DISPLAY INSTRUCTIONS:

If PROXY flag is null, or PROXY RELATIONSHIP = 2 (SPOUSE/PARTNER), display "Do you".

Otherwise display "Does SP".

If CURRENT INT SP MARITAL STATUS from PERSON ROSTER = 1 (MARRIED) or 2 (LIVING WITH A PARTNER), display "or [SP FIRSTNAME LASTNAME/SPOUSE/PARTNER FIRSTNAME LASTNAME]".

If PROXY RELATIONSHIP = 2 (SPOUSE/PARTNER), display "SP FIRSTNAME LASTNAME".

Otherwise, display "SPOUSE/PARTNER FIRSTNAME LASTNAME".

If HP2 = 2 (HAVE TRADITIONAL MORTGAGE) or HP2 = 3 (HAVE REVERSE MORTGAGE), display "other kinds of".

QUESTION TEXT:

These next questions are about {other kinds of} debt.

{Do you/Does SP} {or [SP FIRSTNAME LASTNAME/SPOUSE/PARTNER FIRSTNAME LASTNAME]} usually pay off all credit card balances every month or only the minimum amount due?

CODES

1  PAY OFF BALANCE
2  PAY MINIMUM
3  PAY MORE THAN MINIMUM, BUT NOT ENTIRE BALANCE
4  DON'T HAVE ANY CREDIT CARDS
    REFUSED
    DON'T KNOW

QUESTION TEXT:

SHOW CARD EW1

Adding up all credit card balances, is the amount owed......

CODES

1  less than $1,000,
2  $1,000 - $1,999,
3  $2,000 - $3,999,
4  $4,000 - $5,999,
5  $6,000 - $9,999,
6  $10,000 - $19,999, or
7  $20,000 or more?
    REFUSED
    DON'T KNOW

QUESTION TEXT:

R4 EW3 CREDIT CARD MEDICAL CARE
Is any of the amount owed on credit cards for medical care?

**CODES**

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
<th>EW5</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>YES</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>NO</td>
<td>EW5</td>
</tr>
<tr>
<td></td>
<td>REFUSED</td>
<td>EW5</td>
</tr>
<tr>
<td></td>
<td>DON'T KNOW</td>
<td>EW5</td>
</tr>
</tbody>
</table>

**EW4**

**ew4amtcrdmed** R4 EW4 AMT ON CARDS FOR MED CARE

**QUESTION TEXT:**

How much is for medical care? Would you say most, some, or a little of the amount owed?

**CODES**

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
<th>EW4</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>MOST</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>SOME</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>A LITTLE</td>
<td></td>
</tr>
<tr>
<td></td>
<td>REFUSED</td>
<td>EW5</td>
</tr>
<tr>
<td></td>
<td>DON'T KNOW</td>
<td>EW5</td>
</tr>
</tbody>
</table>

**EW5**

**ew4medpaoovtm** R4 EW5 MED BILLS PAID OVERTIME

**DISPLAY INSTRUCTIONS:**

If PROXY flag is null or PROXY RELATIONSHIP = 2 (SPOUSE/PARTNER), display "Do you".

Otherwise, display "Does SP".

If CURRENT INT SP MARITAL STATUS from PERSON ROSTER = 1 (MARRIED) or 2 (LIVING WITH A PARTNER), display "or {SP FIRSTNAME LASTNAME/SPOUSE/PARTNER FIRSTNAME LASTNAME}".

If PROXY RELATIONSHIP = 2 (SPOUSE/PARTNER), display "SP FIRSTNAME LASTNAME".

Otherwise, display "SPOUSE/PARTNER FIRSTNAME LASTNAME".

Display "paid off over time" in underlined text.

**QUESTION TEXT:**

{Do you/Does SP} {or {SP FIRSTNAME LASTNAME/SPOUSE/PARTNER FIRSTNAME LASTNAME}} have any medical bills that are being paid off over time?

**CODES**

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
<th>EW7</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>YES</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>NO</td>
<td>EW7</td>
</tr>
<tr>
<td></td>
<td>REFUSED</td>
<td>EW7</td>
</tr>
<tr>
<td></td>
<td>DON'T KNOW</td>
<td>EW7</td>
</tr>
</tbody>
</table>

**EW6**

**ew4ampadovrt** R4 EW6 AMT FOR MED BIL OVR TIME

**QUESTION TEXT:**

SHOW CARD EW2

About how much is that amount? Is it.....

**CODES**

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>less than $500,</td>
</tr>
</tbody>
</table>
EW7  

**DISPLAY INSTRUCTIONS:**

If PROXY flag is null or PROXY RELATIONSHIP = 2 (SPOUSE/PARTNER), display "you". Otherwise, display "SP".

