Well Being 57

**intro** 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!

**IF respondent age = empty THEN**

<table>
<thead>
<tr>
<th>calcage respondent age</th>
<th>What is your age?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Range: 0..120</td>
</tr>
</tbody>
</table>

**ENDIF**

**MS001 current living situation**

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

**IF current living situation=Marriage-like relationship THEN**

<table>
<thead>
<tr>
<th>MS001_b planning financial future together</th>
<th>Are you and your partner planning your financial future together as a couple?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1 Yes</td>
</tr>
<tr>
<td></td>
<td>5 No</td>
</tr>
</tbody>
</table>

**ENDIF**

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

<table>
<thead>
<tr>
<th>calcage_partner respondent spouse/partner age</th>
<th>What is the age of your [spouse/partner]?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Range: 0..120</td>
</tr>
</tbody>
</table>

**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? Are you...?
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 of 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 with 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 with 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

| HH001_c  bodily aches severe to none  
Overall in the last 30 days, how much of bodily aches or pains did you have?  
1 Severe  
2 Extreme  
3 Moderate  
4 Some  
5 None

| HH002_c  difficulties concentrating severe to none  
Overall in the last 30 days, how much difficulty did you have with concentrating or remembering things?  
1 Severe  
2 Extreme  
3 Moderate  
4 Some  
5 None
remembers things?
1 Severe
2 Extreme
3 Moderate
4 Some
5 None

**HH003_c** difficulties sleeping severe to none
Overall in the last 30 days, how much difficulty did you have with sleeping, such as falling asleep, waking up frequently during the night or waking up too early in the morning?
1 Severe
2 Extreme
3 Moderate
4 Some
5 None

**HH004_c** depression problems severe to none
Overall in the last 30 days, how much of a problem did you have with feeling sad, low, or depressed?
1 Severe
2 Extreme
3 Moderate
4 Some
5 None

ENDIF

**RH009_intro** how you have felt last 4 weeks
The following questions are about how you feel and how things have been with you during the past 4 weeks. For each question, please give the one answer that comes closest to the way you have been feeling.

**RH009_b** been nervous
How much of the time during the past 4 weeks have you been a very nervous 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_d** felt calm and peaceful
How much of the time during the past 4 weeks 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  
How much of the time during the past 4 weeks did you have 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  
How much of the time during the past 4 weeks 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  
How much of the time during the past 4 weeks did you feel 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  
How much of the time during the past 4 weeks 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  
How much of the time during the past 4 weeks did you feel 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

**RH010** health/emotional problems interfered with visiting friends/relatives past 4 wks  
During the past 4 weeks, how much of the time has your physical health or emotional problems interfered with your social activities (like visiting friends, relatives, etc.)?
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

**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 Other

IF current living situation = Married OR current living situation = Marriage-like relationship THEN

| **LF002 spouse's current employment status** |
| What is the 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 Other |

ENDIF

IF current job status = Working for pay now THEN

| **LF003 changed jobs last 12 months** |
| Have you changed employers over the last 12 months? |
| 1 Yes |
| 5 No |

[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 to 100 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 year? |
| Range: 0..100 |

| **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 to 100 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 year?

1 Self-employed, not relevant

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 to 100 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 year?
Range: 0..100

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 to 100 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 year?
1 Self-employed, not relevant
8 Don't know
ELSE
ENDIF
ENDIF

End

If (current living situation = Working for pay now OR current living situation = Marriage-like relationship) AND spouse's current employment status = Working for pay now THEN

LF005  spouse changed jobs
Has your [spouse/partner] changed employers over the last 12 months?
1 Yes
5 No

[Questions LF006_a to LF006_b are displayed as a table]

LF006_a  loss of job chances spouse
On a scale from 0 to 100 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 year?
Range: 0..100
LF006_b  loss of job chances spouse/partner self-employed
On a scale from 0 to 100 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 year?
1 Self-employed, not relevant

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 to 100 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 year?
Range: 0..100

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 to 100 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 year?
1 Self-employed, not relevant
8 Don't know
ELSE
ENDIF
ENDIF

LF007  lost desired job
Over the last year have you lost a job that you had wanted to keep?
1 Yes
5 No

IF current living situation = Married or current living situation = Marriage-like relationship THEN

LF009  lost desired job spouse
Over the last year has your [spouse/partner] lost a job that he/she had wanted to keep?
1 Yes
5 No
ENDIF

IF current job status = Working for pay now THEN
IF respondent age < 62 THEN

PP001 chance working full time at 62
Thinking about work in general and not just your present job, what do you think the chances are that you will be working full-time after you reach age 62?
Range: 0..100

IF chance working full time at 62 = empty THEN

[Questions PP001_NR_SP to PP001_NR_DK are displayed as a table]

