

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 NOT 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 AGE IS LESS THAN 65 or {R IS {MARRIED or PARTNERED} and SPOUSE/PARTNER 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 AGE IS {65 OR OLDER} and {R IS NOT PART OF A MARRIED/PARTNERED COUPLE or SPOUSE/PARTNER 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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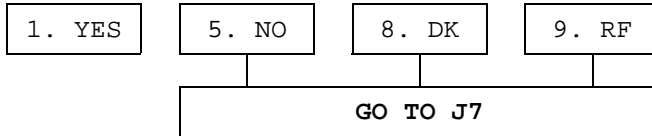
J5 BRANCHPOINT: IF R REPORTED THAT ONLY SPOUSE/PARTNER WORKED FOR PAY IN LAST CALENDAR YEAR (J2=2 or {J3 NOT 1 and J4=1}), GO TO J13 BRANCHPOINT

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?



RANDOM ASSIGNMENT 2 OR 5

<p>J6Y1a. 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>
	GO TO J6d	GO TO J7		GO TO J7	

<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>
	GO TO J7			GO TO J7	

<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>
	GO TO J7				

<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>
	GO TO J7				

RANDOM ASSIGNMENT 3 OR 6

J6b. 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 J6Y1b	GO TO J7	GO TO J7		

J6c. 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 J7				

J6Y1b. 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 J7				

J6d. 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 J7				

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

1. YES	5. NO	8. DK	9. RF
GO TO J9			

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/RF]

	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	
J8Y1a. 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

J8Y1a. 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 J8d	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				
J8d. 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				

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	3. ABOUT \$50,000	5. MORE THAN \$50,000	8. DK	9. RF
	GO TO J8Y1b	GO TO J8	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				

J8Y1b. 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				

J8d. 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				

J9. IF R HAD EARNINGS FROM SELF-EMPLOYMENT (J5=1) or WAGES AND SALARIES (J7=1:)
 Other than what you have already told me about, did any of your *LAST CALENDAR YEAR* income come from a professional practice or trade?

OTHERWISE:

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/RF]

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

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/RF]

	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/RF]

	DK	RF
AMOUNT		
<div style="border: 1px solid black; padding: 5px; display: inline-block;"> GO TO J13 BRANCHPOINT </div>		

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
	<div style="border: 1px solid black; padding: 2px; width: 80%; margin: 0 auto;">GO TO J12e</div>	<div style="border: 1px solid black; padding: 2px; width: 80%; margin: 0 auto;">GO TO J13 BRANCHPOINT</div>		<div style="border: 1px solid black; padding: 2px; width: 80%; margin: 0 auto;">GO TO J13 BRANCHPOINT</div>	
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
	<div style="border: 1px solid black; padding: 2px; width: 80%; margin: 0 auto;">GO TO J13 BRANCHPOINT</div>			<div style="border: 1px solid black; padding: 2px; width: 80%; margin: 0 auto;">GO TO J13 BRANCHPOINT</div>	
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
	<div style="border: 1px solid black; padding: 2px; width: 90%; margin: 0 auto;">GO TO J13 BRANCHPOINT</div>				
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/RF]

_____	DK	RF
AMOUNT		
GO TO J15		

J14a. 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 J14d	GO TO J15		GO TO J15	
J14b. (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 J15			GO TO J15	
J14c. (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 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/RF]

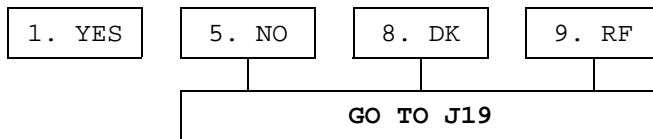
AMOUNT	DK	RF
GO TO J17		

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. IF R HAD INCOME FROM SELF-EMPLOYMENT (J13=1) or WAGES AND SALARIES (J15=1:)
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?

OTHERWISE:

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



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/RF]

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

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/RF]

	DK	RF
AMOUNT		
GO TO J21		

J20b. 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 J20e	GO TO J21	GO TO J21		
J20c. (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 J21		GO TO J21		
J20d. (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				
J20e. (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

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 BRANCHPOINT				

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

UNEMPLOYMENT COMPENSATION

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

DK

RF

AMOUNT

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)?

