FINANCES (FN)

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Less than $0 (Loss)</td>
<td>M</td>
</tr>
<tr>
<td>B</td>
<td>$0 (None)</td>
<td>N</td>
</tr>
<tr>
<td>C</td>
<td>$1 - $999</td>
<td>O</td>
</tr>
<tr>
<td>D</td>
<td>$1,000 - $1,999</td>
<td>P</td>
</tr>
<tr>
<td>E</td>
<td>$2,000 - $2,999</td>
<td>Q</td>
</tr>
<tr>
<td>F</td>
<td>$3,000 - $3,999</td>
<td>R</td>
</tr>
<tr>
<td>G</td>
<td>$4,000 - $4,999</td>
<td>S</td>
</tr>
<tr>
<td>H</td>
<td>$5,000 - $5,999</td>
<td>T</td>
</tr>
<tr>
<td>I</td>
<td>$6,000 - $6,999</td>
<td>U</td>
</tr>
<tr>
<td>J</td>
<td>$7,000 - $7,999</td>
<td>V</td>
</tr>
<tr>
<td>K</td>
<td>$8,000 - $8,999</td>
<td>W</td>
</tr>
<tr>
<td>L</td>
<td>$9,000 - $9,999</td>
<td>X</td>
</tr>
</tbody>
</table>

*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 your own 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 your own 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 BEFORE-TAX FIGURE IN *FN2

R REPORTED AFTER-TAX FIGURE IN *FN2 .....................................1
ALL OTHERS ...........................................................................2
<table>
<thead>
<tr>
<th></th>
<th>Description</th>
<th></th>
<th>Description</th>
<th></th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Less than $0 (Loss)</td>
<td>M</td>
<td>$10,000 - $10,999</td>
<td>Y</td>
<td>$30,000 - $34,999</td>
</tr>
<tr>
<td>B</td>
<td>$0 (None)</td>
<td>N</td>
<td>$11,000 - $11,999</td>
<td>Z</td>
<td>$35,000 - $39,999</td>
</tr>
<tr>
<td>C</td>
<td>$1 - $999</td>
<td>O</td>
<td>$12,000 - $12,999</td>
<td>AA</td>
<td>$40,000 - $44,999</td>
</tr>
<tr>
<td>D</td>
<td>$1,000 - $1,999</td>
<td>P</td>
<td>$13,000 - $13,999</td>
<td>BB</td>
<td>$45,000 - $49,999</td>
</tr>
<tr>
<td>E</td>
<td>$2,000 - $2,999</td>
<td>Q</td>
<td>$14,000 - $14,999</td>
<td>CC</td>
<td>$50,000 - $74,999</td>
</tr>
<tr>
<td>F</td>
<td>$3,000 - $3,999</td>
<td>R</td>
<td>$15,000 - $15,999</td>
<td>DD</td>
<td>$75,000 - $99,999</td>
</tr>
<tr>
<td>G</td>
<td>$4,000 - $4,999</td>
<td>S</td>
<td>$16,000 - $16,999</td>
<td>EE</td>
<td>$100,000 - $149,000</td>
</tr>
<tr>
<td>H</td>
<td>$5,000 - $5,999</td>
<td>T</td>
<td>$17,000 - $17,999</td>
<td>FF</td>
<td>$150,000 - $199,999</td>
</tr>
<tr>
<td>I</td>
<td>$6,000 - $6,999</td>
<td>U</td>
<td>$18,000 - $18,999</td>
<td>GG</td>
<td>$200,000 - $299,999</td>
</tr>
<tr>
<td>J</td>
<td>$7,000 - $7,999</td>
<td>V</td>
<td>$19,000 - $19,999</td>
<td>HH</td>
<td>$300,000 - $499,999</td>
</tr>
<tr>
<td>K</td>
<td>$8,000 - $8,999</td>
<td>W</td>
<td>$20,000 - $24,999</td>
<td>II</td>
<td>$500,000 - $999,999</td>
</tr>
<tr>
<td>L</td>
<td>$9,000 - $9,999</td>
<td>X</td>
<td>$25,000 - $29,999</td>
<td>JJ</td>
<td>$1,000,000 or more</td>
</tr>
</tbody>
</table>

*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 (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)

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 BEFORE-TAX FIGURE IN *FN5

R REPORTED AFTER-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 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)

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

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

*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 ASSETS ........ 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) more money than you need, just enough for your needs, or not enough 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  GO TO *FN15
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  GO TO *FN19
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

*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
(IF VOL) STARTED EARLIER BUT INCREASED IN PAST 12 MONTHS .............................. 3
DON’T KNOW .................................................................................................................. 8
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
DON’T KNOW ......................................................................................................... 8
REFUSED ............................................................................................................... 9
GO TO NEXT SECTION

*FN25a. In what month did this happen?

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

________________ MONTH (01-12)

DON’T KNOW ................. 98
REFUSED ......................... 99