

Well Being 48

welcome welcome to the survey

Welcome to the Cognition and Aging in the USA Internet Decision Making Survey! Participation in this Internet Survey is voluntary. If you come to any questions that you do not want to answer, you can skip them by choosing "Next" twice, without giving an answer. You will not be identified in any reports on this study. The records will be kept confidential in accordance with federal, state, and local law. To begin the survey, please choose "Next", or you may exit your browser to leave this website. Choose "Next" to continue.

describe_survey description of survey

We will ask you questions about topics related to your everyday financial decisions and your household's financial well-being. Study of these topics is of paramount importance in today's uncertain economic climate. We greatly value your input on these topics. We hope the results of this study will make it possible to help Americans with the difficult financial decisions they face. We hope that you will find this questionnaire interesting to complete. The average time to complete this survey is just under 30 minutes. We understand that some of these questions are of a personal nature. Please remember that your answers are extremely important to us. Your participation is voluntary and you may skip over any questions that you would prefer not to answer. 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. Your responses will help us achieve the goal of this study: helping Americans like you.

IF Randomly select 1 or 2 or 3 = 1 THEN

|
| [Questions Q1_risks to dummytableend are displayed as a table]

| **Q1_risks** intro to willing to take risks or not

| How would you describe yourself: Are you generally willing to take risks or do you try to avoid taking risks?

| 1 0

| 2 1

| 3 2

| 4 3

| 5 4

| 6 5

| 7 6

| 8 7

| 9 8

| 10 9

| 11 10

| **dummytableend** dummytableend

| **Q2_mortgages** rate knowledge of mortgages

| There are many different kinds of mortgages. For example, there are fixed- and variable-rate mortgages, 15- and 30-year mortgages, and mortgages with and without points. How would you

| rate your understanding of the pros and cons for your household of different kinds of mortgages?

- | 1 Extremely good
- | 2 Very good
- | 3 Somewhat good
- | 4 Somewhat poor
- | 5 Very poor
- | 6 Extremely poor

| **Q3_dailyfin** rate understanding of daily financial matters

| How would you rate your understanding of day-to-day financial matters, such as checking accounts, credit cards, installment payments, and budgeting?

- | 1 Extremely good
- | 2 Very good
- | 3 Somewhat good
- | 4 Somewhat poor
- | 5 Very poor
- | 6 Extremely poor

| **Q4_stockmkt** rate understanding of stock market

| How would you rate your understanding of the stock market?

- | 1 Extremely good
- | 2 Very good
- | 3 Somewhat good
- | 4 Somewhat poor
- | 5 Very poor
- | 6 Extremely poor

| **Q5_math** rate math understanding

| How would you rate your understanding of math?

- | 1 Extremely good
- | 2 Very good
- | 3 Somewhat good
- | 4 Somewhat poor
- | 5 Very poor
- | 6 Extremely poor

| [Questions Q6_advisor to dummytableend are displayed as a table]

| **Q6_advisor** how much change to financial arrangements

| If you were to consult a trustworthy and knowledgeable professional financial advisor, how much of your current financial arrangements do you think that the financial advisor would recommend changing?

- | 1 0
- | 2 1
- | 3 2
- | 4 3
- | 5 4
- | 6 5
- | 7 6
- | 8 7

| 9 8
| 10 9
| 11 10

| **dummytableend** dummytableend

| [Questions Q6_advisor to dummytableend are displayed as a table]

| **Q6_advisor** how much change to financial arrangements

| If you were to consult a trustworthy and knowledgeable professional financial advisor, how
| much of your current financial arrangements do you think that the financial advisor would
| recommend changing?

| 1 0
| 2 1
| 3 2
| 4 3
| 5 4
| 6 5
| 7 6
| 8 7
| 9 8
| 10 9
| 11 10

| **dummytableend** dummytableend

| [Questions Q1_risks to dummytableend are displayed as a table]

| **Q1_risks** intro to willing to take risks or not

| How would you describe yourself: Are you generally willing to take risks or do you try to
| avoid taking risks?

| 1 0
| 2 1
| 3 2
| 4 3
| 5 4
| 6 5
| 7 6
| 8 7
| 9 8
| 10 9
| 11 10

| **dummytableend** dummytableend

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- | 4 Somewhat poor
- | 5 Very poor
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| How would you rate your understanding of math?

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- | 2 Very good
- | 3 Somewhat good
- | 4 Somewhat poor
- | 5 Very poor
- | 6 Extremely poor

| [Questions Q1_risks to dummytableend are displayed as a table]

| **Q1_risks** intro to willing to take risks or not

| How would you describe yourself: Are you generally willing to take risks or do you try to avoid taking risks?

- | 1 0
- | 2 1
- | 3 2
- | 4 3
- | 5 4

| 6 5
| 7 6
| 8 7
| 9 8
| 10 9
| 11 10

| **dummytableend** dummytableend

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- | 5 Very poor
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- | 4 Somewhat poor
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| **Q4_stockmkt** rate understanding of stock market

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- | 4 Somewhat poor
- | 5 Very poor
- | 6 Extremely poor

| **Q5_math** rate math understanding

| How would you rate your understanding of math?

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- | 2 Very good
- | 3 Somewhat good
- | 4 Somewhat poor
- | 5 Very poor
- | 6 Extremely poor

|
ENDIF

intro_household intro to household module

Now we would like to ask you a number of general questions about you and your household.

Q43 married

Are you married?

1 Yes

2 No

IF married = Yes THEN

|

| **Q44** first marriage

| Is this your first marriage?

| 1 Yes

| 2 No

|

| IF first marriage = No THEN

||

|| **Q45** how did last marriage end

|| How did your last marriage end?

|| 1 Widowed

|| 2 Divorced

||

| ENDIF

|

ENDIF

IF married = No THEN

|

| **Q46** ever been married

| Have you ever been married?

| 1 Yes

| 2 No

|

| IF ever been married = Yes THEN

||

|| **Q47** ever been married

|| Are you divorced, widowed or separated from your last marriage?

|| 1 Divorced

|| 2 Widowed

|| 3 Separated

||

| ENDIF

|

| **Q48** living in marriage like relationship

| Are you living in a marriage-like relationship?

| 1 Yes

| 2 No

|

| IF living in marriage like relationship = Yes THEN

||

```
|| Q49 planning financial future together as couple
|| Are you and your partner planning your financial future together as a couple?
|| 1 Yes
|| 2 No
||
| ENDIF
|
ENDIF
```

Q50 how many children
How many living children do you have? (Include step-children)
Integer

Q42_household_intro intro to household finance
In this portion of the questionnaire, we will ask some more specific questions about you and
and your household.

Q42_value total income estimate
What is the total combined income of all members of your family (living here) during the past
12 months? This includes money from jobs, net income from business, farm or rent, pensions,
dividends, interest, Social Security payments, and any other money or income received by
members of your family who are 15 years of age or older.
Integer

IF total income estimate=EMPTY THEN

```
| Q42_range total income range
| [You did not complete the previous question(s). Your answers are important to us. Please
| try to answer as best you can.] Which category represents the total combined income of all
| members of your family (living here) during the past 12 months? This includes money from
| jobs, net income from business, farm or rent, pensions, dividends, interest, social security
| payments and any other money or income received by members of your family who are 15 years of
| age or older.
| 1 $1 to $2,500
| 2 $2,501 to $5,000
| 3 $5,001 to $10,000
| 4 $10,001 to $25,000
| 5 $25,001 to $50,000
| 6 $50,001 to $100,000
| 7 $100,001 to $250,000
| 8 $250,001 to $500,000
| 9 $500,001 to $1,000,000
| 10 More than $1,000,000
| 11 Don't know
|
| ENDIF
```

IF living in marriage like relationship=No OR living in marriage like relationship=No THEN

```
| Q51_single who in household pays bills
| Who in your household pays the bills?
```

- | 1 Me
- | 2 Someone else

|
ELSE

| **Q51_spouse_partner** who in household pays bills
| Who in your household pays the bills?

- | 1 Me
- | 2 My [spouse/partner]
- | 3 Both my [spouse/partner] and I
- | 4 Someone else

|
ENDIF

Q52_value_food how much spent on food in average week

About how much does your household spend on food that you use at home in an average week, including any food delivered to the door?

Integer

IF how much spent on food in average week=EMPTY THEN

| **Q52_range_food** price range of total cost of food per week
| [You did not complete the previous question(s). Your answers are important to us. Please
| try to answer as best you can.] Please provide a range for the amount your household spends
| on food that you use at home in an average week, including any food delivered to the door.

- | 1 \$0
- | 2 \$1 to \$25
- | 3 \$26 to \$50
- | 4 \$51 to \$100
- | 5 \$101 to \$150
- | 6 \$151 to \$250
- | 7 \$251 to \$350
- | 8 \$351 to \$500
- | 9 \$501 to \$750
- | 10 \$751 to \$1,000
- | 11 \$1,001 to \$1,500
- | 12 More than \$1,500

|
ENDIF

Q53_value_eatout how much spent eating out per week

About how much does your household spend per week eating out?

Integer

IF how much spent eating out per week=EMPTY THEN

| **Q53_range_eatout** price range of total spent eating out per week
| [You did not complete the previous question(s). Your answers are important to us. Please
| try to answer as best you can.] Please provide a range for the amount your household spends
| per week eating out.

- | 1 \$0

- | 2 \$1 to \$25
- | 3 \$26 to \$50
- | 4 \$51 to \$100
- | 5 \$101 to \$150
- | 6 \$151 to \$250
- | 7 \$251 to \$350
- | 8 \$351 to \$500
- | 9 \$501 to \$750
- | 10 \$751 to \$1,000
- | 11 \$1,001 to \$1,500
- | 12 More than \$1,500

|
ENDIF

IF living in marriage like relationship=No THEN

- |
- | **Q54_single** family member who knows most about bills and assets
 - | Which member of your immediate family is most knowledgeable about your family's assets, debts, and retirement planning?
 - | 1 Me
 - | 2 Someone else in the family

|
ELSE

- |
- | **Q54_spouse_partner** who in household pays bills
 - | Which member of your immediate family is most knowledgeable about your family's assets, debts, and retirement planning?
 - | 1 Me
 - | 2 My [spouse/partner]
 - | 3 Both my [spouse/partner] and I are equally knowledgeable
 - | 4 Someone else in the family

|
ENDIF

IF living in marriage like relationship=No THEN

- |
- | **Q55_single** family member who makes financial decisions
 - | Who (among members of your immediate family) makes the decisions about how to save for retirement and other large expenses?
 - | 1 Me
 - | 2 Someone else

|
ELSE

- |
- | **Q55_spouse_partner** family member who makes financial decisions
 - | Who (among members of your immediate family) makes the decisions about how to save for retirement and other large expenses?
 - | 1 Me
 - | 2 My [spouse/partner]
 - | 3 My [spouse/partner] and I decide equally
 - | 4 Someone else

|
ENDIF

Q56_courses take courses in econ or finance during school

During your school education (high school, college or graduate school) did you take any courses in economics or finance?

- 1 Yes
- 2 No

IF take courses in econ or finance during school = empty THEN

|
| **Q56_courses_dk** take courses in econ or finance during school dk
| [You did not complete the previous question(s). Your answers are important to us. Please
| try to answer as best you can.] During your school education (high school, college or
| graduate school) did you take any courses in economics or finance?

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

|
ENDIF

IF take courses in econ or finance during school=Yes OR take courses in econ or finance during
school dk=Yes THEN

|
| **Q57_num_courses** how many econ or finance courses
| How many courses did you take?

- | 1 One
- | 2 Two
- | 3 Three
- | 4 Four to eight
- | 5 More than eight

|
ENDIF

Q59_socsec currently receive social security checks monthly

Do you [or your spouse/or your partner] currently receive monthly Social Security checks?

- 1 Yes
- 2 No

IF currently receive social security checks monthly = EMPTY THEN

|
| **Q59_socsec_dk** currently receive social security checks monthly dk
| [You did not complete the previous question(s). Your answers are important to us. Please
| try to answer as best you can.] Do you [or your spouse/or your partner] currently receive
| monthly Social Security checks?

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

|
ENDIF

IF currently receive social security checks monthly=Yes OR currently receive social security checks monthly dk=Yes THEN

| **Q60_value_socsec** how much receive from social security
| In all, how much do you [and your spouse/and your partner] receive per month from Social Security?
| Integer

| IF how much receive from social security= EMPTY THEN

| | **Q60_range_socsec** price range of social security received
| | [You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Please provide a range for the amount you [and your spouse and your partner] receive per month from Social Security.
| | 1 \$1 - \$250
| | 2 \$251 - \$500
| | 3 \$501 - \$1,000
| | 4 \$1,001 - \$1,500
| | 5 \$1,501 - \$2,500
| | 6 \$2,501 - \$3,500
| | 7 \$3,501 - \$5,000
| | 8 \$5,001 - \$7,500
| | 9 \$7,501 - \$10,000
| | 10 \$10,001 - \$15,000
| | 11 More than \$15,000
| | 12 Don't receive

| ENDIF

ENDIF

Q61 employer provided pension other than social security
Do you [or your spouse/or your partner] have an employer- or union-provided pension that works like Social Security - that is, a pension for which there is a set of rules that determine how much you [or your spouse/or your partner] will get per month after retirement? (Do not include Social Security itself.)

- 1 Yes
- 2 No

IF employer provided pension other than social security=EMPTY THEN

| **Q61_dk** employer provided pension other than social security dk
| [You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Do you [or your spouse/or your partner] have an employer- or union-provided pension that works like Social Security - that is, a pension for which there is a set of rules that determine how much you [or your spouse/or your partner] will get per month after retirement? (Do not include Social Security itself.)

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

ENDIF

IF employer provided pension other than social security = Yes OR employer provided pension other than social security dk=Yes THEN

|

| **Q62** receive monthly checks from pension like this

| Do you [or your spouse/or your partner] currently receive regular monthly checks from a pension like this?

| 1 Yes

| 2 No

|

| IF receive monthly checks from pension like this=EMPTY THEN

||

|| **Q62_dk** receive monthly checks from pension like this dk

|| [You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Do you [or your spouse/or your partner] currently receive regular monthly checks from a pension like this?

|| 1 Yes

|| 2 No

|| 3 Don't know

||

| ENDIF

|

| IF receive monthly checks from pension like this = Yes OR receive monthly checks from pension like this dk=Yes THEN

||

|| **Q63_value** how much receive from pension

|| In all, how much do you [and your spouse/and your partner] receive per month from such pensions with regular monthly checks?

|| Integer

||

|| IF how much receive from pension=EMPTY THEN

|||

||| **Q63_range** price range of pension received

||| [You did not complete the previous question(s). Your answers are important to us.

||| Please try to answer as best you can.] Please provide a range for the amount you [and your spouse/and your partner] receive per month from such pensions with regular monthly checks.

||| 1 \$1 - \$250

||| 2 \$251 - \$500

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

||| 4 \$1,001 - \$1,500

||| 5 \$1,501 - \$2,500

||| 6 \$2,501 - \$3,500

||| 7 \$3,501 - \$5,000

||| 8 \$5,001 - \$7,500

||| 9 \$7,501 - \$10,000

||| 10 \$10,001 - \$15,000

||| 11 More than \$15,000

||| 12 Don't receive

|||

|| ENDIF
||
| ENDIF
|
ENDIF

Q64 had chance to invest money in employer or union retirement plan

Have you [or your spouse/or your partner] ever had the chance to choose how to invest your money in an employer or union sponsored retirement plan? Examples include: 401(k) plan, 403(b), IRA, Keogh and deferred profit-sharing plans.