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.] Thinking about work in general and not just your present job, what do you think the chances are that you will be working full-time after you reach age 62?
Range: 0..100

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.] Thinking about work in general and not just your present job, what do you think the chances are that you will be working full-time after you reach age 62?
8 Don't know

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 is 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 THEN

PP002 chance working full time at 65
Thinking about work in general and not just your present job, what do you think the chances are that you will be working full-time after you reach age 65?
Range: 0..100

IF chance working full time at 65 = empty THEN
Thinking about work in general and not just your present job, what do you think the chances are that you will be working full-time after you reach age 65? Range: 0..100

Thinking about work in general and not just your present job, what do you think the chances are that your spouse/partner will be working full-time after they reach age 62? Range: 0..100

Do you think it is equally likely that you will be working full-time after you reach age 65 as it is that you will not be working full-time, or are you just unsure about the chances?

1. Equally likely
2. Unsure

Do you think it is equally likely that your spouse/partner will be working full-time after they reach age 62 as it is that they will not be working full-time, or are you just unsure about the chances?

1. Equally likely
2. Unsure

Thinking about work in general and not just the present job of your spouse/partner, what do you think the chances are that they will be working full-time after they reaches age 62?

Range: 0..100

Do you think it is equally likely that your spouse/partner will be working full-time after they reach age 62 as it is that they will not be working full-time, or are you just unsure about the chances?

1. Equally likely
2. Unsure
Thinking about work in general and not just the present job of your [spouse/partner], what do you think the chances are that she/he will be working full-time after she/he reaches age 62?

Range: 0..100

If chances spouse/partner working fulltime at 62 = 50 OR chances spouse/partner working fulltime at 62 after nonresponse = 50 THEN

Do you think it is equally likely that she/he will be working full-time after age 62 as it is that she/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 THEN

Thinking about work in general and not just the present job of your [spouse/partner], what do you think the chances are that she/he will be working full-time after she/he reaches age 65?

Range: 0..100

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.]
Thinking about work in general and not just the present job of your [spouse/partner], what do you think the chances are that she/he will be working full-time after she/he reaches age 65?

Range: 0..100
| **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.] 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 |
| ELSE |
| ENDIF |
| IF chances spouse/partner working fulltime at 65 = 50 OR chances spouse/partner working fulltime at 65 after nonresponse = 50 THEN |
| **PP004_a** chances spouse/partner full time or not at 65 |
| Do you think it is equally likely that s/he will be working full-time after age 65 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 |
| ENDIF |

**MV001** moved during last 12 months
Have you moved during the last 12 months?
1 Yes
5 No

**MV002** chances of moving in next year
On a scale from 0 to 100 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 year?
Range: 0..100

IF chances of moving in next year = empty THEN

[Questions MV002_NR_SP to MV002_NR_DK are displayed as a table]

**MV002_NR_SP** chances of moving in next year 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 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 year?
Range: 0..100

**MV002_NR_DK** chances of moving in next year 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 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 year?
8 Don't know

ELSE

ENDIF

HU001 ownership of home
Do [you (and/or your husband/wife/partner)] own your home?
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 your home?
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
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?
Range: 0..100

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 < 5%
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..100

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 < 5%
2 5% - 10%
3 10% - 20%
4 30% - 40%
5 40% - 50%
6 50% - 60%
7 > 60%
8 Don't know

ELSE

ENDIF

[Questions HU002_c_year to HU002_c_month are displayed as a table]
When did [you (and/or your husband/wife/partner)] buy this home?

Range: 1900..2008

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

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

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

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

| **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 non-response |

[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 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

Have there been any changes to your minimum required monthly payments on these debts over the last 12 months?

1 Yes
5 No

IF changes in monthly payments in last 12 months = empty THEN

HU003_c_NR_DK changes in monthly payments in last 12 months 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 over the last 12 months?

1 Yes
5 No
8 Don't know

ELSE

ENDIF

IF changes in monthly payments in last Yes2 months = Yes OR changes in monthly payments in last Yes2 months after nonresponse = Yes THEN

HU003_d type of change in minimum monthly mortgage payments

How did your minimum required monthly payments change?

1 Increased
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 monthly payments increased amount
By how much did your minimum monthly required payments increase?
Integer

HU003_d1_inc_percentage  minimum required monthly payments increased percentage
By how much did your minimum monthly required payments increase?
Range: 0..100

IF minimum required monthly payments increased amount = empty AND minimum required monthly payments increased percentage = empty THEN

HU003_d1_inc_NR_DK  minimum required monthly 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 - $2,500
9 $2,501 - $3,000
10 $3,001 - $4,000
11 $4,001 - $5,000
12 More than $5,000
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 monthly payments decreased amount

By how much did your minimum monthly required payments decrease?
Integer

HU003_d1_dec_percentage minimum required monthly payments decreased percentage

By how much did your minimum monthly required payments decrease?
Range: 0..100

IF minimum required monthly payments decreased amount = empty AND minimum required
monthly payments decreased percentage = empty THEN

HU003_d1_dec_NR_DK minimum required monthly 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
There has been a lot of talk on the news lately about problems in the U.S. housing market. In
some parts of the country home values have dropped, and some people are having problems making their mortgage payments. How would you rate the housing market in the United States as a whole?

