

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

J1/Q010 BRANCHPOINT: IF THIS IS NOT A FINANCIAL R (X007 {NOT 1 and NOT 3}), GO TO SECTION R

IF R'S AGE IS LESS THAN 65 (A019<65) or {R IS {MARRIED or PARTNERED} (X065 NOT 6) and SPOUSE/PARTNER IS LESS THAN 65 (A044<65)}, GO TO J3/Q012

Q010  
Q5068

J1. 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.

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 J47/Q085 BRANCHPOINT	GO TO J5/Q014 BRANCHPOINT	

J2/Q011 BRANCHPOINT: IF R IS NOT PART OF A MARRIED/PARTNERED COUPLE (X065=6), ASSIGN 1 FOR J2/Q011 AND GO TO J4/Q014

Q011  
Q5069

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/Q012 BRANCHPOINT: GO TO J5/Q014 BRANCHPOINT

Q012  
Q5070

J3. 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.

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/Q013 BRANCHPOINT: IF R IS NOT PART OF A MARRIED/PARTNERED COUPLE (X065=6), GO TO J5/Q014 BRANCHPOINT

Q013  
Q5071

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/Q014 BRANCHPOINT: IF R DID NOT REPORT WORKING FOR PAY IN LAST CALENDAR YEAR (J2/Q011 {NOT 1 and NOT 3} and {J3/Q012 NOT 1}), GO TO J13/Q039 BRANCHPOINT

Q014  
Q5072

J5. IF BOTH {R AND SPOUSE/PARTNER} WORKED FOR PAY LAST YEAR (J2/Q011=3 or {J3/Q012 and J4/Q013}=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/J021=2):  
(You told me before that you were self-employed.)

ASK BOTH Rs:

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

1. YES	5. NO	8. DK	9. RF
GO TO J7/Q019			

Q015  
Q5073

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

[IWER: DO NOT PROBE DK/RF]

	DK	RF
AMOUNT		
GO TO J7/Q019		

Q016-Q018 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_, more than \$\_\_\_\_, or what?

PROCEDURES: 3Up, 2Up1Down, 1Up2Down

BREAKPOINTS: \$5,000, \$10,000, \$25,000, \$100,000

RANDOM ENTRY POINTS: \$5,000, \$10,000, \$25,000

ENTRY POINT ASSIGNMENT 1, 2 OR 3 AT Q111/X041

Q019  
Q5081

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/Q024			

Q020  
Q5082

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/Q024		

Q021-Q023 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_, more than \$\_\_\_\_, or what?

PROCEDURES: 3Up, 2Up1Down, 1Up2Down  
 BREAKPOINTS: \$5,000, \$25,000, \$50,000, \$100,000  
 RANDOM ENTRY POINTS: \$5,000, \$25,000, \$50,000  
 ENTRY POINT ASSIGNMENT 1, 2, OR 3 AT Q111/X041

Q024  
Q5090

J9. IF R HAD EARNINGS FROM SELF-EMPLOYMENT (J5/Q014=1) or WAGES AND SALARIES (J7/Q019=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/Q029			

Q025  
Q5091

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]

\_\_\_\_\_

AMOUNT

|

DK	RF
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|

GO TO J11/Q029
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Q026-Q028 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_, more than \$\_\_\_\_, or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$5,000, **\$25,000**, \$50,000, \$100,000

ENTRY POINT: \$25,000

Q029  
Q5096

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
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GO TO J12/Q034
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Q030  
Q5097

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]

\_\_\_\_\_

AMOUNT

|

DK	RF
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|

GO TO J12/Q034
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Q031-Q033 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_, more than \$\_\_\_\_, or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$2,500, **\$5,000**, \$25,000, \$50,000

ENTRY POINT: \$5,000

Q034  
Q5102

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/Q039 BRANCHPOINT			

Q035  
Q5103

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		
GO TO J13/Q039 BRANCHPOINT		

Q036-Q038 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$2,500, **\$5,000**, \$25,000, \$50,000

ENTRY POINT: \$5,000

J13/Q039 BRANCHPOINT: IF R DID NOT REPORT THAT SPOUSE/PARTNER WORKED FOR PAY LAST YEAR (J2/Q011 {NOT 1 and NOT 3} and J4/Q013 NOT 1)), GO TO J21/Q064

Q039  
Q5108

J13. IF BOTH R AND SPOUSE/PARTNER WORKED FOR PAY IN LAST YEAR (J2/Q011=3): Now I want to ask about your [husband's/wife's/partner's] income last year, in *LAST CALENDAR YEAR*.

ASK ALL R's:

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/Q044			

Q040  
Q5109

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]

\_\_\_\_\_

AMOUNT

|

DK	RF
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GO TO J15/Q044
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Q041-Q043 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_, more than \$\_\_\_\_, or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$5,000, **\$10,000**, \$25,000, \$100,000

ENTRY POINT: \$10,000

Q044  
Q5114

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
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GO TO J17/Q049
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Q045  
Q5115

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
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|

GO TO J17/Q049
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Q046-Q048 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_, more than \$\_\_\_\_, or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$5,000, **\$25,000**, \$50,000, \$100,000

ENTRY POINT: \$25,000

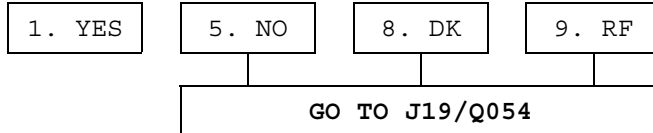
Q049  
Q5121

J17. IF R HAD INCOME FROM SELF-EMPLOYMENT (J13/Q039=1) or WAGES AND SALARIES (J15/Q044=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:

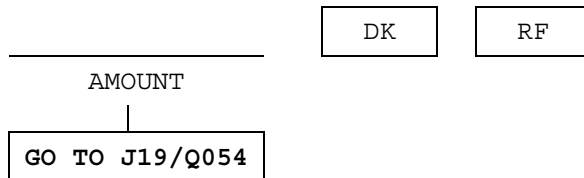
Did any of your [husband's/wife's/partner's] income in LAST CALENDAR YEAR come from a professional practice or trade?



Q050  
Q5122

J18. About how much income did your [husband/wife/partner] receive in LAST CALENDAR YEAR from a professional practice or trade, before taxes and other deductions?

[IWER: DO NOT PROBE DK/RF]



Q051-Q053 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_, more than \$\_\_\_\_, or what?

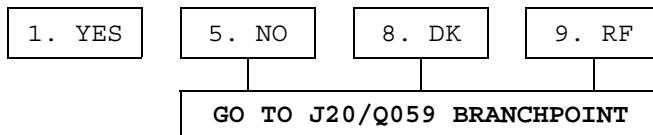
PROCEDURE: 2Up1Down

BREAKPOINTS: \$5,000, \$25,000, \$50,000, \$100,000

ENTRY POINT: \$25,000

Q054  
Q5128

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



Q055  
Q5129

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]

\_\_\_\_\_

AMOUNT

DK

RF

|

**GO TO J20/Q059  
BRANCHPOINT**

Q056-Q058 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_, more than \$\_\_\_\_, or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$2,500, **\$5,000**, \$25,000, \$50,000

ENTRY POINT: \$5,000

J20/Q059 BRANCHPOINT: IF R IS NOT PART OF A MARRIED/PARTNERED COUPLE (X065 {NOT 1 and NOT 3}), GO TO J222/Q065 BRANCHPOINT

Q059  
Q5134

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/Q064**

Q060  
Q5135

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

[IWER: DO NOT PROBE DK/RF]

\_\_\_\_\_

AMOUNT

DK

RF

|

**GO TO J21/Q064**

Q061-Q063 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_, more than \$\_\_\_\_, or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$2,500, **\$5,000**, \$25,000, \$50,000

ENTRY POINT: \$5,000



Q064  
Q5141

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
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GO TO J33/Q074 BRANCHPOINT

J22/Q065 BRANCHPOINT: IF R IS NOT PART OF A MARRIED/PARTNERED COUPLE (X065 {NOT 1 and NOT 3}), ASSIGN 1 FOR J22/Q065 AND GO TO J23/Q066

Q065  
Q5142

J22. Who received that?

1. RESPONDENT ONLY	2. SPOUSE/PARTNER ONLY	3. BOTH	8. DK	9. RF
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GO TO J28/Q070 BRANCHPOINT

Q066  
Q5143

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

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

[IWER: DO NOT PROBE DK/RF]

\_\_\_\_\_

AMOUNT

DK	RF
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GO TO J28/Q070 BRANCHPOINT

Q067-Q069 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_, more than \$\_\_\_\_, or what?

PROCEDURE: 2Up1Down  
BREAKPOINTS: \$300, **\$900**, \$1,800, \$3,000  
ENTRY POINT: \$900

J28/Q070 BRANCHPOINT: IF R DID NOT REPORT THAT SPOUSE/PARTNER RECEIVED UNEMPLOYMENT COMPENSATION WHEN WAS ASKED (R WAS ASKED J22/Q065 and {J22/Q065 {NOT 2 and NOT 3}}) or IF R IS NOT PART OF A MARRIED/PARTNERED COUPLE, GO TO J33/Q074 BRANCHPOINT

Q070  
Q5151  
J28.

UNEMPLOYMENT COMPENSATION

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

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

[IWER: DO NOT PROBE DK/RF]

\_\_\_\_\_

DK	RF
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AMOUNT

|

<b>GO TO J33/Q074 BRANCHPOINT</b>
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Q071-Q073 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_, more than \$\_\_\_\_, or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$300, **\$900**, \$1,800, \$3,000

ENTRY POINT: \$900

J33/Q074 BRANCHPOINT: IF R DID NOT REPORT THAT EITHER MEMBER OF THE COUPLE WORKED FOR PAY IN LAST CALENDAR YEAR ({J1/Q010 and J3/Q012 and J4/Q013} NOT 1), GO TO J47/Q085 BRANCHPOINT

Q074  
Q5160

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	
<table border="1" style="margin: 0 auto; width: 80%;"> <tr> <td style="padding: 5px;"><b>GO TO J47/Q085 BRANCHPOINT</b></td> </tr> </table>				<b>GO TO J47/Q085 BRANCHPOINT</b>
<b>GO TO J47/Q085 BRANCHPOINT</b>				

J34/Q075 BRANCHPOINT: IF R IS NOT PART OF A MARRIED/PARTNERED COUPLE, ASSIGN 1 FOR J34/Q075 AND GO TO J35/Q076

Q075  
Q5161

J34. Who received that?

