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 READ 1   **GO TO *FN2 INTRO1**
      ALL OTHERS 2   **GO TO *FN2 INTRO2**

*FN2 INTRO1.   (RB, PG 23) 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 23 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.)
 	
IF VOL "NONE," CODE B.
 	
_____   LETTER FROM TABLE
                  (R'S PERSONAL EARNINGS
INCOME)
 	
    LESS THAN $0 (LOSS)…A **GO TO FN4**
    $ 0 (NONE)………………B **GO TO FN4**
    DON'T KNOW ....8 **GO TO FN4**
    REFUSED.........................9 **GO TO FN4**
 	
INTERVIEWER INSTRUCTION: FOR REST OF SECTION, USE THE PHRASE OPTION "WHICH LETTER BEST REPRESENTS."
	*FN2 INTRO2. 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.)
	
	FIND ALL FIGURES REPORTED IN THIS SECTION IN THE TABLE AND RECORD THE APPROPRIATE LETTERS. DO NOT RECORD REPORTED CURRENCY VALUES.
	
	IF VOL "NONE," CODE B.
	
	_____ LETTER FROM TABLE
	                  (R'S PERSONAL EARNINGS
	INCOME)
	
	    LESS THAN $0 (LOSS)…A **GO TO FN4**
	    $ 0 (NONE)………………B **GO TO FN4**
	    DON'T KNOW .... 8 **GO TO FN4**
	    REFUSED......................... 9 **GO TO FN4**
	
	INTERVIEWER INSTRUCTION: FOR REST OF SECTION, USE THE PHRASE OPTION "WHAT WAS."

*FN3.   Is that figure before or after taxes?

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

      R REPORTED <u>AFTER</u>-TAX FIGURE IN ***FN2**...............................1
      ALL OTHERS 2

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 OTHERS 2   **GO TO *FN7**

---

*FN5. (RB, PG 23: Still using the categories on page 23) (What was/ Which letter best represents) your (<u>spouse's/ partner's</u>) 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)

  LESS THAN $0 (LOSS)…A **GO TO FN7**
  $ 0 (NONE)………………B **GO TO FN7**
  DON'T KNOW .... 8 **GO TO FN7**
  REFUSED......................... 9 **GO TO FN7**

---

*FN6. Is that figure before or after taxes?

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

  R REPORTED <u>AFTER</u>-TAX FIGURE IN ***FN5**................................1
  ALL OTHERS 2

---

*FN7. (RB, PG 23: Still using the categories on page 23) (What was/ Which letter best represents) the total personal earnings income of all <u>other</u> 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)

  LESS THAN $ 0 (LOSS)……………………………………………….A **GO TO FN9**
  $ 0 (NONE)……………………………………………………………..B **GO TO FN9**
  DON'T KNOW .... 8 **GO TO FN9**
  REFUSED.. 9 **GO TO FN9**

*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 OTHERS 2

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 23: Still using the categories on page 23) (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 23: Still using the categories on page 23)   (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 23: Still using the categories on page 23)   (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 23: Still using the categories on page 23) 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 OVER 1
WOULD STILL OWE MONEY 2
DEBTS WOULD JUST ABOUT EQUAL ASSESTS ....3　**GO TO *FN14**
DON'T KNOW ....8　**GO TO *FN14**
REFUSED...9　**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) <u>more money</u> than you need, <u>just enough</u> for your needs, or <u>not enough</u> to meet your needs?

MORE THAN NEED ....1　**GO TO 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　**GO TO *FN15**
NOT VERY DIFFICULT ....3　**GO TO *FN15**
NOT AT ALL DIFFICULT ....4　**GO TO *FN15**
DON'T KNOW ....8　**GO TO *FN15**
REFUSED.......................................9　**GO TO *FN15**

*FN14b. Did these difficulties start in the past 12 months?

       YES 1
       NO 5   **GO TO *FN15**
       DON'T KNOW 8   **GO TO *FN15**
       REFUSED 9   **GO TO *FN15**

*FN14c. In what month did they start?

       _____ MONTH (01-13)

       DON'T KNOW 98
       REFUSED 99

---

*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 – <u>often</u>, <u>sometimes</u>, or only <u>rarely</u>?

       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 – <u>often</u>, <u>sometimes</u>, <u>rarely</u>, or <u>never</u>?

       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

*FN21. In the past 12 months, did you have a major reduction in your family income, such as someone losing their job or a loss in rental income?

YES 1
NO 5   **GO TO *FN22**
DON'T KNOW 8   **GO TO *FN22**
REFUSED.. 9   **GO TO *FN22**

*FN21a. In what month did this happen?

_____ MONTH (01-13)

DON'T KNOW 98
REFUSED... 99

*FN22. In the past 12 months, did you have any major unexpected expense that you were not planning for, such as having to replace a car or a furnace?

YES 1
NO 5   **GO TO *FN23**
DON'T KNOW 8   **GO TO *FN23**
REFUSED.. 9   **GO TO *FN23**

*FN22a. In what month did this expense begin?

_____ MONTH (01-13)

DON'T KNOW 98
REFUSED... 99

*FN23. (Besides what we have just talked about,) During the past 12 months, have (you/your family living here) had any major, ongoing expenses that most people do not have—such as a child in an expensive college, a relative in a nursing home, or a large amount of child support or alimony?

YES 1
NO 5   **GO TO *FN24**
DON'T KNOW 8   **GO TO *FN24**
REFUSED.. 9   **GO TO *FN24**

*FN23a. What are these expenses?

_____

_____

_____

_____

*FN23b. Did (this expense/ these expenses) start in the past 12 months or more than 12 months ago?

  PAST 12 MONTHS..1
  MORE THAN 12 MONTHS AGO...2 **GO TO *FN24**
  (IF VOL)STARTED EARLIER BUT INCREASED IN PAST 12 MONTHS 3
  DON'T KNOW..8 **GO TO *FN24**
  REFUSED ....9 **GO TO *FN24**

*FN23c. In what month did (this expense/ these expenses) (start/ increase)?

  _____ MONTH (01-13)

  DON'T KNOW................98
  REFUSED........................99

---

*FN24. INTERVIEWER CHECKPOINT:

  *FN14 EQUALS '3' OR ***FN14a** EQUALS '1' 1
  ALL OTHERS ....2 **GO TO NEXT SECTION**

---

*FN25. In the past 12 months, did you lose your home or car or something else important to you because of your financial problems?

  YES 1
  NO ....5 **GO TO NEXT SECTION**
  DON'T KNOW ....8 **GO TO NEXT SECTION**
  REFUSED...9 **GO TO NEXT SECTION**

*FN25a. In what month did this happen?

  INTERVIEWER: IF MULTIPLE OCCURENCES, RECORD MONTH OF FIRST OCCURRENCE IN PAST 12 MONTHS.

  _____ MONTH (01-12)

  DON'T KNOW 98
  REFUSED...........................99