

Phone: Assets

GASSETS Assets Module

For more information on the Assets Module see COR 877 of Appendix L.

OVERVIEW

The 1993 assets section contained questions about savings, investments, and debts. Constructed variables included those for home, real estate, business/farm, vehicle equity, and a measure of net worth. A flag indicated whether some reports were missing.

Across each section, in 2004, assets expanded substantially. The inclusion of life insurance items, however, was the largest change to this module along with several additions to savings and investments.

More detailed information on primary residence (mobile homes and retirement communities) was in this round of assets along with previous residential information. The savings and investment section expanded to four separate categories: checking/savings/money market funds, CD's/government savings bonds/treasury bills, stocks/bonds/mutual funds, and other assets. This section also addressed account balances for retirement plans like 401k's and IRA's.

Life insurance policy questions including face/cash value questions proceeded questions about other assets. In the nonnormative parenting sample respondents were asked more details about life insurance beneficiaries than other respondents. Questions pertaining to who knows the most about assets, debts, and retirement plans, end this section.

Unfolding brackets followed questions asking for dollar amounts in this section. Associated with these items are four variables (identified by the eight characters of the variable name) detailing the collected information in the bracketing sequence. The character "b" is associated with a summary variable, "u" and "l" denote the upper and lower bounds and "e" indicates the entry point into the bracketing sequence. Upper bound of infinity is denoted by a special missing code - ".i" in Stata, "I" in SAS and system missing in ASCII datasets.

During the interview, interviewers had a chance to leave notes with additional information obtained from the respondents. The WLS staff reviewed and processed these notes using a standardized set of decision rules for each section. In many cases processing the notes resulted in changes to the coded responses which created inconsistencies in the skip pattern of the CASES instrument. While we put considerable effort into adjusting such discrepancies, we could not eliminate them all. Occasionally, notes indicated problematic cases due to the lack of specific information or, conversely, cases that contained extra information that was important enough to retain. In such instances we created a flag, identified by the character "f" and attached it to the variable name, for the affected variable.

BRIEF VARIABLE DESCRIPTION

| | |
|------------------|--|
| GR020RP-GR037RP: | Real Estate and Vehicles - Value and Outstanding Loans |
| GR060RP-GR069RP: | Financial Assets - Retirement Savings, Bank |

Accounts, Investments, Etc.

GR080RE-GR085SP: Respondent's and Spouse's Life Insurance

GR100RPC-GR101RPC: Net Worth

Imputed data for a subset of variables in this module are available in
"Ancillary Data: Economic Imputations"

gr020rp: Do you own your own home, or are you renting?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: p814m, c_p814m

| Value | Label | Frequencies | | |
|-------|---|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 46 | 45 | 91 |
| -4 | NOT ASCERTAINED | 0 | 1 | 1 |
| -3 | REFUSED | 8 | 4 | 12 |
| 1 | OWN HOME | 3099 | 3496 | 6595 |
| 2 | RENT HOME | 180 | 289 | 469 |
| 3 | LIVES WITH PARENT(S) | 4 | 5 | 9 |
| 4 | LIVES WITH CHILD(REN) | 10 | 23 | 33 |
| 5 | LIVES WITH OTHER RELATIVE(S) | 2 | 2 | 4 |
| 6 | LIVES WITH OTHER NON-RELATIVE(S) | 1 | 8 | 9 |
| 7 | LIVES IN CHURCH-OWNED OR RELIGIOUS ORGANIZATION-OWNED HOME | 6 | 4 | 10 |
| 8 | LIVES IN NURSING HOME | 0 | 2 | 2 |
| 20 | OTHER | 14 | 16 | 30 |

Note: Respondents who neither own nor rent their house were asked to specify their current situation. Many answered that they lived with a family member or someone else, and some answered that they lived in a home provided by a family member or someone else. Both types of responses were subsequently coded as "Lives with family member." Thus, analysts wanting a measure of the Respondent's living arrangement should use the variables in the Household Roster section and should NOT use this variable for such constructions.

Codes 3,5,6 were collapsed to LIVES WITH SOMEONE ELSE (code 19) and codes 7,8,20 were

collapsed to OTHER (code 20) on the public user data file.

An imputed version of this variable is available in:

"Ancillary Data: Economic Imputations"

gr021rp: How much do you think your home would sell for now?

Data source: Graduate Respondent Collected in: 2004 Mode: phone

Source variables: p814s, p814m

| Value | Label | Frequencies | | |
|-----------------------|--|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 46 | 45 | 91 |
| -4 | NOT ASCERTAINED | 16 | 16 | 32 |
| -3 | REFUSED | 41 | 58 | 99 |
| -2 | INAPPROPRIATE INAP/DOES NOT OWN HOME/DK OR R TO SCREENER | 225 | 353 | 578 |
| -1 | DON'T KNOW | 100 | 235 | 335 |
| 3000 - 110000 | | 531 | 788 | 1319 |
| 110500 - 150000 | | 635 | 715 | 1350 |
| 151800 - 200000 | | 623 | 676 | 1299 |
| 202500 - 340000 | | 626 | 601 | 1227 |
| 345000 - 6,500,000 | | 527 | 408 | 935 |

Note: Variable is bracketed.

Variable is flagged

Top coded at \$175,000 on the public release

An imputed version of this variable is available in:

"Ancillary Data: Economic Imputations"

gr021rpb: Response summary for: How much do you think your home would sell for now?

Data source: Graduate Respondent Collected in: 2004 Mode: phone

Source variables: p814s, p814m

| Value | Label | Frequencies | | |
|-------|--|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -8 | DK/R SCREENER QUESTION | 8 | 4 | 12 |
| -7 | NO SUCH ASSET | 217 | 350 | 567 |
| -6 | AMOUNT GIVEN | 2942 | 3188 | 6130 |
| -5 | PARTIAL INTERVIEW - QUESTION NOT ASKED | 46 | 45 | 91 |
| -4 | AMOUNT NOT ASCERTAINED | 16 | 15 | 31 |
| 0 | NO INFO IN BRACKETING | 28 | 59 | 87 |
| 1 | PARTIAL INFO IN BRACKETING | 27 | 52 | 79 |
| 2 | COMPLETE INFO IN BRACKETING | 86 | 182 | 268 |

gr021rpl: Bracket lower bound for: How much do you think your home would sell for now?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
 Source variables: p814s, p814m

| Value | Label | Frequencies | | |
|--------|-----------------------|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 46 | 45 | 91 |
| -3 | REFUSED | 8 | 4 | 12 |
| -2 | INAPPROPRIATE INAP | 3159 | 3538 | 6697 |
| 0 | | 70 | 125 | 195 |
| 75000 | | 11 | 35 | 46 |
| 100000 | | 14 | 26 | 40 |
| 125000 | | 22 | 24 | 46 |
| 175000 | | 24 | 74 | 98 |
| 275000 | | 9 | 12 | 21 |
| 400000 | | 4 | 7 | 11 |
| 500000 | | 3 | 5 | 8 |

gr021rpu: Bracket upper bound for: How much do you think your home would sell for now?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
 Source variables: p814s, p814m

| Value | Label | Frequencies | | |
|--------|-----------------------|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1689 | 1553 | 3242 |
| -5 | PARTIAL INTERVIEW | 46 | 45 | 91 |
| -3 | REFUSED | 8 | 4 | 12 |
| -2 | INAPPROPRIATE INAP | 3159 | 3538 | 6697 |
| 75000 | | 5 | 15 | 20 |
| 100000 | | 15 | 30 | 45 |
| 125000 | | 15 | 36 | 51 |
| 175000 | | 26 | 50 | 76 |
| 275000 | | 9 | 19 | 28 |
| 400000 | | 11 | 30 | 41 |
| 500000 | | 8 | 6 | 14 |

gr021rpe: Bracketing entry point for: How much do you think your home would sell for now?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
 Source variables: p814s, p814m

| Value | Label | Frequencies | | |
|--------|-----------------------|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 46 | 45 | 91 |
| -2 | INAPPROPRIATE INAP | 3183 | 3557 | 6740 |
| 75000 | | 30 | 54 | 84 |
| 100000 | | 21 | 48 | 69 |
| 125000 | | 22 | 46 | 68 |
| 175000 | | 44 | 110 | 154 |
| 275000 | | 24 | 35 | 59 |

gr021rpf: Flag for: How much do you think your home would sell for now?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: p814s, p814m

| Value | Label | Frequencies | | |
|-------|-------------------------------------|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -2 | INAPPROPRIATE INAP | 3369 | 3894 | 7263 |
| 4 | ORIGINAL REPORT IN FOREIGN CURRENCY | 1 | 1 | 2 |

gr022rp: How much, if anything, do you owe on your home?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: p814z, p814m

| Value | Label | Frequencies | | |
|----------------------|--|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 47 | 45 | 92 |
| -4 | NOT ASCERTAINED | 16 | 18 | 34 |
| -3 | REFUSED | 45 | 64 | 109 |
| -2 | INAPPROPRIATE INAP/DOES NOT OWN HOME/DK OR R TO SCREENER | 225 | 353 | 578 |
| -1 | DON'T KNOW | 49 | 120 | 169 |
| 0 | | 1789 | 2307 | 4096 |
| 218 - 73000 | | 647 | 610 | 1257 |
| 74000 - 1,000,000 | | 552 | 378 | 930 |

Note: Variable is bracketed.

Top coded on at \$40,000 the public release

An imputed version of this variable is available in:

"Ancillary Data: Economic Imputations"

gr022rpb: Response summary for: How much, if anything, do you owe on your home?

Data source: Graduate Respondent Collected in: 2004 Mode: phone

Source variables: p814z, p814m

| Value | Label | Frequencies | | |
|-------|--|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -8 | DK/R SCREENER QUESTION | 8 | 4 | 12 |
| -7 | NO SUCH ASSET | 217 | 350 | 567 |
| -6 | AMOUNT GIVEN | 2988 | 3295 | 6283 |
| -5 | PARTIAL INTERVIEW - QUESTION NOT ASKED | 47 | 45 | 92 |
| -4 | AMOUNT NOT ASCERTAINED | 16 | 17 | 33 |
| 0 | NO INFO IN BRACKETING | 29 | 66 | 95 |
| 1 | PARTIAL INFO IN BRACKETING | 14 | 29 | 43 |
| 2 | COMPLETE INFO IN BRACKETING | 51 | 89 | 140 |

gr022rpl: Bracket lower bound for: How much, if anything, do you owe on your home?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
 Source variables: p814z, p814m

| Value | Label | Frequencies | | |
|--------|-----------------------|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 47 | 45 | 92 |
| -3 | REFUSED | 8 | 4 | 12 |
| -2 | INAPPROPRIATE INAP | 3205 | 3645 | 6850 |
| 0 | | 61 | 102 | 163 |
| 10000 | | 5 | 13 | 18 |
| 15000 | | 9 | 25 | 34 |
| 30000 | | 11 | 19 | 30 |
| 50000 | | 13 | 23 | 36 |
| 75000 | | 6 | 10 | 16 |
| 125000 | | 5 | 4 | 9 |
| 250000 | | 0 | 5 | 5 |

gr022rpu: Bracket upper bound for: How much, if anything, do you owe on your home?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
 Source variables: p814z, p814m

| Value | Label | Frequencies | | |
|--------|-----------------------|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1674 | 1536 | 3210 |
| -5 | PARTIAL INTERVIEW | 47 | 45 | 92 |
| -3 | REFUSED | 8 | 4 | 12 |
| -2 | INAPPROPRIATE INAP | 3205 | 3645 | 6850 |
| 10000 | | 2 | 3 | 5 |
| 15000 | | 8 | 9 | 17 |
| 30000 | | 6 | 16 | 22 |
| 50000 | | 11 | 23 | 34 |
| 75000 | | 11 | 12 | 23 |
| 125000 | | 16 | 31 | 47 |
| 250000 | | 3 | 2 | 5 |

gr022rpe: Bracketing entry point for: How much, if anything, do you owe on your home?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
 Source variables: p814z, p814m

| Frequencies | | | | |
|-------------|-----------------------|------|--------|-------|
| Value | Label | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 47 | 45 | 92 |
| -2 | INAPPROPRIATE INAP | 3229 | 3666 | 6895 |
| 10000 | | 17 | 29 | 46 |
| 15000 | | 16 | 33 | 49 |
| 30000 | | 11 | 27 | 38 |
| 50000 | | 16 | 36 | 52 |
| 75000 | | 12 | 29 | 41 |
| 125000 | | 22 | 30 | 52 |

gr023rpc: Graduate Respondent's home equity.

Data source: Graduate Respondent Collected in: 2004 Mode: phone
 Source variables: p814m, p814s, p814z

| Value | Label | Frequencies | | |
|-----------------------|--|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -19000 | | 0 | 1 | 1 |
| -5 | PARTIAL INTERVIEW | 47 | 45 | 92 |
| -4 | NOT ASCERTAINED | 16 | 16 | 32 |
| -2 | INAPPROPRIATE INAP, NOT HOME OWNER/MISSING AMOUNT/DK/R | 422 | 768 | 1190 |
| 0 - 90000 | | 593 | 712 | 1305 |
| 91000 - 135000 | | 587 | 663 | 1250 |
| 135500 - 190000 | | 600 | 655 | 1255 |
| 191000 - 295000 | | 593 | 599 | 1192 |
| 299782 - 6,000,000 | | 512 | 436 | 948 |

Note: Top coded at \$1,500,000 and bottom coded at \$5000 on the public release
 An imputed version of this variable is available in:
 "Ancillary Data: Economic Imputations"

gr050rp: Is the home you own a mobile home?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
 Source variables: pu815, p814s, p814sa, p814sb, p814sc

| Value | Label | Frequencies | | |
|-------|---|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 47 | 45 | 92 |
| -4 | NOT ASCERTAINED | 241 | 369 | 610 |
| -2 | INAPPROPRIATE INAP/DOES NOT OWN HOME/HOME IS WORTH MORE THAN \$75,000/DK OR R TO SCREENER | 2867 | 3144 | 6011 |
| -1 | DON'T KNOW | 1 | 1 | 2 |
| 1 | YES | 69 | 92 | 161 |
| 2 | NO | 145 | 244 | 389 |

gr051rp: Do you live in a retirement community?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu815a

| Value | Label | Frequencies | | |
|-------|---------------------|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 47 | 45 | 92 |
| -3 | REFUSED | 5 | 3 | 8 |
| -1 | DON'T KNOW | 0 | 2 | 2 |
| 1 | YES | 146 | 231 | 377 |
| 2 | NO | 3172 | 3614 | 6786 |

gr052rp: Would you be allowed to continue living in your current retirement community even if you needed substantial care?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu815b, pu815a

| Value | Label | Frequencies | | |
|-------|---|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 47 | 45 | 92 |
| -4 | NOT ASCERTAINED | 3 | 2 | 5 |
| -3 | REFUSED | 0 | 1 | 1 |
| -2 | INAPPROPRIATE INAP/DOES NOT LIVE IN A RETIREMENT COMMUNITY | 3177 | 3619 | 6796 |
| -1 | DON'T KNOW | 4 | 6 | 10 |
| 1 | YES | 114 | 170 | 284 |
| 2 | NO | 25 | 52 | 77 |

gr028rp: Do you own a business or farm?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: p818

| Value | Label | Frequencies | | |
|-------|---------------------|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 47 | 45 | 92 |
| -3 | REFUSED | 4 | 4 | 8 |
| -1 | DON'T KNOW | 1 | 3 | 4 |
| 1 | YES | 725 | 524 | 1249 |
| 2 | NO | 2593 | 3319 | 5912 |

Note: An imputed version of this variable is available in:
"Ancillary Data: Economic Imputations"

gr029rp: How much do you think your business or farm would sell for now?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: p818f, p818, pasrt2_1, pasrt3_1

| Value | Label | Frequencies | | |
|---------------------------|--|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 48 | 45 | 93 |
| -4 | NOT ASCERTAINED | 2 | 2 | 4 |
| -3 | REFUSED | 18 | 13 | 31 |
| -2 | INAPPROPRIATE INAP/DOES NOT OWN A BUSINESS OR FARM/GLOBAL REFUSAL/DK OR R TO SCREENER | 2598 | 3326 | 5924 |
| -1 | DON'T KNOW | 83 | 155 | 238 |
| 0 | | 118 | 81 | 199 |
| 20 - 100000 | | 147 | 79 | 226 |
| 100001 - 300000 | | 142 | 89 | 231 |
| 301000 - 1,000,000 | | 133 | 75 | 208 |
| 1,000,001 - 75,000,000 | | 81 | 30 | 111 |

Note: Variable is bracketed.