UNEMPLOYMENT COMPENSATION

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

DK

RF

AMOUNT

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 BRANCHPOINT

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

WORKERS' COMPENSATION

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

AMOUNT

DK	RF
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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)?

WORKERS' COMPENSATION

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

AMOUNT

DK	RF
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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 BRANCHPOINT

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/RF]

AMOUNT	DK	RF
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GO TO J48 BRANCHPOINT

J47a. Did it amount to less than \$700, more than \$700, or what?	1. LESS THAN \$700	3. ABOUT \$700	5. MORE THAN \$700	8. DK	9. RF
	GO TO J47d	GO TO J48 BRANCHPOINT	GO TO J48 BRANCHPOINT		

J47b. (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 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
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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?

_____	_____	DK	RF
YEAR BEFORE 1998	YEAR 1998 OR LATER		
GO TO J50a1 BRANCHPOINT			

J49. [IWER: IF 1998, 1999, OR 2000, ASK:]
(What month was that?)

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 THE R RECEIVES SOCIAL SECURITY BENEFITS (J46=1), GO TO J55 BRANCHPOINT
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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
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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
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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?

AMOUNT

DK	RF
----	----

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/RF]

AMOUNT

DK

RF

**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

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

_____ YEAR BEFORE 1998	_____ YEAR 1998 OR LATER	DK	RF
GO TO J64			

J62b. [IWER: IF 1998, 1999, OR 2000, ASK:]
(What month was that?)

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
GO TO J67			

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*?

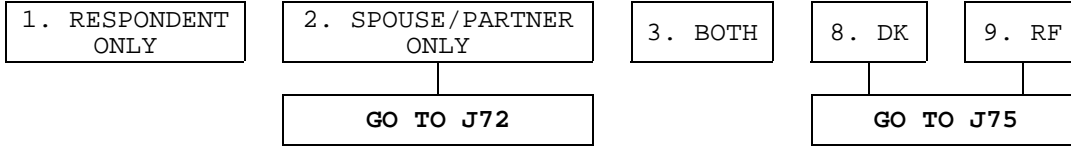
_____ AMOUNT	DK	RF
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J67. Are you (or your [husband/wife/partner]) currently receiving any income from veteran benefits or a military pension?

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

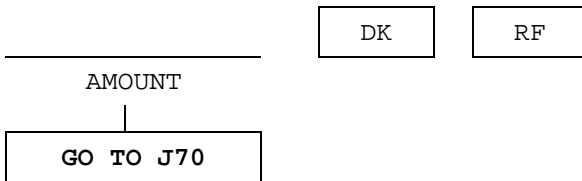
J68. Who receives that?



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

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

[IWER: DO NOT PROBE DK/RF]



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 1998	YEAR 1998 OR LATER		
GO TO J72 BRANCHPOINT			

J70a. [IWER: IF 1998, 1999, OR 2000, ASK:]
(What month was that?)

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 <i>or</i> ONLY R RECEIVED BENEFITS (J68=1), GO TO J75

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

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

[IWER: DO NOT PROBE DK/RF]

_____	DK	RF
AMOUNT		
GO TO J73		

J72a. 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 J72c	GO TO J73		GO TO J73	

J72b. (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 J73				

J72c. (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
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J73. In what year did [she/he] start to receive these benefits?

		DK	RF
YEAR BEFORE 1998	YEAR 1998 OR LATER		
GO TO J75			

J73a. [IWER: IF 1998, 1999, OR 2000, ASK:]
(What month was that?)

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. 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

J77a1. 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 J78			GO TO J78	
J77b1. 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			GO TO J78	
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 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				

RANDOM ASSIGNMENT 2 OR 5

J77b1. 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 J77f1	GO TO J78		GO TO J78	
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 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				
J77f1. 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 J78				

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 \$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 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?

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/RF]

_____	DK	RF
AMOUNT		
GO TO J82		

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

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

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. (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 J85			GO TO J85	
J84b. 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 J85			GO TO J85	
J84c. (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 J85			GO TO J85	
J84d. (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 J85				

RANDOM ASSIGNMENT 2 OR 5

J84b. 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 J84f	GO TO J85		GO TO J85	
J84c. (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 J85			GO TO J85	
J84d. (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 J85				
J84f. (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 J85				

RANDOM ASSIGNMENT 3 OR 6

J84c. (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 J84e	GO TO J85	GO TO J85		

J84d. (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 J85				

J84e. 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 J85				

J84f. (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 J85				

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

1. YES	5. NO	8. DK	9. RF
GO TO J90			

J86. How often do you receive that?

