

NOTE: WHERE THERE IS MORE THAN ONE JUMP WITHIN A BRANCHPOINT BOX,
THE JUMPS ARE TO BE APPLIED IN ORDER FROM THE TOP.

MAJOR FLOW CONTROL, CONDITION AND FILL VARIABLES *

THIS IS A REINTERVIEW HH (X024=1);
THIS IS A NEW INTERVIEW HH (X024 NOT 1)

THIS IS A REINTERVIEW R (Z076=1);
THIS IS A NEW SPOUSE/PARTNER OF A REINTERVIEW R (Z076=0);
THIS IS A NEVER INTERVIEWED R (Z076=5)

THIS IS A FINANCIAL R (X007=1);
THIS IS A FAMILY R (X007=2);
THIS IS A FINANCIAL & FAMILY R (X007=3);
THIS IS A NON-FINANCIAL & NON-FAMILY R (X007=4);

R's LAST IW MONTH (per Z092), YEAR (per Z093)

R OWNED A MAIN RESIDENCE OR {MOBILE {HOME AND/OR SITE}} OR FARM AT R's LAST IW
(X079=1)

R CURRENTLY OWNS MAIN RESIDENCE (F3/H004=1);
R CURRENTLY OWNS {SECOND RESIDENCE OR CONDO} (F40/H151=1)
R CURRENTLY OWNS {ALL or PART OF} FARM (F4/H008={1 or 2});
R CURRENTLY OWNS {MOBILE HOME AND SITE} (F5/H014=1);

R WAS ASKED ABOUT VALUE OF MAIN RESIDENCE (F6/H020 NOT EMPTY);
R WAS ASKED ABOUT VALUE OF SECOND RESIDENCE (F46f/H166 NOT EMPTY)

R OWNED REAL ESTATE OTHER THAN HOME IN R's LAST IW (Z098=1);
R CURRENTLY OWNS REAL ESTATE OTHER THAN HOME/FARM/BUSINESS
(J76/Q133={1 or 2})

R OWNED BUSINESS OTHER THAN FARM AT R's LAST IW (Z115=1);
R CURRENTLY OWNS BUSINESS OTHER THAN FARM (J83/Q147 = {1 or 2})

R OWNED {STOCKS OR STOCK MUTUAL FUNDS} AT R's LAST IW (Z116 NOT 1);
R CURRENTLY OWNS {STOCKS OR STOCK MUTUAL FUNDS} (J207/Q316 NOT 1)

NUMBER OF CHILDREN/HHMS MOVED {IN OR OUT} OF HH SINCE R's LAST IW (per A102);
NO ONE MOVED {IN OR OUT} OF HH SINCE R's LAST IW (A102=0)

* A variable fieldname and code reference is shown at its first occurrence
in the questionnaire, but in some cases, especially when it is common,
is not be shown after that.

N1/R002 BRANCHPOINT: IF THIS IS A NEW INTERVIEW HH (X024 NOT 1) *or* NOT A FINANCIAL R (X007 {NOT 1 *and* NOT 3}), GO TO SECTION S

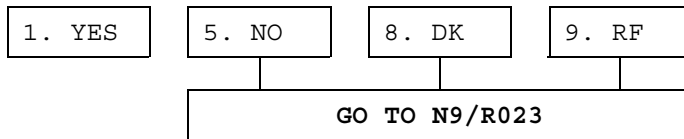
IF R OWNED A {FIRST *or* SECOND} RESIDENCE AT R's LAST IW (X079=1) *or* R NOW OWNS {{FIRST HOME *or* {MOBILE HOME AND SITE} *or* {SECOND HOME OR CONDO}({F3/H004 *or* F5/H014 *or* F40/H151}=1)} *or* FARM (F4/H008={1 *or* 2})}, CONTINUE ON TO N1/R002

OTHERWISE, GO TO N11/R028 BRANCHPOINT

R002
Q5918

N1. Now I'd like to ask you some questions about the changes in your (family's) finances since we last talked to you.

