

## Well Being 307

### **survey\_intro** survey intro

Welcome! We hope that you will find this survey interesting to complete. This survey contains questions about your work situation, your finances and retirement plans. We understand that some of these questions are of a personal nature. Please remember that your responses are confidential, and it helps us a great deal if you respond as completely, honestly and accurately as possible. Some of these questions are difficult, but we think you will find them helpful in thinking about your own financial situation and decisions. The next screen provides additional information about the survey, so that you can decide whether or not to participate.

### **survey\_intro\_pg2** survey intro page2

We hope that you will enjoy taking this survey. We expect that the results will shed light on the complex decisions and situations faced by people like you, and how these decisions may change as a result of the economic crisis that began in 2008. The expected time to complete the survey is about 15 to 25 minutes. Your responses to the survey will be kept confidential. You will not be identified in any reports on this study. Your participation in the study is voluntary. You can skip any questions you do not wish to answer by clicking "Next." You may end your participation at any time by closing your browser. There are no risks to taking part. For questions about this survey, please contact Tania Gutsche at the RAND Corporation, 1776 Main Street, Santa Monica, CA 90407, 866-591-2909, or webhelp@rand.org. If you have questions about your rights as a research participant, or wish to obtain information, ask questions, or discuss any concerns about this study with someone other than the researchers, please contact the Human Subjects Committee at RAND, 1776 Main Street, Santa Monica, CA 90407, 310-393-0411, ext 6369. If you have read and understand the information given above, please click "Next" to begin.

### **survey\_instructions** survey instructions

Here are the basics for completing this survey: Each question will ask you to do one of the following: Type a response. Click on one response from a list. Some of these questions will have a drop-down box and you will need to click on the drop-down box and then select your choice among the options listed. Check all that apply: click on at least one checkbox in the list provided. When you finish answering all questions on a screen, click on the "Next" button. To return to an earlier screen, click the "Back" button. If you need to break off at any point in the survey and return later, simply close your browser. Your answers will be saved. When you login again you will be able to return to the place where you left off. Helpful tip: If an unfamiliar word appears in blue, you can click on it to see the definition.

### **Intro\_income\_assets** intro to income assets

In the first part of this survey, you will be asked questions about your income and assets. It's okay to receive help from someone else to answer these questions. However, it is important that you provide the answers to questions at the end of this survey without help from anyone else. Instructions will tell you when you have reached this point in the survey. Before we proceed, we need to ask a few background questions about your age and relationship status.

```
IF CALCAGE =RESPONSE THEN
```

```
|  
| Intro_confirm_age age from hhbox  
| Information you provided in an earlier survey leads us to believe that you are [CALCULATED AGE] years  
| old. Is this correct?  
| 1 Yes  
| 2 No  
|  
ENDIF
```

```
IF Intro_confirm_AGE = No OR CALCAGE = EMPTY THEN
```

```
|  
| age_today age today  
| Some questions in this survey will only be asked if you are of a particular age. Please tell us how old you are today.  
| Integer  
|  
ENDIF
```

**Intro\_relationship** current relationship status

Which of the following categories best represents your current relationship status?

- 1 Married
- 2 In a marriage-like relationship, and planning a financial future with your partner
- 3 In a marriage-like relationship, but not planning a financial future with your partner
- 4 Single

IF maritalStatus = Married OR maritalStatus= Partner THEN

|  
| **SPOUSE\_AGE** spouse age today  
| How old is your [spouse partner fill for assets section] today? If you do not want to answer, click "Next".  
| Integer  
|  
ENDIF

**C2\_intro** intro to assets

In this survey, we will ask a number of questions about your income and assets. We recommend that you use account statements, tax returns, personal finance software (e.g., Quicken or Microsoft Money), or other account information. We need good estimates but not necessarily exact values if they are not readily available.

**C2** total combined hh income past 12 mo

What is the total combined income of all members of your family (living here) during the past 12 months? This includes wages or salary, net income from business, farm or rent, pensions, dividends, interest, Social Security payments, and any other money or income.  
Integer

IF C2 =EMPTY THEN

|  
| **C2\_R** combined hh income range past 12 mo  
| You did not complete the previous question. If you can give an approximate value, please click "Back" to answer the question. If you cannot give an approximate value, please indicate a range below.  
| Which category represents the total combined income of all members of your family (living here) during the past 12 months? This includes wages or salary, net income from business, farm or rent, pensions, dividends, interest, Social Security payments, and any other money or income.  
| 1 \$0  
| 2 \$1 - \$2,500  
| 3 \$2,501 - \$5,000  
| 4 \$5,001 - \$10,000  
| 5 \$10,001 - \$25,000  
| 6 \$25,001 - \$50,000  
| 7 \$50,001 - \$100,000  
| 8 \$100,001 - \$250,000  
| 9 \$250,001 - \$500,000  
| 10 \$500,001 - \$1,000,000  
| 11 More than \$1,000,000  
| 12 Cannot provide a range  
|  
ENDIF

**C30** At least one job 2012

Now we would like to ask about your employment situation and your plans for the future. Did you have at least one job for which you got paid (or received self-employment income) during 2012?

- 1 Yes
- 2 No

IF C30 = Yes THEN

| **C31** hours per week 2012

| When you were working in 2012, about how many hours per week did you usually work?

| Real

| IF C31 > 168 THEN

|| **error\_hours** error too many hours per week

|| Your answer contains an error. Please go back and enter a number that is 168 hours or less per week.

| ENDIF

| **C32** weeks worked in 2012

| During 2012, about how many weeks did you work?

| Real

| IF C32 > 52 THEN

|| **error\_weeks** error too many weeks

|| Your answer contains an error. Please go back and enter a number that is 52 weeks or less.

| ENDIF

| **C33** weeks worked in 2012

| During 2012, what were your total earnings before taxes from all jobs? Include only your earnings—do not include any other household member's earnings.

| Integer

| IF C33 =EMPTY or C33=nonresponse THEN

|| **C33\_R** your earnings past 12 mo

|| You did not complete the previous question. If you can give an approximate value, please click "Back" to answer the question. If you cannot give an approximate value, please indicate a range below. Please indicate a range for your total earnings before taxes from all jobs during 2012.

|| Include only your earnings—do not include any other household member's earnings.

|| 1 \$0

|| 2 \$1 - \$2,500

|| 3 \$2,501 - \$5,000

|| 4 \$5,001 - \$10,000

|| 5 \$10,001 - \$25,000

|| 6 \$25,001 - \$50,000

|| 7 \$50,001 - \$100,000

|| 8 \$100,001 - \$250,000

|| 9 \$250,001 - \$500,000

|| 10 \$500,001 - \$1,000,000

|| 11 More than \$1,000,000

|| 12 Cannot provide a range

| ENDIF

ENDIF

[Questions C34 to C34\_other are displayed as a table]

**C34** current employment situation

What is your current employment situation? Please check all that apply.

1 Working full-time (including self-employment)

2 Working part-time (including self-employment)

3 Unemployed and looking for work

4 Temporarily laid off

5 On sick leave or other leave

6 Disabled

7 Homemaker

8 Retired

9 Other (please specify) \$Answer2\$

**C34\_other** other employment situation

String

IF Retired in C34 THEN

|

| **C35** age retired

| At what age did you retire?

| Integer

|

| **C36** completely retired

| Are you completely retired?

| 1 Yes

| 2 No

|

ENDIF

IF (( Working full-time (including self-employment) in c34 or Working part-time (including self-employment) in c34 or Unemployed and looking for work in c34 or Temporarily laid off in c34 or On sick leave or other leave in c34) OR ( c36 = Working part-time (including self-employment) )) and (c36<> Yes ) THEN

|

| **C37** age retire completely

| At what age do you plan to retire completely?

| Integer

|

| IF C37 =EMPTY THEN

||

|| **C37\_1** did not specify age retire completely

|| You did not tell us at what age you plan to retire completely. Do you mean that you never plan to stop working?

|| 1 Yes

|| 2 No

||

| ENDIF

|

ENDIF

IF maritalStatus = Married or maritalStatus= Partner or maritalStatus= Single THEN

|

| **C39** spouse at least one job 2012

| Now, we would like to ask about your [spouse partner]'s employment situation and plans for the future. Did your [spouse partner] have at least one job for which he/she got paid (or received self-employment income) during 2012? If you do not want to answer, click "Next".

