

EC_001 FINANCE BETTER OF THEN YEAR AGO

We are interested in how people are getting along financially these days.
Would you say that you (and your family living with you) are better off or worse off financially than you were a year ago?

1. Better now
2. About the same
3. Worse

EC_002 FINANCE BETTER OF THEN YEAR FROM NOW

Now looking ahead--do you think that a year from now you (and your family living with you) will be better off financially, or worse off, or just about the same as now?

1. Will be better off
2. About the same
3. Will be worse off

[Questions EC_003 to EC_004 are displayed as a table]

EC_003 FINANCE COUNTRY BETTER OF THEN YEAR FROM NOW

Now turning to business conditions in the country as a whole--do you think that during the next 12 months we'll have good times financially, or bad times, or what?

1. Good times
2. Bad times
3. Other

EC_004 FINANCE COUNTRY BETTER OF THEN YEAR FROM NOW OTHER

Other

String

EC_005 CONDITIONS PRESENT TIME BETTER THAN YEAR AGO

Would you say that at the present time business conditions are better or worse than they were a year ago?

1. Better now
2. About the same
3. Worse now

EC_006 CONDITIONS COUNTRY PRESENT TIME BETTER THAN YEAR A

And how about a year from now, do you expect that in the country as a whole business conditions will be better or worse than they are at present, or just about the same?

1. Will be better
2. About the same
3. Will be worse

EC_007 CURRENTLY EMPLOYED

Are you currently employed?

1. Yes
2. No

IF CURRENTLY EMPLOYED != Yes THEN

|

| **EC_008 EMPLOYED WITHIN PAST 2 YEARS**

| Have you been employed within the past two years?

- | 1. Yes
- | 2. No

|

| IF EMPLOYED WITHIN PAST 2 YEARS = Yes THEN

||

|| **EC_009 WERE SELF EMPLOYED**

|| Were you self-employed?

- || 1. Yes

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| 2. No
|
| IF WERE SELF EMPLOYED = Yes THEN
|
| EC_011 EMPLOYED BY SOMEONE ELSE
| Have you been employed by someone else or a company or firm within the
| past two years?
| 1. Yes
| 2. No
|
| ENDIF
|
| ENDIF
|
| ELSE
|
| EC_010 ARE SELF EMPLOYED
| Are you self-employed?
| 1. Yes
| 2. No
|
| IF ARE SELF EMPLOYED = Yes THEN
|
| EC_011 EMPLOYED BY SOMEONE ELSE
| Have you been employed by someone else or a company or firm within the
| past two years?
| 1. Yes
| 2. No
|
| ELSE
|
| [Questions EC_012 to EC_013 are displayed as a table]
|
| EC_012 HOW LONG WORKED YEARS
| How long have you worked for your current employer?
| Integer
|
| EC_013 HOW LONG WORKED MONTHS
| How long have you worked for your current employer?
| Integer
|
| IF HOW LONG WORKED YEARS = EMPTY AND HOW LONG WORKED MONTHS = EMPTY THEN
|
| GoBack GO BACK AND ANSWER
| Your answers are important to us. You did not give an answer. Could you
| please go back and answer?
|
| ENDIF
|
| ENDIF
|
| ENDIF

```

EC_014 PREFER 100 TODAY OR ONE YEAR FROM NOW

Now we would like you to consider some choices. Please answer the questions as best you can: Would you prefer to receive \$100 today or \$100 one year from now?

1. \$100 today
2. \$100 one year from now

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

|

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| EC_015 PREFER 100 TODAY OR 105 ONE YEAR FROM NOW
| Would you prefer to receive $100 today or $105 one year from now?
| 1. $100 today
| 2. $105 one year from now
|
| IF PREFER 100 TODAY OR 105 ONE YEAR FROM NOW = $100 today THEN
|
| EC_016 PREFER 100 TODAY OR 110 ONE YEAR FROM NOW
| Would you prefer to receive $100 today or $110 one year from now?
| 1. $100 today
| 2. $110 one year from now
|
| IF PREFER 100 TODAY OR 110 ONE YEAR FROM NOW = $100 today THEN
|
| EC_017 PREFER 100 TODAY OR 115 ONE YEAR FROM NOW
| Would you prefer to receive $100 today or $115 one year from now ?
| 1. $100 today
| 2. $115 one year from now
|
| IF PREFER 100 TODAY OR 115 ONE YEAR FROM NOW = $100 today THEN
|
| EC_018 PREFER 100 TODAY OR 120 ONE YEAR FROM NOW
| Would you prefer to receive $100 today or $120 one year from now?
| 1. $100 today
| 2. $120 one year from now
|
| IF PREFER 100 TODAY OR 120 ONE YEAR FROM NOW = $100 today THEN
|
| EC_019 PREFER 100 TODAY OR 125 ONE YEAR FROM NOW
| Would you prefer to receive $100 today or $125 one year from now?
| 1. $100 today
| 2. $125 one year from now
|
| ENDIF
|
| ENDIF
|
| ENDIF
|
| ENDIF
|
| ENDIF
|
| IF PRELOAD AGE R >= 79 THEN
|
| ELSE
|
| IF PRELOAD AGE R >= 69 AND PRELOAD AGE R < 79 THEN
|
| EC_021 PERCENTAGE CHANCE LIVE 80
| What do you think is the percent chance that you will live to be age 80?
|
| ELSE
|
| EC_020 PERCENTAGE CHANCE LIVE 70
| What do you think is the percent chance that you will live to be age 70?
|
| IF PERCENTAGE CHANCE LIVE 70 > 0 THEN
|
| EC_021 PERCENTAGE CHANCE LIVE 80
| What do you think is the percent chance that you will live to be age 80?
|
|

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```
|| ENDIF
||
| ENDIF
|
ENDIF
```

EC_022 INTEREST RATES NEXT 12 MONTHS

No one can say for sure, but what do you think will happen to interest rates for borrowing money during the next 12 months--will they go up, stay the same, or go down?

1. Go up
2. Stay the same
3. Go down

EC_023 PRICES IN GENERAL

During the next 12 months, do you think that prices in general will go up, or go down, or stay where they are now?

1. Go up
2. Stay the same
3. Go down

IF PRICES IN GENERAL = Stay the same THEN

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|
| EC_024 MEAN GO UP SAME RATE
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| Do you mean that prices will go up at the same rate as now, or that prices in
| general will not go up during the next 12 months?
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- ```
| 1. Go up
| 2. Will not go up
```

```
|
| IF MEAN GO UP SAME RATE = Go up THEN
```

```
|
| EC_025 PERCENTAGE PRICES GO UP NEXT 12 MONTHS
```

```
| By about what percent do you expect prices to go up on the average, during
| the next 12 months?
```

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||
|| IF PERCENTAGE PRICES GO UP NEXT 12 MONTHS = EMPTY THEN
```

```
||
|| EC_027 PRICES GO UP IN AVERAGE NEXT 12 MONTHS
```

```
|| About how many cents on the dollar do you expect prices to go up on the
|| average, during the next 12 months? Only enter a number please. No
|| dollar sign, commas or periods.
```

```
|| Integer
```

```
||
|| ENDIF
```

```
|
| ENDIF
```

```
|
ENDIF
```

IF PRICES IN GENERAL = Go up THEN

```
|
| EC_025 PERCENTAGE PRICES GO UP NEXT 12 MONTHS
```

```
| By about what percent do you expect prices to go up on the average, during
| the next 12 months?
```

```
|
| IF PERCENTAGE PRICES GO UP NEXT 12 MONTHS = EMPTY THEN
```

```
||
|| EC_027 PRICES GO UP IN AVERAGE NEXT 12 MONTHS
```

```
|| About how many cents on the dollar do you expect prices to go up on the
|| average, during the next 12 months? Only enter a number please. No dollar
|| sign, commas or periods.
```

```
|| Integer
```

```
||
|
|ENDIF
|
|ENDIF
```

IF PRICES IN GENERAL = Go down THEN

| **EC\_026** PERCENTAGE PRICES GO DOWN NEXT 12 MONTHS

| By about what percent do you expect prices to go down on the average, during  
| the next 12 months?

| IF PERCENTAGE PRICES GO DOWN NEXT 12 MONTHS = EMPTY THEN

| **EC\_028** PRICES GO DOWN IN AVERAGE NEXT 12 MONTHS

| About how many cents on the dollar do you expect prices to go down on the  
| average, during the next 12 months? Only enter a number please. No dollar  
| sign, commas or periods.

| Integer

| ENDIF

| ENDIF

**EC\_029** PREFER 100 10 YEARS OR 100 11 YEARS FROM NOW

Now we would like you to consider some more choices. Please answer the  
questions as best you can: Would you prefer to receive \$100 10 years from  
now or \$100 11 years from now?

