### Well Being 97

IF (When did you last complete a survey? != empty) THEN

**intro\_returning** intro survey if answered prior financial crisis questionnaire (ms85/ms83/ms74) This questionnaire is part of our study about the health and economic well-being of the American people. We will ask you questions related to your health, your household's financial well-being and your outlook for the future. Several questions may appear familiar to you from prior surveys as we are trying to monitor how households fare over time. Some questions ask what has happened since a certain date which was when we last asked you these questions. We greatly value your input on these topics and hope that you will find this questionnaire interesting. You will receive \$8 for completing the survey. We understand that some of these questions are of a personal nature. Please remember that your answers are extremely important to us. Your participation is voluntary and you may skip over any questions that you would prefer not to answer. Your responses are confidential, and it helps us a great deal if you respond as completely, honestly and accurately as possible. Thank you for your participation!

### ELSE

intro\_first\_time intro survey if never answered a financial crisis questionnaire before
This questionnaire is part of our study about the health and economic well-being of the American
people. We will ask you questions related to your health, your household's financial well-being
and your outlook for the future. We greatly value your input on these topics and hope that you
will find this questionnaire interesting. You will receive \$8 for completing the survey. We
understand that some of these questions are of a personal nature. Please remember that your
answers are extremely important to us. Your participation is voluntary and you may skip over any
questions that you would prefer not to answer. Your responses are confidential, and it helps us a
great deal if you respond as completely, honestly and accurately as possible. Thank you for your

ENDIF

IF CALCULATED AGE = empty THEN

| **calcage** CALCULATED AGE | What is your age? | Integer

ENDIF

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

IF current marital situation = Marriage-like relationship THEN

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

| 5 No

ENDIF

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

```
calcage_partner respondent spouse/partner age
What is the age of your [spouse/partner]?
Range: 17.0..120.0
```

ENDIF

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

C001b anybody else in HH spouse/partner
Is anybody else other than your [spouse/partner] living with you (i.e. sharing the same | dwelling)?
1 Yes

| 5 No

IF (anybody else in HH spouse/partner = empty) THEN

|| C001b\_NR\_DK anybody else in HH spouse/partner after nonresponse

[] [You did not answer. Your answers are important to us. Please answer the question to the best [] of your ability.] Is anybody else other than your [spouse/partner] living with you (i.e. [] sharing the same dwelling)?

||1 Yes

||5 No

|| 8 Don't know

| ELSE

ENDIF

ELSE

C001a anybody else in HH single
Is anybody else living with you (i.e. sharing the same dwelling)?
1 Yes
5 No

| IF ( anybody else in HH single = empty) THEN

|| C001a\_NR\_DK anybody else in HH single after nonresponse

|| [You did not answer. Your answers are important to us. Please answer the question to the best || of your ability.] Is anybody else living with you (i.e. sharing the same dwelling)?

||1 Yes

||5 No

|| 8 Don't know

| ELSE

### | ENDIF

# ENDIF

IF ( anybody else in HH single = Yes OR anybody else in HH single after nonresponse = Yes OR anybody else in HH spouse/partner = Yes OR anybody else in HH spouse/partner after nonresponse = Yes ) THEN

[The following questions are displayed as a table]

# C002Intro HH composition intro

Please indicate the number of persons living with you who are related to you either by marriage, blood or adoption, including stepchildren. Not including myself [or your spouse/partner] there are:

### C002Below19 HH composition younger than 19

Please indicate the number of persons living with you who are related to you either by marriage, blood or adoption, including stepchildren. Not including myself [or your spouse/partner] there are:

Integer

### C002From19to64 HH composition between 19 and 64

Please indicate the number of persons living with you who are related to you either by marriage, blood or adoption, including stepchildren. Not including myself [or your spouse/partner] there are:

Integer

### C002OlderThan65 HH composition older than 65

Please indicate the number of persons living with you who are related to you either by marriage, blood or adoption, including stepchildren. Not including myself [or your spouse/partner] there are:

Integer

**C002End** HH composition end

(Please enter 0 if no other person of that age group resides with you.)

| [End of table display] ENDIF

LS001 life satisfaction as a whole

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

1 Very satisfied

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

### VS301\_intro job satisfaction

How satisfied are you with your job or other daily activities?

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

### 5 Very dissatisfied

LS002 total household income satisfaction

How satisfied are you with the total income of your household?

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

### LS003 economic situation satisfaction

How satisfied are you with your overall economic situation?

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

# C901\_ health condition

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

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

# HH003 difficulties sleeping none to severe

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

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

### HH004 depression problems none to severe

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

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

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

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

### $RH009\_g$ felt wornout

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

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

5 A little of the time 6 None of the time

**HB001** health ins coverage

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

1 Yes

5 No

IF (health ins coverage = empty) THEN

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

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

| 1 Yes

| 5 No

| 8 Don't know

ELSE

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

HB006 sp/ptner health ins coverage

| Is your [spouse/partner] currently covered by health insurance? Please include any coverage that | may come from your own employment.

