

BRANCHPOINT: IF NON-FINANCIAL R, GO TO SECTION R

K0. Savings and investments are another important part of family finances. In these next questions, we are going to be asking separately about a number of different kinds of savings or investments you may have.

K2. Do you (or your (husband/wife/partner)) have any real estate (other than your main home), such as land, a second home, rental real estate, a partnership, or money owed to you on a land contract or mortgage?

1.YES

5.NO
8.DK
9.RF

GO TO K4

K3. If you sold all that and then paid off any debts on it, about how much would you get?

[IWER: DO NOT PROBE DK/RF]

AMOUNT: \$ _____

DK
RF

GO TO K4

K3a. Would it amount to \$50,000 or more?	1.YES	5.NO	8.DK	9.RF
			GO TO K4	
	GO TO K3c			
K3b. \$150,000 or more?	1.YES	5.NO	8.DK	9.RF
	GO TO K4			
K3c. \$5,000 or more?	1.YES	5.NO	8.DK	9.RF

K4. What about the value of what you (or your (husband/wife/partner)) own for transportation, like cars, trucks, a trailer, a motor home, a boat, or an airplane — what are they worth altogether, minus anything you still owe on them?

[IWER: DO NOT PROBE DK/RF]

AMOUNT: \$ _____

DK
RF

GO TO K5

K4a. Would it amount to \$10,000 or more?	1.YES	5.NO	8.DK	9.RF
		GO TO K4c		GO TO K5
K4b. \$25,000 or more?	1.YES	5.NO	8.DK	9.RF
GO TO K5				
K4c. \$2,000 or more?	1.YES	5.NO	8.DK	9.RF

K5. Do you (or your (husband/wife/partner)) own part or all of a business?

1.YES
2.YES, MORE THAN ONE

5.NO
8.DK
9.RF

GO TO K7

K6. If you sold (all of) the (business/businesses) and then paid off any debts on (it/them), about how much would you get?

[IWER: DO NOT PROBE DK/RF]

AMOUNT: \$ _____

DK
RF

GO TO K7

K6a. Would it amount to \$50,000 or more?	1.YES	5.NO	8.DK	9.RF
		GO TO K6c		GO TO K7
K6b. \$500,000 or more?	1.YES	5.NO	8.DK	9.RF
GO TO K7				
K6c. \$10,000 or more?	1.YES	5.NO	8.DK	9.RF

K7. Do you (or your (husband/wife/partner)) have any Individual Retirement Accounts, that is, IRA or Keogh accounts?

1.YES

5.NO
8.DK
9.RF

GO TO K10

K8. About how much in total is in all those accounts?

[IWER: DO NOT PROBE DK/RF]

AMOUNT: \$ _____

DK
RF

GO TO K9

K8a. Would it amount to \$25,000 or more?	1.YES	5.NO	8.DK	9.RF
			GO TO K9	
	GO TO K8d			
K8b. \$50,000 or more?	1.YES	5.NO	8.DK	9.RF
			GO TO K9	
K8c. \$100,000 or more?	1.YES	5.NO	8.DK	9.RF
	GO TO K9			
K8d. \$5,000 or more?	1.YES	5.NO	8.DK	9.RF

K9. Do you get regular monthly payments from these accounts, do you draw on them when you need money, or what?

1.REGULAR
3.BOTH
4.TAKE MINIMUM ALLOWED
7.OTHER (SPECIFY) _____

2.DRAW AS NEEDED
5.GET NOTHING FROM THEM
8.DK
9.RF

GO TO K10

K9b. Did you tell me about that income earlier in this interview?

1.YES

5.NO
8.DK
9.RF

GO TO K10

K9c. How much do you receive from these accounts each month?

AMOUNT: \$ _____ DK
RF

K10. (Aside from anything you have already told me about,) Do you (or your (husband/wife/partner)) have any shares of stock in publicly held corporations, or mutual funds?

1.YES 5.NO
8.DK
9.RF

GO TO K12

K11. If you sold all that and then paid off anything you owed on it, how much would you have?

[IWER: DO NOT PROBE DK/RF]

AMOUNT: \$ _____ DK
RF

GO TO K12

K11a. Would it amount to \$25,000 or more?	1.YES	5.NO	8.DK	9.RF
GO TO K11d		GO TO K12		
K11b. \$100,000 or more?	1.YES	5.NO	8.DK	9.RF
GO TO K12				
K11c. \$500,000 or more?	1.YES	5.NO	8.DK	9.RF
GO TO K12				
K11d. \$5,000 or more?	1.YES	5.NO	8.DK	9.RF

K12. (Aside from anything you have already told me about,) Do you (or your (husband/wife/partner)) have any money in checking or savings accounts, or money market funds?

1.YES 5.NO
8.DK
9.RF

GO TO K14

K13. If you added up all such accounts, about how much would they amount to right now?

