****

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

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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)

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* 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.

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Q010 BRANCHPOINT: IF THIS IS AN EXIT IW, GO TO SECTION T

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)?

1. YES
5. NO, GO TO Q085 BRANCHPOINT
8. DK, GO TO Q085 BRANCHPOINT
9. RF, GO TO Q085 BRANCHPOINT

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?

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

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

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

IF BOTH {R AND SPOUSE/PARTNER} WORKED FOR PAY LAST YEAR
(Q011=3 or {Q012 and Q013}=1}):
(First, we 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 us 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, GO TO Q019
8. DK, GO TO Q019
9. RF, GO TO Q019

Q015

What was your income from self-employment, before taxes and other deductions in LAST CALENDAR YEAR?

Please include income you actually received from the business and any profits that may have been left in the business.

[IWER: DO NOT PROBE DK/RF.]

_____, GO TO Q019
AMOUNT

DK
RF

Q016-Q018

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, GO TO Q024
8. DK, GO TO Q024
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.]

_____, GO TO Q024
AMOUNT

DK
RF

Q021-Q023

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 us 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, GO TO Q029
8. DK, GO TO Q029
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.]

_____, GO TO Q029
AMOUNT

DK
RF

Q026-Q028

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 us about, did any of your LAST CALENDAR YEAR income come from tips, bonuses, commissions, etc?

1. YES
5. NO, GO TO Q034
8. DK, GO TO Q034
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.]

_____, GO TO Q034
AMOUNT

DK
RF

Q031-Q033

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. GO TO Q039 BRANCHPOINT
8. DK, GO TO Q039 BRANCHPOINT
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.]

_____, GO TO Q039 BRANCHPOINT
AMOUNT

DK
RF

Q036-Q038

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 we 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, GO TO Q044
8. DK, GO TO Q044
9. RF, GO TO Q044

Q040

What was your [husband's/wife's/partner's/spouse's] income from self-employment in LAST CALENDAR YEAR?

Please include income your [husband/wife/partner/spouse] actually received from the business and any profits that may have been left in the business.

[IWER: DO NOT PROBE DK/RF.]

_____, GO TO Q044
AMOUNT

DK
RF

Q041-Q043

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, GO TO Q049
8. DK, GO TO Q049
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.]

_____, GO TO Q049
AMOUNT

DK
RF

Q046-Q048

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 us 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, GO TO Q054
8. DK, GO TO Q054
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.]

_____, GO TO Q054
AMOUNT

DK
RF

Q051-Q053

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 us 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, GO TO Q059
8. DK, GO TO Q059
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.]

_____, GO TO Q059
AMOUNT

DK
RF

Q056-Q058

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, GO TO Q064
8. DK, GO TO Q064
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.]

_____, GO TO Q064
AMOUNT

DK
RF

Q061-Q063

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, GO TO Q074 BRANCHPOINT
8. DK, GO TO Q074 BRANCHPOINT
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

Unemployment Compensation Income

Who received that?

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

Q066

Unemployment Compensation Income

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.]

_____, GO TO Q070 BRANCHPOINT
AMOUNT

DK
RF

Q067-Q069

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

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

OTHERWISE: 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 Income

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.]

_____, GO TO Q074 BRANCHPOINT
AMOUNT

DK
RF

Q071-Q073

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, GO TO Q085 BRANCHPOINT
8. DK, GO TO Q085 BRANCHPOINT
9. RF, GO TO Q085 BRANCHPOINT

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

Q075

Workers' Compensation Income

Who received that?

1. RESPONDENT ONLY
2. SPOUSE/PARTNER ONLY, GO TO Q080 BRANCHPOINT
3. BOTH
8. DK
9. RF

Q076

Workers' Compensation Income

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.]

_____, GO TO Q080 BRANCHPOINT
AMOUNT

DK
RF

Q077-Q079

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
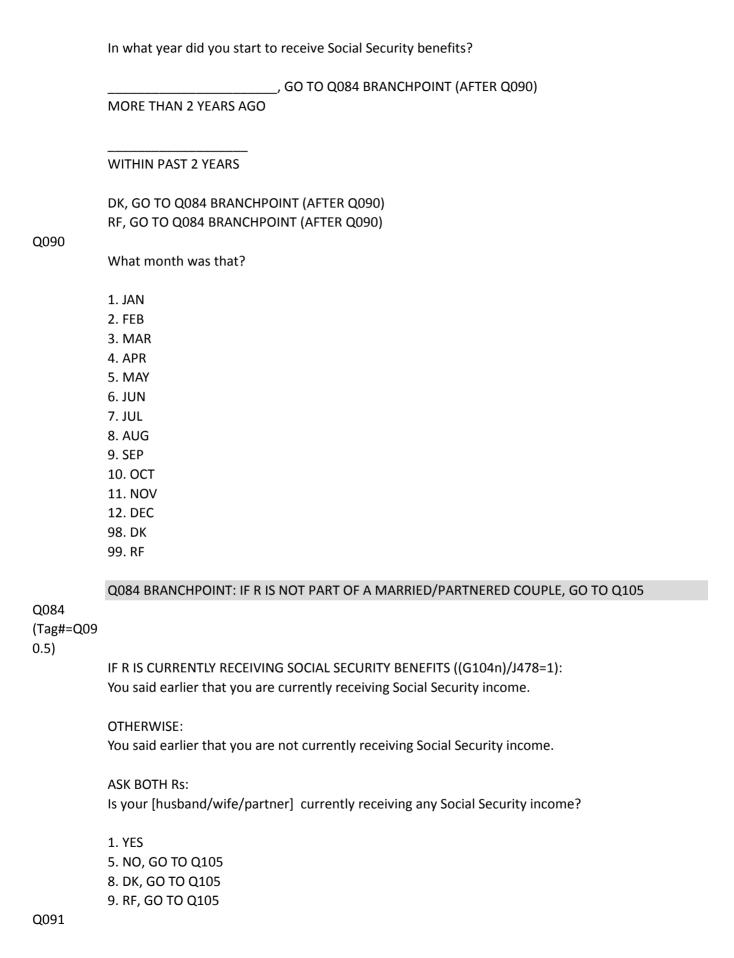
Q080

Workers' Compensation Income

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.]

