EC_001  FINANCE BETTER OF THEN YEAR AGO
We are interested in how people are getting along financially these days. Would you say that you (and your family living with you) are better off or worse off financially than you were a year ago?
1. Better now
2. About the same
3. Worse

EC_002  FINANCE BETTER OF THEN YEAR FROM NOW
Now looking ahead--do you think that a year from now you (and your family living with you) will be better off financially, or worse off, or just about the same as now?
1. Will be better off
2. About the same
3. Will be worse off

[Questions EC_003 to EC_004 are displayed as a table]

EC_003  FINANCE COUNTRY BETTER OF THEN YEAR FROM NOW
Now turning to business conditions in the country as a whole--do you think that during the next 12 months we'll have good times financially, or bad times, or what?
1. Good times
2. Bad times
3. Other

EC_004  FINANCE COUNTRY BETTER OF THEN YEAR FROM NOW OTHER
Other
String

EC_005  CONDITIONS PRESENT TIME BETTER THAN YEAR AGO
Would you say that at the present time business conditions are better or worse than they were a year ago?
1. Better now
2. About the same
3. Worse now

EC_006  CONDITIONS COUNTRY PRESENT TIME BETTER THAN YEAR A
And how about a year from now, do you expect that in the country as a whole business conditions will be better or worse than they are at present, or just about the same?
1. Will be better
2. About the same
3. Will be worse

EC_007  CURRENTLY EMPLOYED
Are you currently employed?
1. Yes
2. No

IF CURRENTLY EMPLOYED != Yes THEN

| EC_008  EMPLOYED WITHIN PAST 2 YEARS
| Have you been employed within the past two years?
| 1. Yes
| 2. No

| IF EMPLOYED WITHIN PAST 2 YEARS = Yes THEN
| EC_009  WERE SELF EMPLOYED
| Were you self-employed?
| 1. Yes
EC_011 EMPLOYED BY SOMEONE ELSE
Have you been employed by someone else or a company or firm within the past two years?
1. Yes
2. No
ENDIF

EC_010 ARE SELF EMPLOYED
Are you self-employed?
1. Yes
2. No

IF ARE SELF EMPLOYED = Yes THEN
EC_011 EMPLOYED BY SOMEONE ELSE
Have you been employed by someone else or a company or firm within the past two years?
1. Yes
2. No
ELSE

[Questions EC_012 to EC_013 are displayed as a table]

EC_012 HOW LONG WORKED YEARS
How long have you worked for your current employer?
Integer

EC_013 HOW LONG WORKED MONTHS
How long have you worked for your current employer?
Integer

IF HOW LONG WORKED YEARS = EMPTY AND HOW LONG WORKED MONTHS = EMPTY THEN
GoBack GO BACK AND ANSWER
Your answers are important to us. You did not give an answer. Could you please go back and answer?
ENDIF
ENDIF
ENDIF

EC_014 PREFER 100 TODAY OR ONE YEAR FROM NOW
Now we would like you to consider some choices. Please answer the questions as best you can: Would you prefer to receive $100 today or $100 one year from now?
1. $100 today
2. $100 one year from now

IF PREFER 100 TODAY OR ONE YEAR FROM NOW = $100 today THEN
Would you prefer to receive $100 today or $105 one year from now?
1. $100 today
2. $105 one year from now

IF PREFER 100 TODAY OR 105 ONE YEAR FROM NOW = $100 today THEN

Would you prefer to receive $100 today or $110 one year from now?
1. $100 today
2. $110 one year from now

IF PREFER 100 TODAY OR 110 ONE YEAR FROM NOW = $100 today THEN

Would you prefer to receive $100 today or $115 one year from now?
1. $100 today
2. $115 one year from now

IF PREFER 100 TODAY OR 115 ONE YEAR FROM NOW = $100 today THEN

Would you prefer to receive $100 today or $120 one year from now?
1. $100 today
2. $120 one year from now

IF PREFER 100 TODAY OR 120 ONE YEAR FROM NOW = $100 today THEN

Would you prefer to receive $100 today or $125 one year from now?
1. $100 today
2. $125 one year from now

ENDIF

ENDIF

ENDIF

IF PRELOAD AGE R >= 79 THEN
ELSE
IF PRELOAD AGE R >= 69 AND PRELOAD AGE R < 79 THEN

What do you think is the percent chance that you will live to be age 80?
ELSE

What do you think is the percent chance that you will live to be age 70?

IF PERCENTAGE CHANCE LIVE 70 > 0 THEN

What do you think is the percent chance that you will live to be age 80?
INTEREST RATES NEXT 12 MONTHS
No one can say for sure, but what do you think will happen to interest rates for borrowing money during the next 12 months—will they go up, stay the same, or go down?
1. Go up
2. Stay the same
3. Go down

PRICES IN GENERAL
During the next 12 months, do you think that prices in general will go up, or go down, or stay where they are now?
1. Go up
2. Stay the same
3. Go down

IF PRICES IN GENERAL = Stay the same THEN

MEAN GO UP SAME RATE
Do you mean that prices will go up at the same rate as now, or that prices in general will not go up during the next 12 months?
1. Go up
2. Will not go up

IF MEAN GO UP SAME RATE = Go up THEN

PERCENTAGE PRICES GO UP NEXT 12 MONTHS
By about what percent do you expect prices to go up on the average, during the next 12 months?

IF PERCENTAGE PRICES GO UP NEXT 12 MONTHS = EMPTY THEN

PRICES GO UP IN AVERAGE NEXT 12 MONTHS
About how many cents on the dollar do you expect prices to go up on the average, during the next 12 months? Only enter a number please. No dollar sign, commas or periods.

ENDIF

IF PRICES IN GENERAL = Go up THEN

PERCENTAGE PRICES GO UP NEXT 12 MONTHS
By about what percent do you expect prices to go up on the average, during the next 12 months?

IF PERCENTAGE PRICES GO UP NEXT 12 MONTHS = EMPTY THEN

PRICES GO UP IN AVERAGE NEXT 12 MONTHS
About how many cents on the dollar do you expect prices to go up on the average, during the next 12 months? Only enter a number please. No dollar sign, commas or periods.
IF PRICES IN GENERAL = Go down THEN

EC_026 PERCENTAGE PRICES GO DOWN NEXT 12 MONTHS
By about what percent do you expect prices to go down on the average, during
the next 12 months?

IF PERCENTAGE PRICES GO DOWN NEXT 12 MONTHS = EMPTY THEN

EC_028 PRICES GO DOWN IN AVERAGE NEXT 12 MONTHS
About how many cents on the dollar do you expect prices to go down on the
average, during the next 12 months? Only enter a number please. No dollar
sign, commas or periods.

ENDIF

EC_029 PREFER 100 10 YEARS OR 100 11 YEARS FROM NOW
Now we would like you to consider some more choices. Please answer the
questions as best you can: Would you prefer to receive $100 10 years from
now or $100 11 years from now?
1. $100 10 years from now
2. $100 11 years from now

IF PREFER 100 10 YEARS OR 100 11 YEARS FROM NOW = $100 10 years from now THEN

EC_030 PREFER 100 10 YEARS OR 105 11 YEARS FROM NOW
Would you prefer to receive $100 10 years from now or $105 11 years from
now?
1. $100 10 years from now
2. $105 11 years from now

IF PREFER 100 10 YEARS OR 105 11 YEARS FROM NOW = $100 10 years from now
THEN

EC_031 PREFER 100 10 YEARS OR 110 11 YEARS FROM NOW
Would you prefer to receive $100 10 years from now or $110 11 years from
now?
1. $100 10 years from now
2. $110 11 years from now

IF PREFER 100 10 YEARS OR 110 11 YEARS FROM NOW = $100 10 years from now
THEN

EC_032 PREFER 100 10 YEARS OR 115 11 YEARS FROM NOW
Would you prefer to receive $100 10 years from now or $115 11 years from
now?
1. $100 10 years from now
2. $115 11 years from now

IF PREFER 100 10 YEARS OR 115 11 YEARS FROM NOW = $100 10 years from now
THEN

EC_033 PREFER 100 10 YEARS OR 120 11 YEARS FROM NOW
Would you prefer to receive $100 10 years from now or $120 11 years
from now?
Would you prefer to receive $100 10 years from now or $125 11 years from now?

1. $100 10 years from now
2. $125 11 years from now

ENDIF

IF CURRENTLY EMPLOYED = Yes AND ARE SELF EMPLOYED = No THEN

RP_001 INCLUDED IN PENSION CONNECTED WITH JOB
Now we have some questions about the retirement benefits offered by your current employer. Are you included in any pension, retirement, or tax-deferred savings plans connected with this job? Here, we just want to find out about plans operated through your current employer. Please do not include Social Security or plans connected only with earlier jobs. Please do not include any other retirement accounts you have set up on your own.

1. Yes
2. No

IF INCLUDED IN PENSION CONNECTED WITH JOB != Yes THEN

RP_002 EMPLOYER OFFER ANY PLANS
Does your employer offer any such plans?

1. Yes
2. No

IF EMPLOYER OFFER ANY PLANS = Yes THEN

RP_003 ELIGIBLE TO BE INCLUDED IN ANY PLANS
Are you eligible to be included in any of these plans?

