

Well Being 455

current_age current age for survey

What is your current age?

Range: 0..150

IF current age for survey = EMPTY THEN

|

| IF CALCULATED AGE =EMPTY THEN

||

|| **calcage** CALCULATED AGE

|| What is your age?

|| Integer

||

| ENDIF

|

ELSE

|

ENDIF

IF age used for routing > 59 THEN

|

| IF GENDER =EMPTY THEN

||

|| **gender** GENDER

|| What is your gender?

|| 1 Male

|| 2 Female

||

| ENDIF

|

| **A001** current marital situation

| What is your current marital situation?

| 1 Married

| 2 Marriage-like relationship

| 3 Separated

| 4 Divorced

| 5 Widowed

| 6 Never married

|

| IF current marital situation = Marriage-like relationship THEN

||

|| **A002** planning financial future together

|| Are you and your partner planning your financial future together as a couple?

|| 1 Yes

|| 5 No

||

| ENDIF

|

| **A003** life satisfaction as a whole

| To begin with, we have some general questions about your current situation. Taking all things together, how satisfied are you with your life as a whole these days?

| 1 Very satisfied

| 2 Satisfied

| 3 Neither satisfied nor dissatisfied

| 4 Dissatisfied

| 5 Very dissatisfied

| **A004** economic situation satisfaction

| How satisfied are you with your overall economic situation?

| 1 Very satisfied

| 2 Satisfied

| 3 Neither satisfied nor dissatisfied

| 4 Dissatisfied

| 5 Very dissatisfied

| **A005** self-rated health

| Would you say your health is excellent, very good, good, fair, or poor?

| 1 Excellent

| 2 Very good

| 3 Good

| 4 Fair

| 5 Poor

| IF age used for routing > 59 AND age used for routing < 101 THEN

|| IF random_surv[1,2,3] variable for PS01 question = EMPTY THEN

|| ENDIF

|| IF turns test vars on and off = 1 THEN

||| **random_survPS01** random_surv[1,2,3] variable for PS01 question

||| This question shows for testing only. A random number is generated between 1-3

||| random_surv[1,2,3] for use in PS01 question

||| 1 random_surv1

||| 2 random_surv2

||| 3 random_surv3

|| ENDIF

|| **PS01** ps01

|| We will ask you a few questions about the chances that you will live for at least a certain
|| length of time. The length of time will vary from one question to the next. On the scale from 0
|| to 100, what is the percent chance that you will live at least [fill from lookup]?

|| Range: 0.0..100.0

|| IF ps01 =EMPTY THEN

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

||| **PS01** ps01

||| We will ask you a few questions about the chances that you will live for at least a certain
||| length of time. The length of time will vary from one question to the next. On the scale from
||| 0 to 100, what is the percent chance that you will live at least [fill from lookup]?