Variable is flagged

Top coded at \$5,000,000 on the public release

An imputed version of this variable is available in:

"Ancillary Data: Economic Imputations"

gr029rpb: Response summary for: How much do you think your business or farm would sell for now?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: p818f, p818, pasrt2_1, pasrt3_1

| Value | Label | Frequencies | | |
|-------|--|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -10 | GLOBAL REFUSAL | 7 | 5 | 12 |
| -8 | DK/R SCREENER QUESTION | 5 | 7 | 12 |
| -7 | NO SUCH ASSET | 2593 | 3319 | 5912 |
| -6 | AMOUNT GIVEN | 621 | 354 | 975 |
| -5 | PARTIAL INTERVIEW - QUESTION NOT ASKED | 48 | 45 | 93 |
| -4 | AMOUNT NOT ASCERTAINED | 2 | 2 | 4 |
| 0 | NO INFO IN BRACKETING | 13 | 36 | 49 |
| 1 | PARTIAL INFO IN BRACKETING | 14 | 18 | 32 |
| 2 | COMPLETE INFO IN BRACKETING | 67 | 109 | 176 |

gr029rpl: Bracket lower bound for: How much do you think your business or farm would sell for now?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
 Source variables: p818f, p818, pasrt2_1, pasrt3_1

| Frequencies | | | | |
|-------------|-----------------------|------|--------|-------|
| Value | Label | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 48 | 45 | 93 |
| -3 | REFUSED | 5 | 7 | 12 |
| -2 | INAPPROPRIATE INAP | 3214 | 3673 | 6887 |
| 0 | | 46 | 62 | 108 |
| 500 | | 0 | 1 | 1 |
| 25000 | | 30 | 44 | 74 |
| 200000 | | 14 | 29 | 43 |
| 500000 | | 6 | 20 | 26 |
| 1,000,000 | | 7 | 14 | 21 |

gr029rpu: Bracket upper bound for: How much do you think your business or farm would sell for now?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: p818f, p818, pasrt2_1, pasrt3_1

| Frequencies | | | | |
|-------------|-----------------------|------|--------|-------|
| Value | Label | Male | Female | Total |
| . | System missing - NR | 1655 | 1499 | 3154 |
| -5 | PARTIAL INTERVIEW | 48 | 45 | 93 |
| -3 | REFUSED | 5 | 7 | 12 |
| -2 | INAPPROPRIATE INAP | 3214 | 3673 | 6887 |
| 25000 | | 22 | 15 | 37 |
| 200000 | | 31 | 44 | 75 |
| 500000 | | 13 | 28 | 41 |
| 1,000,000 | | 3 | 15 | 18 |

gr029rpe: Bracketing entry point for: How much do you think your business or farm would sell for now?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: p818f, p818, pasrt2_1, pasrt3_1

| Value | Label | Frequencies | | |
|--------|-----------------------|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 48 | 45 | 93 |
| -2 | INAPPROPRIATE INAP | 3228 | 3687 | 6915 |
| 500 | | 0 | 1 | 1 |
| 25000 | | 40 | 51 | 91 |
| 200000 | | 27 | 56 | 83 |
| 500000 | | 27 | 55 | 82 |

gr029rpf: Flag for: How much do you think your business or farm would sell for now?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: p818f, p818, pasrt2_1, pasrt3_1

| Value | Label | Frequencies | | |
|-------|--|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -2 | INAPPROPRIATE INAP | 3337 | 3859 | 7196 |
| 3 | MORE ASSETS IN THIS CATEGORY WITH VALUE UNKNOWN | 1 | 0 | 1 |
| 8 | HOME AND FARM REPORTED TOGETHER | 32 | 36 | 68 |

gr030rp: How much, if anything, do you owe on your business or farm?

Data source: Graduate Respondent Collected in: 2004 Mode: phone

Source variables: p818z, p818, pasrt2_1, pasrt3_1

| | | Frequencies | | |
|---------------------|--|-------------|--------|-------|
| Value | Label | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 48 | 45 | 93 |
| -4 | NOT ASCERTAINED | 5 | 4 | 9 |
| -3 | REFUSED | 23 | 13 | 36 |
| -2 | INAPPROPRIATE INAP/DOES NOT OWN A BUSINESS OR FARM/GLOBAL REFUSAL/DK OR R TO SCREENER | 2598 | 3326 | 5924 |
| -1 | DON'T KNOW | 11 | 31 | 42 |
| 0 | | 540 | 390 | 930 |
| 500 - 25,000,000 | | 145 | 86 | 231 |

Note: Variable is bracketed.

Top coded at \$480,000 on the public release

An imputed version of this variable is available in:

"Ancillary Data: Economic Imputations"

gr030rpb: Response summary for: How much, if anything, do you owe on your business or farm?

Data source: Graduate Respondent Collected in: 2004 Mode: phone

Source variables: p818z, p818, pasrt2_1, pasrt3_1

| Value | Label | Frequencies | | |
|-------|--|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -10 | GLOBAL REFUSAL | 12 | 8 | 20 |
| -8 | DK/R SCREENER QUESTION | 5 | 7 | 12 |
| -7 | NO SUCH ASSET | 2593 | 3319 | 5912 |
| -6 | AMOUNT GIVEN | 683 | 476 | 1159 |
| -5 | PARTIAL INTERVIEW - QUESTION NOT ASKED | 48 | 45 | 93 |
| -4 | AMOUNT NOT ASCERTAINED | 7 | 4 | 11 |
| 0 | NO INFO IN BRACKETING | 5 | 18 | 23 |
| 1 | PARTIAL INFO IN BRACKETING | 3 | 2 | 5 |
| 2 | COMPLETE INFO IN BRACKETING | 14 | 16 | 30 |

gr030rpl: Bracket lower bound for: How much, if anything, do you owe on your business or farm?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: p818z, p818, pasrt2_1, pasrt3_1

| Value | Label | Frequencies | | |
|--------|-----------------------|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 48 | 45 | 93 |
| -3 | REFUSED | 5 | 7 | 12 |
| -2 | INAPPROPRIATE INAP | 3276 | 3795 | 7071 |
| 0 | | 29 | 33 | 62 |
| 15000 | | 5 | 5 | 10 |
| 75000 | | 3 | 3 | 6 |
| 200000 | | 2 | 5 | 7 |
| 500000 | | 2 | 2 | 4 |

gr030rpu: Bracket upper bound for: How much, if anything, do you owe on your business or farm?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: p818z, p818, pasrt2_1, pasrt3_1

| Value | Label | Frequencies | | |
|--------|-----------------------|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1649 | 1463 | 3112 |
| -5 | PARTIAL INTERVIEW | 48 | 45 | 93 |
| -4 | NOT ASCERTAINED | 1 | 0 | 1 |
| -3 | REFUSED | 5 | 7 | 12 |
| -2 | INAPPROPRIATE INAP | 3276 | 3795 | 7071 |
| 15000 | | 4 | 4 | 8 |
| 75000 | | 3 | 4 | 7 |
| 200000 | | 4 | 4 | 8 |
| 500000 | | 1 | 4 | 5 |

gr030rpe: Bracketing entry point for: How much, if anything, do you owe on your business or farm?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: p818z, p818, pasrt2_1, pasrt3_1

| Value | Label | Frequencies | | |
|--------|-----------------------|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 48 | 45 | 93 |
| -4 | NOT ASCERTAINED | 1 | 0 | 1 |
| -2 | INAPPROPRIATE INAP | 3300 | 3814 | 7114 |
| 15000 | | 10 | 17 | 27 |
| 75000 | | 4 | 10 | 14 |
| 200000 | | 7 | 9 | 16 |

gr031rpc: Graduate Respondent's business or farm equity.

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: p818, p818f, p818z

| Value | Label | Frequencies | | |
|---------------------|---|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -1700000 - -1000 | | 7 | 4 | 11 |
| -5 | PARTIAL INTERVIEW | 48 | 45 | 93 |
| -2 | INAPPROPRIATE INAP, NO BUSINESS OR FARM/DK/R | 2714 | 3510 | 6224 |
| 0 | | 112 | 83 | 195 |
| 20 - 80000 | | 123 | 64 | 187 |
| 82000 - 241000 | | 121 | 66 | 187 |
| 244000 - 550000 | | 121 | 67 | 188 |
| 560000 - 75,000,000 | | 124 | 56 | 180 |

Note: Top coded at \$5,000,000 and bottom coded at -\$1000 on the public release
An imputed version of this variable is available in:
"Ancillary Data: Economic Imputations"

gr024rp: Do you own any real estate other than a first home, business, or farm?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu816f

| Value | Label | Frequencies | | |
|-------|---------------------|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 48 | 45 | 93 |
| -3 | REFUSED | 11 | 9 | 20 |
| -1 | DON'T KNOW | 0 | 2 | 2 |
| 1 | YES | 1160 | 1126 | 2286 |
| 2 | NO | 2151 | 2713 | 4864 |

Note: An imputed version of this variable is available in:
"Ancillary Data: Economic Imputations"

gr025rp: How much do you think this real estate that is not your first home, a business, or a farm would sell for now?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: p816m, pu816f, pasrt2_1, pasrt3_1

| Value | Label | Frequencies | | |
|-----------------------|---|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 48 | 45 | 93 |
| -4 | NOT ASCERTAINED | 4 | 3 | 7 |
| -3 | REFUSED | 27 | 23 | 50 |
| -2 | INAPPROPRIATE INAP/DOES NOT OWN OTHER REAL ESTATE/GLOBAL REFUSAL/DK OR R TO SCREENER | 2162 | 2724 | 4886 |
| -1 | DON'T KNOW | 40 | 146 | 186 |
| 0 - 40000 | | 212 | 200 | 412 |
| 44000 - 100000 | | 255 | 248 | 503 |
| 100001 - 200000 | | 256 | 246 | 502 |
| 202000 - 500000 | | 231 | 184 | 415 |
| 501000 - 175000000 | | 135 | 76 | 211 |

Note: Variable is bracketed.

Variable is flagged.

Top coded at \$2,325,000 on the public release

An imputed version of this variable is available in:

"Ancillary Data: Economic Imputations"

gr025rpb: Response summary for: How much do you think this real estate that is not your first home, a business, or a farm would sell for now?

Data source: Graduate Respondent Collected in: 2004 Mode: phone

Source variables: p816m, pu816f, pasrt2_1, pasrt3_1

| Value | Label | Frequencies | | |
|-------|--|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -10 | GLOBAL REFUSAL | 7 | 11 | 18 |
| -8 | DK/R SCREENER QUESTION | 11 | 11 | 22 |
| -7 | NO SUCH ASSET | 2151 | 2713 | 4864 |
| -6 | AMOUNT GIVEN | 1088 | 954 | 2042 |
| -5 | PARTIAL INTERVIEW - QUESTION NOT ASKED | 48 | 45 | 93 |
| -4 | AMOUNT NOT ASCERTAINED | 5 | 3 | 8 |
| 0 | NO INFO IN BRACKETING | 12 | 27 | 39 |
| 1 | PARTIAL INFO IN BRACKETING | 9 | 25 | 34 |
| 2 | COMPLETE INFO IN BRACKETING | 39 | 106 | 145 |

gr025rpl: Bracket lower bound for: How much do you think this real estate that is not your first home, a business, or a farm would sell for now?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
 Source variables: p816m, pu816f, pasrt2_1, pasrt3_1

| Value | Label | Frequencies | | |
|--------|-----------------------|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 48 | 45 | 93 |
| -4 | NOT ASCERTAINED | 0 | 1 | 1 |
| -3 | REFUSED | 11 | 11 | 22 |
| -2 | INAPPROPRIATE INAP | 3239 | 3667 | 6906 |
| 0 | | 30 | 65 | 95 |
| 15000 | | 9 | 14 | 23 |
| 20000 | | 8 | 21 | 29 |
| 75000 | | 5 | 12 | 17 |
| 100000 | | 6 | 19 | 25 |
| 200000 | | 9 | 15 | 24 |
| 300000 | | 3 | 11 | 14 |
| 500000 | | 1 | 9 | 10 |
| 900000 | | 1 | 5 | 6 |

gr025rpu: Bracket upper bound for: How much do you think this real estate that is not your first home, a business, or a farm would sell for now?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: p816m, pu816f, pasrt2_1, pasrt3_1

| Value | Label | Frequencies | | |
|--------|-----------------------|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1654 | 1498 | 3152 |
| -5 | PARTIAL INTERVIEW | 48 | 45 | 93 |
| -4 | NOT ASCERTAINED | 0 | 1 | 1 |
| -3 | REFUSED | 11 | 11 | 22 |
| -2 | INAPPROPRIATE INAP | 3239 | 3667 | 6906 |
| 15000 | | 2 | 8 | 10 |
| 20000 | | 2 | 7 | 9 |
| 75000 | | 9 | 18 | 27 |
| 100000 | | 8 | 24 | 32 |
| 200000 | | 5 | 16 | 21 |
| 300000 | | 3 | 18 | 21 |
| 500000 | | 8 | 8 | 16 |
| 900000 | | 2 | 5 | 7 |

gr025rpe: Bracketing entry point for: How much do you think this real estate that is not your first home, a business, or a farm would sell for now?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: p816m, pu816f, pasrt2_1, pasrt3_1

| Value | Label | Frequencies | | |
|--------|-----------------------|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 48 | 45 | 93 |
| -4 | NOT ASCERTAINED | 0 | 1 | 1 |
| -2 | INAPPROPRIATE INAP | 3262 | 3692 | 6954 |
| 15000 | | 13 | 17 | 30 |
| 20000 | | 11 | 26 | 37 |
| 75000 | | 10 | 28 | 38 |
| 100000 | | 8 | 34 | 42 |
| 200000 | | 10 | 30 | 40 |
| 300000 | | 8 | 22 | 30 |

gr025rpf: Flag for: How much do you think this real estate that is not your first home, a business, or a farm would sell for now?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: p816m, pu816f, pasrt2_1, pasrt3_1

| Value | Label | Frequencies | | |
|-------|--|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -2 | INAPPROPRIATE INAP | 3369 | 3891 | 7260 |
| 2 | SPOUSAL ASSETS UNKNOWN | 0 | 1 | 1 |
| 3 | MORE ASSETS IN THIS CATEGORY WITH VALUE UNKNOWN | 1 | 3 | 4 |

gr026rp: How much, if anything, do you owe on your real estate that is not your first home, a business, or a farm?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: p816z, pu816f, pasrt2_1, pasrt3_1

| Value | Label | Frequencies | | |
|--------------------------|---|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 48 | 45 | 93 |
| -4 | NOT ASCERTAINED | 5 | 3 | 8 |
| -3 | REFUSED | 21 | 23 | 44 |
| -2 | INAPPROPRIATE INAP/DOES NOT OWN OTHER REAL ESTATE/GLOBAL REFUSAL/DK OR R TO SCREENER | 2162 | 2724 | 4886 |
| -1 | DON'T KNOW | 11 | 36 | 47 |
| 0 | | 850 | 886 | 1736 |
| 1000 - 1,000,000 | | 261 | 177 | 438 |
| 1,210,000 - 150000000 | | 12 | 1 | 13 |

