

SECTION N: INCOME (July 25, 1995) – PAGE 1

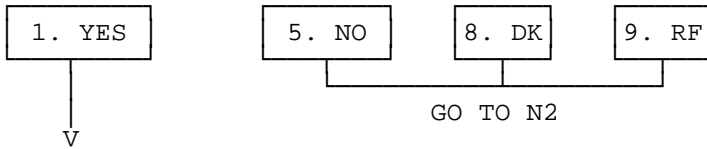
PROXY (PRIMARY) 1

(TIME STAMP)

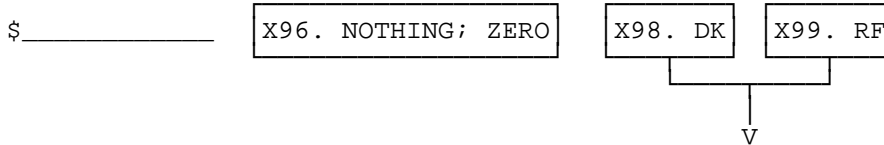
N0. Now I want to ask some questions about your family income during the calendar year 1993.

BRANCHPOINT: IF RESPONDENT IS NOT R1, GO TO NEXT SECTION.
IF NOT SELF-EMPLOYED [FA3 *NOT* 2]: GO TO N2

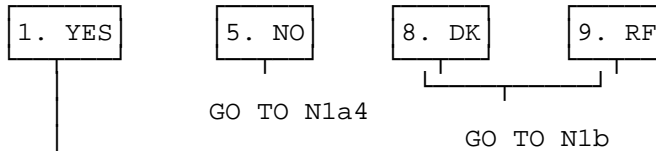
N1. You told me before that you were self-employed. Did you receive any income from that business in 1993?



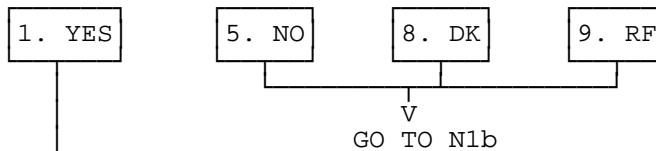
N1a. How much did you receive altogether in 1993?



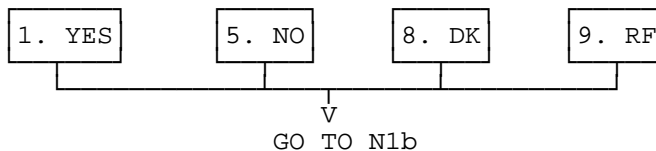
N1a1. Was it greater than \$10,000?



N1a2. Was it greater than \$25,000?



N1a3. Was it greater than \$100,000?

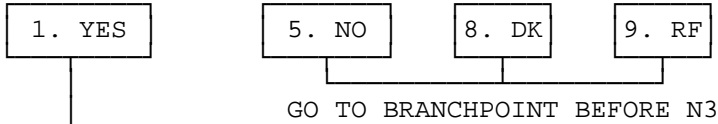


N1a4. Was it greater than \$5,000?

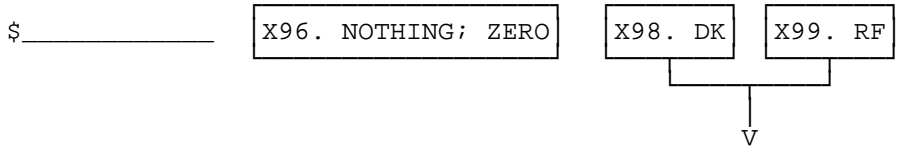


SECTION N: INCOME (July 25, 1995) – PAGE 2

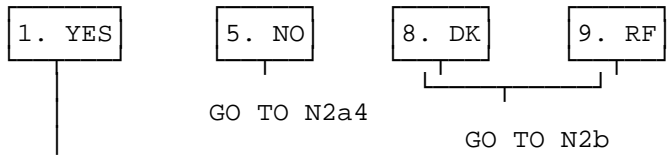
N2. Did you [or your (husband/wife/partner)] receive income in 1993 from any (IF SELF-EMPLOYED [FA3=2]: other) privately-held businesses, farms, professional practices, or partnerships owned or shared by you [and your (husband/wife/partner)]?



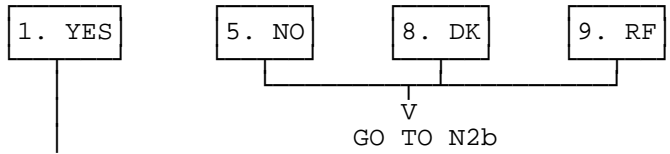
N2a. How much did you [and your (husband/wife/partner)] receive, before taxes and other deductions?



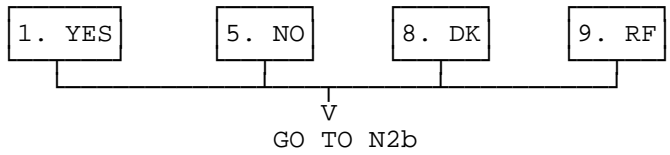
N2a1. Was it greater than \$10,000?



N2a2. Was it greater than \$25,000?



N2a3. Was it greater than \$100,000?



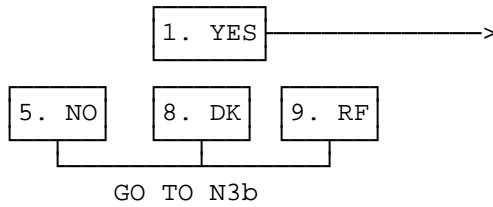
N2a4. Was it greater than \$5,000?



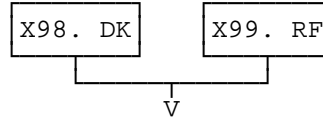
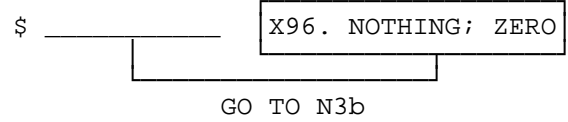
BRANCHPOINT: 1. R HAS HUSBAND/WIFE/PARTNER--->GO TO N5

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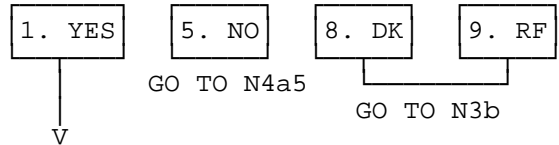
N3a. In 1993, did you receive any wage or salary income from working on any job?



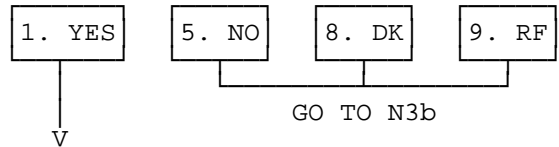
N4a1. How much did you receive in 1993, before taxes and other deductions?



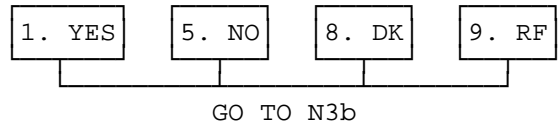
N4a2. Was it greater than \$25,000?



N4a3. Was it greater than \$50,000?



N4a4. Was it greater than \$100,000?

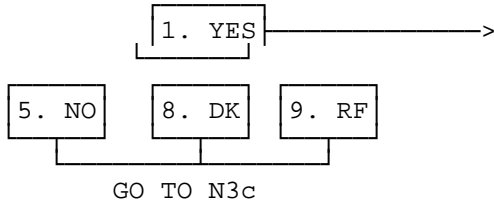


N4a5. Was it greater than \$5,000?

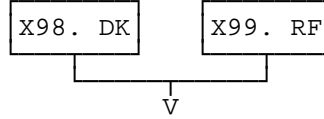
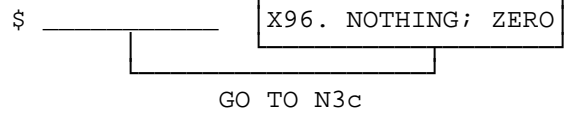


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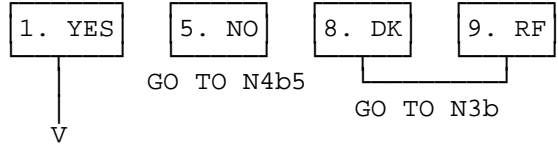
N3b. In 1993, did you receive any income from a professional practice or trade?



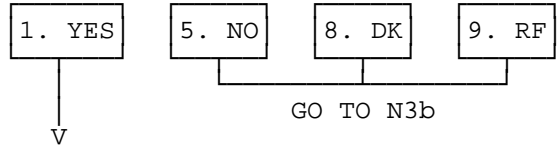
N4b1. How much did you receive in 1993, before taxes and other deductions?



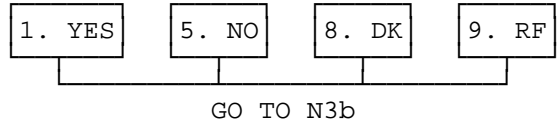
N4b2. Was it greater than \$25,000?



N4b3. Was it greater than \$50,000?



N4b4. Was it greater than \$100,000?

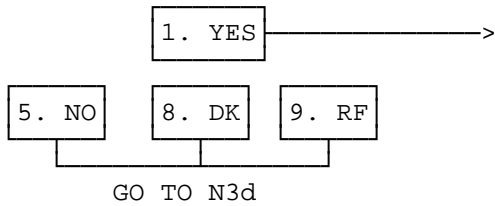


N4b5. Was it greater than \$5,000?

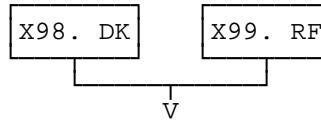
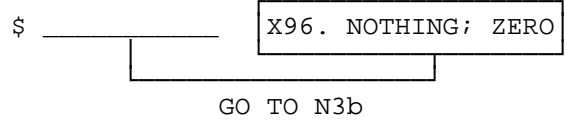


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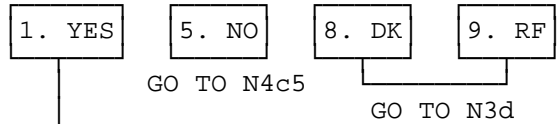
N3c. IF N3a OR N3b=1: In addition to any job earnings you have already told me about, in 1993 did you receive any bonuses, overtime, tips, or commissions, and so forth?



