

## Well Being 83

IF ( whether respondent answered a previous wave (ms57 or ms63) = 1 ) THEN

| **intro2** intro survey for returning respondents  
| This questionnaire is part of our study about the health and economic well-being of the American people.  
| We will ask you questions related to your health, your household's financial well-being and your well-being  
| and your outlook for the future. On [time frame reference ] you participated in a similar survey. In the  
| survey you are about to begin we will ask you to update the information that you provided in []. Several  
| questions will therefore begin with the phrase 'since [time frame reference ]' as we try to find out what  
| happened since. We greatly value your input on these topics and hope that you will find this questionnaire  
| interesting. You will receive \$11 for completing the survey. We understand that some of these questions  
| are of a personal nature. Please remember that your answers are extremely important to us. Your  
| participation is voluntary and you may skip over any questions that you would prefer not to answer.  
| Your responses are confidential, and it helps us a great deal if you respond as completely, honestly and  
| accurately as possible. Thank you for your participation!

ELSE

| **intro** intro survey  
| This questionnaire is part of our study about the health and economic well-being of the American people.  
| We will ask you questions related to your health, your household's financial well-being and your outlook for  
| the future. We greatly value your input on these topics and hope that you will find this questionnaire  
| interesting. You will receive \$11 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  
| as possible. Thank you for your participation!

ENDIF

IF age respondent = empty THEN

| **calcage** age respondent  
| What is your age?  
| Range: 17.0..120.0

ENDIF

**MS001** current marital situation

What is your current marital situation?

- 1 Married
- 2 Marriage-like relationship
- 3 Separated
- 4 Divorced
- 5 Widowed
- 6 Never married

IF current marital situation = Marriage-like relationship THEN

| **MS001\_b** planning financial future together  
| Are you and your partner planning your financial future together as a couple?  
| 1 Yes

| 5 No  
|  
ENDIF

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

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

**LS001** life satisfaction as a whole

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

- 1 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

**C901\_** health condition

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

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

IF random order answer categories = none - severe THEN

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

- | 3 Moderate
- | 4 Severe
- | 5 Extreme

| **HH004** depression problems none to severe

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

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

| **HH003\_c** difficulties sleeping severe to none

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

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

ENDIF

**RH009\_intro** how you have felt last 30 days

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

**RH009\_g** felt wornout

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

- 1 All of the time
- 2 Most of the time
- 3 A good bit of the time
- 4 Some of the time
- 5 A little of the time
- 6 None of the time

**RH009\_h** been a happy person

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

- 1 All of the time
- 2 Most of the time
- 3 A good bit of the time
- 4 Some of the time
- 5 A little of the time

6 None of the time

IF ( age respondent >= 62 AND age respondent <= 71 ) THEN

|

| **SS001** respondent any income from social security

| Do you yourself currently receive any income or benefits from Social Security?

| 1 Yes

| 5 No

|

| IF respondent any income from social security = empty THEN

|

| | **SS001\_NR\_DK** respondent any income from social security after nonresponse

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

| | best of your ability.] Do you yourself currently receive any income or benefits from Social

| | Security?

| | 1 Yes

| | 5 No

| |

| ELSE

|

| ENDIF

|

| IF ( respondent any income from social security = Yes OR respondent any income from social  
| security after nonresponse = Yes ) THEN

|

| | **SS002** when respondent claimed social security

| | When did you file to claim your Social Security benefit?

| | 1 2007 or earlier

| | 2 January - March 2008

| | 3 April - June 2008

| | 4 July - September 2008

| | 5 October - December 2008

| | 6 January 2009

| | 7 February 2009

| | 8 March 2009

| | 9 April 2009

| | 10 May 2009

| |

| | IF when respondent claimed social security = empty THEN

| |

| |

| | | **SS002\_NR\_DK** when respondent claimed social security after nonresponse

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

| | | best of your ability.] When did you file to claim your Social Security benefit?

| | | 1 2007 or earlier

| | | 2 January - March 2008

| | | 3 April - June 2008

| | | 4 July - September 2008

| | | 5 October - December 2008

| | | 6 January 2009

| | | 7 February 2009

| | | 8 March 2009

| | | 9 April 2009

| | | 10 May 2009

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||| 11 Don't know
|||
||| ELSE
|||
||| ENDIF
|||
||| IF (( when respondent claimed social security > 2007 or earlier AND when respondent
||| claimed social security != empty) OR ( when respondent claimed social security after
||| nonresponse > 2007 or earlier AND when respondent claimed social security after
||| nonresponse != empty)) THEN
|||
||| SS003 claimed as anticipated
||| Was this about when you had planned or expected to file or was it earlier or later?
||| 1 I filed earlier than I had expected
||| 2 I filed about when I had expected
||| 3 I filed later than I had expected
|||
||| IF claimed as anticipated = empty THEN
|||
||| SS003_NR_DK claimed as anticipated after nonresponse
||| [You did not answer. Your answers are important to us. Please answer the question to
||| the best of your ability.] Was this about when you had planned or expected to file or
||| was it earlier or later?
||| 1 I filed earlier than I had expected
||| 2 I filed about when I had expected
||| 3 I filed later than I had expected
||| 8 Don't know
|||
||| ELSE
|||
||| ENDIF
|||
||| IF ( claimed as anticipated = I filed earlier than I had expected OR claimed as
||| anticipated after nonresponse = I filed earlier than I had expected ) THEN
|||
||| SS004 reasons for respondent claiming earlier
||| What were the reasons you filed for Social Security benefits earlier than expected?
||| Please check all that apply.
||| 1 Retired early because my health made it hard/impossible to work
||| 2 Retired early because my job became too difficult or tiring
||| 3 Retired early because I lost my job, it was hard to find another similar job
||| 4 Retired early because I could afford to
||| 5 Other
|||
||| IF reasons for respondent claiming earlier = empty THEN
|||
||| SS004_NR_DK reasons for respondent claiming earlier after nonresponse
||| [You did not answer. Your answers are important to us. Please answer the question to
||| the best of your ability.] What were the reasons you filed for Social Security
||| benefits earlier than expected? Please check all that apply.
||| 1 Retired early because my health made it hard/impossible to work
||| 2 Retired early because my job became too difficult or tiring
||| 3 Retired early because I lost my job, it was hard to find another similar job

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|||| 4 Retired early because I could afford to
|||| 5 Other
|||| 8 Don't know
||||
|||| IF ( Don't know in reasons for respondent claiming earlier after nonresponse AND
|||| cardinal( reasons for respondent claiming earlier after nonresponse ) > Retired early
|||| because my health made it hard/impossible to work ) THEN
||||
|||| checkhealthtoomany check for too many answer to soc. sec. questions
|||| You checked one or more boxes as well as the box 'Don't know'. Please go back and
|||| keep the answer(s) that best describe your situation.
||||
|||| ENDIF
||||
|||| ELSE
||||
|||| ENDIF
||||
|||| IF ( Other in reasons for respondent claiming earlier OR Other in reasons for
|||| respondent claiming earlier after nonresponse ) THEN
||||
|||| SS004_other other reasons for respondent claiming earlier
|||| You indicated that there were other reasons for why you filed for Social Security
|||| benefits earlier than expected. Please use the box below to describe those other
|||| reasons?
|||| Memo
||||
|||| ENDIF
||||
||||
|||| SS005 reasons for respondent claiming later
|||| What were the reasons you filed for Social Security benefits later than expected?
|||| Please check all that apply.
|||| 1 Retirement accounts lost value, had to work longer than expected
|||| 2 Home lost value, had to work longer than expected
|||| 3 Lost money in stock market (besides retirement accounts), had to work longer than expected
|||| 4 Other financial problems, had to worker longer than expected
|||| 5 Needed to work longer to keep health insurance
|||| 6 Health better than expected, able to work longer
|||| 7 Good job, wanted to work longer
|||| 8 Other
||||
|||| IF reasons for respondent claiming later = empty THEN
||||
|||| SS005_NR_DK reasons for respondent claiming later after nonresponse
|||| [You did not answer. Your answers are important to us. Please answer the question to
|||| the best of your ability.] What were the reasons you filed for Social Security
|||| benefits later than expected? Please check all that apply.
|||| 1 Retirement accounts lost value, had to work longer than expected
|||| 2 Home lost value, had to work longer than expected
|||| 3 Lost money in stock market (besides retirement accounts), had to work longer than expected
|||| 4 Other financial problems, had to worker longer than expected

