Well Being 33

IF CURRENT LIVING SITUATION = EMPTY THEN

| currentlivingsituation CURRENT LIVING SITUATION
| Could you tell us what your current living situation is?
| 1 Married or living with a partner
| 2 Separated
| 3 Divorced
| 4 Widowed
| 5 Never married

ENDIF

IF FAMILY INCOME = EMPTY THEN

| familyincome FAMILY INCOME
| Which category represents the total combined income of all members of your family (living here) during the past 12 months? This includes money from jobs, net income from business, farm or rent, pensions, dividends, interest, social security payments and any other money income received by members of your family who are 15 years of age or older.
| 1 Less than $5,000
| 2 $5,000 to $7,499
| 3 $7,500 to $9,999
| 4 $10,000 to $12,499
| 5 $12,500 to $14,999
| 6 $15,000 to $19,999
| 7 $20,000 to $24,999
| 8 $25,000 to $29,999
| 9 $30,000 to $34,999
| 10 $35,000 to $39,999
| 11 $40,000 to $49,999
| 12 $50,000 to $59,999
| 13 $60,000 to $74,999
| 14 $75,000 or more

ENDIF

Health_intro health intro
The first part of this questionnaire considers decisions about health and health care and the different ways that people make these decisions. To begin with, we have some general questions.

IF flag for ending survey = 0 THEN
SAH  SAH
Would you say your health is excellent, very good, good, fair, or poor?
1 Excellent
2 Very Good
3 Good
4 Fair
5 Poor

THOUGHTHE  THOUGHTHE
How much have you thought about your health and health care?
1 A lot
2 Some
3 A little
4 Hardly at all

HEKNOWL  HEKNOWL
How would you rate your knowledge about health matters?
1 []
2 []
3 []
4 []
5 []

SMOKE  SMOKE
Do you smoke?
1 Yes, regularly
2 Yes, occasionally
3 No, never
4 No, I quit

IF SMOKE = Yes, regularly or SMOKE = Yes, occasionally THEN

SMOKE2  SMOKE2
Which of the following best describes you?
1 I have tried to quit smoking.
2 I would like to quit but it is too hard.
3 I always plan to quit smoking but I haven't tried it yet.
4 I might quit someday, but I am not worried about it right now.

ENDIF

Health_intro2  health intro 2
There are many different ways in which people make decisions about their health and health care. Some people think about these issues a lot. Others are able to make choices without too much thought. In the following we would like
to ask you what you have done in the past. How much do you agree or disagree about how well each of the following statements applies to the decisions you have made?

**DOCYEAR**
I go to the doctor every year or every couple of years for a check-up.
1 []
2 []
3 []
4 []
5 []

**DOCAVOID**
I only go to the doctor if something is wrong.
1 []
2 []
3 []
4 []
5 []

**HINTEREST**
I like to read articles about health and health care.
1 []
2 []
3 []
4 []
5 []

**HRESEARCH**
When I have to make a decision about health care, I do a lot of research to find out what all of the options are, e.g. on the internet or in the library.
1 []
2 []
3 []
4 []
5 []

**DOCRELY**
When I have to make a decision about health care, I rely on whatever my doctor tells me to do.
1 []
2 []
3 []
4 []
5 []
When I have to make a decision about health care, I talk to friends, family and/or colleagues to figure out what is best.

Financial constraints usually determine what health care I use.

I am careful about what I eat.

I count calories.

I follow a diet such as the Atkins diet, the Best Life Diet, Weight Watchers or some other diet plan.

I don't worry about what I eat.
HLIFESTYLE
I think that I lead a healthy lifestyle without making too much effort.

HTRUSTGOV
If I get really sick, my health insurance company or the government will pay for my health care.

HNOTKNOW
I would rather not know if I had cancer or some other disease that was likely to kill me.

DOCFREQ1
During the last 12 months, how many times have you seen or talked to a medical doctor about your health, including emergency room or clinic visits?
Integer

IF DOCFREQ1 = 0 THEN

DOCFREQ5
During the last 5 years, how many times have you seen or talked to a medical doctor about your health, including emergency room or clinic visits?
Integer

ENDIF

IF DOCFREQ1 > 0 or DOCFREQ5 >0 THEN
How closely do you follow the suggestions of your doctor? Please indicate which of the below statements fits best your situation. You may check several answers.