1 Yes

5 No

| IF ( sp/ptner health ins coverage = empty) THEN

|| **HB006\_NR\_DK** sp/ptner health ins coverage after nonresponse

|| [You did not answer. Your answers are important to us. Please answer the question to the best || of your ability.] Is your [spouse/partner] currently covered by health insurance? Please

 $|\,|$  include any coverage that may come from your own employment.

||1 Yes

||5 No

|| 8 Don't know

ELSE

| ENDIF

ENDIF

**LF001** current job status

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

1 Working for pay now

2 Unemployed and looking for work

3 Temporarily laid off

4 On sick or other leave

5 Disabled 6 Retired 7 Homemaker 8 Self-employed 9 Student 10 Other

I001 R any income from work last month

Did you [yourself] receive any income from work during the month of [current month]? Please include wage, salary or self-employment income, as well as tips and bonuses.

1 Yes

5 No

IF ( R any income from work last month = empty) THEN

**ID01\_NR\_DK** R any income from work last month after nonresponse [You did not answer. Your answers are important to us. Please answer the question to the best of your ability.] Did you [yourself] receive any income from work during the month of [current month]? Please include wage, salary or self-employment income, as well as tips and bonuses. 1 Yes

| 5 No

8 Don't know

ELSE

ENDIF

IF ( R any income from work last month = Yes OR R any income from work last month after nonresponse = Yes ) THEN

**1002** R income from work last month amt

How much was your total income from work in the month of [current month] before taxes and other deductions? If you had more than one job then please report the total from all jobs. [Please do not include your [partner/spouse]]

Integer

| IF ( R income from work last month amt = empty) THEN

**ID02\_NR\_DK** R income from work last month amt after nonresponse

[] [You did not answer. Your answers are important to us. Please answer the question to the best [] of your ability.] How much was your total income from work in the month of [current month] [] before taxes and other deductions? If you had more than one job then please report the total [] from all jobs. [Please do not include your [partner/spouse]]

```
|| 1 < $1,000
|| 2 $1,000 - $1,999
|| 3 $2,000 - $2,999
|| 4 $3,000 - $3,999
|| 5 $4,000 - $4,999
|| 6 $5,000 - $6,999
|| 7 $7,000 - $9,999
|| 8 $10,000 or more
|| 98 Don't know
||
| ELSE
```

#### || |ENDIF

# ENDIF

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

**1003** spouse any income from work last month

| Did your [spouse/partner] receive any income from work during the month of [current month]? | Please include wage, salary or self-employment income, as well as tips and bonuses.

1 Yes

| 5 No

| IF ( spouse any income from work last month = empty) THEN

|| **I003\_NR\_DK** spouse any income from work last month after nonresponse

[| [You did not answer. Your answers are important to us. Please answer the question to the best || of your ability.] Did your [spouse/partner] receive any income from work during the month of || [current month]? Please include wage, salary or self-employment income, as well as tips and || bonuses.

||1 Yes

||5 No

|| 8 Don't know

|| |ELSE

| ENDIF

 $\mid$  IF ( spouse any income from work last month = Yes OR spouse any income from work last month  $\mid$  after nonresponse = Yes ) THEN

|| **I004** spouse income from work last month amt

|| How much was your [spouse/partner]'s total income from work in the month of [current month]
|| before taxes and other deductions? If your [spouse/partner] had more than one job then
|| please report the total from all jobs.

|| Integer

|| IF ( spouse income from work last month amt = empty) THEN

||| ||| **I004\_NR\_DK** spouse income from work last month amt after nonresponse

[|| [You did not answer. Your answers are important to us. Please answer the question to the best ||| of your ability.] How much was your [spouse/partner]'s total income from work in the month of ||| [current month] before taxes and other deductions? If your [spouse/partner] had more than ||| one job then please report the total from all jobs.

|||1<\$1,000

|||2 \$1,000 - \$1,999

- |||3 \$2,000 \$2,999
- |||4 \$3,000 \$3,999
- |||5 \$4,000 \$4,999
- |||6 \$5,000 \$6,999
- |||7 \$7,000 \$9,999
- ||| 8 \$10,000 or more
- |||98 Don't know

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

**I005** HH - any other income last month

Did [you (and your spouse/partner)] receive any other income in the month of [current month]? 1 Yes

5 No

IF (HH - any other income last month = empty) THEN

| **I005\_NR\_DK** HH - any other income last month after nonresponse

[You did not answer. Your answers are important to us. Please answer the question to the best of
your ability.] Did [you (and your spouse/partner)] receive any other income in the month of
[current month]?
1 Yes

| 5 No

| 8 Don't know

ELSE

ENDIF

IF ( HH - any other income last month = Yes OR HH - any other income last month after nonresponse = Yes ) THEN

**1005a** HH - total other income last month

| Taking together all other sources of income that [you (and your spouse/partner)] may have
| received in the month of [current month]. How much would that amount to in total before taxes
| and other deductions? [Please include any income from work that you may have reported earlier./if
| married/partnered: for yourself and/or your [spouse/partner]]
| Integer

| IF ( HH - total other income last month = empty) THEN

|| **I005a\_NR\_DK** HH - total income last month after nonresponse

[] [You did not answer. Your answers are important to us. Please answer the question to the best [] of your ability.] Taking together all other sources of income that [you (and your spouse [] partner)] may have received in the month of [current month]. How much would that amount to in [] total before taxes and other deductions? [Please include any income from work that you may have [] reported earlier./if married/partnered: for yourself and/or your [spouse/partner]]

||1<\$2,000

- || 2 \$2,000 \$3,999
- ||3 \$4,000 \$5,999
- ||4 \$6,000 \$7,999
- || 5 \$8,000 \$9,999 || 6 \$10.000 - \$14.999
- || 7 \$15,000 \$19,999
- || 8 \$20,000 or more

|| 98 Don't know

| ELSE

| ENDIF

**ENDIF** 

IF Working for pay now in current job status OR On sick or other leave in current job status THEN

