HEALTH AND RETIREMENT STUDY
2013 Internet Survey
Final, Version 1.0
JULY 2015

Data Description

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Data Description

1. Introduction

A sub-sample of the Health and Retirement Study (HRS) participated in the 2013 HRS Internet survey developed jointly by the HRS, Survey Research Center (SRC) Institute for Social Research (ISR), at the University of Michigan and the RAND Corporation. The National Institute on Aging at NIH (R01 AG020638) provided funding for the 2013 HRS Internet Survey. The 2013 HRS Internet Survey Final Release (Version 1.0) questionnaire covered numerous topics including economics (e.g., annuities, expectations), residential history, siblings, cognition and health. Completed interviews were obtained from 5,813 HRS respondents.

By receiving the dataset, you agree to use it for research and statistical purposes only and make no effort to identify respondents. In addition, you agree to send us a copy of any publications you produce based on the data. See Obtaining the Data at the end of this document for additional details.

2. The Sample Interviewed in the 2013 Internet Survey

Contact letters were sent to 7,744 HRS respondents, inviting them to participate in the 2013 Internet Survey. Each respondent was offered $25.00 to participate in the Internet study. The 2013 Internet field period was from April 2013 through August 2013. The 2013 Internet sample was drawn from respondents who completed their core HRS interview and reported Internet access. The sample included respondents who were in the 2011 Internet sample (and any new spouses) and who still had Internet access, along with an 80% random subsample of new cohort respondents (Middle Baby Boomer) and an 80% random subsample of panel respondents who reported Internet access in 2012, but not in the prior wave (newly acquired Internet access). The remaining 20% of the latter two groups were assigned to the control group. A total of 5,813 respondents completed the 2013 Internet Survey, for a simple response rate of 75%.

3. Documentation

3A. 2013 Internet Survey Codebook and Data

The codebook files for the 2013 Internet Survey are called NET13_R.txt and NET13_SB. The 2013 Internet Survey data are at the respondent level (NET13_R) and there is one file at the sibling level (NET13_SB). Respondent level files contain data from questions that were asked of all respondents about themselves and/or their household. The NET13_R data file contains one record for each respondent who completed the 2013 Internet Survey (n=5,813). The NET13_SB data file contains one record for each sibling.

The net13_r data file contains 5,813 cases and 1013 variables. The primary Identification variables (IDs) are:

HHID HOUSEHOLD IDENTIFIER
PN PERSON NUMBER

The net13_sb data file contains 13,653 cases and eighteen variables. The primary Identification variables (IDs) in the Sibling level are:

HHID HOUSEHOLD IDENTIFIER
PN PERSON NUMBER
OPN SIBLING PERSON NUMBER

Records in the data files are sorted in order by HHID and PN. The variable PN refers to the respondent who answered the Internet survey. Identification variables are stored in character format.

Codebook Conventions and Variable Names:

The format of the 2013 Internet Survey codebook is similar to other HRS codebooks. The metadata (e.g., question text and codeframes) are derived from the data collection instrument. The variable names generally end with the designation of _13 to indicate 2013 (the data collection year). Exceptions to the _13 designation will be found with preload variables, fill variables, and variables calculated by the program used for data collection.

Preload variables contain information from prior waves of HRS data collections.

Fill variables are used within the data collection instrument to provide respondents with a date, or to refer to the respondents spouse or partner, or other phrases/conditions unique to a particular question or respondent(s). Notes indicating where fill variables are used are provided.

Calculated variables may also be used as fill variables and to control the flow of questions presented to respondents.

3B. Internet Questions Source

Questions in the 2013 Internet Survey were often derived from other HRS surveys (e.g., Internet Survey [HRSIS11], Cognition USA [HRS CogUSA], HRS Prescription Mail Survey [PDS2007], Core Survey, Consumption and Activities Mail Survey [CAMS]) and from other extant sources (American Life Panel: https://alpdata.rand.org/?page=hrs; National Health Interview Survey). A table indicating the source for some of the questions in the 2013 Internet Survey is included in Appendix A of this document.

4. Data Quality

Questions skipped: When respondents were shown a question but did not answer it, they were coded as 9 or up to and including 9999999999 = QUESTION SKIPPED. The Blank/INAP category is reserved for questions that the respondent did not receive.

The variable DS_VERSION is included in Section I and indicates which version of the data collection instrument was used for a given respondent. A new version of the data collection instrument was released in order to “fix” or improve the questionnaire. The table in Appendix B lists the versions and changes associated with each version.

==========

DS_VERSION SURVEY VERSION
Section: I Level: RESPONDENT Type: Numeric Width: 1 Decimals: 0
Ref: DATSTAT_VERSION

The version of the survey used.

```
.........................................................................
          104          1.  Version 1
         2933          2.  Version 2
         1434          3.  Version 3
         1342          5.  Version 5

=========================================================================
```

5. Distribution Files

The following extensions are used for the six different types of distribution files:

.DA for data files,
.SAS for SAS program statements,
.SPS for SPSS program statements,
.DO for Stata DO statements,
.DCT for Stata dictionary statements, and
.TXT for codebook files.

For example,

NET13_R.DA contains ASCII data.
NET13_R.SAS contains corresponding SAS program statements,
NET13_R.SPS contains corresponding SPSS program statements,
NET13_R.DO contains corresponding Stata DO statements,
NET13_R.DCT contains corresponding Stata dictionary statements, and
NET13_R.TXT contains the ASCII codebook.

The 2013 Internet Survey Final Release data are provided in ASCII format, with fixed-length records. Use the associated SAS, SPSS or Stata program statements to read the data into the analysis package of your choice. In addition, you will probably want to download the codebook file (NET13.TXT) and the data description (this document).

6. Program Statements

6A. Using the Files with SAS

To create a SAS system file for a particular dataset, two file types must be present for that dataset -- .SAS program statement files and .DA data files.

To create a SAS system file, load the *.SAS file into the SAS Program Editor.

If the *.SAS file is located in "c:\net13\sas" and the data file is located in "c:\net13\data", you can run the file as is. A SAS system file (*.SAS7BDAT) will be saved to directory "c:\net13\sas".

If the files are not located in the specified directories, you will need to edit the *.SAS file to reflect the proper path names prior to running the file.

6B. Using the Files with SPSS

To create an SPSS system file for a particular dataset, two file types must be present for that dataset -- .SPS program statement files and .DA data files.

To create an SPSS system file, open the *.SPS file in SPSS as an SPSS Syntax File.

If the *.SPS file is located in "c:\net13\spss" and the data file is located in "c:\net13\DATA", you can run the file as is. An SPSS system file (*.SAV) will be saved to directory "c:\net13\spss".

If the files are not located in the specified directories, you will need to edit the *.SPS file to reflect the proper path names prior to running the file.

6C. Using the Files with Stata

To use Stata with a particular dataset, the following three file types must be present for that dataset -- .DCT files, .DO files, and .DA data files.

Files with the suffix .DA contain the raw data for Stata to read. Files with the suffix .DCT are Stata dictionaries used by Stata to describe the data. Files with the suffix .DO are short Stata programs ("do files") which you may use to read in the data. Load the .DO file into Stata and then submit it.

If the *.DO and *.DCT files are located in "c:\net13\Stata" and the data file is located in "c:\net13\data", you can run the .DO file as is.

If the files are not located in these directories, you must edit the *.DO and *.DCT files to reflect the proper path names before you run the files.

Note that the variable names provided in the .DCT files are uppercase. If you prefer lower case variable names, you may wish to convert the .DCT files to lower case prior to use. You may do this by reading the .DCT file into a text or word processing program and changing the case. For instance in Microsoft Word, Edit, Select All, Format, Change Case, lowercase.

7. Obtaining the Data

7A. Registration and Downloading the Data

HRS data are available for free to researchers and analysts at the HRS Web site. In order to obtain public release data, you must first register at our Web site. Once you have completed the registration process, your username and password will be sent to you via e-mail. Your username and password are required to download any data files.

By registering all users, we are able to document for our sponsors the size and diversity of our user community allowing us to continue to collect these important data. Registered users receive user support, information related to errors in the data, future releases, workshops, and publication lists. The information you provide will not be used for any commercial use, and will not be redistributed to third parties.

7B. Conditions of Use

By registering, you agree to the Conditions of Use governing access to Health and Retirement public release data. You must agree to

- not attempt to identify respondents
- not transfer data to third parties except as specified

- not share your username and password
- include specified citations in work based on HRS data
- provide information to us about publications based on HRS data
- report apparent errors in the HRS data or documentation files
- notify us of changes in your contact information

For more information concerning privacy issues and conditions of use, please read "Conditions of Use for Public Data Files" and "Privacy and Security Notice" at the Public File Download Area of the HRS Web site.

7C. Publications Based on Data

As part of the data registration process, you agree to include specified citations and to inform HRS of any papers, publications, or presentations based on HRS data. Please send a copy of any publications you produce based on HRS data, with a bibliographical reference, if appropriate, to the address below.

Health and Retirement Study
Attn: Papers and Publications
The Institute for Social Research, Room 3410
426 Thompson ST.
P.O. Box 1248
Ann Arbor, MI (USA) 48106-1248

Alternately, you may contact us by e-mail at hrsquestions@umich.edu with "Attn: Papers and Publications" in the subject line.

8. If You Need to Know More

This document is intended to serve as a brief overview and to provide guidelines to using the Internet 2013 Final Release (Version 1.0) data. If you have questions or concerns that are not adequately covered here or on our Web site, please contact us. We will do our best to provide answers.

8A. HRS Internet Site

Health and Retirement Study public release data and additional information about the study are available on the Internet. To access the data and other relevant information, point your Web browser to the HRS Web site.

http://hrsonline.isr.umich.edu/

8B. Contact Information

If you need to contact us, you may do so by one of the methods listed below.

Internet: Help Desk at our Web site

E-mail: hrsquestions@umich.edu - FAX: (734) 647-1186

Postal service:
Health and Retirement Study
The Institute for Social Research, Room 3410
The University of Michigan
426 Thompson ST.
P.O. Box 1248
Ann Arbor, MI 48106-1248

Appendices

APPENDIX A

A: 2013 Internet Variables: Study Source for Select Questions/Variables/Fieldnames

Section	FieldName1	FieldName2	SourceStudy	SourceStudy-FieldName
A		A001_MARITALSTATUS	HRSIS_11	A008
A		A002_WORKFORPAY	HRS, HRSIS09, HRSIS11	J020, A009, A010
A		A003_SPPWORKFORPAY	HRSIS09	A010
A		A004_HIGHESTGRADE	HRS	B014
A		A005_AGELEFTSCHOOL	HRSIS_13	
A		A006_EQUIPMENT	HRSIS_13	
A		A007_WEBDEVICESUSED	HRSIS_13	
A		A008_WEBCONNECTMOST	HRSIS_13	
A		A009_USEWEBFORFINAN	HRSIS_13	
A		A010_FINANCESOFTWAR	HRSIS_13	
A		A011_TRACKFINANCES	HRSIS_13	
A		A012_TRANSACTIONAL	HRSIS_13	
A		A013_USESOCIALMEDIA	HRSIS_13	
A		A014_HOWUSESOCIALME	HRSIS_13	
A		A015_USEWEBOTHER	HRSIS_13	
A	A_H	A016_1	HRSIS_13	
A	A_H	A016_2	HRSIS_13	
A	A_H	A016_3	HRSIS_13	
A	A_H	A016_4	HRSIS_13	