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

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

| **EC\_030** PREFER 100 10 YEARS OR 105 11 YEARS FROM NOW

| Would you prefer to receive \$100 10 years from now or \$105 11 years from  
| now?

1. \$100 10 years from now
2. \$105 11 years from now

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

| **EC\_031** PREFER 100 10 YEARS OR 110 11 YEARS FROM NOW

| Would you prefer to receive \$100 10 years from now or \$110 11 years from  
| now?

1. \$100 10 years from now
2. \$110 11 years from now

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

| **EC\_032** PREFER 100 10 YEARS OR 115 11 YEARS FROM NOW

| Would you prefer to receive \$100 10 years from now or \$115 11 years from  
| now?

1. \$100 10 years from now
2. \$115 11 years from now

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

| **EC\_033** PREFER 100 10 YEARS OR 120 11 YEARS FROM NOW

| Would you prefer to receive \$100 10 years from now or \$120 11 years  
| from now?

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|||| 1. $100 10 years from now
|||| 2. $120 11 years from now
||||
|||| IF PREFER 100 10 YEARS OR 120 11 YEARS FROM NOW = $100 10 years from
|||| now THEN
||||
|||| EC_034 PREFER 100 10 YEARS OR 125 11 YEARS FROM NOW
|||| Would you prefer to receive $100 10 years from now or $125 11 years
|||| from now?
|||| 1. $100 10 years from now
|||| 2. $125 11 years from now
||||
|||| ENDIF
||||
|||| ENDIF
||||
|||| ENDIF
||||
|||| ENDIF
||||
ENDIF

IF CURRENTLY EMPLOYED = Yes AND ARE SELF EMPLOYED = No THEN
|
| RP_001 INCLUDED IN PENSION CONNECTED WITH JOB
| Now we have some questions about the retirement benefits offered by your
| current employer. Are you included in any pension, retirement, or
| tax-deferred savings plans connected with this job? Here, we just want to
| find out about plans operated through your current employer. Please do not
| include Social Security or plans connected only with earlier jobs. Please do
| not include any other retirement accounts you have set up on your own.
| 1. Yes
| 2. No
|
| IF INCLUDED IN PENSION CONNECTED WITH JOB != Yes THEN
|
| RP_002 EMPLOYER OFFER ANY PLANS
| Does your employer offer any such plans?
| 1. Yes
| 2. No
|
| IF EMPLOYER OFFER ANY PLANS = Yes THEN
|
| RP_003 ELIGIBLE TO BE INCLUDED IN ANY PLANS
| Are you eligible to be included in any of these plans?
| 1. Yes
| 2. No
|
| ENDIF
|
ENDIF

IF INCLUDED IN PENSION CONNECTED WITH JOB = Yes OR ELIGIBLE TO BE INCLUDED
IN ANY PLANS = Yes THEN
|
| RP_004 WHAT KIND OF PLAN
| There are two general types of pension plans. In one type, a worker is
| entitled to receive regular retirement payments for as long as the worker
| lives, which are most often determined by a formula as a percentage of
| final or average pay. In the other type of plan, such as a 401(k) plan,
| money accumulates in an account designated for a worker, and that money
| may be paid out in a variety of ways depending on the plan or the worker's

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|| choice. Some plans may be like both of these types. Which type of plan
|| is yours? (Is it the type that gives regular retirement payments, is it
|| the type that accumulates an account balance, or is it like both?)
|| 1. Plan gives regular retirement payments
|| 2. Plan accumulates an account balance
|| 3. Both
||
|| IF WHAT KIND OF PLAN = Plan accumulates an account balance OR WHAT KIND
|| OF PLAN = Both THEN
||
|| RP_005 EMPLOYER OFFER 401K PLAN
|| Now we would like to ask you some questions about this plan. Does your
|| employer offer a 401(k) plan?
|| 1. Yes
|| 2. No
||
|| IF EMPLOYER OFFER 401K PLAN != Yes THEN
||
|| RP_006 EMPLOYER OFFER 403B PLAN
|| Does your employer offer a 403(b) plan?
|| 1. Yes
|| 2. No
||
|| IF EMPLOYER OFFER 403B PLAN != Yes THEN
||
|| RP_007 ARE YOU CIVILIAN EMPLOYEE
|| Are you a civilian employee of the federal government or member of
|| the uniformed services and eligible for the Thrift Savings Plan (TSP)?
|| 1. Yes
|| 2. No
||
|| IF ARE YOU CIVILIAN EMPLOYEE != Yes THEN
||
|| RP_008 EMPLOYER OFFER OTHER DC RETIREMENT PLAN
|| Does your employer offer some other defined-contribution
|| retirement plan where money accumulates in an account designated
|| for a worker, and that money may be paid out at retirement in a
|| variety of ways depending on the plan or the worker's choice?
|| 1. Yes
|| 2. No
||
|| ENDIF
||
|| ENDIF
||
|| ENDIF
||
|| IF EMPLOYER OFFER 401K PLAN = Yes OR EMPLOYER OFFER 403B PLAN = Yes
|| OR ARE YOU CIVILIAN EMPLOYEE = Yes OR EMPLOYER OFFER OTHER DC RETIREMENT
|| PLAN = Yes THEN
||
|| [Questions RP_009 to RP_010 are displayed as a table]
||
|| RP_009 HOW LONG BEEN OFFERED PLAN YEARS
|| How long have you been offered this plan by your employer?
|| Integer
||
|| RP_010 HOW LONG BEEN OFFERED PLAN MONTHS
|| How long have you been offered this plan by your employer?
|| Integer
||
|| RP_011 AN ACCOUNT IN THIS PLAN

```

Do you have an account in this plan? That is, is there any money in an account designated for you under this plan?

1. Yes
2. No

IF AN ACCOUNT IN THIS PLAN != Yes THEN

**RP\_012** EVERY HAVE ACCOUNT IN THIS PLAN

Did you ever have an account in this plan? That is, was there ever any money in an account designated for you under this plan?

1. Yes
2. No

IF EVERY HAVE ACCOUNT IN THIS PLAN != Yes THEN

**RP\_013** MAIN REASON NO ACCOUNT UNDER PLAN

What is the main reason (or two) that you have never had an account under this plan?

Memo

**RP\_014** IF HAD ACCOUNT EMPLOYER CONTRIBUTIONS

If you had an account, would your employer have made contributions to your account?

1. Yes
2. No

IF IF HAD ACCOUNT EMPLOYER CONTRIBUTIONS = Yes THEN

**RP\_015** WOULD EMPLOYER MADE MATCHING CONTRIBUTIONS

Would the amount of your employer's contribution have depended on how much you contributed -- that is, would your employer have made "matching" contributions to your account?

1. Yes
2. No

IF WOULD EMPLOYER MADE MATCHING CONTRIBUTIONS = Yes THEN

[Questions RP\_016 to RP\_017 are displayed as a table]

**RP\_016** HOW MUCH WOULD EMPLOYER MATCH DOLLAR

How much would your employer have matched? That is, for every dollar or percent of pay that you contributed, how much would your employer have contributed?

String

**RP\_017** HOW MUCH WOULD EMPLOYER MATCH PERCENTAGE

How much would your employer have matched? That is, for every dollar or percent of pay that you contributed, how much would your employer have contributed?

**RP\_018** MAXIMUM MATCHING CONTRIBUTION

Is there a maximum matching contribution? That is, is there a limit to how much your employer would match?

1. Yes
2. No

IF MAXIMUM MATCHING CONTRIBUTION = Yes THEN

[Questions RP\_019 to RP\_022 are displayed as a table]

**RP\_019** WHAT IS MAXIMUM % OF PAY

What is the maximum?



