

User Friendly File for Financial Behavior Data Description

**Center for Social and Economic Research
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1. Introduction

This document describes the contents of the User Friendly data file of Financial Behavior. The User Friendly data file was created at the University of Southern California (USC) by the Center for Economic and Social Research (CESR). The data used to create the file originate from internet surveys collected and made available for download by the RAND Corporation, which maintains the RAND American Life Panel (ALP), a panel of respondents from throughout the United States. The file combines answers by ALP respondents to a number of questionnaires: the Health and Retirement Study; the National Financial Capability Study; and a number of cognitive tests.

As part of an agreement between CESR and the Social Security Administration (SSA), CESR has begun working on the production of more user friendly versions of previous RAND ALP surveys. The User Friendly data file of Financial Behavior is the first of these products and is supported by SSA, the National Institute on Aging, and the FINRA Investor Education Foundation. The process involved creating standardized variables from Wave 2 of the RAND ALP Health and Retirement Study (HRS) surveys, in a similar fashion as work previously done at RAND, which produced the RAND ALP HRS Version K data file (Kapteyn et al., 2013). In addition, the User Friendly work modified the Wave 1 (Version K) data appearance by implementing a simplified method to name variables based upon wave instead of HRS survey number. This streamlined RAND ALP HRS Version K data file is called the ALP HRS Wave 1 data file in this document. Also, due to time and resource constraints, only specific sections of the RAND ALP HRS Wave 2 data were produced. The sections that were created involve income, housing and financial wealth, and several demographic variables.

The RAND ALP HRS Wave 1 and 2 data were then linked to other relevant ALP financial cognition surveys. One of these ALP surveys that was linked to the RAND ALP HRS data is the National Financial Capability Study (NFCS), commissioned by the FINRA Investor Education Foundation. The other linked ALP surveys involve general and financial cognition testing.

2. Overview of the User Friendly Data File

2.1 ALP Input Files

The User Friendly data file consists of survey response data from 7 different studies and 17 different ALP survey data sets. These studies are:

- RAND ALP HRS Wave 1
- RAND ALP HRS Wave 2
- National Financial Capability Study (NFCS)
- Cognitive Economics Verbal Survey Wave 1
- Cognitive Economics Verbal Survey Wave 2
- Cognition Tests Part 2
- Cognition Tests Part 3

Table 1 displays which RAND ALP surveys correspond to each ALP study utilized to create the User Friendly data file of Financial Behavior.

Table 1. RAND ALP Surveys in the User Friendly File

ALP Study	ALP Survey
RAND ALP HRS W1	Well Being 36
	Well Being 60
	Well Being 62
	Well Being 65
	Well Being 66
	Well Being 67
	Well Being 99
	Well Being 132
	Well Being 242
RAND ALP HRS W2	Well Being 300
	Well Being 301
	Well Being 336
NFCS	Well Being 284
Cognitive Economics Verbal Survey W1	Well Being 122
Cognitive Economics Verbal Survey W2	Well Being 183
Cognitive Tests Part 2	Well Being 274
Cognitive Tests Part 3	Well Being 286

2.2 Survey Response Comparisons

Due to the inevitability of a slightly different panel of respondents over time, not every panel member participated in each of the seven studies listed in Table 1. In Table 2, the “Total” row gives the number of respondents for each study. The other rows give the counts of the number of respondents mutual to all two-level combinations of compared studies. For instance, the number of panel members who participated in the NFCS survey (Well Being 284) and the first wave of the

RAND ALP HRS survey is 2,068, out of a total of 2,075 respondents who participated in the NFCS survey.

A variable is included on the User Friendly data file, in_all, that indicates if a respondent is present in all 7 studies.

Table 2. Mutual Respondents per Survey Combination

Survey	HRS W1	HRS W2	WB284	WB122	WB183	WB274	WB286
HRS W2	4,232						
WB284	2,068	1,747					
WB122	3,983	3,452	1,400				
WB183	3,793	3,394	1,377	3,806			
WB274	4,822	4,048	2,031	3,486	3,400		
WB286	4,790	4,026	2,017	3,469	3,388	4,800	
Total*	6,221	4,239	2,075	4,002	3,806	4,904	4,869

* There are 1,337 panel members that have responses in all 7 studies

2.3 User Friendly Data File Structure

The User Friendly data file of Financial Behavior is available for download from the RAND ALP website in both STATA and SAS format. If SAS is selected, a format file accompanies the data file. The User Friendly file is respondent-level. However, some HRS variables are reported at the household-level. Please refer to Section 3.1 of this document for information on the naming structure of the standardized HRS variables included on the User Friendly file.

2.4 Obtaining RAND ALP Data

The data described in this document are based on RAND ALP public data release files. These files are accessible through the RAND ALP Data dissemination web site:

<https://alpdata.rand.org/>

Before using the data, you must first obtain permission from the RAND ALP by registering on the site to download the public release files. By registering with RAND ALP you agree to the “Conditions of Use” governing access and use of the data.

2.5 Merging RAND ALP Data Sets

Each file is merged to other files using the unique person identifier variable, prim_key. There are some instances where the merging variable has the survey prefix attached to it, such as ms284_prim_key, to indicate the survey it is from. In those instances, the variable is renamed to prim_key then can be merged with other RAND ALP files. To avoid confusion, prim_key is the only identification variable on the User Friendly data file. A household identifier is not included because members of a household can be different depending on the timing of an individual survey. If a data user would like information on how to obtain a household identifier, please contact the RAND ALP at alp@rand.org.

2.6 Survey Timings

The information from variable to variable for each respondent on the User Friendly data file may have been given in a time span moments apart up to years apart, depending on the individual

respondent's pace as well as the amount of time in between RAND ALP surveys. Therefore, timestamp information is provided on the file for each record. For each of the seven studies, there is a timestamp variable indicating when the respondent began taking the study survey, and a timestamp marking when the respondent completed the survey. These variables are of the form:

prefix_tsstart To indicate the begin time of the survey
prefix_tsend To indicate the completion time of the survey
where *prefix* can take the values:

alp1
alp2
ms122
ms183
ms274
ms284
ms286

Since the RAND ALP HRS Wave 1 and Wave 2 studies are each composed of multiple sections, the timestamps for those indicate the begin/completion times for when the respondent answered the section containing the demographic questions.

3. User Friendly Data Description

3.1 RAND ALP HRS Surveys

The User Friendly data file contains standardized variables based off the 2008 and 2012 RAND ALP internet surveys which correspond to selected sections of the HRS Core survey. Since the 2008 RAND ALP HRS surveys were based off of the 2008 HRS questionnaire, it has been referred to as the Version K ALP HRS. This is because the 2008 HRS Core Survey is identified as Version K by HRS itself. To avoid this confusion between questionnaire-based years, actual years each survey was fielded, and HRS version letters, we refer to these two waves of surveys as Wave 1 and Wave 2 in this document, as well as in the variable name structure described in Section 3.1.1. For more information about the HRS Core Survey, please visit:

<http://hrsonline.isr.umich.edu/index.php>.

3.1.1 RAND ALP HRS Wave 1 Data

The variable naming structure of the RAND ALP HRS Version K data file specified which RAND ALP HRS survey a variable originated from. For example, the third character in the variable name h94abond indicates that this variable was asked about in the 4th 2008 RAND ALP HRS survey, which was Section Q: Income and Assets (Kapteyn et al., 2013). The second character, 9, indicates that this variable is from HRS Wave 9, which is the wave number for the 2008 HRS Core Survey. It was decided that this naming convention would be simplified in order for data users to look at the same type of variable on one file across waves without having to know the RAND ALP HRS survey order and HRS Core wave number. Therefore, on the User Friendly data file, the survey numbers were dropped from the RAND ALP HRS Version K variable names, and the HRS wave number “9” was replaced with “1” representing Wave 1 of the RAND ALP HRS. The 2012 RAND ALP HRS survey variables have a “2” in their prefix to represent Wave 2 of the RAND ALP HRS surveys. For example, the file contains h1labond and h2abond, which makes comparisons between the two RAND ALP HRS waves simpler than the previous naming structure.

If during the renaming process, two variables would have the same variable name, such as h91anyfin and h92anyfin both being renamed to h1anyfin, the non-missing value of the more recent survey was used, though the values between the variables are rarely inconsistent.

The first character on all RAND ALP HRS variables, Wave 1 or Wave 2, indicates whether the variable refers to the respondent (“r”), spouse (“s”), or household (“h”). The second character can either be a “1” or “2”, as described previously to indicate wave number, as well as an “a”. The “a” is used for variables that are generally consistent over time, such as gender (“ragender”), birth year (“rabyear”), and ethnicity (“raracem”).

For more information on how the RAND ALP HRS Version K variables were named, please see Section 2.3 of the Version K Data Documentation which can be found at:

<https://alpdata.rand.org/index.php?page=hrs> then selecting RAND ALP HRS Codebook.

Since the RAND ALP HRS Wave 1 content on the User Friendly data file are identical to what is on the RAND ALP HRS Version K file, except for the variable renaming described, an exhaustive

list of all Wave 1 variables is not included in this document. Instead, the following is a list of the topics which have variables pertaining to them in the Wave 1 data.

- Demographics
- Health
- Financial and Housing Wealth
- Income
- Social Security and Disability
- Pension
- Health Insurance
- Retirement Plans and Expectations
- Employment

To see the differences by variable between the RAND ALP HRS Version K file and the RAND HRS file, please see Section 3 of the RAND ALP HRS Version K Data Documentation. If doing so, please keep in mind that RAND ALP HRS Wave 1 variables in the User Friendly data file no longer have the “9” and survey number (1-8) in the variable name prefix, but instead simply have “1”. Also, the RAND HRS Data Documentation, Version N can be used to learn more about the standardized HRS variables (Chien et al., 2014).

Please set the indicator variable `inw1` to 1 on the User Friendly data file if you would like to subset the data to solely cases with respondents who answered questions in at least one RAND ALP survey pertaining to RAND ALP HRS Wave 1.

3.1.2 RAND ALP HRS Wave 2 Data

The RAND ALP HRS Wave 2 data found on the User Friendly data file use the same naming structure as the Wave 1 variables previously described. Wave 2 variables can be quickly identified by a “2” as the second character of the each variable name. The data used to create the standardized Wave 2 variables was retrieved from the RAND ALP data downloads site in April 2015.

The variable standardization method used for the Wave 2 data maintained consistency as much as possible to the Wave 1 method. This includes using the same data value formats on categorical variables, and same income and wealth calculation formulas as what was done for Wave 1. These methods are described in the RAND ALP HRS Data Documentation, Version K (Kapteyn et al., 2013).

The RAND ALP fielded the same sections (health, employment, income, etc.) for Wave 2 as were done for Wave 1. Due to several constraints however, the Wave 2 variables are much fewer than what can be found for Wave 1 on the User Friendly data file. The Wave 2 variables included on the User Friendly data file primarily focus on income, and housing and financial wealth. These sections were chosen out of the many available because of their level of relevance to financial behavior. Several demographic variables are included in Wave 2 also, which are listed in Table 3.

Table 3. Demographic Variables Included in Wave 2

Variable Name	Variable Label
h2anyfam	H2ANYFAM:W2 Whether any FamR in HH
h2anyfin	H2ANYFIN:W2 Whether any FinR in HH
h2cpl	H2CPL:W2 Whether couple HHold
h2faminc	H2FAMINC:W2 Income of family living in HH
h2faminc2	H2FAMINC2:W2 Family income more than \$75,000
h2hhres	H2HHRES:W2 Number of people in HH
r2cendiv	R2CENDIV:W2 Census Division
r2edegr	R2EDEGRF: Flag R High Degree used Yrs Ed
r2edegr	R2EDEGRM: R Highest Degree – masked
r2educ	R2EDUC: R education (categ)
r2edyrs	R2EDYRS: R Years of Education
r2edyrsf	R2EDYRSF: Flag R Yrs of Educ=HRS impute
r2iwstat	R2IWSTAT:W2 R Interview Status
r2jcoccb	R2JCOCB:W2 Cur Job Occup/2000 Census
r2nhmliv	R2NHMLIV:W2 Live in Nurs home at Iview
r2proxy	R2PROXY:W2 Whether Proxy Interview
r2slfemp	R2SLFEMP:W2 R self-employed
r2work	R2WORK:W2 R working
r2agey_b	R2AGEY_B:W2 R Age (years) at Ivw BegMon
r2mstat	R2MSTAT:W2 R Marital Status

Since the Wave 2 data has yet to be described by a previous document, the complete variable list can be found in Appendix A of this document. All variables found in Appendix A have Wave 1 counterparts on the User Friendly data file.

Due to a technical programming issue during data collection of the 2012 RAND ALP HRS housing survey, several variables were not asked that were planned to be asked. This situation affected the following RAND ALP HRS Wave 2 housing wealth variables:

h2afhous	Asset Flag: Primary Residence
h2ahous	Primary Residence Value
h2afmort	Asset Flag: Total Home Mortgage
h2amort	Total Home Mortgage Value
h2afhmln	Asset Flag: Other Home Loans
h2ahmln	Total Other Home Loans Value

These variables should not be used in any analysis of the data, and this issue may affect total wealth variables that take housing wealth into account.

In addition, attention should be given to response differences found between the checking/savings account variables for both RAND ALP HRS Waves 1 and 2 (h1achck h2achck) in comparison with the RAND HRS. In prior RAND HRS waves, about 10% of respondents said that a checking

or savings account is not owned, whereas in the RAND ALP HRS, this rate is about 40% for both waves.

We are currently investigating reasons for this discrepancy, such as the wording and timing of the question as well as the length of the survey overall. In the meantime please use caution when drawing conclusions using the checking/savings account variables h1achck and h2achck and variables that use those amounts in their calculations, such as total wealth.

Please set the indicator variable inw2 to 1 on the User Friendly data file if you would like to subset the data to solely cases with respondents who answered questions in at least one RAND ALP survey pertaining to RAND ALP HRS Wave 2.

3.2 National Financial Capability Study

The National Financial Capability Study (NFCS) Survey was fielded online from November 11, 2012 through December 12, 2012. As stated on the FINRA Investor Education Foundation website, the objective of the survey was to collect information regarding key indicators of financial capability from American adults, and evaluate how these indicators vary with underlying demographic, behavioral, attitudinal, and financial literacy characteristics. For more information about the background and goals of the NFCS, please visit:

<http://www.finrafoundation.org/programs/capability/>

3.2.1 NFCS Survey Data

Unlike the RAND ALP HRS data found on the User Friendly data file, the variable names from the NFCS survey were not modified and appear on the data file exactly as how they were collected. The topics included in the User Friendly data file from the NFCS, and one variable example from each, are:

- Financial Attitudes and Behavior
ms284_j20: How confident are you that you could come up with \$2,000 if an unexpected need arose within the **next month**?
- Money Management
ms284_b11: Do you sometimes go to a check cashing store to cash checks?
- Retirement Accounts
ms284_c1 | partner: In the **last 12 months**, have you or your partner taken a hardship withdrawal from your retirement account(s)?
- Sources of Income
ms284_d20_2: Payments from a pension plan
- Home and Mortgages
ms284_e8: Do you have any home equity loans?
- Credit Cards
ms284_f1: How many credit cards do you have? Please include store and gas station credit cards but NOT debit cards.
- Other Debt
ms284_g21: Do you currently have any student loans?
- Insurance
ms284_h3: Do you have a life insurance policy?
- Self-Assessment and Literacy

ms284_m20: Was financial education offered by a school or college you attended, or a workplace where you were employed?

- Financial Advisors
ms284_k_1: Debt counseling (Y/N)

Variables from the NFCS on the User Friendly data file each have the prefix ms284_ in the variable name. In order to subset the data to only records that were part of the study, set the indicator variable in284 to 1. For information on each variable included in the NFCS survey, please visit the RAND ALP Data Page: <https://alpdata.rand.org/> then select data, then select survey number 284. You will need to first register with RAND ALP in order to access the data if you have not already done so. Appendix B of this document contains the paper version of the survey.

3.3 Economic Cognition Surveys

One of the objectives of the User Friendly data file production is to link the merged RAND ALP HRS and NFCS data with a number of other relevant RAND ALP surveys that focus on financial decision-making. Similarly to the NFCS data, these economic cognition surveys included in the User Friendly data have not been modified from their original versions downloaded from the RAND ALP data page. Please visit the RAND ALP Data Page for detailed variable information on each survey, or contact RAND ALP staff by emailing alp@rand.org. Also, appendices C through F of this document contain the paper versions of each economic cognition survey.

3.3.1 Cognitive Economics Verbal Survey (Wave 1) Data

The Cognitive Economics Verbal Survey Wave 1 was fielded online from March 3, 2011 through January 3, 2012. Topics asked about in this survey include:

- Verbal Analogies
- Self-assessment of cognitive skills
- Picture Vocabulary

Variables from Cognitive Economics Verbal Survey Wave 1 each have the prefix ms122_ in the variable name. In order to subset the data to only records that were part of the survey, set the indicator variable in122 to 1.

3.3.2 Cognitive Economics Verbal Survey (Wave 2) Data

The Cognitive Economics Verbal Survey Wave 2 was fielded online from March 23, 2011 through January 5, 2012. The same questions are asked in Wave 2 as in Cognitive Economics Verbal Survey Wave 1. Variables pertaining to this survey have the prefix ms183_. Please use the variable in183=1 to subset the data.

3.3.3 Cognitive Tests Part 2 Survey Data

The Cognitive Tests Part 2 Survey was fielded online from September 27, 2012 through May 6, 2013. Topics include:

- Antonyms Testing
- Abstract Reasoning

Variables from this survey each have the prefix ms274_. Set the variable in274=1 to subset the data.

3.3.4 Cognitive Tests Part 3 Survey Data

The Cognitive Tests Part 3 Survey was fielded online from September 12, 2012 through May 6, 2013. Topics include:

- Picture Vocabulary
- Antonyms Testing
- Number Series Testing

Variables from this survey each have the prefix ms286_. Set the variable in286=1 to subset the data.

References

Chien, S., et al. (2014) *RAND HRS Data Documentation, Version N*. Santa Monica, CA: RAND Corporation.

Kapteyn, A., et al. (2013) *RAND ALP HRS Data Documentation, Version K*. Santa Monica, CA: RAND Corporation.

Appendix A. RAND ALP HRS Wave 2 Variables

Table A.1 Variables included on the User Friendly Data File from RAND ALP HRS Wave 2.

