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

MAJOR FLOW CONTROL, CONDITION AND FILL VARIABLES *

THIS IS A **FIRST R** (SCVXR1_R2=1);

THIS IS A **SECOND R** (SCVXR1_R2=2).q061

THIS IS A **FINANCIAL R** (X007=1);

THIS IS A **FAMILY R** (X007=2);

THIS IS A **FINANCIAL & FAMILY R** (X007=3);

THIS IS A **NON-FINANCIAL & NON-FAMILY R** (X007=4)

R IS **MARRIED** (X065=1);

R IS **PARTNERED** (X065=3);

R IS **SINGLE** (X065=6 or (X065 {NOT 1 and NOT 3}));

FINANCIAL R's LAST IW MONTH (per X038), **YEAR** (per X039)

R's AGE (per A019);

SPOUSE/PARTNER's AGE (per A044)

R's SPOUSE's/PARTNER's FIRST NAME (per X058);

CHILDn/HHMn FIRST NAME (per X058)

AGE OF CHILD/HHM (per X067)

HH RESIDENT (=RESIDENT CHILD/HHM) (CLASSIFIED AS RESIDENT, RES/AWAY, OR RES/INSTITUTION) (X056={1 or 2 or 3})

RELATIVES LIVING IN HH (per A098)

R LIVED IN **NURSING HOME LAST IW** (X008=1)

R **CURRENTLY LIVES IN NURSING HOME** (A028=1)

R's SPOUSE/PARTNER CURRENTLY LIVES IN NURSING HOME (A033=1)

R IS CURRENTLY **RECEIVING SOCIAL SECURITY BENEFITS** (J478=1)

R IS **SELF EMPLOYED** (J021=2):

R **RECEIVED SOCIAL SECURITY BENEFITS AT FINANCIAL R's LAST IW** (Z125=1);

R's SPOUSE/PARTNER RECEIVED SOCIAL SECURITY BENEFITS AT FINANCIAL R's LAST IW
(Z126=1)

R **RECEIVED SUPPLEMENTAL SECURITY INCOME AT FINANCIAL R's LAST IW** (Z127=1)

LAST CALENDAR YEAR (per InitA061TLCY)

* A variable fieldname and code reference is shown at its first occurrence in the questionnaire, but in some cases, especially when it is common, is not shown after that.

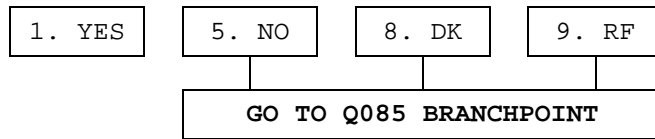
Q010 BRANCHPOINT: IF THIS IS NOT A FINANCIAL R (X007 {NOT 1 and NOT 3}), GO TO SECTION R

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 Q012

Q010

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 (InitA061TLCY)?



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

Q011

Which one of you worked for pay last year?



Q012 BRANCHPOINT: GO TO Q014 BRANCHPOINT

Q012

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 |
|--------|-------|-------|-------|

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

Q013

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

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

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

Q014

IF BOTH {R AND SPOUSE/PARTNER} WORKED FOR PAY LAST YEAR (Q011=3 or {Q012 and 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 (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 Q019 | | | |

Q015

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]

AMOUNT

DK

RF

|

GO TO Q019

Q016-Q018 Unfolding Sequence

Question text: Did it amount to less than \$____ , more than \$____ , or what?

PROCEDURES: 3Up, 2Up1Down, 1Up2Down
 BREAKPOINTS: **\$5,000, \$10,000, \$25,000, \$100,000**
 RANDOM ENTRY POINT ASSIGNMENT [1 (\$5,000)] or [2 (\$10,000)] or
 [{NOT 1 and NOT 2} (\$25,000)] AT X041

Q019

(Aside from any self-employment income,) [did/Did] any of your *LAST CALENDAR YEAR* earnings come from wages and salaries?

1. YES

5. NO

8. DK

9. RF

|

GO TO Q024

Q020

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]

AMOUNT

DK

RF

|

GO TO Q024

Q021-Q023 Unfolding Sequence

Question text: Did it amount to less than \$____ , more than \$____ , or what?

PROCEDURES: 3Up, 2Up1Down, 1Up2Down
 BREAKPOINTS: **\$5,000, \$25,000, \$50,000, \$100,000**
 RANDOM ENTRY POINT ASSIGNMENT [1 (\$5,000)] or [2 (\$25,000)] or
 [{NOT 1 and NOT 2} (\$50,000)] AT X042

Q024

IF R HAD EARNINGS FROM SELF-EMPLOYMENT (Q014=1) or WAGES AND SALARIES (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 Q029 | | | |

Q025

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

[IWER: DO NOT PROBE DK/RF]

| | | |
|------------|----|----|
| _____ | DK | RF |
| AMOUNT | | |
| GO TO Q029 | | |

Q026-Q028 Unfolding Sequence

Question text: Did it amount to less than \$____, more than \$____, or what?

PROCEDURES: 2Up1Down, 1Up2Down

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

RANDOM ENTRY POINT ASSIGNMENT [1 (\$25,000)] or [{NOT 1} (\$50,000)]

AT X506

Q029

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

| | | | |
|------------|-------|-------|-------|
| 1. YES | 5. NO | 8. DK | 9. RF |
| GO TO Q034 | | | |

Q030

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

|

GO TO Q034

Q031-Q033 Unfolding Sequence

Question text: Did it amount to less than \$____ , more than \$____ , or what?

PROCEDURES: 2Up1Down, 1Up2Down

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

RANDOM ENTRY POINT ASSIGNMENT [1 (\$5,000)] or [{NOT 1} (\$25,000)]
AT X501

Q034

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 Q039 BRANCHPOINT

Q035

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

[IWER: DO NOT PROBE DK/RF]

AMOUNT

DK

RF

|

GO TO Q039
BRANCHPOINT

Q036-Q038 lolding Sequence

Question text: Did it amount to less than \$____ , more than \$____ , or what?

PROCEDURES: 2Up1Down, 1Up2Down

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

RANDOM ENTRY POINT ASSIGNMENT [1 (\$5,000)] or [{NOT 1} (\$25,000)]
AT X502

Q039 BRANCHPOINT: IF R DID NOT REPORT THAT SPOUSE/PARTNER WORKED FOR PAY LAST YEAR (Q011 {NOT 2 *and* NOT 3} *and* Q013 NOT 1}), GO TO Q064

Q039

IF BOTH {R AND SPOUSE/PARTNER} WORKED FOR PAY IN LAST YEAR (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 Q044 | | | |

Q040

About how much did your [husband's/wife's/partner's] income from self-
 employment amount to in *LAST CALENDAR YEAR*, including any profits left
 in the business, before taxes and other deductions?

[IWER: DO NOT PROBE DK/RF]

| | | |
|------------|----|----|
| _____ | DK | RF |
| AMOUNT | | |
| | | |
| GO TO Q044 | | |

Q041-Q043 Unfolding Sequence

Question text: Did it amount to less than \$____ , more than \$____ , or
 what?

PROCEDURES: 3Up, 2Up1Down, 1Up2Down

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

RANDOM ENTRY POINT ASSIGNMENT [1 (\$5,000)] or [2 (\$10,000)] or
 [{NOT 1 and NOT 2} (\$25,000)] AT X516

Q044

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

| | | | |
|------------|-------|-------|-------|
| 1. YES | 5. NO | 8. DK | 9. RF |
| GO TO Q049 | | | |

Q045

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

[IWER: DO NOT PROBE DK/RF]

AMOUNT

DK RF

GO TO Q049

Q046-Q048 Unfolding Sequence

Question text: Did it amount to less than \$____, more than \$____, or what?

PROCEDURES: 3Up, 2Up1Down, 1Up2Down

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

RANDOM ENTRY POINT ASSIGNMENT [1 (\$5,000)] or [2 (\$25,000)] or
[NOT 1 and NOT 2] (\$50,000) AT X517

Q049

IF R HAD INCOME FROM SELF-EMPLOYMENT (Q039=1) or WAGES AND SALARIES (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?

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

GO TO Q054

Q050

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]

AMOUNT

DK RF

GO TO Q054

Q051-Q053 Unfolding Sequence

Question text: Did it amount to less than \$____ , more than \$____ , or what?

PROCEDURES: 2Up1Down, 1Up2Down

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

RANDOM ENTRY POINT ASSIGNMENT [1 (\$25,000)]

or [{NOT 1} (\$50,000)] AT X503

Q054

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

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

GO TO Q059

Q055

About how much did your [husband/wife/partner] 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 Q059

Q056-Q058 Unfolding Sequence

Question text: Did it amount to less than \$____ , more than \$____ , or what?

PROCEDURES: 2Up1Down, 1Up2Down

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

RANDOM ENTRY POINT ASSIGNMENT [1 (\$5,000)]

or [{NOT 1} (\$25,000)] AT X504

Q059

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 Q064 | | | |

Q060

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

[IWER: DO NOT PROBE DK/RF]

| | | |
|------------|----|----|
| _____ | DK | RF |
| AMOUNT | | |
| | | |
| GO TO Q064 | | |

Q061-Q063 Unfolding Sequence

Question text: Did it amount to less than \$____, more than \$____, or what?

PROCEDURES: 2Up1Down, 1Up2Down

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

RANDOM ENTRY POINT ASSIGNMENT [1 (\$5,000)]

or [{NOT 1} (\$25,000)] AT X505

Q064

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

| | | | |
|------------------------|-------|-------|-------|
| 1. YES | 5. NO | 8. DK | 9. RF |
| GO TO Q074 BRANCHPOINT | | | |

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

Q065

Who received that?

| | | | | |
|--------------------|------------------------|---------|-------|-------|
| 1. RESPONDENT ONLY | 2. SPOUSE/PARTNER ONLY | 3. BOTH | 8. DK | 9. RF |
| | | | | |
| | _____ | | | |

GO TO Q070
BRANCHPOINT

Q066

UNEMPLOYMENT COMPENSATION

IF BOTH {R AND SPOUSE/PARTNER} RECEIVE {UNEMPLOYMENT COMPENSATION}
(Q065=3):

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

OTHERWISE:

How much did you 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

↓

Q067-Q069 Unfolding Sequence

Question text: Did it amount to less than \$____ , more than \$____ , or what?

PROCEDURES: 2Up1Down, 1Up2Down

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

RANDOM ENTRY POINT ASSIGNMENT [1 (\$900)]

or [{NOT 1} (\$1,800)] AT X506

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

Q070

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 |
|----|----|

AMOUNT

|

| |
|--|
| <p style="text-align: center;">GO TO Q074 BRANCHPOINT</p> |
|--|

Q071-Q073 Unfolding Sequence

Question text: Did it amount to less than \$____ , more than \$____ , or what?

