

Well Being 103

IF (When did you complete ms97 != empty OR When did you complete ms92 != empty OR When did you complete ms90 != empty OR When did you complete ms88 != empty OR When did you complete the last 3 month survey? != empty OR When did you complete ms83 != empty OR When did you complete ms74 != empty) THEN

| **intro_returningshort** intro survey if answered any prior financial crisis questionnaire
| This questionnaire is part of our study about the health and economic well-being of the American
| people. We will ask you questions related to your health, your household's financial well-being
| and your outlook for the future. Several questions may appear familiar to you from prior surveys
| as we are trying to monitor how households fare over time. We greatly value your input on these
| topics and hope that you will find this questionnaire interesting. You will receive \$9 for
| completing the survey. We understand that some of these questions are of a personal nature.
| Please remember that your answers are extremely important to us. Your participation is voluntary
| and you may skip over any questions that you would prefer not to answer. Your responses are
| confidential, and it helps us a great deal if you respond as completely, honestly and accurately
| as possible. Thank you for your participation!

ELSE

| **intro_first_timeshort** intro survey if never answered a financial crisis questionnaire before
| This questionnaire is part of our study about the health and economic well-being of the American
| people. We will ask you questions related to your health, your household's financial well-being
| and your outlook for the future. We greatly value your input on these topics and hope that you
| will find this questionnaire interesting. You will receive \$9 for completing the survey. We
| understand that some of these questions are of a personal nature. Please remember that your
| answers are extremely important to us. Your participation is voluntary and you may skip over any
| questions that you would prefer not to answer. Your responses are confidential, and it helps us a
| great deal if you respond as completely, honestly and accurately as possible. Thank you for your
| participation!

ENDIF

IF CALCULATED AGE = empty THEN

| **calcage** CALCULATED AGE

| What is your age?

| Integer

ENDIF

MS001 current marital situation

What is your current marital situation?

1 Married

2 Marriage-like relationship

3 Separated

4 Divorced

5 Widowed

6 Never married

IF current marital situation = Marriage-like relationship THEN

| **MS001_b** planning financial future together

| Are you and your partner planning your financial future together as a couple?

| 1 Yes
| 5 No
|
ENDIF

IF (current marital situation = Married OR current marital situation = Marriage-like relationship) THEN

|
| **calcage_partner** respondent spouse/partner age
| What is the age of your [spouse/partner]?
| Range: 17.0..120.0
|
ENDIF

IF (current marital situation = Married OR current marital situation = Marriage-like relationship) THEN

|
| **C001b** anybody else in HH spouse/partner
| Is anybody else other than your [spouse/partner] living with you (i.e. sharing the same dwelling)?
| 1 Yes
| 5 No
|
| IF (anybody else in HH spouse/partner = empty) THEN
||
|| **C001b_NR_DK** anybody else in HH spouse/partner after nonresponse
|| [You did not answer. Your answers are important to us. Please answer the question to the best of your ability.] Is anybody else other than your [spouse/partner] living with you (i.e. sharing the same dwelling)?
|| 1 Yes
|| 5 No
|| 8 Don't know
||
| ELSE
||
| ENDIF
|
ELSE
|
| **C001a** anybody else in HH single
| Is anybody else living with you (i.e. sharing the same dwelling)?
| 1 Yes
| 5 No
|
| IF (anybody else in HH single = empty) THEN
||
|| **C001a_NR_DK** anybody else in HH single after nonresponse
|| [You did not answer. Your answers are important to us. Please answer the question to the best of your ability.] Is anybody else living with you (i.e. sharing the same dwelling)?
|| 1 Yes
|| 5 No
|| 8 Don't know
||
| ELSE

```
||
| ENDIF
|
ENDIF
```

IF (anybody else in HH single = Yes OR anybody else in HH single after nonresponse = Yes OR anybody else in HH spouse/partner = Yes OR anybody else in HH spouse/partner after nonresponse = Yes) THEN

```
|
| [The following questions are displayed as a table]
```

```
| C002Intro HH composition intro
```

```
| Please indicate the number of persons living with you who are related to you either by marriage,
| blood or adoption, including stepchildren. Not including myself [or your spouse/partner] there
| are:
```

```
| C002Below19 HH composition younger than 19
```

```
| Please indicate the number of persons living with you who are related to you either by marriage,
| blood or adoption, including stepchildren. Not including myself [or your spouse/partner] there
| are:
```

```
| Integer
```

```
| C002From19to64 HH composition between 19 and 64
```

```
| Please indicate the number of persons living with you who are related to you either by marriage,
| blood or adoption, including stepchildren. Not including myself [or your spouse/partner] there
| are:
```

```
| Integer
```

```
| C002OlderThan65 HH composition older than 65
```

```
| Please indicate the number of persons living with you who are related to you either by marriage,
| blood or adoption, including stepchildren. Not including myself [or your spouse/partner] there
| are:
```

```
| Integer
```

```
| C002End HH composition end
```

```
| (Please enter 0 if no other person of that age group resides with you.)
```

```
| [End of table display]
```

```
ENDIF
```

LS001 life satisfaction as a whole

To begin with, we have some general questions about your life. Taking all things together, how satisfied are you with your life as a whole these days?

- 1 Very satisfied
- 2 Satisfied
- 3 Neither satisfied nor dissatisfied
- 4 Dissatisfied
- 5 Very dissatisfied

VS301_intro job satisfaction

How satisfied are you with your job or other daily activities?

- 1 Very satisfied
- 2 Satisfied
- 3 Neither satisfied nor dissatisfied

- 4 Dissatisfied
- 5 Very dissatisfied

LS002 total household income satisfaction

How satisfied are you with the total income of your household?

- 1 Very satisfied
- 2 Satisfied
- 3 Neither satisfied nor dissatisfied
- 4 Dissatisfied
- 5 Very dissatisfied

LS003 economic situation satisfaction

How satisfied are you with your overall economic situation?

- 1 Very satisfied
- 2 Satisfied
- 3 Neither satisfied nor dissatisfied
- 4 Dissatisfied
- 5 Very dissatisfied

C901_ health condition

Would you say your health is excellent, very good, good, fair, or poor?

- 1 Excellent
- 2 Very good
- 3 Good
- 4 Fair
- 5 Poor

HH003 difficulties sleeping none to severe

Overall in the last 30 days, how much difficulty did you have sleeping, such as falling asleep, waking up frequently during the night or waking up too early in the morning?

- 1 None
- 2 Some
- 3 Moderate
- 4 Severe
- 5 Extreme

HH004 depression problems none to severe

Overall in the last 30 days, how much of a problem did you have with feeling sad, low, or depressed?

- 1 None
- 2 Some
- 3 Moderate
- 4 Severe
- 5 Extreme

RH009_intro how you have felt last 30 days

The following two questions ask about how often you have felt certain ways during the past 30 days. For each question, please give the one answer that comes closest to describing your situation.

RH009_g felt wornout

During the past 30 days, how much of the time have you felt worn out?

- 1 All of the time
- 2 Most of the time
- 3 A good bit of the time

- 4 Some of the time
- 5 A little of the time
- 6 None of the time

HB001 health ins coverage

We would like to find out about your own health insurance situation[] Are you currently covered by health insurance? [fill for health insurance through partner]

- 1 Yes
- 5 No

IF (health ins coverage = empty) THEN

|
| **HB001_NR_DK** health ins coverage after nonresponse
| [You did not answer. Your answers are important to us. Please answer the question to the best of your ability.] We would like to find out about your own health insurance situation[] Are you currently covered by health insurance? [fill for health insurance through partner]
| 1 Yes
| 5 No
| 8 Don't know

ELSE

ENDIF

IF (current marital situation = Married OR current marital situation = Marriage-like relationship) THEN

| **HB006** sp/ptner health ins coverage
| Is your [spouse/partner] currently covered by health insurance? Please include any coverage that may come from your own employment.
| 1 Yes
| 5 No

| IF (sp/ptner health ins coverage = empty) THEN

||
|| **HB006_NR_DK** sp/ptner health ins coverage after nonresponse
|| [You did not answer. Your answers are important to us. Please answer the question to the best of your ability.] Is your [spouse/partner] currently covered by health insurance? Please include any coverage that may come from your own employment.
|| 1 Yes
|| 5 No
|| 8 Don't know

| ELSE

| ENDIF

ENDIF

LF001 current job status

What is your current employment situation? Please check all that apply.

- 1 Working for pay now
- 2 Unemployed and looking for work
- 3 Temporarily laid off

- 4 On sick or other leave
- 5 Disabled
- 6 Retired
- 7 Homemaker
- 8 Self-employed
- 9 Student
- 10 Other

I001 R any income from work last month

Did you [yourself] receive any income from work during the month of [current month]? Please include wage, salary or self-employment income, as well as tips and bonuses.

- 1 Yes
- 5 No

IF (R any income from work last month = empty) THEN

|

| **I001_NR_DK** R any income from work last month after nonresponse

| [You did not answer. Your answers are important to us. Please answer the question to the best of your ability.] Did you [yourself] receive any income from work during the month of [current month]? Please include wage, salary or self-employment income, as well as tips and bonuses.

- | 1 Yes
- | 5 No
- | 8 Don't know

|

ELSE

|

ENDIF

IF (R any income from work last month = Yes OR R any income from work last month after nonresponse = Yes) THEN

|

| **I002** R income from work last month amt

| How much was your total income from work in the month of [current month] before taxes and other deductions? If you had more than one job then please report the total from all jobs. [Please do not include your [partner/spouse]'s income from work. We will ask about that separately.]

| Integer

|

| IF (R income from work last month amt = empty) THEN

||

|| **I002_NR_DK** R income from work last month amt after nonresponse

|| [You did not answer. Your answers are important to us. Please answer the question to the best of your ability.] How much was your total income from work in the month of [current month] before taxes and other deductions? If you had more than one job then please report the total from all jobs. [Please do not include your [partner/spouse]'s income from work. We will ask about that separately.]

- || 1 < \$1,000
- || 2 \$1,000 - \$1,999
- || 3 \$2,000 - \$2,999
- || 4 \$3,000 - \$3,999
- || 5 \$4,000 - \$4,999
- || 6 \$5,000 - \$6,999
- || 7 \$7,000 - \$9,999
- || 8 \$10,000 or more
- || 98 Don't know

```
||
| ELSE
||
| ENDIF
|
ENDIF
```

```
IF ( current marital situation = Married OR current marital situation = Marriage-like
relationship ) THEN
```

```
|
| I003 spouse any income from work last month
| Did your [spouse/partner] receive any income from work during the month of [current month]?
| Please include wage, salary or self-employment income, as well as tips and bonuses.
| 1 Yes
| 5 No
```

```
| IF ( spouse any income from work last month = empty) THEN
```

```
||
|| I003_NR_DK spouse any income from work last month after nonresponse
|| [You did not answer. Your answers are important to us. Please answer the question to the best
|| of your ability.] Did your [spouse/partner] receive any income from work during the month of
|| [current month]? Please include wage, salary or self-employment income, as well as tips and
|| bonuses.
|| 1 Yes
|| 5 No
|| 8 Don't know
```

```
||
| ELSE
||
| ENDIF
```

```
| IF ( spouse any income from work last month = Yes OR spouse any income from work last month
after nonresponse = Yes ) THEN
```

```
||
|| I004 spouse income from work last month amt
|| How much was your [spouse/partner]'s total income from work in the month of [current month]
|| before taxes and other deductions? If your [spouse/partner] had more than one job then
|| please report the total from all jobs.
|| Integer
```

```
|| IF ( spouse income from work last month amt = empty) THEN
```

```
||
|| I004_NR_DK spouse income from work last month amt after nonresponse
|| [You did not answer. Your answers are important to us. Please answer the question to the best
|| of your ability.] How much was your [spouse/partner]'s total income from work in the month of
|| [current month] before taxes and other deductions? If your [spouse/partner] had more than
|| one job then please report the total from all jobs.
|| 1 < $1,000
|| 2 $1,000 - $1,999
|| 3 $2,000 - $2,999
|| 4 $3,000 - $3,999
|| 5 $4,000 - $4,999
|| 6 $5,000 - $6,999
|| 7 $7,000 - $9,999
```

```
||| 8 $10,000 or more
||| 98 Don't know
|||
|| ELSE
|||
|| ENDIF
||
| ENDIF
|
ENDIF
```

I005 HH - any other income last month

Did [you (and your spouse/partner)] receive any other income in the month of [current month]?