| 1 Yes

| 2 No

|

```
| IF C39 =empty THEN
|
| C39_DK spouse at least one job 2012
| You did not complete the previous question. Your answers are important to us. Please try to answer as
| best you can. Now, we would like to ask about your [spouse partner]'s employment situation and plans for the future.
| Did your [spouse partner] have at least one job for which he/she got paid (or received self-employment income) during
| 2012? If you do not want to answer, click "Next".
| 1 Yes
| 2 No
| 3 Don't know
|
| ENDIF
|
| IF C39 = Yes OR C39_DK = Yes THEN
|
| C40 spouse hours per week 2012
| When your [spouse partner] was working in 2012, about how many hours per week did he/she usually work?
| If you do not want to answer, click "Next".
| Integer
|
| IF C40 > 168 THEN
|
| error_hours error too many hours per week
| Your answer contains an error. Please go back and enter a number that is 168 hours or less per week.
|
| ENDIF
|
| C41 weeks spouse worked in 2012
| During 2012, about how many weeks did your [spouse partner] work? If you do not want to answer, click "Next".
| Integer
|
| IF C41 > 52 THEN
|
| error_weeks error too many weeks
| Your answer contains an error. Please go back and enter a number that is 52 weeks or less.
|
| ENDIF
|
| C42 your total earnings 2012
| During 2012, what were your [spouse partner]'s total earnings before taxes from all jobs? Include only your [spouse
| partner]'s earnings. If you do not want to answer, click "Next".
| Integer
|
| IF C42 =EMPTY THEN
|
| C42_R your earnings past 12 mo
| You did not complete the previous question. If you can give an approximate value, please click "Back" to answer
| the question. If you cannot give an approximate value, please indicate a range below. Please indicate a range for your
| [spouse partner]'s total earnings before taxes from all jobs during 2012. Include only your [spouse partner]'s
| earnings—do not include any other household member's earnings. If you do not want to answer, click "Next".
| 1 $0
| 2 $1 - $2,500
| 3 $2,501 - $5,000
| 4 $5,001 - $10,000
| 5 $10,001 - $25,000
| 6 $25,001 - $50,000
```

- || 7 \$50,001 - \$100,000
- || 8 \$100,001 - \$250,000
- || 9 \$250,001 - \$500,000
- || 10 \$500,001 - \$1,000,000
- || 11 More than \$1,000,000
- || 12 Cannot provide a range

||  
| ENDIF

||  
| ENDIF

| [Questions C43 to C43\_other are displayed as a table]

| **C43** current employment situation

| What is your [spouse partner]'s current employment situation? Please check all that apply. If you do not want to answer, click "Next".

- | 1 Working full-time (including self-employment)
- | 2 Working part-time (including self-employment)
- | 3 Unemployed and looking for work
- | 4 Temporarily laid off
- | 5 On sick leave or other leave
- | 6 Disabled
- | 7 Homemaker
- | 8 Retired
- | 9 Other (please specify) \$Answer2\$

| **C43\_other** other employment situation

| String

| IF Retired in C43 THEN

||  
|| **C44** age spouse partner retired  
|| At what age did your [spouse partner] retire? If you do not want to answer, click "Next".  
|| Integer

|| **C45** spouse partner completely retired  
|| Is your [spouse partner] completely retired? If you do not want to answer, click "Next".  
|| 1 Yes  
|| 2 No

||  
| ENDIF

| IF Working full-time (including self-employment) in C43 or Working part-time (including self-employment) in C43 OR Unemployed and looking for work IN C43 OR Temporarily laid off IN C43 OR On sick leave or other leave IN C43 or c45 = Working part-time (including self-employment) THEN

|| **C46** age spouse partner completely retire  
|| At what age does your [spouse partner] plan to retire completely? If you do not want to answer, click "Next".  
|| Integer

|| IF C46 =EMPTY THEN

||  
|| **C46\_1** spouse partner plans to keep working  
|| You did not tell us at what age your [spouse partner] plans to retire completely. Do you mean that your [spouse partner] never plans to stop working? If you do not want to answer, click "Next".  
|| 1 Yes

```
|| 2 No
||
|| ENDIF
||
| ENDIF
|
ENDIF
```

```
IF maritalStatus = Married OR maritalStatus = Partner THEN
```

```
| D2_intro_spouse intro to D2 for spouse partner
| In this next section, we will ask some detailed questions about your financial situation. Please
| include the assets or debts of your [spouse partner fill for assets section] as well as your own in
| your answers in this section of the survey.
```

```
| [Questions D2_spouse to D2_spouse_other are displayed as a table]
```

```
| D2_spouse most knowledgeable
| Which member of your immediate family is most knowledgeable about your family's assets, debts, and
| retirement planning?
```

- | 1 Me
- | 2 My [spouse partner fill for assets section]
- | 3 Both me and my [spouse partner fill for assets section]
- | 4 Someone else in the family. Please specify: \$Answer2\$

```
| D2_spouse_other other most knowledgeable
| String
```

```
| IF D2_spouse = Both me and my ^FL_spouse_partner OR D2_spouse= Someone else in the family. Please
| specify: $Answer2$ THEN
```

```
|| D3 most knowledgeable
|| Suppose [you and partner] were asked to provide information about your combined assets, debts, and
|| retirement plans. Between [you and partner], who could provide the most accurate information?
```

- || 1 Me
- || 2 My [spouse partner fill for assets section]

```
|| ENDIF
```

```
ENDIF
```

```
IF maritalStatus = Single THEN
```

```
| D2_intro_single intro to D2 single
| In this next section, we will ask some detailed questions about your financial situation. Please
| include only your own assets or debts in your answers in this section of the survey.
```

```
| [Questions D2_single to D2_single_other are displayed as a table]
```

```
| D2_single most knowledgeable
| Which member of your immediate family is most knowledgeable about your family's assets, debts, and
| retirement planning?
```

- | 1 Me
- | 4 Someone else in the family. Please specify: \$Answer2\$

```
| D2_single_other other most knowledgeable
```

| String

|

ENDIF

**D4** own primary residence

Do [you/you or your partner] own your primary residence?

1 Yes

2 No

IF D4 = Yes THEN

|

| **D5** primary residence value

| What would your primary residence be worth if sold today?

| Integer

|

| IF D5 =EMPTY THEN

||

|| **D5\_R** primary residence value

|| You did not complete the previous question. If you can give an approximate value, please click "Back" to answer the question. If you cannot give an approximate value, please indicate a range below. Please indicate a range for what your primary residence would be worth if sold today.

|| 1 \$0

|| 2 \$1 - \$2,500

|| 3 \$2,501 - \$5,000

|| 4 \$5,001 - \$10,000

|| 5 \$10,001 - \$25,000

|| 6 \$25,001 - \$50,000

|| 7 \$50,001 - \$100,000

|| 8 \$100,001 - \$250,000

|| 9 \$250,001 - \$500,000

|| 10 \$500,001 - \$1,000,000

|| 11 More than \$1,000,000

|| 12 Cannot provide a range

||

| ENDIF

|

| **D6** mortgages or credit lines on prim residence

| Do [you/you or your partner] have any mortgages or home equity lines of credit on your primary residence?

| 1 Yes

| 2 No

|

| IF D6 = Yes THEN

||

|| **D7** total balance owed all mortgages

|| What is the total balance owed on all mortgages or home equity lines of credit on your primary residence?

|| Integer

||

|| IF D7 =EMPTY THEN

|||

||| **D7\_R** total balance owed

||| You did not complete the previous question. If you can give an approximate value, please click "Back" to answer the question. If you cannot give an approximate value, please indicate a range below. Please indicate a range for the total balance owed on your mortgages or home equity lines of credit on your primary residence.

||| 1 \$0

||| 2 \$1 - \$2,500

||| 3 \$2,501 - \$5,000

|| 4 \$5,001 - \$10,000  
|| 5 \$10,001 - \$25,000  
|| 6 \$25,001 - \$50,000  
|| 7 \$50,001 - \$100,000  
|| 8 \$100,001 - \$250,000  
|| 9 \$250,001 - \$500,000  
|| 10 \$500,001 - \$1,000,000  
|| 11 More than \$1,000,000  
|| 12 Cannot provide a range  
||  
| ENDIF  
||  
| ENDIF  
|  
ENDIF

**D11** own 2nd home

Do [you/you or your partner] own a second home, vacation home, or any other property, land, or real estate besides your primary residence?

