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

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

HOUSEHOLD LISTING

X7504 INTERVIEWER: CHOOSE LANGUAGE TO CONDUCT INTERVIEW IN.

1. *ENGLISH
2. *SPANISH

****

NOT INCLUDED IN THE PUBLIC DATA SET

****

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

1. *IN PERSON
5. *ON THE PHONE

GF

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

1. *YES
2. *NO

THIS STATEMENT MUST BE READ TO ALL RESPONDENTS:

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

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

X8000 Original respondent and spouse/partner variables reversed.

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

1. Reversed
5. Not reversed

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

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

Initially-reported marital status=MARRIED

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

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

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

Initially-reported marital status=LIVING WITH PARTNER

44. Partner usually there=YES: Partner in PEU
45. Partner usually there=NO, Have shared finances=SHARED: Partner in PEU
46, Partner usually there=NO, Have shared finances=NOT SHARED: Partner not in PEU
47. Partner usually there=NO, Have shared finances=DK/REF: Partner not in PEU
48. Partner usually there=DK/REF, Have shared finances=SHARED: Partner in PEU
49. Partner usually there=DK/REF, Have shared finances=NOT SHARED: Partner not in PEU
50. Partner usually there=DK/REF, Have shared finances=DK/REF: Partner not in PEU

Initially-reported marital status=SEPARATED

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

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

Initially-reported marital status=DIVORCED OR WIDOWED

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

Initially-reported marital status=NEVER MARRIED

69. Live with a partner=YES, Partner usually there=YES: Partner in PEU
70. Live with a partner=YES, Partner usually there=NO, Have shared finances=SHARED: Partner in PEU
71. Live with a partner=YES, Partner usually there=NO, Have shared finances=NOT SHARED: Partner not in PEU
72. Live with a partner=YES, Partner usually there=NO, Have shared finances=DK/REF: Partner not in PEU
73. Live with a partner=YES, Partner usually there=DK/REF, Have shared finances=SHARED: Partner in PEU
74. Live with a partner=YES, Partner usually there=DK/REF, Have shared finances=NOT SHARED: Partner not in PEU
75. Live with a partner=YES, Partner usually there=DK/REF, Have shared finances=DK/REF: Partner not in PEU
76. Live with a partner=NO: no spouse/partner in PEU
77. Live with a partner=DK/REF: no spouse/partner in PEU

Initially-reported marital status=DK/REF

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

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

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

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

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

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

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

X7001 Number of people in the primary economic unit.

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

X8020(#1) Before we start the interview, I need to list the people who
X102(#2) live with you and obtain some basic information about each one.
X108(#3) Let's start with you.
X114(#4)
X120(#5) What is the next person's relationship to you?
X126(#6)
X132(#7) CODE RELATIVES OF SPOUSE/PARTNER THE SAME AS R'S RELATIVES.
X202(#8)
X208(#9)
X214(#10)
X220(#11)

1. *RESPONDENT
2. *Spouse of R
3. *Partner of R
4. *Child (in-law) (of R or Spouse/Partner)
5. *Grandchild
6. *Parent
7. *Grandparent

```
             8.  *Aunt/uncle
             9.  *Cousin
            10.  *Niece/nephew
            11.  *Sister/brother
            12.  *Great grandchild
            29.  *Other relative
            31.  *Roommate
            32.  *Friend
            34.  *Boarder or roomer/lodger
            35.  *Paid help; maid, etc.
            36.  *Foster child
            39.  *Other unrelated person
            45.  Absent spouse, treated as PEU member
             0.  Inap. (No further persons)

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


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


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

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

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

X5908(#1)   Code year (4 digits)
X6108(#2)
            0.  Inap. (/no spouse or partner)
```

```
            ********************************************************
                FOR THE PUBLIC DATA SET, BOTTOM-CODED
                AT X8095-95
            ********************************************************

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


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

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

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


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

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

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


X7005(#1)  So, you are (COMPUTED AGE) years old?
X7015(#2)
         (ASKED ONLY OF DESIGNATED RESPONDENT)
```

1. *YES
3. *NO, FIX BIRTHDATE
5. Missing value for year or month of birth
9. Not asked
0. Inap. (No spouse/partner)

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

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

NOTE: for the person in position #1, this variable contains the current living arrangement, which is not necessarily the information reported in the interview. For example, a respondent may have answered "married" to this question, but actually be living with a partner; in this case, the variable has been recoded coded "partner": such instances may be detected by the fact that J8023=8 and X102=3.

****
FOR THE PUBLIC DATA SET (EXCEPT X8023 AND X105), CODES 3 AND 5 ARE COMBINED WITH CODE 4; CODE 2 IS COMBINED WITH CODE 1
****

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

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

X7021(#1) Does your spouse usually live with you?
X7022(#2)
Does your partner usually live with you?

1. *YES
5. *NO
9. Not asked
0. Inap. (Does not initially report being either married or living with a partner: X8023^=1, 2)

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

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

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

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

TREAT LIVE-IN SERVANTS AS FINANCIALLY INDEPENDENT.

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

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

FINANCIAL INSTITUTIONS

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

various kinds of financial matters--sometimes just for you, but usually for you and your family living here. By "your family living here" I mean only the following people...

X301 I'd like to start this interview by asking you about your expectations for the future. Over the next five years, do you expect the U.S. economy as a whole to perform better, worse, or about the same as it has over the past five years?

1. *Better
2. *Worse
3. *About the same

X302 Five years from now, do you think interest rates will be higher, lower, or about the same as today?

1. *Higher
2. *Lower
3. *About the same

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

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

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

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

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

NOTE: CARD 1 contains the following information:
The numbers 1 through 5 in a horizonal row bounded by dark lines. Below 1 is printed "Almost no shopping"; below 3 is printed "Moderate shopping"; and below 5 is printed "A great deal of shopping." Nothing is printed below 2 and 4.

GF
X7101 IN PERSON VERSION:
X7102 (SHOW CARD 2)
X7103 Please look at this list.
X7104 What sort of information do you (and your
X7105 [husband/wife/partner]) use to make decisions about credit or
X7106 borrowing? (Do you call around, read newspapers,
X7107 magazines, material you get in the mail, use information
X7108 from television, radio, the Internet or
X7109 advertisements? Do you get advice from a friend, relative,
X7110 lawyer, accountant, banker, broker, or financial planner?
X6849 Or do you do something else?)
X6861
X6862 TELEPHONE VERSION:
X6863 What sort of information do you (and your

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

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

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

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

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

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

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

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

NOTE: See X7100 for a description of CARD 1.

X7112 IN PERSON VERSION:
X7113 (SHOW CARD 2)

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

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

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

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

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

1. *YES
5. *NO

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

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

institutions where you have only credit cards or business accounts.

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

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

Code NUMBER
-1. NONE

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

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

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

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

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

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

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

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

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

TELEPHONE VERSION:
About (name of institution), what kind of institution is this? Is it a commercial bank, a savings and loan or savings bank, a credit union, a mortgage company, a finance or loan company, a brokerage, or what?

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

MASTER INSTITUTION LIST

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

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

****

FOR THE PUBLIC DATA SET, CODES 42, 43 AND 81 ARE COMBINED WITH CODE 95; CODES 39, 40, 41, AND 62 ARE COMBINED WITH CODE 61; CODES 23 AND 36 ARE COMBINED WITH CODE 24; CODES 33 AND 34 ARE COMBINED WITH CODE 35; CODES 50, 51, 52, AND 53 ARE COMBINED WITH CODE 38; CODE 29 IS COMBINED WITH CODE 11; CODE 101 IS COMBINED WITH CODE 30

****

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

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

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

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

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

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

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

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

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

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

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

(Is it more than 50 miles?)

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

Code number of miles

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

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

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

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

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

Do you use any debit cards?

Does your family use any debit cards?

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

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

GF

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

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

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

What kinds of deposits are these?

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

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

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

X7125 *OTHER

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

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

GF

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

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

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

What sorts of payments are these?

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

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

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

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

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

CREDIT ATTITUDES AND CREDIT CARDS

X401 Now I would like to ask you some questions about how you feel about credit. In general, do you think it is a good idea or a bad idea for people to buy things on the installment plan?
IF R SAYS THEY DO NOT NEED TO BORROW FOR ANYTHING, SAY:
What do you think in general?

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

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

X402 first, to cover the expenses of a vacation trip?
X403 next, to cover living expenses when income is cut?
X404 next, to finance the purchase of a fur coat or jewelry?
X405 next, to finance the purchase of a car?
X406 finally, to finance educational expenses?

1. *YES
5. *NO

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

INCLUDE PRE-APPROVED CREDIT THAT R ACCEPTED.

1. *YES
5. *NO

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

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

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

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

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

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

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

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

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

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

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

****
FOR THE PUBLIC DATA SET, CODE 105 IS COMBINED WITH CODE 101
****

X7584 What type of credit did you apply for?

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

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

1. *YES
5. *NO

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

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

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

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

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

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

****
FOR THE PUBLIC DATA SET, CODE 105 IS COMBINED WITH CODE 101
****

GF

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

1. *YES
5. *NO

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

DO NOT INCLUDE REGULAR AMERICAN EXPRESS CHARGE CARDS.

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

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

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

INCLUDE AMERICAN EXPRESS CHARGE (NOT CREDIT) CARDS.

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

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

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

X428(#5) Code number
-1. None
0. Inap. (no credit cards: X410=5; no cards of type)

****
FOR THE PUBLIC DATA SET, THE NUMBER OF #1/2 CARDS IS TOP-CODED AT 10, #3/4/5 CARDS ARE TOP-CODED AT 5
****

X412(#1) (On your last bills, roughly how much were the new charges
X420(#2) made to these accounts?/
X423(#3) On your last bill, roughly how much were the new charges
X426(#4) made to this account?)
X429(#5)

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

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

X413(#1) (After the last payments were made on these accounts,
X421(#2) roughly what was the balance still owed on these accounts?/
X424(#3) After the last payment was made on this account, roughly
X427(#4) what was the balance still owed on this account?)
X430(#5)

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

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

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

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

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

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

What interest rate do you pay on this card?

INTERVIEWER: WE WANT TO KNOW THE RATE THAT R PAYS ON NEW BALANCES.

IF RATE IS FOR A LIMITED-TIME, MAKE AN [F2] COMMENT.

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

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

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

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

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

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

1. *Institution 1
2. *Institution 2
3. *Institution 3
4. *Institution 4
5. *Institution 5
6. *Institution 6
7. *Institution 7
-7. *OTHER (Coded using the MASTER INSTITUTION LIST)
See MASTER INSTITIUTION LIST for other codes (See X308)
0. Inap. (no credit cards: X410=5; no cards of type)

The following codes show on the screen after at least seven distinct institutions have been during the course of the interview:

11. *COMMERICAL BANK; trust company
12. *S&L/SAVINGS BANK
13. *CREDIT UNION
15. *STORE OR OTHER BUSINESS
50. *DISCOVER/NOVUS
51. *AMERICAN EXPRESS (OPTIMA/BLUE/PAY OVER TIME)
53. *GASOLINE COMPANY
61. *MEMBERSHIP ORG.
-7. *OTHER

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

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

See MASTER INSTITIUTION LIST for codes (See X308)
0. Inap. (no credit cards: X410=5; no cards of type)

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

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

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

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

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

DO NOT INCLUDE ACCOUNTS WHERE R DOES NOT OWE MONEY.

1. *YES
5. *NO

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

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

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

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

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

PRINCIPAL RESIDENCE

GF
X501 INTERVIEWER CHECKPOINT: WHERE DOES R LIVE?

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

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

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

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

-2. *ENTIRE LIFE

****

FOR THE PUBLIC DATA SET, TOP-CODED AT 95
THEN IF 95 SET TO -2

****

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

INTERVIEWER: ROUND TO CLOSEST NUMBER DISPLAYED.

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

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

R LIVES ON A FARM

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

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

Code acres
0. Inap. (R does not live on farm/ranch: X501^=4 or 5)

****

FOR THE PUBLIC DATA SET, ROUNDED TO NEAREST 5 IF BETWEEN 10 AND 100 INCLUSIVE, OTHERWISE IF > 100 ROUNDED TO NEAREST 10 WITH A TOP-CODE AT 1000

****

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

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

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

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

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

X505 How much rent do you collect?

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

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

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

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

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

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

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

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

R OWNS ALL

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

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

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

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

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

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

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

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

OWNED BY A BUSINESS

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

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

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

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

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

X516 Code year (4 digits)
0. Inap. (R does not live on farm/ranch: X501^=4 or 5;
R does not operate farm/ranch as a business: X503^=1;
farm/ranch not owned by a business: X508^=4)

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

R OWNS PART

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

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

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

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

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

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

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

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

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

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

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

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

(I will ask you more about the business operation later. Now I'd like to ask about the part of the property that you personally own. About what percent of the total property is that?/
I will ask you more about the business operation later. Now I'd like to ask about the part of the property that you and your family living here personally own. About what percent of the total property is that?)

X523 Code percent * 100
0. Inap. (R does not live on farm/ranch: X501^=4 or 5; R does not operate farm/ranch as a business: X503^=1; R does not own only part of farm/ranch: X508^=2)

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

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

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

R LIVES IN MOBILE HOME

X601 (Now I have some questions about your home. Do you own both this mobile home and site or lot, do you own only the mobile home, do you own only the site, do you rent both the home and site, or what?/
Now I have some questions about your home. Do you or your family living here own both this mobile home and site or lot, do you own only the mobile home, do you own only the site, do you rent both the home and site, or what?)

1. *Own both home and site
2. *Own only site
3. *Own only home
4. *Rent both
-7. *Neither own nor rent

RENTS HOME, OWNS SITE

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

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

ownership: X601^=2)

GF

X603 INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
(And how often is that amount paid?)

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

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

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

In what month and year did you purchase the site?

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

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

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

X606 Code year (4 digits)
0. Inap. (R does not live in MH: X501^=2; other MH ownership: X601^=2)

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

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

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

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

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

NEITHER OWNS NOR RENTS MH

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

****
FOR THE PUBLIC DATA SET, CODES 9 AND 10 ARE COMBINED WITH CODE -7; CODES 4 AND 8 ARE COMBINED WITH CODE 2
****

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

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

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

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

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

OWNS HOME, RENTS SITE

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

Code amount
-1. None
0. Inap. (R does not live in MH: X501^=2; other MH ownership: X601^=3)

GF
X613 INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
(And how often is that amount paid?)

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

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

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

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

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

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

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

X616 Code year (4 digits)
0. Inap. (R does not live in MH: X501^=2; other MH ownership: X601^=3)

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

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

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

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

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

RENTS HOME AND SITE

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

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

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

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

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

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

10. *October
11. *November
12. *December
0. Inap. (R does not live in MH: X501^=2; other MH ownership: X601^=4)

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

X622 Code year (4 digits)
0. Inap. (R does not live in MH: X501^=2; other MH ownership: X601^=4)

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

OWNS HOME AND SITE

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

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

X624 Were the site and mobile home purchased separately?

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

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

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

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

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

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

separately: X624^=1)

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

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

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

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

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

In what month and year did you purchase this site?

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

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

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

X630 Code year (4 digits)
0. Inap. (R does not live in MH: X501^=2; other MH ownership: X601^=1; home and site not purchased separately: X624^=1)

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

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

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

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

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

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

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

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

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

X634 Code year (4 digits)
0. Inap. (R does not live in MH: X501^=2; other MH ownership: X601^=1; home and site purchased separately: X624=1)

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

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

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

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

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

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

X701 Now I have some questions about your home.

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

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

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

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

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

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

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

NEITHER OWNS NOR RENTS

X705 How is your housing provided?

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

some living arrangement other than neither owns nor rents: X701^=-7)

****
FOR THE PUBLIC DATA SET, CODES 9 AND 10 ARE COMBINED WITH CODE -7; CODES 4 AND 8 ARE COMBINED WITH CODE 2
****

X7133 Do you own any part of this ranch?

Do you own any part of this farm?

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

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

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

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

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

What percent of the property do you own?

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

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

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

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

some living arrangement other than neither owns nor rents: X701^=-7; R owns any part: X7133^=5)

****

NOT INCLUDED IN THE PUBLIC DATA SET

****

X707 Code year (4 digits)

0. Inap. (R lives in MH: X501=2; R lives on farm and farm is operated as a business: X501=4 or 5 and X503=1; some living arrangement other than neither owns nor rents: X701^=-7; R owns any part: X7133^=5)

****

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

****

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

GF

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

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

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

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

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

Code amount

-1. None

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

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

Code frequency

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

GF

X710 Does the rent include some or all utilities?

1. *Yes, all

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

X711 Do you rent it furnished or unfurnished?

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

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

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

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

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

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

X713 Code year (4 digits)
0. Inap. (R lives in MH: X501=2; R lives on farm operated as a business, but does not rent: X501=4 or 5 and X503=1 and X508^=3; some living arrangement other than rents rents: X701^=2)

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

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

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

1. *YES

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

X703 How much are your fees?

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

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

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

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

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

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

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

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

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

X715 How many housing units are in this building?

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

****
FOR THE PUBLIC DATA SET, TOP-CODED AT 100
****

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

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

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

The following questions refer to the entire building.

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

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

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

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

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

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

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

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

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

X720 Code year (4 digits)
0. Inap. (R lives in MH: X501=2; R lives on farm and farm not owned at least in part: X501=4 or 5 and X508^=1 or 2; some living arrangement other than owns: X701^=1, 3, 4, 5, 6, or 8 and X7133^=1)

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

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

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

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

(ALL OWNERS EXCEPT MH)

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

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

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

(ALL TYPES OF OWNERS)

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

What are the real estate taxes on this land?

What are the real estate taxes on this home?

What are the real estate taxes on this farm?

What are the real estate taxes on this ranch?

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

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

What are the real estate taxes on this unit?

What are the real estate taxes on this property?

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

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

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

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

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

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

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

IF YES, SAY: Please do not include home equity lines of credit.
INTERVIEWER: A HOME EQUITY LINE OF CREDIT IS AN AGREEMENT WHERE THE R CAN BORROW AT ANY TIME USING THE HOUSE AS COLLATERAL, UP TO SOME LIMIT. A HOME EQUITY LOAN IS A FIXED LENGTH, FIXED MONTHLY PAYMENT LOAN.

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

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

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

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

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

MORTGAGES/LAND CONTRACTS/EQUITY LOANS ON PRINCIPAL RESIDENCE
#1 refers to first mortgage
#2 refers to second mortgage
#3 refers to other home equity loan other than a home equity line of credit

---

GF

X724(#1) Is the first or main mortgage a FHA, VA or other federally guaranteed mortgage?

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

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

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

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

****

FOR THE PUBLIC DATA SET, CODE 4 IS COMBINED WITH CODE 5; CODES 2, 3, 10, AND 11 ARE COMBINED WITH CODE 12

****

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

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

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

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

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

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

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

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

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

****

NOT INCLUDED IN THE PUBLIC DATA SET
****

X802(#1) Code year (4 digits)
X902(#2) 0. Inap. (Does not own any part of HU: X508^=1 or 2 and
X1002(#3) X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1;
no mortgage: X723=5)

****
FOR THE PUBLIC DATA SET, BOTTOM-CODED
AT X8095-30
****

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

Was this second mortgage assumed from the previous owner?

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

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

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

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

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

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

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

MASTER LOAN PURPOSE LIST

1. Own home purchase/construction
3. Home improvements or additions (incl. assessments for sewer/sidewalk, etc.)
4. Home repairs/maintenance/upkeep
10. Car
11. Refrigerator
12. Stove/range; microwave oven
13. Dishwasher
14. Freezer
15. Air conditioner; furnace
16. Washing machine (incl. washer/dryer combination)
17. Dryer
18. Furniture (excluding pianos and organs -- see code 34); lamps; mattress and spring combinations; rug and/or carpet; other household furnishings
20. Vaccum cleaners
23. Home computer; calculator; computer terminal
24. Truck/jeep/utility vehicle
25. Combination of appliances (incl. TV); "appliances" -- NA type
26. Combination of furniture and appliances
29. Other appliances or durable goods; sewing machine; typewriter
31. Stereo; phonograph (may include radio); include sound equipment; amplifiers here; radio (AM or FM); tuner; CB equipment; tape recorder, tape player (cassette or reel-to-reel); CD player
34. Piano; Organ
35. Musical instruments (excl. piano and organ)
36. TV -- color or black and white; "home entertainment center" (including combination TV, radio, phonograph); video cassette recorder/player (VCR); video camera (Cam-corder); satellite dish
49. Other small/indoor hobby and entertainment items (incl. pool tables and regular cameras)
50. Power tools and yard equipment
61. Boat; boating equipment (incl. trailer), airplane, airplane equipment
63. Motorcycles; bicycle; moped; snowmobiles; off-road vehicles
65. Camper-trailers; RV, n.f.s.
67. Cottage; vacation property; mobile homes -- seasonal residence (if current residence, code 01); "motor home"; second home
69. Other outdoor recreation items; horse
74. Invest in own business
75. Business investment (exc. 74), incl. businesses now defunct
76. Other asset investment; bought stocks/bonds; IRA deposit; gold; "investment", n.f.s.
78. Investment real estate (incl. cemetery plots and additions and repairs to investment property); farmland (exc. 74); vacation property
79. To have cash reserve
80. Divorce/separation expenses
81. Travel/vacation expenses
82. Medical/dental/veterinary expenses; attorney's fees
83. Education/school expenses
84. Tax and insurance expenses (exc. vehicle, code 93)
85. Weddings/funerals/other "occasions"
86. Legal judgment against R
88. Moving expenses
89. Other special expenses; encyclopedia; health membership
90. "Personal loan"--NA what for
91. Bill/debt consolidation; "bills"
92. Personal items, incl. clothing, jewelry
93. Vehicle repair/upkeep (incl. insurance)

94. Gifts; goods or gifts of money; "Christmas"
95. Living/general expenses
96. Loans made to others; "loaned friend/son money for a house"
97. Charitable or political contributions
-7. Other (including combinations)
0. Inap. (Does not own any part of HU: X508^=1 or 2 and X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1; land contact: X723=2; no mortgage: X723=5; year of mortgage same as year of purchase: X802= one of X606, X611, X616, X626, X630, X634, or X720; additional money not taken out on loan: X7137^=2, 3, or 4; assumed mortgage on inherited house: X7137=8)

****

THE FOLLOWING NEW CATEGORIES HAVE BEEN CREATED FOR THE PUBLIC DATA SET:

```
IF (loan purpose type=1 or 67) THEN newcode=1;
ELSE IF (loan purpose type=3 or 4) THEN newcode=2;
ELSE IF (loan purpose type=10 or 24) THEN newcode=3;
ELSE IF (loan purpose type=11, 12, 13, 14, 15, 16,
  17, 18, 20, 25, 26, or 29) THEN newcode=4;
ELSE IF (loan purpose type=23, 31, 34, 35, 36, 49,
  50, or 69) THEN newcode=5;
ELSE IF (loan purpose type=61, 63, or 65) THEN
  newcode=6;
ELSE IF (loan purpose type=74, 75, 76, 78, or 79)
  THEN newcode=7;
ELSE IF (loan purpose type=80, 81, 85, 88, or 89)
  THEN newcode=8;
ELSE IF (loan purpose type=82 or 83) THEN newcode=9;
ELSE IF (loan purpose type=84, 86, 90, 91, 92, 93, 94,
  95, 96, or 97) THEN newcode=10;
```

****

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

How much did you refinance?

How much did you borrow?

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

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

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

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

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

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

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

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

X9154(#1) Recode: Term of loan in months
X9155(#2)
X9156(#3) Code number of months
-1. NO SET NUMBER OF YEARS/PAYMENTS
-7. Unable to calculate from number of payments/years
0. Inap. (Does not own any part of HU: X508^=1 or 2 and X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1; no first mortgage: X723^=1 or 2/no second mortgage: X830^=1/no third mortgage: X931^=1 or (X723=5 and X830^=1))

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

GF
X808(#1) How much are the payments?
X908(#2)
X1008(#3) EXCLUDE TAXES AND INSURANCE, IF POSSIBLE.

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

GF
X809(#1) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X909(#2) (And how often is that amount due?)
X1009(#3)

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

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

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

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

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

            1.  *Taxes only
            2.  *Insurance only
```

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

****

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

****

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

****

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

****

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

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

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

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

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

1. *Institution 1
2. *Institution 2
3. *Institution 3
4. *Institution 4
5. *Institution 5
6. *Institution 6
7. *Institution 7
-7. *OTHER (Coded using the MASTER INSTITUTION LIST)

See MASTER INSTITIUTION LIST for other codes (See X308)

0. Inap. (Does not own any part of HU: X508^=1 or 2 and X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1; no first mortgage: X723^=1 or 2; not same institution as one from which originally took out loan: X7568^=5)

The following codes show on the screen after at least seven distinct institutions have been during the course of the interview:

11. *COMMERCIAL BANK; trust company
12. *S&L/SAVINGS BANK
14. *FINANCE/LOAN CO
17. *INSURANCE CO
18. *MORTGAGE CO
19. *CONTRACTOR/DEVELOPER
20. *PRIOR OWNER

****

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

DATA SET
****

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

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

X6442(#1) Roughly, how many miles was the office of the institution where you originally took out the loan from the home or workplace of the person who made the application?

IF R ASKS: WE WANT THE CLOSER OF THE DISTANCE FROM HOME OR WORKPLACE.

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

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

What is the most important reason you chose this lender?

(Was it because they were recommended to you, because they had low interest rates or fees, because of the location of their offices, because you had done other business with them, because it was easier to qualify for the loan, or for some other reason?)

1. *RECOMMENDED
2. *LOW INTEREST RATES OR FEES
3. *LOCATION OF OFFICES
4. *OTHER BUSINESS WITH THEM
5. *EASY TO QUALIFY (for credit); only place that would give us a loan
6. Many services in one place
10. Low fees/service charges
11. Personal relationship; they know me; know/like them; R/Spouse works there
21. No choice -- assumed existing debt and lender from previous owner
22. No choice--financed through contractor/developer/previous owner/builder and this was their financial institution/ land contract
23. No choice, n.e.c.

24. Flexible loan terms; choice of loan terms
25. Handled VA loans/other government program
26. Participated in first time buyer program
27. Government-sponsored program, n.e.c.
32. Clear information
33. Mortgage sold to another lender
40. Current or past relationship through work, n.e.c.
-7. *OTHER REASON
0. Inap. (Does not own any part of HU: X508^=1 or 2 and X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1; no first mortgage: X723^=1 or 2)

****
FOR THE PUBLIC DATA SET, CODE 25 IS COMBINED WITH CODE 27
****

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

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

****
SEE MASTER LOAN PURPOSE LIST FOR INFORMATION ON CODE COLLAPSING FOR LOAN PURPOSE VARIABLES FOR PUBLIC DATA SET
****

GF
X820(#1) X920(#2) X1020(#3) Is this an adjustable rate (land contract/loan/mortgage); that is, does it have an interest rate that can rise or fall?

INCLUDE LOANS WHERE THE RATE CAN CHANGE ONLY ONCE, EVEN IF THE CHANGE HAS ALREADY OCCURRED.
DO NOT INCLUDE RATE CHANGES DUE ONLY TO REFINANCING.

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

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

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

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

DO NOT INCLUDE RATE CHANGES DUE ONLY TO REFINANCING.

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

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

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

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

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

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

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

How often can your interest rate change?

IF RATE CANNOT CHANGE AGAIN, CODE ZERO

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

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

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

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

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

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

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

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

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

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

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

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

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

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

1. *YES
5. *NO

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

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

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

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

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

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

OTHER LOAN USED TO PURCHASE PROPERTY

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

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

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

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

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

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

In what month and year was this loan taken out?

X1033 Code month
1. *January
2. *February
3. *March
4. *April
5. *May
6. *June
7. *July

8. *August
9. *September
10. *October
11. *November
12. *December
0. Inap. (Does not own any part of HU: X508^=1 or 2 and X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1; no other loan for home purchase: X1032^=1)

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

X1034 Code year (4 digits)
0. Inap. (Does not own any part of HU: X508^=1 or 2 and X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1; no other loan for home purchase: X1032^=1)

****
FOR THE PUBLIC DATA SET, BOTTOM-CODED
AT X8095-30
****

X1035 How much was borrowed, not including finance charges?

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

X1036 Is this a regular installment loan where you pay a fixed dollar amount each month for a fixed number of months until the loan is repaid, or some other kind?

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

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

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

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

X9160 Recode: term of loan in months
-1. No set number of years/payments
-7. Unable to calculate from number of years/payments
0. Inap. (Does not own any part of HU: X508^=1 or 2 and

X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1; no other loan for home purchase: X1032^=1; not a regular loan: X1036^=1)

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

X1039 How much are the payments?

Code amount
-1. Nothing
-2. No regular payment
0. Inap. (Does not own any part of HU: X508^=1 or 2 and X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1; no other loan for home purchase: X1032^=1; not a regular loan: X1036^=1; no set number of payments: X1038=-1)

GF
X7567 INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED. (And how often is that amount paid?)

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

X1040 What is the typical payment?

Code amount
-1. Nothing
-2. No typical payment
0. Inap. (Does not own any part of HU: X508^=1 or 2 and X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1; no other loan for home purchase: X1032^=1; regular loan and regular payments: X1036=1 and X1039>0)

GF
X1041 INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED. (And how often is that amount paid?)

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

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

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

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

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

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

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

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

X1044 How much is still owed on this loan?

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

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

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

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

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

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

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

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

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

X9086 Recode: type of institution

See MASTER INSTITIUTION LIST for other codes (See X308)
0. Inap. (Does not own any part of HU: X508^=1 or 2 and X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1; no other loan for home purchase: X1032^=1)

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

LINES OF CREDIT

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

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

Do you or anyone in your family living here have any lines of credit, not counting credit cards or business lines of credit? Please include approved lines of credit even if you are not currently drawing against them.

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

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

1. *YES
5. *NO

X1102 How many lines of credit do you have?

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

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

X6686 Originally reported value of X1102 (see introduction)

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

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

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

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

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

X1105(#1) Do you currently owe any money on this line?
X1116(#2)
X1127(#3)

1. *YES
5. *NO
0. Inap. (no lines of credit: X1101=5/no second line of credit: X1102<2/no third line of credit: X1102<3)

X7141(#1) How much did you borrow the most recent time you used this
X7142(#2) line?
X7143(#3)

Code amount
0. Inap. (no lines of credit: X1101=5/no second line of credit: X1102<2/no third line of credit: X1102<3; not currently borrowing: X1105^=1/X1116^=1/X1127^=1)

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

****
SEE MASTER LOAN PURPOSE LIST FOR INFORMATION ON CODE COLLAPSING FOR LOAN PURPOSE VARIABLES FOR PUBLIC DATA SET
****

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

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

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

X1121(#2) (And how often is it made?)
X1132(#3)

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

X1111(#1) What is the current annual rate of interest being charged
X1122(#2) on this loan?
X1133(#3)

Code percent * 100
-1. Nothing
0. Inap. (no lines of credit: X1101=5/no second line of credit: X1102<2/no third line of credit: X1102<3; not currently borrowing: X1105^=1/X1116^=1/X1127^=1)

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

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

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

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

1. *Institution 1
2. *Institution 2
3. *Institution 3
4. *Institution 4
5. *Institution 5
6. *Institution 6
7. *Institution 7
-7. *OTHER (Coded using the MASTER INSTITUTION LIST)
See MASTER INSTITIUTION LIST for other codes (See X308)
0. Inap. (no lines of credit: X1101=5/no second line of credit: X1102<2/no third line of credit: X1102<3)

The following codes show on the screen after at least seven distinct institutions have been during

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

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

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

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

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

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

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

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

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

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

HOME IMPROVEMENTS

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

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

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

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

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

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

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

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

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

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

X1205 Code year (4 digits)
0. Inap. (Does not own any part of HU: X508^=1 or 2 and X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1; no improvements: X1201^=1; no home improvement loan: X1203^=1)

****
FOR THE PUBLIC DATA SET, BOTTOM-CODED AT X8095-30
****

X1206 How much was borrowed, not including finance charges?

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

X1207 Is this a regular installment loan where you pay a fixed dollar amount each month for a fixed number of months until the loan is repaid, or some other kind?

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

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

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

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

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

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

X1210 How much are the payments?

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

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

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

X1211 What is the typical payment?

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

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

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

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

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

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

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

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

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

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

X1215 How much is still owed on this loan?

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

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

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

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

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

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

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

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

1. *Institution 1
2. *Institution 2
3. *Institution 3
4. *Institution 4
5. *Institution 5
6. *Institution 6
7. *Institution 7
-7. *OTHER (Coded using the MASTER INSTITUTION LIST)
See MASTER INSTITIUTION LIST for other codes (See X308)
0. Inap. (Does not own any part of HU: X508^=1 or 2 and X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1; no improvements: X1201^=1; no loan for home improvements: X1203^=1)

The following codes show on the screen after at least seven distinct institutions have been during the course of the interview:

11. *COMMERCIAL BANK
12. *S&LSAVINGS BANK
13. *CREDIT UNION
14. *FINANCE/LOAN CO

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

X9090(#1) Recode: type of institution

See MASTER INSTITIUTION LIST for other codes (See X308)
0. Inap. (Does not own any part of HU: X508^=1 or 2 and X601^=1, 2, or 3 and X701^=1, 3, 4, 5, 6, or 8 and X7133^=1; no improvements: X1201^=1; no loan for home improvements: X1203^=1)

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

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

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

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

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

X1220 Altogether, how much are the payments?

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

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

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

RENT OUT ANY PORTION OF PROPERTY

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

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

X1224 How much rent do you collect?

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

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

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

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

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

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

LAND CONTRACTS AND NOTES GIVEN BY R

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

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

1. *YES
5. *NO

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

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

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

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

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

Code number
0. Inap. (Never made any such loans: X1401=5; no such loans currently: X1402^=1)

****
FOR THE PUBLIC DATA SET, TOP-CODED AT 15
****

X6687 Originally reported value of X1403 (see introduction)

Code number
0. Inap. (Never made any such loans: X1401=5; no such loans currently: X1402^=1)

****
FOR THE PUBLIC DATA SET, TOP-CODED AT 15
****

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

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

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

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

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

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

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

In what month and year was this loan taken out?

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

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

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


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

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


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


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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Altogether how much does your family still owe?

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

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

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

INVESTMENT REAL ESTATE AND VACATION PROPERTIES

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

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

1. *YES
5. *NO

X7555 Are any of these properties owned by a business?

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

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

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

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

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

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

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

FOR THE PUBLIC DATA SET, TOP-CODED AT 20
****

X6688 Originally reported value of X1701 (see introduction)

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

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

---

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

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

About the property.....

About the next most valuable property.....

What type of property is this?

IF PROPERTY IS RESIDENTIAL, PROBE FOR NUMBER OF UNITS.

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

0. Inap. (No properties: X1700=5; no properties not owned by a business: X1701=-1)

****

FOR THE PUBLIC DATA SET, CODES 13, 14, AND 22 ARE COMBINED WITH CODE 12; CODE 24 IS COMBINED WITH CODE 50; CODE 25 IS COMBINED WITH CODE 21; CODES 43 AND 44 COMBINED WITH CODE 42; CODES 48 AND 15 ARE COMBINED WITH CODE 47; CODE 46 IS COMBINED WITH CODE 45; CODE 52 IS COMBINED WITH CODE -7

****

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

Is this property owned by you and your family living here, is it owned jointly with others, owned by a partnership, is it a timeshare, or what?

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

****

FOR THE PUBLIC DATA SET, CODE 13 IS COMBIMED WITH CODE 11

****

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

Code percent * 100
0. Inap. (No properties: X1700=5; no properties not owned by a business: X1701=-1/fewer than 2 properties: X1701<2/ fewer than 3 properties: X1701<3)

NOTE: For timeshares, ownership is always taken as 100 percent.

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

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

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

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

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

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

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

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

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

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

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

X1708(#1) Code year (4 digits)
X1808(#2) 0. Inap. (No properties: X1700=5; no properties not owned
X1908(#3) by a business: X1701=-1/fewer than 2 properties: X1701<2/ fewer than 3 properties: X1701<3)

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

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

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

What was the total purchase price?

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

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

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

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

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

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

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

X1713(#1) Code year (4 digits)
X1813(#2) 0. Inap. (No properties: X1700=5; no properties not owned
X1913(#3) by a business: X1701=-1/fewer than 2 properties: X1701<2/ fewer than 3 properties: X1701<3; no loan on property: X1711^=1/X1811^=1/X1911^=1)

****
FOR THE PUBLIC DATA SET, BOTTOM-CODED
AT X8095-30
****

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

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

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

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

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

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

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

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

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

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

EXCLUDE TAXES, INSURANCE, IF POSSIBLE.

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

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

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

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

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

X1724(#1) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X1824(#2) (And how often is it made?)
X1924(#3)

Code frequency
2. *Week
3. Every two weeks
4. *Month
5. *Quarter
6. *Year
8. *Lump sum; one payment only
11. Twice per year
12. Every two months
22. Varies
23. 13 times a year; every 4 weeks
24. Every 6 weeks
31. *Twice a month
-1. NO PAYMENT
-2. NO TYPICAL PAYMENTS
-7. *Other
0. Inap. (No properties: X1700=5; no properties not owned by a business: X1701=-1/fewer than 2 properties: X1701<2/ fewer than 3 properties: X1701<3; no loan on property: X1711^=1/X1811^=1/X1911^=1; set number of payments and positive amount of payments: X1716^=-1 and X1718>0/ /X1816^=-1 ad X1818>0/X1916^=-1 and X1918>0)

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

1. *TAXES ONLY

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

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

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

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

X7554(#1) Is this loan being paid off ahead of schedule, behind
X7553(#2) schedule, or are the payments about on schedule?
X7552(#3)

1. *ON SCHEDULE
2. *AHEAD OF SCHEDULE
3. *BEHIND SCHEDULE
0. Inap. (No properties: X1700=5; no properties not owned by a business: X1701=-1/fewer than 2 properties: X1701<2/ fewer than 3 properties: X1701<3; no loan on property: X1711^=1/X1811^=1/X1911^=1; no set number of payments: X1716=-1/X1816=-1/X1916=-1; no typical payment: X1723=-1 or -1/X1823=-1 or -2/X1923=-1 or -2)

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

X1726(#1) What is the current annual interest rate being charged on
X1826(#2) the loan?
X1926(#3)

Code percent * 100
-1. No interest
0. Inap. (No properties: X1700=5; no properties not owned

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

X1727(#1) Does this loan have an adjustable rate? That is, does it
X1827(#2) have an interest rate that can rise and fall from time to time?
X1927(#3)

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

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

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

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

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

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

1. *Institution 1
2. *Institution 2
3. *Institution 3
4. *Institution 4
5. *Institution 5
6. *Institution 6
7. *Institution 7
-7. *OTHER (Coded using the MASTER INSTITUTION LIST)
See MASTER INSTITIUTION LIST for other codes (See X308)
0. Inap. (No properties: X1700=5; no properties not owned by a business: X1701=-1/fewer than 2 properties: X1701<2/ fewer than 3 properties: X1701<3; no loan on property: X1711^=1/X1811^=1/X1911^=1)

The following codes show on the screen after at
least seven distinct institutions have been during
the course of the interview:
11. *COMMERCIAL BANK; trust company
12. *S&L/SAVINGS BANK
14. *FINANCE/LOAN CO
17. *INSURANCE CO
18. *MORTGAGE CO
19. *CONTRACTOR/DEVELOPER
20. *PRIOR OWNER
****
SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE

COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC DATA SET

****

X9099(#1) Recode: type of institution
X9100(#2)
X9101(#3) See MASTER INSTITUTION LIST for other codes (See X308)

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

****

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

****

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

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

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

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

Code amount

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

X2001(#4) About the remaining properties that you own, are any of these vacation homes or land you use for recreational purposes? About the remaining properties that you and your family living here own, are any of these vacation homes or land you use for recreational purposes?

1. *YES
5. *NO
0. Inap. (No properties: X1700=5; no properties not owned by a business: X1701=-1; fewer than 4 properties: X1701<4)

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

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

grid)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

X8412(#4) Original value of frequency.

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

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

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

 1. *YES

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

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

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

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

Altogether, how much gross income did your family receive?

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

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

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

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

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

Do you have any other properties?

Do you and your family have any other properties?

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

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

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

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

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

For the remaining properties that you own, about how much in total is your family's share worth? I mean, what could you sell them for?

Code amount
-1. Nothing
0. Inap. (No properties: X1700=5; no properties not owned by a business: X1701=-1; fewer than 4 properties: X1701<4; 4 properties and one vacation properties beyond 3rd property: X1701=4 and X2001=1)

X8416(#5) Original value of remaining total for Rs who did not provide complete information within the grid structure (see introduction)

Code amount
0. Inap. (No properties: X1700=5; no properties not owned by a business: X1701=-1; did not break off early in grid; no remaining properties among residual: X8415^=1)

X2013(#5) About how much was your total purchase price for these properties?

About how much was your family's total purchase price for these properties?

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

Code amount
-1. Nothing
0. Inap. (No properties: X1700=5; no properties not owned by a business: X1701=-1; fewer than 4 properties: X1701<4; 4 properties and one vacation properties beyond 3rd property: X1701=4 and X2001=1)

X8417(#5) Original value of remaining total for Rs who did not provide complete information within the grid structure (see introduction)

Code amount
0. Inap. (No properties: X1700=5; no properties not owned by a business: X1701=-1; did not break off early in grid; no remaining properties among residual: X8415^=1)

X2014(#5) CODE GIFT/INHERITANCE
1. GIFT/INHERITANCE
5. R PURCHASED
0. Inap. (No properties: X1700=5; no properties not owned by a business: X1701=-1; fewer than 4 properties: X1701<4; 4 properties and one vacation properties beyond 3rd property: X1701=4 and X2001=1)

X8418(#5) Original value for Rs who did not provide complete information within the grid structure (see introduction)

Code gift/inheritance
1. GIFT/INHERITANCE
5. R PURCHASED
0. Inap. (No properties: X1700=5; no properties not owned by a business: X1701=-1; did not break off early in grid; no remaining properties among residual: X8415^=1)

X2015(#5) Are there mortgages or loans outstanding against these properties?

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

X8419(#5) Original value for Rs who did not provide complete information within the grid structure (see introduction)

1. *YES
5. *NO
0. Inap. (No properties: X1700=5; no properties not owned by a business: X1701=-1; did not break off early in grid; no remaining properties among residual: X8415^=1)

X2016(#5) Altogether, about how much is owed on your share of these mortgages or loans?

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

Code amount
-1. Nothing
0. Inap. (No properties: X1700=5; no properties not owned by a business: X1701=-1; fewer than 4 properties: X1701<4; 4 properties and one vacation properties beyond 3rd property: X1701=4 and X2001=1; no loans on property: X2015^=1)

X8420(#5) Original value of remaining total for Rs who did not provide complete information within the grid structure (see introduction)

Code amount
0. Inap. (No properties: X1700=5; no properties not owned by a business: X1701=-1; did not break off early in grid; no remaining properties among residual: X8415^=1; no mortgages on remaining properites: X8419^=1)

X2017(#5) How much are the payments on these loans or mortgages?
How much are the payments on your family's share of these loans or mortgages?

Code amount
-1. Nothing
-2. No typical payment
0. Inap. (No properties: X1700=5; no properties not owned

by a business: X1701=-1; fewer than 4 properties:
X1701<4; 4 properties and one vacation properties
beyond 3rd property: X1701=4 and X2001=1;
no loans on property: X2015^=1)

X2018(#5) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
(And how often is that amount paid?)

Code frequency
2. *Week
3. Every two weeks
4. *Month
5. *Quarter
6. *Year
8. *Lump sum; one payment only
11. *Twice per year
12. Every two months
22. Varies
23. 13 times a year; every 4 weeks
24. Every 6 weeks
31. *Twice a month
-1. NO PAYMENT
-2. NO REGULAR PAYMENTS
-7. *Other
0. Inap. (No properties: X1700=5; no properties not owned
by a business: X1701=-1; fewer than 4 properties:
X1701<4; 4 properties and one vacation properties
beyond 3rd property: X1701=4 and X2001=1;
no loans on property: X2015^=1)

X8421(#5) Original value of remaining total for Rs who did not
provide complete information within the grid structure (see
introduction)

Code amount
0. Inap. (No properties: X1700=5; no properties not owned
by a business: X1701=-1; did not break off early in
grid; no remaining properties among residual: X8415^=1;
no mortgages on remaining properites: X8419^=1)

X8422(#5) Original value of frequency.

Code frequency
2. *Week
3. Every two weeks
4. *Month
5. *Quarter
6. *Year
8. *Lump sum; one payment only
11. *Twice per year
12. Every two months
22. Varies
23. 13 times a year; every 4 weeks
24. Every 6 weeks
31. *Twice a month
-1. NO PAYMENT
-2. NO REGULAR PAYMENTS
-7. *Other
0. Inap. (No properties: X1700=5; no properties not owned
by a business: X1701=-1; did not break off early in
grid; no remaining properties among residual: X8415^=1;
no mortgages on remaining properites: X8419^=1)

X2019(#5) Did you receive any income in 2003 from renting out any of these properties?

Did you or your family living here receive any income in 2003 from renting out any of these properties?

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

X8423(#5) Original value for Rs who did not provide complete information within the grid structure (see introduction)

1. *YES
5. *NO
0. Inap. (No properties: X1700=5; no properties not owned by a business: X1701=-1; did not break off early in grid; no remaining properties among residual: X8415^=1)

X2020(#5) Altogether, how much gross income from these properties did you receive in 2003?

Altogether, how much gross income from these properties did your family receive in 2003?

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

Code amount
-1. Nothing
0. Inap. (No properties: X1700=5; no properties not owned by a business: X1701=-1; fewer than 4 properties: X1701<4; 4 properties and one vacation properties beyond 3rd property: X1701=4 and X2001=1; no income from property: X2019^=1)

X8424(#5) Original value of remaining total for Rs who did not provide complete information within the grid structure (see introduction)

Code amount
0. Inap. (No properties: X1700=5; no properties not owned by a business: X1701=-1; did not break off early in grid; no remaining properties among residual: X8415^=1; no income from remaining properties: X8423^=1)

BUSINESSES

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

1. *YES
5. *NO

X3103 Now I would like to ask you about businesses you may own. Do you own or share ownership in any privately-held businesses, farms, professional practices, limited partnerships or any other types of partnerships? Do not include corporations with publicly-traded stock or any partnerships that have already been recorded earlier.

Now I would like to ask you about businesses you may own. Do you and your family living here own or share ownership in any privately-held businesses, farms, professional practices, limited partnerships or any other types of partnerships? Do not include corporations with publicly-traded stock or any partnerships that have already been recorded earlier.

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

1. *YES
5. *NO
(value set to YES when R reported having a farm business: X3101=YES)

ACTIVELY MANAGED BUSINESSES

X3104 Do you have an active management role in any of these businesses?

Do you or anyone in your family living here have an active management role in any of these businesses?

INTERVIEWER: INCLUDE THE GENERAL PARTNERS IN A LIMITED PARTNERSHIP, BUT NOT THE LIMITED PARTNERS.

1. *YES
5. *NO
0. Inap. (no businesses: X3103^=1)
(value set to YES when R reported having a farm business: X3101=YES)

X3105 Including your (farm/ranch) business here, in how many (farms/ranches), privately-held businesses, professional practices, limited partnerships, or any other types of partnership do you own or share ownership in and have an active management role? Do not include corporations with publicly-traded stock or any property partnerships that have already been recorded earlier.

Including your (farm/ranch) business here, in how many (farms/ranches), privately-held businesses, professional practices, limited partnerships, or any other types of partnership do you or your family living here own or share ownership in and have an active management role? Do not include corporations with publicly-traded stock or any property partnerships that have already been recorded earlier.

INTERVIEWER: INCLUDE THE GENERAL PARTNERS IN A LIMITED PARTNERSHIP, BUT NOT THE LIMITED PARTNERS. IF R OWNS A

HOLDING COMPANY, REPORT THE COMPONENTS SEPARATELY. IF R OWNS STOCKS THROUGH AN INVESTMENT CLUB, REPORT LATER AS STOCKS OR MUTUAL FUNDS. RECORD DETAILS FOR EACH BUSINESS SEPARATELY. EXCEPTION: TREAT BUSINESSES MANAGED TOGETHER AS ONE BUSINESS, IF THAT IS EASIER FOR R.

In how many businesses do you have an active management role?

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

Code number
0. Inap. (no businesses: X3103^=1; no actively managed businesses: X3104^=1)

I will ask you first about your (farm/ranch) business. When we talk about the value of (farm/ranch) assets and liabilities here, we are referring to (farm/ranch) implements, livestock, crops, etc., and operating loans other than your mortgages.

INTERVIEWER: DO NOT INCLUDE THE VALUE OF THE PROPERTIES AND LOANS ALREADY RECORDED.

****
FOR THE PUBLIC DATA SET, TOP-CODED AT 25
****

X6689 Originally reported value of X3105 (see introduction)

Code number
0. Inap. (no businesses: X3103^=1; no actively managed businesses: X3104^=1)

****
FOR THE PUBLIC DATA SET, TOP-CODED AT 25
****

#1 refers to first actively managed business
#2 refers to second actively managed business
#3 refers to third actively managed business
#4 refers to all remaining actively managed businesses

X3107(#1) What kind of business is it/the largest business/the next
X3207(#2) business/that is, what does the business make of do?
X3307(#3)

Code Census 2004 4-digit industry code
See X7402/7412 for codes.
0. Inap. (no businesses: X3103^=1; no actively managed businesses: X3104^=1/fewer than 2 actively managed businesses: X3105<2/fewer than 3 actively managed businesses X3105<3)

****

In the public version of the data set, these codes have been collapsed in the following way:
IF (170 <= 4-digit ind. code <=290) THEN ind. code=1;
ELSE IF (7480 <= 4-digit ind. code <=7480) THEN ind. code=1;
ELSE IF (7770 <= 4-digit ind. code <=7770) THEN ind. code=1;
ELSE IF (370 <= 4-digit ind. code <=490) THEN ind. code=2;
ELSE IF (770 <= 4-digit ind. code <=770) THEN ind. code=2;
ELSE IF (1070 <= 4-digit ind. code <=3990) THEN ind. code=3;
ELSE IF (6470 <= 4-digit ind. code <=6480) THEN ind. code=3;

ELSE IF (8560 <= 4-digit ind. code <=8560) THEN ind. code=3;
ELSE IF (4070 <= 4-digit ind. code <=5790) THEN ind. code=4;
ELSE IF (8680 <= 4-digit ind. code <=8690) THEN ind. code=4;
ELSE IF (6490 <= 4-digit ind. code <=6490) THEN ind. code=5;
ELSE IF (6695 <= 4-digit ind. code <=6695) THEN ind. code=5;
ELSE IF (6870 <= 4-digit ind. code <=7080) THEN ind. code=5;
ELSE IF (7190 <= 4-digit ind. code <=7190) THEN ind. code=5;
ELSE IF (7580 <= 4-digit ind. code <=7590) THEN ind. code=5;
ELSE IF (7680 <= 4-digit ind. code <=7680) THEN ind. code=5;
ELSE IF (8770 <= 4-digit ind. code <=8890) THEN ind. code=5;
ELSE IF (570 <= 4-digit ind. code <=690) THEN ind. code=6;
ELSE IF (6070 <= 4-digit ind. code <=6390) THEN ind. code=6;
ELSE IF (6570 <= 4-digit ind. code <=6692) THEN ind. code=6;
ELSE IF (6770 <= 4-digit ind. code <=6780) THEN ind. code=6;
ELSE IF (7170 <= 4-digit ind. code <=7180) THEN ind. code=6;
ELSE IF (7270 <= 4-digit ind. code <=7470) THEN ind. code=6;
ELSE IF (7490 <= 4-digit ind. code <=7570) THEN ind. code=6;
ELSE IF (7670 <= 4-digit ind. code <=7670) THEN ind. code=6;
ELSE IF (7690 <= 4-digit ind. code <=7690) THEN ind. code=6;
ELSE IF (7780 <= 4-digit ind. code <=8470) THEN ind. code=6;
ELSE IF (8570 <= 4-digit ind. code <=8670) THEN ind. code=6;
ELSE IF (8970 <= 4-digit ind. code <=9290) THEN ind. code=6;
ELSE IF (9370 <= 4-digit ind. code <=9890) THEN ind. code=7;
For business values (X3129/X3229/X3329) greater than or equal to $100 million * 1.0651 (CPI current methods adjustment to get 2004 dollars from 2001), this variable is set to a value of 99.

****

X3108(#1) How did you first acquire this business; was it bought or
X3208(#2) invested in, started by you, inherited, given to you, or what?
X3308(#3)

How did you or your family living here first acquire this business; was it bought or invested in, started by you, inherited, given to you, or what?

1. *BOUGHT/INVEST
2. *STARTED
3. *INHERITED
4. *GIVEN
5. *JOINED/BECAME PARTNER/PROMOTION
-7. *OTHER
0. Inap. (no businesses: X3103^=1; no actively managed businesses: X3104^=1/fewer than 2 actively managed businesses: X3105<2/fewer than 3 actively managed businesses X3105<3)

****

FOR THE PUBLIC DATA SET, CODE 4 HAS BEEN COMBINED WITH CODE 3

****

X3110(#1) In what year did you start the business?
X3210(#2)
X3310(#3) In what year did you acquire the business?

Code year (4 digits)
0. Inap. (no businesses: X3103^=1; no actively managed businesses: X3104^=1/fewer than 2 actively managed businesses: X3105<2/fewer than 3 actively managed businesses X3105<3)

****

FOR THE PUBLIC DATA SET, BOTTOM-CODED

AT X8095-50
****

X3111(#1) How many employees does it have including you?
X3211(#2)
X3311(#3) How many employees does it have including you and members of your family?

Code number
-1. None
0. Inap. (no businesses: X3103^=1; no actively managed businesses: X3104^=1/fewer than 2 actively managed businesses: X3105<2/fewer than 3 actively managed businesses X3105<3)

****
FOR THE PUBLIC DATA SET, ROUNDED TO NEAREST 5 IF > 10 WITH A TOP-CODE AT 5000
****

X3112(#1) INTERVIEWER CHECKPOINT
X3212(#2) 1. R LIVES ALONE
X3312(#3) 2. ALL OTHERS
0. Inap. (no businesses: X3103^=1; no actively managed businesses: X3104^=1/fewer than 2 actively managed businesses: X3105<2/fewer than 3 actively managed businesses X3105<3)

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

Which members of your family living here work in or participate in the operation of the business?

INTERVIEWER: CODE ALL THAT APPLY

X3113(#1) *RESPONDENT
X3213(#2)
X3313(#3) 1. Checked
5. Not checked
0. Inap. (no businesses: X3103^=1; no actively managed businesses: X3104^=1/fewer than 2 actively managed businesses: X3105<2/fewer than 3 actively managed businesses X3105<3)

X3114(#1) *SPOUSE/PARTNER
X3214(#2)
X3314(#3) 1. Checked
5. Not checked
0. Inap. (no businesses: X3103^=1; no actively managed businesses: X3104^=1/fewer than 2 actively managed businesses: X3105<2/fewer than 3 actively managed businesses X3105<3; R lives alone: X7001=1)

X3115(#1) *ADULT CHILD; child; child-in-law; grandchild
X3215(#2)
X3315(#3) 1. Checked
5. Not checked
0. Inap. (no businesses: X3103^=1; no actively managed businesses: X3104^=1/fewer than 2 actively managed businesses: X3105<2/fewer than 3 actively managed

businesses X3105<3; R lives alone: X7001=1)

GF
X3116(#1) *OTHER ADULT IN PEU
X3216(#2)
X3316(#3)
1. Checked
5. Not checked
0. Inap. (no businesses: X3103^=1; no actively managed businesses: X3104^=1/fewer than 2 actively managed businesses: X3105<2/fewer than 3 actively managed businesses X3105<3; R lives alone: X7001=1)

X3117(#1) *OTHER
X3217(#2)
X3317(#3)
1. Checked
5. Not checked
0. Inap. (no businesses: X3103^=1; no actively managed businesses: X3104^=1/fewer than 2 actively managed businesses: X3105<2/fewer than 3 actively managed businesses X3105<3; R lives alone: X7001=1)

X3118(#1) Other than you and your (spouse/partner), how many hours
X3218(#2) does the other family member work in this business in a
X3318(#3) normal week?

Other than you and your (spouse/partner), how many hours does the most involved family member work in this business in a normal week?

Other than you, how many hours does the other family member work in this business in a normal week?

Other than you, how many hours does the most involved family member work in this business in a normal week?

How many hours does the other family member work in this business in a normal week?

How many hours does the most involved family member work in this business in a normal week?

Code number of hours
-1. None
0. Inap. (no businesses: X3103^=1; no actively managed businesses: X3104^=1/fewer than 2 actively managed businesses: X3105<2/fewer than 3 actively managed businesses X3105<3; R lives alone: X7001=1; no one in PEU besides R/Spouse works in business: X3115^=1 and X3116^=1 and X3117^=1/X3215^=1 and X3216^=1 and X3217^=1/X3315^=1 and X3316^=1 and X3317^=1/)

X3119(#1) Is it a partnership, a sole-proprietorship, a subchapter S
X3219(#2) corporation, another type of corporation, or what?
X3319(#3)
1. *PARTNERSHIP
2. *SOLE-PROPRIETORSHIP
3. *SUBCHAPTER S
4. *OTHER CORPORATION (including C chapter corps and professional corporations)
6. Foreign business type
11. Limited partnership, LLP (limited liability partnership)
12. *LLC (LIMITED LIABILITY COMPANY) (include professional limited liability companies)

40. Not a formal business type
-7. *OTHER
0. Inap. (no businesses: X3103^=1; no actively managed businesses: X3104^=1/fewer than 2 actively managed businesses: X3105<2/fewer than 3 actively managed businesses X3105<3)

****
FOR THE PUBLIC DATASET, CODE 12 HAS BEEN COMBINED WITH CODE 11.
****

X3120(#1) These next few questions are about the relationship between
X3220(#2) your personal finances and the finances of your business.
X3320(#3)

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

Are you using personal assets as collateral or did you have to cosign or guarantee any loans for this business?

Are you or your family living here using personal assets as collateral or did you have to cosign or guarantee any loans for this business?

1. *YES
5. *NO
0. Inap. (no businesses: X3103^=1; no actively managed businesses: X3104^=1/fewer than 2 actively managed businesses: X3105<2/fewer than 3 actively managed businesses X3105<3)

X7144(#1) Which of these did you do? Collateralize a loan, guarantee
X7145(#2) a loan, or both?
X7146(#3)

1. *COLLATERALIZE
2. *GUARANTEE
3. *BOTH
0. Inap. (no businesses: X3103^=1; no actively managed businesses: X3104^=1/fewer than 2 actively managed businesses: X3105<2/fewer than 3 actively managed businesses X3105<3; did not guarantee or collateralize: X3120^=1/X3220^=1/X3320^=1)

X3121(#1) How much is collateralized?
X3221(#2)
X3321(#3) How much is guaranteed?

How much is guaranteed or collateralized?

Code amount
0. Inap. (no businesses: X3103^=1; no actively managed businesses: X3104^=1/fewer than 2 actively managed businesses: X3105<2/fewer than 3 actively managed businesses X3105<3; did not guarantee or collateralize: X3120^=1/X3220^=1/X3320^=1)

X3122(#1) Did I record this earlier?
X3222(#2)
X3322(#3) 1. *YES

4. R reported YES, but no apparent match in data
5. *NO
6. R reported YES (or edited to YES), but appears to be included only partially in data recorded elsewhere
7. Matching amount elsewhere is larger than amount currently reported as guaranteed
0. Inap. (no businesses: X3103^=1; no actively managed businesses: X3104^=1/fewer than 2 actively managed businesses: X3105<2/fewer than 3 actively managed businesses X3105<3; did not guarantee or collateralize: X3120^=1/X3220^=1/X3320^=1)

NOTE: where (X3122 X3222 X3322)=1, the amount of the loan is not edited out of the earlier location. Where linked loans are reported at X6842, this information is edited into this question.

X7551(#1) Which loan was that?
X7550(#2)
X7549(#3)
1. *Credit card or store debt
2. *Mortgage debt
3. *Home equity loan
4. *Other home purchase loan
5. *Home improvement loan
6. *Loan for other real estate
7. *Line of credit
8. *Business loan
9. *Vehicle loan
10. *Education Loan
11. *Other installment loan
12. *Margin loan
13. *Insurance loan
14. *Pension loan
25. Other installment loan #1
26. Other installment loan #2
27. Other installment loan #3
28. Other installment loan #4
29. Other installment loan #5
30. Other installment loan #6
-7. *Other
0. Inap. (no businesses: X3103^=1; no actively managed businesses: X3104^=1/fewer than 2 actively managed businesses: X3105<2/fewer than 3 actively managed businesses X3105<3; did not guarantee or collateralize: X3120^=1/X3220^=1/X3320^=1; loan not reported earlier: X3122^=1/X3221^=1/X3321^=1)

NOTE: The loan types above marked with an asterisk only appeared on an interviewer's screen when the respondent had previously reported having those types of loans.

NOTE: Where a linked business loan is reported at X6842 etc., the link is edited into this question.

X3123(#1) Other than guarantees, does the business owe you any money?
X3223(#2)
X3323(#3) Does the business owe you any money?

Other than guarantees, does the business owe you or your family living here any money?

Does the business owe you or your family living here any

money?

1. *YES
5. *NO
0. Inap. (no businesses: X3103^=1; no actively managed businesses: X3104^=1/fewer than 2 actively managed businesses: X3105<2/fewer than 3 actively managed businesses X3105<3)

X3124(#1) How much is owed?
X3224(#2)
X3324(#3) Code amount
0. Inap. (no businesses: X3103^=1; no actively managed businesses: X3104^=1/fewer than 2 actively managed businesses: X3105<2/fewer than 3 actively managed businesses X3105<3; business does not owe R any money: X3123^=1/X3223^=1/X3323^=1)

X3125(#1) Do you owe the business any money?
X3225(#2)
X3325(#3) Do you or your family living here owe the business any money?

1. *YES
5. *NO
0. Inap. (no businesses: X3103^=1; no actively managed businesses: X3104^=1/fewer than 2 actively managed businesses: X3105<2/fewer than 3 actively managed businesses X3105<3)

X3126(#1) How much do you owe?
X3226(#2)
X3326(#3) Code amount
0. Inap. (no businesses: X3103^=1; no actively managed businesses: X3104^=1/fewer than 2 actively managed businesses: X3105<2/fewer than 3 actively managed businesses X3105<3; R does not owe business any money: X3125^=1/X3225^=1/X3325^=1)

X3127(#1) Did I record this earlier?
X3227(#2)
X3327(#3)
1. *YES
4. R reported YES, but no apparent match in data
5. *NO
6. R reported YES, partially recorded earlier
0. Inap. (no businesses: X3103^=1; no actively managed businesses: X3104^=1/fewer than 2 actively managed businesses: X3105<2/fewer than 3 actively managed businesses X3105<3; R does not owe business any money: X3125^=1/X3225^=1/X3325^=1)

NOTE: this variable was extensively edited to verify amounts reported earlier

X7548(#1) When was it mentioned?
X7547(#2)
X7546(#3)
1. *Credit card or store card
2. *Mortgage debt
3. *Home equity loan
4. *Other home purchase loan

5. *Home improvement loan
6. *Loan for other real estate
7. *Line of credit
8. *Business loan
9. *Vehicle loan
10. *Education Loan
11. *Other installment loan
12. *Margin loan
13. *Insurance loan
14. *Pension loan
25. Other installment loan #1
26. Other installment loan #2
27. Other installment loan #3
28. Other installment loan #4
29. Other installment loan #5
30. Other installment loan #6
-7. *Other
0. Inap. (no businesses: X3103^=1; no actively managed businesses: X3104^=1/fewer than 2 actively managed businesses: X3105<2/fewer than 3 actively managed businesses X3105<3; R does not owe business any money: X3125^=1/X3225^=1/X3325^=1; amount owed to business not reported earlier: X3127^=1/X3227^=1/X3327^=1)

NOTE: The loan types above marked with an asterisk only appeared on an interviewer's screen when the respondent had previously reported having those types of loans.

X3128(#1) What percentage of the business do you own?
X3228(#2)
X3328(#3) What percentage of the business do you and your family living here own?

Code percent * 100
0. Inap. (no businesses: X3103^=1; no actively managed businesses: X3104^=1/fewer than 2 actively managed businesses: X3105<2/fewer than 3 actively managed businesses X3105<3)

X3129(#1) What is the net worth of this business? [ASKED IF R
X3229(#2) OWNS 100% OR ORGANIZATION FORM IS SOLE-PROPRIETORSHIP]
X3329(#3) What is the net worth of your share of this business? PROBE: What could you sell it for? [ASKED IN ALL OTHER INSTANCES]

THE VALUE SHOULD BE NET OF ALL LOANS.

Code amount
-1. Nothing
0. Inap. (no businesses: X3103^=1; no actively managed businesses: X3104^=1/fewer than 2 actively managed businesses: X3105<2/fewer than 3 actively managed businesses X3105<3)
****
FOR THE PUBLIC DATA SET, AMOUNTS >=100000000 * 1.0651 (CPI current methods adjustment to get 2004 dollars from 2001) X3107/X3207/X3307 SET TO 99
****

X3130(#1) If you sold the business now, what would be the cost basis
X3230(#2) for tax purposes of this share? PROBE IF R UNSURE: What was
X3330(#3) your original investment?

If you sold the business now, what would be the cost basis for tax purposes of this share? PROBE IF R UNSURE: What was the value when you received it?

Code amount
-1. Nothing
0. Inap. (no businesses: X3103^=1; no actively managed businesses: X3104^=1/fewer than 2 actively managed businesses: X3105<2/fewer than 3 actively managed businesses X3105<3)

X3131(#1) What were the gross receipts or gross sales of the business
X3231(#2) as a whole in 2003?
X3331(#3)

PARTNERSHIP: IRS FORM 1065, LINE 1C
SOLE-PROPRIETORSHIP: IRS FORM 1040, SCH. C, LINE 1
S-CORPORATION: IRS FORM 1120S, LINE 1C
OTHER CORPORATION: IRS FORM 1120 OR 1120A, LINE 1C

IF BUSINESS NEW SINCE LAST YEAR CODE ZERO.

Code amount
-1. Nothing
0. Inap. (no businesses: X3103^=1; no actively managed businesses: X3104^=1/fewer than 2 actively managed businesses: X3105<2/fewer than 3 actively managed businesses X3105<3)

X3132(#1) What was the business's total net income before taxes in 2003?
X3232(#2)
X3332(#3)

PARTNERSHIP: ORDINARY INCOME/LOSS: IRS FORM 1065, LINE 22
SOLE-PROPRIETORSHIP: NET PROFIT/LOSS: IRS FORM 1040, SCH. C, LINE 31
S-CORPORATION: NET INCOME: IRS FORM 1120S, LINE 21
OTHER CORPORATION: TAXABLE INCOME BEFORE NET OPERATING LOSS DEDUCTION: IRS FORM 1120 LINE 30; OR 1120A, LINE 26

Code amount
-1. Nothing
0. Inap. (no businesses: X3103^=1; no actively managed businesses: X3104^=1/fewer than 2 actively managed businesses: X3105<2/fewer than 3 actively managed businesses X3105<3)

X3335(#4) For the remaining business you own and actively manage, what could you sell your share for? PROBE: What is your share worth?

For the remaining businesses you own and actively manage, what could you sell your share for? PROBE: What is your share worth

For the remaining business you and your family living here own and actively manage, what could you sell your share for? PROBE: What is your share worth?

For the remaining businesses you and your family living here own and actively manage, what could you sell your share for? PROBE: What is your share worth?

Code amount
-1. Nothing
0. Inap. (no businesses: X3103^=1; no actively managed businesses: X3104^=1; fewer than 2 actively managed businesses: fewer than 4 actively managed businesses: X3105<4)

X8425(#4) Original value of remaining total for Rs who did not provide complete information within the grid structure (see introduction)

Code amount
0. Inap. (no businesses: X3103^=1; no actively managed businesses: X3104^=1; did not break off early in grid)

X3336(#4) If you sold this business now, what would be the cost basis for tax purposes of your share? PROBE IF R UNSURE: What was your original investment?

If you sold these businesses now, what would be the cost basis for tax purposes of your share? PROBE IF R UNSURE: What was your original investment?

Code amount
-1. Nothing
0. Inap. (no businesses: X3103^=1; no actively managed businesses: X3104^=1; fewer than 2 actively managed businesses: fewer than 4 actively managed businesses: X3105<4)

X8426(#4) Original value of remaining total for Rs who did not provide complete information within the grid structure (see introduction)

Code amount
0. Inap. (no businesses: X3103^=1; no actively managed businesses: X3104^=1; did not break off early in grid)

X3337(#4) What was the total net income you received from this business in 2003?

What was the total net income you received from these businesses in 2003?

What was the total net income you and your family living here (received from this business in 2003?/received from these businesses in 2003?)

Code amount
-1. Nothing
0. Inap. (no businesses: X3103^=1; no actively managed businesses: X3104^=1; fewer than 2 actively managed businesses: fewer than 4 actively managed businesses: X3105<4)

X8427(#4) Original value of remaining total for Rs who did not provide complete information within the grid structure (see introduction)

Code amount
0. Inap. (no businesses: X3103^=1; no actively managed

businesses: X3104^=1; did not break off early in grid)

NON-ACTIVELY MANAGED BUSINESSES

X3401 Do you own or have an interest in any other businesses or any type of partnership where you do not have an active management role? IF YES: Please do not include any assets reported earlier.

Do you or anyone in your family living here own or have an interest in any other businesses or any type of partnership where you do not have an active management role?
IF YES: Please do not include any assets reported earlier.

1. *YES
5. *NO
0. Inap. (no businesses: X3103^=1)

X3402 In how many businesses do you own or share ownership where you do not have an active management role?

In how many businesses do you and your family living here own or share ownership where you do not have an active management role?

Code number
0. Inap. (no businesses: X3103^=1; no non-actively managed businesses: X3401^=1)

****
FOR THE PUBLIC DATA SET, TOP-CODED AT 25
****

#1 refers to limited partnerships
#2 refers to other partnerships
#3 refers to subchapter S corporations
#4 refers to other types of corporations
#5 refers to sole-proprietorships
#6 refers to all other non-actively managed businesses

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

(I need to know what type of businesses these are.)
X3407(#1) Are any of them limited partnership?
X3411(#2) Are any of them other partnership?
X3415(#3) Are any of them subchapter S corporation?
X3419(#4) Are any of them other corporation?
X3423(#5) Are any of them sole-proprietorship?
X3427(#6) Are any of them some other kind of business?

1. *YES
5. *NO
0. Inap. (no businesses: X3103^=1; no non-actively managed businesses: X3401^=1)

What could you sell your share for?
PROBE: What is it worth?

What could you sell your family's share for?
PROBE: What is it worth?

X3408(#1) What could you sell your share of all these Limited Partnerships for?
PROBE: What is it worth?

What could you sell your family's share of all these Limited Partnerships for?
PROBE: What is it worth?

X3412(#2) What could you sell your share of all these Other partnerships for?
PROBE: What is it worth?

What could you sell your family's share of all these Other partnerships for?
PROBE: What is it worth?

X3416(#3) What could you sell your share of all these Subchapter S Corporations for?
PROBE: What is it worth?

What could you sell your family's share of all these Subchapter S Corporations for?
PROBE: What is it worth?

X3420(#4) What could you sell your share of all these Other Corporations for?
PROBE: What is it worth?

What could you sell your family's share of all these Other Corporations for?
PROBE: What is it worth?

X3424(#5) What could you sell your share of all these Sole-Proprietorships for?
PROBE: What is it worth?

What could you sell your family's share of all these Sole-Proprietorships for?
PROBE: What is it worth?

X3428(#6) What could you sell your share of all these (other type) for?
PROBE: What is it worth?

What could you sell your family's share of all these (other type) for?
PROBE: What is it worth?

Code amount
-1. Nothing
0. Inap. (no businesses: X3103^=1; no non-actively managed businesses: X3401^=1; no non-actively managed businesses of type: X3407^=1/X3411^=1/X3415^=1/X3419^=1/X3423^=1/X3427^=1)

X8452 Original value of remaining total for Rs who did not provide complete information within the grid structure (see introduction)

Code amount
0. Inap. (no businesses: X3103^=1 no non-actively managed

businesses: X3401^=1; did not break off early in grid)

If you sold this business now, what would be the cost basis for tax purposes?
PROBE IF R UNSURE: What was your original investment?

X3409(#1) If you sold these Limited Partnerships now, what would be the cost basis for tax purposes?
PROBE IF R UNSURE: What was your original investment?

X3413(#2) If you sold these Other partnerships now, what would be the cost basis for tax purposes?
PROBE IF R UNSURE: What was your original investment?

X3417(#3) If you sold these Subchapter S Corporations now, what would be the cost basis for tax purposes?
PROBE IF R UNSURE: What was your original investment?

X3421(#4) If you sold these Other Corporations now, what would be the cost basis for tax purposes?
PROBE IF R UNSURE: What was your original investment?

X3425(#5) If you sold these Sole-Proprietorships now, what would be the cost basis for tax purposes?
PROBE IF R UNSURE: What was your original investment?

X3429(#6) If you sold these (other type) now, what would be the cost basis for tax purposes?
PROBE IF R UNSURE: What was your original investment?

Code amount
-1. Nothing
0. Inap. (no businesses: X3103^=1; no non-actively managed businesses: X3401^=1; no non-actively managed businesses of type: X3407^=1/X3411^=1/X3415^=1/X3419^=1/X3423^=1/X3427^=1)

X8453 Original value of remaining total for Rs who did not provide complete information within the grid structure (see introduction)

Code amount
0. Inap. (no businesses: X3103^=1 no non-actively managed businesses: X3401^=1; did not break off early in grid)

What was the total net income you received from this business in 2003?

What was the total net income you and your family living here received from this business in 2003?

X3410(#1) What was the total net income you received from all such Limited Partnerships in 2003?

What was the total net income you and your family living here received from all such Limited Partnerships in 2003?

X3414(#2) What was the total net income you received from all such Other partnerships in 2003?

What was the total net income you and your family living here received from all such Other partnerships in 2003?

X3418(#3) What was the total net income you received from all such Subchapter S Corporations in 2003?

What was the total net income you and your family living here received from all such Subchapter S Corporations in 2003?

X3422(#4) What was the total net income you received from all such Other Corporations in 2003?

What was the total net income you and your family living here received from all such Other Corporations in 2003?

X3426(#5) What was the total net income you received from all such Sole-Proprietorships in 2003?

What was the total net income you and your family living here received from all such Sole-Proprietorships in 2003?

X3430(#6) What was the total net income you received from all such (other type) in 2003?

What was the total net income you and your family living here received from all such (other type) in 2003?

Code amount
-1. Nothing
0. Inap. (no businesses: X3103^=1; no non-actively managed businesses: X3401^=1; no non-actively managed businesses of type: X3407^=1/X3411^=1/X3415^=1/X3419^=1/X3423^=1/X3427^=1)

X8454 Original value of remaining total for Rs who did not provide complete information within the grid structure (see introduction)

Code amount
0. Inap. (no businesses: X3103^=1 no non-actively managed businesses: X3401^=1; did not break off early in grid)

X7545 Were you ever involved in the active management of the businesses?

Were you ever involved in the active management of the business?

Were you or any of your family living here ever involved in the active management of the businesses?

Were you or any of your family living here ever involved in the active management of the business?

1. *Yes
5. *No
0. Inap. (no businesses: X3103^=1; no non-actively managed businesses: X3401^=1)

VEHICLES

VEHICLES SUPPLIED BY A BUSINESS

X2501 Now I'd like to get some information on your vehicles. Some people have cars or other vehicles provided to them by a business for personal and business use. Do you have any such business vehicles?

Now I'd like to get some information on your family's vehicles. Some people have cars or other vehicles provided to them by a business for personal and business use. Do you or anyone in your family have any such business vehicles?

1. *YES
5. *NO

X2502 How many such vehicles do you regularly use?

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

Code number
0. Inap. (no vehicles supplied by a business: X2501^=1)

X7149 Does the business lease this vehicle?

Does the business lease any of these vehicles?

1. *YES
5. *NO
0. Inap. (no vehicles supplied by a business: X2501^=1)

LEASED VEHICLES

X2101 Other than any vehicles provided by a business...

Are you currently leasing any cars or other vehicles?

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

1. *YES
5. *NO

X2102 Not counting vehicles leased by a business, how many cars or other vehicles do you lease?

Not counting vehicles leased by a business, how many cars or other vehicles do you and your family living here lease?

Code number
0. Inap. (no personally leased vehicles: X2101^=1)

****

FOR THE PUBLIC DATA SET, TOP-CODED AT 3

****

X6690 Originally reported value of X2101 (see introduction)

Code number
0. Inap. (no personally leased vehicles: X2101^=1)
****
FOR THE PUBLIC DATA SET, TOP-CODED AT 3
****

#1 refers to first personally leased vehicle
#2 refers to second personally leased vehicle
#3 refers to all other personally leased vehicles

What model year, make and model is this vehicle?

What model year, make and model is the newest vehicle?

What model year, make and model is the next vehicle?

(2-WORD ANSWER. MAKE AND MODEL)
PROBE FOR FULL MODEL NAME.

X7023(#1) Code make
X7025(#2)

66	Acura
64	Alfa Romeo
01	American Motors (AMC)
200	Aston Martin
65	Audi
201	Austin Healey
202	Bentley
69	BMW
08	Buick
12	Cadillac
20	Chevrolet
24	Chrysler
203	Citroen
72	Daewoo
70	Daihatsu
71	Datsun (same as Nissan)
204	DeTomaso
28	Dodge
42	Eagle
205	Ferrari
73	Fiat
33	Ford
232	Freightliner
87	Geo
37	GMC
206	Hallenbeck
77	Honda
207	Hummer
68	Hyundai
88	Infiniti
208	International (IH)
74	Isuzu
75	Jaguar
43	Jeep
67	Kia
89	Lexus