Note: Variable is bracketed.
Top coded \$500,000 on the public release

,
An imputed version of this variable is available in:
"Ancillary Data: Economic Imputations"

gr026rpb: Response summary for: How much, if anything, do you owe on your real estate that is not your first home, a business, or a farm?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: p816z, pu816f, pasrt2_1, pasrt3_1

| Value | Label | Frequencies | | |
|-------|--|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -10 | GLOBAL REFUSAL | 14 | 16 | 30 |
| -8 | DK/R SCREENER QUESTION | 11 | 11 | 22 |
| -7 | NO SUCH ASSET | 2151 | 2713 | 4864 |
| -6 | AMOUNT GIVEN | 1122 | 1064 | 2186 |
| -5 | PARTIAL INTERVIEW - QUESTION NOT ASKED | 48 | 45 | 93 |
| -4 | AMOUNT NOT ASCERTAINED | 6 | 3 | 9 |
| 0 | NO INFO IN BRACKETING | 4 | 15 | 19 |
| 1 | PARTIAL INFO IN BRACKETING | 2 | 5 | 7 |
| 2 | COMPLETE INFO IN BRACKETING | 12 | 23 | 35 |

gr026rpl: Bracket lower bound for: How much, if anything, do you owe on your real estate that is not your first home, a business, or a farm?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: p816z, pu816f, pasrt2_1, pasrt3_1

| Value | Label | Frequencies | | |
|--------|-----------------------|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 48 | 45 | 93 |
| -3 | REFUSED | 11 | 11 | 22 |
| -2 | INAPPROPRIATE INAP | 3273 | 3777 | 7050 |
| 0 | | 25 | 40 | 65 |
| 10000 | | 1 | 4 | 5 |
| 15000 | | 3 | 4 | 7 |
| 30000 | | 4 | 2 | 6 |
| 75000 | | 3 | 7 | 10 |
| 125000 | | 1 | 3 | 4 |
| 200000 | | 1 | 0 | 1 |
| 600000 | | 0 | 2 | 2 |

gr026rpu: Bracket upper bound for: How much, if anything, do you owe on your real estate that is not your first home, a business, or a farm?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: p816z, pu816f, pasrt2_1, pasrt3_1

| Value | Label | Frequencies | | |
|--------|-----------------------|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1648 | 1471 | 3119 |
| -5 | PARTIAL INTERVIEW | 48 | 45 | 93 |
| -3 | REFUSED | 11 | 11 | 22 |
| -2 | INAPPROPRIATE INAP | 3273 | 3777 | 7050 |
| 10000 | | 0 | 1 | 1 |
| 15000 | | 2 | 3 | 5 |
| 30000 | | 2 | 4 | 6 |
| 75000 | | 4 | 6 | 10 |
| 125000 | | 1 | 4 | 5 |
| 200000 | | 2 | 2 | 4 |
| 600000 | | 0 | 2 | 2 |

gr026rpe: Bracketing entry point for: How much, if anything, do you owe on your real estate that is not your first home, a business, or a farm?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: p816z, pu816f, pasrt2_1, pasrt3_1

| Frequencies | | | | |
|-------------|-----------------------|------|--------|-------|
| Value | Label | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 48 | 45 | 93 |
| -4 | NOT ASCERTAINED | 0 | 2 | 2 |
| -2 | INAPPROPRIATE INAP | 3304 | 3807 | 7111 |
| 10000 | | 3 | 7 | 10 |
| 15000 | | 2 | 7 | 9 |
| 30000 | | 3 | 7 | 10 |
| 75000 | | 8 | 11 | 19 |
| 200000 | | 2 | 9 | 11 |

gr027rpc: Respondent's real estate equity for property that is not a first home, a business, or a farm.

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu816f, p816m, p816z

| Frequencies | | | | |
|---------------------|--|------|--------|-------|
| Value | Label | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -250000 - -2000 | | 2 | 2 | 4 |
| -5 | PARTIAL INTERVIEW | 48 | 45 | 93 |
| -2 | INAPPROPRIATE INAP, NO OTHER REAL ESTATE/DK/R | 2245 | 2920 | 5165 |
| 0 - 40000 | | 234 | 222 | 456 |
| 42000 - 95000 | | 209 | 202 | 411 |
| 95050 - 160000 | | 208 | 197 | 405 |
| 161000 - 325000 | | 224 | 177 | 401 |
| 330000 - 25,000,000 | | 200 | 130 | 330 |

Note: Top coded at \$2,000,000 and bottom coded at \$1000 on the public release

An imputed version of this variable is available in:

"Ancillary Data: Economic Imputations"

gr032rp: Thinking of all your motor vehicles together, including cars, trucks, campers, boats, and other RVs, would you say they are worth more than \$1000 or less than \$1000?

Data source: Graduate Respondent Collected in: 2004 Mode: phone

Source variables: pu818s

| Value | Label | Frequencies | | |
|-------|---------------------|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 48 | 46 | 94 |
| -3 | REFUSED | 7 | 13 | 20 |
| -1 | DON'T KNOW | 3 | 11 | 14 |
| 1 | MORE | 3214 | 3583 | 6797 |
| 2 | LESS | 58 | 161 | 219 |
| 3 | DON'T OWN VEHICLE | 40 | 81 | 121 |

Note: An imputed version of this variable is available in:

"Ancillary Data: Economic Imputations"

gr033rp: How much do you think your motor vehicles, including cars, trucks, campers, boats, and other RVs, would sell for now?

Data source: Graduate Respondent Collected in: 2004 Mode: phone

Source variables: p820m, pu818s, pasrt2_1, pasrt3_1

| | | Frequencies | | |
|-----------------------|--|-------------|--------|-------|
| Value | Label | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 48 | 46 | 94 |
| -4 | NOT ASCERTAINED | 1 | 1 | 2 |
| -3 | REFUSED | 38 | 38 | 76 |
| -2 | INAPPROPRIATE INAP/NO VEHICLES/VEHICLES NOT WORTH MORE THAN \$1000/GLOBAL REFUSAL/DK OR R TO SCREENER | 108 | 266 | 374 |
| -1 | DON'T KNOW | 100 | 551 | 651 |
| 1000 - 10000 | | 622 | 920 | 1542 |
| 10650 - 20000 | | 908 | 877 | 1785 |
| 21000 - 35000 | | 771 | 608 | 1379 |
| 36000 - 100000 | | 712 | 539 | 1251 |
| 102000 - 2,000,000 | | 62 | 49 | 111 |

Note: Variable is bracketed.

Variable is flagged.

Top coded at \$190,000 on the public release

An imputed version of this variable is available in:

"Ancillary Data: Economic Imputations"

gr033rpb: Response summary for: How much do you think your motor vehicles, including cars, trucks, campers, boats, and other RVs, would sell for now?

Data source: Graduate Respondent Collected in: 2004 Mode: phone

Source variables: p820m, pu818s, pasrt2_1, pasrt3_1

| Value | Label | Frequencies | | |
|-------|--|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -10 | GLOBAL REFUSAL | 22 | 31 | 53 |
| -8 | DK/R SCREENER QUESTION | 10 | 24 | 34 |
| -7 | NO SUCH ASSET | 98 | 242 | 340 |
| -6 | AMOUNT GIVEN | 3075 | 2993 | 6068 |
| -5 | PARTIAL INTERVIEW - QUESTION NOT ASKED | 48 | 46 | 94 |
| -4 | AMOUNT NOT ASCERTAINED | 1 | 1 | 2 |
| 0 | NO INFO IN BRACKETING | 12 | 33 | 45 |
| 1 | PARTIAL INFO IN BRACKETING | 16 | 64 | 80 |
| 2 | COMPLETE INFO IN BRACKETING | 88 | 461 | 549 |

gr033rpl: Bracket lower bound for: How much do you think your motor vehicles, including cars, trucks, campers, boats, and other RVs, would sell for now?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
 Source variables: p820m, pu818s, pasrt2_1, pasrt3_1

| Frequencies | | | | |
|-------------|-----------------------|------|--------|-------|
| Value | Label | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 48 | 46 | 94 |
| -3 | REFUSED | 10 | 24 | 34 |
| -2 | INAPPROPRIATE INAP | 3173 | 3235 | 6408 |
| 0 | | 47 | 131 | 178 |
| 5000 | | 52 | 261 | 313 |
| 25000 | | 22 | 130 | 152 |
| 50000 | | 15 | 59 | 74 |
| 200000 | | 3 | 9 | 12 |

gr033rpu: Bracket upper bound for: How much do you think your motor vehicles, including cars, trucks, campers, boats, and other RVs, would sell for now?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
 Source variables: p820m, pu818s, pasrt2_1, pasrt3_1

| Frequencies | | | | |
|-------------|-----------------------|------|--------|-------|
| Value | Label | Male | Female | Total |
| . | System missing - NR | 1664 | 1535 | 3199 |
| -5 | PARTIAL INTERVIEW | 48 | 46 | 94 |
| -3 | REFUSED | 10 | 24 | 34 |
| -2 | INAPPROPRIATE INAP | 3173 | 3235 | 6408 |
| 5000 | | 7 | 50 | 57 |
| 25000 | | 53 | 270 | 323 |
| 50000 | | 22 | 124 | 146 |
| 200000 | | 14 | 42 | 56 |

gr033rpe: Bracketing entry point for: How much do you think your motor vehicles, including cars, trucks, campers, boats, and other RVs, would sell for now?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: p820m, pu818s, pasrt2_1, pasrt3_1

| Frequencies | | | | |
|-------------|-----------------------|------|--------|-------|
| Value | Label | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 48 | 46 | 94 |
| -2 | INAPPROPRIATE INAP | 3206 | 3291 | 6497 |
| 5000 | | 34 | 175 | 209 |
| 25000 | | 23 | 194 | 217 |
| 50000 | | 59 | 189 | 248 |

gr033rpf: Flag for: How much do you think your motor vehicles, including cars, trucks, campers, boats, and other RVs, would sell for now?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: p820m, pu818s, pasrt2_1, pasrt3_1

| Frequencies | | | | |
|-------------|--|------|--------|-------|
| Value | Label | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -2 | INAPPROPRIATE INAP | 3362 | 3890 | 7252 |
| 2 | SPOUSAL ASSETS UNKNOWN | 0 | 1 | 1 |
| 3 | MORE ASSETS IN THIS CATEGORY WITH VALUE UNKNOWN | 1 | 0 | 1 |
| 4 | ORIGINAL REPORT IN FOREIGN CURRENCY | 1 | 1 | 2 |
| 5 | VALUE OVERSTATED BY UNKNOWN AMOUNT | 6 | 3 | 9 |

gr034rp: How much, if anything, do you owe on your motor vehicles, including cars, trucks, campers, boats, and other RVs?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: p820z, pu818s, pasrt2_1, pasrt3_1

| Value | Label | Frequencies | | |
|-------------------|--|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 48 | 48 | 96 |
| -4 | NOT ASCERTAINED | 2 | 3 | 5 |
| -3 | REFUSED | 32 | 62 | 94 |
| -2 | INAPPROPRIATE INAP/NO VEHICLES/VEHICLES NOT WORTH MORE THAN \$1000/GLOBAL REFUSAL/DK OR R TO SCREENER | 108 | 266 | 374 |
| -1 | DON'T KNOW | 43 | 122 | 165 |
| 0 | | 2329 | 2645 | 4974 |
| 100 - 20000 | | 702 | 651 | 1353 |
| 21000 - 300000 | | 106 | 98 | 204 |

Note: Variable is bracketed.

Variable is flagged.