1. I closely follow the suggestions of my doctor.
2. I loosely follow his/her suggestions.
3. I rarely follow his/her suggestions.
4. I would like to follow the suggestions, but I don't manage to do so.

Which of the following best describes your health insurance?

1. Medicare
2. Medicare Advantage (such as HMO or PPO plan)
3. Medicaid
4. Insurance through my or my spouse's employer
5. Retiree Insurance through former employer
6. Self-pay insurance or private insurance
7. I don't have insurance at this time
8. Don't know

Between my employer and my spouse's employer (if applicable), I had only one choice for health insurance.

1. Yes
2. No

My employer only offers one choice for health insurance.

1. Yes
2. No

If Medicaid or Retiree Insurance through former employer or Self-pay insurance or private insurance or I don't have insurance at this time or No, then

Health_intro3  health intro 3
The way people choose their health insurance can be very different. In the following we would like to ask you how you have selected your health insurance. How much do you agree or disagree about how well each of the following statements applies to how you have made decisions about health insurance?

ENDIF

IF HINS = I don't have insurance at this time THEN

HCANTAFF
I can't afford to purchase health insurance right now.
1 []
2 []
3 []
4 []
5 []
ENDIF

IF HINS <> Insurance through my or my spouse's employer and (HNOCHOICEM = No or HNOCHOICES = No) THEN

HCANTGET
I can't get health insurance through my employer or my spouse's employer.
1 []
2 []
3 []
4 []
5 []
ENDIF

IF HINS = I don't have insurance at this time THEN

HNOTWORTH
Given the costs of health insurance, I don't think it's worth it for me.
1 []
2 []
3 []
4 []
5 []
ENDIF

IF (HINS = Medicaid or HINS = Retiree Insurance through former employer or
HINS = Self-pay insurance or private insurance) or (HINS = Insurance through my or my spouse's employer and (HNOCHOICEM = No or HNOCHOICES = No))

THEN

<table>
<thead>
<tr>
<th>HILOWPREM</th>
<th>I chose the plan that had the lowest monthly premiums.</th>
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<tr>
<th>HILOWPOCK</th>
<th>I chose the plan that had the lowest out-of-pocket costs.</th>
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<tr>
<th>HICALC</th>
<th>I calculated the annual costs of insurance premiums and my out-of-pocket costs to figure out which plan would be cheapest.</th>
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<th>NETWORK</th>
<th>I chose a plan based on the hospitals and doctors that participated in the network.</th>
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<th>HIFRIEND</th>
<th>I talked to my friends or colleagues to figure out which health insurance plan was best.</th>
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I find it difficult to choose the best health insurance.

Do you have long-term care insurance?
1 Yes
2 No

I don't know anything about long-term care insurance.
1 2 3 4 5

IF (ascending or descending treatment = ^FLFivePoint[1] and LTDONTKNOW <> ^FLFivePoint[5]) or (ascending or descending treatment = 2 and LTDONTKNOW <> ^FLFivePoint[1]) THEN

I never thought about long-term care insurance.
1 2 3 4 5

I think I am too young to buy long-term care insurance.
1 2 3 4 5

I think that Medicare or Medicaid will be enough.
IF LTINS = 1 or (ascending or descending treatment = 1 and LTDONTKNOW <= ^FLFivePoint[3]) or (ascending or descending treatment = 2 and LTDONTKNOW >= ^FLFivePoint[3]) THEN

LTCALC

I spent time calculating my expected needs for long-term care.

LTEXPERT

I relied on advice from a financial advisor or insurance broker to decide if I should buy long-term care insurance.

FOLINS

How closely do you follow the suggestions of your financial advisor or insurance broker about long-term care insurance? Please indicate which of the below statements fits best your situation. You may check several answers.

1 I closely followed his/her suggestions.
2 I loosely followed his/her suggestions.
3 I generally purchased less insurance than was suggested.
4 I generally purchased more insurance than was suggested.
5 There are some needs that have not been addressed for which I made adjustments.
6 I would like to follow the suggested plan, but I don't manage to do so.