If CURRENT INT SP MARITAL STATUS from PERSON ROSTER = 1 (MARRIED) or 2 (LIVING WITH A PARTNER), display "or {SP FIRSTNAME LASTNAME/SPOUSE/PARTNER FIRSTNAME LASTNAME}".

If PROXY RELATIONSHIP = 2 (SPOUSE/PARTNER), display "SP FIRSTNAME LASTNAME". Otherwise, display "SPOUSE/PARTNER FIRSTNAME LASTNAME".

If any PERSON ROSTER members have relationship codes = 3(DAUGHTER), 4 (SON), 7 (STEPDAUGHTER), or 8 (STEPSON), display "children or other".

**QUESTION TEXT:**

Family members often help each other out financially. The next questions are about last year, ending December 31, {CURRENT YEAR - 1 YEAR}.

Last year, did {you/SP} {or {SP FIRSTNAME LASTNAME/SPOUSE/PARTNER FIRSTNAME LASTNAME}} receive any financial help or financial gifts from {children or other} relatives, either regularly -- like every month -- or just every so often as needed?

**CODES**

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
<th>EW7</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>YES</td>
<td>EW11</td>
</tr>
<tr>
<td>2</td>
<td>NO</td>
<td>EW11</td>
</tr>
<tr>
<td></td>
<td>REFUSED</td>
<td>EW11</td>
</tr>
<tr>
<td></td>
<td>DON'T KNOW</td>
<td>EW11</td>
</tr>
</tbody>
</table>

**BOX EW8**

**DISPLAY INSTRUCTIONS:**

If PROXY flag is null or PROXY RELATIONSHIP = 2 (SPOUSE/PARTNER), display "your". Otherwise, display "SP’s".

If CURRENT INT SP MARITAL STATUS from PERSON ROSTER = 1 (MARRIED) or 2 (LIVING WITH A PARTNER), display "or {SP FIRSTNAME LASTNAME/SPOUSE/PARTNER FIRSTNAME/LASTNAME}’s".

** QUESTION TEXT:**

If any PERSON ROSTER members have relationship codes = 3(DAUGHTER), 4 (SON), 7 (STEPDAUGHTER), or 8 (STEPSON), go to EW8.

Otherwise, go to EW10.
If PROXY RELATIONSHIP =2 (SPOUSE/PARTNER), display "SP FIRSTNAME LASTNAME". Otherwise, display "SPOUSE/PARTNER FIRSTNAME LASTNAME".

**QUESTION TEXT:**
Was that one of {your/SP's} [or {SP FIRSTNAME/LASTNAME/SPOUSE/PARTNER FIRSTNAME LASTNAME}'s] children or someone else who helped out (financially)?

**SELECT ALL THAT APPLY**

**CODES**
1 CHILD/CHILDREN
2 SOMEONE ELSE
   REFUSED
   DON'T KNOW

**PROGRAMMER INSTRUCTIONS:**
Allow code all that apply

**EW9**
**op4chlpfin**
R4 EW9 CHILDREN WHO HELP FINANCE

**DISPLAY INSTRUCTIONS:**
Display PERSON ROSTER members with relationship codes = 3 (DAUGHTER), 4 = (SON), 7 (STEPDAUGHTER), or 8 (STEPSON) with FIRST NAME, LAST NAME, and RELATIONSHIP TO SP.

**QUESTION TEXT:**
Which children helped out (financially):

**PROBE:** Any other children?

**SELECT ALL THAT APPLY**

**ENTER TEXT**

**PROGRAMMER INSTRUCTIONS:**
Allow code all that apply.
For each roster selection at EW9, set HELPEDSPFINANCIALLY flag =1 (YES) to person roster.

**EW10**
**ew4atchhelyr**
R4 EW10 AMT FROM CHILDR LST YR

**QUESTION TEXT:**
SHOW CARD EW2
About how much was that in the last year (ending December 31, [CURRENT YEAR – 1 YEAR])? Would you say......

**CODES**
1 less than $500,
2 $500 - $999,
3 $1,000 - $1,999,
4 $2,000 - $3,999,
5 $4,000 - $5,999,
6 $6,000 - $9,999,
7 $10,000 - $19,999, or
ew4fingffam

R4 EW11 FINANCIAL GIFTS TO FAMILY

DISPLAY INSTRUCTIONS:
If PROXY flag is null or PROXY RELATIONSHIP = 2 (SPOUSE/PARTNER), display "you".
Otherwise, display "SP".

If CURRENT INT SP MARITAL STATUS from PERSON ROSTER = 1 (MARRIED) or 2 (LIVING WITH A PARTNER), display "or [SP FIRSTNAME LASTNAME/SPOUSE/PARTNER FIRSTNAME LASTNAME]".
If PROXY RELATIONSHIP = 2 (SPOUSE/PARTNER), display "SP FIRSTNAME LASTNAME".
Otherwise display "SPOUSE/PARTNER FIRSTNAME LASTNAME".