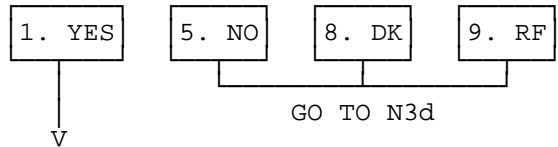
N4c1. How much did you receive in 1993, before taxes and other deductions?



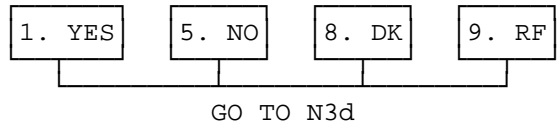
N4c2. Was it greater than \$10,000?



N4c3. Was it greater than \$25,000?



N4c4. Was it greater than \$100,000?

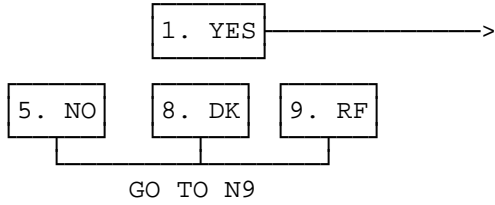


N4c5. Was it greater than \$2,500?



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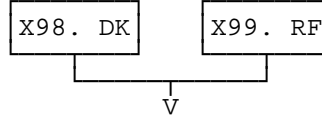
N3d. In 1993, did you receive any other income from work, such as a second job or the military reserves?



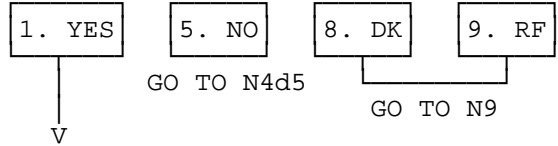
N4d1. How much did you receive in 1993, before taxes and other deductions?

\$ _____ X96. NOTHING; ZERO

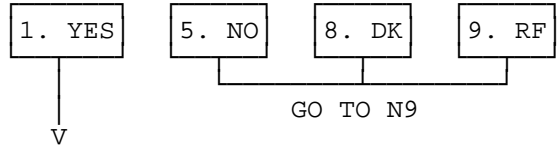
GO TO N9



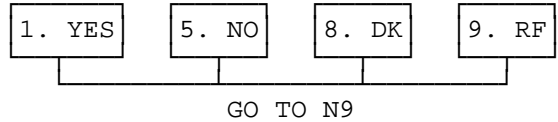
N4d2. Was it greater than \$5,000?



N4d3. Was it greater than \$25,000?



N4d4. Was it greater than \$50,000?



N4d5. Was it greater than \$2,500?



GO TO N9

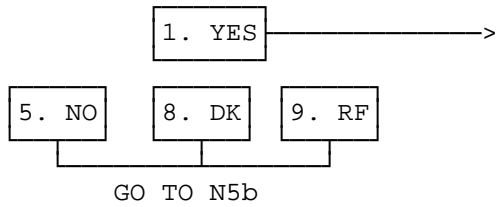
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N5. Now I have some questions about the (IF N1 OR N2 = 1: other) earnings and income you and your (husband/wife/partner) received last year, 1993. I'll ask you first about whether you received a particular kind of income, and then whether your (husband/wife/partner) received it.)

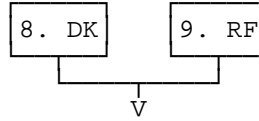
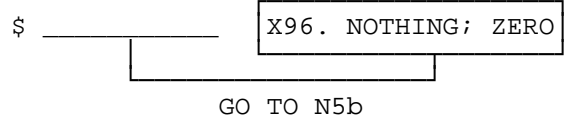
<p>N5a. In 1993, did you receive any wage or salary income from working on any job?</p> <div style="text-align: center; margin-top: 20px;"> <div style="display: flex; justify-content: center; gap: 20px;"> <div style="border: 1px solid black; padding: 5px; display: inline-block;">1. YES</div> <div style="margin-left: 20px;">→</div> </div> <div style="display: flex; justify-content: center; gap: 20px; margin-top: 10px;"> <div style="border: 1px solid black; padding: 5px; display: inline-block;">5. NO</div> <div style="border: 1px solid black; padding: 5px; display: inline-block;">8. DK</div> <div style="border: 1px solid black; padding: 5px; display: inline-block;">9. RF</div> </div> <p style="margin-top: 10px;">GO TO N7a</p> </div>	<p>N6a1. How much did you receive in 1993, before taxes and other deductions?</p> <div style="margin-top: 10px;"> <div style="display: flex; align-items: center;"> \$ <div style="border: 1px solid black; padding: 5px; flex-grow: 1;">X96. NOTHING; ZERO</div> </div> <p style="text-align: center; margin-top: 10px;">GO TO N7a</p> <div style="display: flex; justify-content: center; gap: 20px; margin-top: 10px;"> <div style="border: 1px solid black; padding: 5px; display: inline-block;">X98. DK</div> <div style="border: 1px solid black; padding: 5px; display: inline-block;">X99. RF</div> </div> <p style="text-align: center; margin-top: 5px;">↓</p> <p>N6a2. Was it greater than \$20,000?</p> <div style="display: flex; justify-content: center; gap: 10px; margin-top: 5px;"> <div style="border: 1px solid black; padding: 5px; display: inline-block;">1. YES</div> <div style="border: 1px solid black; padding: 5px; display: inline-block;">5. NO</div> <div style="border: 1px solid black; padding: 5px; display: inline-block;">8. DK</div> <div style="border: 1px solid black; padding: 5px; display: inline-block;">9. RF</div> </div> <p style="text-align: center; margin-top: 5px;">GO TO N6a5</p> <p style="text-align: center; margin-top: 5px;">↓</p> <p>N6a3. Was it greater than \$50,000?</p> <div style="display: flex; justify-content: center; gap: 10px; margin-top: 5px;"> <div style="border: 1px solid black; padding: 5px; display: inline-block;">1. YES</div> <div style="border: 1px solid black; padding: 5px; display: inline-block;">5. NO</div> <div style="border: 1px solid black; padding: 5px; display: inline-block;">8. DK</div> <div style="border: 1px solid black; padding: 5px; display: inline-block;">9. RF</div> </div> <p style="text-align: center; margin-top: 5px;">GO TO N7a</p> <p style="text-align: center; margin-top: 5px;">↓</p> <p>N6a4. Was it greater than \$100,000?</p> <div style="display: flex; justify-content: center; gap: 10px; margin-top: 5px;"> <div style="border: 1px solid black; padding: 5px; display: inline-block;">1. YES</div> <div style="border: 1px solid black; padding: 5px; display: inline-block;">5. NO</div> <div style="border: 1px solid black; padding: 5px; display: inline-block;">8. DK</div> <div style="border: 1px solid black; padding: 5px; display: inline-block;">9. RF</div> </div> <p style="text-align: center; margin-top: 5px;">GO TO N7a</p> <p>N6a5. Was it greater than \$5,000?</p> <div style="display: flex; justify-content: center; gap: 10px; margin-top: 5px;"> <div style="border: 1px solid black; padding: 5px; display: inline-block;">1. YES</div> <div style="border: 1px solid black; padding: 5px; display: inline-block;">5. NO</div> <div style="border: 1px solid black; padding: 5px; display: inline-block;">8. DK</div> <div style="border: 1px solid black; padding: 5px; display: inline-block;">9. RF</div> </div> </div>
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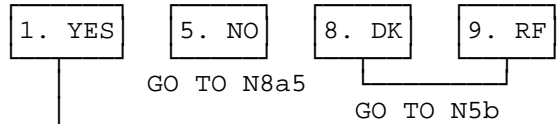
N7a. Did your (husband/wife/partner) receive any wage or salary income from working on any job?



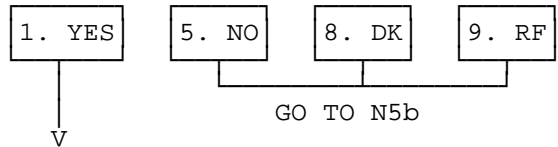
N8a1. How much did (he/she) receive in 1993?



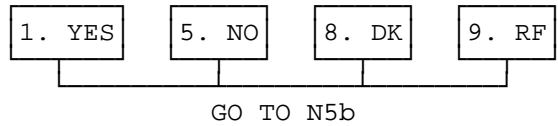
N8a2. Was it greater than \$20,000?



N8a3. Was it greater than \$50,000?



N8a4. Was it greater than \$100,000?

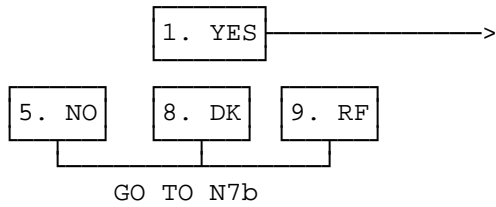


N8a5. Was it greater than \$5,000?

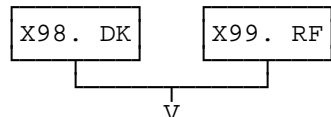
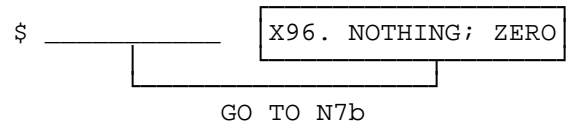


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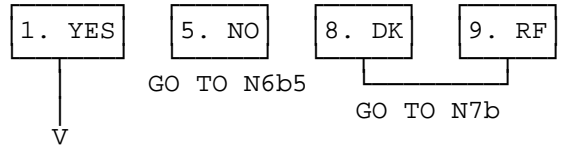
N5b. In 1993, did you receive any income from a professional practice or trade?