_____, GO TO Q085 BRANCHPOINT
AMOUNT

DK
RF

Q081-Q083

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

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.]

_____, GO TO Q089 BRANCHPOINT
AMOUNT

DK
RF

Q086-Q088

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?

_____, GO TO Q084 BRANCHPOINT (AFTER Q090)
MORE THAN 2 YEARS AGO

_____
WITHIN PAST 2 YEARS

DK, GO TO Q084 BRANCHPOINT (AFTER Q090)
RF, 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#=Q09
0.5)

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?

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

Q091

The next questions are 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.]

_____, GO TO Q095 BRANCHPOINT
AMOUNT

DK
RF

Q092-Q094

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?

_____, GO TO Q105
MORE THAN 2 YEARS AGO

_____
WITHIN PAST 2 YEARS

DK, GO TO Q105
RF, 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 INCOME FROM EITHER SSI OR FROM SOCIAL SECURITY OR BOTH.

1. YES
5. NO, GO TO Q113
8. DK, GO TO Q113
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/ you and your [husband/wife/partner]/ your [husband/wife/partner]] receive from SSI last month?

[IWER: DO NOT PROBE DK/RF.]

_____, GO TO Q111 BRANCHPOINT
AMOUNT

DK
RF

Q108-Q110

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?

_____, GO TO Q113
MORE THAN 2 YEARS AGO

_____
WITHIN PAST 2 YEARS

DK, GO TO Q113
RF, 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, GO TO Q119
8. DK, GO TO Q119
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

Welfare Income

Who received that?

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

Q115

Welfare Income

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

[IWER: DO NOT PROBE DK/RF.]

_____, GO TO Q119
AMOUNT

DK
RF

Q116-Q118

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, GO TO Q133
8. DK, GO TO Q133
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

Veteran Benefits and Military Pensions

Who receives that?

1. RESPONDENT ONLY
2. SPOUSE/PARTNER ONLY, GO TO Q127
3. BOTH
8. DK, GO TO Q133
9. RF, GO TO Q133

Q121

Veteran Benefits and Military Pensions

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.]

_____, GO TO Q125
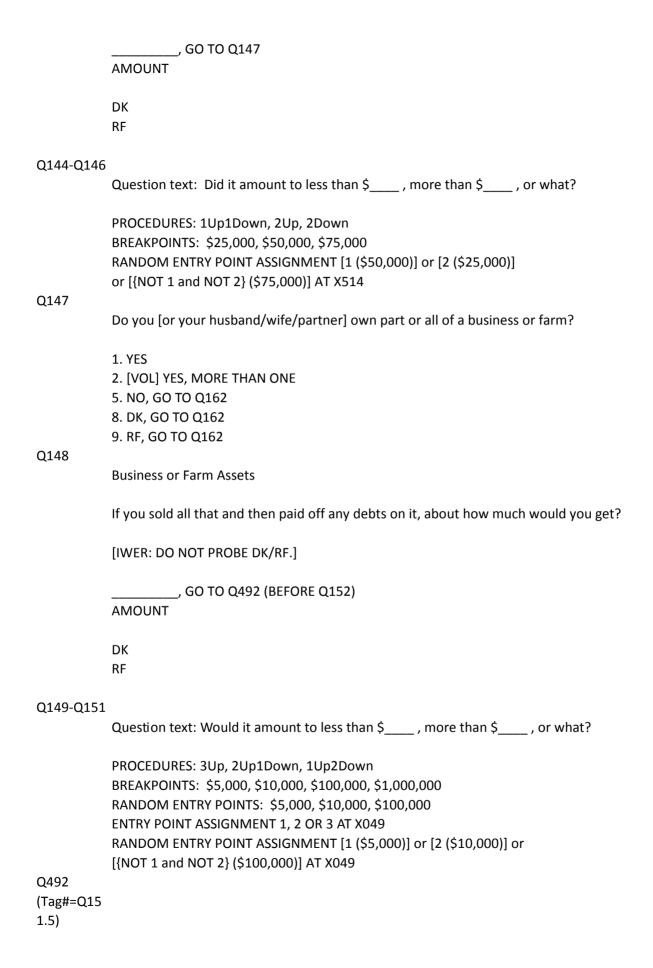AMOUNT

DK
RF

Q122-Q124

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

Veteran Benefits and Military Pensions

In what year did you start to receive these benefits?

_____, GO TO Q127 BRANCHPOINT
MORE THAN 2 YEARS AGO

_____
WITHIN PAST 2 YEARS

DK, GO TO Q127 BRANCHPOINT
RF, 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

Veteran Benefits and Military Pensions

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.]

_____, GO TO Q131
AMOUNT

DK
RF

Q128-Q130

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

Veteran Benefits and Military Pensions

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

_____ , GO TO Q133
MORE THAN 2 YEARS AGO

_____
WITHIN PAST 2 YEARS

DK, GO TO Q133
RF, 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, GO TO Q147
8. DK, GO TO Q147
9. RF, GO TO Q147

Q134

Real Estate

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.]

