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

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SECTION U IS ASKED OF RESPONDENTS WHOSE ASSETS IN 2012 (CURRENT WAVE) DIFFER GREATLY IN VALUE FROM THOSE IN 2010 (PREVIOUS WAVE). SUCH RESPONDENTS ARE ASKED TO VERIFY OR CORRECT VALUES OF THAT/THOSE ASSET(S).

THE PROCEDURE FOR DETERMINING WHETHER A RESPONDENT IS ELIGIBLE TO BE ASKED SECTION U, AND FOR WHICH SPECIFIC ASSETS, FALLS INTO SIX STEPS:

**GLOBAL ELIGIBILITYcbv**

1. THE FINANCIAL REPORTER MUST BE THE SAME RESPONDENT IN THE PREVIOUS AND CURRENT INTERVIEWS.
2. ALL RESPONDENTS WHOSE NET WORTH DIFFERS BETWEEN PREVIOUS WAVE AND CURRENT WAVE BY MORE THAN \$150,000\* ARE SELECTED.

**LOCAL ELIGIBILITY**

2. VALUES FOR VARIOUS SPECIFIED TYPES OF ASSET FROM THE CURRENT WAVE ARE COMPARED WITH THOSE FOR THE PREVIOUS WAVE TO SEE WHICH ASSETS, IF ANY, SHOW VALUES THAT DIFFER BY MORE THAN \$50,000\*. THUS, A RESPONDENT WITH A LARGE DIFFERENCE IN NET WORTH, BUT WITHOUT ANY SINGLE ASSET THAT DIFFERED BY MORE THAN \$50,000, WOULD NOT BE ASKED SECTION U.
3. FOR AN ASSET TYPE THAT SHOWS SUCH A LARGE DIFFERENCE, THE RESPONDENT IS ASKED TO VERIFY WHETHER THE VALUES FOR PREVIOUS WAVE AND CURRENT WAVE ARE CORRECT. IF A VALUE IS INCORRECT, THE R IS THEN ASKED TO PROVIDE THE CORRECT VALUE.
4. RESPONDENTS ARE ASKED ABOUT ALL ELIGIBLE ASSET TYPES, PRESENTED IN ORDER ACCORDING TO THE LIST SHOWN BELOW.

\* THE COMPARISON INVOLVES CALCULATING THE MINIMUM POSSIBLE DIFFERENCE FOR NET WORTH OR ASSET VALUE BETWEEN THE TWO WAVES TO SEE IF EITHER EXCEEDS THE \$150,000 OR THE \$50,000 THRESHOLD RESPECTIVELY. THUS, SINCE AN ASSET VALUE CAN INVOLVE BRACKETED AMOUNTS (RANGES), COMPARISONS OF THE TWO WAVES ARE MADE BY USING A VALUE FOR THE EDGE OF THE RANGE FOR ONE WAVE THAT IS CLOSEST TO THE VALUE OR EDGE OF A RANGE FOR THE OTHER WAVE. THE PRELOADED VALUES FOR THE 2010 NET WORTH ARE EITHER ACTUAL OR IMPUTED VALUES. IN THE CASE OF THE 2010 NET WORTH, BRACKETED AMOUNTS ARE USED ONLY FOR CALCULATING IMPUTATIONS AND NOT FOR DIRECTLY MAKING THE COMPARISONS DESCRIBED ABOVE.

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THE **ASSET TYPES** THAT ARE COMPARED, AS WELL AS THE BLAISE FIELD NAME FOR THE ASSET VALUE, ARE SHOWN IMMEDIATELY BELOW:

