

Well Being 63

IF whether respondent answered first wave of the survey (MS57) = Yes THEN

| **intro_second_time** 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 yo...

| This questionnaire is part of our study about the health and economic well-being of the American people. On [time frame reference] you participated in a survey where we asked you questions related to your health and your household's financial well-being, especially with respect to the financial crisis. In the survey you are about to begin we will ask you to update the information that you provided at the time. Several questions will therefore begin with the phrase 'since [time frame reference]' as we try to find out what happened since. We hope that you will find this questionnaire interesting. The average time to complete this survey is between 15 and 20 minutes. You will receive \$15 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_time** 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 yo...

| 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 and your household's financial well-being. We greatly value your input on these topics. We hope that you will find this questionnaire interesting. The average time to complete this survey is between 15 and 20 minutes. You will receive \$15 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 respondent age = empty THEN

| **calcage** respondent age

| What is your age?

| Range: 17.0..120.0

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

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 not at all satisfied

2 not very satisfied

3 satisfied

4 very satisfied

VS201_intro social contacts and family life satisfaction

How satisfied are you with your social contacts and family life?

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

VS401_INTRO health satisfaction

How satisfied are you with your health?

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

IF random order answer categories = none - severe THEN

|
| **HH001** bodily aches none to severe
| Overall in the last 30 days, how much bodily aches or pains did you have?

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

|
| **HH002** difficulties concentrating none to severe
| Overall in the last 30 days, how much difficulty did you have concentrating or remembering things?

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

|
| **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_d felt calm and peaceful

During the past 30 days, how much of the time have you felt calm and peaceful?

- 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

RH009_e have a lot of energy

During the past 30 days, how much of the time have you had a lot of energy?

- 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

RH009_f felt downhearted and blue

During the past 30 days, how much of the time have you felt downhearted and blue?

- 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

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

RH009_h been a happy person

During the past 30 days, how much of the time have you been a happy person?

- 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

RH009_i felt tired

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

- 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

Q1 BETTER OR WORSE OFF THAN YEAR AGO

We are interested in how people are getting along financially these days. Would you say that you [(and your family living there)] are better off or worse off financially than you were a year ago?

- 1 Better off
- 2 About the same
- 3 Worse off

Q2 BETTER OR WORSE OFF THAN YEAR FROM NOW

Now looking ahead - do you think that a year from now you will be better off financially, worse off, or about the same as now?

- 1 Will be better off
- 2 About the same
- 3 Will be worse off

LF007 lost desired job

[fill for time frame reference in labor force question LF007/LF009] have you lost a job that you had wanted to keep?

- 1 Yes
- 5 No

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

IF Working for pay now in current job status THEN

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

| **LF004_a** loss of job chances

| Sometimes people are permanently laid off from jobs that they want to keep. 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

| Sometimes people are permanently laid off from jobs that they want to keep. 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.]
| | Sometimes people are permanently laid off from jobs that they want to keep. 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.]
| | Sometimes people are permanently laid off from jobs that they want to keep. 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

```

| [Questions LF010_a to LF010_b are displayed as a table]

| **LF010_a** chance finding equal job in 3 months

| Using the same scale from 0 to 100, suppose you were to lose your job this month. What do you think are the chances that you could find an equally good job in the same line of work within the next 3 months?

| Range: 0.0..100.0

| **LF010_b** self employed chance finding equal job in 3 months

| Using the same scale from 0 to 100, suppose you were to lose your job this month. What do you think are the chances that you could find an equally good job in the same line of work within the next 3 months?

| 1 Self-employed, not relevant

| IF (chance finding equal job in 3 months != empty AND self employed chance finding equal job in 3 months != 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 chance finding equal job in 3 months = empty AND self employed chance finding equal job in 3 months = empty THEN

| | [Questions LF010_a_NR_SP to LF010_b_NR_DK are displayed as a table]

| | **LF010_a_NR_SP** chance finding equal job in 3 months after nonresponse

| | [You did not answer. Your answers are important to us. Please give us your best guess.]

| | Using the same scale from 0 to 100, suppose you were to lose your job this month. What do you think are the chances that you could find an equally good job in the same line of work within the next 3 months?

| | Range: 0.0..100.0

| | **LF010_b_NR_DK** self employed chance finding equal job in 3 months after nonresponse

| | [You did not answer. Your answers are important to us. Please give us your best guess.]

| | Using the same scale from 0 to 100, suppose you were to lose your job this month. What do you think are the chances that you could find an equally good job in the same line of work within the next 3 months?

| | 1 Self-employed, not relevant

| | 8 Don't know

| | IF (chance finding equal job in 3 months after nonresponse != empty AND self employed chance finding equal job in 3 months after nonresponse != 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 self employed chance finding equal job in 3 months
|| after nonresponse AND Don't know in self employed chance finding equal job in 3 months
|| after nonresponse) 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
||
|| [Questions LF011_a to LF011_b are displayed as a table]
||
|| **LF011_a** hours changed over last 3 months
|| Please think of your main job: Has the usual number of paid hours that you work each week
|| changed over the last 3 months? The usual number of paid hours I work ...
|| 1 Increased
|| 2 Stayed about the same
|| 3 Decreased
||
|| **LF011_b** self employed hours changed over last 3 months
|| Please think of your main job: Has the usual number of paid hours that you work each week
|| changed over the last 3 months? The usual number of paid hours I work ...
|| 1 Self-employed, not relevant
||
|| IF hours changed over last 3 months = empty AND self employed hours changed over last 3
|| months = empty THEN
||
|| [Questions LF011_a_NR_DK to LF011_b_NR_DK are displayed as a table]
||
|| **LF011_a_NR_DK** hours changed over last 3 months after nonresponse
|| [You did not answer. Your answers are important to us. Please answer the question to the
|| best of your ability.] Please think of your main job: Has the usual number of paid hours
|| that you work each week changed over the last 3 months? The usual number of paid hours I
|| work ...
|| 1 Increased
|| 2 Stayed about the same
|| 3 Decreased
|| 8 Don't know
||
|| **LF011_b_NR_DK** self employed hours changed over last 3 months after nonresponse
|| [You did not answer. Your answers are important to us. Please answer the question to the
|| best of your ability.] Please think of your main job: Has the usual number of paid hours
|| that you work each week changed over the last 3 months? The usual number of paid hours I
|| work ...
|| 1 Self-employed, not relevant
||
|| ELSE

```

||
| ENDIF
|
| IF ( hours changed over last 3 months = Increased OR hours changed over last 3 months after
| nonresponse = Increased ) THEN
|
| | LF012_a increase in hours worked
| | By how much did the number of paid hours that you work each week increase?
| | Long
| |
| | IF increase in hours worked = empty THEN
| |
| | | [Questions LF012_a_NR_SP to LF012_a_NR_DK are displayed as a table]
| | |
| | | LF012_a_NR_SP increase in hours worked after nonresponse
| | | [You did not answer. Your answers are important to us. Please give us your best guess.]
| | | By how much did the number of paid hours that you work each week increase?
| | | Long
| | |
| | | LF012_a_NR_DK dont know increase in hours worked after nonresponse
| | | [You did not answer. Your answers are important to us. Please give us your best guess.]
| | | By how much did the number of paid hours that you work each week increase?
| | | 8 Don't know
| | |
| | | IF ( increase in hours worked after nonresponse != empty AND dont know increase in hours
| | | worked 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
| |
| | LF013_a chosen/forced increase hours
| | Did you choose this increase in paid hours per week or did your employer require it?
| | 1 I chose it
| | 2 My employer required it
| | 3 Neither, other
| |
| | IF chosen/forced increase hours = empty THEN
| |
| | | LF013_a_NR_DK chosen/forced increase hours after nonresponse
| | | [You did not answer. Your answers are important to us. Please answer the question to the
| | | best of your ability.] Did you choose this increase in paid hours per week or did your
| | | employer require it?
| | | 1 I chose it
| | | 2 My employer required it
| | | 3 Neither, other

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|| 8 Don't know
||
|| ELSE
||
|| ENDIF
||
||
||
|| LF012_b decrease in hours worked
|| By how much did the number of paid hours that you work each week decrease?
|| Long
||
|| IF decrease in hours worked = empty THEN
||
|| [Questions LF012_b_NR_SP to LF012_b_NR_DK are displayed as a table]
||
|| LF012_b_NR_SP decrease in hours worked after nonresponse
|| [You did not answer. Your answers are important to us. Please give us your best guess.]
|| By how much did the number of paid hours that you work each week decrease?
|| Long
||
|| LF012_b_NR_DK dont know decrease in hours worked after nonresponse
|| [You did not answer. Your answers are important to us. Please give us your best guess.]
|| By how much did the number of paid hours that you work each week decrease?
|| 8 Don't know
||
|| IF ( decrease in hours worked after nonresponse != empty AND dont know decrease in hours
|| worked 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
||
|| LF013_b chosen/forced decrease hours
|| Did you choose this decrease in paid hours per week or did your employer require it?
|| 1 I chose it.
|| 2 My employer required it.
|| 3 Neither, other.
||
|| IF chosen/forced decrease hours = empty THEN
||
|| LF013_b_NR_DK chosen/forced decrease hours after nonresponse
|| [You did not answer. Your answers are important to us. Please answer the question to the
|| best of your ability.] Did you choose this decrease in paid hours per week or did your
|| employer require it?
|| 1 I chose it

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|| 2 My employer required it
|| 3 Neither, other
|| 8 Don't know

|| ELSE

|| ENDIF

|| ENDIF

|| [Questions LF014 to LF014_b are displayed as a table]

|| **LF014** able to increase or decrease hours

|| Still thinking of your main job, would you be able to increase or decrease the number of paid hours that you work each week if you wanted or needed to? Please check all that apply.

|| With respect to paid hours, I would be able to

|| 1 Increase them

|| 2 Decrease them

|| 3 I could NOT change them if I wanted to

|| **LF014_b** able to increase or decrease hours self employed

|| Still thinking of your main job, would you be able to increase or decrease the number of paid hours that you work each week if you wanted or needed to? Please check all that apply.

|| With respect to paid hours, I would be able to

|| 1 Self-employed, not relevant

|| IF (Increase them IN able to increase or decrease hours OR Decrease them IN able to increase or decrease hours) AND I could NOT change them if I wanted to in able to increase or decrease hours THEN

|| **checkpaidhours** check display for giving answer to paid hours

|| You have indicated both that you would be able to change (increase and/or decrease) your number of paid hours and that could not change them if you wanted to. Please go back and keep the answer that best reflects your situation.

|| ENDIF

|| IF (able to increase or decrease hours != empty AND able to increase or decrease hours 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 able to increase or decrease hours = empty AND able to increase or decrease hours self employed = empty THEN

|| [Questions LF014_NR_DK to LF014_b_NR_DK are displayed as a table]

|| **LF014_NR_DK** able to increase or decrease hours after nonresponse

|| [You did not answer. Your answers are important to us. Please answer the question to the
|| best of your ability.] Still thinking of your main job, would you be able to increase or
|| decrease the number of paid hours that you work each week if you wanted or needed to?
|| Please check all that apply. With respect to paid hours, I would be able to

- || 1 Increase them
- || 2 Decrease them
- || 3 I could NOT change them if I wanted to
- || 8 Don't know

|| **LF014_b_NR_DK** able to increase or decrease hours self employed after nonresponse
|| Still thinking of your main job, would you be able to increase or decrease the number of
|| paid hours that you work each week if you wanted or needed to? Please check all that apply.
|| With respect to paid hours, I would be able to

- || 1 Self-employed, not relevant

|| IF (Increase them IN able to increase or decrease hours after nonresponse OR Decrease
|| them IN able to increase or decrease hours after nonresponse) AND I could NOT change
|| them if I wanted to in able to increase or decrease hours after nonresponse THEN

|| **checkpaidhours** check display for giving answer to paid hours
|| You have indicated both that you would be able to change (increase and/or decrease) your
|| number of paid hours and that could not change them if you wanted to. Please go back and
|| keep the answer that best reflects your situation.

|| ENDIF

|| IF (able to increase or decrease hours after nonresponse != empty AND able to increase or
|| decrease hours self employed after nonresponse != 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

|| ELSE

|| ENDIF

|| [Questions LF015 to LF015_b are displayed as a table]

|| **LF015** would increase hours
|| Would you like to increase the number of paid hours that you work each week if your earnings
|| were increased in the same proportion?

- || 1 Yes
- || 5 No

|| **LF015_b** would increase hours self-employed
|| Would you like to increase the number of paid hours that you work each week if your earnings
|| were increased in the same proportion?

- || 1 Self-employed, not relevant

```

| IF would increase hours = empty AND would increase hours self-employed = empty THEN
| |
| | [Questions LF015_NR_DK to LF015_b_NR_DK are displayed as a table]
| |
| | LF015_NR_DK would increase hours after nonresponse
| | [You did not answer. Your answers are important to us. Please answer the question to the
| | best of your ability.] Would you like to increase the number of paid hours that you work
| | each week if your earnings were increased in the same proportion?
| | 1 Yes
| | 5 No
| | 8 Don't know
| |
| | LF015_b_NR_DK would increase hours self-employed after nonresponse
| | [You did not answer. Your answers are important to us. Please answer the question to the
| | best of your ability.] Would you like to increase the number of paid hours that you work
| | each week if your earnings were increased in the same proportion?
| | 1 Self-employed, not relevant
| |
| | ELSE
| |
| | ENDIF
|
| IF ( would increase hours = Yes OR would increase hours after nonresponse = Yes ) THEN
| |
| | LF016 number of more desired work hrs
| | How many more paid hours would you like to work each week?
| | Long
| |
| | IF ( number of more desired work hrs = empty ) THEN
| | |
| | | [Questions LF016_NR_SP to LF016_NR_DK are displayed as a table]
| | |
| | | LF016_NR_SP number of more desired work hrs after nonresponse
| | | [You did not answer. Your answers are important to us. Please give us your best guess.]
| | | How many more paid hours would you like to work each week?
| | | Long
| | |
| | | LF016_NR_DK dont know number of more desired work hrs after nonresponse
| | | [You did not answer. Your answers are important to us. Please give us your best guess.]
| | | How many more paid hours would you like to work each week?
| | | 8 Don't know
| | |
| | | IF ( number of more desired work hrs after nonresponse != empty AND dont know number of
| | | more desired work hrs 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

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|||
|| ENDIF
||
|| ENDIF
||
|| IF would increase hours != Yes OR ( would increase hours after nonresponse != empty AND
|| would increase hours after nonresponse != Yes ) THEN
||
|| [Questions LF017 to LF017_b are displayed as a table]
||
|| LF017 would decrease hours
|| Would you like to decrease the number of paid hours that you work each week if your
|| earnings were decreased in the same proportion?
|| 1 Yes
|| 5 No
||
|| LF017_b would decrease hours self-employed
|| Would you like to decrease the number of paid hours that you work each week if your
|| earnings were decreased in the same proportion?
|| 1 Self-employed, not relevant
||
|| IF would decrease hours = empty AND would decrease hours self-employed = empty THEN
||
|| [Questions LF017_NR_DK to LF017_b_NR_DK are displayed as a table]
||
|| LF017_NR_DK would decrease hours after nonresponse
|| [You did not answer. Your answers are important to us. Please answer the question to the
|| best of your ability.] Would you like to decrease the number of paid hours that you work
|| each week if your earnings were decreased in the same proportion?
|| 1 Yes
|| 5 No
|| 8 Don't know
||
|| LF017_b_NR_DK would decrease hours self-employed after nonresponse
|| [You did not answer. Your answers are important to us. Please answer the question to the
|| best of your ability.] Would you like to decrease the number of paid hours that you work
|| each week if your earnings were decreased in the same proportion?
|| 1 Self-employed, not relevant
||
|| ELSE
||
|| ENDIF
||
|| IF ( would decrease hours = Yes OR would decrease hours after nonresponse = Yes ) THEN
||
|| LF018 number of fewer desired work hrs
|| How many fewer paid hours would you like to work each week?
|| Long
||
|| IF ( number of fewer desired work hrs = empty ) THEN
||
|| [Questions LF018_NR_SP to LF018_NR_DK are displayed as a table]

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||||
|||| LF018_NR_SP number of fewer desired work hrs after nonresponse
|||| [You did not answer. Your answers are important to us. Please give us your best guess.]
|||| How many fewer paid hours would you like to work each week?
|||| Long
||||
|||| LF018_NR_DK dont know number of fewer desired work hrs after nonresponse
|||| [You did not answer. Your answers are important to us. Please give us your best guess.]
|||| How many fewer paid hours would you like to work each week?
|||| 8 Don't know
||||
|||| IF ( number of fewer desired work hrs after nonresponse != empty AND dont know number
|||| of fewer desired work hrs 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
||
| ENDIF
|
ENDIF

IF !( Unemployed and looking for work in current job status ) AND !( Working for pay now in
current job status ) AND current job status != empty THEN
|
| LF019 chances of wanting to work for pay 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 you will want to work for pay at some time over the next 12 months?
| Range: 0.0..100.0
|
| IF chances of wanting to work for pay over next 12 months = empty THEN
||
|| [Questions LF019_NR_SP to LF019_NR_DK are displayed as a table]
||
|| LF019_NR_SP chances of wanting to work for pay 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 you will want to work for pay at some time over the next 12 months?
|| Range: 0.0..100.0
||
|| LF019_NR_DK dont know chances of wanting to work for pay over next 12 months after nonresponse
|| [You did not answer. Your answers are important to us. Please give us your best guess.] On

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|| 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 want to work for pay at some time over the next 12 months?
|| 8 Don't know
||
|| IF ( chances of wanting to work for pay over next 12 months after nonresponse != empty AND
|| dont know chances of wanting to work for pay 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
||
|| IF chances of wanting to work for pay over next 12 months > 0 OR chances of wanting to
|| work for pay over next 12 months after nonresponse > 0 OR ( chances of wanting to work for
|| pay over next 12 months = empty AND chances of wanting to work for pay over next 12 months
|| after nonresponse = empty) THEN
||
|| LF020 chances of finding acceptable job over next 12 months
|| On this same 0 to 100 scale, what are the chances that if you were to look for a job over
|| the next 12 months you would find one that you would accept considering the pay and the
|| type of work?
|| Range: 0.0..100.0
||
|| IF chances of finding acceptable job over next 12 months = empty THEN
||
|| [Questions LF020_NR_SP to LF020_NR_DK are displayed as a table]
||
|| LF020_NR_SP 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 this same 0 to 100 scale, what are the chances that if you were to look for a job over
|| the next 12 months you would find one that you would accept considering the pay and the
|| type of work?
|| Range: 0.0..100.0
||
|| LF020_NR_DK dont know 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 this same 0 to 100 scale, what are the chances that if you were to look for a job over
|| the next 12 months you would find one that you would accept considering the pay and the
|| type of work?
|| 8 Don't know
||
|| IF ( chances of finding acceptable job over next 12 months after nonresponse != empty
|| AND dont know chances of finding acceptable job over next 12 months after nonresponse !=
|| empty) THEN
||
||

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||| 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
|||
ENDIF

```

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IF Unemployed and looking for work IN current job status THEN

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| 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 12 months you will find a job that you would accept
| considering the pay and the type of work?
| Range: 0.0..100.0

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| IF unemployed and chances of finding acceptable job over next 12 months = empty THEN

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```

|| [Questions LF020_u_NR_SP to LF020_u_NR_DK are displayed as a table]

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|| LF020_u_NR_SP unemployed and chances of finding acceptable job over next 12 months after
nonresponse

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|| [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 12 months you will find a job that you would accept considering
|| the pay and the type of work?
|| Range: 0.0..100.0

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|| LF020_u_NR_DK dont know unemployed and chances of finding acceptable job over next 12 months
after nonresponse

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|| [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 12 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.

