

## Well Being 284

IF gender = EMPTY THEN

|  
| **gender** GENDER  
| PRELOADED FOR ALP R What is your gender?  
| 1 Male  
| 2 Female  
|  
ENDIF

IF calcage = EMPTY THEN

|  
| **calcage** CALCULATED AGE  
| PRELOADED FOR ALP R What is your age?  
| Integer  
|  
ENDIF

IF ethnicity = EMPTY THEN

|  
| **ethnicity** ETHNICITY  
| PRELOADED FOR ALP R Do you consider yourself primarily white or Caucasian, Black or African  
| American, American Indian, or Asian?  
| 1 White/Caucasian  
| 2 Black/African American  
| 3 American Indian or Alaskan Native  
| 4 Asian or Pacific Islander  
| 5 Other  
|  
ENDIF

IF highesteducation = EMPTY THEN

|  
| **highesteducation** HIGHEST EDUCATION  
| PRELOADED FOR ALP R What is the highest level of school you have completed or the highest  
| degree you have received?  
| 1 Less than 1st grade  
| 2 1st,2nd,3rd,or 4th grade  
| 3 5th or 6th grade  
| 4 7th or 8th grade  
| 5 9th grade  
| 6 10th grade  
| 7 11th grade  
| 8 12th grade NO DIPLOMA  
| 9 HIGH SCHOOL GRADUATE high school DIPLOMA  
| or the equivalent (For example: GED)  
| 10 Some college but no degree  
| 11 Associate degree in college Occupational/vocational program  
| 12 Associate degree in college Academic program  
| 13 Bachelor's degree (For example: BA,AB,BS)  
| 14 Master's degree (For example: MA,MS,MEng,MEd,MSW,MBA)  
| 15 Professional School Degree (For example: MD,DDS,DVM,LLB,JD)  
| 16 Doctorate degree (For example: PhD,EdD)  
|  
ENDIF

IF familyincome = EMPTY THEN

|  
| **familyincome** FAMILY INCOME

| PRELOADED FOR ALP R Which category represents the total combined income of all members of your  
| family (living here) during the past 12 months? This includes money from jobs, net income from  
| business, farm or rent, pensions, dividends, interest, social security payments and any other  
| money income received by members of your family who are 15 years of age or older.

| 1 Less than \$5,000

| 2 \$5,000 to \$7,499

| 3 \$7,500 to \$9,999

| 4 \$10,000 to \$12,499

| 5 \$12,500 to \$14,999

| 6 \$15,000 to \$19,999

| 7 \$20,000 to \$24,999

| 8 \$25,000 to \$29,999

| 9 \$30,000 to \$34,999

| 10 \$35,000 to \$39,999

| 11 \$40,000 to \$49,999

| 12 \$50,000 to \$59,999

| 13 \$60,000 to \$74,999

| 14 \$75,000 or more

|  
ENDIF

**Z** intro

Thank you very much for participating in this research. • Please be assured that all of your  
answers will be completely ANONYMOUS and CONFIDENTIAL. Therefore, please try to answer these  
questions as openly and honestly as possible.

IF A3 = 1 THEN

|  
| IF ( A3a >= 18 AND < 25 ) THEN

| |

| ENDIF

|  
| IF ( A3a >= 25 AND < 35 ) THEN

| |

| ENDIF

|  
| IF ( A3a >= 35 AND < 45 ) THEN

| |

| ENDIF

|  
| IF ( A3a >= 45 AND < 55 ) THEN

| |

| ENDIF

|  
| IF ( A3a >= 55 AND < 65 ) THEN

| |

| ENDIF

|  
| IF A3a >= 65 THEN

| |

| ENDIF

|

ENDIF

IF A3 = 2 THEN

| IF ( A3a >= 18 AND < 25 ) THEN

||

| ENDIF

| IF ( A3a >= 25 AND < 35 ) THEN

||

| ENDIF

| IF ( A3a >= 35 AND < 45 ) THEN

||

| ENDIF

| IF ( A3a >= 45 AND < 55 ) THEN

||

| ENDIF

| IF ( A3a >= 55 AND < 65 ) THEN

||

| ENDIF

| IF A3a >= 65 THEN

||

| ENDIF

ENDIF

IF A4 = White or Caucasian THEN

| ELSE

| IF A4 = Black or African-American THEN

||

| ELSE

||

|| IF Hispanic or Latino/a IN A4 THEN

|||

|| ELSE

|||

|| IF A4 = Asian/Pacific Islander THEN

|||

|| ELSE

|||

|| ENDIF

|||

|| ENDIF

||

| ENDIF

|

ENDIF

IF highesteducation >= Less than 1st grade AND highesteducation <= 12th grade NO DIPLOMA THEN

|

```
ELSEIF highesteducation = HIGH SCHOOL GRADUATE high school DIPLOMA
or the equivalent (For
| example: GED) THEN
|
ELSEIF highesteducation >= Some college but no degree AND highesteducation <= Associate degree
| in college Academic program THEN
|
ELSEIF highesteducation = Bachelor's degree (For example: BA,AB,BS) THEN
|
ELSEIF highesteducation >= Master's degree (For example: MA,MS,MEng,MEd,MSW,MBA) AND
| highesteducation <= Doctorate degree (For example: PhD,EdD) THEN
|
ENDIF
```

#### **A6** Marital status

What is your marital status?

- 1 Married
- 2 Single
- 3 Separated
- 4 Divorced
- 5 Widowed/widower
- 6 Prefer not to say

```
IF A6 = Prefer not to say THEN
|
| EXIT
ENDIF
```

#### **A7** Current living arrangements

Which of the following describes your current living arrangements?

- 1 I am the only adult in the household
- 2 I live with my spouse/partner/significant other
- 3 I live in my parent's home
- 4 I live with other family, friends, or roommates
- 5 Prefer not to say

```
IF A7 = Prefer not to say THEN
|
| EXIT
ENDIF
```

```
IF A6 = Married THEN
|
ENDIF
```

```
IF ( A6 IN [ I live with my spouse/partner/significant other , Separated , Divorced ,5] AND A7 =2)
THEN
|
ENDIF
```

```
IF ( A6 IN [2, Separated , Divorced ,5] AND A7 IN [1, I live in my parent's home ,4]) THEN
|
ENDIF
```

```
IF A7a = 3 THEN
|
```

```

| A11Single Dependent children single
| How many children do you have who are financially dependent on you? Please include children not
| living at home, and step-children as well.
| 1 1
| 2 2
| 3 3
| 4 4 or more
| 5 No financially dependent children
| 6 Do not have any children
| 7 Prefer not to say
|
| IF A11Single = Prefer not to say THEN
| |
| | EXIT
| | ENDIF
|
ELSE
|
| IF A7a = 1 THEN
| |
| | A11Spouse Dependent children
| | How many children do you have who are financially dependent on you or your spouse? Please
| | include children not living at home, and step-children as well.
| | 1 1
| | 2 2
| | 3 3
| | 4 4 or more
| | 5 No financially dependent children
| | 6 Do not have any children
| | 7 Prefer not to say
| |
| | IF A11Spouse = Prefer not to say THEN
| | |
| | | EXIT
| | | ENDIF
| |
| ELSE
| |
| | A11Partner Dependent children
| | How many children do you have who are financially dependent on you or your partner? Please
| | include children not living at home, and step-children as well.
| | 1 1
| | 2 2
| | 3 3
| | 4 4 or more
| | 5 No financially dependent children
| | 6 Do not have any children
| | 7 Prefer not to say
| |
| | IF A11Partner = Prefer not to say THEN
| | |
| | | EXIT
| | | ENDIF
| |
| ENDIF
|

```

ENDIF

**AM1** Armed Services

Have you ever been a member of the U.S. Armed Services, either in the active or reserve component?

- 1 Currently a member of the U.S. Armed Services
- 2 Previously a member of the U.S. Armed Services
- 3 Never a member of the U.S. Armed Services
- 4 Prefer not to say

IF A6 = Married THEN

|

| **AM2** Armed Services

| Has your spouse ever been a member of the U.S. Armed Services, either in the active or reserve component?