1 Yes

5 No

```
IF ( HH - any other income last month = empty) THEN
```

```
|
| I005_NR_DK HH - any other income last month after nonresponse
| [You did not answer. Your answers are important to us. Please answer the question to the best of
| your ability.] Did [you (and your spouse/partner)] receive any other income in the month of
| [current month]?
```

```
| 1 Yes
```

```
| 5 No
```

```
| 8 Don't know
```

```
|
| ELSE
```

```
|
| ENDIF
```

```
IF ( HH - any other income last month = Yes OR HH - any other income last month after nonresponse
= Yes ) THEN
```

```
|
| I005a HH - total other income last month
| Taking together all other sources of income that [you (and your spouse/partner)] may have
| received in the month of [current month]: How much would that amount to in total before taxes
| and other deductions? [Please include any income from work that you may have reported earlier./if
| married/partnered: for yourself and/or your [spouse/partner]]
| Integer
```

```
| IF ( HH - total other income last month = empty) THEN
```

```
||
|| I005a_NR_DK HH - total income last month after nonresponse
|| [You did not answer. Your answers are important to us. Please answer the question to the best
|| of your ability.] Taking together all other sources of income that [you (and your spouse
|| partner)] may have received in the month of [current month]: How much would that amount to in
|| total before taxes and other deductions? [Please include any income from work that you may have
|| reported earlier./if married/partnered: for yourself and/or your [spouse/partner]]
```

```
|| 1 < $2,000
```

```
|| 2 $2,000 - $3,999
```

```
|| 3 $4,000 - $5,999
```

```
|| 4 $6,000 - $7,999
```

```
|| 5 $8,000 - $9,999
```

```
|| 6 $10,000 - $14,999
```



```
|| 7 $15,000 - $19,999
|| 8 $20,000 or more
|| 98 Don't know
||
| ELSE
||
| ENDIF
|
ENDIF
```

```
IF Working for pay now in current job status OR On sick or other leave in current job status
THEN
```

```
| [Questions LF004_a to LF004_b are displayed as a table]
```

```
| LF004_a loss of job chances
```

```
| We are interested in the chances that you might lose your job or be permanently laid off. On
| a scale from 0 percent to 100 percent where "0" means that you think there is absolutely no
| chance, and "100" means that you think the event is absolutely sure to happen, what are the
| chances that you will lose your job during the next 12 months?
```

```
| Range: 0.0..100.0
```

```
| LF004_b loss of job chances self-employed
```

```
| We are interested in the chances that you might lose your job (or be permanently laid off).
| On a scale from 0 percent to 100 percent where "0" means that you think there is absolutely no
| chance, and "100" means that you think the event is absolutely sure to happen, what are the
| chances that you will lose your job during the next 12 months?
```

```
| 1 Self-employed, not relevant
```

```
| IF ( loss of job chances != empty AND loss of job chances self-employed != empty) THEN
```

```
|| checkqandself check display for giving answer to question and checking selfemployed box
```

```
|| You entered an answer to the question AND checked the box 'Self-employed, not relevant'. Please
|| go back and keep only the one entry that best describes your situation.
```

```
|| ENDIF
```

```
| IF loss of job chances = empty AND loss of job chances self-employed = empty THEN
```

```
|| [Questions LF004_a_NR_SP to LF004_b_NR_DK are displayed as a table]
```

```
|| LF004_a_NR_SP loss of job chances after non-response
```

```
|| [You did not answer. Your answers are important to us. Please give us your best guess.] We are
|| interested in the chances that you might lose your job or be permanently laid off. On a
|| scale from 0 percent to 100 percent where "0" means that you think there is absolutely no
|| chance, and "100" means that you think the event is absolutely sure to happen, what are the
|| chances that you will lose your job during the next 12 months?
```

```
|| Range: 0.0..100.0
```

```
|| LF004_b_NR_DK loss of job chances self-employed after nonresponse DK
```

```
|| [You did not answer. Your answers are important to us. Please give us your best guess.] We are
|| interested in the chances that you might lose your job or be permanently laid off. On a
|| scale from 0 percent to 100 percent where "0" means that you think there is absolutely no
|| chance, and "100" means that you think the event is absolutely sure to happen, what are the
```

```

|| chances that you will lose your job during the next 12 months?
|| 1 Self-employed, not relevant
|| 8 Don't know
||
|| IF ( loss of job chances after non-response != empty AND loss of job chances self-employed
|| after nonresponse DK != empty) THEN
||
|| | checkqandselfdk check display for giving answer to question and checking selfemployed/DK box
|| | You entered an answer to the question AND checked one of the check boxes. Please go back and
|| | keep only the one entry that best describes your situation.
|| |
|| | ENDIF
|| |
|| IF ( Self-employed, not relevant in loss of job chances self-employed after nonresponse DK
|| AND Don't know in loss of job chances self-employed after nonresponse DK ) THEN
||
|| | checkselfanddk check display for giving answer by checking two checkboxes
|| | You checked the box 'Self employed, not relevant' as well as the box 'Don't know'. Please go
|| | back and keep only the one entry that best describes your situation.
|| |
|| | ENDIF
|| |
|| ELSE
|| |
|| | ENDIF
|| |
ENDIF

```

```

IF Unemployed and looking for work IN current job status THEN

```

```

| LF020_u unemployed and chances of finding acceptable job over next 12 months
| On a scale from 0 percent to 100 percent where '0' means that you think there is absolutely no
| chance, and '100' means that you think the event is absolutely sure to happen, what are the
| chances that over the next 6 months you will find a job that you would accept considering the pay
| and the type of work?
| Range: 0.0..100.0
|
| IF unemployed and chances of finding acceptable job over next 12 months = empty THEN
||
|| [Questions LF020_u_NR_SP to LF020_u_NR_DK are displayed as a table]
||
|| LF020_u_NR_SP unemployed and chances of finding acceptable job over next 12 months after nonresponse
|| [You did not answer. Your answers are important to us. Please give us your best guess.] On a
|| scale from 0 percent to 100 percent where '0' means that you think there is absolutely no
|| chance, and '100' means that you think the event is absolutely sure to happen, what are the
|| chances that over the next 6 months you will find a job that you would accept considering the
|| pay and the type of work?
|| Range: 0.0..100.0
||
|| LF020_u_NR_DK dont know unemployed and chances of finding acceptable job over next 12 months after
nonresponse
|| [You did not answer. Your answers are important to us. Please give us your best guess.] On a
|| scale from 0 percent to 100 percent where '0' means that you think there is absolutely no
|| chance, and '100' means that you think the event is absolutely sure to happen, what are the

```

```

|| chances that over the next 6 months you will find a job that you would accept considering the
|| pay and the type of work?
|| 8 Don't know
||
|| IF ( unemployed and chances of finding acceptable job over next 12 months after nonresponse !=
|| empty AND dont know unemployed and chances of finding acceptable job over next 12 months after
|| nonresponse != empty) THEN
||
||
|| | checkqanddk check display for giving answer to question and checking dont know box
|| | You entered an answer to the question AND checked the box 'Don't know'. Please go back and
|| | keep only the one entry that best describes your situation.
|| |
|| |
|| | ENDIF
|| |
|| | ELSE
|| |
|| | ENDIF
|| |
|| |
|| | ENDIF

```

```

IF ( current marital situation = Married OR current marital situation = Marriage-like
relationship ) THEN

```

```

| LF002 spouse's current employment status
| We would also like to know about your [spouse/partner]'s current employment situation, What is
| the current employment situation of your [spouse/partner]? Please check all that apply.
| 1 Working for pay now
| 2 Unemployed and looking for work
| 3 Temporarily laid off
| 4 On sick or other leave
| 5 Disabled
| 6 Retired
| 7 Homemaker
| 8 Self-employed
| 9 Student
| 10 Other
|
| IF Working for pay now in spouse's current employment status OR On sick or other leave in
| spouse's current employment status THEN
|
|
| | [Questions LF006_a to LF006_b are displayed as a table]
| |
| | LF006_a loss of job chances spouse
| | On a scale from 0 percent to 100 percent where "0" equals absolutely no chance and "100" equals
| | absolutely certain, what are the chances that your [spouse/partner] will lose his or her job
| | during the next 12 months?
| | Range: 0.0..100.0
| |
| | LF006_b loss of job chances spouse/partner self-employed
| | On a scale from 0 percent to 100 percent where "0" equals absolutely no chance and "100" equals
| | absolutely certain, what are the chances that your [spouse/partner] will lose his or her job
| | during the next 6 months?
| | 1 Self-employed, not relevant
| |
| |

```

```

|| IF ( loss of job chances spouse != empty AND loss of job chances spouse/partner self-employed
|| != empty) THEN
|| |
|| | checkqandself check display for giving answer to question and checking selfemployed box
|| | You entered an answer to the question AND checked the box 'Self-employed, not relevant'.
|| | Please go back and keep only the one entry that best describes your situation.
|| |
|| |
|| | ENDIF
|| |
|| IF loss of job chances spouse = empty AND loss of job chances spouse/partner self-employed =
|| empty THEN
|| |
|| | [Questions LF006_a_NR_SP to LF006_b_NR_DK are displayed as a table]
|| |
|| |
|| | LF006_a_NR_SP loss of job chances spouse after non-response
|| | [You did not answer. Your answers are important to us. Please give us your best guess.] On a
|| | scale from 0 percent to 100 percent where "0" equals absolutely no chance and "100" equals
|| | absolutely certain, what are the chances that your [spouse/partner] will lose his or her job
|| | during the next 12 months?
|| | Range: 0.0..100.0
|| |
|| |
|| | LF006_b_NR_DK loss of job chances spouse/partner self-employed after nonresponse DK
|| | [You did not answer. Your answers are important to us. Please give us your best guess.] On a
|| | scale from 0 percent to 100 percent where "0" equals absolutely no chance and "100" equals
|| | absolutely certain, what are the chances that your [spouse/partner] will lose his or her job
|| | during the next 6 months?
|| | 1 Self-employed, not relevant
|| | 8 Don't know
|| |
|| |
|| | IF ( loss of job chances spouse after non-response != empty AND loss of job chances spouse
|| | partner self-employed after nonresponse DK != empty) THEN
|| | |
|| | | checkqandselfdk check display for giving answer to question and checking selfemployed/DK box
|| | | You entered an answer to the question AND checked one of the check boxes. Please go back
|| | | and keep only the one entry that best describes your situation.
|| | |
|| | |
|| | | ENDIF
|| | |
|| | IF ( Self-employed, not relevant in loss of job chances spouse/partner self-employed after
|| | nonresponse DK AND Don't know in loss of job chances spouse/partner self-employed after
|| | nonresponse DK ) THEN
|| | |
|| | | checkselfanddk check display for giving answer by checking two checkboxes
|| | | You checked the box 'Self employed, not relevant' as well as the box 'Don't know'. Please
|| | | go back and keep only the one entry that best describes your situation.
|| | |
|| | |
|| | | ENDIF
|| | |
|| | ELSE
|| | |
|| | | ENDIF
|| |
|| | ENDIF
||

```

ENDIF

HU001 ownership of home

Do [you and/or your spouse/partner] own the home in which you live?

