

BRANCHPOINT: IF R IS NOT THE FINANCIAL R, GO TO BRANCHPOINT BEFORE J192.

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 income from work.

BRANCHPOINT: IF R'S CURRENT AGE IS LESS THAN 65 OR (R IS MARRIED/PARTNERED AND SPOUSE/PARTNER'S CURRENT AGE IS LESS THAN 65), GO TO J3.

J1. Did you (or your (husband/wife/partner)) do any work for pay last year, in LAST CALENDAR YEAR?

- INAP.....0 ØJ45
- YES.....1
- NO.....5 ØJ45
- DK.....8 ØJ45
- RF.....9 ØJ45

BRANCHPOINT: IF R IS NOT MARRIED/PARTNERED, GO TO BRANCHPOINT BEFORE J3.

J2. Which one of you worked for pay last year?

- INAP.....0 ØJ45
- RESPONDENT ONLY.....1 ØBRANCHPOINT BEFORE J5
- SPOUSE/PARTNER ONLY.....2 ØBRANCHPOINT BEFORE J5
- BOTH.....3 ØBRANCHPOINT BEFORE J5
- DK.....8 ØJ45
- RF.....9 ØJ45

J3. Did you do any work for pay last year, in LAST CALENDAR YEAR?

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

BRANCHPOINT: IF R IS NOT MARRIED/PARTNERED, GO TO J5.

J4. Did your (husband/wife/partner) do any work for pay last year, in LAST CALENDAR YEAR?

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

BRANCHPOINT:

1. IF R ONLY WORKED FOR PAY (J2=1 OR J3=1), GO TO J5.
2. IF SPOUSE/PARTNER ONLY WORKED (J2=2), GO TO J13.
3. IF R DID NOT WORK FOR PAY (J3 NOT YES) AND SPOUSE/PARTNER DID WORK FOR PAY (J4 YES), GO TO J13.
4. IF NEITHER R NOR SPOUSE/PARTNER WORKED FOR PAY (J3 NOT YES AND J4 NOT YES), GO TO J21.

J5. IF BOTH R AND SPOUSE/PARTNER WORKED FOR PAY IN LAST CALENDAR YEAR: First I will ask about your earnings from work, and then about your (husband's/wife's/partner's).

IF R IS SELF EMPLOYED:  
You told me before that you were self-employed.

Did any of your earnings from work in LAST CALENDAR YEAR come from self-employment?

- INAP.....0 ØJ7
- YES.....1
- NO.....5 ØJ7
- DK.....8 ØJ7
- RF.....9 ØJ7

J6. About how much did your self-employment income amount to in LAST CALENDAR YEAR, including any profits left in the business?

DO NOT PROBE DK

AMOUNT:

\$ \_\_\_\_\_

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J6 (ANSWER OTHER THAN DK/RF), GO TO J7.

J6a. Did it amount to more than \$10,000?

- INAP.....0
- YES.....1
- NO.....5 ØJ6d
- DK.....8 ØJ7
- RF.....9 ØJ7

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J6b. (Did it amount to) more than \$25,000?

INAP.....0 ØJ7  
 YES.....1  
 NO.....5 ØJ7  
 DK.....8 ØJ7  
 RF.....9 ØJ7

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J6c. (Did it amount to) more than \$100,000?

INAP.....0 ØJ7  
 YES.....1 ØJ7  
 NO.....5 ØJ7  
 DK.....8 ØJ7  
 RF.....9 ØJ7

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J6d. (Did it amount to) more than \$5,000?

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

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J7. (Aside from any self-employment income,) Did any of your  
 LAST CALENDAR YEAR earnings come from wages and salaries?

INAP.....0 ØJ9  
 YES.....1  
 NO.....5 ØJ9  
 DK.....8 ØJ9  
 RF.....9 ØJ9

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J8. About how much wage and salary income did you receive  
 in LAST CALENDAR YEAR?

DO NOT PROBE DK

AMOUNT:

\$ \_\_\_\_\_

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J8 (ANSWER OTHER THAN DK/RF), GO TO J9.

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J8a. Did it amount to more than \$25,000?

INAP.....0  
 YES.....1  
 NO.....5 ØJ8d  
 DK.....8 ØJ9  
 RF.....9 ØJ9

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J8b. (Did it amount to) more than \$50,000?

INAP.....0 ØJ9  
 YES.....1  
 NO.....5 ØJ9  
 DK.....8 ØJ9  
 RF.....9 ØJ9

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J8c. (Did it amount to) more than \$100,000?

INAP.....0 ØJ9  
 YES.....1 ØJ9  
 NO.....5 ØJ9  
 DK.....8 ØJ9  
 RF.....9 ØJ9

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J8d. (Did it amount to) more than \$5,000?

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

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J9. IF R SELF EMPLOYED LAST CALENDAR YEAR OR R RECEIVED WAGES & SALARY  
 LAST CALENDAR YEAR:  
 (Other than what you have already told me about,)

(Did any of your LAST CALENDAR YEAR income come from) a professional  
 practice or trade?

INAP.....0 ØJ11  
 YES.....1  
 NO.....5 ØJ11  
 DK.....8 ØJ11  
 RF.....9 ØJ11

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J10. About how much did you receive from professional practice  
 or trade in LAST CALENDAR YEAR?

DO NOT PROBE DK

AMOUNT:

\$ \_\_\_\_\_

BRANCHPOINT:	IF VALID AMOUNT GIVEN IN J10 (ANSWER OTHER THAN DK/RF), GO TO J11.
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J10a. Did it amount to more than \$25,000?

INAP.....0  
 YES.....1  
 NO.....5 ØJ10d  
 DK.....8 ØJ11  
 RF.....9 ØJ11

J10b. (Did it amount to) more than \$50,000?

INAP.....0 ØJ11  
 YES.....1  
 NO.....5 ØJ11  
 DK.....8 ØJ11  
 RF.....9 ØJ11

J10c. (Did it amount to) more than \$100,000?

INAP.....0 ØJ11  
 YES.....1 ØJ11  
 NO.....5 ØJ11  
 DK.....8 ØJ11  
 RF.....9 ØJ11

J10d. (Did it amount to) more than \$5,000?

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

J11. (Did any of your LAST CALENDAR YEAR income come from) tips, bonuses, commissions, etc?

INAP.....0 ØJ12  
 YES.....1  
 NO.....5 ØJ12  
 DK.....8 ØJ12  
 RF.....9 ØJ12

J11a. About how much did your LAST CALENDAR YEAR income from tips, bonuses, commissions, etc. amount to?

DO NOT PROBE DK

AMOUNT:

\$ \_\_\_\_\_

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J11a (ANSWER OTHER THAN DK/RF), GO TO J12.

J11b. Did it amount to more than \$5,000?

INAP.....0  
 YES.....1  
 NO.....5 ØJ11e  
 DK.....8 ØJ12  
 RF.....9 ØJ12

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J11c. (Did it amount to) more than \$25,000?

INAP.....0 ØJ12  
 YES.....1  
 NO.....5 ØJ12  
 DK.....8 ØJ12  
 RF.....9 ØJ12

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J11d. (Did it amount to) more than \$50,000?

INAP.....0 ØJ12  
 YES.....1 ØJ12  
 NO.....5 ØJ12  
 DK.....8 ØJ12  
 RF.....9 ØJ12

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J11e. (Did it amount to) more than \$2,500?

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

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J12. In LAST CALENDAR YEAR, did you receive any other income from work, such as a second job or the military reserves?

INAP.....0 ØJ13  
 YES.....1  
 NO.....5 ØJ13  
 DK.....8 ØJ13  
 RF.....9 ØJ13

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J12a. How much did you receive in LAST CALENDAR YEAR, before taxes and other deductions?

DO NOT PROBE DK

AMOUNT:

\$ \_\_\_\_\_

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J12a (ANSWER OTHER THAN DK/RF), GO TO J13.

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J12b. Did it amount to more than \$5,000?

INAP.....0  
 YES.....1  
 NO.....5 ØJ12e  
 DK.....8 ØJ13  
 RF.....9 ØJ13

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J12c. (Did it amount to) more than \$25,000?

INAP.....0 ØJ13  
 YES.....1  
 NO.....5 ØJ13  
 DK.....8 ØJ13  
 RF.....9 ØJ13

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J12d. (Did it amount to) more than \$50,000?

INAP.....0 ØJ13  
 YES.....1 ØJ13  
 NO.....5 ØJ13  
 DK.....8 ØJ13  
 RF.....9 ØJ13

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J12e. (Did it amount to) more than \$50,000?

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

BRANCHPOINT:

1. IF "RESPONDENT ONLY" WORKED FOR PAY LAST YEAR (J2=1), GO TO J21.
2. IF R WORKED FOR PAY LAST YEAR (J3=1) AND SPOUSE/PARTNER DID NOT WORK FOR PAY LAST YEAR (OR DK/RF WHETHER SPOUSE/PARTNER WORKED) (J4 NOT= 1), GO TO J21.

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J13. IF BOTH R AND SPOUSE/PARTNER WORKED FOR PAY LAST CALENDAR YEAR:  
 (Now I want to ask about your (husband's/wife's/partner's) income last year, in LAST CALENDAR YEAR.)

Did any of your (husband's/wife's/partner's) income come from self-employment?

INAP.....0 ØJ15  
 YES.....1  
 NO.....5 ØJ15  
 DK.....8 ØJ15  
 RF.....9 ØJ15

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J14. About how much did your (husband's/wife's/partner's) income from self-employment amount to in LAST CALENDAR YEAR, including any profits left in the business?

DO NOT PROBE DK

AMOUNT:

\$ \_\_\_\_\_

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J14 (ANSWER OTHER THAN DK/RF), GO TO J15.

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J14a. Did it amount to more than \$10,000?

INAP.....0  
 YES.....1  
 NO.....5 ØJ14d  
 DK.....8 ØJ15  
 RF.....9 ØJ15

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J14b. (Did it amount to) more than \$25,000?

INAP.....0 ØJ15  
 YES.....1  
 NO.....5 ØJ15  
 DK.....8 ØJ15  
 RF.....9 ØJ15

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J14c. (Did it amount to) more than \$100,000?

INAP.....0 ØJ15  
 YES.....1 ØJ15  
 NO.....5 ØJ15  
 DK.....8 ØJ15  
 RF.....9 ØJ15

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J14d. (Did it amount to) more than \$5,000?

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

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J15. (Apart from any self-employment income) did your (husband/wife/partner) have any income from wages and salaries last year, in LAST CALENDAR YEAR?

INAP.....0 ØJ17  
 YES.....1  
 NO.....5 ØJ17  
 DK.....8 ØJ17  
 RF.....9 ØJ17

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J16. About how much did your (husband's/wife's/partner's) income from wages and salaries amount to in LAST CALENDAR YEAR?

DO NOT PROBE DK

AMOUNT:

\$ \_\_\_\_\_

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J16 (ANSWER OTHER THAN DK/RF), GO TO J17.



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J16a. Did it amount to more than \$25,000?

INAP.....0  
 YES.....1  
 NO.....5 ØJ16d  
 DK.....8 ØJ17  
 RF.....9 ØJ17

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J16b. (Did it amount to) more than \$50,000?

INAP.....0 ØJ17  
 YES.....1  
 NO.....5 ØJ17  
 DK.....8 ØJ17  
 RF.....9 ØJ17

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J16c. (Did it amount to) more than \$100,000?

INAP.....0 ØJ17  
 YES.....1 ØJ17  
 NO.....5 ØJ17  
 DK.....8 ØJ17  
 RF.....9 ØJ17

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J16d. (Did it amount to) more than \$5,000?

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

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J17. IF SPOUSE/PARTNER WAS SELF-EMPLOYED LAST CALENDAR YEAR OR  
 SPOUSE/PARTNER RECEIVED WAGES & SALARY LAST CALENDAR YEAR:  
 (Other than what you have already told me about,)

Did any of your (husband's/wife's/partner's) income in LAST CALENDAR  
 YEAR come from a professional practice or trade?

INAP.....0 ØJ19  
 YES.....1  
 NO.....5 ØJ19  
 DK.....8 ØJ19  
 RF.....9 ØJ19

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J18. About how much did your (husband's/wife's/partner's) income receive  
 in LAST CALENDAR YEAR from a professional practice or trade?

DO NOT PROBE DK

AMOUNT:  
 \$ \_\_\_\_\_

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J18 (ANSWER OTHER THAN DK/RF), GO TO J19.
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J18a. Did it amount to more than \$25,000?

INAP.....0  
 YES.....1  
 NO.....5 ØJ18d  
 DK.....8 ØJ19  
 RF.....9 ØJ19

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J18b. (Did it amount to) more than \$50,000?

INAP.....0 ØJ19  
 YES.....1  
 NO.....5 ØJ19  
 DK.....8 ØJ19  
 RF.....9 ØJ19

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J18c. (Did it amount to) more than \$100,000?

INAP.....0 ØJ19  
 YES.....1 ØJ19  
 NO.....5 ØJ19  
 DK.....8 ØJ19  
 RF.....9 ØJ19

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J18d. (Did it amount to) more than \$5,000?

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

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J19. Did any of your (husband's/wife's/partner's) LAST CALENDAR YEAR income come from tips, bonuses, commissions, etc?

INAP.....0 ØJ20  
 YES.....1  
 NO.....5 ØJ20  
 DK.....8 ØJ20  
 RF.....9 ØJ20

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J19a. About how much did your (husband's/wife's/partner's) receive from tips, bonuses, commissions, etc. in LAST CALENDAR YEAR?

DO NOT PROBE DK

AMOUNT:

\$ \_\_\_\_\_

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J19a (ANSWER OTHER THAN DK/RF), GO TO J20.
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J19b. Did it amount to more than \$5,000?

INAP.....0  
 YES.....1  
 NO.....5 ØJ19e  
 DK.....8 ØJ20  
 RF.....9 ØJ20

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J19c. (Did it amount to) more than \$25,000?

INAP.....0 ØJ20  
 YES.....1  
 NO.....5 ØJ20  
 DK.....8 ØJ20  
 RF.....9 ØJ20

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J19d. (Did it amount to) more than \$50,000?

INAP.....0 ØJ20  
 YES.....1 ØJ20  
 NO.....5 ØJ20  
 DK.....8 ØJ20  
 RF.....9 ØJ20

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J19e. (Did it amount to) more than \$2,500?

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

BRANCHPOINT: IF R NOT MARRIED/PARTNERED, GO TO J21.
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J20. Did your (husband/wife/partner) receive any other income from work, such as a second job or the military reserves?

INAP.....0 ØJ21  
 YES.....1  
 NO.....5 ØJ21  
 DK.....8 ØJ21  
 RF.....9 ØJ21

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J20a. How much did your (husband's/wife's/partner's) receive in LAST CALENDAR YEAR?

DO NOT PROBE DK

AMOUNT:

\$ \_\_\_\_\_

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J20a (ANSWER OTHER THAN DK/RF), GO TO J21.
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J20b. Did it amount to more than \$20,000?

INAP.....0  
 YES.....1  
 NO.....5 ØJ20e  
 DK.....8 ØJ21  
 RF.....9 ØJ21

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J20c. (Did it amount to) more than \$50,000?

INAP.....0 ØJ21  
 YES.....1  
 NO.....5 ØJ21  
 DK.....8 ØJ21  
 RF.....9 ØJ21

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J20d. (Did it amount to) more than \$100,000?

INAP.....0 ØJ21  
 YES.....1 ØJ21  
 NO.....5 ØJ21  
 DK.....8 ØJ21  
 RF.....9 ØJ21

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J20e. (Did it amount to) more than \$5,000?

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

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J21. Did you (or your (husband/wife/partner)) receive any income in LAST CALENDAR YEAR from Unemployment Compensation?

INAP.....0  
 YES.....1  
 NO.....5 ØJ33  
 DK.....8  
 RF.....9

BRANCHPOINT: IF R NOT MARRIED/PARTNERED, GO TO J23.
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J22. Who received that?