1 Excellent
2 Very good
3 Good
4 Fair
5 Poor

IF housing market in united states = empty THEN

| W352_NR_DK  housing market in united states 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 on the news lately about problems in the U.S. housing market. In some parts of the country home values have dropped, and some people are having problems making their mortgage payments. How would you rate the housing market in the United States as a whole?
1 Excellent
2 Very good
3 Good
4 Fair
5 Poor
8 Don't know

ELSE

ENDIF

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


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

<table>
<thead>
<tr>
<th>W353</th>
<th>behind on payments in past year</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Have [you (and/or your husband/wife/partner)] fallen more than 2 months behind on mortgage payments in the past year?</td>
</tr>
<tr>
<td>1 Yes</td>
<td></td>
</tr>
<tr>
<td>5 No</td>
<td></td>
</tr>
</tbody>
</table>

IF behind on payments in past year = empty THEN

<table>
<thead>
<tr>
<th>W353_NR_DK</th>
<th>behind on payments in past year after nonresponse</th>
</tr>
</thead>
<tbody>
<tr>
<td>[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 in the past year?</td>
<td></td>
</tr>
<tr>
<td>1 Yes</td>
<td></td>
</tr>
<tr>
<td>5 No</td>
<td></td>
</tr>
<tr>
<td>8 Don't know</td>
<td></td>
</tr>
</tbody>
</table>

ELSE

ENDIF

IF behind on payments in past year = Yes OR behind on payments in past year after nonresponse = Yes THEN

<table>
<thead>
<tr>
<th>W354</th>
<th>went through foreclosure</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Have you gone through a foreclosure in the past year? 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.</td>
</tr>
<tr>
<td>1 Yes</td>
<td></td>
</tr>
<tr>
<td>5 No</td>
<td></td>
</tr>
</tbody>
</table>

IF went through foreclosure = empty THEN

<table>
<thead>
<tr>
<th>W354_NR_DK</th>
<th>went through foreclosure after nonresponse</th>
</tr>
</thead>
<tbody>
<tr>
<td>[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 in the past year? 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.</td>
<td></td>
</tr>
<tr>
<td>1 Yes</td>
<td></td>
</tr>
<tr>
<td>5 No</td>
<td></td>
</tr>
<tr>
<td>8 Don't know</td>
<td></td>
</tr>
</tbody>
</table>

ELSE

ENDIF
IF went through foreclosure = Yes OR went through foreclosure 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 to 100 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..100

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 to 100 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..100

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 to 100 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

ELSE

ENDIF

ENDIF

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

W359 worry falling behind mortgage next year
Are you concerned or worried that you might fall behind in your mortgage payments during the next year?
1 No
2 Yes, a little
3 Yes, a lot

IF worry falling behind mortgage next year = empty THEN

W359_NR_DK worry falling behind mortgage next year 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 year?
1 No
2 Yes, a little
3 Yes, a lot
W359_a  chances of behind mortgage payments next year
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 during the next year?
Range: 0..100

IF chances of behind mortgage payments next year = 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 year 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 during the next year?
Range: 0..100

W359_a_NR_DK  chances of behind mortgage payments next year 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 during the next year?
8 Don't know

ELSE

ENDIF

ENDIF

W360  family behind on payments in the past year
Not counting [you (or your husband/wife/partner)], has anyone in your immediate family fallen more than 2 months behind on mortgage payments in the past year?
1 Yes
5 No

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

W360_NR_DK  family behind on payments in the past year 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 in the past year?
1 Yes
5 No
IF family behind on payments in the past year = Yes OR family behind on payments in the past year 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
Has anyone in your immediate family gone through a foreclosure in the past year?
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 = empty THEN

W362_NR_DK immediate family gone through foreclosure 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 in the past year?
1 Yes
5 No
8 Don't know
ELSE

ENDIF

IF immediate family gone through foreclosure = Yes OR immediate family gone through foreclosure 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

| 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
**W365_a** concern for foreclosure of home of family

Are you concerned or worried that their 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 concern for foreclosure of home of family = empty THEN

**W365_a_NR_DK** concern for foreclosure of home of family 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 their home might be foreclosed in the next 12 months?

1 No
2 Yes, a little
3 Yes, a lot
8 Don't know

ELSE

ENDIF

**W365_b** chances of foreclosure of home of family in next 12 months

On a scale from 0 to 100 where 0 means no chance and 100 means you are absolutely certain, what are the chances that their house will be foreclosed some time over the next 12 months?

