

Well Being 169

sectionA_intro section A intro

We are interested in learning more about the current economic conditions facing households. Your answers are important to us. Please answer the following questions as well as you can. If you should come to any question that you can't or don't want to answer, just click on 'Next' until the next question appears.

A1new current living situation

Could you tell us what your current living situation is?

1 Married or living with a partner

2 Separated

3 Divorced

4 Widowed

5 Never Married

ENDIF

[The following questions are displayed as a table]

A2new_intro members of household intro

Please indicate how many members of your household are in each of the following age groups (include yourself):

A2new_a members of household 0-5

Integer

A2new_b members of household 6-11

Integer

A2new_c members of household 12-17

Integer

A2new_d members of household 18-24

Integer

A2new_e members of household 25-34

Integer

A2new_f members of household 35-44

Integer

A2new_g members of household 45-54

Integer

A2new_h members of household 55-64

Integer

A2new_i members of household 65-74

Integer

A2new_j members of household 75 and over

Integer

[End of table display]

IF members of household 0-5 = empty and members of household 6-11 = empty and members of household 12-17 = empty and members of household 18-24 = empty and members of household 25-34 = empty and members of household 35-44 = empty and members of household 45-54 = empty and members of household 55-64 = empty and members of household 65-74 = empty and members of household 75 and over = empty THEN

|
| **checkNoAnswer** no answer

| You did not complete the previous question. Your answers are important to us. Please try to answer as best you can. If you would like to answer the question please press the "Back" button.

|
ENDIF

IF members of household -5 < or members of household 6-11 < or members of household 12-17 < or members of household 18-24 < or members of household 25-34 < or members of household 35-44 < or members of household 45-54 < or members of household 55-64 < or members of household 65-74 < or members of household 75 and over < 0 THEN

|
| **checkNotNegative** not negative

| You entered a negative number for the previous question. Your answers are important to us. Please go back and give a non-negative answer to the previous question.

|
ENDIF

A3new_a live at same address as a year ago

Do you currently live at the same address where you lived a year ago?

1 Yes

2 No

IF live at same address as a year ago = No THEN

|
| [The following questions are displayed as a table]

|
| **A3new_b** where move

| Please indicate which of the following applies to you (choose only one):

| 1 I moved to a different state

| 2 I moved to a different county in the same state I lived a year ago

| 3 I moved but still live in the same state and county I lived a year ago

| 4 Other (please specify):

|
| **A3new_b_other** where move other

```

| String
|
| [End of table display]
| IF where move = Other (please specify): and where move other = empty THEN
|
| | checkOther other empty
| | You selected "other" but did not specify it. Your answers are important to us. Please try to answer
| | as best you can. If you would like to answer the question please press the "Back" button.
| |
| ENDIF
|
| [The following questions are displayed as a table]
|
| A3new_c where move reason
| What was the reason for your move? [check all that apply]
| 1 Job change
| 2 Birth of child(ren)
| 3 Departure of child(ren) to college
| 4 Divorce or separation
| 5 Foreclosure or bankruptcy
| 6 To move to a better neighborhood
| 7 To move to a better school district
| 8 Other (please specify):
|
| A3new_c_other where move reason other
|
| String
|
| [End of table display]
| IF Other (please specify): in where move reason and where move reason other = empty THEN
|
| | checkOther other empty
| | You selected "other" but did not specify it. Your answers are important to us. Please try to answer
| | as best you can. If you would like to answer the question please press the "Back" button.
| |
| ENDIF
|
| IF where move = I moved to a different state THEN
|
| | A3new_d current state of residence
| | What is your current state of residence?
| | 1 ALASKA
| | 2 ALABAMA
| | 3 ARIZONA
| | 4 ARKANSAS
| | 5 CALIFORNIA
| | 6 COLORADO
| | 7 CONNECTICUT
| | 8 DELAWARE
| | 9 FLORIDA
| | 10 GEORGIA

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|| 11 HAWAII
|| 12 IDAHO
|| 13 ILLINOIS
|| 14 INDIANA
|| 15 IOWA
|| 16 KANSAS
|| 17 KENTUCKY
|| 18 LOUISIANA
|| 19 MAINE
|| 20 MARYLAND
|| 21 MASSACHUSETTS
|| 22 MICHIGAN
|| 23 MINNESOTA
|| 24 MISSISSIPPI
|| 25 MISSOURI
|| 26 MONTANA
|| 27 NEBRASKA
|| 28 NEVADA
|| 29 NEW HAMPSHIRE
|| 30 NEW JERSEY
|| 31 NEW MEXICO
|| 32 NEW YORK
|| 33 NORTH CAROLINA
|| 34 NORTH DAKOTA
|| 35 OHIO
|| 36 OKLAHOMA
|| 37 OREGON
|| 38 PENNSYLVANIA
|| 39 RHODE ISLAND
|| 40 SOUTH CAROLINA
|| 41 SOUTH DAKOTA
|| 42 TENNESSEE
|| 43 TEXAS
|| 44 UTAH
|| 45 VERMONT
|| 46 VIRGINIA
|| 47 WASHINGTON
|| 48 WEST VIRGINIA
|| 49 WISCONSIN
|| 50 WYOMING
|| 51 WASHINGTON D.C.
|| 52 PUERTO RICO
||
| ENDIF
|
ENDIF

A4 better or worse off financially than a year ago

We are interested in how people are getting along financially these days. Would you say that you [(and your household)] are better off or worse off financially than you were a year ago?

1 Better off

2 About the same

3 Worse off

A5 year from now better or worse off financially

Now looking ahead - do you think that a year from now you [(and your household)] will be better off financially, or worse off, or just about the same as now?

- 1 Will be better off
- 2 About the same
- 3 Will be worse off

A6 coming 12 months unemployment

How about people out of work during the coming 12 months -- do you think that there will be more unemployment than now, about the same, or less?

- 1 More unemployment
- 2 About the same
- 3 Less unemployment

A7 interest rates next 12 months

No one can say for sure, but what do you think will happen to interest rates for borrowing money during the next 12 months -- will they go up, stay the same, or go down?

- 1 Go up
- 2 Stay the same
- 3 Go down

[The following questions are displayed as a table]

A9new_intro inflation expectations intro

We would like to ask you about your expectations for the rate of inflation/deflation going into the future (Note: Deflation is the opposite of inflation). Over the next 12 months, I expect the: (please enter a number in one of the boxes below. The number you enter should be greater than 0 or equal to 0).

A9new_inflation inflation expectations inflation

Real

A9new_deflation inflation expectations deflation

Real

[End of table display]

IF inflation expectations inflation = empty and inflation expectations deflation = empty THEN

|
| **checkAllEmpty** all empty
| You did not answer the previous question(s). Your answers are important to us. Please return to the
| previous question and answer it to the best of your ability.

|
ENDIF

IF inflation expectations inflation <> empty and inflation expectations deflation <> empty THEN

|
| **checkInflationDeflation** inflation and deflation
| You gave answers for both inflation and deflation in the same time period. Your answers are important
| to us. Please go back and make sure only one option is chosen or choose next to continue.

|
ENDIF

IF inflation expectations inflation < or inflation expectations deflation < THEN

|
| **checkNotNegative** not negative
| You entered a negative number for the previous question. Your answers are important to us. Please go
| back and give a non-negative answer to the previous question.

|
ENDIF

A10new_a 12 months from now us government debt

Twelve months from now, do you expect the level of US government debt to be higher, lower or the same as it is now?

- 1 Higher
- 2 Lower
- 3 Same as it is now

IF 12 months from now us government debt = Higher THEN

|
| **A10new_b** 12 months from now us government debt how much higher
| In percentage terms, by how much do you expect the level of US government debt to be higher twelve
| months from now?
| Real

|
| IF 12 months from now us government debt how much higher <= THEN

||
|| **checkPositive** positive
|| You entered a number less than or equal to 0 for the previous question. Your answers are important to
|| us. Please go back and give a non-negative answer to the previous question.

||
| ENDIF

|
ELSEIF 12 months from now us government debt = Lower THEN

|
| **A10new_c** 12 months from now us government debt how much lower
| In percentage terms, by how much do you expect the level of US government debt to be lower twelve
| months from now?
| Real

|
| IF 12 months from now us government debt how much lower <= THEN

||
|| **checkPositive** positive
|| You entered a number less than or equal to 0 for the previous question. Your answers are important to
|| us. Please go back and give a non-negative answer to the previous question.

||
| ENDIF

|
ENDIF

A11 year from now mortgage rates

A year from now, do you think interest rates on home mortgages will be higher, lower or about the same as

they are now?

1 Higher

2 Lower

3 About the same

A12 year from now average house price

One year from now, do you think that the average house price at the national level will be higher, lower or about the same as today?

1 Higher

2 Lower

3 About the same

IF year from now average house price = Higher THEN

|

| **A13** percentage higher average house price

| In percentage terms, how much higher on average do you expect the average house price to be at the national level a year from now?

| Real

|

| IF percentage higher average house price <= THEN

||

|| **checkPositive** positive

|| You entered a number less than or equal to 0 for the previous question. Your answers are important to us. Please go back and give a non-negative answer to the previous question.

||

| ENDIF

|

ELSEIF year from now average house price = Lower THEN

|

| **A14** percentage lower average house price

| In percentage terms, how much lower on average do you expect the average house price to be at the national level a year from now?

| Real

|

| IF percentage lower average house price <= THEN

||

|| **checkPositive** positive

|| You entered a number less than or equal to 0 for the previous question. Your answers are important to us. Please go back and give a non-negative answer to the previous question.

||

| ENDIF

|

ENDIF

B1 past 12 months combined pre-tax income of all members of your family

Approximately, what was the total combined pre-tax income of all members of your household (including you) during the past 12 months? Please include money from all jobs, net income from business, farm or rent, pensions, interest on savings or bonds, dividends, social security income, unemployment benefits, food stamps, workers compensation or disability benefits, child support, alimony, scholarships, fellowships, grants, inheritances and gifts, and any other money income received by members of your household who are 15 years of age or older.

Integer

IF past 12 months combined pre-tax income of all members of your family = empty THEN

| **B2** past 12 months total combined pre-tax income of all members of your family category
| Which category represents the total combined pre-tax income of all members of your household (including
| you) during the past 12 months? Please include money from all jobs, net income from business, farm
| or rent, pensions, interest on savings or bonds, dividends, social security income, unemployment
| benefits, food stamps, workers compensation or disability benefits, child support, alimony,
| scholarships, fellowships, grants, inheritances and gifts, and any other money income received by
| members of your household who are 15 years of age or older.

- | 1 Less than \$5,000
- | 2 \$5,000 to \$9,999
- | 3 \$10,000 to \$19,999
- | 4 \$20,000 to \$29,999
- | 5 \$30,000 to \$39,999
- | 6 \$40,000 to \$49,999
- | 7 \$50,000 to \$59,999
- | 8 \$60,000 to \$74,999
- | 9 \$75,000 or more

| IF past 12 months total combined pre-tax income of all members of your family category = ,000 or more
| THEN

|| **B3** total combined income previous 12 months >75k
|| You told us that the total combined income of all members of your household (including you) during
|| the preceding 12 months was more than \$75,000. Thinking about the total combined income of your
|| family from all sources, approximately how much did members of your household receive during the
|| previous 12 months?

- || 1 \$75,000 to \$99,999
- || 2 \$100,000 to \$124,999
- || 3 \$125,000 to \$199,999
- || 4 \$200,000 or more

||
| ENDIF

ENDIF

B4 total combined income last 12 months higher or lower

Was the total combined income of all members of your household during the last 12 months higher, lower or
the same as the combined income during the previous 12 months?

- 1 Higher
- 2 Lower
- 3 Same

IF total combined income last 12 months higher or lower = Higher THEN

| **B5** percentage higher
| In percentage terms, by approximately how much was it higher?
| Real

ELSEIF total combined income last 12 months higher or lower = Lower THEN

| **B6** percentage lower
| In percentage terms, by approximately how much was it lower?
| Real
|
ENDIF

B7 next 12 months total combined income increase or decrease
During the next 12 months do you expect the total combined income of all members of your household to increase, decrease or stay the same?
1 Increase
2 Decrease
3 Stay the same

IF next 12 months total combined income increase or decrease = Increase THEN

|
| **B8** percentage increase
| In percentage terms, by approximately how much do you expect it to increase?
| Real
|

ELSEIF next 12 months total combined income increase or decrease = Decrease THEN

|
| **B9** percentage decrease
| In percentage terms, by approximately how much do you expect it to decrease?
| Real
|
ENDIF

[The following questions are displayed as a table]

sectionC_intro section C intro

Please indicate whether you [(or your spouse/partner)] currently are or ever have been enrolled in each of the following types of pension plans:

C1 defined benefit plan

A Defined Benefit Plan, also known as a traditional employer-provided Pension Plan, which pays a fixed amount when you retire, where the amount typically depends on your final or average salary. (check all that apply)

- 1 Yes, I[/spouse] have such a plan with current employer
- 2 Yes, I[/spouse] have such a plan with previous employer
- 3 No

C2 defined contribution plan

A Defined Contribution Plan (such as a 401K, individual retirement account (IRA), tax deferred annuity or 403(b), 457 thrift savings plan) in which workers and/or their employers make contributions to an account in which money accumulates, and that money can be paid out in a variety of ways depending on the plan or worker's choice. (check all that apply)

- 1 Yes, I[/spouse] have such a plan with current employer
- 2 Yes, I[/spouse] have such a plan but **not** with current employer
- 3 No

[End of table display]

IF (No in defined benefit plan and (Yes, I^FL_spouse have such a plan with current employer in

defined benefit plan or Yes, I^FL_spouse have such a plan with previous employer in defined benefit plan)) or (No in defined contribution plan and (Yes, I^FL_spouse have such a plan with current employer in defined contribution plan or Yes, I^FL_spouse have such a plan with previous employer in defined contribution plan)) THEN

| **checkYesNo** yes and no

| You gave answers for both yes and no in the same question. Your answers are important to us. Please go back and correct your answer(s) or choose next to continue.

ENDIF

IF Yes, I^FL_spouse have such a plan with current employer in defined contribution plan or Yes, I^FL_spouse have such a plan but **not** with current employer in defined contribution plan THEN

| **C2new** current combined balance of defined contribution account(s)

| Approximately, what is the total current combined balance of your [(and your spouse's/partner's)] defined contribution account(s)?

| Integer

| IF current combined balance of defined contribution account(s) = empty THEN

| | **C2new_a** current combined balance of defined contribution account(s)

| | Which category represents the total current combined balance of (that is, the total amount of money in) your [(and your spouse's/partner's)] defined contribution account(s)?

| | 1 Less than \$5,000

| | 2 \$5,000 to \$10,000

| | 3 \$10,000 to \$25,000

| | 4 \$25,000 to \$50,000

| | 5 \$50,000 to \$75,000

| | 6 \$75,000 to \$150,000

| | 7 \$150,000 to \$250,000

| | 8 \$250,000 or more

| ENDIF

| [The following questions are displayed as a table]

| **C3_intro** C3 intro

| During the past 12 months have you []

| **C3a** Started putting less of your money in 401(k), IRA or other retirement accounts

| Started putting less of your [/combined] money in 401(k), IRA or other retirement accounts?

| 1 Yes

| 2 No

| 3 Does not apply

| **C3b** Started putting more of your money in 401(k), IRA or other retirement accounts

| Started putting more of your [/combined] money in 401(k), IRA or other retirement accounts?

| 1 Yes

| 2 No

| 3 Does not apply

| **C3c** Stopped putting money in a 401(k), IRA or other retirement accounts
| Stopped putting money in a 401(k), IRA or other retirement accounts?

- | 1 Yes
- | 2 No
- | 3 Does not apply

| **C3d** Started saving (for the first time) in a 401(k), IRA or other retirement account
| Started saving (for the first time) in a 401(k), IRA or other retirement account?

- | 1 Yes
- | 2 No
- | 3 Does not apply

| **C3e** Prematurely withdrawn money from your retirement savings
| Prematurely withdrawn money from your retirement savings?

- | 1 Yes
- | 2 No
- | 3 Does not apply

| **C3f** Moved your retirement savings into less risky investments
| Moved your retirement savings into less risky investments?

- | 1 Yes
- | 2 No
- | 3 Does not apply

| [End of table display]

| IF Started putting less of your money in 401(k), IRA or other retirement accounts = Yes and Started
| putting more of your money in 401(k), IRA or other retirement accounts = Yes THEN

| | **checkBothYes** both yes

| | You can only put less or more of your [/combined] money in 401(k), IRA or other retirement accounts,
| | not both. Your answers are important to us. Please go back and correct your answer(s) or choose next
| | to continue.

| | ENDIF

| IF Started putting more of your money in 401(k), IRA or other retirement accounts = Yes THEN

| | **C4** increase your total monthly contribution to your retirement account

| | You indicated that you [(and your spouse/partner)] started putting more of your money into your
| | retirement account(s). By how much did you [(and your spouse/partner)] increase your total monthly
| | contribution to your retirement account(s)?

| | Integer

| | **C5** monthly contribution increased because

| | Your total monthly contribution increased because ... (check all that apply)

- | | 1 You increased the proportion of your [(or your spouse's/partner's)] earnings going to a retirement account
- | | 2 Your [(or your spouse's/partner's)] earnings went up

| | ENDIF

| IF Started putting less of your money in 401(k), IRA or other retirement accounts = Yes THEN

| |

|| **C6** decrease your total monthly contribution to your retirement account
|| You indicated that you [(and your spouse/partner)] started putting less of your money into your
|| retirement account(s). By how much did you [(and your spouse/partner)] decrease your total monthly
|| contribution to your retirement account(s)?

|| Integer

|| **C7** monthly contribution decreased because

|| Your total monthly contribution decreased because ... (check all that apply)

|| 1 You decreased the proportion of your [(or your spouse's/partner's)] earnings going to a retirement account

|| 2 Your [(or your spouse's/partner's)] earnings went down

|| ENDIF

|| **C8** total monthly contribution

|| Approximately how much is your [(and your spouse's/partner's)] total monthly contribution?

|| Integer

|| IF Started putting more of your money in 401(k), IRA or other retirement accounts = Yes THEN

|| [The following questions are displayed as a table]

|| **C9_intro** monthly contribution important intro

|| Please indicate how important each of the following was for the increase in your monthly contribution.

|| **C9a** job change

|| Job change

|| 1 Very important

|| 2 Moderately important

|| 3 Not at all important

|| 4 Does not apply

|| **C9b** change in salary

|| Change in salary

|| 1 Very important

|| 2 Moderately important

|| 3 Not at all important

|| 4 Does not apply

|| **C9c** change in other income

|| Change in other income

|| 1 Very important

|| 2 Moderately important

|| 3 Not at all important

|| 4 Does not apply

|| **C9d** to increase savings for retirement

|| To increase savings for retirement

|| 1 Very important

|| 2 Moderately important

|| 3 Not at all important

|| 4 Does not apply

