**Financial Respondent**

<span style="color:blue">SECTIONS G and H TO BE ADMINISTERED TO R MOST KNOWLEDGEABLE ABOUT HH FINANCES
Time Stamp and Date Stamp</span>

H91. Do you {Text fill IF MARRIED OR PARTNERED: "or your" husband/wife/partner/spouse or partner} have any shares of stock or stock mutual funds?

1.      YES [H92]
2.      NO [H100]
-2.     DK [H100]
-1.     RF [H100]

H92. If you sold all those and paid off anything you owed on them, about how much would you have?
[IWER: DO NOT PROBE DK]
[INTERVIEWER: IF ACTUAL RESPONSE IS "-1" OR "-2" PLEASE OPEN COMMENT BOX AND NOTE THIS]
{Can be < 0}

$_____{8-digits}[H92A]
-2. DK [ASSIGN RANDOM #1-3: H93A/RANDOM ASSIGNMENT]
-1. RF [ASSIGN RANDOM #1-3: H93A/RANDOM ASSIGNMENT]

H92A. Currency_____
{Pick list, US$ first; allow only one choice}{H94; If OTHER, H92B}

H92B. Currency (other specify)_____{30 characters}[H93]


RANDOM ASSIGNMENT 1:

H93A.   Would it amount to less than $2,500, more than $2,500, or what?

1.      LESS THAN $2,500 [H94]
2.      ABOUT $2,500 [H94]
3.      MORE THAN $2,500 [H93B]
-2.     DK [H94]
-1.     RF [H94]

H93B. Would it amount to less than $25,000, more than $25,000, or what?

1.      LESS THAN $25,000 [H94]
2.      ABOUT $25,000 [H94]
3.      MORE THAN $25,000 [H93C]
-2.     DK [H94]
-1.     RF [H94]

H93C.   Would it amount to less than $125,000, more than $125,000, or what?

1.      LESS THAN $125,000 [H94]
2.      ABOUT $125,000 [H94]
3.      MORE THAN $125,000 [H93D]
-2.     DK [H94]
-1.     RF [H94]

H93D.    Would it amount to less than $400,000, more than $400,000, or what?

1.       LESS THAN $400,000 [H94]
2.       ABOUT $400,000 [H94]
3.       MORE THAN $400,000 [H94]
-2.      DK [H94]
-1.      RF [H94]

RANDOM ASSIGNMENT 2:

H93B.    Would it amount to less than $25,000, more than $25,000, or what?

1.       LESS THAN $25,000 [H93A]
2.       ABOUT $25,000 [H94]
3.       MORE THAN $25,000 [H93C]
-2.      DK [H94]
-1.      RF [H94]

H93C.    Would it amount to less than $125,000, more than $125,000, or what?

1.       LESS THAN $125,000 [H94]
2.       ABOUT $125,000 [H94]
3.       MORE THAN $125,000 [H93D]
-2.      DK [H94]
-1.      RF [H94]

H93D.    Would it amount to less than $400,000, more than $400,000, or what?

1.       LESS THAN $400,000 [H94]
2.     ABOUT $400,000 [H94]
3.     MORE THAN $400,000 [H94]
-2.      DK [H94]
-1.      RF [H94]

H93A.    Would it amount to less than $2,500, more than $2,500, or what?

1.       LESS THAN $2,500 [H94]
2.       ABOUT $2,500 [H94]
3.       MORE THAN $2,500 [H94]
-2.      DK [H94]
-1.      RF [H94]

RANDOM ASSIGNMENT 3:

H93C.    Would it amount to less than $125,000, more than $125,000, or what?

1.       LESS THAN $125,000 [H93B]
2.       ABOUT $125,000 [H94]
3.       MORE THAN $125,000 [H93D]
-2.      DK [H94]
-1.      RF [H94]

H93D.    Would it amount to less than $400,000, more than $400,000, or what?

 1.       LESS THAN $400,000 [H94]

2.     ABOUT $400,000 [H94]
3.     MORE THAN $400,000 [H94]
-2.    DK [H94]
-1.    RF [H94]

H93B.    Would it amount to less than $25,000, more than $25,000, or what?

1.     LESS THAN $25,000 [H93A]
2.     ABOUT $25,000 [H94]
3.     MORE THAN $25,000 [H94]
-2.    DK [H94]
-1.    RF [H94]

H93A.    Would it amount to less than $2,500, more than $2,500, or what?

1.     LESS THAN $2,500 [H94]
2.     ABOUT $2,500 [H94]
3.     MORE THAN $2,500 [H94]
-2.    DK [H94]
-1.    RF [H94]

H94. Do these stocks or mutual funds pay any dividends or interest?
1.     YES [H95]
2.     NO [H99D CHECK]
-2.    DK [H99D CHECK]
-1.    RF [H99D CHECK]

H95. How often is it paid?

1.     ACCUMULATES/REINVEST [H98]
2.     MONTHLY [H96]
3.     QUARTERLY [H96]
4.     SIX MONTHS [H96]
5.     YEARLY [H98]
97.    OTHER [H95A]
-2.    DK [H98]
-1.    RF [H98]

H95A. (specify)_____ {80 characters}[H96]

-2.    DK [H98]
-1.    RF [H98]

H96. Before any expenses or deductions, about how much did you receive {Text fill: If H95=4: "in the"} last {Text fill: If H95=2: "month"; If H95=3: "quarter"; If H95=4: "six months"; If H95=97: PERIOD FROM H95A; If H95A=-2 or -1: "time"} from that?
[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS.]
[IWER: DO NOT PROBE DK]

_____{15-digits}[H96A]
-2.    DK [H97]
-1.    RF [H97]

H96A. Currency_____
{Pick list, US$ first; allow only one choice}[H97; If OTHER, H96B}

H96B. Currency (other specify)_____{30 characters}[H97]

H97.     Did you get about the same amount each {Text fill: If H95=2: "month"; If H95=3: "quarter"; If H95=4: "six months"; If H95=97: PERIOD FROM H95A; If H95A=-2 or -1: "time"}?

1.       YES [H99D CHECK]
2.       NO [H98]
-2.      DK [H98]
-1.      RF [H98]

H98. Before taxes and other deductions, about how much did you receive from stocks or stock mutual funds in the last twelve months?
(IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS.)
[IWER: DO NOT PROBE DK]

_____{15-digits} [H98A]
-2.      DK [H99A]
-1.      RF [H99A]

H98A. Currency_____
{Pick list, US$ first; allow only one choice}{H99D CHECK; If OTHER, H98B}

H98B. Currency (other specify)_____{30 characters}[H99D CHECK]

H99A.    Did it amount to less than $5,000, more than $5,000, or what?

1.       LESS THAN $5,000 [H99C]
2.       ABOUT $5,000 [H99D CHECK]
3.       MORE THAN $5,000 [H99B]
-2.      DK [H99D CHECK]
-1.      RF [H99D CHECK]

H99B.    Did it amount to less than $25,000, more than $25,000, or what?

1.       LESS THAN $25,000 [H99D CHECK]
2.       ABOUT $25,000 [H99D CHECK]
 3.       MORE THAN $25,000 [H99D CHECK]
-2.      DK [H99D CHECK]
-1.      RF [H99D CHECK]

H99C.    Did it amount to less than $1,000, more than $1,000, or what?

1.       LESS THAN $1,000 [H99D CHECK]
2.       ABOUT $1,000 [H99D CHECK]
3.       MORE THAN $1,000 [H99D CHECK]
-2.      DK [H99D CHECK]
-1.      RF [H99D CHECK]

**H99D CHECK: DID R REPORT OWNING STOCKS OR MUTAL FUNDS IN BOTH ROUND 1 AND ROUND 2 INTERVIEWS?**
         **R1H91=1 & R2H91=1?**
         **1. YES [H99D]**
         **2. NO [H100]**

H99D. Not counting any IRAs, Keoghs or pension accounts, [since *HH's LAST IW MONTH, YEAR*/in the last two years], have you (or your [husband/wife/ partner]) bought any stock, or put money into stock mutual funds, including any automatic reinvestments?

1. YES [H99E]
2. NO [H99P]
-2. DK [H99P]
-1. RF [H99P]

H99E.   Did you (or your [husband/wife/partner]) also sell or cash in any such assets?
1. YES [H99F]
2. NO [H99K]
-2. DK [H99K]
-1. RF [H99K]


H99F. Did you buy more or sell more — that is, overall, did you put new money into stocks, stock mutual funds, managed investment accounts or trusts, take money out of them, or put in about as much as you took out?

[IWER: PLEASE PROBE IF DK]
1. PUT MONEY IN [H99G]
2. TAKE MONEY OUT [H99G1]
3. PUT IN ABOUT AS MUCH AS TOOK OUT [H100]
-2. DK [H100]
-1. RF [H100]

H99G.    About how much more did you put in than you took out?
[IWER: DO NOT PROBE DK/RF]

_____AMT [H100]
-2. DK [H99H]
-1. RF [H99H]

H99G1. About how much more did you take out than you put in?
[IWER: DO NOT PROBE DK/RF]

_____AMT [H100]
-2. DK [H99H]
-1. RF [H99H]

H99H.    Did it amount to less than $10,000, more than $10,000, or what?

1.    LESS THAN $10,000 [H99J]
2.    ABOUT $10,000 [H100]
3.    MORE THAN $10,000 [H99I]
-2.    DK [H100]
-1.    RF [H100]

H99I.    Did it amount to less than $50,000, more than $50,000, or what?

1.    LESS THAN $50,000 [H100]
2.    ABOUT $50,000 [H100]
3.    MORE THAN $50,000 [H100]
-2.    DK [H100]
-1.    RF [H100]

H99J.    Did it amount to less than $2,500, more than $2,500, or what?

1.    LESS THAN $2,500 [H100]
2.    ABOUT $2,500 [H100]
3.    MORE THAN $2,500 [H100]
-2.    DK [H100]
-1.    RF [H100]

H99K.    Altogether, how much money (including any automatic reinvestment) did you (or your [husband/wife/partner]) put into that?

_____AMT [H100]
-2. DK [H99H]
-1. RF [H99H]

H99L.    Did it amount to less than $25,000, more than $25,000, or what?

1.    LESS THAN $25,000 [H99N]
2.    ABOUT $25,000 [H100]
3.    MORE THAN $25,000 [H99M]
-2.    DK [H100]
-1.    RF [H100]

H99M.　Did it amount to less than $100,000, more than $100,000, or what?

　　　1.　　LESS THAN $100,000 [H100]
　　　2.　　ABOUT $100,000 [H100]
　　　3.　　MORE THAN $100,000 [H100]
　　　-2.　　DK [H100]
　　　-1.　　RF [H100]

H99N.　Did it amount to less than $5,000, more than $5,000, or what?

　　　1.　　LESS THAN $5,000 [H100]
　　　2.　　ABOUT $5,000 [H100]
　　　3.　　MORE THAN $5,000 [H100]
　　　-2.　　DK [H100]
　　　-1.　　RF [H100]

H99P.[Since *HH's LAST IW MONTH, YEAR*/In the last two years], have you (or your [husband/wife/partner]) sold any shares of stock in publicly held corporations or taken money out of any mutual funds, managed investment accounts or trusts?
　　　1. YES [H99S]
　　　2. NO [H100]
　　　-2. DK [H100]
　　　-1. RF [H100]

H99S.　Altogether, how much money did you (or your [husband/wife/partner]) get from that?

　　　_____AMT [H100]
　　　-2. DK [H99T]
　　　-1. RF [H99T]

H99T.　Did it amount to less than $25,000, more than $25,000, or what?

　　　1.　　LESS THAN $25,000 [H99V]
　　　2.　　ABOUT $25,000 [H100]
　　　3.　　MORE THAN $25,000 [H99U]
　　　-2.　　DK [H100]
　　　-1.　　RF [H100]

H99U.　Did it amount to less than $100,000, more than $100,000, or what?

　　　1.　　LESS THAN $100,000 [H100]
　　　2.　　ABOUT $100,000 [H100]
　　　3.　　MORE THAN $100,000 [H100]
　　　-2.　　DK [H100]
　　　-1.　　RF [H100]

H99V.　Did it amount to less than $5,000, more than $5,000, or what?