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||||| 5 Needed to work longer to keep health insurance
||||| 6 Health better than expected, able to work longer
||||| 7 Good job, wanted to work longer
||||| 8 Other
||||| 9 Don't know
||||| IF ( Don't know in reasons for respondent claiming later after nonresponse AND
||||| cardinal( reasons for respondent claiming later after nonresponse ) > Retirement
||||| accounts lost value, had to work longer than expected ) THEN
||||| |
||||| | checkhealthtoomany check for too many answer to soc. sec. questions
||||| | You checked one or more boxes as well as the box 'Don't know'. Please go back and
||||| | keep the answer(s) that best describe your situation.
||||| |
||||| | ENDIF
||||| |
||||| | ELSE
||||| | |
||||| | | ENDIF
||||| |
||||| | IF ( Other in reasons for respondent claiming later OR Other in reasons for
||||| | respondent claiming later after nonresponse ) THEN
||||| | |
||||| | | SS005_other other reasons for respondent claiming later
||||| | | You indicated that there were other reasons for why you filed for Social Security
||||| | | benefits later than expected. Please use the box below to describe those other
||||| | | reasons?
||||| | | Memo
||||| | |
||||| | | ENDIF
||||| | |
||||| | | ENDIF
||||| | |
||||| | | ENDIF
||||| |
||||| | ENDIF
|||||
ENDIF

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IF ( current marital situation = Married OR current marital situation = Marriage-like
relationship ) THEN
|
| IF ( respondent spouse/partner age >= 62 AND respondent spouse/partner age <= 71 ) THEN
| |
| | SS006 spouse any income from social security
| | Does your [spouse/partner] currently receive any income or benefits from Social Security?
| | 1 Yes
| | 5 No
| |
| | IF spouse any income from social security = empty THEN
| | |
| | | SS006_NR_DK spouse any income from social security after nonresponse
| | | [You did not answer. Your answers are important to us. Please answer the question to the

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||| best of your ability.] Does your [spouse/partner] currently receive any income or
||| benefits from Social Security?
||| 1 Yes
||| 5 No
||| 8 Don't know
|||
||| ELSE
|||
||| ENDIF
|||
||| IF ( spouse any income from social security = Yes OR spouse any income from social
||| security after nonresponse = Yes ) THEN
|||
||| SS007 when spouse claimed social security
||| When did your [spouse/partner] file to claim his/her Social Security benefit?
||| 1 2007 or earlier
||| 2 January - March 2008
||| 3 April - June 2008
||| 4 July - September 2008
||| 5 October - December 2008
||| 6 January 2009
||| 7 February 2009
||| 8 March 2009
||| 9 April 2009
||| 10 May 2009
|||
||| IF when spouse claimed social security = empty THEN
|||
||| SS007_NR_DK when spouse claimed social security after nonresponse
||| [You did not answer. Your answers are important to us. Please answer the question to
||| the best of your ability.] When did your [spouse/partner] file to claim his/her Social
||| Security benefit?
||| 1 2007 or earlier
||| 2 January - March 2008
||| 3 April - June 2008
||| 4 July - September 2008
||| 5 October - December 2008
||| 6 January 2009
||| 7 February 2009
||| 8 March 2009
||| 9 April 2009
||| 10 May 2009
||| 11 Don't know
|||
||| ELSE
|||
||| ENDIF
|||
||| IF (( when spouse claimed social security > 2007 or earlier AND when spouse claimed
||| social security != empty) OR ( when spouse claimed social security after nonresponse >
||| 2007 or earlier AND when spouse claimed social security after nonresponse != empty))
||| THEN
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||| | SS008 spouse claimed as anticipated
||| | Was this about when your [spouse/partner] had planned or expected to file or was it
||| | earlier or later?
||| | 1 S/he filed earlier than s/he had expected
||| | 2 S/he filed about when s/he had expected
||| | 3 S/he filed later than s/he had expected
||| |
||| | IF spouse claimed as anticipated = empty THEN
||| |
||| | SS008_NR_DK spouse claimed as anticipated after nonresponse
||| | [You did not answer. Your answers are important to us. Please answer the question to
||| | the best of your ability.] Was this about when your [spouse/partner] had planned or
||| | expected to file or was it earlier or later?
||| | 1 S/he filed earlier than s/he had expected
||| | 2 S/he filed about when s/he had expected
||| | 3 S/he filed later than s/he had expected
||| | 8 Don't know
||| |
||| | ELSE
||| |
||| | ENDIF
||| |
||| | IF ( spouse claimed as anticipated = S/he filed earlier than s/he had expected OR
||| | spouse claimed as anticipated after nonresponse = S/he filed earlier than s/he had
||| | expected ) THEN
||| |
||| | SS009 reasons for spouse claiming earlier
||| | What were the reasons your [spouse/partner] filed for Social Security benefits
||| | earlier than expected? Please check all that apply.
||| | 1 S/he retired early because his/her health made it hard/impossible to work
||| | 2 S/he retired early because his/her job became too difficult or tiring
||| | 3 S/he retired early because s/he lost his/her job, it was hard to find another similar job
||| | 4 S/he retired early because s/he / we could afford to
||| | 5 Other
||| |
||| | IF reasons for spouse claiming earlier = empty THEN
||| |
||| | SS009_NR_DK reasons for spouse claiming earlier after nonresponse
||| | [You did not answer. Your answers are important to us. Please answer the question
||| | to the best of your ability.] What were the reasons your [spouse/partner] filed for
||| | Social Security benefits earlier than expected? Please check all that apply.
||| | 1 S/he retired early because his/her health made it hard/impossible to work
||| | 2 S/he retired early because his/her job became too difficult or tiring
||| | 3 S/he retired early because s/he lost his/her job, it was hard to find another similar job
||| | 4 S/he retired early because s/he / we could afford to
||| | 5 Other
||| | 8 Don't know
||| |
||| | IF ( Don't know in reasons for spouse claiming earlier after nonresponse AND
||| | cardinal( reasons for spouse claiming earlier after nonresponse ) > S/he retired
||| | early because his/her health made it hard/impossible to work ) THEN
||| |
||| | checkhealthtoomany check for too many answer to soc. sec. questions

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||||| You checked one or more boxes as well as the box 'Don't know'. Please go back and  
||||| keep the answer(s) that best describe your situation.

|||||

||||| ENDIF

|||||

||||| ELSE

|||||

||||| ENDIF

|||||

||||| IF ( Other in reasons for spouse claiming earlier OR Other in reasons for spouse  
||||| claiming earlier after nonresponse ) THEN

|||||

||||| **SS009\_other** other reasons for spouse claiming earlier

||||| You indicated that there were other reasons for why your [spouse/partner] filed for  
||||| Social Security benefits earlier than expected. Please use the box below to  
||||| describe those other reasons?

||||| Memo

|||||

||||| ENDIF

|||||

|||||

|||||

||||| **SS010** reasons for spouse claiming later

||||| What were the reasons your [spouse/partner] filed for Social Security benefits later  
||||| than expected? Please check all that apply.

||||| 1 Retirement accounts lost value, s/he had to work longer than expected

||||| 2 Home lost value, s/he had to work longer than expected

||||| 3 Lost money in stock market (besides retirement accounts), s/he had to work longer than expected

||||| 4 Other financial problems, s/he had to work longer than expected

||||| 5 S/he needed to work longer to keep health insurance

||||| 6 His/her health was better than expected, able to work longer

||||| 7 Good job, s/he wanted to work longer

||||| 8 Other

|||||

||||| IF reasons for spouse claiming later = empty THEN

|||||

||||| **SS010\_NR\_DK** reasons for spouse claiming later after nonresponse

||||| [You did not answer. Your answers are important to us. Please answer the question  
||||| to the best of your ability.] What were the reasons your [spouse/partner] filed for  
||||| Social Security benefits later than expected? Please check all that apply.

||||| 1 Retirement accounts lost value, s/he had to work longer than expected

||||| 2 Home lost value, s/he had to work longer than expected

||||| 3 Lost money in stock market (besides retirement accounts), s/he had to work longer than expected

