

## Well Being 73

### behavior\_intro behavior intro

We would like to ask you about retirement plans that you have held or are holding through your current employer. In previous surveys, some ALP respondents may already have answered similar questions about retirement planning. You may have seen some of these questions before, but we are still interested in your answers today, particularly as some circumstances may have changed.

### **B01** currently retired

Are you currently retired?

1 Yes

2 No

IF currently retired = Yes THEN

|

| **B02** pension retirement or tax-deferred savings from previous employer

| Do you have any pension, retirement, or tax-deferred savings plans from a previous employer?

| Please do not include Social Security or other individual retirement accounts that you may have set up on your own.

| 1 Yes

| 2 No

|

| IF pension retirement or tax-deferred savings from previous employer = Yes THEN

||

|| **B03** defined contribution plan

|| Was this plan a defined-contribution plan? In a defined-contribution plan, money

|| accumulates in an account designated for a worker, and that money may be paid out in a

|| variety of ways depending on the plan or the worker's choice. For example, a 401(k) plan or

|| 403(b) plan is this type of plan.

|| 1 Yes

|| 2 No

|| 3 I don't know

||

| ENDIF

|

ENDIF

IF currently retired = No THEN

|

| **B04** current employer offers pension retirement or tax-deferred savings plans

| Does your current employer offer any pension, retirement, or tax-deferred savings plans to

| their employees? We are only concerned about plans offered by your current employer. Please

| do not include Social Security or plans connected only with earlier jobs.

| 1 Yes

| 2 No

| 3 I am self-employed

| 4 I am not currently employed

|

| IF current employer offers pension retirement or tax-deferred savings plans = Yes THEN

||

|| **B05** defined contribution plan

|| Is this plan a defined-contribution plan? In a defined-contribution plan, money accumulates

|| in an account designated for a worker, and that money may be paid out in a variety of ways  
|| depending on the plan or the worker's choice. For example, a 401(k) plan or 403(b) plan is  
|| this type of plan.

- || 1 Yes
- || 2 No
- || 3 I don't know

|| IF defined contribution plan = Yes or defined contribution plan = I don't know THEN

|| **B06** eligible to enroll in plan

|| Are you eligible to enroll in this plan?

- || 1 Yes
- || 2 No
- || 3 I don't know

|| IF eligible to enroll in plan = Yes THEN

|| **B07** employees automatically enrolled in plan

|| Are employees of your company automatically enrolled in this plan?

- || 1 Yes, all eligible employees are automatically enrolled.
- || 2 No, employees are not automatically enrolled.
- || 3 I don't know

|| **B08** enrolled in plan

|| Are you enrolled in this plan? Remember, we are only concerned about the plan offered  
|| by your current employer. Please do not include any other retirement accounts such as  
|| IRAs that you have set up on your own.

- || 1 Yes
- || 2 No
- || 3 I don't know

|| IF enrolled in plan = Yes THEN

|| **B08\_follow** year enrolled in plan

|| What year were you first enrolled in the plan?

|| Integer

|| **behavior\_intro2** behavior intro 2

|| Now we would like to ask some questions about your participation in this plan.

|| IF year enrolled in plan <= 2008 THEN

|| IF year enrolled in plan <= 2007 THEN

|| **B09** contributions to account in 2007

|| In 2007, the year before last, did you make any contributions to your account?

