Well Being 88

preloadIntro preload intro
The following questions are used as auxiliary questions to test the behavior of the survey, and will be removed from the survey that goes into the field. If you wish to test the survey behavior as a returning respondent for one or more surveys, then pls enter dates in the format '2009-02-17' (yyyy-mm-dd). These dates are then used as reference point in the specified questions. If you wish to test the survey behavior as new respondent for these questions, pls just leave the fields empty.

IF (When did you last complete a survey? = empty) THEN
|
| **lasttaken** When did you last complete a survey?
| On what date did you last complete the July/June or May wave of the financial crisis survey?
| The given value is used to set the time frame reference for the questions in the ST00 range as
| well as for the survey introduction.
| String
|
ENDIF

IF (when did you complete the June/July 2009 survey? = empty) THEN
|
| **lasttakenraquestions2** when did you complete the June/July 2009 survey?
| On what date did you last complete the July or June 2009 monthly wave of the financial crisis
| survey? The provided value is used to set the time frame reference for the RA016-RA020
| questions.
| String
|
ENDIF

IF (When did you last complete a survey? != empty) THEN
|
| **intro_returning** intro survey if answered prior financial crisis questionnaire (ms85/ms83/ms74)
| This questionnaire is part of our study about the health and economic well-being of the
| American people. We will ask you questions related to your health, your household's financial
| well-being and your outlook for the future. Several questions may appear familiar to you from
| prior surveys as we are trying to monitor how households fare over time. Some questions ask
| what has happened since a certain date which was when we last asked you these questions. We
| greatly value your input on these topics and hope that you will find this questionnaire
| interesting. You will receive $8 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** intro survey if never answered a financial crisis questionnaire before
| This questionnaire is part of our study about the health and economic well-being of the
| American people. We will ask you questions related to your health, your household's financial
| well-being and your outlook for the future. We greatly value your input on these topics and
| hope that you will find this questionnaire interesting. You will receive $8 for completing

| the survey. We understand that some of these questions are of a personal nature. Please
| remember that your answers are extremely important to us. Your participation is voluntary and
| you may skip over any questions that you would prefer not to answer. Your responses are
| confidential, and it helps us a great deal if you respond as completely, honestly and
| accurately as possible. Thank you for your participation!
|
ENDIF

IF CALCULATED AGE = empty THEN
|
| **calcage** CALCULATED AGE
| What is your age?
| Integer
|
ENDIF

MS001 current marital situation
What is your current marital situation?
1 Married
2 Marriage-like relationship
3 Separated
4 Divorced
5 Widowed
6 Never married

IF current marital situation = Marriage-like relationship THEN
|
| **MS001_b** planning financial future together
| Are you and your partner planning your financial future together as a couple?
| 1 Yes
| 5 No
|
ENDIF

IF (current marital situation = Married OR current marital situation = Marriage-like
relationship) THEN
|
| **calcage_partner** respondent spouse/partner age
| What is the age of your [spouse/partner]?
| Range: 17.0..120.0
|
ENDIF

LS001 life satisfaction as a whole
To begin with, we have some general questions about your life. Taking all things together, how
satisfied are you with your life as a whole these days?
1 Very satisfied
2 Satisfied
3 Neither satisfied nor dissatisfied
4 Dissatisfied
5 Very dissatisfied

VS301_intro job satisfaction

How satisfied are you with your job or other daily activities?
1 Very satisfied
2 Satisfied
3 Neither satisfied nor dissatisfied
4 Dissatisfied
5 Very dissatisfied

LS002 total household income satisfaction
How satisfied are you with the total income of your household?
1 Very satisfied
2 Satisfied
3 Neither satisfied nor dissatisfied
4 Dissatisfied
5 Very dissatisfied

LS003 economic situation satisfaction
How satisfied are you with your overall economic situation?
1 Very satisfied
2 Satisfied
3 Neither satisfied nor dissatisfied
4 Dissatisfied
5 Very dissatisfied

C901_ health condition
Would you say your health is excellent, very good, good, fair, or poor?
1 Excellent
2 Very good
3 Good
4 Fair
5 Poor

HH003 difficulties sleeping none to severe
Overall in the last 30 days, how much difficulty did you have sleeping, such as falling asleep, waking up frequently during the night or waking up too early in the morning?
1 None
2 Some
3 Moderate
4 Severe
5 Extreme

HH004 depression problems none to severe
Overall in the last 30 days, how much of a problem did you have with feeling sad, low, or depressed?
1 None
2 Some
3 Moderate
4 Severe
5 Extreme

RH009_intro how you have felt last 30 days
The following two questions ask how often you have felt certain ways during the past 30 days.
For each question, please give the one answer that comes closest to describing your situation.