3. MONTH	4. QUARTER	5. 6 MONTHS	
6. YEAR	7. OTHER PERIOD _____	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/RF]

_____	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/RF]

	DK	RF
_____ AMOUNT <div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;">GO TO J89e</div>		

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]

_____ AMOUNT	DK	RF
 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

J93a. 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 J94			GO TO J94	
J93Y1a. 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 J94			GO TO J94	
J93b. 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 J94			GO TO J94	
J93c. Did 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 J94				

RANDOM ASSIGNMENT 2 OR 5

<p>J93Y1a. 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

J93b. 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 J93Y2a	GO TO J94	GO TO J94		

J93c. Did 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 J94					

J93Y2a. 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 J94					

J93d. 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 J94					

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)?

1. YES	5. NO	8. DK	9. RF
GO TO J98			

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/RF]

AMOUNT

0	DK	RF
GO TO J96	GO TO J95a	

J95p. PER:

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

J95a BRANCHPOINT: GO TO J96

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]?	1. LESS THAN \$5,000	3. ABOUT \$5,000	5. MORE THAN \$5,000	8. DK	9. RF
	GO TO J95d	GO TO J96		GO TO J96	
J95b. (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 J96			GO TO J96	
J95c. (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 J96				
J95d. (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

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	4. GIVEN TO RELATIVES
7. OTHER (SPECIFY) _____		8. DK	9. RF

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

J100a. 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 J101				
			GO TO J101		

J100y1a. 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 J101				
			GO TO J101		

J100b. 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 J101				
			GO TO J101		

J100c. Did 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 J101				

RANDOM ASSIGNMENT 2 OR 5

<p>J100Y1a. 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 J100d</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>				
<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

J100b. 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 J100Y2a	GO TO J101	GO TO J101		
J100c. Did 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 J101				
J100Y2a. 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 J101				
J100d. 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 J101				

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)?

1. YES	5. NO	8. DK	9. RF
GO TO J105			

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/RF]

_____ AMOUNT

0	DK	RF
GO TO J103	GO TO J102a	

J102p. PER:

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

J102a BRANCHPOINT: 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
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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	4. GIVEN TO RELATIVES
7. OTHER (SPECIFY) _____		8. DK	9. RF

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. IF R IS NOT PART OF A MARRIED/PARTNERED COUPLE:
Let's talk about [the third/all the other] IRA or KEOGH account(s).

ASK ALL Rs:

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]

	DK	RF
AMOUNT		
GO TO J108		

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>J107Y1a. 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

J107Y1a. 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 J107d	GO TO J108		GO TO J108	

J107b. (Does 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 J108			GO TO J108	

J107c. (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 J108				

J107d. (Does 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 J108				

RANDOM ASSIGNMENT 3 OR 6

J107b. (Does 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 J107Y2a	GO TO J108	GO TO J108		

J107c. (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 J108				

J107Y2a. 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 J108				

J107d. (Does 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 J108				

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)?

1. YES	5. NO	8. DK	9. RF
GO TO J109h			

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/RF]

_____	0	DK	RF
AMOUNT			
	GO TO J109f	GO TO J109b	

J109p. PER:

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

J109b BRANCHPOINT: GO TO J109f

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]?	1. LESS THAN \$5,000	3. ABOUT \$5,000	5. MORE THAN \$5,000	8. DK	9. RF
	GO TO J109e	GO TO J109f	GO TO J109f		
J109c. (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 J109f		GO TO J109f		
J109d. (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 J109f				
J109e. (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

J109f. 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
--------	-------	-------	-------

J109g. What did you do with the funds you withdrew from [this account/these accounts]? 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	4. GIVEN TO RELATIVES
7. OTHER (SPECIFY) _____		8. DK	9. RF

J109h. Is the money in [this account/these accounts] 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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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)?