||||| 4 Other financial problems, s/he had to work longer than expected

||||| 5 S/he needed to work longer to keep health insurance

||||| 6 His/her health was better than expected, able to work longer

||||| 7 Good job, s/he wanted to work longer

||||| 8 Other

||||| 9 Don't know

|||||

||||| IF ( Don't know in reasons for spouse claiming later after nonresponse AND  
||||| cardinal( reasons for spouse claiming later after nonresponse ) > Retirement  
||||| accounts lost value, s/he had to work longer than expected ) THEN

```

|||||
||||| checkhealthtoomany check for too many answer to soc. sec. questions
||||| You checked one or more boxes as well as the box 'Don't know'. Please go back and
||||| keep the answer(s) that best describe your situation.
|||||
||||| ENDF
|||||
||||| ELSE
|||||
||||| ENDF
|||||
||||| IF ( Other in reasons for spouse claiming later OR Other in reasons for spouse
||||| claiming later after nonresponse ) THEN
|||||
||||| SS010_other other reasons for spouse claiming later
||||| You indicated that there were other reasons for why your [spouse/partner] filed for
||||| Social Security benefits later than expected. Please use the box below to describe
||||| those other reasons?
||||| Memo
|||||
||||| ENDF
|||||
||||| ENDF
|||||
||||| ENDF
|||||
||||| ENDF
|||||
||||| ENDF
|||||
ENDIF

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#### **HB001** health ins coverage

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

1 Yes

5 No

IF ( health ins coverage = empty) THEN

| **HB001\_NR\_DK** health ins coverage after nonresponse

| [You did not answer. Your answers are important to us. Please answer the question to the best of your ability.] We would like to find out about your own health insurance situation[] Are you currently covered by health insurance? [fill for health insurance through partner]

| 1 Yes

| 5 No

| 8 Don't know

| ELSE

| ENDF

IF ( health ins coverage = Yes or health ins coverage after nonresponse = Yes ) THEN

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|
| HB002 health ins same since Oct 08
| Have you been covered by the same health insurance since October 2008?
| 1 Yes
| 5 No
|
| IF ( health ins same since Oct 08 = empty) THEN
|
| | HB002_NR_DK health ins same since Oct 08 after nonresponse
| | [You did not answer. Your answers are important to us. Please answer the question to the
| | best of your ability.] Have you been covered by the same health insurance since October
| | 2008?
| | 1 Yes
| | 5 No
| | 8 Don't know
|
| ELSE
|
| ENDIF
|
| IF ( health ins same since Oct 08 = No OR health ins same since Oct 08 after nonresponse =
| No ) THEN
|
| | HB003 change in health ins
| | How has your health insurance situation changed since October 2008?
| | 1 I did not have any health insurance in October 2008 but I am covered now
| | 2 I had health insurance in October 2008, but my plan has changed since then
| | 3 Other
|
| | IF ( change in health ins = empty) THEN
| |
| | | HB003_NR_DK change in health ins after nonresponse
| | | [You did not answer. Your answers are important to us. Please answer the question to the
| | | best of your ability.] How has your health insurance situation changed since October
| | | 2008?
| | | 1 I did not have any health insurance in October 2008 but I am covered now
| | | 2 I had health insurance in October 2008, but my plan has changed since then
| | | 3 Other
| | | 8 Don't know
| |
| | ELSE
| |
| | ENDIF
|
| IF ( change in health ins = Other OR B003_NR_DK = Other ) THEN
|
| | HB003_other change in health ins other reason
| | You indicated that your health insurance situation has changed since October 2008. Please
| | use the box below to describe how it changed?
| | Memo
| |
| | ENDIF
|

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| ENDIF
|
|
|
| HB004 health ins in Oct 08
| Did you have health insurance in October 2008?
| 1 Yes
| 5 No
|
| IF ( health ins in Oct 08 = empty) THEN
| |
| | HB004_NR_DK health ins in Oct 08 after nonresponse
| | [You did not answer. Your answers are important to us. Please answer the question to the
| | best of your ability.] Did you have health insurance in October 2008?
| | 1 Yes
| | 5 No
| | 8 Don't know
| |
| ELSE
| |
| ENDIF
|
| IF ( health ins in Oct 08 = Yes OR health ins in Oct 08 after nonresponse = Yes ) THEN
| |
| | IF ( current marital situation = Married OR current marital situation = Marriage-like
| | relationship ) THEN
| | |
| | | HB005Partnered respondent partnered how lost health ins since Oct 08
| | | How did you lose your health insurance?
| | | 1 My employer dropped health insurance coverage
| | | 2 I lost, quit or retired from the job that provided my health insurance coverage
| | | 3 We stopped buying health insurance for me/us
| | | 4 My [spouse/partner]'s employer dropped health insurance that provided my health insurance coverage
| | | 5 My [spouse/partner] lost, quit or retired from his/her job that provided my health insurance coverage
| | |
| | | IF ( respondent partnered how lost health ins since Oct 08 = empty) THEN
| | | |
| | | | HB005Partnered_NR_DK respondent partnered how lost health ins since Oct 08 after nonresponse
| | | | [You did not answer. Your answers are important to us. Please answer the question to
| | | | the best of your ability.] How did you lose your health insurance?
| | | | 1 My employer dropped health insurance coverage
| | | | 2 I lost, quit or retired from the job that provided my health insurance coverage
| | | | 3 We stopped buying health insurance for me/us
| | | | 4 My [spouse/partner]'s employer dropped health insurance that provided my health insurance coverage
| | | | 5 My [spouse/partner] lost, quit or retired from his/her job that provided my health insurance coverage
| | | | 8 Don't know
| | | |
| | | ELSE
| | | |
| | | ENDIF
| | |
| ELSE
| | |

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||| HB005Single respondent single how lost health ins since Oct 08
||| How did you lose your health insurance?
||| 1 My employer dropped health insurance coverage
||| 2 I lost, quit or retired from the job that provided my health insurance coverage
||| 3 I stopped buying health insurance
|||
||| IF ( respondent single how lost health ins since Oct 08 = empty) THEN
|||
||| | HB005Single_NR_DK respondent single how lost health ins since Oct 08 after nonresponse
||| | [You did not answer. Your answers are important to us. Please answer the question to
||| | the best of your ability.] How did you lose your health insurance?
||| | 1 My employer dropped health insurance coverage
||| | 2 I lost, quit or retired from the job that provided my health insurance coverage
||| | 3 I stopped buying health insurance
||| | 8 Don't know
||| |
||| | ELSE
||| |
||| | ENDIF
|||
||| ENDIF
||
| ENDIF
|
ENDIF

```

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

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|
| HB006 sp/ptner health ins coverage
| Is your [spouse/partner] currently covered by health insurance? Please include any coverage
| that may come from your own employment.
| 1 Yes
| 5 No
|
| IF ( sp/ptner health ins coverage = empty) THEN
|
| | HB006_NR_DK sp/ptner health ins coverage after nonresponse
| | [You did not answer. Your answers are important to us. Please answer the question to the
| | best of your ability.] Is your [spouse/partner] currently covered by health insurance?
| | Please include any coverage that may come from your own employment.
| | 1 Yes
| | 5 No
| | 8 Don't know
| |
| | ELSE
| |
| | ENDIF
|
| IF ( sp/ptner health ins coverage = Yes OR sp/ptner health ins coverage after nonresponse
| = Yes ) THEN
|
| | HB007 sp's health ins same since Oct 08

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|| Has your [spouse/partner] been covered by the same health insurance since October 2008?
|| 1 Yes
|| 5 No
||
|| IF ( sp's health ins same since Oct 08 = empty) THEN
||
|| | HB007_NR_DK sp's health ins same since Oct 08 after nonresponse
|| | [You did not answer. Your answers are important to us. Please answer the question to the
|| | best of your ability.] Has your [spouse/partner] been covered by the same health
|| | insurance since October 2008?
|| | 1 Yes
|| | 5 No
|| | 8 Don't know
|| |
|| | ELSE
|| |
|| | ENDIF
||
|| IF ( sp's health ins same since Oct 08 = No OR sp's health ins same since Oct 08 after
|| nonresponse = No ) THEN
||
|| | HB008 spouse change in health ins
|| | How has your [spouse/partner]'s health insurance situation changed since October 2008?
|| | 1 S/he did not have any health insurance in October 2008 but is covered now
|| | 2 S/he had health insurance in October 2008, but her/his plan has changed since then
|| | 3 Other
|| |
|| | IF ( spouse change in health ins = empty) THEN
|| |
|| | | HB008_NR_DK spouse change in health ins after nonresponse
|| | | [You did not answer. Your answers are important to us. Please answer the question to
|| | | the best of your ability.] How has your [spouse/partner]'s health insurance situation
|| | | changed since October 2008?
|| | | 1 S/he did not have any health insurance in October 2008 but is covered now
|| | | 2 S/he had health insurance in October 2008, but her/his plan has changed since then
|| | | 3 Other
|| | | 8 Don't know
|| | |
|| | | ELSE
|| | |
|| | | ENDIF
|| |
|| | IF ( spouse change in health ins = Other OR spouse change in health ins after
|| | nonresponse = Other ) THEN
|| |
|| | | HB008_other spouse change in health ins other reason
|| | | You indicated that your [spouse/partner]'s health insurance situation has changed since
|| | | October 2008. Please use the box below to describe how it changed?
|| | | Memo
|| | |
|| | | ENDIF
|| |
|| | ENDIF

```

