

Collection: LOGIN  
Contains: USERID, CUSTOMID



### 2009 HRS Internet Survey

Question: USERID  
Required

 Welcome to the 2009 HRS Internet Survey conducted by the University of Michigan.

If you are a study participant, please enter your login ID and password listed in the letter.  
Then click on the "Start Survey" button to begin.

Login ID:

Question: CUSTOMID  
Required

 Password

Password:

This survey is conducted by the University of Michigan as part of the Health and Retirement Study. We very much appreciate your past participation in the HRS, and we hope that you will find this questionnaire interesting to complete.

Our country is facing difficult economic times and people who are nearing retirement or who have already retired are among those who have been hardest hit. The main focus of this survey is on how you and your family have been affected by these events and how you are coping during these difficult times. We greatly value your input on these topics.

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

**Thank you for your participation!**

If you come to any question that you do not want to answer, you can skip it by clicking "Next" without giving an answer.

Here are the basics for "navigating" this survey:

- When you finish answering all questions on a screen, click on the "Next" button. To return to an earlier screen, click the "Previous" button.
- If you need to break off at any point in the survey and return later, simply close your browser. Your answers will be saved, and when you login again, you will go to the place where you left off.
- We encourage you to use the "Navigation Tip" link that appears on some screens. It gives you additional information about how to navigate that screen.

[Click "Next" to proceed.](#)

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**Collection:** SEC\_A

**Contains:** A001, A002-A007, A008\_MARITALSTATUS, A009\_RJOBSTATUS, A010\_SPJOBSTATUS, A011, A012

**Show if:** (MAIN\_TEST\_SCRN is-any-of [ALL] or [A])

**Question:** A001

**Scale Summary**

Code	Label	Show-If
1	Dial-up modem	
2	Cable modem	
3	DSL	
4	Local network	
5	Other connection	



**These first questions are about your use of the Internet and some background information.**

**How is the computer you are using for this survey connected to the Internet?**

- Dial-up modem
- Cable modem
- DSL
- Local network
- Other connection

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Question Block: A002-A007

Contains: A002, A003\_, A004\_, A005\_, A006\_BUYSELLSTOCK, A007\_

**Scale Summary**

Code	Label	Show-If
1	Never	
2	Rarely	
3	Sometimes	
4	Often	



**How often do you do each of the following activities on the Internet?**

Please select one answer for each line.

	Never	Rarely	Sometimes	Often
<b>Send or read e-mail</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Get financial information online, such as stock quotes or mortgage interest rates</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Get medical or health information online</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Buy a product online, such as books, music, toys or clothing</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Buy or sell stocks, mutual funds, or bonds online</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Do any banking online</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Question: A008\_MARITALSTATUS

Scale Summary		
Code	Label	Show-If
1	Married	
2	Living with a partner as if married	
3	Separated	
4	Divorced	
5	Widowed	
6	Never married	
7	Don't know	(Error!) or (A008_MARITALSTATUS is-any-of 7:[Don't know])

 **What is your current marital status?**

- Married
- Living with a partner as if married
- Separated
- Divorced
- Widowed
- Never married
- Don't know

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**What is your current employment situation?**

Please check all that apply.

- Working now
- Unemployed and looking for work
- Temporarily laid off, on sick or other leave
- Disabled
- Retired
- Homemaker
- Other (please specify)
- Don't know



Question: A010\_SPJOBSTATUS

Show if: (A008\_MARITALSTATUS = 1:[Married]) or (A008\_MARITALSTATUS = 2:[Living with a partner as if married])

 **What is the employment situation of your ?**

Please check all that apply.

- Working now
- Unemployed and looking for work
- Temporarily laid off, on sick or other leave
- Disabled
- Retired
- Homemaker
- Other (please specify)
- Don't know

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Question: A011

Scale Summary		
Code	Label	Show-If
1	More than once a week	
2	Once a week	
3	Two or three times a month	
4	One or more times a year	
5	Not at all	



**About how often have you attended religious services during the past year?**

- More than once a week
- Once a week
- Two or three times a month
- One or more times a year
- Not at all

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**Question:** A012

**Show if:** (A008\_MARITALSTATUS = 1:[Married]) or (A008\_MARITALSTATUS = 2:[Living with a partner as if married])

Scale Summary		
Code	Label	Show-If
1	Me	
3	My spouse or partner	
2	About equal	

 **When it comes to making major financial decisions, who has the final say -- you or your ?**

- Me
- My spouse or partner
- About equal

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Collection: SEC\_I

Contains: I001\_, I002\_, I003\_, I004\_, I005\_

Show if: ((MAIN\_TEST\_SCRN is-any-of [ALL] or [I]) or (MAIN\_TEST\_SCRN is-none-of [ALL] or [A] or [B] or [C] or [D] or [E] or [F] or [G] or [H] or [I])) and (PR\_001 <= 3)

Question: I001\_

Scale Summary		
Code	Label	Show-If
1	Better off now than a year ago	
3	Same	
5	Worse off now than a year ago	

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

- Better off now than a year ago
- Same
- Worse off now than a year ago

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Question: I002\_

Scale Summary		
Code	Label	Show-If
1	Better off a year from now	
3	Same	
5	Worse off a year from now	



**Now looking ahead, do you think that a year from now you and your family living with you will be better off financially, or worse off, or just about the same as now?**

- Better off a year from now
- Same
- Worse off a year from now

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Question: I003\_

Scale Summary		
Code	Label	Show-If
1	Good times financially	
2	Mostly good times	
3	Equally good and bad times	
4	Mostly bad times	
5	Bad times financially	



**Now turning to business conditions in the country as a whole--do you think that during the next 12 months we'll have good times financially, or bad times, or what?**

- Good times financially
- Mostly good times
- Equally good and bad times
- Mostly bad times
- Bad times financially

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Question: I004

Scale Summary		
Code	Label	Show-If
1	Continuous good times	
2	Mostly good times	
3	Equally good and bad times	
4	Mostly bad times	
5	Continuous bad times	



**Looking ahead, which would you say is more likely -- that in the country as a whole we'll have continuous good times during the next 5 years or so, or that we will have periods of widespread unemployment or depression, or what?**

- Continuous good times
- Mostly good times
- Equally good and bad times
- Mostly bad times
- Continuous bad times

Page Break

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Question: I005\_

Scale Summary		
Code	Label	Show-If
1	Good time	
3	Equally good and bad	
5	Bad time	



**Think about the big things people buy for their homes--such as furniture, a refrigerator, stove, television, and things like that. Generally speaking, do you think now is a good or a bad time for people to buy major household items?**

- Good time
- Equally good and bad
- Bad time

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**Collection:** SEC\_B

**Contains:** B001\_RATEHEALTH, B003\_DIFFICULTYCONCENTRATING, B004\_DIFFICULTYSLEEPING, B005\_HEALTHINTERFERESOCIALLY, B006\_PSYCHIATRICPROBLEMS, B007\_TROUBLEDWITHPAIN, B008\_USUALDEGREEPAIN, B009\_PAINLIMITACTIVITIES, B010\_SMOKENOW, B011\_B012, B013\_EVERDRINKALCOHOL, B014\_HOWOFTENDRINK, B015\_NUMDRINKSPERDAY, B016\_BINGEDRINKING

**Show if:** (MAIN\_TEST\_SCRN is-any-of [ALL] or [B]) or (MAIN\_TEST\_SCRN is-none-of [ALL] or [A] or [B] or [C] or [D] or [E] or [F] or [G] or [H] or [I])

**Question:** B001\_RATEHEALTH

Scale Summary		
Code	Label	Show-If
1	Excellent	
2	Very good	
3	Good	
4	Fair	
5	Poor	
8	Don't know	(Error!) or (B001_RATEHEALTH is-any-of 8:[Don't know])

 **Next we have some questions about your health.**

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


- Excellent
- Very good
- Good
- Fair
- Poor
- Don't know

Page Break

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Question: B003\_DIFFICULTYCONCENTRATING

Scale Summary		
Code	Label	Show-If
1	None	
2	Mild	
3	Moderate	
4	Severe	
5	Extreme	

 Overall in the last 30 days, how much difficulty did you have with concentrating or remembering things?

- None
- Mild
- Moderate
- Severe
- Extreme

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Question: B004\_DIFFICULTYSLEEPING

Scale Summary		
Code	Label	Show-If
1	None	
2	Mild	
3	Moderate	
4	Severe	
5	Extreme	



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

- None
- Mild
- Moderate
- Severe
- Extreme

Page Break

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Question: B005\_HEALTHINTERFERESOCIALLY

Scale Summary		
Code	Label	Show-If
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	



**In the last 30 days, how much of the time has your physical health or emotional problems interfered with your social activities (like visiting friends, relatives, etc.)?**

- All of the time
- Most of the time
- A good bit of the time
- Some of the time
- A little of the time
- None of the time

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Question: B006\_PSYCHIATRICPROBLEMS

**Scale Summary**

Code	Label	Show-If
1	Yes	
5	No	



Since we last talked to you, have you had or has a doctor told you that you have any emotional, nervous, or psychiatric problems?

- Yes
- No

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Question: B007\_TROUBLEDWITHPAIN

**Scale Summary**

Code	Label	Show-If
1	Yes	
5	No	

 **Are you often troubled with pain?**

- Yes
- No

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**Question:** B008\_USUALDEGREEPAIN  
**Show if:** (B007\_TROUBLEDWITHPAIN = 1:[Yes])

Scale Summary		
Code	Label	Show-If
1	Mild	
2	Moderate	
3	Severe	

 **How bad is the pain most of the time: mild, moderate or severe?**

- Mild
- Moderate
- Severe


Page Break

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**Question:** B009\_PAINLIMITACTIVITIES  
**Show if:** (B007\_TROUBLEDWITHPAIN = 1:[Yes])

**Scale Summary**

Code	Label	Show-If
1	Yes	
5	No	

 **Does the pain make it difficult for you to do your usual activities such as household chores or work?**

- Yes
- No

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Page Break

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Question: B010\_SMOKENOW

Scale Summary		
Code	Label	Show-If
1	Yes	
5	No	
8	Don't know	(Error!) or (B010_SMOKENOW is-any-of 8:[Don't know])



**Do you smoke cigarettes now?**

- Yes
- No
- Don't know

Page Break

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Question Block: B011\_B012

Contains: B011\_B012

Show if: (B010\_SMOKENOW = 1:[Yes])

Scale Summary		
Code	Label	Show-If
1	Cigarettes/Day	
2	<u>OR</u> Packs/Day	



[Navigation Tip](#)

**About how many cigarettes or packs do you usually smoke in a day now?**

Please answer with the number of cigarettes **OR** the number of packs.  
If you enter an answer in both boxes, only the last answer you entered will be kept.

Cigarettes/Day	<u>OR</u> Packs/Day
<input type="text"/>	<input type="text"/>

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Question: B013\_EVERDRINKALCOHOL

Scale Summary		
Code	Label	Show-If
1	Yes	
5	No	


 Do you ever drink any alcoholic beverages such as beer, wine, or liquor?

- Yes
- No

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Question: B014\_HOWOFTENDRINK  
Show if: (B013\_EVERDRINKALCOHOL = 1:[Yes])

 **In the last three months, on average, how many days per week have you had any alcohol to drink?**  
(For example, beer, wine, or any drink containing liquor.)

Enter 0 if none, or less than once a week

Days per Week

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Question: B015\_NUMDRINKSPERDAY

Show if: (B014\_HOWOFTENDRINK > 0) and (B014\_HOWOFTENDRINK <= 7)



**In the last three months, on the days you drink, about how many drinks do you have?**

Number of Drinks

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Question: B016\_BINGEDRINKING

Show if: (B014\_HOWOFTENDRINK > 0) and (B014\_HOWOFTENDRINK <= 7)



**In the last three months, on how many days have you had four or more drinks on one occasion?**

Number of Days

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**Collection:** SEC\_C

**Contains:** C001\_C009, C010\_C014, C015\_C019, C020\_C024, C025\_C029, C030\_TABLE, C031\_TABLE, C058\_, C032\_, C033\_C041, C042\_C049, C050\_C057, C060\_, C061\_C069

**Show if:** (MAIN\_TEST\_SCRN is-any-of [ALL] or [C]) or (MAIN\_TEST\_SCRN is-none-of [ALL] or [A] or [B] or [C] or [D] or [E] or [F] or [G] or [H] or [I])

**This next set of questions is about your lifestyle and how you feel about your life these days.**

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Question Block: C001\_C009

Contains: C001\_, C002\_, C003\_, C004\_, C005\_, C006\_, C007\_, C008\_, C009\_

Scale Summary		
Code	Label	Show-If
1	Completely Satisfied	
2	Very Satisfied	
3	Somewhat Satisfied	
4	Not Very Satisfied	
5	Not at All Satisfied	

 Please think about your life and situation right now.

How satisfied are you with...

	Completely Satisfied	Very Satisfied	Somewhat Satisfied	Not Very Satisfied	Not at All Satisfied
<b>the condition of the place where you live -- your house or apartment?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>the city or town you live in?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>your daily life and leisure activities?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>your family life?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>the total income of your household?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>your present financial situation?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>your health?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>your job?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>your life as a whole these days?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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Question Block: C010\_C014  
 Contains: C010\_, C011\_, C012\_, C013\_, C014\_  
 Show if: (PR\_001 <= 3)

Scale Summary		
Code	Label	Show-If
1	Strongly Disagree	
2	Somewhat Disagree	
3	Slightly Disagree	
4	Slightly Agree	
5	Somewhat Agree	
6	Strongly Agree	

 Please indicate how much you agree or disagree with each of the following statements.

	Strongly Disagree	Somewhat Disagree	Slightly Disagree	Slightly Agree	Somewhat Agree	Strongly Agree
<b>Most people dislike putting themselves out to help other people.</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Most people will use somewhat unfair means to gain profit or an advantage rather than lose it.</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>No one cares much what happens to you.</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>I think most people would lie in order to get ahead.</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>I commonly wonder what hidden reasons another person may have for doing something nice for me.</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Question Block: C015\_C019

Contains: C015\_, C016\_, C017\_, C018\_, C019\_

Scale Summary		
Code	Label	Show-If
1	Strongly Disagree	
2	Somewhat Disagree	
3	Slightly Disagree	
4	Slightly Agree	
5	Somewhat Agree	
6	Strongly Agree	



Please indicate how much you agree or disagree with each of the following statements.

	Strongly Disagree	Somewhat Disagree	Slightly Disagree	Slightly Agree	Somewhat Agree	Strongly Agree
<b>If something can go wrong for me, it will.</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>I'm always optimistic about my future.</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>In uncertain times, I usually expect the best.</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Overall, I expect more good things to happen to me than bad.</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>I hardly ever expect things to go my way.</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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Question Block: C020\_C024

Contains: C020\_, C021\_, C022\_, C023\_, C024\_

Scale Summary		
Code	Label	Show-If
1	Strongly Disagree	
2	Somewhat Disagree	
3	Slightly Disagree	
4	Slightly Agree	
5	Somewhat Agree	
6	Strongly Agree	

 Please indicate how much you agree or disagree with each of the following statements.

