

BRANCHPOINT: IF NON-FINANCIAL R, GO TO J55

J1. We are interested in how people are getting along financially these days. The next questions are about income you (or your husband/wife/partner)) receive. Let's start with Social Security Income.

Do you (or your (husband/wife/partner)) receive any income from Social Security?

[IWER: IF NECESSARY]
Which one of you receives it?

- | | | | | |
|-------------|---------------|-----------------------------------|-----------------------------------|--------------|
| 1.YES, BOTH | 2.YES, JUST R | 3.YES, JUST SPOUSE | 5.NO | 8.DK
9.RF |
| | GO TO J2 | GO TO
BRANCHPOINT
BEFORE J3 | GO TO
BRANCHPOINT
BEFORE J4 | GO TO J6 |

BRANCHPOINT: IF R DIVORCED/SEPARATED or WIDOWED or NEVER MARRIED, GO TO J2

J1a. Do you receive one check for both of you, or two separate checks?

- | |
|---|
| 1.ONE CHECK FOR BOTH
2.TWO SEPARATE CHECKS
8.DK
9.RF |
|---|

J2. Do your (own) Social Security benefits come from retirement, survivor's (widowed) benefits, disability, other dependent benefits, or what?

- | |
|--|
| 1.RETIREMENT
2.SURVIVOR'S BENEFITS (DEPENDENT OF DECEASED)
3.DISABILITY
4.DEPENDENT OF RETIRED
7.OTHER (SPECIFY) _____
8.DK
9.RF |
|--|

J2b. IF R AND SPOUSE RECEIVE ONLY ONE CHECK FOR BOTH (J1a=1):
How much did you (and your (husband/wife/partner)) receive from Social Security last month?

OTHERWISE:
How much did you receive from Social Security last month?

AMOUNT: \$ _____

DK RF

BRANCHPOINT: IF R WAS BORN BEFORE 1921, GO TO BRANCHPOINT BEFORE J3

J2c. Did you start getting Social Security more than 2 years ago?

5.NO

1.YES
8.DK
9.RF

GO TO BRANCHPOINT BEFORE J3

J2d. About what month and year was that?

MONTH: _____

DK
RF

YEAR:

1.1991
2.1992
3.1993
4.1994
8.DK
9.RF

BRANCHPOINT: IF R {MARRIED or LIVING WITH PARTNER} and ONLY R RECEIVES SOCIAL SECURITY (J1=2), GO TO J4
IF R DIVORCED/SEPARATED or WIDOWED or NEVER MARRIED, GO TO J6

J3. Is your (husband/wife/partner)'s Social Security income for retirement, survivor's (widowed) benefits, disability, other dependent benefits, or what?

1.RETIREMENT
2.SURVIVOR'S BENEFITS (DEPENDENT OF DECEASED)
3.DISABILITY
4.DEPENDENT OF RETIRED
7.OTHER (SPECIFY) _____
8.DK
9.RF

BRANCHPOINT: IF {R AND SPOUSE RECEIVE ONE SOCIAL SECURITY CHECK FOR BOTH} or DK IF THEY DO or RF TO SAY (J1a=1,8,9), GO TO J3b

J3a. How much did (he/she) receive last month?

AMOUNT: \$ _____

DK
RF

J3b. Did (he/she) start getting Social Security more than 2 years ago?

5.NO

1.YES
8.DK
9.RF

GO TO BRANCHPOINT BEFORE J4

J3c. About what month and year was that?

MONTH: _____

DK
RF

YEAR:

1.1991
2.1992
3.1993
4.1994
8.DK
9.RF

<p>BRANCHPOINT: IF R DIVORCED/SEPARATED or WIDOWED or NEVER MARRIED, GO TO J5</p> <p>IF {R MARRIED or LIVING WITH PARTNER} and {{{BOTH R AND SPOUSE} or {ONLY SPOUSE}}} RECEIVE SOCIAL SECURITY (J1=1,3)}, GO TO BRANCHPOINT BEFORE J5</p>
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J4. Does your (husband/wife/partner) expect to receive Social Security benefits at some time in the future?

1.YES

5.NO
8.DK
9.RF

GO TO BRANCHPOINT BEFORE J5

J4a. At what age does (he/she) expect to start collecting these benefits?

AGE: _____

DK
RF

J4b. (If (he/she) starts collecting Social Security then,) About how much does (he/she) expect the payments to be per month?

AMOUNT: \$_____

DK
RF

J4d. Has (he/she) ever had the Social Security Administration calculate what (his/her) Social Security retirement benefit will be?

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

<p>BRANCHPOINT: IF ONLY R RECEIVES SOCIAL SECURITY (J1=2) and {ANSWERED J4d {NO or DK or RF}}, GO TO J6</p> <p>IF {NEITHER R NOR SPOUSE RECEIVE SOCIAL SECURITY (J1=5)} and {ANSWERED {NO or DK or RF} TO J4d}, GO TO BRANCHPOINT BEFORE J5</p>

J4e. Did (he/she) request this information in the last 2 years?

1.YES

5.NO
8.DK
9.RF

GO TO BRANCHPOINT BEFORE J5

J4f. What amount did the Social Security Administration report?

AMOUNT: \$ _____

DK
RF

GO TO BRANCHPOINT BEFORE J5

J4g. PER

1.WEEK
2.2 X MONTH
3.MONTH
4.QUARTER
5.6 MONTH
6.YEAR
7.OTHER (SPECIFY) _____
8.DK
9.RF

BRANCHPOINT: IF {{BOTH R AND SPOUSE} or ONLY R} RECEIVE SOCIAL SECURITY
(J1=1,2), GO TO J6

IF R WAS BORN BEFORE 1923, GO TO J6

J5. Do you expect to receive Social Security benefits at some time in the future?

1.YES

5.NO
8.DK
9.RF

GO TO J6

J5a. At what age do you expect to start collecting these benefits?

AGE: _____

DK
RF

J5b. (If you start collecting Social Security then,) about how much do you expect the payments to be per month?

AMOUNT: \$ _____

DK
RF

J5c. Have you ever had the Social Security Administration calculate what your Social Security retirement benefit will be?

1.YES

5.NO
8.DK
9.RF

GO TO J6

J5d. Did you request this information in the last 2 years?

1.YES

5.NO
8.DK
9.RF

GO TO J6

J5e. What amount did the Social Security Administration report?

