

SECTION K: ASSETS & DEBTS (July 24, 1995)

BRANCHPOINT:IF R IS NOT THE PRIMARY RESPONDENT (R1), GO TO NEXT SECTION

K1. 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 [and your (husband/wife/partner)] have any real estate (aside from your main home/second home), such as land, rental real estate, a real estate 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? [DO NOT PROBE DK]

\$ AMOUNT              X96. NOTHING              X98. DK              X99. RF

GO TO K4                      GO TO K4

K3a.Would it amount to    1. YES              5. NO              8. DK              9. NA

\$125,000?

K3b.\$500,000 or more?

GO TO K3d

K3c.\$1,000,000 or more?K3d.\$2,500 or more?

GO TO K4

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

GO TO K4

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

GO TO K4

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



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\$ AMOUNT

8. DK

9. RF

GO TO K9

K8a. Would it amount to \$25,000 or more? 1. YES 5. NO 8. DK 9. RF

GO TO K8d

K8b. \$100,000 or more? 1. YES 5. NO 8. DK 9. RF

GO TO K9

K8c. \$400,000 or more? 1. YES 5. NO 8. DK 9. RF

GO TO K9

K8d. \$10,000 or more? 1. YES 5. NO 8. DK 9. RF

GO TO K9

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K9. (Aside from anything you have already told me about...) Do you [or y  
(husband/wife/partner)] have any shares of stock or stock mutual funds?

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

GO TO K11

K10. If you sold all that and paid off anything you owed on it, how much wou  
have? [DO NOT PROBE DK]

\$ AMOUNT                      X98. DK                      X99. RF

GO TO K11

K10a. Would it amount to \$25,000 or more?    1. YES    5. NO    8. DK    9. RF

GO TO K10d

K10b. \$125,000 or more?    1. YES    5. NO    8. DK    9. RF

GO TO K11

K10c. \$400,000 or more?    1. YES    5. NO    8. DK    9. RF

GO TO K11

K10d. \$2,500 or more?    1. YES    5. NO    8. DK    9. RF

GO TO K11

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K11. (Aside from anything you have already told me about...) Do you [or (husband/wife/partner)] have any money in checking or savings accounts, money market funds?

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

GO TO K13

K12. If you added up all such accounts, about how much would they amount to now? [DO NOT PROBE DK]

\$ AMOUNT                      X98. DK                      X99. RF

GO TO K13

K12a. Would they amount to \$50,000 or more?

1. YES                      5. NO                      8. DK                      9. RF  
GO TO K12d

GO TO K13

K12b. \$150,000 or more?                      1. YES                      5. NO                      8. DK                      9. RF

GO TO K13

K12c. \$300,000 or more?                      1. YES                      5. NO                      8. DK                      9. RF

GO TO K13

K12d. \$5,000 or more?                      1. YES                      5. NO                      8. DK                      9. RF

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K13. (Aside from anything you have already told me about...) Do you [or (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 K15

K14. If you added up all such accounts, about how much would they amount to now? [DO NOT PROBE DK]

\$ AMOUNT                      X98. DK                      X99. RF

GO TO K15

K14a. Would they amount to \$25,000 or more?                      1. YES                      5. NO                      8. DK                      9. RF

GO TO K14d

K14b. \$125,000 or more?                      1. YES                      5. NO                      8. DK                      9. RF

GO TO K15

K14c. \$250,000 or more?                      1. YES                      5. NO                      8. DK                      9. RF

GO TO K15

K14d. \$2,500 or more?                      1. YES                      5. NO                      8. DK                      9. RF

GO TO K15

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K15. (Aside from anything you have already told me about...) Do you [or (husband/wife/partner)] have any corporate, municipal, government, or f bonds, or bond funds?

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

GO TO K17

K16. If you sold all those bonds or bond funds and paid off anything you owe them, how much would you have? [DO NOT PROBE DK]

\$ AMOUNT                      X98. DK                      X99. RF

GO TO K17

K16a. Would it amount to \$10,000 or more?    1. YES    5. NO    8. DK    9. RF

GO TO K16d

K16b. \$100,000 or more?    1. YES    5. NO    8. DK    9. RF

GO TO K17

K16c. \$400,000 or more?    1. YES    5. NO    8. DK    9. RF

GO TO K17

K16d. \$2,500 or more?    1. YES    5. NO    8. DK    9. RF

GO TO K17

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K17. Do you [or your (husband/wife/partner)] have any other savings or as jewelry, money owed to you by others, a collection for investment pu or an annuity that you haven't already told me about? [EXCLUDE THE CASH OF ANY LIFE INSURANCE POLICIES]

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

GO TO K19

K18. If you sold all that and then paid off any debts on it, about how much you have? [DO NOT PROBE DK]

\$ AMOUNT                      X98. DK                      X99. RF

GO TO K19

K18a. Would it amount to                      1. YES                      5. NO                      8. DK                      9. RF  
\$75,000 or more?

