

FINANCES (FN)

A.	Less than \$0 (Loss)	M.	\$10,000 - \$10,999	Y.	\$30,000 - \$34,999
B.	\$0 (None)	N.	\$11,000 - \$11,999	Z.	\$35,000 - \$39,999
C.	\$1 - \$999	O.	\$12,000 - \$12,999	AA.	\$40,000 - \$44,999
D.	\$1,000 - \$1,999	P.	\$13,000 - \$13,999	BB.	\$45,000 - \$49,999
E.	\$2,000 - \$2,999	Q.	\$14,000 - \$14,999	CC.	\$50,000 - \$74,999
F.	\$3,000 - \$3,999	R.	\$15,000 - \$15,999	DD.	\$75,000 - \$99,999
G.	\$4,000 - \$4,999	S.	\$16,000 - \$16,999	EE.	\$100,000 - \$149,000
H.	\$5,000 - \$5,999	T.	\$17,000 - \$17,999	FF.	\$150,000 - \$199,999
I.	\$6,000 - \$6,999	U.	\$18,000 - \$18,999	GG.	\$200,000 - \$299,999
J.	\$7,000 - \$7,999	V.	\$19,000 - \$19,999	HH.	\$300,000 - \$499,999
K.	\$8,000 - \$8,999	W.	\$20,000 - \$24,999	II.	\$500,000 - \$999,999
L.	\$9,000 - \$9,999	X.	\$25,000 - \$29,999	JJ.	\$1,000,000 or more

***FN1. INTERVIEWER CHECKPOINT:**

R IS ABLE TO READ1 **GO TO *FN2 INTRO1**
 ALL OTHERS2 **GO TO *FN2 INTRO2**

<p>*FN2 INTRO1. (RB, PG 38) The next questions are about the different sources of income you may have. For each question, please tell me the letter you see on page 38 in your booklet that represents the correct answer. First, which letter best represents <u>your own</u> personal earnings income in the past 12 months, before taxes? Count only wages and other stipends from your own employment, not pensions, investments, or other financial assistance or income. (Your best estimate is fine.)</p> <p>IF VOL "NONE," CODE B.</p> <p>_____ LETTER FROM TABLE (R'S PERSONAL EARNINGS INCOME)</p> <p>DON'T KNOW 8 REFUSED..... 9</p> <p>INTERVIEWER INSTRUCTION: FOR REST OF SECTION, USE THE PHRASE OPTION "WHICH LETTER BEST REPRESENTS."</p>	<p>*FN2 INTRO2. (RB, PG 38) The next questions are about the different sources of income you may have. First, what was <u>your own</u> personal earnings income in the past 12 months, before taxes? Count only wages and other stipends from your own employment, not pensions, investments, or other financial assistance or income. (Your best estimate is fine.)</p> <p>FIND ALL FIGURES REPORTED IN THIS SECTION IN THE TABLE AND RECORD THE APPROPRIATE LETTERS. DO NOT RECORD REPORTED CURRENCY VALUES.</p> <p>IF VOL "NONE," CODE B.</p> <p>_____ LETTER FROM TABLE (R'S PERSONAL EARNINGS INCOME)</p> <p>DON'T KNOW 8 REFUSED..... 9</p> <p>INTERVIEWER INSTRUCTION: FOR REST OF SECTION, USE THE PHRASE OPTION "WHAT WAS."</p>
--	--

***FN3. Is that figure before or after taxes?**

INTERVIEWER: CODE "ALL OTHERS" IF R REPORTED BEFORE-TAX FIGURE IN ***FN2**

R REPORTED AFTER-TAX FIGURE IN ***FN2**.....1
 ALL OTHERS2

A.	Less than \$0 (Loss)	M.	\$10,000 - \$10,999	Y.	\$30,000 - \$34,999
B.	\$0 (None)	N.	\$11,000 - \$11,999	Z.	\$35,000 - \$39,999
C.	\$1 - \$999	O.	\$12,000 - \$12,999	AA.	\$40,000 - \$44,999
D.	\$1,000 - \$1,999	P.	\$13,000 - \$13,999	BB.	\$45,000 - \$49,999
E.	\$2,000 - \$2,999	Q.	\$14,000 - \$14,999	CC.	\$50,000 - \$74,999
F.	\$3,000 - \$3,999	R.	\$15,000 - \$15,999	DD.	\$75,000 - \$99,999
G.	\$4,000 - \$4,999	S.	\$16,000 - \$16,999	EE.	\$100,000 - \$149,000
H.	\$5,000 - \$5,999	T.	\$17,000 - \$17,999	FF.	\$150,000 - \$199,999
I.	\$6,000 - \$6,999	U.	\$18,000 - \$18,999	GG.	\$200,000 - \$299,999
J.	\$7,000 - \$7,999	V.	\$19,000 - \$19,999	HH.	\$300,000 - \$499,999
K.	\$8,000 - \$8,999	W.	\$20,000 - \$24,999	II.	\$500,000 - \$999,999
L.	\$9,000 - \$9,999	X.	\$25,000 - \$29,999	JJ.	\$1,000,000 or more

