

NOTE: WHERE THERE IS MORE THAN ONE JUMP WITHIN A BRANCHPOINT BOX, THE JUMPS ARE TO BE APPLIED IN ORDER FROM THE TOP.

J0 BRANCHPOINT: IF THIS IS NOT A FINANCIAL R, GO TO J192 BRANCHPOINT

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.

J1 BRANCHPOINT: IF R'S CURRENT AGE IS LESS THAN 65 or {R IS PART OF A {MARRIED OR PARTNERED} COUPLE and SPOUSE IS LESS THAN 65}, GO TO J3 BRANCHPOINT

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

1. YES	5. NO	8. DK	9. RF
GO TO J45			

J2 BRANCHPOINT: IF R IS NOT PART OF A MARRIED/PARTNERED COUPLE, ASSIGN 1 FOR J2 AND GO TO J3 BRANCHPOINT

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

1. RESPONDENT ONLY	2. SPOUSE/PARTNER ONLY	3. BOTH	8. DK	9. RF
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J3 BRANCHPOINT: IF R'S CURRENT AGE IS 65 OR OLDER or {R IS PART OF A MARRIED/PARTNERED COUPLE and SPOUSE IS 65 OR OLDER}, GO TO J5 BRANCHPOINT

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

1. YES	5. NO	8. DK	9. RF
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J4 BRANCHPOINT: IF R IS NOT PART OF A MARRIED/PARTNERED COUPLE, GO TO J5 BRANCHPOINT

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

1. YES	5. NO	8. DK	9. RF
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J5 BRANCHPOINT: IF R REPORTED THAT ONLY SPOUSE/PARTNER WORKED FOR PAY IN LAST CALENDAR YEAR (J2=2 or {J3 NOT 1 and J4=1}), GO TO J13 BRANCHPOINT

IF R DID NOT REPORT THAT S/HE WORKED FOR PAY IN LAST CALENDAR YEAR WHEN WAS ASKED (R WAS ASKED J3 and {J3 NOT 1}) and DID NOT REPORT THAT SPOUSE/PARTNER WORKED FOR PAY IN LAST CALENDAR YEAR (J4 NOT 1), GO TO J21

J5. IF BOTH {R AND SPOUSE/PARTNER} WORKED FOR PAY LAST YEAR (J2=3 or {J3 and J4}=1):
 (First I will ask about your earnings from work, and then about your [husband's/wife's/partner's].)

IF R IS SELF EMPLOYED (G3=2):
 (You told me before that you were self-employed.)

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

1. YES	5. NO	8. DK	9. RF
GO TO J7			

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

[IWER: DO NOT PROBE DK]

	DK	RF
AMOUNT		
GO TO J7		

NOTE: ALL RESPONDENTS WERE RANDOMLY ASSIGNED A NUMBER FROM 1-6 FOR VARIABLE 111. THIS VARIABLE DETERMINES WHICH SERIES OF UNFOLDINGS EACH R WAS ASKED. EACH SERIES IS GIVEN HEREIN IN ITS ENTIRETY.

RANDOM ASSIGNMENT 1 OR 4

<p>J6a. Did it amount to less than \$5,000, more than \$5,000, or what?</p>	<p>1. LESS THAN \$5,000</p>	<p>3. ABOUT \$5,000</p>	<p>5. MORE THAN \$5,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J7</p>		<p>GO TO J7</p>		
<p>J6a(2). Did it amount to less than \$10,000, more than \$10,000, or what?</p>	<p>1. LESS THAN \$10,000</p>	<p>3. ABOUT \$10,000</p>	<p>5. MORE THAN \$10,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J7</p>		<p>GO TO J7</p>		
<p>J6b. Did it amount to less than \$25,000, more than \$25,000, or what?</p>	<p>1. LESS THAN \$25,000</p>	<p>3. ABOUT \$25,000</p>	<p>5. MORE THAN \$25,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J7</p>		<p>GO TO J7</p>		
<p>J6c. Did it amount to less than \$100,000, more than \$100,000, or what?</p>	<p>1. LESS THAN \$100,000</p>	<p>3. ABOUT \$100,000</p>	<p>5. MORE THAN \$100,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J7</p>				

RANDOM ASSIGNMENT 2 OR 5

<p>J6a(2). Did it amount to less than \$10,000, more than \$10,000, or what?</p>	<p>1. LESS THAN \$10,000</p>	<p>3. ABOUT \$10,000</p>	<p>5. MORE THAN \$10,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J6d</p>	<p>GO TO J7</p>	<p>GO TO J7</p>		
<p>J6b. Did it amount to less than \$25,000, more than \$25,000, or what?</p>	<p>1. LESS THAN \$25,000</p>	<p>3. ABOUT \$25,000</p>	<p>5. MORE THAN \$25,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J7</p>		<p>GO TO J7</p>		
<p>J6c. Did it amount to less than \$100,000, more than \$100,000, or what?</p>	<p>1. LESS THAN \$100,000</p>	<p>3. ABOUT \$100,000</p>	<p>5. MORE THAN \$100,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J7</p>				
<p>J6d. Did it amount to less than \$5,000, more than \$5,000, or what?</p>	<p>1. LESS THAN \$5,000</p>	<p>3. ABOUT \$5,000</p>	<p>5. MORE THAN \$5,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J7</p>				

RANDOM ASSIGNMENT 3 OR 6

<p>J6b. Did it amount to less than \$25,000, more than \$25,000, or what?</p>	<p>1. LESS THAN \$25,000</p> <p>GO TO J6b(2)</p>	<p>3. ABOUT \$25,000</p> <p>GO TO J7</p>	<p>5. MORE THAN \$25,000</p>	<p>8. DK</p> <p>GO TO J7</p>	<p>9. RF</p> <p>GO TO J7</p>
<p>J6c. Did it amount to less than \$100,000, more than \$100,000, or what?</p>	<p>1. LESS THAN \$100,000</p>	<p>3. ABOUT \$100,000</p>	<p>5. MORE THAN \$100,000</p>	<p>8. DK</p>	<p>9. RF</p> <p>GO TO J7</p>
<p>J6b(2). Did it amount to less than \$10,000, more than \$10,000, or what?</p>	<p>1. LESS THAN \$10,000</p>	<p>3. ABOUT \$10,000</p>	<p>5. MORE THAN \$10,000</p>	<p>8. DK</p>	<p>9. RF</p> <p>GO TO J7</p>
<p>J6d. Did it amount to less than \$5,000, more than \$5,000, or what?</p>	<p>1. LESS THAN \$5,000</p>	<p>3. ABOUT \$5,000</p>	<p>5. MORE THAN \$5,000</p>	<p>8. DK</p>	<p>9. RF</p> <p>GO TO J7</p>

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

<p>1. YES</p>	<p>5. NO</p>	<p>8. DK</p>	<p>9. RF</p>
<p>GO TO J9</p>			

J8. About how much wage and salary income did you receive in *LAST CALENDAR YEAR*, before taxes and other deductions?

[IWER: DO NOT PROBE DK]

	DK	RF
AMOUNT		
GO TO J9		

NOTE: ALL RESPONDENTS WERE RANDOMLY ASSIGNED A NUMBER FROM 1-6 FOR VARIABLE 112. THIS VARIABLE DETERMINES WHICH SERIES OF UNFOLDINGS EACH R WAS ASKED. EACH SERIES IS GIVEN HEREIN IN ITS ENTIRETY.

RANDOM ASSIGNMENT 1 OR 4

J8a. Did it amount to less than \$5,000, more than \$5,000, or what?	1. LESS THAN \$5,000	3. ABOUT \$5,000	5. MORE THAN \$5,000	8. DK	9. RF
	GO TO J9			GO TO J9	
J8a(2). Did it amount to less than \$25,000, more than \$25,000, or what?	1. LESS THAN \$25,000	3. ABOUT \$25,000	5. MORE THAN \$25,000	8. DK	9. RF
	GO TO J9			GO TO J9	
J8b. Did it amount to less than \$50,000, more than \$50,000, or what?	1. LESS THAN \$50,000	3. ABOUT \$50,000	5. MORE THAN \$50,000	8. DK	9. RF
	GO TO J9			GO TO J9	
J8c. Did it amount to less than \$100,000, more than \$100,000, or what?	1. LESS THAN \$100,000	3. ABOUT \$100,000	5. MORE THAN \$100,000	8. DK	9. RF
	GO TO J9				

RANDOM ASSIGNMENT 2 OR 5

<p>J8a(2). Did it amount to less than \$25,000, more than \$25,000, or what?</p>	<p>1. LESS THAN \$25,000</p>	<p>3. ABOUT \$25,000</p>	<p>5. MORE THAN \$25,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J8d</p>	<p>GO TO J9</p>	<p>GO TO J9</p>		
<p>J8b. Did it amount to less than \$50,000, more than \$50,000, or what?</p>	<p>1. LESS THAN \$50,000</p>	<p>3. ABOUT \$50,000</p>	<p>5. MORE THAN \$50,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J9</p>		<p>GO TO J9</p>		
<p>J8c. Did it amount to less than \$100,000, more than \$100,000, or what?</p>	<p>1. LESS THAN \$100,000</p>	<p>3. ABOUT \$100,000</p>	<p>5. MORE THAN \$100,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J9</p>				
<p>J8d. Did it amount to less than \$5,000, more than \$5,000, or what?</p>	<p>1. LESS THAN \$5,000</p>	<p>3. ABOUT \$5,000</p>	<p>5. MORE THAN \$5,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J9</p>				

RANDOM ASSIGNMENT 3 OR 6

J8b. Did it amount to less than \$50,000, more than \$50,000, or what?	1. LESS THAN \$50,000 GO TO J8b(2)	3. ABOUT \$50,000 GO TO J9	5. MORE THAN \$50,000 GO TO J9	8. DK GO TO J9	9. RF GO TO J9
J8c. Did it amount to less than \$100,000, more than \$100,000, or what?	1. LESS THAN \$100,000 GO TO J9	3. ABOUT \$100,000 GO TO J9	5. MORE THAN \$100,000 GO TO J9	8. DK GO TO J9	9. RF GO TO J9
J8b(2). Did it amount to less than \$25,000, more than \$25,000, or what?	1. LESS THAN \$25,000 GO TO J9	3. ABOUT \$25,000 GO TO J9	5. MORE THAN \$25,000 GO TO J9	8. DK GO TO J9	9. RF GO TO J9
J8d. Did it amount to less than \$5,000, more than \$5,000, or what?	1. LESS THAN \$5,000 GO TO J9	3. ABOUT \$5,000 GO TO J9	5. MORE THAN \$5,000 GO TO J9	8. DK GO TO J9	9. RF GO TO J9

J9. (Other than what you have already told me about,) Did any of your *LAST CALENDAR YEAR* income come from a professional practice or trade?

1. YES	5. NO	8. DK	9. RF
GO TO J11			

J10. About how much did you receive from professional practice or trade in *LAST CALENDAR YEAR*, before taxes and other deductions?

[IWER: DO NOT PROBE DK]

	DK	RF
AMOUNT		
GO TO J11		

J10a. Did it amount to less than \$25,000, more than \$25,000, or what?	1. LESS THAN \$25,000	3. ABOUT \$25,000	5. MORE THAN \$25,000	8. DK	9. RF
	GO TO J10d	GO TO J11		GO TO J11	
J10b. (Did it amount to) less than \$50,000, more than \$50,000, or what?	1. LESS THAN \$50,000	3. ABOUT \$50,000	5. MORE THAN \$50,000	8. DK	9. RF
	GO TO J11			GO TO J11	
J10c. (Did it amount to) less than \$100,000, more than \$100,000, or what?	1. LESS THAN \$100,000	3. ABOUT \$100,000	5. MORE THAN \$100,000	8. DK	9. RF
	GO TO J11				
J10d. (Did it amount to) less than \$5,000, more than \$5,000, or what?	1. LESS THAN \$5,000	3. ABOUT \$5,000	5. MORE THAN \$5,000	8. DK	9. RF

J11. (Other than what you have already told me about,) Did any of your *LAST CALENDAR YEAR* income come from tips, bonuses, commissions, etc?

1. YES	5. NO	8. DK	9. RF
GO TO J12			

J11a. About how much did your *LAST CALENDAR YEAR* income from tips, bonuses, commissions, etc. amount to, before taxes and other deductions?

[IWER: DO NOT PROBE DK]

	DK	RF
AMOUNT		
GO TO J12		

J11b. Did it amount to less than \$5,000, more than \$5,000, or what?	1. LESS THAN \$5,000	3. ABOUT \$5,000	5. MORE THAN \$5,000	8. DK	9. RF
	GO TO J11e	GO TO J12		GO TO J12	
J11c. (Did it amount to) less than \$25,000, more than \$25,000, or what?	1. LESS THAN \$25,000	3. ABOUT \$25,000	5. MORE THAN \$25,000	8. DK	9. RF
	GO TO J12			GO TO J12	
J11d. (Did it amount to) less than \$50,000, more than \$50,000, or what?	1. LESS THAN \$50,000	3. ABOUT \$50,000	5. MORE THAN \$50,000	8. DK	9. RF
	GO TO J12				
J11e. (Did it amount to) less than \$2,500, more than \$2,500, or what?	1. LESS THAN \$2,500	3. ABOUT \$2,500	5. MORE THAN \$2,500	8. DK	9. RF
	GO TO J12				

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

1. YES	5. NO	8. DK	9. RF
GO TO J13 BRANCHPOINT			

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

[IWER: DO NOT PROBE DK]

	DK	RF
AMOUNT		
GO TO J13 BRANCHPOINT		

J12b. Did it amount to less than \$5,000, more than \$5,000, or what?	1. LESS THAN \$5,000	3. ABOUT \$5,000	5. MORE THAN \$5,000	8. DK	9. RF
	GO TO J12e	GO TO J13 BRANCHPOINT		GO TO J13 BRANCHPOINT	
J12c. (Did it amount to) less than \$25,000, more than \$25,000, or what?	1. LESS THAN \$25,000	3. ABOUT \$25,000	5. MORE THAN \$25,000	8. DK	9. RF
	GO TO J13 BRANCHPOINT			GO TO J13 BRANCHPOINT	
J12d. (Did it amount to) less than \$50,000, more than \$50,000, or what?	1. LESS THAN \$50,000	3. ABOUT \$50,000	5. MORE THAN \$50,000	8. DK	9. RF
	GO TO J13 BRANCHPOINT				
J12e. (Did it amount to) less than \$2,500, more than \$2,500, or what?	1. LESS THAN \$2,500	3. ABOUT \$2,500	5. MORE THAN \$2,500	8. DK	9. RF

J13 BRANCHPOINT: IF R REPORTED THAT ONLY S/HE WORKED FOR PAY LAST YEAR (J2=1 or {J3=1 and J4 NOT 1}), GO TO J21

J13. (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?

1. YES	5. NO	8. DK	9. RF
GO TO J15			

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, before taxes and other deductions?

[IWER: DO NOT PROBE DK]

AMOUNT	DK	RF
GO TO J15		

J14a. Did it amount to less than \$10,000, more than \$10,000, or what?	1. LESS THAN \$10,000 GO TO J14d	3. ABOUT \$10,000 GO TO J15	5. MORE THAN \$10,000	8. DK GO TO J15	9. RF GO TO J15
J14b. (Did it amount to) less than \$25,000, more than \$25,000, or what?	1. LESS THAN \$25,000 GO TO J15	3. ABOUT \$25,000 GO TO J15	5. MORE THAN \$25,000	8. DK GO TO J15	9. RF GO TO J15
J14c. (Did it amount to) less than \$100,000, more than \$100,000, or what?	1. LESS THAN \$100,000 GO TO J15	3. ABOUT \$100,000 GO TO J15	5. MORE THAN \$100,000	8. DK GO TO J15	9. RF GO TO J15
J14d. (Did it amount to) less than \$5,000, more than \$5,000, or what?	1. LESS THAN \$5,000	3. ABOUT \$5,000	5. MORE THAN \$5,000	8. DK	9. RF

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*?

1. YES	5. NO	8. DK	9. RF
GO TO J17			

J16. About how much did your [husband's/wife's/partner's] income from wages and salaries amount to in *LAST CALENDAR YEAR*, before taxes and other deductions?

[IWER: DO NOT PROBE DK]

AMOUNT	DK	RF
GO TO J17		

J16a. Did it amount to less than \$25,000, more than \$25,000, or what?	1. LESS THAN \$25,000	3. ABOUT \$25,000	5. MORE THAN \$25,000	8. DK	9. RF
	GO TO J16d	GO TO J17		GO TO J17	
J16b. (Did it amount to) less than \$50,000, more than \$50,000, or what?	1. LESS THAN \$50,000	3. ABOUT \$50,000	5. MORE THAN \$50,000	8. DK	9. RF
	GO TO J17			GO TO J17	
J16c. (Did it amount to) less than \$100,000, more than \$100,000, or what?	1. LESS THAN \$100,000	3. ABOUT \$100,000	5. MORE THAN \$100,000	8. DK	9. RF
	GO TO J17				
J16d. (Did it amount to) less than \$5,000, more than \$5,000, or what?	1. LESS THAN \$5,000	3. ABOUT \$5,000	5. MORE THAN \$5,000	8. DK	9. RF

J17. (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?

1. YES	5. NO	8. DK	9. RF
GO TO J19			

J18. (Other than what you have already told me about,) About how much income did your [husband/wife/partner] receive in *LAST CALENDAR YEAR* from a professional practice or trade, before taxes and other deductions?

[IWER: DO NOT PROBE DK]

DK	RF
AMOUNT	
GO TO J19	

J18a. Did it amount to less than \$25,000, more than \$25,000, or what?	1. LESS THAN \$25,000	3. ABOUT \$25,000	5. MORE THAN \$25,000	8. DK	9. RF
	GO TO J18d	GO TO J19	GO TO J19		
J18b. (Did it amount to) less than \$50,000, more than \$50,000, or what?	1. LESS THAN \$50,000	3. ABOUT \$50,000	5. MORE THAN \$50,000	8. DK	9. RF
	GO TO J19		GO TO J19		
J18c. (Did it amount to) less than \$100,000, more than \$100,000, or what?	1. LESS THAN \$100,000	3. ABOUT \$100,000	5. MORE THAN \$100,000	8. DK	9. RF
	GO TO J19				
J18d. (Did it amount to) less than \$5,000, more than \$5,000, or what?	1. LESS THAN \$5,000	3. ABOUT \$5,000	5. MORE THAN \$5,000	8. DK	9. RF

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J19. (Other than what you have already told me about,) (Did any of your [husband's/wife's/partner's] *LAST CALENDAR YEAR* income come from) tips, bonuses, commissions, etc?

1. YES	5. NO	8. DK	9. RF
GO TO J20			

J19a. About how much did your [husband's/wife's/partner's] receive from tips, bonuses, commissions, etc. in *LAST CALENDAR YEAR*, before taxes and other deductions?

