

SECTION J ASSETS AND INCOME

J TIMESTAMP (3861)

SKIP to:(3864)

J IS SKIPPED IF R IS NOT FINANCIAL OR ONLY

J TIME STAMP (3864)

SKIP to:(3873)

if:(377)(*NOT* 2)
SKIP to:(4768)

J0.

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.

(3874)

J1.

~IF R MARITAL STATUS IS MARRIED, SPOUSE PRESENT OR MARRIED, SPOUSE ABSENT FROM HH OR LIVING WITH SOMEONE

Do you yourself currently receive any

~ELSE

Do you currently receive any

income from Social Security?

(3875)

- YES.....1
NO.....5 -Skip-(3885)
DK.....8
RF.....9

J2.

Is your Social Security check for retirement, disability, survivors (widowed) benefits, other dependent benefits, or what?

CHECK ALL THAT APPLY.

(3877)(A1-A2)

- RETIREMENT.....1,
DISABILITY.....2,
SURVIVOR BENEFITS.....3,
DEPENDENT OF DISABLED OR
RETIRED.....4,
OTHER (SPECIFY).....7,
DK.....8,
RF.....9,

J3.

How much did you (yourself) receive from Social Security last month?

DO NOT PROBE DK

AMOUNT:

(3878)

if:(3878)(*NOT* DK *AND* *NOT* RF)
SKIP to:(3882)

J3a.

In (1994/1995) did you receive more than \$5,000 per year from social security?

(3879)

- YES.....1
NO.....5 -Skip-(3881)
DK.....8
RF.....9

if:(3879)(DK *OR* RF)
SKIP to:(3882)

J3b.

Did you receive more than \$10,000 in (1994/1995)?

(3880)

- YES.....1 -Skip-(3882)
NO.....5 -Skip-(3882)
DK.....8 -Skip-(3882)

J3b. RF.....9 -Skip-(3882)
 Did you receive more than \$3,000 in (1994/1995)? (3881)
 YES.....1
 NO.....5
 DK.....8
 RF.....9

if:(152)(1)
 SKIP to:(3885)

J4.
 ~IF REINTERVIEW
 Did you start receiving Social Security before (Wave 1 date)?
 ~ELSE
 Did you start receiving Social Security before
 two years ago?
 (3882)
 YES.....1 -Skip-(3885)
 NO.....5
 DK.....8 -Skip-(3885)
 RF.....9 -Skip-(3885)

J4a.
 In what month and year did you start to
 receive Social Security benefits?
 MONTH: (3883)
 YEAR: (3884)

if:(R MARITAL STATUS)(DIVORCED/SEPARATED *OR* WIDOWED *OR* NEVER MARRIED)
 SKIP to:(3895)

J5.
 Does your (Husband/Wife/Partner) currently receive any income
 from Social Security? (3885)
 YES.....1
 NO.....5 -Skip-(3895)
 DK.....8
 RF.....9

J5a.
 Is (her/his) Social Security check for
 retirement, disability, survivors benefits, other
 dependent benefits, or what?
 CHOOSE ALL THAT APPLY.
 (3886)(A1)
 RETIREMENT.....1,
 DISABILITY.....2,
 SURVIVOR BENEFITS.....3,
 DEPENDENT OF DISABLED OR
 RETIRED.....4,
 OTHER (SPECIFY).....7,
 DK.....8,
 RF.....9,

J6.
 How much did your (Husband/Wife/Partner) receive from
 Social Security last month?
 DO NOT PROBE DK
 AMOUNT: (3888)

if:(3888)(*NOT* DK *AND* *NOT* RF)
 SKIP to:(3892)

J6a.
 In (1994/1995) did your (Husband/Wife/Partner) receive more than \$5,000
 per year from social security? (3889)
 YES.....1
 NO.....5 -Skip-(3891)

DK.....8
RF.....9

if:(3889)(DK *OR* RF)
SKIP to:(3892)

J6b. Did your (Husband/Wife/Partner) receive more than \$10,000 in (1994/1995)?
(3890)
YES.....1 -Skip-(3892)
NO.....5 -Skip-(3892)
DK.....8 -Skip-(3892)
RF.....9 -Skip-(3892)

J6c. Did your (Husband/Wife/Partner) receive more than \$3,000 in (1994/1995)?
(3891)
YES.....1
NO.....5
DK.....8
RF.....9

if:(153)(1)
SKIP to:(3907)

J7.
~IF REINTERVIEW
Did (she/he) start receiving SS before (Wave 1 date)?
~ELSE
Did (she/he) start receiving SS before
two years ago?

(3892)
YES.....1 -Skip-(3895)
NO.....5
DK.....8 -Skip-(3895)
RF.....9 -Skip-(3895)

J7a. In what month and year did your (Husband/Wife/Partner) start to
receive Social Security benefits?
MONTH: (3893)
YEAR: (3894)

if:(3875)(1 *OR* DK *OR* RF)
SKIP to:(3901)

J8. Do you expect to receive Social Security benefits
at some time in the future?
(3895)
YES.....1
NO.....5 -Skip-(3901)
DK.....8
RF.....9

J8a. At what age do you expect to start collecting these
benefits?
AGE: (3896)

J8b. If you start collecting Social Security benefits then,
about how much do you expect the payments to be in
today's dollars?
AMOUNT: (3897)

J8b.

(Would that be per month, year, or what?)

\$(AMOUNT) PER (3898)

WEEK.....2
 EVERY TWO WEEKS/BI-WEEKLY.....3
 MONTH.....4
 LUMP SUM.....5
 YEAR.....6
 OTHER (SPECIFY).....7
 DK.....8
 RF.....9

J8d.

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

(3899)

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

if:(3885)(1) *OR* (R MARITAL STATUS)(DIVORCED/SEPARATED *OR* WIDOWED *OR* NEVER MARRIED) SKIP to:(3907)

J9.

Does your (Husband/Wife/Partner) expect to receive Social Security benefits at some time in the future?

(3901)

YES.....1
 NO.....5 -Skip-(3907)
 DK.....8
 RF.....9

J9a.

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

AGE: (3902)

J9b.

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

AMOUNT: (3903)

PER: (3904)

WEEK.....2
 EVERY TWO WEEKS/BI-WEEKLY.....3
 MONTH.....4
 LUMP SUM.....5
 YEAR.....6
 OTHER (SPECIFY).....7
 DK.....8
 RF.....9

J9d.

Has your (Husband/Wife/Partner) ever had the Social Security Administration calculate what (her/his) Social Security retirement benefit will be?

(3906)

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

TIME STAMP (3907)

J10. Did you (or your Husband/Wife/Partner) receive any income in the last month from Supplemental Security Income, also called SSI?

DEF: 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.

(3911)

YES.....1
 NO.....5 -Skip-(3919)
 DK.....8
 RF.....9

J11. How much did you (and your Husband/Wife/Partner) receive from SSI last month?

DO NOT PROBE DK

AMOUNT:

(3912)

if:(3912)(*NOT* DK *AND* *NOT* RF)
 SKIP to:(3916)

J11a. In (1994/1995) did you receive more than \$2,000 from SSI?

(3913)

YES.....1
 NO.....5 -Skip-(3915)
 DK.....8
 RF.....9

if:(3913)(DK *OR* RF)
 SKIP to:(3916)

J11b. Did you receive more than \$5,000 in (1994/1995)?

(3914)

YES.....1 -Skip-(3916)
 NO.....5 -Skip-(3916)
 DK.....8 -Skip-(3916)
 RF.....9 -Skip-(3916)

J11b. Did you receive more than \$500 in (1994/1995)?

(3915)

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

if:(3912)(DK *OR* RF)
 SKIP to:(3927)

if:(WAVE 1 SOCIAL SECURITY INCOME)(YES)
 SKIP to:(3919)

J11d. Did you (and your Husband/Wife/Partner) start receiving SSI more than 2 years ago?

(3916)

YES.....1 -Skip-(3919)
 NO.....5
 DK.....8
 RF.....9

J11e. About what month and year did you start receiving SSI?

MONTH:

(3917)

YEAR:

(3918)

if:(3911)(1)
 SKIP to:(3927)

J11g. Did you (and your Husband/Wife/Partner) receive any income from SSI in (1994/1995)?

(3919)

YES.....1
 NO.....5 -Skip-(3927)
 DK.....8
 RF.....9

J11h. What was the last month you (and your Husband/Wife/Partner) received income from SSI?

PROBE FOR YEAR IF NECESSARY

MONTH: (3920)

YEAR: (3921)

1994.....2
 1995.....3
 1996.....4
 DK.....8
 RF.....9

J11k. How much did you (and your Husband/Wife/Partner) receive from SSI in that month?

AMOUNT: (3922)

J12. Did you (or your Husband/Wife/Partner) receive any income from welfare in (1994/1995) (not including SSI)?

(3927)

YES.....1
 NO.....5 -Skip-(3934)
 DK.....8
 RF.....9

if:(3927)(1) *AND* (R MARITAL STATUS)(DIVORCED/SEPARATED *OR* WIDOWED *OR* NEVER MARRIED)
 SKIP to:(3929)

J12a. Who received that?

(3928)

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

J12b. How much did (you/he/she) receive in (1994/1995)?

AMOUNT: (3929)

J13 TIME STAMP (3934)

J13. Are you (or your Husband/Wife/Partner) currently receiving any income from veteran benefits?

(3935)

YES.....1
 NO.....5 -Skip-(3963)
 DK.....8 -Skip-(3963)
 RF.....9 -Skip-(3963)

J13a. Who received that?

(3936)

R ONLY.....1
 SPOUSE OR PARTNER.....2 -Skip-(3950)
 BOTH.....3
 DK.....8
 RF.....9

J13a. How much did you (yourself) receive last month from that?
 DO NOT PROBE DK
 AMOUNT: (3937)
 PER: (3938)
 MONTH.....1
 YEAR.....6
 OTHER SPECIFY.....7
 DK.....8
 RF.....9

if:(3937)(*NOT* DK *AND* *NOT* RF)
 SKIP to:(3944)

J13d. In (1994/1995), did you receive more than \$5,000?
 (3940)
 YES.....1 -Skip-(3942)
 NO.....5
 DK.....8
 RF.....9

if:(3940)(DK *OR* RF *OR* OUT;C)
 SKIP to:(3944)

J13e. More than \$3,000?
 (3941)
 YES.....1 -Skip-(3944)
 NO.....5 -Skip-(3944)
 DK.....8 -Skip-(3944)
 RF.....9 -Skip-(3944)

J13f. More than \$10,000?
 (3942)
 YES.....1
 NO.....5
 DK.....8
 RF.....9

J13h. What kind of veteran benefits are those?
 CHOOSE ALL THAT APPLY (3944)(A1-A4)
 MILITARY.....1,
 WIDOWS' OR SURVIVORS' BENEFITS.....2,
 SERVICE DISABILITY.....3,
 G. I. BILL.....4,
 OTHER (SPECIFY).....7,
 DK.....8,
 RF.....9,

J13j. Did you start receiving veteran benefits
 ~IF REINTERVIEW before (Wave 1 date)?
 ~ELSE before 2 years ago?
 (3945)
 YES.....1 -Skip-(3950)
 NO.....5
 DK.....8 -Skip-(3950)
 RF.....9 -Skip-(3950)

J13k. What month and year did you start receiving that?
 PROBE FOR YEAR IF NECESSARY
 MONTH: (3946)
 YEAR: (3947)

if:(R MARITAL STATUS)(*NOT* 1 *TO* 3) *OR* (3936)(1 *OR* DK *OR* RF)
SKIP to:(3963)

J13n. How much did your (Husband/Wife/Partner) receive last month from that?

DO NOT PROBE DK

AMOUNT:

(3950)

PER:

(3951)

MONTH.....1
YEAR.....6
OTHER SPECIFY.....7
DK.....8
RF.....9

if:(3950)(*NOT* DK *AND* *NOT* RF)
SKIP to:(3957)

J13q. In (1994/1995), did (she/he) receive more than \$5,000?

(3953)

YES.....1 -Skip-(3955)
NO.....5
DK.....8
RF.....9

if:(3953)(DK *OR* RF *OR* OUT;C)
SKIP to:(3957)

J13r. More than \$3,000?

(3954)

YES.....1 -Skip-(3957)
NO.....5 -Skip-(3957)
DK.....8 -Skip-(3957)
RF.....9 -Skip-(3957)

J13s. More than \$10,000?

(3955)

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

J13t. What kind of veteran benefits are those?

CHOOSE ALL THAT APPLY

(3957)(A1-A4)

MILITARY.....1,
WIDOWS' OR SURVIVORS' BENEFITS.....2,
SERVICE DISABILITY.....3,
G. I. BILL.....4,
OTHER (SPECIFY).....7,
DK.....8,
RF.....9,

J13u. Did (she/he) start receiving veteran benefits

~IF REINTERVIEW

before (Wave 1 date)?

~ELSE

before 2 years ago?

(3958)

YES.....1 -Skip-(3963)
NO.....5
DK.....8 -Skip-(3963)
RF.....9 -Skip-(3963)

J13v. What month and year did (she/he) start receiving that?

PROBE FOR YEAR IF NECESSARY

MONTH:

(3959)

YEAR:

(3960)

J14 INTRO.

Savings and investments are an important part of family finances. In these next questions, we are going to be asking separately about a number of different kinds of savings or investments you may have.

(3963)

J14.

Do you (or your Husband/Wife/Partner) have any real estate (other than your main home or second home), such as land, rental real estate, a partnership, or money owed to you on a land contract or mortgage?

(3964)

YES.....	1
[VOL] YES, MORE THAN ONE.....	2
NO.....	5 -Skip-(4005)
DK.....	8
RF.....	9

J15.

If you sold all that and then paid off any debts on it, about how much would you get?

DO NOT PROBE DK/RF

AMOUNT:

(3965)

J15a.

~IF WAVE 1 REAL ESTATE NONE OR MEDIUM
 Would it amount to \$200,000 or more?
 ~ELSE WAVE 1 REAL ESTATE LOW
 Would it amount to \$50,000 or more?
 ~ELSE WAVE 1 REAL ESTATE HIGH
 Would it amount to \$500,000 or more?

(3969)

YES.....	1 -Skip-(3974)
NO.....	5
DK.....	8
RF.....	9

if:(3969)(DK *OR* RF)
SKIP to:(3983)

J15b.