1. Yes
2. No

ENDIF

ENDIF

IF INCLUDED IN PENSION CONNECTED WITH JOB = Yes OR ELIGIBLE TO BE INCLUDED IN ANY PLANS = Yes THEN

RP_004 WHAT KIND OF PLAN
There are two general types of pension plans. In one type, a worker is entitled to receive regular retirement payments for as long as the worker lives, which are most often determined by a formula as a percentage of final or average pay. In the other type of plan, such as a 401(k) 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. Some plans may be like both of these types. Which type of plan
is yours? (Is it the type that gives regular retirement payments, is it
the type that accumulates an account balance, or is it like both?)
1. Plan gives regular retirement payments
2. Plan accumulates an account balance
3. Both

IF WHAT KIND OF PLAN = Plan accumulates an account balance OR WHAT KIND
OF PLAN = Both THEN

<table>
<thead>
<tr>
<th>RP_005 EMPLOYER OFFER 401K PLAN</th>
</tr>
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<tbody>
<tr>
<td>Now we would like to ask you some questions about this plan. Does your</td>
</tr>
<tr>
<td>employer offer a 401(k) plan?</td>
</tr>
<tr>
<td>1. Yes</td>
</tr>
<tr>
<td>2. No</td>
</tr>
</tbody>
</table>

IF EMPLOYER OFFER 401K PLAN != Yes THEN

<table>
<thead>
<tr>
<th>RP_006 EMPLOYER OFFER 403B PLAN</th>
</tr>
</thead>
<tbody>
<tr>
<td>Does your employer offer a 403(b) plan?</td>
</tr>
<tr>
<td>1. Yes</td>
</tr>
<tr>
<td>2. No</td>
</tr>
</tbody>
</table>

IF EMPLOYER OFFER 403B PLAN != Yes THEN

<table>
<thead>
<tr>
<th>RP_007 ARE YOU CIVILIAN EMPLOYEE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Are you a civilian employee of the federal government or member of</td>
</tr>
<tr>
<td>the uniformed services and eligible for the Thrift Savings Plan (TSP)?</td>
</tr>
<tr>
<td>1. Yes</td>
</tr>
<tr>
<td>2. No</td>
</tr>
</tbody>
</table>

IF ARE YOU CIVILIAN EMPLOYEE != Yes THEN

<table>
<thead>
<tr>
<th>RP_008 EMPLOYER OFFER OTHER DC RETIREMENT PLAN</th>
</tr>
</thead>
<tbody>
<tr>
<td>Does your employer offer some other defined-contribution</td>
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<tr>
<td>retirement plan where money accumulates in an account designated</td>
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<tr>
<td>for a worker, and that money may be paid out at retirement in a</td>
</tr>
<tr>
<td>variety of ways depending on the plan or the worker's choice?</td>
</tr>
<tr>
<td>1. Yes</td>
</tr>
<tr>
<td>2. No</td>
</tr>
</tbody>
</table>

ENDIF

ENDIF

ENDIF

IF EMPLOYER OFFER 401K PLAN = Yes OR EMPLOYER OFFER 403B PLAN = Yes
OR ARE YOU CIVILIAN EMPLOYEE = Yes OR EMPLOYER OFFER OTHER DC RETIREMENT
PLAN = Yes THEN

[Questions RP_009 to RP_010 are displayed as a table]

<table>
<thead>
<tr>
<th>RP_009 HOW LONG BEEN OFFERED PLAN YEARS</th>
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</thead>
<tbody>
<tr>
<td>How long have you been offered this plan by your employer?</td>
</tr>
<tr>
<td>Integer</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>RP_010 HOW LONG BEEN OFFERED PLAN MONTHS</th>
</tr>
</thead>
<tbody>
<tr>
<td>How long have you been offered this plan by your employer?</td>
</tr>
<tr>
<td>Integer</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>RP_011 AN ACCOUNT IN THIS PLAN</th>
</tr>
</thead>
</table>


Do you have an account in this plan? That is, is there any money in an account designated for you under this plan?
1. Yes
2. No

IF AN ACCOUNT IN THIS PLAN != Yes THEN

RP_012 EVERY HAVE ACCOUNT IN THIS PLAN
Did you ever have an account in this plan? That is, was there ever any money in an account designated for you under this plan?
1. Yes
2. No

IF EVERY HAVE ACCOUNT IN THIS PLAN != Yes THEN

RP_013 MAIN REASON NO ACCOUNT UNDER PLAN
What is the main reason (or two) that you have never had an account under this plan?
Memo

RP_014 IF HAD ACCOUNT EMPLOYER CONTRIBUTIONS
If you had an account, would your employer have made contributions to your account?
1. Yes
2. No

IF IF HAD ACCOUNT EMPLOYER CONTRIBUTIONS = Yes THEN

RP_015 WOULD EMPLOYER MADE MATCHING CONTRIBUTIONS
Would the amount of your employer's contribution have depended on how much you contributed -- that is, would your employer have made "matching" contributions to your account?
1. Yes
2. No

IF WOULD EMPLOYER MADE MATCHING CONTRIBUTIONS = Yes THEN

[Questions RP_016 to RP_017 are displayed as a table]

RP_016 HOW MUCH WOULD EMPLOYER MATCH DOLLAR
How much would your employer have matched? That is, for every dollar or percent of pay that you contributed, how much would your employer have contributed?
String

RP_017 HOW MUCH WOULD EMPLOYER MATCH PERCENTAGE
How much would your employer have matched? That is, for every dollar or percent of pay that you contributed, how much would your employer have contributed?

RP_018 MAXIMUM MATCHING CONTRIBUTION
Is there a maximum matching contribution? That is, is there a limit to how much your employer would match?
1. Yes
2. No

IF MAXIMUM MATCHING CONTRIBUTION = Yes THEN

[Questions RP_019 to RP_022 are displayed as a table]

RP_019 WHAT IS MAXIMUM % OF PAY
What is the maximum?
WHAT IS MAXIMUM $?
What is the maximum?
Integer

WHAT IS MAXIMUM PER
What is the maximum?
1. Week
2. Two weeks
3. Month
4. Year
5. Other

WHAT IS MAXIMUM OTHER
What is the maximum?
String

ENDIF

ENDIF

IF ACCOUNT WOULD EMPLOYER HAVE CONTRIBUTED
If you had an account, would your employer have contributed an amount regardless of your personal contribution -- that is, would your employer make contributions even if you contributed nothing to your account?
1. Yes
2. No

IF IF ACCOUNT WOULD EMPLOYER HAVE CONTRIBUTED = Yes THEN

[Questions RP_024 to RP_027 are displayed as a table]

HOW MUCH WOULD HAVE CONTRIBUTED PERCENTAGE
How much would your employer have contributed even if you contributed nothing to your account?
Integer

HOW MUCH WOULD HAVE CONTRIBUTED DOLLAR
How much would your employer have contributed even if you contributed nothing to your account?
Integer

HOW MUCH WOULD HAVE CONTRIBUTED PER
How much would your employer have contributed even if you contributed nothing to your account?
1. Week
2. Two weeks
3. Month
4. Year
5. Other

HOW MUCH WOULD HAVE CONTRIBUTED OTHER
How much would your employer have contributed even if you contributed nothing to your account?
String

ENDIF

ENDIF

ENDIF
IF EVERY HAVE ACCOUNT IN THIS PLAN = Yes THEN

RP_028  MAIN REASON NO LONGER ACCOUNT
What is the main reason (or two) that you no longer have an account?
Memo

RP_029  EMPLOYER EVER MAKE CONTRIBUTIONS
Did your employer ever make any contributions to your account?
1. Yes
2. No

IF EMPLOYER EVER MAKE CONTRIBUTIONS = Yes THEN

RP_030  EMPLOYER EVER MAKE CONTRIBUTIONS
Did the amount that your employer contribute depend on how much you contributed--that is, did your employer make "matching" contributions?
1. Yes
2. No

IF EMPLOYER EVER MAKE CONTRIBUTIONS = Yes THEN

[Questions RP_031 to RP_032 are displayed as a table]

RP_031  HOW MUCH EMPLOYER MATCH DOLLAR
How much did your employer match? That is, for every dollar or percent of pay that you contributed, how much did your employer contribute?
Integer

RP_032  HOW MUCH EMPLOYER MATCH PERCENTAGE
How much did your employer match? That is, for every dollar or percent of pay that you contributed, how much did your employer contribute?

RP_033  MAXIMUM MATCHING CONTRIBUTION
Was there a maximum matching contribution? That is, was there a limit to how much your employer would match?
1. Yes
2. No

IF MAXIMUM MATCHING CONTRIBUTION = Yes THEN

[Questions RP_034 to RP_037 are displayed as a table]

RP_034  MAXIMUM PERCENTAGE
What was the maximum?