1. RESPONDENT ONLY	2. SPOUSE/PARTNER ONLY	3. BOTH	8. DK	9. RF	
<table border="1" style="margin: 0 auto; width: 60%;"> <tr> <td style="padding: 5px;"><b>GO TO J40/Q080 BRANCHPOINT</b></td> </tr> </table>					<b>GO TO J40/Q080 BRANCHPOINT</b>
<b>GO TO J40/Q080 BRANCHPOINT</b>					

Q076  
Q5162

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

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

[IWER: DO NOT PROBE DK/RF]

\_\_\_\_\_

AMOUNT

↓  
**GO TO J40/Q080  
BRANCHPOINT**

Q077-Q079 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_, more than \$\_\_\_\_, or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$1,000, **\$3,000**, \$7,000, \$12,000

ENTRY POINT: \$3,000

J40/Q080 BRANCHPOINT: IF R DID NOT REPORT THAT SPOUSE RECEIVED WORKERS' COMPENSATION WHEN WAS ASKED (R WAS ASKED J34/Q075 and {J34/Q075 {NOT 2 and NOT 3}}) or IF R IS NOT PART OF A MARRIED/PARTNERED COUPLE, GO TO J47/Q085 BRANCHPOINT

Q080  
Q5173

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

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

[IWER: DO NOT PROBE DK/RF]

\_\_\_\_\_

AMOUNT

↓  
**GO TO J47/Q085  
BRANCHPOINT**

Q081-Q083 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_, more than \$\_\_\_\_, or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$1,000, **\$3,000**, \$7,000, \$12,000

ENTRY POINT: \$3,000

J47/Q085 BRANCHPOINT: IF R DID NOT REPORT THAT IS CURRENTLY RECEIVING SOCIAL SECURITY BENEFITS ((G104n)/J478 NOT 1), GO TO J45/Q084 BRANCHPOINT (AFTER J49/Q090)

Q085  
Q5186

J47. About the Social Security income 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
 GO TO J48/Q089 BRANCHPOINT		

Q086-Q088 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_, more than \$\_\_\_\_, or what?

PROCEDURE: 1Up1Down  
 BREAKPOINTS: \$500, \$700, \$1,000  
 ENTRY POINT: \$700

J48/Q089 BRANCHPOINT: IF R RECEIVED SOCIAL SECURITY BENEFITS AT FINANCIAL R's LAST IW, GO TO J45/Q084 BRANCHPOINT (AFTER J49/Q090)

Q089  
Q5193

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

_____ YEAR BEFORE 2000	_____ YEAR 2000 OR LATER	DK	RF
 GO TO J45/Q084 BRANCHPOINT (AFTER J49/Q090)		 GO TO J45/Q084 BRANCHPOINT (AFTER J49/Q090)	

Q090  
Q5194

J49. 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

J45/Q084 BRANCHPOINT: IF R IS NOT PART OF A MARRIED/PARTNERED COUPLE,  
GO TO J59/Q105

7Q084 (Tag#=Q090.5)

Q5182

J45. IF R IS CURRENTLY RECEIVING SOCIAL SECURITY BENEFITS ((G104n)/J478=1):  
You said earlier that you are currently receiving Social Security  
income.

OTHERWISE:

You said earlier that you are not currently receiving Social Security  
income.

ASK BOTH Rs:

Is your [husband/wife/partner] currently receiving any Social Security  
income?

1. YES	5. NO	8. DK	9. RF
GO TO J59/Q105			

Q091

Q5199

J50a1. Now let me ask about your [husband's/wife's/partner's] Social Security  
income.

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]

	DK	RF
AMOUNT		
GO TO J50b1/Q095 BRANCHPOINT		

Q092-Q094 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ , or  
what?

PROCEDURE: 1Up1Down

BREAKPOINTS: \$500, \$700, \$1,000

ENTRY POINT: \$700

J50b1/Q095 BRANCHPOINT: IF R's SPOUSE/PARTNER RECEIVED SOCIAL SECURITY BENEFITS  
AT FINANCIAL R's LAST IW, GO TO J59/Q105

Q095  
Q5204

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

_____	_____	DK	RF
YEAR BEFORE 2000	YEAR 2000 OR LATER		
GO TO J59/Q105		GO TO J59/Q105	

Q096  
Q5205

J50b2. 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

Q105  
Q5224

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/Q113			

J60/Q106 BRANCHPOINT: IF R IS NOT PART OF A MARRIED/PARTNERED COUPLE, ASSIGN 1 FOR J60/Q106 AND GO TO J61/Q107

Q106  
Q5225

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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Q107  
Q5226

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/Q111  
BRANCHPOINT

Q108-Q110 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_, more than \$\_\_\_\_, or what?

PROCEDURE: 1Up1Down  
BREAKPOINTS: \$250, \$500, \$700  
ENTRY POINT: \$500

J62/Q111 BRANCHPOINT: IF R RECEIVED SUPPLEMENTAL SECURITY INCOME AT FINANCIAL R's LAST IW, GO TO J64/Q113

Q111  
Q5230

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

\_\_\_\_\_  
YEAR BEFORE 2000

\_\_\_\_\_  
YEAR 2000 OR LATER

DK

RF

GO TO J64/Q113

GO TO J64/Q113

Q112  
Q5231

J62b. 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

Q113  
Q5239

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/Q119			

J65/Q114 BRANCHPOINT: IF R IS NOT PART OF A MARRIED/PARTNERED COUPLE, ASSIGN 1 FOR J65/Q114 AND GO TO J66/Q115

Q114  
Q5240

J65. Who received that?

1. RESPONDENT ONLY	2. SPOUSE/PARTNER ONLY	3. BOTH	8. DK	9. RF
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Q115  
Q5241

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

[IWER: DO NOT PROBE DK/RF]

\_\_\_\_\_

AMOUNT

DK	RF
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GO TO J67/Q119
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Q116-Q118 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

PROCEDURE: 2Up1Down  
BREAKPOINTS: \$125, \$500, \$1,000, \$3,000  
ENTRY POINT: \$500

Q119  
Q5244

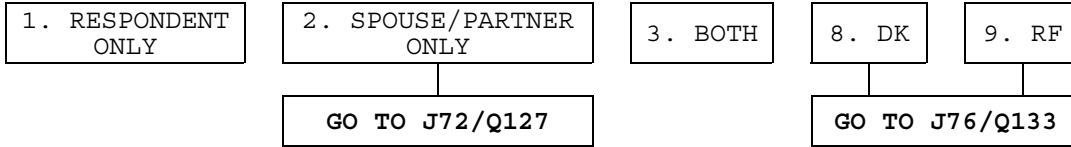
J67. Are you (or your [husband/wife/partner]) currently receiving any income from veteran benefits or a military pension?

1. YES	5. NO	8. DK	9. RF
GO TO J76/Q133			



J68/Q120 BRANCHPOINT: IF R IS NOT PART OF A MARRIED/PARTNERED COUPLE, ASSIGN 1 FOR J68/Q120 AND GO TO J69/Q121

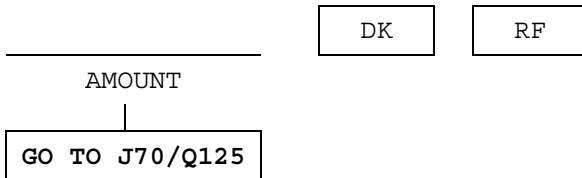
Q120  
Q5247  
J68. Who receives that?



Q121  
Q5248  
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]

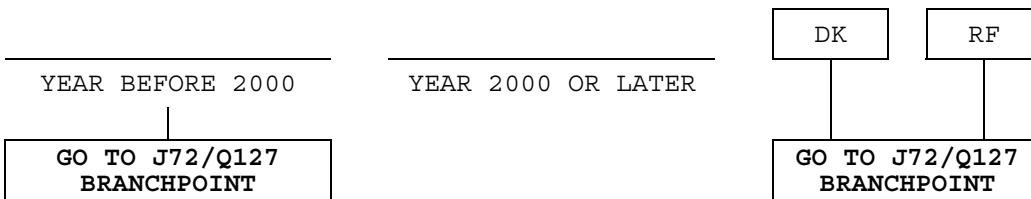


Q122-Q124 Unfolding Sequence

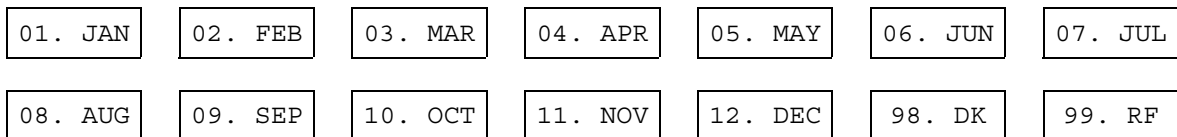
Question text: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

PROCEDURE: 1Up1Down  
BREAKPOINTS: \$500, \$1,000, \$1,500  
ENTRY POINT: \$1,000

Q125  
Q5256  
J70. In what year did you start to receive these benefits?



Q126  
Q5257  
J70a. What month was that?



J72/Q127 BRANCHPOINT: IF R IS NOT PART OF A MARRIED/PARTNERED COUPLE or ONLY R RECEIVED BENEFITS (J68/Q120=1), GO TO J76/Q133

Q127  
Q5261

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]

_____ AMOUNT	DK	RF
 GO TO J73/Q131		

Q128-Q130 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

PROCEDURE: 1Up1Down  
 BREAKPOINTS: \$500, **\$1,000**, \$1,500  
 ENTRY POINT: \$1,000

Q131  
Q5269

J73. In what year did [he/she] (R's [SPOUSE'S/PARTNER'S] FIRST NAME) start to receive these benefits?

_____ YEAR BEFORE 2000	_____ YEAR 2000 OR LATER	DK	RF
 GO TO J76/Q133		 GO TO J76/Q133	 GO TO J76/Q133

Q132  
Q5270

J73a. 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

Q133  
Q5275

J76. 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.

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, or money owed to you on a land contract or mortgage?

Please do not include business or farm real estate.

1. YES	2. [VOL] YES, MORE THAN ONE	5. NO	8. DK	9. RF
GO TO J83/Q147				

Q134  
Q5276

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/Q138		

Q135-Q137 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

PROCEDURES: 3Up, 2Up1Down, 1Up2Down

BREAKPOINTS: \$2,500, \$125,000, \$500,000, \$1,000,000

RANDOM ENTRY POINTS: \$2,500, \$125,000, \$500,000

ENTRY POINT ASSIGNMENT 1, 2 OR 3 AT Q117/X047

Q138  
Q5290

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/Q147			

Q139  
Q5291

J79. How often do you receive that?

1. WEEK	2. 2 X MONTH	3. MONTH	4. QUARTER	5. 6 MONTHS
6. YEAR	7. OTHER (SPECIFY) Q140	8. DK	9. RF	

GO TO J82/Q143

Q141  
Q5292

J80. Before any expenses or deductions, about how much did you receive last  
*TIME PERIOD FROM J79/Q139* from that?