**PREVIOUS WAVE VALUE** (Minimum & Maximum Preload Value)  
**vs.**

**CURRENT WAVE VALUE** (Exact Value or (Minimum & Maximum Value when Exact Value=DK))

- ASSET TYPE 1:** Debts  
(Z189 & Z190) vs. (Q478 or (Q479 & Q480))
- ASSET TYPE 2:** Net Trusts  
(Z187 & Z188) vs. (Q472 or Q473 & Q474)
- ASSET TYPE 3:** Personal Items of Value  
(Z185 & Z186) vs. (Q376 or (Q377 & Q378))
- ASSET TYPE 4:** Cars, Trucks, Boats, Airplanes  
(Z183 & Z184) vs. (Q371 or (Q372 & Q373))
- ASSET TYPE 5:** Certificates of Deposit  
(Z181 & Z182) vs. (Q357 or (Q358 & Q359))
- ASSET TYPE 6:** Savings, Checking, Money Market Accounts  
(Z179 & Z180) vs. (Q345 or (Q346 & Q347))
- ASSET TYPE 7:** Bonds  
(Z177 & Z178) vs. (Q331 or (Q332 & Q333))
- ASSET TYPE 8:** Stocks  
(Z175 & Z176) vs. (Q317 or (Q318 & Q319))
- ASSET TYPE 9:** IRAs  
1<sup>st</sup> IRA (Z169 & Z170) vs. (Q166\_1 or (Q167\_1 & Q168\_1))  
2<sup>nd</sup> IRA (Z171 & Z172) vs. (Q166\_2 or (Q167\_2 & Q168\_2))  
3<sup>rd</sup> IRA (Z173 & Z174) vs. (Q166\_3 or (Q167\_3 & Q168\_3))
- ASSET TYPE 10:** Businesses or Farms  
(Z167 & Z168) vs. (Q148 or (Q149 & Q150))
- ASSET TYPE 11:** Real Estate Properties  
(Z198 & Z199) vs. (Q134 or (Q135 & Q136))
- ASSET TYPE 12:** Primary Residence  
(Z155 & Z156) vs. (H020 or (H021 & H022))
- ASSET TYPE 13:** First Mortgage on Primary Residence  
(Z157 & Z158) vs. (H032 or (H033 & H034))
- ASSET TYPE 14:** Second Mortgage on Primary Residence  
(Z159 & Z160) vs. (H042 or (H043 & H044))
- ASSET TYPE 15:** Equity Loan on Primary Residence  
(Z161 & Z162) vs. (H062 or (H063 & H064))
- ASSET TYPE 16:** Mobile Home  
(Z153 & Z154) vs. (H016 or (H017 & H018))
- ASSET TYPE 17:** Second Home  
(Z163 & Z164) vs. (H166 or (H167 & H168))
- ASSET TYPE 18:** Mortgage or Loan on Second Residence  
(Z165 & Z166) vs. (H171 or (H172 & H173))

*NOTE: IF AN EXACT VALUE WERE COLLECTED IN PREVIOUS WAVE, THE SAME VALUE IS SHOWN FOR BOTH MINIMUM AND MAXIMUM PRELOAD VALUE.*

*NOTE: FOR THE PURPOSES OF CALCULATING NET WORTH, DEBTS, MORTGAGES AND LOANS (ASSET TYPES 1, 13, 14, 15 & 18) ARE TYPES THAT HAVE A NEGATIVE VALUE.*

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THE **VALUE OF THE ASSET** CAN BE IN ONE OF THESE **FORMS**:

EXACT AMOUNT  
BRACKETED AMOUNT (RANGE)  
ZERO AMOUNT (R DOES NOT HAVE THAT ASSET)

*NOTE: THE RESPONDENT IS ASKED ABOUT AN ASSET WHEN THE **DIFFERENCE BETWEEN THE VALUES GIVEN IN THE 2 WAVES IS MORE THAN \$50,000**. THUS, IF THE **EXACT VALUE** IN PREVIOUS WAVE WERE \$50,000 AND THE VALUE IN CURRENT WAVE IS \$100,000, THAT DIFFERENCE DOES NOT QUALIFY.*

*[EXACT AMOUNTS ARE PRESENTED IN QUESTION TEXT AS WHOLE DOLLARS. IF THE AMOUNT IS WITHIN \$1 OF A FIGURE DIVISIBLE BY 10, IT IS ROUNDED TO THE NEAREST SUCH AMOUNT (E.G., \$999 AND \$1,001 ARE ROUNDED TO \$1,000, BUT \$998 AND \$1,002 ARE PRESENTED EXACTLY AS SHOWN.)*

*IN DETERMINING THE DIFFERENCE IN THE VALUES FOR BOTH WAVES, THE MINIMUM AMOUNT OF DIFFERENCE IS CALCULATED. THUS, FOR COMPARISONS OF **EXACT vs. BRACKETED VALUES**, THE EXACT VALUE IS COMPARED WITH THE VALUE ON THE CLOSEST EDGE OF THE BRACKETED RANGE.*