RP_035  MAXIMUM DOLLAR
What was the maximum?
Integer

RP_036  MAXIMUM DOLLAR PER
What was the maximum?
1. Week
2. Two weeks
3. Month
4. Year
5. Other
RP_037 MAXIMUM DOLLAR OTHER
What was the maximum?
String
ENDIF
ENDIF

RP_038 EMPLOYER CONTRIBUTE REGARDLESS OF YOUR CONTRIBUTION
Did your employer contribute an amount regardless of your personal
contribution -- that is, did your employer make contributions even
if you contributed nothing to your account?
1. Yes
2. No

IF EMPLOYER CONTRIBUTE REGARDLESS OF YOUR CONTRIBUTION = Yes THEN

[Questions RP_039 to RP_042 are displayed as a table]

RP_039 HOW MUCH EMPLOYER CONTRIBUTED PERCENTAGE
How much did your employer contribute even if you contributed
nothing to your account?

RP_040 HOW MUCH EMPLOYER CONTRIBUTED DOLLAR
How much did your employer contribute even if you contributed
nothing to your account?
Integer

RP_041 HOW MUCH EMPLOYER CONTRIBUTED PER
How much did your employer contribute even if you contributed
nothing to your account?
1. Week
2. Two weeks
3. Month
4. Year
5. Other

RP_042 HOW MUCH EMPLOYER CONTRIBUTED OTHER
How much did your employer contribute even if you contributed
nothing to your account?
String
ENDIF
ENDIF
ENDIF
ENDIF

IF AN ACCOUNT IN THIS PLAN = Yes

RP_043 EMPLOYER EVER MAKE CONTRIBUTIONS
Has your employer ever made contributions to your account?
1. Yes
2. No

IF RP_043=1 THEN
If you left this job now, would you be eligible to keep all of the funds that your employer contributed, or only some of the funds, or none at all? That is, are you 'fully vested', 'partially vested', or 'not vested'?  
1. Fully vested  
2. Partially vested  
3. Not vested  

[Questions RP_045 to RP_046 are displayed as a table]  

**RP_045 HOW MUCH LONGER MUST YOU STAY FOR FULLY VESTED YES**  
How much longer must you stay with this employer for the contributions to become fully vested?  
Integer  

**RP_046 HOW MUCH LONGER MUST YOU STAY FOR FULLY VESTED NO**  
How much longer must you stay with this employer for the contributions to become fully vested?  
Integer  

ENDIF  

ENDIF  

ENDIF  

IF AN ACCOUNT IN THIS PLAN = Yes THEN  
ELSE  

ENDIF  

**RP_047 ALLOWED TO BORROW AGAINST HOLDINGS**  
Are [you/participants] allowed to borrow against [your/their] holdings in this plan; that is, borrow against money in [your/their] individual accounts?  
1. Yes  
2. No  

**RP_048 WITHDRAW FUNDS IN EMERGENCY**  
If [you/a participant] needed money in an emergency, could [you/he or she] withdraw funds from [your/his or her] account, even though there may be a penalty for doing so?  
1. Yes  
2. No
RP_049 ANY CHOICE ABOUT HOW FUNDING IS INVESTED
Do [you/participants] have any choices about how the funding for this plan is invested?
1. Yes
2. No

IF ANY CHOICE ABOUT HOW FUNDING IS INVESTED = Yes THEN

[Questions RP_050 to RP_051 are displayed as a table]

RP_050 WHAT INVESTMENTS OPTIONS ARE AVAILABLE
What investment options are available? (Please check all that apply)
1. Mutual fund(s)
2. Money market account(s)
3. Stock in the company where you work
4. Other stocks
5. Other

RP_051 WHAT INVESTMENTS OPTIONS ARE AVAILABLE OTHER
What investment options are available? (Please check all that apply)
String

ENDIF

IF AN ACCOUNT IN THIS PLAN = Yes THEN

RP_052 BALANCE PENSION ACCOUNT NOW
What is the balance of your pension account now? That is, about how much money do you have in this account? (Please do not use a dollar sign, commas or periods)
Integer

IF BALANCE PENSION ACCOUNT NOW = EMPTY THEN

RP_053 ABOUT HOW MUCH IN THIS ACCOUNT
About how much money do you have in this account?
1. Less than $10,000
2. Between $10,000 and $25,000
3. Between $25,000 and $50,000
4. Between $50,000 and $100,000
5. Between $100,000 and $200,000
6. More than $200,000

ENDIF

IF ANY CHOICE ABOUT HOW FUNDING IS INVESTED = Yes THEN

[Questions RP_054 to RP_055 are displayed as a table]

RP_054 HOW INVESTED
How is it invested? Is it all in stocks and stock funds, all in bond funds and money market accounts and other interest-earning assets, is it split between these, or something else?
1. All in stocks and stock funds
2. All in interest-earning assets
3. Split
4. Other

RP_055 HOW INVESTED OTHER
How is it invested? Is it all in stocks and stock funds, all in
bond funds and money market accounts and other interest-earning assets, is it split between these, or something else?

String

IF HOW INVESTED = Split

RP_056 WHAT PERCENTAGE IN STOCKS AND STOCK FUNDS
About what percent of it is in stocks and stock funds?
Integer

ENDIF

IF WHAT PERCENTAGE IN STOCKS AND STOCK FUNDS > 0 OR HOW INVESTED =
All in stocks and stock funds THEN

RP_057 STOCK IN COMPANY YOU WORK
Is any of this stock in the company where you work?
1. Yes
2. No

IF STOCK IN COMPANY YOU WORK = Yes THEN

RP_058 WHAT PERCENTAGE IN COMPANY STOCK
About what percent of this stock is in company stock?

ENDIF

ENDIF

RP_059 MAKE CONTRIBUTIONS TO THIS PLAN
Do you make contributions to this plan? Include contributions through salary deduction, union dues, and direct contributions.
1. Yes
2. Yes, but not currently
3. No

IF MAKE CONTRIBUTIONS TO THIS PLAN = Yes, but not currently OR
MAKE CONTRIBUTIONS TO THIS PLAN = No THEN

RP_060 MAIN REASON FOR CONTRIBUTIONS
What is the main reason (or two) that you do not make contributions to this account?
Memo

ELSE

IF MAKE CONTRIBUTIONS TO THIS PLAN = Yes THEN

[Questions RP_061 to RP_064 are displayed as a table]

RP_061 HOW MUCH CONTRIBUTE PERCENT
What percent of your pay or what amount do you contribute currently per pay period or per year?

RP_062 HOW MUCH CONTRIBUTE DOLLAR
What percent of your pay or what amount do you contribute currently per pay period or per year?
Integer

RP_063 HOW MUCH CONTRIBUTE PER
What percent of your pay or what amount do you contribute
current per pay period or per year?
1. Week
2. Two weeks
3. Month
4. Year
5. Other

RP_064 HOW MUCH CONTRIBUTE OTHER
What percent of your pay or what amount do you contribute
currently per pay period or per year?
String

RP_065 MAIN REASON NOT CONTRIBUTE MORE MONEY
We are interested in how people decide how much to contribute to
their accounts. What is the main reason (or two) that you do not
contribute more money to your account than you currently do?
Memo
ENDIF
ENDIF

IF EMPLOYER EVER MAKE CONTRIBUTIONS = Yes THEN

RP_066 DOES EMPLOYER MAKE CONTRIBUTIONS
Earlier you indicated that your employer has made contributions to
your account. Does your employer currently make contributions to
this plan?
1. Yes
2. No

IF DOES EMPLOYER MAKE CONTRIBUTIONS = Yes THEN

ELSE

ENDIF

IF AMOUNT EMPLOYER CONTRIBUTE DEPEND ON YOU = Yes THEN

[Questions RP_068 to RP_069 are displayed as a table]

RP_068 HOW MUCH EMPLOYER MATCH DOLLAR
How much [does/did] your employer match? That is, for every dollar
or percent of pay that you [contribute/contributed], how much
[does/did] your employer contribute?
String
How much does your employer match? That is, for every dollar or percent of pay that you contribute, how much does your employer contribute?

IF IS WAS MAX MATCH = Yes THEN

[Questions RP_071 to RP_074 are displayed as a table]

RP_071 IS WAS MAXIMUM PERCENTAGE
What is the maximum?
Integer

RP_072 IS WAS MAXIMUM DOLLAR
What is the maximum?
Integer

RP_073 IS WAS MAXIMUM PER
What is the maximum?
1. Week
2. Two weeks
3. Month
4. Year
5. Other

RP_074 IS WAS MAXIMUM OTHER
What is the maximum?
String

ENDIF

ENDIF

IF EMPLOYER CONTRIBUTE REGARDLESS OF YOUR CONTRIBUTION = Yes THEN

[Questions RP_076 to RP_079 are displayed as a table]

RP_076 HOW MUCH EMPLOYER CONTRIBUTED PERCENTAGE
How much does your employer contribute even if you contribute nothing to your account?
Integer

RP_077 HOW MUCH EMPLOYER CONTRIBUTED DOLLAR
How much does your employer contribute even if you contribute nothing to your account?
Integer

RP_078 HOW MUCH EMPLOYER CONTRIBUTED PER
How much does your employer contribute even if you contribute nothing to your account?
1. Week
2. Two weeks
3. Month
4. Year
5. Other

RP_079 HOW MUCH EMPLOYER CONTRIBUTED OTHER
How much does your employer contribute even if you
[contribute/contributed] nothing to your account?