```
  209                   Lamborghini
  80                    Lancia
  96                    Land Rover
  44                    Lincoln
  210                   Lotus
  211                   Mack
  212                   Maserati
  76                    Mazda
  79                    Mercedes-Benz
  48                    Mercury
  82                    Merkur
  78                    MG
  213                   Mini Cooper
  81                    Mitsubishi
  230                   Morgan
  228                   Morris
  229                   Nash
  71                    Nissan
  50                    Oldsmobile
  214                   Packard
  215                   Peterbuilt
  84                    Peugeot
  216                   Pierce Arrow
  56                    Plymouth
  61                    Pontiac
  85                    Porsche
  217                   Qvale
  86                    Renault
  231                   Riley
  218                   Rolls Royce
  91                    Saab
  219                   Saleen
  62                    Saturn
  220                   Scion
  221                   Shelby
  90                    Sterling
  222                   Studebaker
  94                    Subaru
  92                    Suzuki
  93                    Toyota
  223                   Triumph (TR)
  224                   Viper
  97                    Volkswagen
  98                    Volvo
  225                   Willis
  226                   Yukon
  227                   Zimmer
           -7.  OTHER
            0.  Inap. (no personally leased vehicles: X2101^=1/fewer
                than 2 leased vehicles: X2101<2)
           ********************************************************
               NOT INCLUDED IN THE PUBLIC DATA SET
           ********************************************************


X7024(#1)  Code model
X7026(#2)   0.  Inap. (no personally leased vehicles: X2101^=1/fewer
                than 2 leased vehicles: X2101<2)
           ********************************************************
               NOT INCLUDED IN THE PUBLIC DATA SET
           ********************************************************

X2104(#1)  Code model year (4 digits)
X2111(#2)   0.  Inap. (no personally leased vehicles: X2101^=1/fewer
```

than 2 leased vehicles: X2101<2)

****
FOR THE PUBLIC DATA SET, BOTTOM-CODED
AT X8095-20
****

X8163(#1) Recode: prevailing retail VALUE OF VEHICLE as of fall 2004
X8164(#2) according to industry guidebook

Code value
0. Inap. (no personally leased vehicles: X2101^=1/fewer than 2 leased vehicles: X2101<2)

X2105(#1) How much are your lease payments?
X2112(#2)

Code amount
-1. Nothing
-2. No regular payments
0. Inap. (no personally leased vehicles: X2101^=1/fewer than 2 leased vehicles: X2101<2)

X2106(#1) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X2113(#2) (And how often are they due?)

Code frequency
2. *Week
3. Every two weeks
4. *Month
5. *Quarter
6. *Year
8. Lump sum; one payment only
11. *Twice per year
12. Every two months
22. Varies
23. 13 times a year; every 4 weeks
24. Every 6 weeks
31. *Twice a month
-1. NO PAYMENT
-2. NO REGULAR PAYMENTS
-7. *Other
0. Inap. (no personally leased vehicles: X2101^=1/fewer than 2 leased vehicles: X2101<2)

How many years or months was the original lease?

X2107(#1) Code number of years
X2114(#2) -1. Less than one year
0. Inap. (no personally leased vehicles: X2101^=1/fewer than 2 leased vehicles: X2101<2; number of months given: X2108/X2115>0)

X2108(#1) Code number of months
X2115(#2) 0. Inap. (no personally leased vehicles: X2101^=1/fewer than 2 leased vehicles: X2101<2; number of years given: X2107/X2114>0)

X2117(#3) Altogether, about how much are the lease payments on your other leased vehicles?

Altogether, about how much are the lease payments on your other leased vehicle?

Code amount
-1. Nothing
-2. No regular payments
 0. Inap. (no personally leased vehicles: X2101^=1; fewer than 3 leased vehicles: X2101<3)

X2118(#3) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED. (And how often is that amount paid?)

Code frequency
 1. *Day
 2. *Week
 3. Every two weeks
 4. *Month
 5. *Quarter
 6. *Year
 8. Lump sum; one payment only
11. Twice per year
12. Every two months
22. Varies
23. 13 times a year; every 4 weeks
24. Every 6 weeks
31. *Twice a month
-1. NO PAYMENT
-2. NO REGULAR PAYMENTS
-7. *Other
 0. Inap. (no personally leased vehicles: X2101^=1; fewer than 3 leased vehicles: X2101<3)

X8428(#3) Original value of remaining total for Rs who did not provide complete information within the grid structure (see introduction)

Code amount
 0. Inap. (no personally leased vehicles: X2101^=1; did not break off early in grid)

X8429(#3) Original value of frequency.

Code frequency
 2. *Week
 3. Every two weeks
 4. *Month
 5. *Quarter
 6. *Year
 8. Lump sum; one payment only
11. Twice per year
12. Every two months
22. Varies
23. 13 times a year; every 4 weeks
24. Every 6 weeks
31. *Twice a month
-1. NO PAYMENT
-2. NO REGULAR PAYMENTS
-7. *Other
 0. Inap. (no personally leased vehicles: X2101^=1; did not break off early in grid)

OWNED CARS, TRUCKS, VANS, AND SPORT UTILITY VEHICLES

X2201 Do you own any cars, or any kind of truck, van or sport utility vehicle (SUV)?

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

Do not include motorcyles, tractors, snow blowers, etc., or any vehicles owned by a business.

INCLUDE VEHICLES THAT ARE (OR COULD EASILY BE) IN RUNNING CONDITION.

1. *YES
5. *NO

X2202 Altogether, how many such cars or vehicles do you own?

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

Code number
0. Inap. (no owned cars etc.: X2201^=1)
****
FOR THE PUBLIC DATA SET, TOP-CODED AT 10
****

X6691 Originally reported value of X2202 (see introduction)

Code number
0. Inap. (no owned cars etc.: X2201^=1)
****
FOR THE PUBLIC DATA SET, TOP-CODED AT 10
****

#1 refers to first personally owned car
#2 refers to second personally owned car
#3 refers to third personally owned car
#4 refers to fourth personally owned car
#5 refers to all other personally owned cars

GF
X2203(#1) What type of vehicle is it?
X2303(#2)
X2403(#3) What type of vehicle is the newest one?
X7150(#4)
What type of vehicle is the next one?

INTERVIEWER: PROBE IF NECESSARY.
Is it a car, a van or minivan, a jeep or sport-utility vehicle, a pickup, or what?

1. *Car
2. *Van/minivan
3. *Sport utility vehicle (SUV)
4. *Pickup
5. Antique/classic/collector vehicle
6. Truck (except pickup)
8. *Station wagon
-7. *Other
0. Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars: X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars: X2202<4)

```
            ********************************************************
               FOR THE PUBLIC DATA SET, CODES 5 AND 6 ARE COMBINED
               WITH -7
            ********************************************************


          What model year, make and model is it?

          (2-WORD ANSWER. MAKE AND MODEL)
          PROBE FOR FULL MODEL NAME.

X7027(#1)  Code make
X7029(#2)  See MASTER VEHICLE MANUFACTURER LIST at X....
X7031(#3)   0.  Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars:
X7033(#4)       X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars:
                X2202<4)
            ********************************************************
                NOT INCLUDED IN THE PUBLIC DATA SET
            ********************************************************


X7028(#1)  Code model
X7030(#2)   0.  Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars:
X7032(#3)       X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars:
X7034(#4)       X2202<4)
            ********************************************************
                NOT INCLUDED IN THE PUBLIC DATA SET
            ********************************************************

X2205(#1)  Code model year (4 digits)
X2305(#2)  0.  Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars:
X2405(#3)      X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars:
X7152(#4)      X2202<4)
            ********************************************************
                FOR THE PUBLIC DATA SET, BOTTOM-CODED
                AT X8095-20
            ********************************************************

X8166(#1)  Recode: prevailing retail VALUE OF VEHICLE as of fall 2004
X8167(#2)  according to industry guidebook (NADA)
X8168(#3)
X8188(#4)  Code value
            0.  Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars:
                X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars:
                X2202<4)


X7543(#1)  When you got it, was it new or used?
X7542(#2)
X7541(#3)   1.  *New
X7153(#4)   2.  *Used
            0.  Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars:
                X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars:
                X2202<4)


X7540(#1)  In what year did you get it?
X7539(#2)
X7538(#3)  Code year (4 digits)
X7154(#4)   0.  Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars:
                X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars:
                X2202<4; did not buy car used: X7543^=2/X7542^=2/X7541^=2/
                X7153^=2)
            ********************************************************
```

FOR THE PUBLIC DATA SET, BOTTOM-CODED
AT X8095-20
****

X2206(#1) Not counting any loans I've already recorded, is any money
X2306(#2) still owed on loans for this (make and model)?
X2406(#3)
X7155(#4)
1. *YES
5. *NO
0. Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars: X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars: X2202<4)

In what month and year was the loan taken out?

X2207(#1) Code month
X2307(#2)
X2407(#3)
X7156(#4)
1. *January
2. *February
3. *March
4. *April
5. *May
6. *June
7. *July
8. *August
9. *September
10. *October
11. *November
12. *December
0. Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars: X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars: X2202<4; no loan on car: X2206^=1/X2306^=1/X2406^=1/X7155^=1)

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

X2208(#1) Code year (4 digits)
X2308(#2)
X2408(#3)
X7157(#4)
0. Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars: X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars: X2202<4; no loan on car: X2206^=1/X2306^=1/X2406^=1/X7155^=1)

****
FOR THE PUBLIC DATA SET, BOTTOM-CODED
AT X8095-20
****

X2209(#1) How much was borrowed or financed?
X2309(#2)
X2409(#3) Code amount
X7158(#4)
0. Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars: X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars: X2202<4; no loan on car: X2206^=1/X2306^=1/X2406^=1/X7155^=1)

X2210(#1) Is this a regular installment loan where you pay a fixed
X2310(#2) dollar amount each month for a fixed number of months until
X2410(#4) the loan is repaid, or some other kind?
X7159(#4)
1. *Regular Installment

```
             2.  *Other Kind
             0.  Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars:
                 X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars:
                 X2202<4; no loan on car: X2206^=1/X2306^=1/X2406^=1/
                 X7155^=1)


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

X2212(#1)   Code number of years
X2312(#2)   -1.  No set number of years
X2412(#3)   -7.  Unable to calculate from number of payments
X7161(#4)    0.  Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars:
                 X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars:
                 X2202<4; no loan on car: X2206^=1/X2306^=1/X2406^=1/
                 X7155^=1; not a regular loan: X2210^=1/X2310^=1/
                 X2410^=1/X7159^=1)

X2211(#1)   Code number of payments
X2311(#2)   -1.  No set number of payments
X2411(#3)   -7.  Unable to calculate from number of years
X7160(#4)    0.  Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars:
                 X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars:
                 X2202<4; no loan on car: X2206^=1/X2306^=1/X2406^=1/
                 X7155^=1; not a regular loan: X2210^=1/X2310^=1/
                 X2410^=1/X7159^=1)

X9162(#1)   Recode: term of loan in months
X9163(#2)   -1.  No set number of years/payments
X9164(#3)   -7.  Unable to calculate from number of years/payments
X9179(#4)    0.  Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars:
                 X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars:
                 X2202<4; no loan on car: X2206^=1/X2306^=1/X2406^=1/
                 X7155^=1; not a regular loan: X2210^=1/X2310^=1/
                 X2410^=1/X7159^=1)
            ********************************************************
                NOT INCLUDED IN THE PUBLIC DATA SET
            ********************************************************


X2213(#1)   How much are the payments?
X2313(#2)
X2413(#3)   Code amount
X7162(#4)   -1.  Nothing
            -2.  No regular payment
             0.  Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars:
                 X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars:
                 X2202<4; no loan on car: X2206^=1/X2306^=1/X2406^=1/
                 X7155^=1; not a regular loan: X2210^=1/X2310^=1/
                 X2410^=1/X7159^=1; no set number of payments: X2212=-1/
                 X2312=-1/X2412=-1/X7161=-1)

X7537(#1)   INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X7536(#2)   (And how often are they made?)
X7535(#3)
X7163(#4)   Code frequency
             2.  *Week
             3.  Every two weeks
             4.  *Month
             5.  *Quarter
             6.  *Year
             8.  Lump sum; one payment only
            11.  *Twice per year
```

```
            12.  Every two months
            31.  *Twice a month
            -1.  Nothing
            -2.  No regular payment
            -7.  *Other
             0.  Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars:
                 X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars:
                 X2202<4; no loan on car: X2206^=1/X2306^=1/X2406^=1/
                 X7155^=1; not a regular loan: X2210^=1/X2310^=1/
                 X2410^=1/X7159^=1; no set number of payments: X2212=-1/
                 X2312=-1/X2412=-1/X7161=-1)


X2214(#1)  What is the typical payment?
X2314(#2)
X2414(#3)  Code amount
X7164(#4)  -1.  Nothing
            -2.  No typical payment
             0.  Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars:
                 X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars:
                 X2202<4; no loan on car: X2206^=1/X2306^=1/X2406^=1/
                 X7155^=1; regular loan and regular payments: X2210=1
                 and X2213>0/X2310=1 and X2313>0/X2410=1 and X2413>0/
                 X7159=1 and X7162>0)

X2215(#1)  INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X2315(#2)  (And how often is it made?)
X2415(#3)
X7165(#4)  Code frequency
             2.  *Week
             3.  Every two weeks
             4.  *Month
             5.  *Quarter
             6.  *Year
             8.  *Lump sum; one payment only
            11.  *Twice per year
            12.  Every two months
            22.  Varies
            31.  *Twice a month
            -1.  Nothing
            -2.  No regular payment
            -7.  *Other
             0.  Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars:
                 X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars:
                 X2202<4; no loan on car: X2206^=1/X2306^=1/X2406^=1/
                 X7155^=1; regular loan and regular payments: X2210=1
                 and X2213>0/X2310=1 and X2313>0/X2410=1 and X2413>0/
                 X7159=1 and X7162>0)


X7534(#1)  Is this loan being paid off ahead of schedule, behind
X7533(#2)  schedule, or are the payments about on schedule?
X7532(#3)
X7166(#4)   1.  *On schedule
             2.  *Ahead of schedule
             3.  *Behind schedule
             0.  Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars:
                 X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars:
                 X2202<4; no loan on car: X2206^=1/X2306^=1/X2406^=1/
                 X7155^=1; not a regular loan: X2210^=1/X2310^=1/
                 X2410^=1/X2410^=1/X7159^=1; no regular payment:
                 X2213<=0/X2313<=0/X2413<=0/X7161<=0)
```

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

X2216(#1) Code month
X2316(#2) 1. *January
X2416(#3) 2. *February
X7167(#4) 3. *March
4. *April
5. *May
6. *June
7. *July
8. *August
9. *September
10. *October
11. *November
12. *December
0. Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars: X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars: X2202<4; no loan on car: X2206^=1/X2306^=1/X2406^=1/ X7155^=1; payments on schedule: X7534=1/X7533=1/X75323=1/ X7166=1)

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

X2217(#1) Code year (4 digit)
X2317(#2) 0. Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars:
X2417(#3) X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars:
X7168(#4) X2202<4; no loan on car: X2206^=1/X2306^=1/X2406^=1/
X7155^=1; payments on schedule: X7534=1/X7533=1/X75323=1/
X7166=1)

X2218(#1) How much is still owed on this loan?
X2318(#2)
X2418(#3) Code amount
X7169(#4) 0. Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars:
X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars:
X2202<4; no loan on car: X2206^=1/X2306^=1/X2406^=1/
X7155^=1)

X2219(#1) What is the current annual rate of interest being charged
X2319(#2) on this loan?
X2419(#3)
X7170(#4) Code percent * 100
-1. Nothing
0. Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars:
X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars:
X2202<4)

X2220(#1) Please look at the list of institutions you wrote down.
X2320(#2) Is the loan with any of the institutions on the list, or from
X2420(#3) someplace else?
X7171(#4)
IF INSTITUTIONS CARD: Which institution?
(IF "SOMEPLACE ELSE": What institution is that?
ASK R TO UPDATE LIST IF A NEW INSTITUTION IS MENTIONED
AT THIS POINT./IF "SOMEPLACE ELSE":What type of institution is that?)

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

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

1. *Institution 1
2. *Institution 2
3. *Institution 3
4. *Institution 4
5. *Institution 5
6. *Institution 6
7. *Institution 7
-7. *OTHER (Coded using the MASTER INSTITUTION LIST)
See MASTER INSTITIUTION LIST for other codes (See X308)
0. Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars: X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars: X2202<4)

The following codes show on the screen after at least seven distinct institutions have been during the course of the interview:

11. *COMMERCIAL BANK; trust company
12. *S&L/SAVINGS BANK
13. *CREDIT UNION
14. *FINANCE/LOAN CO
15. *DEALER
20. *PRIOR OWNER
21. *AUTO FINANCE/GMAC/FORD CREDIT

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

X9102(#1) Recode: type of institution
X9103(#2)
X9104(#3) See MASTER INSTITIUTION LIST for other codes (See X308)
X9215(#4) 0. Inap. (no owned cars etc.: X2201^=1/fewer than 2 cars: X2202<2/fewer than 3 cars: X2202<3/fewer than 4 cars: X2202<4)

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

X2422(#5) How much are all the other such vehicles that you own worth in today's prices?

How much is the other such vehicle that you own worth in today's prices?

How much are all the other such vehicles that you and others in your family living here own worth in today's prices?

How much is the other such vehicle that you and others in your family living here own worth in today's prices?

Code amount
0. Inap. (no owned cars etc.: X2201^=1; fewer than 5 cars: X2202<5);

X8430(#5) Original value of remaining total for Rs who did not provide complete information within the grid structure (see introduction)

Code amount
0. Inap. (no owned cars etc.: X2201^=1; did not break off early in grid)

X2423(#5) Not counting loans I have already recorded, is any money still owed on loans for these vehicles?

Not counting loans I have already recorded, is any money still owed on a loan for this vehicle?

1. *YES
5. *NO
0. Inap. (no owned cars etc.: X2201^=1; fewer than 5 cars: X2202<5);

X8431(#5) Original value for Rs who did not provide complete information within the grid structure (see introduction)

1. *YES
5. *NO
0. Inap. (no owned cars etc.: X2201^=1; did not break off early in grid)

X2424(#5) Altogether, about how much is still owed on these loans?

Altogether, about how much is still owed on this loan?

Code amount
0. Inap. (no owned cars etc.: X2201^=1; fewer than 5 cars: X2202<5; no loan on car: X2423^=1);

X8432(#5) Original value of remaining total for Rs who did not provide complete information within the grid structure (see introduction)

Code amount
0. Inap. (no owned cars etc.: X2201^=1; did not break off early in grid; no money owned on residual vehicles: X8430^=1)

X2425(#5) How much are the payments on these loans?

How much are the payments on this loan?

Code amount
-1. Nothing
-2. No regular payment
0. Inap. (no owned cars etc.: X2201^=1; fewer than 5 cars: X2202<5; no loan on car: X2423^=1);

X2426(#5) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED. (And how often is that amount paid?)

Code frequency
2. *Week
3. Every two weeks

4. *Month
5. *Quarter
6. *Year
8. Lump sum; one payment only
11. *Twice per year
12. Every two months
31. *Twice a month
-1. Nothing
-2. No regular payment
-7. *Other
0. Inap. (no owned cars etc.: X2201^=1; fewer than 5 cars: X2202<5; no loan on car: X2423^=1);

X8433(#5) Original value of remaining total for Rs who did not provide complete information within the grid structure (see introduction)

Code amount
0. Inap. (no owned cars etc.: X2201^=1; did not break off early in grid; no money owned on residual vehicles: X8430^=1)

X8434(#5) Original value of frequency.

Code frequency
2. *Week
3. Every two weeks
4. *Month
5. *Quarter
6. *Year
8. Lump sum; one payment only
11. *Twice per year
12. Every two months
31. *Twice a month
-1. Nothing
-2. No regular payment
-7. *Other
0. Inap. (no owned cars etc.: X2201^=1; did not break off early in grid; no money owned on residual vehicles: X8430^=1)

OTHER OWNED VEHICLES

GF

X2503 Do you own any other vehicles such as a motor home, RV, motorcycle, boat, or airplane?

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

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

1. *YES
5. *NO

X2504 Altogether, how many of these other vehicles do you own?

Altogether, how many of these other vehicles do you or someone in your family living here own?

Code number
 0. Inap. (no other vehicles: X2503^=1)
****
   FOR THE PUBLIC DATA SET, TOP-CODED AT 5
****

X6692 Originally reported value of X2504 (see introduction)

Code number
 0. Inap. (no other vehicles: X2503^=1)
****
   FOR THE PUBLIC DATA SET, TOP-CODED AT 5
****

#1 refers to first other owned vehicle
#2 refers to second other owned vehicle
#3 refers to all remaining other owned vehicle

X2505(#1) What type of vehicle is it?
X2605(#2)
Code number
What type of vehicle is the newest one?

What type of vehicle is the next one?

Is it a motor home, RV, motorcycle, boat, airplane, or what?

 1. *motor home
 2. *RV; recreation vehicle
 3. *airplane; helicopter
 4. *boat
 6. Camper/(house) trailer (except 16,17)
 9. Tractor
11. *motorcycle; motor scooter
12. Snowmobile
13. Golf cart
14. Non-automobile off-road vehicle; kart, dragster
15. Miscellaneous construction vehicle
16. Horse trailer
17. Other trailer (e.g., boat trailers)
18. Non-boat water vehicle
19. Glider, hot air balloon, other airborne vehicle n.e.c.
20. Bus
-7. *Other
 0. Inap. (no other vehicles: X2503^=1/fewer than 2 other
     vehicles: X2504<2/fewer than 3 other vehicles: X2404<3)
****
   FOR THE PUBLIC DATA SET, CODES 2 AND 6 ARE COMBINED
   WITH CODE 1; CODES 4 AND 19 ARE COMBINED WITH CODE 3;
   CODE 9 IS COMBINED WITH CODE 15; CODES 13 AND 14 ARE
   COMBINED WITH CODE 12; CODE 16 IS COMBINED WITH CODE
   17
****

X2506(#1) About how much is this (vehicle type) worth?
X2606(#2)
About how much is this vehicle worth?

Code amount

0. Inap. (no other vehicles: X2503^=1/fewer than 2 other vehicles: X2504<2/fewer than 3 other vehicles: X2404<3)

X2507(#1) X2607(#2) Not counting any loans that I have already recorded, is any money still

owed on loans for this (vehicle type)?

owed on loans for this vehicle?

1. *YES
5. *NO
0. Inap. (no other vehicles: X2503^=1/fewer than 2 other vehicles: X2504<2/fewer than 3 other vehicles: X2404<3)

In what month and year was the loan taken out?

X2508(#1) X2608(#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
0. Inap. (no other vehicles: X2503^=1/fewer than 2 other vehicles: X2504<2/fewer than 3 other vehicles: X2404<3; no loan on vehicle: X2507^=1/X2607^=1)

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

X2509(#1) X2609(#2) Code year (4 digits)

0. Inap. (no other vehicles: X2503^=1/fewer than 2 other vehicles: X2504<2/fewer than 3 other vehicles: X2404<3; no loan on vehicle: X2507^=1/X2607^=1)

****
FOR THE PUBLIC DATA SET, BOTTOM-CODED AT X8095-20
****

GF

X2510(#1) X2610(#2) How much was borrowed or financed, not counting the finance charges?

IF R ONLY OWNS PART, RECORD ONLY LOAN TERMS THAT APPLY TO THE PEU

Code amount

0. Inap. (no other vehicles: X2503^=1/fewer than 2 other vehicles: X2504<2/fewer than 3 other vehicles: X2404<3; no loan on vehicle: X2507^=1/X2607^=1)

X2511(#1) X2611(#2) Is this a regular installment loan where you pay a fixed dollar amount each month for a fixed number of months until the loan is repaid, or some other kind?

1. *Regular Installment
2. *Other Kind
0. Inap. (no other vehicles: X2503^=1/fewer than 2 other vehicles: X2504<2/fewer than 3 other vehicles: X2404<3; no loan on vehicle: X2507^=1/X2607^=1)

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

X2513(#1) Code number of years
X2613(#2) -1. No set number of years
-7. Unable to calculate from number of payments
0. Inap. (no other vehicles: X2503^=1/fewer than 2 other vehicles: X2504<2/fewer than 3 other vehicles: X2404<3; no loan on vehicle: X2507^=1/X2607^=1; not a regular loan: X2511^=1/X2611^=1)

X2512(#1) Code number of payments
X2612(#2) -1. No set number of payments
-7. Unable to calculate from number of years
0. Inap. (no other vehicles: X2503^=1/fewer than 2 other vehicles: X2504<2/fewer than 3 other vehicles: X2404<3; no loan on vehicle: X2507^=1/X2607^=1; not a regular loan: X2511^=1/X2611^=1)

X9165(#1) Recode: term of loan in months
X9166(#2) -1. No set number of years/payments
-7. Unable to calculate from number of years/payments
0. Inap. (no other vehicles: X2503^=1/fewer than 2 other vehicles: X2504<2/fewer than 3 other vehicles: X2404<3; no loan on vehicle: X2507^=1/X2607^=1; not a regular loan: X2511^=1/X2611^=1)

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

X2514(#1) How much are the payments?
X2614(#2)

Code amount
-1. Nothing
-2. No regular payment
0. Inap. (no other vehicles: X2503^=1/fewer than 2 other vehicles: X2504<2/fewer than 3 other vehicles: X2404<3; no loan on vehicle: X2507^=1/X2607^=1; not a regular loan: X2511^=1/X2611^=1; no set number of payments: X2512=-1/X2612=-1)

X7531(#1) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X7530(#2) (And how often are they due?)

Code frequency
2. *Week
3. Every two weeks
4. *Month
5. *Quarter
6. *Year
8. Lump sum; one payment only
11. *Twice per year
12. Every two months
31. *Twice a month
-1. Nothing
-2. No regular payment
-7. *Other

0. Inap. (no other vehicles: X2503^=1/fewer than 2 other vehicles: X2504<2/fewer than 3 other vehicles: X2404<3; no loan on vehicle: X2507^=1/X2607^=1; not a regular loan: X2511^=1/X2611^=1; no set number of payments: X2512=-1/X2612=-1)

X2515(#1) What is the typical payment?
X2615(#2)

Code amount
-1. Nothing
-2. No typical payment
0. Inap. (no other vehicles: X2503^=1/fewer than 2 other vehicles: X2504<2/fewer than 3 other vehicles: X2404<3; no loan on vehicle: X2507^=1/X2607^=1; regular loan and regular payments: X2511=1 and X2514>0/X2611=1 and X2614>0)

X2516(#1) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X2616(#2) (And how often is it made?)

Code frequency
2. *Week
3. Every two weeks
4. *Month
5. *Quarter
6. *Year
8. Lump sum; one payment only
11. *Twice per year
12. Every two months
22. Varies
31. *Twice a month
-1. Nothing
-2. No regular payment
-7. *Other
0. Inap. (no other vehicles: X2503^=1/fewer than 2 other vehicles: X2504<2/fewer than 3 other vehicles: X2404<3; no loan on vehicle: X2507^=1/X2607^=1; regular loan and regular payments: X2511=1 and X2514>0/X2611=1 and X2614>0)

X7529(#1) Is this loan being paid off ahead of schedule, behind
X7528(#2) schedule, or are the payments about on schedule?
1. *On schedule
2. *Ahead of schedule
3. *Behind schedule
0. Inap. (no other vehicles: X2503^=1/fewer than 2 other vehicles: X2504<2/fewer than 3 other vehicles: X2404<3; no loan on vehicle: X2507^=1/X2607^=1; not a regular loan: X2511^=1/X2611^=1; no regular payment: X2514<=0/X2614<=0)

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

X2517(#1) Code month
X2617(#2) 1. *January
2. *February
3. *March
4. *April
5. *May
6. *June
7. *July

8. *August
9. *September
10. *October
11. *November
12. *December
0. Inap. (no other vehicles: X2503^=1/fewer than 2 other vehicles: X2504<2/fewer than 3 other vehicles: X2404<3; no loan on vehicle: X2507^=1/X2607^=1; payments on schedule: X7529=1/X7528=1)

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

X2518(#1) Code year
X2618(#2) 0. Inap. (no other vehicles: X2503^=1/fewer than 2 other vehicles: X2504<2/fewer than 3 other vehicles: X2404<3; no loan on vehicle: X2507^=1/X2607^=1; payments on schedule: X7529=1/X7528=1)

X2519(#1) How much is still owed on this loan?
X2619(#2)

Code amount
0. Inap. (no other vehicles: X2503^=1/fewer than 2 other vehicles: X2504<2/fewer than 3 other vehicles: X2404<3; no loan on vehicle: X2507^=1/X2607^=1)

X2520(#1) What is the current annual rate of interest being charged
X2620(#2) on this loan?

Code percent * 100
-1. Nothing
0. Inap. (no other vehicles: X2503^=1/fewer than 2 other vehicles: X2504<2/fewer than 3 other vehicles: X2404<3; no loan on vehicle: X2507^=1/X2607^=1)

X2521(#1) Please look at the list of institutions you wrote down.
X2621(#2) Is the loan with any of the institutions on the list, or from someplace else?

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

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

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

1. *Institution 1
2. *Institution 2
3. *Institution 3
4. *Institution 4
5. *Institution 5
6. *Institution 6

7. *Institution 7
-7. *OTHER (Coded using the MASTER INSTITUTION LIST)
See MASTER INSTITIUTION LIST for other codes (See X308)
0. Inap. (no other vehicles: X2503^=1/fewer than 2 other vehicles: X2504<2/fewer than 3 other vehicles: X2404<3; no loan on vehicle: X2507^=1/X2607^=1)

The following codes show on the screen after at least seven distinct institutions have been during the course of the interview:

11. *COMMERCIAL BANK; trust company
12. *S&L/SAVINGS BANK
13. *CREDIT UNION
14. *FINANCE/LOAN CO
17. *BROKERAGE

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

X9105(#1) Recode: type of institution
X9106(#2)

See MASTER INSTITIUTION LIST for other codes (See X308)
0. Inap. (no other vehicles: X2503^=1/fewer than 2 other vehicles: X2504<2/fewer than 3 other vehicles: X2404<3; no loan on vehicle: X2507^=1/X2607^=1)

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

X2623(#3) How much are all the other such vehicles that you own worth?

How much is the other such vehicle that you own worth?

How much are all the other such vehicles that you and others in your family living here own worth?

How much is the other such vehicle that you and others in your family living here own worth?

Code amount
0. Inap. (no other vehicles: X2503^=1; fewer than 3 other vehicles: X2504<2)

X8435(#3) Original value of remaining total for Rs who did not provide complete information within the grid structure (see introduction)

Code amount
0. Inap. (no other vehicles: X2503^=1; did not break off early in grid)

X2624(#3) Not counting loans I have already recorded, is any money still owed on loans for these vehicles?

Not counting loans I have already recorded, is any money still owed on loans for this vehicle?

1. *YES
5. *NO

0. Inap. (no other vehicles: X2503^=1; fewer than 3 other vehicles: X2504<2)

X8436(#3) Original value for Rs who did not provide complete information within the grid structure (see introduction)

1. *YES
5. *NO
0. Inap. (no other vehicles: X2503^=1; did not break off early in grid)

X2625(#3) Altogether, about how much is still owed on these loans?

Altogether, about how much is still owed on this loan?

Code amount
0. Inap. (no other vehicles: X2503^=1; fewer than 3 other vehicles: X2504<2; no money owed on vehicle: X2624^=1)

X8437(#3) Original value of remaining total for Rs who did not provide complete information within the grid structure (see introduction)

Code amount
0. Inap. (no other vehicles: X2503^=1; did not break off early in grid; no loans on residual vehicles: X8436^=1)

X2626(#3) How much are the payments on these loans?

How much are the payments on this loan?

Code amount
-1. Nothing
-2. No regular payment
0. Inap. (no other vehicles: X2503^=1; fewer than 3 other vehicles: X2504<2; no money owed on vehicle: X2624^=1)

X2627(#3) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED. (And how often is that amount paid?)

Code frequency
2. *Week
3. Every two weeks
4. *Month
5. *Quarter
6. *Year
8. Lump sum; one payment only
11. *Twice per year
12. Every two months
31. *Twice a month
-1. Nothing
-2. No regular payment
-7. *Other
0. Inap. (no other vehicles: X2503^=1; fewer than 3 other vehicles: X2504<2; no money owed on vehicle: X2624^=1)

X8438(#3) Original value of remaining total for Rs who did not provide complete information within the grid structure (see introduction)

Code amount

0. Inap. (no other vehicles: X2503^=1; did not break off early in grid; no loans on residual vehicles: X8436^=1)

X8439(#3) Original value of frequency.

Code frequency
2. *Week
3. Every two weeks
4. *Month
5. *Quarter
6. *Year
8. *Lump sum; one payment only
11. *Twice per year
12. Every two months
31. *Twice a month
-1. Nothing
-2. No regular payment
-7. *Other
0. Inap. (no other vehicles: X2503^=1; fewer than 3 other vehicles: X2504<2; no money owed on vehicle: X2624^=1)

EDUCATION LOANS

X7801 Do you owe any money or have any loans for educational expenses?

Do you and your family living here owe any money or have any loans for educational expenses?

IF YES: Please do not include any credit cards or other loans I have already recorded.

DO NOT INCLUDE TUITION BILLS THAT HAVE ARRIVED BUT ARE NOT YET PAID.

1. *YES
5. *NO

X7802 How many such loans are there?

IF ORIGINALLY MANY LOANS, BUT NOW CONSOLIDATED, RECORD THE CONSOLIDATED NUMBER.
IF MULTIPLE LOANS FROM ONE SOURCE THAT ARE TREATED BY THE LENDER AS ONE ACCOUNT, TREAT AS ONE LOAN HERE.

Code number
0. Inap. (no education loans: X7801^=1)
****
FOR THE PUBLIC DATA SET, TOP-CODED AT 7
****

X6693 Originally reported value of X7802 (see introduction)

Code number
0. Inap. (no education loans: X7801^=1)
****
FOR THE PUBLIC DATA SET, TOP-CODED AT 7
****

```
--------------------------------------------------------------------------------
#1 refers to first education loan
#2 refers to second education loan
#3 refers to third education
#4 refers to fourth education
#5 refers to fifth education
#6 refers to sixth education
#7 refers to all remaining education loans
--------------------------------------------------------------------------------

           In what month and year was this loan taken out?

           About the largest loan, in what month and year was
           this loan taken out?

           About the next education loan, in what month and year was
           this loan taken out?

           IF LOAN WAS CONSOLIDATED, ASK FOR THE DATE OF CONSOLIDATION.

X7803(#1)  Code month
X7826(#2)   1.  *January
X7849(#3)   2.  *February
X7903(#4)   3.  *March
X7926(#5)   4.  *April
X7949(#6)   5.  *May
            6.  *June
            7.  *July
            8.  *August
            9.  *September
           10.  *October
           11.  *November
           12.  *December
            0.  Inap. (no education loans: X7801^=1/less than 2 loans;
                X7802<2/less than 3 loans: X7802<3/less than 4 loans:
                X7802<4/less than 5 loans: X7802<5/less than 6 loans:
                X7802<6)
           ********************************************************
               NOT INCLUDED IN THE PUBLIC DATA SET
           ********************************************************

X7804(#1)  Code year (4 digits)
X7827(#2)   0.  Inap. (no education loans: X7801^=1/less than 2 loans;
X7850(#3)       X7802<2/less than 3 loans: X7802<3/less than 4 loans:
X7904(#4)       X7802<4/less than 5 loans: X7802<5/less than 6 loans:
X7927(#5)       X7802<6)
X7950(#6)
           ********************************************************
               FOR THE PUBLIC DATA SET, BOTTOM-CODED
               AT X8095-20
           ********************************************************


X7805(#1)  How much was borrowed or financed, not counting the finance
X7828(#2)  charges?
X7851(#3)
X7905(#4)  Code amount
X7928(#5)   0.  Inap. (no education loans: X7801^=1/less than 2 loans;
X7951(#6)       X7802<2/less than 3 loans: X7802<3/less than 4 loans:
                X7802<4/less than 5 loans: X7802<5/less than 6 loans:
                X7802<6)
```

X7806(#1) Are you paying on this loan now?
X7829(#2)
X7852(#3) 1. *YES
X7906(#4) 5. *NO
X7929(#5) 0. Inap. (no education loans: X7801^=1/less than 2 loans;
X7952(#6) X7802<2/less than 3 loans: X7802<3/less than 4 loans:
X7802<4/less than 5 loans: X7802<5/less than 6 loans:
X7802<6)

X7173(#1) Are the payments on this loan deferred?
X7174(#2)
X7175(#3) 1. *YES
X7176(#4) 5. *NO
X7177(#5) 0. Inap. (no education loans: X7801^=1/less than 2 loans;
X7178(#6) X7802<2/less than 3 loans: X7802<3/less than 4 loans:
X7802<4/less than 5 loans: X7802<5/less than 6 loans:
X7802<6; paying on loan now: X7806^=5/X7829^=5/X7852^=5/
X7806^=5;/X7929^=5/X7952^=5)

When will you start paying on this loan?

X7807(#1) Code month
X7830(#2) 1. *January
X7853(#3) 2. *February
X7907(#4) 3. *March
X7930(#5) 4. *April
X7953(#6) 5. *May
6. *June
7. *July
8. *August
9. *September
10. *October
11. *November
12. *December
0. Inap. (no education loans: X7801^=1/less than 2 loans;
X7802<2/less than 3 loans: X7802<3/less than 4 loans:
X7802<4/less than 5 loans: X7802<5/less than 6 loans:
X7802<6; paying on loan now: X7806^=5/X7829^=5/X7852^=5/
X7806^=5;/X7929^=5/X7952^=5; payments not deferred:
X7173^=1/X7174^=1/X7175^=1/X7176^=1/X7177^=1/X7178^=1)
****
NOT INCLUDED IN THE PUBLIC DATA SET
****

X7808(#1) Code year (4 digits)
X7831(#2)
X7854(#3) 0. Inap. (no education loans: X7801^=1/less than 2 loans;
X7908(#4) X7802<2/less than 3 loans: X7802<3/less than 4 loans:
X7931(#5) X7802<4/less than 5 loans: X7802<5/less than 6 loans:
X7954(#6) X7802<6; paying on loan now: X7806^=5/X7829^=5/X7852^=5/
X7806^=5;/X7929^=5/X7952^=5; payments not deferred:
X7173^=1/X7174^=1/X7175^=1/X7176^=1/X7177^=1/X7178^=1)

X7809(#1) Is this loan accumulating interest which you will have to
X7832(#2) pay?
X7855(#3)
X7909(#4) 1. *YES
X7932(#5) 5. *NO
X7955(#6) 0. Inap. (no education loans: X7801^=1/less than 2 loans;
X7802<2/less than 3 loans: X7802<3/less than 4 loans:
X7802<4/less than 5 loans: X7802<5/less than 6 loans:

X7802<6; paying on loan now: X7806^=5/X7829^=5/X7852^=5/
X7806^=5;/X7929^=5/X7952^=5; payments not deferred:
X7173^=1/X7174^=1/X7175^=1/X7176^=1/X7177^=1/X7178^=1)

When did you start paying on this loan?

(TAKE MOST RECENT TIME R BEGAN PAYING ON LOAN).

When did you last make payments on this loan?

X7810(#1) Code month
X7833(#2) 1. *January
X7856(#3) 2. *February
X7910(#4) 3. *March
X7933(#5) 4. *April
X7956(#6) 5. *May
6. *June
7. *July
8. *August
9. *September
10. *October
11. *November
12. *December
0. Inap. (no education loans: X7801^=1/less than 2 loans;
X7802<2/less than 3 loans: X7802<3/less than 4 loans:
X7802<4/less than 5 loans: X7802<5/less than 6 loans:
X7802<6; not paying on loan now and payments deferred:
X7806=5 & X7173=1/X7829=5 and X7174=1/X7852=5 and X7175=1/
X7906=5 & X7176=1/X7929=5 and X7177=1/X7952=5 and X7178=1)

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

X7811(#1) Code year
X7834(#2) 0. Inap. (no education loans: X7801^=1/less than 2 loans;
X7857(#3) X7802<2/less than 3 loans: X7802<3/less than 4 loans:
X7911(#4) X7802<4/less than 5 loans: X7802<5/less than 6 loans:
X7934(#5) X7802<6; not paying on loan now and payments deferred:
X7957(#6) X7806=5 & X7173=1/X7829=5 and X7174=1/X7852=5 and X7175=1/
X7906=5 & X7176=1/X7929=5 and X7177=1/X7952=5 and X7178=1)

****
FOR THE PUBLIC DATA SET, BOTTOM-CODED
AT X8095-20
****

X7812(#1) Is this a regular installment loan where you pay a fixed
X7835(#2) dollar amount each month for a fixed number of months until
X7858(#3) the loan is repaid,or some other kind?
X7912(#4)
X7935(#5) 1. *Regular Installment
X7958(#6) 2 *Other Kind
0. Inap. (no education loans: X7801^=1/less than 2 loans;
X7802<2/less than 3 loans: X7802<3/less than 4 loans:
X7802<4/less than 5 loans: X7802<5/less than 6 loans:
X7802<6; not paying on loan now and payments deferred:
X7806=5 & X7173=1/X7829=5 and X7174=1/X7852=5 and X7175=1/
X7906=5 & X7176=1/X7929=5 and X7177=1/X7952=5 and X7178=1)

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

X7813(#1) Code number of years
X7836(#2) -1. No set number of years
X7859(#3) -7. Unable to calculate from number of payments
X7913(#4)   0. Inap. (no education loans: X7801^=1/less than 2 loans;
X7936(#5)   X7802<2/less than 3 loans: X7802<3/less than 4 loans:
X7959(#6)   X7802<4/less than 5 loans: X7802<5/less than 6 loans:
                X7802<6; not paying on loan now and payments deferred:
                X7806=5 & X7173=1/X7829=5 and X7174=1/X7852=5 and X7175=1/
                X7906=5 & X7176=1/X7929=5 and X7177=1/X7952=5 and X7178=1;
                not a regular loan: X7812^=1/X7835^=1/X7858^=1/X7912^=1/
                X7935^=1/X7958^=1);

X7814(#1) Code number of payments
X7837(#2) -1. No set number of payments
X7860(#3) -7. Unable to calculate from number of years
X7914(#4)   0. Inap. (no education loans: X7801^=1/less than 2 loans;
X7937(#5)   X7802<2/less than 3 loans: X7802<3/less than 4 loans:
X7960(#6)   X7802<4/less than 5 loans: X7802<5/less than 6 loans:
                X7802<6; not paying on loan now and payments deferred:
                X7806=5 & X7173=1/X7829=5 and X7174=1/X7852=5 and X7175=1/
                X7906=5 & X7176=1/X7929=5 and X7177=1/X7952=5 and X7178=1;
                not a regular loan: X7812^=1/X7835^=1/X7858^=1/X7912^=1/
                X7935^=1/X7958^=1);

X9173(#1) Recode: term of loan in months
X9174(#2) -1. No set number of years/payments
X9175(#3) -7. Unable to calculate from number of years/payments
X9176(#4)   0. Inap. (no education loans: X7801^=1/less than 2 loans;
X9177(#5)   X7802<2/less than 3 loans: X7802<3/less than 4 loans:
X9178(#6)   X7802<4/less than 5 loans: X7802<5/less than 6 loans:
                X7802<6; not paying on loan now and payments deferred:
                X7806=5 & X7173=1/X7829=5 and X7174=1/X7852=5 and X7175=1/
                X7906=5 & X7176=1/X7929=5 and X7177=1/X7952=5 and X7178=1;
                not a regular loan: X7812^=1/X7835^=1/X7858^=1/X7912^=1/
                X7935^=1/X7958^=1);
           ****
               NOT INCLUDED IN THE PUBLIC DATA SET
           ****

X7815(#1) How much are the payments?
X7838(#2)
X7861(#3) Code amount
X7915(#4) -1. Nothing
X7938(#5) -2. No regular payment
X7961(#6)   0. Inap. (no education loans: X7801^=1/less than 2 loans;
                X7802<2/less than 3 loans: X7802<3/less than 4 loans:
                X7802<4/less than 5 loans: X7802<5/less than 6 loans:
                X7802<6; not paying on loan now and payments deferred:
                X7806=5 & X7173=1/X7829=5 and X7174=1/X7852=5 and X7175=1/
                X7906=5 & X7176=1/X7929=5 and X7177=1/X7952=5 and X7178=1;
                not a regular loan: X7812^=1/X7835^=1/X7858^=1/X7912^=1/
                X7935^=1/X7958^=1; no set number of payments: X7813=-1/
                X7836=-1/X7859=-1/X7913=-1/X7936=-1/X7959=-1)

X7816(#1) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X7839(#2) (And how often are they made?)
X7862(#3)
X7916(#4) Code frequency
X7939(#5)   2. *Week
X7962(#6)   3. Every two weeks
            4. *Month
            5. *Quarter
            6. *Year

```
             8.  Lump sum; one payment only
            11.  *Twice per year
            12.  Every two months
            31.  *Twice a month
            -1.  Nothing
            -2.  No regular payment
            -7.  *Other
             0.  Inap. (no education loans: X7801^=1/less than 2 loans;
                 X7802<2/less than 3 loans: X7802<3/less than 4 loans:
                 X7802<4/less than 5 loans: X7802<5/less than 6 loans:
                 X7802<6; not paying on loan now and payments deferred:
                 X7806=5 & X7173=1/X7829=5 and X7174=1/X7852=5 and X7175=1/
                 X7906=5 & X7176=1/X7929=5 and X7177=1/X7952=5 and X7178=1;
                 not a regular loan: X7812^=1/X7835^=1/X7858^=1/X7912^=1/
                 X7935^=1/X7958^=1; no set number of payments: X7813=-1/
                 X7836=-1/X7859=-1/X7913=-1/X7936=-1/X7959=-1)


X7817(#1)  What is the typical payment?
X7840(#2)
X7863(#3)  Code amount
X7917(#4)  -1.  Nothing
X7940(#5)  -2.  No typical payment
X7963(#6)   0.  Inap. (no education loans: X7801^=1/less than 2 loans;
                X7802<2/less than 3 loans: X7802<3/less than 4 loans:
                X7802<4/less than 5 loans: X7802<5/less than 6 loans:
                X7802<6; not paying on loan now and payments deferred:
                X7806=5 & X7173=1/X7829=5 and X7174=1/X7852=5 and X7175=1/
                X7906=5 & X7176=1/X7929=5 and X7177=1/X7952=5 and X7178=1;
                regular loan and regular payments: X7812=1 and X7815>0/
                X7835=1 and X7838>0/X7858=1 and X7861>0/ X7912=1 and
                X7915>0/X7935=1 and X7938>0/X7958=1 and X7961>0)

X7818(#1)  INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X7841(#2)  (And how often is it made?)
X7864(#3)
X7918(#4)  Code frequency
X7941(#5)   2.  *Week
X7964(#6)   3.  Every two weeks
            4.  *Month
            5.  *Quarter
            6.  *Year
            8.  Lump sum; one payment only
           11.  *Twice per year
           12.  Every two months
           22.  Varies
           31.  *Twice a month
           -1.  Nothing
           -2.  No regular payment
           -7.  *Other
            0.  Inap. (no education loans: X7801^=1/less than 2 loans;
                X7802<2/less than 3 loans: X7802<3/less than 4 loans:
                X7802<4/less than 5 loans: X7802<5/less than 6 loans:
                X7802<6; not paying on loan now and payments deferred:
                X7806=5 & X7173=1/X7829=5 and X7174=1/X7852=5 and X7175=1/
                X7906=5 & X7176=1/X7929=5 and X7177=1/X7952=5 and X7178=1;
                regular loan and regular payments: X7812=1 and X7815>0/
                X7835=1 and X7838>0/X7858=1 and X7861>0/ X7912=1 and
                X7915>0/X7935=1 and X7938>0/X7958=1 and X7961>0)


X7821(#1)  Is this loan being paid off ahead of schedule, behind
X7844(#2)  schedule, or are the payments about on schedule?
X7867(#3)
```

X7921(#4) 1. *On schedule
X7944(#5) 2. *Ahead of schedule
X7967(#6) 3. *Behind schedule
           0. Inap. (no education loans: X7801^=1/less than 2 loans;
               X7802<2/less than 3 loans: X7802<3/less than 4 loans:
               X7802<4/less than 5 loans: X7802<5/less than 6 loans:
               X7802<6; not paying on loan now and payments deferred:
               X7806=5 & X7173=1/X7829=5 and X7174=1/X7852=5 and X7175=1/
               X7906=5 & X7176=1/X7929=5 and X7177=1/X7952=5 and X7178=1;
               not a regular loan: X7812^=1/X7835^=1/X7858^=1/X7912^=1/
               X7935^=1/X7958^=1; no set number of payments: X7813=-1/
               X7836=-1/X7859=-1/X7913=-1/X7936=-1/X7959=-1)

           In what month and year do you expect this loan to be repaid?

X7819(#1) Code month
X7842(#2)   1. *January
X7865(#3)   2. *February
X7919(#4)   3. *March
X7942(#5)   4. *April
X7965(#6)   5. *May
            6. *June
            7. *July
            8. *August
            9. *September
           10. *October
           11. *November
           12. *December
            0. Inap. (no education loans: X7801^=1/less than 2 loans;
                X7802<2/less than 3 loans: X7802<3/less than 4 loans:
                X7802<4/less than 5 loans: X7802<5/less than 6 loans:
                X7802<6; not paying on loan now and payments deferred:
                X7806=5 & X7173=1/X7829=5 and X7174=1/X7852=5 and X7175=1/
                X7806=5 & X7173=1/X7829=5 and X7174=1/X7852=5 and X7175=1/
                X7906=5 & X7176=1/X7929=5 and X7177=1/X7952=5 and X7178=1;
                payments on schedule: X7821=1/X7844=1/X7867=1/X7921=1/
                X7944=1/X7967=1)
           ****
               NOT INCLUDED IN THE PUBLIC DATA SET
           ****

X7820(#1) Code year (4 digit)
X7843(#2)   0. Inap. (no education loans: X7801^=1/less than 2 loans;
X7866(#3)   X7802<2/less than 3 loans: X7802<3/less than 4 loans:
X7920(#4)   X7802<4/less than 5 loans: X7802<5/less than 6 loans:
X7943(#5)   X7802<6; not paying on loan now and payments deferred:
X7966(#6)   X7806=5 & X7173=1/X7829=5 and X7174=1/X7852=5 and X7175=1/
                X7806=5 & X7173=1/X7829=5 and X7174=1/X7852=5 and X7175=1/
                X7906=5 & X7176=1/X7929=5 and X7177=1/X7952=5 and X7178=1;
                payments on schedule: X7821=1/X7844=1/X7867=1/X7921=1/
                X7944=1/X7967=1)

X7822(#1) What is the current annual rate of interest being charged
X7845(#2) on this loan?
X7868(#3)
X7922(#4) Code percent * 100
X7945(#5) -1. Nothing
X7968(#6)   0. Inap. (no education loans: X7801^=1/less than 2 loans;
                X7802<2/less than 3 loans: X7802<3/less than 4 loans:
                X7802<4/less than 5 loans: X7802<5/less than 6 loans:
                X7802<6; not paying on loan now and payments deferred:
                X7806=5 & X7173=1/X7829=5 and X7174=1/X7852=5 and X7175=1/

X7806=5 & X7173=1/X7829=5 and X7174=1/X7852=5 and X7175=1/
X7906=5 & X7176=1/X7929=5 and X7177=1/X7952=5 and X7178=1;
interest not accumulating: X7809=5/X7832=5/X7855=5/
X7909=5/X7932=5/X7955=5)

X7823(#1) Please look at the list of institutions you wrote down.
X7846(#2) Is the loan with any of the institutions on the list, or from
X7869(#3) someplace else?
X7923(#4)
X7946(#5) IF INSTITUTIONS CARD: Which institution?
X7969(#6) (IF "SOMEPLACE ELSE": What institution is that?
ASK R TO UPDATE LIST IF A NEW INSTITUTION IS MENTIONED
AT THIS POINT./IF "SOMEPLACE ELSE":What type of institution
is that?)

Please look at the Institutions Card. Is the loan with any
of the institutions on the Institutions Card, or from
someplace else?

IF INSTITUTIONS CARD: Which institution?
(IF "SOMEPLACE ELSE": What institution is that?
CHECK INSTITUTION CARD AND UPDATE IF A NEW INSTITUTION IS
MENTIONED AT THIS POINT./ IF "SOMEPLACE ELSE": What type of
institution is that?)

1. *Institution 1
2. *Institution 2
3. *Institution 3
4. *Institution 4
5. *Institution 5
6. *Institution 6
7. *Institution 7
-7. *OTHER (Coded using the MASTER INSTITUTION LIST)
See MASTER INSTITIUTION LIST for other codes (See X308)
0. Inap. (no education loans: X7801^=1/less than 2 loans;
X7802<2/less than 3 loans: X7802<3/less than 4 loans:
X7802<4/less than 5 loans: X7802<5/less than 6 loans:
X7802<6)

The following codes show on the screen after at
least seven distinct institutions have been during
the course of the interview:
11. *COMMERCIAL BANK; trust company
12. *S&L/SAVINGS BANK
13. *CREDIT UNION
14. *FINANCE/LOAN CO
16. *BROKERAGE
32. *COLLEGE/UNIVERSITY

****

SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC
DATA SET

****

X9203(#1) Recode: type of institution
X9204(#2)
X9205(#3) See MASTER INSTITIUTION LIST for other codes (See X308)
X9206(#4) 0. Inap. (no education loans: X7801^=1/less than 2 loans;
X9207(#5) X7802<2/less than 3 loans: X7802<3/less than 4 loans:
X9208(#6) X7802<4/less than 5 loans: X7802<5/less than 6 loans:
X7802<6)

****

SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC

DATA SET
****

X7824(#1) How much is still owed on this loan?
X7847(#2)
X7870(#3) Code amount
X7924(#4) 0. Inap. (no education loans: X7801^=1/less than 2 loans;
X7947(#5) X7802<2/less than 3 loans: X7802<3/less than 4 loans:
X7970(#6) X7802<4/less than 5 loans: X7802<5/less than 6 loans:
X7802<6)

X7179(#7) How much in total is owed on all the remaining loans?

Code amount
0. Inap. (no education loans: X7801^=1; less than 7 loans)

X8440(#7) Original value of remaining total for Rs who did not provide complete information within the grid structure (see introduction)

Code amount
0. Inap. (no education loans: X7801^=1; did not break off early in grid)

X7180(#7) How much in total are all the payments you are making on all the remaining loans?

Code amount
-1. Nothing
-2. No regular payment
0. Inap. (no education loans: X7801^=1; less than 7 loans)

X7181(#7) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
(And how often is that amount paid?)

Code frequency
2. *Week
3. Every two weeks
4. *Month
5. *Quarter
6. *Year
8. Lump sum; one payment only
11. *Twice per year
12. Every two months
31. *Twice a month
-1. Nothing
-2. No regular payment
-7. *Other
0. Inap. (no education loans: X7801^=1; less than 7 loans)

X8441(#7) Original value of remaining total for Rs who did not provide complete information within the grid structure (see introduction)

Code amount
-1. Nothing
-2. No regular payment
0. Inap. (no education loans: X7801^=1; did not break off early in grid)

X8442(#7) Original value of frequency.

Code frequency
2. *Week
3. Every two weeks
4. *Month
5. *Quarter
6. *Year
8. Lump sum; one payment only
11. *Twice per year
12. Every two months
31. *Twice a month
-1. Nothing
-2. No regular payment
-7. *Other
0. Inap. (no education loans: X7801^=1; did not break off early in grid)

OTHER CONSUMER LOANS

X7182 Do you (or anyone in your family living here) have any other loans?
(These may be loans for household appliances, furniture, hobby or recreational equipment, medical bills, loans from friends or relatives, loans for a business or investment, or other loans.)

IF YES, SAY: Please do not include credit cards or loans I have already recorded in detail.
DO NOT INCLUDE GIFTS/LOANS R IS NOT EXPECTED TO REPAY
DO NOT INCLUDE OUTSTANDING BILLS UNLESS THEY ARE MORE THAN 30 DAYS PAST DUE

1. *YES
5. *NO

NOTE: CARD 8 contains the following text in a vertical column: "Loans for household applicances, furniture," "Loans for hobby or recreational equipment," "Loans for medical bills," "Loans from friends or relatives," "Other loans or money owed."

X2709 How many such loans do you have?

Code number
0. Inap. (no such loans: X7182=5)
****
FOR THE PUBLIC DATA SET, TOP-CODED AT 7
****

X6694 Originally reported value of X2709 (see introduction)

Code number
0. Inap. (no such loans: X7182=5)
****
FOR THE PUBLIC DATA SET, TOP-CODED AT 7
****

```
--------------------------------------------------------------------------------
#1 refers to first consumer loan
#2 refers to second consumer loan
#3 refers to third consumer loan
#4 refers to fourth consumer loan
#5 refers to fifth consumer loan
#6 refers to sixth consumer loan
#7 refers to all remaining consumer loans
--------------------------------------------------------------------------------

X2710(#1)  What was the loan for?
X2727(#2)
X2810(#3)  What was the largest loan for?
X2827(#4)
X2910(#5)  What was the next of these other loans for?
X2927(#6)
           See MASTER LOAN PURPOSE LIST at X6723
            0.  Inap. (no such loans: X7182=5/fewer than 2 loans: X2709<2/
                fewer than 3 loans: X2709<3/fewer than 4 loans: X2709<4/
                fewer than 5 loans: X2709<5/fewer than 6 loans: X2709<6)
           ********************************************************
              SEE MASTER LOAN PURPOSE LIST FOR INFORMATION ON CODE
              COLLAPSING FOR LOAN PURPOSE VARIABLES FOR PUBLIC
              DATA SET
           ********************************************************


X6842(#1)  Is this loan one that you told me about when we talked about
X6843(#2)  your business?
X6844(#3)
X6845(#4)   1.  *YES
X6846(#5)   5.  *NO
X6847(#6)   6.  Yes, link code created at X7551 etc.
            7.  Yes, partially reported earlier, link code created at X7551
            8.  Originally reported as YES, but no clear link
            0.  Inap. (no such loans: X7182=5/fewer than 2 loans: X2709<2/
                fewer than 3 loans: X2709<3/fewer than 4 loans: X2709<4/
                fewer than 5 loans: X2709<5/fewer than 6 loans: X2709<6;
                no loans for/to a personally owned business reported
                in the section about personal businesses that was not
            reported earlier: X3125=(0, 5) and X3225=(0, 5) and
            X3325=(0, 5) and X3120=(0, 5) and X3220=(0, 5) and
            X3320=(0, 5)


           In what month and year was this loan taken out?