Variable Name	Variable Label
h2abond	H2ABOND:W2 Assets:Bonds
h2absns	H2ABSNS:W2 Assets:Business
h2acd	H2ACD:W2 Assets:CDs,SvBonds,T-bills
h2achck	H2ACHCK:W2 Assets:Checking,Savings Acct
h2adebt	H2ADEBT:W2 Assets:Debts [not yet asked]
h2afbond	H2AFBOND:W2 Asst Flag:Bonds
h2afbsns	H2AFBSNS:W2 Asst Flag:Business
h2afcd	H2AFCD:W2 Asst Flag:CDs,SvBonds,T-bills
h2afchck	H2AFCHCK:W2 Asst Flag:Checking,Savings
h2afdebt	H2AFDEBT:W2 Asst Flag:Debts
h2afhmln	H2AFHMLN:W2 Asst Flag:Total Oth Hm Loans
h2afhoub	H2AFHOUB:W2 Asst Flag:2nd Home
h2afhous	H2AFHOUS:W2 Asst Flag:Primary Residence
h2afira	H2AFIRA:W2 Asst Flag:IRA [total]
h2afmort	H2AFMORT:W2 Asst Flag:Total Mortgage
h2afmrtb	H2AFMRTB:W2 Asst Flag:2nd Home Mtg
h2afotr	H2AFOTHR:W2 Asst Flag:Other svngs,assets
h2afrles	H2AFRLES:W2 Asst Flag:Other Real estate
h2afstck	H2AFSTCK:W2 Asst Flag:Stocks
h2aftran	H2AFTRAN:W2 Asst Flag:Transportation
h2ahmln	H2AHMLN:W2 Assets:Total Othr Home Loans
h2ahoub	H2AHOUB:W2 Assets:2nd Home
h2ahous	H2AHOUS:W2 Assets:Primary Residence
h2aira	H2AIRA:W2 Assets:IRA [total]
h2amort	H2AMORT:W2 Assets:Total Mortgage
h2amrtb	H2AMRTB:W2 Assets:2nd Home Mtg
h2anethb	H2ANETHB:W2 Net Value of 2nd Home
h2anyfam	H2ANYFAM:W2 Whether any FamR in HH
h2anyfin	H2ANYFIN:W2 Whether any FinR in HH
h2arles	H2ARLES:W2 Assets:Other Real estate
h2astck	H2ASTCK:W2 Assets:Stocks
h2atota	Total wealth
h2atotb	Total wealth incl. 2nd home
h2atotf	H2ATOTF:W2 Non-Housing Financial Wealth
h2atoth	H2ATOTH:W2 Net Value of House /prim res
h2atotn	H2ATOTN:W2 Total Non-Housing Assets
h2atotw	Total Wealth less IRA
h2atran	H2ATRAN:W2 Assets:Transportation
h2cpl	H2CPL:W2 Whether couple HHold

h2faminc	H2FAMINC:W2 Income of family living in HH
h2faminc2	H2FAMINC2:W2 Family income more than \$75,000
h2fbndin	H2FBNDIN:W2 ImpFlag-Bonds Income
h2fbusin	H2FBUSIN:W2 ImpFlag-Business Inc
h2fcdin	H2FCDIN:W2 ImpFlag-CD Income
h2fchkin	H2FCHKIN:W2 ImpFlag-Chk/Sv Interest Income
h2fdivin	H2FDIVIN:W2 ImpFlag-Dividend Inc
h2ffood	H2FFOOD:W2 ImpFlag-Food Stamps
h2flump1	H2FLUMP1:W2 ImpFlag-Lump Sum Last 2Y #1
h2flump2	H2FLUMP2:W2 ImpFlag-Lump Sum Last 2Y #2
h2flump3	H2FLUMP3:W2 ImpFlag-Lump Sum Last 2Y #3
h2fluyr1	H2FLUYR1:W2 ImpFlag-Lump Sum LCY Inc #1
h2fluyr2	H2FLUYR2:W2 ImpFlag-Lump Sum LCY Inc #2
h2fluyr3	H2FLUYR3:W2 ImpFlag-Lump Sum LCY Inc #3
h2fothi1	H2FOTH1:W2 ImpFlag-Other HH Inc #1
h2fothi2	H2FOTH2:W2 ImpFlag-Other HH Inc #2
h2frntin	H2FRNTIN:W2 ImpFlag-Rental Inc
h2fssi	H2FSSI:W2 ImpFlag-SSI Inc
h2fwelf	H2FWELF:W2 ImpFlag-Welfare Inc
h2hhres	H2HHRES:W2 Number of people in HH
h2icap	H2ICAP:W2 Income:HHold Capital Income
h2ifcap	H2IFCAP:W2 IncFlag:Household Capital Inc
h2ifothr	H2IFOTHR:W2 IncFlag:Other Household Inc
h2iftot	H2IFTOT:W2 IncFlag: Total Household Inc
h2itot	H2ITOT:W2 Income: Total Household
r2cendiv	R2CENDIV:W2 Census Division
r2edegr	R2EDEGRF: Flag R High Degree used Yrs Ed
r2edegr	R2EDEGRM: R Highest Degree - masked
r2educ	R2EDUC: R education (categ)
r2edyrs	R2EDYRS: R Years of Education
r2edyrsf	R2EDYRSF: Flag R Yrs of Educ=HRS impute
r2f2nd	R2F2ND:W2 ImpFlag-2nd Job
r2fsdi	R2FSDI:W2 ImpFlag-SocSec DI
r2fann1	R2FANN1:W2 ImpFlag-Annuity #1 Inc
r2fann2	R2FANN2:W2 ImpFlag-Annuity #2 Inc
r2fann3	R2FANN3:W2 ImpFlag-Annuity #3 Inc
r2fbon	R2FBON:W2 ImpFlag-Tips,Bonus,Comm
r2fpen1	R2FPEN1:W2 ImpFlag-Pension #1 Inc
r2fpen2	R2FPEN2:W2 ImpFlag-Pension #2 Inc
r2fpen3	R2FPEN3:W2 ImpFlag-Pension #3 Inc
r2fsemp	R2FSEMP:W2 ImpFlag-Self Employment Inc
r2fss	R2FSS:W2 ImpFlag-SocSec Retire, Surv
r2ftrad	R2FTRAD:W2 ImpFlag-Prof Prac,Trade

r2funem	R2FUNEM:W2 ImpFlag-Unemployment
r2fvet	R2FVET:W2 ImpFlag-Veteran Benefits
r2fwage	R2FWAGE:W2 ImpFlag-Wages, Salary
r2fwcmp	R2FWCMP:W2 ImpFlag-Workers Comp
r2iwstat	R2IWSTAT:W2 R Interview Status
r2jocccb	R2JCOCCB:W2 Cur Job Occup/2000 Census
r2nhmliv	R2NHMLIV:W2 Live in Nurs home at Iview
r2proxy	R2PROXY:W2 Whether Proxy Interview
r2slfemp	R2SLFEMP:W2 R self-employed
r2work	R2WORK:W2 R working
r2iearn	R2IEARN:W2 Income:R Earnings
r2ifearn	R2IFEARN:W2 IncFlag:R Earnings
r2ifgxfr	R2IFGXFR:W2 IncFlag:R Other Gov Transfer
r2ifpena	R2IFPENA:W2 IncFlag:R Pension + Annuity
r2ifsret	R2IFSRET:W2 IncFlag:R SocSec Retirement
r2ifssdi	R2IFSSDI:W2 IncFlag:R SSI + SS Disability
r2ifunwc	R2IFUNWC:W2 IncFlag:R Unemp + Worker Cmp
r2igxfr	R2IGXFR:W2 Income:R Other Gov Transfer
r2ipena	R2IPENA:W2 Income:R Pension + Annuity
r2isret	R2ISRET:W2 Income:R SocSec Retirement
r2issdi	R2ISSDI:W2 Income:R SSI + SS Disability
r2iunwc	R2IUNWC:W2 Income:R Unemp + Worker Comp
s2f2nd	S2F2ND:W2 ImpFlag-2nd Job
s2fsdi	S2FSDI:W2 ImpFlag-SocSec DI
s2fann1	S2FANN1:W2 ImpFlag-Annuity #1 Inc
s2fann2	S2FANN2:W2 ImpFlag-Annuity #2 Inc
s2fann3	S2FANN3:W2 ImpFlag-Annuity #3 Inc
s2fbon	S2FBON:W2 ImpFlag-Tips,Bonus,Comm
s2fpen1	S2FPEN1:W2 ImpFlag-Pension #1 Inc
s2fpen2	S2FPEN2:W2 ImpFlag-Pension #2 Inc
s2fpen3	S2FPEN3:W2 ImpFlag-Pension #3 Inc
s2fsemp	S2FSEMP:W2 ImpFlag-Self Employment Inc
s2fss	S2FSS:W2 ImpFlag-SocSec Retire, Surv
s2ftrad	S2FTRAD:W2 ImpFlag-Prof Prac,Trade
s2funem	S2FUNEM:W2 ImpFlag-Unemployment
s2fvet	S2FVET:W2 ImpFlag-Veteran Benefits
s2fwage	S2FWAGE:W2 ImpFlag-Wages, Salary
s2fwcmp	S2FWCMP:W2 ImpFlag-Workers Comp
s2iearn	S2IEARN:W2 Income:Sp Earnings
s2ifearn	S2IFEARN:W2 IncFlag:Sp Earnings
s2ifgxfr	S2IFGXFR:W2 IncFlag:Sp Other Gov Transfr
s2ifpena	S2IFPENA:W2 IncFlag:Sp Pension + Annuity
s2ifsret	S2IFSRET:W2 IncFlag:Sp SocSec Retirement

s2ifssdi	S2IFSSDI:W2 IncFlag:Sp SSI + SS Disablty
s2ifunwc	S2IFUNWC:W2 IncFlag:Sp Unemp + WorkerCmp
s2igxfr	S2IGXFR:W2 Income:Sp Other Gov Transfer
s2ipena	S2IPENA:W2 Income:Sp Pension + Annuity
s2isret	S2ISRET:W2 Income:Sp SocSec Retirement
s2issdi	S2ISSDI:W2 Income:Sp SSI + SS Disablty
s2iunwc	S2IUNWC:W2 Income:Sp Unemp + Worker Cmp
h2capit	Household capital income
h2oth	Other household income
inw2	Responded to at least one ALP HRS survey (assets, housing, or demographics) in ALP wave 2
r2agey_b	R2AGEY_B:W2 R Age (years) at Ivw BegMon
r2issi	R2ISSI:W2 IncPart-SSI Inc
r2mstat	R2MSTAT:W2 R Marital Status

Appendix B. National Financial Capability Study Paper Version

Well Being 284

IF gender = EMPTY THEN

|
| **gender** GENDER
| PRELOADED FOR ALP R What is your gender?
| 1 Male
| 2 Female
|
ENDIF

IF calcage = EMPTY THEN

|
| **calcage** CALCULATED AGE
| PRELOADED FOR ALP R What is your age?
| Integer
|
ENDIF

IF ethnicity = EMPTY THEN

|
| **ethnicity** ETHNICITY
| PRELOADED FOR ALP R Do you consider yourself primarily white or Caucasian, Black or African
| American, American Indian, or Asian?
| 1 White/Caucasian
| 2 Black/African American
| 3 American Indian or Alaskan Native
| 4 Asian or Pacific Islander
| 5 Other
|
ENDIF

IF highesteducation = EMPTY THEN

|
| **highesteducation** HIGHEST EDUCATION
| PRELOADED FOR ALP R What is the highest level of school you have completed or the highest
| degree you have received?
| 1 Less than 1st grade
| 2 1st,2nd,3rd,or 4th grade
| 3 5th or 6th grade
| 4 7th or 8th grade
| 5 9th grade
| 6 10th grade
| 7 11th grade
| 8 12th grade NO DIPLOMA
| 9 HIGH SCHOOL GRADUATE high school DIPLOMA
| or the equivalent (For example: GED)
| 10 Some college but no degree

```

| 11 Associate degree in college Occupational/vocational program
| 12 Associate degree in college Academic program
| 13 Bachelor's degree (For example: BA,AB,BS)
| 14 Master's degree (For example: MA,MS,MEng,MEd,MSW,MBA)
| 15 Professional School Degree (For example: MD,DDS,DVM,LLB,JD)
| 16 Doctorate degree (For example: PhD,EdD)
|
ENDIF

```

```

IF familyincome = EMPTY THEN

```

```

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

```

Z intro

Thank you very much for participating in this research. • Please be assured that all of your answers will be completely ANONYMOUS and CONFIDENTIAL. Therefore, please try to answer these questions as openly and honestly as possible.

```

IF A3 = 1 THEN
|
| IF ( A3a >= 18 AND < 25 ) THEN
| |
| ENDF
|
| IF ( A3a >= 25 AND < 35 ) THEN
| |
| ENDF
|
| IF ( A3a >= 35 AND < 45 ) THEN
| |
| ENDF

```

```

|
| IF ( A3a >= 45 AND < 55 ) THEN
| |
| ENDIF
|
| IF ( A3a >= 55 AND < 65 ) THEN
| |
| ENDIF
|
| IF A3a >= 65 THEN
| |
| ENDIF
|
ENDIF

IF A3 = 2 THEN
|
| IF ( A3a >= 18 AND < 25 ) THEN
| |
| ENDIF
|
| IF ( A3a >= 25 AND < 35 ) THEN
| |
| ENDIF
|
| IF ( A3a >= 35 AND < 45 ) THEN
| |
| ENDIF
|
| IF ( A3a >= 45 AND < 55 ) THEN
| |
| ENDIF
|
| IF ( A3a >= 55 AND < 65 ) THEN
| |
| ENDIF
|
| IF A3a >= 65 THEN
| |
| ENDIF
|
ENDIF

IF A4 = White or Caucasian THEN
|
ELSE
|
| IF A4 = Black or African-American THEN
| |
| ELSE
| |
|

```

```

|| IF Hispanic or Latino/a IN A4 THEN
|| |
|| ELSE
|| |
|| | IF A4 = Asian/Pacific Islander THEN
|| | |
|| | ELSE
|| | |
|| | ENDIF
|| ENDIF
| ENDIF
|
ENDIF

```

```

IF highesteducation >= Less than 1st grade AND highesteducation <= 12th grade NO DIPLOMA THEN
|
ELSEIF highesteducation = HIGH SCHOOL GRADUATE high school DIPLOMA
| or the equivalent (For example: GED) THEN
|
ELSEIF highesteducation >= Some college but no degree AND highesteducation <= Associate degree
| in college Academic program THEN
|
ELSEIF highesteducation = Bachelor's degree (For example: BA,AB,BS) THEN
|
ELSEIF highesteducation >= Master's degree (For example: MA,MS,MEng,MEd,MSW,MBA) AND
| highesteducation <= Doctorate degree (For example: PhD,EdD) THEN
|
ENDIF

```

A6 Marital status

What is your marital status?

- 1 Married
- 2 Single
- 3 Separated
- 4 Divorced
- 5 Widowed/widower
- 6 Prefer not to say

```

IF A6 = Prefer not to say THEN
|
| EXIT
ENDIF

```

A7 Current living arrangements

Which of the following describes your current living arrangements?

- 1 I am the only adult in the household
- 2 I live with my spouse/partner/significant other
- 3 I live in my parent's home
- 4 I live with other family, friends, or roommates

5 Prefer not to say

IF A7 = Prefer not to say THEN

|
| EXIT
ENDIF

IF A6 = Married THEN

|
ENDIF

IF (A6 IN [I live with my spouse/partner/significant other , Separated , Divorced ,5] AND A7 =2)
THEN

|
ENDIF

IF (A6 IN [2, Separated , Divorced ,5] AND A7 IN [1, I live in my parent's home ,4]) THEN

|
ENDIF

IF A7a = 3 THEN

|
| **A11Single** Dependent children single
| How many children do you have who are financially dependent on you? Please include children not
| living at home, and step-children as well.
| 1 1
| 2 2
| 3 3
| 4 4 or more
| 5 No financially dependent children
| 6 Do not have any children
| 7 Prefer not to say

| IF A11Single = Prefer not to say THEN

||
|| EXIT
| ENDIF

ELSE

|
| IF A7a = 1 THEN

||
|| **A11Spouse** Dependent children
|| How many children do you have who are financially dependent on you or your spouse? Please
|| include children not living at home, and step-children as well.
|| 1 1
|| 2 2
|| 3 3
|| 4 4 or more
|| 5 No financially dependent children
|| 6 Do not have any children

```

| | 7 Prefer not to say
| |
| | IF A11Spouse = Prefer not to say THEN
| |
| | EXIT
| | ENDIF
| |
| ELSE
| |
| | A11Partner Dependent children
| | How many children do you have who are financially dependent on you or your partner? Please
| | include children not living at home, and step-children as well.
| | 1 1
| | 2 2
| | 3 3
| | 4 4 or more
| | 5 No financially dependent children
| | 6 Do not have any children
| | 7 Prefer not to say
| |
| | IF A11Partner = Prefer not to say THEN
| |
| | EXIT
| | ENDIF
| |
| ENDIF
|
| ENDIF

```

AM1 Armed Services

Have you ever been a member of the U.S. Armed Services, either in the active or reserve component?

- 1 Currently a member of the U.S. Armed Services
- 2 Previously a member of the U.S. Armed Services
- 3 Never a member of the U.S. Armed Services
- 4 Prefer not to say

IF A6 = Married THEN

| **AM2** Armed Services

| Has your spouse ever been a member of the U.S. Armed Services, either in the active or reserve component?

- | 1 Currently a member of the U.S. Armed Services
- | 2 Previously a member of the U.S. Armed Services
- | 3 Never a member of the U.S. Armed Services
- | 4 Prefer not to say

| ENDIF

IF (am1 = Currently a member of the U.S. Armed Services OR am2 = Currently a member of the U.S. Armed Services) THEN

|

ELSE

|

ENDIF

IF am1 = Currently a member of the U.S. Armed Services THEN

|

ENDIF

IF (am1 != Currently a member of the U.S. Armed Services AND am2 = Currently a member of the U.S. Armed Services) THEN

|

ENDIF

IF (am1 = Currently a member of the U.S. Armed Services OR am1= Previously a member of the U.S. Armed Services OR am2 = Currently a member of the U.S. Armed Services OR am2= Previously a member of the U.S. Armed Services) THEN

|

| IF a7a = 1 THEN

||

|| **AM8Spouse** Military retired pay spouse

|| Do you or your spouse currently draw military retired pay?

|| 1 Yes

|| 2 No

|| 98 Don't know

|| 99 Prefer not to say

||

| ELSE

||

|| IF a7a = 2 THEN

|||

||| **AM8Partner** Military retired pay partner

||| Do you or your partner currently draw military retired pay?

||| 1 Yes

||| 2 No

||| 98 Don't know

||| 99 Prefer not to say

|||

|| ELSE

|||

||| **AM8Single** Military retired pay single

||| Do you currently draw military retired pay?

||| 1 Yes

||| 2 No

||| 98 Don't know

||| 99 Prefer not to say

|||

|| ENDIF

||

| ENDIF

|

ENDIF

```

IF am1 = Currently a member of the U.S. Armed Services THEN
|
| A9Military Work status military
| Which of the following best describes your current employment or work status?
| 1 Self employed
| 2 Work full-time for an employer or the military
| 3 Work part-time for an employer or the military
| 4 Homemaker
| 5 Full-time student
| 6 Permanently sick, disabled, or unable to work
| 7 Unemployed or temporarily laid-off
| 8 Retired
| 9 Prefer not to say
|
| IF a9military = Prefer not to say THEN
| |
| | EXIT
| ENDIF
|
ELSE
|
| A9Civilian Work status civilian
| Which of the following best describes your current employment or work status?
| 1 Self employed
| 2 Work full-time for an employer
| 3 Work part-time for an employer
| 4 Homemaker
| 5 Full-time student
| 6 Permanently sick, disabled, or unable to work
| 7 Unemployed or temporarily laid-off
| 8 Retired
| 9 Prefer not to say
|
| IF a9civilian = Prefer not to say THEN
| |
| | EXIT
| ENDIF
|
ENDIF

IF ( a7a = 1 or a7a= 2 ) THEN
|
| IF am2 = Currently a member of the U.S. Armed Services THEN
| |
| | IF a7a = 1 THEN
| | |
| | | A10MilitarySpouse Spouse work status
| | | Which of the following best describes your spouse's current employment or work status?
| | | 1 Self employed
| | | 2 Work full-time for an employer or the military