- || 1 Yes
- || 2 No
- || 3 I don't know

|| ENDIF

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||||| B10 contributions to account in 2008
||||| In 2008, did you make any contributions to your account?
||||| 1 Yes
||||| 2 No
||||| 3 I don't know
|||||
||||| IF contributions to account in 2008 = Yes or contributions to account in 2008 =
||||| I don't know THEN
|||||
||||| B11 percentage withheld from your gross salary for your plan
||||| For the past year, 2008, what was your average plan contribution rate, as a
||||| percent of your gross salary? That is, what was the percentage withheld from your
||||| gross salary for your plan?
||||| Range: 0.0..100.0
|||||
||||| IF year enrolled in plan <= 2007 THEN
|||||
||||| B12 2008 average contribution compared to 2007
||||| For the past year, 2008, how did your average contribution, as a percent of
||||| your gross salary, compare to your contribution in 2007?
||||| 1 Increased
||||| 2 The same
||||| 3 Decreased
||||| 4 I don't know
|||||
||||| ENDIF
|||||
||||| ENDIF
|||||
||||| B13 reduce or stop contributions economic hardship
||||| In 2008, did you at any point reduce or stop making regular contributions to your
||||| plan due to economic hardship?
||||| 1 Yes
||||| 2 No
||||| 3 I don't know
|||||
||||| B14 reduce or stop contributions concern about losses in the financial markets
||||| In 2008, did you at any point reduce or stop making regular contributions to your
||||| plan due to concern about losses in the financial markets?
||||| 1 Yes
||||| 2 No
||||| 3 I don't know
|||||
||||| B15 reduce or stop contributions concern about financial institutions
||||| In 2008, did you at any point reduce or stop making regular contributions to your
||||| plan due to concern about the security and stability of financial institutions?
||||| 1 Yes
||||| 2 No
||||| 3 I don't know
|||||
||||| B16 total dollar contribution to your account
||||| In 2008, what was your total dollar contribution to your account? Please do not

```

include any employer contributions. You may not be certain but please give your best guess.

1 \$ 0 - 4999

2 \$ 5000 - 9999

3 \$ 10000 - 14999

4 \$ 15000 - 19999

5 > \$ 25000

**B17** meet dollar amount of employer's matching contribution?

Some employers may make a matching contribution to their employees' defined contribution retirement accounts. The amount of the matching contribution is determined by the amount the employee contributes. If your employer offers a matching contribution, did you contribute enough to your retirement plan to receive the full match?

1 Yes

2 No

3 My employer does not offer a matching contribution

4 I don't know

**B18** make maximum allowable dollar contribution for your plan?

Did you make the maximum allowable dollar contribution for your plan?

1 Yes

2 No

3 I don't know

**B19** 2009 average contribution compared to 2008

Looking ahead to 2009, how do you think your average contribution, as a percent of your gross salary, will compare to your contribution in 2008?

1 Likely to increase

2 The same

3 Likely to decrease

4 I don't know

IF year enrolled in plan <= 2007 THEN

**B20** total dollar amount in your defined contribution plan at the end 2007

Thinking back to last year. How much was the total dollar amount in your defined contribution plan at the end 2007?

Integer

ENDIF

**B21** total dollar amount in your defined contribution plan at the end of 2008

We would like to understand how much your retirement savings may have changed over the last year. How much was the total dollar amount in your defined contribution plan at the end of 2008?

Integer

ENDIF

**B22** percent of total retirement savings in defined contribution plan

Now, we would like to understand how important your defined contribution plan is to

your overall retirement savings. Please think about the total amount of financial assets that you have set aside for your retirement, or your total retirement savings. This may include other individual retirement accounts (IRAs), other investment accounts, real estate or money that you are holding in regular taxable savings accounts. How much of your total retirement savings is held in your defined contribution plan?

Range: 0.0..100.0

**B23** choices about how the money in their account is invested

Does this plan offer employees any choices about how the money in their account is invested?

1 Yes

2 No

3 I don't know

IF choices about how the money in their account is invested = Yes THEN

**B24** choice of investment managers

Does your plan offer participants a choice of investment managers?

1 Yes

2 No

3 I don't know

**B25** investment options

Which of the following investment options are offered by your plan?

1 Stocks or stock mutual funds

2 Bonds or bond mutual funds

3 Money-market funds, savings accounts

4 "Balanced Funds" with a mixed asset allocation, including target date funds

5 Other assets such as real estate or commodities

**B26** how often check on performance of investments

Normally, how often do you check on the performance of the investments in your account?

1 Monthly or more frequently

2 Quarterly

3 Yearly

4 Almost never

**B27** how often change the allocations of investments

Normally, how often do you change the allocations of the investments in your account?

1 Monthly or more frequently

2 Quarterly

3 Yearly

4 Almost never

[Questions B28\_intro to dummytableend are displayed as a table]

**B28\_intro** B28 intro

Now please think about the current allocation of the investments in your account.

You may not be certain but please give us your best guess. If you are holding a

||||| fund that has an asset allocation split between stocks and bonds, please divide  
||||| that investment according to what you think is the asset breakdown for that fund.