Section	FieldName1	FieldName2	SourceStudy	SourceStudy-FieldName
A		A017_HRSUSEWEBPASTW	HRSIS_13	
A		A018_HRSUSEWEB	HRSIS_13	
A		A019_LASTWKTYPICAL	HRSIS_13	
A		A020_PERCENTEREAD	HRSIS_13	
A		A021_HOMENEWSPAPER	HRSIS_13	
A		A022_WEBNEWSPAPER	HRSIS_13	
A		A023_HAVEDIRECTDEP	HRSIS_13	
A		A024_SECURITYCONCER	HRSIS_13	
A		A025_WEBSECURITYISS	HRSIS_13	
A		A026_NOWEBFINREASON	HRSIS_13	
B		B000	HRSIS_13	
B	B_H	B001_STADD	HRSIS_13	
B	B_H	B002_CITY	HRSIS_13	
B	B_H	B003_STATE	HRSIS_13	
B	B_H	B004_ZIP	HRSIS_13	
B		B005_OTHERCOUNTRY	HRSIS_13	
B		B006_	HRSIS_13	
B		B007_	HRSIS_13	
B		B008_	HRSIS_13	
B		B009_	HRSIS_13	
B		B010_	HRSIS_13	
B		B011	HRSIS_13	
B	B_H	B012_STADD	HRSIS_13	
B	B_H	B013_CITY	HRSIS_13	
B	B_H	B014_STATE	HRSIS_13	
B	B_H	B015_ZIP	HRSIS_13	
B		B016_OTHERCOUNTRY	HRSIS_13	
B		B017	HRSIS_13	
B		B018	HRSIS_13	
B		B019_	HRSIS_13	
B		B020_	HRSIS_13	

Section	FieldName1	FieldName2	SourceStudy	SourceStudy-FieldName
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B		B022_	HRSIS_13	
B		B023	HRSIS_13	
B	B_H	B024_STADD	HRSIS_13	
B	B_H	B025_CITY	HRSIS_13	
B	B_H	B026_STATE	HRSIS_13	
B	B_H	B027_ZIP	HRSIS_13	
B		B028_OTHERCOUNTRY	HRSIS_13	
B		B029	HRSIS_13	
B		B030	HRSIS_13	
B		B031_	HRSIS_13	
B		B032_	HRSIS_13	
B		B033_	HRSIS_13	
B		B034_	HRSIS_13	
B		B035	HRSIS_13	
B	B_H	B036_STADD	HRSIS_13	
B	B_H	B037_CITY	HRSIS_13	
B	B_H	B038_STATE	HRSIS_13	
B	B_H	B039_ZIP	HRSIS_13	
B		B040_OTHERCOUNTRY	HRSIS_13	
B		B041	HRSIS_13	
B		B042	HRSIS_13	
B		B043_	HRSIS_13	
B		B044_	HRSIS_13	
B		B045_	HRSIS_13	
B		B046_	HRSIS_13	
B		B047	HRSIS_13	
B	B_H	B048_STADD	HRSIS_13	
B	B_H	B049_CITY	HRSIS_13	
B	B_H	B050_STATE	HRSIS_13	
B	B_H	B051_ZIP	HRSIS_13	
B		B052_OTHERCOUNTRY	HRSIS_13	
B		B053	HRSIS_13	
B		B054	HRSIS_13	
B		B055_	HRSIS_13	
B		B056_	HRSIS_13	
B		B057_	HRSIS_13	

Section	FieldName1	FieldName2	SourceStudy	SourceStudy-FieldName
B		B058_	HRSIS_13	
B		B059	HRSIS_13	
B	B_H	B060_STADD	HRSIS_13	
B	B_H	B061_CITY	HRSIS_13	
B	B_H	B062_STATE	HRSIS_13	
B	B_H	B063_ZIP	HRSIS_13	
B		B064_OTHERCOUNTRY	HRSIS_13	
B		B065	HRSIS_13	
B		B066	HRSIS_13	
B		B067_	HRSIS_13	
B		B068_	HRSIS_13	
B		B069_	HRSIS_13	
B		B070_	HRSIS_13	
B		B071	HRSIS_13	
B	B_H	B072_STADD	HRSIS_13	
B	B_H	B073_CITY	HRSIS_13	
B	B_H	B074_STATE	HRSIS_13	
B	B_H	B075_ZIP	HRSIS_13	
B		B076_OTHERCOUNTRY	HRSIS_13	
B		B077	HRSIS_13	
B		B078	HRSIS_13	
B		B079_	HRSIS_13	
B		B080_	HRSIS_13	
B		B081_	HRSIS_13	
B		B082_	HRSIS_13	
B		B083	HRSIS_13	
B	B_H	B084_STADD	HRSIS_13	
B	B_H	B085_CITY	HRSIS_13	
B	B_H	B086_STATE	HRSIS_13	
B	B_H	B087_ZIP	HRSIS_13	
B		B088_OTHERCOUNTRY	HRSIS_13	
B		B089	HRSIS_13	
B		B090	HRSIS_13	
B		B091_	HRSIS_13	
B		B092_	HRSIS_13	
B		B093_	HRSIS_13	
B		B094_	HRSIS_13	

Section	FieldName1	FieldName2	SourceStudy	SourceStudy-FieldName
B		B095	HRSIS_13	
B		B096	HRSIS_13	
B		B097	HRSIS_13	
B	B_H	B098_STADD	HRSIS_13	
B	B_H	B099_CITY	HRSIS_13	
B	B_H	B100_STATE	HRSIS_13	
B	B_H	B101_ZIP	HRSIS_13	
B		B102_OTHERCOUNTRY	HRSIS_13	
B		B103	HRSIS_13	
B		B104	HRSIS_13	
C		C001_NUMSIS	HRS	F073
C		C002_NUMBRO	HRS	F076
C	C_H	C003AFNAME_1	HRS	Z250
C	C_H	C003AFNAME_10	HRS	Z250
C	C_H	C003AFNAME_2	HRS	Z250
C	C_H	C003AFNAME_3	HRS	Z250
C	C_H	C003AFNAME_4	HRS	Z250
C	C_H	C003AFNAME_5	HRS	Z250
C	C_H	C003AFNAME_6	HRS	Z250
C	C_H	C003AFNAME_7	HRS	Z250
C	C_H	C003AFNAME_8	HRS	Z250
C	C_H	C003AFNAME_9	HRS	Z250
C	C_H	C004_1	HRS	Z248, Z250
C	C_H	C004_10	HRS	Z248, Z250
C	C_H	C004_2	HRS	Z248, Z250
C	C_H	C004_3	HRS	Z248, Z250
C	C_H	C004_4	HRS	Z248, Z250
C	C_H	C004_5	HRS	Z248, Z250
C	C_H	C004_6	HRS	Z248, Z250
C	C_H	C004_7	HRS	Z248, Z250
C	C_H	C004_8	HRS	Z248, Z250
C	C_H	C004_9	HRS	Z248, Z250
C		C008	HRS	F228
C	C_H	C010_1	HRS	Z251
C	C_H	C010_10	HRS	Z251
C	C_H	C010_2	HRS	Z251
C	C_H	C010_3	HRS	Z251

Section	FieldName1	FieldName2	SourceStudy	SourceStudy-FieldName
C	C_H	C010_4	HRS	Z251
C	C_H	C010_5	HRS	Z251
C	C_H	C010_6	HRS	Z251
C	C_H	C010_7	HRS	Z251
C	C_H	C010_8	HRS	Z251
C	C_H	C010_9	HRS	Z251
C	C_H	C011_1	HRS	F086
C	C_H	C011_10	HRS	F086
C	C_H	C011_2	HRS	F086
C	C_H	C011_3	HRS	F086
C	C_H	C011_4	HRS	F086
C	C_H	C011_5	HRS	F086
C	C_H	C011_6	HRS	F086
C	C_H	C011_7	HRS	F086
C	C_H	C011_8	HRS	F086
C	C_H	C011_9	HRS	F086
C		C012	HRS	F098
C		C013	HRS	Z252A
C		C014	HRS	F087
C		C015	HRS	F092
C		C016	HRSIS_13	
C		C017	HRSIS_13	
C		C018	HRSIS_13	
C		C019	HRS	F038
C		C020	HRS	F039
C		C021	HRSIS_13	
C		C022	HRSIS_13	
C		C023	HRSIS_13	
C	C_H	C024_RAMTSIB_1	HRSIS_13	
C	C_H	C024_RAMTSIB_10	HRSIS_13	
C	C_H	C024_RAMTSIB_2	HRSIS_13	
C	C_H	C024_RAMTSIB_3	HRSIS_13	
C	C_H	C024_RAMTSIB_4	HRSIS_13	
C	C_H	C024_RAMTSIB_5	HRSIS_13	
C	C_H	C024_RAMTSIB_6	HRSIS_13	
C	C_H	C024_RAMTSIB_7	HRSIS_13	
C	C_H	C024_RAMTSIB_8	HRSIS_13	

Section	FieldName1	FieldName2	SourceStudy	SourceStudy-FieldName
C	C_H	C024_RAMTSIB_9	HRSIS_13	
C		C025	HRSIS_13	
C		C026	HRSIS_13	
C	C_H	C027_SIBAMTR_1	HRSIS_13	
C	C_H	C027_SIBAMTR_10	HRSIS_13	
C	C_H	C027_SIBAMTR_2	HRSIS_13	
C	C_H	C027_SIBAMTR_3	HRSIS_13	
C	C_H	C027_SIBAMTR_4	HRSIS_13	
C	C_H	C027_SIBAMTR_5	HRSIS_13	
C	C_H	C027_SIBAMTR_6	HRSIS_13	
C	C_H	C027_SIBAMTR_7	HRSIS_13	
C	C_H	C027_SIBAMTR_8	HRSIS_13	
C	C_H	C027_SIBAMTR_9	HRSIS_13	
C		C028_RRELYSIBS	HRSIS_13	
C		C029_WSIBSRRELY	HRSIS_13	
C		C030_MAALIVE	HRSIS_13	
C		C031_PAALIVE	HRSIS_13	
C		C032_MAWHISIBASSTPN	HRSIS_13	
C		C033_MAWHISIBASSTFN	HRSIS_13	
C		C034_PAWHISIBASSTPN	HRSIS_13	
C		C035_PAWHISIBASSTFN	HRSIS_13	
K	K_H	DRAGSORTRESULT	HRSIS_13	
E		E001_OPPORTUNITIES	ALP	ms226_J1
E		E002_POSSIBILITIES	ALP	ms226_J4
E		E003_LIFEAHEAD	ALP	ms226_J5
E		E004_INFINITE	ALP	ms226_J6
E		E005_LIMITEDTIME	ALP	ms226_J7
E		E006_TIMEDOANYTHING	ALP	ms226_J8
E		E007_TIMENEWPLANS	ALP	ms226_J9
E		E008_TIMERUNOUT	ALP	ms226_J10
E		E009_TIMELIMITED	ALP	ms226_J11

Section	FieldName1	FieldName2	SourceStudy	SourceStudy-FieldName
F		F001_1NUMMEDS	HRSIS_13	
F		F002_1_NAMEMEDSTEXT	HRSIS_13	
F		F002_2_NAMEMEDSTEXT	HRSIS_13	
F		F002_3_NAMEMEDSTEXT	HRSIS_13	
F		F002_4_NAMEMEDSTEXT	HRSIS_13	
F		F002_5_NAMEMEDSTEXT	HRSIS_13	
F	F_H	F003_11_STORAGE	HRSIS_13	
F	F_H	F003_12_STORAGE	HRSIS_13	
F	F_H	F003_13_STORAGE	HRSIS_13	
F	F_H	F003_14_STORAGE	HRSIS_13	
F	F_H	F003_15_STORAGE	HRSIS_13	
F		F004_1_NAMEOTHER	HRSIS_13	
F		F004_2_NAMEOTHER	HRSIS_13	
F		F004_3_NAMEOTHER	HRSIS_13	
F		F004_4_NAMEOTHER	HRSIS_13	
F		F004_5_NAMEOTHER	HRSIS_13	
F	F_H	F005_11_STORAGE	HRSIS_13	
F	F_H	F005_12_STORAGE	HRSIS_13	
F	F_H	F005_13_STORAGE	HRSIS_13	
F	F_H	F005_14_STORAGE	HRSIS_13	
F	F_H	F005_15_STORAGE	HRSIS_13	
F		F006_1_NAMEOTHER	HRSIS_13	
F		F006_2_NAMEOTHER	HRSIS_13	
F		F006_3_NAMEOTHER	HRSIS_13	
F		F006_4_NAMEOTHER	HRSIS_13	
F		F006_5_NAMEOTHER	HRSIS_13	
F		F007_1_HOWLONG	PDS 2007	E2, 8, 14, 20, 26, 32, 38, 44, 50, 56
F		F007_2_HOWLONG	PDS 2007	E2, 8, 14, 20, 26, 32, 38, 44, 50, 56
F		F007_3_HOWLONG	PDS 2007	E2, 8, 14, 20,