[IWER: DO NOT PROBE DK]

	DK	RF
AMOUNT		
GO TO J20		

J19b. Did it amount to less than \$5,000, more than \$5,000, or what?	1. LESS THAN \$5,000	3. ABOUT \$5,000	5. MORE THAN \$5,000	8. DK	9. RF
	GO TO J19e	GO TO J20	GO TO J20		
J19c. (Did it amount to) less than \$25,000, more than \$25,000, or what?	1. LESS THAN \$25,000	3. ABOUT \$25,000	5. MORE THAN \$25,000	8. DK	9. RF
	GO TO J20		GO TO J20		
J19d. (Did it amount to) less than \$50,000, more than \$50,000, or what?	1. LESS THAN \$50,000	3. ABOUT \$50,000	5. MORE THAN \$50,000	8. DK	9. RF
	GO TO J20				
J19e. (Did it amount to) less than \$2,500, more than \$2,500, or what?	1. LESS THAN \$2,500	3. ABOUT \$2,500	5. MORE THAN \$2,500	8. DK	9. RF

J20. Did your [husband/wife/partner] receive any other income from work, such as a second job or the military reserves?

1. YES	5. NO	8. DK	9. RF
GO TO J21			

J20a. How much did your [husband/wife/partner] receive in *LAST CALENDAR YEAR*, before taxes and other deductions?

[IWER: DO NOT PROBE DK]

AMOUNT	DK	RF
GO TO J21		

J20b. Did it amount to less than \$20,000, more than \$20,000, or what?	1. LESS THAN \$20,000	3. ABOUT \$20,000	5. MORE THAN \$20,000	8. DK	9. RF
	GO TO J20e	GO TO J21		GO TO J21	
J20c. (Did it amount to) less than \$50,000, more than \$50,000, or what?	1. LESS THAN \$50,000	3. ABOUT \$50,000	5. MORE THAN \$50,000	8. DK	9. RF
	GO TO J21			GO TO J21	
J20d. (Did it amount to) less than \$100,000, more than \$100,000, or what?	1. LESS THAN \$100,000	3. ABOUT \$100,000	5. MORE THAN \$100,000	8. DK	9. RF
	GO TO J21				
J20e. (Did it amount to) less than \$5,000, more than \$5,000, or what?	1. LESS THAN \$5,000	3. ABOUT \$5,000	5. MORE THAN \$5,000	8. DK	9. RF

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

1. YES	5. NO	8. DK	9. RF
GO TO J33			

J22 BRANCHPOINT: IF R IS NOT PART OF A MARRIED/PARTNERED COUPLE, ASSIGN 1 FOR J22 AND GO TO J23

J22. Who received that?

1. RESPONDENT ONLY	2. SPOUSE/PARTNER ONLY	3. BOTH	8. DK	9. RF
GO TO J28				

J23. How much did you (yourself) receive in *LAST CALENDAR YEAR*, (before taxes and other deductions)?

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

AMOUNT

DK	RF
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J28 BRANCHPOINT: IF R DID NOT REPORT THAT SPOUSE/PARTNER RECEIVED UNEMPLOYMENT COMPENSATION WHEN WAS ASKED (R WAS ASKED J22 and {J22 {NOT 2 and NOT 3}}) or IF R IS NOT PART OF A MARRIED/PARTNERED COUPLE, GO TO J33

J28. How much did your [husband/wife/partner] receive in *LAST CALENDAR YEAR*, (before taxes and other deductions)?

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

AMOUNT

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

1. YES	5. NO	8. DK	9. RF
GO TO J45			

J34 BRANCHPOINT: IF R IS NOT PART OF A MARRIED/PARTNERED COUPLE, ASSIGN 1 FOR J34 AND GO TO J35

J34. Who received that?

1. RESPONDENT ONLY	2. SPOUSE/PARTNER ONLY	3. BOTH	8. DK	9. RF
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GO TO J40

J35. How much did you (yourself) receive in *LAST CALENDAR YEAR*, (before taxes and other deductions)?

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

DK	RF
----	----

AMOUNT

J40 BRANCHPOINT: IF R DID NOT REPORT THAT SPOUSE RECEIVED WORKERS' COMPENSATION WHEN WAS ASKED (R WAS ASKED J34 and {J34 {NOT 2 and NOT 3}}) or IF R IS NOT PART OF A MARRIED/PARTNERED COUPLE, GO TO J45

J40. How much did your [husband/wife/partner] receive in *LAST CALENDAR YEAR*, (before taxes and other deductions)?

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

DK	RF
----	----

AMOUNT

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

1. YES	5. NO	8. DK	9. RF
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GO TO J51

J46 BRANCHPOINT: IF R IS NOT PART OF A MARRIED/PARTNERED COUPLE, ASSIGN 1 FOR J46 AND GO TO J47

J46. Who receives that?

1. RESPONDENT ONLY	2. SPOUSE/PARTNER ONLY	3. BOTH	8. DK	9. RF
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GO TO J50a1

J47. About the Social Security benefits that you (, yourself) receive, how much was that Social Security check, or the amount deposited directly into an account, last month?

[IWER: WE WANT THE AMOUNT AFTER ANY DEDUCTIONS]

[IWER: DO NOT PROBE DK]

DK	RF
----	----

AMOUNT

GO TO J48 BRANCHPOINT

J47a. Did it amount to less than \$1,000, more than \$1,000, or what?	1. LESS THAN \$1,000	3. ABOUT \$1,000	5. MORE THAN \$1,000	8. DK	9. RF			
	<table border="1" style="margin: 0 auto; width: 80%;"> <tr> <td style="padding: 2px 5px;">GO TO J47d</td> </tr> </table>	GO TO J47d	<table border="1" style="margin: 0 auto; width: 80%;"> <tr> <td style="padding: 2px 5px;">GO TO J48 BRANCHPOINT</td> </tr> </table>	GO TO J48 BRANCHPOINT	<table border="1" style="margin: 0 auto; width: 80%;"> <tr> <td style="padding: 2px 5px;">GO TO J48 BRANCHPOINT</td> </tr> </table>			GO TO J48 BRANCHPOINT
GO TO J47d								
GO TO J48 BRANCHPOINT								
GO TO J48 BRANCHPOINT								
J47b. (Did it amount to) less than \$1,500, more than \$1,500, or what?	1. LESS THAN \$1,500	3. ABOUT \$1,500	5. MORE THAN \$1,500	8. DK	9. RF			
<table border="1" style="margin: 0 auto; width: 80%;"> <tr> <td style="padding: 2px 5px;">GO TO J48 BRANCHPOINT</td> </tr> </table>						GO TO J48 BRANCHPOINT		
GO TO J48 BRANCHPOINT								
J47d. (Did it amount to) less than \$500, more than \$500, or what?	1. LESS THAN \$500	3. ABOUT \$500	5. MORE THAN \$500	8. DK	9. RF			

J48 BRANCHPOINT: IF R RECEIVED SOCIAL SECURITY BENEFITS AT FINANCIAL R's LAST IW, GO TO J50a1 BRANCHPOINT

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

YEAR BEFORE 1996	YEAR 1996 OR LATER	DK	RF
<div style="border: 1px solid black; padding: 5px; display: inline-block;">GO TO J50a1 BRANCHPOINT</div>			

[IWER: IF 1996, 1997, OR 1998, ASK:]
(What month was that?)

J49. MONTH:

01. JAN	02. FEB	03. MAR	04. APR	05. MAY
06. JUN	07. JUL	08. AUG	09. SEP	10. OCT
11. NOV	12. DEC	98. DK	99. RF	

J50a1 BRANCHPOINT: IF ONLY R RECEIVES SOCIAL SECURITY BENEFITS (J46=1), GO TO J51 BRANCHPOINT

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

	<input type="text" value="DK"/>	<input type="text" value="RF"/>	
_____ YEAR BEFORE 1996	_____ YEAR 1996 OR LATER		
<div style="border: 1px solid black; padding: 5px; display: inline-block;"> GO TO J51 BRANCHPOINT </div>			

[IWER: IF 1996, 1997, OR 1998, ASK:]
(What month was that?)

J50b2. MONTH:

01. JAN	02. FEB	03. MAR	04. APR	05. MAY				
06. JUN	07. JUL	08. AUG	09. SEP	10. OCT				
<table border="0" style="width: 100%; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; padding: 2px 10px;">11. NOV</td> <td style="border: 1px solid black; padding: 2px 10px;">12. DEC</td> <td style="border: 1px solid black; padding: 2px 10px;">98. DK</td> <td style="border: 1px solid black; padding: 2px 10px;">99. RF</td> </tr> </table>					11. NOV	12. DEC	98. DK	99. RF
11. NOV	12. DEC	98. DK	99. RF					

J51 BRANCHPOINT: IF R IS GETTING SOCIAL SECURITY BENEFITS NOW (J46={1 or 3}), GO TO J55

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

1. YES	5. NO	8. DK	9. RF
<div style="border: 1px solid black; padding: 5px; display: inline-block;"> GO TO J55 BRANCHPOINT </div>			

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

	<input type="text" value="DK"/>	<input type="text" value="RF"/>	
_____ 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

DK	RF
GO TO J55 BRANCHPOINT	

J53p. PER:

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

J55 BRANCHPOINT: IF R's SPOUSE/PARTNER RECEIVES SOCIAL SECURITY BENEFITS (J46={2 or 3}) or IF R IS NOT PART OF A MARRIED/PARTNERED COUPLE, GO TO J59

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

1. YES	5. NO	8. DK	9. RF
GO TO J59			

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

AGE

DK	RF
----	----

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

_____	DK	RF
AMOUNT		
GO TO J59		

J57p. PER:

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

J59. Did you (or your [husband/wife/partner]) receive any income last month from Supplemental Security Income, also called SSI?

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

1. YES	5. NO	8. DK	9. RF
GO TO J64			

J60 BRANCHPOINT: IF R IS NOT PART OF A MARRIED/PARTNERED COUPLE, ASSIGN 1 FOR J60 AND GO TO J61

J60. Which one of you received income from SSI?

1. RESPONDENT ONLY	2. SPOUSE/PARTNER ONLY	3. BOTH	8. DK	9. RF
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J61. How much did [you and your [husband/wife/partner]/you/he/she] receive from SSI last month?

[IWER: DO NOT PROBE DK]

	DK	RF
AMOUNT		
GO TO J62 BRANCHPOINT		

J61a. Did it amount to less than \$500, more than \$500, or what?	1. LESS THAN \$500	3. ABOUT \$500	5. MORE THAN \$500	8. DK	9. RF
	GO TO J61c	GO TO J62 BRANCHPOINT		GO TO J62 BRANCHPOINT	
J61b. (Did it amount to) less than \$750, more than \$750, or what?	1. LESS THAN \$750	3. ABOUT \$750	5. MORE THAN \$750	8. DK	9. RF
	GO TO J62 BRANCHPOINT				
J61c. (Did it amount to) less than \$250, more than \$250, or what?	1. LESS THAN \$250	3. ABOUT \$250	5. MORE THAN \$250	8. DK	9. RF

J62 BRANCHPOINT: IF R RECEIVED SUPPLEMENTAL SECURITY INCOME AT FINANCIAL R's LAST IW, GO TO J64

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

	<input type="text" value="DK"/>	<input type="text" value="RF"/>	
_____ YEAR BEFORE 1996	_____ YEAR 1996 OR LATER		
<div style="border: 1px solid black; display: inline-block; padding: 5px 20px;">GO TO J64</div>			

[IWER: IF 1996, 1997, OR 1998, ASK:]
(What month was that?)

J62b. MONTH:

01. JAN	02. FEB	03. MAR	04. APR	05. MAY
06. JUN	07. JUL	08. AUG	09. SEP	10. OCT
11. NOV	12. DEC	98. DK	99. RF	

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

[IWER: DO NOT INCLUDE FOOD STAMPS OR OTHER NON-CASH WELFARE PROGRAMS]

1. YES	5. NO	8. DK	9. RF
<div style="border: 1px solid black; display: inline-block; padding: 5px 20px;">GO TO J67</div>			

J65 BRANCHPOINT: IF R IS NOT PART OF A MARRIED/PARTNERED COUPLE, ASSIGN 1 FOR J65 AND GO TO J66

J65. Who received that?

1. RESPONDENT ONLY	2. SPOUSE/PARTNER ONLY	3. BOTH	8. DK	9. RF
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J66. How much did you (and your [husband/wife/partner]) receive in *LAST CALENDAR YEAR*?

_____ AMOUNT	<input type="text" value="DK"/>	<input type="text" value="RF"/>	
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J67. Are you (or your [husband/wife/partner]) currently receiving any income from veteran benefits or a military pension?

1. YES	5. NO	8. DK	9. RF
GO TO J75			

J68 BRANCHPOINT: IF R IS NOT PART OF A MARRIED/PARTNERED COUPLE, ASSIGN 1 FOR J68 AND GO TO J69

J68. Who received that?

1. RESPONDENT ONLY	2. SPOUSE/PARTNER ONLY	3. BOTH	8. DK	9. RF
GO TO J72			GO TO J75	

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

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

[IWER: DO NOT PROBE DK]

DK	RF
AMOUNT	
GO TO J70	

J69a. Did it amount to less than \$1,000, more than \$1,000, or what?	1. LESS THAN \$1,000	3. ABOUT \$1,000	5. MORE THAN \$1,000	8. DK	9. RF
	GO TO J69c	GO TO J70		GO TO J70	
J69b. (Did it amount to) less than \$1,500, more than \$1,500, or what?	1. LESS THAN \$1,500	3. ABOUT \$1,500	5. MORE THAN \$1,500	8. DK	9. RF
	GO TO J70				
J69c. (Did it amount to) less than \$500, more than \$500, or what?	1. LESS THAN \$500	3. ABOUT \$500	5. MORE THAN \$500	8. DK	9. RF

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

_____	_____	DK	RF
YEAR BEFORE 1996	YEAR 1996 OR LATER		
GO TO J72 BRANCHPOINT			

[IWER: IF 1996, 1997, OR 1998, ASK:]
(What month was that?)

J70a. MONTH:

01. JAN	02. FEB	03. MAR	04. APR	05. MAY
06. JUN	07. JUL	08. AUG	09. SEP	10. OCT
11. NOV	12. DEC	98. DK	99. RF	

J72 BRANCHPOINT: IF R IS NOT PART OF A MARRIED/PARTNERED COUPLE *or* ONLY R RECEIVED BENEFITS (J68=1), GO TO J75

J73. In what year did [she/he] start to receive these benefits?

		DK	RF
YEAR BEFORE 1996	YEAR 1996 OR LATER		
GO TO J75 INTRO			

[IWER: IF 1996, 1997, OR 1998, ASK:]
(What month was that?)

J73a. MONTH:

01. JAN	02. FEB	03. MAR	04. APR	05. MAY
06. JUN	07. JUL	08. AUG	09. SEP	10. OCT
11. NOV	12. DEC	98. DK	99. RF	

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/other than your main home /other than your second home), such as land, rental real estate, a partnership, or money owed to you on a land contract or mortgage?

1. YES	2. [VOL] YES, MORE THAN ONE	5. NO	8. DK	9. RF
		GO TO J83		

J77. If you sold all that and then paid off any debts on it, about how much would you get?

[IWER: DO NOT PROBE DK/RF]

	DK	RF
AMOUNT		
GO TO J78		

NOTE: ALL RESPONDENTS WERE RANDOMLY ASSIGNED A NUMBER FROM 1-6 FOR VARIABLE 117. THIS VARIABLE DETERMINES WHICH SERIES OF UNFOLDINGS EACH R WAS ASKED. EACH SERIES IS GIVEN HEREIN IN ITS ENTIRETY.

RANDOM ASSIGNMENT 1 OR 4

<p>J77a1. Would it amount to less than \$2500, more than \$2500, or what?</p>	<p>1. LESS THAN \$2,500</p>	<p>3. ABOUT \$2,500</p>	<p>5. MORE THAN \$2,500</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J78</p>		<p>GO TO J78</p>		
<p>J77b1. Would it amount to less than \$125,000, more than \$125,000, or what?</p>	<p>1. LESS THAN \$125,000</p>	<p>3. ABOUT \$125,000</p>	<p>5. MORE THAN \$125,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J78</p>		<p>GO TO J78</p>		
<p>J77c1. (Would it amount to) less than \$500,000, more than \$500,000, or what?</p>	<p>1. LESS THAN \$500,000</p>	<p>3. ABOUT \$500,000</p>	<p>5. MORE THAN \$500,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J78</p>		<p>GO TO J78</p>		
<p>J77d1. (Would it amount to) less than \$1,000,000, more than \$1,000,000, or what?</p>	<p>1. LESS THAN \$1,000,000</p>	<p>3. ABOUT \$1,000,000</p>	<p>5. MORE THAN \$1,000,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J78</p>				

RANDOM ASSIGNMENT 2 OR 5

<p>J77b1. Would it amount to less than \$125,000, more than \$125,000, or what?</p>	<p>1. LESS THAN \$125,000</p> <p>GO TO J77f1</p>	<p>3. ABOUT \$125,000</p> <p>GO TO J78</p>	<p>5. MORE THAN \$125,000</p>	<p>8. DK</p> <p>GO TO J78</p>	<p>9. RF</p> <p>GO TO J78</p>
<p>J77c1. (Would it amount to) less than \$500,000, more than \$500,000, or what?</p>	<p>1. LESS THAN \$500,000</p> <p>GO TO J78</p>	<p>3. ABOUT \$500,000</p> <p>GO TO J78</p>	<p>5. MORE THAN \$500,000</p>	<p>8. DK</p> <p>GO TO J78</p>	<p>9. RF</p> <p>GO TO J78</p>
<p>J77d1. (Would it amount to) less than \$1,000,000, more than \$1,000,000, or what?</p>	<p>1. LESS THAN \$1,000,000</p> <p>GO TO J78</p>	<p>3. ABOUT \$1,000,000</p> <p>GO TO J78</p>	<p>5. MORE THAN \$1,000,000</p> <p>GO TO J78</p>	<p>8. DK</p> <p>GO TO J78</p>	<p>9. RF</p> <p>GO TO J78</p>
<p>J77f1. Would it amount to less than \$2500, more than \$2500, or what?</p>	<p>1. LESS THAN \$2,500</p> <p>GO TO J78</p>	<p>3. ABOUT \$2,500</p> <p>GO TO J78</p>	<p>5. MORE THAN \$2,500</p> <p>GO TO J78</p>	<p>8. DK</p> <p>GO TO J78</p>	<p>9. RF</p> <p>GO TO J78</p>

RANDOM ASSIGNMENT 3 OR 6

J77c1. (Would it amount to) less than \$500,000, more than \$500,000, or what?	1. LESS THAN \$500,000	3. ABOUT \$500,000	5. MORE THAN \$500,000	8. DK	9. RF
	GO TO J77e1	GO TO J78		GO TO J78	

J77d1. (Would it amount to) less than \$1,000,000, more than \$1,000,000, or what?	1. LESS THAN \$1,000,000	3. ABOUT \$1,000,000	5. MORE THAN \$1,000,000	8. DK	9. RF
	GO TO J78				

J77e1. (Would it amount to) less than \$125,000, more than \$125,000, or what?	1. LESS THAN \$125,000	3. ABOUT \$125,000	5. MORE THAN \$125,000	8. DK	9. RF
	GO TO J78				

J77f1. Would it amount to less than \$2500, more than \$2500, or what?	1. LESS THAN \$2,500	3. ABOUT \$2,500	5. MORE THAN \$2,500	8. DK	9. RF
	GO TO J78				

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

1. YES	5. NO	8. DK	9. RF
GO TO J83			

J79. How often do you receive that?