||||| **B28a** stocks amount  
||||| Stocks or stock mutual funds  
||||| Integer

||||| **B28b** bonds amount  
||||| Bonds or bond mutual funds  
||||| Integer

||||| **B28c** money market amount  
||||| Money-market funds, savings accounts  
||||| Integer

||||| **B28d** other amount  
||||| Other assets such as real estate or commodities  
||||| Integer

||||| **B28\_total** percent total  
||||| % Total  
||||| Integer

||||| **dummytableend**

||||| IF percent total = THEN

||||| **checkAllEmpty** all empty  
||||| You did not answer the previous question. Your answers are important to us.  
||||| Please go back and give an answer to the previous question.

||||| ENDIF

||||| IF percent total > and percent total <> 100 THEN

||||| **checkB28Total** check B28 adds up to 100  
||||| Your total adds up to [percent total]%. Please go back and change the numbers in  
||||| the table so they add up to 100% or choose next to continue.

||||| ENDIF

||||| **B29** last 12 months changed investments  
||||| In the last twelve months since January 2008, have you changed the investments that  
||||| you hold in your account?

||||| 1 Yes  
||||| 2 No  
||||| 3 I don't know

||||| IF last 12 months changed investments = Yes THEN

||||| **B30** asset classes you decreased

||||| You answered yes, that you have recently changed the investments in your account,  
||||| and we would like to understand these changes. Which of the following asset  
||||| classes did you decrease?

||||| 1 Stocks or stock mutual funds

||||| 2 Bonds or bond mutual funds

||||| 3 Money-market funds, savings accounts

||||| 4 Other assets such as real estate or commodities

||||| 5 Balanced funds with a mixed asset allocation, including target-date funds

||||| **B31** company stock

||||| Do you hold any company stock in your account?

||||| 1 Yes

||||| 2 No

||||| 3 I don't know

||||| **B32** changed amount of company stock in 2008

||||| In 2008, did you change the amount of company stock held in your account?

||||| 1 Yes, increased

||||| 2 Yes, decreased

||||| 3 No

||||| 4 I don't know

||||| ENDIF

||||| ENDIF

||||| **B33** 2008 pre-retirement distributions or pre-retirement withdrawals

||||| In 2008, did you receive any pre-retirement distributions or make any pre-retirement  
||||| withdrawals from your defined contribution plan for any reason? That is, did you  
||||| borrow or withdraw money from you defined contribution plan, even if you are not yet  
||||| 59 1/2 years old?

||||| 1 Yes

||||| 2 No

||||| 3 I am over 59 1/2 years old

||||| 4 I don't know

||||| IF 2008 pre-retirement distributions or pre-retirement withdrawals = Yes THEN

||||| **B34** 2008 borrow against plan

||||| In 2008, did you borrow against your plan?

||||| 1 Yes

||||| 2 No

||||| 3 I don't know

||||| IF 2008 borrow against plan = Yes THEN

||||| **B35** how much borrowed

||||| How much in total did you borrow?

||||| Long

||||| **B36** 2008 withdrawal directly

||||| In 2008, did you withdraw any money from your plan directly (without borrowing)?

- 1 Yes
- 2 No
- 3 I don't know

IF 2008 withdrawal directly = Yes THEN

**B37** how much withdrawn

How much in total did you withdraw?

Long

[Questions B38 to B38\_other are displayed as a table]

**B38** main reason for withdrawal

What is the main reason that you withdrew this amount?

- 1 Medical expenses
- 2 House purchase
- 3 Educational expenses
- 4 Mortgage payments
- 5 Paying down other debt, such as credit-card debt
- 6 Financial investments
- 7 Rollover into another retirement plan
- 8 Day-to-day expenses or consumption
- 9 Other, please specify:

**B38\_other** other

String

ENDIF

ENDIF

ENDIF

IF 2008 pre-retirement distributions or pre-retirement withdrawals <> Yes or 2008 borrow against plan <> Yes or 2008 withdrawal directly = Yes THEN

**B39** 2008 consult a financial advisor

In 2008, did you consult a financial advisor for individual recommendations regarding your defined contribution plan?

- 1 Yes
- 2 No

IF 2008 consult a financial advisor = No THEN

**B40** why not

Why not?

- 1 I am able to make decisions on my own based on my previous financial experience.
- 2 I am able to get advice I need from my friends and family.
- 3 I am able to get all the information I need from sources like the Internet.
- 4 I am not able to afford a financial advisor.



||| | ENDIF

||| |

||| | ENDIF

||| |

||| | IF 2008 withdrawal directly <> Yes or 2008 consult a financial advisor = No THEN

||| |

||| | **B41** 2009 consult a financial advisor

||| | In 2009, are you likely to consult a financial advisor for individual  
||| | recommendations regarding your defined contribution plan?

||| | 1 Yes

||| | 2 No

||| |

||| | **B42** consult a financial advisor if your employer provided this as a benefit

||| | Would you consult a financial advisor made available through your employer if your  
||| | employer provided this as a benefit?

||| | 1 Yes

||| | 2 No

||| |

||| | [Questions B43\_intro to B43e are displayed as a table]

||| |

||| | **B43\_intro** value receiving advice intro

||| | On a scale of 1-5, where 5 is most valuable, how much would you value receiving  
||| | advice in the following areas?

||| |

||| | **B43a** Setting overall contribution goals

||| | Setting overall contribution goals

||| | 1

||| | 2

||| | 3

||| | 4

||| | 5

||| |

||| | **B43b** Understanding the types of investments that are offered

||| | Understanding the types of investments that are offered

||| | 1

||| | 2

||| | 3

||| | 4

||| | 5

||| |

||| | **B43c** Allocating my investments to get the best return

||| | Allocating my investments to get the best return

||| | 1

||| | 2

||| | 3

||| | 4

||| | 5

||| |

||| | **B43d** Tax and estate planning

||| | Tax and estate planning

||| | 1

||| | 2