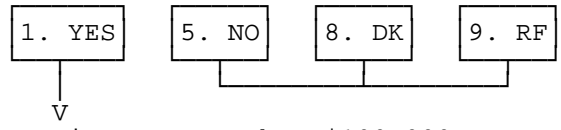
N6b1. How much did you receive in 1993, before taxes and other deductions?



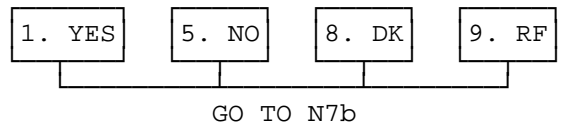
N6b2. Was it greater than \$10,000?



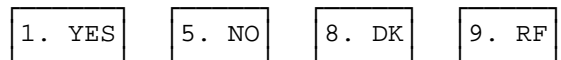
N6b3. Was it greater than \$25,000?



N6b4. Was it greater than \$100,000?

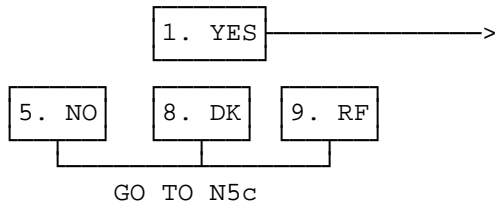


N6b5. Was it greater than \$2,500?

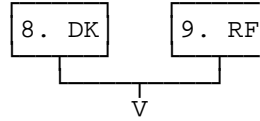
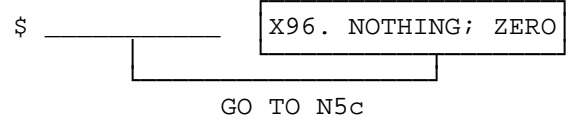


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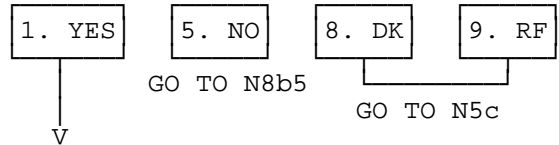
N7b. Did your (husband/wife/partner) receive any income from a professional practice or trade?



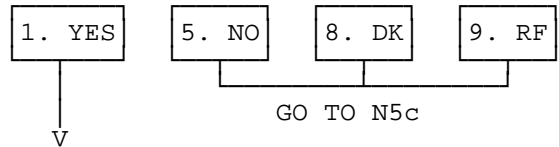
N8b1. How much did (he/she) receive in 1993?



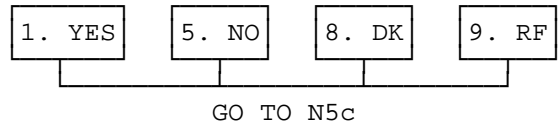
N8b2. Was it greater than \$25,000?



N8b3. Was it greater than \$50,000?



N8b4. Was it greater than \$100,000?



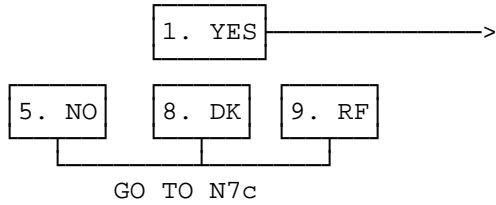
N8b5. Was it greater than \$5,000?



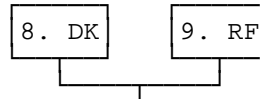
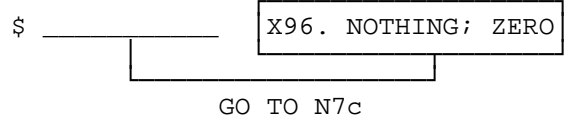
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N5c. IF N5a=1 OR N5b=1: In addition to any job earnings you have already told me about, in 1993 did you receive any income from bonuses, overtime, tips, or commissions, and so forth?

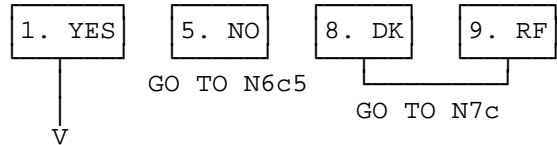
ELSE: In 1993, did you receive any income from bonuses, overtime, tips, or commissions, and so forth?



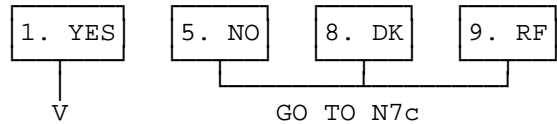
N6c1. How much did you receive in 1993, before taxes and other deductions?



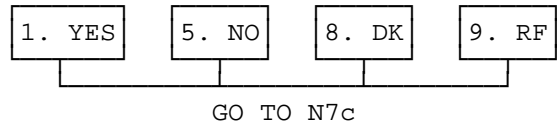
N6c2. Was it greater than \$20,000?



N6c3. Was it greater than \$50,000?



N6c4. Was it greater than \$100,000?



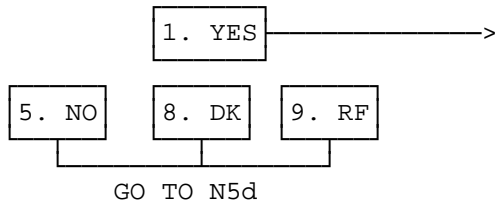
N6c5. Was it greater than \$5,000?



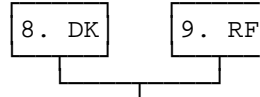
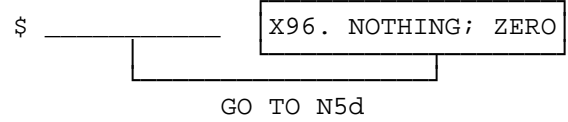
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N7c. IF N7a=1 OR N7b=1: In addition to any job earnings you have told me about, did your (husband/wife/partner) receive any income from bonuses, overtime, tips, or commissions, and so forth?

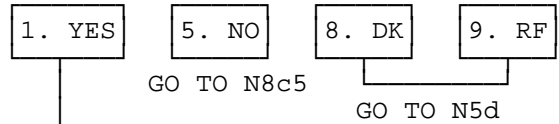
ELSE: Did your (husband/wife/partner) receive any income from bonuses, overtime, tips, or commissions, and so forth?



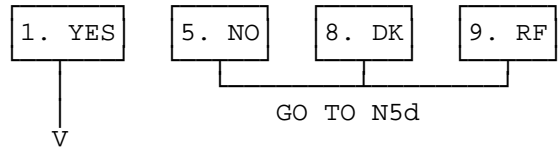
N8c1. How much did (he/she) receive in 1993?



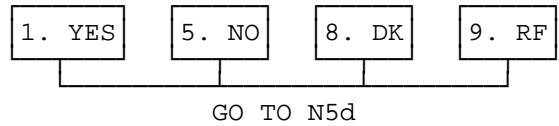
N8c2. Was it greater than \$20,000?



N8c3. Was it greater than \$50,000?



N8c4. Was it greater than \$100,000?

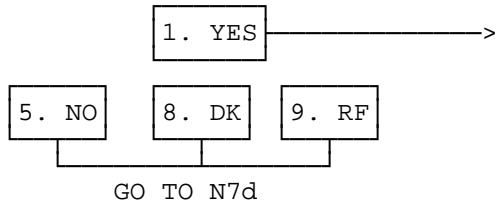


N8c5. Was it greater than \$5,000?

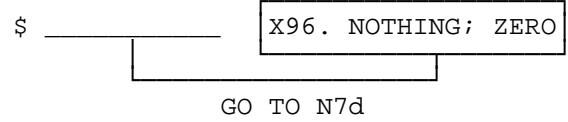


SECTION N: INCOME (July 25, 1995) — PAGE 13

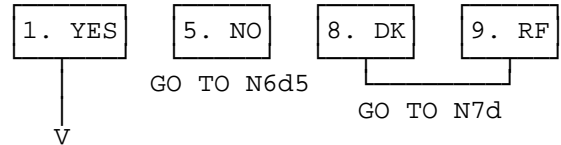
N5d. In 1993, did you receive any other income from work, such as a second job or the military reserves?



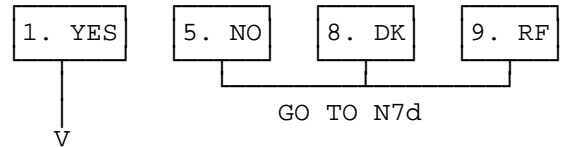
N6d1. How much did you receive in 1993, before taxes and other deductions?



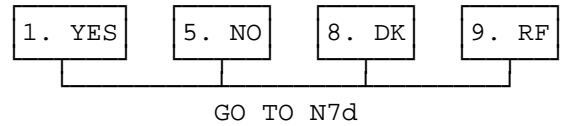
N6d2. Was it greater than \$20,000?



N6d3. Was it greater than \$50,000?



N6d4. Was it greater than \$100,000?

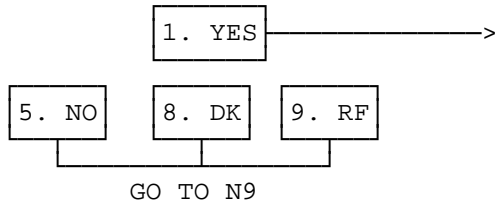


N6d5. Was it greater than \$5,000?

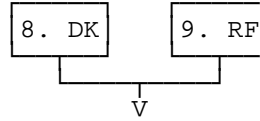
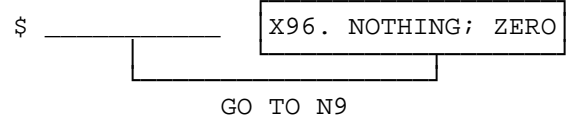


SECTION N: INCOME (July 25, 1995) — PAGE 14

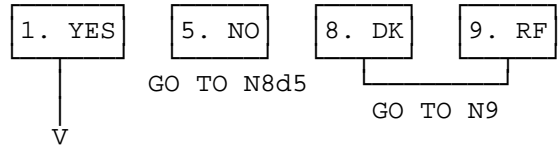
N7d. Did your (husband/wife/partner) receive any other income from work, such as a second job or the military reserves?