Section	FieldName1	FieldName2	SourceStudy	SourceStudy-FieldName
				26, 32, 38, 44, 50, 56
F		F007_4_HOWLONG	PDS 2007	E2, 8, 14, 20, 26, 32, 38, 44, 50, 56
F		F007_5_HOWLONG	PDS 2007	E2, 8, 14, 20, 26, 32, 38, 44, 50, 56
F		F008_1_HOWLONG	PDS 2007	E2, 8, 14, 20, 26, 32, 38, 44, 50, 56
F		F008_2_HOWLONG	PDS 2007	E2, 8, 14, 20, 26, 32, 38, 44, 50, 56
F		F008_3_HOWLONG	PDS 2007	E2, 8, 14, 20, 26, 32, 38, 44, 50, 56
F		F008_4_HOWLONG	PDS 2007	E2, 8, 14, 20, 26, 32, 38, 44, 50, 56
F		F008_5_HOWLONG	PDS 2007	E2, 8, 14, 20, 26, 32, 38, 44, 50, 56
F		F009_1_HOWLONG	PDS 2007	E2, 8, 14, 20, 26, 32, 38, 44, 50, 56
F		F009_2_HOWLONG	PDS 2007	E2, 8, 14, 20, 26, 32, 38, 44, 50, 56
F		F009_3_HOWLONG	PDS 2007	E2, 8, 14, 20, 26, 32, 38, 44, 50, 56
F		F009_4_HOWLONG	PDS 2007	E2, 8, 14, 20, 26, 32, 38, 44, 50, 56
F		F009_5_HOWLONG	PDS 2007	E2, 8, 14, 20, 26, 32, 38, 44, 50, 56
F		F010_MEDICOVERAGE	HRS	N001
F		F011_MCAIDCOVER	HRS	N006
F		F012_MEDCAREHMO	HRSIS_13	

Section	FieldName1	FieldName2	SourceStudy	SourceStudy-FieldName
F		F013_PLANHELP	HRS	N351
F		F014_ENROLPARTD	HRS	N352
F		F015_AUTOENROLL	HRS	N394
F		F016_OTHSOURCE	HRS	N417
F		F017_TIMESEARCHPL	HRS	N422
F		F018_SOURCEOFINF	HRSIS_13	
F		F019_1MEDSHEALTHPRO	HRSIS_13	
F		F019_2MEDSHEALTHPRO	HRSIS_13	
F		F020_DIFFDROP	HRSIS_13	
F		F021_DIFFJAVA	HRSIS_13	
F		F022_2_NAMEMEDSTEXT	HRSIS_13	
F		F022_3_NAMEMEDSTEXT	HRSIS_13	
F		F022_4_NAMEMEDSTEXT	HRSIS_13	
F		F022_5_NAMEMEDSTEXT	HRSIS_13	
F		F023_DIFFDROPSPECIF	HRSIS_13	
F		F024_DIFFJAVASPECIF	HRSIS_13	
F		F027_2_HOWLONG	PDS 2007	E2, 8, 14, 20, 26, 32, 38, 44, 50, 56
F		F027_3_HOWLONG	PDS 2007	E2, 8, 14, 20, 26, 32, 38, 44, 50, 56
F		F027_4_HOWLONG	PDS 2007	E2, 8, 14, 20, 26, 32, 38, 44, 50, 56
F		F027_5_HOWLONG	PDS 2007	E2, 8, 14, 20, 26, 32, 38, 44, 50, 56
G		G001_RATEMEMORY	HRS	D101
G		G002_RATETNKSPEED	HRS 1992	L1
G		G100_SOUND_TEST	HRSIS_13	
G		G103_WR_SELECTION	ALP	WR_select_respons

Section	FieldName1	FieldName2	SourceStudy	SourceStudy-FieldName
		_R		e1
G		G105_WR_SELECTION_R	ALP	WR_select_response2
G		G200_VEEXAMP1	HRS, CogUSA	D247, VE900
G		G203_VEASET3ITEM1	HRS, CogUSA	D250, VEA31 D250, VEA31
G		G204_VEASET3ITEM2	HRS, CogUSA	D251, VEA32
G		G205_VEASET3ITEM3	HRS, CogUSA	D252, VEA33
G		G206_VEASET1ITEM1	HRS, CogUSA	D253,VEA11
G		G207_VEASET1ITEM2	HRS, CogUSA	D254,VEA12
G		G208_VEASET1ITEM3	HRS, CogUSA	D255, VEA13
G		G209_VEASET2ITEM1	HRS, CogUSA	D256, VEA21
G		G210_VEASET2ITEM2	HRS, CogUSA	D257, VEA22
G		G211_VEASET2ITEM3	HRS, CogUSA	D258, VEA23
G		G212_VEASET4ITEM1	HRS, CogUSA	D259, VEA41
G		G213_VEASET4ITEM2	HRS, CogUSA	D260, VEA42
G		G214_VEASET4ITEM3	HRS, CogUSA	D261, VEA43
G		G215_VEASET5ITEM1	HRS, CogUSA	D262, VEA51
G		G216_VEASET5ITEM2	HRS, CogUSA	D263, VEA52
G		G217_VEASET5ITEM3	HRS, CogUSA	D264, VEA53
G		G218_VEBSET3ITEM1	HRS, CogUSA	D270, VEB31
G		G219_VEBSET3ITEM2	HRS, CogUSA	D271, VEB32
G		G220_VEBSET3ITEM3	HRS, CogUSA	D272, VEB33
G		G221_VEBSET1ITEM1	HRS, CogUSA	D273, VEB11
G		G222_VEBSET1ITEM2	HRS, CogUSA	D274, VEB12
G		G223_VEBSET1ITEM3	HRS, CogUSA	D275, VEB13
G		G224_VEBSET2ITEM1	HRS, CogUSA	D276, VEB21
G		G225_VEBSET2ITEM2	HRS, CogUSA	D277, VEB22
G		G226_VEBSET2ITEM3	HRS, CogUSA	D278, VEB23
G		G227_VEBSET4ITEM1	HRS, CogUSA	D279, VEB41
G		G228_VEBSET4ITEM2	HRS, CogUSA	D280, VEB42
G		G229_VEBSET4ITEM3	HRS, CogUSA	D281, VEB43
G		G230_VEBSET5ITEM1	HRS, CogUSA	D282, VEB51
G		G231_VEBSET5ITEM2	HRS, CogUSA	D283, VEB52
G		G232_VEBSET5ITEM3	HRS, CogUSA	D284, VEB53
G	G_H	G300_NSEXAMPLE1	HRSIS11, CogUSA	D000, NS900

Section	FieldName1	FieldName2	SourceStudy	SourceStudy-FieldName
G	G_H	G302_NSINTRO_2_	HRSIS11, HRS, CogUSA	D002, D240, NS900
G	G_H	G305_D1_HIDDEN	HRSIS11, HRS, CogUSA	D009_D1, D201, NSA31
G	G_H	G306_G1_HIDDEN	HRSIS11, HRS, CogUSA	D003_G1, D202, NSA32
G	G_H	G307_K1_HIDDEN	HRSIS11, HRS, CogUSA	D211_K1, D203, NSA33
G	G_H	G308_A1_HIDDEN	HRSIS11, HRS, CogUSA	D006_A1, D204, NSA11
G	G_H	G309_B1_HIDDEN	HRSIS11, HRS, CogUSA	D007_B1, D205, NSA12
G	G_H	G310_C1_HIDDEN	HRSIS11, HRS, CogUSA	D008_C1, D206, NSA13
G	G_H	G311_E1_HIDDEN	HRSIS11, HRS, CogUSA	D010_E1, D207, NSA21
G	G_H	G312_F1_HIDDEN	HRSIS11, HRS, CogUSA	D011_F1, D208, NSA22
G	G_H	G313_H1_HIDDEN	HRSIS11, HRS, CogUSA	D004_H1, D209, NSA23
G	G_H	G314_I1_HIDDEN	HRSIS11, HRS, CogUSA	D005_I1, D210, NSA41
G	G_H	G315_J1_HIDDEN	HRSIS11, HRS, CogUSA	D012_J1, D211, NSA42
G	G_H	G316_L1_HIDDEN	HRSIS11, HRS, CogUSA	D014_L1, D212, NSA43
G	G_H	G317_M1_HIDDEN	HRSIS11, HRS, CogUSA	D015_M1, D213, NSA51
G	G_H	G318_N1_HIDDEN	HRSIS11, HRS, CogUSA	D016_N1, D214, NSA52
G	G_H	G319_O1_1_HIDDE	HRSIS11, HRS, CogUSA	D017_O1, D215, NSA53
G	G_H	G319_O1_2_HIDDE	HRSIS11, HRS, CogUSA	D017_O1, D215, NSA53
G	G_H	G320_D2_HIDDEN	HRSIS11, HRS, CogUSA	D009_D2, D221, NSB31
G	G_H	G321_G2_HIDDEN	HRSIS11, HRS, CogUSA	D103_G2, D222, NSB32
G	G_H	G322_K2_HIDDEN	HRSIS11, HRS, CogUSA	D113_K2, D223, NSB33

Section	FieldName1	FieldName2	SourceStudy	SourceStudy-FieldName
G	G_H	G323_A2_HIDDEN	HRSIS11, HRS, CogUSA	D106_A2, D224, NSB11
G	G_H	G324_B2_HIDDEN	HRSIS11, HRS, CogUSA	D225_B2, D225, NSB12
G	G_H	G325_C2_HIDDEN	HRSIS11, HRS, CogUSA	D108_C2, D226, NSB13
G	G_H	G326_E2_HIDDEN	HRSIS11, HRS, CogUSA	D110_E2, D227, NSB21
G	G_H	G327_F2_HIDDEN	HRSIS11, HRS, CogUSA	D111_F2, D228, NSB22
G	G_H	G328_H2_HIDDEN	HRSIS11, HRS, CogUSA	D104_H2, D229, NSB23
G	G_H	G329_I2_HIDDEN	HRSIS11, HRS, CogUSA	D105_I2, D230, NSB41
G	G_H	G330_J2_HIDDEN	HRSIS11, HRS, CogUSA	D112_J2, D231, NSB42
G	G_H	G331_L2_1_HIDDE	HRSIS11, HRS, CogUSA	D114_L2, D232, NSB43
G	G_H	G331_L2_2_HIDDE	HRSIS11, HRS, CogUSA	D114_L2, D232, NSB43
G	G_H	G332_M2_HIDDEN	HRSIS11, HRS, CogUSA	D115_M2, D233, NSB51
G	G_H	G333_N2_HIDDEN	HRSIS11, HRS, CogUSA	D116_N2, D234, NSB52
G	G_H	G334_O2_HIDDEN	HRSIS11, HRS, CogUSA	D117_O2, D235, NSB53
G		G401_SERIES1	HRS	D142
G		G402_SERIES2	HRS	D143
G		G403_SERIES3	HRS	D144
G		G404_SERIES4	HRS	D145
G		G405_SERIES5	HRS	D146
G		G406_CHNCDISEASE	HRS	D178
G		G407_LOTTERYSPLIT	HRS	D179
G		G408_SVNGSINTEREST	HRS	D180
G		G503_STARTNOW	CogUSA	AR9021
G		G505_STARTNOW	CogUSA	AR9031
G		G506_AREXAMPLE3	CogUSA	AR904
G		G507_AREXAMPLE3CO	CogUSA	AR9041