String

ENDIF

ENDIF

ENDIF

ENDIF

ENDIF

STRING

ENDIF

ENDIF

ENDIF

ENDIF

ENDIF

ENDIF

ENDIF

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IF (EC_008 = 1 AND WERE SELF EMPLOYED = 2) OR EMPLOYED BY SOMEONE ELSE = Yes OR EMPLOYER OFFER ANY PLANS != Yes OR ELIGIBLE TO BE INCLUDED IN ANY PLANS !=1 OR (RP_004 != No AND WHAT KIND OF PLAN != 3) OR EMPLOYER OFFER OTHER DC RETIREMENT PLAN !=1 THEN

PP_001 WERE INCLUDED IN PLAN ON PREVIOUS JOB

Now we have some questions about the retirement benefits offered by your employer(s) during the past two years. Were you included in any pension, retirement, or tax-deferred savings plans connected on any previous job during the past two years? Here, we just want to find out about plans operated through your previous employer(s) during the past two years. Please do not include Social Security or plans connected only with earlier jobs. Please do not include any other retirement accounts you have set up on your own.

1. Yes
2. No

IF WERE INCLUDED IN PLAN ON PREVIOUS JOB != Yes THEN

PP_002 PREVIOUS EMPLOYER OFFER PLAN

Did a previous employer offer any such plans during the past two years?

1. Yes
2. No

IF PREVIOUS EMPLOYER OFFER PLAN = Yes THEN

PP_003 ELIGIBLE TO BE INCLUDED IN ANY PLANS

Were you eligible to be included in any of these plans?

1. Yes
2. No

ENDIF

ENDIF

IF WERE INCLUDED IN PLAN ON PREVIOUS JOB = Yes THEN

PP_004 INCLUDED FOCUS ON MOST RECENT EMPLOYER

If you were included in plans operated by more than one of your previous employers during the past two years, let’s focus on the most recent employer.

ENDIF
IF ELIGIBLE TO BE INCLUDED IN ANY PLANS = Yes THEN

**PP_005** ELIGIBLE FOCUS ON MOST RECENT EMPLOYER
If you were eligible for plans operated by more than one of your previous employers during the past two years, let’s focus on the most recent employer.

ENDIF

**PP_006**
There are two general types of pension plans. In one type, a worker is entitled to receive regular retirement payments for as long as the worker lives, which are most often determined by a formula as a percentage of final or average pay. In the other type of plan, such as a 401(k) 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. Some plans may be like both of these types. Which type of plan was yours? (Was it the type that gives regular retirement payments, was it the type that accumulates an account balance, or was it like both?)
1. Plan gives regular retirement payments
2. Plan accumulates an account balance
3. Both

IF != Plan gives regular retirement payments THEN

**PP_007** EMPLOYER OFFER 401K PLAN
Now we would like to ask you some questions about this plan. Did your employer offer a 401(k) plan?
1. Yes
2. No

IF EMPLOYER OFFER 401K PLAN != Yes THEN

**PP_008** EMPLOYER OFFER 403B PLAN
Did your employer offer a 403(b) plan?
1. Yes
2. No

IF EMPLOYER OFFER 403B PLAN !=1 THEN

**PP_009** WERE CIVILIAN EMPLOYEE
Were you a civilian employee of the federal government or member of the uniformed services and eligible for the Thrift Savings Plan (TSP)?
1. Yes
2. No

IF WERE CIVILIAN EMPLOYEE !=1 THEN

**PP_010** EMPLOYER OFFER OTHER DC RETIREMENT PLAN
Did your employer offer some other defined-contribution retirement plan where money accumulates in an account designated for a worker, and that money may be paid out at retirement in a variety of ways depending on the plan or the worker’s choice?
1. Yes
2. No

ENDIF

ENDIF

ENDIF
IF EMPLOYER OFFER 401K PLAN = Yes OR EMPLOYER OFFER 403B PLAN = Yes OR WERE CIVILIAN EMPLOYEE = Yes OR EMPLOYER OFFER OTHER DC RETIREMENT PLAN = Yes THEN

| PP_011 HAVE ACCOUNT UNDER THIS PLAN |
Do you have an account in this plan? That is, is there any money in an account designated for you under this plan?
| 1. Yes |
| 2. No |

IF HAVE ACCOUNT UNDER THIS PLAN != Yes THEN

| PP_012 EVERY HAVE ACCOUNT IN THIS PLAN |
Did you ever have an account in this plan? That is, was there ever any money in an account designated for you under this plan?
| 1. Yes |
| 2. No |

IF EVERY HAVE ACCOUNT IN THIS PLAN != Yes THEN

| PP_013 MAIN REASON NO ACCOUNT UNDER PLAN |
What is the main reason (or two) that you never had an account under this plan?
Memo

| PP_014 EMPLOYER WOULD HAVE MADE CONTRIBUTIONS |
If you had an account, would your employer have made contributions to your account?
| 1. Yes |
| 2. No |

IF EMPLOYER WOULD HAVE MADE CONTRIBUTIONS = Yes THEN

| PP_015 WOULD AMOUNT EMPLOYER CONTRIBUTION DEPEND ON YOU |
Would the amount of your employer's contribution have depended on how much you contributed – that is, would your employer have made 'matching' contributions to your account?
| 1. Yes |
| 2. No |

IF WOULD AMOUNT EMPLOYER CONTRIBUTION DEPEND ON YOU = Yes THEN

[Questions PP_016 to PP_017 are displayed as a table]

| PP_016 HOW MUCH EMPLOYER MATCH DOLLAR |
How much would your employer have matched? That is, for every dollar or percent of pay that you contributed, how much would your employer have contributed?
| String |

| PP_017 HOW MUCH EMPLOYER MATCH PERCENTAGE |
How much would your employer have matched? That is, for every dollar or percent of pay that you contributed, how much would your employer have contributed?
| String |

| PP_018 MAXIMUM MATCHING CONTRIBUTION |
Was there a maximum matching contribution? That is, was there a limit to how much your employer would match?
| 1. Yes |
| 2. No |
IF MAXIMUM MATCHING CONTRIBUTION = Yes THEN

[Questions PP_019 to PP_022 are displayed as a table]

PP_019 WHAT IS MAXIMUM % OF PAY
What was the maximum?
String

PP_020 WHAT IS MAXIMUM $
What was the maximum?
String

PP_021 WHAT IS MAXIMUM PER
What was the maximum?
1. Week
2. Two weeks
3. Month
4. Year
5. Other

PP_022 WHAT IS MAXIMUM OTHER
What was the maximum?
String

ENDIF

PP_023 WOULD EMPLOYER CONTRIBUTED AMOUNT REGARDLESS
If you had an account, would your employer have contributed an amount regardless of your personal contribution -- that is, would your employer make contributions even if you contributed nothing to your account?
1. Yes
2. No

IF WOULD EMPLOYER CONTRIBUTED AMOUNT REGARDLESS = Yes THEN

[Questions PP_024 to PP_027 are displayed as a table]

PP_024 HOW MUCH WOULD EMPLOYER CONTRIBUTED %
How much would your employer have contributed even if you contributed nothing to your account?
String

PP_025 HOW MUCH WOULD EMPLOYER CONTRIBUTED $
How much would your employer have contributed even if you contributed nothing to your account?
String

PP_026 HOW MUCH WOULD EMPLOYER CONTRIBUTED PER
How much would your employer have contributed even if you contributed nothing to your account?
1. Week
2. Two weeks
3. Month
4. Year
5. Other

PP_027 HOW MUCH WOULD EMPLOYER CONTRIBUTED OTHER
How much would your employer have contributed even if you contributed nothing to your account?
IF EVERY HAVE ACCOUNT IN THIS PLAN = Yes THEN

PP_028 HAVE ACCOUNT WHEN LEFT EMPLOYER
Did you have an account in this plan at the time you left this employer?
1. Yes
2. No

PP_029 MAIN REASON NO ACCOUNT UNDER ACCOUNT
What is the main reason (or two) that you no longer have an account in this plan?
Memo

PP_030 DID EMPLOYER MAKE CONTRIBUTIONS
Did your employer ever make any contributions to your account?
1. Yes
2. No

IF DID EMPLOYER MAKE CONTRIBUTIONS = Yes THEN

PP_031 AMOUNT EMPLOYER CONTRIBUTE DEPEND ON YOU
Did the amount that your employer contributed depend on how much you contributed – that is, did your employer make ‘matching’ contributions?
1. Yes
2. No

IF AMOUNT EMPLOYER CONTRIBUTE DEPEND ON YOU = Yes THEN

[Questions PP_032 to PP_033 are displayed as a table]

PP_032 HOM MUCH EMPLOYER MATCH $
How much did your employer match? That is, for every dollar or percent of pay that you contributed, how much did your employer contribute?
String

PP_033 HOM MUCH EMPLOYER MATCH %
How much did your employer match? That is, for every dollar or percent of pay that you contributed, how much did your employer contribute?
String

PP_034 MAXIMUM MATCHING CONTRIBUTION
Was there a maximum matching contribution? That is, was there a limit to how much your employer would match?
1. Yes
2. No

IF MAXIMUM MATCHING CONTRIBUTION = Yes THEN

[Questions PP_035 to PP_038 are displayed as a table]

PP_035 WHAT WAS THE MAXIMUM %
What was the maximum?
String

**PP_036** WHAT WAS THE MAXIMUM $
What was the maximum?
String

**PP_037** WHAT WAS THE MAXIMUM PER
What was the maximum?
1. Week
2. Two weeks
3. Month
4. Year
5. Other

**PP_038** WHAT WAS THE MAXIMUM OTHER
What was the maximum?
String

ENDIF

ENDIF

**PP_039** DID EMPLOYER MAKE CONTRIBUTIONS REGARDLESS
Did your employer contribute an amount regardless of your personal
contribution -- that is, did your employer make contributions even if
you contributed nothing to your account?
1. Yes
2. No

IF DID EMPLOYER MAKE CONTRIBUTIONS REGARDLESS = Yes THEN

[Questions PP_040 to PP_043 are displayed as a table]

**PP_040** HOW MUCH CONTRIBUTE YOU NOTHING %
How much did your employer contribute even if you contributed
nothing to your account?
String

**PP_041** HOW MUCH CONTRIBUTE YOU NOTHING $
How much did your employer contribute even if you contributed
nothing to your account?
String

**PP_042** HOW MUCH CONTRIBUTE YOU NOTHING PER
How much did your employer contribute even if you contributed
nothing to your account?
1. Week
2. Two weeks
3. Month
4. Year
5. Other

**PP_043** HOW MUCH CONTRIBUTE YOU NOTHING OTHER
How much did your employer contribute even if you contributed
nothing to your account?