[IWER: DO NOT PROBE DK/RF]

\_\_\_\_\_

AMOUNT

DK	RF
----	----

GO TO J82/Q143

Q142  
Q5293

J81. Do you get about the same amount each *TIME PERIOD FROM J79/Q139*?

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

GO TO  
J83/Q147

Q143  
Q5294

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

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

[IWER: DO NOT PROBE DK/RF]

\_\_\_\_\_

DK	RF
----	----

AMOUNT

|

GO TO J83/Q147
----------------

Q144-Q146 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

PROCEDURE: 1Up1Down

BREAKPOINTS: \$25,000, **\$50,000**, \$75,000

ENTRY POINT: \$50,000

Q147  
Q5301

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

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

| | | | |

GO TO J90/Q162
----------------

Q148  
Q5302

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 Q492 (BEFORE J85/Q152)
---------------------------------

Q149-Q151 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

PROCEDURES: 3Up, 2Up1Down, 1Up2Down

BREAKPOINTS: **\$5,000**, **\$10,000**, **\$100,000**, \$1,000,000

RANDOM ENTRY POINTS: \$5,000, \$10,000, \$100,000

ENTRY POINT ASSIGNMENT 1, 2 OR 3 AT Q119/X049

Q492 (Tag#=Q151.5)  
Q8222

Did you tell me about the value of this asset earlier in the interview?

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

Q152  
Q5317

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/Q162

Q153  
Q5318

J86. How often do you receive that?

1. WEEK	2. 2 X MONTH	3. MONTH	4. QUARTER	5. 6 MONTHS
6. YEAR	7. OTHER (SPECIFY) Q154	8. DK	9. RF	

GO TO J89/Q157

Q155  
Q5319

J87. About how much did you receive last *TIME PERIOD FROM J86/Q153* 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 J89/Q157

Q156  
Q5320

J88. Do you get about the same amount each *TIME PERIOD FROM J86/Q153*?

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

GO TO J89e/Q161

Q157  
Q5322

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		
GO TO J89e/Q161		

Q158-Q160 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_, more than \$\_\_\_\_, or what?

PROCEDURE: 1Up2Down

BREAKPOINTS: \$2,000, \$5,000, \$20,000, \$50,000

ENTRY POINT: \$20,000

Q161  
Q5327

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

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

Q162  
Q5329

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/Q182				

Q163  
Q5330

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
GO TO J110/Q182					

\*\*\*BEGINNING OF J92/Q165 LOOP: QUESTIONS J92/Q165 THROUGH J98/Q180 ARE REPEATED FOR UP TO THREE ACCOUNTS.\*\*\*

J92/Q165 BRANCHPOINT: IF R IS NOT PART OF A MARRIED/PARTNERED COUPLE, ASSIGN 1 FOR J92/Q165 AND GO TO J93/Q166

Q165  
Q5331

J92. IF THIS IS THE FIRST ACCOUNT *and* THERE ARE AT LEAST TWO ACCOUNTS (J91/Q163={2 or 3 or 4}):  
Let's talk about the largest IRA or KEOGH account.

IF THIS IS THE SECOND ACCOUNT *and* THERE ARE ONLY TWO ACCOUNTS (J91/Q163=2):  
Let's talk about the other IRA or KEOGH account.

IF THIS IS THE SECOND ACCOUNT *and* THERE ARE AT LEAST THREE ACCOUNTS (J91/Q163={3 or 4}):  
Let's talk about the next largest IRA or KEOGH account.

IF THIS IS THE THIRD ACCOUNT *and* THERE ARE ONLY THREE ACCOUNTS (J91/Q163=3):  
Let's talk about the third IRA or KEOGH account.

IF THIS IS THE THIRD ACCOUNT *and* THERE ARE MORE THAN THREE ACCOUNTS (J91/Q163=4):  
Let's talk about all the other IRA or KEOGH accounts.

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

ASK ALL Rs:  
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 |
|----------------|----------------------------------|-------|-------|



Q166  
Q5332

J93. IF R IS NOT MARRIED OR PARTNERED, READ ONE OF THE INTRODUCTORY PHRASES BELOW:

IF THIS IS THE FIRST ACCOUNT *and* THERE ARE AT LEAST TWO ACCOUNTS (J91/Q163={2 or 3 or 4}):  
Let's talk about the largest IRA or KEOGH account.

IF THIS IS THE SECOND ACCOUNT *and* THERE ARE ONLY TWO ACCOUNTS (J91/Q163=2):  
Let's talk about the other IRA or KEOGH account.

IF THIS IS THE SECOND ACCOUNT *and* THERE ARE AT LEAST THREE ACCOUNTS (J91/Q163={3 or 4}):  
Let's talk about the next largest IRA or KEOGH account.

IF THIS IS THE THIRD ACCOUNT *and* THERE ARE ONLY THREE ACCOUNTS (J91/Q163=3):  
Let's talk about the third IRA or KEOGH account.

IF THIS IS THE THIRD ACCOUNT *and* THERE ARE MORE THAN THREE ACCOUNTS (J91/Q163=4):  
Let's talk about all the other IRA or KEOGH accounts.

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

ASK ALL Rs ONE OF THE TWO QUESTIONS BELOW:

IF THIS IS THE THIRD ACCOUNT *and* THERE ARE MORE THAN THREE ACCOUNTS (J91/Q163=4):  
About how much in total is in these other IRA or KEOGH accounts at the present time?

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

[IWER: DO NOT PROBE DK/RF]

\_\_\_\_\_  DK  RF

AMOUNT

|  
 GO TO J94/Q170

Q167-Q169 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_, more than \$\_\_\_\_, or what?

PROCEDURES: 3Up, 2Up1Down, 1Up2Down

BREAKPOINTS: \$10,000, \$25,000, \$100,000, \$400,000

RANDOM ENTRY POINTS: \$10,000, \$25,000, \$100,000

ENTRY POINT ASSIGNMENT 1, 2 OR 3 AT Q113/X043

Q170  
Q5342

J94. 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 J98/Q180			

Q171  
Q5343

J95. 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]

AMOUNT	0	DK	RF
GO TO J95p/Q175	GO TO J96/Q177		

Q172-Q174 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_, more than \$\_\_\_\_, or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$2,500, **\$5,000**, \$10,000, \$25,000

ENTRY POINT: \$5,000

J95p/Q175 BRANCHPOINT: GO TO J96/Q177

Q175  
Q5344  
J95p. PER:

1. IN TOTAL	3. MONTH	4. QUARTER	5. 6 MONTH
6. YEAR	7. OTHER (SPECIFY) _____ Q176	8. DK	9. RF

Q177  
Q5350

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
--------	-------	-------	-------

Q178  
Q5351

J97. 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
Q179			

Q180  
Q5352

J98. Is the money in [this IRA or KEOGH account/these IRA or KEOGH 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
			Q181		

\*\*\*END OF 92/Q165 LOOP: IF THERE ARE MORE ACCOUNTS, REPEAT QUESTIONS J92/Q165 THROUGH J98/Q180 FOR UP TO THREE ACCOUNTS. IF NOT, OR R ALREADY HAS BEEN ASKED ABOUT THREE ACCOUNTS, CONTINUE ON TO J110/Q182.\*\*\*

Q182  
Q5393

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/Q210 BRANCHPOINT

J111/Q183 BRANCHPOINT: IF R IS NOT PART OF A MARRIED/PARTNERED COUPLE, ASSIGN 1 FOR J111/Q183 AND GO TO J112/Q184

Q183  
Q5394

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
--------------------	------------------------	---------	-------	-------

Q184  
Q5395

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) _____ Q185	8. DK	9. RF
----------------------	-------------------------	----------------------------------	-------	-------

J113/Q186 BRANCHPOINT: IF R DID NOT REPORT THAT CONVERTED {IRA OR KEOGH} ACCOUNT TO ANNUITY (J112/Q184 NOT 2), GO TO J124/Q204 BRANCHPOINT

Q186  
Q5396

J113. About how much money was converted to annuities?

[IWER: DO NOT PROBE DK/RF]

\_\_\_\_\_

AMOUNT

DK	RF
----	----

GO TO J114/Q190

Q187-Q189 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_, more than \$\_\_\_\_, or what?

PROCEDURE: 2Up1Down  
BREAKPOINTS: \$10,000, **\$25,000**, \$50,000, \$100,000  
ENTRY POINT: \$25,000

Q190  
Q5397

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]

[IWER: DO NOT PROBE DK/RF]

	0	DK	RF
AMOUNT			
GO TO J114p/Q194	GO TO J124/Q204 BRANCHPOINT		

Q191-Q193 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$1,200, \$3,000, \$5,000, \$10,000

ENTRY POINT: \$3,000

J114p/Q194 BRANCHPOINT: GO TO J166/Q196

Q194  
Q5398  
J114p. PER:

3. MONTH	4. QUARTER	5. 6 MONTH
6. YEAR	7. OTHER (SPECIFY) _____ Q195	8. DK
		9. RF

Q196  
Q5401

J116. Are federal income taxes withheld on these payments?

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

Q197  
Q5402

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

		DK	RF
YEAR BEFORE 2000	YEAR 2000 OR LATER		
GO TO J119/Q199			

Q198  
Q5403

J118. 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

Q199  
Q5405

J119. For how long will these annuity payments continue?

	OR		OR		DK	RF
UNTIL YEAR		Q200/Q5406 J120. UNTIL AGE		Q201/Q5407 J121. FOR NUMBER OF YEARS		

OR

Q202  
Q5408  
J122. OTHER:

3. UNTIL R AND SPOUSE BOTH DIE	4. UNTIL R DIES	5. UNTIL SPOUSE DIES
6. UNTIL MONEY RUNS OUT	7. OTHER (SPECIFY)  Q203	8. DK
		9. RF

J124/Q204 BRANCHPOINT: IF R DID NOT REPORT THAT CASHED IN {IRA OR KEOGH} ACCOUNT (J112/Q184 NOT 1), GO TO J126/Q210 BRANCHPOINT

Q204  
Q5411

J124. About how much money was withdrawn?