　　　1.　　LESS THAN $5,000 [H100]
　　　2.　　ABOUT $5,000 [H100]
　　　3.　　MORE THAN $5,000 [H100]
　　　-2.　　DK [H100]
　　　-1.　　RF [H100]

Time Stamp

H100. Aside from anything you have already told me about, Do you {Text fill IF MARRIED OR PARTNERED: "or your" husband/wife/partner/spouse or partner} have any **corporate, municipal, government or foreign bonds, or bond funds?**

[IWER: DO NOT COUNT GOVERNMENT SAVINGS BONDS OR TREASURY BILLS]

1.      YES [H104]
2.      NO [H112]
-2.      DK [H112]
-1.      RF [H112]

H104. If you sold all those bonds or bond funds and paid off anything you owed on them, about how much would you have?
[IWER: DO NOT PROBE DK/RF]
[INTERVIEWER: IF ACTUAL RESPONSE IS "-1" OR "-2" PLEASE OPEN COMMENT BOX AND NOTE THIS]
{Can be < 0}

$_____{15-digits}[H104A_X]
-2. DK [ASSIGN RANDOM #1-3: H105A/RANDOM ASSIGNMENT]
-1. RF [ASSIGN RANDOM #1-3: H105A/RANDOM ASSIGNMENT]

H104A. Currency_____
{Pick list, US$ first; allow only one choice}{H106; If OTHER, H104B}

H104B. Currency (other specify)_____{30 characters}[H106]

RANDOM ASSIGNMENT 1:

H105A. Would it amount to less than $2,500, more than $2,500, or what?

1.      LESS THAN $2,500 [H106]
2.      ABOUT $2,500 [H106]
3.      MORE THAN $2,500 [H105B]
-2.      DK [H106]
-1.      RF [H106]

H105B. Would it amount to less than $25,000, more than $25,000, or what?

1.      LESS THAN $25,000 [H106]
2.      ABOUT $25,000 [H106]
3.      MORE THAN $25,000 [H105C]
-2.      DK [H106]
-1.      RF [H106]

H105C. Would it amount to less than $125,000, more than $125,000, or what?

1.      LESS THAN $125,000 [H106]
2.      ABOUT $125,000 [H106]
3.      MORE THAN $125,000 [H105D]
-2.      DK [H106]
-1.      RF [H106]

H105D. Would it amount to less than $250,000, more than $250,000, or what?

1.     LESS THAN $250,000 [H106]
2.     ABOUT $250,000 [H106]
3.     MORE THAN $250,000 [H106]
-2.     DK [H106]
-1.     RF [H106]

RANDOM ASSIGNMENT 2:

H105B. Would it amount to less than $25,000, more than $25,000, or what?

1.     LESS THAN $25,000 [H105A]
2.     ABOUT $25,000 [H106]
3.     MORE THAN $25,000 [H105C]
-2.     DK [H106]
-1.     RF [H106]

H105C. Would it amount to less than $125,000, more than $125,000, or what?

1.     LESS THAN $125,000 [H106]
2.     ABOUT $125,000 [H106]
3.     MORE THAN $125,000 [H105D]
-2.     DK [H106]
-1.     RF [H106]

H105D. Would it amount to less than $250,000, more than $250,000, or what?

1.     LESS THAN $250,000 [H106]
2.     ABOUT $250,000 [H106]
3.     MORE THAN $250,000 [H106]
-2.     DK [H106]
-1.     RF [H106]

H105A. Would it amount to less than $2,500, more than $2,500, or what?

1.     LESS THAN $2,500 [H106]
2.     ABOUT $2,500 [H106]
3.     MORE THAN $2,500 [H106]
-2.     DK [H106]
-1.     RF [H106]

RANDOM ASSIGNMENT 3:

H105C. Would it amount to less than $125,000, more than $125,000, or what?

1.     LESS THAN $125,000 [H105B]
2.     ABOUT $125,000 [H106]
3.     MORE THAN $125,000 [H105D]
-2.     DK [H106]
-1.     RF [H106]

H105D. Would it amount to less than $250,000, more than $250,000, or what?

1.     LESS THAN $250,000 [H106]

2.      ABOUT $250,000 [H106]
3.      MORE THAN $250,000 [H106]
-2.     DK [H106]
-1.     RF [H106]

H105B. Would it amount to less than $25,000, more than $25,000, or what?

1.      LESS THAN $25,000 [H105A]
2.      ABOUT $25,000 [H106]
3.      MORE THAN $25,000 [H106]
-2.     DK [H106]
-1.     RF [H106]

H105A. Would it amount to less than $2,500, more than $2,500, or what?

1.      LESS THAN $2,500 [H106]
2.      ABOUT $2,500 [H106]
3.      MORE THAN $2,500 [H106]
-2.     DK [H106]
-1.     RF [H106]

H106. Do these bonds or bond funds pay any dividends or interest?

1.      YES  [H107]
2.      NO [NEXT ASSET OR H112]
-2.     DK [NEXT ASSET OR H112]
-1.     RF [NEXT ASSET OR H112]

H107. How often is it paid?

1.      ACCUMULATES/REINVEST [H110]
2.      MONTHLY [H108]
3.      QUARTERLY [H108]
4.      SIX MONTHS [H108]
5.      YEARLY [H110]
97.     OTHER [H107A]
-2.     DK [H110]
-1.     RF [H110]

H107A. (specify)_____ {80 characters}[H108]

-2.     DK [H110]

-1.     RF [H110]

H108. Before any expenses or deductions, about how much did you receive {Text fill: If H107=4: "in the"} last {Text fill: If H107=2: "month"; If H107=3: "quarter"; If H107=4: "six months"; If H107=97: PERIOD FROM H107A; If H107A=-2 or -1: "time"} from that?
[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS.]
[IWER: DO NOT PROBE DK]

_____{15-digits}[H108A]
-2.     DK [H110]
-1.     RF [H110]

H108A. Currency_____
{Pick list, US$ first; allow only one choice}{H109; If OTHER, H108B}

H108B. Currency (other specify)_____{30 characters}[H109]

H109. Did you get about the same amount each {Text fill: If H107=2: "month"; If H107=3: "quarter"; If H107=4: "six months"; If H107=97: PERIOD FROM H107A; If H107A=-2 or -1: "time"}?

1.      YES [H112]
2.      NO [H110]
-2.     DK [H110]
-1.     RF [H110]

H110.      Before taxes and other deductions, about how much did you receive from these bonds or bond funds in the last twelve months?
[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS.]
[IWER: DO NOT PROBE DK]

$_____{15-digits}[H110A]
-2.     DK [H111A]
-1.     RF [H111A]

H110A. Currency_____
{Pick list, US$ first; allow only one choice}{H112; If OTHER, H110B}

H110B. Currency (other specify)_____{30 characters}[H112]

H111A. Did it amount to less than $5,000, more than $5,000, or what?

1.      LESS THAN $5,000 [H111C]
2.      ABOUT $5,000 [H112]
3.      MORE THAN $5,000 [H111B]
-2.     DK [H112]
-1.     RF [H112]

H111B. Did it amount to less than $20,000, more than $20,000, or what?

1.      LESS THAN $20,000 [H112]
2.      ABOUT $20,000 [H112]
3.    MORE THAN $20,000 [H112]
-2.     DK [H112]
-1.     RF [H112]

H111C. Did it amount to less than $1,000, more than $1,000, or what?

1.      LESS THAN $1,000 [H112]
2.      ABOUT $1,000 [H112]
3.      MORE THAN $1,000 [H112]
-2.     DK [H112]
-1.     RF [H112]

Time Stamp

H112.      Aside from anything you have already told me about, do you {Text fill IF MARRIED OR PARTNERED: "or your" husband/wife/partner/spouse or partner} have any checking or savings accounts or money market funds?

1.      YES [H113]

2.      NO [H124]
-2.     DK [H124]
-1.     RF [H124]

H113.    Are these checking or savings accounts held in a bank or institution in the United States, a foreign country, or both?

**1.      UNITED STATES ONLY [H114]**
**2.      UNITED STATES AND FOREIGN COUNTRY [H114]**
**3.      FOREIGN COUNTRY ONLY [H115]**
**-2.    DK [H116]**
**-1.    RF [H116]**

**H114.    In what main state are these checking or savings accounts held?**

STATE CODE: (__) **[MAX =2]** [IF H113=1, H116; IF H113=2, H115]
-2.     DK {IF H113=1, [H116]; IF H113=2, [H115]}
-1.     RF {IF H113=1, [H116]; IF H113=2, [H115]}

**H115.                    In what main country are these checking or savings accounts held?**

COUNTRY_____{Pick list}[H116; IF H115="OTHER": H115A]
-2.     DK [H116]
-1.     RF [H116]

H115A. COUNTRY (other specify)_____{30 characters}[H116]

-2.     DK [H116]
-1.     RF [H116]

H116_X. **{Do questions H116 to H123 for United States holdings if answer to H113=1; Do questions H116 to H123 for all foreign countries if answer to H113=3; Do questions H116 to H123 for United States holdings and all foreign country holdings separately if answer to H113=2; Do questions H116 to H123 for all holdings if answer to H113=-2 or -1}**
**{MAX LOOP ITERATIONS = 2}**

If you added up all such accounts {Text fill: If H113 = 1 or 2: "held in the United States,"} {Text fill: If H113 = 2 or 3: "held in **all** foreign countries,"} {Text fill: If H113 = -2 or –1: ","} about how much would they amount to right now?
[IWER: DO NOT PROBE DK]

H116A_X. $_____{15-digits}[H116B_X]
-2.     DK [ASSIGN RANDOM #1-3: H117A/RANDOM ASSIGNMENT]
-1.     RF [ASSIGN RANDOM #1-3: H117A/RANDOM ASSIGNMENT]

H116B_X. **{IF H113=2: US THEN FOREIGN HOLDINGS; IF H113=1 AND X=1 or if H113=2 AND X=1, AUTOMATICALLY CODE US DOLLARS AND SKIP TO H118}**
        Currency_____
{Pick list, US$ first; allow only one choice}{H118; If OTHER, H116C}

H116C_X. Currency (other specify)_____{30 characters}[H118]

RANDOM ASSIGNMENT 1:

H117A. Does it amount to less than $5,000, more than $5,000, or what?

1.      LESS THAN $5,000 [H118]

2. ABOUT $5,000 [H118]
3. MORE THAN $5,000 [H117B]
-2. DK [H118]
-1. RF [H118]

H117B. Does it amount to less than $50,000, more than $50,000, or what?

1. LESS THAN $50,000 [H118]
2. ABOUT $50,000 [H118]
3. MORE THAN $50,000 [H117C]
-2. DK [H118]
-1. RF [H118]

H117C. Does it amount to less than $150,000, more than $150,000, or what?

1. LESS THAN $150,000 [H118]
2. ABOUT $150,000 [H118]
3. MORE THAN $150,000 [H117D]
-2. DK [H118]
-1. RF [H118]

H117D. Does it amount to less than $300,000, more than $300,000, or what?

1. LESS THAN $300,000 [H118]
2. ABOUT $300,000 [H118]
3. MORE THAN $300,000 [H118]
-2. DK [H118]
-1. RF [H118]

RANDOM ASSIGNMENT 2:

H117B. Does it amount to less than $50,000, more than $50,000, or what?

1. LESS THAN $50,000 [H117A]
2. ABOUT $50,000 [H118]
3. MORE THAN $50,000 [H117C]
-2. DK [H118]
-1. RF [H118]

H117C. Does it amount to less than $150,000, more than $150,000, or what?

1. LESS THAN $150,000 [H118]
2. ABOUT $150,000 [H118]
3. MORE THAN $150,000 [H17D]
-2. DK [H118]
-1. RF [H118]

H117D. Does it amount to less than $300,000, more than $300,000, or what?

1. LESS THAN $300,000 [H118]
2. ABOUT $300,000 [H118]
3. MORE THAN $300,000 [H118]
-2. DK [H118]
-1. RF [H118]

H117A. Does it amount to less than $5,000, more than $5,000, or what?