Top coded at \$58,000 on the public release

An imputed version of this variable is available in:

"Ancillary Data: Economic Imputations"

gr034rpb: Response summary for: How much, if anything, do you owe on your motor vehicles, including cars, trucks, campers, boats, and other RVs?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: p820z, pu818s, pasrt2_1, pasrt3_1

| Value | Label | Frequencies | | |
|-------|--|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -10 | GLOBAL REFUSAL | 29 | 37 | 66 |
| -8 | DK/R SCREENER QUESTION | 10 | 24 | 34 |
| -7 | NO SUCH ASSET | 98 | 242 | 340 |
| -6 | AMOUNT GIVEN | 3137 | 3394 | 6531 |
| -5 | PARTIAL INTERVIEW - QUESTION NOT ASKED | 48 | 48 | 96 |
| -4 | AMOUNT NOT ASCERTAINED | 2 | 3 | 5 |
| 0 | NO INFO IN BRACKETING | 8 | 26 | 34 |
| 1 | PARTIAL INFO IN BRACKETING | 2 | 11 | 13 |
| 2 | COMPLETE INFO IN BRACKETING | 36 | 110 | 146 |

gr034rpl: Bracket lower bound for: How much, if anything, do you owe on your motor vehicles, including cars, trucks, campers, boats, and other RVs?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
 Source variables: p820z, pu818s, pasrt2_1, pasrt3_1

| Value | Label | Frequencies | | |
|-------|-----------------------|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 48 | 48 | 96 |
| -3 | REFUSED | 10 | 24 | 34 |
| -2 | INAPPROPRIATE INAP | 3235 | 3636 | 6871 |
| 0 | | 45 | 86 | 131 |
| 2500 | | 22 | 66 | 88 |
| 15000 | | 8 | 23 | 31 |
| 25000 | | 2 | 12 | 14 |

gr034rpu: Bracket upper bound for: How much, if anything, do you owe on your motor vehicles, including cars, trucks, campers, boats, and other RVs?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: p820z, pu818s, pasrt2_1, pasrt3_1

| Frequencies | | | | |
|-------------|-----------------------|------|--------|-------|
| Value | Label | Male | Female | Total |
| . | System missing - NR | 1660 | 1500 | 3160 |
| -5 | PARTIAL INTERVIEW | 48 | 48 | 96 |
| -3 | REFUSED | 10 | 24 | 34 |
| -2 | INAPPROPRIATE INAP | 3235 | 3636 | 6871 |
| 2500 | | 9 | 16 | 25 |
| 15000 | | 20 | 68 | 88 |
| 25000 | | 7 | 23 | 30 |
| 100000 | | 2 | 11 | 13 |

gr034rpe: Bracketing entry point for: How much, if anything, do you owe on your motor vehicles, including cars, trucks, campers, boats, and other RVs?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: p820z, pu818s, pasrt2_1, pasrt3_1

| Value | Label | Frequencies | | |
|-------|-----------------------|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 48 | 48 | 96 |
| -2 | INAPPROPRIATE INAP | 3276 | 3700 | 6976 |
| 2500 | | 15 | 53 | 68 |
| 15000 | | 15 | 52 | 67 |
| 25000 | | 16 | 42 | 58 |

gr034rpf: Flag for: How much, if anything, do you owe on your motor vehicles, including cars, trucks, campers, boats, and other RVs?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: p820z, pu818s, pasrt2_1, pasrt3_1

| Value | Label | Frequencies | | |
|-------|------------------------------------|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -2 | INAPPROPRIATE INAP | 3368 | 3894 | 7262 |
| 5 | VALUE OVERSTATED BY UNKNOWN AMOUNT | 2 | 1 | 3 |

gr035rpc: Graduate Respondent's vehicle equity.

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu818s, p820m, p820z

| Value | Label | Frequencies | | |
|----------------------|--|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -25000 - -500 | | 12 | 28 | 40 |
| -5 | PARTIAL INTERVIEW | 48 | 48 | 96 |
| -2 | Inappropriate INAP, NO VEHICLES/NOT WORTH >\$1000/DK/R | 280 | 937 | 1217 |
| 0 - 8000 | | 575 | 812 | 1387 |
| 8200 - 15000 | | 705 | 671 | 1376 |
| 15200 - 25000 | | 700 | 594 | 1294 |
| 25001 - 50000 | | 740 | 589 | 1329 |
| 50001 - 2,000,000 | | 310 | 216 | 526 |

Note: Top coded at \$200,000 and bottom coded at -\$500 on the public release

An imputed version of this variable is available in:

"Ancillary Data: Economic Imputations"

gr036rp: Do you owe a total of \$5,000 or more for anything other than: mortgages, cars, trucks, campers, boats, other RVs, a business, a farm or real estate?

Data source: Graduate Respondent Collected in: 2004 Mode: phone

Source variables: p820n

| Frequencies | | | | |
|-------------|---------------------|------|--------|-------|
| Value | Label | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 48 | 47 | 95 |
| -3 | REFUSED | 18 | 28 | 46 |
| -1 | DON'T KNOW | 5 | 9 | 14 |
| 1 | YES | 330 | 350 | 680 |
| 2 | NO | 2969 | 3461 | 6430 |

Note: An imputed version of this variable is available in:
 "Ancillary Data: Economic Imputations"

gr037rp: How much do you owe for anything other than: mortgages, cars, trucks, campers, boats, other RVs, a business, a farm or real estate?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
 Source variables: p820s, p820n, pasrt2_1, pasrt3_1

| Value | Label | Frequencies | | |
|-------------------|--|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 48 | 48 | 96 |
| -4 | NOT ASCERTAINED | 0 | 1 | 1 |
| -3 | REFUSED | 13 | 19 | 32 |
| -2 | INAPPROPRIATE INAP/DOES NOT OWE MORE THAN \$5,000 IN DEBT/GLOBAL REFUSAL/DK OR R TO SCREENER | 2992 | 3497 | 6489 |
| -1 | DON'T KNOW | 17 | 39 | 56 |
| 5000 - 6000 | | 58 | 71 | 129 |
| 6500 - 10000 | | 87 | 85 | 172 |
| 11000 - 18000 | | 58 | 62 | 120 |
| 19000 - 40000 | | 66 | 57 | 123 |
| 42000 - 500000 | | 31 | 16 | 47 |

Note: Variable is bracketed.

Top coded at \$49,000 on the public release

An imputed version of this variable is available in:

"Ancillary Data: Economic Imputations"

gr037rpb: Response summary for: How much do you owe for anything other than: mortgages, cars, trucks, campers, boats, other RVs, a business, a farm or real estate?

Data source: Graduate Respondent Collected in: 2004 Mode: phone

Source variables: p820s, p820n, pasrt2_1, pasrt3_1

| Value | Label | Frequencies | | |
|-------|--|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -10 | GLOBAL REFUSAL | 3 | 7 | 10 |
| -8 | DK/R SCREENER QUESTION | 23 | 37 | 60 |
| -7 | NO SUCH ASSET | 2969 | 3460 | 6429 |
| -6 | AMOUNT GIVEN | 300 | 291 | 591 |
| -5 | PARTIAL INTERVIEW - QUESTION NOT ASKED | 48 | 48 | 96 |
| -4 | AMOUNT NOT ASCERTAINED | 0 | 1 | 1 |
| 0 | NO INFO IN BRACKETING | 9 | 9 | 18 |
| 1 | PARTIAL INFO IN BRACKETING | 6 | 7 | 13 |
| 2 | COMPLETE INFO IN BRACKETING | 12 | 35 | 47 |

gr037rpl: Bracket lower bound for: How much do you owe for anything other than: mortgages, cars, trucks, campers, boats, other RVs, a business, a farm or real estate?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: p820s, p820n, pasrt2_1, pasrt3_1

| Value | Label | Frequencies | | |
|-------|-----------------------|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 48 | 48 | 96 |
| -3 | REFUSED | 23 | 37 | 60 |
| -2 | INAPPROPRIATE INAP | 3269 | 3751 | 7020 |
| 0 | | 24 | 36 | 60 |
| 10000 | | 5 | 19 | 24 |
| 25000 | | 0 | 3 | 3 |
| 50000 | | 1 | 1 | 2 |

gr037rpu: Bracket upper bound for: How much do you owe for anything other than: mortgages, cars, trucks, campers, boats, other RVs, a business, a farm or real estate?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: p820s, p820n, pasrt2_1, pasrt3_1

| Frequencies | | | | |
|-------------|-----------------------|------|--------|-------|
| Value | Label | Male | Female | Total |
| . | System missing - NR | 1634 | 1449 | 3083 |
| -5 | PARTIAL INTERVIEW | 48 | 48 | 96 |
| -3 | REFUSED | 23 | 37 | 60 |
| -2 | INAPPROPRIATE INAP | 3269 | 3751 | 7020 |
| 10000 | | 8 | 16 | 24 |
| 25000 | | 5 | 21 | 26 |
| 50000 | | 3 | 4 | 7 |
| 100000 | | 1 | 0 | 1 |

gr037rpe: Bracketing entry point for: How much do you owe for anything other than: mortgages, cars, trucks, campers, boats, other RVs, a business, a farm or real estate?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: p820s, p820n, pasrt2_1, pasrt3_1

| Frequencies | | | | |
|-------------|-----------------------|------|--------|-------|
| Value | Label | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 48 | 48 | 96 |
| -2 | INAPPROPRIATE INAP | 3295 | 3796 | 7091 |
| 10000 | | 9 | 21 | 30 |
| 25000 | | 10 | 16 | 26 |
| 50000 | | 8 | 14 | 22 |

gr060rp: Do you or your spouse have any retirement plans that accumulate an account balance - examples include IRA's, 401k's and profit sharing plans.

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu822b

| Frequencies | | | | |
|-------------|---------------------|------|--------|-------|
| Value | Label | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 51 | 50 | 101 |
| -3 | REFUSED | 36 | 86 | 122 |
| -1 | DON'T KNOW | 11 | 52 | 63 |
| 1 | YES | 2542 | 2792 | 5334 |
| 2 | NO | 730 | 915 | 1645 |

Note: An imputed version of this variable is available in:
"Ancillary Data: Economic Imputations"

gr061rp: If you added up all of your and your spouse's retirement plans that accumulate an account balance, about how much would they amount to right now?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu822c, pu822b, pasrt2_1, pasrt3_1

| Value | Label | Frequencies | | |
|------------------------|---|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 51 | 50 | 101 |
| -4 | NOT ASCERTAINED | 2 | 1 | 3 |
| -3 | REFUSED | 220 | 290 | 510 |
| -2 | INAPPROPRIATE INAP/DOES NOT HAVE RETIREMENT PLANS THAT ACCUMULATE AN ACCOUNT BALANCE/GLOBAL REFUSAL/DK OR R TO SCREENER | 777 | 1053 | 1830 |
| -1 | DON'T KNOW | 253 | 741 | 994 |
| 100 - 40000 | | 389 | 442 | 831 |
| 41000 - 100000 | | 410 | 483 | 893 |
| 100001 - 230000 | | 422 | 346 | 768 |
| 234000 - 500000 | | 508 | 338 | 846 |
| 510000 - 10,000,000 | | 338 | 151 | 489 |

Note: Variable is bracketed.

Variable is flagged.

Top coded at \$2,400,000 on the public release

An imputed version of this variable is available in:

"Ancillary Data: Economic Imputations"

gr061rpb: Response summary for: If you added up all of your and your spouse's retirement plans that accumulate an account balance, about how much would they amount to right now?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu822c, pu822b, pasrt2_1, pasrt3_1

| Value | Label | Frequencies | | |
|-------|--|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -10 | GLOBAL REFUSAL | 22 | 26 | 48 |
| -8 | DK/R SCREENER QUESTION | 47 | 138 | 185 |
| -7 | NO SUCH ASSET | 730 | 915 | 1645 |
| -6 | AMOUNT GIVEN | 2067 | 1760 | 3827 |
| -5 | PARTIAL INTERVIEW - QUESTION NOT ASKED | 51 | 50 | 101 |
| -4 | AMOUNT NOT ASCERTAINED | 2 | 1 | 3 |
| 0 | NO INFO IN BRACKETING | 135 | 258 | 393 |
| 1 | PARTIAL INFO IN BRACKETING | 66 | 139 | 205 |
| 2 | COMPLETE INFO IN BRACKETING | 250 | 608 | 858 |

gr061rpl: Bracket lower bound for: If you added up all of your and your spouse's retirement plans that accumulate an account balance, about how much would they amount to right now?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu822c, pu822b, pasrt2_1, pasrt3_1

| Value | Label | Frequencies | | |
|--------|-----------------------|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 51 | 50 | 101 |
| -3 | REFUSED | 47 | 138 | 185 |
| -2 | INAPPROPRIATE INAP | 2797 | 2675 | 5472 |
| 0 | | 196 | 368 | 564 |
| 10000 | | 47 | 113 | 160 |
| 15000 | | 68 | 154 | 222 |
| 75000 | | 41 | 105 | 146 |
| 150000 | | 50 | 119 | 169 |
| 200000 | | 34 | 84 | 118 |
| 400000 | | 16 | 47 | 63 |
| 600000 | | 16 | 27 | 43 |
| 900000 | | 7 | 15 | 22 |

gr061rpu: Bracket upper bound for: If you added up all of your and your spouse's retirement plans that accumulate an account balance, about how much would they amount to right now?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu822c, pu822b, pasrt2_1, pasrt3_1

| Value | Label | Frequencies | | |
|--------|-----------------------|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1847 | 1853 | 3700 |
| -5 | PARTIAL INTERVIEW | 51 | 50 | 101 |
| -3 | REFUSED | 47 | 138 | 185 |
| -2 | INAPPROPRIATE INAP | 2797 | 2675 | 5472 |
| 10000 | | 7 | 21 | 28 |
| 15000 | | 14 | 33 | 47 |
| 75000 | | 40 | 99 | 139 |
| 150000 | | 67 | 153 | 220 |
| 200000 | | 42 | 97 | 139 |
| 400000 | | 41 | 112 | 153 |
| 600000 | | 24 | 61 | 85 |
| 900000 | | 14 | 34 | 48 |

gr061rpe: Bracketing entry point for: If you added up all of your and your spouse's retirement plans that accumulate an account balance, about how much would they amount to right now?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu822c, pu822b, pasrt2_1, pasrt3_1

| Frequencies | | | | |
|-------------|-----------------------|------|--------|-------|
| Value | Label | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 51 | 50 | 101 |
| -2 | INAPPROPRIATE INAP | 2868 | 2840 | 5708 |
| 10000 | | 81 | 150 | 231 |
| 15000 | | 78 | 185 | 263 |
| 75000 | | 72 | 174 | 246 |
| 150000 | | 64 | 167 | 231 |
| 200000 | | 78 | 173 | 251 |
| 400000 | | 78 | 156 | 234 |

gr061rpf: Flag for: If you added up all of your and your spouse's retirement plans that accumulate an account balance, about how much would they amount to right now?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu822c, pu822b, pasrt2_1, pasrt3_1

| Frequencies | | | | |
|-------------|------------------------------------|------|--------|-------|
| Value | Label | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -2 | INAPPROPRIATE INAP | 3364 | 3887 | 7251 |
| 2 | SPOUSAL ASSETS UNKNOWN | 6 | 7 | 13 |
| 5 | VALUE OVERSTATED BY UNKNOWN AMOUNT | 0 | 1 | 1 |

gr062rp: Do you or your spouse have more than \$1000 or less than \$1000 in checking accounts, savings accounts, or money market funds?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu822a3

| Value | Label | Frequencies | | |
|-------|-------------------------------|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 52 | 53 | 105 |
| -3 | REFUSED | 93 | 167 | 260 |
| -1 | DON'T KNOW | 20 | 33 | 53 |
| 1 | MORE THAN \$1000 | 2937 | 3241 | 6178 |
| 2 | LESS THAN \$1000 | 265 | 393 | 658 |
| 3 | VOLUNTEERED: NO SUCH ACCOUNTS | 3 | 8 | 11 |

Note: An imputed version of this variable is available in:
"Ancillary Data: Economic Imputations"

gr063rp: If you added up all of your and your spouse's checking accounts, savings accounts, or money market funds, about how much would they amount to right now?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu822a3a, pu822a3, pasrt2_1, pasrt3_1

| Value | Label | Frequencies | | |
|-----------------------|---|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 52 | 54 | 106 |
| -4 | NOT ASCERTAINED | 0 | 1 | 1 |
| -3 | REFUSED | 193 | 260 | 453 |
| -2 | INAPPROPRIATE INAP/DOES NOT HAVE MORE THAN \$1,000 IN CHECKING, SAVINGS, MONEY MARKET ACCOUNTS/GLOBAL REFUSAL/DK OR R TO SCREENER | 381 | 601 | 982 |
| -1 | DON'T KNOW | 254 | 572 | 826 |
| 1000 - 5000 | | 580 | 618 | 1198 |
| 5500 - 12000 | | 512 | 516 | 1028 |
| 12500 - 26000 | | 517 | 470 | 987 |
| 27000 - 75000 | | 527 | 492 | 1019 |
| 76000 - 20,000,000 | | 354 | 311 | 665 |

Note: Variable is bracketed.