If any PERSON ROSTER members have relationship codes = 3 (DAUGHTER), 4 (SON), 7 (STEPDAUGHTER), or 8 (STEPSON), display "children or other".

QUESTION TEXT:
Last year, ending December 31, [CURRENT YEAR - 1 YEAR], did [you/SP] [or [SP FIRSTNAME LASTNAME/SPOUSE/PARTNER FIRSTNAME LASTNAME]] give any financial help or financial gifts to [children or other] relatives, either regularly – like every month – or just every so often as needed?

CODES

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<th>Code</th>
<th>Value</th>
<th>EW15</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>YES</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>NO</td>
<td></td>
</tr>
<tr>
<td></td>
<td>REFUSED</td>
<td></td>
</tr>
<tr>
<td></td>
<td>DON'T KNOW</td>
<td></td>
</tr>
</tbody>
</table>

BOX EW12

If any PERSON ROSTER members have relationship codes = 3 (DAUGHTER), 4 (SON), 7 (STEPDAUGHTER), or 8 (STEPSON), go to EW12.
Otherwise, go to EW14.

ew4whregoth1

R4 EW12 GAVE CHILD FINCL HLP

ew4whregoth2

R4 EW12 SP GAVE GRANDCHD FIN HLP

ew4whregoth3

R4 EW12 SP GAVE OTHR FINANCL HLP

DISPLAY INSTRUCTIONS:
If PROXY flag is null or PROXY RELATIONSHIP = 2 (SPOUSE/PARTNER), display "your".
Otherwise, display "SP"s".

If CURRENT INT SP MARITAL STATUS from PERSON ROSTER = 1 (MARRIED) or 2 (LIVING WITH A PARTNER), display "or [SP FIRSTNAME LASTNAME/SPOUSE/PARTNER FIRSTNAME LASTNAME]'s".
If PROXY RELATIONSHIP = 2 (SPOUSE/PARTNER), display "SP FIRSTNAME LASTNAME".
Otherwise, display "SPOUSE/PARTNER FIRSTNAME LASTNAME".

QUESTION TEXT:
Was that (financial) help to one of [your/SP's] [or [SP FIRSTNAME LASTNAME/SPOUSE/PARTNER FIRSTNAME LASTNAME]'s] children, a grandchild, or someone else?

SELECT ALL THAT APPLY
CODES
1  CHILD/CHILDREN
2  GRANDCHILD/GRANDCHILDREN
3  SOMEONE ELSE
4  REFUSED
5  DON'T KNOW

PROGRAMMER INSTRUCTIONS:
Allow code all that apply

EW13  op4hlpchfin  R4 EW13 HELPED CHILDREN FINANCE

DISPLAY INSTRUCTIONS:
Display PERSON ROSTER members with relationship codes = 3 (DAUGHTER), 4 = (SON), 7 (STEPDAUGHTER), or 8 (STEPSON) with FIRST NAME, LAST NAME, and RELATIONSHIP TO SP.

QUESTION TEXT:
Which children were helped (financially)?
PROBE: Any other children?
SELECT ALL THAT APPLY

ENTER TEXT

PROGRAMMER INSTRUCTIONS:
Allow code all that apply
For each roster selection at EW13, set SPHELPEDFINANCIALLY flag = 1 (YES) to person roster.

EW14  ew4amthlp giov  R4 EW14 AMOUNT OF HELP GIVEN

QUESTION TEXT:
SHOW CARD EW2
About how much was that in the last? Would you say...

CODES
1  less than $500,
2  $500 - $999,
3  $1,000 - $1,999,
4  $2,000 - $3,999,
5  $4,000 - $5,999,
6  $6,000 - $9,999,
7  $10,000 - $19,999, or
8  $20,000 or more?
REFUSED
DON'T KNOW
DISPLAY INSTRUCTIONS:
If PROXY flag is null, or PROXY RELATIONSHIP = 2 (SPOUSE/PARTNER), display "you". Otherwise, display "SP".

If CURRENT INT SP MARITAL STATUS from PERSON ROSTER = 1 (MARRIED) or 2 (LIVING WITH A PARTNER), display "or {SP FIRSTNAME LASTNAME/SPOUSE/PARTNER FIRSTNAME LASTNAME}". If PROXY RELATIONSHIP = 2 (SPOUSE/PARTNER), display "SP FIRSTNAME LASTNAME". Otherwise, display "SPOUSE/PARTNER FIRSTNAME LASTNAME".

Use "Same Question Stem" display. If at EW15a, do not display question text in brackets. Otherwise, display question text in brackets.

Display "in the last year" in bold underlined text.