||| Range: 0.0..100.0

||| **PS01dkrf** ps01 dkrf

||| 1 Don't know

||| [End of table display]

```

|| ENDIF
||
|| IF ( ps01 < 100 ) AND (PS01=RESPONSE) THEN
|||
||| IF random_surv[1,2,3] variable for PS02 question = EMPTY THEN
||| |
||| | ENDIF
||| |
||| | IF turns test vars on and off = 1 THEN
||| | |
||| | | random_survPS02 random_surv[1,2,3] variable for PS02 question
||| | | This question shows for testing only. A random number is generated between 1-3
||| | | random_surv[1,2,3] for use in PS02 question
||| | | 1 random_surv1
||| | | 2 random_surv2
||| | | 3 random_surv3
||| | |
||| | | ENDIF
||| | |
||| | PS02 ps02
||| | And what is the percent chance that you will live at least [fill from lookup]?
||| | Range: 0.0..100.0
||| |
||| | IF ps02 =EMPTY THEN
||| | |
||| | | [The following questions are displayed as a table]
||| | |
||| | | PS02 ps02
||| | | And what is the percent chance that you will live at least [fill from lookup]?
||| | | Range: 0.0..100.0
||| | |
||| | | PS02dkrf ps02 dkrf
||| | |
||| | | 1 Don't know
||| | |
||| | | [End of table display]
||| | | ENDIF
||| | |
||| | | ENDIF
||| | |
||| | IF ((( ps01 > 0 ) AND (PS01=RESPONSE)) AND (( ps02 >0) AND (PS02=RESPONSE))) OR PS01= 100
||| | THEN
||| | |
||| | | IF random_surv variable for PS03 question = EMPTY THEN
||| | | |
||| | | | ENDIF
||| | | |
||| | | | IF turns test vars on and off = 1 THEN
||| | | | |
||| | | | | random_survPS03 random_surv variable for PS03 question
||| | | | | This question shows for testing only. A random number is generated between 1-3
||| | | | | random_surv[1,2,3] for use in PS03 question
||| | | | | 1 random_surv1
||| | | | | 2 random_surv2
||| | | | | 3 random_surv3
||| | | | |
||| | | | |

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||| ENDIF
|||
||| PS03 ps03
||| And what is the percent chance that you will live at least [fill from lookup]?
||| Range: 0.0..100.0
|||
||| IF ps03 =EMPTY THEN
|||
||| [The following questions are displayed as a table]
|||
||| PS03 ps03
||| And what is the percent chance that you will live at least [fill from lookup]?
||| Range: 0.0..100.0
|||
||| PS03dkrf ps03 dkrf
|||
||| 1 Don't know
|||
||| [End of table display]
||| ENDIF
|||
||| ENDIF
|||
| ENDIF
|
| A006 self-rated memory
| How would you rate your memory at the present time?
| 1 Excellent
| 2 Very good
| 3 Good
| 4 Fair
| 5 Poor
|
| IF current marital situation = Marriage-like relationship AND planning financial future together
| = Yes THEN
|
| ELSEIF current marital situation = Married THEN
|
| ELSE
|
| ENDIF
|
| IF ( current marital situation = Marriage-like relationship AND planning financial future
| together = Yes ) OR ( current marital situation = Married ) THEN
|
| ELSE
|
| ENDIF
|
| [The following questions are displayed as a table]
|
| B001intro personality intro
| Now we would like to ask you some questions about you and your attitudes toward life. Do you
| agree or disagree with the following statements?
|
| B001a relaxed person

```

| a relaxed person
| 1 Strongly disagree
| 2 Disagree
| 3 Neither agree or disagree
| 4 Agree
| 5 Strongly agree

| **B001b** creature of habits
| a creature of habits
| 1 Strongly disagree
| 2 Disagree
| 3 Neither agree or disagree
| 4 Agree
| 5 Strongly agree

| **B001c** open for change
| open for change
| 1 Strongly disagree
| 2 Disagree
| 3 Neither agree or disagree
| 4 Agree
| 5 Strongly agree

| **B001d** an optimistic person
| an optimistic person
| 1 Strongly disagree
| 2 Disagree
| 3 Neither agree or disagree
| 4 Agree
| 5 Strongly agree

| **B001e** selfconfident person
| a self-confident person
| 1 Strongly disagree
| 2 Disagree
| 3 Neither agree or disagree
| 4 Agree
| 5 Strongly agree

| **B001f** cheerful person
| a cheerful person
| 1 Strongly disagree
| 2 Disagree
| 3 Neither agree or disagree
| 4 Agree
| 5 Strongly agree

| **B001g** pessimistic person
| a pessimistic person
| 1 Strongly disagree
| 2 Disagree
| 3 Neither agree or disagree
| 4 Agree
| 5 Strongly agree

| **B001h** works best under pressure

| a person who works best under pressure

| 1 Strongly disagree

| 2 Disagree

| 3 Neither agree or disagree

| 4 Agree

| 5 Strongly agree

| [End of table display]

| [The following questions are displayed as a table]

| **B002intro** attitude towards fun money health intro

| Do you agree or disagree with the following statements?

| **B002a** do what you like today

| People should do what they like today rather than putting it off until tomorrow.

| 1 Strongly disagree

| 2 Disagree

| 3 Neither agree or disagree

| 4 Agree

| 5 Strongly agree

| **B002b** Life about having fun

| Life is about having fun and spending all affordable money on that.

| 1 Strongly disagree

| 2 Disagree

| 3 Neither agree or disagree

| 4 Agree

| 5 Strongly agree

| **B002c** avoid unhealthy foods or behaviors

| For the sake of my health, I stay away from unhealthy foods or behaviors that I might enjoy.