AMOUNT: \$ _____

DK
RF

GO TO J6

J5f. PER

1.WEEK
2.2 X MONTH
3.MONTH
4.QUARTER
5.6 MONTH
6.YEAR
7.OTHER (SPECIFY) _____
8.DK
9.RF

J6. Did you (or your (husband/wife/partner)) receive any income in the last month from Supplemental Security Income, also called SSI?

DEFINITION: SSI IS A PROGRAM ADMINISTERED BY THE SOCIAL SECURITY ADMINISTRATION WHICH MAKES ASSISTANCE PAYMENTS TO LOW-INCOME, BLIND, DISABLED, AND AGED PERSONS. A PERSON MAY BE RECEIVING EITHER OR BOTH SSI AND SOCIAL SECURITY CHECKS.

1.YES

5.NO
8.DK
9.RF

GO TO J9

J7. How much did you (and your (husband/wife/partner)) receive from SSI last month?

AMOUNT: \$ _____

DK
RF

J8. Did you (and your (husband/wife/partner)) start receiving SSI more than 2 years ago?

5.NO

1.YES
8.DK
9.RF

GO TO J13

J8a. About what month and year did you start receiving SSI?

MONTH: _____

DK
RF

YEAR:

1.1991
2.1992
3.1993
4.1994
8.DK
9.RF

BRANCHPOINT: IF R AND/OR SPOUSE RECEIVED SSI LAST MONTH (J6=1),
GO TO J13

J9. Did you (and your (husband/wife/partner)) receive any income from SSI in (1992/1993)?

1.YES

5.NO
8.DK
9.RF

GO TO J13

J10. What was the last month you (and your (husband/wife/partner)) received income from SSI?

[IWER: PROBE FOR YEAR IF NECESSARY]

MONTH: _____

DK
RF

YEAR:

1.1991
2.1992
3.1993
4.1994
8.DK
9.RF

J11. How much did you (and your (husband/wife/partner)) receive from SSI in that month?

AMOUNT: \$ _____

DK
RF

J13. Did you (or other family members now living here) receive government food stamps in the last month?

1.YES

5.NO
8.DK
9.RF

GO TO J15

J13a. How much did you (and your (husband/wife/partner)) receive from food stamps last month?

AMOUNT: \$ _____

DK
RF

J14. Did you (and other family members living here) start receiving food stamps more than 2 years ago?

5.NO

1.YES
8.DK
9.RF

GO TO J19

J14a. In about what month and year did you (and your (husband/wife/partner)) start receiving food stamps?

[IWER: PROBE FOR YEAR IF NECESSARY]

MONTH: _____

DK
RF

YEAR:

1.1991
2.1992
3.1993
4.1994
8.DK
9.RF

BRANCHPOINT: IF R AND/OR FAMILY IN HOUSEHOLD RECEIVED FOOD STAMPS LAST MONTH (J13=1), GO TO J19

J15. Did you (and other family members living here) receive any food stamps in (1992/1993)?

1.YES

5.NO
8.DK
9.RF

GO TO J19

J16. What was the last month you (and your family) received food stamps?

[IWER: PROBE FOR YEAR IF NECESSARY]

MONTH: _____

DK
RF

YEAR:

1.1991
2.1992
3.1993
4.1994
8.DK
9.RF

J17. How much did you (and your (husband/wife/partner)) receive from food stamps in that month?

AMOUNT: \$ _____

DK
RF

J19. The next questions are about regular sources of income.

IF R MARRIED or LIVING WITH PARTNER:

I will start by asking about income that you yourself receive. Later I will ask you about income that your (husband/wife/partner) receives. Do you yourself receive any (other) regular income payments; for example, from retirement pensions, Veterans Benefits, annuities, payments from an IRA account, or anything like that?

IF R DIVORCED/SEPARATED or WIDOWED or NEVER MARRIED:

Do you receive any (other) regular income payments; for example, from retirement pensions, Veterans Benefits, annuities, payments from an IRA account, or anything like that?

1.YES

5.NO
8.DK
9.RF

GO TO J27

J20-1. Please think about the largest (other) regular income you receive. What type of income is that?

[IWER: PROBE WITH CATEGORIES ONLY IF R NEEDS HELP]

1.VETERANS BENEFITS
2.RETIREMENT OR OTHER PENSIONS
3.ANNUITY
4.IRA DISTRIBUTION
5.STOCKS AND BONDS
7.OTHER (SPECIFY) _____
8.DK
9.RF

6.JOB

GO TO J26-1

J21-1. Is that paid to you monthly?

5.NO

1.YES
8.DK
9.RF

GO TO J21c-1

J21b-1. How often is it paid?

4.QUARTER
5.6 MONTHS
6.YEAR
7.OTHER (SPECIFY) _____
8.DK
9.RF

J21c-1. How much did you receive last (month/period/year) from that?

AMOUNT: \$ _____

DK
RF

J21d-1. Was federal income tax withheld from that?

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

J21e-1. Did you start receiving that more than 2 years ago?

5.NO

1.YES
8.DK
9.RF

GO TO BRANCHPOINT BEFORE J22-1

J21f-1. What month and year did you start receiving that?

[IWER: PROBE FOR YEAR IF NECESSARY]

MONTH: _____

DK
RF

YEAR: 1.1991
2.1992
3.1993
4.1994
8.DK
9.RF

BRANCHPOINT: GO TO BRANCHPOINT BEFORE J23-1, UNLESS R's LARGEST (OTHER) REGULAR INCOME IS VETERANS BENEFITS (UNLESS J20-1=1)

J22-1. What kind of veteran benefits is it; a military pension, widow's or survivor's pension, or service disability?

[IWER: CHOOSE ALL THAT APPLY]

- 1.MILITARY PENSION
- 2.WIDOW'S OR SURVIVOR'S PENSION
- 3.SERVICE DISABILITY
- 7.OTHER (SPECIFY) _____
- 8.DK
- 9.RF

BRANCHPOINT: GO TO J26-1, UNLESS R'S LARGEST (OTHER) REGULAR INCOME IS VETERANS BENEFITS *or* {RETIREMENT OR OTHER PENSION} *or* ANNUITY (UNLESS J20-1=1,2,3)

IF R STARTED RECEIVING VETERANS BENEFITS, RETIREMENT OR OTHER PENSION, OR ANNUITY (AS LARGEST (OTHER) REGULAR INCOME) LESS THAN 2 YEARS AGO (J21e-1=5), GO TO J24-1

J23-1. Has the amount you received increased to keep up with inflation?