```

|
|
|
|
| | HB009 spouse health ins in Oct 08
| | Did your [spouse/partner] have health insurance in October 2008?
| | 1 Yes
| | 5 No
|
| | IF ( spouse health ins in Oct 08 = empty) THEN
| |
| | | HB009_NR_DK spouse health ins in Oct 08 after nonresponse
| | | [You did not answer. Your answers are important to us. Please answer the question to the
| | | best of your ability.] Did your [spouse/partner] have health insurance in October 2008?
| | | 1 Yes
| | | 5 No
| | | 8 Don't know
| |
| | ELSE
| |
| | ENDIF
|
| | IF ( spouse health ins in Oct 08 = Yes OR spouse health ins in Oct 08 after nonresponse
| | = Yes ) THEN
| |
| | | HB010 sp - how lost health ins since Oct 08
| | | How did your [spouse/partner] lose her/his health insurance?
| | | 1 My [spouse/partner]'s employer dropped health insurance coverage
| | | 2 My [spouse/partner] lost, quit or retired from the job that provided her/his health insurance coverage
| | | 3 We stopped buying health insurance for him/her/us
| | | 4 My employer dropped health insurance that provided her/his health insurance coverage
| | | 5 I lost, quit or retired from the job that provided her/his health insurance coverage
| |
| | | IF ( sp - how lost health ins since Oct 08 = empty) THEN
| | |
| | | | HB010_NR_DK sp - how lost health ins since Oct 08 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 [spouse/partner] lose her/his health insurance?
| | | | 1 My [spouse/partner]'s employer dropped health insurance coverage
| | | | 2 My [spouse/partner] lost, quit or retired from the job that provided her/his health insurance coverage
| | | | 3 We stopped buying health insurance for him/her/us
| | | | 4 My employer dropped health insurance that provided her/his health insurance coverage
| | | | 5 I lost, quit or retired from the job that provided her/his health insurance coverage
| | | | 8 Don't know
| | |
| | | ELSE
| | |
| | | ENDIF
| |
| | ENDIF
|
| ENDIF
|
ENDIF

```



**LF007** lost desired job

Since [time frame reference ], have you lost a job that you had wanted to keep?

1 Yes

5 No

7 Not applicable: retired, homemaker

8 Not applicable: self-employed

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

| **LF009** lost desired job spouse

| We would also like to find out about your [spouse/partner]'s employment situation. Since [time frame reference ], has your [spouse/partner] lost a job that he/she had wanted to keep?

| 1 Yes

| 5 No

| 7 Not applicable: retired, homemaker

| 8 Not applicable: self-employed

ENDIF

IF ( lost desired job = Yes OR ( lost desired job spouse = Yes AND ( current marital situation = Married OR current marital situation = Marriage-like relationship ))) THEN

| **U001** Income loss due to unemployment

| Did your family income go down as a result of [fill for having lost job] losing a job?

| 1 Yes

| 5 No

| IF ( Income loss due to unemployment = Yes ) THEN

|| IF ( lost desired job = Yes ) THEN

||| **U002\_r** Income loss R/unemployment: how much

||| By how much did your family income go down due to you losing your job?

||| Range: 0.0..100.0

|| ENDIF

|| IF ( lost desired job spouse = Yes AND ( current marital situation = Married OR current marital situation = Marriage-like relationship )) THEN

||| **U002\_s** Income loss/unemployment spouse/partner: how much

||| By how much did your family income go down due to [fill for having lost job for question U002] losing his/her job?

||| Range: 0.0..100.0

|| ENDIF

| **U003** adjust by reduced spending

| How did you (and your family) adjust to the loss of income? (please check all that apply)

| 1 Reduced spending

| 2 Reduced amount going into savings

```

|| 3 Fell behind on mortgage payments
|| 4 Fell behind on rent
|| 5 Skipped or postponed paying some other bills
|| 6 None of the above
||
|| IF ( adjust by reduced spending = empty) THEN
|| |
|| | U003_NR_DK adjust by reduced spending after nonresponse
|| | [You did not answer. Your answers are important to us. Please answer the question to the
|| | best of your ability.] How did you (and your family) adjust to the loss of income?
|| | (please check all that apply)
|| | 1 Reduced spending
|| | 2 Reduced amount going into savings
|| | 3 Fell behind on mortgage payments
|| | 4 Fell behind on rent
|| | 5 Skipped or postponed paying some other bills
|| | 6 None of the above
|| | 8 Don't know
|| |
|| | IF ( Don't know in adjust by reduced spending after nonresponse AND cardinal( adjust
|| | by reduced spending after nonresponse ) > Reduced spending ) THEN
|| | |
|| | | check_U003_NR_DK check for answer and DK to U003_NR_DK
|| | | You checked one or more boxes as well as the box 'Don't know'. Please go back and keep
|| | | the answer(s) that best describe your situation.
|| | |
|| | |
|| | | ENDIF
|| |
|| | IF ( None of the above in adjust by reduced spending after nonresponse AND cardinal(
|| | adjust by reduced spending after nonresponse ) > Reduced spending ) THEN
|| | |
|| | | check_U003toomany check for too many answer to U003
|| | | You checked one or more boxes as well as the box 'None of the above'. Please go back
|| | | and keep the answer(s) that best describe your situation.
|| | |
|| | |
|| | | ENDIF
|| |
|| | IF ( Reduced spending in adjust by reduced spending after nonresponse ) THEN
|| | |
|| | | U003_amount amount adjust by reduced spending
|| | | You indicated that you reduced spending. By how much did [You and your spouse/partner]
|| | | reduce spending?
|| | | Range: 0.0..100.0
|| | |
|| | | IF ( amount adjust by reduced spending = empty) THEN
|| | | |
|| | | | U003_amount_NR_DK adjust by reduced spending after non response
|| | | | [You did not answer. Your answers are important to us. Please answer the question to
|| | | | the best of your ability.] You indicated that you reduced spending. By how much did
|| | | | [You and your spouse/partner] reduce spending?
|| | | | 1 0% - 5%
|| | | | 2 5% - 10%
|| | | | 3 10% - 15%

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```

|||| 4 15% - 20%
|||| 5 More than 20%
|||| 9 Don't know
||||
|||| ELSE
||||
|||| ENDIF
||||
||| ENDIF
|||
|| ELSE
||
|| IF ( None of the above in adjust by reduced spending AND cardinal( adjust by reduced
|| spending ) > Reduced spending ) THEN
||||
|||| check_U003toomany check for too many answer to U003
|||| You checked one or more boxes as well as the box 'None of the above'. Please go back
|||| and keep the answer(s) that best describe your situation.
||||
|||| ENDIF
||||
|| IF ( Reduced spending in adjust by reduced spending ) THEN
||||
|||| U003_amount amount adjust by reduced spending
|||| You indicated that you reduced spending. By how much did [You and your spouse/partner]
|||| reduce spending?
|||| Range: 0.0..100.0
||||
|||| IF ( amount adjust by reduced spending = empty ) THEN
||||
|||| U003_amount_NR_DK adjust by reduced spending after non response
|||| [You did not answer. Your answers are important to us. Please answer the question to
|||| the best of your ability.] You indicated that you reduced spending. By how much did
|||| [You and your spouse/partner] reduce spending?
|||| 1 0% - 5%
|||| 2 5% - 10%
|||| 3 10% - 15%
|||| 4 15% - 20%
|||| 5 More than 20%
|||| 9 Don't know
||||
|||| ELSE
||||
|||| ENDIF
||||
|| ENDIF
||
|| ENDIF
||
|| IF ( lost desired job = Yes AND lost desired job spouse = Yes ) THEN
||
|| U004_all respondent and spouse loss of income how made up
|| Did you (or your family) do any of the following to make up for the loss of income?

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```

||| (please check all that apply)
||| 1 I took up a temporary job
||| 4 My [spouse/partner] took up a temporary job
||| 5 Received financial help from family or friends
||| 6 Borrowed money or increased credit card debt
||| 7 Received unemployment pay from the government
||| 8 Took money out of savings
||| 9 None of the above. [fill for having lost job for question U004] found a job soon
|||
||| IF ( respondent and spouse loss of income how made up = empty) THEN
|||
||| | U004_all_NR_DK respondent and spouse loss of income how made up
||| | [You did not answer. Your answers are important to us. Please answer the question to
||| | the best of your ability.] Did you (or your family) do any of the following to make up
||| | for the loss of income? (please check all that apply)
||| | 1 I took up a temporary job
||| | 4 My [spouse/partner] took up a temporary job
||| | 5 Received financial help from family or friends
||| | 6 Borrowed money or increased credit card debt
||| | 7 Received unemployment pay from the government
||| | 8 Took money out of savings
||| | 9 None of the above. [fill for having lost job for question U004] found a job soon
||| | 10 Don't know
||| |
||| | IF ( None of the above. ^FL_JOB_LOSS2 found a job soon in respondent and spouse loss
||| | of income how made up AND cardinal( respondent and spouse loss of income how made up )
||| | > I took up a temporary job ) THEN
||| |
||| | | check_U004toomany check for too many answer to U004
||| | | You checked one or more boxes as well as the box 'None of the above'. Please go back
||| | | and keep the answer(s) that best describe your situation.
||| |
||| | ENDIF
||| |
||| ELSE
||| |
||| | IF ( None of the above. ^FL_JOB_LOSS2 found a job soon in respondent and spouse loss
||| | of income how made up AND cardinal( respondent and spouse loss of income how made up )
||| | > I took up a temporary job ) THEN
||| |
||| | | check_U004toomany check for too many answer to U004
||| | | You checked one or more boxes as well as the box 'None of the above'. Please go back
||| | | and keep the answer(s) that best describe your situation.
||| |
||| | ENDIF
||| |
||| ENDIF
|||
|||
|||
||| U004_rloss respondent job loss of income how made up
||| Did you (or your family) do any of the following to make up for the loss of income?
||| (please check all that apply)

```