```



```

|| 3 Work part-time for an employer or the military
|| 4 Homemaker
|| 5 Full-time student
|| 6 Permanently sick, disabled, or unable to work
|| 7 Unemployed or temporarily laid-off
|| 8 Retired
|| 9 Prefer not to say
||
|| IF a10militaryspouse = Prefer not to say THEN
|| |
|| | EXIT
|| | ENDIF
|| |
|| ELSE
|| |
|| | A10MilitaryPartner Partner work status
|| | Which of the following best describes your partner's current employment or work status?
|| | 1 Self employed
|| | 2 Work full-time for an employer or the military
|| | 3 Work part-time for an employer or the military
|| | 4 Homemaker
|| | 5 Full-time student
|| | 6 Permanently sick, disabled, or unable to work
|| | 7 Unemployed or temporarily laid-off
|| | 8 Retired
|| | 9 Prefer not to say
|| |
|| | IF a10militarypartner = Prefer not to say THEN
|| | |
|| | | EXIT
|| | | ENDIF
|| | |
|| | ENDIF
|| |
|| ELSE
|| |
|| | IF a7a = 1 THEN
|| | |
|| | | A10Spouse Spouse work status
|| | | Which of the following best describes your spouse's current employment or work status?
|| | | 1 Self employed
|| | | 2 Work full-time for an employer
|| | | 3 Work part-time for an employer
|| | | 4 Homemaker
|| | | 5 Full-time student
|| | | 6 Permanently sick, disabled, or unable to work
|| | | 7 Unemployed or temporarily laid-off
|| | | 8 Retired
|| | | 9 Prefer not to say
|| | |
|| | | IF a10spouse = Prefer not to say THEN

```

```

|||
||| EXIT
||| ENDF
|||
|| ELSE
|||
||| A10Partner Partner work status
||| Which of the following best describes your partner's current employment or work status?
||| 1 Self employed
||| 2 Work full-time for an employer
||| 3 Work part-time for an employer
||| 4 Homemaker
||| 5 Full-time student
||| 6 Permanently sick, disabled, or unable to work
||| 7 Unemployed or temporarily laid-off
||| 8 Retired
||| 9 Prefer not to say
|||
||| IF a10partner = Prefer not to say THEN
||| |
||| | EXIT
||| | ENDF
|||
|| ENDF
||
| ENDF
|
ENDIF

IF ( a9 = 1 or a9= 2 or a9= 3 ) THEN
|
ENDIF

IF (( a7a = 3 and ( a9 = 4 or a9= 5 or a9= 6 or a9= 7 )) or ((a7a= 1 or a7a=
2 ) and (a9=4 or a9=5 or a9=6 or a9=7) and ( a10 =1 or a10=2 or a10=3 or a10=4 or a10=5 or
a10=6 or a10=7))) THEN
|
ENDIF

IF a9 = 8 THEN
|
ENDIF

IF ( a7a != 3 and ( a9 = 4 or a9= 5 or a9= 6 or a9= 7 ) and a10 = 8 ) THEN
|
ENDIF

IF x3 = 2 THEN
|
| IF x4 = 2 THEN
||

```

- AM7Spouse** Military branch Spouse
What is your spouse's military service branch and component?
- 1 Army
 - 2 Army National Guard (activated or non-activated)
 - 3 Army Reserve (activated or non-activated)
 - 4 Navy
 - 5 Navy Reserve (activated or non-activated)
 - 6 Air Force
 - 7 Air National Guard (activated or non-activated)
 - 8 Air Force Reserve (activated or non-activated)
 - 9 Marine Corps
 - 10 Marine Corps Reserve (activated or non-activated)
 - 11 Coast Guard
 - 12 Coast Guard Reserve (activated or non-activated)
 - 98 Don't know
 - 99 Prefer not to say

- AM3Spouse** Pay grade spouse
What is your Spouse's current pay grade?
- 1 E-1
 - 2 E-2
 - 3 E-3
 - 4 E-4
 - 5 E-5
 - 6 E-6
 - 7 E-7
 - 8 E-8
 - 9 E-9
 - 10 W-1
 - 11 W-2
 - 12 W-3
 - 13 W-4
 - 14 W-5
 - 15 O-1/O-1E
 - 16 O-2/O-2E
 - 17 O-3/O-3E
 - 18 O-4
 - 19 O-5
 - 20 O-6 or above
 - 98 Don't know
 - 99 Prefer not to say

ELSE

- AM7Self** Military branch self
What is your military service branch and component?
- 1 Army
 - 2 Army National Guard (activated or non-activated)
 - 3 Army Reserve (activated or non-activated)
 - 4 Navy
 - 5 Navy Reserve (activated or non-activated)

```

|| 6 Air Force
|| 7 Air National Guard (activated or non-activated)
|| 8 Air Force Reserve (activated or non-activated)
|| 9 Marine Corps
|| 10 Marine Corps Reserve (activated or non-activated)
|| 11 Coast Guard
|| 12 Coast Guard Reserve (activated or non-activated)
|| 98 Don't know
|| 99 Prefer not to say
||
|| AM3Self Pay grade self
|| What is your current pay grade?
|| 1 E-1
|| 2 E-2
|| 3 E-3
|| 4 E-4
|| 5 E-5
|| 6 E-6
|| 7 E-7
|| 8 E-8
|| 9 E-9
|| 10 W-1
|| 11 W-2
|| 12 W-3
|| 13 W-4
|| 14 W-5
|| 15 O-1/O-1E
|| 16 O-2/O-2E
|| 17 O-3/O-3E
|| 18 O-4
|| 19 O-5
|| 20 O-6 or above
|| 98 Don't know
|| 99 Prefer not to say
||
|ENDIF
|
|IF am7 in [2, 3 , 5 , 7 , 8 , 10 ,12] THEN
||
||IF x4 = 2 THEN
||
|| AM9Spouse Active duty
|| Is your spouse currently on active duty?
|| 1 Yes
|| 2 No
||
||ELSE
||
|| AM9Self Active duty self
|| Are you currently on active duty?
|| 1 Yes

```

```

|| 2 No
|| 98 Don't know
|| 99 Prefer not to say
||
|| ENDIF
||
|| ENDIF
||
|| IF am7 in [1, 4 , 6 , 9 ,11] THEN
||
|| ENDIF
||
|| IF am9 = 1 THEN
||
|| ENDIF
||
|| IF ( am7 in [ 2 , 3 , 5 , 7 , 8 , 10 ,12] and am9 =2) THEN
||
|| ENDIF
||
|| IF x5 = 1 THEN
||
|| IF x4 = 1 THEN
||
|| | AM4Self Duty Station self
|| | Where is your permanent duty station (homeport) located?
|| | 1 In one of the 50 states, D.C., Puerto Rico, or a U.S. territory or possession
|| | 2 Europe (e.g., Bosnia-Herzegovina, Germany, Italy, Serbia, United Kingdom)
|| | 3 Former Soviet Union (e.g., Russia, Tajikistan, Uzbekistan)
|| | 4 East Asia and Pacific (e.g., Australia, Japan, Korea)
|| | 5 North Africa, Near East, or South Asia (e.g., Bahrain, Kuwait, Saudi Arabia, Diego Garcia)
|| | 6 Sub-Saharan Africa (e.g., Kenya, South Africa)
|| | 7 Western Hemisphere (e.g., Cuba, Honduras, Peru)
|| | 8 Other
|| | 9 Don't know
|| | 10 Prefer not to say
|| |
|| | AM5InService Housing respondent in service
|| | Where do you live at your permanent duty station?
|| | 1 Aboard ship
|| | 2 Barracks/dorm/BEQ/UEPH/BOQ/UOPH military facility
|| | 3 Military family housing, on base
|| | 4 Military family housing, off base
|| | 5 Privatized military housing that you rent on base
|| | 6 Privatized military housing that you rent off base
|| | 7 Civilian/community housing that you own or pay mortgage on
|| | 8 Civilian/community housing that you rent
|| | 9 Other
|| | 10 Prefer not to say
|| |
|| ELSE

```

```

| |
| | AM4Spouse Duty Station Spouse
| | Where is your spouse's permanent duty station (homeport) located?
| | 1 In one of the 50 states, D.C., Puerto Rico, or a U.S. territory or possession
| | 2 Europe (e.g., Bosnia-Herzegovina, Germany, Italy, Serbia, United Kingdom)
| | 3 Former Soviet Union (e.g., Russia, Tajikistan, Uzbekistan)
| | 4 East Asia and Pacific (e.g., Australia, Japan, Korea)
| | 5 North Africa, Near East, or South Asia (e.g., Bahrain, Kuwait, Saudi Arabia, Diego Garcia)
| | 6 Sub-Saharan Africa (e.g., Kenya, South Africa)
| | 7 Western Hemisphere (e.g., Cuba, Honduras, Peru)
| | 8 Other
| | 98 Don't know
| | 99 Prefer not to say
| |

```

```

| | AM5NotInService Housing not in service
| | Where do you live?
| | 3 Military family housing, on base
| | 4 Military family housing, off base
| | 5 Privatized military housing that you rent on base
| | 6 Privatized military housing that you rent off base
| | 7 Civilian/community housing that you own or pay mortgage on
| | 8 Civilian/community housing that you rent
| | 9 Other
| | 10 Prefer not to say
| |

```

```

| | ENDIF
| |

```

```

| ENDIF
|

```

```

ENDIF

```

```

IF ( a5 in [2, High school graduate – GED or alternative credential ,4] and a9 != 5 ) THEN

```

```

| A21 Part-time student
| Are you a part-time student taking course for credit?
| 1 Yes
| 2 No
| 98 Don't know
| 99 Prefer not to say
|

```

```

ENDIF

```

```

IF a5 in [2, High school graduate – GED or alternative credential ,4] and ( a9 = 5 or a21 = Yes) THEN

```

```

| A22 School
| Which of the following best describes the school you are attending?
| 1 Four-year college or university
| 2 Two-year community college
| 3 Vocational, technical, or trade school
| 4 Other
| 98 Don't know

```

| 99 Prefer not to say
|
ENDIF

A14 Knowledgeable about finances

Who in the household is most knowledgeable about saving, investing and debt?

- 1 You
- 2 Someone else
- 3 You and someone else are equally knowledgeable
- 98 Don't know
- 99 Prefer not to say

Ja Intro

These days, a lot of people are thinking about financial issues. We are interested in your opinion on some of these issues.

[The following questions are displayed as a table]

J1Intro Satisfaction with financial condition

Overall, thinking of your assets, debts, and savings, how satisfied are you with your current personal financial condition? Please use a 10-point scale, where 1 means "Not At All Satisfied" and 10 means "Extremely Satisfied."

J1 Satisfaction with financial condition

- 1 Not At All Satisfied 1
- 2 2
- 3 3
- 4 4
- 5 5
- 6 6
- 7 7
- 8 8
- 9 9
- 10 Extremely Satisfied 10
- 98 Don't know
- 99 Prefer not to say

[End of table display]

[The following questions are displayed as a table]

J2Intro Willingness to take risks

When thinking of your financial investments, how willing are you to take risks? Please use a 10-point scale, where 1 means "Not At All Willing" and 10 means "Very Willing."

J2 Willingness to take risks

- 1 Not At All Willing 1
- 2 2
- 3 3
- 4 4
- 5 5
- 6 6

7 7
8 8
9 9
10 Very Willing 10
98 Don't know
99 Prefer not to say

[End of table display]

IF a7a = 3 THEN

|
| **J3Single** Spending v Income
| Over the past year, would you say your spending was less than, more than, or about equal to your
| income? Please do not include the purchase of a new house or car, or other big investments you
| may have made.
| 1 Spending **less** than income
| 2 Spending **more** than income
| 3 Spending about **equal** to income
| 98 Don't know
| 99 Prefer not to say

|
ELSE

|
| **J3Household** Spending v Income household
| Over the past year, would you say your household's spending was less than, more than, or about
| equal to your household's income? Please do not include the purchase of a new house or car, or
| other big investments you may have made.
| 1 Spending **less** than income
| 2 Spending **more** than income
| 3 Spending about **equal** to income
| 98 Don't know
| 99 Prefer not to say

|
ENDIF

J4 Difficulty covering expenses

In a typical month, how difficult is it for you to cover your expenses and pay all your bills?

1 Very difficult
2 Somewhat difficult
3 Not at all difficult
98 Don't know
99 Prefer not to say

J5 Emergency funds

Have you set aside emergency or rainy day funds that would cover your expenses for 3 months, in case of sickness, job loss, economic downturn, or other emergencies?

1 Yes
2 No
98 Don't know
99 Prefer not to say

IF a11 in [1, 2, 3, 4] THEN


```

|
| J6 College funds
| Are you setting aside any money for your children's college education?
| 1 Yes
| 2 No
| 98 Don't know
| 99 Prefer not to say
|
ENDIF

IF a10a = 1 THEN
|
| J8 Need to save for retirement
| Have you ever tried to figure out how much you need to save for retirement?
| 1 Yes
| 2 No
| 98 Don't know
| 99 Prefer not to say
|
ENDIF

IF a10a in [2,3] THEN
|
| IF a10a = 2 THEN
| |
| | J9Self How much needed for retirement self
| | Before you retired, did you try to figure out how much you needed to save for retirement?
| | 1 Yes
| | 2 No
| | 98 Don't know
| | 99 Prefer not to say
| |
| | ENDIF
|
| IF a10a = 3 THEN
| |
| | IF a7a = 1 THEN
| | |
| | | J9Spouse How much needed for retirement spouse
| | | Before your spouse retired, did you try to figure out how much you needed to save for retirement?
| | | 1 Yes
| | | 2 No
| | | 98 Don't know
| | | 99 Prefer not to say
| | |
| | | ENDIF
| |
| | IF a7a = 2 THEN
| | |
| | | J9Partner How much needed for retirement partner
| | | Before your partner retired, did you try to figure out how much you needed to save for retirement?

```

|| 1 Yes
|| 2 No
|| 98 Don't know
|| 99 Prefer not to say
||
| ENDIF
|
| ENDIF
|
ENDIF

IF a7a in [1,2] THEN

|
| **J10Household** Unexpected drop in income household
| In the past 12 months, has your household experienced a large drop in income which you did not expect?
| 1 Yes
| 2 No
| 98 Don't know
| 99 Prefer not to say
|
ELSE
|
| **J10Single** Unexpected drop in income single
| In the past 12 months, have you experienced a large drop in income which you did not expect?
| 1 Yes
| 2 No
| 98 Don't know
| 99 Prefer not to say
|
ENDIF

J20 Unexpected need

How confident are you that you could come up with \$2,000 if an unexpected need arose within the next month?

- 1 I am certain I could come up with the full \$2,000
- 2 I could probably come up with \$2,000
- 3 I could probably not come up with \$2,000
- 4 I am certain I could not come up with \$2,000
- 98 Don't know
- 99 Prefer not to say

[The following questions are displayed as a table]

J11 Credit report

In the past 12 months, have you obtained a copy of your credit report?

- 1 Yes
- 2 No
- 98 Don't know
- 99 Prefer not to say

J12 Credit report

In the past 12 months, have you checked your credit score?

1 Yes

2 No

98 Don't know

99 Prefer not to say

[End of table display]

[The following questions are displayed as a table]

KIntro Financial advice intro

In the last 5 years, have you asked for any advice from a financial professional about any of the following?

(Select an answer for each)

LOOP FROM 1 TO 5 DO

|

| IF KRandomOrder{null} = 1 THEN

||

|| **K_1** Financial Advice 1

|| Debt counseling

|| 1 Yes

|| 2 No

|| 98 Don't know

|| 99 Prefer not to say

||

| ELSEIF KRandomOrder{null} = 2 THEN

||

|| **K_2** Financial Advice 2

|| Savings or investments

|| 1 Yes

|| 2 No

|| 98 Don't know

|| 99 Prefer not to say

||

| ELSEIF KRandomOrder{null} = 3 THEN

||

|| **K_3** Financial Advice 3

|| Taking out a mortgage or a loan

|| 1 Yes

|| 2 No

|| 98 Don't know

|| 99 Prefer not to say

||

| ELSEIF KRandomOrder{null} = 4 THEN

||

|| **K_4** Financial Advice 4

|| Insurance of any type

|| 1 Yes

|| 2 No

|| 98 Don't know

|| 99 Prefer not to say

||

```

| ELSEIF KRandomOrder{null} = 5 THEN
| |
| | K_5 Financial Advice 5
| | Tax planning
| | 1 Yes
| | 2 No
| | 98 Don't know
| | 99 Prefer not to say
| |
| ENDIF
|
ENDDO

```

[End of table display]
[The following questions are displayed as a table]

```

IF a7a = 3 THEN
|
| B20Intro Income form intro
| In a typical month, do you receive income (e.g., from work, from benefits programs, or from any
| other sources) in any of the following ways? (Select an answer for each)
|
| ELSE
|
| B20IntroHousehold Income form intro
| In a typical month, does your household receive income (e.g., from work, from benefits programs,
| or from any other sources) in any of the following ways? (Select an answer for each)
|
| ENDIF

```

```

B20_1 Income form 1
Cash
1 Yes
2 No
98 Don't know
99 Prefer not to say

```

```

B20_2 Income form 2
Checks (i.e., paper checks that need to be deposited or cashed)
1 Yes
2 No
98 Don't know
99 Prefer not to say

```

```

B20_3 Income form 3
Direct deposit to a checking account or savings account
1 Yes
2 No
98 Don't know
99 Prefer not to say

```

B20_4 Income form 4

Prepaid debit cards (e.g., a payroll card from an employer, or alimony or unemployment payments that you receive on a card)

1 Yes

2 No

98 Don't know

99 Prefer not to say

[End of table display]

IF b20_2 = Yes THEN

|

| **B11** Cash check

| Do you sometimes go to a check cashing store to cash checks?

| 1 Yes

| 2 No

| 98 Don't know

| 99 Prefer not to say

|

ENDIF

IF (b20_1 = Yes and b20_2 = No and b20_3 = No and b20_4 = No) THEN

|

ENDIF

IF (b20_1 = No and b20_2 = Yes and b20_3 = No and b20_4 = No) THEN

|

ENDIF

IF (b20_1 = No and b20_2 = No and b20_3 = Yes and b20_4 = No) THEN

|

ENDIF

IF (b20_1 = No and b20_2 = No and b20_3 = No and b20_4 = Yes) THEN

|

ENDIF

IF (b20_1 = Yes and b20_2 = Yes and b20_3 = Yes and b20_4 = Yes) THEN

|

| **B21All** Income form All

| How did you receive most of your income in the past 12 months?

| 1 Cash

| 2 Checks (i.e., paper checks that need to be deposited or cashed)

| 3 Direct deposit to a checking account or savings account

| 4 Prepaid debit cards (e.g., a payroll card from an employer, or alimony or unemployment payments that you receive on a card)

| 98 Don't know

| 99 Prefer not to say

|

ENDIF

IF (b20_1 = Yes and b20_2 = Yes and b20_3 = Yes and b20_4 = No) THEN

|
| **B21CaChDi** Income form cash checks direct
| How did you receive most of your income in the past 12 months?
| 1 Cash
| 2 Checks (i.e., paper checks that need to be deposited or cashed)
| 3 Direct deposit to a checking account or savings account
| 98 Don't know
| 99 Prefer not to say

|
ENDIF

IF (b20_1 = Yes and b20_2 = Yes and b20_3 = No and b20_4 = Yes) THEN

|
| **B21CaChPP** Income form cash checks prepaid
| How did you receive most of your income in the past 12 months?
| 1 Cash
| 2 Checks (i.e., paper checks that need to be deposited or cashed)
| 4 Prepaid debit cards (e.g., a payroll card from an employer, or alimony or unemployment payments that
you receive on a card)
| 98 Don't know
| 99 Prefer not to say

|
ENDIF

IF (b20_1 = Yes and b20_2 = No and b20_3 = Yes and b20_4 = Yes) THEN

|
| **B21CaDiPP** Income form cash direct prepaid
| How did you receive most of your income in the past 12 months?
| 1 Cash
| 2 Checks (i.e., paper checks that need to be deposited or cashed)
| 3 Direct deposit to a checking account or savings account
| 4 Prepaid debit cards (e.g., a payroll card from an employer, or alimony or unemployment payments that
you receive on a card)
| 98 Don't know
| 99 Prefer not to say

|
ENDIF

IF (b20_1 = No and b20_2 = Yes and b20_3 = Yes and b20_4 = Yes) THEN

|
| **B21ChDiPP** Income form checks direct prepaid
| How did you receive most of your income in the past 12 months?
| 2 Checks (i.e., paper checks that need to be deposited or cashed)
| 3 Direct deposit to a checking account or savings account
| 4 Prepaid debit cards (e.g., a payroll card from an employer, or alimony or unemployment payments that
you receive on a card)
| 98 Don't know
| 99 Prefer not to say

|
ENDIF

IF (b20_1 = Yes and b20_2 = Yes and b20_3 = No and b20_4 = No) THEN

| **B21CaCh** Income form cash, checks
| How did you receive most of your income in the past 12 months?
| 1 Cash
| 2 Checks (i.e., paper checks that need to be deposited or cashed)
| 98 Don't know
| 99 Prefer not to say

