SCE HOUSEHOLD FINANCE SURVEY PUBLIC QUESTIONNAIRE

The following questionnaire includes items which correspond to variables that are currently released in the SCE Household Finance Survey microdata. Questions that were included in earlier waves of the survey, but are no longer fielded, do not appear in this questionnaire or in the microdata. All items that are currently fielded are included below and in the microdata. Questions with multiple response options limit respondents to choosing one option unless otherwise noted.

April 20, 2021

SectionAintro - SectionAintro

We are interested in learning more about your current financial situation, and your outlook for the future. This survey takes about 20 to 30 minutes. You will receive $^f('CAMNT')^ for completing the survey.

Most of the questions in this survey have no right or wrong answers - we are interested in your views and opinions. Your responses are confidential, and it helps us a great deal if you respond as carefully as possible. If you should come to any question that you can't or don't want to answer, just click on 'NEXT' and wait for the next question to appear.

Thank you for your participation!

A1new - A1new

[*Not required*]

Could you tell us what your current living situation is? ^f('qhidInst')[5].label()^

○ Married or living with a partner (1)
○ Separated (2)
○ Divorced (3)
○ Widowed (4)
○ Never Married (5)

xQ38

[*Hidden variable*]

○ Married (1)
○ Alone (2)

Q45new - Q45new

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=99 ◆ Upper limit type=SmallerOrEqual*]

Please tell us how many of the following people usually live in your primary residence, other than yourself (including those who are temporarily away):
(As a reminder, by primary residence we mean the place where you usually live).

*^NumericOnly(CurrentForm+'_1')^^NumericOnly(CurrentForm+'_2')^^NumericOnly(CurrentForm+'_3')^*
*^NumericOnly(CurrentForm+'_4')^^NumericOnly(CurrentForm+'_5')^^NumericOnly(CurrentForm+'_6')^*
*^NumericOnly(CurrentForm+'_7')^^NumericOnly(CurrentForm+'_8')^*

Spouse/partner (1)   _____

Children ages 25 or older (2)   _____

Children ages 18 to 24 (3)   _____

Children ages 6 to 17 (4)   _____

Children ages 5 or younger (5)   _____

Your or your spouse/partner's parents (6)   _____

Other relatives (like siblings or cousins) (7)   _____

Non-relatives (like roommates or renters) (8)   _____

Q45newdk

$(document).ready(function(){ $('input:text').keypress(function(){$('input:checkbox').removeAttr('checked')})
$('input:checkbox').parent().parent().click(function(){$('input:text').val("")}) })

❑ None of the above, I live alone (1)

Q45new2 - Q45new2

[*Open Text* ◆ *Numeric* ◆ *Not required* ◆ *Lower limit=0* ◆ *Lower limit type=GreaterOrEqual* ◆ *Upper limit=99* ◆ *Upper limit type=SmallerOrEqual*]

And how about 12 months ago, how many of the following people were living in your primary residence, other than yourself (including those who were temporarily away):

*^NumericOnly(CurrentForm+'_1')^^NumericOnly(CurrentForm+'_2')^^NumericOnly(CurrentForm+'_3')^*
*^NumericOnly(CurrentForm+'_4')^^NumericOnly(CurrentForm+'_5')^^NumericOnly(CurrentForm+'_6')^*
*^NumericOnly(CurrentForm+'_7')^^NumericOnly(CurrentForm+'_8')^*

Spouse/partner (1)   _____

Children ages 25 or older (2)   _____

Children ages 18 to 24 (3)   _____

Children ages 6 to 17 (4)   _____

Children ages 5 or younger (5)   _____

Your or your spouse/partner's parents (6)   _____

Other relatives (like siblings or cousins) (7)   _____

Non-relatives (like roommates or renters) (8)   _____

Q45new2dk

$(document).ready(function(){ $('input:text').keypress(function(){$('input:checkbox').removeAttr('checked')})
$('input:checkbox').parent().parent().click(function(){$('input:text').val("")}) })

❑ None of the above, I lived alone (1)

Q45new3 - Q45new3

[*Open Text* ◆ *Numeric* ◆ *Not required* ◆ *Lower limit=0* ◆ *Lower limit type=GreaterOrEqual* ◆ *Upper limit=99* ◆ *Upper limit type=SmallerOrEqual*]

And how about 12 months from now, how many of the following people do you expect to be living in your primary residence, other than yourself (including those who are temporarily away):

*^NumericOnly(CurrentForm+'_1')^^NumericOnly(CurrentForm+'_2')^^NumericOnly(CurrentForm+'_3')^*
*^NumericOnly(CurrentForm+'_4')^^NumericOnly(CurrentForm+'_5')^^NumericOnly(CurrentForm+'_6')^*
*^NumericOnly(CurrentForm+'_7')^^NumericOnly(CurrentForm+'_8')^*

Spouse/partner (1)   _____
Children ages 25 or older (2)   _____
Children ages 18 to 24 (3)   _____
Children ages 6 to 17 (4)   _____
Children ages 5 or younger (5)   _____
Your or your spouse/partner's parents (6)   _____
Other relatives (like siblings or cousins) (7)   _____
Non-relatives (like roommates or renters) (8)   _____

Q45new3dk

$(document).ready(function(){ $('input:text').keypress(function(){$('input:checkbox').removeAttr('checked')})
$('input:checkbox').parent().parent().click(function(){$('input:text').val("")}) })

❑ None of the above, I expect to live alone (1)

A3newa - A3newa

[*Not required*]

Do you currently live at the same address where you lived 12 months ago? ^f('qhidInst')[5].label()^

⭘ Yes (1)
⭘ No (2)

A3newb - A3newb

[*Not required*]

Please indicate which of the following applies to you: ^f('qhidInst')[5].label()^

⭘ I moved to a different state (1)
⭘ I moved to a different county in the same state I lived in 12 months ago (2)
⭘ I moved but still live in the same state and county I lived in 12 months ago (3)
⭘ Other (please specify) (4)_____ [*Keep position ◆ Other*]

A3newc - A3newc

[*Not required*]

What was the reason for your move? ^f('qhidInst')[7].label()^

❑ Job change/job transfer (1)
❑ To attend an educational institution (8)
❑ Birth of child(ren) (2)
❑ Departure of child(ren) to college (3)
❑ Marriage or moving in with a partner (4)
❑ Divorce or separation (5)
❑ Foreclosure or bankruptcy (6)
❑ Financial difficulties (7)
❑ Was forced out of my previous residence by landlord or bank (14)
❑ To take care of an older relative (9)
❑ Move into better school district (10)

❑ Wanted to move to a different type of home (e.g., apartment to a house, more bedrooms, wanted to downsize, etc.) (11)
❑ Wanted a more affordable housing situation (12)
❑ Other (please specify) (13)_____ [*Keep position ◆ Other*]

C16 Version

[*Hidden variable*]

selects which version respondent will see -- hidden in live survey

❍ Version 1 (1)
❍ Version 2 (2)

C3new

[*Not required*]

We would like to review some of the things that may have happened to you over the past year. Have you experienced a large increase or decrease in your household income during the last 12 months (As a reminder, by household we mean everyone who usually lives in your primary residence, excluding non-relatives (like roommates and renters))? ^f('qhidInst')[5].label()^

❍ Yes (1)
❍ No (2)

C3new1

[*Not required*]

What type of large change in your household income did you experience? ^f('qhidInst')[5].label()^

❍ A large increase (1)
❍ A large decrease (2)

C3new1add - C3new1add

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Total Digits=6 ◆ Columns=3*]

By about what percent did your household income ^f('C3new1').value()=='1' ? "increase" : "decrease"^? ^f('qhidInst')[9].label()^

(1) _____ % (1)

C3new1aa - C3new1aa

[*Not required*]

To what extent was the ^f('C3new1').inc(1) ? "increase" : "decrease"^ in your household income expected or not? ^f('qhidInst')[1].label()^

	Totally unexpected (h1)	1 (1)		2 (2)	3 (3)	4 (4)	5 (5)	6 (6)	Totally expected (h2)	7 (7)	
(1)	❍	❍	❍	❍	❍	❍	❍	❍	❍	❍	❍

C3new1a - C3new1a

[*Not required*]

Which, if any, of the following events did you experience that were related to this large increase in household income? ^f('qhidInst')[24].label()^

	No (1)	Yes (2)
Someone in my household started a new job (1)	○	○
I received a large inheritance (2)	○	○
My spouse/partner started a new job (3)	○	○
My spouse/partner received a large inheritance (4)	○	○
Other individual(s) with an income (not ^f('xQ38').value()=='1' ? 'spouse/partner or' : ''^ self) moved into the household (5)	○	○
Someone in my household experienced a large increase in income (7)	○	○
Other (please specify): (6)_____	○	○

C3new2a - C3new2a

[*Not required*]

Which, if any, of the following events did you experience that were related to this large decrease in household income? ^f('qhidInst')[24].label()^

	No (1)	Yes (2)
Someone in my household was laid off (1)	○	○
Someone in my household quit his/her job (2)	○	○
My spouse/partner was laid off (3)	○	○
My spouse/partner quit her/his job (4)	○	○
Other individual(s) with an income (not ^f('xQ38').value()=='1' ? 'spouse/partner or' : ''^ self) moved out of the household (5)	○	○
Someone in my household experienced a large decrease in income (7)	○	○
Other (please specify): (6)_____	○	○

C3new6

[*Not required*]

Did your household experience a major change in your total wealth during the last 12 months? By "total wealth" we mean all the assets you own (such as savings, house(s), business(es), land, vehicle(s),...) minus all the debt you owe. ^f('qhidInst')[5].label()^

○ Yes (1)
○ No (2)

C3new6b

[*Not required*]

What type of large change in your household total wealth did you experience? ^f('qhidInst')[5].label()^

○ A large increase (1)
○ A large decrease (2)

C3new6badd - C3new6badd

[*Open Text ♦ Numeric ♦ Not required ♦ Lower limit=0 ♦ Lower limit type=GreaterOrEqual ♦ Total Digits=6 ♦ Columns=3*]

By about what percent did your household wealth ^f('C3new6b').value()=='1'? "increase" : "decrease"^? ^f('qhidInst')[9].label()^

(1) _____ % (1)

C3new6c

[*Not required*]

To what extent was the increase in your household total wealth expected or not? ^f('qhidInst')[1].label()^

(1)	Totally unexpected (h1)	1 (1)		2 (2)	3 (3)	4 (4)	5 (5)	6 (6)	Totally expected (h2)	7 (7)	
	○	○	○	○	○	○	○	○	○	○	○

C3new6e

[*Not required*]

Which event did you experience that was the primary reason for this large increase in household total wealth?

C3new6d

[*Not required*]

To what extent was the decrease in your household total wealth expected or not? ^f('qhidInst')[1].label()^

(1)	Totally unexpected (h1)	1 (1)		2 (2)	3 (3)	4 (4)	5 (5)	6 (6)	Totally expected (h2)	7 (7)	
	○	○	○	○	○	○	○	○	○	○	○

C3new6f

[*Not required*]

Which event did you experience that was the primary reason for this large decrease in household total wealth?

C3new3

[*Not required*]

Have you ^f('xQ38').value()=='1'? 'and/or your spouse/partner' : ''^ experienced a major change in health during the last 12 months? ^f('qhidInst')[5].label()^

○ Yes (1)

⭕ No (2)

C3new3a

[*Not required*]

Which, if any, of the following events did you experience that were related to this change in health? ^f('qhidInst')[5].label()^ I have experienced:

⭕ a large but temporary (or short term) improvement in my health (1)
⭕ a large and permanent (or long term) improvement in my health (2)
⭕ a large but temporary (or short term) deterioration in my health (3)
⭕ a large and permanent (or long term) deterioration in my health (4)
⭕ I did not experience a major change in my health (5) [*Keep position*]

C3new7d - C3new7d

[*Not required*]

To what extent was your ^f('C3new3a').any('1','2') ? "improvement" : "deterioration"^ in health expected or not? ^f('qhidInst')[1].label()^

	Totally unexpected (h1)	1 (1)		2 (2)	3 (3)	4 (4)	5 (5)	6 (6)	Totally expected (h2)	7 (7)	
(1)	⭕	⭕	⭕	⭕	⭕	⭕	⭕	⭕	⭕	⭕	⭕

C3new3b

[*Not required*]

Which, if any, of the following events did your spouse/partner experience that were related to this change in health? ^f('qhidInst')[5].label()^ My spouse/partner has experienced:

⭕ a large but temporary (or short term) improvement in health (1)
⭕ a large and permanent (or long term) improvement in health (2)
⭕ a large but temporary (or short term) deterioration in health (3)
⭕ a large and permanent (or long term) deterioration in health (4)
⭕ My spouse/partner did not experience a major change in their health (5) [*Keep position*]

C3new7d2 - C3new7d2

[*Not required*]

To what extent was your spouse/partner's ^f('C3new3b').any('1','2') ? "improvement" : "deterioration"^ in health expected or not? ^f('qhidInst')[1].label()^

	Totally unexpected (h1)	1 (1)		2 (2)	3 (3)	4 (4)	5 (5)	6 (6)	Totally expected (h2)	7 (7)	
(1)	⭕	⭕	⭕	⭕	⭕	⭕	⭕	⭕	⭕	⭕	⭕

C3new4

[*Not required*]

Did you experience any of the following events during the last 12 months? ^f('qhidInst')[7].label()^

☐ employer-provided health benefits were discontinued or reduced (1)
☐ employer-provided health benefits were started or increased (2)
☐ employer's contributions to my retirement plan were discontinued or reduced (3)

❑ employer's contributions to my retirement plan were started or increased (4)

○ None of the above (5) [*Keep position* ◆ *Exclusive*]

C3new5

[*Not required*]

Did your spouse/partner experience any of the following events during the last 12 months? ^f('qhidInst')[7].label()^

❑ employer-provided health benefits were discontinued or reduced (1)

❑ employer-provided health benefits were started or increased (2)

❑ employer's contributions to my spouse's/partner's retirement plan were discontinued or reduced (3)

❑ employer's contributions to my spouse's/partner's retirement plan were started or increased (4)

○ None of the above (5) [*Keep position* ◆ *Exclusive*]

B1 - B1

[*Open Text* ◆ *Numeric* ◆ *Not required* ◆ *Lower limit=0* ◆ *Lower limit type=GreaterOrEqual* ◆ *Upper limit=100000000* ◆ *Upper limit type=SmallerOrEqual* ◆ *Total Digits=9* ◆ *Columns=9*]

Approximately, what was the total combined pre-tax income of all members of your household (including you) during the last 12 months (^f('MonthS')^ 2018 to July 2019)?

