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

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

IF Randomly select 1 or 2 or 3 = 1 THEN

[Questions Q1_risks to dummytableend are displayed as a table]

| Q1_risks intro to willing to take risks or not |
| How would you describe yourself: Are you generally willing to take risks or do you try to avoid taking risks? |
| 1 0 |
| 2 1 |
| 3 2 |
| 4 3 |
| 5 4 |
| 6 5 |
| 7 6 |
| 8 7 |
| 9 8 |
| 10 9 |
| 11 10 |

| dummytableend dummytableend |

| Q2_mortgages rate knowledge of mortgages |
| There are many different kinds of mortgages. For example, there are fixed- and variable-rate mortgages, 15- and 30-year mortgages, and mortgages with and without points. How would you
rate your understanding of the pros and cons for your household of different kinds of mortgages?
1 Extremely good
2 Very good
3 Somewhat good
4 Somewhat poor
5 Very poor
6 Extremely poor

Q3_dailyfin rate understanding of daily financial matters
How would you rate your understanding of day-to-day financial matters, such as checking accounts, credit cards, installment payments, and budgeting?
1 Extremely good
2 Very good
3 Somewhat good
4 Somewhat poor
5 Very poor
6 Extremely poor

Q4_stockmkt rate understanding of stock market
How would you rate your understanding of the stock market?
1 Extremely good
2 Very good
3 Somewhat good
4 Somewhat poor
5 Very poor
6 Extremely poor

Q5_math rate math understanding
How would you rate your understanding of math?
1 Extremely good
2 Very good
3 Somewhat good
4 Somewhat poor
5 Very poor
6 Extremely poor

[Questions Q6_advisor to dummytableend are displayed as a table]

Q6_advisor how much change to financial arrangements
If you were to consult a trustworthy and knowledgeable professional financial advisor, how much of your current financial arrangements do you think that the financial advisor would recommend changing?
1 0
2 1
3 2
4 3
5 4
6 5
7 6
8 7
If you were to consult a trustworthy and knowledgeable professional financial advisor, how much of your current financial arrangements do you think that the financial advisor would recommend changing?

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

How would you rate your knowledge of mortgages?
There are many different kinds of mortgages. For example, there are fixed- and variable-rate mortgages, 15- and 30-year mortgages, and mortgages with and without points. How would you rate your understanding of the pros and cons for your household of different kinds of mortgages?
1 Extremely good
2 Very good
3 Somewhat good
4 Somewhat poor
5 Very poor
6 Extremely poor

Q3_dailyfin rate understanding of daily financial matters
How would you rate your understanding of day-to-day financial matters, such as checking accounts, credit cards, installment payments, and budgeting?
1 Extremely good
2 Very good
3 Somewhat good
4 Somewhat poor
5 Very poor
6 Extremely poor

Q4_stockmkt rate understanding of stock market
How would you rate your understanding of the stock market?
1 Extremely good
2 Very good
3 Somewhat good
4 Somewhat poor
5 Very poor
6 Extremely poor

Q5_math rate math understanding
How would you rate your understanding of math?
1 Extremely good
2 Very good
3 Somewhat good
4 Somewhat poor
5 Very poor
6 Extremely poor

[Questions Q1_risks to dummytableend are displayed as a table]

Q1_risks intro to willing to take risks or not
How would you describe yourself: Are you generally willing to take risks or do you try to avoid taking risks?
1 0
2 1
3 2
4 3
5 4
<table>
<thead>
<tr>
<th>Q2_mortgages rate knowledge of mortgages</th>
</tr>
</thead>
<tbody>
<tr>
<td>There are many different kinds of mortgages. For example, there are fixed- and variable-rate mortgages, 15- and 30-year mortgages, and mortgages with and without points. How would you rate your understanding of the pros and cons for your household of different kinds of mortgages?</td>
</tr>
<tr>
<td>1 Extremely good</td>
</tr>
<tr>
<td>2 Very good</td>
</tr>
<tr>
<td>3 Somewhat good</td>
</tr>
<tr>
<td>4 Somewhat poor</td>
</tr>
<tr>
<td>5 Very poor</td>
</tr>
<tr>
<td>6 Extremely poor</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Q3_dailyfin rate understanding of daily financial matters</th>
</tr>
</thead>
<tbody>
<tr>
<td>How would you rate your understanding of day-to-day financial matters, such as checking accounts, credit cards, installment payments, and budgeting?</td>
</tr>
<tr>
<td>1 Extremely good</td>
</tr>
<tr>
<td>2 Very good</td>
</tr>
<tr>
<td>3 Somewhat good</td>
</tr>
<tr>
<td>4 Somewhat poor</td>
</tr>
<tr>
<td>5 Very poor</td>
</tr>
<tr>
<td>6 Extremely poor</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Q4_stockmkt rate understanding of stock market</th>
</tr>
</thead>
<tbody>
<tr>
<td>How would you rate your understanding of the stock market?</td>
</tr>
<tr>
<td>1 Extremely good</td>
</tr>
<tr>
<td>2 Very good</td>
</tr>
<tr>
<td>3 Somewhat good</td>
</tr>
<tr>
<td>4 Somewhat poor</td>
</tr>
<tr>
<td>5 Very poor</td>
</tr>
<tr>
<td>6 Extremely poor</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Q5_math rate math understanding</th>
</tr>
</thead>
<tbody>
<tr>
<td>How would you rate your understanding of math?</td>
</tr>
<tr>
<td>1 Extremely good</td>
</tr>
<tr>
<td>2 Very good</td>
</tr>
<tr>
<td>3 Somewhat good</td>
</tr>
<tr>
<td>4 Somewhat poor</td>
</tr>
<tr>
<td>5 Very poor</td>
</tr>
<tr>
<td>6 Extremely poor</td>
</tr>
</tbody>
</table>

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

Q43 married
Are you married?
1 Yes
2 No

IF married = Yes THEN

Q44 first marriage
Is this your first marriage?
1 Yes
2 No

IF first marriage = No THEN

Q45 how did last marriage end
How did your last marriage end?
1 Widowed
2 Divorced

ENDIF

ENDIF

IF married = No THEN

Q46 ever been married
Have you ever been married?
1 Yes
2 No

IF ever been married = Yes THEN

Q47 ever been married
Are you divorced, widowed or separated from your last marriage?
1 Divorced
2 Widowed
3 Separated

ENDIF

Q48 living in marriage like relationship
Are you living in a marriage-like relationship?
1 Yes
2 No

IF living in marriage like relationship = Yes THEN
Q49 planning financial future together as couple
Are you and your partner planning your financial future together as a couple?
1 Yes
2 No
ENDIF
ENDIF

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

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

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

IF total income estimate=EMPTY THEN

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

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

Q51_single who in household pays bills
Who in your household pays the bills?
Who in your household pays the bills?
1 Me
2 My [spouse/partner]
3 Both my [spouse/partner] and I
4 Someone else

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

Please provide a range for the amount your household spends on food that you use at home in an average week, including any food delivered to the door.

1 $0
2 $1 to $25
3 $26 to $50
4 $51 to $100
5 $101 to $150
6 $151 to $250
7 $251 to $350
8 $351 to $500
9 $501 to $750
10 $751 to $1,000
11 $1,001 to $1,500
12 More than $1,500
IF living in marriage like relationship=No THEN

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

ELSE

Q54_spouse_partner family member who makes financial decisions
Who in household pays bills
Who (among members of your immediate family) makes the decisions about how to save for retirement and other large expenses?
1 Me
2 My [spouse/partner]
3 Both my [spouse/partner] and I are equally knowledgeable
4 Someone else in the family

ENDIF

IF living in marriage like relationship=No THEN

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

ELSE

Q55_spouse_partner family member who makes financial decisions
Who (among members of your immediate family) makes the decisions about how to save for retirement and other large expenses?
1 Me
2 My [spouse/partner]
3 My [spouse/partner] and I decide equally
4 Someone else
**Q56_courses**  take courses in econ or finance during school
During your school education (high school, college or graduate school) did you take any courses in economics or finance?
1 Yes
2 No

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

**Q56_courses_dk**  take courses in econ or finance during school dk
[You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] During your school education (high school, college or graduate school) did you take any courses in economics or finance?
1 Yes
2 No
3 Don't know

ENDIF

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

**Q57_num_courses**  how many econ or finance courses
How many courses did you take?
1 One
2 Two
3 Three
4 Four to eight
5 More than eight

ENDIF

**Q59_socsec**  currently receive social security checks monthly
Do you [or your spouse/or your partner] currently receive monthly Social Security checks?
1 Yes
2 No

IF currently receive social security checks monthly = EMPTY THEN

**Q59_socsec_dk**  currently receive social security checks monthly dk
[You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Do you [or your spouse/or your partner] currently receive monthly Social Security checks?
1 Yes
2 No
3 Don't know

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

<table>
<thead>
<tr>
<th>Q60_value_socsec</th>
<th>how much receive from social security</th>
</tr>
</thead>
<tbody>
<tr>
<td>In all, how much do you [and your spouse/and your partner] receive per month from Social Security?</td>
<td></td>
</tr>
<tr>
<td>Integer</td>
<td></td>
</tr>
</tbody>
</table>

IF how much receive from social security= EMPTY THEN

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

ENDIF

ENDIF

Q61 employer provided pension other than social security
Do you [or your spouse/or your partner] have an employer- or union-provided pension that works like Social Security - that is, a pension for which there is a set of rules that determine how much you [or your spouse/or your partner] will get per month after retirement? (Do not include Social Security itself.)
1 Yes
2 No

IF employer provided pension other than social security=EMPTY THEN

<table>
<thead>
<tr>
<th>Q61_dk</th>
<th>employer provided pension other than social security dk</th>
</tr>
</thead>
<tbody>
<tr>
<td>[You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Do you [or your spouse/or your partner] have an employer- or union-provided pension that works like Social Security - that is, a pension for which there is a set of rules that determine how much you [or your spouse/or your partner] will get per month after retirement? (Do not include Social Security itself.)</td>
<td></td>
</tr>
<tr>
<td>1 Yes</td>
<td></td>
</tr>
<tr>
<td>2 No</td>
<td></td>
</tr>
<tr>
<td>3 Don't know</td>
<td></td>
</tr>
</tbody>
</table>
ENDIF

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

<table>
<thead>
<tr>
<th>Q62</th>
<th>receive monthly checks from pension like this</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you [or your spouse/or your partner] currently receive regular monthly checks from a pension like this?</td>
<td></td>
</tr>
<tr>
<td>1 Yes</td>
<td></td>
</tr>
<tr>
<td>2 No</td>
<td></td>
</tr>
</tbody>
</table>

IF receive monthly checks from pension like this=EMPTY THEN

<table>
<thead>
<tr>
<th>Q62_dk</th>
<th>receive monthly checks from pension like this dk</th>
</tr>
</thead>
<tbody>
<tr>
<td>[You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Do you [or your spouse/or your partner] currently receive regular monthly checks from a pension like this?</td>
<td></td>
</tr>
<tr>
<td>1 Yes</td>
<td></td>
</tr>
<tr>
<td>2 No</td>
<td></td>
</tr>
<tr>
<td>3 Don't know</td>
<td></td>
</tr>
</tbody>
</table>

ENDIF

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

<table>
<thead>
<tr>
<th>Q63_value</th>
<th>how much receive from pension</th>
</tr>
</thead>
<tbody>
<tr>
<td>In all, how much do you [and your spouse/and your partner] receive per month from such pensions with regular monthly checks?</td>
<td></td>
</tr>
<tr>
<td>Integer</td>
<td></td>
</tr>
</tbody>
</table>

IF how much receive from pension=EMPTY THEN

<table>
<thead>
<tr>
<th>Q63_range</th>
<th>price range of pension received</th>
</tr>
</thead>
<tbody>
<tr>
<td>[You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Please provide a range for the amount you [and your spouse/and your partner] receive per month from such pensions with regular monthly checks.</td>
<td></td>
</tr>
<tr>
<td>1 $1 - $250</td>
<td></td>
</tr>
<tr>
<td>2 $251 - $500</td>
<td></td>
</tr>
<tr>
<td>3 $501 - $1,000</td>
<td></td>
</tr>
<tr>
<td>4 $1,001 - $1,500</td>
<td></td>
</tr>
<tr>
<td>5 $1,501 - $2,500</td>
<td></td>
</tr>
<tr>
<td>6 $2,501 - $3,500</td>
<td></td>
</tr>
<tr>
<td>7 $3,501 - $5,000</td>
<td></td>
</tr>
<tr>
<td>8 $5,001 - $7,500</td>
<td></td>
</tr>
<tr>
<td>9 $7,501 - $10,000</td>
<td></td>
</tr>
<tr>
<td>10 $10,001 - $15,000</td>
<td></td>
</tr>
<tr>
<td>11 More than $15,000</td>
<td></td>
</tr>
<tr>
<td>12 Don't receive</td>
<td></td>
</tr>
</tbody>
</table>

| ENDIF |
Q64  had chance to invest money in employer or union retirement plan
Have you [or your spouse/or your partner] ever had the chance to choose how to invest your money in an employer or union sponsored retirement plan? Examples include: 401(k) plan, 403(b), IRA, Keogh and deferred profit-sharing plans.
1 Yes
2 No