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

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

```
|
| LF009 lost desired job spouse
| We would also like to find out about your [spouse/partner]'s employment situation. [fill for
| time frame reference in labor force question LF007/LF009] has your [spouse/partner] lost a
| job that he/she had wanted to keep?
| 1 Yes
| 5 No
```

```
|
| LF002 spouse's current employment status
| 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, on sick or other leave
| 4 Disabled
| 5 Retired
| 6 Homemaker
| 7 Self-employed
| 8 Student
| 9 Other
```

```
| IF Working for pay now in spouse's current employment status THEN
```

```
||
|| [Questions LF006_a to LF006_b are displayed as a table]
```

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|| 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
```

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|| 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 12 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
```

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|| | 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 12 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
|| | | |
|| | | [Questions LF021_a to LF021_b are displayed as a table]
|| | |
|| | | LF021_a chance spouse finding equal job in 3 months
|| | | Suppose your [spouse/partner] were to lose his/her job this month. What do you think are

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|| the chances that he/she could find an equally good job in the same line of work within the
|| next 3 months?
|| Range: 0.0..100.0
||
|| LF021_b self employed chance spouse finding equal job in 3 months
|| Suppose your [spouse/partner] were to lose his/her job this month. What do you think are
|| the chances that he/she could find an equally good job in the same line of work within the
|| next 3 months?
|| 1 Self-employed, not relevant
||
|| IF ( chance spouse finding equal job in 3 months != empty AND self employed chance spouse
|| finding equal job in 3 months != 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 chance spouse finding equal job in 3 months = empty AND self employed chance spouse
|| finding equal job in 3 months = empty THEN
||
|| | [Questions LF021_a_NR_SP to LF021_b_NR_DK are displayed as a table]
|| |
|| | LF021_a_NR_SP chance spouse finding equal job in 3 months after nonresponse
|| | [You did not answer. Your answers are important to us. Please give us your best guess.]
|| | Suppose your [spouse/partner] were to lose his/her job this month. What do you think are
|| | the chances that he/she could find an equally good job in the same line of work within
|| | the next 3 months?
|| | Range: 0.0..100.0
|| |
|| | LF021_b_NR_DK self employed/DK chance spouse finding equal job in 3 months after nonresponse
|| | [You did not answer. Your answers are important to us. Please give us your best guess.]
|| | Suppose your [spouse/partner] were to lose his/her job this month. What do you think are
|| | the chances that he/she could find an equally good job in the same line of work within
|| | the next 3 months?
|| | 1 Self-employed, not relevant
|| | 8 Don't know
|| |
|| | IF ( chance spouse finding equal job in 3 months after nonresponse != empty AND self
|| | employed/DK chance spouse finding equal job in 3 months after nonresponse != 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 self employed/DK chance spouse finding equal job in
|| | 3 months after nonresponse AND Don't know in self employed/DK chance spouse finding
|| | equal job in 3 months after nonresponse ) THEN
|| |
|| |

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||| 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
|||
||| [Questions LF022_a to LF022_b are displayed as a table]
|||
||| LF022_a hours spouse changed over last 3 months
||| Please think of your [spouse/partner]'s main job: Has the usual number of paid hours that
||| he or she works each week changed over the last 3 months?
||| 1 Increased
||| 2 Stayed about the same
||| 3 Decreased
|||
||| LF022_b self employed hours spouse changed over last 3 months
||| Please think of your [spouse/partner]'s main job: Has the usual number of paid hours that
||| he or she works each week changed over the last 3 months?
||| 1 Self-employed, not relevant
|||
||| IF hours spouse changed over last 3 months = empty AND self employed hours spouse changed
||| over last 3 months = empty THEN
|||
||| [Questions LF022_a_NR_DK to LF022_b_NR_DK are displayed as a table]
|||
||| LF022_a_NR_DK hours spouse changed over last 3 months after nonresponse
||| [You did not answer. Your answers are important to us. Please answer the question to the
||| best of your ability.] Please think of your [spouse/partner]'s main job: Has the usual
||| number of paid hours that he or she works each week changed over the last 3 months?
||| 1 Increased
||| 2 Stayed about the same
||| 3 Decreased
||| 8 Don't know
|||
||| LF022_b_NR_DK self employed hours spouse changed over last 3 months after nonresponse
||| [You did not answer. Your answers are important to us. Please answer the question to the
||| best of your ability.] Please think of your [spouse/partner]'s main job: Has the usual
||| number of paid hours that he or she works each week changed over the last 3 months?
||| 1 Self-employed, not relevant
|||
||| ELSE
|||
||| ENDIF
|||
||| IF ( hours spouse changed over last 3 months = Increased OR hours spouse changed over
||| last 3 months after nonresponse = Increased ) THEN
|||
||| LF023_a increase spouse in hours worked

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|| | By how much did the number of paid hours that your [spouse/partner] works each week
|| | increase?
|| | Long
|| |
|| | IF increase spouse in hours worked = empty THEN
|| |
|| | [Questions LF023_a_NR_SP to LF023_a_NR_DK are displayed as a table]
|| |
|| | LF023_a_NR_SP increase spouse in hours worked after nonresponse
|| | [You did not answer. Your answers are important to us. Please give us your best guess.]
|| | By how much did the number of paid hours that your [spouse/partner] works each week
|| | increase?
|| | Long
|| |
|| | LF023_a_NR_DK dont know increase spouse in hours worked after nonresponse
|| | [You did not answer. Your answers are important to us. Please give us your best guess.]
|| | By how much did the number of paid hours that your [spouse/partner] works each week
|| | increase?
|| | 8 Don't know
|| |
|| | IF ( increase spouse in hours worked after nonresponse != empty AND dont know increase
|| | spouse in hours worked 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
|| |
|| | LF024_a chosen/forced spouse increase hours
|| | Did your [spouse/partner] choose this increase in paid hours per week or did the employer
|| | require it?
|| | 1 My [spouse/partner] chose it
|| | 2 The employer required it
|| | 3 Neither, other
|| |
|| | IF chosen/forced spouse increase hours = empty THEN
|| |
|| | LF024_a_NR_DK chosen/forced spouse increase hours 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] choose this increase in paid hours
|| | per week or did the employer require it?
|| | 1 My [spouse/partner] chose it
|| | 2 The employer required it
|| | 3 Neither, other
|| | 8 Don't know
|| |
|| | ELSE

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|||
||| ENDIF
|||
|||
|||
||| LF023_b decrease spouse in hours worked
||| By how much did the number of paid hours that your [spouse/partner] works each week
||| decrease?
||| Long
|||
||| IF decrease spouse in hours worked = empty THEN
|||
||| | [Questions LF023_b_NR_SP to LF023_b_NR_DK are displayed as a table]
||| |
||| | LF023_b_NR_SP decrease spouse in hours worked after nonresponse
||| | [You did not answer. Your answers are important to us. Please give us your best guess.]
||| | By how much did the number of paid hours that your [spouse/partner] works each week
||| | decrease?
||| | Long
||| |
||| | LF023_b_NR_DK dont know decrease spouse in hours worked after nonresponse
||| | [You did not answer. Your answers are important to us. Please give us your best guess.]
||| | By how much did the number of paid hours that your [spouse/partner] works each week
||| | decrease?
||| | 8 Don't know
||| |
||| | IF ( decrease spouse in hours worked after nonresponse != empty AND dont know decrease
||| | spouse in hours worked 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
||| | |
||| | LF024_b chosen/forced spouse decrease hours
||| | Did your [spouse/partner] choose this decrease in paid hours per week or did the employer
||| | require it?
||| | 1 My [spouse/partner] chose it
||| | 2 The employer required it
||| | 3 Neither, other
||| |
||| | IF chosen/forced spouse decrease hours = empty THEN
||| |
||| | | LF024_b_NR_DK chosen/forced spouse decrease hours 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] choose this decrease in paid hours
||| | | per week or did the employer require it?

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||| 1 My [spouse/partner] chose it
||| 2 The employer required it
||| 3 Neither, other
||| 8 Don't know
|||
||| ELSE
|||
||| ENDIF
|||
||| ENDIF
|||
|| [Questions LF025 to LF025_b are displayed as a table]
|||
||| LF025 spouse could increase or decrease hours
||| Still thinking of your [spouse/partner]'s main job, could your [spouse/partner] increase or
||| decrease the number of paid hours that he or she works each week? Please check all that
||| apply. With respect to paid hours, my [spouse/partner] would be able to
||| 1 Increase them
||| 2 Decrease them
||| 3 My [spouse/partner] could NOT change them if s/he wanted to
|||
||| LF025_b spouse could increase or decrease hours self employed
||| Still thinking of your [spouse/partner]'s main job, could your [spouse/partner] increase or
||| decrease the number of paid hours that he or she works each week? Please check all that
||| apply. With respect to paid hours, my [spouse/partner] would be able to
||| 1 Self-employed, not relevant
|||
||| IF ( Increase them IN spouse could increase or decrease hours OR Decrease them IN
||| spouse could increase or decrease hours ) AND My ^FLSpouseOrPartner could NOT change them
||| if s/he wanted to in spouse could increase or decrease hours THEN
|||
||| checkpaidhoursspouse check display for giving answer to paid hours
||| You have indicated both that your [spouse/partner] would be able to change (increase and
||| or decrease) the number of paid hours and that he/she could not change them if he/she
||| wanted to. Please go back and keep the answer that best reflects his/her situation.
|||
||| ENDIF
|||
||| IF ( spouse could increase or decrease hours != empty AND spouse could increase or
||| decrease hours 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 spouse could increase or decrease hours = empty AND spouse could increase or decrease
||| hours self employed = empty THEN
|||
||| [Questions LF025_NR_DK to LF025_b_NR_DK are displayed as a table]
|||

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|| | LF025_NR_DK spouse could increase or decrease hours after nonresponse
|| | [You did not answer. Your answers are important to us. Please answer the question to the
|| | best of your ability.] Still thinking of your [spouse/partner]'s main job, could your
|| | [spouse/partner] increase or decrease the number of paid hours that he or she works each
|| | week? Please check all that apply. With respect to paid hours, my [spouse/partner]
|| | could
|| | 1 Increase them
|| | 2 Decrease them
|| | 3 My [spouse/partner] could NOT change them if s/he wanted to
|| | 8 Don't know
|| |
|| | LF025_b_NR_DK spouse could increase or decrease hours self employed after nonresponse
|| | [You did not answer. Your answers are important to us. Please answer the question to the
|| | best of your ability.] Still thinking of your [spouse/partner]'s main job, could your
|| | [spouse/partner] increase or decrease the number of paid hours that he or she works each
|| | week? Please check all that apply. With respect to paid hours, my [spouse/partner]
|| | would be able to
|| | 1 Self-employed, not relevant
|| |
|| | IF ( Increase them IN spouse could increase or decrease hours after nonresponse OR
|| | Decrease them IN spouse could increase or decrease hours after nonresponse ) AND My
|| | ^FLSpouseOrPartner could NOT change them if s/he wanted to in spouse could increase or
|| | decrease hours after nonresponse THEN
|| |
|| | | checkpaidhoursspouse check display for giving answer to paid hours
|| | | You have indicated both that your [spouse/partner] would be able to change (increase
|| | | and/or decrease) the number of paid hours and that he/she could not change them if he
|| | | she wanted to. Please go back and keep the answer that best reflects his/her situation.
|| | |
|| | |
|| | | ENDIF
|| | |
|| | IF ( spouse could increase or decrease hours after nonresponse != empty AND spouse could
|| | increase or decrease hours self employed after nonresponse != 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
|| | |
|| | ELSE
|| | |
|| | | ENDIF
|| | |
|| | [Questions LF026 to LF026_b are displayed as a table]
|| |
|| | LF026 spouse would increase hours
|| | Would your [spouse/partner] like to increase the number of paid hours each week if earnings
|| | were increased in the same proportion?
|| | 1 Yes

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```

|| 5 No
||
|| LF026_b spouse would increase hours self employed
|| Would your [spouse/partner] like to increase the number of paid hours each week if earnings
|| were increased in the same proportion?
|| 1 Self-employed, not relevant
||
|| IF spouse would increase hours = empty AND spouse would increase hours self employed =
|| empty THEN
||
|| [Questions LF026_NR_DK to LF026_b_NR_DK are displayed as a table]
||
|| LF026_NR_DK spouse would increase hours after nonresponse
|| [You did not answer. Your answers are important to us. Please answer the question to the
|| best of your ability.] Would your [spouse/partner] like to increase the number of paid
|| hours each week if earnings were increased in the same proportion?
|| 1 Yes
|| 5 No
|| 8 Don't know
||
|| LF026_b_NR_DK spouse would increase hours self employed after nonresponse
|| [You did not answer. Your answers are important to us. Please answer the question to the
|| best of your ability.] Would your [spouse/partner] like to increase the number of paid
|| hours each week if earnings were increased in the same proportion?
|| 1 Self-employed, not relevant
||
|| ELSE
||
|| ENDIF
||
|| IF ( spouse would increase hours = Yes OR spouse would increase hours after nonresponse
|| = Yes ) THEN
||
|| LF027 spouse number of more desired work hrs
|| How many more paid hours would your [spouse/partner] like to work each week?
|| Long
||
|| IF ( spouse number of more desired work hrs = empty) THEN
||
|| [Questions LF027_NR_SP to LF027_NR_DK are displayed as a table]
||
|| LF027_NR_SP spouse number of more desired work hrs after nonresponse
|| [You did not answer. Your answers are important to us. Please give us your best guess.]
|| How many more paid hours would your [spouse/partner] like to work each week?
|| Long
||
|| LF027_NR_DK dont know spouse number of more desired work hrs after nonresponse
|| [You did not answer. Your answers are important to us. Please give us your best guess.]
|| How many more paid hours would your [spouse/partner] like to work each week?
|| 8 Don't know
||
|| IF ( spouse number of more desired work hrs after nonresponse != empty AND dont know

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||| spouse number of more desired work hrs after nonresponse != empty) THEN
||||
|||| checkqanddk check display for giving answer to question and checking dont know box
|||| You entered an answer to the question AND checked the box 'Don't know'. Please go
|||| back and keep only the one entry that best describes your situation.
||||
|||| ENDIF
||||
||| ELSE
||||
||| ENDIF
|||
||| ENDIF
|||
||| IF spouse would increase hours != Yes OR ( spouse would increase hours after nonresponse
||| != empty AND spouse would increase hours after nonresponse != Yes ) THEN
||||
|||| [Questions LF028 to LF028_b are displayed as a table]
||||
|||| LF028 spouse would decrease hours
|||| Would your [spouse/partner] like to decrease the number of paid hours each week if your
|||| earnings were decreased in the same proportion?
|||| 1 Yes
|||| 5 No
||||
|||| LF028_b spouse would decrease hours self-employed
|||| Would your [spouse/partner] like to decrease the number of paid hours each week if your
|||| earnings were decreased in the same proportion?
|||| 1 Self-employed, not relevant
||||
|||| IF spouse would decrease hours = empty AND spouse would decrease hours self-employed =
|||| empty THEN
||||
|||| [Questions LF028_NR_DK to LF028_b_NR_DK are displayed as a table]
||||
|||| LF028_NR_DK spouse would decrease hours after nonresponse
|||| [You did not answer. Your answers are important to us. Please answer the question to
|||| the best of your ability.] Would your [spouse/partner] like to decrease the number of
|||| paid hours each week if your earnings were decreased in the same proportion?
|||| 1 Yes
|||| 5 No
|||| 8 Don't know
||||
|||| LF028_b_NR_DK spouse would decrease hours self-employed after nonresponse
|||| [You did not answer. Your answers are important to us. Please answer the question to
|||| the best of your ability.] Would your [spouse/partner] like to decrease the number of
|||| paid hours each week if your earnings were decreased in the same proportion?
|||| 1 Self-employed, not relevant
||||
||| ELSE
||||
||| ENDIF

```

```

|||
||| IF ( spouse would decrease hours = Yes OR spouse would decrease hours after nonresponse
||| = Yes ) THEN
|||
||| | LF029 spouse number of fewer desired work hrs
||| | How many fewer paid hours would your [spouse/partner] like to work each week?
||| | Long
||| |
||| | IF ( spouse number of fewer desired work hrs = empty) THEN
||| |
||| | [Questions LF029_NR_SP to LF029_NR_DK are displayed as a table]
||| |
||| | LF029_NR_SP spouse number of fewer desired work hrs after nonresponse
||| | [You did not answer. Your answers are important to us. Please give us your best
||| | guess.] How many fewer paid hours would your [spouse/partner] like to work each week?
||| | Long
||| |
||| | LF029_NR_DK dont know spouse number of fewer desired work hrs after nonresponse
||| | [You did not answer. Your answers are important to us. Please give us your best
||| | guess.] How many fewer paid hours would your [spouse/partner] like to work each week?
||| | 8 Don't know
||| |
||| | IF ( spouse number of fewer desired work hrs after nonresponse != empty AND dont
||| | know spouse number of fewer desired work hrs 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
||| |
||| | ENDIF
|||
||| ENDIF
||
|| IF !( Working for pay now in spouse's current employment status ) AND !( Unemployed and
|| looking for work in spouse's current employment status ) AND current job status != empty
|| THEN
||
|| | LF030 spouse chances of wanting to work for pay 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 your [spouse/partner] will want to work for pay at some time over the next
|| | 12 months?
|| | Range: 0.0..100.0
||

```

```

|| IF spouse chances of wanting to work for pay over next 12 months = empty THEN
|| |
|| | [Questions LF030_NR_SP to LF030_NR_DK are displayed as a table]
|| |
|| | LF030_NR_SP spouse chances of wanting to work for pay 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 your [spouse/partner] will want to work for pay at some
|| | time over the next 12 months?
|| | Range: 0.0..100.0
|| |
|| | LF030_NR_DK dont know spouse chances of wanting to work for pay 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 your [spouse/partner] will want to work for pay at some
|| | time over the next 12 months?
|| | 8 Don't know
|| |
|| | IF ( spouse chances of wanting to work for pay over next 12 months after nonresponse !=
|| | empty AND dont know spouse chances of wanting to work for pay 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
|| |
|| | IF spouse chances of wanting to work for pay over next 12 months > 0 OR spouse chances
|| | of wanting to work for pay over next 12 months after nonresponse > 0 OR ( spouse chances
|| | of wanting to work for pay over next 12 months = empty AND spouse chances of wanting to
|| | work for pay over next 12 months after nonresponse = empty) THEN
|| | |
|| | | LF031 chances of finding acceptable job over next 12 months
|| | | On this same 0 to 100 scale, what are the chances that if your [spouse/partner] were to
|| | | look for a job over the next 12 months, your [spouse/partner] would find a job that he or
|| | | she would accept considering the pay and the type of work?
|| | | Range: 0.0..100.0
|| | |
|| | | IF chances of finding acceptable job over next 12 months = empty THEN
|| | | |
|| | | | [Questions LF031_NR_SP to LF031_NR_DK are displayed as a table]
|| | | |
|| | | | LF031_NR_SP 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 this same 0 to 100 scale, what are the chances that if your [spouse/partner] were to
||| look for a job over the next 12 months, your [spouse/partner] would find a job that he
||| or she would accept considering the pay and the type of work?
||| Range: 0.0..100.0
|||
||| LF031_NR_DK dont know 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 this same 0 to 100 scale, what are the chances that if your [spouse/partner] were to
||| look for a job over the next 12 months, your [spouse/partner] would find a job that he
||| or she would accept considering the pay and the type of work?
||| 8 Don't know
|||
||| IF ( chances of finding acceptable job over next 12 months after nonresponse != empty
||| AND dont know 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
|||
||| ENDIF
|||
||| IF Unemployed and looking for work in spouse's current employment status THEN
|||
||| LF031_u unemployed 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 12 months your [spouse/partner] will find a job that s/he
||| would accept considering the pay and the type of work?
||| Range: 0.0..100.0
|||
||| IF unemployed chances of finding acceptable job over next 12 months = empty THEN
|||
||| [Questions LF031_u_NR_SP to LF031_u_NR_DK are displayed as a table]
|||
||| LF031_u_NR_SP unemployed 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 12 months your [spouse/partner] will find
||| a job that s/he would accept considering the pay and the type of work?
||| Range: 0.0..100.0
|||
||| LF031_u_NR_DK dont know unemployed 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 12 months your [spouse/partner] will find
||| a job that s/he would accept considering the pay and the type of work?
||| 8 Don't know
|||
||| IF ( unemployed chances of finding acceptable job over next 12 months after nonresponse
||| != empty AND dont know unemployed 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
||
ENDIF

```

```

IF respondent age < 62 and respondent age !=empty THEN

```

```

| PP001 chance working full time at 62
| Now, please think about work in general and not just your present job. 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 do you think are the
| chances that you will be working full-time after you reach age 62?
| Range: 0.0..100.0

```

```

| IF chance working full time at 62 = empty THEN

```

```

|| [Questions PP001_NR_SP to PP001_NR_DK are displayed as a table]

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```

|| PP001_NR_SP chance working full time at 62 after nonresponse
|| [You did not answer. Your answers are important to us. Please give us your best guess.]
|| Now, please think about work in general and not just your present job. 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 do you think are the
|| chances that you will be working full-time after you reach age 62?
|| Range: 0.0..100.0

```

```

|| PP001_NR_DK chance working full time at 62 after nonresponse DK
|| [You did not answer. Your answers are important to us. Please give us your best guess.]
|| Now, please think about work in general and not just your present job. 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 do you think are the

```



```

| | chances that you will be working full-time after you reach age 62?
| | 8 Don't know
| |
| | IF ( chance working full time at 62 after nonresponse != empty AND chance working full
| | time at 62 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 working full time at 62 = 50 OR chance working full time at 62 after
| nonresponse = 50) THEN
|
| | PP001_a chances full time or not at 62
| | Do you think it is equally likely that you will be working full-time after age 62 as it
| | that you will not be working full-time, or are you just unsure about the chances?
| | 1. Equally likely
| | 2. Unsure
| |
| | ENDIF
|
| ENDIF

IF ( respondent age < 65 AND respondent age !=empty AND chance working full time at 62 =
empty AND chance working full time at 62 after nonresponse = empty) OR (( respondent age < 65
AND respondent age !=empty) AND ( chance working full time at 62 > 0 OR chance working full
time at 62 after nonresponse > 0)) THEN
|
| | PP002 chance working full time at 65
| | Thinking about work in general and not just your present job: On the same scale from 0 to
| | 100, what do you think the chances are that you will be working full-time after you reach age
| | 65?
| | Range: 0.0..100.0
|
| IF chance working full time at 65 = empty THEN
| |
| | | [Questions PP002_NR_SP to PP002_NR_DK are displayed as a table]
| | |
| | | PP002_NR_SP chance working full time at 65 after nonresponse
| | | [You did not answer. Your answers are important to us. Please give us your best guess.]
| | | Thinking about work in general and not just your present job: On the same scale from 0 to
| | | 100, what do you think the chances are that you will be working full-time after you reach
| | | age 65?
| | | Range: 0.0..100.0
| | |
| | | PP002_NR_DK chance working full time at 65 after nonresponse DK

```

```

|| [You did not answer. Your answers are important to us. Please give us your best guess.]
|| Thinking about work in general and not just your present job: On the same scale from 0 to
|| 100, what do you think the chances are that you will be working full-time after you reach
|| age 65?
|| 8 Don't know
||
|| IF ( chance working full time at 65 after nonresponse != empty AND chance working full
|| time at 65 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
||
|| ELSE
||
|| ENDIF

```

```

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

```

```

| IF respondent spouse/partner age < 62 and respondent age != empty THEN

```

```

|| PP003 chances spouse/partner working fulltime at 62
|| [Now I would like to ask you similar questions about your spouse:] Thinking about work in
|| general and not just the present job of your [spouse/partner], what do you think the
|| chances are that s/he will be working full-time after s/he reaches age 62?
|| Range: 0.0..100.0

```

```

|| IF chances spouse/partner working fulltime at 62 = empty THEN

```

```

|| [Questions PP003_NR_SP to PP003_NR_DK are displayed as a table]

```

```

|| PP003_NR_SP chances spouse/partner working fulltime at 62 after nonresponse
|| [You did not answer. Your answers are important to us. Please give us your best guess.]
|| [Now I would like to ask you similar questions about your spouse:] Thinking about work in
|| general and not just the present job of your [spouse/partner], what do you think the
|| chances are that s/he will be working full-time after s/he reaches age 62?
|| Range: 0.0..100.0

```

```

|| PP003_NR_DK chances spouse/partner working fulltime at 62 after nonresponse DK
|| [You did not answer. Your answers are important to us. Please give us your best guess.]
|| [Now I would like to ask you similar questions about your spouse:] Thinking about work in
|| general and not just the present job of your [spouse/partner], what do you think the
|| chances are that s/he will be working full-time after s/he reaches age 62?
|| 8 Don't know

```

```

|| IF ( chances spouse/partner working fulltime at 62 after nonresponse != empty AND
|| chances spouse/partner working fulltime at 62 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 chances spouse/partner working fulltime at 62 = 50 OR chances spouse/partner working
|| fulltime at 62 after nonresponse = 50 THEN
|| |
|| | PP003_a chances spouse full time or not at 62
|| | Do you think it is equally likely that s/he will be working full-time after age 62 as it
|| | is that s/he will not be working full-time, or are you just unsure about the chances?
|| | 1. Equally likely
|| | 2. Unsure
|| |
|| | ENDIF
|| |
|| ENDIF
|| |
|| IF ( respondent spouse/partner age < 65 AND respondent spouse/partner age !=empty AND
|| chances spouse/partner working fulltime at 62 = empty AND chances spouse/partner working
|| fulltime at 62 after nonresponse = empty) OR (( respondent spouse/partner age < 65 AND
|| respondent spouse/partner age !=empty) AND ( chances spouse/partner working fulltime at 62
|| > 0 OR chances spouse/partner working fulltime at 62 after nonresponse > 0)) THEN
|| |
|| | PP004 chances spouse/partner working fulltime at 65
|| | [fill for age < 65 questions] Thinking about work in general and not just the present job
|| | of your [spouse/partner], what do you think the chances are that s/he will be working
|| | full-time after s/he reaches age 65?
|| | Range: 0.0..100.0
|| |
|| | IF chances spouse/partner working fulltime at 65 = empty THEN
|| | |
|| | | [Questions PP004_NR_SP to PP004_NR_DK are displayed as a table]
|| | |
|| | | PP004_NR_SP chances spouse/partner working fulltime at 65 after nonresponse
|| | | [You did not answer. Your answers are important to us. Please give us your best guess.]
|| | | [fill for age < 65 questions] Thinking about work in general and not just the present job
|| | | of your [spouse/partner], what do you think the chances are that s/he will be working
|| | | full-time after s/he reaches age 65?
|| | | Range: 0.0..100.0
|| | |
|| | | PP004_NR_DK chances spouse/partner working fulltime at 65 after nonresponse DK
|| | | [You did not answer. Your answers are important to us. Please give us your best guess.]
|| | | [fill for age < 65 questions] Thinking about work in general and not just the present job

```

