

PANEL STUDY OF FAMILY DYNAMICS

RIV -2003

RV-2003

Respondent No. R

Name of Interviewer_____

Region_____

ACADEMIA SINICA

January 2003

Panel Study of Family Dynamics

RIV 2003 & RV2003

Hello, we are interviewers from the Center for Survey Research, Academia Sinica. We are conducting a research on families and their children in Taiwan now, which surveys 4,000 families. Due to the fruitful results in previous surveys, we would like to continue the survey and visit you again. We will not bother you too much, and will send you a present after this interview. In addition, we will give you a coupon of lucky draw based on your questionnaire's number. And in 2003/3/15, we will hold a lucky draw activity; the first prize is NT\$12, 000(total 1 winner), the second prize is NT\$6, 000(total 3 winners), the third prize is NT\$2, 000(total 30 winners). The list of winners will be announced on the website (<http://psfd.sinica.edu.tw/>). Thank you for your cooperation.

A. Demographic Information of the Respondent

card 2 1□□2

A1. What is your gender? (1) Male (2) Female

[a01] □3

A2. Who is living with you now?

(01) Father [a02z01] 4□□5	(02) Mother [a02z02] 6□□7	(03) Spouse [a02z03] 8□□9
(04) Spouse's father [a02z04] 10□□11	(05) Spouse's mother [a02z05] 12□□13	(06) Married Son(s) [a02z06] 14□□15
(07) Married daughter [a02z07] 16□□17	(08) Single son [a02z08] 18□□19	(09) Single daughter [a02z09] 20□□21
(10) Son's spouse [a02z10] 22□□23	(11) Daughter's spouse [a02z11] 24□□25	(12) Married brother(s) [a02z12] 26□□27
(13) Married sister(s) [a02z13] 28□□29	(14) Single brother(s) [a02z14] 30□□31	(15) Single sister(s) [a02z15] 32□□33
(16) Brother's spouse [a02z16] 34□□35	(17) Sister's spouse [a02z17] 36□□37	(18) Spouse's married brother(s) [a02z18] 38□□39
(19) Spouse's married sister(s) [a02z19] 40□□41	(20) Spouse's single brother(s) [a02z20] 42□□43	(21) Spouse's single sister(s) [a02z21] 44□□45
(22) Grandfather [a02z22] 46□□47	(23) Grandmother [a02z23] 48□□49	(24) Grandpa [a02z24] 50□□51
(25) Grandma [a02z25] 52□□53	(26) Grandfather in-law [a02z26] 54□□55	(27) Grandmother in-law [a02z27] 56□□57
(28) Grandpa in-law [a02z28] 58□□59	(29) Grandma in-law [a02z29] 60□□61	(30) Grandchildren (son's child) [a02z30] 62□□63
(31) Grandchildren (daughter's child) [a02z31] 64□□65	(32) Other relative(s) [a02z32] 66□□67	(33) Non-relationship [a02z33] 68□□69

A3. How is your current health condition?

[a03]

□70

(1) Very good

(2) Good

(3) Fair

(4) Bad

(5) Very bad

(7) Others (please specify) _____

B. Table of Life Events

B1. In which year were you born? _____ (R.O.C. year)

[b01]

71□□72

(R.O.C. year 1=1912AD) (If answer X, mean (1911+X) AD, apply to all year questions.)

B2. How old are you? _____ years old

[b02]

73□□74

B3. Marital status : Have you ever been married?

(If haven't married; code 00, and skip to question no.B4.)

B3a. At what age did you get married? _____ years old

B3b. What is your current (latest) marital status? (From starting and the ending year)

Remarried; since ____ to ____ (R.O.C .year)

Separated; since ____ to ____ (R.O.C .year)

Divorced; since ____ to ____ (R.O.C .year)

Widowed; since ____ to ____ (R.O.C .year)

card3 1□□2

remarried [b03a01] [b03a02] [b03a03] [b03a04] [b03a05] [b03a06] 3□□ □□6 7□□ □□10 11□□ □□14

[b03a07] [b03a08] [b03a09] [b03a10] [b03a11] [b03a12] 15□□ □□18 19□□ □□22 23□□ □□26

separated [b03b01] [b03b02] [b03b03] [b03b04] [b03b05] [b03b06] 27□□ □□30 31□□ □□34 35□□ □□38