1. WEEK	2. 2 X MONTH	3. MONTH	4. QUARTER	
5. 6 MONTHS	6. YEAR	7. OTHER, SPECIFY _____	8. DK	9. RF
GO TO J82				

J80. Before any expenses or deductions, about how much did you receive last *TIME PERIOD FROM J79* from that?

[IWER: DO NOT PROBE DK]

AMOUNT

DK	RF
----	----

J81. Do you get about the same amount each *TIME PERIOD FROM J79*?

1. YES	5. NO	8. DK	9. RF
GO TO J83			

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

[IWER: DO NOT INCLUDE RENTAL INCOME FROM A BUSINESS OR FARM R OWNS]

[IWER: DO NOT PROBE DK]

_____	DK	RF
AMOUNT		
GO TO J83		

J82a. Did it amount to less than \$50,000, more than \$50,000, or what?	1. LESS THAN \$50,000	3. ABOUT \$50,000	5. MORE THAN \$50,000	8. DK	9. RF
	GO TO J82c	GO TO J83		GO TO J83	
J82b. (Did it amount to) less than \$75,000, more than \$75,000, or what?	1. LESS THAN \$75,000	3. ABOUT \$75,000	5. MORE THAN \$75,000	8. DK	9. RF
	GO TO J83				
J82c. (Did it amount to) less than \$25,000, more than \$25,000, or what?	1. LESS THAN \$25,000	3. ABOUT \$25,000	5. MORE THAN \$25,000	8. DK	9. RF

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

1. YES	2. [VOL] YES, MORE THAN ONE	5. NO	8. DK	9. RF
GO TO J90				

J84. If you sold all that and then paid off any debts on it, about how much would you get?

[IWER: DO NOT PROBE DK/RF]

	DK	RF
AMOUNT		
GO TO J85		

NOTE: ALL RESPONDENTS WERE RANDOMLY ASSIGNED A NUMBER FROM 1-6 FOR VARIABLE 119. THIS VARIABLE DETERMINES WHICH SERIES OF UNFOLDINGS EACH R WAS ASKED. EACH SERIES IS GIVEN HEREIN IN ITS ENTIRETY.

RANDOM ASSIGNMENT 1 OR 4

J84a. Did it amount to less than \$5,000, more than \$5,000, or what?	1. LESS THAN \$5,000	3. ABOUT \$5,000	5. MORE THAN \$5,000	8. DK	9. RF
	GO TO J85			GO TO J85	
J84b. Did it amount to less than \$10,000, more than \$10,000, or what?	1. LESS THAN \$10,000	3. ABOUT \$10,000	5. MORE THAN \$10,000	8. DK	9. RF
	GO TO J85			GO TO J85	
J84c. Did it amount to less than \$100,000, more than \$100,000, or what?	1. LESS THAN \$100,000	3. ABOUT \$100,000	5. MORE THAN \$100,000	8. DK	9. RF
	GO TO J85			GO TO J85	
J84d. Did it amount to less than \$1,000,000, more than \$1,000,000, or what?	1. LESS THAN \$1,000,000	3. ABOUT \$1,000,000	5. MORE THAN \$1,000,000	8. DK	9. RF
	GO TO J85				

RANDOM ASSIGNMENT 2 OR 5

<p>J84b. Did it amount to less than \$10,000, more than \$10,000, or what?</p>	<p>1. LESS THAN \$10,000</p> <p>GO TO J84f</p>	<p>3. ABOUT \$10,000</p> <p>GO TO J85</p>	<p>5. MORE THAN \$10,000</p>	<p>8. DK</p> <p>GO TO J85</p>	<p>9. RF</p> <p>GO TO J85</p>
<p>J84c. Did it amount to less than \$100,000, more than \$100,000, or what?</p>	<p>1. LESS THAN \$100,000</p> <p>GO TO J85</p>	<p>3. ABOUT \$100,000</p> <p>GO TO J85</p>	<p>5. MORE THAN \$100,000</p>	<p>8. DK</p> <p>GO TO J85</p>	<p>9. RF</p> <p>GO TO J85</p>
<p>J84d. Did it amount to less than \$1,000,000, more than \$1,000,000, or what?</p>	<p>1. LESS THAN \$1,000,000</p>	<p>3. ABOUT \$1,000,000</p>	<p>5. MORE THAN \$1,000,000</p> <p>GO TO J85</p>	<p>8. DK</p>	<p>9. RF</p>
<p>J84f. Did it amount to less than \$5,000, more than \$5,000, or what?</p>	<p>1. LESS THAN \$5,000</p> <p>GO TO J85</p>	<p>3. ABOUT \$5,000</p> <p>GO TO J85</p>	<p>5. MORE THAN \$5,000</p>	<p>8. DK</p>	<p>9. RF</p>

RANDOM ASSIGNMENT 3 OR 6

<p>J84c. Did it amount to less than \$100,000, more than \$100,000, or what?</p>	<p>1. LESS THAN \$100,000</p> <p>GO TO J84e</p>	<p>3. ABOUT \$100,000</p> <p>GO TO J85</p>	<p>5. MORE THAN \$100,000</p>	<p>8. DK</p> <p>GO TO J85</p>	<p>9. RF</p> <p>GO TO J85</p>
<p>J84d. Did it amount to less than \$1,000,000, more than \$1,000,000, or what?</p>	<p>1. LESS THAN \$1,000,000</p>	<p>3. ABOUT \$1,000,000</p>	<p>5. MORE THAN \$1,000,000</p>	<p>8. DK</p>	<p>9. RF</p>
<p>GO TO J85</p>					
<p>J84e. Did it amount to less than \$10,000, more than \$10,000, or what?</p>	<p>1. LESS THAN \$10,000</p>	<p>3. ABOUT \$10,000</p>	<p>5. MORE THAN \$10,000</p>	<p>8. DK</p>	<p>9. RF</p>
<p>GO TO J85</p>					
<p>J84f. Did it amount to less than \$5,000, more than \$5,000, or what?</p>	<p>1. LESS THAN \$5,000</p>	<p>3. ABOUT \$5,000</p>	<p>5. MORE THAN \$5,000</p>	<p>8. DK</p>	<p>9. RF</p>
<p>GO TO J85</p>					

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

<p>1. YES</p>	<p>5. NO</p>	<p>8. DK</p>	<p>9. RF</p>
<p>GO TO J90</p>			

J86. How often do you receive that?

1. WEEK	2. 2 X MONTH	3. MONTH	4. QUARTER	
5. 6 MONTHS	6. YEAR	7. OTHER, SPECIFY _____	8. DK	9. RF
GO TO J89				

J87. About how much did you receive last *TIME PERIOD FROM J86* from that, (before taxes and other deductions)?

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

[IWER: DO NOT PROBE DK]

_____	DK	RF
AMOUNT		
GO TO J89		

J88. Do you get about the same amount each *TIME PERIOD FROM J86*?

1. YES	5. NO	8. DK	9. RF
GO TO J89e			

J89. About how much did you receive from any farms or businesses in *LAST CALENDAR YEAR*, (before taxes and other deductions)?

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

[IWER: DO NOT PROBE DK]

_____	DK	RF
AMOUNT		
GO TO J89e		

J89a. Did it amount to less than \$20,000, more than \$20,000, or what?	1. LESS THAN \$20,000	3. ABOUT \$20,000	5. MORE THAN \$20,000	8. DK	9. RF
	GO TO J89c	GO TO J89e	GO TO J89e		
J89b. (Did it amount to) less than \$50,000, more than \$50,000, or what?	1. LESS THAN \$50,000	3. ABOUT \$50,000	5. MORE THAN \$50,000	8. DK	9. RF
GO TO J89e					
J89c. (Did it amount to) less than \$5,000, more than \$5,000, or what?	1. LESS THAN \$5,000	3. ABOUT \$5,000	5. MORE THAN \$5,000	8. DK	9. RF
GO TO J89e					
J89d. (Did it amount to) less than \$2,000, more than \$2,000, or what?	1. LESS THAN \$2,000	3. ABOUT \$2,000	5. MORE THAN \$2,000	8. DK	9. RF

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

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

1. YES	2. [VOL] PREVIOUSLY HAD ACCOUNTS, NOT NOW	5. NO	8. DK	9. RF
GO TO J110				

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

1. ONE	2. TWO	3. THREE	4. MORE THAN 3	8. DK	9. RF
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J92 BRANCHPOINT: IF R IS NOT PART OF A MARRIED/PARTNERED COUPLE, ASSIGN 1 FOR J92 AND GO TO J93

J92. (Let's talk about the largest IRA or KEOGH account.)
Is that yours or your [husband's/wife's/partner's]?

1. R'S ACCOUNT	2. SPOUSE'S OR PARTNER'S ACCOUNT	8. DK	9. RF
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J93. (Let's talk about the largest IRA or KEOGH account.)
About how much is in this account at the present time?

[IWER: DO NOT PROBE DK/RF]

_____	DK	RF
AMOUNT		
GO TO J94		

NOTE: ALL RESPONDENTS WERE RANDOMLY ASSIGNED A NUMBER FROM 1-6 FOR VARIABLE 113. THIS VARIABLE DETERMINES WHICH SERIES OF UNFOLDINGS EACH R WAS ASKED. EACH SERIES IS GIVEN HEREIN IN ITS ENTIRETY.

RANDOM ASSIGNMENT 1 OR 4

<p>J93a. Did it amount to less than \$10,000, more than \$10,000, or what?</p>	<p>1. LESS THAN \$10,000</p>	<p>3. ABOUT \$10,000</p>	<p>5. MORE THAN \$10,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J94</p>		<p>GO TO J94</p>		
<p>J93a(2). Did it amount to less than \$25,000, more than \$25,000, or what?</p>	<p>1. LESS THAN \$25,000</p>	<p>3. ABOUT \$25,000</p>	<p>5. MORE THAN \$25,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J94</p>		<p>GO TO J94</p>		
<p>J93b. Did it amount to less than \$100,000, more than \$100,000, or what?</p>	<p>1. LESS THAN \$100,000</p>	<p>3. ABOUT \$100,000</p>	<p>5. MORE THAN \$100,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J94</p>		<p>GO TO J94</p>		
<p>J93c. Did it amount to less than \$400,000, more than \$400,000, or what?</p>	<p>1. LESS THAN \$400,000</p>	<p>3. ABOUT \$400,000</p>	<p>5. MORE THAN \$400,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J94</p>				

RANDOM ASSIGNMENT 2 OR 5

<p>J93a(2). Did it amount to less than \$25,000, more than \$25,000, or what?</p>	<p>1. LESS THAN \$25,000</p>	<p>3. ABOUT \$25,000</p>	<p>5. MORE THAN \$25,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J93d</p>	<p>GO TO J94</p>	<p>GO TO J94</p>		
<p>J93b. Did it amount to less than \$100,000, more than \$100,000, or what?</p>	<p>1. LESS THAN \$100,000</p>	<p>3. ABOUT \$100,000</p>	<p>5. MORE THAN \$100,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J94</p>		<p>GO TO J94</p>		
<p>J93c. Did it amount to less than \$400,000, more than \$400,000, or what?</p>	<p>1. LESS THAN \$400,000</p>	<p>3. ABOUT \$400,000</p>	<p>5. MORE THAN \$400,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J94</p>				
<p>J93d. Did it amount to less than \$10,000, more than \$10,000, or what?</p>	<p>1. LESS THAN \$10,000</p>	<p>3. ABOUT \$10,000</p>	<p>5. MORE THAN \$10,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J94</p>				

RANDOM ASSIGNMENT 3 OR 6

<p>J93b. Did it amount to less than \$100,000, more than \$100,000, or what?</p>	<p>1. LESS THAN \$100,000</p> <p>GO TO J93a(3)</p>	<p>3. ABOUT \$100,000</p> <p>GO TO J94</p>	<p>5. MORE THAN \$100,000</p>	<p>8. DK</p> <p>GO TO J94</p>	<p>9. RF</p> <p>GO TO J94</p>
<p>J93c. Did it amount to less than \$400,000, more than \$400,000, or what?</p>	<p>1. LESS THAN \$400,000</p>	<p>3. ABOUT \$400,000</p>	<p>5. MORE THAN \$400,000</p>	<p>8. DK</p>	<p>9. RF</p>
<p>GO TO J94</p>					
<p>J93a(3). Did it amount to less than \$25,000, more than \$25,000, or what?</p>	<p>1. LESS THAN \$25,000</p>	<p>3. ABOUT \$25,000</p>	<p>5. MORE THAN \$25,000</p>	<p>8. DK</p>	<p>9. RF</p>
<p>GO TO J94</p>					
<p>J93d. Did it amount to less than \$10,000, more than \$10,000, or what?</p>	<p>1. LESS THAN \$10,000</p>	<p>3. ABOUT \$10,000</p>	<p>5. MORE THAN \$10,000</p>	<p>8. DK</p>	<p>9. RF</p>
<p>GO TO J94</p>					

J94. Have you (or your [husband/wife/partner]) withdrawn any money or received any payments from this account [since *FINANCIAL R'S LAST IW MONTH, YEAR*/in the last two years], (when we last talked to you)?

<p>1. YES</p>	<p>5. NO</p>	<p>8. DK</p>	<p>9. RF</p>
<p>GO TO J98</p>			

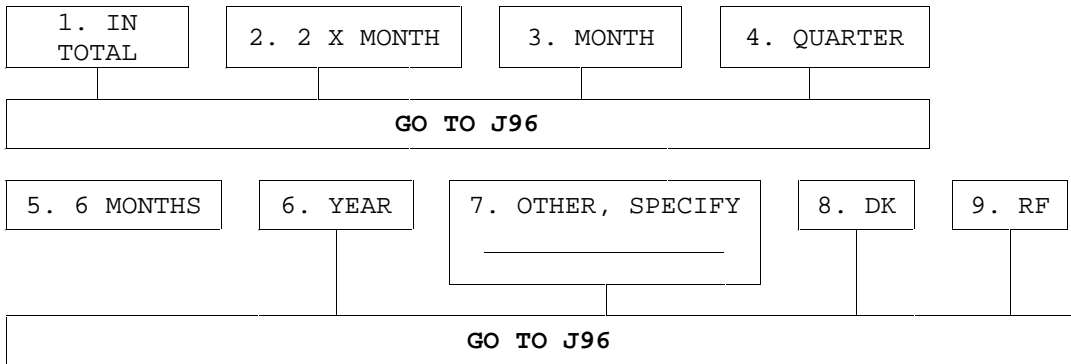
J95. Altogether, about how much money did you (or your [husband/wife/partner]) withdraw from this account [since *FINANCIAL R's LAST IW MONTH, YEAR*/in the last two years], (before taxes and other deductions)?

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

[IWER: DO NOT PROBE DK]



J95p.



<p>J95a. Did it amount to less than \$5,000, more than \$5,000, or what? [since <i>FINANCIAL R's LAST IW MONTH, YEAR</i> in the last two years]</p>	<p>1. LESS THAN \$5,000</p> <p>GO TO J95d</p>	<p>3. ABOUT \$5,000</p> <p>GO TO J96</p>	<p>5. MORE THAN \$5,000</p>	<p>8. DK</p> <p>GO TO J96</p>	<p>9. RF</p> <p>GO TO J96</p>
<p>J95b. (Did it amount to) less than \$10,000, more than \$10,000, or what?</p>	<p>1. LESS THAN \$10,000</p> <p>GO TO J96</p>	<p>3. ABOUT \$10,000</p> <p>GO TO J96</p>	<p>5. MORE THAN \$10,000</p>	<p>8. DK</p> <p>GO TO J96</p>	<p>9. RF</p> <p>GO TO J96</p>
<p>J95c. (Did it amount to) less than \$25,000, more than \$25,000, or what?</p>	<p>1. LESS THAN \$25,000</p> <p>GO TO J96</p>	<p>3. ABOUT \$25,000</p> <p>GO TO J96</p>	<p>5. MORE THAN \$25,000</p> <p>GO TO J96</p>	<p>8. DK</p> <p>GO TO J96</p>	<p>9. RF</p> <p>GO TO J96</p>
<p>J95d. (Did it amount to) less than \$2,500, more than \$2,500, or what?</p>	<p>1. LESS THAN \$2,500</p>	<p>3. ABOUT \$2,500</p>	<p>5. MORE THAN \$2,500</p>	<p>8. DK</p>	<p>9. RF</p>

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?

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

[IWER: CHOOSE ALL THAT APPLY]

1. PUT IN SAVINGS	2. USED FOR REGULAR EXPENSES	3. USED FOR SPECIAL PURCHASES	7. OTHER (SPECIFY) _____	8. DK	9. RF
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J98. Is the money in this account invested mostly in stocks, mostly in interest-earning assets, is it about evenly split between these, or what?

1. MOSTLY OR ALL STOCKS	2. MOSTLY OR ALL INTEREST EARNING	3. EVENLY SPLIT	7. OTHER (SPECIFY) _____	8. DK	9. RF
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J99 BRANCHPOINT: IF R DOES NOT HAVE MORE THAN ONE IRA (J91 NOT {2 or 3 or 4}), GO TO J110

IF R IS NOT PART OF A MARRIED/PARTNERED COUPLE, ASSIGN 1 FOR J99 AND GO TO J100

J99. Let's talk about the [other/next largest] IRA or KEOGH account.

Is that yours or your [husband's/wife's/partner's]?

1. R'S ACCOUNT	2. SPOUSE'S OR PARTNER'S ACCOUNT	8. DK	9. RF
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J100. (Let's talk about the [other/next largest] IRA or KEOGH account.)

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

[IWER: DO NOT PROBE DK/RF]

_____	DK	RF
AMOUNT		
GO TO J101		

NOTE: ALL RESPONDENTS WERE RANDOMLY ASSIGNED A NUMBER FROM 1-6 FOR VARIABLE 113. THIS VARIABLE DETERMINES WHICH SERIES OF UNFOLDINGS EACH R WAS ASKED. EACH SERIES IS GIVEN HEREIN IN ITS ENTIRETY.