1.	LESS THAN $5,000 [H118]
2.	ABOUT $5,000 [H118]
3.	MORE THAN $5,000 [H118]
-2.	DK [H118]
-1.	RF [H118]

RANDOM ASSIGNMENT 3:

H117C. Does it amount to less than $150,000, more than $150,000, or what?

1.	LESS THAN $150,000 [H117B]
2.	ABOUT $150,000 [H118]
3.	MORE THAN $150,000 [H117D]
-2.	DK [H118]
-1.	RF [H118]

H117D. Does it amount to less than $300,000, more than $300,000, or what?

1.	LESS THAN $300,000 [H118]
2.	ABOUT $300,000 [H118]
3.	MORE THAN $300,000 [H118]
-2.	DK [H118]
-1.	RF [H118]

H117B. Does it amount to less than $50,000, more than $50,000, or what?

1.	LESS THAN $50,000 [H117A]
2.	ABOUT $50,000 [H118]
3.	MORE THAN $50,000 [H118]
-2.	DK [H118]
-1.	RF [H118]

H117A. Does it amount to less than $5,000, more than $5,000, or what?

1.	LESS THAN $$5,000 [H118]
2.	ABOUT $5,000 [H118]
3.	MORE THAN $5,000 [H118]
-2.	DK [H118]
-1.	RF [H118]

H118_X. Do these accounts or money market funds {Text fill: If H113 = 1 or 2: "held in the United States"} {Text fill: If H113 = 2 or 3: "held in all foreign countries"} {Text fill: If H113 = -2 or –1: ""} pay any dividends or interest?

1.	YES [H119]
2.	NO [NEXT ASSET OR H124]
-2.	DK [NEXT ASSET OR H124]
-1.	RF [NEXT ASSET OR H124]

H119_X. How often is it paid?

1.	ACCUMULATES/REINVEST [H124]
2.	MONTHLY [H120]

3.	QUARTERLY [H120]
4.	SIX MONTHS [H120]
5.	YEARLY [H124]
97.	Other [H119A]
-2.	DK [H122]
-1.	RF [H122]

H119A_X. (specify)_____ {80 characters}[H120]

-2.	DK [H122]

-1.	RF [H122]

H120_X. Before taxes and other deductions, about how much did you receive {Text fill: If H119_X=4: "in the"} last {Text fill: If H119_X=2: "month"; If H119_X=3: "quarter"; If H119_X=4: "six months"; If H119_X=97: PERIOD FROM H119A_X; If H119A_X=-2 or -1: "time"} from these accounts {Text fill: If H113 = 1 or 2: "held in the United States"} {Text fill: If H113 = 2 or 3: "held in all foreign countries"} {Text fill: If H113 = -2 or –1: ""}?
[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS.]
[IWER: DO NOT PROBE DK]

_____{15-digits}[H120A_X]
-2.	DK [H124]
-1.	RF [H124]

H120A_X. Currency_____
{Pick list, US$ first; allow only one choice}{H121; If OTHER, H120B}

H120B_X. Currency (other specify)_____{30 characters}[H121]

H121_X. Did you get about the same amount each {Text fill: If H119_X=2: "month"; If H119_X=3: "quarter"; If H119_X=4: "six months"; If H119_X=97: PERIOD FROM H119A_X; If H119A_X=-2 or -1: "time"}?

1.	YES [H124]
2.	NO [H122]
-2.	DK [H122]
-1.	RF [H122]

H122_X. Before taxes and other deductions, about how much did you receive from these accounts {Text fill: If H113 = 1 or 2: "held in the United States"} {Text fill: If H113 = 2 or 3: "held in all foreign countries"} {Text fill: If H113 = -2 or –1: ""} in the last twelve months?
[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS.]
[IWER: DO NOT PROBE DK]

$_____{15-digits}[H122A_X]
-2.	DK [H123A]
-1.	RF [H123A]

H122A_X. Currency_____
{Pick list, US$ first; allow only one choice}{NEXT ASSET OR H124; If OTHER, H122B}

H122B_X. Currency (other specify)_____{30 characters}[NEXT ASSET OR H124]

H123A_X. Did it amount to less than $2,000, more than $2,000, or what?

1.	LESS THAN $2,000 [H123C]
2.	ABOUT $2,000 [NEXT ASSET OR H124]

3.        MORE THAN $2,000 [H123B]
-2.        DK [NEXT ASSET OR H124]
-1.        RF [NEXT ASSET OR H124]

H123B_X. Did it amount to less than $5,000, more than $5,000, or what?

1.        LESS THAN $5,000 [NEXT ASSET OR H124]
2.        ABOUT $5,000 [NEXT ASSET OR H124]
3.    MORE THAN $5,000 [NEXT ASSET OR H124]
-2.        DK [NEXT ASSET OR H124]
-1.        RF [NEXT ASSET OR H124]

H123C_X. Did it amount to less than $1,000, more than $1,000, or what?

1.        LESS THAN $1,000 [NEXT ASSET OR H124]
2.        ABOUT $1,000 [NEXT ASSET OR H124]
3.        MORE THAN $1,000 [NEXT ASSET OR H124]
-2.        DK [NEXT ASSET OR H124]
-1.        RF [NEXT ASSET OR H124]

Time Stamp

H124.    Aside from anything you have already told me about, do you {Text fill IF MARRIED OR PARTNERED: "or your"
husband/wife/partner/spouse or partner} have any money in CDs, Government Savings Bonds, or U.S. Treasury Bills?
1.        YES [H126]
2.        NO [H134]
-2.        DK [H134]
-1.        RF [H134]

H126.    If you added up all such assets, about how much would they amount to right now?
[IWER: DO NOT PROBE DK]

$_____{15-digits}[H126A]
-2.        DK [ASSIGN RANDOM #1-3: H127A/RANDOM ASSIGNMENT]
-1.        RF [ASSIGN RANDOM #1-3: H127A/RANDOM ASSIGNMENT]

H126A. Currency_____
{Pick list, US$ first; allow only one choice}{H128; If OTHER, H126B}

H126B. Currency (other specify)_____{30 characters}[H128]

RANDOM ASSIGNMENT 1:

H127A. Would it amount to less than $2,500, more than $2,500, or what?

1.        LESS THAN $2,500 [H128]
2.        ABOUT $2,500 [H128]
3.        MORE THAN $2,500 [H127B]
-2.        DK [H128]
-1.        RF [H128]

H127B. Would it amount to less than $25,000, more than $25,000, or what?

1.        LESS THAN $25,000 [H128]
2.        ABOUT $25,000 [H128]

3.      MORE THAN $25,000 [H127C]
-2.      DK [H128]
-1.      RF [H128]

H127C. Would it amount to less than $125,000, more than $125,000, or what?

1.      LESS THAN $125,000 [H128]
2.      ABOUT $125,000 [H128]
3.      MORE THAN $125,000 [H127D]
-2.      DK [H128]
-1.      RF [H128]

H127D. Would it amount to less than $250,000, more than $250,000, or what?

1.      LESS THAN $250,000 [H128]
2.      ABOUT $250,000 [H128]
3.      MORE THAN $250,000 [H128]
-2.      DK [H128]
-1.      RF [H128]

RANDOM ASSIGNMENT 2:

H127B. Would it amount to less than $25,000, more than $25,000, or what?

1.      LESS THAN $25,000 [H127A]
2.      ABOUT $25,000 [H128]
3.      MORE THAN $25,000 [H127C]
-2.      DK [H128]
-1.      RF [H128]

H127C. Would it amount to less than $125,000, more than $125,000, or what?

1.      LESS THAN $125,000 [H128]
2.      ABOUT $125,000 [H128]
3.      MORE THAN $125,000 [H127D]
-2.      DK [H128]
-1.      RF [H128]

H127D. Would it amount to less than $250,000, more than $250,000, or what?

1.      LESS THAN $250,000 [H128]
2.      ABOUT $250,000 [H128]
3.      MORE THAN $250,000 [H128]
-2.      DK [H128]
-1.      RF [H128]

H127A. Would it amount to less than $2,500, more than $2,500, or what?

1.      LESS THAN $2,500 [H128]
2.      ABOUT $2,500 [H128]
3.      MORE THAN $2,500 [H128]
-2.      DK [H128]
-1.      RF [H128]

RANDOM ASSIGNMENT 3:

H127C. Would it amount to less than $125,000, more than $125,000, or what?

1.      LESS THAN $125,000 [H81B]
2.      ABOUT $125,000 [H128]
3.      MORE THAN $125,000 [H81D]
-2.     DK [H128]
-1.     RF [H128]

H127D. Would it amount to less than $250,000, more than $250,000, or what?

1.   LESS THAN $250,000 [H128]
2.   ABOUT $250,000 [H128]
3.      MORE THAN $250,000 [H128]
-2.     DK [H128]
-1.     RF [H128]

H127B. Would it amount to less than $25,000, more than $25,000, or what?

1.      LESS THAN $25,000 [H127A]
2.      ABOUT $25,000 [H128]
3.      MORE THAN $25,000 [H128]
-2.     DK [H128]
-1.     RF [H128]

H127A. Would it amount to less than $2,500, more than $2,500, or what?

1.      LESS THAN $2,500 [H128]
2.      ABOUT $2,500 [H128]
3.      MORE THAN $2,500 [H128]
-2.     DK [H128]
-1.     RF [H128]

H128.   Do these CDs, government bonds, or treasury bills pay any dividends or interest?

1.      YES [H129]
2.      NO [H134]
-2.     DK [H134]
-1.     RF [H134]

H129.   How often is it paid?

1.      ACCUMULATES/REINVEST [H132]
2.      MONTHLY [H130]
3.      QUARTERLY [H130]
4.      SIX MONTHS [H130]
5.      YEARLY [H132]
97.     OTHER [H129A]
-2.     DK [H132]
-1.     RF [H132]

H129A. (specify)_____ {80 characters}[H130]

-2.     DK [H132]

-1.     RF [H132]

H130.　　Before taxes and other deductions, about how much did you receive {Text fill: If H129=4: "in the"} last {Text fill: If H129=2: "month"; If H129=3: "quarter"; If H129=4: "six months"; If H129=97: PERIOD FROM H129A; If H129A=-2 or -1: "time"} from those accounts?
[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS.]
[IWER: DO NOT PROBE DK]

_____{15-digits}[H131]
-2.　　　DK [H132]
-1.　　　RF [H132]

H131.　　Did you get about the same amount each {Text fill: If H129=2: "month"; If H129=3: "quarter"; If H129=4: "six months"; If H129=97: PERIOD FROM H129A; If H129A=-2 or -1: "time"}?

1.　　　YES [H134]
2.　　　NO [H132]
-2.　　　DK [H132]
-1.　　　RF [H132]

H132. Before taxes and other deductions, about how much did you receive from CD's, government bonds, or U.S. treasury bills in the last twelve months?
[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS.]
[IWER: DO NOT PROBE DK]

$_____{15-digits}[H132A]
-2.　　　DK [H133A]
-1.　　　RF [H133A]

H132A. Currency_____
{Pick list, US$ first; allow only one choice}{H134; If OTHER, H132B}

H132B. Currency (other specify)_____{30 characters}[H134]

H133A. Did it amount to less than $2,000, more than $2,000, or what?

1.　　　LESS THAN $2,000 [H133C]
2.　　　ABOUT $2,000 [H134]
3.　　　MORE THAN $2,000 [H133B]
-2.　　　DK [H134]
-1.　　　RF [H134]

H133B. Did it amount to less than $5,000, more than $5,000, or what?

1.　　　LESS THAN $5,000 [H134]
2.　　　ABOUT $5,000 [H134]
3.　MORE THAN $5,000 [H134]
-2.　　　DK [H134]
-1.　　　RF [H134]

H133C. Did it amount to less than $1,000, more than $1,000, or what?

1.　　　LESS THAN $1,000 [H134]
2.　　　ABOUT $1,000 [H134]
3.　　　MORE THAN $1,000 [H134]
-2.　　　DK [H134]

-1.        RF [H134]

Time Stamp

H134.        Do you {Text fill IF MARRIED OR PARTNERED: "or your" husband/wife/partner/spouse or partner} own anything for transportation, like cars, trucks, a trailer, a motor home, a boat, or an airplane?

