****

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);

FINANCIAL R's LAST IW MONTH (per X038)**, YEAR** (per X039)

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

R WAS ASKED ABOUT **VALUE OF MAIN RESIDENCE** (H020 NOT EMPTY);
   R WAS ASKED ABOUT **VALUE OF SECOND RESIDENCE** (H166} NOT EMPTY)

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

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

R **OWNED BUSINESS OTHER THAN FARM** AT R's **LAST IW** (X086=1);
   R **CURRENTLY OWNS BUSINESS OTHER THAN FARM** (Q147 ={1 *or* 2})

R **OWNED {STOCKS OR STOCK MUTUAL FUNDS}** AT R's **LAST IW** (X087 NOT 1);
   R **CURRENTLY OWNS {STOCKS OR STOCK MUTUAL FUNDS}** (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 shown after that.

****

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* {SECOND HOME OR
CONDO}({H004 *or* H151}=1)} *or* {MOBILE HOME AND/OR SITE}
(H014={1 *or* 2 *or* 3}) *or* FARM (H008={1 *or* 2})}, CONTINUE ON
TO R002

OTHERWISE, GO TO R028 BRANCHPOINT

R002

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

[Since *FINANCIAL R's LAST IW MONTH (per X038), YEAR (per X039)*/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?

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

GO TO R023

R003

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

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

1. ONLY BOUGHT	2. ONLY SOLD	3. BOTH BOUGHT AND SOLD	7. OTHER (SPECIFY) ___ R004	8. DK	9. RF
GO TO R006	**GO TO R012 BRANCHPOINT**	**GO TO R006**		**GO TO R023**	

R004

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

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

R006 BRANCHPOINT: GO TO R023

R006

In what year did you buy a home?

_____ | DK | | RF |

YEAR

GO TO R007

R005 BRANCHPOINT: IF YEAR AT R006 WAS MORE THAN 2 YEARS AGO, GO TO R007

R005

(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

What was the purchase price?

[IWER: DO NOT PROBE DK/RF]

_____ | DK | | RF |

AMOUNT

**GO TO 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

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

R012

In what year did you sell a home?

_____ | DK | | RF |
YEAR

GO TO RO13

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

R011

(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

What was the selling price?

[IWER: DO NOT PROBE DK/RF]

_____ | DK | | RF |
AMOUNT

GO TO 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

In what year did you buy that home?

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

_____ | DK | | RF |
YEAR

GO TO RO19

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

R017

(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

What was the purchase price?

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

[IWER: DO NOT PROBE DK/RF]

_____ | DK | | RF |

AMOUNT

GO TO 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

IF R OWNS {SECOND HOME OR CONDO OR OWN TIMESHARES IN ONE} (X027=0 *or* H151=1):
[Since *FINANCIAL 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?

OTHERWISE:
[Since *FINANCIAL 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 that you owned?

[IWER: DO NOT COUNT GENERAL MAINTENANCE OR UPKEEP]

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

GO TO R028 BRANCHPOINT

R024

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]

| DK | RF |

_____
AMOUNT

GO TO 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

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 (Q133 {NOT 1 *and* NOT 2})}, GO TO R049 BRANCHPOINT

R028

[Since *FINANCIAL 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 |

GO TO R034

R029

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

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

GO TO R044

R030

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

[IWER: DO NOT PROBE DK/RF]

	DK	RF

AMOUNT

GO TO R035 BRANCHPOINT

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

R034 BRANCHPOINT: GO TO R035 BRANCHPOINT

R034

Did you (and your [husband/wife/partner]) also buy any real estate of this sort [since *FINANCIAL R's LAST IW MONTH, YEAR*/in the last two years]?

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

GO TO R039

R035 BRANCHPOINT: IF R DID NOT SELL ANY OTHER REAL ESTATE (R028 NOT 1),
                  GO TO R044

R035

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

[IWER: DO NOT PROBE DK/RF]

	DK	RF
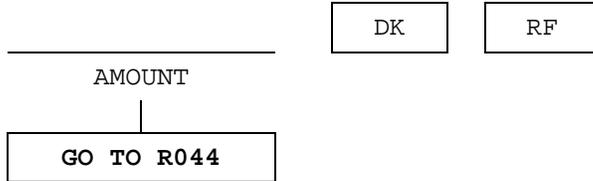
AMOUNT

GO TO R044

R036-R038 Unfolding Sequence
Question text: Did it amount to a total of less than $_____ , more than
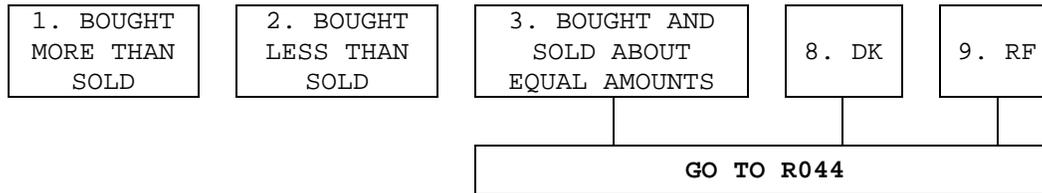 $_____ , or what?

    PROCEDURE: 1Up1Down
        BREAKPOINTS: $50,000, **$200,000**, $500,000
        ENTRY POINT: $200,000

R039 BRANCHPOINT: GO TO R044

R039

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?