```
|| C9e now is a good time to invest
|| Now is a good time to invest
|| 1 Very important
|| 2 Moderately important
|| 3 Not at all important
|| 4 Does not apply
||
|| C9f to be able to leave a bequest (e.g. to children or organization)
|| To be able to leave a bequest (e.g. to children or organization)
|| 1 Very important
|| 2 Moderately important
|| 3 Not at all important
|| 4 Does not apply
||
|| C9g to make up for a decline in the value of my house(s)
|| To make up for a decline in the value of my house(s)
|| 1 Very important
|| 2 Moderately important
|| 3 Not at all important
|| 4 Does not apply
||
|| C9h to make up for a drop in the value of my stocks and other investments
|| To make up for a drop in the value of my stocks and other investments
|| 1 Very important
|| 2 Moderately important
|| 3 Not at all important
|| 4 Does not apply
||
|| [End of table display]
|ENDIF
|
|IF Started putting less of your money in 401(k), IRA or other retirement accounts = Yes THEN
|
|| [The following questions are displayed as a table]
||
|| C10_intro decrease in monthly contribution intro
|| Please indicate how important each of the following was for the decrease in your monthly
|| contribution.
||
|| C10a job change
|| Job change
|| 1 Very important
|| 2 Moderately important
|| 3 Not at all important
|| 4 Does not apply
||
|| C10b change in salary
|| Change in salary
|| 1 Very important
|| 2 Moderately important
|| 3 Not at all important
|| 4 Does not apply
```

||
|| **C10c** change in other income

|| Change in other income

|| 1 Very important

|| 2 Moderately important

|| 3 Not at all important

|| 4 Does not apply

||
|| **C10d** involuntary job loss

|| Involuntary job loss

|| 1 Very important

|| 2 Moderately important

|| 3 Not at all important

|| 4 Does not apply

||
|| **C10e** voluntarily stopped working

|| Voluntarily stopped working

|| 1 Very important

|| 2 Moderately important

|| 3 Not at all important

|| 4 Does not apply

||
|| **C10f** needed to pay for special purchases, such as purchase or down payment on a home, land or other real estate, vehicle or vacation

|| Needed to pay for special purchases, such as purchase or down payment on a home, land or other real estate, vehicle or vacation

|| 1 Very important

|| 2 Moderately important

|| 3 Not at all important

|| 4 Does not apply

||
|| **C10g** wanted to give away or lend to family, friends or others

|| Wanted to give away or lend to family, friends or others

|| 1 Very important

|| 2 Moderately important

|| 3 Not at all important

|| 4 Does not apply

||
|| **C10h** needed money to pay medical bills

|| Needed money to pay medical bills

|| 1 Very important

|| 2 Moderately important

|| 3 Not at all important

|| 4 Does not apply

||
|| **C10i** was falling behind with mortgage or rent payments

|| Was falling behind with mortgage or rent payments

|| 1 Very important

|| 2 Moderately important

|| 3 Not at all important

|| 4 Does not apply

||

|| **C10j** was falling behind with utility bill payments
|| Was falling behind with utility bill payments
|| 1 Very important
|| 2 Moderately important
|| 3 Not at all important
|| 4 Does not apply
||
|| **C10k** was falling behind with payments on an auto loan
|| Was falling behind with payments on an auto loan
|| 1 Very important
|| 2 Moderately important
|| 3 Not at all important
|| 4 Does not apply
||
|| **C10l** was falling behind with payments on a student loan
|| Was falling behind with payments on a student loan
|| 1 Very important
|| 2 Moderately important
|| 3 Not at all important
|| 4 Does not apply
||
|| **C10m** was falling behind with credit card payments
|| Was falling behind with credit card payments
|| 1 Very important
|| 2 Moderately important
|| 3 Not at all important
|| 4 Does not apply
||
|| **C10n** needed money to pay down other debts
|| Needed money to pay down other debts
|| 1 Very important
|| 2 Moderately important
|| 3 Not at all important
|| 4 Does not apply
||
|| **C10o** reduced life expectancy
|| Reduced life expectancy
|| 1 Very important
|| 2 Moderately important
|| 3 Not at all important
|| 4 Does not apply
||
|| **C10p** to pay for general living expenses
|| To pay for general living expenses
|| 1 Very important
|| 2 Moderately important
|| 3 Not at all important
|| 4 Does not apply
||
|| [End of table display]
| ENDIF
|

| **C11** make any changes to your contributions to retirement account(s) next 12 months
| Thinking now about the coming year, do you [(and your spouse/partner)] expect to make any changes to
| your contributions to your retirement account(s) during the next 12 months?

- | 1 Yes, expect to increase total contribution
- | 2 Yes, expect to decrease total contribution
- | 3 No, expect to keep total contribution the same

| IF make any changes to your contributions to retirement account(s) next 12 months = Yes, expect to
| increase total contribution THEN

| | **C11new_a** how much increase total monthly contribution to retirement account(s)
| | By how much do you expect to increase your total monthly contribution to your retirement account(s)
| | during the next 12 months?

| | Integer

| ELSEIF make any changes to your contributions to retirement account(s) next 12 months = Yes, expect
| to decrease total contribution THEN

| | **C11new_b** how much decrease total monthly contribution to retirement account(s)
| | By how much do you expect to decrease your total monthly contribution to your retirement account(s)
| | during the next 12 months?

| | Integer

| ENDIF

| **C12** total amount of money in your retirement accounts past 12 months
| In addition to any new contributions or withdrawals you [(or your spouse/partner)] may have made during
| the past year, the value for the funds already in your retirement account (such as stocks, bonds) may
| also have changed during the past year. Considering together all new contributions, withdrawals and
| changes in values, do you think the total amount of money in your [(and your spouse's/partner's)]
| retirement accounts has increased, decreased or stayed the same over the past 12 months?

- | 1 Increased
- | 2 Decreased
- | 3 Stayed the same

| IF total amount of money in your retirement accounts past 12 months = Increased THEN

| | [The following questions are displayed as a table]

| | **C13** percentage total amount of money in your retirement accounts increase during the past 12 months
| | In percentage terms, roughly by how much did the total amount of money in your retirement accounts
| | increase during the past 12 months?

| | Real

| | **C15new** how confident
| | How confident are you in your answer?

- | | 1 1 Total guess
- | | 2 2
- | | 3 3
- | | 4 4
- | | 5 5
- | | 6 6


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|| 7 7 Absolutely sure
||
|| [End of table display]
| ELSEIF total amount of money in your retirement accounts past 12 months = Decreased THEN
||
|| [The following questions are displayed as a table]
||
|| C14 percentage total amount of money in your retirement accounts decrease during the past 12 months
|| In percentage terms, roughly by how much did the total amount of money in your retirement accounts
|| decrease during the past 12 months?
|| Real
||
|| C15new how confident
|| How confident are you in your answer?
|| 1 1 Total guess
|| 2 2
|| 3 3
|| 4 4
|| 5 5
|| 6 6
|| 7 7 Absolutely sure
||
|| [End of table display]
| ENDIF
|
ENDIF

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[The following questions are displayed as a table]

D2_intro D2 intro

Our next question asks about other savings and investments you may have, excluding those in a retirement account. We first want to know whether you made any contributions and/or withdrawals to your savings and investments over the past year. Please do not consider changes in the market value of the funds in these accounts, only consider the amounts of new money you added and the amounts you took out.

D2_intro2 D2 intro 2

For each of the following would you say that over the past 12 months you [(and your spouse/partner)] have withdrawn more from your [/combined] investments or savings than you have added to them in new money, that you have added more to savings and investments than you withdrew, or neither?

D2a checking, savings and money market accounts, certificates of deposit, short-term Treasury Bills and cash
checking, savings and money market accounts, certificates of deposit, short-term Treasury Bills and cash

- 1 Added more in total
- 2 Withdrew more in total
- 3 Neither
- 4 Does not apply

D2h stocks, bonds, mutual funds (excluding those held in retirement accounts) and US Government Savings Bonds

- stocks, bonds, mutual funds (excluding those held in retirement accounts) and US Government Savings Bonds
- 1 Added more in total
 - 2 Withdrew more in total

- 3 Neither
- 4 Does not apply

[End of table display]

D3 part 12 months used up

Considering all accounts together (and again excluding retirement accounts), would you say that during the past 12 months you [(and your spouse/partner)] have used up more of your investments or savings than you have added to them in new money, that you have added more to savings and investments than you used up, or neither?

- 1 Have used up more than added
- 2 Have added more than used up
- 3 Added about the same as used up

IF part 12 months used up = Have used up more than added THEN

|

| **D4** part 12 months how much more used up than added

| During the past 12 months, about how much more did you [(and your spouse/partner)] use up or withdraw from your investments or savings than you added to it?

| Integer

|

| [The following questions are displayed as a table]

|

| **D5_intro** D5 intro

| Please indicate how important each of the following was in your decision to withdraw some of your investments or savings

|

| **D5a** job change

| Job change

- | 1 Very important
- | 2 Moderately important
- | 3 Not at all important
- | 4 Does not apply

|

| **D5b** change in salary

| Change in salary

- | 1 Very important
- | 2 Moderately important
- | 3 Not at all important
- | 4 Does not apply

|

| **D5c** change in other income

| Change in other income

- | 1 Very important
- | 2 Moderately important
- | 3 Not at all important
- | 4 Does not apply

|

| **D5d** involuntary job loss

| Involuntary job loss

- | 1 Very important
- | 2 Moderately important
- | 3 Not at all important

| 4 Does not apply

| **D5e** voluntarily stopped working

| Voluntarily stopped working

| 1 Very important

| 2 Moderately important

| 3 Not at all important

| 4 Does not apply

| **D5f** needed to pay for special purchases, such as purchase or down payment on a home, land or other real estate, vehicle or vacation

| Needed to pay for special purchases, such as purchase or down payment on a home, land or other real estate, vehicle or vacation

| 1 Very important

| 2 Moderately important

| 3 Not at all important

| 4 Does not apply

| **D5g** wanted to give away or lend to family, friends or others

| Wanted to give away or lend to family, friends or others

| 1 Very important

| 2 Moderately important

| 3 Not at all important

| 4 Does not apply

| **D5h** needed money to pay medical bills

| Needed money to pay medical bills

| 1 Very important

| 2 Moderately important

| 3 Not at all important

| 4 Does not apply

| **D5n** needed money to pay down other debts

| Needed money to pay down other debts

| 1 Very important

| 2 Moderately important

| 3 Not at all important

| 4 Does not apply

| **D5p** to pay for general living expenses

| To pay for general living expenses

| 1 Very important

| 2 Moderately important

| 3 Not at all important

| 4 Does not apply

| [End of table display]

ENDIF

IF part 12 months used up = Have added more than used up THEN

| **D9** past 12 months how much more

| During the past 12 months, about how much more did you [(and your spouse/partner)] add to your investments or savings than you used or withdrew from it?

| Integer

| [The following questions are displayed as a table]

| **D10_intro** D10 intro

| Please indicate how important each of the following was in your decision to add more to your investments or savings

| **D10a** job change

| Job change

- | 1 Very important
- | 2 Moderately important
- | 3 Not at all important
- | 4 Does not apply

| **D10b** change in salary

| Change in salary

- | 1 Very important
- | 2 Moderately important
- | 3 Not at all important
- | 4 Does not apply

| **D10c** change in other income

| Change in other income

- | 1 Very important
- | 2 Moderately important
- | 3 Not at all important
- | 4 Does not apply

| **D10d** to increase savings for retirement

| To increase savings for retirement

- | 1 Very important
- | 2 Moderately important
- | 3 Not at all important
- | 4 Does not apply

| **D10e** now is a good time to invest

| Now is a good time to invest

- | 1 Very important
- | 2 Moderately important
- | 3 Not at all important
- | 4 Does not apply

| **D10f** to build a cushion in case of future job loss

| To build a cushion in case of future job loss

- | 1 Very important
- | 2 Moderately important
- | 3 Not at all important
- | 4 Does not apply

| **D10g** to build a cushion to pay for possible future health expenses

| To build a cushion to pay for possible future health expenses

| 1 Very important

| 2 Moderately important

| 3 Not at all important

| 4 Does not apply

| **D10h** to save in order to make a large purchase

| To save in order to make a large purchase

| 1 Very important

| 2 Moderately important

| 3 Not at all important

| 4 Does not apply

| **D10i** to save to pay for future education expenses of children/family/self

| To save to pay for future education expenses of children/family/self

| 1 Very important

| 2 Moderately important

| 3 Not at all important

| 4 Does not apply

| **D10j** I expect it will be more difficult to borrow money in the future

| I expect it will be more difficult to borrow money in the future

| 1 Very important

| 2 Moderately important

| 3 Not at all important

| 4 Does not apply

| **D10k** to be able to leave a bequest (e.g. to children or organization)

| To be able to leave a bequest (e.g. to children or organization)

| 1 Very important

| 2 Moderately important

| 3 Not at all important

| 4 Does not apply

| **D10l** to make up for a decline in the value of my house(s)

| To make up for a decline in the value of my house(s)

| 1 Very important

| 2 Moderately important

| 3 Not at all important

| 4 Does not apply

| **D10m** to make up for a drop in the value of my stocks and other investments

| To make up for a drop in the value of my stocks and other investments

| 1 Very important

| 2 Moderately important

| 3 Not at all important

| 4 Does not apply

| [End of table display]

ENDIF

D11new next 12 months investments and savings

Do you expect that during the next 12 months you [(and your spouse/partner)] will use up more of your investments and savings (again excluding those in retirement accounts) than you will add to them in new money, that you will add more to savings and investments than you will use up, or neither?

- 1 Expect to use up more than add
- 2 Expect to add more than use up
- 3 Expect to add about the same as use up

IF next 12 months investments and savings = Expect to use up more than add THEN

|
| **D12new** next 12 month how much more use up than add
| During the next 12 months, about how much more do you [(and your spouse/partner)] expect to use up or withdraw from your investments and savings than you expect to add to them?

| Integer

|
ELSEIF next 12 months investments and savings = Expect to add more than use up THEN

|
| **D13new** next 12 month how much more add than use up
| During the next 12 months, about how much more do you [(and your spouse/partner)] expect to add to your investments and savings than you expect to use up or withdraw?

| Integer

|

ENDIF

D14 money in savings and investment accounts increased or decreased

In addition to any new contributions or withdrawals you [(or your spouse/partner)] may have made during the past year, the value for the funds already in your savings and investment accounts (such as checking and savings accounts, stocks, bonds) may also have changed during the past year. Considering together all new contributions, withdrawals and changes in values, do you think the total amount of money in your savings and investment accounts (excluding funds in retirement accounts) has increased, decreased or stayed the same over the past 12 months?

- 1 Increased
- 2 Decreased
- 3 Stayed the same

IF money in savings and investment accounts increased or decreased = Increased THEN

|
| [The following questions are displayed as a table]

|
| **D15** amount of money in your savings and investments increase during the past 12 month
| In percentage terms, roughly by how much did the total amount of money in your savings and investment accounts increase during the past 12 months?

| Real

|
| **D15new** how confident
| How confident are you in your answer?

- | 1 1 Total guess
- | 2 2
- | 3 3
- | 4 4
- | 5 5
- | 6 6

| 7 7 Absolutely sure

| [End of table display]

ELSEIF money in savings and investment accounts increased or decreased = Decreased THEN

| [The following questions are displayed as a table]

| **D16** amount of money in your savings and investments decrease during the past 12 month

| In percentage terms, roughly by how much did the total amount of money in your savings and investment accounts decrease during the past 12 months?

| Real

| **D15new** how confident

| How confident are you in your answer?

| 1 1 Total guess

| 2 2

| 3 3

| 4 4

| 5 5

| 6 6

| 7 7 Absolutely sure

| [End of table display]

ENDIF

IF money in savings and investment accounts increased or decreased <> empty THEN

| **D16new** total amount of money currently in investment and savings accounts

| Approximately what is the total amount of money currently in your [(and your spouse's/partner's)] investment and savings accounts (excluding funds in retirement accounts)?

| Integer

| IF total amount of money currently in investment and savings accounts = empty THEN

|| **D16new_a** total amount of money currently in investment and savings accounts

|| Which category represents the total combined amount of money currently in your [(and your spouse's partner's)] investment and savings accounts (excluding funds in retirement accounts)?

|| 1 Less than \$500

|| 2 \$500 to \$1,000

|| 3 \$1,000 to \$5,000

|| 4 \$5,000 to \$10,000

|| 5 \$10,000 to \$25,000

|| 6 \$25,000 to \$50,000

|| 7 \$50,000 to \$100,000

|| 8 \$100,000 to \$250,000

|| 9 \$250,000 or more

| ENDIF

ENDIF

F1 own a home

Do you [(or your spouse/partner)] own a home? For the purposes of this survey a home is defined as a house, condo, apartment, mobile home, etc. (with or without a mortgage)

- 1 Yes
- 2 No

IF own a home = Yes THEN

|
| **F2** homes currently owned
| How many homes do you [(and your spouse/partner)] currently own?
| Integer
|
ENDIF

F2new_a since last taking this survey do any of following

Since last taking this survey about a year ago (between November 2009 and January 2010), did you do any of the following? (check all that apply)

- 1 Buy a home
- 2 Sell a home
- 3 Sell a home in a short sale
- 4 Foreclose on a home, lose a home in foreclosure or repossession
- 5 None of these

IF own a home = No and Yes in since last taking this survey do any of following and !(Sell a home in since last taking this survey do any of following) and !(Sell a home in a short sale in since last taking this survey do any of following) THEN

|
| **checkHome** home inconsistency
| Your answer is inconsistent with an earlier response saying that you do not currently own a home. Your answers are important to us. Please try to answer as best you can. If you would like to answer the question please press the "Back" button.
|
ENDIF

IF Buy a home in since last taking this survey do any of following THEN

|
| [The following questions are displayed as a table]

| **F3new_b_intro** when bought home intro
| When did you buy this home?

| **F3new_b_month** month bought

- | 1 January
- | 2 February
- | 3 March
- | 4 April
- | 5 May
- | 6 June
- | 7 July
- | 8 August
- | 9 September
- | 10 October

| 11 November
| 12 December
|
| **F3new_b_year** year bought

| 2009 2009
| 2010 2010
| 2011 2011

| [End of table display]

| **F3new_c** paid for home
| What did you pay for this home?
| Integer

|
ENDIF

IF Sell a home in since last taking this survey do any of following or Sell a home in a short sale in since last taking this survey do any of following THEN

| [The following questions are displayed as a table]

| **F3new_d_intro** when sold home intro
| When did you sell this home?

| **F3new_d_month** month sold

| 1 January
| 2 February
| 3 March
| 4 April
| 5 May
| 6 June
| 7 July
| 8 August
| 9 September
| 10 October
| 11 November
| 12 December

| **F3new_d_year** year sold

| 2009 2009
| 2010 2010
| 2011 2011

| [End of table display]

| **F3new_e** price home sold
| For what price did you sell the home?
| Integer

|
ENDIF

IF homes currently owned = 1 THEN

| IF !(Buy a home in since last taking this survey do any of following) THEN

|| **F3_extra** pay for home

|| What did you pay for your home?

|| Integer

| ENDIF

| **F4** sell for in today's market

| About how much do you think your home would sell for on today's market?

| Integer

| **F5** sold for a year ago

| About how much do you think your home would have sold for a year ago?

| Integer

| **F6** proceeds sufficient

| If you sold your home today, would the proceeds be sufficient to pay off all mortgage loans and any costs of completing the sale?

| 1 Yes

| 2 No

ENDIF

IF homes currently owned > 1 THEN

| **F9** sell for in today's market

| About how much do you think your most recently bought home would sell for on today's market?

| Integer

| **F10** sold for a year ago

| About how much do you think this home would have sold for a year ago?

| Integer

| **F11** proceeds sufficient

| If you sold this home today, would the proceeds be sufficient to pay off all mortgage loans and any costs of completing the sale?

| 1 Yes

| 2 No

| IF !(Buy a home in since last taking this survey do any of following) THEN

|| **F13** pay for most recently bought home

|| What did you pay for your most recently bought home?

|| Integer

| ENDIF

| **F14** sell for in today's market

| About how much do you think your second most recently bought home would sell for on today's market?