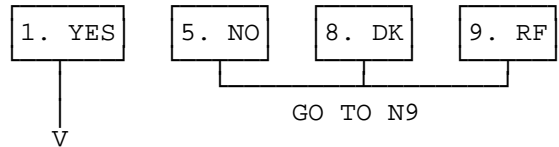
N8d1. How much did (he/she) receive in 1993?



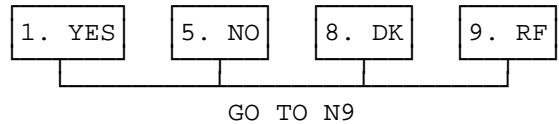
N8d2. Was it greater than \$20,000?



N8d3. Was it greater than \$50,000?



N8d4. Was it greater than \$100,000?



N8d5. Was it greater than \$5,000?



SECTION N: INCOME (July 25, 1995) – PAGE 15

N9. Did you [or your (husband/wife/partner)] receive any income in 1993 from Unemployment Compensation?

1. YES	5. NO	8. DK	9. RF	→ NEXT PAGE, N14
--------	-------	-------	-------	------------------

N9a. [IF MARRIED/LIVING WITH PARTNER:]
Who received that?

1. ONLY R	2. ONLY SPOUSE/PARTNER	3. BOTH
-----------	------------------------	---------

GO TO PART B BELOW

PART A: R'S UNEMPLOYMENT COMPENSATION

N10. How much did you receive in 1993? \$ _____

N11. During which months of 1993 did you receive that? [CHECK ALL THAT APPLY.]

ALL	OR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
-----	----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

PART B OR NEXT PAGE, N14

N11a1. When did you start receiving unemployment compensation

MONTH/YEAR

PART B OR NEXT PAGE, N14

N11c. Are you currently receiving unemployment compensation?

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

PART B OR NEXT PAGE, N14

N11d. In what month did you last receive unemployment compensation?

_____ MONTH

N11a1. When did you start receiving unemployment compensation?

N11a1: MONTH _____
N11a2: YEAR _____

PART B OR NEXT PAGE, N14

PART B: SPOUSE/PARTNER'S UNEMPLOYMENT COMPENSATION

N12. How much did your (husband/wife/partner) receive in 1993? \$ _____

N13. During which months of 1993 did (he/she) receive that? [CHECK ALL THAT APPLY.]

ALL	OR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
-----	----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

NEXT PAGE, N14

N13a1. When did (he/she) start receiving unemployment compensation?

MONTH/YEAR

NEXT PAGE, N14

N13c. Is (he/she) currently receiving unemployment compensation?

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

NEXT PAGE, N14

N13d. In what month did (he/she) last receive unemployment compensation?

_____ MONTH

N13a1. When did (he/she) start receiving unemployment compensation?

N13a1: MONTH _____
N13a2: YEAR _____

SECTION N: INCOME (July 25, 1995) – PAGE 16

N14. (Did you [or your (husband/wife/partner)] receive any income in 1993) from **Workers' Compensation**?

1. YES	5. NO	8. DK	9. RF	NEXT PAGE, N19
--------	-------	-------	-------	----------------

N14a. [IF MARRIED/LIVING WITH PARTNER]:
Who received that?

1. ONLY R	2. ONLY SPOUSE/PARTNER	3. BOTH
-----------	------------------------	----------------

GO TO PART B BELOW

PART A: WORKERS' COMPENSATION

N15. How much did you receive in 1993? \$ _____

N16. During which months of 1993 did you receive that? [CHECK ALL THAT APPLY.]

ALL	OR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
-----	----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

PART B OR NEXT PAGE, N19

N16a1. When did you start receiving Workers' Compensation?

MONTH/YEAR

PART B OR NEXT PAGE, N19

>N16c. Are you currently receiving Worker's Compensation?

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

PART B OR NEXT PAGE, N19

N16a1. When did you start receiving Workers' Compensation?

N16a1: MONTH _____

N16a2: YEAR _____

N16d. In what month did you last receive Workers' Compensation?

_____ MONTH

PART B OR NEXT PAGE, N19

PART B: SPOUSE/PARTNER'S WORKERS' COMPENSATION

N17. How much did your (husband/wife/partner) receive in 1993? \$ _____

N18. During which months of 1993 did (he/she) receive that? [CHECK ALL THAT APPLY.]

ALL	OR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
-----	----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

NEXT PAGE, N19

N18a1. When did (he/she) start receiving Workers' Compensation?

MONTH/YEAR

NEXT PAGE, N19

> N18c. Is (he/she) currently receiving Workers' Compensation?

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

NEXT PAGE, N19

N18a1. When did (he/she) start receiving Workers' Compensation?

N18a1: MONTH _____

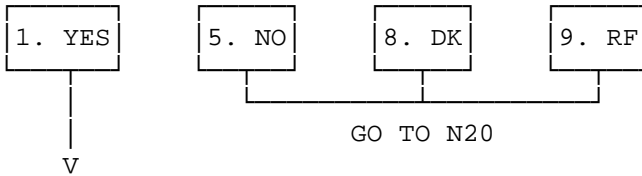
N18a2: YEAR _____

N18d. In what month did (he/she) last receive Workers' Compensation?

_____ MONTH

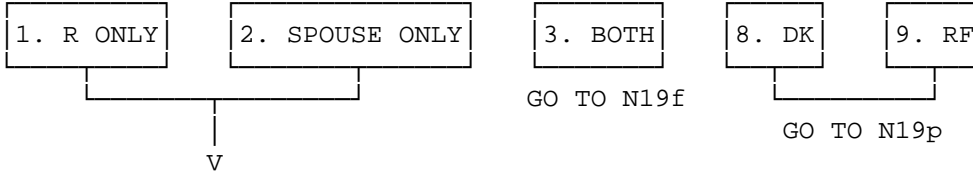
SECTION N: INCOME (July 25, 1995) – PAGE 17

N19. Are you [or your (husband/wife/partner)] currently receiving any income from Veterans Benefits?



BRANCHPOINT: IF NOT MARRIED OR WITH PARTNER, GO TO N19b

N19a. Who receives that?



N19b. What kind is it?

- ① MILITARY PENSION
- ② WIDOW'S OR SURVIVOR'S PENSION
- ③ SERVICE DISABILITY
- ④ G.I. BILL
- ⑦ OTHER (SPECIFY)

N19c. How much [did you/did your (husband/wife/partner)] receive last month from that?

\$ AMOUNT LAST MONTH

N19d. In what month and year [did you/did your (husband/wife/partner)] start to receive those benefits?

MONTH/YEAR

GO TO N20

SECTION N: INCOME (July 25, 1995) — PAGE 18

N19f. First let me ask you about your Veterans Benefits. What kind is it?

- ① MILITARY PENSION
- ② WIDOW'S OR SURVIVOR'S PENSION
- ③ SERVICE DISABILITY
- ④ G.I. BILL
- ⑦ OTHER (SPECIFY)

N19g. How much did you receive last month from that?

\$ AMOUNT LAST MONTH

N19h. In what month and year did you start to receive those benefits?

MONTH/YEAR

N19k. Now I would like to know about your (husband's/wife's/partner's) Veterans Benefits. What kind it is?

- ① MILITARY PENSION
- ② WIDOW'S OR SURVIVOR'S PENSION
- ③ SERVICE DISABILITY
- ④ G.I. BILL
- ⑦ OTHER (SPECIFY)

N19m. How much did your (husband/wife/partner) receive last month from that?

\$ AMOUNT LAST MONTH

N19n. In what month and year did your (husband/wife/partner) first begin to receive those benefits?

| MONTH/YEAR |

GO TO N20

N19p. About how much did you [or your (husband/wife/partner)] receive last month from Veterans Benefits?

\$ AMOUNT LAST MONTH

SECTION N: INCOME (July 25, 1995) – PAGE 19

N20. Are you [or your (husband/wife/partner)] currently receiving any income from Retirement Pensions?

1. YES

5. NO

8. DK

9. RF

DO NOT INCLUDE ANY LUMP-SUM PENSION PAYMENTS.

GO TO N21

V

BRANCHPOINT: IF NOT MARRIED/WITH PARTNER, GO TO N20b

N20a. Who receives that?

1. ONLY R

2. ONLY SPOUSE/
PARTNER

3. BOTH

8. DK

9. RF

GO TO N20y

GO TO N20zz

N20b. Do you receive income from more than one retirement pension?

1. YES

5. NO

8. DK

9. RF

GO TO N20d

V

N20c. How many retirement pensions do you receive?

_____ # PENSIONS

N20c-2. Tell me about the largest pension that you currently receive.

N20d. How much did you receive last month from that pension?

\$_____ LAST MONTH

N20e. Were any federal income taxes withheld on that?

1. YES

5. NO

8. DK

9. RF

N20f. In what month and year did you first begin to receive that pension?

MONTH/YEAR

N20g. Is the pension payment automatically adjusted for changes in the cost of living?

1. YES

5. NO

8. DK

9. RF

SECTION N: INCOME (July 25, 1995) – PAGE 20

N20h. Will this payment continue for as long as you live?

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

GO TO N20k

GO TO N20k

N20j. For how many years will it continue?

YEARS

N20k. If you were to die, would the payment stop, continue unchanged, or continue at a reduced level?

1. STOP	2. CONTINUE UNCHANGED	3. CONTINUE AT REDUCED LEVEL	7. OTHER (SPECIFY)	8. DK	9. RF
---------	-----------------------	------------------------------	--------------------	-------	-------

BRANCHPOINT: IF N20b=5,8, OR 9 AND N20a=3, GO TO N20y

IF N20b=5, 8, OR 9 AND N20a≠3, GO TO N21

N20q. How much did you receive last month from the second (largest) pension?

\$ LAST MONTH

N20r. Are any federal incomes taxes withheld on that pension?

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

N20s. In what month and year did you start to receive that pension?