- 1 Yes
- 2 No

IF had chance to invest money in employer or union retirement plan = EMPTY THEN

|
| **Q64_dk** had chance to invest money in employer or union retirement plan dk
| [You did not complete the previous question(s). Your answers are important to us. Please
| try to answer as best you can.] Have you [or your spouse/or your partner] ever had the
| chance to choose how to invest your money in an employer or union sponsored retirement plan?
| Examples include: 401(k) plan, 403(b), IRA, Keogh and deferred profit-sharing plans.
| 1 Yes
| 2 No
| 3 Don't know

|
ENDIF

IF living in marriage like relationship=No THEN

|
| **Q65_single** employer offered seminar or training on retirement planning
| Has your current or past employer ever offered a seminar or training session for employees on
| retirement planning?
| 1 Yes
| 2 No

| IF employer offered seminar or training on retirement planning = EMPTY THEN

||
|| **Q65_single_dk** employer offered seminar or training on retirement planning dk
|| [You did not complete the previous question(s). Your answers are important to us. Please
|| try to answer as best you can.] Has your current or past employer ever offered a seminar
|| or training session for employees on retirement planning?
|| 1 Yes
|| 2 No
|| 3 Don't know

||
| ENDIF

|
| **Q65_spouse** employer offered seminar or training on retirement planning
| Has your or your spouse's current or past employer ever offered a seminar or training session
| for employees on retirement planning?

| 1 Yes

| 2 No

| IF employer offered seminar or training on retirement planning = EMPTY THEN

| | **Q65_spouse_dk** employer offered seminar or training on retirement planning dk

| | [You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Has your or your spouse's current or past employer ever offered a seminar or training session for employees on retirement planning?

| | 1 Yes

| | 2 No

| | 3 Don't know

| | ENDIF

| ELSE

| | **Q65_partner** employer offered seminar or training on retirement planning

| | Has your or your partner's current or past employer ever offered a seminar or training session for employees on retirement planning?

| | 1 Yes

| | 2 No

| IF employer offered seminar or training on retirement planning = EMPTY THEN

| | **Q65_partner_dk** employer offered seminar or training on retirement planning dk

| | [You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Has your or your partner's current or past employer ever offered a seminar or training session for employees on retirement planning?

| | 1 Yes

| | 2 No

| | 3 Don't know

| | ENDIF

| ENDIF

IF employer offered seminar or training on retirement planning=Yes OR employer offered seminar or training on retirement planning dk=Yes THEN

| | **Q66_single** ever attend employer retirement planning event

| | Have you ever attended such an employer-sponsored retirement planning event?

| | 1 Yes

| | 2 No

| IF ever attend employer retirement planning event = EMPTY THEN

| | **Q66_single_dk** ever attend employer retirement planning event dk

| | [You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Have you ever attended such an employer-sponsored retirement planning event?

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

IF employer offered seminar or training on retirement planning =Yes OR employer offered seminar or training on retirement planning dk=Yes OR employer offered seminar or training on retirement planning=Yes OR employer offered seminar or training on retirement planning dk=Yes THEN

| **Q66_spouse_partner** ever attend employer retirement planning event
| Have you [or your spouse/or your partner] ever attended such an employer-sponsored retirement planning event?
| 1 Both of us have attended such an event
| 2 Only I have attended such an event
| 3 Only my [spouse/partner] has attended such an event
| 4 Neither of us has attended such an event

| IF ever attend employer retirement planning event = EMPTY THEN

||
|| **Q66_spouse_partner_dk** ever attend employer retirement planning event dk
|| [You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Have you [or your spouse/or your partner] ever attended such an employer-sponsored retirement planning event?
|| 1 Both of us have attended such an event
|| 2 Only I have attended such an event
|| 3 Only my [spouse/partner] has attended such an event
|| 4 Neither of us has attended such an event
|| 5 Don't know

||
| ENDIF

|
ENDIF

Q67 at least one paying job last year

In this part of the questionnaire, we will ask a number of questions about your assets and your income. We recommend you use any statements or other records you may have available. This includes tax returns, personal finance software (e.g., Quicken or Microsoft Money), or other available account information. We need good estimates but not necessarily exact values when they are not readily available. Did you have at least one job for which you got paid (or received self-employment income) LAST year?

1 Yes
2 No

IF at least one paying job last year=Yes THEN

| **Q68_value** hrs per week you usually work
| When you are working, about how many hours per week do you usually work?
| Integer

| IF hrs per week you usually work=EMPTY THEN

| | **Q68_range** range of hrs per week you usually work

| | [You did not complete the previous question(s). Your answers are important to us. Please
| | try to answer as best you can.] When you are working, about how many hours per week do you
| | usually work?

- | | 1 0 - 10
- | | 2 11 - 20
- | | 3 21 - 30
- | | 4 31 - 40
- | | 5 41 - 50
- | | 6 more than 50

| |
| ENDIF

| | **Q69_value** how many weeks worked last year

| | Last year, about how many weeks did you work?

| | Range: 0..52

| IF how many weeks worked last year=EMPTY THEN

| | **Q69_range** range of weeks worked last year

| | [You did not complete the previous question(s). Your answers are important to us. Please
| | try to answer as best you can.] Last year, about how many weeks did you work?

- | | 1 0 - 13 weeks
- | | 2 14 - 26 weeks
- | | 3 27 - 39 weeks
- | | 4 40 - 52 weeks

| |
| ENDIF

| | **Q70_value** value of total earning before taxes last year for all jobs

| | Last year, 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 value of total earning before taxes last year for all jobs= EMPTY THEN

| | **Q70_range** range of total earning before tax last yr for all jobs

| | [You did not complete the previous question(s). Your answers are important to us. Please
| | try to answer as best you can.] Please provide a range for your total earnings before
| | taxes from all jobs last year.

- | | 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

||
| ENDF

| ENDF

IF married=Yes OR living in marriage like relationship=Yes THEN

| **Q71** spouse or partner have at least 1 paying job last year
| Did your [spouse/partner] have at least one job for which he/she got paid (or received
| self-employment income) LAST year?
| 1 Yes
| 2 No

| IF spouse or partner have at least 1 paying job last year = EMPTY THEN

||
|| **Q71_dk** spouse or partner have at least 1 paying job last year dk
|| [You did not complete the previous question(s). Your answers are important to us. Please
|| try to answer as best you can.] Did your [spouse/partner] have at least one job for which
|| he/she got paid (or received self-employment income) LAST year?
|| 1 Yes
|| 2 No
|| 3 Don't know

|| ENDF

| IF spouse or partner have at least Yes paying job last year=Yes OR spouse or partner have at
| least Yes paying job last year dk=Yes THEN

||
|| **Q72_value** hrs per week spouse or partner usually works
|| When your [spouse/partner] is working, about how many hours per week does he/she usually
|| work?
|| Integer

|| IF hrs per week spouse or partner usually works= EMPTY THEN

||
|| **Q72_range** range of hrs per wk spouse or partner works
|| [You did not complete the previous question(s). Your answers are important to us.
|| Please try to answer as best you can.] When [spouse/partner] is working, about how many
|| hours per week does he/she usually work?
|| 1 0 - 10
|| 2 11 - 20
|| 3 21 - 30
|| 4 31 - 40
|| 5 41 - 50
|| 6 more than 50

|| ENDF

|| **Q73_value** how many weeks spouse or partner worked last year
|| Last year, about how many weeks did your [spouse/partner] work?
|| Range: 0..52

|| IF how many weeks spouse or partner worked last year= EMPTY THEN

|| **Q73_range** range of weeks spouse or partner worked last year
|| [You did not complete the previous question(s). Your answers are important to us.
|| Please try to answer as best you can.] Last year, about how many weeks did your [spouse
|| partner] work?
|| 1 0 - 13 weeks
|| 2 14 - 26 weeks
|| 3 27 - 39 weeks
|| 4 40 - 52 weeks

|| ENDIF

|| **Q74_value** value of spouse partner earning before tax last yr
|| Last year, what were your [spouse/partner]'s total earnings before taxes from all jobs?
|| Include only your [spouse/partner]'s earnings.
|| Integer

|| IF value of spouse partner earning before tax last yr= EMPTY THEN

|| **Q74_range** range of spouse or partner earning before tax last yr
|| [You did not complete the previous question(s). Your answers are important to us.
|| Please try to answer as best you can.] Please provide a range for your [spouse
|| partner]'s total earning before taxes from all jobs last year.
|| 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

|| ENDIF

|| ENDIF

|| ENDIF

Q76_ownhome do you or spouse partner own a home
Do you [or your spouse/or your partner] own a home?
1 Yes
2 No

IF do you or spouse partner own a home=EMPTY THEN

| **Q76_ownhome_dk** do you or spouse partner own a home dk
| [You did not complete the previous question(s). Your answers are important to us. Please
| try to answer as best you can.] Do you [or your spouse/or your partner] own a home?
| 1 Yes
| 2 No

ENDIF

IF do you or spouse partner own a home=Yes OR do you or spouse partner own a home dk=Yes THEN

| **Q77_value** value of home if sold today
| The following questions are about your home. What would this home be worth if sold today?
| Integer

| IF value of home if sold today=EMPTY THEN

| | **Q77_range** range of home value amount
| | [You did not complete the previous question(s). Your answers are important to us. Please
| | try to answer as best you can.] Please provide a range for what this home would be worth
| | if sold today.
| | 1 \$0
| | 2 \$1 to \$2,500
| | 3 \$2,501 to \$5,000
| | 4 \$5,001 to \$10,000
| | 5 \$10,001 to \$25,000
| | 6 \$25,001 to \$50,000
| | 7 \$50,001 to \$100,000
| | 8 \$100,001 to \$250,000
| | 9 \$250,001 to \$500,000
| | 10 \$500,001 to \$1,000,000
| | 11 More than \$1,000,000

| ENDIF

| [Questions Q78_debt_intro to Q80_debt_loans are displayed as a table]

| **Q78_debt_intro** intro to loan and debt information
| Do you [or your spouse/or your partner] have any of the following on this home?

| **Q78_debt_mortgage** Mortgage or land contract
| Mortgage or land contract
| 1 Yes
| 2 No

| **Q79_debt_2ndmort** Second mortgage or home equity line of credit
| Second mortgage or home equity line of credit
| 1 Yes
| 2 No

```

| Q80_debt_loans Other loans that use this home as collateral
| Other loans that use this home as collateral
| 1 Yes
| 2 No
|
| IF Mortgage or land contract = EMPTY OR Second mortgage or home equity line of credit = EMPTY
| OR Other loans that use this home as collateral = EMPTY THEN
|
| [Questions Q78_debt_intro to dummytableend are displayed as a table]
|
| Q78_debt_intro intro to loan and debt information
| Do you [or your spouse/or your partner] have any of the following on this home?
|
| IF Mortgage or land contract = EMPTY OR Mortgage or land contract dk <> EMPTY THEN
|
| | Q78_debt_mortgage_dk Mortgage or land contract dk
| | Mortgage or land contract
| | 1 Yes
| | 2 No
| | 3 Don't know
| |
| | ENDIF
| |
| IF Second mortgage or home equity line of credit = EMPTY OR Second mortgage or home equity
| line of credit dk <> EMPTY THEN
|
| | Q79_debt_2ndmort_dk Second mortgage or home equity line of credit dk
| | Second mortgage or home equity line of credit
| | 1 Yes
| | 2 No
| | 3 Don't know
| |
| | ENDIF
| |
| IF Other loans that use this home as collateral = EMPTY OR Other loans that use this home
| as collateral DK <> EMPTY THEN
|
| | Q80_debt_loans_dk Other loans that use this home as collateral DK
| | Other loans that use this home as collateral
| | 1 Yes
| | 2 No
| | 3 Don't know
| |
| | ENDIF
|
| ENDIF
|
| IF Mortgage or land contract = Yes OR Second mortgage or home equity line of credit = Yes OR
| Other loans that use this home as collateral = Yes THEN
|
| [Questions Q78_home_int_intro to dummytableend are displayed as a table]

```

```

||
|| Q78_home_int_intro Annual interest rate intro
|| What is the annual interest rate (APR) on... (For each type of loan, if you have more
|| than one loan of that type, please indicate the highest rate that you pay on this home)
||
|| IF Mortgage or land contract = Yes THEN
||
|| Q78_home_int Annual interest rate on Mortgage or land contract
|| your main mortgage or land contract?
|| 1 0-4%
|| 2 5-8%
|| 3 9-12%
|| 4 13-16%
|| 5 17-20%
|| 6 Over 20%
||
|| ENDIF
||
|| IF Second mortgage or home equity line of credit = Yes THEN
||
|| Q79_home_int Annual interest rate on 2nd Mortgage
|| your second mortgage or home equity line of credit?
|| 1 0-4%
|| 2 5-8%
|| 3 9-12%
|| 4 13-16%
|| 5 17-20%
|| 6 Over 20%
||
|| ENDIF
||
|| IF Other loans that use this home as collateral = Yes THEN
||
|| Q80_home_int Annual interest rate on all other loans
|| all other loans that use this home as collateral?
|| 1 0-4%
|| 2 5-8%
|| 3 9-12%
|| 4 13-16%
|| 5 17-20%
|| 6 Over 20%
||
|| ENDIF
||
|| dummytableend dummytableend
||
|| IF (Mortgage or land contract = Yes AND Annual interest rate on Mortgage or land contract =
|| EMPTY) OR (Second mortgage or home equity line of credit = Yes AND Annual interest rate on
|| 2nd Mortgage = EMPTY) OR ( Other loans that use this home as collateral = Yes AND Annual
|| interest rate on all other loans = EMPTY) THEN

```

```

|||
||| [Questions Q78_home_int_intro to dummytableend are displayed as a table]
|||
||| Q78_home_int_intro Annual interest rate intro
||| What is the annual interest rate (APR) on... (For each type of loan, if you have more
||| than one loan of that type, please indicate the highest rate that you pay on this home)
|||
||| IF Mortgage or land contract = Yes AND (Annual interest rate on Mortgage or land contract
||| = EMPTY OR Annual interest rate on Mortgage or land contract dk <> EMPTY) THEN
|||
||| Q78_home_int_dk Annual interest rate on Mortgage or land contract dk
||| your main mortgage or land contract?
||| 1 0-4%
||| 2 5-8%
||| 3 9-12%
||| 4 13-16%
||| 5 17-20%
||| 6 Over 20%
||| 7 Don't know
|||
||| ENDIF
|||
||| IF Second mortgage or home equity line of credit = Yes AND (Annual interest rate on 2nd
||| Mortgage = EMPTY OR Annual interest rate on 2nd Mortgage dk <> EMPTY) THEN
|||
||| Q79_home_int_dk Annual interest rate on 2nd Mortgage dk
||| your second mortgage or home equity line of credit?
||| 1 0-4%
||| 2 5-8%
||| 3 9-12%
||| 4 13-16%
||| 5 17-20%
||| 6 Over 20%
||| 7 Don't know
|||
||| ENDIF
|||
||| IF Other loans that use this home as collateral = Yes AND (Annual interest rate on all
||| other loans = EMPTY OR Annual interest rate on all other loans dk <> EMPTY) THEN
|||
||| Q80_home_int_dk Annual interest rate on all other loans dk
||| all other loans that use this home as collateral?
||| 1 0-4%
||| 2 5-8%
||| 3 9-12%
||| 4 13-16%
||| 5 17-20%
||| 6 Over 20%
||| 7 Don't know
|||
||| ENDIF

```

```

|||
||| ENDIF
|||
||| [Questions Q78_value_intro to dummytableend are displayed as a table]
|||
||| Q78_value_intro how much you owe on these debts
||| How much do you still owe on...
|||
||| IF Mortgage or land contract = Yes THEN
|||
||| Q78_value total amount owed on Mortgage or land contract
||| your main mortgage or land contract?
||| Integer
|||
||| ENDIF
|||
||| IF Second mortgage or home equity line of credit = Yes THEN
|||
||| Q79_value total amount owed on 2nd Mortgage
||| your second mortgage or home equity line of credit?
||| Integer
|||
||| ENDIF
|||
||| IF Other loans that use this home as collateral = Yes THEN
|||
||| Q80_value total amount owed on other loans
||| all other loans that use this home as collateral?
||| Integer
|||
||| ENDIF
|||
||| dummytableend dummytableend
|||
|||
||| IF (Mortgage or land contract = Yes AND total amount owed on Mortgage or land contract =
||| EMPTY) OR (Second mortgage or home equity line of credit = Yes AND total amount owed on 2nd
||| Mortgage = EMPTY) OR (Other loans that use this home as collateral = Yes AND total amount
||| owed on other loans = EMPTY) THEN
|||
||| [Questions Q78_int_range_intro to dummytableend are displayed as a table]
|||
||| Q78_int_range_intro Annual interest rate intro
||| [You did not complete the previous question(s). Your answers are important to us.
||| Please try to answer as best you can.] Please select a range of the total amount you owe
||| on...
|||
||| IF Mortgage or land contract = Yes AND total amount owed on Mortgage or land contract =
||| EMPTY THEN
|||
||| Q78_range range of amount owed on Mortgage or land contract

```

```
||| your main mortgage or land contract.
||| 1 $1 to $2,500
||| 2 $2,501 to $5,000
||| 3 $5,001 to $10,000
||| 4 $10,001 to $25,000
||| 5 $25,001 to $50,000
||| 6 $50,001 to $100,000
||| 7 $100,001 to $250,000
||| 8 $250,001 to $500,000
||| 9 $500,001 to $1,000,000
||| 10 More than $1,000,000
|||
||| ENDIF
|||
||| IF Second mortgage or home equity line of credit = Yes AND total amount owed on 2nd
||| Mortgage = EMPTY THEN
|||
||| Q79_range range of total amount owed on 2nd Mortgage
||| your second mortgage or home equity line of credit.
||| 1 $1 to $2,500
||| 2 $2,501 to $5,000
||| 3 $5,001 to $10,000
||| 4 $10,001 to $25,000
||| 5 $25,001 to $50,000
||| 6 $50,001 to $100,000
||| 7 $100,001 to $250,000
||| 8 $250,001 to $500,000
||| 9 $500,001 to $1,000,000
||| 10 More than $1,000,000
|||
||| ENDIF
|||
||| IF Other loans that use this home as collateral = Yes AND total amount owed on other
||| loans = EMPTY THEN
|||
||| Q80_range range owed on other loans
||| any other loans that use this home as collateral.
||| 1 $1 to $2,500
||| 2 $2,501 to $5,000
||| 3 $5,001 to $10,000
||| 4 $10,001 to $25,000
||| 5 $25,001 to $50,000
||| 6 $50,001 to $100,000
||| 7 $100,001 to $250,000
||| 8 $250,001 to $500,000
||| 9 $500,001 to $1,000,000
||| 10 More than $1,000,000
|||
||| ENDIF
|||
||| dummytableend dummytableend
```

```
||  
||  
|| ENDIF  
||  
| ENDIF  
|  
ENDIF
```

Q82_2ndhome own second or vacation home

Do you [or your spouse/or your partner] own a second or vacation home?