Variable is flagged.

Top coded at \$770,000 on the public release

An imputed version of this variable is available in:

"Ancillary Data: Economic Imputations"

gr063rpb: Response summary for: If you added up all of your and your spouse's checking accounts, savings accounts, or money market funds, about how much would they amount to right now?

Data source: Graduate Respondent Collected in: 2004 Mode: phone

Source variables: pu822a3a, pu822a3, pasrt2_1, pasrt3_1

| Value | Label | Frequencies | | |
|-------|--|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -10 | GLOBAL REFUSAL | 30 | 24 | 54 |
| -8 | DK/R SCREENER QUESTION | 113 | 200 | 313 |
| -7 | NO SUCH ASSET | 268 | 401 | 669 |
| -6 | AMOUNT GIVEN | 2489 | 2407 | 4896 |
| -5 | PARTIAL INTERVIEW - QUESTION NOT ASKED | 52 | 54 | 106 |
| -4 | AMOUNT NOT ASCERTAINED | 1 | 1 | 2 |
| 0 | NO INFO IN BRACKETING | 87 | 194 | 281 |
| 1 | PARTIAL INFO IN BRACKETING | 78 | 144 | 222 |
| 2 | COMPLETE INFO IN BRACKETING | 252 | 470 | 722 |

gr063rpl: Bracket lower bound for: If you added up all of your and your spouse's checking accounts, savings accounts, or money market funds, about how much would they amount to right now?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
 Source variables: pu822a3a, pu822a3, pasrt2_1, pasrt3_1

| Value | Label | Frequencies | | |
|--------|-----------------------|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 52 | 54 | 106 |
| -3 | REFUSED | 113 | 200 | 313 |
| -2 | INAPPROPRIATE INAP | 2757 | 2808 | 5565 |
| 0 | | 176 | 289 | 465 |
| 5000 | | 63 | 92 | 155 |
| 10000 | | 97 | 212 | 309 |
| 30729 | | 0 | 1 | 1 |
| 40000 | | 62 | 151 | 213 |
| 100000 | | 50 | 88 | 138 |

gr063rpu: Bracket upper bound for: If you added up all of your and your spouse's checking accounts, savings accounts, or money market funds, about how much would they amount to right now?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
 Source variables: pu822a3a, pu822a3, pasrt2_1, pasrt3_1

| Frequencies | | | | |
|-------------|-----------------------|------|--------|-------|
| Value | Label | Male | Female | Total |
| . | System missing - NR | 1841 | 1847 | 3688 |
| -5 | PARTIAL INTERVIEW | 52 | 54 | 106 |
| -3 | REFUSED | 113 | 200 | 313 |
| -2 | INAPPROPRIATE INAP | 2757 | 2808 | 5565 |
| 5000 | | 49 | 50 | 99 |
| 10000 | | 57 | 88 | 145 |
| 40000 | | 73 | 172 | 245 |
| 76822 | | 0 | 1 | 1 |
| 100000 | | 49 | 106 | 155 |

gr063rpe: Bracketing entry point for: If you added up all of your and your spouse's checking accounts, savings accounts, or money market funds, about how much would they amount to right now?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu822a3a, pu822a3, pasrt2_1, pasrt3_1

| Frequencies | | | | |
|-------------|-----------------------|------|--------|-------|
| Value | Label | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 52 | 54 | 106 |
| -2 | INAPPROPRIATE INAP | 2901 | 3033 | 5934 |
| 5000 | | 137 | 260 | 397 |
| 7682 | | 0 | 1 | 1 |
| 10000 | | 144 | 260 | 404 |
| 40000 | | 136 | 287 | 423 |

gr063rpf: Flag for: If you added up all of your and your spouse's checking accounts, savings accounts, or money market funds, about how much would they amount to right now?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu822a3a, pu822a3, pasrt2_1, pasrt3_1

| Value | Label | Frequencies | | |
|-------|--|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -2 | INAPPROPRIATE INAP | 3365 | 3882 | 7247 |
| 2 | SPOUSAL ASSETS UNKNOWN | 4 | 8 | 12 |
| 3 | MORE ASSETS IN THIS CATEGORY WITH VALUE UNKNOWN | 0 | 3 | 3 |
| 4 | ORIGINAL REPORT IN FOREIGN CURRENCY | 1 | 2 | 3 |

gr064rp: Do you or your spouse have any money in CDs, Government Savings Bonds, or Treasury Bills?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu822a4

| Value | Label | Frequencies | | |
|-------|---------------------|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 52 | 55 | 107 |
| -3 | REFUSED | 70 | 124 | 194 |
| -1 | DON'T KNOW | 33 | 68 | 101 |
| 1 | YES | 1045 | 1384 | 2429 |
| 2 | NO | 2170 | 2264 | 4434 |

Note: An imputed version of this variable is available in:
"Ancillary Data: Economic Imputations"

gr065rp: If you added up all of your and your spouse's CDs, Government Savings Bonds, or Treasury Bills, about how much would they amount to right now?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu822a4a, pu822a4, pasrt2_1, pasrt3_1

| | | Frequencies | | |
|-----------------------|--|-------------|--------|-------|
| Value | Label | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 52 | 55 | 107 |
| -4 | NOT ASCERTAINED | 0 | 2 | 2 |
| -3 | REFUSED | 106 | 161 | 267 |
| -2 | Inappropriate INAP/DOES NOT HAVE CDs, GOV'T SAVINGS BONDS, OR TREASURY BILLS/GLOBAL REFUSAL/DK OR R TO SCREENER | 2273 | 2456 | 4729 |
| -1 | DON'T KNOW | 123 | 314 | 437 |
| 50 - 5000 | | 195 | 233 | 428 |
| 5001 - 15000 | | 174 | 198 | 372 |
| 16000 - 40000 | | 185 | 208 | 393 |
| 45000 - 100000 | | 165 | 183 | 348 |
| 100001 - 5,000,000 | | 97 | 85 | 182 |

Note: Variable is bracketed.

Variable is flagged.

Top coded at \$375,000 on the public release

An imputed version of this variable is available in:

"Ancillary Data: Economic Imputations"

gr065rpb: Response summary for: If you added up all of your and your spouse's CDs, Government Savings Bonds, or Treasury Bills, about how much would they amount to right now?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu822a4a, pu822a4, pasrt2_1, pasrt3_1

| Value | Label | Frequencies | | |
|-------|--|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -10 | GLOBAL REFUSAL | 53 | 57 | 110 |
| -8 | DK/R SCREENER QUESTION | 103 | 192 | 295 |
| -7 | NO SUCH ASSET | 2170 | 2264 | 4434 |
| -6 | AMOUNT GIVEN | 816 | 907 | 1723 |
| -5 | PARTIAL INTERVIEW - QUESTION NOT ASKED | 52 | 55 | 107 |
| -4 | AMOUNT NOT ASCERTAINED | 0 | 2 | 2 |
| 0 | NO INFO IN BRACKETING | 52 | 128 | 180 |
| 1 | PARTIAL INFO IN BRACKETING | 21 | 54 | 75 |
| 2 | COMPLETE INFO IN BRACKETING | 103 | 236 | 339 |

gr065rpl: Bracket lower bound for: If you added up all of your and your spouse's CDs, Government Savings Bonds, or Treasury Bills, about how much would they amount to right now?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu822a4a, pu822a4, pasrt2_1, pasrt3_1

| Value | Label | Frequencies | | |
|--------|-----------------------|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 52 | 55 | 107 |
| -3 | REFUSED | 103 | 192 | 295 |
| -2 | INAPPROPRIATE INAP | 2986 | 3171 | 6157 |
| 0 | | 112 | 214 | 326 |
| 2000 | | 48 | 90 | 138 |
| 20000 | | 37 | 112 | 149 |
| 75000 | | 25 | 49 | 74 |
| 200000 | | 7 | 12 | 19 |

gr065rpu: Bracket upper bound for: If you added up all of your and your spouse's CDs, Government Savings Bonds, or Treasury Bills, about how much would they amount to right now?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu822a4a, pu822a4, pasrt2_1, pasrt3_1

| Value | Label | Frequencies | | |
|--------|-----------------------|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1751 | 1676 | 3427 |
| -5 | PARTIAL INTERVIEW | 52 | 55 | 107 |
| -3 | REFUSED | 103 | 192 | 295 |
| -2 | INAPPROPRIATE INAP | 2986 | 3171 | 6157 |
| 2000 | | 5 | 23 | 28 |
| 20000 | | 52 | 77 | 129 |
| 75000 | | 30 | 99 | 129 |
| 200000 | | 12 | 33 | 45 |

gr065rpe: Bracketing entry point for: If you added up all of your and your spouse's CDs, Government Savings Bonds, or Treasury Bills, about how much would they amount to right now?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu822a4a, pu822a4, pasrt2_1, pasrt3_1

| Frequencies | | | | |
|-------------|-----------------------|------|--------|-------|
| Value | Label | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 52 | 55 | 107 |
| -2 | INAPPROPRIATE INAP | 3142 | 3422 | 6564 |
| 2000 | | 55 | 143 | 198 |
| 20000 | | 62 | 149 | 211 |
| 75000 | | 59 | 126 | 185 |

gr065rpf: Flag for: If you added up all of your and your spouse's CDs, Government Savings Bonds, or Treasury Bills, about how much would they amount to right now?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu822a4a, pu822a4, pasrt2_1, pasrt3_1

| Frequencies | | | | |
|-------------|--|------|--------|-------|
| Value | Label | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -2 | INAPPROPRIATE INAP | 3370 | 3892 | 7262 |
| 2 | SPOUSAL ASSETS UNKNOWN | 0 | 1 | 1 |
| 3 | MORE ASSETS IN THIS CATEGORY WITH VALUE UNKNOWN | 0 | 1 | 1 |
| 4 | ORIGINAL REPORT IN FOREIGN CURRENCY | 0 | 1 | 1 |

gr066rp: Do you or your spouse have stocks, bonds, or shares in a mutual fund?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu822f1

| Frequencies | | | | |
|-------------|---------------------|------|--------|-------|
| Value | Label | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 52 | 55 | 107 |
| -3 | REFUSED | 66 | 125 | 191 |
| -1 | DON'T KNOW | 19 | 61 | 80 |
| 1 | YES | 1781 | 2041 | 3822 |
| 2 | NO | 1452 | 1613 | 3065 |

Note: An imputed version of this variable is available in:
"Ancillary Data: Economic Imputations"

gr067rp: If you sold all of your and your spouse's stocks, bonds, or shares in a mutual fund and paid off anything you owed on them, about how much would you have?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu822f1a, pu822f1, pasrt2_1, pasrt3_1

| Value | Label | Frequencies | | |
|------------------------|--|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 52 | 55 | 107 |
| -4 | NOT ASCERTAINED | 1 | 0 | 1 |
| -3 | REFUSED | 161 | 200 | 361 |
| -2 | INAPPROPRIATE INAP/DOES NOT HAVE STOCKS, BONDS, MUTUAL FUNDS/GLOBAL REFUSAL/DK OR R TO SCREENER | 1537 | 1799 | 3336 |
| -1 | DON'T KNOW | 216 | 729 | 945 |
| 10 - 15000 | | 287 | 217 | 504 |
| 16000 - 50000 | | 286 | 262 | 548 |
| 51000 - 140000 | | 270 | 235 | 505 |
| 145000 - 300000 | | 309 | 215 | 524 |
| 310000 - 30,000,000 | | 251 | 183 | 434 |

Note: Variable is bracketed.

Variable is flagged.

Top coded \$2,900,000 on the public release

An imputed version of this variable is available in:

"Ancillary Data: Economic Imputations"

gr067rpb: Response summary for: If you sold all of your and your spouse's stocks, bonds, or shares in a mutual fund and paid off anything you owed on them, about how much would you have?