[Questions LF004 a to LF004 b are displayed as a table]

# **LF004 a** loss of job chances

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

**LF004 b** loss of job chances self-employed

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

1 Self-employed, not relevant

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

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

| ENDIF

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

[] [Ouestions LF004 a NR SP to LF004 b NR DK are displayed as a table]

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

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

|| **LF004 b NR DK** loss of job chances self-employed after nonresponse DK [] [You did not answer. Your answers are important to us. Please give us your best guess.] We are || interested in the chances that you might lose your job or be permanently laid off. On a

|| scale from 0 percent to 100 percent where "0" means that you think there is absolutely no

|| chance, and "100" means that you think the event is absolutely sure to happen, what are the

|| chances that you will lose your job over the next 12 months?

|| 1 Self-employed, not relevant

|| 8 Don't know || IF (loss of job chances after non-response != empty AND loss of job chances self-employed || after nonresponse DK != empty) THEN 

||| checkqandselfdk check display for giving answer to question and checking selfemployed/DK box ||| You entered an answer to the question AND checked one of the check boxes. Please go back and ||| keep only the one entry that best describes your situation.

|| ENDIF

|| IF (Self-employed, not relevant in loss of job chances self-employed after nonresponse DK || AND Don't know in loss of job chances self-employed after nonresponse DK ) THEN

||| **checkselfanddk** check display for giving answer by checking two checkboxes ||| You checked the box 'Self employed, not relevant' as well as the box 'Don't know'. Please go ||| back and keep only the one entry that best describes your situation.

|| ENDIF

| ELSE

| ENDIF

**ENDIF** 

IF Unemployed and looking for work IN current job status THEN

**LF020 u** unemployed and chances of finding acceptable job over next 12 months On a scale from 0 percent to 100 percent where '0' means that you think there is absolutely no chance, and '100' means that you think the event is absolutely sure to happen, what are the chances that over the next 6 months you will find a job that you would accept considering the pay and the type of work?

Range: 0.0..100.0

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

[] [Questions LF020\_u\_NR\_SP to LF020\_u\_NR\_DK are displayed as a table]

|| LF020\_u\_NR\_SP unemployed and chances of finding acceptable job over next 6 months after nonresponse [] [You did not answer. Your answers are important to us. Please give us your best guess.] On a || scale from 0 percent to 100 percent where '0' means that you think there is absolutely no || chance, and '100' means that you think the event is absolutely sure to happen, what are the || chances that over the next 6 months you will find a job that you would accept considering the || pay and the type of work? || Range: 0.0..100.0

|| LF020\_u\_NR\_DK dont know unemployed and chances of finding acceptable job over next 12 months after nonresponse

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

|| scale from 0 percent to 100 percent where '0' means that you think there is absolutely no

|| chance, and '100' means that you think the event is absolutely sure to happen, what are the

|| chances that over the next 6 months you will find a job that you would accept considering the

|| pay and the type of work?

|| 8 Don't know
||
| IF ( unemployed and chances of finding acceptable job over next 6 months after nonresponse !=
|| empty AND dont know unemployed and chances of finding acceptable job over next 12 months after
|| nonresponse != empty) THEN
|||
|| [| checkqanddk check display for giving answer to question and checking dont know box
|| You entered an answer to the question AND checked the box 'Don't know'. Please go back and
|| keep only the one entry that best describes your situation.
|||
| ENDIF
||
| ENDIF

ENDIF

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

**LF002** spouse's current employment status

We would also like to know about your [spouse/partner]'s current employment situation, What is the current employment situation of your [spouse/partner]? Please check all that apply.

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

IF Working for pay now in spouse's current employment status OR On sick or other leave in spouse's current employment status THEN

|| [Questions LF006\_a to LF006\_b are displayed as a table]

|| **LF006\_a** loss of job chances spouse

|| On a scale from 0 percent to 100 percent where "0" equals absolutely no chance and "100" equals
|| absolutely certain, what are the chances that your [spouse/partner] will lose his or her job
|| over the next 12 months?
|| Range: 0.0..100.0

|| LF006\_b loss of job chances spouse/partner self-employed

|| On a scale from 0 percent to 100 percent where "0" equals absolutely no chance and "100" equals || absolutely certain, what are the chances that your [spouse/partner] will lose his or her job || over the next 12 months?