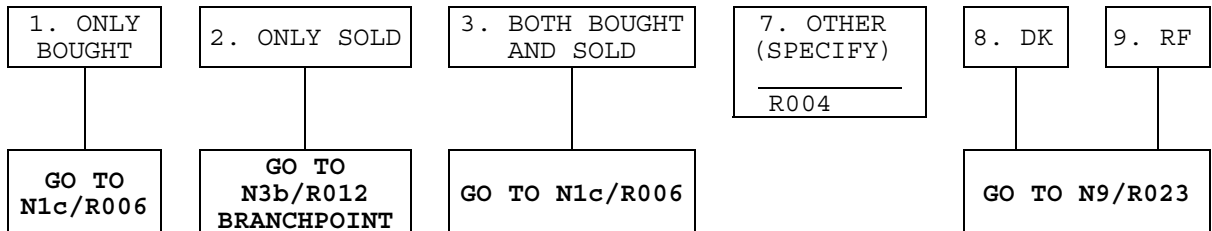
[Since R's LAST IW MONTH (per Z092), YEAR (per Z093)/In the last two years], have you (or your [husband/wife/ partner]) bought or sold a home that was your primary residence or second home?



R003
Q5919

N1a. Did you only buy, only sell, both buy and sell, or what?

[IWER: IF R REPORTS MULTIPLE SALES OR PURCHASES, SELECT 'OTHER (SPECIFY)']



R004
Q5940

N8. Please describe (each of those transactions/that transaction).

[IWER: PROBE FOR MONTH AND YEAR OF EACH SALE OR PURCHASE
[since R's LAST IW MONTH (per Z092), YEAR (per Z093)/in the last two
years] AND THE PURCHASE OR SELLING PRICE OF EACH HOME]

N1c/R006 BRANCHPOINT: GO TO N9/R023

R006
Q5921

N1c. In what year did you buy a home?

YEAR

DK	RF
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N1b/R005 BRANCHPOINT: IF YEAR AT N1c/R006 WAS MORE THAN 2 YEARS AGO,
GO TO N2/R007

R005
Q5920

N1b. (What month was that?)

1. JAN	2. FEB	3. MAR	4. APR	5. MAY	6. JUN	7. JUL
8. AUG	9. SEP	10. OCT	11. NOV	12. DEC	98. DK	99. RF

R007
Q5922

N2. What was the purchase price?

[IWER: DO NOT PROBE DK/RF]

DK	RF
----	----

AMOUNT

GO TO N3b/R012
BRANCHPOINT

R008-R010 Unfolding Sequence

Question text: Did it amount to a total of less than \$____ , more than \$____ , or what?

PROCEDURE: 1Up1Down

BREAKPOINTS: \$15,000, \$50,000, \$200,000

ENTRY POINT: \$50,000

N3b/R012 BRANCHPOINT: IF R BOUGHT BUT DID NOT SELL A HOME (N1a/R003=1), GO TO N9/R023

R012
Q5927

N3b. In what year did you sell a home?

DK	RF
----	----

YEAR

N3a/R011 BRANCHPOINT: IF YEAR AT N3b/R012 WAS MORE THAN 2 YEARS AGO, GO TO N4/R013

R011
Q5926

N3a. (What month was that?)

1. JAN	2. FEB	3. MAR	4. APR	5. MAY	6. JUN	7. JUL
8. AUG	9. SEP	10. OCT	11. NOV	12. DEC	98. DK	99. RF

R013
Q5928

N4. What was the selling price?

[IWER: DO NOT PROBE DK/RF]

DK	RF
----	----

AMOUNT

|

GO TO N5b/R018

R014-R016 Unfolding Sequence

Question text: Did it amount to a total of less than \$____ , more than \$____ , or what?

PROCEDURE: 1Up1Down
BREAKPOINTS: \$15,000, \$50,000, \$200,000
ENTRY POINT: \$50,000

R018
Q5933

N5b. In what year did you buy the home you just sold?

[IWER: THIS REFERS TO THE HOME THAT THEY SOLD]

DK	RF
----	----

YEAR

N5a/R017 BRANCHPOINT: IF YEAR AT N5b/R018 WAS MORE THAN 2 YEARS AGO, GO TO N6/R019

R017
Q5932

N5a. (What month was that?)

1. JAN	2. FEB	3. MAR	4. APR	5. MAY	6. JUN	7. JUL
8. AUG	9. SEP	10. OCT	11. NOV	12. DEC	98. DK	99. RF

R019
Q5934

N6. What was the purchase price?