ENDIF

IF (b20_1 = Yes and b20_2 = No and b20_3 = Yes and b20_4 = No) THEN

| **B21CaDi** Income form cash direct deposit
| How did you receive most of your income in the past 12 months?
| 1 Cash
| 3 Direct deposit to a checking account or savings account
| 98 Don't know
| 99 Prefer not to say

ENDIF

IF (b20_1 = Yes and b20_2 = No and b20_3 = No and b20_4 = Yes) THEN

| **B21CaPP** Income form cash prepaid
| How did you receive most of your income in the past 12 months?
| 1 Cash
| 4 Prepaid debit cards (e.g., a payroll card from an employer, or alimony or unemployment payments that you receive on a card)
| 98 Don't know
| 99 Prefer not to say

ENDIF

IF (b20_1 = No and b20_2 = Yes and b20_3 = Yes and b20_4 = No) THEN

| **B21ChDi** Income form
| How did you receive most of your income in the past 12 months?
| 2 Checks (i.e., paper checks that need to be deposited or cashed)
| 3 Direct deposit to a checking account or savings account
| 98 Don't know
| 99 Prefer not to say

ENDIF

IF (b20_1 = No and b20_2 = Yes and b20_3 = No and b20_4 = Yes) THEN

| **B21ChPP** Income form checks prepaid
| How did you receive most of your income in the past 12 months?
| 2 Checks (i.e., paper checks that need to be deposited or cashed)
| 4 Prepaid debit cards (e.g., a payroll card from an employer, or alimony or unemployment payments that

you receive on a card)

| 98 Don't know

| 99 Prefer not to say

|

ENDIF

IF (b20_1 = No and b20_2 = No and b20_3 = Yes and b20_4 = Yes) THEN

|

| **B21DiPP** Income form direct prepaid

| How did you receive most of your income in the past 12 months?

| 3 Direct deposit to a checking account or savings account

| 4 Prepaid debit cards (e.g., a payroll card from an employer, or alimony or unemployment payments that you receive on a card)

| 98 Don't know

| 99 Prefer not to say

|

ENDIF

[The following questions are displayed as a table]

IF a7a = 3 THEN

|

| **B22IntroSingle** Methods of payments intro single

| How often do you use each the following methods to make payments (e.g., for shopping, for paying

| bills, or for any other purposes)? (Select an answer for each)

|

ELSE

|

| **B22IntroHousehold** Methods of payments intro household

| How often does your household use each the following methods to make payments (e.g., for

| shopping, for paying bills, or for any other purposes)? (Select an answer for each)

|

ENDIF

B22_1 Methods of payments 1

Cash

1 Frequently

2 Sometimes

3 Never

98 Don't know

99 Prefer not to say

B22_2 Methods of payments 2

Paper checks

1 Frequently

2 Sometimes

3 Never

98 Don't know

99 Prefer not to say

B22_3 Methods of payments 3

Credit cards
1 Frequently
2 Sometimes
3 Never
98 Don't know
99 Prefer not to say

B22_4 Methods of payments 4
Debit cards tied to a bank account
1 Frequently
2 Sometimes
3 Never
98 Don't know
99 Prefer not to say

B22_5 Methods of payments 5
Pre-paid debit cards
1 Frequently
2 Sometimes
3 Never
98 Don't know
99 Prefer not to say

B22_6 Methods of payments 6
Online payments directly from your bank account
1 Frequently
2 Sometimes
3 Never
98 Don't know
99 Prefer not to say

B22_7 Methods of payments 7
Money orders
1 Frequently
2 Sometimes
3 Never
98 Don't know
99 Prefer not to say

B22_8 Methods of payments 8
Tapping/waving your mobile phone over a sensor at checkout
1 Frequently
2 Sometimes
3 Never
98 Don't know
99 Prefer not to say

[End of table display]

IF a7a = 3 THEN

|

| [The following questions are displayed as a table]

```

|
| B1Single Checking account single
| Do you have a checking account?
| 1 Yes
| 2 No
| 98 Don't know
| 99 Prefer not to say
|
| B2Single Savings account single
| Do you have a savings account, money market account, or CDs?
| 1 Yes
| 2 No
| 98 Don't know
| 99 Prefer not to say
|
| [End of table display]
ENDIF

```

```

IF a7a in [1,2] THEN

```

```

| [The following questions are displayed as a table]
|

```

```

| B1Household Checking account household
| Does your household have a checking account?
| 1 Yes
| 2 No
| 98 Don't know
| 99 Prefer not to say
|

```

```

| B2Household Savings account household
| Does your household have a savings account, money market account, or CDs?
| 1 Yes
| 2 No
| 98 Don't know
| 99 Prefer not to say
|

```

```

| [End of table display]
ENDIF

```

```

IF b1 = 1 THEN

```

```

| IF a7a = 3 THEN
|

```

```

| | B4Single Overdraw single
| | Do you overdraw your checking account occasionally?
| | 1 Yes
| | 2 No
| | 98 Don't know
| | 99 Prefer not to say
|

```

```

| ENDIF

```

```

|
| IF a7a = 1 THEN
|
| B4Spouse Overdraw spouse
| Do you or your spouse overdraw your checking account occasionally?
| 1 Yes
| 2 No
| 98 Don't know
| 99 Prefer not to say
|
| ENDIF
|
| IF a7a = 2 THEN
|
| B4Partner Overdraw partner
| Do you or your spouse overdraw your checking account occasionally?
| 1 Yes
| 2 No
| 98 Don't know
| 99 Prefer not to say
|
| ENDIF
|
| ENDIF
|
| IF ( b1 = 2 and b2 =2) THEN
|
| IF a7a = 3 THEN
|
| B23Single Credit union single
| Have you ever had an account at a bank or credit union?
| 1 Yes
| 2 No
| 98 Don't know
| 99 Prefer not to say
|
| ENDIF
|
| IF a7a in [1,2] THEN
|
| B23Household Credit union household
| Has your household ever had an account at a bank or credit union?
| 1 Yes
| 2 No
| 98 Don't know
| 99 Prefer not to say
|
| ENDIF
|
| ENDIF

```

```

IF ( b1 = 2 and b2 =2) THEN
|
| ELSE
|
| IF a7a = 3 THEN
| |
| | B14Single Securities single
| | Not including retirement accounts, do you have any investments in stocks, bonds, mutual funds,
| | or other securities?
| | 1 Yes
| | 2 No
| | 98 Don't know
| | 99 Prefer not to say
| |
| | ENDIF
|
| IF a7a in [1,2] THEN
| |
| | B14Household Securities household
| | Not including retirement accounts, does your household have any investments in stocks, bonds,
| | mutual funds, or other securities?
| | 1 Yes
| | 2 No
| | 98 Don't know
| | 99 Prefer not to say
| |
| | ENDIF
|
ENDIF

```

Ca CA intro

The following are questions about retirement accounts and pensions. Please answer to the best of your knowledge. If you really do not know the answer, please select "Don't know."

```

IF x3 = 2 THEN
|
| IF a7a = 1 THEN
| |
| | C1TSPSpouse TSP included
| | Do you or your spouse have any retirement plans through a current or previous employer, like a
| | pension plan, a Thrift Savings Plan (TSP), or a 401(k)?
| | 1 Yes
| | 2 No
| | 98 Don't know
| | 99 Prefer not to say
| |
| | ENDIF
|
| IF a7a = 2 THEN
| |
| | C1TSPPartner TSP included

```

```

| | Do you or your partner have any retirement plans through a current or previous employer, like a
| | pension plan, a Thrift Savings Plan (TSP), or a 401(k)?
| | 1 Yes
| | 2 No
| | 98 Don't know
| | 99 Prefer not to say
| |
| | ENDIF
| |
| | IF a7a = 3 THEN
| |
| | C1TSPSingle TSP included
| | Do you have any retirement plans through a current or previous employer, like a pension plan, a
| | Thrift Savings Plan (TSP), or a 401(k)?
| | 1 Yes
| | 2 No
| | 98 Don't know
| | 99 Prefer not to say
| |
| | ENDIF
| |
| | ELSE
| |
| | IF a7a = 1 THEN
| |
| | C1Spouse Pension plan spouse
| | Do you or your spouse have any retirement plans through a current or previous employer, like a
| | pension plan or a 401(k)?
| | 1 Yes
| | 2 No
| | 98 Don't know
| | 99 Prefer not to say
| |
| | ENDIF
| |
| | IF a7a = 2 THEN
| |
| | C1Partner Pension plan partner
| | Do you or your partner have any retirement plans through a current or previous employer, like a
| | pension plan or a 401(k)?
| | 1 Yes
| | 2 No
| | 98 Don't know
| | 99 Prefer not to say
| |
| | ENDIF
| |
| | IF a7a = 3 THEN
| |
| | C1Single Pension plan single
| | Do you have any retirement plans through a current or previous employer, like a pension plan or a

```

```
|| 401(k)?
|| 1 Yes
|| 2 No
|| 98 Don't know
|| 99 Prefer not to say
||
| ENDIF
|
ENDIF
```

```
IF C1 = 1 and ( a7a in [1,2]) THEN
```

```
|
| IF a7a = 1 THEN
|
| | C2Spouse Employer plan spouse
| | Were these plans provided by your employer or your spouse's employer, or both?
| | 1 Your employer
| | 2 Your spouse's employer
| | 3 Both your employer and your spouse's employer
| | 98 Don't know
| | 99 Prefer not to say
| |
| ELSE
|
| | C2Partner Employer plan partner
| | Were these plans provided by your employer or your partner's employer, or both?
| | 1 Your employer
| | 2 Your partner's employer
| | 3 Both your employer and your partner's employer
| | 98 Don't know
| | 99 Prefer not to say
| |
| ENDIF
|
ENDIF
```

```
IF C1 = 1 THEN
```

```
|
| IF a7a = 1 THEN
|
| | C3Spouse Choice in retirement plans spouse
| | Are any of these retirement plans the kind where you or your spouse get to choose how the money is
| | invested?
| | 1 Yes
| | 2 No
| | 98 Don't know
| | 99 Prefer not to say
| |
| ENDIF
|
| IF a7a = 2 THEN
```

```

|
|
| | C3Partner Choice in retirement plans partner
| | Are any of these retirement plans the kind where you or your spouse get to choose how the money is
| | invested?
| | 1 Yes
| | 2 No
| | 98 Don't know
| | 99 Prefer not to say
|
| ENDIF
|
| IF a7a = 3 THEN
|
| | C3Single Choice in retirement plans single
| | Are any of these retirement plans the kind where you get to choose how the money is invested?
| | 1 Yes
| | 2 No
| | 98 Don't know
| | 99 Prefer not to say
|
| ENDIF
|
ENDIF

IF a7a = 1 THEN
|
| | C4Spouse Other RAs spouse
| | Do you or your spouse have any other retirement accounts NOT through an employer, like an IRA,
| | Keogh, SEP, or any other type of retirement account that you have set up yourself?
| | 1 Yes
| | 2 No
| | 98 Don't know
| | 99 Prefer not to say
|
| ENDIF

IF a7a = 2 THEN
|
| | C4Partner Other RAs spouse
| | Do you or your spouse have any other retirement accounts NOT through an employer, like an IRA,
| | Keogh, SEP, or any other type of retirement account that you have set up yourself?
| | 1 Yes
| | 2 No
| | 98 Don't know
| | 99 Prefer not to say
|
| ENDIF

IF a7a = 3 THEN
|
| | C4Single Other RAs single

```

| Do you have any other retirement accounts NOT through an employer, like an IRA, Keogh, SEP, or any other type of retirement account that you have set up yourself?

| 1 Yes

| 2 No

| 98 Don't know

| 99 Prefer not to say

|
ENDIF

IF (C3 = 1 or C4 =1) THEN

|
| IF x3 = 2 THEN

||
|| IF a7a = 1 THEN

||
|| **C5TSPSpouse** TSP included

|| Do you or your spouse regularly contribute to a retirement account like a Thrift Savings Plan (TSP), 401(k) or IRA?

|| 1 Yes

|| 2 No

|| 98 Don't know

|| 99 Prefer not to say

||
|| ENDIF

|| IF a7a = 2 THEN

||
|| **C5TSPPartner** TSP included

|| Do you or your partner regularly contribute to a retirement account like a Thrift Savings Plan (TSP), 401(k) or IRA?

|| 1 Yes

|| 2 No

|| 98 Don't know

|| 99 Prefer not to say

||
|| ENDIF

|| IF a7a = 3 THEN

||
|| **C5TSPSingle** TSP included single

|| Do you regularly contribute to a retirement account like a Thrift Savings Plan (TSP), 401(k) or IRA?

|| 1 Yes

|| 2 No

|| 98 Don't know

|| 99 Prefer not to say

||
|| ENDIF

| ELSE

|| IF a7a = 1 THEN


```

||
|| C5Spouse Regular contribution to a pension plan spouse
|| Do you or your spouse regularly contribute to a retirement account like a 401(k) or IRA?
|| 1 Yes
|| 2 No
|| 98 Don't know
|| 99 Prefer not to say
||
|| ENDIF
||
|| IF a7a = 2 THEN
||
|| C5Partner Regular contribution to a pension plan partner
|| Do you or your partner regularly contribute to a retirement account like a 401(k) or IRA?
|| 1 Yes
|| 2 No
|| 98 Don't know
|| 99 Prefer not to say
||
|| ENDIF
||
|| IF a7a = 3 THEN
||
|| C5Single Regular contribution to a pension plan single
|| Do you regularly contribute to a retirement account like a 401(k) or IRA?
|| 1 Yes
|| 2 No
|| 98 Don't know
|| 99 Prefer not to say
||
|| ENDIF
||
|| ENDIF
||
|| IF a7a = 3 THEN
||
|| [The following questions are displayed as a table]
||
|| C10Single Loan from RA single
|| In the last 12 months, have you taken a loan from your retirement account(s)?
|| 1 Yes
|| 2 No
|| 98 Don't know
|| 99 Prefer not to say
||
|| C11Single Hardship withdrawal from RA single
|| In the last 12 months, have you taken a hardship withdrawal from your retirement account(s)?
|| 1 Yes
|| 2 No
|| 98 Don't know
|| 99 Prefer not to say

```

```

| |
| | [End of table display]
| | ENDIF
| |
| | IF a7a = 2 THEN
| |
| | [The following questions are displayed as a table]
| |
| | C10Partner Loan from RA partner
| | In the last 12 months, have you or your partner taken a loan from your retirement account(s)?
| | 1 Yes
| | 2 No
| | 98 Don't know
| | 99 Prefer not to say
| |
| | C11Partner Hardship withdrawal from RA partner
| | In the last 12 months, have you or your partner taken a hardship withdrawal from your
| | retirement account(s)?
| | 1 Yes
| | 2 No
| | 98 Don't know
| | 99 Prefer not to say
| |
| | [End of table display]
| | ENDIF
| |
| | IF a7a = 1 THEN
| |
| | [The following questions are displayed as a table]
| |
| | C10Spouse Loan from RA spouse
| | In the last 12 months, have you or your spouse taken a loan from your retirement account(s)?
| | 1 Yes
| | 2 No
| | 98 Don't know
| | 99 Prefer not to say
| |
| | C11Spouse Hardship withdrawal from RA spouse
| | In the last 12 months, have you or your spouse taken a hardship withdrawal from your
| | retirement account(s)?
| | 1 Yes
| | 2 No
| | 98 Don't know
| | 99 Prefer not to say
| |
| | [End of table display]
| | ENDIF
| |
| | ENDIF

```

[The following questions are displayed as a table]

IF a7a = 3 THEN

|

| **D20IntroSingle** Types of income intro single

| Over the past 12 months, did you receive any of the following types of income? (Select an answer for each)

|

ELSE

|

| **D20IntroHousehold** Types of income intro household

| Over the past 12 months, did your household receive any of the following types of income? (Select an answer for each)

|

ENDIF

D20_1 Types of income 1

Salaries, wages, freelance pay or tips

1 Yes

2 No

98 Don't know

99 Prefer not to say

D20_2 Types of income 2

Payments from a pension plan

1 Yes

2 No

98 Don't know

99 Prefer not to say

IF x3 = 2 THEN

|

| **D20_3TSP** Types of income 3 TSP

| Withdrawals from retirement accounts (e.g., TSP, 401(k), IRA, Keogh)

1 Yes

2 No

98 Don't know

99 Prefer not to say

ELSE

|

| **D20_3Core** Types of income 3

| Withdrawals from retirement accounts (e.g., 401(k), IRA, Keogh)

1 Yes

2 No

98 Don't know

99 Prefer not to say

|

ENDIF

D20_4 Types of income 4

Social Security retirement benefits

1 Yes

2 No
98 Don't know
99 Prefer not to say

D20_5 Types of income 5

Other federal or state benefits (e.g., unemployment, disability, SSI, TANF)

1 Yes
2 No
98 Don't know
99 Prefer not to say

D20_6 Types of income 6

Income from a business

1 Yes
2 No
98 Don't know
99 Prefer not to say

D20_7 Types of income 7

Money from family members who do not live in your household

1 Yes
2 No
98 Don't know
99 Prefer not to say

[End of table display]

[The following questions are displayed as a table]

IF a7a = 3 THEN

|

| **EaIntroSingle** Ownership Intro

| Do you currently own any of the following? (Select an answer for each)

|

ELSE

|

| IF a7a = 2 THEN

||

|| **EaIntroPartner** Ownership Intro partner

|| Do you or your partner currently own any of the following? (Select an answer for each)

||

| ELSE

|

| **EaIntroSpouse** Ownership Intro spouse

| Do you or your spouse currently own any of the following? (Select an answer for each)

|

| ENDIF

|

ENDIF

Ea_1 Ownership 1

Your home

- 1 Yes
- 2 No
- 98 Don't know
- 99 Prefer not to say

Ea_2 Ownership 2

Other real estate (for example, a second home, investment property, or farm)

- 1 Yes
- 2 No
- 98 Don't know
- 99 Prefer not to say

[End of table display]

IF EA_1 = Yes THEN

|

| **E3a** E3a intro

| Following are some questions about your home. If you own more than one home, please refer to your primary residence.

|

| **E4a** Home purchase year

| Approximately when did you buy your current home? Your best guess is fine.