- | 1 Currently a member of the U.S. Armed Services
- | 2 Previously a member of the U.S. Armed Services
- | 3 Never a member of the U.S. Armed Services
- | 4 Prefer not to say

|

ENDIF

IF ( am1 = Currently a member of the U.S. Armed Services OR am2 = Currently a member of the U.S. Armed Services ) THEN

|

ELSE

|

ENDIF

IF am1 = Currently a member of the U.S. Armed Services THEN

|

ENDIF

IF ( am1 != Currently a member of the U.S. Armed Services AND am2 = Currently a member of the U.S. Armed Services ) THEN

|

ENDIF

IF ( am1 = Currently a member of the U.S. Armed Services OR am1= Previously a member of the U.S. Armed Services OR am2 = Currently a member of the U.S. Armed Services OR am2= Previously a member of the U.S. Armed Services ) THEN

|

| IF a7a = 1 THEN

||

|| **AM8Spouse** Military retired pay spouse

|| Do you or your spouse currently draw military retired pay?

|| 1 Yes

|| 2 No

|| 98 Don't know

|| 99 Prefer not to say

||

| ELSE

||

|| IF a7a = 2 THEN

|||

||| **AM8Partner** Military retired pay partner

||| Do you or your partner currently draw military retired pay?

```
||| 1 Yes
||| 2 No
||| 98 Don't know
||| 99 Prefer not to say
|||
|| ELSE
|||
||| AM8Single Military retired pay single
||| Do you currently draw military retired pay?
||| 1 Yes
||| 2 No
||| 98 Don't know
||| 99 Prefer not to say
|||
|| ENDIF
||
| ENDIF
|
ENDIF
```

```
IF am1 = Currently a member of the U.S. Armed Services THEN
```

```
|
| A9Military Work status military
| Which of the following best describes your current employment or work status?
| 1 Self employed
| 2 Work full-time for an employer or the military
| 3 Work part-time for an employer or the military
| 4 Homemaker
| 5 Full-time student
| 6 Permanently sick, disabled, or unable to work
| 7 Unemployed or temporarily laid-off
| 8 Retired
| 9 Prefer not to say
```

```
| IF a9military = Prefer not to say THEN
```

```
||
|| EXIT
| ENDIF
```

```
ELSE
```

```
|
| A9Civilian Work status civilian
| Which of the following best describes your current employment or work status?
| 1 Self employed
| 2 Work full-time for an employer
| 3 Work part-time for an employer
| 4 Homemaker
| 5 Full-time student
| 6 Permanently sick, disabled, or unable to work
| 7 Unemployed or temporarily laid-off
| 8 Retired
| 9 Prefer not to say
```

```
| IF a9civilian = Prefer not to say THEN
```

```
||
|| EXIT
```

| ENDIF

|

ENDIF

IF ( a7a = 1 or a7a= 2 ) THEN

|

| IF am2 = Currently a member of the U.S. Armed Services THEN

||

|| IF a7a = 1 THEN

|||

||| **A10MilitarySpouse** Spouse work status

||| Which of the following best describes your spouse's current employment or work status?

||| 1 Self employed

||| 2 Work full-time for an employer or the military

||| 3 Work part-time for an employer or the military

||| 4 Homemaker

||| 5 Full-time student

||| 6 Permanently sick, disabled, or unable to work

||| 7 Unemployed or temporarily laid-off

||| 8 Retired

||| 9 Prefer not to say

|||

||| IF a10militaryspouse = Prefer not to say THEN

|||

||| EXIT

||| ENDIF

|||

|| ELSE

|||

||| **A10MilitaryPartner** Partner work status

||| Which of the following best describes your partner's current employment or work status?

||| 1 Self employed

||| 2 Work full-time for an employer or the military

||| 3 Work part-time for an employer or the military

||| 4 Homemaker

||| 5 Full-time student

||| 6 Permanently sick, disabled, or unable to work

||| 7 Unemployed or temporarily laid-off

||| 8 Retired

||| 9 Prefer not to say

|||

||| IF a10militarypartner = Prefer not to say THEN

|||

||| EXIT

||| ENDIF

|||

|| ENDIF

||

| ELSE

||

|| IF a7a = 1 THEN

|||

||| **A10Spouse** Spouse work status

||| Which of the following best describes your spouse's current employment or work status?

||| 1 Self employed

||| 2 Work full-time for an employer



```

||| 3 Work part-time for an employer
||| 4 Homemaker
||| 5 Full-time student
||| 6 Permanently sick, disabled, or unable to work
||| 7 Unemployed or temporarily laid-off
||| 8 Retired
||| 9 Prefer not to say
|||
||| IF a10spouse = Prefer not to say THEN
|||
||| | EXIT
||| | ENDF
|||
||| ELSE
|||
||| A10Partner Partner work status
||| Which of the following best describes your partner's current employment or work status?
||| 1 Self employed
||| 2 Work full-time for an employer
||| 3 Work part-time for an employer
||| 4 Homemaker
||| 5 Full-time student
||| 6 Permanently sick, disabled, or unable to work
||| 7 Unemployed or temporarily laid-off
||| 8 Retired
||| 9 Prefer not to say
|||
||| IF a10partner = Prefer not to say THEN
|||
||| | EXIT
||| | ENDF
|||
||| ENDF
|||
| ENDF
|
ENDIF

IF ( a9 = 1 or a9= 2 or a9= 3 ) THEN
|
ENDIF

IF (( a7a = 3 and ( a9 = 4 or a9= 5 or a9= 6 or a9= 7 )) or ((a7a= 1 or a7a=
2 ) and (a9=4 or a9=5 or a9=6 or a9=7) and ( a10 =1 or a10=2 or a10=3 or a10=4 or a10=5 or
a10=6 or a10=7))) THEN
|
ENDIF

IF a9 = 8 THEN
|
ENDIF

IF ( a7a != 3 and ( a9 = 4 or a9= 5 or a9= 6 or a9= 7 ) and a10 = 8 ) THEN
|
ENDIF

```

IF x3 = 2 THEN

|

| IF x4 = 2 THEN

||

|| **AM7Spouse** Military branch Spouse

|| What is your spouse's military service branch and component?

|| 1 Army

|| 2 Army National Guard (activated or non-activated)

|| 3 Army Reserve (activated or non-activated)

|| 4 Navy

|| 5 Navy Reserve (activated or non-activated)

|| 6 Air Force

|| 7 Air National Guard (activated or non-activated)

|| 8 Air Force Reserve (activated or non-activated)

|| 9 Marine Corps

|| 10 Marine Corps Reserve (activated or non-activated)

|| 11 Coast Guard

|| 12 Coast Guard Reserve (activated or non-activated)

|| 98 Don't know

|| 99 Prefer not to say

||

|| **AM3Spouse** Pay grade spouse

|| What is your Spouse's current pay grade?

|| 1 E-1

|| 2 E-2

|| 3 E-3

|| 4 E-4

|| 5 E-5

|| 6 E-6

|| 7 E-7

|| 8 E-8

|| 9 E-9

|| 10 W-1

|| 11 W-2

|| 12 W-3

|| 13 W-4

|| 14 W-5

|| 15 O-1/O-1E

|| 16 O-2/O-2E

|| 17 O-3/O-3E

|| 18 O-4

|| 19 O-5

|| 20 O-6 or above

|| 98 Don't know

|| 99 Prefer not to say

||

| ELSE

||

|| **AM7Self** Military branch self

|| What is your military service branch and component?

|| 1 Army

|| 2 Army National Guard (activated or non-activated)

|| 3 Army Reserve (activated or non-activated)

|| 4 Navy

|| 5 Navy Reserve (activated or non-activated)

|| 6 Air Force

|| 7 Air National Guard (activated or non-activated)  
|| 8 Air Force Reserve (activated or non-activated)  
|| 9 Marine Corps  
|| 10 Marine Corps Reserve (activated or non-activated)  
|| 11 Coast Guard  
|| 12 Coast Guard Reserve (activated or non-activated)  
|| 98 Don't know  
|| 99 Prefer not to say

||  
|| **AM3Self** Pay grade self  
|| What is your current pay grade?