Range: 0..100

IF chances of foreclosure of home of family in next 12 months = empty THEN

[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 to 100 where 0 means no chance and 100 means you are absolutely certain, what are the chances that their house will be foreclosed some time over the next 12 months?

Range: 0..100

**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 to 100 where 0 means no chance and 100 means you are absolutely
certain, what are the chances that their house will be foreclosed some time over the next 12 months?
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?
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?
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

IF to whom financial assistance was provided = empty THEN

W367_NR_DK to whom financial assistance was provided after nonresponse
[You did not answer. Your answers are important to us. Please answer the question to the best of your ability.] Who did [you (and/or your husband/wife/partner)] help? Please check all that apply.
2 Child
3 Parent
So far we have asked you about the home you live in. What about any other house or apartment? 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. What about any other house or apartment? 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?

Integer

IF worth of most expensive home = empty THEN

ELSE

ENDIF

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 home or apartment
Do [you (and/or your husband/wife/partner)] owe any money on this other home or apartment?
1 Yes
5 No

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

HS009_NR_DK  owe any money on your other home 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 home or apartment?
1 Yes
5 No
8 Don't know

ELSE

ENDIF

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

HS010  how much owe on your other homes
How much money in total do [you (and/or your husband/wife/partner)] owe on this other home 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 homes = empty THEN

HS010_NR_DK  how much owe on your other homes 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 home 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 home 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 home 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
Have there been any changes to your minimum required monthly payments on these debts over the last 12 months?
IF changes to minimum required monthly payments last 12 months = empty THEN

<table>
<thead>
<tr>
<th>HS012_NR_DK</th>
<th>changes to minimum required monthly payments last 12 months after nonresponse</th>
</tr>
</thead>
<tbody>
<tr>
<td>[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 over the last 12 months?</td>
<td></td>
</tr>
<tr>
<td>1 Yes</td>
<td></td>
</tr>
<tr>
<td>5 No</td>
<td></td>
</tr>
<tr>
<td>8 Don't know</td>
<td></td>
</tr>
</tbody>
</table>

ELSE

ENDIF

IF changes to minimum required monthly payments last Yes2 months = Yes OR changes to minimum required monthly payments last Yes2 months after nonresponse = Yes THEN

<table>
<thead>
<tr>
<th>HS013</th>
<th>type of change in min monthly req payments</th>
</tr>
</thead>
<tbody>
<tr>
<td>How did your minimum monthly required payments change?</td>
<td></td>
</tr>
<tr>
<td>1 Increased</td>
<td></td>
</tr>
<tr>
<td>2 Decreased</td>
<td></td>
</tr>
</tbody>
</table>

IF type of change in min monthly req payments = empty THEN

<table>
<thead>
<tr>
<th>HS013_NR_DK</th>
<th>type of change in min monthly req payments after nonresponse</th>
</tr>
</thead>
<tbody>
<tr>
<td>[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?</td>
<td></td>
</tr>
<tr>
<td>1 Increased</td>
<td></td>
</tr>
<tr>
<td>2 Decreased</td>
<td></td>
</tr>
<tr>
<td>8 Don't know</td>
<td></td>
</tr>
</tbody>
</table>

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 monthly payments increased amount |
| By how much did your minimum monthly required payments increase? |
| Integer |
By how much did your minimum monthly required payments increase?

Range: 0..100

IF minimum required monthly payments increased amount = empty AND minimum required monthly payments increased percentage = empty THEN

HS013_inc_NR_DK minimum required monthly 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 - $2,500
9 $2,501 - $3,000
10 $3,001 - $4,000
11 $4,001 - $5,000
12 More than $5,000
13 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
Questions HS013_dec_amount to HS013_dec_percentage are displayed as a table

- **HS013_dec_amount**: minimum required monthly payments decreased amount
  - How did your minimum monthly required payments decrease?
  - Integer

- **HS013_dec_percentage**: minimum required monthly payments decreased percentage
  - How did your minimum monthly required payments decrease?
  - Range: 0..100

  IF minimum required monthly payments decreased amount = empty AND minimum required monthly payments decreased percentage = empty THEN

- **HS013_dec_NR_DK**: minimum required monthly 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 - $2,500
  - 9 $2,501 - $3,000
  - 10 $3,001 - $4,000
  - 11 $4,001 - $5,000
  - 12 More than $5,000
  - 13 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
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

| HS004 homes 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 home 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 homes worth more less same as 2006 = More now THEN

[Questions HS005_value to HS005_percentage are displayed as a table]

| HS005_value how much homes gained in value number |
| About how much has this other home or apartment gained in value since the summer of 2006 when house prices peaked at the national level? |
| Integer |

| HS005_percentage how much homes gained in value percentage |
| About how much has this other home or apartment gained in value since the summer of 2006 when house prices peaked at the national level? |
| Range: 0..100 |

