

**Survey of Economic Expectations Codebook**

**Waves 1 to 15**

8,840 cases and 145 variables

**Variables**

**Waves**

		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
wave	wave	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
fileno	version and caseid	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
vers	version number	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
caseid	case id of respondent	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
rv899	Date of last attempt	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
area	area code	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
prfx	prefix	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
stat	state code	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
cnty	county code	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
rv0hh	number of adults in household	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
rv0n	total number of men in hh	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
rv0o	total number of women	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
rv1	household composition	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
rv2	respondent sex	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
rv265	Currently Married	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
rv267	year married	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
rv267a	month married	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
rv268	marital history	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
rv269	spouse's marital history	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
rv270	ever married	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
rv275	marriage outcome	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
rv285	cohabitation	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
rv287	year of cohabitation	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
rv287a	month of cohabitation	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
rv288	partner's marital history	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
rvmarr	marital status	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
rv302	any children in hh	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
rv305	number of children	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
rv315	age of youngest child	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
rv320	age of oldest child	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
rv340	number of persons not related	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
rv345	number of persons related	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
rv358	partner's employment	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
rv358c	partner average hours	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
rv359	r work last week	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
rv359a	hours worked last week	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
rv359b	usual number of hours	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
rv359c	temporary absence from job	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.







Wave                   SEE WAVE NUMBER

fileno                 VERSION AND CASEID

vers                   VERSION NUMBER (WISCON numbering)

CASEID                 CASE ID OF RESPONDENT

rv899                 DATE OF LAST ATTEMPT

area                   AREA CODE

prfx                   PREFIX

stat                   STATE CODE

cnty                   COUNTY CODE

rv0hh                 TOTAL NUMBER OF ADULTS

To make this selection scientifically, we first need to know how many adults, 18 years or older, live there.

How many adults, 18 years or older, live there?

( We need to know how many adults 18 years and older live in each household so that we can randomly select a respondent. This is necessary to scientifically conduct this study. )

rv0n                   NUMBER OF MEN IN HOUSEHOLD

How many men, 18 or older, live in your household?

rv0o                   NUMBER OF WOMEN IN HOUSEHOLD

How many WOMEN, 18 or older, live in your household ?

rv1                   Household Composition

HOUSEHOLD ADULT COMPOSITION IS:

[fill numm]  
[fill numw]

First how many persons live in your household...counting all adults and children and INCLUDING yourself ?

VALUE  
1 to 15  
98 DON'T KNOW  
99 REFUSED

rv2 Respondent Sex

( ENTER THE SEX OF THE PERSON YOU ARE INTERVIEWING ) :

VALUE  
1 MALE  
2 FEMALE

rv265 CURRENTLY MARRIED & RESIDING

Now for a different topic.

Are you currently married and living with your [fill sp1]?

VALUE  
1 YES  
2 NO  
9 REFUSED

rv267 YEAR MARRIED

In what year did you and your [fill sp1] get married ?

( ENTER ONLY THE LAST 2 DIGITS OF THE YEAR,  
FOR EXAMPLE, 93 FOR 1993 )

rv267a MONTH MARRIED

In what month was that ?

VALUE  
1 JANUARY  
2 FEBRUARY  
3 MARCH  
4 APRIL  
5 MAY  
6 JUNE  
7 JULY  
8 AUGUST  
9 SEPTEMBER  
10 OCTOBER  
11 NOVEMBER  
12 DECEMBER

99 REFUSED

rv268 MARITAL HISTORY

Is this your first marriage or have you been married before ?

VALUE

- 1 FIRST MARRIAGE
- 2 MARRIED BEFORE
- 9 REFUSED

rv269 Spouse's Marital History

What about your [fill sp1], is this your [fill sp1]'s first marriage or has [fill pro3] been married before ?

VALUE

- 1 FIRST MARRIAGE
- 2 MARRIED BEFORE
- 8 REFUSED
- 9

rv270 EVER MARRIED

Have you ever been married?

VALUE

- 1 YES
- 2 NO

rv275 MARRIAGE OUTCOME

Are you widowed, divorced, or separated?