Section	FieldName1	FieldName2	SourceStudy	SourceStudy-FieldName
		NT		
G		G509_ARSET3ITEM1	CogUSA	AR31
G		G510_ARSET3ITEM2	CogUSA	AR32
G		G511_ARSET3ITEM3	CogUSA	AR33
G		G512_ARSET1ITEM1	CogUSA	AR11
G		G513_ARSET1ITEM2	CogUSA	AR12
G		G514_ARSET1ITEM3	CogUSA	AR13
G		G515_ARSET2ITEM1	CogUSA	AR21
G		G516_ARSET2ITEM2	CogUSA	AR22
G		G517_ARSET2ITEM3	CogUSA	AR23
G		G518_ARSET4ITEM1	CogUSA	AR41
G		G519_ARSET4ITEM2	CogUSA	AR42
G		G520_ARSET4ITEM3	CogUSA	AR43
G		G521_ARSET5ITEM1	CogUSA	AR51
G		G522_ARSET5ITEM2	CogUSA	AR52
G		G523_ARSET5ITEM3	CogUSA	AR53
I		I001_SOLDPOSSESSION	HRSIS_13	
I		I002_SOLDPOSSPASTYR	HRSIS_13	
I		I003_SOLDPOSS500	HRSIS_13	
I		I004_BORRPAWN	HRSIS_13	
I		I005_BORPAWNPASTYR	HRSIS_13	
I		I006_BORPAWN500	HRSIS_13	
I		I007_BORRPAYD	HRSIS_13	
I		I008_BORPAYDPASTYR	HRSIS_13	
I		I009_BORPAYD500	HRSIS_13	
I		I010_BORROWTITLCAR	HRSIS_13	
I		I011_BORTITLEPASTYR	HRSIS_13	
I		I012_BORTITLE500	HRSIS_13	
I		I013_BORROANTICTAX	HRSIS_13	
I		I014_BORTAXPASTYR	HRSIS_13	
I		I015_BORTAX500	HRSIS_13	

Section	FieldName1	FieldName2	SourceStudy	SourceStudy-FieldName
I		I016_RENTFURNAPP	HRSIS_13	
I		I017_RENTFURNPASTYR	HRSIS_13	
I		I018_MORE500	HRSIS_13	
I		I019_BORROWANYOTH	HRSIS_13	
I		I020_BORANYOTPASTYR	HRSIS_13	
I		I021_BORANYOT500	HRSIS_13	
J		J001_INCREADECR	HRSIS_13	
J		J002_PAYOFFDEBT	HRSIS_13	
J		J003_INCRPAYTAX	HRSIS_13	
J		J004_ANYINFTAX	HRSIS_13	
J		J006_1TAXINCDECR	HRSIS_13	
J		J007_2DECRPAYOFF	HRSIS_13	
J		J008_UNEXPEXPEN	HRSIS_13	
J		J009_CREDITAPP	HRSIS_13	
J		J010_MORTLINCR	HRSIS_13	
J		J011_HOUSEVALUE	HRSIS_13	
J		J012_AMOUNTOWED	HRSIS_13	
J		J013_OTHERDEBTS	HRSIS_13	
J		J014_TOTALDEBT	HRSIS_13	
J		J015_MONEYBANK	HRSIS_13	
J		J016_INCRDECFUND	HRSIS_13	
K	K_H	K001_	HRSIS_13	
K	K_H	K002_	HRSIS_13	
K	K_H	K003_	HRSIS_13	
K	K_H	K004_	HRSIS_13	
K	K_H	K005_	HRSIS_13	
K	K_H	K006_	HRSIS_13	
K	K_H	K007_	HRSIS_13	
K	K_H	K008_	HRSIS_13	
K	K_H	K009_	HRSIS_13	
K	K_H	K010_	HRSIS_13	
K	K_H	K011_	HRSIS_13	
K	K_H	K012_	HRSIS_13	
K	K_H	K013_	HRSIS_13	
K		K014A_PRIORITY1	HRSIS_13	

Section	FieldName1	FieldName2	SourceStudy	SourceStudy-FieldName
K		K014B_BIGTICKETRANG	HRSIS_13	
K		K015A_PRIORITY2	HRSIS_13	
K		K015B_BUYHOMERANGE	HRSIS_13	
K		K016A_PRIORITY3	HRSIS_13	
K		K016B_BUY2NDHOMERAN	HRSIS_13	
K		K017A_PRIORITY4	HRSIS_13	
K		K017B_DAYTODAYRANGE	HRSIS_13	
K		K018A_PRIORITY5	HRSIS_13	
K		K018B_HOMEIMPROVERA	HRSIS_13	
K		K019A_PRIORITY6	HRSIS_13	
K		K019B_BEQUESTCHILDR	HRSIS_13	
K		K020A_PRIORITY7	HRSIS_13	
K		K020B_BEQUESTOTHERR	HRSIS_13	
K		K021A_PRIORITY8	HRSIS_13	
K		K021B_ASSISTLIVERAN	HRSIS_13	
K		K022A_PRIORITY9	HRSIS_13	
K		K022B_HEALTHCARERAN	HRSIS_13	
K		K023A_PRIORITY10	HRSIS_13	
K		K023B_SCHOOLINGRANG	HRSIS_13	
K		K024A_PRIORITY11	HRSIS_13	
K		K024B_TRAVELRANGE	HRSIS_13	
K		K025A_PRIORITY12	HRSIS_13	
K		K025B_EMERGENCIESRA	HRSIS_13	
K		K026A_PRIORITY13	HRSIS_13	
K		K026B_OTHEREXPRANGE	HRSIS_13	
K		K038	HRSIS_13	
K		K041_AB	HRSIS_13	

Section	FieldName1	FieldName2	SourceStudy	SourceStudy-FieldName
K		K042_AC	HRSIS_13	
K		K043_AD	HRSIS_13	
L		L001_STOCKSMORE	HRS	P047
L		L002_STOCK10UP	HRSIS_13	
L		L003_STOCK20UP	HRS	P150
L		L004_STOCKSLESS	HRSIS_13	
L		L005_STOCK10LESS	HRSIS_13	
L		L006_STOCK20LESS	HRS	P180
L		L101_STOCKSMORE	HRS	P047
L		L102_STOCK10UP	HRSIS_13	
L		L103_STOCK20UP	HRS	P150
L		L104_STOCKSLESS	HRSIS_13	
L		L105_STOCK10LESS	HRSIS_13	
L		L106_STOCK20LESS	HRS	P180
L		L201_STOCKSMORE	HRS	P047
L		L202_STOCK10UP	HRSIS_13	
L		L203_STOCK20UP	HRS	P150
L		L204_STOCKSLESS	HRSIS_13	
L		L205_STOCK10LESS	HRSIS_13	
L		L206_STOCK20LESS	HRS	P180
L		L207_STOCKSAME	HRSIS_13	
M		M001_MEDFORMS	HRSIS09,CogEcon1 1,HRS health literacy module 2010	F001, G11
M		M002_TAXFORMS	CogEcon 2011	A10
M		M003_FAMASSETKNOW	CogEcon 2008	Q54
M		M004_RETIREDECISION	CogEcon 2008	Q55
M		M005_FILETAX	HRSIS_13	
M		M006_TAXPREP	HRSIS_13	
M		M007_TAXPREPWHO	HRSIS_13	
M		M008_TAXINFOWHO	HRSIS_13	
M		M009_TAXPREPWHO	HRSIS_13	
M		M010_HTHINSKNOW	HRSIS_13	
M		M011_HTHINSDEC	HRSIS_13	
M		M012_HTHINSDECOT	HRSIS_13	

Section	FieldName1	FieldName2	SourceStudy	SourceStudy-FieldName
M		M013_HTHINSDECWHO	HRSIS_13	
M		M014_HTHCAREDECHOW	HRSIS_13	
M		M015_HTHCAREDECOT	HRSIS_13	
M		M016_HTHCAREDECWHO	HRSIS_13	
M		M017_APPTS	HRSIS_13	
M		M018_APPTSWHO	MCBS 2011	
M	M_H	M019_1	HRSIS_13	
M	M_H	M019_2	HRSIS_13	
M	M_H	M019_3	HRSIS_13	
M	M_H	M019_4	HRSIS_13	
M	M_H	M019_5	HRSIS_13	
M	M_H	M019_6	HRSIS_13	
M		M019_APPHELPDAUG	HRSIS_13	
M		M019_APPHELPFAM	HRSIS_13	
M		M019_APPHELPFRIEN	HRSIS_13	
M		M019_APPHELPOTHER	HRSIS_13	
M		M019_APPHELPSON	HRSIS_13	
M		M019_APPHELPSP	HRSIS_13	
M		M021_MEDSHELP	HRSIS_13	
M		M022_MEDSHELPWHO	HRSIS_13	
M	M_H	M023_1	HRSIS_13	
M	M_H	M023_2	HRSIS_13	
M	M_H	M023_3	HRSIS_13	
M	M_H	M023_4	HRSIS_13	
M	M_H	M023_5	HRSIS_13	
M	M_H	M023_6	HRSIS_13	
M	M_H	M023_7	HRSIS_13	
M		M023_MEDSHELPDAUG	HRSIS_13	
M		M023_MEDSHELPDOC	HRSIS_13	
M		M023_MEDSHELPFAM	HRSIS_13	
M		M023_MEDSHELPFRIEN	HRSIS_13	
M		M023_MEDSHELPOTHER	HRSIS_13	
M		M023_MEDSHELPSON	HRSIS_13	

Section	FieldName1	FieldName2	SourceStudy	SourceStudy-FieldName
M		M023_MEDSHELPSP	HRSIS_13	
M		M024_SPAPPT	HRSIS_13	
M		M025_SPAPPTHELP	HRSIS_13	
M		M026_SPMEDS	HRSIS_13	
M		M027_SPMEDSHELP	HRSIS_13	
M		M028_SPMEDSHELPWHO	HRSIS_13	
M		M029_SPMEDSRHELP	HRSIS_13	
M		M030_1_PLANDIN	HRSIS_13	
M		M030_2_SHOPLIST	HRSIS_13	
M		M030_3_MARKET	HRSIS_13	
M		M030_4_COOKDIN	HRSIS_13	
M		M030_5_DISHES	HRSIS_13	
M		M030_6_GARBAGE	HRSIS_13	
M		M030_7_LAUNDRY	HRSIS_13	
M		M030_8_BILLS	HRSIS_13	
N		N001	HRSIS_13	
N		N002	HRSIS_13	
N		N003	HRSIS_13	
N		N004	HRSIS_13	
N		N005	HRSIS_13	
N		N006	HRSIS_13	
N		N007	HRSIS_13	
N		N008	HRSIS_13	

APPENDIX B

B: DS_VERSION: The version of the survey used by an R and the changes associated with each version of the survey.

Version Date	Version	Change	Section

04/25/13	2	**Problem:** In reviewing G, we are noticing that empties in NS and AR tests are coming out as 0 for the final scores.
		