***FN4. INTERVIEWER CHECKPOINT: (SEE *SC3, *SC3a)**

*SC3 OR *SC3a EQUALS '1'1
 ALL OTHERS2 **GO TO *FN7**

*FN5. (RB, PG 38: Still using the categories on page 38) (What was/ Which letter best represents) your (spouse's/ partner's) earnings income in the past 12 months, before taxes? Count only wages or other stipends from his or her employment, not pensions, investments, or other income. (Your best estimate is fine.)

_____ LETTER FROM TABLE (SPOUSE'S OR PARTNER'S EARNINGS INCOME)

DON'T KNOW 8
 REFUSED..... 9

*FN6. Is that figure before or after taxes?

INTERVIEWER: CODE "ALL OTHERS" IF R REPORTED BEFORE-TAX FIGURE IN *FN5

R REPORTED AFTER-TAX FIGURE IN *FN5.....1
 ALL OTHERS2

*FN7. (RB, PG 38: Still using the categories on page 38) (What was/ Which letter best represents) the total personal earnings income of all other family members who lived with you in the past 12 months, before taxes? Count only wages and other stipends from their employment, not pensions, investments, or other income. (Your best estimate is fine.)

IF VOL "NO OTHER HOUSEHOLD FAMILY MEMBERS," CODE B.

_____ LETTER FROM TABLE (OTHER FAMILY MEMBERS' EARNINGS INCOME)

DON'T KNOW8
 REFUSED.....9

*FN8. Is that figure before or after taxes?

INTERVIEWER: CODE "ALL OTHERS" IF R REPORTED BEFORE-TAX FIGURE IN *FN7

R REPORTED AFTER-TAX FIGURE IN *FN7.....1
 ALL OTHERS2

A.	Less than \$0 (Loss)	M.	\$10,000 - \$10,999	Y.	\$30,000 - \$34,999
B.	\$0 (None)	N.	\$11,000 - \$11,999	Z.	\$35,000 - \$39,999
C.	\$1 - \$999	O.	\$12,000 - \$12,999	AA.	\$40,000 - \$44,999
D.	\$1,000 - \$1,999	P.	\$13,000 - \$13,999	BB.	\$45,000 - \$49,999
E.	\$2,000 - \$2,999	Q.	\$14,000 - \$14,999	CC.	\$50,000 - \$74,999
F.	\$3,000 - \$3,999	R.	\$15,000 - \$15,999	DD.	\$75,000 - \$99,999
G.	\$4,000 - \$4,999	S.	\$16,000 - \$16,999	EE.	\$100,000 - \$149,000
H.	\$5,000 - \$5,999	T.	\$17,000 - \$17,999	FF.	\$150,000 - \$199,999
I.	\$6,000 - \$6,999	U.	\$18,000 - \$18,999	GG.	\$200,000 - \$299,999
J.	\$7,000 - \$7,999	V.	\$19,000 - \$19,999	HH.	\$300,000 - \$499,999
K.	\$8,000 - \$8,999	W.	\$20,000 - \$24,999	II.	\$500,000 - \$999,999
L.	\$9,000 - \$9,999	X.	\$25,000 - \$29,999	JJ.	\$1,000,000 or more

*FN9. (RB, PG 38: Still using the categories on page 38) (What was/ Which letter best represents) your total family household income from Social Security Retirement benefits? (Your best estimate is fine.)

_____ LETTER FROM TABLE (HOUSEHOLD SOCIAL SECURITY RETIREMENT BENEFITS)

DON'T KNOW 8
 REFUSED..... 9

*FN10. (RB, PG 38: Still using the categories on page 38) (What was/ Which letter best represents) your total family household income from government assistance programs? Include income such as unemployment benefits, food stamps, Aid to Families with Dependent Children, Public Housing Assistance, General Assistance, SSI or SSDI. (Your best estimate is fine.)

_____ LETTER FROM TABLE (HOUSEHOLD GOVERNMENT ASSISTANCE INCOME)

DON'T KNOW 8
 REFUSED..... 9

*FN11. (RB, PG 38: Still using the categories on page 38) (What was/ Which letter best represents) your total family household income from any other sources in the past 12 months -- for example, pensions, investments, child support, or alimony? (Your best estimate is fine.)