```

RP_020 WHAT IS MAXIMUM $
What is the maximum?
Integer

RP_021 WHAT IS MAXIMUM PER
What is the maximum?
1. Week
2. Two weeks
3. Month
4. Year
5. Other

RP_022 WHAT IS MAXIMUM OTHER
What is the maximum?
String

ENDIF

ENDIF

RP_023 IF ACCOUNT WOULD EMPLOYER HAVE CONTRIBUTED
If you had an account, would your employer have contributed an
amount regardless of your personal contribution -- that is, would
your employer make contributions even if you contributed nothing
to your account?
1. Yes
2. No

IF IF ACCOUNT WOULD EMPLOYER HAVE CONTRIBUTED = Yes THEN
[Questions RP_024 to RP_027 are displayed as a table]

RP_024 HOW MUCH WOULD HAVE CONTRIBUTED PERCENTAGE
How much would your employer have contributed even if you
contributed nothing to your account?
Integer

RP_025 HOW MUCH WOULD HAVE CONTRIBUTED DOLLAR
How much would your employer have contributed even if you
contributed nothing to your account?
Integer

RP_026 HOW MUCH WOULD HAVE CONTRIBUTED PER
How much would your employer have contributed even if you
contributed nothing to your account?
1. Week
2. Two weeks
3. Month
4. Year
5. Other

RP_027 HOW MUCH WOULD HAVE CONTRIBUTED OTHER
How much would your employer have contributed even if you
contributed nothing to your account?
String

ENDIF

ENDIF

ENDIF

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||| |
||| |ENDIF
||| |
||| |IF EVERY HAVE ACCOUNT IN THIS PLAN = Yes THEN
||| |
||| |RP_028 MAIN REASON NO LONGER ACCOUNT
||| |What is the main reason (or two) that you no longer have an account?
||| |Memo
||| |
||| |RP_029 EMPLOYER EVER MAKE CONTRIBUTIONS
||| |Did your employer ever make any contributions to your account?
||| |1. Yes
||| |2. No
||| |
||| |IF EMPLOYER EVER MAKE CONTRIBUTIONS = Yes THEN
||| |
||| |RP_030 EMPLOYER EVER MAKE CONTRIBUTIONS
||| |Did the amount that your employer contribute depend on how much
||| |you contributed--that is, did your employer make "matching"
||| |contributions?
||| |1. Yes
||| |2. No
||| |
||| |IF EMPLOYER EVER MAKE CONTRIBUTIONS = Yes THEN
||| |
||| |[Questions RP_031 to RP_032 are displayed as a table]
||| |
||| |RP_031 HOW MUCH EMPLOYER MATCH DOLLAR
||| |How much did your employer match? That is, for every dollar or
||| |percent of pay that you contributed, how much did your employer
||| |contribute?
||| |Integer
||| |
||| |RP_032 HOW MUCH EMPLOYER MATCH PERCENTAGE
||| |How much did your employer match? That is, for every dollar or
||| |percent of pay that you contributed, how much did your employer
||| |contribute?
||| |
||| |RP_033 MAXIMUM MATCHING CONTRIBUTION
||| |Was there a maximum matching contribution? That is, was there a
||| |limit to how much your employer would match?
||| |1. Yes
||| |2. No
||| |
||| |IF MAXIMUM MATCHING CONTRIBUTION = Yes THEN
||| |
||| |[Questions RP_034 to RP_037 are displayed as a table]
||| |
||| |RP_034 MAXIMUM PERCENTAGE
||| |What was the maximum?
||| |
||| |RP_035 MAXIMUM DOLLAR
||| |What was the maximum?
||| |Integer
||| |
||| |RP_036 MAXIMUM DOLLAR PER
||| |What was the maximum?
||| |1. Week
||| |2. Two weeks
||| |3. Month
||| |4. Year
||| |5. Other

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| | | | |
| | | | | RP_037 MAXIMUM DOLLAR OTHER
| | | | | What was the maximum?
| | | | | String
| | | | |
| | | | | ENDIF
| | | | |
| | | | | ENDIF
| | | | |
| | | | | RP_038 EMPLOYER CONTRIBUTE REGARDLESS OF YOUR CONTRIBUTIO
| | | | | Did your employer contribute an amount regardless of your personal
| | | | | contribution -- that is, did your employer make contributions even
| | | | | if you contributed nothing to your account?
| | | | | 1. Yes
| | | | | 2. No
| | | | |
| | | | | IF EMPLOYER CONTRIBUTE REGARDLESS OF YOUR CONTRIBUTIO = Yes THEN
| | | | |
| | | | | [Questions RP_039 to RP_042 are displayed as a table]
| | | | |
| | | | | RP_039 HOW MUCH EMPLOYER CONTRIBUTED PERCENTAGE
| | | | | How much did your employer contribute even if you contributed
| | | | | nothing to your account?
| | | | |
| | | | | RP_040 HOM MUCH EMPLOYER CONTRIBUTED DOLLAR
| | | | | How much did your employer contribute even if you contributed
| | | | | nothing to your account?
| | | | | Integer
| | | | |
| | | | | RP_041 HOM MUCH EMPLOYER CONTRIBUTED PER
| | | | | How much did your employer contribute even if you contributed
| | | | | nothing to your account?
| | | | | 1. Week
| | | | | 2. Two weeks
| | | | | 3. Month
| | | | | 4. Year
| | | | | 5. Other
| | | | |
| | | | | RP_042 HOM MUCH EMPLOYER CONTRIBUTED OTHER
| | | | | How much did your employer contribute even if you contributed
| | | | | nothing to your account?
| | | | | String
| | | | |
| | | | | ENDIF
| | | | |
| | | | | ENDIF
| | | | |
| | | | | ENDIF
| | | | |
| | | | | ENDIF
| | | | |
| | | | | IF AN ACCOUNT IN THIS PLAN = Yes
| | | | |
| | | | |
| | | | | RP_043 EMPLOYER EVER MAKE CONTRIBUTIONS
| | | | | Has your employer ever made contributions to your account?
| | | | | 1. Yes
| | | | | 2. No
| | | | |
| | | | | IF RP_043=1 THEN
| | | | |

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||||| RP_044 ELIBIGLE TO KEEP FUNDS IF LEFT JOB
||||| If you left this job now, would you be eligible to keep all of the
||||| funds that your employer contributed, or only some of the funds, or
||||| none at all? That is, are you 'fully vested', 'partially vested',
||||| or 'not vested'?
||||| 1. Fully vested
||||| 2. Partially vested
||||| 3. Not vested
|||||
||||| IF ELIBIGLE TO KEEP FUNDS IF LEFT JOB = Partially vested OR
||||| ELIBIGLE TO KEEP FUNDS IF LEFT JOB = Not vested THEN
|||||
||||| [Questions RP_045 to RP_046 are displayed as a table]
|||||
||||| RP_045 HOW MUCH LONGER MUST YOU STAY FOR FULLY VESTED YEA
||||| How much longer must you stay with this employer for the
||||| contributions to become fully vested?
||||| Integer
|||||
||||| RP_046 HOW MUCH LONGER MUST YOU STAY FOR FULLY VESTED MON
||||| How much longer must you stay with this employer for the
||||| contributions to become fully vested?
||||| Integer
|||||
||||| ENDIF
|||||
||||| ENDIF
|||||
||||| ENDIF
|||||
||||| IF AN ACCOUNT IN THIS PLAN = Yes THEN

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|||
||| RP_049 ANY CHOICE ABOUT HOW FUNDING IS INVESTED
||| Do [you/participants] have any choices about how the funding for this
||| plan is invested?
||| 1. Yes
||| 2. No
|||
||| IF ANY CHOICE ABOUT HOW FUNDING IS INVESTED = Yes THEN
|||
||| [Questions RP_050 to RP_051 are displayed as a table]
|||
||| RP_050 WHAT INVESTMENTS OPTIONS ARE AVAILABLE
||| What investment options are available? (Please check all that apply)
||| 1. Mutual fund(s)
||| 2. Money market account(s)
||| 3. Stock in the company where you work
||| 4. Other stocks
||| 5. Other
|||
||| RP_051 WHAT INVESTMENTS OPTIONS ARE AVAILABLE OTHER
||| What investment options are available? (Please check all that apply)
||| String
|||
||| ENDIF
|||
||| IF AN ACCOUNT IN THIS PLAN = Yes THEN
|||
||| RP_052 BALANCE PENSION ACCOUNT NOW
||| What is the balance of your pension account now? That is, about how
||| much money do you have in this account? (Please do not use a dollar
||| sign, commas or periods)
||| Integer
|||
||| IF BALANCE PENSION ACCOUNT NOW = EMPTY THEN
|||
||| RP_053 ABOUT HOW MUCH IN THIS ACCOUNT
||| About how much money do you have in this account?
||| 1. Less than $10,000
||| 2. Between $10,000 and $25,000
||| 3. Between $25,000 and $50,000
||| 4. Between $50,000 and $100,000
||| 5. Between $100,000 and $200,000
||| 6. More than $200,000
|||
||| ENDIF
|||
||| IF ANY CHOICE ABOUT HOW FUNDING IS INVESTED = Yes THEN
|||
||| [Questions RP_054 to RP_055 are displayed as a table]
|||
||| RP_054 HOW INVESTED
||| How is it invested? Is it all in stocks and stock funds, all in
||| bond funds and money market accounts and other interest-earning
||| assets, is it split between these, or something else?
||| 1. All in stocks and stock funds
||| 2. All in interest-earning assets
||| 3. Split
||| 4. Other
|||
||| RP_055 HOW INVESTED OTHER
||| How is it invested? Is it all in stocks and stock funds, all in