_____, GO TO Q138
AMOUNT

DK
RF

Q135-Q137

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

Rental Income

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

1. YES
5. NO, GO TO Q147
8. DK, GO TO Q147
9. RF, GO TO Q147

Q139

Rental Income

How often do you receive that?

1. WEEK
2. 2 X MONTH
3. MONTH
4. QUARTER
5. 6 MONTHS
6. YEAR, GO TO Q143
7. OTHER (SPECIFY) Q140_____, GO TO Q143
8. DK, GO TO Q143
9. RF, GO TO Q143

Q141

Rental Income

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, GO TO Q143
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

Rental Income

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

1. YES, GO TO Q147
5. NO
8. DK
9. RF

Q143

Rental Income

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.]

_____, GO TO Q147

AMOUNT

DK
RF

Q144-Q146

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?

1. YES
2. [VOL] YES, MORE THAN ONE
5. NO, GO TO Q162
8. DK, GO TO Q162
9. RF, GO TO Q162

Q148

Business or Farm Assets

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.]

_____, GO TO Q492 (BEFORE Q152)

AMOUNT

DK
RF

Q149-Q151

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#=Q15
1.5)

Business or Farm Assets

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

1. YES
5. NO, GO TO Q152
8. DK, GO TO Q152
9. RF, GO TO Q152

Q523

Business or Farm Assets

What percent have you already told us about?

_____
PERCENT

DK
RF

Q152

Business or Farm Income

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

1. YES
5. NO, GO TO Q162
8. DK, GO TO Q162
9. RF, GO TO Q162

Q153

Business or Farm Income

How often do you receive that?

1. WEEK
2. 2 X MONTH
3. MONTH
4. QUARTER
5. 6 MONTHS
6. YEAR, GO TO Q157
7. OTHER (SPECIFY) Q154_____, GO TO Q157
8. DK, GO TO Q157
9. RF, GO TO Q157

Q155

Business or Farm Income

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.]

_____
AMOUNT

DK, GO TO Q157
RF, 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

Business or Farm Income

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

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

Q157

Business or Farm Income

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.]

_____, GO TO Q161
AMOUNT

DK
RF

Q158-Q160

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

Business or Farm Income

Did you tell us 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.]

[IWER: SEP-IRAS THAT WERE CREATED FROM SELF-EMPLOYMENT INCOME SHOULD BE INCLUDED HERE.]

1. YES
2. [VOL] PREVIOUSLY HAD ACCOUNTS, NOT NOW, GO TO Q182
5. NO, GO TO Q182
8. DK, GO TO Q182
9. RF, GO TO Q182

Q163

IRA or KEOGH Accounts

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

IRA or KEOGH Accounts

IF THIS IS THE FIRST ACCOUNT and THERE ARE AT LEAST TWO ACCOUNTS (Q163={2 or 3 or 4}):
Thinking about the largest IRA or KEOGH account,

IF THIS IS THE SECOND ACCOUNT and THERE ARE ONLY TWO ACCOUNTS (Q163=2):
Thinking about the other IRA or KEOGH account,

IF THIS IS THE SECOND ACCOUNT and THERE ARE AT LEAST THREE ACCOUNTS (Q163={3 or Thinking about the next largest IRA or KEOGH account,

IF THIS IS THE THIRD ACCOUNT and THERE ARE ONLY THREE ACCOUNTS (Q163=3):
Thinking about the third IRA or KEOGH account,

IF THIS IS THE THIRD ACCOUNT and THERE ARE MORE THAN THREE ACCOUNTS (Q163=4):
Thinking about all the other IRA or KEOGH accounts,

IF R DID NOT SAY HOW MANY ACCOUNTS (Q163=DK/RF):
Thinking about all the IRA or KEOGH accounts,

OTHERWISE:

Thinking 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

IRA or KEOGH Accounts

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}):
Thinking about the largest IRA or KEOGH account,

IF THIS IS THE SECOND ACCOUNT and THERE ARE ONLY TWO ACCOUNTS (Q163=2):
Thinking about the other IRA or KEOGH account,

IF THIS IS THE SECOND ACCOUNT and THERE ARE AT LEAST THREE ACCOUNTS (Q163={3 or 4}):
Thinking about the next largest IRA or KEOGH account,

IF THIS IS THE THIRD ACCOUNT and THERE ARE ONLY THREE ACCOUNTS (Q163=3):
Thinking about the third IRA or KEOGH account,

IF THIS IS THE THIRD ACCOUNT and THERE ARE MORE THAN THREE ACCOUNTS (Q163=4):
Thinking about all the other IRA or KEOGH accounts,

IF R DID NOT SAY HOW MANY ACCOUNTS (Q163=DK/RF):
Thinking about all the IRA or KEOGH accounts,

OTHERWISE:
Thinking 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.]

_____, GO TO Q537
AMOUNT

DK
RF

Q167-Q169

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

 IRA or KEOGH Accounts

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?

1. YES
5. NO, GO TO Q513
8. DK, GO TO Q513
9. RF, GO TO Q513

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

IRA or KEOGH Accounts

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

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

Q513
(Tag#=Q16
9.3)

IRA or KEOGH Accounts

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

1. YES
5. NO, GO TO Q170
8. DK, GO TO Q170
9. RF, GO TO Q170

Q514
(Tag#=Q16
9.4)

IRA or KEOGH Accounts

About what percent is invested in stocks or stock mutual funds?

[IWER: DO NOT PROBE DK/RF.]