1 Yes

5 No

IF ownership of home = empty THEN

|

| **HU001_NR_DK** ownership of home after non-response

| [You did not answer. Your answers are important to us. Please answer the question to the best of your ability.] Do [you and/or your spouse/partner] own the home in which you live?

| 1 Yes

| 5 No

| 8 Don't know

|

ELSE

|

ENDIF

IF ownership of home = Yes OR ownership of home after non-response = Yes THEN

|

| **HU001_a** worth of home

| What would your home be worth if sold today?

| Integer

|

| IF worth of home = empty THEN

||

|| **HU001_a_NR_DK** worth of home after nonresponse

|| [You did not answer. Your answers are important to us. Please answer the question to the best of your ability.] What would your home be worth if sold today?

|| 1 \$0 - \$10,000

|| 2 \$10,001 - \$25,000

|| 3 \$25,001 - \$50,000

|| 4 \$50,001 - \$100,000

|| 5 \$100,001 - \$250,000

|| 6 \$250,001 - \$500,000

|| 7 \$500,001 - \$1,000,000

|| 8 More than \$1,000,000

|| 9 Don't know

||

| ELSE

||

| ENDIF

|

| **HU003** money owed on home

| Do [you and/or your spouse/partner] owe any money on your home?

| 1 Yes

| 5 No

|

| IF money owed on home = empty THEN

||

|| **HU003_NR_DK** money owed on home after non-response

|| [You did not answer. Your answers are important to us. Please answer the question to the best

```

|| of your ability.] Do [you and/or your spouse/partner] owe any money on your home?
|| 1 Yes
|| 5 No
|| 8 Don't know
||
| ELSE
||
| ENDIF
|
| IF ( money owed on home = Yes OR money owed on home after non-response = Yes ) THEN
||
|| HU004 money owed on home more than its worth
|| Do [you and/or your spouse/partner] owe more on your home than it is worth today?
|| 1 Yes
|| 5 No
||
|| IF ( money owed on home more than its worth = empty) THEN
|||
||| HU004_NR_DK money owed on home more than its worth after nonresponse
||| [You did not answer. Your answers are important to us. Please answer the question to the best
||| of your ability.] Do [you and/or your spouse/partner] owe more on your home than it is worth
||| today?
||| 1 Yes
||| 5 No
||| 8 Don't know
|||
||| ELSE
|||
||| ENDIF
|||
|| HU003_a total money owed on home
|| How much money in total do [you and/or your spouse/partner] owe on your home? Please include
|| any mortgages and any other loans that you have taken out against the value of your home.
|| Integer
||
|| IF ( total money owed on home = empty) THEN
|||
||| HU003_a_NR_DK total money owed on home after nonresponse
||| [You did not answer. Your answers are important to us. Please answer the question to the best
||| of your ability.] How much money in total do [you and/or your spouse/partner] owe on your
||| home? Please include any mortgages and any other loans that you have taken out against the
||| value of your home.
||| 1 $0 - $10,000
||| 2 $10,001 - $25,000
||| 3 $25,001 - $50,000
||| 4 $50,001 - $100,000
||| 5 $100,001 - $250,000
||| 6 $250,001 - $500,000
||| 7 $500,001 - $750,000
||| 8 More than $750,000
||| 9 Don't know
|||
||| ELSE
|||
|||

```

```

|| ENDIF
||
| ENDIF
|
ELSEIF ownership of home = No OR ownership of home after non-response = No THEN
|
| HU002 live in rented home
| Do you live in a rented home? Please check what best describes your situation
| 1 [fill HU002 caps] rent [fill HU002 my/our] home and [fill HU002 I/we] [fill HU002 am/are] responsible to pay
the rent
| 2 [fill HU002 caps] live in a rented home, but somebody else pays the rent for [fill HU002 me/us]
| 3 [fill HU002 caps] live with family or friends and do not pay any rent
| 4 Other
|
| IF live in rented home = empty THEN
||
|| HU002_NR_DK live in rented home after nonresponse
|| [You did not answer. Your answers are important to us. Please answer the question to the best
|| of your ability.] Do you live in a rented home? Please check what best describes your situation
|| 1 [fill HU002 caps] rent [fill HU002 my/our] home and am [fill HU002 I/we] [fill HU002 am/are] responsible to
pay the rent
|| 2 [fill HU002 caps] live in a rented home, but somebody else pays the rent for [fill HU002 me/us]
|| 3 [fill HU002 caps] live with family or friends and do not pay any rent
|| 4 Other
|| 8 Don't know
||
|| ELSE
||
|| ENDIF
|
| IF ( live in rented home = ^FLHU002WeCAPS rent ^FLHU002Our home and ^FLHU002We ^FLHU002Are
| responsible to pay the rent OR live in rented home after nonresponse = ^FLHU002WeCAPS rent
| ^FLHU002Our home and am ^FLHU002We ^FLHU002Are responsible to pay the rent ) THEN
||
|| HU002a rent more than two months behind
|| Are you more than two months behind on your rent payments?
|| 1 Yes
|| 5 No
||
|| IF rent more than two months behind = empty THEN
||
|| HU002a_NR_DK rent more than two months behind after nonresponse
|| [You did not answer. Your answers are important to us. Please answer the question to the best
|| of your ability.] Are you more than two months behind on your rent payments?
|| 1 Yes
|| 5 No
|| 8 Don't know
||
|| ELSE
||
|| ENDIF
|
| IF ( rent more than two months behind = Yes OR rent more than two months behind after
| nonresponse = Yes ) THEN

```

```

|||
||| HU002c received eviction notice
||| Have you received an eviction notice (an order to move out of your home)?
||| 1 Yes
||| 5 No
|||
||| IF received eviction notice = empty THEN
|||
||| HU002c_NR_DK received eviction notice after nonresponse
||| [You did not answer. Your answers are important to us. Please answer the question to the
||| best of your ability.] Have you received an eviction notice (an order to move out of your
||| home)?
||| 1 Yes
||| 5 No
||| 8 Don't know
|||
||| ELSE
|||
||| ENDIF
|||
||| ENDIF
|||
||| ELSEIF ( live in rented home = ^FLHU002WeCAPS live in a rented home, but somebody else pays
||| the rent for ^FLHU002Us OR live in rented home after nonresponse = ^FLHU002WeCAPS live in a
||| rented home, but somebody else pays the rent for ^FLHU002Us ) THEN
|||
||| HU002b person paying rent more than two months behind
||| Is the person paying the rent for you more than two months behind on your rent payments?
||| 1 Yes
||| 5 No
|||
||| IF person paying rent more than two months behind = empty THEN
|||
||| HU002b_NR_DK person paying rent more than two months behind after nonresponse
||| [You did not answer. Your answers are important to us. Please answer the question to the best
||| of your ability.] Is the person paying the rent for you more than two months behind on your
||| rent payments?
||| 1 Yes
||| 5 No
||| 8 Don't know
|||
||| ELSE
|||
||| ENDIF
|||
||| IF ( person paying rent more than two months behind = Yes OR person paying rent more than
||| two months behind after nonresponse = Yes ) THEN
|||
||| HU002c received eviction notice
||| Have you received an eviction notice (an order to move out of your home)?
||| 1 Yes
||| 5 No
|||
||| IF received eviction notice = empty THEN

```



```

||||
||| HU002c_NR_DK received eviction notice after nonresponse
||| [You did not answer. Your answers are important to us. Please answer the question to the
||| best of your ability.] Have you received an eviction notice (an order to move out of your
||| home)?
||| 1 Yes
||| 5 No
||| 8 Don't know
|||
||| ELSE
|||
||| ENDIF
|||
||| ENDIF
|||
| ENDIF
|
ENDIF

```

IF ((ownership of home = Yes OR ownership of home after non-response = Yes) AND (money owed on home = Yes OR money owed on home after non-response = Yes)) THEN

```

|
| W353 behind on payments
| Are [you and/or your spouse/partner] currently more than 2 months behind on mortgage payments for
| your primary residence?
| 1 Yes
| 5 No
|
| IF behind on payments = empty THEN
|
| | W353_NR_DK behind on payments after nonresponse
| | [You did not answer. Your answers are important to us. Please answer the question to the best
| | of your ability.] Are [you and/or your spouse/partner] currently more than 2 months behind on
| | mortgage payments for your primary residence?
| | 1 Yes
| | 5 No
| | 8 Don't know
| |
| | ELSE
| |
| | ENDIF
|
| ENDIF

```

FP001 been affected by financial problems

Over the past year there have been reports about the nation's financial problems including large drops in the stock market and in the housing market and increased rates of foreclosures and joblessness. As this financial crisis unfolds more and more people have been affected in different ways. Have [you (or your spouse/partner)] been affected by these problems?

1 No
2 Yes, a little
3 Yes, a lot

IF been affected by financial problems = empty THEN

```
|
| FP001_NR_DK been affected by financial problems after nonresponse
| [You did not answer. Your answers are important to us. Please answer the question to the best of
| your ability.] Over the past year there have been reports about the nation's financial problems
| including large drops in the stock market and in the housing market and increased rates of
| foreclosures and joblessness. As this financial crisis unfolds more and more people have been
| affected in different ways. Have [you (or your spouse/partner)] been affected by these problems?
| 1 No
| 2 Yes, a little
| 3 Yes, a lot
| 8 Don't know
|
ELSE
|
ENDIF
```

RA001 any retirement saving accounts.

We are interested in how people save for retirement. Do [you and/or your spouse/partner] have any IRA, 401k, Keogh or similar retirement saving accounts? Please include any such accounts that [you and/or your spouse/partner] have through [your (and/or your [spouse's/partner's])] employer.

1 Yes
5 No

```
IF ( any retirement saving accounts. = empty) THEN
```

```
|
| RA001_NR_DK any retirement saving accounts after nonresponse
| [You did not answer. Your answers are important to us. Please answer the question to the best of
| your ability.] We are interested in how people save for retirement. Do [you and/or your spouse
| partner] have any IRA, 401k, Keogh or similar retirement saving accounts? Please include any such
| accounts that [you and/or your spouse/partner] have through [your (and/or your [spouse's
| partner's])] employer.
| 1 Yes
| 5 No
| 8 Don't know
|
ELSE
|
ENDIF
```

```
IF ( any retirement saving accounts. = Yes OR any retirement saving accounts after nonresponse =
Yes ) THEN
```

```
|
| RA016 moved assets in retirement accounts
| Not counting any new contributions to these retirement accounts: since [time frame reference for
| when last taken RA015-RA020 questions], have [you and/or your spouse/partner] moved any assets
| into or out of stocks or stock mutual funds within your retirement accounts?
| 1 [Fill for RA016] only moved assets into stocks (i.e. increased the amount invested in stocks by this move)
| 2 [Fill for RA016] only moved assets out of stocks (i.e. decreased the amount invested in stocks by this move)
| 3 Both. [Fill for RA016] moved more funds into stocks than out of stocks
| 4 Both. [Fill for RA016] moved more funds out of stocks than into stocks
| 5 No, [Fill for RA016] did not move any assets into or out of stocks within retirement accounts
|
| IF ( moved assets in retirement accounts = empty) THEN
||
```

```

|| RA016_NR_DK moved assets in retirement accounts in october 2009 after nonresponse
|| [You did not answer. Your answers are important to us. Please answer the question to the best
|| of your ability.] Not counting any new contributions to these retirement accounts: since [time
|| frame reference for when last taken RA015-RA020 questions], have [you and/or your spouse
|| partner] moved any assets into or out of stocks or stock mutual funds within your retirement
|| accounts?
|| 1 [Fill for RA016] only moved assets into stocks (i.e. increased the amount invested in stocks by this move)
|| 2 [Fill for RA016] only moved assets out of stocks (i.e. decreased the amount invested in stocks by this move)
|| 3 Both. [Fill for RA016] moved more funds into stocks than out of stocks
|| 4 Both. [Fill for RA016] moved more funds out of stocks than into stocks
|| 5 No, [Fill for RA016] did not move any assets into or out of stocks within retirement accounts
|| 8 Don't know
||
|| ELSE
||
|| ENDIF
||
|| IF ( moved assets in retirement accounts = ^FLRA016WeCAPS only moved assets into stocks
|| (i.e. increased the amount invested in stocks by this move) OR moved assets in retirement
|| accounts in october 2009 after nonresponse = ^FLRA016WeCAPS only moved assets into stocks
|| (i.e. increased the amount invested in stocks by this move) ) THEN
||
|| RA017 amount moved into stocks
|| What was the total value of the funds that [you and/or your spouse/partner] moved into stocks
|| since [time frame reference for when last taken RA015-RA020 questions]?
|| Integer
||
|| IF ( amount moved into stocks = empty) THEN
||
|| RA017_NR_DK amount moved into stocks after nonresponse
|| [You did not answer. Your answers are important to us. Please answer the question to the best
|| of your ability.] What was the total value of the funds that [you and/or your spouse/partner]
|| moved into stocks since [time frame reference for when last taken RA015-RA020 questions]?
|| 1 $0 - $5,000
|| 2 $5,001 - $10,000
|| 3 $10,001 - $25,000
|| 4 $25,001 - $50,000
|| 5 $50,001 - $100,000
|| 6 $100,001 - $250,000
|| 7 $250,001 - $500,000
|| 8 $500,000 - $1,000,000
|| 9 More than $1,000,000
|| 10 Don't know
||
|| ELSE
||
|| ENDIF
||
|| ELSEIF ( moved assets in retirement accounts = ^FLRA016WeCAPS only moved assets out of
|| stocks (i.e. decreased the amount invested in stocks by this move) OR moved assets in
|| retirement accounts in october 2009 after nonresponse = ^FLRA016WeCAPS only moved
|| assets out of stocks (i.e. decreased the amount invested in stocks by this move) ) THEN
||
|| RA018 amount moved out of stocks