		Solution: The calculated fields for G_C_NS and G_C_AR include new logic:
		var cnta1 = null;
		if (({Value:G_P_COGGROUP}==2 && {Value:G_P_X525} == 2))
		{
		cnta1 = 0;
		if ({Value:G_H_G305_D1_HIDDEN} == '10')
		{ cnta1 = cnta1 + 1;}
		if ({Value:G_H_G306_G1_HIDDEN} == '41')
		{ cnta1 = cnta1 +1;}
		if ({Value:G_H_G307_K1_HIDDEN} == '12')
		{ cnta1 = cnta1 + 1;}
		}
			Sec G

	2	**Problem:** The variable A020_PERCENTEREAD has a code of 1001. **Solution:** A020 - codeframe made 1001 never view. A020 - codeframe added 100 to replace 1001.	Sec A
	2	**Problem:** There is a mix of odd codes (C1, C2, etc.) and text codes (PARENT, CHILD, etc.) in some of the questions (e.g., B020). I assume this is related to a variable length limit in SAS and that we'll be able to decipher these codes later. But I just want to make sure that's the case. **Solution:** Changed the codeframes to words from C1, C2....	Sec B
	2	**Problem:** some issue about data being emptied out under certain circumstances in this section. It appears that quite a few cases are missing data in the 40th, 50th, and later decade loops when they shouldn't be. Specifically, there are 22 cases for which B017=5 who are missing data on B023 and B029-B034. Are these cases for which the data in those fields got deleted for some reason? These same cases appear to be missing for subsequent decades, as well. 3) There are no "1=yes" responses to the question "Do you still live at this address?" for any of the decades between 30 and 60 (inclusive). This seems very surprising and I wonder if it's related to the issue of the data being emptied out. **Solution:** 2 and 3 were fixed with prior Sec.B work.	Sec B

	2	**Problem:** No one appears to have gotten asked B095. It seems like a fair number of Rs should have gotten that question. For example SID 70628 is 80 years old and answered that the address he/she lived at longest in his/her 70s is not the same as the current address (B071=2 and B_C_STILLLIVESAME =0). I think that R should have gotten B095. It appears that B_P_PWSTATE is missing for all cases--is that the reason B095 wasn't asked? (I reported this to Tom.) **Solution:** changed ask logic as collection and B095.	Sec B
	2	**Problem:** blank screen reported by people with Windows XP, IE4 on Javascript drug lists. **Solution:** skipped Javascript drug list for people with Windows XP, IE4, gave them a text box version instead.	Sec F-Prescription Drugs:
	3	**Problem**: computer freezing/slowdowns and other difficulties Rs have reported while trying to enter meds from the drop down and java lists. **Solution:** we are adding "have any technical difficulty" question where if R says Yes, we allow them to enter the remaining drugs in a simple text box. We programmed “Escape Hatches” (F020 and F021) for people who had trouble selecting a drug from a dropdown box or JavaScript type-ahead menu.	Sec F-Prescription Drugs:
	3	**Problem:** 10% of Rs are taking the survey on iPads and iPads don't allow R to "drag & drop" to prioritize savings usage. **Solution:** so we are skipping them out.	Sec K-Savings:
	3	**Problem:** People were having problems pressing small buttons. **Solution:** Made the "play" buttons bigger and minor wording tweaks.	Sec G-Cognition:
06/11/2013 (~2:30pm)	4	**Was mistakenly published without LOGIN and PASSWORD screen. Republished as V5 immediately**	
06/11/2013	5	**Problem:** Some R left annuities drag and drop order unchanged. We need to be able to differentiate this group and the one that simply skipped the question. **Solution**: Add K038, a question that asks **“You left the order of the items on the previous screen unchanged. Is that because you felt the order we suggested fits your situation best?”**	Sec K-Savings:

	5	**Problem:** Rs who did not reorder the list on purpose (K038 = Yes) are given the old wording on K014 (“The list as you have ordered it is shown below….) but they did not order any lists. **Solution:** give them the same wording on K014 as Rs who have IPad or no Javascript (“For each reason for holding savings please enter the approximate amount that you would like to hold for this reason”).	Sec K-Savings:
	5	**Problem:** We've had some people who live in facilities say that they don't cook, shop for groceries, do laundry, etc., question M030 does not make sense. **Solution:** Add "not applicable" category on far right.	Sec M
	5	**Problem:** Need category “Someone else” on M013. **Solution**: add category 6 “Someone else” to M013.	Sec M
	5	**Problem:** There were multiple problems reported from the field regarding images problem in G. **Solution**: Files that contain images are moved to Illume resources from the server.	Sec G

APPENDIX C

C: Section K: Annuity Choice Scenario Documentation

Unmarried Choices Collection Branchpoint:
Ask if R reports savings greater than or equal to $1,000 and R is NOT currently married or partnered **(K_P_Savings** >= 1000 AND K_C_Scenario > 0 AND A001 (NOT in 1 or 2), else go to **Married Choices Collection Branchpoint**

K040_Scenario 1 Branchpoint:
Ask if R has assets in SS, Defined Benefit plan and Housing Equity (**K_C_Scenario = 1)**
[K_P_PWSSIncome > 0 and K_P_PWIncomeDB > 0 and K_P_HousingEquity > 0]

Else, go to **K040_Scenario 2 Branchpoint**

Note: *Though we lay out 16 unique "scenarios" in the documentation below, each Respondent will only be shown one scenario, based on coupleness status, age and type and amount of assets they have reported in the previous wave interview. They will answer three questions (K041_AB, K042_AC, and K043_AD) about the selected scenario. We document which scenario was displayed in the variable K_C_Scenario with values of 1-16 corresponding to the 16 possible scenarios.*

K040_Intro (Source: HRSIS_13)
Our records indicate that you receive Social Security benefits and benefits from an employer-provided pension plan. Suppose the total of the two is $K_C_SS_DB (AA)/month and that you will continue to receive this amount for as long as you live. Suppose that you also have savings (including IRA and 401(k) accounts) that add up to $K_P_SAVINGS (FF) and the net value of your house is $K_P_HOUSINGEQUITY (HH).

Now suppose that you could increase your lifetime monthly income by giving up some of your savings. Several possibilities are shown in columns A, B, C and D below. For each question below, please indicate which option you would prefer.

Choice A would leave your current savings and monthly income the same as they are now. Choices B, C and D convert all or some percentage of your savings which would increase your lifetime monthly income.

	A **Current**	**B** **Convert all savings**	**C** **Convert 50% of savings** ***^K_C_CC50****(CC*)*	**D** **Convert 25% of savings** ***^K_C_CC25*** *(CC*)*
Current monthly earned income	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*
Lifetime monthly income from Social Security and pensions	*K_C_SS_DB (AA)*	*K_C_AA100 (AA*)*	*K_C_AA50 (AA*)*	*K_C_AA25 (AA*)*
Saving	*K_P_Savings (SS)*	*K_C_SS100 (SS*)*	*K_C_SS50 (SS*)*	*K_C_SS25 (SS*)*
House value	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*

K041_AB (Source: HRSIS_13)
If the choice were between A and B, which option would you prefer? A or B?

1.A
2.B

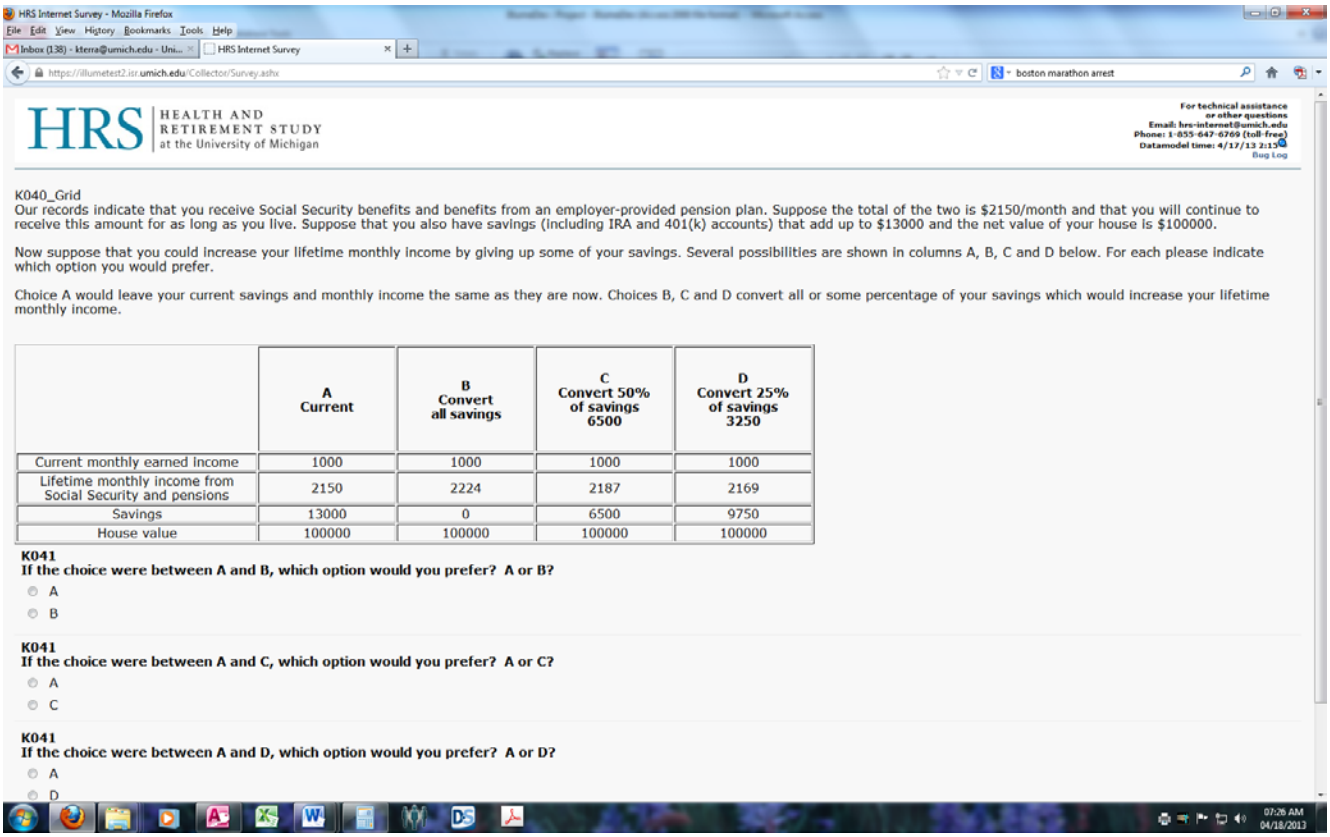
K042_AC (Source: HRSIS_13)
If the choice were between A and C, which option would you prefer? A or C?

1.A
2.C

K043_AD (Source: HRSIS_13)
If the choice were between A and D, which option would you prefer? A or D?

1.A
2.D

This is how scenario #1 appears in Illume



K040_Scenario 2 Branchpoint:
BP: Ask If R has assets in SS and Defined Benefit plan (**K_C_Scenario = 2)**
[K_P_PWSSIncome > 0 and K_P_PWIncomeDB > 0 and K_P_HousingEquity <= 0]

Else, go to **K040_Scenario 3 Branchpoint**

Our records indicate that you receive Social Security benefits and benefits from an employer-provided pension plan. Suppose the total of the two is $K_C_SS_DB (AA)/month and that you will continue to receive this amount for as long as you live. Suppose that you also have savings (including IRA and 401(k) accounts) that add up to $K_P_SAVINGS (FF).

Now suppose that you could increase your lifetime monthly income by giving up some of your savings. Several possibilities are shown in columns A, B, C and D below. For each question below, please indicate which option you would prefer.

Choice A would leave your current savings and monthly income the same as they are now. Choices B, C and D convert all or some percentage of your savings which would increase your lifetime monthly income.

	A **Current**	**B** **Convert all savings**	**C** **Convert 50% of savings** ***^K_C_CC50**(CC*)*	**D** **Convert 25% of savings** ***^K_C_CC25** (CC*)*
Current monthly earned income	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*
Lifetime monthly income from Social Security and pensions	*K_C_SS_DB (AA)*	*K_C_AA100 (AA*)*	*K_C_AA50 (AA*)*	*K_C_AA25 (AA*)*
Saving	*K_P_Savings (SS)*	*K_C_SS100 (SS*)*	*K_C_SS50 (SS*)*	*K_C_SS25 (SS*)*
House value	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*

K041_AB (Source: HRSIS_13)
If the choice were between A and B, which option would you prefer? A or B?