_____, GO TO Q170
PERCENT

DK
RF

Q515
(Tag#=Q16
9.5)

IRA or KEOGH Accounts

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

IRA or KEOGH Accounts

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, GO TO END OF Q165 LOOP (AFTER Q179)
8. DK, GO TO END OF Q165 LOOP (AFTER Q179)
9. RF, GO TO END OF Q165 LOOP (AFTER Q179)

Q171

IRA or KEOGH Accounts

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.]

_____, GO TO Q175
AMOUNT

0, GO TO Q177
DK
RF

Q172-Q174

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

 IRA or KEOGH Accounts

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

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

IRA or KEOGH Accounts

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, GO TO Q215
8. DK, GO TO Q215
9. RF, GO TO Q215

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

Q183

IRA or KEOGH Accounts

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

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

Q184

IRA or KEOGH Accounts

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

IRA or KEOGH Accounts Converted to Annuities

About how much money was converted to annuities?

[IWER: DO NOT PROBE DK/RF.]

_____, GO TO Q190
AMOUNT

DK
RF

Q187-Q189

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

IRA or KEOGH Accounts Converted to Annuities

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.]

_____, GO TO Q194
AMOUNT

0, GO TO Q204 BRANCHPOINT
DK
RF

Q191-Q193

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) Q195_____
8. DK
9. RF

Q196

IRA or KEOGH Accounts Converted to Annuities

Are federal income taxes withheld on these payments?

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

Q197

IRA or KEOGH Accounts Converted to Annuities

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

_____, GO TO Q199
MORE THAN 2 YEARS AGO

_____
WITHIN PAST 2 YEARS

DK, GO TO Q199
RF, 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

IRA or KEOGH Converted to an Annuity

For how long will these annuity payments continue?

_____
UNTIL YEAR

OR

Q200

_____
UNTIL AGE

OR

Q201

_____
FOR NUMBER OF YEARS

DK
RF

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

NOTE: CODES 3 AND 5 ARE SHOWN ONLY IF THE R HAS A SPOUSE/PARTNER.

Q204 BRANCHPOINT: IF R DID NOT REPORT THAT CASHED IN {IRA OR KEOGH} ACCOUNT (Q184 NOT 1), GO TO Q215

Q204

Cashed In IRA or KEOGH Accounts

About how much money was withdrawn?

[IWER: DO NOT PROBE DK/RF.]

_____, GO TO Q215
AMOUNT

DK
RF

Q205-Q207

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

Q215

Not including Social Security or other retirement income you've already told us 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, GO TO Q273
8. DK, GO TO Q273
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

Income from Retirement Pensions

Who receives that?

1. RESPONDENT ONLY
2. SPOUSE/PARTNER ONLY, GO TO Q243
3. BOTH
8. DK, GO TO Q269
9. RF, GO TO Q269

Q217

IF BOTH {R AND SPOUSE/PARTNER} RECEIVE RETIREMENT PENSIONS (Q216=3):
(First we 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?

1. YES
5. NO, ASSIGN 1 FOR Q218 AND GO TO BEGINNING OF Q220 LOOP
8. DK, ASSIGN 1 FOR Q218 AND GO TO BEGINNING OF Q220 LOOP
9. RF, ASSIGN 1 FOR Q218 AND GO TO BEGINNING OF Q220 LOOP

Q218

Income From My Own Retirement Pensions

How many retirement pensions do you receive?

_____
NUMBER OF PENSIONS

0, GO TO Q243 BRANCHPOINT
DK, GO TO Q243 BRANCHPOINT
RF, GO TO Q243 BRANCHPOINT

BEGINNING OF Q220 LOOP: QUESTIONS Q220 THROUGH Q236 ARE REPEATED FOR UP TO TWO PENSIONS.

Q220

Income From My Own Retirement Pensions

IF THIS IS THE FIRST PENSION and THERE ARE AT LEAST TWO PENSIONS (Q218>1):
Tell us about the largest pension that you currently receive.
How much did you receive last month from that pension, (before taxes and other deductions)?

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

IF THIS IS THE FIRST PENSION and THERE IS ONLY ONE PENSION (Q218=1):
How much did you receive last month from that pension, (before taxes and other deductions)?

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

[IWER: DO NOT PROBE DK/RF.]

_____, GO TO Q224
AMOUNT

DK
RF

Q221-Q223

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 X504

Q224

Income From My Own Retirement Pensions

Were any federal income taxes withheld on that?

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

Q225

Income From My Own Retirement Pensions

If you wanted to, could you choose to receive a larger or smaller amount from that pension next month?

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

Q226

Income From My Own Retirement Pensions

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

1. YES
5. NO, GO TO Q231
8. DK, GO TO Q231
9. RF, GO TO Q231

Q227

Income From My Own Retirement Pensions

About how much is in this pension account?

[IWER: DO NOT PROBE DK/RF.]

_____, GO TO Q231
AMOUNT

DK
RF

Q228-Q230

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

Income From My Own Retirement Pensions

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

_____, GO TO Q233
MORE THAN 2 YEARS AGO

_____
WITHIN PAST 2 YEARS

DK, GO TO Q233
RF, 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

Income From My Own Retirement Pensions

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

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

Q234

Income From My Own Retirement Pensions

Will this payment continue for as long as you live?

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

Q235

Income From My Own Retirement Pensions

For how many years will it continue?

_____
NUMBER OF YEARS

DK
RF

Q236

Income From My Own Retirement Pensions

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

Income From My Own Retirement Pensions

About the other retirement pensions that you receive, tell us 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.]

_____, GO TO Q242
AMOUNT

DK
RF

Q239-Q241

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

Income From My Own Retirement Pensions

Were any federal income taxes withheld on these?