PROCEDURES: 2Up1Down, 1Up2Down

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

RANDOM ENTRY POINT ASSIGNMENT [1 (\$900)]

or [{NOT 1} (\$1,800)] AT X507

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

Q074

(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 |
|--------|-------|-------|-------|

|

| |
|--|
| <p style="text-align: center;">GO TO Q085 BRANCHPOINT</p> |
|--|

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

Q075

Who received that?

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

|

| |
|--|
| <p style="text-align: center;">GO TO Q080 BRANCHPOINT</p> |
|--|

Q076

WORKERS COMPENSATION

IF BOTH {R AND SPOUSE/PARTNER} RECEIVE {WORKERS COMPENSATION} (Q075=3):
How much did you, yourself, receive in LAST CALENDAR YEAR, (before taxes
and other deductions)?

OTHERWISE:

How much did you 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

↓

Q077-Q079 Unfolding Sequence

Question text: Did it amount to less than \$____ , more than \$____ , or
what?

PROCEDURES: 2Up1Down, 1Up2Down

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

RANDOM ENTRY POINT ASSIGNMENT [1 (\$3,000)]

or [{NOT 1} (\$7,000)] AT X508

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

Q080

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]

| | |
|----|----|
| DK | RF |
|----|----|

AMOUNT

|

| |
|---------------------------|
| GO TO Q085 BRANCHPOINT |
|---------------------------|

Q081-Q083 Unfolding Sequence

Question text: Did it amount to less than \$____ , more than \$____ , or
what?

PROCEDURES: 2Up1Down, 1Up2Down

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

RANDOM ENTRY POINT ASSIGNMENT [1 (\$3,000)]

or [{NOT 1} (\$7,000)] AT X509

| |
|--|
| Q085 BRANCHPOINT: IF R DID NOT REPORT THAT IS CURRENTLY RECEIVING SOCIAL SECURITY BENEFITS (J478 NOT 1), GO TO Q084 BRANCHPOINT (AFTER Q090) |
|--|

Q085

SOCIAL SECURITY BENEFITS

IF R IS PART OF A MARRIED/PARTNERED COUPLE:

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?

OTHERWISE:

About the Social Security income that you 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 Q089
BRANCHPOINT**

Q086-Q088 Unfolding Sequence

Question text: Did it amount to less than \$____ , more than \$____ , or what?

PROCEDURES: 1Up1Down, 2Up, 2Down

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

RANDOM ENTRY POINT ASSIGNMENT [1 (\$700)] or [2 (\$500)]
or [{NOT 1 and NOT 2} (\$1,000)] AT X511

Q089 BRANCHPOINT: IF R RECEIVED SOCIAL SECURITY BENEFITS AT FINANCIAL R's LAST IW (Z125=1), GO TO Q084 BRANCHPOINT (AFTER Q090)

Q089

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

MORE THAN 2 YEARS AGO

WITHIN PAST 2 YEARS

DK

RF

**GO TO Q084 BRANCHPOINT
(AFTER Q090)**

**GO TO Q084
BRANCHPOINT
(AFTER Q090)**

Q090

What month was that?

1. JAN

2. FEB

3. MAR

4. APR

5. MAY

6. JUN

7. JUL

8. AUG

9. SEP

10. OCT

11. NOV

12. DEC

98. DK

99. RF

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

Q084 (Tag#=Q090.5)

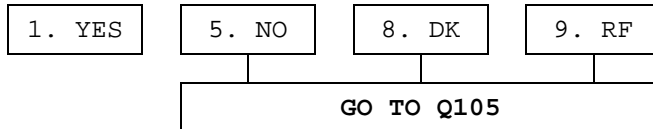
IF R IS CURRENTLY RECEIVING SOCIAL SECURITY BENEFITS ((G104n)/J478=1):
You said earlier that you are currently receiving Social Security income.

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?



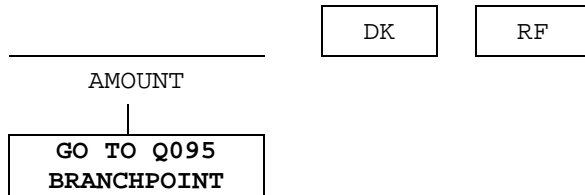
Q091

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]



Q092-Q094 Unfolding Sequence

Question text: Did it amount to less than \$____ , more than \$____ , or what?

PROCEDURES: 1Up1Down, 2Up, 2Down

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

RANDOM ENTRY POINT ASSIGNMENT [1 (\$700)] or [2 (\$500)]
or [{NOT 1 and NOT 2} (\$1,000)] AT X512

Q095 BRANCHPOINT: IF R's SPOUSE/PARTNER RECEIVED SOCIAL SECURITY BENEFITS AT FINANCIAL R's LAST IW (Z126=1), GO TO Q105

Q095

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

| | | | |
|--------------------------------|------------------------------|------------|----|
| _____ MORE THAN 2 YEARS AGO | _____ WITHIN PAST 2 YEARS | DK | RF |
| | | | |
| GO TO Q105 | | GO TO Q105 | |

Q096

What month was that?

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

Q105

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 Q113 | | | |

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

Q106

Which one of you received income from SSI?

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

Q107

How much [did you (and your [husband/wife/partner])/did your [husband/wife/partner]] receive from SSI last month?

[IWER: DO NOT PROBE DK/RF]

AMOUNT

DK

RF

|

**GO TO Q111
BRANCHPOINT**

Q108-Q110 Unfolding Sequence

Question text: Did it amount to less than \$____ , more than \$____ , or what?

PROCEDURES: 1Up1Down, 2Up, 2Down

BREAKPOINTS: **\$250, \$500, \$700**

RANDOM ENTRY POINT ASSIGNMENT [1 (\$500)] or [2 (\$250)]
or [{NOT 1 and NOT 2} (\$700)] AT X513

Q111 BRANCHPOINT: IF R RECEIVED SUPPLEMENTAL SECURITY INCOME AT FINANCIAL R's LAST IW (Z127=1), GO TO Q113

Q111

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

MORE THAN 2 YEARS AGO

WITHIN PAST 2 YEARS

DK

RF

GO TO Q113

GO TO Q113

Q112

What month was that?

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

Q113

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, ALSO KNOWN AS SNAP BENEFITS, OR OTHER NON-CASH WELFARE PROGRAMS]

| | | | |
|------------|-------|-------|-------|
| 1. YES | 5. NO | 8. DK | 9. RF |
| GO TO Q119 | | | |

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

Q114

Who received that?

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

Q115

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

[IWER: DO NOT PROBE DK/RF]

| | | |
|------------|----|----|
| _____ | DK | RF |
| AMOUNT | | |
| | | |
| GO TO Q119 | | |

Q116-Q118 Unfolding Sequence

Question text: Did it amount to less than \$____ , more than \$____ , or what?

PROCEDURES: 2Up1Down, 1Up2Down

BREAKPOINTS: \$125, **\$500**, **\$1,000**, \$3,000

RANDOM ENTRY POINT ASSIGNMENT [1 (\$500)]

or [{NOT 1} (\$1,000)] AT X507

Q119

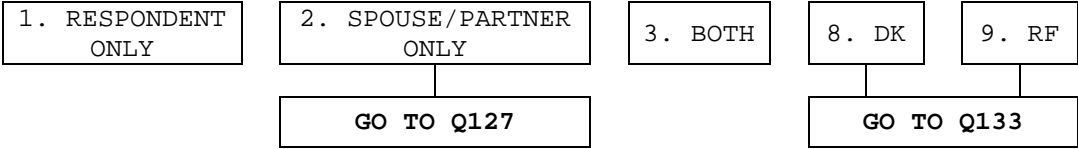
Are you (or your [husband/wife/partner]) currently receiving any income from veteran benefits or a military pension?

| | | | |
|------------|-------|-------|-------|
| 1. YES | 5. NO | 8. DK | 9. RF |
| GO TO Q133 | | | |

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

Q120

Who receives that?



Q121

IF BOTH {R AND SPOUSE/PARTNER} RECEIVE {VETERAN BENEFITS OR MILITARY PENSION} (Q120=3):
 How much did you, yourself, receive last month from that (before taxes and other deductions)?

OTHERWISE:

How much did you receive last month 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 Q125 | | |

Q122-Q124 Unfolding Sequence

Question text: Did it amount to less than \$____ , more than \$____ , or what?

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

Q125

In what year did you start to receive these benefits?

| | | | | |
|--------------------------------|--|------------------------------|-------------------------------|----|
| _____ MORE THAN 2 YEARS AGO | | _____ WITHIN PAST 2 YEARS | DK | RF |
| GO TO Q127 BRANCHPOINT | | | GO TO Q127 BRANCHPOINT | |

Q126

What month was that?

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

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

Q127

How much did your [husband/wife/partner] receive last month from that (before taxes and other deductions)?

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

[IWER: DO NOT PROBE DK/RF]

| | | |
|------------|----|----|
| | DK | RF |
| AMOUNT | | |
| | | |
| GO TO Q131 | | |

Q128-Q130 Unfolding Sequence

Question text: Did it amount to less than \$____ , more than \$____ , or what?

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

Q131

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

| | | | |
|-----------------------|---------------------|------------|----|
| | | DK | RF |
| MORE THAN 2 YEARS AGO | WITHIN PAST 2 YEARS | | |
| | | | |
| GO TO Q133 | | GO TO Q133 | |

Q132

What month was that?

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

Q133

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 [(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 Q147 | | | | |

Q134

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 Q138 | | |

Q135-Q137 Unfolding Sequence

Question text: Would 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

RANDOM ENTRY POINT ASSIGNMENT [1 (\$2,500)] or [2 (\$125,000)] or [NOT 1 and NOT 2] (\$500,000) AT X047

Q138

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 Q147 | | | |

Q139

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 Q143 | | | | |

Q141

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

[IWER: DO NOT PROBE DK/RF]

AMOUNT

| | |
|----|----|
| DK | RF |
|----|----|

GO TO Q143

NOTE: WHEN Q139={2 OR 5}, "TIME PERIOD FROM Q139" FILL APPEARS AS "time" IN QUESTION TEXT FOR Q141 AND Q142.

Q142

Do you get about the same amount each *TIME PERIOD FROM Q139*?

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

GO TO Q147

Q143

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]

AMOUNT

| | |
|----|----|
| DK | RF |
|----|----|

GO TO Q147

Q144-Q146 Unfolding Sequence

Question text: Did it amount to less than \$____, more than \$____, or what?