MONTH/YEAR

N20t. Is the pension payment automatically adjusted for changes in the cost of living?

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

SECTION N: INCOME (July 25, 1995) – PAGE 21

N20u. Will this payment continue for as long as you live?

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

GO TO N20w

GO TO N20w

V

N20v. For how many years will it continue?

YEARS

N20w. If you were to die, would the payment stop, continue unchanged, or continue at a reduced level?

1. STOP 2. CONTINUE UNCHANGED 3. CONTINUE AT REDUCED LEVEL 7. OTHER (SPECIFY) 8. DK 9. RF

BRANCHPOINT: IF N20c=2 AND N20a=3, GO TO NEXT BRANCHPOINT

IF N20c=2 AND N20a'H3, GO TO N21

N20x1. About the other retirement pensions that you receive, tell me about how much in total you received last month?

\$ LAST MONTH

N20x2. Are any federal income taxes withheld (on these)?

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

BRANCHPOINT: IF N20a'H(2 OR 3), GO TO N21

SECTION N: INCOME (July 25, 1995) — PAGE 22

N20y. Now let me ask about the retirement pensions received by [your (husband/wife/partner)]. Does (he/she) currently receive more than one such pension?

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

GO TO N20aa

V

N20z. How many such pensions does [your (husband/wife/partner)] receive?

_____ # PENSIONS

N20z1. Tell me about the largest retirement pension your (husband/wife/partner) receives.

N20aa. How much did [your (husband/wife/partner)] receive last month from that pension?

\$ LAST MONTH

N20bb. Are any federal incomes taxes withheld on that?

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

N20cc. In what month and year did (he/she) start to receive that pension?

MONTH/YEAR

N20dd. Is the pension payment automatically adjusted for changes in the cost of living?

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

N20ee. Will this payment continue for as long as (he/she) lives?

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

GO TO N20gg

V

N20ff. For how many years will it continue?

YEARS

SECTION N: INCOME (July 25, 1995) — PAGE 23

N20gg. If (he/she) were to die, would the payment stop, continue unchanged, or continue at a reduced level?

1. STOP	2. CONTINUE UNCHANGED	3. CONTINUE AT REDUCED LEVEL	7. OTHER (SPECIFY)	8. DK	9. RF
---------	--------------------------	---------------------------------	-----------------------	-------	-------

BRANCHPOINT: IF N20y=5,8, OR 9, GO TO N21

N20mm. And how much did (he/she) receive last month from the second (largest) retirement pension?

\$_____ LAST MONTH

N20nn. Are any federal incomes taxes withheld on that?

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

SECTION N: INCOME (July 25, 1995) — PAGE 24

N20pp. In what month and year did (he/she) start to receive that pension?

MONTH/YEAR

N20qq. Is the pension payment automatically adjusted for changes in the cost of living?

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

N20rr. Will this payment continue for as long as (he/she) lives?

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

GO TO N20tt

V

N20ss. For how many years will it continue?

YEARS

N20tt. If (he/she) were to die, would the payment stop, continue unchanged, or continue at a reduced level?

1. STOP	2. CONTINUE UNCHANGED	3. CONTINUE AT REDUCED LEVEL	7. OTHER (SPECIFY)	8. DK	9. RF
---------	-----------------------	------------------------------	--------------------	-------	-------

BRANCHPOINT: IF N20z=2, GO TO N21

N20uu. About the other retirement pensions (he/she) receives, about how much in total did (he/she) receive last month?

\$ _____ LAST MONTH

N20vv. Are any federal incomes taxes withheld on that?

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

BRANCHPOINT: IF N20a IS NOT DK/RF ('H 8 OR 9), GO TO N21

N20zz. Overall, about how much income did you [and your (husband/wife/partner)] receive last month from retirement pensions (not including Social Security)?

\$ LAST MONTH

SECTION N: INCOME (July 25, 1995) — PAGE 25

N21. (Are you [or your (husband/wife/partner)] currently receiving any income from) Annuities?

1. YES	5. NO	8. DK	9. RF
V	GO TO N22		

BRANCHPOINT: IF NOT MARRIED/WITH PARTNER, GO TO N21b

N21a. Who receives that?

1. ONLY R	2. ONLY SPOUSE/ PARTNER	3. BOTH	8. DK	9. RF
	GO TO N21y		GO TO N21zz	

N21b. Do you receive income from more than one Annuity?

1. YES	5. NO	8. DK	9. RF
V	GO TO N21d		

N21c. How many Annuities do you receive?

_____ # OF ANNUITIES

BRANCHPOINT: IF ONLY ONE ANNUITY RECEIVED, GO TO N21d

N21c2. Tell me about the largest Annuity that you currently receive.

N21d. How much did you receive last month from that Annuity?

\$_____ LAST MONTH

N21e. Were any federal incomes taxes withheld on that?

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

N21f. In what month and year did you start to receive that annuity?

MONTH/YEAR

SECTION N: INCOME (July 25, 1995) — PAGE 26

N21g. Is the annuity payment automatically adjusted for changes in the cost of living?

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

N21h. Will this payment continue for as long as you live?

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

GO TO N21k

GO TO N21k

V

N21j. For how many years will it continue?

_____ # YEARS

N21k. If you were to die, would the payment stop, continue unchanged, or continue at a reduced level?

1. STOP	2. CONTINUE UNCHANGED	3. CONTINUE AT REDUCED LEVEL	7. OTHER (SPECIFY)	8. DK	9. RF
---------	-----------------------	------------------------------	--------------------	-------	-------

BRANCHPOINT: IF N21b=5, 8, OR 9 AND N21a=3, GO TO N21y
IF N21b=5, 8, OR 9 AND N21a=1 OR 2, GO TO N22

N21q. How much did you receive last month from the second (largest) annuity?

\$ _____ LAST MONTH

N21r. Are any federal incomes taxes withheld on that annuity?

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

N21s. In what month and year did you start to receive that annuity?

MONTH/YEAR

N21t. Is the annuity payment automatically adjusted for changes in the cost of living?

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

SECTION N: INCOME (July 25, 1995) — PAGE 27

N21u. Will this payment continue for as long as you live?

1. YES

GO TO N21w

5. NO

V

N21v. For how many years will it continue?

YEARS

8. DK

GO TO N21w

9. RF

N21w. If you were to die, would the payment stop, continue unchanged, or continue at a reduced level?

1. STOP

2. CONTINUE
UNCHANGED

3. CONTINUE AT
REDUCED LEVEL

7. OTHER
(SPECIFY)

8. DK

9. RF

BRANCHPOINT: IF N21c=2 AND N21a=3, GO TO N21y

IF N21c=2 AND N21aH3, GO TO N22

N21x1. About the other Annuities that you receive, tell me about how much in total you received last month.

\$_____ LAST MONTH

N21x2. Are any federal income taxes withheld (on these)?

1. YES

5. NO

8. DK

9. RF

BRANCHPOINT: IF N21a IS NOT 2 OR 3, GO TO N22

SECTION N: INCOME (July 25, 1995) — PAGE 28

N21y. Now let me ask about the Annuities received by your (husband/wife/partner). Does (he/she) currently receive more than one such annuity?

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

GO TO N21aa

V

N21z. How many such annuities does your (husband/wife/partner) receive?

_____ # ANNUITIES

N21z-1. Tell me about the (largest) Annuity your (husband/wife/partner) receives.

N21aa. How much did your (husband/wife/partner) receive last month from that annuity?

\$ LAST MONTH

N21bb. Were any federal incomes taxes withheld on that?

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

N21cc. In what month and year did (he/she) start to receive that annuity?

MONTH/YEAR

N21dd. Is the annuity payment automatically adjusted for changes in the cost of living?

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

N21ee. Will this payment continue for as long as (he/she) lives?

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

GO TO N21gg

V

GO TO N21gg

N21ff. For how many years will it continue?

YEARS

SECTION N: INCOME (July 25, 1995) — PAGE 29

N21gg. If (he/she) were to die, would the payment stop, continue unchanged, or continue at a reduced level?

1. STOP	2. CONTINUE UNCHANGED	3. CONTINUE AT REDUCED LEVEL	7. OTHER (SPECIFY)	8. DK	9. RF
---------	-----------------------	------------------------------	--------------------	-------	-------

BRANCHPOINT: IF N21y=5, 8, OR 9, GO TO N22

N21mm-1. And how much did (he/she) receive last month from the second (largest) Annuity?

\$ _____ LAST MONTH

N21nn. Are any federal incomes taxes withheld on that?

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

N21pp. In what month and year did (he/she) start to receive that annuity?

MONTH/YEAR

N21qq. Is the annuity payment automatically adjusted for changes in the cost of living?

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

N21rr. Will this payment continue for as long as (he/she) lives?

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

GO TO N21tt

GO TO N21tt

V

N21ss. For how many years will it continue?

YEARS

N21tt. If (he/she) were to die, would the payment stop, continue unchanged, or continue at a reduced level?

1. STOP	2. CONTINUE UNCHANGED	3. CONTINUE AT REDUCED LEVEL	7. OTHER (SPECIFY)	8. DK	9. RF
---------	-----------------------	------------------------------	--------------------	-------	-------

SECTION N: INCOME (July 25, 1995) — PAGE 30

BRANCHPOINT: IF N21z=2, GO TO N22

N21uu. About the other annuities (he/she) receives, about how much in total did (he/she) receive last month?

\$ _____ LAST MONTH

Nw1vv. Are any federal income taxes withheld (on these)?

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

BRANCHPOINT: GO TO N22

N21zz. Overall, about how much income did you [and your (husband/wife/partner)] receive last month from Annuities (not including Social Security)?

\$ LAST MONTH

N22. Since WAVE I MONTH/YEAR have you [or your (husband/wife/partner)] received any income payments from Supplemental Security Income, sometimes called SSI? (Please do not include Social Security benefits, which I will talk about later.)

1. YES 5. NO 8. DK 9. RF
- GO TO N23
- V

BRANCHPOINT: IF NOT MARRIED OR WITH PARTNER, GO TO N22b

N22a. Who received that?

