

HRS 2022 -- SECTION Q: ASSETS AND INCOME  
COMMENTED VERSION -- 03/11/2022

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**\*\*\* NOTE FOR REVIEWERS \*\*\***

ALL CHANGES FOR THE 2022 WAVE INSTRUMENT ARE FLAGGED WITH  
#@ LOCATED ON THE RIGHT SIDE OF THE CHANGED ITEM OR SERIES.  
THUS, ALL CHANGES CAN BE LOCATED BY SEARCHING FOR #@ IN THE DESIGN  
CHANGE COMMENTS COLUMN.

CHANGES IN ITEMS THAT WERE IN THE 2020 INSTRUMENT APPEAR IN RED.

NEW QUESTIONS AND ASSOCIATED NEW BRANCHPOINTS, ETC., APPEAR IN  
BLUE SANDWICHED BETWEEN ROWS OF \*\*\*\*\*.

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**NOTE ABOUT BRANCHPOINTS:**

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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**NOTE ABOUT COLORS:**

**ALL TEXT IN TEAL IS SPECIFIC TO A WEB INTERVIEW.**

THE CORE INTERVIEW IS DOCUMENTED USING BLACK TEXT, BUT BLACK TEXT  
CAN ALSO APPLY TO THE WEB INTERVIEW WHEN THERE ARE NO DIFFERENCES  
FROM THE CORE.

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**NOTE ABOUT BOLD/UNDERLINE TEXT:**

ANY QUESTION THAT IS UNDERLINED IN THE B&A WILL APPEAR IN BOLD IN CAPI  
AND WILL BE UNDERLINED FOR CAWI.

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**NOTE ABOUT NON-RESPONSE FLOW:**

**ANY QUESTION THAT IS ASKED BUT LEFT WITHOUT A RESPONSE IN CAWI INTERVIEWS WILL FOLLOW THE SAME PATH AS A REFUSAL FOR THAT QUESTION, UNLESS OTHERWISE SPECIFIED.**

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**MAJOR FLOW CONTROL, CONDITION AND FILL VARIABLES \***

**Unfoldings**

X501\_1RANDOM1\_2: 1-2  
X502\_2RANDOM1\_2: 1-2  
X503\_3RANDOM1\_2: 1-2  
X504\_4RANDOM1\_2: 1-2  
X505\_5RANDOM1\_2: 1-2  
X506\_6RANDOM1\_2: 1-2  
X507\_7RANDOM1\_2: 1-2  
X508\_8RANDOM1\_2: 1-2  
X509\_9RANDOM1\_2: 1-2  
X510\_10RANDOM1\_2: 1-2  
X511\_1RANDOM1\_3: 1-3  
X512\_2RANDOM1\_3: 1-3  
X513\_3RANDOM1\_3: 1-3  
X514\_4RANDOM1\_3: 1-3  
X515\_5RANDOM1\_3: 1-3  
X516\_6RANDOM1\_3: 1-3  
X517\_7RANDOM1\_3: 1-3  
X518\_8RANDOM1\_3: 1-3  
X519\_9RANDOM1\_3: 1-3  
X520\_10RANDOM1\_3: 1-3

X041\_UnfSEmpInc\_V: 1-3  
X042\_UnfWages\_V: 1-3  
X043\_UnfIRA\_V: 1-3  
X044\_UnfStock\_V: 1-3  
X045\_UnfBond\_V: 1-3  
X046\_UnfChkSav\_V: 1-3  
X047\_UnfRealEstat\_V: 1-3  
X048\_UnfCD\_V: 1-3  
X049\_UnfBusFarm\_V: 1-3  
X050\_UnfTransport\_V: 1-3  
X051\_UnfDebt\_V: 1-3  
X052\_UnfOthAsset\_V: 1-3

THIS IS A **REINTERVIEW R** (Z076=1)

THIS IS A **NEW INTERVIEW R** (Z076={0 or 5})

PREVIOUS WAVE HOUSEHOLD **INTERVIEWED IN PRIOR WAVE** (X024=1)  
PREVIOUS WAVE HOUSEHOLD **NOT INTERVIEWED IN PRIOR WAVE** (X024=5)

**R IS LIVING** (A007 = 1)

THIS IS A **SELF INTERVIEW** (A009=1);  
THIS IS A **PROXY INTERVIEW** (A009={2 or 3}) or (A009 NOT 1);  
**PROXY REPORTER IS SURVIVING SPOUSE** (A009=2);  
**PROXY REPORTER IS NON-SPOUSE** (A009=3)

PREVIOUS WAVE INTERVIEW WAS **SELF** (Z095=1);  
PREVIOUS WAVE INTERVIEW WAS **PROXY** (Z095=2);  
PREVIOUS WAVE INTERVIEW WAS **PROXY, NAME NOT PRELOADED** (Z095=3);

CURRENT WAVE **PROXY IS SAME PERSON** (A010=1);

#@ BJ (4/6/21) B&A  
cleanup, this isn't used  
in specs

CURRENT WAVE **PROXY IS DIFFERENT PERSON OR UNKNOWN** (A010=2 OR 3)

**PREV WAVE AMT BUSINESS/FARM-MIN** (Z167)

#@ BJ (1/6/22) added  
preload, #49436

**PREV WAVE AMT BUSINESS/FARM-MAX** (Z168)

#@ BJ (1/6/22) added  
preload, #49436

**PREV WAVE AMT STOCKS-MIN** (Z175)

#@ BJ (1/6/22) added  
preload, #49435

**PREV WAVE AMT STOCKS-MAX** (Z176)

#@ BJ (1/6/22) added  
preload, #49435

**PREV WAVE AMT IRA-1-MIN** (Z169)

#@ BJ (1/6/22) added  
preload, #49437

**PREV WAVE AMT IRA-1-MAX** (Z170)

#@ BJ (1/6/22) added  
preload, #49437

**PREV WAVE AMT IRA-2-MIN** (Z171)

#@ BJ (1/6/22) added  
preload, #49437

**PREV WAVE AMT IRA-2-MAX** (Z172)

#@ BJ (1/6/22) added  
preload, #49437

**PREV WAVE AMT IRA-3-MIN (Z173)**

#@ BJ (1/6/22) added  
preload, #49437

**PREV WAVE AMT IRA-3-MAX (Z174)**

#@ BJ (1/6/22) added  
preload, #49437

**PREV WAVE AMT OTHER ASSETS-MIN (Z185)**

#@ BJ (1/6/22) added  
preload, #49438

**PREV WAVE AMT OTHER ASSETS-MAX (Z186)**

#@ BJ (1/6/22) added  
preload, #49438

**PREV WAVE AMT CHECK/SAVE-MIN (Z179)**

#@ BJ (1/6/22) added  
preload, #48859

**PREV WAVE AMT CHECK/SAVE-MAX (Z180)**

#@ BJ (1/6/22) added  
preload, #48859

**THIS IS A FIRST R (SCVXR1\_R2=1);**

**THIS IS A SECOND R (SCVXR1\_R2=2).q061**

**R's LAST IW MONTH (per Z092), YEAR (per Z093)**

**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)**

**PREVIOUS WAVE INTERVIEW MONTH OF FINANCIAL R (X038= 1-12)**

**PREVIOUS WAVE INTERVIEW YEAR OF FINANCIAL R (X039= actual value)**

**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)**

**FAMILY MEMBER SEX IS MALE (X060=1)**

**FAMILY MEMBER SEX IS FEMALE (X060=2)**

FAMILY MEMBER IS **MARRIED** (X065=1);  
FAMILY MEMBER IS **REMARIED** (X065=2);  
FAMILY MEMBER IS **PARTNERED** (X065=3);  
FAMILY MEMBER IS **REPARTNERED** (X065=4)

**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)

**COUNT OF CHILDREN AND GRANDCHILDREN** (PER A113)

**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 AND SPOUSE LIVING IN SAME NURSING HOME** (A030=1)

**SPOUSE CURRENT AGE** (PER A044)

**NEW SPOUSE** (YES=1, NO=5, NEWSPP=3)

**YEAR TWO YEARS AGO** (PER A062)

**CURRENT MONTH** (PER A500);  
**CURRENT YEAR** (PER A501)

**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)

**PREVIOUS WAVE YEAR** (A114=actual value)

**MAJOR FLOW CONTROL: OTHER SECTIONS**

**R HAS A SECOND HOME (H016 or H020 or H166 not empty: fills Q133)**

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

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

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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

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

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

Q010

We are interested in how people are getting along financially these days. The next questions are about income you [or your husband/wife/ partner/RName] receive. Some of these questions may seem similar to what we have already asked, however we would like to gather more detail.

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
1. ME ONLY
2. MY [HUSBAND/WIFE/PARTNER] ONLY
3. BOTH OF US
8. DK
9. RF

Q012 BRANCHPOINT: GO TO Q014 BRANCHPOINT

Q012

We are interested in how people are getting along financially these days. The next questions are about income you [or your [husband/wife/ partner] receive. Some of these questions may seem similar to what we have already asked, however we would like to gather more detail.

Let's start with income from work.

Did you do any work for pay last year, in LAST CALENDAR YEAR?

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

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

Q013

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

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

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

Q014

IF BOTH {R AND SPOUSE/PARTNER} WORKED FOR PAY LAST YEAR  
(Q011=3 or {Q012 and Q013}=1}):  
(First, 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?

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.

[INSTR: DO NOT PROBE DK/RF.]

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.

\$\_\_\_\_\_.00 ..... GO TO Q019

DK  
RF



Q016-  
Q018

Question text: (Thinking about your self-employment income in [LAST CALENDAR YEAR]):

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

Question text: Thinking about your self-employment income in [LAST CALENDAR YEAR]:

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?

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?

[INSTR: DO NOT PROBE DK/RF.]

About how much wage and salary income did you receive in [LAST CALENDAR YEAR], before taxes and other deductions?

\$\_\_\_\_\_.00 ..... GO TO Q024

DK

RF

Q021-  
Q023

Question text: (Thinking about your wage and salary income in [LAST CALENDAR YEAR]):

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

Question text: Thinking about your wage and salary income in [LAST CALENDAR YEAR]:

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?

[INSTR: DO NOT PROBE DK/RF.]

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

\$\_\_\_\_\_ .00 ..... GO TO Q029

DK

RF

Q026-

Q028

Question text: (Thinking about the income you received from your professional practice or trade in [LAST CALENDAR YEAR]):

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

Question text: Thinking about the income you received from your professional practice or trade in [LAST CALENDAR YEAR]:

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?

[INSTR: DO NOT PROBE DK/RF.]

About how much did your [LAST CALENDAR YEAR] income from tips, bonuses, commissions, etc. amount to, before taxes and other deductions?

\$\_\_\_\_ .00 ..... GO TO Q034

DK

RF

Q031-  
Q033

Question text: (Thinking about your income from tips, bonuses, commissions, etc. in [LAST CALENDAR YEAR]):

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

Question text: Thinking about your income from tips, bonuses, commissions, etc. in [LAST CALENDAR YEAR]:

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/Rname] 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?

[INSTR: DO NOT PROBE DK/RF.]

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

\$\_\_\_\_\_.00 ..... GO TO Q039 BRANCHPOINT

DK

RF

Q036-

Q038

Question text: (Thinking about your income from this additional work in [LAST CALENDAR YEAR]):

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

Question text: Thinking about your income from this additional work in [LAST CALENDAR YEAR]:

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?

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, before taxes and other deductions, 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.

[INSTR: DO NOT PROBE DK/RF.]

What was your [husband's/wife's/partner's/spouse's] income from self-employment, before taxes and other deductions, 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.

\$ \_\_\_\_ .00 ..... GO TO Q044

DK

RF

Q041-  
Q043

Question text: (Thinking about your [husband's/wife's/partner's] self-employment income in [LAST CALENDAR YEAR]):

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

Question text: Thinking about your [husband's/wife's/partner's] self-employment income in [LAST CALENDAR YEAR]:

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?

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?

[INSTR: DO NOT PROBE DK/RF.]

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?

\$\_\_\_\_\_ .00 ..... GO TO Q049

DK  
RF

Q046-  
Q048

Question text: (Thinking about your [husband's/wife's/partner's] income from wages and salaries in [LAST CALENDAR YEAR]):

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

Question text: Thinking about your [husband's/wife's/partner's] income from wages and salaries in [LAST CALENDAR YEAR]:

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?

[INSTR: DO NOT PROBE DK/RF.]

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?

\$\_\_\_\_\_ .00 ..... GO TO Q054

DK

RF

Q051-

Q053

Question text: (Thinking about the income your [husband/wife/partner] received from a professional practice or trade in [LAST CALENDAR YEAR]):

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



Question text: Thinking about the income your [husband/wife/partner] received from a professional practice or trade in [LAST CALENDAR YEAR]:

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?