Please include money from all jobs, net income from business, farm or rent, pensions, interest on savings or bonds, dividends, social security income, unemployment benefits, Food Stamps, workers compensation or disability benefits, child support, alimony, scholarships, fellowships, grants, inheritances and gifts, and any other money income received by members of your household who are 15 years of age or older. ^f('qhidInst')[6].label()^

*^NumericOnly('B1_1')^*

(1) _____ dollars (1)

B2 - B2

[*Not required*]

Which category represents the total combined pre-tax income of all members of your household (including you) during the last 12 months (^f('MonthS')^ 2018 to July 2019)?

Please include money from all jobs, net income from business, farm or rent, pensions, interest on savings or bonds, dividends, social security income, unemployment benefits, Food Stamps, workers compensation or disability benefits, child support, alimony, scholarships, fellowships, grants, inheritances and gifts, and any other money income received by members of your household who are 15 years of age or older. ^f('qhidInst')[5].label()^

○ Less than $10,000 (1)

○ $10,000 to $19,999 (2)

○ $20,000 to $29,999 (3)

○ $30,000 to $39,999 (4)

○ $40,000 to $49,999 (5)

○ $50,000 to $59,999 (6)

○ $60,000 to $74,999 (7)

○ $75,000 to $99,999 (8)

○ $100,000 to $124,999 (9)

○ $125,000 to $149,999 (10)

○ $150,000 to $179,999 (11)

○ $175,000 to $199,999 (12)

○ $200,000 or more (13)

hidB1 - B1

[*Hidden variable ◆ Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100000000 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=9 ◆ Columns=9*]

(1) _____ dollars (1)

B4 - B4

[*Not required*]

Consider the total combined pre-tax income of all members of your household (including you) during the last 12 months (^f('MonthS')^ 2018 through July 2019) and consider your total combined pre-tax household income during the previous 12 months (^f('MonthS')^ 2017 through July 2018) ^f('qhidInst')[8].label()^

Compared to the period ^f('MonthS')^ 2017 to July 2018, your total combined pre-tax household income during the period ^f('MonthS')^ 2018 to July 2019 was

◯ higher by 0% or more (1)
◯ lower by 0% or more (2)

B5 - B5

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Total Digits=8 ◆ Columns=5 ◆ Decimal places=1*]

In percentage terms, by approximately how much was your total pre-tax household income during the last 12 months ^f('B4').value()=='1' ? 'higher' : 'lower'^ than during the previous 12 months? ^f('qhidInst')[9].label()^

My total pre-tax household income during the last 12 months was _____ %
^f('B4').value()=='1' ? 'higher' : 'lower'^ by (1)   (1)

B6

[*Not required*]

You mentioned that during the last 12 months your total combined pre-tax income of all members of your household (including you) was approximately $^AddComma2(f('hidB1_1').toNumber())^. Besides you ^f('xQ38').value()=='1' ? 'and your spouse/partner' : ''^ did anyone else contribute to this income? ^f('qhidInst')[5].label()^

◯ Yes (1)
◯ No (2)

B6a

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100000000 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=9 ◆ Columns=9*]

How much of the ^!f('B1').toBoolean() ? 'approximately' : ''^ $^AddComma2(f('hidB1_1').toNumber())^ in total household income was the income of these other household members? ^f('qhidInst')[6].label()^

(1) _____ dollars (1)

C1intro - C1intro

The next few questions ask about various retirement accounts and pension plans you may have.

C1 - C1

[*Not required*]

Please indicate whether you ^f('xQ38').value()=='1' ? 'or your spouse/partner' : ''^ currently are or ever have been enrolled in each of the following types of employer-sponsored retirement plans (exclude any self-owned/self-managed Individual Retirement Accounts (IRAs) you may have):

A Defined Benefit plan, also known as a traditional employer-provided Pension Plan, pays a fixed amount when you retire, where the amount typically depends on your final or average salary. ^f('qhidInst')[7].label()^

❑ Yes, I have such a plan with my current employer (1)
❑ Yes, my spouse/partner has such a plan with his/her current employer (2)
❑ Yes, I have such a plan with a previous employer (3)
❑ Yes, my spouse/partner has such a plan with a previous employer (4)
❑ Yes, I had such a plan with a previous employer but opted to receive the pension as a lump sum cash-out/payout when I left the firm (5)
❑ Yes, my spouse/partner had such a plan with a previous employer but opted to receive the pension as a lump sum cash-out/payout when they left the firm (6)
❑ Yes, I had such a plan and have already been collecting monthly benefits from the plan (8)
❑ Yes, my spouse/partner had such a plan and has already been collecting monthly benefits from the plan (9)
◯ No, I ^f('xQ38').value()=='1' ? 'and my spouse/partner' : ''^ do not have and have never had this type of plan with a current or former employer (7) [*Keep position* ◆ *Exclusive*]

C2 - C2

[*Not required*]

A Defined Contribution plan (such as a 401K 403(b) 457, or thrift savings plan) in which workers and/or their employers make contributions (for example through payroll deductions) to an account in which money accumulates, and that money can be paid out in a variety of ways depending on the plan or worker's choice. ^f('qhidInst')[7].label()^

❑ Yes, I have such a plan with my current employer (1)
❑ Yes, my spouse/partner has such a plan with his/her current employer (2)
❑ Yes, I have such a plan with a previous employer and still have an account managed by that firm (3)
❑ Yes, I had such a plan with a previous employer but I rolled it over to an IRA or had the money transferred to my current employer's plan (4)
❑ Yes, my spouse/partner has such a plan with a previous employer and still has an account managed by that firm (5)
❑ Yes, my spouse/partner had such a plan with a previous employer but rolled it over to an IRA or had the money transferred to his/her current employer's plan (6)
❑ Yes, I had such a plan with a previous employer and have already been making withdrawals (8)
❑ Yes, my spouse/partner had such a plan with a previous employer and has already been making withdrawals (9)
◯ No, I ^f('xQ38').value()=='1' ? 'and my spouse/partner' : ''^ do not have or no longer have this type of plan with an employer (7) [*Keep position* ◆ *Exclusive*]

C1a

[*Not required*]

How sure are you of your answer(s) to the previous question about whether you have or ever had a Defined Benefit plan with an employer? ^f('qhidInst')[1].label()^

	I have no idea (h1)	1 (1)		2 (2)	3 (3)	4 (4)	5 (5)	6 (6)	Absolutely sure (h2)	7 (7)	
(1)	○	○	○	○	○	○	○	○	○	○	○

C1b

[*Not required*]

And how sure are you of your answer(s) to the previous question about whether you have or ever had a Defined Contribution plan (such as a 401K 403(b) 457, or thrift savings plan) with an employer? ^f('qhidInst')[1].label()^

	I have no idea (h1)	1 (1)		2 (2)	3 (3)	4 (4)	5 (5)	6 (6)	Absolutely sure (h2)	7 (7)	
(1)	○	○	○	○	○	○	○	○	○	○	○

C1c

[*Not required*]

And how sure are you of your answer(s) to the previous question of whether your spouse/partner has or ever had a Defined Benefit plan with an employer? ^f('qhidInst')[1].label()^

	I have no idea (h1)	1 (1)		2 (2)	3 (3)	4 (4)	5 (5)	6 (6)	Absolutely sure (h2)	7 (7)	
(1)	○	○	○	○	○	○	○	○	○	○	○

C1d

[*Not required*]

And how sure are you of your answer(s) to the previous question of whether your spouse/partner has or ever had a Defined Contribution plan (such as a 401K 403(b) 457, or thrift savings plan) with an employer? ^f('qhidInst')[1].label()^

	I have no idea (h1)	1 (1)		2 (2)	3 (3)	4 (4)	5 (5)	6 (6)	Absolutely sure (h2)	7 (7)	
(1)	○	○	○	○	○	○	○	○	○	○	○

Cnew - Cnew

[*Not required*]

Besides any employer-sponsored Defined Benefit or Defined Contribution plan you may or may not have, do you ^f('xQ38').value()=='1'?'or your spouse/partner':''^ own any Individual Retirement Accounts or IRAs (such as traditional or Roth IRA)? ^f('qhidInst')[5].label()^

○ Yes (1)
○ No (2)

C1x2

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100000000 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=9 ◆ Columns=9*]

What is the approximate monthly benefit amount you currently receive from your Defined Benefit plan? ^f('qhidInst')[6].label()^

*^NumericOnly(CurrentForm()+'_1')^*

(1) _____ dollars (1)

C1x3

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100000000 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=9 ◆ Columns=9*]

What do you think will be the approximate monthly benefit amount you will receive when you start collecting benefits from your Defined Benefit plan? ^f('qhidInst')[6].label()^

*^NumericOnly(CurrentForm()+'_1')^*

(1) _____ dollars (1)

C1x4

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Total Digits=4 ◆ Columns=3 ◆ Decimal places=1*]

And at what age do you expect to start collecting benefits from your Defined Benefit plan? ^f('qhidInst')[6].label()^

*^NumericOnly(CurrentForm()+'_1')^*

(1) _____ years (1)

C1x6

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100000000 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=9 ◆ Columns=9*]

What is the approximate monthly benefit amount your spouse/partner currently receives from his/her Defined Benefit plan? ^f('qhidInst')[6].label()^

*^NumericOnly(CurrentForm()+'_1')^*

(1) _____ dollars (1)

C1x7

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100000000 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=9 ◆ Columns=9*]

What do you think will be the approximate monthly benefit amount your spouse/partner will receive when your spouse/partner starts collecting benefits from his/her Defined Benefit plan(s)? ^f('qhidInst')[6].label()^

*^NumericOnly(CurrentForm()+'_1')^*

(1) _____ dollars (1)

C1x8

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Total Digits=4 ◆ Columns=3 ◆ Decimal places=1*]

And at what age do you expect your spouse/partner to start collecting benefits from his/her Defined Benefit plan? ^f('qhidInst')[6].label()^

*^NumericOnly(CurrentForm()+'_1')^*

(1) _____ years (1)

Cnewa - Cnewa

[*Not required*]

Which of the following applies to the Defined Contribution (401(k), 403(b), or 457) plan that you have with a current employer? ^f('qhidInst')[7].label()^

❑ I have made contributions during the past 12 months (1)
❑ My employer has made contributions (whether matching or not) during the past 12 months (2)
❑ I have no idea whether I have made contributions during the past 12 months (4)
❑ I have no idea whether my employer has made contributions (whether matching or not) during the past 12 months (5)
❍ No contributions have been made during the past 12 months (3) [*Keep position* ⬥ *Exclusive*]

Cnewb - Cnewb

[*Not required*]

Which of the following applies to the Defined Contribution (401(k), 403(b), or 457) plan that your spouse/partner has with a current employer. ^f('qhidInst')[7].label()^

❑ My spouse/partner made contributions during the past 12 months (1)
❑ My spouse's/partner's employer has made contributions (whether matching or not) during the past 12 months (2)
❑ I have no idea whether my spouse/partner made contributions during the past 12 months (4)
❑ I have no idea whether my spouse's/partner's employer has made contributions (whether matching or not) during the past 12 months (5)
❍ No contributions have been made during the calendar year (3) [*Keep position* ⬥ *Exclusive*]

C2new - C2new

[*Open Text* ⬥ *Numeric* ⬥ *Not required* ⬥ *Lower limit=0* ⬥ *Lower limit type=GreaterOrEqual* ⬥ *Upper limit=100000000* ⬥ *Upper limit type=SmallerOrEqual* ⬥ *Total Digits=9* ⬥ *Columns=9*]

Considering all the Defined Contribution plans you ^f('C2').isect(set(2,5,6,9)).size()>0 ? "and your spouse/partner" : ''^ may currently have with a current or previous employer, approximately, what is the total amount of money currently in all these account(s)? ^f('qhidInst')[6].label()^

*^NumericOnly('C2new_1')^*

(1) _____ dollars (1)

C2newa - C2newa

[*Not required*]

Which category represents the total amount of money currently in your ^f('C2').isect(set(2,5,6,9)).size()>0 ? "and your spouse's/partner's" : ''^ Defined Contribution account(s)? ^f('qhidInst')[5].label()^

❍ Less than $25,000 (1)
❍ $25,000 to $50,000 (2)
❍ $50,000 to $100,000 (3)
❍ $100,000 to $150,000 (4)
❍ $150,000 to $250,000 (5)
❍ $250,000 to $500,000 (6)

○ $500,000 to $1,000,000 (7)
○ $1,000,000 to $1,500,000 (8)
○ $1,500,000 or more (9)
○ I have no idea (10)

C2newx1 - C2new

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100000000 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=9 ◆ Columns=9*]

Considering next any self-owned retirement accounts (IRAs), you^f('xQ38').value()=='1' ? 'and your spouse/partner' : ''^ may currently have, approximately, what is the total amount of money currently in all these account(s)? ^f('qhidInst')[6].label()^

*^NumericOnly(CurrentForm()+'_1')^*

  (1) _____ dollars (1)

C2newx2

[*Not required*]

Which category represents the total amount of money currently in your ^f('xQ38').value()=='1' ? "and your spouse's/partner's" : ''^ IRA account(s)? ^f('qhidInst')[5].label()^