| 1 Strongly disagree

| 2 Disagree

| 3 Neither agree or disagree

| 4 Agree

| 5 Strongly agree

| [End of table display]

| [The following questions are displayed as a table]

| **B003intro** motivation procrastination perseverance intro

| How often do you...

| **B003a** put off things you should do

| put things off you should do but aren't really interested in?

| 1 Never

| 2 Some-time

| 3 Most of the time

| 4 Always

| **B003b** exciting or risky activities

| like to do exciting or risky activities?

| 1 Never

| 2 Some-time

| 3 Most of the time

| 4 Always

| **B003c** give up before starting

| give up before you start a task because you don't know where to start?

| 1 Never

| 2 Some-time

| 3 Most of the time

| 4 Always

| **B003d** not complete tasks

| try to do several things at once, not completing many?

| 1 Never

| 2 Some-time

| 3 Most of the time

| 4 Always

| **B003e** settle for mediocre results

| settle for mediocre results when you could do better?

| 1 Never

| 2 Some-time

| 3 Most of the time

| 4 Always

| **B003f** put things off not good at

| put things off you are not good at?

| 1 Never

| 2 Some-time

| 3 Most of the time

| 4 Always

| **B003g** give up task when difficult

| give up a task when it gets difficult?

| 1 Never

| 2 Some-time

| 3 Most of the time

| 4 Always

| **B003h** lose motivation during task

| lose motivation in the middle of a task?

| 1 Never

| 2 Some-time

| 3 Most of the time

| 4 Always

| [End of table display]

| **C001** R consider retired

| Do you consider yourself retired?

| 1 Yes

| 5 No

| 7 Not applicable/never worked

| **C002** R receive SS any

| Do you currently receive any income from Social Security?

| 1 Yes

| 5 No

| IF R receive SS any = Yes THEN

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||
|| C003 R receive SS-amt last month
|| How much did you get from Social Security last month?
|| Real
||
|| IF R receive SS-amt last month = EMPTY THEN
||
|| | C003nrdk R receive SS-amt last month nrdk
|| | You did not answer. Your answers are important to us. Please answer the question to the best
|| | of your ability. How much did you get from Social Security last month?
|| | 1 $0 - $500
|| | 2 $501 - $1,000
|| | 3 $1,001 - $1,500
|| | 4 $1,501 - $2,000
|| | 5 More than $2,000
|| | 9 Don't know
|| |
|| | ENDIF
|| |
|| C004 R receive SS first time
|| When you received Social Security income for the first time, did you receive...?
|| 1 A lot more than you expected
|| 2 A bit more than you expected
|| 3 About the amount you expected
|| 4 A bit less than you expected
|| 5 A lot less than you expected
||
|| ENDIF
||
|| IF ( current marital situation = Marriage-like relationship AND planning financial future
|| together = Yes ) OR ( current marital situation = Married ) THEN
||
|| | C005 Sp receive SS any
|| | Does your [fill for spouse or partner] currently receive any income from Social Security?
|| | 1 Yes
|| | 5 No
|| |
|| | IF Sp receive SS any = Yes THEN
|| |
|| | | C006 Sp receive SS-amt last month
|| | | How much did your [fill for spouse or partner] get from Social Security last month?
|| | | Real
|| | |
|| | | IF Sp receive SS-amt last month = EMPTY THEN
|| | |
|| | | | C006nrdk Sp receive SS-amt last month nrdk
|| | | | You did not answer. Your answers are important to us. Please answer the question to the best
|| | | | of your ability. How much did your [fill for spouse or partner] get from Social Security
|| | | | last month?
|| | | | 1 $0 - $500
|| | | | 2 $501 - $1,000
|| | | | 3 $1,001 - $1,500
|| | | | 4 $1,501 - $2,000
|| | | | 5 More than $2,000
|| | | | 9 Don't know
|| | | |
|| | | |
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||| ENDIF
|||
||| ENDIF
|||
| ENDIF
|
| C007 R employer pension monthly
| Do you receive monthly pension benefits from an employer-provided pension, not counting IRAs?
| 1 Yes
| 5 No
|
| IF R employer pension monthly = Yes THEN
| |
| | C008 R employer pension amt
| | How much did you receive last month?
| | Real
| |
| | IF R employer pension amt =EMPTY THEN
| | |
| | | C008nrdk R receive SS-amt last month nrdk
| | | You did not answer. Your answers are important to us. Please answer the question to the best
| | | of your ability. How much did you receive last month?
| | | 1 $0 - $200
| | | 2 $201 - $800
| | | 3 $801 - $1,500
| | | 4 $1,501 - $4,000
| | | 5 More than $4,000
| | | 9 Don't know
| | |
| | | ENDIF
| | |
| | | ENDIF
| | |
| IF ( current marital situation = Marriage-like relationship AND planning financial future
| together = Yes ) OR ( current marital situation = Married ) THEN
| |
| | C009 Sp employer pension monthly any
| | Does your [fill for spouse or partner] receive monthly pension benefits from an
| | employer-provided pension, not counting IRAs?
| | 1 Yes
| | 5 No
| |
| | IF Sp employer pension monthly any =EMPTY THEN
| | |
| | | C009nrdk Sp employer pension monthly any nrdk
| | | You did not answer. Your answers are important to us. Please answer the question to the best
| | | of your ability. Does your [fill for spouse or partner] receive monthly pension benefits from
| | | an employer-provided pension, not counting IRAs?
| | | 1 Yes
| | | 5 No
| | | 9 Don't know
| | |
| | | ENDIF
| | |
| | IF Sp employer pension monthly any = Yes OR Sp employer pension monthly any nrdk = Yes THEN
| | |