[b03b07] [b03b08] [b03b09] [b03b10] [b03b11] [b03b12] 39□□ □□42 43□□ □□46 47□□ □□50

card4 1□□2

divorced [b03c01] [b03c02] [b03c03] [b03c04] [b03c05] [b03c06] 3□□ □□6 7□□ □□10 11□□ □□14

[b03c07] [b03c08] [b03c09] [b03c10] [b03c11] [b03c12] 15□□ □□18 19□□ □□22 23□□ □□26

widowed [b03d01] [b03d02] [b03d03] [b03d04] [b03d05] [b03d06] 27□□ □□30 31□□ □□34 35□□ □□38

[b03d07] [b03d08] [b03d09] [b03d10] [b03d11] [b03d12] 39□□ □□42 43□□ □□46 47□□ □□50

B4. **Fertility** : Have you had children?

(00-Never have birth, skip to question no.B5.)

(01-Male, and have at least one marital status, skip to question no.B5.)

B4a. At what age did you have your first child? (Boy or girl?)

B4b. At what age did you have your second child?(If more than two, please record the birth year from the oldest to the youngest) **card5 1□□2**

Boy- [b04a01] [b04a02] [b04a03] [b04a04] [b04a05] [b04a06] 3□□ □□6 7□□ □□10 11□□ □□14

[b04a07] [b04a08] [b04a09] [b04a10] [b04a11] [b04a12] 15□□ □□18 19□□ □□22 23□□ □□26

Girl- [b04b01] [b04b02] [b04b03] [b04b04] [b04b05] [b04b06] 27□□ □□30 31□□ □□34 35□□ □□38

[b04b07] [b04b08] [b04b09] [b04b10] [b04b11] [b04b12] 39□□ □□42 43□□ □□46 47□□ □□50

B4c. Had you have less than one year-old child has died before, if yes, in which year?

First [b04c01] 51□□52 Second [b04c02] 53□□54 Third [b04c03] 55□□56

Fourth [b04c04] 57□□58 Fifth [b04c05] 59□□60 Sixth [b04c06] 61□□62

B5. **Working experience** : Have you ever worked after the age of 15? **card6 1□□2**

“Work” Conforming either one of the following statement:

1. Paid work (no matter permanent or temporary)
2. Working over 15 hours a week or 3 hours daily for family business without getting paid.
3. Working over 3 months a year or below.

(If respondent has had no job since 15 years old; code 00, and skip to question no.B6)

First job [b05z01] [b05z02] 3□□ □□6 Second job [b05z03] [b05z04] 7□□ □□10

Third job [b05z05] [b05z06] 11□□ □□14 Fourth job [b05z07] [b05z08] 15□□ □□18

Fifth job [b05z09] [b05z10] 19□□ □□22 Sixth job [b05z11] [b05z12] 23□□ □□26

Seventh job [b05z13] [b05z14] 27□□ □□30 Eighth job [b05z15] [b05z16] 31□□ □□34

Ninth job [b05z17] [b05z18] 35□□ □□38 Tenth job [b05z19] [b05z20] 39□□ □□42

Eleventh job [b05z21] [b05z22] 43□□ □□46 Twelfth job [b05z23] [b05z24] 47□□ □□50

Thirteenth job [b05z25] [b05z26] 51□□ □□54 Fourteenth job [b05z27] [b05z28] 55□□ □□58

Fifteenth job [b05z29] [b05z30] 59□□ □□62

B6. **Your spouse’s working experience:** Has your spouse worked since your marriage (over 3 months a year)?

(If respondent’s spouse has had no job since the marriage; coded 00, and skip to question no.B7) **card7 1□□2**

First job	[b06z01] [b06z02]	3□□ □□6	Second job	[b06z03] [b06z04]	7□□ □□10
Third job	[b06z05] [b06z06]	11□□ □□14	Fourth job	[b06z07] [b06z08]	15□□ □□18
Fifth job	[b06z09] [b06z10]	19□□ □□22	Sixth job	[b06z11] [b06z12]	23□□ □□26
Seventh job	[b06z13] [b06z14]	27□□ □□30	Eighth job	[b06z15] [b06z16]	31□□ □□34
Ninth job	[b06z17] [b06z18]	35□□ □□38	Tenth job	[b06z19] [b06z20]	39□□ □□42
Eleventh job	[b06z21] [b06z22]	43□□ □□46	Twelfth job	[b06z23] [b06z24]	47□□ □□50
Thirteenth job	[b06z25] [b06z26]	51□□ □□54	Fourteenth job	[b06z27] [b06z28]	55□□ □□58
Fifteenth job	[b06z29] [b06z30]	59□□ □□62			