```
| Integer
|
| F15 sold for a year ago
| About how much do you think this home would have sold for a year ago?
| Integer
|
| F16 proceeds sufficient
| If you sold this home today, would the proceeds be sufficient to pay off all mortgage loans and any
| costs of completing the sale?
| 1 Yes
| 2 No
|
ENDIF
```

```
IF homes currently owned >= 1 THEN
```

```
|
| F17 outstanding loans against the value of your home(s)
| Do you [(or your spouse/partner)] have any outstanding loans against the value of yourhome(s),
| including all mortgages, home equity loans and home equity lines of credit?
| 1 Yes
| 2 No
```

```
| IF outstanding loans against the value of your home(s) = Yes THEN
```

```
||
|| [The following questions are displayed as a table]
||
|| F18new total amount of outstanding loans against home(s)
|| Approximately, what is the total amount of outstanding loans against your home(s), including all
|| mortgages and home equity loans?
|| Integer
||
|| F18new_a how confident
|| How confident are you in your answer?
|| 1 1 Total guess
|| 2 2
|| 3 3
|| 4 4
|| 5 5
|| 6 6
|| 7 7 Absolutely sure
```

```
|| [End of table display]
```

```
|| IF total amount of outstanding loans against home(s) = empty THEN
```

```
|||
||| [The following questions are displayed as a table]
|||
||| F18 category current outstanding loans against your home(s)
||| Which category represents the total amount of current outstanding loans against yourhome(s)?
||| 1 Less than $25,000
||| 2 $25,000 to $49,999
||| 3 $50,000 to $99,999
||| 4 $100,000 to $149,999
```

```

||| 5 $150,000 to $199,999
||| 6 $200,000 to $299,999
||| 7 $300,000 to $499,999
||| 8 $500,000 to $799,999
||| 9 $800,000 or more
|||
||| F18new_a how confident
||| How confident are you in your answer?
||| 1 1 Total guess
||| 2 2
||| 3 3
||| 4 4
||| 5 5
||| 6 6
||| 7 7 Absolutely sure
|||
||| [End of table display]
||| ENDIF
|||
||| F19 past 12 months owe on these mortgages
||| During the past 12 months has the total amount you [(and your spouse/partner)] owe on these mortgages
||| increased, decreased or stayed the same?
||| 1 Increased
||| 2 Decreased
||| 3 Stayed the same
|||
||| IF past 12 months owe on these mortgages = Increased THEN
|||
||| F19new_a how much total amount owed on mortgages increase
||| By how much did the total amount you owe on these mortgages increase?
||| Integer
|||
||| ELSEIF past 12 months owe on these mortgages = Decreased THEN
|||
||| F19new_b how much total amount owed on mortgages decrease
||| By how much did the total amount you owe on these mortgages decrease?
||| Integer
|||
||| ENDIF
|||
||| IF past 12 months owe on these mortgages = Increased or past 12 months owe on these mortgages =
||| Decreased THEN
|||
||| F20 reason for change in overall mortgage balance
||| What was the reason for this change in your overall mortgage balance? (Check all that apply)
||| 1 Paid down some of the principal on the regular schedule
||| 2 Pre-paid (ahead of schedule) some of the principal
||| 3 Refinanced/negotiated mortgage modification
||| 4 Missed, or made late or incomplete payments and fees were added to the mortgage balance
||| 5 Added an additional mortgage or borrowed on a home equity line of credit
|||
||| ENDIF

```

||
|| **F20new_a** past 12 months at least 3 months late on mortgage payment
|| During the past 12 months were you at any time at least 3 months late on making a mortgage payment?
|| 1 Yes
|| 2 No

||
|| **F20new_b** past 12 months any of the following
|| During the past twelve months, did you do any of the following? (check all that apply)
|| 1 Apply successfully for mortgage refinancing
|| 2 Apply unsuccessfully for mortgage refinancing
|| 3 Apply successfully for a mortgage loan modification
|| 4 Apply unsuccessfully for a mortgage loan modification
|| 5 Apply successfully for a mortgage or a home equity loan or line of credit
|| 6 Apply unsuccessfully for a mortgage or a home equity loan or line of credit

||
|| IF Apply successfully for mortgage refinancing in past 12 months any of the following or Apply
|| successfully for a mortgage loan modification in past 12 months any of the following THEN

||
|| [The following questions are displayed as a table]

||
|| **F20new_c** mortgage comparison principal intro
|| Please indicate how the principal on your new mortgage compared to that on your previous mortgage?
|| 1 Higher by a total of
|| 2 Lower by a total of
|| 3 Stayed the same

||
|| **F20new_c_higher** mortgage comparison principal higher
||
|| Integer

||
|| **F20new_c_lower** mortgage comparison principal lower
||
|| Integer

|| [End of table display]

|| IF (mortgage comparison principal intro = Higher by a total of and mortgage comparison
|| principal higher = empty) or (mortgage comparison principal intro = Lower by a total of
|| and mortgage comparison principal lower = empty) THEN

|| **checkBox** box empty
|| You selected an option with a box but left the box empty. Your answers are important to us.
|| Please try to answer as best you can. If you would like to answer the question please press the
|| "Back" button.

|| ENDIF

|| [The following questions are displayed as a table]

||
|| **F20new_d** mortgage comparison interest rate intro
|| Please indicate how the interest rate on your new mortgage compared to that on your previous
|| mortgage?
|| 1 Higher by percentage points

```

||| 2 Lower by percentage points
||| 3 Stayed the same
|||
||| F20new_d_higher mortgage comparison interest rate higher
|||
||| Real
|||
||| F20new_d_lower mortgage comparison interest rate lower
|||
||| Real
|||
||| [End of table display]
||| IF ( mortgage comparison interest rate intro = Higher by percentage points and mortgage
||| comparison interest rate higher = empty) or ( mortgage comparison interest rate intro = Lower by
||| percentage points and mortgage comparison interest rate lower = empty) THEN
|||
||| | checkBox box empty
||| | You selected an option with a box but left the box empty. Your answers are important to us.
||| | Please try to answer as best you can. If you would like to answer the question please press the
||| | "Back" button.
||| |
||| | ENDIF
||| |
||| [The following questions are displayed as a table]
|||
||| F20new_e mortgage comparison remaining term
||| Please indicate how the remaining term on your new mortgage compared to that on your previous
||| mortgage?
||| 1 Extended the previous term by years
||| 2 Reduced the previous term by years
||| 3 Stayed the same
|||
||| F20new_e_extended mortgage comparison remaining term extended
|||
||| Integer
|||
||| F20new_e_reduced mortgage comparison remaining term reduced
|||
||| Integer
|||
||| [End of table display]
||| IF ( mortgage comparison remaining term = Extended the previous term by years and
||| mortgage comparison remaining term extended = empty) or ( mortgage comparison remaining term =
||| Reduced the previous term by years and mortgage comparison remaining term reduced =
||| empty) THEN
|||
||| | checkBox box empty
||| | You selected an option with a box but left the box empty. Your answers are important to us.
||| | Please try to answer as best you can. If you would like to answer the question please press the
||| | "Back" button.
||| |
||| | ENDIF

```

```
|||
|| ENDIF
||
|| IF Apply successfully for a mortgage or a home equity loan or line of credit in past 12 months any
|| of the following THEN
|||
||| F20new_f original balance or line of credit on new loan
||| What was the origination balance or line of credit of the new loan obtained?
||| Integer
|||
|| ENDIF
||
|| [The following questions are displayed as a table]
||
|| F21 thinking about coming year
|| Thinking now about the coming year, do you [(and your spouse/partner)] ... (Check all that apply)
|| 1 Expect to pay down some of the principal on the regular schedule
|| 2 Expect to pre-pay (ahead of schedule) some of the principal
|| 3 Expect to miss payments
|| 4 Expect to add an additional mortgage or borrow on a home equity line of credit
|| 5 Expect to apply for refinancing
|| 6 Expect to apply for a mortgage loan modification
|| 7 Expect to receive a foreclosure notice
|| 8 Expect to walk away from your mortgage
|| 9 other [Please specify]:
||
|| F21_other other
||
|| String
||
|| [End of table display]
|| IF thinking about coming year = other [Please specify]: and other = empty THEN
|||
||| checkOther other empty
||| You selected "other" but did not specify it. Your answers are important to us. Please try to answer
||| as best you can. If you would like to answer the question please press the "Back" button.
|||
|| ENDIF
||
|| ENDIF
||
|| F22new past 12 months consider/worry losing home repossession/foreclosure
|| During the past 12 months did you ever consider or worry about the possibility of losing your home
|| through a repossession or of facing foreclosure?
|| 1 Yes
|| 2 No
||
|| F23new percent chance next 12 months foreclosure/repossession
|| What is the percent chance that over the next 12 months you will face foreclosure or lose your home
|| through a repossession? Click on the scale.
|| String
||
```

ENDIF

IF F23new_notstring < or F23new_notstring > 100 THEN

| **checkPercent** 0 <= percent <= 100

| The percent chance must be greater than or equal to 0 and less than or equal to 100. Your answers are important to us. Please go back and correct your answer or choose next to continue.

ENDIF

G1 all outstanding debt

Next consider all outstanding debt you [(and your spouse/partner)] have, including balances on credit cards (including retail cards), auto loans, student loans as well as all other personal loans but excluding all mortgage debt. During the past 12 months has the total outstanding balance (that is the total amount you owe) of these loans combined increased, decreased or stayed the same?

1 Increased

2 Decreased

3 Stayed the same

IF all outstanding debt = Increased THEN

| **G2** overall combined balance on these debts increased

| By how much has the overall combined balance on these debts increased during the past 12 months?

| Integer

ELSEIF all outstanding debt = Decreased THEN

| **G3** overall combined balance on these debts decreased

| By how much has the overall combined balance on these debts decreased during the past 12 months?

| Integer

ENDIF

[The following questions are displayed as a table]

G4new current outstanding debt

Considering again all outstanding debt you [(and your spouse/partner)] have, including balances on credit cards (including retail cards), auto loans, student loans as well as all other personal loans, but excluding all mortgage debt. Approximately, what is the total amount of your [(and your spouse partner)]s current outstanding debt?

Integer

G4new_a how confident

How confident are you in your answer?

1 1 Total guess

2 2

3 3

4 4

5 5

6 6

7 7 Absolutely sure

[End of table display]

IF current outstanding debt = empty THEN

|

| [The following questions are displayed as a table]

|

| **G4** category current total outstanding debt

| Which category represents your [(and your spouse's/partner's)] current total outstanding debt? (do not include any mortgage debt)

| 1 Less than \$500

| 2 \$500 to \$999

| 3 \$1,000 to \$1,999

| 4 \$2,000 to \$4,999

| 5 \$5,000 to \$9,999

| 6 \$10,000 to \$19,999

| 7 \$20,000 to \$29,999

| 8 \$30,000 to \$49,999

| 9 \$50,000 to \$99,999

| 10 \$100,000 or more

|

| **G4new_a** how confident

| How confident are you in your answer?

| 1 1 Total guess

| 2 2

| 3 3

| 4 4

| 5 5

| 6 6

| 7 7 Absolutely sure

|

| [End of table display]

ENDIF

G5 coming year overall non-mortgage debt

Thinking now about the coming year, do you [(and your spouse/partner)] expect to increase the overall non-mortgage debt, decrease it, or keep it the same?

1 Expect to increase the total outstanding debt balance

2 Expect to decrease the total outstanding debt balance

3 Expect to keep the total outstanding debt balance the same

IF coming year overall non-mortgage debt = Expect to increase the total outstanding debt balance THEN

|

| **G5new_a** how much increase outstanding non-mortgage debt balance

| By approximately how much do you expect to increase your total outstanding non-mortgage debt balance?

| Integer

|

ELSEIF coming year overall non-mortgage debt = Expect to decrease the total outstanding debt balance

| THEN

|

| **G5new_b** how much decrease outstanding non-mortgage debt balance

| By approximately how much do you expect to decrease your total outstanding non-mortgage debt balance?

| Integer

|

ENDIF

G6new outstanding auto loan

Do you currently have an outstanding auto loan?

- 1 Yes
- 2 No

IF outstanding auto loan = Yes THEN

|

| **G7new** past 12 months 3 months late making auto loan payment

| During the past 12 months were you at any time at least 3 months late on making an auto loan payment?

- | 1 Yes
- | 2 No

|

ENDIF

H1 obtain credit or loans compared to year before

Do you believe it generally has been easier, harder or equally difficult to obtain credit or loans during the last year when compared to the year before?

- 1 Easier
- 2 Harder
- 3 Equally difficult

H2 next 12 months obtain credit or loans compared to past 12 months

During the next 12 months, do you expect that it generally will become easier, harder or equally difficult to obtain credit or loans compared to the past 12 months?

- 1 Easier
- 2 Harder
- 3 Equally difficult

H3 past 12 months pay off and close any of your credit card accounts

During the past 12 months, did you pay off and close any of your credit card accounts? (only include accounts that were closed at your request)

- 1 Yes
- 2 No

H4 past 12 months credit card accounts closed by your bank or credit card company

During the past 12 months, were any of your credit card accounts closed by your bank or credit card company? (only include accounts that were not explicitly closed at your request)

- 1 Yes
- 2 No

H5 past 12 months combined total credit limit

During the past 12 months, did the combined total credit limit (the maximum amount you are allowed to borrow on your cards) on all your credit cards that remained open increase, decrease or stay the same?

- 1 Increase
- 2 Decrease
- 3 Stay the same

[The following questions are displayed as a table]

H5new_intro credit limit intro

Approximately, what is the total credit limit on all your credit card accounts combined currently and what was it 12 months ago?

H5new_current credit limit current

Current total credit limit:

Integer

H5new_12months credit limit 12 months ago

Total credit limit 12 months ago:

Integer

[End of table display]

[The following questions are displayed as a table]

H6new_intro past 12 months do any of following intro

During the past twelve months, did you do any of the following?

H6new_a Apply for a credit card, which was approved

Apply for a credit card, which was approved

1 Yes

2 No

3 Does not apply

H6new_b Apply for a credit card, but was rejected

Apply for a credit card, but was rejected

1 Yes

2 No

3 Does not apply

H6new_c Request an increase in the credit limit on a credit card, which was approved

Request an increase in the credit limit on a credit card, which was approved

1 Yes

2 No

3 Does not apply

H6new_d Request an increase in the credit limit on a credit card, but was rejected

Request an increase in the credit limit on a credit card, but was rejected

1 Yes

2 No

3 Does not apply

H6new_e Usually pay my credit card balances in full

Usually pay my credit card balances in full

1 Yes

2 No

3 Does not apply

H6new_f Usually only pay the minimum required payment on my credit cards

Usually only pay the minimum required payment on my credit cards

1 Yes

2 No

3 Does not apply

H6new_g Usually pay somewhere in between the full balance and minimum payment
Usually pay somewhere in between the full balance and minimum payment

- 1 Yes
- 2 No
- 3 Does not apply

[End of table display]

H7new past 12 months consider filing for bankruptcy

During the past 12 months did you [(or your spouse/partner)] ever consider filing for bankruptcy?

- 1 Yes
- 2 No

H8new percent chance next 12 months file for bankruptcy

What is the percent chance that over the next 12 months you [(or your spouse/partner)] will file for bankruptcy? Click on the scale.

String

IF H8new_notstring < or H8new_notstring > 100 THEN

|

| **checkPercent** 0 <= percent <= 100

| The percent chance must be greater than or equal to 0 and less than or equal to 100. Your answers are
| important to us. Please go back and correct your answer or choose next to continue.

|

ENDIF

[The following questions are displayed as a table]

I1 current employment situation

What is your current employment situation? (check all that apply)

- 1 Working now
- 2 Unemployed and looking for work
- 3 Temporarily laid off, on sick or other leave
- 4 Disabled
- 5 Retired
- 6 Homemaker
- 7 Other, please specify:

I1_other other

String

[End of table display]

IF Working now in current employment situation THEN

|

| **I2** how many paid jobs

| Altogether, how many paid jobs do you have?

| Integer

|

|

| IF how many paid jobs > 1 THEN

||

|| **I3_intro** main job intro
|| The next question asks about your main job. By main job we mean the one at which you usually work
|| the most hours.

||
|ENDIF

| [The following questions are displayed as a table]

| **I3** main job

| In your [current/main] job, do you work for someone else, are you self- employed, or what?

| 1 Work for someone else

| 2 Self-employed

| 3 Other, please specify:

| **I3_other** other

| String

| [End of table display]

| **I4** hours spent working on this job last week

| How many hours did you actually spend working on this job last week?

| Real

|
ENDIF

[The following questions are displayed as a table]

I5_intro past 12 months have you intro

During the past 12 months have you:

I5a Increased the number of hours you work for pay

Increased the number of hours you work for pay

1 Yes

2 No

I5b Decreased the number of hours you work for pay

Decreased the number of hours you work for pay

1 Yes

2 No

I5c Taken a second job

Taken a second job

1 Yes

2 No

I5d Lost a job

Lost a job

1 Yes

2 No

I5e_new Had a spouse/partner who worked for pay at any time during the past 12 months

Had a spouse/partner who worked for pay at any time during the past 12 months

- 1 Yes
- 2 No

I5e Had a spouse/partner who lost a job

Had a spouse/partner who lost a job

- 1 Yes
- 2 No

I5f Looked for a new job because of uncertainty about your current employment

Looked for a new job because of uncertainty about your current employment

- 1 Yes
- 2 No

I5g Taken a cut in pay

Taken a cut in pay

- 1 Yes
- 2 No

I5h Lost or had your health benefits reduced

Lost or had your health benefits reduced

- 1 Yes
- 2 No

I5i Had to take furlough days off from work for which you were not paid

Had to take furlough days off from work for which you were not paid

- 1 Yes
- 2 No

I5j Your employer stopped contributing to your 401(k) plan

Your employer stopped contributing to your 401(k) plan

- 1 Yes
- 2 No

I5k Known friends or family who lost their jobs

Known friends or family who lost their jobs

- 1 Yes
- 2 No

[End of table display]

IF Working now in current employment situation THEN

|

| **I6** acceptable job in the same line of work within the next 3 months

| Suppose you were to lose your [/main] job this month. What do you think is the percent chance that you

| could find an acceptable job in the same line of work within the next 3 months? Click on the scale.

| String

|

| IF I6_notstring < or I6_notstring > 100 THEN

||

|| **checkPercent** 0 <= percent <= 100

|| The percent chance must be greater than or equal to 0 and less than or equal to 100. Your answers are

|| important to us. Please go back and correct your answer or choose next to continue.

||

| ENDIF
|
ENDIF

IF Unemployed and looking for work in current employment situation THEN

|
| **I7** over the next 12 months you will find a job that you would accept
| What is the percent chance that over the next 12 months you will find a job that you would accept,
| considering the pay and type of work? Click on the scale.
| String

| IF I7_notstring < or I7_notstring > 100 THEN

||
|| **checkPercent** 0 <= percent <= 100
|| The percent chance must be greater than or equal to 0 and less than or equal to 100. Your answers are
|| important to us. Please go back and correct your answer or choose next to continue.

||
| ENDIF

|
ENDIF

IF !(Working now in current employment situation) and !(Unemployed and looking for work in current
employment situation) and !(Disabled in current employment situation) THEN

|
| **I8** if look over the next 12 months you will find a job that you would accept
| What is the percent chance that if you were to look for a job over the next 12 months you would find
| one that you would accept, considering the pay and type of work? Click on the scale.
| String

| IF I8_notstring < or I8_notstring > 100 THEN

||
|| **checkPercent** 0 <= percent <= 100
|| The percent chance must be greater than or equal to 0 and less than or equal to 100. Your answers are
|| important to us. Please go back and correct your answer or choose next to continue.

||
| ENDIF

|
ENDIF

IF Working now in current employment situation THEN

|
| **I9** 12 months from now same job same place
| Please think ahead to the next year. Twelve months from now, what do you think is the percent chance
| that you will be working in the same [/main] job at the same place where you currently work? Click on
| the scale.
| String

| IF I9_notstring < or I9_notstring > 100 THEN

||
|| **checkPercent** 0 <= percent <= 100
|| The percent chance must be greater than or equal to 0 and less than or equal to 100. Your answers are
|| important to us. Please go back and correct your answer or choose next to continue.