```
||||| 3
||||| 4
||||| 5
|||||
||||| B43e Determining how to use the assets in the plan after retirement
||||| Determining how to use the assets in the plan after retirement
||||| 1
||||| 2
||||| 3
||||| 4
||||| 5
|||||
||||| ENDFIF
|||||
||||| IF currently retired = Yes THEN
|||||
||||| B44 approximate balance of DC plan at retirement
||||| At retirement, what was the approximate balance of your DC plan?
||||| Long
|||||
||||| [Questions do_ERetired.B45_intro to dummytableend are displayed as a table]
|||||
||||| B45_intro Upon retirement did with those funds intro
||||| Upon retirement, what did you do with those funds?
|||||
||||| B45a Took a lump sum payment
||||| Took a lump sum payment
||||| Integer
|||||
||||| B45b Bought an annuity or other guaranteed income product
||||| Bought an annuity or other guaranteed income product
||||| Integer
|||||
||||| B45c Rolled over into an IRA
||||| Rolled over into an IRA
||||| Integer
|||||
||||| B45d Left funds in the DC plan account
||||| Left funds in the DC plan account
||||| Integer
|||||
||||| B45e Other
||||| Other
||||| Integer
|||||
||||| B45_total percent total
||||| % Total
||||| Integer
|||||
||||| dummytableend
|||||
|||||
```

```
||||| IF percent total = THEN
|||||
||||| checkAllEmpty all empty
||||| You did not answer the previous question. Your answers are important to us.
||||| Please go back and give an answer to the previous question.
|||||
||||| ENDIF
|||||
||||| IF percent total > and percent total <> 100 THEN
|||||
||||| checkB45Total check B45 adds up to 100
||||| Your total adds up to [percent total]%. Please go back and change the numbers in
||||| the table so they add up to 100% or choose next to continue.
|||||
||||| ENDIF
|||||
||||| B46 before retiring figure out how much household withdraw from savings
||||| Before retiring, did you ever try to figure out how much your household would be
||||| able to withdraw from your savings every year?
||||| 1 Yes
||||| 2 No
|||||
||||| IF before retiring figure out how much household withdraw from savings = Yes THEN
|||||
||||| B47 before retiring plan for systematically spending down savings during retirement
||||| Before retiring, did you have a plan for systematically spending down your
||||| savings during retirement?
||||| 1 Yes
||||| 2 No
|||||
||||| IF before retiring plan for systematically spending down savings during
||||| retirement = Yes THEN
|||||
||||| B48 stick to plan during retirement
||||| Have you been able to stick to your plan during retirement?
||||| 1 Yes
||||| 2 No
|||||
||||| B49 retirement spending plan meets needs in future
||||| Are you confident that your retirement spending plan will be sufficient to
||||| ensure that your needs are met in the future?
||||| 1 Yes
||||| 2 No
|||||
||||| ENDIF
|||||
||||| ENDIF
|||||
||||| ELSE
|||||
||||| [Questions B50_intro to dummytableend are displayed as a table]
|||||
```