5.NO

- 1.YES
- 3.[VOL] INCREASES, BUT NOT KEEP UP
- 8.DK
- 9.RF

GO TO J24-1

J23a-1. Has it ever been adjusted for changes in cost of living?

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

J24-1. Will you receive money from that as long as you live?

5.NO

- 1.YES
- 8.DK
- 9.RF

GO TO BRANCHPOINT BEFORE J25-1

J24a-1. How many more years will you receive it?

NUMBER OF YEARS: _____

DK
RF

BRANCHPOINT: IF R DIVORCED/SEPARATED *or* WIDOWED *or* NEVER MARRIED, GO TO J26-1

J25-1. If you were to die, would that continue to be paid to your (husband/wife/partner)?

1.YES

5.NO
8.DK
9.RF

GO TO J26-1

J25a-1. About how much would (he/she) be paid?

AMOUNT: \$ _____

DK
RF

GO TO J26-1

J25b-1. PER

1.WEEK
2.2 X MONTH
3.MONTH
4.QUARTER
5.6 MONTH
6.YEAR
7.OTHER (SPECIFY) _____
8.DK
9.RF

J26-1. IF R MARRIED or LIVING WITH PARTNER:

Do you yourself receive any other regular payments such as (Veteran's benefits), pensions, annuities, or IRAs?

IF R DIVORCED/SEPARATED or WIDOWED or NEVER MARRIED:

Do you receive any other regular payments such as (Veteran's benefits), pensions, annuities, or IRAs?

1.YES

5.NO
8.DK
9.RF

GO TO J27

J20-2. Please think about the next largest regular income you receive. What type of income is that?

[IWER: PROBE WITH CATEGORIES ONLY IF R NEEDS HELP]

1.VETERANS BENEFITS
2.RETIREMENT OR OTHER PENSIONS
3.ANNUITY
4.IRA DISTRIBUTION
5.STOCKS AND BONDS
7.OTHER (SPECIFY) _____
8.DK
9.RF

6.JOB

GO TO J26-2

J21-2. Is that paid to you monthly?

5.NO

1.YES
8.DK
9.RF

GO TO J21c-2

J21b-2. How often is it paid?

4.QUARTER
5.6 MONTHS
6.YEAR
7.OTHER (SPECIFY) _____
8.DK
9.RF

J21c-2. How much did you receive last (month/period/year) from that?

AMOUNT: \$ _____

DK
RF

J21d-2. Was federal income tax withheld from that?

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

J21e-2. Did you start receiving that more than 2 years ago?

5.NO

1.YES
8.DK
9.RF

GO TO BRANCHPOINT BEFORE J22-2

J21f-2. What month and year did you start receiving that?

[IWER: PROBE FOR YEAR IF NECESSARY]

MONTH: _____

DK
RF

YEAR:

1.1991
2.1992
3.1993
4.1994
8.DK
9.RF

BRANCHPOINT: GO TO BRANCHPOINT BEFORE J23-2, UNLESS R'S NEXT LARGEST INCOME IS VETERANS BENEFITS (UNLESS J20-2=1)

J22-2. What kind of veteran benefits is it; a military pension, widow's or survivor's pension, or service disability?

- 1.MILITARY PENSION
- 2.WIDOW'S OR SURVIVOR'S PENSION
- 3.SERVICE DISABILITY
- 7.OTHER (SPECIFY) _____
- 8.DK
- 9.RF

BRANCHPOINT: GO TO J26-2, UNLESS R's NEXT LARGEST INCOME IS VETERANS BENEFITS *or* {RETIREMENT OR OTHER PENSION} *or* ANNUITY (UNLESS J20-2=1,2,3)

IF R STARTED RECEIVING VETERANS BENEFITS, RETIREMENT OR OTHER PENSION, OR ANNUITY (AS NEXT LARGEST INCOME) LESS THAN 2 YEARS AGO (J21e-2=5), GO TO J24-2

J23-2. Has the amount you received increased to keep up with inflation?

5.NO

- 1.YES
- 3.[VOL] INCREASES, BUT NOT KEEP UP
- 8.DK
- 9.RF

GO TO J24-2

J23a-2. Has it ever been adjusted for changes in cost of living?

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

J24-2. Will you receive money from that as long as you live?

5.NO

- 1.YES
- 8.DK
- 9.RF

GO TO BRANCHPOINT BEFORE J25-2

J24a-2. How many more years will you receive it?

NUMBER OF YEARS: _____

DK
RF

BRANCHPOINT: IF R DIVORCED/SEPARATED *or* WIDOWED *or* NEVER MARRIED, GO TO J26-2

J25-2. If you were to die, would that continue to be paid to your (husband/wife/partner)?

1.YES

5.NO
8.DK
9.RF

GO TO J26-2

J25a-2. About how much would (he/she) be paid?

AMOUNT: \$ _____

DK
RF

GO TO J26a-2

J25b-2. PER

1.WEEK
2.2 X MONTH
3.MONTH
4.QUARTER
5.6 MONTH
6.YEAR
7.OTHER (SPECIFY) _____
8.DK
9.RF

J26-2. IF R MARRIED or LIVING WITH PARTNER:

Do you yourself receive any other regular payments such as (Veteran's benefits), pensions, annuities, or IRAs?

IF R DIVORCED/SEPARATED or WIDOWED or NEVER MARRIED:

Do you receive any other regular payments such as (Veteran's benefits), pensions, annuities, or IRAs?

1.YES

5.NO
8.DK
9.RF

GO TO J27

J20-3. Please think about the next largest regular income you receive. What type of income is that?

[IWER: PROBE WITH CATEGORIES ONLY IF R NEEDS HELP]

1.VETERANS BENEFITS
2.RETIREMENT OR OTHER PENSIONS
3.ANNUITY
4.IRA DISTRIBUTION
5.STOCKS AND BONDS
7.OTHER (SPECIFY) _____
8.DK
9.RF

6.JOB

GO TO J27

J21-3. Is that paid to you monthly?

5.NO

1.YES
8.DK
9.RF

GO TO J21c-3

J21b-3. How often is it paid?