```

||| of your [spouse/partner], what do you think the chances are that s/he will be working
||| full-time after s/he reaches age 65?
||| 8 Don't know
|||
||| IF ( chances spouse/partner working fulltime at 65 after nonresponse != empty AND
||| chances spouse/partner working fulltime at 65 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
|
ENDIF

```

MV001 moved during last 12 months/since MS57

Have you moved [fill for time frame reference in moving question MV001]?

1 Yes

5 No

MV002 chances of moving in next 12 months

On a scale from 0 percent to 100 percent where "0" is absolutely no chance and "100" means that it is absolutely certain, what do you think are the chances that you will move in the next 12 months?

Range: 0.0..100.0

IF chances of moving in next 12 months = empty THEN

| [Questions MV002_NR_SP to MV002_NR_DK are displayed as a table]

| **MV002_NR_SP** chances of moving in 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" is absolutely no chance and "100" means that it is absolutely certain, what do you think are the chances that you will move in the next 12 months?

| Range: 0.0..100.0

| **MV002_NR_DK** chances of moving in next 12 months 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" is absolutely no chance and "100" means that it is absolutely certain, what do you think are the chances that you will move in the next 12 months?

| 8 Don't know

| IF (chances of moving in next 12 months after nonresponse != empty AND chances of moving in next 12 months 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

HU001 ownership of home

Do [you (and/or your husband/wife/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 husband/wife/partner)] own the home in which you live?

| 1 Yes

| 5 No

| 8 Don't know

| ELSE

| ENDIF

IF (ownership of home = No OR ownership of home after non-response = No) AND (preload
from MS57 indicating whether R owned home = 1 OR preload from MS57 indicating whether R owned
home after nonresponse = 1) THEN

|
| **HU004** reason loss of home ownership
| In the survey you completed on [time frame reference], you reported owning the home you lived
| in at the time. What has happened with that home since then?

| 1 Sold it

| 2 Gave it away

| 3. Abandoned it

| 4. It was foreclosed

| 5. Other

| 10. Did not own my home on [] That's a mistake.

| IF reason loss of home ownership = empty THEN

||
|| **HU004_NR_DK** reason loss of home ownership after nonresponse
|| [You did not answer. Your answers are important to us. Please answer the question to the
|| best of your ability.] In the survey you completed on [time frame reference], you reported
|| owning the home you lived in at the time. What has happened with that home since then?

|| 1 Sold it

|| 2 Gave it away

```
|| 3 Abandoned it
|| 4 It was foreclosed
|| 5 Other
|| 10 Did not own my home on [] That's a mistake.
|| 8 Don't know
||
| ELSE
||
| ENDIF
|
| IF reason loss of home ownership = Other OR reason loss of home ownership after nonresponse
| = Other THEN
||
| HU004_other other reason loss home ownership
| Please specify the reason.
| String
||
||
| HU005 sale price of previously owned home
| For how much did you sell that home?
| String
||
| IF sale price of previously owned home = empty THEN
||
| HU005_NR_DK sale price of previously owned home after nonresponse
| | [You did not answer. Your answers are important to us. Please answer the question to the
| | best of your ability.] For how much did you sell that 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 - $1,000,000
| | 8 More than $1,000,000
| | 9 Don't know
||
| ELSE
||
| ENDIF
||
| HU006 any loans on prev owned home
| At the time of the sale of your home, did you have any mortgages or loans taken out against
| the value of your home?
| 1 Yes
| 5 No
||
| IF any loans on prev owned home = empty THEN
||
| HU006_NR_DK any loans on prev owned home after nonresponse
| | [You did not answer. Your answers are important to us. Please answer the question to the
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```

||| best of your ability.] At the time of the sale of your home, did you have any mortgages
||| or loans taken out against the value of your home?
||| 1 Yes
||| 5 No
||| 8 Don't know
|||
||| ELSE
|||
||| ENDIF
|||
||| IF any loans on prev owned home = Yes OR any loans on prev owned home after nonresponse
||| = Yes THEN
|||
||| HU007 sale prices covered loans etc
||| Did the money from the sale of the home cover all the mortgage and loans on that home and
||| the closing costs of the sale?
||| 1 Yes
||| 5 No
|||
||| IF sale prices covered loans etc = empty THEN
|||
||| HU007_NR_DK sale prices covered loans etc after nonresponse
||| [You did not answer. Your answers are important to us. Please answer the question to
||| the best of your ability.] Did the money from the sale of the home cover all the
||| mortgage and loans on that home and the closing costs of the sale?
||| 1 Yes
||| 5 No
||| 8 Don't know
|||
||| ELSE
|||
||| ENDIF
|||
||| IF sale prices covered loans etc = Yes OR sale prices covered loans etc after
||| nonresponse = Yes THEN
|||
||| HU008 money left over after sale of prev home
||| How much money was left over after paying off all mortgages and loans on the home and
||| the closing costs of the sale?
||| Integer
|||
||| IF money left over after sale of prev home = empty THEN
|||
||| HU008_NR_DK money left over after sale of prev 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 was left over after paying off all
||| mortgages and loans on the home and the closing costs of the sale?
||| 1 $0 - $10,000
||| 2 $10,001 - $25,000
||| 3 $25,001 - $50,000
||| 4 $50,001 - $100,000
||| 5 $100,001 - $250,000

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| | HU010_year year month home was bought by R in MS57
| | When did [you (and/or your husband/wife/partner)] buy this home?
| | Range: 1900..2009
| |
| | HU010_month month home was bought by R from MS57
| | When did [you (and/or your husband/wife/partner)] buy this home?
| | 1 January
| | 2 February
| | 3 March
| | 4 April
| | 5 May
| | 6 June
| | 7 July
| | 8 August
| | 9 September
| | 10 October
| | 11 November
| | 12 December
| |
| | ENDIF
| |
| | 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 husband/wife/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

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```

|| [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 husband/wife/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
|
| HU003_a total money owed on home
| How much money in total do [you (and/or your husband/wife/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 husband/wife
| 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
|
| HU003_b min monthly mortgage payment
| How much in total are the minimum required monthly payments on all of [your (and/or your
| spouse's/partner's)] mortgages and any other loans that you have taken out against the
| value of your home?
| Integer
|
| IF min monthly mortgage payment = empty THEN
|
| HU003_b_NR_DK min monthly payments mortgage after nonresponse
| [You did not answer. Your answers are important to us. Please answer the question to the
| best of your ability.] How much in total are the minimum required monthly payments on all
| of [your (and/or your [spouse's/partner's])] mortgages and any other loans that you have

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```

|| taken out against the value of your home?
|| 1 $0 - $500
|| 2 $501 - $1000
|| 3 $1001 - $1500
|| 4 $1501 - $2000
|| 5 $2001 - $3000
|| 6 $3001 - $4000
|| 7 $4001 - $5000
|| 8 $5001 - $7500
|| 9 More than $7500
|| 10 Don't know
||
|| ELSE
||
|| ENDIF
||
|| HU003_c changes in monthly payments in last 12 months/since MS57
|| Have there been any changes to your minimum required monthly payments on these debts [fill
|| for time frame reference in housing questions]?
|| 1 Yes
|| 5 No
||
|| IF changes in monthly payments in last 12 months/since MS57 = empty THEN
||
|| HU003_c_NR_DK changes in monthly payments in last 12 months/since MS57 after nonresponse
|| [You did not answer. Your answers are important to us. Please answer the question to the
|| best of your ability.] Have there been any changes to your minimum required monthly
|| payments on these debts [fill for time frame reference in housing questions]?
|| 1 Yes
|| 5 No
|| 8 Don't know
||
|| ELSE
||
|| ENDIF
||
|| IF changes in monthly payments in last 12 months/since MS57 = Yes OR changes in monthly
|| payments in last 12 months/since MS57 after nonresponse = Yes THEN
||
|| HU003_d type of change in minimum monthly mortgage payments
|| How did your minimum required monthly payments change?
|| 1 Increased
|| 2 Decreased
||
|| IF type of change in minimum monthly mortgage payments = empty THEN
||
|| HU003_d_NR_DK type of change in minimum monthly mortgage payments after nonresponse
|| [You did not answer. Your answers are important to us. Please answer the question to
|| the best of your ability.] How did your minimum required monthly payments change?
|| 1 Increased
|| 2 Decreased
|| 8 Don't know

```

```

|||
||| ELSE
|||
||| ENDIF
|||
||| IF type of change in minimum monthly mortgage payments = Increased OR type of change in
||| minimum monthly mortgage payments after nonresponse = Increased THEN
|||
||| [Questions HU003_d1_inc_amount to HU003_d1_inc_percentage are displayed as a table]
|||
||| HU003_d1_inc_amount minimum required montly payments increased amount
||| By how much did your minimum monthly required payments increase?
||| Integer
|||
||| HU003_d1_inc_percentage minimum required montly payments increased percentage
||| By how much did your minimum monthly required payments increase?
||| Long
|||
||| IF ( minimum required montly payments increased amount != empty AND minimum required
||| montly payments increased percentage != empty) THEN
|||
||| | checkamandperc check display for giving answer to both amount question and percentage question
||| | You entered both a dollar amount AND a percentage. Please go back and keep only the
||| | one entry that best describes your situation.
||| |
||| | ENDIF
||| |
||| | IF minimum required montly payments increased amount = empty AND minimum required
||| | montly payments increased percentage = empty THEN
||| |
||| | HU003_d1_inc_NR_DK minimum required montly payments increased amount after nonresponse
||| | [You did not answer. Your answers are important to us. Please answer the question to
||| | the best of your ability.] By how much did your minimum monthly required payments
||| | increase?
||| | 1 $0 - $100
||| | 2 $101 - $250
||| | 3 $251 - $500
||| | 4 $501 - $750
||| | 5 $751 - $1,000
||| | 6 $1,001 - $1,500
||| | 7 $1,501 - $2,000
||| | 8 $2,001 - $3,000
||| | 9 More than $3,000
||| | 98 Don't know
||| |
||| | ELSE
||| |
||| | ENDIF
||| |
||| | HU003_d2_inc_ex expected increase
||| | Was this increase expected?
||| | 1 Did not expect any increase

```

```

||| 2 Expected the increase, but expected it to be smaller
||| 3 Expected an increase of about this size
||| 4 Expected a larger increase
|||
||| IF expected increase = empty THEN
|||
||| HU003_d2_inc_ex_NR_DK expected increase after nonresponse
||| [You did not answer. Your answers are important to us. Please answer the question to
||| the best of your ability.] Was this increase expected?
||| 1 Did not expect any increase
||| 2 Expected the increase, but expected it to be smaller
||| 3 Expected an increase of about this size
||| 4 Expected a larger increase
||| 8 Don't know
|||
||| ELSE
|||
||| ENDIF
|||
|||
||| [Questions HU003_d1_dec_amount to HU003_d1_dec_percentage are displayed as a table]
|||
||| HU003_d1_dec_amount minimum required montly payments decreased amount
||| By how much did your minimum monthly required payments decrease?
||| Integer
|||
||| HU003_d1_dec_percentage minimum required montly payments decreased percentage
||| By how much did your minimum monthly required payments decrease?
||| Range: 0.0..100.0
|||
||| IF ( minimum required montly payments decreased amount != empty AND minimum required
||| montly payments decreased percentage != empty) THEN
|||
||| checkamandperc check display for giving answer to both amount question and percentage question
||| You entered both a dollar amount AND a percentage. Please go back and keep only the
||| one entry that best describes your situation.
|||
||| ENDIF
|||
||| IF minimum required montly payments decreased amount = empty AND minimum required
||| montly payments decreased percentage = empty THEN
|||
||| HU003_d1_dec_NR_DK minimum required montly payments decreased amount after nonresponse
||| [You did not answer. Your answers are important to us. Please answer the question to
||| the best of your ability.] By how much did your minimum monthly required payments
||| decrease?
||| 1 $0 - $100
||| 2 $101 - $250
||| 3 $251 - $500
||| 4 $501 - $750
||| 5 $751 - $1,000

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```

||||| 6 $1,001 - $1,500
||||| 7 $1,501 - $2,000
||||| 8 $2,001 - $3,000
||||| 9 More than $3,000
||||| 98 Don't know
|||||
||||| ELSE
|||||
||||| ENDIF
|||||
||||| HU003_d2_dec_ex expected decrease
||||| Was this decrease expected?
||||| 1 Did not expect any decrease
||||| 2 Expected the decrease, but expected it to be smaller
||||| 3 Expected a decrease of about this size
||||| 4 Expected a larger decrease
|||||
||||| IF expected decrease = empty THEN
|||||
||||| HU003_d2_dec_ex_NR_DK expected decrease after nonresponse
||||| [You did not answer. Your answers are important to us. Please answer the question to
||||| the best of your ability.] Was this decrease expected?
||||| 1 Did not expect any decrease
||||| 2 Expected the decrease, but expected it to be smaller
||||| 3 Expected a decrease of about this size
||||| 4 Expected a larger decrease
||||| 8 Don't know
|||||
||||| ELSE
|||||
||||| ENDIF
|||||
||||| ENDIF
|||||
||||| ENDIF
|||||
||||| ENDIF
|||||
||||| IF whether respondent answered first wave of the survey (MS57) = No AND ( ownership of home
= Yes OR ownership of home after non-response = Yes ) THEN
|||||
||||| HU002 comparative worth of home
||||| In the nation as a whole house prices reached a peak in the summer of 2006 and on average
||||| have declined since then. However, there is a lot of variation in how house prices have
||||| changed at the local level. What about your home? Is it worth
||||| 1 More now
||||| 2 Less now
||||| 3 About the same now
||||| 4 Did not yet own this home in the summer of 2006
|||||
||||| IF comparative worth of home = empty THEN
|||||

```

```

||| HU002_NR_DK comparative worth 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.] In the nation as a whole house prices reached a peak in the summer
||| of 2006 and on average have declined since then. However, there is a lot of variation in
||| how house prices have changed at the local level. What about your home? Is it worth
||| 1 More now
||| 2 Less now
||| 3 About the same now
||| 4 Did not yet own this home in the summer of 2006
||| 8 Don't know
|||
||| ELSE
|||
||| ENDIF
|||
||| IF comparative worth of home = More now OR comparative worth of home after non-response
||| = More now THEN
|||
||| [Questions HU002_a_amount to HU002_a_percent are displayed as a table]
|||
||| HU002_a_amount value gained on home amount
||| About how much has your home gained in value since the summer of 2006 when house prices
||| peaked at the national level?
||| Integer
|||
||| HU002_a_percent value gained on home percent
||| About how much has your home gained in value since the summer of 2006 when house prices
||| peaked at the national level?
||| Long
|||
||| IF ( value gained on home amount != empty AND value gained on home percent != empty)
||| THEN
|||
||| | checkamandperc check display for giving answer to both amount question and percentage question
||| | You entered both a dollar amount AND a percentage. Please go back and keep only the one
||| | entry that best describes your situation.
||| |
||| | ENDIF
||| |
||| IF value gained on home amount = empty and value gained on home percent = empty THEN
|||
||| | HU002_a_NR_DK percentage gain of home 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 has your home gained in value percentage wise
||| | since the summer of 2006 when house prices peaked at the national level?
||| | 1 0% - 5%
||| | 2 5% - 10%
||| | 3 10% - 20%
||| | 4 30% - 40%
||| | 5 40% - 50%
||| | 6 50% - 60%
||| | 7 More than 60%

```

```

||| 8 Don't know
|||
||| ELSE
|||
||| ENDIF
|||
|||
|||
||| [Questions HU002_b_amount to HU002_b_percent are displayed as a table]
|||
||| HU002_b_amount lost value on home amount
||| About how much has your home lost in value since the summer of 2006 when house prices
||| peaked at the national level?
||| Integer
|||
||| HU002_b_percent lost value on home percent
||| About how much has your home lost in value since the summer of 2006 when house prices
||| peaked at the national level?
||| Range: 0.0..100.0
|||
||| IF ( lost value on home amount != empty AND lost value on home percent != empty) THEN
|||
||| checkamandperc check display for giving answer to both amount question and percentage question
||| You entered both a dollar amount AND a percentage. Please go back and keep only the one
||| entry that best describes your situation.
|||
||| ENDIF
|||
||| IF lost value on home amount = empty and lost value on home percent = empty THEN
|||
||| HU002_b_NR_DK percentage lost of home 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 has your home lost in value percentage wise
||| since the summer of 2006 when house prices peaked at the national level?
||| 1 0% - 5%
||| 2 5% - 10%
||| 3 10% - 20%
||| 4 30% - 40%
||| 5 40% - 50%
||| 6 50% - 60%
||| 7 More than 60%
||| 8 Don't know
|||
||| ELSE
|||
||| ENDIF
|||
|||
|||
||| [Questions HU002_c_year to HU002_c_month are displayed as a table]
|||
||| HU002_c_year year month home was bought

```



```

||| When did [you (and/or your husband/wife/partner)] buy this home?
||| Range: 1900..2009
|||
||| HU002_c_month month home was bought
||| When did [you (and/or your husband/wife/partner)] buy this home?
||| 1 January
||| 2 February
||| 3 March
||| 4 April
||| 5 May
||| 6 June
||| 7 July
||| 8 August
||| 9 September
||| 10 October
||| 11 November
||| 12 December
|||
||| HU002_d price of bought home
||| How much did [you (and/or your husband/wife/partner)] pay for your home when you bought
||| it?
||| Integer
|||
||| IF price of bought home = empty THEN
|||
||| | HU002_d_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.] How much did [you (and/or your husband/wife/partner)] pay
||| | for your home when you bought it?
||| | 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
||| |
||| | ENDIF
||| |
||| | ENDIF
|||
||| E001 home equity extraction screener
||| Over the past 5 years have you taken out a loan or a second mortgage or refinanced an
||| existing loan on this house?
||| 1 Yes
||| 5 No

```

```

|
| IF home equity extraction screener = Yes THEN
|
| E002 home equity extraction access cash
| As a result did you...?
| 1 Reduce your monthly mortgage payments
| 2 Take out cash
| 3 Both
|
| IF home equity extraction access cash = Take out cash or home equity extraction access
| cash = Both THEN
|
| E003 home equity extracted amt
| How much cash in total did you take out in this way?
| Integer
|
| IF ( home equity extracted amt = empty) THEN
|
| E003_NR_DK home equity extracted 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 cash in total did you take out in this way?
| 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
|
| E004 home equity on home improvements
| Did you use any of this money for home improvements?
| 1 Yes
| 5 No
|
| IF ( home equity on home improvements = empty) THEN
|
| E004_NR_DK home equity on home improvements after nonresponse
| [You did not answer. Your answers are important to us. Please answer the question to
| the best of your ability.] Did you use any of this money for home improvements?
| 1 Yes
| 5 No
| 8 Don't know
|
| ELSE
|
| ENDIF

```

```

|||
||| IF home equity on home improvements = Yes OR home equity on home improvements after
||| nonresponse = Yes THEN
|||
||| E004_a cash spent on home improvements
||| How much of that cash did you spend on home improvements?
||| Integer
|||
||| IF cash spent on home improvements = empty THEN
|||
||| E004_a_NR_DK cash spent on home improvements after nonresponse
||| [You did not answer. Your answers are important to us. Please answer the question to
||| the best of your ability.] How much of that cash did you spend on home improvements?
||| 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 More than $500,000
||| 9 Don't know
|||
||| ELSE
|||
||| ENDIF
|||
||| E005_a spend hm equity after home improvement
||| What did you do with the rest of the money?
||| 1 Spent all of it
||| 2 Spent most of it
||| 3 Spent about half and saved the other half
||| 4 Saved most of it
||| 5 Saved all of it
|||
|||
||| E005_b spend hm equity without home improvement
||| Did you spend all of that money or did you save some?
||| 1 Spent all of it
||| 2 Spent most of it
||| 3 Spent about half and saved the other half
||| 4 Saved most of it
||| 5 Saved all of it
|||
||| ENDIF
|||
||| ENDIF
|||
||| ENDIF
|||
||| D054 chance home worth more in future

```

| We are interested in how the value of [Fill for whether respondent owns his/her home.] will
| change in the future. On a scale from 0 percent to 100 percent where 0 means that you
| think there is no chance and 100 means that you think the event is absolutely sure to happen,
| what do you think are the chances that by next year at this time [Fill for whether respondent
| owns his/her home.] will be worth more than [Fill for whether respondent owns his/her
| home.]_REF today?
| Range: 0.0..100.0

| IF chance home worth more in future = empty THEN

|| [Questions D054_NR_SP to D054_NR_DK are displayed as a table]

|| **D054_NR_SP** chance home worth more in future after nonresponse
|| [You did not answer. Your answers are important to us. Please give us your best guess.] We
|| are interested in how the value of [Fill for whether respondent owns his/her home.] will
|| change in the future. On a scale from 0 percent to 100 percent where 0 means that you
|| think there is no chance and 100 means that you think the event is absolutely sure to
|| happen, what do you think are the chances that by next year at this time [Fill for whether
|| respondent owns his/her home.] will be worth more than [Fill for whether respondent owns
|| his/her home.]_REF today?
|| Range: 0.0..100.0

|| **D054_NR_DK** dont know chance home worth more in future after nonresponse
|| [You did not answer. Your answers are important to us. Please give us your best guess.] We
|| are interested in how the value of [Fill for whether respondent owns his/her home.] will
|| change in the future. On a scale from 0 percent to 100 percent where 0 means that you
|| think there is no chance and 100 means that you think the event is absolutely sure to
|| happen, what do you think are the chances that by next year at this time [Fill for whether
|| respondent owns his/her home.] will be worth more than [Fill for whether respondent owns
|| his/her home.]_REF today?
|| 8 Don't know

|| IF (chance home worth more in future after nonresponse != empty AND dont know chance home
|| worth more in future 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

| IF (chance home worth more in future = 50 OR chance home worth more in future after
| nonresponse = 50) THEN

|| **D054_a** equally chance home worth more in future
|| Do you think it is equally likely that [Fill for whether respondent owns his/her home.]
|| will be worth more than [Fill for whether respondent owns his/her home.]_REF today, or are
|| you just unsure about the chances?