```

```

|| What was the total value of the funds that [you and/or your spouse/partner] moved out of stocks
|| since [time frame reference for when last taken RA015-RA020 questions]?
|| Integer
||
|| IF ( amount moved out of stocks = empty) THEN
||
|| RA018_NR_DK amount moved out of stocks after nonresponse
|| [You did not answer. Your answers are important to us. Please answer the question to the best
|| of your ability.] What was the total value of the funds that [you and/or your spouse/partner]
|| moved out of stocks since [time frame reference for when last taken RA015-RA020 questions]?
|| 1 $0 - $5,000
|| 2 $5,001 - $10,000
|| 3 $10,001 - $25,000
|| 4 $25,001 - $50,000
|| 5 $50,001 - $100,000
|| 6 $100,001 - $250,000
|| 7 $250,001 - $500,000
|| 8 $500,000 - $1,000,000
|| 9 More than $1,000,000
|| 10 Don't know
||
|| ELSE
||
|| ENDIF
||
|| ELSEIF ( moved assets in retirement accounts = Both. ^FLRA016WeCAPS moved more funds
|| into stocks than out of stocks OR moved assets in retirement accounts in october 2009
|| after nonresponse = Both. ^FLRA016WeCAPS moved more funds into stocks than out
|| of stocks ) THEN
||
|| RA019 both amount moved into stocks
|| How big was the difference (i.e. how much more did you move into stocks than what you moved out
|| since [time frame reference for when last taken RA015-RA020 questions])?
|| Integer
||
|| IF ( both amount moved into stocks = empty) THEN
||
|| RA019_NR_DK both amount moved into stocks after nonresponse
|| [You did not answer. Your answers are important to us. Please answer the question to the best
|| of your ability.] How big was the difference (i.e. how much more did you move into stocks
|| than what you moved out since [time frame reference for when last taken RA015-RA020
|| questions])?
|| 1 $0 - $5,000
|| 2 $5,001 - $10,000
|| 3 $10,001 - $25,000
|| 4 $25,001 - $50,000
|| 5 $50,001 - $100,000
|| 6 $100,001 - $250,000
|| 7 $250,001 - $500,000
|| 8 $500,000 - $1,000,000
|| 9 More than $1,000,000
|| 10 Don't know
||
|| ELSE

```

```

|||
|| ENDIF
||
| ELSEIF ( moved assets in retirement accounts = Both. ^FLRA016WeCAPS moved more funds
|| out of stocks than into stocks OR moved assets in retirement accounts in october 2009
|| after nonresponse = Both. ^FLRA016WeCAPS moved more funds out of stocks than
|| into stocks ) THEN
||
|| RA020 both amount moved out of stocks
|| How big was the difference (i.e. how much more did you move out of stocks than what you moved
|| in since [time frame reference for when last taken RA015-RA020 questions])?
|| Integer
||
|| IF ( both amount moved out of stocks = empty) THEN
|||
||| RA020_NR_DK both amount moved out of stocks after nonresponse
||| [You did not answer. Your answers are important to us. Please answer the question to the best
||| of your ability.] How big was the difference (i.e. how much more did you move out of stocks
||| than what you moved in since [time frame reference for when last taken RA015-RA020
||| questions])?
||| 1 $0 - $5,000
||| 2 $5,001 - $10,000
||| 3 $10,001 - $25,000
||| 4 $25,001 - $50,000
||| 5 $50,001 - $100,000
||| 6 $100,001 - $250,000
||| 7 $250,001 - $500,000
||| 8 $500,000 - $1,000,000
||| 9 More than $1,000,000
||| 10 Don't know
|||
|| ELSE
|||
|| ENDIF
||
| ENDIF
|
| IF ( When did you complete ms97 != empty AND When did you complete ms92 != empty) THEN
||
|| RA016_catchup moved assets in retirement accounts in October, 2009
|| Now please think about the month before [time frame reference for when taken ms97]. Not
|| counting any new contributions to these retirement accounts: between [time frame reference for
|| when taken ms92] and [time frame reference for when taken ms97], did [you and/or your spouse
|| partner] move any assets into or out of stocks or stock mutual funds within your retirement
|| accounts?
|| 1 [Fill for RA016] only moved assets into stocks (i.e. increased the amount invested in stocks by this move)
|| 2 [Fill for RA016] only moved assets out of stocks (i.e. decreased the amount invested in stocks by this move)
|| 3 Both. [Fill for RA016] moved more funds into stocks than out of stocks
|| 4 Both. [Fill for RA016] moved more funds out of stocks than into stocks
|| 5 No, [Fill for RA016] did not move any assets into or out of stocks within retirement accounts
||
|| IF ( moved assets in retirement accounts in October, 2009 = empty) THEN
|||
||| RA016_catchup_NR_DK moved assets in retirement accounts in October, 2009

```

```

||| [You did not answer. Your answers are important to us. Please answer the question to the best
||| of your ability.] Now please think about the month before [time frame reference for when
||| taken ms97]. Not counting any new contributions to these retirement accounts: between [time
||| frame reference for when taken ms92] and [time frame reference for when taken ms97], did [you
||| and/or your spouse/partner] move any assets into or out of stocks or stock mutual funds
||| within your retirement accounts?
||| 1 [Fill for RA016] only moved assets into stocks (i.e. increased the amount invested in stocks by this move)
||| 2 [Fill for RA016] only moved assets out of stocks (i.e. decreased the amount invested in stocks by this move)
||| 3 Both. [Fill for RA016] moved more funds into stocks than out of stocks
||| 4 Both. [Fill for RA016] moved more funds out of stocks than into stocks
||| 5 No, [Fill for RA016] did not move any assets into or out of stocks within retirement accounts
||| 8 Don't know
|||
||| ELSE
|||
||| ENDIF
|||
||| IF ( moved assets in retirement accounts in October, 2009 = ^FLRA016WeCAPS only moved
||| assets into stocks (i.e. increased the amount invested in stocks by this move) OR moved assets
||| in retirement accounts in October, 2009 = ^FLRA016WeCAPS only moved assets into stocks
||| (i.e. increased the amount invested in stocks by this move) ) THEN
|||
||| RA017_catchup amount moved into stocks during october 2009
||| What was the total value of the funds that [you and/or your spouse/partner] moved into stocks
||| between [time frame reference for when taken ms92] and [time frame reference for when taken
||| ms97]?
||| Integer
|||
||| IF ( amount moved into stocks during october 2009 = empty) THEN
|||
||| RA017_catchup_NR_DK amount moved into stocks during october 2009 after nonresponse
||| [You did not answer. Your answers are important to us. Please answer the question to the
||| best of your ability.] What was the total value of the funds that [you and/or your spouse
||| partner] moved into stocks between [time frame reference for when taken ms92] and [time
||| frame reference for when taken ms97]?
||| 1 $0 - $5,000
||| 2 $5,001 - $10,000
||| 3 $10,001 - $25,000
||| 4 $25,001 - $50,000
||| 5 $50,001 - $100,000
||| 6 $100,001 - $250,000
||| 7 $250,001 - $500,000
||| 8 $500,000 - $1,000,000
||| 9 More than $1,000,000
||| 10 Don't know
|||
||| ELSE
|||
||| ENDIF
|||
||| ELSEIF ( moved assets in retirement accounts in October, 2009 = ^FLRA016WeCAPS only
||| moved assets out of stocks (i.e. decreased the amount invested in stocks by this move) OR
||| moved assets in retirement accounts in October, 2009 = ^FLRA016WeCAPS only moved
||| assets out of stocks (i.e. decreased the amount invested in stocks by this move) ) THEN

```

```

|||
||| RA018_catchup amount moved out of stocks in october 2009
||| What was the total value of the funds that [you and/or your spouse/partner] moved out of
||| stocks between [time frame reference for when taken ms92] and [time frame reference for when
||| taken ms97]?
||| Integer
|||
||| IF ( amount moved out of stocks in october 2009 = empty) THEN
|||
||| RA018_catchup_NR_DK amount moved out of stocks in october 2009 after nonresponse
||| [You did not answer. Your answers are important to us. Please answer the question to the
||| best of your ability.] What was the total value of the funds that [you and/or your spouse
||| partner] moved out of stocks between [time frame reference for when taken ms92] and [time
||| frame reference for when taken ms97]?
||| 1 $0 - $5,000
||| 2 $5,001 - $10,000
||| 3 $10,001 - $25,000
||| 4 $25,001 - $50,000
||| 5 $50,001 - $100,000
||| 6 $100,001 - $250,000
||| 7 $250,001 - $500,000
||| 8 $500,000 - $1,000,000
||| 9 More than $1,000,000
||| 10 Don't know
|||
||| ELSE
|||
||| ENDIF
|||
||| ELSEIF ( moved assets in retirement accounts in October, 2009 = Both. ^FLRA016WeCAPS moved
||| more funds into stocks than out of stocks OR moved assets in retirement
||| accounts in October, 2009 = Both. ^FLRA016WeCAPS moved more funds into stocks
||| than out of stocks ) THEN
|||
||| RA019_catchup both amount moved into stocks in october 2009
||| How big was the difference (i.e. how much more did you move into stocks than what you moved
||| out between [time frame reference for when taken ms92] and [time frame reference for when
||| taken ms97])?
||| Integer
|||
||| IF ( both amount moved into stocks in october 2009 = empty) THEN
|||
||| RA019_catchup_NR_DK both amount moved into stocks in october 2009 after nonresponse
||| [You did not answer. Your answers are important to us. Please answer the question to the
||| best of your ability.] How big was the difference (i.e. how much more did you move into
||| stocks than what you moved out between [time frame reference for when taken ms92] and [time
||| frame reference for when taken ms97])?
||| 1 $0 - $5,000
||| 2 $5,001 - $10,000
||| 3 $10,001 - $25,000
||| 4 $25,001 - $50,000
||| 5 $50,001 - $100,000
||| 6 $100,001 - $250,000
||| 7 $250,001 - $500,000

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```

||| 8 $500,000 - $1,000,000
||| 9 More than $1,000,000
||| 10 Don't know
|||
||| ELSE
|||
||| ENDIF
|||
|| ELSEIF ( moved assets in retirement accounts in October, 2009 = Both. ^FLRA016WeCAPS moved
|| more funds out of stocks than into stocks OR moved assets in retirement
|| accounts in October, 2009 = Both. ^FLRA016WeCAPS moved more funds out of
|| stocks than into stocks ) THEN
|||
||| RA020_catchup both amount moved out of stocks in october 2009
||| How big was the difference (i.e. how much more did you move out of stocks than what you moved
||| in between [time frame reference for when taken ms92] and [time frame reference for when
||| taken ms97])?
||| Integer
|||
||| IF ( both amount moved out of stocks in october 2009 = empty) THEN
|||
||| RA020_catchup_NR_DK both amount moved out of stocks in october 2009 after nonresponse
||| [You did not answer. Your answers are important to us. Please answer the question to the
||| best of your ability.] How big was the difference (i.e. how much more did you move out of
||| stocks than what you moved in between [time frame reference for when taken ms92] and [time
||| frame reference for when taken ms97])?
||| 1 $0 - $5,000
||| 2 $5,001 - $10,000
||| 3 $10,001 - $25,000
||| 4 $25,001 - $50,000
||| 5 $50,001 - $100,000
||| 6 $100,001 - $250,000
||| 7 $250,001 - $500,000
||| 8 $500,000 - $1,000,000
||| 9 More than $1,000,000
||| 10 Don't know
|||
||| ELSE
|||
||| ENDIF
|||
||| ENDIF
|||
||| ENDIF
|||
||| ENDIF

```

ST001 have any shares of stock or stock mutual funds

In the next set of questions we will ask you about stock holdings besides those that you may have already told us about. Do [you and/or your spouse/partner] have any shares of stock or stock mutual funds besides stock holdings that are part of an IRA, 401(k), Keogh or similar retirement accounts?