- | 1 1999 or earlier
- | 2 2000
- | 3 2001
- | 4 2002
- | 5 2003
- | 6 2004
- | 7 2005
- | 8 2006
- | 9 2007
- | 10 2008
- | 11 2009
- | 12 2010
- | 13 2011
- | 14 2012
- | 97 I did not purchase it
- | 98 Don't know
- | 99 Prefer not to say

| IF E4a in [2, 2001 , 2002 , 2003 , 2004 , 2005 , 2006 , 2007 , 2008 , 2009 , 2010 , 2011 ,14] THEN

|

| [The following questions are displayed as a table]

|

| **E5** Downpayment percentage

| Approximately what percentage of the purchase price was your downpayment? Your best guess is fine.

| Range: 0..100

|

| **E5Percent** Downpayment percentage

| %

|

| **E5_dontprefer** Downpayment percentage don't know or prefer not to say

```

| | 98 Don't know
| | 99 Prefer not to say
| |
| | [End of table display]
| | ENDIF
| |
| | [The following questions are displayed as a table]
| |
| | E7 Current mortgages
| | Do you currently have any mortgages on your home?
| | 1 Yes
| | 2 No
| | 98 Don't know
| | 99 Prefer not to say
| |
| | E8 Equity loans
| | Do you have any home equity loans?
| | 1 Yes
| | 2 No
| | 98 Don't know
| | 99 Prefer not to say
| |
| | [End of table display]
| | IF E7 = Yes OR E8 = Yes THEN
| |
| | E20 Loans v price
| | Do you currently owe more on your home than you think you could sell it for today?
| | 1 Yes, owe more
| | 2 No
| | 98 Don't know
| | 99 Prefer not to say
| |
| | ENDIF
| |
| | IF E7 = Yes THEN
| |
| | E15 Late mortgage payments
| | How many times have you been late with your mortgage payments in the last 2 years? (If you
| | have more than one mortgage on your home(s), please consider them all.)
| | 1 Never
| | 2 Once
| | 3 More than once
| | 98 Don't know
| | 99 Prefer not to say
| |
| | ENDIF
| |
| | ENDIF

```

E16 Foreclosure process
Have you been involved in a foreclosure process on your home in the last 2 years?

- 1 Yes
- 2 No
- 98 Don't know
- 99 Prefer not to say

F1 Credit cards

How many credit cards do you have? Please include store and gas station credit cards but NOT debit cards.

- 1 1
- 2 2-3
- 3 4-8
- 4 9-12
- 5 13-20
- 6 More than 20
- 7 No credit cards
- 98 Don't know
- 99 Prefer not to say

IF F1 != No credit cards THEN

| [The following questions are displayed as a table]

| **F2Intro** Experience credit cards intro

| In the past 12 months, which of the following describes your experience with credit cards?

| (Select an answer for each)

| **F2_1** Experience credit cards 1

| I always paid my credit cards in full

- | 1 Yes
- | 2 No
- | 98 Don't know
- | 99 Prefer not to say

| **F2_2** Experience credit cards 2

| In some months, I carried over a balance and was charged interest

- | 1 Yes
- | 2 No
- | 98 Don't know
- | 99 Prefer not to say

| **F2_3** Experience credit cards 3

| In some months, I paid the minimum payment only

- | 1 Yes
- | 2 No
- | 98 Don't know
- | 99 Prefer not to say

| **F2_4** Experience credit cards 4

| In some months, I was charged a late fee for late payment

- | 1 Yes
- | 2 No
- | 98 Don't know

| 99 Prefer not to say

| **F2_5** Experience credit cards 5

| In some months, I was charged an over the limit fee for exceeding my credit line

| 1 Yes

| 2 No

| 98 Don't know

| 99 Prefer not to say

| **F2_6** Experience credit cards 6

| In some months, I used the cards for a cash advance

| 1 Yes

| 2 No

| 98 Don't know

| 99 Prefer not to say

| [End of table display]

| **F10** Compare credit cards

| Thinking about when you obtained your most recent credit card, did you collect information about different cards from more than one company in order to compare them?

| 1 Yes

| 2 No

| 98 Don't know

| 99 Prefer not to say

ENDIF

[The following questions are displayed as a table]

IF a7a = 3 THEN

| **G1Single** Auto loan single

| Do you currently have an auto loan? (This does not refer to an auto lease).

| 1 Yes

| 2 No

| 98 Don't know

| 99 Prefer not to say

ELSE

| **G1Household** Auto loan household

| Does your household currently have an auto loan? (This does not refer to an auto lease).

| 1 Yes

| 2 No

| 98 Don't know

| 99 Prefer not to say

ENDIF

G20 Unpaid bills from a healthcare provider

Do you currently have any unpaid bills from a health care or medical service provider (e.g., a

hospital, a doctor's office, or a testing lab) that are past due?

1 Yes

2 No

98 Don't know

99 Prefer not to say

G21 Student loans

Do you currently have any student loans?

1 Yes

2 No

98 Don't know

99 Prefer not to say

[End of table display]

IF G21 = Yes THEN

|

| **G22** Concerns about student loans

| Are you concerned that you might not be able to pay off your student loans?

| 1 Yes

| 2 No

| 98 Don't know

| 99 Prefer not to say

|

ENDIF

G4 Bankruptcy

Have you declared bankruptcy in the last two years?

1 Yes

2 No

98 Don't know

99 Prefer not to say

[The following questions are displayed as a table]

G5Intro G5 intro

In the past 5 years, how many times have you... (Select an answer for each)

LOOP FROM 1 TO 5 DO

|

| IF G5RandomOrder{null} = 1 THEN

||

|| **G5_1** Auto title loan

|| Taken out an auto title loan? Auto title loans are loans where a car title is used to borrow money for a short period of time. They are NOT loans used to purchase an automobile.

|| 1 Never

|| 2 1 time

|| 3 2 times

|| 4 3 times

|| 5 4 or more times

|| 98 Don't know

|| 99 Prefer not to say

```

|
|
| ELSEIF G5RandomOrder{null} = 2 THEN
|
| G5_2 Payday loan
| Taken out a short term "payday" loan?
| 1 Never
| 2 1 time
| 3 2 times
| 4 3 times
| 5 4 or more times
| 98 Don't know
| 99 Prefer not to say
|
| ELSEIF G5RandomOrder{null} = 3 THEN
|
| G5_3 Rapid refund
| Gotten an advance on your tax refund? This is sometimes called a "refund anticipation
| check" or "Rapid Refund" (Not the same as e-filing)
| 1 Never
| 2 1 time
| 3 2 times
| 4 3 times
| 5 4 or more times
| 98 Don't know
| 99 Prefer not to say
|
| ELSEIF G5RandomOrder{null} = 4 THEN
|
| G5_4 Pawn shop
| Used a pawn shop?
| 1 Never
| 2 1 time
| 3 2 times
| 4 3 times
| 5 4 or more times
| 98 Don't know
| 99 Prefer not to say
|
| ELSEIF G5RandomOrder{null} = 5 THEN
|
| G5_5 Rent-to-own
| Used a rent-to-own store?
| 1 Never
| 2 1 time
| 3 2 times
| 4 3 times
| 5 4 or more times
| 98 Don't know
| 99 Prefer not to say
|
| ENDIF

```

|
ENDDO

[End of table display]
[The following questions are displayed as a table]

G23Intro Too much debt intro

How strongly do you agree or disagree with the following statement? Please give your answer on a scale of 1 to 7, where 1 = “Strongly Disagree,” 7 = “Strongly Agree,” and 4 = “Neither Agree Nor Disagree”. You can use any number from 1 to 7.

G23 Too much debt

I have too much debt right now

1 Strongly Disagree 1

2 2

3 3

4 Neither Agree or Disagree 4

5 5

6 6

7 Strongly Agree 7

98 Don't know

99 Prefer not to say

[End of table display]
[The following questions are displayed as a table]

H1 Health insurance

Are you covered by health insurance?

1 Yes

2 No

98 Don't know

99 Prefer not to say

H3 Life insurance

Do you have a life insurance policy?

1 Yes

2 No

98 Don't know

99 Prefer not to say

[End of table display]
IF M1RandomOrder = EMPTY THEN
|
ENDIF

IF M1RandomOrder = 1 THEN

|
|[The following questions are displayed as a table]
|

| **M1Intro** Math Financial skills

| How strongly do you agree or disagree with the following statements? Please give your answer on a

| scale of 1 to 7, where 1 = “Strongly Disagree,” 7 = “Strongly Agree,” and 4 = “Neither Agree Nor Disagree”. You can use any number from 1 to 7. (Select an answer for each)

| **M1_1** Math Financial skills 1

| I am good at dealing with day-to-day financial matters, such as checking accounts, credit and debit cards, and tracking expenses

| 1 Strongly Disagree 1

| 2 2

| 3 3

| 4 Neither Agree or Disagree 4

| 5 5

| 6 6

| 7 Strongly Agree 7

| 98 Don't know

| 99 Prefer not to say

| **M1_2** Math Financial skills 2

| I am pretty good at math

| 1 Strongly Disagree 1

| 2 2

| 3 3

| 4 Neither Agree or Disagree 4

| 5 5

| 6 6

| 7 Strongly Agree 7

| 98 Don't know

| 99 Prefer not to say

| [End of table display]

ELSE

| [The following questions are displayed as a table]

| **M1Intro** Math Financial skills

| How strongly do you agree or disagree with the following statements? Please give your answer on a scale of 1 to 7, where 1 = “Strongly Disagree,” 7 = “Strongly Agree,” and 4 = “Neither Agree Nor Disagree”. You can use any number from 1 to 7. (Select an answer for each)

| **M1_2** Math Financial skills 2

| I am pretty good at math

| 1 Strongly Disagree 1

| 2 2

| 3 3

| 4 Neither Agree or Disagree 4

| 5 5

| 6 6

| 7 Strongly Agree 7

| 98 Don't know

| 99 Prefer not to say

| **M1_1** Math Financial skills 1

| I am good at dealing with day-to-day financial matters, such as checking accounts, credit and
| debit cards, and tracking expenses
| 1 Strongly Disagree 1
| 2 2
| 3 3
| 4 Neither Agree or Disagree 4
| 5 5
| 6 6
| 7 Strongly Agree 7
| 98 Don't know
| 99 Prefer not to say
|
| [End of table display]
ENDIF

[The following questions are displayed as a table]

M4Intro Financial knowledge intro

On a scale from 1 to 7, where 1 means very low and 7 means very high, how would you assess your overall financial knowledge?

M4 Financial knowledge

1 Very Low 1
2 2
3 3
4 4
5 5
6 6
7 Very High 7
98 Don't know
99 Prefer not to say

[End of table display]

M20 Was financial education

Was financial education offered by a school or college you attended, or a workplace where you were employed?

1 Yes, but I **did not** participate in the financial education offered
2 Yes, and I **did** participate in the financial education
3 No
98 Don't know
99 Prefer not to say

IF M20 = Yes, and I **did** participate in the financial education THEN

| [The following questions are displayed as a table]

| **M21Intro** Financial education intro

| When did you receive that financial education?

| **M21_1** Financial education 1

| In high school

```

| 1 Yes
| 2 No
| 98 Don't know
| 99 Prefer not to say
|
| IF A5 in [4, College graduate ,6] THEN
| |
| | M21_2 Financial education 2
| | In college
| | 1 Yes
| | 2 No
| | 98 Don't know
| | 99 Prefer not to say
| |
| | ENDF
|
| M21_3 Financial education 3
| From an employer
| 1 Yes
| 2 No
| 98 Don't know
| 99 Prefer not to say
|
| IF AM1 in [1,2] THEN
| |
| | M21_4 Financial education 4
| | From the military
| | 1 Yes
| | 2 No
| | 98 Don't know
| | 99 Prefer not to say
| |
| | ENDF
|
| [End of table display]
ENDIF

```

M22 Financial education in schools

Do you think financial education should be taught in schools?

- 1 Yes
- 2 No
- 98 Don't know
- 99 Prefer not to say

M5a M5a Instructions

Following are some multiple choice questions. If you don't know the answer, just select "Don't know."

M6 M6

Suppose you had \$100 in a savings account and the interest rate was 2% per year. After 5 years, how much do you think you would have in the account if you left the money to grow?

- 1 More than \$102

- 2 Exactly \$102
- 3 Less than \$102
- 98 Don't know
- 99 Prefer not to say

M7 M7

Imagine that the interest rate on your savings account was 1% per year and inflation was 2% per year. After 1 year, how much would you be able to buy with the money in this account?

- 1 More than today
- 2 Exactly the same
- 3 Less than today
- 98 Don't know
- 99 Prefer not to say

M8 M8

If interest rates rise, what will typically happen to bond prices?

- 1 They will rise
- 2 They will fall
- 3 They will stay the same
- 4 There is no relationship between bond prices and the interest rate
- 98 Don't know
- 99 Prefer not to say

M9a M9 Intro

There are two questions left, and the survey will be complete. Following are two statements. Please indicate whether each statement is true or false. If you don't know, just select "Don't know."

LOOP FROM 1 TO 2 DO

```

|
| IF MRandomOrder{null} = 1 THEN
| |
| | M9 M9
| | A 15-year mortgage typically requires higher monthly payments than a 30-year mortgage, but the
| | total interest paid over the life of the loan will be less.
| | 1 True
| | 2 False
| | 98 Don't know
| | 99 Prefer not to say
| |
| ELSE
| |
| | M10 M10
| | Buying a single company's stock usually provides a safer return than a stock mutual fund.
| | 1 True
| | 2 False
| | 98 Don't know
| | 99 Prefer not to say
| |
| ENDIF
|
ENDDO

```

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

Appendix C. Cognitive Econ Verbal Survey W1 Paper Version

Well Being 122

IF randomizer for cog econ sections = 1 THEN

| **vA_intro** verbal analogies intro

| In this survey we are going to show you several words that make up an analogy. There will be a blank word at the end of the series that completes the analogy and we would like you to type what word goes in the blank. For example, if you see the words "Cat is to Dog as Kitten is to BLANK", then you would simply enter the reply of "puppy". Some of the problems may be easy but others may be hard. Just do the best you can. There is no credit for answering quickly - it is more important to answer the item correctly, but it is okay if you do not know the answer because some of the items are intended to be very difficult. You can go on to the next item at any time. Ready to begin?

| **vA1** verbal analogies A1

| Please complete the analogy.

| String

| **vA2** verbal analogies A2

| Please complete the analogy.

| String

| **vA3** verbal analogies A3

| Please complete the analogy.

| String

| **vA4** verbal analogies A4

| Please complete the analogy.

| String

| **vA5** verbal analogies A5

| Please complete the analogy.

| String

| **vA6** verbal analogies A6

| Please complete the analogy.

| String

| **vA7** verbal analogies A7

| Please complete the analogy.

| String

| **vA8** verbal analogies A8

| Please complete the analogy.

| String

| **vA9** verbal analogies A9

| Please complete the analogy.

| String

| **vA10** verbal analogies A10
| Please complete the analogy.
| String

| **vA11** verbal analogies A11
| Please complete the analogy.
| String

| **vA12** verbal analogies A12
| Please complete the analogy.
| String

| **vA13** verbal analogies A13
| Please complete the analogy.
| String

| **vA14** verbal analogies A14
| Please complete the analogy.
| String

| **vA15** verbal analogies A15
| Please complete the analogy.
| String

| **E_intro** intro to Extra questions section
| For each of the following statements, please indicate how accurately each statement describes you.

| **E2** like handling a situation involving thinking
| I like to have the responsibility of handling a situation that requires a lot of thinking.
| 1 Very accurate
| 2 Accurate
| 3 Equally accurate/inaccurate
| 4 Inaccurate
| 5 Very inaccurate

| **E4** prefer situation involving little thinking
| I would rather do something that requires little thought than something that is sure to challenge my thinking abilities.
| 1 Very accurate
| 2 Accurate
| 3 Equally accurate/inaccurate
| 4 Inaccurate
| 5 Very inaccurate

| **E5** avoid situation involving thinking
| I try to anticipate and avoid situations where there is a likely chance I will have to think in depth about something.
| 1 Very accurate
| 2 Accurate
| 3 Equally accurate/inaccurate

- | 4 Inaccurate
- | 5 Very inaccurate

| **E7** I only think as hard as I have to
| I only think as hard as I have to.

- | 1 Very accurate
- | 2 Accurate
- | 3 Equally accurate/inaccurate
- | 4 Inaccurate
- | 5 Very inaccurate

| **E11** enjoy problem solving tasks
| I really enjoy a task that involves coming up with new solutions to problems.

- | 1 Very accurate
- | 2 Accurate
- | 3 Equally accurate/inaccurate
- | 4 Inaccurate
- | 5 Very inaccurate

| **E12** dislike learning new ways to think
| Learning new ways to think doesn't excite me very much.

- | 1 Very accurate
- | 2 Accurate
- | 3 Equally accurate/inaccurate
- | 4 Inaccurate
- | 5 Very inaccurate

| **E13** prefer life filled with puzzles to solve
| I prefer my life to be filled with puzzles that I must solve.

- | 1 Very accurate
- | 2 Accurate
- | 3 Equally accurate/inaccurate
- | 4 Inaccurate
- | 5 Very inaccurate

| **E14** enjoy thinking abstractly
| The notion of thinking abstractly is appealing to me.

- | 1 Very accurate
- | 2 Accurate
- | 3 Equally accurate/inaccurate
- | 4 Inaccurate
- | 5 Very inaccurate

| **pA_Intro** picture vocabulary intro

| We're now going to show you several pictures and we want you to type the name of the object in the picture. For example, if we showed you a picture of any kind of CAR, you would just say the word "CAR" or "AUTO." Some of the problems may be easy but others may be hard. Just do the best you can. There is no credit for answering quickly - it is more important to answer the item correctly, but it is OK if you do not know the answer because some of the items are intended to be very difficult. You can go on to the next item at any time. Ready to begin?

pA1 picture vocabulary A1 rooster
Please type in the name of the main object in the picture below.
String

pA2 picture vocabulary A2 Tricycle
Please type in the name of the main object in the picture below.
String

pA3 picture vocabulary A3 Iron
Please type in the name of the main object in the picture below.
String

pA4 picture vocabulary A4 Blender
Please type in the name of the main object in the picture below.
String

pA5 picture vocabulary A5 carpenter
Please type in the name of the main object in the picture below.
String

pA6 picture vocabulary A6 film
Please type in the name of the main object in the picture below.
String

pA7 picture vocabulary A7 tuba
Please type in the name of the main object in the picture below.
String

pA8 picture vocabulary A8 turban
Please type in the name of the main object in the picture below.
String

pA9 picture vocabulary A9 moped/motorcycle
Please type in the name of the main object in the picture below.
String

pA10 picture vocabulary A10 port hole
Please type in the name of the main object in the picture below.
String

pA11 picture vocabulary A11 weathervane
Please type in the name of the main object in the picture below.
String

pA12 picture vocabulary A12 castanets
Please type in the name of the main object in the picture below
String

pA13 picture vocabulary A13 petroglyph
Please type in the name of the main object in the picture below.
String

| **pA14** picture vocabulary A14 calipers
| Please type in the name of the main object in the picture below.
| String

| **pA15** picture vocabulary A15 transom
| Please type in the name of the main object in the picture below.
| String

ENDIF

IF randomizer for cog econ sections = 2 THEN

| **pA_Intro** picture vocabulary intro
| We're now going to show you several pictures and we want you to type the name of the object in the
| picture. For example, if we showed you a picture of any kind of CAR, you would just say the word
| "CAR" or "AUTO." Some of the problems may be easy but others may be hard. Just do the
| best you can. There is no credit for answering quickly - it is more important to answer the item
| correctly, but it is OK if you do not know the answer because some of the items are intended to be
| very difficult. You can go on to the next item at any time. Ready to begin?