```

|| 1 Equally likely
|| 2 Unsure
||
|| IF ( equally chance home worth more in future = empty) THEN
||
|| D054_a_NR_DK equally chance home worth more in future 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 that [Fill for whether
|| respondent owns his/her home.] will be worth more than [Fill for whether respondent owns
|| his/her home.]_REF today, or are you just unsure about the chances?
|| 1 Equally likely
|| 2 Unsure
|| 8 Don't know
||
|| ELSE
||
|| ENDIF
||
|| ENDIF
||
|| IF chance home worth more in future > 0 OR chance home worth more in future after
|| nonresponse > 0 OR ( chance home worth more in future =empty AND chance home worth more in
|| future after nonresponse = empty) OR ( dont know chance home worth more in future after
|| nonresponse = Don't know ) THEN
||
|| D055 chances home value up more than 10%
|| Next year at this time, what are the chances that the value of [Fill for whether respondent
|| owns his/her home.] will have gone up by more than 10 percent compared to what [Fill for
|| whether respondent owns his/her home.]_REF worth today?
|| Range: 0.0..100.0
||
|| IF chances home value up more than 10% = empty THEN
||
|| [Questions D055_NR_SP to D055_NR_DK are displayed as a table]
||
|| D055_NR_SP chances home value up more than 10% after nonresponse
|| [You did not answer. Your answers are important to us. Please give us your best guess.]
|| Next year at this time, what are the chances that the value of [Fill for whether
|| respondent owns his/her home.] will have gone up by more than 10 percent compared to what
|| [Fill for whether respondent owns his/her home.]_REF worth today?
|| Range: 0.0..100.0
||
|| D055_NR_DK dont know chances home value up more than 10% after nonresponse
|| [You did not answer. Your answers are important to us. Please give us your best guess.]
|| Next year at this time, what are the chances that the value of [Fill for whether
|| respondent owns his/her home.] will have gone up by more than 10 percent compared to what
|| [Fill for whether respondent owns his/her home.]_REF worth today?
|| 8 Don't know
||
|| ELSE
||
|| ENDIF

```

```

| |
| | IF chances home value up more than 10% > 0 OR chances home value up more than 10% after
| | nonresponse > 0 THEN
| |
| | D056 chances home value up more than 20%
| | Next year at this time, what are the chances that the value of [Fill for whether
| | respondent owns his/her home.] will have gone up by more than 20 percent compared to what
| | [Fill for whether respondent owns his/her home.]._REF worth today?
| | Range: 0.0..100.0
| |
| | IF chances home value up more than 20% = empty THEN
| |
| | | [Questions D056_NR_SP to D056_NR_DK are displayed as a table]
| | |
| | | D056_NR_SP chances home value up more than 20% after nonresponse
| | | [You did not answer. Your answers are important to us. Please give us your best guess.]
| | | Next year at this time, what are the chances that the value of [Fill for whether
| | | respondent owns his/her home.] will have gone up by more than 20 percent compared to
| | | what [Fill for whether respondent owns his/her home.]._REF worth today?
| | | Range: 0.0..100.0
| | |
| | | D056_NR_DK dont know chances home value up more than 20% after nonresponse
| | | [You did not answer. Your answers are important to us. Please give us your best guess.]
| | | Next year at this time, what are the chances that the value of [Fill for whether
| | | respondent owns his/her home.] will have gone up by more than 20 percent compared to
| | | what [Fill for whether respondent owns his/her home.]._REF worth today?
| | | 8 Don't know
| | |
| | | IF ( chances home value up more than 20% after nonresponse != empty AND dont know
| | | chances home value up more than 20% 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
| |
| | ENDIF
|
| IF ( chance home worth more in future < 100 AND chance home worth more in future !=
| empty) OR ( chance home worth more in future after nonresponse != empty AND chance home
| worth more in future after nonresponse < 100) THEN
|
| | D057 chances home value down more than 10%
| | Next year at this time, what are the chances that the value of [Fill for whether respondent
| | owns his/her home.] will have gone down by more than 10 percent compared to what [Fill for

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| | whether respondent owns his/her home.]_REF worth today?
| | Range: 0.0..100.0
| |
| | IF chances home value down more than 10% = empty THEN
| |
| | [Questions D057_NR_SP to D057_NR_DK are displayed as a table]
| |
| | D057_NR_SP chances home value down more than 10% after nonresponse
| | [You did not answer. Your answers are important to us. Please give us your best guess.]
| | Next year at this time, what are the chances that the value of [Fill for whether
| | respondent owns his/her home.] will have gone down by more than 10 percent compared to
| | what [Fill for whether respondent owns his/her home.]_REF worth today?
| | Range: 0.0..100.0
| |
| | D057_NR_DK dont know chances home value down more than 10% after nonresponse
| | [You did not answer. Your answers are important to us. Please give us your best guess.]
| | Next year at this time, what are the chances that the value of [Fill for whether
| | respondent owns his/her home.] will have gone down by more than 10 percent compared to
| | what [Fill for whether respondent owns his/her home.]_REF worth today?
| | 8 Don't know
| |
| | IF ( chances home value down more than 10% after nonresponse != empty AND dont know
| | chances home value down more than 10% 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
| |
| | IF chances home value down more than 10% > 0 OR chances home value down more than 10%
| | after nonresponse > 0 THEN
| |
| | D058 chances home value down more than 20%
| | Next year at this time, what are the chances that the value of [Fill for whether
| | respondent owns his/her home.] will have gone down by more than 20 percent compared to
| | what [Fill for whether respondent owns his/her home.]_REF worth today?
| | Range: 0.0..100.0
| |
| | IF chances home value down more than 20% = empty THEN
| |
| | | [Questions D058_NR_SP to D058_NR_DK are displayed as a table]
| |
| | | D058_NR_SP chances home value down more than 20% after nonresponse
| | | [You did not answer. Your answers are important to us. Please give us your best guess.]
| | | Next year at this time, what are the chances that the value of [Fill for whether
| | | respondent owns his/her home.] will have gone down by more than 20 percent compared to
| | | what [Fill for whether respondent owns his/her home.]_REF worth today?

```

```

||| Range: 0.0..100.0
|||
||| D058_NR_DK dont know chances home value down more than 20% after nonresponse
||| [You did not answer. Your answers are important to us. Please give us your best guess.]
||| Next year at this time, what are the chances that the value of [Fill for whether
||| respondent owns his/her home.] will have gone down by more than 20 percent compared to
||| what [Fill for whether respondent owns his/her home.]_REF worth today?
||| 8 Don't know
|||
||| IF ( chances home value down more than 20% after nonresponse != empty AND dont know
||| chances home value down more than 20% 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
|||
||| ENDIF
|||
||| D059 chances home worth more over next 5 years
||| Now please think about how the value of [Fill for whether respondent owns his/her home.] will
||| change over the next 5 years. What are the chances that 5 years from now [Fill for whether
||| respondent owns his/her home.] will be worth more than [Fill for whether respondent owns his
||| her home.]_REF today?
||| Range: 0.0..100.0
|||
||| IF chances home worth more over next 5 years = empty THEN
|||
||| [Questions D059_NR_SP to D059_NR_DK are displayed as a table]
|||
||| D059_NR_SP chances home worth more over next 5 years after nonresponse
||| [You did not answer. Your answers are important to us. Please give us your best guess.] Now
||| please think about how the value of [Fill for whether respondent owns his/her home.] will
||| change over the next 5 years. What are the chances that 5 years from now [Fill for
||| whether respondent owns his/her home.] will be worth more than [Fill for whether respondent
||| owns his/her home.]_REF today?
||| Range: 0.0..100.0
|||
||| D059_NR_DK dont know chances home worth more over next 5 years after nonresponse
||| [You did not answer. Your answers are important to us. Please give us your best guess.] Now
||| please think about how the value of [Fill for whether respondent owns his/her home.] will
||| change over the next 5 years. What are the chances that 5 years from now [Fill for
||| whether respondent owns his/her home.] will be worth more than [Fill for whether respondent
||| owns his/her home.]_REF today?
||| 8 Don't know

```



```

||
|| IF ( chances home worth more over next 5 years after nonresponse != empty AND dont know
|| chances home worth more over next 5 years 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
||
|| IF chances home worth more over next 5 years > 0 OR chances home worth more over next 5
|| years after nonresponse > 0 OR ( chances home worth more over next 5 years =empty AND
|| chances home worth more over next 5 years after nonresponse = empty) OR ( dont know chances
|| home worth more over next 5 years after nonresponse = Don't know ) THEN
||
|| | D060 chances after 5 years home value up more than 10%
|| | What are the chances that 5 years from now the value of [Fill for whether respondent owns
|| | his/her home.] will have gone up by more than 10 percent?
|| | Range: 0.0..100.0
||
||
|| IF chances after 5 years home value up more than 10% = empty THEN
||
|| | [Questions D060_NR_SP to D060_NR_DK are displayed as a table]
||
||
|| | D060_NR_SP chances after 5 years home value up more than 10% after nonresponse
|| | [You did not answer. Your answers are important to us. Please give us your best guess.]
|| | What are the chances that 5 years from now the value of [Fill for whether respondent owns
|| | his/her home.] will have gone up by more than 10 percent?
|| | Range: 0.0..100.0
||
||
|| | D060_NR_DK dont know chances after 5 years home value up more than 10% after nonresponse
|| | [You did not answer. Your answers are important to us. Please give us your best guess.]
|| | What are the chances that 5 years from now the value of [Fill for whether respondent owns
|| | his/her home.] will have gone up by more than 10 percent?
|| | 8 Don't know
||
||
|| IF ( chances after 5 years home value up more than 10% after nonresponse != empty AND
|| dont know chances after 5 years home value up more than 10% 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
||
|| IF chances after 5 years home value up more than 10% > 0 OR chances after 5 years home
|| value up more than 10% after nonresponse > 0 THEN
||
|| | D061 chances after 5 years home value up more than 20%
|| | What are the chances that 5 years from now the value of [Fill for whether respondent owns
|| | his/her home.] will have gone up by more than 20 percent?
|| | Range: 0.0..100.0
|| |
|| | IF chances after 5 years home value up more than 20% = empty THEN
|| |
|| | | [Questions D061_NR_SP to D061_NR_DK are displayed as a table]
|| | |
|| | | D061_NR_SP chances after 5 years home value up more than 20% after nonresponse
|| | | [You did not answer. Your answers are important to us. Please give us your best guess.]
|| | | What are the chances that 5 years from now the value of [Fill for whether respondent
|| | | owns his/her home.] will have gone up by more than 20 percent?
|| | | Range: 0.0..100.0
|| | |
|| | | D061_NR_DK dont know chances after 5 years home value up more than 20% after nonresponse
|| | | [You did not answer. Your answers are important to us. Please give us your best guess.]
|| | | What are the chances that 5 years from now the value of [Fill for whether respondent
|| | | owns his/her home.] will have gone up by more than 20 percent?
|| | | 8 Don't know
|| | |
|| | | IF ( chances after 5 years home value up more than 20% after nonresponse != empty AND
|| | | dont know chances after 5 years home value up more than 20% 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
||
|| ENDIF
||
|| IF ( chances home worth more over next 5 years < 100 AND chances home worth more over next
|| 5 years != empty) OR ( chances home worth more over next 5 years after nonresponse != empty
|| AND chances home worth more over next 5 years after nonresponse < 100) THEN
||
|| | D062 chances after 5 years home value down more than 10%
|| | What are the chances that 5 years from now the value of [Fill for whether respondent owns
|| | his/her home.] will have gone down by more than 10 percent?
|| | Range: 0.0..100.0

```

```

||
|| IF chances after 5 years home value down more than 10% = empty THEN
||
|| [Questions D062_NR_SP to D062_NR_DK are displayed as a table]
||
|| D062_NR_SP chances after 5 years home value down more than 10% after nonresponse
|| [You did not answer. Your answers are important to us. Please give us your best guess.]
|| What are the chances that 5 years from now the value of [Fill for whether respondent owns
|| his/her home.] will have gone down by more than 10 percent?
|| Range: 0.0..100.0
||
|| D062_NR_DK dont know chances after 5 years home value down more than 10% after nonresponse
|| [You did not answer. Your answers are important to us. Please give us your best guess.]
|| What are the chances that 5 years from now the value of [Fill for whether respondent owns
|| his/her home.] will have gone down by more than 10 percent?
|| 8 Don't know
||
|| IF ( chances after 5 years home value down more than 10% after nonresponse != empty AND
|| dont know chances after 5 years home value down more than 10% 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
||
|| IF chances after 5 years home value down more than 10% > 0 OR chances after 5 years home
|| value down more than 10% after nonresponse > 0 THEN
||
|| D063 chances after 5 years home value down more than 20%
|| What are the chances that 5 years from now the value of [Fill for whether respondent owns
|| his/her home.] will have gone down by more than 20 percent?
|| Range: 0.0..100.0
||
|| IF chances after 5 years home value down more than 20% = empty THEN
||
|| | [Questions D063_NR_SP to D063_NR_DK are displayed as a table]
||
|| | D063_NR_SP chances after 5 years home value down more than 20% after nonresponse
|| | [You did not answer. Your answers are important to us. Please give us your best guess.]
|| | What are the chances that 5 years from now the value of [Fill for whether respondent
|| | owns his/her home.] will have gone down by more than 20 percent?
|| | Range: 0.0..100.0
||
|| | D063_NR_DK dont know chances after 5 years home value down more than 20% after nonresponse
|| | [You did not answer. Your answers are important to us. Please give us your best guess.]
|| | What are the chances that 5 years from now the value of [Fill for whether respondent

```


W351 housing market in area

How would you rate the housing market in your area?

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

IF housing market in area = empty THEN

|

| **W351_NR_DK** rating of housing market in area after nonresponse

| [You did not answer. Your answers are important to us. Please answer the question to the best of your ability.] How would you rate the housing market in your area?

- | 1 Excellent
- | 2 Very good
- | 3 Good
- | 4 Fair
- | 5 Poor
- | 8 Don't know

|

ELSE

|

ENDIF

R001 state in which respondent lives

We are interested in how much house prices in your area differ from those in other communities across the country and how this affects households' decisions regarding renting versus owning a house. Would you tell us where you live? Please select the state in which you currently live from the list below:

- 1 Alabama
- 2 Alaska
- 3 Arizona
- 4 Arkansas
- 5 California
- 6 Colorado
- 7 Connecticut
- 8 Delaware
- 9 Florida
- 10 Georgia
- 11 Hawaii
- 12 Idaho
- 13 Illinois
- 14 Indiana
- 15 Iowa
- 16 Kansas
- 17 Kentucky
- 18 Louisiana
- 19 Maine
- 20 Maryland
- 21 Massachusetts
- 22 Michigan

- 23 Minnesota
- 24 Mississippi
- 25 Missouri
- 26 Montana
- 27 Nebraska
- 28 Nevada
- 29 New Hampshire
- 30 New Jersey
- 31 New Mexico
- 32 New York
- 33 North Carolina
- 34 North Dakota
- 35 Ohio
- 36 Oklahoma
- 37 Oregon
- 38 Pennsylvania
- 39 Rhode Island
- 40 South Carolina
- 41 South Dakota
- 42 Tennessee
- 43 Texas
- 44 Utah
- 45 Vermont
- 46 Virginia
- 47 Washington
- 48 West Virginia
- 49 Wisconsin
- 50 Wyoming

R002 city of respondent

What is the name of the city, town or nearest town to where you currently live? Please type in the box below.

String

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 in past year/since ms57

| Have [you (and/or your husband/wife/partner)] fallen more than 2 months behind on mortgage payments [fill for time frame reference in HRS questions]?

| 1 Yes

| 5 No

|

| IF behind on payments in past year/since ms57 = empty THEN

||

|| **W353_NR_DK** behind on payments in past year/since ms57 after nonresponse

|| [You did not answer. Your answers are important to us. Please answer the question to the best of your ability.] Have [you (and/or your husband/wife/partner)] fallen more than 2 months behind on mortgage payments [fill for time frame reference in HRS questions]?

|| 1 Yes

|| 5 No

|| 8 Don't know

```

|
| ELSE
|
| ENDIF
|
| IF behind on payments in past year/since ms57 = Yes OR behind on payments in past year
| since ms57 after nonresponse = Yes THEN
|
| [Questions W359_b to W359_b_caught are displayed as a table]
|
| W359_b will catch up with mortgage in next 12 months
| On a scale from 0 to 100, what are the chances that [you (and/or your husband/wife
| partner)] will catch up with your mortgage payments during the next 12 months?
| Range: 0.0..100.0
|
| W359_b_caught already caught up with mortgage in next 12 months
| On a scale from 0 to 100, what are the chances that [you (and/or your husband/wife
| partner)] will catch up with your mortgage payments during the next 12 months?
| 1 Already caught up with mortgage payments now
|
| IF ( will catch up with mortgage in next 12 months != empty AND already caught up with
| mortgage in next 12 months != empty) THEN
|
| checkqandcaught check display for giving answer to question and checking caught up box
| You entered an answer to the question AND checked the box 'Already caught up with
| mortgage payments'. Please go back and keep only the one entry that best describes your
| situation.
|
| ENDIF
|
| IF will catch up with mortgage in next 12 months = AND already caught up with mortgage in
| next 12 months = empty THEN
|
| [Questions W359_b_NR_SP to W359_b_NR_DK are displayed as a table]
|
| W359_b_NR_SP will catch up with mortgage in 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 to 100, what are the chances that [you (and/or your husband/wife
| partner)] will catch up with your mortgage payments during the next 12 months?
| Range: 0.0..100.0
|
| W359_b_NR_DK dont know will catch up with mortgage in 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 to 100, what are the chances that [you (and/or your husband/wife
| partner)] will catch up with your mortgage payments during the next 12 months?
| 1 Already caught up with mortgage payments now
| 8 Don't know
|
| IF ( will catch up with mortgage in next 12 months after nonresponse != empty AND dont
| know will catch up with mortgage in next 12 months after nonresponse != empty AND Don't
| know IN dont know will catch up with mortgage in next 12 months after nonresponse ) 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
|||
||| IF ( will catch up with mortgage in next 12 months after nonresponse != empty AND dont
||| know will catch up with mortgage in next 12 months after nonresponse != empty AND
||| Already caught up with mortgage payments now IN dont know will catch up with mortgage in
||| next 12 months after nonresponse ) THEN
|||
||| checkqandcaught check display for giving answer to question and checking caught up box
||| You entered an answer to the question AND checked the box 'Already caught up with
||| mortgage payments'. Please go back and keep only the one entry that best describes your
||| situation.
|||
||| ENDIF
|||
||| IF ( Already caught up with mortgage payments now IN dont know will catch up with
||| mortgage in next 12 months after nonresponse ) AND ( Don't know IN dont know will catch
||| up with mortgage in next 12 months after nonresponse ) THEN
|||
||| checkboxes check display for giving answer to question with only one checkbox to be checked
||| You checked more than one checkbox. Please go back and keep only the one entry that
||| best describes your situation.
|||
||| ENDIF
|||
||| ELSE
|||
||| ENDIF
|||
||| ENDIF
|||
||| IF behind on payments in past year/since ms57 = No OR behind on payments in past year/since
||| ms57 after nonresponse = No OR behind on payments in past year/since ms57 after nonresponse
||| = Don't know OR ( behind on payments in past year/since ms57 = empty AND behind on
||| payments in past year/since ms57 after nonresponse = empty) THEN
|||
||| W359 worry falling behind mortgage next 12 months
||| Are you concerned or worried that you might fall behind in your mortgage payments during
||| the next 12 months?
||| 1 No
||| 2 Yes, a little
||| 3 Yes, a lot
|||
||| IF worry falling behind mortgage next 12 months = empty THEN
|||
||| W359_NR_DK worry falling behind mortgage next 12 months after nonresponse
||| [You did not answer. Your answers are important to us. Please answer the question to the
||| best of your ability.] Are you concerned or worried that you might fall behind in your
||| mortgage payments during the next 12 months?

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||| 1 No
||| 2 Yes, a little
||| 3 Yes, a lot
||| 8 Don't know
|||
|| ELSE
|||
|| ENDIF
|||
|| W359_a chances of behind mortgage payments next 12 months
|| On a scale from 0 to 100, what are the chances that [you (and/or your husband/wife
|| partner)] will fall behind in your mortgage payments [fill for falling behind on mortgage]
|| during the next 12 months?
|| Range: 0.0..100.0
|||
|| IF chances of behind mortgage payments next 12 months = empty THEN
|||
||| [Questions W359_a_NR_SP to W359_a_NR_DK are displayed as a table]
|||
||| W359_a_NR_SP chances of behind mortgage payments 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 to 100, what are the chances that [you (and/or your husband/wife
||| partner)] will fall behind in your mortgage payments [fill for falling behind on
||| mortgage] during the next 12 months?
||| Range: 0.0..100.0
|||
||| W359_a_NR_DK chances of behind mortgage payments next 12 months after nonresponse DK
||| [You did not answer. Your answers are important to us. Please give us your best guess.]
||| On a scale from 0 to 100, what are the chances that [you (and/or your husband/wife
||| partner)] will fall behind in your mortgage payments [fill for falling behind on
||| mortgage] during the next 12 months?
||| 8 Don't know
|||
||| IF ( chances of behind mortgage payments next 12 months after nonresponse != empty AND
||| chances of behind mortgage payments next 12 months 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 behind on payments in past year/since ms57 = Yes OR behind on payments in past year
|| since ms57 after nonresponse = Yes THEN
|||
||| W357 financial assistance family

```

```

|| Because of those problems with your house payments, has any family member helped you out by
|| providing financial or other assistance?
|| 1 Yes
|| 5 No
||
|| IF financial assistance family = empty THEN
||
|| | W357_NR_DK financial assistance family after nonresponse
|| | [You did not answer. Your answers are important to us. Please answer the question to the
|| | best of your ability.] Because of those problems with your house payments, has any family
|| | member helped you out by providing financial or other assistance?
|| | 1 Yes
|| | 5 No
|| | 8 Don't know
|| |
|| | ELSE
|| |
|| | ENDIF
||
|| IF financial assistance family = Yes OR financial assistance family after nonresponse =
|| Yes THEN
||
|| | W358 who provided financial assistance
|| | Who helped? Please check all that apply.
|| | 2 Child
|| | 3 Parent
|| | 4 Sibling
|| | 5 Grandchild
|| | 7 Other
|| |
|| | IF who provided financial assistance = empty THEN
|| |
|| | | W358_NR_DK who provided financial assistance after nonresponse
|| | | [You did not answer. Your answers are important to us. Please answer the question to
|| | | the best of your ability.] Who helped? Please check all that apply.
|| | | 2 Child
|| | | 3 Parent
|| | | 4 Sibling
|| | | 5 Grandchild
|| | | 7 Other
|| | | 8 Don't know
|| | |
|| | | ELSE
|| | |
|| | | ENDIF
|| |
|| | ENDIF
||
|| W354 went through foreclosure past year/since ms57
|| Have you gone through a foreclosure [fill for time frame reference in HRS questions]?
|| Definition: foreclosure of a house is when a bank takes possession of the house because the
|| owner did not keep up with the mortgage payments.

```

