

Now I would like to ask you questions about how you are saving for the future.

EE1 Do you know your net worth, that is, the dollar amount representing all your assets minus your debts?

- 01 YES
- 02 NO
- 99 DON'T KNOW

EE2 Do you have a savings plan with specific goals?

- 01 YES
- 02 NO
- 99 DON'T KNOW

[ASK IF EE2 (01)]

EE3 Do you have a SPENDING plan that allows you to save enough money to achieve the goals of your savings plan?

- 01 YES
- 02 NO
- 99 DON'T KNOW

EE4 Are you reducing your consumer debt or are you consumer debt-free? Would you say . . .
(READ ENTIRE LIST BEFORE RECORDING ONE ANSWER)

- 01 You are consumer debt-free
- 02 You are reducing your consumer debt
- 03 Your consumer debt remains at the same level
- 04 Or, your consumer debt is growing
- 99 DON'T KNOW

EE5 Do you spend less than your income and save the difference? Would you say . . .
(READ LIST. RECORD ONE ANSWER)

- 01 Yes, you save more than 10% of your income
- 02 Yes, you save between 5% and 10% of your income
- 03 Yes, you save between 1% and 5% of your income
- 04 Or, no, you are not saving because you spend all of your income
- 98 NOT EMPLOYED/HAVE NO INCOME
- 99 DON'T KNOW

EE6 Do you have sufficient emergency savings to pay for unexpected expenses like car repairs or a doctor visit?

- 01 YES
- 02 NO
- 99 DON'T KNOW

EE7 Are you saving enough for a retirement in which you will have a desirable standard of living?

- 01 YES
- 02 NO
- 98 ALREADY RETIRED
- 99 DON'T KNOW

[ASK IF EE7 NOT (98)]

EE8 Do you save for retirement at work through a 401(k) or other contributory plan?

- 01 YES
- 02 NO
- 98 NOT EMPLOYED
- 99 DON'T KNOW

EE9 Outside of work, do you save automatically through regular preauthorized transfers from checking to savings or investments?

- 01 YES
- 02 NO
- 99 DON'T KNOW

EE10 Do you save a portion of tax refunds, gifts, bonuses, or other financial windfalls? Would you say . . .

(READ ENTIRE LIST BEFORE RECORDING ONE ANSWER)

- 01 Yes, you have windfalls and save something
- 02 Yes, you have windfalls but don't save anything
- 03 Or, no, you don't have any financial windfalls
- 99 DON'T KNOW

EE11 Are you building equity in your home or other property? Would you say . . .

(READ ENTIRE LIST BEFORE RECORDING ONE ANSWER)

- 01 You own property and have no mortgage debt
- 02 You own property and are currently paying down your mortgage debt
- 03 You own property, but your mortgage debt is growing
- 04 Or, you don't own property
- 99 DON'T KNOW

[ASK IF EE11 (02-03) AND EE7 (01-02, 99)]

EE12 Do you expect to pay off all mortgage debt before retirement?

- 01 YES
- 02 NO
- 99 DON'T KNOW

EE13 OMITTED

EE14 Do you feel you are making progress in meeting your savings needs? Would you say...
(READ ENTIRE LIST BEFORE RECORDING ONE ANSWER)

- 01 Yes, excellent progress
- 02 Yes, good progress
- 03 Yes, fair progress
- 04 Or, no, no progress at all
- 99 DON'T KNOW