1 Yes

5 No

IF have any shares of stock or stock mutual funds = empty THEN

| **ST001_NR_DK** have any shares of stock or stock mutual funds after nonresponse
| [You did not answer. Your answers are important to us. Please answer the question to the best of
| your ability.] In the next set of questions we will ask you about stock holdings besides those
| that you may have already told us about. Do [you and/or your spouse/partner] have any shares of
| stock or stock mutual funds besides stock holdings that are part of an IRA, 401(k), Keogh or
| similar retirement accounts?

- | 1 Yes
- | 5 No
- | 8 Don't know

|
ELSE

|
ENDIF

ST004 bought or sold any stock since ms83/ms74/oct 2008/since May 2009

Since [time frame reference for ST00 questions], have [you and/or your spouse/partner] bought or
sold any stock or stock mutual funds?

- 1 Bought only
- 2 Sold only
- 3 Both bought and sold
- 4 Neither bought nor sold

IF (bought or sold any stock since ms83/ms74/oct 2008/since May 2009 = empty) THEN

| **ST004_NR_DK** bought or sold any stock since ms83/ms74/oct 2008/since May 2009 after nonresponse
| [You did not answer. Your answers are important to us. Please answer the question to the best of
| your ability.] Since [time frame reference for ST00 questions], have [you and/or your spouse
| partner] bought or sold any stock or stock mutual funds?

- | 1 Bought only
- | 2 Sold only
- | 3 Both bought and sold
- | 4 Neither bought nor sold
- | 9 Don't know

|
ELSE

|
ENDIF

IF bought or sold any stock since ms83/ms74/oct 2008/since May 2009 = Bought only OR bought or
sold any stock since ms83/ms74/oct 2008/since May 2009 after nonresponse = Bought only THEN

| **ST005** how much pay in total for stocks bought since october 1st/since MS74
| How much did [you and/or your spouse/partner] pay in total for the stocks you bought since [time
| frame reference for ST00 questions]?

| Integer

|
| IF how much pay in total for stocks bought since october 1st/since MS74 = empty THEN

|| **ST005_NR_DK** how much pay in total for stocks bought since october 1st/since MS74 after nonresponse
|| [You did not answer. Your answers are important to us. Please answer the question to the best
|| of your ability.] How much did [you and/or your spouse/partner] pay in total for the stocks you

```

|| bought since [time frame reference for ST00 questions]?
|| 1 $0 - $5,000
|| 2 $5,001 - $10,000
|| 3 $10,001 - $25,000
|| 4 $25,001 - $50,000
|| 5 $50,001 - $100,000
|| 6 $100,001 - $250,000
|| 7 $250,001 - $500,000
|| 8 $500,000 - $1,000,000
|| 9 More than $1,000,000
|| 10 Don't know
||
| ELSE
||
| ENDIF
|
ELSEIF bought or sold any stock since ms83/ms74/oct 2008/since May 2009 = Sold only OR bought
| or sold any stock since ms83/ms74/oct 2008/since May 2009 after nonresponse = Sold only THEN
|
| ST006 how much receive in total for stocks bought since october 1st/since May 2009
| How much money did [you and/or your spouse/partner] receive in total for the stocks you sold
| since [time frame reference for ST00 questions]?
| Integer
|
| IF how much receive in total for stocks bought since october 1st/since May 2009 = empty THEN
||
|| ST006_NR_DK how much receive in total for stocks bought since october 1st/since May 2009 after
nonresponse
|| [You did not answer. Your answers are important to us. Please answer the question to the best
|| of your ability.] How much money did [you and/or your spouse/partner] receive in total for the
|| stocks you sold since [time frame reference for ST00 questions]?
|| 1 $0 - $5,000
|| 2 $5,001 - $10,000
|| 3 $10,001 - $25,000
|| 4 $25,001 - $50,000
|| 5 $50,001 - $100,000
|| 6 $100,001 - $250,000
|| 7 $250,001 - $500,000
|| 8 $500,000 - $1,000,000
|| 9 More than $1,000,000
|| 10 Don't know
||
| ELSE
||
| ENDIF
|
ELSEIF bought or sold any stock since ms83/ms74/oct 2008/since May 2009 = Both bought and sold
| OR bought or sold any stock since ms83/ms74/oct 2008/since May 2009 after nonresponse = Both
| bought and sold THEN
|
| ST007 bought and sold since october 2008/since May 2009 took out or put in
| Thinking both of what [you and/or your spouse/partner] bought and what [you and/or your spouse
| partner] sold since [time frame reference for ST00 questions], did you overall take money out of
| the stock market or did you overall put money in?

```

```

| 1 Took out
| 2 Put in
| 3 Neither (purchases and sales were worth about the same)
|
| IF bought and sold since october 2008/since May 2009 took out or put in = empty THEN
||
|| ST007_NR_DK bought and sold since october 2008/since May 2009 took out or put in
|| [You did not answer. Your answers are important to us. Please answer the question to the best
|| of your ability.] Thinking both of what [you and/or your spouse/partner] bought and what [you
|| and/or your spouse/partner] sold since [time frame reference for ST00 questions], did you
|| overall take money out of the stock market or did you overall put money in?
|| 1 Took out
|| 2 Put in
|| 3 Neither (purchases and sales were worth about the same)
|| 8 Don't know
||
| ELSE
|
| ENDIF
|
| IF bought and sold since october 2008/since May 2009 took out or put in = Took out OR bought
| and sold since october 2008/since May 2009 took out or put in = Took out THEN
||
|| ST007_a amount taken out of stock market since october 2008/may 2009
|| About how much in total did [you and/or your spouse/partner] take out of the stock market since
|| [time frame reference for ST00 questions]?
|| Integer
||
|| IF amount taken out of stock market since october 2008/may 2009 = empty THEN
||
|| ST007_a_NR_DK amount taken out of stock market after nonresponse since oct 2008/may 2009
|| [You did not answer. Your answers are important to us. Please answer the question to the best
|| of your ability.] About how much in total did [you and/or your spouse/partner] take out of
|| the stock market since [time frame reference for ST00 questions]?
|| 1 $0 - $5,000
|| 2 $5,001 - $10,000
|| 3 $10,001 - $25,000
|| 4 $25,001 - $50,000
|| 5 $50,001 - $100,000
|| 6 $100,001 - $250,000
|| 7 $250,001 - $500,000
|| 8 $500,000 - $1,000,000
|| 9 More than $1,000,000
|| 10 Don't know
||
| ELSE
|
| ENDIF
|
| ELSEIF bought and sold since october 2008/since May 2009 took out or put in = Put in OR
| bought and sold since october 2008/since May 2009 took out or put in = Put in THEN
||
|| ST007_b amount put in to stock market since oct 2008/may 2009
|| About how much in total did [you and/or your spouse/partner] put in to the stock market since

```

```

|| [time frame reference for ST00 questions]?
|| Integer
||
|| IF amount put in to stock market since oct 2008/may 2009 = empty THEN
||
|| ST007_b_NR_DK amount put in to the stock market since oct 2008/may 2009 after nonresponse
|| [You did not answer. Your answers are important to us. Please answer the question to the best
|| of your ability.] About how much in total did [you and/or your spouse/partner] put in to the
|| stock market since [time frame reference for ST00 questions]?
|| 1 $0 - $5,000
|| 2 $5,001 - $10,000
|| 3 $10,001 - $25,000
|| 4 $25,001 - $50,000
|| 5 $50,001 - $100,000
|| 6 $100,001 - $250,000
|| 7 $250,001 - $500,000
|| 8 $500,000 - $1,000,000
|| 9 More than $1,000,000
|| 10 Don't know
||
|| ELSE
||
|| ENDIF
||
| ENDIF
|
ENDIF

```

```

IF ( When did you complete ms97 != empty AND When did you complete ms92 = empty AND catchup time
frame reference != empty) THEN
|

```

```

| ST004_catchup bought or sold any stock catchup question
| Now please think about stock purchases or sales before [time frame reference for when taken
| ms97]: Between [catchup time frame reference] and [time frame reference for when taken ms97],
| did [you and/or your spouse/partner] buy or sell any stock or stock mutual funds?
| 1 Bought only
| 2 Sold only
| 3 Both bought and sold
| 4 Neither bought nor sold
|

```

```

| IF ( bought or sold any stock catchup question = empty) THEN
|

```

```

|| ST004_catchup_NR_DK bought or sold any stock during october 2009 after nonreponse
|| [You did not answer. Your answers are important to us. Please answer the question to the best
|| of your ability.] Now please think about stock purchases or sales before [time frame reference
|| for when taken ms97]: Between [catchup time frame reference] and [time frame reference for
|| when taken ms97], did [you and/or your spouse/partner] buy or sell any stock or stock mutual
|| funds?
|| 1 Bought only
|| 2 Sold only
|| 3 Both bought and sold
|| 4 Neither bought nor sold
|| 9 Don't know
||

```

```

| ELSE
||
| ENDIF
|
| IF bought or sold any stock catchup question = Bought only OR bought or sold any stock during
| october 2009 after nonreponse = Bought only THEN
||
|| ST005_catchup how much pay in total for stocks bought in october 2009
|| How much did [you and/or your spouse/partner] pay in total for the stocks you bought between
|| [catchup time frame reference] and [time frame reference for when taken ms97]?
|| Integer
||
|| IF how much pay in total for stocks bought in october 2009 = empty THEN
|||
||| ST005_catchup_NR_DK how much pay in total for stocks bought in october 2009 after nonresponse
||| [You did not answer. Your answers are important to us. Please answer the question to the best
||| of your ability.] How much did [you and/or your spouse/partner] pay in total for the stocks
||| you bought between [catchup time frame reference] and [time frame reference for when taken
||| ms97]?
||| 1 $0 - $5,000
||| 2 $5,001 - $10,000
||| 3 $10,001 - $25,000
||| 4 $25,001 - $50,000
||| 5 $50,001 - $100,000
||| 6 $100,001 - $250,000
||| 7 $250,001 - $500,000
||| 8 $500,000 - $1,000,000
||| 9 More than $1,000,000
||| 10 Don't know
|||
|| ELSE
|||
|| ENDIF
||
| ELSEIF bought or sold any stock catchup question = Sold only OR bought or sold any stock
| during october 2009 after nonreponse = Sold only THEN
||
|| ST006_catchup how much receive in total for stocks bought catchup
|| How much money did [you and/or your spouse/partner] receive in total for the stocks you sold
|| between [catchup time frame reference] and [time frame reference for when taken ms97]?
|| Integer
||
|| IF how much receive in total for stocks bought catchup = empty THEN
|||
||| ST006_catchup_NR_DK how much receive in total for stocks bought catchup after nonresponse
||| [You did not answer. Your answers are important to us. Please answer the question to the best
||| of your ability.] How much money did [you and/or your spouse/partner] receive in total for
||| the stocks you sold between [catchup time frame reference] and [time frame reference for when
||| taken ms97]?
||| 1 $0 - $5,000
||| 2 $5,001 - $10,000
||| 3 $10,001 - $25,000
||| 4 $25,001 - $50,000
||| 5 $50,001 - $100,000