ENDIF

ENDIF
To what degree would you identify yourself as a liberal or a conservative? Please indicate which of the below labels you feel fits best to you.

1 Extremely liberal
2 Liberal
3 Slightly liberal
4 Moderate or middle of the road
5 Slightly conservative
6 Conservative
7 Extremely conservative
8 Don't know

We have a narrow focus for this survey. You will be compensated the full amount for the survey. Thank you for participating.

The remaining part of this questionnaire is about financial planning for retirement and the different ways that people deal with this. To begin with, we have some general questions.

How much have you thought about retirement?
1 A lot
2 Some
3 A little
4 Hardly at all

How would you rate your knowledge about financial matters?
1 []
2 []
3 []
4 []
5 []

IF CURRENT LIVING SITUATION = Married or living with a partner THEN
FINRESP FINRESP
Who in your household would you say is most responsible for financial matters, such as saving, investing, and planning for retirement?
1 Myself
2 My spouse/partner
3 We share equally

ENDIF

HOUSE HOUSE
Do you own a house?
1 Yes
2 No

RETEXP RETEXP
At what age do you think you will retire? If you are unsure, just give your best guess.
Integer

IF RandomFININT = 1 THEN

FININT1 FININT1
Please don't engage in any type of calculation while answering the following question. Just provide your best estimate. And please answer this question as if there were no price increases in the future (i.e., no inflation).
Suppose that you save an extra $[] every month from NOW until you retire. About how much extra money would you get to spend each month during retirement?
Long

ELSE

FININT2 FININT2
Please don't engage in any type of calculation while answering the following question. Just provide your best estimate. And please answer this question as if there were no price increases in the future (i.e., no inflation).
Suppose that you need an extra $[] during retirement during each month. How much extra savings would you have to put aside each month from NOW until you retire, in order to achieve this?
Long

ENDIF

INTROTYPEID INTROTYPEID
There are many different ways in which people deal with preparing for retirement. Some find it easy to cope with it without any specific plan. Others are busy with working out detailed plans. A retirement preparation plan that fits well for some may not fit at all for others. In the following we would like to ask you how you have decided to plan for your retirement. Think about how each of the following factors has influenced your choices.

**RTFRAC RTFRAC**

How much do you agree or disagree about how well each of the following statements applies to how you have made decisions about saving for your retirement? I have a savings target of regularly saving some percentage of my income, e.g. 5, 10, 15, or .... percent.

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**RTABS RTABS**

I have a savings target of regularly saving some amount of money, such as e.g. $100, $500, $1000 or ... per month.

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**FTARG FTARG**

I've tried to determine my financial needs during retirement.

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**SMOOTH SMOOTH**

I planned very carefully in order to prevent any avoidable changes in my standard of living.

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**FSOCIAL1 FSOCIAL1**

Talking to my friends helped me to come up with a plan to prepare for
TRUSTSS
Income from Social Security will be enough to make ends meet during retirement.

NOTAFFSAV
Life today is so expensive that I simply cannot afford to save.

WORKLONGER
If it turns out that I won't have a sufficient amount of money to retire I am ready to continue working.

ACL
I am highly confident in my mathematical skills.

FSOCIAL2
Many of my friends prepare for retirement in a similar manner to the way I prepare.
IF (ascending or descending treatment = 1 and FTARG > ^FLFivePoint[3]) or (ascending or descending treatment = 2 and FTARG < ^FLFivePoint[3]) THEN

[Questions TARGAMOUNT to TARGAMOUNT_year are displayed as a table]

TARGAMOUNT  TARGAMOUNT
Before you told us that you've tried to determine your financial needs during retirement. How much did you decide that you will need? Please indicate either as a total amount of wealth or an amount needed per month or year. Please provide only one answer.
1 As a total amount of wealth needed upon retirement:
2 As an amount of money per month:
3 As an amount of money per year:
4 I haven't been able to come up with a number.
5 Don't know

TARGAMOUNT_total  TARGAMOUNT_total
Long

TARGAMOUNT_month  TARGAMOUNT_month
Long

TARGAMOUNT_year  TARGAMOUNT_year
Long

IF (TARGAMOUNT_total <> empty and TARGAMOUNT <> As a total amount of wealth needed upon retirement: $AnswerAs an amount of money per month< b>: $) or (TARGAMOUNT_month <> empty and TARGAMOUNT <> As an amount of money per month: ) or (TARGAMOUNT_year <> empty and TARGAMOUNT <> As an amount of money per year: ) THEN

checkWrongFill  check for wrong fill
You have supplied a value for an option you did not choose. Please go back and correct your answer.