Data source: Graduate Respondent Collected in: 2004 Mode: phone

Source variables: pu822f1a, pu822f1, pasrt2_1, pasrt3_1

| | | Frequencies | | |
|-------|--|-------------|--------|-------|
| Value | Label | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -10 | GLOBAL REFUSAL | 93 | 100 | 193 |
| -8 | DK/R SCREENER QUESTION | 85 | 186 | 271 |
| -7 | NO SUCH ASSET | 1452 | 1613 | 3065 |
| -6 | AMOUNT GIVEN | 1401 | 1112 | 2513 |
| -5 | PARTIAL INTERVIEW - QUESTION NOT ASKED | 52 | 55 | 107 |
| -4 | AMOUNT NOT ASCERTAINED | 3 | 0 | 3 |
| 0 | NO INFO IN BRACKETING | 69 | 202 | 271 |
| 1 | PARTIAL INFO IN BRACKETING | 27 | 100 | 127 |
| 2 | COMPLETE INFO IN BRACKETING | 188 | 527 | 715 |

gr067rpl: Bracket lower bound for: If you sold all of your and your spouse's stocks, bonds, or shares in a mutual fund and paid off anything you owed on them, about how much would you have?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
 Source variables: pu822f1a, pu822f1, pasrt2_1, pasrt3_1

| Frequencies | | | | |
|-------------|-----------------------|------|--------|-------|
| Value | Label | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 52 | 55 | 107 |
| -3 | REFUSED | 85 | 186 | 271 |
| -2 | INAPPROPRIATE INAP | 2853 | 2725 | 5578 |
| 0 | | 184 | 381 | 565 |
| 5000 | | 80 | 207 | 287 |
| 75000 | | 67 | 184 | 251 |
| 250000 | | 35 | 113 | 148 |
| 750000 | | 14 | 44 | 58 |

gr067rpu: Bracket upper bound for: If you sold all of your and your spouse's stocks, bonds, or shares in a mutual fund and paid off anything you owed on them, about how much would you have?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu822f1a, pu822f1, pasrt2_1, pasrt3_1

| Value | Label | Frequencies | | |
|--------|-----------------------|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1820 | 1844 | 3664 |
| -5 | PARTIAL INTERVIEW | 52 | 55 | 107 |
| -3 | REFUSED | 85 | 186 | 271 |
| -2 | INAPPROPRIATE INAP | 2853 | 2725 | 5578 |
| 5000 | | 16 | 58 | 74 |
| 75000 | | 78 | 195 | 273 |
| 192056 | | 0 | 1 | 1 |
| 250000 | | 63 | 187 | 250 |
| 750000 | | 24 | 75 | 99 |

gr067rpe: Bracketing entry point for: If you sold all of your and your spouse's stocks, bonds, or shares in a mutual fund and paid off anything you owed on them, about how much would you have?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu822f1a, pu822f1, pasrt2_1, pasrt3_1

| Value | Label | Frequencies | | |
|--------|-----------------------|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 52 | 55 | 107 |
| -2 | INAPPROPRIATE INAP | 3034 | 3011 | 6045 |
| 5000 | | 86 | 249 | 335 |
| 75000 | | 90 | 281 | 371 |
| 192056 | | 0 | 1 | 1 |
| 250000 | | 108 | 298 | 406 |

gr067rpf: Flag for: If you sold all of your and your spouse's stocks, bonds, or shares in a mutual fund and paid off anything you owed on them, about how much would you have?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu822f1a, pu822f1, pasrt2_1, pasrt3_1

| | | Frequencies | | |
|-------|------------------------|-------------|--------|-------|
| Value | Label | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -2 | INAPPROPRIATE INAP | 3369 | 3893 | 7262 |
| 2 | SPOUSAL ASSETS UNKNOWN | 1 | 2 | 3 |

gr068rp: Do you or your spouse have any other assets? Other assets are anything other than: retirement plans, checking accounts, savings accounts, money market funds, CDs, Government Savings Bonds, Treasury Bills, stocks, bonds, or shares in a mutual fund?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu822f3

| | | Frequencies | | |
|-------|---------------------|-------------|--------|-------|
| Value | Label | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 52 | 56 | 108 |
| -4 | NOT ASCERTAINED | 1 | 0 | 1 |
| -3 | REFUSED | 67 | 124 | 191 |
| -1 | DON'T KNOW | 14 | 50 | 64 |
| 1 | YES | 548 | 557 | 1105 |
| 2 | NO | 2688 | 3108 | 5796 |

Note: An imputed version of this variable is available in:
"Ancillary Data: Economic Imputations"

gr069rp: If you sold any other assets and paid off any debts on these assets, about how much would you have? Other assets are anything other than: retirement plans, checking accounts, savings accounts, money market funds, CDs, Government Savings Bonds, Treasury Bills, stocks, bonds, or shares in a mutual fund;

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu822f3a, pu822f3, pasrt2_1, pasrt3_1

| | | Frequencies | | |
|-----------------------|--|-------------|--------|-------|
| Value | Label | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 52 | 56 | 108 |
| -4 | NOT ASCERTAINED | 2 | 2 | 4 |
| -3 | REFUSED | 60 | 70 | 130 |
| -2 | INAPPROPRIATE INAP/DOES NOT HAVE ANY OTHER SAVINGS OR ASSETS/GLOBAL REFUSAL/DK OR R TO SCREENER | 2769 | 3282 | 6051 |
| -1 | DON'T KNOW | 49 | 110 | 159 |
| 300 - 8000 | | 70 | 97 | 167 |
| 9000 - 20000 | | 85 | 96 | 181 |
| 22000 - 50000 | | 112 | 74 | 186 |
| 55000 - 200000 | | 106 | 71 | 177 |
| 230000 - 6,000,000 | | 65 | 37 | 102 |

Note: Variable is bracketed.

Top coded at \$500,000 on the public release

An imputed version of this variable is available in:

"Ancillary Data: Economic Imputations"

gr069rpb: Response summary for: If you sold any other assets and paid off any debts on these assets, about how much would you have? Other assets are anything other than: retirement plans, checking accounts, savings accounts, money market funds, CDs, Government Savings Bonds, Treasury Bills, stocks, bonds, or shares in a mutual fund;

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu822f3a, pu822f3, pasrt2_1, pasrt3_1

| Value | Label | Frequencies | | |
|-------|--|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -10 | GLOBAL REFUSAL | 48 | 57 | 105 |
| -8 | DK/R SCREENER QUESTION | 81 | 174 | 255 |
| -7 | NO SUCH ASSET | 2689 | 3108 | 5797 |
| -6 | AMOUNT GIVEN | 438 | 375 | 813 |
| -5 | PARTIAL INTERVIEW - QUESTION NOT ASKED | 52 | 56 | 108 |
| -4 | AMOUNT NOT ASCERTAINED | 1 | 2 | 3 |
| 0 | NO INFO IN BRACKETING | 8 | 27 | 35 |
| 1 | PARTIAL INFO IN BRACKETING | 9 | 15 | 24 |
| 2 | COMPLETE INFO IN BRACKETING | 44 | 81 | 125 |

gr069rpl: Bracket lower bound for: If you sold any other assets and paid off any debts on these assets, about how much would you have? Other assets are anything other than: retirement plans, checking accounts, savings accounts, money market funds, CDs, Government Savings Bonds, Treasury Bills, stocks, bonds, or shares in a mutual fund;

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu822f3a, pu822f3, pasrt2_1, pasrt3_1

| Value | Label | Frequencies | | |
|--------|-----------------------|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 52 | 56 | 108 |
| -3 | REFUSED | 81 | 174 | 255 |
| -2 | INAPPROPRIATE INAP | 3127 | 3483 | 6610 |
| 0 | | 67 | 96 | 163 |
| 3000 | | 14 | 31 | 45 |
| 20000 | | 15 | 24 | 39 |
| 50000 | | 9 | 17 | 26 |
| 250000 | | 5 | 14 | 19 |

gr069rpu: Bracket upper bound for: If you sold any other assets and paid off any debts on these assets, about how much would you have? Other assets are anything other than: retirement plans, checking accounts, savings accounts, money market funds, CDs, Government Savings Bonds, Treasury Bills, stocks, bonds, or shares in a mutual fund;

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu822f3a, pu822f3, pasrt2_1, pasrt3_1

| Frequencies | | | | |
|-------------|-----------------------|------|--------|-------|
| Value | Label | Male | Female | Total |
| . | System missing - NR | 1686 | 1537 | 3223 |
| -5 | PARTIAL INTERVIEW | 52 | 56 | 108 |
| -3 | REFUSED | 81 | 174 | 255 |
| -2 | INAPPROPRIATE INAP | 3127 | 3483 | 6610 |
| 3000 | | 6 | 8 | 14 |
| 20000 | | 15 | 32 | 47 |
| 50000 | | 15 | 22 | 37 |
| 250000 | | 9 | 14 | 23 |

gr069rpe: Bracketing entry point for: If you sold any other assets and paid off any debts on these assets, about how much would you have? Other assets are anything other than: retirement plans, checking accounts, savings accounts, money market funds, CDs, Government Savings Bonds, Treasury Bills, stocks, bonds, or shares in a mutual fund;

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu822f3a, pu822f3, pasrt2_1, pasrt3_1

| Frequencies | | | | |
|-------------|-----------------------|------|--------|-------|
| Value | Label | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 52 | 56 | 108 |
| -2 | INAPPROPRIATE INAP | 3257 | 3716 | 6973 |
| 3000 | | 19 | 42 | 61 |
| 20000 | | 23 | 45 | 68 |
| 50000 | | 19 | 36 | 55 |

gr080re: Do you, yourself, have any life insurance, including individual or group policies?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu823

| Frequencies | | | | |
|-------------|---------------------|------|--------|-------|
| Value | Label | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 53 | 56 | 109 |
| -3 | REFUSED | 25 | 48 | 73 |
| -1 | DON'T KNOW | 3 | 15 | 18 |
| 1 | YES | 2698 | 2655 | 5353 |
| 2 | NO | 591 | 1121 | 1712 |

Note: An imputed version of this variable is available in:
"Ancillary Data: Economic Imputations"

gr081re: How much money would your beneficiaries receive from your life insurance policies if you were to die?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu823b, pu823

| Value | Label | Frequencies | | |
|------------------------|---|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 53 | 56 | 109 |
| -3 | REFUSED | 102 | 94 | 196 |
| -2 | INAPPROPRIATE INAP/R DOES NOT HAVE LIFE INSURANCE/DK OR R TO SCREENER | 619 | 1184 | 1803 |
| -1 | DON'T KNOW | 149 | 385 | 534 |
| 10 - 10000 | | 382 | 907 | 1289 |
| 10500 - 30000 | | 475 | 524 | 999 |
| 31000 - 70000 | | 529 | 411 | 940 |
| 72000 - 200000 | | 727 | 270 | 997 |
| 210000 - 30,000,000 | | 334 | 64 | 398 |

Note: Variable is bracketed.

Variable is flagged.

Top coded \$1,300,000 on the public release

An imputed version of this variable is available in:

"Ancillary Data: Economic Imputations"

gr081reb: Response summary for: How much money would your beneficiaries receive from your life insurance policies if you were to die?

Data source: Graduate Respondent Collected in: 2004 Mode: phone

Source variables: pu823b, pu823

| Value | Label | Frequencies | | |
|-------|--|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -8 | DK/R SCREENER QUESTION | 28 | 63 | 91 |
| -7 | NO SUCH ASSET | 591 | 1121 | 1712 |
| -6 | AMOUNT GIVEN | 2445 | 2176 | 4621 |
| -5 | PARTIAL INTERVIEW - QUESTION NOT ASKED | 53 | 56 | 109 |
| -4 | AMOUNT NOT ASCERTAINED | 2 | 0 | 2 |
| 0 | NO INFO IN BRACKETING | 91 | 146 | 237 |
| 1 | PARTIAL INFO IN BRACKETING | 42 | 62 | 104 |
| 2 | COMPLETE INFO IN BRACKETING | 118 | 271 | 389 |

gr081rel: Bracket lower bound for: How much money would your beneficiaries receive from your life insurance policies if you were to die?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu823b, pu823

| Value | Label | Frequencies | | |
|--------|-----------------------|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 53 | 56 | 109 |
| -3 | REFUSED | 28 | 63 | 91 |
| -2 | INAPPROPRIATE INAP | 3036 | 3297 | 6333 |
| 0 | | 102 | 202 | 304 |
| 2500 | | 60 | 162 | 222 |
| 25000 | | 41 | 63 | 104 |
| 50000 | | 40 | 45 | 85 |
| 250000 | | 10 | 7 | 17 |

gr081reu: Bracket upper bound for: How much money would your beneficiaries receive from your life insurance policies if you were to die?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu823b, pu823

| Value | Label | Frequencies | | |
|--------|-----------------------|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1759 | 1615 | 3374 |
| -5 | PARTIAL INTERVIEW | 53 | 56 | 109 |
| -3 | REFUSED | 28 | 63 | 91 |
| -2 | INAPPROPRIATE INAP | 3036 | 3297 | 6333 |
| 2500 | | 7 | 37 | 44 |
| 25000 | | 53 | 160 | 213 |
| 50000 | | 25 | 67 | 92 |
| 250000 | | 30 | 31 | 61 |

gr081ree: Bracketing entry point for: How much money would your beneficiaries receive from your life insurance policies if you were to die?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu823b, pu823

| Value | Label | Frequencies | | |
|-------|-----------------------|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 53 | 56 | 109 |
| -2 | INAPPROPRIATE INAP | 3066 | 3360 | 6426 |
| 2500 | | 80 | 161 | 241 |
| 25000 | | 85 | 143 | 228 |
| 50000 | | 86 | 175 | 261 |

gr081ref: Flag for: How much money would your beneficiaries receive from your life insurance policies if you were to die?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu823b, pu823

| Value | Label | Frequencies | | |
|-------|--|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -2 | INAPPROPRIATE INAP | 3354 | 3872 | 7226 |
| 1 | DIMINISHING TERM INSURANCE POLICY | 8 | 6 | 14 |
| 3 | MORE ASSETS IN THIS CATEGORY WITH VALUE UNKNOWN | 0 | 3 | 3 |
| 4 | ORIGINAL REPORT IN FOREIGN CURRENCY | 1 | 1 | 2 |
| 6 | POLICY HAS A FUNERAL COMPONENT NOT INCLUDED IN THIS VALUE | 3 | 13 | 16 |
| 7 | POLICY HAS A SECOND TO DIE COMPONENT NOT INCLUDED IN THIS VALUE | 4 | 0 | 4 |

gr082re: Who are the beneficiaries of your life insurance policies?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu823c, pu823, p823skip

| Value | Label | Frequencies | | |
|-------|--|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 53 | 56 | 109 |
| -4 | NOT ASCERTAINED | 0 | 1 | 1 |
| -3 | REFUSED | 3 | 3 | 6 |
| -2 | INAPPROPRIATE INAP/R DOES NOT HAVE LIFE INSURANCE/DDFLAG OR MIFLAG NOT 1/DK OR R TO SCREENER | 3198 | 3700 | 6898 |
| 1 | ENTIRELY TO SPOUSE | 78 | 61 | 139 |
| 2 | SPOUSE AND KIDS | 20 | 24 | 44 |
| 3 | EQUALLY TO ALL CHILDREN OR ONLY CHILD | 7 | 37 | 44 |
| 4 | PRIMARILY TO ONE CHILD | 1 | 4 | 5 |
| 5 | MULTIPLE CHILDREN (ONLY SOME) | 2 | 4 | 6 |
| 6 | MULTIPLE CHILDREN (ALL) | 1 | 3 | 4 |
| 7 | FRIEND | 1 | 0 | 1 |
| 8 | FORMER SPOUSE | 1 | 0 | 1 |
| 9 | GRANDCHILD(REN) | 1 | 0 | 1 |
| 11 | MULTIPLE - CHILD(REN) AND GRANDCHILD(REN) | 0 | 1 | 1 |
| 12 | MULTIPLE - SPOUSE AND SOME KIDS | 1 | 0 | 1 |
| 13 | FORMER SPOUSE AND KIDS | 0 | 1 | 1 |
| 20 | OTHER | 3 | 0 | 3 |

Note: Codes 4 and greater were collapsed into code 20 on the public user data file.

gr083re: Which child is the beneficiary of your life insurance policies?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu823d, pu823c, pu823, p823skip

| Value | Label | Frequencies | | |
|-------|---|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 53 | 56 | 109 |
| -2 | INAPPROPRIATE INAP/R DOES NOT HAVE LIFE INSURANCE/DDFLAG OR MIFLAG NOT 1/POLICY DOES NOT GO PRIMARILY TO ONE CHILD/DK OR R TO SCREENER | 3316 | 3836 | 7152 |
| 101 | | 0 | 1 | 1 |
| 102 | | 1 | 0 | 1 |
| 103 | | 0 | 2 | 2 |

gr084re: Do any of your life insurance policies build up a cash value that you can borrow against, or that you would receive if the policy were to be canceled?