	Strongly Disagree	Somewhat Disagree	Slightly Disagree	Slightly Agree	Somewhat Agree	Strongly Agree
<b>I often feel helpless in dealing with the problems of life.</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Other people determine most of what I can and cannot do.</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>What happens in my life is often beyond my control.</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>I have little control over the things that happen to me.</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>There is really no way I can solve the problems I have.</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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Question Block: C025\_C029

Contains: C025\_, C026\_, C027\_, C028\_, C029\_

Scale Summary		
Code	Label	Show-If
1	Strongly Disagree	
2	Somewhat Disagree	
3	Slightly Disagree	
4	Slightly Agree	
5	Somewhat Agree	
6	Strongly Agree	

 Please indicate how much you agree or disagree with each of the following statements.

	Strongly Disagree	Somewhat Disagree	Slightly Disagree	Slightly Agree	Somewhat Agree	Strongly Agree
<b>I can do just about anything I really set my mind to.</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>When I really want to do something I usually find a way to succeed at it.</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Whether or not I am able to get what I want is in my own hands.</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>What happens to me in the future mostly depends on me.</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>I can do the things that I want to do.</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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Question Block: C030\_TABLE

Contains: C030

Scale Summary		
Code	Label	Show-If
0	No control	
	0	
1	1	
2	2	
3	3	
4	4	
5	5	
6	6	
7	7	
8	8	
9	9	
10	Very much	
	10	



Think about a 0 to 10 scale where "0" means "no control at all" and "10" means "very much control".

How would you rate the amount of control you have these days over your health?

No control										Very much
0	1	2	3	4	5	6	7	8	9	10
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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Question Block: C031\_TABLE

Contains: C031

Scale Summary		
Code	Label	Show-If
0	None	
	0	
1	1	
2	2	
3	3	
4	4	
5	5	
6	6	
7	7	
8	8	
9	9	
10	Very Much	
	10	

 Again, think about a 0 to 10 scale where "0" means "no control at all" and "10" means "very much control".

How would you rate the amount of control you have these days over your financial situation?

	None										Very Much
	0	1	2	3	4	5	6	7	8	9	10
	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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Question: C058\_

Scale Summary		
Code	Label	Show-If
1	Not at all difficult	
2	Not very difficult	
3	Somewhat difficult	
4	Very difficult	
5	Completely difficult	



**How difficult is it for you and your family to meet monthly payments on your family's bills?**

- Not at all difficult
- Not very difficult
- Somewhat difficult
- Very difficult
- Completely difficult

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Question: C032\_

**Scale Summary**

Code	Label	Show-If
1	Yes	
5	No	



**Has the amount of control you have over your financial situation changed in the last year?**

- Yes
- No

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Question Block: C033\_C041

Contains: C033\_, C034\_, C035\_, C036\_, C037\_, C038\_, C039\_, C040\_, C041\_

Show if: (PR\_001 <= 3)

Scale Summary		
Code	Label	Show-If
1	Very Much	
2	Quite a Bit	
3	Moderately	
4	A Little	
5	Not at All	

 During the past 30 days, to what degree did you feel...

	Very Much	Quite a Bit	Moderately	A Little	Not at All
<b>Afraid?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Upset?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Determined?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Enthusiastic?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Guilty?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Active?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Proud?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Interested?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Scared?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Page Break


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Question Block: C042\_C049

Contains: C042\_, C043\_, C044\_, C045\_, C046\_, C047\_, C048\_, C049\_

Show if: (PR\_001 <= 3)

Scale Summary		
Code	Label	Show-If
1	Very Much	
2	Quite a Bit	
3	Moderately	
4	A Little	
5	Not at All	

 During the past 30 days, to what degree did you feel...

	Very Much	Quite a Bit	Moderately	A Little	Not at All
<b>Frustrated?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Happy?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Bored?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Hostile?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Jittery?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Ashamed?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Attentive?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Content?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Page Break

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Question Block: C050\_C057

Contains: C050\_, C051\_, C052\_, C053\_, C054\_, C055\_, C056\_, C057\_

Show if: (PR\_001 <= 3)

Scale Summary		
Code	Label	Show-If
1	Very Much	
2	Quite a Bit	
3	Moderately	
4	A Little	
5	Not at All	



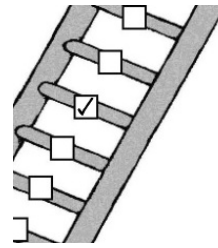
During the past 30 days, to what degree did you feel...

	Very Much	Quite a Bit	Moderately	A Little	Not at All
<b>Nervous?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Sad?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Inspired?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Hopeful?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Alert?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Distressed?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Calm?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Excited?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Page Break

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Think of this ladder as representing where people stand in our society. At the top of the ladder are the people who are the best off -- those who have the most money, most education, and best jobs. At the bottom are the people who are the worst off -- who have the least money, least education, and the worst jobs or no jobs. The higher up you are on this ladder, the closer you are to the people at the very top and the lower you are, the closer you are to the people at the very bottom.



On the next screen we will ask you where you would place yourself on this ladder.

Click 'Next' to continue.

Page Break

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Please click on the rung on the ladder where you would place yourself in society, with those at the top of the ladder being the best off and those at the bottom being the worst off.

Page Break


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Question: C060\_

Show if: (CA\_JAVASCRIPT\_ON = 1)

Scale Summary		
Code	Label	Show-If
1	Yes, I have moved up	
2	Yes, I have moved down	
3	No, my position has not changed	

 **Has your position on the ladder changed within the last two years?**

- Yes, I have moved up
- Yes, I have moved down
- No, my position has not changed

Page Break

---

Question Block: C061\_C069

Contains: C061\_, C062\_, C063\_, C064\_, C065\_, C066\_, C067\_, C068\_, C069\_

Scale Summary		
Code	Label	Show-If
1	Yes	
2	No - Changed to 5	<i>Never Shown</i>
5	No	



Now think about the **past week** and the feelings you have experienced. Please indicate if each of the following was true for you **much of the time** during the past week.

Much of the time during the past week...

	Yes	No - Changed to 5	No
I felt depressed.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I felt that everything I did was an effort.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
my sleep was restless.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I was happy.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I felt lonely.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I enjoyed life.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I felt sad.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I could not get going.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I had a lot of energy.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Page Break

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Page Break

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Collection: SEC\_D

Contains: D002\_D003, D004\_D006, D007\_D009, D010\_D011, D012\_D013, D014\_, D111\_ALP, D112\_, D017\_D018, D019\_D020, D021\_, D022\_D063, D064\_, D065\_, D066\_D068, D069\_D072, D073\_, D074\_D077, D078\_D080

Show if: (MAIN\_TEST\_SCRN is-any-of [ALL] or [D]) or (MAIN\_TEST\_SCRN is-none-of [ALL] or [A] or [B] or [C] or [D] or [E] or [F] or [G] or [H] or [I])

**We are interested in how people are getting along financially these days. The next questions are about your employment, housing and financial situation.**

[Click "Next" to continue](#)

Page Break

---

**Collection:** D002\_D003  
**Contains:** D002\_, D110\_TABLE  
**Show if:** (A009\_RJOBSTATUS is-any-of [Working now])

**Question:** D002\_  
**Show if:** (PR\_001 <= 3)

Scale Summary		
Code	Label	Show-If
1	Yes	
2	No - Changed to 5	<i>Never Shown</i>
5	No	

 **Have you changed employers over the last 12 months?**

- Yes
- No - Changed to 5
- No

Page Break

---

**Question Block:** D110\_TABLE

**Contains:** D110\_

Show if: (A009\_RJOBSTATUS is-any-of [Working now])

Scale Summary		
Code	Label	Show-If
1	Percent	
9	Self-employed, not relevant	
8	Don't know	(DONTKNOW = 1) or (D110_ = 8:[Don't know])



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

**On a scale from 0 to 100, where "0" means that you think there is "absolutely no chance", and "100" means that you think the event is "absolutely sure to happen"...**

**What are the chances that you will lose your job during the next year?**

	Percent	Self-employed, not relevant	Don't know
	<input type="radio"/> <input type="text"/> %	<input type="radio"/>	<input type="radio"/>

Page Break

---


Collection: D004\_D006

Contains: D004\_, D005\_, D006\_

Show if: (PR\_WORK\_FOR\_PAY\_PW = 1) and (A009\_RJOBSTATUS is-none-of [Working now]) and (A009\_RJOBSTATUS is-any-of [Unemployed and looking for work])

Question: D004\_

Scale Summary		
Code	Label	Show-If
1	January	
2	February	
3	March	
4	April	
5	May	
6	June	
7	July	
8	August	
9	September	
10	October	
11	November	
12	December	
98	Don't Know	(Error!) or (D004_ is-any-of 98:[Don't Know])

 You told us earlier that you are unemployed and looking for work.

In what month and year did you become unemployed?

Select Month

Question: D005\_



Enter Year

Page Break

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Question: D006\_



On a scale from 0 to 100, where "0" means that you think there is "absolutely no chance", and "100" means that you think the event is "absolutely sure to happen", what are the chances that you will find a job like the one you're looking for within the next few months?

%

Page Break

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Collection: D007\_D009

Contains: D007\_, D008\_, D009\_

Show if: (PR\_WORK\_FOR\_PAY\_PW = 1) and (A009\_RJOBSTATUS is-none-of [Working now]) and (A009\_RJOBSTATUS is-any-of [Temporarily laid off, on sick or other leave])

Question: D007\_

Scale Summary

Code	Label	Show-If
1	Yes	
5	No	

 You told us earlier that you are temporarily laid off or on leave from your job.

Do you expect to go back to this job?

- Yes
- No

Question: D008\_

Scale Summary

Code	Label	Show-If
1	January	
2	February	
3	March	
4	April	
5	May	
6	June	
7	July	
8	August	
9	September	
10	October	
11	November	
12	December	
98	Don't Know (Error!) or (D008_ = 98:[Don't Know])	

 In what month and year did you last work on this job?

Select Month

Question: D009\_



Enter Year


Page Break

---

**Collection:** D010\_D011  
**Contains:** D010\_, D011\_  
**Show if:** (PR\_WORK\_FOR\_PAY\_PW = 1) and (A009\_RJOBSTATUS is-none-of [Working now]) and (A009\_RJOBSTATUS is-any-of [Disabled])

**Question:** D010\_

Scale Summary		
Code	Label	Show-If
1	January	
2	February	
3	March	
4	April	
5	May	
6	June	
7	July	
8	August	
9	September	
10	October	
11	November	
12	December	
98	Don't Know	(Error!) or (D010_ is-any-of 98:[Don't Know])

 **You told us earlier that you are disabled.**

**In what month and year did you become disabled?**

Select Month

**Question:** D011\_



Enter Year

Page Break

---

Collection: D012\_D013

Contains: D012\_, D013\_, D113\_, D114\_, D115\_, D116\_, D117\_, D118\_

Show if: (PR\_WORK\_FOR\_PAY\_PW = 1) and (A009\_RJOBSTATUS is-none-of [Working now]) and (A009\_RJOBSTATUS is-any-of [Retired])

Question: D012\_

Scale Summary		
Code	Label	Show-If
1	January	
2	February	
3	March	
4	April	
5	May	
6	June	
7	July	
8	August	
9	September	
10	October	
11	November	
12	December	
98	Don't Know (Error!) or (D012_ = 98:[Don't Know])	



**You told us earlier that you are retired.**

**In what month and year did you retire?**

Select Month

Question: D013\_



Enter Year

Page Break

---

Question: D113\_  
Show if: (PR\_WORK\_FOR\_PAY\_PW = 1)

Scale Summary		
Code	Label	Show-If
1	Wanted to do	
2	Forced into	
3	Part wanted, part forced	

 **Thinking back to the time you partly or completely retired, was that something you wanted to do or something you felt you were forced into?**

- Wanted to do
- Forced into
- Part wanted, part forced

Question: D114\_


Scale Summary		
Code	Label	Show-If
1	Very satisfying	
2	Moderately satisfying	
3	Not at all satisfying	

 **All in all, would you say that your retirement has turned out to be very satisfying, moderately satisfying, or not at all satisfying?**

- Very satisfying
- Moderately satisfying
- Not at all satisfying

Question: D115\_

Scale Summary		
Code	Label	Show-If
1	Very important	
2	Moderately important	
3	Somewhat important	
4	Not important at all	

 **The next set of questions is about reasons why some people retire. Please tell me whether, for you, these were very important reasons for retirement, moderately important, somewhat important, or not important at all.**

**...Poor health**

- Very important
- Moderately important
- Somewhat important
- Not important at all

Question: D116\_

Scale Summary		
Code	Label	Show-If
1	Very important	
2	Moderately important	
3	Somewhat important	
4	Not important at all	

 **... I wanted to do other things**

- Very important
- Moderately important
- Somewhat important
- Not important at all

Question: D117\_

Scale Summary		
Code	Label	Show-If
1	Very important	
2	Moderately important	
3	Somewhat important	
4	Not important at all	

 **... I didn't like the work**

- Very important
- Moderately important
- Somewhat important
- Not important at all

Question: D118\_

Scale Summary		
Code	Label	Show-If
1	Very important	
2	Moderately important	
3	Somewhat important	
4	Not important at all	

 **... I wanted to spend more time with my family**

- Very important
- Moderately important
- Somewhat important
- Not important at all

Page Break

---

Question: D014\_

Show if: (A010\_SPJOBSTATUS is-any-of [Working now]) and (PR\_001 <= 3)

**Scale Summary**

Code	Label	Show-If
1	Yes	
5	No	

 **Has your spouse or partner changed employers over the last 12 months?**

- Yes
- No

Page Break

---

Question Block: D111\_ALP

Contains: D111\_

Show if: (A010\_SPJOBSTATUS is-any-of [Working now])

Scale Summary		
Code	Label	Show-If
1	Percent	
9	Self-employed, Not relevant	
8	Don't know	(DONTKNOW = 1) or (D111_ = 8:[Don't know])



On a scale from 0 to 100, where "0" means "absolutely no chance" and "100" means "absolutely certain" to happen, what are the chances that your spouse or partner will lose his or her job during the next year?

	Percent	Self-employed, Not relevant	Don't know
	<input type="radio"/> <input type="text"/> %	<input type="radio"/>	<input type="radio"/>

Page Break


---



Question: D112\_

Show if: (A009\_RJOBSTATUS is-none-of [Working now])

Scale Summary		
Code	Label	Show-If
1		
8	Don't know	(Error!) or (D112_ = 8:[Don't know])

 On a scale from 0 to 100, where "0" means "absolutely no chance" and "100" means "absolutely certain", what are the chances that you will be working for pay at some time in the future?

- %
- Don't know

Page Break

---

Collection: D017\_D018

Contains: D017\_, D018\_

Show if: ((A009\_RJOBSTATUS is-any-of [Working now]) or (PR\_WORK\_FOR\_PAY\_PW = 1)) and ((CA\_RS\_AGE < 62) and (CA\_RS\_AGE > 0))

Question: D017\_



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

Enter a number between 0 and 100.

%

Page Break

---

Question: D018\_

Show if: (D017\_ = 50)

**Scale Summary**

Code	Label	Show-If
1	Equally likely	
2	Unsure	



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

- Equally likely
- Unsure

Page Break

---

Collection: D019\_D020

Contains: D019\_, D020\_

Show if: ((A009\_RJOBSTATUS is-any-of [Working now]) or (PR\_WORK\_FOR\_PAY\_PW = 1)) and ((CA\_RS\_AGE < 65) and (CA\_RS\_AGE > 0)) and (D017\_# 0)

Question: D019\_



**Thinking about work in general and not just your present job, what do you think the chances are that you will be working full-time after you reach age 65?**

Enter a number between 0 and 100.