○ Less than $25,000 (1)
○ $25,000 to $50,000 (2)
○ $50,000 to $100,000 (3)
○ $100,000 to $150,000 (4)
○ $150,000 to $250,000 (5)
○ $250,000 to $500,000 (6)
○ $500,000 to $1,000,000 (7)
○ $1,000,000 to $1,500,000 (8)
○ $1,500,000 or more (9)
○ I have no idea (10)

C3s1

[*Not required*]

Over the past 12 months have you ^f('C2').isect(set(2,5,6,9)).size()>0 ? "and your spouse/partner" : ''^ started putting money for the first time into your first Defined Contribution plan (401(k), 403(b), 457)? ^f('qhidInst')[5].label()^

○ Yes (1)
○ No (2)

C3s2

[*Not required*]

Over the past 12 months have you ^f('C2').isect(set(2,5,6,9)).size()>0 ? "and your spouse/partner" : ''^ added any money to your Defined Contribution plan(s)? ^f('qhidInst')[5].label()^

○ Yes (1)
○ No (2)

C3s3

[*Not required*]

How does this compare to the year before? Did you ^f('C2').isect(set(2,5,6,9)).size()>0 ? "and your spouse/partner" : ''^ add more, less or the same amount this year to your Defined Contribution plan(s) than in the year before? ^f('qhidInst')[5].label()^

○ Put in more this year (1)
○ Put in less this year (2)
○ Put in the same (3)

C3s4

[*Not required*]

Over the past 12 months have you ^f('C2').isect(set(2,5,6,9)).size()>0 ? "and your spouse/partner" : ''^ withdrawn some money from your Defined Contribution plan(s)? ^f('qhidInst')[5].label()^

○ Yes (1)
○ No (2)

C3s5

[*Not required*]

How does this compare to the year before? Did you ^f('C2').isect(set(2,5,6,9)).size()>0 ? "and your spouse/partner" : ''^ withdraw more, less or the same amount this year from your Defined Contribution plan(s) than in the year before? ^f('qhidInst')[5].label()^

○ Withdrew more this year (1)
○ Withdrew less this year (2)
○ Withdrew the same (3)

C3s6

[*Not required*]

Compared to 12 months ago have you ^f('C2').isect(set(2,5,6,9)).size()>0 ? "and your spouse/partner" : ''^ moved the savings in your Defined Contribution plan(s) (401(k), 403(b), 457) into less risky investments (for instance, from stocks to bonds) or into more risky investments (for instance from bonds to stocks)? ^f('qhidInst')[5].label()^

○ More risky (1)
○ Less risky (2)
○ Equally risky (3)

C3 - C3

[*Hidden variable* ◆ *Not required* ◆ *Read-only*]

During the past 12 months have you ^f('C2').isect(set(2,5,6,9)).size()>0 ? "and your spouse/partner" : ''^... ^f('qhidInst')[24].label()^

	Yes (1)	No (2)
Started putting money for the first time into a Defined Contribution plan (401(k), 403(b), 457)? (1)	○	○
Increased the total amount of money you put into your Defined Contribution plan(s) (401(k), 403(b), 457)? (2)	○	○
Reduced the total amount of money you put into your Defined Contribution plan(s) (401(k), 403(b), 457) (other than for hitting the maximum annual contribution)? (3)	○	○

	Yes (1)	No (2)
Stopped putting money into a Defined Contribution plan (401(k), 403(b), 457) (other than for hitting the maximum annual contribution)? (4)	❍	❍
Withdrawn money from a Defined Contribution plan(s) (401(k), 403(b), 457)? (5)	❍	❍
Moved the savings in your Defined Contribution plan(s) (401(k), 403(b), 457) into less risky investments (for instance, from stocks to bonds)? (6)	❍	❍
Moved the savings in your Defined Contribution plan(s) (401(k), 403(b), 457) into more risky investments (for instance, from bonds to stocks)? (7)	❍	❍

C3ns1

[*Not required*]

Over the past 12 months have you ^f('xQ38').isect(set(1)).size()>0 ? "and your spouse/partner" : ''^ opened your first IRA? ^f('qhidInst')[5].label()^

❍ Yes (1)
❍ No (2)

C3ns2

[*Not required*]

Over the past 12 months have you ^f('xQ38').isect(set(1)).size()>0 ? "and your spouse/partner" : ''^ added any money to your IRA(s)? ^f('qhidInst')[5].label()^

❍ Yes (1)
❍ No (2)

C3ns4

[*Not required*]

Over the past 12 months have you ^f('xQ38').isect(set(1)).size()>0 ? "and your spouse/partner" : ''^ withdrawn some money from your IRA(s)? ^f('qhidInst')[5].label()^

❍ Yes (1)
❍ No (2)

C3ns6

[*Not required*]

Compared to 12 months ago have you ^f('xQ38').isect(set(1)).size()>0 ? "and your spouse/partner" : ''^ moved the savings in your IRA(s) into less risky investments (for instance, from stocks to bonds) or into more risky investments (for instance from bonds to stocks)? ^f('qhidInst')[5].label()^

❍ More risky (1)
❍ Less risky (2)
❍ Equally risky (3)

C3new2 - C3new2

[*Hidden variable ◆ Not required ◆ Read-only*]

During the past 12 months have you ^f('xQ38').isect(set(1)).size()>0 ? "or your spouse/partner" : ''^...
^f('qhidInst')[24].label()^

	Yes (1)	No (2)
Opened a new IRA? (1)	◯	◯
Added money to an existing IRA? (2)	◯	◯
Withdrawn money from an IRA? (3)	◯	◯
Moved the savings in your IRA(s) into less risky investments (for instance, from stocks to bonds)? (4)	◯	◯
Moved the savings in your IRA(s) into more risky investments (for instance, from bonds to stocks)? (5)	◯	◯

C4 - C4

[*Not required*]

You indicated that you ^f('C2').isect(set(2,5,6,9)).size()>0 ? "and your spouse/partner" : ''^ increased the amount of money you put into your Defined Contribution account(s) (401(k), 403(b), 457). Your total contribution increased because... ^f('qhidInst')[7].label()^

❑ You increased the proportion of your ^f('C2').isect(set(2,5,6,9)).size()>0 ? "or your spouse's/partner's" : ''^ earnings going into that account(s) (1)
❑ Your ^f('C2').isect(set(2,5,6,9)).size()>0 ? "or your spouse's/partner's" : ''^ earnings went up (2)

C5 - C5

[*Not required*]

You indicated that you ^f('C2').isect(set(2,5,6,9)).size()>0 ? "and your spouse/partner" : ''^ reduced the amount of money you put into your Defined Contribution account(s) (401(k), 403(b), 457). Your total contribution decreased because…... ^f('qhidInst')[7].label()^

❑ You decreased the proportion of your ^f('C2').isect(set(2,5,6,9)).size()>0 ? "or your spouse's/partner's" : ''^ earnings going into that account(s) (1)
❑ Your ^f('C2').isect(set(2,5,6,9)).size()>0 ? "or your spouse's/partner's" : ''^ earnings went down (2)

C5a

[*Not required*]

Does your employer offer a matching contribution to your Defined Contribution account?^f('qhidInst')[5].label()^

◯ Yes (1)
◯ No (2)
◯ I have no idea (3)

C5ax1

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=4 ◆ Columns=3 ◆ Decimal places=1*]

What is the maximum matching rate your employer offers? ^f('qhidInst')[6].label()^

*^NumericOnly(CurrentForm()+'_1')^*

  (1) _____ % of my earnings (1)

C5ax2

[*Not required*]

Do you actually receive the maximum matching rate?^f('qhidInst')[5].label()^

○ Yes (1)
○ No (2)
○ I have no idea (3)

C5ax3

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=4 ◆ Decimal places=1*]

What proportion of your annual earnings did you contribute to your Defined Contribution (401(k), 403(b), 457) account(s) over the past 12 months (^f('MonthS')^ 2018 to July 2019) (please exclude any employer matching contributions)

*^NumericOnly(CurrentForm()+'_1')^*

(1) _____ % (1)

C5ax3dk

❑ I have no idea (1)

C5ax4

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=4 ◆ Decimal places=1*]

And what proportion of your annual earnings did you contribute to your Defined Contribution (401(k), 403(b), 457) account(s) over the prior 12 months (^f('MonthS')^ 2017 to July 2018)? (again please exclude any employer matching contributions)

*^NumericOnly(CurrentForm()+'_1')^*

(1) _____ % (1)

C5ax4dk

❑ I have no idea (1)

C5b

[*Not required*]

Does your spouse's/partner's employer offer a matching contribution to your spouse's/partner's Defined Contribution account? ^f('qhidInst')[5].label()^

○ Yes (1)
○ No (2)
○ I have no idea (3)

C5bx1

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=4 ◆ Columns=3 ◆ Decimal places=1*]

What is the maximum matching rate this employer offers? ^f('qhidInst')[6].label()^

*^NumericOnly(CurrentForm()+'_1')^*

(1) _____ % of my spouse's/partner's earnings (1)

C5bx2

[*Not required*]

Does your spouse/partner actually receive the maximum matching rate? ^f('qhidInst')[5].label()^

○ Yes (1)
○ No (2)
○ I have no idea (3)

C5bx3

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=4 ◆ Decimal places=1*]

What proportion of your spouse's/partner's annual earnings did he/she contribute to a Defined Contribution (401(k), 403(b), 457) account(s) over the past 12 months (^f('MonthS')^ 2018 to July 2019) (please exclude any employer matching contributions)

*^NumericOnly(CurrentForm()+'_1')^*

  (1)   _____ % (1)

C5bx3dk

☐ I have no idea (1)

C5bx4

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=4 ◆ Decimal places=1*]

And what proportion of your spouse's/partner's annual earnings did he/she contribute to a Defined Contribution (401(k), 403(b), 457) account(s) over the prior 12 months (^f('MonthS')^ 2017 to July 2018)? (again please exclude any employer matching contributions)

*^NumericOnly(CurrentForm()+'_1')^*

  (1)   _____ % (1)

C5bx4dk

☐ I have no idea (1)

C6 - C6

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100000000 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=9 ◆ Columns=9*]

Approximately, what was your ^f('C2').isect(set(2,5,6,9)).size()>0 ? "and your spouse's/partner's": ''^ total combined annual withdrawal from your Defined Contribution (401(k), 403(b), 457) account(s) over the past 12 months (^f('MonthS')^ 2018 to July 2019)? ^f('qhidInst')[6].label()^

*^NumericOnly(CurrentForm()+'_1')^*

  (1)   _____ dollars (1)

C6dk

☐ I have no idea (1)

C7 - C7

[*Open Text ♦ Numeric ♦ Not required ♦ Lower limit=0 ♦ Lower limit type=GreaterOrEqual ♦ Upper limit=100000000 ♦ Upper limit type=SmallerOrEqual ♦ Total Digits=9 ♦ Columns=9*]

^f('C3')['5']=='1' ? '' : ''^ And what was your ^f('C2').isect(set(2,5,6,9)).size()>0 ? "and your spouse's/partner's": ''^ total annual withdrawal from your Defined Contribution (401(k), 403(b), 457) account(s) over the prior 12 months (^f('MonthS')^ 2017 to July 2018)? ^f('qhidInst')[6].label()^

*^NumericOnly(CurrentForm()+'_1')^*

(1) _____ dollars (1)

C7dk

❑ I have no idea (1)

C8 - C8

[*Not required*]

In total did you ^f('xQ38').isect(set(1)).size()>0 ? "and your spouse/partner" : ''^ add to, withdraw or keep unchanged the amount of money in your IRA(s) over the past 12 months (^f('MonthS')^ 2018 to July 2019)? (Please exclude any change in the value of funds such as stocks and bonds themselves) ^f('qhidInst')[5].label()^

◯ Added to them (1)
◯ Withdrew from them (2)
◯ Kept them unchanged (3)

C8a - C8a

[*Not required*]

In addition to any new contributions or withdrawals you ^f('xQ38').isect(set(1)).size()>0 ? "or your spouse/partner" : ''^ may have made during the past year, the value for the funds already in your IRA account(s) may also have changed during the past year due to financial market fluctuations. Considering together all new contributions, withdrawals and changes in values, do you think the total amount of money in your ^f('xQ38').isect(set(1)).size()>0 ? "and your spouse's/partner's" : ''^ IRA accounts has increased or decreased over the last 12 months? ^f('qhidInst')[8].label()^

◯ increased by 0% or more (1)
◯ decreased by 0% or more (2)

C8apart2 - C8apart2

[*Open Text ♦ Numeric ♦ Not required ♦ Lower limit=0 ♦ Lower limit type=GreaterOrEqual ♦ Total Digits=8 ♦ Columns=5 ♦ Decimal places=1*]

In percentage terms, roughly by how much did the total amount of money in your ^f('xQ38').isect(set(1)).size()>0 ? "and your spouse's/partner's" : ''^ IRA accounts ^f('C8a').value()=='1' ? 'increase' : 'decrease'^ over the last 12 months? ^f('qhidInst')[9].label()^

(1) _____ % (1)

C9 - C9

[*Not required*]

^f('C3')[1].get()=='1' ? f('C11hidden')[2].label() : f('C11hidden')[3].label()^ ^f('qhidInst')[24].label()^

	Very important (1)	Somewhat important (2)	Not at all important (3)	Does not apply (4)
Change in job or employment (1)	❍	❍	❍	❍
Change in salary (2)	❍	❍	❍	❍
Change in other income (3)	❍	❍	❍	❍
To increase savings for retirement (4)	❍	❍	❍	❍
Now is a good time to invest (5)	❍	❍	❍	❍
To be able to leave a bequest (e.g. to children or organization) (6)	❍	❍	❍	❍
To make up for a decline in the value of my house(s), stocks and other investments (7)	❍	❍	❍	❍
Had a greater need to save because of a change in my household (marriage, divorce, separation, birth of child, child left home) (8)	❍	❍	❍	❍
Had a greater ability to save because of a change in my household (marriage, divorce, separation, birth of child, child left home) (9)	❍	❍	❍	❍
To pay for potential future medical expenses (10)	❍	❍	❍	❍
To pay for future long term care expenses (11)	❍	❍	❍	❍

