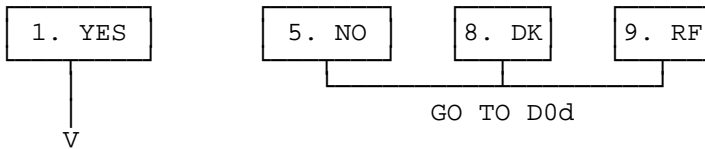


SECTION D: HOUSING (July 21, 1995) – PAGE 1

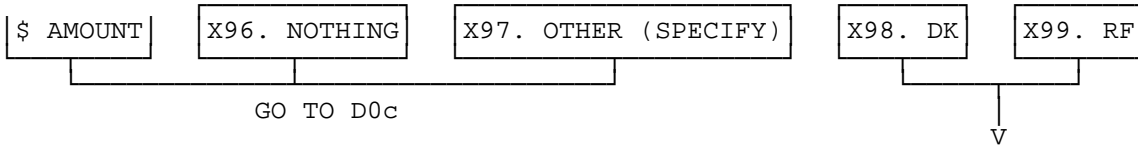
BRANCHPOINT:

1. IF R IS NOT R1, GO TO SECTION E
2. IF R HAS MOVED SINCE WAVE 1 AND DID NOT OWN HOME IN WAVE 1, GO TO D0d.
3. IF R HAS MOVED SINCE WAVE 1 AND OWNED HOME IN WAVE 1, GO TO D0a.
4. IF R HAS NOT MOVED SINCE WAVE 1 THEN GO TO D0d.

D0a. IF R IS A NEW SPOUSE/PARTNER: You told me that you moved since we last talked with you and your (wife/husband/partner) on MONTH of YEAR OF WAVE 1 INTERVIEW. Our records show that you owned the home you were living in then. Did you sell that home?
 ELSE: You told me that you moved since we last talked with you on MONTH of YEAR OF WAVE 1 INTERVIEW. Our records show that you owned the home you were living in then. Did you sell that home?



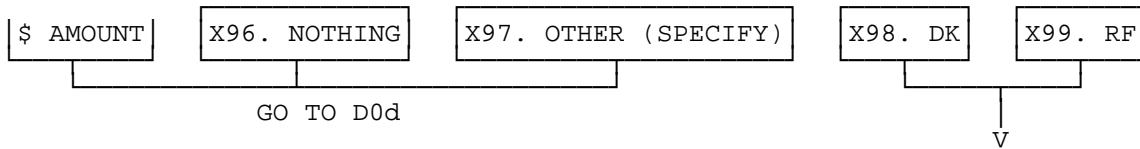
D0b. About how much was the selling price?



D0ba. Was it more than \$100,000?	1. YES	5. NO	8. DK	9. NA
	↓	GO TO D0bc		GO TO D0c
D0bb. More than \$250,000?	1. YES	5. NO	8. DK	9. NA
	GO TO D0c			
D0bc. More than \$50,000?	1. YES	5. NO	8. DK	9. NA

SECTION D: HOUSING (July 21, 1995) – PAGE 2

D0c. About how much did you net after paying any commissions, mortgages, or other debts on the home? [DO NOT PROBE DK.]



D0ca. Was it more than \$50,000?	1. YES	5. NO	8. DK	9. NA
	V	GO TO D0cc	GO TO D0d	
D0cb. More than \$150,000?	1. YES	5. NO	8. DK	9. NA
	GO TO D0d			
D0cc. More than \$2,500?	1. YES	5. NO	8. DK	9. NA

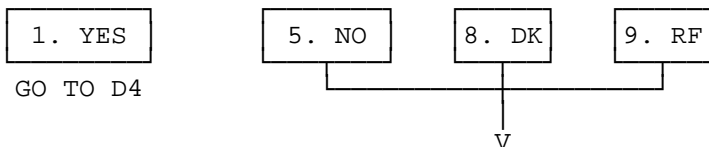
D0d. IF WAVE 1 R HAS DIED AND THIS IS A PROXY IW: Now for some questions about (his/her) housing situation before (he/she) died.
ASK ALL HOUSING QUESTIONS IN SECTION D IN PAST TENSE.

OTHERWISE: Now I'm going to ask about your current housing situation.