RH009_g felt wornout
During the past 30 days, how much of the time have you felt worn out?
1 All of the time
2 Most of the time
3 A good bit of the time
4 Some of the time
5 A little of the time
6 None of the time

HB001 health ins coverage
We would like to find out about your own health insurance situation[] Are you currently
covered by health insurance? [fill for health insurance through partner]
1 Yes
5 No

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

IF (current marital situation = Married OR current marital situation = Marriage-like
relationship) THEN
|
| **HB006** sp/ptner health ins coverage
| Is your [spouse/partner] currently covered by health insurance? Please include any coverage
| that may come from your own employment.
| 1 Yes
| 5 No
|
| IF (sp/ptner health ins coverage = empty) THEN
| |
| | **HB006_NR_DK** sp/ptner health ins coverage after nonresponse
| | [You did not answer. Your answers are important to us. Please answer the question to the
| | best of your ability.] Is your [spouse/partner] currently covered by health insurance?
| | Please include any coverage that may come from your own employment.
| | 1 Yes
| | 5 No
| | 8 Don't know
| |
| ELSE
| |
| ENDIF
ENDIF

LF001 current job status
What is your current employment situation? Please check all that apply.
1 Working for pay now
2 Unemployed and looking for work
3 Temporarily laid off
4 On sick or other leave
5 Disabled
6 Retired
7 Homemaker
8 Self-employed
9 Student
10 Other

IF Working for pay now in current job status OR On sick or other leave in current job status
THEN
|
| [Questions LF004_a to LF004_b are displayed as a table]
|
| **LF004_a** loss of job chances
| We are interested in the chances that you might lose your job (or be permanently laid off).
| On a scale from 0 percent to 100 percent where "0" means that you think there is absolutely
| no chance, and "100" means that you think the event is absolutely sure to happen, what are the
| chances that you will lose your job over the next 12 months?
| Range: 0.0..100.0
|
| **LF004_b** loss of job chances self-employed
| We are interested in the chances that you might lose your job (or be permanently laid off).
| On a scale from 0 percent to 100 percent where "0" means that you think there is absolutely
| no chance, and "100" means that you think the event is absolutely sure to happen, what are the
| chances that you will lose your job over the next 12 months?
| 1 Self-employed, not relevant
|
| IF (loss of job chances != empty AND loss of job chances self-employed != empty) THEN
| |
| | **checkqandself** check display for giving answer to question and checking selfemployed box
| | You entered an answer to the question AND checked the box 'Self-employed, not relevant'.
| | Please go back and keep only the one entry that best describes your situation.
| |
| ENDIF
|
| IF loss of job chances = empty AND loss of job chances self-employed = empty THEN
| |
| | [Questions LF004_a_NR_SP to LF004_b_NR_DK are displayed as a table]
| |
| | **LF004_a_NR_SP** loss of job chances after non-response
| | [You did not answer. Your answers are important to us. Please give us your best guess.] We
| | are interested in the chances that you might lose your job (or be permanently laid off).
| | On a scale from 0 percent to 100 percent where "0" means that you think there is absolutely
| | no chance, and "100" means that you think the event is absolutely sure to happen, what are
| | the chances that you will lose your job over the next 12 months?
| | Range: 0.0..100.0
| |
| | **LF004_b_NR_DK** loss of job chances self-employed after nonresponse DK

|| [You did not answer. Your answers are important to us. Please give us your best guess.] We
|| are interested in the chances that you might lose your job (or be permanently laid off).
|| On a scale from 0 percent to 100 percent where "0" means that you think there is absolutely
|| no chance, and "100" means that you think the event is absolutely sure to happen, what are
|| the chances that you will lose your job over the next 12 months?
|| 1 Self-employed, not relevant
|| 8 Don't know
||
|| IF (loss of job chances after non-response != empty AND loss of job chances self-employed
|| after nonresponse DK != empty) THEN
|||
||| **checkqandselfdk** check display for giving answer to question and checking selfemployed/DK box
||| You entered an answer to the question AND checked one of the check boxes. Please go back
||| and keep only the one entry that best describes your situation.
|||
|| ENDIF
||
|| IF (Self-employed, not relevant in loss of job chances self-employed after nonresponse DK
|| AND Don't know in loss of job chances self-employed after nonresponse DK) THEN
|||
||| **checkselfanddk** check display for giving answer by checking two checkboxes
||| You checked the box 'Self employed, not relevant' as well as the box 'Don't know'. Please
||| go back and keep only the one entry that best describes your situation.
|||
|| ENDIF
||
| ELSE
||
| ENDIF
ENDIF

IF Unemployed and looking for work IN current job status THEN
|
| **LF020_u** unemployed and chances of finding acceptable job over next 12 months
| On a scale from 0 percent to 100 percent where '0' means that you think there is absolutely no
| chance, and '100' means that you think the event is absolutely sure to happen, what are the
| chances that over the next 6 months you will find a job that you would accept considering the
| pay and the type of work?
| Range: 0.0..100.0
|
| IF unemployed and chances of finding acceptable job over next 12 months = empty THEN
||
|| [Questions LF020_u_NR_SP to LF020_u_NR_DK are displayed as a table]
||
|| **LF020_u_NR_SP** unemployed and chances of finding acceptable job over next 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 are the
|| chances that over the next 6 months you will find a job that you would accept considering
|| the pay and the type of work?
|| Range: 0.0..100.0
||