- 1 Yes
- 2 No

IF D11 = Yes THEN

|  
| **D12** 2nd home value  
| What would all of these properties be worth in total if sold today?  
| Integer  
|

| IF D12 =EMPTY THEN

||  
|| **D12\_R** range of total balance owed  
|| You did not complete the previous question. If you can give an approximate value, please click "Back" to answer the question. If you cannot give an approximate value, please indicate a range below. Please indicate a range for what all of these properties would be worth in total if sold today. Please include all property other than your primary residence.  
|| 1 \$0  
|| 2 \$1 - \$2,500  
|| 3 \$2,501 - \$5,000  
|| 4 \$5,001 - \$10,000  
|| 5 \$10,001 - \$25,000  
|| 6 \$25,001 - \$50,000  
|| 7 \$50,001 - \$100,000  
|| 8 \$100,001 - \$250,000  
|| 9 \$250,001 - \$500,000  
|| 10 \$500,001 - \$1,000,000  
|| 11 More than \$1,000,000  
|| 12 Cannot provide a range  
||  
| ENDIF  
|

| **D13** mortgages or credit lines on other properties

| Do [you/you or your partner] have any mortgages or home equity lines of credit on these other properties?

- | 1 Yes
- | 2 No

| IF D13 =EMPTY THEN

||

```

|| D13_dk mortgages or credit lines on other properties
|| You did not complete the previous question. Your answers are important to us. Please try to answer as best you can.
|| Do [you/you or your partner] have any mortgages or home equity lines of credit on these other properties?
|| 1 Yes
|| 2 No
|| 3 Don't know
||
|ENDIF
|
|IF D13 = Yes or D13_DK = Yes THEN
||
|| D14 balance owed other properties
|| What is the total balance owed on all mortgages or home equity lines of credit on all of these other properties?
|| Integer
||
|| IF D14 =EMPTY THEN
|||
||| D14_R range of total balance owed
||| You did not complete the previous question. If you can give an approximate value, please click "Back" to answer
||| the question. If you cannot give an approximate value, please indicate a range below. Please indicate a range
||| for the total balance owed on all mortgages or home equity lines of credit on all of these other properties.
||| 1 $0
||| 2 $1 - $2,500
||| 3 $2,501 - $5,000
||| 4 $5,001 - $10,000
||| 5 $10,001 - $25,000
||| 6 $25,001 - $50,000
||| 7 $50,001 - $100,000
||| 8 $100,001 - $250,000
||| 9 $250,001 - $500,000
||| 10 $500,001 - $1,000,000
||| 11 More than $1,000,000
||| 12 Cannot provide a range
|||
||ENDIF
||
|ENDIF
|
ENDIF

```

**D15\_intro** assets intro

The next questions ask about your financial assets. In answering these questions, please consult account statements, personal finance software, or other records, if possible. First, we will ask about total assets held in: 1. Tax-advantaged retirement accounts, and 2. Financial assets held outside of tax-advantaged retirement accounts. After asking for the total, we will ask whether you hold specific types of assets within each of these categories. If you hold an asset, we will ask you to give an approximate value. The detailed questions are important because they provide a more complete picture of how people choose to hold their financial assets. Please include [fill for assets section]

**D15** have tax advantaged acct

Do [you/you or your partner] hold any tax-advantaged retirement accounts (for example, 401(k) plans, 403(b) plans, Keoghs, Traditional IRAs or Roth IRAs)?

- 1 Yes
- 2 No

IF D15 = Yes THEN

|

| **D15\_VAL** value of retirement accounts

| What is the total value of all the tax-advantaged retirement accounts (for example, 401(k) plans, 403(b) plans, Keoghs, Traditional IRAs or Roth IRAs) [you and partner] hold?

| Real

| IF D15\_VAL =EMPTY THEN

| | **D15\_R** range of retirement accounts

| | You did not complete the previous question. If you can give an approximate value, please click "Back" to answer the question. If you cannot give an approximate value, please indicate a range below.

| | Please indicate a range for the total value of all the tax-advantaged retirement accounts (for example, 401(k) plans, 403(b) plans, Keoghs, Traditional IRAs or Roth IRAs) [you and partner] hold.

| | 1 \$0

| | 2 \$1 - \$2,500

| | 3 \$2,501 - \$5,000

| | 4 \$5,001 - \$10,000

| | 5 \$10,001 - \$25,000

| | 6 \$25,001 - \$50,000

| | 7 \$50,001 - \$100,000

| | 8 \$100,001 - \$250,000

| | 9 \$250,001 - \$500,000

| | 10 \$500,001 - \$1,000,000

| | 11 More than \$1,000,000

| | 12 Cannot provide a range

| ENDIF

| IF D15\_VAL > or D15\_R > \$0 THEN

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

| | **D15\_ACCT\_INTRO** Intro to asset types

| | Which of the following types of assets do [you and partner] hold in these tax-advantaged retirement accounts?

| | **D15\_ACCT\_A** Short term assets

| | Short-term assets such as money market funds, CDs, and short-term Treasury bills.

| | 1 Yes

| | 2 No

| | **D15\_ACCT\_B** Mutual funds

| | Mutual funds that hold both stocks and bonds, such as balanced or life-cycle funds.

| | 1 Yes

| | 2 No

| | **D15\_ACCT\_C** Individual stocks or stock mutual funds

| | Individual stocks or stock mutual funds such as equity, index, growth, and value funds.

| | 1 Yes

| | 2 No

| | **D15\_ACCT\_D** Bond funds or fixed income funds or municipal bonds

| | Bond funds, fixed income funds, or municipal, corporate or long-term government bonds.

| | 1 Yes

| | 2 No

| | **D15\_ACCT\_E** Other retirement savings

|| Other tax-advantaged retirement savings not mentioned above.

|| 1 Yes

|| 2 No

||

|| [End of table display]

|| IF D15\_ACCT\_A =EMPTY OR D15\_ACCT\_B =EMPTY OR D15\_ACCT\_C =EMPTY OR D15\_ACCT\_D =EMPTY  
|| OR D15\_ACCT\_E =EMPTY THEN

||

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

||

|| **D15\_ACCT\_INTRO\_DK** Intro to asset types

|| You did not complete the previous question. Your answers are important to us. Please try to answer as best you can.

|| Which of the following types of assets do [you and partner] hold in these tax-advantaged retirement accounts?

||

|| IF D15\_ACCT\_A =EMPTY THEN

||

|| **D15\_ACCT\_A\_dk** Short term assets

|| Short-term assets such as money market funds, CDs, and short-term Treasury bills.

|| 1 Yes

|| 2 No

|| 3 Don't know

||

|| ENDIF

||

|| IF D15\_ACCT\_B =EMPTY THEN

||

|| **D15\_ACCT\_B\_dk** Mutual funds

|| Mutual funds that hold both stocks and bonds, such as balanced or life-cycle funds.

|| 1 Yes

|| 2 No

|| 3 Don't know

||

|| ENDIF

||

|| IF D15\_ACCT\_C =EMPTY THEN

||

|| **D15\_ACCT\_C\_dk** Individual stocks or stock mutual funds

|| Individual stocks or stock mutual funds such as equity, index, growth, and value funds.

|| 1 Yes

|| 2 No

|| 3 Don't know

||

|| ENDIF

||

|| IF D15\_ACCT\_D =EMPTY THEN

||

|| **D15\_ACCT\_D\_dk** Bond funds or fixed income funds or municipal bonds

|| Bond funds, fixed income funds, or municipal, corporate or long-term government bonds.