X2712(#1)  Code month
X2729(#2)   1.  *January
X2812(#3)   2.  *February
X2829(#4)   3.  *March
X2912(#5)   4.  *April
X2929(#6)   5.  *May
            6.  *June
            7.  *July
            8.  *August
            9.  *September
           10.  *October
           11.  *November
           12.  *December
            0.  Inap. (no such loans: X7182=5/fewer than 2 loans: X2709<2/
                fewer than 3 loans: X2709<3/fewer than 4 loans: X2709<4/
                fewer than 5 loans: X2709<5/fewer than 6 loans: X2709<6)
           ********************************************************
```

NOT INCLUDED IN THE PUBLIC DATA SET
****

X2713(#1) Code year (4 digits)
X2730(#2) 0. Inap. (no such loans: X7182=5/fewer than 2 loans: X2709<2/
X2813(#3) fewer than 3 loans: X2709<3/fewer than 4 loans: X2709<4/
X2830(#4) fewer than 5 loans: X2709<5/fewer than 6 loans: X2709<6)
X2913(#5)
X2930(#6)

****
FOR THE PUBLIC DATA SET, BOTTOM-CODED
AT X8095-20
****

X2714(#1) How much was borrowed or financed, not counting the
X2731(#2) finance charges?
X2814(#3)
X2831(#4) Code amount
X2914(#5) 0. Inap. (no such loans: X7182=5/fewer than 2 loans: X2709<2/
X2931(#6) fewer than 3 loans: X2709<3/fewer than 4 loans: X2709<4/
fewer than 5 loans: X2709<5/fewer than 6 loans: X2709<6)

X2715(#1) Is this a regular installment loan where you pay a fixed
X2732(#2) dollar amount each month for a fixed number of months until
X2815(#3) the loan is repaid, or some other kind?
X2832(#4)
X2915(#5) 1. *Regular Installment
X2932(#6) 2. *Other Kind
0. Inap. (no such loans: X7182=5/fewer than 2 loans: X2709<2/
fewer than 3 loans: X2709<3/fewer than 4 loans: X2709<4/
fewer than 5 loans: X2709<5/fewer than 6 loans: X2709<6)

How many monthly payments or years were agreed upon when
the loan was received?

X2717(#1) Code number of years
X2734(#2) -1. No set number of years
X2817(#3) -7. Unable to calculate from number of payments
X2834(#4) 0. Inap. (no such loans: X7182=5/fewer than 2 loans: X2709<2/
X2917(#5) fewer than 3 loans: X2709<3/fewer than 4 loans: X2709<4/
X2934(#6) fewer than 5 loans: X2709<5/fewer than 6 loans: X2709<6;
not a regular loan: X2715^=1/X2732^=1/X2815^=1/X2832^=1/
X2915^=1/X2932^=1)

X2716(#1) Code number of payments
X2733(#2) -1. No set number of payments
X2816(#3) -7. Unable to calculate from number of years
X2833(#4) 0. Inap. (no such loans: X7182=5/fewer than 2 loans: X2709<2/
X2916(#5) fewer than 3 loans: X2709<3/fewer than 4 loans: X2709<4/
X2933(#6) fewer than 5 loans: X2709<5/fewer than 6 loans: X2709<6;
not a regular loan: X2715^=1/X2732^=1/X2815^=1/X2832^=1/
X2915^=1/X2932^=1)

X9167(#1) Recode: term of loan in months
X9168(#2) -1. No set number of years/payments
X9169(#3) -7. Unable to calculate from number of years/payments
X9170(#4) 0. Inap. (no such loans: X7182=5/fewer than 2 loans: X2709<2/
X9171(#5) fewer than 3 loans: X2709<3/fewer than 4 loans: X2709<4/
X9172(#6) fewer than 5 loans: X2709<5/fewer than 6 loans: X2709<6;
not a regular loan: X2715^=1/X2732^=1/X2815^=1/X2832^=1/

X2915^=1/X2932^=1)

****
NOT INCLUDED IN THE PUBLIC DATA SET
****

X2718(#1) How much are the payments?
X2735(#2)
X2818(#3) Code amount
X2835(#4) -1. Nothing
X2918(#5) -2. No typical payment
X2935(#6) 0. Inap. (no such loans: X7182=5/fewer than 2 loans: X2709<2/ fewer than 3 loans: X2709<3/fewer than 4 loans: X2709<4/ fewer than 5 loans: X2709<5/fewer than 6 loans: X2709<6; not a regular loan: X2715^=1/X2732^=1/X2815^=1/X2832^=1/ X2915^=1/X2932^=1; no set number of payments: X2717=-1/ X2734=-1/X2817=-1/X2834=-1/X2917=-1/X2934=-1)

X7527(#1) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X7526(#2) (And how often are they due?)
X7525(#3)
X7524(#4) Code frequency
X7523(#5) 2. *Week
X7522(#6) 3. Every two weeks
4. *Month
5. *Quarter
6. *Year
8. Lump sum; one payment only
11. Twice per year
12. Every two months
31. *Twice a month
-1. Nothing
-2. No regular payment
-7. *Other
0. Inap. (no such loans: X7182=5/fewer than 2 loans: X2709<2/ fewer than 3 loans: X2709<3/fewer than 4 loans: X2709<4/ fewer than 5 loans: X2709<5/fewer than 6 loans: X2709<6; not a regular loan: X2715^=1/X2732^=1/X2815^=1/X2832^=1/ X2915^=1/X2932^=1; no set number of payments: X2717=-1/ X2734=-1/X2817=-1/X2834=-1/X2917=-1/X2934=-1)

X2719(#1) What is the typical payment?
X2736(#2)
X2819(#3) Code amount
X2836(#4) -1. Nothing
X2919(#5) -2. No typical payment
X2936(#6) 0. Inap. (no such loans: X7182=5/fewer than 2 loans: X2709<2/ fewer than 3 loans: X2709<3/fewer than 4 loans: X2709<4/ fewer than 5 loans: X2709<5/fewer than 6 loans: X2709<6; regular loan and regular payments: X2715=1 and X2718>0/ X2732=1 and X2735>0/X2815=1 and X2818>0/X2832=1 and X2835>0/X2915=1 and X2918>0/X2932=1 and X2935>0)

X2720(#2) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X2737(#2) (And how often is it made?)
X2820(#3)
X2837(#4) Code frequency
X2920(#5) 2. *Week
X2937(#6) 3. Every two weeks
4. *Month
5. *Quarter
6. *Year
8. Lump sum; one payment only

```
            11.  *Twice per year
            12.  Every two months
            22.  Varies
            31.  *Twice a month
            -1.  Nothing
            -2.  No regular payment
            -7.  *Other
             0.  Inap. (no such loans: X7182=5/fewer than 2 loans: X2709<2/
                 fewer than 3 loans: X2709<3/fewer than 4 loans: X2709<4/
                 fewer than 5 loans: X2709<5/fewer than 6 loans: X2709<6;
                 regular loan and regular payments: X2715=1 and X2718>0/
                 X2732=1 and X2735>0/X2815=1 and X2818>0/X2832=1 and
                 X2835>0/X2915=1 and X2918>0/X2932=1 and X2935>0)


X7521(#1)  Is this loan being paid off ahead of schedule, behind
X7520(#2)  schedule, or are the payments about on schedule?
X7519(#3)
X7518(#4)   1.  *On schedule
X7517(#5)   2.  *Ahead of schedule
X7516(#6)   3.  *Behind schedule
            0.  Inap. (no such loans: X7182=5/fewer than 2 loans: X2709<2/
                fewer than 3 loans: X2709<3/fewer than 4 loans: X2709<4/
                fewer than 5 loans: X2709<5/fewer than 6 loans: X2709<6;
                not a regular loan: X2715^=1/X2732^=1/X2815^=1/X2832^=1/
                X2915^=1/X2932^=1; no regular payment: X2718<=0/
                X2735<=0/X2818<=0/X2835<=0/X2918<=0/X2935<=0)


            In what month and year do you expect this loan to be repaid?

X2721(#1)  Code month
X2738(#2)   1.  *January
X2821(#3)   2.  *February
X2838(#4)   3.  *March
X2921(#5)   4.  *April
X2938(#6)   5.  *May
            6.  *June
            7.  *July
            8.  *August
            9.  *September
           10.  *October
           11.  *November
           12.  *December
            0.  Inap. (no such loans: X7182=5/fewer than 2 loans: X2709<2/
                fewer than 3 loans: X2709<3/fewer than 4 loans: X2709<4/
                fewer than 5 loans: X2709<5/fewer than 6 loans: X2709<6;
                payments on schedule: X7521=1/X7520=1/X7519=1/X7518=1/
                X7517=1/X7516=1)
           **********************************************************
               NOT INCLUDED IN THE PUBLIC DATA SET
           **********************************************************

X2722(#1)  Code year
X2739(#2)   0.  Inap. (no such loans: X7182=5/fewer than 2 loans: X2709<2/
X2822(#3)       fewer than 3 loans: X2709<3/fewer than 4 loans: X2709<4/
X2839(#4)       fewer than 5 loans: X2709<5/fewer than 6 loans: X2709<6;
X2922(#5)       payments on schedule: X7521=1/X7520=1/X7519=1/X7518=1/
X2939(#6)       X7517=1/X7516=1)


X2723(#1)  How much is still owed on this loan?
X2740(#2)
X2823(#3)  Code amount
```

X2840(#4) 0. Inap. (no such loans: X7182=5/fewer than 2 loans: X2709<2/
X2923(#5)   fewer than 3 loans: X2709<3/fewer than 4 loans: X2709<4/
X2940(#6)   fewer than 5 loans: X2709<5/fewer than 6 loans: X2709<6)

X2724(#1) What is the current annual rate of interest being charged
X2741(#2) on this loan?
X2824(#3)
X2841(#4) Code percent * 100
X2924(#5) 0. Inap. (no such loans: X7182=5/fewer than 2 loans: X2709<2/
X2941(#6)   fewer than 3 loans: X2709<3/fewer than 4 loans: X2709<4/
               fewer than 5 loans: X2709<5/fewer than 6 loans: X2709<6)

X2725(#1) Please look at the list of institutions you wrote down.
X2742(#2) Is the loan with any of the institutions on the list, or from
X2825(#3) someplace else?
X2842(#4)
X2925(#5) IF INSTITUTIONS CARD: Which institution?
X2942(#6) (IF "SOMEPLACE ELSE": What institution is that?
         ASK R TO UPDATE LIST IF A NEW INSTITUTION IS MENTIONED
           AT THIS POINT./IF "SOMEPLACE ELSE":What type of institution
         is that?)

         Please look at the Institutions Card. Is the loan with any
         of the institutions on the Institutions Card, or from
         someplace else?

         IF INSTITUTIONS CARD: Which institution?
         (IF "SOMEPLACE ELSE": What institution is that?
         CHECK INSTITUTION CARD AND UPDATE IF A NEW INSTITUTION IS
         MENTIONED AT THIS POINT./ IF "SOMEPLACE ELSE": What type of
         institution is that?)

            1. *Institution 1
            2. *Institution 2
            3. *Institution 3
            4. *Institution 4
            5. *Institution 5
            6. *Institution 6
            7. *Institution 7
           -7. *OTHER (Coded using the MASTER INSTITUTION LIST)
            See MASTER INSTITIUTION LIST for other codes (See X308)
            0. Inap. (no such loans: X7182=5/fewer than 2 loans: X2709<2/
                fewer than 3 loans: X2709<3/fewer than 4 loans: X2709<4/
                fewer than 5 loans: X2709<5/fewer than 6 loans: X2709<6)
            The following codes show on the screen after at
            least seven distinct institutions have been during
            the course of the interview:
           11. *COMERCIAL BANK; trust company
           12. *S&L/SAVINGS BANK
           13. *CREDIT UNION
           14. *FINANCE/LOAN CO
           16. *BROKERAGE
           ****
              SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
              COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC
              DATA SET
           ****

X9107(#1) Recode: type of institution
X9108(#2) See MASTER INSTITIUTION LIST for other codes (See X308)
X9109(#3) 0. Inap. (no such loans: X7182=5/fewer than 2 loans: X2709<2/
X9110(#4)   fewer than 3 loans: X2709<3/fewer than 4 loans: X2709<4/

X9111(#5) fewer than 5 loans: X2709<5/fewer than 6 loans: X2709<6)
X9112(#6)

****
SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC DATA SET
****

X7183(#7) How much in total is owed on all the remaining loans?

Code amount
0. Inap. (no such loans: X7182=5; fewer than 7 loans: X2709<7)

X8443(#7) Original value of remaining total for Rs who did not provide complete information within the grid structure (see introduction)

Code amount
0. Inap. (no such loans: X7182^=1; did not break off early in grid)

X7184(#7) How much in total are all the payments you are making on all the remaining loans?

Code amount
-1. Nothing
-2. No regular payment
0. Inap. (no such loans: X7182=5; fewer than 7 loans: X2709<7)

X7185(#7) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED. (And how often is that amount paid?)

Code frequency
2. *Week
3. Every two weeks
4. *Month
5. *Quarter
6. *Year
8. Lump sum; one payment only
11. *Twice per year
12. Every two months
31. *Twice a month
-1. Nothing
-2. No regular payment
-7. *Other
0. Inap. (no such loans: X7182=5; fewer than 7 loans: X2709<7)

X8444(#7) Original value of remaining total for Rs who did not provide complete information within the grid structure (see introduction)

Code amount
-1. Nothing
-2. No regular payment
0. Inap. (no such loans: X7182=5; did not break off early in grid)

X8445(#7) Original value of frequency.

Code frequency
2. *Week
3. Every two weeks

4. *Month
5. *Quarter
6. *Year
8. Lump sum; one payment only
11. *Twice per year
12. Every two months
31. *Twice a month
-1. Nothing
-2. No regular payment
-7. *Other
0. Inap. (no such loans: X7182=5; did not break off early in grid)

PAYMENTS ON SCHEDULE ON ALL TYPES OF LOANS

GF

X7070 During the past year, have you (or anyone in your family livinng here) borrowed money that was supposed to be repaid out of your next paycheck?

1. *YES
5. *NO

X3004 Now thinking of all the various loan or mortgage payments you made during the last year, were all the payments made the way they were scheduled, or were payments on any of the loans sometimes made later or missed?

1. *All paid as scheduled or ahead of schedule
5. *Sometimes got behind or missed payments
0. Inap. (no types of loans: X413=(0, -1) and X421=(0, -1) and X424=(0, -1) and X427=(0, -1) and X430=(0, -1) and X7577=5 and X723=(0, 5) and X830=(0, 5) and X931=(0, 5) and X1101=5 and X1203=(0, 5) and X2206=(0, 5) and X2306=(0, 5) and X2406=(0, 5) and X7155=(0, 5) and X2507=(0, 5) and X2607=(0, 5) and X7182=5 and X1711=(0, 5) and X1811=(0, 5) and X1911=(0, 5) and X1416=(0, 5) and X1516=(0, 5) and X1616=(0, 5) and X1620=(0, 5) and X8403=(0, 5) and X1032=(0, 5) and X2005=(0, 5) and X8409=(0, 5) and X2015=(0, 5) and X8419=(0, 5) and X2423=(0, 5) and X8431=(0, 5) and X2624=(0, 5) and X8436=(0, 5) and X7801=5 and X3120=(0, 5) and X3220=(0, 5) and X3320=(0, 5) and X3125=(0, 5) and X3225=(0, 5) and X3325=(0, 5))

X3005 Were you ever behind in your payments by two months or more?

1. *YES
5. *NO
0. Inap. (no types of loans: X413=(0, -1) and X421=(0, -1) and X424=(0, -1) and X427=(0, -1) and X430=(0, -1) and X7577=5 and X723=(0, 5) and X830=(0, 5) and X931=(0, 5) and X1101=5 and X1203=(0, 5) and X2206=(0, 5) and X2306=(0, 5) and X2406=(0, 5) and X7155=(0, 5) and X2507=(0, 5) and X2607=(0, 5) and X7182=5 and X1711=(0, 5) and X1811=(0, 5) and X1911=(0, 5) and X1416=(0, 5) and X1516=(0, 5) and X1616=(0, 5) and X1620=(0, 5) and X8403=(0, 5) and X1032=(0, 5) and X2005=(0, 5) and X8409=(0, 5) and X2015=(0, 5) and X8419=(0, 5) and X2423=(0, 5) and X8431=(0, 5) and

X2624=(0, 5) and X8436=(0, 5) and X7801=5 and
X3120=(0, 5) and X3220=(0, 5) and X3320=(0, 5) and
X3125=(0, 5) and X3225=(0, 5) and X3325=(0, 5);
not late with payments: X3004=1)

X6772 Have you (or your husband/wife/partner) ever filed for bankruptcy?

1. *YES
5. *NO

When was that?
IF MORE THAN ONCE, ASK: When was the most recent time?

X6773 CODE YEARS AGO
-1. Less than a year
0. Inap. (never filed for bankruptcy: X6772=5)
****
FOR THE PUBLIC DATA SET, TOP-CODED AT 25
ROUNDED TO NEAREST ODD INTEGER
****

X6774 CODE YEAR
0. Inap. (never filed for bankruptcy: X6772=5)
****
FOR THE PUBLIC DATA SET, ADJUSTED TO CORRESPOND TO
X6773
****

MISCELLANEOUS OPINION VARIABLES

GF
(#1-#6 in order reported by R)
X3006(#1) Now I'd like to ask you some questions about your attitudes
X3007(#2) about savings. People have different reasons for saving, even
X7513(#3) though they may not be saving all the time. What are your most
X7514(#4) important reasons for saving?
X7515(#5)
X6848(#6) Now I'd like to ask you some questions about your family's
attitudes about savings. People have different reasons for
saving, even though they may not be saving all the
time. What are your family's most important reasons for
saving?

What else?

TREAT "SAVING" AND "INVESTING" THE SAME.

1. Children's education; education of grandchildren
2. Own education; spouse/partner's education; education
-- not known for whom
3. "For the children/family", n.f.s.; "to help the kids
out"; estate
5. Wedding, Bar Mitzvah, and other ceremonies (except 17)
6. To have children/a family
9. To move (except 11)
11. Buying own house (code "summer cottage" in 12)
12. Purchase of cottage or second home for own use
13. Buy a car, boat or other vehicle

14. Home improvements/repairs
15. To travel; take vacations; take other time off
16. Buy durable household goods, appliances, home furnishings; hobby and recreational items; for other purchases not codable above or not further specified; "buy things when we need/want them"; special occasions
17. Burial/funeral expenses
18. Charitable or religious contributions
20. "To enjoy life"
21. Buying (investing in) own business/farm; equipment for business/farm
22. Retirement/old age
23. Reserves in case of unemployment
24. In case of illness; medical/dental expenses
25. Emergencies; "rainy days"; other unexpected needs; for "security" and independence
26. Investments reasons (to get interest, to be diversified, to buy other forms of assets)
27. To meet contractual commitments (debt repayment, insurance, taxes, etc.), to pay off house
28. "To get ahead;" to advance standard of living
29. Ordinary living expenses/bills
30. Pay taxes
31. No particular reason (except 90, 91, 92)
32. "For the future"
33. Like to save
40. Don't wish to spend more
41. To give gifts; "Christmas"
90. Had extra income; saved because had the money left over -- no other purpose specified
91. Wise/prudent thing to do; good discipline to save; habit
92. Liquidity; to have cash available/on hand
93. "Wealth preservation"; maintain lifestyle
-1. Don't/can't save; "have no money"
-7. Other
0. Inap. (only for X3007, X7513, X7514, X7515, X6848)

X3010 In the next five to ten years, are there any foreseeable major expenses that you expect to have to pay for yourself, such as educational expenses, purchase of a new home, health care costs, support for other family members, or anything else?

In the next five to ten years, are there any foreseeable major expenses that you and your family expect to have to pay for yourselves, such as educational expenses, purchase of a new home, health care costs, support for other family members, or anything else?

1. *YES
5. *NO

(#1-#6 in order reported by R)
X3011(#1) What kinds of obligations are these?
X3012(#2)
X3013(#3) CODE ALL THAT APPLY
X7512(#4)
X7511(#5) 1. *EDUCATION FOR YOUR CHILDREN; (incl. step and adopted);
X6667(#6) grandchildren
2. *EDUCATION FOR OTHERS; (incl. R & spouse/partner)
3. *HEALTH CARE FOR SELF/SPOUSE/PARTNER
4. *HEALTH CARE FOR OTHERS; (incl. elderly

parents/disabled child)
5. Health care/medical expenses -- not known for whom
11. General support for R/spouse/partner in Retirement or old age
12. General support for child/grandchild;
13. General support for parents
14. General support for others, or not known for whom
15. Baby
21. *PURCHASE OF NEW HOME; (incl. vacation home)
22. Purchase of car or other large durable goods
23. Burial expenses; inheritance taxes
24. Taxes
25. Home repairs/improvements
26. Weddings, vacations, moving and other special expenditures
31. Business/investment; start/expand own business
32. Divorce, legal expenses
33. Major purchase
34. Charitable expense
41. Bills/living expenses, n.f.s.
-7. *OTHER MAJOR FINANCIAL OBLIGATIONS
0. Inap. (no expected major expenses: X3010^=1)

NOTE: CARD 9 contains the following text in a vertical column: "Education for your children," "Education for others," "Future health care for self/spouse," "Health care for others," "Purchase of new home," "Other major financial obligation."

X7186 Are you saving for these expenses now?

Are you saving for this expense now?

1. *YES
5. *NO
6. *ALREADY SAVED FOR IT
0. Inap. (no expected major expenses: X3010^=1)

X3008 IN PERSON VERSION:
(SHOW CARD 5)
In planning (your/your family's) saving and spending, which of the time periods listed on this page is most important to [you/you and your (husband/wife/partner)]?

TELEPHONE VERSION:
In planning (your/your family's) saving and spending, which of the following is most important to [you/you and your (husband/wife/partner)]: the next few months, the next year, the next few years, the next 5 to 10 years, or longer than 10 years?

1. *NEXT FEW MONTHS
2. *NEXT YEAR
3. *NEXT FEW YEARS
4. *NEXT 5-10 YEARS
5. *LONGER THAN 10 YEARS

NOTE: CARD 5 contains the following text in a vertical column: "Next few months," " Next year," "Next 5 to 10 years," "Longer than 10 years."

X3014 IN PERSON VERSION:
(SHOW CARD 6)

Which of the statements on this page comes closest to the amount of financial risk that you and your (husband/wife/partner) are willing to take when you save or make investments?

Which of the statements on this page comes closest to the amount of financial risk that you are willing to take when you save or make investments?

READ RESPONSES IF NECESSARY.

TELEPHONE VERSION:
Which of the following statements comes closest to describing the amount of financial risk that you and your (husband/wife/partner) are willing to take when you save or make investments?

Which of the following statements comes closest to the describing the amount of financial risk that you are willing to take when you save or make investments?

INTERVIEWER: IF MORE THAN ONE RESPONSE IS GIVEN USE THE FIRST CATEGORY THAT APPLIES.

1. *Take substantial financial risks expecting to earn substantial returns
2. *Take above average financial risks expecting to earn above average returns
3. *Take average financial risks expecting to earn average returns
4. *Not willing to take any financial risks

NOTE: CARD 6 contains the following text in a vertical column: "Take substantial financial risks expecting to earn substantial returns," "Take above average financial risks expecting to earn above average returns," "Take average financial risks expecting to earn average returns," "Not willing to take any financial risks."

IN PERSON VERSION:
(SHOW CARD 7)
Which of the following statements on this page comes closest to describing your and your (husband/wife/partner)'s saving habits?

Which of the following statements on this page comes closest to describing your saving habits?

READ RESPONSES IF NECESSARY.

TELEPHONE VERSION:
Which of the following statements comes closest to describing your and your (husband/wife/partner)'s saving habits?

Which of the following statements comes closest to describing your saving habits?

TREAT "SAVING" AND "INVESTING" THE SAME.

INTERVIEWER: DO NOT PROBE FOR MORE THAN ONE RESPONSE. ENTER MULTIPLE RESPONSES ONLY IF R VOLUNTEERS THEM

GF

X3015 *Don't save - usually spend more than income
X3016 *Don't save - usually spend about as much as income
X3017 *Save whatever is left over at the end of the month - no regular plan
X3018 *Save income of one family member, spend the other
X3019 *Spend regular income, save other income
X3020 *Save regularly by putting money aside each month

1. Checked
5. Not checked

NOTE: CARD 7 contains the following text in a vertical column: "Don't save -- Usually spend more than income," "Don't save -- Usually spend about as much as income," "Save whatever is left over at the end of each month -- No regular plan," "Save income of one family member, spend the other," "Save regularly by putting money aside each month."

X3023 Using any number from one to five, where one equals totally inadequate and five equals very satisfactory, how would you rate the retirement income you (receive or expect to receive) from Social Security and job pensions?

INCLUDE 401(K) ACCOUNTS AND ALL OTHER TYPES OF PENSIONS

1. *TOTALLY INADEQUATE
2.
3. *ENOUGH TO MAINTAIN LIVING STANDARDS
4.
5. *VERY SATISFACTORY

X7510 Over the past year, would you say that your spending exceeded your income, that it was about the same as your income, or that you spent less than your income?

Over the past year, would you say that your family's spending exceeded your family's income, that it was about the same as your income, or that you spent less than your income?

(Spending should not include any investments you have made.)
IF DEBTS ARE BEING REPAID ON NET, TREAT THIS AS SPENDING LESS THAN INCOME.

1. *SPENDING EXCEEDED INCOME
2. *SPENDING EQUALLED INCOME
3. *SPENDING WAS LESS THAN INCOME

X7509 Did any of that spending include purchases of a home or automobile or spending for any investments?

1. *YES
5. *NO
0. Inap. (spending less than income: X7510=3)

X7508 Including only monthly payments on your house or car and leaving aside any spending on investments, over the past year, would you say that your spending exceeded your income, that it was about the same as your income, or that

you spent less than your income?

Including only monthly payments on your house or car and leaving aside any spending on investments, over the past year, would you say that your family's spending exceeded your family's income, that it was about the same as your income, or that you spent less than your income?

1. *SPENDING EXCEEDED INCOME
2. *SPENDING EQUALED INCOME
3. *SPENDING WAS LESS THAN INCOME
0. Inap. (spending less than or equal to income: X7510=2 or 3; spending did not include durables purchases: X7509^=1)

X7507 To make up the difference, did you borrow additional money, did you spend out of savings or investments, or did you do something else?

1. *BORROWED MONEY; (including used credit cards)
2. *SPENT OUT OF SAVINGS/INVESTMENTS
3. Got behind on payments; didn't pay bills
4. Help from others
5. (Possible respondent error #1) Cut back on expenses
6. (Possible respondent error #2) Got additional income
8. Did nothing
12. Declared Bankruptcy
15. Sold assets
-7. *OTHER
0. Inap. (spending less than or equal to income)

****
FOR THE PUBLIC DATA SET, CODE 12 IS COMBINED WITH CODE 3
****

GF

X3024 Now I have some questions about your spending. How much do [you and everyone else in your family/you] spend on food that you use at home in an average week? (What is your best estimate?)

IF R SHARES EXENSES WITH ROOMMATES NOT IN THE PEU, INCLUDE ONLR R'S (FAMILY'S) SHARE.
THIS INCLUDES LUNCHES FOR WORK, ETC. MADE AT HOME.
INCLUDE FOOD PAID FOR USING FOOD STAMPS.

Code amount

X3025 INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED. (And what period does that cover?)

Code frequency
1. Day
2. *Week
3. *Every two weeks
4. *Month
5. *Quarter
6. *Year
8. *Lump sum; one payment only/in total
11. *Twice per year; every six months
31. *Twice a month
-1. Nothing

-7. *Other

X3026 Do you have any food delivered to the door which isn't included in that?

INCLUDE CARRY-OUT HERE.

1. *YES
5. *NO

GF
X3027 IF R SHARES EXENSES WITH ROOMMATES NOT IN THE PEU, INCLUDE ONLR R'S (FAMILY'S) SHARE.

How much do you spend on that food?

Code amount
0. Inap. (No expenses for food delivered to the door: X....^=1)
-1. Nothing (for example, "Meals on Wheels")

X3028 INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED. (And what period does that cover?)

Code frequency
1. Day
2. *Week
3. *Every two weeks
4. *Month
5. *Quarter
6. *Year
8. *Lump sum; one payment only/in total
11. *Twice per year; every six months
31. *Twice a month
-1. Nothing
-7. *Other

X3029 About how much do [you and everyone else in your family/you] spend eating out? What is your best estimate?

THIS INCLUDES LUNCHES FOR WORK, ETC. MADE AT HOME.

Code amount
-1. Nothing

X3030 INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED. (And what period does that cover?)

Code frequency
1. Day
2. *Week
3. *Every two weeks
4. *Month
5. *Quarter
6. *Year
8. *Lump sum; one payment only/in total
11. *Twice per year; every six months
31. *Twice a month
-1. Nothing
-7. *Other

X7187 About how much do you think you (and your family) need to have in savings for emergencies and other unexpected things that may come up?

Code amount
-1. Nothing

For the following statements, please say whether you agree strongly, agree somewhat, neither agree nor disagree, disagree somewhat, or disagree strongly:

X6788 Compared with other people of (my/our) generation and background, [I/my (husband/wife/partner)] have been lucky in (my/our) financial affairs.

1. *AGREE STRONGLY
2. *AGREE SOMEWHAT
3. *NEITHER AGREE NOR DISAGREE
4. *DISAGREE SOMEWHAT
5. *DISAGREE STRONGLY

X6789 When the things that [I/my (husband/wife/partner)] own increase in value, (I am/we are) more likely to spend money.

1. *AGREE STRONGLY
2. *AGREE SOMEWHAT
3. *NEITHER AGREE NOR DISAGREE
4. *DISAGREE SOMEWHAT
5. *DISAGREE STRONGLY

X6443 In an emergency could you or your (husband/wife/partner) get financial assistance of $3,000 or more from any friends or relatives who do not live with you?

In an emergency could you get financial assistance of $3,000 or more from any friends or relatives who do not live with you?

1. *YES
5. *NO

FINANCIAL ASSETS (ALSO INCLUDES SOME MISC. ASSETS AND DEBTS)

CHECKING ACCOUNTS

X3501 Now I'd like to ask about different types of financial assets that

you might have. First, do you have any checking accounts at any type of institution?

you might have. First, do you or anyone in your family

living here have any checking accounts at any type of institution?

IF YES: Please do not include any money market accounts unless you use them regularly as checking accounts.

DO NOT INCLUDE LOAN ACCOUNTS OR CREDIT CARDS WITH CHECK-WRITING PRIVILEGES.
DO NOT INCLUDE ACCOUNTS HELD FOR PEOPLE NOT IN THE FAMILY LIVING HERE.

1. *YES
5. *NO

X3502 Have you ever had a checking account?

Have you or anyone in your family living here ever had a checking account?

1. *YES
5. *NO
0. Inap. (R has a checking account: X3501=1)

X3503 IN PERSON VERSION:
(SHOW CARD 8)
Looking at this list, please tell me which is the most important reason (you don't have/your family doesn't have) a checking account.

READ RESPONSES IF NECESSARY.

TELEPHONE VERSION:
Please tell me which is the most important reason (you don't have/your famaily doesn't have) a checking account. Is it...

1. *Because you don't write enough checks to make it worthwhile
2. *Because the minimum balance is too high
3. *Because you do not like dealing with banks
4. *Because service charges are too high
5. *Because no bank has convenient hours or location
12. Checkbook has been/could be lost/stolen
13. Haven't gotten around to it
14. R has other account with checking privileges (money market account, managed investment account, etc) (does not include individuals who write checks for R)
15. R not allowed to have account (e.g., asset test for welfare)
16. Someone else writes checks for R or manages R's finances
20. R does not need/want a checking account, n.e.c.
21. Credit problems; bankruptcy; R does not meet depository's qualifications for having an account
22. Concern about overdraft fees
95. Don't have (enough) money
-1. Can't manage/balance a checking account
-7. *SOME OTHER REASON
0. Inap. (R has a checking account: X3501=1)

NOTE: CARD 8 contains the following text in a vertical column: "Don't write enough checks to make it worthwhile," " Minimum balance too high," "Do not like dealing with banks," "Service charges too high," "No bank has convenient

hours or location," "Some other reason."

X3504 How many checking accounts do you have?

How many checking accounts do you and your family living here have?

(IF R ASKS: INCLUDE MONEY MARKET ACCOUNTS ONLY IF THEY ARE USED AS CHECKING ACCOUNTS)

DO NOT INCLUDE BUSINESS ACCOUNTS.
DO NOT INCLUDE LOAN ACCOUNTS OR CREDIT CARDS WITH CHECK-WRITING PRIVILEGES.
DO NOT INCLUDE ACCOUNTS HELD FOR PEOPLE NOT IN THE FAMILY LIVING HERE.

Code number of accounts
0. Inap. (R has no checking account: X3501^=1)
****
FOR THE PUBLIC DATA SET, TOP-CODED AT 10
****

X6695 Originally reported value of X3504 (see introduction)

Code number of accounts
0. Inap. (R has no checking account: X3501^=1)
****
FOR THE PUBLIC DATA SET, TOP-CODED AT 10
****

#1 refers to the first checking account
#2 refers to the second checking account
#3 refers to the third checking account
#4 refers to the fourth checking account
#5 refers to the fifth checking account
#6 refers to the sixth checking account
#7 refers to the remaining checking accounts

X3505(#1) Please look at the list of institutions you wrote down.
X3509(#2) Thinking about (your checking account/your main account,
X3513(#3) the one used to write most of your checks/the next checking
X3517(#4) account), is this account with any of the institutions
X3521(#5) on the list, or from someplace else?
X3525(#6)

IF INSTITUTIONS CARD: Which institution?
(IF "SOMEPLACE ELSE": What institution is that?
ASK R TO UPDATE LIST IF A NEW INSTITUTION IS MENTIONED AT THIS POINT./IF "SOMEPLACE ELSE":What type of institution is that?)

Please look at the Institutions Card. Thinking about (your checking account/your main account, the one used to write most of your checks/the next checking account), is this account with any of the institutions on the list, or from someplace else?

IF INSTITUTIONS CARD: Which institution?
(IF "SOMEPLACE ELSE": What institution is that?
CHECK INSTITUTION CARD AND UPDATE IF A NEW INSTITUTION IS

MENTIONED AT THIS POINT./ IF "SOMEPLACE ELSE": What type of institution is that?)

1. *Institution 1
2. *Institution 2
3. *Institution 3
4. *Institution 4
5. *Institution 5
6. *Institution 6
7. *Institution 7
-7. *OTHER (Coded using the MASTER INSTITUTION LIST)
See MASTER INSTITIUTION LIST for other codes (See X308)
0. Inap. (R has no checking account: X3501^=1/fewer than 2 accounts: X3504<2/fewer than 3 accounts: X3504<3/ fewer than 4 accounts: X3504<4/fewer than 5 accounts: X3504<5/fewer than 6 accounts: X3504<6)

The following codes show on the screen after at least seven distinct institutions have been during the course of the interview:

11. *COMMERCIAL BANK; trust company
12. *S&L/SAV BANK
13. *CREDIT UNION
16. *BROKERAGE

****

SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC DATA SET

****

X9113(#1) Recode: type of institution
X9114(#2)
X9115(#3) See MASTER INSTITIUTION LIST for other codes (See X308)
X9116(#4) 0. Inap. ((R has no checking account: X3501^=1/fewer than
X9117(#5) 2 accounts: X3504<2/fewer than 3 accounts: X3504<3/
X9118(#6) fewer than 4 accounts: X3504<4/fewer than 5 accounts: X3504<5/fewer than 6 accounts: X3504<6)

****

SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC DATA SET

****

X3506(#1) How much is in this account? What was the average over the
X3510(#2) last month?
X3514(#3)
X3518(#4) Code amount
X3522(#5) -1. Nothing
X3526(#6) 0. Inap. ((R has no checking account: X3501^=1/fewer than 2 accounts: X3504<2/fewer than 3 accounts: X3504<3/ fewer than 4 accounts: X3504<4/fewer than 5 accounts: X3504<5/fewer than 6 accounts: X3504<6)

X3507(#1) Is this a money market-type account?
X3511(#2)
X3515(#3) 1. *YES
X3519(#4) 5. *NO
X3523(#5) 0. Inap. (R has no checking account: X3501^=1/fewer than
X3527(#6) 2 accounts: X3504<2/fewer than 3 accounts: X3504<3/ fewer than 4 accounts: X3504<4/fewer than 5 accounts: X3504<5/fewer than 6 accounts: X3504<6)

X7071(#1) Is this account covered by federal deposit insurance?
X7072(#2)
X7073(#3) DEPOSIT INSURANCE IS PROVIDED BY THE FDIC (FEDERAL DEPOSIT
X7074(#4) INSURANCE CORPORATION) AND NCUSIF (NATIONAL CREDIT UNION
X7075(#5) SHARE INSURANCE FUND). IF THE INSTITUTION GOES BANKRUPT,
X7076(#6) DEPOSIT INSURANCE WOULD PAY UP TO $100,000 OF AN ACCOUNT
BALANCE.

1. *YES
5. *NO
0. Inap. (R has no checking account: X3501^=1/fewer than 2 accounts: X3504<2/fewer than 3 accounts: X3504<3/ fewer than 4 accounts: X3504<4/fewer than 5 accounts: X3504<5/fewer than 6 accounts: X3504<6)

X7601(#1) Is this a joint checking account, or is the account in your
X7603(#2) name, in your husband's name, or something else?
X7605(#3)
X7607(#4) Is this a joint checking account, or is the account in your
X7609(#5) name, in your wife's name, or something else?
X7611(#6)
Is this a joint checking account, or is the account in your name, in your partner's name, or something else?

Is this checking account in your name, or something else?

Is this a joint checking account, or is the account in your name?

1. *Joint account; with spouse/partner
2. *R's account
3. *Spouse's/partner's account
4. Other family member's account
5. Child only
6. Child and respondent or spouse/partner
8. Other relative with respondent or spouse/partner
9. Unrelated person, n.f.s.
10. Unrelated person with respondent or spouse/partner
50. Trust account
51. Personal business account
-7. *Other
0. Inap. (R has no checking account: X3501^=1/fewer than 2 accounts: X3504<2/fewer than 3 accounts: X3504<3/ fewer than 4 accounts: X3504<4/fewer than 5 accounts: X3504<5/fewer than 6 accounts: X3504<6; R lives alone: X7001=1)

X3529(#7) How much is in all your remaining checking accounts? (What was the average over the last month?)

How much is in all your family's remaining checking accounts? (What was the average over the last month?)

Code amount
-1. Nothing
0. Inap. (R has no checking account: X3501^=1; fewer than 7 accounts: X3504<7)

X8446(#7) Original value of remaining total for Rs who did not provide complete information within the grid structure (see introduction)

Code amount
0. Inap. (no checking account: X3501^=1; did not break off early in grid)

X3530 IN PERSON VERSION:
(SHOW CARD 9)
Which of the reasons on this card is the most important reason (you/your family living here) chose the institution that you did for your main checking account?
(Was it because of the location of their offices, because they had the lowest fees or minimum balance requirement, because you were able to obtain many services at one place, because they offered safety and an absence of risk, or some other reason?)

TELEPHONE VERSION:
What is the most important reason (you/your family living here) chose the institution that you did for your main checking account? Was it because of the location of their offices, because they had the lowest fees or minimum balance requirement, because you were able to obtain many services at one place, because they offered safety and an absence of risk, or some other reason?

1. Recommended; friend/family has account there
2. High interest rates; interest rates on deposits
3. *LOCATION OF THEIR OFFICES
4. Other business done here
6. *ABLE TO OBTAIN MANY SERVICES AT ONE PLACE
7. *HAD THE LOWEST FEES/MINIMUM BALANCE REQUIREMENT
8. *OFFERED SAFETY AND ABSENCE OF RISK
9. Other convenience mentions/payroll deduction/direct deposit
11. Personal relationship; they know me; R/spouse works there; small institution; family member works there
12. Staff qualifications
13. Bank bought by another institution
14. Always done business there; banked there a long time; other business done there
23. Advertisement
24. Convenient hours
25. No particular reason
26. No other institutions available
27. Gift for opening account; other promotion; special benefits for group R belongs to (e.g., senior citizens, sport team, etc.)
29. Reputation
30. Unable to open an account at another instituion
31. Dissatisfaction with previous institution
32. Good customer service
33. R prefers to deal with institutions of this type
34. Account opened for R as a child
35. Connection through work/school
36. Prefer a local institution
37. Needed to change institution
38. Offers online services or "electronic banking"
39. Ease of transfers between accounts; electronic account management n.e.c.
41. Investment in institution
42. Diversification
43. Number/location of ATMs
-7. *SOME OTHER REASON
0. Inap. (R has no checking account: X3501^=1)

NOTE: CARD 9 contains the following text in a vertical column: "Location of their offices," "Had the lowest fees or minimum balance requirement," "Able to obtain many services at one place," "Offered safety and absence of risk," "Some other reason."
****
FOR THE PUBLIC DATA SET, CODE 41 IS COMBINED WITH CODE 35
****

X3531 For how many years have you done business with this institution?

For how many years has someone in your family living here done business with this institution?

Code number of years
-1. Less than a year
0. Inap. (R has no checking accounts: X3501^=1)
****
FOR THE PUBLIC DATA SET, TOP-CODED 60
****

IRA/KEOGH ACCOUNTS

X3601 As we continue through the interview, I will be asking you about several types of retirement assets you may have, such as Keoghs, IRAs or "Individual Retirement Accounts," annuities, and pensions and retirement accounts you may have through a current or past job.

Here I would like to ask just about IRAs and Keogh accounts. These may include accounts that you "rolled over" into an IRA after leaving a previous job as well as Roth IRAs, or any other type of IRA or Keogh account that is not part of a retirement plan on a current or past job. Please do not include IRA-SEP or IRA-SIMPLE accounts, which we treat as job pensions.

Do you (or anyone in your family living here) have any Keoghs or IRAs?

"EDUCATION IRAs" ARE SAVINGS ACCOUNTS.

1. *YES
5. *NO

#1 refers to IRA/Keogh account of R
#2 refers to IRA/Keogh account of spouse/partner
#3 refers to IRA/Keogh account of other PEU member

X3602(#1) Are any of the IRA or Keogh accounts yours?
X3612(#2) Does your (wife/partner) have IRA or Keogh accounts?
X3622(#3) Do any other family members have IRA or Keogh accounts?

1. *YES
5. *NO (or: no spouse or partner in PEU: X107^=1/no other PEU members: (X113, X125, X131, X137, X207, X213, X219, X225)^=1)

0. Inap. (No IRA/Keogh accounts: X3601^=1)

X3603(#1) How many IRA and Keogh accounts do you (personally) have?
X3613(#2) How many IRA and Keogh accounts does your (wife/partner) have?
X3623(#3) Including any rollovers from past job pensions, how many IRA and Keogh accounts do your other family members have?

Code number of accounts
0. Inap. (No IRA/Keogh accounts: X3601^=1; no IRA/Keoghs: X3601^=1/no spouse or partner in PEU: X107^=1/no other PEU members: X113^=1; person has no account: X3602^=1/X3612^=1/X3622^=1)

****
FOR THE PUBLIC DATA SET, TOP-CODED AT 5
****

Is this account a Roth IRA, an account [you/your (wife/partner)/(your other family members)] rolled over from a pension into an IRA, some other type of IRA, or a Keogh?

CODE ALL THAT APPLY.

Are these accounts Roth IRAs, accounts [you/your (wife/partner)/(your other family members)] rolled over from pensions into IRAs, some other types of IRAs, or Keoghs?

CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN

X6444(#1) *ROTH IRA
X6448(#2)
X6452(#3)

X6446(#1) *ROLL-OVER FROM PENSION ACCOUNT
X6450(#2)
X6454(#3)

X6447(#1) *REGULAR OR OTHER IRA
X6451(#2)
X6455(#3)

X3605(#1) *KEOGH
X3615(#2)
X3625(#3)

1. Checked
5. Not checked
0. Inap. (No IRA/Keogh accounts: X3601^=1; no IRA/Keoghs: X3601^=1/no spouse or partner in PEU: X107^=1/no other PEU members: X113^=1; person has no account: X3602^=1/X3612^=1/X3622^=1)

X6551(#1) How much is in your Roth IRA account(s)?
X6559(#2) How much is in your (wife's/partner's) Roth IRA account(s)?
X6567(#3) How much is in your other family members' Roth IRA account(s)?

Code amount
0. Inap. (No IRA/Keogh accounts: X3601^=1; no IRA/Keoghs: X3601^=1/no spouse or partner in PEU: X107^=1/no other

PEU members: X113^=1; person has no account: X3602^=1/
X3612^=1/X3622^=1; no accounts of this type: X6444^=1/
X6448^=1/X6452^=1)

X6552(#1) How much is in your roll-over IRA account(s)?
X6560(#2) How much is in your (husband/wife/partner)'s
X6568(#3) roll-over IRA account(s)?
How much is in your other family members'
roll-over IRA account(s)?

Code amount
0. Inap. (No IRA/Keogh accounts: X3601^=1; no IRA/Keoghs:
X3601^=1/no spouse or partner in PEU: X107^=1/no other
PEU members: X113^=1; person has no account: X3602^=1/
X3612^=1/X3622^=1; no accounts of this type: X6446^=1/
X6450^=1/X6454^=1)

X6553(#1) How much is in your regular or other IRA account(s)?
X6561(#2) How much is in your (husband/wife/partner)'s
X6569(#3) other IRA account(s)?
How much is in your other family members' other
IRA account(s)?

Code amount
0. Inap. (No IRA/Keogh accounts: X3601^=1; no IRA/Keoghs:
X3601^=1/no spouse or partner in PEU: X107^=1/no other
PEU members: X113^=1; person has no account: X3602^=1/
X3612^=1/X3622^=1; no accounts of this type: X6447^=1/
X6451^=1/X6455^=1)

X6554(#1) How much is in your Keogh account(s)?
X6562(#2) How much is in your (husband/wife/partner)'s Keogh
X6570(#3) account(s)?
How much is in your other family members' Keogh
account(s)?

Code amount
0. Inap. (No IRA/Keogh accounts: X3601^=1; no IRA/Keoghs:
X3601^=1/no spouse or partner in PEU: X107^=1/no other
PEU members: X113^=1; person has no account: X3602^=1/
X3612^=1/X3622^=1; no accounts of this type: X3605^=1/
X3615^=1/X3625^=1)

If R reported that R/SP/OFM had an IRA (X3602=1/X3612=1/X3622=1) , but answered DK/REF to type, the CAPI program asked the balance in all of the accounts. As in the cases where R broke off before completing a grid, this total amount was used as a constraint in the imputation of the individual components.

X6756(#1) How much is in (your/your [husband's/wife's/partner's/
X6757(#2) other family member's]) account(s)?
X6758(#3)

Code amount
0. Inap. (No IRA/Keogh accounts: X3601^=1; no IRA/Keoghs:
X3601^=1/no spouse or partner in PEU: X107^=1/no other
PEU members: X113^=1; person has no account: X3602^=1/
X3612^=1/X3622^=1; no accounts of this type: X6447^=1/
X6451^=1/X6455^=1; type of accounts not answered
DK/REF: X6444^=(.D, .R)/X6448^=(.D, .R)/X6452^=(.D, .R))

GF
X6555(#1) How is the money in (this/these) account(s) invested? Is
X6563(#2) it all in stocks, all in interest-earning assets, is it
X6571(#3) split between these, or something else?

IF R SAY "MUTUAL FUND," PROBE FOR WHETHER IT IS A STOCK FUND, A BOND FUND, OR ONE SPLIT OVER BOTH TYPES

1. *ALL IN STOCKS
2. *ALL IN INTEREST EARNING ASSETS/BONDS
3. *SPLIT
4. Real estate
5. Hedge fund
6. Annuities
8. Mineral rights
-7. *OTHER
0. Inap. (No IRA/Keogh accounts: X3601^=1; no IRA/Keoghs: X3601^=1/no spouse or partner in PEU: X107^=1/no other PEU members: X113^=1; person has no account: X3602^=1/X3612^=1/X3622^=1)

****
FOR THE PUBLIC DATA SET, CODES 4, 5, 6, 7 AND 8 ARE COMBINED WITH CODE -7
****

X6556(#1) About what percent is in stocks?
X6564(#2)
X6572(#3) Code percent * 100
0. Inap. (No IRA/Keogh accounts: X3601^=1; no IRA/Keoghs: X3601^=1/no spouse or partner in PEU: X107^=1/no other PEU members: X113^=1; person has no account: X3602^=1/X3612^=1/X3622^=1; holdings not split: X6555^=3/X6563^=3/X6571^=3)

****
FOR THE PUBLIC DATA SET, ROUNDED TO NEAREST 500 IF BETWEEN 250 AND 9750 INCLUSIVE, OTHERWISE IF > 0 ROUNDED TO NEAREST 100 WITH A TOP-CODE AT 9900 AND A BOTTOM-CODE AT 100 FOR THOSE VALUES ROUNDED
****

X6557(#1) Did you take any withdrawals from (this/these) account(s)
X6565(#2) in 2003?
X6573(#3) Did your (husband/wife/partner) make any withdrawals from (this/these) account(s) in 2003?
Did your other family members make any withdrawals from (this/these) account(s) in 2003?

1. *YES
5. *NO
0. Inap. (No IRA/Keogh accounts: X3601^=1; no IRA/Keoghs: X3601^=1/no spouse or partner in PEU: X107^=1/no other PEU members: X113^=1; person has no account: X3602^=1/X3612^=1/X3622^=1)

X6558(#1) How much in total did you withdraw in 2003?
X6566(#2) How much in total did (he/she) withdraw in 2003?
X6574(#3) How much in total did they withdraw in 2003?

Code amount
0. Inap. (No IRA/Keogh accounts: X3601^=1; no IRA/Keoghs:

X3601^=1/no spouse or partner in PEU: X107^=1/no other PEU members: X113^=1; person has no account: X3602^=1/ X3612^=1/X3622^=1; no withdrawals: X6557^=1/X6565^=1/ X6573^=1)

(#1): X3606 X3607 X3608 X3609 X7501 X6721
(#2): X3616 X3617 X3618 X3619 X7502 X6722
(#3): X3626 X3627 X3628 X3629 X7503

Please look at the list of institutions you wrote down. (Is this/Are they) with any of the institutions on the list, or from someplace else?

IF INSTITUTIONS LIST: Which institution?
(IF "SOMEPLACE ELSE": What institution is that?
ASK R TO UPDATE LIST IF A NEW INSTITUTION IS MENTIONED AT THIS POINT./IF "SOMEPLACE ELSE": What type of institution is that?)

Please look at the Institutions Card. (Is this/Are they) (Is this/ Are these) with any of the institutions on the Institutions Card, or from someplace else?

IF INSTITUTIONS CARD: Which institution?
(IF "SOMEPLACE ELSE": What institution is that?
CHECK INSTITUTION CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED AT THIS POINT./ IF "SOMEPLACE ELSE": What type of institution is that?)
CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN

1. *Institution 1
2. *Institution 2
3. *Institution 3
4. *Institution 4
5. *Institution 5
6. *Institution 6
7. *Institution 7
-7. *OTHER (Coded using the MASTER INSTITUTION LIST)
See MASTER INSTITIUTION LIST for other codes (See X308)
0. Inap. (No IRA/Keogh accounts: X3601^=1; no IRA/Keoghs: X3601^=1/no spouse or partner in PEU: X107^=1/no other PEU members: X113^=1; person has no account: X3602^=1/ X3612^=1/X3622^=1; at least one institution field must be filled out, but higher order fields may be inap.)

The following codes show on the screen after at least seven distinct institutions have been during the course of the interview:
11. *COMMERCIAL BANK; trust company
12. *S&L/SAV BANK
13. *CREDIT UNION
16. *BROKERAGE

****
SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC DATA SET
****

(#1): X9119 X9120 X9121 X9122 X9209 X9223
(#2): X9123 X9124 X9125 X9126 X9210 X9224
(#3): X9127 X9128 X9129 X9130 X9211

Recode: type of institution

See MASTER INSTITIUTION LIST for other codes (See X308)
0. Inap. (No IRA/Keogh accounts: X3601^=1; no IRA/Keoghs:

X3601^=1/no spouse or partner in PEU: X107^=1/no other PEU members: X113^=1; person has no account: X3602^=1/ X3612^=1/X3622^=1; at least one institution field must be filled out, but higher order fields may be inap.)

****
SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC DATA SET
****

GF
X7077(#1) (Is this account/ Are these accounts) covered by federal
X7078(#2) deposit insurance?
X7079(#3)

DEPOSIT INSURANCE IS PROVIDED BY THE FDIC (FEDERAL DEPOSIT INSURANCE CORPORATION) AND NCUSIF (NATIONAL CREDIT UNION SHARE INSURANCE FUND). IF THE INSTITUTION GOES BANKRUPT, DEPOSIT INSURANCE WOULD PAY UP TO $100,000 OF AN ACCOUNT BALANCE.

1. *YES
5. *NO
0. Inap. (No IRA/Keogh accounts: X3601^=1; no IRA/Keoghs: X3601^=1/no spouse or partner in PEU: X107^=1/no other PEU members: X113^=1; person has no account: X3602^=1/ X3612^=1/X3622^=1)

CERTIFICATES OF DEPOSIT

X3719 Do you have any CDs or certificates of deposit at financial institutions?

Do you or anyone in your family here have any CDs or certificates of deposit at financial institutions?

IF YES: Please do not include CDs that are part of IRAs or Keoghs I have already recorded.

IF R ASKS: CDs are certificates held for a set period of time that must be cashed or renewed at the maturity date.

INCLUDE "BANKERS ACCEPTANCES" AND "REPURCHASE AGREEMENTS".
DO NOT INCLUDE ACCOUNTS HELD FOR PEOPLE NOT IN THE FAMILY LIVING HERE.

1. *YES
5. *NO

X3720 Altogether, how many such CDs do you have?

Altogether, how many such CDs do you and your family living here have?

Code number
0. Inap. (no certificates of deposit: X3719^=1)

****
FOR THE PUBLIC DATA SET, TOP-CODED AT 20
****

X3721 What is the total dollar value of all these CDs?

What is the total dollar value of this CD?

Code amount
0. Inap. (no certificates of deposit: X3719^=1)

X3722 X3723 X3724 X3725 X7618 X6654 X6655
Please look at the list of institutions you wrote down. (Is this/Are these) CD(s) with any of the institutions on the list, or from someplace else?

IF INSTITUTIONS LIST: Which institution?
(IF "SOMEPLACE ELSE": What institution is that?
ASK R TO UPDATE LIST IF A NEW INSTITUTION IS MENTIONED AT THIS POINT./IF "SOMEPLACE ELSE": What type of institution is that?)

Please look at the Institutions Card. (Is this/Are these) (Is this/ Are these) CD(s) with any of the institutions on the Institutions Card, or from someplace else?

IF INSTITUTIONS CARD: Which institution?
(IF "SOMEPLACE ELSE": What institution is that?
CHECK INSTITUTION CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED AT THIS POINT./ IF "SOMEPLACE ELSE": What type of institution is that?)
CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN

1. *Institution 1
2. *Institution 2
3. *Institution 3
4. *Institution 4
5. *Institution 5
6. *Institution 6
7. *Institution 7
-7. *OTHER (Coded using the MASTER INSTITUTION LIST)
See MASTER INSTITIUTION LIST for other codes (See X308)
0. Inap. (no certificates of deposit: X3719^=1; if there are any CDs, the first field must be non-zero, but higher-order fields may be inap.)

The following codes show on the screen after at least seven distinct institutions have been during the course of the interview:
11. *COMMERCIAL BANK; trust company
12. *S&L/SAV BANK
13. *CREDIT UNION
16. *BROKERAGE

****
SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC DATA SET
****

X9134 X9135 X9136 X9137 X9214 X9217 X9218
Recode: type of institution
See MASTER INSTITIUTION LIST for other codes (See X308)

0. Inap. (no certificates of deposit: X3719^=1; if there are any CDs, the first field must be non-zero, but higher order fields may be inap.)

****

SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC DATA SET

****

X3726 How many different institutions do you use for all these CDs?

Code number
0. Inap. (no certificates of deposit: X3719^=1)

****
FOR THE PUBLIC DATA SET, TOP-CODED AT 10
****

X7620 Is this CD held jointly, or is it in your name, in your husband's name, or something else?

Is this CD held jointly, or is it in your name, in your wife's name, or something else?

Is this CD held jointly, or is it in your name, in your partner's name, or something else?

Is this CD in your name or something else?

Is this CD held jointly, or is it in your name?

Is most of the money in these CDs held jointly, or is most of it in your name, in your husband's name, or something else?

Is most of the money in these CDs held jointly, or is most of it in your name, in your wife's name, or something else?

Is most of the money in these CDs held jointly, or is most of it in your name, in your partner's name, or something else?

Is most of the money in these CDs in your name or something else?

Is most of the money in these CDs held jointly, or is most of it in your name?

1. *Joint account; with spouse/partner
2. *R's account
3. *Spouse's/partner's account
4. Other family member's account
5. Child only
6. Child and respondent or spouse
8. Other relative with respondent or spouse
9. Unrelated person, n.f.s.
10. Unrelated person with respondent or spouse
11. Equal amounts in R and spouse/partner names
50. Trust account
51. Personal business account
-7. *Other
0. Inap. (no certificates of deposit: X3719^=1; R lives alone: X7001=1)

SAVINGS/MONEY MARKET ACCOUNTS

X3727 Do you have any savings or money market accounts? These could be traditional savings accounts, Coverdell or 529

education accounts, Christmas Club accounts, or any type of savings or money market account I have not already recorded.

Do you or anyone in your family living here have any savings or money market accounts? These could be traditional savings accounts, Coverdell or 529 education accounts, Christmas Club accounts, or any type of savings or money market account I have not already recorded.

PROBE: Please do not include flexible spending accounts or accounts that are part of pension plan.

A MONEY MARKET ACCOUNT HAS AN INTEREST RATE THAT VARIES FROM MONTH TO MONTH, AND IT USUALLY HAS LIMITED CHECKING PRIVILEGES.
COVERDELL ACCOUNTS AND STATE-SPONSORED "529" ACCOUNTS ARE EDUCATIONAL SAVINGS PLANS (ESAs).
DO NOT INCLUDE CUSTODIAL ACCOUNTS HELD FOR PEOPLE NOT IN THE FAMILY LIVING HERE. INCLUDE ALL ACCOUNTS IN WHICH THE FAMILY HAS ANY ASSET INTEREST.

1. *YES
5. *NO

X3728 How many such accounts do you have?

How many such accounts do you and your family living here have?

DO NOT INCLUDE ACCOUNTS HELD FOR PEOPLE NOT IN THE FAMILY LIVING HERE.

Code number of accounts
0. Inap. (no savings accoutnsL X3727^=1)
****
FOR THE PUBLIC DATA SET, TOP-CODED AT 10
****

X6755 Originally reported value of X3728 (see introduction)

Code number of accounts
0. Inap. (no savings accounts: X3727^=1)
****
FOR THE PUBLIC DATA SET, TOP-CODED AT 10
****

#1 refers to the first savings account
#2 refers to the second savings account
#3 refers to the third savings account
#4 refers to the fourth savings account
#5 refers to the fifth savings account
#6 refers to the sixth savings account
#7 refers to the remaining savings accounts

X3729(#1) Please look at the list of institutions you wrote down. [Is
X3735(#2) (this account/the largest account)/Thinking about the next
X3741(#3) largest savings account, is it] with any of the institutions
X3747(#4) on the list, or from someplace else?

X3753(#5)
X3759(#6) IF INSTITUTIONS CARD: Which institution?
(IF "SOMEPLACE ELSE": What institution is that?
ASK R TO UPDATE LIST IF A NEW INSTITUTION IS MENTIONED
AT THIS POINT./IF "SOMEPLACE ELSE":What type of institution
is that?)

Please look at the Institutions Card. [Is (this
account/the largest account)/Thinking about the next
largest savings account, is it] with any of the institutions
on the list, or from someplace else?

IF INSTITUTIONS CARD: Which institution?
(IF "SOMEPLACE ELSE": What institution is that?
CHECK INSTITUTION CARD AND UPDATE IF A NEW INSTITUTION
IS MENTIONED AT THIS POINT./IF "SOMEPLACE ELSE":What type
of institution is that?)

1. *Institution 1
2. *Institution 2
3. *Institution 3
4. *Institution 4
5. *Institution 5
6. *Institution 6
7. *Institution 7
-7. *OTHER (Coded using the MASTER INSTITUTION LIST)
See MASTER INSTITIUTION LIST for other codes (See X308)
0. Inap. (no savings accounts: X3727^=1/fewer than 2
accounts: X3728<2/fewer than 3 account: X3728<3/fewer
than 4 accounts: X3728<4/fewer than 5 accounts:
X3728<5/fewer than 6 accounts)
The following codes show on the screen after at
least seven distinct institutions have been during
the course of the interview:
11. *COMMERCIAL BANK; trust company
12. *S&L/SAV BANK
13. *CREDIT UNION
16. *BROKERAGE
****
SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC
DATA SET
****

X9259(#1) Recode: type of institution
X9260(#2)
X9261(#3) See MASTER INSTITIUTION LIST for other codes (See X308)
X9262(#4) 0. Inap. (no savings accounts: X3727^=1/fewer than 2
X9263(#5) accounts: X3728<2/fewer than 3 account: X3728<3/fewer
X9264(#6) than 4 accounts: X3728<4/fewer than 5 accounts: X3728<5
X3728<5/fewer than 6 accounts)
****
SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC
DATA SET
****

X3730(#1) How much is in this account?
X3736(#2)
X3742(#3) Code amount
X3748(#4) -1. Nothing
X3754(#5) 0. Inap. (no savings accounts: X3727^=1/fewer than 2
X3760(#6) accounts: X3728<2/fewer than 3 account: X3728<3/fewer

than 4 accounts: X3728<4/fewer than 5 accounts: X3728<5
X3728<5/fewer than 6 accounts)

GF
X3731(#1) Is this a joint account, or is the account in your
X3737(#2) name, in your husband's name, or something else?
X3743(#3)
X3749(#4) Is this a joint account, or is the account in your
X3755(#5) name, in your wife's name, or something else?
X3761(#6)
Is this a joint account, or is the account in your
name, in your partner's name, or something else?

Is this account in your name or something else?

Is this a joint savings account, or is the account in your
name?

1. *Joint account; with spouse/partner
2. *R's account
3. *Spouse's/partner's account
4. Other family member's account
5. Child only
6. Child and respondent or spouse
8. Other relative with respondent or spouse
9. Unrelated person, n.f.s.
10. Unrelated person with respondent or spouse
50. Trust account
51. Personal business account
-7. *Other
0. Inap. (no savings accounts: X3727^=1/fewer than 2
accounts: X3728<2/fewer than 3 account: X3728<3/fewer
than 4 accounts: X3728<4/fewer than 5 accounts: X3728<5
X3728<5/fewer than 6 accounts)

GF
X3732(#1) What type of account is this? (Is it a traditional savings
X3738(#2) account, a Coverdell or 529 educational account, a money market
X3744(#3) account, or some other type of account?)
X3750(#4)
X3756(#5) PASSBOOK AND STATEMENT ACCOUNTS ARE TRADITIONAL SAVINGS ACCOUNTS.
X3762(#6) COVERDELL ACCOUNTS AND STATE-SPONSORED "529" ACCOUNTS ARE
EDUCATIONAL SAVINGS PLANS (ESAs)

DO NOT INCLUDE EMPLOYER-SPONSORED FLEXIBLE SPENDING PLANS.

1. *TRADITIONAL SAVINGS ACCOUNT; "passbook account";
"statement account"
2. *COVERDELL/EDUCATION IRA
3. *529/STATE-SPONSORED EDUCATION ACCOUNT
4. *MONEY MARKET ACCOUNT
5. Christmas club account; other account for designated saving
purpose (e.g., vacation)
6. Share account
12. Floating interest rate accounts (other than those coded 5)
14. Informal group saving arrangement
15. Medical savings account
20. Foreign account type
30. Sweep account n.e.c.; cash management account
-7. *OTHER
0. Inap. (no savings accounts: X3727^=1/fewer than 2
accounts: X3728<2/fewer than 3 account: X3728<3/fewer
than 4 accounts: X3728<4/fewer than 5 accounts: X3728<5
X3728<5/fewer than 6 accounts)

```
          ********************************************************
             FOR THE PUBLIC DATA SET, CODES 14 AND 20 ARE COMBINED
             WITH CODE 1; CODES 3 AND 15 ARE COMBINED WITH CODE 2;
             CODE 30 IS COMBINED WITH CODE 12
          ********************************************************

GF
X7080(#1)  How is the money in this account invested?  Is it all
X7082(#2)  in stocks, all in interest-earning assets, is it split
X7084(#3)  between these, or something else?
X7086(#4)
X7088(#5)
X7090(#6)
          IF R SAY "MUTUAL FUND," PROBE FOR WHETHER IT IS A STOCK
          FUND, A BOND FUND, OR ONE SPLIT OVER BOTH TYPES

           1.  *ALL IN STOCKS
           2.  *ALL IN INTEREST EARNING ASSETS/BONDS
           3.  *SPLIT
           4.  Real estate
           5.  Hedge fund
           6.  Annuities
           8.  Mineral rights
          -7.  *OTHER
           0.  Inap. (no savings accounts: X3727^=1/fewer than 2
               accounts: X3728<2/fewer than 3 account: X3728<3/fewer
               than 4 accounts: X3728<4/fewer than 5 accounts: X3728<5
           X3728<5/fewer than 6 accounts; not a Coverdell or
               529 education account: X3732^=2 or 3/X3738^=2 or 3/
               X3744^= 2 or 3/X3750^= 2 or 3/X3756^= 2 or 3/
               X3762^= 2 or 3)

GF
X7081(#1)  About what percent is in stocks?
X7083(#2)
X7085(#3)  Code percent * 100
X7087(#4)
X7089(#5)   0.  Inap. (no savings accounts: X3727^=1/fewer than 2
X7091(#6)       accounts: X3728<2/fewer than 3 account: X3728<3/fewer
                than 4 accounts: X3728<4/fewer than 5 accounts: X3728<5
           X3728<5/fewer than 6 accounts; not a Coverdell or
                529 education account: X3732^=2 or 3/X3738^=2 or 3/
                X3744^= 2 or 3/X3750^= 2 or 3/X3756^= 2 or 3/
                X3762^= 2 or 3; holdings not split: X7080^=3/X7082^=3/
                X7084^=3/X7086^=3/X7088^=3/X7090^=3)


X3733(#1)  Does this account have check-writing privileges?
X3739(#2)
X3745(#3)   1.  *YES
X3751(#4)   5.  *NO
X3757(#5)   0.  Inap. (no savings accounts: X3727^=1/fewer than 2
X3763(#6)       accounts: X3728<2/fewer than 3 account: X3728<3/fewer
                than 4 accounts: X3728<4/fewer than 5 accounts: X3728<5
           X3728<5/fewer than 6 accounts; not a money market or
                OTHER account: X3732^=4 or -7/X3738^=4 or -7/X3744
           ^=4 or -7/X3750^=4 or -7/X3756^=4 or -7/X3762^=4 or -7))