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||||| bond funds and money market accounts and other interest-earning
||||| assets, is it split between these, or something else?
||||| String
|||||
||||| IF HOW INVESTED = Split
|||||
||||| RP_056 WHAT PERCENTAGE IN STOCKS AND STOCK FUNDS
||||| About what percent of it is in stocks and stock funds?
||||| Integer
|||||
||||| ENDIF
|||||
||||| IF WHAT PERCENTAGE IN STOCKS AND STOCK FUNDS > 0 OR HOW INVESTED =
||||| All in stocks and stock funds THEN
|||||
||||| RP_057 STOCK IN COMPANY YOU WORK
||||| Is any of this stock in the company where you work?
||||| 1. Yes
||||| 2. No
|||||
||||| IF STOCK IN COMPANY YOU WORK = Yes THEN
|||||
||||| RP_058 WHAT PERCENTAGE IN COMPANY STOCK
||||| About what percent of this stock is in company stock?
|||||
||||| ENDIF
|||||
||||| ENDIF
|||||
||||| RP_059 MAKE CONTRIBUTIONS TO THIS PLAN
||||| Do you make contributions to this plan? Include contributions
||||| through salary deduction, union dues, and direct contributions.
||||| 1. Yes
||||| 2. Yes, but not currently
||||| 3. No
|||||
||||| IF MAKE CONTRIBUTIONS TO THIS PLAN = Yes, but not currently OR
||||| MAKE CONTRIBUTIONS TO THIS PLAN = No THEN
|||||
||||| RP_060 MAIN REASON FOR CONTRIBUTIONS
||||| What is the main reason (or two) that you do not make contributions
||||| to this account?
||||| Memo
|||||
||||| ELSE
|||||
||||| IF MAKE CONTRIBUTIONS TO THIS PLAN = Yes THEN
|||||
||||| [Questions RP_061 to RP_064 are displayed as a table]
|||||
||||| RP_061 HOW MUCH CONTRIBUTE PERCENT
||||| What percent of your pay or what amount do you contribute
||||| currently per pay period or per year?
|||||
||||| RP_062 HOW MUCH CONTRIBUTE DOLLAR
||||| What percent of your pay or what amount do you contribute
||||| currently per pay period or per year?
||||| Integer
|||||
||||| RP_063 HOW MUCH CONTRIBUTE PER
||||| What percent of your pay or what amount do you contribute

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||||| currently per pay period or per year?
||||| 1. Week
||||| 2. Two weeks
||||| 3. Month
||||| 4. Year
||||| 5. Other
|||||
||||| RP_064 HOW MUCH CONTRIBUTE OTHER
||||| What percent of your pay or what amount do you contribute
||||| currently per pay period or per year?
||||| String
|||||
||||| RP_065 MAIN REASON NOT CONTRIBUTE MORE MONEY
||||| We are interested in how people decide how much to contribute to
||||| their accounts. What is the main reason (or two) that you do not
||||| contribute more money to your account than you currently do?
||||| Memo
|||||
||||| ENDIF
|||||
||||| ENDIF
|||||
||||| IF EMPLOYER EVER MAKE CONTRIBUTIONS = Yes THEN
|||||
||||| RP_066 DOES EMPLOYER MAKE CONTRIBUTIONS
||||| Earlier you indicated that your employer has made contributions to
||||| your account. Does your employer currently make contributions to
||||| this plan?
||||| 1. Yes
||||| 2. No
|||||
||||| IF DOES EMPLOYER MAKE CONTRIBUTIONS = Yes THEN

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| | | | |
| | | | | RP_069 HOW MUCH EMPLOYER MATCH PERCENTAGE
| | | | | How much [does/did] your employer match? That is, for every dollar
| | | | | or percent of pay that you [contribute/contributed], how much
| | | | | [does/did] your employer contribute?
| | | | | String
| | | | |
| | | | | IF IS WAS MAX MATCH = Yes THEN
| | | | |
| | | | | [Questions RP_071 to RP_074 are displayed as a table]
| | | | |
| | | | | RP_071 IS WAS MAXIMUM PERCENTAGE
| | | | | What [is/was] the maximum?
| | | | | Integer
| | | | |
| | | | | RP_072 IS WAS MAXIMUM DOLLAR
| | | | | What [is/was] the maximum?
| | | | | Integer
| | | | |
| | | | | RP_073 IS WAS MAXIMUM PER
| | | | | What [is/was] the maximum?
| | | | | 1. Week
| | | | | 2. Two weeks
| | | | | 3. Month
| | | | | 4. Year
| | | | | 5. Other
| | | | |
| | | | | RP_074 IS WAS MAXIMUM OTHER
| | | | | What [is/was] the maximum?
| | | | | String
| | | | |
| | | | | ENDIF
| | | | |
| | | | | ENDIF
| | | | |
| | | | | IF EMPLOYER CONTRIBUTE REGARDLESS OF YOUR CONTRIBUTIO = Yes THEN
| | | | |
| | | | | [Questions RP_076 to RP_079 are displayed as a table]
| | | | |
| | | | | RP_076 HOM MUCH EMPLOYER CONTRIBUTED PERCENTAGE
| | | | | How much [does/did] your employer contribute even if you
| | | | | [contribute/contributed] nothing to your account?
| | | | | Integer
| | | | |
| | | | | RP_077 HOM MUCH EMPLOYER CONTRIBUTED DOLLAR
| | | | | How much [does/did] your employer contribute even if you
| | | | | [contribute/contributed] nothing to your account?
| | | | | Integer
| | | | |
| | | | | RP_078 HOM MUCH EMPLOYER CONTRIBUTED PER
| | | | | How much [does/did] your employer contribute even if you
| | | | | [contribute/contributed] nothing to your account?
| | | | | 1. Week
| | | | | 2. Two weeks
| | | | | 3. Month
| | | | | 4. Year
| | | | | 5. Other
| | | | |
| | | | | RP_079 HOM MUCH EMPLOYER CONTRIBUTED OTHER
| | | | | How much [does/did] your employer contribute even if you

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IF ELIGIBLE TO BE INCLUDED IN ANY PLANS = Yes THEN
|
| PP_005 ELIGIBLE FOCUS ON MOST RECENT EMPLOYER
| If you were eligible for plans operated by more than one of your previous
| employers during the past two years, let's focus on the most recent
| employer.
|
| ENDIF
|
| PP_006
| There are two general types of pension plans. In one type, a worker is
| entitled to receive regular retirement payments for as long as the worker
| lives, which are most often determined by a formula as a percentage of final
| or average pay. In the other type of plan, such as a 401(k) plan, money
| accumulates in an account designated for a worker, and that money may be
| paid out in a variety of ways depending on the plan or the worker's choice.
| Some plans may be like both of these types. Which type of plan was yours?
| (Was it the type that gives regular retirement payments, was it the type
| that accumulates an account balance, or was it like both?)
| 1. Plan gives regular retirement payments
| 2. Plan accumulates an account balance
| 3. Both
|
| IF != Plan gives regular retirement payments THEN
|
| PP_007 EMPLOYER OFFER 401K PLAN
| Now we would like to ask you some questions about this plan. Did your
| employer offer a 401(k) plan?
| 1. Yes
| 2. No
|
| IF EMPLOYER OFFER 401K PLAN != Yes THEN
|
| PP_008 EMPLOYER OFFER 403B PLAN
| Did your employer offer a 403(b) plan?
| 1. Yes
| 2. No
|
| IF EMPLOYER OFFER 403B PLAN !=1 THEN
|
| PP_009 WERE CIVILIAN EMPLOYEE
| Were you a civilian employee of the federal government or member of
| the uniformed services and eligible for the Thrift Savings Plan (TSP)?
| 1. Yes
| 2. No
|
| IF WERE CIVILIAN EMPLOYEE !=1 THEN
|
| PP_010 EMPLOYER OFFER OTHER DC RETIREMENT PLAN
| Did your employer offer some other defined-contribution retirement
| plan where money accumulates in an account designated for a worker,
| and that money may be paid out at retirement in a variety of ways
| depending on the plan or the worker's choice?
| 1. Yes
| 2. No
|
| ENDIF
|
| ENDIF
|
| ENDIF

```

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

**PP\_011 HAVE ACCOUNT UNDER THIS PLAN**

Do you have an account in this plan? That is, is there any money in an  
account designated for you under this plan?

1. Yes
2. No

IF HAVE ACCOUNT UNDER THIS PLAN != Yes THEN

**PP\_012 EVERY HAVE ACCOUNT IN THIS PLAN**

Did you ever have an account in this plan? That is, was there ever any  
money in an account designated for you under this plan?

1. Yes
2. No

IF EVERY HAVE ACCOUNT IN THIS PLAN != Yes THEN

**PP\_013 MAIN REASON NO ACCOUNT UNDER PLAN**

What is the main reason (or two) that you never had an account under  
this plan?

Memo

**PP\_014 EMPLOYER WOULD HAVE MADE CONTRIBUTIONS**

If you had an account, would your employer have made contributions  
to your account?

1. Yes
2. No

IF EMPLOYER WOULD HAVE MADE CONTRIBUTIONS = Yes THEN

**PP\_015 WOULD AMOUNT EMPLOYER CONTRIBUTION DEPEND ON YOU**

Would the amount of your employer's contribution have depended  
on how much you contributed – that is, would your employer have  
made 'matching' contributions to your account?

1. Yes
2. No

IF WOULD AMOUNT EMPLOYER CONTRIBUTION DEPEND ON YOU = Yes THEN

[Questions PP\_016 to PP\_017 are displayed as a table]

**PP\_016 HOW MUCH EMPLOYER MATCH DOLLAR**

How much would your employer have matched? That is, for every  
dollar or percent of pay that you contributed, how much would your  
employer have contributed?

String

**PP\_017 HOW MUCH EMPLOYER MATCH PERCENTAGE**

How much would your employer have matched? That is, for every  
dollar or percent of pay that you contributed, how much would your  
employer have contributed?

String

**PP\_018 MAXIMUM MATCHING CONTRIBUTION**

Was there a maximum matching contribution? That is, was there  
a limit to how much your employer would match?

1. Yes
2. No