IF how much homes gained in value number = EMPTY AND how much homes gained in value percentage = EMPTY THEN

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

1 < 5%
2 5% - 10%
3 10% - 20%
4 30% - 40%
5 40% - 50%
6 50% - 60%
7 > 60%
8 Don't know

ELSE
ENDIF
[Questions HS007_year to HS007_month are displayed as a table]

<table>
<thead>
<tr>
<th><strong>HS007_year</strong> when buy home?</th>
</tr>
</thead>
<tbody>
<tr>
<td>When did you buy this other home or apartment?</td>
</tr>
<tr>
<td>Range: 1900..2008</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>HS007_month</strong> when buy home month</th>
</tr>
</thead>
<tbody>
<tr>
<td>When did you buy this other home or apartment?</td>
</tr>
<tr>
<td>1 January</td>
</tr>
<tr>
<td>2 February</td>
</tr>
<tr>
<td>3 March</td>
</tr>
<tr>
<td>4 April</td>
</tr>
<tr>
<td>5 May</td>
</tr>
<tr>
<td>6 June</td>
</tr>
<tr>
<td>7 July</td>
</tr>
<tr>
<td>8 August</td>
</tr>
<tr>
<td>9 September</td>
</tr>
<tr>
<td>10 October</td>
</tr>
<tr>
<td>11 November</td>
</tr>
<tr>
<td>12 December</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>HS008</strong> how much pay for home</th>
</tr>
</thead>
<tbody>
<tr>
<td>How much did you pay for this other home or apartment when you bought it?</td>
</tr>
<tr>
<td>Integer</td>
</tr>
</tbody>
</table>

IF how much pay for home = EMPTY THEN

<table>
<thead>
<tr>
<th><strong>HS008_follow_up</strong> range how much pay for home</th>
</tr>
</thead>
<tbody>
<tr>
<td>[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 home or apartment when you bought it?</td>
</tr>
<tr>
<td>1 $0 - $10,000</td>
</tr>
<tr>
<td>2 $10,001 - $25,000</td>
</tr>
<tr>
<td>3 $25,001 - $50,000</td>
</tr>
<tr>
<td>4 $50,001 - $100,000</td>
</tr>
<tr>
<td>5 $100,001 - $250,000</td>
</tr>
<tr>
<td>6 $250,001 - $500,000</td>
</tr>
<tr>
<td>7 $500,001 - $1,000,000</td>
</tr>
<tr>
<td>8 More than $1,000,000</td>
</tr>
<tr>
<td>9 Don't know</td>
</tr>
</tbody>
</table>

ELSE

ENDIF

ENDIF
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

Because of how you have been affected by these national problems, have [you (or your husband/wife/partner)] received financial help totaling $500 or more in the last 6 months from parents, grown children, relatives or friends?

1. Yes
5. No

[You did not answer. Your answers are important to us. Please answer the question to the best of your ability.]
IFI received help > $500 because of financial problems = Yes OR received help > $500 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 Children
3 Other relatives
4 Friends

IFI 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 Children
3 Other relatives
4 Friends
5 Don't know

ELSE
ENDIF

IFI 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?

IFI Parents IN whom receive financial help from THEN

FP004_parents how much receive financial help from parents
Parents
Integer

ENDIF

IFI Children IN whom receive financial help from THEN
FP004_children  how much receive financial help from children
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 > $50,000
10 Don't know
ELSE
ENDIF

IF 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 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 > $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 > $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
<p>| | | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>$2,001 - $3,000</td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>$3,001 - $5,000</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>$5,001 - $10,000</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>$10,001 - $20,000</td>
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<tr>
<td>7</td>
<td>$20,001 - $30,000</td>
<td></td>
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</tr>
<tr>
<td>8</td>
<td>$30,001 - $50,000</td>
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<td></td>
</tr>
<tr>
<td>9</td>
<td>&gt; $50,000</td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Don't know</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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 Children IN whom receive financial help from after nonresponse THEN

**FP004_children** how much receive financial help from children
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
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 > $50,000
10 Don't know

ELSE

ENDIF

IF 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 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 > $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 > $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 > $50,000 |
|  | 10 Don't know |
| ELSE |
| ENDIF |

| ENDIF |

| ENDIF |

**FP005** given help > $500 because of financial problems
Because of these problems in the nation's economy have [you (or your husband/wife/partner)] given financial help totaling $500 or more in the last 6 months to parents, grown children, relatives or friends?