RANDOM ASSIGNMENT 1 OR 4

<p>J100a. Did it amount to less than \$10,000, more than \$10,000, or what?</p>	<p>1. LESS THAN \$10,000</p>	<p>3. ABOUT \$10,000</p>	<p>5. MORE THAN \$10,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J101</p>		<p>GO TO J101</p>		
<p>J100a(2). Did it amount to less than \$25,000, more than \$25,000, or what?</p>	<p>1. LESS THAN \$25,000</p>	<p>3. ABOUT \$25,000</p>	<p>5. MORE THAN \$25,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J101</p>		<p>GO TO J101</p>		
<p>J100b. Did it amount to less than \$100,000, more than \$100,000, or what?</p>	<p>1. LESS THAN \$100,000</p>	<p>3. ABOUT \$100,000</p>	<p>5. MORE THAN \$100,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J101</p>		<p>GO TO J101</p>		
<p>J100c. Did it amount to less than \$400,000, more than \$400,000, or what?</p>	<p>1. LESS THAN \$400,000</p>	<p>3. ABOUT \$400,000</p>	<p>5. MORE THAN \$400,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J101</p>				

RANDOM ASSIGNMENT 2 OR 5

<p>J100a(2). Did it amount to less than \$25,000, more than \$25,000, or what?</p>	<p>1. LESS THAN \$25,000</p> <p>GO TO J100d</p>	<p>3. ABOUT \$25,000</p> <p>GO TO J101</p>	<p>5. MORE THAN \$25,000</p>	<p>8. DK</p> <p>GO TO J101</p>	<p>9. RF</p> <p>GO TO J101</p>
<p>J100b. Did it amount to less than \$100,000, more than \$100,000, or what?</p>	<p>1. LESS THAN \$100,000</p> <p>GO TO J101</p>	<p>3. ABOUT \$100,000</p>	<p>5. MORE THAN \$100,000</p>	<p>8. DK</p> <p>GO TO J101</p>	<p>9. RF</p> <p>GO TO J101</p>
<p>J100c. Did it amount to less than \$400,000, more than \$400,000, or what?</p>	<p>1. LESS THAN \$400,000</p>	<p>3. ABOUT \$400,000</p>	<p>5. MORE THAN \$400,000</p>	<p>8. DK</p>	<p>9. RF</p>
<p>GO TO J101</p>					
<p>J100d. Did it amount to less than \$10,000, more than \$10,000, or what?</p>	<p>1. LESS THAN \$10,000</p>	<p>3. ABOUT \$10,000</p>	<p>5. MORE THAN \$10,000</p>	<p>8. DK</p>	<p>9. RF</p>
<p>GO TO J101</p>					

RANDOM ASSIGNMENT 3 OR 6

<p>J100b. Did it amount to less than \$100,000, more than \$100,000, or what?</p>	<p>1. LESS THAN \$100,000</p> <p>GO TO J100a (3)</p>	<p>3. ABOUT \$100,000</p> <p>GO TO J101</p>	<p>5. MORE THAN \$100,000</p>	<p>8. DK</p> <p>GO TO J101</p>	<p>9. RF</p> <p>GO TO J101</p>
<p>J100c. Did it amount to less than \$400,000, more than \$400,000, or what?</p>	<p>1. LESS THAN \$400,000</p>	<p>3. ABOUT \$400,000</p>	<p>5. MORE THAN \$400,000</p>	<p>8. DK</p>	<p>9. RF</p>
<p>GO TO J101</p>					
<p>J100a(3).Did it amount to less than \$25,000, more than \$25,000, or what?</p>	<p>1. LESS THAN \$25,000</p>	<p>3. ABOUT \$25,000</p>	<p>5. MORE THAN \$25,000</p>	<p>8. DK</p>	<p>9. RF</p>
<p>GO TO J101</p>					
<p>J100d. Did it amount to less than \$10,000, more than \$10,000, or what?</p>	<p>1. LESS THAN \$10,000</p>	<p>3. ABOUT \$10,000</p>	<p>5. MORE THAN \$10,000</p>	<p>8. DK</p>	<p>9. RF</p>
<p>GO TO J101</p>					

J101. Have you (or your [husband/wife/partner]) withdrawn any money or received any payments from this account [since *FINANCIAL R's LAST IW MONTH, YEAR*/in the last two years], (when we last talked to you)?

<p>1. YES</p>	<p>5. NO</p>	<p>8. DK</p>	<p>9. RF</p>
<p>GO TO J105</p>			

J102. Altogether, about how much money did you (or your [husband/wife/partner]) withdraw from this account [since *FINANCIAL R's LAST IW MONTH, YEAR*/in the last two years], (before taxes and other deductions)?

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

[IWER: DO NOT PROBE DK]

AMOUNT	0	DK	RF
	GO TO J103	GO TO J102a	

J102p.

1. IN TOTAL	2. 2 X MONTH	3. MONTH	4. QUARTER	5. 6 MONTH
GO TO J103				
6. YEAR	7. OTHER (SPECIFY) _____	8. DK	9. RF	
GO TO J103				

J102a. Did it amount to less than \$5,000, more than \$5,000, or what?	1. LESS THAN \$5,000	3. ABOUT \$5,000	5. MORE THAN \$5,000	8. DK	9. RF
	GO TO J102d	GO TO J103	GO TO J103		
J102b. (Did it amount to) less than \$10,000, more than \$10,000, or what?	1. LESS THAN \$10,000	3. ABOUT \$10,000	5. MORE THAN \$10,000	8. DK	9. RF
	GO TO J103		GO TO J103		
J102c. (Did it amount to) less than \$25,000, more than \$25,000, or what?	1. LESS THAN \$25,000	3. ABOUT \$25,000	5. MORE THAN \$25,000	8. DK	9. RF
	GO TO J103				
J102d. (Did it amount to) less than \$2,500, more than \$2,500, or what?	1. LESS THAN \$2,500	3. ABOUT \$2,500	5. MORE THAN \$2,500	8. DK	9. RF

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?

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

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?

[IWER: CHOOSE ALL THAT APPLY]

1. PUT IN SAVINGS	2. USED FOR REGULAR EXPENSES	3. USED FOR SPECIAL PURCHASES	7. OTHER (SPECIFY) _____	8. DK	9. RF
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J105. Is the money in this account invested mostly in stocks, mostly in interest-earning assets, is it about evenly split between these, or what?

1. MOSTLY OR ALL STOCKS	2. MOSTLY OR ALL INTEREST EARNING	3. EVENLY SPLIT	7. OTHER (SPECIFY) _____	8. DK	9. RF
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J106 BRANCHPOINT: IF R DOES NOT HAVE {3 OR MORE} ACCOUNTS (J91 {NOT 3 and NOT 4}), GO TO J110

IF R IS NOT PART OF A MARRIED/PARTNERED COUPLE, ASSIGN 1 FOR J106 AND GO TO J107

IF R HAS MORE THAN 3 ACCOUNTS (J91=4), ASSIGN 3 FOR J106 AND GO TO J107

J106. Let's talk about [the third/all the other] IRA or KEOGH account(s).

Is that yours or your [husband's/wife's/partner's]?

1. R'S ACCOUNT	2. SPOUSE'S OR PARTNER'S ACCOUNT	3. NOT ASKED FOR 4+ ACCOUNTS	8. DK	9. RF
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J107. (Let's talk about [the third/all the other] IRA or KEOGH account(s).)

About how much (in total) is in [that/these other] IRA or KEOGH account(s) at the present time?

[IWER: DO NOT PROBE DK/RF]

AMOUNT	DK	RF
GO TO J108		

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FINAL VERSION 2 — 4/20/2001

NOTE: ALL RESPONDENTS WERE RANDOMLY ASSIGNED A NUMBER FROM 1-6 FOR VARIABLE 113. THIS VARIABLE DETERMINES WHICH SERIES OF UNFOLDINGS EACH R WAS ASKED. EACH SERIES IS GIVEN HEREIN IN ITS ENTIRETY.

RANDOM ASSIGNMENT 1 OR 4

<p>J107a. (Does it amount to) less than \$10,000, more than \$10,000, or what?</p>	<p>1. LESS THAN \$10,000</p>	<p>3. ABOUT \$10,000</p>	<p>5. MORE THAN \$10,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J108</p>		<p>GO TO J108</p>		
<p>J107a(2). Does it amount to less than \$25,000, more than \$25,000, or what?</p>	<p>1. LESS THAN \$25,000</p>	<p>3. ABOUT \$25,000</p>	<p>5. MORE THAN \$25,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J108</p>		<p>GO TO J108</p>		
<p>J107b. (Does it amount to) less than \$100,000, more than \$100,000, or what?</p>	<p>1. LESS THAN \$100,000</p>	<p>3. ABOUT \$100,000</p>	<p>5. MORE THAN \$100,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J108</p>		<p>GO TO J108</p>		
<p>J107c. (Does it amount to) less than \$400,000, more than \$400,000, or what?</p>	<p>1. LESS THAN \$400,000</p>	<p>3. ABOUT \$400,000</p>	<p>5. MORE THAN \$400,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J108</p>				

RANDOM ASSIGNMENT 2 OR 5

<p>J107a(2). Does it amount to less than \$25,000, more than \$25,000, or what?</p>	<p>1. LESS THAN \$25,000</p>	<p>3. ABOUT \$25,000</p>	<p>5. MORE THAN \$25,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J107d</p>	<p>GO TO J108</p>		<p>GO TO J108</p>	
<p>J107b. (Does it amount to) less than \$100,000, more than \$100,000, or what?</p>	<p>1. LESS THAN \$100,000</p>	<p>3. ABOUT \$100,000</p>	<p>5. MORE THAN \$100,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J108</p>			<p>GO TO J108</p>	
<p>J107c. (Does it amount to) less than \$400,000, more than \$400,000, or what?</p>	<p>1. LESS THAN \$400,000</p>	<p>3. ABOUT \$400,000</p>	<p>5. MORE THAN \$400,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J108</p>				
<p>J107d. (Does it amount to) less than \$10,000, more than \$10,000, or what?</p>	<p>1. LESS THAN \$10,000</p>	<p>3. ABOUT \$10,000</p>	<p>5. MORE THAN \$10,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J108</p>				

RANDOM ASSIGNMENT 3 OR 6

<p>J107b. (Does it amount to) less than \$100,000, more than \$100,000, or what?</p>	<p>1. LESS THAN \$100,000</p>	<p>3. ABOUT \$100,000</p>	<p>5. MORE THAN \$100,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J107a(3)</p>	<p>GO TO J108</p>	<p>GO TO J108</p>		
<p>J107c. (Does it amount to) less than \$400,000, more than \$400,000, or what?</p>	<p>1. LESS THAN \$400,000</p>	<p>3. ABOUT \$400,000</p>	<p>5. MORE THAN \$400,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J108</p>				
<p>J107a(3). Does it amount to less than \$25,000, more than \$25,000, or what?</p>	<p>1. LESS THAN \$25,000</p>	<p>3. ABOUT \$25,000</p>	<p>5. MORE THAN \$25,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J108</p>				
<p>J107d. (Does it amount to) less than \$10,000, more than \$10,000, or what?</p>	<p>1. LESS THAN \$10,000</p>	<p>3. ABOUT \$10,000</p>	<p>5. MORE THAN \$10,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J108</p>				

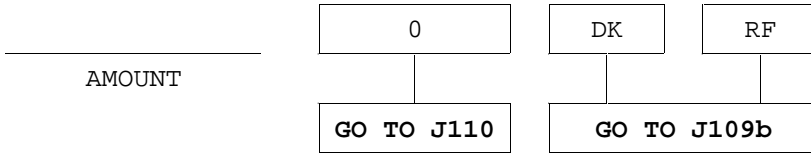
J108. Have you (or your [husband/wife/partner]) withdrawn any money or received any payments from [this account/these accounts] [since FINANCIAL R's LAST IW MONTH, YEAR/in the last two years], (when we last talked to you)?

<p>1. YES</p>	<p>5. NO</p>	<p>8. DK</p>	<p>9. RF</p>
<p>GO TO J110</p>			

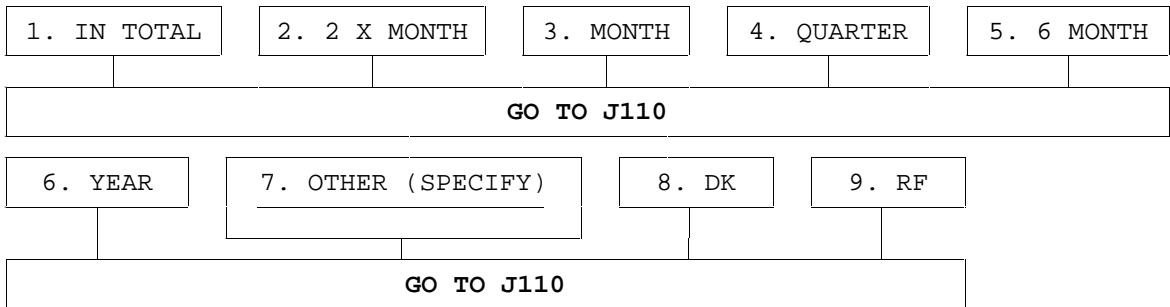
J109. Altogether, about how much money did you (or your [husband/wife/partner]) withdraw from [this account/these accounts] [since *FINANCIAL R's LAST IW MONTH, YEAR*/in the last two years], (before taxes and other deductions)?

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

[IWER: DO NOT PROBE DK]



J109p. PER:



<p>J109b. Did it amount to less than \$5,000, more than \$5,000, or what [since <i>FINANCIAL R's LAST IW MONTH, YEAR</i>/in the last 2 years]?</p>	<p>1. LESS THAN \$5,000</p> <p>GO TO J109e</p>	<p>3. ABOUT \$5,000</p> <p>GO TO J110</p>	<p>5. MORE THAN \$5,000</p>	<p>8. DK</p> <p>GO TO J110</p>	<p>9. RF</p> <p>GO TO J110</p>
<p>J109c. (Did it amount to) less than \$10,000, more than \$10,000, or what?</p>	<p>1. LESS THAN \$10,000</p> <p>GO TO J110</p>	<p>3. ABOUT \$10,000</p>	<p>5. MORE THAN \$10,000</p>	<p>8. DK</p> <p>GO TO J110</p>	<p>9. RF</p> <p>GO TO J110</p>
<p>J109d. (Did it amount to) less than \$25,000, more than \$25,000, or what?</p>	<p>1. LESS THAN \$25,000</p>	<p>3. ABOUT \$25,000</p>	<p>5. MORE THAN \$25,000</p>	<p>8. DK</p>	<p>9. RF</p>
<p>GO TO J110</p>					
<p>J109e. (Did it amount to) less than \$2,500, more than \$2,500, or what?</p>	<p>1. LESS THAN \$2,500</p>	<p>3. ABOUT \$2,500</p>	<p>5. MORE THAN \$2,500</p>	<p>8. DK</p>	<p>9. RF</p>

J110. Did you (or your [husband/wife/partner]) cash in or convert any (other) IRA or KEOGH accounts to annuities at any time [since *FINANCIAL R's LAST IW MONTH, YEAR*/in the last two years] (when we last talked to you)?

<p>1. YES</p>	<p>5. NO</p>	<p>8. DK</p>	<p>9. RF</p>
<p>GO TO J126</p>			

J111 BRANCHPOINT: IF R IS NOT PART OF A MARRIED/PARTNERED COUPLE, ASSIGN 1 FOR J111 AND GO TO J112

J111. Was that your IRA or KEOGH or your [husband's/wife's/partner's]?

1. RESPONDENT ONLY	2. SPOUSE/PARTNER ONLY	3. BOTH	8. DK	9. RF
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J112. Did you (or your [husband/wife/partner]) cash in these accounts, convert them to annuities, or what?

[IWER: CHOOSE ALL THAT APPLY]

1. CASHED IN ACCOUNT	2. CONVERTED TO ANNUITY	7. OTHER (SPECIFY) _____	8. DK	9. RF
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J113 BRANCHPOINT: IF R DID NOT REPORT THAT CONVERTED {IRA OR KEOGH} ACCOUNT TO ANNUITY (J112 NOT 2), GO TO J124 BRANCHPOINT

J113. About how much money was converted to annuities?

AMOUNT

DK	RF
----	----

J114. About how much do you receive from this annuity, (before taxes and other deductions)?

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

[IWER: ENTER '0' IF R IS NOT YET RECEIVING INCOME FROM THIS ANNUITY]

AMOUNT

0	DK	RF
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GO TO J124 BRANCHPOINT

J114p.

1. WEEKLY	2. 2 X MONTH	4. MONTH	5. 6 MONTH
6. YEAR	7. OTHER (SPECIFY) _____	8. DK	9. RF

J116. Are federal income taxes withheld on these payments?

1. YES	5. NO	8. DK	9. RF
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J117. In what month and year did you (or your [husband/wife/partner]) start to receive that annuity?

MONTH:

01. JAN	02. FEB	03. MAR	04. APR	05. MAY
06. JUN	07. JUL	08. AUG	09. SEP	10. OCT
11. NOV	12. DEC	98. DK	99. RF	

J118. YEAR:

1. 1992	2. 1993	3. 1994	4. 1995	
5. 1996	6. 1997	7. 1998	8. DK	9. RF

J119. For how long will these annuity payments continue?

_____	OR	_____	OR	_____	DK	RF
UNTIL YEAR		J120. UNTIL AGE		J121. FOR NUMBER OF YEARS		

J122.

3. UNTIL R AND SPOUSE BOTH DIE	4. UNTIL R DIES	5. UNTIL SPOUSE DIES	
6. UNTIL MONEY RUNS OUT	7. OTHER (SPECIFY) _____	8. DK	9. RF

J124 BRANCHPOINT: IF R DID NOT REPORT THAT CASHED IN {IRA OR KEOGH} ACCOUNT (J112 NOT 1), GO TO J126 BRANCHPOINT

J124. About how much money was withdrawn?

_____	DK	RF
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?

[IWER: CHOOSE ALL THAT APPLY]

1. PUT IN SAVINGS	2. USED FOR REGULAR EXPENSES	3. USED FOR SPECIAL PURCHASES	7. OTHER (SPECIFY) _____	8. DK	9. RF
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J126 BRANCHPOINT: IF R DID NOT REPORT THAT HAS {IRA OR KEOGH} ACCOUNT (J90 NOT 1), GO TO J127

J126. Did you (or your [husband/wife/partner]) put any new money into IRA or KEOGH accounts [since *FINANCIAL R's LAST IW MONTH, YEAR*/in the last two years], (when we last talked to you)?

1. YES	5. NO	8. DK	9. RF
GO TO J127			

J126a. About how much new money did you (or your [husband/wife/partner]) put into these accounts [since *FINANCIAL R's LAST IW MONTH, YEAR*/in the last two years], (when we last talked to you)?

AMOUNT

DK	RF
----	----

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

[IWER: DO NOT INCLUDE ANY LUMP-SUM PENSION PAYMENTS.
DO NOT INCLUDE ANY MILITARY PENSION REPORTED EARLIER.]

1. YES	5. NO	8. DK	9. RF
GO TO J163			

J128 BRANCHPOINT: IF R IS NOT PART OF A MARRIED/PARTNERED COUPLE, ASSIGN 1 FOR J128 AND GO TO J129

J128. Who receives that?