1. YES	5. NO	8. DK	9. RF
GO TO J126 BRANCHPOINT			

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

GO TO J124 BRANCHPOINT

J114p. PER:

3. MONTH	4. QUARTER	5. 6 MONTHS	
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 year did you (or your [husband/wife/partner]) start to receive that annuity?

		DK	RF
YEAR BEFORE 1998	YEAR 1998 OR LATER		
<div style="border: 1px solid black; padding: 5px; display: inline-block;">GO TO J119</div>			

J118. [IWER: IF 1998, 1999, OR 2000, ASK:]
(What month was that?)

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

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)?

DK	RF
----	----

AMOUNT

|

GO TO J127

J126b. 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 J126d	GO TO J127		GO TO J127	

J126c. (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 J127				

J126d. (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
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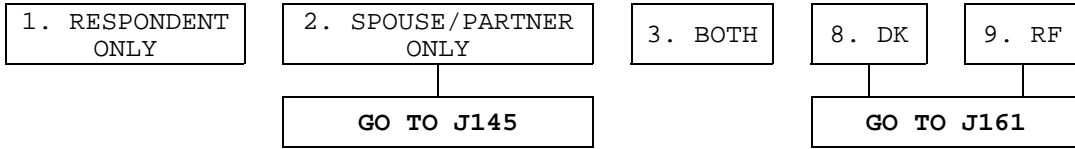
J127. Are you (or your [husband/wife/partner]) currently receiving any (other) income from retirement pensions?

[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

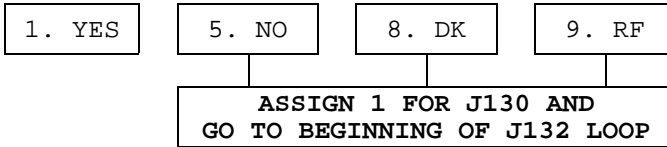
J128. Who receives that?



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?



J130. How many retirement pensions do you receive?



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
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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 1998 YEAR 1998 OR LATER

DK	RF
----	----

GO TO J139

J138. [IWER: IF 1998, 1999, OR 2000, ASK:]
(What month was that?)

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

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?

DK	RF
----	----

NUMBER OF YEARS

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
ASSIGN 1 FOR J146 AND GO TO BEGINNING OF J148 LOOP			

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

DK	RF
----	----

NUMBER OF PENSIONS

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/RF]

AMOUNT

DK

RF

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
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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
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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			

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

DK	RF
----	----

AMOUNT

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

_____	_____	DK	RF
YEAR BEFORE 1998	YEAR 1998 OR LATER		
GO TO J155			

J153Y1. [IWER: IF 1998, 1999, OR 2000, ASK:]
(What month was that?)

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

J155. 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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J156. Will this payment continue for as long as [she/he] lives?

1. YES	5. NO	8. DK	9. RF
GO TO J158	GO TO J158		

J157. For how many years will it continue?

NUMBER OF YEARS

DK	RF
----	----

J158. 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 J148 LOOP: IF THERE IS A SECOND PENSION GO BACK TO BEGINNING OF J148 LOOP. IF NOT, OR R ALREADY HAS BEEN ASKED ABOUT TWO PENSIONS, CONTINUE ON TO J159 BRANCHPOINT.

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
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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

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

GO TO BEGINNING OF J192 LOOP

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

J164. Who receives that?

GO TO J178 **GO TO J190**

J165. IF BOTH R AND SPOUSE/PARTNER RECEIVE ANNUITY PAYMENTS (J164=3): First I will ask about your annuity payments, then about your [husband's/wife's/partner's].

ASK ALL Rs:

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

ASSIGN 1 FOR J166 AND GO TO BEGINNING OF J168 LOOP

J166. How many annuities do you receive?

NUMBER OF ANNUITIES

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

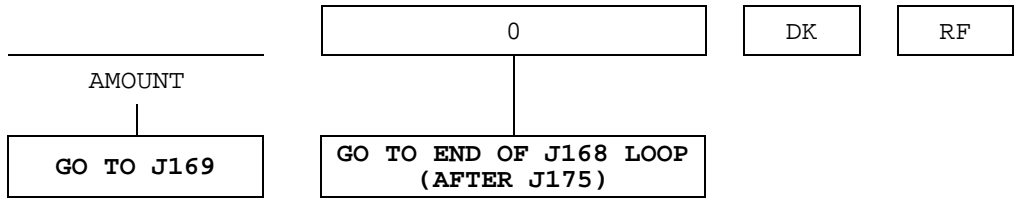
J168. (Tell me about the largest annuity payment that you currently receive.)