|| 1 E-1  
|| 2 E-2  
|| 3 E-3  
|| 4 E-4  
|| 5 E-5  
|| 6 E-6  
|| 7 E-7  
|| 8 E-8  
|| 9 E-9  
|| 10 W-1  
|| 11 W-2  
|| 12 W-3  
|| 13 W-4  
|| 14 W-5  
|| 15 O-1/O-1E  
|| 16 O-2/O-2E  
|| 17 O-3/O-3E  
|| 18 O-4  
|| 19 O-5  
|| 20 O-6 or above  
|| 98 Don't know  
|| 99 Prefer not to say

||  
| ENDIF

|  
| IF am7 in [2, 3, 5, 7, 8, 10, 12] THEN

||  
|| IF x4 = 2 THEN

||  
|| **AM9Spouse** Active duty  
|| Is your spouse currently on active duty?  
|| 1 Yes  
|| 2 No

||  
|| ELSE

||  
|| **AM9Self** Active duty self  
|| Are you currently on active duty?  
|| 1 Yes  
|| 2 No  
|| 98 Don't know  
|| 99 Prefer not to say

||  
|| ENDIF

```

| ENDIF
|
| IF am7 in [1, 4 , 6 , 9 ,11] THEN
| |
| ENDIF
|
| IF am9 = 1 THEN
| |
| ENDIF
|
| IF ( am7 in [ 2 , 3 , 5 , 7 , 8 , 10 ,12] and am9 =2) THEN
| |
| ENDIF
|
| IF x5 = 1 THEN
| |
| | IF x4 = 1 THEN
| | |
| | | AM4Self Duty Station self
| | | Where is your permanent duty station (homeport) located?
| | | 1 In one of the 50 states, D.C., Puerto Rico, or a U.S. territory or possession
| | | 2 Europe (e.g., Bosnia-Herzegovina, Germany, Italy, Serbia, United Kingdom)
| | | 3 Former Soviet Union (e.g., Russia, Tajikistan, Uzbekistan)
| | | 4 East Asia and Pacific (e.g., Australia, Japan, Korea)
| | | 5 North Africa, Near East, or South Asia (e.g., Bahrain, Kuwait, Saudi Arabia, Diego Garcia)
| | | 6 Sub-Saharan Africa (e.g., Kenya, South Africa)
| | | 7 Western Hemisphere (e.g., Cuba, Honduras, Peru)
| | | 8 Other
| | | 9 Don't know
| | | 10 Prefer not to say
| | |
| | | AM5InService Housing respondent in service
| | | Where do you live at your permanent duty station?
| | | 1 Aboard ship
| | | 2 Barracks/dorm/BEQ/UEPH/BOQ/UOPH military facility
| | | 3 Military family housing, on base
| | | 4 Military family housing, off base
| | | 5 Privatized military housing that you rent on base
| | | 6 Privatized military housing that you rent off base
| | | 7 Civilian/community housing that you own or pay mortgage on
| | | 8 Civilian/community housing that you rent
| | | 9 Other
| | | 10 Prefer not to say
| | |
| | ELSE
| | |
| | | AM4Spouse Duty Station Spouse
| | | Where is your spouse's permanent duty station (homeport) located?
| | | 1 In one of the 50 states, D.C., Puerto Rico, or a U.S. territory or possession
| | | 2 Europe (e.g., Bosnia-Herzegovina, Germany, Italy, Serbia, United Kingdom)
| | | 3 Former Soviet Union (e.g., Russia, Tajikistan, Uzbekistan)
| | | 4 East Asia and Pacific (e.g., Australia, Japan, Korea)
| | | 5 North Africa, Near East, or South Asia (e.g., Bahrain, Kuwait, Saudi Arabia, Diego Garcia)
| | | 6 Sub-Saharan Africa (e.g., Kenya, South Africa)
| | | 7 Western Hemisphere (e.g., Cuba, Honduras, Peru)
| | | 8 Other

```

||| 98 Don't know  
||| 99 Prefer not to say  
|||  
||| **AM5NotInService** Housing not in service  
||| Where do you live?  
||| 3 Military family housing, on base  
||| 4 Military family housing, off base  
||| 5 Privatized military housing that you rent on base  
||| 6 Privatized military housing that you rent off base  
||| 7 Civilian/community housing that you own or pay mortgage on  
||| 8 Civilian/community housing that you rent  
||| 9 Other  
||| 10 Prefer not to say  
|||  
|| ENDIF  
||  
| ENDIF  
|  
ENDIF

IF ( a5 in [2, High school graduate – GED or alternative credential ,4] and a9 != 5 ) THEN  
|  
| **A21** Part-time student  
| Are you a part-time student taking course for credit?  
| 1 Yes  
| 2 No  
| 98 Don't know  
| 99 Prefer not to say  
|  
ENDIF

IF a5 in [2, High school graduate – GED or alternative credential ,4] and ( a9 = 5 or a21 = Yes) THEN  
|  
| **A22** School  
| Which of the following best describes the school you are attending?  
| 1 Four-year college or university  
| 2 Two-year community college  
| 3 Vocational, technical, or trade school  
| 4 Other  
| 98 Don't know  
| 99 Prefer not to say  
|  
ENDIF

**A14** Knowledgeable about finances  
Who in the household is most knowledgeable about saving, investing and debt?  
1 You  
2 Someone else  
3 You and someone else are equally knowledgeable  
98 Don't know  
99 Prefer not to say

**Ja** Intro  
These days, a lot of people are thinking about financial issues. We are interested in your opinion on some of these issues.

[The following questions are displayed as a table]

**J1Intro** Satisfaction with financial condition

Overall, thinking of your assets, debts, and savings, how satisfied are you with your current personal financial condition? Please use a 10-point scale, where 1 means "Not At All Satisfied" and 10 means "Extremely Satisfied."

**J1** Satisfaction with financial condition

1 Not At All Satisfied 1  
2 2  
3 3  
4 4  
5 5  
6 6  
7 7  
8 8  
9 9  
10 Extremely Satisfied 10  
98 Don't know  
99 Prefer not to say

[End of table display]

[The following questions are displayed as a table]

**J2Intro** Willingness to take risks

When thinking of your financial investments, how willing are you to take risks? Please use a 10-point scale, where 1 means "Not At All Willing" and 10 means "Very Willing."

**J2** Willingness to take risks

1 Not At All Willing 1  
2 2  
3 3  
4 4  
5 5  
6 6  
7 7  
8 8  
9 9  
10 Very Willing 10  
98 Don't know  
99 Prefer not to say

[End of table display]

IF a7a = 3 THEN

|

| **J3Single** Spending v Income

| Over the past year, would you say your spending was less than, more than, or about equal to your income? Please do not include the purchase of a new house or car, or other big investments you may have made.

| 1 Spending **less** than income  
| 2 Spending **more** than income  
| 3 Spending about **equal** to income  
| 98 Don't know  
| 99 Prefer not to say

|

ELSE

| **J3Household** Spending v Income household

| Over the past year, would you say your household's spending was less than, more than, or about equal to your household's income? Please do not include the purchase of a new house or car, or other big investments you may have made.

| 1 Spending **less** than income

| 2 Spending **more** than income

| 3 Spending about **equal** to income

| 98 Don't know

| 99 Prefer not to say

|  
ENDIF

**J4** Difficulty covering expenses

In a typical month, how difficult is it for you to cover your expenses and pay all your bills?

1 Very difficult

2 Somewhat difficult

3 Not at all difficult

98 Don't know

99 Prefer not to say

**J5** Emergency funds

Have you set aside emergency or rainy day funds that would cover your expenses for 3 months, in case of sickness, job loss, economic downturn, or other emergencies?