GF
X7085(#1)  Is this account covered by federal deposit insurance?
X7086(#2)
X7087(#3)  DEPOSIT INSURANCE IS PROVIDED BY THE FDIC (FEDERAL DEPOSIT
X7088(#4)  INSURANCE CORPORATION) AND NCUSIF (NATIONAL CREDIT UNION
X7089(#5)  SHARE INSURANCE FUND).  IF THE INSTITUTION GOES BANKRUPT,
```

X7090(#6) DEPOSIT INSURANCE WOULD PAY UP TO $100,000 OF AN ACCOUNT BALANCE.

1. *YES
5. *NO
0. Inap. (no savings accounts: X3727^=1/fewer than 2 accounts: X3728<2/fewer than 3 account: X3728<3/fewer than 4 accounts: X3728<4/fewer than 5 accounts: X3728<5 X3728<5/fewer than 6 accounts)

X3765(#7) How much is in all your remaining savings accounts? (What was the average over the last month?)

How much is in all your family's remaining savings accounts? (What was the average over the last month?)

Code amount
-1. Nothing
0. Inap. (no savings accounts: X3727^=1; fewer than 7 accounts: X3728<7)

X8473(#7) Original value of remaining total for Rs who did not provide complete information within the grid structure (see introduction)

Code amount
0. Inap. (no savings accounts: X3727^=1; did not break off early in grid)

MUTUAL FUNDS

GF
X3819 Do you (or anyone in your family living here) have any mutual funds or hedge funds?

IF YES: Please do not include any pension or 401(k) accounts, or assets you have already told me about.

INCLUDE OPEN-END AND CLOSED-END FUNDS, UNIT TRUSTS, EQUITY TRUSTS, LOAD AND NO-LOAD FUNDS, COMMODITY POOLS, REITs (REAL ESTATE INVESTMENT TRUSTS), MORTGAGE TRUSTS, AND ALL OTHER TYPES OF MUTUAL FUNDS.

1. *YES
5. *NO

GF
X3821 I need to know what types of funds you have. Do you have. . .
stock mutual funds?

(IF R ASKS, STOCK FUNDS INCLUDE DOMESTIC STOCK FUNDS, GROWTH FUNDS, INDEX FUNDS, GLOBAL STOCK FUNDS, SECTOR FUNDS, AND ANY OTHER TYPE OF FUND PRIMARILY INVESTED IN STOCK.)

1. *YES
5. *NO
0. Inap. (no mutual funds: X3819^=1)

X3822 What is the total market value of all of the stock mutual funds that you have?

What is the total market value of all of the stock mutual funds that you and your family living here have?

Code amount
0. Inap. (no mutual funds: X3819^=1; no stock funds: X3821^=1)

X3823 Do you have. . .
tax-free bond funds?

THESE FUNDS INCLUDE MUNICIPAL BONDS ("MUNIs") AND OTHER TAX-EXEMPT BONDS

1. *YES
5. *NO
0. Inap. (no mutual funds: X3819^=1)

X3824 What is the total market value of all of the tax-free bond mutual funds that you have?

What is the total market value of all of the tax-free bond mutual funds that you and your family living here have?

Code amount
0. Inap. (no mutual funds: X3819^=1; no tax-free bond funds: X3823^=1)

X3825 Do you have. . .
government or government backed bond mutual funds?

THESE FUNDS INCLUDE U.S. TREASURY BILLS AND BONDS AND OTHER U.S. GOVERNMENT-SPONSORED BONDS.

1. *YES
5. *NO
0. Inap. (no mutual funds: X3819^=1)

X3826 What is the total market value of all of the government or government backed bond mutual funds that you have?

What is the total market value of all of the government or government backed bond mutual funds that you and your family living here have?

Code amount
0. Inap. (no mutual funds: X3819^=1; no government or government backed bond funds: X3825^=1)

X3827 Do you have. . .
other bond mutual funds?

THESE FUNDS INCLUDE COPORATE BONDS, COMMERCIAL PAPER, JUNK BONDS, AND ALL REMAINING TYPES OF BONDS

1. *YES
5. *NO
0. Inap. (no mutual funds: X3819^=1)

X3828 What is the total market value of all of the other bond mutual funds that you have?

What is the total market value of all of the other bond mutual funds that you and your family living here have?

Code amount
0. Inap. (no mutual funds: X3819^=1; no other bond funds: X3827^=1)

X3829 Do you have. . .
combination funds?

COMBINATION FUNDS ("BALANCED FUNDS") HOLD BOTH STOCK AND BONDS; ALSO INCLUDE REITs, AND MISC. TYPES OF FUNDS

1. *YES
5. *NO
0. Inap. (no mutual funds: X3819^=1)

X3830 What is the total market value of all of the combination funds that you have?

What is the total market value of all of the combination funds that you and your family living here have?

Code amount
0. Inap. (no mutual funds: X3819^=1; no combination mutual funds: X3829^=1)

GF
X7785 Do you have. . .
any other mutual funds or hedge funds?

1. *YES
5. *NO
0. Inap. (no mutual funds: X3819^=1)

X7787 What is the total market value of all of these other funds that you have?

What is the total market value of all of these other funds that you and your family living here have?

Code amount
0. Inap. (no mutual funds: X3819^=1; no other types of mutual funds: X7785^=1)
NOTE: X7787 consists almost entirely of hedge funds and a small amount of exchange traded funds (ETF).

If the R reported having a mutual fund (X3819=1) , but answered NO to having all types (X3821=5, X3823=5, X3825=5, X3827=5, X3829=5 and X7785=5), the the CAPI program asked what type of fund the R had and requested the total amount in mutual funds; based on the information provided, these funds were reclassified. As in the cases where R broke off before completing a grid, this total amount was used as a constraint in the imputation of the individual components.

(What kinds of funds are these? PLEASE SPECIFY.)

X6704 What is the total market value of all of the mutual funds that you have?

What is the total market value of all of the mutual funds that you and your family living here have?

Code amount
0. Inap. (no mutual funds: X3819^=1; R answered YES to at least one type of ownership question)

X3820 In how many different mutual funds do you own shares?

In how many different mutual funds does your family own shares?

(INTERVIEWER: WE WANT THE NUMBER OF FUNDS, NOT THE NUMBER OF FUND MANAGEMENT COMPANIES.)

Code number of plans
0. Inap. (no mutual funds: X3819^=1)
****
FOR THE PUBLIC DATA SET, TOP-CODED AT 25
****

X6799 X6800 X6801 X6802 X6803 X6850 X6851 X6852
Please look at the list of institutions you wrote down. (Is this/Are these) mutual fund(s) with any of the institutions on the list, or from someplace else?

IF INSTITUTIONS LIST: Which institution?
(IF "SOMEPLACE ELSE": What institution is that?
ASK R TO UPDATE LIST IF A NEW INSTITUTION IS MENTIONED AT THIS POINT./IF "SOMEPLACE ELSE": What type of institution is that?)

Please look at the Institutions Card.
(Is this/ Are these) mutual fund(s) with any of the institutions on the Institutions Card, or from someplace else?

IF INSTITUTIONS CARD: Which institution?
(IF "SOMEPLACE ELSE": What institution is that?
CHECK INSTITUTION CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED AT THIS POINT./ IF "SOMEPLACE ELSE": What type of institution is that?)
CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN

1. *Institution 1
2. *Institution 2
3. *Institution 3
4. *Institution 4
5. *Institution 5
6. *Institution 6
7. *Institution 7
-7. *OTHER (Coded using the MASTER INSTITUTION LIST)
SEE MASTER INSTITUTION LIST
0. Inap. (no mutual funds: X3819^=1; if there are any mutual funds, the first field must be non-zero, but higher-order fields may be inap.)
The following codes show on the screen after at

least seven distinct institutions have been during
the course of the interview:
11. *COMMERCIAL BANK; trust company
12. *S&L/SAV BANK
14. *FINANCE/LOAN CO
16. *BROKERAGE
****
SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC
DATA SET
****

X9225 X9226 X9227 X9228 X9229 X9230 X9231 X9232
Recode: type of institution
See MASTER INSTITIUTION LIST for other codes (See X308)

0. Inap. (no mutual funds: Xxxxx=5; if there are any
mutual funds, the first field must be non-zero, but
higher-order fields may be inap.)
****
SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC
DATA SET
****

X3831 Overall has there been a gain or loss in the value of all
these mutual fund shares since you obtained them?

Overall has there been a gain or loss in the value of all
these mutual fund shares since you or someone in your
family here obtained them?

1. *Gain
3. *Neither gain nor loss
5. *Loss
0. Inap. (no mutual funds: X3819^=1)

How much have they gained in value since they were obtained?

X3832 Code percent gain * 100
-2. Virtually all
0. Inap. (no mutual funds: X3819^=1; no gain: X3831^=1)
****
FOR THE PUBLIC DATA SET, ROUNDED TO NEAREST 100
WITH A BOTTOM-CODE AT 100. FOR VALUES ABOVE 10000,
ROUNDING TO 2 SIGNIFICANT DIGITS
****

X3833 Code amount
-2. Virtually all
0. Inap. (no mutual funds: X3819^=1; no gain: X3831^=1)

How much have they lost in value since they were obtained?

X3834 Code percent * 100
-2. Virtually all
0. Inap. (no mutual funds: X3819^=1; no loss: X3831^=5)
****
FOR THE PUBLIC DATA SET, ROUNDED TO NEAREST 100
WITH A BOTTOM-CODE AT 100
****

X3835 Code amount
-2. Virtually all
0. Inap. (no mutual funds: X3819^=1; no loss: X3831^=5)

SAVINGS BONDS

X3901 Do you have any U.S. government savings bonds?

Do you or anyone in your family here have any
U.S. government savings bonds?

OLDER SAVINGS BONDS MAY BE SERIES E AND H.
MORE RECENT SAVINGS BONDS INCLUDE SERIES EE, HH, AND I.
ONE WAY SAVINGS BONDS CAN BE PURCHASED IS BY PAYROLL DEDUCTION.

1. *YES
5. *NO

X3902 What is the total face value of all the savings bonds that you

have?

and your family have?

Code amount
0. Inap. (no savings bonds: X3901^=1)

BONDS OTHER THAN SAVINGS BONDS

GF
X3903 Do you (or anyone here) have any other corporate,
municipal, government, or other type of bonds or bills?

IF YES: Please do not include bonds or bills held in
pension accounts, or any other accounts I have already recorded.

1. *YES
5. *NO

X3905 I need to know what types of bonds or bills you have. Do
you have. . .
mortgage-backed bonds such as those from "Ginnie-Mae",
"Fannie-Mae" or "Freddie-Mac"?

1. *YES
5. *NO
0. Inap. (no bonds: X3903^=1)

X3906 What is the face value of all of the mortgage-backed bonds
that you have?

What is the face value of all of the mortgage-backed bonds
that you and your family living here have?

Code amount

0. Inap. (no bonds: X3903^=1; no mortgage backed bonds: X3905^=1)

X7635 What is the total market value?

Code amount
0. Inap. (no bonds: X3903^=1; no mortgage backed bonds: X3905^=1)

X3907 Do you have. . .
U.S. Government bonds or Treasury bills?

INCLUDE U.S. GOVERNMENT BILLS AND BONDS AS WELL AS ALL U.S. GOVERNMENT AGENCY BONDS

1. *YES
5. *NO
0. Inap. (no bonds: X3903^=1)

X3908 What is the face value of all of the U.S. Government bonds or Treasury bills that you have?

What is the face value of all of the U.S. Government bonds or Treasury bills that you and your family living here have?

Code amount
0. Inap. (no bonds: X3903^=1; no govenment bonds or bills: X3907^=1)

X7636 What is the total market value?

Code amount
0. Inap. (no bonds: X3903^=1; no govenment bonds or bills: X3907^=1)

X3909 Do you have. . .
state or municipal bonds, or other taxfree bonds?

ALSO INCLUDE "REVENUE BONDS," "INDUSTRIAL DEVELOPMENT BONDS," AND OTHER BONDS ISSUED BY STATE AND LOAN GOVERNMENTS

1. *YES
5. *NO
0. Inap. (no bonds: X3903^=1)

X3910 What is the face value of all of the state or municipal bonds, or other taxfree bonds that you have?

What is the face value of all of the state or municipal bonds, or other taxfree bonds that you and your family living here have?

Code amount
0. Inap. (no bonds: X3903^=1; no taxfree bonds: X3909^=1)

X7637 What is the total market value?

Code amount
0. Inap. (no bonds: X3903^=1; no taxfree bonds: X3909^=1)

X7631 Do you have. . .
foreign bonds?

INCLUDE BONDS ISSUED BY FOREIGN GOVERNMENTS OR COMPANIES

1. *YES
5. *NO
0. Inap. (no bonds: X3903^=1)

X7633 What is the face value of all of the foreign bonds
that you have?

What is the face value of all of the foreign bonds
that you and your family living here have?

Code amount
0. Inap. (no bonds: X3903^=1; no foreign bonds: X7631^=1)

X7638 What is the total market value?

Code amount
0. Inap. (no bonds: X3903^=1; no foreign bonds: X7631^=1)

X7632 Do you have. . .
corporate or any other type of bonds?

INCLUDE CORPORATE BONDS, COMMERCIAL PAPER, JUNK
BONDS, AND MISC. BONDS NOT ALREADY MENTIONED

1. *YES
5. *NO
0. Inap. (no bonds: X3903^=1)

X7634 What is the face value of all of the corporate or any other
type of bonds that you have?

What is the face value of all of the corporate or any other
type of bonds that you and your family living here have?

Code amount
0. Inap. (no bonds: X3903^=1; no corporate bonds: X7632^=1)

X7639 What is the total market value?

Code amount
0. Inap. (no bonds: X3903^=1; no corporate bonds: X7632^=1)

If the R reported having some type of bonds (X3903=1) , but answered NO to having all types (X3905=5, X3907=5, X3909=5, X7631=5, and X7632=5), the the CAPI program asked what type of bond the R had and requested the total face and market value of all bonds; based on the information provided, these bonds were reclassified. As in the cases where R broke off before completing a grid, this total amount was used

as a constraint in the imputation of the individual components.

(PLEASE EXPLAIN TYPE OF BONDS.)

X6705 What is the face value of all of the bonds that you have?

What is the face value of all of the bonds that you and your family living here have?

Code amount
0. Inap. (no bonds: X3903^=1; R answered YES to at least one type of ownership question)

If the R reported having some type of bonds (X3903=1) , but answered NO to having all types (X3905=5, X3907=5, X3909=5, X7631=5, and X7632=5), the the CAPI program asked what type of bond the R had and requested the total face and market value of all bonds; based on the information provided, these bonds were reclassified. As in the cases where R broke off before completing a grid, this total amount was used as a constraint in the imputation of the individual components.

X6706 What is the total market value?

Code amount
0. Inap. (no bonds: X3903^=1; R answered YES to at least one type of ownership question)

X3904 How many different bonds or bills do you own?

How many different bonds or bills do you or your family own?

Code number
0. Inap. (no bonds: X3903^=1)

****
FOR THE PUBLIC DATA SET, TOP-CODED AT 150
****

PUBLICLY TRADED STOCK

GF
X3913 Do you (or anyone in your family living here) own any stock which is publicly traded?

IF YES: Please do not include stock held through pension accounts, or assets that I have already recorded.

1. *YES
5. *NO

X3914 In how many different companies do you own stock?

In how many different companies do you or your family living here own stock?

WE WANT THE NUMBER OF COMPANIES IN WHICH R OWNS STOCK, NOT THE NUMBER OF INDIVIDUAL SHARES.

Code number

0. Inap. (no stocks: X3913^=1)

****
FOR THE PUBLIC DATA SET, TOP-CODED AT 150
****

X3915 What is the total market value of this stock?

IF R BOUGHT THE STOCK "ON MARGIN" (BORROWED ON THE STOCK TO BUY IT), WE WANT THE GROSS VALUE OF THE STOCK.

Code amount
0. Inap. (no stocks: X3913^=1)

X3921 Of your publicly-traded stock, is any of it stock in a company where you work or have worked?

Of your family's publicly-traded stock, is any of it stock in a company where you or anyone in your family living here work or have worked?

DO NOT INCLUDE BUSINESSES REPORTED EARLIER.
DO NOT INCLUDE STOCK HELD THROUGH A RETIREMENT ACCOUNT AT WORK.

1. *YES
5. *NO
0. Inap. (no stocks: X3913^=1)

X7191 Did you include this stock in the value of your total holdings that you just told me?

1. *YES
3. NO initially, but fixed in editing YES
0. Inap. (no stocks: X3913^=1; no stock in company where work: X3921^=1)

X3922 What is the total market value of your stock in the company?

Code amount
0. Inap. (no stocks: X3913^=1; no stock in company where work: X3921^=1)

X7640 Of your stock, is any of it stock in a company headquartered outside of the United States?

Of your family's stock, is any of it stock in a company headquartered outside of the United States?

1. *YES
4. Yes, but included with company stock
5. *NO
0. Inap. (no stocks: X3913^=1)

X7192 Did you include this stock in the value of your total holdings that you told me?

1. *YES
3. NO initially, but fixed in editing YES

0. Inap. (no stocks: X3913^=1; no foreign stock: X7640^=1)

X7641 What is the total market value in dollars of this stock?

Code amount
0. Inap. (no stocks: X3913^=1; no foreign stock: X7640^=1)

X3916 Overall has there been a gain or loss in the value of this stock since you obtained it?

Overall has there been a gain or loss in the value of all of your family's stock since you or someone in your family here obtained it?
1. *Gain
3. *Neither gain nor loss
5. *Loss
0. Inap. (no stocks: X3913^=1)

How much has it gained in value since it was obtained?

X3917 Code percent * 100
-2. Virtually all
0. Inap. (no stocks: X3913^=1; no gain: X3916^=1)
****
FOR THE PUBLIC DATA SET, ROUNDED TO NEAREST 100
WITH A BOTTOM-CODE AT 100. FOR VALUES ABOVE 10000,
ROUNDING TO 2 SIGNIFICANT DIGITS
****

X3918 Code amount
-2. Virtually all
0. Inap. (no stocks: X3913^=1; no gain: X3916^=1)

How much has it lost in value since it was obtained?

X3919 Code percent * 100
-2. Virtually all
0. Inap. (no stocks: X3913^=1; no loss: X3916^=5)
****
FOR THE PUBLIC DATA SET, ROUNDED TO NEAREST 100
WITH A BOTTOM-CODE AT 100
****

X3920 Code amount
-2. Virtually all
0. Inap. (no stocks: X3913^=1; no loss: X3916^=5)

BROKERAGE ACCOUNTS

X3923 Do you have a brokerage account for the purchase or sale of stocks and other securities?

Do you or anyone in your family here have a brokerage account for the purchase or sale of stocks and other securities?

1. *YES
5. *NO

X3924 X3925 X3926 X3927 X7642 X6668 X6669

Please look at the list of institutions you wrote down.
(Is this/Are these) account(s) with any of the institutions on the Institutions Card, or from someplace else?
IF INSTITUTIONS LIST: Which institution?
(IF "SOMEPLACE ELSE": What institution is that?
ASK R TO UPDATE LIST IF A NEW INSTITUTION IS MENTIONED AT THIS POINT./IF "SOMEPLACE ELSE": What type of institution is that?)

Please look at the Institutions Card. (Is this/Are these) account(s) with any of the institutions on the Institutions Card, or from someplace else?

IF INSTITUTIONS CARD: Which institution?
(IF "SOMEPLACE ELSE": What institution is that?
CHECK INSTITUTION CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED AT THIS POINT./ IF "SOMEPLACE ELSE": What type of institution is that?)
CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN

1. *Institution 1
2. *Institution 2
3. *Institution 3
4. *Institution 4
5. *Institution 5
6. *Institution 6
7. *Institution 7
-7. *OTHER (Coded using the MASTER INSTITUTION LIST)
See MASTER INSTITIUTION LIST for other codes (See X308)
0. Inap. (no brokerage account: X3923^=1)

The following codes show on the screen after at least seven distinct institutions have been during the course of the interview:

11. *COMMERCIAL BANK; trust company
12. *S&L/SAV BANK
13. *CREDIT UNION
16. *BROKERAGE

****
SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC DATA SET
****

X9143 X9144 X9145 X9146 X9212 X9219 X9220

Recode: type of institution

See MASTER INSTITIUTION LIST for other codes (See X308)
0. Inap. (no brokerage account: X3923^=1)

****
SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC DATA SET
****

Over the past year, about how many times did you buy or sell stocks or other securities through a broker?

Over the past year, about how many times did you or anyone in your family living here buy or sell stocks or other securities through a broker?

ENTER ZERO FOR NONE.

X3928 Code number
-1. None
0. Inap. (no brokerage account: X3923^=1)
****
FOR THE PUBLIC DATA SET, TOP-CODED AT 300
****

X7193 INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
Code frequency
1. *DAY
2. *WEEK
3. Every two weeks
4. *MONTH
5. *QUARTER
6. *YEAR
8. In total
11. Twice per year; every six months
12. Every two months
18. Hour
22. Varies
25. Over 2 years
31. *Twice a month
-1. None
-7. *OTHER
0. Inap. (no brokerage account: X3923^=1)

X3929 Not including any accounts you've told me about, do you have a "cash" or "call money" account at a stock brokerage?

Not including any accounts you've told me about, do you or anyone in your family living here have a "cash" or "call money" account at a stock brokerage?

(IF R ASKS: CASH OR CALL MONEY ACCOUNTS HOLD MONEY RECEIVED FROM THE SALE OF STOCK UNTIL THE MONEY IS REINVESTED.)

1. *YES
5. *NO
0. Inap. (no brokerage account: X3923^=1)

X3930 What is the total dollar value of all the cash or call money accounts

that you have?

that you and your family living here have?

Code amount
-1. Nothing
0. Inap. (no brokerage account: X3923^=1; no call account: X3929^=1)

X3931 Do you (or anyone in your family living here) currently have any margin loans at a stock brokerage?

IF YES, SAY: Please do not include any loans I have already recorded.

1. *YES
5. *NO
0. Inap. (no brokerage account: X3923^=1)

X3932 Altogether, what is the current balance on these margin loans?

Code amount
0. Inap. (no brokerage account: X3923^=1; no margin loan: X3931^=1)

ANNUITIES, TRUSTS, AND MANAGED INVESTMENT ACCOUNTS

GF

X6815 IN PERSON VERSION:
(SHOW CARD 10)
Do you (or anyone in your family here) receive income from or have assets in an annuity? Please do not include job pensions.

TELEPHONE VERSION:
Do you (or anyone in your family here) receive income from or have assets in an annuity? Please do not include job pensions.

1. *YES
5. *NO

X6575 Did you (or your family living here) purchase these annuities using or rolling over a lump-sum distribution of settlement from a past job pension?

1. *YES
5. *NO
0. Inap. (No annuities: X6815=5)

X6576 Could you (or your family living here) cash in any of these annuities if you wanted to? That is, do you have an equity interest in any of the annuities?

WE DO NOT CARE IF THERE IS A PENALTY FOR CASHING IN THE ANNUITY.

1. *YES
5. *NO
0. Inap. (No annuities: X6815=5)

X6577 How much would you receive if you cashed in these annuities?

Code amount
0. Inap. (No annuities: X6815=5; no annuities that could be cashed in: X6576=5)

X6578 How much income did you (or your family living here) receive in 2003 from these annuities you could cash in?

Code amount
-1. None
0. Inap. (No annuities: X6815=5; no annuities that could

be cashed in: X6576=5)

X6579 Do you (or your family living here) also have annuities which you could not cash in?

1. *YES
5. *NO
0. Inap. (No annuities: X6815=5; no annuities that could be cashed in: X6576=5)

X6580 IF X6576=5 THEN ASK: How much income did you (or your family living here) receive in 2003 from all the annuities?

OTHERWISE ASK: How much income did you (or your family living here) receive in 2003 from the annuities you could not cash in?

Code amount
-1. None
0. Inap. (No annuities: X6815=5; no annuities that could be not cashed in: X6579=5)

X8480 Orignally reported value for annuity income in the case where the respondent did not provide a value for the type of annuity (X6576). In imputation, the value here is assigned to X6578 or X6580, or the amount is split between these two variables.

Code amount
-1. None
0. Inap. (No annuities: X6815=5; non-missing value at X6576)

X6821 X6822 X6823 X6824 X6825
Who manages the annuities--is it any of the institutions from the list that you wrote down, or are they managed by someone else?

IF INSTITUTIONS LIST: Which institution(s)?
(IF "SOMEPLACE ELSE": What institution is that?
ASK R TO UPDATE LIST IF A NEW INSTITUTION IS MENTIONED AT THIS POINT./ IF "SOMEPLACE ELSE": What type of institution is that?)

Who manages the annuities--is it any of the institutions on the Institutions Card, or are they managed by someone else?

IF INSTITUTIONS CARD: Which institution(s)?
(IF "SOMEPLACE ELSE": What institution is that?
CHECK INSTITUTION CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED AT THIS POINT./
IF "SOMEPLACE ELSE": What type of institution is that?)
INCLUDE ALL ACCOUNTS REGARDLESS OF WHETHER THEY CAN BE CASHED IN.

CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN

1. *Institution 1
2. *Institution 2
3. *Institution 3
4. *Institution 4

```
            5.  *Institution 5
            6.  *Institution 6
            7.  *Institution 7
           -7.  *OTHER (Coded using the MASTER INSTITUTION LIST)
           SEE MASTER INSTITIUTION LIST
            0.  Inap. (no annuities: X6815=5; if there are any annuities,
                the first field must be non-zero, but higher-order fields
                may be inap.)
           The following codes show on the screen after at
           least seven distinct institutions have been during
           the course of the interview:
           11.  *COMMERCIAL BANK; trust company
           12.  *S&L/SAV BANK
           13.  *CREDIT UNION
           16.  *BROKERAGE
           ********************************************************
              SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
              COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC
              DATA SET
           ********************************************************

X9236 X9237 X9238 X9239 X9240
           Recode: type of institution
           See MASTER INSTITIUTION LIST for other codes (See X308)

            0.  Inap. (no annuities: X6815=5; if there are any annuities,
                the first field must be non-zero, but higher-order fields
                may be inap.)
           ********************************************************
              SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE
              COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC
              DATA SET
           ********************************************************

GF
X6581      How is the money in these annuities invested?  Is all of it
           in stocks, all of it in interest-earning assets, is it
           split between these, or something else?

           IF R SAY "MUTUAL FUND," PROBE FOR WHETHER IT IS A STOCK
           FUND, A BOND FUND, OR ONE SPLIT OVER BOTH TYPES

            1.  *ALL IN STOCKS
            2.  *ALL IN INTEREST EARNING ASSETS/BONDS
            3.  *SPLIT
            4.  Real estate
            5.  Hedge fund
            6.  Annuities
            8.  Mineral rights
            9.  *EIC/INCOME CONTRACT GUARANTEED
           -7.  *OTHER
            0.  Inap. (No annuities: X6815=5)
           ********************************************************
              FOR THE PUBLIC DATA SET, CODES 4, 5, 6, 7 AND 8 ARE
              COMBINED WITH CODE -7
           ********************************************************


X6582      About what percent is in stocks?

           Code percent * 100
            0.  Inap. (No annuities: X6815=5; holdings not SPLIT:
                X6581^=3)
           ********************************************************
```

FOR THE PUBLIC DATA SET, ROUNDED TO NEAREST 500 IF
BETWEEN 250 AND 9750 INCLUSIVE, OTHERWISE IF > 0
ROUNDED TO NEAREST 100 WITH A TOP-CODE AT 9900
AND A BOTTOM-CODE AT 100 FOR THOSE VALUES ROUNDED
****

GF
X6827 Do you (or anyone in your family here) have income from or have assets in a trust or managed investment account?

DO NOT INCLUDE FUNDS IN IRREVOCABLE TRUSTS WHERE R HAS RIGHTS TO NEITHER INCOME NOR ANY OF THE ASSETS. BUT DO INCLUDE CHARITABLE REMAINDER TRUSTS WHERE R HAS LIFETIME INCOME RIGHTS

1. *YES
5. *NO

Are these trusts or managed investment accounts?

(CODE ALL THAT APPLY)

X6828 Legal *Trusts
X6829 *Managed investment accounts
X6830 *Other

1. Checked
5. Not checked
10. Charitable remainder trust: does not include donor-advised funds where R has surrendered all benefit from the asset (X6830 only)
0. Inap. (no trusts or MIAs: X6827=5)

****
FOR THE PUBLIC DATA SET, CODE 10 IS COMBINED WITH "YES" RESPONSES FOR X6828
****

X6583 Does this include any assets you told me about earlier?

1. *YES
5. *NO
0. Inap. (No trusts/MIAs: X6827=5)

X6584 Which ones?
X6595
X6596
X6597
X6598
X6599
X6900
X6901
X6902
X6903
X6904
X6905

1. Principal residence
2. Investment/vacation properties
3. Businesses
4. Checking accounts
5. IRAs/Keoghs
6. CDs

7. Money market/savings accounts
8. Mutual funds
9. Bonds
10. Stocks
11. Annuities
12. Brokerage accounts
13. Managed investment accounts
14. Vehicles/Other vehicles
15. Insurance
16. Other assets recorded at X4019 etc.
-7. *OTHER
0. Inap. (No trusts/MIAs: X6827=5; no assets in account reported earlier: X6583=5)

X6585 Besides those, do you (or your family living here) have any other assets in a trust or managed investment account?

1. *YES
5. *NO
0. Inap. (No trusts/MIAs: X6827=5; not included in assets earlier: X6583=5)

X6586 Could you (or your family living here) cash in any of these accounts if you wanted to? That is, do you have an equity interest in any of them?

WE DO NOT CARE IF THERE IS A PENALTY FOR CASHING IN THE ACCOUNT.

1. *YES
5. *NO
0. Inap. (No trusts/MIAs: X6827=5; no other trusts/MIAs: X6585=5)

X6587 How much would you receive if you cashed in these accounts?

Code amount
0. Inap. (No trusts/MIAs: X6827=5; no other trusts/MIAs: X6585=5; no trusts/MIAs that could be cashed in: X6586=5)

X6588 How much income did you (or your family living here) receive in 2003 from these accounts you could cash in?

Code amount
-1. None
0. Inap. (No trusts/MIAs: X6827=5; no other trusts/MIAs: X6585=5; no trusts/MIAs that could be cashed in: X6586=5)

X6589 Do you (or your family living here) also have such accounts which you could not cash in?

1. *YES
5. *NO
0. Inap. (No trusts/MIAs: X6827=5; no other trusts/MIAs: X6585=5; no trusts/MIAs that could be cashed in: X6586=5)

X6590 IF X6586=5 THEN ASK: How much income did you (or your family living here) receive in 2003 from all these accounts?

OTHERWISE ASK: How much income did you (or your family living here) receive in 2003 from the accounts you could not cash in?

Code amount
-1. None
0. Inap. (No trusts/MIAs: X6827=5; no other trusts/MIAs: X6585=5; no trusts/MIAs that could not be cashed in: X6589=5)

X8490 Orignally reported value for trust/MIA income in the case where the respondent did not provide a value for the type of trust/MIA (X6586). In imputation, the value here is assigned to X6588 or X6590, or the amount is split between these two variables.

Code amount
-1. None
0. Inap. (No trusts/MIAs: X6815=5; non-missing value at X6586)

X6836 X6837 X6838 X6839 X6840 X6853
Who manages the accounts--is it any of the institutions from the list that you wrote down, or are they managed by someone else?

IF INSTITUTIONS LIST: Which institution(s)?
(IF "SOMEPLACE ELSE": What institution is that?
ASK R TO UPDATE LIST IF A NEW INSTITUTION IS MENTIONED AT THIS POINT./ IF "SOMEPLACE ELSE": What type of institution is that?)

Who manages the accounts--is it any of the institutions on the Institutions Card, or are they managed by someone else?

IF INSTITUTIONS CARD: Which institution(s)?
IF "SOMEPLACE ELSE": What institution is that?
CHECK INSTITUTION CARD AND UPDATE IF A NEW INSTITUTION IS MENTIONED AT THIS POINT.
INCLUDE ALL ACCOUNTS REGARDLESS OF WHETHER THEY CAN BE CASHED IN.

CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN

1. *Institution 1
2. *Institution 2
3. *Institution 3
4. *Institution 4
5. *Institution 5
6. *Institution 6
7. *Institution 7
-7. *OTHER (Coded using the MASTER INSTITUTION LIST)
SEE MASTER INSTITIUTION LIST
0. Inap. (no trusts or MIAs: X6827=5; no other trusts/MIAs: X6585=5; if there are any trusts or MIAs, the first field must be non-zero, but higher-order fields may be inap.)
The following codes show on the screen after at least seven distinct institutions have been during the course of the interview:
11. *COMMERCIAL BANK; trust company
12. *S&L/SAV BANK
13. *CREDIT UNION
16. *BROKERAGE
****

SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC DATA SET
****

X9247 X9248 X9249 X9250 X9251 X9252
Recode: type of institution
See MASTER INSTITIUTION LIST for other codes (See X308)

0. Inap. (no trusts or MIAs: X6827=5; no other trusts/MIAs: X6585=5; if there are any trusts or MIAs, the first field must be non-zero, but higher-order fields may be inap.)
****
SEE MASTER INSTITUTION LIST FOR INFORMATION ON CODE COLLAPSING FOR INSTITUTION VARIABLES FOR PUBLIC DATA SET
****

GF
X6591 How is the money in these accounts invested? All of it in stocks, all of it in interest-earning assets, is it split between these, or something else?

IF R SAY "MUTUAL FUND," PROBE FOR WHETHER IT IS A STOCK FUND, A BOND FUND, OR ONE SPLIT OVER BOTH TYPES

1. *ALL IN STOCKS
2. *ALL IN INTEREST EARNING ASSETS/BONDS
3. *SPLIT
4. Real estate
5. Hedge fund
6. Annuities
8. Mineral rights
-7. *OTHER
0. Inap. (No trusts/MIAs: X6827=5; no other trusts/MIAs: X6585=5)
****
FOR THE PUBLIC DATA SET, CODES 4, 5, 6, 7 AND 8 ARE COMBINED WITH CODE -7
****

X6592 About what percent is in stocks?

Code percent * 100
0. Inap. (No trusts/MIAs: X6585=5; holdings not SPLIT: X6591^=3)
****
FOR THE PUBLIC DATA SET, ROUNDED TO NEAREST 500 IF BETWEEN 250 AND 9750 INCLUSIVE, OTHERWISE IF > 0 ROUNDED TO NEAREST 100 WITH A TOP-CODE AT 9900 AND A BOTTOM-CODE AT 100 FOR THOSE VALUES ROUNDED
****

LIFE INSURANCE

X4001 Do you have any life insurance? Please include individual and group policies, but not accident insurance.

Do you or anyone in your family living here have any life insurance? Please include individual and group policies, but not accident insurance.

DO NOT INCLUDE INSURANCE THAT ONLY PAYS IN SPECIAL CIRCUMSTANCES (FOR EXAMPLE, ACCIDENT LIFE INSURANCE).

1. *YES
5. *NO

X4002 The two major types of life insurance are term and cash-value policies. Term policies pay a benefit if the insured person dies, but otherwise have no value. They are often provided through an employer or union, but may also be bought by individuals. Cash-value policies also pay a death benefit, but differ in that they build up a value as premiums are paid. Other names for types of cash value policies are "whole life" and "universal life."

Are any of your policies individual term insurance?

Are any of your family's policies individual term insurance?

1. *YES
5. *NO
0. Inap. (no life insurance: X4001^=1)

X4003 What is the current face value of all the term life policies that you have?

What is the current face value of all the term life policies that you and your family living here have?

(THE FACE VALUE OF A POLICY IS WHAT THE POLICY WOULD PAY IN THE EVENT OF DEATH)

Code amount
0. Inap. (no life insurance: X4001^=1; no term insurance: X4002^=1)

X4004 Do you have any policies that build up a cash value or that you can borrow on? These are sometimes called "whole life", "straight life", or "universal life" policies.

DO NOT INCLUDE ANY INSURANCE ANNUITIES ALREADY RECORDED.

Do you have any policies that build up a cash value or that you can borrow on?

IF R ASKS: D These are sometimes called "whole life", "straight life", or "universal life" policies.

1. *YES
5. *NO
0. Inap. (no life insurance: X4001^=1)

X4005 What is the current face value of all of the policies that build up a cash value?

(THE FACE VALUE OF A POLICY IS WHAT THE POLICY WOULD PAY IN THE EVENT OF DEATH.)

Code amount
0. Inap. (no life insurance: X4001^=1; no cash value insurance: X4004^=1)

X4006 If you cancelled these policies now, how much would you receive from the insurance company for the payments you have made up to now? That is, what is the current "cash value" of the policies? What is the total cash value of these policies?

Code amount
-1. Nothing
0. Inap. (no life insurance: X4001^=1; no cash value insurance: X4004^=1)

X4007 Are you borrowing against these policies?

Are you or your family borrowing against these policies?

1. *YES
5. *NO
0. Inap. (no life insurance: X4001^=1; no cash value insurance: X4004^=1)

X4008 Is the cash value you just gave me the net cash value, that is the total cash value minus the loan, or is it the gross cash value?

1. *Net
2. *Gross
3. Originally reported *net, but edited gross
0. Inap. (no life insurance: X4001^=1; no cash value insurance: X4004^=1; not borrowing on policy: X4007^=1; cash value=0: X4006=-1)

X4009 Did I record these loans earlier in the interview?

3. *YES, identified as loan reported earlier
4. *YES, but no apparent match in the data
5. *NO
0. Inap. (no life insurance: X4001^=1; no cash value insurance: X4004^=1; not borrowing on policy: X4007^=1; cash value=0: X4006=-1)

X7645 Where did you tell me about these loans?

1. *Credit card or store debt
2. *Mortgage debt
3. *Home equity loan
4. *Other home purchase loan
5. *Home improvement loan
6. *Loan for other real estate
7. *Line of credit
8. *Business loan
9. *Vehicle loan
10. *Education Loan
11. *Other installment loan
12. *Margin loan

13. *Insurance loan
14. *Pension loan
25. Other installment loan #1
26. Other installment loan #2
27. Other installment loan #3
28. Other installment loan #4
29. Other installment loan #5
30. Other installment loan #6
-7. *Other
 0. Inap. (no life insurance: X4001^=1; no cash value insurance: X4004^=1; not borrowing on policy: X4007^=1; cash value=0: X4006=-1; loan not reported earlier: X4009^=1)

NOTE: The loan types above marked with an asterisk only appeared on an interviewer's screen when the respondent had previously reported having those types of loans.

X8175 Recode: Link code for loan mentioned earlier

1. X415
2. X416
3. X717
4. X418
5. X7500
6. X6648
7. X6649
8. X6720
9. X817
10. X917
11. X1017
12. X1046
13. X1112
14. X1123
15. X1134
16. X1217
17. X1728
18. X1828
19. X1928
20. X2220
21. X2320
22. X2420
23. X7171
24. X2521
25. X2621
26. X7823
27. X7846
28. X7869
29. X7923
30. X7946
31. X7969
32. X2725
33. X2742
34. X2825
35. X2842
36. X2925
37. X2942
38. X3122
39. X3222
40. X3322
 0. Inap. (no life insurance: X4001^=1; no cash value insurance: X4004^=1; not borrowing on policy: X4007^=1; cash value=0: X4006=-1; loan not reported

earlier: X4009^=1)

X4010 How much is currently borrowed?

Code amount
0. Inap. (no life insurance: X4001^=1; no cash value insurance: X4004^=1; not borrowing on policy: X4007^=1; cash value=0: X4006=-1)

X4011 Typically how much are the payments on these loans?

Code amount
-1. Nothing
-2. No typical payment
0. Inap. (no life insurance: X4001^=1; no cash value insurance: X4004^=1; not borrowing on policy: X4007^=1; cash value=0: X4006=-1)

X4012 INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED. (And how often is that amount paid?)

Code frequency
2. *Week
3. Every two weeks
4. *Month
5. *Quarter
6. *Year
8. Lump sum; one payment only
11. *Twice per year
12. Every two months
31. *Twice a month
-1. Nothing
-2. No regular payment
-7. *Other
0. Inap. (no life insurance: X4001^=1; no cash value insurance: X4004^=1; not borrowing on policy: X4007^=1; cash value=0: X4006=-1)

X4013 What is the current annual rate of interest being charged on these loans?

Code percent * 100
-1. Nothing
0. Inap. (no life insurance: X4001^=1; no cash value insurance: X4004^=1; not borrowing on policy: X4007^=1; cash value=0: X4006=-1)

X4014 How much are the premiums for these policies that build up a cash value?

Code amount
-1. Nothing
-2. No typical payment
0. Inap. (no life insurance: X4001^=1; no cash value insurance: X4004^=1)

X4015 INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED. (And how often is that amount paid?)

Code frequency
2. *Week
3. Every two weeks
4. *Month
5. *Quarter
6. *Year
8. Lump sum; one payment only; in total
11. Twice per year
12. Every two months
21. Policy paid up
31. *Twice a month
-1. Nothing
-2. No typical payment
-7. *Other
0. Inap. (no life insurance: X4001^=1; no cash value insurance: X4004^=1)

If R reported having life insurance (X4001=1), but reports no term insurance (X4002=5) and no whole life insurance (X4004=5), then the CAPI program asked R the total face value of all types of life insurance. R might also have reported having term insurance, DK whether other insurance is whole life but still know the face value or the remaining insurance. If an amount was provided, it was used as a constraint on the imputation of the sum of the face value of term and cash value life insurance.

X4016 Other than this term insurance, what is the current face value of all the life insurance you own?

What is the current face value of all the life insurance you own?

Other than this term insurance, what is the current face value of all the life insurance you and your family living here own?

What is the current face value of all the life insurance you and your family living here own?

Code amount
0. Inap. (no life insurance: X4001^=1; whole life insurance: X4004=1; term insurance and not DK existence of whole life insurance: X4002=1 and J4004^=2050)

****
NOT INCLUDED IN THE PUBLIC DATA SET
****

MISCELLANEOUS ASSETS AND DEBTS

X4017 We have talked about various types of savings, investments, and loans. Other than what I have already recorded, are you owed any money by friends, relatives, businesses, or others?

We have talked about various types of savings, investments, and loans. Other than what I have already recorded, are you or anyone in your family living here owed any money by friends, relatives who are not listed on the card, businesses, or others?

(WE DO NOT WANT TO INCLUDE LOANS BETWEEN FINANCIALLY DEPENDENT FAMILY MEMBERS.)

1. *YES
5. *NO

X4018 Altogether, how much are you owed?

Code amount
0. (R not owed money: X4017^=1)

X4019 Other than pension assets and other such retirement assets, do you have any other substantial assets that I haven't already recorded -- for example, artwork, precious metals, antiques, oil and gas leases, futures contracts, future proceeds from a lawsuit or estate that is being settled, royalties, or something else?

Other than pension assets and other such retirement assets, do you or anyone in your family living here have any other substantial assets that I haven't already recorded -- for example, artwork, precious metals, antiques, oil and gas leases, futures contracts, future proceeds from a lawsuit or estate that is being settled, royalties, or something else?

(DO NOT INCLUDE PENSION-TYPE OR EMPLOYER PROFIT- SHARING ACCOUNTS HERE.)

1. *YES
5. *NO

#1 refers to the first misc. asset
#2 refers to the second misc. asset
#3 refers to the third misc. asset

X4020(#1) About the most valuable of these ..
X4024(#2) What kind of asset is it?
X4028(#3)

INTERVIEWER: GROUP ONLY SIMILAR ITEMS, STARTING WITH THE MOST VALUABLE GROUP.

1. Gold
2. Silver (incl. silverware)
3. Other metals or metals NA type
10. Jewelry; gem stones (incl. antique)
11. Cars (antique or classic)
12. Antiques; furniture
13. Art objects; paintings, sculpture, textile art, ceramic art, photographs
14. (Rare) books
15. Coin collections
16. Stamp collections
17. Guns
18. Misc. real estate (except cemetery)
19. Cemetery plots
20. China; figurines; crystal/glassware
21. Musical instruments

22. Livestock; horses; crops
23. Oriental rugs
24. Furs
25. Other collections, incl. baseball cards, records, wine
61. Loans to friends/relatives
62. Other loans/debts owed to R
63. Cash, n.e.c.
64. Future proceeds from a lawsuit (includes expected settlement from a divorce)
65. Future proceeds from an estate
66. Deferred compensation
67. Insurance Settlement
68. Other deferred income (other than 66)
71. Oil/gas/mineral leases or investments
72. Futures contracts, stock options
73. Royalties; patents
74. Non-publicly traded stock, n.e.c.; stock with restricted trading rights, n.e.c.
75. Computer
76. Equipment/tools, n.e.c.
77. Future lottery/prize receipts
78. Association, club, or exchange membership
79. Other obligations to R
80. Child support owed to R
81. Remaining payment from sale of an asset; other cash due from dissolution of business
82. PayPal or other online cash acccount; include online gambling accounts
83. Tax credit
-7. Other
0. Inap. (no misc. assets: X4019^=1; no further misc. assets)

NOTE: This question is intended to catch any significant assets that the respondent might have omitted earlier, in addition to the items specifically mentioned in the question text. In many cases, the data originally reported here may be more appropriate in another part of the questionnaire. In such cases, the data are moved and the fact that information was moved is indicated by the value of the shadow variable (J-code) of the data in the new location.

****
FOR THE PUBLIC DATA SET, CODES 14, 15, 16, 17, 20, 23, AND 25 ARE COMBINED WITH CODE 12; CODE 61 IS COMBINED WITH CODE 62; CODE 68 IS COMBINED WITH CODE 66; CODE 72 IS COMBINED WITH CODE 71; CODE 82 IS COMBINED WITH CODE 63; CODE 78 IS COMBINED WITH CODE 74; CODES 64, 65, 67, 77, 79, 80 AND 83 ARE COMBINED WITH CODE -7
****

X4022(#1) What is the total dollar value that you have in
X4026(#2) this asset?
X4030(#3)

What is the total dollar value that you and your family living here have in this asset?

Code amount
0. Inap. (no misc. assets: X4019^=1/no second asset: X4023^=1/no third asset: X4027^=1)

X4023(#2) Do you have any other such substantial assets?
X4027(#3)

1. *YES
5. *NO
0. Inap. (no misc. assets: X4019^=1/no third asset: X4027^=1)

****
NOT INCLUDED IN THE PUBLIC DATA SET
****

X4031 Do you owe any other money not recorded earlier?

Do you or anyone in your family living here owe any other money not recorded earlier?

WE DO NOT WANT TO INCLUDE LOANS BETWEEN FINANCIALLY DEPENDENT FAMILY MEMBERS.
DO NOT INCLUDE LOANS AGAINST PENSION ACCOUNTS BELONGING TO R OR SPOUSE.

1. *YES
5. *NO

X4032 How much is owed?

Code amount
0. Inap. (no misc. debts: X4031^=1)

ACCOUNTS IN FOREIGN CURRENCY

X7647 Thinking about all the accounts we have talked about, are any of the accounts you have told me about held in some currency other than U.S. dollars?

1. *YES
5. *NO

CURRENT MAIN JOB OF HEAD AND SPOUSE/PARTNER

#1 refers to current job information for head
#2 refers to current job information for spouse/partner

X7196(#1) THE FOLLOWING QUESTIONS ARE ASKING ABOUT THE (RESPONDENT'S/
X7263(#2) [SPOUSE/PARTNER'S]) EMPLOYMENT
INTERVIEWER: IF SPOUSE/PARTNER IS PRESENT, TRY TO OBTAIN EMPLOYMENT INFORMATION FROM (HIM/HER) DIRECTLY.
INTERVIEWER: WHO IS PROVIDING EMPLOYMENT INFORMATION ABOUT THE (RESPONDENT/[RESPONDENT'S SPOUSE/PARTNER]?)

1. *DESIGNATED RESPONDENT

2. *SPOUSE/PARTNER
3. Case was a breakoff/data missing because of iwer/CAPI error
0. Inap. (/no spouse)

GF
(#1) X6670 X6671 X6672 X6673 X6674 X6675 X6676 X6677
(#2) X6678 X6679 X6680 X6681 X6682 X6683 X6684 X6685

IN PERSON VERSION:
(SHOW CARD 11))
We are interested in your (wife's/partner's) present job status. (Are you/Is [he/she]) working now, temporarily laid off, unemployed and looking for work, on sick leave, disabled and unable to work, retired, a student, a homemaker, or what?

TELEPHONE VERSION:

CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN
CODE "OTHER" ONLY IF AN APPROPRIATE CODE IS NOT AVAILABLE!

1. *WORKING NOW/SELF-EMPLOYED; job accepted and waiting to start work
2. *TEMPORARILY LAID OFF; seasonal work and not working now; leave of absense other than code 8
3. *UNEMPLOYED AND LOOKING FOR WORK
4. *STUDENT; job training
5. *HOMEMAKER; never worked
6. *DISABLED
7. *RETIRED (FULL, PARTIAL, OR TEMPORARY); includes misc. out of the labor force, n.e.c
8. *ON SICK LEAVE OR MATERNITY LEAVE
10. *VOLUNTEER WORK
11. *ON VACATION/OTHER LEAVE OF ABSENCE
13. On sabbatical/extended leave and expecting to go back to job
15. *ON STRIKE
-7. *Other
0. Inap. (no further instances; for R at least the first field must be filled out/no spouse or no further instances beyond the first field)

NOTE: CARD 11 contains the following text in a vertical column: "Working now or on strike," "Temporarily laid off; on sick leave or other type of leave," "Unemployed and looking for work," "Student," "Homemaker," "Disabled," "Retired," "Other."
****
FOR THE PUBLIC DATA SET, CODES 11, 13 AND 15 ARE COMBINED WITH CODE 1
****

X4101(#1) (Do you/Does [he/she]) expect to go back to this job?
X4701(#2)
1. *YES
5. *NO
0. Inap. (not laid off, on sick leave or on strike: X6670-X6677^=(2, 8, 15)/X6678-X6685^=(2, 8, 15);/no spouse)

X4102(#1) When did (you/[he/she]) last work on this job?
X4702(#2)

Code month
1. *January
2. *February
3. *March
4. *April
5. *May
6. *June
7. *July
8. *August
9. *September
10. *October
11. *November
12. *December
0. Inap. (not laid off or on sick leave:
X6670-X6677^=2 or 8/X6678-X6685^=2 or 8;
not expecting to go back to this job:
X4101/X4701^=1;/no spouse)

****
NOT INCLUDED IN THE PUBLIC DATA SET
****

X4103(#1) Code year (4 digits)
X4703(#2) 0. Inap. (not laid off or on sick leave:
X6670-X6677^=2 or 8/X6678-X6685^=2 or 8;
not expecting to go back to this job:
X4101/X4701^=1;/no spouse)

When did (you/your wife/partner) become disabled?

When did (you/your wife/partner) retire?

X4104(#1) Code year (4 digits)
X4704(#2) 0. Inap. (not retired or disabled: X6670-X6677^=6 or 7/
X6678-X6685^=6 or 7;/no spouse)

X7197(#1) Code age
X7264(#2) -1. Disabled since birth
0. Inap. (not retired or disabled: X6670-X6677^=6 or 7/
X6678-X6685^=6 or 7;/no spouse)

X7198(#1) Code number of years past
X7265(#2) -1. 2004
0. Inap. (not retired or disabled: X6670-X6677^=6 or 7/
X6678-X6685^=6 or 7;/no spouse)

X6780(#1) At any time during the past twelve months, were you
X6784(#2) unemployed and looking for work?

At any time during the past twelve months, was
(he/she) unemployed and looking for work?

1. *YES
5. *NO
0. Inap. (currently unemployed and looking for work:
X6670-X6677=3/X6678-X6685=3;/no spouse)

X6781(#1) Over this period, how many weeks in total (were you/was
X6785(#2) [he/she]) unemployed and looking for work?

Over the past 12 months, how many weeks in total (were you/

was[he/she]) unemployed and looking for work?

Code number of weeks
0. Inap. (not currently unemployed and looking for work and not unemployed and looking for work in past 12 months: X6670-X6677=^3 and X6780^=1/X6678-X6685=^3 and X6784^=1;/no spouse)

X4105(#1) (Are you/Is [he/she]) doing any work for pay at the present
X4705(#2) time?

1. *YES
5. *NO
0. Inap. (any work status working or laid off but not expecting to go back: X6670-X6677=1 or X6670-X6677=2 and X4101=5/X6678-X6685=1 or X6678-X6685=2 and X4701=5;/no spouse)

X4100(#1) Recode: current work status
X4700(#2)

11. Worker only
12. Worker + disabled
13. Worker + retired
14. Worker + student
15. Worker + homemaker
16. Worker + unemployed/looking for work
17. Worker + temporarily laid off
20. Temporarily laid off, expecting to return to work
21. Temporarily laid off, not expecting to return to job and no current work
22. On sick/maternity leave and expecting to return to work (also including disabled)
23. On sick/maternity leave, but not expecting to return to work
24. On sabbatical and expecting to go back to work
30. Unemployed and looking for work (also including homemaker, student, disabled)
50. Retired, retired + disabled, retired + unemployed, retired + homemaker, retired + student
52. Disabled (also including student, homemaker, and laid off but not expecting to return to work)
70. Student (also including homemaker)
80. Homemaker/other not in labor force only
85. Unpaid volunteer
90. Unpaid family workers: R's who volunteer that they work in a family business or farm and are unpaid. (Do not include here "volunteer work" for charitable or non-profit organizations.)
96. Other combination incl. WORKER beside 11, 12, 13, 14, 15 ,16, 17
97. Other (incl. combination) not including WORKER
199. Absent spouse not included in IW
0. Inap. (/no spouse)

X4106(#1) Next are some questions about your (wife's/partner's)
X4706(#2) current, main job. (Do you/Does [he/she]) work for someone else, (are you/is [he/she]) self-employed, or what?

IF R SAYS ("I RUN MY OWN/SPOUSE RUNS OWN) BUSINESS", CODE AS SELF-EMPLOYED

1. *Someone else

```
            2.  *Self-employed; other closely held business owned by PEU;
                 consultant
            3.  *PARTNERSHIP; law firm; medical/dental partnership;
                 other non-publicly-traded business in which R/S/P has
                 an interest
           -7.  *Other
            0.  Inap. (not working or expecting to go back to work:
                X6670-X6677^=1 or X4101=5 or X4105=5/X6678-X6685^=1 or
                X4701=5 or X4705=5;/no spouse)
           ******************************************************
              FOR THE PUBLIC DATA SET, CODE 3 IS COMBINED WITH
              CODE 2
           ******************************************************

GF
X7092(#1)  Earlier you said you did not have a business.  Does your
X7095(#2)  share of the place where (you/[your husband/wife/partner])
           (are self-employed/work in a partnership) have any net
         value?  How much?

           CODE NOTHING AS ZERO
           IF VALUE NE 0 ASK: WHAT SHARE DO YOU OWN?

           Code amount
           -1.  Nothing
            0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse; not self-employed: X4106^=2 or 3/
                X4706^=2 or 3; no businesses: X3103^=1; no actively
                managed businesses: X3104^=1; working at all owned
                businesses: X3113^=5 and X3213^=5 and X3313^=5/X3114^=5
                and X3214^=5 and X3314^=5; R lives alone: X7001)
GF
X7093(#1)  Code share * 100
X7096(#2)   0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse; not self-employed: X4106^=2 or 3/
                X4706^=2 or 3; no businesses: X3103^=1; no actively
                managed businesses: X3104^=1; working at all owned
                businesses: X3113^=5 and X3213^=5 and X3313^=5/X3114^=5
                and X3214^=5 and X3314^=5; R lives alone: X7001)

GF
X7094(#1)  What is the cost basis for tax purposes? (What was your
X7097(#2)  original investment?)

           Code amount
           -1.  Nothing
            0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse; not self-employed: X4106^=2 or 3/
                X4706^=2 or 3; no businesses: X3103^=1; no actively
                managed businesses: X3104^=1; working at all owned
                businesses: X3113^=5 and X3213^=5 and X3313^=5/X3114^=5
                and X3214^=5 and X3314^=5; R lives alone: X7001)


X7402(#1)  What kind of business or industry (do you/does your
X7412(#2)  [wife/partner]) work in -- that is, what do they make or
           do at the place where (you/[he/she]) work(s)?

           Code Census 2003 4-digit industry code
           Code      Industry

                     Agriculture, Forestry, Fishing and Hunting

           170       Crop production
```

180	Animal production
190	Forestry except Logging
270	Logging
280	Fishing, hunting, and trapping
290	Support activities for agriculture and forestry
	Mining
370	Oil and gas extraction
380	Coal mining
390	Metal ore mining
470	Nonmetallic mineral mining and quarrying
480	Not specified type of mining
490	Support activities for mining
	Utilities
570	Electric power generation, transmission and distribution
580	Natural gas distribution
590	Electric and gas, and other combinations
670	Water, steam, air conditioning, and irrigation systems
680	Sewage treatment facilities
690	Not specified utilities
	Construction
770	Constructions (Includes the cleaning of buildings and dwellings is incidental during construction and immediately after construction)
	Manufacturing
	Nondurable Goods
	Food Manufacturing
1070	Animal food, grain and oilseed milling
1080	Sugar and confectionery products
1090	Fruit and vegetable preserving and specialty foods
1170	Dairy products
1180	Animal slaughtering and processing
1190	Retail bakeries
1270	Bakeries, except retail
1280	Seafood and other miscellaneous food, n.e.c.
1290	Not specified food industries
	Beverage and Tobacco Products Manufacturing
1370	Beverage
1390	Tobacco
	Textile Mills and Textile Product Mills
1470	Fiber, yarn, and thread mills
1480	Fabric mills, except knitting
1490	Textile and fabric finishing and coating mills
1570	Carpets and rugs
1590	Textile product mills except carpets and rugs
	Apparel Manufacturing
1670	Knitting mills
1680	Cut and sew apparel
1690	Apparel accessories and other apparel
	Leather and Allied Product Manufacturing

1770	Footwear
1790	Leather tanning and products, except footwear
	Paper Manufacturing
1870	Pulp, paper, and paperboard mills
1880	Paperboard containers and boxes
1890	Miscellaneous paper and pulp products
	Printing and Related Support Activities
1990	Printing and related support activities
	Petroleum and Coal Products Manufacturing
2070	Petroleum refining
2090	Miscellaneous petroleum and coal products
	Chemical Manufacturing
2170	Resin, synthetic rubber and fibers, and filaments
2180	Agricultural chemicals
2190	Pharmaceuticals and medicines
2270	Paint, coating, and adhesives
2280	Soap, cleaning compound, and cosmetics
2290	Industrial and miscellaneous chemicals
	Plastics and Rubber Product Manufacturing
2370	Plastics products
2380	Tires
2390	Rubber products, except tires
	Durable Goods
	Nonmetallic Mineral Product Manufacturing
2470	Pottery, ceramics, and related products
2480	Structural clay products
2490	Glass and glass products
2570	Cement, concrete, lime, and gypsum products
2590	Miscellaneous nonmetallic mineral products
	Metal Industries
2670	Iron and steel mills and steel products
2680	Aluminum production and processing
2690	Nonferrous metal, except aluminum, production and processing
2770	Foundries
2780	Metal forgings and stampings
2790	Cutlery and hand tools
2870	Structural metals, and tank and shipping containers
2880	Machine shops; turned products; screws, nuts and bolts
2890	Coating, engraving, heat treating and allied activities
2970	Ordnance
2980	Miscellaneous fabricated metal products
2990	Not specified metal industries
	Machinery Manufacturing
3070	Agricultural implements
3080	Construction mining and oil field machinery

3090	Commercial and service industry machinery
3170	Metalworking machinery
3180	Engines, turbines, and power transmission equipment
3190	Machinery, n.e.c.
3290	Not specified machinery
	Computer and Electronic Product Manufacturing
3360	Computer and peripheral equipment
3370	Communications, audio, and video equipment
3380	Navigational, measuring, electomedical, and control instruments
3390	Electronic components and products, n.e.c.
	Electrical Equipment, Appliances, and Component Manufacturing
3470	Household appliances
3490	Electrical machinery, equipment, and supplies, n.e..c.
	Transportation Equipment Manufacturing
3570	Motor vehicles and motor vehicle equipment
3580	Aircraft and parts
3590	Aerospace products and parts
3670	Railroad rolling stock
3680	Ship and boat building
3690	Other transportation equipment
	Wood Products, including Furniture, Manufacturing
3770	Sawmills and wood preservation
3780	Veneer, plywood, and engineered wood products
3790	Prefabricated wood buildings and mobile homes
3870	Miscellaneous wood products
3890	Furniture and fixtures
	Miscellaneous Manufacturing
3960	Medical equipment and supplies
3970	Toys, amusement, and sporting goods
3980	Miscellaneous manufacturing, n.e.c.
3990	Not specified industries
	Wholesale Trade
	Durable Goods, Wholesalers
4070	Motor vehicles, parts and supplies
4080	Furniture and home furnishing
4090	Lumber and other construction materials
4170	Professional and commercial equipment and supplies
4180	Metals and minerals, except petroleum
4190	Electrical goods
4260	Hardware, plumbing and heating equipment,and supplies
4270	Machinery, equipment, and supplies
4280	Recyclable materials
4290	Miscellaneous durable goods
	Nondurable Goods, Wholesalers
4370	Paper and paper products
4380	Drugs, sundries, and chemical and allied products
4390	Apparel, fabrics, and notions
4470	Groceries and related products
4480	Farm product raw materials

4490	Petroleum and petroleum products
4560	Alcoholic beverages
4570	Farm supplies
4580	Miscellaneous nondurable goods
4585	Wholesale electronic markets, agents, and brokers
4590	Not specified trade
	Retail Trade
4670	Automobile dealers
4680	Other motor vehicle dealers
4690	Auto parts, accessories, and tire stores
4770	Furniture and home furnishings stores
4780	Household appliance stores
4790	Radio, TV, and computer stores
4870	Building material and supplies dealers
4880	Hardware stores
4890	Lawn and garden equipment and supplies stores
4970	Grocery stores
4980	Specialty food stores
4990	Beer, wine, and liquor stores
5070	Pharmacies and drug stores
5080	Health and personal care, except drug, stores
5090	Gasoline stations
5170	Clothing and accessories, except shoe, stores
5180	Shoe stores
5190	Jewelry, luggage, and leather goods stores
5270	Sporting goods, camera, and hobby and toy stores
5280	Sewing, needlework and piece goods stores
5290	Music stores
5370	Book stores and news dealers
5380	Department stores and Discount stores
5390	Miscellaneous general merchandise stores
5470	Retail florists
5480	Office supplies and stationary stores
5490	Used merchandise stores
5570	Gift, novelty, and souvenir shops
5580	Miscellaneous stores
5590	Electronic shopping
5591	Electronic auctions
5592	Mail order houses
5670	Vending machine operators
5680	Fuel dealers
5690	Other direct selling establishments
5790	Not specified trade
	Transportation and Warehousing
6070	Air transportation
6080	Rail transportation
6090	Water transportation
6170	Truck transportation
6180	Bus service and urban transit
6190	Taxi and limousine service
6270	Pipeline transportation
6280	Scenic and sightseeing transportation
6290	Services incidental to transportation
6370	Postal Service
6380	Couriers and messengers
6390	Warehousing and storage
	Information and Communications
	Publishing Industries

6470	Newspaper publishers
6480	Publishing, except newspapers and software
6490	Software publishing
6570	Motion pictures and video industries
6590	Sound recording industries
	Broadcasting and Telecommunications
6670	Radio and television broadcasting and cable
6675	Internet and publishing and broadcasting
6680	Wired telecommunications carriers
6690	Other telecommunication services
6692	Internet service providers
6695	Data processing, hosting, and related services
	Information Services and Data Processing Services
6770	Libraries and archives
6780	Other information services
	Finance, Insurance, Real Estate, and Rental and Leasing
	Finance and Insurance
6870	Banking and related activities
6880	Savings institutions, including credit unions
6890	Non-depository credit and related activities
6970	Securities, commodities, funds, trusts, and other financial investments
6990	Insurance carriers and related activities
	Real Estate and Rental and Leasing
7070	Real estate
7080	Automotive equipment rental and leasing
7170	Video tape and disk rental
7180	Other consumer goods rental
7190	Commercial, industrial, and other intangible assets rental and leasing
	Professional, Scientific, Management, Administrative, and Waste Management Services
	Professional, Scientific, and Technical Services
7270	Legal services
7280	Accounting, tax preparation, bookkeeping and payroll services
7290	Architectural, engineering, and related services
7370	Specialized design services
7380	Computer systems design and related services
7390	Management, scientific and technical consulting services
7460	Scientific research and development services
7470	Advertising and related services
7480	Veterinary services
7490	Other professional, scientific and technical services
	Management, Administrative and Support, and Waste Management Services
7570	Management of companies and enterprises
7580	Employment services
7590	Business support services
7670	Travel arrangements and reservation services
7680	Investigation and security services

7690	Services to buildings and dwellings (except cleaning during construction and immediately after construction)
7770	Landscaping services
7780	Other administrative, and other support services
7790	Waste management and remediation services
	Educational, Health and Social Services
	Educational Services
7860	Elementary and secondary school
7870	Colleges, including junior colleges, and universities
7880	Business, technical, and trade schools and training
7890	other schools, instruction and educational services
	Health Care
7970	Offices of physicians
7980	Offices of dentists
7990	Office of chiropractors
8070	Offices of optometrists
8080	Offices of other health practitioners
8090	Outpatient care centers
8170	Home health care services
8180	Other health care services
8190	Hospitals
8270	Nursing care facilities
8290	Residential care facilities, without nursing
	Social Assistance
8370	Individual and family services
8380	Community food and housing, and emergencys ervices
8390	Vocational rehabilitation services
8470	Child day care services
	Arts, Entertainment, Recreation, Accommodations, and Food Services
	Arts, Entertainment, and Recreation
8560	Independent artists, performing arts, spectator sports and related industries
8570	Museums, art galleries, historical sites, and similar institutions
8580	Bowling centers
5890	Other amusement, gambling, and recreation industries
	Accommodations and Food Services
8660	Traveler accommodation
8670	Recreational vehicle parks and camps, and rooming and boarding houses
8680	Restaurants and other food services
8690	Drinking places, alcohol beverages
	Other Services (Except Public Administration)
	Repair and Maintenance
8770	Automotive repair and maintenance
8780	Car washes
8790	Electronic and precision equipment repair and maintenance
8870	Commercial and industrial machinery and equipment repair and maintenance
8880	Personal and household goods repair and maintenance
8890	Footwear and leather goods repair
	Personal and Laundry Services

```
8970      Barber shops
8980      Beauty salons
8990      Nail salons and other personal care services
9070      Dry cleaning and laundry services
9080      Funeral homes, cemeteries and crematories
9090      Other personal services

          Religious, Grantmaking, Civic, Business, and
          Similar Organizations

9160      Religious organizations
9170      Civic, social, advocacy organizations
          and grantmaking and giving services
9180      Labor unions
9190      Business, professional, political and similar
          organizations

          Private Households

9290      Private households

          Public Administration

9370      Executive offices and legislative bodies
9380      Public finance activities
9390      Other general government and support
9470      Justice, public order, and safety activities
9480      Administration of human resource programs
9490      Administration of environmental quality
          and housing programs
9570      Administration of economic programs and space research
9590      National security and international affairs

          Armed Forces (for CPS only)

9890      Armed Forces
          CPS Special Codes
9970      Problem Referral
9990      Uncodable (includes Refused, Retired,
          reported Classified, or Not in Labor Force)
          Active Duty Military (for Census and ACS)
9670      U.S. Army
9680      U.S. Air Force
9690      U.S. Navy
9770      U.S. Marines
9780      U.S. Coast Guard
9790      U.S. Armed Forces, Branch Not Specified
9870      Military Reserves or National Guard
          ACS Special Codes
9950      Not in Labor Force
9960      Retired
9970      Problem Referral
9990      Uncodable (includes Refused or reported Classified)
  0.      Inap. (not doing any work for pay: X4105=5/X4705=5;/
          no spouse)
************************************************************
In the public version of the data set, these codes have been
collapsed in the following way:
IF (170 <= 4-digit ind. code <=290) THEN ind. code=1;
ELSE IF (7480 <= 4-digit ind. code <=7480) THEN ind. code=1;
ELSE IF (7770 <= 4-digit ind. code <=7770) THEN ind. code=1;
ELSE IF (370 <= 4-digit ind. code <=490) THEN ind. code=2;
ELSE IF (770 <= 4-digit ind. code <=770) THEN ind. code=2;
ELSE IF (1070 <= 4-digit ind. code <=3990) THEN ind. code=3;
```