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

Q243

Income From Spouse or Partner's Retirement Pensions

IF BOTH {R AND SPOUSE/PARTNER} RECEIVE RETIREMENT PENSIONS (Q216=3):
(The next questions are 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, ASSIGN 1 FOR Q244 AND GO TO BEGINNING OF Q246 LOOP
8. DK, ASSIGN 1 FOR Q244 AND GO TO BEGINNING OF Q246 LOOP
9. RF, ASSIGN 1 FOR Q244 AND GO TO BEGINNING OF Q246 LOOP

Q244

Income From Spouse or Partner's Retirement Pensions

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

_____
NUMBER OF PENSIONS

0, GO TO Q264 BRANCHPOINT
DK, GO TO Q264 BRANCHPOINT
RF, GO TO Q264 BRANCHPOINT

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

Q246

Income From Spouse or Partner's Retirement Pensions

IF THIS IS THE FIRST PENSION (Q245=1) and THERE ARE AT LEAST TWO PENSIONS (Q244>1):
Tell us 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.]

_____, GO TO Q250
AMOUNT

DK
RF

Q247-Q249

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

Income From Spouse or Partner's Retirement Pensions

Were any federal income taxes withheld on that?

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

Q251

Income From Spouse or Partner's Retirement Pensions

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

Income From Spouse or Partner's Retirement Pensions

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

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

Q253

Income From Spouse or Partner's Retirement Pensions

About how much money is in this pension account?

[IWER: DO NOT PROBE DK/RF.]

_____, GO TO Q257
AMOUNT

DK
RF

Q254-Q256

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

Income From Spouse or Partner's Retirement Pensions

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

_____, GO TO Q259

MORE THAN 2 YEARS AGO

_____

WITHIN PAST 2 YEARS

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

Income From Spouse or Partner's Retirement Pensions

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

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

Q260

Income From Spouse or Partner's Retirement Pensions

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

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

Q261

Income From Spouse or Partner's Retirement Pensions

For how many years will it continue?

_____
NUMBER OF YEARS

DK
RF

Q262

Income From Spouse or Partner's Retirement Pensions

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

Income From Spouse or Partner's Retirement Pensions

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.]

_____, GO TO Q268
AMOUNT

DK
RF

Q265-Q267

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

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

Q268

Income From Spouse or Partner's Retirement Pensions

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

Total Income from Retirement Pensions

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.]

_____, GO TO Q273
AMOUNT

DK
RF

Q270-Q272

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 us about,) are you [or your husband/wife/partner] currently receiving any income from annuities?

1. YES
5. NO, GO TO Q316
8. DK, GO TO Q316
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

Income from Annuities

Who receives that?

1. RESPONDENT ONLY
2. SPOUSE/PARTNER ONLY, GO TO Q295
3. BOTH
8. DK, GO TO Q312
9. RF, GO TO Q312

Q275

IF BOTH {R AND SPOUSE/PARTNER} RECEIVE ANNUITY PAYMENTS (Q274=3):
First we 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?

1. YES
5. NO, ASSIGN 1 FOR Q276 AND GO TO BEGINNING OF Q278 LOOP
8. DK, ASSIGN 1 FOR Q276 AND GO TO BEGINNING OF Q278 LOOP
9. RF, ASSIGN 1 FOR Q276 AND GO TO BEGINNING OF Q278 LOOP

Q276

Income From My Own Annuities

How many annuities do you receive?

_____
NUMBER OF ANNUITIES

DK, GO TO Q290 BRANCHPOINT
RF, GO TO Q290 BRANCHPOINT

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

Q278

Income From My Own Annuities

IF THIS IS THE FIRST ANNUITY and THERE ARE AT LEAST TWO ANNUITIES (Q276>1):
Tell us 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.]

_____, GO TO Q282
AMOUNT

0, GO TO Q524
DK
RF

Q279-Q281

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

Income From My Own Annuities

Did you get any income from this annuity last year?

1. YES

5. NO, GO TO END OF Q278 LOOP (AFTER Q289)

8. DK, GO TO END OF Q278 LOOP (AFTER Q289)

9. RF, GO TO END OF Q278 LOOP (AFTER Q289)

Q525

Income From My Own Annuities

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

_____

AMOUNT

DK

RF

Q282

Income From My Own Annuities

Were any federal income taxes withheld on that annuity?

1. YES

5. NO

8. DK

9. RF

Q283

Income From My Own Annuities

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

_____, GO TO Q285

MORE THAN 2 YEARS AGO

_____

WITHIN PAST 2 YEARS

DK, GO TO Q285

RF, GO TO Q285

Q284

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

Q285

Income From My Own Annuities

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

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

Q286

Income From My Own Annuities

Will this payment continue for as long as you live?

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

Q287

Income From My Own Annuities

For how many years will it continue?

_____
NUMBER OF YEARS

DK
RF

Q288

Income From My Own Annuities

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

Income From My Own Annuities

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.]

_____, GO TO Q294
AMOUNT

0, GO TO Q526
DK
RF

Q291-Q293

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

Income From My Own Annuities

Did you get any income from these annuities last year?

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

Q527

Income From My Own Annuities

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

_____
AMOUNT

DK
RF

Q294

Income From My Own Annuities

Were any federal income taxes withheld on these annuities?

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

Q295

The next questions are 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, ASSIGN 1 FOR Q296 AND GO TO BEGINNING OF Q298 LOOP
8. DK, ASSIGN 1 FOR Q296 AND GO TO BEGINNING OF Q298 LOOP
9. RF, ASSIGN 1 FOR Q296 AND GO TO BEGINNING OF Q298 LOOP

Q296

Income From My Spouse or Partner's Annuities

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

_____
NUMBER OF ANNUITY PAYMENTS

0, GO TO Q310 BRANCHPOINT
DK, GO TO Q310 BRANCHPOINT
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

Income From My Spouse or Partner's Annuities

IF R's SPOUSE/PARTNER RECEIVES AT LEAST TWO ANNUITY PAYMENTS (Q296>1) AND THIS IS THE FIRST:
Tell us 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.]