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

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

ENDIF

IF living in marriage like relationship=No THEN

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

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

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

ENDIF

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

1 Yes
2 No
3 Don't know

ENDIF

ELSE

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

1 Yes
2 No

ENDIF

ENDIF

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

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

1 Yes
2 No

ENDIF

ENDIF

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

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

1 Yes
2 No

ENDIF

ENDIF

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

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

1 Yes
2 No

ENDIF

ENDIF

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

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

1 Yes
2 No

ENDIF

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

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

IF ever attend employer retirement planning event = EMPTY THEN

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

ENDIF

ENDIF

Q67 at least one paying job last year
In this part of the questionnaire, we will ask a number of questions about your assets and your income. We recommend you use any statements or other records you may have available. This includes tax returns, personal finance software (e.g., Quicken or Microsoft Money), or other available account information. We need good estimates but not necessarily exact values when they are not readily available. Did you have at least one job for which you got paid (or received self-employment income) LAST year?
1 Yes
2 No

IF at least one paying job last year = Yes THEN

Q68_value hrs per week you usually work
When you are working, about how many hours per week do you usually work?
Integer
IF hrs per week you usually work=EMPTY THEN

**Q68_range** range of hrs per week you usually work
[You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] When you are working, about how many hours per week do you usually work?
1 0 - 10
2 11 - 20
3 21 - 30
4 31 - 40
5 41 - 50
6 more than 50

ENDIF

**Q69_value** how many weeks worked last year
Last year, about how many weeks did you work?
Range: 0..52

IF how many weeks worked last year=EMPTY THEN

**Q69_range** range of weeks worked last year
[You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Last year, about how many weeks did you work?
1 0 - 13 weeks
2 14 - 26 weeks
3 27 - 39 weeks
4 40 - 52 weeks

ENDIF

**Q70_value** value of total earning before taxes last year for all jobs
Last year, what were your total earnings before taxes from all jobs? Include only your earnings - do not include any other household member's earnings.
Integer

IF value of total earning before taxes last year for all jobs=EMPTY THEN

**Q70_range** range of total earning before tax last yr for all jobs
[You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Please provide a range for your total earnings before taxes from all jobs last year.
1 $0
2 $1 - $2,500
3 $2,501 - $5,000
4 $5,001 - $10,000
5 $10,001 - $25,000
6 $25,001 - $50,000
7 $50,001 - $100,000
8 $100,001 - $250,000

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

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

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

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

ENDIF

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

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

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

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

ENDIF
**Q73_value**  how many weeks spouse or partner worked last year

Last year, about how many weeks did your [spouse/partner] work?

Range: 0..52

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

**Q73_range**  range of weeks spouse or partner worked last year

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

[Please try to answer as best you can.] Last year, about how many weeks did your [spouse/partner] work?

1 0 - 13 weeks

2 14 - 26 weeks

3 27 - 39 weeks

4 40 - 52 weeks

ENDIF

**Q74_value**  value of spouse partner earning before tax last yr

Last year, what were your [spouse/partner]'s total earnings before taxes from all jobs?

Include only your [spouse/partner]'s earnings.

Integer

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

**Q74_range**  range of spouse or partner earning before tax last yr

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

[Please try to answer as best you can.] Please provide a range for your [spouse/partner]'s total earning before taxes from all jobs last year.

1 $0

2 $1 - $2,500

3 $2,501 - $5,000

4 $5,001 - $10,000

5 $10,001 - $25,000

6 $25,001 - $50,000

7 $50,001 - $100,000

8 $100,001 - $250,000

9 $250,001 - $500,000

10 $500,001 - $1,000,000

11 More than $1,000,000

ENDIF

ENDIF

**Q76Ownhome** do you or spouse partner own a home

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

1 Yes

2 No
IF do you or spouse partner own a home=EMPTY THEN

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

ENDIF

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

<table>
<thead>
<tr>
<th>Q77_value</th>
<th>value of home if sold today</th>
</tr>
</thead>
<tbody>
<tr>
<td>The following questions are about your home. What would this home be worth if sold today? Integer</td>
<td></td>
</tr>
</tbody>
</table>

IF value of home if sold today=EMPTY THEN

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

ENDIF

[Questions Q78_debt_intro to Q80_debt_loans are displayed as a table]

<table>
<thead>
<tr>
<th>Q78_debt_intro</th>
<th>intro to loan and debt information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you [or your spouse/or your partner] have any of the following on this home?</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Q78_debt_mortgage</th>
<th>Mortgage or land contract</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mortgage or land contract</td>
<td></td>
</tr>
<tr>
<td>1 Yes</td>
<td></td>
</tr>
<tr>
<td>2 No</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Q79_debt_2ndmort</th>
<th>Second mortgage or home equity line of credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Second mortgage or home equity line of credit</td>
<td></td>
</tr>
<tr>
<td>1 Yes</td>
<td></td>
</tr>
<tr>
<td>2 No</td>
<td></td>
</tr>
</tbody>
</table>
**Q80_debt_loans**  Other loans that use this home as collateral
Other loans that use this home as collateral
1 Yes
2 No

IF Mortgage or land contract = EMPTY OR Second mortgage or home equity line of credit = EMPTY OR Other loans that use this home as collateral = EMPTY THEN

[Questions Q78_debt_intro to dummytableend are displayed as a table]

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

IF Mortgage or land contract = EMPTY OR Mortgage or land contract dk <> EMPTY THEN

**Q78_debt_mortgage_dk**  Mortgage or land contract dk
Mortgage or land contract
1 Yes
2 No
3 Don't know

ENDIF

IF Second mortgage or home equity line of credit = EMPTY OR Second mortgage or home equity line of credit dk <> EMPTY THEN

**Q79_debt_2ndmort_dk**  Second mortgage or home equity line of credit dk
Second mortgage or home equity line of credit
1 Yes
2 No
3 Don't know

ENDIF

IF Other loans that use this home as collateral = EMPTY OR Other loans that use this home as collateral DK <> EMPTY THEN

**Q80_debt_loans_dk**  Other loans that use this home as collateral DK
Other loans that use this home as collateral
1 Yes
2 No
3 Don't know

ENDIF

ENDIF

IF Mortgage or land contract = Yes OR Second mortgage or home equity line of credit = Yes OR Other loans that use this home as collateral = Yes THEN

[Questions Q78_home_int_intro to dummytableend are displayed as a table]
What is the annual interest rate (APR) on... (For each type of loan, if you have more than one loan of that type, please indicate the highest rate that you pay on this home)

IF Mortgage or land contract = Yes THEN

Q78_home_int  Annual interest rate on Mortgage or land contract
your main mortgage or land contract?

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

ENDIF

IF Second mortgage or home equity line of credit = Yes THEN

Q79_home_int  Annual interest rate on 2nd Mortgage
your second mortgage or home equity line of credit?

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

ENDIF

IF Other loans that use this home as collateral = Yes THEN

Q80_home_int  Annual interest rate on all other loans
all other loans that use this home as collateral?

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

ENDIF

dummytableend  dummytableend

IF (Mortgage or land contract = Yes AND Annual interest rate on Mortgage or land contract = EMPTY) OR (Second mortgage or home equity line of credit = Yes AND Annual interest rate on 2nd Mortgage = EMPTY) OR (Other loans that use this home as collateral = Yes AND Annual interest rate on all other loans = EMPTY) THEN
Questions Q78_home_int_intro to dummytableend are displayed as a table

Q78_home_int_intro  Annual interest rate intro
What is the annual interest rate (APR) on... (For each type of loan, if you have more
than one loan of that type, please indicate the highest rate that you pay on this home)

IF Mortgage or land contract = Yes AND (Annual interest rate on Mortgage or land contract
= EMPTY OR Annual interest rate on Mortgage or land contract dk <> EMPTY) THEN

Q78_home_int_dk  Annual interest rate on Mortgage or land contract dk
your main mortgage or land contract?
1 0-4%
2 5-8%
3 9-12%
4 13-16%
5 17-20%
6 Over 20%
7 Don't know

ENDIF

IF Second mortgage or home equity line of credit = Yes AND (Annual interest rate on 2nd
Mortgage = EMPTY OR Annual interest rate on 2nd Mortgage dk <> EMPTY) THEN

Q79_home_int_dk  Annual interest rate on 2nd Mortgage dk
your second mortgage or home equity line of credit?
1 0-4%
2 5-8%
3 9-12%
4 13-16%
5 17-20%
6 Over 20%
7 Don't know

ENDIF

IF Other loans that use this home as collateral = Yes AND (Annual interest rate on all
other loans = EMPTY OR Annual interest rate on all other loans dk <> EMPTY) THEN

Q80_home_int_dk  Annual interest rate on all other loans dk
all other loans that use this home as collateral?
1 0-4%
2 5-8%
3 9-12%
4 13-16%
5 17-20%
6 Over 20%
7 Don't know

ENDIF
[Questions Q78_value_intro to dummytableend are displayed as a table]

**Q78_value_intro** how much you owe on these debts
How much do you still owe on...

IF Mortgage or land contract = Yes THEN

**Q78_value** total amount owed on Mortgage or land contract
your main mortgage or land contract?
Integer

ENDIF

IF Second mortgage or home equity line of credit = Yes THEN

**Q79_value** total amount owed on 2nd Mortgage
your second mortgage or home equity line of credit?
Integer

ENDIF

IF Other loans that use this home as collateral = Yes THEN

**Q80_value** total amount owed on other loans
all other loans that use this home as collateral?
Integer

ENDIF

dummytableend
dummytableend

IF (Mortgage or land contract = Yes AND total amount owed on Mortgage or land contract =
EMPTY) OR (Second mortgage or home equity line of credit = Yes AND total amount owed on 2nd
Mortgage = EMPTY) OR (Other loans that use this home as collateral = Yes AND total amount
owed on other loans = EMPTY) THEN

[Questions Q78_int_range_intro to dummytableend are displayed as a table]

**Q78_int_range_intro** Annual interest rate intro
| [You did not complete the previous question(s). Your answers are important to us. |
| Please try to answer as best you can.] Please select a range of the total amount you owe |
| on...

IF Mortgage or land contract = Yes AND total amount owed on Mortgage or land contract =
EMPTY THEN

**Q78_range** range of amount owed on Mortgage or land contract
your main mortgage or land contract.

1 $1 to $2,500
2 $2,501 to $5,000
3 $5,001 to $10,000
4 $10,001 to $25,000
5 $25,001 to $50,000
6 $50,001 to $100,000
7 $100,001 to $250,000
8 $250,001 to $500,000
9 $500,001 to $1,000,000
10 More than $1,000,000

ENDIF

IF Second mortgage or home equity line of credit = Yes AND total amount owed on 2nd Mortgage = EMPTY THEN

Q79_range range of total amount owed on 2nd Mortgage

your second mortgage or home equity line of credit.

1 $1 to $2,500
2 $2,501 to $5,000
3 $5,001 to $10,000
4 $10,001 to $25,000
5 $25,001 to $50,000
6 $50,001 to $100,000
7 $100,001 to $250,000
8 $250,001 to $500,000
9 $500,001 to $1,000,000
10 More than $1,000,000

ENDIF

IF Other loans that use this home as collateral = Yes AND total amount owed on other loans = EMPTY THEN

Q80_range range owed on other loans

any other loans that use this home as collateral.

1 $1 to $2,500
2 $2,501 to $5,000
3 $5,001 to $10,000
4 $10,001 to $25,000
5 $25,001 to $50,000
6 $50,001 to $100,000
7 $100,001 to $250,000
8 $250,001 to $500,000
9 $500,001 to $1,000,000
10 More than $1,000,000

ENDIF

dummytableend dummytableend
Q82_2ndhome  own second or vacation home
Do you [or your spouse/or your partner] own a second or vacation home?
1 Yes
2 No

IF own second or vacation home = EMPTY THEN

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

ENDIF

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

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

IF value of second home = EMPTY THEN

Q82_2ndhome_range  range of second home value
[You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Please provide a range for what this second or vacation home would be worth if sold today.

| 1 $0 |
| 2 $1 to $2,500 |
| 3 $2,501 to $5,000 |
| 4 $5,001 to $10,000 |
| 5 $10,001 to $25,000 |
| 6 $25,001 to $50,000 |
| 7 $50,001 to $100,000 |
| 8 $100,001 to $250,000 |
| 9 $250,001 to $500,000 |
| 10 $500,001 to $1,000,000 |
| 11 More than $1,000,000 |

ENDIF
Questions Q83_2ndhome_debt_intro to Q85_2ndhome_debt_loans are displayed as a table

**Q83_2ndhome_debt_intro** intro for second home debt
Do you [or your spouse/or your partner] have any of the following on this second or vacation home?

