

HRS 2026 -- MODULE 10 Debt
FINAL VERSION - 4/20/2026

NOTE ABOUT BRANCHPOINTS:

WHERE THERE IS MORE THAN ONE JUMP WITHIN A BRANCHPOINT BOX, THE JUMPS ARE TO BE APPLIED IN ORDER FROM THE TOP.

NOTE ABOUT COLORS:

ALL TEXT IN TEAL IS SPECIFIC TO A WEB INTERVIEW.

THE CORE INTERVIEW IS DOCUMENTED USING BLACK TEXT, BUT BLACK TEXT CAN ALSO APPLY TO THE EXIT OR WEB INTERVIEW WHEN THERE ARE NO DIFFERENCES FROM THE CORE.

NOTE ABOUT NON-RESPONSE FLOW:

ANY QUESTION THAT IS ASKED BUT LEFT WITHOUT A RESPONSE IN CAWI INTERVIEWS WILL FOLLOW THE SAME PATH AS A REFUSAL FOR THAT QUESTION, UNLESS OTHERWISE SPECIFIED.

V000 BP: ASK IF THIS IS A REIWER HH (X024 = 1), LIVING (A007 = 1) AND SELF R (A009 = 1) ELSE GO TO END OF MODULE

V000

Now that we have finished with the main part of this interview, we have a few more questions to ask you. This will only take a few minutes.

[INSTR: IF R REFUSED BEFORE STARTING A MODULE, ENTER 9. IF R STARTED TO DO A MODULE AND THEN CHANGED HIS/HER MIND, ENTER 99.]

Now that we have finished with the main part of this interview, we have a few more questions to ask you. This will only take a few minutes.

1. R IS WILLING
9. R REFUSED AT MODULE INTRO..... GO TO END OF MODULE
99. R REFUSED AFTER STARTING A MODULE

1. CONTINUE

NOTE: IF R LEAVES V000 EMPTY IN CAWI IT WILL BE TREATED AS A REFUSAL AND SKIP R OUT OF MODULES

V940 BRANCHPOINT: ASK IF X009 = 10, ELSE GO TO END OF MODULE

V940

Next, I will list types of bills or payments you [and your spouse/partner] might have. For each type, please tell me whether your payment status is up-to-date on all of them, late on at least one of them, or that you don't have these types of bill or payments.

First, how about utilities such as gas, electric, trash collection, phone, cable, internet services, or water? Is your payment status up-to-date on all of them, late on at least one of them, or you don't have these types of bills or payments?

Next, we will list types of bills or payments you [and your spouse/partner] might have. For each type, please tell us whether your payment status is up-to-date on all of them, late on at least one of them, or that you don't have these types of bill or payments.

First, how about utilities such as gas, electric, trash collection, phone, cable, internet services, or water?

1. UP-TO-DATE ON ALL
2. LATE ON AT LEAST ONE
3. DON'T HAVE THESE BILLS/PAYMENTS
8. DON'T KNOW
9. RF

V941

Home mortgages or rents such as apartment or storage space – is your payment status up-to-date on all of them, late on at least one of them, or you don't have these types of bills or payments?

Home mortgages or rents such as apartment or storage space?

1. UP-TO-DATE ON ALL
2. LATE ON AT LEAST ONE
3. DON'T HAVE THESE BILLS/PAYMENTS
8. DON'T KNOW
9. RF

V942

Condo, homeowner's association, and community fees? (Is your payment status up-to-date on all of them, late on at least one of them, or you don't have these types of bills or payments?)

[Condo, homeowner's association, and community fees?](#)

1. UP-TO-DATE ON ALL
2. LATE ON AT LEAST ONE
3. DON'T HAVE THESE BILLS/PAYMENTS
8. DON'T KNOW
9. RF

V943

Property taxes for home, vehicle or other taxable property? (Is your payment status up-to-date on all of them, late on at least one of them, or you don't have these types of bills or payments?)