~IF WAVE 1 REAL ESTATE NONE OR MEDIUM
 \$50,000 or more?
 ~ELSE WAVE 1 REAL ESTATE LOW
 \$20,000 or more?
 ~ELSE WAVE 1 REAL ESTATE HIGH
 \$200,000 or more?

(3970)

YES.....	1 -Skip-(3983)
NO.....	5
DK.....	8
RF.....	9

J15c.

~IF WAVE 1 REAL ESTATE NONE OR MEDIUM
 \$20,000 or more?
 ~ELSE WAVE 1 REAL ESTATE LOW
 \$5,000 or more?
 ~ELSE WAVE 1 REAL ESTATE HIGH
 \$50,000 or more?

(3971)

YES.....	1 -Skip-(3983)
NO.....	5
DK.....	8
RF.....	9

if:(3971)(5) *AND* (169)(1)
SKIP to:(3983)

J15d.
~IF WAVE 1 REAL ESTATE NONE OR MEDIUM
 \$5,000 or more?
~ELSE WAVE 1 REAL ESTATE HIGH
 \$20,000 or more?

(3972)
YES.....1 -Skip-(3983)
NO.....5
DK.....8
RF.....9

if:(3972)(5) *AND* (169)(0 *OR* 2)
SKIP to:(3983)

J15e.
 \$5,000 or more?

(3973)
YES.....1 -Skip-(3983)
NO.....5 -Skip-(3983)
DK.....8 -Skip-(3983)
RF.....9 -Skip-(3983)

J15f.
~IF WAVE 1 REAL ESTATE NONE OR MEDIUM
 \$500,000 or more?
~ELSE WAVE 1 REAL ESTATE LOW
 \$200,000 or more?
~ELSE WAVE 1 REAL ESTATE HIGH
 \$1,000,000 or more?

(3974)
YES.....1
NO.....5 -Skip-(3983)
DK.....8
RF.....9

J15g.
~IF WAVE 1 REAL ESTATE NONE OR MEDIUM
 \$1,000,000 or more?
~ELSE WAVE 1 REAL ESTATE LOW
 \$500,000 or more?
~ELSE WAVE 1 REAL ESTATE HIGH
 \$2,000,000 or more?

(3975)
YES.....1
NO.....5 -Skip-(3983)
DK.....8
RF.....9

if:(3975)(1) *AND* (169)(3)
SKIP to:(3983)

J15h.
~IF WAVE 1 REAL ESTATE NONE OR MEDIUM
 \$2,000,000 or more?
~ELSE WAVE 1 REAL ESTATE LOW
 \$1,000,000 or more?

(3976)
YES.....1
NO.....5 -Skip-(3983)
DK.....8
RF.....9

if:(3976)(1) *AND* (169)(0 *OR* 2)
SKIP to:(3983)

J15i.
 \$2,000,000 or more?

(3977)
YES.....1
NO.....5
DK.....8
RF.....9

J16. Do you (or your Husband/Wife/Partner) currently receive any income or rent from (that property/those properties)? (3983)

YES.....1
 NO.....5 -Skip-(4005)
 DK.....8
 RF.....9

J16a. How often do you receive that? (3984)

WEEK.....1
 2 X MONTH.....2
 MONTH.....3
 QUARTER.....4
 6 MONTHS.....5
 YEAR.....6
 OTHER SPECIFY.....7 -Skip-(3989)
 DK.....8
 RF.....9

Version 6:
 Condition added
 if:(3984)(6,7, DK *OR* RF)
 SKIP to:(3987)

J16b. Before expenses, about how much did you receive last (3984) from that? (3985)

DO NOT PROBE DK

AMOUNT:

Version 6:
 Jump changed from
 if:(3985)(DK *OR* RF)
 SKIP to:(3989)

to
 if:(3985)(DK *OR* RF)
 SKIP to:(3987)

J16ba. Do you get about the same amount each (3984)? (3986)

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

Version 6:
 Jump added
 if:(3986)(1)
 SKIP to:(3993)

J16c. Before any expenses, about how much did you receive from rental income in (1994/1995)? (3987)

DO NOT PROBE DK

AMOUNT:

Version 7:
 changed from:
 if:(3985)(*NOT* DK *AND* *NOT* RF) *AND* (3987)(*NOT* DK *AND* *NOT* RF)
 SKIP to:(3994)

to:
 if:(3987)(*NOT* DK *AND* *NOT* RF)
 SKIP to:(3994)

J16e. Would it amount to \$50,000 or more in (1994/1995)? (3989)

YES.....1
 NO.....5 -Skip-(3991)
 DK.....8
 RF.....9

if:(3989)(DK *OR* RF)
 SKIP to:(4005)

J16f. \$75,000 or more? (3990)
 YES.....1 -Skip-(3993)
 NO.....5 -Skip-(3993)
 DK.....8 -Skip-(3993)
 RF.....9 -Skip-(3993)

J16g. \$25,000 or more? (3991)
 YES.....1 -Skip-(3993)
 NO.....5
 DK.....8
 RF.....9

J16h. \$10,000 or more? (3992)
 YES.....1
 NO.....5
 DK.....8
 RF.....9

J17. Do you (or your Husband/Wife/Partner) own part or all of a
 business or farm? (4005)
 YES.....1
 [VOL] YES, MORE THAN ONE.....2
 NO.....5 -Skip-(4035)
 DK.....8
 RF.....9

J18. If you sold all that and then paid off any debts
 on it, about how much would you get?
 DO NOT PROBE DK/RF
 (4006)

J18a.
 ~IF WAVE 1 BUSINESS NONE OR MEDIUM
 Would it amount to \$200,000 or more?
 ~ELSE WAVE 1 BUSINESS LOW
 Would it amount to \$50,000 or more?
 ~ELSE WAVE 1 BUSINESS HIGH
 Would it amount to \$500,000 or more?
 (4010)
 YES.....1 -Skip-(4015)
 NO.....5
 DK.....8
 RF.....9

if:(4010)(DK *OR* RF)
 SKIP to:(4019)

J18b.
 ~IF WAVE 1 BUSINESS NONE OR MEDIUM
 \$50,000 or more?
 ~ELSE WAVE 1 BUSINESS LOW
 \$20,000 or more?
 ~ELSE WAVE 1 BUSINESS HIGH
 \$200,000 or more?
 (4011)
 YES.....1 -Skip-(4019)
 NO.....5
 DK.....8
 RF.....9

J18c.
 ~IF WAVE 1 BUSINESS NONE OR MEDIUM
 \$20,000 or more?
 ~ELSE WAVE 1 BUSINESS LOW
 \$5,000 or more?
 ~ELSE WAVE 1 BUSINESS HIGH
 \$50,000 or more?

(4012)

YES.....1 -Skip-(4019)
 NO.....5
 DK.....8
 RF.....9

if:(4012)(5) *AND* (171)(1)
 SKIP to:(4019)

J18d.
 ~IF WAVE 1 BUSINESS NONE OR MEDIUM
 \$5,000 or more?
 ~ELSE WAVE 1 BUSINESS HIGH
 \$20,000 or more?

(4013)

YES.....1 -Skip-(4019)
 NO.....5
 DK.....8
 RF.....9

if:(4013)(5) *AND* (171)(0 *OR* 2)
 SKIP to:(4019)

J18e.
 \$5,000 or more?

(4014)

YES.....1 -Skip-(4019)
 NO.....5 -Skip-(4019)
 DK.....8 -Skip-(4019)
 RF.....9 -Skip-(4019)

J18f.
 ~IF WAVE 1 BUSINESS NONE OR MEDIUM
 \$500,000 or more?
 ~ELSE WAVE 1 BUSINESS LOW
 \$200,000 or more?
 ~ELSE WAVE 1 BUSINESS HIGH
 \$1,000,000 or more?

(4015)

YES.....1
 NO.....5 -Skip-(4019)
 DK.....8
 RF.....9

J18g.
 ~IF WAVE 1 BUSINESS NONE OR MEDIUM
 \$1,000,000 or more?
 ~ELSE WAVE 1 BUSINESS LOW
 \$500,000 or more?
 ~ELSE WAVE 1 BUSINESS HIGH
 \$2,000,000 or more?

(4016)

YES.....1
 NO.....5 -Skip-(4019)
 DK.....8
 RF.....9

if:(4016)(1) *AND* (171)(3)
 SKIP to:(4019)

J18h.
 ~IF WAVE 1 BUSINESS NONE OR MEDIUM
 \$2,000,000 or more?
 ~ELSE WAVE 1 BUSINESS LOW
 \$1,000,000 or more?

(4017)

YES.....1
 NO.....5 -Skip-(4019)
 DK.....8

RF.....9
if:(4017)(1) *AND* (171)(0 *OR* 2)
SKIP to:(4019)

J18i. \$2,000,000 or more? (4018)
YES.....1
NO.....5
DK.....8
RF.....9

J19. Do you (or your Husband/Wife/Partner) currently receive any income from (that/those)? (4024)
YES.....1
NO.....5 -Skip-(4035)
DK.....8
RF.....9

J19a. How often do you receive that? (4025)
WEEKLY.....1
2 X MONTH.....2
MONTH.....3
QUARTER.....4
6 MONTHS.....5
YEAR.....6
OTHER PERIOD.....7 -Skip-(4029)
DK.....8
RF.....9

Version 5: if:(4025)(7,DK,RF)
SKIP to:(4029)

changed to

Version 6: if:(4025)(6,7,DK,RF)
SKIP to:(4029)

J19b. About how much did you receive last (4025) from that?
DO NOT PROBE DK
AMOUNT: (4026)

Version 6: if:(4026)(DK *OR* RF)
Jump changed SKIP to:~~(4030)~~ (4029)

J19c. Did you get about the same amount each (4025)? (4027)
YES.....1
NO.....5
DK.....8
RF.....9

if:(4027)(1)
SKIP to:(4034)

J19d. About how much did you receive from (that/those) business in (1994/1995)?
DO NOT PROBE DK
AMOUNT: (4029)

Version 7: if:(4026)(*NOT* DK *AND* *NOT* RF) *AND* (4029)(*NOT* DK *AND* *NOT* RF)
Jump changed SKIP to:(4034)

to: if:(4029)(*NOT* DK *AND* *NOT* RF)
SKIP to:(4034)

J19e. Would it amount to \$20,000 or more in (1994/1995)? (4030)

YES.....	1
NO.....	5 -Skip-(4032)
DK.....	8
RF.....	9

if:(4030)(DK *OR* RF)
SKIP to:(4034)

J19f. \$50,000 or more? (4031)

YES.....	1 -Skip-(4034)
NO.....	5 -Skip-(4034)
DK.....	8 -Skip-(4034)
RF.....	9 -Skip-(4034)

J19g. \$5,000 or more? (4032)

YES.....	1 -Skip-(4034)
NO.....	5
DK.....	8
RF.....	9

J19h. \$2,000 or more? (4033)

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

J20 TIMESTAMP (4044)

J20. Do you (or your Husband/Wife/Partner) currently have any money or assets that are held in an Individual Retirement Account, that is, in an IRA or KEOGH account?

IWER: CHOOSE CODE 2 ONLY IF R DOES NOT HAVE ACTIVE IRA OR KEOGH ACCOUNTS, BUT USED TO HAVE, WHERE THE ASSETS HAVE BEEN WITHDRAWN OR ANNUITIZED

(4045)

YES.....	1
[VOL] PREVIOUSLY HAD ACCOUNTS, NOT NOW.....	2 -Skip-(4143)
NO.....	5 -Skip-(4143)
DK.....	8 -Skip-(4143)
RF.....	9 -Skip-(4143)

J20a. How many IRA accounts do you (or your Husband/Wife/Partner) have? (4046)

ONE.....	1
TWO.....	2
THREE.....	3
MORE THAN 3.....	4
DK.....	8
RF.....	9

if:(4046)(1) *AND* (R MARITAL STATUS)(*NOT* 1 *TO* 3)
SKIP to:(4048)

J21. ~IF NUMBER IRA's (2 or 3 or MORE THAN 3)
Let's talk about the largest IRA account.

~IF R MARITAL STATUS MARRIED, SPOUSE PRESENT OR MARRIED, SPOUSE ABSENT FROM HH OR LIVING WITH SOMEONE

Is that yours or your (Husband/Wife/Partner's)?

(4047)

R'S ACCOUNT.....	1
SPOUSE OR PARTNER.....	2
DK.....	8
RF.....	9

J22. About how much is in this account at the present time?

DO NOT PROBE DK/RF

(4048)

J22a-1.
~IF WAVE 1 IRA NONE OR MEDIUM
Would it amount to \$50,000 or more?
~ELSE WAVE 1 IRA LOW
Would it amount to \$20,000 or more?
~ELSE WAVE 1 IRA HIGH
Would it amount to \$200,000 or more?

(4052)
YES.....1 -Skip-(4057)
NO.....5
DK.....8
RF.....9

if:(4052)(DK *OR* RF)
SKIP to:(4061)

J22b-1.
~IF WAVE 1 IRA NONE OR MEDIUM
\$20,000 or more?
~ELSE WAVE 1 IRA LOW
\$5,000 or more?
~ELSE WAVE 1 IRA HIGH
\$50,000 or more?

(4053)
YES.....1 -Skip-(4061)
NO.....5
DK.....8
RF.....9

if:WAVE 1 IRA LOW
SKIP to:(4061)

J22d-1.
~IF WAVE 1 IRA NONE OR MEDIUM
\$5,000 or more?
~ELSE WAVE 1 IRA HIGH
\$20,000 or more?

(4055)
YES.....1 -Skip-(4061)
NO.....5
DK.....8
RF.....9

if:WAVE 1 IRA NONE *OR* MEDIUM
SKIP to:(4061)

J22e-1.
\$5,000 or more?

(4056)
YES.....1 -Skip-(4061)
NO.....5 -Skip-(4061)
DK.....8 -Skip-(4061)
RF.....9 -Skip-(4061)

J22f-1.
~IF WAVE 1 IRA NONE OR MEDIUM
\$200,000 or more?
~ELSE WAVE 1 IRA LOW
\$50,000 or more?
~ELSE WAVE 1 IRA HIGH
\$1,000,000 or more?