INAP.....0  
 RESPONDENT ONLY.....1  
 SPOUSE/PARTNER ONLY.....2 ØJ28  
 BOTH.....3  
 DK.....8  
 RF.....9

J23. UNEMPLOYMENT COMPENSATION

IF R RECEIVED UNEMPLOYMENT COMPENSATION LAST CALENDAR YEAR:  
How much did you receive in LAST CALENDAR YEAR?

OTHERWISE:  
How much did you (yourself) receive in LAST CALENDAR YEAR?

AMOUNT:

\$ \_\_\_\_\_

J24. During which months of LAST CALENDAR YEAR did you receive that?

CHECK ALL THAT APPLY

- INAP.....0,
- JAN.....1,
- FEB.....2,
- MAR.....3,
- APR.....4,
- MAY.....5,
- JUN.....6,
- JUL.....7,
- AUG.....8,
- SEP.....9,
- OCT.....10,
- NOV.....11,
- DEC.....12,
- ALL.....95,
- DK.....98,
- RF.....99,

J25. When did you start receiving unemployment compensation?

MONTH:

- INAP.....0
- JAN.....1
- FEB.....2
- MAR.....3
- APR.....4
- MAY.....5
- JUN.....6
- JUL.....7
- AUG.....8
- SEP.....9
- OCT.....10
- NOV.....11
- DEC.....12
- DK.....98
- RF.....99

YEAR:

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BRANCHPOINT:

1. IF J22 ANSWERED AND THE RESPONSE WAS NOT (BOTH OR SPOUSE/PARTNER ONLY), GO TO J33.
2. IF R NOT MARRIED/PARTNERED, GO TO J33.

J28. UNEMPLOYMENT COMPENSATION

How much did your (husband/wife/partner) receive in LAST CALENDAR YEAR?

AMOUNT:

\$ \_\_\_\_\_

J29. During which months of LAST CALENDAR YEAR did (she/he) receive that?

CHECK ALL THAT APPLY

- INAP.....00, ØJ31
- JAN.....1,
- FEB.....2,
- MAR.....3,
- APR.....4,
- MAY.....5,
- JUN.....6,
- JUL.....7,
- AUG.....8,
- SEP.....9,
- OCT.....10,
- NOV.....11,
- DEC.....12,
- ALL.....95,
- DK.....98, ØJ31
- RF.....99, ØJ31

J30. When did (she/he) start receiving unemployment compensation?

MONTH:

- INAP.....0
- JAN.....1
- FEB.....2
- MAR.....3
- APR.....4
- MAY.....5
- JUN.....6
- JUL.....7
- AUG.....8
- SEP.....9
- OCT.....10
- NOV.....11
- DEC.....12
- DK.....98
- RF.....99

YEAR:

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J33. (Did you (or your (husband/wife/partner)) receive any income in LAST CALENDAR YEAR from) Workers' Compensation?

- INAP.....0
- YES.....1
- NO.....5 ØJ45
- DK.....8 ØJ45
- RF.....9 ØJ45

BRANCHPOINT: IF R IS NOT MARRIED/PARTNERED, GO TO J35.

J34. Who received that?

- INAP.....0
- RESPONDENT ONLY.....1
- SPOUSE/PARTNER ONLY.....2 ØJ40
- BOTH.....3
- DK.....8
- RF.....9

J35. WORKERS' COMPENSATION

IF "RESPONDENT ONLY" RECEIVED WORKERS COMPENSATION IN LAST CALENDAR YEAR:

How much did you receive in LAST CALENDAR YEAR?

OTHERWISE:

How much did you (yourself) receive in LAST CALENDAR YEAR?

AMOUNT:

\$ \_\_\_\_\_

J36. During which months of LAST CALENDAR YEAR did you receive that?

CHECK ALL THAT APPLY

- INAP.....00, ØJ38
- JAN.....1,
- FEB.....2,
- MAR.....3,
- APR.....4,
- MAY.....5,
- JUN.....6,
- JUL.....7,
- AUG.....8,
- SEP.....9,
- OCT.....10,
- NOV.....11,
- DEC.....12,
- ALL.....95,
- DK.....98, ØJ38
- RF.....99, ØJ38

J37. When did you start receiving Workers' Compensation?

MONTH:

- INAP.....0
- JAN.....1
- FEB.....2
- MAR.....3
- APR.....4
- MAY.....5
- JUN.....6
- JUL.....7
- AUG.....8
- SEP.....9
- OCT.....10
- NOV.....11
- DEC.....12
- DK.....98
- RF.....99

YEAR:

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BRANCHPOINT:

1. IF "RESPONDENT ONLY" RECEIVED WORKERS COMPENSATION IN LAST CALENDAR YEAR (J34 NOT 2 OR 3), GO TO J45.
2. IF R IS NOT MARRIED/PARTNERED, GO TO J45.

J40. WORKERS' COMPENSATION

How much did your (husband/wife/partner) receive in LAST CALENDAR YEAR?

AMOUNT:

\$ \_\_\_\_\_

J41. During which months of LAST CALENDAR YEAR did (she/he) receive that?

CHECK ALL THAT APPLY.

- INAP.....00, ØJ43
- JAN.....1,
- FEB.....2,
- MAR.....3,
- APR.....4,
- MAY.....5,
- JUN.....6,
- JUL.....7,
- AUG.....8,
- SEP.....9,
- OCT.....10,
- NOV.....11,
- DEC.....12,
- ALL.....95,
- DK.....98, ØJ43
- RF.....99, ØJ43



J42. When did (she/he) start receiving Workers' Compensation?

MONTH:

- INAP.....0
- JAN.....1
- FEB.....2
- MAR.....3
- APR.....4
- MAY.....5
- JUN.....6
- JUL.....7
- AUG.....8
- SEP.....9
- OCT.....10
- NOV.....11
- DEC.....12
- DK.....98
- RF.....99

YEAR:

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J45. Do you (or your (husband/wife/partner)) currently receive any income from Social Security?

- INAP.....0 ØJ51
- YES.....1
- NO.....5 ØJ51
- DK.....8 ØJ51
- RF.....9 ØJ51

BRANCHPOINT: IF R NOT MARRIED/PARTNERED, GO TO J47.

J46. Who receives that?

- INAP.....0
- RESPONDENT ONLY.....1
- SPOUSE/PARTNER ONLY.....2 ØJ50a1
- BOTH.....3
- DK.....8
- RF.....9

J47. How much did you (yourself) receive from Social Security last month?

DO NOT PROBE DK

AMOUNT:

\$ \_\_\_\_\_

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J47 (ANSWER OTHER THAN DK/RF), GO TO J48.

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J47a. Did it amount to \$1,000 or more?

INAP.....0  
 YES.....1  
 NO.....5 ØJ47d  
 DK.....8 ØJ48  
 RF.....9 ØJ48

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J47b. (Did it amount to) \$1,500 or more?

INAP.....0 ØJ48  
 YES.....1 ØJ48  
 NO.....5 ØJ48  
 DK.....8 ØJ48  
 RF.....9 ØJ48

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J47d. (Did it amount to) \$500 or more?

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

BRANCHPOINT: IF R RECEIVED SOCIAL SECURITY BENEFITS IN THE PREVIOUS WAVE, GO TO J50a1.

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J48. In what year did you start to receive Social Security benefits?

YEAR:

INAP.....0  
 1996.....1  
 1995.....2  
 1994.....3  
 1993 AND BEFORE.....4 ØBRANCHPOINT BEFORE J50a1  
 DK.....8 ØBRANCHPOINT BEFORE J50a1  
 RF.....9 ØBRANCHPOINT BEFORE J50a1

IF 1994, 1995, OR 1996, ASK: (What month was that?)

MONTH:

INAP.....0  
 JAN.....1  
 FEB.....2  
 MAR.....3  
 APR.....4  
 MAY.....5  
 JUN.....6  
 JUL.....7  
 AUG.....8  
 SEP.....9  
 OCT.....10  
 NOV.....11  
 DEC.....12  
 DK.....98  
 RF.....99

BRANCHPOINT: IF "RESPONDENT ONLY" RECEIVES SOCIAL SECURITY BENEFITS (J46=1), GO TO J51.

J50a1. IF SPOUSE/PARTNER ONLY OR BOTH SPOUSE & PARTNER RECEIVED SOCIAL SECURITY INCOME:  
 Now let me ask about your (husband's/wife's/partner's) Social Security benefits.

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

DO NOT PROBE DK

AMOUNT:

\$ \_\_\_\_\_

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J50a1 (ANSWER OTHER THAN DK/RF), GO TO J50b1.

J50a2. Did it amount to \$1,000 or more?

INAP.....	0	
YES.....	1	
NO.....	5	ØJ50a5
DK.....	8	ØBRANCHPOINT BEFORE J50b1
RF.....	9	ØBRANCHPOINT BEFORE J50b1

J50a3. (Did it amount to) \$1,500 or more?

INAP.....	0	ØBRANCHPOINT BEFORE J50b1
YES.....	1	ØBRANCHPOINT BEFORE J50b1
NO.....	5	ØBRANCHPOINT BEFORE J50b1
DK.....	8	ØBRANCHPOINT BEFORE J50b1
RF.....	9	ØBRANCHPOINT BEFORE J50b1

J50a5. (Did it amount to) \$500 or more?

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

BRANCHPOINT: IF SPOUSE/PARTNER RECEIVED SOCIAL SECURITY IN PREVIOUS WAVE, GO TO BRANCHPOINT BEFORE J51.

J50b1. In what year did your (husband/wife/partner) start to receive Social Security benefits?

YEAR:

- INAP.....0
- 1996.....1
- 1995.....2
- 1994.....3
- 1993 AND BEFORE.....4 ØBRANCHPOINT BEFORE J51
- DK.....8 ØBRANCHPOINT BEFORE J51
- RF.....9 ØBRANCHPOINT BEFORE J51

IF 1994, 1995, OR 1996, ASK: (What month was that?)

MONTH:

- INAP.....0
- JAN.....1
- FEB.....2
- MAR.....3
- APR.....4
- MAY.....5
- JUN.....6
- JUL.....7
- AUG.....8
- SEP.....9
- OCT.....10
- NOV.....11
- DEC.....12
- DK.....98
- RF.....99

BRANCHPOINT: IF R ONLY OR BOTH R AND SPOUSE/PARTNER ARE RECEIVING SOCIAL SECURITY INCOME (J46=1,3), GO TO BRANCHPOINT BEFORE J55.

J51. Do you expect to receive Social Security benefits at some time in the future?

- INAP.....0
- YES.....1
- NO.....5 ØBRANCHPOINT BEFORE J55
- DK.....8 ØBRANCHPOINT BEFORE J55
- RF.....9 ØBRANCHPOINT BEFORE J55

J52. At what age do you expect to start collecting these benefits?

AGE:

\_\_\_\_\_

J53. If you start collecting Social Security benefits then, about how much do you expect the payments to be in today's dollars?

AMOUNT:

\$ \_\_\_\_\_

PER:

- INAP.....0
- WEEK.....2
- EVERY TWO WEEKS/BI-WEEKLY.....3
- MONTH.....4
- LUMP SUM.....5
- YEAR.....6
- OTHER (SPECIFY).....7
- DK.....8
- RF.....9

BRANCHPOINT:

1. IF SPOUSE/PARTNER ONLY OR BOTH R AND SPOUSE/PARTNER ARE RECEIVING SOCIAL SECURITY INCOME (J46=2,3), GO TO J59.
2. IF R NOT MARRIED/PARTNERED, GO TO J59.

J55. Does your (husband/wife/partner) expect to receive Social Security benefits at some time in the future?

- INAP.....0
- YES.....1
- NO.....5 ØJ59
- DK.....8 ØJ59
- RF.....9 ØJ59

J56. At what age does (she/he) expect to start collecting these benefits?

AGE:

\_\_\_\_\_

J57. If (she/he) starts collecting Social Security benefits then, about how much do you expect the payments to be in today's dollars?

AMOUNT:

\$ \_\_\_\_\_

PER:

- INAP.....0
- WEEK.....2
- EVERY TWO WEEKS/BI-WEEKLY.....3
- MONTH.....4
- LUMP SUM.....5
- YEAR.....6
- OTHER (SPECIFY).....7
- DK.....8
- RF.....9

J59. Did you (or your (husband/wife/partner)) receive any income 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.

INAP.....0  
 YES.....1  
 NO.....5 ØJ64  
 DK.....8 ØJ64  
 RF.....9 ØJ64

BRANCHPOINT: IF R NOT MARRIED/PARTNERED, GO TO BRANCHPOINT BEFORE J61.

J60. Which one of you received income from SSI?

INAP.....0  
 RESPONDENT ONLY.....1  
 SPOUSE/PARTNER ONLY.....2  
 BOTH.....3  
 DK.....8 ØJ64  
 RF.....9 ØJ64

BRANCHPOINT: IF NO SSI INCOME WAS RECEIVED BY R OR SPOUSE/PARTNER (OR DK/RF WHETHER SSI WAS RECEIVED), GO TO J64.

J61. How much did (you and your (husband/wife/partner)/you/(he/she)) receive from SSI last month?

DO NOT PROBE DK

AMOUNT:

\$ \_\_\_\_\_

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J61 (ANSWER OTHER THAN DK/RF), GO TO BRANCHPOINT BEFORE J62.

J61a. Did it amount to \$500 or more last month?

INAP.....0  
 YES.....1  
 NO.....5 ØJ61c  
 DK.....8 ØJ62  
 RF.....9 ØJ62

J61b. (Did it amount to) \$750 or more?

INAP.....0 ØJ62  
 YES.....1 ØJ62  
 NO.....5 ØJ62  
 DK.....8 ØJ62  
 RF.....9 ØJ62

J61c. (Did it amount to) \$250 or more?

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

BRANCHPOINT: IF R REPORTED RECEIVING SSI AT PREVIOUS INTERVIEW, GO TO J64.

J62. In what year did (you and your (husband/wife/partner)/you/(he/she)) start to receive SSI?

YEAR:

- INAP.....0
- 1996.....1
- 1995.....2
- 1994.....3
- 1993 AND BEFORE.....4 ØJ64
- DK.....8 ØJ64
- RF.....9 ØJ64

IF 1994, 1995, OR 1996, ASK: (What month was that?)

MONTH:

- INAP.....0
- JAN.....1
- FEB.....2
- MAR.....3
- APR.....4
- MAY.....5
- JUN.....6
- JUL.....7
- AUG.....8
- SEP.....9
- OCT.....10
- NOV.....11
- DEC.....12
- DK.....98
- RF.....99

J64. Did you (or your (husband/wife/partner)) receive any income from welfare in LAST CALENDAR YEAR (not including SSI)?

DO NOT INCLUDE FOOD STAMPS OR OTHER NON-CASH WELFARE PROGRAMS

- INAP.....0
- YES.....1
- NO.....5 ØJ67
- DK.....8 ØJ67
- RF.....9 ØJ67

BRANCHPOINT: IF R NOT MARRIED/PARTNERED, GO TO J66.

---

J65. Who received that?

INAP.....0  
 RESPONDENT ONLY.....1  
 SPOUSE/PARTNER ONLY.....2  
 BOTH.....3  
 DK.....8  
 RF.....9

---

J66. How much did (you and your (husband/wife/partner)/you/(he/she)) receive in LAST CALENDAR YEAR?

AMOUNT:

\$ \_\_\_\_\_

---

J67. Are you (or your (husband/wife/partner)) currently receiving any income from veteran benefits or a military pension?

INAP.....0 ØJ75  
 YES.....1  
 NO.....5 ØJ75  
 DK.....8 ØJ75  
 RF.....9 ØJ75

BRANCHPOINT: IF R NOT MARRIED/PARTNERED, GO TO J69.
---

---

J68. Who received that?