_____, GO TO Q302
AMOUNT

0, GO TO Q528
DK
RF

Q299-Q301

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

Income From My Spouse or Partner's Annuities

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

1. YES
5. NO, GO TO END OF Q298 LOOP (AFTER Q309)
8. DK, GO TO END OF Q298 LOOP (AFTER Q309)
9. RF, GO TO END OF Q298 LOOP (AFTER Q309)

Q529

Income From My Spouse or Partner's Annuities

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

_____
AMOUNT

DK
RF

Q302

Income From My Spouse or Partner's Annuities

Were any federal income taxes withheld on that annuity?

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

Q303

Income From My Spouse or Partner's Annuities

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

_____, GO TO Q305
MORE THAN 2 YEARS AGO

_____
WITHIN PAST 2 YEARS

DK, GO TO Q305
RF, GO TO Q305

Q304

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

Q305

Income From My Spouse or Partner's Annuities

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

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

Q306

Income From My Spouse or Partner's Annuities

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

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

Q307

Income From My Spouse or Partner's Annuities

For how many years will it continue?

_____
NUMBER OF YEARS

DK
RF

Q308

Income From My Spouse or Partner's Annuities

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.]

_____, GO TO Q311
AMOUNT

0, GO TO Q530
DK
RF

Q498-Q500

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

Income From My Spouse or Partner's Other Annuities

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

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

Q531

Income From My Spouse or Partner's Other Annuities

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

_____
AMOUNT

DK
RF

Q311

Income From My Spouse or Partner's Other Annuities

Were any federal income taxes withheld on these annuities?

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

Q312

Total Income from Annuity Payments Last Month

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 us about, do you [or your husband/wife/partner] have any shares of stock or stock mutual funds?

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

Q317

Stocks and Stock Mutual Funds

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.]

_____, GO TO Q321
AMOUNT

DK
RF

Q318-Q320

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

Q321

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

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

Q322

Dividends and Interest from Stocks and Stock Mutual Funds

How often is it paid?

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

1. ACCUMULATES/ REINVEST, GO TO Q326
3. MONTH
4. QUARTER
5. 6 MONTHS
6. YEAR, GO TO Q326
7. OTHER (SPECIFY) Q323_____, GO TO Q326
8. DK, GO TO Q326
9. RF, GO TO Q326

Q324

Dividends and Interest from Stocks and Stock Mutual Funds

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.]

_____
AMOUNT

DK, GO TO Q326
RF, GO TO Q326

Q325

Dividends and Interest from Stocks and Stock Mutual Funds

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, GO TO Q330
5. NO
8. DK
9. RF

Q326

Dividends and Interest from Stocks and Stock Mutual Funds

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.]

_____, GO TO Q330
AMOUNT

DK
RF

Q327-Q329

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 us 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, GO TO Q344
8. DK, GO TO Q344
9. RF, GO TO Q344

Q331

Bonds and Bond Funds

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.]

_____, GO TO Q335
AMOUNT

DK
RF

Q332-Q334

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, GO TO Q344
8. DK, GO TO Q344
9. RF, GO TO Q344

Q336

Dividends and Interest from Bonds and Bond Funds

How often is it paid?

1. ACCUMULATES/ REINVEST, GO TO Q340
3. MONTH
4. QUARTER
5. 6 MONTHS
6. YEAR, GO TO Q340
7. OTHER (SPECIFY) Q337_____, GO TO Q340
8. DK, GO TO Q340
9. RF, GO TO Q340

Q338

Dividends and Interest from Bonds and Bond Funds

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.]

_____
AMOUNT

DK, GO TO Q340
RF, GO TO Q340

Q339

Dividends and Interest from Bonds and Bond Funds

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, GO TO Q344
5. NO
8. DK
9. RF

Q340

Dividends and Interest from Bonds and Bond Funds

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.]

_____, GO TO Q344
AMOUNT

DK
RF

Q341-Q343

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 us about,) Do you ([or your husband/wife/partner]) have any checking or savings accounts or money market funds? Please do not include CDs (Certificates of Deposit).

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

Q345

Checking Accounts, Savings Accounts, and Money Market Funds

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

[IWER: DO NOT PROBE DK/RF.]

_____, GO TO Q349
AMOUNT

DK
RF

Q346-Q348

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

Q349

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

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

Q350

Dividends and Interest from Checking Accounts, Savings Accounts, and Money Market Funds

How often is it paid?

1. ACCUMULATES/ REINVEST, GO TO Q354
3. MONTH
4. QUARTER
5. 6 MONTHS
6. YEAR, GO TO Q354
7. OTHER (SPECIFY) Q351_____, GO TO Q354
8. DK, GO TO Q354
9. RF, GO TO Q354

Q352

Dividends and Interest from Checking Accounts, Savings Accounts, and Money Market Funds

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.]

_____
AMOUNT

DK, GO TO Q354
RF, GO TO Q354

Q353

Dividends and Interest from Checking Accounts, Savings Accounts, Money Market Funds

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, GO TO Q356
5. NO
8. DK
9. RF

Q354

Dividends and Interest from Checking Accounts, Savings Accounts, and Money Market Funds

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.]

_____, GO TO Q356
AMOUNT

DK
RF

Q494-Q496

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 us about,) Do you [or your husband/wife/partner] have any money in CDs, Government Savings Bonds, or Treasury Bills?