1. RESPONDENT ONLY	2. SPOUSE/PARTNER ONLY	3. BOTH	8. DK	9. RF
	GO TO J145		GO TO J163	

J129. IF BOTH R AND SPOUSE/PARTNER RECEIVE RETIREMENT PENSIONS (J128=3):
(First I will ask about your retirement pensions, then about your
[husband's/wife's/partner's]).

ASK ALL Rs:

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

1. YES	5. NO	8. DK	9. RF
ASSIGN 1 FOR J130 AND GO TO J131			

J130. How many retirement pensions do you receive?

DK	RF
----	----

NUMBER OF PENSIONS

BEGINNING OF J132 LOOP: QUESTIONS J132 THROUGH J142 ARE REPEATED FOR UP TO TWO PENSIONS.

J132. (Tell me about the largest pension that you currently receive.)

How much did you receive last month from [that/the second (largest)]
pension, (before taxes and other deductions)?

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

[IWER: DO NOT PROBE DK]

DK	RF
----	----

AMOUNT

GO TO J133

<p>J132a. Did it amount to less than \$1,000, more than \$1,000, or what?</p>	<p>1. LESS THAN \$1,000</p> <p>GO TO J132d</p>	<p>3. ABOUT \$1,000</p> <p>GO TO J133</p>	<p>5. MORE THAN \$1,000</p>	<p>8. DK</p> <p>GO TO J133</p>	<p>9. RF</p> <p>GO TO J133</p>
<p>J132b. (Did it amount to) less than \$2,000, more than \$2,000, or what?</p>	<p>1. LESS THAN \$2,000</p> <p>GO TO J133</p>	<p>3. ABOUT \$2,000</p> <p>GO TO J133</p>	<p>5. MORE THAN \$2,000</p>	<p>8. DK</p> <p>GO TO J133</p>	<p>9. RF</p> <p>GO TO J133</p>
<p>J132c. (Did it amount to) less than \$4,000, more than \$4,000, or what?</p>	<p>1. LESS THAN \$4,000</p> <p>GO TO J133</p>	<p>3. ABOUT \$4,000</p> <p>GO TO J133</p>	<p>5. MORE THAN \$4,000</p> <p>GO TO J133</p>	<p>8. DK</p> <p>GO TO J133</p>	<p>9. RF</p> <p>GO TO J133</p>
<p>J132d. (Did it amount to) less than \$500, more than \$500, or what?</p>	<p>1. LESS THAN \$500</p>	<p>3. ABOUT \$500</p>	<p>5. MORE THAN \$500</p>	<p>8. DK</p>	<p>9. RF</p>

J133. Were any federal income taxes withheld on that?

1. YES	5. NO	8. DK	9. RF
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J134. If you wanted to, could you choose to receive a larger or smaller amount from that pension next month?

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

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

1. YES	5. NO	8. DK	9. RF
GO TO J137			

J136. About how much is in this pension account?

AMOUNT

DK

RF

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

YEAR BEFORE 1996

YEAR 1996 OR LATER

DK

RF

GO TO J139

[IWER: IF 1996, 1997, OR 1998, ASK:]
(What month was that?)

J138. MONTH:

01. JAN	02. FEB	03. MAR	04. APR	05. MAY				
06. JUN	07. JUL	08. AUG	09. SEP	10. OCT				
<table style="width: 100%; text-align: center; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; padding: 2px 10px;">11. NOV</td> <td style="border: 1px solid black; padding: 2px 10px;">12. DEC</td> <td style="border: 1px solid black; padding: 2px 10px;">98. DK</td> <td style="border: 1px solid black; padding: 2px 10px;">99. RF</td> </tr> </table>					11. NOV	12. DEC	98. DK	99. RF
11. NOV	12. DEC	98. DK	99. RF					

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

1. YES	5. NO	8. DK	9. RF
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J140. Will this payment continue for as long as you live?

1. YES	5. NO	8. DK	9. RF
GO TO J142	GO TO J142		

J141. For how many years will it continue?

NUMBER OF YEARS

DK

RF

J142. If you were to die (before then), would the payment stop, continue unchanged, or continue at a reduced level?

1. STOP	2. CONTINUE UNCHANGED	3. CONTINUE AT REDUCED LEVEL	7. OTHER (SPECIFY) _____	8. DK	9. RF
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END OF J132 LOOP: IF THERE IS A SECOND PENSION GO BACK TO BEGINNING OF J132 LOOP. IF NOT, OR R ALREADY HAS BEEN ASKED ABOUT TWO PENSIONS, CONTINUE ON TO J143 BRANCHPOINT.

J143 BRANCHPOINT: IF R RECEIVES FEWER THAN THREE PENSIONS (J130 < 3), GO TO J145 BRANCHPOINT

J143. About the other retirement pensions that you receive, tell me about how much in total you received last month, (before taxes and other deductions)?

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

DK	RF
----	----

AMOUNT

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

1. YES	5. NO	8. DK	9. RF
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J145 BRANCHPOINT: IF R DID NOT REPORT THAT SPOUSE/PARTNER RECEIVED PENSION (J128 {NOT 2 and NOT 3}), GO TO J163

J145. IF BOTH R AND SPOUSE/PARTNER RECEIVE RETIREMENT PENSIONS (J128=3): (Now let me ask about the retirement pensions received by your [husband/wife/partner]).

ASK ALL Rs:

Does [she/he] currently receive more than one such pension?

1. YES	5. NO	8. DK	9. RF
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ASSIGN 1 FOR J146 AND GO TO BEGINNING OF J148 LOOP

J146. How many such pensions does your [husband/wife/partner] receive?

DK	RF
----	----

AMOUNT

BEGINNING OF J148 LOOP: QUESTIONS J148 THROUGH J158 ARE REPEATED FOR UP TO TWO PENSIONS.

J148. (Tell me about the largest pension that your [husband/wife/partner] currently receives.)

How much did [she/he] receive last month from [that/the second (largest)] pension, (before taxes and other deductions)?

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

[IWER: DO NOT PROBE DK]

	DK	RF
AMOUNT		
GO TO J149		

J148a. Did it amount to less than \$1,000, more than \$1,000, or what?	1. LESS THAN \$1,000	3. ABOUT \$1,000	5. MORE THAN \$1,000	8. DK	9. RF
	GO TO J148d	GO TO J149	GO TO J149		
J148b. (Did it amount to) less than \$2,000, more than \$2,000, or what?	1. LESS THAN \$2,000	3. ABOUT \$2,000	5. MORE THAN \$2,000	8. DK	9. RF
	GO TO J149		GO TO J149		
J148c. (Did it amount to) less than \$4,000, more than \$4,000, or what?	1. LESS THAN \$4,000	3. ABOUT \$4,000	5. MORE THAN \$4,000	8. DK	9. RF
	GO TO J149				
J148d. (Did it amount to) less than \$500, more than \$500, or what?	1. LESS THAN \$500	3. ABOUT \$500	5. MORE THAN \$500	8. DK	9. RF

J149. Were any federal income taxes withheld on that?

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

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

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

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

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

GO TO J153(1)

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

_____	DK	RF
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AMOUNT

J159 BRANCHPOINT: R's SPOUSE RECEIVES FEWER THAN THREE PENSIONS (J146 < 3),
GO TO J162

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

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

AMOUNT

DK

RF

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

1. YES

5. NO

8. DK

9. RF

J161 BRANCHPOINT: IF R REPORTED WHO RECEIVED PENSIONS (J128 {NOT DK and NOT 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

DK

RF

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

1. YES

5. NO

8. DK

9. RF

GO TO J192

J164 BRANCHPOINT: IF R IS NOT PART OF A MARRIED/PARTNERED COUPLE, ASSIGN 1 FOR J164 AND GO TO J165

J164. Who receives that?

1. RESPONDENT ONLY

2. SPOUSE/PARTNER ONLY

3. BOTH

8. DK

9. RF

GO TO J178

GO TO J190

J165. (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?

1. YES	5. NO	8. DK	9. RF
ASSIGN 1 FOR J166 AND GO TO J167			

J166. How many annuities do you receive?

AMOUNT

DK	RF
----	----

BEGINNING OF J168 LOOP: QUESTIONS J168 THROUGH J175 ARE REPEATED FOR UP TO TWO ANNUITIES.

J168. (Tell me about the largest annuity payment that you currently receive.)

How much did you receive last month from [that/the second (largest)] annuity, (before taxes and other deductions)?

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

[IWER: ENTER 0 IF ANNUITY PAYMENTS HAVE NOT YET STARTED]

[IWER: DO NOT PROBE DK]

_____	0	DK	RF
AMOUNT			
GO TO J169	GO TO END OF J168 LOOP (AFTER J175)		

<p>J168a. Did it amount to less than \$1,000, more than \$1,000, or what?</p>	<p>1. LESS THAN \$1,000</p> <p>GO TO J168d</p>	<p>3. ABOUT \$1,000</p> <p>GO TO J169</p>	<p>5. MORE THAN \$1,000</p>	<p>8. DK</p> <p>GO TO J169</p>	<p>9. RF</p> <p>GO TO J169</p>
<p>J168b. (Did it amount to) less than \$2,000, more than \$2,000, or what?</p>	<p>1. LESS THAN \$2,000</p> <p>GO TO J169</p>	<p>3. ABOUT \$2,000</p> <p>GO TO J169</p>	<p>5. MORE THAN \$2,000</p>	<p>8. DK</p> <p>GO TO J169</p>	<p>9. RF</p> <p>GO TO J169</p>
<p>J168c. (Did it amount to) less than \$4,000, more than \$4,000, or what?</p>	<p>1. LESS THAN \$4,000</p> <p>GO TO J169</p>	<p>3. ABOUT \$4,000</p> <p>GO TO J169</p>	<p>5. MORE THAN \$4,000</p>	<p>8. DK</p> <p>GO TO J169</p>	<p>9. RF</p> <p>GO TO J169</p>
<p>J168d. (Did it amount to) less than \$500, more than \$500, or what?</p>	<p>1. LESS THAN \$500</p>	<p>3. ABOUT \$500</p>	<p>5. MORE THAN \$500</p>	<p>8. DK</p>	<p>9. RF</p>

J169. Were any federal income taxes withheld on that?

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

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

		DK	RF
YEAR BEFORE 1996	YEAR 1996 OR LATER		
GO TO J172			

[IWER: IF 1996, 1997, OR 1998, ASK:]
(What month was that?)

J171. MONTH:

01. JAN	02. FEB	03. MAR	04. APR	05. MAY
06. JUN	07. JUL	08. AUG	09. SEP	10. OCT
11. NOV	12. DEC	98. DK	99. RF	

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

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

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

1. YES	5. NO	8. DK	9. RF
GO TO J175		GO TO J175	

J174. For how many years will it continue?

	DK	RF
NUMBER OF YEARS		

J175. If you were to die (before then), would the payment stop, continue unchanged, or continue at a reduced level?

1. STOP	2. CONTINUE UNCHANGED	3. CONTINUE AT REDUCED LEVEL	7. OTHER (SPECIFY) _____	8. DK	9. RF
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END OF J168 LOOP: IF THERE IS A SECOND ANNUITY GO BACK TO BEGINNING OF J168 LOOP. IF NOT, OR R ALREADY HAS BEEN ASKED ABOUT TWO ANNUITIES, CONTINUE ON TO J176 BRANCHPOINT.

J176 BRANCHPOINT: IF R RECEIVES FEWER THAN THREE ANNUITIES (J166 < 3), GO TO J178 BRANCHPOINT

J176. About the other annuity payments that you receive, about how much in total you received last month, (before taxes and other deductions)?

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

DK	RF
----	----

AMOUNT

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

1. YES	5. NO	8. DK	9. RF
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J178 BRANCHPOINT: IF R DID NOT REPORT THAT SPOUSE/PARTNER RECEIVED ANNUITIES (J164 {NOT 2 and NOT 3}), GO TO BEGINNING OF J192 LOOP

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?

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

ASSIGN 1 FOR J179 AND GO TO BEGINNING OF J181 LOOP

J179. How many such annuity payments does your [husband/wife/partner] receive?

1. ONE	2. TWO	3. THREE OR MORE	8. DK	9. RF
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BEGINNING OF J181 LOOP: QUESTIONS J181 THROUGH J188 ARE REPEATED FOR UP TO TWO ANNUITIES THAT THE SPOUSE RECEIVES.

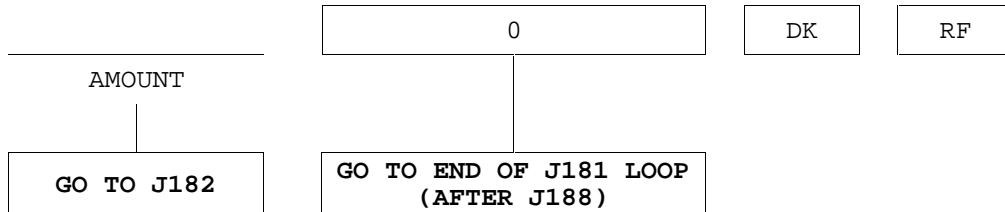
J181. (Tell me about the largest annuity payment your [husband/wife/partner] receives.)

How much did [she/he] receive last month from [that/the second (largest)] annuity payment, (before taxes and other deductions)?

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

[IWER: ENTER 0 IF ANNUITY PAYMENTS HAVE NOT YET STARTED]

[IWER: DO NOT PROBE DK]



J181a. Did it amount to less than \$1,000, more than \$1,000, or what?	1. LESS THAN \$1,000 GO TO J181a(4)	3. ABOUT \$1,000 GO TO J182	5. MORE THAN \$1,000	8. DK GO TO J182	9. RF GO TO J182
J181a(2). (Did it amount to) less than \$2,000, more than \$2,000, or what?	1. LESS THAN \$2,000 GO TO J182	3. ABOUT \$2,000 GO TO J182	5. MORE THAN \$2,000	8. DK GO TO J182	9. RF GO TO J182
J181a(3). (Did it amount to) less than \$4,000, more than \$4,000, or what?	1. LESS THAN \$4,000 GO TO J182	3. ABOUT \$4,000 GO TO J182	5. MORE THAN \$4,000 GO TO J182	8. DK GO TO J182	9. RF GO TO J182
J181a(4). (Did it amount to) less than \$500, more than \$500, or what?	1. LESS THAN \$500 GO TO J182	3. ABOUT \$500 GO TO J182	5. MORE THAN \$500 GO TO J182	8. DK GO TO J182	9. RF GO TO J182

J182. Were any federal income taxes withheld on that?

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

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

_____	_____	DK	RF
YEAR BEFORE 1996	YEAR 1996 OR LATER		
GO TO J185			

[IWER: IF 1996, 1997, OR 1998, ASK:]
(What month was that?)

J184. MONTH:

01. JAN	02. FEB	03. MAR	04. APR	05. MAY
06. JUN	07. JUL	08. AUG	09. SEP	10. OCT
11. NOV	12. DEC	98. DK	99. RF	

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

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

J186. Will this payment continue for as long as [she/he] lives?

1. YES	5. NO	8. DK	9. RF
GO TO J188		GO TO J188	

J187. For how many years will it continue?

_____	DK	RF
NUMBER OF YEARS		

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

1. STOP	2. CONTINUE UNCHANGED	3. CONTINUE AT REDUCED LEVEL	7. OTHER (SPECIFY) _____	8. DK	9. RF
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END OF J181 LOOP: IF THERE IS A SECOND ANNUITY GO BACK TO BEGINNING OF J181 LOOP. IF NOT, OR R ALREADY HAS BEEN ASKED ABOUT TWO ANNUITIES, CONTINUE ON TO J188a BRANCHPOINT.

188a BRANCHPOINT: IF R'S SPOUSE RECEIVES FEWER THAN THREE ANNUITIES (J179 ≤ 3), GO TO J192 BRANCHPOINT

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

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

AMOUNT

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

1. YES	5. NO	8. DK	9. RF
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GO TO J192 BRANCHPOINT

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

AMOUNT

DK	RF
----	----

GO TO

J192 LOOP BRANCHPOINT: IF R WAS NOT EXPECTING A PENSION AT FINANCIAL R's LAST IW, GO TO J203 BRANCHPOINT

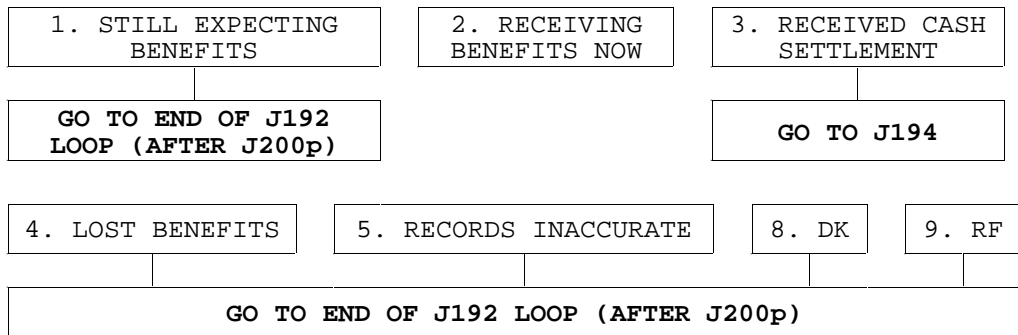
BEGINNING OF J192 LOOP: QUESTIONS J192 THROUGH J200p ARE REPEATED FOR UP TO TWO PENSIONS.

J192 BRANCHPOINT: IF RECORDS INDICATE R WAS EXPECTING TYPE B PENSION, GO TO J197

J192-[FIRST/SECOND] PENSION.

Our records show that as of 4 years ago, in [1994, 1995]), you were expecting future benefits from a job (at PREVIOUS WAVE EMPLOYER FOR [FIRST/SECOND] PENSION) where you worked from approximately JOB START YEAR until JOB END 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?



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

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

J194 BRANCHPOINT: IF R DID NOT RECEIVE CASH SETTLEMENT (J192 NOT 3), GO TO J200 BRANCHPOINT

J194. When did you receive it?

MONTH:

01. JAN	02. FEB	03. MAR	04. APR	05. MAY
06. JUN	07. JUL	08. AUG	09. SEP	10. OCT
11. NOV	12. DEC	98. DK	99. RF	

DK	RF
----	----

J195. YEAR

J196. How much was the cash settlement?

DK	RF
----	----

AMOUNT

J197 BRANCHPOINT: IF RECORDS INDICATE R WAS EXPECTING TYPE A PENSION, GO TO J200 BRANCHPOINT

J197-[FIRST/SECOND] PENSION.

Our records show that as of 4 years ago, in [1994, 1995]), you had a pension account from a job (at *PREVIOUS WAVE EMPLOYER FOR [FIRST/SECOND] PENSION*) where you worked from approximately *JOB START YEAR* until *JOB END 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?

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

J198. About how much money [was withdrawn/was converted to an annuity/is in that account at the present time]?

DK	RF
----	----

AMOUNT

J199 BRANCHPOINT: IF R DID NOT CONVERT TYPE B PENSION TO ANNUITY (J197 WAS ASKED and {J197 NOT 4}), GO TO END OF J192 LOOP (AFTER J200p)

J199. How old were you when that annuity started?