C10hidden

[*Hidden variable*]

❍ Please indicate how important each of the following was for the reduction in the amount of money you ^f('C2').isect(set(2,5,6,9)).size()>0 ? "or your spouse/partner" : ''^ put into your Defined Contribution (401(k), 403(b), 457) account(s). (1)

❍ Please indicate how important each of the following was for you ^f('C2').isect(set(2,5,6,9)).size()>0 ? "or your spouse/partner" : ''^ to stop putting money into your Defined Contribution (401(k), 403(b), 457) account(s). (2)

❍ Please indicate how important each of the following was for you ^f('C2').isect(set(2,5,6,9)).size()>0 ? "or your spouse/partner" : ''^ to withdraw money from your Defined Contribution (401(k), 403(b), 457) account(s). (3)

C10 - C10

[*Not required*]

^f('C10hidden')^ ^f('qhidInst')[24].label()^

	Very important (1)	Somewhat important (2)	Not at all important (3)	Does not apply (4)
Change in job or employment (1)	❍	❍	❍	❍
Change in salary (2)	❍	❍	❍	❍
Change in other income (3)	❍	❍	❍	❍
Involuntary job loss (4)	❍	❍	❍	❍
Voluntarily stopped working (5)	❍	❍	❍	❍
Needed to pay for special purchases, such as purchase or down payment on a home, land or other real estate, vehicle or vacation (6)	❍	❍	❍	❍
Wanted to give away or lend to family, friends or others (7)	❍	❍	❍	❍
Had a change in my household (marriage, divorce, separation, birth of child, child left home) (8)	❍	❍	❍	❍

	Very important (1)	Somewhat important (2)	Not at all important (3)	Does not apply (4)
Needed money to pay bills and/or pay down debts (9)	○	○	○	○
Needed money to cover new/additional health expenses (10)	○	○	○	○
To pay for general living expenses (11)	○	○	○	○
I already have saved enough for retirement (12)	○	○	○	○

C11 - C11

[*Not required*]

You indicated earlier that you contributed ^f('C5ax3')[1].get()^% of your annual earnings to your Defined Contribution (401(k), 403(b), 457) account over the past 12 months.

Now, thinking about the next 12 months, do you expect to increase, decrease, or leave unchanged the proportion of your annual earnings that you contribute to your Defined Contribution (401(k), 403(b), 457) account? ^f('qhidInst')[5].label()^

○ Expect to increase the proportion of my earnings that I contribute (1)
○ Expect to decrease the proportion of my earnings that I contribute (2)
○ Expect to leave the proportion of my earnings that I contribute unchanged (3)

C11newa - C11newa

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=4 ◆ Columns=3 ◆ Decimal places=1*]

By how much do you expect to increase the proportion of your annual earnings that you contribute to this account over the next 12 months?

I expect to increase my contribution from ^f('C5ax3')[1].get()^% of my annual earnings to… ^f('qhidInst')[6].label()^

*^NumericOnly(CurrentForm()+'_1')^*

(1) _____ % of my annual earnings (1)

C11newa2 - C11newa2

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=4 ◆ Columns=3 ◆ Decimal places=1*]

What proportion of your annual earnings do you expect to contribute to your Defined Contribution (401(k), 403(b), 457) account over the next 12 months? ^f('qhidInst')[6].label()^

*^NumericOnly(CurrentForm()+'_1')^*

(1) _____ % of my earnings (1)

C11newb - C11newb

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=4 ◆ Columns=3 ◆ Decimal places=1*]

By how much do you expect to decrease the proportion of your annual earnings that you contribute to this account over the next 12 months?

I expect to decrease my contribution from ^f('C5ax3')[1].get()^% of my annual earnings to...
^f('qhidInst')[6].label()^

*^NumericOnly('C11newb_1')^*

(1) _____ % of my annual earnings (1)

C11ax1

[*Not required*]

You indicated earlier that your spouse/partner contributed ^f('C5bx3')[1].get()^% of their annual earnings to their Defined Contribution (401(k), 403(b), 457) account over the past 12 months.

Now, thinking about the next 12 months, does your spouse/partner expect to increase, decrease, or leave unchanged the proportion of your spouse's/partner's annual earnings that he/she contributes to a Defined Contribution (401(k), 403(b), 457) account? ^f('qhidInst')[5].label()^

❍ Expect to increase the proportion of the spouse's/partner's earnings that he/she contributes (1)
❍ Expect to decrease the proportion of the spouse's/partner's earnings that he/she contributes (2)
❍ Expect to leave the proportion of the spouse's/partner's earnings that he/she contributes unchanged (3)

C11ax2

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=4 ◆ Columns=3 ◆ Decimal places=1*]

By how much do you and your spouse/partner expect to increase the proportion of your spouse's/partner's annual earnings that he/she contributes to this account over the next 12 months?

My spouse/partner expects to increase their contribution from ^f('C5bx3')[1].get()^% of their annual earnings to...
^f('qhidInst')[6].label()^

*^NumericOnly(CurrentForm()+'_1')^*

(1) _____ % of spouse's/partner's annual earnings (1)

C11ax3

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=4 ◆ Columns=3 ◆ Decimal places=1*]

What proportion of your spouse's/partner's annual earnings do you expect that he/she will contribute to the Defined Contribution (401(k), 403(b), 457) account over the next 12 months? ^f('qhidInst')[6].label()^

*^NumericOnly(CurrentForm()+'_1')^*

(1) _____ % of spouse's/partner's earnings (1)

C11ax4

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=4 ◆ Columns=3 ◆ Decimal places=1*]

By how much do you and your spouse/partner expect to decrease the proportion of your spouse's/partner's annual earnings that he/she contributes to this account over the next 12 months?

My spouse/partner expects to decrease their contribution from ^f('C5bx3')[1].get()^% of their annual earnings to... ^f('qhidInst')[6].label()^

*^NumericOnly(CurrentForm()+'_1')^*

(1) _____ % of spouse's/partner's annual earnings (1)

C12 - C12

[*Not required*]

In addition to any new contributions or withdrawals you ^f('C2').isect(set(2,5,6,9)).size()>0 ? "or your spouse/partner" : ''^ may have made during the past year, the value for the funds already in your Defined Contribution (401(k), 403(b), 457) account(s) (such as stocks, bonds) may also have changed during the past year. Considering together all new contributions, withdrawals and changes in values, do you think the total amount of money in your ^f('C2').isect(set(2,5,6,9)).size()>0 ? "and your spouse's/partner's" : ''^ Defined Contribution accounts has increased or decreased over the last 12 months? ^f('qhidInst')[5].label()^

❍ increased by 0% or more (1)
❍ decreased by 0% or more (2)

C13 - C13

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Total Digits=8 ◆ Columns=5 ◆ Decimal places=1*]

In percentage terms, roughly by how much did the total amount of money in your ^f('C2').isect(set(2,5,6,9)).size()>0 ? "and your spouse's/partner's" : ''^ Defined Contribution accounts ^f('C12').value()=='1' ? 'increase' : 'decrease'^ over the last 12 months? ^f('qhidInst')[9].label()^

(1) _____ % (1)

C13dk

❏ I have no idea (1)

C15 - C15

[*Not required*]

Consider the current value of your ^f('C2').isect(set(2,5,6,9)).size()>0 ? "and your spouse's/partner's" : ''^ Defined Contribution (401(k), 403(b), 457) account(s). If you were to not make any contributions to or withdrawals from your account(s), what do you expect will happen to the value of these account(s) over the next 12 months? ^f('qhidInst')[5].label()^

❍ increase by 0% or more (1)
❍ decrease by 0% or more (2)

C15b - C15b

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Total Digits=8 ◆ Columns=5 ◆ Decimal places=1*]

By about what percent do you expect the value of your Defined Contribution (401(k), 403(b), 457) account(s) to ^f('C15').value()=='1' ? 'increase' : 'decrease'^? Please give your best guess. ^f('qhidInst')[9].label()^

Over the next 12 months, I expect the value of my accounts to ^f('C15').value()=='1'?'increase':'decrease'^ by (1)

_____ % (1)

C16 - C16

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=3*]

If you were to not make any contributions to or withdrawals from your Defined Contribution (401(k), 403(b), 457) account(s), what do you think is the percent chance that over the next 12 months the value of your retirement account(s) will... ^f('qhidInst')[4].label()^

*^NumericOnly('C16_1')^^NumericOnly('C16_2')^^NumericOnly('C16_3')^^NumericOnly('C16_4')^ ^NumericOnly('C16_5')^^NumericOnly('C16_6')^*

^f('C16version').value()=='1'? f('C16label')[1].label() : 'decrease by 10% or more'^(1)	_____ percent chance (1)
^f('C16version').value()=='1'? f('C16label')[2].label() : 'decrease by 5% to 10%'^(2)	_____ percent chance (2)
^f('C16version').value()=='1'? f('C16label')[3].label() : 'decrease by 0% to 5%'^(3)	_____ percent chance (3)
^f('C16version').value()=='1'? f('C16label')[4].label() : 'increase by 0% to 5%'^(4)	_____ percent chance (4)
^f('C16version').value()=='1'? f('C16label')[5].label() : 'increase by 5% to 10%'^(5)	_____ percent chance (5)
^f('C16version').value()=='1'? f('C16label')[6].label() : 'increase by 10% or more'^(6)	_____ percent chance (6)

C17 - C17

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=3*]

Approximately, what proportion of the money in your ^f('C2').isect(set(2,5,6,9)).size()>0 ? "and your spouse's/partner's combined" : ''^ Defined Contribution (401(k), 403(b), 457) account(s) is invested in: ^f('qhidInst')[4].label()^

*^NumericOnly('C17_1')^^NumericOnly('C17_2')^^NumericOnly('C17_3')^^NumericOnly('C17_4')^ ^NumericOnly('C17_5')^*

Treasury Bills/CDs/Money markets/Money market Mutual Funds (1)	_____ % (1)
Treasury Inflation-Protected Securities (TIPS)/TIPS Index Funds (2)	_____ % (2)
Bonds/Bond mutual funds (including US government bonds, municipal bonds, corporate bonds) (3)	_____ % (3)
Stocks/Stock mutual funds (4)	_____ % (4)
Real Estate Investment Trusts (REITs)/REIT Index Funds (5)	_____ % (5)

C17dk

❑ I have no idea (1)

D2 - D2

[*Not required*]

Our next questions ask about other savings and investments you may have (such as checking and savings accounts, CDs, stocks, bonds, mutual funds, Treasury bonds), excluding those in a retirement account. We first want to know whether you made any contributions and/or withdrawals to your savings and investments over the last year. Please do not consider changes in the market value of the funds in these accounts, only consider the amounts of new money you added and the amounts you took out.

 Would you say that over the last 12 months you ^f('xQ38').isect(set(1)).size()>0 ? "and your spouse/partner" : ''^ have added more to your savings and investments than you withdrew, or that you have withdrawn more from your investments and savings than you have added to them, or neither? ^f('qhidInst')[5].label()^

○ Added more in total (1)
○ Withdrew more in total (2)
○ Added as much as withdrew (3)
○ Neither added nor withdrew any money (5)
○ I ^f('xQ38').isect(set(1)).size()>0 ? "and my spouse/partner" : ''^ do not have any savings and investments (excluding any in a retirement account) (4)

D4 - D4

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100000000 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=9 ◆ Columns=9*]

During the last 12 months, about how much more did you ^f('xQ38').value()=='1' ? 'and your spouse/partner' : ''^ withdraw from these savings and investments than you added to them? ^f('qhidInst')[6].label()^

*^NumericOnly('D4_1')^*

(1) _____ dollars (1)

D5 - D5

[*Not required*]

Please indicate how important each of the following was in your decision to withdraw some of your investments or savings. ^f('qhidInst')[24].label()^

	Very important (1)	Somewhat important (2)	Not at all important (3)	Does not apply (4)
Change in job or employment (1)	○	○	○	○
Change in salary (2)	○	○	○	○
Change in other income (3)	○	○	○	○
Involuntary job loss (4)	○	○	○	○
Voluntarily stopped working (5)	○	○	○	○
Needed to pay for special purchases, such as purchase or down payment on a home, land or other real estate, vehicle or vacation (6)	○	○	○	○
Wanted to give away or lend to family, friends or others (7)	○	○	○	○
Had a change in my household (marriage, divorce, separation, birth of child, child left home) (8)	○	○	○	○
Needed money to pay bills and/or pay down debts (9)	○	○	○	○

	Very important (1)	Somewhat important (2)	Not at all important (3)	Does not apply (4)
Needed money to cover new/additional health expenses (10)	○	○	○	○
To pay for general living expenses (11)	○	○	○	○
Felt less or no need to increase my savings (12)	○	○	○	○

D9 - D9

[*Open Text* ⬧ *Numeric* ⬧ *Not required* ⬧ *Lower limit=0* ⬧ *Lower limit type=GreaterOrEqual* ⬧ *Upper limit=100000000* ⬧ *Upper limit type=SmallerOrEqual* ⬧ *Total Digits=9* ⬧ *Columns=9*]

During the last 12 months, about how much more did you ^f('xQ38').value()=='1' ? 'and your spouse/partner' : ''^ add to your investments or savings than you withdrew from them? ^f('qhidInst')[6].label()^

*^NumericOnly('D9_1')^*

(1) _____ dollars (1)

D10 - D10

[*Not required*]

Please indicate how important each of the following was in your decision to add more to your investments or savings. ^f('qhidInst')[24].label()^