INAP.....0  
 RESPONDENT ONLY.....1  
 SPOUSE/PARTNER ONLY.....2 ØJ72  
 BOTH.....3  
 DK.....8 ØJ72  
 RF.....9 ØJ72

---

J69. How much did you (yourself) receive last month from that?

DO NOT PROBE DK

AMOUNT:

\$ \_\_\_\_\_

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J69 (ANSWER OTHER THAN DK/RF), GO TO J70.
---



---

J69a. Did it amount to \$1,000 or more last month?

INAP.....0  
 YES.....1  
 NO.....5 ØJ69c  
 DK.....8 ØJ70  
 RF.....9 ØJ70

---

J69b. (Did it amount to) \$1,500 or more?

INAP.....0 ØJ70  
 YES.....1 ØJ70  
 NO.....5 ØJ70  
 DK.....8 ØJ70  
 RF.....9 ØJ70

---

J69c. (Did it amount to) \$500 or more?

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

---

J70. In what year did you start to receive these benefits?

YEAR:

INAP.....0  
 1996.....1  
 1995.....2  
 1994.....3  
 1993 AND BEFORE.....4 ØBRANCHPOINT BEFORE J72  
 DK.....8 ØBRANCHPOINT BEFORE J72  
 RF.....9 ØBRANCHPOINT BEFORE J72

IF 1994, 1995, OR 1996, ASK: (What month was that?)

MONTH:

INAP.....0  
 JAN.....1  
 FEB.....2  
 MAR.....3  
 APR.....4  
 MAY.....5  
 JUN.....6  
 JUL.....7  
 AUG.....8  
 SEP.....9  
 OCT.....10  
 NOV.....11  
 DEC.....12  
 DK.....98  
 RF.....99

BRANCHPOINT: IF R NOT MARRIED/PARTNERED OR [ONLY R IS RECEIVING  
 VETERAN BENEFITS/MILITARY PENSION (OR DK/RF WHO)  
 (J68=1,8,9)], GO TO J75.

J72. How much did your (husband/wife/partner) receive last month from that?

DO NOT PROBE DK

AMOUNT:

\$ \_\_\_\_\_

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J72 (ANSWER OTHER THAN DK/RF),  
 GO TO J73.

J72a. Did it amount to \$1,000 or more last month?

INAP.....0  
 YES.....1  
 NO.....5 ØJ72c  
 DK.....8 ØJ73  
 RF.....9 ØJ73

J72b. (Did it amount to) \$1,500 or more?

INAP.....0 ØJ73  
 YES.....1 ØJ73  
 NO.....5 ØJ73  
 DK.....8 ØJ73  
 RF.....9 ØJ73

J72c. (Did it amount to) \$500 or more?

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

J73. In what year did (she/he) start to receive these benefits?

YEAR:

INAP.....0  
 1996.....1  
 1995.....2  
 1994.....3  
 1993 AND BEFORE.....4 ØJ75  
 DK.....8 ØJ75  
 RF.....9 ØJ75

IF 1994, 1995, OR 1996, ASK: (What month was that?)

MONTH:

- INAP.....0
- JAN.....1
- FEB.....2
- MAR.....3
- APR.....4
- MAY.....5
- JUN.....6
- JUL.....7
- AUG.....8
- SEP.....9
- OCT.....10
- NOV.....11
- DEC.....12
- DK.....98
- RF.....99

J75 INTRO. Savings and investments are an important part of family finances. The next questions ask about a number of different kinds of savings or investments you may have.

J76. 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?

- INAP.....0
- YES.....1
- [VOL] YES, MORE THAN ONE.....2
- NO.....5 ØJ83
- DK.....8 ØJ83
- RF.....9 ØJ83

J77. 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:

\$ \_\_\_\_\_

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J77 (ANSWER OTHER THAN DK/RF), GO TO J78.

J77a1. Would it amount to \$125,000 or more?

- INAP.....0
- YES.....1
- NO.....5 ØJ77d1
- DK.....8 ØJ78
- RF.....9 ØJ78

J77b1. (Would it amount to) \$500,000 or more?

INAP.....0 ØJ78  
 YES.....1  
 NO.....5 ØJ78  
 DK.....8 ØJ78  
 RF.....9 ØJ78

J77c1. (Would it amount to) \$1,000,000 or more?

INAP.....0 ØJ78  
 YES.....1 ØJ78  
 NO.....5 ØJ78  
 DK.....8 ØJ78  
 RF.....9 ØJ78

J77d1. (Would it amount to) \$25,000 or more?

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

J78. Do you (or your (husband/wife/partner)) currently receive any income or rent from (that property/those properties)?

INAP.....0  
 YES.....1  
 NO.....5 ØJ83  
 DK.....8 ØJ83  
 RF.....9 ØJ83

J79. How often do you receive that?

INAP.....0  
 WEEK.....1  
 2 X MONTH.....2  
 MONTH.....3  
 QUARTER.....4  
 6 MONTHS.....5  
 YEAR.....6 ØJ82  
 OTHER (SPECIFY).....7 ØJ82  
 DK.....8 ØJ82  
 RF.....9 ØJ82

J80. Before expenses, about how much did you receive last TIME PERIOD GIVEN IN J79 from that?

DO NOT PROBE DK

AMOUNT:

\$ \_\_\_\_\_

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J80 (ANSWER OTHER THAN DK/RF), GO TO J82.

---

J81. Do you get about the same amount each TIME PERIOD GIVEN IN J79?

INAP.....0  
 YES.....1 ØJ83  
 NO.....5  
 DK.....8  
 RF.....9

---

J82. Before any expenses, about how much did you receive from this rental income in LAST CALENDAR YEAR?

DO NOT INCLUDE RENTAL INCOME FROM A BUSINESS OR FARM R OWNS.

DO NOT PROBE DK

AMOUNT:

\$ \_\_\_\_\_

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J82 (ANSWER OTHER THAN DK/RF), GO TO J83.

---

J82a. Did it amount to \$50,000 or more?

INAP.....0  
 YES.....1  
 NO.....5 ØJ82c  
 DK.....8 ØJ83  
 RF.....9 ØJ83

---

J82b. (Did it amount to) \$75,000 or more?

INAP.....0 ØJ83  
 YES.....1 ØJ83  
 NO.....5 ØJ83  
 DK.....8 ØJ83  
 RF.....9 ØJ83

---

J82c. (Did it amount to) \$25,000 or more?

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

---

J83. Do you (or your (husband/wife/partner)) own part or all of a business or farm?

INAP.....0  
 YES.....1  
 [VOL] YES, MORE THAN ONE.....2  
 NO.....5 ØJ90  
 DK.....8 ØJ90  
 RF.....9 ØJ90

J84. 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:

\$ \_\_\_\_\_

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J84 (ANSWER OTHER THAN DK/RF), GO TO J85.

J84a. Would it amount to \$10,000 or more?

INAP.....0  
 YES.....1  
 NO.....5 ØJ84d  
 DK.....8 ØJ85  
 RF.....9 ØJ85

J84b. (Would it amount to) \$100,000 or more?

INAP.....0 ØJ85  
 YES.....1  
 NO.....5 ØJ85  
 DK.....8 ØJ85  
 RF.....9 ØJ85

J84c. (Would it amount to) \$1,000,000 or more?

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

J84d. (Would it amount to) \$5,000 or more?

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

J85. Do you (or your (husband/wife/partner)) currently receive any income from (that farm or business/those farms or businesses)?

INAP.....0  
 YES.....1  
 NO.....5 ØJ90  
 DK.....8 ØJ90  
 RF.....9 ØJ90

J86. How often do you receive that?

- INAP.....0
- WEEKLY.....1
- 2 X MONTH.....2
- MONTH.....3
- QUARTER.....4
- 6 MONTHS.....5
- YEAR.....6 ØJ89
- OTHER PERIOD.....7 ØJ89
- DK.....8 ØJ89
- RF.....9 ØJ89

J87. About how much did you receive last TIME PERIOD GIVEN IN J86 from that?

DO NOT PROBE DK

AMOUNT:

\$ \_\_\_\_\_

BRANCHPOINT: IF AMOUNT NOT GIVEN IN J87 (J87=DK/RF), GO TO J89.

J88. Did you get about the same amount each TIME PERIOD GIVEN IN J86?

- INAP.....0
- YES.....1 ØBRANCHPOINT BEFORE J89e
- NO.....5
- DK.....8
- RF.....9

J89. About how much did you receive from any farms or businesses in LAST CALENDAR YEAR?

DO NOT PROBE DK

AMOUNT:

\$ \_\_\_\_\_

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J89 (ANSWER OTHER THAN DK/RF), GO TO J89e.

J89a. Did it amount to \$20,000 or more in LAST CALENDAR YEAR?

- INAP.....0
- YES.....1
- NO.....5 ØJ89c
- DK.....8 ØBRANCHPOINT BEFORE J89e
- RF.....9 ØBRANCHPOINT BEFORE J89e

J89b. (Did it amount to) \$50,000 or more?

INAP.....0 ØBRANCHPOINT BEFORE J89e  
 YES.....1 ØBRANCHPOINT BEFORE J89e  
 NO.....5 ØBRANCHPOINT BEFORE J89e  
 DK.....8 ØBRANCHPOINT BEFORE J89e  
 RF.....9 ØBRANCHPOINT BEFORE J89e

J89c. (Did it amount to) \$5,000 or more?

INAP.....0  
 YES.....1 ØBRANCHPOINT BEFORE J89e  
 NO.....5  
 DK.....8 ØBRANCHPOINT BEFORE J89e  
 RF.....9 ØBRANCHPOINT BEFORE J89e

J89d. (Did it amount to) \$2,000 or more?

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

BRANCHPOINT: IF R IS NOT CURRENTLY SELF-EMPLOYED (G3 NOT 2), GO TO J90.

J89e. Did you tell me about this income earlier in the interview?

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

J90. 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, AND THE ASSETS HAVE BEEN WITHDRAWN OR ANNUITIZED.

INAP.....0 ØJ110  
 YES.....1  
 [VOL] PREVIOUSLY HAD ACCOUNTS,  
 BUT NOT NOW.....2 ØJ110  
 NO.....5 ØJ110  
 DK.....8 ØJ110  
 RF.....9 ØJ110



J91. How many IRA or KEOGH accounts do you (and your (husband/wife/partner)) have?

- INAP.....0
- ONE.....1
- TWO.....2
- THREE.....3
- MORE THAN 3.....4
- DK.....8
- RF.....9

BRANCHPOINT: IF R NOT MARRIED/PARTNERED, GO TO J93.

J92. IF MORE THAN ONE IRA IS MENTIONED IN J91:  
Let's talk about the largest IRA or KEOGH account.

IF R IS MARRIED/PARTNERED:  
Is that yours or your (husband's/wife's/partner's)?

- INAP.....0
- R'S ACCOUNT.....1
- SPOUSE'S OR PARTNER'S ACCOUNT.....2
- DK.....8
- RF.....9

J93. IF R IS NOT MARRIED/PARTNERED AND MORE THAN ONE IRA IS MENTIONED IN J91:  
Let's talk about the largest IRA or KEOGH account.

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

DO NOT PROBE DK/RF

AMOUNT:

\$ \_\_\_\_\_

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J93 (ANSWER OTHER THAN DK/RF), GO TO J94.

J93a. Does it amount to \$25,000 or more?

- INAP.....0
- YES.....1
- NO.....5 ØJ93d
- DK.....8 ØJ94
- RF.....9 ØJ94

J93b. (Does it amount to) \$100,000 or more?

- INAP.....0 ØJ94
- YES.....1
- NO.....5 ØJ94
- DK.....8 ØJ94
- RF.....9 ØJ94

---

J93c. (Does it amount to) \$400,000 or more?

INAP.....0 ØJ94  
 YES.....1 ØJ94  
 NO.....5 ØJ94  
 DK.....8 ØJ94  
 RF.....9 ØJ94

---

J93d. (Does it amount to) \$10,000 or more?

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

---

J94. Have you (or your (husband/wife/partner)) withdrawn any money or received any payments from this account (since WAVE 2 MONTH, YEAR/ in the last two years), when we last talked to you?

INAP.....0  
 YES.....1  
 NO.....5 ØJ98  
 DK.....8 ØJ98  
 RF.....9 ØJ98

---

J95. Altogether, about how much money did you (or your (husband/wife/partner)) withdraw from this account (since WAVE 2 MONTH, YEAR/in the last two years)?

DO NOT PROBE DK

AMOUNT:

\$ \_\_\_\_\_

PER:

INAP.....0  
 IN TOTAL.....1  
 2 X MONTH.....2  
 MONTH.....3  
 QUARTER.....4  
 6 MONTH.....5  
 YEAR.....6  
 OTHER (SPECIFY).....7  
 DK.....8  
 RF.....9

BRANCHPOINT:	IF VALID ANSWER GIVEN IN J95 (ANSWER OTHER THAN DK/RF), GO TO J96.
--------------	--

---

J95a. Did it amount to \$5,000 or more (since WAVE 2 MONTH, YEAR/  
in the last two years)?

INAP.....0  
 YES.....1  
 NO.....5 ØJ95d  
 DK.....8 ØJ95d  
 RF.....9 ØJ95d

---

J95b. (Did it amount to) \$10,000 or more?

INAP.....0  
 YES.....1  
 NO.....5 ØJ96  
 DK.....8 ØJ96  
 RF.....9 ØJ96

---

J95c. (Did it amount to) \$25,000 or more?

INAP.....0 ØJ96  
 YES.....1 ØJ96  
 NO.....5 ØJ96  
 DK.....8 ØJ96  
 RF.....9 ØJ96

---

J95d. (Did it amount to) \$2,500 or more?

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

---

J96. Did you (or your (husband/wife/partner)) take out only the  
"minimum withdrawal option", that is, the amount required to  
avoid a tax penalty?

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

J97. What did you do with the funds 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

- INAP.....0,
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,

J98. If you had a financial emergency, could you withdraw all the money from this account?

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

BRANCHPOINT:
1. IF ONLY ONE IRA/KEOGH MENTIONED IN J91, GO TO J110.
2. IF R NOT MARRIED/PARTNERED, GO TO J100.

J99. IF NUMBER OF IRAs = 2
Let's talk about the other IRA or KEOGH account.

OTHERWISE:
Let's talk about the next largest IRA or KEOGH account.

IF R MARRIED/PARTNERED:
Is that yours or your (husband's/wife's/partner's)?

- INAP.....0
R'S ACCOUNT.....1
SPOUSE'S OR PARTNER'S ACCOUNT.....2
DK.....8
RF.....9

J100. IF R NOT MARRIED/PARTNERED AND NUMBER OF IRAs = 2:
Let's talk about the other IRA or KEOGH account.

IF R NOT MARRIED/PARTNERED AND NUMBER OF IRAs = 3 OR 4:
Let's talk about the next largest IRA or KEOGH account.

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

DO NOT PROBE DK/RF

AMOUNT:

\$ \_\_\_\_\_

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J100 (ANSWER OTHER THAN DK/RF),  
GO TO J101.

---

J100a. Does it amount to \$25,000 or more?

INAP.....0  
 YES.....1  
 NO.....5 ØJ100d  
 DK.....8 ØJ101  
 RF.....9 ØJ101

---

J100b. (Does it amount to) \$100,000 or more?

INAP.....0 ØJ101  
 YES.....1  
 NO.....5 ØJ101  
 DK.....8 ØJ101  
 RF.....9 ØJ101

---

J100c. (Does it amount to) \$400,000 or more?

INAP.....0 ØJ101  
 YES.....1 ØJ101  
 NO.....5 ØJ101  
 DK.....8 ØJ101  
 RF.....9 ØJ101

---

J100d. (Does it amount to) \$10,000 or more?

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

---

J101. Have you (or your (husband/wife/partner)) withdrawn any money or received any payments from this account (since WAVE 2 MONTH, YEAR/ in the last two years), when we last talked to you?