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

GO TO R044

R040

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

[IWER: DO NOT PROBE DK/RF]

| DK | RF |

_____
AMOUNT

| **GO TO 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

[Since *FINANCIAL 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 |

| **GO TO R049 BRANCHPOINT** |

R045

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]

| DK | RF |

_____
AMOUNT

| **GO TO 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

R049 BRANCHPOINT: IF R DID NOT REPORT OWNING {ALL OR PART} OF A BUSINESS {AT R's LAST IW (X086 NOT 1) *and* IN THIS IW (Q147 {NOT 1 *and* NOT 2})}, GO TO R061 BRANCHPOINT

R049

[Since *FINANCIAL 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?

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

GO TO R054

R050

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]

| DK | RF |

AMOUNT

GO TO R054

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

[Since *FINANCIAL 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?

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

GO TO R061 BRANCHPOINT

R055

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]

_____ | DK | | RF |
        AMOUNT
           |
    | **GO TO R060** |

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

In what year did you sell that?

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

_____ | DK | | RF |
      YEAR
                            |
              | **GO TO R061** |
              | **BRANCHPOINT** |

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

R059

(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 |

R061 BRANCHPOINT: IF R DID NOT REP0RT OWNING {STOCKS OR STOCK MUTUAL FUNDS} {AT
                  R's LAST IW (X087 NOT 1) *and* IN THIS IW (Q316 NOT 1)}, GO TO
                  R077 BRANCHPOINT

R061

Not counting any IRAs, Keoghs or pension accounts, [since *FINANCIAL 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, <u>including any automatic reinvestments</u>?

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

GO TO R072

R062

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 R068

R063

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?

1. PUT MONEY IN	2. TAKE MONEY OUT	3. PUT IN ABOUT AS MUCH AS TOOK OUT	8. DK	9. RF

GO TO R077 BRANCHPOINT

R064

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

[IWER: DO NOT PROBE DK/RF]

_____	DK	RF
AMOUNT		

GO TO R077 BRANCHPOINT

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

R068 BRANCHPOINT: GO TO R077 BRANCHPOINT

R068

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

[IWER: DO NOT PROBE DK/RF]

	DK	RF

_____
AMOUNT

**GO TO R077
RANCHPOINT**

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

R072 BRANCHPOINT: GO TO R077 BRANCHPOINT

R072

[Since *FINANCIAL 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 R077 BRANCHPOINT

R073

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 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

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 ({H016 *or* H020 *or* H166} NOT EMPTY), GO TO 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 (R002 NOT 5), GO TO R081 BRANCHPOINT

R077

Our records show that you (and your [husband/wife/partner]) owned a home in [*FINANCIAL 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) | 8. DK | 9. RF |

_____
R078

| **GO TO R081 BRANCHPOINT** |

R079

Who did you (and your [husband/wife/partner]) 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 R081 BRANCHPOINT

R080

(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 52. *CHILD NAME(S)*
[ROWS PROVIDED BY BLAISE AS NECESSARY]
92. DECEASED CHILD
93. ALL CHILDREN
DK
RF

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

R081

Our records show that you owned a home in [*FINANCIAL 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

R083 BRANCPOINT: IF NO ONE MOVED {IN OR OUT} OF THE HH SINCE R's LAST IW
(A102=0), GO TO R101 (R ASSIST)

R083

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

Was there anyone living with you (and your [husband/wife/partner]) in
[*FINANCIAL 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 R088 (under 2. YES, DEBTS)

GO TO R092 (under 5. NO, 8. DK, 9. RF)
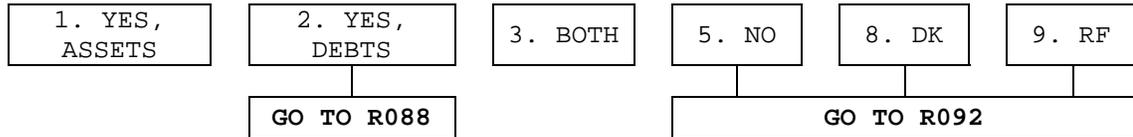
R084

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

[IWER: DO NOT PROBE DK/RF]

_____ | DK | | RF |
AMOUNT

**GO TO R088
BRANCHPOINT**
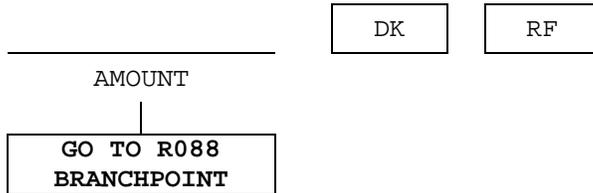
R085-R087 Unfolding Sequence
Question text: Did it amount to a total of less than $_____ , more than
$_____ , or what?

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

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

R088

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

[IWER: DO NOT PROBE DK/RF]

_____ | DK | | RF |

AMOUNT

| **GO TO R092** |

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

Is there anyone in your family living with you (and your [husband/wife/partner]) now who has joined the family [since *FINANCIAL 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 R097** | | **GO TO R101 (R ASSIST)** |

R093

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

[IWER: DO NOT PROBE DK/RF]

_____ | DK | | RF |

AMOUNT

| **GO TO 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

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

R097

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

[IWER: DO NOT PROBE DK/RF]

| | DK | RF |

_____
AMOUNT

GO TO 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

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 | 5. NO QUESTIONS WERE ASKED |

GO TO SECTION S