VALUE

- 1 WIDOWED
- 2 DIVORCED
- 3 SEPARATED
- 4 MARRIED, LIVING APART FOR REASONS OTHER THAN MARITAL
- 8 DON'T KNOW
- 9 REFUSED

rv285 COHABITATION

Nowadays many unmarried couples live together. Are you currently living with a partner?

VALUE

- 1 YES
- 2 NO
- 9 REFUSED



rv287                   Year of Cohabitation

                  In what year did you and your partner begin living together ?

( ENTER ONLY THE LAST 2 DIGITS OF THE YEAR, FOR  
EXAMPLE, 93 FOR 1993 )

rv287a                   Month of Cohabitation

                  In what month was that ?

VALUE

4 JANUARY  
5 FEBRUARY  
6 MARCH  
4 APRIL  
5 MAY  
6 JUNE  
7 JULY  
8 AUGUST  
9 SEPTEMBER  
10 OCTOBER  
11 NOVEMBER  
12 DECEMBER  
99 REFUSED

rv288                   Partner's Marital History

                  Has your partner ever been married ?

VALUE

1 YES  
2 NO

rvmarr                   MARITAL STATUS

VALUE

1 MARRIED, SPOUSE PRESENT  
2 SEPARATED  
3 DIVORCED  
4 WIDOWED  
5 NEVER MARRIED  
6 MARRIED, SPOUSE ABSENT  
8 DON'T KNOW  
9 REFUSED

Note: rvmarr existed only in waves 12 to 15. It was created for waves 1 to 11 as follows:

```
generate rvmarr=1 if rv265=1
replace rvmarr =1 if rv270=1
replace rvmarr =2 if rv275=3
replace rvmarr =3 if rv275=2
replace rvmarr =4 if rv275=1
replace rvmarr =5 if rv270=2
```

replace rvmarr =6 if rv275=4  
replace rvmarr =8 if rv275=8  
replace rvmarr =9 if rv275=9

rv302                   Any Children in HH

                  Do you have any sons or daughters or stepchildren living in  
                  your household ?

VALUE  
1 YES  
2 NO

rv305                   Number of Children

                  How many ?

VALUE  
99 REFUSED

rv310                   Age of Only Child

                  How old is your child ?

( ENTER # OF YEARS. IF LESS THAN ONE YEAR OLD, ENTER 0 )

NATIONAL STUDY VERSION P8028, SUBSTANTIVE QUESTIONS

rv315                   Age of Youngest Child

                  What is the age of your youngest child living with you ?

( ENTER # OF YEARS. IF LESS THAN ONE YEAR OLD, ENTER 0 )

VALUE  
99 REFUSED

rv320                   Age of Oldest Child

                  What is the age of your oldest child living with you ?

( ENTER # OF YEARS. IF LESS THAN ONE YEAR OLD, ENTER 0 )

VALUE  
99 REFUSED

rv340                   NUMBER PERSONS NOT RELATED

                  How many persons live there who are NOT related to

you [fill oth5] [fill oth6]?

VALUE

- 0 NONE
- 1 1 PERSON
- 2 2 PEOPLE
- 3 3 PEOPLE
- 4 PEOPLE

rv345                   NUMBER PERSONS RELATED

How many OTHER persons live there who ARE related to  
you [fill oth5] [fill oth6]?

( NOTE: REMEMBER THE RESPONDENT'S SONS, DAUGHTERS, SPOUSE OR  
PARTNER HAVE ALREADY BEEN ACCOUNTED FOR AND DO NOT NEED TO  
BE INCLUDED HERE.)

VALUE

- 98 DON'T KNOW
- 99 REFUSED

rv358                   PARTNER'S EMPLOYMENT

Now I'd like to ask about your [fill oth1]'s  
employment status. Did your [fill oth1] work at  
a paid job last week?

VALUE

- 1 YES
- 2 NO
- 9 REFUSED

rv358c                 PARTNER AVERAGE HOURS

About how many hours per week does your [fill oth1] work in an  
average week?

rv359                   RESPONDENT WORK LAST WEEK

Now I would like to ask about your employment status. Did  
you do any work for pay last week?