[IWER: DO NOT PROBE DK/RF]

\_\_\_\_\_

AMOUNT

|

DK

RF

GO TO 125/Q208

Q205-Q207 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

PROCEDURE: 1Up1Down  
 BREAKPOINTS: \$1,500, \$6,000, \$12,000  
 ENTRY POINT: \$6,000

Q208  
Q5413

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

[IWER: CHOOSE ALL THAT APPLY]

1. PUT IN SAVINGS	2. USED FOR REGULAR EXPENSES	3. USED FOR SPECIAL PURCHASES	4. GIVEN TO RELATIVES
7. OTHER (SPECIFY) _____ Q209		8. DK	9. RF

J126/Q210 BRANCHPOINT: IF R DID NOT REPORT THAT HAS {IRA OR KEOGH} ACCOUNT (J90/Q162 NOT 1), GO TO J127/Q215

Q210  
Q5414

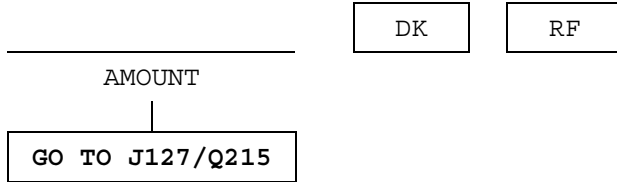
J126. Did you (or your [husband/wife/partner]) put any new money into IRA or KEOGH accounts [since *FINANCIAL R's LAST IW MONTH, YEAR* in the last two years], (when we last talked to you)?

1. YES	5. NO	8. DK	9. RF
GO TO J127/Q215			

Q211  
Q5415

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)?

[IWER: DO NOT PROBE DK/RF]



Q212-Q214 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

PROCEDURE: 1Up1Down

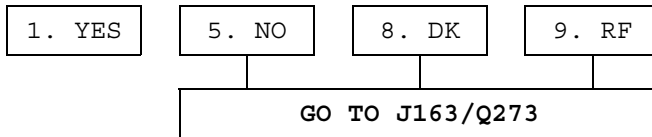
BREAKPOINTS: \$1,000, \$2,000, \$4,000

ENTRY POINT: \$2,000

Q215  
Q5424

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

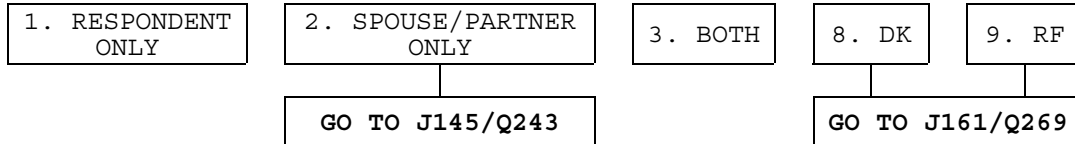
[IWER: DO NOT INCLUDE ANY LUMP-SUM PENSION PAYMENTS.  
DO NOT INCLUDE ANY MILITARY PENSION REPORTED EARLIER.]



J128/Q216 BRANCHPOINT: IF R IS NOT PART OF A MARRIED/PARTNERED COUPLE, ASSIGN 1 FOR J128/Q216 AND GO TO J129/Q217

Q216  
Q5425

J128. Who receives that?



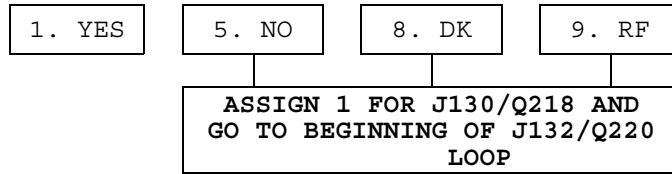


Q217  
Q5426

J129. IF BOTH R AND SPOUSE/PARTNER RECEIVE RETIREMENT PENSIONS (J128/Q216=3):  
(First I will ask about your retirement pensions, then about your  
[husband's/wife's/partner's]).

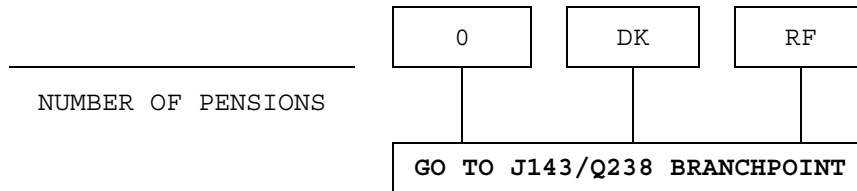
ASK ALL Rs:

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



Q218  
Q5427

J130. How many retirement pensions do you receive?



\*\*\*BEGINNING OF J132/Q220 LOOP: QUESTIONS J132/Q220 THROUGH J142/Q236 ARE REPEATED FOR UP TO TWO PENSIONS.\*\*\*

Q220  
Q5429

J132. IF THIS IS THE FIRST PENSION *and* THERE ARE AT LEAST TWO PENSIONS (J130/Q218>1):

Tell me about the largest pension that you currently receive.

How much did you receive last month from that pension, (before taxes and other deductions)?

IF THIS IS THE SECOND PENSION:

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

IF THIS IS THE FIRST PENSION *and* THERE IS ONLY ONE PENSION

(J130/Q218=1):

How much did you receive last month from that pension, (before taxes and other deductions)?

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

[IWER: DO NOT PROBE DK/RF]

\_\_\_\_\_

DK	RF
----	----

AMOUNT

|

GO TO J133/Q224
-----------------

Q221-Q223 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$500, **\$1,000**, \$2,000, \$4,000

ENTRY POINT: \$1,000

Q224  
Q5434

J133. Were any federal income taxes withheld on that?

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

Q225

Q5435

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
--------	-------	-------	-------

Q226

Q5436

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/Q231			

Q227

Q5437

J136. About how much is in this pension account?

[IWER: DO NOT PROBE DK/RF]

\_\_\_\_\_

AMOUNT

DK	RF
----	----

|

GO TO J137/Q231
-----------------

Q228-Q230 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

PROCEDURE: 1Up1Down

BREAKPOINTS: \$15,000, **\$100,000**, \$400,000

ENTRY POINT: \$100,000

Q231  
Q5438

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

YEAR BEFORE 2000	YEAR 2000 OR LATER	DK	RF
GO TO J139/Q233		GO TO J139/Q233	

Q232  
Q5439

J138. 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

Q233  
Q5441

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

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

Q234  
Q5442

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

1. YES	5. NO	8. DK	9. RF
GO TO J142/Q236		GO TO J142/Q236	

Q235  
Q5443

J141. For how many years will it continue?

	DK	RF
NUMBER OF YEARS		

Q236  
Q5444

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) Q237	8. DK	9. RF
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\*\*\*END OF J132/Q220 LOOP: IF THERE IS ANOTHER PENSION REPEAT QUESTIONS J132/Q220 THROUGH J142/Q236 FOR UP TO TWO PENSIONS. IF NOT, OR R ALREADY HAS BEEN ASKED ABOUT TWO PENSIONS, CONTINUE ON TO J143/Q238 BRANCHPOINT.\*\*\*

J143/Q238 BRANCHPOINT: IF R RECEIVES FEWER THAN THREE PENSIONS (J130/Q218 < 3), GO TO J145/Q243 BRANCHPOINT

Q238  
Q5447

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]

[IWER: DO NOT PROBE DK/RF]

	DK	RF
AMOUNT		
GO TO J144/Q242		

Q239-Q241 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_, more than \$\_\_\_\_, or what?

PROCEDURE: 1Up1Down  
BREAKPOINTS: \$50, **\$150**, \$400  
ENTRY POINT: \$150

Q242  
Q5448

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

1. YES	5. NO	8. DK	9. RF
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J145/Q243 BRANCHPOINT: IF R DID NOT REPORT THAT SPOUSE/PARTNER RECEIVED PENSION (J128/Q216 {NOT 2 and NOT 3}), GO TO J163/Q273

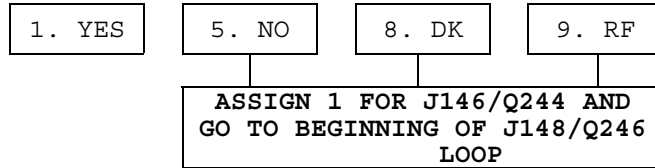
Q243

Q5449

J145. IF BOTH R AND SPOUSE/PARTNER RECEIVE RETIREMENT PENSIONS (J128/Q216=3):  
(Now let me ask about the retirement pensions received by your  
[husband/wife/partner]).

ASK ALL Rs:

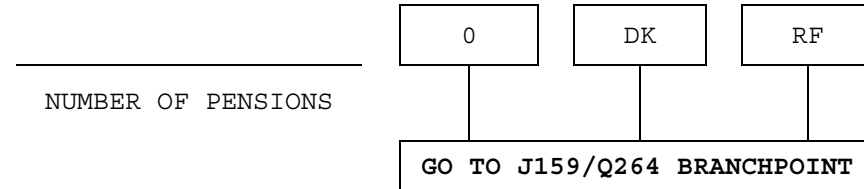
Does [he/she] (*R's* [*SPOUSE'S/PARTNER'S*] *FIRST NAME*) currently receive  
more than one such pension?



Q244

Q5450

J146. How many such pensions does your [husband/wife/partner] (*R's*  
[*SPOUSE'S/PARTNER'S*] *FIRST NAME*) receive?



\*\*\*BEGINNING OF J148/Q246 LOOP: QUESTIONS J148/Q246 THROUGH J158/Q262 ARE REPEATED FOR UP TO TWO PENSIONS.\*\*\*

Q246  
Q5452

J148. IF THIS IS THE FIRST PENSION (Q245=1) and THERE ARE AT LEAST TWO PENSIONS (J146/Q244>1):  
Tell me about the largest pension that your [husband/wife/partner] (R's [SPOUSE'S/PARTNER'S] FIRST NAME) currently receives.  
How much did [he/she] receive last month from the largest pension, (before taxes and other deductions)?

IF THIS IS THE SECOND PENSION (Q245=2) and THERE ARE ONLY TWO PENSIONS (J146/Q244=2):  
How much did [he/she] receive last month from the other pension, (before taxes and other deductions)?

IF THIS IS THE SECOND PENSION (Q245=2) and THERE ARE MORE THAN TWO PENSIONS (J146/Q244>2):  
How much did [he/she] receive last month from the next largest pension, (before taxes and other deductions)?

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

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

[IWER: DO NOT PROBE DK/RF]

	DK	RF
AMOUNT		
GO TO J149/Q250		

Q247-Q249 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$500, **\$1,000**, \$2,000, \$4,000

ENTRY POINT: \$1,000

Q250  
Q5457

J149. Were any federal income taxes withheld on that?

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

Q251  
Q5458

J150. If [he/she] (R's [SPOUSE'S/PARTNER'S] FIRST NAME) wanted to, could [he/she] choose to receive a larger or smaller amount from that pension next month?

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

Q252  
Q5459

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

1. YES	5. NO	8. DK	9. RF
GO TO J153/Q257			

Q253  
Q5460

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

[IWER: DO NOT PROBE DK/RF]

\_\_\_\_\_

AMOUNT

DK	RF
----	----

|

GO TO J153/Q257
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Q254-Q256 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

PROCEDURE: 1Up1Down

BREAKPOINTS: \$15,000, \$100,000, \$400,000

ENTRY POINT: \$100,000

Q257  
Q5461

J153. In what month and year did [he/she] (*R's [SPOUSE'S/PARTNER'S] FIRST NAME*) first begin to receive that pension?