- 1 Yes
- 2 No

IF own second or vacation home=EMPTY THEN

```
|  
| Q82_2ndhome_dk own second or vacation home dk  
| [You did not complete the previous question(s). Your answers are important to us. Please  
| try to answer as best you can.] Do you [or your spouse/or your partner] own a second or  
| vacation home?  
| 1 Yes  
| 2 No  
| 3 Don't know  
|  
ENDIF
```

IF own second or vacation home=Yes OR own second or vacation home dk = Yes THEN

```
|  
| Q82_2ndhome_value value of second home  
| The following questions are about the second or vacation home you [or your spouse/or your  
| partner] own. What would this second or vacation home be worth if sold today?  
| Integer
```

IF value of second home = EMPTY THEN

```
||  
|| Q82_2ndhome_range range of second home value  
|| [You did not complete the previous question(s). Your answers are important to us. Please  
|| try to answer as best you can.] Please provide a range for what this second or vacation  
|| home would be worth if sold today.  
|| 1 $0  
|| 2 $1 to $2,500  
|| 3 $2,501 to $5,000  
|| 4 $5,001 to $10,000  
|| 5 $10,001 to $25,000  
|| 6 $25,001 to $50,000  
|| 7 $50,001 to $100,000  
|| 8 $100,001 to $250,000  
|| 9 $250,001 to $500,000  
|| 10 $500,001 to $1,000,000  
|| 11 More than $1,000,000  
||  
| ENDIF
```

| [Questions Q83_2ndhome_debt_intro to Q85_2ndhome_debt_loans are displayed as a table]

| **Q83_2ndhome_debt_intro** intro for second home debt

| Do you [or your spouse/or your partner] have any of the following on this second or vacation home?

| **Q83_2ndhome_debt_mort** Mortgage or land contract on second home

| Mortgage or land contract

| 1 Yes

| 2 No

| **Q84_2ndhome_debt_2ndmort** Second mortgage on second home

| Second mortgage or home equity line of credit

| 1 Yes

| 2 No

| **Q85_2ndhome_debt_loans** Other loans that use second home as collateral

| Other loans that use this home as collateral

| 1 Yes

| 2 No

| IF Mortgage or land contract on second home = EMPTY OR Second mortgage on second home = EMPTY

| OR Other loans that use second home as collateral = EMPTY THEN

| [Questions Q83_2ndhome_debt_intro to dummytableend are displayed as a table]

| **Q83_2ndhome_debt_intro** intro for second home debt

| Do you [or your spouse/or your partner] have any of the following on this second or vacation home?

| IF Mortgage or land contract on second home = EMPTY OR Mortgage or land contract on second home dk <> EMPTY THEN

|| **Q83_2ndhome_debt_mort_dk** Mortgage or land contract on second home dk

|| Mortgage or land contract

|| 1 Yes

|| 2 No

|| 3 Don't know

|| ENDIF

| IF Second mortgage on second home = EMPTY OR Second mortgage on second home dk <> EMPTY THEN

|| **Q84_2ndhome_debt_2ndmort_dk** Second mortgage on second home dk

|| Second mortgage or home equity line of credit

|| 1 Yes

|| 2 No

|| 3 Don't know

```

||
|| ENDIF
||
|| IF Other loans that use second home as collateral = EMPTY OR Other loans that use second
|| home as collateral dk <> EMPTY THEN
||
|| Q85_2ndhome_debt_loans_dk Other loans that use second home as collateral dk
|| Other loans that use this home as collateral
|| 1 Yes
|| 2 No
|| 3 Don't know
||
|| ENDIF
||
|| ENDIF
||
|| IF Mortgage or land contract on second home = Yes OR Second mortgage on second home = Yes OR
|| Other loans that use second home as collateral = Yes THEN
||
|| [Questions Q83_2ndhome_int_intro to dummytableend are displayed as a table]
||
|| Q83_2ndhome_int_intro Annual interest rate intro
|| What is the annual interest rate (APR) you [and your spouse/and your partner] pay on...
|| (For each type of loan, if you [and your spouse/and your partner] have more than one loan
|| of that type, please indicate the highest rate that you [and your spouse/and your partner]
|| pay on this home)
||
|| IF Mortgage or land contract on second home = Yes THEN
||
|| Q83_2ndhome_int Annual interest rate on second home Mortgage
|| your main mortgage or land contract?
|| 1 0-4%
|| 2 5-8%
|| 3 9-12%
|| 4 13-16%
|| 5 17-20%
|| 6 Over 20%
||
|| ENDIF
||
|| IF Second mortgage on second home = Yes THEN
||
|| Q84_2ndhome_int Annual interest rate on 2nd Mortgage on 2nd home
|| your second mortgage or home equity line of credit?
|| 1 0-4%
|| 2 5-8%
|| 3 9-12%
|| 4 13-16%
|| 5 17-20%
|| 6 Over 20%
||

```

```

|| ENDIF
||
|| IF Other loans that use second home as collateral = Yes THEN
||
|| | Q85_2ndhome_int Annual interest rate on other loan for 2nd home
|| | all other loans that use this home as collateral?
|| | 1 0-4%
|| | 2 5-8%
|| | 3 9-12%
|| | 4 13-16%
|| | 5 17-20%
|| | 6 Over 20%
||
|| ENDIF
||
|| dummytableend dummytableend
||
|| IF (Mortgage or land contract on second home = Yes AND Annual interest rate on second home
|| Mortgage = EMPTY) OR (Second mortgage on second home = Yes AND Annual interest rate on 2nd
|| Mortgage on 2nd home = EMPTY) OR (Other loans that use second home as collateral = Yes AND
|| Annual interest rate on other loan for 2nd home = EMPTY) THEN
||
|| | [Questions Q83_interest_intro to dummytableend are displayed as a table]
||
|| | Q83_2ndhome_int_intro Annual interest rate intro
|| | What is the annual interest rate (APR) you [and your spouse/and your partner] pay on...
|| | (For each type of loan, if you [and your spouse/and your partner] have more than one loan
|| | of that type, please indicate the highest rate that you [and your spouse/and your
|| | partner] pay on this home)
||
|| | IF Mortgage or land contract on second home = Yes AND (Annual interest rate on second
|| | home Mortgage = empty OR Annual interest rate on second home Mortgage dk <> EMPTY) THEN
||
|| | | Q83_2ndhome_int_dk Annual interest rate on second home Mortgage dk
|| | | your main mortgage or land contract?
|| | | 1 0-4%
|| | | 2 5-8%
|| | | 3 9-12%
|| | | 4 13-16%
|| | | 5 17-20%
|| | | 6 Over 20%
|| | | 7 Don't know
||
|| | ENDIF
||
|| IF Second mortgage on second home = Yes AND (Annual interest rate on 2nd Mortgage on 2nd
|| home = empty OR Annual interest rate on 2nd Mortgage on 2nd home dk <> EMPTY) THEN
||
|| | Q84_2ndhome_int_dk Annual interest rate on 2nd Mortgage on 2nd home dk
|| | your second mortgage or home equity line of credit?

```

```

||| 1 0-4%
||| 2 5-8%
||| 3 9-12%
||| 4 13-16%
||| 5 17-20%
||| 6 Over 20%
||| 7 Don't know
|||
||| ENDIF
|||
||| IF Other loans that use second home as collateral = Yes AND (Annual interest rate on
||| other loan for 2nd home = empty OR Annual interest rate on other loan for 2nd home dk <>
||| EMPTY) THEN
|||
||| Q85_2ndhome_int_dk Annual interest rate on other loan for 2nd home dk
||| all other loans that use this home as collateral?
||| 1 0-4%
||| 2 5-8%
||| 3 9-12%
||| 4 13-16%
||| 5 17-20%
||| 6 Over 20%
||| 7 Don't know
|||
||| ENDIF
|||
||| ENDIF
|||
||| [Questions Q83_value_intro to dummytableend are displayed as a table]
|||
||| Q83_value_intro how much you owe on these debts
||| How much do you still owe on...
|||
||| IF Mortgage or land contract on second home = Yes THEN
|||
||| Q83_value amount owed on 2nd home main mortgage
||| the main mortgage or land contract?
||| Integer
|||
||| ENDIF
|||
||| IF Second mortgage on second home = Yes THEN
|||
||| Q84_value total amount owed on 2nd home 2nd Mortgage
||| the second mortgage or home equity line of credit?
||| Integer
|||
||| ENDIF
|||
||| IF Other loans that use second home as collateral = Yes THEN
|||

```

```
||| Q85_value total owed on other loan for 2nd home
||| all other loans that use this home as collateral?
||| Integer
|||
||| ENDIF
|||
||| dummytableend dummytableend
|||
||| IF (Mortgage or land contract on second home = Yes AND amount owed on 2nd home main
||| mortgage = EMPTY) OR (Second mortgage on second home = Yes AND total amount owed on 2nd
||| home 2nd Mortgage = EMPTY) OR (Other loans that use second home as collateral = Yes AND
||| total owed on other loan for 2nd home = EMPTY) THEN
|||
||| [Questions Q83_int_range_intro to dummytableend are displayed as a table]
|||
||| Q83_int_range_intro Annual interest rate intro
||| [You did not complete the previous question(s). Your answers are important to us.
||| Please try to answer as best you can.] Please select a range of the total amount you owe
||| on...
|||
||| IF Mortgage or land contract on second home = Yes AND amount owed on 2nd home main
||| mortgage = EMPTY THEN
|||
||| Q83_range range owed on 2nd home Mortgage
||| the main mortgage or land contract.
||| 1 $1 to $2,500
||| 2 $2,501 to $5,000
||| 3 $5,001 to $10,000
||| 4 $10,001 to $25,000
||| 5 $25,001 to $50,000
||| 6 $50,001 to $100,000
||| 7 $100,001 to $250,000
||| 8 $250,001 to $500,000
||| 9 $500,001 to $1,000,000
||| 10 More than $1,000,000
|||
||| ENDIF
|||
||| IF Second mortgage on second home = Yes AND total amount owed on 2nd home 2nd Mortgage =
||| EMPTY THEN
|||
||| Q84_range range owed on 2nd home 2nd Mortgage
||| the second mortgage or home equity line of credit.
||| 1 $1 to $2,500
||| 2 $2,501 to $5,000
||| 3 $5,001 to $10,000
||| 4 $10,001 to $25,000
||| 5 $25,001 to $50,000
||| 6 $50,001 to $100,000
||| 7 $100,001 to $250,000
```


dk=Yes THEN

| **Q87_mkt_value** value of other property

| The following questions are about all other property, land and real estate you [or your spouse/or your partner] own. What is the total market value you [and your spouse/and your partner] hold in other property, land and real estate? That is, what would it be worth if it were sold today?

| Integer

| IF value of other property=EMPTY THEN

| **Q87_mkt_range** range of other property

| [You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Please provide a range of the total market value you and your spouse hold in other property, land or real estate.

| 1 \$1 to \$2,500

| 2 \$2,501 to \$5,000

| 3 \$5,001 to \$10,000

| 4 \$10,001 to \$25,000

| 5 \$25,001 to \$50,000

| 6 \$50,001 to \$100,000

| 7 \$100,001 to \$250,000

| 8 \$250,001 to \$500,000

| 9 \$500,001 to \$1,000,000

| 10 More than \$1,000,000

| 11 Don't own

| ENDIF

| **Q88_otherpropdebt_yn** have debt on other property

| Do you [or your spouse/or your partner] have any loans or debt on this other property, land or real estate?

| 1 Yes

| 2 No

| IF have debt on other property = EMPTY THEN

| **Q88_otherpropdebt_yndk** have debt on other property dk

| [You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Do you [or your spouse/or your partner] have any loans or debt on this other property, land or real estate?

| 1 Yes

| 2 No

| 3 Don't know

| ENDIF

| IF have debt on other property=Yes OR have debt on other property dk=Yes THEN

| **Q88_otherprop_int** highest interest rate of other property

| What is the highest annual interest rate (APR) on any mortgage or loan that you [or your

|| spouse/or your partner] currently have on this property, land or real estate?

- || 1 0 - 4%
- || 2 5 - 8%
- || 3 9 - 12%
- || 4 13 - 16%
- || 5 17 - 20%
- || 6 Over 20%

|| 7 Don't have a mortgage or loan

|| IF highest interest rate of other property = EMPTY THEN

|| **Q88_otherprop_int_dk** highest interest rate of other property

|| [You did not complete the previous question(s). Your answers are important to us.

|| Please try to answer as best you can.] What is the highest annual interest rate (APR) on
|| any mortgage or loan that you [or your spouse/or your partner] currently have on this
|| property, land or real estate?

- || 1 0 - 4%
- || 2 5 - 8%
- || 3 9 - 12%
- || 4 13 - 16%
- || 5 17 - 20%
- || 6 Over 20%

|| 7 Don't have a mortgage or loan

|| 8 Don't know

|| ENDIF

|| **Q88_otherprop_debt** how much you owe on this other property

|| How much do you [and your spouse/and your partner] still owe on mortgages and other loans
|| on this other property, land and real estate?

|| Integer

|| IF how much you owe on this other property=EMPTY THEN

|| **Q88_otherprop_range** range of debt on this other property

|| [You did not complete the previous question(s). Your answers are important to us.

|| Please try to answer as best you can.] Please provide a range of the total amount you
|| [and your spouse/and your partner] still owe on other property, land or real estate.

- || 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 Don't have a mortgage or loan

```
||  
|| ENDIF  
||  
| ENDIF  
|  
ENDIF
```

Q89_vehicles do you own vehicles or airplanes

Do you [or your spouse/or your partner] own any cars, trucks, boats, trailers, motor homes, airplanes, or other vehicles?