[INSTR: DO NOT PROBE DK/RF.]

About how much did your [husband/wife/partner] receive from tips, bonuses, commissions, etc. in [LAST CALENDAR YEAR], before taxes and other deductions?

\$\_\_\_\_\_.00 ..... GO TO Q059

DK

RF

Q056-

Q058

Question text: (Thinking about your [husband's/wife's/partner's] income from tips, bonuses, commissions, etc. in [LAST CALENDAR YEAR]):

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

Question text: Thinking about your [husband's/wife's/partner's] income from tips, bonuses, commissions, etc. in [LAST CALENDAR YEAR]:

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?

[INSTR: DO NOT PROBE DK/RF.]

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

\$\_\_\_\_\_.00 ..... GO TO Q064

DK

RF

Q061-

Q063

Question text: (Thinking about your [husband's/wife's/partner's] income from this additional work in [LAST CALENDAR YEAR]):

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

Question text: Thinking about your [husband's/wife's/partner's] income from this additional work in [LAST CALENDAR YEAR]:

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

[BANNER: Unemployment Compensation Income]

Who received that?

- 1. RESPONDENT ONLY
- 2. SPOUSE/PARTNER ONLY.....GO TO Q070 BRANCHPOINT
- 3. BOTH
- 8. DK
- 9. RF
- 1. ME ONLY
- 2. MY [HUSBAND/WIFE/PARTNER] ONLY
- 3. BOTH OF US
- 8. DK
- 9. RF

Q066

[BANNER: 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)?

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

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: 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?

\$ \_\_\_\_ .00 ..... GO TO Q070 BRANCHPOINT

DK

RF

Q067-  
Q069

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

Question text: (Thinking about the Unemployment Compensation you, yourself received in [LAST CALENDAR YEAR]):

Did it amount to less than \$\_\_\_\_, more than \$\_\_\_\_, or what?

OTHERWISE:

(Thinking about the Unemployment Compensation you received [LAST CALENDAR YEAR]):

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

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

Question text: Thinking about the Unemployment Compensation you, yourself received in [LAST CALENDAR YEAR]:

Did it amount to less than \$\_\_\_\_, more than \$\_\_\_\_, or what?

OTHERWISE:

Thinking about the Unemployment Compensation you received in [LAST CALENDAR YEAR]:

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

[BANNER: Unemployment Compensation Income]

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

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

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: Unemployment Compensation Income]

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

\$\_\_\_\_\_ .00 ..... GO TO Q074 BRANCHPOINT

DK

RF

Q071-  
Q073

Question text: (Thinking about the Unemployment Compensation your  
[husband/wife/partner] received in [LAST CALENDAR YEAR]):

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

Question text: Thinking about the Unemployment Compensation your  
[husband/wife/partner] received in [LAST CALENDAR YEAR]:

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

[BANNER: Workers' Compensation Income]

Who received that?

- 1. RESPONDENT ONLY
- 2. SPOUSE/PARTNER ONLY.....GO TO Q080 BRANCHPOINT
- 3. BOTH
- 8. DK
- 9. RF
- 1. ME ONLY
- 2. MY [HUSBAND/WIFE/PARTNER] ONLY.....GO TO Q080 BRANCHPOINT
- 3. BOTH OF US
- 8. DK
- 9. RF

Q076

[BANNER: 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)?

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

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: 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?

\$\_\_\_\_\_ .00 ..... GO TO Q080 BRANCHPOINT

DK

RF

Q077-  
Q079

IF BOTH {R AND SPOUSE/PARTNER} RECEIVE {WORKERS COMPENSATION}  
(Q075=3):

Question text: (Thinking about the Workers Compensation you, yourself,  
received in [LAST CALENDAR YEAR]):

Did it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

OTHERWISE:

Question text: (Thinking about the Workers Compensation you received in  
[LAST CALENDAR YEAR]):

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



IF BOTH {R AND SPOUSE/PARTNER} RECEIVE {WORKERS COMPENSATION}  
(Q075=3):

Question text: Thinking about the Workers Compensation you, yourself,  
received in [LAST CALENDAR YEAR]:

Did it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

OTHERWISE:

Thinking about the Workers Compensation you received in [LAST CALENDAR  
YEAR]:

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

[BANNER: Workers' Compensation Income]

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

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

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: Workers Compensation Income]

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

\$\_\_\_\_\_.00 ..... GO TO Q085 BRANCHPOINT

DK

RF

Q081-  
Q083

Question text: (Thinking about the Workers' Compensation your [husband/wife/partner] received in [LAST CALENDAR YEAR]):

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

Question text: Thinking about the Workers' Compensation your [husband/wife/partner] received in [LAST CALENDAR YEAR]:

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?

[INSTR: WE WANT THE AMOUNT AFTER ANY DEDUCTIONS.]

[INSTR: DO NOT PROBE DK/RF.]

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?

[INSTR: PLEASE REPORT THE AMOUNT AFTER ANY DEDUCTIONS.]

\$\_\_\_\_\_ .00 ..... GO TO Q089 BRANCHPOINT

DK

RF

Q086-  
Q088

Question Text: (Thinking about the Social Security income you received last month):

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

Questions text: Thinking about the Social Security income you received last month:

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?

YEAR \_\_\_\_\_

IF MORE THAN 2 YEARS AGO.....GO TO Q084 BRANCHPOINT (AFTER Q090)

DK.....GO TO Q084 BRANCHPOINT (AFTER Q090)

RF.....GO TO Q084 BRANCHPOINT (AFTER Q090)

Q090

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

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

Q084  
(Tag#=  
Q090.5  
)

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

OTHERWISE:

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

ASK BOTH Rs:

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

- 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?

[INSTR: WE WANT ARE ONLY INTERESTED IN THE AMOUNT AFTER ANY DEDUCTIONS.]

[INSTR: DO NOT PROBE DK/RF.]

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?

[INSTR: PLEASE REPORT THE AMOUNT AFTER ANY DEDUCTIONS.]

\$\_\_\_\_\_ .00 ..... GO TO Q095 BRANCHPOINT

DK

RF

Q092-  
Q094

Question text: (Thinking about the Social Security income your [husband/wife/partner] received last month):

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

Question text: Thinking about the Social Security income your [husband/wife/partner] received last month:

Did it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

PROCEDURES: 1Up1Down, 2Up, 2Down

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

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

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

Q095

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

MORE THAN 2 YEARS AGO \_\_\_\_\_ ..... GO TO Q105

WITHIN PAST 2 YEARS \_\_\_\_\_

DK.....GO TO Q105

RF.....GO TO Q105

Q096

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

Q105

Did you [or your husband/wife/partner] receive any income last month from Supplemental Security Income, also called SSI?

DEFINITION: By "SSI", we mean the 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
- 1. ME ONLY
- 2. MY [HUSBAND/WIFE/PARTNER] ONLY
- 3. BOTH OF US
- 8. DK
- 9. RF

Q107

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

[INSTR: DO NOT PROBE DK/RF.]

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

\$\_\_\_\_\_ .00 ..... GO TO Q111 BRANCHPOINT

DK

RF

Q108-  
Q110

Question text: (Thinking about the SSI Income received last month):

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

Question text: Thinking about the SSI Income received last month:

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?

YEAR \_\_\_\_\_

MORE THAN 2 YEARS AGO..... GO TO Q113

DK.....GO TO Q113

RF.....GO TO Q113

Q112

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

Q113

Did you [or your husband/wife/partner] receive any income from welfare in LAST CALENDAR YEAR, not including SSI?

[INSTR: 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

[BANNER: Welfare Income]

Who received that?

- 1. RESPONDENT ONLY
- 2. SPOUSE/PARTNER ONLY
- 3. BOTH
- 8. DK
- 9. RF
- 1. ME ONLY
- 2. MY [HUSBAND/WIFE/PARTNER] ONLY
- 3. BOTH OF US
- 8. DK
- 9. RF

Q115

[BANNER: Welfare Income]

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

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: Welfare Income]

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

\$\_\_\_\_\_ .00 ..... GO TO Q119

DK

RF

Q116-

Q118

Question text: (Thinking about the income from welfare received in [LAST CALENDAR YEAR]):

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

Question text: Thinking about the income from welfare received in [LAST CALENDAR YEAR]:

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

[BANNER: 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

1. ME ONLY

2. MY [HUSBAND/WIFE/PARTNER] ONLY.....GO TO Q127

3. BOTH OF US

8. DK.....GO TO Q133

9. RF.....GO TO Q133

Q121

[BANNER: 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)?

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

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: 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?

\$\_\_\_\_\_ .00 ..... GO TO Q125

DK

RF

Q122-  
Q124

Question text: (Thinking about the income from veteran benefits or a military pension last month):

Did it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

PROCEDURE: 1Up1Down

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

ENTRY POINT: \$1,000

Question text: Thinking about your income from veteran benefits or a military pension last month:

Did it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

PROCEDURE: 1Up1Down

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

ENTRY POINT: \$1,000

Q125

[BANNER: Veteran Benefits and Military Pensions]

In what year did you start to receive these benefits?

YEAR \_\_\_\_\_

MORE THAN 2 YEARS AGO..... GO TO Q127 BRANCHPOINT

DK.....GO TO Q127 BRANCHPOINT

RF.....GO TO Q127 BRANCHPOINT

Q126

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

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

Q127

[BANNER: Veteran Benefits and Military Pensions]

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

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

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: Veteran Benefits and Military Pensions]

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

\$\_\_\_\_\_ .00 ..... GO TO Q131

DK

RF

Q128-  
Q130

Question text: (Thinking of the income from veteran benefits or a military  
pension that your [husband/wife/partner] received last month):

Did it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

PROCEDURE: 1Up1Down

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

ENTRY POINT: \$1,000

Question text: Thinking of the income from veteran benefits or a military  
pension that your [husband/wife/partner] received last month:

Did it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

PROCEDURE: 1Up1Down

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

ENTRY POINT: \$1,000

Q131

[BANNER: Veteran Benefits and Military Pensions]

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

MORE THAN 2 YEARS AGO \_\_\_\_\_ ..... GO TO Q133

WITHIN PAST 2 YEARS \_\_\_\_\_

DK.....GO TO Q133

RF.....GO TO Q133

Q132

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

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.

IF (H016 NOT EMPTY or H020 NOT EMPTY) and H166 NOT EMPTY:

Do you [or your husband/wife/partner] have any real estate, other than your main home or 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.

IF H016 NOT EMPTY or H020 NOT EMPTY:

Do you [or your husband/wife/partner] have any real estate, other than your main 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.

IF H166 NOT EMPTY:

Do you [or your husband/wife/partner] have any real estate, 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.

OTHERWISE:

Do you [or your husband/wife/partner] have any real estate 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
- 5. NO.....GO TO Q147
- 8. DK.....GO TO Q147
- 9. RF.....GO TO Q147

Q134

[BANNER: Real Estate]

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

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: Real Estate]

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

\$\_\_\_\_\_ .00 ..... GO TO Q138

DK

RF

Q135-  
Q137

Question text: (Thinking about the value of your real estate, minus any debts):

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

Question text: Thinking about the value of your real estate, minus any debts:

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

[BANNER: Rental Income]

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

1. YES

5. NO.....GO TO Q147

8. DK.....GO TO Q147

9. RF.....GO TO Q147

Q139

[BANNER: Rental Income]

How often do you receive that?



- Q140S 1. WEEKLY  
2. 2 TIMES PER MONTH  
3. MONTHLY  
4. QUARTERLY  
5. EVERY 6 MONTHS  
6. YEARLY, GO TO Q143  
7. OTHER (SPECIFY) Q140\_\_\_\_\_ ..... GO TO Q143  
8. DK.....GO TO Q143  
9. RF.....GO TO Q143

Q141

[BANNER: Rental Income]

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

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: Rental Income]

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

\$\_\_\_\_\_ .00

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

[BANNER: 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

[BANNER: Rental Income]

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

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

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: Rental Income]

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

[INSTR: PLEASE DO NOT INCLUDE RENTAL INCOME FROM A BUSINESS OR FARM YOU OWN.]