| **pA1** picture vocabulary A1 rooster
| Please type in the name of the main object in the picture below.
| String

| **pA2** picture vocabulary A2 Tricycle
| Please type in the name of the main object in the picture below.
| String

| **pA3** picture vocabulary A3 Iron
| Please type in the name of the main object in the picture below.
| String

| **pA4** picture vocabulary A4 Blender
| Please type in the name of the main object in the picture below.
| String

| **pA5** picture vocabulary A5 carpenter
| Please type in the name of the main object in the picture below.
| String

| **pA6** picture vocabulary A6 film
| Please type in the name of the main object in the picture below.
| String

| **pA7** picture vocabulary A7 tuba
| Please type in the name of the main object in the picture below.
| String

| **pA8** picture vocabulary A8 turban
| Please type in the name of the main object in the picture below.
| String

| **pA9** picture vocabulary A9 moped/motorcycle
| Please type in the name of the main object in the picture below.
| String

| **pA10** picture vocabulary A10 port hole
| Please type in the name of the main object in the picture below.
| String

| **pA11** picture vocabulary A11 weathervane
| Please type in the name of the main object in the picture below.
| String

| **pA12** picture vocabulary A12 castanets
| Please type in the name of the main object in the picture below.
| String

| **pA13** picture vocabulary A13 petroglyph
| Please type in the name of the main object in the picture below.
| String

| **pA14** picture vocabulary A14 calipers
| Please type in the name of the main object in the picture below.
| String

| **pA15** picture vocabulary A15 transom
| Please type in the name of the main object in the picture below.
| String

| **E_intro** intro to Extra questions section
| For each of the following statements, please indicate how accurately each statement describes you.

| **E2** like handling a situation involving thinking
| I like to have the responsibility of handling a situation that requires a lot of thinking.
| 1 Very accurate
| 2 Accurate
| 3 Equally accurate/inaccurate
| 4 Inaccurate
| 5 Very inaccurate

| **E4** prefer situation involving little thinking
| I would rather do something that requires little thought than something that is sure to challenge my thinking abilities.
| 1 Very accurate
| 2 Accurate
| 3 Equally accurate/inaccurate
| 4 Inaccurate
| 5 Very inaccurate

| **E5** avoid situation involving thinking
| I try to anticipate and avoid situations where there is a likely chance I will have to think in depth

| about something.

| 1 Very accurate

| 2 Accurate

| 3 Equally accurate/inaccurate

| 4 Inaccurate

| 5 Very inaccurate

| **E7** I only think as hard as I have to

| I only think as hard as I have to.

| 1 Very accurate

| 2 Accurate

| 3 Equally accurate/inaccurate

| 4 Inaccurate

| 5 Very inaccurate

| **E11** enjoy problem solving tasks

| I really enjoy a task that involves coming up with new solutions to problems.

| 1 Very accurate

| 2 Accurate

| 3 Equally accurate/inaccurate

| 4 Inaccurate

| 5 Very inaccurate

| **E12** dislike learning new ways to think

| Learning new ways to think doesn't excite me very much.

| 1 Very accurate

| 2 Accurate

| 3 Equally accurate/inaccurate

| 4 Inaccurate

| 5 Very inaccurate

| **E13** prefer life filled with puzzles to solve

| I prefer my life to be filled with puzzles that I must solve.

| 1 Very accurate

| 2 Accurate

| 3 Equally accurate/inaccurate

| 4 Inaccurate

| 5 Very inaccurate

| **E14** enjoy thinking abstractly

| The notion of thinking abstractly is appealing to me.

| 1 Very accurate

| 2 Accurate

| 3 Equally accurate/inaccurate

| 4 Inaccurate

| 5 Very inaccurate

| **vA_intro** verbal analogies intro

| In this survey we are going to show you several words that make up an analogy. There will be a blank word at the end of the series that completes the analogy and we would like you to type what word goes in the blank. For example, if you see the words "Cat is to Dog as Kitten is to BLANK", then you

| would simply enter the reply of "puppy". Some of the problems may be easy but others may be hard.
| Just do the best you can. There is no credit for answering quickly - it is more important to answer
| the item correctly, but it is okay if you do not know the answer because some of the items are
| intended to be very difficult. You can go on to the next item at any time. Ready to begin?

| **vA1** verbal analogies A1
| Please complete the analogy.
| String

| **vA2** verbal analogies A2
| Please complete the analogy.
| String

| **vA3** verbal analogies A3
| Please complete the analogy.
| String

| **vA4** verbal analogies A4
| Please complete the analogy.
| String

| **vA5** verbal analogies A5
| Please complete the analogy.
| String

| **vA6** verbal analogies A6
| Please complete the analogy.
| String

| **vA7** verbal analogies A7
| Please complete the analogy.
| String

| **vA8** verbal analogies A8
| Please complete the analogy.
| String

| **vA9** verbal analogies A9
| Please complete the analogy.
| String

| **vA10** verbal analogies A10
| Please complete the analogy.
| String

| **vA11** verbal analogies A11
| Please complete the analogy.
| String

| **vA12** verbal analogies A12
| Please complete the analogy.

| String

| **vA13** verbal analogies A13
| Please complete the analogy.

| String

| **vA14** verbal analogies A14
| Please complete the analogy.

| String

| **vA15** verbal analogies A15
| Please complete the analogy.

| String

| ENDIF

| IF randomizer for cog econ sections = 3 THEN

| **vB_intro** verbal analogies intro

| In this survey we are going to show you several words that make up an analogy. There will be a blank
| word at the end of the series that completes the analogy and we would like you to type what word goes
| in the blank. For example, if you see the words "Cat is to Dog as Kitten is to BLANK", then you
| would simply enter the reply of "puppy". Some of the problems may be easy but others may be hard.
| Just do the best you can. There is no credit for answering quickly - it is more important to answer
| the item correctly, but it is okay if you do not know the answer because some of the items are
| intended to be very difficult. You can go on to the next item at any time. Ready to begin?

| **vB1** verbal analogies B1
| Please complete the analogy.

| String

| **vB2** verbal analogies B2
| Please complete the analogy.

| String

| **vB3** verbal analogies B3
| Please complete the analogy.

| String

| **vB4** verbal analogies B4
| Please complete the analogy.

| String

| **vB5** verbal analogies B5
| Please complete the analogy.

| String

| **vB6** verbal analogies B6
| Please complete the analogy.

| String

| **vB7** verbal analogies B7

| Please complete the analogy.

| String

| **vB8** verbal analogies B8

| Please complete the analogy.

| String

| **vB9** verbal analogies B9

| Please complete the analogy.

| String

| **vB10** verbal analogies B10

| Please complete the analogy.

| String

| **vB11** verbal analogies B11

| Please complete the analogy.

| String

| **vB12** verbal analogies B12

| Please complete the analogy.

| String

| **vB13** verbal analogies B13

| Please complete the analogy.

| String

| **vB14** verbal analogies B14

| Please complete the analogy.

| String

| **vB15** verbal analogies B15

| Please complete the analogy.

| String

| **E_intro** intro to Extra questions section

| For each of the following statements, please indicate how accurately each statement describes you.

| **E2** like handling a situation involving thinking

| I like to have the responsibility of handling a situation that requires a lot of thinking.

| 1 Very accurate

| 2 Accurate

| 3 Equally accurate/inaccurate

| 4 Inaccurate

| 5 Very inaccurate

| **E4** prefer situation involving little thinking

| I would rather do something that requires little thought than something that is sure to challenge my thinking abilities.

| 1 Very accurate

| 2 Accurate

| 3 Equally accurate/inaccurate

| 4 Inaccurate

| 5 Very inaccurate

| **E5** avoid situation involving thinking

| I try to anticipate and avoid situations where there is a likely chance I will have to think in depth about something.

| 1 Very accurate

| 2 Accurate

| 3 Equally accurate/inaccurate

| 4 Inaccurate

| 5 Very inaccurate

| **E7** I only think as hard as I have to

| I only think as hard as I have to.

| 1 Very accurate

| 2 Accurate

| 3 Equally accurate/inaccurate

| 4 Inaccurate

| 5 Very inaccurate

| **E11** enjoy problem solving tasks

| I really enjoy a task that involves coming up with new solutions to problems.

| 1 Very accurate

| 2 Accurate

| 3 Equally accurate/inaccurate

| 4 Inaccurate

| 5 Very inaccurate

| **E12** dislike learning new ways to think

| Learning new ways to think doesn't excite me very much.

| 1 Very accurate

| 2 Accurate

| 3 Equally accurate/inaccurate

| 4 Inaccurate

| 5 Very inaccurate

| **E13** prefer life filled with puzzles to solve

| I prefer my life to be filled with puzzles that I must solve.

| 1 Very accurate

| 2 Accurate

| 3 Equally accurate/inaccurate

| 4 Inaccurate

| 5 Very inaccurate

| **E14** enjoy thinking abstractly

| The notion of thinking abstractly is appealing to me.

| 1 Very accurate

| 2 Accurate

| 3 Equally accurate/inaccurate

| 4 Inaccurate

| 5 Very inaccurate

| **pB_Intro** picture vocabulary intro

| We're now going to show you several pictures and we want you to type the name of the object in the picture. For example, if we showed you a picture of any kind of CAR, you would just say the word "CAR" or "AUTO." Some of the problems may be easy but others may be hard. Just do the best you can. There is no credit for answering quickly - it is more important to answer the item correctly, but it is OK if you do not know the answer because some of the items are intended to be very difficult. You can go on to the next item at any time. Ready to begin?

| **pB1** picture vocabulary B1 lamb

| Please type in the name of the main object in the picture below.

| String

| **pB2** picture vocabulary B2 skier

| Please type in the name of the main object in the picture below.

| String

| **pB3** picture vocabulary B3 doormat

| Please type in the name of the main object in the picture below.

| String

| **pB4** picture vocabulary B4 knots

| Please type in the name of the main object in the picture below.

| String

| **pB5** picture vocabulary B5 tusks/elephant

| Please type in the name of the main object in the picture below.

| String

| **pB6** picture vocabulary B6 pelican

| Please type in the name of the main object in the picture below.

| String

| **pB7** picture vocabulary B7 trombone

| Please type in the name of the main object in the picture below

| String

| **pB8** picture vocabulary B8 plow

| Please type in the name of the main object in the picture below.

| String

| **pB9** picture vocabulary B9 seaplane

| Please type in the name of the main object in the picture below.

| String

| **pB10** picture vocabulary B10 trap/sink

| Please type in the name of the main object in the picture below.

| String

| **pB11** picture vocabulary B11 bellows

| Please type in the name of the main object in the picture below.
| String

| **pB12** picture vocabulary B12 pedestal/table
| Please type in the name of the main object in the picture below.
| String

| **pB13** picture vocabulary B13 minaret/church
| Please type in the name of the main object in the picture below
| String

| **pB14** picture vocabulary B14 atoll/island
| Please type in the name of the main object in the picture below
| String

| **pB15** picture vocabulary B15 epaulets/man
| Please type in the name of the main object in the picture below.
| String

ENDIF

IF randomizer for cog econ sections = 4 THEN

| **pB_Intro** picture vocabulary intro
| We're now going to show you several pictures and we want you to type the name of the object in the
| picture. For example, if we showed you a picture of any kind of CAR, you would just say the word
| "CAR" or "AUTO." Some of the problems may be easy but others may be hard. Just do the
| best you can. There is no credit for answering quickly - it is more important to answer the item
| correctly, but it is OK if you do not know the answer because some of the items are intended to be
| very difficult. You can go on to the next item at any time. Ready to begin?

| **pB1** picture vocabulary B1 lamb
| Please type in the name of the main object in the picture below.
| String

| **pB2** picture vocabulary B2 skier
| Please type in the name of the main object in the picture below.
| String

| **pB3** picture vocabulary B3 doormat
| Please type in the name of the main object in the picture below
| String

| **pB4** picture vocabulary B4 knots
| Please type in the name of the main object in the picture below.
| String

| **pB5** picture vocabulary B5 tusks/elephant
| Please type in the name of the main object in the picture below.
| String

| **pB6** picture vocabulary B6 pelican

| Please type in the name of the main object in the picture below.

| String

| **pB7** picture vocabulary B7 trombone

| Please type in the name of the main object in the picture below

| String

| **pB8** picture vocabulary B8 plow

| Please type in the name of the main object in the picture below.

| String

| **pB9** picture vocabulary B9 seaplane

| Please type in the name of the main object in the picture below.

| String

| **pB10** picture vocabulary B10 trap/sink

| Please type in the name of the main object in the picture below.

| String

| **pB11** picture vocabulary B11 bellows

| Please type in the name of the main object in the picture below.

| String

| **pB12** picture vocabulary B12 pedestal/table

| Please type in the name of the main object in the picture below.

| String

| **pB13** picture vocabulary B13 minaret/church

| Please type in the name of the main object in the picture below.

| String

| **pB14** picture vocabulary B14 atoll/island

| Please type in the name of the main object in the picture below.

| String

| **pB15** picture vocabulary B15 epaulets/man

| Please type in the name of the main object in the picture below.

| String

| **E_intro** intro to Extra questions section

| For each of the following statements, please indicate how accurately each statement describes you.

| **E2** like handling a situation involving thinking

| I like to have the responsibility of handling a situation that requires a lot of thinking.

| 1 Very accurate

| 2 Accurate

| 3 Equally accurate/inaccurate

| 4 Inaccurate

| 5 Very inaccurate

| **E4** prefer situation involving little thinking

| I would rather do something that requires little thought than something that is sure to challenge my thinking abilities.

| 1 Very accurate

| 2 Accurate

| 3 Equally accurate/inaccurate

| 4 Inaccurate

| 5 Very inaccurate

| **E5** avoid situation involving thinking

| I try to anticipate and avoid situations where there is a likely chance I will have to think in depth about something.

| 1 Very accurate

| 2 Accurate

| 3 Equally accurate/inaccurate

| 4 Inaccurate

| 5 Very inaccurate

| **E7** I only think as hard as I have to

| I only think as hard as I have to.

| 1 Very accurate

| 2 Accurate

| 3 Equally accurate/inaccurate

| 4 Inaccurate

| 5 Very inaccurate

| **E11** enjoy problem solving tasks

| I really enjoy a task that involves coming up with new solutions to problems.

| 1 Very accurate

| 2 Accurate

| 3 Equally accurate/inaccurate

| 4 Inaccurate

| 5 Very inaccurate

| **E12** dislike learning new ways to think

| Learning new ways to think doesn't excite me very much.

| 1 Very accurate

| 2 Accurate

| 3 Equally accurate/inaccurate

| 4 Inaccurate

| 5 Very inaccurate

| **E13** prefer life filled with puzzles to solve

| I prefer my life to be filled with puzzles that I must solve.

| 1 Very accurate

| 2 Accurate

| 3 Equally accurate/inaccurate

| 4 Inaccurate

| 5 Very inaccurate

| **E14** enjoy thinking abstractly

| The notion of thinking abstractly is appealing to me.

- | 1 Very accurate
- | 2 Accurate
- | 3 Equally accurate/inaccurate
- | 4 Inaccurate
- | 5 Very inaccurate

| **vB_intro** verbal analogies intro

| In this survey we are going to show you several words that make up an analogy. There will be a blank word at the end of the series that completes the analogy and we would like you to type what word goes in the blank. For example, if you see the words "Cat is to Dog as Kitten is to BLANK", then you would simply enter the reply of "puppy". Some of the problems may be easy but others may be hard. Just do the best you can. There is no credit for answering quickly - it is more important to answer the item correctly, but it is okay if you do not know the answer because some of the items are intended to be very difficult. You can go on to the next item at any time. Ready to begin?

| **vB1** verbal analogies B1

| Please complete the analogy.

| String

| **vB2** verbal analogies B2

| Please complete the analogy.

| String

| **vB3** verbal analogies B3

| Please complete the analogy.

| String

| **vB4** verbal analogies B4

| Please complete the analogy.

| String

| **vB5** verbal analogies B5

| Please complete the analogy.

| String

| **vB6** verbal analogies B6

| Please complete the analogy.

| String

| **vB7** verbal analogies B7

| Please complete the analogy.

| String

| **vB8** verbal analogies B8

| Please complete the analogy.

| String

| **vB9** verbal analogies B9

| Please complete the analogy.

| String

| **vB10** verbal analogies B10
| Please complete the analogy.
| String
|
| **vB11** verbal analogies B11
| Please complete the analogy.
| String
|
| **vB12** verbal analogies B12
| Please complete the analogy.
| String
|
| **vB13** verbal analogies B13
| Please complete the analogy.
| String
|
| **vB14** verbal analogies B14
| Please complete the analogy.
| String
|
| **vB15** verbal analogies B15
| Please complete the analogy.
| String
|
ENDIF

CS_001 HOW PLEASANT INTERVIEW

Could you tell us how interesting or uninteresting you found the questions in this interview?

- 1 Very interesting
- 2 Interesting
- 3 Neither interesting nor uninteresting
- 4 Uninteresting
- 5 Very uninteresting

Appendix D. Cognitive Econ Verbal Survey W2 Paper Version

Well Being 183

IF randomizer for cog econ sections = 1 THEN

| **vA_intro** verbal analogies intro

| In this survey we are going to show you several words that make up an analogy. There will be a blank
| word at the end of the series that completes the analogy and we would like you to type what word goes
| in the blank. For example, if you see the words "Cat is to Dog as Kitten is to BLANK", then you would
| simply enter the reply of "puppy". Some of the problems may be easy but others may be hard. Just do the
| best you can. There is no credit for answering quickly - it is more important to answer the item correctly,
| but it is okay if you do not know the answer because some of the items are intended to be very difficult.
| You can go on to the next item at any time. Ready to begin?

| **vA1** verbal analogies A1

| Please complete the analogy.

| String

| **vA2** verbal analogies A2

| Please complete the analogy.

| String

| **vA3** verbal analogies A3

| Please complete the analogy

| String

| **vA4** verbal analogies A4

| Please complete the analogy.

| String

| **vA5** verbal analogies A5

| Please complete the analogy.

| String

| **vA6** verbal analogies A6

| Please complete the analogy.

| String

| **vA7** verbal analogies A7

| Please complete the analogy.

| String

| **vA8** verbal analogies A8

| Please complete the analogy.

| String

| **vA9** verbal analogies A9

| Please complete the analogy.

| String

| **vA10** verbal analogies A10
| Please complete the analogy.
| String

| **vA11** verbal analogies A11
| Please complete the analogy.
| String

| **vA12** verbal analogies A12
| Please complete the analogy.
| String

| **vA13** verbal analogies A13
| Please complete the analogy.
| String

| **vA14** verbal analogies A14
| Please complete the analogy.
| String

| **vA15** verbal analogies A15
| Please complete the analogy.
| String

| **E_intro** intro to Extra questions section
| For each of the following statements, please indicate how accurately each statement describes you.

| **E2** like handling a situation involving thinking
| I like to have the responsibility of handling a situation that requires a lot of thinking.
| 1 Very accurate
| 2 Accurate
| 3 Equally accurate/inaccurate
| 4 Inaccurate
| 5 Very inaccurate

| **E4** prefer situation involving little thinking
| I would rather do something that requires little thought than something that is sure to challenge
| my thinking abilities.
| 1 Very accurate
| 2 Accurate
| 3 Equally accurate/inaccurate
| 4 Inaccurate
| 5 Very inaccurate

| **E5** avoid situation involving thinking
| I try to anticipate and avoid situations where there is a likely chance I will have to think in
| depth about something.
| 1 Very accurate
| 2 Accurate
| 3 Equally accurate/inaccurate

- | 4 Inaccurate
- | 5 Very inaccurate

| **E7** I only think as hard as I have to
| I only think as hard as I have to.

- | 1 Very accurate
- | 2 Accurate
- | 3 Equally accurate/inaccurate
- | 4 Inaccurate
- | 5 Very inaccurate

| **E11** enjoy problem solving tasks
| I really enjoy a task that involves coming up with new solutions to problems.

- | 1 Very accurate
- | 2 Accurate
- | 3 Equally accurate/inaccurate
- | 4 Inaccurate
- | 5 Very inaccurate

| **E12** dislike learning new ways to think
| Learning new ways to think doesn't excite me very much.