INAP.....0  
 YES.....1  
 NO.....5 ØJ105  
 DK.....8 ØJ105  
 RF.....9 ØJ105

J102. Altogether, about how much money did you (or your (husband/wife/partner)) withdraw from this account (since WAVE 2 MONTH, YEAR/in the last two years)?

DO NOT PROBE DK

AMOUNT:

\$ \_\_\_\_\_

PER:

- INAP.....0
- IN TOTAL.....1
- 2 X MONTH.....2
- MONTH.....3
- QUARTER.....4
- 6 MONTH.....5
- YEAR.....6
- OTHER (SPECIFY).....7
- DK.....8
- RF.....9

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J102 (ANSWER OTHER THAN DK/RF), GO TO J103.

J102a. Did it amount to \$5,000 or more?

- INAP.....0
- YES.....1
- NO.....5 ØJ102d
- DK.....8 ØJ102d
- RF.....9 ØJ102d

J102b. (Did it amount to) \$10,000 or more?

- INAP.....0
- YES.....1
- NO.....5 ØJ103
- DK.....8 ØJ103
- RF.....9 ØJ103

J102c. (Did it amount to) \$25,000 or more?

- INAP.....0 ØJ103
- YES.....1 ØJ103
- NO.....5 ØJ103
- DK.....8 ØJ103
- RF.....9 ØJ103

J102d. (Did it amount to) \$2,500 or more?

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

J103. Did you (or your (husband/wife/partner)) take out only the "minimum withdrawal option", that is, the amount required to avoid a tax penalty?

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

J104. 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

- INAP.....0,
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,

J105. If you had a financial emergency, could you withdraw all the money from this account?

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

BRANCHPOINT: IF NUMBER OF IRAs/KEOGHs MENTIONED IN J91 IS LESS THAN 3, GO TO J110.

J106. IF NUMBER OF IRAs = 3:
Let's talk about the third IRA or KEOGH account.

OTHERWISE:
Let's talk about all the other IRA or KEOGH accounts.

J107. IF NUMBER OF IRAs = 3:
About how much is in that IRA or KEOGH account at the present time?

OTHERWISE:
About how much is in these other IRA or KEOGH accounts at the present time?

DO NOT PROBE DK/RF

AMOUNT:

\$\_\_\_\_\_

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J107 (ANSWER OTHER THAN DK/RF),  
GO TO J108.

---

J107a. Does it amount to \$25,000 or more?

INAP.....0  
 YES.....1  
 NO.....5 ØJ107d  
 DK.....8 ØJ108  
 RF.....9 ØJ108

---

J107b. (Does it amount to) \$100,000 or more?

INAP.....0 ØJ108  
 YES.....1  
 NO.....5 ØJ108  
 DK.....8 ØJ108  
 RF.....9 ØJ108

---

J107c. (Does it amount to) \$400,000 or more?

INAP.....0 ØJ108  
 YES.....1 ØJ108  
 NO.....5 ØJ108  
 DK.....8 ØJ108  
 RF.....9 ØJ108

---

J107d. (Does it amount to) \$10,000 or more?

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

---

J108. Have you (or your (husband/wife/partner)) withdrawn any money or received any payments from (this account/these accounts) (since WAVE 2 MONTH, YEAR/in the last two years), when we last talked to you?

INAP.....0  
 YES.....1  
 NO.....5 ØJ110  
 DK.....8 ØJ110  
 RF.....9 ØJ110



J109. Altogether, about how much money did you (or your (husband/wife/partner)) withdraw from (this account/these accounts) (since WAVE 2 MONTH, YEAR/in the last two years)?

DO NOT PROBE DK

AMOUNT:

\$ \_\_\_\_\_

PER:

- INAP.....0
- IN TOTAL.....1
- 2 X MONTH.....2
- MONTH.....3
- QUARTER.....4
- 6 MONTH.....5
- YEAR.....6
- OTHER (SPECIFY).....7
- DK.....8
- RF.....9

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J109 (ANSWER OTHER THAN DK/RF), GO TO J110.

J109b. Did it amount to \$5,000 or more (since WAVE 2 MONTH, YEAR/ in the last two years)?

- INAP.....0
- YES.....1
- NO.....5 ØJ109e
- DK.....8 ØJ109e
- RF.....9 ØJ109e

J109c. (Did it amount to) \$10,000 or more?

- INAP.....0
- YES.....1
- NO.....5 ØJ110
- DK.....8 ØJ110
- RF.....9 ØJ110

J109d. (Did it amount to) \$25,000 or more?

- INAP.....0 ØJ110
- YES.....1 ØJ110
- NO.....5 ØJ110
- DK.....8 ØJ110
- RF.....9 ØJ110

J109e. (Did it amount to) \$2,500 or more?

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

J110. Did you (or your (husband/wife/partner)) cash in or convert any (other) IRA or KEOGH accounts to annuities at any time (since WAVE 2 MONTH, YEAR/in the last two years), when we last talked to you?

- INAP.....0 ØJ126
- YES.....1
- NO.....5 ØJ126
- DK.....8 ØJ126
- RF.....9 ØJ126

BRANCHPOINT: IF R NOT MARRIED/PARTNERED, GO TO J112.

J111. Was that your IRA or KEOGH or your (husband's/wife's/partner's)?

- INAP.....0
- RESPONDENT ONLY.....1
- SPOUSE/PARTNER ONLY.....2
- BOTH.....3
- DK.....8
- RF.....9

J112. Did you (or your (husband/wife/partner)) cash in these accounts, convert them to annuities, or what?

CHOOSE ALL THAT APPLY.

- INAP.....0, ØJ124
- CASHED IN ACCOUNT.....1, ØJ124
- CONVERTED TO ANNUITY.....2,
- OTHER (SPECIFY).....7, ØJ124
- DK.....8, ØJ124
- RF.....9, ØJ124

J113. About how much money was converted to annuities?

AMOUNT:

\$ \_\_\_\_\_

J114. About how much do you receive from this annuity?

AMOUNT:

\$ \_\_\_\_\_

PER:

- INAP.....0
- WEEKLY.....1
- 2 X MONTH.....2
- MONTH.....3
- QUARTER.....4
- 6 MONTH.....5
- YEAR.....6
- OTHER (SPECIFY).....7
- DK.....8
- RF.....9

---

J116. Are federal income taxes withheld on these payments?

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

---

J117. In what month and year did you (or your (husband/wife/partner)) start to receive that annuity?

MONTH

- INAP.....0
- JAN.....1
- FEB.....2
- MAR.....3
- APR.....4
- MAY.....5
- JUN.....6
- JUL.....7
- AUG.....8
- SEP.....9
- OCT.....10
- NOV.....11
- DEC.....12
- DK.....98
- RF.....99

YEAR

- INAP.....0
- 1993.....1
- 1994.....2
- 1995.....3
- 1996.....4
- DK.....8
- RF.....9

---

J119. For how long will these annuity payments continue?

UNTIL YEAR:

\_\_\_\_\_

UNTIL AGE:

\_\_\_\_\_

FOR #YEARS:

\_\_\_\_\_

- INAP.....0
- UNTIL R DIES.....4
- UNTIL SPOUSE DIES.....5
- UNTIL MONEY RUNS OUT.....6
- OTHER (SPECIFY).....7
- DK.....8
- RF.....9

BRANCHPOINT: IF (J122 NOT ("UNTIL R DIES" OR "UNTIL SPOUSE DIES")) OR (R IS PARTNERED OR DIVORCED/SEPARATED OR WIDOWED OR NEVER MARRIED), GO TO J127.

J123. Will (your spouse/you) continue to receive these payments after (you die/your spouse dies)?

- INAP.....0 ØJ127
- YES.....1 ØJ127
- NO.....5 ØJ127
- DK.....8 ØJ127
- RF.....9 ØJ127

J124. About how much money was withdrawn?

AMOUNT:

\$ \_\_\_\_\_

J125. What did you do with the funds? Were they put into savings, used for regular expenses, used for special purchases, given to relatives, or what?

CHOOSE ALL THAT APPLY.

- INAP.....0,
- 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,

J127. Are you (or your (husband/wife/partner)) currently receiving any (other) income from retirement pensions?

DO NOT INCLUDE ANY LUMP-SUM PENSION PAYMENTS.

- INAP.....0
- YES.....1
- NO.....5 ØJ163
- DK.....8 ØJ163
- RF.....9 ØJ163

BRANCHPOINT: IF R NOT MARRIED/PARTNERED, GO TO J129.

J128. Who receives that?

- INAP.....0
- RESPONDENT ONLY.....1
- SPOUSE/PARTNER ONLY.....2 ØJ145
- BOTH.....3
- DK.....8 ØJ161
- RF.....9 ØJ161

J129. IF BOTH R AND SPOUSE/PARTNER RECEIVED PENSION:  
 First I will ask about your retirement pensions, then  
 about your (husband's/wife's/partner's).

Do you yourself receive income from more than one  
 retirement pension?

OTHERWISE:  
 Do you receive income from more than one  
 retirement pension?

INAP.....0  
 YES.....1  
 NO.....5 ØJ131  
 DK.....8 ØJ131  
 RF.....9 ØJ131

J130. How many retirement pensions do you receive?

# OF PENSIONS:

\_\_\_\_\_

J132. IF THIS IS THE FIRST OF TWO OR MORE PENSIONS:  
 Tell me about the largest pension that you currently  
 receive.

How much did you receive last month from that pension?

IF THIS IS THE SECOND OF TWO OR MORE PENSIONS:  
 How much did you receive last month from the second  
 (largest) pension?

IF THIS IS THE ONLY PENSION:  
 How much did you receive last month from that pension?

DO NOT PROBE DK

AMOUNT:

1ST	2ND
\$ _____	\$ _____

NOTE: TWO PENSION AMOUNTS ARE RECORDED IF THERE ARE TWO OR MORE PENSIONS.

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J132 (ANSWER OTHER THAN DK/RF),  
 GO TO J133. (TEST PERFORMED FOR EACH PENSION.)

J132a. Did it amount to \$1,000 or more?

	1ST	2ND	
	---	---	
INAP.....	0.....	0.....	
YES.....	1.....	1.....	
NO.....	5.....	5.....	ØJ132d
DK.....	8.....	8.....	ØJ133
RF.....	9.....	9.....	ØJ133

J132b. (Did it amount to) \$2,000 or more?

	1ST	2ND	
	---	---	
INAP.....	0.....0		ØJ133
YES.....	1.....1		
NO.....	5.....5		ØJ133
DK.....	8.....8		ØJ133
RF.....	9.....9		ØJ133

J132c. (Did it amount to) \$4,000 or more?

	1ST	2ND	
	---	---	
INAP.....	0.....0		ØJ133
YES.....	1.....1		ØJ133
NO.....	5.....5		ØJ133
DK.....	8.....8		ØJ133
RF.....	9.....9		ØJ133

J132d. (Did it amount to) \$500 or more?

	1ST	2ND	
	---	---	
INAP.....	0.....0		
YES.....	1.....1		
NO.....	5.....5		
DK.....	8.....8		
RF.....	9.....9		

J133. Were any federal income taxes withheld on that?

	1ST	2ND	
	---	---	
INAP.....	0.....0		
YES.....	1.....1		
NO.....	5.....5		
DK.....	8.....8		
RF.....	9.....9		

J134. If you wanted to, could you choose to receive a larger or smaller amount from that pension next month?

	1ST	2ND	
	---	---	
INAP.....	0.....0		
YES.....	1.....1		
NO.....	5.....5		
DK.....	8.....8		
RF.....	9.....9		

J135. Could you withdraw some or all of the money from that pension plan this month?

	1ST	2ND	
	---	---	
INAP.....	0.....0		
YES.....	1.....1		
NO.....	5.....5		ØJ137
DK.....	8.....8		ØJ137
RF.....	9.....9		ØJ137

J136. About how much is in this pension account?

AMOUNT:

1ST	2ND
---	---
\$ _____	\$ _____

J137. In what year did you first begin to receive that pension?

YEAR:

	1ST	2ND	
	---	---	
INAP.....	0	0	
1996.....	1	1	
1995.....	2	2	
1994.....	3	3	
1993 AND BEFORE.....	4	4	ØJ139
DK.....	8	8	ØJ139
RF.....	9	9	ØJ139

IF 1994, 1995, OR 1996, ASK (What month was that?)

MONTH:

	1ST	2ND
	---	---
INAP.....	00	00
JAN.....	1	1
FEB.....	2	2
MAR.....	3	3
APR.....	4	4
MAY.....	5	5
JUN.....	6	6
JUL.....	7	7
AUG.....	8	8
SEP.....	9	9
OCT.....	10	10
NOV.....	11	11
DEC.....	12	12
DK.....	98	98
RF.....	99	99

J139. Is the pension payment automatically adjusted for changes in the cost of living?

	1ST	2ND
	---	---
INAP.....	0	0
YES.....	1	1
NO.....	5	5
DK.....	8	8
RF.....	9	9

J140. Will this payment continue for as long as you live?

	1ST	2ND	
	---	---	
INAP.....	0.....	0	
YES.....	1.....	1	ØJ142
NO.....	5.....	5	
DK.....	8.....	8	ØJ142
RF.....	9.....	9	ØJ142

J141. For how many years will it continue?

# OF YEARS:

1ST	2ND
_____	_____

J142. IF VALID ANSWER GIVEN IN J141:  
If you were to die before then, would the payment stop,

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

	1ST	2ND
	---	---
INAP.....	0.....	0
STOP.....	1.....	1
CONTINUE UNCHANGED.....	2.....	2
CONTINUE AT REDUCED LEVEL.....	3.....	3
OTHER (SPECIFY).....	7.....	7
DK.....	8.....	8
RF.....	9.....	9

BRANCHPOINT: IF LESS THAN THREE RETIREMENT PENSIONS (J130<3), GO TO BRANCHPOINT BEFORE J145.

J143. About the other retirement pensions that you receive, tell me about how much in total you received last month.

AMOUNT:

\$ \_\_\_\_\_

J144. Were any federal income taxes withheld (on these)?

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

BRANCHPOINT: IF J128 (WHO RECEIVES PENSION(S)?) NOT ("SPOUSE/PARTNER ONLY" OR "BOTH"), GO TO J163.



J145. IF BOTH RECEIVED PENSION:  
 Now let me ask about the retirement pensions received by your (husband/wife/partner). Does (she/he) currently receive more than one such pension?

OTHERWISE:  
 Does (she/he) currently receive more than one such pension?

INAP.....0  
 YES.....1  
 NO.....5 ØJ147  
 DK.....8 ØJ147  
 RF.....9 ØJ147

J146. How many such pensions does your (husband/wife/partner) receive?

# OF PENSIONS:  
 \_\_\_\_\_

J148. IF FIRST PENSION OF SPOUSE AND NUMBER OF SPOUSE'S PENSIONS IS TWO OR MORE:  
 Tell me about the largest pension that your (husband/wife/partner) currently receives.

How much did (she/he) receive last month from that pension?

IF SECOND PENSION OF SPOUSE:  
 How much did (she/he) receive last month from the second (largest) pension?

OTHERWISE:  
 How much did (she/he) receive last month from that pension?

DO NOT PROBE DK

AMOUNT:

1ST	2ND
\$ _____	\$ _____

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J148 (ANSWER OTHER THAN DK/RF), GO TO J149. (TEST PERFORMED FOR EACH PENSION.)

J148a. Did it amount to \$1,000 or more last month?

	1ST	2ND	
	---	---	
INAP.....	0.....	0.....	
YES.....	1.....	1.....	
NO.....	5.....	5.....	ØJ148d
DK.....	8.....	8.....	ØJ149
RF.....	9.....	9.....	ØJ149

---

J148b. (Did it amount to) \$2,000 or more?