(4057)
YES.....1
NO.....5 -Skip-(4061)
DK.....8
RF.....9

J25d-1. \$500 or more? (4085)

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

J25f-1. Did you (or your Husband/Wife/Partner) take out only the "minimum withdrawal option", that is, the amount required to avoid a tax penalty? (4086)

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

J25e-1. What did you do with the funds that you withdrew from this account? Were they put into savings, used for regular expenses, used for special purchases, given to relatives, or what?
 CHOOSE ALL THAT APPLY (4087)(A1-A3)

PUT IN SAVINGS.....	1,
USED FOR REGULAR EXPENSES.....	2,
USED FOR SPECIAL PURCHASES.....	3,
GIVEN TO RELATIVES.....	4,
OTHER SPECIFY.....	7,
DK.....	8,
RF.....	9,

J23f. If you had a financial emergency, could you withdraw all the money from this account? (4088)

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

if:(4046)(*NOT* 2 *TO* 4)
 SKIP to:(4141)

J21-2.
 ~IF 4046(2)
 Let's talk about the other IRA account.
 ~ELSE
 Let's talk about the next largest IRA account.

~IF R MARITAL STATUS (MARRIED, SPOUSE PRESENT OR MARRIED, SPOUSE ABSENT FROM HH OR LIVING WITH SOMEONE)
 Is that yours or your (Husband/Wife/Partner's)?

R'S ACCOUNT.....	1
SPOUSE OR PARTNER.....	2
DK.....	8
RF.....	9

J22-2. About how much is in this account at the present time?
 DO NOT PROBE DK
 AMOUNT: (4090)

if:(4090)(*NOT* DK *AND* *NOT* RF)
 SKIP to:(4115)

J22a-2.
 ~IF WAVE 1 IRA NONE OR MEDIUM
 Would it amount to \$50,000 or more?
 ~ELSE WAVE 1 IRA LOW
 Would it amount to \$20,000 or more?
 ~ELSE WAVE 1 IRA HIGH
 Would it amount to \$200,000 or more?

(4093)
 YES.....1 -Skip-(4098)
 NO.....5
 DK.....8
 RF.....9

if:(4093)(DK *OR* RF)
 SKIP to:(4102)

J22b-2.
 ~IF WAVE 1 IRA NONE OR MEDIUM
 \$20,000 or more?
 ~ELSE WAVE 1 IRA LOW
 \$5,000 or more?
 ~ELSE WAVE 1 IRA HIGH
 \$50,000 or more?

(4094)
 YES.....1 -Skip-(4102)
 NO.....5
 DK.....8
 RF.....9

if:WAVE 1 IRA LOW
 SKIP to:(4102)

J22d-2.
 ~IF WAVE 1 IRA NONE OR MEDIUM
 \$5,000 or more?
 ~ELSE WAVE 1 IRA HIGH
 \$20,000 or more?

(4096)
 YES.....1 -Skip-(4102)
 NO.....5
 DK.....8
 RF.....9

Version 7:
 Question
 added

J22d-e.
 ~IF WAVE 1 IRA NONE OR MEDIUM
 \$5,000 or more?
 ~ELSE WAVE 1 IRA HIGH
 \$20,000 or more?

(4097)
 YES.....1 -Skip-(4102)
 NO.....5
 DK.....8
 RF.....9

J22f-2.
 ~IF WAVE 1 IRA NONE OR MEDIUM
 \$200,000 or more?
 ~ELSE WAVE 1 IRA LOW
 \$50,000 or more?
 ~ELSE WAVE 1 IRA HIGH
 \$1,000,000 or more?

(4098)
 YES.....1
 NO.....5 -Skip-(4102)
 DK.....8
 RF.....9

if:WAVE 1 IRA HIGH
 SKIP to:(4102)

J22h-2.
 ~IF WAVE 1 IRA NONE OR MEDIUM
 \$1,000,000 or more?
 ~ELSE WAVE 1 IRA LOW
 \$200,000 or more?

(4100)
 YES.....1
 NO.....5 -Skip-(4102)
 DK.....8
 RF.....9

if:(4100)(1) *AND* (172)(0 *OR* 2)
 SKIP to:(4102)

J22j-2.
 \$1,000,000 or more?

(4101)
 YES.....1
 NO.....5
 DK.....8
 RF.....9

J24-2.
 Have you (or your Husband/Wife/Partner) withdrawn any money or received any
 payments from this account since (Wave 1 date)/in the last two years), when we last
 talked to you?

(4116)
 YES.....1
 NO.....5 -Skip-(4126)
 DK.....8
 RF.....9

J25-2.
 Altogether, about how much money did you (or your Husband/Wife/Partner)
 withdraw from this account since (Wave 1 date)/in the last two years)?

DO NOT PROBE DK

AMOUNT:

(4117)

PER:

(4118)

IN TOTAL.....1
 2 X MONTH.....2
 MONTH.....3
 QUARTER.....4
 6 MONTH.....5
 YEAR.....6
 OTHER SPECIFY.....7
 DK.....8
 RF.....9

if:(4117)(*NOT* DK *AND* *NOT* RF)
 SKIP to:(4124)

J25a-2.
 Would it amount to \$5,000 or more since (Wave 1 date)/in the last two years)?

(4120)
 YES.....1
 NO.....5 -Skip-(4122)
 DK.....8
 RF.....9

if:(4120)(DK *OR* RF)
 SKIP to:(4124)

J25b-2.
 Would it amount to \$20,000 or more?

(4121)
 YES.....1 -Skip-(4124)
 NO.....5 -Skip-(4124)
 DK.....8 -Skip-(4124)
 RF.....9 -Skip-(4124)

J25c-2.
 \$2,000 or more?

(4122)
 YES.....1 -Skip-(4124)
 NO.....5
 DK.....8

J25d-2. RF.....9
 \$500 or more? (4123)
 YES.....1
 NO.....5
 DK.....8
 RF.....9

J25f-2. Did you (or your Husband/Wife/Partner) take out only the "minimum withdrawal option", that is, the amount required to avoid a tax penalty? (4124)
 YES.....1
 NO.....5
 DK.....8
 RF.....9

J25e-2. What did you (or your Husband/Wife/Partner) do with the funds that you withdrew from this account? Were they put into savings, used for regular expenses, used for special purchases, given to relatives, or what?
 CHOOSE ALL THAT APPLY (4125)(A1-A3)
 PUT IN SAVINGS.....1,
 USED FOR REGULAR EXPENSES.....2,
 USED FOR SPECIAL PURCHASES.....3,
 GIVEN TO RELATIVES.....4,
 OTHER SPECIFY.....7,
 DK.....8,
 RF.....9,

J23k-2. If you had a financial emergency, could you withdraw all the money from this account? (4126)
 YES.....1
 NO.....5
 DK.....8
 RF.....9

if:(4046)(*NOT* 3 *TO* 4)
 SKIP to:(4141)

J21-3.
 ~IF 4046(3) Let's talk about the third IRA account.
 ~ELSE Let's talk about all the other IRA accounts.
 (4128)

J22-3. Altogether, about how much is in (that IRA account/ these other IRA accounts) at the present time?
 DO NOT PROBE DK
 AMOUNT: (4129)

if:(4129)(*NOT* DK *AND* *NOT* RF)
 SKIP to:(4141)

J22a-3.
 ~IF WAVE 1 IRA NONE OR MEDIUM Would it amount to \$50,000 or more?
 ~ELSE WAVE 1 IRA LOW Would it amount to \$20,000 or more?
 ~ELSE WAVE 1 IRA HIGH Would it amount to \$200,000 or more?
 (4132)
 YES.....1 -Skip-(4137)
 NO.....5
 DK.....8
 RF.....9

if:(4132)(DK *OR* RF)
SKIP to:(4141)
J22b-3.
~IF WAVE 1 IRA NONE OR MEDIUM
 \$20,000 or more?
~ELSE WAVE 1 IRA LOW
 \$5,000 or more?
~ELSE WAVE 1 IRA HIGH
 \$50,000 or more?

(4133)
YES.....1 -Skip-(4141)
NO.....5
DK.....8
RF.....9

if:WAVE 1 IRA LOW
SKIP to:(4141)

J22d-3.
~IF WAVE 1 IRA NONE OR MEDIUM
 \$5,000 or more?
~ELSE WAVE 1 IRA HIGH
 \$20,000 or more?

(4135)
YES.....1 -Skip-(4141)
NO.....5
DK.....8
RF.....9

if: WAVE 1 IRA NONE OR MEDIUM
SKIP to:(4141)

J22e-3.
 \$5,000 or more?

(4136)
YES.....1 -Skip-(4141)
NO.....5 -Skip-(4141)
DK.....8 -Skip-(4141)
RF.....9 -Skip-(4141)

J22f-3.
~IF WAVE 1 IRA NONE OR MEDIUM
 \$200,000 or more?
~ELSE WAVE 1 IRA LOW
 \$50,000 or more?
~ELSE WAVE 1 IRA HIGH
 \$1,000,000 or more?

(4137)
YES.....1
NO.....5 -Skip-(4141)
DK.....8
RF.....9

if:WAVE 1 IRA HIGH
SKIP to:(4141)

J22h-3.
~IF WAVE 1 IRA NONE OR MEDIUM
 \$1,000,000 or more?
~ELSE WAVE 1 IRA LOW
 \$200,000 or more?

(4139)
YES.....1
NO.....5 -Skip-(4141)
DK.....8
RF.....9

if:(4139)(1) *AND* (172)(0 *OR* 2)
SKIP to:(4141)

J22i-3.
 \$1,000,000 or more?

(4140)
YES.....1
NO.....5
DK.....8
RF.....9

J27.

Did you (or your Husband/Wife/Partner) cash in or convert any (other) IRA or KEOGH accounts to annuities at any time since (Wave 1 date)/in the last two years), when we last talked to you?

	(4143)
YES.....	1
NO.....	5 -Skip-(4190)
DK.....	8 -Skip-(4190)
RF.....	9 -Skip-(4190)

if:R MARITAL STATUS DIVORCED/SEPARATED OR WIDOWED OR NEVER MARRIED
SKIP to:(4145)

J27a.

Was that your IRA or your (Husband/Wife/Partner's)?

	(4144)
R'S ACCOUNT.....	1
SPOUSE OR PARTNER.....	2
DK.....	8
RF.....	9

J27b.

Did you withdraw funds from these accounts, convert them to annuities, or what?

	(4145)(A1-A4)
WITHDREW FUNDS.....	1, -Skip-(4147)
CONVERTED TO ANNUITIES.....	2,
OTHER SPECIFY.....	7, -Skip-(4147)
DK.....	8, -Skip-(4147)
RF.....	9, -Skip-(4147)

J27c.

About how much money was converted to annuities?

AMOUNT: (4146)

if:(4145)(*NOT* 1)
SKIP to:(4148)

J27d.

About how much money was withdrawn?

AMOUNT: (4147)

if:(4145)(*NOT* 7)
SKIP to:(4149)

J27e.

About how much money was involved that was not withdrawn or converted?

AMOUNT: (4148)

if:(4145)(*NOT* 1)
SKIP to:(4150)

J27f.

What did you do with the funds that you withdrew?
Were they put into savings, used for regular expenses,
used for special purchases, given to relatives, or what?

	(4149)
PUT IN SAVINGS.....	1,
USED FOR REGULAR EXPENSES.....	2,
USED FOR SPECIAL PURCHASES.....	3,
GIVEN TO RELATIVES.....	4,
OTHER SPECIFY.....	7,
DK.....	8,
RF.....	9,

if:(4145)(*NOT* 2)
SKIP to:(4165)

J27g.

About how much do you receive from this annuity?

AMOUNT: (4150)

PER: (4151)

WEEKLY.....1

2 X MONTH.....2

MONTH.....3

QUARTER.....4

6 MONTH.....5

YEAR.....6

OTHER SPECIFY.....7

DK.....8

RF.....9

J27j.

Are federal income taxes withheld on these payments?

(4156)

YES.....1

NO.....5

DK.....8

RF.....9

J27k.

In what month and year did you (or your Husband/Wife/Partner) start to receive that annuity?

MONTH (4157)

YEAR (4158)

J27n.

For how long will these payments continue?

UNTIL YEAR: (4159)

UNTIL AGE: (4160)

FOR #YEARS: (4161)

(4162)

UNTIL R DIES.....4

UNTIL SPOUSE DIES.....5

UNTIL MONEY RUNS OUT.....6

OTHER SPECIFY.....7

DK.....8

RF.....9

if:(4162)(*NOT* 4 *AND* *NOT* 5) *OR* (R MARITAL STATUS)(LIVING WITH SOMEONE *OR* DIVORCED/SEPARATED *OR* WIDOWED *OR* NEVER MARRIED)

SKIP to:(4190)

J27s.

Will (your spouse/you) continue to receive these payments after (you die/your spouse dies)?

(4164)

YES.....1

NO.....5

DK.....8

RF.....9

J30 TIME STAMP. (4190)

J30.

Are you (or your Husband/Wife/Partner) currently receiving any income from retirement pensions?

DO NOT INCLUDE ANY LUMP-SUM PENSION PAYMENTS. (4191)

YES.....1

NO.....5 -Skip-(4259)

DK.....8

RF.....9

if:(R MARITAL STATUS)((DIVORCED/SEPARATED *OR* WIDOWED *OR* NEVER MARRIED)

SKIP to:(4193)

J30a. Who receives that? (4192)

R ONLY.....	1	
SPOUSE/PARTNER ONLY.....	2	-Skip-(4226)
BOTH.....	3	
DK.....	8	
RF.....	9	

if:(4192)(DK *OR* RF)
 SKIP to:(4255)

J30b. ~IF 4192(3)
 Do you yourself receive income from more than one retirement pension?

~ELSE
 Do you receive income from more than one retirement pension?

YES.....	1	
NO.....	5	-Skip-(4198)
DK.....	8	
RF.....	9	

J30c. How many retirement pensions do you receive?

OF PENSIONS: (4194)

J30d. Tell me about the largest pension that you currently receive.

(4196)

J30d-1. How much did you receive last month from that pension?

AMOUNT: (4198)

J30e-1. Were any federal income taxes withheld on that?

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

J30f-1. In what year did you first begin to receive that pension?

YEAR: (4200)

if:(4200)(< 1993 *OR* DK *OR* RF)
 SKIP to:(4202)

J30g-1. And what month was that?

MONTH: (4201)

J30g-1. Is the pension payment automatically adjusted for changes in the cost of living?

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

J30h-1. Will this payment continue for as long as you live?

	(4203)
YES.....	1 -Skip-(4205)
NO.....	5
DK.....	8
RF.....	9

J30j-1. For how many years will it continue?