[IWER: THIS REFERS TO THE HOME THAT THEY SOLD]

[IWER: DO NOT PROBE DK/RF]

AMOUNT

DK

RF

GO TO N9/R023

R020-R022 Unfolding Sequence

Question text: Did it amount to a total of less than \$____ , more than \$____ , or what?

PROCEDURE: 1Up1Down

BREAKPOINTS: \$15,000, \$50,000, \$200,000

ENTRY POINT: \$50,000

R023
Q5945

N9. [Since R's LAST IW MONTH, YEAR/In the last two years], did you (or your [husband/wife/partner]) make any major additions or home improvements to a primary residence (or second home) that you owned?

[IWER: DO NOT COUNT GENERAL MAINTENANCE OR UPKEEP]

1. YES

5. NO

8. DK

9. RF

GO TO N11/R028 BRANCHPOINT

R024
Q5946

N10. What was the dollar cost of these additions and improvements, plus the value of any work you may have done yourself?

[IWER: DO NOT PROBE DK/RF]

AMOUNT

DK

RF

GO TO N11/R028
BRANCHPOINT

R025-R027 Unfolding Sequence

Question text: Did it amount to a total of less than \$____ , more than \$____ , or what?

PROCEDURE: 1Up1Down

BREAKPOINTS: \$2,000, \$10,000, \$50,000

ENTRY POINT: \$10,000

N11/R028 BRANCHPOINT: IF R DID NOT REPORT OWNING ANY REAL ESTATE OTHER THAN HOME/FARM/BUSINESS {IN R'S LAST IW (Z098 NOT 1) and IN THIS IW (J76/Q133 {NOT 1 and NOT 2})}, GO TO N19/R049 BRANCHPOINT

R028
Q5950

N11. [Since R's LAST IW MONTH, YEAR/In the last two years], have you (or your [husband/wife/partner]) sold any real estate other than your principal residence or second home, such as land, or rental or investment property?

1. YES	5. NO	8. DK	9. RF
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GO TO N13/R034

R029
Q5951

N11a. Have you bought any such real estate properties [since R's LAST IW MONTH, YEAR/in the last two years]?

1. YES	5. NO	8. DK	9. RF
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GO TO N17/R044

R030
Q5952

N12. About how much in total did you pay for this real estate?

[IWER: DO NOT PROBE DK/RF]

AMOUNT

DK	RF
----	----

GO TO N17/R035

R031-R033 Unfolding Sequence

Question text: Did it amount to a total of less than \$____, more than \$____, or what?

PROCEDURE: 1Up1Down

BREAKPOINTS: \$50,000, \$200,000, \$500,000

ENTRY POINT: \$200,000

N13/R034 BRANCHPOINT: GO TO N14/R035

R034
Q5956

N13. Did you also buy any real estate of this sort [since R's LAST IW MONTH, YEAR/in the last two years]?

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

GO TO N15/R039

R035
Q5957

N14. About how much in total was the dollar value of the real estate you sold [since R's LAST IW MONTH, YEAR/in the last two years]?

[IWER: DO NOT PROBE DK/RF]

AMOUNT

|

DK	RF
----	----

|

GO TO N17/R044

R036-R038 Unfolding Sequence

Question text: Did it amount to a total of less than \$____ , more than \$____ , or what?

PROCEDURE: 1Up1Down

BREAKPOINTS: \$50,000, \$200,000, \$500,000

ENTRY POINT: \$200,000

R039
Q5961

N15. Overall, was the dollar cost of the real estate you bought greater than the dollar value of what you sold (minus commissions), less than the value of what you sold, about equal, or what?

[IWER: PLEASE PROBE IF DK]

1. BOUGHT MORE THAN SOLD	2. BOUGHT LESS THAN SOLD	3. BOUGHT AND SOLD ABOUT EQUAL AMOUNTS	8. DK	9. RF
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|

GO TO N17/R044

R040
Q5962

N16. Roughly, about how much [more/less] did you buy than you sold?

[IWER: DO NOT PROBE DK/RF]

AMOUNT

|

DK	RF
----	----

|

GO TO N17/R044

R041-R043 Unfolding Sequence

Question text: Did it amount to a total of less than \$____ , more than \$____ , or what?