|| 1 Self-employed, not relevant

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

||| **checkqandself** check display for giving answer to question and checking selfemployed box ||| You entered an answer to the question AND checked the box 'Self-employed, not relevant'. ||| Please go back and keep only the one entry that best describes your situation. || ENDIF || IF loss of job chances spouse = empty AND loss of job chances spouse/partner self-employed = || empty THEN [] [Questions LF006\_a\_NR\_SP to LF006\_b\_NR\_DK are displayed as a table] ||| **LF006\_a\_NR\_SP** loss of job chances spouse after non-response [] [You did not answer. Your answers are important to us. Please give us your best guess.] On a ||| scale from 0 percent to 100 percent where "0" equals absolutely no chance and "100" equals ||| absolutely certain, what are the chances that your [spouse/partner] will lose his or her job ||| over the next 12 months? ||| Range: 0.0..100.0 ||| **LF006\_b\_NR\_DK** loss of job chances spouse/partner self-employed after nonresponse DK ||| [You did not answer. Your answers are important to us. Please give us your best guess.] On a ||| scale from 0 percent to 100 percent where "0" equals absolutely no chance and "100" equals ||| absolutely certain, what are the chances that your [spouse/partner] will lose his or her job ||| over the next 12 months? ||| 1 Self-employed, not relevant ||| 8 Don't know ||| IF (loss of job chances spouse after non-response != empty AND loss of job chances spouse ||| partner self-employed after nonresponse DK != empty) THEN |||| **checkgandselfdk** check display for giving answer to question and checking selfemployed/DK box |||| You entered an answer to the question AND checked one of the check boxes. Please go back |||| and keep only the one entry that best describes your situation. ||| ENDIF ||| IF (Self-employed, not relevant in loss of job chances spouse/partner self-employed after ||| nonresponse DK AND Don't know in loss of job chances spouse/partner self-employed after || | nonresponse DK ) THEN |||| **checkselfanddk** check display for giving answer by checking two checkboxes |||| You checked the box 'Self employed, not relevant' as well as the box 'Don't know'. Please |||| go back and keep only the one entry that best describes your situation. ||| ENDIF || ELSE || ENDIF | ENDIF **ENDIF** 

HU001 ownership of home

Do [you (and/or your spouse/partner)] own the home in which you live? 1 Yes 5 No

IF ownership of home = empty THEN

**HU001 NR DK** ownership of home after non-response [You did not answer. Your answers are important to us. Please answer the question to the best of | your ability.] Do [you (and/or your spouse/partner)] own the home in which you live? 1 Yes 5 No 8 Don't know ELSE **ENDIF** IF ownership of home = Yes OR ownership of home after non-response = Yes THEN HU001 a worth of home What would your home be worth if sold today? Integer | IF worth of home = empty THEN || HU001 a NR DK worth of home after nonresponse || [You did not answer. Your answers are important to us. Please answer the question to the best || of your ability.] What would your home be worth if sold today? ||1 \$0 - \$10,000 ||2 \$10,001 - \$25,000 ||3 \$25,001 - \$50,000 ||4 \$50,001 - \$100,000 || 5 \$100,001 - \$250,000 ||6 \$250,001 - \$500,000 ||7 \$500,001 - \$1,000,000 || 8 More than \$1,000,000 ||9 Don't know | ELSE | ENDIF **HU003** money owed on home | Do [you (and/or your spouse/partner)] owe any money on your home? 1 Yes | 5 No | IF money owed on home = empty THEN || HU003 NR DK money owed on home after non-response || [You did not answer. Your answers are important to us. Please answer the question to the best || of your ability.] Do [you (and/or your spouse/partner)] owe any money on your home? ||1 Yes

||5 No || 8 Don't know | ELSE | ENDIF | IF (money owed on home = Yes OR money owed on home after non-response = Yes ) THEN || **HU004** money owed on home more than its worth || Do [you (and/or your spouse/partner)] owe more on your home than it is worth today? ||1 Yes || 5 No || IF (money owed on home more than its worth = empty) THEN ||| HU004\_NR\_DK money owed on home more than its worth after nonresponse ||| [You did not answer. Your answers are important to us. Please answer the question to the best [] of your ability.] Do [you (and/or your spouse/partner)] owe more on your home than it is ||| worth today? |||1 Yes |||5 No ||| 8 Don't know || ELSE || ENDIF || **HU003** a total money owed on home || How much money in total do [you (and/or your spouse/partner)] owe on your home? Please include || any mortgages and any other loans that you have taken out against the value of your home. || Integer || IF (total money owed on home = empty) THEN ||| HU003\_a\_NR\_DK total money owed on home after nonresponse [] [You did not answer. Your answers are important to us. Please answer the question to the best []] of your ability.] How much money in total do [you (and/or your spouse/partner)] owe on your ||| home? Please include any mortgages and any other loans that you have taken out against the ||| value of your home. |||1 \$0 - \$10,000 |||2 \$10,001 - \$25,000 |||3 \$25,001 - \$50,000 |||4 \$50,001 - \$100,000 |||5 \$100,001 - \$250,000 |||6 \$250,001 - \$500,000 |||7 \$500,001 - \$750,000 ||| 8 More than \$750,000 |||9 Don't know || ELSE || ENDIF 

### | ENDIF

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 spouse/partner)] currently more than 2 months behind on mortgage payments? | 1 Yes

| 5 No

| IF currently behind on payments = empty THEN

|| W353\_NR\_DK currently behind on payments after nonresponse

|| [You did not answer. Your answers are important to us. Please answer the question to the best || of your ability.] Are [you (and/or your spouse/partner)] currently more than 2 months behind on || mortgage payments?

||1 Yes ||5 No

||8 Don't know

|| |ELSE

|| |ENDIF

ENDIF

FP001 been affected by financial problems

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

1 No

2 Yes, a little

3 Yes, a lot

IF been affected by financial problems = empty THEN

FP001\_NR\_DK been affected by financial problems after nonresponse

[You did not answer. Your answers are important to us. Please answer the question to the best of your ability.] Over the past months there have been reports about the nation's financial problems including large drops in the stock market and in the housing market and increased rates of foreclosures and joblessness. As this financial crisis unfolds more and more people have been affected in different ways. Have [you (and/or your spouse/partner)] been affected by these problems?

| 1 No

| 2 Yes, a little

3 Yes, a lot

8 Don't know

ELSE

ENDIF

RA001 any retirement saving accounts.