- 1 Yes
- 2 No

IF do you own vehicles or airplanes = EMPTY THEN

```
|  
| Q89_vehicles_dk do you own vehicles or airplanes dk  
| [You did not complete the previous question(s). Your answers are important to us. Please  
| try to answer as best you can.] Do you [or your spouse/or your partner] own any cars,  
| trucks, boats, trailers, motor homes, airplanes, or other vehicles?  
| 1 Yes  
| 2 No  
| 3 Don't know  
|  
ENDIF
```

IF do you own vehicles or airplanes=Yes OR do you own vehicles or airplanes dk = Yes THEN

```
|  
| Q90_value market value for vehicles if sold today  
| What is the total market value of all cars, trucks, boats, trailers, motor homes, airplanes,  
| or other vehicles that you [and your spouse/and your partner] own? That is, what would these  
| assets be worth if sold today?  
| Integer
```

IF market value for vehicles if sold today=EMPTY THEN

```
||  
|| Q90_range market value range for vehicle if sold today  
|| [You did not complete the previous question(s). Your answers are important to us. Please  
|| try to answer as best you can.] Please provide a range of the total market value of all  
|| cars, trucks, boats, trailers, motor homes, airplanes, and other vehicles you [and your  
|| spouse/and your partner] own.  
|| 1 $1 to $2,500  
|| 2 $2,501 to $5,000  
|| 3 $5,001 to $10,000  
|| 4 $10,001 to $25,000  
|| 5 $25,001 to $50,000  
|| 6 $50,001 to $100,000  
|| 7 $100,001 to $250,000  
|| 8 $250,001 to $500,000  
|| 9 $500,001 to $1,000,000  
|| 10 More than $1,000,000  
|| 11 Don't own
```

```
||
| ENDIF
|
| Q91_vehicledebt outstanding balances on vehicle loans
| Do you [or your spouse/or your partner] have outstanding balances on any vehicle loans
| (including cars and trucks)?
| 1 Yes
| 2 No
|
| IF outstanding balances on vehicle loans = EMPTY THEN
|
| Q91_vehicledebt_dk outstanding balances on vehicle loans dk
| [You did not complete the previous question(s). Your answers are important to us. Please
| try to answer as best you can.] Do you [or your spouse/or your partner] have outstanding
| balances on any vehicle loans (including cars and trucks)?
| 1 Yes
| 2 No
| 3 Don't know
|
| ENDIF
|
| IF outstanding balances on vehicle loans=Yes OR outstanding balances on vehicle loans dk =
| Yes THEN
|
| Q91_vehicle_int Annual interest rate on vehicle loans
| What is the highest annual interest rate (APR) on any vehicle loan that you [and your
| spouse/and your partner] currently have?
| 1 0-4%
| 2 5-8%
| 3 9-12%
| 4 13-16%
| 5 17-20%
| 6 Over 20%
|
| IF Annual interest rate on vehicle loans = EMPTY THEN
|
| Q91_vehicle_intDK Annual interest rate on vehicle loans
| [You did not complete the previous question(s). Your answers are important to us.
| Please try to answer as best you can.] What is the highest annual interest rate (APR) on
| any vehicle loan that you [and your spouse/and your partner] currently have?
| 1 0-4%
| 2 5-8%
| 3 9-12%
| 4 13-16%
| 5 17-20%
| 6 Over 20%
| 7 Don't know
|
| ENDIF
|
| Q91_vehicledebt_value total amount owed on vehicle loans
```

|| What is the total outstanding balance you [and your spouse/and your partner] owe on all
|| vehicle loans (including cars and trucks)?

|| Integer

|| IF total amount owed on vehicle loans=EMPTY THEN

|| **Q91_vehicledebt_range** range owed on vehicle loans

|| [You did not complete the previous question(s). Your answers are important to us.

|| Please try to answer as best you can.] Please provide a range of the total outstanding
|| balance you [and your spouse/and your partner] owe on all vehicle loans (including cars
|| and trucks).

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

|| 2 \$2,501 to \$5,000

|| 3 \$5,001 to \$10,000

|| 4 \$10,001 to \$25,000

|| 5 \$25,001 to \$50,000

|| 6 \$50,001 to \$100,000

|| 7 \$100,001 to \$250,000

|| 8 \$250,001 to \$500,000

|| 9 \$500,001 to \$1,000,000

|| 10 More than \$1,000,000

|| 11 Don't have an outstanding balance

|| ENDIF

| ENDIF

| ENDIF

Q92_creditcard any outstanding credit card debt

Do you [or your spouse/or your partner] have an outstanding balance that you are carrying from
one month to the next on any credit card?

1 Yes

2 No

IF any outstanding credit card debt =EMPTY THEN

| **Q92_creditcard_dk** any outstanding credit card debt dk

| [You did not complete the previous question(s). Your answers are important to us. Please
| try to answer as best you can.] Do you [or your spouse/or your partner] have an outstanding
| balance that you are carrying from one month to the next on any credit card?

| 1 Yes

| 2 No

| 3 Don't know

| ENDIF

IF any outstanding credit card debt=Yes OR any outstanding credit card debt dk = Yes THEN

| **Q92_creditcard_int** highest interest rate on credit card debt

| What is the highest annual interest rate (APR) on any credit card on which you [or your

| spouse/or your partner] are currently carrying a balance?

- | 1 0-4%
- | 2 5-8%
- | 3 9-12%
- | 4 13-16%
- | 5 17-20%
- | 6 over 20%

| IF highest interest rate on credit card debt = EMPTY THEN

| | **Q92_creditcard_intDK** highest interest rate on credit card debt

| | [You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] What is the highest annual interest rate (APR) on any credit card on which you [or your spouse/or your partner] are currently carrying a balance?

- | | 1 0-4%
- | | 2 5-8%
- | | 3 9-12%
- | | 4 13-16%
- | | 5 17-20%
- | | 6 over 20%
- | | 7 Don't know

| | ENDIF

| | **Q92_creditcard_value** total of credit card debt

| | What is the total of all outstanding balances you [and your spouse/and your partner] carry over from one month to the next on all credit cards?

| | Integer

| | IF total of credit card debt=EMPTY THEN

| | | **Q92_creditcard_range** range owed on credit card debt

| | | [You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Please provide a range of the total of all outstanding balances you [and your spouse/and your partner] carry over from one month to the next on all credit cards.

- | | | 1 \$1 to \$2,500
- | | | 2 \$2,501 to \$5,000
- | | | 3 \$5,001 to \$10,000
- | | | 4 \$10,001 to \$25,000
- | | | 5 \$25,001 to \$50,000
- | | | 6 \$50,001 to \$100,000
- | | | 7 \$100,001 to \$250,000
- | | | 8 \$250,001 to \$500,000
- | | | 9 \$500,001 to \$1,000,000
- | | | 10 More than \$1,000,000
- | | | 11 Don't have an outstanding balance

| | | ENDIF

ENDIF

Q93_other_debt other outstanding debt

Do you [or your spouse/or your partner] have any outstanding balance on other debts, including loans for medical expenses, student loans, other personal loans, etc.?

- 1 Yes
- 2 No

IF other outstanding debt = EMPTY THEN

| **Q93_other_debt_dk** other outstanding debt dk

| [You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Do you [or your spouse/or your partner] have any outstanding balance on other debts, including loans for medical expenses, student loans, other personal loans, etc.?

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

| ENDIF

IF other outstanding debt=Yes OR other outstanding debt dk = Yes THEN

| **Q93_otherdebt_int** Annual interest rate on other outstanding debt

| What is the highest annual interest rate APR on any other debts, including loans for medical expenses, student loans, other personal loans, etc.?

- | 1 0-4%
- | 2 5-8%
- | 3 9-12%
- | 4 13-16%
- | 5 17-20%
- | 6 Over 20%

| IF Annual interest rate on other outstanding debt = EMPTY THEN

|| **Q93_otherdebt_intDK** Annual interest rate on other outstanding debt

|| [You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] What is the highest annual interest rate APR on any other debts, including loans for medical expenses, student loans, other personal loans, etc.?

- || 1 0-4%
- || 2 5-8%
- || 3 9-12%
- || 4 13-16%
- || 5 17-20%
- || 6 Over 20%
- || 7 Don't know

|| ENDIF

| **Q93_otherdebt_value** total owed on other outstanding debt

| What is the total value you [and your spouse/and your partner] have on outstanding balances
| on other debts, including loans for medical expenses, student loans, other personal loans,
| etc.?

| Integer

| IF total owed on other outstanding debt=EMPTY THEN

| | **Q93_otherdebt_range** range owed on other outstanding debt

| | [You did not complete the previous question(s). Your answers are important to us. Please
| | try to answer as best you can.] Please provide a range of the total value you [and your
| | spouse/and your partner] have on outstanding balances on other debts, including loans for
| | medical expenses, student loans, other personal loans, etc.

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

| | 2 \$2,501 to \$5,000

| | 3 \$5,001 to \$10,000

| | 4 \$10,001 to \$25,000

| | 5 \$25,001 to \$50,000

| | 6 \$50,001 to \$100,000

| | 7 \$100,001 to \$250,000

| | 8 \$250,001 to \$500,000

| | 9 \$500,001 to \$1,000,000

| | 10 More than \$1,000,000

| | 11 Don't have an outstanding balance

| | ENDIF

| ENDIF

q94_have_assets have any retirement accounts

We would like to understand what kinds of assets you have. In the next section of the
questionnaire, we will first ask about assets you hold in retirement accounts and educational
savings accounts, then we will ask about assets you hold outside of retirement and educational
savings accounts. There are many different kinds of assets. Most people own only a few types
of assets. Please select "No" if you do not own a particular type of asset. Do you [or your
spouse/or your partner] hold any retirement accounts such as IRAs (both classic/traditional
and Roth IRAs), 401(k) or 403(b) plan accounts, or Keogh accounts ?

1 Yes

2 No

IF have any retirement accounts = EMPTY THEN

| | **q94_have_assets_dk** have any retirement accounts dk

| | [You did not complete the previous question(s). Your answers are important to us. Please
| | try to answer as best you can.] Do you [or your spouse/or your partner] hold any retirement
| | accounts such as IRAs (both classic/traditional and Roth IRAs), 401(k) or 403(b) plan
| | accounts, or Keogh accounts ?

| | 1 Yes

| | 2 No

| | 3 Don't know

| | ENDIF

IF have any retirement accounts = Yes OR have any retirement accounts dk = Yes THEN

| **Q94_asset_value** total value of retirement account

| Retirement accounts such as IRAs, 401(k) plan accounts, and Keogh accounts typically allow
| you to choose how to invest your money. We would like to know more about the assets you
| have in your retirement accounts. Please answer the following questions. If you have more
| than one retirement account, please add up the amounts of each type of asset from all your
| retirement accounts. What is the current balance/total value of retirement accounts such as
| IRAs (both classic/traditional and Roth IRAs), 401(k) or 403(b) plan accounts, or Keogh
| accounts you [and your spouse/and your partner] hold?

| Integer

| IF total value of retirement account=EMPTY THEN

| | **Q94_asset_range** range of retirement account value

| | [You did not complete the previous question(s). Your answers are important to us. Please
| | try to answer as best you can.] Please provide a range of the current balance/total value
| | of retirement accounts such as IRAs (both classic/traditional and Roth IRAs), 401(k) or
| | 403(b) plan accounts, or Keogh accounts you [and your spouse/and your partner] hold.

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

| | 2 \$2,501 to \$5,000

| | 3 \$5,001 to \$10,000

| | 4 \$10,001 to \$25,000

| | 5 \$25,001 to \$50,000

| | 6 \$50,001 to \$100,000

| | 7 \$100,001 to \$250,000

| | 8 \$250,001 to \$500,000

| | 9 \$500,001 to \$1,000,000

| | 10 More than \$1,000,000

| | 11 Don't own

| ENDIF

| [Questions Q95_asset_intro to Q104_yn are displayed as a table]

| **q95_asset_intro** have these assets in retirement accounts

| Do you [or your spouse/or your partner] hold any of the following assets in retirement
| accounts?

| **Q95_yn** do you have stock from current employer

| Stock of a company that currently employs you [or your spouse/or your partner]

| 1 Yes

| 2 No

| **Q96_yn** do you have stock from previous employer

| Stock of a company that previously employed you [or your spouse/or your partner]

| 1 Yes

| 2 No

| **Q97_yn** do you have short term assets

| Money market funds, certificates of deposit, short-term treasury bills, and other short-term assets

| 1 Yes

| 2 No

| **Q98_yn** do you have bond funds

| Bond funds (funds that focus on medium to long-term bonds - not money market funds)

| 1 Yes

| 2 No

| **Q99_yn** do you have balanced or life cycle funds

| Balanced or life-cycle funds (funds that hold both stocks and bonds)

| 1 Yes

| 2 No

| **Q100_yn** do you have foreign investment funds

| Global, international, emerging market, country or area funds (funds that focus on foreign investments)

| 1 Yes

| 2 No

| **Q101_yn** do you have US index funds

| U.S. index funds (funds that closely track broad market indexes, such as the S&P 500 index)

| 1 Yes

| 2 No

| **Q102_yn** do you have sector funds

| Sector funds (funds that specialize in the stocks of companies in a particular sector or industry)

| 1 Yes

| 2 No

| **Q103_yn** do you have other US stock funds

| Other U.S. stock funds, (such as growth, income, or value funds)

| 1 Yes

| 2 No

| **Q104_yn** do you have other stocks or funds not listed

| Other individual company stocks or bonds, or any other assets not entered above

| 1 Yes

| 2 No

| IF do you have stock from current employer = EMPTY OR do you have stock from previous employer = EMPTY OR do you have short term assets = EMPTY OR do you have bond funds = EMPTY

| OR do you have balanced or life cycle funds = EMPTY OR do you have foreign investment funds = EMPTY OR do you have US index funds = EMPTY OR do you have sector funds = EMPTY OR do you have other US stock funds = EMPTY OR do you have other stocks or funds not listed = EMPTY THEN

|| [Questions Q95_asset_intro to dummytableend are displayed as a table]

```
|| q95_asset_intro have these assets in retirement accounts
|| Do you [or your spouse/or your partner] hold any of the following assets in retirement
|| accounts?
||
|| IF do you have stock from current employer = EMPTY OR do you have stock from current
|| employer dk <> EMPTY THEN
||
|| Q95_yn_dk do you have stock from current employer dk
|| Stock of a company that currently employs you [or your spouse/or your partner]
|| 1 Yes
|| 2 No
|| 3 Don't know
||
|| ENDIF
||
|| IF do you have stock from previous employer = EMPTY OR do you have stock from previous
|| employer dk <> EMPTY THEN
||
|| Q96_yn_dk do you have stock from previous employer dk
|| Stock of a company that previously employed you [or your spouse/or your partner]
|| 1 Yes
|| 2 No
|| 3 Don't know
||
|| ENDIF
||
|| IF do you have short term assets = EMPTY OR do you have short term assets dk <> EMPTY THEN
||
|| Q97_yn_dk do you have short term assets dk
|| Money market funds, certificates of deposit, short-term treasury bills, and other
|| short-term assets
|| 1 Yes
|| 2 No
|| 3 Don't know
||
|| ENDIF
||
|| IF do you have bond funds = EMPTY OR do you have bond funds dk <> EMPTY THEN
||
|| Q98_yn_dk do you have bond funds dk
|| Bond funds (funds that focus on medium to long-term bonds - not money market funds)
|| 1 Yes
|| 2 No
|| 3 Don't know
||
|| ENDIF
||
|| IF do you have balanced or life cycle funds = EMPTY OR do you have balanced or life cycle
|| funds dk <> EMPTY THEN
||
|| Q99_yn_dk do you have balanced or life cycle funds dk
```

```
|| |Balanced or life-cycle funds (funds that hold both stocks and bonds)
|| |1 Yes
|| |2 No
|| |3 Don't know
|| |
|| |ENDIF
|| |
|| |IF do you have foreign investment funds = EMPTY OR do you have foreign investment funds dk
|| |<> EMPTY THEN
|| |
|| |Q100_yn_dk do you have foreign investment funds dk
|| |Global, international, emerging market, country or area funds (funds that focus on
|| |foreign investments)
|| |1 Yes
|| |2 No
|| |3 Don't know
|| |
|| |ENDIF
|| |
|| |IF do you have US index funds = EMPTY OR do you have US index funds dk <> EMPTY THEN
|| |
|| |Q101_yn_dk do you have US index funds dk
|| |U.S. index funds (funds that closely track broad market indexes, such as the S&P 500
|| |index)
|| |1 Yes
|| |2 No
|| |3 Don't know
|| |
|| |ENDIF
|| |
|| |IF do you have sector funds = EMPTY OR do you have sector funds dk <> EMPTY THEN
|| |
|| |Q102_yn_dk do you have sector funds dk
|| |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 do you have other US stock funds = EMPTY OR do you have other US stock funds dk <> EMPTY
|| |THEN
|| |
|| |Q103_yn_dk do you have other US stock funds dk
|| |Other U.S. stock funds, (such as growth, income, or value funds)
|| |1 Yes
|| |2 No
|| |3 Don't know
|| |
|| |ENDIF
```

```

|
| IF do you have other stocks or funds not listed = EMPTY OR do you have other stocks or
| funds not listed dk <> EMPTY THEN
|
|
| | Q104_yn_dk do you have other stocks or funds not listed dk
| | Other individual company stocks or bonds, or any other assets not entered above
| | 1 Yes
| | 2 No
| | 3 Don't know
| |
| | ENDIF
| |
| ENDIF
|
| IF do you have stock from current employer = Yes OR do you have stock from previous employer
| = Yes OR do you have short term assets = Yes OR do you have bond funds = Yes OR do you have
| balanced or life cycle funds = Yes OR do you have foreign investment funds = Yes OR do you
| have US index funds = Yes OR do you have sector funds = Yes OR do you have other US stock
| funds = Yes OR do you have other stocks or funds not listed = Yes THEN
|
|
| | [Questions Q95_value_intro to dummytableend are displayed as a table]
| |
| | q95_value_intro have these assets in retirement accounts
| | What is the total value of each of the following types of assets you [and your spouse/and
| | your partner] hold in retirement accounts?
| |
| | IF do you have stock from current employer = Yes THEN
| |
| | | Q95_value total value of stock from current employer
| | | Stock of a company that currently employs you [or your spouse/or your partner]
| | | Integer
| | |
| | | ENDIF
| | |
| | IF do you have stock from previous employer = Yes THEN
| |
| | | Q96_value total value of stock from previous employer
| | | Stock of a company that previously employed you [or your spouse/or your partner]
| | | Integer
| | |
| | | ENDIF
| | |
| | IF do you have short term assets = Yes THEN
| |
| | | Q97_value total value of short term assets
| | | Money market funds, certificates of deposit, short-term treasury Bills, and other
| | | short-term assets
| | | Integer
| | |
| | | ENDIF
| | |
|
|