1 Yes
5 No

IF given help > $500 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.] Because of these problems in the nation's economy have [you (or your husband/wife/partner)] given financial help totaling $500 or more in the last 6 months to parents, grown children, relatives or friends?
1 Yes
5 No
8 Don't know

ELSE
ENDIF

IF given help > $500 because of financial problems = Yes OR given help > $500 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 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 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 Children IN whom given financial to THEN

**FP007_children** how much given financial help to children
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
IF 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 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  > $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  > $50,000
10  Don't know

ELSE

ENDIF
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 > $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 Children IN whom given financial to after nonresponse THEN

FP007_children how much given financial help to children
Children
Integer

ENDIF
IF Other relatives IN whom given financial to after nonresponse THEN

<table>
<thead>
<tr>
<th><strong>FP007_otherrelatives</strong></th>
<th>how much given financial help to other relatives</th>
</tr>
</thead>
<tbody>
<tr>
<td>Other relatives</td>
<td></td>
</tr>
<tr>
<td>Integer</td>
<td></td>
</tr>
</tbody>
</table>

ENDIF

IF Friends IN whom given financial to after nonresponse THEN

<table>
<thead>
<tr>
<th><strong>FP007_friends</strong></th>
<th>how much given financial help to friends</th>
</tr>
</thead>
<tbody>
<tr>
<td>Friends</td>
<td></td>
</tr>
<tr>
<td>Integer</td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th><strong>FP007_parents_NR_DK</strong></th>
<th>how much given financial help for parents after nonresponse</th>
</tr>
</thead>
<tbody>
<tr>
<td>[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?</td>
<td></td>
</tr>
<tr>
<td>1 $500 - $1,000</td>
<td></td>
</tr>
<tr>
<td>2 $1,001 - $2,000</td>
<td></td>
</tr>
<tr>
<td>3 $2,001 - $3,000</td>
<td></td>
</tr>
<tr>
<td>4 $3,001 - $5,000</td>
<td></td>
</tr>
<tr>
<td>5 $5,001 - $10,000</td>
<td></td>
</tr>
<tr>
<td>6 $10,001 - $20,000</td>
<td></td>
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<tr>
<td>7 $20,001 - $30,000</td>
<td></td>
</tr>
<tr>
<td>8 $30,001 - $50,000</td>
<td></td>
</tr>
<tr>
<td>9 &gt; $50,000</td>
<td></td>
</tr>
<tr>
<td>10 Don't know</td>
<td></td>
</tr>
</tbody>
</table>

ELSE

ENDIF

IF Children IN whom given financial to after nonresponse AND how much given financial help to children = EMPTY THEN

<table>
<thead>
<tr>
<th><strong>FP007_children_NR_DK</strong></th>
<th>how much given financial help for children after nonresponse</th>
</tr>
</thead>
<tbody>
<tr>
<td>[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 children?</td>
<td></td>
</tr>
<tr>
<td>1 $500 - $1,000</td>
<td></td>
</tr>
<tr>
<td>2 $1,001 - $2,000</td>
<td></td>
</tr>
<tr>
<td>3 $2,001 - $3,000</td>
<td></td>
</tr>
</tbody>
</table>
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 > $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 > $50,000
IF chances of giving financial help above $500 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.] Using a scale where "0" is absolutely no chance and "100" means that it is absolutely certain, 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..100

| FF001_NR_DK | 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.] Using a scale where "0" is absolutely no chance and "100" means that it is absolutely certain, 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..100

ELSE

ENDIF

IF chances of giving financial help above $500 in next 6 months > 0 OR chances of giving financial help above $500 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 [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..100

IF chances of giving fin help above $1000 in next 6 months = empty THEN
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 [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..100

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

ELSE

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..100

IF chances of receiving financial help above $500 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..100

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
ELSE
|
ENDIF

IF chances of receiving financial help above $500 in next 6 months > 0 OR chances of receiving financial help above $500 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 $1000 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..100
|
|
| 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
|
|
| ELSE
|
|
| ENDIF
|
|
| ENDIF

ST001 have any shares of stock or stock mutual funds
In the month of October the U.S. stock market dropped faster than ever in its history. 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 in an employer pension account.
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 month of October the U.S. stock market dropped faster than ever in
its history. 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 in an employer pension account.
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

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 an employer pension
account.
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 an employer pension account.
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
ST003  stock holdings worth now
And 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 before october 1st range
[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 about October 1st, 2008, the beginning of the financial crisis, 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 Bought onlyst 2008 = Bought only THEN

ST005  how much pay in total for stocks bought since october 1st
How much did [you (and/or your husband/wife/partner)] pay in total for the stocks you bought
since October 1st?
Integer

ST006  how much receive in total for stocks bought since october 1st
How much money did [you (and/or your husband/wife/partner)] receive in total for the stocks
you sold since October 1st, 2008?
Integer
Thinking both of what [you (and/or your husband/wife/partner)] bought and what [you (and/or your husband/wife/partner)] sold since October 1st, 2008, 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 took out or put in = empty THEN