1.        YES [H138]
2.        NO [H140]
-2.        DK [H140]
-1.        RF [H140]


H138. What are those all worth altogether, minus anything you still owe on them?
[IWER: DO NOT PROBE DK/RF]
[INTERVIEWER: IF ACTUAL RESPONSE IS "-1" OR "-2" PLEASE OPEN COMMENT BOX AND NOTE THIS]
{Can be < 0}

H138A. $_____{15-digits}[H138B]
-2. DK [ASSIGN RANDOM #1-3: H139A/RANDOM ASSIGNMENT]
-1. RF [ASSIGN RANDOM #1-3: H139A/RANDOM ASSIGNMENT]

H138B.   Currency_____
{Pick list, US$ first; allow only one choice}{ H140; If OTHER, H138C}

H138C. Currency (other specify)_____{30 characters} [H140]

RANDOM ASSIGNMENT 1:

H139A. Does it amount to less than $5,000, more than $5,000, or what?

1.        LESS THAN $5,000 [H140]
2.        ABOUT $5,000 [H140]
3.        MORE THAN $5,000 [H139B]
-2.        DK [H140]
-1.        RF [H140]

H139B. Does it amount to less than $25,000, more than $25,000, or what?

1.        LESS THAN $25,000 [H140]
2.        ABOUT $25,000 [H140]
3.        MORE THAN $25,000 [H139C]
-2.        DK [H140]
-1.        RF [H140]

H139C. Does it amount to less than $200,000, more than $200,000, or what?

1.        LESS THAN $200,000 [H140]
2.        ABOUT $200,000 [H140]
3.        MORE THAN $200,000 [H140]
-2.        DK [H140]
-1.        RF [H140]

RANDOM ASSIGNMENT 2:

H139B. Does it amount to less than $25,000, more than $25,000, or what?

1.      LESS THAN $25,000 [H139A]
2.      ABOUT $25,000 [H140]
3.      MORE THAN $25,000 [H139C]
-2.     DK [H140]
-1.     RF [H140]

H139C. Does it amount to less than $200,000, more than $200,000, or what?

1.      LESS THAN $200,000 [H140]
2.      ABOUT $200,000 [H140]
3.      MORE THAN $200,000 [H140]
-2.     DK [H140]
-1.     RF [H140]

H139A. Does it amount to less than $5,000, more than $5,000, or what?

1.      LESS THAN $5,000 [H140]
2.      ABOUT $5,000 [H140]
3.      MORE THAN $5,000 [H140]
-2.     DK [H140]
-1.     RF [H140]

RANDOM ASSIGNMENT 3:

H139C. Does it amount to less than $200,000, more than $200,000, or what?

1.      LESS THAN $200,000 [H139B]
2.      ABOUT $200,000 [H140]
3.      MORE THAN $200,000 [H140]
-2.     DK [H140]
-1.     RF [H140]

H139B. Does it amount to less than $25,000, more than $25,000, or what?

1.      LESS THAN $25,000 [H139A]
2.      ABOUT $25,000 [H140]
3.      MORE THAN $25,000 [H140]
-2.     DK [H140]
-1.     RF [H140]

H139A. Does it amount to less than $5,000, more than $5,000, or what?

1.      LESS THAN $5,000 [H140]
2.      ABOUT $5,000 [H140]
3.      MORE THAN $5,000 [H140]
-2.     DK [H140]
-1.     RF [H140]

Time Stamp

H140. Do you {Text fill IF MARRIED OR PARTNERED: "or your" husband/wife/partner/spouse or partner} have any other savings or assets, such as jewelry, money owed to you by others, a collection for investment purposes, or rights in a trust or estate where you are the beneficiary that you haven't already told us about?

[IWER: EXCLUDE THE CASH VALUE OF ANY LIFE INSURANCE POLICIES]

1.       YES [H141]
2.       NO [H146]
-2.      DK [H146]
-1.      RF [H146]

H141. If you sold all that and then paid off any debts on it, about how much would you have?
[IWER: DO NOT PROBE DK/RF]
[INTERVIEWER: IF ACTUAL RESPONSE IS "-1" OR "-2" PLEASE OPEN COMMENT BOX AND NOTE THIS]

$_____{15-digits}{Can be < 0}[H141A]
-2. DK [ASSIGN RANDOM #1-3: H142A/RANDOM ASSIGNMENT]
-1. RF [ASSIGN RANDOM #1-3: H142A/RANDOM ASSIGNMENT]

H141A. Currency_____
{Pick list, US$ first; allow only one choice}{H143; If OTHER, H141B}

H141B. Currency (other specify)_____{30 characters}[H143]

RANDOM ASSIGNMENT 1:

H142A. Would it amount to less than $5,000, more than $5,000, or what?

1.       LESS THAN $5,000 [H143]
2.       ABOUT $5,000 [H143]
3.       MORE THAN $5,000 [H142B]
-2.      DK [H143]
-1.      RF [H143]

H142B. Would it amount to less than $50,000, more than $50,000, or what?

1.       LESS THAN $50,000 [H143]
2.       ABOUT $50,000 [H143]
3.       MORE THAN $50,000 [H142C]
-2.      DK [H143]
-1.      RF [H143]

H142C. Would it amount to less than $100,000, more than $100,000, or what?

1.       LESS THAN $100,000 [H143]
2.       ABOUT $100,000 [H143]
3.       MORE THAN $100,000 [H143]
-2.      DK [H143]
-1.      RF [H143]

RANDOM ASSIGNMENT 2:

H142B. Would it amount to less than $50,000, more than $50,000, or what?

1.       LESS THAN $50,000 [H142A]
2.       ABOUT $50,000 [H143]
3.       MORE THAN $50,000 [H142C]
-2.      DK [H143]
-1.      RF [H143]

H142C. Would it amount to less than $100,000, more than $100,000, or what?

1.      LESS THAN $100,000 [H143]
2.      ABOUT $100,000 [H143]
3.      MORE THAN $100,000 [H143]
-2.     DK [H143]
-1.     RF [H143]

H142A. Would it amount to less than $5,000, more than $5,000, or what?

1.      LESS THAN $5,000 [H143]
2.      ABOUT $5,000 [H143]
3.      MORE THAN $5,000 [H143]
-2.     DK [H143]
-1.     RF [H143]

RANDOM ASSIGNMENT 3:

H142C. Would it amount to less than $100,000, more than $100,000, or what?

1.      LESS THAN $100,000 [H142B]
2.      ABOUT $100,000 [H143]
3.      MORE THAN $100,000 [H143]
-2.     DK [H143]
-1.     RF [H143]

H142B. Would it amount to less than $50,000, more than $50,000, or what?

1.      LESS THAN $50,000 [H142A]
2.      ABOUT $50,000 [H143]
3.      MORE THAN $50,000 [H143]
-2.     DK [H143]
-1.     RF [H143]

H142A. Would it amount to less than $5,000, more than $5,000, or what?

1.      LESS THAN $5,000 [H143]
2.      ABOUT $5,000 [H143]
3.      MORE THAN $5,000 [H143]
-2.     DK [H143]
-1.     RF [H143]

H143.   Do any of these other savings or assets pay any income?
1.      YES [H144]
2.      NO [H146]
-2.     DK [H146]
-1.     RF [H146]

H144.    Before taxes and other deductions, about how much income did you receive from these other assets in the last twelve months?
[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS.]
[IWER: DO NOT PROBE DK]

$_____{15-digits}[H144A]

-2.       DK [H145A]
-1.       RF [H145A]

H144A. Currency_____
{Pick list, US$ first; allow only one choice}{H146; If OTHER, H144B}

H144B. Currency (other specify)_____{30 characters}[H146]

H145A. Did it amount to less than $5,000, more than $5,000, or what?

1.       LESS THAN $5,000 [H145C]
2.       ABOUT $5,000 [H146]
3.       MORE THAN $5,000 [H145B]
-2.       DK [H146]
-1.       RF [H146]

H145B. Did it amount to less than $25,000, more than $25,000, or what?

1.       LESS THAN $25,000 [H146]
2.       ABOUT $25,000 [H146]
3.  MORE THAN $25,000 [H146]
-2.       DK [H146]
-1.       RF [H146]

H145C. Did it amount to less than $1,000, more than $1,000, or what?

1.       LESS THAN $1,000 [H146]
2.       ABOUT $1,000 [H146]
3.       MORE THAN $1,000 [H146]
-2.       DK [H146]
-1.       RF [H146]

Time Stamp

H146.    Do you {Text fill IF MARRIED OR PARTNERED: "or your" husband/wife/partner/spouse or partner} currently have any money or assets that are held in an Individual Retirement Account, that is, in an IRA or KEOGH account in the United States?

1.       YES [H147]
2.       NO [H153]
-2.       DK [H153]
-1.       RF [H153]

H147.    About how much are in your IRA or KEOGH accounts at the present time?
[IWER: DO NOT PROBE DK/RF]
[IWER: AMOUNT IN U.S. DOLLARS]

$_____{15-digits}[H149]
-2.       DK [ASSIGN RANDOM #1-3: H148A/RANDOM ASSIGNMENT]
-1.       RF [ASSIGN RANDOM #1-3: H148A/RANDOM ASSIGNMENT]

RANDOM ASSIGNMENT 1:

H148A. Does it amount to less than $10,000, more than $10,000, or what?

1.       LESS THAN $10,000 [H149]
2.       ABOUT $10,000 [H149]

3.      MORE THAN $10,000 [H148B]
-2.     DK [H149]
-1.     RF [H149]

H148B. Does it amount to less than $25,000, more than $25,000, or what?

1.      LESS THAN $25,000 [H149]
2.      ABOUT $25,000 [H149]
3.      MORE THAN $25,000 [H148C]
-2.     DK [H149]
-1.     RF [H149]

H148C. Does it amount to less than $100,000, more than $100,000, or what?

1.      LESS THAN $100,000 [H149]
2.      ABOUT $100,000 [H149]
3.      MORE THAN $100,000 [H148D]
-2.     DK [H149]
-1.     RF [H149]

H148D. Does it amount to less than $400,000, more than $400,000, or what?

1.      LESS THAN $400,000 [H149]
2.      ABOUT $400,000 [H149]
3.      MORE THAN $400,000 [H149]
-2.     DK [H149]
-1.     RF [H149]

RANDOM ASSIGNMENT 2:

H148B. Does it amount to less than $25,000, more than $25,000, or what?

1.      LESS THAN $25,000 [H148A]
2.      ABOUT $25,000 [H149]
3.      MORE THAN $25,000 [H148C]
-2.     DK [H149]
-1.     RF [H149]

H148C. Does it amount to less than $100,000, more than $100,000, or what?

1.      LESS THAN $100,000 [H149]
2.      ABOUT $100,000 [H149]
3.      MORE THAN $100,000 [H148D]
-2.     DK [H149]
-1.     RF [H149]

H148D. Does it amount to less than $400,000, more than $400,000, or what?

1.      LESS THAN $400,000 [H149]
2.      ABOUT $400,000 [H149]
3.      MORE THAN $400,000 [H149]
-2.     DK [H149]
-1.     RF [H149]

H148A. Does it amount to less than $10,000, more than $10,000, or what?

1.      LESS THAN $10,000 [H149]
2.      ABOUT $10,000 [H149]
3.      MORE THAN $10,000 [H149]
-2.     DK [H149]
-1.     RF [H149]

RANDOM ASSIGNMENT 3:

H148C. Does it amount to less than $100,000, more than $100,000, or what?

1.      LESS THAN $100,000 [H148B]
2.      ABOUT $100,000 [H149]
3.      MORE THAN $100,000 [H148D]
-2.     DK [H149]
-1.     RF [H149]

H148D. Does it amount to less than $400,000, more than $400,000, or what?

1.      LESS THAN $400,000 [H149]
2.      ABOUT $400,000 [H149]
3.      MORE THAN $400,000 [H149]
-2.     DK [H149]
-1.     RF [H149]

H148B. Does it amount to less than $25,000, more than $25,000, or what?

1.      LESS THAN $25,000 [H148A]
2.      ABOUT $25,000 [H149]
3.      MORE THAN $25,000 [H149]
-2.     DK [H149]
-1.     RF [H149]

H148A. Does it amount to less than $10,000, more than $10,000, or what?

