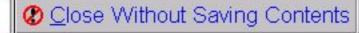
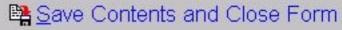
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- 8. Think back over the past year and tell us how much difficulty you had with paying your bills. Would you say you had:._____[Enter 1, 2, 3, 4, or 5 and the cursor will automatically move to the next box]
 - 1 = A great deal of difficulty
 - 2 = Quite a bit of difficulty
 - 3 = Some difficulty
 - 4 = A little difficulty
 - 5 = No difficulty at all
- 9. Think again over the past 12 months. Generally, at the end of each month do you end up with: [Enter 1, 2, 3, or 4, and the cursor will automatically move to the next box]
 - 1 = Not enough money to make ends meet
 - 2 = Just enough to make ends meet
 - 3 = Some money left over
 - 4 = More than enough money left over