```

```
|| IF do you have bond funds = Yes THEN
||
|| Q98_value total value of bond funds
|| Bond funds (funds that focus on medium to long-term bonds - not money market funds)
|| Integer
||
|| ENDIF
||
|| IF do you have balanced or life cycle funds = Yes THEN
||
|| Q99_value total value of balanced or life cycle funds
|| Balanced or life-cycle funds (funds that hold both stocks and bonds)
|| Integer
||
|| ENDIF
||
|| IF do you have foreign investment funds = Yes THEN
||
|| Q100_value total value of foreign investment funds
|| Global, international, emerging market, country or area funds (funds that focus on
|| foreign investment)
|| Integer
||
|| ENDIF
||
|| IF do you have US index funds = Yes THEN
||
|| Q101_value total value of US index funds
|| U.S. index funds (funds that closely track broad market indexes, such as the S&P 500
|| index)
|| Integer
||
|| ENDIF
||
|| IF do you have sector funds = Yes THEN
||
|| Q102_value total value of sector funds
|| Sector funds (funds that specialize in the stocks of companies in a particular sector or
|| industry)
|| Integer
||
|| ENDIF
||
|| IF do you have other US stock funds = Yes THEN
||
|| Q103_value total value of other US stock funds
|| Other U.S. stock funds, such as growth, income, or value funds)
|| Integer
||
|| ENDIF
||
```

```
|| IF do you have other stocks or funds not listed = Yes THEN
||
|| Q104_value total value of other stocks or funds not listed
|| Other individual company stocks or bonds, or any other assets not entered previously
|| Integer
||
|| ENDIF
||
|| dummytableend dummytableend
||
|| IF (do you have stock from current employer = Yes AND total value of stock from current
|| employer=EMPTY) OR (do you have stock from previous employer = Yes AND total value of stock
|| from previous employer=EMPTY) OR (do you have short term assets = Yes AND total value of
|| short term assets=EMPTY) OR (do you have bond funds = Yes AND total value of bond
|| funds=EMPTY) OR (do you have balanced or life cycle funds = Yes AND total value of balanced
|| or life cycle funds=EMPTY) OR (do you have foreign investment funds = Yes AND total value
|| of foreign investment funds=EMPTY) OR (do you have US index funds = Yes AND total value of
|| US index funds=EMPTY) OR (do you have sector funds = Yes AND total value of sector
|| funds=EMPTY) OR (do you have other US stock funds = Yes AND total value of other US stock
|| funds=EMPTY) OR (do you have other stocks or funds not listed = Yes AND total value of
|| other stocks or funds not listed=EMPTY) THEN
||
|| [Questions Q95_range_intro to dummytableend are displayed as a table]
||
|| Q95_range_intro value range of assets in retirement accounts
|| [You did not complete the previous question(s). Your answers are important to us.
|| Please try to answer as best you can.] What is the total value of each of the following
|| types of assets you [and your spouse/and your partner] hold in retirement accounts?
||
|| IF do you have stock from current employer = Yes AND total value of stock from current
|| employer=EMPTY THEN
||
|| Q95_range value range of stock from current employer
|| Stock of a company that currently employs you [or your spouse/or your partner]
|| 1 $1 to $2,500
|| 2 $2,501 to $5,000
|| 3 $5,001 to $10,000
|| 4 $10,001 to $25,000
|| 5 $25,001 to $50,000
|| 6 $50,001 to $100,000
|| 7 $100,001 to $250,000
|| 8 $250,001 to $500,000
|| 9 $500,001 to $1,000,000
|| 10 More than $1,000,000
|| 11 Don't own
||
|| ENDIF
||
|| IF do you have stock from previous employer = Yes AND total value of stock from previous
|| employer=EMPTY THEN
```

```
|||
|||
||| Q96_range value range of stock from previous employer
||| Stock of a company that previously employed you [or your spouse/or your partner]
||| 1 $1 to $2,500
||| 2 $2,501 to $5,000
||| 3 $5,001 to $10,000
||| 4 $10,001 to $25,000
||| 5 $25,001 to $50,000
||| 6 $50,001 to $100,000
||| 7 $100,001 to $250,000
||| 8 $250,001 to $500,000
||| 9 $500,001 to $1,000,000
||| 10 More than $1,000,000
||| 11 Don't own
|||
||| ENDIF
|||
||| IF do you have short term assets = Yes AND total value of short term assets=EMPTY THEN
|||
||| Q97_range value range of short term assets
||| Money market funds, certificates of deposit, short-term treasury Bills, and other
||| short-term assets
||| 1 $1 to $2,500
||| 2 $2,501 to $5,000
||| 3 $5,001 to $10,000
||| 4 $10,001 to $25,000
||| 5 $25,001 to $50,000
||| 6 $50,001 to $100,000
||| 7 $100,001 to $250,000
||| 8 $250,001 to $500,000
||| 9 $500,001 to $1,000,000
||| 10 More than $1,000,000
||| 11 Don't own
|||
||| ENDIF
|||
||| IF do you have bond funds = Yes AND total value of bond funds=EMPTY THEN
|||
||| Q98_range value range of bond funds
||| Bond funds (funds that focus on medium to long-term bonds - not money market funds)
||| 1 $1 to $2,500
||| 2 $2,501 to $5,000
||| 3 $5,001 to $10,000
||| 4 $10,001 to $25,000
||| 5 $25,001 to $50,000
||| 6 $50,001 to $100,000
||| 7 $100,001 to $250,000
||| 8 $250,001 to $500,000
||| 9 $500,001 to $1,000,000
||| 10 More than $1,000,000
||| 11 Don't own
```

```
|||
||| ENDIF
|||
||| IF do you have balanced or life cycle funds = Yes AND total value of balanced or life
||| cycle funds=EMPTY THEN
|||
||| Q99_range value range of balanced or life cycle funds
||| Balanced or life-cycle funds (funds that hold both stocks and bonds)
||| 1 $1 to $2,500
||| 2 $2,501 to $5,000
||| 3 $5,001 to $10,000
||| 4 $10,001 to $25,000
||| 5 $25,001 to $50,000
||| 6 $50,001 to $100,000
||| 7 $100,001 to $250,000
||| 8 $250,001 to $500,000
||| 9 $500,001 to $1,000,000
||| 10 More than $1,000,000
||| 11 Don't own
|||
||| ENDIF
|||
||| IF do you have foreign investment funds = Yes AND total value of foreign investment
||| funds=EMPTY THEN
|||
||| Q100_range value range of foreign investment funds
||| Global, international, emerging market, country or area funds (funds that focus on
||| foreign investment)
||| 1 $1 to $2,500
||| 2 $2,501 to $5,000
||| 3 $5,001 to $10,000
||| 4 $10,001 to $25,000
||| 5 $25,001 to $50,000
||| 6 $50,001 to $100,000
||| 7 $100,001 to $250,000
||| 8 $250,001 to $500,000
||| 9 $500,001 to $1,000,000
||| 10 More than $1,000,000
||| 11 Don't own
|||
||| ENDIF
|||
||| IF do you have US index funds = Yes AND total value of US index funds=EMPTY THEN
|||
||| Q101_range value range of US index funds
||| U.S. index funds (funds that closely track broad market indexes, such as the S&P 500
||| index)
||| 1 $1 to $2,500
||| 2 $2,501 to $5,000
||| 3 $5,001 to $10,000
||| 4 $10,001 to $25,000
```

```
||| 5 $25,001 to $50,000
||| 6 $50,001 to $100,000
||| 7 $100,001 to $250,000
||| 8 $250,001 to $500,000
||| 9 $500,001 to $1,000,000
||| 10 More than $1,000,000
||| 11 Don't own
|||
||| ENDIF
|||
||| IF do you have sector funds = Yes AND total value of sector funds=EMPTY THEN
|||
||| Q102_range value range of sector funds
||| Sector funds (funds that specialize in the stocks of companies in a particular sector
||| or industry)
||| 1 $1 to $2,500
||| 2 $2,501 to $5,000
||| 3 $5,001 to $10,000
||| 4 $10,001 to $25,000
||| 5 $25,001 to $50,000
||| 6 $50,001 to $100,000
||| 7 $100,001 to $250,000
||| 8 $250,001 to $500,000
||| 9 $500,001 to $1,000,000
||| 10 More than $1,000,000
||| 11 Don't own
|||
||| ENDIF
|||
||| IF do you have other US stock funds = Yes AND total value of other US stock funds=EMPTY
||| THEN
|||
||| Q103_range value range of other US stock funds
||| Other U.S. stock funds, such as growth, income, or value funds)
||| 1 $1 to $2,500
||| 2 $2,501 to $5,000
||| 3 $5,001 to $10,000
||| 4 $10,001 to $25,000
||| 5 $25,001 to $50,000
||| 6 $50,001 to $100,000
||| 7 $100,001 to $250,000
||| 8 $250,001 to $500,000
||| 9 $500,001 to $1,000,000
||| 10 More than $1,000,000
||| 11 Don't own
|||
||| ENDIF
|||
||| IF do you have other stocks or funds not listed = Yes AND total value of other stocks or
||| funds not listed=EMPTY THEN
|||
```

||| **Q104_range** value range of other stocks or funds not listed
||| Other individual company stocks or bonds, or any other assets not entered previously
||| 1 \$1 to \$2,500
||| 2 \$2,501 to \$5,000
||| 3 \$5,001 to \$10,000
||| 4 \$10,001 to \$25,000
||| 5 \$25,001 to \$50,000
||| 6 \$50,001 to \$100,000
||| 7 \$100,001 to \$250,000
||| 8 \$250,001 to \$500,000
||| 9 \$500,001 to \$1,000,000
||| 10 More than \$1,000,000
||| 11 Don't own
|||
||| ENDIF

||| **dummytableend** dummytableend
|||
|||
||| ENDIF

||| IF do you have other stocks or funds not listed = Yes THEN

||| **Q104_value_describe** describe other assets not listed
||| You indicated that you own other individual company stocks or bonds, or any other assets
||| not entered in other categories of retirement assets. Please describe these assets in
||| the text box below.
||| Memo
|||
||| ENDIF

||| ENDIF
|
ENDIF

Q105_educ_accounts have educational savings accounts

Do you [or your spouse/or your partner] hold any educational savings accounts such as 529 plan accounts?

- 1 Yes
- 2 No

IF have educational savings accounts = EMPTY THEN

| **Q105_educ_accounts_dk** have educational savings accounts dk
| [You did not complete the previous question(s). Your answers are important to us. Please
| try to answer as best you can.] Do you [or your spouse/or your partner] hold any educational
| savings accounts such as 529 plan accounts?
| 1 Yes
| 2 No
| 3 Don't know
|

ENDIF

IF have educational savings accounts = Yes OR have educational savings accounts dk = Yes THEN

|| **Q105_value** total value of educational savings accounts

|| What is the current balance/total value of educational savings accounts such as 529 plan accounts you [and your spouse/and your partner] hold?

|| Integer

|| IF total value of educational savings accounts = EMPTY THEN

|| **Q105_range** value range of educational savings accounts

|| [You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Please provide a range of the current balance/total value of educational savings accounts such as 529 plan accounts you [and your spouse/and your partner] hold.

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

|| 2 \$2,501 to \$5,000

|| 3 \$5,001 to \$10,000

|| 4 \$10,001 to \$25,000

|| 5 \$25,001 to \$50,000

|| 6 \$50,001 to \$100,000

|| 7 \$100,001 to \$250,000

|| 8 \$250,001 to \$500,000

|| 9 \$500,001 to \$1,000,000

|| 10 More than \$1,000,000

|| 11 Don't own

|| ENDIF

|| **Q106** do you have stocks in educational savings acct

|| Do you [or your spouse/or your partner] hold any stocks or stock mutual funds in that educational savings account?

|| 1 Yes

|| 2 No

|| IF do you have stocks in educational savings acct = EMPTY THEN

|| **Q106_dk** do you have stocks in educational savings acct dk

|| [You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Do you [or your spouse/or your partner] hold any stocks or stock mutual funds in that educational savings account?

|| 1 Yes

|| 2 No

|| 3 Don't know

|| ENDIF

ENDIF

Q107 Do you have a written will

Do you have a written will?

1 Yes

2 No

IF Do you have a written will = EMPTY THEN

|

| **Q107_dk** Do you have a written will dk

| [You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Do you have a written will?

| 1 Yes

| 2 No

| 3 Don't know

|

ENDIF

Q108 Do you and immediate family have life insurance

Do you and/or your immediate family have life insurance?