GO TO K18c

GO TO K19

K18b. \$250,000 or more?                      1. YES                      5. NO                      8. DK                      9. RF

K18c. \$10,000 or more?                      1. YES                      5. NO                      GO TO K19  
8. DK                      9. RF

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K19. And do you [or your (husband/wife/partner)] have any debts that we 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 K21

K20. About how much would that amount to? [DO NOT PROBE DK]

\$ AMOUNT                      X98. DK                      X99. RF

GO TO K21

K20a. Would it amount to \$5,000 or more?                      1. YES                      5. NO                      8. DK                      9. RF

GO TO K20c

GO TO K21

K20b. \$50,000 or more?                      1. YES                      5. NO                      8. DK                      9. RF

K20c. \$1,000 or more?                      1. YES                      5. NO                      8. DK                      9. RF

GO TO K21

K21. Sometimes people run into trouble managing their debts and have to declare personal bankruptcy. Has this ever happened to you [or your (husband/wife/partner)]?

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



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K24. Since WAVE I MONTH/YEAR money from an IRA or Keogh annuity?

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

GO TO K25

K24a. Did you withdraw funds, convert to an annuity, or what? [CHECK ALL THAT APPLY.]

1. WITHDRAW FUNDS    2. CONVERT TO ANNUITY    7. OTHER            8. DK    9. (SPECIFY)

GO TO K24e

GO TO K25

K24b. Is that a regular monthly or annual withdrawal, a lump sum withdrawal what?

1. REGULAR            2. LUMP SUM            7. OTHER            8. DK    9. RF (SPECIFY)

GO TO K24d

GO TO K25

K24c. About how much is withdrawn per month or year?

- \$ AMOUNT PER (K24c2) MONTH/YEAR    X97. OTHER (SPECIFY)    X98. DK    X

GO TO K25

K24d. About how much did you withdraw?

- \$ AMOUNT            X98. DK            X99. RF

GO TO K25

K24e. What amount of money did you convert to an annuity?

- \$ AMOUNT            X98. DK            X99. RF

GO TO K25

K24f. About how much is the annuity per month or year?

- \$ AMOUNT PER MONTH/YEAR    X98. DK            X99. RF



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K36. People sometimes receive property or lump sum payments of money for things as pension settlements, insurance settlements, cashing in annuities, inheritances.

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 reported about? Do not include loans or gifts.

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

GO TO NEXT SECTION

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

1. INSURANCE SETTLEMENT      2. PENSION SETTLEMENT      3. INHERITANCE      4. ANNUITY  
5. OTHER SETTLEMENT      6. DK      7. RF

K38-1. In what month and year did you receive that [CATI INSERTS TYPE OF LUMP SUM]?

K38-1: MONTH      K38a: YEAR

K39-1. About how much did you receive from the [CATI INSERTS TYPE OF LUMP SUM]?  
[DO NOT PROBE DK]

\$ AMOUNT      X98. DK      X99. RF

K40-1. Was it more than \$50,000?

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

BRANCHPOINT: IF "INHERITANCE" NOT SELECTED IN K37-1 \_ GO TO K42

K41-1. From whom was that inheritance received?

1. R'S PARENTS      2. SPOUSE'S PARENTS      3. GRANDPARENTS  
4. AUNT OR UNCLE      5. OTHER (SPECIFY)      6. DK      7. RF

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K42. Did you (or your husband/wife/partner) receive any other large lump payments in the last two years? Do not include loans or gifts.

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

GO TO NEXT SECTION

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

1. INSURANCE                      2. PENSION                      3. INHERITANCE                      9. RF                      4. ANN  
SETTLEMENT                      7. OTHER                      SETTLEMENT                      8. DK  
(SPECIFY)

K38-2. In what month and year did you receive that [CATI INSERTS TYPE OF LUMP SUM]?

K38-2: MONTH                      K38a-2: YEAR

K39-2. About how much was that from the [CATI INSERTS TYPE OF LUMP SUM]?

[DO NOT PROBE DK]

\$ AMOUNT                      X98. DK                      X99. RF

K40-2. Was it more than \$50,000?

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

BRANCHPOINT: IF "INHERITANCE" NOT SELECTED IN K37-2 \_ GO TO K43

K41-2. From whom was that inheritance received?

1. R'S PARENTS                      2. SPOUSE'S PARENTS                      3. GRANDPARENTS  
  
4. AUNT OR UNCLE                      7. OTHER (SPECIFY)                      8. DK                      9. RF

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K43. Did you (or your husband/wife/partner) have any other large lump sum in the last two years? Do not include loans or gifts.

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

GO TO NEXT SECTION

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

1. INSURANCE                      2. PENSION                      3. INHERITANCE                      9. RF                      4. ANNUITY  
SETTLEMENT                      7. OTHER                      SETTLEMENT                      8. DK  
(SPECIFY)

K38-3. In what month and year did you receive that [CATI INSERTS TYPE OF LUMP SUM]?

K38-3: MONTH                      K38a-3: YEAR

K39-3. About how much was that from the [CATI INSERTS TYPE OF LUMP SUM]?

[DO NOT PROBE DK]

\$ AMOUNT                      X98. DK                      X99. RF

K40-3. Was it more than \$50,000?

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

BRANCHPOINT: IF "INHERITANCE" NOT SELECTED IN K37-3 \_ GO TO NEXT SECTION

K41-3. From whom was that inheritance received?

1. R'S PARENTS                      2. SPOUSE'S PARENTS                      3. GRANDPARENTS  
  
4. AUNT OR UNCLE                      7. OTHER (SPECIFY)                      8. DK                      9. RF