

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

N50/S003 BRANCHPOINT: IF R'S SPOUSE/PARTNER FROM PREVIOUS WAVE IS NO LONGER THEIR SPOUSE/PARTNER (CS4/A020=5) *or* R IS WIDOWED (A41/B058=2) *or* R IS {DIVORCED OR HAD AN ANNULMENT} (A41/B058=1), CONTINUE ON TO N50/S003

OTHERWISE, GO TO SECTION T

BEGINNING OF N50/S003 LOOP: QUESTIONS N50/S003 THROUGH N50aa/S015 ARE REPEATED FOR ALL FOUR INCOME TYPES.

S003
Q6093

N50. [IF R'S SPOUSE/PARTNER FROM PREVIOUS WAVE IS NO LONGER LIVING (CS5/A023=5) *or* IF R IS WIDOWED (A41/B058=2)/IF R IS {DIVORCED OR HAD AN ANNULMENT} ({CS5/A023 NOT 5} *or* A41/B058=1)]:

IF FIRST LOOP:

Financial situations often change with [the death of a [husband/wife/partner]/divorce].

Thinking back to [the time surrounding your [husband/wife/partner]'s death/your divorce], did any income from Social Security start, stop or change because of [[his/her] death/it]?

FOR SECOND, THIRD AND FOURTH LOOPS:

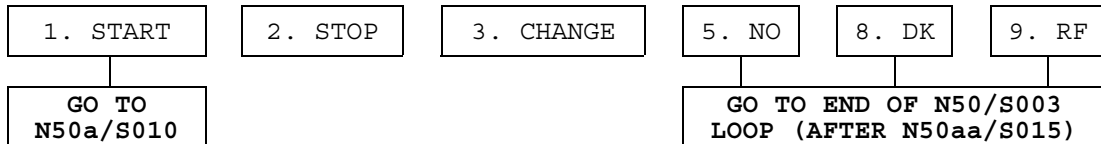
Did any income from

LOOP 2: Supplemental Security Income

LOOP 3: Veterans benefits

LOOP 4: other retirement pensions or annuities

start, stop or change because of [[his/her] death/the divorce]?

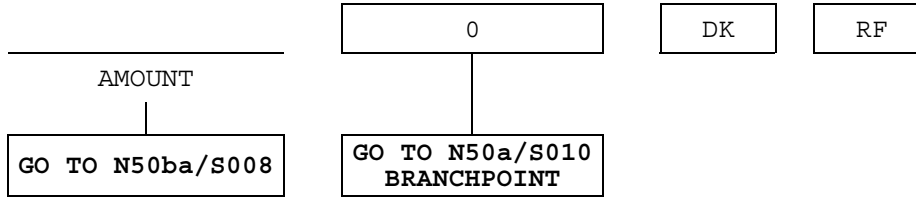


S004

Q6097, Q6100, Q6116, Q6119, Q6135, Q6138, Q6149, Q6152
 N50b., N50c, N51b, N51c, N52b, N52c, N53b, N53c

What was the usual amount before [your [husband/wife/partner]'s death/the divorce]?

[IWER: DO NOT PROBE DK/RF]



NOTE: PRIOR TO DM4, (~3/19/2004), S004=0 JUMPED TO S008.

S005-S007. Unfolding Sequence:

Question wording: Did it amount to less than \$___ per month, more than \$___ per month, or what?

Amount Before:

LOOP 1: SOCIAL SECURITY

UNFOLDING PROCEDURE: UNFM_2UP1DOWN

(N50b/Q6097) **INCOME STOPPED:**

BREAKPOINTS: \$250, **\$500**, \$750, \$1,000

ENTRY POINT: \$500

(N50c/Q6100) **INCOME CHANGED:**

BREAKPOINTS: \$100, **\$350**, \$650, \$1,000

ENTRY POINT: \$350

LOOP 2: SUPPLEMENTAL SECURITY INCOME

UNFOLDING PROCEDURE: UNFM_1UP1DOWN

(N51b/Q6116) **INCOME STOPPED:**

BREAKPOINTS: \$100, **\$300**, \$800

ENTRY POINT: \$300

(N51c/Q6119) **INCOME CHANGED:**

BREAKPOINTS: \$100, **\$300**, \$800

ENTRY POINT: \$300

LOOP 3: VETERANS BENEFITS

UNFOLDING PROCEDURE: UNFM_1UP1DOWN

(N52b/Q6135): **INCOME STOPPED:**

BREAKPOINTS: \$80, **\$200**, \$300

ENTRY POINT: \$200

(N52c/Q6138) **INCOME CHANGED:**

BREAKPOINTS: \$700, **\$1,000**, \$2,000

ENTRY POINT: \$1,000

LOOP 4: OTHER RETIREMENT PENSIONS OR ANNUITIES

UNFOLDING PROCEDURE: UNFM_1UP1DOWN

(N53b/Q6149) **INCOME STOPPED:**

BREAKPOINTS: \$250, **\$400**, \$1,000

ENTRY POINT: \$400

(N53c/Q6152) **INCOME CHANGED:**

BREAKPOINTS: \$300, **\$700**, \$1,000

ENTRY POINT: \$700

N50ba/S008 BRANCHPOINT: GO TO N50a/S010 BRANCHPOINT

S008

Q6098, Q6101, Q6117, Q6120, Q6136, Q6139, Q6150, Q6153

N50ba., N50ca, N51ba, N51ca, N52ba, N52ca, N53ba, N53ca

PER:

2. WEEK

3. EVERY TWO WEEKS/BI-WEEKLY

4. MONTH

6. YEAR

7. OTHER (SPECIFY)

8. DK

9. RF

S009

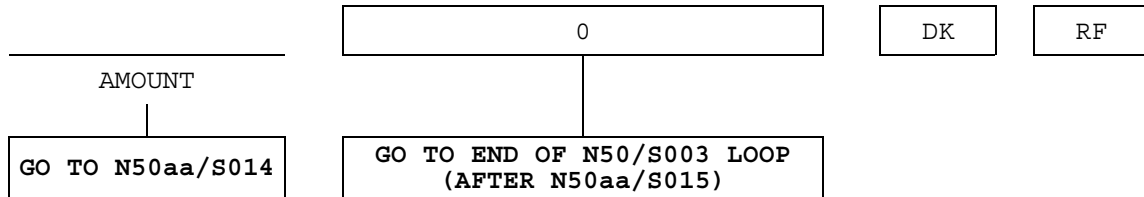
N50a/S010 BRANCHPOINT: IF SOCIAL SECURITY STOPPED BECAUSE OF SPOUSE'S/PARTNER'S {DEATH OR DIVORCE} (N50/S003=2), GO TO END OF N50/S003 LOOP (AFTER N50aa/S015)

S010

Q6094, Q6102, Q6113, Q6121, Q6132, Q6140, Q6146, Q6154
 N50a., N50d, N51a, N51d, N52a, N52d, N53a, N53d

What was the usual amount after [your [husband/wife/partner]'s death/the divorce]?

[IWER: DO NOT PROBE DK/RF]



NOTE: PRIOR TO DM4 (~3/19/2004), S010=0 JUMPED TO S014.

S011-S013. Unfolding Sequence:

Question wording: Did it amount to less than \$___ per month, more than \$___ per month, or what?

Amount After:

LOOP 1: SOCIAL SECURITY

UNFOLDING PROCEDURE: UNFM_2UP1DOWN

(N50a/Q6094) **INCOME STARTED:**

BREAKPOINTS: \$250, **\$500**, \$750, \$1,000

ENTRY POINT: \$500

(N50d/Q6102) **INCOME CHANGED:**

BREAKPOINTS: \$100, **\$200**, \$500, \$750

ENTRY POINT: \$200

LOOP 2: SUPPLEMENTAL SECURITY INCOME

UNFOLDING PROCEDURE: UNFM_2UP1DOWN

(N51a/Q6113) **INCOME STARTED:**

BREAKPOINTS: \$150, **\$200**, \$300, \$500

ENTRY POINT: \$200

UNFOLDING PROCEDURE: UNFM_1UP1DOWN

(N51d/Q6121) **INCOME CHANGED:**

BREAKPOINTS: \$100, **\$200**, \$600

ENTRY POINT: \$200

LOOP 3: VETERANS BENEFITS

UNFOLDING PROCEDURE: UNFM_1UP1DOWN

(N52a/Q6132) **INCOME STARTED:**

BREAKPOINTS: \$300, **\$500**, \$700

ENTRY POINT: \$500

(N52d/Q6140) **INCOME CHANGED:**

BREAKPOINTS: \$200, **\$400**, \$700

ENTRY POINT: \$400

LOOP 4: OTHER RETIREMENT PENSIONS OR ANNUITIES

UNFOLDING PROCEDURE: UNFM_1UP1DOWN

(N53a/Q6146) **INCOME STARTED:**

BREAKPOINTS: \$150, **\$300**, \$750

ENTRY POINT: \$300

(N53d/Q6154) **INCOME CHANGED:**

BREAKPOINTS: \$200, **\$400**, \$600

ENTRY POINT: \$400

N50aa/S014 BRANCHPOINT: GO TO END OF N50/S003 LOOP (AFTER N50aa/S015)