B7. Education : Did you continue your education after the age of 15? If yes, please record the starting and the ending year for each educational stage) card8 1□□2

(If respondent has not been in school since 15 years old; code 00, and skip to question

no.B8)

First	[b07z01] [b07z02]	3□□ □□6	Second	[b07z03] [b07z04]	7□□ □□10
Third	[b07z05] [b07z06]	11□□ □□14	Fourth	[b07z07] [b07z08]	15□□ □□18
Fifth	[b07z09] [b07z10]	19□□ □□22	Sixth	[b07z11] [b07z12]	23□□ □□26
Seventh	[b07z13] [b07z14]	27□□ □□30	Eighth	[b07z15] [b07z16]	31□□ □□34

B8a. Residential Arrangement : Have you moved your residence since the age of 15?

(Record the starting and the ending year for each move)

(If respondent has had no residential movement since 15 years old; code 00, and skip to question no.B9)

Residential duration:

card9 1□□2

First	[b08a01] [b08a02]	3□□ □□6	Second	[b08a03] [b08a04]	7□□ □□10
Third	[b08a05] [b08a06]	11□□ □□14	Fourth	[b08a07] [b08a08]	15□□ □□18
Fifth	[b08a09] [b08a10]	19□□ □□22	Sixth	[b08a11] [b08a12]	23□□ □□26
Seventh	[b08za13] [b08a14]	27□□ □□30	Eighth	[b08a15] [b08a16]	31□□ □□34
Ninth	[b08a17] [b08a18]	35□□ □□38	Tenth	[b08a19] [b08a20]	39□□ □□42
Eleventh	[b08a21] [b08a22]	43□□ □□46	Twelfth	[b08a23] [b08a24]	47□□ □□50
Thirteenth	[b08a25] [b08a26]	51□□ □□54	Fourteenth	[b08a27] [b08a28]	55□□ □□58
Fifteenth	[b08a29] [b08a30]	59□□ □□62	Sixteenth	[b08a31] [b08a32]	63□□ □□66
Seventeenth	[b08a33] [b08a34]	67□□ □□70	Eighteenth	[b08a35] [b08a36]	71□□ □□75
Nineteenth	[b08a37] [b08a38]	76□□ □□79	Twentieth	[b08a39] [b08a40]	80□□ □□83

Twenty one	[b08a41] [b08a42]	84□□ □□87	Twenty two	[b08a43] [b08a44]	88□□ □□91
Twenty three	[b08za45] [b08a46]	92□□ □□95	Twenty four	[b08a47] [b08a48]	96□□ □□99
Twenty five	[b08a49] [b08a50]	100□□ □□103	Twenty six	[b08a51] [b08a52]	104□□ □□108
Twenty seven	[b08a53] [b08a54]	109□□ □□113	Twenty eight	[b08a55] [b08a56]	114□□ □□117
Twenty nine	[b08a57] [b08a58]	118□□ □□121	Thirtieth	[b08a59] [b08a60]	122□□ □□125
Thirty one	[b08a61] [b08a62]	126□□ □□129	Thirty two	[b08a63] [b08a64]	130□□ □□133

B8b. In which year did you move?

Your age at each move:

card10 1□□2

First	[b08b01]	3□□4	Second	[b08b02]	5□□6	Third	[b08b03]	7□□8
Fourth	[b08b04]	9□□10	Fifth	[b08b05]	11□□12	Sixth	[b08b06]	13□□14
Seventh	[b08b07]	15□□16	Eighth	[b08b08]	17□□18	Ninth	[b08b09]	19□□20
Tenth	[b08b10]	21□□22	Eleventh	[b08b11]	23□□24	Twelfth	[b08b12]	25□□26
Thirteenth	[b08zb13]	27□□28	Fourteenth	[b08b14]	29□□30	Fifteenth	[b08b15]	31□□32
Sixteenth	[b08b16]	33□□34	Seventeenth	[b08b17]	35□□36	Eighteenth	[b08b18]	37□□38
Nineteenth	[b08b19]	39□□40	Twentieth	[b08b20]	41□□42	Twenty one	[b08b21]	43□□44
Twenty two	[b08b22]	45□□46	Twenty three	[b08b23]	47□□48	Twenty four	[b08b24]	49□□50
Twenty five	[b08b25]	51□□52	Twenty six	[b08b26]	53□□54	Twenty seven	[b08b27]	55□□56
Twenty eight	[b08b28]	57□□58	Twenty nine	[b08b29]	59□□60	Thirtieth	[b08b30]	61□□62
Thirty one	[b08b31]	63□□64						

B9. With whom have you lived together since the marriage?