```

||||| IF MAXIMUM MATCHING CONTRIBUTION = Yes THEN
|||||
||||| [Questions PP_019 to PP_022 are displayed as a table]
|||||
||||| PP_019 WHAT IS MAXIMUM % OF PAY
||||| What was the maximum?
||||| String
|||||
||||| PP_020 WHAT IS MAXIMUM $
||||| What was the maximum?
||||| String
|||||
||||| PP_021 WHAT IS MAXIMUM PER
||||| What was the maximum?
||||| 1. Week
||||| 2. Two weeks
||||| 3. Month
||||| 4. Year
||||| 5. Other
|||||
||||| PP_022 WHAT IS MAXIMUM OTHER
||||| What was the maximum?
||||| String
|||||
||||| ENDIF
|||||
||||| ENDIF
|||||
||||| PP_023 WOULD EMPLOYER CONTRIBUTED AMOUNT REGARDLESS
||||| If you had an account, would your employer have contributed an
||||| amount regardless of your personal contribution -- that is, would
||||| your employer make contributions even if you contributed nothing
||||| to your account?
||||| 1. Yes
||||| 2. No
|||||
||||| IF WOULD EMPLOYER CONTRIBUTED AMOUNT REGARDLESS = Yes THEN
|||||
||||| [Questions PP_024 to PP_027 are displayed as a table]
|||||
||||| PP_024 HOW MUCH WOULD EMPLOYER CONTRIBUTED %
||||| How much would your employer have contributed even if you
||||| contributed nothing to your account?
||||| String
|||||
||||| PP_025 HOW MUCH WOULD EMPLOYER CONTRIBUTED $
||||| How much would your employer have contributed even if you
||||| contributed nothing to your account?
||||| String
|||||
||||| PP_026 HOW MUCH WOULD EMPLOYER CONTRIBUTED PER
||||| How much would your employer have contributed even if you
||||| contributed nothing to your account?
||||| 1. Week
||||| 2. Two weeks
||||| 3. Month
||||| 4. Year
||||| 5. Other
|||||
||||| PP_027 HOW MUCH WOULD EMPLOYER CONTRIBUTED OTHER
||||| How much would your employer have contributed even if you
||||| contributed nothing to your account?

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|||||
|||||ENDIF
|||||
|||||ENDIF
|||||
|||||ENDIF
|||||
|||||ENDIF
|||||
|||||IF EVERY HAVE ACCOUNT IN THIS PLAN = Yes THEN
|||||
|||||PP_028 HAVE ACCOUNT WHEN LEFT EMPLOYER
|||||Did you have an account in this plan at the time you left this employer?
|||||1. Yes
|||||2. No
|||||
|||||PP_029 MAIN REASON NO ACCOUNT UNDER ACCOUNT
|||||What is the main reason (or two) that you no longer have an account in
|||||this plan?
|||||Memo
|||||
|||||PP_030 DID EMPLOYER MAKE CONTRIBUTIONS
|||||Did your employer ever make any contributions to your account?
|||||1. Yes
|||||2. No
|||||
|||||IF DID EMPLOYER MAKE CONTRIBUTIONS = Yes THEN
|||||
|||||PP_031 AMOUNT EMPLOYER CONTRIBUTE DEPEND ON YOU
|||||Did the amount that your employer contributed depend on how much you
|||||contributed – that is, did your employer make 'matching'
|||||contributions?
|||||1. Yes
|||||2. No
|||||
|||||IF AMOUNT EMPLOYER CONTRIBUTE DEPEND ON YOU = Yes THEN
|||||
|||||[Questions PP_032 to PP_033 are displayed as a table]
|||||
|||||PP_032 HOM MUCH EMPLOYER MATCH $
|||||How much did your employer match? That is, for every dollar or
|||||percent of pay that you contributed, how much did your employer
|||||contribute?
|||||String
|||||
|||||PP_033 HOM MUCH EMPLOYER MATCH %
|||||How much did your employer match? That is, for every dollar or
|||||percent of pay that you contributed, how much did your employer
|||||contribute?
|||||String
|||||
|||||PP_034 MAXIMUM MATCHING CONTRIBUTION
|||||Was there a maximum matching contribution? That is, was there a
|||||limit to how much your employer would match?
|||||1. Yes
|||||2. No
|||||
|||||IF MAXIMUM MATCHING CONTRIBUTION = Yes THEN
|||||
|||||[Questions PP_035 to PP_038 are displayed as a table]
|||||
|||||PP_035 WHAT WAS THE MAXIMUM %

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||||| What was the maximum?
||||| String
|||||
||||| PP_036 WHAT WAS THE MAXIMUM $
||||| What was the maximum?
||||| String
|||||
||||| PP_037 WHAT WAS THE MAXIMUM PER
||||| What was the maximum?
||||| 1. Week
||||| 2. Two weeks
||||| 3. Month
||||| 4. Year
||||| 5. Other
|||||
||||| PP_038 WHAT WAS THE MAXIMUM OTHER
||||| What was the maximum?
||||| String
|||||
||||| ENDIF
|||||
||||| ENDIF
|||||
||||| PP_039 DID EMPLOYER MAKE CONTRIBUTIONS REGARDLESS
||||| Did your employer contribute an amount regardless of your personal
||||| contribution -- that is, did your employer make contributions even if
||||| you contributed nothing to your account?
||||| 1. Yes
||||| 2. No
|||||
||||| IF DID EMPLOYER MAKE CONTRIBUTIONS REGARDLESS = Yes THEN
|||||
||||| [Questions PP_040 to PP_043 are displayed as a table]
|||||
||||| PP_040 HOW MUCH CONTRIBUTE YOU NOTHING %
||||| How much did your employer contribute even if you contributed
||||| nothing to your account?
||||| String
|||||
||||| PP_041 HOW MUCH CONTRIBUTE YOU NOTHING $
||||| How much did your employer contribute even if you contributed
||||| nothing to your account?
||||| String
|||||
||||| PP_042 HOW MUCH CONTRIBUTE YOU NOTHING PER
||||| How much did your employer contribute even if you contributed
||||| nothing to your account?
||||| 1. Week
||||| 2. Two weeks
||||| 3. Month
||||| 4. Year
||||| 5. Other
|||||
||||| PP_043 HOW MUCH CONTRIBUTE YOU NOTHING OTHER
||||| How much did your employer contribute even if you contributed
||||| nothing to your account?
|||||
||||| ENDIF
|||||
||||| ENDIF
|||||
||||| ENDIF