**Q83_2ndhome_debt_mort** Mortgage or land contract on second home
Mortgage or land contract
1 Yes
2 No

**Q84_2ndhome_debt_2ndmort** Second mortgage on second home
Second mortgage or home equity line of credit
1 Yes
2 No

**Q85_2ndhome_debt_loans** Other loans that use second home as collateral
Other loans that use this home as collateral
1 Yes
2 No

IF Mortgage or land contract on second home = EMPTY OR Second mortgage on second home = EMPTY
OR Other loans that use second home as collateral = EMPTY THEN

[Questions Q83_2ndhome_debt_intro to dummytableend are displayed as a table]

**Q83_2ndhome_debt_mort_dk** Mortgage or land contract on second home dk
Mortgage or land contract
1 Yes
2 No
3 Don't know

ENDIF

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

**Q84_2ndhome_debt_2ndmort_dk** Second mortgage on second home dk
Second mortgage or home equity line of credit
1 Yes
2 No
3 Don't know
IF Other loans that use second home as collateral = EMPTY OR Other loans that use second home as collateral dk <> EMPTY THEN

Q85_2ndhome_debt_loans_dk  Other loans that use second home as collateral dk
Other loans that use this home as collateral
1 Yes
2 No
3 Don't know

ENDIF

ENDIF

IF Mortgage or land contract on second home = Yes OR Second mortgage on second home = Yes OR Other loans that use second home as collateral = Yes THEN

[Questions Q83_2ndhome_int_intro to dummytableend are displayed as a table]

Q83_2ndhome_int_intro  Annual interest rate intro
What is the annual interest rate (APR) you [and your spouse/and your partner] pay on...
(For each type of loan, if you [and your spouse/and your partner] have more than one loan of that type, please indicate the highest rate that you [and your spouse/and your partner] pay on this home)

IF Mortgage or land contract on second home = Yes THEN

Q83_2ndhome_int  Annual interest rate on second home Mortgage your main mortgage or land contract?
1 0-4%
2 5-8%
3 9-12%
4 13-16%
5 17-20%
6 Over 20%

ENDIF

IF Second mortgage on second home = Yes THEN

Q84_2ndhome_int  Annual interest rate on 2nd Mortgage on 2nd home your second mortgage or home equity line of credit?
1 0-4%
2 5-8%
3 9-12%
4 13-16%
5 17-20%
6 Over 20%
IF Other loans that use second home as collateral = Yes THEN

Q85_2ndhome_int Annual interest rate on other loan for 2nd home
| all other loans that use this home as collateral?
| 1 0-4%
| 2 5-8%
| 3 9-12%
| 4 13-16%
| 5 17-20%
| 6 Over 20%

ENDIF

dummytableend
dummytableend

IF (Mortgage or land contract on second home = Yes AND Annual interest rate on second home Mortgage = EMPTY) OR (Second mortgage on second home = Yes AND Annual interest rate on 2nd Mortgage on 2nd home = EMPTY) OR (Other loans that use second home as collateral = Yes AND Annual interest rate on other loan for 2nd home = EMPTY) THEN

[Questions Q83_interest_intro to dummytableend are displayed as a table]

Q83_2ndhome_int_intro Annual interest rate intro
| What is the annual interest rate (APR) you [and your spouse/and your partner] pay on...
| (For each type of loan, if you [and your spouse/and your partner] have more than one loan
| of that type, please indicate the highest rate that you [and your spouse/and your
| partner] pay on this home)

IF Mortgage or land contract on second home = Yes AND (Annual interest rate on second home Mortgage = empty OR Annual interest rate on second home Mortgage dk <> EMPTY) THEN

Q83_2ndhome_int_dk Annual interest rate on second home Mortgage dk
| your main mortgage or land contract?
| 1 0-4%
| 2 5-8%
| 3 9-12%
| 4 13-16%
| 5 17-20%
| 6 Over 20%
| 7 Don't know

ENDIF

IF Second mortgage on second home = Yes AND (Annual interest rate on 2nd Mortgage on 2nd home = empty OR Annual interest rate on 2nd Mortgage on 2nd home dk <> EMPTY) THEN

Q84_2ndhome_int_dk Annual interest rate on 2nd Mortgage on 2nd home dk
| your second mortgage or home equity line of credit?
null
**Q85_value** total owed on other loan for 2nd home
all other loans that use this home as collateral?
Integer

ENDIF

dummytableend
dummytableend

IF (Mortgage or land contract on second home = Yes AND amount owed on 2nd home main mortgage = EMPTY) OR (Second mortgage on second home = Yes AND total amount owed on 2nd home 2nd Mortgage = EMPTY) OR (Other loans that use second home as collateral = Yes AND total owed on other loan for 2nd home = EMPTY) THEN

[Questions Q83_int_range_intro to dummytableend are displayed as a table]

<table>
<thead>
<tr>
<th><strong>Q83_int_range_intro</strong></th>
<th>Annual interest rate intro</th>
</tr>
</thead>
<tbody>
<tr>
<td>[You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Please select a range of the total amount you owe on...</td>
<td></td>
</tr>
</tbody>
</table>

IF Mortgage or land contract on second home = Yes AND amount owed on 2nd home main mortgage = EMPTY THEN

<table>
<thead>
<tr>
<th><strong>Q83_range</strong></th>
<th>range owed on 2nd home Mortgage</th>
</tr>
</thead>
<tbody>
<tr>
<td>[the main mortgage or land contract. ]</td>
<td></td>
</tr>
<tr>
<td>1 $1 to $2,500</td>
<td></td>
</tr>
<tr>
<td>2 $2,501 to $5,000</td>
<td></td>
</tr>
<tr>
<td>3 $5,001 to $10,000</td>
<td></td>
</tr>
<tr>
<td>4 $10,001 to $25,000</td>
<td></td>
</tr>
<tr>
<td>5 $25,001 to $50,000</td>
<td></td>
</tr>
<tr>
<td>6 $50,001 to $100,000</td>
<td></td>
</tr>
<tr>
<td>7 $100,001 to $250,000</td>
<td></td>
</tr>
<tr>
<td>8 $250,001 to $500,000</td>
<td></td>
</tr>
<tr>
<td>9 $500,001 to $1,000,000</td>
<td></td>
</tr>
<tr>
<td>10 More than $1,000,000</td>
<td></td>
</tr>
</tbody>
</table>

ENDIF

IF Second mortgage on second home = Yes AND total amount owed on 2nd home 2nd Mortgage = EMPTY THEN

<table>
<thead>
<tr>
<th><strong>Q84_range</strong></th>
<th>range owed on 2nd home 2nd Mortgage</th>
</tr>
</thead>
<tbody>
<tr>
<td>[the second mortgage or home equity line of credit. ]</td>
<td></td>
</tr>
<tr>
<td>1 $1 to $2,500</td>
<td></td>
</tr>
<tr>
<td>2 $2,501 to $5,000</td>
<td></td>
</tr>
<tr>
<td>3 $5,001 to $10,000</td>
<td></td>
</tr>
<tr>
<td>4 $10,001 to $25,000</td>
<td></td>
</tr>
<tr>
<td>5 $25,001 to $50,000</td>
<td></td>
</tr>
<tr>
<td>6 $50,001 to $100,000</td>
<td></td>
</tr>
<tr>
<td>7 $100,001 to $250,000</td>
<td></td>
</tr>
</tbody>
</table>
IF Other loans that use second home as collateral = Yes AND total owed on other loan for 2nd home = EMPTY THEN

Q85_range range owed on other loan for 2nd home any other loans that use this home as collateral.

1 $1 to $2,500
2 $2,501 to $5,000
3 $5,001 to $10,000
4 $10,001 to $25,000
5 $25,001 to $50,000
6 $50,001 to $100,000
7 $100,001 to $250,000
8 $250,001 to $500,000
9 $500,001 to $1,000,000
10 More than $1,000,000

ENDIF

dummytableend dummytableend

ENDIF

ENDIF

Q86_other_prop own other property or land or real estate
Do you [or your spouse/or your partner] own any other property, land or real estate?
1 Yes
2 No

IF own other property or land or real estate = EMPTY THEN

Q86_other_prop_dk own other property or land or real estate dk
[You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Do you [or your spouse/or your partner] own any other property, land or real estate?
1 Yes
2 No
3 Don't know

ENDIF

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

**Q87_mkt_value** value of other property

| Integer |

IF value of other property=EMPTY THEN

**Q87_mkt_range** range of other property

| [You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Please provide a range of the total market value you and your spouse hold in other property, land or real estate.
| 1 $1 to $2,500
| 2 $2,501 to $5,000
| 3 $5,001 to $10,000
| 4 $10,001 to $25,000
| 5 $25,001 to $50,000
| 6 $50,001 to $100,000
| 7 $100,001 to $250,000
| 8 $250,001 to $500,000
| 9 $500,001 to $1,000,000
| 10 More than $1,000,000
| 11 Don't own

ENDIF

**Q88_otherpropdebt_yn** have debt on other property

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

| 1 Yes
| 2 No

IF have debt on other property = EMPTY THEN

**Q88_otherpropdebt_yndk** have debt on other property dk

| [You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Do you [or your spouse/or your partner] have any loans or debt on this other property, land or real estate?
| 1 Yes
| 2 No
| 3 Don't know

ENDIF

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

**Q88_otherprop_int** highest interest rate of other property

What is the highest annual interest rate (APR) on any mortgage or loan that you [or your
spouse/or your partner] currently have on this property, land or real estate?
1 0 - 4%
2 5 - 8%
3 9 - 12%
4 13 - 16%
5 17 - 20%
6 Over 20%
7 Don't have a mortgage or loan

IF highest interest rate of other property = EMPTY THEN

Q88_otherprop_int_dk highest interest rate of other property
[You did not complete the previous question(s). Your answers are important to us.]
Please try to answer as best you can.] What is the highest annual interest rate (APR) on
any mortgage or loan that you [or your spouse/or your partner] currently have on this
property, land or real estate?
1 0 - 4%
2 5 - 8%
3 9 - 12%
4 13 - 16%
5 17 - 20%
6 Over 20%
7 Don't have a mortgage or loan
8 Don't know

ENDIF

Q88_otherprop_debt how much you owe on this other property
How much do you [and your spouse/and your partner] still owe on mortgages and other loans
on this other property, land and real estate?
Integer

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

Q88_otherprop_range range of debt on this other property
[You did not complete the previous question(s). Your answers are important to us.]
[Please try to answer as best you can.] Please provide a range of the total amount you
[and your spouse/and your partner] still owe on other property, land or real estate.

1 $0
2 $1 - $2,500
3 $2,501 - $5,000
4 $5,001 - $10,000
5 $10,001 - $25,000
6 $25,001 - $50,000
7 $50,001 - $100,000
8 $100,001 - $250,000
9 $250,001 - $500,000
10 $500,001 - $1,000,000
11 More than $1,000,000
12 Don't have a mortgage or loan
**Q89_vehicles** do you own vehicles or airplanes
Do you [or your spouse/or your partner] own any cars, trucks, boats, trailers, motor homes, airplanes, or other vehicles?
1 Yes
2 No

IF do you own vehicles or airplanes = EMPTY THEN

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

ENDIF

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

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

IF market value for vehicles if sold today=EMPTY THEN

**Q90_range** market value range for vehicle if sold today
[You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Please provide a range of the total market value of all cars, trucks, boats, trailers, motor homes, airplanes, and other vehicles you [and your spouse/and your partner] own.
1 $1 to $2,500
2 $2,501 to $5,000
3 $5,001 to $10,000
4 $10,001 to $25,000
5 $25,001 to $50,000
6 $50,001 to $100,000
7 $100,001 to $250,000
8 $250,001 to $500,000
9 $500,001 to $1,000,000
10 More than $1,000,000
11 Don't own
Q91_vehicledebt outstanding balances on vehicle loans
Do you [or your spouse/or your partner] have outstanding balances on any vehicle loans (including cars and trucks)?
1 Yes
2 No

IF outstanding balances on vehicle loans = EMPTY THEN

Q91_vehicledebt_dk outstanding balances on vehicle loans dk
[You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Do you [or your spouse/or your partner] have outstanding balances on any vehicle loans (including cars and trucks)?
1 Yes
2 No
3 Don't know

ENDIF

IF outstanding balances on vehicle loans=Yes OR outstanding balances on vehicle loans dk = Yes THEN

Q91_vehicle_int Annual interest rate on vehicle loans
What is the highest annual interest rate (APR) on any vehicle loan that you [and your spouse/and your partner] currently have?
1 0-4%
2 5-8%
3 9-12%
4 13-16%
5 17-20%
6 Over 20%

IF Annual interest rate on vehicle loans = EMPTY THEN

Q91_vehicle_intDK Annual interest rate on vehicle loans
[You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] What is the highest annual interest rate (APR) on any vehicle loan that you [and your spouse/and your partner] currently have?
1 0-4%
2 5-8%
3 9-12%
4 13-16%
5 17-20%
6 Over 20%
7 Don't know

ENDIF

Q91_vehicledebt_value total amount owed on vehicle loans
What is the total outstanding balance you [and your spouse/and your partner] owe on all vehicle loans (including cars and trucks)?