1. R ONLY 2. SPOUSE ONLY 3. BOTH 8. DK 9. RF

SECTION N: INCOME (July 25, 1995) — PAGE 31

N22b. In which months since WAVE I MONTH/YEAR did [N22a=1,3,8,9: you / N22a=2: your (husband/wife/partner)] receive SSI?

1. ALL SINCE WAVE I MONTH/YR	2. ALL SINCE OTHER MONTH/YR [RECORD:] _____/_____ MO/YR	3. ALL UNTIL MONTH/YR (BEFORE CURRENT MONTH) [RECORD:] _____/_____ MO/YR	4. SPECIFIC MONTHS	8. DK	9. RF
GO TO N22d		GO TO N22e	V	GO TO N22d	

N22c. INDICATE MONTHS:

1992	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
1993	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
1994	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC

BRANCHPOINT: ANY ANSWER TO N22c — GO TO N22e

N22d. How much did [you/your (husband/wife/partner)] receive last month from SSI?

\$ PER MONTH	X96. DID NOT RECEIVE SSI LAST MONTH
GO TO NEXT BRANCHPOINT	

N22e. How much did [you/your (husband/wife/partner)] get the last month you received an SSI payment?

\$ PER MONTH	GO TO NEXT BRANCHPOINT
--------------	------------------------

SECTION N: INCOME (July 25, 1995) — PAGE 32

BRANCHPOINT: IF N22aH3, GO TO N23

N22f. In which months since WAVE I MONTH/YEAR did your (husband/wife/partner) receive SSI?

1. ALL SINCE WAVE I MONTH/YR	2. ALL SINCE OTHER MONTH/YR [RECORD:] _____/_____ MO/YR	3. ALL UNTIL MONTH/YR (BEFORE CURRENT MONTH) [RECORD:] _____/_____ MO/YR	4. SPECIFIC MONTHS	8. DK	9. RF
GO TO N22h		GO TO N22k	V	GO TO N22h	

N22g. INDICATE MONTHS:

1992	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
1993	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
1994	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC

BRANCHPOINT: ANY ANSWER TO N22g — GO TO N22k

N22h. How much did your (husband/wife/partner) receive last month from SSI?

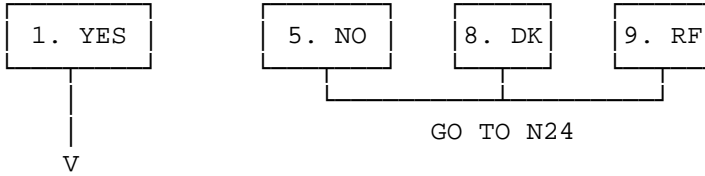
\$ PER MONTH	X96. DID NOT RECEIVE SSI LAST MONTH
GO TO NEXT BRANCHPOINT	

N22k. How much did your (husband/wife/partner) get the last month you received an SSI payment?

\$ _____ PER MONTH

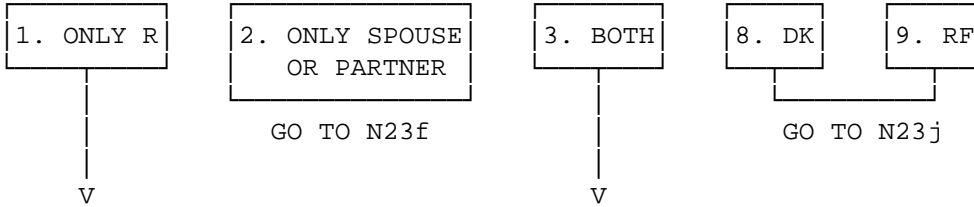
SECTION N: INCOME (July 25, 1995) — PAGE 33

N23. Do you [or your (husband/wife/partner)] currently receive any income from Social Security?



BRANCHPOINT: IF R HAS NO HUSBAND/WIFE/PARTNER, GO TO N23b

N23a. Who receives that?



N23b. Is your Social Security check for retirement, disability, survivors benefits, other dependent benefits, or what? [CHECK ALL THAT APPLY.]

- | | | | | | |
|------------------|------------------|----------------------------|--------------------------------|-----------------------|-------|
| 1.
RETIREMENT | 2.
DISABILITY | 3.
SURVIVOR
BENEFITS | 4.
DEPENDENT
OF DISABLED | 6. OTHER
(SPECIFY) | 8. DK |
| | | | | | 9. RF |

SECTION N: INCOME (July 25, 1995) — PAGE 34

N23c. How much did you receive from Social Security last month?

\$ LAST MONTH

N23e. In what month and year did you start to receive Social Security benefits?

MONTH/YEAR

BRANCHPOINT: IF N23a=1, GO TO BRANCHPOINT BEFORE N25

IF R HAS NO WIFE OR PARTNER, GO TO NEXT BRANCHPOINT

N23f. Is your (husband's/wife's/partner's) Social Security check for retirement, disability, survivors benefits, other dependent benefits, or what? [CHECK ALL THAT APPLY.]

1. RETIREMENT	2. DISABILITY	3. SURVIVOR BENEFITS	4. DEPENDENT OF DISABLED	6. OTHER (SPECIFY)	8. DK 9. RF
------------------	------------------	----------------------------	--------------------------------	-----------------------	----------------

N23g. How much did your (husband/wife/partner) receive from Social Security last month?

\$ LAST MONTH

N23h. In what month and year did [your (husband/wife/partner)] start to receive Social Security benefits?

MONTH/YEAR

GO TO NEXT BRANCHPOINT

N23j. About how much did you [or your (husband/wife/partner)] receive from Social Security benefits last month?

\$ LAST MONTH

BRANCHPOINT: IF THIS IS A PROXY INTERVIEW, GO TO N26

IF R IS CURRENTLY RECEIVING SOCIAL SECURITY BENEFITS, GO TO BRANCHPOINT BEFORE N25

SECTION N: INCOME (July 25, 1995) — PAGE 35

N24. Do you expect to receive Social Security benefits at some time in the future?

<input type="checkbox"/> 1. YES	<input type="checkbox"/> 5. NO	<input type="checkbox"/> 8. DK	<input type="checkbox"/> 9. RF
↓	↓		
V	GO TO BRANCHPOINT BEFORE N25		

N24a. At what age do you expect to start collecting these benefits?

AGE	<input type="checkbox"/> 8. DK	<input type="checkbox"/> 9. RF
-----	--------------------------------	--------------------------------

N24b. If you start collecting Social Security benefits then, about how much do you expect the payments to be in today's dollars?

\$ PER TIME PERIOD	<input type="checkbox"/> 8. DK	<input type="checkbox"/> 9. RF
--------------------	--------------------------------	--------------------------------

N24c. Have you ever had the Social Security Administration calculate what your Social Security retirement benefit will be?

<input type="checkbox"/> 1. YES	<input type="checkbox"/> 5. NO	<input type="checkbox"/> 8. DK	<input type="checkbox"/> 9. RF
---------------------------------	--------------------------------	--------------------------------	--------------------------------

BRANCHPOINT: IF R HAS NO SPOUSE, GO TO N26

IF SPOUSE/PARTNER IS RECEIVING SOCIAL SECURITY BENEFITS, GO TO N26

SECTION N: INCOME (July 25, 1995) — PAGE 36

N25. 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
V	GO TO N26		

N25a. At what age does (he/she) expect to start collecting these benefits?

AGE 8. DK 9. RF

N25b. If (he/she) starts collecting Social Security benefits then, about how much do you expect the payments to be in today's dollars?

\$ PER TIME PERIOD 8. DK 9. RF

N25c. Has your (husband/wife/partner) ever had the Social Security Administration calculate what (his/her) Social Security retirement benefit will be?

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

N26. Did you [or your (husband/wife/partner)] receive any income from **Welfare** in 1993 (not including SSI)?

1. YES	5. NO	→ NEXT PAGE, N28a
V		

BRANCHPOINT: IF R HAS NO SPOUSE OR PARTNER, GO TO N27a

N27. Who received that?

1. ONLY R	2. ONLY SPOUSE OR PARTNER	3. BOTH
V	V	V

N27a1. How much did you receive in 1993?

\$ _____

N27b1. How much did (he/she) receive in 1993?

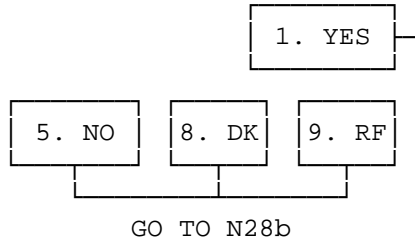
\$ _____

N27c1. How much did both of you receive together in 1993?

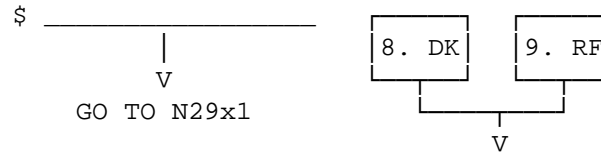
\$ _____

SECTION N: INCOME (July 25, 1995) — PAGE 37

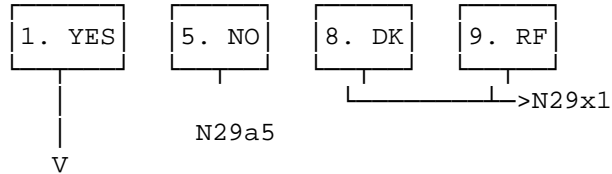
N28a. Other than income you have already told me about, did (you/either of you) receive income in 1993 from Rent?



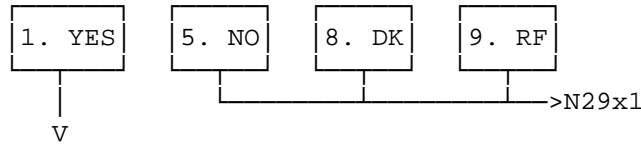
N29a1. How much did you [and your (husband/ wife/ partner)] receive altogether in 1993?