\$\_\_\_\_\_ .00 ..... GO TO Q147

DK

RF

Q144-  
Q146

Question text: (Thinking about your rental income [in LAST CALENDAR YEAR]):

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

Question text: Thinking about your rental income [in LAST CALENDAR YEAR]:

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

BJ (1/6/22) Changed  
skip, #49436

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

1. YES

5. NO.....GO TO ~~Q162~~ U001 BRANCHPOINT

8. DK.....GO TO ~~Q162~~ U001 BRANCHPOINT

9. RF.....GO TO ~~Q162~~ U001 BRANCHPOINT

Q148

BJ (1/6/22) Changed  
skip, #49436

[BANNER: Business or Farm Assets]

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

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: Business or Farm Assets]

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

\$\_\_\_\_\_ .00 ..... GO TO ~~Q492 (BEFORE Q152)~~ U001 BRANCHPOINT

DK

RF

Q149-  
Q151

Question text: Thinking about how much you would get if you sold it and paid off any debts:

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

Question text: Thinking about how much you would get if you sold it and paid off any debts:

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

**U001 BRANCHPOINT (BUSINESSES OR FARMS):**

**ASK IF FOLLOWING CONDITIONS ARE MET:**

LIVING R (A007 = 1) AND PREVIOUS WAVE FINANCIAL INTERVIEW TOOK PLACE IN 2020 (X039 >= 2020) AND THIS IS A REINTERVIEW HH (X024 = 1) AND SAME FINANCIAL REPORTER AS LAST WAVE (X007 = 1 OR 3 AND X077 = 1 OR 3) AND (SELF LAST WAVE AND SELF THIS WAVE (A009 = 1 AND Z095\_2 = 1) OR PROXY LAST WAVE AND SAME PROXY THIS WAVE (A009 = 2 OR A009 = 3 OR A009 = 4) AND (A010 = 1))

**AND ASSET LEVEL THRESHOLD IS MET:**

**DIFFERENCE BETWEEN WAVES IS GREATER THAN OR EQUAL TO \$50,000**

**(MIN CW - MAX PW) OR (MIN PW - MAX CW) >= \$50,000**

(Q148 (OR Q149 IF UNF) - Z168) or (Z167 - Q148 (OR Q150 IF UNF)) >= \$50,000)

**AND**

**DIFFERENCE BETWEEN WAVES IS GREATER THAN THE MIN OF PREVIOUS WAVE OR MIN OF CURRENT WAVE**

**(MIN CW - MAX PW) OR (MIN PW - MAX CW) > (MIN PW OR MIN CW)**

(Q148 (OR Q149 IF UNF) - Z168) > (Q148 (OR Q149 IF UNF) OR Z167

OR

(Z168 - Q148 (OR Q150 IF UNF)) > (Q148 (OR Q149 IF UNF) OR Z167

ELSE, GO TO Q492 BRANCHPOINT

BJ (1/6/22) New series, #49436

U001

**IF THE RESPONDENT HAS HAD THE SAME ASSET IN BOTH, THE PREVIOUS AND THE CURRENT INTERVIEW YEAR:**

According to our records, in [PREVIOUS WAVE YEAR] you had businesses or farms worth [about/less than/more than] [AMOUNT] Now they are worth [about/less than/more than] [AMOUNT].

**IF THE RESPONDENT HAS HAD THE ASSET ONLY IN THE CURRENT INTERVIEW YEAR:**

According to our records, you currently have businesses or farms worth [about/less than/more than] [AMOUNT]. In [PREVIOUS WAVE YEAR] you did not have them.

**IF THE RESPONDENT HAS HAD THE ASSET ONLY IN THE PREVIOUS INTERVIEW YEAR:**

According to our records, in [PREVIOUS WAVE YEAR] you had businesses or farms worth [about/less than/more than] [AMOUNT] Now you do not have them.

**ALL RESPONDENTS:**

Does this sound right?

[INSTR: ENTER RF TO EXIT ASSET VERIFICATION.]

**IF THE RESPONDENT HAS HAD THE SAME ASSET IN BOTH, THE PREVIOUS AND THE CURRENT INTERVIEW YEAR:**

According to our records, in [PREVIOUS WAVE YEAR] you had businesses or farms worth [about/less than/more than] [AMOUNT] Now they are worth [about/less than/more than] [AMOUNT].

**IF THE RESPONDENT HAS HAD THE ASSET ONLY IN THE CURRENT INTERVIEW YEAR:**

According to our records, you currently have businesses or farms worth [about/less than/more than] [AMOUNT]. In [PREVIOUS WAVE YEAR] you did not have them.

**IF THE RESPONDENT HAS HAD THE ASSET ONLY IN THE PREVIOUS INTERVIEW YEAR:**

According to our records, in [PREVIOUS WAVE YEAR] you had businesses or farms worth [about/less than/more than] [AMOUNT] Now you do not have them.

**ALL RESPONDENTS:**

Does this sound right?

- 1. YES ..... GO TO Q492 BRANCHPOINT
- 5. NO
- DK ..... GO TO Q492 BRANCHPOINT
- RF ..... GO TO Q492 BRANCHPOINT

U002

Which record is wrong, the [PREVIOUS WAVE YEAR] or the [CURRENT WAVE YEAR] report?

- 1. PREVIOUS WAVE
- 3. CURRENT WAVE
- 5. BOTH
- DK ..... GO TO Q492 BRANCHPOINT
- RF ..... GO TO Q492 BRANCHPOINT

U003

About how much [were these/are these] worth in [PREVIOUS WAVE YEAR/CURRENT WAVE YEAR]?

**IF PREVIOUS WAVE THEN USE THIS INSTRUCTION:**

[INSTR: ENTER "0" IF THIS ASSET WAS NOT OWNED IN [PREVIOUS WAVE YEAR]]

**IF CURRENT WAVE THEN USE THIS INSTRUCTION:**

[INSTR: ENTER "0" IF THIS ASSET IS NOT OWNED IN [CURRENT WAVE YEAR]]

[INSTR: DO NOT PROBE DK/RF]

About how much [were these/are these] worth in [PREVIOUS WAVE YEAR/CURRENT WAVE YEAR]?

**IF PREVIOUS WAVE THEN USE THIS INSTRUCTION:**

[INSTR: ENTER "0" IF THIS ASSET WAS NOT OWNED IN [PREVIOUS WAVE YEAR]]

**IF CURRENT WAVE THEN USE THIS INSTRUCTION:**

[INSTR: ENTER "0" IF THIS ASSET IS NOT OWNED IN [CURRENT WAVE YEAR]]

\$\_\_\_\_\_.00 GO TO Q492 BRANCHPOINT

DK

RF

*NOTE: IF R SAID BOTH RECORDS WERE INCORRECT (U002=5) AND THE RECORD THAT WAS JUST QUESTIONED AT U003 WAS FOR THE PREVIOUS WAVE, RETURN TO U003 AND ASK ABOUT THE RECORD FOR THE CURRENT WAVE.*

U004-

U006

Thinking about how much these were worth in [PREVIOUS WAVE YEAR/CURRENT WAVE YEAR]...

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

PROCEDURES: UNFM\_3up, UNFM\_2Up1Down, UNFM\_1Up2Down

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

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

ENTRY POINT ASSIGNMENT 1, 2 OR 3 AT X049

Q492 BRANCHPOINT: ASK IF R OWNS BUSINESS OR FARM THIS WAVE (Q147 = 1) ELSE, GO TO Q162

BJ (1/6/22) New branchpoint, #49436

Q492

(Tag# =

Q151.5

)

[BANNER: 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

[BANNER: Business or Farm Assets]

What percent have you already told us about?

[INSTR: PLEASE ENTER WHOLE NUMBERS ONLY, 1-100.]

\_\_\_\_\_ %

DK

RF

Q152

[BANNER: Business or Farm Income]

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

[BANNER: Business or Farm Income]

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

1. YES

5. NO.....GO TO Q162

8. DK.....GO TO Q162

9. RF.....GO TO Q162

Q153

[BANNER: Business or Farm Income]

How often do you receive that?

Q154S 1. WEEKLY

2. 2 TIMES PER MONTH

3. MONTHLY

4. QUARTERLY

5. EVERY 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

[BANNER: Business or Farm Income]

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

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

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: Business or Farm Income]

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



\$\_\_\_\_\_ .00

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

[BANNER: 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)?

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

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: 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?

\$\_\_\_\_\_ .00 ..... GO TO Q161

DK

RF

Q158-

Q160

Question text: (Thinking about your income from any farms or businesses [in LAST CALENDAR YEAR]):

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

Question text: Thinking about your income from any farms or businesses [in LAST CALENDAR YEAR]:

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

[BANNER: Business or Farm Income]

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

1. YES

5. NO

8. DK

9. RF

Q162

#@ BJ (1/6/22)

Changed skip, #49437

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?

[INSTR: SELECT 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.]

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

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?

[INSTR: 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~~ U001  
BRANCHPOINT
5. NO.....GO TO ~~Q182~~ U001 BRANCHPOINT
8. DK.....GO TO ~~Q182~~ U001 BRANCHPOINT
9. RF.....GO TO ~~Q182~~ U001 BRANCHPOINT
1. YES
5. NO.....GO TO ~~Q182~~ U001 BRANCHPOINT
8. DK.....GO TO ~~Q182~~ U001 BRANCHPOINT
9. RF.....GO TO ~~Q182~~ U001 BRANCHPOINT

Q163

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

Q165

[BANNER: 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 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,

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) AND IT IS THE 3RD LOOP*

1. MY ACCOUNT
2. MY [HUSBAND'S/WIFE'S/PARTNER'S] ACCOUNT
3. [MY HUSBAND'S/WIFE'S/PARTNER'S] AND MY ACCOUNTS
8. DK
9. RF

*NOTE: CODE 3 IS DISPLAYED ONLY WHEN THERE ARE MORE THAN 3 ACCOUNTS  
(Q163=4) AND IT IS THE 3RD LOOP*

[BANNER: 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?

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: Income From My Own 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?

\$ \_\_\_\_\_ .00 ..... GO TO ~~Q537~~ U001 BRANCHPOINT

DK

RF

Q167-

Q169

Question text: (Thinking about that IRA or KEOGH account,) 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

Question text: Thinking about that IRA or KEOGH account, 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

#### **U001 BRANCHPOINT (IRAs):**

ASK IF R HAS GONE THROUGH ALL IRA LOOPS AND

#### **IF FOLLOWING CONDITIONS ARE MET:**

LIVING R (A007 = 1) AND PREVIOUS WAVE FINANCIAL INTERVIEW TOOK PLACE IN 2020 (X039 >= 2020) AND THIS IS A REINTERVIEW HH (X024 = 1)

AND SAME FINANCIAL REPORTER AS LAST WAVE (X007 = 1 OR 3 AND X077 = 1 OR 3) AND (SELF LAST WAVE AND SELF THIS WAVE (A009 = 1 AND Z095\_2 = 1) OR PROXY LAST WAVE AND SAME PROXY THIS WAVE (A009 = 2 OR A009 = 3 OR A009 = 4) AND (A010 = 1))

#### **AND ASSET LEVEL THRESHOLD IS MET:**

(CALCULATED USING SUM OF ALL IRA'S IN ALL 3 LOOPS)

**DIFFERENCE BETWEEN WAVES IS GREATER THAN OR EQUAL TO \$50,000**

**(MIN CW - MAX PW) OR (MIN PW - MAX CW) >= \$50,000**

**AND**

**DIFFERENCE BETWEEN WAVES IS GREATER THAN THE MIN OF PREVIOUS WAVE OR MIN OF CURRENT WAVE**

**(MIN CW - MAX PW) OR (MIN PW - MAX CW) > (MIN PW OR MIN CW)**

ELSE, GO TO Q537 BRANCHPOINT

#@ BJ (1/6/22) New series, #49437

U001

**IF THE RESPONDENT HAS HAD THE SAME ASSET IN BOTH, THE PREVIOUS AND THE CURRENT INTERVIEW YEAR:**

According to our records, in [PREVIOUS WAVE YEAR] you had IRA's worth [about/less than/more than] [AMOUNT] Now they are worth [about/less than/more than] [AMOUNT].

**IF THE RESPONDENT HAS HAD THE ASSET ONLY IN THE CURRENT INTERVIEW YEAR:**

According to our records, you currently have IRA's worth [about/less than/more than] [AMOUNT]. In [PREVIOUS WAVE YEAR] you did not have them.

**IF THE RESPONDENT HAS HAD THE ASSET ONLY IN THE PREVIOUS INTERVIEW YEAR:**

According to our records, in [PREVIOUS WAVE YEAR] you had IRA's worth [about/less than/more than] [AMOUNT] Now you do not have them.

**ALL RESPONDENTS:**

Does this sound right?

[INSTR: ENTER RF TO EXIT ASSET VERIFICATION.]

**IF THE RESPONDENT HAS HAD THE SAME ASSET IN BOTH, THE PREVIOUS AND THE CURRENT INTERVIEW YEAR:**

According to our records, in [PREVIOUS WAVE YEAR] you had IRA's worth [about/less than/more than] [AMOUNT] Now they are worth [about/less than/more than] [AMOUNT].