In which period did you live with your parents or parents-in-law? (Record the starting and the ending year)

(If haven't married; coded 00, and skip to section C.)

With your parents:

First	[b09a01] [b09a02]	65□□ □□68	Second	[b09a03] [b09a04]	69□□ □□72
Third	[b09a05] [b09a06]	73□□ □□76	Fourth	[b09a07] [b09a08]	77□□ □□80
Fifth	[b09a09] [b09a10]	81□□ □□84	Sixth	[b09a11] [b09a12]	85□□ □□88

With your parents-in-law:

First	[b09b01] [b09b02]	89□□ □□92	Second	[b09b03] [b09b04]	93□□ □□96
Third	[b09b05] [b09b06]	97□□ □□100	Fourth	[b09b07] [b09b08]	101□□ □□104
Fifth	[b09b09] [b09b10]	105□□ □□108	Sixth	[b09b11] [b09b12]	109□□ □□112

C. Social Networks and Social Activities

(We would like to know about your social networks and social activities, please answer the following questions according to the actual situation.)

card11 1□□2

C1. In general, about how many people do you contact with in a typical day? (Including all those whom you say hello to, have a chat with, or discuss matters with by phone, by email, or via the internet, regardless of whether you personally know the person or not.) [c01] □3

- (1) 0-4 (2) 5-9 (3) 10-19
 (4) 20-49 (5) 50-99 (6) 100 or below

C2. Among those people you contact with, how many people do you know? [c02] □4

- (1) Almost all (2) Most of them (3) Half
 (4) Only a few (5) Almost non of them

C3. Do you have someone could talk to you if you have trouble or worry? [c03z01] [c03z02] □5 6□□□8

- (1) Yes, how many people? _____ (2) No

C4. Do you have someone could help you if you have difficulties in your life?

- (1) Yes, how many people? _____ (2) No [c04z01] [c04z02] □9 10□□□12

C5. Did you participate in the following activities near your neighborhood last year?

	Contributions or donations	Attend or not	Various positions	
C5a. Activities held by the village or community organizing (Included general assembly of village or township) [c05a01] [c05a02] [c05a03]	<input type="checkbox"/> (1) Yes <input type="checkbox"/> (2) No	<input type="checkbox"/> (1) Yes <input type="checkbox"/> (2) No	<input type="checkbox"/> (1) Yes <input type="checkbox"/> (2) No	13□□□15
C5b. Activities held by the schools. [c05b01] [c05b02] [c05b03]	<input type="checkbox"/> (1) Yes <input type="checkbox"/> (2) No	<input type="checkbox"/> (1) Yes <input type="checkbox"/> (2) No	<input type="checkbox"/> (1) Yes <input type="checkbox"/> (2) No	16□□□18
C5c. Activities held by the temples. [c05c01] [c05c02] [c05c03]	<input type="checkbox"/> (1) Yes <input type="checkbox"/> (2) No	<input type="checkbox"/> (1) Yes <input type="checkbox"/> (2) No	<input type="checkbox"/> (1) Yes <input type="checkbox"/> (2) No	19□□□21
C5d. Activities held by the churches. [c05d01] [c05d02] [c05d03]	<input type="checkbox"/> (1) Yes <input type="checkbox"/> (2) No	<input type="checkbox"/> (1) Yes <input type="checkbox"/> (2) No	<input type="checkbox"/> (1) Yes <input type="checkbox"/> (2) No	22□□□24
C5e. Others (please specify) _____ [c05e01] [c05e02] [c05e03]	<input type="checkbox"/> (1) Yes <input type="checkbox"/> (2) No	<input type="checkbox"/> (1) Yes <input type="checkbox"/> (2) No	<input type="checkbox"/> (1) Yes <input type="checkbox"/> (2) No	25□□□27

C6. Did you participate in the activities held by the following groups last year?