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/RF]



<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>3. ABOUT \$1,000</p>	<p>5. MORE THAN \$1,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J168d</p>	<p>GO TO J169</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>3. ABOUT \$2,000</p>	<p>5. MORE THAN \$2,000</p>	<p>8. DK</p>	<p>9. RF</p>
	<p>GO TO J169</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>3. ABOUT \$4,000</p>	<p>5. MORE THAN \$4,000</p>	<p>8. DK</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?

_____ OR _____

YEAR BEFORE 1998 YEAR 1998 OR LATER

DK	RF
----	----

GO TO J172

J171. [IWER: IF 1998, 1999, OR 2000, ASK:]
(What month was that?)

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 did you receive last month, (before taxes and other deductions)?

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

AMOUNT

DK	RF
----	----

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
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ASSIGN 1 FOR J179 AND GO TO BEGINNING OF J181 LOOP

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

NUMBER OF ANNUITY PAYMENTS

DK	RF
----	----

BEGINNING OF J181 LOOP: QUESTIONS J181 THROUGH J188 ARE REPEATED FOR UP TO TWO ANNUITIES THAT THE SPOUSE RECEIVES.

J181. IF R RECEIVES 2 OR 3 ANNUITY PAYMENTS (J179) AND THIS IS THE FIRST:
Tell me about the largest annuity payment your [husband/wife/partner] receives.
How much did [she/he] receive last month from that annuity payment, (before taxes and other deductions)?

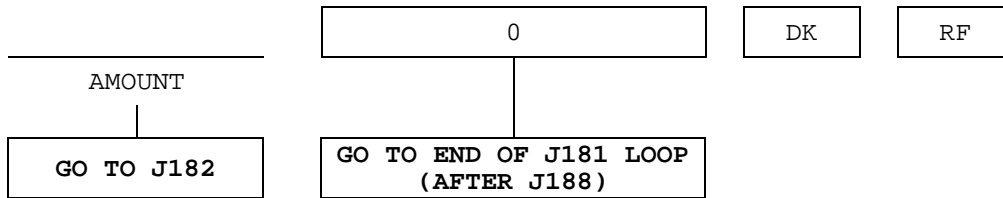
IF R RECEIVES 2 OR 3 ANNUITY PAYMENTS (J179) AND THIS IS THE SECOND:
And how much did [she/he] receive last month from the second (largest) annuity, (before taxes and other deductions)?

OTHERWISE:
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/RF]



J181a. 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 J181d	GO TO J182		GO TO J182	
J181b. (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 J182			GO TO J182	
J181c. (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 J182				
J181d. (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

J182. Were any federal income taxes withheld on that?

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

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

1. YES	5. NO	8. DK	9. RF
GO TO BEGINNING OF J192 LOOP			

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

AMOUNT

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 REPORTED IN PRIOR WAVE.

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

J192. Our records show that [when we last talked with you/in R's LAST IW YEAR], you were expecting future benefits from a job (at NAME OF 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?

1. STILL EXPECTING BENEFITS	2. RECEIVING BENEFITS NOW	3. RECEIVED CASH SETTLEMENT
GO TO END OF J192 LOOP (AFTER J200p)		GO TO J194
4. LOST BENEFITS	5. RECORDS INACCURATE	8. DK
9. RF	GO TO END OF J192 LOOP (AFTER J200p)	

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

1. YES	5. NO	8. DK	9. RF
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J194 BRANCHPOINT: IF R DID NOT RECEIVE CASH SETTLEMENT (J192 NOT 3), GO TO J200 BRANCHPOINT

J194. When did you receive it?

J194. 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. Our records show that as of *NUMBER OF YEARS SINCE R'S LAST IW* years ago, in *R'S LAST IW YEAR*, you had a pension account from a job (at *NAME OF 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. IF R WITHDREW THE MONEY (J197=3):
About how much money was withdrawn?

IF R CONVERTED TO AN ANNUITY (J197=4):
About how much money was converted to an annuity?