4.QUARTER
5.6 MONTHS
6.YEAR
7.OTHER (SPECIFY) _____
8.DK
9.RF

J21c-3. How much did you receive last (month/period/year) from that?

AMOUNT: \$ _____

DK
RF

J21d-3. Was federal income tax withheld from that?

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

J21e-3. Did you start receiving that more than 2 years ago?

5.NO

1.YES
8.DK
9.RF

GO TO BRANCHPOINT BEFORE J22-3

J21f-3. What month and year did you start receiving that?

[IWER: PROBE FOR YEAR IF NECESSARY]

MONTH: _____

DK
RF

YEAR: 1.1991
2.1992
3.1993
4.1994
8.DK
9.RF

BRANCHPOINT: GO TO BRANCHPOINT BEFORE J23-3, UNLESS R's NEXT LARGEST INCOME IS VETERANS BENEFITS (UNLESS J20-3=1)

J22-3. What kind of veteran benefits is it; a military pension, widow's or survivor's pension, or service disability?

[IWER: CHOOSE ALL THAT APPLY]

- 1.MILITARY PENSION
- 2.WIDOW'S OR SURVIVOR'S PENSION
- 3.SERVICE DISABILITY
- 7.OTHER (SPECIFY) _____
- 8.DK
- 9.RF

BRANCHPOINT: GO TO J27, UNLESS R'S NEXT LARGEST INCOME IS VETERANS BENEFITS *or* {RETIREMENT OR OTHER PENSION} *or* ANNUITY (UNLESS J20-3=1,2,3)

IF R STARTED RECEIVING VETERANS BENEFITS, RETIREMENT PENSION OR ANNUITY (AS NEXT LARGEST INCOME) LESS THAN 2 YEARS AGO (J21e-3=5), GO TO J24-3

J23-3. Has the amount you received increased to keep up with inflation?

5.NO

- 1.YES
- 3.[VOL] INCREASES, BUT NOT KEEP UP
- 8.DK
- 9.RF

GO TO J24-3

J23a-3. Has it ever been adjusted for changes in cost of living?

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

J24-3. Will you receive money from that as long as you live?

5.NO

- 1.YES
- 8.DK
- 9.RF

GO TO BRANCHPOINT BEFORE J25-3

J24a-3. How many more years will you receive it?

NUMBER OF YEARS: _____ DK
RF

BRANCHPOINT: IF R DIVORCED/SEPARATED *or* WIDOWED *or* NEVER MARRIED, GO TO J27

J25-3. If you were to die, would that continue to be paid to your (husband/wife/partner)?

1.YES

5.NO
8.DK
9.RF

GO TO J27

J25a-3. About how much would (he/she) be paid?

AMOUNT: \$ _____

DK
RF

GO TO J27

J25b-3. PER

1.WEEK
2.2 X MONTH
3.MONTH
4.QUARTER
5.6 MONTH
6.YEAR
7.OTHER (SPECIFY) _____
8.DK
9.RF

J27. Did you receive any other regular income in (1992/1993) that you no longer receive?

1.YES

5.NO
8.DK
9.RF

GO TO BRANCHPOINT BEFORE J29

J27a. What type of income was that?

[IWER: PROBE WITH CATEGORIES ONLY IF R NEEDS HELP]

1.VETERANS BENEFITS
2.RETIREMENT OR OTHER PENSIONS
3.ANNUITY
4.IRA DISTRIBUTION
5.STOCKS AND BONDS
7.OTHER (SPECIFY) _____
8.DK
9.RF

6.JOB

GO TO BRANCHPOINT BEFORE J29

J28. Was that paid to you monthly?

5.NO

1.YES
8.DK
9.RF

GO TO J28b

J28a. How often was it paid?

4. QUARTER
5. 6 MONTHS
6. YEAR
7. OTHER (SPECIFY) _____
8. DK
9. RF

J28b. How much did you receive (every month/every period/last year) from that?

AMOUNT: \$ _____

DK
RF

J28c. What month did you stop receiving that?

MONTH: _____

DK
RF

YEAR:

1. 1991
2. 1992
3. 1993
4. 1994
8. DK
9. RF

BRANCHPOINT: IF R DIVORCED/SEPARATED or WIDOWED or NEVER MARRIED,
GO TO J40-1

J29. Now let's talk about any regular income that your (husband/wife/partner) receives other than what you have already told me about.

Does your (husband/wife/partner) receive any (other) regular income payments? (for example, from retirement pensions, Veteran benefits, annuities, payments from an IRA account, or anything like that.)

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

GO TO J37

J30-1. Please think about the largest (other) regular income (he/she) receives.

What type of income is that?

[IWER: PROBE WITH CATEGORIES ONLY IF R NEEDS HELP]

1. VETERANS BENEFITS
2. RETIREMENT OR OTHER PENSIONS
3. ANNUITY
4. IRA DISTRIBUTION
5. STOCKS AND BONDS
7. OTHER (SPECIFY) _____
8. DK
9. RF

6. JOB

GO TO J36-1

J31a-1. Is that paid to (him/her) monthly?

5.NO

1.YES
8.DK
9.RF

GO TO J31c-1

J31b-1. How often is it paid?

4.QUARTER
5.6 MONTHS
6.YEAR
7.OTHER (SPECIFY) _____
8.DK
9.RF

J31c-1. How much did (he/she) receive last (month/period/year) from that?

AMOUNT: \$ _____

DK
RF

J31d-1. Was federal income tax withheld from that?

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

J31e-1. Did (he/she) start receiving that more than 2 years ago?

5.NO

1.YES
8.DK
9.RF

GO TO BRANCHPOINT BEFORE J32-1

J31f-1. What month and year did (he/she) start receiving that?

[IWER: PROBE FOR YEAR IF NECESSARY]

MONTH: _____

DK
RF

YEAR:

1.1991
2.1992
3.1993
4.1994
8.DK
9.RF

BRANCHPOINT: GO TO BRANCHPOINT BEFORE J33-1, UNLESS SPOUSE'S LARGEST INCOME IS VETERANS BENEFITS (UNLESS J30-1=1)

J32-1. What kind of veteran benefits is it; a military pension, widow's or survivor's pension, or service disability?