Integer

IF total amount owed on vehicle loans = EMPTY THEN

Q91_vehicledebt_range range owed on vehicle loans

[You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Please provide a range of the total outstanding balance you [and your spouse/and your partner] owe on all vehicle loans (including cars and trucks).

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

ENDIF

ENDIF

Q92_creditcard any outstanding credit card debt

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

1 Yes
2 No

IF any outstanding credit card debt = EMPTY THEN

Q92_creditcard_dk any outstanding credit card debt dk

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

1 Yes
2 No
3 Don't know

ENDIF

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

Q92_creditcard_int highest interest rate on credit card debt

What is the highest annual interest rate (APR) on any credit card on which you [or your
spouse/or your partner] are currently carrying a balance?
1 0-4%
2 5-8%
3 9-12%
4 13-16%
5 17-20%
6 over 20%

IF highest interest rate on credit card debt = EMPTY THEN

Q92_creditcard_intDK highest interest rate on credit card debt
[You did not complete the previous question(s). Your answers are important to us. Please
try to answer as best you can.] What is the highest annual interest rate (APR) on any
credit card on which you [or your spouse/or your partner] are currently carrying a balance?
1 0-4%
2 5-8%
3 9-12%
4 13-16%
5 17-20%
6 over 20%
7 Don't know

ENDIF

Q92_creditcard_value total of credit card debt
What is the total of all outstanding balances you [and your spouse/and your partner] carry
over from one month to the next on all credit cards?
Integer

IF total of credit card debt=EMPTY THEN

Q92_creditcard_range range owed on credit card debt
[You did not complete the previous question(s). Your answers are important to us. Please
try to answer as best you can.] Please provide a range of the total of all outstanding
balances you [and your spouse/and your partner] carry over from one month to the next on
all credit cards.
1 $1 to $2,500
2 $2,501 to $5,000
3 $5,001 to $10,000
4 $10,001 to $25,000
5 $25,001 to $50,000
6 $50,001 to $100,000
7 $100,001 to $250,000
8 $250,001 to $500,000
9 $500,001 to $1,000,000
10 More than $1,000,000
11 Don't have an outstanding balance

ENDIF
Do you [or your spouse/or your partner] have any outstanding balance on other debts, including loans for medical expenses, student loans, other personal loans, etc.?
1 Yes
2 No

IF other outstanding debt = EMPTY THEN

other outstanding debt dk
[You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Do you [or your spouse/or your partner] have any outstanding balance on other debts, including loans for medical expenses, student loans, other personal loans, etc.?
1 Yes
2 No
3 Don't know

ENDIF

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

Annual interest rate on other outstanding debt
What is the highest annual interest rate APR on any other debts, including loans for medical expenses, student loans, other personal loans, etc.?
1 0-4%
2 5-8%
3 9-12%
4 13-16%
5 17-20%
6 Over 20%

IF Annual interest rate on other outstanding debt = EMPTY THEN

Annual interest rate on other outstanding debt dk
[You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] What is the highest annual interest rate APR on any other debts, including loans for medical expenses, student loans, other personal loans, etc.?
1 0-4%
2 5-8%
3 9-12%
4 13-16%
5 17-20%
6 Over 20%
7 Don't know

ENDIF

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

IF total owed on other outstanding debt=EMPTY THEN

<table>
<thead>
<tr>
<th><strong>Q93_otherdebt_range</strong></th>
<th>range owed on other outstanding debt</th>
</tr>
</thead>
<tbody>
<tr>
<td>[You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Please provide a range of the total value you [and your spouse/and your partner] have on outstanding balances on other debts, including loans for medical expenses, student loans, other personal loans, etc.</td>
<td></td>
</tr>
<tr>
<td>1 $1 to $2,500</td>
<td></td>
</tr>
<tr>
<td>2 $2,501 to $5,000</td>
<td></td>
</tr>
<tr>
<td>3 $5,001 to $10,000</td>
<td></td>
</tr>
<tr>
<td>4 $10,001 to $25,000</td>
<td></td>
</tr>
<tr>
<td>5 $25,001 to $50,000</td>
<td></td>
</tr>
<tr>
<td>6 $50,001 to $100,000</td>
<td></td>
</tr>
<tr>
<td>7 $100,001 to $250,000</td>
<td></td>
</tr>
<tr>
<td>8 $250,001 to $500,000</td>
<td></td>
</tr>
<tr>
<td>9 $500,001 to $1,000,000</td>
<td></td>
</tr>
<tr>
<td>10 More than $1,000,000</td>
<td></td>
</tr>
<tr>
<td>11 Don't have an outstanding balance</td>
<td></td>
</tr>
</tbody>
</table>

ENDIF

ENDIF

**q94_have_assets** have any retirement accounts
We would like to understand what kinds of assets you have. In the next section of the questionnaire, we will first ask about assets you hold in retirement accounts and educational savings accounts, then we will ask about assets you hold outside of retirement and educational savings accounts. There are many different kinds of assets. Most people own only a few types of assets. Please select "No" if you do not own a particular type of asset. Do you [or your spouse/or your partner] hold any retirement accounts such as IRAs (both classic/traditional and Roth IRAs), 401(k) or 403(b) plan accounts, or Keogh accounts ?

1 Yes
2 No

IF have any retirement accounts = EMPTY THEN

<table>
<thead>
<tr>
<th><strong>q94_have_assets_dk</strong></th>
<th>have any retirement accounts dk</th>
</tr>
</thead>
<tbody>
<tr>
<td>[You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Do you [or your spouse/or your partner] hold any retirement accounts such as IRAs (both classic/traditional and Roth IRAs), 401(k) or 403(b) plan accounts, or Keogh accounts ?</td>
<td></td>
</tr>
<tr>
<td>1 Yes</td>
<td></td>
</tr>
<tr>
<td>2 No</td>
<td></td>
</tr>
<tr>
<td>3 Don't know</td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Q94_asset_value</th>
<th>total value of retirement account</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retirement accounts such as IRAs, 401(k) plan accounts, and Keogh accounts typically allow you to choose how to invest your money. We would like to know more about the assets you have in your retirement accounts. Please answer the following questions. If you have more than one retirement account, please add up the amounts of each type of asset from all your retirement accounts. What is the current balance/total value of retirement accounts such as IRAs (both classic/traditional and Roth IRAs), 401(k) or 403(b) plan accounts, or Keogh accounts you [and your spouse/and your partner] hold?</td>
<td></td>
</tr>
<tr>
<td>Integer</td>
<td></td>
</tr>
</tbody>
</table>

IF total value of retirement account=EMPTY THEN

<table>
<thead>
<tr>
<th>Q94_asset_range</th>
<th>range of retirement account value</th>
</tr>
</thead>
<tbody>
<tr>
<td>[You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Please provide a range of the current balance/total value of retirement accounts such as IRAs (both classic/traditional and Roth IRAs), 401(k) or 403(b) plan accounts, or Keogh accounts you [and your spouse/and your partner] hold.</td>
<td></td>
</tr>
<tr>
<td>1 $1 to $2,500</td>
<td></td>
</tr>
<tr>
<td>2 $2,501 to $5,000</td>
<td></td>
</tr>
<tr>
<td>3 $5,001 to $10,000</td>
<td></td>
</tr>
<tr>
<td>4 $10,001 to $25,000</td>
<td></td>
</tr>
<tr>
<td>5 $25,001 to $50,000</td>
<td></td>
</tr>
<tr>
<td>6 $50,001 to $100,000</td>
<td></td>
</tr>
<tr>
<td>7 $100,001 to $250,000</td>
<td></td>
</tr>
<tr>
<td>8 $250,001 to $500,000</td>
<td></td>
</tr>
<tr>
<td>9 $500,001 to $1,000,000</td>
<td></td>
</tr>
<tr>
<td>10 More than $1,000,000</td>
<td></td>
</tr>
<tr>
<td>11 Don't own</td>
<td></td>
</tr>
</tbody>
</table>

ENDIF

[Questions Q95_asset_intro to Q104_yn are displayed as a table]

<table>
<thead>
<tr>
<th>q95_asset_intro</th>
<th>have these assets in retirement accounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you [or your spouse/or your partner] hold any of the following assets in retirement accounts?</td>
<td></td>
</tr>
<tr>
<td>Q95_yn</td>
<td>do you have stock from current employer</td>
</tr>
<tr>
<td>Stock of a company that currently employs you [or your spouse/or your partner]</td>
<td></td>
</tr>
<tr>
<td>1 Yes</td>
<td></td>
</tr>
<tr>
<td>2 No</td>
<td></td>
</tr>
</tbody>
</table>

| Q96_yn  | do you have stock from previous employer |
| Stock of a company that previously employed you [or your spouse/or your partner] |
| 1 Yes |
| 2 No |

| Q97_yn  | do you have short term assets |

Money market funds, certificates of deposit, short-term treasury bills, and other short-term assets
1 Yes
2 No

**Q98 yn** do you have bond funds
Bond funds (funds that focus on medium to long-term bonds - not money market funds)
1 Yes
2 No

**Q99 yn** do you have balanced or life cycle funds
Balanced or life-cycle funds (funds that hold both stocks and bonds)
1 Yes
2 No

**Q100 yn** do you have foreign investment funds
Global, international, emerging market, country or area funds (funds that focus on foreign investments)
1 Yes
2 No

**Q101 yn** do you have US index funds
U.S. index funds (funds that closely track broad market indexes, such as the S&P 500 index)
1 Yes
2 No

**Q102 yn** do you have sector funds
Sector funds (funds that specialize in the stocks of companies in a particular sector or industry)
1 Yes
2 No

**Q103 yn** do you have other US stock funds
Other U.S. stock funds, (such as growth, income, or value funds)
1 Yes
2 No

**Q104 yn** do you have other stocks or funds not listed
Other individual company stocks or bonds, or any other assets not entered above
1 Yes
2 No

IF do you have stock from current employer = EMPTY OR do you have stock from previous employer = EMPTY OR do you have short term assets = EMPTY OR do you have bond funds = EMPTY OR do you have balanced or life cycle funds = EMPTY OR do you have foreign investment funds = EMPTY OR do you have US index funds = EMPTY OR do you have sector funds = EMPTY OR do you have other US stock funds = EMPTY OR do you have other stocks or funds not listed = EMPTY THEN

[Questions Q95_asset_intro to dummytableend are displayed as a table]
Do you [or your spouse/or your partner] hold any of the following assets in retirement accounts?

IF do you have stock from current employer = EMPTY OR do you have stock from current employer dk <> EMPTY THEN

Q95_yn_dk  do you have stock from current employer dk
Stock of a company that currently employs you [or your spouse/or your partner]
1 Yes
2 No
3 Don't know
ENDIF

IF do you have stock from previous employer = EMPTY OR do you have stock from previous employer dk <> EMPTY THEN

Q96_yn_dk  do you have stock from previous employer dk
Stock of a company that previously employed you [or your spouse/or your partner]
1 Yes
2 No
3 Don't know
ENDIF

IF do you have short term assets = EMPTY OR do you have short term assets dk <> EMPTY THEN

Q97_yn_dk  do you have short term assets dk
Money market funds, certificates of deposit, short-term treasury bills, and other short-term assets
1 Yes
2 No
3 Don't know
ENDIF

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

Q98_yn_dk  do you have bond funds dk
Bond funds (funds that focus on medium to long-term bonds - not money market funds)
1 Yes
2 No
3 Don't know
ENDIF

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

Q99_yn_dk  do you have balanced or life cycle funds dk
Balanced or life-cycle funds (funds that hold both stocks and bonds)
1 Yes
2 No
3 Don't know

ENDIF

IF do you have foreign investment funds = EMPTY OR do you have foreign investment funds dk <> EMPTY THEN

Q100_yn_dk do you have foreign investment funds dk
Global, international, emerging market, country or area funds (funds that focus on foreign investments)
1 Yes
2 No
3 Don't know

ENDIF

IF do you have US index funds = EMPTY OR do you have US index funds dk <> EMPTY THEN

Q101_yn_dk do you have US index funds dk
U.S. index funds (funds that closely track broad market indexes, such as the S&P 500 index)
1 Yes
2 No
3 Don't know

ENDIF

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

Q102_yn_dk do you have sector funds dk
Sector funds (funds that specialize in the stocks of companies in a particular sector or industry)
1 Yes
2 No
3 Don't know

ENDIF

IF do you have other US stock funds = EMPTY OR do you have other US stock funds dk <> EMPTY THEN

Q103_yn_dk do you have other US stock funds dk
Other U.S. stock funds, (such as growth, income, or value funds)
1 Yes
2 No
3 Don't know

ENDIF
IF do you have other stocks or funds not listed = EMPTY OR do you have other stocks or funds not listed dk <> EMPTY THEN

Q104_yn_dk  do you have other stocks or funds not listed dk
Other individual company stocks or bonds, or any other assets not entered above

1 Yes
2 No
3 Don't know

ENDIF

ENDIF

IF do you have stock from current employer = Yes OR do you have stock from previous employer = Yes OR do you have short term assets = Yes OR do you have bond funds = Yes OR do you have balanced or life cycle funds = Yes OR do you have foreign investment funds = Yes OR do you have US index funds = Yes OR do you have sector funds = Yes OR do you have other US stock funds = Yes OR do you have other stocks or funds not listed = Yes THEN

[Questions Q95_value_intro to dummytableend are displayed as a table]

q95_value_intro  have these assets in retirement accounts
What is the total value of each of the following types of assets you [and your spouse/and your partner] hold in retirement accounts?