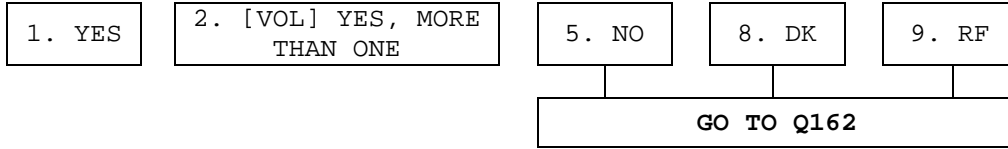
PROCEDURES: 1Up1Down, 2Up, 2Down

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

RANDOM ENTRY POINT ASSIGNMENT [1 (\$50,000)] or [2 (\$25,000)] or [{NOT 1 and NOT 2} (\$75,000)] AT X514

Q147

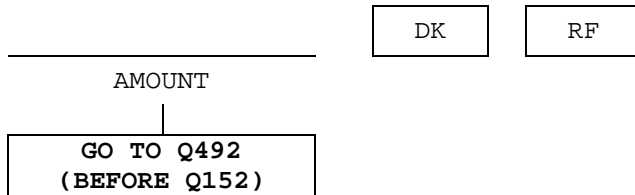
Do you (or your [husband/wife/partner]) own part or all of a business or farm?



Q148

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]



Q149-Q151 Unfolding Sequence

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

PROCEDURES: 3Up, 2Up1Down, 1Up2Down

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

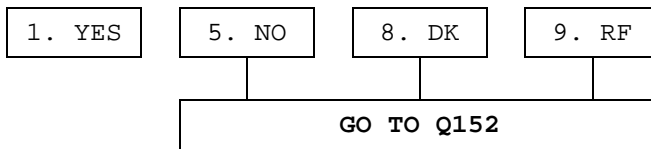
RANDOM ENTRY POINTS: \$5,000, \$10,000, \$100,000

ENTRY POINT ASSIGNMENT 1, 2 OR 3 AT X049

RANDOM ENTRY POINT ASSIGNMENT [1 (\$5,000)] or [2 (\$10,000)] or [{NOT 1 and NOT 2} (\$100,000)] AT X049

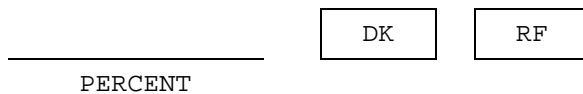
Q492 (Tag#=Q151.5)

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



Q523

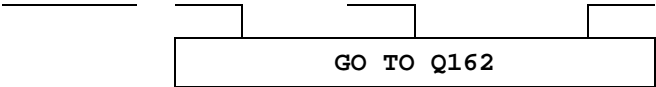
What percent have you already told us about?



Q152

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





Q153

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 Q157 | | | | |

Q155

About how much did you receive last *TIME PERIOD FROM Q153* from that, (before taxes and other deductions)?

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

[IWER: DO NOT PROBE DK/RF]

| | | |
|------------|----|----|
| _____ | DK | RF |
| AMOUNT | | |
| GO TO Q157 | | |

NOTE: WHEN Q139={2 OR 5}, "TIME PERIOD FROM Q139" FILL APPEARS AS "time" IN QUESTION TEXT FOR Q155 AND Q156.

Q156

Do you get about the same amount each *TIME PERIOD FROM Q153*?

| | | | |
|------------|-------|-------|-------|
| 1. YES | 5. NO | 8. DK | 9. RF |
| GO TO Q161 | | | |

Q157

About how much did you (and your [husband/wife/partner]) 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 Q161 | | |

Q158-Q160 Unfolding Sequence

Question text: Did it amount to less than \$____ , more than \$____ , or what?

PROCEDURES: 1Up2Down, 2Up1Down

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

RANDOM ENTRY POINT ASSIGNMENT [1 (\$20,000)]

or [{NOT 1} (\$5,000)] AT X510

Q161

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

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

Q162

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 Q182 | | | | |

Q163

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 |
|--------|--------|----------|----------------|-------|-------|

BEGINNING OF Q165 LOOP: QUESTIONS Q165 THROUGH Q179 ARE REPEATED FOR UP TO THREE ACCOUNTS.

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

Q165

IF THIS IS THE FIRST ACCOUNT *and* THERE ARE AT LEAST TWO ACCOUNTS (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 (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

(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 (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

(Q163=4):

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

IF R DID NOT SAY HOW MANY ACCOUNTS (Q163=DK/RF):

Let's talk about all the 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 (Q163=4)} *or* R DID NOT SAY (Q163={DK or RF}):

Are these yours or your [husband's/wife's/partner's]?

OTHERWISE:

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

| | | | | |
|-------------------|-------------------------------------|------------------------------------|-------|-------|
| 1. R'S ACCOUNT | 2. SPOUSE'S OR PARTNER'S ACCOUNT | 3. BOTH R AND SPOUSE'S ACCOUNTS | 8. DK | 9. RF |
|-------------------|-------------------------------------|------------------------------------|-------|-------|

NOTE: CODE 3 IS DISPLAYED ONLY WHEN THERE ARE MORE THAN 3 ACCOUNTS (Q163=4).

Q166

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 (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 (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 (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 (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 (Q163=4):
Let's talk about all the other IRA or KEOGH accounts.

IF R DID NOT SAY HOW MANY ACCOUNTS (Q163=DK/RF):
Let's talk about all the IRA or KEOGH accounts.

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

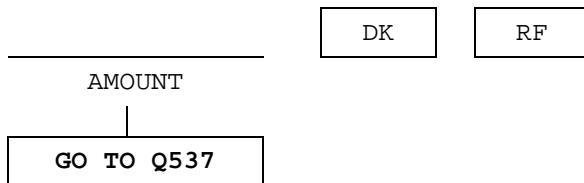
ASK ALL Rs ONE OF THE THREE QUESTIONS BELOW:

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

IF R DID NOT SAY HOW MANY ACCOUNTS (Q163=DK/RF):
About how much in total is in these 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]



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

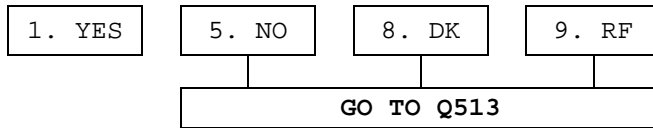
RANDOM ENTRY POINT ASSIGNMENT [1 (\$10,000)] or [2 (\$25,000)] or [{NOT 1 and NOT 2} (\$100,000)] AT X043

Q537

IF {R DID NOT SAY HOW MANY ACCOUNTS S/HE HAS (Q163={8 or 9}) or {THIS IS THE THIRD TIME THROUGH THE LOOP and R HAS MORE THAN 3 ACCOUNTS (Q163=4)}}: Did any of the money in any of these (IRA/Keogh) accounts come from a rollover from a job-related pension plan?

OTHERWISE:

Did any of the money in this (IRA/Keogh) account come from a rollover from a job-related pension plan?



Q538 BRANCHPOINT: IF THIS IS THE THIRD TIME THROUGH THE LOOP or R DID NOT SAY HOW MANY ACCOUNTS S/HE HAS (Q163={8 or 9}), GO TO Q513

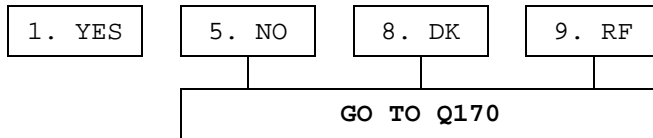
Q538

Did all of it come from a rollover (from a job-related pension plan)?



Q513 (Tag#=Q169.3)

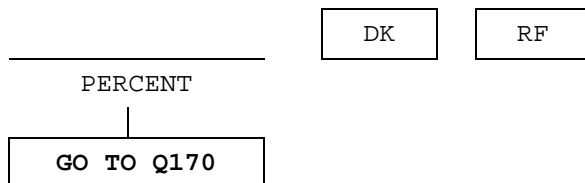
Is any of that (IRA/KEOGH) invested in stocks or mutual funds?



Q514 (Tag#=Q169.4)

About what percent is invested in stocks or mutual funds?

[IWER: DO NOT PROBE DK/RF]



Q515 (Tag#=Q169.5)
Is it less than 50 percent, more than 50 percent, or what?

| | | | | |
|-------------------------|---------------------|-------------------------|-------|-------|
| 1. LESS THAN 50 PERCENT | 3. ABOUT 50 PERCENT | 5. MORE THAN 50 PERCENT | 8. DK | 9. RF |
|-------------------------|---------------------|-------------------------|-------|-------|

Q170
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 (per X038), YEAR (per X039)*]/in the last two years?

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

GO TO END OF Q165 LOOP
(AFTER Q179)

Q171
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 Q175 | GO TO Q177 | | |

Q172-Q174 Unfolding Sequence

Question text: Did it amount to less than \$____ , more than \$____ , or what?

PROCEDURES: 2Up1Down, 1Up2Down

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

RANDOM ENTRY POINT ASSIGNMENT [1 (\$5,000)]

or [{NOT 1} (\$10,000)] AT X501

Q175 BRANCHPOINT: GO TO Q177

Q175
PER:

| | | | |
|-------------|----------|------------|------------|
| 1. IN TOTAL | 3. MONTH | 4. QUARTER | 5. 6 MONTH |
|-------------|----------|------------|------------|

| | | | |
|---------|-------------------------------------|-------|-------|
| 6. YEAR | 7. OTHER (SPECIFY) _____ Q176 | 8. DK | 9. RF |
|---------|-------------------------------------|-------|-------|

Q177

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

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) _____ Q179 | | 8. DK | 9. RF |

END OF Q165 LOOP: IF THERE ARE MORE ACCOUNTS, REPEAT QUESTIONS Q165 THROUGH Q179 FOR UP TO THREE ACCOUNTS. IF NOT, OR R ALREADY HAS BEEN ASKED ABOUT THREE ACCOUNTS, CONTINUE ON TO Q182.

Q182

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]?

| | | | |
|------------------------|-------|-------|-------|
| 1. YES | 5. NO | 8. DK | 9. RF |
| GO TO Q210 BRANCHPOINT | | | |

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

Q183

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

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

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

Q186

About how much money was converted to annuities?

[IWER: DO NOT PROBE DK/RF]

AMOUNT

|
GO TO Q190

DK RF

Q187-Q189 Unfolding Sequence

Question text: Did it amount to less than \$____, more than \$____, or what?

PROCEDURES: 2Up1Down, 1Up2Down

BREAKPOINTS: \$10,000, \$25,000, \$50,000, \$100,000

RANDOM ENTRY POINT ASSIGNMENT [1 (\$25,000)]

or [{NOT 1} (\$50,000)] AT X502

Q190

About how much do you (or your [husband/wife/partner]) 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]

AMOUNT

|
GO TO Q194

0
|
GO TO Q204 BRANCHPOINT

DK RF

Q191-Q193 Unfolding Sequence

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

PROCEDURES: 2Up1Down, 1Up2Down

BREAKPOINTS: \$500, **\$1,000**, **\$3,000**, \$8,000

RANDOM ENTRY POINT ASSIGNMENT [1 (\$1,000)]

or [{NOT 1} (\$3,000)] AT X503

Q194 BRANCHPOINT: GO TO Q196

Q194

PER:

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

Q195

Q196

Are federal income taxes withheld on these payments?

