

SECTION S: WIDOWHOOD & DIVORCE (July 25, 1995) – PAGE 1

BRANCHPOINT: IF WAVE 1 R HAS DIED AND THIS IS A PROXY IW, GO TO S10.

IF R BECAME WIDOWED OR DIVORCED SINCE WAVE I (A4=1 OR 2), GO TO S2

OTHERWISE, GO TO NEXT SECTION

FILL DIFFERENTIATES WIDOWHOOD VS. DIVORCE SITUATION: (widowhood fill/divorce fill)

S2. Financial situations often change with [the death of a (husband/wife)/divorce]. Thinking back to [the time surrounding your (husband's/wife's) death/your divorce], did any income from Social Security start, stop, or change because of [(his/her) death/it]?

5. NO	1. START	2. STOP	3. CHANGE	8. DK	9. RF
GO TO S3	V	V	V	GO TO S3	

S2a1. What was the usual amount after [your (husband's/wife's) death/the divorce]? AMOUNT PER (S2a2)TIME	S2b1. What was the usual amount before [your (husband's/wife's) death/the divorce]? AMOUNT PER (S2b2)TIME	S2c1. What was the usual amount before [your (husband's/wife's) death/the divorce]? AMOUNT PER (S2c2) TIME S2d1. What was it after? AMOUNT PER (S2d2) TIME
---	--	---

S3. Did any income from Supplemental Security Income start, stop, or change because of [(his/her) death/the divorce]?

5. NO	1. START	2. STOP	3. CHANGE	8. DK	9. RF
GO TO S4	V	V	V	GO TO S4	

S3a1. What was the usual amount after [your (husband's/wife's) death/the divorce]? AMOUNT PER (S3a2)TIME	S3b1. What was the usual amount before [your (husband's/wife's) death/the divorce]? AMOUNT PER (S3b2)TIME	S3c1. What was the usual amount before [your (husband's/wife's) death/the divorce]? AMOUNT PER (S3c2) TIME S3d1. What was it after? AMOUNT PER (S3d2) TIME
---	--	---

SECTION S: WIDOWHOOD & DIVORCE (July 25, 1995) – PAGE 2

S4. Did any income from Veteran's benefits start, stop, or change because of [(his/her) death/the divorce]?

5. NO	1. START	2. STOP	3. CHANGE	8. DK	9. RF
GO TO S5	V	V	V	GO TO S5	

<p>S4a1. What was the usual amount after [your (husband's/wife's) death/the divorce]?</p> <p style="text-align: center;">AMOUNT PER (S4a2) TIME</p>	<p>S4b1. What was the usual amount before [your (husband's/wife's) death/the divorce]?</p> <p style="text-align: center;">AMOUNT PER (S4b2) TIME</p>	<p>S4c1. What was the usual amount before [your (husband's/wife's) death/the divorce]?</p> <p style="text-align: center;">AMOUNT PER (S4c2) TIME</p> <p>S4d1. What was it after?</p> <p style="text-align: center;">AMOUNT PER (S4d2) TIME</p>
---	--	--

S5. Did any income from other retirement pensions or annuities start, stop, or change because of [(his/her) death/the divorce]?

5. NO	1. START	2. STOP	3. CHANGE	8. DK	9. RF
GO TO S6	V	V	V	GO TO S6	

<p>S5a1. What was the usual amount after [your (husband's/wife's) death/the divorce]?</p> <p style="text-align: center;">AMOUNT PER (S5a2) TIME</p>	<p>S5b1. What was the usual amount before [your (husband's/wife's) death/the divorce]?</p> <p style="text-align: center;">AMOUNT PER (S5b2) TIME</p>	<p>S5c1. What was the usual amount before [your (husband's/wife's) death/the divorce]?</p> <p style="text-align: center;">AMOUNT PER (S5c2) TIME</p> <p>S5d1. What was it after?</p> <p style="text-align: center;">AMOUNT PER (S5d2) TIME</p>
---	--	--

SECTION S: WIDOWHOOD & DIVORCE (July 25, 1995) — PAGE 3

S6. Did your earnings from work or your work hours start, stop, or change after [(he/she) died/the divorce]?

5. NO

GO TO S7

1. START

V

2. STOP

V

3. CHANGE

V

8. DK 9. RF

GO TO S7

<p>S6a1. What was the usual amount of your earnings after [your (husband's/ wife's) death/the divorce]?</p> <p>AMOUNT PER (S6a2) TIME</p>	<p>S6c1. What was the usual amount of your earnings before [your (husband's/ wife's) death/the divorce]?</p> <p>AMOUNT PER (S6c2) TIME</p>	<p>S6e1. What was the usual amount of your earnings before [your (husband's/ wife's) death/the divorce]?</p> <p>AMOUNT PER (S6e2) TIME</p> <p>S6f1. What was it after?</p> <p>AMOUNT PER (S6f2) TIME</p>
<p>S6b. And how many hours per week did you usually work after [your (husband's/ wife's) death/the divorce]?</p> <p># HOURS</p>	<p>S6d. And how many hours per week did you usually work before [your (husband's/ wife's) death/the divorce]?</p> <p># HOURS</p>	<p>S6g. How many hours per week did you usually work before [your (husband's/ wife's) death/the divorce]?</p> <p># HOURS</p> <p>S6h. And how many after?</p> <p># HOURS</p>

S7. Did your health insurance coverage change?