Data source: Graduate Respondent Collected in: 2004 Mode: phone

Source variables: pu823ee, pu823, pu823b

| Value | Label | Frequencies | | |
|-------|--|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 53 | 56 | 109 |
| -4 | NOT ASCERTAINED | 3 | 3 | 6 |
| -3 | REFUSED | 1 | 0 | 1 |
| -2 | INAPPROPRIATE INAP/R DOES NOT HAVE LIFE INSURANCE/POLICY IS WORTH LESS THAN \$50,000/DK OR R TO SCREENER | 1832 | 3171 | 5003 |
| -1 | DON'T KNOW | 23 | 60 | 83 |
| 1 | YES | 934 | 362 | 1296 |
| 2 | NO | 524 | 243 | 767 |

Note: An imputed version of this variable is available in:
"Ancillary Data: Economic Imputations"

gr085re: What is the total cash value of your life insurance policies?

Data source: Graduate Respondent Collected in: 2004 Mode: phone

Source variables: pu823f, pu823ee, pu823, pu823b

| Value | Label | Frequencies | | |
|-----------------------|---|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 53 | 56 | 109 |
| -4 | NOT ASCERTAINED | 3 | 3 | 6 |
| -3 | REFUSED | 16 | 4 | 20 |
| -2 | INAPPROPRIATE INAP/R DOES NOT HAVE LIFE INSURANCE/POLICY IS WORTH LESS THAN \$50,000/POLICY HAS NO CASH VALUE/DK OR R TO SCREENER | 2380 | 3474 | 5854 |
| -1 | DON'T KNOW | 263 | 183 | 446 |
| 300 - 10000 | | 153 | 64 | 217 |
| 11000 - 25000 | | 152 | 40 | 192 |
| 25242 - 50000 | | 184 | 31 | 215 |
| 52000 - 180000 | | 134 | 33 | 167 |
| 185000 - 2,000,000 | | 32 | 7 | 39 |

Note: Variable is bracketed.

Variable is flagged

Top coded \$190,000 on the public release

An imputed version of this variable is available in:

"Ancillary Data: Economic Imputations"

gr085reb: Response summary for: What is the total cash value of your life insurance policies?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu823f, pu823ee, pu823, pu823b

| Value | Label | Frequencies | | |
|-------|--|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -9 | ITEM NOT ON PATH | 1832 | 3171 | 5003 |
| -8 | DK/R SCREENER QUESTION | 24 | 60 | 84 |
| -7 | NO SUCH ASSET | 527 | 246 | 773 |
| -6 | AMOUNT GIVEN | 655 | 175 | 830 |
| -5 | PARTIAL INTERVIEW - QUESTION NOT ASKED | 53 | 56 | 109 |
| 0 | NO INFO IN BRACKETING | 47 | 44 | 91 |
| 1 | PARTIAL INFO IN BRACKETING | 34 | 24 | 58 |
| 2 | COMPLETE INFO IN BRACKETING | 198 | 119 | 317 |

gr085rel: Bracket lower bound for: What is the total cash value of your life insurance policies?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu823f, pu823ee, pu823, pu823b

| Frequencies | | | | |
|-------------|-----------------------|------|--------|-------|
| Value | Label | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 53 | 56 | 109 |
| -3 | REFUSED | 24 | 60 | 84 |
| -2 | INAPPROPRIATE INAP | 3014 | 3592 | 6606 |
| 0 | | 58 | 56 | 114 |
| 2500 | | 44 | 35 | 79 |
| 10000 | | 81 | 41 | 122 |
| 25000 | | 76 | 46 | 122 |
| 100000 | | 20 | 9 | 29 |

gr085reu: Bracket upper bound for: What is the total cash value of your life insurance policies?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
 Source variables: pu823f, pu823ee, pu823, pu823b

| Frequencies | | | | |
|-------------|-----------------------|------|--------|-------|
| Value | Label | Male | Female | Total |
| . | System missing - NR | 1708 | 1499 | 3207 |
| -5 | PARTIAL INTERVIEW | 53 | 56 | 109 |
| -3 | REFUSED | 24 | 60 | 84 |
| -2 | INAPPROPRIATE INAP | 3014 | 3592 | 6606 |
| 2500 | | 7 | 6 | 13 |
| 10000 | | 45 | 35 | 80 |
| 25000 | | 73 | 41 | 114 |
| 100000 | | 67 | 37 | 104 |

gr085ree: Bracketing entry point for: What is the total cash value of your life insurance policies?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu823f, pu823ee, pu823, pu823b

| Frequencies | | | | |
|-------------|-----------------------|------|--------|-------|
| Value | Label | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 53 | 56 | 109 |
| -2 | INAPPROPRIATE INAP | 3038 | 3652 | 6690 |
| 2500 | | 94 | 58 | 152 |
| 10000 | | 101 | 55 | 156 |
| 25000 | | 84 | 74 | 158 |

gr085ref: Flag for: What is the total cash value of your life insurance policies?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu823f, pu823ee, pu823, pu823b

| Frequencies | | | | |
|-------------|-------------------------------------|------|--------|-------|
| Value | Label | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -2 | INAPPROPRIATE INAP | 3370 | 3894 | 7264 |
| 4 | ORIGINAL REPORT IN FOREIGN CURRENCY | 0 | 1 | 1 |

gr080sp: Does your spouse have any life insurance, including individual or group policies?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu823g, married

| Value | Label | Frequencies | | |
|-------|--|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 54 | 56 | 110 |
| -4 | NOT ASCERTAINED | 0 | 1 | 1 |
| -3 | REFUSED | 29 | 44 | 73 |
| -2 | INAPPROPRIATE INAP/R NOT MARRIED (MARRIED DOES NOT EQUAL 1 OR 2) | 498 | 1055 | 1553 |
| -1 | DON'T KNOW | 29 | 33 | 62 |
| 1 | YES | 1897 | 2172 | 4069 |
| 2 | NO | 863 | 534 | 1397 |

Note: An imputed version of this variable is available in:
"Ancillary Data: Economic Imputations"

gr081sp: How much money would your spouse's beneficiaries receive from your spouse's life insurance policies if they were to die?

Data source: Graduate Respondent Collected in: 2004 Mode: phone

Source variables: pu823i, pu823g, married

| Value | Label | Frequencies | | |
|-----------------------|---|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 54 | 56 | 110 |
| -4 | NOT ASCERTAINED | 0 | 1 | 1 |
| -3 | REFUSED | 64 | 93 | 157 |
| -2 | INAPPROPRIATE INAP/R NOT MARRIED (MARRIED DOES NOT EQUAL 1 OR 2)/SPOUSE DOES NOT HAVE LIFE INSURANCE/DK OR R TO SCREENER | 1419 | 1666 | 3085 |
| -1 | DON'T KNOW | 175 | 482 | 657 |
| 10 - 10000 | | 611 | 339 | 950 |
| 11000 - 30000 | | 422 | 352 | 774 |
| 32000 - 65000 | | 285 | 368 | 653 |
| 67000 - 200000 | | 269 | 415 | 684 |
| 206000 - 6,500,000 | | 71 | 123 | 194 |

Note: Variable is bracketed.

Variable is flagged.

Top coded \$750,000 on the public release

An imputed version of this variable is available in:

"Ancillary Data: Economic Imputations"

gr081spb: Response summary for: How much money would your spouse's beneficiaries receive from your spouse's life insurance policies if they were to die?

Data source: Graduate Respondent Collected in: 2004 Mode: phone

Source variables: pu823i, pu823g, married

| Value | Label | Frequencies | | |
|-------|--|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -9 | ITEM NOT ON PATH | 498 | 1055 | 1553 |
| -8 | DK/R SCREENER QUESTION | 58 | 77 | 135 |
| -7 | NO SUCH ASSET | 863 | 535 | 1398 |
| -6 | AMOUNT GIVEN | 1658 | 1597 | 3255 |
| -5 | PARTIAL INTERVIEW - QUESTION NOT ASKED | 54 | 56 | 110 |
| 0 | NO INFO IN BRACKETING | 92 | 200 | 292 |
| 1 | PARTIAL INFO IN BRACKETING | 32 | 88 | 120 |
| 2 | COMPLETE INFO IN BRACKETING | 115 | 287 | 402 |

gr081spl: Bracket lower bound for: How much money would your spouse's beneficiaries receive from your spouse's life insurance policies if they were to die?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
 Source variables: pu823i, pu823g, married

| Value | Label | Frequencies | | |
|--------|-----------------------|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 54 | 56 | 110 |
| -4 | NOT ASCERTAINED | 0 | 1 | 1 |
| -3 | REFUSED | 58 | 77 | 135 |
| -2 | INAPPROPRIATE INAP | 3019 | 3187 | 6206 |
| 0 | | 114 | 222 | 336 |
| 2500 | | 62 | 110 | 172 |
| 25000 | | 37 | 109 | 146 |
| 38411 | | 0 | 1 | 1 |
| 50000 | | 25 | 106 | 131 |
| 250000 | | 1 | 26 | 27 |

gr081spu: Bracket upper bound for: How much money would your spouse's beneficiaries receive from your spouse's life insurance policies if they were to die?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu823i, pu823g, married

| Frequencies | | | | |
|-------------|-----------------------|------|--------|-------|
| Value | Label | Male | Female | Total |
| . | System missing - NR | 1733 | 1726 | 3459 |
| -5 | PARTIAL INTERVIEW | 54 | 56 | 110 |
| -4 | NOT ASCERTAINED | 0 | 1 | 1 |
| -3 | REFUSED | 58 | 77 | 135 |
| -2 | INAPPROPRIATE INAP | 3019 | 3187 | 6206 |
| 2500 | | 14 | 12 | 26 |
| 25000 | | 61 | 98 | 159 |
| 50000 | | 34 | 95 | 129 |
| 250000 | | 18 | 74 | 92 |

gr081spe: Bracketing entry point for: How much money would your spouse's beneficiaries receive from your spouse's life insurance policies if they were to die?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu823i, pu823g, married

| Frequencies | | | | |
|-------------|-----------------------|------|--------|-------|
| Value | Label | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 54 | 56 | 110 |
| -4 | NOT ASCERTAINED | 0 | 1 | 1 |
| -2 | INAPPROPRIATE INAP | 3077 | 3264 | 6341 |
| 2500 | | 89 | 194 | 283 |
| 25000 | | 80 | 191 | 271 |
| 38411 | | 0 | 1 | 1 |
| 50000 | | 70 | 188 | 258 |

gr081spf: Flag for: How much money would your spouse's beneficiaries receive from your spouse's life insurance policies if they were to die?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu823i, pu823g, married

| Value | Label | Frequencies | | |
|-------|--|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -2 | INAPPROPRIATE INAP | 3359 | 3887 | 7246 |
| 1 | DIMINISHING TERM INSURANCE POLICY | 1 | 5 | 6 |
| 3 | MORE ASSETS IN THIS CATEGORY WITH VALUE UNKNOWN | 0 | 3 | 3 |
| 6 | POLICY HAS A FUNERAL COMPONENT NOT INCLUDED IN THIS VALUE | 2 | 0 | 2 |
| 7 | POLICY HAS A SECOND TO DIE COMPONENT NOT INCLUDED IN THIS VALUE | 8 | 0 | 8 |

gr082sp: Who are the beneficiaries of your spouse's life insurance policies?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu823cs, pu823i, p823skip, married

| Value | Label | Frequencies | | |
|-------|---|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 54 | 56 | 110 |
| -4 | NOT ASCERTAINED | 14 | 48 | 62 |
| -3 | REFUSED | 3 | 3 | 6 |
| -2 | INAPPROPRIATE INAP/R NOT MARRIED (MARRIED DOES NOT EQUAL 1 OR 2)/SPOUSE DOES NOT HAVE LIFE INSURANCE/DDFLAG OR MIFLAG NOT 1/DK OR R TO SCREENER | 3210 | 3669 | 6879 |
| -1 | DON'T KNOW | 0 | 1 | 1 |
| 1 | ENTIRELY TO SPOUSE | 63 | 88 | 151 |
| 2 | SPOUSE AND KIDS | 18 | 19 | 37 |
| 3 | EQUALLY TO ALL CHILDREN OR ONLY CHILD | 3 | 7 | 10 |
| 4 | PRIMARILY TO ONE CHILD | 1 | 0 | 1 |
| 5 | MULTIPLE CHILDREN (ONLY SOME) | 0 | 2 | 2 |
| 6 | MULTIPLE CHILDREN (ALL) | 0 | 1 | 1 |
| 14 | R AND FORMER SPOUSE | 0 | 1 | 1 |
| 15 | R AND OTHER RELATIVE(S) | 2 | 0 | 2 |
| 20 | OTHER | 2 | 0 | 2 |

Note: Codes 4 and greater were collapsed into code 20 on the public user data file.

gr083sp: Which child is the beneficiary of your spouse's life insurance policies?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu823ds, pu823cs, pu823i, p823skip, married

| Value | Label | Frequencies | | |
|-------|--|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 54 | 56 | 110 |
| -2 | INAPPROPRIATE INAP/R NOT MARRIED (MARRIED DOES NOT EQUAL 1 OR 2)/SPOUSE DOES NOT HAVE LIFE INSURANCE/DDFLAG OR MIFLAG NOT 1/POLICY DOES NOT GO PRIMARILY TO ONE CHILD/DK OR R TO SCREENER | 3315 | 3839 | 7154 |
| 104 | | 1 | 0 | 1 |

gr084sp: Do any of your spouse's life insurance policies build up a cash value that your spouse can borrow against, or that your spouse would receive if the policy were to be canceled?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu823ll, pu823g, pu823i, married

| Value | Label | Frequencies | | |
|-------|---|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 54 | 56 | 110 |
| -4 | NOT ASCERTAINED | 2 | 2 | 4 |
| -2 | INAPPROPRIATE INAP/R NOT MARRIED (MARRIED DOES NOT EQUAL 1 OR 2)/SPOUSE DOES NOT HAVE LIFE INSURANCE/POLICY IS WORTH LESS THAN \$50,000/DK OR R TO SCREENER | 2737 | 2906 | 5643 |
| -1 | DON'T KNOW | 15 | 124 | 139 |
| 1 | YES | 287 | 526 | 813 |
| 2 | NO | 275 | 281 | 556 |

Note: An imputed version of this variable is available in:
"Ancillary Data: Economic Imputations"

gr085sp: What is the total cash value of your spouse's life insurance policies?