PROCEDURE: 1Up1Down

BREAKPOINTS: \$50,000, **\$200,000**, \$500,000

ENTRY POINT: \$200,000

R044
Q5966

N17. [Since *R's LAST IW MONTH, YEAR*/In the last two years], did you (or your [husband/wife/partner]) make any major additions or home improvements to any real estate properties that you owned, other than your principal residence or second home?

[IWER: DO NOT COUNT GENERAL MAINTENANCE OR UPKEEP]

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

GO TO N19/R049 BRANCHPOINT

R045
Q5967

N18. What was the dollar cost of these additions and improvements, plus the value of any work you may have done yourself?

[IWER: DO NOT PROBE DK/RF]

AMOUNT

|

DK	RF
----	----

|

GO TO N19/R049 BRANCHPOINT

R046-R048 Unfolding Sequence

Question text: Did it amount to a total of less than \$____ , more than \$____ , or what?

PROCEDURE: 1Up1Down

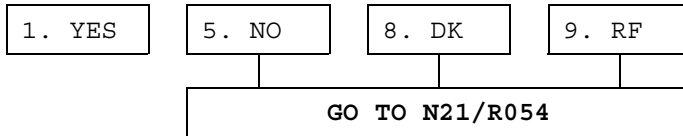
BREAKPOINTS: \$2,000, **\$10,000**, \$50,000

ENTRY POINT: \$10,000

N19/R049 BRANCHPOINT: IF R DID NOT REPORT OWNING {ALL OR PART} OF A BUSINESS {AT R's LAST IW (Z115 NOT 1) and IN THIS IW (J83/Q147 {NOT 1 and NOT 2})}, GO TO N24/R061 BRANCHPOINT

R049
Q5971

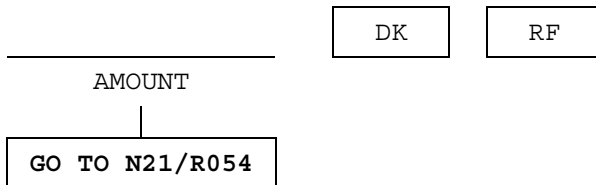
N19. [Since R's LAST IW MONTH, YEAR/In the last two years], have you (or your [husband/wife/partner]) put personal funds into a privately held business, professional practice, partnership or farm that you own or share ownership in?



R050
Q5972

N20. Altogether, about how much new money did you (or your [husband/wife/partner]) put into that, including any funds that you borrowed?

[IWER: DO NOT PROBE DK/RF]



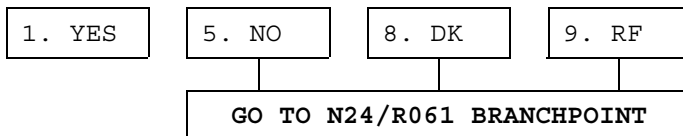
R051-R053 Unfolding Sequence

Question text: Did it amount to a total of less than \$____ , more than \$____ , or what?

PROCEDURE: 1Up1Down
 BREAKPOINTS: \$5,000, **\$50,000**, \$500,000
 ENTRY POINT: \$50,000

R054
Q5976

N21. [Since R's LAST IW MONTH, YEAR/In the last two years], have you (or your [husband/wife/partner]) sold part or all of any interest in a privately held business, professional practice, partnership or farm?



R055
Q5977

N22. Altogether, about how much did you (or your [husband/wife/partner]) sell your interest for?

(What was the selling price?)

[IWER: WE WANT THE PRICE THE BUYER PAID]

[IWER: DO NOT PROBE DK/RF]

AMOUNT

↓

R056-R058 Unfolding Sequence

Question text: Did it amount to a total of less than \$____ , more than \$____ , or what?

PROCEDURE: 1Up1Down

BREAKPOINTS: \$10,000, \$100,000, \$1,000,000

ENTRY POINT: \$100,000

R060
Q5982

N23b. In what year did you sell that?

[IWER: MOST RECENT SALE, IF MORE THAN ONE]

YEAR

N23a/R059 BRANCHPOINT: IF YEAR AT N23b/R060 WAS MORE THAN 2 YEARS AGO,
GO TO N24/R061 BRANCHPOINT

R059
Q5981

N23a. (What month was that?)