**IF THE RESPONDENT HAS HAD THE ASSET ONLY IN THE CURRENT INTERVIEW YEAR:**

According to our records, you currently have IRA's worth [about/less than/more than] [AMOUNT]. In [PREVIOUS WAVE YEAR] you did not have them.

**IF THE RESPONDENT HAS HAD THE ASSET ONLY IN THE PREVIOUS INTERVIEW YEAR:**

According to our records, in [PREVIOUS WAVE YEAR] you had IRA's worth [about/less than/more than] [AMOUNT] Now you do not have them.

**ALL RESPONDENTS:**

Does this sound right?



1. YES ..... GO TO Q537 BRANCHPOINT  
5. NO  
DK ..... GO TO Q537 BRANCHPOINT  
RF ..... GO TO Q537 BRANCHPOINT

U002

Which record is wrong, the [PREVIOUS WAVE YEAR] or the [CURRENT WAVE YEAR] report?

1. PREVIOUS WAVE  
3. CURRENT WAVE  
5. BOTH  
DK ..... GO TO Q537 BRANCHPOINT  
RF ..... GO TO Q537 BRANCHPOINT

U003

About how much [were these/are these] worth in [PREVIOUS WAVE YEAR/CURRENT WAVE YEAR]?

IF PREVIOUS WAVE THEN USE THIS INSTRUCTION:  
[INSTR: ENTER "0" IF THIS ASSET WAS NOT OWNED IN [PREVIOUS WAVE YEAR]]

IF CURRENT WAVE THEN USE THIS INSTRUCTION:  
[INSTR: ENTER "0" IF THIS ASSET IS NOT OWNED IN [CURRENT WAVE YEAR]]

[INSTR: DO NOT PROBE DK/RF]

About how much [were these/are these] worth in [PREVIOUS WAVE YEAR/CURRENT WAVE YEAR]?

IF PREVIOUS WAVE THEN USE THIS INSTRUCTION:  
[INSTR: ENTER "0" IF THIS ASSET WAS NOT OWNED IN [PREVIOUS WAVE YEAR]]

IF CURRENT WAVE THEN USE THIS INSTRUCTION:  
[INSTR: ENTER "0" IF THIS ASSET IS NOT OWNED IN [CURRENT WAVE YEAR]]

\$\_\_\_\_\_.00 GO TO Q537 BRANCHPOINT

DK

RF

*NOTE: IF R SAID BOTH RECORDS WERE INCORRECT (U002=5) AND THE RECORD THAT WAS JUST QUESTIONED AT U003 WAS FOR THE PREVIOUS WAVE, RETURN TO U003 AND ASK ABOUT THE RECORD FOR THE CURRENT WAVE.*

U004-  
U006

Thinking about how much these were worth in [PREVIOUS WAVE YEAR/CURRENT WAVE YEAR]...

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

PROCEDURES: UNFM\_3up, UNFM\_2Up1Down, UNFM\_1Up2Down

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

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

ENTRY POINT ASSIGNMENT 1, 2 OR 3 AT X043

Q537 BRANCHPOINT: ASK IF R HAS AN IRA THIS WAVE (Q162 = 1)  
ELSE, GO TO Q182

#@ BJ (1/6/22) New  
branchpoint, #49437

Q537

[BANNER: 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?

[BANNER: 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 or KEOGH accounts come from a rollover from a job-related pension plan?

OTHERWISE:

Did any of the money in this IRA or 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

[BANNER: IRA or KEOGH Accounts]

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

[BANNER: 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#=  
Q169.3  
)

[BANNER: IRA or KEOGH Accounts]

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

[BANNER: IRA or KEOGH Accounts]

Is any of that IRA or 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#=  
Q169.4  
)

[BANNER: IRA or KEOGH Accounts]

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

[INSTR: PLEASE ENTER WHOLE NUMBERS ONLY, 1-100.]

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: IRA or KEOGH Accounts]

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

[INSTR: PLEASE ENTER WHOLE NUMBERS ONLY, 1-100.]

\_\_\_\_\_ % ..... GO TO Q170

DK

RF

Q515  
(Tag#=  
Q169.5  
)

[BANNER: 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

[BANNER: 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]?

[BANNER: 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

[BANNER: 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)?

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

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: 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?

\$\_\_\_\_\_ .00 ..... GO TO Q175

0.....GO TO Q177

DK

RF

Q172-  
Q174

Question text: (Thinking about the money you ([or your husband/wife/partner]) withdrew from [this/these] IRA or KEOGH account[s] [since FINANCIAL R's LAST IW MONTH, YEAR/in the last two years]):

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

Question text: Thinking about the money you [or your husband/wife/partner] withdrew from [this/these] IRA or KEOGH accounts [since FINANCIAL R's LAST IW MONTH, YEAR/in the last two years]:

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:

Q176S

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

Q177

[BANNER: 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?

[BANNER: 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

[BANNER: 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

[BANNER: 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
- 1. ME ONLY
- 2. MY [HUSBAND/WIFE/PARTNER] ONLY
- 3. BOTH OF US
- 8. DK
- 9. RF

Q184

[BANNER: IRA or KEOGH Accounts]

Did you ([ or your husband/wife/partner]) cash in these accounts, convert them to annuities, or what?

[INSTR: SELECT ALL THAT APPLY.]

[BANNER: IRA or KEOGH Accounts]

Did you [ or your husband/wife/partner] cash in these accounts, convert them to annuities, or what?

[INSTR: SELECT ALL THAT APPLY.]

- Q185S
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

[BANNER: IRA or KEOGH Accounts Converted to Annuities]

About how much money was converted to annuities?

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: IRA or KEOGH Accounts Converted to Annuities]

About how much money was converted to annuities?

\$ \_\_\_\_\_ .00 ..... GO TO Q190

DK

RF

Q187-  
Q189

Question text: (Thinking about the money converted to annuities):

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



Question text: Thinking about the money converted to annuities:

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

[BANNER: 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)?

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

[INSTR: ENTER "0" IF R IS NOT YET RECEIVING INCOME FROM THIS ANNUITY.]

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: 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?

[INSTR: PLEASE ENTER "0" IF YOU ARE NOT YET RECEIVING INCOME FROM THIS ANNUITY.]

\$\_\_\_\_\_ .00 ..... GO TO Q194

0.....GO TO Q204 BRANCHPOINT

DK

RF

Q191-

Q193

Question text: (Thinking about the money received from this annuity,) 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

Question text: Thinking about the money received from this annuity, 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:

- Q195S
- 3. MONTH
  - 4. QUARTER
  - 5. 6 MONTH
  - 6. YEAR
  - 7. OTHER (SPECIFY) Q195 \_\_\_\_\_
  - 8. DK
  - 9. RF

Q196

[BANNER: IRA or KEOGH Accounts Converted to Annuities]

Are federal income taxes withheld on these payments?

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

Q197

[BANNER: IRA or KEOGH Accounts Converted to Annuities]

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

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

MORE THAN 2 YEARS AGO \_\_\_\_\_ ..... GO TO Q202

WITHIN PAST 2 YEARS \_\_\_\_\_

DK.....GO TO Q201

RF.....GO TO Q201

Q198

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

Q202

[BANNER: IRA or KEOGH Accounts Converted to Annuities]

For how long will these annuity payments continue?

[INSTR: PLEASE SELECT ONE OF THE FOLLOWING:]

Q201

- Q203s
2. FOR A FIXED PERIOD (SPECIFY) **Q201** \_\_\_\_\_ FOR NUMBER OF YEARS
  3. AS LONG AS R'S SPOUSE OR R IS LIVING
  4. AS LONG AS R IS LIVING
  5. AS LONG AS R'S SPOUSE IS LIVING
  6. UNTIL THE MONEY RUNS OUT
  7. OTHER (SPECIFY) **Q203S** \_\_\_\_\_
  8. DK
  9. RF

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

2. FOR A FIXED PERIOD (SPECIFY) Q201 \_\_\_\_\_ FOR NUMBER OF YEARS
3. AS LONG AS MY SPOUSE OR I LIVE
4. AS LONG AS I LIVE
5. AS LONG AS MY SPOUSE LIVES
6. UNTIL THE MONEY RUNS OUT
7. OTHER (SPECIFY) Q203S \_\_\_\_\_
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 Q210 BRANCHPOINT Q215

Q204

[BANNER: Cashed In IRA or KEOGH Accounts]

About how much money was withdrawn?

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: Cashed In IRA or KEOGH Accounts]

About how much money was withdrawn?

\$\_\_\_\_\_ .00 ..... GO TO Q215

DK

RF

Q205-  
Q207

Question text: (Thinking about the money from any IRA or KEOGH accounts you  
cashed in):

Did it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

PROCEDURE: 1Up1Down

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

ENTRY POINT: \$6,000

Question text: Thinking about the money from any IRA or KEOGH accounts you  
cashed in:

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 may have already  
told us about, are you [or (your) husband/wife/partner] currently receiving any  
other income from retirement pensions?

[INSTR: 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

[BANNER: 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
- 1. ME ONLY
- 2. MY [HUSBAND/WIFE/PARTNER] ONLY.....GO TO Q243
- 3. BOTH OF US
- 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?

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?

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?

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

[BANNER: 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

[BANNER: 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)?

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

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: 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?

\$\_\_\_\_\_ .00 ..... GO TO Q224

DK

RF

Q221-  
Q223

Question text: (Thinking about the income from that pension last month):

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

Question text: Thinking about the income from that pension last month:

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

[BANNER: Income From My Own Retirement Pensions]

Were any federal income taxes withheld on that?



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

Q225

[BANNER: 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

[BANNER: 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

[BANNER: Income From My Own Retirement Pensions]

About how much is in this pension account?

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: Income From My Own Retirement Pensions]

About how much is in this pension account?

\$\_\_\_\_\_ .00 ..... GO TO Q231

- DK
- RF

Q228-

Q230

Question text: (Thinking about the money in this pension account)

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

Question text: Thinking about the money in this pension account

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

[BANNER: Income From My Own Retirement Pensions]

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

YEAR \_\_\_\_\_

MORE THAN 2 YEARS AGO ..... GO TO Q233

DK.....GO TO Q233

RF.....GO TO Q233

Q232

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

Q233

[BANNER: 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

[BANNER: 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

[BANNER: Income From My Own Retirement Pensions]

For how many years will it continue?

NUMBER OF YEARS \_\_\_\_\_

- DK
- RF

Q236

[BANNER: 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?

Q237S

- 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

[BANNER: 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)?

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

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: 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?

\$\_\_\_\_\_ .00 ..... GO TO Q242

DK

RF

Q239-  
Q241

Question text: (Thinking about the income from your other retirement pensions last month):

Did it amount to a total of less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

PROCEDURE: 1Up1Down

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

ENTRY POINT: \$150

Question text: Thinking about the income from your other retirement pensions last month:

Did it amount to a total of less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

PROCEDURE: 1Up1Down

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

ENTRY POINT: \$150

Q242

[BANNER: Income From My Own Retirement Pensions]

Were any federal income taxes withheld on these?

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

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

Q243

[BANNER: 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

[BANNER: 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

[BANNER: 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)?

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

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: 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?

\$\_\_\_\_\_ .00 ..... GO TO Q250

DK

RF

Q247-  
Q249

Question text: (Thinking about [his/her] income from that pension last month):

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

Question text: Thinking about [his/her] income from that pension last month:

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

[BANNER: 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

[BANNER: 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

[BANNER: 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

[BANNER: Income From Spouse or Partner's Retirement Pensions]

About how much money is in this pension account?

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: Income From Spouse or Partner's Retirement Pensions]

About how much money is in this pension account?

\$\_\_\_\_\_ .00 ..... GO TO Q257

- DK
- RF

Q254-

Q256



Question text: (Thinking about the money in that pension account)

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

Question text: Thinking about the money in that pension account:

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

[BANNER: Income From Spouse or Partner's Retirement Pensions]

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

MORE THAN 2 YEARS AGO \_\_\_\_\_ GO TO Q259

WITHIN PAST 2 YEARS \_\_\_\_\_

DK.....GO TO Q259

RF.....GO TO Q259

Q258

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

Q259

[BANNER: 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

[BANNER: 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

[BANNER: Income From Spouse or Partner's Retirement Pensions]

For how many years will it continue?

NUMBER OF YEARS \_\_\_\_\_

- DK
- RF

Q262

[BANNER: 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?

Q263S

- 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

[BANNER: 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)?

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

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: 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?