ENDIF

IF (TARGAMOUNT = As a total amount of wealth needed upon retirement: and TARGAMOUNT_total = empty) or (TARGAMOUNT = As an amount of
money per month: and TARGAMOUNT_month = empty) or
(TARGAMOUNT = As an amount of money per year: and
TARGAMOUNT_year = empty) THEN

checkFill check for missing fill
You chose an option, but you did not give a value for it. Please go back
and correct your answer.

ENDIF

IF TARGAMOUNT <= As an amount of money per year: THEN

TARGAMTINF
Did you account for inflation in this amount?
1 Yes
2 No
3 Don't know

ENDIF

SAVPLAN
Have you ever tried to find out how much you should save in total today and
in the coming years in order to finance your target needs during retirement?
1 Yes
2 No

IF SAVPLAN = Yes THEN

HOWSAVNEEDS
Which of the following statements best describes how you determined your
saving needs? You may check several answers.
1 I tried to find out how much money I can expect from Social Security.
2 I tried to estimate how much equity I have in my home.
3 I made a simple paper-and-pencil calculation.
4 I was using a spreadsheet program such as Microsoft Excel or others.
5 I was using a financial calculator or software or expert advice.
6 I avoided tedious calculations. I tried to tackle things in an intuitive way.
7 None of the above statements applies to me.

[Questions HOWRETURN to PLANRETM2 are displayed as a table]

HOWRETURN
For the purposes of your financial planning, did you try to make an
assumption on the rate of return you expect to earn on your retirement
savings? Please indicate which of the following best describes what you
did.
1 I didn't make any specific assumptions.
2 I was assuming a return rate of
3 I was using several different return rates, such as and (among others).
4 I don't remember.

**PLANRET** PLANRET

Long

**PLANRETM1** PLANRETM1

Long

**PLANRETM2** PLANRETM2

Long

IF (PLANRET <> empty and HOWRETURN <> I was assuming a return rate of
or ((PLANRETM1 <> empty or PLANRETM1 was assuming a return rate
of <> empty) and HOWRETURN <> I was using several
different return rates, such as and (among others).)
THEN

checkWrongFill  check for wrong fill
You have supplied a value for an option you did not choose. Please go
back and correct your answer.

ENDIF

IF (HOWRETURN = I was assuming a return rate of and PLANRET =
empty) or (HOWRETURN = I was using several different return rates,
such as and (among others). and (PLANRETM1 = empty or
PLANRETM1 was assuming a return rate of = empty)) THEN

checkFill  check for missing fill
You chose an option, but you did not give a value for it. Please go back
and correct your answer.

ENDIF

IF PLANRET <> empty or PLANRETM1 <> empty or PLANRETM2 <> empty
THEN

**RETINFAJD** RETINFAJD
Does the return rate(s) you just told us include inflation?
1 Yes
Please indicate which of the following statements best describes how you adjusted your saving needs for inflation. You may check several answers.

1. I did not account for inflation.
2. I don't remember.
3. I assumed that inflation would equal a constant amount per year.
4. I did not make any specific assumptions but tried to correct for inflation in an intuitive way.
5. I adjusted my future retirement needs for inflation.
6. I adjusted financial returns for inflation.
7. I adjusted both future retirement needs and financial returns for inflation.

Did you try to take into account that the future is uncertain and devise a plan that worked well under several different scenarios? (For instance, imagine you may earn high or low salaries in the future, or the returns you get in financial markets may be either high or low.)

1. Yes
2. No

Did you try to take into account the probabilities with which different such scenarios may arise?