IF do you have stock from current employer = Yes THEN

Q95_value  total value of stock from current employer
Stock of a company that currently employs you [or your spouse/or your partner]
Integer

ENDIF

IF do you have stock from previous employer = Yes THEN

Q96_value  total value of stock from previous employer
Stock of a company that previously employed you [or your spouse/or your partner]
Integer

ENDIF

IF do you have short term assets = Yes THEN

Q97_value  total value of short term assets
Money market funds, certificates of deposit, short-term treasury Bills, and other short-term assets
Integer

ENDIF
IF do you have bond funds = Yes THEN

Q98_value total value of bond funds
Bond funds (funds that focus on medium to long-term bonds - not money market funds)
Integer

ENDIF

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

Q99_value total value of balanced or life cycle funds
Balanced or life-cycle funds (funds that hold both stocks and bonds)
Integer

ENDIF

IF do you have foreign investment funds = Yes THEN

Q100_value total value of foreign investment funds
Global, international, emerging market, country or area funds (funds that focus on foreign investment)
Integer

ENDIF

IF do you have US index funds = Yes THEN

Q101_value total value of US index funds
U.S. index funds (funds that closely track broad market indexes, such as the S&P 500 index)
Integer

ENDIF

IF do you have sector funds = Yes THEN

Q102_value total value of sector funds
Sector funds (funds that specialize in the stocks of companies in a particular sector or industry)
Integer

ENDIF

IF do you have other US stock funds = Yes THEN

Q103_value total value of other US stock funds
Other U.S. stock funds, such as growth, income, or value funds)
Integer

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

Q104_value  total value of other stocks or funds not listed
Other individual company stocks or bonds, or any other assets not entered previously
Integer
ENDIF

dummytableend  dummytableend

IF (do you have stock from current employer = Yes AND total value of stock from current employer=EMPTY) OR (do you have stock from previous employer = Yes AND total value of stock from previous employer=EMPTY) OR (do you have short term assets = Yes AND total value of short term assets=EMPTY) OR (do you have bond funds = Yes AND total value of bond funds=EMPTY) OR (do you have balanced or life cycle funds = Yes AND total value of balanced or life cycle funds=EMPTY) OR (do you have foreign investment funds = Yes AND total value of foreign investment funds=EMPTY) OR (do you have US index funds = Yes AND total value of US index funds=EMPTY) OR (do you have sector funds = Yes AND total value of sector funds=EMPTY) OR (do you have other US stock funds = Yes AND total value of other US stock funds=EMPTY) OR (do you have other stocks or funds not listed = Yes AND total value of other stocks or funds not listed=EMPTY) THEN

[Questions Q95_range_intro to dummytableend are displayed as a table]

Q95_range_intro  value range of assets in retirement accounts
[You did not complete the previous question(s). Your answers are important to us.
Please try to answer as best you can.] What is the total value of each of the following types of assets you [and your spouse/and your partner] hold in retirement accounts?

IF do you have stock from current employer = Yes AND total value of stock from current employer=EMPTY THEN

Q95_range  value range of stock from current employer
Stock of a company that currently employs you [or your spouse/or your partner]

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

ENDIF

IF do you have stock from previous employer = Yes AND total value of stock from previous employer=EMPTY THEN
**Q96_range**  value range of stock from previous employer

<table>
<thead>
<tr>
<th>Stock of a company that previously employed you [or your spouse/or your partner]</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 $1 to $2,500</td>
</tr>
<tr>
<td>2 $2,501 to $5,000</td>
</tr>
<tr>
<td>3 $5,001 to $10,000</td>
</tr>
<tr>
<td>4 $10,001 to $25,000</td>
</tr>
<tr>
<td>5 $25,001 to $50,000</td>
</tr>
<tr>
<td>6 $50,001 to $100,000</td>
</tr>
<tr>
<td>7 $100,001 to $250,000</td>
</tr>
<tr>
<td>8 $250,001 to $500,000</td>
</tr>
<tr>
<td>9 $500,001 to $1,000,000</td>
</tr>
<tr>
<td>10 More than $1,000,000</td>
</tr>
<tr>
<td>11 Don't own</td>
</tr>
</tbody>
</table>

ENDIF

IF do you have short term assets = Yes AND total value of short term assets=EMPTY THEN

**Q97_range**  value range of short term assets

<table>
<thead>
<tr>
<th>Money market funds, certificates of deposit, short-term treasury Bills, and other short-term assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 $1 to $2,500</td>
</tr>
<tr>
<td>2 $2,501 to $5,000</td>
</tr>
<tr>
<td>3 $5,001 to $10,000</td>
</tr>
<tr>
<td>4 $10,001 to $25,000</td>
</tr>
<tr>
<td>5 $25,001 to $50,000</td>
</tr>
<tr>
<td>6 $50,001 to $100,000</td>
</tr>
<tr>
<td>7 $100,001 to $250,000</td>
</tr>
<tr>
<td>8 $250,001 to $500,000</td>
</tr>
<tr>
<td>9 $500,001 to $1,000,000</td>
</tr>
<tr>
<td>10 More than $1,000,000</td>
</tr>
<tr>
<td>11 Don't own</td>
</tr>
</tbody>
</table>

ENDIF

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

**Q98_range**  value range of bond funds

<table>
<thead>
<tr>
<th>Bond funds (funds that focus on medium to long-term bonds - not money market funds)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 $1 to $2,500</td>
</tr>
<tr>
<td>2 $2,501 to $5,000</td>
</tr>
<tr>
<td>3 $5,001 to $10,000</td>
</tr>
<tr>
<td>4 $10,001 to $25,000</td>
</tr>
<tr>
<td>5 $25,001 to $50,000</td>
</tr>
<tr>
<td>6 $50,001 to $100,000</td>
</tr>
<tr>
<td>7 $100,001 to $250,000</td>
</tr>
<tr>
<td>8 $250,001 to $500,000</td>
</tr>
<tr>
<td>9 $500,001 to $1,000,000</td>
</tr>
<tr>
<td>10 More than $1,000,000</td>
</tr>
<tr>
<td>11 Don't own</td>
</tr>
</tbody>
</table>
IF do you have balanced or life cycle funds = Yes AND total value of balanced or life cycle funds=EMPTY THEN

Q99_range  value range of balanced or life cycle funds
Balanced or life-cycle funds (funds that hold both stocks and bonds)
1 $1 to $2,500
2 $2,501 to $5,000
3 $5,001 to $10,000
4 $10,001 to $25,000
5 $25,001 to $50,000
6 $50,001 to $100,000
7 $100,001 to $250,000
8 $250,001 to $500,000
9 $500,001 to $1,000,000
10 More than $1,000,000
11 Don't own

ENDIF

IF do you have foreign investment funds = Yes AND total value of foreign investment funds=EMPTY THEN

Q100_range  value range of foreign investment funds
Global, international, emerging market, country or area funds (funds that focus on foreign investment)
1 $1 to $2,500
2 $2,501 to $5,000
3 $5,001 to $10,000
4 $10,001 to $25,000
5 $25,001 to $50,000
6 $50,001 to $100,000
7 $100,001 to $250,000
8 $250,001 to $500,000
9 $500,001 to $1,000,000
10 More than $1,000,000
11 Don't own

ENDIF

IF do you have US index funds = Yes AND total value of US index funds=EMPTY THEN

Q101_range  value range of US index funds
U.S. index funds (funds that closely track broad market indexes, such as the S&P 500 index)
1 $1 to $2,500
2 $2,501 to $5,000
3 $5,001 to $10,000
4 $10,001 to $25,000
<table>
<thead>
<tr>
<th></th>
<th>5 $25,001 to $50,000</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>6 $50,001 to $100,000</td>
</tr>
<tr>
<td></td>
<td>7 $100,001 to $250,000</td>
</tr>
<tr>
<td></td>
<td>8 $250,001 to $500,000</td>
</tr>
<tr>
<td></td>
<td>9 $500,001 to $1,000,000</td>
</tr>
<tr>
<td></td>
<td>10 More than $1,000,000</td>
</tr>
<tr>
<td></td>
<td>11 Don't own</td>
</tr>
</tbody>
</table>

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

**Q102_range** value range of sector funds

- Sector funds (funds that specialize in the stocks of companies in a particular sector or industry)
- 1 $1 to $2,500
- 2 $2,501 to $5,000
- 3 $5,001 to $10,000
- 4 $10,001 to $25,000
- 5 $25,001 to $50,000
- 6 $50,001 to $100,000
- 7 $100,001 to $250,000
- 8 $250,001 to $500,000
- 9 $500,001 to $1,000,000
- 10 More than $1,000,000
- 11 Don't own

ENDIF

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

**Q103_range** value range of other US stock funds

- Other U.S. stock funds, such as growth, income, or value funds)
- 1 $1 to $2,500
- 2 $2,501 to $5,000
- 3 $5,001 to $10,000
- 4 $10,001 to $25,000
- 5 $25,001 to $50,000
- 6 $50,001 to $100,000
- 7 $100,001 to $250,000
- 8 $250,001 to $500,000
- 9 $500,001 to $1,000,000
- 10 More than $1,000,000
- 11 Don't own

ENDIF

IF do you have other stocks or funds not listed = Yes AND total value of other stocks or funds not listed=EMPTY THEN
Other individual company stocks or bonds, or any other assets not entered previously

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

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

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

Memo

ENDIF

ENDIF

Do you [or your spouse/or your partner] hold any educational savings accounts such as 529 plan accounts?
1 Yes
2 No

IF have educational savings accounts = EMPTY THEN

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

<table>
<thead>
<tr>
<th><strong>Q105_value</strong></th>
<th>total value of educational savings accounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>What is the current balance/total value of educational savings accounts such as 529 plan accounts you [and your spouse/and your partner] hold?</td>
<td></td>
</tr>
<tr>
<td>Integer</td>
<td></td>
</tr>
</tbody>
</table>

IF total value of educational savings accounts = EMPTY THEN

<table>
<thead>
<tr>
<th><strong>Q105_range</strong></th>
<th>value range of educational savings accounts</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>[You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Please provide a range of the current balance/total value of educational savings accounts such as 529 plan accounts you [and your spouse/and your partner] hold.</td>
</tr>
<tr>
<td>1 $1 to $2,500</td>
<td></td>
</tr>
<tr>
<td>2 $2,501 to $5,000</td>
<td></td>
</tr>
<tr>
<td>3 $5,001 to $10,000</td>
<td></td>
</tr>
<tr>
<td>4 $10,001 to $25,000</td>
<td></td>
</tr>
<tr>
<td>5 $25,001 to $50,000</td>
<td></td>
</tr>
<tr>
<td>6 $50,001 to $100,000</td>
<td></td>
</tr>
<tr>
<td>7 $100,001 to $250,000</td>
<td></td>
</tr>
<tr>
<td>8 $250,001 to $500,000</td>
<td></td>
</tr>
<tr>
<td>9 $500,001 to $1,000,000</td>
<td></td>
</tr>
<tr>
<td>10 More than $1,000,000</td>
<td></td>
</tr>
<tr>
<td>11 Don't own</td>
<td></td>
</tr>
</tbody>
</table>

ENDIF

<table>
<thead>
<tr>
<th><strong>Q106</strong></th>
<th>do you have stocks in educational savings acct</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you [or your spouse/or your partner] hold any stocks or stock mutual funds in that educational savings account?</td>
<td></td>
</tr>
<tr>
<td>1 Yes</td>
<td></td>
</tr>
<tr>
<td>2 No</td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th><strong>Q106_dk</strong></th>
<th>do you have stocks in educational savings acct dk</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>[You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Do you [or your spouse/or your partner] hold any stocks or stock mutual funds in that educational savings account?</td>
</tr>
<tr>
<td>1 Yes</td>
<td></td>
</tr>
<tr>
<td>2 No</td>
<td></td>
</tr>
<tr>
<td>3 Don't know</td>
<td></td>
</tr>
</tbody>
</table>

ENDIF

ENDIF

<table>
<thead>
<tr>
<th><strong>Q107</strong></th>
<th>Do you have a written will</th>
</tr>
</thead>
</table>
Do you have a written will?
1 Yes
2 No

IF Do you have a written will = EMPTY THEN

| Q107_dk  Do you have a written will dk |
| [You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Do you have a written will? |
| 1 Yes |
| 2 No |
| 3 Don't know |

ENDIF

Q108 Do you and immediate family have life insurance
Do you and/or your immediate family have life insurance?
1 Yes
2 No

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

| Q108_dk  Do you and immediate family have life insurance dk |
| [You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Do you and/or your immediate family have life insurance? |
| 1 Yes |
| 2 No |
| 3 Don't know |

ENDIF

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

[Questions q109_ins_intro to Q112_yn are displayed as a table]

q109_ins_intro receive life insurance settlement for following events
Would your family receive a life insurance settlement for any of the following events?