OF YEARS:

(4204)

if:(R MARITAL STATUS)(DIVORCED/SEPARATED *OR* WIDOWED *OR* NEVER MARRIED)
 SKIP to:(4213)

J30k-1. If you were to die before your (Husband/Wife/Partner), would the payment stop, continue unchanged, or continue at a reduced level?

	(4205)
STOP.....	1
CONTINUE UNCHANGED.....	2
CONTINUE AT REDUCED LEVEL.....	3
OTHER (SPECIFY).....	7
DK.....	8
RF.....	9

if:(4193)(*NOT* 1)
 SKIP to:(4221)

J30d-2. How much did you receive last month from your second largest pension?

AMOUNT:

(4213)

J30e-2. Were any federal income taxes withheld on that pension?

	(4214)
YES.....	1
NO.....	5
DK.....	8
RF.....	9

J30f-2. In what year did you start to receive that pension?

YEAR:

(4215)

if:(4215)(< 1993 *OR* DK *OR* RF)
 SKIP to:(4217)

J30g-2. And what month was that?

MONTH:

(4216)

J30h-2. Is the pension payment automatically adjusted for changes in the cost of living?

	(4217)
YES.....	1
NO.....	5
DK.....	8
RF.....	9

J30j-2. Will this payment continue for as long as you live?

	(4218)
YES.....	1 -Skip-(4220)
NO.....	5
DK.....	8
RF.....	9

J30k-2. For how many years will it continue?
 # OF YEARS: (4219)
 if:(R MARITAL STATUS)(DIVORCED/SEPARATED *OR* WIDOWED *OR* NEVER MARRIED)
 SKIP to:(4221)

J30m-2. If you were to die before your (Husband/Wife/Partner), would
 the payment stop, continue unchanged, or continue
 at a reduced level? (4220)
 STOP.....1
 CONTINUE UNCHANGED.....2
 CONTINUE AT REDUCED LEVEL.....3
 OTHER (SPECIFY).....7
 DK.....8
 RF.....9

if:(4194)(< 3)
 SKIP to:(4226)

J30u.
 ~IF 4194(3)
 About how much did you receive last month from your
 third pension?
 ~ELSE
 About the other retirement pensions that you receive,
 tell me about how much in total you received last month.
 AMOUNT: (4221)

J30v. Were any federal income taxes withheld (on these)? (4222)
 YES.....1
 NO.....5
 DK.....8
 RF.....9

if:(4192)(*NOT* 2 *AND* *NOT* 3)
 SKIP to:(4259)

J31. Now let me ask about the retirement pensions received by
 your (Husband/Wife/Partner). Does (she/he) currently receive
 more than one such pension? (4226)
 YES.....1
 NO.....5 -Skip-(4229)
 DK.....8
 RF.....9

J31a. How many such pensions does your (Husband/Wife/Partner)
 receive?
 # OF PENSIONS: (4227)

J31b-1. Tell me about the largest retirement pension your
 (Husband/Wife/Partner) receives. (4228)

J31c-1. How much did your (Husband/Wife/Partner) receive last month
 from that pension?
 AMOUNT: (4229)

J31d-1. Were any federal income taxes withheld on that? (4230)

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

J31e-1. In what year did (she/he) start to receive that pension?
YEAR: (4231)

if:(4231)(< 1993 *OR* DK *OR* RF)
SKIP to:(4233)

J31e-1. And what month was that?
MONTH: (4232)

J31f-1. Is the pension payment automatically adjusted for changes in the cost of living? (4233)

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

J31g-1. Will this payment continue for as long as (she/he) lives? (4234)

YES.....1 -Skip-(4236)
NO.....5
DK.....8
RF.....9

J31h-1. For how many years will it contin?
OF YEARS: (4235)

J31j-1. If (she/he) were to die before you, would the payment stop, continue unchanged, or continue at a reduced level? (4236)

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

J31k-2. And how much did (she/he) receive last month from the second (largest) retirement pension?
AMOUNT: (4238)

J31d-2. Were any federal income taxes withheld on that? (4245)

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

J31e-2. In what year did (she/he) start to receive that pension?
YEAR: (4246)

if:(4246)(< 1993 *OR* DK *OR* RF)
SKIP to:(4248)

J31e-2. And what month was that?
MONTH: (4247)

J31g-2. Is the pension payment automatically adjusted for changes in the cost of living? (4248)
YES.....1
NO.....5
DK.....8
RF.....9

J31h-2. Will this payment continue for as long as (she/he) lives? (4249)
YES.....1 -Skip-(4251)
NO.....5
DK.....8
RF.....9

J31j-2. For how many years will it continue?
OF YEARS: (4250)

J31k-2. If (she/he) were to die before you, would the payment stop, continue unchanged, or continue at a reduced level? (4251)
STOP.....1
CONTINUE UNCHANGED.....2
CONTINUE AT REDUCED LEVEL.....3
OTHER (SPECIFY).....7
DK.....8
RF.....9

J31U TIME STAMP. (4252)

if:(4227)(2)
SKIP to:(4259)

J31u-2.
~IF 4227(3)
How much did (she/he) receive last month from (her/his) third pension.
~ELSE
About the other retirement pensions (she/he) receives, about how much in total did (she/he) receive last month?
AMOUNT: (4253)

J31v-2. Were any federal income taxes withheld (on these)? (4254)
YES.....1
NO.....5
DK.....8
RF.....9

if:(4192)(*NOT* DK *AND* *NOT* RF)
SKIP to:(4259)

J31w. Overall, about how much did you (and your Husband/Wife/Partner) receive last month from retirement pensions (not including Social Security)?
AMOUNT: (4255)

J33 TIMESTAMP (4265)

J33. Aside from anything you have already told me about,
 are you (or your Husband/Wife/Partner) currently receiving any
 income from annuities? (4266)

YES.....	1
NO.....	5 -Skip-(4327)
DK.....	8
RF.....	9

if:(R MARITAL STATUS)(DIVORCED/SEPARATED *OR* WIDOWED *OR* NEVER MARRIED)
 SKIP to:(4268)

J33a. Who receives that? (4267)

R ONLY.....	1
SPOUSE/PARTNER ONLY.....	2 -Skip-(4299)
BOTH.....	3
DK.....	8
RF.....	9

if:(4267)(DK *OR* RF)
 SKIP to:(4326)

J33b.
 ~IF 4267(3) Do you yourself receive income from more than one annuity?
 ~ELSE Do you receive income from more than one annuity?

YES.....	1
NO.....	5 -Skip-(4271)
DK.....	8
RF.....	9

J33c. How many annuities do you receive?
 # OF ANNUITIES: (4269)

J33d. Tell me about the largest annuity that you
 currently receive. (4270)

J33d-1. How much did you receive last month
 from that annuity?
 AMOUNT: (4271)

J33e-1. Were any federal income taxes withheld on that? (4272)

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

J33f-1. In what year did you start to receive that annuity?
 YEAR: (4273)

if:(4273)(< 1993 *OR* DK *OR* RF)
 SKIP to:(4275)

J33f-1. And what month was that?
 MONTH: (4274)

J33h-1. Is the annuity payment automatically adjusted for changes in the cost of living? (4275)

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

J33j-1. Will this payment continue for as long as you live? (4276)

YES.....1 -Skip-(4278)
NO.....5
DK.....8
RF.....9

J33k-1. For how many years will it continue?
OF YEARS: (4277)

if:(R MARITAL STATUS)(DIVORCED/SEPARATED *OR* WIDOWED *OR* NEVER MARRIED)
SKIP to:(4279)

J33m-1. If you were to die before your (Husband/Wife/Partner), would the payment stop, continue unchanged, or continue at a reduced level? (4278)

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

if:(4268)(5 *OR* DK *OR* RF)
SKIP to:(4327)

J33d-2. How much did you receive last month from your second (largest) annuity?
AMOUNT: (4285)

J33e-2. Were any federal income taxes withheld on that annuity? (4287)

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

J33f-2. In what year did you start to receive that annuity?
YEAR: (4288)

if:(4288)(< 1993 *OR* DK *OR* RF)
SKIP to:(4290)

J33f-2. And what month was that?
MONTH: (4289)

J33h-2. Is the annuity payment automatically adjusted for changes in the cost of living? (4290)

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

J33j-2. Will this payment continue for as long as you live?

(4291)

YES.....1 -Skip-(4293)

NO.....5

DK.....8

RF.....9

J33k-2. For how many years will it continue?

OF YEARS:

(4292)

if:(R MARITAL STATUS)(DIVORCED/SEPARATED *OR* WIDOWED *OR* NEVER MARRIED)

SKIP to:(4294)

J33m-2. If you were to die before your (Husband/Wife/Partner), would the payment stop, continue unchanged, or continue at a reduced level?

(4293)

STOP.....1

CONTINUE UNCHANGED.....2

CONTINUE AT REDUCED LEVEL.....3

OTHER (SPECIFY).....7

DK.....8

RF.....9

if:(4269)(2) *AND* (4267)(3)

SKIP to:(4299)

if:(4269)(2) *AND* (4267)(*NOT* 3)

SKIP to:(4327)

J34. ~IF 4269(3)

How much did you receive last month from your third annuity?

~ELSE

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

AMOUNT:

(4294)

J34a. Were any federal income taxes withheld (on these)?

(4298)

YES.....1

NO.....5

DK.....8

RF.....9

if:(4267)(*NOT* 2 *AND* *NOT* 3)

SKIP to:(4327)

J35. Now let me ask about the annuities received by your (Husband/Wife/Partner). Does (she/he) currently receive more than one such annuity?

(4299)

YES.....1

NO.....5 -Skip-(4302)

DK.....8

RF.....9

J35a. How many such annuities does your (Husband/Wife/Partner) receive?

OF ANNUITIES:

(4300)

J35b. Tell me about the largest annuity
your (Husband/Wife/Partner) receives. (4301)

J35c-1. How much did your (Husband/Wife/Partner) receive last month
from that annuity?

AMOUNT: (4302)

J35d-1. Were any federal income taxes withheld on that? (4303)

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

J35e-1. In what year did (she/he) start to receive that annuity?

YEAR: (4304)

if:(4304)(< 1993 *OR* DK *OR* RF)
SKIP to:(4306)

J35e-1. And what month was that?

MONTH: (4305)

J35f-1. Is the annuity payment automatically adjusted for
changes in the cost of living? (4306)

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

J35g-1. Will this payment continue for as long as
(she/he) lives? (4307)

YES.....1 -Skip-(4309)
NO.....5
DK.....8
RF.....9

J35h-1. For how many years will it continue?

OF YEARS: (4308)

J35j-1. If (she/he) were to die before you, would
the payment stop, continue unchanged, or continue
at a reduced level? (4309)

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

J35b-2. And how much did (she/he) receive last month from the second largest annuity?
 AMOUNT: (4315)

J35d-2. Were any federal income taxes withheld on that? (4317)
 YES.....1
 NO.....5
 DK.....8
 RF.....9

J35e-2. In what year did (she/he) start to receive that annuity?
 YEAR: (4318)

if:(4318)(< 1993 *OR* DK *OR* RF)
 SKIP to:(4320)

J35e-2. And what month was that?
 MONTH: (4319)

J35f-2. Is the annuity payment automatically adjusted for changes in the cost of living? (4320)
 YES.....1
 NO.....5
 DK.....8
 RF.....9

J35g-2. Will this payment continue for as long as (she/he) lives? (4321)
 YES.....1 -Skip-(4323)
 NO.....5
 DK.....8
 RF.....9

J35h-2. For how many years will it continue?
 # OF YEARS: (4322)

J35j-2. If (she/he) were to die before you, would the payment stop, continue unchanged, or continue at a reduced level? (4323)
 STOP.....1
 CONTINUE UNCHANGED.....2
 CONTINUE AT REDUCED LEVEL.....3
 OTHER (SPECIFY).....7
 DK.....8
 RF.....9

if:(4300)(2)
 SKIP to:(4327)

J35u.
 ~IF 4300(3)
 How much did (she/he) receive last month
 from (her/his) third annuity?
 ~ELSE
 About the other annuities (she/he) receives, about
 how much in total did (she/he) receive last month?
 AMOUNT: (4324)

J35v.
 Were any federal income taxes withheld (on these)?
 (4325)
 YES.....1 -Skip-(4327)
 NO.....5 -Skip-(4327)
 DK.....8 -Skip-(4327)
 RF.....9 -Skip-(4327)

J35w.
 Overall, about how much did you (and your Husband/Wife/Partner)
 receive last month from annuities?
 AMOUNT: (4326)

J36 TIME STAMP (4337)

J36.
 (Aside from anything you have already told me about..)
 Do you (or your Husband/Wife/Partner) have any shares of stock or stock
 mutual funds?
 (4338)
 YES.....1
 NO.....5 -Skip-(4367)
 DK.....8
 RF.....9

J37.
 If you sold all those and paid off anything you owed on
 them, about how much would you have?
 DO NOT PROBE DK
 AMOUNT: (4339)

J37a.
 ~IF WAVE 1 STOCKS NONE OR MEDIUM
 Would it amount to \$100,000 or more?
 ~ELSE WAVE 1 STOCKS LOW
 Would it amount to \$10,000 or more?
 ~ELSE WAVE 1 STOCKS HIGH
 Would it amount to \$750,000 or more?
 (4343)
 YES.....1 -Skip-(4348)
 NO.....5
 DK.....8
 RF.....9

if:(4343)(DK *OR* RF)
 SKIP to:(4352)

J37b.
 ~IF WAVE 1 STOCKS NONE OR MEDIUM
 \$10,000 or more?
 ~ELSE WAVE 1 STOCKS LOW
 \$2,000 or more?
 ~ELSE WAVE 1 STOCKS HIGH
 \$100,000 or more?
 (4344)
 YES.....1 -Skip-(4352)
 NO.....5
 DK.....8
 RF.....9

if: WAVE 1 STOCKS LOW

SKIP to:(4352)

J37d.

~IF WAVE 1 STOCKS NONE OR MEDIUM

\$2,000 or more?

~ELSE WAVE 1 STOCKS HIGH

\$10,000 or more?

	(4346)
YES.....	1 -Skip-(4352)
NO.....	5
DK.....	8
RF.....	9

if:WAVE 1 STOCKS NONE *OR* MEDIUM

SKIP to:(4352)

J37e.

\$2,000 or more?

	(4347)
YES.....	1 -Skip-(4352)
NO.....	5 -Skip-(4352)
DK.....	8 -Skip-(4352)
RF.....	9 -Skip-(4352)

J37f.