	Very important (1)	Somewhat important (2)	Not at all important (3)	Does not apply (4)
Change in job or employment (1)	○	○	○	○
Change in salary (2)	○	○	○	○
Change in other income (3)	○	○	○	○
To increase savings for retirement (4)	○	○	○	○
Now is a good time to invest (5)	○	○	○	○
To build a cushion in case of future job loss (6)	○	○	○	○
To make a large purchase or to pay for future education expenses of children/family/self (7)	○	○	○	○
I expect it will be more difficult to borrow money in the future (8)	○	○	○	○
To be able to leave a bequest (e.g. to children or organization) (9)	○	○	○	○
To make up for a decline in the value of my house(s), stocks or other investments (10)	○	○	○	○
Had a greater need to save because of a change in my household (marriage, divorce, separation, birth of child, child left home) (11)	○	○	○	○
Had a greater ability to save because of a change in my household (marriage, divorce, separation, birth of child, child left home) (12)	○	○	○	○
To pay for potential future medical expenses (13)	○	○	○	○
To pay for future long term care expenses (14)	○	○	○	○

D11new - D11new

[*Not required*]

Do you expect that over the next 12 months you ^f('xQ38').isect(set(1)).size()>0 ? "and your spouse/partner" : ''^ will withdraw more from your savings and investments accounts (again excluding those in retirement accounts) than you will add to them in new money, OR that you will add more to savings accounts and investments than you will withdraw? ^f('qhidInst')[5].label()^

- ⭘ Expect to withdraw more than add (1)
- ⭘ Expect to add more than withdraw (2)
- ⭘ Expect to add or withdraw about the same (3)
- ⭘ Expect to neither add or withdraw anything (4)

D11new2 - D11new2

[*Not required*]

Do you ^f('xQ38').value()=='1' ? 'and your spouse/partner' : ''^ expect to start putting money into any savings and investments accounts over the next 12 months (again excluding those in retirement accounts)? ^f('qhidInst')[5].label()^

- ⭘ Yes (1)
- ⭘ No (2)

D12new - D12new

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100000000 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=9 ◆ Columns=9*]

Over the next 12 months, about how much more do you ^f('xQ38').value()=='1' ? 'and your spouse/partner' : ''^ expect to withdraw from your saving and investments than you expect to add to them? ^f('qhidInst')[9].label()^

*^NumericOnly('D12new_1')^*

(1) _____ dollars (1)

D13new - D13new

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100000000 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=9 ◆ Columns=9*]

Over the next 12 months, about how much more do you ^f('xQ38').value()=='1' ? 'and your spouse/partner' : ''^ expect to add to your savings and investments than you expect to withdraw? ^f('qhidInst')[9].label()^

*^NumericOnly('D13new_1')^*

(1) _____ dollars (1)

D13new2 - D13new2

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100000000 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=9 ◆ Columns=9*]

Over the next 12 months, how much do you ^f('xQ38').value()=='1' ? 'and your spouse/partner' : ''^ expect to contribute to your savings and investments? ^f('qhidInst')[9].label()^

*^NumericOnly(CurrentForm()+'_1')^*

(1) _____ dollars (1)

D14 - D14

[*Not required*]

In addition to any new contributions or withdrawals you^f('xQ38').value()=='1' ? 'or your spouse/partner' : ''^ may have made during the past year, the market value of your savings and investments (such as checking and savings accounts, CDs, stocks, bonds, mutual funds, Treasury bonds) may also have changed during the past year. Considering together all new contributions, withdrawals and changes in values, do you think the total value of your savings and investments (excluding funds in retirement accounts) has increased or decreased over the past 12 months?^f('qhidInst')[5].label()^

⭘ increased by 0% or more (1)
⭘ decreased by 0% or more (2)

D15 - D15

[*Open Text ⬥ Numeric ⬥ Not required ⬥ Lower limit=0 ⬥ Lower limit type=GreaterOrEqual ⬥ Total Digits=8 ⬥ Columns=5 ⬥ Decimal places=1*]

In percentage terms, roughly by how much did the total value of your savings and investment^f('D14').value()=='1' ? 'increase' : 'decrease'^ over the past 12 months?^f('qhidInst')[9].label()^

It ^f('D14').value()=='1' ? 'increased' : 'decreased'^ by (1) _____ % (1)

D15dk

☐ I have no idea (1)

D16a

[*Not required*]

How would you describe the way you and your spouse/partner manage your retirement, saving and investment accounts, and make saving and investment decisions? ^f('qhidInst')[5].label()^

⭘ We manage our retirement, saving and investment accounts separately (1)
⭘ We manage our retirement, saving and investment accounts jointly (2)
⭘ We manage some retirement, saving and investment accounts jointly, some separately (3)

D16a2

[*Not required*]

^f('qhidInst')[5].label()^

⭘ We make most savings and investment decisions separately (4)
⭘ We make most savings and investment decisions jointly (5)
⭘ We make some savings and investment decisions jointly, some separately (6)

D16new - D16new

[*Open Text ⬥ Numeric ⬥ Not required ⬥ Lower limit=0 ⬥ Lower limit type=GreaterOrEqual ⬥ Upper limit=100000000 ⬥ Upper limit type=SmallerOrEqual ⬥ Total Digits=9 ⬥ Columns=9*]

Approximately what is the total current value of your ^f('xQ38').value()=='1' ? "and your spouse's/partner's" : ''^ savings and investments (such as checking and savings accounts, CDs, stocks, bonds, mutual funds, Treasury bonds), excluding those in retirement accounts? ^f('qhidInst')[6].label()^

*^NumericOnly('D16new_1')^*

(1) _____ dollars (1)

D16newa - D16newa

[*Not required*]

Which category represents the total current value of your ^f('xQ38').value()=='1' ? "and your spouse's/partner's" : ''^ savings and investments (such as checking and savings accounts, CDs, stocks, bonds, mutual funds, Treasury bonds), excluding those in retirement accounts ? ^f('qhidInst')[5].label()^

○ Less than $500 (1)
○ $500 to $1,000 (2)
○ $1,000 to $5,000 (3)
○ $5,000 to $10,000 (4)
○ $10,000 to $25,000 (5)
○ $25,000 to $50,000 (6)
○ $50,000 to $100,000 (7)
○ $100,000 to $250,000 (8)
○ $250,000 or more (9)
○ I have no idea (10)

D17 - D17

[*Not required*]

Consider the current value of your ^f('xQ38').isect(set(1)).size()>0 ? "and your spouse's/partner's" : ''^ saving and investment accounts (excluding funds in retirement accounts). If you were to not make any contributions or withdrawals from your account(s), what do you expect will happen to the value of your account(s) over the next 12 months?^f('qhidInst')[5].label()^

○ increase by 0% or more (1)
○ decrease by 0% or more (2)

D17b - D17b

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Total Digits=8 ◆ Columns=5 ◆ Decimal places=1*]

By about what percent do you expect the value of your account(s) to ^f('D17').value()=='1' ? 'increase' : 'decrease'^? Please give your best guess. ^f('qhidInst')[9].label()^

Over the next 12 months, I expect the value of my accounts to ^f('D17').value()=='1' ? 'increase' : 'decrease'^ by (1) _____ % (1)

D18version - D18version

[*Hidden variable*]

selects which version respondent will see -- hidden in live survey

○ Version 1 (1)
○ Version 2 (2)

D18 - D18

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=3*]

Over the next 12 months, if you were to not make any contributions or withdrawals from your account(s), what do you think is the percent chance that the value of your ^f('xQ38').isect(set(1)).size()>0 ? "and your spouse's/partner's" : ''^ saving and investment accounts (excluding funds in retirement accounts) will...
^f('qhidInst')[4].label()^

^NumericOnly('D18_1')^^NumericOnly('D18_2')^^NumericOnly('D18_3')^^NumericOnly('D18_4')^
^NumericOnly('D18_5')^^NumericOnly('D18_6')^

^f('D18version').value()=='1' ? f('D18label')[1].label() : 'decrease by 10% or more'^ (1)	_____	percent chance (1)
^f('D18version').value()=='1' ? f('D18label')[2].label() : 'decrease by 5% to 10%'^ (2)	_____	percent chance (2)
^f('D18version').value()=='1' ? f('D18label')[3].label() : 'decrease by 0% to 5%'^ (3)	_____	percent chance (3)
^f('D18version').value()=='1' ? f('D18label')[4].label() : 'increase by 0% to 5%'^ (4)	_____	percent chance (4)
^f('D18version').value()=='1' ? f('D18label')[5].label() : 'increase by 5% to 10%'^ (5)	_____	percent chance (5)
^f('D18version').value()=='1' ? f('D18label')[6].label() : 'increase by 10% or more'^ (6)	_____	percent chance (6)

D19 - D19

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=3*]

What proportion of the money in your ^f('xQ38').isect(set(1)).size()>0 ? "and your spouse's/partner's" : ''^ saving and investment accounts (excluding funds in retirement accounts) is invested in:^f('qhidInst')[4].label()^

^NumericOnly('D19_1')^^NumericOnly('D19_2')^^NumericOnly('D19_3')^^NumericOnly('D19_4')^
^NumericOnly('D19_5')^^NumericOnly('D19_6')^

Checking/saving accounts (1)	_____	% (1)
Treasury Bills/CDs/Money markets/Money market Mutual Funds (2)	_____	% (2)
Treasury Inflation-Protected Securities (TIPS)/TIPS Index Funds (3)	_____	% (3)
Bonds/Bond mutual funds (including US government bonds, municipal bonds, corporate bonds) (4)	_____	% (4)
Stocks/Stock mutual funds (5)	_____	% (5)
Real Estate Investment Trusts (REITs)/REIT Index Funds (6)	_____	% (6)

D19dk

❑ I have no idea (1)

D16b

[*Not required*]

How would you rate your knowledge about your ^f('xQ38').value()=='1' ? "own" : ''^ retirement and saving and investment account(s)? ^f('qhidInst')[5].label()^

○ Very poor (1)
○ Fair/Below Average (2)
○ Good/Average (3)
○ Very good/Above Average (4)
○ Excellent (5)

D16c

[*Not required*]

And how would you rate your knowledge about your spouse's/partner's retirement and saving and investment account(s)? ^f('qhidInst')[5].label()^

○ Very poor (1)
○ Fair/Below Average (2)
○ Good/Average (3)
○ Very good/Above Average (4)
○ Excellent (5)

F1 - F1

[*Not required*]

The next few questions ask about home(s) you may have.

Do you ^f('xQ38').value()=='1' ? 'or your spouse/partner' : ''^ own a home? For the purposes of this survey a home is defined as a house, condo, apartment, mobile home, etc. (with or without a mortgage). ^f('qhidInst')[5].label()^

○ Yes (1)
○ No (2)

F2 - F2

[*Open Text ⬥ Numeric ⬥ Not required ⬥ Lower limit=1 ⬥ Lower limit type=GreaterOrEqual ⬥ Total Digits=3 ⬥ Columns=3*]

How many homes do you ^f('xQ38').value()=='1' ? 'and your spouse/partner' : ''^ currently own? If you own any time share(s), do not include them in your answer.^f('qhidInst')[6].label()^

*^NumericOnly('F2_1')^*

(1) _____ home(s) (1)

F2newa - F2newa

[*Not required*]

During the last twelve months, did you ^f('xQ38').isect(set(1)).size()>0 ? "or your spouse/partner" : ''^ do any of the following? ^f('qhidInst')[7].label()^

☐ Buy a home (1)
☐ Sell a home (2)
☐ Sell a home in a short sale (3)
☐ Foreclose on a home, lose a home in foreclosure or repossession (4)
○ None of the above (5) [*Keep position ⬥ Exclusive*]

Q43intro - Q43intro

The next few questions are about your primary residence (that is, the place where you usually live).

Q43 - Q43

[*Not required*]

Do you ^f('xQ38').value()=='1' ? 'or your spouse/partner' : ''^ own or rent your primary residence?^f('qhidInst')[5].label()^

O Own (1)
O Rent (2)
O Other (please specify) (3)_____ [*Keep position ◆ Other*]

F3new - F3new

When did you buy this home? ^f('qhidInst')[19].label()^

	F3newx1 - Month	F3newx2 - Year
(1)	O January (1)	O 2019 (2019)
	O February (2)	O 2018 (2018)
	O March (3)	O 2017 (2017)
	O April (4)	O 2016 (2016)
	O May (5)	O 2015 (2015)
	O June (6)	O 2014 (2014)
	O July (7)	O 2013 (2013)
	O August (8)	O 2012 (2012)
	O September (9)	O 2011 (2011)
	O October (10)	O 2010 (2010)
	O November (11)	O 2009 (2009)
	O December (12)	O 2008 (2008)
		O 2007 (2007)
		O 2006 (2006)
		O 2005 (2005)
		O 2004 (2004)
		O 2003 (2003)
		O 2002 (2002)
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		O 1991 (1991)
		O 1990 (1990)
		O 1989 (1989)
		O 1988 (1988)
		O 1987 (1987)
		O 1986 (1986)

F3newx1 - Month	F3newx2 - Year
	⭕ 1985 (1985)
	⭕ 1984 (1984)
	⭕ 1983 (1983)
	⭕ 1982 (1982)
	⭕ 1981 (1981)
	⭕ 1980 (1980)
	⭕ 1979 (1979)
	⭕ 1978 (1978)
	⭕ 1977 (1977)
	⭕ 1976 (1976)
	⭕ 1975 (1975)
	⭕ 1974 (1974)
	⭕ 1973 (1973)
	⭕ 1972 (1972)
	⭕ 1971 (1971)
	⭕ 1970 (1970)
	⭕ 1969 (1969)
	⭕ 1968 (1968)
	⭕ 1967 (1967)
	⭕ 1966 (1966)
	⭕ 1965 (1965)
	⭕ 1964 (1964)
	⭕ 1963 (1963)
	⭕ 1962 (1962)
	⭕ 1961 (1961)
	⭕ 1960 (1960)
	⭕ 1959 (1959)
	⭕ 1958 (1958)
	⭕ 1957 (1957)
	⭕ 1956 (1956)
	⭕ 1955 (1955)
	⭕ 1954 (1954)
	⭕ 1953 (1953)
	⭕ 1952 (1952)
	⭕ 1951 (1951)
	⭕ 1950 (1950)
	⭕ Before 1950 (1949)