\$\_\_\_\_\_ .00 ..... GO TO Q268

DK  
RF

Q265-  
Q267

Question text: (Thinking about [his/her] income from any other retirement pensions last month):

Did it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

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

Question text: Thinking about [his/her] income from any other retirement pensions last month:

Did it amount to less than \$\_\_\_\_, more than \$\_\_\_\_, or what?

PROCEDURE: 1Up1Down

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

ENTRY POINT: \$150

Q268

[BANNER: 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

[BANNER: 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?

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: 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?

\$\_\_\_\_\_.00 ..... GO TO Q273

- DK
- RF

Q270-  
Q272

Question text: (Thinking about the total income you ([and your husband/wife/partner]) received from retirement pensions last month):

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

Question text: Thinking about the total income you ([and your husband/wife/partner]) received from retirement pensions last month:

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/RName] currently receiving any income from annuities?

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

[BANNER: 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

1. ME ONLY
2. MY [HUSBAND/WIFE/PARTNER] ONLY.....GO TO Q295
3. BOTH OF US
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

[BANNER: 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

[BANNER: 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)?

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

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

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: 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?

[INSTR: PLEASE ENTER "0" IF ANNUITY PAYMENTS HAVE NOT STARTED YET OR YOU DID NOT RECEIVE A PAYMENT LAST MONTH.]

\$\_\_\_\_\_ .00 ..... GO TO Q282

0.....GO TO Q524

DK

RF

Q279-

Q281

Question text: (Thinking about the income from that annuity last month):

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

Question text: (Thinking about the income from that annuity last month):

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

[BANNER: 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

[BANNER: Income From My Own Annuities]

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

[BANNER: Income From My Own Annuities]

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



\$\_\_\_\_\_ .00

DK

RF

Q282

[BANNER: Income From My Own Annuities]

Were any federal income taxes withheld on that annuity?

1. YES

5. NO

8. DK

9. RF

Q283

[BANNER: Income From My Own Annuities]

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

YEAR \_\_\_\_\_

MORE THAN 2 YEARS AGO ..... GO TO Q285

DK.....GO TO Q285

RF.....GO TO Q285

Q284

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

Q285

[BANNER: 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

[BANNER: 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

[BANNER: Income From My Own Annuities]

For how many years will it continue?

NUMBER OF YEARS\_\_\_\_\_

- DK
- RF

Q288

[BANNER: 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?

Q289S

- 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

[BANNER: 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)?

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

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

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: 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?

[INSTR: PLEASE ENTER "0" IF ANNUITY PAYMENTS HAVE NOT STARTED YET OR  
YOU DID NOT RECEIVE A PAYMENT LAST MONTH.]

\$\_\_\_\_\_ .00 ..... GO TO Q294

0.....GO TO Q526

DK

RF

Q291-

Q293

Question text: (Thinking about the income from those other annuity payments  
last month):

Did it amount to a total of less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

PROCEDURE: 1Up1Down

BREAKPOINTS: \$100, \$400, \$600

ENTRY POINT: \$400

Question text: Thinking about the income from those other annuity payments last month:

Did it amount to a total of less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

PROCEDURE: 1Up1Down

BREAKPOINTS: \$100, \$400, \$600

ENTRY POINT: \$400

Q526 BRANCHPOINT: GO TO Q294

Q526

[BANNER: 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

[BANNER: Income From My Own Annuities]

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

[BANNER: Income From My Own Annuities]

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

\$\_\_\_\_\_ .00

DK

RF

Q294

[BANNER: Income From My Own Annuities]

Were any federal income taxes withheld on these annuities?

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

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

Q295

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

[BANNER: 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

[BANNER: 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)?

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

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

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: 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?

[INSTR: PLEASE ENTER "0" IF ANNUITY PAYMENTS HAVE NOT STARTED YET OR  
YOUR SPOUSE OR PARTNER DID NOT RECEIVE A PAYMENT LAST MONTH.]

\$\_\_\_\_\_ .00 ..... GO TO Q302

0.....GO TO Q528

DK

RF

Q299-

Q301

Question text: (Thinking about the income received from that annuity payment last month):

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

Question text: Thinking about the income received from that annuity payment last month:

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

[BANNER: 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

[BANNER: 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)?

[BANNER: 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?

\$\_\_\_\_\_ .00

DK

RF

Q302

[BANNER: 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

[BANNER: Income From My Spouse Or Partner's Annuities]

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

MORE THAN 2 YEARS AGO \_\_\_\_\_ GO TO Q305

WITHIN PAST 2 YEARS \_\_\_\_\_

DK.....GO TO Q305

RF.....GO TO Q305

Q304

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

Q305

[BANNER: 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

[BANNER: 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

[BANNER: Income From My Spouse Or Partner's Annuities]

For how many years will it continue?

NUMBER OF YEARS \_\_\_\_\_

- DK
- RF

Q308

[BANNER: 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?

Q309S

- 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)?

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

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

[INSTR: DO NOT PROBE DK/RF.]

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

[INSTR: PLEASE ENTER "0" IF ANNUITY PAYMENTS HAVE NOT STARTED YET OR YOUR SPOUSE OR PARTNER DID NOT RECEIVE A PAYMENT LAST MONTH.]

\$\_\_\_\_\_ .00 ..... GO TO Q311

0.....GO TO Q530

DK

RF

Q498-  
Q500

Question text: (Thinking about the income received from those other annuity payments last month):

Did it amount to a total of less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

PROCEDURE: 1Up1Down

BREAKPOINTS: \$100, \$400, \$600

ENTRY POINT: \$400

Question text: Thinking about the income received from those other annuity payments last month:

Did it amount to a total of less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

PROCEDURE: 1Up1Down

BREAKPOINTS: \$100, \$400, \$600

ENTRY POINT: \$400

Q530 BRANCHPOINT: GO TO Q311

Q530

[BANNER: 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

[BANNER: 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)?

[BANNER: 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?

\$\_\_\_\_\_ .00

DK

RF

Q311

[BANNER: 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 BRANCHPOINT: GO TO Q316

Q312

[BANNER: 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?

\$\_\_\_\_\_ .00

DK

RF

Q316

#@ BJ (1/6/22)

Changed skip, #49435

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~~ U001 BRANCHPOINT

8. DK.....GO TO ~~Q330~~ U001 BRANCHPOINT

9. RF.....GO TO ~~Q330~~ U001 BRANCHPOINT

Q317

#@ BJ (1/6/22)

Changed skip, #49435

[BANNER: 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?

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: 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?

\$\_\_\_\_\_ .00 ..... GO TO ~~Q330~~ U001 BRANCHPOINT

DK

RF

Q318-

Q320

Question text: (Thinking about the value of those stocks or stock mutual funds):

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

Question text: Thinking about the value of those stocks or stock mutual funds:

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

**U001 BRANCHPOINT (STOCKS):**

**ASK IF FOLLOWING CONDITIONS ARE MET:**

LIVING R (A007 = 1) AND PREVIOUS WAVE FINANCIAL INTERVIEW TOOK PLACE IN 2020 (X039 >= 2020) AND THIS IS A REINTERVIEW HH (X024 = 1) AND SAME FINANCIAL REPORTER AS LAST WAVE (X007 = 1 OR 3 AND X077 = 1 OR 3) AND (SELF LAST WAVE AND SELF THIS WAVE (A009 = 1 AND Z095\_2 = 1) OR PROXY LAST WAVE AND SAME PROXY THIS WAVE (A009 = 2 OR A009 = 3 OR A009 = 4) AND (A010 = 1))

**AND ASSET LEVEL THRESHOLD IS MET:**

**DIFFERENCE BETWEEN WAVES IS GREATER THAN OR EQUAL TO \$50,000**

**(MIN CW - MAX PW) OR (MIN PW - MAX CW) >= \$50,000**

(Q317 (OR Q318 IF UNF) - Z176) or (Z175 - Q317 (OR Q319 IF UNF)) >= \$50,000)

**AND**

**DIFFERENCE BETWEEN WAVES IS GREATER THAN THE MIN OF PREVIOUS WAVE OR MIN OF CURRENT WAVE**

**(MIN CW - MAX PW) OR (MIN PW - MAX CW) > (MIN PW OR MIN CW)**

(Q317 (OR Q318 IF UNF) - Z176) > (Q317 (OR Q318 IF UNF) OR Z175

OR

(Z175 - Q317 (OR Q319 IF UNF)) > (Q317 (OR Q318 IF UNF) OR Z175

ELSE, GO TO Q321 BRANCHPOINT

#@ BJ (9/2/21) Moved  
asset rec. from U,  
#48859

U001

**IF THE RESPONDENT HAS HAD THE SAME ASSET IN BOTH, THE PREVIOUS AND THE CURRENT INTERVIEW YEAR:**

According to our records, in [PREVIOUS WAVE YEAR] you had stocks worth [about/less than/more than] [AMOUNT] Now they are worth [about/less than/more than] [AMOUNT].

**IF THE RESPONDENT HAS HAD THE ASSET ONLY IN THE CURRENT INTERVIEW YEAR:**

According to our records, you currently have stocks worth [about/less than/more than] [AMOUNT]. In [PREVIOUS WAVE YEAR] you did not have them.

**IF THE RESPONDENT HAS HAD THE ASSET ONLY IN THE PREVIOUS INTERVIEW YEAR:**

According to our records, in [PREVIOUS WAVE YEAR] you had stocks worth [about/less than/more than] [AMOUNT] Now you do not have them.

**ALL RESPONDENTS:**

Does this sound right?

[INSTR: ENTER RF TO EXIT ASSET VERIFICATION.]

**IF THE RESPONDENT HAS HAD THE SAME ASSET IN BOTH, THE PREVIOUS AND THE CURRENT INTERVIEW YEAR:**

According to our records, in [PREVIOUS WAVE YEAR] you had stocks worth [about/less than/more than] [AMOUNT] Now they are worth [about/less than/more than] [AMOUNT].

**IF THE RESPONDENT HAS HAD THE ASSET ONLY IN THE CURRENT INTERVIEW YEAR:**

According to our records, you currently have stocks worth [about/less than/more than] [AMOUNT]. In [PREVIOUS WAVE YEAR] you did not have them.

**IF THE RESPONDENT HAS HAD THE ASSET ONLY IN THE PREVIOUS INTERVIEW YEAR:**

According to our records, in [PREVIOUS WAVE YEAR] you had stocks worth [about/less than/more than] [AMOUNT] Now you do not have them.

**ALL RESPONDENTS:**

Does this sound right?

1. YES ..... GO TO Q321 BRANCHPOINT  
5. NO  
DK ..... GO TO Q321 BRANCHPOINT  
RF ..... GO TO Q321 BRANCHPOINT

U002

Which record is wrong, the [PREVIOUS WAVE YEAR] or the [CURRENT WAVE YEAR] report?

1. PREVIOUS WAVE  
3. CURRENT WAVE  
5. BOTH  
DK ..... GO TO Q321 BRANCHPOINT  
RF ..... GO TO Q321 BRANCHPOINT

U003

About how much [were these/are these] worth in [PREVIOUS WAVE YEAR/CURRENT WAVE YEAR]?

**IF PREVIOUS WAVE THEN USE THIS INSTRUCTION:**

[INSTR: ENTER "0" IF THIS ASSET WAS NOT OWNED IN [PREVIOUS WAVE YEAR]]

**IF CURRENT WAVE THEN USE THIS INSTRUCTION:**

[INSTR: ENTER "0" IF THIS ASSET IS NOT OWNED IN [CURRENT WAVE YEAR]]

[INSTR: DO NOT PROBE DK/RF]

About how much [were these/are these] worth in [PREVIOUS WAVE YEAR/CURRENT WAVE YEAR]?

**IF PREVIOUS WAVE THEN USE THIS INSTRUCTION:**

[INSTR: ENTER "0" IF THIS ASSET WAS NOT OWNED IN [PREVIOUS WAVE YEAR]]

**IF CURRENT WAVE THEN USE THIS INSTRUCTION:**

[INSTR: ENTER "0" IF THIS ASSET IS NOT OWNED IN [CURRENT WAVE YEAR]]

\$\_\_\_\_\_.00 ..... GO TO Q321 BRANCHPOINT

DK  
RF



*NOTE: IF R SAID BOTH RECORDS WERE INCORRECT (U002=5) AND THE RECORD THAT WAS JUST QUESTIONED AT U003 WAS FOR THE PREVIOUS WAVE, RETURN TO U003 AND ASK ABOUT THE RECORD FOR THE CURRENT WAVE.*

U004-  
U006

Thinking about how much these were worth in [PREVIOUS WAVE YEAR/CURRENT WAVE YEAR]...