	1ST	2ND	
	---	---	
INAP.....	0.....0		ØJ149
YES.....	1.....1		
NO.....	5.....5		ØJ149
DK.....	8.....8		ØJ149
RF.....	9.....9		ØJ149

---

J148c. (Did it amount to) \$4,000 or more?

	1ST	2ND	
	---	---	
INAP.....	0.....0		ØJ149
YES.....	1.....1		ØJ149
NO.....	5.....5		ØJ149
DK.....	8.....8		ØJ149
RF.....	9.....9		ØJ149

---

J148d. (Did it amount to) \$500 or more?

	1ST	2ND	
	---	---	
INAP.....	0.....0		
YES.....	1.....1		
NO.....	5.....5		
DK.....	8.....8		
RF.....	9.....9		

---

J149. Were any federal income taxes withheld on that?

	1ST	2ND	
	---	---	
INAP.....	0.....0		
YES.....	1.....1		
NO.....	5.....5		
DK.....	8.....8		
RF.....	9.....9		

---

J150. If (she/he) wanted to, could (she/he) choose to receive a larger or smaller amount from that pension next month?

	1ST	2ND	
	---	---	
INAP.....	0.....0		
YES.....	1.....1		
NO.....	5.....5		
DK.....	8.....8		
RF.....	9.....9		

---

J151. Could (she/he) withdraw some or all of the money from that pension plan this month?

	1ST	2ND	
	---	---	
INAP.....	0.....0		
YES.....	1.....1		
NO.....	5.....5		ØJ153
DK.....	8.....8		ØJ153
RF.....	9.....9		ØJ153

J152. About how much money is in this pension account?

AMOUNT:

1ST	2ND
\$ _____	\$ _____

J153. In what month and year did (she/he) first begin to receive that pension?

YEAR:

	1ST	2ND	
	---	---	
INAP.....	0.....	0	
1996.....	1.....	1	
1995.....	2.....	2	
1994.....	3.....	3	
1993 AND BEFORE.....	4.....	4	ØJ155
DK.....	8.....	8	ØJ155
RF.....	9.....	9	ØJ155

IF 1994, 1995, OR 1996, ASK (What month was that?)

MONTH:

	1ST	2ND
	---	---
INAP.....	00.....	00
JAN.....	1.....	1
FEB.....	2.....	2
MAR.....	3.....	3
APR.....	4.....	4
MAY.....	5.....	5
JUN.....	6.....	6
JUL.....	7.....	7
AUG.....	8.....	8
SEP.....	9.....	9
OCT.....	10.....	10
NOV.....	11.....	11
DEC.....	12.....	12
DK.....	98.....	98
RF.....	99.....	99

J155. Is the pension payment automatically adjusted for changes in the cost of living?

	1ST	2ND
	---	---
INAP.....	0.....	0
YES.....	1.....	1
NO.....	5.....	5
DK.....	8.....	8
RF.....	9.....	9

J156. Will this payment continue for as long as (she/he) lives?

	1ST	2ND
	---	---
INAP.....	0.....	0
YES.....	1.....	1 ØJ158
NO.....	5.....	5
DK.....	8.....	8 ØJ158
RF.....	9.....	9 ØJ158

J157. For how many years will it continue?

# OF YEARS:

1ST	2ND
_____	_____

J158. If (she/he) were to die, would the payment stop, continue unchanged, or continue at a reduced level?

	1ST	2ND
	---	---
INAP.....	0.....	0
STOP.....	1.....	1
CONTINUE UNCHANGED.....	2.....	2
CONTINUE AT REDUCED LEVEL.....	3.....	3
OTHER (SPECIFY).....	7.....	7
DK.....	8.....	8
RF.....	9.....	9

BRANCHPOINT: IF NUMBER OF PENSIONS RECEIVED BY SPOUSE/PARTNER LESS THAN THREE, GO TO J163.

J159. About the other retirement pensions (she/he) receives, about how much in total did (she/he) receive last month?

AMOUNT:

\$ \_\_\_\_\_

J160. Were any federal income taxes withheld (on these)?

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

BRANCHPOINT: IF J128 (WHO RECEIVES PENSIONS) NOT (DK OR RF), GO TO J163.

J161. Overall, about how much did you (and your (husband/wife/partner)) receive last month from retirement pensions (not including Social Security)?

AMOUNT:

\$ \_\_\_\_\_

J163. Aside from anything you have already told me about, are you (or your (husband/wife/partner)) currently receiving any income from annuities?

- INAP.....0
- YES.....1
- NO.....5 ØJ191
- DK.....8 ØJ191
- RF.....9 ØJ191

BRANCHPOINT: IF R NOT MARRIED/PARTNERED, GO TO J165.

J164. Who receives that?

- INAP.....0
- RESPONDENT ONLY.....1
- SPOUSE/PARTNER ONLY.....2 ØJ178
- BOTH.....3
- DK.....8 ØJ190
- RF.....9 ØJ190

J165. IF BOTH R AND SPOUSE RECEIVE ANNUITY PAYMENTS:  
First I will ask about your annuity payments, then about your (husband's/wife's/partner's).

Do you yourself receive income from more than one annuity?

OTHERWISE:

Do you receive income from more than one annuity?

- INAP.....0
- YES.....1
- NO.....5 ØJ167
- DK.....8 ØJ167
- RF.....9 ØJ167

J166. How many annuities do you receive?

# OF ANNUITIES:

\_\_\_\_\_

J168. IF THIS IS THE FIRST ANNUITY AND THE NUMBER OF ANNUITIES IS TWO OR MORE:

Tell me about the largest annuity payment that you currently receive.

How much did you receive last month from that annuity?

IF THIS IS THE SECOND ANNUITY:

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

OTHERWISE

How much did you receive last month from that annuity?

1ST	2ND
\$ _____	\$ _____

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J168 (ANSWER OTHER THAN DK/RF), GO TO J169. (TEST PERFORMED FOR EACH PENSION.)

J168a. Did it amount to \$1,000 or more last month?

	1ST	2ND	
	---	---	
INAP.....	0.....	0	
YES.....	1.....	1	
NO.....	5.....	5	ØJ168d
DK.....	8.....	8	ØJ169
RF.....	9.....	9	ØJ169

J168b. (Did it amount to) \$2,000 or more?

	1ST	2ND	
	---	---	
INAP.....	0.....	0	ØJ169
YES.....	1.....	1	
NO.....	5.....	5	ØJ169
DK.....	8.....	8	ØJ169
RF.....	9.....	9	ØJ169

J168c. (Did it amount to) \$4,000 or more?

	1ST	2ND	
	---	---	
INAP.....	0.....	0	
YES.....	1.....	1	ØJ169
NO.....	5.....	5	ØJ169
DK.....	8.....	8	ØJ169
RF.....	9.....	9	ØJ169

J168d. (Did it amount to) \$500 or more?

	1ST	2ND
	---	---
INAP.....	0.....	0
YES.....	1.....	1
NO.....	5.....	5
DK.....	8.....	8
RF.....	9.....	9

J169. Were any federal income taxes withheld on that?

	1ST	2ND
	---	---
INAP.....	0.....	0.....
YES.....	1.....	1.....
NO.....	5.....	5.....
DK.....	8.....	8.....
RF.....	9.....	9.....

J170. In what year did you start to receive that annuity payment?

YEAR:

	1ST	2ND
	---	---
INAP.....	0.....	0.....
1996.....	1.....	1.....
1995.....	2.....	2.....
1994.....	3.....	3.....
1993 AND BEFORE.....	4.....	4 ØJ172
DK.....	8.....	8 ØJ172
RF.....	9.....	9 ØJ172

IF 1994, 1995, OR 1996, ASK (What month was that?)

MONTH:

	1ST	2ND
	---	---
INAP.....	00.....	00.....
JAN.....	1.....	1.....
FEB.....	2.....	2.....
MAR.....	3.....	3.....
APR.....	4.....	4.....
MAY.....	5.....	5.....
JUN.....	6.....	6.....
JUL.....	7.....	7.....
AUG.....	8.....	8.....
SEP.....	9.....	9.....
OCT.....	10.....	10.....
NOV.....	11.....	11.....
DEC.....	12.....	12.....
DK.....	98.....	98.....
RF.....	99.....	99.....

J172. Is the annuity payment automatically adjusted for changes in the cost of living?

	1ST	2ND
	---	---
INAP.....	0.....	0.....
YES.....	1.....	1.....
NO.....	5.....	5.....
DK.....	8.....	8.....
RF.....	9.....	9.....

J173. Will this payment continue for as long as you live?

	1ST	2ND	
	---	---	
INAP.....	0.....	0	
YES.....	1.....	1	ØJ175
NO.....	5.....	5	
DK.....	8.....	8	ØJ175
RF.....	9.....	9	ØJ175

J174. For how many years will it continue?

# OF YEARS:

1ST	2ND
_____	_____

J175. IF VALID ANSWER GIVEN IN J174:  
If you were to die before then, would the payment stop,

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

	1ST	2ND
	---	---
INAP.....	0.....	0
STOP.....	1.....	1
CONTINUE UNCHANGED.....	2.....	2
CONTINUE AT REDUCED LEVEL.....	3.....	3
OTHER (SPECIFY).....	7.....	7
DK.....	8.....	8
RF.....	9.....	9

BRANCHPOINT: IF NUMBER OF ANNUITIES RECEIVED IS LESS THAN THREE (J166 < 3), GO TO J178.

J176. About the other annuity payments that you receive, tell me about how much in total you received last month.

AMOUNT:

\$ \_\_\_\_\_

J177. Were any federal income taxes withheld (on these)?

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

BRANCHPOINT: IF ONLY R RECEIVES ANNUITY PAYMENT(S) (J164 NOT ("SPOUSE/PARTNER ONLY" OR "BOTH")), GO TO 191.



J178. Now let me ask about the annuity payments received by your (husband/wife/partner). Does (she/he) currently receive more than one such annuity payment?

- INAP.....0
- YES.....1
- NO.....5 ØJ180
- DK.....8 ØJ180
- RF.....9 ØJ180

J179. How many such annuity payments does your (husband/wife/partner) receive?

- INAP.....0
- ONE.....1
- TWO.....2
- THREE OR MORE.....3
- DK.....8
- RF.....9

J181. IF THIS IS SPOUSE'S FIRST ANNUITY AND SPOUSE HAS TWO OR MORE ANNUITIES:

Tell me about the largest annuity payment your (husband/wife/partner) receives.

How much did (she/he) receive last month from that annuity payment?

IF THIS IS SPOUSE'S SECOND ANNUITY AND SPOUSE HAS TWO OR MORE ANNUITIES:

And how much did (she/he) receive last month from the second (largest) annuity?

OTHERWISE:

How much did (she/he) receive last month from that annuity payment?

DO NOT PROBE DK

AMOUNT:

1ST	2ND
\$ _____	\$ _____

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J181 (ANSWER OTHER THAN DK/RF), GO TO J182.

J181a. Did it amount to \$1,000 or more last month?

- |                  |     |     |        |
|------------------|-----|-----|--------|
|                  | 1ST | 2ND |        |
|                  | --- | --- |        |
| INAP.....0.....0 |     |     |        |
| YES.....1.....1  |     |     |        |
| NO.....5.....5   |     |     | ØJ181d |
| DK.....8.....8   |     |     | ØJ182  |
| RF.....9.....9   |     |     | ØJ182  |

J181b. (Did it amount to) \$2,000 or more?

	1ST	2ND
	---	---
INAP.....	0.....0	
YES.....	1.....1	
NO.....	5.....5	ØJ182
DK.....	8.....8	ØJ182
RF.....	9.....9	ØJ182

J181c. (Did it amount to) \$4,000 or more?

	1ST	2ND
	---	---
INAP.....	0.....0	
YES.....	1.....1	ØJ182
NO.....	5.....5	ØJ182
DK.....	8.....8	ØJ182
RF.....	9.....9	ØJ182

J181d. (Did it amount to) \$500 or more?

	1ST	2ND
	---	---
INAP.....	0.....0	
YES.....	1.....1	
NO.....	5.....5	
DK.....	8.....8	
RF.....	9.....9	

J182. Were any federal income taxes withheld on that?

	1ST	2ND
	---	---
INAP.....	0.....0	
YES.....	1.....1	
NO.....	5.....5	
DK.....	8.....8	
RF.....	9.....9	

J183. In what year did (she/he) start to receive that annuity payment?

YEAR:

	1ST	2ND
	---	---
INAP.....	0.....0	
1996.....	1.....1	
1995.....	2.....2	
1994.....	3.....3	
1993 AND BEFORE.....	4.....4	ØJ185
DK.....	8.....8	ØJ185
RF.....	9.....9	ØJ185

IF 1994, 1995, OR 1996, ASK (What month was that?)

MONTH:

	1ST	2ND
	---	---
INAP.....	00.....	00
JAN.....	1.....	1
FEB.....	2.....	2
MAR.....	3.....	3
APR.....	4.....	4
MAY.....	5.....	5
JUN.....	6.....	6
JUL.....	7.....	7
AUG.....	8.....	8
SEP.....	9.....	9
OCT.....	10.....	10
NOV.....	11.....	11
DEC.....	12.....	12
DK.....	98.....	98
RF.....	99.....	99

---

J185. Is the annuity payment automatically adjusted for changes in the cost of living?

	1ST	2ND
	---	---
INAP.....	0.....	0
YES.....	1.....	1
NO.....	5.....	5
DK.....	8.....	8
RF.....	9.....	9

---

J186. Will this payment continue for as long as (she/he) lives?

	1ST	2ND
	---	---
INAP.....	0.....	0
YES.....	1.....	1 ØJ188
NO.....	5.....	5
DK.....	8.....	8 ØJ188
RF.....	9.....	9 ØJ188

---

J187. For how many years will it continue?

# OF YEARS:

1ST	2ND
_____	_____

---

J188. If (she/he) were to die, would the payment stop, continue unchanged, or continue at a reduced level?

	1ST	2ND
	---	---
INAP.....	0.....	0
STOP.....	1.....	1
CONTINUE UNCHANGED.....	2.....	2
CONTINUE AT REDUCED LEVEL.....	3.....	3
OTHER (SPECIFY).....	7.....	7
DK.....	8.....	8
RF.....	9.....	9

BRANCHPOINT: IF SPOUSE/PARTNER RECEIVES LESS THAN THREE ANNUITY PAYMENTS (J179 < 3), GO TO J191.

J188a. About the other annuity payments (she/he) receives, about how much in total did (she/he) receive last month?

AMOUNT:

\$ \_\_\_\_\_

J189. Are any federal income taxes withheld (on these)?

INAP.....0 ØJ191  
 YES.....1 ØJ191  
 NO.....5 ØJ191  
 DK.....8 ØJ191  
 RF.....9 ØJ191

J190. Overall, about how much income did you (and your (husband/wife/partner)) receive last month from annuity payments (not including Social Security)?

AMOUNT:

\$ \_\_\_\_\_

BRANCHPOINT: SKIP J192 THROUGH J196 IF THIS IS A "TYPE B" PENSION (AS REPORTED IN WAVE 1).

J192-J191. Our records show that as of 4 years ago, in (1992/1993), you were expecting future benefits from a job

IF PREVIOUS WAVE OLD EMPLOYER NAME NOT KNOWN:  
 where you worked from approximately PREVIOUS WAVE OLD EMPLOYER BEGINNING YEAR until PREVIOUS WAVE OLD EMPLOYER ENDING YEAR.

OTHERWISE:  
 at PREVIOUS WAVE OLD EMPLOYER NAME where you worked from approximately PREVIOUS WAVE OLD EMPLOYER BEGINNING YEAR until PREVIOUS WAVE OLD EMPLOYER ENDING YEAR.

Are you still expecting future benefits, are you receiving benefits now, did you receive a cash settlement, have you lost your benefits, or what?