[IWER: DO NOT PROBE DK/RF]

AMOUNT: \$ _____

DK
RF

GO TO K14

K13a. Would they amount to \$5,000 or more?	1.YES	5.NO	8.DK	9.RF
		GO TO K13d		GO TO K14
K13b. \$10,000 or more?	1.YES	5.NO	8.DK	9.RF
		GO TO K14		
K13c. \$50,000 or more?	1.YES	5.NO	8.DK	9.RF
		GO TO K14		
K13d. \$1,000 or more?	1.YES	5.NO	8.DK	9.RF

K14. (Aside from anything you have already told me about,) Do you (or your (husband/wife/partner)) have any money in certificates of deposit, government savings bonds, or Treasury bills?

1.YES

5.NO
8.DK
9.RF

GO TO K16

K15. If you added up all such accounts, about how much would they amount to right now?

[IWER: DO NOT PROBE DK/RF]

AMOUNT: \$ _____

DK
RF

GO TO K16

K15a. Would they amount to \$5,000 or more?	<input type="checkbox"/> 1.YES	<input type="checkbox"/> 5.NO	<input type="checkbox"/> 8.DK	<input type="checkbox"/> 9.RF
		GO TO K15d		GO TO K16
K15b. \$10,000 or more?	<input type="checkbox"/> 1.YES	<input type="checkbox"/> 5.NO	<input type="checkbox"/> 8.DK	<input type="checkbox"/> 9.RF
		GO TO K16		
K15c. \$50,000 or more?	<input type="checkbox"/> 1.YES	<input type="checkbox"/> 5.NO	<input type="checkbox"/> 8.DK	<input type="checkbox"/> 9.RF
		GO TO K16		
K15d. \$1,000 or more?	<input type="checkbox"/> 1.YES	<input type="checkbox"/> 5.NO	<input type="checkbox"/> 8.DK	<input type="checkbox"/> 9.RF

K16. (Aside from anything you have already told me about,) Do you (or your (husband/wife/partner)) have any corporate, municipal, government, or foreign bonds, or any bond funds?

1.YES

5.NO
8.DK
9.RF

GO TO K18

K17. If you sold all those bonds or bond funds and paid off anything you owed on them, how much would you have?

[IWER: DO NOT PROBE DK/RF]

AMOUNT: \$ _____

DK
RF

GO TO K18

K17a. Would it amount to \$25,000 or more?	1.YES	5.NO	8.DK	9.RF
	GO TO K17d		GO TO K18	
K17b. \$100,000 or more?	1.YES	5.NO	8.DK	9.RF
	GO TO K18			
K17c. \$500,000 or more?	1.YES	5.NO	8.DK	9.RF
	GO TO K18			
K17d. \$5,000 or more?	1.YES	5.NO	8.DK	9.RF

K18. Not counting any money or assets that you may have given to children or others, did you (and your (husband/wife/partner)) use up any of your investments or savings during (1992/1993) to pay for expenses?

1.YES	5.NO
	6.DON'T HAVE ASSETS
	7.OTHER (SPECIFY) _____
	8.DK
	9.RF

GO TO K18e

K18a. About how much did you use up?

AMOUNT: \$ _____

DK
RF

GO TO K18c

K18b. PER

1.WEEK
2.2 X MONTH
3.MONTH
4.QUARTER
5.6 MONTH
6.YEAR
7.OTHER (SPECIFY) _____
8.DK
9.RF

K18c. Was that for general living expenses or for some particular expenses?

2.PARTICULAR

1.GENERAL LIVING
8.DK
9.RF

GO TO K18e

K18d. What was that?

REASON: _____

DK
RF

K18e. Did you use some of your income to add to your savings or investments in (1992/1993)?

1.YES

5.NO
8.DK
9.RF

GO TO K19

K18f. About how much was that?

AMOUNT: \$ _____

DK
RF

GO TO K19

K18g. PER

1.WEEK
2.2 X MONTH
3.MONTH
4.QUARTER
5.6 MONTH
6.YEAR
7.OTHER (SPECIFY) _____
8.DK
9.RF

K19. Have you (or your (husband/wife/partner)) put any of your assets into a trust?

1.YES

5.NO
8.DK
9.RF

GO TO K21

K19a. Who receives, or will receive the benefits of the assets you've put into trust, that is, what is their relationship to you?

[IWER: CHOOSE ALL THAT APPLY]

2.CHILD/CHILD-IN-LAW/GRANDCHILD	1.SPOUSE 3.OTHER RELATIVE 4.SOMEONE ELSE 5.INSTITUTION OR CHARITY 8.DK 9.RF
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GO TO K20

K19b. (Which child is that?)

[IWER: CHOOSE ALL THAT APPLY]

IF GRANDCHILD:
 Which child of yours (and your (husband/wife/partner)) is the parent of that grandchild?

CHILD NAME(S)	[DISPLAYED BY CATI FROM PREVIOUS RESPONSES]
02 TO 21. CHILD NAME(S)	
	[ROWS PROVIDED BY CATI AS NECESSARY]
22. DECEASED	
23. ALL MY CHILDREN	
DK	
RF	

K20. What about the value of the trusts? If you sold all the assets held in trust(s), about how much would you have?