1 Yes

2 No

IF Do you and immediate family have life insurance = EMPTY THEN

|

| **Q108_dk** Do you and immediate family have life insurance dk

| [You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Do you and/or your immediate family have life insurance?

| 1 Yes

| 2 No

| 3 Don't know

|

ENDIF

IF Do you and immediate family have life insurance = Yes OR Do you and immediate family have life insurance dk = Yes THEN

|

| [Questions q109_ins_intro to Q112_yn are displayed as a table]

|

| **q109_ins_intro** receive life insurance settlement for following events

| Would your family receive a life insurance settlement for any of the following events?

|

| **Q109_yn** receive insurance settlement for your death

| Your death

| 1 Yes

| 2 No

|

| IF married=Yes OR planning financial future together as couple=Yes THEN

||

|| **Q110_yn_sp** receive insurance settlement for spouse/partner death

|| Your [spouse/partner]'s death

|| 1 Yes

|| 2 No

||

```

| ENDIF
|
| IF how many children > 0 THEN
| |
| | Q111_yn receive insurance settlement for death of a child
| | Death of a child
| | 1 Yes
| | 2 No
| |
| ENDIF
|
| Q112_yn receive insurance settlement for death of someone else
| Death of someone else
| 1 Yes
| 2 No
|
| IF receive insurance settlement for your death = EMPTY OR ((married=Yes OR planning financial
| future together as couple=Yes) AND receive insurance settlement for spouse/partner death =
| EMPTY) OR ((how many children > 0) AND receive insurance settlement for death of a child =
| EMPTY) OR receive insurance settlement for death of someone else = EMPTY THEN
| |
| | [Questions q109_ins_intro to dummytableend are displayed as a table]
| |
| | q109_ins_intro receive life insurance settlement for following events
| | Would your family receive a life insurance settlement for any of the following events?
| |
| | IF receive insurance settlement for your death = EMPTY OR receive insurance settlement for
| | your death dk <> EMPTY THEN
| | |
| | | Q109_yn_dk receive insurance settlement for your death dk
| | | Your death
| | | 1 Yes
| | | 2 No
| | | 3 Don't know
| | |
| | ENDIF
| |
| | IF ((married=Yes OR planning financial future together as couple=Yes) AND ((receive
| | insurance settlement for spouse/partner death = EMPTY) OR (receive insurance settlement for
| | spouse/partner death dk <> EMPTY))) THEN
| | |
| | | Q110_yn_sp_dk receive insurance settlement for spouse/partner death dk
| | | Your [spouse/partner]'s death
| | | 1 Yes
| | | 2 No
| | | 3 Don't know
| | |
| | ENDIF
| |
| | IF ((how many children > 0) AND ((receive insurance settlement for death of a child =
| | EMPTY) OR (receive insurance settlement for death of a child dk <> EMPTY))) THEN

```

```

|||
||| Q111_yn_dk receive insurance settlement for death of a child dk
||| Death of a child
||| 1 Yes
||| 2 No
||| 3 Don't know
|||
||| ENDIF
|||
||| IF receive insurance settlement for death of someone else = EMPTY OR receive insurance
||| settlement for death of someone else dk <> EMPTY THEN
|||
||| Q112_yn_dk receive insurance settlement for death of someone else dk
||| Death of someone else
||| 1 Yes
||| 2 No
||| 3 Don't know
|||
||| ENDIF
|||
||| ENDIF
|||
||| IF receive insurance settlement for your death = Yes OR receive insurance settlement for
||| spouse/partner death = Yes OR ((how many children > 0) AND receive insurance settlement for
||| death of a child = Yes) OR receive insurance settlement for death of someone else = Yes THEN
|||
||| [Questions q109_value_intro to dummytableend are displayed as a table]
|||
||| q109_value_intro amount of insurance settlement
||| What is the insurance settlement you or your family would receive upon...
|||
||| IF receive insurance settlement for your death = Yes THEN
|||
||| Q109_value total value of life insurance settlement for your death
||| your death?
||| Integer
|||
||| ENDIF
|||
||| IF ((married=Yes OR planning financial future together as couple=Yes) AND receive insurance
||| settlement for spouse/partner death = Yes) THEN
|||
||| Q110_value_sp total value of life insurance settlement for spouse or partner death
||| your [spouse/partner]'s death?
||| Integer
|||
||| ENDIF
|||
||| IF how many children > 0 AND receive insurance settlement for death of a child = Yes THEN
|||
||| Q111_value total value of life insurance settlement for death of a child

```

```
||| the death of a child?
||| Integer
|||
||| ENDIF
|||
||| IF receive insurance settlement for death of someone else = Yes THEN
|||
||| Q112_value total value of life insurance settlement for death of someone else
||| the death of someone else?
||| Integer
|||
||| ENDIF
|||
||| dummytableend dummytableend
|||
||| IF (receive insurance settlement for your death = Yes AND total value of life insurance
||| settlement for your death=EMPTY) OR ((married=Yes OR planning financial future together as
||| couple=Yes) AND receive insurance settlement for spouse/partner death = Yes AND total value
||| of life insurance settlement for spouse or partner death=EMPTY) OR (how many children > 0
||| AND receive insurance settlement for death of a child = Yes AND total value of life
||| insurance settlement for death of a child=EMPTY) OR (receive insurance settlement for death
||| of someone else = Yes AND total value of life insurance settlement for death of someone
||| else=EMPTY) THEN
|||
||| [Questions q109_range_intro to dummytableend are displayed as a table]
|||
||| q109_range_intro range of insurance settlement
||| [You did not complete the previous question(s). Your answers are important to us.
||| Please try to answer as best you can.] Please provide a range for the life insurance
||| settlement you or your family would receive upon...
|||
||| IF receive insurance settlement for your death = Yes AND total value of life insurance
||| settlement for your death = EMPTY THEN
|||
||| Q109_range value range of life insurance settlement for your death
||| your death.
||| 1 $1 to $2,500
||| 2 $2,501 to $5,000
||| 3 $5,001 to $10,000
||| 4 $10,001 to $25,000
||| 5 $25,001 to $50,000
||| 6 $50,001 to $100,000
||| 7 $100,001 to $250,000
||| 8 $250,001 to $500,000
||| 9 $500,001 to $1,000,000
||| 10 More than $1,000,000
||| 11 No life insurance
|||
||| ENDIF
|||
```

```

||| IF ((married=Yes OR planning financial future together as couple=Yes) AND receive
||| insurance settlement for spouse/partner death = Yes AND total value of life insurance
||| settlement for spouse or partner death=EMPTY) THEN
|||
||| Q110_range_sp value range of life insurance settlement for spouse/partner death
||| your spouse's death.
||| 1 $1 to $2,500
||| 2 $2,501 to $5,000
||| 3 $5,001 to $10,000
||| 4 $10,001 to $25,000
||| 5 $25,001 to $50,000
||| 6 $50,001 to $100,000
||| 7 $100,001 to $250,000
||| 8 $250,001 to $500,000
||| 9 $500,001 to $1,000,000
||| 10 More than $1,000,000
||| 11 No life insurance
|||
||| ENDIF
|||
||| IF how many children > 0 AND receive insurance settlement for death of a child = Yes AND
||| total value of life insurance settlement for death of a child = EMPTY THEN
|||
||| Q111_range value range of life insurance settlement for death of a child
||| the death of a child.
||| 1 $1 to $2,500
||| 2 $2,501 to $5,000
||| 3 $5,001 to $10,000
||| 4 $10,001 to $25,000
||| 5 $25,001 to $50,000
||| 6 $50,001 to $100,000
||| 7 $100,001 to $250,000
||| 8 $250,001 to $500,000
||| 9 $500,001 to $1,000,000
||| 10 More than $1,000,000
||| 11 No life insurance
|||
||| ENDIF
|||
||| IF receive insurance settlement for death of someone else = Yes AND total value of life
||| insurance settlement for death of someone else = EMPTY THEN
|||
||| Q112_range value range of life insurance settlement for death of someone else
||| the death of someone else.
||| 1 $1 to $2,500
||| 2 $2,501 to $5,000
||| 3 $5,001 to $10,000
||| 4 $10,001 to $25,000
||| 5 $25,001 to $50,000
||| 6 $50,001 to $100,000
||| 7 $100,001 to $250,000

```

```
|||| 8 $250,001 to $500,000
|||| 9 $500,001 to $1,000,000
|||| 10 More than $1,000,000
|||| 11 No life insurance
||||
||| ENDIF
|||
||| dummytableend dummytableend
|||
|||
|| ENDIF
||
| ENDIF
|
ENDIF
```

[Questions Q113_asset_intro to Q115_yn are displayed as a table]

Q113_asset_intro do you have other assets

Now we turn to a series of questions about assets you [or your spouse/or your partner] have that are NOT in retirement accounts or educational savings accounts. Not Including what is in retirement or educational savings accounts, do you [or your spouse/or your partner] hold any other assets in...

Q113_yn have other assets like checking/savings/money mkt accts checking accounts, savings accounts, money market accounts, certificates of deposit, short-term treasury Bills, and cash?

- 1 Yes
- 2 No

Q114_yn have other assets like equity in farm or livestock net equity in a farm, including livestock and equipment?

- 1 Yes
- 2 No

Q115_yn have other assets in non farm partnership or business net equity in non-farm partnerships or businesses of which you own at least 5 percent?

- 1 Yes
- 2 No

IF have other assets like checking/savings/money mkt accts = EMPTY OR have other assets like equity in farm or livestock = EMPTY OR have other assets in non farm partnership or business = EMPTY THEN

| [Questions Q113_asset_intro to dummytableend are displayed as a table]

| **Q113_asset_intro** do you have other assets

| Now we turn to a series of questions about assets you [or your spouse/or your partner] have that are NOT in retirement accounts or educational savings accounts. Not Including what is in retirement or educational savings accounts, do you [or your spouse/or your partner] hold any other assets in...

| IF have other assets like checking/savings/money mkt accts = EMPTY OR have other assets like
| checking/savings/money mkt accts dk <> EMPTY THEN

| | **Q113_yn_dk** have other assets like checking/savings/money mkt accts dk
| checking accounts, savings accounts, money market accounts, certificates of deposit,
| short-term treasury Bills, and cash?

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

| ENDIF

| IF have other assets like equity in farm or livestock = EMPTY OR have other assets like
| equity in farm or livestock dk <> EMPTY THEN

| | **Q114_yn_dk** have other assets like equity in farm or livestock dk
| net equity in a farm, including livestock and equipment?

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

| ENDIF

| IF have other assets in non farm partnership or business = EMPTY OR have other assets in non
| farm partnership or business dk <> EMPTY THEN

| | **Q115_yn_dk** have other assets in non farm partnership or business dk
| net equity in non-farm partnerships or businesses of which you own at least 5 percent?

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

| ENDIF

ENDIF

IF have other assets like checking/savings/money mkt accts = Yes OR have other assets like
equity in farm or livestock = Yes OR have other assets in non farm partnership or business =
Yes THEN

| [Questions Q113_value_intro to dummytableend are displayed as a table]

| | **Q113_value_intro** intro to value of retirement accounts
| Not Including what is in retirement or educational savings accounts, what is the total value
| you [and your spouse/and your partner] hold in...

| IF have other assets like checking/savings/money mkt accts = Yes THEN

| | **Q113_value** total value of checking savings money mkt accts
| checking accounts, savings accounts, money market accounts, certificates of deposit,

|| short-term treasury Bills, and cash?

|| Integer

||

|| ENDIF

||

|| IF have other assets like equity in farm or livestock = Yes THEN

||

|| **Q114_value** total value of farm equity livestock and equipment
|| net equity in a farm, including livestock and equipment?

|| Integer

||

|| ENDIF

||

|| IF have other assets in non farm partnership or business = Yes THEN

||

|| **Q115_value** total value of non farm partnerships
|| net equity in non-farm partnerships or businesses of which you own at least 5 percent?

|| Integer

||

|| ENDIF

||

|| **dummytableend** dummytableend

||

||

|| IF (have other assets like checking/savings/money mkt accts = Yes AND total value of checking
|| savings money mkt accts = EMPTY) OR (have other assets like equity in farm or livestock = Yes
|| AND total value of farm equity livestock and equipment = EMPTY) OR (have other assets in non
|| farm partnership or business = Yes AND total value of non farm partnerships = EMPTY) THEN

||

|| [Questions Q113_range_intro to dummytableend are displayed as a table]

||

|| **Q113_range_intro** intro to range value of other assets

|| [You did not complete the previous question(s). Your answers are important to us. Please
|| try to answer as best you can.] Not Including what is in retirement or educational savings
|| accounts, please provide a range of the total value you [and your spouse/and your partner]
|| hold in...

||

|| IF have other assets like checking/savings/money mkt accts = Yes AND total value of
|| checking savings money mkt accts=EMPTY THEN

||

||

|| **Q113_range** range of current balance of checking savings money mkt acct
|| checking accounts, savings accounts, money market accounts, certificates of deposit,
|| short-term treasury Bills, and cash.

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

|| 2 \$2,501 to \$5,000

|| 3 \$5,001 to \$10,000

|| 4 \$10,001 to \$25,000

|| 5 \$25,001 to \$50,000

|| 6 \$50,001 to \$100,000

|| 7 \$100,001 to \$250,000

|| 8 \$250,001 to \$500,000

```
|| 9 $500,001 to $1,000,000
|| 10 More than $1,000,000
|| 11 Don't own
||
|| ENDIF
||
|| IF have other assets like equity in farm or livestock = Yes AND total value of farm equity
|| livestock and equipment = EMPTY THEN
||
|| Q114_range value range of farm equity
|| net equity in a farm, including livestock and equipment.
|| 1 $1 to $2,500
|| 2 $2,501 to $5,000
|| 3 $5,001 to $10,000
|| 4 $10,001 to $25,000
|| 5 $25,001 to $50,000
|| 6 $50,001 to $100,000
|| 7 $100,001 to $250,000
|| 8 $250,001 to $500,000
|| 9 $500,001 to $1,000,000
|| 10 More than $1,000,000
|| 11 Don't own
||
|| ENDIF
||
|| IF have other assets in non farm partnership or business = Yes AND total value of non farm
|| partnerships = EMPTY THEN
||
|| Q115_range value range of non farm partnerships
|| net equity in non-farm partnerships or businesses of which you own at least 5 percent.
|| 1 $1 to $2,500
|| 2 $2,501 to $5,000
|| 3 $5,001 to $10,000
|| 4 $10,001 to $25,000
|| 5 $25,001 to $50,000
|| 6 $50,001 to $100,000
|| 7 $100,001 to $250,000
|| 8 $250,001 to $500,000
|| 9 $500,001 to $1,000,000
|| 10 More than $1,000,000
|| 11 Don't own
||
|| ENDIF
||
|| dummytableend dummytableend
||
|| ENDIF
||
|| ENDIF
```

Q116 mutual funds not in retirement or educational savings accts

Not including what is in retirement accounts or educational savings accounts, do you [or your spouse/or your partner] hold any mutual funds?

1 Yes

2 No

IF mutual funds not in retirement or educational savings accts = EMPTY THEN

| **Q116_dk** mutual funds not in retirement or educational savings accts dk

| [You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Not including what is in retirement accounts or educational savings accounts, do you [or your spouse/or your partner] hold any mutual funds?

| 1 Yes

| 2 No

| 3 Don't know

ENDIF

IF mutual funds not in retirement or educational savings accts=Yes OR mutual funds not in retirement or educational savings accts dk =Yes THEN

| [Questions Q117_fund_intro to Q123_yn are displayed as a table]

| **q117_fund_intro** total value in the following mutual funds

| Not including what is in retirement accounts or educational savings accounts, do you [or your spouse/or your partner] hold any of the following mutual funds ?

| **Q117_yn** do you have bond funds

| Bond funds (funds that focus on medium to long-term bonds - not money market funds).

| 1 Yes

| 2 No

| **Q118_yn** do you have balanced or life cycle funds

| Balanced or life-cycle funds (funds that hold both stocks and bonds).

| 1 Yes

| 2 No

| **Q119_yn** do you have foreign investments

| Global, international, emerging market, country or area funds (funds that focus on foreign investments).

| 1 Yes

| 2 No

| **Q120_yn** do you have US index funds

| U.S. index funds (funds that closely track broad market indexes, such as the S&P 500 index).

| 1 Yes

| 2 No

| **Q121_yn** do you have sector funds

| Sector funds (funds that specialize in the stocks of companies in a particular sector or industry).

- | 1 Yes
- | 2 No

| **Q122_yn** do you have other US stock funds
| Other U.S. stock funds, such as growth, income or value funds.

- | 1 Yes
- | 2 No

| **Q123_yn** do you have other mutual funds
| Any other mutual funds not listed above.