	1ST	2ND
	---	---
INAP.....	0.....	0
STILL EXPECTING BENEFITS.....	1.....	1
RECEIVING BENEFITS NOW.....	2.....	2
RECEIVED CASH SETTLEMENT.....	3.....	3
LOST BENEFITS.....	4.....	4
RECORDS INACCURATE.....	5.....	5 ØNEXT PENSION
DK.....	8.....	8
RF.....	9.....	9

BRANCHPOINT: IF R IS NOT RECEIVING BENEFITS NOW (J192 NOT 2), GO TO BRANCHPOINT BEFORE J194.

J193. Did you tell me about these pension benefits earlier in the interview?

	1ST	2ND
	---	---
INAP.....	0	0
YES.....	1	1
NO.....	5	5
DK.....	8	8
RF.....	9	9

BRANCHPOINT: IF R DID NOT RECEIVE A CASH SETTLEMENT (J192 NOT 3), GO TO NEXT PENSION (J192 OR J197, DEPENDING ON TYPE OF PENSION).

J194. When did you receive it?

MONTH:

	1ST	2ND
	---	---
INAP.....	00	00
JAN.....	1	1
FEB.....	2	2
MAR.....	3	3
APR.....	4	4
MAY.....	5	5
JUN.....	6	6
JUL.....	7	7
AUG.....	8	8
SEP.....	9	9
OCT.....	10	10
NOV.....	11	11
DEC.....	12	12
DK.....	98	98
RF.....	99	99

YEAR:

1ST		2ND
_____		_____

J196. How much was the cash settlement?

AMOUNT:

1ST		2ND
\$ _____		\$ _____

BRANCHPOINT: SKIP J197 THROUGH J200p IF THIS IS A "TYPE A" PENSION (AS REPORTED IN WAVE 1).

J197-J191. Our records show that as of 4 years ago, in (1992/1993),

IF PREVIOUS WAVE OLD EMPLOYER NAME NOT KNOWN:  
you had a pension account from a job where you worked from approximately PREVIOUS WAVE OLD EMPLOYER BEGINNING YEAR until PREVIOUS WAVE OLD EMPLOYER ENDING YEAR.

OTHERWISE:  
you had a pension account from a job at PREVIOUS WAVE OLD EMPLOYER NAME where you worked from approximately PREVIOUS WAVE OLD EMPLOYER BEGINNING YEAR until PREVIOUS WAVE OLD EMPLOYER ENDING YEAR.

Do you still have that pension account, did you withdraw the money, roll it over into an IRA, convert the account to an annuity, or what?

- INAP.....0.....0
- STILL HAVE ACCOUNT.....1.....1
- ROLL OVER INTO IRA.....2.....2
- WITHDREW MONEY.....3.....3
- CONVERT TO ANNUITY.....4.....4
- OTHER (SPECIFY).....7.....7
- DK.....8.....8
- RF.....9.....9

J198-J191. IF WITHDREW MONEY:

About how much money was withdrawn?

IF CONVERTED TO ANNUITY:

About how much money was converted to an annuity?

OTHERWISE:

About how much money is in that account at the present time?

AMOUNT:

1ST	2ND
\$ _____	\$ _____

BRANCHPOINT: IF R DID NOT CONVERT TO ANNUITY (J197 NOT 4), GO TO NEXT PENSION

J199-J191. How old were you when that annuity started?

AGE:

1ST	2ND
_____	_____

J200-J191. How much are the benefits per month or year?

AMOUNT:

1ST 2ND  
 \$ \_\_\_\_\_ \$ \_\_\_\_\_

PER:

	1ST	2ND
	---	---
INAP.....	0.....	0.....
IN TOTAL.....	1.....	1.....
2 X MONTH.....	2.....	2.....
MONTH.....	3.....	3.....
QUARTER.....	4.....	4.....
6 MONTH.....	5.....	5.....
YEAR.....	6.....	6.....
OTHER (SPECIFY).....	7.....	7.....
DK.....	8.....	8.....
RF.....	9.....	9.....

BRANCHPOINT: IF R IS THE NONFINANCIAL R, GO TO J323.

J203. Do you have any (other) pension accounts from former jobs from which you (or your (husband/wife/partner)) are not currently receiving any income payments?

READ SLOWLY

INAP.....0  
 YES.....1  
 [VOL] YES, TWO OR MORE.....2  
 NO.....5 ØJ207  
 DK.....8 ØJ207  
 RF.....9 ØJ207

J204. Are you (or your (husband/wife/partner)) able to withdraw the money from (these accounts/this account)?

INAP.....0  
 YES, ALL.....1  
 YES, SOME.....2  
 NO.....5  
 DK.....8  
 RF.....9

J205. Do you plan to withdraw money from (this account/these accounts) in the future, do you plan to convert money in (this account/these accounts) to a regular monthly annuity payment, do you plan to roll the account(s) over to an IRA, or what?

CHOOSE ALL THAT APPLY

INAP.....0,  
 WITHDRAW MONEY.....1,  
 CONVERT TO ANNUITY.....2,  
 ROLL OVER TO IRA.....3,  
 OTHER (SPECIFY).....7,  
 DK.....8,  
 RF.....9,





J207. (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?

- INAP.....0
- YES.....1
- NO.....5 ØJ215
- DK.....8 ØJ215
- RF.....9 ØJ215

J208. If you sold all those and paid off anything you owed on them, about how much would you have?

DO NOT PROBE DK

AMOUNT:

\$ \_\_\_\_\_

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J208 (ANSWER OTHER THAN DK/RF), GO TO J209.

J208a1. Would it amount to \$25,000 or more?

- INAP.....0
- YES.....1
- NO.....5 ØJ208a4
- DK.....8 ØJ209
- RF.....9 ØJ209

J208a2. (Would it amount to) \$125,000 or more?

- INAP.....0 ØJ209
- YES.....1
- NO.....5 ØJ209
- DK.....8 ØJ209
- RF.....9 ØJ209

J208a3. (Would it amount to) \$400,000 or more?

- INAP.....0 ØJ209
- YES.....1 ØJ209
- NO.....5 ØJ209
- DK.....8 ØJ209
- RF.....9 ØJ209

J208a4. (Would it amount to) \$2,500 or more?

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

J209. Do these stocks or mutual funds pay any dividends or interest?

- INAP.....0
- YES.....1
- NO.....5 ØJ214
- DK.....8 ØJ214
- RF.....9 ØJ214

J210. How often is it paid?

- INAP.....0
- ACCUMULATES/REINVEST.....1 ØJ213
- MONTH.....3
- QUARTER.....4
- 6 MONTHS.....5
- YEAR.....6 ØJ213
- OTHER (SPECIFY).....7 ØJ213
- DK.....8 ØJ213
- RF.....9 ØJ213

J211. About how much did you receive last TIME PERIOD GIVEN IN J210 from that?

DO NOT PROBE DK

AMOUNT:

\$ \_\_\_\_\_

BRANCHPOINT: IF J211 (DK OR RF), GO TO J213.

J212. Did you get about the same amount each TIME PERIOD GIVEN IN J210?

- INAP.....0
- YES.....1 ØJ215
- NO.....5
- DK.....8
- RF.....9

J213. About how much did you receive from stocks or stock mutual funds in LAST CALENDAR YEAR?

DO NOT PROBE DK

AMOUNT:

\$ \_\_\_\_\_

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J213 (ANSWER OTHER THAN DK/RF), GO TO J215.

J213a. Did it amount to \$5,000 or more?

INAP.....0  
 YES.....1  
 NO.....5 ØJ213c  
 DK.....8 ØJ214  
 RF.....9 ØJ214

J213b. (Did it amount to) \$25,000 or more?

INAP.....0 ØJ214  
 YES.....1 ØJ214  
 NO.....5 ØJ214  
 DK.....8 ØJ214  
 RF.....9 ØJ214

J213c. (Did it amount to) \$1,000 or more?

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

J215. (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.

INAP.....0  
 YES.....1  
 NO.....5 ØJ222  
 DK.....8 ØJ222  
 RF.....9 ØJ222

J216. 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

AMOUNT:

\$ \_\_\_\_\_

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J216 (ANSWER OTHER THAN DK/RF), GO TO J217.

J216a. Would it amount to \$10,000 or more?

INAP.....0  
 YES.....1  
 NO.....5 ØJ216d  
 DK.....8 ØJ217  
 RF.....9 ØJ217

J216b. (Would it amount to) \$100,000 or more?

INAP.....0 ØJ217  
 YES.....1  
 NO.....5 ØJ217  
 DK.....8 ØJ217  
 RF.....9 ØJ217

J216c. (Would it amount to) \$400,000 or more?

INAP.....0 ØJ217  
 YES.....1 ØJ217  
 NO.....5 ØJ217  
 DK.....8 ØJ217  
 RF.....9 ØJ217

J216d. (Would it amount to) \$2,500 or more?

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

J217. Do these bonds or bond funds pay any dividends or interest?

INAP.....0  
 YES.....1  
 NO.....5 ØJ222  
 DK.....8 ØJ222  
 RF.....9 ØJ222

J218. How often is it paid?

INAP.....0  
 ACCUMULATES/REINVESTED.....1 ØJ221  
 2 X MONTH.....2  
 MONTH.....3  
 QUARTER.....4  
 6 MONTHS.....5  
 YEAR.....6 ØJ221  
 OTHER PERIOD.....7 ØJ221  
 DK.....8 ØJ221  
 RF.....9 ØJ221

J219. About how much did you receive last TIME PERIOD GIVEN IN J218 from that?

DO NOT PROBE DK

AMOUNT:

\$ \_\_\_\_\_

BRANCHPOINT: IF J219 = DK/RF, GO TO J221.

J220. Did you get about the same amount each TIME PERIOD GIVEN IN J218?

INAP.....0  
 YES.....1 Ø J222  
 NO.....5  
 DK.....8  
 RF.....9

J221. About how much did you receive from these bonds or bond funds in LAST CALENDAR YEAR?

DO NOT PROBE DK

AMOUNT:

\$ \_\_\_\_\_

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J221 (ANSWER OTHER THAN DK/RF), GO TO J222.

J221a. Did it amount to \$5,000 or more?

INAP.....0  
 YES.....1  
 NO.....5 ØJ221c  
 DK.....8 ØJ222  
 RF.....9 ØJ222

J221b. (Did it amount to) \$20,000 or more?

INAP.....0 Ø J222  
 YES.....1 Ø J222  
 NO.....5 Ø J222  
 DK.....8 Ø J222  
 RF.....9 Ø J222

J221c. (Did it amount to) \$1,000 or more?

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

J222. (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?

INAP.....0  
 YES.....1  
 NO.....5 ØJ229  
 DK.....8 ØJ229  
 RF.....9 ØJ229

J223. If you added up all such accounts, about how much would they amount to right now ?

DO NOT PROBE DK

AMOUNT:

\$ \_\_\_\_\_

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J223 (ANSWER OTHER THAN DK/RF), GO TO J224.

J223a1. Would it amount to \$50,000 or more?

INAP.....0  
 YES.....1  
 NO.....5 ØJ223a4  
 DK.....8 ØJ224  
 RF.....9 ØJ224

J223a2. (Would it amount to) \$150,000 or more?

INAP.....0 ØJ224  
 YES.....1  
 NO.....5 ØJ224  
 DK.....8 ØJ224  
 RF.....9 ØJ224

J223a3. (Would it amount to) \$300,000 or more?

INAP.....0 ØJ224  
 YES.....1 ØJ224  
 NO.....5 ØJ224  
 DK.....8 ØJ224  
 RF.....9 ØJ224

J223a4. (Would it amount to) \$5,000 or more?

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

J224. Do these accounts or money market funds pay any dividends or interest?

INAP.....0  
 YES.....1  
 NO.....5 ØJ229  
 DK.....8 ØJ229  
 RF.....9 ØJ229

J225. How often is it paid?

- INAP.....0
- ACCUMULATES/REINVEST.....1 ØJ228
- MONTH.....3
- QUARTER.....4
- 6 MONTHS.....5
- YEAR.....6 ØJ228
- OTHER (SPECIFY).....7 ØJ228
- DK.....8 ØJ228
- RF.....9 ØJ228

J226. About how much did you receive last TIME PERIOD GIVEN IN J225 from that?

DO NOT PROBE DK

AMOUNT:

\$ \_\_\_\_\_

BRANCHPOINT: IF J226 = DK/RF, GO TO J228.

J227. Did you get about the same amount each TIME PERIOD GIVEN IN J225?

- INAP.....0
- YES.....1 ØJ229
- NO.....5
- DK.....8
- RF.....9

J228. About how much did you receive from these in LAST CALENDAR YEAR?

DO NOT PROBE DK

AMOUNT:

\$ \_\_\_\_\_

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J228 (ANSWER OTHER THAN DK/RF), GO TO J229.

J228a. Did you receive \$2,000 or more in interest from savings and checking accounts in LAST CALENDAR YEAR?

- INAP.....0
- YES.....1
- NO.....5 ØJ228c
- DK.....8 ØJ229
- RF.....9 ØJ229

J228b. (Did it amount to) \$5,000 or more?

INAP.....0 ØJ229  
 YES.....1 ØJ229  
 NO.....5 ØJ229  
 DK.....8 ØJ229  
 RF.....9 ØJ229

J228c. (Did it amount to) \$1,000 or more?

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

J229. (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?

INAP.....0  
 YES.....1  
 NO.....5 ØJ237  
 DK.....8 ØJ237  
 RF.....9 ØJ237

J230. If you added up all such accounts, about how much would they amount to right now?

DO NOT PROBE DK

AMOUNT:

\$ \_\_\_\_\_

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J230 (ANSWER OTHER THAN DK/RF), GO TO J232.

J230a. Would it amount to \$25,000 or more?

INAP.....0  
 YES.....1  
 NO.....5 ØJ230d  
 DK.....8 ØJ232  
 RF.....9 ØJ232

J230b. (Would it amount to) \$125,000 or more?

INAP.....0 ØJ232  
 YES.....1  
 NO.....5 ØJ232  
 DK.....8 ØJ232  
 RF.....9 ØJ232



J230c. (Would it amount to) \$250,000 or more?

INAP.....0 ØJ232  
 YES.....1 ØJ232  
 NO.....5 ØJ232  
 DK.....8 ØJ232  
 RF.....9 ØJ232

J230d. (Would it amount to) \$2,500 or more?

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

J232. Do these CDs, government bonds, or treasury bills pay any dividends or interest?

INAP.....0  
 YES.....1  
 NO.....5 ØJ237  
 DK.....8 ØJ237  
 RF.....9 ØJ237

J233. How often is it paid?

INAP.....0  
 ACCUMULATES/REINVEST.....1 ØJ236  
 MONTH.....3  
 QUARTER.....4  
 6 MONTHS.....5  
 YEAR.....6 ØJ236  
 OTHER (SPECIFY).....7 ØJ236  
 DK.....8 ØJ236  
 RF.....9 ØJ236

J234. About how much did you receive last TIME PERIOD GIVEN IN J233 from that?

DO NOT PROBE DK

AMOUNT:

\$ \_\_\_\_\_

BRANCHPOINT: IF J234 = DK/RF, GO TO J236.

J235. Did you get about the same amount each TIME PERIOD GIVEN IN J233?

INAP.....0  
 YES.....1 ØJ237  
 NO.....5  
 DK.....8  
 RF.....9

J236. About how much did you receive from CDs, government bonds, or treasury bills in LAST CALENDAR YEAR?

DO NOT PROBE DK

AMOUNT:

\$ \_\_\_\_\_

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J236 (ANSWER OTHER THAN DK/RF), GO TO J237.

J236a. Did you receive \$2,000 or more in LAST CALENDAR YEAR from CDs?

INAP.....0  
 YES.....1  
 NO.....5 ØJ236c  
 DK.....8 ØJ237  
 RF.....9 ØJ237

J236b. (Did it amount to) \$5,000 or more?

INAP.....0 ØJ237  
 YES.....1 ØJ237  
 NO.....5 ØJ237  
 DK.....8 ØJ237  
 RF.....9 ØJ237

J236c. (Did it amount to) \$1,000 or more?