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||| C010 Sp employer pension amt
||| How much did your [fill for spouse or partner] get last month?
||| Real
|||
||| IF Sp employer pension amt =EMPTY THEN
|||
||| C010nrdk Sp employer pension amt nrdk
||| You did not answer. Your answers are important to us. Please answer the question to the best
||| of your ability. How much did your [fill for spouse or partner] get last month?
||| 1 $0 - $200
||| 2 $201 - $800
||| 3 $801 - $1,500
||| 4 $1,501 - $4,000
||| 5 More than $4,000
||| 9 Don't know
|||
||| ENDIF
|||
||| ENDIF
|||
||| ENDIF
|||
||| C011 R work pay current
||| Are you doing any work for pay at the present time?
||| 1 Yes
||| 5 No
|||
||| IF R work pay current =EMPTY THEN
|||
||| C011nrdk R work pay current nrdk
||| You did not answer. Your answers are important to us. Please answer the question to the best of
||| your ability. Are you doing any work for pay at the present time?
||| 1 Yes
||| 5 No
||| 9 Don't know
|||
||| ENDIF
|||
||| IF R work pay current = Yes OR R work pay current nrdk = Yes THEN
|||
||| C012 R hours worked week
||| How many hours per week do you work on average?
||| Real
|||
||| C013 R earnings work last month
||| How much in earnings did you receive from that work last month?
||| Real
|||
||| IF R earnings work last month =EMPTY THEN
|||
||| C013nrdk R earnings work last month nrdk
||| You did not answer. Your answers are important to us. Please answer the question to the best
||| of your ability. How much in earnings did you receive from that work last month?
||| 1 $0 - $500
||| 2 $501 - $1,500
||| 3 $1,501 - $3,000
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||| 4 $3,001 - $8,000
||| 5 More than $8,000
||| 9 Don't know
|||
||| ENDIF
|||
||| IF R consider retired = Yes THEN
|||
||| [The following questions are displayed as a table]
|||
||| C014 R reason retired work
||| You said earlier that you are retired, and yet you still work for pay. Why do you still work?
||| Please check all that apply.
||| 1 To make ends meet
||| 2 Enjoy the additional income
||| 3 Enjoy the work
||| 4 Don't want to be idle
||| 5 Enjoy the company of co-workers and my social connections at work
||| 6 Other: $Answer2$
|||
||| C014other other R reason retired work
|||
||| String
|||
||| [End of table display]
||| ENDIF
|||
||| ENDIF
|||
||| IF ( current marital situation = Marriage-like relationship AND planning financial future
||| together = Yes ) OR ( current marital situation = Married ) THEN
|||
||| C015 Sp work pay current
||| Is your [fill for spouse or partner] doing any work for pay at the present time?
||| 1 Yes
||| 5 No
|||
||| IF Sp work pay current =EMPTY THEN
|||
||| C015nrdk Sp work pay current nr dk
||| You did not answer. Your answers are important to us. Please answer the question to the best
||| of your ability. Is your [fill for spouse or partner] doing any work for pay at the present
||| time?
||| 1 Yes
||| 5 No
||| 9 Don't know
|||
||| ENDIF
|||
||| IF Sp work pay current = Yes OR Sp work pay current nr dk = Yes THEN
|||
||| C016 Sp hours worked week
||| How many hours per week does your [fill for spouse or partner] work on average?
||| Real
|||
||| C017 Sp earnings work last month

```

||| How much in earnings did your [fill for spouse or partner] receive from that work last month?

|||

||| Real

|||

||| IF Sp earnings work last month =EMPTY THEN

|||

||| **C017nrdk** Sp earnings work last month nr dk

||| You did not answer. Your answers are important to us. Please answer the question to the best

||| of your ability. How much in earnings did your [fill for spouse or partner] receive from

||| that work last month?

||| 1 \$0 - \$500

||| 2 \$501 - \$1,500

||| 3 \$1,501 - \$3,000

||| 4 \$3,001 - \$8,000

||| 5 More than \$8,000

||| 9 Don't know

|||

||| ENDIF

|||

||| ENDIF

|||

| ENDIF

|

| **C018** Hh total income

| Approximately how much was [fill for total income] in the last 12 months?

| Real

|

| IF Hh total income =EMPTY THEN

|

| **C018nrdk** Hh total income nr dk

| You did not answer. Your answers are important to us. Please answer the question to the best of

| your ability. Approximately how much was [fill for total income] in the last 12 months?

| 1 \$0 - \$10,000

| 2 \$10,001 - \$20,000

| 3 \$20,001 - \$30,000

| 4 \$30,001 - \$50,000

| 5 \$50,001 - \$75,000

| 6 \$75,001 - \$125,000

| 7 More than \$125,000

| 9 Don't know

|

| ENDIF

|

| **C019** ownership of home

| Do you [fill for and/or your spouse or partner] own the home or apartment in which you live?

| 1 Yes

| 5 No

|

| IF ownership of home =EMPTY THEN

|

| **C019nrdk** ownership of home nr dk

| You did not answer. Your answers are important to us. Please answer the question to the best of

| your ability. Do you and/or your [fill for spouse or partner] own the home or apartment in

| which you live?

| 1 Yes

| 5 No

|| 9 Don't know

||

|ENDIF

|

|IF ownership of home = No OR ownership of home nrdk = No THEN

||

|| **C020** live in rented home