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

DK	RF
----	----

AMOUNT

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

J199. How old were you when that annuity started?

DK	RF
----	----

AGE

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?

	DK	RF
AMOUNT		
GO TO END OF J192 LOOP (AFTER J200p)		

J200p. PER:

1. IN TOTAL	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 THE 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 J207				

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/RF]

_____	DK	RF
AMOUNT		
GO TO J209		

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>J208Y1a. Would 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. (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 J209</p>		<p>GO TO J209</p>		
<p>J208c. (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 J209</p>				

RANDOM ASSIGNMENT 2 OR 5

J208Y1a. 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 J208d	GO TO J209		GO TO J209	
J208b. (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 J209			GO TO J209	
J208c. (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 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				

RANDOM ASSIGNMENT 3 OR 6

J208b. (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 J208Y2a	GO TO J209	GO TO J209		

J208c. (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 J209				

J208Y2a. 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 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
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GO TO J213

6. YEAR	7. OTHER (SPECIFY) _____	8. DK	9. RF
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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/RF]

AMOUNT

DK	RF
----	----

GO TO J213

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

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

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. 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			GO TO J217	
J216Y1a. (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

J216Y1a. (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 J216d	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				
J216d. (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				

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 J216Y2a	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				

J216Y2a. (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. (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/ REINVESTED	3. MONTH	4. QUARTER	5. 6 MONTHS
GO TO J221			
6. YEAR	7. OTHER PERIOD	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/RF]

_____	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			

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

[IWER: DO NOT PROBE DK/RF]

AMOUNT	DK	RF
GO TO J224		

NOTE: ALL RESPONDENTS WERE RANDOMLY ASSIGNED A NUMBER FROM 1-6 FOR VARIABLE 116. THIS VARIABLE DETERMINES WHICH SERIES OF UNFOLDINGS EACH R WAS ASKED. EACH SERIES IS GIVEN HEREIN IN ITS ENTIRETY.

RANDOM ASSIGNMENT 1 OR 4

J223a. (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 J224			GO TO J224	
J223b. 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			GO TO J224	
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 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				

RANDOM ASSIGNMENT 2 OR 5

J223b. 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 J223f	GO TO J224		GO TO J224	

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 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				

J223f. (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 J224				

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 \$5,000, 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 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
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GO TO J228

6. YEAR	7. OTHER (SPECIFY) _____	8. DK	9. RF
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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/RF]

AMOUNT

DK	RF
----	----

GO TO J228

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

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

RANDOM ASSIGNMENT 2 OR 5

J230Y1a. 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 J230Y3a	GO TO J232		GO TO J232	

J230b. (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 J232			GO TO J232	

J230c. (Would 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				

J230Y3a. 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				

RANDOM ASSIGNMENT 3 OR 6

J230b. (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 J230Y2a	GO TO J232		GO TO J232	
J230c. (Would 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				
J230Y2a. 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 J232				
J230Y3a. 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
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GO TO J236

6. YEAR	7. OTHER (SPECIFY) _____	8. DK	9. RF
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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/RF]

AMOUNT

DK	RF
----	----

GO TO J236

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

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

RANDOM ASSIGNMENT 2 OR 5

J238Y1a. 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 J238d	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				

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				

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					
J238Y1b. (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			

RANDOM ASSIGNMENT 2 OR 5

<p>J240Y1a. 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					
J240Y1b. (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			

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
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| | |

GO TO J255

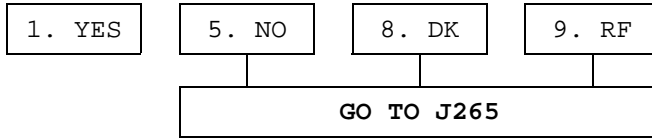
J250. How much did you (and your [husband/wife/partner]) receive altogether from these other sources in *LAST CALENDAR YEAR*, (before taxes and other deductions)?