ENDIF

ENDIF

ENDIF
IF HAVE ACCOUNT UNDER THIS PLAN = Yes

**PP_044** EMPLOYER EVER MAKE CONTRIBUTIONS
Did your employer ever make contributions to your account?
1. Yes
2. No

IF PP_044=1 THEN

**PP_045** WHEN LEFT JOB ELIGIBLE TO KEEP ALL FUNDS
When you left this job, were you eligible to keep all of the funds that your employer contributed, or only some of the funds, or none at all?
That is, were you 'fully vested', 'partially vested', or 'not vested'?
1. Fully vested
2. Partially vested
3. Not vested

IF WHEN LEFT JOB ELIGIBLE TO KEEP ALL FUNDS = Partially vested OR WHEN LEFT JOB ELIGIBLE TO KEEP ALL FUNDS = Not vested THEN

[Questions PP_046 to PP_047 are displayed as a table]

**PP_046** HOW MUCH LONGER NEEDED TO STAY FOR FULLY VESTED YE
How much longer would you have needed to stay with this employer for the contributions to become fully vested?
Integer

**PP_047** HOW MUCH LONGER NEEDED TO STAY FOR FULLY VESTED MO
How much longer would you have needed to stay with this employer for the contributions to become fully vested?
Integer

ENDIF

ENDIF

ENDIF

IF HAVE ACCOUNT UNDER THIS PLAN = Yes THEN

ELSE

ENDIF
ALLOWED TO BORROW AGAINST HOLDINGS
Were [you/participants] allowed to borrow against [your/their] holdings in this plan; that is, borrow against money in [your/their] individual []?
1. Yes
2. No

WITHDRAW FUNDS IN EMERGENCY
If [you/a participant] needed money in an emergency, could [you/he or she] have withdrawn funds from [your/his or her] account, even though there may be a penalty for doing so?
1. Yes
2. No

HOW INVESTED
Did [you/participants] have any choices about how the funding for this plan was invested – that is, choices about how to invest the money in [your account/their accounts]?
1. Yes
2. No

IF HOW INVESTED = Yes THEN

WHAT INVESTMENTS OPTIONS ARE AVAILABLE
What investment options were available? (Please check all that apply)
1. Mutual fund(s)
2. Money market account(s)
3. Stock in the company where you work
4. Other stocks
5. Other

WHAT INVESTMENTS OPTIONS ARE AVAILABLE OTHER
What investment options were available? (Please check all that apply)
String

ENDIF

IF HAVE ACCOUNT UNDER THIS PLAN = Yes THEN

BALANCE PENSION ACCOUNT WHEN LEFT
What was the balance of your pension account when you left this employer? That is, about how much money did you have in this account?
String

IF BALANCE PENSION ACCOUNT WHEN LEFT = EMPTY THEN

HOW MUCH MONEY IN ACCOUNT WHEN LEFT
About how much money did you have in this account when you left this employer?
1. Less than $10,000
2. Between $10,000 and $25,000
3. Between $25,000 and $50,000
4. Between $50,000 and $100,000
5. Between $100,000 and $200,000
6. More than $200,000

ENDIF

IF HOW INVESTED = Yes THEN
PP_055  HOW WAS IT INVESTED
How was it invested? Was it all in stocks and stock funds, all in
bond funds and money market accounts and other interest-earning
assets, was it split between these, or something else?
1. All in stocks and stock funds
2. All in interest-earning assets
3. Split
4. Other

PP_056  HOW WAS IT INVESTED OTHER
How was it invested? Was it all in stocks and stock funds, all in
bond funds and money market accounts and other interest-earning
assets, was it split between these, or something else?
String

IF HOW WAS IT INVESTED = Split

PP_057  WHAT PERCENTAGE IN STOCKS AND STOCK FUNDS
About what percent of it was in stocks and stock funds?

ENDIF

IF WHAT PERCENTAGE IN STOCKS AND STOCK FUNDS > 0 OR HOW WAS IT INVESTED
= All in stocks and stock funds THEN

PP_058  ANY STOCK IN COMPANY WHERE YOU WORKED
Was any of this stock in the company where you worked?
1. Yes
2. No

IF ANY STOCK IN COMPANY WHERE YOU WORKED = Yes THEN

PP_059  WHAT PERCENTAGE IN COMPANY STOCK
About what percent of this stock was in company stock?

ENDIF

ENDIF

PP_060  MAKE CONTRIBUTIONS TO THIS PLAN
Did you make contributions to this plan? Include contributions
through salary deduction, union dues, and direct contributions.
1. Yes
2. No

IF MAKE CONTRIBUTIONS TO THIS PLAN != Yes THEN

PP_061  MAIN REASON NOT MAKING CONTRIBUTIONS
What is the main reason (or two) that you did not make contributions
to this account?
Memo

ELSE

IF MAKE CONTRIBUTIONS TO THIS PLAN = Yes THEN

[Questions PP_062 to PP_065 are displayed as a table]

PP_062  AMOUNT YOU CONTRIBUTE %
About what percent of your pay or what amount did you contribute per pay period or per year?
String

**PP_063** AMOUNT YOU CONTRIBUTE $
About what percent of your pay or what amount did you contribute per pay period or per year?
String

**PP_064** AMOUNT YOU CONTRIBUTE PER
About what percent of your pay or what amount did you contribute per pay period or per year?
1. Week
2. Two weeks
3. Month
4. Year
5. Other

**PP_065** AMOUNT YOU CONTRIBUTE OTHER
About what percent of your pay or what amount did you contribute per pay period or per year?
String

**PP_066** MAIN REASON NOT CONTRIBUTE MORE MONEY
We are interested in how people decide how much to contribute to their accounts. What is the main reason (or two) that you did not contribute more money to your account than actually did?
Memo

ENDIF

ENDIF

IF EMPLOYER EVER MAKE CONTRIBUTIONS = Yes THEN

**PP_067** AMOUNT EMPLOYER CONTRIBUTE DEPEND ON YOU
Earlier, you indicated that your employer made contributions to your account. Did the amount that your employer contributed depend on how much you contributed – that is, did your employer make ‘matching’ contributions?
1. Yes
2. No

IF AMOUNT EMPLOYER CONTRIBUTE DEPEND ON YOU = Yes THEN

[Questions PP_068 to PP_069 are displayed as a table]

**PP_068** HOW MUCH EMPLOYER MATCH DOLLAR
How much did your employer match? That is, for every dollar or percent of pay that you contributed, how much did your employer contribute?
String

**PP_069** HOW MUCH EMPLOYER MATCH PERCENTAGE
How much did your employer match? That is, for every dollar or percent of pay that you contributed, how much did your employer contribute?
String

**PP_070** WAS THERE A MAXIMUM CONTRIBUTION
Was there a maximum matching contribution? That is, was there a
limit to how much your employer would match?
1. Yes
2. No

IF WAS THERE A MAXIMUM CONTRIBUTION = Yes THEN

[Questions PP_071 to PP_074 are displayed as a table]

PP_071 WHAT WAS THE MAXIMUM %
What was the maximum?
String

PP_072 WHAT WAS THE MAXIMUM $
What was the maximum?
String

PP_073 WHAT WAS THE MAXIMUM PER
What was the maximum?
1. Week
2. Two weeks
3. Month
4. Year
5. Other

PP_074 WHAT WAS THE MAXIMUM OTHER
What was the maximum?
String

ENDIF

ENDIF

PP_075 EMPLOYER CONTRIBUTE REGARDLESS OF YOUR CONTRIBUTION
Did your employer contribute an amount regardless of your personal
contribution -- that is, did your employer make contributions even
if you contributed nothing to your account?
1. Yes
2. No

IF EMPLOYER CONTRIBUTE REGARDLESS OF YOUR CONTRIBUTION = Yes THEN

[Questions PP_06 to PP_079 are displayed as a table]

PP_076 HOW MUCH CONTRIBUTE PERCENT
How much did your employer contribute even if you contributed
nothing to your account?
String

PP_077 HOW MUCH CONTRIBUTE DOLLAR
How much did your employer contribute even if you contributed
nothing to your account?
String

PP_078 HOW MUCH CONTRIBUTE DOLLAR PER
How much did your employer contribute even if you contributed
nothing to your account?
1. Week
2. Two weeks
3. Month
4. Year
5. Other
How much did your employer contribute even if you contributed nothing to your account?