|| 1 Yes

|| 2 No

|| 3 Don't know

||

|| ENDIF

||

|| IF D15\_ACCT\_E =EMPTY THEN

||

||

```

||| D15_ACCT_E_dk Other retirement savings
||| Other tax-advantaged retirement savings not mentioned above.
||| 1 Yes
||| 2 No
||| 3 Don't know
|||
||| ENDIF
|||
||| [End of table display]
||| ENDIF
|||
||| IF D15_VAL =RESPONSE THEN
|||
||| ELSEIF D15_VAL =EMPTY AND D15_R =RESPONSE THEN
|||
||| ENDIF
|||
||| IF D15_ACCT_A = Yes OR D15_ACCT_A_dk = Yes or D15_ACCT_B = Yes OR D15_ACCT_B_dk = Yes or
||| D15_ACCT_C = Yes OR D15_ACCT_C_dk = Yes or D15_ACCT_D = Yes OR D15_ACCT_D_dk = Yes or
||| D15_ACCT_e = Yes OR D15_ACCT_e_dk = Yes THEN
|||
||| [The following questions are displayed as a table]
|||
||| D15_ACCT_VAL_INTRO Intro to acct val section
||| You told us that the total value of tax-advantaged retirement accounts [you and partner] hold is [amount]. The amounts
||| held in the types of assets mentioned below should sum approximately to this amount. What is the total value of each
||| of the following types of assets [you and partner] hold in tax-advantaged retirement accounts?
|||
||| IF D15_ACCT_A = Yes OR D15_ACCT_A_dk = Yes THEN
|||
||| D15_ACCT_VAL_A Short term assets value
||| Short-term assets such as money market funds, CDs, and short-term Treasury bills.
||| Integer
|||
||| ENDIF
|||
||| IF D15_ACCT_B = Yes OR D15_ACCT_B_dk = Yes THEN
|||
||| D15_ACCT_VAL_B Mutual funds value
||| Mutual funds that hold both stocks and bonds, such as balanced or life-cycle funds.
||| Integer
|||
||| ENDIF
|||
||| IF D15_ACCT_C = Yes OR D15_ACCT_C_dk = Yes THEN
|||
||| D15_ACCT_VAL_C Individual stocks or mutual funds value
||| Individual stocks or stock mutual funds such as equity, index, growth, and value funds.
||| Integer
|||
||| ENDIF
|||
||| IF D15_ACCT_D = Yes OR D15_ACCT_D_dk = Yes THEN
|||
||| D15_ACCT_VAL_D Bond funds or fixed income funds value
||| Bond funds, fixed income funds, or municipal, corporate or long-term government bonds.

```

```
||| Integer
|||
||| ENDIF
|||
||| IF D15_ACCT_E = Yes OR D15_ACCT_E_dk = Yes THEN
|||
||| D15_ACCT_VAL_E Other retirement savings value
||| Other tax-advantaged retirement savings not mentioned above.
||| Integer
|||
||| ENDIF
|||
||| [End of table display]
||| IF D15_val =RESPONSE THEN
|||
||| IF D15_acct_val_ABCD <> assets_value_D15 THEN
|||
||| error_D15_total error not add to total
||| Your total adds up to [] You told us that you have approximately [assets value d15] in these
||| accounts. If this looks wrong, or if you can provide more exact amounts, please go back and
||| change the numbers so they add up to [assets value d15]. Otherwise, click "Next" below.
|||
||| ENDIF
|||
||| ENDIF
|||
||| ENDIF
|||
||| IF (( D15_ACCT_A = Yes OR D15_ACCT_A_dk = Yes ) and ( D15_ACCT_VAL_A =EMPTY)) OR ((
||| D15_ACCT_B = Yes OR D15_ACCT_B_dk = Yes ) and ( D15_ACCT_VAL_B =EMPTY)) OR (( D15_ACCT_C =
||| Yes OR D15_ACCT_C_dk =Yes ) and ( D15_ACCT_VAL_C =EMPTY)) OR (( D15_ACCT_D = Yes OR
||| D15_ACCT_D_dk = Yes ) and (D15_ACCT_VAL_D =EMPTY)) OR (( D15_ACCT_E = Yes OR D15_ACCT_E_dk
||| = Yes ) and ( D15_ACCT_VAL_E=EMPTY)) THEN
|||
||| [The following questions are displayed as a table]
|||
||| D15_ACCT_Range_INTRO Intro to acct range section
||| You did not complete the previous question. If you can give an approximate value, please click
||| "Back" to answer the question. If you cannot give an approximate value, please indicate a range
||| below. You told us that the total value of tax-advantaged retirement accounts [you and partner]
||| hold is [assets value d15], but you did not give us the breakdown of this total on the previous
||| page. Please click "back" to provide approximate values for each asset type. If you cannot provide
||| approximate values, please indicate ranges below. Please indicate a range for the following types
||| of assets [you and partner] hold in tax-advantaged retirement accounts.
|||
||| IF ( D15_ACCT_A = Yes OR D15_ACCT_A_dk = Yes ) and ( D15_ACCT_VAL_A =EMPTY) THEN
|||
||| D15_ACCT_R_A Short term assets value
||| Short-term assets such as money market funds, CDs, and short-term Treasury bills.
||| 1 $0
||| 2 $1 - $2,500
||| 3 $2,501 - $5,000
||| 4 $5,001 - $10,000
||| 5 $10,001 - $25,000
||| 6 $25,001 - $50,000
||| 7 $50,001 - $100,000
```

```

|||| 8 $100,001 - $250,000
|||| 9 $250,001 - $500,000
|||| 10 $500,001 - $1,000,000
|||| 11 More than $1,000,000
|||| 12 Cannot provide a range
||||
|||| ENDIF
||||
|||| IF ( D15_ACCT_B = Yes OR D15_ACCT_B_dk = Yes ) and ( D15_ACCT_VAL_B =EMPTY) THEN
||||
|||| D15_ACCT_R_B Mutual funds value
|||| Mutual funds that hold both stocks and bonds, such as balanced or life-cycle funds.
|||| 1 $0
|||| 2 $1 - $2,500
|||| 3 $2,501 - $5,000
|||| 4 $5,001 - $10,000
|||| 5 $10,001 - $25,000
|||| 6 $25,001 - $50,000
|||| 7 $50,001 - $100,000
|||| 8 $100,001 - $250,000
|||| 9 $250,001 - $500,000
|||| 10 $500,001 - $1,000,000
|||| 11 More than $1,000,000
|||| 12 Cannot provide a range
||||
|||| ENDIF
||||
|||| IF ( D15_ACCT_C = Yes OR D15_ACCT_C_dk = Yes ) and ( D15_ACCT_VAL_C =EMPTY) THEN
||||
|||| D15_ACCT_R_C Individual stocks or mutual funds value
|||| Individual stocks or stock mutual funds such as equity, index, growth, and value funds.
|||| 1 $0
|||| 2 $1 - $2,500
|||| 3 $2,501 - $5,000
|||| 4 $5,001 - $10,000
|||| 5 $10,001 - $25,000
|||| 6 $25,001 - $50,000
|||| 7 $50,001 - $100,000
|||| 8 $100,001 - $250,000
|||| 9 $250,001 - $500,000
|||| 10 $500,001 - $1,000,000
|||| 11 More than $1,000,000
|||| 12 Cannot provide a range
||||
|||| ENDIF
||||
|||| IF ( D15_ACCT_D = Yes OR D15_ACCT_D_dk = Yes ) and ( D15_ACCT_VAL_D =EMPTY) THEN
||||
|||| D15_ACCT_R_D Bond funds or fixed income funds value
|||| Bond funds, fixed income funds, or municipal, corporate or long-term government bonds.
|||| 1 $0
|||| 2 $1 - $2,500
|||| 3 $2,501 - $5,000
|||| 4 $5,001 - $10,000
|||| 5 $10,001 - $25,000
|||| 6 $25,001 - $50,000

```

```

|||| 7 $50,001 - $100,000
|||| 8 $100,001 - $250,000
|||| 9 $250,001 - $500,000
|||| 10 $500,001 - $1,000,000
|||| 11 More than $1,000,000
|||| 12 Cannot provide a range
||||
||| ENDIF
|||
||| IF ( D15_ACCT_e = Yes OR D15_ACCT_e_dk = Yes ) and ( D15_ACCT_VAL_e =EMPTY) THEN
||||
|||| D15_ACCT_R_E Other retirement savings value
|||| Other tax-advantaged retirement savings not mentioned above.
|||| 1 $0
|||| 2 $1 - $2,500
|||| 3 $2,501 - $5,000
|||| 4 $5,001 - $10,000
|||| 5 $10,001 - $25,000
|||| 6 $25,001 - $50,000
|||| 7 $50,001 - $100,000
|||| 8 $100,001 - $250,000
|||| 9 $250,001 - $500,000
|||| 10 $500,001 - $1,000,000
|||| 11 More than $1,000,000
|||| 12 Cannot provide a range
||||
||| ENDIF
|||
||| [End of table display]
|| ENDIF
|
| ENDIF
|
ENDIF

```

**D16** total value financial assets

Now, please think about the other financial assets outside of tax-advantaged retirement accounts [you and partner] hold. What is the total value of all the financial assets [you and partner] hold outside of tax-advantaged retirement accounts? Your other financial assets could include bank accounts, money market funds, cash, CDs, bonds, stocks, mutual funds, or any other types of financial assets we have not yet mentioned.