[IWER: CHOOSE ALL THAT APPLY]

- 1.MILITARY PENSION
- 2.WIDOW'S OR SURVIVOR'S PENSION
- 3.SERVICE DISABILITY
- 7.OTHER (SPECIFY) _____
- 8.DK
- 9.RF

BRANCHPOINT: GO TO J36-1, UNLESS SPOUSE'S LARGEST INCOME IS VETERANS BENEFITS *or* {RETIREMENT OR OTHER PENSION} *or* ANNUITY (UNLESS J30-1=1,2,3)

IF SPOUSE STARTED RECEIVING VETERANS BENEFITS, RETIREMENT OR OTHER PENSION, OR ANNUITY (AS LARGEST INCOME) LESS THAN 2 YEARS AGO (J31e-1=5), GO TO J34-1

J33-1. Has the amount (he/she) receives increased to keep up with inflation?

5.NO

- 1.YES
- 3.[VOL] INCREASES, BUT NOT KEEP UP
- 8.DK
- 9.RF

GO TO J34-1

J33a-1. Has it ever been adjusted for changes in cost of living?

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

J34-1. Will (he/she) receive money from that as long as (he/she) lives?

5.NO

- 1.YES
- 8.DK
- 9.RF

GO TO J35-1

J34a-1. How many more years will (he/she) receive it?

NUMBER OF YEARS: _____

DK
RF

J35-1. If (he/she) were to die, would that continue to be paid to you?

1.YES

- 5.NO
- 8.DK
- 9.RF

GO TO J36 -1

J35a-1. About how much would you be paid?

AMOUNT: \$ _____

DK
RF

GO TO J36-1

J35b-1. PER

1.WEEK
2.2 X MONTH
3.MONTH
4.QUARTER
5.6 MONTH
6.YEAR
7.OTHER (SPECIFY) _____
8.DK
9.RF

J36-1. Does (he/she) receive any other regular payments such as (Veteran's benefits), pensions, annuities, or IRAs?

1.YES

5.NO
8.DK
9.RF

GO TO J37

J30-2. Please think about the next largest regular income (he/she) receives. What type of income is that?

[IWER: PROBE WITH CATEGORIES ONLY IF R NEEDS HELP]

1.VETERANS BENEFITS
2.RETIEMENT OR OTHER PENSIONS
3.ANNUITY
4.IRA DISTRIBUTION
5.STOCKS AND BONDS
7.OTHER (SPECIFY) _____
8.DK
9.RF

6.JOB

GO TO J36-2

J31-2. Is that paid to (him/her) monthly?

5.NO

1.YES
8.DK
9.RF

GO TO J31c-2

J31b-2. How often is it paid?

4.QUARTER
5.6 MONTHS
6.YEAR
7.OTHER (SPECIFY) _____
8.DK
9.RF

J31c-2. How much did (he/she) receive last (month/period/year) from that?

AMOUNT: \$ _____

DK
RF

J31d-2. Was federal income tax withheld from that?

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

J31e-2. Did (he/she) start receiving that more than 2 years ago?

5.NO

1.YES
8.DK
9.RF

GO TO BRANCHPOINT BEFORE J32-2

J31f-2. What month and year did (he/she) start receiving that?

[IWER: PROBE FOR YEAR IF NECESSARY]

MONTH: _____

DK
RF

YEAR: 1.1991
2.1992
3.1993
4.1994
8.DK
9.RF

BRANCHPOINT: GO TO BRANCHPOINT BEFORE J33-2, UNLESS SPOUSE'S NEXT LARGEST INCOME IS VETERANS BENEFITS (UNLESS J30-2=1)

J32-2. What kind of veteran benefits is it; a military pension, widow's or survivor's pension, or service disability?

[IWER: CHOOSE ALL THAT APPLY]

1.MILITARY PENSION
2.WIDOW'S OR SURVIVOR'S PENSION
3.SERVICE DISABILITY
7.OTHER (SPECIFY) _____
8.DK
9.RF

BRANCHPOINT: GO TO J36-2, UNLESS SPOUSE'S NEXT LARGEST INCOME IS VETERANS BENEFITS *or* {RETIREMENT OR OTHER PENSION} *or* ANNUITY (UNLESS J30-2=1,2,3)

IF SPOUSE STARTED RECEIVING VETERANS BENEFITS, RETIREMENT OR OTHER PENSION, OR ANNUITY (AS NEXT LARGEST INCOME) LESS THAN 2 YEARS AGO (J31e-2=5), GO TO J34-2

J33-2. Has the amount (he/she) received increased to keep up with inflation?

5.NO

1.YES
3.[VOL] INCREASES, BUT NOT KEEP UP
8.DK
9.RF

GO TO J34-2

J33a-2. Has it ever been adjusted for changes in cost of living?

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

J34-2. Will (he/she) receive money from that as long as (he/she) lives?

5.NO

1.YES
8.DK
9.RF

GO TO J35-2

J34a-2. How many more years will (he/she) receive it?

NUMBER OF YEARS: _____

DK
RF

J35-2. If (he/she) were to die, would that continue to be paid to you?

1.YES

5.NO
8.DK
9.RF

GO TO J36-2

J35a-2. About how much would you be paid?

AMOUNT: \$ _____

DK
RF

GO TO J36-2

J35b-2. PER

1.WEEK
2.2 X MONTH
3.MONTH
4.QUARTER
5.6 MONTH
6.YEAR
7.OTHER (SPECIFY) _____
8.DK
9.RF

J36-2. Does (he/she) receive any other regular payments such as (Veteran's benefits), pensions, annuities, or IRAs?

1.YES

5.NO
8.DK
9.RF

GO TO J37

J30-3. Please think about the next largest regular income (he/she) receives.

What type of income is that?

[IWER: PROBE WITH CATEGORIES ONLY IF R NEEDS HELP]

1.VETERANS BENEFITS
2.RETIREMENT OR OTHER PENSIONS
3.ANNUITY
4.IRA DISTRIBUTION
5.STOCKS AND BONDS
7.OTHER (SPECIFY) _____
8.DK
9.RF

6.JOB

GO TO J37

J31-3. Is that paid to (him/her) monthly?

5.NO

1.YES
8.DK
9.RF

GO TO J31c-3

J31b-3. How often is it paid?

4.QUARTER
5.6 MONTHS
6.YEAR
7.OTHER (SPECIFY) _____
8.DK
9.RF

J31c-3. How much did (he/she) receive last (month/period/year) from that?