HRS 2004 — SECTION S: WIDOWHOOD/DIVORCE — PAGE 5

FINAL VERSION 3 — 12/11/2006

S014

Q6095, Q6103, Q6114, Q6122, Q6133, Q6141, Q6147, Q6155
N50aa, N50da, N51aa, N51da, N52aa, N52da, N53aa, N53da

PER:

2. WEEK

3. EVERY TWO
WEEKS/BI-WEEKLY

4. MONTH

6. YEAR

7. OTHER (SPECIFY)

S015

95. LUMP SUM

98. DK

99. RF

***END OF N50/S003 LOOP: REPEAT QUESTIONS N50/S003 THROUGH N50aa/S015 FOR ALL
FOUR INCOME TYPES. THEN CONTINUE ON TO N54/S016.***

S016
Q6159

N54. Did your earnings from work or your work hours start, stop, or change after [your [husband/wife/partner]'s death/the divorce]?

1. START	2. STOP	3. CHANGE	5. NO	8. DK	9. RF
GO TO N54a/S027			GO TO N56/S037		

S017
Q6164, Q6168
N54b., N54d

What was the usual amount of your earnings before [your [husband/wife/partner]'s death/the divorce]?

[IWER: DO NOT PROBE DK/RF]

AMOUNT	0	DK	RF
GO TO N54ba/S021	GO TO N54c/S023		

NOTE: PRIOR TO DM4, (~3/19/2004), S017=0 JUMPED TO S021.

S018-S020. Unfolding Sequence:

Question wording: Did it amount to less than \$___ per month, more than \$___ per month, or what?

UNFOLDING PROCEDURE: UNFM_1UP1DOWN

(N54b/Q6164) **INCOME STOPPED:**
BREAKPOINTS: \$400, \$600, \$1,000
ENTRY POINT: \$600

(N54d/Q6168) **INCOME CHANGED:**
BREAKPOINTS: \$400, \$600, \$1,000
ENTRY POINT: \$600

N54ba/S021 BRANCHPOINT: GO TO N54c/S023

S021
Q6165, Q6169
N54ba., N54da
PER:

2. WEEK	3. EVERY TWO WEEKS/BI-WEEKLY	4. MONTH
6. YEAR	7. OTHER (SPECIFY) S022	8. DK
		9. RF

S023
Q6166, Q6174
N54c., N55

And how many hours per week did you usually work before
[your [husband/wife/partner]'s death/the divorce]?

[IWER: DO NOT PROBE DK/RF]

HOURS

|

DK	RF
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|

GO TO N54a/S027 BRANCHPOINT
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S024-S026 Unfolding Sequence

Question wording: Did it amount to less than ___ hours per month, more
than ___ hours per month, or what?

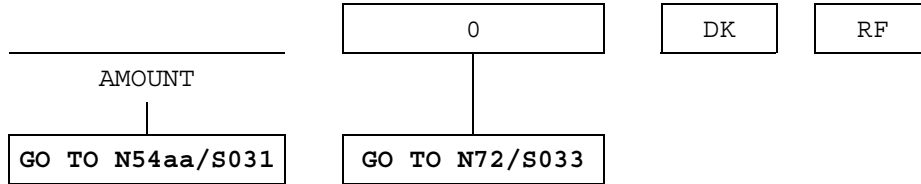
UNFOLDING PROCEDURE: UNFM_1Up
(N54c/Q6166) **WORK HOURS STOPPED:**
BREAKPOINTS: 20, 40
ENTRY POINT: 20
(N55/Q6174) **WORK HOURS CHANGED:**
BREAKPOINTS: 20, 40
ENTRY POINT: 20

N54a/S027 BRANCHPOINT: IF WORK EARNINGS STOPPED BECAUSE OF SPOUSE'S/PARTNER'S {DEATH OR DIVORCE} (N54/S016=2), GO TO N56/S037
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S027
Q6160, Q6170
N54a., N54e

What was the usual amount of your earnings after [your
[husband/wife/partner]'s death/the divorce]?

[IWER: DO NOT PROBE DK/RF]



NOTE: PRIOR TO DM4, (~3/19/2004), S027=0 JUMPED TO S031.