~IF WAVE 1 STOCKS NONE *OR* MEDIUM

\$750,000 or more?

~ELSE WAVE 1 STOCKS LOW

\$100,000 or more?

~ELSE WAVE 1 STOCKS HIGH

\$1,500,000 or more?

	(4348)
YES.....	1
NO.....	5 -Skip-(4352)
DK.....	8
RF.....	9

if:WAVE 1 STOCKS HIGH

SKIP to:(4352)

J37h.

~IF WAVE 1 STOCKS NONE OR MEDIUM

\$1,500,000 or more?

~ELSE WAVE 1 STOCKS LOW

\$750,000 or more?

	(4350)
YES.....	1
NO.....	5 -Skip-(4352)
DK.....	8
RF.....	9

if: WAVE 1 STOCKS NONE OR MEDIUM

SKIP to:(4352)

J37i.

\$1,500,000 or more?

	(4351)
YES.....	1
NO.....	5
DK.....	8
RF.....	9

J38.

Do these stocks or mutual funds pay any dividends or interest?

	(4357)
YES.....	1
NO.....	5 -Skip-(4367)
DK.....	8
RF.....	9

J38a. How often is it paid?

(4358)
ACCUMULATES/REINVEST.....1
MONTH.....3
QUARTER.....4
6 MONTHS.....5
YEAR.....6
OTHER SPECIFY.....7
DK.....8
RF.....9

J38b.
Version 6: ~IF 4358(1.6.7 or DK or RF)
Condition added About how much did you receive from that
in (1993/1994/1995/1996)?

~ELSE
About how much did you receive last (4358) from
that?

DO NOT PROBE DK

AMOUNT:
(4359)

if:(4358)(1 *OR* 7 *OR* DK *OR* RF) *OR* (4359)(0 *OR* DK *OR* RF)
SKIP to:(4363)

Version 6: ~~if:(4358)(1 *OR* 7 *OR* DK *OR* RF) *OR* (4359)(0 *OR* DK *OR* RF)~~
Jump deleted ~~SKIP to:(4363)~~

if: 4359 (*NOT* DK AND *NOT* RF AND NOT OUT OF RANGE)AND 4358 (1.6.7.DK.RF)
SKIP to: (4373)

if: 4358 (1.6.7.DK.RF)*AND* 4359 (DK.RF)
SKIP to: (4363)

if: 4359 (DK.RF)
SKIP to: (4361)

J38c. Do you get about the same amount each (4358)?

(4360)
YES.....1
NO.....5
DK.....8
RF.....9

Version 6: if:(4360)(1)
Jump added SKIP to:(4373)

Jump deleted ~~if:(4359)(1 *TO* 999996 *OR* OUT,C)~~
~~SKIP to:(4373)~~

Question added J38d. About how much did you receive from stocks of mutual
Funds in (1995/1996)

DO NOT PROBE DK

AMOUNT:
(4361)

Condition added if:(4361)(ANSWERED *AND* *NOT DK *AND* *NOT* RF)
SKIP to:(4373)

J38e. Did you receive \$10,000 or more in (1994/1995)
from stock income?

(4363)
YES.....1
NO.....5 -Skip-(4365)
DK.....8
RF.....9

if:(4363)(DK *OR* RF)
SKIP to:(4373)

J38f. \$75,000 or more? (4364)
 YES.....1 -Skip-(4373)
 NO.....5 -Skip-(4373)
 DK.....8 -Skip-(4373)
 RF.....9 -Skip-(4373)

J38g. \$1,000 or more? (4365)
 YES.....1 -Skip-(4373)
 NO.....5
 DK.....8
 RF.....9

J40 TIME STAMP (4380)

J40. (Aside from anything you have already told me about..)
 Do you (or your Husband/Wife/Partner) have any corporate, municipal,
 government or foreign bonds, or bond funds?
 DO NOT COUNT GOVERNMENT SAVINGS BONDS OR TREASURY BILLS.
 (4381)
 YES.....1
 NO.....5 -Skip-(4410)
 DK.....8
 RF.....9

J41. If you sold all those bonds or bond funds, and paid off
 anything you owed on them, about how much would you
 have?
 DO NOT PROBE DK/RF
 (4382)

J41a.
 ~IF WAVE 1 BONDS NONE OR MEDIUM
 Would it amount to \$50,000 or more?
 ~ELSE WAVE 1 BONDS LOW
 Would it amount to \$10,000 or more?
 ~ELSE WAVE 1 BONDS HIGH
 Would it amount to \$200,000 or more?
 (4386)
 YES.....1 -Skip-(4391)
 NO.....5
 DK.....8
 RF.....9

if:(4386)(DK *OR* RF)
 SKIP to:(4395)

J41b.
 ~IF WAVE 1 BONDS NONE OR MEDIUM
 \$10,000 or more?
 ~ELSE WAVE 1 BONDS LOW
 \$2,000 or more?
 ~ELSE WAVE 1 BONDS HIGH
 \$50,000 or more?
 (4387)
 YES.....1 -Skip-(4395)
 NO.....5
 DK.....8
 RF.....9

if:WAVE 1 BONDS LOW
 SKIP to:(4395)

J41d.
 ~IF WAVE 1 BONDS NONE OR MEDIUM
 \$2,000 or more?
 ~ELSE WAVE 1 BONDS HIGH
 \$10,000 or more?

(4389)
 YES.....1 -Skip-(4395)
 NO.....5
 DK.....8
 RF.....9

if: WAVE 1 BONDS NONE OR MEDIUM
 SKIP to:(4395)

J41e.
 \$2,000 or more?

(4390)
 YES.....1 -Skip-(4395)
 NO.....5 -Skip-(4395)
 DK.....8 -Skip-(4395)
 RF.....9 -Skip-(4395)

J41f.
 ~IF WAVE 1 BONDS NONE OR MEDIUM
 \$200,000 or more?
 ~ELSE WAVE 1 BONDS LOW
 \$50,000 or more?
 ~ELSE WAVE 1 BONDS HIGH
 \$500,000 or more?

(4391)
 YES.....1
 NO.....5 -Skip-(4395)
 DK.....8
 RF.....9

if:WAVE 1 BONDS HIGH
 SKIP to:(4395)

J41h.
 ~IF WAVE 1 BONDS NONE OR MEDIUM
 \$500,000 or more?
 ~ELSE WAVE 1 BONDS LOW
 \$200,000 or more?

(4393)
 YES.....1
 NO.....5 -Skip-(4395)
 DK.....8
 RF.....9

if:WAVE 1 BONDS NONE OR MEDIUM
 SKIP to:(4395)

J41i.
 \$500,000 or more?

(4394)
 YES.....1
 NO.....5
 DK.....8
 RF.....9

J42.
 Do these bonds or mutual funds pay any dividends or
 interest?

(4400)
 YES.....1
 NO.....5 -Skip-(4410)
 DK.....8
 RF.....9

J42a. How often is it paid?

(4401)
ACCUMULATES/REINVEST.....1
MONTH.....3
QUARTER.....4
6 MONTHS.....5
YEAR.....6
OTHER SPECIFY.....7
DK.....8
RF.....9

J42b.
~IF 4401(1.6.7 or DK or RF)

Version 6:
Condition added

About how much did you receive from that in (1993/1994/1995/1996)?

~ELSE

About how much did you receive last (4401) from that?

DO NOT PROBE DK

AMOUNT:

(4402)

if:(4401)(1 *OR* 7 *OR* DK *OR* RF) *OR* (4402)(0 *OR* DK *OR* RF)
SKIP to:(4406)

Version 6:
Jump deleted

~~if:(4401)(1 *OR* 7 *OR* DK *OR* RF) *OR* (4402)(0 *OR* DK *OR* RF)~~
~~SKIP to:(4406)~~
if:(4402)(*NOT* DK *AND* *NOT* RF) *AND* (4401)(1*OR* 6 *OR*7 *OR* DK *OR* RF*)
SKIP to:(4410)
if:(4402)(DK *OR* RF) *AND* (4401)(1 *OR* 6 *OR* 7 *OR* DK *OR* RF)
SKIP to:(4406)
if:(4402)(DK *OR* RF)
SKIP to:(4404)

J42c. Do you get about the same amount each (4401)?

(4403)
YES.....1
NO.....5
DK.....8
RF.....9

if:(4403)(1)
SKIP to:(4410)

Version 7:
Jump deleted

~~if:(4402)(1 *TO* 999996 *OR* OUT;C)~~
~~SKIP to:(4410)~~

Version 6:
Question added

J42d. About how much did you receive from bond income in (1995/1996)

DO NOT PROBE DK

AMOUNT:

(4404)

Version 7:
Condition added

if:(4404)(ANSWERED *AND* *NOT DK *AND* *NOT* RF)
SKIP to:(4410)

J42e. Did you receive \$5,000 or more in (1994/1995) from bond income?

(4406)
YES.....1
NO.....5 -Skip-(4408)
DK.....8
RF.....9

if:(4406)(DK *OR* RF)
SKIP to:(4410)

J42f. \$20,000 or more? (4407)
 YES.....1 -Skip-(4410)
 NO.....5 -Skip-(4410)
 DK.....8 -Skip-(4410)
 RF.....9 -Skip-(4410)

J42g. \$1,000 or more? (4408)
 YES.....1 -Skip-(4410)
 NO.....5
 DK.....8
 RF.....9

J44 TIMESTAMP (4423)

J44. (Aside from anything you have already told me about..)
 Do you (or your Husband/Wife/Partner) have any checking or savings accounts
 or money market funds? (4424)
 YES.....1
 NO.....5 -Skip-(4449)
 DK.....8
 RF.....9

J44. If you added up all such accounts, about how much would
 they amount to right now ?
 DO NOT PROBE DK
 AMOUNT: (4425)

J44b.
 ~IF WAVE 1 CHECKINGS/SAVINGS NONE OR MEDIUM
 Would it amount to \$50,000 or more?
 ~ELSE WAVE 1 CHECKINGS/SAVINGS LOW
 Would it amount to \$20,000 or more?
 ~ELSE WAVE 1 CHECKINGS/SAVINGS HIGH
 Would it amount to \$100,000 or more? (4429)
 YES.....1 -Skip-(4434)
 NO.....5
 DK.....8
 RF.....9

J44d.
 ~IF WAVE 1 CHECKINGS/SAVINGS NONE OR MEDIUM
 \$20,000 or more?
 ~ELSE WAVE 1 CHECKINGS/SAVINGS LOW
 \$2,000 or more?
 ~ELSE WAVE 1 CHECKINGS/SAVINGS HIGH
 \$50,000 or more? (4431)
 YES.....1 -Skip-(4438)
 NO.....5
 DK.....8
 RF.....9

if:WAVE 1 CHECKINGS/SAVINGS LOW
 SKIP to:(4438)

J44e.

~IF WAVE 1 CHECKINGS/SAVINGS NONE OR MEDIUM
\$2,000 or more?
~ELSE WAVE 1 CHECKINGS/SAVINGS HIGH
\$20,000 or more?

(4432)
YES.....1 -Skip-(4438)
NO.....5
DK.....8
RF.....9

if:WAVE 1 CHECKINGS/SAVINGS NONE OR MEDIUM
SKIP to:(4438)

J44f.

\$2,000 or more?

(4433)
YES.....1 -Skip-(4438)
NO.....5 -Skip-(4438)
DK.....8 -Skip-(4438)
RF.....9 -Skip-(4438)

J44g.

~IF WAVE 1 CHECKINGS/SAVINGS NONE OR MEDIUM
\$100,000 or more?
~ELSE WAVE 1 CHECKINGS/SAVINGS LOW
\$50,000 or more?
~ELSE WAVE 1 CHECKINGS/SAVINGS HIGH
\$500,000 or more?

(4434)
YES.....1
NO.....5 -Skip-(4438)
DK.....8
RF.....9

if: WAVE 1 CHECKINGS/SAVINGS HIGH
SKIP to:(4438)

J44j.

~IF WAVE 1 CHECKINGS/SAVINGS NONE OR MEDIUM
\$500,000 or more?
~ELSE WAVE 1 CHECKINGS/SAVINGS LOW
\$100,000 or more?

(4436)
YES.....1
NO.....5 -Skip-(4438)
DK.....8
RF.....9

if:(4436)(1) *AND* (174)(0 *OR* 2)
SKIP to:(4438)

J44k.

\$500,000 or more?

(4437)
YES.....1
NO.....5
DK.....8
RF.....9

J45.

Do these accounts or money market funds pay any
dividends or interest?

(4440)
YES.....1
NO.....5 -Skip-(4463)
DK.....8
RF.....9

J45a. How often is it paid?

- ACCUMULATES/REINVEST.....1 (4441)
- MONTH.....3
- QUARTER.....4
- 6 MONTHS.....5
- YEAR.....6
- OTHER SPECIFY.....7
- DK.....8
- RF.....9

Version 6:
Condition
added

J45b.
~IF 4441(1.6.7 or DK or RF)

About how much did you receive from that in (1993/1994/1995/1996)?
~ELSE
About how much did you receive last (4441) from
that?

DO NOT PROBE DK

AMOUNT: (4442)

if:(4441)(1 *OR* 7 *OR* DK *OR* RF) *OR* (4442)(0 *OR* DK *OR* RF)
SKIP to:(4445)

Version 6:
Jump deleted

~~if:(4441)(1 *OR* 7 *OR* DK *OR* RF) *OR* (4442)(0 *OR* DK *OR* RF)~~
~~SKIP to:(4445)~~
if:(4442)(*NOT DK *AND* *NOT RF) *AND* (4441) (1 *OR* 6 *OR* 7 *OR* DK *OR* RF)
SKIP to:(4449)
if:(4442)(DK *OR* RF) *AND* (4441)(1 *OR* 6 *OR* 7 *OR* DK *OR* RF)
SKIP to:(4445)
if:(4442)(DK *OR* RF)
SKIP to:(4444)

J45c. Do you get about the same amount each (4441)?

- YES.....1 (4443)
- NO.....5
- DK.....8
- RF.....9

Version 6:
Jump added

if:(4443)(1)
SKIP to:(4463)

Version 7:
Jump deleted

~~if:(4442)(1 *TO* 999996 *OR* OUT,C)~~
~~SKIP to:(4463)~~

Version 6:
Question
added

J45d.
About how much did you receive from savings interest
in (1995/1996)

DO NOT PROBE DK

AMOUNT: (4444)

Version 7:
Condition
added

if:(4444)(ANSWERED *AND* *NOT DK *AND* *NOT* RF)
SKIP to:(4449)

J45e. Did you receive \$2,000 or more in (1994/1995)
from interest from savings and checking accounts?