%

Page Break

---

Question: D020\_  
Show if: (D019\_ = 50)

Scale Summary		
Code	Label	Show-If
1	Equally likely	
2	Unsure	

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

- Equally likely
- Unsure

Page Break

---

Question: D021\_

Scale Summary		
Code	Label	Show-If
1	Yes	
5	No	
8	Don't Know (Error!) or (D021_ = 8:[Don't Know])	



**Do you own your home?**

- Yes
- No
- Don't Know

Page Break

---

Collection: D022\_D063

Contains: D022\_, D023\_, D024\_, D025\_\_D043, D044\_, D045\_D047, D048\_D050, D051\_D053, D054\_, D055\_D056, D057\_D058, D059\_, D060\_D061, D062\_D063

Show if: (D021\_ = 1:[Yes])

Question: D022\_



**What would your home be worth if sold today?**

\$

Page Break

---

Question: D023\_

Show if: (D022\_ was-not-answered)

Scale Summary		
Code	Label	Show-If
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	
98	Don't know	(Error!) or (D023_ = 98:[Don't know])



Please provide an estimate of what your home would be worth if sold today.

- \$0- \$10,000
- \$10,001 - \$25,000
- \$25,001 - \$50,000
- \$50,001 - \$100,000
- \$100,001 - \$250,000
- \$250,001 - \$500,000
- \$500,001 - \$1,000,000
- More than \$1,000,000
- Don't know

Page Break

---



Question: D024\_

Scale Summary		
Code	Label	Show-If
1	Yes	
5	No	
8	Don't know	(Error!) or (D024_ is-any-of 8:[Don't know])

 **Do you owe any money on your home?**

**Please include any mortgages or other loans, such as a second mortgage or home equity loan or line of credit that you have taken out against the value of your home.**

- Yes
- No
- Don't know

Page Break

---

Collection: D025\_ D043

Contains: D025\_, D026\_, D027\_, D028\_, D029\_, D030\_, D031\_D034, D035\_D038, D039\_, D040\_, D041\_, D042\_, D043\_

Show if: (D024\_ = 1:[Yes])

Question: D025\_



**How much money in total do you owe on your home?**

**Again, please include any mortgages or other loans, such as a second mortgage or home equity loan or line of credit that you have taken out against the value of your home.**

\$

Page Break

---

Question: D026\_

Show if: (D025\_ was-not-answered)

Scale Summary		
Code	Label	Show-If
1	\$0- \$10,000	
2	\$10,001 - \$25,000	
3	\$25,001 - \$50,000	
4	\$50,001 - \$100,000	
5	\$100,001 - \$150,000	
6	\$150,001 - \$250,000	
7	\$250,001 - \$500,000	
8	\$500,001 - \$750,000	
9	More than \$750,000	
98	Don't know	(Error!) or (D026_ = 98:[Don't know])



**Please provide an estimate of how much money in total you owe on your home. Again, please include any mortgages or other loans, such as a second mortgage or home equity loan or line of credit that you have taken out against the value of your home.**

- \$0- \$10,000
- \$10,001 - \$25,000
- \$25,001 - \$50,000
- \$50,001 - \$100,000
- \$100,001 - \$150,000
- \$150,001 - \$250,000
- \$250,001 - \$500,000
- \$500,001 - \$750,000
- More than \$750,000
- Don't know

Page Break

---

Question: D027\_



**How much in total are the minimum required monthly payments on all of your mortgages and any other loans that you have taken out against the value of your home?**

\$

Page Break

---

Question: D028\_

Show if: (D027\_ was-not-answered)

Scale Summary		
Code	Label	Show-If
1	\$0 - \$500	
2	\$501 - \$1,000	
3	\$1,001 - \$1,500	
4	\$1,501 - \$2,000	
5	\$2,001 - \$3,000	
6	\$3,001 - \$4,000	
7	\$4,001 - \$5,000	
8	\$5,001 - \$7,500	
9	More than \$7,500	
98	Don't know	(Error!) or (D028_ = 98:[Don't know])



**Please provide an estimate of the minimum required monthly payments on all of your mortgages and any other loans that you have taken out against the value of your home?**

- \$0 - \$500
- \$501 - \$1,000
- \$1,001 - \$1,500
- \$1,501 - \$2,000
- \$2,001 - \$3,000
- \$3,001 - \$4,000
- \$4,001 - \$5,000
- \$5,001 - \$7,500
- More than \$7,500
- Don't know

Page Break

---

Question: D029\_

**Scale Summary**

Code	Label	Show-If
1	Yes	
5	No	



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

- Yes
- No

Page Break

---

Question: D030\_  
Show if: (D029\_ = 1:[Yes])

Scale Summary		
Code	Label	Show-If
1	Higher	
2	Lower	

 Is the total amount of your minimum required monthly payments higher or lower than it was 12 months ago?

- Higher
- Lower

Page Break

---

Collection: D031\_D034  
Contains: D031\_, D032\_, D033\_, D034\_  
Show if: (D030\_ = 1:[Higher])

Question: D031\_

 **By how much did your minimum monthly required payments increase?**

Please enter either an amount or a percentage

Amount \$

Question: D032\_

 **Or**

%

Page Break

---



You have entered two answers. Please click on the "Previous" button and choose either 'amount' or 'percent'

Page Break

---

Question: D033\_

Show if: (D031\_ was-not-answered) and (D032\_ was-not-answered)

Scale Summary		
Code	Label	Show-If
1	Less than \$100	
2	\$101 - \$250	
3	\$251 - \$500	
4	\$501 - \$750	
5	\$751 - \$1,000	
6	\$1,001 - \$1,500	
7	\$1,501 - \$2,000	
8	\$2,001 - \$3,000	
9	More than \$3,000	
98	Don't know	(Error!) or (D033_ = 98:[Don't know])



**Please provide an estimate of how much your minimum monthly required payments increased.**

- Less than \$100
- \$101 - \$250
- \$251 - \$500
- \$501 - \$750
- \$751 - \$1,000
- \$1,001 - \$1,500
- \$1,501 - \$2,000
- \$2,001 - \$3,000
- More than \$3,000
- Don't know

Page Break

---

Question: D034\_

Scale Summary		
Code	Label	Show-If
1	Did not expect any increase	
2	Expected the increase, but expected it to be smaller	
3	Expected an increase of about this size	
4	Expected a larger increase	



**Was this increase expected?**

- Did not expect any increase
- Expected the increase, but expected it to be smaller
- Expected an increase of about this size
- Expected a larger increase

Page Break

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Page Break

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Collection: D035\_D038  
Contains: D035\_, D036\_, D037\_, D038\_  
Show if: (D030\_ = 2:[Lower])

Question: D035\_

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

Please enter either an amount or a percentage

Amount \$

Question: D036\_

 **Or**

%

Page Break

---

You have entered two answers. Please click on the "Previous" button and choose either 'amount' or 'percent'

Page Break

---

Question: D037\_

Show if: (D035\_ was-not-answered) and (D036\_ was-not-answered)

Scale Summary		
Code	Label	Show-If
1	Less than \$100	
2	\$101 - \$250	
3	\$251 - \$500	
4	\$501 - \$750	
5	\$751 - \$1,000	
6	\$1,001 - \$1,500	
7	\$1,501 - \$2,000	
8	\$2,001 - \$3,000	
9	More than \$3,000	
98	Don't know	(Error!) or (D037_ = 98:[Don't know])



**Please provide an estimate of how much your minimum monthly required payments decreased.**

- Less than \$100
- \$101 - \$250
- \$251 - \$500
- \$501 - \$750
- \$751 - \$1,000
- \$1,001 - \$1,500
- \$1,501 - \$2,000
- \$2,001 - \$3,000
- More than \$3,000
- Don't know

Question: D038\_

Scale Summary		
Code	Label	Show-If
1	Did not expect any decrease	
2	Expected the decrease, but expected it to be smaller	
3	Expected a decrease of about this size	
4	Expected a larger decrease	

 **Was this decrease expected?**

- Did not expect any decrease
- Expected the decrease, but expected it to be smaller
- Expected a decrease of about this size
- Expected a larger decrease

Page Break

---



Question: D039\_

Show if: (PR\_001 <= 3)

Scale Summary		
Code	Label	Show-If
1	Go up	
3	Stay the same	
5	Go down	



Over the next year, do you expect your mortgage payments to go up, go down, or stay about the same?

- Go up
- Stay the same
- Go down

Page Break

---

Question: D040\_

Scale Summary		
Code	Label	Show-If
1	Yes	
5	No	



Have you refinanced your mortgage ?

- Yes
- No

Page Break

---

Question: D041\_  
Show if: (D040\_ = 1:[Yes])

 **Why did you refinance your mortgage?**

Please check all that apply

- To get a lower interest rate
- To reduce the amount of mortgage payments
- To pay off the mortgage faster
- To pay off a balloon mortgage
- To raise cash for other things
- Had to/Was forced to/Didn't have a choice
- Other (Please specify)

Page Break

---

Question: D042

**Scale Summary**

Code	Label	Show-If
1	Yes	
5	No	




**Do you expect to refinance your mortgage during the next year?**

- Yes
- No

Page Break

---

Question: D043\_  
Show if: (D042\_ = 1:[Yes])

 **People have different reasons for refinancing their mortgage. What would be your reasons for refinancing?**

Please check all that apply

- To get a lower interest rate
- To reduce the amount of mortgage payments
- To pay off the mortgage faster
- To pay off a balloon mortgage
- To raise cash for other things
- Have to/May be forced to/No choice
- Other (Please specify)

Page Break

---

Question: D044\_

Scale Summary		
Code	Label	Show-If
1	More now	
3	Less now	
5	About the same now	
7	Did not yet own this home in the summer of 2006	



**We are interested in knowing how the value of your home may have changed over the last few years.**

**Please think back about three years to the summer of 2006. Would you say that your home is worth more now, less now, or about the same as it was in the summer of 2006?**

- More now
- Less now
- About the same now
- Did not yet own this home in the summer of 2006

Page Break

---

**Collection:** D045\_D047  
**Contains:** D045\_, D046\_, D047\_  
**Show if:** (D044\_ = 7:[Did not yet own this home in the summer of 2006])

**Question:** D045\_

Scale Summary		
Code	Label	Show-If
1	January	
2	February	
3	March	
4	April	
5	May	
6	June	
7	July	
8	August	
9	September	
10	October	
11	November	
12	December	
98	Don't Know	

 **When did you purchase this home?**

Select Month

**Question:** D046\_



Enter Year

Page Break

---

Question: D047\_

Scale Summary		
Code	Label	Show-If
1	More now	
3	Less now	
5	About the same now	



Compared to when you bought your home, is it worth more now, less now, or about the same now?

- More now
- Less now
- About the same now

Page Break

---



Collection: D048\_D050  
Contains: D048\_, D049\_, D050\_  
Show if: (D044\_ = 1:[More now]) or (D047\_ = 1:[More now])

Question: D048\_

 **About how much has your home gained in value since ?**

Please enter either an amount or a percentage

Amount \$

Question: D049\_

 **Or**

%

Page Break

---

You have entered two answers. Please click on the "Previous" button and choose either 'amount' or 'percent'

Page Break

---

Question: D050\_

Show if: (D048\_ was-not-answered) and (D049\_ was-not-answered)

Scale Summary		
Code	Label	Show-If
1	Less than 5%	
2	5-10%	
3	11-20%	
4	21-30%	
5	31-40%	
6	41-50%	
7	51-60%	
8	More than 60%	
98	Don't know	(Error!) or (D050_ = 98:[Don't know])

 **About how much has your home gained in value percentage wise since ?**

- Less than 5%
- 5-10%
- 11-20%
- 21-30%
- 31-40%
- 41-50%
- 51-60%
- More than 60%
- Don't know

Page Break

---

Collection: D051\_D053  
Contains: D051\_, D052\_, D053\_  
Show if: (D044\_ = 3:[Less now]) or (D047\_ = 3:[Less now])

Question: D051\_

 **About how much has your home lost in value since ?**

Please enter either an amount or a percentage

Amount \$

Question: D052\_

 **Or**

%

Page Break

---

You have entered two answers. Please click on the "Previous" button and choose either 'amount' or 'percent'

Page Break

---

Question: D053\_

Show if: (D051\_ was-not-answered) and (D052\_ was-not-answered)

Scale Summary		
Code	Label	Show-If
1	Less than 5%	
2	5-10%	
3	11-20%	
4	21-30%	
5	31-40%	
6	41-50%	
7	51-60%	
8	More than 60%	
98	Don't know	(Error!) or (D053_ = 98:[Don't know])



**About how much has your home lost in value percentage wise since ?**

- Less than 5%
- 5-10%
- 11-20%
- 21-30%
- 31-40%
- 41-50%
- 51-60%
- More than 60%
- Don't know

Page Break

---

Page Break

---

Question: D054\_



We are interested in how the value of your home will change in the future.

On a scale from 0 to 100 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 is the percent chance that by next year at this time your home will be worth more than it is today?

Enter a number between 0 and 100.

%

Page Break

---



Collection: D055\_D056

Contains: D055\_, D056\_

Show if: (D054\_ > 0) and (D054\_ was-answered) and (PR\_001 ≠ 4) and (PR\_001 ≠ 5)

Question: D055\_



**By this time next year, what is the percent chance that the value of your home will have gone up by more than 10 percent compared to what it is worth today?**


Enter a number between 0 and 100.

%

Page Break

---

Question: D056\_  
Show if: (D055\_ > 0) and (D055\_ was-answered)

 **By this time next year, what is the percent chance that the value of your home will have gone up by more than 20 percent compared to what it is worth today?**

Enter a number between 0 and 100.

%

Page Break

---

Collection: D057\_D058

Contains: D057\_, D058\_

Show if: (D054\_ < 100) and (D054\_ was-answered) and (PR\_001 ≠ 4) and (PR\_001 ≠ 5)

Question: D057\_



**By this time next year, what is the percent chance that the value of your home will have gone down by more than 10 percent compared to what it is worth today?**


Enter a number between 0 and 100.

%

Page Break

---

Question: D058\_  
Show if: (D057\_ > 0) and (D057\_ was-answered)

 **By this time next year, what is the percent chance that the value of your home will have gone down by more than 20 percent compared to what it is worth today?**

Enter a number between 0 and 100.

%

Page Break

---

Page Break

---

Question: D059\_



Now please think about how the value of your home will change over the next 5 years.

What is the percent chance that five years from now your home will be worth more than it is today?

Enter a number between 0 and 100.

%

Page Break

---

Collection: D060\_D061  
Contains: D060\_, D061\_  
Show if: (D059\_ > 0) and (D059\_ was-answered) and (PR\_001 ≠ 4) and (PR\_001 ≠ 5)

Question: D060\_



What is the percent chance that five years from now the value of your home will have gone up by more than 10 percent?

Enter a number between 0 and 100.

%

Page Break

---

Question: D061\_  
Show if: (D060\_ > 0) and (D060\_ was-answered)

 What is the percent chance that five years from now the value of your home will have gone up by more than 20 percent?

Enter a number between 0 and 100.

%

Page Break

---



Collection: D062\_D063  
Contains: D062\_, D063\_  
Show if: (D059\_ < 100) and (D059\_ was-answered) and (PR\_001 ≠ 4) and (PR\_001 ≠ 5)

Question: D062\_



What is the percent chance that five years from now the value of your home will have gone down by more than 10 percent?

Enter a number between 0 and 100.