- | 1 Yes
- | 2 No

| IF do you have bond funds = EMPTY OR do you have balanced or life cycle funds = EMPTY OR do
| you have foreign investments = EMPTY OR do you have US index funds = EMPTY OR do you have
| sector funds = EMPTY OR do you have other US stock funds = EMPTY OR do you have other mutual
| funds = EMPTY THEN

|| [Questions Q117_fund_intro to dummytableend are displayed as a table]

|| **q117_fund_intro** total value in the following mutual funds
|| Not including what is in retirement accounts or educational savings accounts, do you [or
|| your spouse/or your partner] hold any of the following mutual funds ?

|| IF do you have bond funds = EMPTY OR do you have bond funds dk <> EMPTY THEN

|| **Q117_yn_dk** do you have bond funds dk
|| Bond funds (funds that focus on medium to long-term bonds - not money market funds).
|| 1 Yes
|| 2 No
|| 3 Don't know

|| ENDIF

|| IF do you have balanced or life cycle funds = EMPTY OR do you have balanced or life cycle
|| funds <> EMPTY THEN

|| **Q118_yn_dk** do you have balanced or life cycle funds
|| Balanced or life-cycle funds (funds that hold both stocks and bonds).
|| 1 Yes
|| 2 No
|| 3 Don't know

|| ENDIF

|| IF do you have foreign investments = EMPTY OR do you have foreign investments <> EMPTY THEN

|| **Q119_yn_dk** do you have foreign investments
|| Global, international, emerging market, country or area funds (funds that focus on
|| foreign investments).
|| 1 Yes

```
|| 2 No
|| 3 Don't know
||
|| ENDIF
||
|| IF do you have US index funds = EMPTY OR do you have US index funds <> EMPTY THEN
||
|| Q120_yn_dk do you have US index funds
|| U.S. index funds (funds that closely track broad market indexes, such as the S&P 500
|| index).
|| 1 Yes
|| 2 No
|| 3 Don't know
||
|| ENDIF
||
|| IF do you have sector funds = EMPTY OR do you have sector funds dk <> EMPTY THEN
||
|| Q121_yn_dk do you have sector funds dk
|| 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 do you have other US stock funds = EMPTY OR do you have other US stock funds dk <> EMPTY
|| THEN
||
|| Q122_yn_dk do you have other US stock funds dk
|| Other U.S. stock funds, such as growth, income or value funds.
|| 1 Yes
|| 2 No
|| 3 Don't know
||
|| ENDIF
||
|| IF do you have other mutual funds = EMPTY OR do you have other mutual funds dk <> EMPTY
|| THEN
||
|| Q123_yn_dk do you have other mutual funds dk
|| Any other mutual funds not listed above.
|| 1 Yes
|| 2 No
|| 3 Don't know
||
|| ENDIF
||
|| ENDIF
||
```

| IF do you have bond funds = Yes OR do you have balanced or life cycle funds = Yes OR do you
| have foreign investments = Yes OR do you have US index funds = Yes OR do you have sector
| funds = Yes OR do you have other US stock funds = Yes OR do you have other mutual funds = Yes
| THEN

| |

| | [Questions Q117_value_intro to dummytableend are displayed as a table]

| |

| | **Q117_value_intro** value of mutual funds

| | You indicated that you [or your spouse/or your partner] hold mutual funds. We would like
| | to know the value of these holdings. Not Including what is in retirement accounts or
| | educational savings accounts, what is the total value that you [and your spouse/and your
| | partner] hold in...

| |

| | IF do you have bond funds = Yes THEN

| | |

| | | **Q117_value** total value of bond funds

| | | bond funds (funds that focus on medium to long-term bonds - not money market funds)?

| | | Integer

| | |

| | ENDIF

| |

| | IF do you have balanced or life cycle funds = Yes THEN

| | |

| | | **Q118_value** total value of balanced or life cycle funds

| | | balanced or life-cycle funds (funds that hold both stocks and bondss)?

| | | Integer

| | |

| | ENDIF

| |

| | IF do you have foreign investments = Yes THEN

| | |

| | | **Q119_value** total value of foreign investments

| | | global, international, emerging market, country or area funds (funds that focus on
| | | foreign investments)?

| | | Integer

| | |

| | ENDIF

| |

| | IF do you have US index funds = Yes THEN

| | |

| | | **Q120_value** total value of US index funds

| | | U.S. index funds (funds that closely track broad market indexes, such as the S&P 500
| | | index)?

| | | Integer

| | |

| | ENDIF

| |

| | IF do you have sector funds = Yes THEN

| | |

| | | **Q121_value** total value of sector funds

| | | sector funds (funds that specialize in the stocks of companies in a particular sector or

```

|| industry)?
|| Integer
||
|| ENDIF
||
|| IF do you have other US stock funds = Yes THEN
||
|| Q122_value total value of other US stock funds
|| other U.S. stock funds, such as growth, income or value funds?
|| Integer
||
|| ENDIF
||
|| IF do you have other mutual funds = Yes THEN
||
|| Q123_value total value of other mutual funds
|| any other mutual funds not listed previously?
|| Integer
||
|| ENDIF
||
|| dummytableend dummytableend
||
||
|| IF (do you have bond funds = Yes AND total value of bond funds = EMPTY) OR (do you have
|| balanced or life cycle funds = Yes AND total value of balanced or life cycle funds=EMPTY)
|| OR (do you have foreign investments = Yes AND total value of foreign investments=EMPTY) OR
|| (do you have US index funds = Yes AND total value of US index funds=EMPTY) OR (do you have
|| sector funds = Yes AND total value of sector funds=EMPTY) OR (do you have other US stock
|| funds = Yes AND total value of other US stock funds=EMPTY) OR (do you have other mutual
|| funds = Yes AND total value of other mutual funds = EMPTY) THEN
||
|| [Questions Q117_range_intro to dummytableend are displayed as a table]
||
|| Q117_range_intro range value of other mutual funds
|| [You did not complete the previous question(s). Your answers are important to us.
|| Please try to answer as best you can.] Not Including what is in retirement accounts or
|| educational savings accounts, please provide a range of the total value that you [and
|| your spouse/and your partner] hold in...
||
|| IF do you have bond funds = Yes AND total value of bond funds=EMPTY THEN
||
|| Q117_range value range of bond funds
|| bond funds (funds that focus on medium to long-term bonds - not money market funds).
|| 1 $1 to $2,500
|| 2 $2,501 to $5,000
|| 3 $5,001 to $10,000
|| 4 $10,001 to $25,000
|| 5 $25,001 to $50,000
|| 6 $50,001 to $100,000
|| 7 $100,001 to $250,000

```

```
||| 8 $250,001 to $500,000
||| 9 $500,001 to $1,000,000
||| 10 More than $1,000,000
||| 11 Don't own
|||
||| ENDIF
|||
||| IF do you have balanced or life cycle funds = Yes AND total value of balanced or life
||| cycle funds=EMPTY THEN
|||
||| Q118_range value range of balanced or life cycle funds
||| balanced or life-cycle funds (funds that hold both stocks and bonds).
||| 1 $1 to $2,500
||| 2 $2,501 to $5,000
||| 3 $5,001 to $10,000
||| 4 $10,001 to $25,000
||| 5 $25,001 to $50,000
||| 6 $50,001 to $100,000
||| 7 $100,001 to $250,000
||| 8 $250,001 to $500,000
||| 9 $500,001 to $1,000,000
||| 10 More than $1,000,000
||| 11 Don't own
|||
||| ENDIF
|||
||| IF do you have foreign investments = Yes AND total value of foreign investments=EMPTY THEN
|||
||| Q119_range value range of foreign investments
||| global, international, emerging market, country or area funds (funds that focus on
||| foreign investments).
||| 1 $1 to $2,500
||| 2 $2,501 to $5,000
||| 3 $5,001 to $10,000
||| 4 $10,001 to $25,000
||| 5 $25,001 to $50,000
||| 6 $50,001 to $100,000
||| 7 $100,001 to $250,000
||| 8 $250,001 to $500,000
||| 9 $500,001 to $1,000,000
||| 10 More than $1,000,000
||| 11 Don't own
|||
||| ENDIF
|||
||| IF do you have US index funds = Yes AND total value of US index funds=EMPTY THEN
|||
||| Q120_range value range of US index funds
||| U.S. index funds (funds that closely track broad market indexes, such as the S&P 500
||| index).
||| 1 $1 to $2,500
```

- ||| 2 \$2,501 to \$5,000
- ||| 3 \$5,001 to \$10,000
- ||| 4 \$10,001 to \$25,000
- ||| 5 \$25,001 to \$50,000
- ||| 6 \$50,001 to \$100,000
- ||| 7 \$100,001 to \$250,000
- ||| 8 \$250,001 to \$500,000
- ||| 9 \$500,001 to \$1,000,000
- ||| 10 More than \$1,000,000
- ||| 11 Don't own

|||

||| ENDIF

|||

||| IF do you have sector funds = Yes AND total value of sector funds=EMPTY THEN

|||

||| **Q121_range** value range of sector funds

||| sector funds (funds that specialize in the stocks of companies in a particular sector or industry).

- ||| 1 \$1 to \$2,500
- ||| 2 \$2,501 to \$5,000
- ||| 3 \$5,001 to \$10,000
- ||| 4 \$10,001 to \$25,000
- ||| 5 \$25,001 to \$50,000
- ||| 6 \$50,001 to \$100,000
- ||| 7 \$100,001 to \$250,000
- ||| 8 \$250,001 to \$500,000
- ||| 9 \$500,001 to \$1,000,000
- ||| 10 More than \$1,000,000
- ||| 11 Don't own

|||

||| ENDIF

|||

||| IF do you have other US stock funds = Yes AND total value of other US stock funds=EMPTY

||| THEN

|||

||| **Q122_range** value range of other US stock funds

||| other U.S. stock funds, such as growth, income or value funds.

- ||| 1 \$1 to \$2,500
- ||| 2 \$2,501 to \$5,000
- ||| 3 \$5,001 to \$10,000
- ||| 4 \$10,001 to \$25,000
- ||| 5 \$25,001 to \$50,000
- ||| 6 \$50,001 to \$100,000
- ||| 7 \$100,001 to \$250,000
- ||| 8 \$250,001 to \$500,000
- ||| 9 \$500,001 to \$1,000,000
- ||| 10 More than \$1,000,000
- ||| 11 Don't own

|||

||| ENDIF

|||

|| IF do you have other mutual funds = Yes AND total value of other mutual funds=EMPTY THEN

|||

||| **Q123_range** value range of other mutual funds

||| any other mutual funds not listed previously?

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

||| 2 \$2,501 to \$5,000

||| 3 \$5,001 to \$10,000

||| 4 \$10,001 to \$25,000

||| 5 \$25,001 to \$50,000

||| 6 \$50,001 to \$100,000

||| 7 \$100,001 to \$250,000

||| 8 \$250,001 to \$500,000

||| 9 \$500,001 to \$1,000,000

||| 10 More than \$1,000,000

||| 11 Don't own

|||

|| ENDIF

|||

|| **dummytableend** dummytableend

|||

|||

|| ENDIF

||

| ENDIF

|

| IF do you have other mutual funds = Yes THEN

||

|| **Q123_describe** describe other mutual funds

|| You indicated that you own other mutual funds than those previously listed. Please

|| describe these mutual funds in the text box below.

|| Memo

||

| ENDIF

|

ENDIF

Q124 have any stocks or bonds of individual companies

Not Including what is in retirement accounts or educational savings accounts, do you [or your spouse/or your partner] have any stocks or bonds of individual companies outside of mutual funds?

1 Yes

2 No

IF have any stocks or bonds of individual companies = EMPTY THEN

|

| **Q124_dk** have any stocks or bonds of individual companies dk

| [You did not complete the previous question(s). Your answers are important to us. Please

| try to answer as best you can.] Not Including what is in retirement accounts or educational

| savings accounts, do you [or your spouse/or your partner] have any stocks or bonds of

| individual companies outside of mutual funds?

| 1 Yes

| 2 No
| 3 Don't know
|
ENDIF

IF have any stocks or bonds of individual companies=Yes OR have any stocks or bonds of individual companies dk =Yes THEN

| [Questions Q125_stock_intro to Q129_yn are displayed as a table]

| **q125_stock_intro** have any of following stocks or bonds
| Not Including what is in retirement accounts or educational savings accounts, do you [or your spouse/or your partner] directly hold any ...

| **Q125_yn** have stock of current employer
| stock of a company that currently employs you [or your spouse/or your partner]
| 1 Yes
| 2 No

| **Q126_yn** have stock of previous employer
| stock of a company that previously employed you [or your spouse/or your partner]
| 1 Yes
| 2 No

| **Q127_yn** have stock in a foreign company
| stock in a foreign company.
| 1 Yes
| 2 No

| **Q128_yn** have stock of other companies
| stock of other companies.
| 1 Yes
| 2 No

| **Q129_yn** have bonds of individual companies
| bonds of individual companies.
| 1 Yes
| 2 No

| IF have stock of current employer = EMPTY OR have stock of previous employer = EMPTY OR have stock in a foreign company = EMPTY OR have stock of other companies = EMPTY OR have bonds of individual companies = EMPTY THEN

| [Questions Q125_stock_intro to dummytableend are displayed as a table]

| **q125_stock_intro** have any of following stocks or bonds
| Not Including what is in retirement accounts or educational savings accounts, do you [or your spouse/or your partner] directly hold any ...

| IF have stock of current employer = EMPTY OR have stock of current employer dk <> EMPTY THEN

```
||| Q125_yn_dk have stock of current employer dk
||| stock of a company that currently employs you [or your spouse/or your partner]
||| 1 Yes
||| 2 No
||| 3 Don't know
|||
||| ENDIF
|||
||| IF have stock of previous employer = EMPTY OR have stock of previous employer dk <> EMPTY
||| THEN
|||
||| Q126_yn_dk have stock of previous employer dk
||| stock of a company that previously employed you [or your spouse/or your partner]
||| 1 Yes
||| 2 No
||| 3 Don't know
|||
||| ENDIF
|||
||| IF have stock in a foreign company = EMPTY OR have stock in a foreign company dk <> EMPTY
||| THEN
|||
||| Q127_yn_dk have stock in a foreign company dk
||| stock in a foreign company.
||| 1 Yes
||| 2 No
||| 3 Don't know
|||
||| ENDIF
|||
||| IF have stock of other companies = EMPTY OR have stock of other companies dk <> EMPTY THEN
|||
||| Q128_yn_dk have stock of other companies dk
||| stock of other companies.
||| 1 Yes
||| 2 No
||| 3 Don't know
|||
||| ENDIF
|||
||| IF have bonds of individual companies = EMPTY OR have bonds of individual companies <>
||| EMPTY THEN
|||
||| Q129_yn_dk have bonds of individual companies
||| bonds of individual companies.
||| 1 Yes
||| 2 No
||| 3 Don't know
|||
||| ENDIF
|||
```

```

| ENDIF
|
| IF have stock of current employer = Yes OR have stock of previous employer = Yes OR have
| stock in a foreign company = Yes OR have stock of other companies = Yes OR have bonds of
| individual companies = Yes THEN
|
| [Questions Q125_value_intro to dummytableend are displayed as a table]
|
| Q125_value_intro value of stocks and bonds
| Not Including what is in retirement accounts or educational savings accounts, what is the
| value that you [and your spouse/and your partner] directly hold in...
|
| IF have stock of current employer = Yes THEN
|
| | Q125_value total value of stock of current employer
| | stock of a company that currently employs you [or your spouse/or your partner]?
| | Integer
|
| ENDIF
|
| IF have stock of previous employer = Yes THEN
|
| | Q126_value total value of stock of previous employer
| | stock of a company that previously employed you [or your spouse/or your partner]?
| | Integer
|
| ENDIF
|
| IF have stock in a foreign company = Yes THEN
|
| | Q127_value total value of stock in a foreign company
| | stock in a foreign company?
| | Integer
|
| ENDIF
|
| IF have stock of other companies = Yes THEN
|
| | Q128_value total value of stock of other companies
| | stock of other companies?
| | Integer
|
| ENDIF
|
| IF have bonds of individual companies = Yes THEN
|
| | Q129_value total value of bonds of individual companies
| | bonds of individual companies?
| | Integer
|
| ENDIF