Q109_yn receive insurance settlement for your death
Your death
1 Yes
2 No

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

| Q110_yn_sp  receive insurance settlement for spouse/partner death |
| Your [spouse/partner]'s death |
| 1 Yes |
| 2 No |
Q111_yn  receive insurance settlement for death of a child
Death of a child
1 Yes
2 No

Q112_yn  receive insurance settlement for death of someone else
Death of someone else
1 Yes
2 No

IF receive insurance settlement for your death = EMPTY OR ((married=Yes OR planning financial future together as couple=Yes) AND receive insurance settlement for spouse/partner death = EMPTY) OR (receive insurance settlement for death of a child = EMPTY) OR receive insurance settlement for death of someone else = EMPTY THEN

[Questions q109_ins_intro to dummytableend are displayed as a table]

Q109_yn_dk  receive insurance settlement for your death dk
Your death
1 Yes
2 No
3 Don't know

Q110_yn_sp_dk  receive insurance settlement for spouse/partner death dk
Your [spouse/partner]'s death
1 Yes
2 No
3 Don't know

Q111_sp_dk  receive insurance settlement for spouse/partner death dk
Your [spouse/partner]'s death
1 Yes
2 No
3 Don't know

ENDIF
Q111_yn_dk  receive insurance settlement for death of a child dk
   Death of a child
      1 Yes
      2 No
      3 Don't know

ENDIF

IF receive insurance settlement for death of someone else = EMPTY OR receive insurance
settlement for death of someone else dk <> EMPTY THEN

Q112_yn_dk  receive insurance settlement for death of someone else dk
   Death of someone else
      1 Yes
      2 No
      3 Don't know

ENDIF

ENDIF

IF receive insurance settlement for your death = Yes OR receive insurance settlement for
spouse/partner death = Yes OR ((how many children > 0) AND receive insurance settlement for
death of a child = Yes) OR receive insurance settlement for death of someone else = Yes THEN

[Questions q109_value_intro to dummytableend are displayed as a table]

q109_value_intro  amount of insurance settlement
   What is the insurance settlement you or your family would receive upon...

   IF receive insurance settlement for your death = Yes THEN

   Q109_value  total value of life insurance settlement for your death
      your death?
      Integer

   ENDIF

   IF ((married=Yes OR planning financial future together as couple=Yes) AND receive insurance
settlement for spouse/partner death = Yes) THEN

   Q110_value_sp  total value of life insurance settlement for spouse or partner death
      your spouse/partner's death?
      Integer

   ENDIF

   IF how many children > 0 AND receive insurance settlement for death of a child = Yes THEN

   Q111_value  total value of life insurance settlement for death of a child

   ENDIF
| the death of a child? |
| Integer |
| ENDIF |

| IF receive insurance settlement for death of someone else = Yes THEN |
| Q112_value total value of life insurance settlement for death of someone else |
| the death of someone else? |
| Integer |
| ENDIF |

dummytableend dummytableend

IF (receive insurance settlement for your death = Yes AND total value of life insurance settlement for your death = EMPTY) OR ((married = Yes OR planning financial future together as couple = Yes) AND receive insurance settlement for spouse/partner death = Yes AND total value of life insurance settlement for spouse or partner death = EMPTY) OR (how many children > 0 AND receive insurance settlement for death of a child = Yes AND total value of life insurance settlement for death of a child = EMPTY) OR (receive insurance settlement for death of someone else = Yes AND total value of life insurance settlement for death of someone else = EMPTY) THEN

[Questions q109_range_intro to dummytableend are displayed as a table]

q109_range_intro range of insurance settlement

[You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Please provide a range for the life insurance settlement you or your family would receive upon...

| IF receive insurance settlement for your death = Yes AND total value of life insurance settlement for your death = EMPTY THEN |
| Q109_range value range of life insurance settlement for your death |
| your death. |
| 1 $1 to $2,500 |
| 2 $2,501 to $5,000 |
| 3 $5,001 to $10,000 |
| 4 $10,001 to $25,000 |
| 5 $25,001 to $50,000 |
| 6 $50,001 to $100,000 |
| 7 $100,001 to $250,000 |
| 8 $250,001 to $500,000 |
| 9 $500,001 to $1,000,000 |
| 10 More than $1,000,000 |
| 11 No life insurance |
| ENDIF |
IF ((married=Yes OR planning financial future together as couple=Yes) AND receive insurance settlement for spouse/partner death = Yes AND total value of life insurance settlement for spouse or partner death=EMPTY) THEN

Q110_range_sp  value range of life insurance settlement for spouse/partner death

1 $1 to $2,500
2 $2,501 to $5,000
3 $5,001 to $10,000
4 $10,001 to $25,000
5 $25,001 to $50,000
6 $50,001 to $100,000
7 $100,001 to $250,000
8 $250,001 to $500,000
9 $500,001 to $1,000,000
10 More than $1,000,000
11 No life insurance

ENDIF

IF how many children > 0 AND receive insurance settlement for death of a child = Yes AND total value of life insurance settlement for death of a child = EMPTY THEN

Q111_range  value range of life insurance settlement for death of a child

1 $1 to $2,500
2 $2,501 to $5,000
3 $5,001 to $10,000
4 $10,001 to $25,000
5 $25,001 to $50,000
6 $50,001 to $100,000
7 $100,001 to $250,000
8 $250,001 to $500,000
9 $500,001 to $1,000,000
10 More than $1,000,000
11 No life insurance

ENDIF

IF receive insurance settlement for death of someone else = Yes AND total value of life insurance settlement for death of someone else = EMPTY THEN

Q112_range  value range of life insurance settlement for death of someone else

1 $1 to $2,500
2 $2,501 to $5,000
3 $5,001 to $10,000
4 $10,001 to $25,000
5 $25,001 to $50,000
6 $50,001 to $100,000
7 $100,001 to $250,000

ENDIF
Questions Q113_asset_intro to Q115_yn are displayed as a table

Q113_asset_intro do you have other assets
Now we turn to a series of questions about assets you [or your spouse/or your partner] have that are NOT in retirement accounts or educational savings accounts. Not Including what is in retirement or educational savings accounts, do you [or your spouse/or your partner] hold any other assets in...

Q113_yn have other assets like checking/savings/money mkt accts
checking accounts, savings accounts, money market accounts, certificates of deposit, short-term treasury Bills, and cash?
1 Yes
2 No

Q114_yn have other assets like equity in farm or livestock
net equity in a farm, including livestock and equipment?
1 Yes
2 No

Q115_yn have other assets in non farm partnership or business
net equity in non-farm partnerships or businesses of which you own at least 5 percent?
1 Yes
2 No

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

[Questions Q113_asset_intro to dummytableend are displayed as a table]

Q113_asset_intro do you have other assets
Now we turn to a series of questions about assets you [or your spouse/or your partner] have that are NOT in retirement accounts or educational savings accounts. Not Including what is in retirement or educational savings accounts, do you [or your spouse/or your partner] hold any other assets in...
IF have other assets like checking/savings/money mkt accts = EMPTY OR have other assets like checking/savings/money mkt accts dk <> EMPTY THEN

Q113_yn_dk  have other assets like checking/savings/money mkt accts dk
| checking accounts, savings accounts, money market accounts, certificates of deposit, short-term treasury Bills, and cash? |
| 1 Yes |
| 2 No |
| 3 Don't know |

ENDIF

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

Q114_yn_dk  have other assets like equity in farm or livestock dk
| net equity in a farm, including livestock and equipment? |
| 1 Yes |
| 2 No |
| 3 Don't know |

ENDIF

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

Q115_yn_dk  have other assets in non farm partnership or business dk
| net equity in non-farm partnerships or businesses of which you own at least 5 percent? |
| 1 Yes |
| 2 No |
| 3 Don't know |

ENDIF

ENDIF

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

[Questions Q113_value_intro to dummytableend are displayed as a table]

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

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

Q113_value  total value of checking savings money mkt accts
| checking accounts, savings accounts, money market accounts, certificates of deposit,
short-term treasury Bills, and cash?
Integer

ENDIF

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

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

ENDIF

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

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

ENDIF

dummytableend
dummytableend

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

[Questions Q113_range_intro to dummytableend are displayed as a table]

| Q113_range_intro | intro to range value of other assets
| [You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Not Including what is in retirement or educational savings accounts, please provide a range of the total value you [and your spouse/and your partner] hold in...

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

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

| 1 $1 to $2,500
| 2 $2,501 to $5,000
| 3 $5,001 to $10,000
| 4 $10,001 to $25,000
| 5 $25,001 to $50,000
| 6 $50,001 to $100,000
| 7 $100,001 to $250,000
| 8 $250,001 to $500,000
IF have other assets like equity in farm or livestock = Yes AND total value of farm equity
livestock and equipment = EMPTY THEN

Q114_range value range of farm equity
net equity in a farm, including livestock and equipment.
1 $1 to $2,500
2 $2,501 to $5,000
3 $5,001 to $10,000
4 $10,001 to $25,000
5 $25,001 to $50,000
6 $50,001 to $100,000
7 $100,001 to $250,000
8 $250,001 to $500,000
9 $500,001 to $1,000,000
10 More than $1,000,000
11 Don't own

ENDIF

IF have other assets in non farm partnership or business = Yes AND total value of non farm
 partnerships = EMPTY THEN

Q115_range value range of non farm partnerships
net equity in non-farm partnerships or businesses of which you own at least 5 percent.
1 $1 to $2,500
2 $2,501 to $5,000
3 $5,001 to $10,000
4 $10,001 to $25,000
5 $25,001 to $50,000
6 $50,001 to $100,000
7 $100,001 to $250,000
8 $250,001 to $500,000
9 $500,001 to $1,000,000
10 More than $1,000,000
11 Don't own

ENDIF

dummytableend dummytableend

ENDIF
Q116  mutual funds not in retirement or educational savings accts
Not including what is in retirement accounts or educational savings accounts, do you [or your spouse/or your partner] hold any mutual funds?
1 Yes
2 No

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

| Q116_dk  mutual funds not in retirement or educational savings accts dk
[You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Not including what is in retirement accounts or educational savings accounts, do you [or your spouse/or your partner] hold any mutual funds?
1 Yes
2 No
3 Don't know

ENDIF

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

| Questions Q117_fund_intro to Q123_yn are displayed as a table |

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

Q117_yn  do you have bond funds
Bond funds (funds that focus on medium to long-term bonds - not money market funds).
1 Yes
2 No

Q118_yn  do you have balanced or life cycle funds
Balanced or life-cycle funds (funds that hold both stocks and bonds).
1 Yes
2 No

Q119_yn  do you have foreign investments
Global, international, emerging market, country or area funds (funds that focus on foreign investments).
1 Yes
2 No

Q120_yn  do you have US index funds
U.S. index funds (funds that closely track broad market indexes, such as the S&P 500 index).
1 Yes
2 No

Q121_yn  do you have sector funds
Sector funds (funds that specialize in the stocks of companies in a particular sector or industry).
<table>
<thead>
<tr>
<th>Q122_yn</th>
<th>do you have other US stock funds</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Other U.S. stock funds, such as growth, income or value funds.</td>
</tr>
<tr>
<td>1 Yes</td>
<td></td>
</tr>
<tr>
<td>2 No</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Q123_yn</th>
<th>do you have other mutual funds</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Any other mutual funds not listed above.</td>
</tr>
<tr>
<td>1 Yes</td>
<td></td>
</tr>
<tr>
<td>2 No</td>
<td></td>
</tr>
</tbody>
</table>

| IF do you have bond funds = EMPTY OR do you have balanced or life cycle funds = EMPTY OR do you have foreign investments = EMPTY OR do you have US index funds = EMPTY OR do you have sector funds = EMPTY OR do you have other US stock funds = EMPTY OR do you have other mutual funds = EMPTY THEN |
| [Questions Q117_fund_intro to dummytableend are displayed as a table] |