%

Page Break

---

Question: D063\_  
Show if: (D062\_ > 0) and (D062\_ was-answered)

 What is the percent chance that five years from now the value of your home will have gone down by more than 20 percent?

Enter a number between 0 and 100.

%

Page Break

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Page Break

---

Question: D064\_

Scale Summary		
Code	Label	Show-If
1	Excellent	
2	Very good	
3	Good	
4	Fair	
5	Poor	



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

- Excellent
- Very good
- Good
- Fair
- Poor

Page Break

---

Question: D065\_

Scale Summary		
Code	Label	Show-If
1	Excellent	
2	Very good	
3	Good	
4	Fair	
5	Poor	

 **How would you rate the housing market in your area?**

- Excellent
- Very good
- Good
- Fair
- Poor

---

Page Break

---

Collection: D066\_D068  
Contains: D066\_, D067\_D068  
Show if: (D024\_ = 1:[Yes]) or (PR\_MORTGAGE\_PW = 1)

Question: D066\_

**Scale Summary**

Code	Label	Show-If
1	Yes	
5	No	



**Have you fallen more than 2 months behind on mortgage payments ?**

- Yes
- No

Page Break

---

Collection: D067\_D068  
Contains: D067\_, D068\_  
Show if: (D066\_ = 1:[Yes])

Question: D067\_

Scale Summary

Code	Label	Show-If
1	Yes	
5	No	

 **Have you gone through a foreclosure ?**

**Please note: Foreclosure of a house is when a bank takes possession of the house because the owner did not keep up with the mortgage payments.**


- Yes
- No

Page Break

---

Question: D068\_  
Show if: (D067\_ = 1:[Yes])

Scale Summary		
Code	Label	Show-If
1	Yes	
5	No	

 **Did you lose your home because of this?**

- Yes
- No

Page Break

---



Collection: D069\_D072  
Contains: D069\_, D070\_, D071\_, D072\_  
Show if: (D024\_ = 1:[Yes]) and (D067\_ ≠ 1:[Yes])

Question: D069\_



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

Please note: Foreclosure of a house is when a bank takes possession of the house because the owner did not keep up with the mortgage payments.

Enter a number between 0 and 100.

%

Page Break

---

Question: D070\_

Scale Summary		
Code	Label	Show-If
1	Yes	
5	No	




Has any family member helped you out with your house payments in the last year?

- Yes
- No

Page Break

---

Question: D071\_  
Show if: (D070\_ = 1:[Yes])

 **Who helped?**


Please check all that apply

- Child
- Parent
- Sibling
- Grandchild
- Other

Page Break

---

Question: D072\_  
Show if: (D066\_ = 5:[No]) or (D066\_ was-not-answered)

 **On a scale from 0 to 100, what are the chances that you will fall behind in your mortgage payments during the next year?**

%

Page Break


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Page Break

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Question: D073\_

Scale Summary		
Code	Label	Show-If
1	Yes	
5	No	
6	Not relevant, no immediate family members have a mortgage	
7	Not relevant, do not have any immediate family	
8	Don't know	

 **Not counting you , has anyone in your immediate family fallen more than 2 months behind on mortgage payments in the past year?**

- Yes
- No
- Not relevant, no immediate family members have a mortgage
- Not relevant, do not have any immediate family
- Don't know

Page Break

---

Collection: D074\_D077  
Contains: D074\_, D075\_, D076\_D077  
Show if: (D073\_ = 1:[Yes])

Question: D074\_



### Who is that?

Please check all that apply


- Child
- Parent
- Sibling
- Grandchild
- Other

Page Break

---

Question: D075\_

Scale Summary		
Code	Label	Show-If
1	Yes	
5	No	

 Has anyone in your immediate family gone through a foreclosure ?

**Please note: Foreclosure of a house is when a bank takes possession of the house because the owner did not keep up with the mortgage payments.**

- Yes
- No

Page Break

---



Collection: D076\_D077  
Contains: D076\_, D077\_  
Show if: (D075\_ = 1:[Yes])

Question: D076\_



### Who is that?

Please check all that apply

- Child
- Parent
- Sibling
- Grandchild
- Other

Page Break

---

Question: D077\_

**Scale Summary**

Code	Label	Show-If
1	Yes	
5	No	



**Did anyone lose their home because of this?**

- Yes
- No

Page Break

---

Page Break

---

Collection: D078\_D080

Contains: D078\_, D079\_, D080\_

Show if: (D073\_ = 1:[Yes]) or (D073\_ = 5:[No]) or (D073\_ = 8:[Don't know])

Question: D078\_



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

**Please note: Foreclosure of a house is when a bank takes possession of the house because the owner did not keep up with the mortgage payments.**

%


Page Break

---

Question: D079\_  
Show if: (PR\_001 <= 3)

**Scale Summary**

Code	Label	Show-If
1	Yes	
5	No	

 **Have you helped anyone in your immediate family with their house payments in the last year?**

- Yes
- No

Page Break

---

Question: D080\_

Show if: (D079\_ = 1:[Yes]) and (PR\_001 <= 3)



### Who did you help?

Please check all that apply

- Child
- Parent
- Sibling
- Grandchild
- Other

Page Break

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Page Break

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Page Break

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Collection: SEC\_E

Contains: E001\_E014, E015\_E027, E028\_E031

Show if: (MAIN\_TEST\_SCRN is-any-of [ALL] or [E]) or (MAIN\_TEST\_SCRN is-none-of [ALL] or [A] or [I] or [B] or [C] or [D] or [E] or [G] or [H] or [F])

Collection: E001\_E014

Contains: E001\_IFAFFECTEDFIN, E002\_, E003\_E006, E007\_, E008\_, E009\_, E010\_, E011\_, E012\_, E013\_, E014\_

Question: E001\_IFAFFECTEDFIN

Scale Summary		
Code	Label	Show-If
1	Yes, a lot	
3	Yes, a little	
5	No	
8	Don't know	(Error!) or (E001_IFAFFECTEDFIN is-any-of 8:[Don't know])



**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 been affected by these problems?**

- Yes, a lot
- Yes, a little
- No
- Don't know

Page Break

---

Question: E002\_

Show if: (E001\_IFAFFECTEDFIN = 1:[Yes, a lot]) or (E001\_IFAFFECTEDFIN = 3:[Yes, a little])

**Scale Summary**

Code	Label	Show-If
1	Yes	
5	No	



**Because of how you have been affected by these national problems have you received financial help totaling \$500 or more in the last 6 months from parents, grown children, relatives or friends?**

**Please do not include help with housing payments that you may have reported earlier in this survey.**

- Yes
- No

Page Break

---

Question Block: E003\_E006

Contains: E003\_, E004\_, E005\_, E006\_

Show if: (E002\_ = 1:[Yes])

**Scale Summary**

Code	Label	Show-If
1	Yes	
5	No	

 **Did you receive financial help from the following sources?**

	Yes	No
<b>Parents</b>	<input type="radio"/>	<input type="radio"/>
<b>Children</b>	<input type="radio"/>	<input type="radio"/>
<b>Other relatives</b>	<input type="radio"/>	<input type="radio"/>
<b>Friends</b>	<input type="radio"/>	<input type="radio"/>

Page Break

---

Question: E007\_  
Show if: (E003\_ = 1:[Yes])

 **In the last six months, altogether about how much financial help did you receive from your parents?**

Amount \$

Page Break

---

Question: E008\_

Show if: (E003\_ = 1:[Yes]) and (E007\_ was-not-answered)

Scale Summary		
Code	Label	Show-If
1	\$500 - \$1,000	
2	\$1,001 - \$2,000	
3	\$2,001 - \$3,000	
4	\$3,001 - \$5,000	
5	\$5,001 - \$10,000	
6	\$10,001 - \$20,000	
7	\$20,001 - \$30,000	
8	\$30,001 - \$50,000	
9	More than \$50,000	
98	Don't Know	




Please provide an estimate of the amount of help from your parents?

- \$500 - \$1,000
- \$1,001 - \$2,000
- \$2,001 - \$3,000
- \$3,001 - \$5,000
- \$5,001 - \$10,000
- \$10,001 - \$20,000
- \$20,001 - \$30,000
- \$30,001 - \$50,000
- More than \$50,000
- Don't Know

Page Break

---

Question: E009\_  
Show if: (E004\_ = 1:[Yes])

 **In the last six months, altogether about how much financial help did you receive from your children?**

Amount \$

Page Break

---

Question: E010\_

Show if: (E004\_ = 1:[Yes]) and (E009\_ was-not-answered)

Scale Summary		
Code	Label	Show-If
1	\$500 - \$1,000	
2	\$1,001 - \$2,000	
3	\$2,001 - \$3,000	
4	\$3,001 - \$5,000	
5	\$5,001 - \$10,000	
6	\$10,001 - \$20,000	
7	\$20,001 - \$30,000	
8	\$30,001 - \$50,000	
9	More than \$50,000	
98	Don't Know	




Please provide an estimate of the amount of help from your children?

- \$500 - \$1,000
- \$1,001 - \$2,000
- \$2,001 - \$3,000
- \$3,001 - \$5,000
- \$5,001 - \$10,000
- \$10,001 - \$20,000
- \$20,001 - \$30,000
- \$30,001 - \$50,000
- More than \$50,000
- Don't Know

Page Break

---

Question: E011\_  
Show if: (E005\_ = 1:[Yes])

 **In the last six months, altogether about how much financial help did you receive from your other relatives?**

Amount \$

Page Break

---



Question: E012\_

Show if: (E005\_ = 1:[Yes]) and (E011\_ was-not-answered)

Scale Summary		
Code	Label	Show-If
1	\$500 - \$1,000	
2	\$1,001 - \$2,000	
3	\$2,001 - \$3,000	
4	\$3,001 - \$5,000	
5	\$5,001 - \$10,000	
6	\$10,001 - \$20,000	
7	\$20,001 - \$30,000	
8	\$30,001 - \$50,000	
9	More than \$50,000	
98	Don't Know	

 Please provide an estimate of the amount of help from your other relatives?

- \$500 - \$1,000
- \$1,001 - \$2,000
- \$2,001 - \$3,000
- \$3,001 - \$5,000
- \$5,001 - \$10,000
- \$10,001 - \$20,000
- \$20,001 - \$30,000
- \$30,001 - \$50,000
- More than \$50,000
- Don't Know

Page Break

---

Question: E013\_  
Show if: (E006\_ = 1:[Yes])

 **In the last six months, altogether about how much financial help did you receive from your friends?**

Amount \$

Page Break

---

Question: E014\_

Show if: (E006\_ = 1:[Yes]) and (E013\_ was-not-answered)

Scale Summary		
Code	Label	Show-If
1	\$500 - \$1,000	
2	\$1,001 - \$2,000	
3	\$2,001 - \$3,000	
4	\$3,001 - \$5,000	
5	\$5,001 - \$10,000	
6	\$10,001 - \$20,000	
7	\$20,001 - \$30,000	
8	\$30,001 - \$50,000	
9	More than \$50,000	
98	Don't Know	



**Please provide an estimate of the amount of help from your friends?**

- \$500 - \$1,000
- \$1,001 - \$2,000
- \$2,001 - \$3,000
- \$3,001 - \$5,000
- \$5,001 - \$10,000
- \$10,001 - \$20,000
- \$20,001 - \$30,000
- \$30,001 - \$50,000
- More than \$50,000
- Don't Know

Page Break

---

Collection: E015\_E027

Contains: E015\_IFGAVEHELP, E016\_E019, E020\_, E021\_, E022\_, E023\_, E024\_, E025\_, E026\_, E027\_

Question: E015\_IFGAVEHELP

Scale Summary		
Code	Label	Show-If
1	Yes	
5	No	
8	Don't know	(Error!) or (E015_IFGAVEHELP is-any-of 8:[Don't know])



**Because of the nation's financial problems, have you given financial help totaling \$500 or more in the last 6 months to parents, grown children, relatives or friends?**

**Please do not include help with housing payments that you may have reported earlier in this survey.**

- Yes
- No
- Don't know

Page Break

---


Question Block: E016\_E019

Contains: E016\_, E017\_, E018\_, E019\_

Show if: (E015\_IFGAVEHELP = 1:[Yes])

**Scale Summary**

Code	Label	Show-If
1	Yes	
5	No	

 **To whom have you given financial help?**

	Yes	No
<b>Parents</b>	<input type="radio"/>	<input type="radio"/>
<b>Children</b>	<input type="radio"/>	<input type="radio"/>
<b>Other relatives</b>	<input type="radio"/>	<input type="radio"/>
<b>Friends</b>	<input type="radio"/>	<input type="radio"/>

Page Break

---

Question: E020\_  
Show if: (E016\_ = 1:[Yes])

 **In the last six months, altogether about how much financial help did you give to your parents?**

Amount \$


Page Break

---

Question: E021\_

Show if: (E016\_ = 1:[Yes]) and (E020\_ was-not-answered)

Scale Summary		
Code	Label	Show-If
1	\$500 - \$1,000	
2	\$1,001 - \$2,000	
3	\$2,001 - \$3,000	
4	\$3,001 - \$5,000	
5	\$5,001 - \$10,000	
6	\$10,001 - \$20,000	
7	\$20,001 - \$30,000	
8	\$30,001 - \$50,000	
9	More than \$50,000	
98	Don't Know	

 Please provide an estimate of the amount of help given to your parents?

- \$500 - \$1,000
- \$1,001 - \$2,000
- \$2,001 - \$3,000
- \$3,001 - \$5,000
- \$5,001 - \$10,000
- \$10,001 - \$20,000
- \$20,001 - \$30,000
- \$30,001 - \$50,000
- More than \$50,000
- Don't Know

Page Break

---

Question: E022\_  
Show if: (E017\_ = 1:[Yes])

 **In the last six months, altogether about how much financial help did you give to your children?**

Amount \$

Page Break

---



Question: E023\_

Show if: (E017\_ = 1:[Yes]) and (E022\_ was-not-answered)

Scale Summary		
Code	Label	Show-If
1	\$500 - \$1,000	
2	\$1,001 - \$2,000	
3	\$2,001 - \$3,000	
4	\$3,001 - \$5,000	
5	\$5,001 - \$10,000	
6	\$10,001 - \$20,000	
7	\$20,001 - \$30,000	
8	\$30,001 - \$50,000	
9	More than \$50,000	
98	Don't Know	




Please provide an estimate of the amount of help given to your children?

- \$500 - \$1,000
- \$1,001 - \$2,000
- \$2,001 - \$3,000
- \$3,001 - \$5,000
- \$5,001 - \$10,000
- \$10,001 - \$20,000
- \$20,001 - \$30,000
- \$30,001 - \$50,000
- More than \$50,000
- Don't Know

Page Break

---

Question: E024\_  
Show if: (E018\_ = 1:[Yes])

 **In the last six months, altogether about how much financial help did you give to your other relatives?**

Amount \$

Page Break

---

Question: E025\_

Show if: (E018\_ = 1:[Yes]) and (E024\_ was-not-answered)

Scale Summary		
Code	Label	Show-If
1	\$500 - \$1,000	
2	\$1,001 - \$2,000	
3	\$2,001 - \$3,000	
4	\$3,001 - \$5,000	
5	\$5,001 - \$10,000	
6	\$10,001 - \$20,000	
7	\$20,001 - \$30,000	
8	\$30,001 - \$50,000	
9	More than \$50,000	
98	Don't Know	

 Please provide an estimate of the amount of help given to your other relatives?

