466

X6105 What is the highest degree (you/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
4. Ph.D; including post-doctorate
5. MD; DDS/DMD; Doctor of Osteopathy
6. Law; JD
9. MBA
- 7. Other (SPECIFY)

Q1468

X6106

(Have you/Has [he/she]) ever been in the military service?

INCLUDE ONLY SERVICE IN U.S. MILITARY OR NATIONAL GUARD.

1. YES
5. NO

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

Q1469

X6107

Code month

Q1460

X7382

Code day of month

Q1470

X6108

Code year (4 digits)

Q1651

X6109

How many living brothers and sisters (do you/does [he/she]) have?

DO NOT INCLUDE SISTERS-IN-LAW/BROTHERS-IN-LAW  
INCLUDE ADOPTED SIBLINGS

Code number

- 1. None --> SKIP TO X6120/Q1490

Q1652

X6110

How many of them are older than (you/him/her)?

Is he or she older than (you/him/her)?

Code number

- 1. NONE OF THEM
- 2. ALL OF THEM

Q1490

X6120

Now I'd like to ask about (your/his/her) parents.  
Is your (husband's/wife's/partner's) mother still living?

1. YES
5. NO --> X6122/Q1492

Q1491

X6121

What is her age?

Code age

Q1492

X6122

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

1. YES

5. NO --> SKIP TO X7395/Q1494

Q1493  
X6123

What is his age?

Code age

Q1494  
X7395

Now I'd like to ask you some questions about your health;  
do you currently smoke?

Now I'd like to ask you some questions about your  
(husband's/wife's/partner's) health; (do you/does your  
[husband/wife/partner]) currently smoke?

1. YES
5. NO

Q1495  
X6124

Would you say your (husband's/wife's/partner's) health is  
excellent, good, fair, or poor?

1. Excellent
2. Good
3. Fair
4. Poor

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HEALTH INSURANCE  
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QY1

(For the next questions about health insurance, please  
include the people in your household who have independent  
finances./

For the next questions about health insurance, please  
include the people in your household who have independent  
finances, not just the ones we have been referring to as  
"your family" as we have gone through the interview.)

HOUSEHOLD MEMBERS WITH INDEPENDENT FINANCES  
RELATIONSHIP SEX AGE MARITAL

QY2

A. Are you (or anyone in your family living here[, including  
household members with independent finances,]) covered by any  
type of public or private health insurance?

1. YES
5. NO --> QZ1

\*\*\*\*QY3M1-M8

B. What types of plans are these: Medicare, Medicaid, Tri-Care,  
SCHIP, employer- or union-provided plans, a personal plan, or  
some other type of public or private plans?

CODE ALL THAT APPLY  
TREAT PRIVATE PLANS PAID FOR BY MEDICARE (MEDICAID) AS MEDICARE  
(MEDICAID).

1. MEDICARE
3. MEDICAID OR STATE VARIANTS OF MEDICAID
5. TRI-CARE
6. SCHIP
10. EMPLOYER-PROVIDED
11. UNION-PROVIDED
15. PERSONAL PLAN
- 7. OTHER (SPECIFY)

\*\*\*\*QY4M1-M5

- C. IF PLAN OTHER THAN MEDICARE, MEDICAID, TRI-CARE, SCHIP: How is this insurance paid for -- by you, (your [spouse/partner]), by an employer, by you and an employer, by a relative, or someone else?

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

1. R/Family
2. Employer
3. Relative
10. FORMER EMPLOYER
- 7. Other (specify)

QY5

- D. IF PEUNUM+NPEUNUM>1: Is everyone in your household covered by some type of health insurance?

1. YES --> QZ1
5. NO

\*\*\*\*QY6M1-M5

- E. IF PEUNUM+NPEUNUM>1 & D=NO: Who is NOT covered by health insurance?

1. Respondent
  2. Spouse/partner
  3. Child(ren) under 18
  4. Child(ren) 18 and Over
  - 7. Other (specify)
- {see code at X6330/Q1530 in main questionnaire for the conditions under which these codes should be displayed}

When Father (In-Law) and Mother (In-Law) are in the PEU/NPEU, they need to show on the screen (was not working in 2007).

QY7

- F. IF A=NO OR D=NO:  
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:

1. It's too expensive, can't afford health insurance
2. Can't get health insurance because of poor health, age, or illness
3. Don't believe in health insurance
4. Not much sickness in the family - we haven't needed health insurance

- 5. Dissatisfied with previous insurance
- 6. Job layoff or job loss
- 7. Some other reason (SPECIFY)\_\_\_\_\_

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WRAPUP QUESTIONS  
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QZ1 Over the past two years what have been the most important positive events for your (family's) finances?

\_\_\_\_\_

QZ2 Over the past two years what have been the most important negative events for your (family's) finances?

\_\_\_\_\_

QZ3 Over this time, have you (and your family) made decisions to change the ways you arrange your money or investments?

- 1. YES
- 5. NO --> SKIP TO QZ5

QZ4 Generally, what were those decisions?

\_\_\_\_\_

QZ5 As a result of the experiences of the past two years, do you (and your family) expect to make (other) changes in the way you arrange your money or investments in the future?