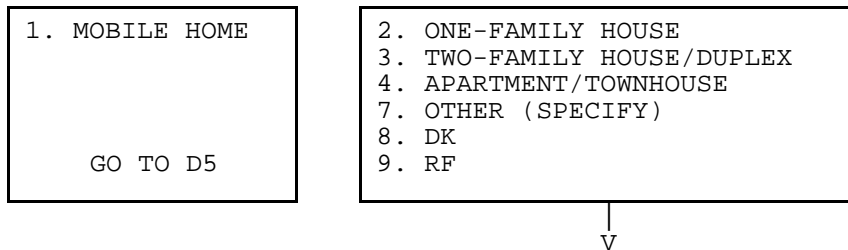
BRANCHPOINT:	
1.	IF R HAS <u>NOT</u> MOVED SINCE WAVE 1 AND WAS ON A FARM IN WAVE 1, GO TO D4.
2.	IF R HAS <u>NOT</u> MOVED SINCE WAVE 1 AND WAS IN A MOBILE HOME IN WAVE 1, GO TO D5.
3.	IF R HAS <u>NOT</u> MOVED SINCE WAVE 1 AND WAS <u>NEITHER</u> ON A FARM <u>NOR</u> IN A MOBILE HOME IN WAVE 1, GO TO D3.
4.	OTHERWISE, CONTINUE WITH D1.

SECTION D: HOUSING (July 21, 1995) – PAGE 3

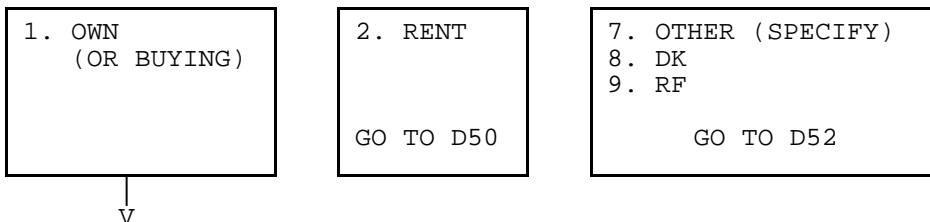
D1. Do you live on a farm or ranch?



D2. Do you live in a mobile home, a one family house, a two family house (duplex), an apartment, townhouse, or what?

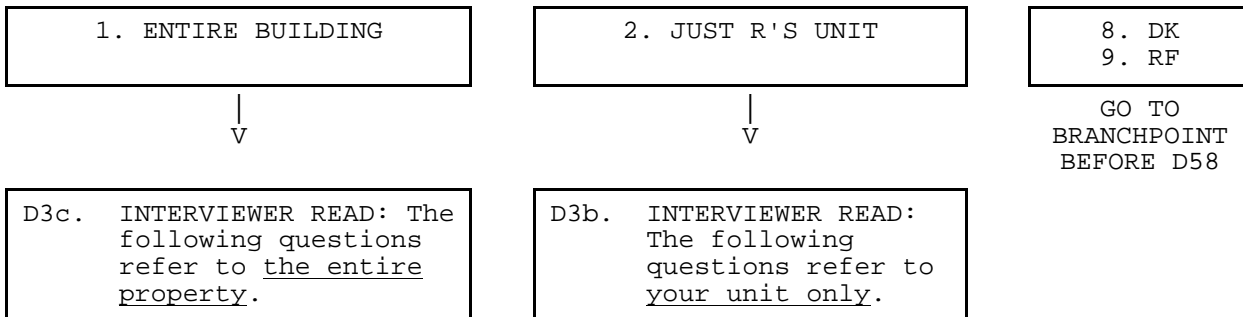


D3. Do you [and your (husband/wife/partner)] own your (current) home, rent it, or what?



BRANCHPOINT: IF D2=2 (LIVES IN ONE-FAMILY HOUSE) OR HAS NOT MOVED SINCE WAVE I AND DID NOT LIVE IN MULTIPLE-HU STRUCTURE IN WAVE I, GO TO D6
OTHERWISE, CONTINUE WITH D3a

D3a. Do you own the entire building or just your unit?



BRANCHPOINT: IF D3=1 (OWNS OR IS BUYING), GO TO D6

SECTION D: HOUSING (July 21, 1995) – PAGE 4

D4. Do you [or your (husband/wife/partner)] own this (farm/ranch), do you own part of it, do you rent it, or what?

1. OWNS ALL

GO TO D4e

2. OWNS PART

3. RENTS

GO TO D50

7. OTHER (SPECIFY)
8. DK
9. RF

GO TO D53



D4a. Now I'd like to ask about the part of the property that you [and your (husband/wife/partner)] personally own. About what percent of the total property is that?

_____ PERCENT

D4b. Do you [and your (husband/wife/partner)] own the house and the immediately surrounding land?

1. YES

5. NO

8. DK

9. RF

GO TO D4e



D4c. Do you pay any rent on this house, or what?

1. YES, PAY RENT

5. NO, OTHER



D4d. The following questions refer to the part of the farm that you [and your (husband/wife/partner)] personally own.