- | 1 Very accurate
- | 2 Accurate
- | 3 Equally accurate/inaccurate
- | 4 Inaccurate
- | 5 Very inaccurate

| **E13** prefer life filled with puzzles to solve
| I prefer my life to be filled with puzzles that I must solve.

- | 1 Very accurate
- | 2 Accurate
- | 3 Equally accurate/inaccurate
- | 4 Inaccurate
- | 5 Very inaccurate

| **E14** enjoy thinking abstractly
| The notion of thinking abstractly is appealing to me.

- | 1 Very accurate
- | 2 Accurate
- | 3 Equally accurate/inaccurate
- | 4 Inaccurate
- | 5 Very inaccurate

| **pA_Intro** picture vocabulary intro

| We're now going to show you several pictures and we want you to type the name of the object in the
| picture. For example, if we showed you a picture of any kind of CAR, you would just say the
| word "CAR" or "AUTO" Some of the problems may be easy but others may be hard. Just
| do the best you can. There is no credit for answering quickly - it is more important to answer the
| item correctly, but it is OK if you do not know the answer because some of the items are intended
| to be very difficult. You can go on to the next item at any time. Ready to begin?

pA1 picture vocabulary A1 rooster
Please type in the name of the main object in the picture below.
String

pA2 picture vocabulary A2 Tricycle
Please type in the name of the main object in the picture below.
String

pA3 picture vocabulary A3 Iron
Please type in the name of the main object in the picture below.
String

pA4 picture vocabulary A4 Blender
Please type in the name of the main object in the picture below.
String

pA5 picture vocabulary A5 carpenter
Please type in the name of the main object in the picture below.
String

pA6 picture vocabulary A6 film
Please type in the name of the main object in the picture below.
String

pA7 picture vocabulary A7 tuba
Please type in the name of the main object in the picture below.
String

pA8 picture vocabulary A8 turban
Please type in the name of the main object in the picture below.
String

pA9 picture vocabulary A9 moped/motorcycle
Please type in the name of the main object in the picture below.
String

pA10 picture vocabulary A10 porthole
Please type in the name of the main object in the picture below.
String

pA11 picture vocabulary A11 weathervane
Please type in the name of the main object in the picture below.
String

pA12 picture vocabulary A12 castanets
Please type in the name of the main object in the picture below.
String

pA13 picture vocabulary A13 petroglyph
Please type in the name of the main object in the picture below.
String

| **pA14** picture vocabulary A14 calipers
| Please type in the name of the main object in the picture below.
| String

| **pA15** picture vocabulary A15 transom
| Please type in the name of the main object in the picture below.
| String

ENDIF

IF randomizer for cog econ sections = 2 THEN

| **pA_Intro** picture vocabulary intro
| We're now going to show you several pictures and we want you to type the name of the object in the
| picture. For example, if we showed you a picture of any kind of CAR, you would just say the
| word "CAR" or "AUTO" Some of the problems may be easy but others may be hard. Just
| do the best you can. There is no credit for answering quickly - it is more important to answer the
| item correctly, but it is OK if you do not know the answer because some of the items are intended
| to be very difficult. You can go on to the next item at any time. Ready to begin?

| **pA1** picture vocabulary A1 rooster
| Please type in the name of the main object in the picture below.
| String

| **pA2** picture vocabulary A2 Tricycle
| Please type in the name of the main object in the picture below.
| String

| **pA3** picture vocabulary A3 Iron
| Please type in the name of the main object in the picture below.
| String

| **pA4** picture vocabulary A4 Blender
| Please type in the name of the main object in the picture below.
| String

| **pA5** picture vocabulary A5 carpenter
| Please type in the name of the main object in the picture below.
| String

| **pA6** picture vocabulary A6 film
| Please type in the name of the main object in the picture below.
| String

| **pA7** picture vocabulary A7 tuba
| Please type in the name of the main object in the picture below.
| String

| **pA8** picture vocabulary A8 turban
| Please type in the name of the main object in the picture below.
| String

| **pA9** picture vocabulary A9 moped/motorcycle
| Please type in the name of the main object in the picture below.
| String

| **pA10** picture vocabulary A10 port hole
| Please type in the name of the main object in the picture below.
| String

| **pA11** picture vocabulary A11 weathervane
| Please type in the name of the main object in the picture below.
| String

| **pA12** picture vocabulary A12 castanets
| Please type in the name of the main object in the picture below.
| String

| **pA13** picture vocabulary A13 petroglyph
| Please type in the name of the main object in the picture below.
| String

| **pA14** picture vocabulary A14 calipers
| Please type in the name of the main object in the picture below.
| String

| **pA15** picture vocabulary A15 transom
| Please type in the name of the main object in the picture below.
| String

| **E_intro** intro to Extra questions section
| For each of the following statements, please indicate how accurately each statement describes you.

| **E2** like handling a situation involving thinking
| I like to have the responsibility of handling a situation that requires a lot of thinking.
| 1 Very accurate
| 2 Accurate
| 3 Equally accurate/inaccurate
| 4 Inaccurate
| 5 Very inaccurate

| **E4** prefer situation involving little thinking
| I would rather do something that requires little thought than something that is sure to challenge
| my thinking abilities.
| 1 Very accurate
| 2 Accurate
| 3 Equally accurate/inaccurate
| 4 Inaccurate
| 5 Very inaccurate

| **E5** avoid situation involving thinking
| I try to anticipate and avoid situations where there is a likely chance I will have to think in

| depth about something.

| 1 Very accurate

| 2 Accurate

| 3 Equally accurate/inaccurate

| 4 Inaccurate

| 5 Very inaccurate

| **E7** I only think as hard as I have to

| I only think as hard as I have to.

| 1 Very accurate

| 2 Accurate

| 3 Equally accurate/inaccurate

| 4 Inaccurate

| 5 Very inaccurate

| **E11** enjoy problem solving tasks

| I really enjoy a task that involves coming up with new solutions to problems.

| 1 Very accurate

| 2 Accurate

| 3 Equally accurate/inaccurate

| 4 Inaccurate

| 5 Very inaccurate

| **E12** dislike learning new ways to think

| Learning new ways to think doesn't excite me very much.

| 1 Very accurate

| 2 Accurate

| 3 Equally accurate/inaccurate

| 4 Inaccurate

| 5 Very inaccurate

| **E13** prefer life filled with puzzles to solve

| I prefer my life to be filled with puzzles that I must solve.

| 1 Very accurate

| 2 Accurate

| 3 Equally accurate/inaccurate

| 4 Inaccurate

| 5 Very inaccurate

| **E14** enjoy thinking abstractly

| The notion of thinking abstractly is appealing to me.

| 1 Very accurate

| 2 Accurate

| 3 Equally accurate/inaccurate

| 4 Inaccurate

| 5 Very inaccurate

| **vA_intro** verbal analogies intro

| In this survey we are going to show you several words that make up an analogy. There will be a blank word at the end of the series that completes the analogy and we would like you to type what word goes in the blank. For example, if you see the words "Cat is to Dog as Kitten is to

| BLANK", then you would simply enter the reply of "puppy". Some of the problems may be easy but
| others may be hard. Just do the best you can. There is no credit for answering quickly - it is
| more important to answer the item correctly, but it is okay if you do not know the answer because
| some of the items are intended to be very difficult. You can go on to the next item at any time.
| Ready to begin?

| **vA1** verbal analogies A1
| Please complete the analogy.
| String

| **vA2** verbal analogies A2
| Please complete the analogy.
| String

| **vA3** verbal analogies A3
| Please complete the analogy.
| String

| **vA4** verbal analogies A4
| Please complete the analogy.
| String

| **vA5** verbal analogies A5
| Please complete the analogy.
| String

| **vA6** verbal analogies A6
| Please complete the analogy.
| String

| **vA7** verbal analogies A7
| Please complete the analogy.
| String

| **vA8** verbal analogies A8
| Please complete the analogy.
| String

| **vA9** verbal analogies A9
| Please complete the analogy.
| String

| **vA10** verbal analogies A10
| Please complete the analogy.
| String

| **vA11** verbal analogies A11
| Please complete the analogy.
| String

| **vA12** verbal analogies A12

| Please complete the analogy.
| String

| **vA13** verbal analogies A13
| Please complete the analogy.
| String

| **vA14** verbal analogies A14
| Please complete the analogy.
| String

| **vA15** verbal analogies A15
| Please complete the analogy.
| String

ENDIF

IF randomizer for cog econ sections = 3 THEN

| **vB_intro** verbal analogies intro
| In this survey we are going to show you several words that make up an analogy. There will be a
| blank word at the end of the series that completes the analogy and we would like you to type what
| word goes in the blank. For example, if you see the words "Cat is to Dog as Kitten is to
| BLANK", then you would simply enter the reply of "puppy". Some of the problems may be easy but
| others may be hard. Just do the best you can. There is no credit for answering quickly - it is
| more important to answer the item correctly, but it is okay if you do not know the answer because
| some of the items are intended to be very difficult. You can go on to the next item at any time.
| Ready to begin?

| **vB1** verbal analogies B1
| Please complete the analogy.
| String

| **vB2** verbal analogies B2
| Please complete the analogy.
| String

| **vB3** verbal analogies B3
| Please complete the analogy.
| String

| **vB4** verbal analogies B4
| Please complete the analogy.
| String

| **vB5** verbal analogies B5
| Please complete the analogy.
| String

| **vB6** verbal analogies B6
| Please complete the analogy.
| String

| **vB7** verbal analogies B7
| Please complete the analogy.
| String

| **vB8** verbal analogies B8
| Please complete the analogy.
| String

| **vB9** verbal analogies B9
| Please complete the analogy.
| String

| **vB10** verbal analogies B10
| Please complete the analogy.
| String

| **vB11** verbal analogies B11
| Please complete the analogy.
| String

| **vB12** verbal analogies B12
| Please complete the analogy.
| String

| **vB13** verbal analogies B13
| Please complete the analogy.
| String

| **vB14** verbal analogies B14
| Please complete the analogy.
| String

| **vB15** verbal analogies B15
| Please complete the analogy.
| String

| **E_intro** intro to Extra questions section
| For each of the following statements, please indicate how accurately each statement describes you.

| **E2** like handling a situation involving thinking
| I like to have the responsibility of handling a situation that requires a lot of thinking.
| 1 Very accurate
| 2 Accurate
| 3 Equally accurate/inaccurate
| 4 Inaccurate
| 5 Very inaccurate

| **E4** prefer situation involving little thinking
| I would rather do something that requires little thought than something that is sure to challenge
| my thinking abilities.

- | 1 Very accurate
- | 2 Accurate
- | 3 Equally accurate/inaccurate
- | 4 Inaccurate
- | 5 Very inaccurate

| **E5** avoid situation involving thinking

| I try to anticipate and avoid situations where there is a likely chance I will have to think in depth about something.

- | 1 Very accurate
- | 2 Accurate
- | 3 Equally accurate/inaccurate
- | 4 Inaccurate
- | 5 Very inaccurate

| **E7** I only think as hard as I have to

| I only think as hard as I have to.

- | 1 Very accurate
- | 2 Accurate
- | 3 Equally accurate/inaccurate
- | 4 Inaccurate
- | 5 Very inaccurate

| **E11** enjoy problem solving tasks

| I really enjoy a task that involves coming up with new solutions to problems.

- | 1 Very accurate
- | 2 Accurate
- | 3 Equally accurate/inaccurate
- | 4 Inaccurate
- | 5 Very inaccurate

| **E12** dislike learning new ways to think

| Learning new ways to think doesn't excite me very much.

- | 1 Very accurate
- | 2 Accurate
- | 3 Equally accurate/inaccurate
- | 4 Inaccurate
- | 5 Very inaccurate

| **E13** prefer life filled with puzzles to solve

| I prefer my life to be filled with puzzles that I must solve.

- | 1 Very accurate
- | 2 Accurate
- | 3 Equally accurate/inaccurate
- | 4 Inaccurate
- | 5 Very inaccurate

| **E14** enjoy thinking abstractly

| The notion of thinking abstractly is appealing to me.

- | 1 Very accurate
- | 2 Accurate

| 3 Equally accurate/inaccurate

| 4 Inaccurate

| 5 Very inaccurate

| **pB_Intro** picture vocabulary intro

| We're now going to show you several pictures and we want you to type the name of the object in the picture. For example, if we showed you a picture of any kind of CAR, you would just say the word "CAR" If you say FORD we will ask you to clarify your answer. Some of the problems may be easy but others may be hard. Just do the best you can. There is no credit for answering quickly - it is more important to answer the item correctly, but it is OK if you do not know the answer because some of the items are intended to be very difficult. You can go on to the next item at any time. Ready to begin?

| **pB1** picture vocabulary B1 lamb

| Please type in the name of the main object in the picture below.

| String

| **pB2** picture vocabulary B2 skier

| Please type in the name of the main object in the picture below.

| String

| **pB3** picture vocabulary B3 doormat

| Please type in the name of the main object in the picture below.

| String

| **pB4** picture vocabulary B4 knots

| Please type in the name of the main object in the picture below.

| String

| **pB5** picture vocabulary B5 tusks/elephant

| Please type in the name of the main object in the picture below.

| String

| **pB6** picture vocabulary B6 pelican

| Please type in the name of the main object in the picture below.

| String

| **pB7** picture vocabulary B7 trombone

| Please type in the name of the main object in the picture below.

| String

| **pB8** picture vocabulary B8 plow

| Please type in the name of the main object in the picture below.

| String

| **pB9** picture vocabulary B9 seaplane

| Please type in the name of the main object in the picture below.

| String

| **pB10** picture vocabulary B10 trap/sink

| Please type in the name of the main object in the picture below.

| String

| **pB11** picture vocabulary B11 bellows

| Please type in the name of the main object in the picture below.

| String

| **pB12** picture vocabulary B12 pedestal/table

| Please type in the name of the main object in the picture below.

| String

| **pB13** picture vocabulary B13 minaret/church

| Please type in the name of the main object in the picture below.

| String

| **pB14** picture vocabulary B14 atoll/island

| Please type in the name of the main object in the picture below.

| String

| **pB15** picture vocabulary B15 epaulets/man

| Please type in the name of the main object in the picture below.

| String

ENDIF

IF randomizer for cog econ sections = 4 THEN

| **pB_Intro** picture vocabulary intro

| We're now going to show you several pictures and we want you to type the name of the object in the picture. For example, if we showed you a picture of any kind of CAR, you would just say the word "CAR" If you say FORD we will ask you to clarify your answer. Some of the problems may be easy but others may be hard. Just do the best you can. There is no credit for answering quickly - it is more important to answer the item correctly, but it is OK if you do not know the answer because some of the items are intended to be very difficult. You can go on to the next item at any time. Ready to begin?

| **pB1** picture vocabulary B1 lamb

| Please type in the name of the main object in the picture below.

| String

| **pB2** picture vocabulary B2 skier

| Please type in the name of the main object in the picture below.

| String

| **pB3** picture vocabulary B3 doormat

| Please type in the name of the main object in the picture below.

| String

| **pB4** picture vocabulary B4 knots

| Please type in the name of the main object in the picture below.

| String

| **pB5** picture vocabulary B5 tusks/elephant

| Please type in the name of the main object in the picture below.

| String

| **pB6** picture vocabulary B6 pelican

| Please type in the name of the main object in the picture below.

| String

| **pB7** picture vocabulary B7 trombone

| Please type in the name of the main object in the picture below.

| String

| **pB8** picture vocabulary B8 plow

| Please type in the name of the main object in the picture below.

| String

| **pB9** picture vocabulary B9 seaplane

| Please type in the name of the main object in the picture below.

| String

| **pB10** picture vocabulary B10 trap/sink

| Please type in the name of the main object in the picture below.

| String

| **pB11** picture vocabulary B11 bellows

| Please type in the name of the main object in the picture below.

| String

| **pB12** picture vocabulary B12 pedestal/table

| Please type in the name of the main object in the picture below.

| String

| **pB13** picture vocabulary B13 minaret/church

| Please type in the name of the main object in the picture below.

| String

| **pB14** picture vocabulary B14 atoll/island

| Please type in the name of the main object in the picture below.

| String

| **pB15** picture vocabulary B15 epaulets/man

| Please type in the name of the main object in the picture below.

| String

| **E_intro** intro to Extra questions section

| For each of the following statements, please indicate how accurately each statement describes you.

| **E2** like handling a situation involving thinking

| I like to have the responsibility of handling a situation that requires a lot of thinking.

| 1 Very accurate

| 2 Accurate

| 3 Equally accurate/inaccurate

- | 4 Inaccurate
- | 5 Very inaccurate

| **E4** prefer situation involving little thinking
| I would rather do something that requires little thought than something that is sure to challenge my thinking abilities.

- | 1 Very accurate
- | 2 Accurate
- | 3 Equally accurate/inaccurate
- | 4 Inaccurate
- | 5 Very inaccurate

| **E5** avoid situation involving thinking
| I try to anticipate and avoid situations where there is a likely chance I will have to think in depth about something.

- | 1 Very accurate
- | 2 Accurate
- | 3 Equally accurate/inaccurate
- | 4 Inaccurate
- | 5 Very inaccurate

| **E7** I only think as hard as I have to
| I only think as hard as I have to.

- | 1 Very accurate
- | 2 Accurate
- | 3 Equally accurate/inaccurate
- | 4 Inaccurate
- | 5 Very inaccurate

| **E11** enjoy problem solving tasks
| I really enjoy a task that involves coming up with new solutions to problems.

- | 1 Very accurate
- | 2 Accurate
- | 3 Equally accurate/inaccurate
- | 4 Inaccurate
- | 5 Very inaccurate

| **E12** dislike learning new ways to think
| Learning new ways to think doesn't excite me very much.

- | 1 Very accurate
- | 2 Accurate
- | 3 Equally accurate/inaccurate
- | 4 Inaccurate
- | 5 Very inaccurate

| **E13** prefer life filled with puzzles to solve
| I prefer my life to be filled with puzzles that I must solve.

- | 1 Very accurate
- | 2 Accurate
- | 3 Equally accurate/inaccurate
- | 4 Inaccurate

| 5 Very inaccurate

| **E14** enjoy thinking abstractly

| The notion of thinking abstractly is appealing to me.

| 1 Very accurate

| 2 Accurate

| 3 Equally accurate/inaccurate

| 4 Inaccurate

| 5 Very inaccurate

| **vB_intro** verbal analogies intro

| In this survey we are going to show you several words that make up an analogy. There will be a blank word at the end of the series that completes the analogy and we would like you to type what word goes in the blank. For example, if you see the words "Cat is to Dog as Kitten is to BLANK", then you would simply enter the reply of "puppy". Some of the problems may be easy but others may be hard. Just do the best you can. There is no credit for answering quickly - it is more important to answer the item correctly, but it is okay if you do not know the answer because some of the items are intended to be very difficult. You can go on to the next item at any time.

| Ready to begin?

| **vB1** verbal analogies B1

| Please complete the analogy.

| String

| **vB2** verbal analogies B2

| Please complete the analogy.

| String

| **vB3** verbal analogies B3

| Please complete the analogy.

| String

| **vB4** verbal analogies B4

| Please complete the analogy.

| String

| **vB5** verbal analogies B5

| Please complete the analogy.

| String

| **vB6** verbal analogies B6

| Please complete the analogy.

| String

| **vB7** verbal analogies B7

| Please complete the analogy.

| String

| **vB8** verbal analogies B8

| Please complete the analogy.

| String

|
| **vB9** verbal analogies B9
| Please complete the analogy.
| String
|
| **vB10** verbal analogies B10
| Please complete the analogy.
| String
|
| **vB11** verbal analogies B11
| Please complete the analogy.
| String
|
| **vB12** verbal analogies B12
| Please complete the analogy.
| String
|
| **vB13** verbal analogies B13
| Please complete the analogy.
| String
|
| **vB14** verbal analogies B14
| Please complete the analogy.
| String
|
| **vB15** verbal analogies B15
| Please complete the analogy.
| String
|
|
| ENDIF

CS_001 HOW PLEASANT INTERVIEW

Could you tell us how interesting or uninteresting you found the questions in this interview?