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

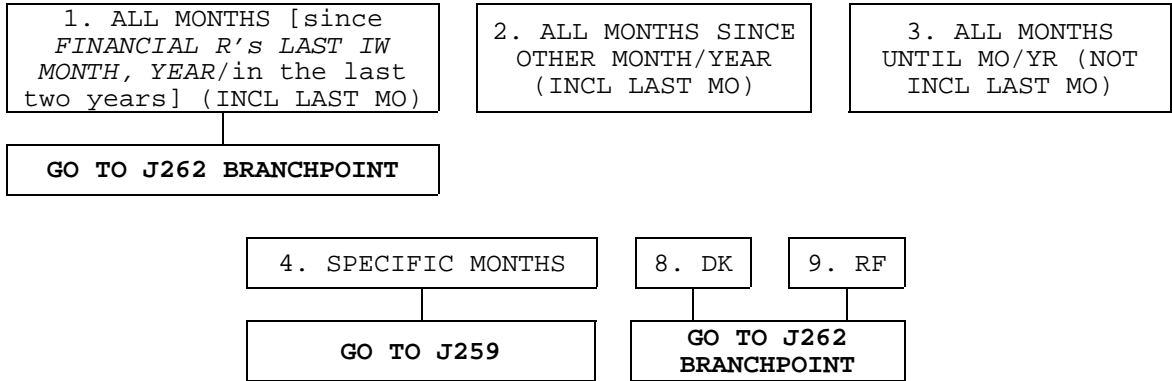
AMOUNT

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]?



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?



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

	DK	RF
J257. MONTH		
	DK	RF
J258. YEAR		
GO TO J262 BRANCHPOINT		

J259. ENTER ALL MONTHS THAT APPLY:

01. JAN 98	02. FEB 98	03. MAR 98	04. APR 98	05. MAY 98	06. JUN 98	07. JUL 98
08. AUG 98	09. SEP 98	10. OCT 98	11. NOV 98	12. DEC 98	13. JAN 99	14. FEB 99
15. MAR 99	16. APR 99	17. MAY 99	18. JUN 99	19. JUL 99	20. AUG 99	21. SEP 99
22. OCT 99	23. NOV 99	24. DEC 99	25. JAN 00	26. FEB 00	27. MAR 00	28. APR 00
29. MAY 00	30. JUN 00	31. JUL 00	32. AUG 00	33. SEP 00	34. OCT 00	35. NOV 00
36. DEC 00	37. JAN 01	38. FEB 01	39. MAR 01	40. ALL OF 1998 (AFTER PREV IW IN HH'S LAST IW MONTH)		41. ALL OF 1999
42. ALL OF 1999 (AFTER PREV IW IN HH'S LAST IW MONTH)		43. ALL OF 2000 TO DATE	44. ALL OF 1992 (AFTER PREV IW IN HH'S LAST IW MONTH)		45. ALL OF 1993	
46. ALL OF 1993 (AFTER PREV IW IN HH'S LAST IW MONTH)		47. ALL OF 1994	48. ALL OF 1994 (AFTER PREV IW IN HH'S LAST IW MONTH)		49. ALL OF 1995	
50. ALL OF 1995 (AFTER PREV IW IN HH'S LAST IW MONTH)		51. ALL OF 1996	52. ALL OF 1996 (AFTER PREV IW IN HH'S LAST IW MONTH)		53. ALL OF 1997	
54. ALL OF 1997 (AFTER PREV IW IN HH'S LAST IW MONTH)		55. ALL OF 1998	97. OTHER (SPECIFY) _____		98. DK	99. RF

J260 BRANCHPOINT: IF R DID NOT RESPOND THAT RECEIVED FOODSTAMPS IN ONLY ALL OF 2000 TO DATE (J259 NOT 43), 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 (CS11=1) *and* IS NOT MARRIED/PARTNERED, GO TO J266

IF {R OR CO-RESIDENT FAMILY) STOPPED RECEIVING FOOD STAMPS {SINCE FINANCIAL 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

DK

RF

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]?

1. YES

5. NO

8. DK

9. RF

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?

1. YES

5. NO

8. DK

9. RF

GO TO J267a
BRANCHPOINT

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?

1. YES

5. NO

8. DK

9. RF

J267a BRANCHPOINT: IF R IS IN NURSING HOME (CS11=1), GO TO J269 LOOP BRANCHPOINT

J267a. IF R OR CORESIDENT FAMILY RECEIVED FOOD STAMPS (J255=1):
In addition to any food bought with food stamps, about how much do you
(and other family members living there) spend on food that you use at
home in an average week?