1 Yes

2 No

98 Don't know

99 Prefer not to say

IF a11 in [1, 2 , 3 ,4] THEN

| **J6** College funds

| Are you setting aside any money for your children's college education?

| 1 Yes

| 2 No

| 98 Don't know

| 99 Prefer not to say

|  
ENDIF

IF a10a = 1 THEN

| **J8** Need to save for retirement

| Have you ever tried to figure out how much you need to save for retirement?

| 1 Yes

| 2 No

| 98 Don't know

| 99 Prefer not to say

|  
ENDIF

IF a10a in [2,3] THEN

| IF a10a = 2 THEN

|| **J9Self** How much needed for retirement self

```
|| Before you retired, did you try to figure out how much you needed to save for retirement?
|| 1 Yes
|| 2 No
|| 98 Don't know
|| 99 Prefer not to say
||
| ENDIF
|
| IF a10a = 3 THEN
||
|| IF a7a = 1 THEN
|||
||| J9Spouse How much needed for retirement spouse
||| Before your spouse retired, did you try to figure out how much you needed to save for
||| retirement?
||| 1 Yes
||| 2 No
||| 98 Don't know
||| 99 Prefer not to say
|||
|| ENDIF
||
|| IF a7a = 2 THEN
|||
||| J9Partner How much needed for retirement partner
||| Before your partner retired, did you try to figure out how much you needed to save for
||| retirement?
||| 1 Yes
||| 2 No
||| 98 Don't know
||| 99 Prefer not to say
|||
|| ENDIF
||
| ENDIF
|
ENDIF
```

```
IF a7a in [1,2] THEN
```

```
|
| J10Household Unexpected drop in income household
| In the past 12 months, has your household experienced a large drop in income which you did not expect?
| 1 Yes
| 2 No
| 98 Don't know
| 99 Prefer not to say
|
| ELSE
|
| J10Single Unexpected drop in income single
| In the past 12 months, have you experienced a large drop in income which you did not expect?
| 1 Yes
| 2 No
| 98 Don't know
| 99 Prefer not to say
|
```



ENDIF

**J20** Unexpected need

How confident are you that you could come up with \$2,000 if an unexpected need arose within the next month?

- 1 I am certain I could come up with the full \$2,000
- 2 I could probably come up with \$2,000
- 3 I could probably not come up with \$2,000
- 4 I am certain I could not come up with \$2,000
- 98 Don't know
- 99 Prefer not to say

[The following questions are displayed as a table]

**J11** Credit report

In the past 12 months, have you obtained a copy of your credit report?

- 1 Yes
- 2 No
- 98 Don't know
- 99 Prefer not to say

**J12** Credit report

In the past 12 months, have you checked your credit score?

- 1 Yes
- 2 No
- 98 Don't know
- 99 Prefer not to say

[End of table display]

[The following questions are displayed as a table]

**KIntro** Financial advice intro

In the last 5 years, have you asked for any advice from a financial professional about any of the following? (Select an answer for each)

LOOP FROM 1 TO 5 DO

```
|
| IF KRandomOrder{null} = 1 THEN
||
|| K_1 Financial Advice 1
|| Debt counseling
|| 1 Yes
|| 2 No
|| 98 Don't know
|| 99 Prefer not to say
||
| ELSEIF KRandomOrder{null} = 2 THEN
||
|| K_2 Financial Advice 2
|| Savings or investments
|| 1 Yes
|| 2 No
|| 98 Don't know
|| 99 Prefer not to say
||
| ELSEIF KRandomOrder{null} = 3 THEN
||
```

```

| | K_3 Financial Advice 3
| | Taking out a mortgage or a loan
| | 1 Yes
| | 2 No
| | 98 Don't know
| | 99 Prefer not to say
| |
| ELSEIF KRandomOrder{null} = 4 THEN
| |
| | K_4 Financial Advice 4
| | Insurance of any type
| | 1 Yes
| | 2 No
| | 98 Don't know
| | 99 Prefer not to say
| |
| ELSEIF KRandomOrder{null} = 5 THEN
| |
| | K_5 Financial Advice 5
| | Tax planning
| | 1 Yes
| | 2 No
| | 98 Don't know
| | 99 Prefer not to say
| |
| ENDIF
|
| ENDDO

```

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

```

IF a7a = 3 THEN
|
| B20Intro Income form intro
| In a typical month, do you receive income (e.g., from work, from benefits programs, or from any
| other sources) in any of the following ways? (Select an answer for each)
|
| ELSE
|
| B20IntroHousehold Income form intro
| In a typical month, does your household receive income (e.g., from work, from benefits programs,
| or from any other sources) in any of the following ways? (Select an answer for each)
|
| ENDIF

```

```

B20_1 Income form 1
Cash
1 Yes
2 No
98 Don't know
99 Prefer not to say

```

```

B20_2 Income form 2
Checks (i.e., paper checks that need to be deposited or cashed)
1 Yes

```

2 No  
98 Don't know  
99 Prefer not to say

**B20\_3** Income form 3

Direct deposit to a checking account or savings account

1 Yes  
2 No  
98 Don't know  
99 Prefer not to say

**B20\_4** Income form 4

Prepaid debit cards (e.g., a payroll card from an employer, or alimony or unemployment payments that you receive on a card)

1 Yes  
2 No  
98 Don't know  
99 Prefer not to say

[End of table display]

IF b20\_2 = Yes THEN

|

| **B11** Cash check

| Do you sometimes go to a check cashing store to cash checks?

| 1 Yes  
| 2 No  
| 98 Don't know  
| 99 Prefer not to say

|

ENDIF

IF ( b20\_1 = Yes and b20\_2 = No and b20\_3 = No and b20\_4 = No ) THEN

|

ENDIF

IF ( b20\_1 = No and b20\_2 = Yes and b20\_3 = No and b20\_4 = No ) THEN

|

ENDIF

IF ( b20\_1 = No and b20\_2 = No and b20\_3 = Yes and b20\_4 = No ) THEN

|

ENDIF

IF ( b20\_1 = No and b20\_2 = No and b20\_3 = No and b20\_4 = Yes ) THEN

|

ENDIF

IF ( b20\_1 = Yes and b20\_2 = Yes and b20\_3 = Yes and b20\_4 = Yes ) THEN

|

| **B21All** Income form All

| How did you receive most of your income in the past 12 months?

| 1 Cash  
| 2 Checks (i.e., paper checks that need to be deposited or cashed)  
| 3 Direct deposit to a checking account or savings account  
| 4 Prepaid debit cards (e.g., a payroll card from an employer, or alimony or unemployment payments that you receive on a card)

| 98 Don't know  
| 99 Prefer not to say  
|  
ENDIF

IF ( b20\_1 = Yes and b20\_2 = Yes and b20\_3 = Yes and b20\_4 = No ) THEN

| **B21CaChDi** Income form cash checks direct  
| How did you receive most of your income in the past 12 months?  
| 1 Cash  
| 2 Checks (i.e., paper checks that need to be deposited or cashed)  
| 3 Direct deposit to a checking account or savings account  
| 98 Don't know  
| 99 Prefer not to say  
|

ENDIF

IF ( b20\_1 = Yes and b20\_2 = Yes and b20\_3 = No and b20\_4 = Yes ) THEN

| **B21CaChPP** Income form cash checks prepaid  
| How did you receive most of your income in the past 12 months?  
| 1 Cash  
| 2 Checks (i.e., paper checks that need to be deposited or cashed)  
| 4 Prepaid debit cards (e.g., a payroll card from an employer, or alimony or unemployment payments that you receive on a card)  
| 98 Don't know  
| 99 Prefer not to say  
|

ENDIF

IF ( b20\_1 = Yes and b20\_2 = No and b20\_3 = Yes and b20\_4 = Yes ) THEN

| **B21CaDiPP** Income form cash direct prepaid  
| How did you receive most of your income in the past 12 months?  
| 1 Cash  
| 2 Checks (i.e., paper checks that need to be deposited or cashed)  
| 3 Direct deposit to a checking account or savings account  
| 4 Prepaid debit cards (e.g., a payroll card from an employer, or alimony or unemployment payments that you receive on a card)  
| 98 Don't know  
| 99 Prefer not to say  
|

ENDIF

IF ( b20\_1 = No and b20\_2 = Yes and b20\_3 = Yes and b20\_4 = Yes ) THEN

| **B21ChDiPP** Income form checks direct prepaid  
| How did you receive most of your income in the past 12 months?  
| 2 Checks (i.e., paper checks that need to be deposited or cashed)  
| 3 Direct deposit to a checking account or savings account  
| 4 Prepaid debit cards (e.g., a payroll card from an employer, or alimony or unemployment payments that you receive on a card)  
| 98 Don't know  
| 99 Prefer not to say  
|

ENDIF

IF ( b20\_1 = Yes and b20\_2 = Yes and b20\_3 = No and b20\_4 = No ) THEN

| **B21CaCh** Income form cash, checks

| How did you receive most of your income in the past 12 months?