```

||||| B50_intro Upon retirement do with those funds intro
||||| Upon retirement, what do you plan to do with your DC plan funds?
|||||
||||| B50a Take a lump sum payment
||||| Take a lump sum payment
||||| Integer
|||||
||||| B50b Buy an annuity or other guaranteed income product
||||| Buy an annuity or other guaranteed income product
||||| Integer
|||||
||||| B50c Roll over into an IRA
||||| Roll over into an IRA
||||| Integer
|||||
||||| B50d Leave funds in the DC plan account
||||| Leave funds in the DC plan account
||||| Integer
|||||
||||| B50e other
||||| Other
||||| Integer
|||||
||||| B50_total percent total
||||| % Total
||||| Integer
|||||
||||| dummytableend
|||||
||||| IF percent total = THEN
|||||
||||| checkAllEmpty all empty
||||| You did not answer the previous question. Your answers are important to us.
||||| Please go back and give an answer to the previous question.
|||||
||||| ENDIF
|||||
||||| IF percent total > and percent total <> 100 THEN
|||||
||||| checkB50Total check B50 adds up to 100
||||| Your total adds up to [percent total]%. Please go back and change the numbers in
||||| the table so they add up to 100% or choose next to continue.
|||||
||||| ENDIF
|||||
||||| B51 ever tried to figure out how much household withdraw from savings
||||| Have you ever tried to figure out how much your household would be able to withdraw
||||| from your savings every year in retirement?
||||| 1 Yes
||||| 2 No
|||||

```



| Integer  
|  
| **B45d** Left funds in the DC plan account  
| Left funds in the DC plan account  
| Integer  
|  
| **B45e** Other  
| Other  
| Integer  
|  
| **B45\_total** percent total  
| % Total  
| Integer  
|  
| **dummytableend**  
|  
| IF percent total = THEN  
|  
| | **checkAllEmpty** all empty  
| | You did not answer the previous question. Your answers are important to us. Please go back  
| | and give an answer to the previous question.  
| |  
| ENDIF  
|  
| IF percent total > and percent total <> 100 THEN  
|  
| | **checkB45Total** check B45 adds up to 100  
| | Your total adds up to [percent total]%. Please go back and change the numbers in the table  
| | so they add up to 100% or choose next to continue.  
| |  
| ENDIF  
|  
| **B46** before retiring figure out how much household withdraw from savings  
| Before retiring, did you ever try to figure out how much your household would be able to  
| withdraw from your savings every year?  
| 1 Yes  
| 2 No  
|  
| IF before retiring figure out how much household withdraw from savings = Yes THEN  
|  
| | **B47** before retiring plan for systematically spending down savings during retirement  
| | Before retiring, did you have a plan for systematically spending down your savings during  
| | retirement?  
| | 1 Yes  
| | 2 No  
| |  
| | IF before retiring plan for systematically spending down savings during retirement = Yes  
| | THEN  
| |  
| | | **B48** stick to plan during retirement  
| | | Have you been able to stick to your plan during retirement?

||| 1 Yes

||| 2 No

|||

||| **B49** retirement spending plan meets needs in future

||| Are you confident that your retirement spending plan will be sufficient to ensure that your needs are met in the future?

||| 1 Yes

||| 2 No

|||

|| ENDIF

||

| ENDIF

|

ENDIF

IF No/Yes = 'No' THEN

|

| [Questions do\_experiment.experiment\_intro to do\_experiment.NoAdvice are displayed as a table]

|

| **experiment\_intro** experiment intro

| In this section, we have some questions for you about possible investments in mutual funds. A mutual fund is a form of investment that pools money from many investors and invests their money in stocks, bonds, and/or other securities. Suppose you were offered the following selection of mutual funds for investing your money in a retirement savings account(s). Below is a table that provides a brief description of the mutual funds, showing the annual fee charged by each fund and the annual rate of return on each fund over the past 5 years. Suppose you have six options in which to invest.