*FOR **COMPARISON OF BRACKETED VALUES**, THE CLOSEST EDGES OF THE RANGES MUST DIFFER BY MORE THAN \$50,000. FOR EXAMPLE, BREAKPOINTS OF \$5,000, \$50,000 AND \$100,000 REPRESENT RANGES OF \$1 TO \$5,000, \$5,001 TO \$50,000, \$50,001 TO \$100,000, AND \$100,001 OR GREATER. THUS, FOR ADJACENT RANGES, e.g., THOSE WITH BREAKPOINTS OF \$5,000 AND \$50,000, THE COMPARISON WOULD BE BETWEEN \$5,000 vs. \$5,001; FOR COMPARISONS OF THOSE WITH BREAKPOINTS OF \$50,000 AND \$100,000, THE COMPARISON WOULD BE BETWEEN \$50,000 AND \$50,001. (SEE U001 (Q1/Q11) below: minPREVIOUS WAVE AMOUNT vs. maxCURRENT WAVE AMOUNT, WHEN PREVIOUS WAVE AMOUNT EXCEEDS THAT FOR CURRENT WAVE; OR maxPREVIOUS WAVE AMOUNT vs. minCURRENT WAVE AMOUNT, WHEN CURRENT WAVE AMOUNT EXCEEDS THAT FOR PREVIOUS WAVE.)*

*THEREFORE, FOR ASSET VERIFICATION TO PROCEED IN THIS EXAMPLE, THE ONLY COMPARISONS THAT WOULD SATISFY THE REQUIRED DIFFERENCE OF GREATER THAN \$50,000 WOULD BE THE COMPARISONS OF RANGES OF  $\{\$1 \text{ TO } \$5,000\}$  OR  $\{\$5,001 \text{ TO } \$50,000\}$  vs.  $\{\$100,001 \text{ OR GREATER}\}$ .*

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MAJOR FLOW CONTROL, CONDITION AND FILL VARIABLES \*

CURRENT IW **FINANCIAL R** (X007=1);  
CURRENT IW **FAMILY R** (X007=2);  
CURRENT IW **FINANCIAL & FAMILY R** (X007=3);  
CURRENT IW **NON-FINANCIAL & NON-FAMILY R** (X007=4)

PREVIOUS IW **FINANCIAL R** (X077=1);  
PREVIOUS IW **FAMILY R** (X077=2);  
PREVIOUS IW **FINANCIAL & FAMILY R** (X077=3);  
PREVIOUS IW **NON-FINANCIAL & NON-FAMILY R** (X077=4)

**FINANCIAL R's LAST IW YEAR** (per Z093)

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U023 BRANCHPOINT: IF THIS IS AN EXIT INTERVIEW (A007=5), GO TO SECTION W

IF THIS IS NOT THE SAME FINANCIAL R AS IN THE PREVIOUS WAVE INTERVIEW {I.E., IF THIS IS NOT THE CURRENT FINANCIAL R (X007 {NOT 1 and NOT 3}) or R WAS NOT THE FINANCIAL R IN R's LAST IW (X077 {NOT 1 and NOT 3}) (U012\_idok NOT Ttrue {= U012 NOT 1}), GO TO SECTION W

IF {THE DIFFERENCE IN NET WORTH OF HH ASSETS BETWEEN {PREVIOUS WAVE AND CURRENT WAVE} IS {LESS THAN OR EQUAL TO} \$150,000 ({U015\_minworthprevwave - U017\_networthpcurwave} or {U017\_networthcurwave - U016\_maxworthprevwave}} ≤ \$150,000)}, GO TO SECTION W

IF {ASSET VALUES FOR THE FIRST/NEXT ASSET TYPE DO NOT DIFFER BY MORE THAN \$50,000 BETWEEN {PREVIOUS WAVE AND CURRENT WAVE} ({U020\_minCurWave - U019\_maxPrevWave} or {U018\_minPrevWave - U021\_maxCurWave}} ≤ \$50,000)} (U014\_locale1[j] NOT Ttrue {= U014=1}), GO TO END OF U001 LOOP

U023

Now we are going to ask about changes in assets that belong to you (or your [husband/wife/partner]).

[IWER: PRESS 1 TO CONTINUE]

1. CONTINUE

\*\*\*BEGINNING OF U001 LOOP: QUESTIONS U001 THROUGH U006 ARE REPEATED FOR ALL ELIGIBLE ASSET TYPES THAT DIFFER IN VALUE BY >\$50,000 (U014\_locale1[j] = Ttrue {= U014=1}). THE ASSET TYPES ARE QUERIED IN THE ORDER THAT THEY APPEAR IN THE LIST OF ASSET TYPE 1 — ASSET TYPE 18.\*\*\*

U001

IF ASSET IS TYPE 3, OTHER ASSETS (U001=Q3) and THIS IS THE FIRST TIME THROUGH THE LOOP:

First, I am going to ask you about "personal items of value."