<table>
<thead>
<tr>
<th>Q117_fund_intro</th>
<th>total value in the following mutual funds</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Not including what is in retirement accounts or educational savings accounts, do you [or your spouse/or your partner] hold any of the following mutual funds?</td>
</tr>
<tr>
<td></td>
<td>IF do you have bond funds = EMPTY OR do you have bond funds dk &lt;&gt; EMPTY THEN</td>
</tr>
<tr>
<td>Q117_yn_dk</td>
<td>do you have bond funds dk</td>
</tr>
<tr>
<td></td>
<td>Bond funds (funds that focus on medium to long-term bonds - not money market funds).</td>
</tr>
<tr>
<td></td>
<td>1 Yes</td>
</tr>
<tr>
<td></td>
<td>2 No</td>
</tr>
<tr>
<td></td>
<td>3 Don't know</td>
</tr>
</tbody>
</table>
| ENDIF

| IF do you have balanced or life cycle funds = EMPTY OR do you have balanced or life cycle funds <> EMPTY THEN |
| Q118_yn_dk     | do you have balanced or life cycle funds |
|                 | Balanced or life-cycle funds (funds that hold both stocks and bonds). |
|                 | 1 Yes |
|                 | 2 No |
|                 | 3 Don't know |
| ENDIF

| IF do you have foreign investments = EMPTY OR do you have foreign investments <> EMPTY THEN |
| Q119_yn_dk     | do you have foreign investments |
|                 | Global, international, emerging market, country or area funds (funds that focus on foreign investments). |
| 1 Yes |
IF do you have US index funds = EMPTY OR do you have US index funds <> EMPTY THEN

Q120_yn_dk  do you have US index funds
U.S. index funds (funds that closely track broad market indexes, such as the S&P 500 index).
1 Yes
2 No
3 Don't know

ENDIF

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

Q121_yn_dk  do you have sector funds dk
Sector funds (funds that specialize in the stocks of companies in a particular sector or industry).
1 Yes
2 No
3 Don't know

ENDIF

IF do you have other US stock funds = EMPTY OR do you have other US stock funds dk <> EMPTY THEN

Q122_yn_dk  do you have other US stock funds dk
Other U.S. stock funds, such as growth, income or value funds.
1 Yes
2 No
3 Don't know

ENDIF

IF do you have other mutual funds = EMPTY OR do you have other mutual funds dk <> EMPTY THEN

Q123_yn_dk  do you have other mutual funds dk
Any other mutual funds not listed above.
1 Yes
2 No
3 Don't know

ENDIF

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

[Questions Q117_value_intro to dummytableend are displayed as a table]

<table>
<thead>
<tr>
<th><strong>Q117_value_intro</strong></th>
<th>value of mutual funds</th>
</tr>
</thead>
</table>
| You indicated that you [or your spouse/or your partner] hold mutual funds. We would like to know the value of these holdings. Not including what is in retirement accounts or educational savings accounts, what is the total value that you [and your spouse/and your partner] hold in...

IF do you have bond funds = Yes THEN

<table>
<thead>
<tr>
<th><strong>Q117_value</strong></th>
<th>total value of bond funds</th>
</tr>
</thead>
</table>
| bond funds (funds that focus on medium to long-term bonds - not money market funds)?
| Integer

ENDIF

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

<table>
<thead>
<tr>
<th><strong>Q118_value</strong></th>
<th>total value of balanced or life cycle funds</th>
</tr>
</thead>
</table>
| balanced or life-cycle funds (funds that hold both stocks and bondss)?
| Integer

ENDIF

IF do you have foreign investments = Yes THEN

<table>
<thead>
<tr>
<th><strong>Q119_value</strong></th>
<th>total value of foreign investments</th>
</tr>
</thead>
</table>
| global, international, emerging market, country or area funds (funds that focus on foreign investments)?
| Integer

ENDIF

IF do you have US index funds = Yes THEN

<table>
<thead>
<tr>
<th><strong>Q120_value</strong></th>
<th>total value of US index funds</th>
</tr>
</thead>
</table>
| U.S. index funds (funds that closely track broad market indexes, such as the S&P 500 index)?
| Integer

ENDIF

IF do you have sector funds = Yes THEN

<table>
<thead>
<tr>
<th><strong>Q121_value</strong></th>
<th>total value of sector funds</th>
</tr>
</thead>
</table>
| sector funds (funds that specialize in the stocks of companies in a particular sector or...
IF do you have other US stock funds = Yes THEN

**Q122_value** total value of other US stock funds
other U.S. stock funds, such as growth, income or value funds?
Integer

ENDIF

IF do you have other mutual funds = Yes THEN

**Q123_value** total value of other mutual funds
any other mutual funds not listed previously?
Integer

ENDIF

dummytableend
dummytableend

IF (do you have bond funds = Yes AND total value of bond funds = EMPTY) OR (do you have balanced or life cycle funds = Yes AND total value of balanced or life cycle funds=EMPTY) OR (do you have foreign investments = Yes AND total value of foreign investments=EMPTY) OR (do you have US index funds = Yes AND total value of US index funds=EMPTY) OR (do you have sector funds = Yes AND total value of sector funds=EMPTY) OR (do you have other US stock funds = Yes AND total value of other US stock funds=EMPTY) OR (do you have other mutual funds = Yes AND total value of other mutual funds = EMPTY) THEN

[Questions Q117_range_intro to dummytableend are displayed as a table]

**Q117_range_intro** range value of other mutual funds
[You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Not Including what is in retirement accounts or educational savings accounts, please provide a range of the total value that you [and your spouse/and your partner] hold in...

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

**Q117_range** value range of bond funds
bond funds (funds that focus on medium to long-term bonds - not money market funds).
1 $1 to $2,500
2 $2,501 to $5,000
3 $5,001 to $10,000
4 $10,001 to $25,000
5 $25,001 to $50,000
6 $50,001 to $100,000
7 $100,001 to $250,000
IF do you have balanced or life cycle funds = Yes AND total value of balanced or life cycle funds=EMPTY THEN

Q118_range value range of balanced or life cycle funds
balanced or life-cycle funds (funds that hold both stocks and bonds).
1 $1 to $2,500
2 $2,501 to $5,000
3 $5,001 to $10,000
4 $10,001 to $25,000
5 $25,001 to $50,000
6 $50,001 to $100,000
7 $100,001 to $250,000
8 $250,001 to $500,000
9 $500,001 to $1,000,000
10 More than $1,000,000
11 Don't own

ENDIF

IF do you have foreign investments = Yes AND total value of foreign investments=EMPTY THEN

Q119_range value range of foreign investments
global, international, emerging market, country or area funds (funds that focus on foreign investments).
1 $1 to $2,500
2 $2,501 to $5,000
3 $5,001 to $10,000
4 $10,001 to $25,000
5 $25,001 to $50,000
6 $50,001 to $100,000
7 $100,001 to $250,000
8 $250,001 to $500,000
9 $500,001 to $1,000,000
10 More than $1,000,000
11 Don't own

ENDIF

IF do you have US index funds = Yes AND total value of US index funds=EMPTY THEN

Q120_range value range of US index funds
U.S. index funds (funds that closely track broad market indexes, such as the S&P 500 index).
1 $1 to $2,500
IF do you have sector funds = Yes AND total value of sector funds=EMPTY THEN

Q121_range value range of sector funds

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

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

ENDIF

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

Q122_range value range of other US stock funds

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

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

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

Q123_range value range of other mutual funds
any other mutual funds not listed previously?
1 $1 to $2,500
2 $2,501 to $5,000
3 $5,001 to $10,000
4 $10,001 to $25,000
5 $25,001 to $50,000
6 $50,001 to $100,000
7 $100,001 to $250,000
8 $250,001 to $500,000
9 $500,001 to $1,000,000
10 More than $1,000,000
11 Don't own

ENDIF

dummytableend
dummytableend
ENDIF
ENDIF

IF do you have other mutual funds = Yes THEN

Q123_describe describe other mutual funds
You indicated that you own other mutual funds than those previously listed. Please describe these mutual funds in the text box below.
Memo

ENDIF

ENDIF

Q124 have any stocks or bonds of individual companies
Not Including what is in retirement accounts or educational savings accounts, do you [or your spouse/or your partner] have any stocks or bonds of individual companies outside of mutual funds?
1 Yes
2 No

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

Q124_dk have any stocks or bonds of individual companies dk
[You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Not Including what is in retirement accounts or educational savings accounts, do you [or your spouse/or your partner] have any stocks or bonds of individual companies outside of mutual funds?
1 Yes
2 No
3 Don't know

ENDIF

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

[Questions Q125_stock_intro to Q129_yn are displayed as a table]

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

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

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

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

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

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

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

[Questions Q125_stock_intro to dummytableend are displayed as a table]

<table>
<thead>
<tr>
<th>q125_stock_intro</th>
<th>have any of following stocks or bonds</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not Including what is in retirement accounts or educational savings accounts, do you [or your spouse/or your partner] directly hold any ...</td>
<td></td>
</tr>
</tbody>
</table>

IF have stock of current employer = EMPTY OR have stock of current employer dk <> EMPTY THEN
Q125 yn dk  have stock of current employer dk
stock of a company that currently employs you [or your spouse/or your partner]
1 Yes
2 No
3 Don't know

ENDIF

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

Q126 yn dk  have stock of previous employer dk
stock of a company that previously employed you [or your spouse/or your partner]
1 Yes
2 No
3 Don't know

ENDIF

IF have stock in a foreign company = EMPTY OR have stock in a foreign company dk <> EMPTY THEN

Q127 yn dk  have stock in a foreign company dk
stock in a foreign company.
1 Yes
2 No
3 Don't know

ENDIF

IF have stock of other companies = EMPTY OR have stock of other companies dk <> EMPTY THEN

Q128 yn dk  have stock of other companies dk
stock of other companies.
1 Yes
2 No
3 Don't know

ENDIF

IF have bonds of individual companies = EMPTY OR have bonds of individual companies <> EMPTY THEN

Q129 yn dk  have bonds of individual companies
bonds of individual companies.
1 Yes
2 No
3 Don't know

ENDIF
ENDIF

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

[Questions Q125_value_intro to dummytableend are displayed as a table]

Q125_value_intro  value of stocks and bonds
Not Including what is in retirement accounts or educational savings accounts, what is the value that you [and your spouse/and your partner] directly hold in...

IF have stock of current employer = Yes THEN

Q125_value  total value of stock of current employer
stock of a company that currently employs you [or your spouse/or your partner]?
 Integer

ENDIF

IF have stock of previous employer = Yes THEN

Q126_value  total value of stock of previous employer
stock of a company that previously employed you [or your spouse/or your partner]?
 Integer

ENDIF

IF have stock in a foreign company = Yes THEN

Q127_value  total value of stock in a foreign company
stock in a foreign company?
 Integer

ENDIF

IF have stock of other companies = Yes THEN

Q128_value  total value of stock of other companies
stock of other companies?
 Integer

ENDIF

IF have bonds of individual companies = Yes THEN

Q129_value  total value of bonds of individual companies
bonds of individual companies?
 Integer

ENDIF
IF (have stock of current employer = Yes AND total value of stock of current employer = 
EMPTY) OR (have stock of previous employer = Yes AND total value of stock of previous 
employer=EMPTY) OR (have stock in a foreign company = Yes AND total value of stock in a 
foreign company=EMPTY) OR (have stock of other companies = Yes AND total value of stock of 
other companies=EMPTY) OR (have bonds of individual companies = Yes AND total value of 
bonds of individual companies=EMPTY) THEN

[Questions Q125_range_intro to dummytableend are displayed as a table]

**Q125_range_intro** range intro for stocks and bonds
[You did not complete the previous question(s). Your answers are important to us.
Please try to answer as best you can.] Not Including what is in retirement accounts or 
educational savings accounts, please provide a range of the total value that you [and 
your spouse/and your partner] directly hold in...