_____ LETTER FROM TABLE (OTHER FAMILY INCOME)

DON'T KNOW 8
 REFUSED..... 9

A.	Less than \$0 (Loss)	M.	\$10,000 - \$10,999	Y.	\$30,000 - \$34,999
B.	\$0 (None)	N.	\$11,000 - \$11,999	Z.	\$35,000 - \$39,999
C.	\$1 - \$999	O.	\$12,000 - \$12,999	AA.	\$40,000 - \$44,999
D.	\$1,000 - \$1,999	P.	\$13,000 - \$13,999	BB.	\$45,000 - \$49,999
E.	\$2,000 - \$2,999	Q.	\$14,000 - \$14,999	CC.	\$50,000 - \$74,999
F.	\$3,000 - \$3,999	R.	\$15,000 - \$15,999	DD.	\$75,000 - \$99,999
G.	\$4,000 - \$4,999	S.	\$16,000 - \$16,999	EE.	\$100,000 - \$149,000
H.	\$5,000 - \$5,999	T.	\$17,000 - \$17,999	FF.	\$150,000 - \$199,999
I.	\$6,000 - \$6,999	U.	\$18,000 - \$18,999	GG.	\$200,000 - \$299,999
J.	\$7,000 - \$7,999	V.	\$19,000 - \$19,999	HH.	\$300,000 - \$499,999
K.	\$8,000 - \$8,999	W.	\$20,000 - \$24,999	II.	\$500,000 - \$999,999
L.	\$9,000 - \$9,999	X.	\$25,000 - \$29,999	JJ.	\$1,000,000 or more

*FN12. (RB, PG 38: Still using the categories on page 38) Suppose you (and your spouse or partner) cashed in all your checking and savings accounts, stocks and bonds, real estate, sold your home, your vehicles, and all of your valuable possessions. Then suppose you put that money toward paying off all your mortgage and all your other loans, debts, and credit cards. Would you have any money left over after paying your debts or would you still owe money? (Your best estimate is fine.)

WOULD HAVE MONEY LEFT OVER1
 WOULD STILL OWE MONEY2
 DEBTS WOULD JUST ABOUT EQUAL ASSESTS3 **GO TO *FN14**
 DON'T KNOW8 **GO TO *FN14**
 REFUSED9 **GO TO *FN14**

*FN13. How much? (Your best estimate is fine.)

IF VOL "BREAK EVEN," CODE B.

_____ LETTER FROM TABLE (MONEY LEFT OVER OR OWED)

DON'T KNOW 8
 REFUSED..... 9

*FN14. In general, would you say (you have/ your family living here has) more money than you need, just enough for your needs, or not enough to meet your needs?

MORE THAN NEED 1 **GO TO *MRI, NEXT SECTION**
 JUST ENOUGH 2
 NOT ENOUGH 3
 DON'T KNOW 8
 REFUSED 9

*FN14a. How difficult is it for you to pay your monthly bills– very difficult, somewhat, not very, or not at all difficult?

VERY DIFFICULT 1
 SOMEWHAT DIFFICULT 2
 NOT VERY DIFFICULT 3
 NOT AT ALL DIFFICULT 4
 DON'T KNOW 8
 REFUSED 9

*FN15. In the past 12 months, were you ever hungry, but didn't eat because you could not afford enough food?

- YES 1 **GO TO *FN18**
 - NO 5
 - DON'T KNOW 8
 - REFUSED 9
-

*FN16. In the past 12 months, did you ever eat less than you felt you should because there wasn't enough money to buy food?

- YES 1
 - NO 5 **GO TO *FN19**
 - DON'T KNOW 8 **GO TO *FN19**
 - REFUSED 9 **GO TO *FN19**
-

*FN18. How often in the past 12 months did you not have enough money to buy food – often, sometimes, or only rarely?

- OFTEN 1
 - SOMETIMES 2
 - RARELY 3
 - (IF VOL) NEVER 4
 - DON'T KNOW 8
 - REFUSED 9
-

*FN19. How often in the past 12 months could you not afford to eat balanced meals – often, sometimes, rarely, or never?

- OFTEN 1
 - SOMETIMES 2
 - RARELY 3
 - NEVER 4
 - DON'T KNOW 8
 - REFUSED 9
-

*FN20. How many months in the past 12 months did you either cut the size of your meals or skip meals because there wasn't enough money to buy food?

_____ MONTHS

- DON'T KNOW 998
- REFUSED 999

GO TO *MR1, NEXT SECTION