|| **LF020_u_NR_DK** dont know unemployed and chances of finding acceptable job over next 12 months after nonresponse
|| [You did not answer. Your answers are important to us. Please give us your best guess.] On a
|| scale from 0 percent to 100 percent where '0' means that you think there is absolutely no
|| chance, and '100' means that you think the event is absolutely sure to happen, what are the
|| chances that over the next 6 months you will find a job that you would accept considering
|| the pay and the type of work?
|| 8 Don't know
||
|| IF (unemployed and chances of finding acceptable job over next 6 months after nonresponse
|| != empty AND dont know unemployed and chances of finding acceptable job over next 12 months
|| after nonresponse != empty) THEN
|||
||| **checkqanddk** check display for giving answer to question and checking dont know box
||| You entered an answer to the question AND checked the box 'Don't know'. Please go back and
|||| keep only the one entry that best describes your situation.
|||
|| ENDIF
| ELSE
| ENDIF
ENDIF

IF (current marital situation = Married OR current marital situation = Marriage-like
relationship) THEN
|
| **LF002** spouse's current employment status
| What is the current employment situation of your [spouse/partner]? Please check all that
| apply.
| 1 Working for pay now
| 2 Unemployed and looking for work
| 3 Temporarily laid off
| 4 On sick or other leave
| 5 Disabled
| 6 Retired
| 7 Homemaker
| 8 Self-employed
| 9 Student
| 10 Other
|
| IF Working for pay now in spouse's current employment status OR On sick or other leave in
| spouse's current employment status THEN
||
|| [Questions LF006_a to LF006_b are displayed as a table]
||
|| **LF006_a** loss of job chances spouse
|| On a scale from 0 percent to 100 percent where "0" equals absolutely no chance and "100"
|| equals absolutely certain, what are the chances that your [spouse/partner] will lose his or
|| her job over the next 12 months?
|| Range: 0.0..100.0
||
|| **LF006_b** loss of job chances spouse/partner self-employed
|| On a scale from 0 percent to 100 percent where "0" equals absolutely no chance and "100"
|| equals absolutely certain, what are the chances that your [spouse/partner] will lose his or

|| her job over 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
||| 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 over 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 over 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
| ENDIF

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 = Yes OR ownership of home after non-response = Yes THEN
|
| **HU001_a** worth of home
| What would your home be worth if sold today?
| Integer
|
| IF worth of home = empty THEN
| |
| | **HU001_a_NR_DK** worth of home after nonresponse
| | [You did not answer. Your answers are important to us. Please answer the question to the
| | best of your ability.] What would your home be worth if sold today?
| | 1 $0 - $10,000
| | 2 $10,001 - $25,000
| | 3 $25,001 - $50,000
| | 4 $50,001 - $100,000
| | 5 $100,001 - $250,000
| | 6 $250,001 - $500,000
| | 7 $500,001 - $1,000,000
| | 8 More than $1,000,000
| | 9 Don't know
| |
| ELSE
| ENDIF
|
| **HU003** money owed on home
| Do [you (and/or your 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
| | [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
||
|| **HU004** money owed on home more than its worth
|| Do [you (and/or your husband/wife/partner)] owe more on your home than it is worth today?
|| 1 Yes
|| 5 No
||
|| IF (money owed on home more than its worth = empty) THEN
|||
||| **HU004_NR_DK** money owed on home more than its worth after nonresponse
||| [You did not answer. Your answers are important to us. Please answer the question to the
||| best of your ability.] Do [you (and/or your husband/wife/partner)] owe more on your home
||| than it is worth today?
||| 1 Yes
||| 5 No
||| 8 Don't know
|||
|| ELSE
|| ENDIF
||
|| **HU003_a** total money owed on home
|| How much money in total do [you (and/or your 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

| ENDIF
ENDIF

IF ((ownership of home = Yes OR ownership of home after non-response = Yes) AND (money
owed on home = Yes OR money owed on home after non-response = Yes)) THEN
|
| **W353** currently behind on payments
| Are [you (and/or your husband/wife/partner)] currently more than 2 months behind on mortgage
| payments?
| 1 Yes
| 5 No
|
| IF currently behind on payments = empty THEN
| |
| | **W353_NR_DK** currently behind on payments after nonresponse
| | [You did not answer. Your answers are important to us. Please answer the question to the
| | best of your ability.] Are [you (and/or your husband/wife/partner)] currently more than 2
| | months behind on mortgage payments?
| | 1 Yes
| | 5 No
| | 8 Don't know
| |
| ELSE
| 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 (and/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 (and/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

RA001 any retirement saving accounts.