```
ELSE IF (6470 <= 4-digit ind. code <=6480) THEN ind. code=3;
ELSE IF (8560 <= 4-digit ind. code <=8560) THEN ind. code=3;
ELSE IF (4070 <= 4-digit ind. code <=5790) THEN ind. code=4;
ELSE IF (8680 <= 4-digit ind. code <=8690) THEN ind. code=4;
ELSE IF (6490 <= 4-digit ind. code <=6490) THEN ind. code=5;
ELSE IF (6695 <= 4-digit ind. code <=6695) THEN ind. code=5;
ELSE IF (6870 <= 4-digit ind. code <=7080) THEN ind. code=5;
ELSE IF (7190 <= 4-digit ind. code <=7190) THEN ind. code=5;
ELSE IF (7580 <= 4-digit ind. code <=7590) THEN ind. code=5;
ELSE IF (7680 <= 4-digit ind. code <=7680) THEN ind. code=5;
ELSE IF (8770 <= 4-digit ind. code <=8890) THEN ind. code=5;
ELSE IF (570 <= 4-digit ind. code <=690) THEN ind. code=6;
ELSE IF (6070 <= 4-digit ind. code <=6390) THEN ind. code=6;
ELSE IF (6570 <= 4-digit ind. code <=6692) THEN ind. code=6;
ELSE IF (6770 <= 4-digit ind. code <=6780) THEN ind. code=6;
ELSE IF (7170 <= 4-digit ind. code <=7180) THEN ind. code=6;
ELSE IF (7270 <= 4-digit ind. code <=7470) THEN ind. code=6;
ELSE IF (7490 <= 4-digit ind. code <=7570) THEN ind. code=6;
ELSE IF (7670 <= 4-digit ind. code <=7670) THEN ind. code=6;
ELSE IF (7690 <= 4-digit ind. code <=7690) THEN ind. code=6;
ELSE IF (7780 <= 4-digit ind. code <=8470) THEN ind. code=6;
ELSE IF (8570 <= 4-digit ind. code <=8670) THEN ind. code=6;
ELSE IF (8970 <= 4-digit ind. code <=9290) THEN ind. code=6;
ELSE IF (9370 <= 4-digit ind. code <=9890) THEN ind. code=7;
**********************************************************
```

X7401(#1) What is the official title of your (wife's/partner's) job?
X7411(#2) (The title that (your/her/his) employer uses?)

PROBE: Is that the full title?

What sort of work (do you/does [he/she]) do on (your/her/his) job? (Tell me little more about what (you do/[he/she] does).)

Code Census 2003 4-digit occupation codes

Code	Occupation
	Executive, Administrative, and Managerial Occupations
10	Chief Executives
20	General and Operations Mangers
30	Legislators
40	Advertising and Promotions Managers
50	Marketing and Sales Managers
60	Public Relations Managers
100	Administrative Services Managers
110	Computer and Information Systems Managers
120	Financial Managers
130	Human Resources Managers
140	Industrial Production Managers
150	Purchasing Managers
160	Transportation, Storage, and Distribution Managers
200	Farm, Ranch, and Other Agricultural Managers
210	Farmers and Ranchers
220	Construction Managers
230	Education Administrators
300	Engineering Managers
310	Food Service Managers
320	Funeral Directors
330	Gaming Managers
340	Lodging Managers

350	Medical and Health Services Managers
360	Natural Sciences Managers
400	Postmasters and Mail Superintendents
410	Property, Real Estate, and Community Association Managers
420	Social and Community Service Managers
430	Managers, All Other
	Management Related Occupations
500	Agents and Business Managers of Artists, Performers, and Athletes
510	Purchasing Agents and Buyers, Farm Products
520	Wholesale and Retail Buyers, Except Farm Products
530	Purchasing Agents, Except Wholesale, Retail, and Farm Products
540	Claims Adjusters, Appraisers, Examiners, and Investigators
560	Compliance Officers, Except Agriculture, Constructions, Health and Safety, and Transportation
600	Cost Estimators
620	Human Resources, Training, and Labor Relations Specialists
700	Logisticians
710	Management Analysts
720	Meeting and Convention Planners
730	Other Business Operations Specialists
800	Accountants and Auditors
810	Appraisers and Assessors of Real Estate
820	Budget Analysts
830	Credit Analysts
840	Financial Analysts
850	Personal Finance Advisors
860	Insurance Underwriters
900	Financial Examiners
910	Loan Counselors and Officers
930	Tax Examiners, Collectors, and Revenue Agents
940	Tax Preparers
950	Financial Specialists, All Other
	Mathematical and Computer Scientists
1000	Computer Scientists and Systems Analysts
1010	Computer Programmers
1020	Computer Software Engineers
1040	Computer Support Specialists
1060	Database Administrators
1100	Network and Computer Systems Administrators
1110	Network Systems and Data Communications Analysts
1200	Actuaries
1210	Mathematicians
1220	Operations Research Analysts
1230	Statisticians
1240	Miscellaneous Mathematical Occupations
	Engineers, Architects, and Surveyors
1300	Architects, Except Naval
1310	Surveyors, Cartographers, and Photogrammetrists
1320	Aerospace Engineers
1330	Agriculture Engineers
1340	Biomedical Engineers
1350	Chemical Engineers
1360	Civil Engineers
1400	Computer Hardware Engineers

1410	Electrical and Electronics Engineers
1420	Environmental Engineers
1430	Industrial Engineers, Including Health and Safety
1440	Marine Engineers and Naval Architects
1450	Materials Engineers
1460	Mechanical Engineers
1500	Mining and Geological Engineers, Including Mining Safety Engineers
1510	Nuclear Engineers
1520	Petroleum Engineers
1530	Engineers, All Other
	Engineering and Related Technicians
1540	Drafters
1550	Engineering Technicians, Except Drafters
1560	Surveying and Mapping Technicians
	Physical Scientists
1600	Agricultural and Food Scientists
1610	Biological Scientists
1640	Conservation Scientists and Foresters
1650	Medical Scientists
1700	Astronomers and Physicists
1710	Atmospheric and Space Scientists
1720	Chemists and Materials Scientists
1740	Environmental Scientists and Geoscientists
1760	Physical Scientists, All Other
	Social Scientists and Related Workers
1800	Economists
1810	Market and Survey Researchers
1820	Psychologists
1830	Sociologists
1840	Urban and Regional Planners
1860	Miscellaneous Social Scientists and Related Workers
	Life, Physical, and Social Science Technicians
1900	Agriculture and Foods Science Technicians
1910	Biological Technicians
1920	Chemical Technicians
1930	Geological and Petroleum Technicians
1940	Nuclear Technicians
1960	Other Life, Physical, and Social Science Technicians
	Counselors, Social, and Religious Workers
2000	Counselors
2010	Social Workers
2020	Miscellaneous Community and Social ServiceSpecialists
2040	Clergy
2050	Directors, Religious Activities and Education
2060	Religious Workers, All Other
	Lawyers, Judges, and Legal Support Workers
2100	Lawyers
2110	Judges, Magistrates, and Other Judicial Workers
2140	Paralegals and Legal Assistants
2150	Miscellaneous Legal Support Workers

	Teachers
2200	Postsecondary Teachers
2300	Preschool and Kindergarten Teachers
2310	Elementary and Middle School Teachers
2320	Secondary School Teachers
2330	Special Education Teachers
2340	Other Teachers and Instructors
	Education, Training, and Library Workers
2400	Archivists, Curators, and Museum Technicians
2430	Librarians
2440	Library Technicians
2540	Teacher Assistants
2550	Other Education, Training, and Library Workers
	Entertainers and Performers, Sports and Related Workers
2600	Artists and Related Workers
2630	Designers
2700	Actors
2710	Producers and Directors
2720	Athletes, Coaches, Umpires, and Related Workers
2740	Dancers and Choreographers
2750	Musicians, Singers, and Related Workers
2760	Entertainers and Performers, Sports and Related Workers, All Other
	Media and Communication Workers
2800	Announcers
2810	News Analysts, Reporters and Correspondents
2820	Public Relations Specialists
2830	Editors
2840	Technical Writers
2850	Writers and Authors
2860	Miscellaneous Media and Communication Workers
2900	Broadcast and Sound Engineering Technicians and Radio Operators
2910	Photographers
2920	Television, Video, and Motion Picture Camera Operators and Editors
2960	Media and Communication Equipment Workers, All Other
	Health Diagnosing and Treating Practitioners
3000	Chiropractors
3010	Dentists
3030	Dietitians and Nutritionists
3040	Optometrists
3050	Pharmacists
3060	Physicians and Surgeons
3110	Physician Assistants
3120	Podiatrists
3130	Registered Nurses
3140	Audiologists
3150	Occupational Therapists
3160	Physical Therapists
3200	Radiation Therapists
3210	Recreational Therapists
3220	Respiratory Therapists
3230	Speech-Language Pathologists
3240	Therapists, All Other

3250	Veterinarians
3260	Health Diagnosing and Treating Practitioners, All Other
	Health Care Technical and Support Occupations
3300	Clinical Laboratory Technologists and Technicians
3310	Dental Hygienists
3320	Diagnostic Related Technologists and Technicians
3400	Emergency Medical Technicians and Paramedics
3410	Health Diagnosing and Treating Practitioner Support Technicians
3500	Licensed Practical and Licensed Vocational Nurses
3510	Medical Records and Health Information Technicians
3520	Opticians, Dispensing
3530	Miscellaneous Health Technologists and Technicians
3540	Other Healthcare Practitioners and Technical Occupations
3600	Nursing, Psychiatric, and Home Health Aides
3610	Occupational Therapist Assistants and Aides
3620	Physical Therapist Assistants and Aides
3630	Massage Therapists
3640	Dental Assistants
3650	Medical Assistants and Other Healthcare Support Occupations
	Protective Service Occupations
3700	First-Line Supervisors/Managers of Correctional Officers
3710	First-Line Supervisors/Managers of Police and Detectives
3720	First-Line Supervisors/Managers of Fire Fighting and Prevention Workers
3730	Supervisors, Protective Service Workers, All Other
3740	Fire Fighters
3750	Fire Inspectors
3800	Bailiffs, Correctional Officers, and Jailers
3820	Detectives and Criminal Investigators
3830	Fish and Game Wardens
3840	Parking Enforcement Workers
3850	Police and Sheriff's Patrol Officers
3860	Transit and Railroad Police
3900	Animal Control Workers
3910	Private Detectives and Investigators
3920	Security Guards and Gaming Surveillance Officers
3940	Crossing Guards
3950	Lifeguards and Other Protective Service Workers
	Food Preparation and Serving Related Occupations
4000	Chefs and Head Cooks
4010	First-Line Supervisors/Managers of Food Preparation and Serving Workers
4020	Cooks
4030	Food Preparation Workers
4040	Bartenders
4050	Combined Food Preparation and Serving Workers, Including Fast Food
4060	Counter Attendants, Cafeteria, Food Concession, and Coffee Shop
4110	Waiters and Waitresses
4120	Food Servers, Nonrestaurant
4130	Dining Room and Cafeteria Attendants and Bartender Helpers
4140	Dishwashers
4150	Hosts and Hostesses, Restaurant, Lounge, and Coffee Shop

4160	Food Preparation and Serving Related Workers, All Other
	Cleaning and Building Service Occupations
4200	First-Line Supervisors/Managers of Housekeeping and Janitorial Workers
4210	First-Line Supervisors/Managers of Landscaping, Lawn Service, and Groundskeeping Workers
4220	Janitors and Building Cleaners
4230	Maids and Housekeeping Cleaners
4240	Pest Control Workers
4250	Grounds Maintenance Workers
	Entertainment Attendants and Related Workers
4300	First-Line Supervisors/Managers of Gaming Workers
4320	First-Line Supervisors/Managers of Personal Service Workers
4340	Animal Trainers
4350	Nonfarm Animal Caretakers
4400	Gaming Services Workers
4410	Motion Picture Projectionists
4420	Ushers, Lobby Attendants, and Ticket Takers
4430	Miscellaneous Entertainment Attendants and Related Workers
	Funeral Related Occupations
4460	Funeral Service Workers
	Personal Care and Service Workers
4500	Barbers
4510	Hairdressers, Hairstylists, and Cosmetologists
4520	Miscellaneous Personal Appearance Workers
4530	Baggage Porters, Bellhops, and Concierges
4540	Tour and Travel Guides
4550	Transportation Attendants
4600	Child Care Workers
4610	Personal and Home Care Aides
4620	Recreation and Fitness Workers
4640	Residential Advisors
4650	Personal Care and Service Workers, All Other
	Sales and Related Workers
4700	First-Line Supervisors/Managers of Retail Sales Workers
4710	First-Line Supervisors/Managers of Non-Retail Sales Workers
4720	Cashiers
4740	Counter and Rental Clerks
4750	Parts Salespersons
4760	Retail Salespersons
4800	Advertising Sales Agents
4810	Insurance Sales Agents
4820	Securities, Commodities, and Financial Services Sales Agents
4830	Travel Agents
4840	Sales Representatives, Services, All Other
4850	Sales Representatives, Wholesale and Manufacturing
4900	Models, Demonstrators, and Product Promoters
4920	Real Estate Brokers and Sales Agents
4930	Sales Engineers

4940	Telemarketers
4950	Door-To-Door Sales Workers, News and Street Vendors, and Related Workers
4960	Sales and Related Workers, All Other
	Office and Administrative Support Workers
5000	First-Line Supervisors/Managers of Office and Administrative Support Workers
5010	Switchboard Operators, Including Answering Service
5020	Telephone Operators
5030	Communications Equipment Operators, All Other
5100	Bill and Account Collectors
5110	Billing and Posting Clerks and Machine Operators
5120	Bookkeeping, Accounting, and Auditing Clerks
5130	Gaming Cage Workers
5140	Payroll and Timekeeping Clerks
5150	Procurement Clerks
5160	Tellers
5200	Brokerage Clerks
5210	Correspondence Clerks
5220	Court, Municipal, and License Clerks
5230	Credit Authorizers, Checkers, and Clerks
5240	Customer Service Representatives
5250	Eligibility Interviewers, Government Programs
5260	File Clerks
5300	Hotel, Motel, and Resort Desk Clerks
5310	Interviewers, Except Eligibility and Loan
5320	Library Assistants, Clerical
5330	Loan Interviewers and Clerks
5340	New Accounts Clerks
5350	Order Clerks
5360	Human Resources Assistants, Except Payroll and Timekeeping
5400	Receptionists and Information Clerks
5410	Reservation and Transportation Ticket Agents and Travel Clerks
5420	Information and Record Clerks, All Other
5500	Cargo and Freight Agents
5510	Couriers and Messengers
5520	Dispatchers
5530	Meter Readers, Utilities
5540	Postal Service Clerks
5550	Postal Service Mail Carriers
5560	Postal Service Mail Sorters, Processors, and Processing Machine Operators
5600	Production, Planning, and Expediting Clerks
5610	Shipping, Receiving, and Traffic Clerks
5620	Stock Clerks and Order Fillers
5630	Weighers, Measurers, Checkers, and Samplers, Recordkeeping
5700	Secretaries and Administrative Assistants
5800	Computer Operators
5810	Data Entry Keyers
5820	Word Processors and Typists
5830	Desktop Publishers
5840	Insurance Claims and Policy Processing Clerks
5850	Mail Clerks and Mail Machine Operators, Except Postal Service
5860	Office Clerks, General
5900	Office Machine Operators, Except Computer
5910	Proofreaders and Copy Markers
5920	Statistical Assistants
5930	Office and Administrative Support Workers, All Other

	Farming, Fishing, and Forestry Occupations
6000	First-Line Supervisors/Managers/Contractors of Farming, Fishing, and Forestry Workers
6010	Agricultural Inspectors
6020	Animal Breeders
6040	Graders and Sorters, Agricultural Products
6050	Other Agricultural Workers
6100	Fishers and Related Fishing Workers
6110	Hunters and Trappers
6120	Forest and Conservation Workers
6130	Logging Workers
	Construction Trades and Extraction Workers
6200	First-Line Supervisor/Managers of Construction Trades and Extraction Workers
6210	Boilermakers
6220	Brickmasons, Blockmasons, and Stonemasons
6230	Carpenters
6240	Carpet, Floor, and Tile Installers and Finishers
6250	Cement Masons, Concrete Finishers, and Terrazzo Workers
6260	Construction Laborers
6300	Paving, Surfacing, and Tamping Equipment Operations
6310	Pile-Driver Operators
6320	Operating Engineers and Other Construction Equipment Operators
6330	Drywall Installers, Ceiling Tile Installers, and Tapers
6350	Electricians
6360	Glaziers
6400	Insulation Workers
6420	Painters, Construction and Maintenance
6430	Paperhangers
6440	Pipelayers, Plumbers, Pipefitters, and Steamfitters
6460	Plasterers and Stucco Masons
6500	Reinforcing Iron and Rebar Workers
6510	Roofers
6520	Sheet Metal Workers
6530	Structural Iron and Steel Workers
6600	Helpers, Construction Trades
6660	Construction and Building Inspectors
6700	Elevator Installers and Repairers
6710	Fence Erectors
6720	Hazardous Materials Removal Workers
6730	Highway Maintenance Workers
6740	Rail-Track Laying and Maintenance Equipment Operators
6750	Septic Tank Servicers and Sewer Pipe Cleaners
6760	Miscellaneous Constructions and Related Workers
6800	Derrick, Rotary Drill, and Service Unit Operators, Oil,Gas, and Mining
6820	Earth Drillers, Except Oil and Gas
6830	Explosives Workers, Ordnance Handling Experts, and Blasters
6840	Mining Machine Operators
6910	Roof Bolters, Mining
6920	Roustabouts, Oil and Gas
6930	Helpers - Extraction Workers
6940	Other Extraction Workers
	Installation, Maintenance, and Repair's Workers
7000	First-Line Supervisors/Managers of Mechanics, Installers, and Repairers

7010	Computer, Automated Teller, and Office Machine Repairers
7020	Radio and Telecommunications Equipment Installers and Repairers
7030	Avionics Technicians
7040	Electric Motor, Power Tool, and Related Repairers
7050	Electrical and Electronics Installers and Repairers, Transportation Equipment
7100	Electrical and Electronics Repairers, Industrial and Utility
7110	Electronic Equipment Installers and Repairers, Motor Vehicles
7120	Electronic Home Entertainment Equipment Installers and Repairers
7130	Security and Fire Alarm Systems Installers
7140	Aircraft Mechanics and Service Technicians
7150	Automotive Body and Related Repairers
7160	Automotive Glass Installers and Repairers
7200	Automotive Service Technicians and Mechanics
7210	Bus and Truck Mechanics and Diesel Engine Specialists
7220	Heavy Vehicle and Mobile Equipment Service Technicians and Mechanics
7240	Small Engine Mechanics
7260	Miscellaneous Vehicle and Mobile Equipment Mechanics, Installers, and Repairers
7300	Control and Valve Installers and Repairers
7310	Heating, Air Conditioning, and Refrigeration Mechanics and Installers
7320	Home Appliance Repairers
7330	Industrial and Refractory Machinery Mechanics
7340	Maintenance and Repair Workers, General
7350	Maintenance Workers, Machinery
7360	Millwrights
7410	Electrical Power-Line Installers and Repairers
7420	Telecommunications Line Installers and Repairers
7430	Precision Instrument and Equipment Repairers
7510	Coin, Vending, and Amusement Machine Servicers and Repairers
7520	Commercial Divers
7540	Locksmiths and Safe Repairers
7550	Manufactured Building and Mobile Home Installers
7560	Riggers
7600	Signal and Track Switch Repairers
7610	Helpers - Installation, Maintenance, and Repair Workers
7620	Other Installation, Maintenance, and Repair Workers
	Production and Operating Workers
7700	First-Line Supervisors/Managers of Production and Operating Workers
7710	Aircraft Structure, Surfaces, Rigging, and Systems Assemblers
7720	Electrical, Electronics, and Electromechanical Assemblers
7730	Engine and Other Machine Assemblers
7740	Structural Metal Fabricators and Fitters
7750	Miscellaneous Assemblers and Fabricators
	Food Preparation Occupations
7800	Bakers
7810	Butchers and Other Meat, Poultry, and Fish Processing Workers
7830	Food and Tobacco Roasting, Baking, and Drying Machine Operators and Tenders

7840	Food Batchmakers
7850	Food Cooking Machine Operators and Tenders
	Setter, Operators, and Tenders
7900	Computer Control Programmers and Operators
7920	Extruding and Drawing Machine Setters, Operators, and Tenders, Metal and Plastic
7930	Forging Machine Setters, Operators, and Tenders, Metal and Plastic
7940	Rolling Machine Setters, Operators, and Tenders, Metal and Plastic
7950	Cutting, Punching, and Press Machine Setters, Operators, and Tenders, Metal and Plastic
7960	Drilling and Boring Machine Tool Setters, Operators, and Tenders, Metal and Plastic
8000	Grinding, Lapping, Polishing, and Buffing Machine Tool Setters, Operators, and Tenders, Metal and Plastic
8010	Lathe and Turning Machine Tool Setters, Operators and Tenders, Metal and Plastic
8020	Milling and Planing Machine Setters, Operators, and Tenders, Metal and Plastic
8030	Machinists
8040	Metal Furnace and Kiln Operators and Tenders
8060	Model Makers and Patternmakers, Metal and Plastic
8100	Molders and Molding Machine Setters, Operators, and Tenders, Metal and Plastic
8120	Multiple Machine Tool Setters, Operators, and Tenders, Metal and Plastic
8130	Tool and Die Makers
8140	Welding, Soldering, and Brazing Workers
8150	Heat Treating Equipment Setters, Operators, and Tenders, Metal and Plastic
8160	Lay-Out Workers, Metal and Plastic
8200	Plating and Coating Machine Setters, Operators, and Tenders, Metal and Plastic
8210	Tool Grinders, Filers, and Sharpeners
8220	Metalworkers and Plastic Workers, All Other
8230	Bookbinders and Bindery Workers
8240	Job Printers
8250	Prepress Technicians and Workers
8260	Printing Machine Operators
8300	Laundry and Dry-Cleaning Workers
8310	Pressers, Textile, Garment, and Related Materials
8320	Sewing Machine Operator
8330	Shoe and Leather Workers and Repairers
8340	Shoe Machine Operators and Tenders
8350	Tailors, Dressmakers, and Sewers
8360	Textile Bleaching and Dyeing Machine Operators and Tenders
8400	Textile Cutting Machine Setters, Operators, and Tenders
8410	Textile Knitting and Weaving Machine Setters, Operators, and Tenders
8420	Textile Winding, Twisting, and Drawing Out Machine Setters, Operators, and Tenders
8430	Extruding and Forming Machine Setters, Operators, and Tenders, Synthetic and Glass Fibers
8440	Fabric and Apparel Patternmakers
8450	Upholsters
8460	Textile, Apparel, and Furnishings Workers, All Other
8500	Cabinetmakers and Bench Carpenters
8510	Furniture Finishers
8520	Model Makers and Patternmakers, Wood
8530	Sawing Machine Setters, Operators, and Tenders, Wood

8540	Woodworking Machine Setters, Operators, and Tenders, Except Sawing
8550	Woodworkers, All Other
8600	Power Plant Operators
8610	Stationary Engineers and Boiler Operators
8620	Water and Liquid Waste Treatment Plant and System Operators
8630	Miscellaneous Plant and System Operators
8640	Chemical Processing Machine Setters, Operators, and Tenders
8650	Crushing, Grinding, Polishing, Mixing, and Blending Workers
8710	Cutting Workers
8720	Extruding, Forming, Pressing, and Compacting Machine Setters, Operators, and Tenders
8730	Furnace, Kiln, Oven, Drier, and Kettle Operators and Tenders
8740	Inspectors, Testers, Sorters, Samplers, and Weighers
8750	Jewelers and Precious Stone and Metal Workers
8760	Medical, Dental, and Ophthalmic Laboratory Technicians
8800	Packaging and Filling Machine Operators and Tenders
8810	Painting Workers
8830	Photographic Process Workers and Processing Machine Operators
8840	Semiconductor Processors
8850	Cementing and Gluing Machine Operators and Tenders
8860	Cleaning, Washing, and Metal Pickling Equipment Operators and Tenders
8900	Cooling and Freezing Equipment Operators and Tenders
8910	Etchers and Engravers
8920	Molders, Shapers, and Casters, Except Metal and Plastic
8930	Paper Goods Machine Setters, Operators, and Tenders
8940	Tire Builders
8950	Helpers - Production Workers
8960	Production Workers, All Other
	Transportation and Material Moving Workers
9000	Supervisors, Transportation and Material Moving Workers
9030	Aircraft Pilots and Flight Engineers
9040	Air Traffic Controllers and Airfield Operations Specialists
9110	Ambulance Drivers and Attendants, Except Emergency Medical Technicians
9120	Bus Drivers
9130	Driver/Sales Workers and Truck Drivers
9140	Taxi Drivers and Chauffeurs
9150	Motor Vehicle Operators, All Other
9200	Locomotive Engineers and Operators
9230	Railroad Brake, Signal, and Switch Operators
9240	Railroad Conductors and Yardmasters
9260	Subway, Streetcar, and Other Rail Transportation Workers
9300	Sailors and Marine Oilers
9310	Ship and Boat Captains and Operators
9330	Ship Engineers
9340	Bridge and Lock Tenders
9350	Parking Lot Attendants
9360	Service Station Attendants
9410	Transportation Inspectors
9420	Other Transportation Workers
9500	Conveyor Operators and Tenders
9510	Crane and Tower Operators
9520	Dredge, Excavating, and Loading Machine Operators
9560	Hoist and Winch Operators

```
9600      Industrial Truck and Tractor Operators
9610      Cleaners of Vehicles and Equipment
9620      Laborers and Freight, Stock, and Material Movers,
          Hand
9630      Machine Feeders and Offbearers
9640      Packers and Packagers, Hand
9650      Pumping Station Operators
9720      Refuse and Recyclable Material Collectors
9730      Shuttle Car Operators
9740      Tank Car, Truck, and Ship Loaders
9750      Material Moving Workers, All Other

          Armed Forces (for CPS)
9840      Armed Forces
          CPS Special Codes
9970      Problem Referral
9990      Not Reported (Includes Refused, Classified, Blank
          and all other noncodable)
          Military Specific Occupations (for ACS)
9800      Military officer special and tactical
          operationsleaders/managers
9810      First-line enlisted military supervisor/managers
9820      Military enlisted tactical operations and
          air/weapons specialists and crew members
9830      Military, rank not specified
          ACS Special Codes
9950      Not in Labor Force
9960      Retired
9970      Problem Referral
9990      Uncodable (includes Refused or Classified)

   0.     Inap. (not doing any work for pay: X4105=5/X4705=5;/
          no spouse)

************************************************************
In the public version of the data set, these codes have been
collapsed in the following way:
IF (10 <= 4-digit occ. code <=200) THEN occ. code=1;
IF (220 <= 4-digit occ. code <=1530) THEN occ. code=1;
IF (1600 <= 4-digit occ. code <=1860) THEN occ. code=1;
IF (2000 <= 4-digit occ. code <=3650) THEN occ. code=1;
ELSE IF (1540 <= 4-digit occ. code <=1560) THEN occ. code=2;
ELSE IF (4700 <= 4-digit occ. code <=5930) THEN occ. code=2;
ELSE IF (1900 <= 4-digit occ. code <=1960) THEN occ. code=2;
ELSE IF (7900 <= 4-digit occ. code <=7900) THEN occ. code=2;
ELSE IF (3700 <= 4-digit occ. code <=4320) THEN occ. code=3;
ELSE IF (4400 <= 4-digit occ. code <=4400) THEN occ. code=3;
ELSE IF (4420 <= 4-digit occ. code <=4650) THEN occ. code=3;
ELSE IF (9840 <= 4-digit occ. code <=9840) THEN occ. code=3;
ELSE IF (6200 <= 4-digit occ. code <=7850) THEN occ. code=4;
ELSE IF (8330 <= 4-digit occ. code <=8330) THEN occ. code=4;
ELSE IF (8350 <= 4-digit occ. code <=8350) THEN occ. code=4;
ELSE IF (8440 <= 4-digit occ. code <=8630) THEN occ. code=4;
ELSE IF (8740 <= 4-digit occ. code <=8760) THEN occ. code=4;
ELSE IF (8810 <= 4-digit occ. code <=8810) THEN occ. code=4;
ELSE IF (4410 <= 4-digit occ. code <=4410) THEN occ. code=5;
ELSE IF (7920 <= 4-digit occ. code <=8320) THEN occ. code=5;
ELSE IF (8340 <= 4-digit occ. code <=8340) THEN occ. code=5;
ELSE IF (8360 <= 4-digit occ. code <=8430) THEN occ. code=5;
ELSE IF (8640 <= 4-digit occ. code <=8730) THEN occ. code=5;
ELSE IF (8800 <= 4-digit occ. code <=8800) THEN occ. code=5;
ELSE IF (8830 <= 4-digit occ. code <=9750) THEN occ. code=5;
ELSE IF (210 <= 4-digit occ. code <=210) THEN occ. code=6;
ELSE IF (4340 <= 4-digit occ. code <=4350) THEN occ. code=6;
```

ELSE IF (6000 <= 4-digit occ. code <=6130) THEN occ. code=6;
****

INFORMATION LINKED FROM 2004 CURRENT POPULATION SURVEY BY OCCUPATION CODE

X8112(#1) Recode: Average for occupation group of fraction of last 52
X8113(#2) weeks worked; multipled by 10

Code number
0. Inap. (/no spouse; no job: X7401=0/X7411=0)
****
NOT INCLUDED IN THE PUBLIC DATA SET
****

X8114(#1) Recode: Average for occupation group of hours worked per year
X8115(#2) in 2004; multiplied by 10

Code number
0. Inap. (/no spouse; no job: X7401=0/X7411=0)
****
NOT INCLUDED IN THE PUBLIC DATA SET
****

X8116(#1) Recode: Fraction of occupation group unemployed in 2004;
X8117(#2) multiplied by 1000

Code number
0. Inap. (/no spouse; no job: X7401=0/X7411=0)
****
NOT INCLUDED IN THE PUBLIC DATA SET
****

X8169(#1) Recode: Unconditional mean wage for occupation group in 2004
X8170(#2)

Code number
0. Inap. (/no spouse; no job: X7401=0/X7411=0)
****
NOT INCLUDED IN THE PUBLIC DATA SET
****

For each occupation group, regressions were run separately for males and females of the log of annualized wages on a constant, a spline on age (AGE, MAX(0, AGE-35), MAX(0,AGE-55)), a dummy variable for part-time employment (1 = working fewer than 20 hours per week), a dummy variable for self-employment (1 = self-employed), a dummy for race (1 = Hispanic or non-white), and dummy variables for years of education (1 = : 12 years of education, some college or an Associate's degree, Bachelor's degree, higher degree than Bachelor's degree). If there were too few people in a CPS 3-digit occupation group, either the SCF case was matched to a neighboring occupation group, or the match was made at the level of the 2-digit occupation code. Some of the model coefficients may be identically zero where there are too few cases in the appropriate cells in the CPS data to identify these coefficients; for example, a coefficient for the [36,55) element of the age spline may be identically zero

if there are no CPS cases in that age group for the given occupation.

X8105(#1) Recode: 10000 * Intercept
X8106(#2)

Code number
0. Inap. (/no spouse; no job: X7401=0/X7411=0)
****
NOT INCLUDED IN THE PUBLIC DATA SET
****

X8099(#1) Recode: For age in [1, 35]: 10000 * Coefficient of AGE
X8100(#2)

Code number
0. Inap. (/no spouse; no job: X7401=0/X7411=0)
****
NOT INCLUDED IN THE PUBLIC DATA SET
****

X8101(#1) Recode: For age in [36, 55]: 10000 * Coefficient of MAX(0,AGE-35)
X8102(#2)

Code number
0. Inap. (/no spouse; no job: X7401=0/X7411=0)
****
NOT INCLUDED IN THE PUBLIC DATA SET
****

X8103(#1) Recode: For age in [55, 999]: 10000 * Coefficient of MAX(0,AGE-55)
X8104(#2)

Code number
0. Inap. (/no spouse; no job: X7401=0/X7411=0)
****
NOT INCLUDED IN THE PUBLIC DATA SET
****

X8318(#1) Recode: 10000 * Coefficient of dummy for part-time employment
X8319(#2)

Code number
0. Inap. (/no spouse; no job: X7401=0/X7411=0)
****
NOT INCLUDED IN THE PUBLIC DATA SET
****

X8320(#1) Recode: 10000 * Coefficient of dummy for self-employment
X8321(#2)

Code number
0. Inap. (/no spouse; no job: X7401=0/X7411=0)
****
NOT INCLUDED IN THE PUBLIC DATA SET
****

X8322(#1) Recode: 10000 * Coefficient of dummy for Hispanic or nonwhite
X8323(#2)

Code number
0. Inap. (/no spouse; no job: X7401=0/X7411=0)
****
NOT INCLUDED IN THE PUBLIC DATA SET
****

X8324(#1) Recode: 10000 * Coefficient of dummy for 12 years of education
X8325(#2)

Code number
0. Inap. (/no spouse; no job: X7401=0/X7411=0)
****
NOT INCLUDED IN THE PUBLIC DATA SET
****

X8326(#1) Recode: 10000 * Coefficient of dummy for some college or
X8327(#2) Associate's degree

Code number
0. Inap. (/no spouse; no job: X7401=0/X7411=0)
****
NOT INCLUDED IN THE PUBLIC DATA SET
****

X8328(#1) Recode: 10000 * Coefficient of dummy for Bachelor's degree
X8329(#2)

Code number
0. Inap. (/no spouse; no job: X7401=0/X7411=0)
****
NOT INCLUDED IN THE PUBLIC DATA SET
****

X8330(#1) Recode: 10000 * Coefficient of dummy for higher degree than
X8331(#2) Bachelor's degree

Code number
0. Inap. (/no spouse; no job: X7401=0/X7411=0)
****
NOT INCLUDED IN THE PUBLIC DATA SET
****

X8107(#1) Recode: 10000 * Standard error log regression
X8108(#2)

Code number
0. Inap. (/no spouse; no job: X7401=0/X7411=0)
****
NOT INCLUDED IN THE PUBLIC DATA SET
****

X8109(#1) Recode: Annualized level of expected income from regression
X8111(#2) (corrected for non-zero expectation of error term for level)

Code number
0. Inap. (/no spouse; no job: X7401=0/X7411=0)
****
NOT INCLUDED IN THE PUBLIC DATA SET
****

X4110(#1) How many hours (do you/does [he/she]) work on
X4710(#2) (your/her/his) main job in a normal week? (NOT SELF-EMPLOYED)

How many hours (do you/does [he/she]) work in
this business in a normal week? (SELF-EMPLOYED)

RECORD THE NUMBER OF HOURS (R/SP) WORKS IN A NORMAL WEEK,
NOT THE OFFICIAL NUMBER OF HOURS (R/SP) IS PAID TO WORK.

Code number of hours
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse)

X4111(#1) INTERVIEWER: READ SLOWLY
X4711(#2)
Counting paid vacations as weeks of work, how many weeks
(do you/does your [wife/partner]) work on this job in a
normal year?

WEEKS FOR WORK PLUS PAID VACATIONS AND SICK LEAVE.

Code number of weeks
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse)

X4125(#1) How (are you/is [he/she]) paid? (Are you/Is [he/she]) paid
X4725(#2) a regular salary or wages?

1. *YES
5. *NO
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse; not self-employed: X4106^=2 or 3/
X4706^=2 or 3)

X4112(#1) About how much (do you/does [he/she]) earn before taxes
X4712(#2) on (your/her/his) main job? (NOT SELF-EMPLOYED)

INCLUDE NORMAL OVERTIME, BONUSES, AND TIPS.
IF WAGE IS HOURLY, ENTER DOLLARS AND CENTS.
CONFIRMATION SCREEN WILL ONLY SHOW DOLLARS.

How much in salary or wages (are you/is [he/she]) paid
before taxes? (SELF-EMPLOYED)

Code amount
-1. Nothing
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse; self-employed and not receiving salary:
X4106^=1 and X4125^=1/X4706^=1 and X4725^=1)

X4113(#1) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X4713(#2) (And how often (do you/does [he/she]) receive that amount?)

Code frequency
1. *Day
2. *Week
3. *Every two weeks
4. *Month
5. *Quarter
6. *Year
8. *Lump sum; one payment only/in total
11. *Twice per year; every six months
12. Every two months
14. *By the piece/job

18. *Hour
22. Varies
31. *Twice a month
-1. Nothing
-7. *Other
 0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
 no spouse; self-employed and not receiving salary:
 X4106^=1 and X4125^=1/X4706^=1 and X4725^=1)

X4127(#1) (Do you/Does [he/she]) also receive a portion of the net
X4727(#2) earnings, or some other kind of income?

(Do you/Does [he/she]) receive a portion of the net
earnings, or some other kind of income?

1. *YES
5. *NO
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
 no spouse; not self-employed: X4106^=2 or 3/
 X4706^=2 or 3)

X4131(#1) In addition to regular salary, how much (do you/does
X4731(#2) [he/she]) personally receive from the business before taxes?

How much (do you/does [he/she]) personally receive from the
business before taxes?

What did (you/[he/she]) get in 2003?

Code amount
-1. Nothing
 0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
 no spouse; not self-employed: X4106^=2 or 3/
 X4706^=2 or 3; no net earnings from business:
 X4127^=1/X4727^=1)

X4132(#1) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X4732(#2) (And how often (do you/does [he/she]) receive that amount?)

Code frequency
1. *Day
2. *Week
3. Every two weeks
4. *Month
5. *Quarter
6. *Year
8. *Lump sum; one payment only/in total
11. *Twice per year; every six months
12. Every two months
14. *By the piece/job
18. *Hour
21. Three times a year
22. Varies
31. *Twice a month
-1. Nothing
-7. *Other
 0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
 no spouse; not self-employed: X4106^=2 or 3/
 X4706^=2 or 3; no net earnings from business:
 X4127^=1/X4727^=1)

X6797(#1) Some employers give their employees financial options that
X6798(#2) can be used to purchase company stock at a later time.
During the past year, has your current employer given you
any of these, either as a regular part of your
compensation, or as a bonus?

Some employers give their employees financial options that
can be used to purchase company stock at a later time.
During the past year, has your (wife/partner)'s current
employer given (him/her) any of these, either as a regular
part of (his/her) compensation, or as a bonus?

DO NOT INCLUDE DIRECT TRANSFERS OF STOCK, OR PENSION ARRANGEMENTS.

1. *YES
5. *NO
0. Inap. (not working or expecting to go back to work or not working for someone else: X6670-X6677^=1 or X4101=5 or X4105=5 or X4106=(2, 3, -7)/X6678-X6685^=1 or X4701=5 or X4705=5 or X4706=(2,3,-7);/no spouse)

GF

X4114(#1) About how many employees work for this company or
X4714(#2) organization, including all locations? (PROBE: Is it
fewer than 10, 10 to 19, 20 to 99, 100 to 499, or 500
or more?)

1. *Less than 10
2. *10 to 19
3. *20 to 99
4. *100 to 499
5. *500 or MORE
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/ no spouse)

How many years in total (have you/has [he/she]) worked for this employer?

(RECORD LESS THAN ONE YEAR AS 00)
INCLUDE ALL YEARS WITH CURRENT EMPLOYER, EVEN IF IN SEVERAL SPELLS.

X4115(#1) Code number of years
X4715(#2) -1. Less than one year
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/ no spouse)

****
FOR THE PUBLIC DATA SET, TOP-CODED AT 50
****

X7199(#1) Code age
X7266(#2) 0. Inap. (not doing any work for pay: X4105=5/X4705=5;/ no spouse)

****
FOR THE PUBLIC DATA SET, BOTTOM-CODED
AT CURRENT AGE-50
****

X7679(#1) Code year (4 digits)
X7706(#2) 0. Inap. (not doing any work for pay: X4105=5/X4705=5;/ no spouse)

****
FOR THE PUBLIC DATA SET, BOTTOM-CODED

AT X8095-50
****

How many years (do you/does [he/she]) expect to continue working for this employer?

(RECORD LESS THAN ONE YEAR AS 00)

X4116(#1) *Code number of years
X4716(#2) -1. Less than a year
-2. *NEVER STOP
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/ no spouse)

X7680(#1) *Code age
X7707(#2) -2. *NEVER STOP
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/ no spouse)

X7200(#1) *Code year (4 digits)
X7267(#2) -2. *NEVER STOP

X4117(#1) (Are you/Is [he/she]) covered on this job by a union or
X4717(#2) employee-association contract?

1. *YES
5. *NO
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/ no spouse)

X7681(#1) (Do you/Does [he/she]) have any type of insurance other
X7708(#2) than Social Security, that would help provide (you/her/him) with income in the event that (you/[he/she]) became disabled?

INCLUDE SUCH INSURANCE REGARDLESS OF SOURCE

1. *YES
5. *NO
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/ no spouse)

PENSION FOR HEAD AND SPOUSE/PARTNER FROM CURRENT MAIN JOB

#1 refers to current job pension of head
#2 refers to current job pension of spouse/partner

#1a refers to first current job pension of head
#1b refers to second current job pension of head
#1c refers to third current job pension of head
#1d refers to all remaining current job pensions of head
#2a refers to first current job pension of spouse/partner
#2b refers to second current job pension of spouse/partner
#2c refers to third current job pension of spouse/partner
#2d refers to all remaining current job pensions of spouse/partner

---

GF
X4135(#1) IN PERSON VERSION:
X4735(#2) (SHOW CARD 10)

NOT SELF-EMPLOYED:
(Are you/Is [he/she]) included in any pension, retirement, or tax-deferred savings plans connected with the job you just told me about? Please do not include any assets I have already recorded.

DO NOT INCLUDE SOCIAL SECURITY OR PLANS CONNECTED ONLY WITH EARLIER JOBS. THESE ARE RECORDED LATER IN THE INTERVIEW.

INTERVIEWER: IF R MENTIONS IRA (OTHER THAN SEP IRA OR SIMPLE IRA) OR KEOGH PLANS, MAKE A NOTE AND SAY: "We covered those earlier in the interview. Here, I just want to find out about other plans operated through your (husband/wife/partner)'s employer."

SELF-EMPLOYED: Aside from IRA or KEOGH plans, (are you/is [he/she]) included in any pension plans or tax-deferred savings plans through (your/his/her) work/the business?

INCLUDE PLANS THROUGH A UNION.
TELEPHONE VERSION:

NOT SELF-EMPLOYED:
(Are you/Is [he/she]) included in any pension, retirement, or tax-deferred savings plans connected with the job you just told me about? Please do not include any assets I have already recorded.

DO NOT INCLUDE SOCIAL SECURITY OR PLANS CONNECTED ONLY WITH EARLIER JOBS. THESE ARE RECORDED LATER IN THE INTERVIEW.

INTERVIEWER: IF R MENTIONS IRA (OTHER THAN SEP IRA OR SIMPLE IRA) OR KEOGH PLANS, MAKE A NOTE AND SAY: "We covered those earlier in the interview. Here, I just want to find out about other plans operated through your (husband/wife/partner)'s employer."

SELF-EMPLOYED: Aside from IRA or KEOGH plans, (are you/is [he/she]) included in any pension plans or tax-deferred savings plans through (your/his/her) work/the business?

INCLUDE PLANS THROUGH A UNION.

1. *YES
5. *NO
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/ no spouse)

X4136(#1) Does (your/her/his) employer offer any such plans?
X4736(#2)

1. *YES
5. *NO
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/ no spouse; self-employed: X4106=2 or 3/X4706=2 or 3; included in pension plan on main job: X4135=1/X4735=1)

X4137(#1) (Are you/Is [he/she]) eligible to be included in any of

X4737(#2) these plans?

1. *YES
5. *NO
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse; self-employed: X4106=2 or 3/X4706=2 or 3;
included in pension plan on main job: X4135=1/X4735=1;
no such plans: X4136^=1/X4736^=1)

What kinds of plans are these?

CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN

X6708(#1) *Thrift or savings
X6713(#2)

X6709(#1) *401(K)/403(B)/SRA/457
X6714(#2)

X6710(#1) *Profit sharing
X6715(#2)

X6711(#1) *Tax-deferred Annuity
X6716(#2)

X6712(#1) *Other
X6717(#2)

1. Checked (only for X6708-X6711/X6713-X6716)
5. Not checked
Responses 7-17 valid only for X6712/X6717
7. Stock purchase/ESOP (Employee Stock Option Plan)
8. Deferred compensation plan, n.e.c
9. IRA-SEP (not to be confused with a regular IRA)
10. Defined-contribution plan; TIAA-CREF (Teachers
Insurance and Annuity Association/College Retirement
Equity Fund)
11. Money purchase plan
13. Other salary reduction plan; deferred compensation plan
14. Other state/local government plan; PERS (public employees
retirement system)
15. Other federal government plan
16. Other type of account
17. Other type of annuity/defined benefit plan
28. "Cash balance" plan
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse; self-employed: X4106=2 or 3/X4706=2 or 3;
no such plans: X4136=5/X4736=5; not eligible for
plan: X4137=5/X4737=5)

****

FOR THE PUBLIC DATA SET, CODE 15 IS COMBINED WITH
CODE 14 (X6712/X6717 ONLY); CODE 28 IS COMBINED WITH
CODE 16 (X6712/X6717 ONLY)

****

X4138(#1) Will (you/[he/she]) be eligible if (you/[he/she]) continue(s)
X4738(#2) to work for this employer?

1. *YES
5. *NO
-7. DEPENDS
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse; self-employed: X4106=2 or 3/X4706=2 or 3;

included in pension plan on main job: X4135=1/X4735=1;
no such plans: X4136^=1/X4736^=1; eligible to be
included: X4137=1/X4737=1)

X6751(#1) Code reason DEPENDS
X6761(#2)

10. If change to full-time; change employment status/hour/grade
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse; self-employed: X4106=2 or 3/X4706=2 or 3;
included in pension plan on main job: X4135=1/X4735=1;
no such plans: X4136^=1/X4736^=1; eligible to be
included: X4137=1/X4737=1; answer to future
eligibility question not DEPENDS: X4138^=-7/X4738^=-7)

X4139(#1) In how many different plans of this sort (are you/is
X4739(#2) [he/she]) included on this job?

0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse; no pensions: X4135^=1/X4735^=1)
****
FOR THE PUBLIC DATA SET, TOP-CODED AT 5
****

X4140(#1) (Are you/Is [he/she]) currently receiving retirement
X4740(#2) payments from any pension plans from this job?

1. *YES
5. *NO
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse; no pensions: X4135^=1/X4735^=1)

X4141(#1) I'll ask you about the payments later. Are there any
X4741(#2) retirement or savings plans from this job where (you
are/[he/she] is) not yet drawing benefit payments?
1. *YES
5. *NO
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse; no pensions: X4135^=1/X4735^=1; not
currently receiving benefits from this job:
X4140^=1/X4740^=1)

X6698(#1) Originally reported value of X4201 (see introduction)
X6699(#2) Originally reported value of X4801 (see introduction)
****
FOR THE PUBLIC DATA SET, TOP-CODED AT 5
****

X4201(#1) How many such plans (do you/does your [spouse/partner]) have?
X4801(#2)
Code number of plans
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse; no pensions: X4135^=1/X4735^=1; no plans
where not currently drawing benefits: X4141^=1/X4741^=1)
****
FOR THE PUBLIC DATA SET, TOP-CODED AT 5
****

X11000(#1a) There are two general types of pension plans.
X11100(#1b)
X11200(#1c) In one type, a worker is entitled to receive regular
X11300(#2a) retirement payments for as long as the worker lives, which
X11400(#2b) are most often determined by a formula as a percentage of
X11500(#2c) final or average pay.

In the other type of plan, money accumulates in an account designated for a worker, and that money may be paid out in a variety of ways depending on the plan or the worker's choice.

Some plans may be like both of these types.

Which type of plan is ([yours/his/hers]/the most important of [your/his/her] pension plans)? (Is it the type that gives regular retirement payments, is it the type that accumulates an account balance, or is it like both?)

IF R/SPOUSE HAS MULTIPLE PLANS OF DIFFERENT TYPES, RECORD THEM AS SEPARATE PLANS RATHER THAN COMBINING THEM HERE AS "BOTH."

1. *REGULAR RETIREMENT PAYMENTS
2. *ACCOUNT
3. *BOTH
4. *DEFINED-BENEFIT ANNUITY PLAN
5. *401(K) PLAN
6. *THRIFT/SAVINGS PLAN
7. *PROFIT-SHARING PLAN
10. *SUPPLEMENTAL RETIREMENT ANNUITY
21. *SEP (Simplified Employee Pension)/SIMPLE (Simplified Incentive Match Plan For Employers)
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/ no spouse; no pensions: X4135^=1/X4735^=1; no plans where not currently drawing benefits: X4141^=1/X4741^=1 no pensions: X4201<1/X4801<1/fewer than 2 pensions: X4201<2/X4801<2/fewer than 3 pensions: X4201<3/X4801<3)

GF
X11001(#1a) IF REGULAR RETIREMENT PAYMENTS: Tell me more about this
X11101(#1b) plan. (What does (your/his/her) employer call it?)
X11201(#1c)
X11301(#2a) IF ACCOUNT: Is it a 401(k) or 403(b) account, a
X11401(#2b) profit sharing plan, a supplemental retirement annuity, a
X11501(#2c) thrift/savings plan, a "cash balance" plan, an SEP, or something else? (What does (your/his/her) employer call it?)

IF BOTH: Is this a supplemental retirement annuity, a "cash balance" plan, a plan with a "portable cash option," or something else? (What does (your/his/her) employer call it?)

IF INITIAL ANSWER DK/REF: What does (your/his/her) employer call it?

1. *DEFINED-BENEFIT ANNUITY PLAN
2. *401(K)
3. *403(B)
4. *THRIFT/SAVINGS PLAN
5. *PROFIT SHARING PLAN
6. *SUPPLEMENTAL RETIREMENT ANNUITY
7. *"CASH BALANCE" PLAN
8. *PORTABLE CASH OPTION" PLAN
20. Deferred compensation plan, n.e.c.
21. *SEP (Simplified Employee Pension)/SIMPLE (Simplified

```
                Incentive Match Plan For Employers)
             22.  Money purchase plan
             25.  Stock purchase plan; ESOP
             26.  457 plan
             30.  Plan originally reported as DEFINED-BENEFIT ANNUITY
                  for which the R later reported that at least one
                  option at retirement is a lump sum settlement
                  (account balance at X11032 etc. either moved from a
                  lump sum reported at X11023 etc. or imputed; at
                  X11047, the employer is assumed to contribute and the
                  amount of the contribution is imputed)
             -7.  *SOMETHING ELSE
              0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                  no spouse; no pensions: X4135^=1/X4735^=1; no plans
                  where not currently drawing benefits: X4141^=1/X4741^=1
                  no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                  X4201<2/X4801<2/fewer than 3 pensions: X4101<3/X4801<3;
                  type of plan defined-benefit annuity, 401(k), thrift/saving,
                  profit-sharing, supplemental retirement annuity:
                  X11000/X11100/X11200/X11300/X11400/X1500 in (4 5 6 7 10))
            ********************************************************
               FOR THE PUBLIC DATA SET, CODES 3, 4, AND 26 ARE
               COMBINED WITH CODE 2
            ********************************************************


             How long (have you/has your[husband/wife/partner]) been in
             this plan?

           CODE ZERO FOR CURRENT YEAR.

X11002(#1a) Code number of years
X11102(#1b) -1.  Less than a year
X11202(#1c)  0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
X11302(#2a)      no spouse; no pensions: X4135^=1/X4735^=1; no plans where
X11402(#2b)      not currently drawing benefits: X4141^=1/X4741^=1;
X11502(#2c)      no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                 X4201<2/X4801<2/fewer than 3 pensions: X4201<3/X4801<3)
            ********************************************************
               FOR THE PUBLIC DATA SET, TOP-CODED AT 50
            ********************************************************

X11003(#1a) Code age
X11103(#1b)  0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
X11203(#1c)      no spouse;
X11303(#2a)      no pensions: X4135^=1/X4735^=1; no plans where not
X11403(#2b)      currently drawing benefits: X4141^=1/X4741^=1;
X11503(#2c)      no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                 X4201<2/X4801<2/fewer than 3 pensions: X4201<3/X4801<3)
            ********************************************************
               FOR THE PUBLIC DATA SET, BOTTOM-CODED
               AT CURRENT AGE-50
            ********************************************************

X11004(#1a) Code year (4 digits)
X11104(#1b)  0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
X11204(#1c)      no spouse;
X11304(#2a)      no pensions: X4135^=1/X4735^=1; no plans where not
X11404(#2b)      currently drawing benefits: X4141^=1/X4741^=1;
X11504(#2c)      no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                 X4201<2/X4801<2/fewer than 3 pensions: X4201<3/X4801<3)
            ********************************************************
                FOR THE PUBLIC DATA SET, BOTTOM-CODED
                AT X8095-50
```

****

At what age (do you/does [he/she]) expect to receive or start receiving any money from this plan?

X11005(#1a) Code age
X11105(#1b) -2. *DOES NOT EXPECT ANY MONEY FROM THIS PLAN
X11205(#1c) 0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
X11305(#2a) no spouse;
X11405(#2b) no pensions: X4135^=1/X4735^=1; no plans where not
X11505(#2c) currently drawing benefits: X4141^=1/X4741^=1;
no pensions: X4201<1/X4801<1/fewer than 2 pensions:
X4201<2/X4801<2/fewer than 3 pensions: X4201<3/X4801<3)

X11006(#1a) Code number of years
X11106(#1b) -2. *DOES NOT EXPECT ANY MONEY FROM THIS PLAN
X11206(#1c) -1. Less than a year
X11306(#2a) 0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
X11406(#2b) no spouse;
X11506(#2c) no pensions: X4135^=1/X4735^=1; no plans where not
currently drawing benefits: X4141^=1/X4741^=1;
no pensions: X4201<1/X4801<1/fewer than 2 pensions:
X4201<2/X4801<2/fewer than 3 pensions: X4201<3/X4801<3)

X11007(#1a) Code year (4 digits)
X11107(#1b) -2. *DOES NOT EXPECT ANY MONEY FROM THIS PLAN
X11207(#1c) 0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
X11307(#2a) no spouse;
X11407(#2b) no pensions: X4135^=1/X4735^=1; no plans where not
X11507(#2c) currently drawing benefits: X4141^=1/X4741^=1;
no pensions: X4201<1/X4801<1/fewer than 2 pensions:
X4201<2/X4801<2/fewer than 3 pensions: X4201<3/X4801<3)

X11008(#1a) (Do you/Does [he/she]) have a choice about how
X11108(#1b) (you/[he/she]) will receive benefits?
X11208(#1c)
X11308(#2a) 1. *YES
X11408(#2b) 5. *NO
X11508(#2c) 0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse;
no pensions: X4135^=1/X4735^=1; no plans where not
currently drawing benefits: X4141^=1/X4741^=1;
no pensions: X4201<1/X4801<1/fewer than 2 pensions:
X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
does not expect benefits: X11005/X11105/X11205/X11305/
X11405/X11505=-2)

#1a: X11009 X11010 X11011 X11012
#1b: X11109 X11110 X11111 X11112
#1c: X11209 X11210 X11211 X11212
#2a: X11309 X11310 X11311 X11312
#2b: X11409 X11410 X11411 X11412
#2c: X11509 X11510 X11511 X11512

What are the choices: a lump sum distribution or settlement to keep or roll over, regular payments for as long as (you live/[he/she] lives), a payment level that (you decide/[he/she] decides), or something else?

CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN

1. *LUMP SUM/roll-over/leave with employer
2. *REGULAR PAYMENTS AS LONG AS LIVE/annuity

```
             3.  *PAYMENT LEVEL YOU DECIDE
            -7.  *SOMETHING ELSE
             0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                 no spouse;
                 no pensions: X4135^=1/X4735^=1; no plans where not
                 currently drawing benefits: X4141^=1/X4741^=1;
                 no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                 X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
                 does not expect benefits: X11005/X11105/X11205/X11305/
             X11405/X11505=-2; no choice of benefits:
             X11008/X11108/X11208/X11308/X11408/X11508=5)


X11013(#1a) IF CHOICE OF BENEFITS: What sort of benefit will
X11113(#1b) (you/[he/she]) choose to receive?
X11213(#1c)
X11313(#2a) IF NO CHOICE OF BENEFITS: What sort of benefit (do you/
X11413(#2b) does [he/she]) expect to receive (-a lump sum distribution
X11513(#2c) or settlement to keep or roll-over, regular payments for
          as long as (you live/[he/she] lives), a payment level that
          (you decide/[he/she] decides), or something else)?

             1.  *LUMP SUM/roll-over
             2.  *REGULAR PAYMENTS AS LONG AS LIVE/annuity
             3.  *PAYMENT LEVEL YOU DECIDE
            -7.  *SOMETHING ELSE
             0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                 no spouse;
                 no pensions: X4135^=1/X4735^=1; no plans where not
                 currently drawing benefits: X4141^=1/X4741^=1;
                 no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                 X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
                 does not expect benefits: X11005/X11105/X11205/X11305/
             X11405/X11505=-2; only one benefit chosen:
             X11010=0/X11110=0/X11210=0/X11310=0/X11410=0/X11510=0)


X11014(#1a) How much (do you/does [he/she]) expect?
X11114(#1b)
X11214(#1c)  1.  *ENTER PERCENT OF FINAL PAY
X11314(#2a)  2.  *ENTER LUMP SUM/roll-over
X11414(#2b)  3.  *ENTER REGULAR PAYMENT/payment you decide
X11514(#2c)  4.  *SOMETHING ELSE
             0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                 no spouse;
                 no pensions: X4135^=1/X4735^=1; no plans where not
                 currently drawing benefits: X4141^=1/X4741^=1;
                 no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                 X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
                 does not expect benefits: X11005/X11105/X11205/X11305/
             X11405/X11505=-2)


X11015(#1a) Code amount
X11115(#1b)  0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
X11215(#1c)      no spouse;
X11315(#2a)      no pensions: X4135^=1/X4735^=1; no plans where not
X11415(#2b)      currently drawing benefits: X4141^=1/X4741^=1;
X11515(#2c)      no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                 X4201<2/X4801<2/fewer than 3 pensions: X4201<3/X4801<3;
                 does not expect benefits: X11005=-2/X11105=-2/X11205=-2/
                 X11305=-2/X11405=-2/X11505=-2;
                 percent benefit figure given: X11014=1/X11114=1/
                 X11214=1/X11314=1/X11414=1/X11514=1)
```

X11016(#1a) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X11116(#1b) (And how often would (you/[he/she]) expect to receive that amount?)
X11216(#1c)
X11316(#2a) Code frequency
X11416(#2b) 1. Day
X11516(#2c) 2. *Week
3. Every two weeks
4. *Month
5. *Quarter
6. *Year
8. *Lump sum; one payment only
11. *Twice per year; every six months
12. Every two months
14. By the job/piece
18. Hour
22. Varies
31. *Twice a month
-7. *Other
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse;
no pensions: X4135^=1/X4735^=1; no plans where not
currently drawing benefits: X4141^=1/X4741^=1;
no pensions: X4201<1/X4801<1/fewer than 2 pensions:
X4201<2/X4801<2/fewer than 3 pensions: X4201<3/X4801<3;
does not expect benefits: X11005=-2/X11105=-2/X11205=-2/
X11305=-2/X11405=-2/X11505=-2;
percent benefit figure given: X11014=1/X11114=1/
X11214=1/X11314=1/X11414=1/X11514=1; lump sum given:
X11014=2/X11114=2/X11214=2/X11314=2/X11414=2/X11514=2)

X11017(#1a) Code percent * 100
X11117(#1b) 0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
X11217(#1c) no spouse;
X11317(#2a) no pensions: X4135^=1/X4735^=1; no plans where not
X11417(#2b) currently drawing benefits: X4141^=1/X4741^=1;
X11517(#2c) no pensions: X4201<1/X4801<1/fewer than 2 pensions:
X4201<2/X4801<2/fewer than 3 pensions: X4201<3/X4801<3;
does not expect benefits: X11005=-2/X11105=-2/X11205=-2/
X11305=-2/X11405=-2/X1505=-2; regular payment given:
X11014=3/X11114=3/X11214=3/X11314=3/X11414=3/X11514=3;
lump sum given; X11014=2/X11114=2/X11214=2/X11314=2/X11414=2/
X11514=2)

1a: X11018 X11019 X11020 X11021
1b: X11118 X11119 X11120 X11121
1c: X11218 X11219 X11220 X11221
2a: X11318 X11319 X11320 X11321
2b: X11418 X11419 X11420 X11421
2c: X11518 X11519 X11520 X11521

If (you/[he/she]) left this job now, what would (you/your [husband/wife/partner]) be eligible to receive from this plan-a lump sum distribution or settlement to keep or roll over, would (you/[he/she]) receive regular payments now or later, would (you/[he/she]) get something else, or would (you/[he/she]) not be eligible to get anything?

INTERVIEWER INSTRUCTION: WE DO NOT CARE IF PENALTIES APPLY HERE. CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN

1. *LUMP SUM/roll-over
2. *PAYMENTS NOW
3. *PAYMENTS LATER

```
             -7.  *SOMETHING ELSE
             -1.  *NOTHING
              0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                  no spouse;
                  no pensions: X4135^=1/X4735^=1; no plans where not
                  currently drawing benefits: X4141^=1/X4741^=1;
                  no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                  X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3)


X11022(#1a) Which one would (you/[he/she]) choose?
X11122(#1b)
X11222(#1c)   1.  *LUMP SUM/roll-over
X11322(#2a)   2.  *PAYMENTS NOW
X11422(#2b)   3.  *PAYMENTS LATER
X11522(#2c)  -7.  *SOMETHING ELSE
             -1.  *NOTHING
              0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                  no spouse;
                  no pensions: X4135^=1/X4735^=1; no plans where not
                  currently drawing benefits: X4141^=1/X4741^=1;
                  no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                  X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
                  only one option to receive benefits:
               X11019=0/X11119=0/X11219=0/X11319=0/X11419=0/X11519=0;
                  not eligible to get anything:
                  X11018=-1/X11118=-1/X11218=-1/X11318=-1/X11418=-1/
                  X11518=-1)


             How much would (you/[he/she]) get?

X11023(#1a) Code amount
X11123(#1b)   0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
X11223(#1c)       no spouse;
X11323(#2a)       no pensions: X4135^=1/X4735^=1; no plans where not
X11423(#2b)       currently drawing benefits: X4141^=1/X4741^=1;
X11523(#2c)       no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                  X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
                  not eligible to get anything:
                  X11018=-1/X11118=-1/X11218=-1/X11318=-1/X11418=-1/
                  X11518=-1)

             NOTE: the amount of a lump sum settlement is assumed to be
             net of any outstanding loans


X11024(#1a) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X11124(#1b) (And how often would (you/[he/she]) expect to receive that amount?)
X11224(#1c)
X11324(#2a)   Code frequency
X11424(#2b)   1.  Day
X11524(#2c)   2.  *Week
              3.  Every two weeks
            4.  *Month
              5.  *Quarter
              6.  *Year
              8.  *Lump sum; one payment only
             11.  *Twice per year; every six months
             12.  Every two months
             14.  By the job/piece
             18.  Hour
             22.  Varies
             31.  *Twice a month
```

```
             -7.  *Other
              0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                  no spouse;
                  no pensions: X4135^=1/X4735^=1; no plans where not
                  currently drawing benefits: X4141^=1/X4741^=1;
                  no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                  X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
                  not eligible to get anything:
                  X11018=-1/X11118=-1/X11218=-1/X11318=-1/X11418=-1/
                  X11518=-1;


X11025(#1a) (Are you/Is [he/she]) allowed to borrow against
X11125(#1b) (your/his/her) holdings in this plan?
X11225(#1c)
X11325(#2a)  1.  *YES
X11425(#2b)  5.  *NO
X11525(#2c)  0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                 no spouse;
                 no pensions: X4135^=1/X4735^=1; no plans where not
                 currently drawing benefits: X4141^=1/X4741^=1;
                 no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                 X4201<2/X4801<2/fewer than 3 pensions: X4201<3/X4801<3)


X11026(#1a) (Do you/Does your [he/she]) currently have a loan against
X11126(#1b) the plan?
X11226(#1c)
X11326(#2a)  1.  *YES
X11426(#2b)  5.  *NO
X11526(#2c)  0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                 no spouse;
                 no pensions: X4135^=1/X4735^=1; no plans where not
                 currently drawing benefits: X4141^=1/X4741^=1;
                 no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                 X4201<2/X4801<2/fewer than 3 pensions: X4201<3/X4801<3;
                 borrowing not allowed:
                 X11025^=1/X11125^=1/X11225^=1/X11325^=1/X11425^=1/
              X11525^=1)

GF
X11070(#1a)  Did I record this loan earlier in the interview?
X11170(#1b)
X11270(#1c)  1.  YES
X11370(#2a)  5.  NO
X11470(#2b)  0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
X11570(#2c)      no spouse;
                 no pensions: X4135^=1/X4735^=1; no plans where not
                 currently drawing benefits: X4141^=1/X4741^=1;
                 no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                 X4201<2/X4801<2/fewer than 3 pensions: X4201<3/X4801<3;
                 borrowing not allowed:
                 X11025^=1/X11125^=1/X11225^=1/X11325^=1/X11425^=1/
              X11525^=1;
                 no loan against plan:
              X11026^=1/X11126^=1/X11226^=1/X11326^=1/X11426^=1/X11526^=1)

             NOTE: where (X11070 X11170 X11270 X11370 X11470 X11570)=1,
             the amount of the loan is not edited out of the
             earlier location.