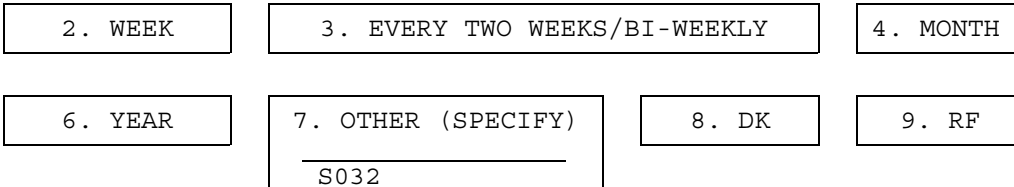
S028-S030. Unfolding Sequence:

Question wording: Did it amount to less than \$___ per month, more than
\$___ per month, or what?

UNFOLDING PROCEDURE: UNFM_1UP1DOWN
(N54a/Q6160) **INCOME STARTED:**
BREAKPOINTS: \$300, **\$500**, \$1,000
ENTRY POINT: \$500

N54aa/S031 BRANCHPOINT: GO TO N72/S033

S031
Q6161, Q6171
N54aa., N54ea
PER:



S033
Q6162, Q6175
N72., N55a

And how many hours per week did you usually work after
[your [husband/wife/partner]'s death/the divorce]?

[IWER: DO NOT PROBE DK/RF]

HOURS

DK

RF

GO TO N56/S037

S034-S036. Unfolding Sequence:

Question wording: Did it amount to less than ___ hours per month, more
than ___ hours per month, or what?

UNFOLDING PROCEDURE: UNFM_1Up
(N72/Q6162) **WORK HOURS STARTED:**
BREAKPOINTS: 20,40
ENTRY POINT: 20
(N55a/Q6175) **WORK HOURS CHANGED:**
BREAKPOINTS: 20,40
ENTRY POINT: 20

S037
Q6177

N56. Did the type, cost, or coverage of your health insurance change as a
result of [your [husband/wife/partner]'s death/the divorce]?

1. YES

5. NO

8. DK

9. RF

GO TO N57/S040 BRANCHPOINT

S038
Q6178

N56a. What changed about your health insurance?

[IWER: CHOOSE ALL THAT APPLY]

1. COST
BECAME HIGHER

2. COST
BECAME LOWER

3. FEWER
SERVICES COVERED

4. MORE SERVICES
COVERED

5. LESS CHOICE
OF PHYSICIANS

6. MORE CHOICE
OF PHYSICIANS

7. MORE CONVENIENT

8. LOST PLAN

97. OTHER (SPECIFY)

S039

98. DK

99. RF

N57/S040 BRANCHPOINT: IF R DID NOT REPORT IN THIS IW THAT LAST-IW SPOUSE/PARTNER IS DEAD (CS5/A023 NOT 5) and R DID NOT REPORT BEING WIDOWED SINCE R'S LAST IW (A41/B058 NOT 2), GO TO N64/S055 BRANCHPOINT

S040
Q6180

N57. Did you receive a life insurance settlement?

(Please include any that you may have already mentioned.)

1. YES	5. NO	8. DK	9. RF
GO TO N58/S042			

S041
Q6181

N57a. How much did it amount to?

[IWER: INCLUDE ONLY SETTLEMENT RELATED TO SPOUSE/PARTNER'S DEATH]

[IWER: DO NOT PROBE DK/RF]

AMOUNT

DK	RF
GO TO N58/S042	

S061-S063 (Tag# = S041.3, S041.5, S041.7) Unfolding Sequence:

Question text: Does it amount to a total of less than \$____, more than \$____, or what?

UNFOLDING PROCEDURE: 2Up1Down

BREAKPOINTS: \$5,000, \$10,000, \$25,000, \$50,000

ENTRY POINT: \$10,000

S042
Q6182

N58. Did you receive a lump-sum pension settlement?

1. YES	5. NO	8. DK	9. RF
GO TO N62/S044			

S043
Q6183

N58a. How much did it amount to?

[IWER: DO NOT PROBE DK/RF]

AMOUNT

|

[**GO TO N62/S044**]

[DK] [RF]

S064-S066 (Tag# = S043.3, S043.5, S043.7) Unfolding Sequence:

Question text: Does it amount to a total of less than \$____ , more than \$____ , or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$2,000, **\$8,000**, \$30,000, \$45,000

ENTRY POINT: \$8,000

S044
Q6191

N62. Not counting what was covered by insurance or your [husband/wife/partner]'s estate, what were the expenses associated with the death, that is, for funeral expenses, legal fees, etc.?