1.A
2.B

K042_AC (Source: HRSIS_13)
If the choice were between A and C, which option would you prefer? A or C?

1.A
2.C

K043_AD (Source: HRSIS_13)
If the choice were between A and D, which option would you prefer? A or D?

1.A
2.D

K040_Scenario 3 Branchpoint:
Ask If R has assets in SS and Housing Equity (**K_C_Scenario = 3)**
[K_P_PWSSIncome > 0 and K_P_PWIncomeDB = 0 and K_P_HousingEquity > 0]

Else, go to **K040_Scenario 4 Branchpoint**

Our records indicate that you receive Social Security benefits. Suppose your benefits amount to $K_C_SS_DB (AA)/month and that you will continue to receive this amount for as long as you live. Suppose that you also have savings (including IRA and 401(k) accounts) that add up to $K_P_SAVINGS (FF) and the net value of your house is $K_P_HOUSINGEQUITY (HH).

Now suppose that you could increase your lifetime monthly income by giving up some of your savings. Several possibilities are shown in columns A, B, C and D below. For each question below, please indicate which option you would prefer.

Choice A would leave your current savings and monthly income the same as they are now. Choices B, C and D convert all or some percentage of your savings which would increase your lifetime monthly income.

	A **Current**	**B** **Convert all savings**	**C** **Convert 50% of savings ^*K_C_CC50*(CC*)**	**D** **Convert 25% of savings ^*K_C_CC25* (CC*)**
Current monthly earned income	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*
Lifetime monthly income from Social Security and pensions	*K_C_SS_DB (AA)*	*K_C_AA100 (AA*)*	*K_C_AA50 (AA*)*	*K_C_AA25 (AA*)*
Saving	*K_P_Savings (SS)*	*K_C_SS100 (SS*)*	*K_C_SS50 (SS*)*	*K_C_SS25 (SS*)*
House value	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*

K041_AB. (Source: HRSIS_13)

If the choice were between A and B, which option would you prefer? A or B?

1. A
2. B

K042_AC. (Source: HRSIS_13)

If the choice were between A and C, which option would you prefer? A or C?

1. A
3. C

K043_AD. (Source: HRSIS_13)

If the choice were between A and D, which option would you prefer? A or D?

1. A
4. D

K040_Scenario 4 Branchpoint:
Ask if R has assets in SS (**K_C_Scenario = 4**)
[K_P_PWSSIncome > 0 and K_P_PWIncomeDB = 0 and K_P_HousingEquity <= 0]

Else, go to **K040_Scenario 5 Branchpoint**

Our records indicate that you receive Social Security benefits. Suppose your benefits amount to $K_C_SS_DB (AA)/month and that you will continue to receive this amount for as long as you live. Suppose that you also have savings (including IRA and 401(k) accounts) that add up to $K_P_SAVINGS (FF).

Now suppose that you could increase your lifetime monthly income by giving up some of your savings. Several possibilities are shown in columns A, B, C and D below. For each question below, please indicate which option you would prefer.

Choice A would leave your current savings and monthly income the same as they are now. Choices B, C and D convert all or some percentage of your savings which would increase your lifetime monthly income.

	A **Current**	**B** **Convert all savings**	**C** **Convert 50% of savings ^*K_C_CC50*(CC*)**	**D** **Convert 25% of savings ^*K_C_CC25* (CC*)**
Current monthly earned income	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*
Lifetime monthly	*K_C_SS_DB (AA)*	*K_C_AA100 (AA*)*	*K_C_AA50 (AA*)*	*K_C_AA25 (AA*)*

income from Social Security and pensions				
Saving	*K_P_Savings (SS)*	*K_C_SS100 (SS*)*	*K_C_SS50 (SS*)*	*K_C_SS25 (SS*)*
House value	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*

K041_AB (Source: HRSIS_13)
If the choice were between A and B, which option would you prefer? A or B?

1.A
2.B

K042_AC (Source: HRSIS_13)
If the choice were between A and C, which option would you prefer? A or C?

1.A
2.C

K043_AD (Source: HRSIS_13)
If the choice were between A and D, which option would you prefer? A or D?

1.A
2.D

K040_Scenario 5 Branchpoint:
Ask If R has assets in Defined Benefit plan and Housing Equity **(K_C_Scenario = 5**)
[K_P_PWSSIncome = 0 and K_P_PWIncomeDB > 0 and K_P_HousingEquity > 0]

Else, go to **K040 Scenario 6 Branchpoint:**

Our records indicate that you receive benefits from an employer-provided pension plan. Suppose your benefits amount to $K_C_SS_DB (AA)/month and that you will continue to receive this amount for as long as you live. Suppose that you also have savings (including IRA and 401(k) accounts) that add up to $K_P_SAVINGS (FF) and the net value of your house is $K_P_HOUSINGEQUITY (HH).

Now suppose that you could increase your lifetime monthly income by giving up some of your savings. Several possibilities are shown in columns A, B, C and D below. For each question below, please indicate which option you would prefer.

Choice A would leave your current savings and monthly income the same as they are now. Choices B, C and D convert all or some percentage of your savings which would increase your lifetime monthly income.

	A **Current**	**B** **Convert all savings**	**C** **Convert 50% of savings** ***^K_C_CC50****(CC*)*	**D** **Convert 25% of savings** ***^K_C_CC25*** *(CC*)*
Current monthly earned income	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*
Lifetime monthly income from Social Security and pensions	*K_C_SS_DB (AA)*	*K_C_AA100 (AA*)*	*K_C_AA50 (AA*)*	*K_C_AA25 (AA*)*
Saving	*K_P_Savings (SS)*	*K_C_SS100 (SS*)*	*K_C_SS50 (SS*)*	*K_C_SS25 (SS*)*
House value	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*

K041_AB (Source: HRSIS_13)
If the choice were between A and B, which option would you prefer? A or B?

1.A
2.B

K042_AC (Source: HRSIS_13)
If the choice were between A and C, which option would you prefer? A or C?

1.A
2.C

K043_AD (Source: HRSIS_13)
If the choice were between A and D, which option would you prefer? A or D?

1.A
2.D

K040_Scenario 6 Branchpoint:
Ask If R has assets in Defined Benefit plan **(K_C_Scenario = 6)**
[K_P_PWSSIncome = 0 and K_P_PWIncomeDB > 0 and K_P_HousingEquity <= 0]

Else, go to **K040_Scenario 7 Branchpoint:**

Our records indicate that you receive benefits from an employer-provided pension plan. Suppose your benefits amount to $K_C_SS_DB (AA)/month and that you will continue to receive this amount for as long as you live. Suppose that you also have savings (including IRA and 401(k) accounts) that add up to $K_P_SAVINGS (FF).

Now suppose that you could increase your lifetime monthly income by giving up some of your savings. Several possibilities are shown in columns A, B, C and D below. For each question below, please indicate which option you would prefer.

Choice A would leave your current savings and monthly income the same as they are now. Choices B, C and D convert all or some percentage of your savings which would increase your lifetime monthly income.

	A **Current**	**B** **Convert all savings**	**C** **Convert 50% of savings** ***^K_C_CC50****(CC*)*	**D** **Convert 25% of savings** ***^K_C_CC25*** *(CC*)*
Current monthly earned income	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*
Lifetime monthly income from Social Security and pensions	*K_C_SS_DB (AA)*	*K_C_AA100 (AA*)*	*K_C_AA50 (AA*)*	*K_C_AA25 (AA*)*
Saving	*K_P_Savings (SS)*	*K_C_SS100 (SS*)*	*K_C_SS50 (SS*)*	*K_C_SS25 (SS*)*
House value	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*

K041_AB. (Source: HRSIS_13)
If the choice were between A and B, which option would you prefer? A or B?

1.A
2.B

K042_AC. (Source: HRSIS_13)
If the choice were between A and C, which option would you prefer? A or C?

1.A
3.C

K043_AD. (Source: HRSIS_13)
If the choice were between A and D, which option would you prefer? A or D?

1.A
4.D

K040_Scenario 7 Branchpoint:
Ask If R has assets in Housing Equity **(K_C_Scenario = 7)**
[K_P_PWSSIncome = 0 and K_P_PWIncomeDB = 0 and K_P_HousingEquity > 0]

Else, go to **K040_Scenario 8 Branchpoint**

Our records indicate that you have savings (including IRA and 401(k) accounts) that add up to $K_P_SAVINGS (FF) and the net value of your house is $K_P_HOUSINGEQUITY (HH).

Now suppose that you could increase your lifetime monthly income by giving up some of your savings. Several possibilities are shown in columns A, B, C and D below. For each question below, please indicate which option you would prefer.

Choice A would leave your current savings and monthly income the same as they are now. Choices B, C and D convert all or some percentage of your savings which would increase your lifetime monthly income.

	A **Current**	**B** **Convert all savings**	**C** **Convert 50% of savings** ***^K_C_CC50****(CC*)*	**D** **Convert 25% of savings** ***^K_C_CC25*** *(CC*)*
Current monthly earned income	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*
Lifetime monthly income from Social Security and pensions	*K_C_SS_DB (AA)*	*K_C_AA100 (AA*)*	*K_C_AA50 (AA*)*	*K_C_AA25 (AA*)*
Saving	*K_P_Savings (SS)*	*K_C_SS100 (SS*)*	*K_C_SS50 (SS*)*	*K_C_SS25 (SS*)*
House value	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*

K041_AB. (Source: HRSIS_13)
If the choice were between A and B, which option would you prefer? A or B?

1.A
2.B

K042_AC. (Source: HRSIS_13)
If the choice were between A and C, which option would you prefer? A or C?

1.A
3.C

K043_AD. (Source: HRSIS_13)
If the choice were between A and D, which option would you prefer? A or D?

1.A
4.D

K040_Scenario 8 Branchpoint:
Ask If R has savings only **(K_C_Scenario = 8)**
[K_P_PWSSIncome = 0 and K_P_PWIncomeDB = 0 and K_P_HousingEquity <= 0]

Else, go to **Next Section**

Our records indicate that you have savings (including IRA and 401(k) accounts) that add up to $K_P_SAVINGS (FF).

Now suppose that you could increase your lifetime monthly income by giving up some of your savings. Several possibilities are shown in columns A, B, C and D below. For each question below, please indicate which option you would prefer.

Choice A would leave your current savings and monthly income the same as they are now. Choices B, C and D convert all or some percentage of your savings which would increase your lifetime monthly income.

	A **Current**	**B** **Convert all savings**	**C** **Convert 50% of savings** ***^K_C_CC50**(CC*)*	**D** **Convert 25% of savings** ***^K_C_CC25** (CC*)*
Current monthly earned income	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*
Lifetime monthly income from Social Security and pensions	*K_C_SS_DB (AA)*	*K_C_AA100 (AA*)*	*K_C_AA50 (AA*)*	*K_C_AA25 (AA*)*
Saving	*K_P_Savings (SS)*	*K_C_SS100 (SS*)*	*K_C_SS50 (SS*)*	*K_C_SS25 (SS*)*
House value	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*

K041_AB (Source: HRSIS_13)
If the choice were between A and B, which option would you prefer? A or B?

1.A
2.B

K042_AC (Source: HRSIS_13)
If the choice were between A and C, which option would you prefer? A or C?

1.A
2.C

K043_AD (Source: HRSIS_13)
If the choice were between A and D, which option would you prefer? A or D?