GF
X11071(#1a)  Where did you tell me about this loan?
X11171(#1b)
```

X11271(#1c) 1. *Credit card or store debt
X11371(#2a) 2. *Mortgage debt
X11471(#2b) 3. *Home equity loan
X11571(#2c) 4. *Other home purchase loan
             5. *Home improvement loan
             6. *Loan for other real estate
             7. *Line of credit
             8. *Business loan
             9. *Vehicle loan
            10. *Education Loan
            11. *Other installment loan
            12. *Margin loan
            13. *Insurance loan
            14. *Pension loan
            25. Other installment loan #1
            26. Other installment loan #2
            27. Other installment loan #3
            28. Other installment loan #4
            29. Other installment loan #5
            30. Other installment loan #6
            -7. *Other
             0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
                 no spouse;
                 no pensions: X4135^=1/X4735^=1; no plans where not
                 currently drawing benefits: X4141^=1/X4741^=1;
                 no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                 X4201<2/X4801<2/fewer than 3 pensions: X4201<3/X4801<3;
                 borrowing not allowed:
                 X11025^=1/X11125^=1/X11225^=1/X11325^=1/X11425^=1/
            X11525^=1;
                 no loan against plan:
            X11026^=1/X11126^=1/X11226^=1/X11326^=1/X11426^=1/X11526^=1;
                 did not report loan earlier:
                 X11070^=1/X11170^=1/X11270^=1/X11370^=1/X11470^=1/X11570^=1)

X11027(#1a) What is the current loan balance?
X11127(#1b)
X11227(#1c) Code amount
X11327(#2a) 0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
X11427(#2b)   no spouse;
X11527(#2c)   no pensions: X4135^=1/X4735^=1; no plans where not
                 currently drawing benefits: X4141^=1/X4741^=1;
                 no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                 X4201<2/X4801<2/fewer than 3 pensions: X4201<3/X4801<3;
            borrowing not allowed:
                 X11025^=1/X11125^=1/X11225^=1/X11325^=1/X11425^=1/
            X11525^=1;
                 no loan against plan:
            X11026^=1/X11126^=1/X11226^=1/X11326^=1/X11426^=1/X11526^=1)

X11028(#1a) How much are the payments?
X11128(#1b)
X11228(#1c) Code amount
X11328(#2a) -1. NOTHING
X11428(#2b) -2. NO TYPICAL PAYMENTS
X11528(#2c) 0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
                 no spouse;
                 no pensions: X4135^=1/X4735^=1; no plans where not
                 currently drawing benefits: X4141^=1/X4741^=1;
                 no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                 X4201<2/X4801<2/fewer than 3 pensions: X4201<3/X4801<3;
                 borrowing not allowed:

```
                X11025^=1/X11125^=1/X11225^=1/X11325^=1/X11425^=1/
              X11525^=1;
                no loan against plan:
              X11026^=1/X11126^=1/X11226^=1/X11326^=1/X11426^=1/X11526^=1)

X11029(#1a) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X11129(#1b) (And how often do you/does [he/she] pay that amount?)
X11229(#1c)
X11329(#2a) Code frequency
X11429(#2b)  1.  Day
X11529(#2c)  2.  *Week
              3.  Every two weeks
              4.  *Month
              5.  *Quarter
              6.  *Year
              8.  *Lump sum; one payment only
             11.  *Twice per year; every six months
             12.  Every two months
             14.  By the job/piece
             18.  Hour
             22.  Varies
             31.  *Twice a month
             -1.  Nothing
             -2.  No regular payment
             -7.  *Other
              0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse;
                no pensions: X4135^=1/X4735^=1; no plans where not
                currently drawing benefits: X4141^=1/X4741^=1;
                no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                X4201<2/X4801<2/fewer than 3 pensions: X4201<3/X4801<3;
                borrowing not allowed:
                X11025^=1/X11125^=1/X11225^=1/X11325^=1/X11425^=1/
              X11525^=1;
                no loan against plan:
              X11026^=1/X11126^=1/X11226^=1/X11326^=1/X11426^=1/X11526^=1)


X11030(#1a) For what purpose did (you/[he/she]) borrow this money?
X11130(#1b)
X11230(#1c) See MASTER LOAN PURPOSE LIST at X6723
X11330(#2a)  0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
X11430(#2b)      no spouse;
X11530(#2c)      no pensions: X4135^=1/X4735^=1; no plans where not
                 currently drawing benefits: X4141^=1/X4741^=1;
                 no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                 X4201<2/X4801<2/fewer than 3 pensions: X4201<3/X4801<3;
                 borrowing not allowed:
                 X11025^=1/X11125^=1/X11225^=1/X11325^=1/X11425^=1/
               X11525^=1;
                 no loan against plan:
               X11026^=1/X11126^=1/X11226^=1/X11326^=1/X11426^=1/X11526^=1)
             ********************************************************
                SEE MASTER LOAN PURPOSE LIST FOR INFORMATION ON CODE
                COLLAPSING FOR LOAN PURPOSE VARIABLES FOR PUBLIC
                DATA SET
             ********************************************************


X11031(#1a) If (you/[he/she]) needed money in an emergency, could
X11131(#1b) (you/[he/she]) withdraw funds, even though there may
X11231(#1c) be a penalty for doing so?
X11331(#2a)
X11431(#2b)  1.  *YES
```

X11531(#2c) 5. *NO
             0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
                 no spouse;
                 no pensions: X4135^=1/X4735^=1; no plans where not
                 currently drawing benefits: X4141^=1/X4741^=1;
                 no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                 X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3)

GF
X11072(#1a) Is there any type of account balance associated with this
X11172(#1b) plan?
X11272(#1c)
X11372(#2a) 1. *YES
X11472(#2b) 5. *NO
X11572(#2c) 0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
                 no spouse; no pensions: X4135^=1/X4735^=1; borrowing
                 not allowed nor withdrawing in emeregncy: X11025^=1
                 and X11031 ^=1/X11125^=1 and X11131 ^=1/X11225^=1 and
                 X11231 ^=1/X11325^=1 and X11331^=1/X11425^=1 and
                 X11431^=1/X11525^=1 and X11531 ^=1; not a
             defined-benefit annuity: X11000^=4 and X11001^=1/
                 X11100^=4 and X11101^=1/X11200^=4 and X11201^=1/
                 X11300^=4 and X11301^=1/X11400^=4 and X11401^=1/
                 X11500^=4 and X11501^=1/; no pensions: X4201<1/
                 X4801<1/fewer than 2 pensions: X4201<2/X4801<2/
                 fewer than 3 pensions:X4201<3/X4801<3)

X11032(#1a) What is the balance of (your/[his/her]) pension account now?
X11132(#1b)
X11232(#1c) Code amount
X11332(#2a) -1. Nothing
X11432(#2b)   0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
X11532(#2c)   no spouse;
                  no pensions: X4135^=1/X4735^=1; no plans where not
                  currently drawing benefits: X4141^=1/X4741^=1;
                  no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                  X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
                  plan is defined-benefit annuity:
              X11000=4 or X11001=1/X11100=4 or X11101=1/X11200=4 or
              X11201=1/X11300=4 or X11301=1/X11400=4 or X11401=1/
              X11500=4 or X11501=1)

X11033(#1a) Is this amount net of the loan you told me about?
X11133(#1b)
X11233(#1c) 1. *YES
X11333(#2a) 3. R originally gave net value, but edited to gross
X11433(#2b) 5. *NO
X11533(#2c) 0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
                 no spouse;
                 no pensions: X4135^=1/X4735^=1; no plans where not
                 currently drawing benefits: X4141^=1/X4741^=1;
                 no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                 X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
                 plan is defined-benefit annuity:
             X11000=4 or X11001=1/X11100=4 or X11101=1/X11200=4 or
             X11201=1/X11300=4 or X11301=1/X11400=4 or X11401=1/
             X11500=4 or X11501=1;
                 no loan against plan:
             X11026^=1/X11126^=1/X11226^=1/X11326^=1/X11426^=1/
                 X11526^=1)

X11034(#1a) (Do you/Does [he/she]) have any choices about how the
X11134(#1b) funding for this plan is invested?
X11234(#1c)
X11334(#2a) INTERVIEWER: IF R SAYS HE/SHE CAN DECIDE ONLY PART OF THE
X11434(#2b) INVESTMENT, CODE "LIMITED CHOICE."
X11534(#2c)

1. *YES
3. *LIMITED CHOICE
5. *NO
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse;
no pensions: X4135^=1/X4735^=1; no plans where not
currently drawing benefits: X4141^=1/X4741^=1;
no pensions: X4201<1/X4801<1/fewer than 2 pensions:
X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3)

X11035(#1a) (Do you/Does [he/she]) know how it is invested?
X11135(#1b)
X11235(#1c) 1. *YES
X11335(#2a) 5. *NO
X11435(#2b) 0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
X11535(#2c) no spouse;
no pensions: X4135^=1/X4735^=1; no plans where not
currently drawing benefits: X4141^=1/X4741^=1;
no pensions: X4201<1/X4801<1/fewer than 2 pensions:
X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
has choice on how funds invested: X11034^=5/X11134^=5/
X11234^=5/X11334^=5/X11434^=5/X11534^=5)

GF
X11036(#1a) How is it invested? Is it all in stocks, all in
X11136(#1b) interest-earning assets, is it split between these, or
X11236(#1c) something else?
X11336(#2a)
X11436(#2b) IF R SAY "MUTUAL FUND," PROBE FOR WHETHER IT IS A STOCK
X11536(#2c) FUND, A BOND FUND, OR ONE SPLIT OVER BOTH TYPES

1. *ALL IN STOCKS
2. *ALL IN INTEREST EARNING ASSETS/BONDS
3. *SPLIT
4. Real estate
5. Hedge fund
6. Annuities
8. Mineral rights
-7. *OTHER
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse;
no pensions: X4135^=1/X4735^=1; no plans where not
currently drawing benefits: X4141^=1/X4741^=1;
no pensions: X4201<1/X4801<1/fewer than 2 pensions:
X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
how invested unknown: X11035=5/X11135=5/X11235=5/
X11335=5/X11435=5/X11535=5)

****
FOR THE PUBLIC DATA SET, CODES 4, 5, 6, 7 AND 8 ARE
COMBINED WITH CODE -7
****

X11037(#1a) About what percent of it is in stocks?
X11137(#1b)
X11237(#1c) Code percent * 100
X11337(#2a) 0. Inap. (not doing any work for pay: X4105=5/X4705=5;/

X11437(#2b) no spouse;
X11537(#2c) no pensions: X4135^=1/X4735^=1; no plans where not
currently drawing benefits: X4141^=1/X4741^=1;
no pensions: X4201<1/X4801<1/fewer than 2 pensions:
X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
investment unknown: X11035=5/X11135=5/X11235=5/X11335=5/
X11435=5/X11535=5; holdings not split: X11036^=3/
X11136^=3/X11236^=3/X11336^=3/X11436^=3/X11536^=3)

****

FOR THE PUBLIC DATA SET, ROUNDED TO NEAREST 500 IF
BETWEEN 250 AND 9750 INCLUSIVE, OTHERWISE IF > 0
ROUNDED TO NEAREST 100 WITH A TOP-CODE AT 9900
AND A BOTTOM-CODE AT 100 FOR THOSE VALUES ROUNDED

****

X11038(#1a) Is any of this stock in the company where (you work/[he/she]
X11138(#1b) works)?
X11238(#1c)
X11338(#2a) 1. *YES
X11438(#2b) 5. *NO
X11538(#2c) 0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse;
no pensions: X4135^=1/X4735^=1; no plans where not
currently drawing benefits: X4141^=1/X4741^=1;
no pensions: X4201<1/X4801<1/fewer than 2 pensions:
X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
investment unknown: X11035=5/X11135=5/X11235=5/X11335=5/
X11435=5/X11535=5; no holdings in stocks: X11036^=(1,3)/
X11136^=(1,3)/X11236^=(1,3)/X11336^=(1,3)/X11436^=(1,3)/
X11536^=(1,3))

X11039(#1a) About what percent of this stock is in company stock?
X11139(#1b)
X11239(#1c) Code percent * 100
X11339(#2a) 0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
X11439(#2b) no spouse;
X11539(#2c) no pensions: X4135^=1/X4735^=1; no plans where not
currently drawing benefits: X4141^=1/X4741^=1;
no pensions: X4201<1/X4801<1/fewer than 2 pensions:
X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
investment unknown: X11035=5/X11135=5/X11235=5/X11335=5/
X11435=5/X11535=5; no holdings in stocks: X11036^=(1,3)/
X11136^=(1,3)/X11236^=(1,3)/X11336^=(1,3)/X11436^=(1,3)/
X11536^=(1,3); no holdings in company stock: X11038=5/
X11138=5/X11238=5/X11338=5/X11438=5/X11538=5)

****

FOR THE PUBLIC DATA SET, ROUNDED TO NEAREST 500 IF
BETWEEN 250 AND 9750 INCLUSIVE, OTHERWISE IF > 0 AND
< 10000 ROUNDED TO NEAREST 100 WITH A TOP-CODE AT 9900
AND A BOTTOM-CODE AT 100 FOR THOSE VALUES ROUNDED

****

X11040(#1a) (Do you/Does [he/she]) make contributions to this plan?
X11140(#1b)
X11240(#1c) IF R ASKS: Include contributions through salary deduction,
X11340(#2a) union dues, and direct contributions.
X11440(#2b)
X11540(#2c)

1. *YES
3. *YES, BUT NOT CURRENTLY
5. *NO

0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse;
no pensions: X4135^=1/X4735^=1; no plans where not
currently drawing benefits: X4141^=1/X4741^=1;
no pensions: X4201<1/X4801<1/fewer than 2 pensions:
X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3)

What percent of your pay or what amount (do you/does [he/she])
contribute currently per pay period or per year?
(Please do not include payments on the loan.)

INTERVIEWER: WE DO NOT WANT (RESPONDENT'S/SPOUSE'S/
PARTNER'S) SHARE OF THE TOTAL CONTRIBUTION

X11041(#1a) Code percent * 100
X11141(#1b) -1. Nothing
X11241(#1c) -2. Cannot convert amount to percent (negative or zero
X11341(#2a) income, or wage/contribution is zero or frequency is
X11441(#2b) lump sum, variable or by the job)
X11541(#2c) -5. *VARIES
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse;
no pensions: X4135^=1/X4735^=1; no plans where not
currently drawing benefits: X4141^=1/X4741^=1;
no pensions: X4201<1/X4801<1/fewer than 2 pensions:
X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
R/SP not making contributions currently: X11040^=1/
X11140^=1/X11240^=1/X11340^=1/X11440^=1/X11540^=1)

****
FOR THE PUBLIC DATA SET, ROUNDED TO NEAREST 100
WITH A BOTTOM-CODE AT 100
****

X11042(#1a) Code amount
X11142(#1a) -1. Nothing
X11242(#1c) -2. Cannot convert percent to amount (negative or zero
X11342(#2a) income, or wage/contribution is zero or frequency is
X11442(#2b) lump sum, variable or by the job)
X11542(#2c) -5. *VARIES
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse;
no pensions: X4135^=1/X4735^=1; no plans where not
currently drawing benefits: X4141^=1/X4741^=1;
no pensions: X4201<1/X4801<1/fewer than 2 pensions:
X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
R/SP not making contributions currently: X11040^=1/
X11140^=1/X11240^=1/X11340^=1/X11440^=1/X11540^=1)

X11043(#1a) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X11143(#1b) (And how often did (you/[he/she]) contribute that amount?)
X11243(#1c)
X11343(#2a) Code frequency
X11443(#2b) 1. Day
X11543(#2c) 2. *Week
3. Every two weeks
4. *Month
5. *Quarter
6. *Year
8. *Lump sum; one payment only
11. *Twice per year; every six months
12. Every two months
14. By the job/piece
18. Hour

```
                22.  Varies
                31.  *Twice a month
                -1.  Nothing
                -2.  Cannot convert amount to percent or percent to amount
                     (negative or zero income, or wage/contribution
                     is zero or frequency is lump sum, variable or by the job)
                -5.  Varies
                -7.  *Other
                 0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                     no spouse;
                     no pensions: X4135^=1/X4735^=1; no plans where not
                     currently drawing benefits: X4141^=1/X4741^=1;
                     no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                     X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
                     R/SP not making contributions currently: X11040^=1/
                     X11140^=1/X11240^=1/X11340^=1/X11440^=1/X11540^=1)

               What percent of (your/[his/her]) pay or what amount did
               (you/[he/she]) contribute per pay period last year?

X11044(#1a) Code percent * 100
X11144(#1b) -1.  Nothing
X11244(#1c) -2.  Cannot convert amount to percent (negative or zero
X11344(#2a)      income, or wage/contribution is zero or frequency is
X11444(#2b)      lump sum, variable or by the job)
X11544(#2c) -5.  Varies
             0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                 no spouse;
                 no pensions: X4135^=1/X4735^=1; no plans where not
                 currently drawing benefits: X4141^=1/X4741^=1;
                 no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                 X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
                 R/SP not making contributions: X11040=5/
                 X11140=5/X11240=5/X11340=5/X11440=5/X11540=5;
                 R/SP contributing currently: X11040=1/X11140=1/
              X11240=1/X11340=1/X11440=1/X11540=1;
                 amount of current contribution does not vary
              and is greater than zer0: X11042>0/X11142>0/X11242>0/
              X11342>0/X11442>0/X11542>0)
            ******************************************************
               FOR THE PUBLIC DATA SET, ROUNDED TO NEAREST 100
               WITH A BOTTOM-CODE AT 100
            ******************************************************

X11045(#1a) Code amount
X11145(#1a) -1.  Nothing
X11245(#1c) -2.  Cannot convert percent to amount (negative or zero
X11345(#2a)      income, or wage/contribution is zero or frequency is
X11445(#2b)      lump sum, variable or by the job)
X11545(#2c) -5.  Varies
             0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                 no spouse;
                 no pensions: X4135^=1/X4735^=1; no plans where not
                 currently drawing benefits: X4141^=1/X4741^=1;
                 no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                 X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
                 R/SP not making contributions: X11040=5/
                 X11140=5/X11240=5/X11340=5/X11440=5/X11540=5;
                 R/SP contributing currently: X11040=1/X11140=1/
              X11241=0/X11340=1/X11440=1/X11540=1;
                 amount of current contribution does not vary
              and is greater than zer0: X11042>0/X11142>0/X11242>0/
              X11342>0/X11442>0/X11542>0)
```

X11046(#1a) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X11146(#1b) (And how often did (you/[he/she]) contribute that amount?)
X11246(#1c)
X11346(#2a) Code frequency
X11446(#2b) 1. Day
X11546(#2c) 2. *Week
             3. Every two weeks
             4. *Month
             5. *Quarter
             6. *Year
             8. *Lump sum; one payment only
            11. *Twice per year; every six months
            12. Every two months
            14. By the job/piece
            18. Hour
            22. Varies
            31. *Twice a month
            -1. Nothing
            -2. Cannot convert amount to percent or percent to amount
                 (negative or zero income, or wage/contribution
                 is zero or frequency is lump sum, variable or by the job)
            -5. Varies
            -7. *Other
             0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
                 no spouse;
                 no pensions: X4135^=1/X4735^=1; no plans where not
                 currently drawing benefits: X4141^=1/X4741^=1;
                 no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                 X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
                 R/SP not making contributions: X11040=5/
                 X11140=5/X11240=5/X11340=5/X11440=5/X11540=5;
                 R/SP contributing currently: X11040=1/X11140=1/
            X11240=1/X11340=1/X11440=1/X11540=1;
                 amount of current contribution does not vary
            and is greater than zer0: X11042>0/X11142>0/X11242>0/
            X11342>0/X11442>0/X11542>0)

X11047(#1a) Does ([your/his/her] employer/the business) make
X11147(#1b) contributions to this plan?
X11247(#1c)
X11347(#2a) 1. *YES
X11447(#2b) 3. *YES, BUT NOT CURRENTLY
X11547(#2c) 5. *NO
             0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
                 no spouse;
                 no pensions: X4135^=1/X4735^=1; no plans where not
                 currently drawing benefits: X4141^=1/X4741^=1;
                 no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                 X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
                 plan is defined-benefit annuity:
            X11000=4 or X11001=1/X11100=4 or X11101=1/X11200=4 or
            X11201=1/X11300=4 or X11301=1/X11400=4 or X11401=1/
            X11500=4 or X11501=1)

X11048(#1a) How much does ([your/his/her] employer/the business)
X11148(#1b) contribute-(as a percent match of (your/his/her)
X11248(#1c) contribution, as a percent of (your/his/her) pay, or as
X11348(#2a) some amount per pay period or per year)?
X11448(#2b)
X11548(#2c) 1.*PERCENT MATCH RATE
             2.*PERCENT OF PAY
             3.*AMOUNT
            -1.*NOTHING

```
             -5.*VARIES
             -7.*OTHER
              0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                  no spouse;
                  no pensions: X4135^=1/X4735^=1; no plans where not
                  currently drawing benefits: X4141^=1/X4741^=1;
                  no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                  X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
                  employer not making contributions currently: X11047^=1/
                  X11147^=1/X11247^=1/X11347^=1/X11447^=1/X11547^=1;
                  plan is defined-benefit annuity:
               X11000=4 or X11001=1/X11100=4 or X11101=1/X11200=4 or
               X11201=1/X11300=4 or X11301=1/X11400=4 or X11401=1/
               X11500=4 or X11501=1)

X11049(#1a) Code percent of pay * 100
X11149(#1b) -1.  Nothing
X11249(#1c) -2.  Cannot convert amount to percent (negative or zero
X11349(#2a)      income, or wage/contribution is zero or frequency is
X11449(#2b)      lump sum, variable or by the job)
X11549(#2c) -5.  *VARIES
              0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                  no spouse;
                  no pensions: X4135^=1/X4735^=1; no plans where not
                  currently drawing benefits: X4141^=1/X4741^=1;
                  no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                  X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
                  employer not making contributions currently: X11047^=1/
                  X11147^=1/X11247^=1/X11347^=1/X11447^=1/X11547^=1;
                  employer contributes nothing or they vary:
               X11048^=(1,2,3)/X11148^=(1,2,3)/X11248^=(1,2,3)/
               X11348^=(1,2,3)/X11448^=(1,2,3)/X11548^=(1,2,3);
                  plan is defined-benefit annuity:
               X11000=4 or X11001=1/X11100=4 or X11101=1/X11200=4 or
               X11201=1/X11300=4 or X11301=1/X11400=4 or X11401=1/
               X11500=4 or X11501=1)
             ********************************************************
                FOR THE PUBLIC DATA SET, ROUNDED TO NEAREST 100
                WITH A BOTTOM-CODE AT 100
             ********************************************************

X11050(#1a) Code percent match rate * 100
X11150(#1b) -1.  Nothing
X11250(#1c) -2.  Cannot convert amount to percent (negative or zero
X11350(#2a)      income, or wage/contribution is zero or frequency is
X11450(#2b)      lump sum, variable or by the job)
X11550(#2c) -5.  *VARIES
              0.  Inap. (not doing any work for pay: X4105=5/X4705=5;/
                  no spouse;
                  no pensions: X4135^=1/X4735^=1; no plans where not
                  currently drawing benefits: X4141^=1/X4741^=1;
                  no pensions: X4201<1/X4801<1/fewer than 2 pensions:
                  X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
                  employer not making contributions currently: X11047^=1/
                  X11147^=1/X11247^=1/X11347^=1/X11447^=1/X11547^=1;
                  employer contributes nothing or they vary:
               X11048^=(1,2,3)/X11148^=(1,2,3)/X11248^=(1,2,3)/
               X11348^=(1,2,3)/X11448^=(1,2,3)/X11548^=(1,2,3);
                  plan is defined-benefit annuity:
               X11000=4 or X11001=1/X11100=4 or X11101=1/X11200=4 or
               X11201=1/X11300=4 or X11301=1/X11400=4 or X11401=1/
               X11500=4 or X11501=1)
             ********************************************************
                FOR THE PUBLIC DATA SET, ROUNDED TO NEAREST 100
```

WITH A BOTTOM-CODE AT 100. FOR VALUES ABOVE 10000,
ROUNDING TO 2 SIGNIFICANT DIGITS
****

X11051(#1a) Code amount
X11151(#1a) -1. Nothing
X11251(#1c) -2. Cannot convert percent to amount (negative or zero
X11351(#2a) income, or wage/contribution is zero or frequency is
X11451(#2b) lump sum, variable or by the job)
X11551(#2c) -5. *VARIES
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse;
no pensions: X4135^=1/X4735^=1; no plans where not
currently drawing benefits: X4141^=1/X4741^=1;
no pensions: X4201<1/X4801<1/fewer than 2 pensions:
X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
employer not making contributions currently: X11047^=1/
X11147^=1/X11247^=1/X11347^=1/X11447^=1/X11547^=1;
employer contributes nothing or they vary:
X11048^=(1,2,3)/X11148^=(1,2,3)/X11248^=(1,2,3)/
X11348^=(1,2,3)/X11448^=(1,2,3)/X11548^=(1,2,3);
plan is defined-benefit annuity:
X11000=4 or X11001=1/X11100=4 or X11101=1/X11200=4 or
X11201=1/X11300=4 or X11301=1/X11400=4 or X11401=1/
X11500=4 or X11501=1)

X11052(#1a) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X11152(#1b) (And how often is this contribution made?)
X11252(#1c)
X11352(#2a) Code frequency
X11452(#2b) 1. Day
X11552(#2c) 2. *Week
3. Every two weeks
4. *Month
5. *Quarter
6. *Year
8. *Lump sum; one payment only
11. *Twice per year; every six months
12. Every two months
14. By the job/piece
18. Hour
22. Varies
31. *Twice a month
-1. Nothing
-2. Cannot convert amount to percent or percent to amount
(negative or zero income, or wage/contribution
is zero or frequency is lump sum, variable or by the job)
-5. *VARIES
-7. *Other
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse;
no pensions: X4135^=1/X4735^=1; no plans where not
currently drawing benefits: X4141^=1/X4741^=1;
no pensions: X4201<1/X4801<1/fewer than 2 pensions:
X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
employer not making contributions currently: X11047^=1/
X11147^=1/X11247^=1/X11347^=1/X11447^=1/X11547^=1;
employer contributes nothing or they vary:
X11048^=(1,2,3)/X11148^=(1,2,3)/X11248^=(1,2,3)/
X11348^=(1,2,3)/X11448^=(1,2,3)/X11548^=(1,2,3);
plan is defined-benefit annuity:
X11000=4 or X11001=1/X11100=4 or X11101=1/X11200=4 or
X11201=1/X11300=4 or X11301=1/X11400=4 or X11401=1/
X11500=4 or X11501=1)

X11053(#1a) How much did ([your/his/her] employer/the business)
X11153(#1b) contribute last year-(as a percent match of your
X11253(#1c) contribution, as a percent of your pay, or as some amount
X11353(#2a) per pay period or per year)?
X11453(#2b)
X11553(#2c) THE MATCH RATE IS THE FRACTION OF R'S CONTRIBUTION THAT
THE EMPLOYER CONTRIBUTES.

1.*ENTER PERCENT MATCH RATE
2.*ENTER PERCENT OF PAY
3.*ENTER AMOUNT
-1.*NOTHING
-7.*OTHER
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse;
no pensions: X4135^=1/X4735^=1; no plans where not
currently drawing benefits: X4141^=1/X4741^=1;
no pensions: X4201<1/X4801<1/fewer than 2 pensions:
X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
employer not making contributions: X11047=5/
X11147=5/X11247=5/X11347=5/X11447=5/X11547=5;
amount of employer contribution does not vary
and is greater than zero: X11048>0/X11148>0/X11248>0/
X11348>0/X11448>0/X11548>0;
plan is defined-benefit annuity:
X11000=4 or X11001=1/X11100=4 or X11101=1/X11200=4 or
X11201=1/X11300=4 or X11301=1/X11400=4 or X11401=1/
X11500=4 or X11501=1)

X11054(#1a) Code percent of pay * 100
X11154(#1b) -1. Nothing
X11254(#1c) -2. Cannot convert amount to percent (negative or zero
X11354(#2a) income, or wage/contribution is zero or frequency is
X11454(#2b) lump sum, variable or by the job)
X11554(#2c) 0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse;
no pensions: X4135^=1/X4735^=1; no plans where not
currently drawing benefits: X4141^=1/X4741^=1;
no pensions: X4201<1/X4801<1/fewer than 2 pensions:
X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
employer not making contributions: X11047=5/
X11147=5/X11247=5/X11347=5/X11447=5/X11547=5;
amount of employer contribution does not vary
and is greater than zero: X11048>0/X11148>0/X11248>0/
X11348>0/X11448>0/X11548>0;
plan is defined-benefit annuity:
X11000=4 or X11001=1/X11100=4 or X11101=1/X11200=4 or
X11201=1/X11300=4 or X11301=1/X11400=4 or X11401=1/
X11500=4 or X11501=1)
****
FOR THE PUBLIC DATA SET, ROUNDED TO NEAREST 100
WITH A BOTTOM-CODE AT 100
****

X11055(#1a) Code percent match rate * 100
X11155(#1b) -1. Nothing
X11255(#1c) -2. Cannot convert amount to percent (negative or zero
X11355(#2a) income, or wage/contribution is zero or frequency is
X11455(#2b) lump sum, variable or by the job)
X11555(#2c) 0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse;

no pensions: X4135^=1/X4735^=1; no plans where not
currently drawing benefits: X4141^=1/X4741^=1;
no pensions: X4201<1/X4801<1/fewer than 2 pensions:
X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
employer not making contributions: X11047=5/
X11147=5/X11247=5/X11347=5/X11447=5/X11547=5;
amount of employer contribution does not vary
and is greater than zero: X11048>0/X11148>0/X11248>0/
X11348>0/X11448>0/X11548>0;
plan is defined-benefit annuity:
X11000=4 or X11001=1/X11100=4 or X11101=1/X11200=4 or
X11201=1/X11300=4 or X11301=1/X11400=4 or X11401=1/
X11500=4 or X11501=1)

****

FOR THE PUBLIC DATA SET, ROUNDED TO NEAREST 100
WITH A BOTTOM-CODE AT 100. FOR VALUES ABOVE 10000,
ROUNDING TO 2 SIGNIFICANT DIGITS

****

X11056(#1a) Code amount
X11156(#1a) -1. Nothing
X11256(#1c) -2. Cannot convert percent to amount (negative or zero
X11356(#2a) income, or wage/contribution is zero or frequency is
X11456(#2b) lump sum, variable or by the job)
X11556(#2c) 0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse;
no pensions: X4135^=1/X4735^=1; no plans where not
currently drawing benefits: X4141^=1/X4741^=1;
no pensions: X4201<1/X4801<1/fewer than 2 pensions:
X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
employer not making contributions: X11047=5/
X11147=5/X11247=5/X11347=5/X11447=5/X11547=5;
amount of employer contribution does not vary
and is greater than zero: X11048>0/X11148>0/X11248>0/
X11348>0/X11448>0/X11548>0;
plan is defined-benefit annuity:
X11000=4 or X11001=1/X11100=4 or X11101=1/X11200=4 or
X11201=1/X11300=4 or X11301=1/X11400=4 or X11401=1/
X11500=4 or X11501=1)

X11057(#1a) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X11157(#1b) (And how often did they contribute that amount?)
X11257(#1c)
X11357(#2a) Code frequency
X11457(#2b) 1. Day
X11557(#2c) 2. *Week
3. Every two weeks
4. *Month
5. *Quarter
6. *Year
8. *Lump sum; one payment only
11. *Twice per year; every six months
12. Every two months
14. By the job/piece
18. Hour
22. Varies
31. *Twice a month
-1. Nothing
-2. Cannot convert amount to percent or percent to amount
(negative or zero income, or wage/contribution
is zero or frequency is lump sum, variable or by the job)
-7. *Other
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/

no spouse;
no pensions: X4135^=1/X4735^=1; no plans where not
currently drawing benefits: X4141^=1/X4741^=1;
no pensions: X4201<1/X4801<1/fewer than 2 pensions:
X4201<2/X4801<2/fewer than 3 pensions:X4201<3/X4801<3;
employer not making contributions: X11047=5/
X11147=5/X11247=5/X11347=5/X11447=5/X11547=5;
amount of employer contribution does not vary
and is greater than zero: X11048>0/X11148>0/X11248>0/
X11348>0/X11448>0/X11548>0;
plan is defined-benefit annuity:
X11000=4 or X11001=1/X11100=4 or X11101=1/X11200=4 or
X11201=1/X11300=4 or X11301=1/X11400=4 or X11401=1/
X11500=4 or X11501=1)

X11259(#1d) Altogether, how much (do you/does your
X11559(#2d) [husband/wife/partner]) have in account balances for
any remaining pensions from (your/his/her) current job?

Code amount
-1. Nothing
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse;
no pensions: X4135^=1/X4735^=1; no plans where not
currently drawing benefits: X4141^=1/X4741^=1;
fewer than 4 pensions: X4201<4/X4801<4)

X8465 (#1d) Original value of account balances for Rs who did not
X8466 (#2d) complete information within the grid structure (see
introduction).

Code amount
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse;
no pensions: X4135^=1/X4735^=1; no plans where not
currently drawing benefits: X4141^=1/X4741^=1;
fewer than 4 pensions: X4201<4/X4801<4)

Altogether, what other retirement payments or benefits (do
you/does [he/she] expect to receive from (this/these) other pension
(plan/plans) from this job?

(SPECIFY): Information reported used for purposes of editing.

X11260(#1) Are there any other pension or retirement plans that (you
X11560(#2) are/your [husband/wife/partner] is) eligible for through
(your/his/her) work, in which (you choose/[he/she] chooses)
not to participate?

1. *YES
5. *NO
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse; no pensions: X4135^=1/X4735^=1)

GF
1: X11261 X11262 X11263
2: X11561 X11562 X11563
What kinds of plans are those?

CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE
GIVEN

1. *DEFINED-BENEFIT ANNUITY PLAN
2. *401(K)
3. *403(B)
4. *PROFIT SHARING PLAN
5. *SUPPLEMENTAL RETIREMENT ANNUITY
6. *THRIFT/SAVING PLAN
7. *"CASH BALANCE" PLAN
8. *PORTABLE CASH OPTION PLAN
20. Deferred compensation plan, n.e.c.
21. *SEP (Simplified Employee Pension)/SIMPLE (Simplified Incentive Match Plan For Employers)
25. Stock purchase plan; ESOP
-7. *OTHER

SECOND JOB OF HEAD AND SPOUSE/PARTNER

#1 refers to second job of head
#2 refers to second job of spouse/partner

X4501(#1) Other than (your/your [husband's/wife's/partner's]) main
X5101(#2) job, (are you/is [he/she]) doing any work for pay now, such as a second job, the military services, or (another) business of (your/her/his) own?

1. *YES
5. *NO
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/ no spouse)

Is this a second job, the military services, your (husband/wife/partner)'s own business, or what? (CODE ALL THAT APPLY)

X4502(#1) *Second job
X5102(#2)

X4503(#1) *Military
X5103(#2)

X4504(#1) *Business
X5104(#2)

X4505(#1) *Other
X5105(#2)

1. Checked (only for X4502-X4504/X5102-X5104)
5. Not checked

Other non-inap responses for X4505/X5105 only

6. Consultant
7. Director; board member
8. Hobby
9. Manage investments/real estate
10. Third (or more) job
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/

no spouse; no second job: X4501^=1/X5101^=1)

****
FOR THE PUBLIC DATA SET, X4503/X5103 IS NOT INCLUDED
BUT COMBINED WITH "YES" RESPONSES FOR X4502/X5102;
CODES 9 AND 10 ARE COMBINED WITH "YES" RESPONSES
FOR X4504/X5104
****

X4507(#1) How many hours (do you/does [he/she]) work on these jobs
X5107(#2) in a normal week?

How many hours (do you/does [he/she]) work on this job
in a normal week?

Code number
-1. None
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse; no second job: X4501^=1/X5101^=1)

X4508(#1) Counting paid vacations as weeks of work, how many weeks
X5108(#2) (do you/does [he/she]) work on these jobs in a normal year?

Counting paid vacations as weeks of work, how many weeks
(do you/does [he/she]) work on this job in a normal year?

Code number
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse; no second job: X4501^=1/X5101^=1)

X4509(#1) About how much (do you/does [he/she]) earn before taxes
X5109(#2) from these other jobs?

About how much (do you/does [he/she]) earn before taxes
from this other job?

Code amount
-1. Nothing
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse; no second job: X4501^=1/X5101^=1)

X4510(#1) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X5110(#2) And how often (do you/does [he/she]) receive that amount?

Code frequency
1. *Day
2. *Week
3. Every two weeks
4. *Month
5. *Quarter
6. *Year
8. *Lump sum; one payment only/in total
11. *Twice per year; every six months
12. Every two months
14. *By the piece/job
18. Hour
22. Varies
31. *Twice a month
-1. Nothing
-7. *Other
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse; no second job: X4501^=1/X5101^=1)

EMPLOYMENT HISTORY OF HEAD AND SPOUSE/PARTNER

#1 refers to head
#2 refers to spouse/partner

X4511(#1) Thinking about all your (husband/wife/partner)'s current
X5111(#2) work for pay, (do you/does [he/she]) consider
           (yourself/herself/himself) to be working full-time or
           part-time?

           INTERVIEWER: IF R IS LAID OFF OR A SEASONAL WORKER, ASK
           ABOUT "JOBS WHEN R IS WORKING".

            1. Full-time
            2. Part-time
            0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse)

CURRENTLY WORKING FULL-TIME

X4512(#1) (READ SLOWLY) Now I have a few questions about your
X5112(#2) (husband/wife/partner)'s work experience. Including
         any periods of self-employment, the military, and
         (your/his/her) current job, since (you were/[he/she] was)
         18, how many years (have you/has [he/she]) worked
         full-time? Roughly how many years?

           Code number of years
           -1. None
            0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse; not currently working full-time: X4511^=1/
                X5111^=1)
           ****
              FOR THE PUBLIC DATA SET, TOP-CODED AT 60
           ****

X4513(#1) Including any self-employment and your
X5113(#2) (husband/wife/partner)'s current job, for how many
         different employers (have you/has [he/she]) worked in
         full-time jobs lasting one year or more?

         TREAT SELF-EMPLOYMENT AS ONE EMPLOYER.

           Code number of employers
           -1. None
            0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse; not currently working full-time: X4511^=1/
                X5111^=1; less than one year of ful-time employment:
                X4512<1/X5112<1)

X4514(#1) Now, not counting (your/her/his) current job, (have you/has

X5114(#2) [he/she]) ever had a full-time job with a different employer that lasted three years or more?

TREAT SELF-EMPLOYMENT AS ONE EMPLOYER.

1. *YES
5. *NO
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/ no spouse; not currently working full-time: X4511^=1/ X5111^=1; less than one year of ful-time employment: X4512<1/X5112<1; no jobs longer than a year: X4513<1/X5113<1)

X4515(#1) I would like to know about the longest such job (you/[he/she]) had.
X5115(#2) Did (you/[he/she]) work for someone else, (were you/was [he/she]) self-employed, or what?

THE JOB REPORTED HERE SHOULD NOT BE THE SAME AS THE CURRENT JOB.

1. *Someone else
2. *Self-employed; other non-corporate business owned by PEU
3. Partnership; law firm; medical/dental partnership
-7. *Other
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/ no spouse; not currently working full-time: X4511^=1/ X5111^=1; less than one year of ful-time employment: X4512<1/X5112<1; no jobs longer than a year: X4513<1/X5113<1; no job longer than 3 years: X4514^=1/X5114^=1)

X7406(#1) What kind of business or industry did (you/your
X7416(#2) [husband/wife/partner]) work in -- that is, what did they make or do at the place where (you/[he/she]) worked?

Code Census 2001 3-digit industry code
See X7402/X7412 for definitions

****
In the public version of the data set, these codes have been collapsed in the following way:
IF (170 <= 4-digit ind. code <=290) THEN ind. code=1;
ELSE IF (7480 <= 4-digit ind. code <=7480) THEN ind. code=1;
ELSE IF (7770 <= 4-digit ind. code <=7770) THEN ind. code=1;
ELSE IF (370 <= 4-digit ind. code <=490) THEN ind. code=2;
ELSE IF (770 <= 4-digit ind. code <=770) THEN ind. code=2;
ELSE IF (1070 <= 4-digit ind. code <=3990) THEN ind. code=3;
ELSE IF (6470 <= 4-digit ind. code <=6480) THEN ind. code=3;
ELSE IF (8560 <= 4-digit ind. code <=8560) THEN ind. code=3;
ELSE IF (4070 <= 4-digit ind. code <=5790) THEN ind. code=4;
ELSE IF (8680 <= 4-digit ind. code <=8690) THEN ind. code=4;
ELSE IF (6490 <= 4-digit ind. code <=6490) THEN ind. code=5;
ELSE IF (6695 <= 4-digit ind. code <=6695) THEN ind. code=5;
ELSE IF (6870 <= 4-digit ind. code <=7080) THEN ind. code=5;
ELSE IF (7190 <= 4-digit ind. code <=7190) THEN ind. code=5;
ELSE IF (7580 <= 4-digit ind. code <=7590) THEN ind. code=5;
ELSE IF (7680 <= 4-digit ind. code <=7680) THEN ind. code=5;
ELSE IF (8770 <= 4-digit ind. code <=8890) THEN ind. code=5;
ELSE IF (570 <= 4-digit ind. code <=690) THEN ind. code=6;
ELSE IF (6070 <= 4-digit ind. code <=6390) THEN ind. code=6;
ELSE IF (6570 <= 4-digit ind. code <=6692) THEN ind. code=6;
ELSE IF (6770 <= 4-digit ind. code <=6780) THEN ind. code=6;
ELSE IF (7170 <= 4-digit ind. code <=7180) THEN ind. code=6;

ELSE IF (7270 <= 4-digit ind. code <=7470) THEN ind. code=6;
ELSE IF (7490 <= 4-digit ind. code <=7570) THEN ind. code=6;
ELSE IF (7670 <= 4-digit ind. code <=7670) THEN ind. code=6;
ELSE IF (7690 <= 4-digit ind. code <=7690) THEN ind. code=6;
ELSE IF (7780 <= 4-digit ind. code <=8470) THEN ind. code=6;
ELSE IF (8570 <= 4-digit ind. code <=8670) THEN ind. code=6;
ELSE IF (8970 <= 4-digit ind. code <=9290) THEN ind. code=6;
ELSE IF (9370 <= 4-digit ind. code <=9890) THEN ind. code=7;
****

0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse; not currently working full-time: X4511^=1/
X5111^=1; less than one year of ful-time employment:
X4512<1/X5112<1; no jobs longer than a year:
X4513<1/X5113<1; no job longer than 3 years:
X4514^=1/X5114^=1)

X7405(#1) What sort of work (did you/did your [husband/wife/partner])
X7415(#2) do on (your/[his/her]) job?
(Tell me a little more about what (you/[he/she]) did.)

Code Census 2001 3-digit occupation codes
See X7401/X7411 for definitions

****
In the public version of the data set, these codes have been
collapsed in the following way:
IF (10 <= 4-digit occ. code <=200) THEN occ. code=1;
IF (220 <= 4-digit occ. code <=1530) THEN occ. code=1;
IF (1600 <= 4-digit occ. code <=1860) THEN occ. code=1;
IF (2000 <= 4-digit occ. code <=3650) THEN occ. code=1;
ELSE IF (1540 <= 4-digit occ. code <=1560) THEN occ. code=2;
ELSE IF (4700 <= 4-digit occ. code <=5930) THEN occ. code=2;
ELSE IF (1900 <= 4-digit occ. code <=1960) THEN occ. code=2;
ELSE IF (7900 <= 4-digit occ. code <=7900) THEN occ. code=2;
ELSE IF (3700 <= 4-digit occ. code <=4320) THEN occ. code=3;
ELSE IF (4400 <= 4-digit occ. code <=4400) THEN occ. code=3;
ELSE IF (4420 <= 4-digit occ. code <=4650) THEN occ. code=3;
ELSE IF (9840 <= 4-digit occ. code <=9840) THEN occ. code=3;
ELSE IF (6200 <= 4-digit occ. code <=7850) THEN occ. code=4;
ELSE IF (8330 <= 4-digit occ. code <=8330) THEN occ. code=4;
ELSE IF (8350 <= 4-digit occ. code <=8350) THEN occ. code=4;
ELSE IF (8440 <= 4-digit occ. code <=8630) THEN occ. code=4;
ELSE IF (8740 <= 4-digit occ. code <=8760) THEN occ. code=4;
ELSE IF (8810 <= 4-digit occ. code <=8810) THEN occ. code=4;
ELSE IF (4410 <= 4-digit occ. code <=4410) THEN occ. code=5;
ELSE IF (7920 <= 4-digit occ. code <=8320) THEN occ. code=5;
ELSE IF (8340 <= 4-digit occ. code <=8340) THEN occ. code=5;
ELSE IF (8360 <= 4-digit occ. code <=8430) THEN occ. code=5;
ELSE IF (8640 <= 4-digit occ. code <=8730) THEN occ. code=5;
ELSE IF (8800 <= 4-digit occ. code <=8800) THEN occ. code=5;
ELSE IF (8830 <= 4-digit occ. code <=9750) THEN occ. code=5;
ELSE IF (210 <= 4-digit occ. code <=210) THEN occ. code=6;
ELSE IF (4340 <= 4-digit occ. code <=4350) THEN occ. code=6;
ELSE IF (6000 <= 4-digit occ. code <=6130) THEN occ. code=6;
****

0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse; not currently working full-time: X4511^=1/
X5111^=1; less than one year of ful-time employment:
X4512<1/X5112<1; no jobs longer than a year:
X4513<1/X5113<1; no job longer than 3 years:
X4514^=1/X5114^=1)

In what year did (you/[he/she]) start working for that employer?

X4518(#1) Code year (4 digits)
X5118(#2) 0. Inap. (not doing any work for pay: X4105=5/X4705=5;/ no spouse; not currently working full-time: X4511^=1/ X5111^=1; less than one year of ful-time employment: X4512<1/X5112<1; no jobs longer than a year: X4513<1/X5113<1; no job longer than 3 years: X4514^=1/X5114^=1)

X7233(#1) Code age
X7300(#2) 0. Inap. (not doing any work for pay: X4105=5/X4705=5;/ no spouse; not currently working full-time: X4511^=1/ X5111^=1; less than one year of ful-time employment: X4512<1/X5112<1; no jobs longer than a year: X4513<1/X5113<1; no job longer than 3 years: X4514^=1/X5114^=1)

X7234(#1) Code number of years
X7301(#2) -1. None
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/ no spouse; not currently working full-time: X4511^=1/ X5111^=1; less than one year of ful-time employment: X4512<1/X5112<1; no jobs longer than a year: X4513<1/X5113<1; no job longer than 3 years: X4514^=1/X5114^=1)

In what year did (you/[he/she]) stop working at that job?

X4519(#1) Code year (4 digits)
X5119(#2) 0. Inap. (not doing any work for pay: X4105=5/X4705=5;/ no spouse; not currently working full-time: X4511^=1/ X5111^=1; less than one year of ful-time employment: X4512<1/X5112<1; no jobs longer than a year: X4513<1/X5113<1; no job longer than 3 years: X4514^=1/X5114^=1)

X7235(#1) Code age
X7302(#2) 0. Inap. (not doing any work for pay: X4105=5/X4705=5;/ no spouse; not currently working full-time: X4511^=1/ X5111^=1; less than one year of ful-time employment: X4512<1/X5112<1; no jobs longer than a year: X4513<1/X5113<1; no job longer than 3 years: X4514^=1/X5114^=1)

X7236(#1) Code number of years
X7303(#2) -1. None
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/ no spouse; not currently working full-time: X4511^=1/ X5111^=1; less than one year of ful-time employment: X4512<1/X5112<1; no jobs longer than a year: X4513<1/X5113<1; no job longer than 3 years: X4514^=1/X5114^=1)

X4520(#1) About how much (were you/was [he/she]) earning before taxes
X5120(#2) when (you/[he/she]) stopped?

IF WAGE IS HOURLY, ENTER DOLLARS AND CENTS.
CONFIRMATION SCREEN WILL ONLY SHOW DOLLARS.

Code amount
-1. Nothing
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/ no spouse; not currently working full-time: X4511^=1/ X5111^=1; less than one year of ful-time employment: X4512<1/X5112<1; no jobs longer than a year: X4513<1/X5113<1; no job longer than 3 years: X4514^=1/X5114^=1)

X4521(#1) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X5121(#2) (And how often did (you/[he/she]) receive that amount?)

Code frequency
1. *Day
2. *Week
3. Every two weeks
4. *Month
5. *Quarter
6. *Year
8. *Lump sum; one payment only/in total
11. *Twice per year; every six months
12. Every two months
14. *By the piece/job
18. *Hour
22. Varies
31. *Twice a month
-1. Nothing
-7. *Other
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/ no spouse; not currently working full-time: X4511^=1/ X5111^=1; less than one year of ful-time employment: X4512<1/X5112<1; no jobs longer than a year: X4513<1/X5113<1; no job longer than 3 years: X4514^=1/X5114^=1)

GF
X4522(#1) Since (you were/[he/she] was) 18, have there been years
X5122(#2) when (you/your [husband/wife/partner]) worked only part-time for all or most of the year?

1. *YES
5. *NO
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/ no spouse; not currently working full-time: X4511^=1/ X5111^=1)

X4523(#1) About how many years in total did (you/[he/she]) only work
X5123(#2) part-time?

Code number of years
-1. None
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/ no spouse; not currently working full-time: X4511^=1/ X5111^=1; no part-time work: X4522^=1/X5122^=1)

Thinking now of the future, in what year or at what age (do you/does your [husband/wife/partner]) expect to stop working full-time?

X7237(#1) *Code year (4-digits)
X7304(#2) -2. *NEVER STOP

0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse; not currently working full-time: X4511^=1/
X5111^=1)

X7728(#1) *Code age
X7727(#2) -2. *NEVER STOP
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse; not currently working full-time: X4511^=1/
X5111^=1)

X4524(#1) *Code number of years
X5124(#2) -2. *NEVER STOP
-1. Less than a year
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse; not currently working full-time: X4511^=1/
X5111^=1)

DEPENDS was allowed as an response to this question. However, in processing, this answer was coded as a missing value and imputed. X6731/X6741 contain the verbatim response when R originally answered DEPENDS.

X6731(#1) Code reason *DEPENDS
X6741(#2) 6. As long as health lasts, as long as I can
7. Until have children
8. Until return to school; until get married; until time of other non-work activity
9. Until finances are adequate; depends on finances
10. Depends on interest, How I feel
11. Depends upon opportunities/economy
12. Never go back full time
13. Whenever find job, ASAP
14. Depends upon health, n.f.s.
15. After school, children
16. Only if need to, no plan
17. When R can turn over/sell the business
18. Depends on retirement age/incentives in future
19. Depends on what spouse/partner does; depends on spouse/partner health
20. Depends on family needs/situation
21. Depends on whether part-time work is available
22. Depends on when liscensed
25. Depends on availability of child care
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse; not currently working full-time: X4511^=1/
X5111^=1; original answer not DEPENDS)

X4525(#1) (Do you/Does [he/she]) expect to work part-time after that?
X5125(#2)
1. *YES
5. *NO
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse; not currently working full-time: X4511^=1/
X5111^=1; answer to future full-time work NEVER STOP: X4524=-2/X5124=-2)

DEPENDS was allowed as an response to this question. However, in processing, this answer was coded as a missing value and imputed. X6752/X6762 contain the verbatim response when R originally answered DEPENDS.

X6752(#1) Code reason *DEPENDS
X6762(#2) 3. If health lasts; if "feel like it"; health of other

family members
4. If need the money; if "need to"; the "economy"
6. If still enjoying work
7. If there is an interesting opportunity
11. If get bored
13. Whenever find job, ASAP
15. After school, children
19. Depends on what spouse/partner does; depends on spouse/partner health
20. Depends on family needs/situation
21. Depends on whether part-time work is available
22. Depends on when licensed
25. Depends on availability of child care
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/ no spouse; not currently working full-time: X4511^=1/ X5111^=1; answer to future full-time work NEVER STOP: X4524=-2/X5124=-2; original answer not DEPENDS)

In what year (do you/does [he/she]) expect to stop working altogether?

X7238(#1) Code year (4 digits)
X7305(#2) -2. *NEVER STOP
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/ no spouse; not currently working full-time: X4511^=1/ X5111^=1; answer to future full-time work NEVER STOP: X4524=-2/X5124=-2; not expecting to work part-time: X4525^=1/X5125^=1)

X7700(#1) Code age
X7729(#2) -2. *NEVER STOP
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/ no spouse; not currently working full-time: X4511^=1/ X5111^=1; answer to future full-time work NEVER STOP: X4524=-2/X5124=-2; not expecting to work part-time: X4525^=1/X5125^=1)

X4526(#1) Code number of years
X5126(#2) -1. Less than a year
-2. *NEVER STOP
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/ no spouse; not currently working full-time: X4511^=1/ X5111^=1; answer to future full-time work NEVER STOP: X4524=-2/X5124=-2; not expecting to work part-time: X4525^=1/X5125^=1)

DEPENDS was allowed as an response to this question. However, in processing, this answer was coded as a missing value and imputed. X6732/X6742 contain the verbatim response when R originally answered DEPENDS.

X6732(#1) Code reason *DEPENDS
X6742(#2) 6. As long as health lasts, as long as I can
7. Until have children
8. Until return to school; until get married; until time of other non-work activity
9. Until finances are adequate; depends on finances
10. Depends on interest, How I feel
11. Depends upon opportunities/economy
12. Never go back full time
13. Whenever find job, ASAP
14. Depends upon health, n.f.s.
15. After school, children

16. Only if need to, no plan
17. When R can turn over/sell the business
18. Depends on retirement age/incentives in future
19. Depends on what spouse does; depends on spouse/partner health
20. Depends on family needs/situation
21. Depends on whether part-time work is available
22. Depends on when licensed
25. Depends on availability of child care
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse; not currently working full-time: X4511^=1/
X5111^=1; answer to future full-time work NEVER
STOP: X4524=-2/X5124=-2; not expecting to work
part-time: X4525^=1/X5125^=1; original answer not DEPENDS)

CURRENTLY WORKING PART-TIME

X4527(#1) Now I have a few questions about your (husband/wife/partner)'s
X5127(#2) work experience. Including any self-employment and
(your/your [husband's/wife's/partner's]) current job, since
(you were/[he/she] was) 18, about how many years
(have you/has [he/she]) worked part-time for all or most of
the year?

Code number of years
-1. Less than a year
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse; not currently working part-time: X4511^=2/
X5111^=2)

X4528(#1) Since (you were/[he/she] was) 18, (have you/has [he/she])
X5128(#2) ever worked full-time for pay -- including any
self-employment and the military?

1. *YES
5. *NO
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse; not currently working part-time: X4511^=2/
X5111^=2)

X4529(#1) How many years (have you/has [he/she]) worked full-time for
X5129(#2) all or most of the year?

Code number of years
-1. Less than a year
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse; not currently working part-time: X4511^=2/
X5111^=2; no full-time jobs: X4528^=1/X5128^=1)
****
FOR THE PUBLIC DATA SET, TOP-CODED AT 60
****

X4530(#1) Was that five years or more?
X5130(#2)
INTERVIEWER CHECKPOINT - SEE X4529/X5129

1. R HAS WORKED FULL-TIME FOR 5 YEARS OR MORE OR DK
2. LESS THAN 5 YEARS
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/

no spouse; not currently working part-time: X4511^=2/
X5111^=2; no full-time jobs: X4528^=1/X5128^=1)

In what year did (you/[he/she]) last work full-time for pay?
****
NOT INCLUDED IN THE PUBLIC DATA SET
****

X4531(#1) Code year (4 digits)
X5131(#2) 0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse; not currently working part-time: X4511^=2/
X5111^=2; no full-time jobs: X4528^=1/X5128^=1; worked
5 years or more full-time: X4530=1/X5130=1)

X7239(#1) Code age
X7306(#2) 0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse; not currently working part-time: X4511^=2/
X5111^=2; no full-time jobs: X4528^=1/X5128^=1; worked
5 years or more full-time: X4530=1/X5130=1)

X7240(#1) Code number of years
X7307(#2) -1. Less than a year
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse; not currently working part-time: X4511^=2/
X5111^=2; no full-time jobs: X4528^=1/X5128^=1; worked
5 years or more full-time: X4530=1/X5130=1)

X4532(#1) About how much did (you/[he/she]) earn before taxes that year?
X5132(#2)
IF WAGE IS HOURLY, ENTER DOLLARS AND CENTS.
CONFIRMATION SCREEN WILL ONLY SHOW DOLLARS.

Code amount
-1. Nothing
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse; not currently working part-time: X4511^=2/
X5111^=2; no full-time jobs: X4528^=1/X5128^=1; worked
5 years or more full-time: X4530=1/X5130=1)

X4533(#1) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X5133(#2) (And how often did (you/[he/she]) receive that amount?)

Code frequency
1. *Day
2. *Week
3. Every two weeks
4. *Month
5. *Quarter
6. *Year
8. *Lump sum; one payment only/in total
11. *Twice per year; every six months
12. Every two months
14. *By the piece/job
18. *Hour
22. Varies
31. *Twice a month
-1. Nothing
-7. *Other
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse; not currently working part-time: X4511^=2/
X5111^=2; no full-time jobs: X4528^=1/X5128^=1; worked
5 years or more full-time: X4530=1/X5130=1)

X4534(#1) Including any self-employment and any full-time work on
X5134(#2) your (husband/wife/partner)'s current job, for how many
           different employers (have you/has [he/she]) worked in
           full-time jobs lasting one year or more?

         TREAT SELF-EMPLOYMENT AS ONE EMPLOYER.

         Code number of employers
           -1. None
            0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse; not currently working part-time: X4511^=2/
                X5111^=2; no full-time jobs: X4528^=1/X5128^=1; did
                not work 5 years or more full-time: X4530=^1/X5130^=1)

X4535(#1) I would like to know about the longest full-time job (you/[he/she])
X5135(#2) had. Was the employer the same as
         (your/your [husband's/wife's/partner's]) current employer,
         (were you/was [he/she]) self-employed, did (you/[he/she])
         work for someone else, or what?

            1. *Someone else
            2. *Self-employed; other non-corporate business owned by PEU
            3. Partnership; law firm; medical/dental partnership
            4. *Same as current employer
           -7. *Other
            0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse; not currently working part-time: X4511^=2/
                X5111^=2; no full-time jobs: X4528^=1/X5128^=1; did
                not work 5 years or more full-time: X4530=^1/X5130^=1)

X7408(#1) What kind of business or industry did
X7418(#2) (you/your [husband/wife/partner]) work in -- that is, what
         did they make or do at the place where (you/[he/she]) worked?

           Code Census 2001 3-digit industry code
           See X7402/X7412 for definitions

           ****
           In the public version of the data set, these codes have been
           collapsed in the following way:
           IF (170 <= 4-digit ind. code <=290) THEN ind. code=1;
           ELSE IF (7480 <= 4-digit ind. code <=7480) THEN ind. code=1;
           ELSE IF (7770 <= 4-digit ind. code <=7770) THEN ind. code=1;
           ELSE IF (370 <= 4-digit ind. code <=490) THEN ind. code=2;
           ELSE IF (770 <= 4-digit ind. code <=770) THEN ind. code=2;
           ELSE IF (1070 <= 4-digit ind. code <=3990) THEN ind. code=3;
           ELSE IF (6470 <= 4-digit ind. code <=6480) THEN ind. code=3;
           ELSE IF (8560 <= 4-digit ind. code <=8560) THEN ind. code=3;
           ELSE IF (4070 <= 4-digit ind. code <=5790) THEN ind. code=4;
           ELSE IF (8680 <= 4-digit ind. code <=8690) THEN ind. code=4;
           ELSE IF (6490 <= 4-digit ind. code <=6490) THEN ind. code=5;
           ELSE IF (6695 <= 4-digit ind. code <=6695) THEN ind. code=5;
           ELSE IF (6870 <= 4-digit ind. code <=7080) THEN ind. code=5;
           ELSE IF (7190 <= 4-digit ind. code <=7190) THEN ind. code=5;
           ELSE IF (7580 <= 4-digit ind. code <=7590) THEN ind. code=5;
           ELSE IF (7680 <= 4-digit ind. code <=7680) THEN ind. code=5;
           ELSE IF (8770 <= 4-digit ind. code <=8890) THEN ind. code=5;
           ELSE IF (570 <= 4-digit ind. code <=690) THEN ind. code=6;
           ELSE IF (6070 <= 4-digit ind. code <=6390) THEN ind. code=6;
           ELSE IF (6570 <= 4-digit ind. code <=6692) THEN ind. code=6;

ELSE IF (6770 <= 4-digit ind. code <=6780) THEN ind. code=6;
ELSE IF (7170 <= 4-digit ind. code <=7180) THEN ind. code=6;
ELSE IF (7270 <= 4-digit ind. code <=7470) THEN ind. code=6;
ELSE IF (7490 <= 4-digit ind. code <=7570) THEN ind. code=6;
ELSE IF (7670 <= 4-digit ind. code <=7670) THEN ind. code=6;
ELSE IF (7690 <= 4-digit ind. code <=7690) THEN ind. code=6;
ELSE IF (7780 <= 4-digit ind. code <=8470) THEN ind. code=6;
ELSE IF (8570 <= 4-digit ind. code <=8670) THEN ind. code=6;
ELSE IF (8970 <= 4-digit ind. code <=9290) THEN ind. code=6;
ELSE IF (9370 <= 4-digit ind. code <=9890) THEN ind. code=7;
****

0. Inap. (not doing any work for pay: X4105=5/X4705=5;/ no spouse; not currently working part-time: X4511^=2/ X5111^=2; no full-time jobs: X4528^=1/X5128^=1; did not work 5 years or more full-time: X4530=^1/X5130^=1)

GF
X7407(#1) What sort of work (did you/did your [husband/wife/partner])
X7417(#2) do on (your/[his/her]) job?

When (you/your [husband/wife/partner]) stopped working full-time for (your/[his/her]) current employer, what sort of work (did you/did your [husband/wife/partner]) do on (your/[his/her]) job?

(Tell me a little more about what (you/[he/she]) did.)

Code Census 2001 3-digit occupation codes
See X7401/X7411 for definitions

****
In the public version of the data set, these codes have been collapsed in the following way:
IF (10 <= 4-digit occ. code <=200) THEN occ. code=1;
IF (220 <= 4-digit occ. code <=1530) THEN occ. code=1;
IF (1600 <= 4-digit occ. code <=1860) THEN occ. code=1;
IF (2000 <= 4-digit occ. code <=3650) THEN occ. code=1;
ELSE IF (1540 <= 4-digit occ. code <=1560) THEN occ. code=2;
ELSE IF (4700 <= 4-digit occ. code <=5930) THEN occ. code=2;
ELSE IF (1900 <= 4-digit occ. code <=1960) THEN occ. code=2;
ELSE IF (7900 <= 4-digit occ. code <=7900) THEN occ. code=2;
ELSE IF (3700 <= 4-digit occ. code <=4320) THEN occ. code=3;
ELSE IF (4400 <= 4-digit occ. code <=4400) THEN occ. code=3;
ELSE IF (4420 <= 4-digit occ. code <=4650) THEN occ. code=3;
ELSE IF (9840 <= 4-digit occ. code <=9840) THEN occ. code=3;
ELSE IF (6200 <= 4-digit occ. code <=7850) THEN occ. code=4;
ELSE IF (8330 <= 4-digit occ. code <=8330) THEN occ. code=4;
ELSE IF (8350 <= 4-digit occ. code <=8350) THEN occ. code=4;
ELSE IF (8440 <= 4-digit occ. code <=8630) THEN occ. code=4;
ELSE IF (8740 <= 4-digit occ. code <=8760) THEN occ. code=4;
ELSE IF (8810 <= 4-digit occ. code <=8810) THEN occ. code=4;
ELSE IF (4410 <= 4-digit occ. code <=4410) THEN occ. code=5;
ELSE IF (7920 <= 4-digit occ. code <=8320) THEN occ. code=5;
ELSE IF (8340 <= 4-digit occ. code <=8340) THEN occ. code=5;
ELSE IF (8360 <= 4-digit occ. code <=8430) THEN occ. code=5;
ELSE IF (8640 <= 4-digit occ. code <=8730) THEN occ. code=5;
ELSE IF (8800 <= 4-digit occ. code <=8800) THEN occ. code=5;
ELSE IF (8830 <= 4-digit occ. code <=9750) THEN occ. code=5;
ELSE IF (210 <= 4-digit occ. code <=210) THEN occ. code=6;
ELSE IF (4340 <= 4-digit occ. code <=4350) THEN occ. code=6;
ELSE IF (6000 <= 4-digit occ. code <=6130) THEN occ. code=6;
****

0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse; not currently working part-time: X4511^=2/
X5111^=2; no full-time jobs: X4528^=1/X5128^=1; did
not work 5 years or more full-time: X4530=^1/X5130^=1)

In what year did (you/[he/she]) start working for that employer?

X4538(#1) Code year (4 digits)
X5138(#2) 0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse; not currently working part-time: X4511^=2/
X5111^=2; no full-time jobs: X4528^=1/X5128^=1; did
not work 5 years or more full-time: X4530=^1/X5130^=1)

X7241(#1) Code age
X7308(#2) 0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse; not currently working part-time: X4511^=2/
X5111^=2; no full-time jobs: X4528^=1/X5128^=1; did
not work 5 years or more full-time: X4530=^1/X5130^=1)

X7242(#1) Code number of years
X7309(#2) -1. Less than a year
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse; not currently working part-time: X4511^=2/
X5111^=2; no full-time jobs: X4528^=1/X5128^=1; did
not work 5 years or more full-time: X4530=^1/X5130^=1)

When did (you/[he/she]) stop working full-time at that job?

X4539(#1) Code year (4 digits)
X5139(#2) 0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse; not currently working part-time: X4511^=2/
X5111^=2; no full-time jobs: X4528^=1/X5128^=1; did
not work 5 years or more full-time: X4530=^1/X5130^=1)

X7243(#1) Code age
X7310(#2) 0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse; not currently working part-time: X4511^=2/
X5111^=2; no full-time jobs: X4528^=1/X5128^=1; did
not work 5 years or more full-time: X4530=^1/X5130^=1)

X7244(#1) Code number of years
X7311(#2) -1. Less than a year
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse; not currently working part-time: X4511^=2/
X5111^=2; no full-time jobs: X4528^=1/X5128^=1; did
not work 5 years or more full-time: X4530=^1/X5130^=1)

GF
X4540(#1) About how much (were you/was [he/she]) earning before taxes
X5140(#2) when (you/[he/she]) stopped?

When (you/your [husband/wife/partner]) stopped working
full-time for (your/[his/her]) current employer, about
how much (were you/was [he/she]) earning before taxes
when (you/[he/she]) stopped?

IF WAGE IS HOURLY, ENTER DOLLARS AND CENTS.
CONFIRMATION SCREEN WILL ONLY SHOW DOLLARS.

Code amount
-1. Nothing
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/

no spouse; not currently working part-time: X4511^=2/
X5111^=2; no full-time jobs: X4528^=1/X5128^=1; did
not work 5 years or more full-time: X4530=^1/X5130^=1)

X4541(#1) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X5141(#2) (And how often did (you/[he/she]) receive that amount?)

Code frequency
1. *Day
2. *Week
3. Every two weeks
4. *Month
5. *Quarter
6. Year
8. Lump sum; one payment only/in total
11. *Twice per year; every six months
12. Every two months
14. By the piece/job
18. *Hour
22. Varies
31. *Twice a month
-1. Nothing
-7. *Other
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse; not currently working part-time: X4511^=2/
X5111^=2; no full-time jobs: X4528^=1/X5128^=1; did
not work 5 years or more full-time: X4530=^1/X5130^=1)

In what year did (you/your [husband/wife/partner]) last work
full-time for pay?

X4542(#1) Code year (4 digits)
X5142(#2) 0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse; not currently working part-time: X4511^=2/
X5111^=2; no full-time jobs: X4528^=1/X5128^=1; did
not work 5 years or more full-time: X4530=^1/X5130^=1)

X7245(#1) Code age
X7312(#2) 0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse; not currently working part-time: X4511^=2/
X5111^=2; no full-time jobs: X4528^=1/X5128^=1; did
not work 5 years or more full-time: X4530=^1/X5130^=1)

X7246(#1) Code number of years
X7313(#2) -1. Less than a year
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse; not currently working part-time: X4511^=2/
X5111^=2); no full-time jobs: X4528^=1/X5128^=1; did
not work 5 years or more full-time: X4530=^1/X5130^=1)

X4543(#1) Thinking now of the future, (do you/does your
X5143(#2) [husband/wife/partner]) expect to do any full-time work for pay?

1. *YES
5. *NO
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
no spouse; not currently working part-time: X4511^=2/
X5111^=2)

DEPENDS was allowed as an response to this question. However, in
processing, this answer was coded as a missing value and imputed.
X6753/X6763 contain the verbatim response when R originally answered

DEPENDS.

X6753(#1) Code reason *DEPENDS
X6763(#2) 3. If health lasts; if "feel like it"; health of other family members
4. If need the money; if "need to"; the "economy"
6. If still enjoying work
7. If there is an interesting opportunity
11. If get bored
13. Whenever find job, ASAP
15. After school, children
19. Depends on what spouse does; depends on spouse/partner health
20. Depends on family needs/situation
21. Depends on whether part-time work is available
22. Depends on when licensed
25. Depends on availability of child care
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/ no spouse; not currently working part-time: X4511^=2/ X5111^=2; original answer not DEPENDS)

In what year (do you/does [he/she]) expect to start working full-time?

X7247(#1) *Code year (4 digits)
X7314(#2) 0. Inap. (not doing any work for pay: X4105=5/X4705=5;/ no spouse; not currently working part-time: X4511^=2/ X5111^=2; no future full-time work: X6643^=1/X5143^=1)

X7248(#1) *Code age
X7315(#2) 0. Inap. (not doing any work for pay: X4105=5/X4705=5;/ no spouse; not currently working part-time: X4511^=2/ X5111^=2; no future full-time work: X6643^=1/X5143^=1)

X4544(#1) *Code number of years
X5144(#2) -1. Less than a year
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/ no spouse; not currently working part-time: X4511^=2/ X5111^=2; no future full-time work: X6643^=1/X5143^=1)

DEPENDS was allowed as an response to this question. However, in processing, this answer was coded as a missing value and imputed. X6733/X6743 contain the verbatim response when R originally answered DEPENDS.

X6733(#1) Code reason *DEPENDS
X6743(#2) 6. As long as health lasts, as long as I can
7. Until have children
8. Until return to school; until get married; until time of other non-work activity
9. Until finances are adequate; depends on finances
10. Depends on interest, How I feel
11. Depends upon opportunities/economy
12. Never go back full time
13. Whenever find job, ASAP
14. Depends upon health, n.f.s.
15. After school, children
16. Only if need to, no plan
17. When R can turn over/sell the business
18. Depends on retirement age/incentives in future
19. Depends on what spouse/partner does; depends on spouse/partner health
20. Depends on family needs/situation
21. Depends on whether part-time work is available

22. Depends on when licensed
25. Depends on availability of child care
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/ no spouse; not currently working part-time: X4511^=2/ X5111^=2; o future full-time work: X6643^=1/X5143^=1; original answer not DEPENDS)

In what year (do you/does [he/she]) expect to stop working full-time?

X7249(#1) *Code year (4 digits)
X7316(#2) -2. *NEVER STOP
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/ no spouse; not currently working part-time: X4511^=2/ X5111^=2; no future full-time work: X6643^=1/X5143^=1)

X7701(#1) *Code age
X7730(#2) -2. *NEVER STOP
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/ no spouse; not currently working part-time: X4511^=2/ X5111^=2; no future full-time work: X6643^=1/X5143^=1)

X4545(#1) *Code number of years
X5145(#2) -1. Less than a year
-2. *NEVER STOP
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/ no spouse; not currently working part-time: X4511^=2/ X5111^=2; no future full-time work: X6643^=1/X5143^=1)

DEPENDS was allowed as an response to this question. However, in processing, this answer was coded as a missing value and imputed. X6734/X6744 contain the verbatim response when R originally answered DEPENDS.

X6734(#1) Code reason *DEPENDS
X6744(#2) 6. As long as health lasts, as long as I can
7. Until have children
8. Until return to school; until get married; until time of other non-work activity
9. Until finances are adequate; depends on finances
10. Depends on interest, How I feel
11. Depends upon opportunities/economy
12. Never go back full time
13. Whenever find job, ASAP
14. Depends upon health, n.f.s.
15. After school, children
16. Only if need to, no plan
17. When R can turn over/sell the business
18. Depends on retirement age/incentives in future
19. Depends on what spouse does; depends on spouse/partner health
20. Depends on family needs/situation
21. Depends on whether part-time work is available
22. Depends on when licensed
25. Depends on availability of child care
0. Inap. (not doing any work for pay: X4105=5/X4705=5;/ no spouse; not currently working part-time: X4511^=2/ X5111^=2; no future full-time work: X6643^=1/X5143^=1; original answer not DEPENDS)

In what year (do you/does [he/she]) expect to stop working for pay altogether?

X7250(#1) *Code year (4 digits)
X7317(#2) -2. *NEVER STOP
            0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse; not currently working part-time: X4511^=2/
                X5111^=2)

X7702(#1) *Code age
X7731(#2) -2. *NEVER STOP
            0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse; not currently working part-time: X4511^=2/
                X5111^=2)

X4546(#1) *Code number of years
X5146(#2) -1. Less than a year
           -2. *NEVER STOP
            0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse; not currently working part-time: X4511^=2/
                X5111^=2)

         DEPENDS was allowed as an response to this question. However, in
         processing, this answer was coded as a missing value and imputed.
         X6735/X6745 contain the verbatim response when R originally answered
         DEPENDS.

X6735(#1) Code reason *DEPENDS
X6745(#2)   6. As long as health lasts, as long as I can
            7. Until have children
            8. Until return to school; until get married; until time
                of other non-work activity
            9. Until finances are adequate; depends on finances
           10. Depends on interest, How I feel
           11. Depends upon opportunities/economy
           12. Never go back full time
           13. Whenever find job, ASAP
           14. Depends upon health, n.f.s.
           15. After school, children
           16. Only if need to, no plan
           17. When R can turn over/sell the business
           18. Depends on retirement age/incentives in future
           19. Depends on what spouse does; depends on spouse/partner health
           20. Depends on family needs/situation
           21. Depends on whether part-time work is available
           22. Depends on when licensed
           25. Depends on availability of child care
            0. Inap. (not doing any work for pay: X4105=5/X4705=5;/
                no spouse; not currently working part-time: X4511^=2/
                X5111^=2; original response not DEPENDS)

CURRENTLY NOT WORKING

X4601(#1) Since (you were/[he/she] was) 18, (have you/has [he/she])
X5201(#2) ever worked full-time for pay?

            1. *YES
            5. *NO
            0. Inap. (doing any work for pay: X4106^=0/X4706^=0;/
                no spouse)

X4602(#1) How many years (have you/has [he/she]) worked full-time for

X5202(#2) all or most of the year? Include any periods of
self-employment, and the military. Roughly, how many years?

Code number of years
-1. None
0. Inap. (doing any work for pay: X4106^=0/X4706^=0;/
no spouse; never worked full-time: X4601^=1/X5201^=1)
****
FOR THE PUBLIC DATA SET, TOP-CODED AT 60
****

X4603(#1) Was that five years or more?
X5203(#2) INTERVIEWER CHECKPOINT - SEE X4602/X5202

1. R HAS WORKED FULL-TIME FOR 5 YEARS OR MORE OR DK
2. LESS THAN 5 YEARS
0. Inap. (doing any work for pay: X4106^=0/X4706^=0;/
no spouse; never worked full-time: X4601^=1/X5201^=1)

In what year did (you/[he/she]) last work full-time for pay?
****
NOT INCLUDED IN THE PUBLIC DATA SET
****

X4604(#1) Code year
X5204(#2) 0. Inap. (doing any work for pay: X4106^=0/X4706^=0;/
no spouse; never worked full-time: X4601^=1/X5201^=1;
at least 5 years full-time: X4603=1/X5203=1)

X7251(#1) Code age
X7318(#2) 0. Inap. (doing any work for pay: X4106^=0/X4706^=0;/
no spouse; never worked full-time: X4601^=1/X5201^=1;
at least 5 years full-time: X4603=1/X5203=1)

X7252(#1) Code number of years
X7319(#2) -1. Less than one
0. Inap. (doing any work for pay: X4106^=0/X4706^=0;/
no spouse; never worked full-time: X4601^=1/X5201^=1;
at least 5 years full-time: X4603=1/X5203=1)

X4605(#1) About how much did (you/[he/she]) earn before taxes that year?
X5205(#2)
IF WAGE IS HOURLY, ENTER DOLLARS AND CENTS.
CONFIRMATION SCREEN WILL ONLY SHOW DOLLARS.

Code amount
-1. Nothing
0. Inap. (doing any work for pay: X4106^=0/X4706^=0;/
no spouse; never worked full-time: X4601^=1/X5201^=1;
at least 5 years full-time: X4603=1/X5203=1)

X4606(#1) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X5206(#2) (And how often did (you/[he/she]) receive that amount?)

Code frequency
1. *Day
2. *Week
3. Every two weeks
4. *Month
5. *Quarter
6. *Year

```
 8.  *Lump sum; one payment only/in total
11.  Twice per year; every six months
12.  Every two months
14.  *By the piece/job
18.  *Hour
22.  Varies
31.  *Twice a month
-1.  Nothing
-7.  *Other
 0.  Inap. (doing any work for pay: X4106^=0/X4706^=0;/
     no spouse; never worked full-time: X4601^=1/X5201^=1;
     at least 5 years full-time: X4603=1/X5203=1)
```

X4607(#1) Including any self-employment, for how many different
X5207(#2) employers (have you/has [he/she]) worked in full-time jobs
lasting one year or more?

TREAT SELF-EMPLOYMENT AS ONE EMPLOYER.