- 1. YES
- 5. NO --> SKIP TO QZ7

QZ6 Generally, what changes do you expect to make?

\_\_\_\_\_

QZ7 What do you see as the biggest financial challenge facing (you/your family) now?

\_\_\_\_\_

QZ8 Thank you for your time and cooperation. This is the end of the structured interview. Did we miss anything that you think is important for describing your (family's) finances and the changes since we last interviewed you?  
IF YES: Please tell me more.

\_\_\_\_\_

Q793 Were any of the questions in the interview difficult for

you to answer?  
IF YES: Which ones?

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Q795 Is there anything you would like to add to any of the subjects we've discussed?

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INTERVIEWER: PLEASE THANK THE RESPONDENT!

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INTERVIEWER REMARKS  
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NOTE: The data in this section were obtained from the interviewer debriefing question, which was required for every completed interview. This section is completed by the interviewer as soon as possible after leaving the respondent.

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\*\*\*\*ZZQ4

X6523 Please rate the physical condition of the interior of the HU:

1. EXCELLENT. WALLS AND CEILINGS HAVE NO CRACKS. PAINT OR PANELLING IN GOOD CONDITION
2. GOOD. NEEDS SOME MINOR PAINTING OR REFINISHING.
3. FAIR. NEEDS MAJOR INTERIOR WORK. HOLES AND/OR CRACKS NEED PATCHING. PAINTING NEEDED. ETC.
4. POOR. SOME WALLS OR CEILINGS NEED REPLACEMENT.
5. DON'T KNOW--WASN'T INSIDE HOUSE.

\*\*\*\*ZZQ5

X6525 R's understanding of the questions was...

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

\*\*\*\*ZZQ6

X6526 R's ability to express himself/herself was...

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

\*\*\*\*ZZQ7

X6527 Was R suspicious about the study before the interview?

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

\*\*\*\*ZZQ8

X6528 Was R suspicious about the study after the interview?

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

\*\*\*\*ZZQ9

X6529 Overall, how great was R's interest in the interview?

1. VERY HIGH
2. ABOVE AVERAGE
3. AVERAGE
4. BELOW AVERAGE
5. VERY LOW

\*\*\*\*ZZQ10M1-M6

Other persons present at the interview: (CODE ALL THAT APPLY)

- |       |                         |
|-------|-------------------------|
| X6530 | 1. CHILDREN UNDER AGE 6 |
| X6531 | 2. CHILDREN 6 AND OVER  |
| X6532 | 3. SPOUSE/PARTNER       |
| X6533 | 4. OTHER RELATIVES      |
| X6534 | 5. OTHER ADULTS         |
| X6535 | 6. NO ONE               |

\*\*\*\*ZZQ11

X6536 Did R refer to documents to answer questions?

1. FREQUENTLY
2. SOMETIMES
3. RARELY
4. NEVER

\*\*\*\*ZZQ12M1-M6

Which documents did R refer to? (CODE ALL THAT APPLY)

X7451

1. INCOME TAX RETURNS
2. PENSION DOCUMENTS
3. ACCOUNT STATEMENTS
4. INVESTMENT/BUSINESS RECORDS
5. LOAN DOCUMENTS
6. OTHER (SPECIFY)

OTHER THAN INHERITANCES, DO YOU BELIEVE THAT THE RESPONDENT REPORTED THE SAME ASSET OR DEBT MORE THAN ONCE IN THE INTERVIEW?

WHICH ASSETS AND/OR DEBTS DO YOU THINK THE RESPONDENT REPORTED MORE THAN ONCE?

DO YOU BELIEVE THAT ANY IMPORTANT ASSETS OR DEBTS WERE NOT COLLECTED IN THE INTERVIEW?

WHICH ASSETS AND/OR DEBTS DO YOU THINK WERE NOT COLLECTED IN THIS INTERVIEW?

DO YOU BELIEVE THERE ARE ANY IMPORTANT CONSISTENCY PROBLEMS WITH THIS INTERVIEW?



WHAT DO YOU THINK ARE THE CONSISTENCY PROBLEMS WITH THIS INTERVIEW?

SOME RESPONDENTS HAVE OCCASIONALLY BEEN CARELESS IN THEIR USE OF THE RANGE CARD. DID THIS RESPONDENT REPORT ANY RANGES FROM THE CARD THAT YOU THOUGHT WERE IN ERROR?

WHAT RANGES DO YOU THINK WERE REPORTED CARELESSLY?

VERY IMPORTANT! AFTER THE FIELD PERIOD, CASES ARE REVIEWED INTENSIVELY FOR INCONSISTENCIES. IS THERE ANYTHING ELSE ABOUT THIS CASE THAT YOU THINK MIGHT BE USEFUL IN UNDERSTANDING ANY PROBLEMS WITH THIS CASE? IF THE CASE WAS UNUSUAL, BUT THERE WERE NO OBVIOUS PROBLEMS, PLEASE ANSWER YES HERE AND MAKE A NOTE ON THE NEXT SCREEN.

\*\*\*\*ZZQ25

X6549

INTERVIEWER: DID R REQUEST A COPY OF THE "RESULTS" OF THE SURVEY?

1. YES
2. NO

THANK YOU FOR YOUR WORK ON THIS CASE!