F3newe - F3newe

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100000000 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=9 ◆ Columns=9*]

What did you pay for this home?^f('qhidInst')[6].label()^

^*NumericOnly('F3newe_1')*^

  (1)   _____   dollars (1)

F4 - F4

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100 000 000 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=9 ◆ Columns=9*]

About how much do you think your home would sell for on today's market? ^f('qhidInst')[6].label()^

^*NumericOnly('F4_1')*^

  (1) _____ dollars (1)

F4new - F4new

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100 000 000 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=9 ◆ Columns=9*]

About how much do you expect your home will sell for a year from now? ^f('qhidInst')[6].label()^

^*NumericOnly(CurrentForm()+'_1')*^

  (1) _____ dollars (1)

F4bversion

[*Hidden variable*]

selects which version respondent will see -- hidden in live survey

  WILL ONLY SHOW VERSION 1 IF F4 IS ANSWERED. OTHERWISE WILL SELECT OPTION 2

❍ Version 1 (1)
❍ Version 2 (2)

F4b - F4b

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=3*]

What do you think is the percent chance that the value of your home one year from today will be... ^f('qhidInst')[4].label()^

^*NumericOnly('F4b_1')*^ ^*^NumericOnly('F4b_2')*^ ^*NumericOnly('F4b_3')*^ ^*NumericOnly('F4b_4')*^ ^*NumericOnly('F4b_5')*^ ^*NumericOnly('F4b_6')*^

^f('F4bversion').value()=='1' ? f('F4label')[1].label() : 'lower by 10% or more'^ (1)	_____	percent chance (1)
^f('F4bversion').value()=='1' ? f('F4label')[2].label() : 'lower by 5% to 10%'^ (2)	_____	percent chance (2)
^f('F4bversion').value()=='1' ? f('F4label')[3].label() : 'lower by 0% to 5%'^ (3)	_____	percent chance (3)
^f('F4bversion').value()=='1' ? f('F4label')[4].label() : 'higher by 0% to 5%'^ (4)	_____	percent chance (4)
^f('F4bversion').value()=='1' ? f('F4label')[5].label() : 'higher by 5% to 10%'^ (5)	_____	percent chance (5)
^f('F4bversion').value()=='1' ? f('F4label')[6].label() : 'higher by 10% or more'^ (6)	_____	percent chance (6)

F5 - F5

[*Open Text* ⬥ *Numeric* ⬥ *Not required* ⬥ *Lower limit=0* ⬥ *Lower limit type=GreaterOrEqual* ⬥ *Upper limit=100000000* ⬥ *Upper limit type=SmallerOrEqual* ⬥ *Total Digits=9* ⬥ *Columns=9*]

About how much do you think your home would have sold for a year ago?^f('qhidInst')[6].label()^

*^NumericOnly('F5_1')^*

  (1)   _____   dollars (1)

F6 - F6

[*Not required*]

If you sold your home today, would the proceeds be sufficient to pay off all mortgage loans (if any) and any costs of completing the sale? ^f('qhidInst')[5].label()^

◯ Yes (1)
◯ No (2)

F6b

[*Open Text* ⬥ *Numeric* ⬥ *Not required* ⬥ *Lower limit=0* ⬥ *Lower limit type=GreaterOrEqual* ⬥ *Total Digits=9* ⬥ *Columns=9*]

How much do you think would be left in your pocket after paying off your mortgage loans (if any) and any cost of completing the sale? ^f('qhidInst')[6].label()^

  (1)   _____   dollars (1)

F6c

[*Open Text* ⬥ *Numeric* ⬥ *Not required* ⬥ *Lower limit=0* ⬥ *Lower limit type=GreaterOrEqual* ⬥ *Total Digits=9* ⬥ *Columns=9*]

How much do you think you would need to pay out of pocket to finish paying off your mortgage loans (if any) and any cost of completing the sale? ^f('qhidInst')[6].label()^

  (1)   _____   dollars (1)

F14 - F14

[*Open Text* ⬥ *Numeric* ⬥ *Not required* ⬥ *Lower limit=0* ⬥ *Lower limit type=GreaterOrEqual* ⬥ *Upper limit=100000000* ⬥ *Upper limit type=SmallerOrEqual* ⬥ *Total Digits=9* ⬥ *Columns=9*]

And what about your other homes(s)? About how much in total do you think the other home(s) you own would sell for on today's market? ^f('qhidInst')[6].label()^

*^NumericOnly('F14_1')^*

  (1)   _____   dollars (1)

F61 - F61

[*Not required*]

If you sold your other home(s) today, would the proceeds be sufficient to pay off all mortgage loans (if any) and any costs of completing the sale of your other homes(s)? ^f('qhidInst')[5].label()^

○ Yes (1)
○ No (2)

F61b - F61b

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Total Digits=9 ◆ Columns=9*]

How much do you think would be left in your pocket after paying off your mortgage loans (if any) and any cost of completing the sale of your other homes(s)? ^f('qhidInst')[6].label()^

(1) _____ dollars (1)

F61c - F61c

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Total Digits=9 ◆ Columns=9*]

How much do you think you would need to pay out of pocket to finish paying off your mortgage loans (if any) and any cost of completing the sale of your other homes(s)? ^f('qhidInst')[6].label()^

(1) _____ dollars (1)

F17 - F17

[*Not required*]

Do you ^f('xQ38').value()=='1' ? 'or your spouse/partner' : ''^ have any outstanding loans against the value of any of your homes, including all mortgages, home equity loans and home equity lines of credit? ^f('qhidInst')[5].label()^

○ Yes (1)
○ No (2)

F17a - F17

[*Not required*]

You said you ^f('xQ38').value()=='1' ? 'or your spouse/partner' : ''^ have no outstanding loans against the value of any of your homes. Is that correct? ^f('qhidInst')[5].label()^

○ Yes (1)
○ No (2)

F18new - F18new

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100000000 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=9 ◆ Columns=9*]

Approximately, what is the total amount of outstanding loans against your home(s), including all mortgages and home equity loans? ^f('qhidInst')[6].label()^

*^NumericOnly(CurrentForm()+'_1')^*

(1) _____ dollars (1)

dumF17 - F17

[*Not required ◆ Read-only*]

Do you ^f('xQ38').value()=='1' ? 'or your spouse/partner' : ''^ have any outstanding loans against the value of any of your homes, including all mortgages, home equity loans and home equity lines of credit? ^f('qhidInst')[5].label()^

⭕ Yes (1)
⭕ No (2)

F18new2 - F18new

[*Open Text* ◆ *Numeric* ◆ *Not required* ◆ *Lower limit=0* ◆ *Lower limit type=GreaterOrEqual* ◆ *Upper limit=100000000* ◆ *Upper limit type=SmallerOrEqual* ◆ *Total Digits=9* ◆ *Columns=9*]

Approximately, what is the total amount of outstanding loans against your home(s), including all mortgages and home equity loans? ^f('qhidInst')[6].label()^

*^NumericOnly(CurrentForm()+'_1')^*

(1) _____ dollars (1)

F18 - F18

[*Not required*]

Which category represents the total amount of current outstanding loans against your home(s), including all mortgages and home equity loans? ^f('qhidInst')[5].label()^

⭕ Less than $25,000 (1)
⭕ $25,000 to $49,999 (2)
⭕ $50,000 to $99,999 (3)
⭕ $100,000 to $149,999 (4)
⭕ $150,000 to $199,999 (5)
⭕ $200,000 to $299,999 (6)
⭕ $300,000 to $499,999 (7)
⭕ $500,000 to $799,999 (8)
⭕ $800,000 or more (9)
⭕ I have no idea (10)

F19 - F19

[*Not required*]

During the last 12 months, has the total amount you ^f('xQ38').value()=='1' ? 'and your spouse/partner' : ''^ owe on your outstanding loans against your home(s) increased or decreased? ^f('qhidInst')[5].label()^

⭕ increased by 0% or more (1)
⭕ decreased by 0% or more (2)

F19b - F19b

[*Open Text* ◆ *Numeric* ◆ *Not required* ◆ *Lower limit=0* ◆ *Lower limit type=GreaterOrEqual* ◆ *Total Digits=8* ◆ *Columns=5* ◆ *Decimal places=1*]

In percentage terms, by how much did the total amount you owe on these outstanding loans ^f('F19').value()=='1' ? 'increase' : 'decrease'^? ^f('qhidInst')[9].label()^

(1) _____ % (1)

F20 - F20

[*Not required*]

^f('F19').value()=='1' ? 'What was the reason for this increase in your overall housing loan balance?' : 'What was the reason for this decrease in your overall housing loan balance?'^ ^f('qhidInst')[7].label()^

❑ Refinanced (1)
❑ Missed, or made late or incomplete payments and fees were added to the mortgage balance (2)
❑ Added a mortgage or borrowed on a home equity line of credit (3)
❑ Paid down some of the principal on the regular schedule (4)
❑ Pre-paid (ahead of schedule) some of the principal (5)
❑ Refinanced/Negotiated Mortgage Modification (6)
❍ None of the above (7) [*Keep position* ◆ *Exclusive*]

F20new - F20new

[*Not required*]

During the last 12 months were you at any time at least 3 months late on making a housing loan payment? ^f('qhidInst')[5].label()^

❍ Yes (1)
❍ No (2)

F24

[*Not required*]

Over the next 12 months do you expect the total amount you owe on your outstanding loans against your home(s) to increase or decrease? ^f('qhidInst')[5].label()^

❍ increase by 0% or more (1)
❍ decrease by 0% or more (2)

F24a

[*Open Text* ◆ *Numeric* ◆ *Not required* ◆ *Lower limit=0* ◆ *Lower limit type=GreaterOrEqual* ◆ *Total Digits=8* ◆ *Columns=5* ◆ *Decimal places=1*]

In percentage terms, by how much do you expect the total amount you owe on these outstanding loans to ^f('F24').value()=='1' ? 'increase' : 'decrease'^? ^f('qhidInst')[9].label()^

(1) _____ % (1)

F25

[*Not required*]

^f('F24').value()=='1' ? 'What is the reason for this expected increase in your overall housing loan balance?' : 'What is the reason for this expected decrease in your overall housing loan balance?'^ ^f('qhidInst')[7].label()^

❑ Expect to refinance (1)
❑ Expect to miss, or make late or incomplete payments and fees will be added to the mortgage balance (2)
❑ Expect to add a mortgage or take out a home equity line of credit on my current home(s) (3)
❑ Expect to take out a new mortgage on a new home I expect to buy (4)
❑ Expect to pay down some of the principal on the regular schedule (5)
❑ Expect to pre-pay (ahead of schedule) some of the principal (6)

❑ Expect to refinance/negotiate mortgage modification (7)
❑ Expect to sell house (8)
❑ Expect to walk away from my mortgage (9)
◯ None of the above (10) [*Keep position ◆ Exclusive*]

D20

[*Not required*]

Do you ^f('xQ38').value()=='1' ? "or your spouse/partner" : ''^ own part or all of a farm or business? ^f('qhidInst')[5].label()^

◯ Yes (1)
◯ No (2)

D20b

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100000000 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=9 ◆ Columns=9*]

What do you think is the value of your ^f('xQ38').value()=='1' ? "and your spouse's/partner's" : ''^ share in these farm(s) or business(es) (minus anything you owe on them)? ^f('qhidInst')[6].label()^

*^NumericOnly(CurrentForm()+'_1')^*

$ (1) _____ (1)

D20c

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100000000 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=9 ◆ Columns=9*]

Now, think about the value of any vehicles (such as cars, trucks, motor bikes, motor homes, trailers, boats) you ^f('xQ38').value()=='1' ? "and your spouse/partner" : ''^ may own. Taken together, what do you think is the total value of these vehicles (minus anything you owe on them)? ^f('qhidInst')[6].label()^

*^NumericOnly(CurrentForm()+'_1')^*

$ (1) _____ (1)

D20d

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100000000 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=9 ◆ Columns=9*]

Now, think about the value of any additional real estate or land you ^f('xQ38').value()=='1' ? "and your spouse/partner" : ''^ may own and have not already reported in this survey. Taken together, what do you think is the total value of this additional real estate and land (minus anything you owe on them)? ^f('qhidInst')[6].label()^

*^NumericOnly(CurrentForm()+'_1')^*

$ (1) _____ (1)

D20e

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100000000 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=9 ◆ Columns=9*]

Now, think about the value of any additional savings or assets (such as cash value in a life insurance policy, a valuable collection for investment purposes, or rights in a trust or estate) you^f('xQ38').value()=='1' ? "and your spouse/partner" : "^ may have. Taken together, what do you think is the total value of these additional savings or assets (minus anything you owe on them)? ^f('qhidInst')[6].label()^

*^NumericOnly(CurrentForm()+'_1')^*

$ (1) _____ (1)

G1 - G1

[*Open Text ♦ Numeric ♦ Not required ♦ Lower limit=0 ♦ Lower limit type=GreaterOrEqual ♦ Upper limit=100000000 ♦ Upper limit type=SmallerOrEqual ♦ Total Digits=9 ♦ Columns=9*]

Next consider all outstanding debt you^f('xQ38').isect(set(1)).size()>0 ? "and your spouse/partner" : "^ have, including balances on credit cards (including retail cards), auto loans, student loans, other personal loans, as well as medical or legal bills,   but excluding all housing related debt (such as mortgages, home equity lines of credit, home equity loans). Approximately, what is the total amount of your ^f('xQ38').isect(set(1)).size()>0 ? "and your spouse's/partner's" : "^ current outstanding debt?^f('qhidInst')[6].label()^