IF ASSET IS TYPE 3, OTHER ASSETS (U001=Q3) and THIS IS NOT THE FIRST TIME THROUGH THE LOOP:

I am now going to ask you about "personal items of value."

ALL RESPONDENTS:

"Personal items of value" include things like precious metals, jewelry, coin or stamp collections, works of art that have value. ~~but are not considered as normal assets, and housing equity.~~

According to my records, QUESTION FILL.  
Does this sound right?

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NOTE: QUESTION FILLS ARE SHOWN IN MIXED PLURAL AND SINGULAR VERSIONS TO MATCH PLURAL AND SINGULAR ASSET TYPES (e.g., RESPECTIVELY, Asset Type 1= 'debts amounting to', or Asset Type 8='stocks worth', vs.

Asset Type 12 = 'a primary residence worth', or Asset Type 13= 'a first mortgage on your primary residence of').

PLURAL FORMS OF QUESTIONS HAVE SINGLE-DIGIT NAMES (e.g., Q1, Q2,...), WHILE SINGULAR FORMS HAVE DOUBLE-DIGIT NAMES (e.g., Q11, Q12,...).

**A1 (Q1/Q11).** PREVIOUS WAVE BRACKETED AMOUNT (RANGE) *vs.* CURRENT WAVE BRACKETED AMOUNT (RANGE):

IF PREVIOUS WAVE VALUE IS OVER \$50,000 MORE THAN CURRENT WAVE VALUE:  
in PREVIOUS WAVE you had *ASSET TYPE* more than *minPREVIOUS WAVE AMOUNT*. Now [they are/it is] worth less than *maxCURRENT WAVE AMOUNT*.

IF CURRENT WAVE VALUE IS OVER \$50,000 MORE THAN PREVIOUS WAVE VALUE:  
in PREVIOUS WAVE you had *ASSET TYPE* less than *maxPREVIOUS WAVE AMOUNT*. Now [they are/it is] worth more than *minCURRENT WAVE AMOUNT*.

**A1 (Q2/Q12).** CURRENT WAVE BRACKETED AMOUNT (RANGE) WORTH >\$50,000 *vs.* PREVIOUS WAVE ZERO AMOUNT:

you currently have *ASSET TYPE* at least *minCURRENT WAVE AMOUNT*.  
In PREVIOUS WAVE you did not have [them/it].

**A1 (Q3/Q13).** PREVIOUS WAVE EXACT AMOUNT *vs.* CURRENT WAVE BRACKETED AMOUNT (RANGE):

IF PREVIOUS WAVE VALUE IS OVER \$50,000 MORE THAN CURRENT WAVE VALUE:  
in PREVIOUS WAVE you had *ASSET TYPE* about *PREVIOUS WAVE AMOUNT*. Now [they are/this is] worth less than *maxCURRENT WAVE AMOUNT*.

IF CURRENT WAVE VALUE IS OVER \$50,000 MORE THAN PREVIOUS WAVE VALUE:  
in PREVIOUS WAVE you had a *ASSET TYPE* about *PREVIOUS WAVE AMOUNT*. Now [they are/it is] worth more than *minCURRENT WAVE AMOUNT*.

**A1 (Q4/Q14).** PREVIOUS WAVE BRACKETED AMOUNT (RANGE) WORTH >\$50,000 *vs.* CURRENT WAVE ZERO AMOUNT:

in PREVIOUS WAVE you had *ASSET TYPE* at least *minPREVIOUS WAVE4 AMOUNT*. Now you do not have [them/it].

**A1 (Q5/Q15).** PREVIOUS WAVE BRACKETED AMOUNT (RANGE) *vs.* CURRENT WAVE EXACT AMOUNT:

IF PREVIOUS WAVE VALUE IS OVER \$50,000 MORE THAN CURRENT WAVE VALUE:  
in PREVIOUS WAVE you had *ASSET TYPE* more than *minPREVIOUS WAVE AMOUNT*. Now [they/it is] worth about *CURRENT WAVE AMOUNT*.