QUESTION TEXT:
{[]} There are several state and federal programs that help people in need. In the last year, did {you/SP} {or {SP FIRSTNAME LASTNAME/SPOUSE/PARTNER FIRSTNAME LASTNAME}} receive help from any of these programs? {}

RESPONSE [1] a. Food stamps (also called the Supplemental Nutrition Assistance Program, or SNAP)?
RESPONSE [2] b. Other food assistance such as Meals-on-Wheels?
RESPONSE [3] c. Gas, electricity, or other energy assistance?

CODES
1 YES
2 NO
REFUSED
DON'T KNOW

PROGRAMMER INSTRUCTIONS:
Array the responses and variable text columns in the panel. Display "variable text" in the a-c sequence until all rows have been displayed.

DISPLAY INSTRUCTIONS:
If PROXY flag is null or PROXY RELATIONSHIP = 2 (SPOUSE/PARTNER), display "you". Otherwise, display "SP".

If CURRENT INT SP MARITAL STATUS from PERSON ROSTER = 1 (MARRIED) or 2 (LIVING WITH A PARTNER), display "or {SP FIRSTNAME LASTNAME/SPOUSE/PARTNER FIRSTNAME LASTNAME}". If PROXY RELATIONSHIP = 2 (SPOUSE/PARTNER), display "SP FIRSTNAME LASTNAME". Otherwise, display "SPOUSE/PARTNER FIRSTNAME LASTNAME".
Display "last month" in underlined text.

**QUESTION TEXT:**
We know people sometimes find it hard to make ends meet. Thinking about the last month, did {you/SP} {or {SP FIRSTNAME LASTNAME/SPOUSE/PARTNER FIRSTNAME LASTNAME}} skip any meals because there was not enough food, or money to buy food?

**CODES**

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>YES</td>
<td>2</td>
<td>NO</td>
</tr>
<tr>
<td></td>
<td>REFUSED</td>
<td></td>
<td>DON'T KNOW</td>
</tr>
</tbody>
</table>

**EW17**

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>ew4mealskip2</td>
<td>R4 EW17 SKIP MEALS HOW OFTEN</td>
</tr>
</tbody>
</table>

**DISPLAY INSTRUCTIONS:**
If PROXY flag is null or PROXY RELATIONSHIP = 2 (SPOUSE/PARTNER), display "you". Otherwise, display "SP".

If CURRENT INT SP MARITAL STATUS from PERSON ROSTER = 1 (MARRIED) or 2 (LIVING WITH A PARTNER), display "or {SP FIRSTNAME LASTNAME/SPOUSE/PARTNER FIRSTNAME LASTNAME}". If PROXY RELATIONSHIP = 2 (SPOUSE/PARTNER), display "SP FIRSTNAME LASTNAME". Otherwise, display "SPOUSE/PARTNER FIRSTNAME LASTNAME".

Display "last month" in underlined text.

**QUESTION TEXT:**
How many days in the last month did {you/SP} {or {SP FIRSTNAME LASTNAME/SPOUSE/PARTNER FIRSTNAME LASTNAME}} skip meals? Would you say nearly every day, more than half the days, several days, but less than half the days, or a few days?

**CODES**

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>NEARLY EVERY DAY</td>
</tr>
<tr>
<td>2</td>
<td>MORE THAN HALF THE DAYS</td>
</tr>
<tr>
<td>3</td>
<td>SEVERAL DAYS (LESS THAN HALF)</td>
</tr>
<tr>
<td>4</td>
<td>A FEW DAYS</td>
</tr>
<tr>
<td></td>
<td>REFUSED</td>
</tr>
<tr>
<td></td>
<td>DON'T KNOW</td>
</tr>
</tbody>
</table>

**EW18**

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>ew4nopayhous</td>
<td>R4 EW18A NO MONEY FOR HOUSING</td>
</tr>
<tr>
<td>ew4nopayutil</td>
<td>R4 EW18B NO MONEY FOR UTILITIES</td>
</tr>
<tr>
<td>ew4nopaymed</td>
<td>R4 EW18C NO MONEY FOR MEDICAL</td>
</tr>
</tbody>
</table>

**DISPLAY INSTRUCTIONS:**
Use "Same Question Stem" display.
Display "last year" in underlined text.

If at EW18a, do not display question text in brackets.
Otherwise, display question text in brackets.

**QUESTION TEXT:**
{}Were there times in the last year when {you/SP} did not have enough money to...{}
RESPONSE [1] a. pay the rent or mortgage?
RESPONSE [2] b. pay utility bills (gas, electric)?
RESPONSE [3] c. pay medical or prescription drug bills

CODES
1 YES
2 NO
   REFUSED
   DON’T KNOW

PROGRAMMER INSTRUCTIONS:

Array the responses and variable text columns in the panel.
Display "variable text" in the a-c sequence until all rows have been displayed.

Go to Section HL – Helpers.