```

||| 1 I took up a temporary job
||| 2 My [spouse/partner] began working or increased work hours
||| 5 Received financial help from family or friends
||| 6 Borrowed money or increased credit card debt
||| 7 Received unemployment pay from the government
||| 8 Took money out of savings
||| 9 None of the above. [fill for having lost job for question U004] found a job soon
|||
||| IF ( respondent job loss of income how made up = empty) THEN
|||
||| | U004_rloss_NR_DK respondent job loss of income how made up after nonresponse
||| | [You did not answer. Your answers are important to us. Please answer the question to
||| | the best of your ability.] Did you (or your family) do any of the following to make up
||| | for the loss of income? (please check all that apply)
||| | 1 I took up a temporary job
||| | 2 My [spouse/partner] began working or increased work hours
||| | 5 Received financial help from family or friends
||| | 6 Borrowed money or increased credit card debt
||| | 7 Received unemployment pay from the government
||| | 8 Took money out of savings
||| | 9 None of the above. [fill for having lost job for question U004] found a job soon
||| | 10 Don't know
||| |
||| | IF ( None of the above. ^FL_JOB_LOSS2 found a job soon in respondent job loss of
||| | income how made up after nonresponse AND cardinal( respondent job loss of income how
||| | made up after nonresponse ) > I took up a temporary job ) THEN
||| |
||| | | check_U004toomany check for too many answer to U004
||| | | You checked one or more boxes as well as the box 'None of the above'. Please go back
||| | | and keep the answer(s) that best describe your situation.
||| | |
||| | ENDIF
||| |
||| ELSE
||| |
||| | IF ( None of the above. ^FL_JOB_LOSS2 found a job soon in respondent job loss of
||| | income how made up AND cardinal( respondent job loss of income how made up ) > I took
||| | up a temporary job ) THEN
||| |
||| | | check_U004toomany check for too many answer to U004
||| | | You checked one or more boxes as well as the box 'None of the above'. Please go back
||| | | and keep the answer(s) that best describe your situation.
||| | |
||| | ENDIF
||| |
||| ENDIF
|||
|||
||| U004_ronly respondent single loss of income how made up
||| Did you (or your family) do any of the following to make up for the loss of income?
||| (please check all that apply)
||| 1 I took up a temporary job

```

```

||| 5 Received financial help from family or friends
||| 6 Borrowed money or increased credit card debt
||| 7 Received unemployment pay from the government
||| 8 Took money out of savings
||| 9 None of the above. I found a job soon
|||
||| IF ( respondent single loss of income how made up = empty) THEN
|||
||| | U004_only_NR_DK respondent single loss of income how made up after nonresponse
||| | [You did not answer. Your answers are important to us. Please answer the question to
||| | the best of your ability.] Did you (or your family) do any of the following to make up
||| | for the loss of income? (please check all that apply)
||| | 1 I took up a temporary job
||| | 5 Received financial help from family or friends
||| | 6 Borrowed money or increased credit card debt
||| | 7 Received unemployment pay from the government
||| | 8 Took money out of savings
||| | 9 None of the above. I found a job soon
||| | 10 Don't know
||| |
||| | IF ( None of the above. I found a job soon in respondent single loss of income how
||| | made up after nonresponse AND cardinal( respondent single loss of income how made up
||| | after nonresponse ) > I took up a temporary job ) THEN
||| |
||| | | check_U004toomany check for too many answer to U004
||| | | You checked one or more boxes as well as the box 'None of the above'. Please go back
||| | | and keep the answer(s) that best describe your situation.
||| | |
||| | | ENDIF
||| |
||| | ELSE
||| |
||| | | IF ( None of the above. I found a job soon in respondent single loss of income how
||| | | made up AND cardinal( respondent single loss of income how made up ) > I took up a
||| | | temporary job ) THEN
||| | |
||| | | | check_U004toomany check for too many answer to U004
||| | | | You checked one or more boxes as well as the box 'None of the above'. Please go back
||| | | | and keep the answer(s) that best describe your situation.
||| | | |
||| | | | ENDIF
||| | |
||| | | ENDIF
||| |
|||
|||
|||
||| U004_spouseloss spouse job loss of income how made up
||| Did you (or your family) do any of the following to make up for the loss of income?
||| (please check all that apply)
||| 3 I began to work or increased my hours of work
||| 4 My [spouse/partner] took up a temporary job
||| 5 Received financial help from family or friends
||| 6 Borrowed money or increased credit card debt

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||| 7 Received unemployment pay from the government
||| 8 Took money out of savings
||| 9 None of the above. [fill for having lost job for question U004] found a job soon
|||
||| IF ( spouse job loss of income how made up = empty) THEN
|||
||| U004_spouseloss_NR_DK spouse job loss of income how made up after nonresponse
||| [You did not answer. Your answers are important to us. Please answer the question to
||| the best of your ability.] Did you (or your family) do any of the following to make up
||| for the loss of income? (please check all that apply)
||| 3 I began to work or increased my hours of work
||| 4 My [spouse/partner] took up a temporary job
||| 5 Received financial help from family or friends
||| 6 Borrowed money or increased credit card debt
||| 7 Received unemployment pay from the government
||| 8 Took money out of savings
||| 9 None of the above. [fill for having lost job for question U004] found a job soon
||| 10 Don't know
|||
||| IF ( None of the above. ^FL_JOB_LOSS2 found a job soon in spouse job loss of income
||| how made up after nonresponse AND cardinal( spouse job loss of income how made up
||| after nonresponse ) > 1 ) THEN
|||
||| check_U004toomany check for too many answer to U004
||| You checked one or more boxes as well as the box 'None of the above'. Please go back
||| and keep the answer(s) that best describe your situation.
|||
||| ENDIF
|||
||| ELSE
|||
||| IF ( None of the above. ^FL_JOB_LOSS2 found a job soon in spouse job loss of income
||| how made up AND cardinal( spouse job loss of income how made up ) > 1 ) THEN
|||
||| check_U004toomany check for too many answer to U004
||| You checked one or more boxes as well as the box 'None of the above'. Please go back
||| and keep the answer(s) that best describe your situation.
|||
||| ENDIF
|||
||| ENDIF
|||
||| ENDIF
|||
||| U005 open input job loss
||| Would you like to add any more detail on how [You and your spouse/partner] managed with the
||| job loss? Please type in the box below.
||| Memo
|||
ENDIF

```

**LF001** current job status

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

- 1 Working for pay now
- 2 Unemployed and looking for work
- 3 Temporarily laid off, on sick or other leave
- 4 Disabled
- 5 Retired
- 6 Homemaker
- 7 Self-employed
- 8 Student
- 9 Other

IF Working for pay now in current job status THEN

| [Questions LF004\_a to LF004\_b are displayed as a table]

| **LF004\_a** loss of job chances

| We are interested in the chances that you might lose your job (or be permanently laid off).  
| On a scale from 0 percent to 100 percent where "0" means that you think there is  
| absolutely no chance, and "100" means that you think the event is absolutely sure to happen,  
| what are the chances that you will lose your job during the next 12 months?  
| Range: 0.0..100.0

| **LF004\_b** loss of job chances self-employed

| We are interested in the chances that you might lose your job (or be permanently laid off).  
| On a scale from 0 percent to 100 percent where "0" means that you think there is  
| absolutely no chance, and "100" means that you think the event is absolutely sure to happen,  
| what are the chances that you will lose your job during the next 12 months?  
| 1 Self-employed, not relevant

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

| | **checkqandself** check display for giving answer to question and checking self employed box  
| | You entered an answer to the question AND checked the box 'Self-employed, not relevant'.  
| | Please go back and keep only the one entry that best describes your situation.

| ENDIF

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

| | [Questions LF004\_a\_NR\_SP to LF004\_b\_NR\_DK are displayed as a table]

| | **LF004\_a\_NR\_SP** loss of job chances after non-response

| | [You did not answer. Your answers are important to us. Please give us your best guess.] We  
| | are interested in the chances that you might lose your job (or be permanently laid off).  
| | On a scale from 0 percent to 100 percent where "0" means that you think there is absolutely  
| | no chance, and "100" means that you think the event is absolutely sure to happen, what are  
| | the chances that you will lose your job during the next 12 months?  
| | Range: 0.0..100.0

| | **LF004\_b\_NR\_DK** loss of job chances self-employed after nonresponse DK

| | [You did not answer. Your answers are important to us. Please give us your best guess.] We  
| | are interested in the chances that you might lose your job (or be permanently laid off).