AMOUNT: \$_____

DK
RF

K20a. Have you already told me about any or all of the assets that you have placed in this trust?

2.YES, PART	1.YES, ALL 5.NO 8.DK 9.RF
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GO TO K21

K20b. Consider just the assets in the trust you did NOT tell me about earlier; if you sold just those assets, about how much would you have?

AMOUNT: \$_____

DK
RF

K21. Do you (or your (husband/wife/partner)) have any other savings or assets, such as jewelry, money owed to you by others, a collection for investment purposes, or an annuity that you haven't already told me about?

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

1.YES

5.NO
8.DK
9.RF

GO TO K23

K22. If you sold all that and then paid off any debts on it, about how much could you have?

[IWER: DO NOT PROBE DK/RF]

AMOUNT: \$ _____

DK
RF

GO TO K23

K22a. Would it amount to \$10,000 or more?	1.YES	5.NO	8.DK	9.RF
			GO TO K23	
	GO TO K22c			
K22b. \$25,000 or more?	1.YES	5.NO	8.DK	9.RF
	GO TO K23			
K22c. \$2,000 or more?	1.YES	5.NO	8.DK	9.RF

K23. And do you (or your (husband/wife/partner)) have any debts that we haven't asked about, such as credit card balances, medical debts, life insurance policy loans, loans from relatives, and so forth?

1.YES

5.NO
8.DK
9.RF

GO TO K36

K24. About how much would that amount to?

[IWER: DO NOT PROBE DK/RF]

AMOUNT: \$ _____

DK
RF

GO TO K36

K24a. Would it amount to \$10,000 or more?	1.YES	5.NO	8.DK	9.RF
		GO TO K24c		GO TO K36
K24b. \$25,000 or more?	1.YES	5.NO	8.DK	9.RF
GO TO K36				
K24c. \$2,000 or more?	1.YES	5.NO	8.DK	9.RF

K36. People sometimes receive property or lump sum payments of money from such things as pension settlements, insurance settlements, inheritance, or as a gift.

In the past two years did you (or your (husband/wife/partner)) receive a lump sum of money or property worth \$500 or more that you have not already told me about?

1.YES

5.NO
8.DK
9.RF

GO TO K42

K37-1. What was the largest lump sum from — was it insurance, a pension, an inheritance or something else?

1.INSURANCE 2.PENSION 3.INHERITANCE 7.OTHER (SPECIFY) _____ 8.DK 9.RF
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K38-1. About what month and year was that?

MONTH: _____

DK
RF

YEAR:

1.1991
2.1992
3.1993
4.1994
8.DK
9.RF

K39-1. About how much was that from the (insurance/pension/inheritance)?

[IWER: DO NOT PROBE DK/RF]

AMOUNT: \$ _____

DK
RF

GO TO K41-1

K40-1. Was it more than \$30,000?

1.YES
5.NO
8.DK
9.RF

K41-1. Did you (and your (husband/wife/partner)) have any other large lump sum payments in the last two years?

1.YES

5.NO
8.DK
9.RF

GO TO K42

K37-2. What was the next largest lump sum from — was it insurance, a pension, an inheritance or something else?

1.INSURANCE
2.PENSION
3.INHERITANCE
7.OTHER (SPECIFY) _____
8.DK
9.RF

K38-2. About what month and year was that?

MONTH: _____

DK
RF

YEAR:

1.1991
2.1992
3.1993
4.1994
8.DK
9.RF

K39-2. About how much was that from the (insurance/pension/inheritance)?

[IWER: DO NOT PROBE DK/RF]

AMOUNT: \$ _____

DK
RF

GO TO K41-2

K40-2. Was it more than \$30,000?

1.YES
5.NO
8.DK
9.RF

K41-2. Did you (and your (husband/wife/partner)) have any other large lump sum payments in the last two years?

1.YES

5.NO
8.DK
9.RF

GO TO K42

K37-3. What was the next largest lump sum from — was it insurance, a pension, an inheritance or something else?

1.INSURANCE
2.PENSION
3.INHERITANCE
7.OTHER (SPECIFY) _____
8.DK
9.RF

K38-3. About what month and year was that?

MONTH: _____

DK
RF

YEAR:

1.1991
2.1992
3.1993
4.1994
8.DK
9.RF

K39-3. About how much was that from the (insurance/pension/inheritance)?

[IWER: DO NOT PROBE DK/RF]

AMOUNT: \$ _____

DK
RF

GO TO K42

K40-3. Was it more than \$30,000?

1.YES
5.NO
8.DK
9.RF

K42. Looking ahead to two years from now, do you think you (and your (husband/ wife/ partner)) will be financially better off, about the same, or worse off?

1.BETTER
3.SAME
5.WORSE
8.DK
9.RF

GO TO SECTION R