VALUE

- 1 YES
- 2 NO
- 9 REFUSED

rv359a                 HOURS WORKED LAST WEEK

How many hours did you work last week?

rv359b

USUAL NUMBER OF HOURS

Is this the number of hours that you usually work?

( INTERVIEWER: RESPONDENT SAID [fill pro2] WORKED [fill 359a] HOURS  
LAST WEEK )

VALUE

- 1 YES
- 2 NO
- 3 IT VARIES FROM WEEK TO WEEK; NO USUAL WEEK
- 8 DON'T KNOW

rv359c

TEMPORARY ABSENCE FROM JOB

Do you have a job from which you are temporarily absent  
because of vacation, sickness, job schedule, or other  
reason?

VALUE

- 1 YES
- 2 NO

rv359d

USUAL NUMBER OF HOURS WORKED

How many hours per week do you usually work?

rv359h

TYPE OF EMPLOYER

Do you work for yourself, in a family business, or for someone  
else?

( THIS QUESTION REFERS ONLY TO THE MAIN JOB WE'VE BEEN TALKING  
ABOUT, NAMELY THE JOB TITLE GIVEN IN QUESTION 359e. )

VALUE

- 1 SELF
- 2 FAMILY BUSINESS
- 3 SOMEONE ELSE
- 8 DON'T KNOW
- 9 REFUSED

rv359i

LOOKED FOR WORK PAST MONTH

Have you looked for work during the last four weeks?

VALUE

- 1 YES
- 2 NO

rv359j                   NUMBER WEEKS SEEKING WORK

For how many weeks have you been looking for work?

( NOTE: THIS REFERS TO THE NUMBER OF WEEKS DURING THE PAST 4 WEEKS. )

VALUE

- 1 ONE WEEK
- 2 TWO WEEKS
- 3 THREE WEEKS
- 4 FOUR WEEKS
- 9 REFUSED

rv359p                   TYPE OF EMPLOYER, MOST RECENT JOB

Did you work for yourself, in a family business, or for someone  
else?

( THIS QUESTION REFERS ONLY TO THE MAIN JOB WE'VE BEEN TALKING ABOUT,  
NAMELY THE JOB TITLE GIVEN IN QUESTION 359k. )

VALUE

- 1 SELF
- 3 SOMEONE ELSE

rv359q                   LOOKED FOR WORK PAST YEAR

Have there been any times during the past 12 months when you did  
not have a job and were looking for work?

VALUE

- 1 YES
- 2 NO
- 8 DON'T KNOW
- 9 REFUSED

rv359r                   NUMBER WEEKS SEEKING WORK LAST YR

During how many weeks in the past 12 months were you without a  
job and looking for work?

VALUE

- 98 DON'T KNOW
- 99 REFUSED

rvemp                   EMPLOYMENT STATUS

VALUE

- 1 WORKED LAST WEEK
- 2 ABSENT FROM WORK
- 3 LOOKING FOR WORK
- 4 NOT IN LABOR FORCE

Note: rvemp existed only in waves 12 to 15. It was created for waves 1 to 11 as follows:

```
generate rvemp =1 if rv359=1
replace  rvemp =2 if rv359c=1
replace  rvemp =3 if rv359i=1
replace  rvemp =4 if testemp=.
```

rv800           AGE

What was your age at your last birthday?

Value

99 REFUSED

rv804           HIGH SCHOOL DIPLOMA

The next questions are about your education. Do you have a high school diploma?

(INTERVIEWER : G.E.D. OR OTHER H.S. EQUIVALENCY, CODE AS YES.)

VALUE

1 YES

2 NO

9 REFUSED

rv806           POST SECONDARY SCHOOL

Did you ever attend a college, university, vocational, or technical school?

VALUE

1 YES

2 NO

rv808           POST SECONDARY DEGREE

Do you have a degree or diploma from a college, university, vocational, or technical school?