| 1 Cash

| 2 Checks (i.e., paper checks that need to be deposited or cashed)

| 98 Don't know

| 99 Prefer not to say

ENDIF

IF ( b20\_1 = Yes and b20\_2 = No and b20\_3 = Yes and b20\_4 = No ) THEN

| **B21CaDi** Income form cash direct deposit

| How did you receive most of your income in the past 12 months?

| 1 Cash

| 3 Direct deposit to a checking account or savings account

| 98 Don't know

| 99 Prefer not to say

ENDIF

IF ( b20\_1 = Yes and b20\_2 = No and b20\_3 = No and b20\_4 = Yes ) THEN

| **B21CaPP** Income form cash prepaid

| How did you receive most of your income in the past 12 months?

| 1 Cash

| 4 Prepaid debit cards (e.g., a payroll card from an employer, or alimony or unemployment payments that you receive on a card)

| 98 Don't know

| 99 Prefer not to say

ENDIF

IF ( b20\_1 = No and b20\_2 = Yes and b20\_3 = Yes and b20\_4 = No ) THEN

| **B21ChDi** Income form

| How did you receive most of your income in the past 12 months?

| 2 Checks (i.e., paper checks that need to be deposited or cashed)

| 3 Direct deposit to a checking account or savings account

| 98 Don't know

| 99 Prefer not to say

ENDIF

IF ( b20\_1 = No and b20\_2 = Yes and b20\_3 = No and b20\_4 = Yes ) THEN

| **B21ChPP** Income form checks prepaid

| How did you receive most of your income in the past 12 months?

| 2 Checks (i.e., paper checks that need to be deposited or cashed)

| 4 Prepaid debit cards (e.g., a payroll card from an employer, or alimony or unemployment payments that you receive on a card)

| 98 Don't know

| 99 Prefer not to say

ENDIF

IF ( b20\_1 = No and b20\_2 = No and b20\_3 = Yes and b20\_4 = Yes ) THEN

|  
| **B21DiPP** Income form direct prepaid  
| How did you receive most of your income in the past 12 months?  
| 3 Direct deposit to a checking account or savings account  
| 4 Prepaid debit cards (e.g., a payroll card from an employer, or alimony or unemployment payments that you receive on a card)  
| 98 Don't know  
| 99 Prefer not to say

ENDIF

[The following questions are displayed as a table]

IF a7a = 3 THEN

|  
| **B22IntroSingle** Methods of payments intro single  
| How often do you use each the following methods to make payments (e.g., for shopping, for paying bills, or for any other purposes)? (Select an answer for each)

ELSE

|  
| **B22IntroHousehold** Methods of payments intro household  
| How often does your household use each the following methods to make payments (e.g., for shopping, for paying bills, or for any other purposes)? (Select an answer for each)

ENDIF

**B22\_1** Methods of payments 1

Cash  
1 Frequently  
2 Sometimes  
3 Never  
98 Don't know  
99 Prefer not to say

**B22\_2** Methods of payments 2

Paper checks  
1 Frequently  
2 Sometimes  
3 Never  
98 Don't know  
99 Prefer not to say

**B22\_3** Methods of payments 3

Credit cards  
1 Frequently  
2 Sometimes  
3 Never  
98 Don't know  
99 Prefer not to say

**B22\_4** Methods of payments 4

Debit cards tied to a bank account

- 1 Frequently
- 2 Sometimes
- 3 Never
- 98 Don't know
- 99 Prefer not to say

**B22\_5** Methods of payments 5

Pre-paid debit cards

- 1 Frequently
- 2 Sometimes
- 3 Never
- 98 Don't know
- 99 Prefer not to say

**B22\_6** Methods of payments 6

Online payments directly from your bank account

- 1 Frequently
- 2 Sometimes
- 3 Never
- 98 Don't know
- 99 Prefer not to say

**B22\_7** Methods of payments 7

Money orders

- 1 Frequently
- 2 Sometimes
- 3 Never
- 98 Don't know
- 99 Prefer not to say

**B22\_8** Methods of payments 8

Tapping/waving your mobile phone over a sensor at checkout

- 1 Frequently
- 2 Sometimes
- 3 Never
- 98 Don't know
- 99 Prefer not to say

[End of table display]

IF a7a = 3 THEN

|

| [The following questions are displayed as a table]

|

| **B1Single** Checking account single

| Do you have a checking account?

- | 1 Yes
- | 2 No
- | 98 Don't know
- | 99 Prefer not to say

|

| **B2Single** Savings account single

| Do you have a savings account, money market account, or CDs?

- | 1 Yes
- | 2 No
- | 98 Don't know
- | 99 Prefer not to say

|  
| [End of table display]  
ENDIF

IF a7a in [1,2] THEN

| [The following questions are displayed as a table]

| **B1Household** Checking account household  
| Does your household have a checking account?  
| 1 Yes  
| 2 No  
| 98 Don't know  
| 99 Prefer not to say

| **B2Household** Savings account household  
| Does your household have a savings account, money market account, or CDs?  
| 1 Yes  
| 2 No  
| 98 Don't know  
| 99 Prefer not to say

| [End of table display]  
ENDIF

IF b1 = 1 THEN

| IF a7a = 3 THEN

|| **B4Single** Overdraw single  
|| Do you overdraw your checking account occasionally?  
|| 1 Yes  
|| 2 No  
|| 98 Don't know  
|| 99 Prefer not to say

||  
| ENDIF

| IF a7a = 1 THEN

|| **B4Spouse** Overdraw spouse  
|| Do you or your spouse overdraw your checking account occasionally?  
|| 1 Yes  
|| 2 No  
|| 98 Don't know  
|| 99 Prefer not to say

||  
| ENDIF

| IF a7a = 2 THEN

|| **B4Partner** Overdraw partner  
|| Do you or your spouse overdraw your checking account occasionally?  
|| 1 Yes  
|| 2 No  
|| 98 Don't know



|| 99 Prefer not to say

||

| ENDIF

|

ENDIF

IF ( b1 = 2 and b2 =2) THEN

|

| IF a7a = 3 THEN

||

|| **B23Single** Credit union single

|| Have you ever had an account at a bank or credit union?

|| 1 Yes

|| 2 No

|| 98 Don't know

|| 99 Prefer not to say

||

| ENDIF

|

| IF a7a in [1,2] THEN

||

|| **B23Household** Credit union household

|| Has your household ever had an account at a bank or credit union?

|| 1 Yes

|| 2 No

|| 98 Don't know

|| 99 Prefer not to say

||

| ENDIF

|

ENDIF

IF ( b1 = 2 and b2 =2) THEN

|

ELSE

|

| IF a7a = 3 THEN

||

|| **B14Single** Securities single

|| Not including retirement accounts, do you have any investments in stocks, bonds, mutual funds,  
|| or other securities?

|| 1 Yes

|| 2 No

|| 98 Don't know

|| 99 Prefer not to say

||

| ENDIF

|

| IF a7a in [1,2] THEN

||

|| **B14Household** Securities household

|| Not including retirement accounts, does your household have any investments in stocks, bonds,  
|| mutual funds, or other securities?

|| 1 Yes

|| 2 No

|| 98 Don't know

```
|| 99 Prefer not to say
||
| ENDIF
|
ENDIF
```

**Ca** The following are questions about retirement accounts and pensions. Please answer to the best of your knowledge. The following are questions about retirement accounts and pensions. Please answer to the best of your knowledge. If you really do not know the answer, please select "Don't know."

```
IF x3 = 2 THEN
|
| IF a7a = 1 THEN
|
| | C1TSPSpouse TSP included
| | Do you or your spouse have any retirement plans through a current or previous employer, like a
| | pension plan, a Thrift Savings Plan (TSP), or a 401(k)?
| | 1 Yes
| | 2 No
| | 98 Don't know
| | 99 Prefer not to say
|
| ENDIF
|
| IF a7a = 2 THEN
|
| | C1TSPPartner TSP included
| | Do you or your partner have any retirement plans through a current or previous employer, like a
| | pension plan, a Thrift Savings Plan (TSP), or a 401(k)?
| | 1 Yes
| | 2 No
| | 98 Don't know
| | 99 Prefer not to say
|
| ENDIF
|
| IF a7a = 3 THEN
|
| | C1TSPSingle TSP included
| | Do you have any retirement plans through a current or previous employer, like a pension plan, a
| | Thrift Savings Plan (TSP), or a 401(k)?
| | 1 Yes
| | 2 No
| | 98 Don't know
| | 99 Prefer not to say
|
| ENDIF
|
ELSE
|
| IF a7a = 1 THEN
|
| | C1Spouse Pension plan spouse
| | Do you or your spouse have any retirement plans through a current or previous employer, like a
| | pension plan or a 401(k)?
| | 1 Yes
```

|| 2 No  
|| 98 Don't know  
|| 99 Prefer not to say

||  
|ENDIF

|  
|IF a7a = 2 THEN

||  
|| **C1Partner** Pension plan partner

|| Do you or your partner have any retirement plans through a current or previous employer, like a pension plan or a 401(k)?