*^NumericOnly(CurrentForm()+'_1')^*

(1) _____ dollars (1)

G1new - G1new

[*Not required*]

Which category represents your^f('xQ38').value()=='1' ? "and your spouse's/partner's" : "^ current total outstanding debt? (please do not include any mortgage debt)? ^f('qhidInst')[5].label()^

❍ Less than $500 (1)
❍ $500 to $999 (2)
❍ $1,000 to $1,999 (3)
❍ $2,000 to $4,999 (4)
❍ $5,000 to $9,999 (5)
❍ $10,000 to $19,999 (6)
❍ $20,000 to $29,999 (7)
❍ $30,000 to $49,999 (8)
❍ $50,000 to $99,999 (9)
❍ $100,000 or more (10)
❍ I have no idea (11)

G1a

[*Open Text ♦ Numeric ♦ Not required ♦ Lower limit=0 ♦ Lower limit type=GreaterOrEqual ♦ Upper limit=100 ♦ Upper limit type=SmallerOrEqual ♦ Total Digits=3*]

What proportion of your^f('xQ38').value()=='1' ? "and your spouse's/partner's" : "^ current total outstanding debt (excluding all housing related debt) is due to: ^f('qhidInst')[4].label()^

*^NumericOnly(CurrentForm+'_1')^^NumericOnly(CurrentForm+'_2')^^NumericOnly(CurrentForm+'_3')^*
*^NumericOnly(CurrentForm+'_4')^^NumericOnly(CurrentForm+'_5')^^NumericOnly(CurrentForm+'_6')^*

credit cards (1) _____ % (1)
auto loans (2) _____ % (2)
student loans (3) _____ % (3)
other personal loans (4) _____ % (4)

medical bills (5)	_____ % (5)
legal bills (6)	_____ % (6)

G2 - G2

[*Not required*]

During the last 12 months has the combined balance (that is, the total amount you owe) of your ^f('xQ38').isect(set(1)).size()>0 ? "and your spouse's/partner's" : ''^ non-housing debt increased or decreased?^f('qhidInst')[5].label()^

◯ increased by 0% or more (1)
◯ decreased by 0% or more (2)

G2b - G2b

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Total Digits=8 ◆ Columns=5 ◆ Decimal places=1*]

In percentage terms, by how much has the combined balance of your non-housing debt ^f('G2').value()=='1' ? 'increased' : 'decreased'^ during the last 12 months? ^f('qhidInst')[9].label()^

It has ^f('G2').value()=='1' ? 'increased' : 'decreased'^ by (1) _____ % (1)

G5newa - G5newa

[*Not required*]

And thinking ahead, do you expect that your ^f('xQ38').isect(set(1)).size()>0 ? "and your spouse's/partner's" : ""^ non-housing debt will increase or decrease over the next 12 months? ^f('qhidInst')[5].label()^

◯ increase by 0% or more (1)
◯ decrease by 0% or more (2)

G5newb - G5newb

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Total Digits=8 ◆ Columns=5 ◆ Decimal places=1*]

In percentage terms, by how much do you expect your ^f('xQ38').isect(set(1)).size()>0 ? "and your spouse's/partner's" : ""^ non-housing debt to ^f('G5newa').any('1') ? "increase" : "decrease"^ over the next 12 months ^f('qhidInst')[9].label()^

It will ^f('G5newa').value()=='1' ? 'increase' : 'decrease'^ by (1) _____ % (1)

G5 - G5

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=3*]

And thinking ahead, what do you think is the percent chance that over the next 12 months your ^f('xQ38').value()=='1' ? "and your spouse's/partner's" : ''^ combined non-housing debt will... ^f('qhidInst')[4].label()^

*^NumericOnly(CurrentForm()+'_1')^ ^NumericOnly(CurrentForm()+'_2')^ ^NumericOnly(CurrentForm()+'_3')^ ^NumericOnly(CurrentForm()+'_4')^ ^NumericOnly(CurrentForm()+'_5')^ ^NumericOnly(CurrentForm()+'_6')^ ^NumericOnly(CurrentForm()+'_7')^*

decrease by 10% or more (1)	_____	percent chance (1)
decrease by 5% to 10% (2)	_____	percent chance (2)
decrease by 0% to 5% (3)	_____	percent chance (3)
remain unchanged (4)	_____	percent chance (4)
increase by 0% to 5% (5)	_____	percent chance (5)
increase by 5% to 10% (6)	_____	percent chance (6)
increase by 10% or more (7)	_____	percent chance (7)

CR1 - CR1

[*Not required*]

Now, we would like to ask you some questions about credit cards. Do you currently have a credit card?

Note: Please do not consider any debit card, prepaid card and suspended card. ^f('qhidInst')[5].label()^

◯ Yes (1)
◯ No (2)

CR1a - CR1a

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Total Digits=3 ◆ Columns=3*]

How many credit cards do you currently have?

Note: Please do not consider any debit card, prepaid card and suspended card. ^f('qhidInst')[6].label()^

*^NumericOnly(CurrentForm()+'_1')^*

I currently have (1) _____ credit card(s) (1)

CR8a - CR8a

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Total Digits=5 ◆ Columns=3 ◆ Decimal places=2*]

What is the (average) interest rate you have to pay if you have an unpaid balance on your credit card(s) at the end of the month? ^f('qhidInst')[9].label()^

*^NumericOnly(CurrentForm()+'_1')^*

The (average) interest rate on my credit card(s) is (1) _____ % (1)

CR8adk

☐ I have no idea (1)

CR9 - CR9

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Total Digits=7 ◆ Columns=7*]

Last month, about how much was the unpaid balance on all your credit cards that you carried over from the previous month?

Note: enter "$0" if you paid all your credit card balances in full last month. ^f('qhidInst')[6].label()^

*^NumericOnly(CurrentForm()+'_1')^*

Last month, the unpaid balance on all my credit cards was $ (1) _____

CR3 - CR3

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Total Digits=7 ◆ Columns=7*]

What is remaining credit you still have available on all your credit card(s), that is the maximum amount you can borrow today with all your credit card(s)? ^f('qhidInst')[6].label()^

*^NumericOnly(CurrentForm()+'_1')^*

My remaining credit on all my credit cards is $ (1) _____   (1)

CR7 - CR7

[*Not required*]

Over the past 12 months, how often have you carried an unpaid balance from one month to the next on at least one of your credit cards?   ^f('qhidInst')[5].label()^

◯ Never or almost never. I almost always pay my balance in full at the end of the month (1)
◯ A total of 3 months or less (2)
◯ Between 3 and 6 months (3)
◯ Between 6 and 9 months (4)
◯ All 12 months. I always had an unpaid balance on at least one of my credit cards (5)

G6 - G6

[*Not required*]

Are you ^f('xQ38').value()=='1' ? 'or your spouse/partner' : ''^ a cosigner on any debt taken out for or with someone else (child, spouse, others), and if so on what type of loan? ^f('qhidInst')[7].label()^

◯ No (1) [*Exclusive*]
❑ Yes, student loan (2)
❑ Yes, mortgage (3)
❑ Yes, car loan (4)
❑ Yes, other loan (please specify) (5)_____ [*Other*]

G6a

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100000000 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=9 ◆ Columns=9*]

What do you think is the value of all the loan(s) you ^f('xQ38').value()=='1' ? "and your spouse/partner" : ''^ cosigned? ^f('qhidInst')[6].label()^

*^NumericOnly(CurrentForm()+'_1')^*

$ (1) _____   (1)

H7new - H7new

[*Not required*]

During the last 12 months did you^f('xQ38').value()=='1' ? 'or your spouse/partner' : ''^ ever file or consider filing for bankruptcy? ^f('qhidInst')[5].label()^

○ Yes (1)
○ No (2)

H8new - H8new

[*Field width=1 ◆ Not required*]

What do you think is the percent chance that over the next 12 months you ^f('xQ38').value()=='1' ? 'or your spouse/partner' : ''^ will file for bankruptcy?   ^f('qhidInst')[12].label()^ ^SliderSyntax('H8')^

○ _____ (1)

H8 - H8

[*Hidden variable ◆ Open Text ◆ Not required*]

What do you think is the percent chance that over the next 12 months you [(or your spouse/partner)] will file for bankruptcy?

(1) _____ (1)

H9

[*Not required*]

How would you rate your knowledge about your ^f('xQ38').value()=='1' ? "own" : ''^ debts? ^f('qhidInst')[5].label()^

○ Nonexistent/Very Poor (1)
○ Fair/Below Average (2)
○ Good/Average (3)
○ Very good/Above Average (4)
○ Excellent (5)

H10

[*Not required*]

And how would you rate your knowledge about your spouse's/partner's debts? ^f('qhidInst')[5].label()^

○ Nonexistent/Very Poor (1)
○ Fair/Below Average (2)
○ Good/Average (3)
○ Very good/Above Average (4)
○ Excellent (5)

H10a

[*Not required*]

What would you say is your credit score? ^f('qhidInst')[5].label()^

○ Below 620 (1)
○ 620-679 (2)

- ○ 680-719 (3)
- ○ 720-760 (4)
- ○ Above 760 (5)
- ○ Don't know (6)

H10b

[*Not required*]

What is the last time you checked or learned about your credit score, or requested a copy of your credit report? ^f('qhidInst')[5].label()^

- ○ Less than a month ago (1)
- ○ Between one and 6 months ago (2)
- ○ Between 6 and 12 months ago (3)
- ○ Between 1 and 2 years ago (4)
- ○ More than 2 years ago (5)
- ○ I have never checked my credit score (6)

i2600

Next, we would like to ask you some questions about your work situation.

I1 - I1

[*Not required*]

What is your current employment situation? ^f('qhidInst')[7].label()^

- ❏ Working full-time (for someone or self-employed) (1)
- ❏ Working part-time (for someone or self-employed) (2)
- ❏ Not working, but would like to work (3)
- ❏ Temporarily laid off (4)
- ❏ On sick or other leave (5)
- ❏ Permanently disabled or unable to work (6)
- ❏ Retiree or early retiree (7)
- ❏ Student, at school or in training (8)
- ❏ Homemaker (9)
- ❏ Other (please specify) (10)_____ [*Other*]

I1new - I1

[*Not required*]

And what is your spouse's/partner's current employment situation? ^f('qhidInst')[7].label()^

- ❏ Working full-time (for someone or self-employed) (1)
- ❏ Working part-time (for someone or self-employed) (2)
- ❏ Not working, but would like to work (3)
- ❏ Temporarily laid off (4)
- ❏ On sick or other leave (5)
- ❏ Permanently disabled or unable to work (6)
- ❏ Retiree or early retiree (7)
- ❏ Student, at school or in training (8)
- ❏ Homemaker (9)
- ❏ Other (please specify) (10)_____ [*Other*]

I1anew - I1a

[*Field width=1 ◆ Not required*]

What do you think is the percent chance that you will start working again (either part time or full time) over the next 12 months? ^f('qhidInst')[12].label()^

^*SliderSyntax('I1a')*^

○ (1)

I1a - I1a

[*Hidden variable ◆ Open Text ◆ Not required*]

What do you think is the percent chance that you will start working again (either part time or full time) over the next 12 months?

(1) _____ (1)

I1bnew - I1b

[*Field width=1 ◆ Not required*]

What do you think is the percent chance that your spouse's/partner's will start working again (either part time or full time) over the next 12 months? ^f('qhidInst')[12].label()^

^*SliderSyntax('I1b')*^

○ (1)

I1b - I1b

[*Hidden variable ◆ Open Text ◆ Not required*]

What do you think is the percent chance that your spouse's/partner's will start working again (either part time or full time) over the next 12 months?

(1) _____ (1)

I5 - I5

[*Not required*]

Which, if any, of the following events occurred during the last 12 months? ^f('qhidInst')[7].label()^

❑ You increased the number of hours you work for pay (1)
❑ You decreased the number of hours you work for pay (2)
❑ You took a second or third job (3)
❑ You lost a job (4)
❑ You looked for a new job (5)
❑ You took a cut in pay (6)
❑ You lost or had your health benefits reduced (7)
❑ You had to take furlough days off from work for which you were not paid (8)
❑ Your employer reduced or stopped contributing to your 401(k), 403(b), or 457 plan (9)
❑ You knew friend(s) or family who lost their job(s) (10)
❑ Your spouse/partner worked for pay (11)
❑ Your spouse/partner lost a job (12)
○ None of the above (13) [*Keep position ◆ Exclusive*]

I13new - I13new

[*Field width=1 ♦ Not required*]

Thinking about work in general and not just your present job (if you currently work), what do you think is the percent chance that you will be working full-time after you reach age 62? ^f('qhidInst')[12].label()^

*^SliderSyntax('I13')^*

◯ (1)

I13 - I13

[*Hidden variable ♦ Open Text ♦ Not required*]

Thinking about work in general and not just your present job (if you currently work), what do you think is the percent chance that you will be working full-time after you reach age 62?

(1) _____ (1)

I15new - I15new

[*Field width=1 ♦ Not required*]

Thinking about work in general and not just your present job (if you currently work), what do you think is the percent chance that you will be working full-time after you reach age 67? ^f('qhidInst')[12].label()^

*^SliderSyntax('I15')^*

◯ (1)

I15 - I15

[*Hidden variable ♦ Open Text ♦ Not required*]

Thinking again about work in general and not just your present job (if you currently work), what do you think is the percent chance that you will be working full-time after you reach age 67?

(1) _____ (1)

I17 - I17

[*Open Text ♦ Numeric ♦ Not required ♦ Lower limit=0 ♦ Lower limit type=GreaterOrEqual ♦ Upper limit=999 ♦ Upper limit type=SmallerOrEqual ♦ Total Digits=4 ♦ Columns=4 ♦ Decimal places=1*]

At what age do you plan to retire from working for pay altogether?