```

| |
| ENDIF
|
| I10 same job same place same hours 12 months from now earnings
| Suppose that, 12 months from now, you actually are working in the exact same [/main] job - at the same
| place you currently work, and working the exact same number of hours. Twelve months from now, do you
| expect your earnings on this job, before taxes and deductions, to have gone up, or gone down, or stayed
| where they are now?
| 1 Gone up
| 2 Stayed the same
| 3 Gone down
|
| IF same job same place same hours 12 months from now earnings = Gone up THEN
| |
| | I11 percent earnings gone up
| | By about what percent do you expect that your earnings on this job, before taxes and other
| | deductions, will have gone up, 12 months from now, in that case?
| | Real
| |
| ELSEIF same job same place same hours 12 months from now earnings = Gone down THEN
| |
| | I12 percent earnings gone down
| | By about what percent do you expect that your earnings on this job, before taxes and other
| | deductions, will have gone down, 12 months from now, in that case?
| | Real
| |
| ENDIF
|
ENDIF

```

I13 working full-time after you reach age 62
Thinking about work in general and not just your present job (if you currently work), what do you think is the percent chance that you will be working full-time after you reach age 62? Click on the scale.
String

```

IF I13_notstring < or I13_notstring > 100 THEN
|
| checkPercent 0 <= percent <= 100
| The percent chance must be greater than or equal to 0 and less than or equal to 100. Your answers are
| important to us. Please go back and correct your answer or choose next to continue.
|
ENDIF

```

```

IF working full-time after you reach age 62 = 50 THEN
|
| I14 equally likely working full-time after you reach age 62 or not
| Do you think it is equally likely that you will be working full-time after you reach age 62 as it is
| that you will not be working full-time, or are you unsure about the chances? (check one)
| 1 Equally likely
| 2 Unsure
|
ENDIF

```


I15 working full-time after you reach age 65

Thinking about work in general and not just your present job (if you currently work), what do you think is the percent chance that you will be working full-time after you reach age 65? Click on the scale.

String

IF I15_notstring < or I15_notstring > 100 THEN

|

| **checkPercent** 0 <= percent <= 100

| The percent chance must be greater than or equal to 0 and less than or equal to 100. Your answers are important to us. Please go back and correct your answer or choose next to continue.

|

ENDIF

IF working full-time after you reach age 65 = 50 THEN

|

| **I16** equally likely working full-time after you reach age 65 or not

| Do you think it is equally likely that you will be working full-time after you reach age 65 as it is that you will not be working full-time, or are you unsure about the chances?

| 1 Equally likely

| 2 Unsure

|

ENDIF

IF Working now in current employment situation or Unemployed and looking for work in current employment situation or Temporarily laid off, on sick or other leave in current employment situation THEN

|

| **I17** age plan to retire from working altogether

| At what age do you plan to retire from working altogether?

| Integer

|

| **I18** age at which you plan to retire changed since last year

| Has the age at which you plan to retire changed since last year?

| 1 I now plan to retire sooner than I did last year

| 2 No change in plans

| 3 I now plan to retire later than I did last year

|

| IF age at which you plan to retire changed since last year = I now plan to retire sooner than I did last year THEN

||

|| **I19** years earlier you expect to retire

|| How many years earlier do you expect to retire compared to what you had planned?

|| Real

||

| ELSEIF age at which you plan to retire changed since last year = I now plan to retire later than I did last year THEN

||

|| **I20** additional years do you expect to be working compared to what you had planned

|| How many additional years do you expect to be working compared to what you had planned?

|| Real

||

| ENDIF
|
ENDIF

I21 leaving an inheritance

In the past 12 months, have the chances of you [(and your spouse/partner)] leaving an inheritance increased, decreased or stayed the same?

- 1 Increased
- 2 Decreased
- 3 Stayed the same

sectionJ_intro section J intro

The next questions are about your household's spending. Please include the spending of everyone who lives with you in your household, as well as your own. Consider household interest payments on mortgages, amount spent on rent, homeowner's or renter's insurance, vehicle taxes and repairs, home repairs, property taxes, utilities, food and groceries, clothing, housekeeping supplies and services, garden/yard services, health insurance, drugs, medical supplies and doctor/hospital visits, gasoline, personal care products and services, trips and vacations, hobbies and leisure equipment. Also include child support and alimony payments, gifts to anyone outside your household and losses from a farm, business or professional practice. Exclude money saved or invested, including real estate investments like home purchases.

J1 current monthly household spending compare

How does your current monthly household spending compare with your household's monthly spending a year ago?

- 1 Higher now
- 2 About the same
- 3 Lower now

IF current monthly household spending compare = Higher now THEN

|
| **J2** how much your monthly household spending increased
| In percentage terms, by how much has your monthly household spending increased compared to a year ago?
| Real

|
ELSEIF current monthly household spending compare = Lower now THEN

|
| **J2a** monthly household spending decreased compared to a year ago
| In percentage terms, by how much has your monthly household spending decreased compared to a year ago?
| Real

|
ENDIF

[The following questions are displayed as a table]

J3_intro total spending categories intro

Please indicate for each of the following categories how your total spending during the last year changed compared to the year before and by what percentage.

J3a_new Housing, which includes mortgage, rent, maintenance and home owner/renter insurance

Housing, which includes mortgage, rent, maintenance and home owner/renter insurance

- 1 Up by %
- 2 Down by %

3 Stayed the same

J3a_new_up up

Real

J3a_new_down down

Real

J3b_new Utilities

Utilities

1 Up by %

2 Down by %

3 Stayed the same

J3b_new_up up

Real

J3b_new_down down

Real

J3c_new Food, which includes groceries, dining out, and beverages

Food, which includes groceries, dining out, and beverages

1 Up by %

2 Down by \$Answer10\$%

3 Stayed the same

J3c_new_up up

Real

J3c_new_down down

Real

J3d_new Clothing and personal care

Clothing and personal care

1 Up by \$Answer12\$%

2 Down by \$Answer13\$%

3 Stayed the same

J3d_new_up up

Real

J3d_new_down down

Real

J3e_new Transportation, which includes gas, public transportation fares, and car maintenance

Transportation, which includes gas, public transportation fares, and car maintenance

1 Up by \$Answer15\$%

2 Down by \$Answer16\$%

3 Stayed the same

J3e_new_up up

Real

J3e_new_down down
Real

J3f_new Health care
Health care
1 Up by \$Answer18\$%
2 Down by \$Answer19\$%
3 Stayed the same

J3f_new_up up
Real

J3f_new_down down
Real

J3g_new Recreation and entertainment
Recreation and entertainment
1 Up by \$Answer21\$%
2 Down by \$Answer22\$%
3 Stayed the same

J3g_new_up up
Real

J3g_new_down down
Real

J3h_new Education and child care
Education and child care
1 Up by \$Answer24\$%
2 Down by \$Answer25\$%
3 Stayed the same

J3h_new_up up
Real

J3h_new_down down
Real

[End of table display]

IF (Housing, which includes mortgage, rent, maintenance and home owner/renter insurance = Up by % and up = empty) or (Housing, which includes mortgage, rent, maintenance and home owner renter insurance = Down by % and down = empty) or (Utilities = Up by % and up = empty) or (Utilities = Down by % and down = empty) or (Food, which includes groceries, dining out, and beverages = Up by % and up = empty) or (Food, which includes groceries, dining out, and beverages = Down by \$Answer10\$% and down = empty) or (Clothing and personal care = Up by \$Answer12\$% and up = empty) or (Clothing and personal care = Down by \$Answer13\$% and down = empty) or (Transportation, which includes gas, public transportation fares, and car maintenance = Up by \$Answer15\$% and up = empty) or (Transportation, which includes gas, public transportation fares, and car maintenance = Down by \$Answer16\$% and down = empty) or (Health care = Up by \$Answer18\$% and up = empty) or (Health care = Down by \$Answer19\$% and down = empty) or (Recreation and entertainment = Up by \$Answer21\$% and up = empty) or (Recreation and entertainment =

Down by \$Answer22\$% and down = empty) or (Education and child care = Up by \$Answer24\$% and up = empty) or (Education and child care= Down by \$Answer25\$% and down = empty) THEN

|
| **checkBox** box empty

| You selected an option with a box but left the box empty. Your answers are important to us. Please try to answer as best you can. If you would like to answer the question please press the "Back" button.

|
ENDIF

J4 one year from now monthly spending

Thinking ahead, one year from now: How do you expect your monthly spending one year in the future to compare to your monthly spending today?

1 Higher

2 Lower

3 About the same

IF one year from now monthly spending = Higher THEN

|
| **J5** average monthly spending increase

| In percentage terms, by how much do you expect your average monthly spending to increase?

| Real

|
ELSEIF one year from now monthly spending = Lower THEN

|
| **J6** average monthly spending decrease

| In percentage terms, by how much do you expect your average monthly spending to decrease?

| Real

|
ENDIF

J7 10% more income than normal

Suppose next year you were to find your household with 10% more income than normal, what would you do with the extra income?

1 Save or invest all of it

2 Spend or donate all of it

3 Use all of it to pay down debts

4 Spend and save some

5 Spend some and use part of it to pay down debts

6 Save some and use part of it to pay down debts

7 Spend some, save some and use some to pay down debts

IF 10% more income than normal >= Spend and save some and 10% more income than normal <= Spend some, save some and use some to pay down debts THEN

|
| [The following questions are displayed as a table]

|
| **J8_intro** extra income intro

| Please indicate what share of the extra income you would use to ... (Please note that the three proportions need to add up to 100%)

|
| **J8a** Save or invest

| Save or invest