- YES.....1 (4445)
- NO.....5 -Skip-(4447)
- DK.....8
- RF.....9

if:(4445)(DK *OR* RF)
SKIP to:(4449)

J45f. \$5,000 or more?

(4446)

YES.....1 -Skip-(4449)

NO.....5 -Skip-(4449)

DK.....8 -Skip-(4449)

RF.....9 -Skip-(4449)

J45g. \$1,000 or more?

(4447)

YES.....1 -Skip-(4449)

NO.....5

DK.....8

RF.....9

J47. (Aside from anything you have already told me about..)
 Do you (or your Husband/Wife/Partner) have any money in
 Certificates of Deposit, government Savings Bonds, or
 Treasury Bills?

(4463)

YES.....1

NO.....5 -Skip-(4495)

DK.....8

RF.....9

J48. If you added up all such accounts, about how much would
 they amount to right now?

DO NOT PROBE DK

(4464)

J48a.
 ~IF WAVE 1 CD NONE OR MEDIUM
 Would it amount to \$125,000 or more?

~ELSE WAVE 1 CD LOW
 Would it amount to \$25,000 or more?

~ELSE WAVE 1 CD HIGH
 Would it amount to \$250,000 or more?

(4468)

YES.....1 -Skip-(4473)

NO.....5

DK.....8

RF.....9

if:(4468)(DK *OR* RF)
 SKIP to:(4477)

J48b.
 ~IF WAVE 1 CD NONE OR MEDIUM
 \$25,000 or more?

~ELSE WAVE 1 CD LOW
 \$2,500 or more?

~ELSE WAVE 1 CD HIGH
 \$125,000 or more?

(4469)

YES.....1 -Skip-(4477)

NO.....5

DK.....8

RF.....9

if:WAVE 1 CD LOW
 SKIP to:(4477)

J48d.
 ~IF WAVE 1 CD NONE OR MEDIUM
 \$2,500 or more?
 ~ELSE WAVE 1 CD HIGH
 \$25,000 or more?

(4471)
 YES.....1 -Skip-(4477)
 NO.....5
 DK.....8
 RF.....9

if:(4471)(5) *AND* (175)(0 *OR* 2)
 SKIP to:(4477)

J48e.
 \$2,500 or more?

(4472)
 YES.....1 -Skip-(4477)
 NO.....5 -Skip-(4477)
 DK.....8 -Skip-(4477)
 RF.....9 -Skip-(4477)

J48f.
 ~IF WAVE 1 CD NONE OR MEDIUM
 \$250,000 or more?
 ~ELSE WAVE 1 CD LOW
 \$125,000 or more?
 ~ELSE WAVE 1 CD HIGH
 \$500,000 or more?

(4473)
 YES.....1
 NO.....5 -Skip-(4477)
 DK.....8
 RF.....9

if:WAVE 1 CD HIGH
 SKIP to:(4477)

J48h.
 ~IF WAVE 1 CD NONE OR MEDIUM
 \$500,000 or more?
 ~ELSE WAVE 1 CD LOW
 \$250,000 or more?

(4475)
 YES.....1
 NO.....5 -Skip-(4477)
 DK.....8
 RF.....9

if:(4475)(1) *AND* (175)(0 *OR* 2)
 SKIP to:(4477)

J48i.
 \$500,000 or more?

(4476)
 YES.....1
 NO.....5
 DK.....8
 RF.....9

J49 TIMESTAMP (4481)

J49.
 Do these CDS, government bonds, or treasury bills pay any
 dividends or interest?

(4482)
 YES.....1
 NO.....5 -Skip-(4495)
 DK.....8
 RF.....9

J49a. How often is it paid?

(4483)
ACCUMULATES/REINVEST.....1
MONTH.....3
QUARTER.....4
6 MONTHS.....5
YEAR.....6
OTHER SPECIFY.....7
DK.....8
RF.....9

Version 6: J49b.
Condition ~IF 4483(1.6,7 or DK or RF)
added About how much did you receive from that in (1993/1994/1995/1996)?
~ELSE
About how much did you receive last (4483) from
that?

DO NOT PROBE DK
AMOUNT: (4484)

Version 6: ~~if:(4483)(1 *OR* 7 *OR* DK *OR* RF) *OR* (4484)(0 *OR* DK *OR* RF)~~
Jump deleted ~~SKIP to:(4488)~~
if:(4484)(*NOT DK *AND* *NOT RF) *AND* (4483) (1 *OR* 6 *OR* 7 *OR* DK *OR* RF)
SKIP to:(4495)
if:(4484)(DK *OR* RF) *AND* (4483)(1 *OR* 6 *OR* 7 *OR* DK *OR* RF)
SKIP to:(4488)
if:(4484)(DK *OR* RF)
SKIP to:(4486)

J49c. Do you get about the same amount each (4483)?

(4485)
YES.....1
NO.....5
DK.....8
RF.....9

Version 6: if:(4485)(1)
Jump added SKIP to:(4495)

Version 7: ~~if:(4484)(1 *TO* 999996 *OR* OUT,C)~~
Jump deleted ~~SKIP to:(4495)~~

Version 6: J49d.
Question About how much did you receive in interest from that
added in (1995/1996)

DO NOT PROBE DK
AMOUNT: (4486)

Version 7: if:(4486)(ANSWERED *AND* *NOT DK *AND* *NOT* RF)
Condition added SKIP to:(4495)

J49e. Did you receive \$10,000 or more in (1994/1995)
from CDS?

(4488)
YES.....1
NO.....5 -Skip-(4490)
DK.....8
RF.....9

if:(4488)(DK *OR* RF)
SKIP to:(4495)

J49f. \$25,000 or more? (4489)
 YES.....1 -Skip-(4495)
 NO.....5 -Skip-(4495)
 DK.....8 -Skip-(4495)
 RF.....9 -Skip-(4495)

J49g. \$2,000 or more? (4490)
 YES.....1 -Skip-(4495)
 NO.....5
 DK.....8
 RF.....9

J51. Do you (or your Husband/Wife/Partner) own anything for transportation, like cars, trucks, a trailer, a motor home, a boat, or an airplane? (4499)
 YES.....1
 NO.....5 -Skip-(4512)
 DK.....8 -Skip-(4512)
 RF.....9 -Skip-(4512)

J51a. What are they worth altogether, minus anything you still owe on them?
 DO NOT PROBE DK/RF
 ALT-O R WANTS TO GIVE TYPE OF CAR INSTEAD
 AMOUNT: (4500)

J51a. ~IF WAVE 1 TRANSPORT NONE OR MEDIUM
 Would it amount to \$20,000 or more?
 ~ELSE WAVE 1 TRANSPORT LOW
 Would it amount to \$5,000 or more?
 ~ELSE WAVE 1 TRANSPORT HIGH
 Would it amount to \$100,000 or more? (4502)
 YES.....1 -Skip-(4506)
 NO.....5
 DK.....8
 RF.....9

if:(4502)(DK *OR* RF)
 SKIP to:(4512)

J51b. ~IF WAVE 1 TRANSPORT NONE OR MEDIUM
 \$5,000 or more?
 ~ELSE WAVE 1 TRANSPORT LOW
 \$1,000 or more?
 ~ELSE WAVE 1 TRANSPORT HIGH
 \$20,000 or more? (4503)
 YES.....1
 NO.....5
 DK.....8
 RF.....9

if:(4503)(1 *OR* DK *OR* RF) *OR* (170)(1)
 SKIP to:(4512)

J51c. ~IF WAVE 1 TRANSPORT NONE OR MEDIUM
 \$1,000 or more?
 ~ELSE WAVE 1 TRANSPORT HIGH
 \$5,000 or more? (4504)
 YES.....1 -Skip-(4512)
 NO.....5
 DK.....8

RF.....9
if: WAVE 1 TRANSPORT NONE *OR* MEDIUM
SKIP to:(4512)

J51d.
\$1,000 or more?

(4505)
YES.....1 -Skip-(4512)
NO.....5 -Skip-(4512)
DK.....8 -Skip-(4512)
RF.....9 -Skip-(4512)

J51f.
~IF WAVE 1 TRANSPORT NONE OR MEDIUM
\$100,000 or more?
~ELSE WAVE 1 TRANSPORT LOW
\$20,000 or more?
~ELSE WAVE 1 TRANSPORT HIGH
\$200,000 or more?

(4506)
YES.....1
NO.....5 -Skip-(4512)
DK.....8
RF.....9

if:WAVE 1 TRANSPORT HIGH
SKIP to:(4512)

J51h.
~IF WAVE 1 TRANSPORT NONE OR MEDIUM
\$200,000 or more?
~ELSE WAVE 1 TRANSPORT LOW
\$100,000 or more?

(4508)
YES.....1
NO.....5
DK.....8
RF.....9

if:(4508)(1 *OR* DK *OR* RF) *AND* (170)(0 *OR* 2)
SKIP to:(4512)

J51j.
\$200,000 or more?

(4509)
YES.....1
NO.....5
DK.....8
RF.....9

J52.
Do you (or your Husband/Wife/Partner) have any other savings or
assets, such as jewelry, money owed to you by others, a
collection for investment purposes, rights in a trust
or estate where you are the beneficiary, or an annuity
that you haven't already told us about?

EXCLUDE THE CASH VALUE OF ANY LIFE INSURANCE POLICIES

(4512)
YES.....1
NO.....5 -Skip-(4525)
DK.....8 -Skip-(4525)
RF.....9 -Skip-(4525)

J53.
If you sold all that and then paid off any debts on it,
about how much would you have?

DO NOT PROBE DK/RF

AMOUNT:

(4513)

if:(4513)(*NOT* DK *AND* *NOT* RF)
SKIP to:(4517)

J53a. Would it amount to \$50,000 or more?

	(4514)
YES.....	1
NO.....	5 -Skip-(4516)
DK.....	8
RF.....	9

if:(4514)(DK *OR* RF)
 SKIP to:(4517)

J53b. \$100,000 or more?

	(4515)
YES.....	1 -Skip-(4517)
NO.....	5 -Skip-(4517)
DK.....	8 -Skip-(4517)
RF.....	9 -Skip-(4517)

J53c. \$5,000 or more?

	(4516)
YES.....	1
NO.....	5
DK.....	8
RF.....	9

J54. Do any of these other savings or assets pay any income?

	(4517)
YES.....	1
NO.....	5 -Skip-(4525)
DK.....	8 -Skip-(4525)
RF.....	9 -Skip-(4525)

J55. About how much income did you receive from these
 other assets in (1993/1994/1995/1996)?
 DO NOT PROBE DK
 AMOUNT:

	(4518)
--	--------

if:(4518)(*NOT* DK *AND* *NOT* RF)
 SKIP to:(4525)

J55a. Would it amount to \$5,000 or more?

	(4519)
YES.....	1
NO.....	5 -Skip-(4522)
DK.....	8
RF.....	9

if:(4519)(DK *OR* RF)
 SKIP to:(4525)

J55b. \$10,000 or more?

	(4520)
YES.....	1
NO.....	5 -Skip-(4525)
DK.....	8
RF.....	9

J55c. \$25,000 or more?

	(4521)
YES.....	1 -Skip-(4525)
NO.....	5 -Skip-(4525)
DK.....	8 -Skip-(4525)
RF.....	9 -Skip-(4525)

J55d. \$2,000 or more? (4522)

YES.....	1	-Skip-(4525)
NO.....	5	
DK.....	8	
RF.....	9	

J55e. \$1,000 or more? (4523)

YES.....	1	-Skip-(4525)
NO.....	5	
DK.....	8	
RF.....	9	

J55f. \$500 or more? (4524)

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

J56. Did you do any work for pay in (1994/1995) (including self-employment)? (4528)

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

if: R MARITAL STATUS (*NOT* 1 *TO* 3)
 SKIP to:(4533)

J56. Did your (Husband/Wife/Partner) do any work for pay in (1994/1995) (including self-employment)? (4529)

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

if:(4528)(*NOT* 1) *OR* (4529)(*NOT* 1)
 SKIP to:(4533)

J57. First I will ask about your earnings from work, and then about your (Husband/Wife/Partner's). (4530)

COLUMN grid entry to(4541)

if:(4528)(*NOT* 1)
 SKIP to:(4545)

J57a(4533).
 ~IF 4533(2)+M4533(1)+45343(1)
 In addition to your self-employment income,
 ~IF 4533(1.2)
 Did any of your (1994/1995) earnings come from
 ~ELSE
 (Did any of your (1994/1995) earnings come from)
 ~IF 4533(1)
 self-employment (including any profits)?
 ~ELSE 4533(2)
 wages or salaries?
 ~ELSE 4533(3)
 a professional practice or trade?
 ~ELSE 4533(4)
 tips, bonuses, commissions, etc.?

INAP.....0
 YES.....1
 NO.....5
 DK.....8
 RF.....9

if:(4528)(*NOT* 1)
 SKIP to:(4545)

J57a.
 About how much did you earn from that during (1994/1995)?
 DO NOT PROBE DK
 AMOUNT:

(4534) (A1-A4)
 (4536) (A1-A4)

if:(4528)(*NOT* 1)
 SKIP to:(4545)

J57b.
 (4537) (A1-A4)
 Was it more than \$10,000?

INAP.....0
 YES.....1
 NO.....5
 DK.....8
 RF.....9

if:(4528)(*NOT* 1)
 SKIP to:(4545)

J57c.
 (4538) (A1-A4)
 Was it more than \$50,000?

INAP.....0
 YES.....1
 NO.....5
 DK.....8
 RF.....9

if:(4528)(*NOT* 1)
 SKIP to:(4545)

J57d.
 (4539) (A1-A4)
 Was it more than \$2,500?

INAP.....0
 YES.....1
 NO.....5
 DK.....8
 RF.....9

if:(4528)(*NOT* 1)

SKIP to:(4545)

J57e.

Did you tell me about these earnings earlier, when I asked about income from business?

INAP.....	0
YES.....	1
NO.....	5
DK.....	8
RF.....	9

(4540)(A1)

if:(4528)(*NOT* 1)

SKIP to:(4545)

J57f.

About how much of these earnings had you already told me about?