[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 October 1st, 2008, 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 took out or put in = Took out OR bought and sold since october took out or put in = Took out THEN

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 $500,001 - $1,000,000

IF amount taken out of stock market = empty THEN

[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 $500,001 - $1,000,000
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  changes sell stocks next 6 months
On a scale from 0 to 100 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..100

IF changes sell stocks next 6 months = empty THEN
ST008_NR_SP  changes 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 to 100 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..100

ST008_NR_DK  changes 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 to 100 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

ELSE

ENDIF

ST009  changes buy stocks next 6 months
On a scale from 0 to 100 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 changes buy stocks next 6 months = empty THEN

[Questions ST009_NR_SP to ST009_NR_DK are displayed as a table]

ST009_NR_SP  changes 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 to 100 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  changes 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 to 100 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

ELSE

ENDIF

ST010  chance investement 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 is the percent chance 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?
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 is the percent chance 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..100

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 is the percent chance 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

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

ST012 chance blue chip stocks gained more than 20 percent
By next year at this time, what is the percent chance 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..100

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 is the percent chance that mutual fund shares invested in blue-chip stocks like those in the Dow Jones Industrial Average will have increased in value

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 is the percent chance that mutual fund shares invested in blue-chip stocks like those in the Dow Jones Industrial Average will have increased in value
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 is the percent chance 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
ELSE
ENDIF

ST013 chance blue chip stocks fallen more than 20 percent
By next year at this time, what is the percent chance 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..100
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 is the percent chance 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..100
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 is the percent chance 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
ELSE
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 is the percent chance 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..100
IF chance blue chip stocks worth more in 10 years time = empty THEN
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 is the
percent chance 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..100

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 is the
percent chance 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

ELSE
ENDIF

ST015  chance blue chip stocks gained more 20 percent in 10 years
What is the percent chance 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..100

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
is the percent chance 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..100

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
is the percent chance 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

ELSE
ENDIF
What is the percent chance 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..100

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 is the percent chance 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..100

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 is the percent chance 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
ELSE
ENDIF

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

SC001  your household reduced spending
Because of the financial problems in the economy has your household reduced spending?
 1 Yes
 5 No

IF your household reduced spending = empty THEN

| SC001_NR_DK  your household reduced spending after nonresponse |
| [You did not answer. Your answers are important to us. Please answer the question to the best |
| of your ability.] Because of the financial problems in the economy has your household reduced |
| spending? |
 1 Yes
 5 No
 8 Don't know

ELSE

ENDIF

IF your household reduced spending = Yes OR your household reduced spending after nonresponse =Yes THEN

[Questions SC002_amount to SC002_percentage are displayed as a table]
SC002_amount  how much reduced spending amount
By how much has your household reduced spending in response to the financial problems in the economy?
Integer

SC002_percentage  how much reduced spending percentage
By how much has your household reduced spending in response to the financial problems in the economy?
Range: 0..100

IF how much reduced spending amount = EMPTY AND how much reduced spending percentage = EMPTY THEN

SC002_brackets  percentage how much household reduced spending
[You did not answer. Your answers are important to us. Please answer the question to the best of your ability.] By how much has your household reduced spending in response to the financial problems in the economy?
1 < 5%
2 5% - 10%
3 10% - 20%
4 30% - 40%
5 40% - 50%
6 50% - 60%
7 > 60%
8 Don't know
ELSE
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?
Integer

SC004_percentage how much spending higher or lower percentage
By how much?
Range: 0..100

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? |
| 1 < 5% |
| 2 5% - 10% |
| 3 10% - 15% |
| 4 15% - 20% |
| 5 20% - 25% |
| 6 25% - 30% |
| 7 > 30% |
| 8 Don't know |

ELSE

ENDIF

ENDIF

SC005_a made changes on medications/doctor visits
To save money have you made any changes to health-related spending such as changing your prescription drugs or cutting down on doctor visits?
1 Yes
5 No
IF made changes on medications/doctor visits = empty THEN

<table>
<thead>
<tr>
<th>SC005_a_NR_DK</th>
<th>made changes on medications/doctor visits after nonresponse</th>
</tr>
</thead>
<tbody>
<tr>
<td>[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?</td>
<td></td>
</tr>
<tr>
<td>1 Yes</td>
<td></td>
</tr>
<tr>
<td>5 No</td>
<td></td>
</tr>
<tr>
<td>8 Don't know</td>
<td></td>
</tr>
</tbody>
</table>

ELSE

ENDIF

IF made changes on medications/doctor visits = Yes OR made changes on medications/doctor visits after nonresponse = Yes THEN