Data source: Graduate Respondent Collected in: 2004 Mode: phone

Source variables: pu823m, pu823ll, pu823g, pu823i, married

| Value | Label | Frequencies | | |
|-----------------------|---|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 54 | 56 | 110 |
| -4 | NOT ASCERTAINED | 2 | 2 | 4 |
| -3 | REFUSED | 7 | 7 | 14 |
| -2 | INAPPROPRIATE INAP/R NOT MARRIED (MARRIED DOES NOT EQUAL 1 OR 2)/SPOUSE DOES NOT HAVE LIFE INSURANCE/POLICY IS WORTH LESS THAN \$50,000/POLICY HAS NO CASH VALUE/DK OR R TO SCREENER | 3027 | 3311 | 6338 |
| -1 | DON'T KNOW | 79 | 290 | 369 |
| 25 - 9000 | | 61 | 28 | 89 |
| 10000 - 20000 | | 65 | 51 | 116 |
| 21000 - 45000 | | 37 | 51 | 88 |
| 47000 - 100000 | | 30 | 68 | 98 |
| 120000 - 1,500,000 | | 8 | 31 | 39 |

Note: Variable is bracketed.

Top coded \$140,000 on the public release

An imputed version of this variable is available in:

"Ancillary Data: Economic Imputations"

gr085spb: Response summary for: What is the total cash value of your spouse's life insurance policies?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu823m, pu823ll, pu823g, pu823i, married

| Value | Label | Frequencies | | |
|-------|--|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -9 | ITEM NOT ON PATH | 2737 | 2906 | 5643 |
| -8 | DK/R SCREENER QUESTION | 15 | 124 | 139 |
| -7 | NO SUCH ASSET | 277 | 283 | 560 |
| -6 | AMOUNT GIVEN | 201 | 229 | 430 |
| -5 | PARTIAL INTERVIEW - QUESTION NOT ASKED | 54 | 56 | 110 |
| 0 | NO INFO IN BRACKETING | 21 | 70 | 91 |
| 1 | PARTIAL INFO IN BRACKETING | 9 | 38 | 47 |
| 2 | COMPLETE INFO IN BRACKETING | 56 | 189 | 245 |

gr085spl: Bracket lower bound for: What is the total cash value of your spouse's life insurance policies?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu823m, pu823ll, pu823g, pu823i, married

| Frequencies | | | | |
|-------------|-----------------------|------|--------|-------|
| Value | Label | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 54 | 56 | 110 |
| -3 | REFUSED | 15 | 124 | 139 |
| -2 | INAPPROPRIATE INAP | 3215 | 3418 | 6633 |
| 0 | | 27 | 86 | 113 |
| 2500 | | 20 | 43 | 63 |
| 10000 | | 18 | 66 | 84 |
| 25000 | | 16 | 82 | 98 |
| 100000 | | 5 | 20 | 25 |

gr085spu: Bracket upper bound for: What is the total cash value of your spouse's life insurance policies?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
 Source variables: pu823m, pu823ll, pu823g, pu823i, married

| Frequencies | | | | |
|-------------|-----------------------|------|--------|-------|
| Value | Label | Male | Female | Total |
| . | System missing - NR | 1652 | 1543 | 3195 |
| -5 | PARTIAL INTERVIEW | 54 | 56 | 110 |
| -3 | REFUSED | 15 | 124 | 139 |
| -2 | INAPPROPRIATE INAP | 3215 | 3418 | 6633 |
| 2500 | | 4 | 12 | 16 |
| 10000 | | 21 | 40 | 61 |
| 25000 | | 16 | 57 | 73 |
| 100000 | | 14 | 76 | 90 |

gr085spe: Bracketing entry point for: What is the total cash value of your spouse's life insurance policies?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pu823m, pu823ll, pu823g, pu823i, married

| Frequencies | | | | |
|-------------|-----------------------|------|--------|-------|
| Value | Label | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 54 | 56 | 110 |
| -2 | INAPPROPRIATE INAP | 3230 | 3542 | 6772 |
| 2500 | | 29 | 91 | 120 |
| 10000 | | 29 | 98 | 127 |
| 25000 | | 28 | 108 | 136 |

gr086re: Would you say it is you or your spouse who knows the most about your assets, debts and retirement plans?

Data source: Graduate Respondent Collected in: 2004 Mode: phone
Source variables: pwho, married

| Value | Label | Frequencies | | |
|-------|--|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 54 | 56 | 110 |
| -4 | NOT ASCERTAINED | 3 | 4 | 7 |
| -3 | REFUSED | 9 | 9 | 18 |
| -2 | INAPPROPRIATE INAP/R NOT MARRIED (MARRIED DOES NOT EQUAL 1 OR 2) | 498 | 1055 | 1553 |
| -1 | DON'T KNOW | 4 | 4 | 8 |
| 1 | RESPONDENT | 1535 | 765 | 2300 |
| 2 | SPOUSE | 754 | 1444 | 2198 |
| 3 | BOTH THE SAME/ABOUT EQUAL | 502 | 538 | 1040 |
| 4 | IT DEPENDS/IT VARIES | 11 | 20 | 31 |

gr100rpc: Respondent and spouse net worth, complete reports only.

Data source: Graduate Respondent Collected in: 2004 Mode: phone

Source variables: GR023RPC, GR031RPC, GR027RPC, GR035RPC, GR061RP, GR063RP, GR065RP, GR067RP, GR069RP, GR085RE, GR085SP, GR037RP

| Value | Label | Frequencies | | |
|--------------------|---------------------|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -1672500 - -600 | | 32 | 47 | 79 |
| -5 | PARTIAL INTERVIEW | 57 | 56 | 113 |
| 0 - 115000 | | 502 | 932 | 1434 |
| 115400 - 244000 | | 530 | 887 | 1417 |
| 245000 - 437000 | | 657 | 760 | 1417 |
| 437500 - 848000 | | 746 | 669 | 1415 |
| 850000 - 113500000 | | 846 | 544 | 1390 |

Note: Net Worth. The variable replicates the construct from the 93 wave of the survey. It does not include any incomplete reports. Users are encouraged to impute data using the bracketing information and construct their own measure.

Top coded at \$12,000,000 and bottom coded at -\$15,000 on the public release

An imputed version of this variable is available in:

"Ancillary Data: Economic Imputations"

gr101rpc: Percent of assets held for which exact amount was given.

Data source: Graduate Respondent Collected in: 2004 Mode: phone

Source variables: GR023RPC, GR031RPC, GR027RPC, GR035RPC, GR061RP, GR063RP, GR065RP, GR067RP, GR069RP, GR085RE, GR085SP, GR037RP

| Value | Label | Frequencies | | |
|-------------|---------------------|-------------|--------|-------|
| | | Male | Female | Total |
| . | System missing - NR | 1621 | 1431 | 3052 |
| -5 | PARTIAL INTERVIEW | 57 | 56 | 113 |
| 0 - 0.67 | | 459 | 1111 | 1570 |
| 0.69 - 0.89 | | 567 | 917 | 1484 |
| 0.90 - 1 | | 2287 | 1811 | 4098 |

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| gr021rpl: Bracket lower bound for: How much do you think your home would sell for now? | 4 |
| gr021rpu: Bracket upper bound for: How much do you think your home would sell for now? | 5 |
| gr021rpe: Bracketing entry point for: How much do you think your home would sell for now? | 6 |
| gr021rpf: Flag for: How much do you think your home would sell for now? | 7 |
| gr022rp: How much, if anything, do you owe on your home? | 7 |
| gr022rpb: Response summary for: How much, if anything, do you owe on your home? | 8 |
| gr022rpl: Bracket lower bound for: How much, if anything, do you owe on your home? | 9 |
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| gr029rpf: Flag for: How much do you think your business or farm would sell for now? | 19 |
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| gr030rpb: Response summary for: How much, if anything, do you owe on your business or farm? | 20 |
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|--|----|
| gr025rpl: Bracket lower bound for: How much do you think this real estate that is not your first home, a business, or a farm would sell for now? | 26 |
| gr025rpu: Bracket upper bound for: How much do you think this real estate that is not your first home, a business, or a farm would sell for now? | 27 |
| gr025rpe: Bracketing entry point for: How much do you think this real estate that is not your first home, a business, or a farm would sell for now? | 28 |
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| gr033rpb: Response summary for: How much do you think your motor vehicles, including cars, trucks, campers, boats, and other RVs, would sell for now? | 36 |
| gr033rpl: Bracket lower bound for: How much do you think your motor vehicles, including cars, trucks, campers, boats, and other RVs, would sell for now? | 37 |
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| gr033rpe: Bracketing entry point for: How much do you think your motor vehicles, including cars, trucks, campers, boats, and other RVs, would sell for now? | 39 |
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| gr034rpl: Bracket lower bound for: How much, if anything, do you owe on your motor vehicles, including cars, trucks, campers, boats, and other RVs? | 41 |
| gr034rpu: Bracket upper bound for: How much, if anything, do you owe on your motor vehicles, including cars, trucks, campers, boats, and other RVs? | 42 |
| gr034rpe: Bracketing entry point for: How much, if anything, do you owe on your motor vehicles, including cars, trucks, campers, boats, and other RVs? | 42 |
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| gr037rpl: Bracket lower bound for: How much do you owe for anything other than: mortgages, cars, trucks, campers, boats, other RVs, a business, a farm or real estate? | 47 |
| gr037rpu: Bracket upper bound for: How much do you owe for anything other than: mortgages, cars, trucks, campers, boats, other RVs, a business, a farm or real estate? | 48 |
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| gr063rpb: Response summary for: If you added up all of your and your spouse's checking accounts, savings accounts, or money market funds, about how much would they amount to right now? | 56 |
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| gr063rpu: Bracket upper bound for: If you added up all of your and your spouse's checking accounts, savings accounts, or money market funds, about how much would they amount to right now? | 58 |
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| gr065rpl: Bracket lower bound for: If you added up all of your and your spouse's CDs, Government Savings Bonds, or Treasury Bills, about how much would they amount to right now? | 62 |

| | |
|--|----|
| gr065rpu: Bracket upper bound for: If you added up all of your and your spouse's CDs, Government Savings Bonds, or Treasury Bills, about how much would they amount to right now? | 63 |
| gr065rpe: Bracketing entry point for: If you added up all of your and your spouse's CDs, Government Savings Bonds, or Treasury Bills, about how much would they amount to right now? | 64 |
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| gr067rpe: Bracketing entry point for: If you sold all of your and your spouse's stocks, bonds, or shares in a mutual fund and paid off anything you owed on them, about how much would you have? | 69 |
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| gr069rpl: Bracket lower bound for: If you sold any other assets and paid off any debts on these assets, about how much would you have? Other assets are anything other than: retirement plans, checking accounts, savings accounts, money market funds, CDs, Government Savings Bonds, Treasury Bills, stocks, bonds, or shares in a mutual fund; | 72 |
| gr069rpu: Bracket upper bound for: If you sold any other assets and paid off any debts on these assets, about how much would you have? Other assets are anything other than: retirement plans, checking accounts, savings accounts, money market funds, CDs, Government Savings Bonds, Treasury Bills, stocks, bonds, or shares in a mutual fund; | 73 |
| gr069rpe: Bracketing entry point for: If you sold any other assets and paid off any debts on these assets, about how much would you have? Other assets are anything other than: retirement plans, checking accounts, savings accounts, money market funds, CDs, Government Savings Bonds, Treasury Bills, stocks, bonds, or shares in a mutual fund; | 74 |
| gr080re: Do you, yourself, have any life insurance, including individual or group policies? | 75 |
| gr081re: How much money would your beneficiaries receive from your life insurance policies if you were to die? | 75 |
| gr081reb: Response summary for: How much money would your beneficiaries receive from your life insurance policies if you were to die? | 76 |

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| gr081rel: Bracket lower bound for: How much money would your beneficiaries receive from your life insurance policies if you were to die? | 77 |
| gr081reu: Bracket upper bound for: How much money would your beneficiaries receive from your life insurance policies if you were to die? | 78 |
| gr081ree: Bracketing entry point for: How much money would your beneficiaries receive from your life insurance policies if you were to die? | 78 |
| gr081ref: Flag for: How much money would your beneficiaries receive from your life insurance policies if you were to die? | 79 |
| gr082re: Who are the beneficiaries of your life insurance policies? | 79 |
| gr083re: Which child is the beneficiary of your life insurance policies? | 80 |
| gr084re: Do any of your life insurance policies build up a cash value that you can borrow against, or that you would receive if the policy were to be canceled? | 81 |
| gr085re: What is the total cash value of your life insurance policies? | 82 |
| gr085reb: Response summary for: What is the total cash value of your life insurance policies? | 83 |
| gr085rel: Bracket lower bound for: What is the total cash value of your life insurance policies? | 83 |
| gr085reu: Bracket upper bound for: What is the total cash value of your life insurance policies? | 84 |
| gr085ree: Bracketing entry point for: What is the total cash value of your life insurance policies? | 85 |
| gr085ref: Flag for: What is the total cash value of your life insurance policies? | 85 |
| gr080sp: Does your spouse have any life insurance, including individual or group policies? | 85 |
| gr081sp: How much money would your spouse's beneficiaries receive from your spouse's life insurance policies if they were to die? | 86 |
| gr081spb: Response summary for: How much money would your spouse's beneficiaries receive from your spouse's life insurance policies if they were to die? | 87 |
| gr081spl: Bracket lower bound for: How much money would your spouse's beneficiaries receive from your spouse's life insurance policies if they were to die? | 88 |
| gr081spu: Bracket upper bound for: How much money would your spouse's beneficiaries receive from your spouse's life insurance policies if they were to die? | 89 |
| gr081spe: Bracketing entry point for: How much money would your spouse's beneficiaries receive from your spouse's life insurance policies if they were to die? | 90 |
| gr081spf: Flag for: How much money would your spouse's beneficiaries receive from your spouse's life insurance policies if they were to die? | 91 |
| gr082sp: Who are the beneficiaries of your spouse's life insurance policies? | 91 |
| gr083sp: Which child is the beneficiary of your spouse's life insurance policies? | 92 |
| gr084sp: Do any of your spouse's life insurance policies build up a cash value that your spouse can borrow against, or that your spouse would receive if the policy were to be canceled? | 93 |
| gr085sp: What is the total cash value of your spouse's life insurance policies? | 94 |
| gr085spb: Response summary for: What is the total cash value of your spouse's life insurance policies? | 95 |
| gr085spl: Bracket lower bound for: What is the total cash value of your spouse's life insurance policies? | 95 |
| gr085spu: Bracket upper bound for: What is the total cash value of your spouse's life insurance policies? | 96 |
| gr085spe: Bracketing entry point for: What is the total cash value of your spouse's life insurance policies? | 97 |
| gr086re: Would you say it is you or your spouse who knows the most about your assets, debts and retirement plans? | 97 |
| gr100rpc: Respondent and spouse net worth, complete reports only. | 98 |

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gr101rpc: Percent of assets held for which exact amount was given. 99