USE ALT-O FOR "ALL OF THEM"

AMOUNT:

(4541)(A1)

END column grid from(4533)

if:R MARITAL STATUS (*NOT* 1 *TO* 3)

SKIP to:(4555)

if:(4529)(*NOT* 1)

SKIP to:(4555)

J58S. SP EARNING LOOP

(4546)(A1-A4)

J58.

Now I want to ask about any earnings from work for your (Husband/Wife/Partner) in (1994/1995).

(4545)

COLUMN grid entry to(4554)

J58a(4546).

~IF 4546(2)+M4546(1)+4547(1)

In addition to (380)'s self-employment income,

~IF 4546(1.2)

Did any of (her/his) earnings come from

~ELSE

(Did any of (her/his) earnings come from)

~IF 4546(1)

self-employment (including any profits)?

~ELSE 4546(2)

wages or salaries?

~ELSE 4546(3)

a professional practice or trade?

~ELSE 4546(4)

tips, bonuses, commissions, etc.?

INAP.....	0
YES.....	1
NO.....	5
DK.....	8
RF.....	9

(45470)(A1-A4)

J58a.

About how much did (she/he) earn from that during (1994/1995)?

DO NOT PROBE DK

AMOUNT:

(4549)

J58b.

Was it more than \$10,000?

(4550) J58b.DK-1 - USE 1,5

INAP.....0

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

(4549) (A1-A4)
(4550) (A1-A4)

J58c. Was it more than \$50,000?

INAP.....0
YES.....1
NO.....5
DK.....8
RF.....9

(4551) (A1-A4)

J58d.

Was it more than \$2,500?

INAP.....	0
YES.....	1
NO.....	5
DK.....	8
RF.....	9

(4552)(A1-A4)

J58e.

Did you tell me about these earnings earlier, when I asked about income from business?

INAP.....	0
YES.....	1
NO.....	5
DK.....	8
RF.....	9

(4553)(A1)

(4554)(A1)

J58f.

About how much of these earnings had you already told me about?

USE ALT-O FOR "ALL OF THEM"

AMOUNT:

(4554)

END column grid from(4546)

J60 TIMESTAMP

(4560)

J60.

(Other than income you have already told me about), did you (or your Husband/Wife/Partner) receive any income from trusts funds or royalties?

(4562)

YES.....	1
NO.....	5 -Skip-(4565)
DK.....	8
RF.....	9

J60a.

How much did you (and your Husband/Wife/Partner) receive altogether in (1993/1994/1995/1996)?

AMOUNT:

(4563)

J61 TIME STAMP

(4565)

J61.

(Other than income you have already told me about, did you (or your Husband/Wife/Partner) receive income from ...)

Any alimony or child support payments?

(4566)

YES.....	1
NO.....	5 -Skip-(4569)
DK.....	8
RF.....	9

J61a.

How much did you (and your Husband/Wife/Partner) receive altogether from these sources in (1994/1995)?

AMOUNT:

(4567)

J62.

(Other than income you have already told me about, did you (and your Husband/Wife/Partner) receive ...)

Any other income in (1994/1995), for example, from private disability insurance payments, odd jobs, and so forth?

DO NOT INCLUDE FINANCIAL SUPPORT FROM RELATIVES OR FRIENDS.

	(4573)
YES.....	1
NO.....	5 -Skip-(4582)
DK.....	8
RF.....	9

J62a.

How much did you (and your Husband/Wife/Partner) receive altogether from these other sources in (1993/1994/1995/1996)?

AMOUNT: (4574)

J62b.

What was that source of income? (4575)

J62c.

Are there any other sources of income?

DO NOT INCLUDE FINANCIAL SUPPORT FROM RELATIVES OR FRIENDS.

	(4578)
YES.....	1
NO.....	5 -Skip-(4582)
DK.....	8
RF.....	9

J62d.

How much did you (and your Husband/Wife/Partner) receive altogether from that in (1994/1995)?

AMOUNT: (4579)

.TIME STAMP (4586)

J65.

Did you (or other family members now living here) receive government food stamps at any time since (Wave 1 date)/in the last two years)?

	(4587)
YES.....	1
NO.....	5 -Skip-(4599)
DK.....	8
RF.....	9

J65a.

In which months since (Wave 1 date)/in the last two years) did you (or other family members now living here) receive government food stamps?

	(4588)
ALL SINCE WAVE I DATE.....	1 -Skip-(4591)
ALL SINCE OTHER MONTH/YEAR.....	2
ALL UNTIL MO/YR (BEFORE THIS	
MO).....	3
SPECIFIC MONTHS.....	4 -Skip-(4591)
DK.....	8 -Skip-(4591)
RF.....	9 -Skip-(4591)

J65b. RECORD MONTH/YEAR THAT R OR R'S FAMILY
 ~IF 4588(2) STARTED RECEIVING FOOD STAMPS:
 ~ELSE 4588(3) STOPPED RECEIVING FOOD STAMPS:

MONTH: (4589)
 YEAR: (4590)

if:(4588)(1 *OR* 2)
 SKIP to:(4597)

if:(4588)(DK *OR* RF)
 SKIP to:(4596)

if:(4588)(3)
 SKIP to:(4594)

J65d. ENTER ALL MONTHS THAT APPLY

if:(4592)(*NOT* 38 *TO* 39) (4592)(A1-A10)
 SKIP to:(4597)

J65e. How many dollars worth of food stamps did you (and
 your family living here) get the last month you received
 these stamps?

AMOUNT: (4595)

if:(4596)(5 *OR* DK *OR* RF)
 SKIP to:(4599)

if IN NURSING HOME *AND* (R MARITAL STATUS)(*NOT* 1 *TO* 3)
 SKIP to:(4604)

if:(4588)(3)
 SKIP to:(4598)

if: 1ST HOUSEHOLD *AND* (IN NURSING HOME) *AND* (220)(2) *AND* (34)(1)
 SKIP to:(4604)

if: 2ND HOUSEHOLD *AND* (IN NURSING HOME) *AND* (220)(2) *AND* (75)(1)
 SKIP to:(4604)

if IN NURSING HOME *AND* (220)(1) *AND* ((241)(1) *OR* (246)(1))
 SKIP to:(4604)

J65g. How many dollars' worth of food stamps did you (or other family
 members now living here) get last month?

AMOUNT: (4597)

J66. (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?

(4598)
 YES.....1
 NO.....5 -Skip-(4603)
 DK.....8
 RF.....9

J66a. About how much do you (and other family members living here) spend on food that you use at home in an average week?

AMOUNT: (4599)

PER: (4600)

WEEK.....2
 EVERY TWO WEEKS/BI-WEEKLY.....3
 MONTH.....4
 YEAR.....5
 OTHER (SPECIFY).....7
 DK.....8
 RF.....9

J66c. Do you have any free or subsidized meals delivered to you at home? (such as "Meals on Wheels")

(4603)

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

J66d.
 ~IF REINTERVIEW Since (Wave 1 date)
 ~ELSE In the last two years

have you always had enough money to buy the food you need?

(4604)

YES.....1 -Skip-(4606)
 NO.....5
 DK.....8
 RF.....9

J66e.
 ~IF REINTERVIEW At any time since (Wave 1 date)
 ~ELSE At any time in the last two years

have you skipped meals or eaten less than you felt you should because there was not enough food in the house?

(4605)

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

if IN NURSING HOME *AND* R MARITAL STATUS (*NOT* 1 *TO* 3)
 SKIP to:(4610)

if: 1ST HOUSEHOLD *AND* (IN NURSING HOME) *AND* (220)(2) *AND* (34)(1)
 SKIP to:(4610)

if: 2ND HOUSEHOLD *AND* (IN NURSING HOME) *AND* (220)(2) *AND* (75)(1)
 SKIP to:(4610)

if IN NURSING HOME *AND* (220)(1) *AND* ((241)(1) *OR* (246)(1))
 SKIP to:(4610)

J66f. About how much do you (and other family members now living here) spend eating out, not counting meals at work?

0 FOR NONE, DON'T EAT OUT

AMOUNT: (4606)

PER: (4607)

WEEK.....2
 MONTH.....4
 YEAR.....5
 OTHER (SPECIFY).....7
 DK.....8
 RF.....9

J67x1.

```

~IF 1ST HOUSEHOLD
  During (1993/1994/1995/1996), did (7)M2(Q4610)= do any
~ELSE
  During (1993/1994/1995/1996), did (48)M43(Q4610)= do any
  work for pay?
                                                    (4611)(A1-A20)
  YES.....1
  NO.....5 -Skip-(4617)
  DK.....8
  RF.....9

```

J67x2.

```

  About how much money did (he/she) earn from all jobs
  in (1994/1995)?
  DO NOT PROBE DK
  AMOUNT:
                                                    (4612)(A1-A20)

```

```

  if:(4612)( *NOT* DK *AND* *NOT* RF)
  SKIP to:(4617)

```

J67x2a.

```

  Was it more than $5,000?
                                                    (4613)(A1-A20)
  YES.....1
  NO.....5 -Skip-(4616)
  DK.....8
  RF.....9

```

```

  if:(4613)(DK *OR* RF)
  SKIP to:(4617)

```

J67x2b.

```

  More than $25,000?
                                                    (4614)(A1-A20)
  YES.....1
  NO.....5 -Skip-(4617)
  DK.....8
  RF.....9

```

J67x2c.

```

  More than $50,000?
                                                    (4615)(A1-A20)
  YES.....1 -Skip-(4617)
  NO.....5 -Skip-(4617)
  DK.....8 -Skip-(4617)
  RF.....9 -Skip-(4617)

```

J67x2d.

```

  More than $2,000?
                                                    (4616)(A1-A20)
  YES.....1
  NO.....5
  DK.....8
  RF.....9

```

```

  if: 1ST HOUSEHOLD *AND* (13)( *NOT* 1 *TO* 3) *AND* (2)((4610))
  BACK to:(4610)

```

```

  if: 1ST HOUSEHOLD *AND* (18)( > = 1979) *AND* (2)((4610))
  BACK to:(4610)

```

```

  if: 2ND HOUSEHOLD *AND* (54)( *NOT* 1 *TO* 3) *AND* (43)((4610))
  BACK to:(4610)

```

```

  if: 2ND HOUSEHOLD *AND* (59)( > = 1979) *AND* (43)((4610))
  BACK to:(4610)

```

J67xs1.
 ~IF 1ST HOUSEHOLD
 During (1993/1994/1995/1996), did (14)M2(Q4610)= do any
 ~ELSE
 During (1993/1994/1995/1996), did (55)M43(Q4610)= do any
 work for pay? (4617)(A1-A20)
 YES.....1
 NO.....5 -Back-(4610)
 DK.....8
 RF.....9

J67xs2.
 About how much money did (she/he) earn from all jobs
 in (1994/1995)?
 AMOUNT: (4618)(A1-A20)

if:(4618)(*NOT* DK *AND* *NOT* RF)
 BACK to:(4610)

J67xs2a.
 Was it more than \$5,000? (4619)(A1-A20)
 YES.....1
 NO.....5 -Skip-(4622)
 DK.....8
 RF.....9

if:(4619)(DK *OR* RF)
 BACK to:(4610)

J67xs2b.
 More than \$25,000? (4620)(A1-A20)
 YES.....1
 NO.....5 -Back-(4610)
 DK.....8
 RF.....9

J67xs2c.
 More than \$50,000? (4621)(A1-A20)
 YES.....1
 NO.....5
 DK.....8
 RF.....9
 if:(4620)(5 *OR* DK *OR* RF)
 BACK to:(4610)

J67xs2d.
 More than \$2,000? (4622)(A1-A20)
 YES.....1
 NO.....5
 DK.....8
 RF.....9

END of case

J67 TIME STAMP (4623)

J67.
 Not including job income, about how much in total
 did other members of your family living there
 receive in (1994/1995) from Social Security, pensions,
 welfare, interest, gifts, or anything else?
 DO NOT PROBE DK
 0 NOTHING
 AMOUNT: (4624)

if:(4624)(*NOT* DK *AND* *NOT* RF)
SKIP to:(4630)

J67a.
Was it more than \$10,000?

(4625)
YES.....1
NO.....5 -Skip-(4629)
DK.....8
RF.....9

if:(4625)(DK *OR* RF)
SKIP to:(4630)

J67b.
Was it more than \$20,000?

(4626)
YES.....1
NO.....5 -Skip-(4630)
DK.....8
RF.....9

J67c.
Was it more than \$50,000?

(4627)
YES.....1
NO.....5
DK.....8
RF.....9

J67d.
Was it more than \$2,000?

(4629)
YES.....1
NO.....5
DK.....8
RF.....9

.TIME STAMP (4630)

J68.
Do members of your family living there have more than \$5,000 total in bank accounts, other financial assets, vehicles, property, or other investments?

(4631)
YES.....1
NO.....5 -Skip-(4636)
DK.....8
RF.....9

J69.
About how much altogether would that amount to, minus any debts (he/she/they) might have?

DO NOT PROBE DK

0 = NOTHING

AMOUNT: (4632)

if:(4632)(*NOT* DK *AND* *NOT* RF)
SKIP to:(4636)

J69a.
Would it amount to more than \$20,000?

(4633)
YES.....1
NO.....5 -Skip-(4636)
DK.....8
RF.....9

J69b. More than \$50,000?

(4634)

YES.....1
 NO.....5 -Skip-(4636)
 DK.....8
 RF.....9

J69c. More than \$500,000?

(4635)

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

J70. Did you (or your Husband/Wife/Partner) file a federal income tax return form for (1993/1994/1995/1996)?

(4636)

YES.....1
 NO.....5 -Skip-(4640)
 DK.....8
 RF.....9

J71. Some people have expenses they can itemize and deduct on their income tax. Did you (and your Husband/Wife/Partner) itemize deductions on your (1994/1995) federal income tax? (Such as property taxes, interest payments, medical expenses, and charitable contributions?)

(4637)

YES.....1
 NO.....5 -Skip-(4640)
 [VOL] DID/WILL NOT FILE.....6 -Skip-(4640)
 DK.....8
 RF.....9

J71a. Were deductions itemized for medical expenses?

(4638)

YES.....1
 NO.....5 -Skip-(4640)
 DK.....8
 RF.....9

J71b. How much did those expenses amount to in (1994/1995)?

AMOUNT:

(4639)

J72. In (1994/1995), did you (or your Husband/Wife/Partner) donate money, property, or possessions totaling \$500 or more to religious or other charitable organizations?