```

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

```

IF Unemployed and looking for work IN current job status THEN

```

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

```

```

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

```

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

```

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

```

```

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

```

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

**HU001** ownership of home

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

- 1 Yes
- 5 No

IF ownership of home = empty THEN

| **HU001\_NR\_DK** ownership of home after non-response

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

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

| ELSE

| ENDIF

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

| **HU001\_a** worth of home

| What would your home be worth if sold today?

| Integer

| IF worth of home = empty THEN

|| **HU001\_a\_NR\_DK** worth of home after nonresponse

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

- || 1 \$0 - \$10,000
- || 2 \$10,001 - \$25,000
- || 3 \$25,001 - \$50,000
- || 4 \$50,001 - \$100,000
- || 5 \$100,001 - \$250,000
- || 6 \$250,001 - \$500,000
- || 7 \$500,001 - \$1,000,000
- || 8 More than \$1,000,000
- || 9 Don't know

| ELSE

| ENDIF

| **HU003** money owed on home

| Do [you (and/or your husband/wife/partner)] owe any money on your home?

- | 1 Yes
- | 5 No

```

|
| IF money owed on home = empty THEN
|
|
| HU003_NR_DK money owed on home after non-response
| [You did not answer. Your answers are important to us. Please answer the question to the
| best of your ability.] Do [you (and/or your husband/wife/partner)] owe any money on your
| home?
| 1 Yes
| 5 No
| 8 Don't know
|
| ELSE
|
| ENDIF
|
| IF ( money owed on home = Yes OR money owed on home after non-response = Yes ) THEN
|
|
| HU004 money owed on home more than its worth
| Do [you (and/or your husband/wife/partner)] owe more on your home than it is worth today?
| 1 Yes
| 5 No
|
| IF ( money owed on home more than its worth = empty) THEN
|
|
| HU004_NR_DK money owed on home more than its worth after nonresponse
| [You did not answer. Your answers are important to us. Please answer the question to the
| best of your ability.] Do [you (and/or your husband/wife/partner)] owe more on your home
| than it is worth today?
| 1 Yes
| 5 No
| 8 Don't know
|
| ELSE
|
| ENDIF
|
| HU003_a total money owed on home
| How much money in total do [you (and/or your husband/wife/partner)] owe on your home?
| Please include any mortgages and any other loans that you have taken out against the value
| of your home.
| Integer
|
| IF ( total money owed on home = empty) THEN
|
|
| HU003_a_NR_DK total money owed on home after nonresponse
| [You did not answer. Your answers are important to us. Please answer the question to the
| best of your ability.] How much money in total do [you (and/or your husband/wife
| partner)] owe on your home? Please include any mortgages and any other loans that you
| have taken out against the value of your home.
| 1 $0 - $10,000
| 2 $10,001 - $25,000
| 3 $25,001 - $50,000
| 4 $50,001 - $100,000

```

```

||| 5 $100,001 - $250,000
||| 6 $250,001 - $500,000
||| 7 $500,001 - $750,000
||| 8 More than $750,000
||| 9 Don't know
|||
|| ELSE
|||
|| ENDIF
||
| ENDIF
|
ENDIF

```

**D054** chance home worth more in future

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

IF chance home worth more in future = empty THEN

| [Questions D054\_NR\_SP to D054\_NR\_DK are displayed as a table]

| **D054\_NR\_SP** chance home worth more in future after nonresponse

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

| **D054\_NR\_DK** dont know chance home worth more in future after nonresponse

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

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

| | **checkqanddk** check display for giving answer to question and checking dont know box

| | You entered an answer to the question AND checked the box 'Don't know'. Please go back and keep only the one entry that best describes your situation.

| |

| ENDIF  
|  
ELSE  
|  
ENDIF

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

| **D054\_a** equally chance home worth more in future  
| Do you think it is equally likely that [Fill for whether respondent owns his/her home.] will  
| be worth more than [Fill for whether respondent owns his/her home.].\_REF today, or are you  
| just unsure about the chances?  
| 1 Equally likely  
| 2 Unsure

| IF ( equally chance home worth more in future = empty) THEN

|| **D054\_a\_NR\_DK** equally chance home worth more in future after nonresponse  
|| [You did not answer. Your answers are important to us. Please answer the question to the  
|| best of your ability.] Do you think it is equally likely that [Fill for whether respondent  
|| owns his/her home.] will be worth more than [Fill for whether respondent owns his/her  
|| home.].\_REF today, or are you just unsure about the chances?  
|| 1 Equally likely  
|| 2 Unsure  
|| 8 Don't know

| ELSE  
|  
| ENDIF  
|  
ENDIF

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

| **W353** currently behind on payments  
| Are [you (and/or your husband/wife/partner)] currently more than 2 months behind on mortgage  
| payments?  
| 1 Yes  
| 5 No

| IF currently behind on payments = empty THEN

|| **W353\_NR\_DK** currently behind on mortgage payments after nonresponse  
|| [You did not answer. Your answers are important to us. Please answer the question to the  
|| best of your ability.] Are [you (and/or your husband/wife/partner)] currently more than 2  
|| months behind on mortgage payments?  
|| 1 Yes  
|| 5 No  
|| 8 Don't know

| ELSE

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

**W360** family currently behind on payments

Not counting [you (or your husband/wife/partner)], is anyone in your immediate family currently more than 2 months behind on mortgage payments?

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

IF family currently behind on payments = empty THEN

```
|  
| W360_NR_DK family currently behind on payments after nonresponse  
| [You did not answer. Your answers are important to us. Please answer the question to the best  
| of your ability.] Not counting [you (or your husband/wife/partner)], is anyone in your  
| immediate family currently more than 2 months behind on mortgage payments?  
| 1 Yes  
| 5 No  
| 8 Don't know  
|  
ELSE  
|  
ENDIF
```

**FP001** been affected by financial problems

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

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

IF been affected by financial problems = empty THEN

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



**RA001** any retirement saving accounts.

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

1 Yes

5 No

IF ( any retirement saving accounts. = empty) THEN

|  
| **RA001\_NR\_DK** any retirement saving accounts after nonresponse

| [You did not answer. Your answers are important to us. Please answer the question to the best of your ability.] We are interested in how people save for retirement. Do [you (and/or your husband/wife/partner)] have any IRA, 401k, Keogh or similar retirement saving accounts? Please include any such accounts that [you (and/or your husband/wife/partner)] have through [your (and/or your [spouse's/partner's])] employer.

| 1 Yes

| 5 No

| 8 Don't know

ELSE

ENDIF

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

| **RA016** moved assets in retirement accounts

| Not counting any new contributions to these retirement accounts: since [time frame reference ], have [you (and/or your husband/wife/partner)] moved any assets into or out of stocks or stock mutual funds within your retirement accounts?

| 1 [Fill for RA016] moved assets into stocks (i.e. increased the amount invested in stocks by this move)

| 2 [Fill for RA016] moved assets out of stocks (i.e. decreased the amount invested in stocks by this move)

| 3 Both. [Fill for RA016] moved **more** funds **into** stocks than out of stocks

| 4 Both. [Fill for RA016] moved **more** funds **out** of stocks than into stocks

| 5 No, [Fill for RA016] did not move any assets into or out of stocks within retirement accounts

| IF ( moved assets in retirement accounts = empty) THEN

| | **RA016\_NR\_DK** moved assets in retirement accounts after nonresponse

| | [You did not answer. Your answers are important to us. Please answer the question to the best of your ability.] Not counting any new contributions to these retirement accounts: since [time frame reference ], have [you (and/or your husband/wife/partner)] moved any assets into or out of stocks or stock mutual funds within your retirement accounts?

| | 1 [Fill for RA016] moved assets into stocks (i.e. increased the amount invested in stocks by this move)

| | 2 [Fill for RA016] moved assets out of stocks (i.e. decreased the amount invested in stocks by this move)

| | 3 Both. [Fill for RA016] moved **more** funds **into** stocks than out of stocks

| | 4 Both. [Fill for RA016] moved **more** funds **out** of stocks than into stocks

| | 5 No, [Fill for RA016] did not move any assets into or out of stocks within retirement accounts

| | 8 Don't know

| ELSE

```

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

```

```

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

```

```

||| 5 $50,001 - $100,000
||| 6 $100,001 - $250,000
||| 7 $250,001 - $500,000
||| 8 $500,001 - $1,000,000
||| 9 More than $1,000,000
||| 10 Don't know
|||
|| ELSE
|||
|| ENDIF
||
| ENDIF
|
ENDIF

```

**ST001** have any shares of stock or stock mutual funds

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

1 Yes  
5 No

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