Integer

IF D16 =EMPTY THEN

```

|
| D16_R asset range
| You did not complete the previous question. If you can give an approximate value, please click "Back" to answer the
| question. If you cannot give an approximate value, please indicate a range below. Please indicate a range for the total
| value of all the financial assets [you and partner] hold outside of tax-advantage retirement accounts. Your other financial
| assets could include bank accounts, money market funds, cash, CDs, bonds, stocks, mutual funds, or any other types of
| financial assets we have not yet mentioned.
| 1 $0
| 2 $1 - $2,500
| 3 $2,501 - $5,000
| 4 $5,001 - $10,000
| 5 $10,001 - $25,000
| 6 $25,001 - $50,000

```

| 7 \$50,001 - \$100,000  
| 8 \$100,001 - \$250,000  
| 9 \$250,001 - \$500,000  
| 10 \$500,001 - \$1,000,000  
| 11 More than \$1,000,000  
| 12 Cannot provide a range

|  
ENDIF

IF D16 > or D16\_R > \$0 THEN

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

|  
| **D16\_ACCT\_A\_E\_INTRO** Intro to asset types held outside of tax advantaged accounts  
| Which of the following types of assets do [you and partner] hold outside of tax-advantaged retirement  
| accounts?

| **D16\_ACCT\_A** Short term assets  
| Short-term assets such as cash, bank accounts, money market funds, CDs, and short-term Treasury bills.  
| 1 Yes  
| 2 No

| **D16\_ACCT\_B** Mutual funds  
| Mutual funds that hold both stocks and bonds, such as balanced or life-cycle funds.  
| 1 Yes  
| 2 No

| **D16\_ACCT\_C** Individual stocks or stock mutual funds  
| Individual stocks or stock mutual funds such as equity, index, growth, and value funds.  
| 1 Yes  
| 2 No

| **D16\_ACCT\_D** Bond funds or fixed income funds or municipal bonds  
| Bond funds, fixed income funds, or municipal, corporate or long-term government bonds.  
| 1 Yes  
| 2 No

| **D16\_ACCT\_E** Other financial assets  
| Other financial assets not mentioned above.  
| 1 Yes  
| 2 No

| [End of table display]

| IF D16\_ACCT\_A =EMPTY OR D16\_ACCT\_B =EMPTY OR D16\_ACCT\_C =EMPTY OR D16\_ACCT\_D =EMPTY  
| OR D16\_ACCT\_E =EMPTY THEN

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

|| **D16\_ACCT\_INTRO\_DK** Intro to asset types outside of tax advantaged accounts dk  
|| You did not complete the previous question. Your answers are important to us. Please try to answer as  
|| best you can. Which of the following types of assets do [you and partner] hold outside of  
|| tax-advantaged retirement accounts?

|| IF D16\_ACCT\_A =EMPTY THEN

|| **D16\_ACCT\_A\_dk** Short term assets

```

||| Short-term assets such as cash, bank accounts, money market funds, CDs, and short-term Treasury bills.
||| 1 Yes
||| 2 No
||| 3 Don't know
|||
||| ENDIF
|||
||| IF D16_ACCT_B =EMPTY THEN
|||
||| D16_ACCT_B_dk Mutual funds
||| Mutual funds that hold both stocks and bonds, such as balanced or life-cycle funds.
||| 1 Yes
||| 2 No
||| 3 Don't know
|||
||| ENDIF
|||
||| IF D16_ACCT_C =EMPTY THEN
|||
||| D16_ACCT_C_dk Individual stocks or stock mutual funds
||| Individual stocks or stock mutual funds such as equity, index, growth, and value funds.
||| 1 Yes
||| 2 No
||| 3 Don't know
|||
||| ENDIF
|||
||| IF D16_ACCT_D =EMPTY THEN
|||
||| D16_ACCT_D_dk Bond funds or fixed income funds or municipal bonds
||| Bond funds, fixed income funds, or municipal, corporate or long-term government bonds.
||| 1 Yes
||| 2 No
||| 3 Don't know
|||
||| ENDIF
|||
||| IF D16_ACCT_E =EMPTY THEN
|||
||| D16_ACCT_E_dk Other financial assets
||| Other financial assets not mentioned above.
||| 1 Yes
||| 2 No
||| 3 Don't know
|||
||| ENDIF
|||
||| [End of table display]
||| ENDIF
|||
||| IF ( D16_ACCT_A = Yes ) OR ( D16_ACCT_B = Yes ) OR ( D16_ACCT_C = Yes ) OR ( D16_ACCT_D = Yes ) OR (
||| D16_ACCT_E = Yes ) THEN
|||
||| [The following questions are displayed as a table]
|||
||| D16_ACCT_VAL_INTRO Intro to assets held outside of tax advantaged accts

```

```

|| You told us that the total value of all the financial assets held, outside of tax-retirement accounts, is [amount]. The
|| amounts held in the types of assets mentioned below should sum approximately to this amount. What is the total
|| value of each of the following types of assets [you and partner] hold, outside of tax-advantaged retirement accounts?
||
|| IF D16_ACCT_A = Yes or D16_ACCT_A_dk = Yes THEN
|| |
|| | D16_ACCT_VAL_A Short term assets value
|| | Short-term assets such as cash, bank accounts, money market funds, CDs, and short-term Treasury bills.
|| | Integer
|| |
|| | ENDIF
|| |
|| IF D16_ACCT_B = Yes or D16_ACCT_B_dk = Yes THEN
|| |
|| | D16_ACCT_VAL_B Mutual funds value
|| | Mutual funds that hold both stocks and bonds, such as balanced or life-cycle funds.
|| | Integer
|| |
|| | ENDIF
|| |
|| IF D16_ACCT_C = Yes or D16_ACCT_C_dk = Yes THEN
|| |
|| | D16_ACCT_VAL_C Individual stocks or mutual funds value
|| | Individual stocks or stock mutual funds such as equity, index, growth, and value funds.
|| | Integer
|| |
|| | ENDIF
|| |
|| IF D16_ACCT_D = Yes or D16_ACCT_D_dk = Yes THEN
|| |
|| | D16_ACCT_VAL_D Bond funds or fixed income funds value
|| | Bond funds, fixed income funds, or municipal, corporate or long-term government bonds.
|| | Integer
|| |
|| | ENDIF
|| |
|| IF D16_ACCT_E = Yes or D16_ACCT_E_dk = Yes THEN
|| |
|| | D16_ACCT_VAL_E Other financial assets value
|| | Other financial assets not mentioned above.
|| | Integer
|| |
|| | ENDIF
|| |
|| [End of table display]
|| IF D16 =RESPONSE THEN
|| |
|| | IF D16_acct_val_ABCD <> assets_valueD16 THEN
|| | |
|| | | error_D16_total error not add to total
|| | | Your total adds up to [] You told us that you have approximately [assets value] in these
|| | | accounts. If this looks wrong, or if you can provide more exact amounts, please go back and
|| | | change the numbers so they add up to [assets value]. Otherwise, click "Next" below.
|| | |
|| | | ENDIF
|| |
|| |

```

|| ENDIF

||  
|| IF (( D16\_ACCT\_A = Yes OR D16\_ACCT\_A\_dk = Yes ) and ( D16\_ACCT\_VAL\_A =EMPTY)) OR ((  
|| D16\_ACCT\_B = Yes OR D16\_ACCT\_B\_dk = Yes ) and ( D16\_ACCT\_VAL\_B =EMPTY)) OR ((D16\_ACCT\_C =  
|| Yes OR D16\_ACCT\_C\_dk =Yes ) and ( D16\_ACCT\_VAL\_C =EMPTY)) OR (( D16\_ACCT\_D = Yes OR  
|| D15\_ACCT\_D\_dk = Yes ) and (D16\_ACCT\_VAL\_D =EMPTY)) OR (( D16\_ACCT\_E = Yes OR D15\_ACCT\_E\_dk  
|| = Yes ) and ( D16\_ACCT\_VAL\_E =EMPTY)) THEN

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

|| **D16\_ACCT\_Range\_INTRO** Intro to acct range section

|| You did not complete the previous question. If you can give an approximate value, please click  
|| "Back" to answer the question. If you cannot give an approximate value, please indicate a range  
|| below. You told us that the total value of tax-advantaged retirement accounts [you and partner]  
|| hold outside of tax-advantaged retirement accounts is [assets value], but you did not give us the  
|| breakdown of this total on the previous page. Please click "back" to provide approximate values for  
|| each asset type. If you cannot provide approximate values, please indicate ranges below. Together  
|| with the values shown above, the amounts held in the types of assets listed below (for which you  
|| have not yet given a value) should sum approximately to [] Please indicate a range for the  
|| following types of assets [you and partner] hold, outside of tax-advantaged retirement accounts.

||  
|| IF (( D16\_ACCT\_A = Yes OR D16\_ACCT\_A\_dk = Yes ) and ( D16\_ACCT\_VAL\_A =EMPTY)) THEN

|| **D16\_ACCT\_R\_A** Short term assets value

|| Short-term assets such as cash, bank accounts, money market funds, CDs, and short-term Treasury bills.