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

(4640)

YES.....1
 NO.....5 -Skip-(4642)
 DK.....8
 RF.....9

J72a. About how much money did that amount to?

AMOUNT:

(4641)

J73. Altogether, about how much was your (and your Husband/Wife/Partner's) total income in (1994/1995)?

DO NOT PROBE DK

AMOUNT: (4642)

if:(4642)(*NOT* DK *AND* *NOT* RF)
SKIP to:(4651)

J73a. Did you (and your Husband/Wife/Partner) receive \$30,000 or more in (1994/1995)?

(4644)
YES.....1 -Skip-(4648)
NO.....5
DK.....8
RF.....9

if:(4644)(DK *OR* RF)
SKIP to:(4651)

J73a. Was it \$10,000 or more?

(4645)
YES.....1
NO.....5 -Skip-(4647)
DK.....8
RF.....9

if:(4645)(DK *OR* RF)
SKIP to:(4651)

J73b. Was it \$20,000 or more?

(4646)
YES.....1 -Skip-(4651)
NO.....5 -Skip-(4651)
DK.....8 -Skip-(4651)
RF.....9 -Skip-(4651)

J73c. Was it \$5,000 or more?

(4647)
YES.....1 -Skip-(4651)
NO.....5 -Skip-(4651)
DK.....8 -Skip-(4651)
RF.....9 -Skip-(4651)

J73d. Was it \$75,000 or more?

(4648)
YES.....1
NO.....5 -Skip-(4650)
DK.....8
RF.....9

if:(4648)(DK *OR* RF)
SKIP to:(4651)

J73e. Was it \$100,000 or more?

(4649)
YES.....1 -Skip-(4651)
NO.....5 -Skip-(4651)
DK.....8 -Skip-(4651)
RF.....9 -Skip-(4651)

J73f. Was it \$50,000 or more?

(4650)
YES.....1
NO.....5
DK.....8

J74. RF.....9

(Since (Wave 1 date)/in the last two years), did you (and your Husband/Wife/Partner) use any of your investments or savings to pay for expenses, not counting any money or assets that you have given away to (children or) others?

(4651)

YES.....1

NO.....5 -Skip-(4685)

DON'T HAVE ASSETS.....6 -Skip-(4724)

OTHER (SPECIFY).....7 -Skip-(4685)

DK.....8

RF.....9

J74a. Was that for general living expenses or for some particular expenses?

(4654)

GENERAL LIVING.....1 -Skip-(4656)

PARTICULAR.....2

DK.....8

RF.....9

J74b. What was that?

(4655)

J75 TIMESTAMP (4664)

J75. About how much did you use?

DO NOT PROBE DK

AMOUNT: (4665)

PER: (4666)

WEEK.....1

2 X MONTH.....2

MONTH.....3

QUARTER.....4

6 MONTHS.....5

YEAR.....6

OTHER SPECIFY.....7

DK.....8

RF.....9

if:(4665)(*NOT* DK *AND* *NOT* RF)

SKIP to:(4674)

J75a. Would it amount to \$25,000 or more?

(4668)

YES.....1

NO.....5 -Skip-(4671)

DK.....8

RF.....9

if:(4668)(DK *OR* RF)

SKIP to:(4674)

J75b. \$50,000 or more?

(4669)

YES.....1

NO.....5 -Skip-(4674)

DK.....8

RF.....9

J75c. \$100,000 or more?

(4670)

YES.....1 -Skip-(4674)

NO.....5 -Skip-(4674)

DK.....8 -Skip-(4674)

RF.....9 -Skip-(4674)

J75d. \$10,000 or more? (4671)
 YES.....1 -Skip-(4674)
 NO.....5
 DK.....8
 RF.....9

J75e. \$5,000 or more? (4672)
 YES.....1 -Skip-(4674)
 NO.....5
 DK.....8
 RF.....9

J75f. \$2,000 or more? (4673)
 YES.....1
 NO.....5
 DK.....8
 RF.....9

J78 TIMESTAMP (4685)

J78. Did you (or your Husband/Wife/Partner) add to any of your investments or savings during (1993/1994/1995/1996)? (4686)
 YES.....1
 NO.....5 -Skip-(4708)
 DON'T HAVE ASSETS.....6 -Skip-(4724)
 OTHER, SPECIFY.....7
 DK.....8
 RF.....9

J79. About how much did you add to your savings or assets in (1993/1994/1995/1996)?
 DO NOT PROBE DK
 AMOUNT: (4688)

if:(4688)(*NOT* DK *AND* *NOT* RF)
 SKIP to:(4695)

J79a. Would it amount to \$50,000 or more? (4689)
 YES.....1
 NO.....5 -Skip-(4692)
 DK.....8
 RF.....9

if:(4689)(DK *OR* RF)
 SKIP to:(4695)

J79b. \$100,000 or more? (4690)
 YES.....1
 NO.....5 -Skip-(4695)
 DK.....8
 RF.....9

J79c. \$200,000 or more? (4691)
 YES.....1 -Skip-(4695)
 NO.....5 -Skip-(4695)
 DK.....8 -Skip-(4695)

J79d. RF.....9 -Skip-(4695)
 \$25,000 or more?
 (4692)
 YES.....1 -Skip-(4695)
 NO.....5
 DK.....8
 RF.....9

J79e. \$10,000 or more?
 (4693)
 YES.....1 -Skip-(4695)
 NO.....5
 DK.....8
 RF.....9

J79f. \$5,000 or more?
 (4694)
 YES.....1
 NO.....5
 DK.....8
 RF.....9

J80 TIMESTAMP (4707)

J80. Have you (and your Husband/Wife/Partner) put any of your assets into a trust?
 (4708)
 YES.....1
 NO.....5 -Skip-(4724)
 DK.....8
 RF.....9

J80a. Do you, or does someone else, receive the benefits of the assets you have put into a trust? (That is what is their relationship to you?)
 CHOOSE ALL THAT APPLY
 (4709)(A1-A4)
 R.....1, -Skip-(4712)
 SPOUSE/PARTNER.....2, -Skip-(4712)
 CHILD/CHILD-IN-LAW/GRANDCHILD.....3,
 OTHER RELATIVE.....4, -Skip-(4712)
 SOMEONE ELSE.....5, -Skip-(4712)
 DK.....8, -Skip-(4712)
 RF.....9, -Skip-(4712)

if: 2ND HOUSEHOLD
 SKIP to:(4711)

J80aa. Which child is that?
 CHOOSE ALL THAT APPLY
 IF GRANDCHILD:
 (Which of your children is the parent of that grandchild?)
 (4710)(A1-A5)

J80b. What about the value of (that/those) trusts?
 If you sold (could sell) all the assets you have put in trusts, about how much would you have (not counting anything you have already told me about)?
 DO NOT PROBE DK/RF
 AMOUNT:
 (4712)

if:(4712)(*NOT* DK *AND* *NOT* RF)
 SKIP to:(4717)

J80c. Would it amount to \$500,000 or more?

(4713)

YES.....1
 NO.....5 -Skip-(4715)
 DK.....8
 RF.....9

if:(4713)(DK *OR* RF)
 SKIP to:(4717)

J80d. \$1,500,000 or more?

(4714)

YES.....1 -Skip-(4717)
 NO.....5 -Skip-(4717)
 DK.....8 -Skip-(4717)
 RF.....9 -Skip-(4717)

J80e. \$50,000 or more?

(4715)

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

J80. If you wanted to, could you change the terms of the trust?

(4717)

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

J81 TIMESTAMP (4724)

J81. And do you (or your Husband/Wife/Partner) have any debts that we haven't asked about, such as credit card balances, medical debts, life insurance policy loans, loans from relatives, and so forth?

(4725)

YES.....1
 NO.....5 -Skip-(4730)
 DK.....8
 RF.....9

J82. About how much would that amount to?

DO NOT PROBE DK/RF (4726)

if:(4726)(*NOT* DK *AND* *NOT* RF)
 SKIP to:(4730)

J82a. Would it amount to \$5,000 or more?

(4727)

YES.....1
 NO.....5 -Skip-(4729)

J82b. (Would it amount to) \$50,000 or more?

(4728)

YES.....1 -Skip-(4730)
 NO.....5 -Skip-(4730)

J82c. (Would it amount to) \$500 or more?

(4729)

YES.....1
 NO.....5

J83.

People sometimes receive property or lump sum payments of money from such things as pension settlements, insurance settlements, cashing in annuities, or inheritances.

~IF REINTERVIEW

Since (Wave 1 date) did you (or your Husband/Wife/Partner) receive a lump

~ELSE

In the past two years did you (or your Husband/Wife/Partner) receive a lump sum of money or property that you have not already told me about? Do not include loans or gifts.

(4747)

- YES.....1
- NO.....5 -Skip-(4768)
- DK.....8
- RF.....9

J84-1.

What was the largest lump sum -- was it from an insurance or pension settlement, an annuity, an inheritance or something else?

(4748)

- INSURANCE SETTLEMENT.....1
- PENSION SETTLEMENT.....2
- INHERITANCE.....3
- ANNUITY.....4
- OTHER (SPECIFY).....7
- DK.....8
- RF.....9

J85-1.

In what month and year did you receive that (LUMP SUM)?

MONTH:

(4749)

YEAR:

(4750)

J86-1.

About how much did you receive from the (LUMP SUM) ?

DO NOT PROBE DK

AMOUNT:

(4751)

if:(4751)(*NOT* DK *AND* *NOT* RF)
SKIP to:(4753)

J87-1.

Was it more than \$50,000?

(4752)

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

if:(4748)(*NOT* 3)
SKIP to:(4754)

J88-1.

From whom was that inheritance received, that is what is their relationship to you?

(4753)

- R'S PARENTS.....1
- SPOUSE'S PARENTS.....2
- DECEASED SPOUSE/PARTNER.....3
- AUNT OR UNCLE.....4
- SIBLING.....5
- OTHER RELATIVE.....6
- OTHER.....7
- DK.....8
- RF.....9

J89. Did you (or your Husband/Wife/Partner) receive any other large lump sum payments in the last two years? Do not count loans or gifts.

(4754)

YES.....1
 NO.....5 -Skip-(4768)
 DK.....8
 RF.....9

J84-2. What was the next largest lump sum from -- was it from an insurance or pension settlement, an annuity, an inheritance or something else?

(4755)

INSURANCE SETTLEMENT.....1
 PENSION SETTLEMENT.....2
 INHERITANCE.....3
 ANNUITY.....4
 OTHER (SPECIFY).....7
 DK.....8
 RF.....9

J85-2. In what month and year did you receive that (4755)?

MONTH: (4756)

YEAR: (4757)

J86-2. About how much was that from the (4755)?
 DO NOT PROBE DK

AMOUNT: (4758)

if:(4758)(*NOT* DK *AND* *NOT* RF)
 SKIP to:(4760)

J87-2. Was it more than \$50,000?

(4759)

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

if:(4755)(*NOT* 3)
 SKIP to:(4761)

J88-2. From whom was that inheritance received?

(4760)

R'S PARENTS.....1
 SPOUSE'S PARENTS.....2
 DECEASED SPOUSE/PARTNER.....3
 AUNT OR UNCLE.....4
 SIBLING.....5
 OTHER RELATIVE.....6
 OTHER.....7
 DK.....8
 RF.....9

J43. Did you (or your Husband/Wife/Partner) have any other large lump sum payments in the last two years? Do not count loans or gifts.

(4761)

YES.....1
 NO.....5 -Skip-(4768)
 DK.....8
 RF.....9

J84-2.

What was the next largest lump sum from -- was it from an insurance or pension settlement, an annuity, an inheritance or something else?

	(4762)
INSURANCE SETTLEMENT.....	1
PENSION SETTLEMENT.....	2
INHERITANCE.....	3
ANNUITY.....	4
OTHER (SPECIFY).....	7
DK.....	8
RF.....	9

J85-3.

In what month and year did you receive that (4762)?

MONTH: (4763)

YEAR: (4764)

J86-3.

About how much was that from the (4762)?

DO NOT PROBE DK AMOUNT: (4765)

if:(4765)(*NOT* DK *AND* *NOT* RF) SKIP to:(4767)

J87-3.

Was it more than \$50,000?

	(4766)
YES.....	1
NO.....	5
DK.....	8
RF.....	9

if:(4762)(*NOT* 3) SKIP to:(4768)

J88-3.

From whom was that inheritance received?

	(4767)
R'S PARENTS.....	1
SPOUSE'S PARENTS.....	2
DECEASED SPOUSE/PARTNER.....	3
AUNT OR UNCLE.....	4
SIBLING.....	5
OTHER RELATIVE.....	6
OTHER.....	7
DK.....	8
RF.....	9

J90.

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 inheritance.

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

	(4768)
YES, WILL.....	1
[VOL] YES, WILL AND TRUST.....	2
[VOL] NO WILL, BUT HAVE TRUST.....	3
NO WILL.....	5
DK.....	8
RF.....	9

if:(4768)(5 *OR* DK *OR* RF) *AND* (4708)(*NOT* 1) SKIP to:(4776)

J91. Have you made provisions in your (will/trust/will or trust) for any family members (other than your Husband/Wife/Partner)?

(4769)

YES.....1
 NO.....5 -Skip-(4775)
 DK.....8
 RF.....9

if:(513)(0)
 SKIP to:(4774)

J91a. Does that include any child or step-child?

(4770)

YES.....1
 NO.....5 -Skip-(4774)
 DK.....8
 RF.....9

if: 2ND HOUSEHOLD
 SKIP to:(4772)

J91b. Which child is that?
 CHOOSE ALL THAT APPLY

(4771)(A1-A6)
 (4772)(A1-A3)

if:((4771)(*NOT* 11) *AND* 1ST HOUSEHOLD) *OR* ((4772)(*NOT* 11) *AND* 2ND HOUSEHOLD)
 SKIP to:(4774)

J91b. Does that document provide for all your children about equally?

(4773)

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

Version 5: ~~if:(1443)(0)~~
Jump deleted ~~SKIP to:(4775)~~

J92. Does that document include any grandchild directly?

(4774)

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

J93. Have you made provisions for any charities in your will or trust?

(4775)

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

JASSIST
 IWER:
 HOW OFTEN DID R RECEIVE ASSISTANCE WITH ANSWERS IN SECTION J - INCOME AND ASSETS?

(4776)

INAPs.....0
 NEVER.....1
 A FEW TIMES.....2
 MOST OR ALL OF THE TIME.....3

J END TIME STAMP (4777)