VALUE

1 YES

2 NO

8 DON'T KNOW

rv810           HIGHEST DEGREE

What is your highest degree?

VALUE LABEL

0 OTHER (ENTER RESPONSE VERBATIM.)

- 1 ASSOCIATE DEGREE
- 2 BACHELORS DEGREE (eg : BA, AB, BS )
- 3 MASTERS DEGREE (eg : MA, MS, MEng, MSW, MEd, MBA )
- 4 DOCTORAL DEGREE (eg : PhD, EdD )
- 5 PROFESSIONAL DEGREE (eg : MD, DDS, DVM, LLB, JD )
- 6 LPN, RN, Other nursing degree (**Note:** waves 1 to 10 only)
- 8 DON'T KNOW
- 9 REFUSED

rv812                    HIGHEST GRADE COMPLETED

What was the highest grade of school that you completed?

- | VALUE | LABEL    |
|-------|----------|
| 6     | GRADE 6  |
| 7     | GRADE 7  |
| 8     | GRADE 8  |
| 9     | GRADE 9  |
| 10    | GRADE 10 |
| 11    | GRADE 11 |
| 97    | OTHER    |
| 99    | REFUSED  |

rveduc                    EDUCATION

- | VALUE | LABEL                |
|-------|----------------------|
| 0     | GRADE 0              |
| 1     | GRADE 1              |
| 2     | GRADE 2              |
| 3     | GRADE 3              |
| 4     | GRADE 4              |
| 5     | GRADE 5              |
| 6     | GRADE 6              |
| 7     | GRADE 7              |
| 8     | GRADE 8              |
| 9     | GRADE 9              |
| 10    | GRADE 10             |
| 11    | GRADE 11             |
| 12    | HIGH SCHOOL GRADUATE |
| 13    | ATTENDED COLLEGE     |
| 21    | ASSOCIATE DEGREE     |
| 22    | BA, BS               |
| 23    | MS                   |
| 24    | DOCTORATE            |
| 25    | PROFESSIONAL         |
| 97    | OTHER                |
| 99    | REFUSED              |

rv848                    RACE

Is your race White, Black, Asian, American Indian, or something else?

VALUE

- 0 OTHER
- 1 WHITE
- 2 BLACK
- 3 ASIAN
- 4 AMERICAN INDIAN
- 5 HISPANIC
- 8 DON'T KNOW
- 9 REFUSED

(Note: "Hispanic" is not a possible answer from waves 12 to 15)

rv848f1            RACE FILL

( INTERVIEWER: ENTER RESPONDENT'S RACE. PLEASE USE THE MOST CONCISE AND ACCURATE DESCRIPTION POSSIBLE. ENTER ANY ADDITIONAL INFORMATION IN A NOTE. )

( IF DON'T KNOW OR REFUSED, BACK UP AND ENTER IN THE PREVIOUS SCREEN! )

rv850            HISPANIC ORIGIN

Are you of hispanic origin such as Mexican-American, Latin American, Puerto Rican, or Cuban?

- VALUE
- 1 YES
  - 2 NO
  - 9 REFUSED

rv852            ZIP CODE

What is the zip code at this residence?

( ENTER FIVE DIGIT CODE; 00000-99990 )

rvregion        REGION

- VALUE
- 0 new england
  - 1 conn, mass, vt, nh, maine, ri
  - 2 mid atlantic
  - 3 south east
  - 4 great lakes
  - 5 central
  - 6 north central
  - 7 south central
  - 8 mountain
  - 9 west
  - 99999 refused



rv856

POPULATION OF COMMUNITY

What is the population of this community? Just tell me when I read the correct amount.

Is it less than 2,500, 2,500 to less than 10,000, 10,000 to less than 50,000, 50,000 to less than 100,000, 100,000 to less than 500,000, 500,000 to less than 1 million, or 1 million or more?

VALUE

0 LESS THAN 2,500  
1 2,500 TO 9,999  
2 10,000 TO 49,999  
3 50,000 TO 99,999  
4 100,000 TO 499,999  
5 500,000 TO 999,999  
8 DON'T KNOW

rv858

RELIGIOUS PREFERENCE

What is your religious preference, if any?