1.      LESS THAN $10,000 [H149]
2.      ABOUT $10,000 [H149]
3.      MORE THAN $10,000 [H149]
-2.     DK [H149]
-1.     RF [H149]

H149.   Is the money in these accounts invested mostly in stocks, mostly in interest-earning assets, is it about evenly split between these, or what?

1.      MOSTLY OR ALL STOCKS [H150]
2.      MOSTLY OR ALL INTEREST EARNING [H150]
3.      EVENLY SPLIT [H150]
97.     OTHER [H149A]

H149A. (specify)_____ {80 characters}[H150]

-2. DK [H150]

-1. RF [H150]

H150.    Did you {Text fill IF MARRIED OR PARTNERED: "or your" husband/wife/partner/spouse or partner} receive any income in the last twelve months from any of your IRA or KEOGH accounts?

1.      YES [H151]
2.      NO [H153]
-2.      DK [H153]
-1.      RF [H153]

H151. Before taxes and other deductions, about how much income did you receive from these IRA and/or KEOGH accounts in the last twelve months?
[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS.]
[IWER: DO NOT PROBE DK]
[IWER: AMOUNT IN U.S. DOLLARS]

$_____{15-digits}[H153]
-2.      DK [H152A]
-1.      RF [H152A]

H152A. Did it amount to less than $5,000, more than $5,000, or what?

1.      LESS THAN $5,000 [H152C]
2.      ABOUT $5,000 [H153]
3.      MORE THAN $5,000 [H152B]
-2.      DK [H153]
-1.      RF [H153]

H152B. Did it amount to less than $25,000, more than $25,000, or what?

1.      LESS THAN $25,000 [H153]
2.      ABOUT $25,000 [H153]
3.   MORE THAN $25,000 [H153]
-2.      DK [H153]
-1.      RF [H153]

H152C. Did it amount to less than $1,000, more than $1,000, or what?

1.      LESS THAN $1,000 [H153]
2.      ABOUT $1,000 [H153]
3.      MORE THAN $1,000 [H153]
-2.      DK [H153]
-1.      RF [H153]

Time Stamp

H153.    Do you {Text fill IF MARRIED OR PARTNERED: "or your" husband/wife/partner/spouse or partner} currently have any money or assets that are held in a tax favored or tax protected savings account **in a foreign country** that you have not already told us about?

1.      YES [H154]
2.      NO [H160]
-2.      DK [H160]
-1.      RF [H160]

H154.    About how much are in these tax favored or tax protected savings accounts at the present time?
[IWER: DO NOT PROBE DK/RF]

$_____{15-digits}[H154A]
-2.      DK [ASSIGN RANDOM #1-3: H155A/RANDOM ASSIGNMENT]
-1.      RF [ASSIGN RANDOM #1-3: H155A/RANDOM ASSIGNMENT]

H154A. Currency_____
{Pick list, US$ first; allow only one choice}{H156; If OTHER, H154B}

H154B. Currency (other specify)_____{30 characters}[H156]

RANDOM ASSIGNMENT 1:

H155A. Does it amount to less than $10,000, more than $10,000, or what?

1.      LESS THAN $10,000 [H156]
2.      ABOUT $10,000 [H156]
3.      MORE THAN $10,000 [H155B]
-2.     DK [H156]
-1.     RF [H156]

H155B. Does it amount to less than $25,000, more than $25,000, or what?

1.      LESS THAN $25,000 [H156]
2.      ABOUT $25,000 [H156]
3.      MORE THAN $25,000 [H155C]
-2.     DK [H156]
-1.     RF [H156]

H155C. Does it amount to less than $100,000, more than $100,000, or what?

1.      LESS THAN $100,000 [H156]
2.      ABOUT $100,000 [H156]
3.      MORE THAN $100,000 [H155D]
-2.     DK [H156]
-1.     RF [H156]

H155D. Does it amount to less than $400,000, more than $400,000, or what?

1.      LESS THAN $400,000 [H156]
2.      ABOUT $400,000 [H156]
3.      MORE THAN $400,000 [H156]
-2.     DK [H156]
-1.     RF [H156]

RANDOM ASSIGNMENT 2:

H155B. Does it amount to less than $25,000, more than $25,000, or what?

1.      LESS THAN $25,000 [H155A]
2.      ABOUT $25,000 [H156]
3.      MORE THAN $25,000 [H155C]
-2.     DK [H156]
-1.     RF [H156]

H155C. Does it amount to less than $100,000, more than $100,000, or what?

1.      LESS THAN $100,000 [H156]
2.      ABOUT $100,000 [H156]
3.      MORE THAN $100,000 [H155D]
-2.     DK [H156]
-1.     RF [H156]

H155D. Does it amount to less than $400,000, more than $400,000, or what?

1.      LESS THAN $400,000 [H156]
2.      ABOUT $400,000 [H156]
3.      MORE THAN $400,000 [H156]
-2.     DK [H156]
-1.     RF [H156]

H155A. Does it amount to less than $10,000, more than $10,000, or what?

1.      LESS THAN $10,000 [H156]
2.      ABOUT $10,000 [H156]
3.      MORE THAN $10,000 [H156]
-2.     DK [H156]
-1.     RF [H156]

RANDOM ASSIGNMENT 3:

H155C. Does it amount to less than $100,000, more than $100,000, or what?

1.      LESS THAN $100,000 [H155B]
2.      ABOUT $100,000 [H156]
3.      MORE THAN $100,000 [H155D]
-2.     DK [H156]
-1.     RF [H156]

H155D. Does it amount to less than $400,000, more than $400,000, or what?

1.      LESS THAN $400,000 [H156]
2.      ABOUT $400,000 [H156]
3.       MORE THAN $400,000 [H156]
-2.     DK [H156]
-1.     RF [H156]

H155B. Does it amount to less than $25,000, more than $25,000, or what?

1.      LESS THAN $25,000 [H155A]
2.      ABOUT $25,000 [H156]
3.      MORE THAN $25,000 [H156]
-2.     DK [H156]
-1.     RF [H156]

H155A. Does it amount to less than $10,000, more than $10,000, or what?

1.      LESS THAN $10,000 [H156]
2.      ABOUT $10,000 [H156]
3.      MORE THAN $10,000 [H156]
-2.     DK [H156]

-1.        RF [H156]

H156.        Is the money in these accounts invested mostly in stocks, mostly in interest-earning assets, is it about evenly split between these, or what?

1.        MOSTLY OR ALL STOCKS [H157]
2.        MOSTLY OR ALL INTEREST EARNING [H157]
3.        EVENLY SPLIT [H157]
97.        OTHER [H156A]

H156A. (specify)_____ {80 characters}[H157]

-2.        DK [H157]

-1.        RF [H157]

H157.        Did you {Text fill IF MARRIED OR PARTNERED: "or your" husband/wife/partner/spouse or partner} receive any income in the last twelve months from any of these tax favored or tax protected savings accounts?

1.        YES [H158]
2.        NO [H160]
-2.        DK [H160]
-1.        RF [H160]

H158.        Before taxes and other deductions, about how much income did you receive from these tax favored or tax protected savings accounts in the last twelve months?
[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS.]
[IWER: DO NOT PROBE DK]

$_____{15-digits}[H158A]
-2.        DK [H159A]
-1.        RF [H159A]

H158A. Currency_____
{Pick list, US$ first; allow only one choice}{H160; If OTHER, H159B}

H158B. Currency (other specify)_____{30 characters}[H160]

H159A. Did it amount to less than $5,000, more than $5,000, or what?

1.        LESS THAN $5,000 [H159C]
2.        ABOUT $5,000 [H160]
3.        MORE THAN $5,000 [H159B]
-2.        DK [H160]
-1.        RF [H160]

H159B. Did it amount to less than $25,000, more than $25,000, or what?

1.        LESS THAN $25,000 [H160]
2.        ABOUT $25,000 [H160]
3.   MORE THAN $25,000 [H160]
-2.        DK [H160]
-1.        RF [H160]

H159C. Did it amount to less than $1,000, more than $1,000, or what?

1.     LESS THAN $1,000 [H160]
2.     ABOUT $1,000 [H160]
3.     MORE THAN $1,000 [H160]
-2.    DK [H160]
-1.    RF [H160]


Time Stamp

H160.     And do you {Text fill IF MARRIED OR PARTNERED: "or your" husband/wife/partner/spouse or partner} have any debts that we haven't asked about, such as medical debts, life insurance policy loans, loans from relatives, student loans, and so forth? Do not include loans for transportation or housing, or any credit card debt.

1.     YES [H161]
2.     NO [H163Z1]
-2.    DK [H163Z1]
-1.    RF [H163Z1]

H161.     Altogether, about how much would that amount to?
[IWER: DO NOT PROBE DK/RF]

$_____{15-digits}[H161A]
-2.    DK [ASSIGN RANDOM #1-3: H162A/RANDOM ASSIGNMENT]
-1.    RF [ASSIGN RANDOM #1-3: H162A/RANDOM ASSIGNMENT]


H161A. Currency_____
{Pick list, US$ first; allow only one choice}{H163; If OTHER, H161B}

H161B. Currency (other specify)_____{30 characters}[H163]

RANDOM ASSIGNMENT 1:

H162A. Does it amount to less than $500 more than $500, or what?

1.     LESS THAN $100,000 [H163]
2.     ABOUT $100,000 [H163]
3.     MORE THAN $100,000 [H162B]
-2.    DK [H163]
-1.    RF [H163]

H162B. Does it amount to less than $5,000, more than $5,000, or what?

1.     LESS THAN $5,000 [H163]
2.     ABOUT $5,000 [H163]
3.     MORE THAN $5,000 [H162C]
-2.    DK [H163]
-1.    RF [H163]

H162C. Does it amount to less than $50,000, more than $50,000, or what?

1.     LESS THAN $50,000 [H163]
2.     ABOUT $50,000 [H163]
3.     MORE THAN $50,000 [H163]
-2.    DK [H163]
-1.    RF [H163]

RANDOM ASSIGNMENT 2:

H162B. Does it amount to less than $5,000, more than $5,000, or what?

1.      LESS THAN $5,000 [H162A]
2.      ABOUT $5,000 [H163]
3.      MORE THAN $5,000 [H162C]
-2.     DK [H163]
-1.     RF [H163]

H162C. Does it amount to less than $50,000, more than $50,000, or what?

1.      LESS THAN $50,000 [H163]
2.      ABOUT $50,000 [H163]
3.      MORE THAN $50,000 [H163]
-2.     DK [H163]
-1.     RF [H163]

H162A. Does it amount to less than $500, more than $500, or what?

1.      LESS THAN $100,000 [H163]
2.      ABOUT $100,000 [H163]
3.      MORE THAN $100,000 [H163]
-2.     DK [H163]
-1.     RF [H163]


RANDOM ASSIGNMENT 3:

H162C. Does it amount to less than $50,000, more than $50,000, or what?

1.      LESS THAN $50,000 [H162B]
2.      ABOUT $50,000 [H163]
3.      MORE THAN $50,000 [H163]
-2.     DK [H163]
-1.     RF [H163]

H162B. Does it amount to less than $5,000, more than $5,000, or what?

1.      LESS THAN $5,000 [H162A]
2.      ABOUT $5,000 [H163]
3.      MORE THAN $5,000 [H163]
-2.     DK [H163]
-1.     RF [H163]

H162A. Does it amount to less than $500, more than $500, or what?

1.     LESS THAN $100,000 [H163]
2.     ABOUT $100,000 [H163]
3.      MORE THAN $100,000 [H163]
-2.     DK [H163]
-1.     RF [H163]

H163_X. **{REPEAT FOR UP TO 4 LOANS}**{Text fill: FIRST ITERATION ONLY: For each of these other debts, I would like to ask you the following questions.}{Text fill: FIRST ITERATION ONLY: Starting with the oldest loan you currently have, in what year did you incur this debt?}{Text fill: SECOND THROUGH SEVENTH ITERATIONS ONLY: In what year did you incur the next debt?}

YEAR:_____{4 digits: check DOB to present}[H163A_X].
-2.        DK [H163A_X]
-1.        RF [H163A_X]

H163A_X. How much did you borrow?