|| 1 Yes

|| 2 No

|| 98 Don't know

|| 99 Prefer not to say

||  
|ENDIF

|  
|IF a7a = 3 THEN

||  
|| **C1Single** Pension plan single

|| Do you have any retirement plans through a current or previous employer, like a pension plan or a 401(k)?

|| 1 Yes

|| 2 No

|| 98 Don't know

|| 99 Prefer not to say

||  
|ENDIF

|  
ENDIF

IF C1 = 1 and ( a7a in [1,2]) THEN

|  
|IF a7a = 1 THEN

||  
|| **C2Spouse** Employer plan spouse

|| Were these plans provided by your employer or your spouse's employer, or both?

|| 1 Your employer

|| 2 Your spouse's employer

|| 3 Both your employer and your spouse's employer

|| 98 Don't know

|| 99 Prefer not to say

||  
|ELSE

||  
|| **C2Partner** Employer plan partner

|| Were these plans provided by your employer or your partner's employer, or both?

|| 1 Your employer

|| 2 Your partner's employer

|| 3 Both your employer and your partner's employer

|| 98 Don't know

|| 99 Prefer not to say

||  
|ENDIF

|  
ENDIF

IF C1 = 1 THEN

| IF a7a = 1 THEN

|| **C3Spouse** Choice in retirement plans spouse

|| Are any of these retirement plans the kind where you or your spouse get to choose how the money is invested?

|| 1 Yes

|| 2 No

|| 98 Don't know

|| 99 Prefer not to say

| ENDIF

| IF a7a = 2 THEN

|| **C3Partner** Choice in retirement plans partner

|| Are any of these retirement plans the kind where you or your spouse get to choose how the money is invested?

|| 1 Yes

|| 2 No

|| 98 Don't know

|| 99 Prefer not to say

| ENDIF

| IF a7a = 3 THEN

|| **C3Single** Choice in retirement plans single

|| Are any of these retirement plans the kind where you get to choose how the money is invested?

|| 1 Yes

|| 2 No

|| 98 Don't know

|| 99 Prefer not to say

| ENDIF

ENDIF

IF a7a = 1 THEN

| **C4Spouse** Other RAs spouse

| Do you or your spouse have any other retirement accounts NOT through an employer, like an IRA, Keogh, SEP, or any other type of retirement account that you have set up yourself?

| 1 Yes

| 2 No

| 98 Don't know

| 99 Prefer not to say

ENDIF

IF a7a = 2 THEN

| **C4Partner** Other RAs spouse

| Do you or your spouse have any other retirement accounts NOT through an employer, like an IRA, Keogh, SEP, or any other type of retirement account that you have set up yourself?

| 1 Yes

| 2 No  
| 98 Don't know  
| 99 Prefer not to say  
|  
ENDIF

IF a7a = 3 THEN

|  
| **C4Single** Other RAs single  
| Do you have any other retirement accounts NOT through an employer, like an IRA, Keogh, SEP, or any  
| other type of retirement account that you have set up yourself?  
| 1 Yes  
| 2 No  
| 98 Don't know  
| 99 Prefer not to say  
|  
ENDIF

IF ( C3 = 1 or C4 =1) THEN

|  
| IF x3 = 2 THEN  
||  
|| IF a7a = 1 THEN  
|||  
||| **C5TSPSpouse** TSP included  
||| Do you or your spouse regularly contribute to a retirement account like a Thrift Savings Plan  
||| (TSP), 401(k) or IRA?  
||| 1 Yes  
||| 2 No  
||| 98 Don't know  
||| 99 Prefer not to say  
|||  
|| ENDIF  
||

|| IF a7a = 2 THEN

|||  
||| **C5TSPPartner** TSP included  
||| Do you or your partner regularly contribute to a retirement account like a Thrift Savings Plan  
||| (TSP), 401(k) or IRA?  
||| 1 Yes  
||| 2 No  
||| 98 Don't know  
||| 99 Prefer not to say  
|||  
|| ENDIF  
||

|| IF a7a = 3 THEN

|||  
||| **C5TSPSingle** TSP included single  
||| Do you regularly contribute to a retirement account like a Thrift Savings Plan (TSP), 401(k)  
||| or IRA?  
||| 1 Yes  
||| 2 No  
||| 98 Don't know  
||| 99 Prefer not to say  
|||

```
|| ENDIF
||
| ELSE
||
|| IF a7a = 1 THEN
|||
||| C5Spouse Regular contribution to a pension plan spouse
||| Do you or your spouse regularly contribute to a retirement account like a 401(k) or IRA?
||| 1 Yes
||| 2 No
||| 98 Don't know
||| 99 Prefer not to say
|||
||| ENDIF
|||
||| IF a7a = 2 THEN
|||
||| C5Partner Regular contribution to a pension plan partner
||| Do you or your partner regularly contribute to a retirement account like a 401(k) or IRA?
||| 1 Yes
||| 2 No
||| 98 Don't know
||| 99 Prefer not to say
|||
||| ENDIF
|||
||| IF a7a = 3 THEN
|||
||| C5Single Regular contribution to a pension plan single
||| Do you regularly contribute to a retirement account like a 401(k) or IRA?
||| 1 Yes
||| 2 No
||| 98 Don't know
||| 99 Prefer not to say
|||
||| ENDIF
|||
| ENDIF
|
| IF a7a = 3 THEN
||
|| [The following questions are displayed as a table]
||
|| C10Single Loan from RA single
|| In the last 12 months, have you taken a loan from your retirement account(s)?
|| 1 Yes
|| 2 No
|| 98 Don't know
|| 99 Prefer not to say
||
|| C11Single Hardship withdrawal from RA single
|| In the last 12 months, have you taken a hardship withdrawal from your retirement account(s)?
|| 1 Yes
|| 2 No
|| 98 Don't know
|| 99 Prefer not to say
```

```
||  
|| [End of table display]  
|ENDIF  
|  
|IF a7a = 2 THEN  
||  
|| [The following questions are displayed as a table]  
||  
|| C10Partner Loan from RA partner  
|| In the last 12 months, have you or your partner taken a loan from your retirement account(s)?  
|| 1 Yes  
|| 2 No  
|| 98 Don't know  
|| 99 Prefer not to say  
||  
|| C11Partner Hardship withdrawal from RA partner  
|| In the last 12 months, have you or your partner taken a hardship withdrawal from your  
|| retirement account(s)?  
|| 1 Yes  
|| 2 No  
|| 98 Don't know  
|| 99 Prefer not to say  
||  
|| [End of table display]  
|ENDIF  
|  
|IF a7a = 1 THEN  
||  
|| [The following questions are displayed as a table]  
||  
|| C10Spouse Loan from RA spouse  
|| In the last 12 months, have you or your spouse taken a loan from your retirement account(s)?  
|| 1 Yes  
|| 2 No  
|| 98 Don't know  
|| 99 Prefer not to say  
||  
|| C11Spouse Hardship withdrawal from RA spouse  
|| In the last 12 months, have you or your spouse taken a hardship withdrawal from your  
|| retirement account(s)?  
|| 1 Yes  
|| 2 No  
|| 98 Don't know  
|| 99 Prefer not to say  
||  
|| [End of table display]  
|ENDIF  
|ENDIF
```

[The following questions are displayed as a table]

```
IF a7a = 3 THEN
```

```
|  
| D20IntroSingle Types of income intro single  
| Over the past 12 months, did you receive any of the following types of income? (Select an
```

| answer for each)

|

ELSE

|

| **D20IntroHousehold** Types of income intro household

| Over the past 12 months, did your household receive any of the following types of income?