```
Code number of employers
-1.  None
 0.  Inap. (doing any work for pay: X4106^=0/X4706^=0;/
     no spouse; never worked full-time: X4601^=1/X5201^=1;
     less than 5 years full-time: X4603=2/X5203=2)
```

X4608(#1) I would like to know about this full-time job (you/[he/she])
X5208(#2)

I would like to know about the longest full-time job (you/[he/she])
had. Did (you/[he/she]) work for someone else, (were you/was
[he/she]) self-employed, or what?

```
 1.  *Someone else
 2.  *Self-employed; other non-corporate business owned by PEU
 3.  Partnership; law firm; medical/dental partnership
-7.  *Other
 0.  Inap. (doing any work for pay: X4106^=0/X4706^=0;/
     no spouse; never worked full-time: X4601^=1/X5201^=1;
     less than 5 years full-time: X4603=2/X5203=2)
```

X7410(#1) What kind of business or industry did (you/your[husband/wife/
X7420(#2) partner]) work in -- that is, what did they make or do at
the place where (you/[he/she]) worked?

```
Code Census 2001 3-digit industry code
See X7402/X7412 for definitions

**********************************************************
In the public version of the data set, these codes have been
collapsed in the following way:
IF (170 <= 4-digit ind. code <=290) THEN ind. code=1;
ELSE IF (7480 <= 4-digit ind. code <=7480) THEN ind. code=1;
ELSE IF (7770 <= 4-digit ind. code <=7770) THEN ind. code=1;
ELSE IF (370 <= 4-digit ind. code <=490) THEN ind. code=2;
ELSE IF (770 <= 4-digit ind. code <=770) THEN ind. code=2;
ELSE IF (1070 <= 4-digit ind. code <=3990) THEN ind. code=3;
ELSE IF (6470 <= 4-digit ind. code <=6480) THEN ind. code=3;
ELSE IF (8560 <= 4-digit ind. code <=8560) THEN ind. code=3;
ELSE IF (4070 <= 4-digit ind. code <=5790) THEN ind. code=4;
ELSE IF (8680 <= 4-digit ind. code <=8690) THEN ind. code=4;
ELSE IF (6490 <= 4-digit ind. code <=6490) THEN ind. code=5;
ELSE IF (6695 <= 4-digit ind. code <=6695) THEN ind. code=5;
ELSE IF (6870 <= 4-digit ind. code <=7080) THEN ind. code=5;
```

```
ELSE IF (7190 <= 4-digit ind. code <=7190) THEN ind. code=5;
ELSE IF (7580 <= 4-digit ind. code <=7590) THEN ind. code=5;
ELSE IF (7680 <= 4-digit ind. code <=7680) THEN ind. code=5;
ELSE IF (8770 <= 4-digit ind. code <=8890) THEN ind. code=5;
ELSE IF (570 <= 4-digit ind. code <=690) THEN ind. code=6;
ELSE IF (6070 <= 4-digit ind. code <=6390) THEN ind. code=6;
ELSE IF (6570 <= 4-digit ind. code <=6692) THEN ind. code=6;
ELSE IF (6770 <= 4-digit ind. code <=6780) THEN ind. code=6;
ELSE IF (7170 <= 4-digit ind. code <=7180) THEN ind. code=6;
ELSE IF (7270 <= 4-digit ind. code <=7470) THEN ind. code=6;
ELSE IF (7490 <= 4-digit ind. code <=7570) THEN ind. code=6;
ELSE IF (7670 <= 4-digit ind. code <=7670) THEN ind. code=6;
ELSE IF (7690 <= 4-digit ind. code <=7690) THEN ind. code=6;
ELSE IF (7780 <= 4-digit ind. code <=8470) THEN ind. code=6;
ELSE IF (8570 <= 4-digit ind. code <=8670) THEN ind. code=6;
ELSE IF (8970 <= 4-digit ind. code <=9290) THEN ind. code=6;
ELSE IF (9370 <= 4-digit ind. code <=9890) THEN ind. code=7;
************************************************************

 0.  Inap. (doing any work for pay: X4106^=0/X4706^=0;/
     no spouse; never worked full-time: X4601^=1/X5201^=1;
     less than 5 years full-time: X4603=2/X5203=2)
```

X7409(#1) What sort of work (did you/did your [husband/wife/partner])
X7419(#2) do on (your/[his/her]) job?
(Tell me a little more about what (you/[he/she]) did.)

```
Code Census 2001 3-digit occupation codes
See X7401/X7411 for definitions

************************************************************
In the public version of the data set, these codes have been
collapsed in the following way:
IF (10 <= 4-digit occ. code <=200) THEN occ. code=1;
IF (220 <= 4-digit occ. code <=1530) THEN occ. code=1;
IF (1600 <= 4-digit occ. code <=1860) THEN occ. code=1;
IF (2000 <= 4-digit occ. code <=3650) THEN occ. code=1;
ELSE IF (1540 <= 4-digit occ. code <=1560) THEN occ. code=2;
ELSE IF (4700 <= 4-digit occ. code <=5930) THEN occ. code=2;
ELSE IF (1900 <= 4-digit occ. code <=1960) THEN occ. code=2;
ELSE IF (7900 <= 4-digit occ. code <=7900) THEN occ. code=2;
ELSE IF (3700 <= 4-digit occ. code <=4320) THEN occ. code=3;
ELSE IF (4400 <= 4-digit occ. code <=4400) THEN occ. code=3;
ELSE IF (4420 <= 4-digit occ. code <=4650) THEN occ. code=3;
ELSE IF (9840 <= 4-digit occ. code <=9840) THEN occ. code=3;
ELSE IF (6200 <= 4-digit occ. code <=7850) THEN occ. code=4;
ELSE IF (8330 <= 4-digit occ. code <=8330) THEN occ. code=4;
ELSE IF (8350 <= 4-digit occ. code <=8350) THEN occ. code=4;
ELSE IF (8440 <= 4-digit occ. code <=8630) THEN occ. code=4;
ELSE IF (8740 <= 4-digit occ. code <=8760) THEN occ. code=4;
ELSE IF (8810 <= 4-digit occ. code <=8810) THEN occ. code=4;
ELSE IF (4410 <= 4-digit occ. code <=4410) THEN occ. code=5;
ELSE IF (7920 <= 4-digit occ. code <=8320) THEN occ. code=5;
ELSE IF (8340 <= 4-digit occ. code <=8340) THEN occ. code=5;
ELSE IF (8360 <= 4-digit occ. code <=8430) THEN occ. code=5;
ELSE IF (8640 <= 4-digit occ. code <=8730) THEN occ. code=5;
ELSE IF (8800 <= 4-digit occ. code <=8800) THEN occ. code=5;
ELSE IF (8830 <= 4-digit occ. code <=9750) THEN occ. code=5;
ELSE IF (210 <= 4-digit occ. code <=210) THEN occ. code=6;
ELSE IF (4340 <= 4-digit occ. code <=4350) THEN occ. code=6;
ELSE IF (6000 <= 4-digit occ. code <=6130) THEN occ. code=6;
************************************************************
```

0. Inap. (doing any work for pay: X4106^=0/X4706^=0;/
no spouse; never worked full-time: X4601^=1/X5201^=1;
less than 5 years full-time: X4603=2/X5203=2)

In what year did (you/[he/she]) start working for that employer?

X4611(#1) Code year (4 digits)
X5211(#2) 0. Inap. (doing any work for pay: X4106^=0/X4706^=0;/
no spouse; never worked full-time: X4601^=1/X5201^=1;
less than 5 years full-time: X4603=2/X5203=2)

X7253(#1) Code age
X7320(#2) 0. Inap. (doing any work for pay: X4106^=0/X4706^=0;/
no spouse; never worked full-time: X4601^=1/X5201^=1;
less than 5 years full-time: X4603=2/X5203=2)

X7254(#1) Code number of years
X7321(#2) -1. Less than a year
0. Inap. (doing any work for pay: X4106^=0/X4706^=0;/
no spouse; never worked full-time: X4601^=1/X5201^=1;
less than 5 years full-time: X4603=2/X5203=2)

In what year did (you/[he/she]) stop working at that job?

X4612(#1) Code year (4 digits)
X5212(#2) 0. Inap. (doing any work for pay: X4106^=0/X4706^=0;/
no spouse; never worked full-time: X4601^=1/X5201^=1;
less than 5 years full-time: X4603=2/X5203=2)

X7255(#1) Code age
X7322(#2) 0. Inap. (doing any work for pay: X4106^=0/X4706^=0;/
no spouse; never worked full-time: X4601^=1/X5201^=1;
less than 5 years full-time: X4603=2/X5203=2)

X7256(#1) Code number of years
X7323(#2) -1. Less than a year
0. Inap. (doing any work for pay: X4106^=0/X4706^=0;/
no spouse; never worked full-time: X4601^=1/X5201^=1;
less than 5 years full-time: X4603=2/X5203=2)

GF
X4613(#1) About how much (were you/was [he/she]) earning before taxes
X5213(#2) when (you/[he/she]) stopped working full-time at this job?

IF WAGE IS HOURLY, ENTER DOLLARS AND CENTS.
CONFIRMATION SCREEN WILL ONLY SHOW DOLLARS.

Code amount
-1. Nothing
0. Inap. (doing any work for pay: X4106^=0/X4706^=0;/
no spouse; never worked full-time: X4601^=1/X5201^=1;
less than 5 years full-time: X4603=2/X5203=2)

X4614(#1) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X5214(#2) (And how often did (you/[he/she]) receive that amount?)

Code frequency
1. *Day
2. *Week
3. Every two weeks
4. *Month
5. *Quarter

6. *Year
8. *Lump sum; one payment only/in total
11. *Twice per year; every six months
12. Every two months
14. *By the piece/job
18. *Hour
22. Varies
31. *Twice a month
-1. Nothing
-7. *Other
0. Inap. (doing any work for pay: X4106^=0/X4706^=0;/ no spouse; never worked full-time: X4601^=1/X5201^=1; less than 5 years full-time: X4603=2/X5203=2)

GF
X4615(#1) Since (you were/[he/she] was) 18, were there any years when
X5215(#2) (you/[he/she]) only worked part-time for all or most of the year?

1. *YES
5. *NO
0. Inap. (doing any work for pay: X4106^=0/X4706^=0;/ no spouse)

X4616(#1) For about how many years did (you/[he/she]) work part-time
X5216(#2) for all or most of the year?

Code number of years
-1. Less than a year
0. Inap. (doing any work for pay: X4106^=0/X4706^=0;/ no spouse; no part-time work: X4615^=1/X5215^=1)

X4617(#1) (Do you/Does [he/she]) expect to work for pay in the future?
X5217(#2)

1. *YES
5. *NO
0. Inap. (doing any work for pay: X4106^=0/X4706^=0;/ no spouse)

In what year (do you/does your [husband/wife/partner]) expect to start working?

X7257(#1) *Code year (4 digits)
X7324(#2) 0. Inap. (doing any work for pay: X4106^=0/X4706^=0;/ no spouse; does not expect to work in future: X4617^=1/X5217^=1)

X7258(#1) *Code age
X7325(#2) 0. Inap. (doing any work for pay: X4106^=0/X4706^=0;/ no spouse; does not expect to work in future: X4617^=1/X5217^=1)

X4618(#1) *Code number of years
X5218(#2) -1. Less than a year
0. Inap. (doing any work for pay: X4106^=0/X4706^=0;/ no spouse; does not expect to work in future: X4617^=1/X5217^=1)

DEPENDS was allowed as an response to this question. However, in processing, this answer was coded as a missing value and imputed. X6736/X6746 contain the verbatim response when R originally answered

DEPENDS.

X6736(#1) Code reason *DEPENDS
X6746(#2) 6. As long as health lasts, as long as I can
7. Until have children
8. Until return to school; until get married; until time of other non-work activity
9. Until finances are adequate; depends on finances
10. Depends on interest, How I feel
11. Depends upon opportunities/economy
12. Never go back full time
13. Whenever find job, ASAP
14. Depends upon health, n.f.s.
15. After school, children
16. Only if need to, no plan
17. When R can turn over/sell the business
18. Depends on retirement age/incentives in future
19. Depends on what spouse does; depends on spouse/partner health
20. Depends on family needs/situation
21. Depends on whether part-time work is available
22. Depends on when licensed
25. Depends on availability of child care
0. Inap. (doing any work for pay: X4106^=0/X4706^=0;/ no spouse; does not expect to work in future: X4617^=1/X5217^=1: original response not DEPENDS)

X4619(#1) Will any of that be full-time work?
X5219(#2)
1. *YES
5. *NO
0. Inap. (doing any work for pay: X4106^=0/X4706^=0;/ no spouse; does not expect to work in future: X4617^=1/X5217^=1)

DEPENDS was allowed as an response to this question. However, in processing, this answer was coded as a missing value and imputed. X6754/X6764 contain the verbatim response when R originally answered DEPENDS.

X6754(#1) Code reason *DEPENDS
X6764(#2) 4. As soon as can find full-time job
6. Depends on pay
7. Depends on health or health-related issue
8. No particular plans
9. Expect to go into self-employment/expand time for self-employment
10. Depends upon family or child-care issues
11. Depends on opportunities/interest
12. Depends on finances
0. Inap. (doing any work for pay: X4106^=0/X4706^=0;/ no spouse; does not expect to work in future: X4617^=1/X5217^=1; original response not DEPENDS)

In what year (do you/does [he/she]) expect to start working full-time?

X7259(#1) *Code year (4 digits)
X7326(#2) 0. Inap. (doing any work for pay: X4106^=0/X4706^=0;/ no spouse; does not expect to work in future: X4617^=1/X5217^=1; does not expect to work full-time: X4619^=1/X5219^=1)

X7260(#1) *Code age
X7327(#2) 0. Inap. (doing any work for pay: X4106^=0/X4706^=0;/
no spouse; does not expect to work in future:
X4617^=1/X5217^=1; does not expect to work full-time:
X4619^=1/X5219^=1)

X4620(#1) *Code number of years
X5220(#2) -1. Less than a year
0. Inap. (doing any work for pay: X4106^=0/X4706^=0;/
no spouse; does not expect to work in future:
X4617^=1/X5217^=1; does not expect to work full-time:
X4619^=1/X5219^=1)

DEPENDS was allowed as an response to this question. However, in processing, this answer was coded as a missing value and imputed. X6737/X6747 contain the verbatim response when R originally answered DEPENDS.

X6737(#1) Code reason *DEPENDS
X6747(#2) 6. As long as health lasts, as long as I can
7. Until have children
8. Until return to school; until get married; until time of other non-work activity
9. Until finances are adequate; depends on finances
10. Depends on interest, How I feel
11. Depends upon opportunities/economy
12. Never go back full time
13. Whenever find job, ASAP
14. Depends upon health, n.f.s.
15. After school, children
16. Only if need to, no plan
17. When R can turn over/sell the business
18. Depends on retirement age/incentives in future
19. Depends on what spouse does; depends on spouse/partner health
20. Depends on family needs/situation
21. Depends on whether part-time work is available
22. Depends on when licensed
25. Depends on availability of child care
0. Inap. (doing any work for pay: X4106^=0/X4706^=0;/
no spouse; does not expect to work in future:
X4617^=1/X5217^=1; does not expect to work full-time:
X4619^=1/X5219^=1; original response not DEPENDS)

In what year (do you/does [he/she]) expect to stop working full-time?

X7261(#1) Code year (4 digits)
X7328(#2) -2. *NEVER STOP
0. Inap. (doing any work for pay: X4106^=0/X4706^=0;/
no spouse; does not expect to work in future:
X4617^=1/X5217^=1; does not expect to work full-time:
X4619^=1/X5219^=1)

X7703(#1) Code age
X7732(#2) -2. *NEVER STOP
0. Inap. (doing any work for pay: X4106^=0/X4706^=0;/
no spouse; does not expect to work in future:
X4617^=1/X5217^=1; does not expect to work full-time:
X4619^=1/X5219^=1)

X4621(#1) Code number of years
X5221(#2) -1. Less than a year
-2. *NEVER STOP

0. Inap. (doing any work for pay: X4106^=0/X4706^=0;/
no spouse; does not expect to work in future:
X4617^=1/X5217^=1; does not expect to work full-time:
X4619^=1/X5219^=1)

DEPENDS was allowed as an response to this question. However, in processing, this answer was coded as a missing value and imputed. X6738/X6748 contain the verbatim response when R originally answered DEPENDS.

X6738(#1) Code reason *DEPENDS
X6748(#2) 6. As long as health lasts, as long as I can
7. Until have children
8. Until return to school; until get married; until time of other non-work activity
9. Until finances are adequate; depends on finances
10. Depends on interest, How I feel
11. Depends upon opportunities/economy
12. Never go back full time
13. Whenever find job, ASAP
14. Depends upon health, n.f.s.
15. After school, children
16. Only if need to, no plan
17. When R can turn over/sell the business
18. Depends on retirement age/incentives in future
19. Depends on what spouse does; depends on spouse/partner health
20. Depends on family needs/situation
21. Depends on whether part-time work is available
22. Depends on when licensed
25. Depends on availability of child care
0. Inap. (doing any work for pay: X4106^=0/X4706^=0;/
no spouse; does not expect to work in future:
X4617^=1/X5217^=1; does not expect to work full-time:
X4619^=1/X5219^=1; oroginal response not DEPENDS)

In what year (do you/does [he/she]) expect to stop working for pay altogether?

X7262(#2) *Code year
X7329(#2) -2. *NEVER STOP
0. Inap. (doing any work for pay: X4106^=0/X4706^=0;/
no spouse; does not expect to work in future:
X4617^=1/X5217^=1)

X7704(#1) *Code age
X7733(#1) -2. *NEVER STOP
0. Inap. (doing any work for pay: X4106^=0/X4706^=0;/
no spouse; does not expect to work in future:
X4617^=1/X5217^=1)

X4622(#1) *Code number of years
X5222(#2) -1. Less than a year
-2. *NEVER STOP
0. Inap. (doing any work for pay: X4106^=0/X4706^=0;/
no spouse; does not expect to work in future:
X4617^=1/X5217^=1)

DEPENDS was allowed as an response to this question. However, in processing, this answer was coded as a missing value and imputed. X6739/X6749 contain the verbatim response when R originally answered DEPENDS.

X6739(#1) Code reason *DEPENDS

X6749(#2) 6. As long as health lasts, as long as I can
           7. Until have children
           8. Until return to school; until get married; until time
               of other non-work activity
           9. Until finances are adequate; depends on finances
          10. Depends on interest, How I feel
          11. Depends upon opportunities/economy
          12. Never go back full time
          13. Whenever find job, ASAP
          14. Depends upon health, n.f.s.
          15. After school, children
          16. Only if need to, no plan
          17. When R can turn over/sell the business
          18. Depends on retirement age/incentives in future
          19. Depends on what spouse does; depends on spouse/partner health
          20. Depends on family needs/situation
          21. Depends on whether part-time work is available
          22. Depends on when licensed
          25. Depends on availability of child care
           0. Inap. (doing any work for pay: X4106^=0/X4706^=0;/
               no spouse; does not expect to work in future:
               X4617^=1/X5217^=1; original response not DEPENDS)

INFORMATION LINKED FROM 2004 CURRENT POPULATION SURVEY BY OCCUPATION CODE FOR PRIOR JOB

X8171(#1) Recode: Unconditional mean wage for occupation group in 2004
X8172(#2)
           Code number
           0. Inap. (/no spouse; no 3-digit occupation code for past
               job: X7405=0 and X7407=0 and X7409=0/X7415=0 and
               X7417=0 and X7419=0)
           ****
               NOT INCLUDED IN THE PUBLIC DATA SET
           ****

           For each occupation group, regressions were run separately
           for males and females of the log of annualized wages on a
           constant, a spline on age (AGE, MAX(0, AGE-35),
           MAX(0,AGE-55)), a dummy variable for part-time employment
           (1 = working 20 or fewer hours per week), a dummy variable
           for self-employment (1 = self-employed), a dummy for race
           (1 = Hispanic or non-white), and dummy variables for years
           of education (1 = : 12 years of education, some college or
           an Associate's degree, Bachelor's degree, higher degree
           than Bachelor's degree). If there were too few people in a CPS
           3-digit occupation group, either the SCF case was matched to
           a neighboring occupation group, or the match was made at the
           level of the 2-digit occupation code. Some of the model
           coefficients may be identically zero where there are too few
           cases in the appropriate cells in the CPS data to identify
           these coefficients; for example, a coefficient for the
           [36,55) element of the age spline may be identically zero
           if there are no CPS cases in that age group for the given
           occupation.

X8125(#1) Recode: 10000 * Intercept
X8126(#2)
           Code number
           0. Inap. (/no spouse; no 3-digit occupation code for past

job: X7405=0 and X7407=0 and X7409=0/X7415=0 and
X7417=0 and X7419=0)
****
NOT INCLUDED IN THE PUBLIC DATA SET
****

X8119(#1) Recode: For age in [1, 35]: 10000 * Coefficient of AGE
X8120(#2)

Code number
0. Inap. (/no spouse; no 3-digit occupation code for past
job: X7405=0 and X7407=0 and X7409=0/X7415=0 and
X7417=0 and X7419=0)
****
NOT INCLUDED IN THE PUBLIC DATA SET
****

X8121(#1) Recode: For age in [36, 55]: 10000 * Coefficient of MAX(0,AGE-35)
X8122(#2)

Code number
0. Inap. (/no spouse; no 3-digit occupation code for past
job: X7405=0 and X7407=0 and X7409=0/X7415=0 and
X7417=0 and X7419=0)
****
NOT INCLUDED IN THE PUBLIC DATA SET
****

X8123(#1) Recode: For age in [55, 999]: 10000 * Coefficient of MAX(0,AGE-55)
X8124(#2)

Code number
0. Inap. (/no spouse; no 3-digit occupation code for past
job: X7405=0 and X7407=0 and X7409=0/X7415=0 and
X7417=0 and X7419=0)
****
NOT INCLUDED IN THE PUBLIC DATA SET
****

X8332(#1) Recode: 10000 * Coefficient of dummy for part-time employment
X8333(#2)

Code number
0. Inap. (/no spouse; no 3-digit occupation code for past
job: X7405=0 and X7407=0 and X7409=0/X7415=0 and
X7417=0 and X7419=0)
****
NOT INCLUDED IN THE PUBLIC DATA SET
****

X8334(#1) Recode: 10000 * Coefficient of dummy for self-emlpoyment
X8335(#2)

Code number
0. Inap. (/no spouse; no 3-digit occupation code for past
job: X7405=0 and X7407=0 and X7409=0/X7415=0 and
X7417=0 and X7419=0)
****
NOT INCLUDED IN THE PUBLIC DATA SET
****

X8336(#1) Recode: 10000 * Coefficient of dummy for Hispanic or nonwhite
X8337(#2)

Code number
0. Inap. (/no spouse; no 3-digit occupation code for past job: X7405=0 and X7407=0 and X7409=0/X7415=0 and X7417=0 and X7419=0)

****

NOT INCLUDED IN THE PUBLIC DATA SET

****

X8338(#1) Recode: 10000 * Coefficient of dummy for 12 years of education
X8339(#2)

Code number
0. Inap. (/no spouse; no 3-digit occupation code for past job: X7405=0 and X7407=0 and X7409=0/X7415=0 and X7417=0 and X7419=0)

****

NOT INCLUDED IN THE PUBLIC DATA SET

****

X8340(#1) Recode: 10000 * Coefficient of dummy for some college or
X8341(#2) Associate's degree

Code number
0. Inap. (/no spouse; no 3-digit occupation code for past job: X7405=0 and X7407=0 and X7409=0/X7415=0 and X7417=0 and X7419=0)

****

NOT INCLUDED IN THE PUBLIC DATA SET

****

X8342(#1) Recode: 10000 * Coefficient of dummy for Bachelor's degree
X8343(#2)

Code number
0. Inap. (/no spouse; no 3-digit occupation code for past job: X7405=0 and X7407=0 and X7409=0/X7415=0 and X7417=0 and X7419=0)

****

NOT INCLUDED IN THE PUBLIC DATA SET

****

X8344(#1) Recode: 10000 * Coefficient of dummy for higher degree than
X8345(#2) Bachelor's degree

Code number
0. Inap. (/no spouse; no 3-digit occupation code for past job: X7405=0 and X7407=0 and X7409=0/X7415=0 and X7417=0 and X7419=0)

****

NOT INCLUDED IN THE PUBLIC DATA SET

****

X8127(#1) Recode: 10000 * Standard error log regression
X8128(#2)

Code number
0. Inap. (/no spouse; no 3-digit occupation code for past job: X7405=0 and X7407=0 and X7409=0/X7415=0 and X7417=0 and X7419=0)

****

NOT INCLUDED IN THE PUBLIC DATA SET

****

X8129(#1) Recode: Annualized level of expected income from regression
X8130(#2) (corrected for non-zero expectation of error term for level)

Code number
0. Inap. (/no spouse; no 3-digit occupation code for past job: X7405=0 and X7407=0 and X7409=0/X7415=0 and X7417=0 and X7419=0)

****
NOT INCLUDED IN THE PUBLIC DATA SET
****

CURRENT BENEFITS FROM SOCIAL SECURITY

GF
X5301 IN PERSON VERSION:
(SHOW CARD 10)
Are you (or your [husband/wife/partner]) currently receiving Social Security benefit payments?

TELEPHONE VERSION:
Are you (or your [husband/wife/partner]) currently receiving Social Security benefit payments?

INCLUDE RAILROAD RETIREMENT AS SOCIAL SECURITY
(DO NOT INCLUDE SUPPLEMENTAL SECURITY INCOME [SSI])

1. *YES
5. *NO

#1 refers to Social Security benefits of head
#2 refers to Social Security benefits of spouse/partner

X5303(#1) Who receives Social Security payments--you and your
X5308(#2) (husband/wife/partner) or only one of you? (Which one?)

CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN

1. Checked
5. Not checked (including no spouse)
0. Inap. (not receiving Social Security benefits: X5301^=1; no spouse/partner)

X5304(#1) Are the payments (you [personally] receive/your
X5309(#2) [husband/wife/partner] receives) for disability, or survivors benefits?

IF R RECEIVES PAYMENTS FOR A DECEASED SPOUSE, CODE AS SURVIVORS

1. *RETIREMENT
2. *DISABILITY
3. *SURVIVORS
6. Dependent's benefit
0. Inap. (not receiving Social Security benefits: X5301^=1;/no spouse; not receiving Social Security:

X5303^=1/X5308^=1)

****
FOR THE PUBLIC DATA SET, CODE 6 IS COMBINED WITH
CODE 3
****

How long (have you/has [he/she]) received these benefits?

X5305(#1) Code number of years
X5310(#2) -1. Less than a year
0. Inap. (not receiving Social Security benefits:
X5301^=1;/no spouse; not receiving Social Security:
X5303^=1/X5308^=1)

X7330(#1) Code age
X7331(#2) 0. Inap. (not receiving Social Security benefits:
X5301^=1;/no spouse; not receiving Social Security:
X5303^=1/X5308^=1)

X7734(#1) Code year (4 digits)
X7735(#2) 0. Inap. (not receiving Social Security benefits:
X5301^=1;/no spouse; not receiving Social Security:
X5303^=1/X5308^=1)

GF
X5306(#1) How much (do you [personally]/does [he/she]) receive each
X5311(#2) month or year?

WE WANT THE AMOUNT BEFORE DEDUCTIONS FOR MEDICARE

Code amount
-1. Nothing
0. Inap. (not receiving Social Security benefits:
X5301^=1;/no spouse; not receiving Social Security:
X5303^=1/X5308^=1)

X5307(#1) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X5312(#2)
(And how often (do you/does [he/she]) receive that amount?)

Code frequency
4. *Month
5. Quarter
6. *Year
12. Every two months
-7. *Other
0. Inap. (not receiving Social Security benefits:
X5301^=1;/no spouse; not receiving Social Security:
X5303^=1/X5308^=1)

CURRENT BENEFITS FROM PENSIONS

X5313 IN PERSON VERSION:
(SHOW CARD 10)
Are you or your (husband/wife/partner) currently
receiving any (other) type of retirement, pension, or
disability payments, or are you making withdrawals from a
pension or retirement account I have not already recorded?

TELEPHONE VERSION:
Are you or your (husband/wife/partner) currently receiving any (other) type of retirement, pension, or disability payments, or are you making withdrawals from a pension or retirement acount I have not already recorded?

DO NOT INCLUDE SSI (SUPPLEMENTAL SECURITY INCOME) PAYMENTS.

1. *YES
5. *NO

X5314 (Not counting Social Security, how/How) many such benefits or accounts (do you/does your [husband/wife/partner]) currently have?

(Please include the payments you told me [you are/you and your {spouse/partner} are/your {spouse/partner}is] receiving from a pension with a current employer).

Please do not include withdrawals from the IRAs and Keogh accounts I have already recorded.

Code number
0. Inap. (no current pension benefits: X5313^=1)

****
FOR THE PUBLIC DATA SET, TOP-CODED AT 7
****

X6700 Originally reported value of X5314 (see introduction)

Code number
0. Inap. (no current pension benefits: X5313^=1)

****
FOR THE PUBLIC DATA SET, TOP-CODED AT 7
****

#1 refers to the first current pension benefit
#2 refers to the second current pension benefit
#3 refers to the third current pension benefit
#4 refers to the fourth current pension benefit
#5 refers to the fifth current pension benefit
#6 refers to the sixth current pension benefit
#7 refers all remaining current pension benefits

X5315(#1) For (this benefit/the first benefit), who is receiving
X5323(#2) these payments, you or your (husband/wife/partner)?
X5331(#3)
X5415(#4) 1. Head (Originally *RESPONDENT)
X5423(#5) 2. *SPOUSE/PARTNER
X5431(#6) 0. Inap. (no current pension benefits: X5313^=1; no benefits: X5314<1/less than 2 benefits: X5314<2/ less than 3 benefits: X5314<3/less than 4 benefits: X5314<4/less than 5 benefits: X5314<5/less than 6 benefits: X5314<6)

GF
X5316(#1) Is this a payment or account from a (current job,) past job, a
X5324(#2) disability or military benefit, former spouse's pension, or
X5332(#3) something else?

X5416(#4)
X5424(#5)
X5432(#6)

1. *Current job pension of R or spouse/partner
2. *Past job pension of R or spouse/partner; (except military)
3. *Disability
4. *Military; (includes retirement or disability)
5. *Pension of former spouse
10. Pension through other family member
11. Union pension
15. Foreign government pension
-7. *Other
0. Inap. (no current pension benefits: X5313^=1; no benefits: X5314<1/less than 2 benefits: X5314<2/ less than 3 benefits: X5314<3/less than 4 benefits: X5314<4/less than 5 benefits: X5314<5/less than 6 benefits: X5314<6)

****
FOR THE PUBLIC DATA SET, CODES 2, 4, 11, AND 15 ARE COMBINED WITH CODE 1
****

How long have you received these benefits?

How long has (he/she) received these benefits?

X5317(#1)
X5325(#2)
X5333(#3)
X5417(#4)
X5425(#5)
X5433(#6)

Code number of years
-1. Less than one year
0. Inap. (no current pension benefits: X5313^=1; no benefits: X5314<1/less than 2 benefits: X5314<2/ less than 3 benefits: X5314<3/less than 4 benefits: X5314<4/less than 5 benefits: X5314<5/less than 6 benefits: X5314<6)

X7332(#1)
X7333(#2)
X7334(#3)
X7335(#4)
X7336(#5)
X7337(#6)

Code age
0. Inap. (no current pension benefits: X5313^=1; no benefits: X5314<1/less than 2 benefits: X5314<2/ less than 3 benefits: X5314<3/less than 4 benefits: X5314<4/less than 5 benefits: X5314<5/less than 6 benefits: X5314<6)

X7736(#1)
X7738(#2)
X7740(#3)
X7742(#4)
X7744(#5)
X7746(#6)

Code year (4 digits)
0. Inap. (no current pension benefits: X5313^=1; no benefits: X5314<1/less than 2 benefits: X5314<2/ less than 3 benefits: X5314<3/less than 4 benefits: X5314<4/less than 5 benefits: X5314<5/less than 6 benefits: X5314<6)

X6461(#1)
X6466(#2)
X6471(#3)
X6476(#4)
X6481(#5)
X6486(#6)

Is this pension currently an account plan, such as a 401(k), where you could take the whole balance as one payment if you wanted to?

INTERVIEWER: IF R SAYS THAT IT IS AN ACCOUNT THAT WAS CONVERTED TO AN ANNUITY AT RETIREMENT, CODE "NO."

1. *YES
5. *NO
0. Inap. (no current pension benefits: X5313^=1; no benefits: X5314<1/less than 2 benefits: X5314<2/ less than 3 benefits: X5314<3/less than 4 benefits: X5314<4/less than 5 benefits: X5314<5/less than 6 benefits: X5314<6; disabilty benefits: X5316=3/ X5324=3/X5332=3/X5416=3/X5424=3/X5432=3)

X6462(#1) What is the current balance in this account?
X6467(#2)
X6472(#3) Code amount
X6477(#4)   0. Inap. (no current pension benefits: X5313^=1;
X6482(#5)   no benefits: X5314<1/less than 2 benefits: X5314<2/
X6487(#6)   less than 3 benefits: X5314<3/less than 4 benefits:
                X5314<4/less than 5 benefits: X5314<5/less than 6
                benefits: X5314<6; disabilty benefits: X5316=3/
                X5324=3/X5332=3/X5416=3/X5424=3/X5432=3;
                not an account plan: X6461=5/X6466=5/X6471=5/
                X6476=5/X6481=5/X6486=5)

GF
X6933(#1) How is the account invested? Is it all in stocks, all
X6937(#2) in interest earning assets, is it split between these,
X6941(#3) or something else?
X6945(#4)
X6949(#5) IF R SAY "MUTUAL FUND," PROBE FOR WHETHER IT IS A STOCK
X6953(#6) FUND, A BOND FUND, OR ONE SPLIT OVER BOTH TYPES

            1. *ALL IN STOCKS
            2. *ALL IN INTEREST EARNING ASSETS/BONDS
            3. *SPLIT
            4. Real estate
            5. Hedge fund
            6. Annuities
            8. Mineral rights
           -7. *OTHER
            0. Inap. (no current pension benefits: X5313^=1;
                no benefits: X5314<1/less than 2 benefits: X5314<2/
                less than 3 benefits: X5314<3/less than 4 benefits:
                X5314<4/less than 5 benefits: X5314<5/less than 6
                benefits: X5314<6; disabilty benefits: X5316=3/
                X5324=3/X5332=3/X5416=3/X5424=3/X5432=3;
                not an account plan: X6461=5/X6466=5/X6471=5/
                X6476=5/X6481=5/X6486=5)
           ****
              FOR THE PUBLIC DATA SET, CODES 4, 5, 6, 7 AND 8 ARE
              COMBINED WITH CODE -7
           ****

X6934(#1) About what percent is in stocks?
X6938(#2)
X6942(#3) Code percent * 100
X6946(#4)   0. Inap. (no current pension benefits: X5313^=1;
X6950(#5)   no benefits: X5314<1/less than 2 benefits: X5314<2/
X6954(#6)   less than 3 benefits: X5314<3/less than 4 benefits:
                X5314<4/less than 5 benefits: X5314<5/less than 6
                benefits: X5314<6; ; disabilty benefits: X5316=3/
                X5324=3/X5332=3/X5416=3/X5424=3/X5432=3;
                not an account plan: X6461=5/X6466=5/X6471=5/
                X6476=5/X6481=5/X6486=5; investment not split:
                X6933^=3/X6937^=3/X6941^=3/X6945^=3/
                X6949^=3/X6953^=3/)
           ****
              FOR THE PUBLIC DATA SET, ROUNDED TO NEAREST 500 IF
              BETWEEN 250 AND 9750 INCLUSIVE, OTHERWISE IF > 0
              ROUNDED TO NEAREST 100 WITH A TOP-CODE AT 9900
              AND A BOTTOM-CODE AT 100 FOR THOSE VALUES ROUNDED
           ****

X6935(#1) Is any of this stock in a company where (you/your

X6939(#2) [husband/wife/partner]) worked?
X6943(#3)
X6947(#4)   1. *YES
X6951(#5)   5. *NO
X6955(#6)   0. Inap. (no current pension benefits: X5313^=1;
                no benefits: X5314<1/less than 2 benefits: X5314<2/
                less than 3 benefits: X5314<3/less than 4 benefits:
                X5314<4/less than 5 benefits: X5314<5/less than 6
                benefits: X5314<6; ; disabilty benefits: X5316=3/
                X5324=3/X5332=3/X5416=3/X5424=3/X5432=3;
                not an account plan: X6461=5/X6466=5/X6471=5/
                X6476=5/X6481=5/X6486=5; no investment in stocks:
                X6933^=1 or 3/X6937^=1 or 3/X6941^=1 or 3/
                X6945^=1 or 3/X6949^=1 or 3/X6953^=1 or 3)

X6464(#1) Over the past year, how much did (you/your
X6469(#2) [husband/wife/partner]) take from this account?
X6474(#3)
X6479(#4) Code amount
X6484(#5) -1. Nothing
X6489(#6)   0. Inap. (no current pension benefits: X5313^=1;
                no benefits: X5314<1/less than 2 benefits: X5314<2/
                less than 3 benefits: X5314<3/less than 4 benefits:
                X5314<4/less than 5 benefits: X5314<5/less than 6
                benefits: X5314<6; disabilty benefits: X5316=3/
                X5324=3/X5332=3/X5416=3/X5424=3/X5432=3;
                not an account plan: X6461=5/X6466=5/X6471=5/
                X6476=5/X6481=5/X6486=5)

X6465(#1) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X6470(#2) (And how often is that amount received?)
X6475(#3)
X6480(#4) Code frequency
X6485(#5)   4. *Month
X6490(#6)   5. Quarter
            6. *Year
           -1. Nothing
           -7. *Other
            0. Inap. (no current pension benefits: X5313^=1;
                no benefits: X5314<1/less than 2 benefits: X5314<2/
                less than 3 benefits: X5314<3/less than 4 benefits:
                X5314<4/less than 5 benefits: X5314<5/less than 6
                benefits: X5314<6; disabilty benefits: X5316=3/
                X5324=3/X5332=3/X5416=3/X5424=3/X5432=3;
                not an account plan: X6461=5/X6466=5/X6471=5/
                X6476=5/X6481=5/X6486=5)

X6936(#1) Before you started receiving benefits, did (you/your
X6940(#2) [husband/wife/partner]) have an option to choose (regular
X6944(#3) payments for life /a lump sum distribution instead of
X6948(#4) regular payments)?
X6952(#5) IF R WAS NOT ALLOWED A CHOICE, CODE NO.
X6956(#6)
          1. *YES
            5. *NO
            0. Inap. (no current pension benefits: X5313^=1;
                no benefits: X5314<1/less than 2 benefits: X5314<2/
                less than 3 benefits: X5314<3/less than 4 benefits:
                X5314<4/less than 5 benefits: X5314<5/less than 6
                benefits: X5314<6; disabilty benefits: X5316=3/

X5324=3/X5332=3/X5416=3/X5424=3/X5432=3)

X5318(#1) How much is received each month or year?
X5326(#2)
X5334(#3) Code amount
X5418(#4) 0. Inap. (no current pension benefits: X5313^=1;
X5426(#5) no benefits: X5314<1/less than 2 benefits: X5314<2/
X5434(#6) less than 3 benefits: X5314<3/less than 4 benefits:
X5314<4/less than 5 benefits: X5314<5/less than 6
benefits: X5314<6; an account plan: X6461=1/X6466=1/
X6471=1/X6476=1/X6481=1/X6486=1)

X5319(#1) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X5327(#2) (And how often is that amount received?)
X5335(#3)
X5419(#4) Code frequency
X5427(#5) 1. Day
X5435(#6) 2. Week
3. Every two weeks
4. *Month
5. Quarter
6. *Year
8. Lump sum; one payment only/in total
11. Twice per year; every six months
12. Every two months
14. By the piece/job
18. Hour
22. Varies
31. Twice a month
-7. *Other
0. Inap. (no current pension benefits: X5313^=1;
no benefits: X5314<1/less than 2 benefits: X5314<2/
less than 3 benefits: X5314<3/less than 4 benefits:
X5314<4/less than 5 benefits: X5314<5/less than 6
benefits: X5314<6; an account plan: X6461=1/X6466=1/
X6471=1/X6476=1/X6481=1/X6486=1)

X5320(#1) Has this payment been increased when the cost of living has
X5328(#2) increased?
X5336(#3)
X5420(#4) CODE "YES" EVEN IF ADJUSTMENTS ARE NOT REGULAR.
X5428(#5)
X5436(#6) 1. *YES
5. *NO
0. Inap. (no current pension benefits: X5313^=1;
no benefits: X5314<1/less than 2 benefits: X5314<2/
less than 3 benefits: X5314<3/less than 4 benefits:
X5314<4/less than 5 benefits: X5314<5/less than 6
benefits: X5314<6; an account plan: X6461=1/X6466=1/
X6471=1/X6476=1/X6481=1/X6486=1)

X5322(#1) If you were to die, what percent of this payment would your
X5330(#2) (husband/wife/partner) continue to receive or would the
X5338(#3) payments stop?
X5422(#4)
X5430(#5) If your (husband/wife/partner) were to die, what percent of
X5438(#6) this payment would you continue to receive or would the
payments stop?

Code percent * 100
-1. *Stop

-2. Start at a later time, no indication of reduced benefit
-3. Start at a later time, indication of reduced benefit
-4. Lump sum payout
-5. Full amount for limited period
-6. Full amount, no time limit or time period not specified
-7. Other arrangement
 0. Inap. (no current pension benefits: X5313^=1;
    no benefits: X5314<1/less than 2 benefits: X5314<2/
    less than 3 benefits: X5314<3/less than 4 benefits:
    X5314<4/less than 5 benefits: X5314<5/less than 6
    benefits: X5314<6; an account plan: X6461=1/X6466=1/
    X6471=1/X6476=1/X6481=1/X6486=1; no spouse or partner)

X6957(#7) Thinking about the type of plans that accumulate a balance, what is the total balance you (or your [husband/wife/partner]) have in all other such plans from which you make withdrawals? IF THERE ARE NO PLANS OF THIS TYPE, CODE ZERO.

Code amount
-1. Nothing
 0. Inap. (no current pension benefits: X5313^=1; fewer
    than 7 benefits: X5314<7)

X8467(#7) Original amount of plans that accumulate a balance, for Rs who did not provide complete information within the grid structure (see introduction).

Code amount
-1. Nothing
 0. Inap. (no current pension benefits: X5313^=1; fewer
    than 7 benefits: X5314<7)

X6958(#7) Thinking about the type of plans that give regular payments, how much do (you/you and your [husband/wife/partner]) receive per month or year from all other such plans? IF THERE ARE NO PLANS OF THIS TYPE, CODE ZERO.

Code amount
-1. Nothing
 0. Inap. (no current pension benefits: X5313^=1; fewer
    than 7 benefits: X5314<7)

X8468(#7) Original amount of plans that pay a regular benefit for Rs who did not provide complete information within the grid structure (see introduction).

Code amount
-1. Nothing
 0. Inap. (no current pension benefits: X5313^=1; fewer
    than 7 benefits: X5314<7)

X6959(#7) And how often is that amount received?

 1. Day
 2. Week
 3. Every two weeks
 4. *Month
 5. Quarter
 6. *Year
 8. Lump sum; one payment only/in total
11. Twice per year; every six months
12. Every two months

14. By the piece/job
18. Hour
22. Varies
31. *Twice a month
-1. Nothing
-7. *Other
0. Inap. (no current pension benefits: X5313^=1; fewer than 7 benefits: X5314<7)

X8469(#7) Original value of frequency.

1. Day
2. Week
3. Every two weeks
4. *Month
5. Quarter
6. *Year
8. Lump sum; one payment only/in total
11. Twice per year; every six months
12. Every two months
14. By the piece/job
18. Hour
22. Varies
31. *Twice a month
-1. Nothing
-7. *Other
0. Inap. (no current pension benefits: X5313^=1; fewer than 7 benefits: X5314<7)

CASH SETTLEMENTS FROM PAST JOBS

X5501 Have you (or your [husband/wife/partner]) ever received a lump-sum distribution or settlement from a pension or retirement plan of a previous job? Please include such settlements even if they were "rolled over" into a new pension plan, or a Keogh or IRA.

IF YES: Do not include severance pay or worker's compensation.

1. *YES
5. *NO

X5502 (Including the IRA roll-overs you told me about earlier, how/How) many such lump-sum distributions or settlements have you (or your [husband/wife/partner]) received?

Code number
0. Inap. (no setlements: X5501^=1)

X6701 Originally reported value of X5502 (see introduction)

Code number
0. Inap. (no setlements: X5501^=1)

#1 refers to first settlement
#2 refers to second settlement

#3 refers to third settlement
#4 refers to fourth settlement
#5 refers to fifth settlement
#6 refers to sixth settlement
#7 refers to all remaining settlements

X5503(#1) Who received (this/the first) settlement, you or your
X5506(#2) (husband/wife/partner)?
X5509(#3)
X5512(#4) 1. Head (Originally *Respondent)
X5515(#5) 2. *Spouse/partner
X5518(#6) 0. Inap. (no setlements: X5501^=1; no settlements: X5502<1/
less than 2 settlements: X5502<2/less than 3 settlements:
X5502<3/less than 4 settlements: X5502<4/less than 5
settlements: X5502<5/less than 6 settlements: X5502<6)

X5504(#1) What was the amount of this (first) cash settlement?
X5507(#2)
X5510(#3) Code amount
X5513(#4) 0. Inap. (no setlements: X5501^=1; no settlements: X5502<1/
X5516(#5) less than 2 settlements: X5502<2/less than 3 settlements:
X5519(#6) X5502<3/less than 4 settlements: X5502<4/less than 5
settlements: X5502<5/less than 6 settlements: X5502<6)

In what year was (this/the first) cash settlement received?

X5505(#1) Code year (4 digits)
X5508(#2) 0. Inap. (no setlements: X5501^=1; no settlements: X5502<1/
X5511(#3) less than 2 settlements: X5502<2/less than 3 settlements:
X5514(#4) X5502<3/less than 4 settlements: X5502<4/less than 5
X5517(#5) settlements: X5502<5/less than 6 settlements: X5502<6)
X5520(#6)

X7338(#1) Code age
X7340(#2) 0. Inap. (no setlements: X5501^=1; no settlements: X5502<1/
X7342(#3) less than 2 settlements: X5502<2/less than 3 settlements:
X7344(#4) X5502<3/less than 4 settlements: X5502<4/less than 5
X7346(#5) settlements: X5502<5/less than 6 settlements: X5502<6)
X5521(#6)

X7339(#1) Code number of years
X7341(#2) -1. Less than a year
X7343(#3) 0. Inap. (no setlements: X5501^=1; no settlements: X5502<1/
X7345(#4) less than 2 settlements: X5502<2/less than 3 settlements:
X7347(#5) X5502<3/less than 4 settlements: X5502<4/less than 5
X5522(#6) settlements: X5502<5/less than 6 settlements: X5502<6)

X6806(#7) How much in total did you (and your [husband/wife/partner])
receive from all other such settlements?

Code amount
0. Inap. (no setlements: X5501^=1; no settlements: X5502<1/
less than 2 settlements: X5502<2/less than 3 settlements:
X5502<3/less than 4 settlements: X5502<4/less than 5
settlements: X5502<5/fewer than 6 settlements: X5502<6)

X8457(#7) Original value of remaining total for Rs who did not
provide complete informtion within the grid structure (see

introduction).

Code amount
0. Inap. (no setlements: X5501^=1; did not break off early in grid)

What did (you do/you and your[husband/wife/partner] do) with the money from (this/these) settlement(s)
-- did you roll it over into an IRA or another employer's pension plan, did you invest it in some other way, did you spend it on durables, did you spend it in some other way, or did you do something else?

"DURABLES" INCLUDE CARS, FURNITURE, WASHING MACHINES, STEREOS, ETC.
CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN

X6775 *Rolled over into IRA/Rolled over into annuity
X6960 *Rolled over into another employer's pension plan
X6776 *Other investment
X6777 *Durables
X6778 *Other purchases
X6779 *OTHER

1. Checked
5. Not checked
6. Paid bills/debts/living expenses (for X6779 only)
10. Moved to a new location (for X6779 only)
12. Education (for X6779 only)
13. Divorce settlement (for X6779 only)
14. Purchased home (for X6779 only)
0. Inap. (no setlements: X5501^=1)

****
FOR THE PUBLIC DATA SET, CODE 13 IS COMBINED WITH CODE 6
****

FUTURE PENSION BENEFITS

X5601 IN PERSON VERSION:
(SHOW CARD 10)
During the interview, we have covered retirement assets including Keoghs and IRAs, annuities, (current job pensions,) and benefits that may currently be received from Social Security or pensions from past work.

To complete the picture now, please tell me, have you (and your [husband/wife/partner]) earned rights to any other pensions or retirement accounts from a previous employer that you (or your [husband/wife/partner]) will receive or draw on in the future.

TELEPHONE VERSION:
During the interview, we have covered retirement assets including Keoghs and IRAs, annuities, (current job pensions,) and benefits that may currently be received from Social Security or pensions from past work.

To complete the picture now, please tell me, have you (and

your [husband/wife/partner]) earned rights to any other pensions or retirement accounts from a previous employer that you (or your [husband/wife/partner]) will receive or draw on in the future.

DO NOT INCLUDE PENSIONS R MIGHT GET FROM FUTURE JOBS UNLESS RIGHTS TO THE PENSION ARE ALREADY EARNED.

1. *YES
5. *NO

X5602 How many such benefits do you (or your [husband/wife/partner]) expect to receive in the future?

Code number
0. Inap. (no future pensions: X5601^=1)

X6702 Originally reported value of X5602 (see introduction)

Code number
0. Inap. (no future pensions: X5601^=1)

#1 refers to first future pension benefit
#2 refers to second future pension benefit
#3 refers to third future pension benefit
#4 refers to fourth future pension benefit
#5 refers to fifth future pension benefit
#6 refers to sixth future pension benefit
#7 refers to all remaining future pension benefits

X5606(#1) Who expects to receive (this/the largest) benefit?
X5614(#2)
X5622(#3) (IF R ANSWERS DK: Tell me about your benefits first.)
X5630(#4)
X5638(#5) (WE DO NOT CARE WHICH PLAN IS LARGEST, TAKE ANY PLAN.)
X5646(#6)

1. Head (Originally *Respondent)
2. *Spouse/partner
0. Inap. (no future pensions: X5601^=1; no future benefits: X5602<1/ less than 2 future benefits: X5602<2/less than 3 benefits X5602<3/less than 4 benefits: X5602<4/less than 5 benefits: X5602<5/ less than 6 benefits: X5602<6)

GF
X7768(#1) Is this benefit from a past job, the military, a former
X7769(#2) spouse's pension, or something else?
X7770(#3)
X7771(#4)
X7772(#5)
X7773(#6)

1. *Past job pension of R or S/P
2. *Military
3. *Former spouse's pension
-7. *Other
0. Inap. (no future pensions: X5601^=1; no future benefits: X5602<1/ less than 2 future benefits: X5602<2/less than 3 benefits X5602<3/less than 4 benefits: X5602<4/less than 5 benefits: X5602<5/ less than 6 benefits: X5602<6)

X6961(#1) Did (you/your [husband/wife/partner]) have or will (you/[he/she])
X6967(#2) have an option to receive the payments either as a lump-sum
X6973(#3) distribution or as regular payments for life?
X6979(#4)
X6985(#5) 1. *YES
X6991(#6) 5. *NO
           0. Inap. (no future pensions: X5601^=1; no future
              benefits: X5602<1/ less than 2 future benefits:
              X5602<2/less than 3 benefits X5602<3/less than 4
              benefits: X5602<4/less than 5 benefits: X5602<5/
              less than 6 benefits: X5602<6)

X5603(#1) About (this/the largest) benefit, is it a type of plan
X5611(#2) that has an account balance, is it a plan that will pay out
X5619(#3) a regular income for life after retirement, or is it a
X5627(#4) mixture of these two types?
X5635(#5)
X5643(#6)
           1. *Regular income for life
           2. *Account
           3. *Mixture
           0. Inap. (no future pensions: X5601^=1; no future
              benefits: X5602<1/ less than 2 future benefits:
              X5602<2/less than 3 benefits X5602<3/less than 4
              benefits: X5602<4/less than 5 benefits: X5602<5/
              less than 6 benefits: X5602<6)

X7348(#1) When (you retire/your [husband/wife/partner] retires), will
X7350(#2) (you/[he/she]) receive the money in the account
X7352(#3) as a lump sum, will (you/[he/she]) receive regular payments
X7354(#4) as long as (you live/[he/she] lives), will (you/[he/she])
X7356(#5) receive a payment level that (you decide/[he/she] decides,
X7358(#6) or something else?

           1. *Lump sum
           2. *Regular payments for life
           3. *Payment level you decide
           4. Payments for a set period
          -7. *Something else
           0. Inap. (no future pensions: X5601^=1; no future
              benefits: X5602<1/ less than 2 future benefits:
              X5602<2/less than 3 benefits X5602<3/less than 4
              benefits: X5602<4/less than 5 benefits: X5602<5/
              less than 6 benefits: X5602<6; not an account-type
              or mixture plan: X5603=1/X5611=1/X5619=1/X5627=1/X5635=1/
              X5643=1)

X5604(#1) How much is in the account now?
X5612(#2)
X5620(#3) Code amount
X5628(#4) -1. Nothing
X5636(#5) 0. Inap. (no future pensions: X5601^=1; no future
X5644(#6)   benefits: X5602<1/ less than 2 future benefits:
              X5602<2/less than 3 benefits X5602<3/less than 4
              benefits: X5602<4/less than 5 benefits: X5602<5/
              less than 6 benefits: X5602<6; not an account-type
              or mixture plan: X5603=1/X5611=1/X5619=1/X5627=1/X5635=1/
              X5643=1)

X5608(#1) About how much (do you/does [he/she]) expect the payments

X5616(#2) to be?
X5624(#3)
X5632(#4) Code amount
X5640(#5) -1. Nothing
X5648(#6)   0. Inap. (no future pensions: X5601^=1; no future
                benefits: X5602<1/ less than 2 future benefits:
                X5602<2/less than 3 benefits X5602<3/less than 4
                benefits: X5602<4/less than 5 benefits: X5602<5/
                less than 6 benefits: X5602<6; lump sum benefit:
                X7348=1/X7350=1/X7352=1/X7354=1/X7356=1/X7358=1)

X5609(#1) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X5617(#2) (And how often do you expect to receive that amount?)
X5625(#3)
X5633(#4) Code frequency
X5641(#5)   1. Day
X5649(#6)   2. *Week
            3. *Every two weeks
            4. *Month
            5. *Quarter
            6. *Year
            8. *Lump sum; one payment only/in total
           11. *Twice per year; every six months
           12. Every two months
           14. By the piece/job
           18. Hour
           22. Varies
           31. *Twice a month
           -1. Nothing
           -7. *Other
            0. Inap. (no future pensions: X5601^=1; no future
                benefits: X5602<1/ less than 2 future benefits:
                X5602<2/less than 3 benefits X5602<3/less than 4
                benefits: X5602<4/less than 5 benefits: X5602<5/
                less than 6 benefits: X5602<6; lump sum benefit:
                X7348=1/X7350=1/X7352=1/X7354=1/X7356=1/X7358=1)

           When (do you/does your [spouse/partner]) expect to receive
           this pension?

X7751(#1) Code number of years
X7752(#2) -1. Less than a year
X7753(#3)   0. Inap. (no future pensions: X5601^=1; no future
X7754(#4)   benefits: X5602<1/ less than 2 future benefits:
X7755(#5)   X5602<2/less than 3 benefits X5602<3/less than 4
X7756(#6)   benefits: X5602<4/less than 5 benefits: X5602<5/
                less than 6 benefits: X5602<6)

X5607(#1) Code age
X5615(#2)   0. Inap. (no future pensions: X5601^=1; no future
X5623(#3)   benefits: X5602<1/ less than 2 future benefits:
X5631(#4)   X5602<2/less than 3 benefits X5602<3/less than 4
X5639(#5)   benefits: X5602<4/less than 5 benefits: X5602<5/
X5647(#6)   less than 6 benefits: X5602<6)

X7349(#1) Code year (4 digits)
X7351(#2)   0. Inap. (no future pensions: X5601^=1; no future
X7353(#3)   benefits: X5602<1/ less than 2 future benefits:
X7355(#4)   X5602<2/less than 3 benefits X5602<3/less than 4
X7357(#5)   benefits: X5602<4/less than 5 benefits: X5602<5/
X7359(#6)   less than 6 benefits: X5602<6)

GF

X6962(#1) How is the money in this account invested? Is it all in
X6968(#2) stocks, all in interest-earning assets, is it split between
X6974(#3) these, or something else?
X6980(#4)
X6986(#5) IF R SAY "MUTUAL FUND," PROBE FOR WHETHER IT IS A STOCK
X6992(#6) FUND, A BOND FUND, OR ONE SPLIT OVER BOTH TYPES

1. *ALL IN STOCKS
2. *ALL IN INTEREST EARNING ASSETS/BONDS
3. *SPLIT
4. Real estate
5. Hedge fund
6. Annuities
8. Mineral rights
-7. *OTHER
0. Inap. (no future pensions: X5601^=1; no future benefits: X5602<1/ less than 2 future benefits: X5602<2/less than 3 benefits X5602<3/less than 4 benefits: X5602<4/less than 5 benefits: X5602<5/ less than 6 benefits: X5602<6; not an account-type or mixture plan: X5603=1/X5611=1/X5619=1/X5627=1/X5635=1/ X5643=1)

****
FOR THE PUBLIC DATA SET, CODES 4, 5, 6, 7 AND 8 ARE COMBINED WITH CODE -7
****

X6963(#1) About what percent is in stocks?
X6969(#2)
X6975(#3) Code percent * 100
X6981(#4) 0. Inap. (no future pensions: X5601^=1; no future
X6987(#5) benefits: X5602<1/ less than 2 future benefits:
X6993(#6) X5602<2/less than 3 benefits X5602<3/less than 4 benefits: X5602<4/less than 5 benefits: X5602<5/ less than 6 benefits: X5602<6; not an account-type or mixture plan: X5603=1/X5611=1/X5619=1/X5627=1/X5635=1/ X5643=1; investment not split: X6962^=3/X6968^=3/ X6974^=3/X6980^=3/X6986^=3/X6992^=3/)

****
FOR THE PUBLIC DATA SET, ROUNDED TO NEAREST 500 IF BETWEEN 250 AND 9750 INCLUSIVE, OTHERWISE IF > 0 ROUNDED TO NEAREST 100 WITH A TOP-CODE AT 9900 AND A BOTTOM-CODE AT 100 FOR THOSE VALUES ROUNDED
****

X6964(#1) Is any of this stock in a company where (you/your
X6970(#2) [husband/wife/partner]) worked?
X6976(#3)
X6982(#4) 1. *YES
X6988(#5) 5. *NO
X6994(#6) 0. Inap. (no future pensions: X5601^=1; no future benefits: X5602<1/ less than 2 future benefits: X5602<2/less than 3 benefits X5602<3/less than 4 benefits: X5602<4/less than 5 benefits: X5602<5/ less than 6 benefits: X5602<6; not an account-type or mixture plan: X5603=1/X5611=1/X5619=1/X5627=1/X5635=1/ X5643=1; no investment in stocks: X6962^=1 or 3/X6968^=1 or 3/X6974^=1 or 3/X6980^=1 or 3/X6986^=1 or 3/X6992^=1 or 3)

X6965(#1) Over the past year, how much did (you/your [husband/wife/partner])
X6971(#2) take from this account?

X6977(#3)
X6983(#4) Code amount
X6989(#5) -1. Nothing
X6995(#6) 0. Inap. (no future pensions: X5601^=1; no future benefits: X5602<1/ less than 2 future benefits: X5602<2/less than 3 benefits X5602<3/less than 4 benefits: X5602<4/less than 5 benefits: X5602<5/ less than 6 benefits: X5602<6; not an account-type or mixture plan: X5603=1/X5611=1/X5619=1/X5627=1/X5635=1/ X5643=1)

X6966(#1) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X6972(#2) (And how often is that amount received?)
X6978(#3)
X6984(#4) Code frequency
X6990(#5) 1. Day
X6996(#6) 2. Week
3. Every two weeks
4. *Month
5. Quarter
6. *Year
8. Lump sum; one payment only/in total
11. Twice per year; every six months
12. Every two months
14. By the piece/job
18. Hour
22. Varies
31. Twice a month
-7. *Other
0. Inap. (no future pensions: X5601^=1; no future benefits: X5602<1/ less than 2 future benefits: X5602<2/less than 3 benefits X5602<3/less than 4 benefits: X5602<4/less than 5 benefits: X5602<5/ less than 6 benefits: X5602<6; not an account-type or mixture plan: X5603=1/X5611=1/X5619=1/X5627=1/X5635=1/ X5643=1)

X6997(#7) Thinking about all remaining plans that accumulate a balance, what is the total current balance in those plans? IF THERE ARE NO PLANS OF THIS TYPE, CODE ZERO.

Code amount
-1. Nothing
0. Inap. (no future pensions: X5601^=1; fewer than seven future benefits)

X8470(#7) Original value of all remaining other pension plans with an account balance for Rs who did not provide complete information within the grid structure (see introduction).

Code amount
-1. Nothing
0. Inap. (no future pensions: X5601^=1; did not break off early in grid)

X6998(#7) Thinking about all the remaining plans where you (and your [husband/wife/partner]) expect to receive regular payments in the future, how much in total do you (or your [husband/wife/partner] expect to receive? IF THERE ARE NO PLANS OF THIS TYPE, CODE ZERO.

Code amount
-1. Nothing

0. Inap. (no future pensions: X5601^=1; fewer than seven future benefits)

X8471(#7) Original value of all remaining future pension benefits with regular payment for Rs who did not provide complete information within the grid structure (see introduction).

Code amount
-1. Nothing
0. Inap. (no future pensions: X5601^=1; did not break off early in grid)

X6999(#7) (And how often do you expect to receive that amount?)

1. Day
2. *Week
3. *Every two weeks
4. *Month
5. *Quarter
6. *Year
8. *Lump sum; one payment only/in total
11. *Twice per year; every six months
12. Every two months
14. By the piece/job
18. Hour
22. Varies
31. *Twice a month
-1. Nothing
-7. *Other
0. Inap. (no future pensions: X5601^=1; fewer than seven future benefits)

X8472(#7) Original value of frequency.

1. Day
2. *Week
3. *Every two weeks
4. *Month
5. *Quarter
6. *Year
8. *Lump sum; one payment only/in total
11. *Twice per year; every six months
12. Every two months
14. By the piece/job
18. Hour
22. Varies
31. *Twice a month
-1. Nothing
-7. *Other
0. Inap. (no future pensions: X5601^=1; fewer than seven future benefits)

GF
X7360 (Is this pension/Are any of these pensions) part of an IRA, Keogh, or other pension plan you already told me about?

1. *Yes, IRA/Keogh
2. *Yes, pension
3. Pension(s) remain(s) after removing plans reported earlier
5. *No
6. Initially reported "YES, IRA/Keogh," but no apparent link
7. Initially reported "YES, PENSION," but no apparent link
0. Inap. (no future pensions: X5601^=1)

NOTE: All initial YES responses have been reconciled with the IRA/Keogh or pension data and edited out of this grid.

INCOME, SUPPORT, ALIMONY

We have covered many sources of income in this interview. Because of the importance of income in this study, we would like to make sure we have the best overview of the sources of income you (and your family living here) received in 2003.

X5701 Did you (or anyone else) have income from wages and salaries?

IRS FORM 1040 LINE NUMBER: 7

WE WANT TOTAL INCOME FOR THE YEAR, NOT MONTHLY INCOME.

1. *YES
5. *NO

X5702 In total, what was your (family's) annual income from wages and salaries in 2003, before deductions for taxes and anything else?

INCLUDE OVERTIME, BONUSES, AND TIPS.

IRS FORM 1040 LINE NUMBER: 7

Code amount
0. Inap. (no wage income: X5701^=1)

X5703 Did you (or anyone else) have income or losses from a professional practice, business, limited partnership, or farm in 2003 before deductions for taxes and anything else?

IRS FORM 1040 LINE NUMBER: 12,18

WE WANT TOTAL INCOME FOR THE YEAR, NOT MONTHLY INCOME.

1. *YES
5. *NO

X5704 In total, what was your (family's) net annual income from a professional practice, business, limited partnership, or farm in 2003, before deductions for taxes and anything else?

IRS FORM 1040 LINE NUMBER: 12,18

Code amount
-1. Nothing
-2. Negative value inferred from data on business
-9. Other negative value and x5729 negative (public data set only)
0. Inap. (no business income: X5703^=1)

****

FOR THE PUBLIC DATA SET, NEGATIVE VALUES INCLUDING

-2 HAVE BEEN SET TO -9 WHEN X5729 IS NEGATIVE
****

X5705 Did you (or anyone else) have income from non-taxable investments such as municipal bonds?

IRS FORM 1040 LINE NUMBER: 8b

WE WANT TOTAL INCOME FOR THE YEAR, NOT MONTHLY INCOME.

1. *YES
5. *NO

X5706 In total, what was your (family's) annual income from non-taxable investments such as municipal bonds in 2003, before deductions for taxes and anything else?

IRS FORM 1040 LINE NUMBER: 8b

Code amount
0. Inap. (no non-taxable income: X5705^=1)

X5707 Did you (or anyone else) have any other interest income?

IRS FORM 1040 LINE NUMBER: 8a

WE WANT TOTAL INCOME FOR THE YEAR, NOT MONTHLY INCOME.

1. *YES
5. *NO

X5708 In total, what was your (family's) annual income from other interest in 2003, before deductions for taxes and anything else?

IRS FORM 1040 LINE NUMBER: 8a

Code amount
0. Inap. (no other interest income: X5707^=1)

X5709 Did you (or anyone else) have income from dividends?

IRS FORM 1040 LINE NUMBER: 9a

WE WANT TOTAL INCOME FOR THE YEAR, NOT MONTHLY INCOME.

1. *YES
5. *NO

X5710 In total, what was your (family's) annual income from dividends in 2003, before deductions for taxes and anything else?

IRS FORM 1040 LINE NUMBER: 9a

Code amount
0. Inap. (no dividend income: X5709^=1)

X5711 Did you (or anyone else) have income or losses from net gains or losses from the sale of stocks, bonds, or real estate?

IRS FORM 1040 LINE NUMBER: 13a,14

WE WANT TOTAL INCOME FOR THE YEAR, NOT MONTHLY INCOME.

1. *YES
5. *NO

X5712 In total, what was your (family's) annual income from net gains or losses from mutual funds or from the sale of stocks, bonds, or real estate in 2003, before deductions for taxes and anything else?

IRS FORM 1040 LINE NUMBER: 13a,14

Code amount
-1. Nothing
0. Inap. (no capital gains or losses: X5711^=1)

X5713 Did you (or anyone else) have income from net rent, trusts, or royalties from any other investment or business?

IRS FORM 1040 LINE NUMBER: 17

WE WANT TOTAL INCOME FOR THE YEAR, NOT MONTHLY INCOME.

1. *YES
5. *NO

X5714 In total, what was your (family's) annual income from net rent, trusts, or royalties from any other investment or business in 2003, before deductions for taxes and anything else?

IRS FORM 1040 LINE NUMBER: 17

Code amount
-1. Nothing
-9. Negative and x5729 negative (public data set only)
0. Inap. (no rental, trust, or royalty income: X5713^=1)
****
FOR THE PUBLIC DATA SET, NEGATIVE VALUES HAVE BEEN SET TO -9 WHEN X5729 IS NEGATIVE
****

X5715 Did you (or anyone else) have income from unemployment or worker's compensation?

IRS FORM 1040 LINE NUMBER: 19

WE WANT TOTAL INCOME FOR THE YEAR, NOT MONTHLY INCOME.

1. *YES
5. *NO

X5716 In total, what was your (family's) annual income from

unemployment or worker's compensation in 2003, before deductions for taxes and anything else?

IRS FORM 1040 LINE NUMBER: 19

Code amount
0. Inap. (no unemployment income: X5715^=1)

X5717 Did you (or anyone else) have income from child support or alimony which you or your family here received?

IRS FORM 1040 LINE NUMBER: 11

WE WANT TOTAL INCOME FOR THE YEAR, NOT MONTHLY INCOME.

1. *YES
5. *NO

X5718 In total, what was your (family's) annual income from child support or alimony which you or your family here received in 2003, before deductions for taxes and anything else?

IRS FORM 1040 LINE NUMBER: 11

Code amount
0. Inap. (no child support or alimony income: X5717^=1)

X5719 Did you (or anyone else) have income from TANF, food stamps, or other forms of welfare or assistance such as SSI?

WE WANT TOTAL INCOME FOR THE YEAR, NOT MONTHLY INCOME.

1. *YES
5. *NO

X5720 In total, what was your (family's) annual income from TANF, food stamps, or other forms of welfare or assistance such as SSI in 2003, before deductions for taxes and anything else?

Code amount
0. Inap. (no welfare income: X5719^=1)

GF
X5721 Did you (or anyone else) have income from Social Security or other pensions, annuities, or other disability or retirement programs?

IRS FORM 1040 LINE NUMBER: 16a,20a

WE WANT TOTAL INCOME FOR THE YEAR, NOT MONTHLY INCOME.

DO NOT INCLUDE SSI -- THIS SHOULD BE INCLUDED IN THE NEXT QUESTION ON WELFARE AND ASSISTANCE.

1. *YES
5. *NO

X5722 (Including the retirement income you told me about, in/In) total, what was your (family's) net income from Social Security or other pensions, annuities, or other disability or retirement programs in 2003, before deductions for taxes and anything else? (Please do not include withdrawals from IRAS, 401(k)s and other such retirement accounts.)

IRS FORM 1040 LINE NUMBER: 16a,20a

Code amount
0. Inap. (no Social Security, pension, or annuity income: X5721^=1)

X5723 Did you (or anyone else) have income from any other sources?

IRS FORM 1040 LINE NUMBER: 15a,21

WE WANT TOTAL INCOME FOR THE YEAR, NOT MONTHLY INCOME.

1. *YES
5. *NO

X5725 What other sources?

1. Settlements; from lawsuits, divorce, insurance
2. Gambling winnings; prize money
3. Education scholarships or grants (not including loans); G.I. Bill; "fellowships"
4. Honorarium
7. Agricultural support payments; rural housing subsidy
11. "IRA", n.f.s.; IRA/401(k) withdrawal; withdrawal from deferred compensation account and not reported elsewhere as an IRA or pension withdrawal
12. Inheritance/gifts
13. Other help/support from relatives
14. Repayment of debts
15. Income tax refund
21. Care of foster child in the home
22. Housing subsidy/rent paid by a government agency or employer
23. Trustee fee; executor fee
24. Director's fee
25. Misc. other fees (e.g., fee for guaranteeing a loan, jury duty)
28. Gift or support, n.e.c.
29. Amount of loan forgiven
30. Sale of asset (coding as capital gain/loss has priority at X5711/12); combined interest and principal on notes/loans (other than X5707/08)
31. Alaska Permanent Fund
32. Payment from former employer (other than X5721/22)
35. Foreign earned income; Form 2555 income
36. Net operating loss carryforward
40. Referral fee
0. Inap. (no other income: X5723^=1)

NOTE: In contrast to earlier years of the SCF, the 2004 SCF does not include withdrawals from IRA's and other tax deferred pension accounts in "other" income. To create a measure comparable to that in the earlier surveys, users should add in the amount of withdrawals

from IRAs and tax-deferred pension accounts to X5724:
X5724=X5724+X6558+X6566+X6574+MAX(0,X6464)+MAX(0,X6469)+
MAX(0,X6474)+MAX(0,X6479)+MAX(0,X6484)+MAX(0,X6489)+
MAX(0,X6965)+MAX(0,X6971)+MAX(0,X6977)+MAX(0,X6983)+
MAX(0,X6989)+MAX(0,X6995).
****
FOR THE PUBLIC DATA SET, CODE 2 IS COMBINED WITH
CODE 1; CODE 23 IS COMBINED WITH CODE 24; CODE 21
IS COMBINED WITH CODE 22; CODE 29 IS COMBINED WITH
CODE 28; CODE 30 IS COMBINED WITH CODE 32; CODE 35
IS COMBINED WITH CODE 36; CODE 40 IS COMBINED WITH
CODE 25; CODES 3, 4, AND 31 ARE COMBINED WITH CODE
-7
****

GF
X5724 (Other than withdrawals from account-type pensions or IRAs you told me about earlier in the interview, in/In) total, what was your (family's) annual income from any other sources in 2003, before deductions for taxes and anything else?

IRS FORM 1040 LINE NUMBER: 15a,21

Code amount
-1. Nothing
-9. Negative and x5729 negative (public data set only)
0. Inap. (no other income: X5723^=1)
****
FOR THE PUBLIC DATA SET, NEGATIVE VALUES HAVE BEEN SET
TO -9 WHEN X5729 IS NEGATIVE
****

X7361 I would like to confirm that your total 2003 income from all

I would like to confirm that your family's total 2003 income from all

sources was {X5702+X5704+X5706+X5708+X5710+X5712+X5714+
X5716+X5718+X5720+X5722+X5724}.

Is that correct?

1. *YES
5. *NO
0. Inap. (at least one value in {J5702,J5704,J5706,
J5708,J5710,J5712,J5714,J5716,J5718,J5720,J5722,J5724}
>=90)

X5729 What would be the correct total?

How much was the total income you received in 2003 from all sources, before taxes and other deductions were made?

How much was the total income you and your family living here received in 2003 from all sources, before taxes and other deductions were made?

Code amount
-1. Nothing
-9. Negative (public data set only)

NOTE: if X7361=1, the computed total is held in X5729.
NOTE: in the public version of the data set, the X7361 may be YES, but the value of the income in X5729 may not be equal to X5702+X5704+X5706+X5708+X5710+X5712+X5714+X5716+X5718+X5720+X5722+X5724 because of various operations applied to the data for disclosure avoidance. The details of this operation cannot be revealed, but a general description of the process is available in the papers cited in the introduction to this codebook.

****
FOR THE PUBLIC DATA SET, NEGATIVE VALUES HAVE BEEN SET TO -9
****

X7650 Is this income unusually high or low compared to what you would expect in a "normal" year, or is it normal?

1. *High
2. *Low
3. *Normal

NOTE: some respondents reported that their 2003 income was unusually high (low), but gave a normal income figure at X7362 that was higher (lower). These cases appear to be ones where the frame of reference for "normal" has shifted: e.g., a student made an unusually large amount last year as a student, but in a full-time job now makes more.

Why is that?

X6765 Code reason income unusually high

1. Capital gains
2. Sale of assets
3. Higher business/self-employment income
4. Higher return on investments
5. Worked more; worked overtime; took second job; started working
9. Pension settlement
10. Other settlement
11. Bonus; other unusual compensation from an employer
12. Inheritance, executor fee
13. Good weather, good crop
14. Took more money out of business
15. Good economy, n.e.c.
16. Unexpected income, n.e.c.
17. Change in household composition
18. Salary increase/higher salary; promotion
19. Social security/retirement/support payments began or increased
21. Loans payed off
22. Changed jobs
23. Qualified for unemployment
24. Less able to work now; ill since then;
30. Scholarship
31. Support/gifts
-7. Other
0. Inap. (income not unusually high: X7650^=1)

****
FOR THE PUBLIC DATA SET, CODE 12 IS COMBINED WITH CODE 10
****

X6766 Code reason income unusually low

1. Low business/self-employment income
2. Low returns on investments
3. Worked less; no overtime; laid off; fired; other not working in past
4. Illness; disability
5. In school
6. Stopped working: child
7. Stopped working: retired
8. Stopped working: other
9. Current pension or other type of income not started yet
10. Depreciation
11. Business/job startup; business expansion
12. Bad weather, bad crop, other natural occurence
13. Took less money out of business; compensation deferred
14. Bad economy, n.e.c.
15. Change in household composition
16. Charitable donation made
17. Decrease in benefits
18. Legal expenses/law suit
19. Not enough tax write-offs/tax problems
20. Bankruptcy
21. Lower salary/wages
22. Capital loss
23. Moved
24. Social security/retirement/support payments stopped or decreased
25. Divorce: spouse died
26. Inflation
27. Took pay cut
-7. Other
0. Inap. (income not unusually low: X7650^=2)

****

FOR THE PUBLIC DATA SET, CODE 20 IS COMBINED WITH 14; CODE 21 IS COMBINED WITH CODE 19

****

X7362 About what would your total income have been if it had been a normal year?

Code amount

-9. Negative
0. inap. (income normal: X7650=3)

****

FOR THE PUBLIC DATA SET, NEGATIVE VALUES HAVE BEEN SET TO -9

****

X304 Over the past five years, did your total income go up more than prices, less than prices, or about the same as prices?

Over the past five years, did your total family income go up more than prices, less than prices, or about the same as prices?

1. *Up more
2. *Up less
3. *About the same

X7364 Over the next year, do you expect your total income to go up more than prices, less than prices, or about the same as prices?

Over the next year, do you expect your total family income to go up more than prices, less than prices, or about the same as prices?

1. *Up more
2. *Up less
3. *About the same

X7586 At this time, do you have a good idea of what your income for next year will be?

At this time, do you have a good idea of what your family's income for next year will be?

1. *YES
5. *NO

X7366 Do you usually have a good idea of what your next year's income will be?

Do you usually have a good idea of what your family's next year's income will be?

1. *YES
5. *NO

X5731 During 2003, did you pay any alimony, separation payments, or child support?

During 2003, did you or anyone in your family living here pay any alimony, separation payments, or child support?

1. *YES
5. *NO

X5732 Altogether, how much alimony and/or child support did you pay in 2003?

Altogether, how much alimony and/or child support did you and your family pay in 2003?

Code amount
0. Inap. (no alimony: X5731^=1)

X5733 During 2003, did you (or anyone in your family living here) provide any (other) financial support for relatives or friends who do not live here?

Please do not include alimony or child support. INCLUDE SUBSTANTIAL GIFTS.

1. *YES
5. *NO

X5734 How much support did you pay?

How much support did you and your family pay?

Code amount
0. Inap. (no support given: X5733^=1)

To whom was this support given?

CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN

X5735 *Children under 18

X5736 *Children 18 and over

X5737 *Parents (In-Law)

X5738 *Grandchildren

X5739 *Grandparents

X5740 *Siblings (In-Law)

X5741 *Niece/Nephew

X5742 *Friend

X5743 *Other

1. Checked (only for X5735-X5742)
5. Not checked
9. Ex-spouse (will be edited out if same as payments to separated spouse reported at X5925 or spouse version) (X5743 only)
10. Other relatives; "family", n.f.s. (X5743 only)
11. Aunt/Uncle (X5743 only)
25. Former employee (X5743 only)
0. Inap. (no support given: X5733^=1)

X5744 Did you or your (husband/wife/partner) file, or do you expect to file, a Federal Income tax return for 2003?

Did you file, or do you expect to file, a Federal Income tax return for 2003?

RETURNS FOR 2003 WOULD NORMALLY HAVE BEEN FILED IN 2004.

1. *YES - FILED
5. *NO - DO NOT EXPECT TO FILE
6. *YES - NOT YET FILED

X5746 Did you and your (husband/wife/partner) file a joint return, did you file separately, or did only one of you file?

Will you and your (husband/wife/partner) file a joint return, will you file separately, or will only one of you file?

1. *Filed jointly
2. *Filed separately
3. *Only R Filed
4. *Only Spouse/Partner Filed
0. Inap. (did not file and does not expect to do so: X5744=5; no spouse)

#1 refers to joint return
#2 refers to separate return for head
#3 refers to separate return for spouse/partner

Did you and your (husband/wife/partner) file a schedule C, E, or F with your return?

Will you and your (husband/wife/partner) file a schedule C, E, or F with your return?

Did you file a schedule C, E, or F with your return?

Will you file a schedule C, E, or F with your return?

Did your (spouse/partner) file a schedule C, E, or F with (his/her) return?

CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN
SCHEDULE C IS FOR SELF EMPLOYMENT INCOME.
SCHEDULE E IS FOR REAL ESTATE, PARTNERSHIP, S CORP., ROYALTY, AND TRUST INCOME.
SCHEDULE F IS FOR FARM INCOME.

X5747(#1) *Schedule C
X7758(#2)
X7762(#3)

X5748(#1) *Schedule E
X7759(#2)
X7763(#3)

X5749(#1) *Schedule F
X7760(#2)
X7764(#3)

X5750(#1) None of these; originally *No
X7761(#2)
X7765(#3)

1. Checked
5. Not checked
0. Inap. (did not file and does not expect to do so: X5744=5; filed separately: X5746=2; only R filed: X5746=3; only spouse filed: X5746=4
/did not file and does not expect to do so: X5744=5; filed jointly: X5746=1; only spouse filed: X5746=4;
/did not file and does not expect to do so: X5744=5; filed jointly: X5746=1; only R filed: X5746=3; no spouse)

X7367(#1) Did you itemize deductions?
X7368(#2)
X7369(#3) Will you itemize deductions?

Did (he/she) itemize deductions on the return?

Will (he/she) itemize deductions on the return?

1. *YES
5. *NO

0. Inap. (did not file and does not expect to do so:
X5744=5; filed separately: X5746=2; only R filed:
X5746=3; only spouse filed: X5746=4
/did not file and does not expect to do so: X5744=5;
filed jointly: X5746=1; only spouse filed: X5746=4;
/did not file and does not expect to do so: X5744=5;
filed jointly: X5746=1; only R filed: X5746=3;
no spouse)

GF
X5751(#1) What was you and your (husband/wife/partner)'s total adjusted
X7651(#2) gross income (AGI) on your 2003 tax return?
X7652(#3) IRS FORM 1040, LINE 34.

What will be you and your (husband/wife/partner)'s total
adjusted gross income (AGI) on your 2003 tax return? (What
do you think it will be?)
IRS FORM 1040, LINE 34.

What was your total adjusted gross income (AGI) on your
2003 tax return?
IRS FORM 1040, LINE 34.

What will be your total adjusted gross income (AGI) on your
2003 tax return? (What do you think it will be?)
IRS FORM 1040, LINE 34.

What was (his/her) total adjusted gross income (AGI) on
(his/her) 2003 tax return?
IRS FORM 1040, LINE 34.

What will be (his/her) total adjusted gross income (AGI) on
(his/her) 2003 tax return? (What do you think it will be?)
IRS FORM 1040, LINE 34.

AGI IS TOTAL INCOME BEFORE ITEMIZED AND PERSONAL DEDUCTIONS
ARE REMOVED

Code amount
-1. Nothing
-9. Negative
0. Inap. (did not file and does not expect to do so:
X5744=5; filed separately: X5746=2; only R filed:
X5746=3; only spouse filed: X5746=4
/did not file and does not expect to do so: X5744=5;
filed jointly: X5746=1; only spouse filed: X5746=4;
/did not file and does not expect to do so: X5744=5;
filed jointly: X5746=1; only R filed: X5746=3;
no spouse)
****
FOR THE PUBLIC DATA SET, NEGATIVE VALUES HAVE BEEN SET
TO -9
****

INHERITANCES AND CHARITABLE CONTRIBUTIONS

X5801 Including any gifts or inheritances you may have already
told me about, have you (or your [husband/wife/partner])
ever received an inheritance, or been given substantial

assets in a trust or in some other form?

IF YES: Please do not include inheritances from a deceased spouse.

1. *YES
5. *NO

X5802 How many of these have you or your (husband/wife/partner) ever received?

How many of these have you ever received?

Code number
0. Inap. (no inheritances: X5801^=1)
****
FOR THE PUBLIC DATA SET, TOP-CODED AT 5
****

X6703 Originally reported value of X5802 (see introduction)

Code number
0. Inap. (no inheritances: X5801^=1)
****
FOR THE PUBLIC DATA SET, TOP-CODED AT 5
****

#1 refers to the first gift/inheritance
#2 refers to the second gift/inheritance
#3 refers to the third gift/inheritance
#4 refers to all remaining gifts/inheritances

X5803(#1) Was that an inheritance, a trust, or what?
X5808(#2)
X5813(#3) Thinking about the largest of these, was that an inheritance, a trust, or what?

1. *INHERITANCE; insurance
2. *TRUST
3. *TRANSFER/GIFT
6. *INHERITED TRUST
-7. *OTHER
0. Inap. (no inheritances: X5801^=1; no inheritances: X5802<1/less than 2 inheritances: X5802<2/less than 3 inheritances: X5802<3)

NOTE: the large number of -7 codes for this variable reflect a programming error that cause the verbatim response to the question to be skipped.
****
FOR THE PUBLIC DATA SET, CODE 6 IS COMBINED WITH CODE 1
****

X5804(#1) What was its approximate value at the time it was received?
X5809(#2)
X5814(#3) IF R RECEIVED A TRUST OVER SOME PERIOD, INCLUDE ALL THE MONEY PUT INTO THE TRUST.

Code amount
0. Inap. (no inheritances: X5801^=1; no inheritances: X5802<1/less than 2 inheritances: X5802<2/less than 3 inheritances: X5802<3)

X5805(#1) In what year was it received?
X5810(#2)
X5815(#3) IF R RECEIVED A TRUST OVER SOME PERIOD, RECORD THE EARLIEST DATE.

Code year (4 digits)
0. Inap. (no inheritances: X5801^=1; no inheritances: X5802<1/less than 2 inheritances: X5802<2/less than 3 inheritances: X5802<3)

****
FOR THE PUBLIC DATA SET, BOTTOM-CODED AT X8095-60 AND THEN ROUNDED TO NEAREST 5.
IF ROUNDED VALUE > 2004, THEN VALUE IS TRUNCATED AT 2004.
****

X5806(#1) From whom was it received?
X5811(#2)
X5816(#3) Code person
1. *Grandparent
2. *Parent
3. *Child
4. *Aunt/Uncle
5. *Sibling
6. *Friend
12. Government settlement; compensation
25. Family, n.e.c.
30. Divorced former spouse
-7. *Other
0. Inap. (no inheritances: X5801^=1; no inheritances: X5802<1/less than 2 inheritances: X5802<2/less than 3 inheritances: X5802<3)

****
FOR THE PUBLIC DATA SET, CODE 30 HAS BEEN COMBINED WITH CODE 25
****

X5818(#4) How much altogether were any others you have received?

Code amount
0. Inap. (no inheritances: X5801^=1; less than 4 inheritances: X5802<4)

X8451(#4) Original value of remaining total for Rs who did not provide complete information within the grid structure (see introduction)

Code amount
0. Inap. (no inheritances: X5801^=1; did not break off early in grid)

X5819 Do you or your (husband/wife/partner) expect to receive a substantial inheritance or transfer of assets in the future?

Do you expect to receive a substantial inheritance or transfer

of assets in the future?

1. *YES
5. *NO

X5821 About how much do you expect?

Code amount
0. Inap. (no expected future inheritance: X5819^=1)

X5822 During 2003, did you make charitable contributions of money or property totaling $500 or more?

During 2003, did you or anyone in your family living here make charitable contributions of money or property totaling $500 or more?

Please do not include political contributions.

DO NOT INCLUDE CONTRIBUTIONS OF TIME.

1. *YES
5. *NO

X5823 Roughly, how much did you contribute?

Roughly, how much did your family contribute?

Code amount
0. Inap. (no charitable contributions: X5822^=1)

GF
X7098 Do you have any sort of charitable trust or foundation?

Do you or your family living there have any sort of charitable trust or foundation?

EXCLUDE CHARITABLE REMAINDER TRUSTS

1. *YES
5. *NO

GF
X7099 What is the current value of the trust or foundation?

Code amount
0. Inap. (no charitable trust or foundation: X7098^=1)

X7662 During 2003, did you volunteer an average of one hour or more a week to any charitable organizations?

During 2003, did you or anyone in your family living here volunteer an average of one hour or more a week to any charitable organizations?

IF YES: Please do not include time volunteered for political causes.

1. *YES
5. *NO

X5824 Some people think it is important to leave an estate or inheritance to their surviving heirs, while others don't. Which is closer to your

you and your (husband/wife/partner)'s feelings? Would you say it is very important, important, somewhat important, or not important?

feelings? Would you say it is very important, important, somewhat important, or not important?

1. *Very Important
2. *Important
3. *R and SP/PARTNER DIFFER
4. *Somewhat Important
5. *Not Important

X5825 Do you and your (spouse/partner) expect to leave a sizable estate to others?

Do you expect to leave a sizable estate to others?

1. *Yes
3. *POSSIBLY
5. *no

DEMOGRAPHIC CHARACTERISTICS

#1 refers to characteristics of head
#2 refers to characteristics of spouse/partner

For the last part of the interview I will be asking some questions about (your/you and your wife's) education, family background and health insurance coverage.

For the last part of the interview I will be asking some questions about (your/you and your wife's) education, family background and health insurance coverage and a few questions about the other people in your household.

X5901(#1) What is the highest grade of school or year of college you
X6101(#2) completed?

I'd like to ask you some questions about your (husband/wife/partner)'s background.
What is the highest grade of school or year of college (he/she) completed?

RECORD THE HIGHEST LEVEL OF EDUCATION COMPLETED, NOT THE TIME IT TOOK TO COMPLETE IT. DO NOT INCLUDE TRADE SCHOOLS AS COLLEGE.

-1. No grades completed
1. *1ST GRADE

2. *2ND GRADE
3. *3RD GRADE
4. *4TH GRADE
5. *5TH GRADE
6. *6TH GRADE
7. *7TH GRADE
8. *8TH GRADE
9. *9TH GRADE
10. *10TH GRADE
11. *11TH GRADE
12. *12TH GRADE
13. *1 YEAR OF COLLEGE
14. *2 YEARS OF COLLEGE
15. *3 YEARS OF COLLEGE
16. *4 YEARS OF COLLEGE
17. *GRADUATE SCHOOL
0. Inap. (/no spouse)

GF

X5902(#1) Did you get a high school diploma or pass a high school
X6102(#2) equivalency test? Was that a diploma, GED or other equivalency program?

Did (he/she) get a high school diploma or pass a high school equivalency test? Was that a diploma, GED or other equivalency program?

1. *YES, DIPLOMA
2. *YES, GED or other EQUIVALENCY PROGRAM
5. NO, *NEITHER
0. Inap. (/no spouse; more than 12 years of education: X5901>12/X6101>12)

X5903(#1) Since completing your formal education, have you had
X6103(#2) on-the-job training or other vocational training lasting 100 hours or more?

Since completing (his/her) formal education, has (he/she) had on-the-job training or other vocational training lasting 100 hours or more?

1. *YES
5. *NO
0. Inap. (/no spouse; more than 12 years of education: X5901>12/X6101>12)

X5904(#1) Did you get a college degree?
X6104(#2) Did (he/she) get a college degree?

DO NOT INCLUDE CERTIFICATES FROM TRADE SCHOOLS AS A COLLEGE DEGREE.

1. *YES
5. *NO
0. Inap. (/no spouse; 12 years or less of education: X5901<=12/X6101<=12)

X5905(#1) What is the highest degree you have earned?
X6105(#2) What is the highest degree (he/she) earned?

INTERVIEWER: WE WANT THE DEGREE, NOT A LICENSE

Code degree
1. *Associate's; and other junior college degree
2. *Bachelor's
3. *MA/MS; and other master's except MBA
9. *MBA
4. *Ph.D; including post-doctorate
5. *MD; DDS/DMD; Doctor of Osteopathy
6. *Law; JD
10. Nursing degree (RN, LPN)
11. Other certificate, Chiropractic, Naprapathy, Homeopathy, Pharmacology, teaching certificate
12. Other doctorate (DVM, Doctor of Divinity, etc.)
-7. *Other
0. Inap. (/no spouse; 12 years or less of education: X5901<=12/X6101<=12; did not get a degree: X5904^=1/ X6104^=1)

****
FOR THE PUBLIC DATA SET, CODE 9 IS COMBINED WITH CODE 3; CODES 5, 6, AND 12 ARE COMBINED WITH CODE 4; CODE 10 IS COMBINED WITH CODE 11
****

X5906(#1) Have you ever been in the military service?
X6106(#2)
Has (he/she) ever been in the military service?

INCLUDE ONLY SERVICE IN U.S. MILITARY OR NATIONAL GUARD.

1. *YES
5. *NO
0. Inap. (/no spouse)

X7004 Do you consider yourself to be Hispanic or Latino in culture or origin?

1. *YES
5. *NO

X6809 X6810 X6811 X6812 X6813 X6814

IN PERSON VERSION:
(SHOW CARD 12)
Please look at this card. Which of these categories do you feel best describe you: (white, black or African-American, Hispanic or Latino, Asian, American Indian or Alaska Native, Hawaiian Native or other Pacific Islander, or another race?)

TELEPHONE VERSION:
Which of these categories do you feel best describe you: white, black or African-American, Hispanic or Latino, Asian, American Indian or Alaska Native, Hawaiian Native or other Pacific Islander, or another race?

CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN

1. *WHITE; (INCLUDE MIDDLE EASTERN/ARAB WITH WHITE); Caucasian
2. *BLACK/AFRICAN-AMERICAN
3. *HISPANIC/LATINO
4. *ASIAN

5. *AMERICAN INDIAN/ALASKA NATIVE
6. *NATIVE HAWAIIAN/PACIFIC ISLANDER
-7. *OTHER

****

FOR THE PUBLIC DATA SET:
ONLY X6809 AND X6810 ARE INCLUDED.
FOR X6809, CODES 4, 5, AND 6 ARE
COMBINED WITH CODE -7.
IF AN ADDITIONAL RESPONSE WAS GIVEN IN X6810-X6814,
X6810 IS SET TO 1; OTHERWISE X6810 IS SET TO 5.

****

NOTE: This question was asked only of the designated respondent (if X8000=5, this person is the head, otherwise it is the spouse/partner)
NOTE: CARD 12 contains the following text printed in a vertical column: "Native American; Eskimo; Aleut," Asian; Pacific Islander," "Hispanic," "Black; African American," "White," "Other."

X5910 Now I'd like to ask some questions about your family living elsewhere. Altogether, including children from previous marriages and adopted

children, how many sons and daughters do you or your (husband/wife/partner) have who do not live with you?

children, how many sons and daughters do you have who do not live with you?

INCLUDE ONLY LIVING CHILDREN/STEP-CHILDREN

Code number
-1. None

****

FOR THE PUBLIC DATA SET, TOP-CODED AT 10

****

X5911 How many of them are 25 or older?

Is that child 25 or older?

Code number
-2. *ALL OF THEM
-1. *NONE
0. Inap. (no children who do not live with R: X5910=-1)

****

FOR THE PUBLIC DATA SET, TOP-CODED AT 5

****

X5912 How many of them are less than 18 years old?

Is that child less than 18 years old?

Code number
-2. *ALL OF THEM
-1. *NONE
0. Inap. (no children who do not live with R: X5910=-1)

****

FOR THE PUBLIC DATA SET, TOP-CODED AT 5

****

X5913(#1) How many living brothers and sisters do you have?
X6109(#2)

How many living brothers and sisters does (he/she) have?

DO NOT INCLUDE STEP- OR HALF-SISTERS/BROTHERS
DO NOT INCLUDE SISTERS-IN-LAW/BROTHERS-IN-LAW

Code number
-1. None
****
FOR THE PUBLIC DATA SET, TOP-CODED AT 6
****

X5914(#1) How many of them are older than (you/him/her)?
X6110(#2)

Is he or she older than (you/him/her)?

Code number
-2. *ALL OF THEM
-1. *NONE OF THEM
0. Inap. (no siblings: X5913=-1/X6109=-1;/no spouse or partner:X102^=2 or 3)
****
FOR THE PUBLIC DATA SET, TOP-CODED AT 6
****

How many years have you been married to your current spouse?

How many years have you been living with your partner?

X7370(#1) Code number of years
-1. Less than a year
0. Inap. (neither married nor living with a partner: X8023^=1 or 2 and X7002^=1)
****
NOT INCLUDED IN THE PUBLIC DATA SET
****

X7371(#1) Code age
0. Inap. (neither married nor living with a partner: X8023^=1 or 2 and X7002^=1)
****
NOT INCLUDED IN THE PUBLIC DATA SET
****

X8005(#1) Code year (4 digits)
0. Inap. (neither married nor living with a partner: X8023^=1 or 2 and X7002^=1)
****
FOR THE PUBLIC DATA SET, ROUNDED TO NEAREST 2 AND THEN BOTTOM-CODED AT X8095-60 AND TOP-CODED AT 2005
****

X7372(#1) What is your current legal marital status? Are you
X7018(#2) married, separated, divorced, widowed, or have you never been married?

1. *MARRIED

3. *SEPARATED
4. *DIVORCED
5. *WIDOWED
6. *NEVER MARRIED
0. Inap. (/no spouse or partner: X102^=2 or 3)

X6767(#1) Recode: number of years in previous marriage.
X6768(#2)

Code number of years
-1. Less than a year
0. Inap. (not separated, widowed, or divorced: X8023^=3, 4, or 5 and X7372^=3, 4, or 5; R married and living with a parter: X8023=2 and X7372=1/Sp Married and living with a partner: X8023=2 & X7018=1; no spouse or partner)

****
FOR THE PUBLIC DATA SET, TOP-CODED AT 60
****

In what year were you separated from your spouse?

In what year were you divorced?

In what year were you widowed?

In what year did your spouse start living somewhere else?

In what year were you separated, divorced, or widowed?

X8007(#1) Code year (4 digits)
0. Inap. (not separated, widowed, or divorced: X8023^=3, 4, or 5 and X7372^=3, 4, or 5)

****
FOR THE PUBLIC DATA SET, ROUNDED TO NEAREST 2 AND THEN BOTTOM-CODED AT X8095-60 AND TOP-CODED AT 2005
****

X7373(#1) Code age
0. Inap. (not separated, widowed, or divorced: X8023^=3, 4, or 5 and X7372^=3, 4, or 5)

****
NOT INCLUDED IN THE PUBLIC DATA SET
****

X7374(#1) Code number of years ago
-1. Less than a year
0. Inap. (not separated, widowed, or divorced: X8023^=3, 4, or 5 and X7372^=3, 4, or 5)

****
NOT INCLUDED IN THE PUBLIC DATA SET
****

In what year did your current marriage begin?

In what year did that marriage begin?

X8008(#1) Code year
0. Inap. (not separated, widowed, or divorced and not married but living with a partner: X8023^=3, 4, or 5 and X7372^=3, 4, or 5 and [X8023^=1 or X7002^=1] and

[X8023^=2 or X7372^=1])
****
NOT INCLUDED IN THE PUBLIC DATA SET
****

X7375(#1) Code age
0. Inap. (not separated, widowed, or divorced and not married but living with a partner: X8023^=3, 4, or 5 and X7372^=3, 4, or 5 and [X8023^=1 or X7002^=1] and [X8023^=2 or X7372^=1])
****
NOT INCLUDED IN THE PUBLIC DATA SET
****

X7376(#1) Code number of years
-1. Less than a year
0. Inap. (not separated, widowed, or divorced and not married but living with a partner: X8023^=3, 4, or 5 and X7372^=3, 4, or 5 and [X8023^=1 or X7002^=1] and [X8023^=2 or X7372^=1])
****
NOT INCLUDED IN THE PUBLIC DATA SET
****

In what year was your (husband/wife/partner) (separated/divorced/widowed)?

X8016(#2) Code year (4 digits)
0. Inap. (partner not separated, widowed, or divorced: X7018^=3, 4, or 5)
****
NOT INCLUDED IN THE PUBLIC DATA SET
****

X7383(#2) Code age
0. Inap. (partner not separated, widowed, or divorced: X7018^=3, 4, or 5)
****
NOT INCLUDED IN THE PUBLIC DATA SET
****

X7384(#2) Code number of years ago
-1. Less than a year
0. Inap. (partner not separated, widowed, or divorced: X7018^=3, 4, or 5)
****
NOT INCLUDED IN THE PUBLIC DATA SET
****

In what year did your partner's current marriage begin?

In what year did that marriage begin?

X8017(#2) Code year (4 digits)
0. Inap. (partner not currently married, separated, divorced, or widowed: X7018^=1, 3, 4, or 5)
****
NOT INCLUDED IN THE PUBLIC DATA SET
****

X7385(#2) Code age
0. Inap. (partner not currently married, separated,

divorced, or widowed: X7018^=1, 3, 4, or 5)
****
NOT INCLUDED IN THE PUBLIC DATA SET
****

X7386(#2) Code number of years ago
-1. Less than a year
0. Inap. (partner not currently married, separated, divorced, or widowed: X7018^=1, 3, 4, or 5)
****
NOT INCLUDED IN THE PUBLIC DATA SET
****

X5925(#1) Do you receive support from your (husband/wife), do you pay
X7387(#2) support, or is there no support involved?

Do you receive support from your wife, do you pay support, or is there no support involved?

Do you receive support from your husband, do you pay support, or is there no support involved?

Does your partner receive support from his wife, does he pay support, or is there no support involved?

Does your partner receive support from her husband, does she pay support, or is there no support involved?

1. *Receive Support
2. *No Support Involved
3. *Pay Support
0. Inap. (not married and living with partner, and not separated: X8023^=1 and X7372^=1 and X8023^=3 and X7372^=3/no partner or partner not married or separated: [X8023^=2 and X7002^=1] or [(X8023=2 or X7002=2) and X7018=1 or 3])

X5926(#1) How much do you receive?
X6650(#2)
How much does (he/she) receive?

Code amount
0. Inap. (not married and living with partner, and not separated: X8023^=1 and X7372^=1 and X8023^=3 and X7372^=3/no partner or partner not married or separated: [X8023^=2 and X7002^=1] or [(X8023=2 or X7002=2) and X7018=1 or 3]; does not receive support: X5925^=1/X7387^=1)
****
NOT INCLUDED IN THE PUBLIC DATA SET
****

X5927(#1) INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X6651(#2) (Is that weekly, monthly, quarterly, yearly, or what?)

Code frequency
2. *Week
3. Every two weeks
4. *Month
5. *Quarter
6. *Year
8. *Lump sum; one payment only