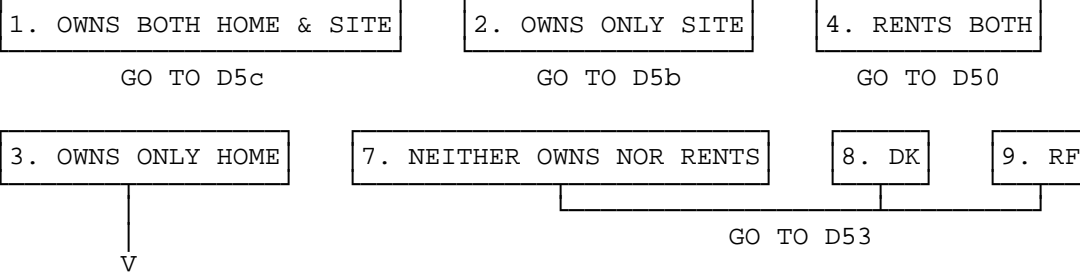
BRANCHPOINT: IF D4b=5 (NO), 8 (DK), 9 (RF), GO TO D6

D4e. The following questions refer to your house and the immediately surrounding land.

BRANCHPOINT: IF D4=1 (OWNS ENTIRE FARM) OR D4b=1 (OWNS HOUSE AND SURROUNDING LAND), GO TO D6

SECTION D: HOUSING (July 21, 1995) – PAGE 5

D5. Do you [or your (husband/wife/partner)] own both the mobile home and site, do you own only the home, do you rent both the home and site, or what?



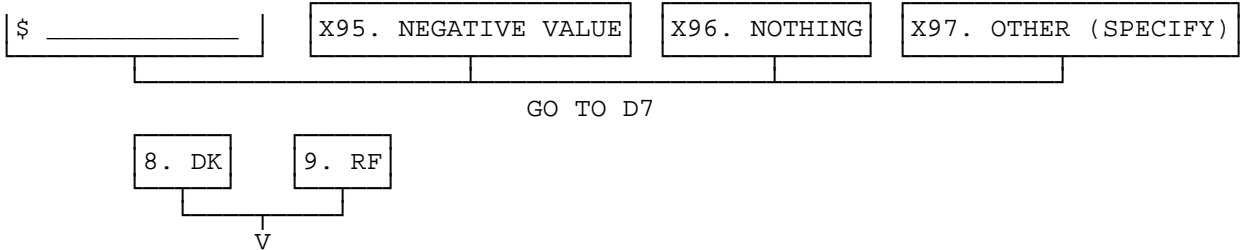
D5a. The following questions refer to your mobile home only.
AND GO TO D6

D5b. The following questions refer to your mobile home site only.
AND GO TO D6

D5c. The following questions refer to your mobile home and site.

D6. What is its present value? I mean, about what would it bring if it were sold today?
IF WAVE 1 R HAS DIED AND THIS IS A PROXY IW: COUNT SELLING PRICE AS THE HOME'S PRESENT VALUE IF THE HOME HAS BEEN SOLD SINCE THE R DIED.

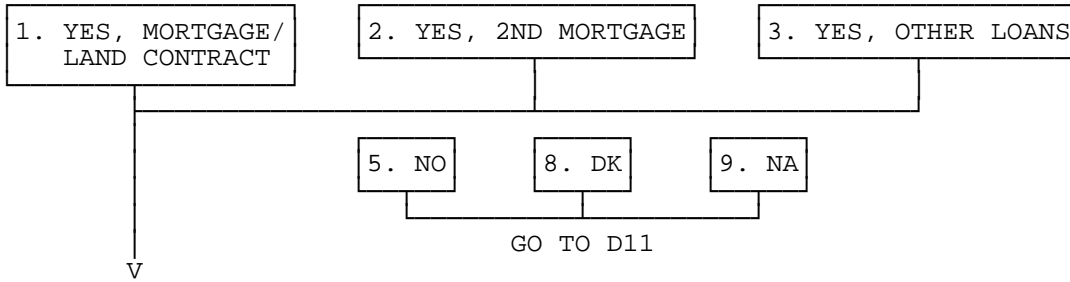
DO NOT PROBE DK.



D6a. Is it more than \$50,000?	1. YES ↓ V	5. NO GO TO D6d	8. DK GO TO D7	9. RF GO TO D7
D6b. \$150,000 or more?	1. YES ↓ V	5. NO GO TO D7	8. DK GO TO D7	9. RF GO TO D7
D6c. \$300,000 or more?	1. YES GO TO D7	5. NO GO TO D7	8. DK GO TO D7	9. RF GO TO D7
D6d. \$2,500 or more?	1. YES	5. NO	8. DK	9. RF

SECTION D: HOUSING (July 21, 1995) – PAGE 6

D7. Do you have a mortgage, land contract, second mortgage, or any other loan that uses the property as collateral? Please do not include home equity lines of credit. [IF R SAYS THEY REFINANCED THE MORTGAGE, TREAT IS AS A MORTGAGE.] [CHECK ALL THAT APPLY.]