|| Do you live in a rented house or apartment? Please check what best describes your situation.

|| 1 [fill for I or we caps] rent [fill for my or our] home/apartment and [fill for I or we] [fill for am or are] responsible to pay the rent

|| 2 [fill for I or we caps] live in a rented home/apartment, but somebody else pays the rent for [fill for me or us]

|| 3 [fill for I or we caps] live with family or friends and do not pay any rent

|| 5 [fill for I or we caps] live with family or friends and pay rent

|| 4 Other

||

|ENDIF

|

| **D001** Hh total income sufficient

| Is [fill for total income] sufficient to meet your spending needs each month?

| 1 Yes, always

| 2 Most of the time

| 3 Rarely

| 4 Never

|

|IF Hh total income sufficient = Most of the time OR Hh total income sufficient = Rarely OR Hh total income sufficient = Never THEN

||

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

||

|| **D002** Hh income not enough

|| How do you manage to get by when your total income is not enough to support your [fill for and spouses or partners] spending needs? Please check all that apply:

|| 1 Cut spending

|| 2 Take money out of savings or IRAs

|| 3 Take on debt (credit card debt or other debt)

|| 4 Fall behind on bills

|| 5 Get help from family or friends (financial or in kind)

|| 6 Other, please specify: \$Answer2\$

||

|| **D002other** other Hh income not enough

||

|| String

||

|| [End of table display]

||IF Take money out of savings or IRAs IN Hh income not enough THEN

||

|| **D003** Hh IRA take out last month

|| How much did you [fill for and your spouse or partner] take out of savings or IRAs last month?

||

|| Real

||

||IF Hh IRA take out last month =EMPTY THEN

||

|| **D003nrdk** Hh IRA take out last month nrdk

|| You did not answer. Your answers are important to us. Please answer the question to the best of your ability. How much did you [fill for and your spouse or partner] take out of savings

- ||| or IRAs last month?
- ||| 1 \$0 - \$300
- ||| 2 \$301 - \$1,000
- ||| 3 \$1,001 - \$2,000
- ||| 4 \$2,001 - \$5,000
- ||| 5 More than \$5,000
- ||| 9 Don't know

|||
||| ENDIF

||| **D004** Hh IRA take out last year
||| How much did you [fill for and your spouse or partner] take out last year?
||| Real

||| IF Hh IRA take out last year =EMPTY THEN

|||
||| **D004nrdk** Hh IRA take out last year nrdk
||| You did not answer. Your answers are important to us. Please answer the question to the best
||| of your ability. How much did you [fill for and your spouse or partner] take out last year?

- ||| 1 \$0 - \$3,000
- ||| 2 \$3,001 - \$7,000
- ||| 3 \$7,001 - \$13,000
- ||| 4 \$13,001 - \$20,000
- ||| 5 \$20,001 - \$40,000
- ||| 6 \$40,001 - \$70,000
- ||| 7 More than \$70,000
- ||| 9 Don't know

|||
||| ENDIF

|||
||| ENDIF

|||
| ENDIF

|
| IF Hh total income sufficient = Yes, always THEN

|||
||| **D005** Income added to savings
||| Are you able to add to your savings?

- ||| 1 Yes
- ||| 5 No

|||
||| IF Income added to savings = Yes THEN

|||
||| **D006** income to savings last month
||| How much in total did you [fill for and your spouse or partner] add to your savings last month?
||| Real

|||
||| IF income to savings last month =EMPTY THEN

|||
||| **D006nrdk** nrdk income to savings last month
||| You did not answer. Your answers are important to us. Please answer the question to the best
||| of your ability. How much in total did you [fill for and your spouse or partner] add to
||| your savings last month?

- ||| 1 \$0 - \$ 300
- ||| 2 \$301 - \$1,000

- ||| 3 \$1,001 - \$2,000
- ||| 4 \$2,001 - \$5,000
- ||| 5 More than \$5,000
- ||| 9 Don't know

|||
||| ENDIF

||| **D007** income to savings last year
||| How much in total did you [fill for and your spouse or partner] add to your savings last year?
||| Real

||| IF income to savings last year =EMPTY THEN

||| **D007nrchk** nrchk income to savings last year
||| You did not answer. Your answers are important to us. Please answer the question to the best
||| of your ability. How much in total did you [fill for and your spouse or partner] add to
||| your savings last year?

- ||| 1 \$0 - \$3,000
- ||| 2 \$3,001 - \$10,000
- ||| 3 \$10,001 - \$15,000
- ||| 4 \$15,001 - \$25,000
- ||| 5 \$25,001 - \$40,000
- ||| 6 \$40,001 - \$80,000
- ||| 7 More than \$80,000
- ||| 9 Don't know

|||
||| ENDIF

|| ENDIF

| ENDIF

| [The following questions are displayed as a table]

| **E001** positive shocks
| Sometimes people have positive surprises earlier in life that help their finances turn out better
| than expected. Did any of the following happen to you? Please check all that apply.

- | 1 My salary or earnings were higher than expected
- | 2 [fill for e001 spouse answer]
- | 3 I worked longer than expected
- | 4 I saved more than I expected
- | 5 My investments performed well
- | 6 I received an inheritance
- | 7 Other, please specify: \$Answer2\$

OR

- | 8 No, none of the above

| **E001other** other positive shocks

| String

| [End of table display]

| IF Other, please specify: \$Answer2\$
OR

in positive shocks and other positive