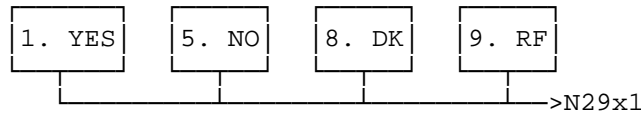
N29a2. Was it greater than \$5,000?



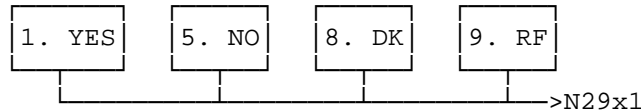
N29a3. Was it greater than \$25,000?



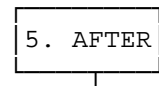
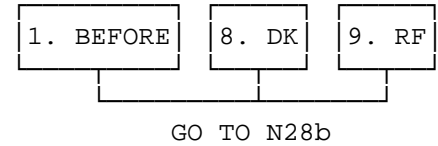
N29a4. Was it greater than \$100,000?



N29a5. Was it greater than \$1,000?



N29x1. Is that amount before or after expenses?

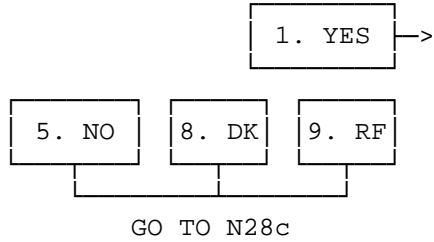


N29x2. What were the expenses in 1993?

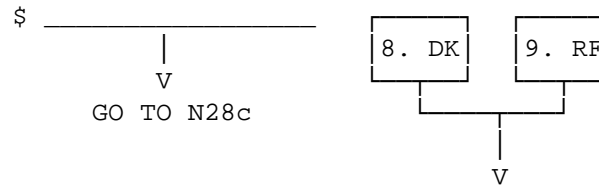
\$ _____

SECTION N: INCOME (July 25, 1995) — PAGE 38

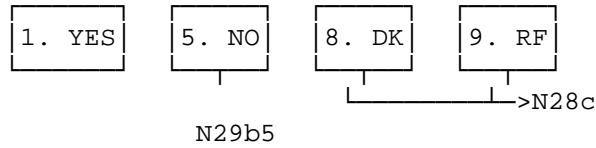
N28b. (Other than income you have already told me about,) Did (you/either of you) receive income in 1993 from Dividends or interest, including any automatic reinvestments?



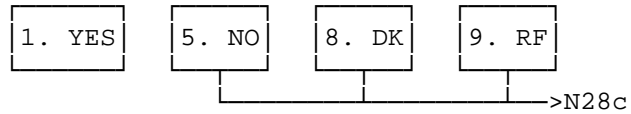
N29b1. How much did you [and your (husband/wife/partner)] receive altogether in 1993?



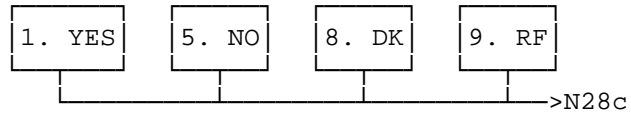
N29b2. Was it greater than \$500?



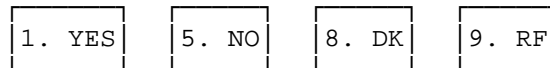
N29b3. Was it greater than \$2,500?



N29b4. Was it greater than \$10,000?



N29b5. Was it greater than \$200?



SECTION N: INCOME (July 25, 1995) – PAGE 39

<p>N28. (Other than income you have already told me about,) [Did (you/either of you) receive income in 1993 from ...]</p>		
<p>N28c. Trust funds or royalties?</p> <p align="center"> <input type="checkbox"/> 1. YES → <input type="checkbox"/> 5. NO <input type="checkbox"/> 8. DK <input type="checkbox"/> 9. RF _____ V </p>	<p>N28c1. How much did you [and your (husband/wife/partner)] receive altogether in 1993?</p> <p>\$ _____</p> <p>TOTAL AMOUNT IN 1993</p>	
<p>N28d. Any alimony or child support payments?</p> <p align="center"> <input type="checkbox"/> 1. YES — <input type="checkbox"/> 5. NO <input type="checkbox"/> 8. DK <input type="checkbox"/> 9. RF _____ V </p>	<p>N28d1. How much did you [and your (husband/wife/partner)] receive altogether in 1993?</p> <p>\$ _____</p> <p>TOTAL AMOUNT IN 1993</p>	
<p>N28f. (Other than income you have already told me about,) Did (you/either of you) receive any other income in 1993, for example, from private disability insurance payments, consulting fees, odd jobs, and so forth. Do not include financial support from relatives or friends.</p> <p align="center"> <input type="checkbox"/> 1. YES → <input type="checkbox"/> 5. NO <input type="checkbox"/> 8. DK <input type="checkbox"/> 9. RF _____ </p>	<p>N28f1. How much did you [and your (husband/wife/partner)] receive altogether in 1993?</p> <p>\$ _____</p> <p>TOTAL AMOUNT IN 1993</p>	<p>N29x4. What was that source of income?</p> <p>_____</p> <p>_____</p> <p>_____</p>

SECTION N: INCOME (July 25, 1995) — PAGE 40

<p align="center">GO TO N30</p>		
<p>N29f3. Are there any others?</p> <p align="center">1. YES →</p> <p>5. NO 8. DK 9. RF</p> <p align="center">V</p>	<p>N29f4. How much did you [and your (husband/wife/partner)] receive altogether in 1993?</p> <p>\$ _____</p> <p>TOTAL AMOUNT IN 1993</p>	<p>N29f5. What was that source of income?</p> <p>_____</p> <p>_____</p> <p>_____</p>

SECTION N: INCOME (July 25, 1995) — PAGE 41

N30. Compared to two years ago, are you [and your (husband/wife/partner)] financially much better off, somewhat better off, about the same, somewhat worse off, or much worse off?

1. MUCH BETTER OFF	2. SOMEWHAT BETTER OFF	3. ABOUT THE SAME	4. SOMEWHAT WORSE OFF	5. MUCH WORSE OFF
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BRANCHPOINT: IF THIS IS A PROXY INTERVIEW, GO TO N32

N31. Looking ahead to two years from now, do you think you [and your (husband/wife/partner)] will be financially much better off, somewhat better off, about the same, somewhat worse off, or much worse off?

1. MUCH BETTER BETTER OFF	2. SOMEWHAT BETTER OFF	3. ABOUT THE SAME	4. SOMEWHAT WORSE OFF	5. MUCH WORSE OFF
------------------------------	---------------------------	----------------------	--------------------------	----------------------

N32. Did you (or other family members now living here) receive government food stamps at any time since WAVE I MONTH/YEAR?

1. YES	5. NO	8. DK	9. RF
↓	GO TO N33g1		

N32a. In which months since WAVE I MONTH/YEAR did you (or other family members now living here) receive government food stamps?

1. ALL SINCE WAVE I MONTH/YR	2. ALL SINCE OTHER MONTH/YR [RECORD:] ____/____ MO/YR	3. ALL UNTIL MONTH/YR (BEFORE CURRENT MONTH) [RECORD:] ____/____ MO/YR	4. SPECIFIC MONTHS	8. DK	9. RF
GO TO N33a		GO TO N32c	↓	GO TO N33	

N32b. INDICATE MONTHS:

1992	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
1993	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
1994	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC

BRANCHPOINT: LAST MONTH (THAT IS, THE MONTH BEFORE THIS INTERVIEW) CHECKED —> GO TO N33a

OTHERWISE —> GO TO N32c

SECTION N: INCOME (July 25, 1995) – PAGE 42

N32c. How many dollars worth of food stamps did you [and your family living here] get the last month you received these stamps?

\$ _____ PER MONTH

V

N33a. How many dollars' worth of food stamps did you (or other family members now living here) get last month?

\$ _____

N33b. In addition to what you bought with food stamps, did you (or other family members now living here) spend any money on food that you use at home?

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

V

GO TO N33f1

N33c1. How much?

\$ _____ PER (N33c2) _____
TIME PERIOD

N33d. In addition to that, did you have any food delivered to the door?

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

V

GO TO N33f1

N33e1. How much did you spend on that food?

\$ _____ PER (N33e2) _____
TIME PERIOD

N33f1. About how much do you (and other family members now living here) spend eating out, not counting meals at work or at school?

\$ _____ PER (N33f2) _____
TIME PERIOD

X96. DON'T EAT OUT

GO TO BRANCHPOINT BEFORE N34

N33g1. About how much do you (and other family members living here) spend on food that you use at home in an average week?

\$ _____ PER (N33g2) _____
TIME PERIOD

N33h. Do you have any food delivered to the door which isn't included in that amount?

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

V

GO TO N33k1

N33j1. How much did you spend on that food?

\$ _____ PER (N33j2) _____
TIME PERIOD

N33k1. About how much do you (and other family members now living here) spend eating out, not counting meals at work or at school?

\$ _____ PER (N33k2) _____
TIME PERIOD

X96. DON'T EAT OUT

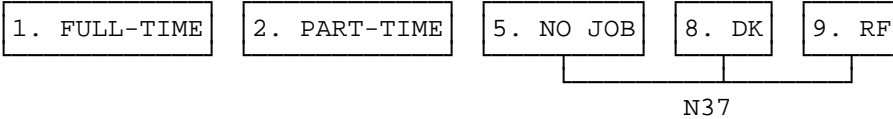
SECTION N: INCOME (July 25, 1995) — PAGE 43

CATI LISTS PERSONS 15 YEARS OF AGE AND OLDER, OTHER THAN R AND SPOUSE/PARTNER, IN THE HOUSEHOLD. INTERVIEWER ALSO HAS COVERSHEET FOR THIS CASE AND VERIFIES THAT EACH LISTED PERSON IS IN FACT 15+ AND LIVING IN THE HOUSEHOLD.