If currently employed = Yes AND are self employed = No THEN

Else

ENDIF

If an account in this plan = Yes OR every have account in this plan = Yes OR have account under this plan = Yes OR every have account in this plan = Yes THEN

Else

ENDIF

**FS_001 401K FEES INTRODUCTION**

We would like to ask you some more questions about the features of the defined-contribution retirement plan offered by your [current/previous] employer. Please answer as best you can. Some of the words or phrases may be unfamiliar to you. Definitions or descriptions of highlighted words or phrases are available by clicking on the word or phrase.

[Questions FS_002 to FS_003 are displayed as a table]
As the 'sponsor' of your defined-contribution retirement plan, your employer may have provided you with information about various fees associated with your plan. We would like to find out what you know about these fees. Please answer as best you can. A recent US government report identified 'investment fees' and 'plan record-keeping fees' as comprising 'the vast majority of total plan fees' in retirement plans in the United States.

According to this report, investment fees are fees 'charged by companies that manage a mutual fund or other investment products for all services related to operating the fund'. Often these fees are presented as an 'expense ratio', describing the percentage of your fund holdings that are used by the fund manager to operate the fund. In addition, some funds may charge a 'load' percentage when a fund is bought (a 'front-end load') or sold (a 'back-end load').

[Questions FS_006 to FS_007 are displayed as a table]

**FS_006** THINK WAS LOWEST INVESTMENT FEE
What do you think [is/was] the lowest investment fee expense ratio of any fund available in the plan offered by your [current/previous] employer? (Please do not include any “load fees”. We will ask about them later)
String

**FS_007** THINK WAS LOWEST INVESTMENT FEE NA
What do you think [is/was] the lowest investment fee expense ratio of any fund available in the plan offered by your [current/previous] employer?
1. Not applicable

[Questions FS_008 to FS_009 are displayed as a table]

**FS_008** THINK WAS HIGHEST INVESTMENT FEE
What do you think [is/was] the highest investment fee expense ratio of any fund available in this plan? (Please do not include any “load fees”. We will ask about them later)
String

**FS_009** THINK WAS HIGHEST INVESTMENT FEE NA
What do you think [is/was] the highest investment fee expense ratio of any fund available in this plan? (Please do not include any “load fees”. We will ask about them later)
1. Not applicable

IF FUNDS INCLUDED CHARGE A LOAD = Yes, all funds OR FUNDS INCLUDED CHARGE A LOAD = Yes, some funds THEN

**FS_011** CHARGING FUNDS LOAD PERCENTAGE
Among the funds that [charge/charged] a load, what [is/was] the typical load percentage?
String

ENDIF

**FS_012** PAY FOR ANY RECORD KEEPING FEES
According to the US government report, plan record-keeping fees 'cover the cost of various administrative activities carried out to maintain participant accounts.' (These activities include 'enrolling plan participants, processing participant fund selections, preparing and mailing account statements, and
other related administration activities'.) [Do/Did] [you/participants] pay for any record-keeping fees?
1. Yes
2. No

IF PAY FOR ANY RECORD KEEPING FEES = Yes THEN

[Questions FS_013 to FS_016 are displayed as a table]

| FS_013 HOW MUCH DID YOU PARTICIPANTS PAY % |
| How much [do/did] [you/participants] pay? |
| String |
| FS_014 HOW MUCH DID YOU PARTICIPANTS PAY $ |
| How much [do/did] [you/participants] pay? |
| String |
| FS_015 HOW MUCH DID YOU PARTICIPANTS PAY PER |
| How much [do/did] [you/participants] pay? |
| 1. Week |
| 2. Two weeks |
| 3. Month |
| 4. Year |
| 5. Other |
| FS_016 HOW MUCH DID YOU PARTICIPANTS PAY OTHER |
| How much [do/did] [you/participants] pay? |
| String |

ENDIF

FS_018 PAY ANY OTHER FEES
Now we would like you to think about any other kinds of fees [you/participants] may [pay/have paid] to maintain [this account/an account in this plan]. [Do/Did] [you/participants] pay any other fees?
1. Yes
2. No

IF PAY ANY OTHER FEES = Yes THEN

| FS_019 WHAT KINDS OF FEES |
| What kinds of fees [are/were] they? What [are/were] they called by your employer? |
| Memo |

[Questions FS_020 to FS_024 are displayed as a table]

| FS_020 HOW MUCH DID YOU PARTICIPANTS PAY % AB |
| How much [do/did] [you/participants] pay? |
| String |
| FS_021 HOW MUCH DID YOU PARTICIPANTS PAY % CONTRIBUTIONS |
| How much [do/did] [you/participants] pay? |
| String |
| FS_022 HOW MUCH DID YOU PARTICIPANTS PAY $ |
| How much [do/did] [you/participants] pay? |
| String |
| FS_023 HOW MUCH DID YOU PARTICIPANTS PAY PER |
| How much [do/did] [you/participants] pay? |
1. Week  
2. Two weeks  
3. Month  
4. Year  
5. Other  

FS_024 HOW MUCH DODID YOUPARTICIPANTS PAY OTHER  
How much [do/did] [you/participants] pay?  
| String  
| ENDIF  

IF EMPLOYER PAY OTHER FEES = Yes THEN  
| FS_026 WHAT KINDS OF FEES  
| What kinds of fees [are/were] they? What [are/were] they called by your  
| employer?  
| Memo  
| ENDIF  

MF_001 HAVE MUTUAL FUNDS  
Do you (or anyone in your family living with you) have any investments in  
mutual funds?  
1. Yes  
2. No  

IF HAVE MUTUAL FUNDS = Yes THEN  
| MF_002 OWN MUTUAL FUNDS IN DEDICATED RETIREMENT ACCOUNT  
| Do you own mutual funds in a dedicated retirement account?  
| 1. Yes  
| 2. No  
| IF M_002 = 1 THEN  
| | MF_003 SOME OR ALL IN EMPLOYER SPONSORED PLAN  
| | Are some or all of these funds in an employer-sponsored retirement  
| | account, such as a 401(k) or 403(b) plan or the Thrift Savings Plan  
| | (TSP)?  
| | 1. Yes  
| | 2. No  
| | IF SOME OR ALL IN EMPLOYER SPONSORED PLAN = Yes THEN  
| | | MF_004 TOTAL BALANCE OF YOUR ACCOUNTS  
| | | For the remainder of this section, please tell us only about your mutual  
| | | funds in an employer-sponsored retirement account. What is the  
| | | total balance of your accounts? That is, about how much money do you  
| | | have in these accounts?  
| | | | String  
| | | | IF TOTAL BALANCE OF YOUR ACCOUNTS > 0 THEN  
| | | | ELSE  
| | | | MF_005 ABOUT HOW MUCH IN THESE ACCOUNTS  
| | | | About how much money do you have in these accounts? MF_005  
| | | | 1. Less than $10,000
2. Between $10,000 and $25,000
3. Between $25,000 and $50,000
4. Between $50,000 and $100,000
5. Between $100,000 and $200,000
6. More than $200,000

IF SOME OR ALL IN EMPLOYER SPONSORED PLAN = No THEN

MF_006 HOW MUCH MONEY IN THESE ACCOUNTS
For the remainder of this section, please tell us only about your mutual funds in a dedicated retirement account. What is the total balance of your accounts? That is, about how much money do you have in these accounts?
String

IF HOW MUCH MONEY IN THESE ACCOUNTS > 0 THEN

ELSE

MF_007 ABOUT HOW MUCH IN THESE ACCOUNTS
About how much money do you have in these accounts?
1. Less than $10,000
2. Between $10,000 and $25,000
3. Between $25,000 and $50,000
4. Between $50,000 and $100,000
5. Between $100,000 and $200,000
6. More than $200,000

ENDIF

ENDIF

ENDIF

MF_008 HAVE STOCK FUNDS
We would like to know what types of mutual funds you have. Do you have stock funds?
1. Yes
2. No

MF_009 HAVE BOND FUNDS
Do you have bond funds?
1. Yes
2. No

MF_010 HOW MANY DIFFERENT MUTUAL FUNDS
In how many different mutual funds do you (or your family living with you) own shares?
Integer

MF_011 MUTUAL FUND FEES INTRO
Mutual fund investment fees are fees charged by companies that manage a mutual fund for all services related to operating the fund. Often these fees are presented as an ‘expense ratio’, describing the percentage of your fund holdings that are used by the fund manager to operate the fund.
In addition, some funds may charge a ‘load’ percentage when a fund is bought (a ‘front-end load’) or sold (a ‘back-end load’).
IF HOW MANY DIFFERENT MUTUAL FUNDS > 1 THEN

[Questions MF_012 to MF_013 are displayed as a table]

**MF_012** THINK LOWEST INVESTMENT FEE
What do you think is the lowest investment fee expense ratio of any of your funds? (please do not include any “load fees”. We will ask about them later)
String