| (Select an answer for each)

|

ENDIF

**D20\_1** Types of income 1

Salaries, wages, freelance pay or tips

1 Yes

2 No

98 Don't know

99 Prefer not to say

**D20\_2** Types of income 2

Payments from a pension plan

1 Yes

2 No

98 Don't know

99 Prefer not to say

IF x3 = 2 THEN

|

| **D20\_3TSP** Types of income 3 TSP

| Withdrawals from retirement accounts (e.g., TSP, 401(k), IRA, Keogh)

1 Yes

2 No

98 Don't know

99 Prefer not to say

ELSE

|

| **D20\_3Core** Types of income 3

| Withdrawals from retirement accounts (e.g., 401(k), IRA, Keogh)

1 Yes

2 No

98 Don't know

99 Prefer not to say

|

ENDIF

**D20\_4** Types of income 4

Social Security retirement benefits

1 Yes

2 No

98 Don't know

99 Prefer not to say

**D20\_5** Types of income 5

Other federal or state benefits (e.g., unemployment, disability, SSI, TANF)

1 Yes

2 No

98 Don't know

99 Prefer not to say



**D20\_6** Types of income 6

Income from a business

1 Yes

2 No

98 Don't know

99 Prefer not to say

**D20\_7** Types of income 7

Money from family members who do not live in your household

1 Yes

2 No

98 Don't know

99 Prefer not to say

[End of table display]

[The following questions are displayed as a table]

IF a7a = 3 THEN

|

| **EaIntroSingle** Ownership Intro

| Do you currently own any of the following? (Select an answer for each)

|

ELSE

|

| IF a7a = 2 THEN

||

|| **EaIntroPartner** Ownership Intro partner

|| Do you or your partner currently own any of the following? (Select an answer for each)

||

| ELSE

||

|| **EaIntroSpouse** Ownership Intro spouse

|| Do you or your spouse currently own any of the following? (Select an answer for each)

||

| ENDIF

|

ENDIF

**Ea\_1** Ownership 1

Your home

1 Yes

2 No

98 Don't know

99 Prefer not to say

**Ea\_2** Ownership 2

Other real estate (for example, a second home, investment property, or farm)

1 Yes

2 No

98 Don't know

99 Prefer not to say

[End of table display]

IF EA\_1 = Yes THEN

|

| **E3a** E3a intro

| Following are some questions about your home. If you own more than one home, please refer to your primary residence.

| **E4a** Home purchase year

| Approximately when did you buy your current home? Your best guess is fine.

| 1 1999 or earlier

| 2 2000

| 3 2001

| 4 2002

| 5 2003

| 6 2004

| 7 2005

| 8 2006

| 9 2007

| 10 2008

| 11 2009

| 12 2010

| 13 2011

| 14 2012

| 97 I did not purchase it

| 98 Don't know

| 99 Prefer not to say

| IF E4a in [2, 2001 , 2002 , 2003 , 2004 , 2005 , 2006 , 2007 , 2008 , 2009 , 2010 , 2011 ,14] THEN

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

|| **E5** Downpayment percentage

|| Approximately what percentage of the purchase price was your downpayment? Your best guess is fine.

|| Range: 0..100

|| **E5Percent** Downpayment percentage

|| %

|| **E5\_dontprefer** Downpayment percentage don't know or prefer not to say

|| 98 Don't know

|| 99 Prefer not to say

|| [End of table display]

| ENDF

| [The following questions are displayed as a table]

| **E7** Current mortgages

| Do you currently have any mortgages on your home?

| 1 Yes

| 2 No

| 98 Don't know

| 99 Prefer not to say

| **E8** Equity loans

| Do you have any home equity loans?

| 1 Yes

| 2 No

| 98 Don't know

| 99 Prefer not to say

| [End of table display]

| IF E7 = Yes OR E8 = Yes THEN

|| **E20** Loans v price

|| Do you currently owe more on your home than you think you could sell it for today?

|| 1 Yes, owe more

|| 2 No

|| 98 Don't know

|| 99 Prefer not to say

| ENDIF

| IF E7 = Yes THEN

|| **E15** Late mortgage payments

|| How many times have you been late with your mortgage payments in the last 2 years? (If you have more than one mortgage on your home(s), please consider them all.)

|| 1 Never

|| 2 Once

|| 3 More than once

|| 98 Don't know

|| 99 Prefer not to say

| ENDIF

ENDIF

**E16** Foreclosure process

Have you been involved in a foreclosure process on your home in the last 2 years?

1 Yes

2 No

98 Don't know

99 Prefer not to say

**F1** Credit cards

How many credit cards do you have? Please include store and gas station credit cards but NOT debit cards.

1 1

2 2-3

3 4-8

4 9-12

5 13-20

6 More than 20

7 No credit cards

98 Don't know

99 Prefer not to say

IF F1 != No credit cards THEN

| [The following questions are displayed as a table]

| **F2Intro** Experience credit cards intro

| In the past 12 months, which of the following describes your experience with credit cards?

| (Select an answer for each)

| **F2\_1** Experience credit cards 1

| I always paid my credit cards in full

| 1 Yes

| 2 No

| 98 Don't know

| 99 Prefer not to say

| **F2\_2** Experience credit cards 2

| In some months, I carried over a balance and was charged interest

| 1 Yes

| 2 No

| 98 Don't know

| 99 Prefer not to say

| **F2\_3** Experience credit cards 3

| In some months, I paid the minimum payment only

| 1 Yes

| 2 No

| 98 Don't know

| 99 Prefer not to say

| **F2\_4** Experience credit cards 4

| In some months, I was charged a late fee for late payment

| 1 Yes

| 2 No

| 98 Don't know

| 99 Prefer not to say

| **F2\_5** Experience credit cards 5

| In some months, I was charged an over the limit fee for exceeding my credit line

| 1 Yes

| 2 No

| 98 Don't know

| 99 Prefer not to say

| **F2\_6** Experience credit cards 6

| In some months, I used the cards for a cash advance

| 1 Yes

| 2 No

| 98 Don't know

| 99 Prefer not to say

| [End of table display]

| **F10** Compare credit cards

| Thinking about when you obtained your most recent credit card, did you collect information about different cards from more than one company in order to compare them?

| 1 Yes

| 2 No

| 98 Don't know

| 99 Prefer not to say

|  
ENDIF

[The following questions are displayed as a table]

IF a7a = 3 THEN

|  
| **G1Single** Auto loan single  
| Do you currently have an auto loan? (This does not refer to an auto lease).  
| 1 Yes  
| 2 No  
| 98 Don't know  
| 99 Prefer not to say

|  
ELSE

| **G1Household** Auto loan household  
| Does your household currently have an auto loan? (This does not refer to an auto lease).  
| 1 Yes  
| 2 No  
| 98 Don't know  
| 99 Prefer not to say

|  
ENDIF

**G20** Unpaid bills from a healthcare provider

Do you currently have any unpaid bills from a health care or medical service provider (e.g., a hospital, a doctor's office, or a testing lab) that are past due?

1 Yes  
2 No  
98 Don't know  
99 Prefer not to say

**G21** Student loans

Do you currently have any student loans?

1 Yes  
2 No  
98 Don't know  
99 Prefer not to say

[End of table display]

IF G21 = Yes THEN

| **G22** Concerns about student loans

| Are you concerned that you might not be able to pay off your student loans?

| 1 Yes  
| 2 No  
| 98 Don't know  
| 99 Prefer not to say

|  
ENDIF

**G4** Bankruptcy

Have you declared bankruptcy in the last two years?