1. Yes
2. No
HOWTARG
You told us that you have a savings target of a fixed percentage of your income or a fixed amount of money. Please indicate which of the following statements best describes how you determined your savings target. You may check several answers.
1 It was suggested to me by a financial advisor or broker.
2 It was suggested to me by a financial software or website.
3 My friends and colleagues use a similar rule.
4 I can't really tell. It just feels like the right thing.
5 I derived it from my own calculations.
6 It is the most I can afford to save right now.

FOLTARG
How close do your actual savings for retirement come to your target?
1 Very close
2 Moderately close
3 Not very close
4 I rarely meet my saving target

[Questions RTTARG to RTTARG_year are displayed as a table]

RTTARG
Can you tell us what your target for retirement saving amounts to, either as a percent of your income or as an amount of money per month or year? Please provide only one answer.
1 As a percent of your income:
2 As an amount of money per month:
3 As an amount of money per year:
4 Don't know

RTTARG_percent
Long

RTTARG_month
Long

RTTARG_year
Long

IF (RTTARG_percent <> empty and RTTARG <> As a percent of your income: $AnswerAs an amount of money per month: $) or (RTTARG_month <> empty and RTTARG <> As an amount of money per month: )
For your retirement planning, do you rely on financial software, a website with a financial calculator, or a broker or financial advisor? You may check several answers.

1 Financial software
2 Financial calculator
3 Broker or financial advisor
4 I do not rely on any of them.

IF (Financial software in FSOFTEXP or Financial calculator in FSOFTEXP) and !(I do not rely on any of them. in FSOFTEXP) THEN

[Questions WHATSOFT to WHATSOFT_website are displayed as a table]

Can you tell us which software or financial calculator you use for your retirement planning? You may check more than one answer.

1 Quicken
2 Mvelopes
3 ESPlanner
4 Software for tax planning
5 I use the financial calculator of the following firm:
6 I use another website:
7 I don't remember
WHATSOFT_firm  WHATSOFT_firm
String

WHATSOFT_website  WHATSOFT_website
String

IF (WHATSOFT_firm <> empty and !( I use the financial calculator of the following firm: in WHATSOFT)) or (WHATSOFT_website <> empty and !( I use another website: in WHATSOFT)) THEN

  checkWrongFill  check for wrong fill
  You have supplied a value for an option you did not choose. Please go back and correct your answer.

ENDIF

IF ( I use the financial calculator of the following firm: in WHATSOFT and WHATSOFT_firm = empty) or ( I use another website: in WHATSOFT and WHATSOFT_website = empty) THEN

  checkFill  check for missing fill
  You chose an option, but you did not give a value for it. Please go back and correct your answer.

ENDIF

ENDIF

IF !( I do not rely on any of them. in FSOFTEXP) THEN

FOLSOFT  FOLSOFT
How closely do you follow the suggestions of the financial advisor, software or calculator? You may check more than one answer.
1 I closely follow the suggestions.
2 I loosely follow the suggestions.
3 I rarely follow the suggestions.
4 I generally save less than is suggested.
5 I generally save more than is suggested.
6 There are some needs that are neglected.

ENDIF

[Questions IRACONT to IRACONT_other are displayed as a table]
In the last year, did you make contributions to any of the following types of retirement accounts? You may check more than one answer.

1 401k
2 403b
3 IRA
4 Roth-IRA
5 Keogh
6 Other:
7 I do not have any such account
8 Don't know

String

IF (IRACONT_other <> empty and !( Other: in IRACONT)) THEN

checkWrongFill check for wrong fill
You have supplied a value for an option you did not choose. Please go back and correct your answer.

ENDIF

IF ( Other: in IRACONT and IRACONT_other = empty) THEN

checkFill check for missing fill
You chose an option, but you did not give a value for it. Please go back and correct your answer.

ENDIF

IF !( I do not have any such account in IRACONT OR Don't know in IRACONT) THEN

IF 401k in IRACONT or 403b in IRACONT THEN

HOTOSAVRAT1 HowSavrat1
Which of the following statements best describes how you decided how much to contribute to these types of accounts? You may check more than one answer.
1 I chose the maximum I was allowed to contribute.
2 I chose the maximum contribution rate that was eligible for an employer match.
3 My choice was influenced by my colleagues and/or friends.
4 I took advice from an expert or financial software.
5 I made some calculations myself.
6 I mostly relied on my intuition.
7 I made no active choice.
8 I chose an amount that minimized my tax bill.
9 I don't remember.