_____	_____	DK	RF
YEAR BEFORE 2000	YEAR 2000 OR LATER		
GO TO J155/Q259		GO TO J155/Q259	

Q258  
Q5462

J153Y1. 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



Q259  
Q5466

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

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

Q260  
Q5467

J156. Will this payment continue for as long as [he/she] (R's [SPOUSE'S/PARTNER'S] FIRST NAME) lives?

1. YES	5. NO	8. DK	9. RF
GO TO J158/Q262		GO TO J158/Q262	

Q261  
Q5468

J157. For how many years will it continue?

\_\_\_\_\_

DK	RF
----	----

NUMBER OF YEARS

Q262  
Q5469

J158. If [he/she] (R's [SPOUSE'S/PARTNER'S] FIRST NAME) 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) _____ Q263	8. DK	9. RF
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\*\*\*END OF J148/Q246 LOOP: IF THERE IS A SECOND PENSION REPEAT QUESTIONS J148/Q246 THROUGH J158/Q262. IF NOT, OR R ALREADY HAS BEEN ASKED ABOUT TWO PENSIONS, CONTINUE ON TO J159/Q264 BRANCHPOINT.\*\*\*

J159/Q264 BRANCHPOINT: IF R DID NOT REPORT THAT ONLY R IS RECEIVING PENSION  
 ({J127/Q215 or J128/Q216} NOT 1) or R's SPOUSE RECEIVES FEWER  
 THAN THREE PENSIONS (J146/Q244 < 3), GO TO J161/Q269  
 BRANCHPOINT

NOTE: **NO ONE WAS ASKED QUESTIONS J159/Q264 - J160/Q268** DUE TO AN ERROR IN THE  
 BRANCHPOINT, ABOVE. Rs SHOULD HAVE JUMPED IF R's SPOUSE/PARTNER DID NOT  
 RECEIVE PENSION (J128/Q216 {NOT 2 and NOT 3}).

Q264  
 Q5473

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

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

[IWER: DO NOT PROBE DK/RF]

	DK	RF
AMOUNT		
GO TO J160/Q268		

Q265-Q267 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ , or  
 what?

PROCEDURE: 1Up1Down  
 BREAKPOINTS: \$50, **\$150**, \$400  
 ENTRY POINT: \$150

Q268  
 Q5474

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

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

J161/Q269 BRANCHPOINT: IF R REPORTED WHO RECEIVED PENSIONS (J128/Q216 {NOT DK  
 and NOT RF}), GO TO J163/Q273

Q269  
Q5475

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

[IWER: DO NOT PROBE DK/RF]

\_\_\_\_\_

AMOUNT

DK

RF

GO TO J163/Q273

Q270-Q272 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

PROCEDURE: 1Up1Down  
 BREAKPOINTS: \$50, **\$150**, \$400  
 ENTRY POINT: \$150

Q273  
Q5478

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

1. YES

5. NO

8. DK

9. RF

GO TO J207/Q316

J164/Q274 BRANCHPOINT: IF R IS NOT PART OF A MARRIED/PARTNERED COUPLE, ASSIGN 1 FOR J164/Q274 AND GO TO J165/Q275

Q274  
Q5479

J164. Who receives that?

1. RESPONDENT ONLY

2. SPOUSE/PARTNER ONLY

3. BOTH

8. DK

9. RF

GO TO J178/Q295

GO TO J190/Q312

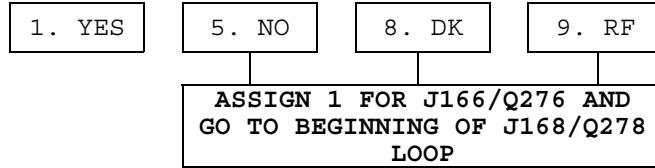
Q275

Q5480

J165. IF BOTH R AND SPOUSE/PARTNER RECEIVE ANNUITY PAYMENTS (J164/Q274=3):  
First I will ask about your annuity payments, then about your  
[husband's/wife's/partner's].

ASK ALL Rs:

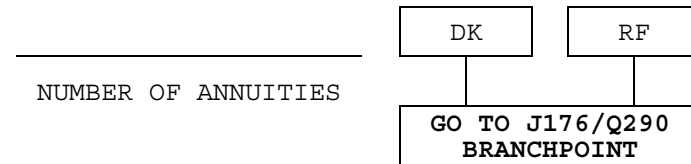
Do you (yourself) receive income from more than one annuity?



Q276

Q5481

J166. How many annuities do you receive?



\*\*\*BEGINNING OF J168/Q278 LOOP: QUESTIONS J168/Q278 THROUGH J175/Q288 ARE REPEATED FOR UP TO TWO ANNUITIES.\*\*\*

Q278  
Q5484

J168. IF THIS IS THE FIRST PENSION and THERE ARE AT LEAST TWO PENSIONS (J166/Q276>1):  
Tell me about the largest annuity payment that you currently receive.  
How much did you receive last month from that annuity, (before taxes and other deductions)?

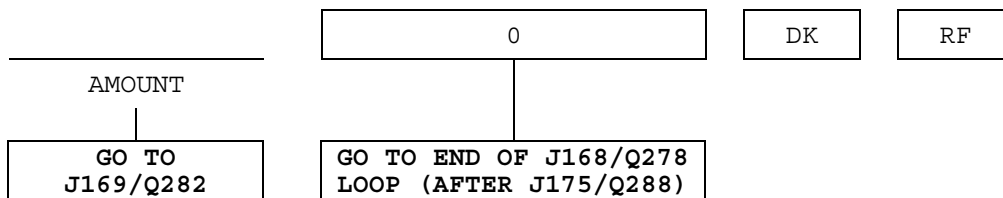
IF THIS IS THE SECOND PENSION:  
How much did you receive last month from the second (largest) annuity payment, (before taxes and other deductions)?

IF THIS IS THE FIRST PENSION and THERE IS ONLY ONE PENSION (J165/Q275 NOT 1):  
How much did you receive last month from that 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]



Q279-Q281 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_, more than \$\_\_\_\_, or what?

PROCEDURE: 2Up1Down  
BREAKPOINTS: \$500, \$1,000, \$2,000, \$4,000  
ENTRY POINT: \$1,000

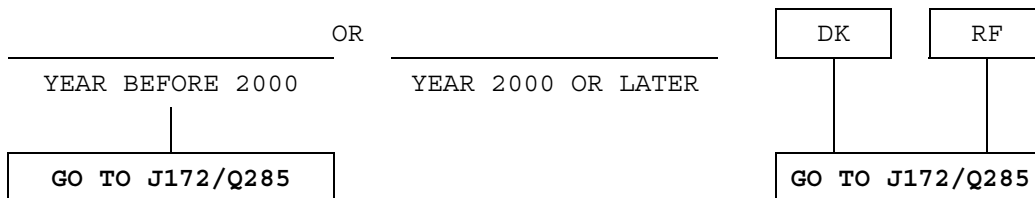
Q282  
Q5489

J169. Were any federal income taxes withheld on that?



Q283  
Q5490

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



Q284  
Q5491

J171. 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

Q285  
Q5493

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

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

Q286  
Q5494

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

1. YES	5. NO	8. DK	9. RF
GO TO J175/Q288	GO TO J175/Q288		

Q287  
Q5495

J174. For how many years will it continue?

\_\_\_\_\_

DK	RF
----	----

NUMBER OF YEARS

Q288  
Q5496

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) _____ Q289	8. DK	9. RF
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\*\*\*END OF J168/Q278 LOOP: IF THERE IS A SECOND ANNUITY, REPEAT QUESTIONS J168/Q278 THROUGH J175/Q288. IF NOT, OR R ALREADY HAS BEEN ASKED ABOUT TWO ANNUITIES, CONTINUE ON TO J176/Q290 BRANCHPOINT.\*\*\*

J176/Q290 BRANCHPOINT: IF R RECEIVES FEWER THAN THREE ANNUITIES (J166/Q276 < 3), GO TO J178/Q295 BRANCHPOINT
--

Q290  
Q5506

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]

[IWER: DO NOT PROBE DK/RF]

\_\_\_\_\_

DK	RF
----	----

AMOUNT

GO TO J177/Q294

Q291-Q293 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_, more than \$\_\_\_\_, or what?

PROCEDURE: 1Up1Down  
BREAKPOINTS: \$100, \$400, \$600  
ENTRY POINT: \$400

Q294  
Q5509

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

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

J178/Q295 BRANCHPOINT: IF R DID NOT REPORT THAT SPOUSE/PARTNER RECEIVED ANNUITIES (J164/Q274 {NOT 2 and NOT 3}), GO TO J207/Q316

Q295  
Q5510

J178. Now let me ask about the annuity payments received by your [husband/wife/partner].

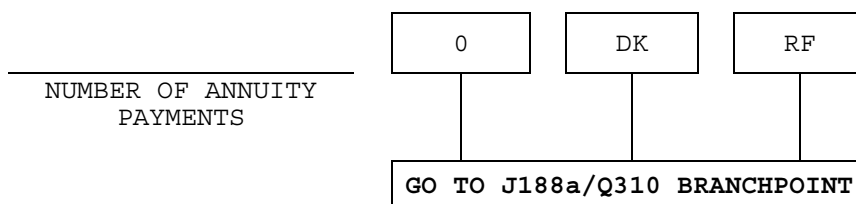
Does [he/she] currently receive more than one such annuity payment?

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

ASSIGN 1 FOR J179/Q296 AND GO TO BEGINNING OF J181/Q298 LOOP

Q296  
Q5511

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



\*\*\*BEGINNING OF J181/Q298 LOOP: QUESTIONS J181/Q298 THROUGH J188/Q308 ARE REPEATED FOR UP TO TWO ANNUITY PAYMENTS THAT THE SPOUSE RECEIVES.\*\*\*

Q298  
Q5513

J181. IF R RECEIVES AT LEAST TWO ANNUITY PAYMENTS (J179/Q296>1) AND THIS IS THE FIRST:

Tell me about the largest annuity payment your [husband/wife/partner] receives.  
How much did [he/she] (R's [SPOUSE'S/PARTNER'S] FIRST NAME) receive last month from that annuity payment, (before taxes and other deductions)?

IF THIS IS THE SECOND ANNUITY PAYMENT:

And how much did [he/she] (R's [SPOUSE'S/PARTNER'S] FIRST NAME) receive last month from the second (largest) annuity, (before taxes and other deductions)?