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```

|||
||| ENDIF
|||
||| IF HAVE ACCOUNT UNDER THIS PLAN = Yes
|||
|||
||| PP_044 EMPLOYER EVER MAKE CONTRIBUTIONS
||| Did your employer ever make contributions to your account?
||| 1. Yes
||| 2. No
|||
||| IF PP_044=1 THEN
|||
||| PP_045 WHEN LEFT JOB ELIGIBLE TO KEEP ALL FUNDS
||| When you left this job, were you eligible to keep all of the funds that
||| your employer contributed, or only some of the funds, or none at all?
||| That is, were you 'fully vested', 'partially vested', or 'not
||| vested'?
||| 1. Fully vested
||| 2. Partially vested
||| 3. Not vested
|||
||| IF WHEN LEFT JOB ELIGIBLE TO KEEP ALL FUNDS = Partially vested OR
||| WHEN LEFT JOB ELIGIBLE TO KEEP ALL FUNDS = Not vested THEN
|||
||| [Questions PP_046 to PP_047 are displayed as a table]
|||
||| PP_046 HOW MUCH LONGER NEEDED TO STAY FOR FULLY VESTED YE
||| How much longer would you have needed to stay with this employer for
||| the contributions to become fully vested?
||| Integer
|||
||| PP_047 HOW MUCH LONGER NEEDED TO STAY FOR FULLY VESTED MO
||| How much longer would you have needed to stay with this employer for
||| the contributions to become fully vested?
||| Integer
|||
||| ENDIF
|||
||| ENDIF
|||
||| ENDIF
|||
||| IF HAVE ACCOUNT UNDER THIS PLAN = Yes THEN

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PP_048 ALLOWED TO BORROW AGAINST HOLDINGS
Were [you/participants] allowed to borrow against [your/their] holdings in
this plan; that is, borrow against money in [your/their] individual []?
1. Yes
2. No

PP_049 WITHDRAW FUNDS IN EMERGENCY
If [you/a participant] needed money in an emergency, could [you/he or she]
have withdrawn funds from [your/his or her] account, even though there may
be a penalty for doing so?
1. Yes
2. No

PP_050 HOW INVESTED
Did [you/participants] have any choices about how the funding for this
plan was invested – that is, choices about how to invest the money in
[your account/their accounts]?
1. Yes
2. No

IF HOW INVESTED = Yes THEN

[Questions PP_051 to PP_052 are displayed as a table]

PP_051 WHAT INVESTMENTS OPTIONS ARE AVAILABLE
What investment options were available? (Please check all that apply)
1. Mutual fund(s)
2. Money market account(s)
3. Stock in the company where you work
4. Other stocks
5. Other

PP_052 WHAT INVESTMENTS OPTIONS ARE AVAILABLE OTHER
What investment options were available? (Please check all that apply)
String

ENDIF

IF HAVE ACCOUNT UNDER THIS PLAN = Yes THEN

PP_053 BALANCE PENSION ACCOUNT WHEN LEFT
What was the balance of your pension account when you left this
employer? That is, about how much money did you have in this account?
String

IF BALANCE PENSION ACCOUNT WHEN LEFT = EMPTY THEN

PP_054 HOW MUCH MONEY IN ACCOUNT WHEN LEFT
About how much money did you have in this account when you left this
employer?
1. Less than $10,000
2. Between $10,000 and $25,000
3. Between $25,000 and $50,000
4. Between $50,000 and $100,000
5. Between $100,000 and $200,000
6. More than $200,000

ENDIF

IF HOW INVESTED = Yes THEN

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||| [Questions PP_055 to PP_056 are displayed as a table]
|||
||| PP_055 HOW WAS IT INVESTED
||| How was it invested? Was it all in stocks and stock funds, all in
||| bond funds and money market accounts and other interest-earning
||| assets, was it split between these, or something else?
||| 1. All in stocks and stock funds
||| 2. All in interest-earning assets
||| 3. Split
||| 4. Other
|||
||| PP_056 HOW WAS IT INVESTED OTHER
||| How was it invested? Was it all in stocks and stock funds, all in
||| bond funds and money market accounts and other interest-earning
||| assets, was it split between these, or something else?
||| String
|||
||| IF HOW WAS IT INVESTED = Split
|||
||| PP_057 WHAT PERCENTAGE IN STOCKS AND STOCK FUNDS
||| About what percent of it was in stocks and stock funds?
|||
||| ENDIF
|||
||| IF WHAT PERCENTAGE IN STOCKS AND STOCK FUNDS > 0 OR HOW WAS IT INVESTED
||| = All in stocks and stock funds THEN
|||
||| PP_058 ANY STOCK IN COMPANY WHERE YOU WORKED
||| Was any of this stock in the company where you worked?
||| 1. Yes
||| 2. No
|||
||| IF ANY STOCK IN COMPANY WHERE YOU WORKED = Yes THEN
|||
||| PP_059 WHAT PERCENTAGE IN COMPANY STOCK
||| About what percent of this stock was in company stock?
|||
||| ENDIF
|||
||| ENDIF
|||
||| PP_060 MAKE CONTRIBUTIONS TO THIS PLAN
||| Did you make contributions to this plan? Include contributions
||| through salary deduction, union dues, and direct contributions.
||| 1. Yes
||| 2. No
|||
||| IF MAKE CONTRIBUTIONS TO THIS PLAN != Yes THEN
|||
||| PP_061 MAIN REASON NOT MAKING CONTRIBUTIONS
||| What is the main reason (or two) that you did not make contributions
||| to this account?
||| Memo
|||
||| ELSE
|||
||| IF MAKE CONTRIBUTIONS TO THIS PLAN = Yes THEN
|||
||| [Questions PP_062 to PP_065 are displayed as a table]
|||
||| PP_062 AMOUNT YOU CONTRIBUTE %

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||||| About what percent of your pay or what amount did you contribute
||||| per pay period or per year?
||||| String
|||||
||||| PP_063 AMOUNT YOU CONTRIBUTE $
||||| About what percent of your pay or what amount did you contribute
||||| per pay period or per year?
||||| String
|||||
||||| PP_064 AMOUNT YOU CONTRIBUTE PER
||||| About what percent of your pay or what amount did you contribute
||||| per pay period or per year?
||||| 1. Week
||||| 2. Two weeks
||||| 3. Month
||||| 4. Year
||||| 5. Other
|||||
||||| PP_065 AMOUNT YOU CONTRIBUTE OTHER
||||| About what percent of your pay or what amount did you contribute
||||| per pay period or per year?
||||| String
|||||
||||| PP_066 MAIN REASON NOT CONTRIBUTE MORE MONEY
||||| We are interested in how people decide how much to contribute to
||||| their accounts. What is the main reason (or two) that you did not
||||| contribute more money to your account than actually did?
||||| Memo
|||||
||||| ENDIF
|||||
||||| ENDIF
|||||
||||| IF EMPLOYER EVER MAKE CONTRIBUTIONS = Yes THEN
|||||
||||| PP_067 AMOUNT EMPLOYER CONTRIBUTE DEPEND ON YOU
||||| Earlier, you indicated that your employer made contributions to your
||||| account. Did the amount that your employer contributed depend on how
||||| much you contributed – that is, did your employer make 'matching'
||||| contributions?
||||| 1. Yes
||||| 2. No
|||||
||||| IF AMOUNT EMPLOYER CONTRIBUTE DEPEND ON YOU = Yes THEN
|||||
||||| [Questions PP_068 to PP_069 are displayed as a table]
|||||
||||| PP_068 HOW MUCH EMPLOYER MATCH DOLLAR
||||| How much did your employer match? That is, for every dollar or
||||| percent of pay that you contributed, how much did your employer
||||| contribute?
||||| String
|||||
||||| PP_069 HOW MUCH EMPLOYER MATCH PERCENTAGE
||||| How much did your employer match? That is, for every dollar or
||||| percent of pay that you contributed, how much did your employer
||||| contribute?
||||| String
|||||
||||| PP_070 WAS THERE A MAXIMUM CONTRIBUTION
||||| Was there a maximum matching contribution? That is, was there a

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||||| limit to how much your employer would match?
||||| 1. Yes
||||| 2. No
|||||
||||| IF WAS THERE A MAXIMUM CONTRIBUTION = Yes THEN
|||||
||||| [Questions PP_071 to PP_074 are displayed as a table]
|||||
||||| PP_071 WHAT WAS THE MAXIMUM %
||||| What was the maximum?
||||| String
|||||
||||| PP_072 WHAT WAS THE MAXIMUM $
||||| What was the maximum?
||||| String
|||||
||||| PP_073 WHAT WAS THE MAXIMUM PER
||||| What was the maximum?
||||| 1. Week
||||| 2. Two weeks
||||| 3. Month
||||| 4. Year
||||| 5. Other
|||||
||||| PP_074 WHAT WAS THE MAXIMUM OTHER
||||| What was the maximum?
||||| String
|||||
||||| ENDEF
|||||
||||| ENDEF
|||||
||||| PP_075 EMPLOYER CONTRIBUTE REGARDLESS OF YOUR CONTRIBUTIO
||||| Did your employer contribute an amount regardless of your personal
||||| contribution -- that is, did your employer make contributions even
||||| if you contributed nothing to your account?
||||| 1. Yes
||||| 2. No
|||||
||||| IF EMPLOYER CONTRIBUTE REGARDLESS OF YOUR CONTRIBUTIO = Yes THEN
|||||
||||| [Questions PP_06 to PP_079 are displayed as a table]
|||||
||||| PP_076 HOW MUCH CONTRIBUTE PERCENT
||||| How much did your employer contribute even if you contributed
||||| nothing to your account?
||||| String
|||||
||||| PP_077 HOW MUCH CONTRIBUTE DOLLAR
||||| How much did your employer contribute even if you contributed
||||| nothing to your account?
||||| String
|||||
||||| PP_078 HOW MUCH CONTRIBUTE DOLLAR PER
||||| How much did your employer contribute even if you contributed
||||| nothing to your account?
||||| 1. Week
||||| 2. Two weeks
||||| 3. Month
||||| 4. Year
||||| 5. Other
|||||