We are interested in how people save for retirement. Do [you (and/or your spouse/partner)] have any IRA, 401k, Keogh or similar retirement saving accounts? Please include any such accounts that [you (and/or your spouse/partner)] have through [your (and/or your [spouse's/partner's])] employer. 1 Yes

5 No

IF ( any retirement saving accounts. = empty) THEN

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

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

| 1 Yes

| 5 No

8 Don't know

ELSE

ENDIF

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

**RA016** moved assets in retirement accounts

Not counting any new contributions to these retirement accounts: since [time frame reference for when last taken RA015-RA020 questions], have [you (and/or your spouse/partner)] moved any assets into or out of stocks or stock mutual funds within your retirement accounts?

1 [Fill for RA016] only moved assets into stocks

| 2 [Fill for RA016] only moved assets out of stocks

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

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

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

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

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

[| [You did not answer. Your answers are important to us. Please answer the question to the best || of your ability.] Not counting any new contributions to these retirement accounts: since [time || frame reference for when last taken RA015-RA020 questions], have [you (and/or your spouse || partner)] moved any assets into or out of stocks or stock mutual funds within your retirement || accounts?

|| 1 [Fill for RA016] only moved assets into stocks

|| 2 [Fill for RA016] only moved assets out of stocks

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

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

|| 5 No, [Fill for RA016] did not move any assets into or out of stocks within retirement accounts || 8 Don't know

| ELSE

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

||| 5 \$50,001 - \$100,000

# | ENDIF

```
|||6 $100,001 - $250,000
|||7 $250,001 - $500,000
|||8 $500,000 - $1,000,000
|||9 More than $1,000,000
||| 10 Don't know
|| ELSE
|| ENDIF
ELSEIF (moved assets in retirement accounts = Both. ^FLRA016WeCAPS moved more funds
|| into stocks than out of stocks OR moved assets in retirement accounts after nonresponse
|| = Both. ^FLRA016WeCAPS moved more funds into stocks than out of stocks ) THEN
|| RA019 both amount moved into stocks
|| How big was the difference (i.e. how much more did [you (and/or your spouse/partner)] move into
|| stocks than what you moved out since [time frame reference for when last taken RA015-RA020
|| questions])?
|| Integer
|| IF ( both amount moved into stocks = empty) THEN
||| RA019 NR DK both amount moved into stocks after nonresponse
||| [You did not answer. Your answers are important to us. Please answer the question to the best
||| of your ability.] How big was the difference (i.e. how much more did [you (and/or your spouse
[] partner] move into stocks than what you moved out since [time frame reference for when last
||| taken RA015-RA020 questions])?
|||1 $0 - $5,000
|||2 $5,001 - $10,000
|||3 $10,001 - $25,000
|||4 $25,001 - $50,000
|||5 $50,001 - $100,000
|||6 $100,001 - $250,000
|||7 $250,001 - $500,000
|||8 $500,000 - $1,000,000
|||9 More than $1,000,000
||| 10 Don't know
|| ELSE
|| ENDIF
| ELSEIF (moved assets in retirement accounts = Both. ^FLRA016WeCAPS moved more funds
|| out of stocks than into stocks OR moved assets in retirement accounts after nonresponse
|| = Both. ^FLRA016WeCAPS moved more funds out of stocks than into stocks ) THEN
|| RA020 both amount moved out of stocks
|| How big was the difference (i.e. how much more did [you (and/or your spouse/partner)] move out
|| of stocks than what you moved in since [time frame reference for when last taken RA015-RA020
|| questions])?
|| Integer
|| IF ( both amount moved out of stocks = empty) THEN
```

||| RA020\_NR\_DK both amount moved out of stocks after nonresponse

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

||| of your ability.] How big was the difference (i.e. how much more did [you (and/or your spouse ||| partner)] move out of stocks than what you moved in since [time frame reference for when last

||| taken RA015-RA020 questions])?

|||1 \$0 - \$5,000

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

ST001 have any shares of stock or stock mutual funds

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

1 Yes

5 No

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

**ST001\_NR\_DK** have any shares of stock or stock mutual funds after nonresponse [You did not answer. Your answers are important to us. Please answer the question to the best of your ability.] In the next set of questions we will ask you about stock holdings besides those that you may have already told us about. Do [you (and/or your spouse/partner)] have any shares of stock or stock mutual funds besides stock holdings that are part of an IRA, 401(k), Keogh or similar retirement accounts?

- | 1 Yes
- | 5 No

| 8 Don't know

ELSE

ENDIF

**ST004** bought or sold any stock since ms83/ms74/oct 2008/since May 2009

Since [time frame reference questions ONLY monthly survey], have [you (and/or your spouse/partner)] bought or sold any stock or stock mutual funds?

- 1 Bought only
- 2 Sold only

3 Both bought and sold

### 4 Neither bought nor sold

IF ( bought or sold any stock since ms83/ms74/oct 2008/since May 2009 = empty) THEN

**ST004\_NR\_DK** bought or sold any stock since ms83/ms74/oct 2008/since May 2009 after nonresponse [You did not answer. Your answers are important to us. Please answer the question to the best of your ability.] Since [time frame reference questions ONLY monthly survey], have [you (and/or your spouse/partner)] bought or sold any stock or stock mutual funds?