We are interested in how people save for retirement. Do [you (and/or your husband/wife partner)] have any IRA, 401k, Keogh or similar retirement saving accounts? Please include any such accounts that [you (and/or your husband/wife/partner)] have through [your (and/or your [spouse's/partner's])] employer.
1 Yes
5 No

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

IF (any retirement saving accounts. = Yes OR any retirement saving accounts after nonresponse
= Yes) THEN
|
| **RA016** moved assets in retirement accounts
| Not counting any new contributions to these retirement accounts: since [time frame reference
| for when last taken RA015-RA020 questions], have [you (and/or your husband/wife/partner)]
| moved any assets into or out of stocks or stock mutual funds within your retirement accounts?
|
| 1 [Fill for RA016] **only** moved assets **into** stocks
| 2 [Fill for RA016] **only** moved assets **out** of stocks
| 3 Both. [Fill for RA016] moved **more** funds **into** stocks than out of stocks
| 4 Both. [Fill for RA016] moved **more** funds **out** of stocks than into stocks
| 5 No, [Fill for RA016] did not move any assets into or out of stocks within retirement accounts
|
| IF (moved assets in retirement accounts = empty) THEN
| |
| | **RA016_NR_DK** moved assets in retirement accounts after nonresponse
| | [You did not answer. Your answers are important to us. Please answer the question to the
| | best of your ability.] Not counting any new contributions to these retirement accounts:
| | since [time frame reference for when last taken RA015-RA020 questions], have [you (and/or
| | your husband/wife/partner)] moved any assets into or out of stocks or stock mutual funds
| | within your retirement accounts?
| | 1 [Fill for RA016] **only** moved assets **into** stocks
| | 2 [Fill for RA016] **only** moved assets **out** of stocks
| | 3 Both. [Fill for RA016] moved **more** funds **into** stocks than out of stocks
| | 4 Both. [Fill for RA016] moved **more** funds **out** of stocks than into stocks
| | 5 No, [Fill for RA016] did not move any assets into or out of stocks within retirement accounts
| | 8 Don't know
| |
| ELSE
| ENDIF

|
| IF (moved assets in retirement accounts = ^FLRA016WeCAPS **only** moved assets **into<**
| b> stocks OR moved assets in retirement accounts after nonresponse = ^FLRA016WeCAPS only<
| b> moved assets into stocks) THEN
||
|| **RA017** amount moved into stocks
|| **What was the total value of the funds that [you (and/or your husband/wife/partner)] moved**
|| **into stocks since [time frame reference for when last taken RA015-RA020 questions]?**
|| **Integer**
||
|| **IF (amount moved into stocks = empty) THEN**
|||
||| **RA017_NR_DK** **amount moved into stocks after nonresponse**
||| **[You did not answer. Your answers are important to us. Please answer the question to the**
||| **best of your ability.] What was the total value of the funds that [you (and/or your**
||| **husband/wife/partner)] moved into stocks since [time frame reference for when last taken**
||| **RA015-RA020 questions]?**
||| 1 $0 - $5,000
||| 2 $5,001 - $10,000
||| 3 $10,001 - $25,000
||| 4 $25,001 - $50,000
||| 5 $50,001 - $100,000
||| 6 $100,001 - $250,000
||| 7 $250,001 - $500,000
||| 8 $500,000 - $1,000,000
||| 9 More than $1,000,000
||| 10 Don't know
|||
|| ELSE
|| ENDIF
||
|
||
|| **RA018** amount moved out of stocks
|| What was the total value of the funds that [you (and/or your husband/wife/partner)] moved
|| out of stocks since [time frame reference for when last taken RA015-RA020 questions]?
|| Integer
||
|| IF (amount moved out of stocks = empty) THEN
|||
||| **RA018_NR_DK** amount moved out of stocks after nonresponse
||| [You did not answer. Your answers are important to us. Please answer the question to the
||| best of your ability.] What was the total value of the funds that [you (and/or your
||| husband/wife/partner)] moved out of stocks since [time frame reference for when last taken
||| RA015-RA020 questions]?
||| 1 $0 - $5,000
||| 2 $5,001 - $10,000
||| 3 $10,001 - $25,000
||| 4 $25,001 - $50,000
||| 5 $50,001 - $100,000
||| 6 $100,001 - $250,000
||| 7 $250,001 - $500,000
||| 8 $500,000 - $1,000,000

|||9 More than $1,000,000
|||10 Don't know
|||
||ELSE
||ENDIF
||
||**RA019** both amount moved into stocks
||How big was the difference (i.e. how much more did [you (and/or your husband/wife/partner)]
||move into stocks than what you moved out since [time frame reference for when last taken
||RA015-RA020 questions])?
||Integer
||
||IF (both amount moved into stocks = empty) THEN
|||
|||**RA019_NR_DK** both amount moved into stocks after nonresponse
||||[You did not answer. Your answers are important to us. Please answer the question to the
|||best of your ability.] How big was the difference (i.e. how much more did [you (and/or
|||your husband/wife/partner)] move into stocks than what you moved out since [time frame
|||reference for when last taken RA015-RA020 questions])?
|||1 $0 - $5,000
|||2 $5,001 - $10,000
|||3 $10,001 - $25,000
|||4 $25,001 - $50,000
|||5 $50,001 - $100,000
|||6 $100,001 - $250,000
|||7 $250,001 - $500,000
|||8 $500,000 - $1,000,000
|||9 More than $1,000,000
|||10 Don't know
|||
||ELSE
||ENDIF
||
||**RA020** both amount moved out of stocks
||How big was the difference (i.e. how much more did [you (and/or your husband/wife/partner)]
||move out of stocks than what you moved in since [time frame reference for when last taken
||RA015-RA020 questions])?
||Integer
||
||IF (both amount moved out of stocks = empty) THEN
|||
|||**RA020_NR_DK** both amount moved out of stocks after nonresponse
||||[You did not answer. Your answers are important to us. Please answer the question to the
|||best of your ability.] How big was the difference (i.e. how much more did [you (and/or
|||your husband/wife/partner)] move out of stocks than what you moved in since [time frame
|||reference for when last taken RA015-RA020 questions])?
|||1 $0 - $5,000
|||2 $5,001 - $10,000
|||3 $10,001 - $25,000
|||4 $25,001 - $50,000
|||5 $50,001 - $100,000
|||6 $100,001 - $250,000
|||7 $250,001 - $500,000