AGE

DK

RF

J200 BRANCHPOINT: IF R IS NOT RECEIVING BENEFITS FROM TYPE A PENSION (R WAS ASKED J192 and {J192 NOT 2}), GO TO END OF J192 LOOP (AFTER J200p)

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

AMOUNT

DK

RF

GO TO END OF J192 LOOP
(AFTER J200p)

J200p. PER:

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

END OF J192 LOOP: IF THERE IS A SECOND PENSION GO BACK TO BEGINNING OF J192 LOOP. IF NOT, OR R ALREADY HAS BEEN ASKED ABOUT TWO PENSIONS, CONTINUE ON TO J203 BRANCHPOINT.

J203 BRANCHPOINT: IF THIS IS NOT A FINANCIAL R, GO TO J323

J203. READ SLOWLY:

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?

1. YES	2. [VOL] YES, TWO OR MORE	5. NO	8. DK	9. RF
GO TO J205				

J204. Could you (or your [husband/wife/partner]) withdraw the money from [these accounts/this account] if you wanted to?

1. YES, ALL	2. YES, SOME	5. NO	8. DK	9. RF
GO TO J207				

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?

[IWER: CHOOSE ALL THAT APPLY]

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

1. YES	5. NO	8. DK	9. RF
GO TO J215			

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

[IWER: DO NOT PROBE DK]

_____	DK	RF
AMOUNT		
GO TO J209		

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FINAL VERSION 2 — 4/20/2001

NOTE: ALL RESPONDENTS WERE RANDOMLY ASSIGNED A NUMBER FROM 1-6 FOR VARIABLE 114. THIS VARIABLE DETERMINES WHICH SERIES OF UNFOLDINGS EACH R WAS ASKED. EACH SERIES IS GIVEN HEREIN IN ITS ENTIRETY.

RANDOM ASSIGNMENT 1 OR 4

<p>J208a. Would it amount to less than \$2,500, more than \$2,500, or what?</p>	<p>1. LESS THAN \$2,500</p>	<p>3. ABOUT \$2,500</p>	<p>5. MORE THAN \$2,500</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J209</p>		<p>GO TO J209</p>		
<p>J208a(2). Does it amount to less than \$25,000, more than \$25,000, or what?</p>	<p>1. LESS THAN \$25,000</p>	<p>3. ABOUT \$25,000</p>	<p>5. MORE THAN \$25,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J209</p>		<p>GO TO J209</p>		
<p>J208b. (Does it amount to) less than \$125,000, more than \$125,000, or what?</p>	<p>1. LESS THAN \$125,000</p>	<p>3. ABOUT \$125,000</p>	<p>5. MORE THAN \$125,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J209</p>		<p>GO TO J209</p>		
<p>J208c. (Does it amount to) less than \$400,000, more than \$400,000, or what?</p>	<p>1. LESS THAN \$400,000</p>	<p>3. ABOUT \$400,000</p>	<p>5. MORE THAN \$400,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J209</p>				

RANDOM ASSIGNMENT 2 OR 5

<p>J208a(2). Does it amount to less than \$25,000, more than \$25,000, or what?</p>	<p>1. LESS THAN \$25,000</p>	<p>3. ABOUT \$25,000</p>	<p>5. MORE THAN \$25,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J208d</p>	<p>GO TO J209</p>		<p>GO TO J209</p>	
<p>J208b. (Does it amount to) less than \$125,000, more than \$125,000, or what?</p>	<p>1. LESS THAN \$125,000</p>	<p>3. ABOUT \$125,000</p>	<p>5. MORE THAN \$125,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J209</p>			<p>GO TO J209</p>	
<p>J208c. (Does it amount to) less than \$400,000, more than \$400,000, or what?</p>	<p>1. LESS THAN \$400,000</p>	<p>3. ABOUT \$400,000</p>	<p>5. MORE THAN \$400,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J209</p>				
<p>J208d. Would it amount to less than \$2,500, more than \$2,500, or what?</p>	<p>1. LESS THAN \$2,500</p>	<p>3. ABOUT \$2,500</p>	<p>5. MORE THAN \$2,500</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J209</p>				

RANDOM ASSIGNMENT 3 OR 6

J208b. (Does it amount to) less than \$125,000, more than \$125,000, or what?	1. LESS THAN \$125,000	3. ABOUT \$125,000	5. MORE THAN \$125,000	8. DK	9. RF
	GO TO J208a(3)	GO TO J209	GO TO J209		
J208c. (Does it amount to) less than \$400,000, more than \$400,000, or what?	1. LESS THAN \$400,000	3. ABOUT \$400,000	5. MORE THAN \$400,000	8. DK	9. RF
	GO TO J209				
J208a(3). Does it amount to less than \$25,000, more than \$25,000, or what?	1. LESS THAN \$25,000	3. ABOUT \$25,000	5. MORE THAN \$25,000	8. DK	9. RF
	GO TO J209				
J208d. Would it amount to less than \$2,500, more than \$2,500, or what?	1. LESS THAN \$2,500	3. ABOUT \$2,500	5. MORE THAN \$2,500	8. DK	9. RF
	GO TO J209				

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

1. YES	5. NO	8. DK	9. RF
GO TO J215			

J210. How often is it paid?

1. ACCUMULATES/ REINVEST	3. MONTH	4. QUARTER	5. 6 MONTHS
GO TO J213			
6. YEAR	7. OTHER (SPECIFY) _____	8. DK	9. RF
GO TO J213			

J211. About how much did you receive last *TIME PERIOD FROM J210* from that, (before taxes and other deductions)?

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS.]

[IWER: DO NOT PROBE DK]

_____	DK	RF
AMOUNT		
GO TO J213		

J212. Did you get about the same amount each *TIME PERIOD FROM J210*?

1. YES	5. NO	8. DK	9. RF
GO TO J215			

J213. About how much did you receive from stocks or stock mutual funds in LAST CALENDAR YEAR, (before taxes and other deductions)?

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

[IWER: DO NOT PROBE DK]

	DK	RF
AMOUNT		
GO TO J215		

J213a. Did it amount to less than \$5,000, more than \$5,000, or what?	1. LESS THAN \$5,000 GO TO J213c	3. ABOUT \$5,000 GO TO J215	5. MORE THAN \$5,000	8. DK GO TO J215	9. RF GO TO J215
J213b. (Did it amount to) less than \$25,000, more than \$25,000, or what?	1. LESS THAN \$25,000	3. ABOUT \$25,000	5. MORE THAN \$25,000	8. DK	9. RF
	GO TO J215				
J213c. (Did it amount to) less than \$1,000, more than \$1,000, or what?	1. LESS THAN \$1,000	3. ABOUT \$1,000	5. MORE THAN \$1,000	8. DK	9. RF

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?

[IWER: DO NOT COUNT GOVERNMENT SAVINGS BONDS OR TREASURY BILLS]

1. YES	5. NO	8. DK	9. RF
	GO TO J222		

J216. If you sold all those bonds or bond funds, and paid off anything you owed on them, about how much would you have?

[IWER: DO NOT PROBE DK/RF]

	DK	RF
AMOUNT		
GO TO J217		

NOTE: ALL RESPONDENTS WERE RANDOMLY ASSIGNED A NUMBER FROM 1-6 FOR VARIABLE 115. THIS VARIABLE DETERMINES WHICH SERIES OF UNFOLDINGS EACH R WAS ASKED. EACH SERIES IS GIVEN HEREIN IN ITS ENTIRETY.

RANDOM ASSIGNMENT 1 OR 4

J216a. Does it amount to less than \$2,500, more than \$2,500, or what?	1. LESS THAN \$2,500	3. ABOUT \$2,500	5. MORE THAN \$2,500	8. DK	9. RF
	GO TO J217			GO TO J217	
J216a(2). (Would it amount to) less than \$10,000, more than \$10,000, or what?	1. LESS THAN \$10,000	3. ABOUT \$10,000	5. MORE THAN \$10,000	8. DK	9. RF
	GO TO J217			GO TO J217	
J216b. (Would it amount to) less than \$100,000, more than \$100,000, or what?	1. LESS THAN \$100,000	3. ABOUT \$100,000	5. MORE THAN \$100,000	8. DK	9. RF
	GO TO J217			GO TO J217	
J216c. (Would it amount to) less than \$400,000, more than \$400,000, or what?	1. LESS THAN \$400,000	3. ABOUT \$400,000	5. MORE THAN \$400,000	8. DK	9. RF
	GO TO J217				

RANDOM ASSIGNMENT 2 OR 5

<p>J216a(2). (Would it amount to) less than \$10,000, more than \$10,000, or what?</p>	<p>1. LESS THAN \$10,000</p>	<p>3. ABOUT \$10,000</p>	<p>5. MORE THAN \$10,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J216d(2)/a</p>	<p>GO TO J217</p>		<p>GO TO J217</p>	
<p>J216b. (Would it amount to) less than \$100,000, more than \$100,000, or what?</p>	<p>1. LESS THAN \$100,000</p>	<p>3. ABOUT \$100,000</p>	<p>5. MORE THAN \$100,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J217</p>			<p>GO TO J217</p>	
<p>J216c. (Would it amount to) less than \$400,000, more than \$400,000, or what?</p>	<p>1. LESS THAN \$400,000</p>	<p>3. ABOUT \$400,000</p>	<p>5. MORE THAN \$400,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J217</p>				
<p>J216d(2)/a. (Would it amount to) less than \$2,500, more than \$2,500, or what?</p>	<p>1. LESS THAN \$2,500</p>	<p>3. ABOUT \$2,500</p>	<p>5. MORE THAN \$2,500</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J217</p>				

RANDOM ASSIGNMENT 3 OR 6

J216b. (Would it amount to) less than \$100,000, more than \$100,000, or what?	1. LESS THAN \$100,000	3. ABOUT \$100,000	5. MORE THAN \$100,000	8. DK	9. RF
	GO TO J216d	GO TO J217		GO TO J217	

J216c. (Would it amount to) less than \$400,000, more than \$400,000, or what?	1. LESS THAN \$400,000	3. ABOUT \$400,000	5. MORE THAN \$400,000	8. DK	9. RF
	GO TO J217				

J216d. (Would it amount to) less than \$10,000, more than \$10,000, or what?	1. LESS THAN \$10,000	3. ABOUT \$10,000	5. MORE THAN \$10,000	8. DK	9. RF
	GO TO J217				

J216d(2)/a. (Would it amount to) less than \$2,500, more than \$2,500, or what?	1. LESS THAN \$2,500	3. ABOUT \$2,500	5. MORE THAN \$2,500	8. DK	9. RF
	GO TO J217				

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

1. YES	5. NO	8. DK	9. RF
GO TO J222			

J218. How often is it paid?

1. ACCUMULATES/ REINVEST	3. MONTH	4. QUARTER	5. 6 MONTHS
GO TO J221			
6. YEAR	7. OTHER (SPECIFY) _____	8. DK	9. RF
GO TO J221			

J219. About how much did you receive last *TIME PERIOD FROM J218* from that,
(before taxes and other deductions)?

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

[IWER: DO NOT PROBE DK]

_____	DK	RF
AMOUNT	GO TO J221	

J220. Did you get about the same amount each *TIME PERIOD FROM J218*?

1. YES	5. NO	8. DK	9. RF
GO TO J222			

J221. About how much did you receive from these bonds or bond funds in *LAST CALENDAR YEAR*, (before taxes and other deductions)?

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

[IWER: DO NOT PROBE DK]

	DK	RF
AMOUNT		
GO TO J222		

J221a. Did it amount to less than \$5,000, more than \$5,000, or what?	1. LESS THAN \$5,000	3. ABOUT \$5,000	5. MORE THAN \$5,000	8. DK	9. RF
	GO TO J221c	GO TO J222		GO TO J222	
J221b. (Did it amount to) less than \$20,000, more than \$20,000, or what?	1. LESS THAN \$20,000	3. ABOUT \$20,000	5. MORE THAN \$20,000	8. DK	9. RF
	GO TO J222				
J221c. (Did it amount to) less than \$1,000, more than \$1,000, or what?	1. LESS THAN \$1,000	3. ABOUT \$1,000	5. MORE THAN \$1,000	8. DK	9. RF

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?

1. YES	5. NO	8. DK	9. RF
GO TO J229			

RANDOM ASSIGNMENT 2 OR 5

<p>J223a1. Would it amount to less than \$50,000, more than \$50,000, or what?</p>	<p>1. LESS THAN \$50,000</p>	<p>3. ABOUT \$50,000</p>	<p>5. MORE THAN \$50,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J223f</p>	<p>GO TO J224</p>		<p>GO TO J224</p>	
<p>J223c. (Would it amount to) less than \$150,000, more than \$150,000, or what?</p>	<p>1. LESS THAN \$150,000</p>	<p>3. ABOUT \$150,000</p>	<p>5. MORE THAN \$150,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J224</p>			<p>GO TO J224</p>	
<p>J223d. (Would it amount to) less than \$300,000, more than \$300,000, or what?</p>	<p>1. LESS THAN \$300,000</p>	<p>3. ABOUT \$300,000</p>	<p>5. MORE THAN \$300,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J224</p>				
<p>J223f. (Would it amount to) less than \$5,0000, more than \$5,0000, or what?</p>	<p>1. LESS THAN \$5,0000</p>	<p>3. ABOUT \$5,0000</p>	<p>5. MORE THAN \$5,0000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J224</p>				

RANDOM ASSIGNMENT 3 OR 6

J223c. (Would it amount to) less than \$150,000, more than \$150,000, or what?	1. LESS THAN \$150,000	3. ABOUT \$150,000	5. MORE THAN \$150,000	8. DK	9. RF
	GO TO J223e	GO TO J224	GO TO J224		
J223d. (Would it amount to) less than \$300,000, more than \$300,000, or what?	1. LESS THAN \$300,000	3. ABOUT \$300,000	5. MORE THAN \$300,000	8. DK	9. RF
	GO TO J224				
J223e. Would it amount to less than \$50,000, more than \$50,000, or what?	1. LESS THAN \$50,000	3. ABOUT \$50,000	5. MORE THAN \$50,000	8. DK	9. RF
	GO TO J224				
J223f. (Would it amount to) less than \$5,0000, more than \$5,0000, or what?	1. LESS THAN \$5,0000	3. ABOUT \$5,0000	5. MORE THAN \$5,0000	8. DK	9. RF
	GO TO J224				

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

1. YES	5. NO	8. DK	9. RF
GO TO J229			

J225. How often is it paid?

1. ACCUMULATES/ REINVEST	3. MONTH	4. QUARTER	5. 6 MONTHS
GO TO J228			
6. YEAR	7. OTHER (SPECIFY) _____	8. DK	9. RF
GO TO J228			

J226. About how much did you receive last *TIME PERIOD FROM J225* from that, (before taxes and other deductions)?

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

[IWER: DO NOT PROBE DK]

_____	DK	RF
AMOUNT	GO TO J228	

J227. Did you get about the same amount each *TIME PERIOD FROM J225*?

1. YES	5. NO	8. DK	9. RF
GO TO J229			

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

[IWER: DO NOT PROBE DK]

	DK	RF
AMOUNT		
GO TO J232		

NOTE: ALL RESPONDENTS WERE RANDOMLY ASSIGNED A NUMBER FROM 1-6 FOR VARIABLE 118. THIS VARIABLE DETERMINES WHICH SERIES OF UNFOLDINGS EACH R WAS ASKED. EACH SERIES IS GIVEN HEREIN IN ITS ENTIRETY.

RANDOM ASSIGNMENT 1 OR 4

J230a. Would it amount to less than \$2,500, more than \$2,500, or what?	1. LESS THAN \$2,500	3. ABOUT \$2,500	5. MORE THAN \$2,500	8. DK	9. RF
	GO TO J232			GO TO J232	
J230a(2). Does it amount to less than \$25,000, more than \$25,000, or what?	1. LESS THAN \$25,000	3. ABOUT \$25,000	5. MORE THAN \$25,000	8. DK	9. RF
	GO TO J232			GO TO J232	
J230b. (Does it amount to) less than \$125,000, more than \$125,000, or what?	1. LESS THAN \$125,000	3. ABOUT \$125,000	5. MORE THAN \$125,000	8. DK	9. RF
	GO TO J232			GO TO J232	
J230c. (Does it amount to) less than \$250,000, more than \$250,000, or what?	1. LESS THAN \$250,000	3. ABOUT \$250,000	5. MORE THAN \$250,000	8. DK	9. RF
	GO TO J232				

RANDOM ASSIGNMENT 2 OR 5

<p>J230a(2). Does it amount to less than \$25,000, more than \$25,000, or what?</p>	<p>1. LESS THAN \$25,000</p>	<p>3. ABOUT \$25,000</p>	<p>5. MORE THAN \$25,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J230a(4)</p>	<p>GO TO J232</p>	<p>GO TO J232</p>		
<p>J230b. (Does it amount to) less than \$125,000, more than \$125,000, or what?</p>	<p>1. LESS THAN \$125,000</p>	<p>3. ABOUT \$125,000</p>	<p>5. MORE THAN \$125,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J232</p>		<p>GO TO J232</p>		
<p>J230c. (Does it amount to) less than \$250,000, more than \$250,000, or what?</p>	<p>1. LESS THAN \$250,000</p>	<p>3. ABOUT \$250,000</p>	<p>5. MORE THAN \$250,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J232</p>				
<p>J230a(4). Would it amount to less than \$2,500, more than \$2,500, or what?</p>	<p>1. LESS THAN \$2,500</p>	<p>3. ABOUT \$2,500</p>	<p>5. MORE THAN \$2,500</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J232</p>				

RANDOM ASSIGNMENT 3 OR 6

J230b. (Does it amount to) less than \$125,000, more than \$125,000, or what?	1. LESS THAN \$125,000	3. ABOUT \$125,000	5. MORE THAN \$125,000	8. DK	9. RF
	GO TO J230a(3)	GO TO J232	GO TO J232		

J230c. (Does it amount to) less than \$250,000, more than \$250,000, or what?	1. LESS THAN \$250,000	3. ABOUT \$250,000	5. MORE THAN \$250,000	8. DK	9. RF
GO TO J232					

J230a(3). Does it amount to less than \$25,000, more than \$25,000, or what?	1. LESS THAN \$25,000	3. ABOUT \$25,000	5. MORE THAN \$25,000	8. DK	9. RF
GO TO J232					

J230a(4). Would it amount to less than \$2,500, more than \$2,500, or what?	1. LESS THAN \$2,500	3. ABOUT \$2,500	5. MORE THAN \$2,500	8. DK	9. RF
GO TO J232					

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

1. YES	5. NO	8. DK	9. RF
GO TO J237			

J233. How often is it paid?

1. ACCUMULATES/ REINVEST	3. MONTH	4. QUARTER	5. 6 MONTHS
GO TO J236			
6. YEAR	7. OTHER (SPECIFY) _____	8. DK	9. RF
GO TO J236			

J234. About how much did you receive last *TIME PERIOD FROM J233* from that, (before taxes and other deductions)?