$_____{15-digits}[H163B_X]
-2.        DK [H163D_X]
-1.        RF [H163D_X]

H163B_X. CURRENCY_____(PICK LIST, US$ FIRST, ALLOW ONLY ONE CHOICE){H163D_X; IF
        H163B_X='OTHER': [H163C_X]}

H163C_X. CURRENCY (other specify)_____ {30 CHARACTERS}[H163D_X]

H163D_X. How much {Text fill: in CURRENCY FROM H163B_X OR H163C_X; if H163B_X or H163C_X = -1 or –2: " "} do you still owe?

$_____{15-digits}[H163E_X]
-2.        DK [H163E_X]
-1.        RF [H163E_X]

H163E_X. Who did you borrow this from?

1.        RELATIVE [H163G_X]
2.        CURRENT EMPLOYER [H163S_X]
3.        PAST EMPLOYER [H163S_X]
4.      BANK [H163S_X]
5.        ROTATING CREDIT SOCIETY [H163S_X]
6.        CREDIT CARD [H163S_X]
97.        OTHER SPECIFY [H163F_X]
-2.        DK [H163S_X]
-1.        RF [H163S_X]

H163F_X. OTHER (SPECIFY) _____ {80 CHARACTERS}[H163S_X]
-2.        DK [H163S_X]
-1.        RF [H163S_X]

H163G_X. Is this someone that you have already told us about?

1.        YES [H163H_X]
2.        NO [H163I_X]
-2.        DK [H163I_X]
-2.        RF [H163I_X]

H163H_X. Who? {**PULL R1 & R2 NON-RESIDENT AND CO-RESIDENT ROSTERS**, IF NOT ON ROSTER OR DK/REF GO TO
        H163I_X. IF ON ROSTER: CODE THEN GO TO H163S_X}

{SELECT NAME FROM R1 OR R2 MEGA-ROSTER} [H163S_X; IF NAME NOT ON ROSTER: H163I_X]
-1. REFUSED [H163I_X]
-2. DON'T KNOW [H163I_X]

H163I_X. Could you please give me the full name of this person, starting with the family name?

(_____)**[MAX RANGE=40]** 1 [H163J_X]
REFUSED........................................ -1 [H163J_X]
DON'T KNOW................................. -2 [H163J_X]

H163J_X.  What is that person's given, or first name

(_____)**[MAX RANGE=40]** 1 [H163M_X]
REFUSED........................................-1 [H163M_X]
DON'T KNOW................................. -2 [H163M_X]

H163M_X. What is [**name fill from** H163J_X; IF H163J_X =-1, -2 / this person]'s relationship to you?

[RELATIONSHIP PICK LIST][ H163O_X]
OTHER SPECIFY........................................... 97   [H163N_X]
REFUSED.........................................-1   [H163O_X]
DON'T KNOW....................................-2   [H163O_X]

H163N_X. OTHER (SPECIFY) (_____)**[MAX RANGE=30]** [H163O_X]
REFUSED.........................................-1   [H163O_X]
DON'T KNOW....................................-2   [H163O_X]

H163O_X. CODE FROM H29E IF POSSIBLE. OTHERS: INTERVIEWER: IF NECESSARY. I can't always tell from a name, is
[**name fill from** H163J_X; IF H163J_X =-1,-2 / this person] male or female?
MALE .................................................................... 1    [H163P_X]
FEMALE ............................................................... 2    [H163P_X]
REFUSED.........................................................-1   [H163P_X]
DON'T KNOW....................................................-2   [H163P_X]

H163P_X.  In what year was [**name fill from** H163J_X; IF H163J_X =-1,-2 / this person] born?

YEAR: #### **[SOFT CHECK RANGE: 1890 TO PRESENT]**       [H163Q_X]
REFUSED.........................................................-1   [H163Q_X]
DON'T KNOW....................................................-2   [H163Q_X]

H163Q_X.  In what country was [he/she/he or she] born?

[COUNTRY PICKLIST]                                         [H163S_X]
OTHER SPECIFY............................. 97       [H163R_X]
REFUSED........................................ -1       [H163S_X]
DON'T KNOW................................... -2       [H163S_X]

H163R_X.  OTHER SPECIFY  (_____) **[MAX=30]**  [H163S_X]
REFUSED.......................................... -1       [H163S_X]
DON'T KNOW................................... -1       [H163S_X]

H163S_X. In what country is this loan held?
[IWER: IF LENDER IS PERSON - WHERE THAT PERSON IS LIVING. IF LENDER IS INSTITUTION - WHERE THAT
INSTITUTION IS LOCATED]

COUNTRY_____{Pick list, US first}[H163U_X; IF OTHER, H163T_X]
-2.      DK [H163U_X]
-1.      RF [H163U_X]

H163T_X. COUNTRY (other specify)_____{30 characters}[H163U_X]

-2.	DK [H163U_X]
-1.	RF [H163U_X]

H163U_X. What is the current interest rate on that loan?

%_____{3 digits plus two decimals}% [H163V_X]
-2.	DK [H163V_X]
-1.	RF [H163V_X]

H163V_X. What is the total length of that loan?

#_____{3 DIGITS PLUS 2 DECIMALS}[H163W_X]
-2.	DK [H163Y_X]
-1.	RF [H163Y_X]

H163W_X. UNITS:
1.	WEEKS [H163Y_X]
2.	MONTHS [H163Y_X]
3.	YEARS [H163Y_X]
97.	OTHER [H163X_X]
-2.	DK [H163Y_X]
-1.	RF [H163Y_X]

H163X_X. OTHER (SPECIFY)_____{30 characters}[H163Y_X]

H163Y_X. Do you currently have another loan that you have not told me about?

1.	YES [H163_X; IF NUMBER OF ITERATIONS=7: H163Z]
2.	NO [H163Z]
-2.	DK [H163Z]
-1.	RF [H163Z]


H163Z. Now I want to ask you about any credit card debt you may have. Do you currently have any credit card debt, that is, do you carry a balance on any credit card from one month to the next?
	1. YES
	2. NO
	-2. DK
	-1. RF

H163Z1. How much credit card debt do you have in total?
$_____{15-digits}[H165A]
-2.	DK [H164]
-1.	RF [H164]

H163Z2. Currency_____{Pick list, US$ first}{H164; If OTHER, H163Z3}

H163Z3. Currency (other specify)_____{30 characters}[H164]

Time Stamp

H164.    Other than income you have already told me about, did you {Text fill IF MARRIED OR PARTNERED: "or your" husband/wife/partner/spouse or partner} receive any income from trust funds or royalties in the last twelve months?

1.    YES [H165]
2.    NO [H166]
-2.    DK [H166]
-1.    RF [H166]

H165.    Before taxes and other deductions, how much did you {Text fill IF MARRIED OR PARTNERED: "and your" husband/wife/partner/spouse or partner} receive altogether in the last twelve months?
[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS.]

$_____{15-digits}[H165A]
-2.    DK [H166]
-1.    RF [H166]

H165A. Currency_____{Pick list, US$ first}{H166; If OTHER, H165B}

H165B. Currency (other specify)_____{30 characters}[H166]

H166.    Other than income you have already told me about, did you {Text fill IF MARRIED OR PARTNERED: "or your" husband/wife/partner/spouse or partner} receive any income from alimony or child support payments?

1.    YES [H167]
2.    NO [H168]
-2.    DK [H168]
-1.    RF [H168]

H167.    How much did you {Text fill IF MARRIED OR PARTNERED: "and your" husband/wife/partner/spouse or partner} receive altogether from these sources in the last twelve months?

$_____{15-digits}[H167A]
-2.    DK [H168]
-1.    RF [H168]

H167A. Currency_____{Pick list, US$ first}{H168; If OTHER, H167B}

H167B. Currency (other specify)_____............. {30 characters}[H168]

H168.    Other than income you have already told me about, did you {Text fill IF MARRIED OR PARTNERED: "and your" husband/wife/partner/spouse or partner} receive any other income in the last twelve months, for example, from odd jobs, consulting fees, and so forth?
[IWER: DO NOT INCLUDE FINANCIAL SUPPORT FROM RELATIVES OR FRIENDS.]

1.    YES [H169]
2.    NO [H170]
-2.    DK [H170]
-1.    RF [H170]

H169.    Before taxes and other deductions, how much did you {Text fill IF MARRIED OR PARTNERED: "and your" husband/wife/partner/spouse or partner} receive altogether from these other sources in the last twelve months?
[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS.]

$_____{15-digits}[H169A]
-2.      DK [H170]
-1.      RF [H170]

H169A. Currency_____{Pick list, US$ first}{H170; If OTHER, H169B}

H169B. Currency (other specify)_____............. {30 characters}[H170]

H170.      Did you {Text fill IF MARRIED OR PARTNERED: "or your" husband/wife/partner/spouse or partner} receive U.S. government food stamps or participate in the Supplemental Food Program for Women, Infants, and Children, also called WIC at any time during the last twelve months?

1.      YES [H171]
2.      NO [H174]
-2.      DK [H174]
-1.      RF [H174]

H171.      How many dollars' worth of food stamps did you {Text fill IF MARRIED OR PARTNERED: "or your" husband/wife/partner/spouse or partner} receive during the last twelve months?
[IWER: AMOUNT IN U.S. DOLLARS]

$_____{5-digits}[H172]
-2.      DK [H172]
-1.      RF [H172]

Time Stamp

H174.      Are you {Text fill IF MARRIED OR PARTNERED: "or your" husband/wife/partner/spouse or partner} currently receiving any income from firm or occupational retirement pensions?  Do not include any pensions from working for the government.
[IWER: THIS INCLUDES STATE AND LOCAL GOVERNMENTS AS WELL.]
[IWER: DO NOT INCLUDE ANY LUMP-SUM PENSION PAYMENTS. DO NOT INCLUDE ANY MILITARY PENSION REPORTED EARLIER.]

1.      YES [H175]
2.      NO [H182]
-2.      DK [H182]
-1.      RF [H182]

H175.      **{IF A52 IS NOT 1 OR 2, ASSIGN 1 FOR H175 AND GO TO H176}**
Who receives that?

1.      RESPONDENT ONLY [H176]
2.      SPOUSE/PARTNER ONLY [H176]
3.      BOTH [H176]
-2.      DK [H176]
-1.      RF [H176]

H176_X. **{R FIRST, THEN SPOUSE}**
{Text fill: If H175=3: "First I will ask about your retirement pensions, then about your" husband's/wife's/partner's/spouse or partner's.} {Text fill: If H175=1 or 3: "Do you yourself"} {Text fill: If H175=2 or 3, SECOND ITERATION: "Does your spouse"} {Text fill: If H175=-2 or -1: "Do you or your" husband/wife/partner/spouse or partner} receive income from more than one firm or occupational retirement pension?

1.      YES [H177]

2.      NO [H177]
-2.     DK [IF H175=3: SECOND INTERATION OR H177]
-1.     RF [IF H175=3: SECOND INTERATION OR H177]

H177_X. {Text fill: IF H176=1, -2, OR –1: "Are these retirement pensions held in the United States, a foreign country, or both?"}{Text fill: IF H176=2: "Is this retirement pension held in the United States or a foreign country?"}

1.      **UNITED STATES ONLY [H180]**
2.      **UNITED STATES AND FOREIGN COUNTRY [H179]**
3.      **FOREIGN COUNTRY ONLY [H179]**
-2.     **DK [H180]**
-1.     **RF [H180]**

**H179_X. In what main country {Text fill: IF H176=1, -2, OR –1: "are these pensions"}{Text fill: IF H176=2:"is this pension"} held?**

COUNTRY_____{Pick list}[H180; IF H179="OTHER": H179A]
-2.     DK [H180]
-1.     RF [H180]

H179A. COUNTRY (other specify)_____{30 characters}[H180]

-2.     DK [H180]
-1.     RF [H180]

H180_X. {If H177=1, 2, or 3: H180 through H181D; US FIRST, THEN FOREIGN; If H177= -1 or –2: H180 through H181D, no reference to US/Foreign}
Before taxes and other deductions, how much did {Text fill: If H175=1 or 3: "you"} {Text fill: If H175=2 or 3, SECOND ITERATION: "your spouse"} {Text fill: If H175=-2 or -1: "you or your" husband/wife/partner/spouse or partner} receive last month from all {Text fill: US/foreign "firm or occupational"; if H177= -1 or –2, "firm or occupational"} pensions?
[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS.]
[IWER: DO NOT PROBE DK]

$_____{15-digits}[H180A_X]
-2. DK [H181A]
-1. RF [H181A]

H180A_X. Currency_____{Pick list, US$ first}{H182; If OTHER, H180B}

H180B_X Currency (other specify)_____ ......... {30 characters}[H182]

H181A_X. Did it amount to less than $1,000, more than $1,000, or what?