[IWER: DO NOT PROBE DK/RF]

[IWER: ENTER [CTRL-D] IF NOT SETTLED YET]

AMOUNT

|

[**GO TO N63/S048**]

[DK] [RF]

S045-S047. Unfolding Sequence:

Question wording: Would it amount to less than \$____ , more than \$____ , or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$2,000, **\$5,000**, \$7,000, \$10,000

ENTRY POINT: \$5,000

S048
Q6196

N63. To pay the expenses associated with [his/her] death and any illness that led to [his/her] death, did you have to sell assets, withdraw money that normally would not be touched, get help from a relative, or from a church or other institution, or do anything else special to find the money?

[IWER: CHECK ALL THAT APPLY]

1. YES, SELL ASSETS	2. YES, WITHDRAW MONEY	3. YES, GOT HELP FROM A RELATIVE
4. INSTITUTION OR CHARITY	5. DID NOT DO ANYTHING SPECIAL	7. YES, OTHER (SPECIFY) _____
		S049
		8. DK
		9. RF

N63a/S050 BRANCHPOINT: IF R DID NOT GET HELP FROM A RELATIVE (N63/S048 NOT 3), GO TO N63c/S052

S050
Q6197

N63a. Was that a child or grandchild of yours or your [husband/wife/partner], or was it some other relative who helped?

1. CHILD/CHILD-IN-LAW	2. OTHER RELATIVE	3. SOMEONE ELSE	6. GRANDCHILD	8. DK	9. RF
	GO TO N63c/S052			GO TO N63c/S052	

S051/S070
Q6198

N63b. (Which child is that?)

IWER: IF GRANDCHILD:
Which child of yours or your [husband/wife/partner] is the parent of that grandchild?

CHILD NAME(S) [DISPLAYED BY BLAISE FROM PREVIOUS RESPONSES]
3. TO 42. CHILD NAME(S)
[ROWS PROVIDED BY BLAISE AS NECESSARY]
92. DECEASED CHILD
93. ALL CHILDREN EQUALLY
96. ALL CHILDREN - "EQUALLY" NOT MENTIONED
98. DK
99. RF

NOTE: NAMES OF ALL LIVING AND DEAD CHILDREN ARE DISPLAYED. NAMES OF SPOUSE/PARTNERS OF CHILDREN ARE NOT DISPLAYED.

S052 (Tag#=S052.5)

Q6207

N63c. In which state or country did your [husband/wife/partner] die?

	97. OTHER COUNTRY (SPECIFY) S053	98. DK	99. RF
STATE			

NOTE: THE IWER SELECTS FROM A MENU OF STATE NAMES, INCLUDING WASHINGTON, D.C., AND PUERTO RICO.

S054

Q6208

N63d. What was the cause of [his/her] death?

	DK	RF
CAUSE OF DEATH		

N64/S055 BRANCHPOINT: IF THIS IS A PROXY INTERVIEW, GO TO N65/S056

IF R'S SPOUSE/PARTNER FROM PREVIOUS WAVE IS NO LONGER LIVING
(CS5/A023=5) or R IS WIDOWED (A41/B058=2), GO TO N65/S056

S055

Q6209

N64. Because of the divorce, do you expect to receive less in the way of life insurance benefits if your former [husband/wife/partner] dies?

1. YES	5. NO	8. DK	9. RF
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S056

Q6210

N65. Did you lose any part of your claim on your [former/late] [husband/wife/partner]'s pension?

1. YES	5. NO	8. DK	9. RF
GO TO N67/S058 BRANCHPOINT			

S057

Q6211

N66. Did you receive any money or property from your [former/late] [husband/wife/partner] to compensate for the loss of your claim on [his/her] pension?

1. YES	5. NO	8. DK	9. RF
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N67/S058 BRANCHPOINT: IF R'S SPOUSE/PARTNER FROM PREVIOUS WAVE IS NO LONGER LIVING (CS5/A023=5) or R IS WIDOWED (A41/B058=2), GO TO N68/S059 (S ASSIST)

S058
Q6212

N67. All in all, what were your expenses associated with the divorce, that is, legal fees and costs?

[IWER: DO NOT PROBE DK/RF]

AMOUNT

|

DK	RF
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GO TO N68/S059

S067-S069 (Tag# = S058.3, S058.5, S058.7) Unfolding Sequence:

Question text: Does it amount to a total of less than \$___ , more than \$___ , or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$500, \$1,500, \$5,000, \$15,000

ENTRY POINT: \$1,500

S059
Q6213

N68. S ASSIST

IWER: HOW OFTEN DID R RECEIVE ASSISTANCE WITH ANSWERS IN SECTION S — WIDOWHOOD/DIVORCE?

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 T