```

| Integer
|
| J8b Spend or donate
| Spend or donate
| Integer
|
| J8c Pay down debts
| Pay down debts
| Integer
|
| J8_sum sum
| % Total
| Integer
|
| [End of table display]
| IF sum <> 100 THEN
| |
| | check_J8 check J8 total
| | Your total is [sum]%. Your answers are important to us. Please go back and make sure that your total
| | is 100%.
| |
| ENDIF
|
ENDIF

```

J9 10% less household income

Now imagine that next year you were to find yourself with 10% less household income. What would you do?

- 1 Cut spending by the whole amount
- 2 Not cut spending at all, but cut my savings by the whole amount
- 3 Not cut spending at all, but increase my debt by borrowing the whole amount
- 4 Cut spending by some and cut savings by some
- 5 Cut spending by some and increase debt by some
- 6 Cut savings by some and increase debt by some
- 7 Cut spending by some, cut savings by some and increase debt some

IF 10% less household income >= Cut spending by some and cut savings by some and 10% less household income <= Cut spending by some, cut savings by some and increase debt some THEN

| [The following questions are displayed as a table]

| **J10_intro** lost income intro

| Please indicate what share of the lost income you would cover by ... (Please note that the three proportions need to add up to 100%)

| **J10a** Reduce spending

| Reduce spending

| Integer

| **J10b** Reduce savings

| Reduce savings

| Integer

```

| J10c Increase borrowing
| Increase borrowing
| Integer
|
| J10_sum sum
| % Total
| Integer
|
| [End of table display]
| IF sum <> 100 THEN
| |
| | check_J10 check J10 total
| | Your total is [sum]%. Your answers are important to us. Please go back and make sure that your total
| | is 100%.
| |
| |
| ENDIF
|
ENDIF

```

K1new might need \$2000 for unexpected expense

Thinking about your life and the kinds of things that could happen, what is the percent chance (or chances out of 100) that you might need to come up with \$2,000 for an unexpected expense in the next month? Click on the scale.

String

```

IF K1new_nostring < or K1new_nostring > 100 THEN
|
| checkPercent 0 <= percent <= 100
| The percent chance must be greater than or equal to 0 and less than or equal to 100. Your answers are
| important to us. Please go back and correct your answer or choose next to continue.
|
ENDIF

```

K2new could come up with \$2000 for unexpected expense

What is the percent chance (or chances out of 100) that you could come up with \$2,000 if an unexpected need arose within the next month? Click on the scale.

String

```

IF K2new_nostring < or K2new_nostring > 100 THEN
|
| checkPercent 0 <= percent <= 100
| The percent chance must be greater than or equal to 0 and less than or equal to 100. Your answers are
| important to us. Please go back and correct your answer or choose next to continue.
|
ENDIF

```

[The following questions are displayed as a table]

K3new willingness to take financial risks

On a scale from 1 to 10, how would you rate your willingness to take risks regarding financial matters? (Note: 1 means "not unwilling at all" and the value 10 means "very willing")

1 1 Not willing at all

2 2
3 3
4 4
5 5
6 6
7 7
8 8
9 9
10 10 Very willing

[End of table display]
[The following questions are displayed as a table]

K4new willingness to take risks in daily activities

More generally, how would you rate your willingness to take risks in daily activities? (Note: 1 means "not willing at all" and the value 10 means "very willing")

1 1 Not willing at all
2 2
3 3
4 4
5 5
6 6
7 7
8 8
9 9
10 10 Very willing

[End of table display]

K5new_intro how people use numbers intro

Next we would like to ask you some questions which assess how people use numbers in everyday life. Please answer the following questions to the best of your ability by filling in the blank.

K5new shop

In a sale, a shop is selling all items at half price. Before the sale, a sofa costs \$300. How much will it cost in the sale?

Integer

K6new disease

If the chance of getting a disease is 10 per cent, how many people out of 1,000 would be expected to get the disease?

Integer

K7new car

A second hand car dealer is selling a car for \$6,000. This is two-thirds of what it cost new. How much did the car cost new?

Integer

K8new lottery

If 5 people all have the winning numbers in the lottery and the prize is \$2 million, how much will each of them get?

Integer

K9new savings account

Let's say you have \$200 in a savings account. The account earns 10% interest per year. How much will you have in the account at the end of two years?

Integer

[The following questions are displayed as a table]

L1_intro time discounting intro 2

Three people taking this survey will be randomly chosen to receive a large sum of money. If you are chosen to receive this money, you have to decide whether you want this money in one month or in 7 months from the date of the drawing on February 28th 2011. In each of the 10 choice scenarios below, you are asked to choose between Option A or Option B. If you choose option A, it means that you may receive \$ 300 in 1 month after the drawing. If you choose option B, it means that you will receive your payment in 7 months after the drawing but you will receive a larger amount. On the drawing date, we will randomly pick 1 of the 10 choice scenarios below, and 3 survey respondents to receive this money. You will be notified in the week after the drawing about whether you were chosen to receive this money or not. For example: Suppose you are picked to receive this money and Choice Scenario 3 is selected. You will receive \$ 300 in 1 month after the drawing on February 28th if you pick Option A, and you will receive \$322.5 in 7 months after the drawing if you pick Option B. For each of the choice scenarios, please choose your preferred option, i.e., tick A or B in each choice scenario.

LOOP FROM 1 TO 10 DO

|
| **L1** choice scenarios 1-10

|
| 1 A
| 2 B

|
ENDDO

[End of table display]

IF choice scenarios 1-10 = empty or choice scenarios 1-10 = empty or choice scenarios 1-10 = empty
or choice scenarios 1-10 = empty or choice scenarios 1-10 = empty or choice scenarios 1-10 =
empty or choice scenarios 1-10 = empty or choice scenarios 1-10 = empty or choice scenarios 1-10
= empty or choice scenarios 1-10 = empty THEN

|
| **checkAllTen** all 10 answered
| You did not answer the previous question. Your answers are important to us. Please return to the
| previous question and answer it to the best of your ability. If you fail to complete the previous
| question, we will not be able to pay you for this question if you are chosen to receive this money.

|
ENDIF

N1 savings experiment intro

Three of the people taking this survey will be randomly chosen to receive \$ 500. If you are chosen to receive this money, you have to decide how you want this money. You have three choices: 1) Gift card: You will receive a gift card in the amount of \$500 that you could either spend at Amazon.com, Target, or Walmart. This card will only be valid for 2 months from the date that you receive it. 2) Payment towards saving: We will work with you to add \$500 to your designated retirement plan, IRA account, college savings 529 plan, or any other similar kind of saving plan. 3) Payment towards debt: We will work with you to prepay your existing mortgage, student loan, or/and auto loan up to \$500. Your scheduled monthly payment won't be affected, but your outstanding balance will decrease by \$500 and you will save interest on the \$500 for the future. Note that the amount (\$500) is the same for each of the three

choices. Which of these would you like to choose? (mark one) On the drawing date of February 28th, 2011, we will randomly pick 3 survey respondents to receive this money. You will be notified in the week following the drawing about whether you were chosen to receive this money or not.

- 1 Gift Card
- 2 Payment towards saving
- 3 Payment towards debt

IF total combined income last 12 months higher or lower = Same THEN

| **B4new_intro** clarifying intro

| The next question is a clarifying question about an earlier response you gave.

| **B4new** total combined incomes same

| Earlier in the survey you mentioned that the total combined income of all members of your household during the last 12 month was the same as the combined income during the previous 12 months. Please choose from among the following options, the one that most closely describes your situation.

- | 1 The total combined income during the last year was EXACTLY the same as it was during the year before that
- | 2 The total combined income during the last year changed by only a small amount compared to that the year before

| IF total combined incomes same = The total combined income during the last year changed by only a small amount compared to that the year before THEN

|| [The following questions are displayed as a table]

|| **B4new_a** total combined income different

|| In percentage terms, roughly by how much do you think the total combined income during the last year was different from that the year before that? [choose only one]

- || 1 Total income during the last 12 months was higher by %
- || 2 Total income during the last 12 months was lower by %

|| **B4new_a_higher** higher

|| Real

|| **B4new_a_lower** lower

|| Real

|| [End of table display]

| ENDIF

ENDIF

IF total amount of money in your retirement accounts past 12 months = Stayed the same THEN

| **C12new_intro** clarifying intro

| The next question is a clarifying question about an earlier response you gave.

| **C12new** total in retirement accounts stayed the same

| Earlier in the survey you mentioned that, when considering together all new contributions, withdrawals and changes in values, you expect the total amount of money in your retirement accounts to have stayed the same over the past 12 months. Please choose from among the following options, the one that most closely describes your situation.

```

| 1 The total amount in my retirement accounts was and remained 0 during the past year
| 2 The total amount stayed EXACTLY the same
| 3 The total amount changed by only a small amount
|
| IF total in retirement accounts stayed the same = The total amount changed by only a small amount THEN
|
| | [The following questions are displayed as a table]
| |
| | C12new_a total amount in retirement accounts change
| | In percentage terms, roughly by how much do you think the total amount of money in your retirement
| | account(s) change over the past 12 months?
| | 1 Increased by %
| | 2 Decreased by %
| |
| | C12new_a_higher higher
| | Real
| |
| | C12new_a_lower lower
| | Real
| |
| | [End of table display]
| ENDIF
|
ENDIF

```

```

M1 taken out a student loan
Have you ever taken out a student loan for yourself or on behalf of someone else?
1 Yes
2 No

```