1. YES
5. NO, GO TO Q370
8. DK, GO TO Q370
9. RF, GO TO Q370

Q357

CDs, Government Savings Bonds, and Treasury Bills

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

[IWER: DO NOT PROBE DK/RF.]

_____, GO TO Q361

AMOUNT

DK
RF

Q358-Q360

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, GO TO Q370
8. DK, GO TO Q370
9. RF, GO TO Q370

Q362

Dividends and Interest from CDs, Government Savings Bonds, and Treasury Bills

How often is it paid?

1. ACCUMULATES/ REINVEST, GO TO Q366
3. MONTH
4. QUARTER
5. 6 MONTHS
6. YEAR, GO TO Q366
7. OTHER (SPECIFY) Q363_____, GO TO Q366
8. DK, GO TO Q366
9. RF, GO TO Q366

Q364

Dividends and Interest from CDs, Government Savings Bonds, and Treasury Bills

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.]

_____, GO TO Q366
AMOUNT

DK
RF

Q365

Dividends and Interest from CDs, Government Savings Bonds, Treasury Bills

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, GO TO Q370
5. NO
8. DK
9. RF

Q366

Dividends and Interest from CDs, Government Savings Bonds, and Treasury Bills

IF R IS COUPLED (X065={1 or 3}):
About how much did you or your [husband/wife/partner] receive fromCD's, government bonds, or treasury bills in LAST CALENDAR YEAR, (before taxes and other deductions)?

OTHERWISE:
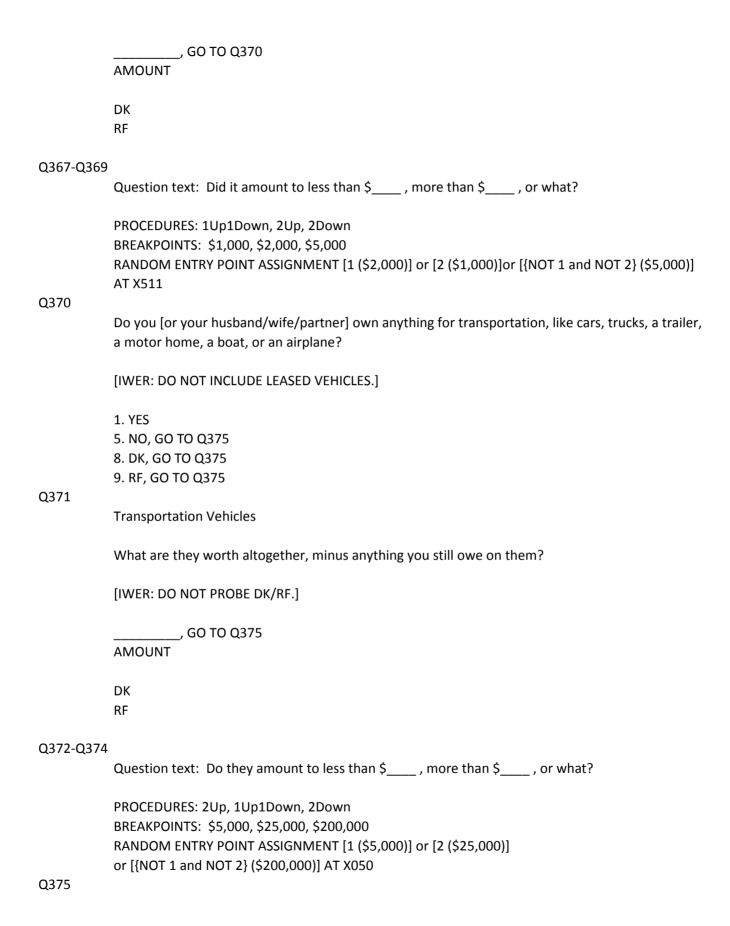About how much did you receive from CD's, government bonds, or treasury bills in LAST CALENDAR YEAR, (before taxes and other deductions)?

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

[IWER: DO NOT PROBE DK/RF.]

_____, GO TO Q370

AMOUNT

DK
RF

Q367-Q369

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.]

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

Q371

Transportation Vehicles

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

[IWER: DO NOT PROBE DK/RF.]

_____, GO TO Q375

AMOUNT

DK
RF

Q372-Q374

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, GO TO Q395
8. DK, GO TO Q395
9. RF, GO TO Q395

Q376

Other Savings and Assets

IF R IS COUPLED (X065={1 or 3}):
If you 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.]

_____, GO TO Q380
AMOUNT

DK
RF

Q377-Q379

Questions 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

Other Savings and Assets

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

1. YES
5. NO, GO TO Q395
8. DK, GO TO Q395
9. RF, GO TO Q395

Q381

Other Savings and Assets

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.]

_____, GO TO Q395
AMOUNT

DK
RF

Q382-Q384

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 us 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, GO TO Q400
8. DK, GO TO Q400
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.]

_____, GO TO Q400
AMOUNT

DK
RF

Q397-Q399

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, GO TO Q414 BRANCHPOINT
8. DK, GO TO Q414 BRANCHPOINT
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 2017 AND 2016, THE YEARS IN WHICH THERE COULD BE IWs FOR THIS HRS WAVE, AND 2015 & 2014, 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 2014 IF THE R WAS NOT INTERVIEWED IN THE PREVIOUS HRS WAVE.

QW777

Food Stamps or SNAP Benefits Received

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, GO TO END OF QW777 LOOP
8. DK, GO TO END OF QW777 LOOP
9. RF, GO TO END OF QW777 LOOP

QW778

Food Stamps or SNAP Benefits Received

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

Food Stamps or SNAP Benefits Received

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 or SNAP benefits)?