AMOUNT: \$ _____

DK
RF

J31d-3. Was federal income tax withheld from that?

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

J31e-3. Did (he/she) start receiving that more than 2 years ago?

5.NO

1.YES
8.DK
9.RF

GO TO BRANCHPOINT BEFORE J32-3

J31f-3. What month and year did (he/she) start receiving that?

[IWER: PROBE FOR YEAR IF NECESSARY]

MONTH: _____

DK
RF

YEAR: 1.1991
2.1992
3.1993
4.1994
8.DK
9.RF

BRANCHPOINT: GO TO BRANCHPOINT BEFORE J33-3, UNLESS SPOUSE'S NEXT LARGEST INCOME IS VETERANS BENEFITS (UNLESS J30-3=1)

J32-3. What kind of veteran benefits is it; a military pension, widow's or survivor's pension, or service disability?

[IWER: CHOOSE ALL THAT APPLY]

1.MILITARY PENSION
2.WIDOW'S OR SURVIVOR'S PENSION
3.SERVICE DISABILITY
7.OTHER (SPECIFY) _____
8.DK
9.RF

BRANCHPOINT: GO TO J37, UNLESS SPOUSE'S NEXT LARGEST INCOME IS VETERANS BENEFITS *or* {RETIREMENT OR OTHER PENSION} *or* ANNUITY (UNLESS J30-3=1,2,3)

IF SPOUSE STARTED RECEIVING VETERANS BENEFITS, RETIREMENT OR OTHER PENSION, OR ANNUITY (AS NEXT LARGEST INCOME) LESS THAN 2 YEARS AGO (J31e-3=5), GO TO J34-3

J33-3. Has the amount (he/she) received increased to keep up with inflation?

5.NO

1.YES
3.[VOL] INCREASES, BUT NOT KEEP UP
8.DK
9.RF

GO TO J34-3

J33a-3. Has it ever been adjusted for changes in cost of living?

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

J34-3. Will (he/she) receive money from that as long as (he/she) lives?

5.NO

1.YES
8.DK
9.RF

GO TO J35-3

J34a-3. How many more years will (he/she) receive it?

NUMBER OF YEARS: _____

DK
RF

J35-3. If (he/she) were to die, would that continue to be paid to you?

1.YES

5.NO
8.DK
9.RF

GO TO J37

J35a-3. About how much would you be paid?

AMOUNT: \$ _____

DK
RF

GO TO J37

J35b-3. PER

1.WEEK
2.2 X MONTH
3.MONTH
4.QUARTER
5.6 MONTH
6.YEAR
7.OTHER (SPECIFY) _____
8.DK
9.RF

J37. Did (he/she) receive any other regular income in (1992/1993) that (he/she) no longer receives?

1.YES

5.NO
8.DK
9.RF

GO TO J40-1

J37a. What type of income was that?

[IWER: PROBE WITH CATEGORIES ONLY IF R NEEDS HELP]

1.VETERANS BENEFITS
2.RETIREMENT OR OTHER PENSIONS
3.ANNUITY
4.IRA DISTRIBUTION
5.STOCKS AND BONDS
7.OTHER (SPECIFY) _____
8.DK
9.RF

6.JOB

GO TO J40-1

J37b. What month did (he/she) stop receiving that?

MONTH: _____

DK
RF

YEAR:

1.1992
2.1993
3.1994
8.DK
9.RF

J37c. Was that paid to (him/her) monthly?

5.NO

1.YES
8.DK
9.RF

GO TO J37e

J37d. How often was it paid?

4.QUARTER
5.6 MONTHS
6.YEAR
7.OTHER (SPECIFY) _____
8.DK
9.RF

J37e. How much did (he/she) receive (every month/every period/last year) from that?

AMOUNT: \$ _____

DK
RF

J40-1. (Aside from anything you have already told me about,) Do you (or your (husband/wife/partner)) receive any income from financial investments like savings accounts, CDs, stocks and bonds, rental property, or investment trusts?

1.YES
6 [VOL] ALREADY SAID

5.NO
8.DK
9.RF

GO TO J43

J41-1. What do you receive the largest income from?

[IWER: PROBE WITH CATEGORIES ONLY IF R NEEDS HELP]

- 1.SAVINGS ACCOUNTS/CDs/INTEREST
- 2.STOCKS OR BONDS/DIVIDENDS
- 3.RENTAL PROPERTY
- 4.INVESTMENT TRUSTS
- 5.RELATIVE
- 7.OTHER (SPECIFY) _____
- 8.DK
- 9.RF

J42-1. How often is it paid?

- 3.MONTHLY
- 4.QUARTER
- 5.6 MONTHS

- 6.YEAR
- 7.OTHER (SPECIFY) _____
- 8.DK
- 9.RF

GO TO J42b-1

J42a-1. About how much did you receive last (month/period/year) from that?

AMOUNT: \$ _____

- DK
- RF

J42b-1. About how much did you receive from that in (1992/1993)?

AMOUNT: \$ _____

- DK
- RF

GO TO J40-2

J42c-1. PER

- 1.WEEK
- 2.2 X MONTH
- 3.MONTH
- 4.QUARTER
- 5.6 MONTH
- 6.YEAR
- 7.OTHER (SPECIFY) _____
- 8.DK
- 9.RF

J40-2. Any other income like rent, interest or dividends that you (or your husband/wife/partner) receive?

- 1.YES

- 5.NO
- 8.DK
- 9.RF

GO TO J43

J41-2. What do you receive this income from?

[IWER: PROBE WITH CATEGORIES ONLY IF R NEEDS HELP]

- 1.SAVINGS ACCOUNTS/CDs/INTEREST
- 2.STOCKS OR BONDS/DIVIDENDS
- 3.RENTAL PROPERTY
- 4.INVESTMENT TRUSTS
- 5.RELATIVE
- 7.OTHER (SPECIFY) _____
- 8.DK
- 9.RF

J42-2. How often is it paid?

- 3.MONTHLY
- 4.QUARTER
- 5.6 MONTHS

- 6.YEAR
- 7.OTHER (SPECIFY) _____
- 8.DK
- 9.RF

GO TO J42b-2

J42a-2. About how much did you receive last (month/period/year) from that?