1. YES

V

S7a. In what way?

5. NO

8. DK

9. RF

GO TO S8

BRANCHPOINT: IF A4=1 (R BECAME DIVORCED), GO TO S18

SECTION S: WIDOWHOOD & DIVORCE (July 25, 1995) – PAGE 4

S8. Did you receive a life insurance settlement (including any that you may have already mentioned)?

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

GO TO S9

V

S8a. How much did it amount to?

\$ _____

S9. Did you receive a lump-sum pension settlement?

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

GO TO S10

V

S9a. How much did it amount to?

\$ _____

S10. IF WAVE 1 R HAS DIED AND THIS IS A PROXY IW: I have a few questions about the circumstances of (his/her) death. Did (he/she) have an illness lasting three months or more during the last year (he/she) was alive?

OTHERWISE: Did your (husband/wife) have an illness lasting three months or more during the last year (he/she) was alive?

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

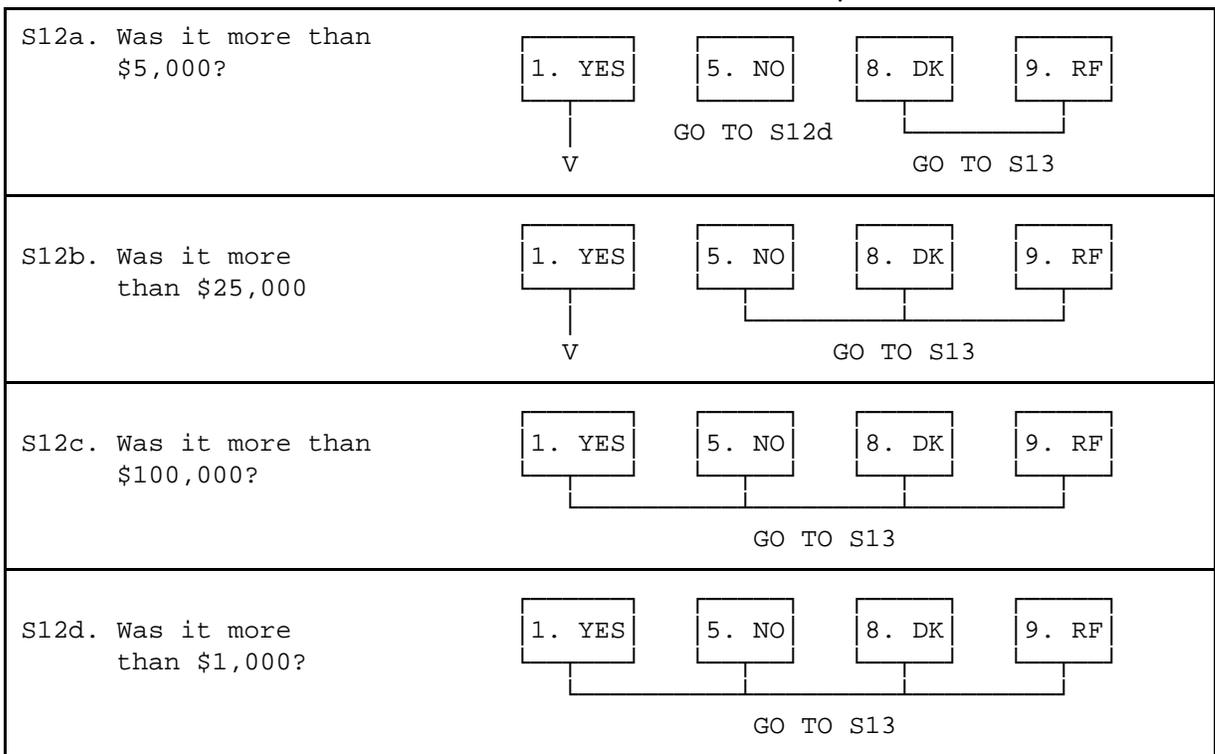
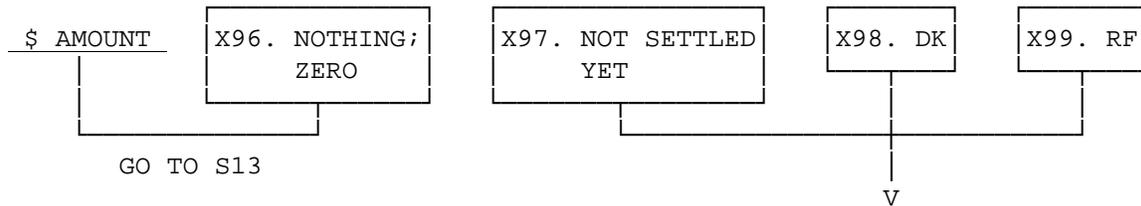
S11. Did (he/she) ever live in a nursing home?