Question wording: Does 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 BRANCHPOINT: ASK IF R OWNS STOCKS THIS WAVE (Q316 = 1)

#@ BJ (1/6/22) New branchpoint, #49435

ELSE GO TO Q330

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

[BANNER: Dividends and Interest from Stocks and Stock Mutual Funds]

How often is it paid?

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

[BANNER: Dividends and Interest from Stocks and Stock Mutual Funds]

How often is it paid?

[INSTR: IF YOU HAVE MULTIPLE STOCKS OR MUTUAL FUNDS OR MORE THAN ONE PAYMENT FREQUENCY, PLEASE SELECT OTHER (SPECIFY).]

- Q323S 1. IT ACCUMULATES OR IS REINVESTED.....GO TO Q326  
3. MONTHLY  
4. QUARTERLY  
5. EVERY 6 MONTHS  
6. YEARLY.....GO TO Q326  
7. OTHER (SPECIFY) Q323 \_\_\_\_\_ GO TO Q326  
8. DK.....GO TO Q326  
9. RF.....GO TO Q326

Q324

[BANNER: 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)?

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

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: 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?

\$\_\_\_\_\_ .00

DK.....GO TO Q326

RF.....GO TO Q326

Q325

[BANNER: 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?

[BANNER: 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

[BANNER: 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)?

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

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: Dividends and Interest from Stocks and Stock Mutual Fund]

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?

\$\_\_\_\_\_ .00 ..... GO TO Q330

DK

RF

Q327-  
Q329

Question text: (Thinking about what was received from stocks or stock mutual funds in [LAST CALENDAR YEAR]):

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

Question text: Thinking about what was received from stocks or stock mutual funds in [LAST CALENDAR YEAR]:

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?

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

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?

[INSTR: PLEASE 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

[BANNER: 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?

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: 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?

\$\_\_\_\_\_ .00 ..... GO TO Q335

DK

RF

Q332-  
Q334

Question text: (Thinking about the value of those bonds or bond funds):

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

Question text: Thinking about the value of those bonds or bond funds:

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

[BANNER: Dividends and Interest from Bonds and Bond Funds]

How often is it paid?

Q337S 1. IT ACCUMULATES OR IS REINVESTED.....GO TO Q340

3. MONTHLY

4. QUARTERLY

5. EVERY 6 MONTHS

6. YEARLY.....GO TO Q340

7. OTHER (SPECIFY) Q337\_\_\_\_\_, GO TO Q340

8. DK.....GO TO Q340

9. RF.....GO TO Q340

Q338

[BANNER: 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)?

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

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: Dividends and Interests 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?

\$\_\_\_\_\_ .00

DK.....GO TO Q340

RF.....GO TO Q340

Q339

[BANNER: 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?

[BANNER: 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

[BANNER: 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)?

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

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: 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?

\$\_\_\_\_\_ .00 ..... GO TO Q344

DK  
RF

Q341-  
Q343

Question text: (Thinking about what was received from these bonds or bond funds in [LAST CALENDAR YEAR]:

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



Question text: Thinking about what was received from these bonds or bond funds in [LAST CALENDAR YEAR]:

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

#@ BJ (1/6/22)

changed skip, #48859

(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).

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 U001 BRANCHPOINT

8. DK.....GO TO Q356 U001 BRANCHPOINT

9. RF.....GO TO Q356 U001 BRANCHPOINT

Q345

#@ BJ (1/6/22)

changed skip, #48859

[BANNER: Checking Accounts, Savings Accounts, and Money Market Funds]

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

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: Checking Accounts, Savings Accounts, and Money Market Funds]

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

\$\_\_\_\_\_ .00 ..... GO TO Q349 U001 BRANCHPOINT

DK

RF

Q346-  
Q348

Question text: (Thinking about those accounts):

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

Question text: Thinking about those accounts:

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

**U001 BRANCHPOINT (CHECKING/SAVING):**

**ASK IF FOLLOWING CONDITIONS ARE MET:**

LIVING R (A007 = 1)

AND PREVIOUS WAVE FINANCIAL INTERVIEW TOOK PLACE IN 2020 (X039 >= 2020)

AND THIS IS A REINTERVIEW HH (X024 = 1)

AND SAME FINANCIAL REPORTER AS LAST WAVE (X007 = 1 OR 3 AND X077 = 1 OR 3) AND (SELF LAST WAVE AND SELF THIS WAVE (A009 = 1 AND Z095\_2 = 1 ) OR PROXY LAST WAVE AND SAME PROXY THIS WAVE (A009 = 2 OR A009 = 3 OR A009 = 4) AND (A010 = 1 ))

**AND ASSET LEVEL THRESHOLD IS MET:**

**DIFFERENCE BETWEEN WAVES IS GREATER THAN OR EQUAL TO \$50,000**

**(MIN CW - MAX PW) OR (MIN PW - MAX CW) >= \$50,000**

(Q345 (OR Q346 IF UNF) - Z180) or (Z179 - Q345 (OR Q347 IF UNF)) >= \$50,000)

**AND**

**DIFFERENCE BETWEEN WAVES IS GREATER THAN THE MIN OF PREVIOUS WAVE OR MIN OF CURRENT WAVE**

**(MIN CW - MAX PW) OR (MIN PW - MAX CW) > (MIN PW OR MIN CW)**

(Q345 (OR Q346 IF UNF) - Z180) > (Q345 (OR Q346 IF UNF) OR Z179

OR

(Z179 - Q345 (OR Q347 IF UNF)) > (Q345 (OR Q346 IF UNF) OR Z179

ELSE, GO TO Q349 BRANCHPOINT

#@ BJ (9/2/21) Moved  
asset rec. from U,  
#48859

U001

**IF THE RESPONDENT HAS HAD THE SAME ASSET IN BOTH, THE PREVIOUS AND THE CURRENT INTERVIEW YEAR:**

According to our records, in [PREVIOUS WAVE YEAR] you had savings, checking or money market accounts worth [about/less than/more than] [AMOUNT] Now they are worth [about/less than/more than] [AMOUNT].

**IF THE RESPONDENT HAS HAD THE ASSET ONLY IN THE CURRENT INTERVIEW YEAR:**

According to our records, you currently have savings, checking or money market accounts worth [about/less than/more than] [AMOUNT]. In [PREVIOUS WAVE YEAR] you did not have them.

**IF THE RESPONDENT HAS HAD THE ASSET ONLY IN THE PREVIOUS INTERVIEW YEAR:**

According to our records, in [PREVIOUS WAVE YEAR] you had savings, checking or money market accounts worth [about/less than/more than] [AMOUNT] Now you do not have them.

**ALL RESPONDENTS:**

Does this sound right?

[INSTR: ENTER RF TO EXIT ASSET VERIFICATION.]

**IF THE RESPONDENT HAS HAD THE SAME ASSET IN BOTH, THE PREVIOUS AND THE CURRENT INTERVIEW YEAR:**

According to our records, in [PREVIOUS WAVE YEAR] you had savings, checking or money market accounts worth [about/less than/more than] [AMOUNT] Now they are worth [about/less than/more than] [AMOUNT].

**IF THE RESPONDENT HAS HAD THE ASSET ONLY IN THE CURRENT INTERVIEW YEAR:**

According to our records, you currently have savings, checking or money market accounts worth [about/less than/more than] [AMOUNT]. In [PREVIOUS WAVE YEAR] you did not have them.

**IF THE RESPONDENT HAS HAD THE ASSET ONLY IN THE PREVIOUS INTERVIEW YEAR:**

According to our records, in [PREVIOUS WAVE YEAR] you had savings, checking or money market accounts worth [about/less than/more than] [AMOUNT] Now you do not have them.

**ALL RESPONDENTS:**

Does this sound right?

- 1. YES ..... GO TO Q349 BRANCHPOINT
- 5. NO
- DK ..... GO TO Q349 BRANCHPOINT
- RF ..... GO TO Q349 BRANCHPOINT

U002

Which record is wrong, the [PREVIOUS WAVE YEAR] or the [CURRENT WAVE YEAR] report?

- 1. PREVIOUS WAVE
- 3. CURRENT WAVE
- 5. BOTH
- DK ..... GO TO Q349 BRANCHPOINT
- RF ..... GO TO Q349 BRANCHPOINT

U003

About how much [were these/are these] worth in [PREVIOUS WAVE YEAR/CURRENT WAVE YEAR]?

**IF PREVIOUS WAVE THEN USE THIS INSTRUCTION:**

[INSTR: ENTER "0" IF THIS ASSET WAS NOT OWNED IN [PREVIOUS WAVE YEAR]]

**IF CURRENT WAVE THEN USE THIS INSTRUCTION:**

[INSTR: ENTER "0" IF THIS ASSET IS NOT OWNED IN [CURRENT WAVE YEAR]]

[INSTR: DO NOT PROBE DK/RF]

About how much [were these/are these] worth in [PREVIOUS WAVE YEAR/CURRENT WAVE YEAR]?

**IF PREVIOUS WAVE THEN USE THIS INSTRUCTION:**

[INSTR: ENTER "0" IF THIS ASSET WAS NOT OWNED IN [PREVIOUS WAVE YEAR]]

**IF CURRENT WAVE THEN USE THIS INSTRUCTION:**

[INSTR: ENTER "0" IF THIS ASSET IS NOT OWNED IN [CURRENT WAVE YEAR]]

\$\_\_\_\_\_.00 ..... GO TO Q349 BRANCHPOINT

DK

RF

*NOTE: IF R SAID BOTH RECORDS WERE INCORRECT (U002=5) AND THE RECORD THAT WAS JUST QUESTIONED AT U003 WAS FOR THE PREVIOUS WAVE, RETURN TO U003 AND ASK ABOUT THE RECORD FOR THE CURRENT WAVE.*

U004-

U006

Thinking about how much these were worth in [PREVIOUS WAVE YEAR/CURRENT WAVE YEAR]...

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

PROCEDURES: UNFM\_3up, UNFM\_2Up1Down, UNFM\_1Up2Down

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

RANDOM ENTRY POINTS: \$5,000, \$50,000, \$150,000, \$300,000

ENTRY POINT ASSIGNMENT 1, 2 OR 3 AT X046

Q349 BRANCHPOINT: ASK IF R HAS CHECKING OR SAVINGS THIS WAVE (Q344 =1), ELSE GO TO Q356

#@ BJ (1/6/22) new branchpoint, #48859

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

[BANNER: Dividends and Interest from Checking Accounts, Savings Accounts, and Money Market Funds]

How often is it paid?

- Q351S 1. IT ACCUMULATES OR IS REINVESTED.....GO TO Q354  
3. MONTHLY  
4. QUARTERLY  
5. EVERY 6 MONTHS  
6. YEARLY.....GO TO Q354  
7. OTHER (SPECIFY) Q351\_\_\_\_\_ GO TO Q354  
8. DK.....GO TO Q354  
9. RF.....GO TO Q354

Q352

[BANNER: 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)?

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

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: 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?

\$\_\_\_\_\_ .00

DK.....GO TO Q354

RF.....GO TO Q354

Q353

[BANNER: 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?

[BANNER: Dividends and Interest from Checking Accounts, Savings Accounts, and 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

[BANNER: 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)?

[INSTR: DO NOT PROBE DK/RF.]

[INSTR: ENTER "0" FOR NOTHING]

[INSTR: IF THE AMOUNT IS LESS THAN A DOLLAR, ENTER "1"].



[BANNER: 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?

[INSTR: ENTER "0" FOR NOTHING]

[INSTR: IF THE AMOUNT IS LESS THAN A DOLLAR, ENTER "1"].

\$\_\_\_\_\_ .00 ..... GO TO Q356

DK

RF

Q494-

Q496

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

(Thinking about the dividends and interest from checking accounts, savings accounts, and money market funds received in [LAST CALENDAR YEAR]):

Did it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

OTHERWISE:

(Thinking about the dividends and interest from checking accounts, savings accounts, and money market funds received in [LAST CALENDAR YEAR]):

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

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

Thinking about the dividends and interest from checking accounts, savings accounts, and money market funds received in [LAST CALENDAR YEAR]:

Did it amount to less than \$\_\_\_\_ , more than \$\_\_\_\_ , or what?

OTHERWISE:

Thinking about the dividends and interest from checking accounts, savings accounts, and money market funds received in [LAST CALENDAR YEAR]:

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?

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

[BANNER: CDs, Government Savings Bonds, and Treasury Bills]

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

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: CDs, Government Savings Bonds, and Treasury Bills]

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

\$\_\_\_\_\_ .00 ..... GO TO Q361

DK  
RF

Q358-  
Q360

Question text: (Thinking about those CD, government savings bond, and Treasury Bill accounts):

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

Question text: Thinking about those CD, government savings bond, and Treasury Bill accounts:

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

[BANNER: Dividends and Interest from CDs, Government Savings Bonds, and Treasury Bills]

How often is it paid?