```
|| 1 Yes
|| 5 No
||
|| IF went through foreclosure past year/since ms57 = empty THEN
||
|| W354_NR_DK went through foreclosure past year/since ms57 after nonresponse
|| [You did not answer. Your answers are important to us. Please answer the question to the
|| best of your ability.] Have you gone through a foreclosure [fill for time frame reference
|| in HRS questions]? Definition: foreclosure of a house is when a bank takes possession
|| of the house because the owner did not keep up with the mortgage payments.
|| 1 Yes
|| 5 No
|| 8 Don't know
||
|| ELSE
||
|| ENDIF
||
|| IF went through foreclosure past year/since ms57 = Yes OR went through foreclosure past
|| year/since ms57 after nonresponse = Yes THEN
||
|| W355 lost home due to foreclosure
|| Did you lose your home because of this?
|| 1 Yes
|| 5 No
||
|| IF lost home due to foreclosure = empty THEN
||
|| W355_NR_DK lost home due to foreclosure after nonresponse
|| [You did not answer. Your answers are important to us. Please answer the question to
|| the best of your ability.] Did you lose your home because of this?
|| 1 Yes
|| 5 No
|| 8 Don't know
||
|| ELSE
||
|| ENDIF
||
||
||
|| W356 worry about foreclosure in next 12 months
|| Are you concerned or worried that your home might be foreclosed in the next 12 months?
|| Definition: foreclosure of a house is when a bank takes possession of the house because
|| the owner did not keep up with the mortgage payments.
|| 1 No
|| 2 Yes, a little
|| 3 Yes, a lot
||
|| IF worry about foreclosure in next 12 months = empty THEN
||
|| W356_NR_DK worry about foreclosure in next 12 months after nonresponse
```

```

|||| [You did not answer. Your answers are important to us. Please answer the question to
|||| the best of your ability.] Are you concerned or worried that your home might be
|||| foreclosed in the next 12 months? Definition: foreclosure of a house is when a bank
|||| takes possession of the house because the owner did not keep up with the mortgage
|||| payments.
|||| 1 No
|||| 2 Yes, a little
|||| 3 Yes, a lot
|||| 8 Don't know
||||
||| ELSE
||||
||| ENDIF
||||
||| W356_a chance of foreclosure in next 12 months
||| On a scale from 0 percent to 100 percent where "0" means no chance and "100" means you
||| are absolutely certain, what are the chances that your house will be foreclosed some time
||| over the next 12 months?
||| Range: 0.0..100.0
||||
||| IF chance of foreclosure in next 12 months = empty THEN
||||
|||| [Questions W356_a_NR_SP to W356_a_NR_DK are displayed as a table]
||||
|||| W356_a_NR_SP chance of foreclosure in 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 no chance and "100" means you
|||| are absolutely certain, what are the chances that your house will be foreclosed some
|||| time over the next 12 months?
|||| Range: 0.0..100.0
||||
|||| W356_a_NR_DK chance of foreclosure in next 12 months 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" means no chance and "100" means you
|||| are absolutely certain, what are the chances that your house will be foreclosed some
|||| time over the next 12 months?
|||| 8 Don't know
||||
|||| IF ( chance of foreclosure in next 12 months after nonresponse != empty AND chance of
|||| foreclosure in next 12 months 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

```

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

W360 family behind on payments in the past year/since ms57

Not counting [you (or your husband/wife/partner)], has anyone in your immediate family fallen more than 2 months behind on mortgage payments [fill for time frame reference in HRS questions]?

1 Yes

5 No

8 Don't know

IF family behind on payments in the past year/since ms57 = empty THEN

```
|  
| W360_NR_DK family behind on payments in the past year/since ms57 after nonresponse  
| [You did not answer. Your answers are important to us. Please answer the question to the best  
| of your ability.] Not counting [you (or your husband/wife/partner)], has anyone in your  
| immediate family fallen more than 2 months behind on mortgage payments [fill for time frame  
| reference in HRS questions]?
```

```
| 1 Yes
```

```
| 5 No
```

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

```
|  
ELSE
```

```
|  
ENDIF
```

IF family behind on payments in the past year/since ms57 = Yes OR family behind on payments in the past year/since ms57 after nonresponse = Yes THEN

```
|  
| W361 who in family fell behind in mortgage payments
```

```
| Who is that? Please check all that apply.
```

```
| 2 Child
```

```
| 3 Parent
```

```
| 4 Sibling
```

```
| 5 Grandchild
```

```
| 7 Other
```

```
|  
| IF who in family fell behind in mortgage payments = empty THEN
```

```
||  
|| W361_NR_DK who in family fell behind in mortgage payments after nonresponse
```

```
|| [You did not answer. Your answers are important to us. Please answer the question to the  
|| best of your ability.] Who is that? Please check all that apply.
```

```
|| 2 Child
```

```
|| 3 Parent
```

```
|| 4 Sibling
```

```
|| 5 Grandchild
```

```
|| 7 Other
```

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

```
||  
| ELSE
```

```
||
```

```

| ENDIF
|
| W362 immediate family gone through foreclosure in past year/since ms57
| Has anyone in your immediate family gone through a foreclosure [fill for time frame reference
| in HRS questions]? Definition: foreclosure of a house is when a bank takes possession of
| the house because the owner did not keep up with the mortgage payments.
| 1 Yes
| 5 No
|
| IF immediate family gone through foreclosure in past year/since ms57 = empty THEN
|
| | W362_NR_DK immediate family gone through foreclosure in past year/since ms57 after nonresponse
| | [You did not answer. Your answers are important to us. Please answer the question to the
| | best of your ability.] Has anyone in your immediate family gone through a foreclosure [fill
| | for time frame reference in HRS questions]?
| | 1 Yes
| | 5 No
| | 8 Don't know
| |
| | ELSE
| |
| | ENDIF
|
| IF immediate family gone through foreclosure in past year/since ms57 = Yes OR immediate
| family gone through foreclosure in past year/since ms57 after nonresponse = Yes THEN
|
| | W363 who in family went through foreclosure
| | Who is that? Please check all that apply.
| | 2 Child
| | 3 Parent
| | 4 Sibling
| | 5 Grandchild
| | 7 Other
| |
| | IF who in family went through foreclosure = empty THEN
| |
| | | W363_NR_DK who in family went through foreclosure after nonresponse
| | | [You did not answer. Your answers are important to us. Please answer the question to the
| | | best of your ability.] Who is that? Please check all that apply.
| | | 2 Child
| | | 3 Parent
| | | 4 Sibling
| | | 5 Grandchild
| | | 7 Other
| | | 8 Don't know
| | |
| | | ELSE
| | |
| | | ENDIF
| |
| | ENDIF
|
| W364 immediate family lost home due to foreclosure
| Did anyone lose their home because of this (choose 'yes' if at least one of your family

```

|| members lost their home)?

|| 1 Yes

|| 5 No

|| IF immediate family lost home due to foreclosure = empty THEN

|| **W364_NR_DK** immediate family lost home due to foreclosure after nonresponse

|| [You did not answer. Your answers are important to us. Please answer the question to the best of your ability.] Did anyone lose their home because of this (choose 'yes' if at least one of your family members lost their home)?

|| 1 Yes

|| 5 No

|| 8 Don't know

|| ELSE

|| ENDIF

|| ENDIF

|| **W366** provided financial assistance to anyone

|| Because of these housing problems, have [you (and/or your husband/wife/partner)] helped out by providing any financial or other assistance to these members of your immediate family?

|| 1 Yes

|| 5 No

|| IF provided financial assistance to anyone = empty THEN

|| **W366_NR_DK** provided financial assistance to anyone after nonresponse

|| [You did not answer. Your answers are important to us. Please answer the question to the best of your ability.] Because of these housing problems, have [you (and/or your husband/wife/partner)] helped out by providing any financial or other assistance to these members of your immediate family?

|| 1 Yes

|| 5 No

|| 8 Don't know

|| ELSE

|| ENDIF

|| IF provided financial assistance to anyone = Yes OR provided financial assistance to anyone after nonresponse = Yes THEN

|| **W367** to whom financial assistance was provided

|| Who did [you (and/or your husband/wife/partner)] help? Please check all that apply.

|| 2 Child

|| 3 Parent

|| 4 Sibling

|| 5 Grandchild

|| 7 Other

| [Questions W365_b_NR_SP to W365_b_NR_DK are displayed as a table]

| **W365_b_NR_SP** chances of foreclosure of home of family in 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 no chance and 100 means you are absolutely
| certain, what are the chances that anyone in your immediate family will be foreclosed some
| time over the next 12 months?

| Range: 0.0..100.0

| **W365_b_NR_DK** chances of foreclosure of home of family in next 12 months 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 means no chance and 100 means you are absolutely
| certain, what are the chances that anyone in your immediate family will be foreclosed some
| time over the next 12 months?

| 8 Don't know

| IF (chances of foreclosure of home of family in next 12 months after nonresponse != empty
| AND chances of foreclosure of home of family in next 12 months 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

HS001 do you own any other house or apartment

So far we have asked you about the home you live in. Do [you (and/or your husband/wife
partner)] own any other house or apartment?

1 Yes, one other house or apartment

2 Yes, more than one other house or apartment

3 No

IF do you own any other house or apartment = empty THEN

| **HS001_NR_DK** do you own any other house or apartment after nonresponse
| [You did not answer. Your answers are important to us. Please answer the question to the best
| of your ability.] So far we have asked you about the home you live in. Do [you (and/or your
| husband/wife/partner)] own any other house or apartment?

| 1 Yes, one other house or apartment

| 2 Yes, more than one other house or apartment

| 3 No

| 8 Don't know

| ELSE

| ENDIF

IF do you own any other house or apartment = Yes, one other house or apartment OR do you own any other house or apartment after nonresponse = Yes, one other house or apartment OR do you own any other house or apartment = Yes, more than one other house or apartment OR do you own any other house or apartment after nonresponse = Yes, more than one other house or apartment THEN

| **HS004_begin** worth of most expensive home

| [For the next questions, please think only about the most expensive one of your other homes or apartments.] What would it be worth if sold today?

| String

| IF worth of most expensive home = empty THEN

|| **HS004_begin_NR_DK** worth of most expensive home after nonresponse

|| [You did not answer. Your answers are important to us. Please answer the question to the best of your ability.] [For the next questions, please think only about the most expensive one of your other homes or apartments.] What would it 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

| **HS009** owe any money on your other house or apartment

| Do [you (and/or your husband/wife/partner)] owe any money on this other house or apartment?

| 1 Yes

| 5 No

| IF owe any money on your other house or apartment = empty THEN

|| **HS009_NR_DK** owe any money on your other house or apartment 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 husband/wife/partner)] owe any money on this other house or apartment?

|| 1 Yes

|| 5 No

|| 8 Don't know

| ELSE

| ENDIF

| IF owe any money on your other house or apartment = Yes OR owe any money on your other house or apartment after nonresponse = Yes THEN

```
||
|| HS010 how much owe on your other house or apartment
|| How much money in total do [you (and/or your husband/wife/partner)] owe on this other house
|| or apartment? Please include any mortgages and any other loans that you have taken out
|| against the value of your other home or apartment.
|| Integer
||
|| IF how much owe on your other house or apartment = empty THEN
||
|| HS010_NR_DK how much owe on your other house or apartment 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 husband/wife
|| partner)] owe on this other other home or apartment? Please include any mortgages and any
|| other loans that you have taken out against the value of your other house or apartment.
|| 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
||
|| HS011 how much minimum required montly payments all together
|| How much in total are the minimum required monthly payments on all of [your (and/or your
|| [spouse's/partner's])] mortgages and any other loans that you have taken out against the
|| value of your other house or apartment?
|| Integer
||
|| IF how much minimum required montly payments all together = empty THEN
||
|| HS011_NR_DK how much minimum required montly payments all together after nonresponse
|| [You did not answer. Your answers are important to us. Please answer the question to the
|| best of your ability.] How much in total are the minimum required monthly payments on all
|| of [your (and/or your [spouse's/partner's])] mortgages and any other loans that you have
|| taken out against the value of your other house or apartment?
|| 1 $0 - $500
|| 2 $501 - $1000
|| 3 $1001 - $1500
|| 4 $1501 - $2000
|| 5 $2001 - $3000
|| 6 $3001 - $4000
|| 7 $4001 - $5000
|| 8 $5001 - $7500
|| 9 More than $7500
|| 10 Don't know
||
||
```

```

|| ELSE
||
|| ENDIF
||
|| HS012 changes to minimum required montly payments last 12 months/since ms57
|| Have there been any changes to your minimum required monthly payments on these debts [fill
|| for time frame reference in Home section questions]?
|| 1 Yes
|| 5 No
||
|| IF changes to minimum required montly payments last 12 months/since ms57 = empty THEN
||
|| HS012_NR_DK changes to minimum required montly payments last 12 months/since ms57 after
nonresponse
|| [You did not answer. Your answers are important to us. Please answer the question to the
|| best of your ability.] Have there been any changes to your minimum required monthly
|| payments on these debts [fill for time frame reference in Home section questions]?
|| 1 Yes
|| 5 No
|| 8 Don't know
||
|| ELSE
||
|| ENDIF
||
|| IF changes to minimum required montly payments last 12 months/since ms57 = Yes OR changes
|| to minimum required montly payments last 12 months/since ms57 after nonresponse = Yes THEN
||
|| HS013 type of change in min monthly req payments
|| How did your minimum monthly required payments change?
|| 1 Increased
|| 2 Decreased
||
|| IF type of change in min monthly req payments = empty THEN
||
|| HS013_NR_DK type of change in min monthly req payments after nonresponse
|| [You did not answer. Your answers are important to us. Please answer the question to
|| the best of your ability.] How did your minimum monthly required payments change?
|| 1 Increased
|| 2 Decreased
|| 8 Don't know
||
|| ELSE
||
|| ENDIF
||
|| IF type of change in min monthly req payments = Increased OR type of change in min
|| monthly req payments after nonresponse = Increased THEN
||
|| [Questions HS013_inc_amount to HS013_inc_percentage are displayed as a table]
||
|| HS013_inc_amount minimum required montly payments increased amount

```

```

||| By how much did your minimum monthly required payments increase?
||| Integer
|||
||| HS013_inc_percentage minimum required montly payments increased percentage
||| By how much did your minimum monthly required payments increase?
||| Long
|||
||| IF ( minimum required montly payments increased amount != empty AND minimum required
||| montly payments increased percentage != empty) THEN
|||
||| checkamandperc check display for giving answer to both amount question and percentage question
||| You entered both a dollar amount AND a percentage. Please go back and keep only the
||| one entry that best describes your situation.
|||
||| ENDIF
|||
||| IF minimum required montly payments increased amount = empty AND minimum required
||| montly payments increased percentage = empty THEN
|||
||| HS013_inc_NR_DK minimum required montly payments increased amount after nonresponse
||| [You did not answer. Your answers are important to us. Please answer the question to
||| the best of your ability.] By how much did your minimum monthly required payments
||| increase?
||| 1 $0 - $100
||| 2 $101 - $250
||| 3 $251 - $500
||| 4 $501 - $750
||| 5 $751 - $1,000
||| 6 $1,001 - $1,500
||| 7 $1,501 - $2,000
||| 8 $2,001 - $3,000
||| 9 More than $3,000
||| 98 Don't know
|||
||| ELSE
|||
||| ENDIF
|||
||| HS013_a_inc expected increase
||| Was this increase expected?
||| 1 Did not expect any increase
||| 2 Expected the increase, but expected it to be smaller
||| 3 Expected an increase of about this size
||| 4 Expected a larger increase
|||
||| IF expected increase = empty THEN
|||
||| HS013_a_inc_NR_DK expected increase after nonresponse
||| [You did not answer. Your answers are important to us. Please answer the question to
||| the best of your ability.] Was this increase expected?
||| 1 Did not expect any increase
||| 2 Expected the increase, but expected it to be smaller

```

```

|||| 3 Expected an increase of about this size
|||| 4 Expected a larger increase
|||| 8 Don't know
||||
|||| ELSE
||||
|||| ENDIF
||||
||||
||||
|||| [Questions HS013_dec_amount to HS013_dec_percentage are displayed as a table]
||||
|||| HS013_dec_amount minimum required montly payments decreased amount
|||| How did your minimum monthly required payments decrease?
|||| Integer
||||
|||| HS013_dec_percentage minimum required montly payments decreased percentage
|||| How did your minimum monthly required payments decrease?
|||| Range: 0.0..100.0
||||
|||| IF ( minimum required montly payments decreased amount != empty AND minimum required
|||| montly payments decreased percentage != empty) THEN
||||
|||| checkamandperc check display for giving answer to both amount question and percentage question
|||| You entered both a dollar amount AND a percentage. Please go back and keep only the
|||| one entry that best describes your situation.
||||
|||| ENDIF
||||
|||| IF minimum required montly payments decreased amount = empty AND minimum required
|||| montly payments decreased percentage = empty THEN
||||
|||| HS013_dec_NR_DK minimum required montly payments decreased amount after nonresponse
|||| [You did not answer. Your answers are important to us. Please answer the question to
|||| the best of your ability.] By how much did your minimum monthly required payments
|||| decrease?
|||| 1 $0 - $100
|||| 2 $101 - $250
|||| 3 $251 - $500
|||| 4 $501 - $750
|||| 5 $751 - $1,000
|||| 6 $1,001 - $1,500
|||| 7 $1,501 - $2,000
|||| 8 $2,001 - $3,000
|||| 9 More than $3,000
|||| 98 Don't know
||||
|||| ELSE
||||
|||| ENDIF
||||
|||| HS013_a_dec expected decrease

```

```

|||| Was this decrease expected?
|||| 1 Did not expect any decrease
|||| 2 Expected the decrease, but expected it to be smaller
|||| 3 Expected a decrease of about this size
|||| 4 Expected a larger decrease
||||
|||| IF expected decrease = empty THEN
||||
|||| | HS013_a_dec_NR_DK expected decrease after nonresponse
|||| | [You did not answer. Your answers are important to us. Please answer the question to
|||| | the best of your ability.] Was this decrease expected?
|||| | 1 Did not expect any decrease
|||| | 2 Expected the decrease, but expected it to be smaller
|||| | 3 Expected a decrease of about this size
|||| | 4 Expected a larger decrease
|||| | 8 Don't know
|||| |
|||| | ELSE
|||| |
|||| | ENDIF
||||
|||| ENDIF
||||
|||| ENDIF
||||
|||| ENDIF
|
| IF ( whether respondent answered first wave of the survey (MS57) = No ) THEN
|
| | HS004 other house or apartment worth more less same as 2006
| | Thinking back to the time when house prices peaked at the national level in the summer of
| | 2006 and how these developments varied across the country: What about your other house or
| | apartment? [If you own more than one other home or apartment, then please think of the most
| | expensive one.] Is it worth
| | 1 More now
| | 2 Less now
| | 3 About the same now
| | 4 Did not own this home or apartment in the summer of 2006
| |
| | IF other house or apartment worth more less same as 2006 = More now THEN
| |
| | | [Questions HS005_value to HS005_percentage are displayed as a table]
| | |
| | | HS005_value how much other house or apartment gained in value number
| | | About how much has this other house or apartment gained in value since the summer of 2006
| | | when house prices peaked at the national level?
| | | Integer
| | |
| | | HS005_percentage how much other house or apartment gained in value percentage
| | | About how much has this other house or apartment gained in value since the summer of 2006
| | | when house prices peaked at the national level?
| | | Long

```

```
|||
||| IF how much other house or apartment gained in value number = EMPTY AND how much other
||| house or apartment gained in value percentage = EMPTY THEN
```

```
|||
||| HS005_follow_up how much other house or apartment gained in value percentage followup
||| [You did not answer. Your answers are important to us. Please answer the question to
||| the best of your ability.] About how much percent do you think this other house or
||| apartment gained in value since the summer of 2006 when house prices peaked at the
||| national level?
```

```
||| 1 0% - 5%
||| 2 5% - 10%
||| 3 10% - 20%
||| 4 30% - 40%
||| 5 40% - 50%
||| 6 50% - 60%
||| 7 More than 60%
||| 8 Don't know
```

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

```
|||
|||
||| [Questions HS006_value to HS006_percentage are displayed as a table]
```

```
|||
||| HS006_value how much other house or apartment lost in value number
||| About how much has this other house or apartment lost in value since the summer of 2006
||| when house prices peaked at the national level?
```

```
||| Integer
```

```
|||
||| HS006_percentage how much other house or apartment lost in value percentage
||| About how much has this other house or apartment lost in value since the summer of 2006
||| when house prices peaked at the national level?
```

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

```
|||
||| IF ( how much other house or apartment lost in value number != empty AND how much other
||| house or apartment lost in value percentage != empty) THEN
```

```
|||
||| checkamandperc check display for giving answer to both amount question and percentage question
||| You entered both a dollar amount AND a percentage. Please go back and keep only the one
||| entry that best describes your situation.
```

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

```
|||
||| IF how much other house or apartment lost in value number = EMPTY AND how much other
||| house or apartment lost in value percentage = EMPTY THEN
```

```
|||
||| HS006_follow_up how much other house or apartment lost in value percentage followup
||| [You did not answer. Your answers are important to us. Please answer the question to
||| the best of your ability.] About how much percent do you think this other house or
||| apartment lost in value since the summer of 2006 when house prices peaked at the
```



```
||| national level?
||| 1 0% - 5%
||| 2 5% - 10%
||| 3 10% - 20%
||| 4 30% - 40%
||| 5 40% - 50%
||| 6 50% - 60%
||| 7 More than 60%
||| 8 Don't know
|||
||| ELSE
|||
||| ENDIF
|||
|||
||| [Questions HS007_year to HS007_month are displayed as a table]
|||
||| HS007_year when buy other house or apartment?
||| When did you buy this other house or apartment?
||| Range: 1900..2009
|||
||| HS007_month when buy other house or apartment month
||| When did you buy this other house or apartment?
||| 1 January
||| 2 February
||| 3 March
||| 4 April
||| 5 May
||| 6 June
||| 7 July
||| 8 August
||| 9 September
||| 10 October
||| 11 November
||| 12 December
|||
||| HS008 how much pay for other house or apartment
||| How much did you pay for this other house or apartment when you bought it?
||| Integer
|||
||| IF how much pay for other house or apartment = EMPTY THEN
|||
||| HS008_follow_up range how much pay for other house or apartment
||| [You did not answer. Your answers are important to us. Please answer the question to
||| the best of your ability.] How much did you pay for this other house or apartment when
||| you bought it?
||| 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
|||
|| ENDIF
||
| ENDIF
|
ENDIF
```

FP001 been affected by financial problems

Over the past months there have been reports about the nation's financial problems including large drops in the stock market and in the housing market and increased rates of foreclosures and joblessness. As this financial crisis unfolds more and more people have been affected in different ways. Have [you (or your husband/wife/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 months there have been reports about the nation's financial
| problems including large drops in the stock market and in the housing market and increased
| rates of foreclosures and joblessness. As this financial crisis unfolds more and more people
| have been affected in different ways. Have [you (or your husband/wife/partner)] been affected
| by these problems?
| 1 No
| 2 Yes, a little
| 3 Yes, a lot
| 8 Don't know
|
| ELSE
|
| ENDIF
```