OTHERWISE:

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

DK	RF
----	----

AMOUNT

J267b. Do you have any food delivered to the door which isn't included in that
amount?

1. YES	5. NO	8. DK	9. RF
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GO TO J267c

J267bb. About how much do you spend in an average week on that food?

DK	RF
----	----

AMOUNT

J267c. About how much do you spend eating out in a typical week, not counting
meals at work or at school?

DK	RF
----	----

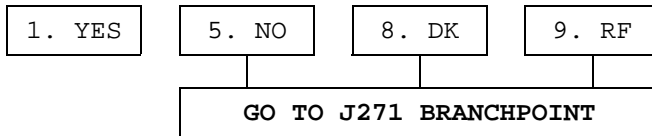
AMOUNT

J269 LOOP BRANCHPOINT: IF THERE ARE NO OTHER RESIDENTS IN HH (CLASSIFIED AS RESIDENT, RES/AWAY, RES/INSTITUTION) EXCEPT {R AND SPOUSE/PARTNER}, GO TO J274 BRANCHPOINT

BEGINNING OF J269 LOOP: QUESTIONS J269 THROUGH J272d ARE REPEATED FOR ALL HH RESIDENTS (CLASSIFIED AS RESIDENT, RES/AWAY, OR RES/INSTITUTION) — CHILDREN/NON-CHILD HHMs AND THEIR RESIDENT SPOUSES/PARTNERS — WHO ARE AT LEAST 16 YEARS OLD.

J269 BRANCHPOINT: IF CHILdN/HHMn {IS NOT CLASSIFIED AS RESIDENT or IS NOT AT LEAST 16 YEARS OLD}, GO TO J271 BRANCHPOINT

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



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/RF]

DK	RF
----	----

AMOUNT

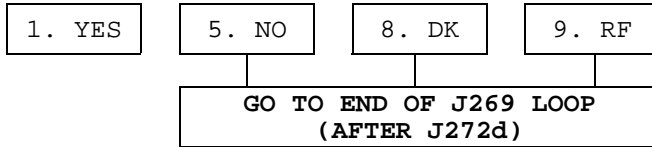
|

**GO TO J271
BRANCHPOINT**

J270a. 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 J270d	GO TO J271 BRANCHPOINT		GO TO J271 BRANCHPOINT	
J270b. (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 J271 BRANCHPOINT			GO TO J271 BRANCHPOINT	
J270c. (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 J271 BRANCHPOINT				
J270d. (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

J271 BRANCHPOINT: IF RESIDENT CHILD_n/HHM_n {DOES NOT HAVE SPOUSE/PARTNER OR SPOUSE/PARTNER {IS NOT CLASSIFIED AS RESIDENT or 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?



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/RF]

DK	RF
----	----

AMOUNT

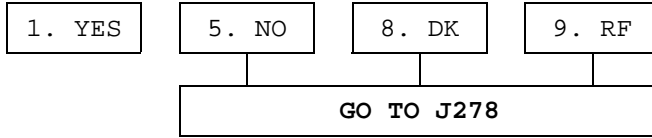
GO TO END OF J269 LOOP
(AFTER J272d)

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 BRANCHPOINT.

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]



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 J286			

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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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
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
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]

AMOUNT

DK

RF

GO TO J299e

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

1. YES

5. NO

8. DK

9. RF

GO TO J300

GO TO J300

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?

[IWER: DO NOT INCLUDE LOANS FOR CAR, TRUCK, TRAILER, MOTOR HOME, BOAT, AIRPLANE, OR OTHER FORM OF TRANSPORTATION]

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]

_____	DK	RF
AMOUNT		
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	
J303Y1a. 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>J303Y1a. 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					
J303Y1b. (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 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?*

J307. 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		

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/RF]

_____	DK	RF
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*/In the last two years], Have you (or your [husband/wife/partner]) 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*?

J313. 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/RF]

_____	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
<div style="display: flex; justify-content: space-around; align-items: center;"> <div style="border: 1px solid black; padding: 5px;">GO TO J323</div> </div>			

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*?

J319. 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

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]
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 EQUALLY
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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J331. J ASSIST

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	4. THE SECTION WAS DONE BY A PROXY REPORTER
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GO TO SECTION N