1 Bought only

2 Sold only

3 Both bought and sold

- 4 Neither bought nor sold
- 9 Don't know

ELSE

ENDIF

IF bought or sold any stock since ms83/ms74/oct 2008/since May 2009 = Bought only OR bought or sold any stock since ms83/ms74/oct 2008/since May 2009 after nonresponse = Bought only THEN

**ST005** how much pay in total for stocks bought since october 1st/since MS74 | How much did [you (and/or your spouse/partner)] pay in total for the stocks you bought since | [time frame reference questions ONLY monthly survey]? | Integer

| IF how much pay in total for stocks bought since october 1st/since MS74 = empty THEN

|| **ST005\_NR\_DK** how much pay in total for stocks bought since october 1st/since MS74 after nonresponse || [You did not answer. Your answers are important to us. Please answer the question to the best || of your ability.] How much did [you (and/or your spouse/partner)] pay in total for the stocks || you bought since [time frame reference questions ONLY monthly survey]? || 1 \$0 - \$5,000

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

ELSE

| ENDIF

ELSEIF bought or sold any stock since ms83/ms74/oct 2008/since May 2009 = Sold only OR bought | or sold any stock since ms83/ms74/oct 2008/since May 2009 after nonresponse = Sold only THEN

| ST006 how much receive in total for stocks bought since october 1st/since May 2009
| How much money did [you (and/or your spouse/partner)] receive in total for the stocks you sold
| since [time frame reference questions ONLY monthly survey]?
| Integer

| IF how much receive in total for stocks bought since october 1st/since May 2009 = empty THEN

|| **ST006\_NR\_DK** how much receive in total for stocks bought since october 1st/since May 2009 after nonresponse

|| [You did not answer. Your answers are important to us. Please answer the question to the best || of your ability.] How much money did [you (and/or your spouse/partner)] receive in total for || the stocks you sold since [time frame reference questions ONLY monthly survey]? ||1 \$0 - \$5,000 ||2 \$5,001 - \$10,000 ||3 \$10,001 - \$25,000 ||4 \$25,001 - \$50,000 || 5 \$50,001 - \$100,000 ||6\$100.001 - \$250.000 ||7 \$250,001 - \$500,000 || 8 \$500,000 - \$1,000,000 ||9 More than \$1,000,000 || 10 Don't know | ELSE | ENDIF ELSEIF bought or sold any stock since ms83/ms74/oct 2008/since May 2009 = Both bought and sold | OR bought or sold any stock since ms83/ms74/oct 2008/since May 2009 after nonresponse = Both | bought and sold THEN

**ST007** bought and sold since october 2008/since May 2009 took out or put in

Thinking both of what [you (and/or your spouse/partner)] bought and what [you (and/or your spouse | partner)] sold since [time frame reference questions ONLY monthly survey], did you overall take | money out of the stock market or did you overall put money in?

1 Took out

| 2 Put in

3 Neither (purchases and sales were worth about the same)

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

**ST007\_NR\_DK** bought and sold since october 2008/since May 2009 took out or put in || [You did not answer. Your answers are important to us. Please answer the question to the best || of your ability.] Thinking both of what [you (and/or your spouse/partner)] bought and what [you || (and/or your spouse/partner)] sold since [time frame reference questions ONLY monthly survey], || did you overall take money out of the stock market or did you overall put money in? || 1 Took out

|| 1 100k 0

|| 3 Neither (purchases and sales were worth about the same)

|| 8 Don't know

ELSE

ENDIF

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

```
|| ST007 a amount taken out of stock market since october 2008/may 2009
|| About how much in total did [you (and/or your spouse/partner)] take out of the stock market
|| since [time frame reference questions ONLY monthly survey]?
|| Integer
|| IF amount taken out of stock market since october 2008/may 2009 = empty THEN
||| ST007 a NR DK amount taken out of stock market after nonresponse since oct 2008/may 2009
[] [You did not answer. Your answers are important to us. Please answer the question to the best
||| of your ability.] About how much in total did [you (and/or your spouse/partner)] take out of
||| the stock market since [time frame reference questions ONLY monthly survey]?
|||1 $0 - $5,000
|||2 $5,001 - $10,000
|||3 $10.001 - $25.000
|||4 $25,001 - $50,000
|||5 $50,001 - $100,000
|||6 $100,001 - $250,000
|||7 $250,001 - $500,000
|||8 $500,000 - $1,000,000
|||9 More than $1,000,000
||| 10 Don't know
|| ELSE
|| ENDIF
| ELSEIF bought and sold since october 2008/since May 2009 took out or put in = Put in OR
|| bought and sold since october 2008/since May 2009 took out or put in = Put in THEN
ST007 b amount put in to stock market since oct 2008/may 2009
|| About how much in total did [you (and/or your spouse/partner)] put in to the stock market since
[] [time frame reference questions ONLY monthly survey]?
|| Integer
|| IF amount put in to stock market since oct 2008/may 2009 = empty THEN
||| ST007 b NR DK amount put in to the stock market since oct 2008/may 2009 after nonresponse
||| [You did not answer. Your answers are important to us. Please answer the question to the best
||| of your ability.] About how much in total did [you (and/or your spouse/partner)] put in to
[]] the stock market since [time frame reference questions ONLY monthly survey]?
|||1 $0 - $5,000
|||2 $5,001 - $10,000
|||3 $10,001 - $25,000
|||4 $25,001 - $50,000
|||5 $50,001 - $100,000
|||6 $100,001 - $250,000
|||7 $250,001 - $500,000
|||8 $500,000 - $1,000,000
|||9 More than $1,000,000
||| 10 Don't know
|| ELSE
|| ENDIF
```