- || 1 \$0
- || 2 \$1 - \$2,500
- || 3 \$2,501 - \$5,000
- || 4 \$5,001 - \$10,000
- || 5 \$10,001 - \$25,000
- || 6 \$25,001 - \$50,000
- || 7 \$50,001 - \$100,000
- || 8 \$100,001 - \$250,000
- || 9 \$250,001 - \$500,000
- || 10 \$500,001 - \$1,000,000
- || 11 More than \$1,000,000
- || 12 Cannot provide a range

||  
|| ENDIF

||  
|| IF (( D16\_ACCT\_B = Yes OR D16\_ACCT\_B\_dk = Yes ) and ( D16\_ACCT\_VAL\_B =EMPTY)) THEN

|| **D16\_ACCT\_R\_B** Mutual funds value

|| Mutual funds that hold both stocks and bonds, such as balanced or life-cycle funds.

- || 1 \$0
- || 2 \$1 - \$2,500
- || 3 \$2,501 - \$5,000
- || 4 \$5,001 - \$10,000
- || 5 \$10,001 - \$25,000
- || 6 \$25,001 - \$50,000
- || 7 \$50,001 - \$100,000
- || 8 \$100,001 - \$250,000
- || 9 \$250,001 - \$500,000
- || 10 \$500,001 - \$1,000,000
- || 11 More than \$1,000,000
- || 12 Cannot provide a range

```

||||
||| ENDIF
||||
||| IF (( D16_ACCT_C = Yes OR D16_ACCT_C_dk = Yes ) and ( D16_ACCT_VAL_C =EMPTY)) THEN
||||
||| D16_ACCT_R_C Individual stocks or mutual funds value
||| Individual stocks or stock mutual funds such as equity, index, growth, and value funds.
||| 1 $0
||| 2 $1 - $2,500
||| 3 $2,501 - $5,000
||| 4 $5,001 - $10,000
||| 5 $10,001 - $25,000
||| 6 $25,001 - $50,000
||| 7 $50,001 - $100,000
||| 8 $100,001 - $250,000
||| 9 $250,001 - $500,000
||| 10 $500,001 - $1,000,000
||| 11 More than $1,000,000
||| 12 Cannot provide a range
||||
||| ENDIF
||||
||| IF ( D16_ACCT_D = Yes OR D16_ACCT_D_dk = Yes ) and ( D16_ACCT_VAL_D =EMPTY) THEN
||||
||| D15_ACCT_R_D Bond funds or fixed income funds value
||| Bond funds, fixed income funds, or municipal, corporate or long-term government bonds.
||| 1 $0
||| 2 $1 - $2,500
||| 3 $2,501 - $5,000
||| 4 $5,001 - $10,000
||| 5 $10,001 - $25,000
||| 6 $25,001 - $50,000
||| 7 $50,001 - $100,000
||| 8 $100,001 - $250,000
||| 9 $250,001 - $500,000
||| 10 $500,001 - $1,000,000
||| 11 More than $1,000,000
||| 12 Cannot provide a range
||||
||| ENDIF
||||
||| IF ( D16_ACCT_e = Yes OR D16_ACCT_e_dk = Yes ) and ( D16_ACCT_VAL_e =EMPTY) THEN
||||
||| D16_ACCT_R_E Other financial assets range
||| Other financial assets not mentioned above.
||| 1 $0
||| 2 $1 - $2,500
||| 3 $2,501 - $5,000
||| 4 $5,001 - $10,000
||| 5 $10,001 - $25,000
||| 6 $25,001 - $50,000
||| 7 $50,001 - $100,000
||| 8 $100,001 - $250,000
||| 9 $250,001 - $500,000
||| 10 $500,001 - $1,000,000
||| 11 More than $1,000,000

```

||| 12 Cannot provide a range

|||

||| ENDIF

|||

||| [End of table display]

|| ENDIF

||

| ENDIF

|

ENDIF

**D17** >5000 in stocks

Now we want to ask about the total value of stocks [you and partner] hold, including stock in individual companies and stock in mutual funds. Please think about the totals for both the tax-advantaged and other accounts. Do [you and partner] have at least \$5,000 in stocks or in stock mutual funds?

1 Yes

2 No

IF D17 =EMPTY THEN

|

| **D17\_dk** >5000 in stocks

| You did not complete the previous question. Your answers are important to us. Please try to answer as best you can.

| Now we want to ask about the total value of stocks you [you and partner] hold, including stock in individual companies and stock in mutual funds. Please think about the totals for both the tax-advantaged and other accounts.

| Do [you and partner] have at least \$5,000 in stocks or in stock mutual funds?

| 1 Yes

| 2 No

| 3 Don't know

|

ENDIF

IF D17 = Yes OR D17\_dk = Yes THEN

|

| **D18** percent of financial assets in stocks

| Thinking about all of the financial assets [you/you or your partner] hold, approximately what percent of your financial assets do you hold in stocks or in stock mutual funds?

| 1 0%

| 2 10%

| 3 20%

| 4 30%

| 5 40%

| 6 50%

| 7 60%

| 8 70%

| 9 90%

| 10 100%

|

| **D19** stock percentage more or less than 2008

| Is this percentage more or less than what [you and partner] were holding in 2008, right before the recent economic crisis began?

| 1 Much more

| 2 A little more

| 3 About the same

| 4 A little less

| 5 Much less

|

```
| D20 MORE THAN 5000 in stocks where work
| Do [you and partner] hold at least $5,000 in stock in companies where [you/you or your partner]
| currently work or have previously worked?
| 1 Yes
| 2 No
|
| IF D20 =EMPTY THEN
|
| | D20_dk MORE THAN 5000 in stocks where work
| | You did not complete the previous question. Your answers are important to us. Please try to answer as
| | best you can. Do [you and partner] hold at least $5,000 in stock in companies where [you/you or
| | your partner] currently work or have previously worked?
| | 1 Yes
| | 2 No
| | 3 Don't know
| |
| | ENDIF
|
| IF D20 = Yes OR D20_dk = Yes THEN
|
| | D20_VAL value in stocks where work
| | What is the total value [you and partner] hold in stock in companies where [you/you or your partner]
| | currently work or have previously worked?
| | Range: 0..50000000
| |
| | IF D20_VAL =EMPTY THEN
| |
| | | D20_VAL_R range of stock value where work
| | | You did not complete the previous question. If you can give an approximate value, please click
| | | "Back" to answer the question. If you cannot give an approximate value, please indicate a range
| | | below. Please indicate a range for the total value [you and partner] hold in stock in companies
| | | where [you/you or your partner] currently work or have previously worked.
| | | 1 $0
| | | 2 $1 - $2,500
| | | 3 $2,501 - $5,000
| | | 4 $5,001 - $10,000
| | | 5 $10,001 - $25,000
| | | 6 $25,001 - $50,000
| | | 7 $50,001 - $100,000
| | | 8 $100,001 - $250,000
| | | 9 $250,001 - $500,000
| | | 10 $500,001 - $1,000,000
| | | 11 More than $1,000,000
| | | 12 Cannot provide a range
| | |
| | | ENDIF
| |
| | ENDIF
|
| ENDIF
|
| D21 more than 5000 in individual stocks
| Do [you and partner] hold at least $5,000 in stock in individual companies, excluding [your or your
| partners] current or previous employers?
| 1 Yes
| 2 No
|
| IF D21 =EMPTY THEN
```

```

|
|
| | D21_dk more than 5000 in individual stocks
| | You did not complete the previous question. Your answers are important to us. Please try to answer as
| | best you can. Do [you/you or your partner] hold at least $5,000 in stock in individual companies,
| | excluding [your or your partners] current or previous employers?
| | 1 Yes
| | 2 No
| | 3 Don't know
|
| ENDIF
|
| IF D21 = Yes OR D21_dk = Yes THEN
|
| | D21_VAL value in stocks in individual companies
| | What is the total value [you and partner] hold in stock in individual companies, excluding [your or
| | your partners] current or previous employers?
| | Range: 0..50000000
|
| | IF D21_VAL =EMPTY THEN
|
| | | D21_VAL_R individual stock range
| | | You did not complete the previous question. If you can give an approximate value, please click
| | | "Back" to answer the question. If you cannot give an approximate value, please indicate a range
| | | below. Please indicate a range for the total value [you and partner] hold in stock in individual
| | | companies, excluding [your or your partners] current or previous employers.
| | | 1 $0
| | | 2 $1 - $2,500
| | | 3 $2,501 - $5,000
| | | 4 $5,001 - $10,000
| | | 5 $10,001 - $25,000
| | | 6 $25,001 - $50,000
| | | 7 $50,001 - $100,000
| | | 8 $100,001 - $250,000
| | | 9 $250,001 - $500,000
| | | 10 $500,001 - $1,000,000
| | | 11 More than $1,000,000
| | | 12 Cannot provide a range
| |
| | ENDIF
|
| ENDIF
|
| D22 >5000 in foreign stocks
| Do [you and partner] hold at least $5,000 in funds that focus on foreign investments, such as global,
| international, emerging market, country or area funds?
| 1 Yes
| 2 No
|
| IF D22 =EMPTY THEN
|
| | D22_dk more than 5000 in foreign stocks
| | You did not complete the previous question. Your answers are important to us. Please try to answer as
| | best you can. Do [you and partner] hold at least $5,000 in funds that focus on foreign investments,
| | such as global, international, emerging market, country or area funds?
| | 1 Yes
| | 2 No