- 1 Very interesting
- 2 Interesting
- 3 Neither interesting nor uninteresting
- 4 Uninteresting
- 5 Very uninteresting

Appendix E. Cognitive Tests Part 2 Survey Paper Version

Well Being 274

intro_antonym intro to antonyms section

This is called a test of "Antonyms" because you simply have to type a single word which has the "opposite meaning" of the word listed here. Only one word is required, not the definition of the word. For example, the opposite of "day" is "night" The opposite of "yes" is "no." The opposite of "wrong" is "right." Ready?

IF random_antonym = 1 THEN

| **ANT_1a** antonyms item 1a

| [Please type the antonym for this word:] QUICK

| String

| **ANT_2a** antonyms item 2a

| [Please type the antonym for this word:] NORTH

| String

| **ANT_3a** antonyms item 3a

| [Please type the antonym for this word:] FINISH

| String

| IF AntA_WrongAnswer < 3 THEN

|| **ANT_4a** antonyms item 4a

|| [Please type the antonym for this word:] TAKE

|| String

|| IF AntA_WrongAnswer < 3 THEN

||| **ANT_5a** antonyms item 5a

||| [Please type the antonym for this word:] CONSTRUCT

||| String

||| IF AntA_WrongAnswer < 3 THEN

|||| **ANT_6a** antonyms item 6a

|||| [Please type the antonym for this word:] IMPORTANT

|||| String

|||| IF AntA_WrongAnswer < 3 THEN

||||| **ANT_7a** antonyms item 7a

||||| [Please type the antonym for this word:] LAZY

||||| String

||||| IF AntA_WrongAnswer < 3 THEN

|||||| **ANT_8a** Antonyms item 8a

|||||| [Please type the antonym for this word:] COMFORT

```

||||| String
|||||
||||| IF AntA_WrongAnswer < 3 THEN
|||||
||||| ANT_9a Antonyms item 9a
||||| [Please type the antonym for this word:] ORDER
||||| String
|||||
||||| IF AntA_WrongAnswer < 3 THEN
|||||
||||| ANT_10a Antonyms item 10a
||||| [Please type the antonym for this word:] RIGOROUS
||||| String
|||||
||||| IF AntA_WrongAnswer < 3 THEN
|||||
||||| ANT_11a Antonyms item 11a
||||| [Please type the antonym for this word:] ABSURD
||||| String
|||||
||||| IF AntA_WrongAnswer < 3 THEN
|||||
||||| ANT_12a Antonyms item 12a
||||| [Please type the antonym for this word:] PALLID
||||| String
|||||
||||| IF AntA_WrongAnswer < 3 THEN
|||||
||||| ANT_13a Antonyms item 13a
||||| [Please type the antonym for this word:] PRODIGIOUS
||||| String
|||||
||||| IF AntA_WrongAnswer < 3 THEN
|||||
||||| ANT_14a Antonyms item 14a
||||| [Please type the antonym for this word:] GAUCHE
||||| String
|||||
||||| IF AntA_WrongAnswer < 3 THEN
|||||
||||| ANT_15a Antonyms item 15a
||||| [Please type the antonym for this word:] SANGUINE
||||| String
|||||
||||| ENDIF
||||| ENDIF
||||| ENDIF
||||| ENDIF
||||| ENDIF
||||| ENDIF
||||| ENDIF

```

```

||||| ENDIF
||||| ENDIF
||| ENDIF
|| ENDIF
| ENDIF
ENDIF
IF random_antonym = 2 THEN
|
| ANT_1b Antonyms item 1b
| [Please type the antonym for this word:] BAD
| String
|
| ANT_2b Antonyms item 2b
| [Please type the antonym for this word:] BACK
| String
|
| ANT_3b Antonyms item 3b
| [Please type the antonym for this word:] SMILE
| String
|
| IF AntB_WrongAnswer < 3 THEN
| |
| | ANT_4b Antonyms item 4b
| | [Please type the antonym for this word:] STRAIGHT
| | String
| |
| | IF AntB_WrongAnswer < 3 THEN
| | |
| | | ANT_5b Antonyms item 5b
| | | [Please type the antonym for this word:] COMMON
| | | String
| | |
| | | IF AntB_WrongAnswer < 3 THEN
| | | |
| | | | ANT_6b Antonyms item 6b
| | | | [Please type the antonym for this word:] MINIMIZE
| | | | String
| | | |
| | | | IF AntB_WrongAnswer < 3 THEN
| | | | |
| | | | | ANT_7b Antonyms item 7b
| | | | | [Please type the antonym for this word:] RARE [ function
| | | | | String
| | | | |
| | | | | IF AntB_WrongAnswer < 3 THEN
| | | | | |
| | | | | | ANT_8b Antonyms item 8b
| | | | | | [Please type the antonym for this word:] PARALLEL
| | | | | | String
| | | | | |
| | | | | IF AntB_WrongAnswer < 3 THEN

```

```

|||||
||||| ANT_9b Antonyms item 9b
||||| [Please type the antonym for this word:] STRETCH
||||| String
|||||
||||| IF AntB_WrongAnswer < 3 THEN
|||||
||||| ANT_10b Antonyms item 10b
||||| [Please type the antonym for this word:] HOPE
||||| String
|||||
||||| IF AntB_WrongAnswer < 3 THEN
|||||
||||| ANT_11b Antonyms item 11b
||||| [Please type the antonym for this word:] SUBMIT
||||| String
|||||
||||| IF AntB_WrongAnswer < 3 THEN
|||||
||||| ANT_12b Antonyms item 12b
||||| [Please type the antonym for this word:] EXUBERANT
||||| String
|||||
||||| IF AntB_WrongAnswer < 3 THEN
|||||
||||| ANT_13b Antonyms item 13b
||||| [Please type the antonym for this word:] GAUCHE
||||| String
|||||
||||| IF AntB_WrongAnswer < 3 THEN
|||||
||||| ANT_14b Antonyms item 14b
||||| [Please type the antonym for this word:] OB DURATE
||||| String
|||||
||||| IF AntB_WrongAnswer < 3 THEN
|||||
||||| ANT_15b Antonyms item 15b
||||| [Please type the antonym for this word:] QUALM
||||| String
|||||
||||| ENDIF
|||||
||||| ENDIF
|||||
||||| ENDIF
|||||
||||| ENDIF
|||||
||||| ENDIF
|||||

```

```

||||| ENDIF
|||||
||||| ENDIF
|||||
||||| ENDIF
|||||
||||| ENDIF
|||||
||| ENDIF
|||
|| ENDIF
||
| ENDIF
|
ENDIF

```

abstract_sample1 abstract sample 1

Each item in this task consists of a set of figures arranged in a pattern, formed according to certain rules. Look at the following patterns in sample item 1. The question mark in the lower right corner of the box shows where a figure is missing in the pattern. You are to decide which of the five figures (A, B, C, D or E) under the pattern belongs where the question mark is. In the case of the sample item above, the figure at the left in the bottom row is larger than the one above it but otherwise the same. In the top row the figure at the right is the same as the one to the left of it except that it has been turned upside down. Following these rules, the missing figure should be larger than the one above it, and exactly the same size as the one to the left of it, but upside down. Therefore E is the answer to this problem. In each problem you are to decide what figure belongs where the question mark is in the pattern. To do this you have to figure out what the rule is according to which the drawings change, going from row to row, and what the rule is for the changes going from column to column. The items have different kinds of patterns and different rules by which the drawings change.

abstract_sample2 abstract sample 2

Going from left to right, the circles get larger, and going from top to bottom they get darker. Therefore the answer has to be a circle which is the largest of the three sizes, and the darkest. Choices C and E are both the right size, but E is the only large circle with the correct shading. Thus E is the only drawing that fits in the pattern formed by the other circles. E is the answer that should be chosen.

abstract_sample3 abstract sample 3

Now look at another problem, which is quite different from either of the previous ones. Choose the answer that belongs in “?” below, then click “Next” to continue. What is the missing figure here? If you study the pattern you will see that going from left to right there is one more line in each figure than in the one to the left of it. Going from top to bottom, the number of lines in any figure is one less than in the figure just above it. Therefore, the missing figure should have three lines. The answer is choice C (the three lines, slanting in the proper direction).

abstract_instruction abstract sample 4

How to complete this test: You will now be asked 15 questions like the ones you just did. For each problem, decide what rules the pattern follows. Choose the answer that belongs in “?” by clicking on the answer or on the radio button below it. Many of the patterns are based on rules that are different from the ones in the sample items. Do not spend too much time on any one problem. If you are ready, click "Next" to begin.

ABSTRACT_1 abstract 1

[Choose the answer that belongs in "?" below, then click "Next" to continue.//]

- 1 A
- 2 B
- 3 C
- 4 D
- 5 E

ABSTRACT_2 abstract 2

[Choose the answer that belongs in "?" below, then click "Next" to continue.//]

- 1 A
- 2 B
- 3 C
- 4 D
- 5 E

ABSTRACT_3 abstract 3

[Choose the answer that belongs in "?" below, then click "Next" to continue.//]

- 1 A
- 2 B
- 3 C
- 4 D
- 5 E

IF AR_WrongAnswer < 3 THEN

|

| **ABSTRACT_4** abstract 4

| [Choose the answer that belongs in "?" below, then click "Next" to continue.//]

- | 1 A
- | 2 B
- | 3 C
- | 4 D
- | 5 E

|

| IF AR_WrongAnswer < 3 THEN

||

|| **ABSTRACT_5** abstract 5

|| [Choose the answer that belongs in "?" below, then click "Next" to continue.//]

- || 1 A
- || 2 B
- || 3 C
- || 4 D
- || 5 E

||

|| IF AR_WrongAnswer < 3 THEN

|||

||| **ABSTRACT_6** abstract 6

||| [Choose the answer that belongs in "?" below, then click "Next" to continue.//]

- ||| 1 A
- ||| 2 B
- ||| 3 C
- ||| 4 D
- ||| 5 E


```

|||
||| IF AR_WrongAnswer < 3 THEN
|||
||| ABSTRACT_7 abstract 7
||| [Choose the answer that belongs in "?" below, then click "Next" to continue.//]
||| 1 A
||| 2 B
||| 3 C
||| 4 D
||| 5 E
|||
||| IF AR_WrongAnswer < 3 THEN
|||
||| ABSTRACT_8 abstract 8
||| [Choose the answer that belongs in "?" below, then click "Next" to continue.//]
||| 1 A
||| 2 B
||| 3 C
||| 4 D
||| 5 E
|||
||| IF AR_WrongAnswer < 3 THEN
|||
||| ABSTRACT_9 abstract 9
||| [Choose the answer that belongs in "?" below, then click "Next" to continue.//]
||| 1 A
||| 2 B
||| 3 C
||| 4 D
||| 5 E
|||
||| IF AR_WrongAnswer < 3 THEN
|||
||| ABSTRACT_10 abstract 10
||| [Choose the answer that belongs in "?" below, then click "Next" to continue.//]
||| 1 A
||| 2 B
||| 3 C
||| 4 D
||| 5 E
|||
||| IF AR_WrongAnswer < 3 THEN
|||
||| ABSTRACT_11 abstract 11
||| [Choose the answer that belongs in "?" below, then click "Next" to continue.//]
||| 1 A
||| 2 B
||| 3 C
||| 4 D
||| 5 E
|||

```

```

||||| IF AR_WrongAnswer < 3 THEN
|||||
||||| ABSTRACT_12 abstract 12
||||| [Choose the answer that belongs in "?" below, then click "Next" to continue.]
||||| 1 A
||||| 2 B
||||| 3 C
||||| 4 D
||||| 5 E
|||||
||||| IF AR_WrongAnswer < 3 THEN
|||||
||||| ABSTRACT_13 abstract 13
||||| [Choose the answer that belongs in "?" below, then click "Next" to continue.]
||||| 1 A
||||| 2 B
||||| 3 C
||||| 4 D
||||| 5 E
|||||
||||| IF AR_WrongAnswer < 3 THEN
|||||
||||| ABSTRACT_14 abstract 14
||||| [Choose the answer that belongs in "?" below, then click "Next" to continue.//]
||||| 1 A
||||| 2 B
||||| 3 C
||||| 4 D
||||| 5 E
|||||
||||| IF AR_WrongAnswer < 3 THEN
|||||
||||| ABSTRACT_15 abstract 15
||||| [Choose the answer that belongs in "?" below, then click "Next" to continue.//]
||||| 1 A
||||| 2 B
||||| 3 C
||||| 4 D
||||| 5 E
|||||
||||| ENDIF
||||| ENDIF
||||| ENDIF
||||| ENDIF
||||| ENDIF
||||| ENDIF
||||| ENDIF
||||| ENDIF
||||| ENDIF
||||| ENDIF

```

ENDIF

CS_001 HOW PLEASANT INTERVIEW

Could you tell us how interesting or uninteresting you found the questions in this interview?

1 Very interesting

2 Interesting

3 Neither interesting nor uninteresting

4 Uninteresting

5 Very uninteresting

Appendix F. Cognitive Tests Part 3 Survey Paper Version

Well Being 286

pA_Intro picture vocabulary intro

We're now going to show you several pictures and we want you to type the name of the object in the picture. For example, if we showed you a picture of any kind of CAR, you would just say the word "CAR" or "AUTO." Some of the problems may be easy but others may be hard. Just do the best you can. There is no credit for answering quickly - it is more important to answer the item correctly, but it is OK if you do not know the answer because some of the items are intended to be very difficult. You can go on to the next item at any time. Ready to begin?

pA4 picture vocabulary A4 Blender

Please type in the name of the main object in the picture below.
String

pA7 picture vocabulary A7 tuba

Please type in the name of the main object in the picture below.
String

pA11 picture vocabulary A11 weathervane

Please type in the name of the main object in the picture below.
String

IF pictureCorrect = THEN

| pA1 picture vocabulary A1 rooster

| Please type in the name of the main object in the picture below.
| String

| pA2 picture vocabulary A2 Tricycle

| Please type in the name of the main object in the picture below.
| String

| pA3 picture vocabulary A3 Iron

| Please type in the name of the main object in the picture below.
| String

ENDIF

IF pictureCorrect = 1 THEN

| pA5 picture vocabulary A5 carpenter

| Please type in the name of the main object in the picture below.
|

| pA6 picture vocabulary A6 film

| Please type in the name of the main object in the picture below.
| String

| pA8 picture vocabulary A8 turban

| Please type in the name of the main object in the picture below.

| String

|
ENDIF

IF pictureCorrect = 2 THEN

|

| **pA9** picture vocabulary A9 moped/motorcycle

| Please type in the name of the main object in the picture below.

|

| **pA10** picture vocabulary A10 porthole

| Please type in the name of the main object in the picture below.

|

| **pA12** picture vocabulary A12 castanets

| Please type in the name of the main object in the picture below.

| String

|

ENDIF

IF pictureCorrect = 3 THEN

|

| **pA13** picture vocabulary A13 petroglyph

| Please type in the name of the main object in the picture below.

| String

|

| **pA14** picture vocabulary A14 calipers

| Please type in the name of the main object in the picture below.

| String

|

| **pA15** picture vocabulary A15 transom

| Please type in the name of the main object in the picture below.

| String

|

ENDIF

vA_intro verbal analogies intro

In this section we are going to show you several words that make up an analogy. There will be a blank word at the end of the series that completes the analogy and we would like you to type what word goes in the blank. For example, if you see the words "Cat is to Dog as Kitten is to BLANK", then you would simply enter the reply of "puppy". Some of the problems may be easy but others may be hard. Just do the best you can. There is no credit for answering quickly - it is more important to answer the item correctly, but it is okay if you do not know the answer because some of the items are intended to be very difficult. You can go on to the next item at any time. Ready to begin?

vA4 verbal analogies A4

Please complete the analogy.

String

vA7 verbal analogies A7

Please complete the analogy.

String

vA11 verbal analogies A11
Please complete the analogy.
String

IF verbalCorrect = THEN

| **vA1** verbal analogies A1
| Please complete the analogy.
| String

| **vA2** verbal analogies A2
| Please complete the analogy.
| String

| **vA3** verbal analogies A3
| Please complete the analogy.
| String

ENDIF

IF verbalCorrect = 1 THEN

| **vA5** verbal analogies A5
| Please complete the analogy.
| String

| **vA6** verbal analogies A6
| Please complete the analogy.
| String

| **vA8** verbal analogies A8
| Please complete the analogy.
| String

ENDIF

IF verbalCorrect = 2 THEN

| **vA9** verbal analogies A9
| Please complete the analogy.
| String

| **vA10** verbal analogies A10
| Please complete the analogy.
| String

| **vA12** verbal analogies A12
| Please complete the analogy.
| String

ENDIF

IF verbalCorrect = 3 THEN

|

| **vA13** verbal analogies A13
| Please complete the analogy.
| String

| **vA14** verbal analogies A14
| Please complete the analogy.
| String

| **vA15** verbal analogies A15
| Please complete the analogy.
| String

|
ENDIF

numbersIntro1 numbers Intro 1

In this section, we will show you several numbers with a blank. We would like you to tell us what number goes in the blank. For example, if we show you these numbers: 1 2 3 You would simply reply with '4'.

numbersIntro2 numbers intro 2

Some of the problems may be easy but others may be hard. Please just try your best to answer all of the items even if you are not sure of the answer (i.e., there is no reason to stop). There is no credit for answering quickly - it is more important to answer the item correctly, but it is okay if you do not know the answer because some of the items are intended to be very difficult. You can go on to the next item at any time.

NUM_A4 number series A 4
Please complete the series of numbers.
Integer

NUM_A7 number series A 7
Please complete the series of numbers.
Integer

NUM_A11 number series A 11
Please complete the series of numbers.
Integer
IF NumCorrect = 0 THEN

| **NUM_A1** number series A 1
| Please complete the series of numbers.
| Integer

| **NUM_A2** number series A 2
| Please complete the series of numbers.
| Integer

| **NUM_A3** number series A 3
| Please complete the series of numbers.
| Integer

|
ENDIF

IF NumCorrect = Series A THEN

| **NUM_A5** number series A 5
| Please complete the series of numbers.
| Integer

| **NUM_A6** number series A 6
| Please complete the series of numbers.
| Integer

| **NUM_A8** number series A 8
| Please complete the series of numbers.
| Integer

ENDIF

IF NumCorrect = Series B THEN

| **NUM_A9** number series A 9
| Please complete the series of numbers.
| Integer

| **NUM_A10** number series A 10
| Please complete the series of numbers.
| Integer

| **NUM_A12** number series A 12
| Please complete the series of numbers.
| Integer

ENDIF

IF NumCorrect = 3 THEN

| **NUM_A13** number series A 13
| Please complete the series of numbers.
| Integer

| **NUM_A14** number series A 14
| Please complete the series of numbers.
| Integer

| [Questions NUM_A15 to NUM_A15_blank2 are displayed as a table]

| **NUM_A15** number series A 15
| Please complete the series of numbers.
| Integer

| **NUM_A15_blank2** number series A 15 blank 2
| [number series A 15 blank 2]
| Integer

ENDIF

CS_001 HOW PLEASANT INTERVIEW

Could you tell us how interesting or uninteresting you found the questions in this interview?

1 Very interesting

2 Interesting

3 Neither interesting nor uninteresting

4 Uninteresting

5 Very uninteresting