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

J237. Do you (or your (husband/wife/partner)) own anything for transportation, like cars, trucks, a trailer, a motor home, a boat, or an airplane?

INAP.....0 ØJ239  
 YES.....1  
 NO.....5 ØJ239  
 DK.....8 ØJ239  
 RF.....9 ØJ239

J238. 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:

\$ \_\_\_\_\_

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J238 (ANSWER OTHER THAN DK/RF), GO TO J239.

J238a1. Does it amount to \$25,000 or more?

- INAP...0
YES...1
NO...5 ØJ238a3
DK...8 ØJ239
RF...9 ØJ239

J238a2. (Does it amount to) \$200,000 or more?

- INAP...0 ØJ239
YES...1 ØJ239
NO...5 ØJ239
DK...8 ØJ239
RF...9 ØJ239

J238a3. (Does it amount to) \$5,000 or more?

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

J239. 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

- INAP...0 ØJ244
YES...1
NO...5 ØJ244
DK...8 ØJ244
RF...9 ØJ244

J240. 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:

\$ \_\_\_\_\_

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J240 (ANSWER OTHER THAN DK/RF), GO TO J241.

---

J240a. Would it amount to \$50,000 or more?

INAP.....0  
 YES.....1  
 NO.....5 ØJ240c  
 DK.....8 ØJ241  
 RF.....9 ØJ241

---

J240b. (Would it amount to) \$100,000 or more?

INAP.....0 ØJ241  
 YES.....1 ØJ241  
 NO.....5 ØJ241  
 DK.....8 ØJ241  
 RF.....9 ØJ241

---

J240c. (Would it amount to) \$5,000 or more?

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

---

J241. Do any of these other savings or assets pay any income?

INAP.....0 ØJ244  
 YES.....1  
 NO.....5 ØJ244  
 DK.....8 ØJ244  
 RF.....9 ØJ244

---

J242. About how much income did you receive from these other assets in LAST CALENDAR YEAR?

DO NOT PROBE DK

AMOUNT:

\$ \_\_\_\_\_

BRANCHPOINT:	IF VALID AMOUNT GIVEN IN J242 (ANSWER OTHER THAN DK/RF), GO TO J244.
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J242a. Would it amount to \$5,000 or more?

INAP.....0  
 YES.....1  
 NO.....5 ØJ242c  
 DK.....8 ØJ244  
 RF.....9 ØJ244

---

J242c. (Would it amount to) \$25,000 or more?

INAP.....0 ØJ244  
 YES.....1 ØJ244  
 NO.....5 ØJ244  
 DK.....8 ØJ244  
 RF.....9 ØJ244

---

J242e. (Would it amount to) \$1,000 or more?

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

---

J244. (Other than income you have already told me about), did you (or your (husband/wife/partner)) receive any income from trusts funds or royalties in LAST CALENDAR YEAR?

INAP.....0  
 YES.....1  
 NO.....5 ØJ247  
 DK.....8 ØJ247  
 RF.....9 ØJ247

---

J245. How much did you (and your (husband/wife/partner)) receive altogether in LAST CALENDAR YEAR?

AMOUNT:

\$ \_\_\_\_\_

---

J247. (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?

INAP.....0  
 YES.....1  
 NO.....5 ØJ249  
 DK.....8 ØJ249  
 RF.....9 ØJ249

---

J248. How much did you (and your (husband/wife/partner)) receive altogether from these sources in LAST CALENDAR YEAR?

AMOUNT:

\$ \_\_\_\_\_

J249. (Other than income you have already told me about), did you (and your (husband/wife/partner)) receive ...

Any other income in LAST CALENDAR YEAR, for example, from private disability insurance payments, consulting fees, rent from your home or second home, odd jobs, and so forth?

DO NOT INCLUDE FINANCIAL SUPPORT FROM RELATIVES OR FRIENDS.

INAP.....0  
 YES.....1  
 NO.....5 ØJ255  
 DK.....8 ØJ255  
 RF.....9 ØJ255

J250. How much did you (and your (husband/wife/partner)) receive altogether from these other sources in LAST CALENDAR YEAR?

AMOUNT:

\$ \_\_\_\_\_

J255. Did you (or other family members now living here) receive government food stamps at any time (since WAVE 2 MONTH, YEAR/ in the last two years)?

INAP.....0  
 YES.....1  
 NO.....5 ØJ265  
 DK.....8 ØJ265  
 RF.....9 ØJ265

J256. In which months (since WAVE 2 MONTH, YEAR/in the last two years) did you (or other family members now living here) receive government food stamps?

INAP.....0 ØBRANCHPOINT BEFORE J259  
 ALL MONTHS SINCE PREV WAVE DATE  
 (INCL LAST MO).....1 ØBRANCHPOINT BEFORE J262  
 ALL MONTHS SINCE OTHER MONTH/  
 YEAR (INCL LAST MO).....2  
 ALL MONTHS UNTIL MO/YR (NOT  
 INCL LAST MO).....3  
 SPECIFIC MONTHS.....4 ØBRANCHPOINT BEFORE J259  
 DK.....8 ØBRANCHPOINT BEFORE J259  
 RF.....9 ØBRANCHPOINT BEFORE J259

J257. RECORD MONTH/YEAR THAT R OR R'S FAMILY

IF J256 = 2:  
 STARTED RECEIVING FOOD STAMPS:  
 IF J256 = 3:  
 STOPPED RECEIVING FOOD STAMPS:

MONTH:

INAP.....0  
 JAN.....1  
 FEB.....2  
 MAR.....3  
 APR.....4  
 MAY.....5  
 JUN.....6  
 JUL.....7  
 AUG.....8  
 SEP.....9  
 OCT.....10  
 NOV.....11  
 DEC.....12  
 ALL.....95  
 DK.....98  
 RF.....99

YEAR:  
 \_\_\_\_\_

BRANCHPOINT:

1. IF J256 = "ALL MONTHS SINCE PREV WAVE DATE (INCL LAST MO)" OR "ALL MONTHS SINCE OTHER MONTH/YEAR (INCL LAST MO)", GO TO BRANCHPOINT BEFORE J262.
2. IF J256 = DK/RF, GO TO BRANCHPOINT BEFORE J262.
3. IF J256 = "ALL MONTHS UNTIL MO/YR (NOT INCL LAST MO)", GO TO J260.

J259. ENTER ALL MONTHS THAT APPLY

- INAP.....00,
- OCT 93.....01,
- NOV 93.....02,
- DEC 93.....03,
- JAN 94.....04,
- FEB 94.....05,
- MAR 94.....06,
- APR 94.....07,
- MAY 94.....08,
- JUN 94.....09,
- JUL 94.....10,
- AUG 94.....11,
- SEP 94.....12,
- OCT 94.....13,
- NOV 94.....14,
- DEC 94.....15,
- JAN 95.....16,
- FEB 95.....17,
- MAR 95.....18,
- APR 95.....19,
- MAY 95.....20,
- JUN 95.....21,
- JUL 95.....22,
- AUG 95.....23,
- SEP 95.....24,
- OCT 95.....25,
- NOV 95.....26,
- DEC 95.....27,
- JAN 96.....28,
- FEB 96.....29,
- MAR 96.....30,
- APR 96.....31,
- MAY 96.....32,
- JUN 96.....33,
- JUL 96.....34,
- 1993 AFTER W1 IW.....36,
- 1994 AFTER W1 IW.....37,
- ALL OF 1995.....38,
- 1996 TO DATE.....39,
- OTHER (SPECIFY).....97,
- DK.....98,
- RF.....99,

BRANCHPOINT: IF J259 = ("ALL OF 1995" OR "1996 TO DATE"), GO TO J262.

J260. How many dollars worth of food stamps did you (and your family living here) get the last month you received these stamps?

INCLUDE THOSE THAT ARE RELATED TO YOU AND LIVE WITH YOU AS YOUR IMMEDIATE FAMILY HERE.

AMOUNT:

\$ \_\_\_\_\_



BRANCHPOINT:

1. IF R IS SINGLE AND IN A NURSING HOME, GO TO J266.
2. IF R IS MARRIED AND BOTH R AND SPOUSE/PARTNER ARE IN A NURSING HOME, GO TO J266.
3. IF J256 = "ALL MONTHS UNTIL MO/YR (NOT INCL LAST MO)", GO TO J265.

---

J262. How many dollars' worth of food stamps did you (or other family members now living here) get last month?

AMOUNT:

\$ \_\_\_\_\_

---

J265. Did you have any free or subsidized meals (such as "Meals on Wheels") delivered to you at home at any time (since WAVE 2 MONTH, YEAR/in the last two years)?

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

---

J266. IF R WAS INTERVIEWED IN THE PREVIOUS WAVE:  
 Since MONTH/YEAR OF PREVIOUS WAVE

OTHERWISE:

In the last two years

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

INAP.....0  
 YES.....1 ØJ268  
 NO.....5  
 DK.....8  
 RF.....9

---

J267. IF R WAS INTERVIEWED IN THE PREVIOUS WAVE:  
 At any time since MONTH/YEAR OF PREVIOUS WAVE:

OTHERWISE:

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?

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

BRANCHPOINT: IF R IS IN A NURSING HOME, GO TO J268.

J267A. Think about how much you and your household spent on everything in the past month. Please think about all bills such as rent, mortgage loan payments, utility and other bills, as well as all expenses such as food, clothing, transportation, entertainment and any other expenses you and your household may have. Roughly, how much would that amount to?

AMOUNT:

\$ \_\_\_\_\_

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J267A (ANSWER OTHER THAN DK/RF), GO TO J268.

J267Aa. Did it amount to \$2,000 or more?

INAP.....0  
 YES.....1  
 NO.....5 ØJ267Ac  
 DK.....8 ØJ268  
 RF.....9 ØJ268

J267Ab. (Did it amount to) \$5,000 or more?

INAP.....0 ØJ268  
 YES.....1 ØJ268  
 NO.....5 ØJ268  
 DK.....8 ØJ268  
 RF.....9 ØJ268

J267Ac. (Did it amount to) \$1,000 or more?

INAP.....0 ØJ268  
 YES.....1 ØJ268  
 NO.....5  
 DK.....8 ØJ268  
 RF.....9 ØJ268

J267Ad. (Did it amount to) \$500 or more?

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

BRANCHPOINT: IF NO HOUSEHOLD MEMBERS OTHER THAN R (AND SPOUSE/PARTNER), GO TO J278.

[J268.] *The computer-assisted interviewing application checks for children (and spouses/partners, if any) in the household age 16 or older and inserts their names in questions J269 and J271 below.*

J269. During LAST CALENDAR YEAR, did NAME OF CHILD do any work for pay?

INAP.....0  
 YES.....1  
 NO.....5 ØJ271  
 DK.....8 ØJ271  
 RF.....9 ØJ271

J270. About how much money did (he/she) earn from all jobs in LAST CALENDAR YEAR?

IWER: DO NOT INCLUDE JOB INCOME OF R OR SPOUSE

DO NOT PROBE DK

AMOUNT:

\$ \_\_\_\_\_

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J270 (ANSWER OTHER THAN DK/RF), GO TO J271.

J270a. Did it amount to \$5,000 or more?

INAP.....0  
 YES.....1  
 NO.....5 ØJ270d  
 DK.....8 ØJ271  
 RF.....9 ØJ271

J270b. (Did it amount to) \$25,000 or more?

INAP.....0  
 YES.....1  
 NO.....5 ØJ271  
 DK.....8 ØJ271  
 RF.....9 ØJ271

J270c. (Did it amount to) \$50,000 or more?

INAP.....0 ØJ271  
 YES.....1 ØJ271  
 NO.....5 ØJ271  
 DK.....8 ØJ271  
 RF.....9 ØJ271

J270d. (Did it amount to) \$2,000 or more?

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

J271. During LAST CALENDAR YEAR, did NAME OF SPOUSE OF CHILD do any work for pay?

INAP.....0  
 YES.....1  
 NO.....5 ØJ268 FOR NEXT CHILD/SPOUSE  
 DK.....8 ØJ268 FOR NEXT CHILD/SPOUSE  
 RF.....9 ØJ268 FOR NEXT CHILD/SPOUSE

J272. About how much money did (she/he) earn from all jobs in LAST CALENDAR YEAR?

DO NOT PROBE DK

AMOUNT:

\$ \_\_\_\_\_

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J272 (ANSWER OTHER THAN DK/RF), GO TO J268 FOR NEXT CHILD/SPOUSE.

J272a. Did it amount to \$5,000 or more?

INAP.....0  
 YES.....1  
 NO.....5 ØJ272d  
 DK.....8 ØJ268 FOR NEXT CHILD/SPOUSE  
 RF.....9 ØJ268 FOR NEXT CHILD/SPOUSE

J272b. (Did it amount to) \$25,000 or more?

INAP.....0  
 YES.....1  
 NO.....5 ØJ268 FOR NEXT CHILD/SPOUSE  
 DK.....8 ØJ268 FOR NEXT CHILD/SPOUSE  
 RF.....9 ØJ268 FOR NEXT CHILD/SPOUSE

J272c. (Did it amount to) \$50,000 or more?

INAP.....0 ØJ268 FOR NEXT CHILD/SPOUSE  
 YES.....1 ØJ268 FOR NEXT CHILD/SPOUSE  
 NO.....5 ØJ268 FOR NEXT CHILD/SPOUSE  
 DK.....8 ØJ268 FOR NEXT CHILD/SPOUSE  
 RF.....9 ØJ268 FOR NEXT CHILD/SPOUSE

J272d. (Did it amount to) \$2,000 or more?

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

NOTE: AFTER ALL CHILDREN AND SPOUSES SELECTED IN J268 HAVE BEEN ASKED ABOUT, THE INTERVIEW PROCEEDS TO J274, NEXT.

J274. Not including job income, about how much in total did other members of your family living there receive in LAST CALENDAR YEAR from Social Security, pensions, welfare, interest, gifts, or anything else?

DO NOT PROBE DK

0.....NOTHING

AMOUNT:

\$ \_\_\_\_\_

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J274 (ANSWER OTHER THAN DK/RF), GO TO J276.

J274a. Did it amount to \$10,000 or more?

INAP.....0  
 YES.....1  
 NO.....5 ØJ274d  
 DK.....8 ØJ276  
 RF.....9 ØJ276

J274b. (Did it amount to) \$20,000 or more?

INAP.....0  
 YES.....1  
 NO.....5 ØJ276  
 DK.....8 ØJ276  
 RF.....9 ØJ276

J274c. (Did it amount to) \$50,000 or more?

INAP.....0 ØJ276  
 YES.....1 ØJ276  
 NO.....5 ØJ276  
 DK.....8 ØJ276  
 RF.....9 ØJ276

J274d. (Did it amount to) \$2,000 or more?

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

J276. Do other members of your family living there have more than \$5,000 total in bank accounts, other financial assets, vehicles, property, or other investments?

IWER: DO NOT INCLUDE ASSETS OF R OR SPOUSE

- INAP.....0
YES.....1
NO.....5 ØJ278
DK.....8 ØJ278
RF.....9 ØJ278

J277. About how much altogether would that amount to, minus any debts (he/she/they) might have?

DO NOT PROBE DK

0.....NOTHING

AMOUNT:

\$\_\_\_\_\_

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J277 (ANSWER OTHER THAN DK/RF), GO TO J278.

J277a. Would it amount to \$20,000 or more?

- INAP.....0
YES.....1
NO.....5 ØJ278
DK.....8 ØJ278
RF.....9 ØJ278

J277b. (Would it amount to) \$50,000 or more?

- INAP.....0
YES.....1
NO.....5 ØJ278
DK.....8 ØJ278
RF.....9 ØJ278

J277c. (Would it amount to) \$500,000 or more?

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

J278. Did you (or your (husband/wife/partner)) file a federal income tax return form for LAST CALENDAR YEAR?