```

```

|| | 6 $100,001 - $250,000
|| | 7 $250,001 - $500,000
|| | 8 $500,000 - $1,000,000
|| | 9 More than $1,000,000
|| | 10 Don't know
|| |
|| | ELSE
|| |
|| | ENDIF
|| |
|| | ELSEIF bought or sold any stock catchup question = Both bought and sold OR bought or sold any
|| | stock during october 2009 after nonreponse = Both bought and sold THEN
|| |
|| | ST007_catchup bought and sold during october 2009
|| | Thinking both of what [you and/or your spouse/partner] bought and what [you and/or your spouse
|| | partner] sold between [catchup time frame reference] and [time frame reference for when taken
|| | ms97], did you overall take money out of the stock market or did you overall put money in?
|| | 1 Took out
|| | 2 Put in
|| | 3 Neither (purchases and sales were worth about the same)
|| |
|| | IF bought and sold during october 2009 = empty THEN
|| |
|| | ST007_catchup_NR_DK bought and sold during october 2009 after nonresponse
|| | [You did not answer. Your answers are important to us. Please answer the question to the best
|| | of your ability.] Thinking both of what [you and/or your spouse/partner] bought and what [you
|| | and/or your spouse/partner] sold between [catchup time frame reference] and [time frame
|| | reference for when taken ms97], did you overall take money out of the stock market or did you
|| | overall put money in?
|| | 1 Took out
|| | 2 Put in
|| | 3 Neither (purchases and sales were worth about the same)
|| | 8 Don't know
|| |
|| | ELSE
|| |
|| | ENDIF
|| |
|| | IF bought and sold during october 2009 = Took out OR bought and sold during october 2009
|| | after nonresponse = Took out THEN
|| |
|| | ST007_a_catchup amount taken out of stock market catchup
|| | About how much in total did [you and/or your spouse/partner] take out of the stock market
|| | between [catchup time frame reference] and [time frame reference for when taken ms97]?
|| | Integer
|| |
|| | IF amount taken out of stock market catchup = empty THEN
|| |
|| | ST007_a_catchup_NR_DK amount taken out of stock market catchup after nonresponse
|| | [You did not answer. Your answers are important to us. Please answer the question to the
|| | best of your ability.] About how much in total did [you and/or your spouse/partner] take
|| | out of the stock market between [catchup time frame reference] and [time frame reference
|| | for when taken ms97]?
|| | 1 $0 - $5,000

```

```

|||| 2 $5,001 - $10,000
|||| 3 $10,001 - $25,000
|||| 4 $25,001 - $50,000
|||| 5 $50,001 - $100,000
|||| 6 $100,001 - $250,000
|||| 7 $250,001 - $500,000
|||| 8 $500,000 - $1,000,000
|||| 9 More than $1,000,000
|||| 10 Don't know
||||
||| ELSE
||||
||| ENDIF
||||
|| ELSEIF bought and sold during october 2009 = Put in OR bought and sold during october 2009
|| after nonresponse = Put in THEN
||||
||| ST007_b_catchup amount put in to stock market catchup
||| About how much in total did [you and/or your spouse/partner] put in to the stock market
||| between [catchup time frame reference] and [time frame reference for when taken ms97]?
||| Integer
||||
||| IF amount put in to stock market catchup = empty THEN
||||
||| ST007_b_catchup_NR_DK amount put in to stock market catchup after nonresponse
||| [You did not answer. Your answers are important to us. Please answer the question to the
||| best of your ability.] About how much in total did [you and/or your spouse/partner] put in
||| to the stock market between [catchup time frame reference] and [time frame reference for
||| when taken ms97]?
|||| 1 $0 - $5,000
|||| 2 $5,001 - $10,000
|||| 3 $10,001 - $25,000
|||| 4 $25,001 - $50,000
|||| 5 $50,001 - $100,000
|||| 6 $100,001 - $250,000
|||| 7 $250,001 - $500,000
|||| 8 $500,000 - $1,000,000
|||| 9 More than $1,000,000
|||| 10 Don't know
||||
||| ELSE
||||
||| ENDIF
||||
|| ENDIF
||
| ENDIF
|
ENDIF

```

ST010 chance investment blue chips worth more year from now

We are interested in how well you think the economy will do in the future. On a scale from 0 percent to 100 percent where '0' means that you think there is absolutely no chance, and '100' means that you think the event is absolutely sure to happen, what are the chances that by next year

at this time mutual fund shares invested in blue chip stocks like those in the Dow Jones Industrial Average will be worth more than they are today?

Range: 0.0..100.0

IF chance investment blue chips worth more year from now = empty THEN

```
|
|[Questions ST010_NR_SP to ST010_NR_DK are displayed as a table]
|
| ST010_NR_SP chance investment blue chips worth more year from now after nonresponse
|[You did not answer. Your answers are important to us. Please give us your best guess.] We are
| interested in how well you think the economy will do in the future. On a scale from 0 percent to
| 100 percent where '0' means that you think there is absolutely no chance, and '100' means that
| you think the event is absolutely sure to happen, what are the chances that by next year at this
| time mutual fund shares invested in blue chip stocks like those in the Dow Jones Industrial
| Average will be worth more than they are today?
| Range: 0.0..100.0
|
| ST010_NR_DK chance investment blue chips worth more year from now after nonresponse DK
|[You did not answer. Your answers are important to us. Please give us your best guess.] We are
| interested in how well you think the economy will do in the future. On a scale from 0 percent to
| 100 percent where '0' means that you think there is absolutely no chance, and '100' means that
| you think the event is absolutely sure to happen, what are the chances that by next year at this
| time mutual fund shares invested in blue chip stocks like those in the Dow Jones Industrial
| Average will be worth more than they are today?
| 8 Don't know
|
| IF ( chance investment blue chips worth more year from now after nonresponse != empty AND chance
| investment blue chips worth more year from now after nonresponse DK != empty) THEN
||
|| checkqanddk check display for giving answer to question and checking dont know box
|| You entered an answer to the question AND checked the box 'Don't know'. Please go back and keep
|| only the one entry that best describes your situation.
||
| ENDIF
|
ELSE
|
ENDIF
```

IF chance investment blue chips worth more year from now = 50 OR chance investment blue chips worth more year from now after nonresponse = 50 THEN

```
|
| ST011 chance investment blue chips worth more 50 percent
| Do you think it is equally likely the shares will be worth more in a year as it is they will be
| worth less or are you just unsure about the chances?
| 1 Equally likely
| 2 Unsure
|
ENDIF
```

IF chance investment blue chips worth more year from now > 0 OR chance investment blue chips worth more year from now after nonresponse > 0 OR (chance investment blue chips worth more year from now = empty AND chance investment blue chips worth more year from now after nonresponse = empty) THEN


```

|
| ST012 chance blue chip stocks gained more than 20 percent
| By next year at this time, what are the chances that mutual fund shares invested in blue-chip
| stocks like those in the Dow Jones Industrial Average will have increased in value by more than
| 20 percent compared to what they are worth today?
| Range: 0.0..100.0
|
| IF chance blue chip stocks gained more than 20 percent = empty THEN
||
|| [Questions ST012_NR_SP to ST012_NR_DK are displayed as a table]
||
|| ST012_NR_SP chance blue chip stocks gained more than 20 percent after nonresponse
|| [You did not answer. Your answers are important to us. Please give us your best guess.] By next
|| year at this time, what are the chances that mutual fund shares invested in blue-chip stocks
|| like those in the Dow Jones Industrial Average will have increased in value by more than 20
|| percent compared to what they are worth today?
|| Range: 0.0..100.0
||
|| ST012_NR_DK chance blue chip stocks gained more than 20 percent after nonresponse DK
|| [You did not answer. Your answers are important to us. Please give us your best guess.] By next
|| year at this time, what are the chances that mutual fund shares invested in blue-chip stocks
|| like those in the Dow Jones Industrial Average will have increased in value by more than 20
|| percent compared to what they are worth today?
|| 8 Don't know
||
|| IF ( chance blue chip stocks gained more than 20 percent after nonresponse != empty AND chance
|| blue chip stocks gained more than 20 percent after nonresponse DK != empty) THEN
|||
||| checkqanddk check display for giving answer to question and checking dont know box
||| You entered an answer to the question AND checked the box 'Don't know'. Please go back and
||| keep only the one entry that best describes your situation.
|||
||| ENDIF
||
|| ELSE
||
|| ENDIF
|
ENDIF

```

```

IF ( chance investment blue chips worth more year from now < 100 AND chance investment blue
chips worth more year from now != empty) OR ( chance investment blue chips worth more year from
now after nonresponse < 100 AND chance investment blue chips worth more year from now after
nonresponse != empty) OR ( chance investment blue chips worth more year from now = empty AND
chance investment blue chips worth more year from now after nonresponse = empty) OR ( chance
investment blue chips worth more year from now after nonresponse DK = Don't know ) THEN
|

```

```

| ST013 chance blue chip stocks fallen more than 20 percent
| By next year at this time, what are the chances that mutual fund shares invested in blue-chip
| stocks like those in the Dow Jones Industrial Average will have fallen in value by more than 20
| percent compared to what they are worth today?
| Range: 0.0..100.0
|
| IF chance blue chip stocks fallen more than 20 percent = empty THEN

```

```

||
|| [Questions ST013_NR_SP to ST013_NR_DK are displayed as a table]
||
|| ST013_NR_SP chance blue chip stocks fallen more than 20 percent after nonresponse
|| [You did not answer. Your answers are important to us. Please give us your best guess.] By next
|| year at this time, what are the chances that mutual fund shares invested in blue-chip stocks
|| like those in the Dow Jones Industrial Average will have fallen in value by more than 20
|| percent compared to what they are worth today?
|| Range: 0.0..100.0
||
|| ST013_NR_DK chance blue chip stocks fallen more than 20 percent after nonresponse DK
|| [You did not answer. Your answers are important to us. Please give us your best guess.] By next
|| year at this time, what are the chances that mutual fund shares invested in blue-chip stocks
|| like those in the Dow Jones Industrial Average will have fallen in value by more than 20
|| percent compared to what they are worth today?
|| 8 Don't know
||
|| IF ( chance blue chip stocks fallen more than 20 percent after nonresponse != empty AND chance
|| blue chip stocks fallen more than 20 percent after nonresponse DK != empty) THEN
||
|| | checkqanddk check display for giving answer to question and checking dont know box
|| | You entered an answer to the question AND checked the box 'Don't know'. Please go back and
|| | keep only the one entry that best describes your situation.
||
|| | ENDIF
||
|| ELSE
||
|| | ENDIF
||
|| ENDIF

```

ST014 chance blue chip stocks worth more in 10 years time
Now please think about how the stock market will change over the next 10 years: What are the chances that mutual fund shares invested in blue chip stocks like those in the Dow Jones Industrial Average will be worth more in 10 years than they are today?
Range: 0.0..100.0

IF chance blue chip stocks worth more in 10 years time = empty THEN

```

| [Questions ST014_NR_SP to ST014_NR_DK are displayed as a table]
|

```

```

| ST014_NR_SP chance blue chip stocks worth more in 10 years time after nonresponse
| [You did not answer. Your answers are important to us. Please give us your best guess.] Now
| please think about how the stock market will change over the next 10 years: What are the chances
| that mutual fund shares invested in blue chip stocks like those in the Dow Jones Industrial
| Average will be worth more in 10 years than they are today?
| Range: 0.0..100.0
|

```

```

| ST014_NR_DK chance blue chip stocks worth more in 10 years time after nonresponse DK
| [You did not answer. Your answers are important to us. Please give us your best guess.] Now
| please think about how the stock market will change over the next 10 years: What are the chances
| that mutual fund shares invested in blue chip stocks like those in the Dow Jones Industrial
| Average will be worth more in 10 years than they are today?