( CODER: TYPE "sh 858b" TO SHOW OTHER RESPONSE )

VALUE

0 NO RELIGION  
1 ROMAN CATHOLIC  
2 JEWISH  
3 BAPTIST  
4 EPISCOPALIAN  
5 LUTHERAN  
6 METHODIST  
7 MORMON, LDS  
8 PRESBYTERIAN  
9 UNITED CHURCH OF CHRIST, CONGREGATRIONAL  
12 CHRISTIAN (OTHER DENOM./NOT SPECIFIED)  
13 GREEK ORTHODOX  
14 JEHOVAH'S WITNESS  
16 BUDDHIST  
17 MUSLIM  
20 PROTESTANT (OTHER DENOM./NOT SPECIFIED)  
21 OTHER  
22 ATHEIST  
23 AGNOSTIC  
24 (unknown code - was coded 14 in waves 12 to 15 - Contact UW survey center for an explanation)  
25 HINDU  
26 UNITARIAN (UNITARIAN - UNIVERSALIST)  
27 EASTERN ORTHODOX  
98 DON'T KNOW  
99 REFUSED

rv864

U.S. CITIZENSHIP

Are you a citizen of the United States ?

VALUE  
1 YES  
2 NO

rv891e ANY SPOUSE INCOME

Did your [fill oth1] have any income, from any source, in the past 12 months? Be sure to include income from work, government benefits, pensions, and all other sources.

VALUE  
1 YES  
2 NO  
8 DON'T KNOW  
9 REFUSED

rv892 SPOUSE INCOME

And, just roughly, what was YOUR [fill oth2]'S total income, from all sources, in the past 12 months, BEFORE TAXES? [fill incl]  
[fill inc2]

( INTERVIEWER: \$100 TO \$9,999,990; ENTER NON-ZERO AMOUNTS  
LESS THAN \$100 AS \$100. )

VALUE  
9,999,998 DON'T KNOW  
9,999,999 REFUSED

rv892a SPOUSE INCOME CATEGORY

Then [fill 892b] you tell me in which of the following GROUPS YOUR [fill oth2]'S total income, from all sources, in the past 12 months, BEFORE TAXES falls? Just tell me when I read the correct amount.

Was it less than \$10,000,  
\$10,000 to less than \$20,000, \$20,000 to less than \$30,000,  
\$30,000 to less than \$40,000, \$40,000 to less than \$50,000,  
\$50,000 to less than \$60,000, or \$60,000 or more?

VALUE  
0 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 OR MORE
- 8 DON'T KNOW
- 9 REFUSED

rv893b ANY R INCOME

Did you have any income, from any source, in the past 12 months?  
Be sure to include income from work, government benefits, pensions,  
and all other sources.

- VALUE
- 1 YES
  - 2 NO
  - 8 DON'T KNOW
  - 9 REFUSED

rv894 RESPONDENT INCOME

And, just roughly, what was your OWN total income, from all  
sources, in the past 12 months, BEFORE TAXES?  
[fill inc3]  
[fill inc4]

( INTERVIEWER: \$100 TO \$9,999,990; ENTER NON-ZERO AMOUNTS  
LESS THAN \$100 AS \$100. )

- VALUE
- 9,999,998 DON'T KNOW
  - 9,999,999 REFUSED

rv894a RESPONDENT INCOME CATEGORY

Then [fill 894b] you tell me in which of the following GROUPS  
YOUR OWN total income, from all sources, in the past 12 months,  
BEFORE TAXES falls? Just tell me when I read the correct amount.

Was it less than \$10,000,  
\$10,000 to less than \$20,000, \$20,000 to less than \$30,000,  
\$30,000 to less than \$40,000, \$40,000 to less than \$50,000,  
\$50,000 to less than \$60,000, or \$60,000 or more?

- VALUE
- 0 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 OR MORE
  - 8 DON'T KNOW
  - 9 REFUSED

rv898 ANY OTHER ADULTS INCOME

Did any of the OTHER ADULTS in your household have any income, from any source, in the past 12 months? Be sure to include income from work, government benefits, pensions, and all other sources.

