

## Well Being 111

IF ( When did you complete ms107 != empty OR When did you complete ms103 != empty OR 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?  
| Range: 17..120

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

```

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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
|
| HU012 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
||
|| HU012_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
||
|| HU012a 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
|||
||| HU012a_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
||
|| HU012c 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
||
|| HU012c_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
||
|| HU012b 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
||
|| HU012b_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
||
|| HU012c 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
||
|| HU012c_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 recession continues 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 recession  
| continues 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, 401(k), 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,  
| 401(k), 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 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 < b> stocks (i.e.
| increased the amount invested in stocks by this move) OR moved assets in retirement accounts 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 $500,001 - $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 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 $500,001 - $1,000,000

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```

||| 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 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 $500,001 - $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 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

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||| 5 \$50,001 - \$100,000  
||| 6 \$100,001 - \$250,000  
||| 7 \$250,001 - \$500,000  
||| 8 \$500,001 - \$1,000,000  
||| 9 More than \$1,000,000  
||| 10 Don't know  
|||  
|| ELSE  
|| 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 \$500,001 - \$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 $500,001 - $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 $500,001 - $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 $500,001 - $1,000,000
||| 9 More than $1,000,000
||| 10 Don't know
|||
|| ELSE
|| 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
|| b 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 you 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 you 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
||
|| IF ( how much debt carry over from last month > OR ( how much debt carry over from last month after
|| nonresponse > 1 AND how much debt carry over from last month after nonresponse < More than ,000 )) THEN
|||
||| Q520 how much interest charged last month
||| How much interest were you charged last month on [your (and/or your [spouse's partner's])] credit cards?
||| Integer
|||
||| IF how much interest charged last month = empty THEN
||| |
||| | Q520_NR_DK how much interest charged 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 interest were you charged last month on [your (and or your [spouse's/partner's])] credit cards?
||| | 1 $0
||| | 2 $1 - $15
||| | 3 $16 - $30
||| | 4 $31 - $45
||| | 5 $46 - $60
||| | 6 $61 - $75
||| | 7 $76 - $100
||| | 8 $101 - $130
||| | 9 $131 or more
||| | 99 Don't know
||| |
||| ELSE
||| ENDIF
|| ENDIF
| ENDIF
ENDIF

```

**Q521** any credit card last year

Did [you and/or your spouse/partner] have any credit cards at any time during the year 2009?

1 Yes

5 No

IF any credit card last year = empty THEN

|

| **Q521\_NR\_DK** any credit card last year 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/or your spouse/partner] have any credit cards at any time during the year 2009?

| 1 Yes

| 5 No

| 8 Don't know

|

ELSE

ENDIF

IF ( any credit card last year = Yes OR any credit card last year after nonresponse = Yes ) THEN

|

| **Q522** any cc interest charges in 2009

| Were [you and/or your spouse/partner] charged any interest on those credit cards in 2009

| (e.g., for interest on carried over balances or cash advances)?

| 1 Yes

| 5 No

|

| IF any cc interest charges in 2009 = empty THEN

||

|| **Q522\_NR\_DK** any cc interest charges in 2009 after nonresponse

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

|| best of your ability.] Were [you and/or your spouse/partner] charged any interest on those

|| credit cards in 2009 (e.g., for interest on carried over balances or cash advances)?

|| 1 Yes

|| 5 No

|| 8 Don't know

||

|| ELSE

|| ENDIF

|

| IF ( any cc interest charges in 2009 = Yes OR any cc interest charges in 2009 after nonresponse = Yes ) THEN

||

|| **Q523** how much cc interest in 2009

|| How much interest were [you and/or your spouse/partner] charged in total on credit cards in 2009?

|| Integer

||

|| IF how much cc interest in 2009 = empty THEN

|||

||| **Q523\_NR\_DK** how much cc interest in 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 interest were [you and/or your spouse/partner] charged in total on credit cards in 2009?

||| 1 \$50 or less

||| 2 \$51 - \$100

||| 3 \$101 - \$250

||| 4 \$251 - \$500

||| 5 \$501 - \$1000

||| 6 \$1001 - \$1500

||| 7 \$1501 - \$2000  
||| 8 \$2001 - \$3000  
||| 9 \$3000 or more  
||| 99 Don't know  
|||  
|| ELSE  
|| ENDIF  
| ENDIF  
ENDIF

**BIntroShort** 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. [ (Click here for a list of spending categories that we DO NOT ask about in this survey.)] 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  
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  
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  
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  
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  
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  
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,  
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'. [As a reminder, there are some categories of spending that we DID NOT ask you about in this survey, but we will ask these in a later survey. (Click here for a list of spending categories that we will ask in a later survey.)]

**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  
Food and beverages  
Integer

**B41\_confirm** summary dining and/or drinking out: items in restaurants, cafes, bars and diners, including take-out

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  
Clothing and apparel  
Integer

**B30\_confirm** summary personal care products and services: including hair care, shaving and skin products  
Personal care products and services  
Integer

**B31\_confirm** summary prescription and nonprescription medications: out-of-pocket cost, not including  
Prescription and nonprescription medications  
Integer

**B32\_confirm** summary health care services: out-of-pocket cost of hospital care, doctor services, lab tests, eye  
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,  
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)?

||

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|| 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

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### **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