```

```
| 8 Don't know
|
| IF ( chance blue chip stocks worth more in 10 years time after nonresponse != empty AND chance
| blue chip stocks worth more in 10 years time after nonresponse DK != empty) THEN
||
|| checkqanddk check display for giving answer to question and checking dont know box
|| You entered an answer to the question AND checked the box 'Don't know'. Please go back and keep
|| only the one entry that best describes your situation.
||
||
| ENDIF
|
ELSE
|
ENDIF
```

```
IF ( chance blue chip stocks worth more in 10 years time = 50 OR chance blue chip stocks worth
more in 10 years time after nonresponse = 50) THEN
```

```
|
| ST014_a equally chance blue chip stocks worth more/less in 10 years time
| Do you think it is equally likely the shares will be worth more in 10 years as it is they will
| be worth less or are you just unsure about the chances?
| 1 Equally likely
| 2 Unsure
|
| IF equally chance blue chip stocks worth more/less in 10 years time = empty THEN
||
|| ST014_a_NR_DK equally chance blue chip stocks worth more/less in 10 years time after nonresponse
|| [You did not answer. Your answers are important to us. Please answer the question to the best
|| of your ability.] Do you think it is equally likely the shares will be worth more in 10 years
|| as it is they will be worth less or are you just unsure about the chances?
|| 1 Equally likely
|| 2 Unsure
|| 8 Don't know
||
||
| ELSE
|
| ENDIF
|
ENDIF
```

SC008_intro credit card possession

The next questions are about credit card debt. Do [you and/or your spouse/partner] have one or more credit cards?

1 Yes
5 No

```
IF credit card possession = empty THEN
```

```
|
| SC008_intro_NR_DK credit card possession after nonresponse
| [You did not answer. Your answers are important to us. Please answer the question to the best of
| your ability.] The next questions are about credit card debt. Do [you and/or your spouse
| partner] have one or more credit cards?
| 1 Yes
| 5 No
```

| 8 Don't know

|

ELSE

|

ENDIF

IF credit card possession = Yes OR credit card possession after nonresponse = Yes THEN

|

| **SC008** pay off all debt or carried over debt last month

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

| 1 Paid off all

| 5 Carried over unpaid debt

|

| IF pay off all debt or carried over debt last month = empty THEN

||

|| **SC008_NR_DK** pay off all debt or carried over debt last month after nonresponse

|| [You did not answer. Your answers are important to us. Please answer the question to the best
|| of your ability.] Last month did [you/you and your spouse/you and your partner] pay off all
|| your credit card debt or was there an unpaid debt that you carried over to this month?

|| 1 Paid off all

|| 5 Carried over unpaid debt

|| 8 Don't know

||

ELSE

||

ENDIF

|

| IF pay off all debt or carried over debt last month = Carried over unpaid debt OR pay off all
| debt or carried over debt last month after nonresponse = Carried over unpaid debt THEN

||

|| **Q519** how much debt carry over from last month

|| How much credit card debt did [you/you and your spouse/you and your partner] carry over from
|| last month to this one? We would like to know the amount on which you are charged interest. If
|| paid off the amount required to avoid interest charges, then please enter zero.

|| Integer

||

|| IF how much debt carry over from last month = empty THEN

|||

||| **Q519_NR_DK** how much debt carry over from last month after nonresponse

||| [You did not answer. Your answers are important to us. Please answer the question to the best
||| of your ability.] How much credit card debt did [you/you and your spouse/you and your partner
|||] carry over from last month to this one? We would like to know the amount on which you are
||| charged interest. If paid off the amount required to avoid interest charges, then please

||| enter zero.

||| 1 \$0

||| 2 \$1 - \$500

||| 3 \$501 - \$1,000

||| 4 \$1,001 - \$2,500

||| 5 \$2,501 - \$5,000

||| 6 \$5,001 - \$10,000

||| 7 \$10,001 - \$20,000

||| 8 \$20,001 - \$30,000

||| 9 More than \$30,000

```
||| 99 Don't know
|||
|| ELSE
|||
|| ENDIF
||
| ENDIF
|
ENDIF
```

IntroShort intro to spending questions

The next questions are about how much your household spent on certain items in the last calendar month (i.e. during the month of [holder for previous month name]). As you will see, the list does not cover all types of spending, only those that tend to be most frequent. In later surveys we will ask about additional types of spending, and you will have a chance to report about those less frequently purchased items. Please provide your best estimate of how much in total your household spent in the described categories. Please include spending by all members of your household, that is, by you and anyone living with you. Even if the amount your household spent last calendar month was unusual, please report that amount.

[Questions SP001 to B24_NA are displayed as a table]

SP001 short intro to mortgage, rent, utilities, car spending questions

Mortgage, rent, utilities, car Please provide your best estimate of how much in total your household spent in the following categories. Please include spending by all members of your household, that is, by you and anyone living with you. Even if the amount your household spent last calendar month was unusual, please report that amount.

B18 mortgage spending

Mortgage
Integer

B18_NA mortgage spending not applicable

Mortgage not applicable
1 Not applicable

B19 rent spending

Rent
Integer

B19_NA rent spending not applicable

Rent not applicable
1 Not applicable

B20 electricity spending

Electricity
Integer

B20_NA electricity spending not applicable

Electricity not applicable
1 Not applicable

B21 water spending

Water

Integer

B21_NA water spending not applicable
Water not applicable
1 Not applicable

B22 heating fuel for the home spending
Heating fuel for the home
Integer

B22_NA heating fuel for the home spending not applicable
Heating fuel for the home not applicable
1 Not applicable

B23 telephone, cable, internet spending
Telephone, cable, internet
Integer

B23_NA telephone, cable, internet spending not applicable
Telephone, cable, internet not applicable
1 Not applicable

B24 car payments (interest and principal) spending
Car payments: interest & principal
Integer

IF (fill for spending table error answer categories != empty AND fill for spending table empty answer categories != empty) THEN

|
| **checkemptyanddouble** check for if spending table answers contain both empty and double answers
| You did not give an answer for: [fill for spending table empty answer categories] You also
| entered both a dollar amount AND checked the 'no spending' box for: [fill for spending table
| error answer categories] Your answers are important to us. Please try to answer as best you can.
| If you would like to change your answers to the question please press the "Back" button.

|
ELSEIF (fill for spending table empty answer categories != empty) THEN

|
| **checknoanswer** check for not giving answer for spending category
| You did not give an answer for: [fill for spending table empty answer categories] Your answers
| are important to us. Please try to answer as best you can. If you would like to answer the
| question please press the "Back" button.

|
ELSEIF (fill for spending table error answer categories != empty) THEN

|
| **checkamandcheck** check for giving answer to both amount question and checkbox
| You entered both a dollar amount AND checked the 'no spending' box for: [fill for spending table
| error answer categories] Please go back and keep only the answer(s) that best describes your
| situation.

|
ENDIF

[Questions SP006 to B42_NA are displayed as a table]

SP006 short intro to food in/out, gasoline spending questions

Food, beverages and gasoline Please provide your best estimate of how much in total your household spent in the following categories. Please include spending by all members of your household, that is, by you and anyone living with you. Even if the amount your household spent last calendar month was unusual, please report that amount.

B40 food and beverages: food and drinks, including alcoholic, that you buy in grocery or other stores spending
Food and beverages: food and drinks, including alcoholic, that you buy in grocery or other stores
Integer

B40_NA food and beverages not applicable: food and drinks, including alcoholic, that you buy in grocery or other stores spending
Food and beverages not applicable: food and drinks, including alcoholic, that you buy in grocery or other stores
1 Not applicable

B41 dining and/or drinking out: items in restaurants, cafes, bars and diners, including take-out food spending
Dining and/or drinking out: items in restaurants, cafes, bars and diners, including take-out food
Integer

B41_NA dining and/or drinking out: items in restaurants, cafes, bars and diners, including take-out food spending
Dining and/or drinking out not applicable: items in restaurants, cafes, bars and diners, including take-out food
1 Not applicable

B42 gasoline spending
Gasoline
Integer

IF (fill for spending table error answer categories != empty AND fill for spending table empty answer categories != empty) THEN

|
| **checkemptyanddouble** check for if spending table answers contain both empty and double answers
| You did not give an answer for: [fill for spending table empty answer categories] You also
| entered both a dollar amount AND checked the 'no spending' box for: [fill for spending table
| error answer categories] Your answers are important to us. Please try to answer as best you can.
| If you would like to change your answers to the question please press the "Back" button.

|
ELSEIF (fill for spending table empty answer categories != empty) THEN

|
| **checknoanswer** check for not giving answer for spending category
| You did not give an answer for: [fill for spending table empty answer categories] Your answers
| are important to us. Please try to answer as best you can. If you would like to answer the
| question please press the "Back" button.

|
ELSEIF (fill for spending table error answer categories != empty) THEN

|
| **checkamandcheck** check for giving answer to both amount question and checkbox
| You entered both a dollar amount AND checked the 'no spending' box for: [fill for spending table
| error answer categories] Please go back and keep only the answer(s) that best describes your
| situation.

|
ENDIF

[Questions SP002 to B28_NA are displayed as a table]

SP002 short intro to housekeeping, garden spending questions

Housekeeping, garden Please provide your best estimate of how much in total your household spent in the following categories. Please include spending by all members of your household, that is, by you and anyone living with you. Even if the amount your household spent last calendar month was unusual, please report that amount.

B25 housekeeping supplies: cleaning and laundry products spending

Housekeeping supplies: cleaning and laundry products

Integer

B25_NA housekeeping supplies not applicable: cleaning and laundry products spending

Housekeeping supplies not applicable: cleaning and laundry products

1 Not applicable

B26 housekeeping, dry cleaning and laundry service spending

Housekeeping, dry cleaning and laundry services: hiring costs for housekeeping or home cleaning, and amount spent at dry cleaners and laundries

Integer

B26_NA housekeeping, dry cleaning and laundry service spending not applicable

Housekeeping, dry cleaning and laundry services not applicable: hiring costs for housekeeping or home cleaning, and amount spent at dry cleaners and laundries

1 Not applicable

B27 gardening and yard supplies: yard, lawn and garden products spending

Gardening and yard supplies: yard, lawn and garden products

Integer

B27_NA gardening and yard supplies not applicable: yard, lawn and garden products spending

Gardening and yard supplies not applicable: yard, lawn and garden products

1 Not applicable

B28 gardening and yard services: hiring costs including materials they provided spending

Gardening and yard services: hiring costs including materials they provided

Integer

IF (fill for spending table error answer categories != empty AND fill for spending table empty answer categories != empty) THEN

|
| **checkemptyanddouble** check for if spending table answers contain both empty and double answers
| You did not give an answer for: [fill for spending table empty answer categories] You also
| entered both a dollar amount AND checked the 'no spending' box for: [fill for spending table
| error answer categories] Your answers are important to us. Please try to answer as best you can.
| If you would like to change your answers to the question please press the "Back" button.

|
ELSEIF (fill for spending table empty answer categories != empty) THEN

|
| **checknoanswer** check for not giving answer for spending category
| You did not give an answer for: [fill for spending table empty answer categories] Your answers
| are important to us. Please try to answer as best you can. If you would like to answer the
| question please press the "Back" button.

|
ELSEIF (fill for spending table error answer categories != empty) THEN

|
| **checkamandcheck** check for giving answer to both amount question and checkbox
| You entered both a dollar amount AND checked the 'no spending' box for: [fill for spending table
| error answer categories] Please go back and keep only the answer(s) that best describes your
| situation.
|
ENDIF

[Questions SP003 to B33_NA are displayed as a table]

SP003 short intro to clothing, health spending questions

Clothing, health Please provide your best estimate of how much in total your household spent in the following categories. Please include spending by all members of your household, that is, by you and anyone living with you. Even if the amount your household spent last calendar month was unusual, please report that amount.