AMOUNT: \$ _____

- DK
- RF

J42b-2. About how much did you receive from that in (1992/1993)?

AMOUNT: \$ _____

- DK
- RF

GO TO J43

J42c-2. PER

- 1.WEEK
- 2.2 X MONTH
- 3.MONTH
- 4.QUARTER
- 5.6 MONTH
- 6.YEAR
- 7.OTHER (SPECIFY) _____
- 8.DK
- 9.RF

J43. Did you (or your (husband/wife/partner)) receive any income from savings or investments in (1992/1993) that you no longer receive?

- 1.YES

- 5.NO
- 8.DK
- 9.RF

GO TO J44

J43a. What did you receive that income from?

[IWER: PROBE WITH CATEGORIES ONLY IF R NEEDS HELP]

- 1.SAVINGS ACCOUNTS/CDS
- 2.STOCKS OR BONDS
- 3.RENTAL PROPERTY
- 4.INVESTMENT TRUSTS
- 5.RELATIVE
- 7.OTHER (SPECIFY) _____
- 8.DK
- 9.RF

J43b. What month did you stop receiving that?

MONTH: _____

- DK
- RF

YEAR:

- 1.1992
- 2.1993
- 3.1994
- 8.DK
- 9.RF

J43d. How much did you (and your (husband/wife/partner)) receive from that income in that month?

AMOUNT: \$ _____

- DK
- RF

J44. In (1992/1993) did you (and your (husband/wife/partner)) receive \$500 or more from any child, relative, or friend?

1.YES

- 5.NO
- 8.DK
- 9.RF

GO TO J49

J44a. How many such friends or relatives provided that assistance?

- 1.1
- 2.2
- 3.3 OR MORE
- 8.DK
- 9.RF

J45-1. Was the (largest) sum provided by a (child or other) relative of yours (and your (husband/wife/partner)), or by someone else?

1.CHILD/CHILD-IN-LAW/GRANDCHILD

- 2.OTHER RELATIVE
- 3.SOMEONE ELSE
- 8.DK
- 9.RF

GO TO J46-1

J45a-1. Which child was that?

IF GRANDCHILD:
(Which of your children is the parent of that grandchild?)

CHILD NAME(S)	[DISPLAYED BY CATI FROM PREVIOUS RESPONSES]
02 TO 21. CHILD NAME(S)	
	[ROWS PROVIDED BY CATI AS NECESSARY]
22. DECEASED	
23. ALL MY CHILDREN	
DK	
RF	

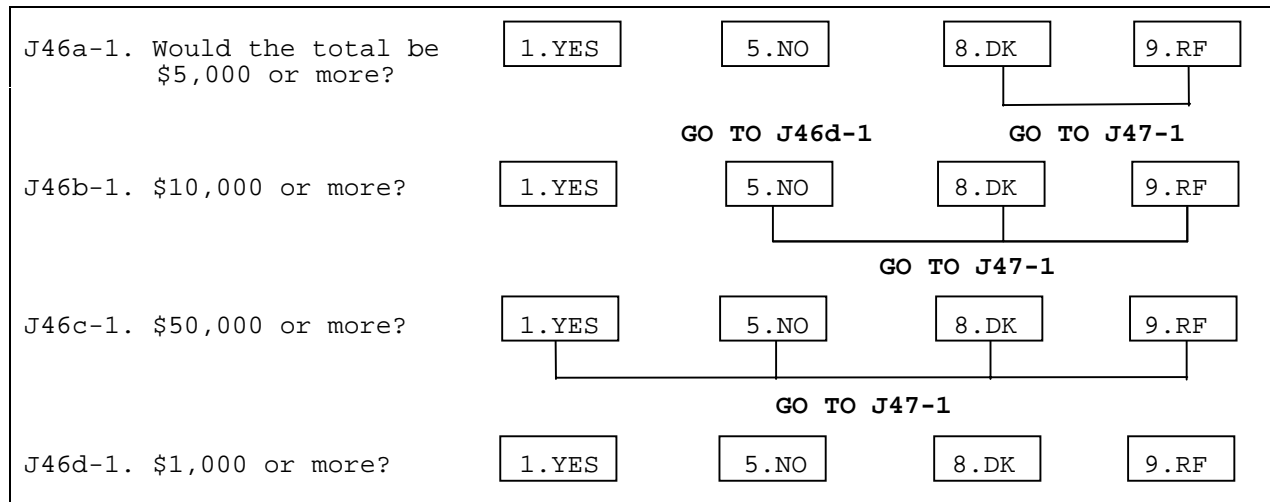
J46-1. Altogether, about how much was the total money value of the financial assistance that person gave you (and your (husband/wife/partner)) in the past 12 months?

[IWER: DO NOT PROBE DK/RF]

AMOUNT: \$ _____

DK
RF

GO TO J47-1



J47-1. Have you (and your (husband/wife/partner)) received financial assistance from that person in (1993/1994)?

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

J48-1. Do you think of it as income you can count on in the future?

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

BRANCHPOINT: IF ASSISTANCE PROVIDED BY ONLY 1 {RELATIVE OR FRIEND} (J44a=1), GO TO J49

J45-2. Was the next largest sum provided by a (child or other) relative of yours (and your (husband/wife/partner)), or by someone else?

- | |
|---------------------------------|
| 1.CHILD/CHILD-IN-LAW/GRANDCHILD |
|---------------------------------|

- | |
|--|
| 2.OTHER RELATIVE
3.SOMEONE ELSE
8.DK
9.RF |
|--|

GO TO J46-2

J45a-2. Which child was that?

IF GRANDCHILD:
 (Which of your children is the parent of that grandchild?)

CHILD NAME(S)	[DISPLAYED BY CATI FROM PREVIOUS RESPONSES]
02 TO 21. CHILD NAME(S)	
	[ROWS PROVIDED BY CATI AS NECESSARY]
22. DECEASED	
23. ALL MY CHILDREN	
DK	
RF	

J46-2. Altogether, about how much was the total money value of the financial assistance that person gave you (and your (husband/wife/partner)) in the past 12 months?