1 Yes  
2 No  
98 Don't know  
99 Prefer not to say

[The following questions are displayed as a table]

**G5Intro** G5 intro

In the past 5 years, how many times have you... (Select an answer for each)

LOOP FROM 1 TO 5 DO

| IF G5RandomOrder{null} = 1 THEN

|| **G5\_1** Auto title loan

|| Taken out an auto title loan? Auto title loans are loans where a car title is used to borrow money for a short period of time. They are NOT loans used to purchase an automobile.

|| 1 Never

|| 2 1 time

|| 3 2 times

|| 4 3 times

|| 5 4 or more times

|| 98 Don't know

|| 99 Prefer not to say

| ELSEIF G5RandomOrder{null} = 2 THEN

|| **G5\_2** Payday loan

|| Taken out a short term "payday" loan?

|| 1 Never

|| 2 1 time

|| 3 2 times

|| 4 3 times

|| 5 4 or more times

|| 98 Don't know

|| 99 Prefer not to say

| ELSEIF G5RandomOrder{null} = 3 THEN

|| **G5\_3** Rapid refund

|| Gotten an advance on your tax refund? This is sometimes called a "refund anticipation check" or "Rapid Refund" (Not the same as e-filing)

|| 1 Never

|| 2 1 time

|| 3 2 times

|| 4 3 times

|| 5 4 or more times

|| 98 Don't know

|| 99 Prefer not to say

| ELSEIF G5RandomOrder{null} = 4 THEN

|| **G5\_4** Pawn shop

|| Used a pawn shop?

|| 1 Never

|| 2 1 time

|| 3 2 times

|| 4 3 times

|| 5 4 or more times

|| 98 Don't know

|| 99 Prefer not to say

| ELSEIF G5RandomOrder{null} = 5 THEN

||

```
|| G5_5 Rent-to-own
|| Used a rent-to-own store?
|| 1 Never
|| 2 1 time
|| 3 2 times
|| 4 3 times
|| 5 4 or more times
|| 98 Don't know
|| 99 Prefer not to say
||
| ENDIF
|
ENDDO
```

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

**G23Intro** Too much debt intro

How strongly do you agree or disagree with the following statement? Please give your answer on a scale of 1 to 7, where 1 = "Strongly Disagree," 7 = "Strongly Agree," and 4 = "Neither Agree Nor Disagree". You can use any number from 1 to 7.

**G23** Too much debt  
I have too much debt right now  
1 Strongly Disagree 1  
2 2  
3 3  
4 Neither Agree or Disagree 4  
5 5  
6 6  
7 Strongly Agree 7  
98 Don't know  
99 Prefer not to say

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

**H1** Health insurance

Are you covered by health insurance?  
1 Yes  
2 No  
98 Don't know  
99 Prefer not to say

**H3** Life insurance

Do you have a life insurance policy?  
1 Yes  
2 No  
98 Don't know  
99 Prefer not to say

[End of table display]  
IF M1RandomOrder = EMPTY THEN  
|  
ENDIF

IF M1RandomOrder = 1 THEN

| [The following questions are displayed as a table]

| **M1Intro** Math Financial skills

| How strongly do you agree or disagree with the following statements? Please give your answer on a scale of 1 to 7, where 1 = “Strongly Disagree,” 7 = “Strongly Agree,” and 4 = “Neither Agree Nor Disagree”. You can use any number from 1 to 7. (Select an answer for each)

| **M1\_1** Math Financial skills 1

| I am good at dealing with day-to-day financial matters, such as checking accounts, credit and debit cards, and tracking expenses

| 1 Strongly Disagree 1

| 2 2

| 3 3

| 4 Neither Agree or Disagree 4

| 5 5

| 6 6

| 7 Strongly Agree 7

| 98 Don't know

| 99 Prefer not to say

| **M1\_2** Math Financial skills 2

| I am pretty good at math

| 1 Strongly Disagree 1

| 2 2

| 3 3

| 4 Neither Agree or Disagree 4

| 5 5

| 6 6

| 7 Strongly Agree 7

| 98 Don't know

| 99 Prefer not to say

| [End of table display]

ELSE

| [The following questions are displayed as a table]

| **M1Intro** Math Financial skills

| How strongly do you agree or disagree with the following statements? Please give your answer on a scale of 1 to 7, where 1 = “Strongly Disagree,” 7 = “Strongly Agree,” and 4 = “Neither Agree Nor Disagree”. You can use any number from 1 to 7. (Select an answer for each)

| **M1\_2** Math Financial skills 2

| I am pretty good at math

| 1 Strongly Disagree 1

| 2 2

| 3 3

| 4 Neither Agree or Disagree 4

| 5 5

| 6 6

| 7 Strongly Agree 7

| 98 Don't know

| 99 Prefer not to say



| **M1\_1** Math Financial skills 1  
 | I am good at dealing with day-to-day financial matters, such as checking accounts, credit and  
 | debit cards, and tracking expenses  
 | 1 Strongly Disagree 1  
 | 2 2  
 | 3 3  
 | 4 Neither Agree or Disagree 4  
 | 5 5  
 | 6 6  
 | 7 Strongly Agree 7  
 | 98 Don't know  
 | 99 Prefer not to say  
 |  
 | [End of table display]  
 ENDIF

[The following questions are displayed as a table]

**M4Intro** Financial knowledge intro

On a scale from 1 to 7, where 1 means very low and 7 means very high, how would you assess your overall financial knowledge?

**M4** Financial knowledge

1 Very Low 1  
 2 2  
 3 3  
 4 4  
 5 5  
 6 6  
 7 Very High 7  
 98 Don't know  
 99 Prefer not to say

[End of table display]

**M20** Was financial education

Was financial education offered by a school or college you attended, or a workplace where you were employed?

1 Yes, but I **did not** participate in the financial education offered  
 2 Yes, and I **did** participate in the financial education  
 3 No  
 98 Don't know  
 99 Prefer not to say

IF M20 = Yes, and I **did** participate in the financial education THEN

| [The following questions are displayed as a table]

| **M21Intro** Financial education intro

| When did you receive that financial education?

| **M21\_1** Financial education 1

| In high school  
 | 1 Yes  
 | 2 No  
 | 98 Don't know  
 | 99 Prefer not to say

|  
| IF A5 in [4, College graduate ,6] THEN

||  
|| **M21\_2** Financial education 2

|| In college

|| 1 Yes

|| 2 No

|| 98 Don't know

|| 99 Prefer not to say

||  
| ENDIF

|  
| **M21\_3** Financial education 3

| From an employer

| 1 Yes

| 2 No

| 98 Don't know

| 99 Prefer not to say

|  
| IF AM1 in [1,2] THEN

||  
|| **M21\_4** Financial education 4

|| From the military

|| 1 Yes

|| 2 No

|| 98 Don't know

|| 99 Prefer not to say

||  
| ENDIF

|  
| [End of table display]

ENDIF

## **M22** Financial education in schools

Do you think financial education should be taught in schools?

1 Yes

2 No

98 Don't know

99 Prefer not to say

## **M5a** M5a Instructions

Following are some multiple choice questions. If you don't know the answer, just select "Don't know."

## **M6** M6

Suppose you had \$100 in a savings account and the interest rate was 2% per year. After 5 years, how much do you think you would have in the account if you left the money to grow?

1 More than \$102

2 Exactly \$102

3 Less than \$102

98 Don't know

99 Prefer not to say

## **M7** M7

Imagine that the interest rate on your savings account was 1% per year and inflation was 2% per year. After 1 year, how much would you be able to buy with the money in this account?

1 More than today

- 2 Exactly the same
- 3 Less than today
- 98 Don't know
- 99 Prefer not to say

**M8 M8**

If interest rates rise, what will typically happen to bond prices?

- 1 They will rise
- 2 They will fall
- 3 They will stay the same
- 4 There is no relationship between bond prices and the interest rate
- 98 Don't know
- 99 Prefer not to say

**M9a M9 Intro**

There are two questions left, and the survey will be complete. Following are two statements. Please indicate whether each statement is true or false. If you don't know, just select "Don't know."

LOOP FROM 1 TO 2 DO

```
|  
| IF MRandomOrder{null} = 1 THEN  
||  
|| M9 M9  
|| A 15-year mortgage typically requires higher monthly payments than a 30-year mortgage, but the  
|| total interest paid over the life of the loan will be less.  
|| 1 True  
|| 2 False  
|| 98 Don't know  
|| 99 Prefer not to say  
||  
| ELSE  
||  
|| M10 M10  
|| Buying a single company's stock usually provides a safer return than a stock mutual fund.  
|| 1 True  
|| 2 False  
|| 98 Don't know  
|| 99 Prefer not to say  
||  
| ENDIF  
|  
ENDDO
```

**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