```
           11.  *Twice per year
           12.  Every two months
           31.  *Twice a month
           -7.  *Other
            0.  Inap. (not married and living with partner, and not
                separated: X8023^=1 and X7372^=1 and X8023^=3 and
                X7372^=3/no partner or partner not married or
                separated: [X8023^=2 and X7002^=1] or [(X8023=2 or
                X7002=2) and X7018=1 or 3]; does not receive support:
                X5925^=1/X7387^=1)
           ********************************************************
               NOT INCLUDED IN THE PUBLIC DATA SET
           ********************************************************


X5928(#1)  How much do you pay?
X6652(#2)
           How much does (he/she) pay?

           Code amount
            0.  Inap. (not married and living with partner, and not
                separated: X8023^=1 and X7372^=1 and X8023^=3 and
                X7372^=3/no partner or partner not married or
                separated: [X8023^=2 and X7002^=1] or [(X8023=2 or
                X7002=2) and X7018=1 or 3]; does not pay support:
                X5925^=3/X7387^=3)
           ********************************************************
               NOT INCLUDED IN THE PUBLIC DATA SET
           ********************************************************


X5929(#1)  INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
X6653(#2)  (Is that weekly, monthly, quarterly, yearly, or what?)

           Code frequency
            2.  *Week
            3.  Every two weeks
            4.  *Month
            5.  *Quarter
            6.  *Year
            8.  *Lump sum; one payment only
           11.  *Twice per year
           12.  Every two months
           31.  *Twice a month
           -7.  *Other
            0.  Inap. (not married and living with partner, and not
                separated: X8023^=1 and X7372^=1 and X8023^=3 and
                X7372^=3/no partner or partner not married or
                separated: [X8023^=2 and X7002^=1] or [(X8023=2 or
                X7002=2) and X7018=1 or 3]; does not pay support:
                X5925^=3/X7387^=3)
           ********************************************************
               NOT INCLUDED IN THE PUBLIC DATA SET
           ********************************************************


X5930(#1)  Are the assets and debts that you've told me about in this
           interview owned mainly by you and your partner, are they
           owned jointly with your (husband/wife), or what?

           Are the assets and debts that you've told me about in this
           interview owned mainly by you, are they owned jointly with
           your (husband/wife), or what?
```

1. *OWNED BY R/OWNED BY R AND PARTNER [living there]
THAT IS: all items owned by R and any others in the primary economic unit, including a partner where one is present
2. *OWNED JOINTLY BY R AND SPOUSE
3. Mainly owned by spouse
-1. No assets
-7. *Other
0. Inap. (not married and living with partner, and not separated: X8023^=1 and X7372^=1 and X8023^=3 and X7372^=3)

X7377(#1) Was this your first marriage, or had you been married before?
X7392(#2)

Is your marriage to your absent spouse your first marriage, or have you been married before?

Is this your first marriage, or have you been married before?

Is this your (husband/spouse/partner)'s first marriage, or has (he/she) been married before?

Was this your partner's first marriage, or has (he/she) been married before?

1. *First Marriage
2. *Married Before
0. Inap. (never married: X8023=6 or X7372=6/no spouse or partner or partner not married before: [X8023^=1 or 2 and X7002^=1] or X7018^-3, 4, or 5)

How old were you when you were married the first time?

How old was (he/she) when (he/she) was married the first time?

X7378(#1) Code year (4 digits)
X7393(#2) 0. Inap. (never married: X8023=6 or X7372=6/partner not married before: X105=6; not married before: X7377^=2/spouse not married before: X7392^=2)

****
NOT INCLUDED IN THE PUBLIC DATA SET
****

X8011(#1) Code age
X8018(#2) 0. Inap. (never married: X8023=6 or X7372=6/partner never married: X105=6)

****
NOT INCLUDED IN THE PUBLIC DATA SET
****

X7379(#1) Code number of years ago
X7394(#2) -1. Less than a year
0. Inap. (never married: X8023=6 or X7372=6/partner never married: X105=6)

****

X6026(#1) Now I'd like to ask about your parents.
X6120(#2)

Is your mother still living?

Is your (husband/wife/partner)'s mother still living?

1. *YES
5. *NO
0. Inap. (/no spouse)

X6027(#1) What is her age?
X6121(#2)

Code age
0. Inap. (/no spouse; mother not living: X6026^=1)
****
FOR THE PUBLIC DATA SET, ROUNDED TO NEAREST 5
AND TOP-CODED AT 95
****

X6028(#1) Is your father still living?
X6122(#2)

Is your (husband/wife/partner)'s father still living?

1. *YES
5. *NO
0. Inap. (/no spouse)

X6029(#1) What is his age?
X6123(#2)

Code age
0. Inap. (/no spouse; father not living: X6028^=1)
****
FOR THE PUBLIC DATA SET, ROUNDED TO NEAREST 5
AND TOP-CODED AT 95
****

X7380(#1) Now I'd like to ask you some questions about your health;
X7395(#2) do you currently smoke?

Now I'd like to ask you some questions about your
(husband/wife/partner)'s health; does your
(husband/wife/partner) currently smoke?

1. *YES
5. *NO
0. Inap. (/no spouse)

X6030(#1) Would you say your health is excellent, good, fair, or poor?
X6124(#2)

Would you say your (husband/wife/partner)'s health in
general is excellent, good, fair, or poor?

1. *Excellent
2. *Good
3. *Fair
4. *Poor
0. Inap. (/no spouse)

X7381(#1) About how old do you think you will live to be?
X7396(#2)

If we asked your (husband/wife/partner), about how old do you
think (he/she) would say that (he/she) expects to live to be?

Code age

0. Inap. (/no spouse)

HEALTH INSURANCE

For the rest of the questions in the interview, please include the people in your household who have independent finances.

For the rest of the questions in the interview, please include the people in your household who have independent finances, not just the ones we have been referring to as "your family" as we have gone through the interview.

HOUSEHOLD MEMBERS WITH INDEPENDENT FINANCES
RELATIONSHIP SEX AGE MARITAL

GF
X6301 Are you (or anyone in your family living here[, including household members with independent finances,]) currently eligible to receive benefits from any government health insurance program, such as Medicare, Medicaid, CHIP (Children's Health Insurance Program) or Tri-Care, VA, or other military programs?

TRI-CARE WAS FORMERLY KNOWN AS CHAMPUS.

DO NOT INCLUDE HEALTH INSURANCE FROM A GOVERNMENT JOB.
DO NOT INCLUDE HEALTH INSURANCE FROM A PRIVATE INSURANCE COMPANY PAID FOR BY THE GOVERNMENT.

1. *YES
5. *NO

Which program is that? (Anything else?)

CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN

MAINLY ONLY PERSONS 65 0R OLDER SHOULD BE ELIGIBLE FOR MEDICARE.
ONLY LOW-INCOME PERSONS SHOULD BE ELIGIBLE FOR MEDICAID.
TRI-CARE IS FOR ACTIVE MILITARY.

X6302 *Medicare

X6303 *Medicaid

X6593 *CHIP

X7399 *Tri-Care

X6304 *VA

X6305 *Other

1. Checked (only for X6302, X6303, X6304, X6593, and X7399)
5. Not checked
6. Women, Infants, and Children (WIC), other federal welfare (X6305 only)
7. Other federal government plans; Indian Health Service

(X6305 only)
8. Other state/local government plans (X6305 only)
9. Foreign government health plan (X6305 only)
-7. Other (X6305 only)
0. Inap. (no government insurance: X6301^=1)

NOTE: This does not include civil service health plans, which are treated as private plans.

****
FOR THE PUBLIC DATA SET, CODES 7 AND 9 ARE COMBINED WITH CODE 8 (X6305 ONLY); X7399 IS NOT INCLUDED BUT IS COMBINED WITH CODE 8 (X6305 ONLY); X6304 IS COMBINED WITH CODE 8 (X6305 ONLY); X6593 IS COMBINED WITH "YES" RESPONSES FOR X6303 (MEDICAID)
****

X6306 Is everyone living here covered by this program?

Is everyone living here covered by one of these programs?

1. *YES
5. *NO
0. Inap. (no government insurance: X6301^=1)

Who is not covered? (CODE ALL THAT APPLY)

X6308 Head; Orginally *Respondent

X6309 *Spouse/partner

X6310 *Child(ren) under 18

X6311 Child(ren) 18 and Over

X6312 Father (In-Law)

X6313 Mother (In-Law)

X6314 *Other

1. Checked (only for X6308, X6309, X6310, X6311, X6312, and X6313)
5. Not checked
8. Other relative living there (X6314 only)
9. Paid help (X6314 only)
10. Other unrelated person living there (X6314 only)
11. Grandchild (X6314 only)
-7. Other (X6314 only)
0. Inap. (no government insurance: X6301^=1; everyone covered by government plan: X6306=1)

GF
X6315 (Are you/Is anyone here) covered by any (other) type of health plan such as employer or union plans, Blue Cross-Blue Shield, a Health Maintenance Organization (HMO), a Medigap plan, or some other health insurance?

1. *YES
5. *NO

Is this coverage obtained through your employer, former

employer, or union, your (husband/spouse/partner)'s employer, former employer, or union, through direct payments to an insurance company, AARP, or somewhere else?

Is this coverage obtained through your employer, former employer, or union, through direct payments to an insurance company, AARP, or somewhere else?

Is this coverage obtained through your employer or former employer, a union, through direct payments to an insurance company, AARP, or what?

X6316 Head's Employer; Originally *Respondent's Employer

X6317 Head's Former Employer; Originally *Respondent's Former Employer

X6318 R's *Union

X6319 *Spouse/partner's employer

X6320 *Spouse/partner's Former Employer

X6321 *Spouse/partner's Union

X6322 *DIRECTLY FROM INSURANCE CO.; Direct Payment

X7767 *AARP
GF
X6323 *OTHER

1. Checked (only for X6316-X6322 and X7767)
5. Not checked
10. School (X6323 only)
11. Another person in HU (X6323 only)
12. Employer (current or former) of another person in HU (X6323 only)
13. Another person outside of HU (incl. divorced/separated spouse) (X6323 only)
14. Employer (current or former) of person outside of HU (X6323 only)
20. Membership organization (except AARP) (X6323 only)
22. Federal/state/local government-sponsored private plan (except employer) (X6323 only); include tribal plans
30. Deceased spouse's former employer (X6323 only)
35. Charitable institution
0. Inap. (no private insurance: X6315^=1)

NOTE: The point is who gives access. If R pays part and employer pays part, the answer is Employer since it is the employer who provides the option.

How is this coverage paid for - by you (your [spouse/partner]), by an employer, by you and an employer, by a relative, or what?

CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN

X6324 *Respondent/family; primary economic unit

X6325 *Employer

X6326 *Relative

X6327 *FORMER EMPLOYER

X6328 *Other

1. Checked (only for X6324-X6327)
5. Not checked
6. Employer (current or former) of someone else in HH other than R/Spouse/partner (X6328 only)
7. Employer (current or former) of person outside HH, incl. relatives; employer (current or former) of divorced/separated spouse (X6328 only)
8. Divorced/separated spouse (X6328 only)
9. Government (X6328 only)
10. Union (X6328 only)
11. Other organization (including church, fraternal organizations, etc.) (X6328 only)
15. Someone in the HH, but not a part of the primary economic unit (X6328 only)
30. Deceased spouse's former employer (X6328 only)
0. Inap. (no private insurance: X6315^=1)

X6329 Is everyone in your household covered by at least one of these private health programs?

1. *YES
5. *NO
0. Inap. (no private insurance: X6315^=1)

Who is not covered (including those with independent finances)? (Anyone else?)

CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN

X6330 Head; Originally *Respondent

X6331 *Spouse/partner

X6332 Child(ren) under 18

X6333 Child(ren) 18 and Over

X6334 Father (In-Law)

X6335 Mother (In-Law)

X6336 *Other

1. Checked (only for X6330, X6331, X6332, X6333, X6334, and X6335)
5. Not checked
8. Other relative living there (X6336 only)
9. Paid help (X6336 only)
10. Other unrelated person living there (X6336 only)
11. Grandchild (X6336 only)
-7. Other (X6336 only)
0. Inap. (no private insurance: X6315^=1; everyone covered: X6329=1)

X7397 Is everyone here covered by some type of government or private health insurance?

1. *YES
5. *NO
0. (no government or no private coverage: X6301^=1 or X6315^=1; everyone covered: X6306=1 or X6329=1)

X6337 IN PERSON VERSION:
(SHOW CARD 13)
This is a list of reasons why some people don't have health insurance. Which reason best describes why (you are not covered/not everyone living here is covered)?

READ RESPONSES IF NECESSARY.

TELEPHONE VERSION:
Which of the following reasons best describes why (you don't have/not everyone living here has) have health insurance:

Code reason
1. *It's too expensive, can't afford health insurance
2. *Can't get health insurance because of poor health, age, or illness
3. *Don't believe in health insurance
4. *Not much sickness in the family - we haven't needed health insurance
5. *Dissatisfied with previous insurance
6. *Job layoff or job loss
7. Everyone covered by some health insurance
11. Not covered on job yet, but will be soon; negotiating now
12. Too old for parental coverage
13. Haven't gotten around to it
14. Lost public assistance
15. Not eligible
18. Not offered by employer
20. Able to manage own health without insurance
25. Self insured
95. Those without private insurance are already covered by Medicare/Medicaid
-7. *SOME OTHER REASON
0. (everyone covered: X6306=1 or X6329=1 or X7397=1)

NOTE: CARD 13 contains the following text in a vertical column: "Too expensive, can't afford health insurance," " Can't get insurance because of poor health, age, or illness," "Don't believe in health insurance," "Not much sickness in the family; we haven't needed insurance," "Dissatisfied with previous insurance," "Job layoff or job loss," "Some other reason."

INCOME, ASSETS AND DEBTS OF HOUSEHOLD MEMBERS OUTSIDE THE PRIMARY ECONOMIC UNIT

X6402 I'd like to ask some questions just about the other adults 18 and over who live with you (and your family) but have independent finances.

I'd like to ask some questions just about the other adult 18 and over who lives with you (and your family) but has

independent finances.

In 2003, did he receive any income from wages or salaries?

In 2003, did she receive any income from wages or salaries?

In 2003, did they receive any income from wages or salaries?

In 2003, did any of these other adults receive income from wages or salaries?

1. *YES
5. *NO
0. Inap. (no HH members outside the primary economic unit: X113^=5 and X119^=5 and X125^=5 and X131^=5 and X137^=5 and X207^=5 and X213^=5 and X219^=5 and X225^=5)

X6403 Roughly how much total income did he have from wages and salaries in 2003 before taxes and deductions?

Roughly how much total income did she have from wages and salaries in 2003 before taxes and deductions?

Roughly how much total income did they have from wages and salaries in 2003 before taxes and deductions?

Code amount
-1. Nothing in 2003
0. Inap. (no HH members outside the primary economic unit: X113^=5 and X119^=5 and X125^=5 and X131^=5 and X137^=5 and X207^=5 and X213^=5 and X219^=5 and X225^=5; no wages: X6402^=1)

X6404 Did you include this amount in the income you told me about earlier in this interview?

INTERVIEWER: IF R ONLY TOLD ABOUT PART, MAKE NOTE

(Where did you tell me about this income?)

3. *YES, amount edited out earlier
4. *YES, but no apparent match in the data: nothing changed
5. *NO
0. Inap. (no HH members outside the primary economic unit: X113^=5 and X119^=5 and X125^=5 and X131^=5 and X137^=5 and X207^=5 and X213^=5 and X219^=5 and X225^=5)

****
NOT INCLUDED IN THE PUBLIC DATA SET
****

X6405 In 2003, did he receive income from any other sources such as social security, a pension, disability payments, public assistance, or income from a business or other assets?

In 2003, did she receive income from any other sources such as social security, a pension, disability payments, public assistance, or income from a business or other assets?

In 2003, did they receive income from any other sources

such as social security, a pension, disability payments, public assistance, or income from a business or other assets?

1. *YES
5. *NO
0. Inap. (no HH members outside the primary economic unit: X113^=5 and X119^=5 and X125^=5 and X131^=5 and X137^=5 and X207^=5 and X213^=5 and X219^=5 and X225^=5)

What other sources of income does he have?

What other sources of income does she have?

What other sources of income do they have?

CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN

X6406 *Social Security

X6407 *Pensions

X6408 *Disability

X6409 *Public Assistance

X6410 *Interest Income

X6411 *Dividends

X6412 *Business

X6413 *Real Estate

X6414 *Other

1. Checked (only for X6406-X6413)
5. Not checked
10. Unemployment compensation (X6414 only)
11. Private transfers, including alimony and support (X6414 only)
12. Other government transfers; miscellaneous Alaskan funds (X6414 only)
13. Capital gains (X6414 only)
0. Inap. (no HH members outside the primary economic unit: X113^=5 and X119^=5 and X125^=5 and X131^=5 and X137^=5 and X207^=5 and X213^=5 and X219^=5 and X225^=5; no other income: X6405^=1)

X6415 Roughly how much total income did he have from

Roughly how much total income did she have from

Roughly how much total income did they have from

all these sources in 2003 before taxes and deductions?

all this source in 2003 before taxes and deductions?

Code amount
0. Inap. (no HH members outside the primary economic

unit: X113^=5 and X119^=5 and X125^=5 and X131^=5 and X137^=5 and X207^=5 and X213^=5 and X219^=5 and X225^=5; no other income: X6405^=1)

X6416 Did you include this amount in the income you told me about earlier in this interview?

INTERVIEWER: IF R ONLY TOLD ABOUT PART, MAKE NOTE

(Where did you tell me about this income?)

3. *YES, amount edited out earlier
4. *YES, but no apparent match in the data: nothing changed
5. *NO
0. Inap. (no HH members outside the primary economic unit: X113^=5 and X119^=5 and X125^=5 and X131^=5 and X137^=5 and X207^=5 and X213^=5 and X219^=5 and X225^=5; no other income: X6405^=1)

****
NOT INCLUDED IN THE PUBLIC DATA SET
****

X6417 Does he own any cars or other vehicles?

Does she own any cars or other vehicles?

Do they own any cars or other vehicles?

Do any of them own any cars or other vehicles?

1. *YES
5. *NO
0. Inap. (no HH members outside the primary economic unit: X113^=5 and X119^=5 and X125^=5 and X131^=5 and X137^=5 and X207^=5 and X213^=5 and X219^=5 and X225^=5)

X6418 Roughly how much (is this/are these) vehicle(s) worth now?

Code amount
0. Inap. (no HH members outside the primary economic unit: X113^=5 and X119^=5 and X125^=5 and X131^=5 and X137^=5 and X207^=5 and X213^=5 and X219^=5 and X225^=5; no vehicles: X6417^=1)

GF
X6419 Did you include (this/these) vehicle(s) in the ones you told me about earlier in this interview?

INTERVIEWER: IF R ONLY TOLD ABOUT PART, MAKE NOTE

(Which ones?)

PROBE FOR MAKE AND MODEL

3. *YES, amount edited out earlier
4. *YES, but no apparent match in the data: nothing changed
5. *NO
0. Inap. (no HH members outside the primary economic unit: X113^=5 and X119^=5 and X125^=5 and X131^=5 and X137^=5 and X207^=5 and X213^=5 and X219^=5 and X225^=5; no vehicles: X6417^=1)

****
NOT INCLUDED IN THE PUBLIC DATA SET
****

X6420 Does he have any bank accounts, savings accounts, or savings bonds?

Does she have any bank accounts, savings accounts, or savings bonds?

Do they have any bank accounts, savings accounts, or savings bonds?

1. *YES
5. *NO
0. Inap. (no HH members outside the primary economic unit: X113^=5 and X119^=5 and X125^=5 and X131^=5 and X137^=5 and X207^=5 and X213^=5 and X219^=5 and X225^=5)

X6421 Roughly how much in total does he have in bank accounts, savings accounts, or savings bonds?

Roughly how much in total does she have in bank accounts, savings accounts, or savings bonds?

Roughly how much in total do they have in bank accounts, savings accounts, or savings bonds?

Code amount
-1. Nothing
0. Inap. (no HH members outside the primary economic unit: X113^=5 and X119^=5 and X125^=5 and X131^=5 and X137^=5 and X207^=5 and X213^=5 and X219^=5 and X225^=5; no bank accounts: X6420^=1)

X6422 Did you include this amount when you told me about these items earlier in this interview?

INTERVIEWER: IF R ONLY TOLD ABOUT PART, MAKE NOTE

(Where did you tell me about this/these items?)

3. *YES, amount edited out earlier
4. *YES, but no apparent match in the data: nothing changed
5. *NO
0. Inap. (no HH members outside the primary economic unit: X113^=5 and X119^=5 and X125^=5 and X131^=5 and X137^=5 and X207^=5 and X213^=5 and X219^=5 and X225^=5; no bank accounts: X6420^=1)

****
NOT INCLUDED IN THE PUBLIC DATA SET
****

X6423 Does he have any other assets such as stocks, bonds, a business, or any properties, including any part of the [house/apartment] you live in?

Does she have any other assets such as stocks, bonds, a business, or any properties, including any part of the [house/apartment] you live in?

Do they have any other assets such as stocks, bonds, a business, or any properties, including any part of the [house/apartment] you live in?

1. *YES
5. *NO
0. Inap. (no HH members outside the primary economic unit: X113^=5 and X119^=5 and X125^=5 and X131^=5 and X137^=5 and X207^=5 and X213^=5 and X219^=5 and X225^=5)

What other kinds of assets does he have?

What other kinds of assets does she have?

What other kinds of assets do they have?

CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN

X6424 R's Home; (Orginally *YOUR HOME)

X6425 *STOCKS

X6426 *BONDS

X6427 *MUTUAL FUNDS

X6428 *MONEY MARKET FUNDS

X6429 *BUSINESS

X6430 *OTHER REAL ESTATE

X6431 *OTHER KIND OF ASSET

1. Checked (only for X6424-X6430)
5. Not checked
9. Life insurance (X6431 only)
10. Artwork, antiques, jewelry and related goods (X6431 only)
15. Pension account, n.f.s. (X6431)
0. Inap. (no HH members outside the primary economic unit: X113^=5 and X119^=5 and X125^=5 and X131^=5 and X137^=5 and X207^=5 and X213^=5 and X219^=5 and X225^=5; no other assets: X6423^=1)

X6432 Roughly how much in total does he have in (this asset/these assets)?

Roughly how much in total does she have in (this asset/these assets)?

Roughly how much in total do they have in (this asset/these assets)?

Code amount
0. Inap. (no HH members outside the primary economic unit: X113^=5 and X119^=5 and X125^=5 and X131^=5 and X137^=5 and X207^=5 and X213^=5 and X219^=5 and X225^=5; no other assets: X6423^=1)

X6433 Did you include this amount in the assets you told me about earlier in this interview?

INTERVIEWER: IF R ONLY TOLD ABOUT PART, MAKE NOTE

(Where did you tell me about (this asset/these assets)?)

3. *YES, amount edited out earlier
4. *YES, but no apparent match in the data: nothing changed
5. *NO
0. Inap. (no HH members outside the primary economic unit: X113^=5 and X119^=5 and X125^=5 and X131^=5 and X137^=5 and X207^=5 and X213^=5 and X219^=5 and X225^=5; no other assets: X6423^=1)

****
NOT INCLUDED IN THE PUBLIC DATA SET
****

X6435 What share of this home does he own?

What share of this home does she own?

What share of this home do they own?

Code percent * 100
0. Inap. (no HH members outside the primary economic unit: X113^=5 and X119^=5 and X125^=5 and X131^=5 and X137^=5 and X207^=5 and X213^=5 and X219^=5 and X225^=5; does not own part of R's home: X6424^=1)

X6436 What is the present value of this home? I mean, about what would it bring if it were sold today?

Code amount
0. Inap. (no HH members outside the primary economic unit: X113^=5 and X119^=5 and X125^=5 and X131^=5 and X137^=5 and X207^=5 and X213^=5 and X219^=5 and X225^=5; does not own part of R's home: X6424^=1)

X6437 What is the amount still owed on all the mortgages, land contracts, and loans on the home?

Code amount
-1. Nothing
0. Inap. (no HH members outside the primary economic unit: X113^=5 and X119^=5 and X125^=5 and X131^=5 and X137^=5 and X207^=5 and X213^=5 and X219^=5 and X225^=5; does not own part of R's home: X6424^=1)

X6438 Does he have any (other) debts?

Does she have any (other) debts?

Do they have any (other) debts?

INTERVIEWER: IF R ASKS: DO NOT INCLUDE MORTGAGE ON R's HOME

1. *YES
5. *NO
0. Inap. (no HH members outside the primary economic unit: X113^=5 and X119^=5 and X125^=5 and X131^=5 and X137^=5 and X207^=5 and X213^=5 and X219^=5 and X225^=5)

X6439 Roughly how much in total are these debts?

Code amount
0. Inap. (no HH members outside the primary economic unit: X113^=5 and X119^=5 and X125^=5 and X131^=5 and X137^=5 and X207^=5 and X213^=5 and X219^=5 and X225^=5; no non-mortgage debts: X6438^=1)

X6440 Did you include these debts when you told me about the household debts earlier in this interview?

INTERVIEWER: IF R ONLY TOLD ABOUT PART, MAKE NOTE

(Where did you tell me about these debts?)

3. *YES, amount edited out earlier
4. *YES, but no apparent match in the data: nothing changed
5. *NO
0. Inap. (no HH members outside the primary economic unit: X113^=5 and X119^=5 and X125^=5 and X131^=5 and X137^=5 and X207^=5 and X213^=5 and X219^=5 and X225^=5; no non-mortgage debts: X6438^=1)

****
NOT INCLUDED IN THE PUBLIC DATA SET
****

WRAPUP QUESTION

Thank you for your time and cooperation. This is the end of the structured interview. Were any of the questions difficult for you to answer?
IF YES: Which ones?

(Response entered verbatim)

Is there anything important missing in the way you described your finances?
IF YES: Please tell me more.

(Response entered verbatim)

Is there anything you would like to add to any of the subjects we've discussed?

INTERVIEWER: PLEASE THANK THE RESPONDENT!

X7398 TIMESTAMP

Code length of interview in seconds

September 26, 2006