1. JAN	2. FEB	3. MAR	4. APR	5. MAY	6. JUN	7. JUL
8. AUG	9. SEP	10. OCT	11. NOV	12. DEC	98. DK	99. RF

N24/R061 BRANCHPOINT: IF R DID NOT REPORT OWNING {STOCKS OR STOCK MUTUAL FUNDS}
{AT R's LAST IW (Z116 NOT 1) and IN THIS IW (J207/Q316 NOT 1)},
GO TO N28d/R077 BRANCHPOINT

R061
Q5983

N24. Not counting any IRAs, Keoghs or pension accounts, [since R'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	5. NO	8. DK	9. RF
GO TO N27/R072			

R062
Q5984

N24a. Did you (or your [husband/wife/partner]) also sell or cash in any such assets?

1. YES	5. NO	8. DK	9. RF
GO TO N26/R068			

R063
Q5985

N24b. 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	2. TAKE MONEY OUT	3. PUT IN ABOUT AS MUCH AS TOOK OUT	8. DK	9. RF
GO TO N28d/R077 BRANCHPOINT				

R064
Q5986

N25. About how much more did you [put in than you took out/take out than you put in]?

[IWER: DO NOT PROBE DK/RF]

AMOUNT

|

DK	RF
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|

GO TO N28d/R077 BRANCHPOINT
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R065-R067 Unfolding Sequence

Question text: Did it amount to a total of less than \$____ , more than \$____ , or what?

PROCEDURE: 1Up1Down

BREAKPOINTS: \$2,500, **\$10,000**, \$50,000

ENTRY POINT: \$10,000

N26/R068 BRANCHPOINT: GO TO N28d/R077 BRANCHPOINT

R068
Q5990

N26. Altogether, how much money (including any automatic reinvestment) did you (or your [husband/wife/partner]) put into that?

[IWER: DO NOT PROBE DK/RF]

AMOUNT

|

DK	RF
----	----

|

GO TO N28d/R077 BRANCHPOINT
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R069-R071 Unfolding Sequence

Question text: Did it amount to a total of less than \$____ , more than \$____ , or what?

PROCEDURE: 1Up1Down

BREAKPOINTS: \$5,000, **\$25,000**, \$100,000

ENTRY POINT: \$25,000

N27/R072 BRANCHPOINT: GO TO N28d/R077 BRANCHPOINT

R072
Q5994

N27. [Since R'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	5. NO	8. DK	9. RF
GO TO N28d/R077 BRANCHPOINT			

R073
Q5995

N28. Altogether, how much money did you (or your [husband/wife/partner]) get from that?

[IWER: DO NOT PROBE DK/RF]

_____	DK	RF
AMOUNT		
GO TO N28d/R077 BRANCHPOINT		

R074-R076 Unfolding Sequence

Question text: Did it amount to a total of less than \$____ , more than \$____ , or what?

PROCEDURE: 1Up1Down
BREAKPOINTS: \$5,000, **\$25,000**, \$100,000
ENTRY POINT: \$25,000

N28d/R077 BRANCHPOINT: IF R DID NOT REPORT OWNING A HOME AT R's LAST IW (X079 NOT 1) *or* R WAS ASKED ABOUT THE VALUE OF A {MAIN OR SECOND} HOME IN THIS IW ({F6/H020 *or* F46f/H166} NOT EMPTY), GO TO N29/R083 BRANCHPOINT

IF R DID NOT REPORT THAT S/HE DID NOT {BUY OR SELL} A {MAIN OR SECOND} HOME SINCE R's LAST IW (N1/R002 NOT 5), GO TO N28e/R081 BRANCHPOINT

R077
Q6001

N28d. Our records show that you owned a home in [R's LAST IW MONTH, YEAR/the last two years] that you do not now own and did not sell.

What happened to that home — did you give it to someone, are our records incorrect, or what?

1. GAVE TO SOMEONE	2. RECORDS INCORRECT	7. OTHER (SPECIFY) _____ R078	8. DK	9. RF
GO TO N28e/R081 BRANCHPOINT				

R079
Q6003

N28f. Who did you give the house to, (that is, what is their relationship to you)?

[IWER: CHOOSE ALL THAT APPLY]

2. CHILD/CHILD-IN-LAW /GRANDCHILD	3. OTHER RELATIVE	4. SOMEONE ELSE	8. DK	9. RF
GO TO N28e/R081 BRANCHPOINT				

R080
Q6004

N28g. (Which child is that?)