```

| shocks =EMPTY THEN
|
| error_other error other
| You checked the box "Other", but you did not specify anything. Please try to answer as best you
| can. If you would like to revise your answers please press the "Back" button.
|
| ENDIF
|
| IF No, none of the above in positive shocks and CARDINAL( positive shocks )> My salary or
| earnings were higher than expected THEN
|
| error_one_and_none error one and none
| You checked the answer box for 'none' and also selected additional answers. Please go back and
| keep the answer(s) that best describe your situation.
|
| ENDIF
|
| [The following questions are displayed as a table]
|
| E002 negative shocks
| Sometimes people have negative surprises earlier in life that cause their finances to turn out
| worse than expected. Did any of the following happen to you? Please check all that apply.
| 1 Bad health that affected my ability to work (self or spouse)
| 2 Large unexpected health expenses (self or spouse)
| 3 Unemployment (self or spouse)
| 4 Salary or earnings were less than expected (self or spouse)
| 5 My investments performed badly
| 6 Divorce or separation
| 7 Death in the family
| 8 I saved less than I expected
| 9 I had some other large (not health) expenses
| 10 Other, please specify: $Answer2$
OR
|
| 11 No, none of the above
|
| E002other other negative shocks
|
| String
|
| [End of table display]
| IF Other, please specify: $Answer2$
OR
in negative shocks and other negative shocks
|=EMPTY THEN
|
| error_other error other
| You checked the box "Other", but you did not specify anything. Please try to answer as best you
| can. If you would like to revise your answers please press the "Back" button.
|
| ENDIF
|
| IF No, none of the above in negative shocks and CARDINAL( negative shocks )> Bad health that
| affected my ability to work (self or spouse) THEN
|
| error_one_and_none error one and none

```


|| You checked the answer box for 'none' and also selected additional answers. Please go back and
|| keep the answer(s) that best describe your situation.

||
|ENDIF

| **E003** R spending needs compared

| How do your spending needs today compare with what you expected when you were, say, age 45?

- | 1 More than I expected
- | 2 About the same as I expected
- | 3 Less than I expected

| **E004** R income compared

| How does your income today compare with what you expected when you were, say, age 45?

- | 1 More than I expected
- | 2 About the same as I expected
- | 3 Less than I expected

| **E005** R financial compared

| How does your financial situation today compare to what you expected earlier in life, say back
| when you were about age 45? My financial situation today is...

- | 1 Better than I expected
- | 2 About as I expected
- | 3 Worse than I expected

| IF R financial compared = Better than I expected THEN

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

|| **E006** reasons better than expected

|| What are the primary reasons it is better than you expected? Please check all that apply.

- || 1 My salary or earnings were higher than expected
- || 2 My spouse made more money than expected
- || 3 I worked longer than expected
- || 4 I saved more than I expected
- || 5 My investments performed well
- || 6 I received an inheritance
- || 7 Other: \$Answer2\$
- || 8 Hard to say/not sure

|| **E001other** other positive shocks

||
|| String

|| [End of table display]

|ENDIF

| IF R financial compared = Worse than I expected THEN

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

|| **E007** reasons worse than you expected

|| What are the primary reasons it is worse than you expected? Please check all that apply.

- || 1 Bad health that affected my ability to work (self or spouse)