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

Q197

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

| | | | |
|-----------------------|-------------------------|------------|----|
| _____ | _____ | DK | RF |
| MORE THAN 2 YEARS AGO | WITHIN THE PAST 2 YEARS | | |
| | | | |
| GO TO Q199 | | GO TO Q199 | |

Q198

What month was that?

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

Q199

For how long will these annuity payments continue?

| | | | | | | |
|------------|----|-----------|----|---------------------|----|----|
| _____ | OR | _____ | OR | _____ | DK | RF |
| Q199 | | Q200 | | Q201 | | |
| UNTIL YEAR | | UNTIL AGE | | FOR NUMBER OF YEARS | | |

OR

Q202

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

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

Q204

About how much money was withdrawn?

[IWER: DO NOT PROBE DK/RF]

AMOUNT
|
[GO TO Q208]

[DK]

[RF]

Q205-Q207 Unfolding Sequence

Question text: Did it amount to less than \$____ , more than \$____ , or what?

PROCEDURE: 1Up1Down

BREAKPOINTS: \$1,500, \$6,000, \$12,000

ENTRY POINT: \$6,000

Q208

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

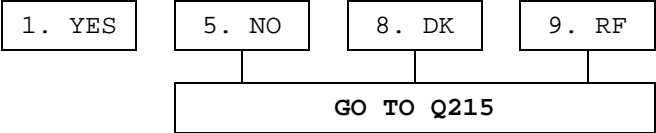
8. DK

9. RF

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

Q210

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]?



Q211

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]?

[IWER: DO NOT PROBE DK/RF]

AMOUNT

DK

RF

GO TO Q215

Q212-Q214 Unfolding Sequence

Question text: Did it amount to less than \$____ , more than \$____ , or what?

PROCEDURE: 1Up1Down

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

ENTRY POINT: \$2,000

Q215

Not including Social Security or other retirement income you've already told me about, are you (or your [husband/wife/partner]) currently receiving any other income from retirement pensions?

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

1. YES

5. NO

8. DK

9. RF

GO TO Q273

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

Q216

Who receives that?

1. RESPONDENT ONLY

2. SPOUSE/PARTNER ONLY

3. BOTH

8. DK

9. RF

GO TO Q243

GO TO Q269

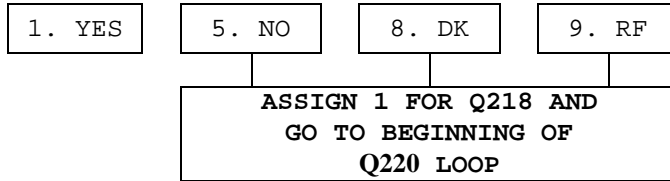
Q217

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

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

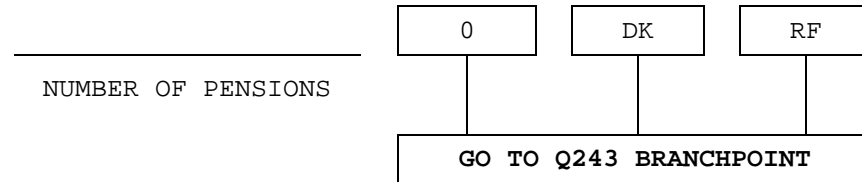
OTHERWISE:

Do you receive income from more than one retirement pension?



Q218

How many retirement pensions do you receive?



Q226

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 Q231 | | | |

Q227

About how much is in this pension account?

[IWER: DO NOT PROBE DK/RF]

AMOUNT

| | |
|----|----|
| DK | RF |
|----|----|

|

| |
|------------|
| GO TO Q231 |
|------------|

Q228-Q230 Unfolding Sequence

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

PROCEDURES: 1Up1Down, 2Up, 2Down

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

RANDOM ENTRY POINT ASSIGNMENT [1 (\$100,000)] or [2 (\$15,000)]

or [{NOT 1 and NOT 2} (\$400,000)] AT X515

Q231

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

| | | | |
|-----------------------|---------------------|------------|----|
| _____ | _____ | DK | RF |
| MORE THAN 2 YEARS AGO | WITHIN PAST 2 YEARS | | |
| | | | |
| GO TO Q233 | | GO TO Q233 | |

Q232

What month was that?

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

Q233

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

1. YES

5. NO

8. DK

9. RF

Q234

Will this payment continue for as long as you live?

| | | | |
|------------|-------|------------|-------|
| 1. YES | 5. NO | 8. DK | 9. RF |
| GO TO Q236 | | GO TO Q236 | |

Q235

For how many years will it continue?

| | |
|----|----|
| DK | RF |
|----|----|

NUMBER OF YEARS

Q236

IF THE PAYMENT WERE NOT TO CONTINUE AS LONG AS R LIVES (Q234=5) and R SAID HOW MANY YEARS IT WILL CONTINUE (Q235 {NOT 8 and NOT 9}):
If you were to die before then, would the payment stop, continue unchanged, or continue at a reduced level?

OTHERWISE:

If you 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) Q237 | 8. DK | 9. RF |
|---------|-----------------------|------------------------------|----------------------------|-------|-------|

END OF Q220 LOOP: IF THERE IS ANOTHER PENSION REPEAT QUESTIONS Q220 THROUGH Q236 FOR UP TO TWO PENSIONS. IF NOT, OR R ALREADY HAS BEEN ASKED ABOUT TWO PENSIONS, CONTINUE ON TO Q238 BRANCHPOINT.

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

Q238

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 Q242 |
|-------------------|

Q239-Q241 Unfolding Sequence

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

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

Q242

Were any federal income taxes withheld on these?

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

Q243 BRANCHPOINT: IF R DID NOT REPORT THAT SPOUSE/PARTNER RECEIVED PENSION (Q216 {NOT 2 and NOT 3}), GO TO Q273

Q243

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

ASK ALL Rs:

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

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

↓

| |
|---|
| ASSIGN 1 FOR Q244 AND GO TO BEGINNING OF Q246 LOOP |
|---|

Q244

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

NUMBER OF PENSIONS

| | | |
|---|----|----|
| 0 | DK | RF |
|---|----|----|

GO TO Q264 BRANCHPOINT

BEGINNING OF Q246 LOOP: QUESTIONS Q246 THROUGH Q262 ARE REPEATED FOR UP TO TWO PENSIONS.

Q246

IF THIS IS THE FIRST PENSION (Q245=1) and THERE ARE AT LEAST TWO PENSIONS (Q244>1):
 Tell me about the largest pension that your [husband/wife/partner] (SPOUSE'S/PARTNER'S FIRST NAME (per X058)) 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 (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 (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 that pension, (before taxes and other deductions)?

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

[IWER: DO NOT PROBE DK/RF]

AMOUNT

| | |
|----|----|
| DK | RF |
|----|----|

GO TO Q250

Q247-Q249 Unfolding Sequence

Question text: Did it amount to less than \$____ , more than \$____ , or what?

PROCEDURES: 2Up1Down, 1Up2Down

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

RANDOM ENTRY POINT ASSIGNMENT [1 (\$1,000)]

or [{NOT 1} (\$2,000)] AT X505

Q250

Were any federal income taxes withheld on that?

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

Q251

If [he/she] 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

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 Q257 | | | |

Q253

About how much money is in this pension account?

[IWER: DO NOT PROBE DK/RF]

AMOUNT

| | |
|----|----|
| DK | RF |
|----|----|

|

| |
|------------|
| GO TO Q257 |
|------------|

Q254-Q256 Unfolding Sequence

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

PROCEDURES: 1Up1Down, 2Up, 2Down

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

RANDOM ENTRY POINT ASSIGNMENT [1 (\$100,000)] or [2 (\$15,000)]

or [{NOT 1 and NOT 2} (\$400,000)] AT X516

Q257

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

| | | | |
|--|--|-----------------------|-----------------------|
| MORE THAN 2 YEARS AGO GO TO Q259 | WITHIN PAST 2 YEARS GO TO Q259 | DK GO TO Q259 | RF GO TO Q259 |
|--|--|-----------------------|-----------------------|

Q258

What month was that?

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

Q259

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

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

Q260

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

| | | | |
|------------|-------|------------|-------|
| 1. YES | 5. NO | 8. DK | 9. RF |
| | | | |
| GO TO Q262 | | GO TO Q262 | |

Q261

For how many years will it continue?

| | |
|----|----|
| DK | RF |
|----|----|

NUMBER OF YEARS

Q262

IF THE PAYMENT WERE NOT TO CONTINUE AS LONG AS R LIVES (Q260=5) and R SAID HOW MANY YEARS IT WILL CONTINUE (Q261 {NOT 8 and NOT 9}):

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

OTHERWISE:

If [he/she] 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 |
|---------|--------------------------|---------------------------------|--|-------|-------|

END OF Q246 LOOP: IF THERE IS A SECOND PENSION REPEAT QUESTIONS Q246 THROUGH Q262. IF NOT, OR R ALREADY HAS BEEN ASKED ABOUT TWO PENSIONS, CONTINUE ON TO Q264 BRANCHPOINT.

Q264 BRANCHPOINT: IF R'S SPOUSE/PARTNER IS NOT RECEIVING PENSION (Q216 {NOT 2 and NOT 3}) or R'S SPOUSE/PARTNER RECEIVES FEWER THAN THREE PENSIONS (Q244 < 3), GO TO Q269 BRANCHPOINT

Q264

About the other retirement pensions [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]

[IWER: DO NOT PROBE DK/RF]

AMOUNT

DK RF

GO TO Q268

Q265-Q267 Unfolding Sequence

Question text: Did it amount to less than \$____, more than \$____, or what?

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

Q268

Were any federal income taxes withheld on these?

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

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

Q269

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 Q273

Q270-Q272 Unfolding Sequence

Question text: Did it amount to less than \$____ , more than \$____ , or what?

PROCEDURES: 1Up1Down, 2Up, 2Down

BREAKPOINTS: \$50, \$150, \$400

RANDOM ENTRY POINT ASSIGNMENT [1 (\$150)] or [2 (\$50)]

or [{NOT 1 and NOT 2} (\$400)] AT X517

Q273

(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 Q316

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

Q274

Who receives that?

1. RESPONDENT ONLY

2. SPOUSE/PARTNER ONLY

3. BOTH

8. DK

9. RF

GO TO Q295

GO TO Q312

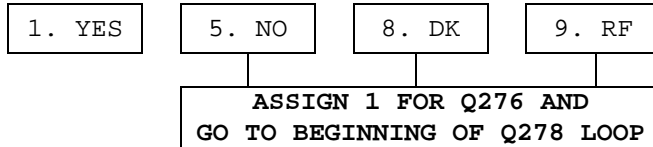
Q275

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

Do you, yourself, receive income from more than one annuity?