IF CURRENT WAVE VALUE IS OVER \$50,000 MORE THAN PREVIOUS WAVE VALUE:  
in PREVIOUS WAVE you had *ASSET TYPE* less than *maxPREVIOUS WAVE AMOUNT*. Now [they are/it is] worth about *CURRENT WAVE AMOUNT*.

**A1 (Q6/Q16).** CURRENT WAVE EXACT AMOUNT WORTH >\$50,000 *vs.* PREVIOUS WAVE ZERO AMOUNT:

you currently have *ASSET TYPE* about *CURRENT WAVE AMOUNT*. In PREVIOUS WAVE you did not have [them/it].

**A1 (Q7/Q17).** PREVIOUS WAVE EXACT AMOUNT WORTH >\$50,000 *vs.* CURRENT WAVE ZERO AMOUNT:

in PREVIOUS WAVE you had *ASSET TYPE* about *PREVIOUS WAVE AMOUNT*. Now you do not have [them/it].

**A1 (Q8/Q18).** PREVIOUS WAVE EXACT AMOUNT AND CURRENT WAVE EXACT AMOUNT DIFFER BY >\$50,000:  
in PREVIOUS WAVE you had *ASSET TYPE* about PREVIOUS WAVE AMOUNT. Now [they are/it is] worth about CURRENT WAVE AMOUNT.

**THE POSSIBLE WORDINGS FOR THE QUESTION FILL CALLED 'ASSET TYPE', THAT IS USED IN QUESTION U001, ARE SHOWN IMMEDIATELY BELOW:**

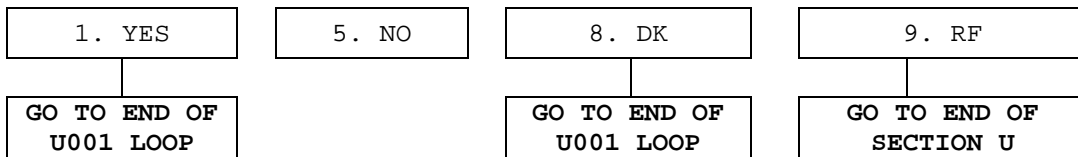
PLURAL:

- ASSET TYPE 1: debts amounting to
- ASSET TYPE 2: trusts worth
- ASSET TYPE 3: personal items of value worth
- ASSET TYPE 4: cars, trucks, boats or airplanes worth
- ASSET TYPE 5: certificates of deposit worth
- ASSET TYPE 6: savings, checking or money market accounts worth
- ASSET TYPE 7: bonds worth
- ASSET TYPE 8: stocks worth
- ASSET TYPE 9: one or more IRAs totaling
- ASSET TYPE 10: businesses or farms worth
- ASSET TYPE 11: real estate properties worth

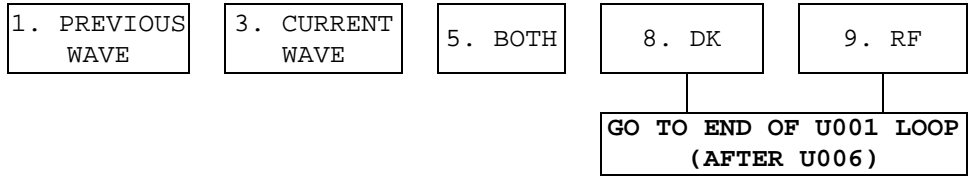
SINGULAR:

- ASSET TYPE 12: a primary residence worth
- ASSET TYPE 13: a first mortgage or land contract on your primary residence of
- ASSET TYPE 14: a second mortgage on your primary residence of
- ASSET TYPE 15: a home equity loan on your primary residence of
- ASSET TYPE 16: a mobile home worth
- ASSET TYPE 17: a second home worth
- ASSET TYPE 18: a mortgage or land contract or loan on your second residence of

[IWER: ENTER RF TO EXIT ASSET VERIFICATION]



U002 Which record is wrong, the [PREVIOUS WAVE YEAR] or the [CURRENT WAVE YEAR] report?



NOTE: IWER CAN SELECT ONLY ONE RESPONSE.

U003

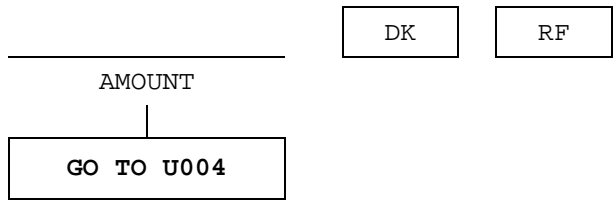
IF ASSET TYPE 1 or 13 or 14 or 15 or 18:  
About how much [did/do] you owe in [PREVIOUS WAVE YEAR/CURRENT WAVE YEAR]?