||| 8 $500,000 - $1,000,000
||| 9 More than $1,000,000
||| 10 Don't know
|||
|| ELSE
|| ENDIF
| ENDIF
ENDIF

ST001 have any shares of stock or stock mutual funds
In the next set of questions we will ask you about stock holdings besides those that you may
have already told us about. Do [you (and/or your husband/wife/partner)] have any shares of
stock or stock mutual funds besides stock holdings that are part of an IRA, 401(k), Keogh or
similar retirement accounts?
1 Yes
5 No

IF have any shares of stock or stock mutual funds = empty THEN
|
| **ST001_NR_DK** have any shares of stock or stock mutual funds after nonresponse
| [You did not answer. Your answers are important to us. Please answer the question to the best
| of your ability.] In the next set of questions we will ask you about stock holdings besides
| those that you may have already told us about. Do [you (and/or your husband/wife/partner)]
| have any shares of stock or stock mutual funds besides stock holdings that are part of an IRA,
| 401(k), Keogh or similar retirement accounts?
| 1 Yes
| 5 No
| 8 Don't know
|
ELSE
|
ENDIF

ST004 bought or sold any stock since ms83/ms74/oct 2008/since May 2009
Since [time frame reference questions ONLY monthly survey], 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 ms83/ms74/oct 2008/since May 2009 = empty) THEN
|
| **ST004_NR_DK** bought or sold any stock since ms83/ms74/oct 2008/since May 2009 after nonresponse
| [You did not answer. Your answers are important to us. Please answer the question to the best
| of your ability.] Since [time frame reference questions ONLY monthly survey], 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
| 9 Don't know
|

ELSE
|
ENDIF

IF bought or sold any stock since ms83/ms74/oct 2008/since May 2009 = Bought only OR bought or
sold any stock since ms83/ms74/oct 2008/since May 2009 after nonresponse = Bought only THEN
|
| **ST005** how much pay in total for stocks bought since october 1st/since MS74
| How much did [you (and/or your husband/wife/partner)] pay in total for the stocks you bought
| since [time frame reference questions ONLY monthly survey]?
| Integer
|
| IF how much pay in total for stocks bought since october 1st/since MS74 = empty THEN
| |
| | **ST005_NR_DK** how much pay in total for stocks bought since october 1st/since MS74 after nonresponse
| | [You did not answer. Your answers are important to us. Please answer the question to the
| | best of your ability.] How much did [you (and/or your husband/wife/partner)] pay in total
| | for the stocks you bought since [time frame reference questions ONLY monthly survey]?
| | 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
|
| **ST006** how much receive in total for stocks bought since october 1st/since May 2009
| How much money did [you (and/or your husband/wife/partner)] receive in total for the stocks
| you sold since [time frame reference questions ONLY monthly survey]?
| Integer
|
| IF how much receive in total for stocks bought since october 1st/since May 2009 = empty THEN
| |
| | **ST006_NR_DK** how much receive in total for stocks bought since october 1st/since May 2009 after
nonresponse
| | [You did not answer. Your answers are important to us. Please answer the question to the
| | best of your ability.] How much money did [you (and/or your husband/wife/partner)] receive
| | in total for the stocks you sold since [time frame reference questions ONLY monthly survey]?
| | 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** bought and sold since october 2008/since May 2009 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 since [time frame reference questions ONLY monthly survey],
| did you overall take money out of the stock market or did you overall put money in?
| 1 Took out
| 2 Put in
| 3 Neither (purchases and sales were worth about the same)
|
| IF bought and sold since october 2008/since May 2009 took out or put in = empty THEN
||
|| **ST007_NR_DK** bought and sold since october 2008/since May 2009 took out or put in
|| [You did not answer. Your answers are important to us. Please answer the question to the
|| best of your ability.] Thinking both of what [you (and/or your husband/wife/partner)] bought
|| and what [you (and/or your husband/wife/partner)] sold since [time frame reference questions
|| ONLY monthly survey], did you overall take money out of the stock market or did you overall
|| put money in?
|| 1 Took out
|| 2 Put in
|| 3 Neither (purchases and sales were worth about the same)
|| 8 Don't know
||
| ELSE
| ENDIF
|
| IF bought and sold since october 2008/since May 2009 took out or put in = Took out OR bought
| and sold since october 2008/since May 2009 took out or put in = Took out THEN
||
|| **ST007_a** amount taken out of stock market since october 2008/may 2009
|| About how much in total did [you (and/or your husband/wife/partner)] take out of the stock
|| market since [time frame reference questions ONLY monthly survey]?
|| Integer
||
|| IF amount taken out of stock market since october 2008/may 2009 = empty THEN
|||
||| **ST007_a_NR_DK** amount taken out of stock market after nonresponse since oct 2008/may 2009
||| [You did not answer. Your answers are important to us. Please answer the question to the best of your
||| ability.] About how much in total did [you (and/or your husband/wife partner)] take out of the stock
||| market since [time frame reference questions ONLY monthly survey]?
||| 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 since oct 2008/may 2009
| | About how much in total did [you (and/or your husband/wife/partner)] put in to the stock
| | market since [time frame reference questions ONLY monthly survey]?
| | Integer
| |
| | IF amount put in to stock market since oct 2008/may 2009 = empty THEN
| | |
| | | **ST007_b_NR_DK** amount put in to the stock market since oct 2008/may 2009 after nonresponse
| | | [You did not answer. Your answers are important to us. Please answer the question to the best of your
| | | ability.] About how much in total did [you (and/or your husband/wife partner)] put in to the stock market
| | | since [time frame reference questions ONLY monthly survey]?
| | | 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