1.      LESS THAN $1,000 [H181D]
2.      ABOUT $1,000 [REPEAT FOR FOREIGN OR H182]
3.      MORE THAN $1,000 [H181B]
-2.     DK [REPEAT FOR FOREIGN OR H182]
-1.     RF [REPEAT FOR FOREIGN OR H182]

H181B_X. Did it amount to less than $2,000, more than $2,000, or what?

1.      LESS THAN $2,000 [REPEAT FOR FOREIGN OR H182]
2.      ABOUT $2,000 [REPEAT FOR FOREIGN OR H182]
3.      MORE THAN $2,000 [H181C]
-2.     DK [REPEAT FOR FOREIGN OR H182]
-1.     RF [REPEAT FOR FOREIGN OR H182]

H181C_X. Did it amount to less than $4,000, more than $4,000, or what?

1.      LESS THAN $4,000 [REPEAT FOR FOREIGN OR H182]
2.      ABOUT $4,000 [REPEAT FOR FOREIGN OR H182]
3.      MORE THAN $4,000 [REPEAT FOR FOREIGN OR H182]
-2.     DK [REPEAT FOR FOREIGN OR H182]
-1.     RF [REPEAT FOR FOREIGN OR H182]

H181D_X. Did it amount to less than $500, more than $500, or what?

1.      LESS THAN $500 [REPEAT FOR FOREIGN OR H182]
2.      ABOUT $500 [REPEAT FOR FOREIGN OR H182]
3.      MORE THAN $500 [REPEAT FOR FOREIGN OR H182]
-2.     DK [REPEAT FOR FOREIGN OR H182]
-1.     RF [REPEAT FOR FOREIGN OR H182]

H182.    Are you {Text fill: "or your" husband/wife/partner/spouse or partner} currently receiving any income from a state, local, or federal government pension in the United States or from a pension from working for a government in a foreign country? [IWER: DO NOT INCLUDE ANY LUMP-SUM PENSION PAYMENTS. DO NOT INCLUDE ANY MILITARY PENSION REPORTED EARLIER.]

1.      YES[H183]
2.      NO [H190]
-2.     DK [H190]
-1.     RF [H190]

H183.    **{IF A52 IS NOT 1 OR 2, ASSIGN 1 FOR H175 AND GO TO H176}**
Who receives that?

1.      RESPONDENT ONLY [H184]
2.      SPOUSE/PARTNER ONLY [H184]
3.      BOTH [H184]
-2.     DK [H184]
-1.     RF[H184]

H184_X. **{If H183=1, 2, or 3, thenH184 through H199D; R FIRST, THEN SPOUSE}**
{Text fill: If H183=3: "First I will ask about your retirement pensions, then about your" husband's/wife's/partner's/spouse or partner's.} {Text fill: If H183=1 or 3: "Do you yourself"} {Text fill: If H183=2 or 3: "Does your spouse"} {Text fill: If H183=-2 or -1: "Do you or your" husband/wife/partner/spouse or partner} receive income from more than one retirement pension?

1.      YES [H185]
2.      NO [H185]
-2.     DK [H185]
-1.     RF [H185]

H185_X. {Text fill: IF H184=1, -2, OR –1: "Are these retirement pensions"} {Text fill: IF H184=2: "Is this retirement pension"} held in the United States, a foreign country, or both?

1.      **UNITED STATES ONLY [H186]**
2.      **UNITED STATES AND FOREIGN COUNTRY [H186]**
3.      **FOREIGN COUNTRY ONLY [H187]**
-2.     **DK [H188]**
-1.     **RF [H188]**

**H186_X. In what main state are these pensions held?**

STATE CODE: (__) [MAX =2] {IF H185=1, [H188]; IF H185=2, [H187]}
-2.        DK {IF H185=1, [H188]; IF H185=2, [H187]}
-1.        RF {IF H185=1, [H188]; IF H185=2, [H187]}

**H187_X. In what main country {Text fill: IF H184=1, -2, OR –1: "are these pensions"}{Text fill: IF H184=1:"is this pension"} held?**

COUNTRY_____{Pick list, US first}[H188; IF H187_X="0THER": H187A_X]
-2.        DK [H188]
-1.        RF [H188]

H187A_X. COUNTRY (other specify)_____{30 characters}[H188]

-2.        DK [H188]
-1.        RF [H188]

**H188_X. {If H185=1, 2, or 3, then H188 through H189D; US FIRST, THEN FOREIGN}**
Before taxes and other deductions, how much did {Text fill: If H185=1 or 3: "you"} {Text fill: If H185=2 or 3: "your spouse"} {Text fill: If H185=-2 or -1: "you or your" husband/wife/partner/spouse or partner} receive last month from all {Text fill: US/foreign "government"} pensions?
[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS.]
[IWER: DO NOT PROBE DK]

$_____{15-digits}[H188A_X]
-2.        DK [H189A]
-1.        RF [H189A]

H188A_X .Currency_____{Pick list, US$ first}{H190; If OTHER, H188B}

H188B_X. Currency (other specify)_____{30 characters}[H190]

H189A. Did it amount to less than $1,000, more than $1,000, or what?

1.        LESS THAN $1,000 [H189D]
2.        ABOUT $1,000 [H190]
3.        MORE THAN $1,000 [H189B]
-2.        DK [H190]
-1.        RF [H190]

H189B. Did it amount to less than $2,000, more than $2,000, or what?

1.        LESS THAN $2,000 [H190]
2.        ABOUT $2,000 [H190]
3.        MORE THAN $2,000 [H189C]
-2.        DK [H190]
-1.        RF [H190]

H189C. Did it amount to less than $4,000, more than $4,000, or what?

1.        LESS THAN $4,000 [H190]
2.        ABOUT $4,000 [H190]
3.        MORE THAN $4,000 [H190]
-2.        DK [H190]

-1.      RF [H190]

H189D. Did it amount to less than $500, more than $500, or what?

1.      LESS THAN $500 [H190]
2.      ABOUT $500 [H190]
3.      MORE THAN $500 [H190]
-2.      DK [H190]
-1.      RF [H190]

Time Stamp

H190.     Aside from anything you have already told me about, are you {Text fill IF MARRIED OR PARTNERED: "or your" husband/wife/partner/spouse or partner} currently receiving any income from annuities?
[IWER: DO NOT INCULDE SOCIAL SECURITY.]

1.      YES [H191]
2.      NO [H194]
-2.      DK [H194]
-1.      RF [H194]

H191.     Before taxes and other deductions, how much did you {Text fill IF MARRIED OR PARTNERED: "and your" husband/wife/partner/spouse or partner} receive last month from all annuities?
[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS.]
[IWER:  ENTER 0 IF ANNUITY PAYMENTS HAVE NOT YET STARTED]
[IWER: DO NOT PROBE DK]

$_____{15-digits}[H191A]
-2.      DK [H193]
-1.      RF [H193]

H191A. Currency_____{Pick list, US$ first}{H193; If OTHER, H191B}

H191B. Currency (other specify)_____{30 characters}[H193]

H192A. Did it amount to less than $1,000, more than $1,000, or what?

1.      LESS THAN $1,000 [H192D]
2.      ABOUT $1,000 [H193]
3.      MORE THAN $1,000 [H192B]
-2.      DK [H193]
-1.      RF [H193]

H192B. Did it amount to less than $2,000, more than $2,000, or what?

1.      LESS THAN $2,000 [H193]
2.      ABOUT $2,000 [H193]
3.      MORE THAN $2,000 [H192C]
-2.      DK [H193]
-1.      RF [H193]

H192C. Did it amount to less than $4,000, more than $4,000, or what?

1.      LESS THAN $4,000 [H193]

2.      ABOUT $4,000 [H193]
3.      MORE THAN $4,000 [H193]
-2.     DK [H193]
-1.     RF [H193]

H192D. Did it amount to less than $500, more than $500, or what?

1.      LESS THAN $500 [H193]
2.      ABOUT $500 [H193]
3.      MORE THAN $500 [H193]
-2.     DK [H193]
-1.     RF [H193]

H193.   In what year did you start to receive that annuity payment?
        _____ YEAR
        {4-digits}{check: DOB – PRESENT}
        -2. DK
        -1. RF

**{If H193 = 2001, 2002, or 2003: H193A; If H193 < 2001: H194}**

H193A. Which month was that?

1.      JAN [H194]
2.      FEB [H194]
3.      MAR [H194]
4.      APR [H194]
5.      MAY [H194]
6.      JUN [H194]
7.      JUL [H194]
8.      AUG [H194]
9.      SEP [H194]
10.     OCT [H194]
11.     NOV [H194]
12.     DEC [H194]
-2.     DK [H194]
-1.     RF [H194]

**{BEGINNING OF LOOP – REPEAT FOR ALL CO-RESIDENT HH MEMBERS BESIDES R AND SPOUSE ABOVE AGE 16}**

H194_XX. **{IF NO OTHER MEMBERS OF HH ABOVE AGE 16 EXCEPT R AND SPOUSE/PARTNER, GO TO H200}{MAX ITERATIONS: 30}**
During the last twelve months, did {Text fill: HOUSEHOLD MEMBER FIRST NAME} do any work for pay?

1.      YES [H195]
2.      NO [NEXT HH MEMBER OR H198]
-2.     DK [NEXT HH MEMBER OR H198]
-1.     RF [NEXT HH MEMBER OR H198]

H195_XX. Before taxes and other deductions, about how much money did {Text fill: he/she} earn from all jobs in the last twelve months?
[IWER: DO NOT INCLUDE JOB INCOME OF R OR SPOUSE]
[IWER: DO NOT PROBE DK]

$_____{15-digits}[H195A_XX]

-2.        DK [H197A]
-1.        RF [H197A]

H195A_XX. Currency_____{Pick list, US$ first}{NEXT HH MEMBER OR H198; If OTHER, H196B}

H196B_XX. Currency (other specify)_____{30 characters}[NEXT HH MEMBER OR H198]


H197A_XX. Did it amount to less than $5,000, more than $5,000, or what?

1.        LESS THAN $5,000 [H197D]
2.        ABOUT $5,000 [NEXT HH MEMBER OR H198]
3.        MORE THAN $5,000 [H197B]
-2.        DK [NEXT HH MEMBER OR H198]
-1.        RF [NEXT HH MEMBER OR H198]

H197B_XX. Did it amount to less than $25,000, more than $25,000, or what?

1.        LESS THAN $25,000 [NEXT HH MEMBER OR H198]
2.        ABOUT $25,000 [NEXT HH MEMBER OR H198]
3.        MORE THAN $25,000 [H197C]
-2.        DK [NEXT HH MEMBER OR H198]
-1.        RF [NEXT HH MEMBER OR H198]

H197C_XX. Did it amount to less than $50,000, more than $50,000, or what?

1.        LESS THAN $50,000 [NEXT HH MEMBER OR H198]
2.        ABOUT $50,000 [NEXT HH MEMBER OR H198]
3.        MORE THAN $50,000 [NEXT HH MEMBER OR H198]
-2.        DK [NEXT HH MEMBER OR H198]
-1.        RF [NEXT HH MEMBER OR H198]

H197D_XX. Did it amount to less than $2,000, more than $2,000, or what?