- INAP.....0
YES.....1
NO.....5 ØJ282
DK.....8 ØJ282
RF.....9 ØJ282

J279. Did you (and your (husband/wife/partner)) itemize deductions on your LAST CALENDAR YEAR federal income tax, (such as property taxes, interest payments, medical expenses, and charitable contributions)?

- INAP.....0
- YES.....1
- NO.....5 ØJ282
- [VOL] DID/WILL NOT FILE.....6 ØJ282
- DK.....8 ØJ282
- RF.....9 ØJ282

J280. Were deductions itemized for medical expenses?

- INAP.....0
- YES.....1
- NO.....5 ØJ282
- DK.....8 ØJ282
- RF.....9 ØJ282

J281. How much did those expenses amount to in LAST CALENDAR YEAR?

AMOUNT:

\$ \_\_\_\_\_

J282. In LAST CALENDAR YEAR, did you (or your (husband/wife/partner)) donate money, property, or possessions totalling \$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.

- INAP.....0
- YES.....1
- NO.....5 ØJ284
- DK.....8 ØJ284
- RF.....9 ØJ284

J283. About how much money did that amount to?

AMOUNT:

\$ \_\_\_\_\_

J284. Altogether, about how much was (your and your (husband's/wife's/partner's)/your) total income in LAST CALENDAR YEAR?

DO NOT PROBE DK

AMOUNT:

\$ \_\_\_\_\_

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J284 (ANSWER OTHER THAN DK/RF), GO TO J286.

---

J285. Did it amount to \$30,000 or more in LAST CALENDAR YEAR?

INAP.....0  
 YES.....1 ØJ285d  
 NO.....5  
 DK.....8 ØJ286  
 RF.....9 ØJ286

---

J285a. (Did it amount to) \$10,000 or more?

INAP.....0  
 YES.....1  
 NO.....5 ØJ285c  
 DK.....8 ØJ286  
 RF.....9 ØJ286

---

J285b. (Did it amount to) \$20,000 or more?

INAP.....0 ØJ286  
 YES.....1 ØJ286  
 NO.....5 ØJ286  
 DK.....8 ØJ286  
 RF.....9 ØJ286

---

J285c. (Did it amount to) \$5,000 or more?

INAP.....0 ØJ286  
 YES.....1 ØJ286  
 NO.....5 ØJ286  
 DK.....8 ØJ286  
 RF.....9 ØJ286

---

J285d. (Did it amount to) \$75,000 or more?

INAP.....0  
 YES.....1  
 NO.....5 ØJ285f  
 DK.....8 ØJ286  
 RF.....9 ØJ286

---

J285e. (Did it amount to) \$100,000 or more?

INAP.....0 ØJ286  
 YES.....1 ØJ286  
 NO.....5 ØJ286  
 DK.....8 ØJ286  
 RF.....9 ØJ286

---

J285f. (Did it amount to) \$50,000 or more?

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



J286. (Since WAVE 2 MONTH, YEAR/In the last two years), did you (and your (husband/wife/partner)) use up 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?

- INAP.....0
- YES.....1
- NO.....5 ØJ292
- DON'T HAVE ASSETS.....6 ØJ302
- OTHER (SPECIFY).....7 ØJ292
- DK.....8 ØJ292
- RF.....9 ØJ292

J287. Was that for general living expenses or for some particular expenses?

- INAP.....0
- GENERAL LIVING.....1 ØJ290
- PARTICULAR.....2
- DK.....8 ØJ290
- RF.....9 ØJ290

J288. What was that?

\_\_\_\_\_

J290. About how much did you use?

DO NOT PROBE DK

AMOUNT:

\$ \_\_\_\_\_

PER:

- INAP.....00
- WEEK.....01
- 2 X MONTH.....02
- MONTH.....03
- QUARTER.....04
- 6 MONTHS.....05
- YEAR.....06
- OTHER (SPECIFY).....07
- TOTAL.....08
- DK.....98
- RF.....99

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J290 (ANSWER OTHER THAN DK/RF), GO TO J292.

J290a. Did it amount to \$25,000 or more?

- INAP.....0
- YES.....1
- NO.....5 ØJ290e
- DK.....8 ØJ292
- RF.....9 ØJ292

J290c. (Did it amount to) \$100,000 or more?

INAP.....0 ØJ292  
 YES.....1 ØJ292  
 NO.....5 ØJ292  
 DK.....8 ØJ292  
 RF.....9 ØJ292

J290e. (Did it amount to) \$5,000 or more?

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

J292. (Since WAVE 2 MONTH, YEAR/In the last two years) did you (or your (husband/wife/partner)) add to any of your investments or savings?

INAP.....0  
 YES.....1  
 NO.....5 ØJ295  
 DON'T HAVE ASSETS.....6 ØJ302  
 OTHER, SPECIFY.....7  
 DK.....8 ØJ295  
 RF.....9 ØJ295

J293. About how much did you add to your savings or assets?

DO NOT PROBE DK

AMOUNT:

\$ \_\_\_\_\_

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J293 (ANSWER OTHER THAN DK/RF), GO TO J295.

J293a. Did it amount to \$25,000 or more?

INAP.....0  
 YES.....1  
 NO.....5 ØJ293e  
 DK.....8 ØJ295  
 RF.....9 ØJ295

J293b. (Did it amount to) \$50,000 or more?

INAP.....0 ØJ295  
 YES.....1 ØJ295  
 NO.....5 ØJ295  
 DK.....8 ØJ295  
 RF.....9 ØJ295

---

J293e. (Did it amount to) \$10,000 or more?

INAP.....0  
 YES.....1 ØJ295  
 NO.....5  
 DK.....8 ØJ295  
 RF.....9 ØJ295

---

J293f. (Did it amount to) \$5,000 or more?

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

---

J295. Have you (and your (husband/wife/partner)) put any of your assets into a trust?

INAP.....0  
 YES.....1  
 NO.....5 ØJ302  
 DK.....8 ØJ302  
 RF.....9 ØJ302

---

J296. Do you, or does someone else, receive the benefits of the assets you have put into a trust?

IF NOT CLEAR, ASK: What is their relationship to you?

CHOOSE ALL THAT APPLY

INAP.....0, ØJ299  
 R.....1, ØJ299  
 SPOUSE/PARTNER.....2, ØJ299  
 CHILD/CHILD-IN-LAW/GRANDCHILD.....3,  
 OTHER RELATIVE.....4, ØJ299  
 SOMEONE ELSE.....5, ØJ299  
 DK.....8, ØJ299  
 RF.....9, ØJ299

---

J297. Which child is that?  
 CHOOSE ALL THAT APPLY

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

*LIST OF CHILDREN AND ASSOCIATED CODE VALUES PROVIDED BY COMPUTER APPLICATION.*

ADDITIONAL CODES:

INAP.....000,  
 DECEASED CHILD.....010,  
 ALL MY CHILDREN.....011,

J299. 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:

\$ \_\_\_\_\_

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J299 (ANSWER OTHER THAN DK/RF),  
 GO TO J300.

J299a. Would it amount to \$500,000 or more?

- INAP.....0
- YES.....1
- NO.....5 ØJ299c
- DK.....8 ØJ300
- RF.....9 ØJ300

J299b. (Would it amount to) \$1,500,000 or more?

- INAP.....0 ØJ300
- YES.....1 ØJ300
- NO.....5 ØJ300
- DK.....8 ØJ300
- RF.....9 ØJ300

J299c. (Would it amount to) \$50,000 or more?

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

J300. If you wanted to, could you change the terms of the trust?

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

J302. 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?

- INAP.....0
- YES.....1
- NO.....5 ØJ305
- DK.....8 ØJ305
- RF.....9 ØJ305

J303. Altogether, about how much would that amount to?

DO NOT PROBE DK/RF

\$ \_\_\_\_\_

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J303 (ANSWER OTHER THAN DK/RF),  
GO TO J305.

J303a. Would it amount to \$5,000 or more?

INAP.....0  
 YES.....1  
 NO.....5 ØJ303c  
 DK.....8 ØJ305  
 RF.....9 ØJ305

J303b. (Would it amount to) \$50,000 or more?

INAP.....0 ØJ305  
 YES.....1 ØJ305  
 NO.....5 ØJ305  
 DK.....8 ØJ305  
 RF.....9 ØJ305

J303c. (Would it amount to) \$500 or more?

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

J305. People sometimes receive property or lump sum payments of money from such things as pension settlements, insurance settlements, cashing in annuities, or inheritances.

(Since WAVE 2 MONTH, YEAR/In the last 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.

INAP.....0  
 YES.....1  
 NO.....5 ØJ323  
 DK.....8 ØJ323  
 RF.....9 ØJ323

J306. (What was the largest lump sum --) was it from an insurance or pension settlement, an annuity, an inheritance or something else?

INAP.....0  
 INSURANCE SETTLEMENT.....1  
 PENSION SETTLEMENT.....2  
 INHERITANCE.....3  
 ANNUITY.....4  
 OTHER (SPECIFY).....7  
 DK.....8  
 RF.....9

J307. In what month and year did you receive that SOURCE GIVEN IN J306?

MONTH:

- INAP.....0
- JAN.....1
- FEB.....2
- MAR.....3
- APR.....4
- MAY.....5
- JUN.....6
- JUL.....7
- AUG.....8
- SEP.....9
- OCT.....10
- NOV.....11
- DEC.....12
- DK.....98
- RF.....99

YEAR:

- INAP.....0
- 1992.....1
- 1993.....2
- 1994.....3
- 1995.....4
- 1996.....5
- DK.....8
- RF.....9

J309. About how much did you receive from the SOURCE GIVEN IN J306?

DO NOT PROBE DK

AMOUNT:

\$ \_\_\_\_\_

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J309 (ANSWER OTHER THAN DK/RF), GO TO J310.

J309a. Did it amount to \$50,000 or more?

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

BRANCHPOINT: IF SOURCE OF LUMP SUM NOT INHERITANCE (J306 NOT = 3), GO TO J311.

J310. From whom was that inheritance received, that is what is their relationship to you?

- INAP.....0
- 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

J311. Did you (or your (husband/wife/partner)) receive any other large lump sum payments (since WAVE 2 MONTH, YEAR/in the last two years)? Do not count loans or gifts.

- INAP.....0
- YES.....1
- NO.....5 ØJ323
- DK.....8 ØJ323
- RF.....9 ØJ323

J312. What was the next largest lump sum from -- was it from an insurance or pension settlement, an annuity, an inheritance or something else?

- INAP.....0
- INSURANCE SETTLEMENT.....1
- PENSION SETTLEMENT.....2
- INHERITANCE.....3
- ANNUITY.....4
- OTHER (SPECIFY).....7
- DK.....8
- RF.....9

J313. In what month and year did you receive that SOURCE GIVEN IN J312?

MONTH:

- INAP.....0
- JAN.....1
- FEB.....2
- MAR.....3
- APR.....4
- MAY.....5
- JUN.....6
- JUL.....7
- AUG.....8
- SEP.....9
- OCT.....10
- NOV.....11
- DEC.....12
- DK.....98
- RF.....99

YEAR:

INAP.....0  
 1992.....1  
 1993.....2  
 1994.....3  
 1995.....4  
 1996.....5  
 DK.....8  
 RF.....9

J315. About how much was that from the SOURCE GIVEN IN J312?

DO NOT PROBE DK

AMOUNT:

\$ \_\_\_\_\_

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J315 (ANSWER OTHER THAN DK/RF),  
 GO TO J316.

J315a. Did it amount to \$50,000 or more?

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

BRANCHPOINT: IF SOURCE OF LUMP SUM NOT INHERITANCE (J312 NOT = 3), GO  
 TO J317.

J316. From whom was that inheritance received?

INAP.....0  
 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

J317. Did you (or your (husband/wife/partner)) have any other large lump sum payments (since WAVE 2 MONTH, YEAR/in the last two years)? Do not count loans or gifts.

INAP.....0  
 YES.....1  
 NO.....5 ØJ323  
 DK.....8 ØJ323  
 RF.....9 ØJ323



J318. What was the next largest lump sum from -- was it from an insurance or pension settlement, an annuity, an inheritance or something else?

- INAP.....0
- INSURANCE SETTLEMENT.....1
- PENSION SETTLEMENT.....2
- INHERITANCE.....3
- ANNUITY.....4
- OTHER (SPECIFY).....7
- DK.....8
- RF.....9

J319. In what month and year did you receive that SOURCE GIVEN IN J318?

MONTH:

- INAP.....0
- JAN.....1
- FEB.....2
- MAR.....3
- APR.....4
- MAY.....5
- JUN.....6
- JUL.....7
- AUG.....8
- SEP.....9
- OCT.....10
- NOV.....11
- DEC.....12
- DK.....98
- RF.....99

YEAR:

- INAP.....0
- 1992.....1
- 1993.....2
- 1994.....3
- 1995.....4
- 1996.....5
- DK.....8
- RF.....9

J321. About how much was that from the SOURCE GIVEN IN J318?

DO NOT PROBE DK

AMOUNT:

\$ \_\_\_\_\_

BRANCHPOINT: IF VALID AMOUNT GIVEN IN J321 (ANSWER OTHER THAN DK/RF), GO TO J322.

J321a. Did it amount to \$50,000 or more?

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

BRANCHPOINT: IF SOURCE OF LUMP SUM NOT INHERITANCE (J318 NOT = 3), GO TO J323.

J322. From whom was that inheritance received?

- INAP.....0
- 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

J323. Do you currently have a will that is written and witnessed?

- INAP.....0
- YES, WILL.....1
- [VOL] YES, WILL AND TRUST.....2
- [VOL] NO WILL, BUT HAVE TRUST.....3
- NO WILL.....5 ØASSISTANCE
- DK.....8
- RF.....9

J324. Have you made provisions in your (will/will or trust/trust) for any family members (other than your (husband/wife/partner))?

- INAP.....0
- YES.....1
- NO.....5 ØJ330
- DK.....8 ØJ330
- RF.....9 ØJ330

BRANCHPOINT: IF R (AND/OR SPOUSE/PARTNER) HAVE NO CHILDREN, GO TO J329.

J325. Does that include any child or step-child?

- INAP.....0
- YES.....1
- NO.....5 ØJ329
- DK.....8
- RF.....9

J326. Which child is that?

CHOOSE ALL THAT APPLY

IF ONLY ONE CHILD APPEARS, SELECT AND MOVE ON

LIST OF CHILDREN AND ASSOCIATED CODE VALUES PROVIDED BY COMPUTER APPLICATION.

ADDITIONAL CODES:

INAP.....000,
DECEASED CHILD.....010,
ALL MY CHILDREN.....011,

BRANCHPOINT: IF J326 NOT "ALL MY CHILDREN", GO TO J329.

J328. Does that document provide for all your children about equally?

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

BRANCHPOINT: IF R (AND/OR SPOUSE/PARTNER) HAVE NO GRANDCHILDREN, GO TO J330.

J329. Does that document include any grandchild directly?

INAP.....0
YES.....1
[VOL] ONLY THROUGH THEIR
PARENTS.....2
NO.....5 ØJ330
DK.....8 ØJ330
RF.....9 ØJ330

J329a. Which of your children is the parent of that grandchild?

CHOOSE ALL THAT APPLY

LIST OF CHILDREN AND ASSOCIATED CODE VALUES PROVIDED BY COMPUTER APPLICATION.

ADDITIONAL CODES:

INAP.....000,
DECEASED CHILD.....010,
ALL MY CHILDREN.....011,

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J330. Have you made provisions for any charities in your will or trust?

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

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ASSISTANCE

INTERVIEWER:

HOW OFTEN DID R RECEIVE ASSISTANCE WITH ANSWERS  
IN SECTION J - INCOME AND ASSETS?

INAP.....0  
NEVER.....1  
A FEW TIMES.....2  
MOST OR ALL OF THE TIME.....3

END OF SECTION J