OTHERWISE:

About how much [were/are] these worth in [PREVIOUS WAVE YEAR/CURRENT WAVE YEAR]?

[IWER: ENTER ZERO IF ASSET DID NOT EXIST IN [PREVIOUS WAVE YEAR/CURRENT WAVE YEAR]]

[IWER: DO NOT PROBE DK/RF]



**U004-U006 UNFOLDING SEQUENCES:**

**Asset Type 1: DEBTS**

Question wording: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

PROCEDURES: 3Up, 2Up1Down, 1Up2Down

BREAKPOINTS: \$1,000, \$5,000, \$15,000, \$50,000

RANDOM ENTRY POINT ASSIGNMENT [1 (\$1,000)] or [2 (\$5,000)]  
or [{NOT 1 and NOT 2} (\$15,000)] AT X051

**Asset Type 2: TRUSTS (NOTE: NOT ASKED ABOUT THIS WAVE)**

Question wording: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

PROCEDURE: 1Up1Down

BREAKPOINTS: \$50,000, \$500,000, \$1,500,000

ENTRY POINT: \$500,000

**Asset Type 3: PERSONAL ITEMS OF VALUE**

Question wording: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

PROCEDURES: UNFM\_2up, UNFM\_1Up1Down, UNFM\_2Down

BREAKPOINTS: \$5,000, \$50,000, \$100,000



RANDOM ENTRY POINTS: \$5,000, \$50,000, \$100,000  
ENTRY POINT ASSIGNMENT 1, 2 OR 3 AT Q124/X052

**Asset Type 4: TRANSPORTATION**

Question wording: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ ,  
or what?

PROCEDURES: UNFM\_2up, UNFM\_1Up1Down, UNFM\_2Down  
BREAKPOINTS: **\$5,000, \$25,000, \$200,000**  
RANDOM ENTRY POINTS: \$5,000, \$25,000, \$200,000  
ENTRY POINT ASSIGNMENT 1, 2 OR 3 AT Q120/X050

**Asset Type 5: CERTIFICATES OF DEPOSIT**

Question wording: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ ,  
or what?

PROCEDURES: UNFM\_3up, UNFM\_2Up1Down, UNFM\_1Up2Down  
BREAKPOINTS: **\$2,500, \$25,000, \$125,000, \$250,000**  
RANDOM ENTRY POINTS: \$2,500, \$25,000, \$125,000, \$250,000  
ENTRY POINT ASSIGNMENT 1, 2 OR 3 AT Q118/X048

**Asset Type 6: SAVINGS, CHECKING, MONEY MARKET ACCOUNTS**

Question wording: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ ,  
or what?

PROCEDURES: UNFM\_3up, UNFM\_2Up1Down, UNFM\_1Up2Down  
BREAKPOINTS: **\$5,000, \$50,000, \$150,000, \$300,000**  
RANDOM ENTRY POINTS: \$5,000, \$50,000, \$150,000, \$300,000  
ENTRY POINT ASSIGNMENT 1, 2 OR 3 AT Q116/X046

**Asset Type 7: BONDS**

Question wording: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ ,  
or what?

PROCEDURES: UNFM\_3up, UNFM\_2Up1Down, UNFM\_1Up2Down  
BREAKPOINTS: **\$2,500, \$10,000, \$100,000, \$400,000**  
RANDOM ENTRY POINTS: \$2,500, \$10,000, \$100,000, \$400,000  
ENTRY POINT ASSIGNMENT 1, 2 OR 3 AT Q115/X045

**Asset Type 8: STOCKS**

Question wording: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ ,  
or what?

PROCEDURES: 3Up, 2Up1Down, 1Up2Down  
BREAKPOINTS: **\$60,000, \$450,000, \$800,000, \$1,750,000**  
RANDOM ENTRY POINT ASSIGNMENT [1 (\$60,000)] or [2 (\$450,000)] or  
[ {NOT 1 and NOT 2} (\$800,000) ] AT X044

**Asset Type 9: IRAs**

Question wording: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ ,  
or what?