```

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

```

**ST004** bought or sold any stock since october 1st 2008/since May 2009

[Fill for time frame references for ST004][fill for ST004], have [you (and/or your husband/wife partner)] bought or sold any stock or stock mutual funds?

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

IF bought or sold any stock since october 1st 2008/since May 2009 = Bought only THEN

```

|
| ST005 how much pay in total for stocks bought since october 1st/since MS74
| How much did [you (and/or your husband/wife/partner)] pay in total for the stocks you bought
| [Fill for time frame references.]?
| Integer

```

|  
|  
| **ST006** how much receive in total for stocks bought since october 1st/since May 2009  
| How much money did [you (and/or your husband/wife/partner)] receive in total for the stocks  
| you sold [Fill for time frame references.]?  
| Integer  
|

|  
| **ST007** bought and sold since october 2008/since May 2009 took out or put in  
| Thinking both of what [you (and/or your husband/wife/partner)] bought and what [you (and/or  
| your husband/wife/partner)] sold [Fill for time frame references.], did you overall take  
| money out of the stock market or did you overall put money in?  
| 1 Took out  
| 2 Put in  
| 3 Neither (purchases and sales were worth about the same)  
|

| IF bought and sold since october 2008/since May 2009 took out or put in = empty THEN  
|

| | **ST007\_NR\_DK** bought and sold since october 2008/since May 2009 took out or put in  
| | [You did not answer. Your answers are important to us. Please answer the question to the  
| | best of your ability.] Thinking both of what [you (and/or your husband/wife/partner)]  
| | bought and what [you (and/or your husband/wife/partner)] sold [Fill for time frame  
| | references.], did you overall take money out of the stock market or did you overall put  
| | money in?  
| | 1 Took out  
| | 2 Put in  
| | 3 Neither (purchases and sales were worth about the same)  
| | 8 Don't know  
| |

| ELSE  
|

| ENDIF  
|

| IF bought and sold since october 2008/since May 2009 took out or put in = Took out OR  
| bought and sold since october 2008/since May 2009 took out or put in = Took out THEN  
|

| | **ST007\_a** amount taken out of stock market since october 2008/may 2009  
| | About how much in total did [you (and/or your husband/wife/partner)] take out of the stock  
| | market [Fill for time frame references.]?  
| | Integer  
| |

| | IF amount taken out of stock market since october 2008/may 2009 = empty THEN  
| |

| | | **ST007\_a\_NR\_DK** amount taken out of stock market after nonresponse since oct 2008/may 2009  
| | | [You did not answer. Your answers are important to us. Please answer the question to the  
| | | best of your ability.] About how much in total did [you (and/or your husband/wife  
| | | partner)] take out of the stock market [Fill for time frame references.]?  
| | | 1 \$0- \$5,000  
| | | 2 \$5,001 - \$10,000  
| | | 3 \$10,001 - \$25,000  
| | | 4 \$25,001 - \$50,000

```

||| 5 $50,001 - $100,000
||| 6 $100,001 - $250,000
||| 7 $250,001 - $500,000
||| 8 $500,001 - $1,000,000
||| 9 More than $1,000,000
||| 10 Don't know
|||
|| ELSE
|||
|| ENDIF
||
||
|| ST007_b amount put in to stock market since oct 2008/may 2009
|| About how much in total did [you (and/or your husband/wife/partner)] put in to the stock
|| market [Fill for time frame references.]?
|| Integer
||
|| IF amount put in to stock market since oct 2008/may 2009 = empty THEN
|||
||| ST007_b_NR_DK amount put in to the stock market since oct 2008/may 2009 after nonresponse
||| [You did not answer. Your answers are important to us. Please answer the question to the
||| best of your ability.] About how much in total did [you (and/or your husband/wife
||| partner)] put in to the stock market [Fill for time frame references.]?
||| 1 $0- $5,000
||| 2 $5,001 - $10,000
||| 3 $10,001 - $25,000
||| 4 $25,001 - $50,000
||| 5 $50,001 - $100,000
||| 6 $100,001 - $250,000
||| 7 $250,001 - $500,000
||| 8 $500,001 - $1,000,000
||| 9 More than $1,000,000
||| 10 Don't know
|||
|| ELSE
|||
|| ENDIF
||
|| ENDIF
||
ENDIF

```

**ST010** chance investment blue chips worth more year from now

We are interested in how well you think the economy will do in the future. By next year at this time, what are the chances that mutual fund shares invested in blue chip stocks like those in the Dow Jones Industrial Average will be worth more than they are today?

Range: 0.0..100.0

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

| [Questions ST010\_NR\_SP to ST010\_NR\_DK are displayed as a table]

|

| **ST010\_NR\_SP** chance investment blue chips worth more year from now after nonresponse  
| [You did not answer. Your answers are important to us. Please give us your best guess.] We  
| are interested in how well you think the economy will do in the future. By next year at this  
| time, what are the chances that mutual fund shares invested in blue chip stocks like those in  
| the Dow Jones Industrial Average will be worth more than they are today?  
| Range: 0.0..100.0  
|

| **ST010\_NR\_DK** chance investment blue chips worth more year from now after nonresponse DK  
| [You did not answer. Your answers are important to us. Please give us your best guess.] We  
| are interested in how well you think the economy will do in the future. By next year at this  
| time, what are the chances that mutual fund shares invested in blue chip stocks like those in  
| the Dow Jones Industrial Average will be worth more than they are today?  
| 8 Don't know  
|

| IF ( chance investment blue chips worth more year from now after nonresponse != empty AND  
| chance investment blue chips worth more year from now after nonresponse DK != empty) THEN  
|

| | **checkqanddk** check display for giving answer to question and checking dont know box  
| | You entered an answer to the question AND checked the box 'Don't know'. Please go back and  
| | keep only the one entry that best describes your situation.  
| |

| ENDIF  
|

ELSE  
|

ENDIF

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

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

ENDIF

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

| **ST012** chance blue chip stocks gained more than 20 percent  
| By next year at this time, what are the chances that mutual fund shares invested in blue-chip  
| stocks like those in the Dow Jones Industrial Average will have increased in value by more  
| than 20 percent compared to what they are worth today?  
| Range: 0.0..100.0  
|

| IF chance blue chip stocks gained more than 20 percent = empty THEN  
| |

| | [Questions ST012\_NR\_SP to ST012\_NR\_DK are displayed as a table]  
| |

```

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

```

```

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

```

```

| ST013 chance blue chip stocks fallen more than 20 percent
| By next year at this time, what are the chances that mutual fund shares invested in blue-chip
| stocks like those in the Dow Jones Industrial Average will have fallen in value by more than
| 20 percent compared to what they are worth today?
| Range: 0.0..100.0
|
| IF chance blue chip stocks fallen more than 20 percent = empty THEN
| |
| | [Questions ST013_NR_SP to ST013_NR_DK are displayed as a table]
| |
| | ST013_NR_SP chance blue chip stocks fallen more than 20 percent after nonresponse
| | [You did not answer. Your answers are important to us. Please give us your best guess.] By
| | next year at this time, what are the chances that mutual fund shares invested in blue-chip
| | stocks like those in the Dow Jones Industrial Average will have fallen in value by more
| | than 20 percent compared to what they are worth today?
| | Range: 0.0..100.0

```



```

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

```

**ST014** chance blue chip stocks worth more in 10 years time

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

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

| [Questions ST014\_NR\_SP to ST014\_NR\_DK are displayed as a table]

| **ST014\_NR\_SP** chance blue chip stocks worth more in 10 years time after nonresponse  
| [You did not answer. Your answers are important to us. Please give us your best guess.] Now  
| please think about how the stock market will change over the next 10 years: What are the  
| chances that mutual fund shares invested in blue chip stocks like those in the Dow Jones  
| Industrial Average will be worth more in 10 years time than they are today?  
| Range: 0.0..100.0

| **ST014\_NR\_DK** chance blue chip stocks worth more in 10 years time after nonresponse DK  
| [You did not answer. Your answers are important to us. Please give us your best guess.] Now  
| please think about how the stock market will change over the next 10 years: What are the  
| chances that mutual fund shares invested in blue chip stocks like those in the Dow Jones  
| Industrial Average will be worth more in 10 years time than they are today?  
| 8 Don't know

| IF ( chance blue chip stocks worth more in 10 years time after nonresponse != empty AND  
| chance blue chip stocks worth more in 10 years time after nonresponse DK != empty) THEN

| | **checkqanddk** check display for giving answer to question and checking dont know box  
| | You entered an answer to the question AND checked the box 'Don't know'. Please go back and  
| | keep only the one entry that best describes your situation.

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

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

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

**SC008\_intro** credit card possession

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

1 Yes  
5 No

IF credit card possession = empty THEN