- || 2 Large unexpected health expenses (self or spouse)
- || 3 Unemployment (self or spouse)
- || 4 Salary or earnings were less than expected (self or spouse)

- || 5 My investments performed badly
- || 6 Divorce or separation
- || 7 Death in the family
- || 8 I saved less than I expected
- || 9 I had some other large (not health) expenses
- || 10 Other: \$Answer2\$
- || 11 Hard to say/not sure

|| **E002other** other negative shocks

|| String

|| [End of table display]

|ENDIF

|IF Random variable for F001 versions A and B = EMPTY THEN

|ENDIF

|IF turns test vars on and off = 1 THEN

|| **randomAB** Random variable for F001 versions A and B

|| Randomization variable for F001 versions A and B (shows for testing only) 1=version A

|| 2=version B

|| Integer

|ENDIF

|IF Random variable for F001 versions A and B = 1 THEN

|| **F001a** version A hindsight spending saving

|| Again please think back to when you were around 45 years old. Suppose you could re-do your spending and saving from then to now, would you...

|| 1 Save more over the years?

|| 2 Save about the same over the years?

|| 3 Save less over the years?

|ELSE

|| **F001b** version B hindsight spending saving

|| Again please think back to when you were around 45 years old. Suppose you could re-do your spending and saving from then to now, would you...

|| 1 Spend less and save more over the years?

|| 2 Spend and save about the same over the years?

|| 3 Spend more and save less over the years?

|ENDIF

|IF version A hindsight spending saving = Save more over the years? OR version B hindsight spending saving = Spend less and save more over the years? THEN

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

|| **F002** categories cut spending

|| To save more you have to spend less. Which of these spending categories could you have possibly spent less on?

|| 1 Housing
|| 2 Food
|| 3 Clothing
|| 4 Appliances
|| 5 Car
|| 6 Vacation
|| 7 Children's education or other child-related expenses
|| 8 Other, please specify: \$Answer2\$

OR

|| 9 No way [fill for I or we] could have cut spending. [fill for I or we]_caps could not have saved more.

||
|| **F002other** other categories cut spending

||
|| String

||
|| [End of table display]

|| IF cardinal(categories cut spending)> Housing AND (No way ^FL_I_we could have cut spending.
|| ^FL_I_we_caps could not have saved more. IN categories cut spending) THEN

||
|| **error_not_done_more** error not done more

|| You checked the box for 'you could not have done more' and also selected additional answers.

|| Please go back and keep the answer(s) that best describe your situation.

||
|| ENDIF

||
|| IF ! No way ^FL_I_we could have cut spending. ^FL_I_we_caps could not have saved more. IN
|| categories cut spending THEN

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

||
|| **F003** wish spent less on

|| Again thinking back, in order to save more, do you wish you had spent less on?

|| 1 Housing
|| 2 Food
|| 3 Clothing
|| 4 Appliances
|| 5 Car
|| 6 Vacation
|| 7 Children's education or other child-related expenses

|| 8 Other \$Answer2\$

|| 9 Thinking about it now, I could not have saved more when I was younger.

||
|| **F002other** other categories cut spending

||
|| String

||
|| [End of table display]

|| IF cardinal(wish spent less on)> Housing AND (Thinking about it now, I could not have
|| saved more when I was younger. IN wish spent less on) THEN

||
|| **error_not_done_more** error not done more

|| You checked the box for 'you could not have done more' and also selected additional answers.

|| Please go back and keep the answer(s) that best describe your situation.

||
|| ENDIF