```

|| 3 Don't know

||

| ENDIF

|

| IF D22 = Yes OR D22\_dk = Yes THEN

||

|| **D22\_VAL** value in foreign investments

|| What is the total value [you and partner] hold in funds that focus on foreign investments, such as global, international, emerging market, country or area funds?

|| Range: 0..50000000

||

|| IF D22\_VAL =EMPTY THEN

|||

||| **D22\_VAL\_R** foreign stock range

||| You did not complete the previous question. If you can give an approximate value, please click "Back" to answer the question. If you cannot give an approximate value, please indicate a range below. Please indicate a range for the total value [you and partner] hold in funds that focus on foreign investments, such as global, international, emerging market, country or area funds.

||| 1 \$0

||| 2 \$1 - \$2,500

||| 3 \$2,501 - \$5,000

||| 4 \$5,001 - \$10,000

||| 5 \$10,001 - \$25,000

||| 6 \$25,001 - \$50,000

||| 7 \$50,001 - \$100,000

||| 8 \$100,001 - \$250,000

||| 9 \$250,001 - \$500,000

||| 10 \$500,001 - \$1,000,000

||| 11 More than \$1,000,000

||| 12 Cannot provide a range

|||

|| ENDIF

||

| ENDIF

|

| **D23** >5000 in sector funds

| Do [you and partner] hold at least \$5,000 in sector funds (funds that specialize in the stocks of companies in a particular sector or industry)?

| 1 Yes

| 2 No

|

| IF D23 =EMPTY THEN

||

|| **D23\_dk** More than 5000 in sector funds

|| You did not complete the previous question. Your answers are important to us. Please try to answer as best you can. Do [you and partner] hold at least \$5,000 in sector funds (funds that specialize in the stocks of companies in a particular sector or industry)?

|| 1 Yes

|| 2 No

|| 3 Don't know

||

| ENDIF

|

| IF D23 = Yes OR D23\_dk = Yes THEN

||

|| **D23\_VAL** value in sector funds

|| What is the total value [you and partner] hold in sector funds (funds that specialize in the stocks of companies in a particular sector or industry)?

|| Range: 0..50000000

|| IF D23\_VAL =EMPTY THEN

|| | **D23\_VAL\_R** sector fund range

|| | You did not complete the previous question. If you can give an approximate value, please click "Back" to answer the question. If you cannot give an approximate value, please indicate a range below. Please indicate a range for the total value [you and partner] hold in sector funds (funds that specialize in the stocks of companies in a particular sector or industry)?

|| | 1 \$0

|| | 2 \$1 - \$2,500

|| | 3 \$2,501 - \$5,000

|| | 4 \$5,001 - \$10,000

|| | 5 \$10,001 - \$25,000

|| | 6 \$25,001 - \$50,000

|| | 7 \$50,001 - \$100,000

|| | 8 \$100,001 - \$250,000

|| | 9 \$250,001 - \$500,000

|| | 10 \$500,001 - \$1,000,000

|| | 11 More than \$1,000,000

|| | 12 Cannot provide a range

|| | ENDIF

|| ENDIF

| **D24** how many companies own stock in

| In all, in how many different companies do [you/you or your partner] hold stocks, outside of mutual funds?

| 1 None

| 2 One

| 3 Two

| 4 Three

| 5 Four to eight

| 6 More than eight

| 7 Don't know

ENDIF

**D25** how often buy stocks or reallocate

On average, about how often do [you/you or your partner] buy or sell stocks, bonds, or other investments, or change the allocations in a retirement account?

1 Several times a week

2 Once a week

3 Once a month

4 A few times a year

5 Once a year

6 Once every five years

7 Less than once every five years

8 Never

9 I don't know. [spouse/partner fill for D25]

IF D25 > 0 AND D25< Never THEN

| **D26** last time changed allocations

| When was the last time [you/you or your partner] bought or sold stocks, bonds, or another investment, or changed the allocations in a retirement account?

- | 1 In the last week
- | 2 In the last month
- | 3 In the last few months
- | 4 In the last year
- | 5 In the last five years
- | 6 More than five years ago
- | 7 Don't know

|  
ENDIF

**D27** net equity

Aside from anything you've already mentioned, do [you/you or your partner] have net equity in partnerships, businesses or farms of which you own at least 5 percent?

- 1 Yes
- 2 No

IF D27 =EMPTY THEN

| **D27\_dk** net equity

| You did not complete the previous question. Your answers are important to us. Please try to answer as best you can. Aside from anything you've already mentioned, do [you/you or your partner] have net equity in partnerships, businesses or farms of which you own at least 5 percent?

- | 1 Yes
- | 2 No
- | 3 Don't know

|  
ENDIF

IF D27 = Yes OR D27\_dk = Yes THEN

| **D27\_VAL** value in partnerships

| What is the current value of [your and your partners] share of holdings in partnerships, businesses or farms?  
| Range: 0..50000000

| IF D27\_VAL =EMPTY THEN

|| **D27\_VAL\_R** partnership value range

|| You did not complete the previous question. If you can give an approximate value, please click "Back" to answer the question. If you cannot give an approximate value, please indicate a range below. Please indicate a range for the current value [you and partner] share of holdings in partnerships, businesses or farms. If you own part or all of a farm, please include livestock and equipment.

- || 1 \$0
- || 2 \$1 - \$2,500
- || 3 \$2,501 - \$5,000
- || 4 \$5,001 - \$10,000
- || 5 \$10,001 - \$25,000
- || 6 \$25,001 - \$50,000
- || 7 \$50,001 - \$100,000
- || 8 \$100,001 - \$250,000
- || 9 \$250,001 - \$500,000
- || 10 \$500,001 - \$1,000,000
- || 11 More than \$1,000,000
- || 12 Cannot provide a range

||

| ENDIF

|

ENDIF

**D28** more than 5k in other assets such as commodities

Aside from anything you've already mentioned, do [you/you or your partner] hold more than \$5,000 in any other assets? For example, possible other assets include limited partnerships, hedge funds, commodities, timber or mineral rights, and precious metals such as gold or silver.

1 Yes

2 No

IF D28 =EMPTY THEN

|

| **D28\_dk** more than 5000 in other assets such as commodities

| You did not complete the previous question. Your answers are important to us. Please try to answer as best you can. Aside from anything you've already mentioned, do [you/you or your partner] hold more than \$5,000 in any other assets? For example, possible other assets include limited partnerships, hedge funds, commodities, timber or mineral rights, and precious metals such as gold or silver.

| 1 Yes

| 2 No

| 3 Don't know

|

ENDIF

IF D28 = Yes OR D28\_dk = Yes THEN

|

| **D28\_VAL** value in other assets such as partnerships

| What is the current value [you and partner] hold in these other assets? For example, possible other assets include limited partnerships, hedge funds, commodities, timber or mineral rights, and precious metals such as gold or silver.

| Range: 0..50000000

|

| IF D28\_VAL =EMPTY THEN

||

|| **D28\_VAL\_R** other assets value range such as commodities

|| You did not complete the previous question. If you can give an approximate value, please click "Back" to answer the question. If you cannot give an approximate value, please indicate a range below.

|| Please indicate a range for the current value [you and partner] hold in these other assets. For example, possible other assets include limited partnerships, hedge funds, commodities, timber or mineral rights, and precious metals such as gold or silver.

|| 1 \$0

|| 2 \$1 - \$2,500

|| 3 \$2,501 - \$5,000

|| 4 \$5,001 - \$10,000

|| 5 \$10,001 - \$25,000

|| 6 \$25,001 - \$50,000

|| 7 \$50,001 - \$100,000

|| 8 \$100,001 - \$250,000

|| 9 \$250,001 - \$500,000

|| 10 \$500,001 - \$1,000,000

|| 11 More than \$1,000,000

|| 12 Cannot provide a range

||

| ENDIF

|

ENDIF

**only\_you\_answer\_questions** only invited person answer rest of questions

It is important that the rest of the survey be answered by the person invited to take the survey. That person may receive help filling out the survey, if needed, but the answers should reflect his or her point of view.