|

| **NoAdvice** no advice

| On the next screen, we'll ask you what percentage of your money you would like to allocate to each fund.

|

ELSE

|

| [Questions do\_experiment.experiment\_intro to do\_experiment.Advice are displayed as a table]

|

| **experiment\_intro** experiment intro

| In this section, we have some questions for you about possible investments in mutual funds. A mutual fund is a form of investment that pools money from many investors and invests their money in stocks, bonds, and/or other securities. Suppose you were offered the following selection of mutual funds for investing your money in a retirement savings account(s). Below is a table that provides a brief description of the mutual funds, showing the annual fee charged by each fund and the annual rate of return on each fund over the past 5 years. Suppose you have six options in which to invest.

|

| **Advice** advice

| On the next screen, we'll ask you what percentage of your money you would like to allocate to each fund. Would you like to get some general advice while making these choices?

| 1 Yes

| 2 No

|

ENDIF

IF ( No/Yes = 'Yes' and advice = Yes and Rules/PortfolioMeter/None = 'Rules') or ( No  
Yes = 'No' and Rules/PortfolioMeter/None = 'Rules') THEN

[Questions do\_experiment.experiment\_intro2 to do\_experiment.dummytableend are displayed as a table]

**experiment\_intro2** experiment intro 2

Please indicate the percentage of your portfolio that you would like to hold in each of the following funds.

**experiment\_a** Money Market Fund

Money Market Fund

Integer

**experiment\_b** Total Bond Market Index Fund

Total Bond Market Index Fund

Integer

**experiment\_c** S&P 500 Index Fund

S&P 500 Index Fund

Integer

**experiment\_d** Small Cap Value Index Fund

Small Cap Value Index Fund

Integer

**experiment\_e** REIT Index Fund

REIT Index Fund

Integer

**experiment\_f** Global Equity Index Fund

Global Equity Index Fund

Integer

**experiment\_total** percent total

% Total

Integer

**dummytableend**

[Questions do\_experiment.experiment\_intro3 to do\_experiment.dummytableend are displayed as a table]

**experiment\_intro3** experiment intro 3

Please indicate the percentage of your portfolio that you would like to hold in each of the following funds. Then click the "Evaluate my portfolio allocation" button and we'll then give you some feedback on your choices based on standard financial advice.

**experiment\_a** Money Market Fund

Money Market Fund



| Integer

| **experiment\_b** Total Bond Market Index Fund

| Total Bond Market Index Fund

| Integer

| **experiment\_c** S&P 500 Index Fund

| S&P 500 Index Fund

| Integer

| **experiment\_d** Small Cap Value Index Fund

| Small Cap Value Index Fund

| Integer

| **experiment\_e** REIT Index Fund

| REIT Index Fund

| Integer

| **dummytableend**

| ELSE

| [Questions do\_experiment.experiment\_intro2 to do\_experiment.dummytableend are displayed as a table]

| **experiment\_intro2** experiment intro 2

| Please indicate the percentage of your portfolio that you would like to hold in each of the following funds.

| **experiment\_a** Money Market Fund

| Money Market Fund

| Integer

| **experiment\_b** Total Bond Market Index Fund

| Total Bond Market Index Fund

| Integer

| **experiment\_c** S&P 500 Index Fund

| S&P 500 Index Fund

| Integer

| **experiment\_d** Small Cap Value Index Fund

| Small Cap Value Index Fund

| Integer

| **experiment\_e** REIT Index Fund

| REIT Index Fund

| Integer

| **experiment\_f** Global Equity Index Fund

| Global Equity Index Fund

| Integer