```
|| |
|| |ENDIF
|| |
|| |ENDIF
|| |
|| |IF version A hindsight spending saving = Save less over the years? OR version B hindsight
|| |spending saving = Spend more and save less over the years? THEN
|| |
|| |[The following questions are displayed as a table]
|| |
|| |F004 categories saved less
|| |To save less you could have spent more. Which of these spending categories would you have spent
|| |more on?
|| |1 Housing
|| |2 Food
|| |3 Clothing
|| |4 Appliances
|| |5 Car
|| |6 Vacation
|| |7 Children's education or other child-related expenses
|| |8 Other, please specify: $Answer2$
|| |
|| |F004other other categories saved less
|| |
|| |String
|| |
|| |[End of table display]
|| |ENDIF
|| |
|| |F005 allowance as child
|| |Now let's go even further back in the past: Did you regularly receive an allowance as a child?
|| |1 Yes
|| |5 No
|| |9 Don't know
|| |
|| |IF allowance as child = Yes THEN
|| |
|| |F006 allowance spending frequency
|| |Did you spend it right away?
|| |1 Always
|| |2 Most of the time
|| |3 Sometimes
|| |4 Never
|| |9 Don't know
|| |
|| |ENDIF
|| |
|| |[The following questions are displayed as a table]
|| |
|| |F007intro intro parents as planners
|| |Do you agree or disagree with the following statements?
|| |
|| |F007a mother as planner
|| |My mother was a careful planner
|| |1 Strongly disagree
|| |2 Disagree
```

| 3 Neither agree or disagree

| 4 Agree

| 5 Strongly agree

| **F007b** father as planner

| My father was a careful planner

| 1 Strongly disagree

| 2 Disagree

| 3 Neither agree or disagree

| 4 Agree

| 5 Strongly agree

| [End of table display]

| **F008** HH resources future needs

| And now a view into the future: Taking into consideration all of your household's wealth and future income and comparing them to your needs in the future, do you think that your household's total financial resources are...?

| 1 More than enough to meet your future needs

| 2 Just enough to meet your future needs

| 3 Not enough to meet your future needs

| 4 Not nearly enough to meet your future needs

| 5 Uncertain

| 9 Don't know

| [The following questions are displayed as a table]

| **F009** out of money chances

| What are the chances that you will run out of money sometime in the future? Please click a point on the scale.

| Range: 0.0..100.0

| [End of table display]

| **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

| ELSE

| ENDIF