# || |ENDIF

ENDIF

ST010 chance investment blue chips worth more year from now

We are interested in how well you think the economy will do in the future. On a scale from 0 percent to 100 percent where '0' means that you think there is absolutely no chance, and '100' means that you think the event is absolutely sure to happen, what are the chances that by next year at this time mutual fund shares invested in blue chip stocks like those in the Dow Jones Industrial Average will be worth more than they are today? Range: 0.0..100.0

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

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

**ST010\_NR\_SP** chance investment blue chips worth more year from now after nonresponse [You did not answer. Your answers are important to us. Please give us your best guess.] We are interested in how well you think the economy will do in the future. On a scale from 0 percent to 100 percent where '0' means that you think there is absolutely no chance, and '100' means that you think the event is absolutely sure to happen, what are the chances that by next year at this time mutual fund shares invested in blue chip stocks like those in the Dow Jones Industrial Average will be worth more than they are today? Range: 0.0..100.0

**ST010\_NR\_DK** chance investment blue chips worth more year from now after nonresponse DK [You did not answer. Your answers are important to us. Please give us your best guess.] We are interested in how well you think the economy will do in the future. On a scale from 0 percent to 100 percent where '0' means that you think there is absolutely no chance, and '100' means that you think the event is absolutely sure to happen, what are the chances that by next year at this time mutual fund shares invested in blue chip stocks like those in the Dow Jones Industrial Average will be worth more than they are today?

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 || |

iii checkqanddk check display for giving answer to question and checking dont know box
iii You entered an answer to the question AND checked the box 'Don't know'. Please go back and
iii 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 = empty OR ( chance investment blue chips worth more year from now = empty AND chance investment blue chips worth more year from now = empty AND 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 = empty) OR ( chance investment blue chips worth more year from now after nonresponse = empty) OR ( chance investment blue chips worth more year from now after nonresponse = empty) OR ( chance investment blue chips worth more year from now after nonresponse = empty) OR ( chance investment blue chips worth more year from now after nonresponse = empty) OR ( chance investment blue chips worth more year from now after nonresponse = empty) OR ( chance investment blue chips worth more year from now after nonresponse = empty) OR ( chance investment blue chips worth more year from now after nonresponse = empty) OR ( chance investment blue chips worth more year from now after nonresponse = empty) OR ( chance investment blue chips worth more year from now after nonresponse = empty) OR ( chance investment blue chips worth more year from now after nonresponse = empty) OR ( chance investment blue chips worth more year from now after nonresponse = empty) OR ( chance investment blue chips worth more year from now after nonresponse = empty) OR ( chance investment blue chips worth more year from now after nonresponse = empty) OR ( chance investment blue chips worth more year from now after nonresponse = empty) OR ( chance investment blue chips wo

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

ĺ

ENDIF

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

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

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

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

| ST014\_NR\_SP chance blue chip stocks worth more in 10 years time after nonresponse
| [You did not answer. Your answers are important to us. Please give us your best guess.] Now
| please think about how the stock market will change over the next 10 years: What are the chances

| that mutual fund shares invested in blue chip stocks like those in the Dow Jones Industrial| Average will be worth more in 10 years than they are today?| Range: 0.0..100.0

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

| 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

**SC008\_intro** credit card possession

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

1 Yes

5 No

IF credit card possession = empty THEN

SC008\_intro\_NR\_DK credit card possession after nonresponse

[You did not answer. Your answers are important to us. Please answer the question to the best of your ability.] The next questions are about credit card debt. Do [you (and/or your spouse | partner)] have one or more credit cards?

| 1 Yes

| 5 No

| 8 Don't know

ELSE

ENDIF

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

**SC008** pay off all debt or carried over debt last month

Last month did [you (and/or 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/or 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/you and your spouse/you and your partner ] carry over from
|| last month to this one? We would like to know the amount on which you are charged interest. If
|| you paid off the amount required to avoid interest charges, then please enter zero.
|| Integer

|| IF how much debt carry over from last month = empty THEN

 $\left| \right| \right|$ 

 $||| Q519_NR_DK$  how much debt carry over from last month after nonresponse

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

||| of your ability.] How much credit card debt did [you/you and your spouse/you and your partner

|||] carry over from last month to this one? We would like to know the amount on which you are ||| charged interest. If you paid off the amount required to avoid interest charges, then please

|| charged interest. If you paid off the amount required to avoid interest charges, then please

||| enter zero.