1.A
2.D

****

Married Choices Collection

****

Married Choices Collection Branchpoint:
Ask if R reports savings greater than or equal to $1,000 and R is currently married or partnered **(K_P_Savings** >= 1000 AND K_C_Scenario > 0 and A001 in (1 or 2), else go to **Next Section**

K040_Scenario 9 Branchpoint:
Ask If household has assets in SS, Defined Benefit plan and Housing Equity
K_C_Scenario = 9
[K_P_PWSSIncome > 0 and K_P_PWIncomeDB > 0 and K_P_HousingEquity > 0]

Else, go to **K040_Scenario 10 Branchpoint**

Our records indicate that your household receives Social Security benefits and benefits from an employer-provided pension plan. Suppose the total of the two is $K_C_SS_DB (AA)/month and that you and your spouse or partner will continue to receive these benefits for as long as each of you live. Suppose your household also has savings (including IRA and 401(k) accounts) that add up to $K_P_SAVINGS (FF) and the net value of your house is $K_P_HOUSINGEQUITY (HH).

Now suppose that you could increase your lifetime monthly income by giving up some of your savings. Several possibilities are shown in columns A, B, C and D below. For each question below, please indicate which option you would prefer.

Choice A would leave your current savings and monthly income the same as they are now. Choices B, C and D convert all or some percentage of your savings which would increase your lifetime monthly income.

	A **Current**	**B** **Convert all savings**	**C** **Convert 50% of savings** ***^K_C_CC50**(CC*)*	**D** **Convert 25% of savings** ***^K_C_CC25** (CC*)*
Current monthly earned income	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*
Lifetime monthly income from Social Security and pensions	*K_C_SS_DB (AA)*	*K_C_AA100 (AA*)*	*K_C_AA50 (AA*)*	*K_C_AA25 (AA*)*
Saving	*K_P_Savings (SS)*	*K_C_SS100 (SS*)*	*K_C_SS50 (SS*)*	*K_C_SS25 (SS*)*
House value	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*

K041_AB (Source: HRSIS_13)
If the choice were between A and B, which option would you prefer? A or B?

1.A
2.B

K042_AC (Source: HRSIS_13)
If the choice were between A and C, which option would you prefer? A or C?

1.A
2.C

K043_AD (Source: HRSIS_13)
If the choice were between A and D, which option would you prefer? A or D?

1.A
2.D

K040_Scenario 10 Branchpoint:
Ask If household has assets in SS and Defined Benefit plan **(K_C_Scenario = 10)**
[K_P_PWSSIncome > 0 and K_P_PWIncomeDB > 0 and K_P_HousingEquity <= 0]

Else, go to **K040_Scenario 11 Branchpoint**

Our records indicate that your household receives Social Security benefits and benefits from an employer-provided pension plan. Suppose the total of the two is $K_C_SS_DB (AA)/month and that you and your spouse or partner will continue to receive these benefits for as long as each of you live. Suppose your household also has savings (including IRA and 401(k) accounts) that add up to $K_P_SAVINGS (FF).

Now suppose that you could increase your lifetime monthly income by giving up some of your savings. Several possibilities are shown in columns A, B, C and D below. For each question below, please indicate which option you would prefer.

Choice A would leave your current savings and monthly income the same as they are now. Choices B, C and D convert all or some percentage of your savings which would increase your lifetime monthly income.

	A **Current**	**B** **Convert all savings**	**C** **Convert 50% of savings** ***^K_C_CC50**(CC*)*	**D** **Convert 25% of savings** ***^K_C_CC25** (CC*)*
Current monthly earned income	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*
Lifetime monthly income from Social Security and pensions	*K_C_SS_DB (AA)*	*K_C_AA100 (AA*)*	*K_C_AA50 (AA*)*	*K_C_AA25 (AA*)*
Saving	*K_P_Savings (SS)*	*K_C_SS100 (SS*)*	*K_C_SS50 (SS*)*	*K_C_SS25 (SS*)*
House value	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*

K041_AB (Source: HRSIS_13)
If the choice were between A and B, which option would you prefer? A or B?

1.A
2.B

K042_AC (Source: HRSIS_13)
If the choice were between A and C, which option would you prefer? A or C?

1.A
2.C

K043_AD (Source: HRSIS_13)
If the choice were between A and D, which option would you prefer? A or D?

1.A
2.D

K040_Scenario 11 Branchpoint:
Ask If household has assets in SS and Housing Equity **(K_C_Scenario = 11)**
[K_P_PWSSIncome > 0 and K_P_PWIncomeDB = 0 and K_P_HousingEquity > 0]

Else, go to **K040_Scenario 12 Branchpoint**

Our records indicate that your household receives Social Security benefits. Suppose these benefits amount to $K_C_SS_DB (AA)/month and that you and your spouse or partner will continue to receive these benefits for as long as each of you live. Suppose your household also has savings (including IRA and 401(k) accounts) that add up to $K_P_SAVINGS (FF) and the net value of your house is $K_P_HOUSINGEQUITY (HH).

Now suppose that you could increase your lifetime monthly income by giving up some of your savings. Several possibilities are shown in columns A, B, C and D below. For each question below, please indicate which option you would prefer.

Choice A would leave your current savings and monthly income the same as they are now. Choices B, C and D convert all or some percentage of your savings which would increase your lifetime monthly income.

	A **Current**	**B** **Convert all savings**	**C** **Convert 50% of savings** ***^K_C_CC50****(CC*)*	**D** **Convert 25% of savings** ***^K_C_CC25*** *(CC*)*
Current monthly earned income	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*
Lifetime monthly income from Social Security and pensions	*K_C_SS_DB (AA)*	*K_C_AA100 (AA*)*	*K_C_AA50 (AA*)*	*K_C_AA25 (AA*)*
Saving	*K_P_Savings (SS)*	*K_C_SS100 (SS*)*	*K_C_SS50 (SS*)*	*K_C_SS25 (SS*)*
House value	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*

K041_AB (Source: HRSIS_13)
If the choice were between A and B, which option would you prefer? A or B?

1.A
2.B

K042_AC (Source: HRSIS_13)
If the choice were between A and C, which option would you prefer? A or C?

1.A
2.C

K043_AD (Source: HRSIS_13)
If the choice were between A and D, which option would you prefer? A or D?

1.A
2.D

K040_Scenario 12 Branchpoint:
Ask If household has assets in SS **(K_C_Scenario = 12)**
[K_P_PWSSIncome > 0 and K_P_PWIncomeDB = 0 and K_P_HousingEquity <= 0]

Else, go to **K040_Scenario 13 Branchpoint**

Our records indicate that your household receives Social Security benefits. Suppose these benefits amount to $K_C_SS_DB (AA)/month and that you and your spouse or partner will continue to receive these benefits for as long as each of you live. Suppose your

household also has savings (including IRA and 401(k) accounts) that add up to $K_P_SAVINGS (FF).

Now suppose that you could increase your lifetime monthly income by giving up some of your savings. Several possibilities are shown in columns A, B, C and D below. For each question below, please indicate which option you would prefer.

Choice A would leave your current savings and monthly income the same as they are now. Choices B, C and D convert all or some percentage of your savings which would increase your lifetime monthly income.

	A **Current**	**B** **Convert all savings**	**C** **Convert 50% of savings** ***^K_C_CC50**(CC*)*	**D** **Convert 25% of savings** ***^K_C_CC25** (CC*)*
Current monthly earned income	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*
Lifetime monthly income from Social Security and pensions	*K_C_SS_DB (AA)*	*K_C_AA100 (AA*)*	*K_C_AA50 (AA*)*	*K_C_AA25 (AA*)*
Saving	*K_P_Savings (SS)*	*K_C_SS100 (SS*)*	*K_C_SS50 (SS*)*	*K_C_SS25 (SS*)*
House value	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*

K041_AB (Source: HRSIS_13)
If the choice were between A and B, which option would you prefer? A or B?

1.A
2.B

K042_AC (Source: HRSIS_13)
If the choice were between A and C, which option would you prefer? A or C?

1.A
2.C

K043_AD (Source: HRSIS_13)
If the choice were between A and D, which option would you prefer? A or D?

1.A
2.D

K040_Scenario 13 Branchpoint:
Ask If household has assets in Defined Benefit plan and Housing Equity **(K_C_Scenario = 13)**
[K_P_PWSSIncome = 0 and K_P_PWIncomeDB > 0 and K_P_HousingEquity > 0]

Else, go to **K040_Scenario 14 Branchpoint**

Our records indicate that your household receives benefits from an employer-provided pension plan. Suppose these benefits amount to $K_C_SS_DB (AA)/month and that you and your spouse or partner will continue to receive these benefits for as long as each of you live. Suppose your household also has savings (including IRA and 401(k) accounts) that add up to $K_P_SAVINGS (FF) and the net value of your house is $K_P_HOUSINGEQUITY (HH).

Now suppose that you could increase your lifetime monthly income by giving up some of your savings. Several possibilities are shown in columns A, B, C and D below. For each question below, please indicate which option you would prefer.

Choice A would leave your current savings and monthly income the same as they are now. Choices B, C and D convert all or some percentage of your savings which would increase your lifetime monthly income.

	A **Current**	**B** **Convert all savings**	**C** **Convert 50% of savings** ***^K_C_CC50**(CC*)*	**D** **Convert 25% of savings** ***^K_C_CC25** (CC*)*
Current monthly earned income	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*
Lifetime monthly income from Social Security and pensions	*K_C_SS_DB (AA)*	*K_C_AA100 (AA*)*	*K_C_AA50 (AA*)*	*K_C_AA25 (AA*)*
Saving	*K_P_Savings (SS)*	*K_C_SS100 (SS*)*	*K_C_SS50 (SS*)*	*K_C_SS25 (SS*)*
House value	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*

K041_AB (Source: HRSIS_13)
If the choice were between A and B, which option would you prefer? A or B?

1.A
2.B

K042_AC (Source: HRSIS_13)
If the choice were between A and C, which option would you prefer? A or C?

1.A
2.C

K043_AD (Source: HRSIS_13)
If the choice were between A and D, which option would you prefer? A or D?

1.A
2.D

K040_Scenario 14 Branchpoint:
Ask If household has assets in Defined Benefit plan **(K_C_Scenario =14)**
[K_P_PWSSIncome = 0 and K_P_PWIncomeDB > 0 and K_P_HousingEquity <= 0]

Else, go to **K040_Scenario 15 Branchpoint**

Our records indicate that your household receives benefits from an employer-provided pension plan. Suppose these benefits amount to $K_C_SS_DB (AA)/month and that you and your spouse or partner will continue to receive these benefits for as long as each of you live. Suppose your household also has savings (including IRA and 401(k) accounts) that add up to $K_P_SAVINGS (FF).

Now suppose that you could increase your lifetime monthly income by giving up some of your savings. Several possibilities are shown in columns A, B, C and D below. For each question below, please indicate which option you would prefer.

Choice A would leave your current savings and monthly income the same as they are now. Choices B, C and D convert all or some percentage of your savings which would increase your lifetime monthly income.

	A **Current**	**B** **Convert all savings**	**C** **Convert 50% of savings** ***^K_C_CC50****(CC*)*	**D** **Convert 25% of savings** ***^K_C_CC25*** *(CC*)*
Current monthly earned income	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*
Lifetime monthly income from Social Security and pensions	*K_C_SS_DB (AA)*	*K_C_AA100 (AA*)*	*K_C_AA50 (AA*)*	*K_C_AA25 (AA*)*
Saving	*K_P_Savings (SS)*	*K_C_SS100 (SS*)*	*K_C_SS50 (SS*)*	*K_C_SS25 (SS*)*
House value	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*

K041_AB (Source: HRSIS_13)
If the choice were between A and B, which option would you prefer? A or B?

1.A
2.B

K042_AC (Source: HRSIS_13)
If the choice were between A and C, which option would you prefer? A or C?

1.A
2.C

K043_AD (Source: HRSIS_13)
If the choice were between A and D, which option would you prefer? A or D?