	Contributions or donations	Attend or not	Various positions	
C6a. religious organizations(Excluding churches and temples) [c06a01] [c06a02] [c06a03]	<input type="checkbox"/> (1) Yes <input type="checkbox"/> (2) No	<input type="checkbox"/> (1) Yes <input type="checkbox"/> (2) No	<input type="checkbox"/> (1) Yes <input type="checkbox"/> (2) No	28□□□30
C6b. Political organizations or parties [c06b01] [c06b02] [c06b03]	<input type="checkbox"/> (1) Yes <input type="checkbox"/> (2) No	<input type="checkbox"/> (1) Yes <input type="checkbox"/> (2) No	<input type="checkbox"/> (1) Yes <input type="checkbox"/> (2) No	31□□□33
C6c. Social movement organizations [c06c01] [c06c02] [c06c03]	<input type="checkbox"/> (1) Yes <input type="checkbox"/> (2) No	<input type="checkbox"/> (1) Yes <input type="checkbox"/> (2) No	<input type="checkbox"/> (1) Yes <input type="checkbox"/> (2) No	34□□□36
C6d. Social service organizations(Included social welfare and charity organizations) [c06d01] [c06d02] [c06d03]	<input type="checkbox"/> (1) Yes <input type="checkbox"/> (2) No	<input type="checkbox"/> (1) Yes <input type="checkbox"/> (2) No	<input type="checkbox"/> (1) Yes <input type="checkbox"/> (2) No	37□□□39
C6e. Alumni association or association of people from the same native place. [c06e01] [c06e02] [c06e03]	<input type="checkbox"/> (1) Yes <input type="checkbox"/> (2) No	<input type="checkbox"/> (1) Yes <input type="checkbox"/> (2) No	<input type="checkbox"/> (1) Yes <input type="checkbox"/> (2) No	40□□□42
C6f. Professional organizations or trade unions [c06f01] [c06f02] [c06f03]	<input type="checkbox"/> (1) Yes <input type="checkbox"/> (2) No	<input type="checkbox"/> (1) Yes <input type="checkbox"/> (2) No	<input type="checkbox"/> (1) Yes <input type="checkbox"/> (2) No	43□□□45
C6g. Others(please specify)_____ [c06g01] [c06g02] [c06g03]	<input type="checkbox"/> (1) Yes <input type="checkbox"/> (2) No	<input type="checkbox"/> (1) Yes <input type="checkbox"/> (2) No	<input type="checkbox"/> (1) Yes <input type="checkbox"/> (2) No	46□□□48

D. Payments of Loans or Mortgage

(It is not unusual that people have to borrow money from their relatives or friends, or get loans from banks or other financial agencies due to purchasing real estates, valuable goods or other necessities. Please answer the following questions related to your loans and mortgage according to the actual situation.

card12 1□□2

D1. Have you or your spouse ever borrowed money from the following people or agencies in the past five years? (Multiple choice) 3□□□□□□□□□□13

- | | | |
|---|--|-------------------|
| <input type="checkbox"/> (01) Parents | <input type="checkbox"/> (02) Parents in-law | [d01z01] [d01z02] |
| <input type="checkbox"/> (03) Siblings | <input type="checkbox"/> (04) Relatives | [d01z03] [d01z04] |
| <input type="checkbox"/> (05) Friends | <input type="checkbox"/> (06) Rotating Saving and Credit Association | [d01z05] [d01z06] |
| <input type="checkbox"/> (07) Business partner | <input type="checkbox"/> (08) Private bank | [d01z07] [d01z08] |
| <input type="checkbox"/> (09) Pawnshops | <input type="checkbox"/> (10) Bank or financial agencies | [d01z09] [d01z10] |
| <input type="checkbox"/> (11) No (skip to question no.D7) | | [d01z11] |

D2. When did you or your spouse borrowed money last time? _____R.O.C. year [d02] 14□□15

D3. At that time, what was the major reason that you or your spouse borrowed the money? [d03] 16□□17

- | | |
|--|--|
| <input type="checkbox"/> (01) To buy house, land and other real estate. | <input type="checkbox"/> (02) To buy car, TV sets and other property. |
| <input type="checkbox"/> (03) For the business needs of my family or myself. | <input type="checkbox"/> (04) For My family or me to start a business. |
| <input type="checkbox"/> (05) For children's education expenses. | <input type="checkbox"/> (06) For marriage expenses. |
| <input type="checkbox"/> (07) To buy stocks, funds or other assets. | <input type="checkbox"/> (08) For medical costs. |
| <input type="checkbox"/> (09) For other domestic necessities. | <input type="checkbox"/> (10) For other debts. |
| <input type="checkbox"/> (11) Others (please specify) _____ | |