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 than they are today?
Range: 0.0..100.0

IF chance blue chip stocks worth more in 10 years time = empty THEN
|
| [Questions ST014_NR_SP to ST014_NR_DK are displayed as a table]
|
| **ST014_NR_SP** chance blue chip stocks worth more in 10 years time after nonresponse
| [You did not answer. Your answers are important to us. Please give us your best guess.] Now
| please think about how the stock market will change over the next 10 years: What are the
| chances that mutual fund shares invested in blue chip stocks like those in the Dow Jones
| Industrial Average will be worth more in 10 years than they are today?
| Range: 0.0..100.0
|
| **ST014_NR_DK** chance blue chip stocks worth more in 10 years time after nonresponse DK
| [You did not answer. Your answers are important to us. Please give us your best guess.] Now please
| about how the stock market will change over the next 10 years: What are the chances that mutual fund
| shares invested in blue chip stocks like those in the Dow Jones Industrial Average will be worth more in
| 10 years than they are today?
| 8 Don't know
|
| IF (chance blue chip stocks worth more in 10 years time after nonresponse != empty AND
| chance blue chip stocks worth more in 10 years time after nonresponse DK != empty) THEN
||
|| **checkqanddk** check display for giving answer to question and checking dont know box
|| You entered an answer to the question AND checked the box 'Don't know'. Please go back and
|| keep only the one entry that best describes your situation.
||
| ENDIF
ELSE
ENDIF

IF (chance blue chip stocks worth more in 10 years time = 50 OR chance blue chip stocks
worth more in 10 years time after nonresponse = 50) THEN
|
| **ST014_a** equally chance blue chip stocks worth more/less in 10 years time
| Do you think it is equally likely the shares will be worth more in 10 years as it is they
| will be worth less or are you just unsure about the chances?
| 1 Equally likely
| 2 Unsure
|
| IF equally chance blue chip stocks worth more/less in 10 years time = empty THEN
||
|| **ST014_a_NR_DK** equally chance blue chip stocks worth more/less in 10 years time after nonresponse
|| [You did not answer. Your answers are important to us. Please answer the question to the
|| best of your ability.] Do you think it is equally likely the shares will be worth more in 10
|| years as it is they will be worth less or are you just unsure about the chances?
|| 1 Equally likely
|| 2 Unsure

|| 8 Don't know
||
| ELSE
| ENDIF
ENDIF

SC008_intro credit card possession
The next questions are about credit card debt. Do [you (and/or your 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 (and/or your husband/wife/partner)] pay off all your credit card debt or
| was there an unpaid debt that you carried over to this month?
| 1 Paid off all
| 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 (and/or your husband/wife/partner)] pay off all
|| your credit card debt or was there an unpaid debt that you carried over to this month?
|| 1 Paid off all
|| 5 Carried over unpaid debt
|| 8 Don't know
||
| ELSE
| ENDIF
|
| IF pay off all debt or carried over debt last month = Carried over unpaid debt OR pay off
| all debt or carried over debt last month after nonresponse = Carried over unpaid debt THEN
||
|| **Q519** how much debt carry over from last month
|| How much credit card debt did [you/you and your spouse/you and your partner] carry over
|| from last month to this one? We would like to know the amount on which you are charged
|| interest. If you paid off the amount required to avoid interest charges, then please enter zero.