1.        LESS THAN $2,000 [NEXT HH MEMBER OR H198]
2.        ABOUT $2,000 [NEXT HH MEMBER OR H198]
3.        MORE THAN $2,000 [NEXT HH MEMBER OR H198]
-2.        DK [NEXT HH MEMBER OR H198]
-1.        RF [NEXT HH MEMBER OR H198]

H198.      Not including job income and before taxes and other deductions, about how much in total did other members of your family living in this household receive in the last twelve months from all other income sources?
[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS.]
[IWER: DO NOT PROBE DK]
[IWER: IF NOTHING, ENTER "0"]

$_____{15-digits}[H198A; IF H198=0: H200]]
-2.        DK [H199A]
-1.        RF [H199A]

H198A. Currency_____{Pick list, US$ first}{H200; If OTHER, H198B}

H198B. Currency (other specify)_____{30 characters}[H200]

H199A. Did it amount to less than $10,000, more than $10,000, or what?

1.      LESS THAN $10,000 [H199D]
2.      ABOUT $10,000 [H200]
3.      MORE THAN $10,000 [H199B]
-2.     DK [H200]
-1.     RF [H200]

H199B. Did it amount to less than $20,000, more than $20,000, or what?

1.      LESS THAN $20,000 [H200]
2.      ABOUT $20,000 [H200]
3.      MORE THAN $20,000 [H199C]
-2.     DK [H200]
-1.     RF [H200]

H199C. Did it amount to less than $50,000, more than $50,000, or what?

1.      LESS THAN $50,000 [H200]
2.      ABOUT $50,000 [H200]
3.      MORE THAN $50,000 [H200]
-2.     DK [H200]
-1.     RF [H200]

H199D. Did it amount to less than $2,000, more than $2,000, or what?

1.      LESS THAN $2,000 [H200]
2.      ABOUT $2,000 [H200]
3.      MORE THAN $2,000 [H200]
-2.     DK [H200]
-1.     RF [H200]

H200.    Did you {Text fill IF MARRIED OR PARTNERED: "or your" husband/wife/partner/spouse or partner} file a United States federal income tax return form for the year 2004?

1.      YES [H201]
2.      NO [H202]
-2.     DK [H202]
-1.     RF [H202]

H201.    Did you {Text fill MARRIED OR PARTNERED: "and your" husband/wife/partner/spouse or partner} itemize deductions on your 2004 federal income tax, (such as property taxes, interest payments, medical expenses, and charitable contributions)?

1.      YES [H202]
2.      NO [H202]
3.      [VOL] DID/WILL NOT FILE [H202]
-2.     DK [H202]
-1.     RF [H202]

H202.    Since *R's LAST IW MONTH, YEAR*, did you (and your [husband/wife/partner]) use up any of your investments or savings to pay for expenses, not counting any money or assets that you have given away to (children or) others?

    1. YES [H204]
    2. NO [H204]
    6. DON'T HAVE ASSETS [H204]
    7. OTHER (SPECIFY) [H203]

-2. DK [H204]
-1. RF [H204]

H203. OTHER (SPECIFY) _____
-2. DK
-1. RF
**ALL RESPONSES: H204**

H204.  Aside from any money put into pension accounts, IRAs, or Keoghs, did you (or your [husband/wife/partner]) put any
       <u>new money</u> into any saving or investment accounts since *R's LAST IW MONTH, YEAR*?

       [IWER: DO NOT INCLUDE DIVIDENDS AND INTEREST THAT ARE REINVESTED]
       1. YES [H206 CHECK]
       2. NO [H206 CHECK]
       6. DON'T HAVE ASSETS [H206 CHECK]
       7. OTHER (SPECIFY) [H205]
       -2. DK [H206 CHECK]
       -1. RF [H206 CHECK]

H205. OTHER (SPECIFY) _____
-2. DK
-1. RF
**ALL RESPONSES: H206 CHECK**

**H206 CHECK. DID R REPORT USING UP ANY ASSETS? R2H202 = 1?**
**1. YES [H206]**
**2. NO [H218 CHECK]**

H206.  Overall, would you say that since *R's LAST IW MONTH, YEAR* you (and your [husband/wife/partner]) have used up
       more of your investments or savings than you have added to them in new money, that you have added more to
       savings and investments than you have used up, or what?

       1. USED UP MORE THAN ADDED [H218 CHECK]
       2. CAME ABOUT EVEN [H218 CHECK]
       3. ADDED MORE THAN USED UP [H218 CHECK]
       4. OTHER (SPECIFY) [H207]
       -2. DK [H218 CHECK]
       -1. RF [H218 CHECK]

H207. OTHER (SPECIFY) _____
-2. DK
-1. RF
**ALL RESPONSES: H218 CHECK**

**H208 CHECK. DOES R REPORT NOT HAVING ANY ASSETS? R2H202=6 OR R2H204=6?**
**1. YES**
**2. NO [H208]**

H208_X. People sometimes receive large amounts of money or property in the form of an inheritance.

       Since *R's LAST IW MONTH, YEAR* have you (TEXT FILL IF MARRIED: or your [husband/wife/partner]) received
       money or property in the form of an inheritance?

       [IWER: 'LARGE' = $10,000 OR MORE]

1. YES [H213_XX]
2. NO
-2. DK
-1. RF

H213_X.  About how much did you (TEXT FILL IF MARRIED: or your [husband/wife/partner]) receive from that inheritance?

    [IWER: DO NOT PROBE DK/RF]
    AMOUNT _____
    -2. DK
    -1. RF
    **ALL RESPONSES: H214**

H214_X. CURRENCY PICKLIST [H217 CHECK]
    97. OTHER SPECIFY [H215]
    -2. DK [H217 CHECK]
    -1. RF [H217 CHECK]

H215_X. CURRENCY OTHER SPECIFY (_____)[H217 CHECK]
    -2. DK [H217 CHECK]
    -1. RF [H217 CHECK]

H216_X. Did it amount to less than $50,000, more than $50,000, or what?
    1.     LESS THAN $50,000
    2.     ABOUT $50,000
    3.     MORE THAN $50,000
    -2.    DK
    -1.    RF
[     **ALL RESPONSES: [H217 CHECK]**


ASK ONLY IF PARENT OR SPOUSE'S PARENT DECEASED:
H217_X. From whom was that inheritance received, that is, what is their relationship to you?
    [ONLY LIST PERSONS KNOWN TO BE DECEASED]
    1. R'S MOTHER
    2. R'S FATHER
    3. BOTH R'S PARENTS
    4. SPOUSE'S MOTHER
    5. SPOUSE'S FATHER
    6. BOTH SPOUSE'S PARENTS
    7. OTHER
    -2. DK
    -1. RF
    **ALL RESPONSES: H218 CHECK**

**H218 CHECK. IS HH ROSTER SAME AS ROUND 1?**
    **1. YES [I1]**
    **2. NO [H218]**

H218.    Sometimes changes in a family's savings or assets are due to people joining or leaving the family.

    Was there anyone living with you in [HH's LAST IW MONTH, YEAR/the last two years] who doesn't live with you now and who took $5,000 or more in assets or debts away with them?

1. YES, ASSETS [H219]
2. YES, DEBTS [H222]
3. BOTH [H219]
4. NO [H224]
-2. DK [H224]
-1. RF [H224]

H219.    Altogether, what is the total dollar value of assets that were removed that way?

[IWER: DO NOT PROBE DK/RF]
_____AMOUNT [H221 CHECK]
-2. DK [H220A]
-1. RF [H220A]

H220A. Did it amount to less than $25,000, more than $25,000, or what?

1.         LESS THAN $25,000 [H220C]
2.         ABOUT $25,000 [H221 CHECK]
3.         MORE THAN $25,000 [H220B]
-2.        DK [H221 CHECK]
-1.        RF [H221 CHECK]

H220B. Did it amount to less than $100,000, more than $100,000, or what?

1.         LESS THAN $100,000 [H221 CHECK]
2.         ABOUT $100,000 [H221 CHECK]
3.         MORE THAN $100,000 [H221 CHECK]
-2.        DK [H221 CHECK]
-1.        RF [H221 CHECK]

H220C. Did it amount to less than $10,000, more than $10,000, or what?

1.         LESS THAN $10,000 [H221 CHECK]
2.         ABOUT $10,000 [H221 CHECK]
3.         MORE THAN $10,000 [H221 CHECK]
-2.        DK [H221 CHECK]
-1.        RF [H221 CHECK]

**H221 CHECK: WERE BOTH ASSETS AND DEBTS REMOVED FROM THE HH BY A HH MEMBER LEAVING? H218=3?**
**1. YES [H222]**
**2. NO [H224]**

H222.    Altogether, what is the total dollar value of debts that were removed that way?

[IWER: DO NOT PROBE DK/RF]
_____AMOUNT [H224]
-2. DK [H223A]
-1. RF [H223A]

H223A. Did it amount to less than $5,000, more than $5,000, or what?

1.         LESS THAN $5,000 [H223C]
2.         ABOUT $5,000 [H224]

    3.      MORE THAN $5,000 [H223B]
   -2.     DK [H224 CHECK]
   -1.     RF [H224 CHECK]

H223B. Did it amount to less than $25,000, more than $25,000, or what?

1.       LESS THAN $25,000 [H224]
     2.      ABOUT $25,000 [H224]
     3.      MORE THAN $25,000 [H224]
    -2.     DK [H224]
    -1.     RF [H224]

H223C. Did it amount to less than $5,000, more than $5,000, or what?

     1.      LESS THAN $5,000 [H224]
     2.      ABOUT $5,000 [H224]
     3.      MORE THAN $5,000 [H224]
    -2.     DK [H224]
    -1.     RF [H224]

H224.    Is there anyone in your family living with you now who has joined the family [since HH's LAST IW MONTH, YEAR/in the last two years] and who had $5,000 or more in assets or debts at the time they joined the family?

    1. YES, ASSETS [H225]
    2. YES, DEBTS [H227]
    3. BOTH [H225]
    4. NO [I1]
    -2. DK [I1]
    -1. RF [I1]

H225.    Altogether, what was the total dollar value of assets that were brought into the family in that way?

    [IWER: DO NOT PROBE DK/RF]
    _____AMOUNT [H227 CHECK]
    -2. DK [H226A]
    -1. RF [H226A]

H226A. Did it amount to less than $25,000, more than $25,000, or what?

     1.      LESS THAN $25,000 [H226C]
     2.      ABOUT $25,000 [H227 CHECK]
     3.      MORE THAN $25,000 [H226B]
    -2.     DK [H226 CHECK]
    -1.     RF [H226 CHECK]

H226B. Did it amount to less than $100,000, more than $100,000, or what?

     1.      LESS THAN $100,000 [H226 CHECK]
     2.      ABOUT $100,000 [H226 CHECK]
     3.      MORE THAN $100,000 [H226 CHECK]
    -2.     DK [H226 CHECK]
    -1.     RF [H226 CHECK]

H226C. Did it amount to less than $10,000, more than $10,000, or what?

      1.      LESS THAN $10,000 [H226 CHECK]
      2.      ABOUT $10,000 [H226 CHECK]
      3.      MORE THAN $10,000 [H226 CHECK]
     -2.      DK [H226 CHECK]
     -1.      RF [H226 CHECK]

**H227 CHECK: WERE BOTH ASSETS AND DEBTS BROUGHT TO THE HH BY A HH MEMBER MOVING IN? H224=3?**
      **1. YES [H227]**
      **2. NO [I1]**

H227.    Altogether, what was the total dollar value of debts that were brought into the family in that way?

    [IWER: DO NOT PROBE DK/RF]
    _____AMOUNT [I1]
    -2. DK [H228a]
    -1. RF [H228a]

H228A. Did it amount to less than $5,000, more than $5,000, or what?

      1.      LESS THAN $5,000 [H228C]
      2.      ABOUT $5,000 [I1]
      3.      MORE THAN $5,000 [H228B]
     -2.      DK [I1]
     -1.      RF [I1]

H228B. Did it amount to less than $25,000, more than $25,000, or what?

      1.      LESS THAN $25,000 [I1]
      2.      ABOUT $25,000 [I1]
      3.      MORE THAN $25,000 [I1]
     -2.      DK [I1]
     -1.      RF [I1]

H228C. Did it amount to less than $5,000, more than $5,000, or what?

      1.      LESS THAN $5,000 [I1]
      2.      ABOUT $5,000 [I1]
      3.      MORE THAN $5,000 [I1]
     -2.      DK [I1]
     -1.      RF [I1]