```
|  
| experiment_total percent total  
| % Total  
| Integer
```

```
| dummytableend  
|
```

```
ENDIF
```

```
IF percent total = THEN
```

```
| checkAllEmpty all empty  
| You did not answer the previous question. Your answers are important to us. Please go back  
| and give an answer to the previous question.
```

```
ENDIF
```

```
IF percent total > and percent total <> 100 THEN
```

```
| checkExperimentTotal check experiment total  
| Your total adds up to [percent total]%. Please go back and change the numbers in the table so  
| they add up to 100% or choose next to continue.
```

```
ENDIF
```

```
current_marital_situation current marital situation
```

```
What is your current marital situation?
```

- 1 Married
- 2 Not married but cohabitating with your partner
- 3 Separated
- 4 Divorced
- 5 Widowed
- 6 Never married

```
IF current marital situation = Married THEN
```

```
| remarriage first marriage  
| Is this your first marriage?  
| 1 Yes  
| 2 No
```

```
ENDIF
```

```
IF current marital situation = Married or current marital situation = Not married but  
cohabitating with your partner THEN
```

```
| calcage_partner respondent spouse/partner age  
| What is the age of your spouse/partner?  
| Range: 0..120
```

```
| education_partner respondent spouse/partner highest education level
```

| What is the highest level of school your spouse/partner has completed or the highest degree he/she has received?

| 1 High school dropout

| 2 High school graduate or equivalent

| 3 Some college or two-year college graduate

| 4 Four-year college graduate

| 5 Master's, professional degree (e.g., MD, JD) or doctorate

| **time\_with\_partner** years in this relationship

| How many years have you been married or living together with your current partner?

| Range: 0..120

ENDIF

IF current marital situation = Separated or current marital situation = Divorced or current marital situation = Widowed THEN

| **time\_with\_former\_partner** years in relationship with former husband/wife

| How many years were you living together with your former husband/wife before becoming separated, divorced or widowed?

| Range: 0..120

ENDIF

IF current marital situation = Separated or current marital situation = Divorced or current marital situation = Widowed or ( current marital situation = Married and remarried = Not married but cohabitating with your partner ) THEN

| **time\_since** years since previous relationship

| How many years have passed since you became separated/divorced/widowed?

| Range: 0..120

ENDIF

[Questions time\_intro to time5 are displayed as a table]

**time\_intro** time intro

The next part of the questionnaire includes questions about how people make important financial decisions such as buying a car or a home (including financing). How much time/effort did you spend researching options, etc. when you last...

**time1** Purchased a car

Purchased a car

1 Not applicable

2 A little or none

3 A fair amount

4 A lot

5 A substantial amount

**time2** Purchased a home

Purchased a home

1 Not applicable

- 2 A little or none
- 3 A fair amount
- 4 A lot
- 5 A substantial amount

**time3** Chose your health insurance plan

Chose your health insurance plan

- 1 Not applicable
- 2 A little or none
- 3 A fair amount
- 4 A lot
- 5 A substantial amount

**time4** Chose your retirement plan (e.g., 401K)

Chose your retirement plan (e.g., 401K)

- 1 Not applicable
- 2 A little or none
- 3 A fair amount
- 4 A lot
- 5 A substantial amount

**time5** Generally when you make financial decisions

Generally when you make financial decisions

- 1 Not applicable
- 2 A little or none
- 3 A fair amount
- 4 A lot
- 5 A substantial amount

IF current marital situation = Married or current marital situation = Not married but cohabitating with your partner THEN

|  
| [Questions ptime\_intro to ptime5 are displayed as a table]

| **ptime\_intro** ptime intro

| How much time/effort did your spouse or partner spend researching options, etc. when you last...

| **ptime1** Purchased a car

- | Purchased a car
- | 1 Not applicable
  - | 2 A little or none
  - | 3 A fair amount
  - | 4 A lot
  - | 5 A substantial amount

| **ptime2** Purchased a home

- | Purchased a home
- | 1 Not applicable
  - | 2 A little or none
  - | 3 A fair amount
  - | 4 A lot

| 5 A substantial amount

| **ptime3** Chose your health insurance plan

| Chose your health insurance plan

| 1 Not applicable

| 2 A little or none

| 3 A fair amount

| 4 A lot

| 5 A substantial amount

| **ptime4** Chose your retirement plan (e.g., 401K)

| Chose your retirement plan (e.g., 401K)

| 1 Not applicable

| 2 A little or none

| 3 A fair amount

| 4 A lot

| 5 A substantial amount

| **ptime5** Generally when you make financial decisions

| Generally when you make financial decisions

| 1 Not applicable

| 2 A little or none

| 3 A fair amount

| 4 A lot

| 5 A substantial amount

|  
ENDIF

[Questions otime\_intro to otime5 are displayed as a table]

**otime\_intro** otime intro

How much time/effort did others, such as your family or friends, spend researching options, etc. when you last...

**otime1** Purchased a car

Purchased a car

1 Not applicable

2 A little or none

3 A fair amount

4 A lot

5 A substantial amount

**otime2** Purchased a home

Purchased a home

1 Not applicable

2 A little or none