BRANCHPOINT: IF D7 NOT 1 (NO MORTGAGE/LAND CONTRACT), GO TO NEXT BRANCHPOINT

D7a. About how much are the payments on the (first) mortgage or land contract?

\$ AMOUNT PER (D7b) TIME PERIOD X96. NOTHING X97. OTHER (SPECIFY)

X98. DK X99. RF

D7b. Was that per month, year, or what?

02. WEEK 03. EVERY 2 WEEKS 04. MONTH 05. 6 MONTHS

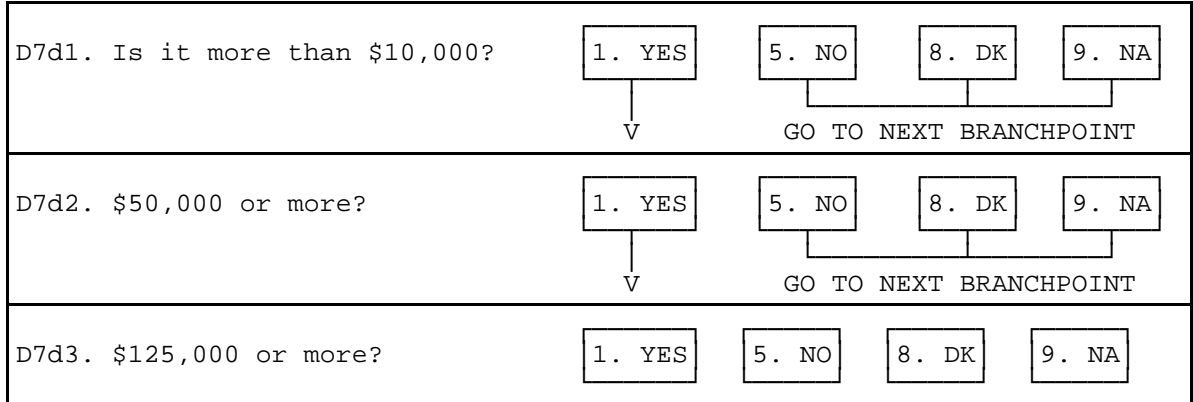
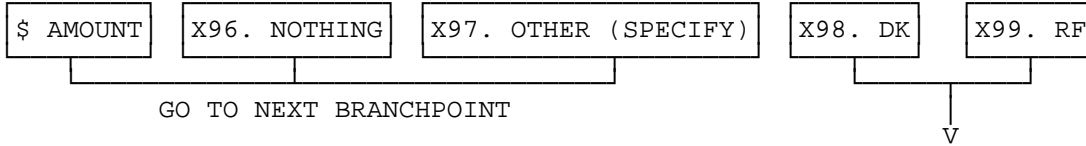
06. YEAR 12. QUARTER 97. OTHER (SPECIFY) 98. DK 99. RF

D7c. Do the payments include property taxes or insurance? (Which?)

1. TAXES ONLY 2. INSURANCE ONLY 3. BOTH 4. NEITHER 8. DK 9. RF

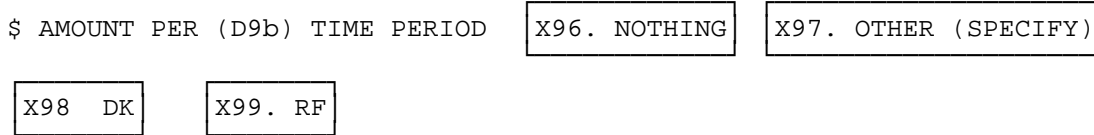
SECTION D: HOUSING (July 21, 1995) – PAGE 7

D7d. About how much do you still owe on the mortgage or land contract?

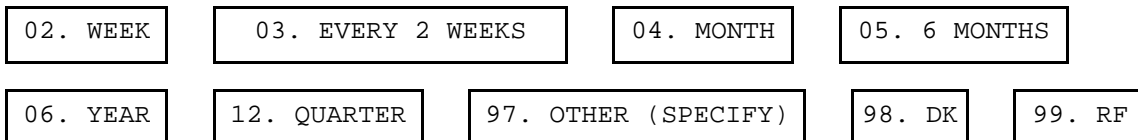


BRANCHPOINT: IF D7 NOT 2 (NO 2ND MORTGAGE), GO TO NEXT BRANCHPOINT

D9a. About how much are the payments on that second mortgage?