B29 clothing and apparel: including footwear, outerwear, and products such as watches or jewelry spending
Clothing and apparel: including footwear, outerwear, and products such as watches or jewelry
Integer

B29_NA clothing and apparel not applicable: including footwear, outerware, and products such as watches or jewelry spending
Clothing and apparel not applicable: including footwear, outerware, and products such as watches or jewelry
1 Not applicable

B30 personal care products and services: including hair care, shaving and skin products, amount spent at hair dresser, manicure, etc. spending
Personal care products and services: including hair care, shaving and skin products, amount spent at hair dresser, manicure, etc.
Integer

B30_NA personal care products and services not applicable: including hair care, shaving and skin products, amount spent at hair dresser, manicure, etc. spend
Personal care products and services not applicable: including hair care, shaving and skin products, amount spent at hair dresser, manicure, etc.
1 Not applicable

B31 prescription and nonprescription medications: out-of-pocket cost, not including whats covered by insurance spending
Prescription and nonprescription medications: out-of-pocket cost, not including what's covered by insurance
Integer

B31_NA prescription and nonprescription medications not applicable: out-of-pocket cost, not including whats covered by insur
Prescription and nonprescription medications not applicable: out-of-pocket cost, not including what's covered by insurance
1 Not applicable

B32 health care services: out-of-pocket cost of hospital care, doctor services, lab tests, eye, dental, and nursing home care spending
Health care services: out-of-pocket cost of hospital care, doctor services, lab tests, eye, dental, and nursing home care

Integer

B32_NA Health care services not applicable: out-of-pocket cost of hospital care, doctor services, lab tests, eye, dental, and nursing home care spending

Health care services not applicable: out-of-pocket cost of hospital care, doctor services, lab tests, eye, dental, and nursing home care

1 Not applicable

B33 medical supplies: out-of-pocket cost, not including what's covered by insurance spending

Medical supplies: out-of-pocket cost, not including what's covered by insurance

Integer

IF (fill for spending table error answer categories != empty AND fill for spending table empty answer categories != empty) THEN

|
| **checkemptyanddouble** check for if spending table answers contain both empty and double answers
| You did not give an answer for: [fill for spending table empty answer categories] You also
| entered both a dollar amount AND checked the 'no spending' box for: [fill for spending table
| error answer categories] Your answers are important to us. Please try to answer as best you can.
| If you would like to change your answers to the question please press the "Back" button.

|
ELSEIF (fill for spending table empty answer categories != empty) THEN

|
| **checknoanswer** check for not giving answer for spending category
| You did not give an answer for: [fill for spending table empty answer categories] Your answers
| are important to us. Please try to answer as best you can. If you would like to answer the
| question please press the "Back" button.

|
ELSEIF (fill for spending table error answer categories != empty) THEN

|
| **checkamandcheck** check for giving answer to both amount question and checkbox
| You entered both a dollar amount AND checked the 'no spending' box for: [fill for spending table
| error answer categories] Please go back and keep only the answer(s) that best describes your
| situation.

|
ENDIF

[Questions SP004 to B36_NA are displayed as a table]

SP004 short intro to leisure spending questions

Leisure Please provide your best estimate of how much in total your household spent in the following categories. Please include spending by all members of your household, that is, by you and anyone living with you. Even if the amount your household spent last calendar month was unusual, please report that amount.

B34 entertainment: tickets to movies, sporting events, performing arts, etc. spending

Entertainment: tickets to movies, sporting events, performing arts, etc

Integer

B34_NA entertainment: tickets not applicable to movies, sporting events, performing arts, etc. spending

Entertainment: tickets not applicable to movies, sporting events, performing arts, etc.

1 Not applicable

B35 sports: including gym, exercise equipment such as bicycles, skis, boats, etc. spending

Sports: including gym, exercise equipment such as bicycles, skis, boats, etc.

Integer

B35_NA Sports not applicable: including gym, exercise equipment such as bicycles, skis, boats, etc. spending
Sports not applicable: including gym, exercise equipment such as bicycles, skis, boats, etc.

1 Not applicable

B36 hobbies and leisure equipment: such as photography, stamps, reading materials, camping, etc. spending
Hobbies and leisure equipment: such as photography, stamps, reading materials, camping, etc.

Integer

IF (fill for spending table error answer categories != empty AND fill for spending table empty
answer categories != empty) THEN

|
| **checkemptyanddouble** check for if spending table answers contain both empty and double answers
| You did not give an answer for: [fill for spending table empty answer categories] You also
| entered both a dollar amount AND checked the 'no spending' box for: [fill for spending table
| error answer categories] Your answers are important to us. Please try to answer as best you can.
| If you would like to change your answers to the question please press the "Back" button.

|
ELSEIF (fill for spending table empty answer categories != empty) THEN

|
| **checknoanswer** check for not giving answer for spending category
| You did not give an answer for: [fill for spending table empty answer categories] Your answers
| are important to us. Please try to answer as best you can. If you would like to answer the
| question please press the "Back" button.

|
ELSEIF (fill for spending table error answer categories != empty) THEN

|
| **checkamandcheck** check for giving answer to both amount question and checkbox
| You entered both a dollar amount AND checked the 'no spending' box for: [fill for spending table
| error answer categories] Please go back and keep only the answer(s) that best describes your
| situation.

|
ENDIF

[Questions SP005 to B39_NA are displayed as a table]

SP005 short intro to pers.serv, education, other child-rel spending questions

Personal services, education, and other child-related spending Please provide your best estimate
of how much in total your household spent in the following categories. Please include spending by
all members of your household, that is, by you and anyone living with you. Even if the amount
your household spent last calendar month was unusual, please report that amount.

B37 personal services: including cost of care for elderly and/or children, after-school activities spending
Personal services: including cost of care for elderly and/or children, after-school activities

Integer

B37_NA personal services not applicable: including cost of day care, baby-sitters, after-school spending
Personal Services not applicable: including cost of care for elderly and/or children, after-school
activities

1 Not applicable

B38 education: including tuition, room and board, books and supplies spending

Education: including tuition, room and board, books and supplies
Integer

B38_NA education not applicable: including tuition , room and board, books and supplies spending
Education not applicable: including tuition, room and board, books and supplies
1 Not applicable

B39 other child-related spending, not yet reported: including gear and equipment, spending
Other child-related spending, not yet reported: including toys, gear and equipment
Integer

IF (fill for spending table error answer categories != empty AND fill for spending table empty
answer categories != empty) THEN

|
| **checkemptyanddouble** check for if spending table answers contain both empty and double answers
| You did not give an answer for: [fill for spending table empty answer categories] You also
| entered both a dollar amount AND checked the 'no spending' box for: [fill for spending table
| error answer categories] Your answers are important to us. Please try to answer as best you can.
| If you would like to change your answers to the question please press the "Back" button.

|
ELSEIF (fill for spending table empty answer categories != empty) THEN

|
| **checknoanswer** check for not giving answer for spending category
| You did not give an answer for: [fill for spending table empty answer categories] Your answers
| are important to us. Please try to answer as best you can. If you would like to answer the
| question please press the "Back" button.

|
ELSEIF (fill for spending table error answer categories != empty) THEN

|
| **checkamandcheck** check for giving answer to both amount question and checkbox
| You entered both a dollar amount AND checked the 'no spending' box for: [fill for spending table
| error answer categories] Please go back and keep only the answer(s) that best describes your
| situation.

|
ENDIF

[The following questions are displayed as a table]

FL_TotalText total of spending
\$ []
String

summary_intro intro to summary table

According to your entries your household's spending in [holder for previous month name] on the
described categories was: \$[.]. Below is a summary of your entries. If you would like to make any
changes to your entries, you can change the amounts in the table below and then click the 'Update
total' button in the lower right corner of the screen to recalculate your total. Once you are
satisfied with your entries, please just click 'Next'.

B18_confirm summary mortgage spending
Mortgage
Integer

B19_confirm summary rent spending

Rent
Integer

B20_confirm summary electricity spending
Electricity
Integer

B21_confirm summary water spending
Water
Integer

B22_confirm summary heating fuel for the home spending
Heating fuel for the home
Integer

B23_confirm summary telephone, cable, internet spending
Telephone, cable, internet
Integer

B24_confirm summary car payments (interest and principal) spending
Car payments
Integer

B40_confirm summary food and beverages: food and drinks, including alcoholic, that you buy in grocery or other stores spending
Food and beverages
Integer

B41_confirm summary dining and/or drinking out: items in restaurants, cafes, bars and diners, including take-out food spending
Dining and/or drinking out
Integer

B42_confirm summary gasoline spending
Gasoline
Integer

B25_confirm summary housekeeping supplies: cleaning and laundry products spending
Housekeeping supplies
Integer

B26_confirm summary housekeeping, dry cleaning and laundry service spending
Housekeeping, dry cleaning and laundry services
Integer

B27_confirm summary gardening and yard supplies: yard, lawn and garden products spending
Gardening and yard supplies
Integer

B28_confirm summary gardening and yard services: hiring costs including materials they provided spending
Gardening and yard services
Integer

B29_confirm summary clothing and apparel: including footwear, outerware, and products such as watches or

jewelry spending
Clothing and apparel
Integer

B30_confirm summary personal care products and services: including hair care, shaving and skin products, amount spent at hair dresser, manicure, etc. spending
Personal care products and services
Integer

B31_confirm summary prescription and nonprescription medications: out-of-pocket cost, not including what's covered by insurance spending
Prescription and nonprescription medications
Integer

B32_confirm summary health care services: out-of-pocket cost of hospital care, doctor services, lab tests, eye, dental, and nursing home care spending
Health care services
Integer

B33_confirm summary medical supplies: out-of-pocket cost, not including what's covered by insurance spending
Medical supplies
Integer

B34_confirm summary entertainment: tickets to movies, sporting events, performing arts, etc. spending
Entertainment
Integer

B35_confirm summary sports: including gym, exercise equipment such as bicycles, skis, boats, etc. spending
Sports
Integer

B36_confirm summary hobbies and leisure equipment: such as photography, stamps, reading materials, camping, etc. spending
Hobbies and leisure equipment
Integer

B37_confirm summary personal services: including cost of day care, baby-sitters, after-school spending
Personal services
Integer

B38_confirm summary education: including tuition , room and board, books and supplies spending
Education
Integer

B39_confirm summary other child-related spending, not yet reported: including gear and equipment, spending
Other child-related spending, not yet reported
Integer

[End of table display]

IF (summary mortgage spending != empty AND summary mortgage spending >) THEN

|
| [The following questions are displayed as a table]

|
| **SP001a_intro** intro mortgage payments breakdown questions

```

| You reported mortgage payments of $[] for last month. How much of that amount was to pay interest
| and how much was to repay the mortgage(s)?
|
| SP001a_int interest mortgage payments
| Interest
| Integer
|
| SP001a_princ principal mortgage payments
| Repayment of mortgage(s) (i.e., payment of principal)
| Integer
|
| SP001a_other other payments
| Other (if any)
| Integer
|
| [End of table display]
| IF (( interest mortgage payments + principal mortgage payments + other payments ) > ( summary
| mortgage spending + 100 )) THEN
||
|| checksp001 check for sp001
|| Please go back and check your answers: the amounts you reported add up to more than your total
|| mortgage payments.
||
| ENDIF
|
| IF ( interest mortgage payments = empty AND principal mortgage payments = empty AND other
| payments = empty) THEN
||
|| [The following questions are displayed as a table]
||
|| SP001a_intro_NR_SP intro mortgage payments breakdown questions after nonresponse
|| [You did not answer. Your answers are important to us. Please give us your best guess.] You
|| reported mortgage payments of $[] How much of that amount was to pay interest and how much was
|| to repay the mortgage(s)?
||
|| SP001a_int_NR_SP interest mortgage payments after nonresponse
|| Interest
|| Integer
||
|| SP001a_princ_NR_SP principal mortgage payments after nonresponse
|| Repayment of mortgage(s) (i.e., payment of principal)
|| Integer
||
|| SP001a_other_NR_SP other payments after nonresponse
|| Other (if any)
|| Integer
||
|| SP001a_NR_DK dont know mortgage payments after nonresponse
|| Don't know mortgage payment breakdown
|| 8 Don't know
||
|| [End of table display]
|| IF (( interest mortgage payments after nonresponse + principal mortgage payments after
|| nonresponse + other payments after nonresponse ) > ( summary mortgage spending + 100 )) THEN

```

```
|||
||| checksp001 check for sp001
||| Please go back and check your answers: the amounts you reported add up to more than your
||| total mortgage payments.
|||
||| ENDIF
||
| ELSE
||
| ENDIF
|
ENDIF
```

CS_001 HOW PLEASANT INTERVIEW

Could you tell us how interesting or uninteresting you found the questions in this interview?

1 Very interesting

2 Interesting

3 Neither interesting nor uninteresting

4 Uninteresting

5 Very uninteresting