3 A fair amount

4 A lot

5 A substantial amount

**otime3** Chose your health insurance plan

Chose your health insurance plan

- 1 Not applicable
- 2 A little or none
- 3 A fair amount
- 4 A lot
- 5 A substantial amount

**otime4** Chose your retirement plan (e.g., 401K)

Chose your retirement plan (e.g., 401K)

- 1 Not applicable
- 2 A little or none
- 3 A fair amount
- 4 A lot
- 5 A substantial amount

**otime5** Generally when you make financial decisions

Generally when you make financial decisions

- 1 Not applicable
- 2 A little or none
- 3 A fair amount
- 4 A lot
- 5 A substantial amount

IF current marital situation = Married or current marital situation = Not married but cohabitating with your partner THEN

|

| [Questions responsible\_intro to responsible5 are displayed as a table]

|

| **responsible\_intro** responsible intro

| We would like to understand how financial responsibilities are divided in your household.

| Who is primarily responsible for the following activities:

|

| **responsible1** Paying the bills

| Paying the bills

- 1 Mostly me
- 2 Both equally
- 3 Mostly my partner/spouse

|

| **responsible2** Preparing taxes

| Preparing taxes

- 1 Mostly me
- 2 Both equally
- 3 Mostly my partner/spouse

|

| **responsible3** Tracking investments and insurance coverage

| Tracking investments and insurance coverage

- 1 Mostly me
- 2 Both equally
- 3 Mostly my partner/spouse

|

| **responsible4** Making short-term spending/saving plans

| Making short-term spending/saving plans (e.g., monthly budget)

- 1 Mostly me

- | 2 Both equally
- | 3 Mostly my partner/spouse

| **responsible1change** Paying the bills

| Has the responsibility for these financial tasks changed since the start of your marriage?

| Paying the bills

- | 1 [fills for categories in change 1]
- | 2 [fills for categories in change 1]
- | 3 [fills for categories in change 1]

| **responsible2change** Preparing taxes

| Preparing taxes

- | 1 [fills for categories in change 2]
- | 2 [fills for categories in change 2]
- | 3 [fills for categories in change 2]

| **responsible3change** Tracking investments and insurance coverage

| Tracking investments and insurance coverage

- | 1 [fills for categories in change 3]
- | 2 [fills for categories in change 3]
- | 3 [fills for categories in change 3]

| **responsible4change** Making short-term spending/saving plans

| Making short-term spending/saving plans (e.g., monthly budget)

- | 1 [fills for categories in change 4]
- | 2 [fills for categories in change 4]
- | 3 [fills for categories in change 4]

| **responsible5change** Making long-term spending/saving plans

| Making long-term spending/saving plans (e.g., planning for retirement)

- | 1 [fills for categories in change 5]
- | 2 [fills for categories in change 5]
- | 3 [fills for categories in change 5]

|  
ENDIF

IF current marital situation = Separated or current marital situation = Divorced or current marital situation = Widowed or ( current marital situation = Married and remarried = Not married but cohabitating with your partner ) THEN

| [Questions responsibleprior\_intro to responsible5prior are displayed as a table]

| **responsibleprior\_intro** responsible prior intro

| We would like to understand how financial responsibilities were divided in your household in your prior marriage. Who was primarily responsible for the following activities:

| **responsible1prior** Paying the bills

| Paying the bills

- | 1 Mostly me
- | 2 Both equally
- | 3 Mostly my partner/spouse

| **responsible2prior** Preparing taxes

| Preparing taxes

| 1 Mostly me

| 2 Both equally

| 3 Mostly my partner/spouse

| **responsible3prior** Tracking investments and insurance coverage

| Tracking investments and insurance coverage

| 1 Mostly me

| 2 Both equally

| 3 Mostly my partner/spouse

| **responsible4prior** Making short-term spending/saving plans

| Making short-term spending/saving plans (e.g., monthly budget)

| 1 Mostly me

| 2 Both equally

| 3 Mostly my partner/spouse

| **responsible5prior** Making long-term spending/saving plans

| Making long-term spending/saving plans (e.g., planning for retirement)

| 1 Mostly me

| 2 Both equally

| 3 Mostly my partner/spouse

|  
ENDIF

**C1** happy

How happy are you?

1 Very happy

2 Happy

3 Neither happy nor unhappy

4 Unhappy

5 Very unhappy

**C2** total income of your household

How satisfied are you with the total income of your household?

1 Very satisfied

2 Satisfied

3 Neither satisfied nor dissatisfied

4 Dissatisfied

5 Very dissatisfied

**C3** family life

How satisfied are you with your family life?

1 Very satisfied

2 Satisfied

3 Neither satisfied nor dissatisfied

4 Dissatisfied

5 Very dissatisfied

**C4** friends

How satisfied are you with how many friends you have?



- 1 Very satisfied
- 2 Satisfied
- 3 Neither satisfied nor dissatisfied
- 4 Dissatisfied
- 5 Very dissatisfied

**C5** job or other daily activities

How satisfied are you with your job or other daily activities?

- 1 Very satisfied
- 2 Satisfied
- 3 Neither satisfied nor dissatisfied
- 4 Dissatisfied
- 5 Very dissatisfied

**C6** health

How satisfied are you with your health?

- 1 Very satisfied
- 2 Satisfied
- 3 Neither satisfied nor dissatisfied
- 4 Dissatisfied
- 5 Very dissatisfied

**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