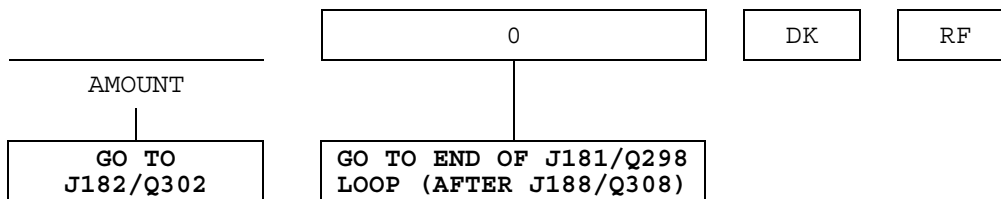
IF THIS IS THE FIRST ANNUITY PAYMENT and THERE IS ONLY ONE (J179/Q296=1):

How much did [he/she] (R's [SPOUSE'S/PARTNER'S] FIRST NAME) receive last month from that 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]



Q299-Q301 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_, more than \$\_\_\_\_, or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$500, \$1,000, \$2,000, \$4,000

ENTRY POINT: \$1,000



Q302  
Q5518

J182. Were any federal income taxes withheld on that?

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

Q303  
Q5519

J183. In what year did [he/she] (*R's [SPOUSE'S/PARTNER'S] FIRST NAME*) start to receive that annuity payment?

_____ YEAR BEFORE 2000   GO TO J185/Q305	_____ YEAR 2000 OR LATER 	DK 	RF 	GO TO J185/Q305
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Q304  
Q5520

J184. 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

Q305  
Q5522

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

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

Q306  
Q5523

J186. Will this payment continue for as long as [he/she] (*R's [SPOUSE'S/PARTNER'S] FIRST NAME*) lives?

1. YES	5. NO	8. DK	9. RF
 GO TO J188/Q308		 GO TO J188/Q308	 GO TO J188/Q308

Q307  
Q5524

J187. For how many years will it continue?

_____ NUMBER OF YEARS	DK	RF
--------------------------	----	----

Q308  
Q5525

J188. If [he/she] (R's [SPOUSE'S/PARTNER'S] FIRST NAME) 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) Q309	8. DK	9. RF
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\*\*\*END OF J181/Q298 LOOP: IF THERE IS A SECOND ANNUITY PAYMENT, REPEAT QUESTIONS J181/Q298 THROUGH J188/Q308. IF NOT, OR R ALREADY HAS BEEN ASKED ABOUT TWO ANNUITY PAYMENTS, CONTINUE ON TO J188a/Q310 BRANCHPOINT.\*\*\*

J188a/Q308 BRANCHPOINT: IF R'S SPOUSE RECEIVES FEWER THAN THREE ANNUITIES (J179/Q296 < 3), GO TO J207/Q316

Q310  
Q5534

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

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

\_\_\_\_\_

AMOUNT

DK	RF
----	----

Q311  
Q5535

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

1. YES	5. NO	8. DK	9. RF
GO TO J207/Q316			

Q312  
Q5536

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

[IWER: DO NOT PROBE DK/RF]

\_\_\_\_\_

AMOUNT

DK	RF
----	----

Q316  
Q5554

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/Q330			

Q317  
Q5555

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]

\_\_\_\_\_

AMOUNT

DK	RF
GO TO J209/Q321	

Q318-Q320 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_, more than \$\_\_\_\_, or what?

PROCEDURES: 3Up, 2Up1Down, 1Up2Down

BREAKPOINTS: \$2,500, \$25,000, \$125,000, \$400,000

RANDOM ENTRY POINTS: \$2,500, \$25,000, \$125,000

ENTRY POINT ASSIGNMENT 1, 2 OR 3 AT Q114/X044

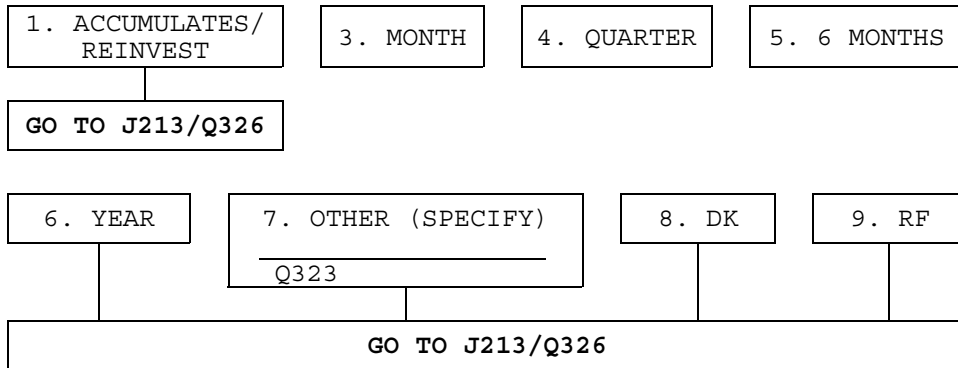
Q321  
Q5568

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

1. YES	5. NO	8. DK	9. RF
GO TO J215/Q330			

Q322  
Q5569

J210. How often is it paid?

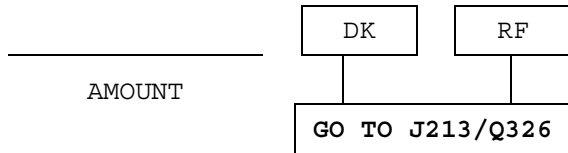


Q324  
Q5570

J211. About how much did you receive last *TIME PERIOD FROM J210/Q322* from that, (before taxes and other deductions)?

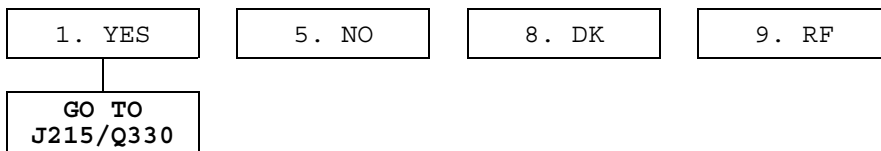
[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

[IWER: DO NOT PROBE DK/RF]



Q325  
Q5571

J212. Did you get about the same amount each *TIME PERIOD FROM J210/Q322*



Q326  
Q5572

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

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

[IWER: DO NOT PROBE DK/RF]

\_\_\_\_\_

DK	RF
----	----

AMOUNT

|

GO TO J215/Q330
--------------------

Q327-Q329 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_, more than \$\_\_\_\_, or what?

PROCEDURE: 1Up1Down  
BREAKPOINTS: \$1,000, \$5,000, \$25,000  
ENTRY POINT: \$5,000

Q330  
Q5587

J215. (Aside from anything you have already told me about,) Do you (or your [husband/wife/partner]) have any corporate, municipal, government or foreign bonds, or bond funds?

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

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

|

GO TO J222/Q344
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Q331  
Q5588

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/Q335
--------------------

Q332-Q334 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_, more than \$\_\_\_\_, or what?

PROCEDURES: 3Up, 2Up1Down, 1Up2Down  
BREAKPOINTS: \$2,500, \$10,000, \$100,000, \$400,000  
RANDOM ENTRY POINTS: \$2,500, \$10,000, \$100,000  
ENTRY POINT ASSIGNMENT 1, 2 OR 3 AT Q115/X045

Q335  
Q5602

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

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

GO TO J222/Q344

Q336  
Q5603

J218. How often is it paid?

1. ACCUMULATES/ REINVEST	3. MONTH	4. QUARTER	5. 6 MONTH
-----------------------------	----------	------------	------------

GO TO J221/Q340

6. YEAR	7. OTHER (SPECIFY) _____ Q337	8. DK	9. RF
---------	-------------------------------------	-------	-------

GO TO J221/Q340

Q338  
Q5604

J219. About how much did you receive last *TIME PERIOD FROM J218/Q336* 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 J221/Q340

Q339  
Q5605

J220. Did you get about the same amount each *TIME PERIOD FROM J218/Q336*?

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

GO TO J222/Q344

Q340  
Q5606

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

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

[IWER: DO NOT PROBE DK/RF]

\_\_\_\_\_

DK	RF
----	----

AMOUNT

|

GO TO <b>J222/Q344</b>
---------------------------

Q341-Q343 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_, more than \$\_\_\_\_, or what?

PROCEDURE: 1Up1Down

BREAKPOINTS: \$1,000, **\$5,000**, \$20,000

ENTRY POINT: \$5,000

Q344  
Q5620

J222. (Aside from anything you have already told me about,) Do you (or your [husband/wife/partner]) have any checking or savings accounts or money market funds?

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

|

GO TO <b>J229/Q356</b>
------------------------

Q345  
Q5621

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

[IWER: DO NOT PROBE DK/RF]

\_\_\_\_\_

DK	RF
----	----

AMOUNT

|

GO TO <b>J224/Q349</b>
---------------------------

Q346-Q348 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_, more than \$\_\_\_\_, or what?

PROCEDURES: 3Up, 2Up1Down, 1Up2Down

BREAKPOINTS: **\$5,000**, **\$50,000**, **\$150,000**, \$300,000

RANDOM ENTRY POINTS: \$5,000, \$50,000, \$150,000

ENTRY POINT ASSIGNMENT 1, 2 OR 3 AT Q116/X046

Q349

Q5636

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

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

GO TO J229/Q356

Q350

Q5637

J225. How often is it paid?

1. ACCUMULATES/ REINVESTED	3. MONTH	4. QUARTER	5. 6 MONTHS
-------------------------------	----------	------------	-------------

GO TO J228/Q354

6. YEAR	7. OTHER (SPECIFY) _____ Q351	8. DK	9. RF
---------	-------------------------------------	-------	-------

GO TO J228/Q354

Q352

Q5638

J226. About how much did you receive last *TIME PERIOD FROM J225/Q350* 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/Q354

Q353

Q5639

J227. Did you get about the same amount each *TIME PERIOD FROM J225/Q350*?

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

GO TO  
J229/Q356



Q354  
Q5640

J228. About how much did you receive from these 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

|

GO TO <b>J229/Q356</b>
---------------------------

Q494-Q496 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ , or  
what?

PROCEDURE: 1Up1Down  
 BREAKPOINTS: \$1,000, **\$2,000**, \$5,000  
 ENTRY POINT: \$2,000

Q356  
Q5650

J229. (Aside from anything you have already told me about,) Do you (or your  
[husband/wife/partner]) have any money in CDs, Government Savings Bonds,  
or Treasury Bills?

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

|

GO TO <b>J237/Q370</b>
------------------------

Q357  
Q5651

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

[IWER: DO NOT PROBE DK/RF]

\_\_\_\_\_

DK	RF
----	----

AMOUNT

|

GO TO <b>J232/Q361</b>
---------------------------

Q358-Q360 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ , or  
what?