IF been affected by financial problems = Yes, a little OR been affected by financial problems = Yes, a lot OR been affected by financial problems after nonresponse = Yes, a little OR been affected by financial problems after nonresponse = Yes, a lot THEN

```
|
| FP002 received help > $500 because of financial problems
| We would like to find out about any help you might have received from family or others
| because of how you were affected. Please include any help you may have reported earlier in
| the interview. Because of how you have been affected, have [you (or your husband/wife
| partner)] received financial help totaling $500 or more [fill for time frame reference in
| financial help questions] from parents, grown children, relatives or friends?
```

| 1 Yes

| 5 No

| IF received help > 0 because of financial problems = empty THEN

|| **FP002_NR_DK** received help > \$500 because of financial problems 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 any help you might have received
|| from family or others because of how you were affected. Please include any help you may
|| have reported earlier in the interview. Because of how you have been affected, have [you
|| (or your husband/wife/partner)] received financial help totaling \$500 or more [fill for
|| time frame reference in financial help questions] from parents, grown children, relatives
|| or friends?

|| 1 Yes

|| 5 No

|| 8 Don't know

| ELSE

| ENDIF

| IF received help > 0 because of financial problems = Yes OR received help > 0 because of
| financial problems after nonresponse = Yes THEN

|| **FP003** whom receive financial help from
|| From whom did you receive financial help? Please check all that apply.

|| 1 Parents

|| 2 Grown children

|| 3 Other relatives

|| 4 Friends

| IF whom receive financial help from = empty THEN

|| **FP003_NR_DK** whom receive financial help from after nonresponse
|| [You did not answer. Your answers are important to us. Please answer the question to the
|| best of your ability.] From whom did you receive financial help? Please check all that
|| apply.

|| 1 Parents

|| 2 Grown children

|| 3 Other relatives

|| 4 Friends

|| 8 Don't know

| ELSE

| ENDIF

| IF cardinal(whom receive financial help from) > 0 THEN

|| [Questions FP004_intro to tabledummyend are displayed as a table]

|| **FP004_intro** how much receive financial help from intro

```
|| | About how much did that amount to from ...?
|| |
|| | IF Parents IN whom receive financial help from THEN
|| |
|| | FP004_parents how much receive financial help from parents
|| | Parents
|| | Integer
|| |
|| | ENDIF
|| |
|| | IF Grown children IN whom receive financial help from THEN
|| |
|| | FP004_children how much receive financial help from children
|| | Grown children
|| | Integer
|| |
|| | ENDIF
|| |
|| | IF Other relatives IN whom receive financial help from THEN
|| |
|| | FP004_otherrelatives how much receive financial help from other relatives
|| | Other relatives
|| | Integer
|| |
|| | ENDIF
|| |
|| | IF Friends IN whom receive financial help from THEN
|| |
|| | FP004_friends how much receive financial help from friends
|| | Friends
|| | Integer
|| |
|| | ENDIF
|| |
|| | tabledummyend used as table end dummy
|| |
|| |
|| | IF Parents IN whom receive financial help from AND how much receive
|| | financial help from parents = EMPTY THEN
|| |
|| | FP004_parents_NR_DK how much received financial help from parents 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 did that amount to from parents?
|| | 1 $500 - $1,000
|| | 2 $1,001 - $2,000
|| | 3 $2,001 - $3,000
|| | 4 $3,001 - $5,000
|| | 5 $5,001 - $10,000
|| | 6 $10,001 - $20,000
|| | 7 $20,001 - $30,000
|| | 8 $30,001 - $50,000
|| | 9 More than $50,000
```

```
||| 10 Don't know
|||
||| ELSE
|||
||| ENDIF
|||
||| IF Grown children IN whom receive financial help from AND how much receive financial
||| help from children = EMPTY THEN
|||
||| FP004_children_NR_DK how much received financial help from children 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 did that amount to from grown children?
||| 1 $500 - $1,000
||| 2 $1,001 - $2,000
||| 3 $2,001 - $3,000
||| 4 $3,001 - $5,000
||| 5 $5,001 - $10,000
||| 6 $10,001 - $20,000
||| 7 $20,001 - $30,000
||| 8 $30,001 - $50,000
||| 9 More than $50,000
||| 10 Don't know
|||
||| ELSE
|||
||| ENDIF
|||
||| IF Other relatives IN whom receive financial help from AND how much receive financial
||| help from other relatives = EMPTY THEN
|||
||| FP004_otherrelatives_NR_DK how much received financial help from other relatives 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 did that amount to from other relatives?
||| 1 $500 - $1,000
||| 2 $1,001 - $2,000
||| 3 $2,001 - $3,000
||| 4 $3,001 - $5,000
||| 5 $5,001 - $10,000
||| 6 $10,001 - $20,000
||| 7 $20,001 - $30,000
||| 8 $30,001 - $50,000
||| 9 More than $50,000
||| 10 Don't know
|||
||| ELSE
|||
||| ENDIF
|||
||| IF Friends IN whom receive financial help from AND how much receive financial help
||| from friends = EMPTY THEN
|||
```

```

||| FP004_friends_NR_DK how much received financial help from friends 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 did that amount to from friends?
||| 1 $500 - $1,000
||| 2 $1,001 - $2,000
||| 3 $2,001 - $3,000
||| 4 $3,001 - $5,000
||| 5 $5,001 - $10,000
||| 6 $10,001 - $20,000
||| 7 $20,001 - $30,000
||| 8 $30,001 - $50,000
||| 9 More than $50,000
||| 10 Don't know
|||
||| ELSE
|||
||| ENDIF
|||
|||
||| [Questions FP004_intro to tabledummyend are displayed as a table]
|||
||| FP004_intro how much receive financial help from intro
||| About how much did that amount to from ...?
|||
||| IF Parents IN whom receive financial help from after nonresponse THEN
|||
||| FP004_parents how much receive financial help from parents
||| Parents
||| Integer
|||
||| ENDIF
|||
||| IF Grown children IN whom receive financial help from after nonresponse THEN
|||
||| FP004_children how much receive financial help from children
||| Grown children
||| Integer
|||
||| ENDIF
|||
||| IF Other relatives IN whom receive financial help from after nonresponse THEN
|||
||| FP004_otherrelatives how much receive financial help from other relatives
||| Other relatives
||| Integer
|||
||| ENDIF
|||
||| IF Friends IN whom receive financial help from after nonresponse THEN
|||
||| FP004_friends how much receive financial help from friends

```

```

||| Friends
||| Integer
|||
||| ENDIF
|||
||| tabledummyend used as table end dummy
|||
|||
||| IF Parents IN whom receive financial help from after nonresponse AND how
||| much receive financial help from parents = EMPTY THEN
|||
||| FP004_parents_NR_DK how much received financial help from parents 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 did that amount to from parents?
||| 1 $500 - $1,000
||| 2 $1,001 - $2,000
||| 3 $2,001 - $3,000
||| 4 $3,001 - $5,000
||| 5 $5,001 - $10,000
||| 6 $10,001 - $20,000
||| 7 $20,001 - $30,000
||| 8 $30,001 - $50,000
||| 9 More than $50,000
||| 10 Don't know
|||
||| ELSE
|||
||| ENDIF
|||
||| IF Grown children IN whom receive financial help from after nonresponse AND how much
||| receive financial help from children = EMPTY THEN
|||
||| FP004_children_NR_DK how much received financial help from children 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 did that amount to from grown children?
||| 1 $500 - $1,000
||| 2 $1,001 - $2,000
||| 3 $2,001 - $3,000
||| 4 $3,001 - $5,000
||| 5 $5,001 - $10,000
||| 6 $10,001 - $20,000
||| 7 $20,001 - $30,000
||| 8 $30,001 - $50,000
||| 9 More than $50,000
||| 10 Don't know
|||
||| ELSE
|||
||| ENDIF
|||
||| IF Other relatives IN whom receive financial help from after nonresponse AND how much
||| receive financial help from other relatives = EMPTY THEN

```

|||
||| **FP004_otherrelatives_NR_DK** how much received financial help from other relatives 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 did that amount to from other relatives?

- ||| 1 \$500 - \$1,000
- ||| 2 \$1,001 - \$2,000
- ||| 3 \$2,001 - \$3,000
- ||| 4 \$3,001 - \$5,000
- ||| 5 \$5,001 - \$10,000
- ||| 6 \$10,001 - \$20,000
- ||| 7 \$20,001 - \$30,000
- ||| 8 \$30,001 - \$50,000
- ||| 9 More than \$50,000
- ||| 10 Don't know

|||
||| ELSE

|||
||| ENDIF

|||
||| IF Friends IN whom receive financial help from after nonresponse AND how much receive financial help from friends = EMPTY THEN

|||
||| **FP004_friends_NR_DK** how much received financial help from friends 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 did that amount to from friends?

- ||| 1 \$500 - \$1,000
- ||| 2 \$1,001 - \$2,000
- ||| 3 \$2,001 - \$3,000
- ||| 4 \$3,001 - \$5,000
- ||| 5 \$5,001 - \$10,000
- ||| 6 \$10,001 - \$20,000
- ||| 7 \$20,001 - \$30,000
- ||| 8 \$30,001 - \$50,000
- ||| 9 More than \$50,000
- ||| 10 Don't know

|||
||| ELSE

|||
||| ENDIF

|||
||| ENDIF

|||
||| ENDIF

|||
||| ENDIF

FP005_a parents,children, rel,friends affected

Have your parents, grown children, relatives or friends been affected by the nation's financial problems?

- 1 No
- 2 Yes, a little

3 Yes, a lot

IF parents,children, rel,friends affected = empty THEN

| **FP005_a_NR_DK** parents,children, rel,friends affected

| [You did not answer. Your answers are important to us. Please answer the question to the best of your ability.] Have your parents, grown children, relatives or friends been affected by the nation's financial problems?

| 1 No

| 2 Yes, a little

| 3 Yes, a lot

| 8 Don't know

ELSE

ENDIF

IF (parents,children, rel,friends affected = Yes, a little OR parents,children, rel,friends affected = Yes, a lot OR parents,children, rel,friends affected = Yes, a little OR parents,children, rel,friends affected = Yes, a lot) THEN

| **FP005** given help > \$500 because of financial problems

| We would like to find out about any help you might have given them. Please include any help you may have reported earlier in the interview. Because of how they have been affected, have [you (or your husband/wife/partner)] given financial help totaling \$500 or more [fill for time frame reference in financial help questions] to parents, grown children, relatives or friends?

| 1 Yes

| 5 No

IF given help > 0 because of financial problems = empty THEN

|| **FP005_NR_DK** given help > \$500 because of financial problems 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 any help you might have given them. Please include any help you may have reported earlier in the interview. Because of how they have been affected, have [you (or your husband/wife/partner)] given financial help totaling \$500 or more [fill for time frame reference in financial help questions] to parents, grown children, relatives or friends?

|| 1 Yes

|| 5 No

|| 8 Don't know

ELSE

ENDIF

IF given help > 0 because of financial problems = Yes OR given help > 0 because of financial problems after nonresponse = Yes THEN

|| **FP006** whom given financial to

|| To whom have you given financial help? Please check all that apply.

```

|| 1 Parents
|| 2 Grown children
|| 3 Other relatives
|| 4 Friends
||
|| IF whom given financial to = empty THEN
||
|| |
|| | FP006_NR_DK whom given financial to after nonresponse
|| | [You did not answer. Your answers are important to us. Please answer the question to the
|| | best of your ability.] To whom have you given financial help? Please check all that
|| | apply.
|| | 1 Parents
|| | 2 Grown children
|| | 3 Other relatives
|| | 4 Friends
|| | 8 Don't know
|| |
|| | ELSE
|| |
|| | ENDIF
||
|| IF cardinal( whom given financial to ) > 0 THEN
||
|| | [Questions FP007_intro to tabledummyend are displayed as a table]
|| |
|| | FP007_intro how much given financial help to intro
|| | About how much did that amount to for ...?
|| |
|| | IF Parents IN whom given financial to THEN
|| |
|| | | FP007_parents how much given financial help to parents
|| | | Parents
|| | | Integer
|| | |
|| | | ENDIF
|| |
|| | IF Grown children IN whom given financial to THEN
|| |
|| | | FP007_children how much given financial help to children
|| | | Grown children
|| | | Integer
|| | |
|| | | ENDIF
|| |
|| | IF Other relatives IN whom given financial to THEN
|| |
|| | | FP007_otherrelatives how much given financial help to other relatives
|| | | Other relatives
|| | | Integer
|| | |
|| | | ENDIF
|| |
|| |

```

```
||| IF Friends IN whom given financial to THEN
|||
||| FP007_friends how much given financial help to friends
||| Friends
||| Integer
|||
||| ENDIF
|||
||| tabledummyend used as table end dummy
|||
|||
||| IF Parents IN whom given financial to AND how much given financial help to
||| parents = EMPTY THEN
|||
||| FP007_parents_NR_DK how much given financial help for parents 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 did that amount to for parents?
||| 1 $500 - $1,000
||| 2 $1,001 - $2,000
||| 3 $2,001 - $3,000
||| 4 $3,001 - $5,000
||| 5 $5,001 - $10,000
||| 6 $10,001 - $20,000
||| 7 $20,001 - $30,000
||| 8 $30,001 - $50,000
||| 9 More than $50,000
||| 10 Don't know
|||
||| ELSE
|||
||| ENDIF
|||
||| IF Grown children IN whom given financial to AND how much given financial help to
||| children = EMPTY THEN
|||
||| FP007_children_NR_DK how much given financial help for children 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 did that amount to for grown children?
||| 1 $500 - $1,000
||| 2 $1,001 - $2,000
||| 3 $2,001 - $3,000
||| 4 $3,001 - $5,000
||| 5 $5,001 - $10,000
||| 6 $10,001 - $20,000
||| 7 $20,001 - $30,000
||| 8 $30,001 - $50,000
||| 9 More than $50,000
||| 10 Don't know
|||
||| ELSE
|||
||| ENDIF
```

```
|||
||| IF Other relatives IN whom given financial to AND how much given financial help to
||| other relatives = EMPTY THEN
|||
||| | FP007_otherrelatives_NR_DK how much given financial help for other relatives 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 did that amount to for other relatives?
||| | 1 $500 - $1,000
||| | 2 $1,001 - $2,000
||| | 3 $2,001 - $3,000
||| | 4 $3,001 - $5,000
||| | 5 $5,001 - $10,000
||| | 6 $10,001 - $20,000
||| | 7 $20,001 - $30,000
||| | 8 $30,001 - $50,000
||| | 9 More than $50,000
||| | 10 Don't know
||| |
||| | ELSE
||| |
||| | ENDIF
||| |
||| IF Friends IN whom given financial to AND how much given financial help to friends =
||| EMPTY THEN
|||
||| | FP007_friends_NR_DK how much given financial help for friends 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 did that amount to for friends?
||| | 1 $500 - $1,000
||| | 2 $1,001 - $2,000
||| | 3 $2,001 - $3,000
||| | 4 $3,001 - $5,000
||| | 5 $5,001 - $10,000
||| | 6 $10,001 - $20,000
||| | 7 $20,001 - $30,000
||| | 8 $30,001 - $50,000
||| | 9 More than $50,000
||| | 10 Don't know
||| |
||| | ELSE
||| |
||| | ENDIF
||| |
|||
|||
||| [Questions FP007_intro to tabledummyend are displayed as a table]
|||
||| FP007_intro how much given financial help to intro
||| About how much did that amount to for ...?
|||
||| IF Parents IN whom given financial to after nonresponse THEN
|||
```

```

||| FP007_parents how much given financial help to parents
||| Parents
||| Integer
|||
||| ENDIF
|||
||| IF Grown children IN whom given financial to after nonresponse THEN
|||
||| FP007_children how much given financial help to children
||| Grown children
||| Integer
|||
||| ENDIF
|||
||| IF Other relatives IN whom given financial to after nonresponse THEN
|||
||| FP007_otherrelatives how much given financial help to other relatives
||| Other relatives
||| Integer
|||
||| ENDIF
|||
||| IF Friends IN whom given financial to after nonresponse THEN
|||
||| FP007_friends how much given financial help to friends
||| Friends
||| Integer
|||
||| ENDIF
|||
||| tabledummyend used as table end dummy
|||
|||
||| IF Parents IN whom given financial to after nonresponse AND how much given
||| financial help to parents = EMPTY THEN
|||
||| FP007_parents_NR_DK how much given financial help for parents 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 did that amount to for parents?
||| 1 $500 - $1,000
||| 2 $1,001 - $2,000
||| 3 $2,001 - $3,000
||| 4 $3,001 - $5,000
||| 5 $5,001 - $10,000
||| 6 $10,001 - $20,000
||| 7 $20,001 - $30,000
||| 8 $30,001 - $50,000
||| 9 More than $50,000
||| 10 Don't know
|||
||| ELSE
|||

```

```
||| ENDIF
|||
||| IF Grown children IN whom given financial to after nonresponse AND how much given
||| financial help to children = EMPTY THEN
|||
||| | FP007_children_NR_DK how much given financial help for children 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 did that amount to for grown children?
||| | 1 $500 - $1,000
||| | 2 $1,001 - $2,000
||| | 3 $2,001 - $3,000
||| | 4 $3,001 - $5,000
||| | 5 $5,001 - $10,000
||| | 6 $10,001 - $20,000
||| | 7 $20,001 - $30,000
||| | 8 $30,001 - $50,000
||| | 9 More than $50,000
||| | 10 Don't know
||| |
||| | ELSE
||| |
||| | ENDIF
||| |
||| | IF Other relatives IN whom given financial to after nonresponse AND how much given
||| | financial help to other relatives = EMPTY THEN
||| |
||| | | FP007_otherrelatives_NR_DK how much given financial help for other relatives 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 did that amount to for other relatives?
||| | | 1 $500 - $1,000
||| | | 2 $1,001 - $2,000
||| | | 3 $2,001 - $3,000
||| | | 4 $3,001 - $5,000
||| | | 5 $5,001 - $10,000
||| | | 6 $10,001 - $20,000
||| | | 7 $20,001 - $30,000
||| | | 8 $30,001 - $50,000
||| | | 9 More than $50,000
||| | | 10 Don't know
||| | |
||| | | ELSE
||| | |
||| | | ENDIF
||| | |
||| | | IF Friends IN whom given financial to after nonresponse AND how much given financial
||| | | help to friends = EMPTY THEN
||| | |
||| | | | FP007_friends_NR_DK how much given financial help for friends 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 did that amount to for friends?
||| | | | 1 $500 - $1,000
||| | | | 2 $1,001 - $2,000
```

```

|||| 3 $2,001 - $3,000
|||| 4 $3,001 - $5,000
|||| 5 $5,001 - $10,000
|||| 6 $10,001 - $20,000
|||| 7 $20,001 - $30,000
|||| 8 $30,001 - $50,000
|||| 9 More than $50,000
|||| 10 Don't know
||||
||| ELSE
||||
||| ENDIF
|||
|| ENDIF
||
| ENDIF
|
ENDIF

```

FF001 chances of giving financial help above \$500 in next 6 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 do you think are the chances that [You and your spouse/partner] will give financial help totaling \$500 or more to grown children, relatives or friends over the next 6 months?
Range: 0.0..100.0

IF chances of giving financial help above 0 in next 6 months = empty THEN

```

|
| [Questions FF001_NR_SP to FF001_NR_DK are displayed as a table]
|
| FF001_NR_SP chances of giving financial help above $500 in next 6 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 do you
| think are the chances that [You and your spouse/partner] will give financial help totaling
| $500 or more to grown children, relatives or friends over the next 6 months?
| Range: 0.0..100.0
|

```

```

| FF001_NR_DK chances of giving financial help above $500 in next 6 months 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' means that you think there is absolutely no
| chance, and '100' means that you think the event is absolutely sure to happen, what do you
| think are the chances that [You and your spouse/partner] will give financial help totaling
| $500 or more to grown children, relatives or friends over the next 6 months?
| 8 Don't know
|

```

```

ELSE
|
ENDIF

```

IF chances of giving financial help above 0 in next 6 months > 0 OR chances of giving financial help above 0 in next 6 months after nonresponse > 0 THEN

| **FF002** chances of giving fin help above \$1000 in next 6 months
| Now using the same scale from 0 to 100, what do you think are the chances that [You and your
| spouse/partner] will give financial help totaling \$1,000 or more to grown children, relatives
| or friends over the next 6 months?

| Range: 0.0..100.0

| IF chances of giving fin help above 00 in next 6 months = empty THEN

|| [Questions FF002_NR_SP to FF002_NR_DK are displayed as a table]

|| **FF002_NR_SP** chances of giving fin help above \$1000 in next 6 months after nonresponse
|| [You did not answer. Your answers are important to us. Please give us your best guess.] Now
|| using the same scale from 0 to 100, what do you think are the chances that [You and your
|| spouse/partner] will give financial help totaling \$1,000 or more to grown children,
|| relatives or friends over the next 6 months?

|| Range: 0.0..100.0

|| **FF002_NR_DK** chances of giving fin help above \$1000 in next 6 months after nonresponse DK
|| [You did not answer. Your answers are important to us. Please give us your best guess.] Now
|| using the same scale from 0 to 100, what do you think are the chances that you [You and
|| your spouse/partner] will give financial help totaling \$1,000 or more to grown children,
|| relatives or friends over the next 6 months?

|| 8 Don't know

|| IF (chances of giving fin help above 00 in next 6 months after nonresponse != empty AND
|| chances of giving fin help above 00 in next 6 months 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

FF003 chances of receiving financial help above \$500 in next 6 months
Now using the same scale from 0 to 100, what do you think are the chances that [You and your
spouse/partner] will receive financial help totaling \$500 or more from your children, relatives
or friends over the next 6 months?

Range: 0.0..100.0

IF chances of receiving financial help above 0 in next 6 months = empty THEN

|| [Questions FF003_NR_SP to FF003_NR_DK are displayed as a table]

|| **FF003_NR_SP** chances of receiving financial help above \$500 in next 6 months after nonresponse
|| [You did not answer. Your answers are important to us. Please give us your best guess.] Now

| using the same scale from 0 to 100, what do you think are the chances that [You and your
| spouse/partner] will receive financial help totaling \$500 or more from your children,
| relatives or friends over the next 6 months?
| Range: 0.0..100.0

| **FF003_NR_DK** chances of receiving financial help above \$500 in next 6 months after nonresponse DK
| [You did not answer. Your answers are important to us. Please give us your best guess.] Now
| using the same scale from 0 to 100, what do you think are the chances that [You and your
| spouse/partner] will receive financial help totaling \$500 or more from your children,
| relatives or friends over the next 6 months?
| 8 Don't know

| IF (chances of receiving financial help above 0 in next 6 months after nonresponse != empty
| AND chances of receiving financial help above 0 in next 6 months 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 chances of receiving financial help above 0 in next 6 months > 0 OR chances of receiving
financial help above 0 in next 6 months after nonresponse > 0 THEN

| **FF004** chances of receiving financial help above \$1000 in next 6 months
| Now using the same scale from 0 to 100, what do you think are the chances that [You and your
| spouse/partner] will receive financial help totaling \$1000 or more from your children,
| relatives or friends over the next 6 months?
| Range: 0..100

| IF chances of receiving financial help above 00 in next 6 months = empty THEN

|| [Questions FF004_NR_SP to FF004_NR_DK are displayed as a table]

| **FF004_NR_SP** chances of receiving financial help above \$1000 in next 6 months after nonresponse
| [You did not answer. Your answers are important to us. Please give us your best guess.] Now
| using the same scale from 0 to 100, what do you think are the chances that [You and your
| spouse/partner] will receive financial help totaling \$1000 or more from your children,
| relatives or friends over the next 6 months?
| Range: 0.0..100.0

| **FF004_NR_DK** chances of receiving financial help above \$1000 in next 6 months after nonresponse DK
| [You did not answer. Your answers are important to us. Please give us your best guess.] Now
| using the same scale from 0 to 100, what do you think are the chances that [You and your
| spouse/partner] will receive financial help totaling \$1000 or more from your children,
| relatives or friends over the next 6 months?
| 8 Don't know

```
||
|| IF ( chances of receiving financial help above 00 in next 6 months after nonresponse !=
|| empty AND chances of receiving financial help above 00 in next 6 months 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
```

ST001 have any shares of stock or stock mutual funds

In the next set of questions we will ask you about stock holdings. [including those held by you and your spouse/partner jointly, by you only, or by your and your spouse/partner only] Do [you (or your husband/wife/partner)] have any shares of stock or stock mutual funds? Please include stocks that [you (or your husband/wife/partner)] hold directly and any stocks that you hold in any employer pension accounts or in other retirement accounts such as IRAs.