- \$500 - \$1,000
- \$1,001 - \$2,000
- \$2,001 - \$3,000
- \$3,001 - \$5,000
- \$5,001 - \$10,000
- \$10,001 - \$20,000
- \$20,001 - \$30,000
- \$30,001 - \$50,000
- More than \$50,000
- Don't Know

Page Break

---

Question: E026\_  
Show if: (E019\_ = 1:[Yes])

 **In the last six months, altogether about how much financial help did you give to your friends?**

Amount \$

Page Break

---

Question: E027\_

Show if: (E019\_ = 1:[Yes]) and (E026\_ was-not-answered)

Scale Summary		
Code	Label	Show-If
1	\$500 - \$1,000	
2	\$1,001 - \$2,000	
3	\$2,001 - \$3,000	
4	\$3,001 - \$5,000	
5	\$5,001 - \$10,000	
6	\$10,001 - \$20,000	
7	\$20,001 - \$30,000	
8	\$30,001 - \$50,000	
9	More than \$50,000	
98	Don't Know	



Please provide an estimate of the amount of help given to your friends?

- \$500 - \$1,000
- \$1,001 - \$2,000
- \$2,001 - \$3,000
- \$3,001 - \$5,000
- \$5,001 - \$10,000
- \$10,001 - \$20,000
- \$20,001 - \$30,000
- \$30,001 - \$50,000
- More than \$50,000
- Don't Know


Page Break

---

Collection: E028\_E031  
Contains: E028\_, E029\_, E030\_, E031\_

Question: E028\_

Scale Summary		
Code	Label	Show-If
1		
8	Don't know	(Error!) or (E028_ is-any-of 8:[Don't know])

 For the next questions, please use a scale from 0 percent to 100 percent where "0" means "absolutely no chance" and "100" means that an event is "absolutely certain".


Think about an inheritance you might leave. Including property and other valuables that you might own, what are the chances that you will leave an inheritance totaling \$10,000 or more?

- %
- Don't know

Page Break

---

Question: E029\_  
Show if: (E028\_.PERCENT > 0)

 Using the same scale from 0 to 100, what are the chances that you will leave an inheritance totaling \$100,000 or more?

Please include properties and other valuable items as well as money.

%

Page Break

---

Question: E030\_  
Show if: (E029\_ > 0)

 **And what are the chances that you will leave an inheritance totaling \$500,000 or more?**

**Again, please include properties and other valuable items as well as money.**


%

Page Break

---



Question: E031\_  
Show if: (E028\_.PERCENT = 0)

 Using the same scale from 0 to 100, what are the chances that you will leave any inheritance?

Please include properties and other valuable items as well as money.

%

Page Break

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Page Break

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Page Break

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Collection: SEC\_G

Contains: G001-G007\_G062-G066, G009-G017, G018-G025, G026-G035, G036-G043, G044-G051, G052-G060, G067-G076

Show if: (MAIN\_TEST\_SCRN is-any-of [ALL] or [G]) or (MAIN\_TEST\_SCRN is-none-of [ALL] or [A] or [I] or [B] or [C] or [D] or [E] or [G] or [H] or [F])

**In the questions that come next we will be asking about your finances. We encourage you to use statements or records that you have available to help answer some of the questions. Records that might be helpful include bank, retirement, and investment account statements, personal finance software, and other information about your finances.**

**When answering the questions, we would like good estimates but not necessarily exact dollar amounts if those are not readily available.**

Page Break

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Collection: G001-G007\_G062-G066

Contains: G002-G003, G004-G006, G007\_, G008\_, G062-G066

**The current economic downturn differs from the past because of the large number of families who have some of their savings or retirement plans invested in the stock market. We would like to know more about the ways in which the stock market problems may have affected your life.**

Page Break

---

Question Block: G002-G003

Contains: G002\_ , G003\_

Scale Summary		
Code	Label	Show-If
1	Have the asset with stocks	
2	Have the asset, but no stocks	
3	Do not have the asset	
8	Don't Know	(DONTKNOW = 1) or (G002_ = 8:[Don't Know])



The list below includes two of the most common ways in which people have money in the stock market. Please indicate whether or not you have each type of asset and whether or not any part of it is invested in stocks.

If you are unsure which type of investment you have, choose the investment type that describes it best.

Please do not report the same asset more than once.

	Have the asset with stocks	Have the asset, but no stocks	Do not have the asset	Don't Know
<b>401(k) or other retirement saving plan through an employer</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>IRA or Keogh</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Page Break

---

Question Block: G004-G006

Contains: G004\_, G005\_, G006\_

Scale Summary		
Code	Label	Show-If
1	Have the asset with stocks	
2	Have the asset, but no stocks	
3	Do not have the asset	
8	Don't Know	(DONTKNOW = 1) or (G002_ = 8:[Don't Know])



**This next list includes several other ways in which people have money in the stock market. Please indicate whether or not you have each type of asset and whether or not any part of it is invested in stocks.**

If you are unsure which type of investment you have, choose the investment type that describes it best.

Please do not include any asset you mentioned earlier and do not count the same asset more than once.

	Have the asset with stocks	Have the asset, but no stocks	Do not have the asset	Don't Know
<b>Trust</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Mutual funds purchased from a brokerage or mutual fund company</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Shares of individual firms purchased directly</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Question: G007\_

**Scale Summary**

Code	Label	Show-If
1	Yes	
5	No	



**Do you have any other assets that are invested in stocks?**


- Yes
- No

Page Break

---



Question: G008\_  
Show if: (G007\_ = 1:[Yes])

 **What name would you give to these assets?**

Page Break


---

**Question Block:** G062-G066

**Contains:** G063\_, G064\_, G065\_, G066\_

Show if: (A008\_MARITALSTATUS = 1:[Married]) or (A008\_MARITALSTATUS = 2:[Living with a partner as if married])

Scale Summary		
Code	Label	Show-If
1	In your name only	
2	In spouse or partner's name only	
3	Jointly owned	
4	Combination of individual/joint assets	

 For each type of asset below, please indicate whether this asset is in your name only, in your spouse's name only, jointly owned by you and your spouse, or whether you have a combination of individually and/or jointly owned assets of that type.

	In your name only	In spouse or partner's name only	Jointly owned	Combination of individual/joint assets
<b>Trust</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Mutual funds purchased from a brokerage or mutual fund company</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Shares of individual firms purchased directly</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Other investments:</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Page Break

---

Collection: G009-G017

Contains: G009\_, G010\_, G011\_, G061\_, G012\_, G013\_, G014\_, G015\_G017

Show if: (G002\_ = 1:[Have the asset with stocks]) or (G002\_ = 2:[Have the asset, but no stocks])

Question: G009\_



**You said that you have a 401k or other employer retirement plan. What is the total value of all your plans of this type?**

\$

Page Break

---

Question: G010\_

Show if: (G009\_ was-not-answered)

Scale Summary		
Code	Label	Show-If
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	
98	Don't know	



Please provide an estimate of the total value of those retirement plans.

- 0- \$5,000
- \$5,001 - \$10,000
- \$10,001 - \$25,000
- \$25,001 - \$50,000
- \$50,001 - \$100,000
- \$100,001 - \$250,000
- \$250,001 - \$500,000
- \$500,001 - \$1,000,000
- More than \$1,000,000
- Don't know

Page Break

---

Question: G011\_



How much has the total value of your retirement plans declined percentage-wise since September of 2008?

Enter 0 if the value has gone up or stayed the same.

Enter a number between 0 and 100.

%

Page Break

---

Question: G061\_  
Show if: (G011\_ was-not-answered)

Scale Summary		
Code	Label	Show-If
0	Gone up or stayed the same	
1	Less than 5%	
2	5 - 10%	
3	11 - 20%	
4	21 - 30%	
5	31 - 40%	
6	41 - 50%	
7	51 - 60%	
8	More than 60%	
98	Don't know	



**Please provide an estimate of how much the total value of your retirement plans has declined since September of 2008.**

- Gone up or stayed the same
- Less than 5%
- 5 - 10%
- 11 - 20%
- 21 - 30%
- 31 - 40%
- 41 - 50%
- 51 - 60%
- More than 60%
- Don't know

Page Break

---

Question: G012\_

Show if: (G002\_ = 1:[Have the asset with stocks])

Scale Summary		
Code	Label	Show-If
1	All in stocks	
2	Mix of stocks and other investments	
8	Don't Know	(Error!) or (G012_ = 8:[Don't Know])



**You mentioned that at least part of your 401k or other employer retirement saving plans are invested in stocks.**

**Is all of your retirement savings invested in stocks or is it invested in a mix of stocks and other investments?**

- All in stocks
- Mix of stocks and other investments
- Don't Know

Page Break

---

Question: G013\_  
Show if: (G012\_ = 2:[Mix of stocks and other investments])

 **What percent is in stocks?**

Enter a number between 1 and 100.

%

Page Break

---



Question: G014\_

Show if: (G012\_ = 2:[Mix of stocks and other investments]) and (G013\_ was-not-answered)

Scale Summary		
Code	Label	Show-If
1	Less than 10%	
2	10 - 20%	
3	21 - 30%	
4	31 - 40%	
5	41 - 50%	
6	51 - 60%	
7	61 - 70%	
8	71 - 80%	
9	More than 80%	
98	Don't know	

 Please provide an estimate of what percent is in stocks.

- Less than 10%
- 10 - 20%
- 21 - 30%
- 31 - 40%
- 41 - 50%
- 51 - 60%
- 61 - 70%
- 71 - 80%
- More than 80%
- Don't know

Page Break

---

Collection: G015\_G017

Contains: G015\_, G016\_, G017\_

Show if: (G002\_ = 1:[Have the asset with stocks]) or (G002\_ = 2:[Have the asset, but no stocks])

Question: G015\_

**Scale Summary**

Code	Label	Show-If
1	Yes	
5	No	



**Are you or your employer still making new contributions to this account?**

- Yes
- No

Page Break

---

Question: G016\_  
Show if: (G015\_ = 1:[Yes])

**Scale Summary**

Code	Label	Show-If
1	Yes	
5	No	

 Since September of 2008, have you changed the mix of stocks in these new contributions?


- Yes
- No

Page Break

---

Question: G017\_

Scale Summary		
Code	Label	Show-If
1	Transferred money into stocks	
2	Took money out of stocks	
3	Both - put money in and took money out of stocks	
4	Did not make any changes	

 **Since September of 2008, have you transferred money into stocks or taken money out of stocks in this account or did you not make any changes?**

- Transferred money into stocks
- Took money out of stocks
- Both - put money in and took money out of stocks
- Did not make any changes

Page Break

---

Collection: G018-G025

Contains: G018\_, G019\_, G020\_, G021\_, G022\_G024, G025\_

Show if: (G003\_ = 1:[Have the asset with stocks]) or (G003\_ = 2:[Have the asset, but no stocks])

Question: G018\_



**You said that you have an IRA or Keogh plan. What is the total value of all your plans of this type?**

\$

Page Break

---

Question: G019\_

Show if: (G018\_ was-not-answered)

Scale Summary		
Code	Label	Show-If
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	
98	Don't know	



Please provide an estimate of the total value of your IRA and Keogh plans.

- 0- \$5,000
- \$5,001 - \$10,000
- \$10,001 - \$25,000
- \$25,001 - \$50,000
- \$50,001 - \$100,000
- \$100,001 - \$250,000
- \$250,001 - \$500,000
- 500,001 - \$1,000,000
- More than \$1,000,000
- Don't know

Page Break

---

Question: G020\_



How much has the total value of your IRA and Keogh plans declined percentage-wise since September of 2008?

Enter 0 if the value has gone up or stayed the same.

Enter a number between 0 and 100.

%

Page Break

---

Question: G021\_  
Show if: (G020\_ was-not-answered)

Scale Summary		
Code	Label	Show-If
0	Gone up or stayed the same	
1	Less than 5%	
2	5 - 10%	
3	11 - 20%	
4	21 - 30%	
5	31 - 40%	
6	41 - 50%	
7	51 - 60%	
8	More than 60%	
98	Don't know	



**Please provide an estimate of how much the total value of your IRA and Keogh plans has declined since September of 2008.**

- Gone up or stayed the same
- Less than 5%
- 5 - 10%
- 11 - 20%
- 21 - 30%
- 31 - 40%
- 41 - 50%
- 51 - 60%
- More than 60%
- Don't know

Page Break

---



**Collection:** G022\_G024  
**Contains:** G022\_, G023\_, G024\_  
**Show if:** (G003\_ = 1:[Have the asset with stocks])

**Question:** G022\_

Scale Summary		
Code	Label	Show-If
1	All in stocks	
2	Mix of stocks and other investments	
8	Don't Know	(Error!) or (G022_ = 8:[Don't Know])



**You mentioned that at least part of your IRA or Keogh savings is invested in stocks. Is all of your IRA or Keogh savings invested in stocks or is it invested in a mix of stocks and other investments?**

- All in stocks
- Mix of stocks and other investments
- Don't Know

Page Break

---

Question: G023\_  
Show if: (G022\_ = 2:[Mix of stocks and other investments])

 **What percent is in stocks?**

Enter a number between 1 and 100.

%

Page Break

---

Question: G024\_

Show if: (G022\_ = 2:[Mix of stocks and other investments]) and (G023\_ was-not-answered)

Scale Summary		
Code	Label	Show-If
1	Less than 10%	
2	10 - 20%	
3	21 - 30%	
4	31 - 40%	
5	41 - 50%	
6	51 - 60%	
7	61 - 70%	
8	71 - 80%	
9	More than 80%	
98	Don't know	



Please provide an estimate of what percent is in stocks.

- Less than 10%
- 10 - 20%
- 21 - 30%
- 31 - 40%
- 41 - 50%
- 51 - 60%
- 61 - 70%
- 71 - 80%
- More than 80%
- Don't know

Page Break

---

Question: G025\_

Show if: (G003\_ = 1:[Have the asset with stocks]) or (G003\_ = 2:[Have the asset, but no stocks])

Scale Summary		
Code	Label	Show-If
1	Transferred money into stocks	
2	Took money out of stocks	
3	Both - put money in and took money out of stocks	
4	Did not make any changes	



**Since September of 2008, have you transferred money into stocks or taken money out of stocks in your IRA or KEOGH or did you not make any changes to these plans?**

- Transferred money into stocks
- Took money out of stocks
- Both - put money in and took money out of stocks
- Did not make any changes

Page Break

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Collection: G026-G035

Contains: G026\_, G027\_, G028\_, G029\_, G030\_, G031\_G033, G034\_, G035\_

Show if: (G004\_ = 1:[Have the asset with stocks]) or (G004\_ = 2:[Have the asset, but no stocks])

Question: G026\_



**You mentioned that you have a trust. Is this a trust set up for your benefit, for your children, or for someone else?**


Please check all that apply.

- My benefit
- Spouse's or partner's benefit
- Children's benefit
- Someone else's benefit
- None of the above

Page Break

---

Question: G027\_

 **What is the total value of the trust?**

\$

Page Break

---

Question: G028\_

Show if: (G027\_ was-not-answered)

Scale Summary		
Code	Label	Show-If
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	
98	Don't know	



Please provide an estimate of the total value of your trust.

- 0- \$5,000
- \$5,001 - \$10,000
- \$10,001 - \$25,000
- \$25,001 - \$50,000
- \$50,001 - \$100,000
- \$100,001 - \$250,000
- \$250,001 - \$500,000
- \$500,001 - \$1,000,000
- More than \$1,000,000
- Don't know

Page Break

---

Question: G029\_



How much has the total value of your trust declined percentage-wise since September of 2008?