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

[IWER: DO NOT PROBE DK]

_____	DK	RF
AMOUNT	GO TO J236	

J235. Did you get about the same amount each *TIME PERIOD FROM J233*?

1. YES	5. NO	8. DK	9. RF
GO TO J237			

J238. What are they worth altogether, minus anything you still owe on them?

[IWER: DO NOT PROBE DK/RF]

	DK	RF
AMOUNT		
GO TO J239		

NOTE: ALL RESPONDENTS WERE RANDOMLY ASSIGNED A NUMBER FROM 1-6 FOR VARIABLE 120. THIS VARIABLE DETERMINES WHICH SERIES OF UNFOLDINGS EACH R WAS ASKED. EACH SERIES IS GIVEN HEREIN IN ITS ENTIRETY.

RANDOM ASSIGNMENT 1 OR 4

J238a. Does it amount to less than \$5,000, more than \$5,000, or what?	1. LESS THAN \$5,000	3. ABOUT \$5,000	5. MORE THAN \$5,000	8. DK	9. RF
	GO TO J239			GO TO J239	
J238a(2). Does it amount to less than \$25,000, more than \$25,000, or what?	1. LESS THAN \$25,000	3. ABOUT \$25,000	5. MORE THAN \$25,000	8. DK	9. RF
	GO TO J239			GO TO J239	
J238b. (Does it amount to) less than \$200,000, more than \$200,000, or what?	1. LESS THAN \$200,000	3. ABOUT \$200,000	5. MORE THAN \$200,000	8. DK	9. RF
	GO TO J239				

RANDOM ASSIGNMENT 2 OR 5

<p>J238a(2). Does it amount to less than \$25,000, more than \$25,000, or what?</p>	<p>1. LESS THAN \$25,000</p>	<p>3. ABOUT \$25,000</p>	<p>5. MORE THAN \$25,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J238d</p>	<p>GO TO J239</p>	<p>GO TO J239</p>		
<p>J238b. (Does it amount to less than \$200,000, more than \$200,000, or what?)</p>	<p>1. LESS THAN \$200,000</p>	<p>3. ABOUT \$200,000</p>	<p>5. MORE THAN \$200,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J239</p>				
<p>J238d. (Does it amount to less than \$5,000, more than \$5,000, or what?)</p>	<p>1. LESS THAN \$5,000</p>	<p>3. ABOUT \$5,000</p>	<p>5. MORE THAN \$5,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J239</p>				

RANDOM ASSIGNMENT 3 OR 6

J238b. (Does it amount to) less than \$200,000, more than \$200,000, or what?	1. LESS THAN \$200,000	3. ABOUT \$200,000	5. MORE THAN \$200,000	8. DK	9. RF
GO TO J239					
J238b(2). (Does it amount to) less than \$25,000, more than \$25,000, or what?	1. LESS THAN \$25,000	3. ABOUT \$25,000	5. MORE THAN \$25,000	8. DK	9. RF
GO TO J239					
J238d. (Does it amount to) less than \$5,000, more than \$5,000, or what?	1. LESS THAN \$5,000	3. ABOUT \$5,000	5. MORE THAN \$5,000	8. DK	9. RF
GO TO J239					

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?

[IWER: EXCLUDE THE CASH VALUE OF ANY LIFE INSURANCE POLICIES]

1. YES	5. NO	8. DK	9. RF
GO TO J244			

J240. If you sold all that and then paid off any debts on it, about how much would you have?

[IWER: DO NOT PROBE DK/RF]

DK	RF
AMOUNT	
GO TO J241	

NOTE: ALL RESPONDENTS WERE RANDOMLY ASSIGNED A NUMBER FROM 1-6 FOR VARIABLE 124. THIS VARIABLE DETERMINES WHICH SERIES OF UNFOLDINGS EACH R WAS ASKED. EACH SERIES IS GIVEN HEREIN IN ITS ENTIRETY.

RANDOM ASSIGNMENT 1 OR 4

<p>J240a. Would it amount to less than \$5,000, more than \$5,000, or what?</p>	<p>1. LESS THAN \$5,000</p>	<p>3. ABOUT \$5,000</p>	<p>5. MORE THAN \$5,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J241</p>		<p>GO TO J241</p>		
<p>J240a(2). Would it amount to less than \$50,000, more than \$50,000, or what?</p>	<p>1. LESS THAN \$50,000</p>	<p>3. ABOUT \$50,000</p>	<p>5. MORE THAN \$50,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J241</p>		<p>GO TO J241</p>		
<p>J240b. (Would it amount to) less than \$100,000, more than \$100,000, or what?</p>	<p>1. LESS THAN \$100,000</p>	<p>3. ABOUT \$100,000</p>	<p>5. MORE THAN \$100,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J241</p>				

RANDOM ASSIGNMENT 2 OR 5

<p>J240a(2). Would it amount to less than \$50,000, more than \$50,000, or what?</p>	<p>1. LESS THAN \$50,000</p>	<p>3. ABOUT \$50,000</p>	<p>5. MORE THAN \$50,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J240d</p>	<p>GO TO J241</p>	<p>GO TO J241</p>		
<p>J240b. (Would it amount to) less than \$100,000, more than \$100,000, or what?</p>	<p>1. LESS THAN \$100,000</p>	<p>3. ABOUT \$100,000</p>	<p>5. MORE THAN \$100,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J241</p>				
<p>J240d. (Would it amount to) less than \$5,000, more than \$5,000, or what?</p>	<p>1. LESS THAN \$5,000</p>	<p>3. ABOUT \$5,000</p>	<p>5. MORE THAN \$5,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J241</p>				

RANDOM ASSIGNMENT 3 OR 6

J240b. (Would it amount to) less than \$100,000, more than \$100,000, or what?	1. LESS THAN \$100,000	3. ABOUT \$100,000	5. MORE THAN \$100,000	8. DK	9. RF
GO TO J241					
J240b(2). (Would it amount to) less than \$50,000, more than \$50,000, or what?	1. LESS THAN \$50,000	3. ABOUT \$50,000	5. MORE THAN \$50,000	8. DK	9. RF
GO TO J241					
J240d. (Would it amount to) less than \$5,000, more than \$5,000, or what?	1. LESS THAN \$5,000	3. ABOUT \$5,000	5. MORE THAN \$5,000	8. DK	9. RF
GO TO J241					

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

1. YES	5. NO	8. DK	9. RF
GO TO J244			

J242. About how much income did you receive from these other assets in *LAST CALENDAR YEAR*, (before taxes and other deductions)?

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

[IWER: DO NOT PROBE DK]

	DK	RF
AMOUNT		
GO TO J244		

J242a. Would it amount to less than \$5,000, more than \$5,000, or what?	1. LESS THAN \$5,000	3. ABOUT \$5,000	5. MORE THAN \$5,000	8. DK	9. RF
	GO TO J242c	GO TO J244	GO TO J244		
J242b. (Would it amount to) less than \$25,000, more than \$25,000, or what?	1. LESS THAN \$25,000	3. ABOUT \$25,000	5. MORE THAN \$25,000	8. DK	9. RF
	GO TO J244				
J242e/c. (Would it amount to) less than \$1,000, more than \$1,000, or what?	1. LESS THAN \$1,000	3. ABOUT \$1,000	5. MORE THAN \$1,000	8. DK	9. RF

J244. (Other than income you have already told me about,) Did you (or your [husband/wife/partner]) receive any income from trust funds or royalties in *LAST CALENDAR YEAR*?

1. YES	5. NO	8. DK	9. RF
GO TO J247			

J245. How much did you (and your [husband/wife/partner]) receive altogether in *LAST CALENDAR YEAR*, (before taxes and other deductions)?

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS.]

AMOUNT

DK

RF

J247. (Other than income you have already told me about, did you (or your [husband/wife/partner]) receive any income from) (Any) alimony or child support payments?

1. YES

5. NO

8. DK

9. RF

GO TO J249

J248. How much did you (and your [husband/wife/partner]) receive altogether from these sources in *LAST CALENDAR YEAR*?

AMOUNT

DK

RF

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]

1. YES

5. NO

8. DK

9. RF

GO TO J255

J250. How much did you (and your [husband/wife/partner]) receive altogether from these other sources in *LAST CALENDAR YEAR*, (before taxes and other deductions)?

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

AMOUNT

DK

RF

J255. Did you (or other family members who were living here) receive government food stamps at any time [since *FINANCIAL R's LAST IW MONTH, YEAR*/in the last two years]?

1. YES	5. NO	8. DK	9. RF
GO TO J265			

J256. In which months [since *FINANCIAL R's LAST IW MONTH, YEAR*/in the last two years] did you (or other family members who were living here) receive government food stamps?

1. ALL MONTHS [since <i>FINANCIAL R's LAST IW MONTH, YEAR</i> /in the last two years] (INCL LAST MO)	2. ALL MONTHS SINCE OTHER MONTH/YEAR (INCL LAST MO)	3. ALL MONTHS UNTIL MO/YR (NOT INCL LAST MO)
GO TO J262 BRANCHPOINT		
4. SPECIFIC MONTHS	8. DK	9. RF
GO TO J259	GO TO J262 BRANCHPOINT	

J257. RECORD MONTH/YEAR THAT R OR R'S FAMILY [STARTED/STOPPED] RECEIVING FOOD STAMPS:

_____ MONTH	DK	RF
_____ J258. YEAR	DK	RF
GO TO J262 BRANCHPOINT		

J259. ENTER ALL MONTHS THAT APPLY

1. OCT 95	2. NOV 95	3. DEC 95	4. JAN 96	5. FEB 96	
6. MAR 96	7. APR 96	8. MAY 96	9. JUN 96	10. JUL 96	
11. AUG 96	12. SEP 96	13. OCT 96	14. NOV 96	15. DEC 96	
16. JAN 97	17. FEB 97	18. MAR 97	19. APR 97	20. MAY 97	
21. JUN 97	22. JUL 97	23. AUG 97	24. SEP 97	25. OCT 97	
26. NOV 97	27. DEC 97	28. JAN 98	29. FEB 98	30. MAR 98	
31. APR 98	32. MAY 98	33. JUN 98	34. JUL 98	36. 1996 AFTER W2 IW	
37. 1994 AFTER W1 IW	38. 1997 TO DATE	39. 1998 TO DATE	97. OTHER (SPECIFY) _____	98. DK	99. RF

J260 BRANCHPOINT: IF HOUSEHOLD DID NOT RECEIVE FOODSTAMPS FROM {1997 TO DATE or 1998 TO DATE} (J259 NOT {38 or 39}), GO TO J262 BRANCHPOINT

J260. How many dollars worth of food stamps did you (and your family living here) get the last month you received these stamps?

[IWER: INCLUDE THOSE THAT ARE RELATED TO YOU AND LIVE WITH YOU AS YOUR IMMEDIATE FAMILY HERE]

AMOUNT

DK	RF
----	----

J262 BRANCHPOINT: IF R IS IN A NURSING HOME and IS NOT MARRIED/PARTNERED, GO TO J266

IF {R OR CORESIDENT FAMILY) STOPPED RECEIVING FOOD STAMPS {SINCE FINACIAL R's LAST IW/IN LAST 2 YEARS} (J256=3), GO TO J265

IF BOTH {R AND SPOUSE/PARTNER} ARE IN A NURSING HOME, GO TO J266

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 *FINANCIAL R's LAST IW MONTH, YEAR*/in the last two years]?

J266. [Since *FINANCIAL R's LAST IW MONTH, YEAR*/in the last two years], have you always had enough money to buy the food you need?

J267. At any time [since *FINANCIAL R's LAST IW MONTH, YEAR*/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?

J267A BRANCHPOINT: IF R HAD JOINT REPLACEMENT AT LAST WAVE IW, GO TO J269 LOOP BRANCHPOINT

NOTE: R SHOULD HAVE JUMPED IF IN NURSING HOME, BUT ERRONEOUS SPEC INSTRUCTION REFERENCED Rs WHO HAD JOINT REPLACEMENT.

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, insurance 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?

[IWER: DO NOT PROBE DK]

[IWER: DO NOT INCLUDE UNUSUAL EXPENSES SUCH AS PURCHASE OF A CAR OR PAYING A LARGE MEDICAL BILL]

	DK	RF
AMOUNT		
<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;"> GO TO J269 LOOP BRANCHPOINT </div>		

J267Aa. Did it amount to less than \$2,000, more than \$2,000, or what?	1. LESS THAN \$2,000	3. ABOUT \$2,000	5. MORE THAN \$2,000	8. DK	9. RF
	<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;"> GO TO J267Ad </div>	<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;"> GO TO J269 LOOP BRANCHPOINT </div>	<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;"> GO TO J269 LOOP BRANCHPOINT </div>		
J267Ab. (Did it amount to less than \$5,000, more than \$5,000, or what?	1. LESS THAN \$5,000	3. ABOUT \$5,000	5. MORE THAN \$5,000	8. DK	9. RF
	<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;"> GO TO J269 LOOP BRANCHPOINT </div>				
J267Ac. (Did it amount to less than \$1,000, more than \$1,000, or what?	1. LESS THAN \$1,000	3. ABOUT \$1,000	5. MORE THAN \$1,000	8. DK	9. RF
	<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;"> GO TO J269 LOOP BRANCHPOINT </div>				
J267Ad. (Did it amount to less than \$500, more than \$500, or what?	1. LESS THAN \$500	3. ABOUT \$500	5. MORE THAN \$500	8. DK	9. RF

J269 LOOP BRANCHPOINT: IF THERE ARE NO OTHER RESIDENTS OF HH EXCEPT {R AND SPOUSE/PARTNER}, GO TO J278

BEGINNING OF J269 LOOP: QUESTIONS J269 THROUGH J272d ARE REPEATED FOR ALL HH RESIDENTS — CHILDREN/NON-CHILD HHMS AND RESIDENT SPOUSES/PARTNERS — WHO ARE AT LEAST 16 YEARS OLD.

J269. During LAST CALENDAR YEAR, did RESIDENT CHILDn/HHMn do any work for pay?

1. YES	5. NO	8. DK	9. RF
GO TO J271 BRANCHPOINT			

J270. About how much money did [he/she] earn from all jobs in LAST CALENDAR YEAR, before taxes and other deductions?

[IWER: DO NOT INCLUDE JOB INCOME OF R OR SPOUSE]

[IWER: DO NOT PROBE DK]

_____	DK	RF
AMOUNT		
GO TO J271 BRANCHPOINT		

<p>J270a. Did it amount to less than \$5,000, more than \$5,000, or what?</p>	<p>1. LESS THAN \$5,000</p>	<p>3. ABOUT \$5,000</p>	<p>5. MORE THAN \$5,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J270d</p>	<p>GO TO J271 BRANCHPOINT</p>		<p>GO TO J271 BRANCHPOINT</p>	
<p>J270b. (Did it amount to) less than \$25,000, more than \$25,000, or what?</p>	<p>1. LESS THAN \$25,000</p>	<p>3. ABOUT \$25,000</p>	<p>5. MORE THAN \$25,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J271 BRANCHPOINT</p>			<p>GO TO J271 BRANCHPOINT</p>	
<p>J270c. (Did it amount to) less than \$50,000, more than \$50,000, or what?</p>	<p>1. LESS THAN \$50,000</p>	<p>3. ABOUT \$50,000</p>	<p>5. MORE THAN \$50,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J271 BRANCHPOINT</p>				
<p>J270d. (Did it amount to) less than \$2,000, more than \$2,000, or what?</p>	<p>1. LESS THAN \$2,000</p>	<p>3. ABOUT \$2,000</p>	<p>5. MORE THAN \$2,000</p>	<p>8. DK</p>	<p>9. RF</p>

J271 BRANCHPOINT: IF RESIDENT CHILDn/HHMn IS NOT MARRIED/PARTNERED or SPOUSE/PARTNER IS NOT AT LEAST 16 YEARS OLD, GO TO END OF J269 LOOP (AFTER J272d)

J271. During LAST CALENDAR YEAR, did RESIDENT SPOUSEn/PARTNERn NAME do any work for pay?

<p>1. YES</p>	<p>5. NO</p>	<p>8. DK</p>	<p>9. RF</p>
<p>GO TO END OF J269 LOOP (AFTER J272d)</p>			

J272. About how much money did (she/he) earn from all jobs in LAST CALENDAR YEAR, before taxes and other deductions?

[IWER: DO NOT PROBE DK]

DK

RF

AMOUNT
 GO TO END OF J269 LOOP
 (AFTER J272d)

J272a. Did it amount to less than \$5,000, more than \$5,000, or what?	1. LESS THAN \$5,000	3. ABOUT \$5,000	5. MORE THAN \$5,000	8. DK	9. RF
	GO TO J272d	GO TO END OF J269 LOOP	GO TO END OF J269 LOOP (AFTER J272d)		
J272b. (Did it amount to) less than \$25,000, more than \$25,000, or what?	1. LESS THAN \$25,000	3. ABOUT \$25,000	5. MORE THAN \$25,000	8. DK	9. RF
	GO TO END OF J269 LOOP (AFTER J272d)			GO TO END OF J269 LOOP (AFTER J272d)	
J272c. (Did it amount to) less than \$50,000, more than \$50,000, or what?	1. LESS THAN \$50,000	3. ABOUT \$50,000	5. MORE THAN \$50,000	8. DK	9. RF
	GO TO END OF J269 LOOP (AFTER J272d)				
J272d. (Did it amount to) less than \$2,000, more than \$2,000, or what?	1. LESS THAN \$2,000	3. ABOUT \$2,000	5. MORE THAN \$2,000	8. DK	9. RF

END OF J269 LOOP: IF THERE ARE MORE HH RESIDENTS AT LEAST 16 YEARS OLD, GO BACK TO BEGINNING OF 269 LOOP. IF NOT, CONTINUE ON TO J274.

J274. Not including job income, about how much in total did other members of your family living [here/there] receive in *LAST CALENDAR YEAR* from Social Security, pensions, welfare, interest, gifts, or anything else, (before taxes and other deductions)?

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

[IWER: DO NOT PROBE DK]

	0	DK	RF
AMOUNT			
GO TO J276			

J274a. Did it amount to less than \$10,000, more than \$10,000, or what?	1. LESS THAN \$10,000	3. ABOUT \$10,000	5. MORE THAN \$10,000	8. DK	9. RF
	GO TO J274d	GO TO J276	GO TO J276		
J274b. (Did it amount to) less than \$20,000, more than \$20,000, or what?	1. LESS THAN \$20,000	3. ABOUT \$20,000	5. MORE THAN \$20,000	8. DK	9. RF
	GO TO J276		GO TO J276		
J274c. (Did it amount to) less than \$50,000, more than \$50,000, or what?	1. LESS THAN \$50,000	3. ABOUT \$50,000	5. MORE THAN \$50,000	8. DK	9. RF
	GO TO J276				
J274d. (Did it amount to) less than \$2,000, more than \$2,000, or what?	1. LESS THAN \$2,000	3. ABOUT \$2,000	5. MORE THAN \$2,000	8. DK	9. RF

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]

1. YES	5. NO	8. DK	9. RF
GO TO J278			

J277. About how much altogether would that amount to, minus any debts [he/she/they] might have?