**MF_013** THINK LOWEST INVESTMENT FEE NA
What do you think is the lowest investment fee expense ratio of any of your funds? (please do not include any “load fees”. We will ask about them later)
1. Not applicable

[Questions MF_014 to MF_015 are displayed as a table]

**MF_014** THINK HIGHEST INVESTMENT FEE
What do you think is the highest investment fee expense ratio of any of your funds? (please do not include any “load fees”. We will ask about them later)
String

**MF_015** THINK HIGHEST INVESTMENT FEE NA
What do you think is the highest investment fee expense ratio of any of your funds? (please do not include any “load fees”. We will ask about them later)
1. Not applicable

**MF_016** ANY FUNDS CHARDE A LOAD
Do any of your funds also charge a ‘load’, either a ‘front-end load’ when purchased or a ‘back-end load’ when sold?
1. Yes, all funds
2. Yes, some funds
3. No
4. Not Applicable

IF ANY FUNDS CHARDE A LOAD = Yes, all funds OR ANY FUNDS CHARDE A LOAD = Yes, some funds THEN

**MF_017** TYPICAL LOAD PERCENTAGE
Among the funds that charge a load, what is the typical load percentage?
String

ENDIF

ENDIF

IF HOW MANY DIFFERENT MUTUAL FUNDS = 1 THEN

[Questions MF_014 to MF_015 are displayed as a table]

**MF_018** INVESTMENT FEE EXPENSE RATIO CHARGED BY FUND
What do you think is the investment fee expense ratio charged by your fund?
String

**MF_019** INVESTMENT FEE EXPENSE RATIO CHARGED BY FUND NA
What do you think is the investment fee expense ratio charged by your
Does your fund also charge a 'load', either a 'front-end load' when purchased or a 'back-end load' when sold?
1. Yes
2. No

IF FUND CHARGE A LOAD WHEN SOLD = Yes THEN

WHAT IS THE LOAD PERCENTAGE
What is the load percentage?
String

ENDIF

ENDIF

IF PRELOAD AGE R < 60 THEN

PLANS FOR WORK AND RETIREMENT
We are interested in your plans for work and retirement when you are in your 60’s and beyond. Which of the following statements best describes your plans?
1. I will not be working full time at age 60 or later.
2. I will be working full time at age 60 or later, but I will completely stop working sometime after age 60.
3. I will be working full time at age 60 or later, but I will stop working full time sometime after age 60 and will likely continue working part time.
4. I will work full time for as long as I can, throughout my 60’s and beyond.

IF PLANS FOR WORK AND RETIREMENT = I will be working full time at age 60 or later, but I will completely stop working sometime after age 60. OR PLANS FOR WORK AND RETIREMENT = I will be working full time at age 60 or later, but I will stop working full time sometime after age 60 and will likely continue working part time. THEN

WHAT AGE EXPECT TO STOP WORKING
At what age do you expect to stop working full time?

IF WHAT AGE EXPECT TO STOP WORKING > 0 THEN

ELSE

MOST LIKELY AGE EXPECT TO STOP WORKING
Can you tell us what you think is the most likely age at which you will stop working full time?

ENDIF

ELSE

IF PLANS FOR WORK AND RETIREMENT = I will not be working full time at age 60 or later. THEN

[Questions SS_003 to SS_004 are displayed as a table]

WHAT AGE EXPECT TO STOP WORKING
You indicated that you do not plan to be working full time at age 60 or
You indicated that you do not plan to be working full time at age 60 or later. At what age do you expect to stop working full time?

1. I do not expect to ever work full time.

If WHAT AGE EXPECT TO STOP WORKING > 0 THEN

ENDIF

Else

SS_005 MOST LIKELY AGE EXPECT TO STOP WORKING

Can you tell us what you think is the most likely age at which you will stop working full time?

ENDIF

ENDIF

SS_006 CURRENTLY RECEIVE INCOME FROM SS

Do you currently receive any income from Social Security?

1. Yes
2. No

If CURRENTLY RECEIVE INCOME FROM SS = No THEN

SS_007 RATE RETIREMENT INCOME YOU EXPECT TO RECEIVE FROM

Using any number from one to five, where one equals totally inadequate and five equals very satisfactory, how would you rate the retirement income you expect to receive from Social Security and any job-related retirement plans, such as 401(k) plans and all other types of pensions?

1. 1 Totally inadequate
2. 2
3. 3 Enough to maintain living standards
4. 4
5. 5 Very satisfactory

SS_008 PERCENT CHANCE YOU WILL RECEIVE SS

What do you think is the percent chance (what are the chances out of 100) that you will receive Social Security benefits at some time in the future?

If PERCENT CHANCE YOU WILL RECEIVE SS > 0 THEN

ENDIF

ENDIF

SS_009 SS IN FUTURE BASED ON OWN OR SPOUSE

If you were to receive Social Security benefits at some time in the future, do you expect to get them based on your own work record only; from a current, previous or late spouse’s work record only; or from both?

1. Your own record only
2. Spouse’s record only
3. Both records

If WHAT AGE EXPECT TO STOP WORKING > 0 THEN

ENDIF

ENDIF

IF WHAT AGE EXPECT TO STOP WORKING > 0 THEN
ENDIF
ENDIF
IF MOST LIKELY AGE EXPECT TO STOP WORKING > 0 THEN
ENDIF

IF PLANS FOR WORK AND RETIREMENT = I will not be working full time at age 60 or later. AND 1 IN WHAT AGE EXPECT TO STOP WORKING EVER THEN
ELSE
IF (SS_001 = 1 OR PLANS FOR WORK AND RETIREMENT = I will be working full time at age 60 or later, but I will completely stop working sometime after age 60. OR PLANS FOR WORK AND RETIREMENT = 3) AND (SS_002 > 0 OR WHAT AGE EXPECT TO STOP WORKING > 0 OR MOST LIKELY AGE EXPECT TO STOP WORKING > 0) THEN
ELSE
IF PLANS FOR WORK AND RETIREMENT = I will work full time for as long as I can, throughout my 60’s and beyond. THEN
ELSE
ENDIF
ENDIF
ENDIF

SS_011 MOST LIKELY AGE EXPECT TO START COLLECTING SS
Can you tell us what you think is the most likely age at which you would start collecting these benefits?
IF WHAT AGE EXPECT TO START COLLECTING SS > 0 THEN
ELSE
IF MOST LIKELY AGE EXPECT TO START COLLECTING SS > 0 THEN
ELSE
IF AGE EXPECT TO STOP WORKING
ENDIF
IF AGE EXPECT TO STOP WORKING > 62 THEN

IF AGE EXPECT TO STOP WORKING > 67 THEN

ELSE

ENDIF

ELSE

ENDIF

ENDIF

SS_012 WHAT EXPECT MONTHLY PAYEMENTS IN TODAYS DOLLARS
Suppose you [never work full time and/ stop working full time at age {age expect to stop working} and/ work full time for as long as you can, throughout your 60's and beyond, and/] start collecting Social Security benefits at age [age expect start collecting benefits]. About how much would you expect the monthly payments to be in today's dollars?
String

SS_013 HOW MUCH EXPECT MONTHLY SS PAYEMENTS TO BE
Suppose [ , as before, that you never work full time, but / as before, that you stop working full time at age {age expect to stop working}, but / as before, that you work full time for as long as you can, throughout your 60's and beyond, but / ] you were to wait to start collecting Social Security benefits until age [age expect start collecting benefits + 1]. About how much would you expect the monthly payments to be in today's dollars?
String

SS_014 PERCENT CHANCE YOUR BENEFITS WILL KEEP UP WITH INF
Suppose you were to start collecting Social Security benefits at about age [age expect start collecting benefits] or [age expect start collecting benefits]Plus1, what do you think is the percent chance that your benefits would keep up with inflation for the remainder of your lifetime? That is, what do you think is the percent chance that your Social Security benefits would increase at least as fast as the cost of living for the reminder of your lifetime?

SS_015 PERCENT CHANCE YOUR BENEFITS WILL BE CUT
Suppose you were to start collecting Social Security benefits at about age [age expect start collecting benefits] or [age expect start collecting benefits]Plus1, what do you think is the percent chance that your benefits would be cut substantially at some point after you start collecting them?

SS_016 DECISION INTRO
Next we have a series of questions in which we describe an important decision that you may face in the future. Please read the instructions carefully so that the choices are clear to you and answer the questions as best you can.