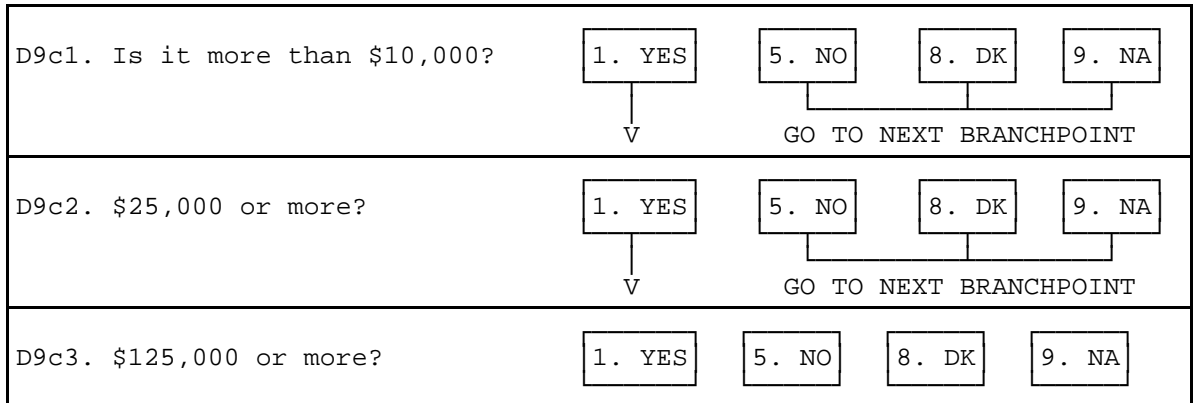
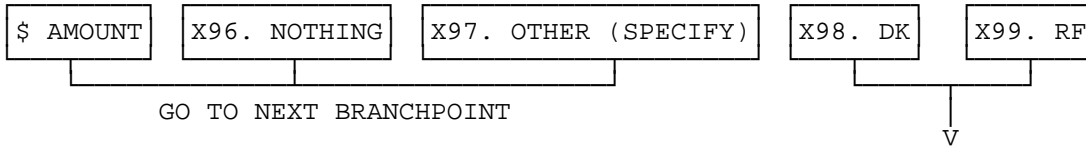


D9b. Was that per month, year, or what?



SECTION D: HOUSING (July 21, 1995) – PAGE 8

D9c. About how much do you still owe on that second mortgage?



BRANCHPOINT: IF D7 NOT 3 (NO OTHER LOANS), GO TO D11

SECTION D: HOUSING (July 21, 1995) – PAGE 9

D10a. About how much are the payments on that (other) loan?

\$ AMOUNT PER (D10b) TIME PERIOD

X96. NOTHING

X97. OTHER (SPECIFY)

X98. DK

X99. RF

V

D10a1.	Is it more than \$10,000?	1. YES	5. NO	8. DK	9. NA
		V	GO TO D10a3	GO TO D10c	
D10a2.	\$20,000 or more?	1. YES	5. NO	8. DK	9. NA
			GO TO D10c		
D10a3.	\$5,000 or more?	1. YES	5. NO	8. DK	9. NA

D10b. Was that per month, year, or what?

02. WEEK

03. EVERY 2 WEEKS

04. MONTH

05. 6 MONTHS

06. YEAR

12. QUARTER

97. OTHER (SPECIFY)

98. DK

99. RF

D10c. About how much do you still owe on that loan?

\$ AMOUNT

X96. NOTHING

X97. OTHER (SPECIFY)

X98. DK

X99. RF

SECTION D: HOUSING (July 21, 1995) – PAGE 10

D11. Do you [or your (husband/wife/partner)] have a home equity line of credit?

DEFINITION: A HOME EQUITY LINE OF CREDIT IS A LINE OF CREDIT OBTAINED BY USING THE EQUITY IN ONE'S HOME AS SECURITY.

1. YES

5. NO

8. DK

9. RF

GO TO D12

∇

D11a. What is the maximum amount you could borrow on this line of credit?

\$ AMOUNT

X96. NOTHING

X97. OTHER (SPECIFY)

X98. DK

X99. RF

D11b. Do you currently have a loan against this line of credit?

1. YES

5. NO

8. DK

9. RF

GO TO D12

∇

D11c. About how much is currently owed?

\$ AMOUNT

X96. NOTHING

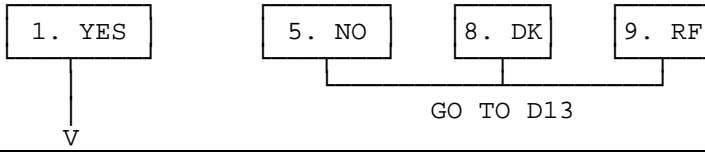
X97. OTHER (SPECIFY)

X98. DK

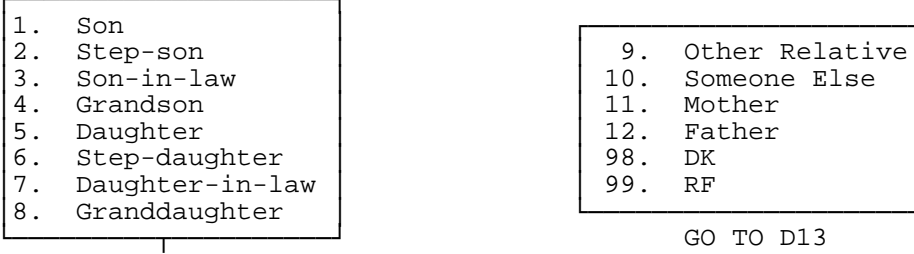
X99. RF

SECTION D: HOUSING (July 21, 1995) – PAGE 11

D12. Does the deed have anyone's name on it besides yours [or your (husband/wife/partner)'s]?