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**FS\_004 RECENT GOVERNMENT REPORT**

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

**FS\_005 RECENT GOVERNMENT REPORT INTRO 2**

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

[Questions FS\_006 to FS\_007 are displayed as a table]

**FS\_006 THINK WAS LOWEST INVESTMENT FEE**

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

**FS\_007 THINK WAS LOWEST INVESTMENT FEE NA**

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

[Questions FS\_008 to FS\_009 are displayed as a table]

**FS\_008 THINK WAS HIGHEST INVESTMENT FEE**

What do you think [is/was] the highest investment fee expense ratio of any fund available in this plan? (Please do not include any "load fees". We will ask about them later)  
String

**FS\_009 THINK WAS HIGHEST INVESTMENT FEE NA**

What do you think [is/was] the highest investment fee expense ratio of any fund available in this plan? (Please do not include any "load fees". We will ask about them later)  
1. Not applicable

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

|

**| FS\_011 CHARGING FUNDS LOAD PERCENTAGE**

| Among the funds that [charge/charged] a load, what [is/was] the typical load percentage?  
| String

|

ENDIF

**FS\_012 PAY FOR ANY RECORD KEEPING FEES**

According to the US government report, plan record-keeping fees 'cover the cost of various administrative activities carried out to maintain participant accounts.' (These activities include 'enrolling plan participants, processing participant fund selections, preparing and mailing account statements, and

other related administration activities'.) [Do/Did] [you/participants] pay for any record-keeping fees?

1. Yes
2. No

IF PAY FOR ANY RECORD KEEPING FEES = Yes THEN

| [Questions FS\_013 to FS\_016 are displayed as a table]

| **FS\_013** HOW MUCH DODID YOUNPARTICIPANTS PAY %

| How much [do/did] [you/participants] pay?

| String

| **FS\_014** HOW MUCH DODID YOUNPARTICIPANTS PAY \$

| How much [do/did] [you/participants] pay?

| String

| **FS\_015** HOW MUCH DODID YOUNPARTICIPANTS PAY PER

| How much [do/did] [you/participants] pay?

1. Week
2. Two weeks
3. Month
4. Year
5. Other

| **FS\_016** HOW MUCH DODID YOUNPARTICIPANTS PAY OTHER

| How much [do/did] [you/participants] pay?

| String

ENDIF

**FS\_018** PAY ANY OTHER FEES

Now we would like you to think about any other kinds of fees [you/participants] may [pay/have paid] to maintain [this account/an account in this plan] . [Do/Did] [you/participants] pay any other fees?

1. Yes
2. No

IF PAY ANY OTHER FEES = Yes THEN

| **FS\_019** WHAT KINDS OF FEES

| What kinds of fees [are/were] they? What [are/were] they called by your employer?

| Memo

| [Questions FS\_020 to FS\_024 are displayed as a table]

| **FS\_020** HOW MUCH DODID YOUNPARTICIPANTS PAY % AB

| How much [do/did] [you/participants] pay?

| String

| **FS\_021** HOW MUCH DODID YOUNPARTICIPANTS PAY % CONTRIBUTIONS

| How much [do/did] [you/participants] pay?

| String

| **FS\_022** HOW MUCH DODID YOUNPARTICIPANTS PAY \$

| How much [do/did] [you/participants] pay?

| String

| **FS\_023** HOW MUCH DODID YOUNPARTICIPANTS PAY PER

| How much [do/did] [you/participants] pay?

- | 1. Week
- | 2. Two weeks
- | 3. Month
- | 4. Year
- | 5. Other

| **FS\_024** HOW MUCH DID YOU PARTICIPANTS PAY OTHER

| How much [do/did] [you/participants] pay?

| String

| ENDIF

IF EMPLOYER PAY OTHER FEES = Yes THEN

| **FS\_026** WHAT KINDS OF FEES

| What kinds of fees [are/were] they? What [are/were] they called by your employer?

| Memo

| ENDIF

**MF\_001** HAVE MUTUAL FUNDS

Do you (or anyone in your family living with you) have any investments in mutual funds?

- 1. Yes
- 2. No

IF HAVE MUTUAL FUNDS = Yes THEN

| **MF\_002** OWN MUTUAL FUNDS IN DEDICATED RETIREMENT ACCOUNT

| Do you own mutual funds in a dedicated retirement account?

- | 1. Yes
- | 2. No

| IF M\_002 = 1 THEN

|| **MF\_003** SOME OR ALL IN EMPLOYER SPONSORED PLAN

|| Are some or all of these funds in an employer-sponsored retirement account, such as a 401(k) or 403(b) plan or the Thrift Savings Plan (TSP)?

- || 1. Yes
- || 2. No

|| IF SOME OR ALL IN EMPLOYER SPONSORED PLAN = Yes THEN

|| **MF\_004** TOTAL BALANCE OF YOUR ACCOUNTS

|| For the remainder of this section, please tell us only about your mutual funds in an employer-sponsored retirement account. What is the total balance of your accounts? That is, about how much money do you have in these accounts?

|| String

|| IF TOTAL BALANCE OF YOUR ACCOUNTS > 0 THEN

|| ELSE

|| **MF\_005** ABOUT HOW MUCH IN THESE ACCOUNTS

|| About how much money do you have in these accounts? MF\_005

- || 1. Less than \$10,000

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||| 2. Between $10,000 and $25,000
||| 3. Between $25,000 and $50,000
||| 4. Between $50,000 and $100,000
||| 5. Between $100,000 and $200,000
||| 6. More than $200,000
|||
||| ENDIF
|||
||| ENDIF
|||
||| IF SOME OR ALL IN EMPLOYER SPONSORED PLAN = No THEN
|||
||| MF_006 HOW MUCH MONEY IN THESE ACCOUNTS
||| For the remainder of this section, please tell us only about your mutual
||| funds in a dedicated retirement account. What is the total balance
||| of your accounts? That is, about how much money do you have in these
||| accounts?
||| String
|||
||| IF HOW MUCH MONEY IN THESE ACCOUNTS > 0 THEN
|||
||| ELSE
|||
||| MF_007 ABOUT HOW MUCH IN THESE ACCOUNTS
||| About how much money do you have in these accounts?
||| 1. Less than $10,000
||| 2. Between $10,000 and $25,000
||| 3. Between $25,000 and $50,000
||| 4. Between $50,000 and $100,000
||| 5. Between $100,000 and $200,000
||| 6. More than $200,000
|||
||| ENDIF
|||
||| ENDIF
|||
||| ENDIF
|||
||| MF_008 HAVE STOCK FUNDS
||| We would like to know what types of mutual funds you have. Do you have
||| stock funds?
||| 1. Yes
||| 2. No
|||
||| MF_009 HAVE BOND FUNDS
||| Do you have bond funds?
||| 1. Yes
||| 2. No
|||
||| MF_010 HOW MANY DIFFERENT MUTUAL FUNDS
||| In how many different mutual funds do you (or your family living with you)
||| own shares?
||| Integer
|||
||| MF_011 MUTUAL FUND FEES INTRO
||| Mutual fund investment fees are fees charged by companies that manage a
||| mutual fund for all services related to operating the fund. Often these
||| fees are presented as an 'expense ratio', describing the percentage of
||| your fund holdings that are used by the fund manager to operate the fund.
||| In addition, some funds may charge a 'load' percentage when a fund is bought
||| (a 'front-end load') or sold (a 'back-end load').

```



IF HOW MANY DIFFERENT MUTUAL FUNDS > 1 THEN

[Questions MF\_012 to MF\_013 are displayed as a table]

**MF\_012 THINK LOWEST INVESTMENT FEE**

What do you think is the lowest investment fee expense ratio of any of your funds? (please do not include any "load fees". We will ask about them later)

String

**MF\_013 THINK LOWEST INVESTMENT FEE NA**

What do you think is the lowest investment fee expense ratio of any of your funds? (please do not include any "load fees". We will ask about them later)

1. Not applicable

[Questions MF\_014 to MF\_015 are displayed as a table]

**MF\_014 THINK HIGHEST INVESTMENT FEE**

What do you think is the highest investment fee expense ratio of any of your funds? (please do not include any "load fees". We will ask about them later)

String

**MF\_015 THINK HIGHEST INVESTMENT FEE NA**

What do you think is the highest investment fee expense ratio of any of your funds? (please do not include any "load fees". We will ask about them later)

1. Not applicable

**MF\_016 ANY FUNDS CHARGE A LOAD**

Do any of your funds also charge a 'load', either a 'front-end load' when purchased or a 'back-end load' when sold?

1. Yes, all funds

2. Yes, some funds

3. No

4. Not Applicable

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

**MF\_017 TYPICAL LOAD PERCENTAGE**

Among the funds that charge a load, what is the typical load percentage?

String

ENDIF

ENDIF

IF HOW MANY DIFFERENT MUTUAL FUNDS = 1 THEN

[Questions MF\_014 to MF\_015 are displayed as a table]

**MF\_018 INVESTMENT FEE EXPENSE RATIO CHARGED BY FUND**

What do you think is the investment fee expense ratio charged by your fund?

String

**MF\_019 INVESTMENT FEE EXPENSE RATIO CHARGED BY FUND NA**

What do you think is the investment fee expense ratio charged by your