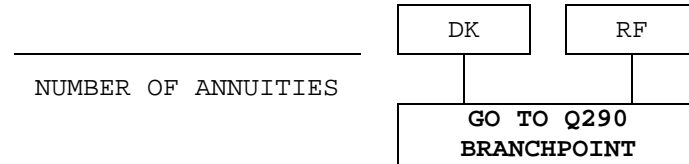
OTHERWISE:

Do you receive income from more than one annuity?



Q276

How many annuities do you receive?



BEGINNING OF Q278 LOOP: QUESTIONS Q278 THROUGH Q288 ARE REPEATED FOR UP TO TWO ANNUITIES.

Q278

IF THIS IS THE FIRST ANNUITY *and* THERE ARE AT LEAST TWO ANNUITIES (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 ANNUITY:

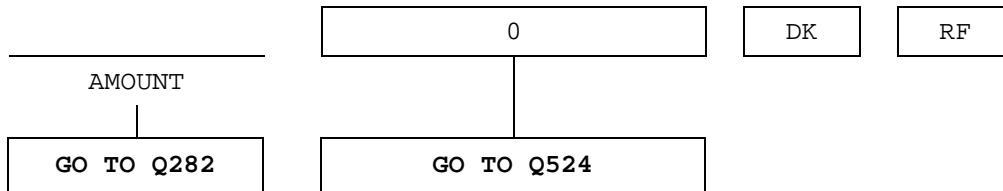
How much did you receive last month from the second (largest) annuity payment, (before taxes and other deductions)?

IF THIS IS THE FIRST ANNUITY *and* THERE IS ONLY ONE ANNUITY (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 STARTED YET OR R DID NOT RECEIVE A PAYMENT LAST MONTH]

[IWER: DO NOT PROBE DK/RF]



Q279-Q281 Unfolding Sequence

Question text: Did it amount to less than \$____ , more than \$____ , or what?

PROCEDURES: 2Up1Down, 1Up2Down

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

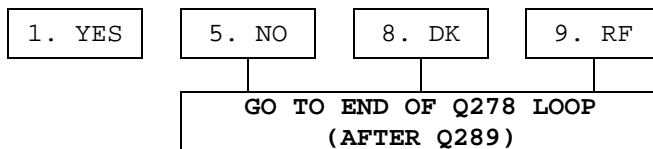
RANDOM ENTRY POINT ASSIGNMENT [1 (\$1,000)]

or [{NOT 1} (\$2,000)] AT X506

Q524 BRANCHPOINT: GO TO Q282

Q524

Did you get any income from this annuity last year?



Q525

How much in total did you receive from this annuity last year (before taxes and other deductions)?

AMOUNT

Q282

Were any federal income taxes withheld on that annuity?

Q283

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

_____ _____
MORE THAN 2 YEARS AGO WITHIN PAST 2 YEARS

Q284

What month was that?

Q285

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

Q286

Will this payment continue for as long as you live?

Q287

For how many years will it continue?

NUMBER OF YEARS

Q288

IF THE PAYMENT WERE NOT TO CONTINUE AS LONG AS R LIVES (Q286=5) and R SAID HOW MANY YEARS IT WILL CONTINUE (Q287 {NOT 8 and NOT 9}):
If you were to die before then, would the payment stop, continue unchanged, or continue at a reduced level?

OTHERWISE:

If you 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) _____ Q289 | 8. DK | 9. RF |
|---------|-----------------------|------------------------------|-------------------------------------|-------|-------|

END OF Q278 LOOP: IF THERE IS A SECOND ANNUITY, REPEAT QUESTIONS Q278 THROUGH Q288. IF NOT, OR R ALREADY HAS BEEN ASKED ABOUT TWO ANNUITIES, CONTINUE ON TO Q290 BRANCHPOINT.

Q290 BRANCHPOINT: IF R RECEIVES FEWER THAN THREE ANNUITIES (Q276 < 3), GO TO Q295 BRANCHPOINT

Q290

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

[IWER: ENTER 0 IF ANNUITY PAYMENTS HAVE NOT STARTED YET OR R DID NOT RECEIVE A PAYMENT LAST MONTH]

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

[IWER: DO NOT PROBE DK/RF]

| | | | |
|------------|------------|---------------------------------|---------------------------------|
| _____ | 0 | <input type="text" value="DK"/> | <input type="text" value="RF"/> |
| AMOUNT | | | |
| GO TO Q294 | GO TO Q526 | | |

Q291-Q293 Unfolding Sequence

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

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

ENTRY POINT: \$400

Q526 BRANCHPOINT: GO TO Q294

Q526

Did you get any income from these annuities last year?

| | | | |
|------------------------|-------|-------|-------|
| 1. YES | 5. NO | 8. DK | 9. RF |
| GO TO Q295 BRANCHPOINT | | | |

Q527

How much in total did you receive from these annuities last year (before taxes and other deductions)?

AMOUNT

| | |
|----|----|
| DK | RF |
|----|----|

Q294

Were any federal income taxes withheld on these annuities?

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

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

Q295

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 Q296 AND GO TO BEGINNING OF Q298 LOOP | | | |

Q296

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

NUMBER OF ANNUITY
PAYMENTS

| | | |
|------------------------|----|----|
| 0 | DK | RF |
| GO TO Q310 BRANCHPOINT | | |

BEGINNING OF Q298 LOOP: QUESTIONS Q298 THROUGH Q308 ARE REPEATED FOR UP TO TWO ANNUITY PAYMENTS THAT R'S SPOUSE/PARTNER RECEIVES.

Q298

IF R'S SPOUSE/PARTNER RECEIVES AT LEAST TWO ANNUITY PAYMENTS (Q296>1) AND THIS IS THE FIRST:

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

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

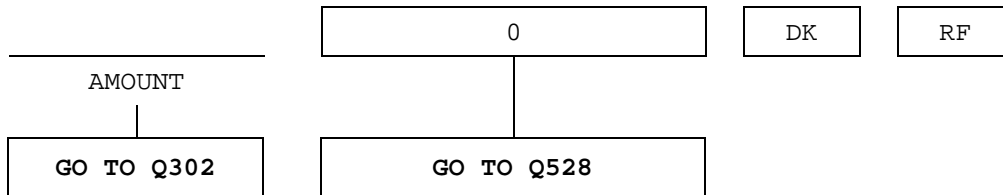
IF THIS IS THE FIRST ANNUITY PAYMENT and THERE IS ONLY ONE (Q296=1):

How much [he/she] 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 STARTED YET OR R'S SPOUSE OR PARTNER DID NOT RECEIVE A PAYMENT LAST MONTH]

[IWER: DO NOT PROBE DK/RF]



Q299-Q301 Unfolding Sequence

Question text: Did it amount to less than \$____ , more than \$____ , or what?

PROCEDURES: 2Up1Down, 1Up2Down

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

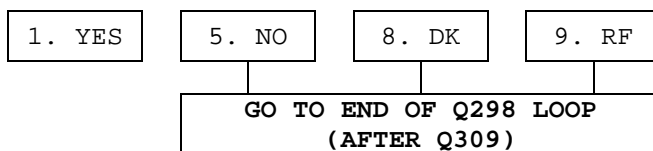
RANDOM ENTRY POINT ASSIGNMENT [1 (\$1,000)]

or [{NOT 1} (\$2,000)] AT X507

Q528 BRANCHPOINT: GO TO Q302

Q528

Did [he/she] get any income from this annuity last year?



Q529

How much in total did [he/she] receive from this annuity last year (before taxes and other deductions)?

AMOUNT

Q302

Were any federal income taxes withheld on that annuity?

Q303

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

_____ _____
MORE THAN 2 YEARS AGO WITHIN PAST 2 YEARS

Q304

What month was that?

Q305

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

Q306

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

Q307

For how many years will it continue?

| | |
|----|----|
| DK | RF |
|----|----|

NUMBER OF YEARS

Q308

IF THE PAYMENT WERE NOT TO CONTINUE AS LONG AS R LIVES (Q306=5) and R SAID HOW MANY YEARS IT WILL CONTINUE (Q307 {NOT 8 and NOT 9}):
 If [he/she] were to die before then, would the payment stop, continue unchanged, or continue at a reduced level?

OTHERWISE:

If [he/she] 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 |
|---------|-----------------------|------------------------------|-------------------------------------|-------|-------|

END OF Q298 LOOP: IF THERE IS A SECOND ANNUITY PAYMENT, REPEAT QUESTIONS Q298 THROUGH Q308. IF NOT, OR R ALREADY HAS BEEN ASKED ABOUT TWO ANNUITY PAYMENTS, CONTINUE ON TO Q310 BRANCHPOINT.

Q310 BRANCHPOINT: IF R'S SPOUSE/PARTNER RECEIVES FEWER THAN THREE ANNUITIES (Q296 < 3), GO TO Q316

Q310

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: ENTER 0 IF ANNUITY PAYMENTS HAVE NOT STARTED YET OR R'S SPOUSE OR PARTNER DID NOT RECEIVE A PAYMENT LAST MONTH]

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

[IWER: DO NOT PROBE DK/RF]

| | | | |
|------------|------------|----|----|
| _____ | 0 | DK | RF |
| AMOUNT | | | |
| GO TO Q311 | GO TO Q530 | | |

Q498-Q500 Unfolding Sequence

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

PROCEDURE: 1Up1Down

BREAKPOINTS: \$100, **\$400**, \$600
ENTRY POINT: \$400

Q530 BRANCHPOINT: GO TO Q311

Q530

Did [he/she] get any income from these annuities last year?

| | | | |
|------------|-------|-------|-------|
| 1. YES | 5. NO | 8. DK | 9. RF |
| GO TO Q316 | | | |

Q531

How much in total did [he/she] receive from these annuities last year (before taxes and other deductions)?

AMOUNT

| | |
|----|----|
| DK | RF |
|----|----|

Q311

Were any federal income taxes withheld on these annuities?

| | | | |
|------------|-------|-------|-------|
| 1. YES | 5. NO | 8. DK | 9. RF |
| GO TO Q316 | | | |

Q312

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

AMOUNT

| | |
|----|----|
| DK | RF |
|----|----|

Q316

IF R IS COUPLED (X065={1 or 3}):

The next questions are about your assets, including those held by you and your [husband/wife/partner] jointly, by you only, or by your [husband/wife/partner] only.

ASK OF ALL Rs:

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 Q330 | | | |

Q317

IF R IS COUPLED (X065={1 or 3}):

If you (or your [husband/wife/partner]) sold all those and paid off anything you owed on them, about how much would you have?