```

IF taken out a student loan = Yes THEN
|
| [The following questions are displayed as a table]
|
| M2 loan for whose education
| For whose education did you incur this loan/these loans? Choose all that apply.
| 1 Self
| 2 Spouse
| 3 A child/children
| 4 Other (please specify):
|
| M2_other other
| String
|
| [End of table display]
| IF Self in loan for whose education THEN
|
| | M3_intro own education loan(s) intro
| | The following questions apply to the student loan or loans you took out for your own education.
| |
| | [The following questions are displayed as a table]
| |

```

|| **M3a_intro** degree programs intro
|| We are now going to ask you about the degree program(s) you were enrolled in when you took out the
|| student loan(s). For each degree program listed below FOR WHICH YOU TOOK OUT A STUDENT LOAN,
|| check the box in column (1). Then ONLY for the degree programs you checked in column (1) answer
|| when you left the degree program in column (2) choose the location of the institution in column (3);
|| choose the type of the institution in column (4), i.e., whether it is an in-state public, in-state
|| private, out of state public, or out of state private institution enter the number of years you
|| studied for that degree program in column (5); enter the number of years you took out student loans
|| for, while studying for that degree program in column (6). choose the type of student loan that you
|| took out, i.e., whether it was a federal/state loan or a private loan in column (7). Enter the balance of student
|| loan when you left/completed that degree program in column (8). Enter the current balance of student loan
|| that you took out for that particular degree program in column (9). NOTE: For columns (5) and (6),
|| you can include fractions of years (count one quarter as 0.33 year and one semester as 0.5 year). Reminder:
|| Please only fill out columns 2-9 if you choose that degree program in column (1).

||

|| **M3a1_degree** aa

|| Associate's Degree (general education, vocational, occupational or technical program)

|| 1

||

|| **M3a1_completed** aa completed

|| 1940 1940

|| 1941 1941

|| 1942 1942

|| 1943 1943

|| 1944 1944

|| 1945 1945

|| 1946 1946

|| 1947 1947

|| 1948 1948

|| 1949 1949

|| 1950 1950

|| 1951 1951

|| 1952 1952

|| 1953 1953

|| 1954 1954

|| 1955 1955

|| 1956 1956

|| 1957 1957

|| 1958 1958

|| 1959 1959

|| 1960 1960

|| 1961 1961

|| 1962 1962

|| 1963 1963

|| 1964 1964

|| 1965 1965

|| 1966 1966

|| 1967 1967

|| 1968 1968

|| 1969 1969

|| 1970 1970

|| 1971 1971

|| 1972 1972
|| 1973 1973
|| 1974 1974
|| 1975 1975
|| 1976 1976
|| 1977 1977
|| 1978 1978
|| 1979 1979
|| 1980 1980
|| 1981 1981
|| 1982 1982
|| 1983 1983
|| 1984 1984
|| 1985 1985
|| 1986 1986
|| 1987 1987
|| 1988 1988
|| 1989 1989
|| 1990 1990
|| 1991 1991
|| 1992 1992
|| 1993 1993
|| 1994 1994
|| 1995 1995
|| 1996 1996
|| 1997 1997
|| 1998 1998
|| 1999 1999
|| 2000 2000
|| 2001 2001
|| 2002 2002
|| 2003 2003
|| 2004 2004
|| 2005 2005
|| 2006 2006
|| 2007 2007
|| 2008 2008
|| 2009 2009
|| 2010 2010
|| 2011 2011

|| **M3a1_state** aa state

|| 1 ALASKA
|| 2 ALABAMA
|| 3 ARIZONA
|| 4 ARKANSAS
|| 5 CALIFORNIA
|| 6 COLORADO
|| 7 CONNECTICUT
|| 8 DELAWARE
|| 9 FLORIDA
|| 10 GEORGIA

|| 11 HAWAII
|| 12 IDAHO
|| 13 ILLINOIS
|| 14 INDIANA
|| 15 IOWA
|| 16 KANSAS
|| 17 KENTUCKY
|| 18 LOUISIANA
|| 19 MAINE
|| 20 MARYLAND
|| 21 MASSACHUSETTS
|| 22 MICHIGAN
|| 23 MINNESOTA
|| 24 MISSISSIPPI
|| 25 MISSOURI
|| 26 MONTANA
|| 27 NEBRASKA
|| 28 NEVADA
|| 29 NEW HAMPSHIRE
|| 30 NEW JERSEY
|| 31 NEW MEXICO
|| 32 NEW YORK
|| 33 NORTH CAROLINA
|| 34 NORTH DAKOTA
|| 35 OHIO
|| 36 OKLAHOMA
|| 37 OREGON
|| 38 PENNSYLVANIA
|| 39 RHODE ISLAND
|| 40 SOUTH CAROLINA
|| 41 SOUTH DAKOTA
|| 42 TENNESSEE
|| 43 TEXAS
|| 44 UTAH
|| 45 VERMONT
|| 46 VIRGINIA
|| 47 WASHINGTON
|| 48 WEST VIRGINIA
|| 49 WISCONSIN
|| 50 WYOMING
|| 51 WASHINGTON D.C.
|| 52 PUERTO RICO

|| **M3a1_typeInstitution** aa type institution

|| 1 In-state public
|| 2 In-state private
|| 3 Out-of-state public
|| 4 Out-of-state private
|| 5 Foreign

|| **M3a1_yearsStudy** aa years study

|| Integer

||
|| **M3a1_yearsLoan** aa years loan
|| Integer
||
|| **M3a1_typeLoan** aa type loan
|| 1 Federal/state loans only
|| 2 Private loans only
|| 3 Both private and federal/state loans
||
|| **M3a1_balanceLeft** aa balance when left institution
|| Integer
||
|| **M3a1_balanceCurrent** aa balance current
|| Integer
||
|| **M3a2_degree** undergraduate
|| Undergraduate certificate or diploma
|| 1
||
|| **M3a2_completed** undergraduate completed
|| 1940 1940
|| 1941 1941
|| 1942 1942
|| 1943 1943
|| 1944 1944
|| 1945 1945
|| 1946 1946
|| 1947 1947
|| 1948 1948
|| 1949 1949
|| 1950 1950
|| 1951 1951
|| 1952 1952
|| 1953 1953
|| 1954 1954
|| 1955 1955
|| 1956 1956
|| 1957 1957
|| 1958 1958
|| 1959 1959
|| 1960 1960
|| 1961 1961
|| 1962 1962
|| 1963 1963
|| 1964 1964
|| 1965 1965
|| 1966 1966
|| 1967 1967
|| 1968 1968
|| 1969 1969
|| 1970 1970
|| 1971 1971

|| 1972 1972
|| 1973 1973
|| 1974 1974
|| 1975 1975
|| 1976 1976
|| 1977 1977
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|| 1979 1979
|| 1980 1980
|| 1981 1981
|| 1982 1982
|| 1983 1983
|| 1984 1984
|| 1985 1985
|| 1986 1986
|| 1987 1987
|| 1988 1988
|| 1989 1989
|| 1990 1990
|| 1991 1991
|| 1992 1992
|| 1993 1993
|| 1994 1994
|| 1995 1995
|| 1996 1996
|| 1997 1997
|| 1998 1998
|| 1999 1999
|| 2000 2000
|| 2001 2001
|| 2002 2002
|| 2003 2003
|| 2004 2004
|| 2005 2005
|| 2006 2006
|| 2007 2007
|| 2008 2008
|| 2009 2009
|| 2010 2010
|| 2011 2011

|| **M3a2_state** undergraduate state

|| 1 ALASKA
|| 2 ALABAMA
|| 3 ARIZONA
|| 4 ARKANSAS
|| 5 CALIFORNIA
|| 6 COLORADO
|| 7 CONNECTICUT
|| 8 DELAWARE
|| 9 FLORIDA
|| 10 GEORGIA

|| 11 HAWAII
|| 12 IDAHO
|| 13 ILLINOIS
|| 14 INDIANA
|| 15 IOWA
|| 16 KANSAS
|| 17 KENTUCKY
|| 18 LOUISIANA
|| 19 MAINE
|| 20 MARYLAND
|| 21 MASSACHUSETTS
|| 22 MICHIGAN
|| 23 MINNESOTA
|| 24 MISSISSIPPI
|| 25 MISSOURI
|| 26 MONTANA
|| 27 NEBRASKA
|| 28 NEVADA
|| 29 NEW HAMPSHIRE
|| 30 NEW JERSEY
|| 31 NEW MEXICO
|| 32 NEW YORK
|| 33 NORTH CAROLINA
|| 34 NORTH DAKOTA
|| 35 OHIO
|| 36 OKLAHOMA
|| 37 OREGON
|| 38 PENNSYLVANIA
|| 39 RHODE ISLAND
|| 40 SOUTH CAROLINA
|| 41 SOUTH DAKOTA
|| 42 TENNESSEE
|| 43 TEXAS
|| 44 UTAH
|| 45 VERMONT
|| 46 VIRGINIA
|| 47 WASHINGTON
|| 48 WEST VIRGINIA
|| 49 WISCONSIN
|| 50 WYOMING
|| 51 WASHINGTON D.C.
|| 52 PUERTO RICO

|| **M3a2_typeInstitution** undergraduate type institution

|| 1 In-state public
|| 2 In-state private
|| 3 Out-of-state public
|| 4 Out-of-state private
|| 5 Foreign

|| **M3a2_yearsStudy** undergraduate years study

|| Integer

||
|| **M3a2_yearsLoan** undergraduate years loan
|| Integer
||
|| **M3a2_typeLoan** undergraduate type loan
|| 1 Federal/state loans only
|| 2 Private loans only
|| 3 Both private and federal/state loans
||
|| **M3a2_balanceLeft** undergraduate balance when left institution
|| Integer
||
|| **M3a2_balanceCurrent** undergraduate balance current
|| Integer
||
|| **M3a3_degree** bachelor's
|| Bachelor's degree
|| 1
||
|| **M3a3_completed** bachelor's completed
|| 1940 1940
|| 1941 1941
|| 1942 1942
|| 1943 1943
|| 1944 1944
|| 1945 1945
|| 1946 1946
|| 1947 1947
|| 1948 1948
|| 1949 1949
|| 1950 1950
|| 1951 1951
|| 1952 1952
|| 1953 1953
|| 1954 1954
|| 1955 1955
|| 1956 1956
|| 1957 1957
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|| 1974 1974
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|| 2002 2002