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

Q532

Food Stamps or SNAP Benefits Received

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

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

Q406

Food Stamps or SNAP Benefits Received

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.]

_____, GO TO Q414 BRANCHPOINT
AMOUNT

DK
RF

Q407-Q409

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

Food Stamps or SNAP Benefits Received

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.]

_____, GO TO Q414 BRANCHPOINT
AMOUNT

DK
RF

Q411-Q413

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, GO TO Q417 BRANCHPOINT
5. NO
8. DK
9. RF

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.]

_____, GO TO Q421
AMOUNT

DK
RF

Q418-Q420

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, GO TO Q426
8. DK, GO TO Q426
9. RF, GO TO Q426

Q422

Food Delivery

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.]

_____, GO TO Q426
AMOUNT

DK
RF

Q423-Q425

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: ENTER "0" FOR "DOESN'T EAT OUT"]

[IWER: DO NOT PROBE DK/RF.]

_____, GO TO Q432 LOOP BRANCHPOINT
AMOUNT

DK
RF

Q427-Q429

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

BEGINNING OF Q432 LOOP: QUESTIONS Q432 THROUGH Q436 ARE REPEATED FOR ALL HH RESIDENTS (CLASSIFIED AS RESIDENT, RES/AWAY, OR RES/INSTITUTION) (X056={1 or 2 or 3}) -- CHILDREN/NON-CHILD HHMs AND THEIR RESIDENT SPOUSES/PARTNERS -- WHO ARE AT LEAST 16 YEARS OLD (X067$\geq$16).

Q432 BRANCHPOINT: IF CHILDn/HHMn {IS NOT CLASSIFIED AS RESIDENT (X056 {NOT 1 and NOT 2 and NOT 3}) or IS LESS THAN 16 YEARS OLD (X067<16}, GO TO END OF Q432 LOOP (AFTER Q436)

Q432

During LAST CALENDAR YEAR, did RESIDENT CHILDn/HHMn NAME (per X058) do any work for pay?

1. YES
5. NO, GO TO END OF Q432 LOOP (AFTER Q436)
8. DK, GO TO END OF Q432 LOOP (AFTER Q436)
9. RF, GO TO END OF Q432 LOOP (AFTER Q436)

Q433

Income From Other Residents

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

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

[IWER: DO NOT PROBE DK/RF.]

_____, GO TO END OF Q432 LOOP (AFTER Q436)
AMOUNT

DK
RF

Q434-Q436

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

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $2,000, $5,000, $25,000, $50,000
RANDOM ENTRY POINT ASSIGNMENT [1 ($5,000)]
or [{NOT 1} ($25,000)] AT X501

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

Q437 BRANCHPOINT: IF R HAS NO RELATIVES LIVING IN HH (NONE {RESIDENT, RES/AWAY, RES/INSTITUTION}) (per A098), GO TO Q446

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: ENTER "0" FOR NOTHING.]

_____, GO TO Q441
AMOUNT

DK
RF

Q438-Q440

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, GO TO Q446
8. DK, GO TO Q446
9. RF, GO TO Q446

Q442

Assets-Other Family Members

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.]

_____, GO TO Q446
AMOUNT

DK
RF

Q443-Q445

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, GO TO Q453
8. DK, GO TO Q453
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, GO TO Q453
6. [VOL] DID/WILL NOT FILE, GO TO Q453
8. DK, GO TO Q453
9. RF, GO TO Q453

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, GO TO Q464
8. DK, GO TO Q464
9. RF, GO TO Q464

Q454

Charitable Donations

About how much money did that amount to?

[IWER: DO NOT PROBE DK/RF.]

_____, GO TO Q464
AMOUNT

DK
RF

Q455-Q457

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, GO TO Q477
8. DK, GO TO Q477
9. RF, GO TO Q477

Q465

Financial Trusts

Do you [or your husband/wife/partner] receive any income from your trust[s]?

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

Q467

Financial Trusts

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.]

_____, GO TO Q471

AMOUNT

DK

RF

Q468-Q470

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

Financial Trusts

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

1. YES, GO TO Q476

5. NO

8. DK, GO TO Q476

9. RF, GO TO Q476

Q472

Financial Trusts

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

[IWER: DO NOT PROBE DK/RF.]

_____, GO TO Q476

AMOUNT

DK

RF

Q473-Q475

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

Financial Trusts

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, GO TO Q483
8. DK, GO TO Q483
9. RF, GO TO Q483

Q478

Other Debts

Altogether, about how much would that amount to?

[IWER: DO NOT PROBE DK/RF.]

_____ , GO TO Q517
AMOUNT

DK
RF

Q479-481

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, GO TO Q483
8. DK, GO TO Q483
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, GO TO Q483
5. CARRIED OVER UNPAID DEBT
8. DK
9. RF

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.]

_____, GO TO Q483
AMOUNT

DK
RF

Q520 -
Q522

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, GO TO Q493 (Q ASSIST)
8. DK, GO TO Q493 (Q ASSIST)
9. RF, GO TO Q493 (Q ASSIST)

Q484

Lump Sums

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

Lump Sums

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

_____
YEAR

DK
RF

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

Lump Sums

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.]

_____, GO TO Q490 BRANCHPOINT
AMOUNT

DK
RF

Q489

Lump Sums

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

Lump Sums

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

14. R'S PARENTS
15. BROTHER
17. SISTER
27. EX-SPOUSE OR EX-PARTNER
34. SPOUSE OR PARTNER'S PARENTS
19. OTHER RELATIVE
20. OTHER INDIVIDUAL
98. DK
99. 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