Enter 0 if the value has gone up or stayed the same.

Enter a number between 0 and 100.

%

Page Break

---



Question: G030\_

Show if: (G029\_ was-not-answered)

Scale Summary		
Code	Label	Show-If
0	Gone up or stayed the same	
1	Less than 5%	
2	5 - 10%	
3	11 - 20%	
4	21 - 30%	
5	31 - 40%	
6	41 - 50%	
7	51 - 60%	
8	More than 60%	
98	Don't know	



**Please provide an estimate of how much the total value of your trust has declined since September of 2008.**

- Gone up or stayed the same
- Less than 5%
- 5 - 10%
- 11 - 20%
- 21 - 30%
- 31 - 40%
- 41 - 50%
- 51 - 60%
- More than 60%
- Don't know


Page Break

---

**Collection:** G031\_G033  
**Contains:** G031\_, G032\_, G033\_  
**Show if:** (G004\_ = 1:[Have the asset with stocks])

**Question:** G031\_

Scale Summary		
Code	Label	Show-If
1	All in stocks	
2	Mix of stocks and other investments	
8	Don't Know	(Error!) or (G031_ = 8:[Don't Know])

 **You mentioned that at least part of your trust is invested in stocks.**

**Is all of your trust invested in stocks or is it invested in a mix of stocks and other investments?**

- All in stocks
- Mix of stocks and other investments
- Don't Know

Page Break

---

Question: G032\_  
Show if: (G031\_ = 2:[Mix of stocks and other investments])

 **What percent is in stocks?**

Enter a number between 1 and 100.

%

Page Break

---

Question: G033\_

Show if: (G031\_ = 2:[Mix of stocks and other investments]) and (G032\_ was-not-answered)

Scale Summary		
Code	Label	Show-If
1	Less than 10%	
2	10 - 20%	
3	21 - 30%	
4	31 - 40%	
5	41 - 50%	
6	51 - 60%	
7	61 - 70%	
8	71 - 80%	
9	More than 80%	
98	Don't know	

 Please provide an estimate of what percent is in stocks.

- Less than 10%
- 10 - 20%
- 21 - 30%
- 31 - 40%
- 41 - 50%
- 51 - 60%
- 61 - 70%
- 71 - 80%
- More than 80%
- Don't know

Page Break

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Question: G034\_

Show if: (G004\_ = 1:[Have the asset with stocks]) or (G004\_ = 2:[Have the asset, but no stocks])

Scale Summary		
Code	Label	Show-If
1	Yes	
2	No - Changed to 5	<i>Never Shown</i>
5	No	

 **Can you make changes to how this money is invested?**

- Yes
- No - Changed to 5
- No

Page Break

---

Question: G035\_

Show if: (G034\_ = 1:[Yes])

Scale Summary		
Code	Label	Show-If
1	Transferred money into stocks	
2	Took money out of stocks	
3	Both - put money in and took money out of stocks	
4	Did not make any changes	



**Since September of 2008, have you transferred money into stocks or taken money out of stocks in this trust or did you not made any changes in your allocation?**

- Transferred money into stocks
- Took money out of stocks
- Both - put money in and took money out of stocks
- Did not make any changes

Page Break

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Collection: G036-G043

Contains: G036\_, G037\_, G038\_, G039\_, G040\_G042, G043\_

Show if: (G005\_ = 1:[Have the asset with stocks]) or (G005\_ = 2:[Have the asset, but no stocks])

Question: G036\_



**You said that you have mutual funds purchased through a broker or mutual fund company.**

**What is the total value of all these mutual funds?**

\$

Page Break

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Question: G037\_

Show if: (G036\_ was-not-answered)

Scale Summary		
Code	Label	Show-If
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	
98	Don't know	

 Please provide an estimate of the total value of these mutual funds.

- 0- \$5,000
- \$5,001 - \$10,000
- \$10,001 - \$25,000
- \$25,001 - \$50,000
- \$50,001 - \$100,000
- \$100,001 - \$250,000
- \$250,001 - \$500,000
- \$500,001 - \$1,000,000
- More than \$1,000,000
- Don't know

Page Break

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Question: G038\_



How much has the total value of these mutual funds declined percentage-wise since September of 2008?

Enter 0 if the value has gone up or stayed the same.

Enter a number between 0 and 100.

%

Page Break

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Question: G039\_  
Show if: (G038 \_ was-not-answered)

Scale Summary		
Code	Label	Show-If
0	Gone up or stayed the same	
1	Less than 5%	
2	5 - 10%	
3	11 - 20%	
4	21 - 30%	
5	31 - 40%	
6	41 - 50%	
7	51 - 60%	
8	More than 60%	
98	Don't know	



**Please provide an estimate of how much the total value of these mutual funds has declined since September of 2008.**

- Gone up or stayed the same
- Less than 5%
- 5 - 10%
- 11 - 20%
- 21 - 30%
- 31 - 40%
- 41 - 50%
- 51 - 60%
- More than 60%
- Don't know

Page Break

---

**Collection:** G040\_G042  
**Contains:** G040\_, G041\_, G042\_  
**Show if:** (G005\_ = 1:[Have the asset with stocks])

**Question:** G040\_

Scale Summary		
Code	Label	Show-If
1	All in stocks	
2	Mix of stocks and other investments	
8	Don't Know	(Error!) or (G040_ = 8:[Don't Know])



**You mentioned that at least part of your mutual funds is invested in stocks.**

**Are all of these mutual funds invested in stocks or are they invested in a mix of stocks and other investments?**

- All in stocks
- Mix of stocks and other investments
- Don't Know

Page Break

---

Question: G041\_  
Show if: (G040\_ = 2:[Mix of stocks and other investments])

 **What percent is in stocks?**

Enter a number between 1 and 100.

%

Page Break

---

Question: G042\_

Show if: (G040\_ = 2:[Mix of stocks and other investments]) and (G041\_ was-not-answered)

Scale Summary		
Code	Label	Show-If
1	Less than 10%	
2	10 - 20%	
3	21 - 30%	
4	31 - 40%	
5	41 - 50%	
6	51 - 60%	
7	61 - 70%	
8	71 - 80%	
9	More than 80%	
98	Don't know	

 Please provide an estimate of what percent is in stocks.

- Less than 10%
- 10 - 20%
- 21 - 30%
- 31 - 40%
- 41 - 50%
- 51 - 60%
- 61 - 70%
- 71 - 80%
- More than 80%
- Don't know

Page Break

---

Page Break

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**Question:** G043\_

**Show if:** (G005\_ = 1:[Have the asset with stocks]) or (G005\_ = 2:[Have the asset, but no stocks])

Scale Summary		
Code	Label	Show-If
1	Bought more stock	
2	Sold some stock	
3	Both -- bought and sold stock	
4	Did not make any changes	



**Since September of 2008, have you bought more stock or sold any stock from your mutual funds or did you not make any changes?**

- Bought more stock
- Sold some stock
- Both -- bought and sold stock
- Did not make any changes

Page Break

---

Collection: G044-G051

Contains: G044\_, G045\_, G046\_, G047\_, G048\_, G049\_, G050\_, G051\_

Show if: (G006\_ = 1:[Have the asset with stocks]) or (G006\_ = 2:[Have the asset, but no stocks])

Question: G044\_



**You said that you own shares of stock in individual companies.**

**What is the total value of all these shares?**

\$

Page Break

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Question: G045\_

Show if: (G044\_ was-not-answered)

Scale Summary		
Code	Label	Show-If
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	
98	Don't know	



Please provide an estimate of the total value of all of these shares.

- 0- \$5,000
- \$5,001 - \$10,000
- \$10,001 - \$25,000
- \$25,001 - \$50,000
- \$50,001 - \$100,000
- \$100,001 - \$250,000
- \$250,001 - \$500,000
- \$500,001 - \$1,000,000
- More than \$1,000,000
- Don't know

Page Break

---

Question: G046\_  
Show if: (PR\_001 <= 3)

Scale Summary		
Code	Label	Show-If
1	Yes	
5	No	

 Are any of these shares in a company you work for or used to work for?

- Yes
- No

Page Break

---

Question: G047\_

Show if: (G046\_ = 1:[Yes]) and (PR\_001 <= 3)



**What percent of the shares are in a company you work for or used to work for?**

Enter a number between 1 and 100.

%

Page Break

---

**Question:** G048\_

**Show if:** (G046\_ = 1:[Yes]) and (G047\_ was-not-answered) and (PR\_001 <= 3)

Scale Summary		
Code	Label	Show-If
1	Less than 10%	
2	10 - 20%	
3	21 - 30%	
4	31 - 40%	
5	41 - 50%	
6	51 - 60%	
7	61 - 70%	
8	71 - 80%	
9	More than 80%	
98	Don't know	



**Please provide an estimate of what percent of the shares is in that company's stocks.**

- Less than 10%
- 10 - 20%
- 21 - 30%
- 31 - 40%
- 41 - 50%
- 51 - 60%
- 61 - 70%
- 71 - 80%
- More than 80%
- Don't know

Page Break

---

Question: G049\_



How much has the total value of these shares declined percentage-wise since September of 2008?

Enter 0 if the value has gone up or stayed the same.

Enter a number between 0 and 100.

%

Page Break

---

Question: G050\_

Show if: (G049\_ was-not-answered)

Scale Summary		
Code	Label	Show-If
0	Gone up or stayed the same	
1	Less than 5%	
2	5 - 10%	
3	11 - 20%	
4	21 - 30%	
5	31 - 40%	
6	41 - 50%	
7	51 - 60%	
8	More than 60%	
98	Don't know	



**Please provide an estimate of how much the total value of these shares has declined since September of 2008.**

- Gone up or stayed the same
- Less than 5%
- 5 - 10%
- 11 - 20%
- 21 - 30%
- 31 - 40%
- 41 - 50%
- 51 - 60%
- More than 60%
- Don't know

Page Break

---

Question: G051\_

Scale Summary		
Code	Label	Show-If
1	Bought more stock	
2	Sold some stock	
3	Both -- bought and sold stock	
4	Did not make any changes	

 **Since September of 2008, have you bought or sold any shares of stock in any individual companies or did you not make any changes in these shares?**


- Bought more stock
- Sold some stock
- Both -- bought and sold stock
- Did not make any changes

Page Break

---

Collection: G052-G060  
Contains: G052\_, G053\_, G055\_, G056\_, G057-G059, G060\_  
Show if: (G007\_ = 1:[Yes])

Question: G052\_

 You said that you have the following investment:

**What is the total value of this asset?**

If you listed more than one investment here, please include all of them as you answer the next few questions.

\$

Page Break

---



Question: G053\_

Show if: (G052\_ was-not-answered)

Scale Summary		
Code	Label	Show-If
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	
98	Don't know	



Please provide an estimate of the total value of this asset.

- 0- \$5,000
- \$5,001 - \$10,000
- \$10,001 - \$25,000
- \$25,001 - \$50,000
- \$50,001 - \$100,000
- \$100,001 - \$250,000
- \$250,001 - \$500,000
- \$500,001 - \$1,000,000
- More than \$1,000,000
- Don't know

Page Break

---

Question: G055\_



How much has the total value of this asset declined percentage-wise since September of 2008?

Enter 0 if the value has gone up or stayed the same.

Enter a number between 0 and 100.

%

Page Break

---

Question: G056\_  
Show if: (G055\_ was-not-answered)

Scale Summary		
Code	Label	Show-If
0	Gone up or stayed the same	
1	Less than 5%	
2	5 - 10%	
3	11 - 20%	
4	21 - 30%	
5	31 - 40%	
6	41 - 50%	
7	51 - 60%	
8	More than 60%	
98	Don't know	



**Please provide an estimate of how much the total value of this asset has declined since September of 2008.**

- Gone up or stayed the same
- Less than 5%
- 5 - 10%
- 11 - 20%
- 21 - 30%
- 31 - 40%
- 41 - 50%
- 51 - 60%
- More than 60%
- Don't know

Page Break

---

**Collection:** G057-G059  
**Contains:** G057\_, G058\_, G059\_  
**Show if:** (G007\_ = 1:[Yes])

**Question:** G057\_

Scale Summary		
Code	Label	Show-If
1	All in stocks	
2	Mix of stocks and other investments	
8	Don't Know	(Error!) or (G057_ = 8:[Don't Know])



**About your : is it all invested in stocks or is it invested in a mix of stocks and other investments?**

- All in stocks
- Mix of stocks and other investments
- Don't Know

Page Break

---

Question: G058\_  
Show if: (G057\_ = 2:[Mix of stocks and other investments])

 **What percent is in stocks?**

Enter a number between 1 and 100.

%

Page Break

---

Question: G059\_

Show if: (G057\_ = 2:[Mix of stocks and other investments]) and (G058\_ was-not-answered)

Scale Summary		
Code	Label	Show-If
1	Less than 10%	
2	10 - 20%	
3	21 - 30%	
4	31 - 40%	
5	41 - 50%	
6	51 - 60%	
7	61 - 70%	
8	71 - 80%	
9	More than 80%	
98	Don't know	



Please provide an estimate of what percent is in stocks.

- Less than 10%
- 10 - 20%
- 21 - 30%
- 31 - 40%
- 41 - 50%
- 51 - 60%
- 61 - 70%
- 71 - 80%
- More than 80%
- Don't know

Page Break

---

Question: G060\_

Show if: (G007\_ = 1:[Yes])

Scale Summary		
Code	Label	Show-If
1	Transferred money into stocks	
2	Took money out of stocks	
3	Both -- put money in and took money out of stocks	
4	Did not make any changes	



**Again, about your :**

**Since September of 2008, have you transferred money into stocks or taken money out of stocks or did you not make any changes?**

- Transferred money into stocks
- Took money out of stocks
- Both -- put money in and took money out of stocks
- Did not make any changes


Page Break

---

Collection: G067-G076  
Contains: G067\_DK, G068\_, G069\_, G070\_, G071\_DK, G072\_, G073\_, G074\_, G075\_, G076

Question Block: G067\_DK  
Contains: G067\_

Scale Summary		
Code	Label	Show-If
1	Percent	
8	Don't know	(DONTKNOW = 1) or (G067_ = 8:[Don't know])

 **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?**

Enter a number between 0 and 100.

	Percent	Don't know
<input type="radio"/>	<input type="text"/> %	<input type="radio"/>


Page Break

---



Question: G068\_  
Show if: (G067\_.G067\_ = 50)

Scale Summary		
Code	Label	Show-If
1	Equally likely	
2	Unsure	

 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?

- Equally likely
- Unsure

Page Break

---

Question: G069\_

Show if: (G067\_.G067\_ > 0) or (G067\_.G067\_ was-not-answered)



**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?**

Enter a number between 0 and 100.

%

Page Break

---

Question: G070\_

Show if: (G067\_.G067\_ < 100) or (G067\_.G067\_ was-not-answered) or (G067\_ = 8:[Don't know])



**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?**

Enter a number between 0 and 100.

%

Page Break

---

Question Block: G071\_DK

Contains: G071\_

Scale Summary		
Code	Label	Show-If
1	Percent	
8	Don't know	(DONTKNOW = 1) or (G071_ = 8:[Don't know])



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?**

Enter a number between 0 and 100.