SS_017 SS SCENARIO 1
Suppose you [never work full time and/ stop working full time at age {age expect to stop working} and/ work full time for as long as you can, throughout your 60's and beyond, and/] have not yet begun to collect Social Security benefits as you are about to turn age [age expect start collecting benefits]. Suppose you must choose between starting to collect your benefits when you turn age [age expect start collecting benefits] or when you turn age [age expect start collecting benefits]Plus1. If you choose to start to collect benefits at age [age expect start collecting benefits], then you will receive $[1800/2700/3600] per month, and this amount will be guaranteed to increase annually based on a 'cost-of-living adjustment' in order to keep up with inflation for the remainder of your lifetime. If instead you choose to wait one year to start collecting benefits at age [age expect start collecting benefits]Plus1, then you will be guaranteed to receive an additional $[100/150/200] each month [—that is, an extra $[1200/1800/2400] each year—] in today's dollars. This amount will be increased annually based on a 'cost-of-living adjustment' in order to keep up with inflation for the remainder of your lifetime. [If you expect to live beyond age [age expected to stop working + 12], then it would be to your advantage to delay your retirement (Note: interest is not included in this calculation).] If you expect to live beyond age [age expected to stop working + 12], then it would be to your advantage to delay your retirement (Note: interest is not included in this calculation). Moreover, you would continue to receive the extra $[1200/1800/2400] per year in the event that you live for many years after that. By choosing to wait, you would give up one year of benefits (that is, $[14400/21600/28800] dollars) while you are age [age expected to stop working], but you would make up that amount in 12 years. Moreover, you would continue to receive the extra $[1200/1800/2400] per year in the event that you live for many years after that. What do you think is the percent chance that you would choose to wait one year to start collecting benefits at age [age expect start collecting benefits]Plus1?

**IF SS SCENARIO 1 < STOCK IN COMPANY YOU WORK THEN**

**SS 018 SS SCENARIO 2**

Suppose now that if you choose to wait one year to start collecting benefits at age [age expect start collecting benefits + 1], then you will be guaranteed to receive an additional $[150/225/300] each month [—that is, an extra $[1800/2700/3600] each year—] in today's dollars. This amount will be increased annually based on a 'cost-of-living adjustment' in order to keep up with inflation for the remainder of your lifetime. [If you expect to live beyond age [age expected to stop working + 8], then it would be to your advantage to delay your retirement (Note: interest is not included in this calculation).] If you expect to live beyond age [age expected to stop working + 8], then it would be to your advantage to delay your retirement (Note: interest is not included in this calculation). Moreover, you would continue to receive the extra $[1800/2700/3600] per year in the event that you live for many years after that. By choosing to wait, you would give up one year of benefits (that is, $[14400/21600/28800] dollars) while you are age [age expected to stop working], but you would make up that amount in 8 years. Moreover, you would continue to receive the extra $[1800/2700/3600] per year in the event that you live for many years after that. What do you think is the percent chance that you would choose to wait one year to start collecting benefits at age [age expect start collecting benefits + 1]?

**IF SS SCENARIO 2 < STOCK IN COMPANY YOU WORK THEN**

**SS 019 SS SCENARIO 3**

Suppose now that if you choose to wait one year to start collecting
benefits at age \[\text{[age expect start collecting benefits + 1]}\], then you will be guaranteed to receive an additional \([2400/3600/4800]\) each month \([-\text{that is, an extra }200/300/400\text{ each year}]-\) in today's dollars. This amount will be increased annually based on a 'cost-of-living adjustment' in order to keep up with inflation for the remainder of your lifetime. [If you expect to live beyond age \[\text{[age expected to stop working} + 6]\], then it would be to your advantage to delay your retirement (Note: interest is not included in this calculation).] If you expect to live beyond age \[\text{[age expected to stop working} + 6]\], then it would be to your advantage to delay your retirement (Note: interest is not included in this calculation). Moreover, you would continue to receive the extra \([2400/3600/4800]\) per year in the event that you live for many years after that. By choosing to wait, you would give up one year of benefits (that is, \([14400/21600/28800]\) dollars) while you are age \[\text{[age expected to stop working]}\], but you would make up that amount in 6 years. Moreover, you would continue to receive the extra \([2400/3600/4800]\) per year in the event that you live for many years after that.] What do you think is the percent chance that you would choose to wait one year to start collecting benefits at age \[\text{[age expect start collecting benefits} + 1]\]?

**IF SS SCENARIO 3 < STOCK IN COMPANY YOU WORK THEN**

**SS_020**  SS SCENARIO 4

Suppose now that if you choose to wait one year to start collecting benefits at age \[\text{[age expect start collecting benefits} + 1]\], then you will be guaranteed to receive an additional \([250/375/500]\) each month \([-\text{that is, an extra }3000/4500/6000\text{ each year}]-\) in today's dollars. This amount will be increased annually based on a 'cost-of-living adjustment' in order to keep up with inflation for the remainder of your lifetime. [If you expect to live beyond age \[\text{[age expected to stop working} + 5]\], then it would be to your advantage to delay your retirement (Note: interest is not included in this calculation).] If you expect to live beyond age \[\text{[age expected to stop working} + 5]\], then it would be to your advantage to delay your retirement (Note: interest is not included in this calculation). Moreover, you would continue to receive the extra \([3000/4500/6000]\) per year in the event that you live for many years after that. By choosing to wait, you would give up one year of benefits (that is, \([14400/21600/28800]\) dollars) while you are age \[\text{[age expected to stop working]}\], but you would make up that amount in 5 years. Moreover, you would continue to receive the extra \([3000/4500/6000]\) per year in the event that you live for many years after that.] What do you think is the percent chance that you would choose to wait one year to start collecting benefits at age \[\text{[age expect start collecting benefits} + 1]\]?
IF PRELOAD AGE R >= 60 THEN

**PI_001** EXPECT SPEND EXACT SAME NEXT PERIOD
Please think about how much money you spent [last month/over the past 12 months] on everything other than housing -- that is, all the money you spent on everything you did, bought, used, etc., other than your mortgage or your rent. Now, suppose you were to spend money on the exact same things [one year from now/over the next 12 months]. What do you think is the percent chance you would have to spend at least as much as you did [last month/over the past 12 months]?

IF EXPECT SPEND EXACT SAME NEXT PERIOD > 0 THEN

**PI_002** EXPECT SPEND 2% MORE
What do you think is the percent chance you would have to spend at least 2% more? That is, for every $100 you spent [last month/over the past 12 months], what are the chances you would have to spend at least an extra 2 dollars?

IF EXPECT SPEND 2% MORE > 0 THEN

**PI_003** EXPECT SPEND 4% MORE
What do you think is the percent chance you would have to spend at least 4% more? That is, for every $100 you spent [last month/over the past 12 months], what are the chances you would have to spend at least an extra 4 dollars?

IF EXPECT SPEND 4% MORE > 0 THEN

**PI_004** EXPECT SPEND 6% MORE
What do you think is the percent chance you would have to spend at least 6% more? That is, for every $100 you spent [last month/over the past 12 months], what are the chances you would have to spend at least an extra 6 dollars?

IF EXPECT SPEND 6% MORE > 0 THEN

**PI_005** EXPECT SPEND 8% MORE
What do you think is the percent chance you would have to spend at least 8% more? That is, for every $100 you spent [last month/over the past 12 months], what are the chances you would have to spend at least an extra 8 dollars?

IF EXPECT SPEND 8% MORE > 0 THEN

**PI_006** EXPECT SPEND 10% MORE
What do you think is the percent chance you would have to spend at least 10% more? That is, for every $100 you spent [last month/over the past 12 months], what are the chances you would have to spend at least an extra 10 dollars?

ENDIF

ENDIF

ENDIF

ENDIF

ENDIF

PI_007 EXPECT SPEND LESS
Please think again about how much money you spent [last month/over the past 12 months] on everything other than housing -- that is, all the money you spent on everything you did, bought, used, etc., other than your mortgage or your rent. Now, suppose you were to have spent money on the exact same things [one year earlier/over the previous 12 months] -- that is, suppose you had bought those exact same things [in [CURRENT MONTH/LAST YEAR]/over the time from [CURRENT MONTH/LAST YEAR]- 12 month period] (assuming they were available at the time). What do you think is the percent chance you would have spent less than you did [last month/over the past 12 months]?

IF EXPECT SPEND LESS > 0 THEN

PI_008 EXPECT SPEND 2% LESS
What do you think is the percent chance you would have spent at least 2% less? That is, for every $100 you spent [last month/over the past 12 months], what are the chances you would have spent at least 2 fewer dollars [one year earlier/over the previous 12 months]?

IF EXPECT SPEND 2% LESS > 0 THEN

PI_009 EXPECT SPEND 4% LESS
What do you think is the percent chance you would have spent at least 4% less? That is, for every $100 you spent [last month/over the past 12 months], what are the chances you would have spent at least 4 fewer dollars [one year earlier/over the previous 12 months]?

IF EXPECT SPEND 4% LESS > 0 THEN

PI_010 EXPECT SPEND 6% LESS
What do you think is the percent chance you would have spent at least 6% less? That is, for every $100 you spent [last month/over the past 12 months], what are the chances you would have spent at least 6 fewer dollars [one year earlier/over the previous 12 months]?

IF EXPECT SPEND 6% LESS > 0 THEN

PI_011 EXPECT SPEND 8% LESS
What do you think is the percent chance you would have spent at least 8% less? That is, for every $100 you spent [last month/over the past 12 months], what are the chances you would have spent at least 8 fewer dollars [one year earlier/over the previous 12 months]?

IF EXPECT SPEND 8% LESS > 0 THEN

PI_012 EXPECT SPEND 10% LESS
What do you think is the percent chance you would have spent at least 10% less? That is, for every $100 you spent [last month/over the past 12 months], what are the chances you would have spent at least 10 fewer dollars [one year earlier/over the previous 12 months]?

ENDIF

ENDIF

ENDIF

ENDIF

ENDIF

ENDIF