<table>
<thead>
<tr>
<th>SC005_b</th>
<th>cutting down on medications/doctor visits</th>
</tr>
</thead>
<tbody>
<tr>
<td>What did you do to cut your health-related spending? Please check all that apply.</td>
<td></td>
</tr>
<tr>
<td>1 Reduced dosage of one or more medications</td>
<td></td>
</tr>
<tr>
<td>2 Started cutting pills</td>
<td></td>
</tr>
<tr>
<td>3 Stopped taking one or more medication</td>
<td></td>
</tr>
<tr>
<td>4 Got free samples</td>
<td></td>
</tr>
<tr>
<td>5 Postponed or skipped one or more doctor visits</td>
<td></td>
</tr>
<tr>
<td>6 Other</td>
<td></td>
</tr>
</tbody>
</table>

IF cutting down on medications/doctor visits = empty THEN

<table>
<thead>
<tr>
<th>SC005_b_NR_DK</th>
<th>cutting down on medications/doctor visits after nonresponse</th>
</tr>
</thead>
<tbody>
<tr>
<td>[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? Please check all that apply.</td>
<td></td>
</tr>
<tr>
<td>1 Reduced dosage of one or more medications</td>
<td></td>
</tr>
<tr>
<td>2 Started cutting pills</td>
<td></td>
</tr>
<tr>
<td>3 Stopped taking one or more medication</td>
<td></td>
</tr>
<tr>
<td>4 Got free samples</td>
<td></td>
</tr>
<tr>
<td>5 Postponed or skipped one or more doctor visits</td>
<td></td>
</tr>
<tr>
<td>6 Other</td>
<td></td>
</tr>
<tr>
<td>8 Don't know</td>
<td></td>
</tr>
</tbody>
</table>

ELSE

ENDIF

IF (Other in cutting down on medications/doctor visits) OR (Other in cutting down on medications/doctor visits after nonresponse AND !(Don't know in cutting down on medications/doctor visits after nonresponse)) THEN


Please describe what other measure you took to cut your health-related spending:

Memo

ENDIF

ENDIF

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

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

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

pay 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


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 > 0 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 increased
Comparing to your situation 6 months ago: Has the balance on [your (and/or your [spouse's partner's])] credit cards that you carry over from month to month increased over last 6 months?
1 Yes
5 No

IF has balance on your credit cards that you carry over from month to month increased = empty THEN
SC009_NR_DK has balance on your credit cards that you carry over from month to month increased after nonresponse

[You did not answer. Your answers are important to us. Please answer the question to the best of your ability.] Comparing to your situation 6 months ago: Has the balance on your (and/or your [spouse's/partner's]) credit cards that you carry over from month to month increased over last 6 months?

1 Yes
5 No
8 Don't know

ELSE

ENDIF

IF has balance on your credit cards that you carry over from month to month increased = Yes OR has balance on your credit cards that you carry over from month to month increased after nonresponse = Yes THEN

SC010 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_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

ENDIF

ENDIF
**SC011** bought anything with store financing over last 6 months
Have you bought anything with (store) financing over the last 6 months?
1 Yes
5 No

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

| **SC011_NR_DK** bought anything with store financing over last 6 months 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 over the last 6 months?
| 1 Yes
| 5 No
| 8 Don't know |

ELSE

ENDIF

**SC012** turned down intended to use store financing over last 6 months
Over the past months there have been reports that businesses are less willing to lend money. Have there been any instances over the last 6 months 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 = empty THEN

| **SC012_NR_DK** turned down intended to use store financing over last 6 months 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 over the last 6 months 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
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

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.] 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
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 since October 1st, 2008?
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 since October 1st, 2008?
Range: 0..100

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 since October 1st, 2008?

1 < 5%
2 5% - 10%
3 10% - 20%
4 30% - 40%
5 40% - 50%
6 50% - 60%
7 > 60%
8 Don't know

ELSE
SR003 made active changes to how your retirement savings are invested
Since October 1st, 2008, 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.] Since October 1st, 2008, 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 increased more than 10% 10 years from now
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..100

IF chances total assets will have increased more than 10% 10 years from now = empty THEN

[Questions SR004_NR_SP to SR004_NR_DK are displayed as a table]

| SR004_NR_SP chances total assets will have increased more than 10% 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..100

| SR004_NR_DK chances total assets will have increased more than 10% 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

ELSE

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. Because of the financial crisis 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. Because of the financial crisis 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 to 100 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..100

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 to 100 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?
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 to 100 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

Q1 BETTER OR WORSE OF 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 OF THAN YEAR FROM NOW
Now looking ahead - do you think that a year from now you [(and your family living there)] will be better off financially, or worse off, or just about the same as now?
1 Will be better off
2 About the same
3 Will be worse off

Q7 INTEREST RATES NEXT 12 MONTHS
No one can say for sure, but what do you think will happen to interest rates for borrowing money during the next 12 months -- will they go up, stay the same, or go down?
1 Go up
2 Stay the same
3 Go down

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