Q363S 1. IT ACCUMULATES OR IS REINVESTED.....GO TO Q366

3. MONTHLY

4. QUARTERLY

5. EVERY 6 MONTHS

6. YEARLY.....GO TO Q366

7. OTHER (SPECIFY) Q363\_\_\_\_\_ GO TO Q366

8. DK.....GO TO Q366

9. RF.....O TO Q366

Q364

[BANNER: 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)?

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

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: 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?

\$\_\_\_\_\_ .00

DK..... GO TO Q366

RF..... GO TO Q366

Q365

[BANNER: 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?

[BANNER: 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

[BANNER: 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 from CD's, government bonds, or treasury bills in LAST CALENDAR YEAR, (before taxes and other deductions)?

OTHERWISE:

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

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

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: 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 from CD's, government bonds, or treasury bills in LAST CALENDAR YEAR, before taxes and other deductions?

OTHERWISE:

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

\$\_\_\_\_\_ .00 ..... GO TO Q370

DK

RF

Q367-

Q369

Question text: (Thinking about any income received from CD's, government bonds or treasury bills in [LAST CALENDAR YEAR]):

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

Question text: Thinking about any income received from CD's, government bonds or treasury bills in [LAST CALENDAR YEAR]:

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? Please do not include leased vehicles.

1. YES

5. NO.....GO TO Q375

8. DK.....GO TO Q375

9. RF.....GO TO Q375

Q371

[BANNER: Transportation Vehicles]

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

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: Transportation Vehicles]

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

\$\_\_\_\_\_ .00 ..... GO TO Q375

DK

RF

Q372-  
Q374

Question text: (Thinking about the value of those vehicles):

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

Question text: Thinking about the value of those vehicles:

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

#@ BJ (1/6/22)

changed skip, #49438

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?

[INSTR: EXCLUDE THE CASH VALUE OF ANY LIFE INSURANCE POLICIES.]

1. YES

5. NO.....GO TO Q395 U001 BRANCHPOINT

8. DK.....GO TO Q395 U001 BRANCHPOINT

9. RF.....GO TO Q395 U001 BRANCHPOINT

Q376

#@ BJ (1/6/22)

changed skip, #49438

[BANNER: 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?

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: Other Savings and Assets]

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

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

OTHERWISE:

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

\$\_\_\_\_\_ .00 ..... GO TO ~~Q380~~ U001 BRANCHPOINT

DK

RF

Q377-

Q379

Questions Text: (Thinking about the value of those assets,) 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

Questions Text: Thinking about the value of those assets:

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



**U001 BRANCHPOINT (OTHER ASSETS):**

**ASK IF FOLLOWING CONDITIONS ARE MET:**

LIVING R (A007 = 1)

AND PREVIOUS WAVE FINANCIAL INTERVIEW TOOK PLACE IN 2020 (X039 >= 2020)

AND THIS IS A REINTERVIEW HH (X024 = 1)

AND SAME FINANCIAL REPORTER AS LAST WAVE (X007 = 1 OR 3 AND X077 = 1 OR 3) AND (SELF LAST WAVE AND SELF THIS WAVE (A009 = 1 AND Z095\_2 = 1 ) OR PROXY LAST WAVE AND SAME PROXY THIS WAVE (A009 = 2 OR A009 = 3 OR A009 = 4) AND (A010 = 1 ))

**AND ASSET LEVEL THRESHOLD IS MET:**

**DIFFERENCE BETWEEN WAVES IS GREATER THAN OR EQUAL TO \$50,000**

**(MIN CW - MAX PW) OR (MIN PW - MAX CW) >= \$50,000**

(Q376 (or Q377 if UNF ) – Z186) or (Z185 - Q376 (or Q378 if UNF)) >= \$50,000)

AND

**DIFFERENCE BETWEEN WAVES IS GREATER THAN THE MIN OF PREVIOUS WAVE OR MIN OF CURRENT WAVE**

**(MIN CW - MAX PW) OR (MIN PW - MAX CW) > (MIN PW OR MIN CW)**

(Q376 (or Q377 if UNF ) – Z186)) > Z185 OR (Q376 (or Q377 if UNF )

OR

(Z185 - Q376 (or Q378 if UNF)) > Z185 OR (Q376 (or Q377 if UNF )

ELSE, GO TO Q380 BRANCHPOINT

#@ BJ (1/6/22) New series, #49438

U001

**IF THE RESPONDENT HAS HAD THE SAME ASSET IN BOTH, THE PREVIOUS AND THE CURRENT INTERVIEW YEAR:**

According to our records, in [PREVIOUS WAVE YEAR] you had other assets and personal wealth [about/less than/more than] [AMOUNT] Now they are worth [about/less than/more than] [AMOUNT].

**IF THE RESPONDENT HAS HAD THE ASSET ONLY IN THE CURRENT INTERVIEW YEAR:**

According to our records, you currently have other assets and personal wealth [about/less than/more than] [AMOUNT]. In [PREVIOUS WAVE YEAR] you did not have them.

**IF THE RESPONDENT HAS HAD THE ASSET ONLY IN THE PREVIOUS INTERVIEW YEAR:**

According to our records, in [PREVIOUS WAVE YEAR] you had other assets and personal wealth worth [about/less than/more than] [AMOUNT] Now you do not have them.

**ALL RESPONDENTS:**

Does this sound right?

[INSTR: ENTER RF TO EXIT ASSET VERIFICATION.]

**IF THE RESPONDENT HAS HAD THE SAME ASSET IN BOTH, THE PREVIOUS AND THE CURRENT INTERVIEW YEAR:**

According to our records, in [PREVIOUS WAVE YEAR] you had other assets and personal wealth worth [about/less than/more than] [AMOUNT] Now they are worth [about/less than/more than] [AMOUNT].

**IF THE RESPONDENT HAS HAD THE ASSET ONLY IN THE CURRENT INTERVIEW YEAR:**

According to our records, you currently have other assets and personal wealth worth [about/less than/more than] [AMOUNT]. In [PREVIOUS WAVE YEAR] you did not have them.

**IF THE RESPONDENT HAS HAD THE ASSET ONLY IN THE PREVIOUS INTERVIEW YEAR:**

According to our records, in [PREVIOUS WAVE YEAR] you had other assets and personal wealth [about/less than/more than] [AMOUNT] Now you do not have them.

**ALL RESPONDENTS:**

Does this sound right?

1. YES ..... GO TO Q380 BRANCHPOINT  
5. NO  
DK ..... GO TO Q380 BRANCHPOINT  
RF ..... GO TO Q380 BRANCHPOINT

U002

Which record is wrong, the [PREVIOUS WAVE YEAR] or the [CURRENT WAVE YEAR] report?

1. PREVIOUS WAVE  
3. CURRENT WAVE  
5. BOTH  
DK ..... GO TO Q380 BRANCHPOINT  
RF ..... GO TO Q380 BRANCHPOINT

U003

About how much [were these/are these] worth in [PREVIOUS WAVE YEAR/CURRENT WAVE YEAR]?

**IF PREVIOUS WAVE THEN USE THIS INSTRUCTION:**

[INSTR: ENTER "0" IF THIS ASSET WAS NOT OWNED IN [PREVIOUS WAVE YEAR]]

**IF CURRENT WAVE THEN USE THIS INSTRUCTION:**

[INSTR: ENTER "0" IF THIS ASSET IS NOT OWNED IN [CURRENT WAVE YEAR]]

[INSTR: DO NOT PROBE DK/RF]

About how much [were these/are these] worth in [PREVIOUS WAVE YEAR/CURRENT WAVE YEAR]?

**IF PREVIOUS WAVE THEN USE THIS INSTRUCTION:**

[INSTR: ENTER "0" IF THIS ASSET WAS NOT OWNED IN [PREVIOUS WAVE YEAR]]

**IF CURRENT WAVE THEN USE THIS INSTRUCTION:**

[INSTR: ENTER "0" IF THIS ASSET IS NOT OWNED IN [CURRENT WAVE YEAR]]

\$\_\_\_\_\_.00 GO TO Q380 BRANCHPOINT

DK

RF

*NOTE: IF R SAID BOTH RECORDS WERE INCORRECT (U002=5) AND THE RECORD THAT WAS JUST QUESTIONED AT U003 WAS FOR THE PREVIOUS WAVE, RETURN TO U003 AND ASK ABOUT THE RECORD FOR THE CURRENT WAVE.*

U004-

U006

Thinking about how much these were worth in [PREVIOUS WAVE YEAR/CURRENT WAVE YEAR]...

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

PROCEDURES: UNFM\_2up, UNFM\_1Up1Down, UNFM\_2Down

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

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

ENTRY POINT ASSIGNMENT 1, 2 OR 3 AT X052

Q380 BRANCHPOINT: ASK IF R HAS OTHER ASSETS THIS WAVE (Q375 = 1), ELSE GO TO Q395

#@ BJ (1/6/22) New branchpoint, #49438

Q380

[BANNER: 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

[BANNER: 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)?

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

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: 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?

\$\_\_\_\_\_ .00 ..... GO TO Q395

DK

RF

Q382-

Q384

Question text: (Thinking about the income received from those other assets in [LAST CALENDAR YEAR]):

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

Question text: Thinking about the income recieved from those other assets in  
[LAST CALENDAR YEAR]:

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]

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?

[INSTR: PLEASE 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)?

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

[INSTR: DO NOT PROBE DK/RF.]

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

\$\_\_\_\_\_.00 ..... GO TO Q400

DK

RF

Q397-

Q399

Question text: (Thinking about the income received from those other sources in [LAST CALENDAR YEAR]):

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

Question text: Thinking about the income received from those other sources in [LAST CALENDAR YEAR]:

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]?

[INSTR: INCLUDE IMMEDIATE FAMILY MEMBERS WHO LIVE WITH R.]

Did you or other family members who may have been living 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]?

[INSTR: ONLY INCLUDE IMMEDIATE FAMILY MEMBERS WHO LIVE WITH YOU.]

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 ~~2020~~ 2022 and ~~2021~~ 2023, THE YEARS IN WHICH THERE COULD BE IWs FOR THIS HRS WAVE, AND 2020 & 2021 ~~2018 & 2019~~, 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 2020 ~~2018~~ IF THE R WAS NOT INTERVIEWED IN THE PREVIOUS HRS WAVE.

#### QW777

[BANNER: 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)?

[BANNER: Food Stamps or SNAP Benefits Received ]

Were there any months in ELIGIBLE YEAR when you, or other family members who may have been living there, were receiving government food stamps or 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

[BANNER: Food Stamps or SNAP Benefits Received]

In ELIGIBLE YEAR, during which months did you (or your family members who may have been living (here/there)) receive government (food stamps/SNAP benefits)?

[INSTR: SELECT ALL THAT APPLY.]

[BANNER: Food Stamps or SNAP Benefits Received]

In ELIGIBLE YEAR, during which months did you or other family members who may have been living there receive government food stamps or SNAP benefits?

[INSTR: SELECT ALL THAT APPLY.]



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  
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.) CODE 15 APPEARS FOR THE YEAR OF R's CURRENT IW YEA R ( ~~2020~~ 2022 ), 13 SHOWS FOR "ALL" FROM NEXT ELIGIBLE YEAR (EX. 2021 ~~2019~~ ). '14' SHOWS AS "ALL" FOR LAST ELIGIBLE YEAR (EX. 2020 ~~2018~~ ) WHILE CODE 14 APPEARS FOR THE YEAR OF R's PREVIOUS IW ( ~~2018~~ 2020 ).*

\*\*\*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

[BANNER: 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)?

[BANNER: 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 there, were receiving government food stamps or SNAP benefits?

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

Q532

[BANNER: Food Stamps or SNAP Benefits Received]

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

[BANNER: Food Stamps or SNAP Benefits Received]

Are you, or other family members who are living there, still receiving food stamps or SNAP benefits?

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

Q406

[BANNER: Food Stamps or SNAP Benefits Received]

How many dollars worth of (food stamps / 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)?

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: Food Stamps or SNAP Benefits Received]

How many dollars worth of food stamps or SNAP benefits did you, and other family members who may have been living there, get the last month you received food stamps or SNAP benefits?

\$\_\_\_\_\_ .00 ..... GO TO Q414 BRANCHPOINT

- DK
- RF

Q407-  
Q409

Question text: (Thinking about the value of the food stamps or SNAP benefits in the last month that you received them):

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

Question text: Thinking about the value of the food stamps or SNAP benefits in the last month that you received them:

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

[BANNER: 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?