[IWER: DO NOT PROBE DK]

AMOUNT	0	DK	RF
GO TO J278			

J277a. Would it amount to less than \$20,000, more than \$20,000, or what?	1. LESS THAN \$20,000	3. ABOUT \$20,000	5. MORE THAN \$20,000	8. DK	9. RF
	GO TO J278			GO TO J278	
J277b. (Would it amount to) less than \$50,000, more than \$50,000, or what?	1. LESS THAN \$50,000	3. ABOUT \$50,000	5. MORE THAN \$50,000	8. DK	9. RF
	GO TO J278			GO TO J278	
J277c. (Would it amount to) less than \$500,000, more than \$500,000, or what?	1. LESS THAN \$500,000	3. ABOUT \$500,000	5. MORE THAN \$500,000	8. DK	9. RF

J278. Did you (or your [husband/wife/partner]) file a federal income tax return form for *LAST CALENDAR YEAR*?

1. YES	5. NO	8. DK	9. RF
GO TO J282			

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)?

1. YES	5. NO	6. [VOL] DID/WILL NOT FILE	8. DK	9. RF
GO TO J282				

J280. Were deductions itemized for medical expenses?

1. YES	5. NO	8. DK	9. RF
GO TO J282			

J281. How much did those expenses amount to in *LAST CALENDAR YEAR*?

AMOUNT

DK	RF
----	----

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?

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

1. YES	5. NO	8. DK	9. RF
GO TO J284			

J283. About how much money did that amount to?

AMOUNT

DK	RF
----	----

J286. [Since *FINANCIAL R's LAST IW 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?

1. YES	5. NO	6. DON'T HAVE ASSETS	7. OTHER (SPECIFY) _____	8. DK	9. RF
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GO TO J302

J292. Aside from any money put into pension accounts, IRAs, or Keoghs, did you (or your [husband/wife/partner]) put any NEW MONEY into any saving or investment accounts [since *FINANCIAL R's LAST IW MONTH, YEAR*/in the last two years]?

[IWER: DO NOT INCLUDE DIVIDENDS AND INTEREST THAT ARE REINVESTED]

1. YES	5. NO	6. DON'T HAVE ASSETS	7. OTHER (SPECIFY) _____	8. DK	9. RF
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GO TO J295 BRANCHPOINT

J293 BRANCHPOINT: IF R DID NOT REPORT THAT HAS USED UP ASSETS (J286 NOT 1), GO TO J295 BRANCHPOINT

J293. Overall, would you say that [since *FINANCIAL R's LAST IW MONTH, YEAR*/in the last two years] you (and your [husband/wife/partner]) have used up more of your investments or savings than you have added to them in new money, that you have added more to savings and investments than you have used up, or what?

1. USED UP MORE THAN ADDED	3. CAME ABOUT EVEN	5. ADDED MORE THAN USED UP	7. OTHER, SPECIFY _____	8. DK	9. RF
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J295 BRANCHPOINT: IF R DOES NOT HAVE ANY ASSETS ({J286 or J292}=6), GO TO J302

J295. Have you (and your [husband/wife/partner]) put any of your assets into a trust?

1. YES	5. NO	8. DK	9. RF
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GO TO J302

J296. Do you, or does someone else, receive the benefits of the assets you have put into a trust?

[IWER: IF NOT CLEAR, ASK:]
What is their relationship to you?

[IWER: CHOOSE ALL THAT APPLY]

- | | | |
|-------------------|-------------------|----------------------------------|
| 1. R | 2. SPOUSE/PARTNER | 3. CHILD/CHILD-IN-LAW/GRANDCHILD |
| 4. OTHER RELATIVE | 5. SOMEONE ELSE | 8. DK |
| | | 9. RF |

J297 BRANCHPOINT: IF {CHILD OR CHILD-IN-LAW OR GRANDCHILD} RECEIVES THE BENEFITS (J296=3), CONTINUE ON TO J297
OTHERWISE, GO TO J299

J297. Which child is that?

[IWER: CHOOSE ALL THAT APPLY]

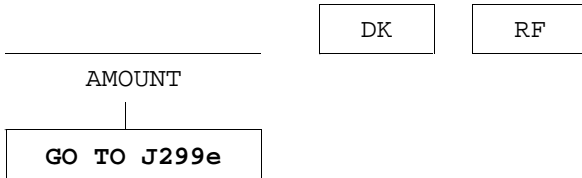
IF GRANDCHILD:
(Which of your children is the parent of that grandchild?)

CHILD & SPOUSE/PARTNER NAME(S) [DISPLAYED BY SURVEYCRAFT FROM PREVIOUS RESPONSES]
01. THROUGH 20. CHILD & SPOUSE/PARTNER NAME(S) [ROWS PROVIDED BY SURVEYCRAFT AS NECESSARY]
37. DECEASED CHILD
38. ALL CHILDREN EQUALLY
DK
RF

NOTE: NAMES OF ALL LIVING AND DEAD CHILDREN AND THEIR SPOUSEs/PARTNERs (IF ANY) ARE DISPLAYED.

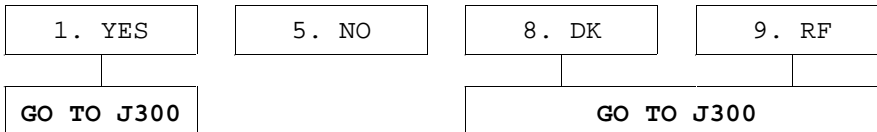
J299. What about the value of [that/those] trusts? If you sold (could sell) all the assets you have put in trusts, about how much would you have?

[IWER: DO NOT PROBE DK/RF]



J299a. Would it amount to less than \$500,000, more than \$500,000, or what?	1. LESS THAN \$500,000	3. ABOUT \$500,000	5. MORE THAN \$500,000	8. DK	9. RF
	GO TO J299c	GO TO J299e		GO TO J299e	
J299b. (Would it amount to) less than \$1,500,000, more than \$1,500,000, or what?	1. LESS THAN \$1,500,000	3. ABOUT \$1,500,000	5. MORE THAN \$1,500,000	8. DK	9. RF
	GO TO J299e				
J299c. (Would it amount to) less than \$50,000, more than \$50,000, or what?	1. LESS THAN \$50,000	3. ABOUT \$50,000	5. MORE THAN \$50,000	8. DK	9. RF

J299e. Have you already told me about all of the investments and other assets that are included in the trust?



J299f. What is the value of the assets in the trust that you have NOT already told me about?

[IWER: DO NOT PROBE DK/RF]

AMOUNT	DK	RF
GO TO J300		

J299g. Would it amount to less than \$500,000, more than \$500,000, or what?	1. LESS THAN \$500,000	3. ABOUT \$500,000	5. MORE THAN \$500,000	8. DK	9. RF
	GO TO J299j	GO TO J300		GO TO J300	
J299h. (Would it amount to) less than \$1,500,000, more than \$1,500,000, or what?	1. LESS THAN \$1,500,000	3. ABOUT \$1,500,000	5. MORE THAN \$1,500,000	8. DK	9. RF
	GO TO J300				
J299j. (Would it amount to) less than \$50,000, more than \$50,000, or what?	1. LESS THAN \$50,000	3. ABOUT \$50,000	5. MORE THAN \$50,000	8. DK	9. RF

J300. If you wanted to, could you change the terms of the trust?

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

1. YES	5. NO	8. DK	9. RF
GO TO J305			

J303. Altogether, about how much would that amount to?

[IWER: DO NOT PROBE DK/RF]

AMOUNT	DK	RF
GO TO J305		

NOTE: ALL RESPONDENTS WERE RANDOMLY ASSIGNED A NUMBER FROM 1-6 FOR VARIABLE 121. THIS VARIABLE DETERMINES WHICH SERIES OF UNFOLDINGS EACH R WAS ASKED. EACH SERIES IS GIVEN HEREIN IN ITS ENTIRETY.

RANDOM ASSIGNMENT 1 OR 4

J303a. Would it amount to less than \$500, more than \$500, or what?	1. LESS THAN \$500	3. ABOUT \$500	5. MORE THAN \$500	8. DK	9. RF
	GO TO J305			GO TO J305	
J303a(2). Would it amount to less than \$5,000, more than \$5,000, or what?	1. LESS THAN \$5,000	3. ABOUT \$5,000	5. MORE THAN \$5,000	8. DK	9. RF
	GO TO J305			GO TO J305	
J303b. (Would it amount to) less than \$50,000, more than \$50,000, or what?	1. LESS THAN \$50,000	3. ABOUT \$50,000	5. MORE THAN \$50,000	8. DK	9. RF
	GO TO J305				

RANDOM ASSIGNMENT 2 OR 5

<p>J303a(2). Would it amount to less than \$5,000, more than \$5,000, or what?</p>	<p>1. LESS THAN \$5,000</p>	<p>3. ABOUT \$5,000</p>	<p>5. MORE THAN \$5,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J303d</p>	<p>GO TO J305</p>	<p>GO TO J305</p>		
<p>J303b. (Would it amount to) less than \$50,000, more than \$50,000, or what?</p>	<p>1. LESS THAN \$50,000</p>	<p>3. ABOUT \$50,000</p>	<p>5. MORE THAN \$50,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J305</p>				
<p>J303d. (Would it amount to) less than \$500, more than \$500, or what?</p>	<p>1. LESS THAN \$500</p>	<p>3. ABOUT \$500</p>	<p>5. MORE THAN \$500</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J305</p>				

RANDOM ASSIGNMENT 3 OR 6

J303b. (Would it amount to) less than \$50,000, more than \$50,000, or what?	1. LESS THAN \$50,000	3. ABOUT \$50,000	5. MORE THAN \$50,000	8. DK	9. RF
GO TO J305					
J303b(2). (Would it amount to) less than \$5,000, more than \$5,000, or what?	1. LESS THAN \$5,000	3. ABOUT \$5,000	5. MORE THAN \$5,000	8. DK	9. RF
GO TO J305					
J303d. (Would it amount to) less than \$500, more than \$500, or what?	1. LESS THAN \$500	3. ABOUT \$500	5. MORE THAN \$500	8. DK	9. RF
GO TO J305					

J305. People sometimes receive large amounts of money or property in the form of an inheritance, a trust fund, an insurance settlement, and so on.

(Since *FINANCIAL R's LAST IW MONTH, YEAR*) Have you (or your [husband/wife/partner])) (ever) received money or property in the form of an inheritance, a trust fund, or an insurance settlement?

[IWER: "LARGE" = \$10,000 OR MORE]

1. YES	5. NO	8. DK	9. RF
GO TO J323			

J306. What was [that/the largest lump sum] — was it from an inheritance, a trust, an insurance settlement, or what?

1. INSURANCE SETTLEMENT	2. PENSION SETTLEMENT	3. INHERITANCE (OR TRUST)
7. OTHER (SPECIFY) _____	8. DK	9. RF

J307. In what month and year did you (or your [husband/wife/partner]) receive that *TYPE OF LUMP SUM FROM J306*?

MONTH:

01. JAN	02. FEB	03. MAR	04. APR	05. MAY
06. JUN	07. JUL	08. AUG	09. SEP	10. OCT
11. NOV	12. DEC	98. DK	99. RF	

_____	DK	RF
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J308. YEAR

J309. About how much did you (or your [husband/wife/partner]) receive from the *TYPE OF LUMP SUM FROM J306*?

[IWER: DO NOT PROBE DK]

_____	DK	RF
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AMOUNT

**GO TO J310
BRANCHPOINT**

J309a. Did it amount to less than \$50,000, more than \$50,000, or what?

1. LESS THAN \$50,000	3. ABOUT \$50,000	5. MORE THAN \$50,000	8. DK	9. RF
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J310 BRANCHPOINT: IF R DID NOT REPORT THAT LARGEST LUMP SUM WAS AN INHERITANCE (OR TRUST) (J306 NOT 3), GO TO J311

J310. From whom was that [inheritance/trust] received, that is, what is their relationship to you?

1. R'S PARENTS	2. SPOUSE'S PARENTS	3. DECEASED SPOUSE/PARTNER	4. AUNT OR UNCLE	
5. SIBLING	6. OTHER RELATIVE	7. OTHER	8. DK	9. RF

J311. (Since *FINANCIAL R's LAST IW MONTH, YEAR*) have you (or your [husband/wife/partner]) (ever) received any other large lump sum payments?

1. YES	5. NO	8. DK	9. RF
GO TO J323			

J312. What was the next largest lump sum from — was it from an inheritance, a trust, an insurance settlement, or what?

1. INSURANCE SETTLEMENT	2. PENSION SETTLEMENT	3. INHERITANCE (OR TRUST)
7. OTHER (SPECIFY) _____	8. DK	9. RF

J313. In what month and year did you (or your [husband/wife/partner]) receive that *TYPE OF LUMP SUM FROM J312*?

MONTH:

01. JAN	02. FEB	03. MAR	04. APR	05. MAY
06. JUN	07. JUL	08. AUG	09. SEP	10. OCT
11. NOV	12. DEC	98. DK	99. RF	

_____	DK	RF
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J314. YEAR

J315. About how much was that from the *TYPE OF LUMP SUM FROM J312*?

[IWER: DO NOT PROBE DK]

_____	DK	RF
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AMOUNT

GO TO J316 BRANCHPOINT

J315a. Did it amount to less than \$50,000, more than \$50,000, or what?

1. LESS THAN \$50,000	3. ABOUT \$50,000	5. MORE THAN \$50,000	8. DK	9. RF
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J316 BRANCHPOINT: IF R DID NOT REPORT THAT NEXT LARGEST LUMP SUM WAS AN INHERITANCE (OR TRUST) (J312 NOT 3), GO TO J317

J316. From whom was that [inheritance/trust] received?

1. R'S PARENTS	2. SPOUSE'S PARENTS	3. DECEASED SPOUSE/PARTNER	4. AUNT OR UNCLE
5. SIBLING	6. OTHER RELATIVE	7. OTHER	8. DK
9. RF			

J317. (Since *FINANCIAL R's LAST IW MONTH, YEAR*) have you (or your [husband/wife/partner]) (ever) received any other large lump sum payments?

1. YES	5. NO	8. DK	9. RF
GO TO J323			

J318. What was the next largest lump sum from — was it from an inheritance, a trust, an insurance settlement, or what?

1. INSURANCE SETTLEMENT	2. PENSION SETTLEMENT	3. INHERITANCE (OR TRUST)
7. OTHER (SPECIFY) _____	8. DK	9. RF

J319. In what month and year did you (or your [husband/wife/partner]) receive that *TYPE OF LUMP SUM FROM J318?*

MONTH:

01. JAN	02. FEB	03. MAR	04. APR	05. MAY
06. JUN	07. JUL	08. AUG	09. SEP	10. OCT
11. NOV	12. DEC	98. DK	99. RF	

_____	DK	RF
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J320. YEAR

J321. About how much was that from the *TYPE OF LUMP SUM FROM J318?*

[IWER: DO NOT PROBE DK]

_____	DK	RF
AMOUNT		
GO TO J322 BRANCHPOINT		

J321a. Did it amount to less than \$50,000, more than \$50,000, or what?

1. LESS THAN \$50,000	3. ABOUT \$50,000	5. MORE THAN \$50,000	8. DK	9. RF
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J322 BRANCHPOINT: IF R DID NOT REPORT THAT NEXT LARGEST LUMP SUM WAS AN INHERITANCE (OR TRUST) (J318 NOT 3), GO TO J323

J322. From whom was that [inheritance/trust] received?

1. R'S PARENTS	2. SPOUSE'S PARENTS	3. DECEASED SPOUSE/PARTNER	4. AUNT OR UNCLE	
5. SIBLING	6. OTHER RELATIVE	7. OTHER	8. DK	9. RF

J323. Do you currently have a will that is written and witnessed?

1. YES, WILL	2. [VOL] YES, WILL AND TRUST	3. [VOL] NO WILL, BUT HAVE TRUST	5. NO WILL	8. DK	9. RF
			GO TO J ASSIST		

J324. Have you made provisions in your [will, will or trust, trust] for any family members (other than your [husband/wife/partner])?

1. YES	5. NO	8. DK	9. RF
GO TO J330			

J325 BRANCHPOINT: IF R DOES NOT HAVE CHILDREN OR STEP-CHILDREN, GO TO J329 BRANCHPOINT

J325. Does that include any child or step-child?

1. YES	5. NO	8. DK	9. RF
GO TO J329			

J326. Which child is that?

[IWER: CHOOSE ALL THAT APPLY]

[IWER: IF ONLY ONE CHILD APPEARS, SELECT AND MOVE ON]

CHILD & SPOUSE/PARTNER NAME(S) [DISPLAYED BY SURVEYCRAFT FROM PREVIOUS RESPONSES]
01. THROUGH 20. CHILD & SPOUSE/PARTNER NAME(S) [ROWS PROVIDED BY SURVEYCRAFT AS NECESSARY]
37. DECEASED CHILD
38. ALL CHILDREN EQUALLY
41. ALL CHILDREN — "EQUALLY" NOT MENTIONED
DK
RF

NOTE: NAMES OF ALL LIVING AND DEAD CHILDREN AND THEIR SPOUSES/PARTNERS (IF ANY) ARE DISPLAYED.

J328 BRANCHPOINT: IF R REPORTED THAT MADE PROVISION FOR ALL CHILDREN EQUALLY (J326=38), GO TO J329 BRANCHPOINT

IF IWER MADE ONLY 1 SELECTION AT J326 and IT WAS NOT 41 ('ALL CHILDREN — "EQUALLY" NOT MENTIONED'), GO TO J329 BRANCHPOINT

J328. Does that document provide for all your children about equally?

1. YES	5. NO	8. DK	9. RF
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J329 BRANCHPOINT: IF R DOES NOT HAVE GRANDCHILDREN, GO TO J330

J329. Does that document include any grandchild directly?

1. YES	2. [VOL] ONLY THROUGH THEIR PARENTS	5. NO	8. DK	9. RF
GO TO J330				

J329a. Which of your children is the parent of that grandchild?

[IWER: CHOOSE ALL THAT APPLY]

CHILD & SPOUSE/PARTNER NAME(S) [DISPLAYED BY SURVEYCRAFT FROM PREVIOUS RESPONSES]
01. THROUGH 20. CHILD & SPOUSE/PARTNER NAME(S) [ROWS PROVIDED BY SURVEYCRAFT AS NECESSARY]
37. DECEASED CHILD
38. ALL CHILDREN
DK
RF

NOTE: NAMES OF ALL LIVING AND DEAD CHILDREN AND THEIR SPOUSES/PARTNERS (IF ANY) ARE DISPLAYED.

J330. Have you made provisions for any charities in your will or trust?

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

IWER: HOW OFTEN DID R RECEIVE ASSISTANCE WITH ANSWERS IN SECTION J — INCOME AND ASSETS?

1. NEVER	2. A FEW TIMES	3. MOST OR ALL OF THE TIME
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GO TO SECTION N