ELSE

Howsavrat2  Howsavrat2
Which of the following statements best describes how you decided how much
to contribute to these types of accounts? You may check more than one
answer.
1 I chose the maximum I was allowed to contribute.
2 My choice was influenced by my colleagues and/or friends.
3 I took advice from an expert or financial software.
4 I made some calculations myself.
5 I mostly relied on my intuition.
6 I made no active choice.
7 I chose an amount that minimized my tax bill.
8 I don't remember.

ENDIF

IF IRA in IRACONT or Roth-IRA in IRACONT THEN

Savira  Savira
When did you make a contribution to your IRA for tax year 2007?
1 In 2007
2 In 2008
3 I did not make a contribution for 2007
4 I don't remember

ENDIF

ENDIF

[Questions Savlast to Savlast_year are displayed as a table]

Savlast  Savlast
In the last year, how much did you save in total for the purpose of retirement
preparation? Please include both accounts like 401k or IRA and also any other
types of accounts or forms of saving for retirement (e.g. bank accounts or
mutual funds). Please provide only one answer.
1 Contributions as a percent of your income:
2 Contributions as an amount of money per month:
3 Contributions as an amount of money per year:
SAVLAST_percent  SAVLAST_percent  Long

SAVLAST_month  SAVLAST_month  Long

SAVLAST_year  SAVLAST_year  Long

IF (SAVLAST_percent <> empty and SAVLAST <> Contributions as a percent of your income: $AnswerContributions as an amount of money per month: $) or (SAVLAST_month <> empty and SAVLAST <> Contributions as an amount of money per month: ) or (SAVLAST_year <> empty and SAVLAST <> Contributions as an amount of money per year: ) THEN
  checkWrongFill  check for wrong fill
  You have supplied a value for an option you did not choose. Please go back and correct your answer.
ENDIF

IF (SAVLAST = Contributions as a percent of your income: and SAVLAST_percent = empty) or (SAVLAST = Contributions as an amount of money per month: and SAVLAST_month = empty) or (SAVLAST = Contributions as an amount of money per year: and SAVLAST_year = empty) THEN
  checkFill  check for missing fill
  You chose an option, but you did not give a value for it. Please go back and correct your answer.
ENDIF

[Questions WEALTH to WEALTH_amount are displayed as a table]

WEALTH  WEALTH
What is the total amount of wealth you have accumulated so far for the purpose of retirement preparation, including both accounts like 401k or IRA and any other types of accounts or forms of retirement saving?

1
2 $0
3 Don't know

**WEALTH_amount**  WEALTH_amount

Long

IF (WEALTH_amount <> empty and WEALTH <> ) THEN

  **checkWrongFill**  check for wrong fill
  You have supplied a value for an option you did not choose. Please go back and correct your answer.

ENDIF

IF (WEALTH = and WEALTH_amount = empty) THEN

  **checkFill**  check for missing fill
  You chose an option, but you did not give a value for it. Please go back and correct your answer.

ENDIF

IF WEALTH = $0 THEN

  **WEALTHDK10K**  WEALTHDK10K
  Does this amount of wealth amount to less than $10,000, more than $10,000, or what?
  1 Less than $10,000
  2 About $10,000
  3 More than $10,000
  4 Don't know

  IF WEALTHDK10K = More than $10,000 THEN

  **WEALTHDK25K**  WEALTHDK25K
  Does this amount of wealth amount to less than $25,000, more than $25,000, or what?
  1 Less than $25,000
  2 About $25,000
  3 More than $25,000
  4 Don't know

  IF WEALTHDK25K = More than $25,000 THEN

  **WEALTHDK100K**  WEALTHDK100K

  ...
Does this amount of wealth amount to less than $100,000, more than $100,000, or what?

1 Less than $100,000
2 About $100,000
3 More than $100,000
4 Don't know

IF !( I do not have any such account in IRACONT OR Don't know in IRACONT)
THEN

Retirement_intro2 retirement intro 2
There are many different ways that savings can be invested. You can invest in the money market, in long-term bonds, in domestic and international stocks or any mixture of them. You can purchase stocks and bonds directly or purchase mutual funds. We have a few questions on this.