VALUE  
1 YES  
2 NO  
8 DON'T KNOW  
9 REFUSED

rv898a OTHER ADULTS INCOME

And, just roughly, what was the total income of all OTHER ADULT household members, from all sources, in the past 12 months, BEFORE TAXES?

( INTERVIEWER: \$100 TO \$9,999,990; ENTER NON-ZERO AMOUNTS  
LESS THAN \$100 AS \$100. )

VALUE  
9,999,998 DON'T KNOW  
9,999,999 REFUSED

rv898b OTHER ADULTS INCOME CATEGORY

Then [fill 898c] you tell me in which of the following GROUPS all OTHER ADULT household members' total income, from all sources, in the past 12 months, BEFORE TAXES falls? Just tell me when I read the correct amount.

Was it less than \$10,000,  
\$10,000 to less than \$20,000, \$20,000 to less than \$30,000,  
\$30,000 to less than \$40,000, \$40,000 to less than \$50,000,  
\$50,000 to less than \$60,000, or \$60,000 or more?

VALUE  
0 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  
8 DON'T KNOW  
9 REFUSED

rv400 BREAK IN

And now for a different topic.

During the past 12 months, did anyone break into or somehow illegally get into your home and steal something?

VALUE

- 1 YES
- 2 NO
- 9 REFUSED

rv400a                    HOW MANY TIMES BREAK IN

How many times has this (someone breaking in and stealing something) happened, during the past 12 months?

( ENTER NUMBER OF TIMES, OR 998 OR 999 )

rv401                    TAKE SOMETHING BY FORCE

During the past 12 months, did anyone take something directly from you by using force--such as a stickup, mugging, or threat?

VALUE

- 1 YES
- 2 NO

rv401a                   HOW MANY TIMES SOMETHING BY FORCE

How many times has this (someone taking something directly by force) happened, during the past 12 months?

( ENTER # OF TIMES, OR 998 OR 999 )

rv410                    HEALTH INSURANCE

Do you have any health insurance coverage?

( ...such as coverage for hospitalization, prescription drugs, physicians visits, long-term care, etc... )

VALUE

- 1 YES
- 2 NO
- 8 DON'T KNOW
- 9 REFUSED

rv411                    HEALTH INSURANCE FOR HOSPITALIZATION

Now I will ask you about your insurance coverage for various categories of health care services.

Do you have insurance coverage for HOSPITALIZATION ?

VALUE

- 1 YES
- 2 NO
- 8 DON'T KNOW

rv412 HEALTH INSURANCE FOR PRESCRIPTION DRUGS

(Do you have insurance coverage....)

....for PRESCRIPTION DRUGS ?

VALUE

- 1 YES
- 2 NO
- 8 DON'T KNOW
- 9 REFUSED

rv413 HEALTH INSURANCE FOR PHYSICIANS VISITS

(Do you have insurance coverage....)

....for PHYSICIANS VISITS ?

VALUE

- 1 YES
- 2 NO
- 8 DON'T KNOW

rv414 HEALTH INSURANCE FOR LONG TERM CARE

(Do you have insurance coverage....)

....for LONG-TERM CARE ?

VALUE

- 1 YES
- 2 NO
- 8 DON'T KNOW

**\*\*\* EXPECTATIONS \*\*\***

rv420 Introduction

Now, I will ask you some questions about future, uncertain outcomes. In each case, try to think about the whole range of possible outcomes and think about how likely they are to occur during the

next 12 months. In some of the questions, I will ask you about the PERCENT CHANCE of something happening. The percent chance must be a number between zero and one hundred. Numbers like 2 or 5 percent may be "almost no chance," 20 percent or so may mean "not much chance," a 45 or 55 percent chance may be a "pretty even chance," 80 percent or so may mean a "very good chance," and a 95 or 98 percent chance may be "almost certain." The percent chance can also be thought of as the NUMBER OF CHANCES OUT OF 100.