D12a. What is that person's relationship to you?



D12b. Which [CATI SELECTS:
 (if D12a=1,2,5,6) child is that?/
 (if D12a=3,7) of your children is married to (him/her)?/
 (if D12a=4,8) of your children is the parent of that grandchild?]

CATI DISPLAYS PRELOADED WAVE 1 LIST OF CHILDREN'S NAMES, WITH
 CODE 97=NOT IN LIST

BRANCHPOINT: IF D12b=97 (CHILD NOT IN LIST), GO TO D12C
 OTHERWISE GO TO D13

D12c. (Could you tell me their name?) RECORD FIRST AND LAST NAME

D12d. How old is (he/she)? _____ YEARS OLD

SECTION D: HOUSING (July 21, 1995) – PAGE 12

D13. What were the real estate taxes last year on this home? [DO NOT PROBE DK]

\$ AMOUNT	X95. INCLUDED IN MORTGAGE OR FEES	X96. NOTHING	X97. OTHER (SPECIFY)
-----------	-----------------------------------	--------------	----------------------

GO TO BRANCHPOINT BEFORE D58

X98. DK	X99. RF
---------	---------

∇

D13a. Was it more than \$2,000?	1. YES GO TO D13c	5. NO ∇	8. DK GO TO BRANCHPOINT BEFORE D58	9. NA GO TO BRANCHPOINT BEFORE D58
D13b. More than \$1,000?	1. YES GO TO BRANCHPOINT BEFORE D58	5. NO GO TO BRANCHPOINT BEFORE D58	8. DK GO TO BRANCHPOINT BEFORE D58	9. NA GO TO BRANCHPOINT BEFORE D58
D13c. More than \$3,000?	1. YES GO TO BRANCHPOINT BEFORE D58	5. NO GO TO BRANCHPOINT BEFORE D58	8. DK GO TO BRANCHPOINT BEFORE D58	9. NA GO TO BRANCHPOINT BEFORE D58

BRANCHPOINT (PRECAUTIONARY):

IF D3 NOT 2 AND D4 NOT 3 AND D4c NOT 1 AND D5 NOT 2 OR 4 (I.E., RENTING NOT INDICATED AT ANY OF THESE QUESTIONS) — GO TO D53

D50. About how much rent do you pay? [TOTAL RENT PAID BY FAMILY IF R LIVES WITH FAMILY MEMBERS.]

\$ AMOUNT PER (D50a) TIME PERIOD	X96. NOTHING	X97. OTHER (SPECIFY)
----------------------------------	--------------	----------------------

X98. DK	X99. RF
---------	---------

BRANCHPOINT: IF D5=3 (OWNS ONLY MOBILE HOME, NOT SITE), GO TO D52

SECTION D: HOUSING (July 21, 1995) – PAGE 13

D51. Do you rent it furnished or unfurnished?

1. FURNISHED

3. PARTIALLY FURNISHED
(VOLUNTEERED)

5. UNFURNISHED

8. DK

9. RF

BRANCHPOINT: IF R MOVED SINCE WAVE I, GO TO D53

D52. In what month and year did you move in?

MONTH/YEAR

D53. ASK IF NOT CLEAR (I.E., ALREADY KNOWN BY INTERVIEWER):

Is your (house/home/mobile home/mobile home site/farm) owned by a relative?

1. YES

5. NO

8. DK

9. RF

GO TO D54

↓

D53a. What is that person's relationship to you?

01. Son
02. Step-son
03. Son-in-law
04. Grandson
05. Daughter
06. Step-daughter
07. Daughter-in-law
08. Granddaughter

09. Other Relative
10. Someone Else
11. Mother
12. Father
98. DK
99. RF

GO TO D54

↓

D53b. Which [CATI SELECTS:

(if D53a=1,2,5,6) child is that?/

(if D53a=3,7) of your children is married to (him/her)?/

(if D53a=4,8) of your children is the parent of that grandchild?]

CATI DISPLAYS PRELOADED WAVE 1 LIST OF CHILDREN'S NAMES, WITH
CODE 97=NOT IN LIST

BRANCHPOINT: IF D53b=97 (CHILD NOT IN LIST), GO TO D53C

OTHERWISE GO TO D54

D53c. (Could you tell me their name?) RECORD FIRST AND LAST NAME

D53d. How old is (he/she)? _____ YEARS OLD

SECTION D: HOUSING (July 21, 1995) – PAGE 14

D54. Did you ever own this home?