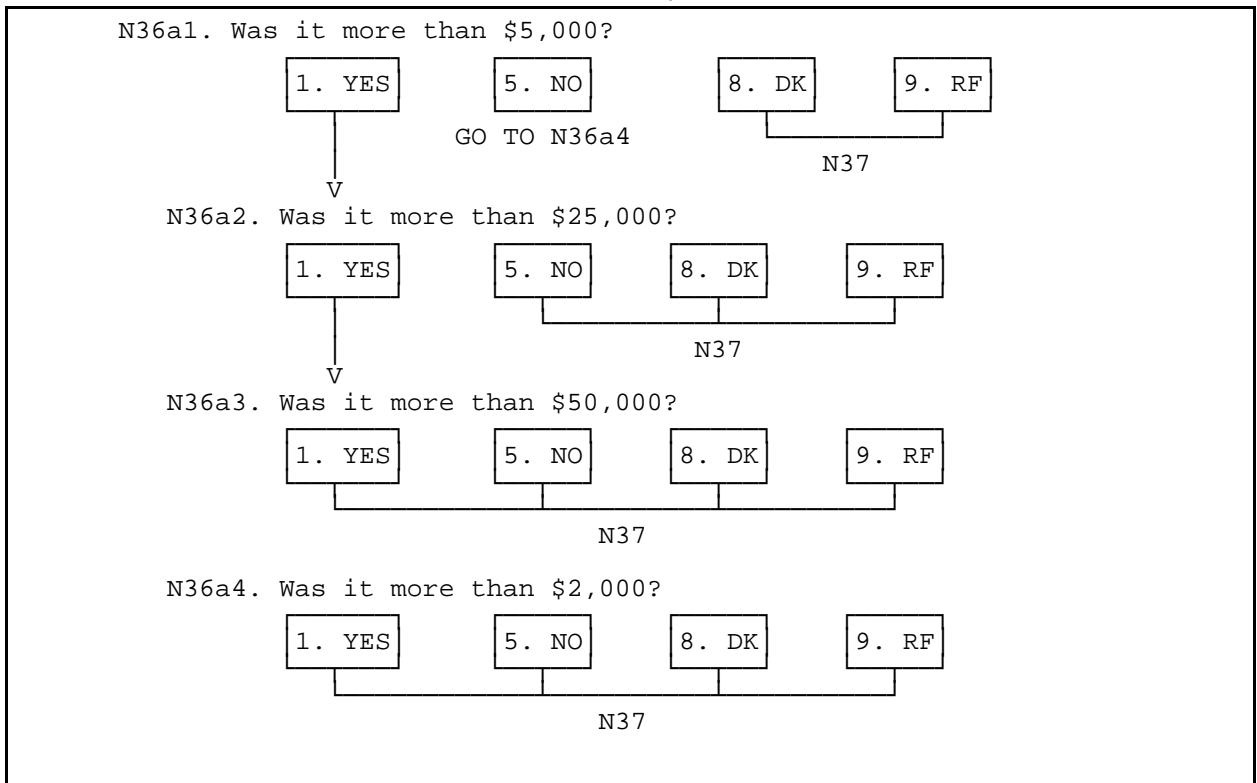
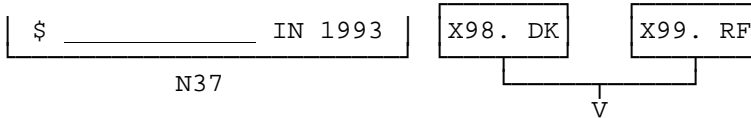
BRANCHPOINT: IF THERE ARE NO PERSONS AGE 15 AND OLDER BESIDES R AND SPOUSE/PARTNER IN THE HOUSEHOLD, GO TO N39

CATI LISTS NAME AND SEX OF THESE HOUSEHOLD MEMBERS; INTERVIEWER ASKS THE FOLLOWING QUESTIONS FOR EACH PERSON:

N35. During 1993, did NAME OF PERSON have a full-time or part-time job--not counting work around the house? (Was that full or part-time?)

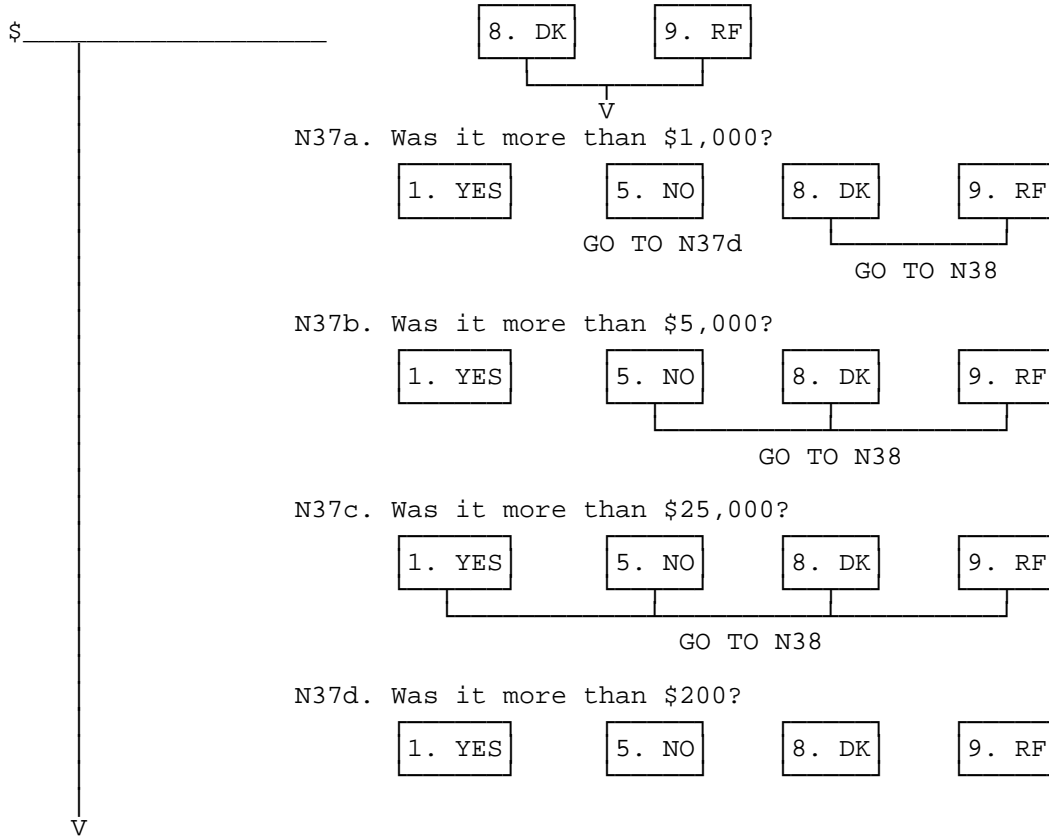


N36. About how much money did (he/she) earn from all (his/her) jobs in 1993?

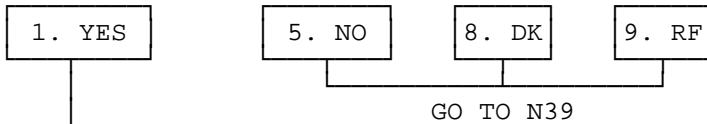


SECTION N: INCOME (July 25, 1995) — PAGE 44

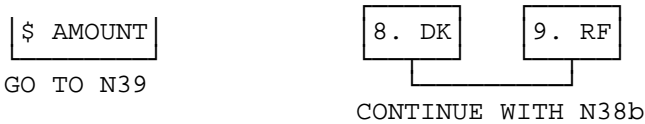
N37. About how much in total did (he/she/they) receive in 1993 from Social Security, pensions, welfare, interest, gifts, or anything else?



N38. [Does (he/she)/Do they] have more than \$5,000 total in bank accounts, other financial assets, vehicles, property, or other investments?



N38a. About how much altogether would that amount to, minus any debt (he/she/they) might have?



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N38b. Would it amount to more than \$5,000?	1. YES	5. NO	8. DK	9. RF
	↓ V	GO TO N39		
N38c. More than \$50,000?	1. YES	5. NO	8. DK	9. RF
	↓ V	GO TO N39		
N38d. More than \$500,000?	1. YES	5. NO	8. DK	9. RF

N39. Some people have expenses they can itemize and deduct on their income tax. Did you [and your (husband/wife/partner)] itemize deductions on your 1993 federal income tax? (Such as property taxes, interest payments, medical expenses, and charitable contributions?)

1. YES	5. NO	6. DID/WILL NOT FILE (VOL)	8. DK	9. RF
↓ V	GO TO N40			

N39a. Did you itemize deductions for medical expenses?	
1. YES	5. NO → GO TO N40
↓ V	
N39b. How much did those expenses amount to in 1993?	
\$ _____ IN 1993	

N40. In 1993, did you [or your (husband/wife/partner)] donate money, property or possessions totalling \$500 or more to religious or other charitable organizations?

DEFINITION: THE UNITED WAY, THE HEART ASSOCIATION, EDUCATIONAL INSTITUTIONS, RELIGIOUS ORGANIZATIONS OR OTHER SUCH GROUPS ARE CHARITABLE ORGANIZATIONS.

1. YES	5. NO	8. DK	9. RF
↓ V	GO TO N43		
N40a. How much money did that amount to?			
\$ _____ IN 1993			
	X98. DK	X99. RF	

SECTION N: INCOME (July 25, 1995) — PAGE 46

N43. Thinking back over the last two years, since [WAVE I MONTH/YEAR], have you had any large unexpected expenses or events that have made it very difficult to meet your financial goals?

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

GO TO END OF SECTION

N43a1. What happened? _____	N43b1. In what month and year did this happen? _____/_____ MONTH YEAR	N43c1. About how much money was involved? \$_____
------------------------------------	--	--

N43d1. Were there any other large unexpected expenses or events?

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

GO TO END OF SECTION

N43a2. What happened? _____	N43b2. In what month and year did this happen? _____/_____ MONTH YEAR	N43c2. About how much money was involved? \$_____
------------------------------------	--	--

N43d2. Were there any others?

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

GO TO END OF SECTION

N43a3. What happened? _____	N43b3. In what month and year did this happen? _____/_____ MONTH YEAR	N43c3. About how much money was involved? \$_____
------------------------------------	--	--