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: Food Stamps or SNAP Benefits Received]

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

\$\_\_\_\_\_ .00 ..... GO TO Q414 BRANCHPOINT

DK

RF

Q411-

Q413

Question text: (Thinking about the value of the food stamps or SNAP benefits you received last month):

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

Question text: Thinking about the value of the food stamps or SNAP benefits you received last month:

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]?

Did you or other family members who may have been living 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?

[INSTR: DO NOT PROBE DK/RF.]

IF {R OR CORESIDENT} FAMILY RECEIVED FOOD STAMPS (Q400=1):

In addition to any food bought with food stamps or SNAP benefits, about how much do you, and other family members who may be living 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 there, spend on food that you use at home in an average week?

\$\_\_\_\_\_ .00 ..... GO TO Q421

DK  
RF

Q418-  
Q420

Question text: (Thinking about what you spend on food for use at home in an average week:)

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

Question text: Thinking about what you spend on food for use at home in an average week:

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?

Do you, or other family members who may be living 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

[BANNER: 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?

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: Food Delivery]

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

\$\_\_\_\_\_ .00 ..... GO TO Q426

DK

RF

Q423-  
Q425

Question text: (Thinking about any money you spend on food delivery in an average week):

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

PROCEDURE: 1Up1Down

BREAKPOINTS: \$10, \$15, \$30

ENTRY POINT: \$15

Question text: Thinking about any money you spend on food delivery in an average week:

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?

[INSTR: ENTER "0" FOR 'DOESN'T EAT OUT.']

[INSTR: DO NOT PROBE DK/RF.]

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

[INSTR: PLEASE ENTER "0" IF YOU DON'T EAT OUT.]

\$\_\_\_\_\_ .00 ..... GO TO Q432 LOOP BRANCHPOINT

DK

RF

Q427-  
Q429

Question text: (Thinking about any money you spend on eating out):

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

Question text: Thinking about any money you spend on eating out:

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≥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)- (RELATIONSHIP) (per X061) 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



[BANNER: Income From Other Residents]

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

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

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: Income From Other Residents]

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

[INSTR: DO NOT INCLUDE YOUR OR YOUR SPOUSE'S JOB INCOME.]

\$\_\_\_\_\_ .00 ..... GO TO END OF Q432 LOOP (AFTER Q436)

DK

RF

Q434-

Q436

Question text: (Thinking about the money [he/she] earned from all jobs in [LAST CALENDAR YEAR]):

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

Question text: Thinking about the money [he/she] earned from all jobs in [LAST CALENDAR YEAR]:

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)?

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

[INSTR: DO NOT PROBE DK/RF.]

[INSTR: ENTER "0" FOR NOTHING.]

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

[INSTR: PLEASE ENTER "0" FOR NOTHING.]

\$\_\_\_\_\_ .00 ..... GO TO Q441

DK  
RF

Q438-  
Q440

Question text: (Thinking about the other members of your family living (here/there), and any other money they received in [LAST CALENDAR YEAR]):

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

Question text: Thinking about the other members of your family living there, and any other money they received in [LAST CALENDAR YEAR]:

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?

[INSTR: DO NOT INCLUDE ASSETS OF R OR SPOUSE.]

[BANNER: Assets-Other Family Members]

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

[INSTR: PLEASE DO NOT INCLUDE YOUR [OR YOUR HUSBAND/WIFE/PARTNER'S] ASSETS.]

1. YES

5. NO.....GO TO Q446

8. DK.....GO TO Q446

9. RF.....GO TO Q446

Q442

[BANNER: Assets-Other Family Members]

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

[INSTR: DO NOT PROBE DK/RF.]

[INSTR: ENTER "0" FOR NOTHING.]

[BANNER: Assets-Other Family Members]

About how much altogether would that amount to, minus any debts they might have?

[INSTR: PLEASE ENTER "0" FOR NOTHING.]

\$\_\_\_\_\_ .00 ..... GO TO Q446

DK

RF

Q443-

Q445

Question text: (Thinking about the value of these assets):

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

Question text: Thinking about the value of these assets:

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)?

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

8. DK

9. RF

Q453

In LAST CALENDAR YEAR, did you ([or your husband/wife/partner]) donate money, property, or possessions totaling \$500 or more to religious or other charitable organizations?

DEFINITION: By "charitable organizations" we include groups such as the The United Way, the American Heart Association, educational institutions, religious organizations or other such institutions.

In LAST CALENDAR YEAR, did you [or your husband/wife/partner] donate money, property, or possessions totaling \$500 or more to religious or other charitable organizations?

DEFINITION: By "charitable organizations" we include groups such as the The United Way, the American Heart Association, educational institutions, religious organizations or other such institutions.

- 1. YES
- 5. NO.....GO TO Q464
- 8. DK.....GO TO Q464
- 9. RF.....GO TO Q464

Q454

[BANNER: Charitable Donations]

About how much money did that amount to?

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: Charitable Donations]

About how much money did that amount to?

\$\_\_\_\_\_ .00 ..... GO TO Q464

DK

RF

Q455-

Q457

Question text: (Thinking about your donations in [LAST CALENDAR YEAR]):

Did they 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

Question text: Thinking about your donations in [LAST CALENDAR YEAR]:

Did they 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

#@ BJ (1/6/22)  
Changed skip per  
dropped question,  
#49346

Have you [and your husband/wife/partner] put any of your assets into a trust?

- 1. YES
- 5. NO.....GO TO ~~Q477~~ Q518
- 8. DK.....GO TO ~~Q477~~ Q518
- 9. RF.....GO TO ~~Q477~~ Q518

Q465

[BANNER: 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

[BANNER: 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?

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: 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?

\$\_\_\_\_\_ .00 ..... GO TO Q471

DK

RF

Q468-  
Q470

Question text: (Thinking about the value of any assets put into trusts):

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

Question text: Thinking about the value of any assets put into trusts:

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

[BANNER: 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

[BANNER: Financial Trusts]

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

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: Financial Trusts]

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

\$\_\_\_\_\_ .00 ..... GO TO Q476

DK

RF

Q473-

Q475

Question text: (Thinking about those other assets in the trust):

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

PROCEDURES: 1Up1Down

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

ENTRY POINT: \$500,000

Question text: Thinking about those other assets in the trust:

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

[BANNER: Financial Trusts]

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

1. YES

5. NO

8. DK

9. RF

~~Q477~~

#@ BJ (1/6/22)  
dropped question,  
#49346



~~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?~~

~~[INSTR: 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

#@ BJ (1/6/22)  
dropped question,  
#49346

~~[BANNER: Other Debts]~~

~~Altogether, about how much would that amount to?~~

~~[INSTR: DO NOT PROBE DK/RF.]~~

~~[BANNER: Other Debts]~~

~~Altogether, about how much would that amount to?~~

~~\$\_\_\_\_\_.00 ..... GO TO Q517~~

~~DK~~

~~RF~~

Q479-  
481

#@ BJ (1/6/22)  
dropped question,  
#49346

~~Question text: (Thinking about those other debts):-~~

~~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~~

Question text: Thinking about those other debts:

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~~

#@ BJ (1/6/22)  
dropped question,  
#49346

~~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.....O TO Q483~~

~~1. YES, SOME OF IT~~

~~2. YES, ALL OF IT~~

~~5. NO.....GO TO Q483~~

~~8. DK.....GO TO Q483~~

~~9. RF.....GO TO Q483~~

Q518

BJ (12/6/21) Changed  
qtext, #49347  
BJ (12/6/21) New  
Code, #49352

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

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

1. PAID OFF ALL.....GO TO ~~Q483~~ Q539

5. CARRIED OVER UNPAID DEBT

6. NO CREDIT CARDS, AND/OR ONLY DEBIT CARD .....GO TO Q539

8. DK

9. RF

Q519

#@ BJ (1/6/22)  
changed skip bc of  
new questions,  
#49349

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

[INSTR: WE WANT THE TOTAL AMOUNT OWED (NOT PAID OFF), NOT THE MINIMUM PAYMENT. ENTER "0" IF ALL ACCOUNTS WERE PAID IN FULL.]

[INSTR: DO NOT PROBE DK/RF.]

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

[INSTR: PLEASE REPORT THE TOTAL AMOUNT OWED, NOT THE AMOUNT PAID OFF, OR THE MINIMUM PAYMENT. PLEASE ENTER "0" IF ALL ACCOUNTS WERE PAID IN FULL.]

\$\_\_\_\_\_ .00 ..... GO TO ~~Q483~~ Q539

DK

RF

Q520 -  
Q522

Question text: (Thinking about the credit card debt that was carried over from last month):

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

Question text: Thinking about the credit card debt that was carried over from last month:

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

Q539

BJ (12/6/21) New  
Question, #49349

Not counting what we have already talked about, do you [or your husband/wife/partner] owe any money for medical services to doctors, hospitals or other healthcare providers?

?

[INSTR: DO NOT INCLUDE ANY AMOUNT CURRENTLY COUNTED TOWARDS CREDIT CARD BALANCE.]

- 1. YES
- 5. NO ..... GO TO Q544
- 8. DK ..... GO TO Q544
- 9. RF ..... GO TO Q544

Q540

BJ (12/6/21) New  
Question, #49349

[BANNER: Medical Debt]

Altogether how much would that amount to?

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: Medical Debt]

Altogether how much would that amount to?

\$\_\_\_\_\_.00 ..... GO TO Q544

DK

RF

Q541-  
Q543

BJ (12/6/21) New  
Question, #49349

Question text: (Thinking about that medical debt):

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 X518

Q544

BJ (12/6/21) New  
Question, #49349

Not counting what we have already talked about, do you [or your husband/wife/partner] owe any money or have any student loans for educational expenses?

[INSTR: INCLUDE ANY LOANS YOU ARE RESPONSIBLE FOR, FOR YOUR OWN EDUCATION OR SOMEONE ELSE'S.

- 1. YES
- 5. NO ..... GO TO Q549
- 8. DK ..... GO TO Q549
- 9. RF ..... GO TO Q549

Q545

BJ (12/6/21) New  
Question, #49349

[BANNER: Educational Debt]

Altogether how much would that amount to?

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: Educational Debt]

Altogether how much would that amount to?

\$\_\_\_\_\_.00 ..... GO TO Q549

DK

RF

Q546-  
Q548

BJ (12/6/21) New  
Question, #49349

Question text: (Thinking about that educational debt):

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 X518

Q549

BJ (12/6/21) New  
Question, #49349

And do you [or your husband/wife/partner] have any other debts that we haven't asked about, such as life insurance policy loans, loans from relatives, and so forth?

[INSTR: 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

Q550

BJ (12/6/21) New  
Question, #49349

[BANNER: Other Debts]

Altogether, about how much would that amount to?

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: Other Debts]

Altogether, about how much would that amount to?

\$\_\_\_\_\_.00 ..... GO TO Q483

DK

RF

Q551-  
Q553

BJ (12/6/21) New  
Question, #49349

Question text: (Thinking about those other debts):

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 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?

[INSTR: BY 'LARGE' WE MEAN \$10,000 OR MORE.]

NOTE: [EVER] FILL APPEARS WHEN NEW HH ONLY

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 you or your [husband/wife/partner] 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 you or your [husband/wife/partner], received any other large lump sum payments?

[INSTR: BY 'LARGE' WE MEAN \$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

[BANNER: Lump Sums]

What was the [next] largest lump sum -- was it from an inheritance, a trust, an insurance settlement, or something else?

[BANNER: Lump Sums]

What was the [next] largest lump sum -- was it from an inheritance, a trust, an insurance settlement, or something else?

- 1. INSURANCE SETTLEMENT
- 2. PENSION SETTLEMENT
- 3. INHERITANCE (OR TRUST)
- 4. GIFT
- 5. LAWSUIT
- 7. OTHER (SPECIFY) Q485\_\_\_\_\_
- 8. DK
- 9. RF

Q487

[BANNER: 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?

[BANNER: 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

[BANNER: Lump Sums]

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

[INSTR: DO NOT PROBE DK/RF.]

[BANNER: Lump Sums]

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

\$\_\_\_\_\_ .00 ..... GO TO Q490 BRANCHPOINT

DK

RF

Q489

[BANNER: 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 THE LUMP SUM WAS AN INHERITANCE (OR TRUST) (Q484 NOT 3), GO TO END OF Q484 LOOP (AFTER Q490)

Q490

[BANNER: Lump Sums]

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

[BANNER: Lump Sums]

From whom was that inheritance or 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
14. MY 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 BRANCHPOINT: IF THIS IS NOT A CAWI INTERVIEW, CONTINUE ELSE, GO TO SECTION R

Q493

Q ASSIST

[INSTR: 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**