OTHERWISE:

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 Q533
BRANCHPOINT**

Q318-Q320 Unfolding Sequence

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

PROCEDURES: 3Up, 2Up1Down, 1Up2Down

BREAKPOINTS: \$60,000, \$450,000, \$800,000, \$1,750,000

RANDOM ENTRY POINT ASSIGNMENT [1 (\$60,000)] or [2 (\$450,000)] or [{NOT 1 and NOT 2} (\$800,000)] AT X044

Q533 BRANCHPOINT: IF SAME REPORTER AS LAST WAVE or DIFFERENCE IN AMOUNT {BETWEEN CURRENT WAVE AND LAST WAVE} IS NOT MORE THAN \$50,000 (Z175/Z176-Q317 NOT >\$50,000), GO TO Q321 (AFTER Q534)

Q533

Let me just confirm, you said the value of your stock or stock mutual funds is {AMOUNT per Q317 in English}, is that correct?

1. YES

5. NO

DK

RF

GO TO Q321

GO TO Q321

Q534

What is the present value of your stock or stock mutual funds? (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

Q321

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

| | | | |
|------------|-------|-------|-------|
| 1. YES | 5. NO | 8. DK | 9. RF |
| GO TO Q330 | | | |

Q322

How often is it paid?

[IWER: IF R HAS MULTIPLE STOCKS/MUTUAL FUNDS OR MORE THAN ONE PAYMENT FREQUENCY, ENTER CODE 7 (OTHER).]

| | | | |
|-----------------------------|-----------------------------|------------|-------------|
| 1. ACCUMULATES/ REINVEST | 3. MONTH | 4. QUARTER | 5. 6 MONTHS |
| GO TO Q326 | | | |
| 6. YEAR | 7. OTHER (SPECIFY) _____ | 8. DK | 9. RF |
| GO TO Q326 | | | |

Q324

IF R IS COUPLED (X065={1 or 3}):

About how much did you or your [husband/wife/partner] receive in your last payment from that, (before taxes and other deductions)?

OTHERWISE:

About how much did you receive in your last payment from that, (before taxes and other deductions)?

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

[IWER: DO NOT PROBE DK/RF]

| | | |
|--------|------------|----|
| _____ | DK | RF |
| AMOUNT | GO TO Q326 | |

Q325

IF R IS COUPLED (X065={1 or 3}):

Do you (or your [husband/wife/partner]) get about the same amount each payment?

OTHERWISE:

Do you get about the same amount each payment?

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

GO TO Q330

Q326

IF R IS COUPLED (X065={1 or 3}):

About how much did you or your [husband/wife/partner] receive from stocks or stock mutual funds in LAST CALENDAR YEAR, (before taxes and other deductions)?

OTHERWISE:

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]

AMOUNT

| | |
|----|----|
| DK | RF |
|----|----|

GO TO Q330

Q327-Q329 Unfolding Sequence

Question text: Did it amount to less than \$____ , more than \$____ , or what?

PROCEDURES: 1Up1Down, 2Up, 2Down

BREAKPOINTS: \$1,000, \$5,000, \$25,000

RANDOM ENTRY POINT ASSIGNMENT [1 (\$5,000)] or [2 (\$1,000)]

or [{NOT 1 and NOT 2} (\$25,000)] AT X518

Q330

(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 Q344

Q331

IF R IS COUPLED (X065={1 or 3}):

If you (or your [husband/wife/partner]) sold all those bonds or bond funds, and paid off anything you owed on them, about how much would you have?

OTHERWISE:

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]

AMOUNT

DK

RF

GO TO Q335

Q332-Q334 Unfolding Sequence

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

PROCEDURES: 3Up, 2Up1Down, 1Up2Down

BREAKPOINTS: \$2,500, \$10,000, \$100,000, \$400,000

RANDOM ENTRY POINT ASSIGNMENT [1 (\$2,500)] or [2 (\$10,000)]

or [{NOT 1 and NOT 2} (\$100,000)] AT X045

Q335

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

1. YES

5. NO

8. DK

9. RF

GO TO Q344

Q336

How often is it paid?

1. ACCUMULATES/
REINVEST

3. MONTH

4. QUARTER

5. 6 MONTHS

GO TO Q340

6. YEAR

7. OTHER (SPECIFY)

Q337

8. DK

9. RF

GO TO Q340

Q338

IF R IS COUPLED (X065={1 or 3}):

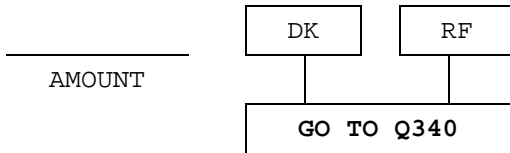
About how much did you or your [husband/wife/partner] receive in your last payment from that, (before taxes and other deductions)?

OTHERWISE:

About how much did you receive in your last payment from that, (before taxes and other deductions)?

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

[IWER: DO NOT PROBE DK/RF]



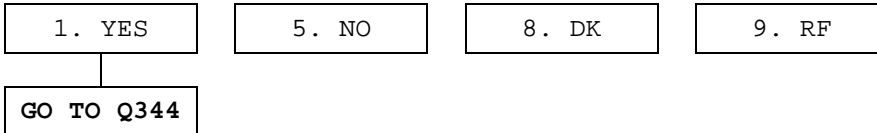
Q339

IF R IS COUPLED (X065={1 or 3}):

Do you (or your [husband/wife/partner]) get about the same amount each payment?

OTHERWISE:

Do you get about the same amount each payment?



Q340

IF R IS COUPLED (X065={1 or 3}):

About how much did you or your [husband/wife/partner] receive from these bonds or bond funds in *LAST CALENDAR YEAR*, (before taxes and other deductions)?

OTHERWISE:

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 Q344 |
|------------|

Q341-Q343 Unfolding Sequence

Question text: Did it amount to less than \$____, more than \$____, or what?

PROCEDURES: 1Up1Down, 2Up, 2Down

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

RANDOM ENTRY POINT ASSIGNMENT [1 (\$5,000)] or [2 (\$1,000)]
or [{NOT 1 and NOT 2} (\$20,000)] AT X519

Q344

(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?

[IWER: DO NOT INCLUDE CDS (CERTIFICATES OF DEPOSIT).]

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

| | |

| |
|------------|
| GO TO Q356 |
|------------|

Q345

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

[IWER: DO NOT PROBE DK/RF]

AMOUNT

DK

RF

**GO TO Q535
BRANCHPOINT**

Q346-Q348 Unfolding Sequence

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

PROCEDURES: 3Up, 2Up1Down, 1Up2Down

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

RANDOM ENTRY POINT ASSIGNMENT [1 (\$5,000)] or [2 (\$50,000)]

or [{NOT 1 and NOT 2} (\$150,000)] AT X046

Q535 BRANCHPOINT: IF SAME REPORTER AS LAST WAVE or DIFFERENCE IN AMOUNT {BETWEEN CURRENT WAVE AND LAST WAVE} IS NOT MORE THAN \$50,000 (Z179/Z180-Q345 NOT >\$50,000), GO TO Q349

Q535

Let me just confirm, you said the value of your checking or savings accounts or money market accounts is {AMOUNT per Q345 in English}, is that correct?

1. YES

5. NO

DK

RF

GO TO Q349

GO TO Q349

Q536

What is the present value of your checking or savings accounts or money market accounts?

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

[IWER: DO NOT PROBE DK/RF]

AMOUNT

DK

RF

Q349

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

| | | | |
|------------|-------|-------|-------|
| 1. YES | 5. NO | 8. DK | 9. RF |
| GO TO Q356 | | | |

Q350

How often is it paid?

| | | | |
|-----------------------------|-----------------------------|------------|-------------|
| 1. ACCUMULATES/ REINVEST | 3. MONTH | 4. QUARTER | 5. 6 MONTHS |
| GO TO Q354 | | | |
| 6. YEAR | 7. OTHER (SPECIFY) _____ | 8. DK | 9. RF |
| GO TO Q354 | | | |

Q352

IF R IS COUPLED (X065={1 or 3}):

About how much did you or your [husband/wife/partner] receive in your last payment from that, (before taxes and other deductions)?

OTHERWISE:

About how much did you receive in your last payment from that, (before taxes and other deductions)?

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

[IWER: DO NOT PROBE DK/RF]

| | | |
|--------|------------|----|
| _____ | DK | RF |
| AMOUNT | GO TO Q354 | |

Q353

IF R IS COUPLED (X065={1 or 3}):

Do you (or your [husband/wife/partner]) get about the same amount each payment?

OTHERWISE:

Do you get about the same amount each payment?

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

GO TO Q356

Q354

IF R IS COUPLED (X065={1 or 3}):

About how much did you or your [husband/wife/partner] receive from these in LAST CALENDAR YEAR, (before taxes and other deductions)?

OTHERWISE:

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]

AMOUNT

| | |
|----|----|
| DK | RF |
|----|----|

GO TO Q356

Q494-Q496 Unfolding Sequence

Question text: Did it amount to less than \$____ , more than \$____ , or what?

PROCEDURES: 1Up1Down, 2Up, 2Down

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

RANDOM ENTRY POINT ASSIGNMENT [1 (\$2,000)] or [2 (\$1,000)]
or [{NOT 1 and NOT 2} (\$5,000)] AT X520

Q356

(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 Q370

Q357

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

[IWER: DO NOT PROBE DK/RF]

AMOUNT

|

| | |
|----|----|
| DK | RF |
|----|----|

|

| |
|-------------------|
| GO TO Q361 |
|-------------------|

Q358-Q360 Unfolding Sequence

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

PROCEDURES: 3Up, 2Up1Down, 1Up2Down

BREAKPOINTS: **\$2,500, \$25,000, \$125,000, \$250,000**

RANDOM ENTRY POINT ASSIGNMENT [1 (\$2,500)] or [2 (\$25,000)]

or [{NOT 1 and NOT 2} (\$125,000)] AT X048

Q361

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

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

|

| |
|-------------------|
| GO TO Q370 |
|-------------------|

Q362

How often is it paid?

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

|

| |
|-------------------|
| GO TO Q366 |
|-------------------|

|

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

|

| |
|-------------------|
| GO TO Q366 |
|-------------------|

Q364

IF R IS COUPLED (X065={1 or 3}):

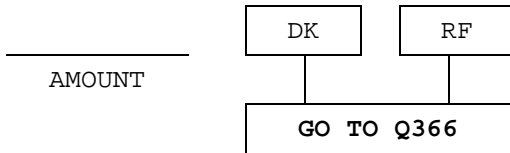
About how much did you or your [husband/wife/partner] receive in your last payment from that, (before taxes and other deductions)?

OTHERWISE:

About how much did you receive in your last payment from that, (before taxes and other deductions)?