1.A
2.D

K040_Scenario 15 Branchpoint:
Ask If and household has assets in Housing Equity **(K_C_Scenario = 15)**
[K_P_PWSSIncome = 0 and K_P_PWIncomeDB = 0 and K_P_HousingEquity > 0]

Else, go to **K040_Scenario 16 Branchpoint**

Our records indicate that you household has savings (including IRA and 401(k) accounts) that add up to $K_P_SAVINGS (FF) and the net value of your house is $K_P_HOUSINGEQUITY (HH).

Now suppose that you could increase your lifetime monthly income by giving up some of your savings. Several possibilities are shown in columns A, B, C and D below. For each question below, please indicate which option you would prefer.

Choice A would leave your current savings and monthly income the same as they are now. Choices B, C and D convert all or some percentage of your savings which would increase your lifetime monthly income.

	A **Current**	**B** **Convert all savings**	**C** **Convert 50% of savings ^*K_C_CC50*(CC*)**	**D** **Convert 25% of savings ^*K_C_CC25* (CC*)**
Current monthly earned income	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*
Lifetime monthly income from Social Security and pensions	*K_C_SS_DB (AA)*	*K_C_AA100 (AA*)*	*K_C_AA50 (AA*)*	*K_C_AA25 (AA*)*
Saving	*K_P_Savings (SS)*	*K_C_SS100 (SS*)*	*K_C_SS50 (SS*)*	*K_C_SS25 (SS*)*
House value	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*

K041_AB (Source: HRSIS_13)
If the choice were between A and B, which option would you prefer? A or B?

1.A
2.B

K042_AC (Source: HRSIS_13)
If the choice were between A and C, which option would you prefer? A or C?

1.A
2.C

K043_AD (Source: HRSIS_13)
If the choice were between A and D, which option would you prefer? A or D?

1.A
2.D

K040_Scenario 16 Branchpoint:
Ask If household has savings only **(K_C_Scenario =16)**
[K_P_PWSSIncome = 0 and K_P_PWIncomeDB = 0 and K_P_HousingEquity <= 0]

Else, go to **Next Section**

Our records indicate that your household has savings (including IRA and 401(k) accounts) that add up to $K_P_SAVINGS (FF).

Now suppose that you could increase your lifetime monthly income by giving up some of your savings. Several possibilities are shown in columns A, B, C and D below. For each question below, please indicate which option you would prefer.

Choice A would leave your current savings and monthly income the same as they are now. Choices B, C and D convert all or some percentage of your savings which would increase your lifetime monthly income.

	A **Current**	**B** **Convert all savings**	**C** **Convert 50% of savings ^*K_C_CC50*(CC*)**	**D** **Convert 25% of savings ^*K_C_CC25* (CC*)**
Current monthly earned income	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*	*K_P_PWEarnings (YY)*
Lifetime monthly income from Social Security and pensions	*K_C_SS_DB (AA)*	*K_C_AA100 (AA*)*	*K_C_AA50 (AA*)*	*K_C_AA25 (AA*)*
Saving	*K_P_Savings (SS)*	*K_C_SS100 (SS*)*	*K_C_SS50 (SS*)*	*K_C_SS25 (SS*)*
House value	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*	*K_P_HousingEquity (HH)*

K041_AB (Source: HRSIS_13)
If the choice were between A and B, which option would you prefer? A or B?

1.A
2.B

K042_AC (Source: HRSIS_13)
If the choice were between A and C, which option would you prefer? A or C?

1.A
2.C

K043_AD (Source: HRSIS_13)
If the choice were between A and D, which option would you prefer? A or D?

1.A
2.D

Appendix of Preload, Fills and Calculations for the section

Variables from earlier sections

A001_MaritalStatus
1. Married
2. Living with a partner as if married
3. Separated
4. Divorced
5. Widowed
6. Never married

Preload

A_P_SPDOB_MONTH	SpP Month born- RTab.X004AmoBorn - Used to calculate *Z_C_SPP_AGE* *Note: Need this regardless of whether SPP is in sample (has Iw) or not*
A_P_SPDOB_DAY	SpP R Day born- RTab.X005AdaBorn X004AmoBorn - Used to calculate *Z_C_SPP_AGE* *Note: Need this regardless of whether SPP is in sample (has Iw) or not*
A_P_SPDOB_YEAR	SpP R Year born – People.X067AYrBorn X004AmoBorn - Used to calculate *Z_C_SPP_AGE* *Note: Need this regardless of whether SPP is in sample (has Iw) or not*
K_P_FinR	Fin R assignment from 2012 core (for 2012 non-IW cases, use preloaded assignment) (1=Financial, 2=Family, 3=Financial and Family, 4=Non-Financial and Non-Family) Use 2012 data with same criteria as you do to create X007AFinFam
K_P_PWRetire	Retirement status from last core interview Use 2012 data with same criteria as you do to create Z124_Retired_V 1=Yes (‘retired’ in any mention of J005) 5=No (no mention of ‘retired’ in any of J005 mentions)
K_P_Savings	Savings From 2012 data *Components and HRS-related variables:* 1. Stock or stock mutual funds (NQ216-NQ319) 2. Corporate, municipal, government or foreign bonds or bond funds(Q330-Q333) 3. Checking accounts, savings accounts, or money market funds (Q344-A347) 4. CDs, government savings bonds, or treasury bills (Q356-Q359) 5. Other assets (Q375-Q378) 6. IRA and Keogh accounts (Q162-Q168, including _1, _2, _3) - up to three accounts 7. *401(k) plans (include DC, SRA, 401A, 403B, 457, thrift savings, profit-sharing, ESOP, money-purchase plan, portable cash option plan, ESPP, SEP or SIMPLE plan, combination plan, cash balance plan. For use in creating K_P_Savings variable build rules for DC account balance are: count anything reported in W009 from J2 account balances block. If W009=0 or empty, the preload variable should be coded 0.

K_P_PWSSIncome	Social security income (monthly) From 2012 data *Components and HRS-related variables:* Social Security (R: Q085-Q087; S: Q084-Q093) Note: supplemental social security is excluded. Used in "Choices" calculations
K_P_PWIncomeDB	DB pension income (monthly) Construction rules for DB monthly income: Use monthly pension amount questions , (Q220_1-Q222_1, Q220_2-Q222_2, Q246_1-Q248_1, Q246_2-Q248_2) from section Q. This is based on David's comment: "Current receipt should be in Q"
K_P_PWEarnings	Earned income for R and SPP (monthly) Components and related HRS variables: 1. Wages and Salaries (R: Q019-Q022; S: Q044-Q047) 2. Professional Practice (R: Q024-Q027; S: Q049-Q052) 3. Tips and bonuses (R: Q029-Q032; S: Q054-Q057) 4. Other earned income (R:Q034-Q037; S: Q059-Q062) used in "Choices" calculations
K_P_HousingEquity	Home equity (value of house less mortgage debt) Components and HRS-related variables 1. Housing Value Primary Residence (NH020-NH022 , NH016-NH018) 2. Mortgage on primary residence (NH024M*, NH032-NH034, NH042-Nh044, NH052-NH054) 3. Home equity lines outstanding (NH056, NH061-NH064) used in "Choices" calculations

Fills:

K_C_FLSCENARIOTEXT *The scenario text fill (***K_C_FLSCENARIOTEXT***) for each of 16 grid scenarios contains 3 amount fills (AA, FF and HH). Two of them can use preload directly, but the calculation to replace 'AA' will have to be made.Large fill for text that should appear in.*

FF = ***K_P_Savings***
HH = ***K_P_HousingEquity***
AA = ***K_C_SS_DB*** *(New calculation)*

Calculations

Z_C_RS_AGE - R's current age at time of Internet survey
K_C_SP_AGE - Spouse/Partner's current age at time of Internet survey

K_C_Scenario *(Values of 1-16 to designate which scenario should be administered, based on Marital Status and assets).*

Calculations For Scenario Grids

Calculations For Grid Cells: *(See Notes below)*
K_C_AA100 (AA*)
K_C_AA50 (AA*)
K_C_AA25 (AA*)

K_C_SS100 (SS*)
K_C_SS50 (SS*)
K_C_SS25 (SS*)

Calculations For Grid Column Header *("CC*" data fills for columns C and D):*
K_C_CC50 (CC*) (50% of Savings)
K_C_CC25 (CC*) (25% of Savings)

Notes

The Scenario questions require savings as an input. We define savings to include net balances in:

- Stocks or stock mutual funds
- Corporate, municipal, government or foreign bonds, or bond funds
- Checking accounts, saving accounts or money market funds
- CDs, government saving bonds or treasury bills
- Other savings or assets, such as jewelry, money owed to you by others, a collection for investment purposes, rights in a trust or estate where you are the beneficiary, or an annuity that you haven't already told us about.
- IRA and Keogh accounts
- 401(k) plans (include DC, SRA, 401A, 403B, 457, thrift savings, profit-sharing, ESOP, money-purchase plan, portable cash option plan, ESPP, SEP or SIMPLE plan, combination plan, cash balance plan.

The following amounts are also required as inputs to the table questions:

- Social security income (monthly)
- DB pension income (monthly)
- Earned income (monthly)
- Home equity (value of house less mortgage debt)

THE "SCENARIOS" USE FOUR INCOME/ASSET SOURCES: SS, DB, FINANCIAL ASSETS (FA), AND HOUSING (H). R'S WITH FA < $1,000 ARE SKIPPED OUT. USE ALTERNATE WORDING FOR EACH OF 9 COMBINATIONS, AS BELOW (THE FIRST NINE PERTAIN TO UNMARRIED – THE NEXT NINE COMBINATIONS PERTAIN TO MARRIED) The following question requires "savings" and SS income, DB income, Earned income and home equity as inputs.

In each table a "*" indicates a computed variable.

Option B converts all saving ($SS) to monthly income. ($CC* = $YY)
Option C converts 50% of saving to annuity income ($CC* = 0.5*$SS; $SS* = 0.5*$SS).
Option D converts 25% of saving to annuity income ($CC* = 0.25*$SS; $SS* = 0.75*$SS).
Round $CC* to nearest $1,000.

Calculation of $AA*: $AA* is the sum of income from Social Security and pensions and the monthly income that is obtained from converting $CC* into an annuity. Income from Social security and pensions is known. However, we have to solve for the monthly income that is obtained from converting $CC* into an annuity. Denote this component by $X. To calculate $X we assume a 3% real annual discount rate. We calculate $X as the actuarially fair monthly annuity that the person could obtain based on that person's life expectancy. To simplify the calculations we assume the number of years until death is known with certainty.

Let the monthly discount rate be 0.03 and let T be the expected remaining years of life. Then monthly annuity income $X is given (approximately) by:

$$\$X = \frac{\left(\frac{1}{12}\right) * r * \$CC^{*}}{\left[1 - \frac{1}{(1+r)^{T}}\right]}$$

For couples we can make the calculation using the joint life expectancy (again an approximation because we do not build-in any assumptions about reduced survivorship

benefits). The IRS tables are too difficult to use, so to simplify matters use the following:

(The life expectancy for married persons in this tab is the joint life expectancy assuming both partners are the same age. This is close enough for our purposes.)

	Life expectancy	
age	single	married
65	21	27.1
66	20.2	26.2
67	19.4	25.3
68	18.6	24.4
69	17.8	23.5
70	17	22.6
71	16.3	21.7
72	15.5	20.9
73	14.8	20
74	14.1	19.2
75	13.4	18.4
76	12.7	17.5
77	12.1	16.7
78	11.4	16
79	10.8	15.2
80	10.2	14.5
age	single	married
81	9.7	13.8
85	7.6	11.1
86	7.1	10.5
87	6.7	9.9
88	6.3	9.4
89	5.9	8.9
90	5.5	8.4
91	5.2	8.3
92	4.9	7.8
93	4.6	7.4
94	4.3	6.9
95	4.1	6.5
96	3.8	6.2
97	3.6	5.7
98	3.4	5.4
99	3.1	5.1
100	2.9	4.7