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

BRANCHPOINT: 1. IF COVERSCREEN SHOWS R HAS NOT MOVED SINCE WAVE I, GO TO D75
2. IF D2≠1 (NOT MOBILE HOME), GO TO BRANCHPOINT BEFORE D59
3. OTHERWISE, CONTINUE

D58. Do you belong to a park association?

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

GO TO BRANCHPOINT BEFORE D59

D58a. What are the park association fees?

\$ AMOUNT PER (D10b) TIME PERIOD

X96. NOTHING
X97. OTHER (SPECIFY)
X98. DK
X99. RF

BRANCHPOINT: IF D1=1 (LIVES ON FARM/RANCH), GO TO D70

D59. Is your (mobile) home part of a retirement community or senior citizens' housing complex?

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

GO TO BRANCHPOINT BEFORE D60

D59a. Which kind is it?

1. RETIREMENT COMMUNITY	2. SENIOR CITIZEN'S HOUSING	8. DK	9. RF
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BRANCHPOINT: IF D3≠1 (DOESN'T OWN), GO TO D70

SECTION D: HOUSING (July 21, 1995) – PAGE 15

D60. Is your home part of a condominium, co-op, or housing association?

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

GO TO D70

D60a. Aside from any rent or mortgage payments, do you pay a fee for being part of the association?

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

GO TO D70

D60b. About how much is that?

\$ AMOUNT PER (D60b) TIME PERIOD

X96. NOTHING

X97. OTHER (SPECIFY)	X98. DK	X99. RF
----------------------	---------	---------

D70. How many rooms are there in your home not counting bathrooms, hallways, or unfinished basements?

NUMBER OF ROOMS

BRANCHPOINT:	IF D5=1-4 OR 7-9 (LIVES IN MOBILE HOME), GO TO D72
--------------	--

D71. Is [IF D2 (ONE-FAMILY HOUSE): your house / ELSE: the building your (apartment/home) is in] a single story, two stories, or more than two stories?

1. SINGLE STORY	2. TWO STORIES	3. THREE OR MORE STORIES	8. DK	9. RF
-----------------	----------------	--------------------------	-------	-------

BRANCHPOINT:	IF WAVE 1 R HAS DIED AND THIS IS A PROXY IW, GO TO D81.
--------------	---

D72. If you [or your (husband/wife/partner)] had a serious health problem that limited your ability to get around, how easy or difficult would it be to make changes in the layout of this (house/apartment/condo) so you could continue to live here? Would it be very easy, fairly easy, fairly difficult, or very difficult?

1. VERY EASY	2. FAIRLY EASY	4. FAIRLY DIFFICULT	5. VERY DIFFICULT
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6. NO CHANGE/ALREADY HANDICAP ACCESSIBLE [VOL]
--

SECTION D: HOUSING (July 21, 1995) – PAGE 16

D75. Would you say the safety of your neighborhood is excellent, very good, good, fair or poor?

1. EXCELLENT

2. VERY GOOD

3. GOOD

4. FAIR

5. POOR

8. DK

9. RF

D81. Not including investment property, do you [or your (husband/wife/partner)] own a second home or condo? [TIME-SHARE WEEKS SHOULD BE INCLUDED.]

1. YES

5. NO

----> GO TO NEXT SECTION

D82. About how many weeks a year do you use it? [IF R REPORTS MORE THAN ONE SECOND HOME, ASK ABOUT THE ONE THEY USE MOST OFTEN.]

_____ WEEKS

96. DO NOT USE

D83. In which state is it located?

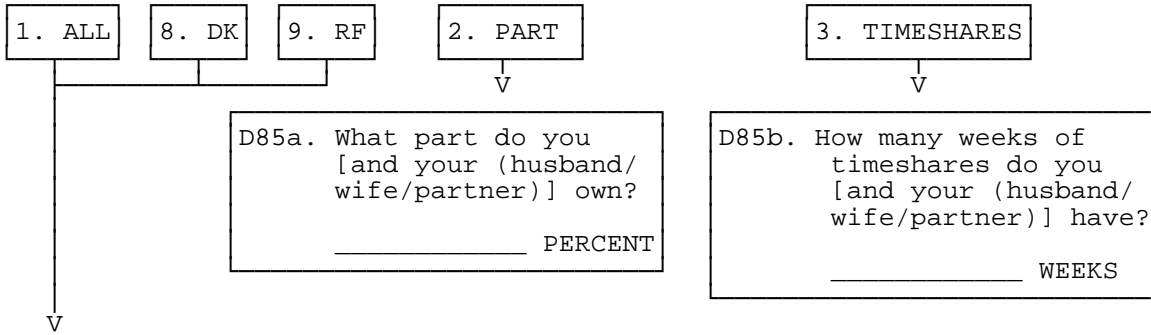
_____ (STATE)

D84. When did you acquire it?