[IWER: WE WANT THE AMOUNT BEFORE ANY DEDUCTIONS]

[IWER: DO NOT PROBE DK/RF]



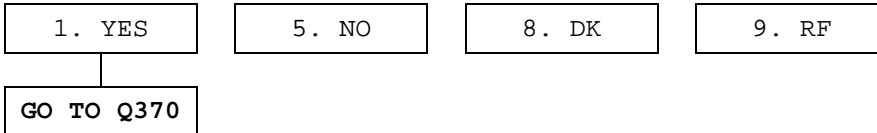
Q365

IF R IS COUPLED (X065={1 or 3}):

Do you (or your [husband/wife/partner]) get about the same amount each payment?

OTHERWISE:

Do you get about the same amount each payment?



Q366

IF R IS COUPLED (X065={1 or 3}):

About how much did you or your [husband/wife/partner] receive CD's, government bonds, or treasury bills in *LAST CALENDAR YEAR*, (before taxes and other deductions)?

OTHERWISE:

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]



Q367-Q369 Unfolding Sequence

Question text: Did it amount to less than \$____ , more than \$____ , or what?

PROCEDURES: 1Up1Down, 2Up, 2Down

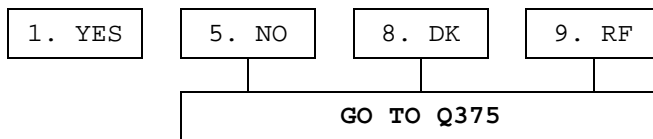
BREAKPOINTS: **\$1,000, \$2,000, \$5,000**

RANDOM ENTRY POINT ASSIGNMENT [1 (\$2,000)] or [2 (\$1,000)]
or [{NOT 1 and NOT 2} (\$5,000)] AT X511

Q370

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

[IWER: DO NOT INCLUDE LEASED VEHICLES]



Q371

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

[IWER: DO NOT PROBE DK/RF]

AMOUNT

|

| | |
|----|----|
| DK | RF |
|----|----|

|

| |
|------------|
| GO TO Q375 |
|------------|

Q372-Q374 Unfolding Sequence

Question text: Do they amount to less than \$____ , more than \$____ , or what?

PROCEDURES: 2Up, 1Up1Down, 2Down

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

RANDOM ENTRY POINT ASSIGNMENT [1 (\$5,000)] or [2 (\$25,000)]

or [{NOT 1 and NOT 2} (\$200,000)] AT X050

Q375

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 Q395 |
|------------|

Q376

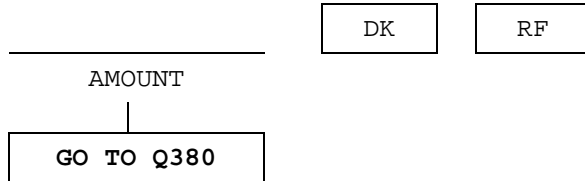
IF R IS COUPLED (X065={1 or 3}):

If or your [husband/wife/partner] sold all that and then paid off any debts on it, about how much would you have?

OTHERWISE:

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]



Q377-Q379 Unfolding Sequence

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

PROCEDURES: 2Up, 1Up1Down, 2Down

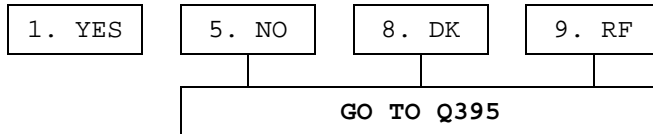
BREAKPOINTS: \$5,000, \$50,000, \$100,000

RANDOM ENTRY POINT ASSIGNMENT [1 (\$5,000)] or [2 (\$50,000)]

or [{NOT 1 and NOT 2} (\$100,000)] AT X052

Q380

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



Q381

IF R IS COUPLED (X065={1 or 3}):

About how much income did you (or your [husband/wife/partner]) receive from these other assets in *LAST CALENDAR YEAR*, (before taxes and other deductions)?

OTHERWISE:

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]

AMOUNT

|

| | |
|----|----|
| DK | RF |
|----|----|

|

| |
|------------|
| GO TO Q395 |
|------------|

Q382-Q384 Unfolding Sequence

Question text: Did it amount to less than \$____, more than \$____, or what?

PROCEDURES: 1Up1Down, 2Up, 2Down

BREAKPOINTS: **\$1,000, \$5,000, \$25,000**

RANDOM ENTRY POINT ASSIGNMENT [1 (\$5,000)] or [2 (\$1,000)]

or [{NOT 1 and NOT 2} (\$25,000)] AT X512

Q395

(Other than income you have already told me about, did you (or 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 Q400 |
|------------|

Q396

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]

| | | |
|------------|----|----|
| | DK | RF |
| AMOUNT | | |
| | | |
| GO TO Q400 | | |

Q397-Q399 Unfolding Sequence

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

PROCEDURES: 2Up1Down, 1Up2Down

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

RANDOM ENTRY POINT ASSIGNMENT [1 (\$3,000)]

or [{NOT 1} (\$8,000)] AT X508

Q400

Did you or other family members who may have been living (here/there) receive government food stamps, also known as SNAP benefits, at any time [since *FINANCIAL R's LAST IW MONTH, YEAR*/in the last two years]?

[IWER: INCLUDE IMMEDIATE FAMILY MEMBERS WHO LIVE WITH R]

| | | | |
|------------------------|-------|-------|-------|
| 1. YES | 5. NO | 8. DK | 9. RF |
| | | | |
| GO TO Q414 BRANCHPOINT | | | |

BEGINNING OF QW777 LOOP: QUESTIONS QW777 AND QW778 ARE REPEATED FOR UP TO FOUR ELIGIBLE YEARS).

NOTE: ELIGIBLE YEARS ARE 2013 AND 2012, THE YEARS IN WHICH THERE COULD BE IWs FOR THIS HRS WAVE, AND 2011 & 2010, THE YEARS IN WHICH THERE WERE IWs FOR Rs IN THE PREVIOUS HRS WAVE. INDIVIDUAL Rs WILL BE ASKED QUESTIONS THAT APPLY ONLY TO THE YEARS THAT SPAN THE RANGE FOR THAT R's TWO INTERVIEWS, BEGINNING WITH THE MOST RECENT YEAR AND ENDING WITH THE YEAR OF THE PRIOR IW, OR 2010 IF THE R WAS NOT INTERVIEWED IN THE PREVIOUS HRS WAVE.

QW777

Were there any months in *ELIGIBLE YEAR* when you (or other family members who may have been living (here/there)) were receiving government (food stamps/SNAP benefits)?

| | | | |
|-------------------------|-------|-------|-------|
| 1. YES | 5. NO | 8. DK | 9. RF |
| GO TO END OF QW777 LOOP | | | |

QW778

Which months in *ELIGIBLE YEAR* were those (when you (or other family members who may have been living (here/there)) were receiving government (food stamps/SNAP benefits)?

[IWER: CHOOSE ALL THAT APPLY]

[IWER: ONLY ELIGIBLE MONTHS WILL APPEAR ON THE LIST]

[IWER: YOU MUST ENTER MONTH(S) FOR THIS QUESTION. IF YOU HAVE GOTTEN THIS QUESTION IN ERROR, BACK UP AND CHANGE ANSWER TO W777 TO 'NO']

| | | | | | | |
|-----------------------------|--------|-----------------------------|---------|---------|---------|--------|
| 1. JAN | 2. FEB | 3. MAR | 4. APR | 5. MAY | 6. JUN | 7. JUL |
| 8. AUG | 9. SEP | 10. OCT | 11. NOV | 12. DEC | 13. ALL | |
| 14. ALL MONTHS DISPLAYED | | 15. ALL MONTHS DISPLAYED | | 98. DK | 99. RF | |

NOTE: THE ONLY MONTHS AND YEARS PRESENTED TO THE IWER ARE THOSE FROM R'S LAST IW DATE UNTIL R'S CURRENT IW DATE. (IF THE R WAS NOT INTERVIEWED IN THE LAST HRS WAVE, THE DATE PRESENTED IS FROM JANUARY OF THE YEAR OF THE HRS LAST WAVE.) CODES 13, 14, AND 15 ARE NOT SHOWN IN THE DATA AND WILL NOT BE USED FOR ANALYSIS PURPOSES. THEY WILL ONLY SHOW IN THE CODEFRAME AS A CONVENIENCE FOR INTERVIEWERS WHEN APPROPRIATE. CODE 15 APPEARS FOR THE YEAR OF R'S CURRENT IW YEAR, WHILE CODE 14 APPEARS FOR THE YEAR OF R'S PREVIOUS IW.

END OF QW777 LOOP: IF THERE ARE MORE ELIGIBLE YEARS, REPEAT QUESTIONS QW777 AND QW778 FOR UP TO FOUR ELIGIBLE YEARS. OTHERWISE, CONTINUE ON TO QW786 BRANCHPOINT.

QW786 BRANCHPOINT: IF THIS IS NOT A REINTERVIEW R (Z076 NOT 1) or FINANCIAL R'S LAST IW OCCURRED IN THE PREVIOUS HRS WAVE, GO TO QW532

QW786

Were there any months between [FINANCIAL R's LAST IW MONTH, YEAR] and January [FIRST YEAR OF PREVIOUS HRS WAVE DATA COLLECTION] when you (or other family members who may have been living (here/there)) were receiving government (food stamps/SNAP benefits)?

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

Q532

Are you (or other family members who are living (here/there)) still receiving (food stamps/SNAP benefits)?

| | | | |
|------------|-------|---------------------------|----|
| 1. YES | 5. NO | DK | RF |
| | | | |
| GO TO Q410 | | GO TO Q414 BRANCHPOINT | |

Q406

How many dollars worth of food stamps (also known as SNAP benefits) did you (and other family members who may have been living (here/there)) get the last month you received (food stamps/SNAP benefits)?

[IWER: DO NOT PROBE DK/RF]

AMOUNT

| | |
|----|----|
| DK | RF |
|----|----|

|

| |
|---------------------------|
| GO TO Q414 BRANCHPOINT |
|---------------------------|

Q407-Q409 Unfolding Sequence

Question text: Did it amount to less than \$____ , more than \$____ , or what?

PROCEDURES: 2Up1Down, 1Up2Down

BREAKPOINTS: \$25, \$50, \$75, \$125

RANDOM ENTRY POINT ASSIGNMENT [1 (\$50)]

or [{NOT 1} (\$75)] AT X509

Q410 BRANCHPOINT: GO TO Q414 BRANCHPOINT

Q410

How many dollars' worth of (food stamps/SNAP benefits) did you (or other family members who may have been living (here/there)) get last month?

[IWER: DO NOT PROBE DK/RF]

AMOUNT

DK

RF

**GO TO Q414
BRANCHPOINT**

Q411-Q413 Unfolding Sequence

Question text: Did it amount to less than \$____ , more than \$____ , or what?