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
| [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. [] Do
| [you (or your husband/wife/partner)] have any shares of stock or stock mutual funds? Please
| include stocks that [you (or your husband/wife/partner)] hold directly and any stocks that
| you hold in any employer pension accounts or in other retirement accounts such as IRAs.
| 1 Yes
| 5 No
| 8 Don't know
```

ELSE

```
|
ENDIF
```

IF have any shares of stock or stock mutual funds = Yes OR have any shares of stock or stock mutual funds = Yes THEN

```
|
| IF whether respondent answered first wave of the survey (MS57) = No THEN
```

```
||
|| ST002 stock holdings worth before october 1st
|| Thinking back to the time immediately before October 1st, 2008, that is, before the large
|| drop in the stock markets, what were [your (and your spouse's/partner's)] stock holdings
|| worth immediately before then? Please include the value of stocks that you hold directly
|| and the value of stocks that [your (and your spouse's/partner's)] hold in any employer
```

```
| | pension accounts or in other retirement accounts such as IRAs.
| | Integer
| |
| | IF stock holdings worth before october 1st = EMPTY THEN
| |
| | ST002_NR_DK stock holdings worth before october 1st range
| | [You did not answer. Your answers are important to us. Please answer the question to the
| | best of your ability.] Thinking back to the time immediately before October 1st, 2008,
| | that is, before the large drop in the stock markets, what were [your (and your spouse's
| | partner's)] stock holdings worth immediately before then? Please include the value of
| | stocks that you hold directly and the value of stocks that [your (and your spouse's
| | partner's)] hold in any employer pension accounts or in other retirement accounts such as
| | IRAs.
| | 1 $0- $5,000
| | 2 $5,001 - $10,000
| | 3 $10,001 - $25,000
| | 4 $25,001 - $50,000
| | 5 $50,001 - $100,000
| | 6 $100,001 - $250,000
| | 7 $250,001 - $500,000
| | 8 $500,000 - $1,000,000
| | 9 More than $1,000,000
| | 10 Don't know
| |
| | ELSE
| |
| | ENDIF
| |
| | ENDIF
| |
| | ST003 stock holdings worth now
| | What are [your (and your spouse's/partner's)] stock holdings worth now?
| | Integer
| |
| | IF stock holdings worth now = EMPTY THEN
| |
| | ST003_NR_DK stock holdings worth worth now after nonresponse
| | [You did not answer. Your answers are important to us. Please answer the question to the
| | best of your ability.] And what are [your (and your spouse's/partner's)] stock holdings
| | worth now?
| | 1 $0- $5,000
| | 2 $5,001 - $10,000
| | 3 $10,001 - $25,000
| | 4 $25,001 - $50,000
| | 5 $50,001 - $100,000
| | 6 $100,001 - $250,000
| | 7 $250,001 - $500,000
| | 8 $500,000 - $1,000,000
| | 9 More than $1,000,000
| | 10 Don't know
| |
| | ELSE
```

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

ST004 bought or sold any stock since october 1st 2008/since MS57
[Fill for time frame references for ST004][fill for ST004], have [you (and/or your husband/wife 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 october 1st 2008/since MS57 = Bought only THEN

```
|  
| ST005 how much pay in total for stocks bought since october 1st/since MS57  
| How much did [you (and/or your husband/wife/partner)] pay in total for the stocks you bought  
| [Fill for time frame references.]?  
| Integer  
|
```

```
|  
| ST006 how much receive in total for stocks bought since october 1st/since MS57  
| How much money did [you (and/or your husband/wife/partner)] receive in total for the stocks  
| you sold [Fill for time frame references.]?  
| Integer  
|
```

```
|  
| ST007 bought and sold since october/since MS57 took out or put in  
| Thinking both of what [you (and/or your husband/wife/partner)] bought and what [you (and/or  
| your husband/wife/partner)] sold [Fill for time frame references.], 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/since MS57 took out or put in = empty THEN

```
||  
|| ST007_NR_DK bought and sold since october/since MS57 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 husband/wife/partner)]  
|| bought and what [you (and/or your husband/wife/partner)] sold [Fill for time frame  
|| references.], 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/since MS57 took out or put in = Took out OR bought and
| sold since october/since MS57 took out or put in = Took out THEN
|
| | ST007_a amount taken out of stock market
| | About how much in total did [you (and/or your husband/wife/partner)] take out of the stock
| | market?
| | Integer
| |
| | IF amount taken out of stock market = empty THEN
| |
| | | ST007_a_NR_DK amount taken out of stock market 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 husband/wife
| | | partner)] take out of the stock market?
| | | 1 $0- $5,000
| | | 2 $5,001 - $10,000
| | | 3 $10,001 - $25,000
| | | 4 $25,001 - $50,000
| | | 5 $50,001 - $100,000
| | | 6 $100,001 - $250,000
| | | 7 $250,001 - $500,000
| | | 8 $500,000 - $1,000,000
| | | 9 More than $1,000,000
| | | 10 Don't know
| | |
| | | ELSE
| | |
| | | ENDIF
| |
| |
| |
| | | ST007_b amount put in to stock market
| | | About how much in total did [you (and/or your husband/wife/partner)] put in to the stock
| | | market?
| | | Integer
| | |
| | | IF amount put in to stock market = empty THEN
| | |
| | | | ST007_b_NR_DK amount put in to the stock market 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 husband/wife
| | | | partner)] put in to the stock market?
| | | | 1 $0- $5,000
| | | | 2 $5,001 - $10,000
| | | | 3 $10,001 - $25,000
| | | | 4 $25,001 - $50,000
| | | | 5 $50,001 - $100,000
| | | | 6 $100,001 - $250,000
| | | | 7 $250,001 - $500,000
| | | | 8 $500,000 - $1,000,000
```

```
|| | 9 More than $1,000,000
|| | 10 Don't know
|| |
|| | ELSE
|| |
|| | ENDIF
|| |
|| | ENDIF
|| |
ENDIF
```

IF have any shares of stock or stock mutual funds = Yes OR have any shares of stock or stock mutual funds = Yes THEN

```
| | ST008 chances sell stocks next 6 months
| | On a scale from 0 percent to 100 percent where "0" means no chance and "100" means you are
| | absolutely certain, what are the chances that you will sell stocks over the next 6 months?
| | Range: 0.0..100.0
```

```
| | IF chances sell stocks next 6 months = empty THEN
```

```
|| | [Questions ST008_NR_SP to ST008_NR_DK are displayed as a table]
```

```
|| | ST008_NR_SP chances sell stocks next 6 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 no chance and "100" means you are
|| | absolutely certain, what are the chances that you will sell stocks over the next 6 months?
|| | Range: 0.0..100.0
```

```
|| | ST008_NR_DK chances sell stocks next 6 months 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" means no chance and "100" means you are
|| | absolutely certain, what are the chances that you will sell stocks over the next 6 months?
|| | 8 Don't know
```

```
|| | IF ( chances sell stocks next 6 months after nonresponse != empty AND chances sell stocks
|| | next 6 months 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
```

ST009 chances buy stocks next 6 months

On a scale from 0 percent to 100 percent where "0" means no chance and "100" means you are

absolutely certain, what are the chances that you will buy stocks over the next 6 months?
Range: 0..100

IF chances buy stocks next 6 months = empty THEN

| [Questions ST009_NR_SP to ST009_NR_DK are displayed as a table]

| **ST009_NR_SP** chances buy stocks next 6 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 no chance and "100" means you are
| absolutely certain, what are the chances that you will buy stocks over the next 6 months?
| Range: 0..100

| **ST009_NR_DK** chances buy stocks next 6 months 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" means no chance and "100" means you are
| absolutely certain, what are the chances that you will buy stocks over the next 6 months?
| 8 Don't know

| IF (chances buy stocks next 6 months after nonresponse != empty AND chances buy stocks next
| 6 months 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

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. 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 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. 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 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. 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 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 time 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 time 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 time 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

IF chance blue chip stocks worth more in 10 years time > 0 OR chance blue chip stocks worth more in 10 years time after nonresponse > 0 OR (chance blue chip stocks worth more in 10 years time = empty AND chance blue chip stocks worth more in 10 years time after nonresponse = empty) THEN

|
| **ST015** chance blue chip stocks gained more 20 percent in 10 years
| 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 in 10 years
| time compared to what they are worth today?
| Range: 0.0..100.0

| IF chance blue chip stocks gained more 20 percent in 10 years = empty THEN

|
| | [Questions ST015_NR_SP to ST015_NR_DK are displayed as a table]

|
| | **ST015_NR_SP** chance blue chip stocks gained more 20 percent in 10 years after nonresponse
| | [You did not answer. Your answers are important to us. Please give us your best guess.]
| | 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 in 10
| | years time compared to what they are worth today?
| | Range: 0.0..100.0

|
| | **ST015_NR_DK** chance blue chip stocks gained more 20 percent in 10 years after nonresponse DK
| | [You did not answer. Your answers are important to us. Please give us your best guess.]
| | 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 in 10
| | years time compared to what they are worth today?

```

| | 8 Don't know
| |
| | IF ( chance blue chip stocks gained more 20 percent in 10 years after nonresponse != empty
| | AND chance blue chip stocks gained more 20 percent in 10 years 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 blue chip stocks worth more in 10 years time < 100 AND chance blue chip stocks
worth more in 10 years time != empty) OR ( chance blue chip stocks worth more in 10 years time
after nonresponse < 100 AND chance blue chip stocks worth more in 10 years time after
nonresponse != empty) OR ( chance blue chip stocks worth more in 10 years time = empty AND
chance blue chip stocks worth more in 10 years time after nonresponse = empty) OR ( chance
blue chip stocks worth more in 10 years time after nonresponse DK = Don't know ) THEN

```

```

| ST016 chance blue chip stocks fallen more 20 percent in 10 years
| 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 in 10 years
| time compared to what they are worth today?
| Range: 0.0..100.0

```

```

| IF chance blue chip stocks fallen more 20 percent in 10 years = empty THEN

```

```

| | [Questions ST016_NR_SP to ST016_NR_DK are displayed as a table]

```

```

| | ST016_NR_SP chance blue chip stocks fallen more 20 percent in 10 years after nonresponse
| | [You did not answer. Your answers are important to us. Please give us your best guess.]
| | 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 in 10 years
| | time compared to what they are worth today?
| | Range: 0.0..100.0

```

```

| | ST016_NR_DK chance blue chip stocks fallen more 20 percent in 10 years after nonresponse DK
| | [You did not answer. Your answers are important to us. Please give us your best guess.]
| | 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 in 10 years
| | time compared to what they are worth today?
| | 8 Don't know

```

```

| | IF ( chance blue chip stocks fallen more 20 percent in 10 years after nonresponse != empty
| | AND chance blue chip stocks fallen more 20 percent in 10 years 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
```

ST017 how closely follow stock market
How closely do you follow the stock market?
1 Very closely
2 Somewhat
3 Not at all

```
IF how closely follow stock market = empty THEN
|
| ST017_NR_DK how closely follow stock market after nonresponse
| [You did not answer. Your answers are important to us. Please answer the question to the best
| of your ability.] How closely do you follow the stock market?
| 1 Very closely
| 2 Somewhat
| 3 Not at all
| 8 Don't know
|
| ELSE
|
| ENDIF
```

ST018 rate understanding stock market
How would you rate your understanding of the stock market?
1 Extremely good
2 Very good
3 Somewhat good
4 Somewhat poor
5 Very poor
6 Extremely poor

```
IF rate understanding stock market = empty THEN
|
| ST018_NR_DK rate understanding stock market after nonresponse
| [You did not answer. Your answers are important to us. Please answer the question to the best
| of your ability.] How would you rate your understanding of the stock market?
| 1 Extremely good
| 2 Very good
| 3 Somewhat good
| 4 Somewhat poor
| 5 Very poor
```

| 6 Extremely poor
| 8 Don't know

|
| ELSE

|
| ENDIF

G001 compare of household spending year ago/since MS57

The next questions are about your household's spending. Please include the spending of everyone who lives with you in your household. How does your current household spending compare with your household's spending [Fill for time frame references.]?

- 1 Higher now
- 2 About the same
- 3 Lower now

IF compare of household spending year ago/since MS57 = Higher now THEN

|
| [Questions G002_a to G004_a are displayed as a table]

| **G002_a** percent increased household spending

| By how much has your household spending increased compared to [G002 fill for time frame references]?

| Long

| **G003_a** amount per week increased household spending

| By how much has your household spending increased compared to [G002 fill for time frame references]?

| Integer

| **G004_a** amount per month increased household spending

| By how much has your household spending increased compared to [G002 fill for time frame references]?

| Integer

| IF (percent increased household spending != empty AND amount per week increased household spending != empty) OR (percent increased household spending != empty AND amount per month increased household spending != empty) OR (amount per week increased household spending != empty AND amount per month increased household spending != empty) THEN

| | **checkpercamm** check display for giving answer to multiple amount/percentage questions

| | You entered an answer to more than one question. Please go back and keep only the one entry that best describes your situation.

| |
| ENDIF

| IF (percent increased household spending = empty AND amount per week increased household spending = empty AND amount per month increased household spending = empty) THEN

| | **G005_a_NR_SP** percentage increased household spending

| | [You did not answer. Your answers are important to us. Please give us your best guess.]

| | Please estimate how much your household spending has increased percentage-wise compared to [G002 fill for time frame references]?

- | 1 0% - 5%
- | 2 5% - 10%
- | 3 10% - 20%
- | 4 20% - 30%
- | 5 30% - 40%
- | 6 40% - 50%
- | 7 50% - 60%
- | 8 60% or more
- | 9 Dont' know

| ELSE

| ENDIF

| [Questions G006Intro to G010_spec are displayed as a table]

| **G006Intro** intro for table with increase

| Please indicate which of the following were important for the increase in your household's spending []

| **G006** increase in income or wealth

| Increase in income or wealth

- | 1 Very important
- | 2 Moderately important
- | 3 Not at all important
- | 7 Does not apply

| **G007** better actual employment

| Better actual employment

- | 1 Very important
- | 2 Moderately important
- | 3 Not at all important
- | 7 Does not apply

| **G008** Higher required mortgage payments

| Higher required mortgage payments

- | 1 Very important
- | 2 Moderately important
- | 3 Not at all important
- | 7 Does not apply

| **G009** Other increased spending needs

| Other increased spending needs

- | 1 Very important
- | 2 Moderately important
- | 3 Not at all important
- | 7 Does not apply

| **G010** increase other reason(s)

| Other, please specify

- | 1 Very important
- | 2 Moderately important

| 3 Not at all important
| 7 Does not apply

| **G010_spec** specified increase other reason(s)
| Other, please specify
| String

| IF (increase other reason(s) != empty AND specified increase other reason(s) = empty) THEN

| | **checkother** check display for giving answer to question with only one checkbox to be checked
| | You indicated that other reason(s) played a role, but you did not specify any. If you would
| | like to provide more details, please go back and complete your answer.

| ENDIF

| IF (increase other reason(s) = empty AND specified increase other reason(s) != empty) THEN

| | **checkq** check display for giving answer to other question without clicking radiobutton
| | You indicated that other reason(s) played a role, but you did not rate the importance.
| | Please go back and complete your answer.

| ENDIF

| [Questions G011 to G017 are displayed as a table]

| **G011** intro for optimistic table with increase

| If yes, please indicate which of the following were important factors for the increase in
| your household's spending.

| **G012** Better job prospects

| Better job prospects
| 1 Very important
| 2 Moderately important
| 3 Not at all important
| 7 Does not apply

| **G013** Expect recovery in the stock market

| Expect recovery in the stock market
| 1 Very important
| 2 Moderately important
| 3 Not at all important
| 7 Does not apply

| **G014** Expect recovery in the housing market

| Expect recovery in the housing market
| 1 Very important
| 2 Moderately important
| 3 Not at all important
| 7 Does not apply

| **G015** Future economic climate in general

| Future economic climate in general

- | 1 Very important
- | 2 Moderately important
- | 3 Not at all important
- | 7 Does not apply

| **G016** increase optimism other reason(s)

| Other, please specify

- | 1 Very important
- | 2 Moderately important
- | 3 Not at all important
- | 7 Does not apply

| **G016_spec** specified increase optimism other reason(s)

| Other, please specify

| String

| **G017** not reason increased optimism

| Was any of the increase caused by your becoming more optimistic about your economic future?

- | 1 No, my household's spending increase was not due to a more optimistic economic outlook for the future.

| IF (increase optimism other reason(s) != empty AND increase optimism other reason(s) !=

| Does not apply AND specified increase optimism other reason(s) = empty) THEN

| | **checkother** check display for giving answer to question with only one checkbox to be checked

| | You indicated that other reason(s) played a role, but you did not specify any. If you would

| | like to provide more details, please go back and complete your answer.

| ENDIF

| IF (increase optimism other reason(s) = empty AND specified increase optimism other
reason(s) != empty) THEN

| | **checkq** check display for giving answer to other question without clicking radiobutton

| | You indicated that other reason(s) played a role, but you did not rate the importance.

| | Please go back and complete your answer.

| ENDIF

| IF (not reason increased optimism = empty AND (Better job prospects = empty OR Expect
recovery in the stock market = empty OR Expect recovery in the housing market = empty OR
Future economic climate in general = empty)) THEN

| | **checkempty** check display for giving no answer to table questions

| | You did not complete the previous question. 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.

| ENDIF

| [Questions G002_b to G004_b are displayed as a table]

G002_b percent decreased household spending

By how much has your household spending decreased compared to [G002 fill for time frame references]?

Range: 0.0..100.0

G003_b amount per week decreased household spending

By how much has your household spending decreased compared to [G002 fill for time frame references]?

Integer

G004_b amount per month decreased household spending

By how much has your household spending decreased compared to [G002 fill for time frame references]?

Integer

IF (percent decreased household spending != empty AND amount per week decreased household spending != empty) OR (percent decreased household spending != empty AND amount per month decreased household spending != empty) OR (amount per week decreased household spending != empty AND amount per month decreased household spending != empty) THEN

checkpercavam check display for giving answer to multiple amount/percentage questions

You entered an answer to more than one question. Please go back and keep only the one entry that best describes your situation.

ENDIF

IF (percent decreased household spending = empty AND amount per week decreased household spending = empty AND amount per month decreased household spending = empty) THEN

G005_b_NR_SP percentage decreased household spending

[You did not answer. Your answers are important to us. Please give us your best guess.]

Please estimate how much your household spending has decreased percentage-wise compared to [G002 fill for time frame references]?

1 0% - 5%

2 5% - 10%

3 10% - 20%

4 20% - 30%

5 30% - 40%

6 40% - 50%

7 50% - 60%

8 60% or more

9 Dont' know

ELSE

ENDIF

[Questions G018Intro to G023_spec are displayed as a table]

G018Intro intro for table with decrease

Please indicate how important each of the following was for the decrease in your household's

| spending []

| **G018** decrease need to reduce debt

| Need to reduce debt

| 1 Very important

| 2 Moderately important

| 3 Not at all important

| 7 Does not apply

| **G019** Reduction in income

| Reduction in income

| 1 Very important

| 2 Moderately important

| 3 Not at all important

| 7 Does not apply

| **G020** Change in employment status

| Change in employment status

| 1 Very important

| 2 Moderately important

| 3 Not at all important

| 7 Does not apply

| **G021** Decrease in value of stock holdings

| Decrease in value of stock holdings

| 1 Very important

| 2 Moderately important

| 3 Not at all important

| 7 Does not apply

| IF (ownership of home = Yes OR ownership of home after non-response = Yes OR do you own
| any other house or apartment = Yes, one other house or apartment OR do you own any other
| house or apartment = Yes, more than one other house or apartment OR do you own any other
| house or apartment after nonresponse = Yes, one other house or apartment OR do you own any
| other house or apartment after nonresponse = Yes, more than one other house or apartment)

| THEN

| **G022** Decrease in housing value

| Decrease in housing value

| 1 Very important

| 2 Moderately important

| 3 Not at all important

| 7 Does not apply

| ELSE

| **dummy** New question

| ENDIF

| **G023** decrease other reason(s)

| Other, please specify
| 1 Very important
| 2 Moderately important
| 3 Not at all important
| 7 Does not apply

| **G023_spec** specified decrease other reason(s)

| Other, please specify
| String

| IF (decrease other reason(s) != empty AND decrease other reason(s) != Does not apply AND
| specified decrease other reason(s) = empty) THEN

| | **checkother** check display for giving answer to question with only one checkbox to be checked
| | You indicated that other reason(s) played a role, but you did not specify any. If you would
| | like to provide more details, please go back and complete your answer.

| ENDIF

| IF (decrease other reason(s) = empty AND specified decrease other reason(s) != empty) THEN

| | **checkq** check display for giving answer to other question without clicking radiobutton
| | You indicated that other reason(s) played a role, but you did not rate the importance.
| | Please go back and complete your answer.

| ENDIF

| [Questions G024Intro to G030 are displayed as a table]

| **G024Intro** intro for questions on spending reduction

| If yes, please indicate which of the following were important.

| **G024** Future job loss

| Future job loss
| 1 Very important
| 2 Moderately important
| 3 Not at all important
| 7 Does not apply

| **G025** falling behind with mortgage or rent payments reduction

| Falling behind with mortgage or rent payments

| 1 Very important
| 2 Moderately important
| 3 Not at all important
| 7 Does not apply

| **G026** falling behind with utility payments reduction

| Falling behind with utility payments

| 1 Very important
| 2 Moderately important
| 3 Not at all important
| 7 Does not apply

| **G027** falling behind with credit card payments reduction

| Falling behind with credit card payments

| 1 Very important

| 2 Moderately important

| 3 Not at all important

| 7 Does not apply

| **G028** Not having enough retirement savings

| Not having enough retirement savings

| 1 Very important

| 2 Moderately important

| 3 Not at all important

| 7 Does not apply

| **G029** other...please, specify reduction

| Other...please, specify

| 1 Very important

| 2 Moderately important

| 3 Not at all important

| 7 Does not apply

| **G029_spec** specification other...please, specify reduction

| Other...please, specify

| String

| **G030** decreases not due to worries

| Was any of the reduction in your spending caused by concerns or worries about future economic developments?

| 1 No, my household's spending decrease was not due to concerns or worries about future economic developments.

| IF (other...please, specify reduction != empty AND other...please, specify reduction !=

| Does not apply AND specification other...please, specify reduction = empty) THEN

||

|| **checkother** check display for giving answer to question with only one checkbox to be checked

|| You indicated that other reason(s) played a role, but you did not specify any. If you would

|| like to provide more details, please go back and complete your answer.

||

| ENDIF

| IF (other...please, specify reduction = empty AND specification other...please, specify

| reduction != empty) THEN

||

|| **checkq** check display for giving answer to other question without clicking radiobutton

|| You indicated that other reason(s) played a role, but you did not rate the importance.

|| Please go back and complete your answer.

||

| ENDIF

| IF (decreases not due to worries = empty AND (Future job loss = empty OR falling behind
| with mortgage or rent payments reduction = empty OR falling behind with utility payments

| reduction = empty OR falling behind with credit card payments reduction = empty OR Not
| having enough retirement savings = empty)) THEN

||
|| **checkempty** check display for giving no answer to table questions

|| You did not complete the previous question. 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.

||
| ENDIF

| ENDIF

SC003 expectation spending 6 months from now

Thinking ahead, 6 months from now: How do you expect your spending 6 months in the future
to compare to your spending today?