PROCEDURES: 3Up, 2Up1Down, 1Up2Down  
 BREAKPOINTS: **\$2,500**, **\$25,000**, **\$125,000**, \$250,000  
 RANDOM ENTRY POINTS: \$2,500, \$25,000, \$125,000  
 ENTRY POINT ASSIGNMENT 1, 2 OR 3 AT Q118/X048

Q361  
Q5664

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/Q370

Q362  
Q5665

J233. How often is it paid?

1. ACCUMULATES/ REINVEST	3. MONTH	4. QUARTER	5. 6 MONTH
-----------------------------	----------	------------	------------

GO TO J236/Q366

6. YEAR	7. OTHER (SPECIFY) _____ Q363	8. DK	9. RF
---------	-------------------------------------	-------	-------

GO TO J236/Q366

Q364  
Q5666

J234. About how much did you receive last *TIME PERIOD FROM J233/Q362* 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/Q366

Q365  
Q5667

J235. Did you get about the same amount each *TIME PERIOD FROM J233/Q362*?

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

GO TO  
J237/Q370

Q366  
Q5668

J236. About how much did you receive from CD's, government bonds, or treasury bills 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		
GO TO J237/Q370		

Q367-Q369 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

PROCEDURE: 1Up1Down

BREAKPOINTS: \$1,000, **\$2,000**, \$5,000

ENTRY POINT: \$2,000

Q370  
Q5681

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

1. YES	5. NO	8. DK	9. RF
GO TO J239/Q375			

Q371  
Q5682

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

[IWER: DO NOT PROBE DK/RF]

	DK	RF
AMOUNT		
GO TO J239/Q375		

Q372-Q374 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

PROCEDURES: 3Up, 2Up1Down, 1Up2Down

BREAKPOINTS: **\$5,000**, **\$25,000**, **\$200,000**

RANDOM ENTRY POINTS: \$5,000, \$25,000, \$200,000

ENTRY POINT ASSIGNMENT 1, 2 OR 3 AT Q120/X050

Q375  
Q5694

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/Q385			

Q376  
Q5695

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

[IWER: DO NOT PROBE DK/RF]

\_\_\_\_\_

AMOUNT

DK	RF
----	----

|

GO TO J241/Q380
--------------------

Q377-Q379 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_, more than \$\_\_\_\_, or what?

PROCEDURES: 3Up, 2Up1Down, 1Up2Down

BREAKPOINTS: \$5,000, \$50,000, \$100,000

RANDOM ENTRY POINTS: \$5,000, \$50,000, \$100,000

ENTRY POINT ASSIGNMENT 1, 2 OR 3 AT Q124/X052

Q380  
Q5703

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

1. YES	5. NO	8. DK	9. RF
GO TO J244/Q385			

Q381  
Q5704

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

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

[IWER: DO NOT PROBE DK/RF]

\_\_\_\_\_

DK	RF
----	----

AMOUNT

|

GO TO <b>J244/Q385</b>
---------------------------

Q382-Q384 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

PROCEDURE: 1Up1Down  
 BREAKPOINTS: \$1,000, **\$5,000**, \$25,000  
 ENTRY POINT: \$5,000

Q385  
Q5717

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

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

|                      |                      |

GO TO <b>J247/Q390</b>
------------------------

Q386  
Q5718

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]

[IWER: DO NOT PROBE DK/RF]

\_\_\_\_\_

DK	RF
----	----

AMOUNT

|

GO TO <b>J247/Q390</b>
------------------------

Q387-Q389 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

PROCEDURE: 2Up1Down  
 BREAKPOINTS: \$750, **\$5,000**, \$10,000, \$20,000  
 ENTRY POINT: \$5,000

Q390

Q5721

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/Q395			

Q391

Q5722

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

[IWER: DO NOT PROBE DK/RF]

_____	DK	RF
AMOUNT		
GO TO J249/Q395		

Q392-Q394 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$1,000, \$3,000, \$5,000, \$10,000

ENTRY POINT: \$3,000

Q395

Q5728

J249. (Other than income you have already told me about, did you (and your [husband/wife/partner]) receive...)  
Any other income in *LAST CALENDAR YEAR*, for example, from private disability insurance payments, consulting fees, rent from your home or second home, odd jobs, and so forth?

[DO NOT INCLUDE FINANCIAL SUPPORT FROM RELATIVES OR FRIENDS]

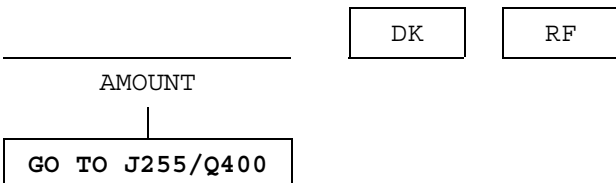
1. YES	5. NO	8. DK	9. RF
GO TO J255/Q400			

Q396  
Q5729

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]

[IWER: DO NOT PROBE DK/RF]



Q397-Q399 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_, more than \$\_\_\_\_, or what?

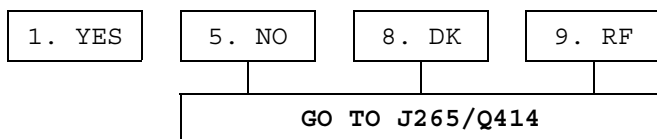
PROCEDURE: 2Up1Down

BREAKPOINTS: \$1,000, **\$3,000**, \$8,000, \$30,000

ENTRY POINT: \$3,000

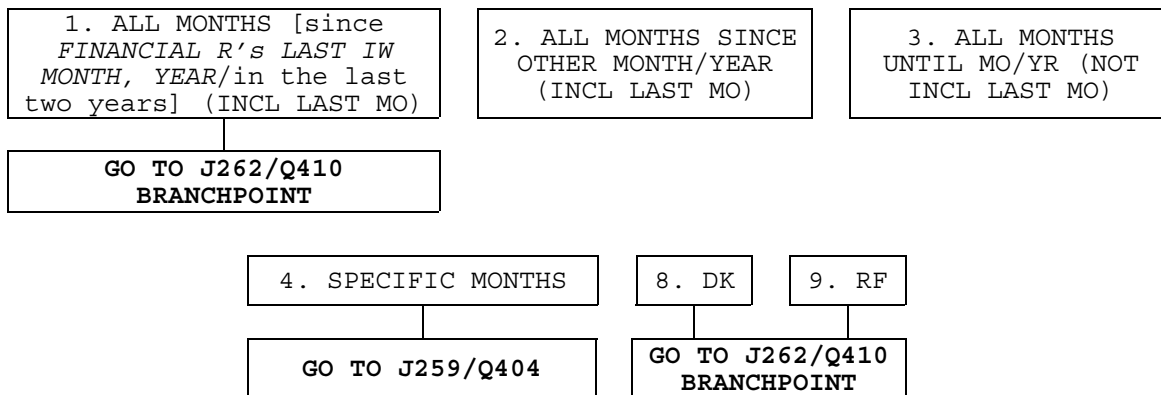
Q400  
Q5735

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]?



Q401  
Q5736

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?

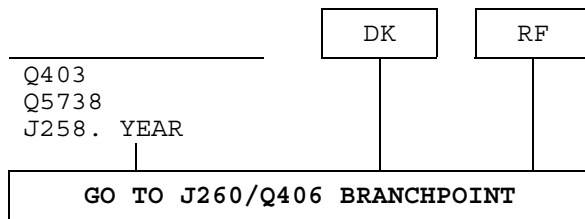


Q402  
Q5737

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

Q402  
Q5737  
J257. 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





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FINAL VERSION 2 — 9/22/2004

Q404

Q5740

J259. IWER: ENTER ALL MONTHS THAT APPLY

MONTHS IN 2000	MONTHS IN 2001	MONTHS IN 2002	OTHER YEARS
(1) JAN 00	(14) JAN 01	(27) JAN 02	(41) ALL OF 2000 (AFTER PREV IW IN )
(2) FEB 00	(15) FEB 01	(28) FEB 02	(42) ALL OF 1999 (AFTER PREV IW IN )
(3) MAR 00	(16) MAR 01	(29) MAR 02	(43) ALL OF 1999
(4) APR 00	(17) APR 01	(30) APR 02	(44) ALL OF 1998 (AFTER PREV IW IN )
(5) MAY 00	(18) MAY 01	(31) MAY 02	(45) ALL OF 1998
(6) JUN 00	(19) JUN 01	(32) JUN 02	(46) ALL OF 1997 (AFTER PREV IW IN )
(7) JUL 00	(20) JUL 01	(33) JUL 02	(47) ALL OF 1997
(8) AUG 00	(21) AUG 01	(34) AUG 02	(48) ALL OF 1996 (AFTER PREV IW IN )
(9) SEP 00	(22) SEP 01	(35) SEP 02	(49) ALL OF 1996
(10) OCT 00	(23) OCT 01	(36) OCT 02	(50) ALL OF 1995 (AFTER PREV IW IN )
(11) NOV 00	(24) NOV 01	(37) NOV 02	(51) ALL OF 1995
(12) DEC 00	(25) DEC 01	(38) DEC 02	(52) ALL OF 1994 (AFTER PREV IW IN )
		(39) ALL OF 2002 TO DATE	(53) ALL OF 1994
(13) ALL OF 2000	(26) ALL OF 2001	(40) ALL OF 2002	(54) ALL OF 1993 (AFTER PREV IW IN )
			(55) ALL OF 1993
			(56) ALL OF 1992 (AFTER PREV IW IN )
			(57) OTHER (SPECIFY) [Q405]
			(58) DK
			(59) RF

NOTE: THE ONLY CHOICES PRESENTED TO THE IWER ARE THOSE FOR MONTHS AND YEARS FROM R's LAST IW DATE UNTIL CURRENT IW MONTH & YEAR.

J260/Q406 BRANCHPOINT: IF {R OR CO-RESIDENT FAMILY) DID NOT RECEIVE FOOD STAMPS  
LAST MONTH ({J256/Q401=4 and J259/Q404 {NOT 40 and NOT 42}} or  
J256/Q401=3), CONTINUE ON TO J260/Q406  
OTHERWISE: GO TO J262/Q410 BRANCHPOINT

Q406  
Q5743

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]

[IWER: DO NOT PROBE DK/RF]

\_\_\_\_\_

AMOUNT

|

[ GO TO J265/Q414 ]

[ DK ]      [ RF ]

Q407-Q409 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_, more than \$\_\_\_\_, or what?

PROCEDURE: 2Up1Down  
BREAKPOINTS: \$25, \$50, \$75, \$125  
ENTRY POINT: \$50

J262/Q410 BRANCHPOINT: IF R WAS ASKED J260/Q406, GO TO J265/Q414  
IF R IS IN A NURSING HOME (CS11/A028=1) and IS NOT MARRIED/PARTNERED, GO TO J266/Q415  
IF BOTH {R AND SPOUSE/PARTNER} ARE IN A NURSING HOME, GO TO J266/Q415

Q410  
Q5745

J262. How many dollars' worth of food stamps did you (or other family members now living here) get last month?