IF have stock of current employer = Yes AND total value of stock of current 
employer=EMPTY THEN

**Q125_range** value range of stock of current employer
stock of a company that currently employs you [or your spouse/or your partner]

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

IF have stock of previous employer = Yes AND total value of stock of previous 
employer=EMPTY THEN

**Q126_range** value range of stock of previous employer
stock of a company that previously employed you [or your spouse/or your partner]

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

ENDIF

IF have stock in a foreign company = Yes AND total value of stock in a foreign company=EMPTY THEN

Q127_range  value range of stock in a foreign company
stock in a foreign company
1 $1 to $2,500
2 $2,501 to $5,000
3 $5,001 to $10,000
4 $10,001 to $25,000
5 $25,001 to $50,000
6 $50,001 to $100,000
7 $100,001 to $250,000
8 $250,001 to $500,000
9 $500,001 to $1,000,000
10 More than $1,000,000
11 Don't own

ENDIF

IF have stock of other companies = Yes AND total value of stock of other companies=EMPTY THEN

Q128_range  value range of stock of other companies
stock of other companies
1 $1 to $2,500
2 $2,501 to $5,000
3 $5,001 to $10,000
4 $10,001 to $25,000
5 $25,001 to $50,000
6 $50,001 to $100,000
7 $100,001 to $250,000
8 $250,001 to $500,000
9 $500,001 to $1,000,000
10 More than $1,000,000
11 Don't own

ENDIF

IF have bonds of individual companies = Yes AND total value of bonds of individual companies=EMPTY THEN

Q129_range  value range of bonds of individual companies
bonds of individual companies
1 $1 to $2,500
2 $2,501 to $5,000
3 $5,001 to $10,000
Q100_amount of money held in account

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

Q129_describe

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

Memo

Q130_notinc_accts

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

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

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

Q130_notinc_accts_dk

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

1 One
2 Two
3 Three
4 Four to eight
5 More than eight
6 None
7 Don't know
Q130_inc_accts  stock in retiremt or educ savings accts of how many companies
Including only what is in retirement accounts or educational savings accounts, in how many different companies do you [and your spouse/and your partner] hold stock, outside of mutual funds?
1 One
2 Two
3 Three
4 Four to eight
5 More than eight
6 None

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

Q130_inc_accts_dk  stock in retiremt or educ savings accts of how many companies dk
[You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Including only what is in retirement accounts or educational savings accounts, in how many different companies do you [and your spouse/and your partner] hold stock, outside of mutual funds?
1 One
2 Two
3 Three
4 Four to eight
5 More than eight
6 None
7 Don't know

ENDIF

Q131  any other assets like trusts hedge funds commodities art jewelry coins
Do you [or your spouse/or your partner] hold any other assets such as trusts, limited partnerships, hedge funds, commodities, timber or mineral rights, valuable art, jewelry, metals, coins, collectibles...?
1 Yes
2 No

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

Q131_dk  any other assets like trusts hedge funds commodities art jewelry coins dk
[You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Do you [or your spouse/or your partner] hold any other assets such as trusts, limited partnerships, hedge funds, commodities, timber or mineral rights, valuable art, jewelry, metals, coins, collectibles...?
1 Yes
2 No
3 Don't know

ENDIF

IF any other assets like trusts hedge funds commodities art jewelry coins=Yes OR any other assets like trusts hedge funds commodities art jewelry coins dk = Yes THEN
**Q132_value** total value of these other assets
What is the total value you [and your spouse/and your partner] hold in all other assets such as trusts, limited partnerships, hedge funds, commodities, timber or mineral rights, valuable art, jewelry, metals, coins, collectibles...?
Integer

IF total value of these other assets=EMPTY THEN

**Q132_range** value range of these other assets
Please provide a range of the total value you [and your spouse/and your partner] hold in all other assets such as trusts, limited partnerships, hedge funds, commodities, timber or mineral rights, valuable art, jewelry, metals, coins, collectibles...

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

ENDIF

**Q132_describe** describe these other assets
You indicated that you own other assets such as trusts, limited partnerships, hedge funds, commodities, timber or mineral rights, valuable art, jewelry, metals, coins, collectibles...
Please describe these in the text box below.
Memo

ENDIF

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

**Q133_spouse_part** work for a company that has stock
Some companies have stock that can be bought and sold in stock markets. Do you [or your spouse/or your partner] work for any company that has such stock?
1 Yes
2 No
3 Neither of us is currently working

ELSE

**Q133_single** work for a company that has stock
Some companies have stock that can be bought and sold in stock markets. Do you work for any company that has such stock?
1 Yes
2 No
3 Not currently working
IF work for a company that has stock =Yes OR work for a company that has stock =Yes THEN

Q134  stock offered as a retirement option
Is the stock of any company for which you [or your spouse/or your partner] currently work offered as an option in a retirement account with the company?
1 Yes
2 No
3 Not currently working

IF stock offered as a retirement option = EMPTY THEN

Q134_dk  stock offered as a retirement option dk
[You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Is the stock of any company for which you [or your spouse or your partner] currently work offered as an option in a retirement account with the company?
1 Yes
2 No
3 Not currently working
4 Don't know

ENDIF

IF stock offered as a retirement option =Yes THEN

Q135  special deal for buying stock of employer
Do you [or your spouse/or your partner] get any special deal for investing in the stock of a current employer?
1 Yes
2 No
3 Not currently working

IF special deal for buying stock of employer=EMPTY THEN

Q135_dk  special deal for buying stock of employer dk
[You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Do you [or your spouse/or your partner] get any special deal for investing in the stock of a current employer?
1 Yes
2 No
3 Not currently working
4 Don't know

ENDIF

ENDIF
Q136_change_stock  how often buy or sell stocks or change investments
On average, about how often do you [or your spouse/or your partner] buy or sell stocks, bonds, or other investments, or change the allocations in a retirement account?
1 Several times a week
2 Once a week
3 Once a month
4 A few times a year
5 Once a year
6 Once every five years
7 Less than once every five years
8 Never

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

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

| Q136_spousepart_dk  how often buy or sell stocks or change investments
| On average, about how often do you [or your spouse/or your partner] buy or sell stocks, bonds, or other investments, or change the allocations in a retirement account?
| 1 Several times a week
| 2 Once a week
| 3 Once a month
| 4 A few times a year
| 5 Once a year
| 6 Once every five years
| 7 Less than once every five years
| 8 Never
| 9 I don't know. My [spouse/partner] handles these transactions.

| ELSE

| Q136_single_dk  how often buy or sell stocks or change investments
| On average, about how often do you [or your spouse/or your partner] buy or sell stocks, bonds, or other investments, or change the allocations in a retirement account?
| 1 Several times a week
| 2 Once a week
| 3 Once a month
| 4 A few times a year
| 5 Once a year
| 6 Once every five years
| 7 Less than once every five years
| 8 Never
| 9 I don't know

| ENDIF

ENDIF

Q137  last time bought or sold stocks or changed investments
When was the last time you [or your spouse/or your partner] bought or sold stocks, bonds, or another investment or changed the allocations in a retirement account?
1 In the last week
2 In the last month
3 In the last few months
4 In the last year
5 In the last five years
6 More than five years ago
7 Never

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

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

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

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

| Q138_spouse_part kind of transaction on that occasion
| What did you [or your spouse/or your partner] do on that occasion, and why?
| 1 Bought something because its price went up and we thought its price would go up further.
| 2 Sold something because its price went down and we thought its price would drop further.
| 3 Bought something because its price went down and we thought it was undervalued.
| 4 Sold something because its price went up and we thought it was overvalued.
| 5 Sold something because we needed the money.
| 6 Bought something because we had extra money to invest.
| 7 Changed our mix of investments to adjust our exposure to market risk.
| 8 Other

| Q138_other other kind of transaction on that occasion
| String

ELSE

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

| Q138_single kind of transaction on that occasion
| What did you do on that occasion, and why?
| 1 Bought something because its price went up and I thought its price would go up further.
| 2 Sold something because its price went down and I thought its price would drop further.
| 3 Bought something because its price went down and I thought it was undervalued.
| 4 Sold something because its price went up and I thought it was overvalued.
| 5 Sold something because I needed the money.
| 6 Bought something because I had extra money to invest.
| 7 Changed my mix of investments to adjust my exposure to market risk.
| 8 Other

| Q138_other other kind of transaction on that occasion
| String

|
Q139_advice get any advice about transaction
Did you [or your spouse/or your partner] get advice from anyone about this transaction?
1 Yes
2 No

IF get any advice about transaction = EMPTY THEN

Q139_advice_dk get any advice about transaction dk
[You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Did you [or your spouse/or your partner] get advice from anyone about this transaction?
1 Yes
2 No
3 Don't know

ENDIF

IF get any advice about transaction =Yes OR get any advice about transaction dk = Yes THEN

[Questions Q140_who_advised to Q140_other are displayed as a table]

Q140_who_advised who gave advice about transaction
Who gave you [or your spouse/or your partner] advice about this transaction? Please select all that apply.
1 A son or daughter (including son/daughter-in-law or stepchildren)
2 A brother or sister, brother-in-law or sister-in-law
3 Another relative
4 A financial professional
5 A coworker or colleague
6 A friend who is not a financial professional or coworker
7 Other

Q140_other other person who gave advice about transaction
String

ENDIF

ENDIF

Q141_fin_plan financial planner description
Financial planners often divide people's accumulated savings (including all dividends and interest earned) into stocks, bonds, and short-term assets such as checking accounts, savings accounts, money market accounts, certificates of deposit, short-term treasury Bills, and cash. Including what is in retirement accounts such as IRAs and 401(k) plans and what is in educational savings accounts as part of your accumulated savings, please answer the following questions about the allocation of your savings among these categories.
Q141_stocks  more than one third of savings in stocks  
Is more than one-third of your savings in stocks?
  1 Yes  
  2 No  

IF more than one third of savings in stocks = EMPTY THEN  
  |Q141_stocks_dk  more than one third of savings in stocks dk
  [You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Is more than one-third of your savings in stocks?
  1 Yes  
  2 No  
  3 Don't know  
ENDIF

Q142_bonds  more than one third of savings in medium to longterm bonds  
Is more than one-third of your savings in medium to long-term bonds? 
  1 Yes  
  2 No  

IF more than one third of savings in medium to longterm bonds = EMPTY THEN  
  |Q142_bonds_dk  more than one third of savings in medium to longterm bonds dk
  [You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Is more than one-third of your savings in medium to long-term bonds? 
  1 Yes  
  2 No  
  3 Don't know  
ENDIF

Q143_short  more than one third of savings in short term assets  
Is more than one-third of your savings in short-term assets such as checking accounts, savings accounts, money market accounts, certificates of deposit, short-term treasury Bills, and cash? 
  1 Yes  
  2 No  

IF more than one third of savings in short term assets = EMPTY THEN  
  |Q143_short_dk  more than one third of savings in short term assets dk
  [You did not complete the previous question(s). Your answers are important to us. Please try to answer as best you can.] Is more than one-third of your savings in short-term assets such as checking accounts, savings accounts, money market accounts, certificates of deposit, short-term treasury Bills, and cash? 
  1 Yes  
  2 No  
  3 Don't know
IF Randomly select 1 or 2 or 3 = 3 THEN

[Questions Q6_advisor to dummytableend are displayed as a table]

**Q6_advisor** how much change to financial arrangements
If you were to consult a trustworthy and knowledgeable professional financial advisor, how much of your current financial arrangements do you think that the financial advisor would recommend changing?

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

**dummytableend** dummytableend

ENDIF

[Questions Q147_sources to Q147_other are displayed as a table]

**Q147_sources** information sources for finance questions
What sources of information did you use to assist you in answering these questions? Please check all that apply.
1 Account statements
2 Tax returns
3 Personal finance software (e.g., Quicken or MS Money)
4 Asked someone else (please specify)
5 I did not use anything
6 Other (please specify)

**Q147_other_person** asked someone else to help answer finance questions

String

**Q147_other** other information source

String

[Questions Q156_who_answer to Q156_other are displayed as a table]

**Q156_who_answer** who answered survey questions
Who answered the questions in this survey? (Choose the answer that most accurately reflects who completed this survey.)
I answered all of the questions by myself
Someone else in my household answered all the questions
I answered most of the questions, but someone else provided a few of the answers.
Someone else answered most of the questions, but I provided a few of the answers.
I completed this survey jointly with someone else.
Other

Q156_other other who answered survey questions

String

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

| Questions Q157_who_help to Q157_other are displayed as a table |

Q157_who_help who helped you answer survey questions
If applicable, please indicate who helped you complete this survey. Please check all that apply.
1 Spouse
2 A son or daughter (including stepchildren)
3 A brother or sister, brother-in-law or sister-in-law
4 Another relative
5 A financial professional
6 A coworker or colleague
7 A friend who is not a financial professional or coworker
8 Other

Q157_other other who helped you answer survey questions

String

ENDIF

Q158_minutes minutes ou spent completing survey
How many minutes did you spend completing this survey?
Integer

CS_001 HOW PLEASANT INTERVIEW
Could you tell us how interesting or uninteresting you found the questions in this interview?
1 Very interesting
2 Interesting
3 Neither interesting nor uninteresting
4 Uninteresting
5 Very uninteresting

CS_003 comments
Do you have any other comments on the interview? Please type these in the box below.
Memo