[IWER: DO NOT PROBE DK/RF]

AMOUNT: \$ _____

DK
RF

GO TO J47-2

J46a-2. Would the total be \$5,000 or more?	1.YES	5.NO	8.DK	9.RF
			GO TO J47-2	
J46b-2. \$10,000 or more?	1.YES	5.NO	8.DK	9.RF
			GO TO J47-2	
J46c-2. \$50,000 or more?	1.YES	5.NO	8.DK	9.RF
			GO TO J47-2	
J46d-2. \$1,000 or more?	1.YES	5.NO	8.DK	9.RF

J47-2. Have you (and your (husband/wife/partner)) received financial assistance from that person in (1993/1994)?

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

J48-2. Do you think of it as income you can count on in the future?

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

BRANCHPOINT: IF ASSISTANCE PROVIDED BY 2 {RELATIVES OR FRIENDS} (J44a=2), GO TO J49

J45-3. Was the next largest sum provided by a (child or other) relative of

1.CHILD/CHILD-IN-LAW

2.OTHER RELATIVE
3.SOMEONE ELSE
8.DK
9.RF

GO TO J46-3

J45a-3. Which child was that?

IF GRANDCHILD:

(Which of your children is the parent of that grandchild?)

CHILD NAME(S)	[DISPLAYED BY CATI FROM PREVIOUS RESPONSES]
02 TO 21. CHILD NAME(S)	
[ROWS PROVIDED BY CATI AS NECESSARY]	
22. DECEASED	
23. ALL MY CHILDREN	
DK	
RF	

J46-3. Altogether, about how much was the total money value of the financial assistance that person gave you (and your (husband/wife/partner)) in the past 12 months?

[IWER: DO NOT PROBE DK/RF]

AMOUNT: \$ _____

DK
RF

GO TO J47-3

J46a-3. Would the total be \$5,000 or more?	1.YES	5.NO	8.DK	9.RF
			GO TO J47-3	
J46b-3. \$10,000 or more?	1.YES	5.NO	8.DK	9.RF
			GO TO J47-3	
J46c-3. \$50,000 or more?	1.YES	5.NO	8.DK	9.RF
			GO TO J47-3	
J46d-3. \$1,000 or more?	1.YES	5.NO	8.DK	9.RF

J47-3. Have you (and your (husband/wife/partner)) received financial assistance from that person in (1993/1994)?

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

J48-3. Do you think of it as income you can count on in the future?

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

J49. Did you (and your (husband/wife/partner)) file a federal tax return form for (1992/1993)?

1.YES

5.NO
8.DK
9.RF

GO TO J51

J50. Did you (or your (husband/wife/partner)) itemize deductions on your (1992/1993) federal income tax? (Such as property taxes, interest payments, medical expenses, and charitable contributions?)

1.YES

5.NO
8.DK
9.RF

GO TO J51

J50a. Were deductions itemized for medical expenses?

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

J51. Last year, did you (or your (husband/wife/partner)) donate money, property or possessions totaling \$500 or more to religious or other charitable organizations?

1.YES

5.NO
8.DK
9.RF

GO TO J52

J51a. How much money did that amount to?

AMOUNT: \$_____

DK
RF

J52. Altogether, about how much was your (and your (husband's/wife's/partner's)) total income in (1992/1993) before taxes?

[IWER: DO NOT PROBE DK/RF]

AMOUNT: \$ _____

DK
RF

GO TO BRANCHPOINT BEFORE J54

J53. Did you (and your (husband/wife/partner)) receive \$30,000 or more in (1992/1993)?	1.YES	5.NO	8.DK	9.RF
	GO TO J53d		GO TO BRANCHPOINT BEFORE J54	
J53a. Was it \$10,000 or more?	1.YES	5.NO	8.DK	9.RF
	GO TO J53c		GO TO BRANCHPOINT BEFORE J54	
J53b. Was it \$20,000 or more?	1.YES	5.NO	8.DK	9.RF
	GO TO BRANCHPOINT BEFORE J54			
J53c. Was it \$5,000 or more?	1.YES	5.NO	8.DK	9.RF
	GO TO BRANCHPOINT BEFORE J54			
J53d. Was it \$75,000 or more?	1.YES	5.NO	8.DK	9.RF
	GO TO J53f		GO TO BRANCHPOINT BEFORE J54	
J53e. Was it \$100,000 or more?	1.YES	5.NO	8.DK	9.RF
	GO TO BRANCHPOINT BEFORE J54			
J53f. Was it \$50,000 or more?	1.YES	5.NO	8.DK	9.RF

BRANCHPOINT: IF NO ONE LIVES IN HOUSEHOLD BESIDES R AND SPOUSE, GO TO J55

J54. We have already asked how much income you (and your husband/wife/partner)) received in (1992/1993).

About how much total income did others in your household receive in (1992/1993) from Social Security, pensions, welfare, interest, gifts, jobs, or anything else? Do not include your own (and your (husband's/wife's/partner's)) income in this answer.

[IWER: DO NOT PROBE DK/RF]

AMOUNT: \$ _____

DK
RF

GO TO J55

J54a. Was it more than \$30,000?

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

J55. Sometimes people make provisions to leave things to specific family members if something happens to them, others do not. Because we are trying to get a complete picture of family situations, I have a few questions about wills.

Do you currently have a will that is written and witnessed?

1.YES

5.NO
8.DK
9.RF

GO TO SECTION K

J56. Have you made provisions in your will for any family members (other than your (husband/wife/partner))?

1.YES

5.NO
8.DK
9.RF

GO TO BRANCHPOINT BEFORE J57

J56a. Does that include any child or step-child?

1.YES

5.NO
8.DK
9.RF

GO TO BRANCHPOINT BEFORE J57

J56b. Which child is that?

[IWER: CHOOSE ALL THAT APPLY]

CHILD NAME(S)	[DISPLAYED BY CATI FROM PREVIOUS RESPONSES]
02 TO 21. CHILD NAME(S)	
	[ROWS PROVIDED BY CATI AS NECESSARY]
23. ALL MY CHILDREN	
DK	
RF	

BRANCHPOINT: IF R DID NOT ANSWER "ALL MY CHILDREN" TO J56b,
GO TO BRANCHPOINT BEFORE J57

J56c. Does your will provide for all your children about equally?

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

BRANCHPOINT: IF R HAS NO GRANDCHILDREN, GO TO J58

J57. Does your will include any grandchild directly?

1.YES
2.[VOL] ONLY THROUGH THEIR PARENTS
5.NO
8.DK
9.RF

J58. Have you made provisions for any charities in your will?

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

GO TO SECTION K