[IWER: DO NOT PROBE DK/RF]

	DK	RF
AMOUNT		
GO TO J265/Q414		

Q411-Q413 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_, more than \$\_\_\_\_, or what?

PROCEDURE: 2Up1Down  
BREAKPOINTS: \$25, **\$50**, \$75, \$125  
ENTRY POINT: \$50

Q414  
Q5746

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
--------	-------	-------	-------

Q415  
Q5747

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/Q417 BRANCHPOINT			

Q416  
Q5748

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/Q417 BRANCHPOINT: IF R IS IN NURSING HOME (CS11/A028=1), GO TO J269/Q432 LOOP BRANCHPOINT



Q426

Q5752

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

[IWER: USE ZERO FOR DOESN'T EAT OUT]

\_\_\_\_\_

AMOUNT

DK	RF
----	----

GO TO J269/Q432  
LOOP BRANCHPOINT

Q427-Q429 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

PROCEDURE: 2Up1Down  
BREAKPOINTS: \$15, **\$25**, \$50, \$75  
ENTRY POINT: \$25

J269/Q432 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/Q437 BRANCHPOINT

\*\*\*BEGINNING OF J269/Q432 LOOP: QUESTIONS J269/Q432 THROUGH J270 UNFOLDINGS/Q436 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/Q432 BRANCHPOINT: IF CHILdN/HHMn {IS NOT CLASSIFIED AS RESIDENT or IS NOT AT LEAST 16 YEARS OLD}, GO TO END OF J269/Q432 LOOP (AFTER J270 UNFOLDINGS/Q436)

Q432  
Q5759

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

1. YES	5. NO	8. DK	9. RF
GO TO END OF J269/Q432 LOOP (AFTER J270 UNFOLDINGS/Q436)			

Q433  
Q5760

J270. About how much money did RESIDENT CHILdN/HHMn NAME 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 END OF J269/Q432 LOOP (AFTER J270 UNFOLDINGS/Q436)		

Q434-Q436 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_, more than \$\_\_\_\_, or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$2,000, \$5,000, \$25,000, \$50,000

ENTRY POINT: \$5,000

\*\*\*END OF J269/Q432 LOOP: IF THERE ARE MORE HH RESIDENTS AT LEAST 16 YEARS OLD, REPEAT QUESTIONS J269/Q432 THROUGH J270 UNFOLDINGS/Q436. IF NOT, CONTINUE ON TO J274/Q437 BRANCHPOINT.\*\*\*

J274/Q437 BRANCHPOINT: IF R's HAS NO RELATIVES LIVING IN HH (NONE {RESIDENT, RES/AWAY, RES/INSTITUTION}), GO TO J278/Q446

Q437  
Q5772

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

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

[IWER: DO NOT PROBE DK/RF]

[IWER: USE 0 FOR NOTHING]

	DK	RF
AMOUNT		
GO TO J276/Q441		

Q438-Q440 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$2,000, **\$10,000**, \$20,000, \$50,000

ENTRY POINT: \$10,000

Q441  
Q5779

J276. Do other members of your family living there have more than \$5,000 total in bank accounts, other financial assets, vehicles, property, or other investments?

[IWER: DO NOT INCLUDE ASSETS OF R OR SPOUSE]

1. YES	5. NO	8. DK	9. RF
GO TO J278/Q446			

Q442  
Q5780

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

[IWER: DO NOT PROBE DK/RF]

[IWER: USE 0 FOR NOTHING]

	DK	RF
AMOUNT		
GO TO J278/Q446		

Q443-Q445 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_, more than \$\_\_\_\_, or what?

PROCEDURE: 2Up

BREAKPOINTS: \$20,000, \$50,000, \$500,000

ENTRY POINT: \$20,000

Q446  
Q5784

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

1. YES	5. NO	8. DK	9. RF
GO TO J282/Q453			

Q447  
Q5785

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/Q453				

Q448  
Q5786

J280. Were deductions itemized for medical expenses?

1. YES	5. NO	8. DK	9. RF
GO TO J282/Q453			



Q449  
Q5787

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

[IWER: DO NOT PROBE DK/RF]

\_\_\_\_\_

AMOUNT

DK

RF

|

GO TO J282/Q453

Q450-Q452 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$1,000, **\$2,000**, \$5,000, \$12,500

ENTRY POINT: \$2,000

Q453  
Q5788

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/Q458

Q454  
Q5789

J283. About how much money did that amount to?

[IWER: DO NOT PROBE DK/RF]

\_\_\_\_\_

AMOUNT

DK

RF

|

GO TO J286/Q458

Q455-Q457 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$800, **\$2,500**, \$5,000, \$25,000

ENTRY POINT: \$2,500

Q458  
Q5799

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)  Q459	8. DK	9. RF
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Q460  
Q5817

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)  Q461	8. DK	9. RF
GO TO J295/Q464 BRANCHPOINT					

J293/Q462 BRANCHPOINT: IF R DID NOT REPORT THAT HAS USED UP ASSETS (J286/Q458 NOT 1), GO TO J295/Q464 BRANCHPOINT

Q462  
Q5818

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)  Q463	8. DK	9. RF
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J295/Q464 BRANCHPOINT: IF R DOES NOT HAVE ANY ASSETS ({J286/Q458 or J292/Q460}=6), GO TO J302/Q477

Q464  
Q5829

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/Q477			

Q465  
Q5830

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. OTRA PERSONA	8. DK	9. RF

NOTE: CODES 2 AND 3 ARE SHOWN ONLY IF THE R HAD A SPOUSE/PARTNER, OR CHILDREN OR GRANDCHILDREN, RESPECTIVELY. CODE 5 SHOULD HAVE SHOWN 'SOMEONE ELSE'.

J297/Q466 BRANCHPOINT: IF {CHILD OR CHILD-IN-LAW OR GRANDCHILD} RECEIVES THE BENEFITS (J296/Q465=3), CONTINUE ON TO J297/Q466 OTHERWISE, GO TO J299/Q467

Q466  
Q5831

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 BLAISE FROM PREVIOUS RESPONSES]
3. THROUGH 42. CHILD NAME(S) & SPOUSE/PARTNER NAME(S) [ROWS PROVIDED BY BLAISE AS NECESSARY]
92. DECEASED CHILD
93. ALL CHILDREN EQUALLY
94. ALL CHILDREN EQUALLY — NOT MENTIONED
98. DK
99. RF

NOTE: NAMES OF ALL LIVING AND DEAD CHILDREN AND THEIR SPOUSES/PARTNERS (IF ANY) ARE DISPLAYED AS SEPARATE INDIVIDUALS. NAMES OF CHILDREN-IN-LAW ARE FOLLOWED BY THEIR RELATIONSHIP TO THE CHILD AND, IN PARENTHESES, THE NAME OF THE CHILD WHO IS THE SPOUSE/PARTNER.

Q467  
Q5833

J299. What about the value of any trusts? If you 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/Q471

Q468-Q470 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

PROCEDURE: 1Up1Down

BREAKPOINTS: \$50,000, \$500,000, \$1,500,000

ENTRY POINT: \$500,000

Q471  
Q5839

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/Q476		GO TO J300/Q476	

Q472  
Q5840

J299f. What is the value of the assets in the trust that you did NOT tell me about earlier?

[IWER: DO NOT PROBE DK/RF]

\_\_\_\_\_

AMOUNT

DK	RF
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GO TO J300/Q476

Q473-Q475 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

PROCEDURE: 1Up1Down

BREAKPOINTS: \$50,000, \$500,000, \$1,500,000

ENTRY POINT: \$500,000

Q476  
Q5844

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

1. YES	5. NO	8. DK	9. RF
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Q477  
Q5846

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/Q483			

Q478  
Q5847

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

[IWER: DO NOT PROBE DK/RF]

	DK	RF
AMOUNT		
GO TO J305/Q483		

Q479-481 Unfolding Sequence

Question text: Does it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

PROCEDURES: 3Up, 2Up1Down, 1Up2Down  
 BREAKPOINTS: \$500, \$5,000, \$50,000  
 RANDOM ENTRY POINTS: \$500, \$5,000, \$50,000  
 ENTRY POINT ASSIGNMENT 1, 2 OR 3 AT Q121/X051

\*\*\*BEGINNING OF J305/Q483 LOOP: QUESTIONS J305/Q483 THROUGH J310/Q490 ARE REPEATED FOR UP TO THREE LARGE LUMP SUMS.\*\*\*

Q483  
Q5861

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.

IF FIRST TIME THROUGH LOOP (Q482=1):  
 (Since FINANCIAL R's LAST IW MONTH, YEAR) [have/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?

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

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

1. YES	5. NO	8. DK	9. RF
GO TO J331/Q493 (Q ASSIST)			

Q484  
Q5862

J306. What was the (next) 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) _____		
Q485		
8. DK	9. RF	

Q486  
Q5863

J307. In what month and year did you (or your [husband/wife/partner]) receive that TYPE OF LUMP SUM FROM J306/Q484?

Q5863

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		

Q487  
Q5864  
J308. YEAR

Q488  
Q5865

J309. About how much did you (or your [husband/wife/partner]) receive from the TYPE OF LUMP SUM FROM J306/Q484?

[IWER: DO NOT PROBE DK/RF]

_____	DK	RF
AMOUNT		
GO TO J310/Q490 BRANCHPOINT		

Q489  
Q5866

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/Q490 BRANCHPOINT: IF R DID NOT REPORT THAT LARGEST LUMP SUM WAS AN INHERITANCE (OR TRUST) (J306/Q484 NOT 3), GO TO END OF J306/Q484 LOOP (AFTER J310/Q490)

Q490  
Q5867

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

14. R'S PARENTS

15. BROTHER

17. SISTER

19. OTHER RELATIVE

20. OTHER  
INDIVIDUAL

27. EX-  
SPOUSE/PARTNER

34. SP'S PARENTS

8. DK

9. RF

\*\*\*END OF J305/Q483 LOOP: IF R HAS BEEN ASKED ABOUT ONE OR TWO LUMP SUMS REPEAT QUESTIONS J305/Q483 THROUGH J310/Q490. IF R ALREADY HAS BEEN ASKED ABOUT THREE LUMP SUMS, CONTINUE ON TO J331/Q493.\*\*\*

Q493  
Q5890

J331. Q ASSIST

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

1. NEVER

2. A FEW TIMES

3. MOST OR ALL  
OF THE TIME

4. THE SECTION WAS DONE  
BY A PROXY REPORTER

GO TO SECTION R