[Questions ASSALLOC to OTHASS are displayed as a table]

ASSALLOC ASSALLOC
In the last year, how did you allocate your contributions to your retirement accounts, such as 401k, IRA, or other similar plans? Please indicate what percentages of your most recent contributions are invested in the following assets.

STOCKS STOCKS
Domestic and international stocks or mutual funds primarily made up of stocks
1
2 0%
3 Don't know

STOCKS_percent STOCKS_percent

Long

COMPSTOCK COMPSTOCK
Stock of your own company
1
2 0%
3 Don't know
<table>
<thead>
<tr>
<th>COMPSTOCK_percent</th>
<th>COMPSTOCK_percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Long</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>BONDS</th>
<th>BONDS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Long-term bonds or mutual funds primarily made up of bonds</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td></td>
</tr>
<tr>
<td>2 0%</td>
<td></td>
</tr>
<tr>
<td>3 Don't know</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>BONDS_percent</th>
<th>BONDS_percent</th>
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<tbody>
<tr>
<td>Long</td>
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<table>
<thead>
<tr>
<th>MONEYMARK</th>
<th>MONEYMARK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Money market securities</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td></td>
</tr>
<tr>
<td>2 0%</td>
<td></td>
</tr>
<tr>
<td>3 Don't know</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>MONEYMARK_percent</th>
<th>MONEYMARK_percent</th>
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<tbody>
<tr>
<td>Long</td>
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<table>
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<tr>
<th>OTHASS</th>
<th>OTHER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Other</td>
<td></td>
</tr>
<tr>
<td>Long</td>
<td></td>
</tr>
</tbody>
</table>

IF (STOCKS_percent <> empty and STOCKS <> ) or (COMPSTOCK_percent <> empty and COMPSTOCK <>) or (BONDS_percent <> empty and BONDS <>) or (MONEYMARK_percent <> empty and MONEYMARK <>) THEN

<table>
<thead>
<tr>
<th>checkWrongFill</th>
<th>check for wrong fill</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>You have supplied a value for an option you did not choose. Please go back and correct your answer.</td>
</tr>
</tbody>
</table>

ENDIF

IF (STOCKS = and STOCKS_percent = empty) or (COMPSTOCK = and COMPSTOCK_percent = empty) or (BONDS = and BONDS_percent = empty) or (MONEYMARK = and MONEYMARK_percent = empty) THEN

<table>
<thead>
<tr>
<th>checkFill</th>
<th>check for missing fill</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>You chose an option, but you did not give a value for it. Please go back and correct your answer.</td>
</tr>
</tbody>
</table>
IF flag for planners = 1 or flag for rule of thumb savers = 1 THEN

SAVPLANCHAR

Which of the following statements best describes your savings plan? You may check more than one answer.

1 It entails saving the same amount of money every year until retirement.
2 It entails saving the same percentage of income every year until retirement.
3 It entails saving an amount of money that increases over time until retirement.
4 It entails saving a percentage of income that increases over time until retirement.
5 It entails savings that decrease over time until retirement.
6 It entails savings that will change when I pay off my mortgage.
7 It entails savings that are tied to expenditures for my children, such as education costs.

ENDIF

TIMEPREF

Suppose you would have a choice between the following options of how to spend the money you earn during your lifetime. Which option would you like most? Please answer the question as if prices remained constant, i.e., if there were no inflation. Monthly spending during working life (age 25 until retirement), in $ Monthly spending during retirement, in $

Option A: [fill for timepref working life] [fill for timepref retirement]
Option B: [fill for timepref working life] [fill for timepref retirement]
Option C: [fill for timepref working life] [fill for timepref retirement]
Option D: [fill for timepref working life] [fill for timepref retirement]
Option E: [fill for timepref working life] [fill for timepref retirement]
Option F: [fill for timepref working life] [fill for timepref retirement]
1 Option A
2 Option B
3 Option C
4 Option D
5 Option E
6 Option F
7 I don't know

ENDIF

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