1 Higher

2 About the same

3 Lower

IF expectation spending 6 months from now = empty THEN

|
| **SC003_NR_DK** expectation spending 6 months from now
| [You did not answer. Your answers are important to us. Please answer the question to the best
| of your ability.] Thinking ahead, 6 months from now: How do you expect your spending 6
| months in the future to compare to your spending today?

| 1 Higher

| 2 About the same

| 3 Lower

| 8 Don't know

|
| ELSE

|
| ENDIF

IF expectation spending 6 months from now = Higher OR expectation spending 6 months from now
= Lower OR expectation spending 6 months from now = Higher OR expectation spending 6 months
from now = Lower THEN

| [Questions SC004_amount to SC004_percentage are displayed as a table]

| **SC004_amount** how much spending higher or lower amount

| By how much do you expect your average monthly spending to [fill for increase/decrease]?

| Integer

| **SC004_percentage** how much spending higher or lower percentage

| By how much do you expect your average monthly spending to [fill for increase/decrease]?

| Long

| IF (how much spending higher or lower amount != empty AND how much spending higher or lower
| percentage != empty) THEN

||
|| **checkamandperc** check display for giving answer to both amount question and percentage question

|| You entered both a dollar amount AND a percentage. Please go back and keep only the one
|| entry that best describes your situation.

||
| ENDIF

| IF how much spending higher or lower amount = empty AND how much spending higher or lower
| percentage = empty THEN

||
|| **SC004_NR_DK** how much spending higher or lower percentage after nonresponse
|| [You did not answer. Your answers are important to us. Please answer the question to the
|| best of your ability.] By how much do you expect your average monthly spending to [fill for
|| increase/decrease]?

- || 1 0% - 5%
- || 2 5% - 10%
- || 3 10% - 15%
- || 4 15% - 20%
- || 5 20% - 25%
- || 6 25% - 30%
- || 7 More than 30%
- || 8 Don't know

||
| ELSE

||
| ENDIF

|
ENDIF

SC005_a made changes on medications/doctor visits over last 6 months/since ms57

To save money have you made any changes to health-related spending such as changing your
prescription drugs or cutting down on doctor visits [Fill for time frame references.]?

- 1 Yes
- 5 No

IF made changes on medications/doctor visits over last 6 months/since ms57 = empty THEN

|
| **SC005_a_NR_DK** made changes on medications/doctor visits over last 6 months/since ms57 after
| nonresponse

| [You did not answer. Your answers are important to us. Please answer the question to the best
| of your ability.] To save money have you made any changes to health-related spending such as
| changing your prescription drugs or cutting down on doctor visits [Fill for time frame
| references.]?

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

|
| ELSE

|
| ENDIF

IF made changes on medications/doctor visits over last 6 months/since ms57 = Yes OR made
changes on medications/doctor visits over last 6 months/since ms57 after nonresponse = Yes
THEN

```

|
| SC005_b cutting down on medications/doctor visits over last 6 months/since ms57
| What did you do to cut your health-related spending [Fill for time frame references.]? Please
| check all that apply.
| 1 Reduced dosage of one or more medications
| 2 Started cutting pills
| 3 Stopped taking one or more medication
| 4 Got free samples
| 5 Postponed or skipped one or more doctor visits
| 6 Other
|
| IF cutting down on medications/doctor visits over last 6 months/since ms57 = empty THEN
| |
| | SC005_b_NR_DK cutting down on medications/doctor visits over last 6 months/since ms57 after
nonresponse
| | [You did not answer. Your answers are important to us. Please answer the question to the
| | best of your ability.] What did you do to cut your health-related spending [Fill for time
| | frame references.]? Please check all that apply.
| | 1 Reduced dosage of one or more medications
| | 2 Started cutting pills
| | 3 Stopped taking one or more medication
| | 4 Got free samples
| | 5 Postponed or skipped one or more doctor visits
| | 6 Other
| | 8 Don't know
| |
| ELSE
| |
| ENDIF
|
| IF ( Other in cutting down on medications/doctor visits over last Other months/since ms57
| ) OR ( Other in cutting down on medications/doctor visits over last 6 months/since ms57
| after nonresponse AND !( Don't know in cutting down on medications/doctor visits over last
| 6 months/since ms57 after nonresponse )) THEN
| |
| | SC005_c other measure of cutting down on medications/doctor visits
| | Please describe what other measure you took to cut your health-related spending [Fill for
| | time frame references.]:
| | Memo
| |
| ENDIF
|
ENDIF

```

SC006_a chances out of pocket cost above \$800

Please think about what you yourself (or a family member who buys the drugs) might pay for your prescription drugs over the next 12 months. Do not include what is covered by insurance or what you pay for prescription drug insurance. On a scale from 0 percent to 100 percent, where 0 means no chance and 100 means you are absolutely certain, what are the chances that your out-of-pocket cost of your prescription drugs will be more than \$800 over the next 12 months?

Range: 0.0..100.0

IF (chances out of pocket cost above 0 = empty) THEN

|

| [Questions SC006_a_NR_SP to SC006_a_NR_DK are displayed as a table]

|

| **SC006_a_NR_SP** chances out of pocket cost above \$800 after nonresponse

| [You did not answer. Your answers are important to us. Please give us your best guess.]

| Please think about what you yourself (or a family member who buys the drugs) might pay for your prescription drugs over the next 12 months. Do not include what is covered by insurance or what you pay for prescription drug insurance. On a scale from 0 percent to 100 percent, where 0 means no chance and 100 means you are absolutely certain, what are the chances that your out-of-pocket cost of your prescription drugs will be more than \$800 over the next 12 months?

| Range: 0.0..100.0

|

| **SC006_a_NR_DK** dont know chances out of pocket cost above \$800 after nonresponse

| [You did not answer. Your answers are important to us. Please give us your best guess.]

| Please think about what you yourself (or a family member who buys the drugs) might pay for your prescription drugs over the next 12 months. Do not include what is covered by insurance or what you pay for prescription drug insurance. On a scale from 0 percent to 100 percent, where 0 means no chance and 100 means you are absolutely certain, what are the chances that your out-of-pocket cost of your prescription drugs will be more than \$800 over the next 12 months?

| 8 Don't know

|

| IF (chances out of pocket cost above 0 after nonresponse != empty AND dont know chances out of pocket cost above 0 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

IF chances out of pocket cost above 0 > 0 OR chances out of pocket cost above 0 after nonresponse > 0 OR (chances out of pocket cost above 0 = empty AND chances out of pocket cost above 0 after nonresponse = empty) THEN

|

| **SC006_b** chances out of pocket cost above \$1500

| And using the same scale from 0 to 100, what are the chances your out-of-pocket cost will be more than \$1500 over the next 12 months?

| Range: 0.0..100.0

|

| IF (chances out of pocket cost above 00 = empty) THEN

||

|| [Questions SC006_b_NR_SP to SC006_b_NR_DK are displayed as a table]

||

|| **SC006_b_NR_SP** chances out of pocket cost above \$1500 after nonresponse

```

|| [You did not answer. Your answers are important to us. Please give us your best guess.] And
|| using the same scale from 0 to 100, what are the chances your out-of-pocket cost will be
|| more than $1500 over the next 12 months?
|| Range: 0.0..100.0
||
|| SC006_b_NR_DK dont know chances out of pocket cost above $1500 after nonresponse
|| [You did not answer. Your answers are important to us. Please give us your best guess.] And
|| using the same scale from 0 to 100, what are the chances your out-of-pocket cost will be
|| more than $1500 over the next 12 months?
|| 8 Don't know
||
|| IF ( chances out of pocket cost above 00 after nonresponse != empty AND dont know chances
|| out of pocket cost above 00 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
||
|| IF ( chances out of pocket cost above 00 > 0 OR chances out of pocket cost above 00 after
|| nonresponse > 0) THEN
||
|| SC006_c chances out of pocket cost above $3500
|| And what are the chances your out-of-pocket cost will be more than $3500 over the next 12
|| months?
|| Range: 0.0..100.0
||
|| IF ( chances out of pocket cost above 00 = empty) THEN
||
|| [Questions SC006_c_NR_SP to SC006_c_NR_DK are displayed as a table]
||
|| SC006_c_NR_SP chances out of pocket cost above $3500 after nonresponse
|| [You did not answer. Your answers are important to us. Please give us your best guess.]
|| And what are the chances your out-of-pocket cost will be more than $3500 over the next 12
|| months?
|| Range: 0.0..100.0
||
|| SC006_c_NR_DK dont know chances out of pocket cost above $3500 after nonresponse
|| [You did not answer. Your answers are important to us. Please give us your best guess.]
|| And what are the chances your out-of-pocket cost will be more than $3500 over the next 12
|| months?
|| 8 Don't know
||
|| IF ( chances out of pocket cost above 00 after nonresponse != empty AND dont know
|| chances out of pocket cost above 00 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
|
ENDIF

SC008_intro credit card possession

The next questions are about credit card debt. Do [you (and/or your husband/wife/partner)]
have a credit card?

- 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 husband
| wife/partner)] have a credit card?
| 1 Yes
| 5 No
| 8 Don't know
|
ELSE
|
ENDIF

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

|
| **SC008** pay off all debt or carried over debt last month
| Last month did [you/you and your spouse/you and your partner] pay off all your credit card
| debt or was there an unpaid debt that you carried over to this month?
| 1 Paid off all
| 5 Carried over unpaid debt
|

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

||
|| **SC008_NR_DK** pay off all debt or carried over debt last month after nonresponse
|| [You did not answer. Your answers are important to us. Please answer the question to the
|| best of your ability.] Last month did [you/you and your spouse/you and your partner] pay
|| off all your credit card debt or was there an unpaid debt that you carried over to this
|| month?
|| 1 Paid off all
|| 5 Carried over unpaid debt
|| 8 Don't know
||

```
| ELSE
|
| ENDIF
|
| IF pay off all debt or carried over debt last month = Carried over unpaid debt OR pay off
| all debt or carried over debt last month after nonresponse = Carried over unpaid debt THEN
|
| | Q519 how much debt carry over from last month
| | How much credit card debt did [you/you and your spouse/you and your partner ] carry over
| | from last month to this one? We would like to know the amount on which you are charged
| | interest. If you always pay 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 always pay off the amount required to avoid
| | | interest charges then please enter zero.
| | | 1 $0 - $500
| | | 2 $501 - $1,000
| | | 3 $1,001 - $2,500
| | | 4 $2,501 - $5,000
| | | 5 $5,001 - $10,000
| | | 6 $10,001 - $20,000
| | | 7 $20,001 - $30,000
| | | 8 More than $30,000
| | | 9 Don't know
| | |
| | | ELSE
| | |
| | | ENDIF
| |
| | ENDIF
|
| IF how much debt carry over from last month > OR ( how much debt carry over from last
| month after nonresponse = response AND !( Don't know IN how much debt carry over from last
| month after nonresponse )) THEN
|
| | SC009 has balance on your credit cards that you carry over from month to month changed
| | Compared to your situation [Fill for time frame references for SC009]: Has the balance on
| | [your (and/or your [spouse's/partner's])] credit cards that you carry over from month to
| | month changed?
| | 1 Increased
| | 2 Stayed the same
| | 3 Decrease
| |
| | IF has balance on your credit cards that you carry over from month to month changed =
| | empty THEN
```

```
|||
||| SC009_NR_DK has balance on your credit cards that you carry over from month to month changed after
nonresponse
||| [You did not answer. Your answers are important to us. Please answer the question to the
||| best of your ability.] Compared to your situation [Fill for time frame references for
||| SC009]: Has the balance on [your (and/or your [spouse's/partner's])] credit cards that
||| you carry over from month to month changed?
||| 1 Increased
||| 2 Stayed the same
||| 3 Decrease
||| 8 Don't know
|||
||| ELSE
|||
||| ENDIF
|||
||| IF has balance on your credit cards that you carry over from month to month changed =
||| Increased OR has balance on your credit cards that you carry over from month to month
||| changed after nonresponse = Increased THEN
|||
||| SC010_a how much increase balance on your credit cards that you carry over
||| By about how much did it increase?
||| Integer
|||
||| IF how much increase balance on your credit cards that you carry over = empty THEN
|||
||| SC010_a_NR_DK how much increase balance on your credit cards that you carry over after
nonresponse
||| [You did not answer. Your answers are important to us. Please answer the question to
||| the best of your ability.] By about how much did it increase?
||| 1 $0 - $500
||| 2 $501 - $1,000
||| 3 $1,001 - $2,500
||| 4 $2,501 - $5,000
||| 5 $5,001 - $10,000
||| 6 $10,001 - $20,000
||| 7 $20,001 - $30,000
||| 8 More than $30,000
||| 9 Don't know
|||
||| ELSE
|||
||| ENDIF
|||
|||
|||
||| SC010_b how much decrease balance on your credit cards that you carry over
||| By about how much did it decrease?
||| Integer
|||
||| IF how much decrease balance on your credit cards that you carry over = empty THEN
|||
```

|||| **SC010_b_NR_DK** how much decrease balance on your credit cards that you carry over after nonresponse

|||| [You did not answer. Your answers are important to us. Please answer the question to the best of your ability.] By about how much did it decrease?

|||| 1 \$0 - \$500

|||| 2 \$501 - \$1,000

|||| 3 \$1,001 - \$2,500

|||| 4 \$2,501 - \$5,000

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

|||| 6 \$10,001 - \$20,000

|||| 7 \$20,001 - \$30,000

|||| 8 More than \$30,000

|||| 9 Don't know

||||

||| ELSE

||||

||| ENDIF

|||

|| ENDIF

||

| ENDIF

|

ENDIF

SC011 bought anything with store financing over last 6 months/since ms57

Have you bought anything with store financing [Fill for time frame references.]?

1 Yes

5 No

IF bought anything with store financing over last 6 months/since ms57 = empty THEN

|

| **SC011_NR_DK** bought anything with store financing over last 6 months/since ms57 after nonresponse
|[You did not answer. Your answers are important to us. Please answer the question to the best of your ability.] Have you bought anything with store financing [Fill for time frame references.]?

| 1 Yes

| 5 No

| 8 Don't know

|

ELSE

|

ENDIF

SC012 turned down intended to use store financing over last 6 months/since ms57

Over the past months there have been reports that businesses are less willing to lend money.

Have there been any instances [Fill for time frame references for SC012] where you intended to buy something with store financing, but you were turned down?

1 Yes

5 No

IF turned down intended to use store financing over last 6 months/since ms57 = empty THEN

|

| **SC012_NR_DK** turned down intended to use store financing over last 6 months/since ms57 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 months there have been reports that businesses are less willing to lend money. Have there been any instances [Fill for time frame references for SC012] where you intended to buy something with store financing, but you were turned down?

| 1 Yes

| 5 No

| 8 Don't know

| ELSE

| ENDIF

SR001 problems in economy reduced value of retirement savings

There has been a lot of talk about how the economic crisis may have affected peoples' retirement savings. Have the recent financial problems in the economy reduced the value of [your (and your spouse's/partner's)] retirement savings?

1 Yes

5 No

7 Don't have retirement savings

IF problems in economy reduced value of retirement savings = empty THEN

| **SR001_NR_DK** problems in economy reduced value of retirement savings after nonresponse
| [You did not answer. Your answers are important to us. Please answer the question to the best of your ability.] There has been a lot of talk about how the economic crisis may have affected peoples' retirement savings. Have the recent financial problems in the economy reduced the value of [your (and your spouse's/partner's)] retirement savings?

| 1 Yes

| 5 No

| 7 Don't have retirement savings

| 8 Don't know

| ELSE

| ENDIF

IF problems in economy reduced value of retirement savings = Yes OR problems in economy reduced value of retirement savings after nonresponse = Yes THEN

| [Questions SR002_a to SR002_b are displayed as a table]

| **SR002_a** amount how much value of retirement savings reduced

| Thinking of [your (and your [spouse's/partner's])] retirement savings (not including Social Security) how much have they lost in value as a result of the problems in the economy [Fill for time frame reference for saving questions starting lowercase]?

| Integer

| **SR002_b** percentage how much value of retirement savings reduced

| Thinking of [your (and your [spouse's/partner's])] retirement savings (not including Social Security) how much have they lost in value as a result of the problems in the economy [Fill

| for time frame reference for saving questions starting lowercase]?

| Range: 0.0..100.0

| IF (amount how much value of retirement savings reduced != empty AND percentage how much
| value of retirement savings reduced != empty) THEN

| | **checkamandperc** check display for giving answer to both amount question and percentage question
| | You entered both a dollar amount AND a percentage. Please go back and keep only the one
| | entry that best describes your situation.

| ENDIF

| IF amount how much value of retirement savings reduced = empty AND percentage how much value
| of retirement savings reduced = empty THEN

| | **SR002_NR_DK** how much value of retirement savings reduced after nonresponse
| | [You did not answer. Your answers are important to us. Please answer the question to the
| | best of your ability.] Thinking of [your (and your [spouse's/partner's])] retirement
| | savings (not including Social Security) how much have they lost in value as a result of the
| | problems in the economy [Fill for time frame reference for saving questions starting
| | lowercase]?

- | | 1 0% - 5%
- | | 2 5% - 10%
- | | 3 10% - 20%
- | | 4 30% - 40%
- | | 5 40% - 50%
- | | 6 50% - 60%
- | | 7 More than 60%
- | | 8 Don't know

| ELSE

| ENDIF

| ENDIF

| IF (problems in economy reduced value of retirement savings != Don't have retirement savings
| AND problems in economy reduced value of retirement savings after nonresponse != Don't have
| retirement savings) THEN

| | **SR003** made active changes to how your retirement savings are invested
| | [Fill for time frame reference for saving questions starting lowercase], have you made any
| | active changes to how your retirement savings are invested?

| | 1 Yes

| | 5 No

| IF made active changes to how your retirement savings are invested = empty THEN

| | **SR003_NR_DK** made active changes to how your retirement savings are invested after nonresponse
| | [You did not answer. Your answers are important to us. Please answer the question to the
| | best of your ability.] [Fill for time frame reference for saving questions starting
| | lowercase], have you made any active changes to how your retirement savings are invested?

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

|| ELSE

|| ENDIF

|| **SR004** chances total assets will have at least doubled
|| Thinking about saving for retirement, what are the chances that 10 years from now your total
|| assets (not counting Social Security) will be worth at least twice as much as they are today?
|| Please include possible investment gains as well as any new savings you may have added in the
|| meantime.
|| Range: 0.0..100.0

|| IF chances total assets will have at least doubled = empty THEN

|| [Questions SR004_NR_SP to SR004_NR_DK are displayed as a table]

|| **SR004_NR_SP** chances total assets will have at least doubled 10 years from now after nonresponse
|| [You did not answer. Your answers are important to us. Please give us your best guess.]
|| Thinking about saving for retirement, what are the chances that 10 years from now your
|| total assets (not counting Social Security) will be worth at least twice as much as they
|| are today? Please include possible investment gains as well as any new savings you may have
|| added in the meantime.
|| Range: 0.0..100.0

|| **SR004_NR_DK** chances total assets will have at least doubled 10 years from now after nonresponse DK
|| [You did not answer. Your answers are important to us. Please give us your best guess.]
|| Thinking about saving for retirement, what are the chances that 10 years from now your
|| total assets (not counting Social Security) will be worth at least twice as much as they
|| are today? Please include possible investment gains as well as any new savings you may have
|| added in the meantime.
|| 8 Don't know

|| IF (chances total assets will have at least doubled 10 years from now after nonresponse
|| != empty AND chances total assets will have at least doubled 10 years 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

|| ENDIF

SR008 moved assets from a bank because of financial crisis

There have been reports about people taking their money out of banks because they feared the bank would close and they would lose their money. [Fill for time frame reference for saving question SR008] have [you (or your husband/wife/partner)] taken out any money or other assets from a bank or financial institution because you feared that the bank or financial institution might fail?

1 Yes

5 No

IF moved assets from a bank because of financial crisis = empty THEN

|

| **SR008_NR_DK** moved assets from a bank because of financial crisis after nonresponse
| [You did not answer. Your answers are important to us. Please answer the question to the best
| of your ability.] There have been reports about people taking their money out of banks
| because they feared the bank would close and they would lose their money. [Fill for time
| frame reference for saving question SR008] have [you (or your husband/wife/partner)] taken
| out any money or other assets from a bank or financial institution because you feared that
| the bank or financial institution might fail?

| 1 Yes

| 5 No

| 8 Don't know

|

ELSE

|

ENDIF

SR009 chance move assets to other financial institution in next 12 months

What are the chances on a scale from 0 percent to 100 percent that over the next 12 months you will take money out of a bank or financial institution because the bank might close and you would lose your money?

Range: 0.0..100.0

IF chance move assets to other financial institution in next 12 months = empty THEN

|

| [Questions SR009_NR_SP to SR009_NR_DK are displayed as a table]

|

| **SR009_NR_SP** chance move assets to other financial institution in next 12 months after nonresponse
| [You did not answer. Your answers are important to us. Please give us your best guess.] What
| are the chances on a scale from 0 percent to 100 percent that over the next 12 months you
| will take money out of a bank or financial institution because the bank might close and you
| would lose your money?

| Range: 0.0..100.0

|

| **SR009_NR_DK** chance move assets to other financial institution in next 12 months after nonresponse DK
| [You did not answer. Your answers are important to us. Please give us your best guess.] What
| are the chances on a scale from 0 percent to 100 percent that over the next 12 months you
| will take money out of a bank or financial institution because the bank might close and you
| would lose your money?

| 8 Don't know

|

| IF (chance move assets to other financial institution in next 12 months after nonresponse
| != empty AND chance move assets to other financial institution in next 12 months 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

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

CS_003 comments

Do you have any other comments on the interview? Please type these in the box below.

Memo