|| Integer
||
|| IF how much debt carry over from last month = empty THEN
|||
||| **Q519_NR_DK** how much debt carry over from last month after nonresponse
||| [You did not answer. Your answers are important to us. Please answer the question to the best of your
||| ability.] How much credit card debt did [you/you and your spouse/you and your partner] carry over
||| from last month to this one? We would like to know the amount on which you are charged interest.
||| If you paid off the amount required to avoid interest charges, then please enter zero.
||| 1 $0
||| 2 $1 - $500
||| 3 $501 - $1,000
||| 4 $1,001 - $2,500
||| 5 $2,501 - $5,000
||| 6 $5,001 - $10,000
||| 7 $10,001 - $20,000
||| 8 $20,001 - $30,000
||| 9 More than $30,000
||| 99 Don't know
|||
|| ELSE
|| ENDIF
| ENDIF
ENDIF

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

[Questions SP001 to B24_NA are displayed as a table]

SP001 short intro to mortgage, rent, utilities, car spending questions
Mortgage, rent, utilities, car Please provide your best estimate of how much in total your household spent in
the following categories. Please include spending by all members of your household, that is, by you or
anyone living with you. Even if the amount your household spent last calendar month was unusual, please
report that amount.

B18 mortgage spending
Mortgage
Integer

B18_NA mortgage spending not applicable
Mortgage not applicable
1 Not applicable

B19 rent spending
Rent
Integer

B19_NA rent spending not applicable
Rent not applicable
1 Not applicable

B20 electricity spending
Electricity
Integer

B20_NA electricity spending not applicable
Electricity not applicable
1 Not applicable

B21 water spending
Water
Integer

B21_NA water spending not applicable
Water not applicable
1 Not applicable

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

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

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

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

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

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

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

[Questions SP006 to B42_NA are displayed as a table]

SP006 short intro to food in/out, gasoline spending questions
Food, beverages and gasoline Please provide your best estimate of how much in total your household spent in the following categories. Please include spending by all members of your household, that is, by you or anyone living with you. Even if the amount your household spent last calendar month was unusual, please report that amount.

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

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

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

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

B42 gasoline spending
Gasoline
Integer

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

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

[Questions SP002 to B28_NA are displayed as a table]

SP002 short intro to housekeeping, garden spending questions
Housekeeping, garden Please provide your best estimate of how much in total your household
spent in the following categories. Please include spending by all members of your household,
that is, by you or anyone living with you. Even if the amount your household spent last
calendar month was unusual, please report that amount.

B25 housekeeping supplies: cleaning and laundry products spending
Housekeeping supplies: cleaning and laundry products
Integer

B25_NA housekeeping supplies not applicable: cleaning and laundry products spending
Housekeeping supplies not applicable: cleaning and laundry products
1 Not applicable

B26 housekeeping, dry cleaning and laundry service spending
Housekeeping, dry cleaning and laundry services: hiring costs for housekeeping or home cleaning,
and amount spent at dry cleaners and laundries
Integer

B26_NA housekeeping, dry cleaning and laundry service spending not applicable
Housekeeping, dry cleaning and laundry services not applicable: hiring costs for housekeeping or
home cleaning, and amount spent at dry cleaners and laundries
1 Not applicable

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

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

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

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

| You did not give an answer for: [fill for spending table empty answer categories] Your answers
| are important to us. Please try to answer as best you can. If you would like to answer the
| question please press the "Back" button.
|
| **checkamandcheck** check for giving answer to both amount question and checkbox
| You entered both a dollar amount AND checked the 'no spending' box for: [fill for spending
| table error answer categories] Please go back and keep only the answer(s) that best describes
| your situation.
|
ENDIF

[Questions SP003 to B33_NA are displayed as a table]

SP003 short intro to clothing, health spending questions
Clothing, health Please provide your best estimate of how much in total your household spent
in the following categories. Please include spending by all members of your household, that is,
by you or anyone living with you. Even if the amount your household spent last calendar month
was unusual, please report that amount.

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

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

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

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

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

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

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

dental, and nursing home care
Integer

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

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

IF (fill for spending table error answer categories != empty AND fill for spending table empty
answer categories != empty) THEN
|
| **checkemptyanddouble** check for if spending table answers contain both empty and double answers
| You did not give an answer for: [fill for spending table empty answer categories] You also
| entered both a dollar amount AND checked the 'no spending' box for: [fill for spending table
| error answer categories] Your answers are important to us. Please try to answer as best you
| can. If you would like to change your answers to the question please press the "Back" button.
|
| **checknoanswer** check for not giving answer for spending category
| You did not give an answer for: [fill for spending table empty answer categories] Your answers
| are important to us. Please try to answer as best you can. If you would like to answer the
| question please press the "Back" button.
|
| **checkamandcheck** check for giving answer to both amount question and checkbox
| You entered both a dollar amount AND checked the 'no spending' box for: [fill for spending
| table error answer categories] Please go back and keep only the answer(s) that best describes
| your situation.
|
ENDIF

[Questions SP004 to B36_NA are displayed as a table]

SP004 short intro to leisure spending questions
Leisure Please provide your best estimate of how much in total your household spent in the
following categories. Please include spending by all members of your household, that is, by you
or anyone living with you. Even if the amount your household spent last calendar month was
unusual, please report that amount.