PROCEDURES: 2Up1Down, 1Up2Down

BREAKPOINTS: \$25, **\$50**, **\$75**, \$125

RANDOM ENTRY POINT ASSIGNMENT [1 (\$50)]

or [{NOT 1} (\$75)] AT X510

Q414 BRANCHPOINT: IF R IS IN A NURSING HOME (A028=1) *and* IS NOT MARRIED/PARTNERED, GO TO Q415

IF R IS IN NURSING HOME (A028=1) *and* {R AND SPOUSE/PARTNER ARE LIVING TOGETHER (A030=1) *or* R's SPOUSE/PARTNER IS ALSO IN A NURSING HOME (A033=1)} GO TO Q415

IF THIS IS THE SECOND R (SCVXR1_R2=2) *and* R LIVED IN NURSING HOME LAST IW (X008=1) *and* IS CURRENTLY LIVING IN NURSING HOME (A028=1), GO TO Q415

Q414

Did you or other family members who may have been living (here/there) 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

[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 Q417
BRANCHPOINT**

Q516_Q416

In the last 12 months, did you ever eat less than you felt you should because there wasn't enough money to buy food?

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

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

Q417

IF {R OR CORESIDENT} FAMILY RECEIVED FOOD STAMPS (Q400=1):
 In addition to any food bought with (food stamps/SNAP benefits), about how much do you (and other family members who may be living (here/there)) spend on food that you use at home in an average week?

OTHERWISE:

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

[IWER: DO NOT PROBE DK/RF]

| | | |
|------------|----|----|
| AMOUNT | DK | RF |
| | | |
| GO TO Q421 | | |

Q418-Q420 Unfolding Sequence

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

PROCEDURES: 2Up1Down, 1Up2Down, 3Up

BREAKPOINTS: \$30, \$50, \$100, \$175

RANDOM ENTRY POINT ASSIGNMENT [1 (\$50)] or [2 (\$100)]
 or [{NOT 1 and NOT 2} (\$30)] AT X513

Q421

Do you (or other family members who may be living (here/there)) have any food delivered to the door which isn't included in that amount?

| | | | |
|------------|-------|-------|-------|
| 1. YES | 5. NO | 8. DK | 9. RF |
| GO TO Q426 | | | |

Q422

About how much do you (or other family members who may be living (here/there)) spend in an average week on that food?

[IWER: DO NOT PROBE DK/RF]

AMOUNT

DK RF

GO TO Q426

Q423-Q425 Unfolding Sequence

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

PROCEDURE: 1Up1Down
BREAKPOINTS: \$10, \$15, \$30
ENTRY POINT: \$15

Q426

About how much do you (and other family members who may be living (here/there)) spend eating out in a typical week, not counting meals at work or at school?

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

[IWER: DO NOT PROBE DK/RF]

AMOUNT

DK RF

GO TO Q432 LOOP
BRANCHPOINT

Q427-Q429 Unfolding Sequence

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

PROCEDURES: 2Up1Down, 1Up2Down, 3Up
BREAKPOINTS: \$15, \$25, \$50, \$75
RANDOM ENTRY POINT ASSIGNMENT [1 (\$25)] or [2 (\$50)]
or [{NOT 1 and NOT 2} (\$15)] AT X514

Q432 LOOP BRANCHPOINT: IF THERE ARE NO OTHER RESIDENTS IN HH (CLASSIFIED AS RESIDENT, RES/AWAY, RES/INSTITUTION) EXCEPT {R AND SPOUSE/PARTNER} (X056 {NOT 1 and NOT 2 and NOT 3}), GO TO Q437 BRANCHPOINT

Q437

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]

AMOUNT

|

| | |
|----|----|
| DK | RF |
|----|----|

|

| |
|------------|
| GO TO Q441 |
|------------|

Q438-Q440 Unfolding Sequence

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

PROCEDURES: 2Up1Down, 3Up, 1Up2Down

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

RANDOM ENTRY POINT ASSIGNMENT [1 (\$10,000)] or [2 (\$2,000)]
or [{NOT 1 and NOT 2} (\$20,000)] AT X515

Q441

Do other members of your family living (here/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 Q446 |
|------------|

Q442

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 Q446 | | |

Q443-Q445 Unfolding Sequence

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

PROCEDURES: 2Up, 1Up1Down

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

RANDOM ENTRY POINT ASSIGNMENT [1 (\$20,000)]

or [{NOT 1} (\$50,000)] AT X502

Q446

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 Q453 | | | |

Q447

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 Q453 | | | | |

Q448

Were deductions itemized for medical expenses?

| | | | |
|------------|-------|-------|-------|
| 1. YES | 5. NO | 8. DK | 9. RF |
| | | | |
| GO TO Q453 | | | |

Q449

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

[IWER: DO NOT PROBE DK/RF]

AMOUNT

DK

RF

|

GO TO Q453

Q450-Q452 Unfolding Sequence

Question text: Did it amount to less than \$____ , more than \$____ , or what?

PROCEDURES: 2Up1Down, 1Up2Down

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

RANDOM ENTRY POINT ASSIGNMENT [1 (\$2,000)]

or [{NOT 1} (\$5,000)] AT X503

Q453

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 Q464

Q454

About how much money did that amount to?

[IWER: DO NOT PROBE DK/RF]

AMOUNT

DK

RF

|

GO TO Q464

Q455-Q457 Unfolding Sequence

Question text: Did it amount to less than \$____ , more than \$____ , or what?

PROCEDURES: 2Up1Down, 1Up2Down

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

RANDOM ENTRY POINT ASSIGNMENT [1 (\$2,500)]

or [{NOT 1} (\$5,000)] AT X504

Q464

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 Q477 | | | |

Q465

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

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

[IWER: CHOOSE ALL THAT APPLY]

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

NOTE: CODES 2 AND 3 ARE SHOWN ONLY IF THE R HAD A SPOUSE/PARTNER, OR CHILDREN OR GRANDCHILDREN, RESPECTIVELY.

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

Q466/Q511_Q466

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 52. CHILD NAME(S) & SPOUSE/PARTNER 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 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

IF R IS COUPLED (X065={1 or 3}):

What about the value of any trusts? If you (or your [husband/wife/partner]) could sell all the assets you have put in trusts, about how much would you have?

OTHERWISE:

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 Q471 |
|------------|

Q468-Q470 Unfolding Sequence

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

PROCEDURES: 1Up1Down, 2Up

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

RANDOM ENTRY POINT ASSIGNMENT [1 (\$500,000)]

or [{NOT 1} (\$50,000)] AT X505

Q471

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 Q476 | GO TO Q476 |
|------------|------------|

Q472

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 |
|----|----|

|

| |
|-------------------|
| GO TO Q476 |
|-------------------|

Q473-Q475 Unfolding Sequence

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

PROCEDURES: 1Up1Down

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

ENTRY POINT: \$500,000

Q476

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

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

Q477

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 MORTGAGES, LOANS FOR CARS OR OTHER VEHICLES, OR MONEY OWED ON OTHER ASSETS.]

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

| | |

| |
|-------------------|
| GO TO Q483 |
|-------------------|

Q478

Altogether, about how much would that amount to?

[IWER: DO NOT PROBE DK/RF]

AMOUNT

DK RF

GO TO Q517

Q479-481 Unfolding Sequence

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

PROCEDURES: 3Up, 2Up1Down, 1Up2Down

BREAKPOINTS: \$1,000, \$5,000, \$15,000, \$50,000

RANDOM ENTRY POINT ASSIGNMENT [1 (\$1,000)] or [2 (\$5,000)]

or [{NOT 1 and NOT 2} (\$15,000)] AT X051

Q517

Does any of that debt include credit card debt?

1. YES 2. [VOL] YES, ALL OF IT 5. NO 8. DK 9. RF

GO TO Q483

Q518

Last month did you (and your [husband/wife/partner]) pay off all your credit card debt or was there an unpaid debt that you carried over to this month?

1. PAID OFF ALL 5. CARRIED OVER UNPAID DEBT 8. DK 9. RF

GO TO Q483

Q519

How much credit card debt did you (and your [husband/wife/partner]) carry over from last month to this one?

[IWER: WE WANT THE TOTAL AMOUNT OWED (NOT PAID OFF), NOT THE MINIMUM PAYMENT. CODE ZERO IF ALL ACCOUNTS WERE PAID IN FULL.]

| | | |
|------------|----|----|
| | DK | RF |
| AMOUNT | | |
| | | |
| GO TO Q483 | | |

Q520 - Q522 Unfolding Sequence

Question text: Did it amount to less than \$____ , more than \$____ , or what?

PROCEDURES: 1Up1Down, 2Up, 2Down

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

RANDOM ENTRY POINT ASSIGNMENT [1 (\$5,000)] or [2 (\$1,000)]
or [{NOT 1 and NOT 2} (\$15,000)] AT X518

BEGINNING OF Q483 LOOP: QUESTIONS Q483 THROUGH Q490 ARE REPEATED FOR UP TO THREE LARGE LUMP SUMS.

Q483

IF FIRST TIME THROUGH LOOP (Q482=1):

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

(Since FINANCIAL R's LAST IW MONTH, YEAR) [have/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 Q493 (Q ASSIST) | | | |

Q484

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) | 4. GIFT |
|----------------------------|--------------------------|------------------------------|---------|

| | | | |
|------------|-------------------------------------|-------|-------|
| 5. LAWSUIT | 7. OTHER (SPECIFY) _____ Q485 | 8. DK | 9. RF |
|------------|-------------------------------------|-------|-------|

Q487

In what year did you (or your [husband/wife/partner]) receive a lump sum from that *TYPE OF LUMP SUM FROM Q484/Q485?*

| | | |
|-------|----|----|
| _____ | DK | RF |
|-------|----|----|

Q487
YEAR

Q486 BRANCHPOINT: IF YEAR AT Q487 WAS MORE THAN 2 YEARS AGO, GO TO Q488

Q486
What month was that?

MONTH:

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

Q488

About how much did you (or your [husband/wife/partner]) receive from the *TYPE OF LUMP SUM FROM Q484/Q485?*

[IWER: DO NOT PROBE DK/RF]

| | | |
|-------|----|----|
| _____ | DK | RF |
|-------|----|----|

AMOUNT

| |
|---------------------------|
| GO TO Q490 BRANCHPOINT |
|---------------------------|

Q489

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 |
|--------------------------|----------------------|--------------------------|-------|-------|

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

Q490

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. SPOUSE/PARTNER'S
PARENTS

8. DK

9. RF

****END OF Q483 LOOP: IF R HAS BEEN ASKED ABOUT ONE OR TWO LUMP SUMS REPEAT QUESTIONS Q483 THROUGH Q490. IF R ALREADY HAS BEEN ASKED ABOUT THREE LUMP SUMS, CONTINUE ON TO Q493 (Q ASSIST)*

Q493

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