[Property taxes for home, vehicle or other taxable property?](#)

1. UP-TO-DATE ON ALL
2. LATE ON AT LEAST ONE
3. DON'T HAVE THESE BILLS/PAYMENTS
8. DON'T KNOW
9. RF

V944

Balances from Buy Now, Pay Later purchases? (Is your payment status up-to-date on all of them, late on at least one of them, or you don't have these types of bills or payments?)

[Balances from Buy Now, Pay Later purchases?](#)

1. UP-TO-DATE ON ALL
2. LATE ON AT LEAST ONE
3. DON'T HAVE THESE BILLS/PAYMENTS
8. DON'T KNOW
9. RF

V945

Bills for childcare or other forms of caregiving? (Is your payment status up-to-date on all of them, late on at least one of them, or you don't have these types of bills or payments?)

[Bills for childcare or other forms of caregiving?](#)

1. UP-TO-DATE ON ALL
2. LATE ON AT LEAST ONE
3. DON'T HAVE THESE BILLS/PAYMENTS
8. DON'T KNOW
9. RF

V946

Credit card balances carried over for more than one month? (Is your payment status up-to-date on all of them, late on at least one of them, or you don't have these types of bills or payments?)²

Credit card balances carried over for more than one month?

1. UP-TO-DATE ON ALL
2. LATE ON AT LEAST ONE
3. DON'T HAVE THESE BILLS/PAYMENTS
8. DON'T KNOW
9. RF

V947

Car payments or long-term car leases? (Is your payment status up-to-date on all of them, late on at least one of them, or you don't have these types of bills or payments?)

Car payments or long-term car leases?

1. UP-TO-DATE ON ALL
2. LATE ON AT LEAST ONE
3. DON'T HAVE THESE BILLS/PAYMENTS
8. DON'T KNOW
9. RF

V948

Any other types of bills or payments you might have? (Is your payment status up-to-date on all of them, late on at least one of them, or you don't have these types of bills or payments?)

Any other types of bills or payments you might have?

1. UP-TO-DATE ON ALL
2. LATE ON AT LEAST ONE
3. DON'T HAVE THESE BILLS/PAYMENTS
8. DON'T KNOW
9. RF

V949 BRANCHPOINT: ASK IF V946 = 2, ELSE GO TO V959

IF X501 = 1 THEN ASK V949-V956 SERIES FIRST FOLLOWED BY V957 AND V958.

IF X501 = 2 THAN ASK V957 AND V958 FIRST, FOLLOWED BY V949-V956

V949

Next, I will read you a list of statements about your unpaid credit card balances that have been carried over for more than one month. For each one, please tell me whether or not it is a source of your unpaid credit card balances.

Next, we will show you a list of statements about your unpaid credit card balances that have been carried over for more than one month. For each one, please tell us whether or not it is a source of your unpaid credit card balances.

1. CONTINUE

V950

Are these carried over unpaid credit card balances a result of a medical expense?

1. YES

5. NO

8. DK

9. RF

V951

Are these carried over unpaid credit card balances a result of a non-medical emergency expense?

1. YES

5. NO

8. DK

9. RF

V952

(Are these carried over unpaid credit card balances) a result of helping to pay for monthly essentials?

Are these carried over unpaid credit card balances a result of helping to pay for monthly essentials?

1. YES

5. NO

8. DK

9. RF

V953

(Are these carried over unpaid credit card balances) a result of family events likeweddings, holidays, or other family gatherings?

Are these carried over unpaid credit card balances a result of family events likeweddings, holidays, or other family gatherings?

1. YES

5. NO

8. DK

9. RF

V954

(Are these carried over unpaid credit card balances) a result of a divorce or death in the family?

[Are these carried over unpaid credit card balances a result of a divorce or death in the family?](#)

1. YES

5. NO

8. DK

9. RF

V955

(Are these carried over unpaid credit card balances) a result of making the home more accessible or suitable to age in place?