_____ (YEAR)

SECTION D: HOUSING (July 21, 1995) – PAGE 17

D85. Do you own all of it, part of it, or timeshares in it?



D86. What was the purchase price?
 [IF OWNS PART OR TIMESHARES, ASK PURCHASE PRICE OF R'S SHARE. IF R SAYS GIFT OR INHERITANCE, ASK VALUE WHEN RECEIVED.]

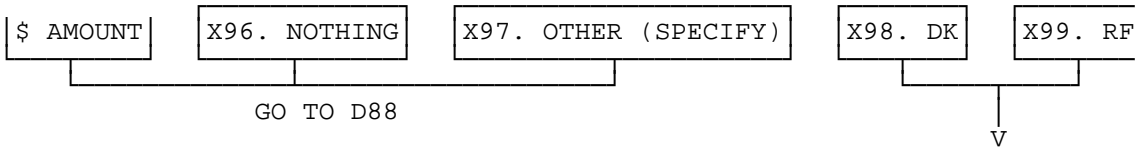
\$ AMOUNT X96. NOTHING X97. OTHER (SPECIFY) X98. DK X99. RF

GIFT/INHERITANCE

ASK VALUE WHEN RECEIVED

D87. What is (its present value/the present value of your part of it) -- I mean about how much would (it/your part of it) bring if it were sold today?
 IF WAVE 1 R HAS DIED AND THIS IS A PROXY IW: COUNT SELLING PRICE AS THE HOME'S PRESENT VALUE IF THE HOME HAS BEEN SOLD SINCE THE R DIED.

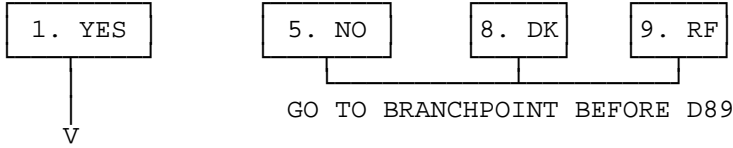
DO NOT PROBE DK.



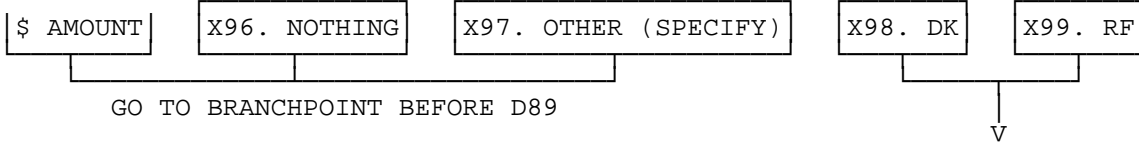
D87a. Was it more than \$50,000?	<input type="checkbox"/> 1. YES	<input type="checkbox"/> 5. NO	<input type="checkbox"/> 8. DK	<input type="checkbox"/> 9. NA
	GO TO D87c		GO TO D88	
D87b. More than \$2,500?	<input type="checkbox"/> 1. YES	<input type="checkbox"/> 5. NO	<input type="checkbox"/> 8. DK	<input type="checkbox"/> 9. NA
	GO TO D88			
D87c. More than \$150,000?	<input type="checkbox"/> 1. YES	<input type="checkbox"/> 5. NO	<input type="checkbox"/> 8. DK	<input type="checkbox"/> 9. NA
	GO TO D88		GO TO D88	
D87d. More than \$300,000?	<input type="checkbox"/> 1. YES	<input type="checkbox"/> 5. NO	<input type="checkbox"/> 8. DK	<input type="checkbox"/> 9. NA

SECTION D: HOUSING (July 21, 1995) – PAGE 18

D88. Do you owe any money on it?



D88a. About how much do you owe?



D88a1.	Was it more than \$50,000?	1. YES	5. NO	8. DK	9. NA
		GO TO D88a3		↓	GO TO BRANCHPOINT BEFORE D89
D88a2.	More than \$10,000?	1. YES	5. NO	8. DK	9. NA
		GO TO BRANCHPOINT BEFORE D89			
D88a3.	More than \$125,000?	1. YES	5. NO	8. DK	9. NA

BRANCHPOINT: IF WAVE 1 R HAS DIED AND THIS IS A PROXY IW, GO TO END OF THIS SECTION.

D89. Do you think of it as a place where you will eventually live when you retire, or a place where you will spend more time when you retire, or what?

1. WILL LIVE IN WHEN RETIRED	2. WILL SPEND MORE TIME WHEN RETIRED	3. NOT A RETIREMENT PLACE [VOL]
6. ALREADY RETIRED [VOL]	7. OTHER (SPECIFY:) _____	

END OF HOUSING SECTION