PROCEDURES: UNFM\_3up, UNFM\_2Up1Down, UNFM\_1Up2Down  
BREAKPOINTS: **\$5,000, \$10,000, \$100,000, \$1,000,000**  
RANDOM ENTRY POINTS: \$5,000, \$10,000, \$100,000, \$1,000,000  
ENTRY POINT ASSIGNMENT 1, 2 OR 3 AT Q113/X043

**Asset Type 10: BUSINESSES OR FARMS**

Question wording: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ ,  
or what?

PROCEDURES: UNFM\_3up, UNFM\_2Up1Down, UNFM\_1Up2Down  
BREAKPOINTS: **\$5,000, \$50,000, \$150,000, \$300,000**

RANDOM ENTRY POINTS: \$5,000, \$50,000, \$150,000, \$300,000  
ENTRY POINT ASSIGNMENT 1, 2 OR 3 AT Q119/X049

**Asset Type 11: REAL ESTATE PROPERTIES**

Question wording: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ ,  
or what?

PROCEDURES: UNFM\_3up, UNFM\_2Up1Down, UNFM\_1Up2Down  
BREAKPOINTS: **\$2,500, \$125,000, \$500,000, \$1,000,000**  
RANDOM ENTRY POINTS: \$2,500, \$125,000, \$500,000, \$1,000,000  
ENTRY POINT ASSIGNMENT 1, 2 OR 3 AT Q117/X047

**Asset Type 12: PRIMARY RESIDENCE**

Question wording: Would it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ ,  
or what?

PROCEDURES: UNFM\_3up, UNFM\_2Up1Down, UNFM\_1Up2Down  
BREAKPOINTS: **\$15,000, \$50,000, \$150,000, \$500,000**  
RANDOM ENTRY POINTS: \$15,000, \$50,000, \$150,000, \$500,000  
ENTRY POINT ASSIGNMENT 1, 2 OR 3 AT Q128/X053

**Asset Type 13: FIRST MORTGAGE ON PRIMARY RESIDENCE**

Question wording: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ ,  
or what?

PROCEDURE: 1Up1Down  
BREAKPOINTS: \$5,000, **\$20,000, \$100,000**  
ENTRY POINT: \$20,000

**Asset Type 14: SECOND MORTGAGE ON PRIMARY RESIDENCE**

Question wording: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ ,  
or what?

PROCEDURE: 1Up1Down  
BREAKPOINTS: \$5,000, **\$20,000, \$100,000**  
ENTRY POINT: \$20,000

**Asset Type 15: EQUITY LOAN ON PRIMARY RESIDENCE**

Question wording: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ ,  
or what?

PROCEDURE: 3Up  
BREAKPOINTS: **\$12,000, \$30,000, \$50,000, \$75,000**  
ENTRY POINT: \$12,000

**Asset Type 16: MOBILE HOME**

Question wording: Would it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ ,  
or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$5,000, **\$10,000**, \$20,000, \$100,000

ENTRY POINT: \$10,000

**Asset Type 17: SECOND HOME**

Question wording: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ ,  
or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$15,000, **\$50,000**, \$150,000, \$500,000

ENTRY POINT: \$50,000

**Asset Type 18: MORTGAGE OR LOAN ON SECOND RESIDENCE**

Question wording: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ ,  
or what?

PROCEDURE: 3Up

BREAKPOINTS: **\$15,000**, \$40,000, \$75,000, \$150,000

ENTRY POINT: \$15,000

**NOTE:** IF R SAID BOTH RECORDS WERE INCORRECT (U002=5) AND THE RECORD THAT WAS  
JUST QUESTIONED AT U003 WAS FOR THE PREVIOUS WAVE, RETURN TO U003 AND  
ASK ABOUT THE RECORD FOR THE CURRENT WAVE. OTHERWISE, CONTINUE ON TO  
THE INSTRUCTION FOR THE END OF U001 LOOP.

**\*\*\*END OF U001 LOOP:** IF THERE ARE MORE ELIGIBLE ASSET TYPES ON THE LIST, GO  
BACK TO U001 BRANCHPOINT. OTHERWISE IF THERE ARE NO MORE ASSET TYPES,  
CONTINUE ON TO SECTION W.

**NOTE:** IF THE RESPONDENT HAS NO ASSET TYPES THAT DIFFER BY MORE THAN \$50,000,  
S/HE IS NOT ASKED ANY QUESTIONS IN SECTION U.

**GO TO SECTION W**