[Are these carried over unpaid credit card balances a result of making the home more accessible or suitable to age in place?](#)

1. YES

5. NO

8. DK

9. RF

V956

(Are these carried over unpaid credit card balances) a result of paying for someone else's needs other than yourself [or your spouse/partner]?

[Are these carried over unpaid credit card balances a result of paying for someone else's needs other than yourself \[or your spouse/partner\]?](#)

1. YES

5. NO

8. DK

9. RF

V957

We are interested in learning a bit more about your credit card balances that have been carried over for more than one month. Do you have a plan to pay off these unpaid credit card balances in the next twelve months?

1. YES

5. NO

8. DK

9. RF

V958

Would you say your unpaid credit card balances are a major source of stress?

1. YES

5. NO

8. DK

9. RF

V959

Have you [or your spouse/partner] ever received any student loans for educational expenses for yourself, [your spouse/partner], or for someone else? Include any loans you [or your spouse/partner] are responsible for, including educational loans that have been paid off.

1. YES

5. NO GO TO END OF MODULE

8. DK GO TO END OF MODULE

9. RF GO TO END OF MODULE

V960

Who were these educational loans for – you, [your spouse/partner], your children, your grandchildren, or someone else?

[INSTR: SELECT ALL THAT APPLY.]

Who were these educational loans for?

[INSTR: SELECT ALL THAT APPLY.]

1. SELF
2. SPOUSE/PARTNER
3. CHILDREN OR SPOUSE/PARTNER'S CHILDREN
4. GRANDCHILDREN OR SPOUSE/PARTNER'S GRANDCHILDEN
5. SOMEONE ELSE
8. DK
9. RF

V961 BRANCHPOINT: ASK IF 2, 3, 4 OR 5 WAS SELECTED AT V960, ELSE GO TO V962
BRANCHPOINT

V961

For (this loan/these loans), did you cosign and make payments, cosign but not make payments, or make payments without cosigning?

INSTR: SELECT ALL THAT APPLY.

1. COSIGN AND MAKE PAYMENTS
2. COSIGN BUT NOT MAKE PAYMENTS
3. MAKE PAYMENTS WITHOUT COSIGNING
8. DK
9. RF

V962 BRANCHPOINT: ASK IF 1 OR 3 WAS SELECTED AT V961 OR IF "1" IS ONLY BOX
CHECKED AT V960, ELSE GO TO V964

V962

Have you received help in making payments on (this loan/these loans)?

1. YES
5. NO GO TO V964
8. DK GO TO V964
9. RF GO TO V964

V963

Who else has made payments on (this/these) educational loan(s)?

INSTR: SELECT ALL THAT APPLY.

1. SPOUSE/PARTNER
2. CHILDREN OR SPOUSE/PARTNER'S CHILDREN
3. GRANDCHILDREN OR SPOUSE/PARTNER'S GRANDCHILDEN
4. SOMEONE ELSE
8. DK
9. RF

V964

Including all educational loans you have ever been responsible for paying, altogether how much in total was financed?

\$_____.00

V965

Has repaying (this loan/these loans) placed a major burden on your household, a minor burden, or no burden at all?

1. MAJOR BURDEN
2. MINOR BURDEN
3. NO BURDEN
8. DK
9. RF

V966 BRANCHPOINT: ASK IF '1' WAS SELECTED AT V960 , ELSE GO TO END OF MODULE

V966

Now think just about the educational loans you took out for yourself. Altogether how many did you receive?

Number of loans _____

V967

Still thinking about the education loans you took out for yourself, (is this/are all of these) loan(s) fully paid off or forgiven?

1. YES
5. NO GO TO END OF MODULE
8. DK GO TO END OF MODULE
9. RF GO TO END OF MODULE

V968

How old were you when your (last) educational loan was paid off or forgiven?

AGE _____

END OF MODULE 10