*^NumericOnly(CurrentForm()+'_1')^*

At (1) _____ years of age (1)

I18 - I18

[*Not required*]

Has the age at which you plan to retire changed since 12 months ago? ^f('qhidInst')[5].label()^

◯ I now plan to retire sooner than I did 12 months ago (1)
◯ No change in plans (2)
◯ I now plan to retire later than I did 12 months ago (3)

I19 - I19

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=999 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=4 ◆ Columns=4 ◆ Decimal places=1*]

How many years earlier do you expect to retire compared to what you had planned? ^f('qhidInst')[6].label()^

*^NumericOnly(CurrentForm()+'_1')^*

(1) _____ year(s) (1)

I19a - I19a

[*Not required*]

Why do you now plan to retire sooner than you did 12 months ago? ^f('qhidInst')[5].label()^

❍ Something unexpected happened in my life and I now need less money to retire (1)
❍ Nothing unexpected happened in my life, but I realized I will have more money than expected to retire (2)
❍ My health has deteriorated and I will not be able to work as long as I expected (3)
❍ Money was not a concern. I just prefer retiring earlier over working. (4)

I20 - I20

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=999 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=4 ◆ Columns=4 ◆ Decimal places=1*]

How many additional years do you expect to be working compared to what you had planned? ^f('qhidInst')[6].label()^

*^NumericOnly(CurrentForm()+'_1')^*

(1) _____ year(s) (1)

I20a - I20a

[*Not required*]

Why do you now plan to retire later than you did 12 months ago? ^f('qhidInst')[5].label()^

❍ Something unexpected happened in my life and I now need more money to retire (1)
❍ Nothing unexpected happened in my life, but I realized I will need more money than expected to retire (2)
❍ My health has improved and I can now work longer than I expected (3)
❍ Money was not a concern. I just prefer working longer over retirement (4)

I21a - I21a

[*Not required*]

Is your spouse/partner younger than 67? ^f('qhidInst')[5].label()^

❍ Yes (1)
❍ No (2)

I21new - I21new

[*Field width=1 ◆ Not required*]

Thinking again about work in general and not just his/her present job (if he/she currently works), what do you think is the percent chance that your spouse/partner will be working full-time after he/she reaches age 67? ^f('qhidInst')[12].label()^

*^SliderSyntax('I21')^*

○ (1)

I21 - I21

[*Hidden variable ⋄ Open Text ⋄ Not required*]

Thinking again about work in general and not just his/her present job (if he/she currently works), what do you think is the percent chance that your spouse/partner will be working full-time after he/she reaches age 67?

(1) _____ (1)

I21b - I21b

[*Not required*]

Over the past 12 months, have the chances of you ^f('xQ38').value()=='1' ? 'and your spouse/partner' : ''^ leaving an inheritance increased, decreased or stayed the same? ^f('qhidInst')[5].label()^

○ Increased (1)
○ Decreased (2)
○ Stayed the same (3)

I23anew

[*Field width=1 ⋄ Not required*]

What do you think is the percent chance that you ^f('xQ38').value()=='1' ? "and your spouse/partner" : ''^ will end up leaving an inheritance? ^f('qhidInst')[12].label()^

*^SliderSyntax('I23a')^*

○ (1)

I23a

[*Hidden variable ⋄ Open Text ⋄ Not required*]

What do you think is the percent chance that you [(and your spouse/partner) will end up leaving an inheritance?

(1) _____ (1)

I23b

[*Open Text ⋄ Numeric ⋄ Not required ⋄ Lower limit=0 ⋄ Lower limit type=GreaterOrEqual ⋄ Total Digits=9 ⋄ Columns=6*]

Approximately how much do you expect to leave as inheritance? ^f('qhidInst')[6].label()^

*^NumericOnly(CurrentForm()+'_1')^*

$ (1) _____ (1)

Qmort1new - Qmort1new

[*Field width=1 ⋄ Not required*]

What do you think is the percent chance that you will live to age 65? ^f('qhidInst')[12].label()^

*^SliderSyntax('Qmort1')^*

○ (1)

Qmort1 - Qmort1

[*Hidden variable ◆ Open Text ◆ Not required*]

What do you think is the percent chance that you will live to age 65?

(1) _____ (1)

Qmort2new - Qmort2new

[*Field width=1 ◆ Not required*]

What do you think is the percent chance that you will live to age 75?*^f('qhidInst')[12].label()^*

*^SliderSyntax('Qmort2')^*

○ (1)

Qmort2 - Qmort2

[*Hidden variable ◆ Open Text ◆ Not required*]

What do you think is the percent chance that you will live to age 75?

(1) _____ (1)

Qmort3new - Qmort3new

[*Field width=1 ◆ Not required*]

What do you think is the percent chance that you will live to age 85?*^f('qhidInst')[12].label()^*

*^SliderSyntax('Qmort3')^*

○ (1)

Qmort3 - Qmort3

[*Hidden variable ◆ Open Text ◆ Not required*]

What do you think is the percent chance that you will live to age 85?

(1) _____ (1)

Qmort4new - Qmort4new

[*Field width=1 ◆ Not required*]

What do you think is the percent chance that you will live to age 95?*^f('qhidInst')[12].label()^*

*^SliderSyntax('Qmort4')^*

○ (1)

Qmort4 - Qmort4

[*Hidden variable ◆ Open Text ◆ Not required*]

What do you think is the percent chance that you will live to age 95?

(1) _____ (1)

I22new - I22new

[*Field width=1 ◆ Not required*]

Assuming that you will reach age 62 (the eligibility age for Social Security), what do you think is the percent chance that you will receive any Social Security benefits? ^f('qhidInst')[12].label()^

*^SliderSyntax('I22')^*

◯ (1)

I22 - I22

[*Hidden variable ◆ Open Text ◆ Not required*]

Assuming that you will reach age 62 (the eligibility age for Social Security), what do you think is the percent chance that you will receive any Social Security benefits??

(1) _____ (1)

I23intro - I23intro

Suppose that you will indeed receive Social Security benefits in the future. We will ask some questions about when you expect to receive these benefits and how much you think they will be.

I23 - I23

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=999 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=4 ◆ Columns=4 ◆ Decimal places=1*]

At what age do you expect to start collecting these benefits?

*^NumericOnly(CurrentForm()+'_1')^*

At (1) _____ years of age (1)

I24 - I24

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100000000 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=9 ◆ Columns=9*]

When you reach ^Math.round(f('I23')[1].get())^, (the age at which you expect to start collecting Social Security benefits), how much do you expect your monthly Social Security benefits to be in today's dollars? ^f('qhidInst')[6].label()^

*^NumericOnly(CurrentForm()+'_1')^*

$ (1) _____ per month (1)

I25 - I25

[*Not required*]

In this question, we ask you to think about what you would do or plan to do if you reach ^Math.round(f('I23')[1].get())^ (the age at which you expect to start collecting Social Security benefits) and everyone's Social Security benefits (as computed under the current rules), including your own, were cut by 30 percent. Would you...? ^f('qhidInst')[24].label()^

	Definitely yes (1)	Maybe (2)	Definitely not (3)
Work longer hours (1)	O	O	O
Look for a higher-paying job (2)	O	O	O
Return to work (3)	O	O	O
Postpone retirement (4)	O	O	O
Claim Social Security benefits later (5)	O	O	O
Spend less before retirement (6)	O	O	O
Spend less after retirement (7)	O	O	O

D21

[*Not required*]

Besides any Social Security benefits ^(f('C1').any('1','3') && !f('C1').any('8')) || (f('C1').any('2','4') && !f('C1').any('9')) ? 'and payments from your Defined Benefit account(s)' : ''^ do you expect to receive any other regular income after you retire? ^f('qhidInst')[5].label()^

O Yes (1)
O No (2)

D21a

[*Not required*]

Would you be able to name the alternative sources of income you expect to receive other than Social Security Benefits ^(f('C1').any('1','3') && !f('C1').any('8')) || (f('C1').any('2','4') && !f('C1').any('9')) ? 'and payments from your Defined Benefit account(s)' : ''^? ^f('qhidInst')[24].label()^

	Yes (1)	No (2)
Transfers from relatives (e.g. children) (1)	O	O
Rental income (2)	O	O
Interest/Returns on Savings and Investments (4)	O	O
Other (please specify): (3)_____	O	O

D22

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100000000 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=9 ◆ Columns=9*]

What is the expected total monthly amount of additional income you expect to receive after you retire? ^f('qhidInst')[6].label()^

*^NumericOnly(CurrentForm()+'_1')^*

(1) _____ dollars per month (1)

D23

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100000000 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=9 ◆ Columns=9*]

How much money do you ^f('xQ38').value()=='1' ? "and your spouse/partner" : ''^ expect to have saved (including funds in any Defined Contribution plan(s), IRAs, and cash, checking and savings account) by the time you retire? ^f('qhidInst')[6].label()^

*^NumericOnly(CurrentForm()+'_1')^*

(1) _____ dollars (1)

D23a

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100000000 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=9 ◆ Columns=9*]

How much money overall do you think you would need to be able to retire (while keeping your standard of living)? ^f('qhidInst')[6].label()^

*^NumericOnly(CurrentForm()+'_1')^*

  (1) _____ dollars (1)

D24

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=3 ◆ Columns=3*]

For how many years do you expect your savings to be sufficient to live off? ^f('qhidInst')[6].label()^

*^NumericOnly(CurrentForm()+'_1')^*

  (1) _____ year(s) (1)

D25

[*Not required*]

Taken altogether (that is accounting for all possible savings, income, social security, defined benefit amounts) do you think that you will have too little, too much, or about the right amount of money to meet your expected retirement needs? ^f('qhidInst')[5].label()^

○ Too little (1)
○ Too much (2)
○ About right amount (3)

D25a

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100000000 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=9 ◆ Columns=9*]

Twelve months ago, how much money did you think you would need to be able to retire (while keeping your standard of living)? ^f('qhidInst')[6].label()^

*^NumericOnly(CurrentForm()+'_1')^*

  (1) _____ dollars (1)

D25b

[*Not required*]

Why do you now think you need ^f('D25a')[1].toNumber() Please type your answer below.

D26a

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=3 ◆ Columns=3*]

At what age did you retire? ^f('qhidInst')[6].label()^

*^NumericOnly(CurrentForm()+'_1')^*

  (1) _____ years old (1)

D26b

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=3 ◆ Columns=3*]

At what age did your spouse/partner retire? ^f('qhidInst')[6].label()^

*^NumericOnly(CurrentForm()+'_1')^*

  (1) _____ years old (1)

D26

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Upper limit=100000000 ◆ Upper limit type=SmallerOrEqual ◆ Total Digits=9 ◆ Columns=9*]

How much money had you ^f('xQ38').value()=='1' ? "and your spouse/partner" : ''^ saved (including funds in any Defined Contribution plan(s), IRAs, and cash, checking and savings account) by the time you ^f('I1new').any('7') ? "both" : ''^ retired? ^f('qhidInst')[6].label()^

*^NumericOnly(CurrentForm()+'_1')^*

  (1) _____ dollars (1)

D27

[*Open Text ◆ Numeric ◆ Not required ◆ Lower limit=0 ◆ Lower limit type=GreaterOrEqual ◆ Total Digits=3*]

At the time you ^f('I1new').any('7') ? "both" : ''^ retired, for how many years did you expect your savings to be sufficient to live off? ^f('qhidInst')[6].label()^

*^NumericOnly(CurrentForm()+'_1')^*

  (1) _____ years (1)

SP1intro - SP1intro

The next questions are about your total household spending, including groceries, clothing, personal care, housing (such as rent, mortgage payments, utilities, maintenance, home improvements), medical expenses (including health insurance), transportation, recreation and entertainment, education, and any large items (such as home appliances,

electronics, furniture, or car payments). Please exclude money saved or invested, including real estate investments like home purchases.

QSP3 - QSP3

[*Not required*]

Did you or any members of your household make any of the following large purchases during the last 12 months? ^f('qhidInst')[7].label()^

- ❑ Home appliances (1)
- ❑ Electronics, computers or cell phones (2)
- ❑ Furniture (3)
- ❑ Home repairs, improvements or renovations (4)
- ❑ Car or other vehicles, or major car repairs (5)
- ❑ Trips and vacations (6)
- ❑ A house or apartment (9)
- ❑ Other (please specify) (7)_____ [*Keep position* ◆ *Other*]
- ○ None of the above (8) [*Keep position* ◆ *Exclusive*]

QSP4 - QSP4

[*Open Text* ◆ *Numeric* ◆ *Not required* ◆ *Lower limit=0* ◆ *Lower limit type=GreaterOrEqual* ◆ *Upper limit=100* ◆ *Upper limit type=SmallerOrEqual* ◆ *Total Digits=4* ◆ *Decimal places=1*]

What do you think is the percent chance that you or a member of your household will make any of the following large purchases within the next 12 months?

Please enter an answer between 0 and 100 for each item below.

^*NumericOnly(CurrentForm()+'_1')^^NumericOnly(CurrentForm()+'_2')^^NumericOnly(CurrentForm()+'_3')^ ^NumericOnly(CurrentForm()+'_4')^^NumericOnly(CurrentForm()+'_5')^^NumericOnly(CurrentForm()+'_6')^ ^NumericOnly(CurrentForm()+'_7')^*

Home appliances (1)	_____	percent chance (1)
Electronics, computers or cell phones (2)	_____	percent chance (2)
Furniture (3)	_____	percent chance (3)
Home repairs, improvements or renovations (4)	_____	percent chance (4)
Car or other vehicles, or major car repairs (5)	_____	percent chance (5)
Trips and vacations (6)	_____	percent chance (6)
A house or apartment (7)	_____	percent chance (7)

Endinfo

Thank you for taking the time to complete this survey. Your responses will provide invaluable insights into the well-being of U.S. consumers.

Please make sure to click "NEXT" to submit your responses.

#backbutton{display:none}