D4. At that time, have you or your spouse borrowed money from the following people or agencies? **(Multiple choice, but only two items can be chosen)** 18□□□□□□□24

- | | | |
|--|---|-------------------|
| <input type="checkbox"/> (01) Parents and relatives | <input type="checkbox"/> (02) Friends | [d04z01] [d04z02] |
| <input type="checkbox"/> (03) Rotating Saving and Credit Association | <input type="checkbox"/> (04) Business partners | [d04z03] [d04z04] |
| <input type="checkbox"/> (05) Private banks | <input type="checkbox"/> (06) Pawnshops | [d04z05] [d04z06] |
| <input type="checkbox"/> (07) Financial agencies such as banks, agricultural association, etc. (skip to question no.D6) | | [d04z07] |

D5a. At that time, did you or your spouse have the loans from financial agencies such as banks, agricultural Associations, etc.?

- (1) Yes **(skip to question no.D6)** (2) No **(continue question no.D5b)** [d05a] 25

D5b. Why didn't you or your spouse have the loans from financial agencies, such as banks, agricultural associations, etc.?

- | | |
|--|------------------|
| <input type="checkbox"/> (01) Did not expect or didn't know how to do. | [d05b] 26□□27 |
| <input type="checkbox"/> (02) Because of anticipating that the application would be rejected by banks. | |
| <input type="checkbox"/> (03) Banks had too many requirements, too troublesome. | |
| <input type="checkbox"/> (04) The application was rejected by banks. | |
| <input type="checkbox"/> (05) More comfortable to borrow from relatives and friends. | |
| <input type="checkbox"/> (06) Borrowing in other ways had lower interest rate. | |
| <input type="checkbox"/> (07) The amount was too small and there was no need to borrow from banks. | |

D6. Is the latest one that you or your spouse borrowed the largest amount of money ? [d06] 28

- (1) Yes **(skip to question no.D11)** (2) No

D7. The time that you or your spouse borrowed the largest amount of money was in _____ R.O.C.
year. [d07] 29□□30

D8. What was the major reason that you or your spouse borrowed the largest amount of money?

- | | |
|--|---|
| <input type="checkbox"/> (01) To buy house, land and other real estate. | <input type="checkbox"/> (02) To buy car, TV sets and other property. |
| <input type="checkbox"/> (03) For the business needs of my family or myself. | <input type="checkbox"/> (04) For my family or me to start a business. |
| <input type="checkbox"/> (05) For children's education expenses. | <input type="checkbox"/> (06) For marriage expenses. |
| <input type="checkbox"/> (07) To buy stocks, funds or other assets. | <input type="checkbox"/> (08) For medical costs. |
| <input type="checkbox"/> (09) For other domestic necessities. | <input type="checkbox"/> (10) for other debts. |
| <input type="checkbox"/> (11) Others (please specify) _____ | <input type="checkbox"/> (12) Never borrow money. [d08] 31□□32 |

D9. Have you or your spouse borrowed the largest money from the following people or targets? (**Multiple choice, but only two items can be chosen**) 33□□□□□□□39

- | | | |
|--|--|--|
| <input type="checkbox"/> (01) Parents and relatives | <input type="checkbox"/> (02) Friends | [d09z01] [d09z02] |
| <input type="checkbox"/> (03) Rotating Saving and Credit Association | <input type="checkbox"/> (04) Business partner | [d09z03] [d09z04] |
| <input type="checkbox"/> (05) Private bank | <input type="checkbox"/> (06) Pawnshops | [d09z05] [d09z06] |
| <input type="checkbox"/> (07) Financial agencies such as banks or agricultural associations, etc. | | [d09z07] |

D10a. Did you and your spouse have the loans from banks, agricultural or other financial institutions at that time? [d10a] □40

- (1) Yes (**skip to question no.D11**) (2) No (**continue question no.D10b**)

D10b. Why didn't you or your spouse have the loans from financial agencies such as banks, agricultural associations, etc., at that time? [d10b] 41□□42

- (01) Did not expect or didn't know how to do.
- (02) Because of anticipating that the application would be rejected.
- (03) Banks had too many requirements, too troublesome.
- (04) The application was rejected by the bank.
- (05) More comfortable to borrowed from relatives and friends.
- (06) Borrowing in other ways had lower interest rate.
- (07) The amount was too small and there was no need to borrow from banks.