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|| 2004 2004
|| 2005 2005
|| 2006 2006
|| 2007 2007
|| 2008 2008
|| 2009 2009
|| 2010 2010
|| 2011 2011

||

|| **M3a3_state** bachelor's state

||

|| 1 ALASKA
|| 2 ALABAMA
|| 3 ARIZONA
|| 4 ARKANSAS
|| 5 CALIFORNIA
|| 6 COLORADO
|| 7 CONNECTICUT
|| 8 DELAWARE
|| 9 FLORIDA

- || 10 GEORGIA
- || 11 HAWAII
- || 12 IDAHO
- || 13 ILLINOIS
- || 14 INDIANA
- || 15 IOWA
- || 16 KANSAS
- || 17 KENTUCKY
- || 18 LOUISIANA
- || 19 MAINE
- || 20 MARYLAND
- || 21 MASSACHUSETTS
- || 22 MICHIGAN
- || 23 MINNESOTA
- || 24 MISSISSIPPI
- || 25 MISSOURI
- || 26 MONTANA
- || 27 NEBRASKA
- || 28 NEVADA
- || 29 NEW HAMPSHIRE
- || 30 NEW JERSEY
- || 31 NEW MEXICO
- || 32 NEW YORK
- || 33 NORTH CAROLINA
- || 34 NORTH DAKOTA
- || 35 OHIO
- || 36 OKLAHOMA
- || 37 OREGON
- || 38 PENNSYLVANIA
- || 39 RHODE ISLAND
- || 40 SOUTH CAROLINA
- || 41 SOUTH DAKOTA
- || 42 TENNESSEE
- || 43 TEXAS
- || 44 UTAH
- || 45 VERMONT
- || 46 VIRGINIA
- || 47 WASHINGTON
- || 48 WEST VIRGINIA
- || 49 WISCONSIN
- || 50 WYOMING
- || 51 WASHINGTON D.C.
- || 52 PUERTO RICO

|| **M3a3_typeInstitution** bachelor's type institution

- || 1 In-state public
- || 2 In-state private
- || 3 Out-of-state public
- || 4 Out-of-state private
- || 5 Foreign

|| **M3a3_yearsStudy** bachelor's years study

|| Integer
||
|| **M3a3_yearsLoan** bachelor's years loan
|| Integer
||
|| **M3a3_typeLoan** bachelor's type loan
||
|| 1 Federal/state loans only
|| 2 Private loans only
|| 3 Both private and federal/state loans
||
|| **M3a3_balanceLeft** bachelor's balance when left institution
|| Integer
||
|| **M3a3_balanceCurrent** bachelor's balance current
|| Integer
||
|| **M3a4_degree** master's
|| Master's degree program
|| 1
||
|| **M3a4_completed** master's completed
|| 1940 1940
|| 1941 1941
|| 1942 1942
|| 1943 1943
|| 1944 1944
|| 1945 1945
|| 1946 1946
|| 1947 1947
|| 1948 1948
|| 1949 1949
|| 1950 1950
|| 1951 1951
|| 1952 1952
|| 1953 1953
|| 1954 1954
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|| 1975 1975
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|| 1998 1998
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|| 2002 2002
|| 2003 2003
|| 2004 2004
|| 2005 2005
|| 2006 2006
|| 2007 2007
|| 2008 2008
|| 2009 2009
|| 2010 2010
|| 2011 2011
||

|| **M3a4_state** master's state

|| 1 ALASKA
|| 2 ALABAMA
|| 3 ARIZONA
|| 4 ARKANSAS
|| 5 CALIFORNIA
|| 6 COLORADO
|| 7 CONNECTICUT
|| 8 DELAWARE

- || 9 FLORIDA
- || 10 GEORGIA
- || 11 HAWAII
- || 12 IDAHO
- || 13 ILLINOIS
- || 14 INDIANA
- || 15 IOWA
- || 16 KANSAS
- || 17 KENTUCKY
- || 18 LOUISIANA
- || 19 MAINE
- || 20 MARYLAND
- || 21 MASSACHUSETTS
- || 22 MICHIGAN
- || 23 MINNESOTA
- || 24 MISSISSIPPI
- || 25 MISSOURI
- || 26 MONTANA
- || 27 NEBRASKA
- || 28 NEVADA
- || 29 NEW HAMPSHIRE
- || 30 NEW JERSEY
- || 31 NEW MEXICO
- || 32 NEW YORK
- || 33 NORTH CAROLINA
- || 34 NORTH DAKOTA
- || 35 OHIO
- || 36 OKLAHOMA
- || 37 OREGON
- || 38 PENNSYLVANIA
- || 39 RHODE ISLAND
- || 40 SOUTH CAROLINA
- || 41 SOUTH DAKOTA
- || 42 TENNESSEE
- || 43 TEXAS
- || 44 UTAH
- || 45 VERMONT
- || 46 VIRGINIA
- || 47 WASHINGTON
- || 48 WEST VIRGINIA
- || 49 WISCONSIN
- || 50 WYOMING
- || 51 WASHINGTON D.C.
- || 52 PUERTO RICO

||
|| **M3a4_typeInstitution** master's type institution

- || 1 In-state public
- || 2 In-state private
- || 3 Out-of-state public
- || 4 Out-of-state private
- || 5 Foreign

||

|| **M3a4_yearsStudy** master's years study
|| Integer
||
|| **M3a4_yearsLoan** master's years loan
|| Integer
||
|| **M3a4_typeLoan** master's type loan
|| 1 Federal/state loans only
|| 2 Private loans only
|| 3 Both private and federal/state loans
||
|| **M3a4_balanceLeft** master's balance when left institution
|| Integer
||
|| **M3a4_balanceCurrent** master's balance current
|| Integer
||
|| **M3a5_degree** professional
|| Professional degree (law, medicine, MBA etc.)
|| 1
||
|| **M3a5_completed** professional completed
|| 1940 1940
|| 1941 1941
|| 1942 1942
|| 1943 1943
|| 1944 1944
|| 1945 1945
|| 1946 1946
|| 1947 1947
|| 1948 1948
|| 1949 1949
|| 1950 1950
|| 1951 1951
|| 1952 1952
|| 1953 1953
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|| 2001 2001
|| 2002 2002
|| 2003 2003
|| 2004 2004
|| 2005 2005
|| 2006 2006
|| 2007 2007
|| 2008 2008
|| 2009 2009
|| 2010 2010
|| 2011 2011
||

|| **M3a5_state** professional state

|| 1 ALASKA
|| 2 ALABAMA
|| 3 ARIZONA
|| 4 ARKANSAS
|| 5 CALIFORNIA
|| 6 COLORADO
|| 7 CONNECTICUT
|| 8 DELAWARE

- || 9 FLORIDA
- || 10 GEORGIA
- || 11 HAWAII
- || 12 IDAHO
- || 13 ILLINOIS
- || 14 INDIANA
- || 15 IOWA
- || 16 KANSAS
- || 17 KENTUCKY
- || 18 LOUISIANA
- || 19 MAINE
- || 20 MARYLAND
- || 21 MASSACHUSETTS
- || 22 MICHIGAN
- || 23 MINNESOTA
- || 24 MISSISSIPPI
- || 25 MISSOURI
- || 26 MONTANA
- || 27 NEBRASKA
- || 28 NEVADA
- || 29 NEW HAMPSHIRE
- || 30 NEW JERSEY
- || 31 NEW MEXICO
- || 32 NEW YORK
- || 33 NORTH CAROLINA
- || 34 NORTH DAKOTA
- || 35 OHIO
- || 36 OKLAHOMA
- || 37 OREGON
- || 38 PENNSYLVANIA
- || 39 RHODE ISLAND
- || 40 SOUTH CAROLINA
- || 41 SOUTH DAKOTA
- || 42 TENNESSEE
- || 43 TEXAS
- || 44 UTAH
- || 45 VERMONT
- || 46 VIRGINIA
- || 47 WASHINGTON
- || 48 WEST VIRGINIA
- || 49 WISCONSIN
- || 50 WYOMING
- || 51 WASHINGTON D.C.
- || 52 PUERTO RICO

- ||
- || **M3a5_typeInstitution** professional type institution
- || 1 In-state public
- || 2 In-state private
- || 3 Out-of-state public
- || 4 Out-of-state private
- || 5 Foreign
- ||

|| **M3a5_yearsStudy** professional years study
|| Integer
||
|| **M3a5_yearsLoan** professional years loan
|| Integer
||
|| **M3a5_typeLoan** professional type loan
|| 1 Federal/state loans only
|| 2 Private loans only
|| 3 Both private and federal/state loans
||
|| **M3a5_balanceLeft** professional balance when left institution
|| Integer
||
|| **M3a5_balanceCurrent** professional balance current
|| Integer
||
|| **M3a6_degree** doctoral
|| Doctoral degree program
|| 1
||
|| **M3a6_completed** doctoral completed
|| 1940 1940
|| 1941 1941
|| 1942 1942
|| 1943 1943
|| 1944 1944
|| 1945 1945
|| 1946 1946
|| 1947 1947
|| 1948 1948
|| 1949 1949
|| 1950 1950
|| 1951 1951
|| 1952 1952
|| 1953 1953
|| 1954 1954
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|| 1990 1990
|| 1991 1991
|| 1992 1992
|| 1993 1993
|| 1994 1994
|| 1995 1995
|| 1996 1996
|| 1997 1997
|| 1998 1998
|| 1999 1999
|| 2000 2000
|| 2001 2001
|| 2002 2002
|| 2003 2003
|| 2004 2004
|| 2005 2005
|| 2006 2006
|| 2007 2007
|| 2008 2008
|| 2009 2009
|| 2010 2010
|| 2011 2011
||

|| **M3a6_state** doctoral state

||
|| 1 ALASKA
|| 2 ALABAMA
|| 3 ARIZONA
|| 4 ARKANSAS
|| 5 CALIFORNIA
|| 6 COLORADO
|| 7 CONNECTICUT

|| 8 DELAWARE
|| 9 FLORIDA
|| 10 GEORGIA
|| 11 HAWAII
|| 12 IDAHO
|| 13 ILLINOIS
|| 14 INDIANA
|| 15 IOWA
|| 16 KANSAS
|| 17 KENTUCKY
|| 18 LOUISIANA
|| 19 MAINE
|| 20 MARYLAND
|| 21 MASSACHUSETTS
|| 22 MICHIGAN
|| 23 MINNESOTA
|| 24 MISSISSIPPI
|| 25 MISSOURI
|| 26 MONTANA
|| 27 NEBRASKA
|| 28 NEVADA
|| 29 NEW HAMPSHIRE
|| 30 NEW JERSEY
|| 31 NEW MEXICO
|| 32 NEW YORK
|| 33 NORTH CAROLINA
|| 34 NORTH DAKOTA
|| 35 OHIO
|| 36 OKLAHOMA
|| 37 OREGON
|| 38 PENNSYLVANIA
|| 39 RHODE ISLAND
|| 40 SOUTH CAROLINA
|| 41 SOUTH DAKOTA
|| 42 TENNESSEE
|| 43 TEXAS
|| 44 UTAH
|| 45 VERMONT
|| 46 VIRGINIA
|| 47 WASHINGTON
|| 48 WEST VIRGINIA
|| 49 WISCONSIN
|| 50 WYOMING
|| 51 WASHINGTON D.C.
|| 52 PUERTO RICO

|| **M3a6_typeInstitution** doctoral type institution

|| 1 In-state public
|| 2 In-state private
|| 3 Out-of-state public
|| 4 Out-of-state private