```

```
||
|| dummytableend dummytableend
||
|| IF (have stock of current employer = Yes AND total value of stock of current employer =
|| EMPTY) OR (have stock of previous employer = Yes AND total value of stock of previous
|| employer=EMPTY) OR (have stock in a foreign company = Yes AND total value of stock in a
|| foreign company=EMPTY) OR (have stock of other companies = Yes AND total value of stock of
|| other companies=EMPTY) OR (have bonds of individual companies = Yes AND total value of
|| bonds of individual companies=EMPTY) THEN
||
|| [Questions Q125_range_intro to dummytableend are displayed as a table]
||
|| Q125_range_intro range intro for stocks and bonds
|| [You did not complete the previous question(s). Your answers are important to us.
|| Please try to answer as best you can.] Not Including what is in retirement accounts or
|| educational savings accounts, please provide a range of the total value that you [and
|| your spouse/and your partner] directly hold in...
||
|| IF have stock of current employer = Yes AND total value of stock of current
|| employer=EMPTY THEN
||
|| Q125_range value range of stock of current employer
|| stock of a company that currently employs you [or your spouse/or your partner]
|| 1 $1 to $2,500
|| 2 $2,501 to $5,000
|| 3 $5,001 to $10,000
|| 4 $10,001 to $25,000
|| 5 $25,001 to $50,000
|| 6 $50,001 to $100,000
|| 7 $100,001 to $250,000
|| 8 $250,001 to $500,000
|| 9 $500,001 to $1,000,000
|| 10 More than $1,000,000
|| 11 Don't own
||
|| ENDIF
||
|| IF have stock of previous employer = Yes AND total value of stock of previous
|| employer=EMPTY THEN
||
|| Q126_range value range of stock of previous employer
|| stock of a company that previously employed you [or your spouse/or your partner]
|| 1 $1 to $2,500
|| 2 $2,501 to $5,000
|| 3 $5,001 to $10,000
|| 4 $10,001 to $25,000
|| 5 $25,001 to $50,000
|| 6 $50,001 to $100,000
|| 7 $100,001 to $250,000
|| 8 $250,001 to $500,000
|| 9 $500,001 to $1,000,000
```

```
||| 10 More than $1,000,000
||| 11 Don't own
|||
||| ENDIF
|||
||| IF have stock in a foreign company = Yes AND total value of stock in a foreign
||| company=EMPTY THEN
|||
||| Q127_range value range of stock in a foreign company
||| stock in a foreign company
||| 1 $1 to $2,500
||| 2 $2,501 to $5,000
||| 3 $5,001 to $10,000
||| 4 $10,001 to $25,000
||| 5 $25,001 to $50,000
||| 6 $50,001 to $100,000
||| 7 $100,001 to $250,000
||| 8 $250,001 to $500,000
||| 9 $500,001 to $1,000,000
||| 10 More than $1,000,000
||| 11 Don't own
|||
||| ENDIF
|||
||| IF have stock of other companies = Yes AND total value of stock of other companies=EMPTY
||| THEN
|||
||| Q128_range value range of stock of other companies
||| stock of other companies
||| 1 $1 to $2,500
||| 2 $2,501 to $5,000
||| 3 $5,001 to $10,000
||| 4 $10,001 to $25,000
||| 5 $25,001 to $50,000
||| 6 $50,001 to $100,000
||| 7 $100,001 to $250,000
||| 8 $250,001 to $500,000
||| 9 $500,001 to $1,000,000
||| 10 More than $1,000,000
||| 11 Don't own
|||
||| ENDIF
|||
||| IF have bonds of individual companies = Yes AND total value of bonds of individual
||| companies=EMPTY THEN
|||
||| Q129_range value range of bonds of individual companies
||| bonds of individual companies
||| 1 $1 to $2,500
||| 2 $2,501 to $5,000
||| 3 $5,001 to $10,000
```

- ||| 4 \$10,001 to \$25,000
- ||| 5 \$25,001 to \$50,000
- ||| 6 \$50,001 to \$100,000
- ||| 7 \$100,001 to \$250,000
- ||| 8 \$250,001 to \$500,000
- ||| 9 \$500,001 to \$1,000,000
- ||| 10 More than \$1,000,000
- ||| 11 Don't own

|||

|| ENDIF

|||

|| **dummytableend** dummytableend

|||

|| ENDIF

| ENDIF

|

| IF have bonds of individual companies = Yes THEN

||

|| **Q129_describe** describe bonds of individual companies

|| You indicated that you own individual company bonds. Please describe these in the text box below.

|| Memo

||

| ENDIF

|

ENDIF

Q130_notinc_accts stock in how many companies not incl retiremt or educ savings accts

Not Including what is in retirement accounts or educational savings accounts, in how many different companies do you [and your spouse/and your partner] hold stock, outside of mutual funds?

- 1 One
- 2 Two
- 3 Three
- 4 Four to eight
- 5 More than eight
- 6 None

IF stock in how many companies not incl retiremt or educ savings accts = EMPTY THEN

|

| **Q130_notinc_accts_dk** stock in how many companies not incl retiremt or educ savings accts dk

| [You did not complete the previous question(s). Your answers are important to us. Please

| try to answer as best you can.] Not Including what is in retirement accounts or educational

| savings accounts, in how many different companies do you [and your spouse/and your partner]

| hold stock, outside of mutual funds?

- | 1 One
- | 2 Two
- | 3 Three
- | 4 Four to eight
- | 5 More than eight
- | 6 None
- | 7 Don't know

|

ENDIF

Q130_inc_accts stock in retiremt or educ savings accts of how many companies
Including only what is in retirement accounts or educational savings accounts, in how many different companies do you [and your spouse/and your partner] hold stock, outside of mutual funds?

- 1 One
- 2 Two
- 3 Three
- 4 Four to eight
- 5 More than eight
- 6 None

IF stock in retiremt or educ savings accts of how many companies = EMPTY THEN

| **Q130_inc_accts_dk** stock in retiremt or educ savings accts of how many companies dk
| [You did not complete the previous question(s). Your answers are important to us. Please
| try to answer as best you can.] Including only what is in retirement accounts or educational
| savings accounts, in how many different companies do you [and your spouse/and your partner]
| hold stock, outside of mutual funds?

- | 1 One
- | 2 Two
- | 3 Three
- | 4 Four to eight
- | 5 More than eight
- | 6 None
- | 7 Don't know

ENDIF

Q131 any other assets like trusts hedge funds commodities art jewelry coins
Do you [or your spouse/or your partner] hold any other assets such as trusts, limited partnerships, hedge funds, commodities, timber or mineral rights, valuable art, jewelry, metals, coins, collectibles...?

- 1 Yes
- 2 No

IF any other assets like trusts hedge funds commodities art jewelry coins = EMPTY THEN

| **Q131_dk** any other assets like trusts hedge funds commodities art jewelry coins dk
| [You did not complete the previous question(s). Your answers are important to us. Please
| try to answer as best you can.] Do you [or your spouse/or your partner] hold any other
| assets such as trusts, limited partnerships, hedge funds, commodities, timber or mineral
| rights, valuable art, jewelry, metals, coins, collectibles...?

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

ENDIF

IF any other assets like trusts hedge funds commodities art jewelry coins=Yes OR any other assets like trusts hedge funds commodities art jewelry coins dk = Yes THEN

|

| **Q132_value** total value of these other assets
| What is the total value you [and your spouse/and your partner] hold in all other assets such
| as trusts, limited partnerships, hedge funds, commodities, timber or mineral rights, valuable
| art, jewelry, metals, coins, collectibles...?
| Integer
|
| IF total value of these other assets=EMPTY THEN
|
| **Q132_range** value range of these other assets
| Please provide a range of the total value you [and your spouse/and your partner] hold in
| all other assets such as trusts, limited partnerships, hedge funds, commodities, timber or
| mineral rights, valuable art, jewelry, metals, coins, collectibles...
| 1 \$1 to \$2,500
| 2 \$2,501 to \$5,000
| 3 \$5,001 to \$10,000
| 4 \$10,001 to \$25,000
| 5 \$25,001 to \$50,000
| 6 \$50,001 to \$100,000
| 7 \$100,001 to \$250,000
| 8 \$250,001 to \$500,000
| 9 \$500,001 to \$1,000,000
| 10 More than \$1,000,000
| 11 Don't own
|
| ENDIF
|
| **Q132_describe** describe these other assets
| You indicated that you own other assets such as trusts, limited partnerships, hedge funds,
| commodities, timber or mineral rights, valuable art, jewelry, metals, coins, collectibles...
| Please describe these in the text box below.
| Memo
|
| ENDIF
|
| IF married=Yes OR planning financial future together as couple=Yes THEN
|
| **Q133_spouse_part** work for a company that has stock
| Some companies have stock that can be bought and sold in stock markets. Do you [or your
| spouse/or your partner] work for any company that has such stock?
| 1 Yes
| 2 No
| 3 Neither of us is currently working
|
| ELSE
|
| **Q133_single** work for a company that has stock
| Some companies have stock that can be bought and sold in stock markets. Do you work for any
| company that has such stock?
| 1 Yes
| 2 No
| 3 Not currently working

|
ENDIF

| IF work for a company that has stock =Yes OR work for a company that has stock =Yes THEN

| | **Q134** stock offered as a retirement option

| | Is the stock of any company for which you [or your spouse/or your partner] currently work offered as an option in a retirement account with the company?

| | 1 Yes

| | 2 No

| | 3 Not currently working

| | IF stock offered as a retirement option = EMPTY THEN

| | | **Q134_dk** stock offered as a retirement option dk

| | | [You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Is the stock of any company for which you [or your spouse or your partner] currently work offered as an option in a retirement account with the company?

| | | 1 Yes

| | | 2 No

| | | 3 Not currently working

| | | 4 Don't know

| | ENDIF

| | IF stock offered as a retirement option =Yes THEN

| | | **Q135** special deal for buying stock of employer

| | | Do you [or your spouse/or your partner] get any special deal for investing in the stock of a current employer?

| | | 1 Yes

| | | 2 No

| | | 3 Not currently working

| | | IF special deal for buying stock of employer=EMPTY THEN

| | | | **Q135_dk** special deal for buying stock of employer dk

| | | | [You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Do you [or your spouse/or your partner] get any special deal for investing in the stock of a current employer?

| | | | 1 Yes

| | | | 2 No

| | | | 3 Not currently working

| | | | 4 Don't know

| | | ENDIF

| | ENDIF

| ENDIF

Q136_change_stock how often buy or sell stocks or change investments

On average, about how often do you [or your spouse/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

IF how often buy or sell stocks or change investments = EMPTY THEN

|

| IF married=Yes OR planning financial future together as couple=Yes THEN

|

| | **Q136_spousepart_dk** how often buy or sell stocks or change investments

| | On average, about how often do you [or your spouse/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. My [spouse/partner] handles these transactions.

|

| ELSE

|

| | **Q136_single_dk** how often buy or sell stocks or change investments

| | On average, about how often do you [or your spouse/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

|

| ENDIF

ENDIF

Q137 last time bought or sold stocks or changed investments

When was the last time you [or your spouse/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 Never

IF last time bought or sold stocks or changed investments <>Never THEN

| IF how often buy or sell stocks or change investments <>Never OR how often buy or sell
| stocks or change investments <>I don't know OR how often buy or sell stocks or change
| investments <>I don't know THEN

|| IF married=Yes OR planning financial future together as couple=Yes THEN

||| [Questions Q138_spouse_part to Q138_other are displayed as a table]

||| **Q138_spouse_part** kind of transaction on that occasion

||| What did you [or your spouse/or your partner] do on that occasion, and why?

- ||| 1 Bought something because its price went up and we thought its price would go up further.
- ||| 2 Sold something because its price went down and we thought its price would drop further.
- ||| 3 Bought something because its price went down and we thought it was undervalued.
- ||| 4 Sold something because its price went up and we thought it was overvalued.
- ||| 5 Sold something because we needed the money.
- ||| 6 Bought something because we had extra money to invest.
- ||| 7 Changed our mix of investments to adjust our exposure to market risk.
- ||| 8 Other

||| **Q138_other** other kind of transaction on that occasion

||| String

|| ELSE

||| [Questions Q138_single to Q138_other are displayed as a table]

||| **Q138_single** kind of transaction on that occasion

||| What did you do on that occasion, and why?

- ||| 1 Bought something because its price went up and I thought its price would go up further.
- ||| 2 Sold something because its price went down and I thought its price would drop further.
- ||| 3 Bought something because its price went down and I thought it was undervalued.
- ||| 4 Sold something because its price went up and I thought it was overvalued.
- ||| 5 Sold something because I needed the money.
- ||| 6 Bought something because I had extra money to invest.
- ||| 7 Changed my mix of investments to adjust my exposure to market risk.
- ||| 8 Other

||| **Q138_other** other kind of transaction on that occasion

||| String

```
|| ENDIF
|ENDIF
|
| Q139_advice get any advice about transaction
| Did you [or your spouse/or your partner] get advice from anyone about this transaction?
| 1 Yes
| 2 No
|
| IF get any advice about transaction = EMPTY THEN
|
| Q139_advice_dk get any advice about transaction dk
| [You did not complete the previous question(s). Your answers are important to us. Please
| try to answer as best you can.] Did you [or your spouse/or your partner] get advice from
| anyone about this transaction?
| 1 Yes
| 2 No
| 3 Don't know
|
| ENDIF
|
| IF get any advice about transaction =Yes OR get any advice about transaction dk = Yes THEN
|
| [Questions Q140_who_advised to Q140_other are displayed as a table]
|
| Q140_who_advised who gave advice about transaction
| Who gave you [or your spouse/or your partner] advice about this transaction? Please select
| all that apply.
| 1 A son or daughter (including son/daughter-in-law or stepchildren)
| 2 A brother or sister, brother-in-law or sister-in-law
| 3 Another relative
| 4 A financial professional
| 5 A coworker or colleague
| 6 A friend who is not a financial professional or coworker
| 7 Other
|
| Q140_other other person who gave advice about transaction
|
| String
|
| ENDIF
|
| ENDIF
```

Q141_fin_plan financial planner description

Financial planners often divide people's accumulated savings (including all dividends and interest earned) into stocks, bonds, and short-term assets such as checking accounts, savings accounts, money market accounts, certificates of deposit, short-term treasury Bills, and cash. Including what is in retirement accounts such as IRAs and 401(k) plans and what is in educational savings accounts as part of your accumulated savings, please answer the following questions about the allocation of your savings among these categories.

Q141_stocks more than one third of savings in stocks

Is more than one-third of your savings in stocks?

1 Yes

2 No

IF more than one third of savings in stocks = EMPTY THEN

| **Q141_stocks_dk** more than one third of savings in stocks dk

| [You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Is more than one-third of your savings in stocks?

| 1 Yes

| 2 No

| 3 Don't know

ENDIF

Q142_bonds more than one third of savings in medium to longterm bonds

Is more than one-third of your savings in medium to long-term bonds ?

1 Yes

2 No

IF more than one third of savings in medium to longterm bonds = EMPTY THEN

| **Q142_bonds_dk** more than one third of savings in medium to longterm bonds dk

| [You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Is more than one-third of your savings in medium to long-term bonds?

| 1 Yes

| 2 No

| 3 Don't know

ENDIF

Q143_short more than one third of savings in short term assets

Is more than one-third of your savings in short-term assets such as checking accounts, savings accounts, money market accounts, certificates of deposit, short-term treasury Bills, and cash?

1 Yes

2 No

IF more than one third of savings in short term assets = EMPTY THEN

| **Q143_short_dk** more than one third of savings in short term assets dk

| [You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Is more than one-third of your savings in short-term assets such as checking accounts, savings accounts, money market accounts, certificates of deposit, short-term treasury Bills, and cash?

| 1 Yes

| 2 No

| 3 Don't know

ENDIF

IF Randomly select 1 or 2 or 3 = 3 THEN

| [Questions Q6_advisor to dummytableend are displayed as a table]

| **Q6_advisor** how much change to financial arrangements

| If you were to consult a trustworthy and knowledgeable professional financial advisor, how
| much of your current financial arrangements do you think that the financial advisor would
| recommend changing?

| 1 0

| 2 1

| 3 2

| 4 3

| 5 4

| 6 5

| 7 6

| 8 7

| 9 8

| 10 9

| 11 10

| **dummytableend** dummytableend

ENDIF

[Questions Q147_sources to Q147_other are displayed as a table]

Q147_sources information sources for finance questions

What sources of information did you use to assist you in answering these questions? Please
check all that apply.

1 Account statements

2 Tax returns

3 Personal finance software (e.g., Quicken or MS Money)

4 Asked someone else (please specify)

5 I did not use anything

6 Other (please specify)

Q147_other_person asked someone else to help answer finance questions

String

Q147_other other information source

String

[Questions Q156_who_answer to Q156_other are displayed as a table]

Q156_who_answer who answered survey questions

Who answered the questions in this survey? (Choose the answer that most accurately reflects who
completed this survey.)

- 1 I answered all of the questions by myself
- 2 Someone else in my household answered all the questions
- 3 I answered most of the questions, but someone else provided a few of the answers.
- 4 Someone else answered most of the questions, but I provided a few of the answers.
- 5 I completed this survey jointly with someone else.
- 6 Other

Q156_other other who answered survey questions

String

IF who answered survey questions >I answered all of the questions by myself THEN

|

| [Questions Q157_who_help to Q157_other are displayed as a table]

|

| **Q157_who_help** who helped you answer survey questions

| If applicable, please indicate who helped you complete this survey. Please check all that apply.

| 1 Spouse

| 2 A son or daughter (including stepchildren)

| 3 A brother or sister, brother-in-law or sister-in-law

| 4 Another relative

| 5 A financial professional

| 6 A coworker or colleague

| 7 A friend who is not a financial professional or coworker

| 8 Other

|

| **Q157_other** other who helped you answer survey questions

|

| String

|

ENDIF

Q158_minutes minutes ou spent completing survey

How many minutes did you spend completing this survey?

Integer

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

CS_003 comments

Do you have any other comments on the interview? Please type these in the box below.

Memo