```
|  
| SC008_intro_NR_DK credit card possession after nonresponse  
| [You did not answer. Your answers are important to us. Please answer the question to the best  
| of your ability.] The next questions are about credit card debt: Do [you (and/or your husband  
| wife/partner)] have one or more credit cards?  
| 1 Yes  
| 5 No  
| 8 Don't know  
|  
ELSE  
|  
ENDIF
```

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

```

|
| SC008 pay off all debt or carried over debt last month
| Last month did [You and your spouse/partner] pay off all your credit card debt or was there
| an unpaid debt that you carried over to this month?
| 1 Paid off all
| 5 Carried over unpaid debt
|
| IF pay off all debt or carried over debt last month = empty THEN
|
| | SC008_NR_DK pay off all debt or carried over debt last month after nonresponse
| | [You did not answer. Your answers are important to us. Please answer the question to the
| | best of your ability.] Last month did [You and your spouse/partner] pay off all your credit
| | card debt or was there an unpaid debt that you carried over to this month?
| | 1 Paid off all
| | 5 Carried over unpaid debt
| | 8 Don't know
| |
| ELSE
|
| ENDIF
|
| IF pay off all debt or carried over debt last month = Carried over unpaid debt OR pay off
| all debt or carried over debt last month after nonresponse = Carried over unpaid debt THEN
|
| | Q519 how much debt carry over from last month
| | How much credit card debt did [You and your spouse/partner] carry over from last month to
| | this one? We would like to know the amount on which you are charged interest. If you paid
| | off the amount required to avoid interest charges then please enter zero.
| | Integer
| |
| | IF how much debt carry over from last month = empty THEN
| |
| | | Q519_NR_DK how much debt carry over from last month after nonresponse
| | | [You did not answer. Your answers are important to us. Please answer the question to the
| | | best of your ability.] How much credit card debt did [You and your spouse/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 paid 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

```

|  
ENDIF

**BIntro** intro to spending questions

The next questions are about how much your household spent on certain items in the last calendar month (i.e. during the month of [holder for previous month name]). Please, provide your best estimate of how much in total your household spent in the described categories. Please include spending by all members of your household, that is, by you or anyone living with you. Even if the amount your household spent last calendar month was unusual, please report that amount.

[Questions SP001 to B24\_NA are displayed as a table]

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

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

**B18** mortgage spending

Mortgage  
Integer

**B18\_NA** mortgage spending not applicable

Mortgage not applicable  
1 Not applicable

**B19** rent spending

Rent  
Integer

**B19\_NA** rent spending not applicable

Rent not applicable  
1 Not applicable

**B20** electricity spending

Electricity  
Integer

**B20\_NA** electricity spending not applicable

Electricity not applicable  
1 Not applicable

**B21** water spending

Water  
Integer

**B21\_NA** water spending not applicable

Water not applicable  
1 Not applicable

**B22** heating fuel for the home spending

Heating fuel for the home

Integer

**B22\_NA** heating fuel for the home spending not applicable  
Heating fuel for the home not applicable  
1 Not applicable

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

**B23\_NA** telephone, cable, internet spending not applicable  
Telephone, cable, internet not applicable  
1 Not applicable

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

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

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

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

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

ENDIF

[Questions SP006 to B42\_NA are displayed as a table]

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

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

stores  
Integer

**B40\_NA** food and beverages not applicable: food and drinks, including alcoholic, that you buy in grocery or other stores spending

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

1 Not applicable

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

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

Integer

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

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

1 Not applicable

**B42** gasoline spending

Gasoline

Integer

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

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

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

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

ENDIF

[Questions SP002 to B28\_NA are displayed as a table]

**SP002** short intro to housekeeping, garden spending questions

Housekeeping, garden Please, provide your best estimate of how much in total your household

spent in the following categories. Please include spending by all members of your household, that is, by you or anyone living with you. Even if the amount your household spent last calendar month was unusual, please report that amount.

**B25** housekeeping supplies: cleaning and laundry products spending

Housekeeping supplies: cleaning and laundry products

Integer

**B25\_NA** housekeeping supplies not applicable: cleaning and laundry products spending

Housekeeping supplies not applicable: cleaning and laundry products

1 Not applicable

**B26** housekeeping, dry cleaning and laundry service spending

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

Integer

**B26\_NA** housekeeping, dry cleaning and laundry service spending not applicable

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

1 Not applicable

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

Gardening and yard supplies: yard, lawn and garden products

Integer

**B27\_NA** gardening and yard supplies not applicable: yard, lawn and garden products spending

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

1 Not applicable

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

Gardening and yard services: hiring costs including materials they provided

Integer

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

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

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

|  
| **checkamandcheck** check for giving answer to both amount question and checkbox

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

[Questions SP003 to B33\_NA are displayed as a table]

**SP003** short intro to clothing, health spending questions

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

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

**B29\_NA** clothing and apparel not applicable: including footwear, outerware, and products such as watches or  
jewelry spending  
Clothing and apparel not applicable: including footwear, outerware, and products such as  
watches or jewelry  
1 Not applicable

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

**B30\_NA** personal care products and services not applicable: including hair care, shaving and skin products,  
amount spent at hair dresser, manicure, etc. spend  
Personal care products and services not applicable: including hair care, shaving and skin  
products, amount spent at hair dresser, manicure, etc.  
1 Not applicable

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

**B31\_NA** prescription and nonprescription medications not applicable: out-of-pocket cost, not including whats  
covered by insur  
Prescription and nonprescription medications not applicable: out-of-pocket cost, not including  
what's covered by insurance  
1 Not applicable

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



**B32\_NA** Health care services not applicable: out-of-pocket cost of hospital care, doctor services, lab tests, eye, dental, and nursing home care spending  
Health care services not applicable: out-of-pocket cost of hospital care, doctor services, lab tests, eye, dental, and nursing home care  
1 Not applicable

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

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

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

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

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

ENDIF

[Questions SP004 to B36\_NA are displayed as a table]

**SP004** short intro to leisure spending questions

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

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

**B34\_NA** entertainment: tickets not applicable to movies, sporting events, performing arts, etc. spending  
Entertainment: tickets not applicable to movies, sporting events, performing arts, etc.  
1 Not applicable

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

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

**B35\_NA** Sports not applicable: including gym, exercise equipment such as bicycles, skis, boats, etc. spending  
Sports not applicable: including gym, exercise equipment such as bicycles, skis, boats, etc.  
1 Not applicable

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

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

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

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

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

ENDIF

[Questions SP005 to B39\_NA are displayed as a table]

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

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

**B37\_NA** personal services not applicable: including cost of day care, baby-sitters, after-school spending  
Personal Services not applicable: including cost of care for elderly and/or children,  
after-school activities  
1 Not applicable

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

**B38\_NA** education not applicable: including tuition , room and board, books and supplies spending  
Education not applicable: including tuition, room and board, books and supplies  
1 Not applicable

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

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

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

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

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

ENDIF

[Questions summary\_intro to dummyend are displayed as a table]

**summary\_intro** intro to summary table

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

**B18\_confirm** summary mortgage spending  
Mortgage  
Integer

**B19\_confirm** summary rent spending  
Rent

Integer

**B20\_confirm** summary electricity spending

Electricity

Integer

**B21\_confirm** summary water spending

Water

Integer

**B22\_confirm** summary heating fuel for the home spending

Heating fuel for the home

Integer

**B23\_confirm** summary telephone, cable, internet spending

Telephone, cable, internet

Integer

**B24\_confirm** summary car payments (interest and principle) spending

Car payments

Integer

**B40\_confirm** summary food and beverages: food and drinks, including alcoholic, that you buy in grocery or other stores spending

Food and beverages

Integer

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

Dining and/or drinking out

Integer

**B42\_confirm** summary gasoline spending

Gasoline

Integer

**B25\_confirm** summary housekeeping supplies: cleaning and laundry products spending

Housekeeping supplies

Integer

**B26\_confirm** summary housekeeping, dry cleaning and laundry service spending

Housekeeping, dry cleaning and laundry services

Integer

**B27\_confirm** summary gardening and yard supplies: yard, lawn and garden products spending

Gardening and yard supplies

Integer

**B28\_confirm** summary gardening and yard services: hiring costs including materials they provided spending

Gardening and yard services

Integer

**B29\_confirm** summary clothing and apparel: including footwear, outerware, and products such as watches or

jewelry spending  
Clothing and apparel  
Integer

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

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

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

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

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

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

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

**B37\_confirm** summary personal services: including cost of day care, baby-sitters, after-school spending  
Personal services  
Integer

**B38\_confirm** summary education: including tuition , room and board, books and supplies spending  
Education  
Integer

**B39\_confirm** summary other child-related spending, not yet reported: including gear and equipment, spending  
Other child-related spending, not yet reported  
Integer

**FL\_TotalText** total of spending  
\$ []  
String

**dummyend** dummy end for summary table  
dummy end for summary table

**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