```

|| 5 Foreign
||
|| M3a6_yearsStudy doctoral years study
||
|| Integer
||
|| M3a6_yearsLoan doctoral years loan
||
|| Integer
||
|| M3a6_typeLoan doctoral type loan
||
|| 1 Federal/state loans only
|| 2 Private loans only
|| 3 Both private and federal/state loans
||
|| M3a6_balanceLeft doctoral balance when left institution
||
|| Integer
||
|| M3a6_balanceCurrent doctoral balance current
||
|| Integer
||
|| [End of table display]
|| IF ( aa <> empty and ( aa completed = empty or aa state = empty or aa type institution = empty or
|| aa years study = empty or aa years loan = empty or aa type loan = empty or aa balance when left
|| institution = empty or aa balance current = empty)) or ( undergraduate <> empty and (
|| undergraduate completed = empty or undergraduate state = empty or undergraduate type institution =
|| empty or undergraduate years study = empty or undergraduate years loan = empty or undergraduate
|| type loan = empty or undergraduate balance when left institution = empty or undergraduate balance
|| current = empty)) or ( bachelor's <> empty and ( bachelor's completed = empty or bachelor's state
|| = empty or bachelor's type institution = empty or bachelor's years study = empty or bachelor's
|| years loan = empty or bachelor's type loan = empty or bachelor's balance when left institution =
|| empty or bachelor's balance current = empty)) or ( master's <> empty and ( master's completed =
|| empty or master's state = empty or master's type institution = empty or master's years study =
|| empty or master's years loan = empty or master's type loan = empty or master's balance when left
|| institution = empty or master's balance current = empty)) or ( professional <> empty and (
|| professional completed = empty or professional state = empty or professional type institution =
|| empty or professional years study = empty or professional years loan = empty or professional type
|| loan = empty or professional balance when left institution = empty or professional balance current
|| = empty)) or ( doctoral <> empty and ( doctoral completed = empty or doctoral state = empty or
|| doctoral type institution = empty or doctoral years study = empty or doctoral years loan = empty
|| or doctoral type loan = empty or doctoral balance when left institution = empty or doctoral balance
|| current = empty)) THEN
||
||
|| checkColumns some columns empty
|| You marked a degree in column 1, but did not answer the other columns for that degree. Your answers
|| are important to us. Please return to the previous question and answer it to the best of your
|| ability.
||
||
|| ENDIF

```

```

||
|| IF ( aa type loan = Both private and federal/state loans and aa balance current > ) or (
|| undergraduate type loan = Both private and federal/state loans and undergraduate balance current >
|| ) or ( bachelor's type loan = Both private and federal/state loans and bachelor's balance current
|| > ) or ( master's type loan = Both private and federal/state loans and master's balance current >
|| ) or ( professional type loan = Both private and federal/state loans and professional balance
|| current > ) or ( aa type loan = Both private and federal/state loans and doctoral balance current
|| > ) THEN
||
||
|| M3b loan balance state/federal
|| Approximately what percentage of your current student loan balance is associated with federal/state
|| loans (as opposed to private loans)?
|| Real
||
|| IF loan balance state/federal < or loan balance state/federal > 100 THEN
||
|| checkPercent 0 <= percent <= 100
|| The percent chance must be greater than or equal to 0 and less than or equal to 100. Your answers
|| are important to us. Please go back and correct your answer or choose next to continue.
||
|| ENDIF
||
|| ENDIF
||
|| M4a repayment history
|| Which of the following best describes the repayment history of your student loan(s)? Include only
|| loans you took out for your own education.
|| 1 The account(s) was(were) always current/paid on time.
|| 2 Some payments were past due.
|| 3 Defaulted on one or more loans.
|| 4 Repayment is deferred since I am still in school.
|| 5 Repayment is in forbearance (do not have to pay yet due to qualified public service job, qualified personal
circumstances, other reasons).
|| 6 The loan(s) was/were forgiven (due to qualified public service job, qualified personal circumstances, other
reasons).
||
|| ENDIF
||
|| IF A child/children in loan for whose education THEN
||
|| M5a how many children take out student loan
|| For how many children's education did you take out student loan debt?
|| Integer
||
|| M5b total student loans ever for children
|| What was the total amount of student loans you ever took out for your child(ren)?
|| Integer
||
|| M5c total current balance student loans for children
|| What is the current total balance owed on student loans you took out for your child(ren)?
|| Integer
||

```

```
|| M5d repayment history student loans for children
|| Which of the following best describes the repayment history of the student loan(s) you took out for
|| your child(ren)?
|| 1 The account(s) was(were) always current/paid on time.
|| 2 Some payments were past due.
|| 3 Defaulted on one or more loans.
|| 4 Repayment is deferred since the child is still in school.
|| 5 Repayment is in forbearance (do not have to pay yet due to qualified public service job, qualified personal
circumstances, other reasons).
|| 6 The loan(s) was/were forgiven (due to qualified public service job, qualified personal circumstances, other
reasons).
||
| ENDIF
|
ENDIF
```

P0 javascript check

```
Can you see a timer in red below this line? window.onload = function() { elapseMe(90); }
function elapseMe(cnt) { if (cnt < 0) { return; } document.getElementById('time').innerHTML=cnt;
setTimeout("elapseMe("+(cnt-1)+");",1000); }
1 Yes
2 No
```

IF javascript check = Yes THEN

```
|
| P1_intro cognitive intro
| You will be asked to answer a question on the next screen for which you will have 90 seconds (1 ½
| minutes). You should only go onto the next screen if you're ready. The speed at which you answer the
| next question will be important. Once 90 seconds are up on the next screen, you will automatically be
| taken to the next screen and any answers you may have given will be automatically saved.
|
| P1 animals intro
| In the next 90 seconds, name as many animals as you can think of. The time starts now. window.onload
|= function() { elapseMe(90); } function elapseMe(cnt) { if (cnt < 0) { return; }
| document.getElementById('time').innerHTML=cnt; setTimeout("elapseMe("+(cnt-1)+");",1000); }
| Open
|
ENDIF
```

CS_001 HOW PLEASANT INTERVIEW

Could you tell us how interesting or uninteresting you found the questions in this interview?

- 1 Very interesting
- 2 Interesting
- 3 Neither interesting nor uninteresting
- 4 Uninteresting
- 5 Very uninteresting