1 \$0
2 \$1 - \$500
3 \$501 - \$1,000
4 \$1,001 - \$2,500
5 \$2,501 - \$5,000
6 \$5,001 - \$10,000
7 \$10,001 - \$20,000
8 \$20,001 - \$30,000
9 More than \$30,000
99 Don't know
ELSE
ENDIF
ENDIF
ENDIF

### BIntro intro to spending questions

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

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

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

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

**B18** mortgage spending Mortgage Integer

**B18\_NA** mortgage spending not applicable Mortgage not applicable 1 Not applicable

**B19** rent spending Rent Integer

**B19\_NA** rent spending not applicable Rent not applicable 1 Not applicable

B20 electricity spending

Electricity Integer

**B20\_NA** electricity spending not applicable Electricity not applicable 1 Not applicable

**B21** water spending Water Integer

**B21\_NA** water spending not applicable Water not applicable 1 Not applicable

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

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

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

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

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

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

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

ELSEIF (fill for spending table empty answer categories != empty) THEN

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

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

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

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

# ENDIF

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

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

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

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

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

1 Not applicable

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

**B41\_NA** dining and/or drinking out: items in restaurants, cafes, bars and diners, including take-out food spending Dining and/or drinking out not applicable: items in restaurants, cafes, bars and diners, including take-out food 1 Not applicable

**B42** gasoline spending Gasoline Integer

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

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

ELSEIF (fill for spending table empty answer categories != empty) THEN

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

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

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

ENDIF

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

SP002 short intro to housekeeping, garden spending questions

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

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

**B25\_NA** housekeeping supplies not applicable: cleaning and laundry products spending Housekeeping supplies not applicable: cleaning and laundry products 1 Not applicable

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

**B26\_NA** housekeeping, dry cleaning and laundry service spending not applicable Housekeeping, dry cleaning and laundry services not applicable: hiring costs for housekeeping or home cleaning, and amount spent at dry cleaners and laundries 1 Not applicable

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

**B27\_NA** gardening and yard supplies not applicable: yard, lawn and garden products spending Gardening and yard supplies not applicable: yard, lawn and garden products 1 Not applicable

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

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

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

ELSEIF (fill for spending table empty answer categories != empty) THEN

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

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

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

ENDIF

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

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

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

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

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

Clothing and apparel not applicable: including footware, outerware, and products such as watches or jewelry

1 Not applicable

**B30** personal care products and services: including hair care, shaving and skin products, amount spent at 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 non-prescription medications: out-of-pocket cost, not including whats covered by insurance spending

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

Integer

B31\_NA prescription and nonprescription medications not applicable: out-of-pocket cost, not including whats

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

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

ELSEIF (fill for spending table empty answer categories != empty) THEN

checknoanswer check for not giving answer for spending category

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

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

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

ENDIF

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

**SP004** short intro to leisure spending questions

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

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

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

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

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

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

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

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

ELSEIF (fill for spending table empty answer categories != empty) THEN

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

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

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

### ENDIF

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

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

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

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

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

1 Not applicable

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

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

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

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

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

ELSEIF (fill for spending table empty answer categories != empty) THEN

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

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

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

### ENDIF

[Questions FL\_TotalText to dummyend are displayed as a table]

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

### summary\_intro intro to summary table

According to your entries your household's spending in [holder for previous month name] on the described categories was: \$[]. Below is a summary of your entries. If you would like to make any

changes to your entries, you can change the amounts in the table below and then click the 'Update total' button in the lower right corner of the screen to recalculate your total. Once you are satisfied with your entries, please just click 'Next'.

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

**B19\_confirm** summary rent spending Rent Integer

**B20\_confirm** summary electricity spending Electricity Integer

**B21\_confirm** summary water spending Water Integer

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

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

**B24\_confirm** summary car payments (interest and principal) spending Car payments Integer

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

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

**B42\_confirm** summary gasoline spending Gasoline Integer

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

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

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

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

**B29\_confirm** summary clothing and apparel: including footware, outerware, and products such as watches or jewelry spending Clothing and apparel Integer

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

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

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

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

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

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

Integer

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

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

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

Other child-related spending, not yet reported Integer

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

IF ( summary mortgage spending != empty AND summary mortgage spending > ) THEN

[The following questions are displayed as a table]

**SP001a\_intro** intro mortgage payments breakdown questions

You reported mortgage payments of \$[] for last month. How much of that amount was to pay interest and how much was to repay the mortgage(s)?

SP001a\_int interest mortgage payments Interest

Integer

**SP001a\_princ** principal mortgage payments Repayment of mortgage(s) (i.e., payment of principal) Integer

| **SP001a\_other** other payments | Other (if any) | Integer

[End of table display]
IF (interest mortgage payments = empty AND principal mortgage payments = empty AND other
| payments = empty) THEN

[] [The following questions are displayed as a table]

|| **SP001a\_intro\_NR\_SP** intro mortgage payments breakdown questions after nonresponse || [You did not answer. Your answers are important to us. Please give us your best guess.] You || reported mortgage payments of \$[] for last month. How much of that amount was to pay interest || and how much was to repay the mortgage(s)?

|| SP001a\_int\_NR\_SP interest mortgage payments after nonresponse
|| Interest
|| Integer

|| SP001a\_princ\_NR\_SP principal mortgage payments after nonresponse
|| Repayment of mortgage(s) (i.e., payment of principal)
|| Integer

|| SP001a\_other\_NR\_SP other payments after nonresponse
|| Other (if any)
|| Integer
||

|| SP001a\_NR\_DK dont know mortgage payments after nonresponse || Don't know mortgage payment breakdown || 8 Don't know

[] [End of table display]

| ELSE

|| |ENDIF

ENDIF

### CS\_001 HOW PLEASANT INTERVIEW

Could you tell us how interesting or uninteresting you found the questions in this interview?

1 Very interesting

2 Interesting

- 3 Neither interesting nor uninteresting
- 4 Uninteresting
- 5 Very uninteresting