- D11. Do you have the Rotating Saving and Credit Association that you won the bid already, took the money pooled from all members and had to pay back month by month? [d11z01] 43
 (1) Yes, how much per month? NT\$ _____ (2) No [d11z02] 44 49
- D12. Do you have unpaid housing loans now? [d12z01] 50
 (1) Yes, how much per month? NT\$ _____ (2) No [d12z02] 51 56
- D13. Do you have other unpaid installments loans now? [d13z01] 57
 (1) Yes, how much per month? NT\$ _____ (2) No [d13z02] 58 63
- D14. Do you have the habit of using credit card? [d14] 64
 (1) Yes (2) No
- D15. Did you have revolving credit-card debts last year? [d15] 65
 (1) Yes (2) No
- D16. The end of interview : _____ month _____ date _____ hour(s) _____ min [d16z01] [d16z02] [d16z03] [d16z04]
66 67 68 69 70 71 72 73

(Note : Please go back to question no.X4 & no.X8 to ask and write down the respondent's phone numbers.)

Thank you for your cooperation !

Interview Record and Result of visit

A. Demographic Information of the Interviewer

Y1. Interview's name: _____

Y2. Interview's code: _____

card13 1□□2 3□□□5

Y3. Is this the first questionnaire you complete in this survey field? □6

(1) Yes. **(skip to question no.Y4a)** (2) No. **(skip to question no.Y5)**

Y4a. Interviewer's gender: (1) Male (2) Female □7

Y4b. Interviewer's age: _____ 8□□9

Y4c. The languages you speak in home usually: □10

- (1) Mostly in mandarin Chinese (2) Both mandarin and Hokkien dialect
 (3) Both mandarin and Hakka dialect (4) Both Hokkien dialect and Hakka dialect
 (5) Mostly in Hokkien dialect (6) Mostly in Hakka dialect
 (7) Others (please specify) _____

Y4d. What is your job? □11

- (1) Professional in survey (2) Student
 (3) Teacher or social worker (4) Housekeeper
 (5) Others (6) Jobless

Y4e. Your education: □12

- (1) Junior High School/Junior Vocational School or below
 (2) Senior High School/ Vocational High School (3) Technical College
 (4) University or College (5) Master Degree/ Doctoral Degree

B. Circumstances of Interview

Y5. How many visits did you pay for completing this interview? _____ 13□□14

Y6. Did you make an appointment before the interview? □15

(1) Yes (2) No

Y7. Did you visit this respondent last year? □16

(1) Yes (2) No (3) I had joined the survey(PSFD)this year

Y8. Was there anyone else around during the interview? □17

(1) No **(skip to question no.Y8a.)** (2) Yes **(skip to question no.Y9.)**

Y8a. Who was around during the interview? □18

- (1) Respondent's spouse (2) Respondent's children
 (3) Respondent's parents or parents in-law (7) Others (please specify) _____

- Y9. This questionnaire is filled by 19
- (1) The interviewer (2) The respondent
- (3) Partially by the respondent, and partially by the interviewer

- Y10. The language used in the interview: 20
- (1) Mostly in mandarin (2) Both mandarin and Hokkien dialect
- (3) Both mandarin and Hakka dialect (4) Both Hokkien dialect and Hakka dialect
- (5) Mostly in Hokkien dialect (6) Mostly in Hakka dialect
- (7) Others (please specify)_____

C. Evaluation of Interview

- Y11. Has the respondent ever refused to be interviewed during the whole process? 21
- (1) Yes. Right at the beginning of the interview. (2) Yes. In the middle of the interview.
- (3) Yes. By the end of the interview. (4) Never.

- Y12. Has the respondent ever felt impatient during the interview? 22
- (1) Never (2) Seldom (3) Sometimes (4) Always

- Y13. How did the respondent cooperate with the interviewer? 23
- (1) Highly cooperate (2) Fairly cooperate (3) Not very cooperate

- Y14. Is the result of this interview reliable? 24
- (1) Totally reliable (2) Fairly reliable (3) Not very reliable (4) Not reliable at all