	Percent	Don't know
<input type="radio"/>	<input type="text"/> %	<input type="radio"/>

Page Break

---

Question: G072\_  
Show if: (G071\_.G071\_ = 50)

Scale Summary		
Code	Label	Show-If
1	Equally likely	
2	Unsure	

 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?

- Equally likely
- Unsure

Page Break

---

Question: G073\_

Show if: (G071\_.G071\_ > 0) or (G071\_.G071\_ was-not-answered)



**What are the chances that mutual fund shares invested in blue-chip stocks like those in the Dow Jones Industrial Average will have increased in value by more than 20 percent in 10 years time compared to what they are worth today?**

Enter a number between 0 and 100.

%

Page Break

---

Question: G074\_

Show if: (G071\_.G071\_ < 100) or (G071\_.G071\_ was-not-answered) or (G071\_ = 8:[Don't know])



**What are the chances that mutual fund shares invested in blue-chip stocks like those in the Dow Jones Industrial Average will have fallen in value by more than 20 percent in 10 years time compared to what they are worth today?**

Enter a number between 0 and 100.

%

Page Break

---

Question: G075\_

Scale Summary		
Code	Label	Show-If
1	Very closely	
2	Somewhat	
3	Not at all	



**How closely do you follow the stock market?**

- Very closely
- Somewhat
- Not at all

Page Break

---



Question: G076

Scale Summary		
Code	Label	Show-If
1	Extremely good	
2	Very good	
3	Somewhat good	
4	Somewhat poor	
5	Very poor	
6	Extremely poor	



**How would you rate your understanding of the stock market?**

- Extremely good
- Very good
- Somewhat good
- Somewhat poor
- Very poor
- Extremely poor

Page Break

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Page Break

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Page Break

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Collection: SEC\_H

Contains: H001\_CHANGEHHSPENDING, H003\_H005, H006\_H015, H062\_H067, H016\_HHSPENDING6MO, H018\_H020, H021\_CHANGEDRUGSPENDING, H022-H027, H028, H029, H030\_H052, H053\_HAVECREDITCARDS, H054\_H059, H060\_, H061

Show if: (MAIN\_TEST\_SCRN is-any-of [ALL] or [H]) or (MAIN\_TEST\_SCRN is-none-of [ALL] or [A] or [I] or [B] or [C] or [D] or [E] or [G] or [H] or [F])

Question: H001\_CHANGEHHSPENDING

Scale Summary		
Code	Label	Show-If
1	Higher now	
2	About the same	
3	Lower now	
8	Don't know	(Error!) or (H001_CHANGEHHSPENDING = 8:[Don't know])



The next questions are about your household's spending, counting the spending of everyone who is living with you.

How does your current household spending compare with your household's spending a year ago?

- Higher now
- About the same
- Lower now
- Don't know

Page Break

---

Collection: H003\_H005

Contains: H003\_PCTHHSPENDING, H005\_ESTHHSPENDING

Show if: (H001\_CHANGEHHSPENDING = 1:[Higher now]) or (H001\_CHANGEHHSPENDING = 3:[Lower now])

Question: H003\_PCTHHSPENDING



**By how much has your household spending compared to a year ago?**

Enter a number between 1 and 100.

%

Page Break

---

**Question:** H005\_ESTHHSPENDING

**Show if:** (H003\_PCTHHSPENDING was-not-answered)

Scale Summary		
Code	Label	Show-If
1	Less than 5%	
2	5 - 10%	
3	11 - 20%	
4	21 - 30%	
5	31 - 40%	
6	41 - 50%	
7	51 - 60%	
8	More than 60%	
98	Don't know	



**Please estimate how much your household has its spending percentage-wise compared to a year ago.**

- Less than 5%
- 5 - 10%
- 11 - 20%
- 21 - 30%
- 31 - 40%
- 41 - 50%
- 51 - 60%
- More than 60%
- Don't know

Page Break

---

Collection: H006\_H015  
 Contains: H006-H011, H015  
 Show if: (H001\_CHANGEHHSPENDING = 3:[Lower now])

Question Block: H006-H011  
 Contains: H006, H007, H008, H009, H010, H011

Scale Summary		
Code	Label	Show-If
1	Very important	
2	Somewhat important	
3	Not very important	
4	Not at all important	

 Please indicate how important each of the following was as a reason for the decrease in your household spending compared to a year ago.

	Very important	Somewhat important	Not very important	Not at all important
<b>Need to reduce debt</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Reduction in income</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Change in employment status</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Decrease in value of stock holdings</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Decrease in housing value</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Worries about future economic developments</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Page Break

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Question: H015



**Please indicate any other reasons for the decrease in your household spending compared to a year ago.**

Page Break

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Collection: H062\_H067  
 Contains: H062-H066, H067  
 Show if: (H001\_CHANGEHSPENDING = 1:[Higher now])

Question Block: H062-H066  
 Contains: H062, H063, H064, H065, H066

Scale Summary		
Code	Label	Show-If
1	Very important	
2	Somewhat important	
3	Not very important	
4	Not at all important	

 Please indicate how important each of the following was as a reason for the increase in your household spending compared to a year ago.

	Very important	Somewhat important	Not very important	Not at all important
<b>Increase in income or wealth</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Better employment situation</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Higher required mortgage payments</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Other increased spending needs (e.g., food, medications, gas, utilities)</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Feel more optimistic about economic future</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Page Break

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Question: H067



**Please indicate any other reasons for the increase in your household spending compared to a year ago.**

Page Break

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Question: H016\_HHSPENDING6MO

Scale Summary		
Code	Label	Show-If
1	Higher 6 months from now	
2	About the same	
3	Lower 6 months from now	



**Thinking ahead to 6 months from now, how do you expect your spending at that time to compare to your spending today?**

- Higher 6 months from now
- About the same
- Lower 6 months from now

Page Break

---

Collection: H018\_H020

Contains: H018\_PCTHHSPENDING6MO, H020\_ESTHHSPENDING6MO

Show if: (H016\_HHSPENDING6MO = 1:[Higher 6 months from now]) or (H016\_HHSPENDING6MO = 3:[Lower 6 months from now])

Question: H018\_PCTHHSPENDING6MO



**How much do you expect your spending to be 6 months from now?**

Enter a number between 1 and 100.

%


Page Break

---

Question: H020\_ESTHHSPENDING6MO

Show if: (H018\_PCTHHSPENDING6MO was-not-answered)

Scale Summary		
Code	Label	Show-If
1	Less than 5%	
2	5 - 10%	
3	11 - 15%	
4	16 - 20%	
5	21 - 25%	
6	26 - 30%	
7	More than 30%	
8	Don't know	

 Please estimate how much you expect your spending to be percentage-wise 6 months from now.

- Less than 5%
- 5 - 10%
- 11 - 15%
- 16 - 20%
- 21 - 25%
- 26 - 30%
- More than 30%
- Don't know

Page Break

---

Question: H021\_CHANGEDRUGSPENDING

Scale Summary

Code	Label	Show-If
1	Yes	
5	No	



To save money, have you made any changes to your spending on prescription drugs over the last 12 months?

- Yes
- No

Page Break

---


Question Block: H022-H027

Contains: H022, H023, H024, H025, H026, H027

Show if: (H021\_CHANGEDRUGSPENDING = 1:[Yes])

**Scale Summary**

Code	Label	Show-If
1	Yes	
5	No	

 Please indicate whether you changed your spending on prescription drugs in each of the following ways.

	Yes	No
<b>Reduced dosage of one or more drugs</b>	<input type="radio"/>	<input type="radio"/>
<b>Switched from expensive brand name to cheaper generic drugs</b>	<input type="radio"/>	<input type="radio"/>
<b>Started splitting pills</b>	<input type="radio"/>	<input type="radio"/>
<b>Stopped taking one or more drug</b>	<input type="radio"/>	<input type="radio"/>
<b>Got free samples</b>	<input type="radio"/>	<input type="radio"/>
<b>Other</b>	<input type="radio"/>	<input type="radio"/>

Page Break

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Question: H028  
Show if: (H027 = 1:[Yes])

 Please describe what other measures you took to cut your spending on prescription drugs.

Page Break

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Question: H029

**Scale Summary**

Code	Label	Show-If
1	Yes	
5	No	



**To save money have you skipped or postponed any doctor visits, including visits to the dentist, over the last 12 months?**

- Yes
- No

Page Break

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Collection: H030\_H052

Contains: H031-H036, H037\_H042, H043\_H045, H046\_H049, H050\_H052

Show if: (PR\_CAMSSAMPLESTAT = 1) or (PR\_CAMSSAMPLESTAT = 2)

**In the next questions we will ask you some more detailed questions about your household's spending over the last 12 months. Please include purchases by all members of your household, that is, by you or anyone living with you.**

**If you can't remember the exact amount, please give us your best estimate.**

**If your household bought more than one item in a category, please indicate the total amount your household spent on all items in that category.**

Page Break

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**Question Block:** H031-H036

**Contains:** H031, H032, H033, H034, H035, H036

**Scale Summary**

Code	Label	Show-If
1	Yes	
5	No	

 **In the past 12 months, has your household purchased (or leased) any of the following items?**

	Yes	No
<b>Automobile or truck</b>	<input type="radio"/>	<input type="radio"/>
<b>Refrigerator</b>	<input type="radio"/>	<input type="radio"/>
<b>Washing machine and/or dryer</b>	<input type="radio"/>	<input type="radio"/>
<b>Dishwasher</b>	<input type="radio"/>	<input type="radio"/>
<b>Television</b>	<input type="radio"/>	<input type="radio"/>
<b>Computer</b>	<input type="radio"/>	<input type="radio"/>

Page Break

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Question Block: H037\_H042

Contains: H037, H038, H039, H040, H041, H042

Show if: (H031 = 1:[Yes]) or (H032 = 1:[Yes]) or (H033 = 1:[Yes]) or (H034 = 1:[Yes]) or (H035 = 1:[Yes]) or (H036 = 1:[Yes])

 **About how much was the purchase price of the...?**


Automobile or truck	\$ <input type="text"/>
Refrigerator	\$ <input type="text"/>
Washing machine and/or dryer	\$ <input type="text"/>
Dishwasher	\$ <input type="text"/>
Television	\$ <input type="text"/>
Computer	\$ <input type="text"/>

Page Break

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Question Block: H043\_H045  
Contains: H043, H044, H045

Scale Summary		
Code	Label	Show-If
2	Amount spent in last 12 months	
3	No money spent on this in last 12 months	

 We'd also like you to provide your best estimate of your household spending for the categories shown below.

For the items on this screen, please enter your annual cost in whole dollars in the provided spaces in the column "Amount spent in last 12 months."

If no money was spent on a given item in the last 12 months, please click the button in the column on the far right for that item.

**How much did your household spend over the last 12 months on ...?**

	Amount spent in last 12 months	No money spent on this in last 12 months
<b>Vehicle insurance</b>	<input type="radio"/> \$ <input type="text"/>	<input type="radio"/>
<b>Vehicle maintenance: parts, repairs, and servicing</b>	<input type="radio"/> \$ <input type="text"/>	<input type="radio"/>
<b>Health insurance: out-of-pocket, including Medicare supplemental insurance</b>	<input type="radio"/> \$ <input type="text"/>	<input type="radio"/>

Question Block: H046\_H049  
 Contains: H046, H047, H048, H049

Scale Summary		
Code	Label	Show-If
1	Amount spent monthly	
2	<b>OR</b> Amount spent in last 12 months	
3	No money spent on this in last 12 months	



[Navigation Tip](#)

On this screen, you can either enter what your household spent monthly in a particular category or what your household spent over the last 12 months. Please use the time period that best reflects your spending over the last 12 months to estimate what you actually spent.

Please answer in whole dollars for the amount per month OR amount spent in last 12 months.

If no money was spent on a given item in the last 12 months, please click the button in the column on the far right for that item.

How much did your household spend over the last 12 months on ...?

	Amount spent monthly	<b>OR</b> Amount spent in last 12 months	No money spent on this in last 12 months
Telephone, cable, internet	<input type="radio"/> \$ <input type="text"/>	<input type="radio"/> \$ <input type="text"/>	<input type="radio"/>
Clothing and apparel: including footwear, outerware, and products such as watches or jewelry	<input type="radio"/> \$ <input type="text"/>	<input type="radio"/> \$ <input type="text"/>	<input type="radio"/>
Prescription and nonprescription medications: out-of-pocket cost, not including what's covered by insurance	<input type="radio"/> \$ <input type="text"/>	<input type="radio"/> \$ <input type="text"/>	<input type="radio"/>
Health care services: out-of-pocket cost of hospital care, doctor services, lab tests, eye, dental, and nursing home care	<input type="radio"/> \$ <input type="text"/>	<input type="radio"/> \$ <input type="text"/>	<input type="radio"/>

Question Block: H050\_H052  
 Contains: H050, H051, H052

Scale Summary		
Code	Label	Show-If
1	Amount spent weekly	
2	<u>OR</u> Amount spent monthly	
3	<u>OR</u> Amount spent in last 12 months	
4	No money spent on this in last 12 months	



[Navigation Tip](#)

For the items below we have included three time periods so that you can estimate your spending in a way that is easiest for you for each category. For example, if it is easiest for you to think about what your household spends in a usual week on food and beverages, then please enter the amount in the first column.

Please answer in whole dollars for the amount per week OR amount per month OR amount spent in last 12 months.

If no money was spent on a given item in the last 12 months, please click the button in the column on the far right for that item.

How much did your household spend over the last 12 months on ...?


	Amount spent weekly	<u>OR</u> Amount spent monthly	<u>OR</u> Amount spent in last 12 months	No money spent on this in last 12 months
<b>Food and beverages: food and drinks, including alcoholic, that you buy in grocery or other stores</b>	<input type="radio"/> \$ <input type="text"/>	<input type="radio"/> \$ <input type="text"/>	<input type="radio"/> \$ <input type="text"/>	<input type="radio"/>
<b>Dining and/or drinking out: items in restaurants, cafes, bars and diners, including take-out food</b>	<input type="radio"/> \$ <input type="text"/>	<input type="radio"/> \$ <input type="text"/>	<input type="radio"/> \$ <input type="text"/>	<input type="radio"/>
<b>Gasoline</b>	<input type="radio"/> \$ <input type="text"/>	<input type="radio"/> \$ <input type="text"/>	<input type="radio"/> \$ <input type="text"/>	<input type="radio"/>

Page Break

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Question: H053\_HAVECREDITCARDS

Scale Summary		
Code	Label	Show-If
1	Yes	
5	No	
8	Don't know	(Error!) or (H053_HAVECREDITCARDS = 8:[Don't know])

 **The next questions are about credit card debt.**

**Do you have any credit cards?**

- Yes
- No
- Don't know

Page Break

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**Collection:** H054\_H059

**Contains:** H054\_PAIDCREDITCARDS, H055\_H056, H057\_DEBTINCREASED, H058\_H059

**Show if:** (H053\_HAVECREDITCARDS = 1:[Yes])

**Question:** H054\_PAIDCREDITCARDS

**Scale Summary**

Code	Label	Show-If
1	Paid off all	
5	Carried over unpaid debt	
7	Not relevant; do not carry balance on credit cards	



**Last month did you pay off all your credit card debt or was there an unpaid debt that you carried over to this month?**

- Paid off all
- Carried over unpaid debt
- Not relevant; do not carry balance on credit cards

Page Break

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Collection: H055\_H056

Contains: H055, H056

Show if: (H053\_HAVECREDITCARDS = 1:[Yes]) and (H054\_PAIDCREDITCARDS = 5:[Carried over unpaid debt])

Question: H055



**How much credit card debt did you carry over from last month to this one?**

**We would like to know the amount on which you are charged interest.**

**If you always pay off the amount required to avoid interest charges then please enter zero.**

Please answer in whole dollars.