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

SECTION S: WIDOWHOOD & DIVORCE (July 25, 1995) – PAGE 5

S12. IF WAVE 1 R HAS DIED AND THIS IS A PROXY IW: Not counting what was covered by Medicare or other insurance, all in all, about how much were (his/her) health care expenses during the last year of (his/her) life? I mean all expenses for doctors, hospitals, drugs, nursing homes, or home care.

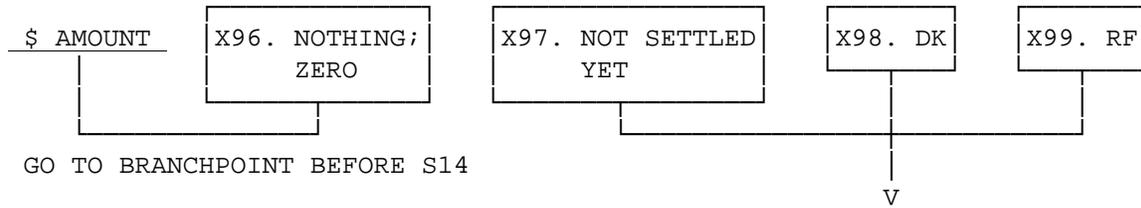
OTHERWISE: Not counting what was covered by Medicare or other insurance, all in all, about how much were your (husband's/wife's) health care expenses during the last year of (his/her) life? I mean all expenses for doctors, hospitals, drugs, nursing homes, or home care.



SECTION S: WIDOWHOOD & DIVORCE (July 25, 1995) – PAGE 6

S13. IF WAVE 1 R HAS DIED AND THIS IS A PROXY IW: Not counting what was covered by insurance or (his/her) estate, what were your expenses associated with the death, that is, for funeral expenses, legal fees, etc.?

OTHERWISE: Not counting what was covered by insurance or your (husband's/wife's) estate, what were your expenses associated with the death, that is, for funeral expenses, legal fees, etc.?



S13a. Was it more than \$5,000?	1. YES	5. NO	8. DK	9. RF
	V	GO TO S13d		GO TO BRNCHPT BEFORE S14
S13b. Was it more than \$25,000	1. YES	5. NO	8. DK	9. RF
	V	GO TO BRANCHPOINT BEFORE S14		
S13c. Was it more than \$100,000?	1. YES	5. NO	8. DK	9. RF
	GO TO BRANCHPOINT BEFORE S14			
S13d. Was it more than \$1,000?	1. YES	5. NO	8. DK	9. RF

SECTION S: WIDOWHOOD & DIVORCE (July 25, 1995) – PAGE 7

BRANCHPOINT: IF WAVE 1 R HAS DIED AND THIS IS A PROXY IW, GO TO S16.

S14. Did you have to sell assets, withdraw money that normally would not be touched, get help from a relative, or do anything else special to find the money to pay the expenses associated with their illness and death? [CHECK ALL THAT APPLY.]

1. YES, SELL ASSETS	2. YES, WITHDRAW MONEY	5. DIDN'T DO ANYTHING SPECIAL	7. YES, OTHER (SPECIFY)	8. DK	9. RF
---------------------------	------------------------------	-------------------------------------	-------------------------------	-------	-------

GO TO S16

3. YES, GOT HELP FROM A RELATIVE

V

S15. Who gave you that help?

1. PARENTS	2. CHILDREN	3. OTHER RELATIVES	4. FRIENDS
7. OTHER (SPECIFY)	8. DK	9. RF	

S16. IF WAVE 1 R HAS DIED AND THIS IS A PROXY IW: In what state or country did (he/she) die?

OTHERWISE: In what state or country did your (husband/wife) die?

_____ STATE OR COUNTRY

S17. What was the cause of (his/her) death?

CAUSE RECORDED

BRANCHPOINT: IF WAVE 1 R HAS DIED AND THIS IS A PROXY IW, GO TO NEXT SECTION.

IF A4~~≠~~1 (R DID NOT BECOME DIVORCED SINCE WAVE 1), GO TO NEXT SECTION.

SECTION S: WIDOWHOOD & DIVORCE (July 25, 1995) – PAGE 8

S18. Because of the divorce, do you expect to receive less in the way of life insurance benefits if your former (husband/wife) dies?

1. YES

5. NO

8. DK

9. NA

S19. Did you lose any part of your claim on your former (husband's/wife's) pension?

1. YES

5. NO

8. DK

9. RF



GO TO NEXT SECTION

S20. Did you receive any money or property from your former (husband/wife) to compensate for the loss of your claim on (his/her) pension?

1. YES

5. NO

8. DK

9. NA

S21. All in all, what were your expenses associated with the divorce, that is, legal fees and costs?

AMOUNT

X94. \$9,999,994 OR MORE
(SPECIFY)

X97. OTHER
(SPECIFY)

X98. DK

X99. RF

END OF SECTION