```

|| fund?
|| 1. Not applicable
||
|| MF_020 FUND CHARGE A LOAD WHEN SOLD
|| Does your fund also charge a 'load', either a 'front-end load' when
|| purchased or a 'back-end load' when sold?
|| 1. Yes
|| 2. No
||
|| IF FUND CHARGE A LOAD WHEN SOLD = Yes THEN
||
|| MF_021 WHAT IS THE LOAD PERCENTAGE
|| What is the load percentage?
|| String
||
|| ENDIF
||
|| ENDIF
||
|| ENDIF

```

```

|| IF PRELOAD AGE R < 60 THEN
||
|| SS_001 PLANS FOR WORK AND RETIREMENT
|| We are interested in your plans for work and retirement when you are in your
|| 60's and beyond. Which of the following statements best describes your plans?
|| 1. I will not be working full time at age 60 or later.
|| 2. I will be working full time at age 60 or later, but I will completely stop working sometime after age 60.
|| 3. I will be working full time at age 60 or later, but I will stop working full time sometime after age 60 and will
|| likely continue working part time.
|| 4. I will work full time for as long as I can, throughout my 60's and beyond.
||
|| IF PLANS FOR WORK AND RETIREMENT = I will be working full time at age 60 or
|| later, but I will completely stop working sometime after age 60. OR PLANS FOR
|| WORK AND RETIREMENT = I will be working full time at age 60 or later, but I
|| will stop working full time sometime after age 60 and will likely continue
|| working part time. THEN
||
|| SS_002 WHAT AGE EXPECT TO STOP WORKING
|| At what age do you expect to stop working full time?
||
|| IF WHAT AGE EXPECT TO STOP WORKING > 0 THEN
||
|| ELSE
||
|| SS_005 MOST LIKELY AGE EXPECT TO STOP WORKING
|| Can you tell us what you think is the most likely age at which you will
|| stop working full time?
||
|| ENDIF
||
|| ELSE
||
|| IF PLANS FOR WORK AND RETIREMENT = I will not be working full time at age
|| 60 or later. THEN
||
|| [Questions SS_003 to SS_004 are displayed as a table]
||
|| SS_003 WHAT AGE EXPECT TO STOP WORKING
|| You indicated that you do not plan to be working full time at age 60 or

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|| later. At what age do you expect to stop working full time?
||
|| SS_004 WHAT AGE EXPECT TO STOP WORKING EVER
|| You indicated that you do not plan to be working full time at age 60 or
|| later. At what age do you expect to stop working full time?
|| 1. I do not expect to ever work full time.
||
|| IF WHAT AGE EXPECT TO STOP WORKING > 0 THEN
||
|| ELSE
||
|| SS_005 MOST LIKELY AGE EXPECT TO STOP WORKING
|| Can you tell us what you think is the most likely age at which you
|| will stop working full time?
||
|| ENDIF
||
|| ENDIF
||
|| ENDIF
||
|| SS_006 CURRENTLY RECEIVE INCOME FROM SS
|| Do you currently receive any income from Social Security?
|| 1. Yes
|| 2. No
||
|| IF CURRENTLY RECEIVE INCOME FROM SS = No THEN
||
|| SS_007 RATE RETIREMENT INCOME YOU EXPECT TO RECEIVE FROM
|| Using any number from one to five, where one equals totally inadequate and
|| five equals very satisfactory, how would you rate the retirement income
|| you expect to receive from Social Security and any job-related retirement
|| plans, such as 401(k) plans and all other types of pensions?
|| 1. 1 Totally inadequate
|| 2. 2
|| 3. 3 Enough to maintain living standards
|| 4. 4
|| 5. 5 Very satisfactory
||
|| SS_008 PERCENT CHANCE YOU WILL RECEIVE SS
|| What do you think is the percent chance (what are the chances out of 100)
|| that you will receive Social Security benefits at some time in the future?
||
|| IF PERCENT CHANCE YOU WILL RECEIVE SS > 0 THEN
||
|| SS_009 SS IN FUTURE BASED ON OWN OR SPOUSE
|| If you were to receive Social Security benefits at some time in the
|| future, do you expect to get them based on your own work record only;
|| from a current, previous or late spouse's work record only; or from
|| both?
|| 1. Your own record only
|| 2. Spouse's record only
|| 3. Both records
||
|| IF WHAT AGE EXPECT TO STOP WORKING > 0 THEN
||
||
|| ENDIF
||
|| IF WHAT AGE EXPECT TO STOP WORKING > 0 THEN
||
||
||
||

```

```

||| ENDIF
|||
||| IF MOST LIKELY AGE EXPECT TO STOP WORKING > 0 THEN
|||
|||
||| ENDIF
|||
||| IF PLANS FOR WORK AND RETIREMENT = I will not be working full time at
||| age 60 or later. AND 1 IN WHAT AGE EXPECT TO STOP WORKING EVER THEN

```

```

|||
||| IF AGE EXPECT TO STOP WORKING > 62 THEN
|||
||| IF AGE EXPECT TO STOP WORKING > 67 THEN
|||
||| ELSE
|||
||| ENDIF
|||
||| ELSE
|||
||| ENDIF
|||
||| ENDIF
|||
||| ENDIF

```

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

IF SS SCENARIO 1 < STOCK IN COMPANY YOU WORK THEN

#### **SS\_018 SS SCENARIO 2**

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

IF SS SCENARIO 2 < STOCK IN COMPANY YOU WORK THEN

#### **SS\_019 SS SCENARIO 3**

Suppose now that if you choose to wait one year to start collecting

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

IF SS SCENARIO 3 < STOCK IN COMPANY YOU WORK THEN

**SS\_020** SS SCENARIO 4

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

ENDIF

ENDIF

ENDIF

ENDIF

ENDIF

ENDIF

IF PRELOAD AGE R >= 60 THEN

PI\_001 EXPECT SPEND EXACT SAME NEXT PERIOD

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

IF EXPECT SPEND EXACT SAME NEXT PERIOD > 0 THEN

PI\_002 EXPECT SPEND 2% MORE

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

IF EXPECT SPEND 2% MORE > 0 THEN

PI\_003 EXPECT SPEND 4% MORE

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

IF EXPECT SPEND 4% MORE > 0 THEN

PI\_004 EXPECT SPEND 6% MORE

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

IF EXPECT SPEND 6% MORE > 0 THEN

PI\_005 EXPECT SPEND 8% MORE

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

IF EXPECT SPEND 8% MORE > 0 THEN

PI\_006 EXPECT SPEND 10% MORE

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

ENDIF

ENDIF

ENDIF

ENDIF

ENDIF

PI\_007 EXPECT SPEND LESS



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

IF EXPECT SPEND LESS > 0 THEN

PI\_008 EXPECT SPEND 2% LESS

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

IF EXPECT SPEND 2% LESS > 0 THEN

PI\_009 EXPECT SPEND 4% LESS

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

IF EXPECT SPEND 4% LESS > 0 THEN

PI\_010 EXPECT SPEND 6% LESS

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

IF EXPECT SPEND 6% LESS > 0 THEN

PI\_011 EXPECT SPEND 8% LESS

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

IF EXPECT SPEND 8% LESS > 0 THEN

PI\_012 EXPECT SPEND 10% LESS

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

ENDIF

ENDIF

ENDIF

ENDIF

ENDIF

ENDIF