\$

Page Break

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**Question:** H056  
**Show if:** (H055 was-not-answered)

Scale Summary		
Code	Label	Show-If
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	

 Please estimate how much credit card debt you carried over from last month to this one?

- \$0 - \$500
- \$501 - \$1,000
- \$1,001 - \$2,500
- \$2,501 - \$5,000
- \$5,001 - \$10,000
- \$10,001 - \$20,000
- \$20,001 - \$30,000
- More than \$30,000
- Don't know

Page Break

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**Question:** H057\_DEBTINCREASED

**Show if:** (H054\_PAIDCREDITCARDS = 1:[Paid off all]) or (H054\_PAIDCREDITCARDS = 5:[Carried over unpaid debt])

**Scale Summary**

Code	Label	Show-If
1	Yes	
5	No	



**Has the balance on your credit cards that you carry over from month to month increased over the last 6 months?**

- Yes
- No

Page Break

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Collection: H058\_H059  
Contains: H058, H059  
Show if: (H057\_DEBTINCREASED = 1:[Yes])

Question: H058

 **By about how much did it increase?**

Please answer in whole dollars.

\$

Page Break

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Question: H059

Show if: (H058 was-not-answered)

Scale Summary		
Code	Label	Show-If
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	

 Please estimate how much the balance increased over the last 6 months.

- \$0 - \$500
- \$501 - \$1,000
- \$1,001 - \$2,500
- \$2,501 - \$5,000
- \$5,001 - \$10,000
- \$10,001 - \$20,000
- \$20,001 - \$30,000
- More than \$30,000
- Don't know

Page Break

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Page Break

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Question: H060\_



**What sources of information, if any, did you use to assist you in answering these questions about your finances?**

Please check all that apply.

- Investment account statements
- Bank statements
- Check registers
- Personal Finance Software
- Tax returns
- I asked someone else
- Other sources
- I did not use any records*

Page Break

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Question: H061

Show if: (H060\_ is-any-of [Other sources])



**What other sources of information did you use?**

Page Break

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Page Break

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**Collection:** SEC\_F

**Contains:** F001\_MEDFORMS, F003\_PRESCRIPTIONBOTTLELABEL, F004\_PRESCRIPTIONBOTTLEAMP, F005\_BLOODSUGARNORMAL, F006\_APPOINTMENTPROMPT, F007\_APPOINTMENTPROMPTDAY, F008\_PRESCRIPTIONLABEL, F009\_PRESCRIPTIONLABELAMP, F010\_STOMACH, F011\_EMPTY, F012\_IT, F013\_TAKE, F014\_HOURS, F015\_LITTLE, F016\_TOAST, F018\_KNOWDEATHS, F019\_KNOWDIAGNOSED, F020\_KNOWREDUCERISK, F023\_KNOWTESTINGFREQUENCY1, F026\_F033, F034\_F039, F041\_EXERCISEDAYS, F042\_EXERCISEMINUTES, F043\_EXERCISEHEARTRATE

**Show if:** ((MAIN\_TEST\_SCRN is-any-of [ALL] or [F]) or (MAIN\_TEST\_SCRN is-none-of [ALL] or [A] or [I] or [B] or [C] or [D] or [E] or [G] or [H] or [F])) and (PR\_CAMSSAMPLESTAT = 5)

**The next set of questions is about health and medical care.**

Page Break

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Question: F001\_MEDFORMS

Scale Summary		
Code	Label	Show-If
0	Extremely	
1	Quite a bit	
2	Somewhat	
3	A little bit	
4	Not at all	
8	Don't know	(Error!) or (F001_MEDFORMS is-any-of 8:[Don't know])



**How confident are you filling out medical forms by yourself?**

- Extremely
- Quite a bit
- Somewhat
- A little bit
- Not at all
- Don't know

Page Break

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**We are interested in knowing about people's ability to use the health care system.**

**The following are directions you or someone else might be given at the hospital. Please read each set of directions, then answer some questions about what it means.**

Page Break

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Question: F003\_PRESCRIPTIONBOTTLELABEL

Scale Summary		
Code	Label	Show-If
1	1:00	
2	2:00	
3	3:00	
4	4:00	
5	5:00	
6	6:00	
7	7:00	
8	8:00	
9	9:00	
10	10:00	
11	11:00	
12	12:00	
98	Don't know	(Error!) or (F003_PRESCRIPTIONBOTTLELABEL is-any-of 98:[Don't know])



GARFIELD IM  
FF941858 Dr. LUBIN, MICHAEL

PENICILLIN VK  
250MG 40/0

Take one tablet by mouth four times a day

02 (4 of 40)

If you take your first tablet at 7:00 a.m., when should you take the next one?

Hour

Question: F004\_PRESCRIPTIONBOTTLEAMPM

Scale Summary		
Code	Label	Show-If
1	a.m.	
2	p.m.	
8	Don't know	(Error!) or (F004_PRESCRIPTIONBOTTLEAMPM is-any-of 8:[Don't know])



a.m. or p.m.

- a.m.
- p.m.
- Don't know

Page Break

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Question: F005\_BLOODSUGARNORMAL

**Scale Summary**

Code	Label	Show-If
1	Yes	
5	No	



Normal blood sugar is 60-150.

Your blood sugar today is 160.

**If this was your score, would your blood sugar be normal today?**

- Yes
- No

Page Break

---

Question: F006\_APPOINTMENTPROMPT

Scale Summary		
Code	Label	Show-If
1	January	
2	February	
3	March	
4	April	
5	May	
6	June	
7	July	
8	August	
9	September	
10	October	
11	November	
12	December	



### CLINIC APPOINTMENT

CLINIC: Diabetic

LOCATION: 3<sup>rd</sup> floor

DAY: Thurs.

DATE: April 2<sup>nd</sup>

HOUR: 10:20

a.m.

p.m.

Issued by: Dr. Smith

YOU MUST BRING YOUR PLASTIC CARD WITH YOU

**When is your next appointment?**

Month

Question: F007\_APPOINTMENTPROMPTDAY

Scale Summary		
Code	Label	Show-If
1	1	
2	2	
3	3	
4	4	
5	5	
6	6	
7	7	
8	8	
9	9	
10	10	
11	11	
12	12	
13	13	
14	14	
15	15	
16	16	
17	17	
18	18	
19	19	
20	20	
21	21	
22	22	
23	23	
24	24	
25	25	
26	26	
27	27	
28	28	



29	29	
30	30	
31	31	




Day

Page Break

---

Question: F008\_PRESCRIPTIONLABEL

Scale Summary		
Code	Label	Show-If
1	1:00	
2	2:00	
3	3:00	
4	4:00	
5	5:00	
6	6:00	
7	7:00	
8	8:00	
9	9:00	
10	10:00	
11	11:00	
12	12:00	

 GARFIELD IM 16 Apr 93  
FF941862 Dr. LUBIN, MICHAEL

DOXYCYCLINE  
100 MG 20/0

Take medication on empty stomach one hour before or two to three hours after a meal unless otherwise directed by your doctor.


02 11 (0 of 20)

**If you eat lunch at 12:00 noon, and you want to take this medicine before lunch, what time should you take it?**

Hour

Question: F009\_PRESCRIPTIONLABELAMP

Scale Summary		
Code	Label	Show-If
1	a.m.	
2	p.m.	

 a.m. or p.m.

- a.m.  
 p.m.

Page Break

---

Question: F010\_STOMACH

Show if: (PR\_001 <= 3)

Scale Summary		
Code	Label	Show-If
1	stomach	
2	diabetes	
3	stitches	
4	germs	



[Navigation Tip](#)

The following are some other medical instructions that you or anybody might see around the hospital. These instructions are in sentences that have some of the words missing. Where a word is missing, a blank line is drawn, and 4 possible words that could go in the blank appear just below it. Please figure out which of those 4 words should go in the blank, which word makes the sentence make sense.

Please read the sentence, then choose the best word for the blank, below.

Your doctor has sent you to have a \_\_\_\_\_ X-ray.

stomach  
diabetes  
stitches  
germs

Best word for the blank

- stomach
- diabetes
- stitches
- germs

Page Break

---

Question: F011\_EMPTY  
Show if: (PR\_001 <= 3)

Scale Summary		
Code	Label	Show-If
1	asthma	
2	empty	
3	incest	
4	anemia	



[Navigation Tip](#)

Please read the sentence, then choose the best word for each blank, below.

You must have an \_\_\_\_\_ stomach when you come for \_\_\_\_\_.

asthma	is
empty	am
incest	if
anemia	it

Best word for the first blank

- asthma
- empty
- incest
- anemia

Question: F012\_IT  
Show if: (PR\_001 <= 3)

Scale Summary		
Code	Label	Show-If
1	is	
2	am	
3	if	
4	it	



Best word for the second blank

- is
- am
- if
- it

Page Break

---

Question: F013\_TAKE  
Show if: (PR\_001 <= 3)

Scale Summary		
Code	Label	Show-If
1	take	
2	view	
3	talk	
4	look	



[Navigation Tip](#)

Please read the sentence, then choose the best word for each blank, below.

The X-ray will \_\_\_\_\_ from 1 to 3 \_\_\_\_\_ to do.

take	beds
view	brains
talk	hours
look	diets

Best word for the first blank

- take
- view
- talk
- look

Question: F014\_HOURS  
Show if: (PR\_001 <= 3)

Scale Summary		
Code	Label	Show-If
1	beds	
2	brains	
3	hours	
4	diets	



Best word for the second blank

- beds
- brains
- hours
- diets

Page Break

---

Question: F015\_LITTLE  
Show if: (PR\_001 <= 3)

Scale Summary		
Code	Label	Show-If
1	little	
2	broth	
3	attack	
4	nausea	



[Navigation Tip](#)

Please read the sentence, then choose the best word for each blank, below.

The day before the X-ray:

For supper have only a \_\_\_\_\_ snack of fruit, \_\_\_\_\_ and jelly, with coffee or tea.

little	toes
broth	throat
attack	toast
nausea	thigh

Best word for the first blank

- little
- broth
- attack
- nausea

Question: F016\_TOAST  
Show if: (PR\_001 <= 3)

Scale Summary		
Code	Label	Show-If
1	toes	
2	throat	
3	toast	
4	thigh	



Best word for the second blank

- toes
- throat
- toast
- thigh

Page Break

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**The next questions are some general questions about colon cancer and colon cancer screening tests. Please give your best answer to each question.**

Page Break

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Question: F018\_KNOWDEATHS

Scale Summary		
Code	Label	Show-If
1		
8	Don't know	(Error!) or (((Error!) or (F018_KNOWDEATHS is-any-of 8:[Don't know])) and (Error!))

 **Out of every 100 people, about how many do you think will die of colon cancer?**

- People
- Don't know

Page Break

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Question: F019\_KNOWDIAGNOSED

Scale Summary		
Code	Label	Show-If
1		
8	Don't know	(Error!) or (((Error!) or (F019_KNOWDIAGNOSED is-any-of 8:[Don't know])) and (Error!))



**Out of 100 people, about how many will be diagnosed with colon cancer at some time in their lives?**

- People
- Don't know

Page Break

---

Question: F020\_KNOWREDUCERISK

Scale Summary		
Code	Label	Show-If
1	Does	
5	Does not	
8	Don't know	



**Do you think regular colon cancer screening for people over age 50 does or does not reduce the risk of dying from colon cancer?**

- Does
- Does not
- Don't know

Page Break

---

Question: F023\_KNOWTESTINGFREQUENCY1

Scale Summary		
Code	Label	Show-If
1		
8	Don't know	



How many years is it recommended that the average person who has had a normal colonoscopy should wait before having another colonoscopy?

- Years
- Don't know

Page Break

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**The next several questions are about the effect of different behaviors on your health.**


Page Break

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Question Block: F026\_F033

Contains: F026\_SMOKINGEMPHYSEMA, F027\_SMOKINGBLADDERCANCER, F028\_SMOKINGCANCERLARYNX, F029\_SMOKINGCATARACTS, F030\_SMOKINGESOPHAGUSCANCER, F031\_SMOKINGCHRONICBRONCHITIS, F032\_SMOKINGGALLSTONES, F033\_SMOKINGLUNGANCER

Scale Summary		
Code	Label	Show-If
1	Definitely increases	
2	Probably increases	
3	Probably does not increase	
4	Definitely does not increase	
8	Don't know	


 Tell me if you think **cigarette smoking** definitely increases, probably increases, probably does not increase, or definitely does not increase a person's chances of getting the following problems:

	Definitely increases	Probably increases	Probably does not increase	Definitely does not increase	Don't know
<b>Emphysema?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Bladder cancer?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Cancer of the larynx?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Cataracts?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Cancer of the esophagus?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Chronic bronchitis?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Gallstones?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Lung cancer?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Question Block: F034\_F039

Contains: F034\_ALCOHOLTHROATCANCER, F035\_ALCOHOLCIRRHOISIS, F036\_ALCOHOLBLADDERCANCER, F037\_ALCOHOLMOUTHCANCER, F038\_ALCOHOLARTHRITIS, F039\_ALCOHOLBLOODCLOTS

Scale Summary		
Code	Label	Show-If
1	Definitely increases	
2	Probably increases	
3	Probably does not increase	
4	Definitely does not increase	
8	Don't know	

 Tell me if you think **heavy alcohol drinking** definitely increases, probably increases, probably does not increase, or definitely does not increase a person's chances of getting the following problems:

	Definitely increases	Probably increases	Probably does not increase	Definitely does not increase	Don't know
Throat cancer?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cirrhosis?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bladder cancer?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mouth cancer?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Arthritis?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Blood clots?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**These next questions are about strengthening the heart and lungs through exercise.**

Page Break

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Question: F041\_EXERCISEDAYS

Scale Summary		
Code	Label	Show-If
1		
8	Don't know	



**How many days a week do you think a person should exercise to strengthen the heart and lungs?**

- Days
- Don't know

Page Break

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Question: F042\_EXERCISEMINUTES

Scale Summary		
Code	Label	Show-If
1		
8	Don't know	



**For how many minutes do you think a person should exercise on EACH occasion so that the heart and lungs are strengthened?**

- Minutes
- Don't know

Page Break

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Question: F043\_EXERCISEHEARTRATE

Scale Summary		
Code	Label	Show-If
1	No faster than usual	
2	A little faster than usual	
3	A lot faster but talking is possible	
4	So fast that talking is not possible	
8	Don't know	



**During those minutes of exercise, how fast do you think the person's heart rate and breathing should be to strengthen the heart and lungs? Do you think that the heart rate and breathing should be:**

- No faster than usual
- A little faster than usual
- A lot faster but talking is possible
- So fast that talking is not possible
- Don't know

Page Break

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Page Break

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Question: RESPONDENT\_COMMENTS



**Thank you! You have completed the survey. We are interested in your feedback about the survey. Please feel free to enter your comments below.**

Page Break

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Page Break

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**We thank you very much for your participation in our survey. We cannot stress enough how important it is to our research team to learn how you are doing -- both personally and economically -- these days. Thank you again for taking the time to help our research.**

[Click on the "Submit" button to send your responses.](#)