IF ! Working full-time (including self-employment) in C34 THEN

| **F8** not working likely work

| You said you are not currently working full-time. How likely is it that you will be working full-time at some time in the future?

| 1 No chance

| 2 Some chance

| 3 Certain

| IF F8 = Some chance OR F8= Certain THEN

|| **F9\_future** full time in future age stop working

|| You said you might work full-time again in the future. At what age do you expect to stop working full-time?

|| Range: 16..110

| ENDIF

ENDIF

IF Working full-time (including self-employment) in C34 THEN

| **F9\_working** full time age stop working

| You said you are working full-time. At what age do you expect to stop working full-time?

| Range: 16..110

| IF F9\_working =EMPTY THEN

|| **F9\_ever** error no answer age stop working

|| You did not answer the previous question. Do you mean that you think you will never stop working full-time?

|| 1 Yes

|| 2 No

| ENDIF

ENDIF

IF (( F8 = Some chance OR F8= Certain ) or ( No chance in C34 )) and FL\_F9\_age =response THEN

| **F13\_intro** intro to f13

| We are interested in how likely specific future events are to happen. On a scale from 0% to 100%, where "0%" means that you think the event "surely won't happen" and "100%" means that you think the event "surely will happen," please indicate how likely you think it is that the following will happen. For example, no one can ever be sure about tomorrow's weather, but if you think that rain is very unlikely tomorrow, you might say that there is a 10% chance of rain. If you think there is a very good chance that it will rain tomorrow, you might say that there is an 80% chance of rain.

| [The following questions are displayed as a table]

| **F10\_intro** intro to likely stop working full time

| How likely is it that you will stop working full-time before age [age stop working], exactly at that age, or after that age? For each possibility, give a percentage between 0% to 100%, where 100% means

```

| "surely will happen" and 0% means "surely won't happen." The three numbers should sum to 100%.
|
| F10_A percent chance stop work before age
| Stop full-time work before age [age stop working]:
| Integer
|
| F10_B percent chance stop work exactly at age
| Stop full-time work exactly at age [age stop working]:
| Integer
|
| F10_C percent chance stop work after age
| Stop full-time work after age [age stop working]:
| Integer
|
| [End of table display]
| IF F10_A =response or F10_B =response or F10_C =response THEN
|
| IF percentTotal <> 100 THEN
|
| | error_percent_total error not add to 100
| | Your total adds up to [placeholder for totals of two questions]%. Please go back and change the
| | numbers so they add up to 100%.
| |
| | ENDIF
| |
| ENDIF
|
| IF F10_A =EMPTY AND F10_B =EMPTY AND F10_C =EMPTY THEN
|
| | error_answer error empty answer
| | 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.
| |
| ENDIF
|
| IF F10_A =EMPTY AND F10_B =EMPTY AND F10_C =EMPTY THEN
|
| | [The following questions are displayed as a table]
| |
| | F10_1_intro intro to never stop working full time
| | How likely is it that you will never stop working full-time? For each possibility, give a percentage
| | between 0% to 100%, where 100% means "surely will happen" and 0% means "surely won't happen." The
| | two numbers should sum to 100%.
| |
| | F10_1_A percent chance never stop full time work
| | Never stop working full time:
| | Integer
| |
| | F10_1_B percent chance stop working full time
| | Stop working full-time:
| | Integer
| |
| | [End of table display]
| | IF F10_1_A =empty and F10_1_B =empty THEN
| |
| | | error_answer error empty answer

```

||| 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.

|||  
||| ENDIF

|||  
|| IF F10\_1\_A =response or F10\_1\_B =response THEN

|||  
||| IF percentTotal <> 100 THEN

|||  
||| **error\_percent\_total** error not add to 100  
||| Your total adds up to [placeholder for totals of two questions]%. Please go back and change the  
||| numbers so they add up to 100%.

|||  
||| ENDIF

|||  
|| ENDIF

||  
| ENDIF

|  
ENDIF

IF AGE\_today < 70 THEN

|  
| **F13** chances working FT after age 70  
| Thinking about work in general and not just your present job, what do you think the chances are that  
| you will be working full-time after you reach age 70?

- | 1 0%
- | 2 10%
- | 3 20%
- | 4 30%
- | 5 40%
- | 6 50%
- | 7 60%
- | 8 70%
- | 9 80%
- | 10 90%
- | 11 100%

|  
| IF F13 = 50% THEN

||  
|| **F13\_50** chance 50 50 working FT after age 70  
|| Do you mean that you think the chances are about 50/50, or that you don't know?  
|| 1 The chance is about 50/50  
|| 2 I don't know

||  
| ENDIF

|  
ENDIF

IF AGE\_today < 65 THEN

|  
| **F15** chances working FT after age 65  
| Thinking about work in general and not just your present job, what do you think the chances are that  
| you will be working full-time after you reach age 65?

- | 1 0%
- | 2 10%

| 3 20%  
| 4 30%  
| 5 40%  
| 6 50%  
| 7 60%  
| 8 70%  
| 9 80%  
| 10 90%  
| 11 100%

| IF F15 = 50% THEN

||  
|| **F15\_50** chance 50 50 working FT after age 65  
|| Do you mean that you think the chances are about 50/50, or that you don't know?  
|| 1 The chance is about 50/50  
|| 2 I don't know

|| ENDIF

ENDIF

IF D15 = Yes THEN

| IF AGE\_today < 65 THEN

||  
|| **F16** chances working FT after age 65 value decreased  
|| Now, suppose that you find out tomorrow that the value of your retirement accounts has decreased by [amount]  
|| In this situation, what do you think the chances are that you would be working full-time after you reach age 65?  
|| 1 0%  
|| 2 10%  
|| 3 20%  
|| 4 30%  
|| 5 40%  
|| 6 50%  
|| 7 60%  
|| 8 70%  
|| 9 80%  
|| 10 90%  
|| 11 100%

|| IF F16 = 50% THEN

||  
|| **F16\_50** working FT after age 65 retirement decreased  
|| Do you mean that you think the chances are about 50/50, or that you don't know?  
|| 1 The chance is about 50/50  
|| 2 I don't know

|| ENDIF

|| **F17** chances working FT after age 65 value increased

|| Suppose, instead, that you find out tomorrow that the value of your retirement accounts has increased by [amount]  
|| in this situation, what do you think the chances are that you would be working full-time after you reach age 65?  
|| 1 0%  
|| 2 10%  
|| 3 20%  
|| 4 30%

```

|| 5 40%
|| 6 50%
|| 7 60%
|| 8 70%
|| 9 80%
|| 10 90%
|| 11 100%
||
|| IF F17 = 50% THEN
|||
||| F17_50 working FT after age 65 retirement increased
||| Do you mean that you think the chances are about 50/50, or that you don't know?
||| 1 The chance is about 50/50
||| 2 I don't know
|||
|||
||| ENDIF
||
|| ENDIF
|
ENDIF

```

[Questions H1 to H1\_other are displayed as a table]

#### **H1** info sources

What sources of information did you use to assist you in answering the questions about your finances in this survey?

(Select all that apply.)

- 1 Account statements
- 2 Tax returns
- 3 Personal finance software (e.g. Quicken or MS Money)
- 4 Asked someone else
- 5 Other : \$Answer2\$
- 6 I did not use anything

#### **H1\_other** other info sources

String

#### **thank\_you** survey end message

Thank you very much for your participation in this survey. We cannot stress enough how important it is to our research team to learn about how real people like you are doing these days. Thank you again for taking the time to help with this important research. Please click on the "Next" button to complete the survey.

#### **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