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

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

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

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

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

IF (fill for spending table error answer categories != empty AND fill for spending table empty
answer categories != empty) THEN
|
| **checkemptyanddouble** check for if spending table answers contain both empty and double answers
| You did not give an answer for: [fill for spending table empty answer categories] You also
| entered both a dollar amount AND checked the 'no spending' box for: [fill for spending table
| error answer categories] Your answers are important to us. Please try to answer as best you
| can. If you would like to change your answers to the question please press the "Back" button.
|
| **checknoanswer** check for not giving answer for spending category
| You did not give an answer for: [fill for spending table empty answer categories] Your answers
| are important to us. Please try to answer as best you can. If you would like to answer the
| question please press the "Back" button.
|
| **checkamandcheck** check for giving answer to both amount question and checkbox
| You entered both a dollar amount AND checked the 'no spending' box for: [fill for spending
| table error answer categories] Please go back and keep only the answer(s) that best describes
| your situation.
|
ENDIF

[Questions SP005 to B39_NA are displayed as a table]

SP005 short intro to pers.serv, education, other child-rel spending questions
Personal services, education, and other child-related spending Please provide your best
estimate of how much in total your household spent in the following categories. Please include
spending by all members of your household, that is, by you or anyone living with you. Even if
the amount your household spent last calendar month was unusual, please report that amount.

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

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

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

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

1 Not applicable

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

IF (fill for spending table error answer categories != empty AND fill for spending table empty
answer categories != empty) THEN
|
| **checkemptyanddouble** check for if spending table answers contain both empty and double answers
| You did not give an answer for: [fill for spending table empty answer categories] You also
| entered both a dollar amount AND checked the 'no spending' box for: [fill for spending table
| error answer categories] Your answers are important to us. Please try to answer as best you
| can. If you would like to change your answers to the question please press the "Back" button.
|
| **checknoanswer** check for not giving answer for spending category
| You did not give an answer for: [fill for spending table empty answer categories] Your answers
| are important to us. Please try to answer as best you can. If you would like to answer the
| question please press the "Back" button.
|
| **checkamandcheck** check for giving answer to both amount question and checkbox
| You entered both a dollar amount AND checked the 'no spending' box for: [fill for spending
| table error answer categories] Please go back and keep only the answer(s) that best describes
| your situation.
|
ENDIF

[Questions summary_intro to dummyend are displayed as a table]

FL_TotalText total of spending
$ []
String

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

B18_confirm summary mortgage spending
Mortgage
Integer

B19_confirm summary rent spending
Rent
Integer

B20_confirm summary electricity spending
Electricity
Integer

B21_confirm summary water spending

Water
Integer

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

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

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

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

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

B42_confirm summary gasoline spending
Gasoline
Integer

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

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

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

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

B29_confirm summary clothing and apparel: including footware, outerware, and products such as watches or jewelry spending
Clothing and apparel
Integer

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

Personal care products and services
Integer

B31_confirm summary prescription and non-prescription medications: out-of-pocket cost, not including
Prescription and non-prescription medications
Integer

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

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

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

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

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

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

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

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

dummyend dummy end for summary table
dummy end for summary table

IF (summary mortgage spending != empty AND summary mortgage spending >) THEN
|
| [The following questions are displayed as a table]
|
| **SP001a_intro** intro mortgage payments breakdown questions
| You reported mortgage payments of $[] How much of that amount was to pay interest and how much

| was to repay the mortgage(s)?
|
| **SP001a_int** interest mortgage payments
| Interest
| Integer
|
| **SP001a_princ** principal mortgage payments
| Repayment of mortgage(s) (i.e., payment of principal)
| Integer
|
| [End of table display]
| IF (interest mortgage payments = empty AND principal mortgage payments = empty) THEN
| |
| | [The following questions are displayed as a table]
| |
| | **SP001a_intro_NR_SP** intro mortgage payments breakdown questions after nonresponse
| | [You did not answer. Your answers are important to us. Please give us your best guess.] You
| | reported mortgage payments of $[] How much of that amount was to pay interest and how much
| | was to repay the mortgage(s)?
| |
| | **SP001a_int_NR_SP** interest mortgage payments after nonresponse
| | Interest
| | Integer
| |
| | **SP001a_princ_NR_SP** principal mortgage payments after nonresponse
| | Repayment of mortgage(s) (i.e., payment of principal)
| | Integer
| |
| | **SP001a_NR_DK** dont know mortgage payments after nonresponse
| | Don't know mortgage payment breakdown
| | 8 Don't know
| |
| | [End of table display]
| ELSE
| ENDIF
ENDIF

CS_001 HOW PLEASANT INTERVIEW
Could you tell us how interesting or uninteresting you found the questions in this interview?
1 Very interesting
2 Interesting
3 Neither interesting nor uninteresting
4 Uninteresting
5 Very uninteresting