[IWER: CHOOSE ALL THAT APPLY]

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

CHILD NAME(S) [DISPLAYED BY BLAISE FROM PREVIOUS RESPONSES]
3. TO 42. CHILD NAME(S)
[ROWS PROVIDED BY BLAISE AS NECESSARY]
92. DECEASED CHILD
93. ALL CHILDREN
DK
RF

N28e/R081 BRANCHPOINT: IF R SOLD BUT DID NOT BUY A HOME (N1a/R003 NOT 2), GO TO N29/R083 BRANCHPOINT

R081
Q6006

N28e. Our records show that you owned a home in [R's LAST IW MONTH, YEAR/the last two years] that you have since sold.

What did you decide to do with the proceeds from selling the house — did you invest the money, did you give it to someone, are our records incorrect, or what?

1. INVEST THE MONEY	2. GAVE TO SOMEONE	3. RECORDS INCORRECT	7. OTHER (SPECIFY) R082	8. DK	9. RF
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N29/R083 BRANCPOINT: IF NO ONE MOVED {IN OR OUT} OF THE HH SINCE R's LAST IW (A102=0), GO TO N35/R101 (R ASSIST)

R083
Q6044

N29. 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 [R'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	2. YES, DEBTS	3. BOTH	5. NO	8. DK	9. RF
	GO TO N31/R088		GO TO N32/R092		

R084
Q6045

N30. Altogether, what is the total dollar value of assets that were removed that way?

[IWER: DO NOT PROBE DK/RF]

AMOUNT

DK	RF
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GO TO N31/R088
BRANCHPOINT

R085-R087 Unfolding Sequence

Question text: Did it amount to a total of less than \$____ , more than \$____ , or what?

PROCEDURE: 1Up1Down
BREAKPOINTS: \$10,000, \$25,000, \$100,000
ENTRY POINT: \$25,000

N31/R088 BRANCHPOINT: IF R DID NOT SAY THAT DEBTS WERE REMOVED FROM THE HH BY A HH MEMBER LEAVING (N29/R083 {NOT 2 and NOT 3}), GO TO N32/R092

R088
Q6049

N31. Altogether, what is the total dollar value of debts that were removed that way?

[IWER: DO NOT PROBE DK/RF]

AMOUNT

|

[GO TO N32/R092]

[DK] [RF]

R089-R091 Unfolding Sequence

Question text: Did it amount to a total of less than \$____ , more than \$____ , or what?

PROCEDURE: 1Up1Down

BREAKPOINTS: \$5,000, \$10,000, \$25,000

ENTRY POINT: \$10,000

R092
Q6053

N32. Is there anyone in your family living with you now who has joined the family [since R'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] [2. YES, DEBTS] [3. BOTH] [5. NO] [8. DK] [9. RF]

|

[GO TO N34/R097]

|

[GO TO N35/R101 (R ASSIST)]

R093
Q6054

N33. 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

DK

RF

GO TO N34/R097
BRANCHPOINT

R094-R096 Unfolding Sequence

Question text: Did it amount to a total of less than \$____ , more than \$____ , or what?

PROCEDURE: 1Up1Down

BREAKPOINTS: \$10,000, **\$25,000**, \$100,000

ENTRY POINT: \$25,000

N34/R097 BRANCHPOINT: IF R DID NOT SAY THAT DEBTS WERE ADDED TO THE HH BY A NEW HH MEMBER MOVING IN (N32/R092 {NOT 2 *and* NOT 3}), GO TO N35/R101 (R ASSIST)

R097
Q6058

N34. 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

DK

RF

GO TO N35/R101 (R
ASSIST)

R098-R100 Unfolding Sequence

Question text: Did it amount to a total of less than \$____ , more than \$____ , or what?

PROCEDURE: 1Up1Down

BREAKPOINTS: \$5,000, **\$10,000**, \$25,000

ENTRY POINT: \$10,000

R101
Q6071
N35.

R ASSIST

IWER: HOW OFTEN DID R RECEIVE ASSISTANCE WITH ANSWERS IN
SECTION R - ASSET CHANGE?

1. NEVER

2. A FEW TIMES

3. MOST OR ALL
OF THE TIME

4. THE SECTION WAS DONE
BY A PROXY REPORTER

GO TO SECTION S