In each case, try to think about the whole range of possible outcomes and think about how likely they are to occur during the next 12 months.

(INTERVIEWER: ENTER "1" TO CONTINUE)

rv420c

WEATHER

Let's start with the weather where you live. What do you think is the PERCENT CHANCE (or CHANCES OUT OF 100) that it will rain or now tomorrow?

( ENTER NUMBER FROM 0 TO 100 OR "d" OR "r" )

( ENCOURAGE RESPONDENT TO GIVE best estimate;  
PRESS F2 FOR HELP SCREEN )

weather	Freq.	Percent	Cum.
no chance	1409	15.97	15.97
1 percent chance	100	1.13	17.10
2	297	3.37	20.47
3	25	0.28	20.75
4	9	0.10	20.85
5	375	4.25	25.10
6	3	0.03	25.14
8	4	0.05	25.18
9	2	0.02	25.21
10	454	5.15	30.35
12	1	0.01	30.36
13	2	0.02	30.39
15	50	0.57	30.95
18	1	0.01	30.96
20	759	8.60	39.57
25	93	1.05	40.62
30	361	4.09	44.71
33	3	0.03	44.75
35	24	0.27	45.02
37	1	0.01	45.03
40	261	2.96	47.99
43	1	0.01	48.00
45	70	0.79	48.79
49	1	0.01	48.80
50	1215	13.77	62.58
51	2	0.02	62.60
52	2	0.02	62.62
55	28	0.32	62.94

56	1	0.01	62.95
60	242	2.74	65.69
62	1	0.01	65.70
65	21	0.24	65.94
70	208	2.36	68.30
73	2	0.02	68.32
75	191	2.16	70.49
78	1	0.01	70.50
80	639	7.24	77.74
82	1	0.01	77.75
83	1	0.01	77.76
85	104	1.18	78.94
86	1	0.01	78.95
87	2	0.02	78.98
88	1	0.01	78.99
89	1	0.01	79.00
90	410	4.65	83.65
92	2	0.02	83.67
93	2	0.02	83.69
95	278	3.15	86.84
96	1	0.01	86.85
97	4	0.05	86.90
98	152	1.72	88.62
99 percent chance	58	0.66	89.28
100 percent chance	862	9.77	99.05
don't know	74	0.84	99.89
refused	10	0.11	100.00
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Total	8823	100.00	

rv430

BREAK IN

What do you think is the PERCENT CHANCE (or CHANCES OUT OF 100) that someone will break into (or somehow illegally enter) your home and steal something, during the next 12 months ?

( ENTER NUMBER FROM 0 TO 100 OR "d" OR "r" )

( ENCOURAGE RESPONDENT TO GIVE best estimate;  
PRESS F2 FOR HELP SCREEN )

break in	Freq.	Percent	Cum.
no chance	1617	18.33	18.33
1 percent chance	351	3.98	22.31
2	743	8.42	30.74
3	117	1.33	32.06
4	25	0.28	32.35
5	1386	15.71	48.06
6	11	0.12	48.19
7	6	0.07	48.25
7	7	0.08	48.33
8	14	0.16	48.49
9	6	0.07	48.56
10	1340	15.19	63.75



11	1	0.01	63.76
12	9	0.10	63.87
13	1	0.01	63.88
14	2	0.02	63.90
15	172	1.95	65.85
18	2	0.02	65.87
19	1	0.01	65.88
20	1036	11.75	77.63
21	1	0.01	77.64
23	1	0.01	77.65
25	288	3.27	80.92
28	1	0.01	80.93
30	264	2.99	83.92
33	3	0.03	83.96
35	37	0.42	84.38
40	144	1.63	86.01
45	46	0.52	86.53
50	757	8.58	95.11
55	10	0.11	95.23
55	7	0.08	95.31
56	1	0.01	95.32
60	48	0.54	95.86
65	6	0.07	95.93
67	1	0.01	95.94
70	24	0.27	96.21
75	42	0.48	96.69
80	63	0.71	97.40
85	12	0.14	97.54
86	1	0.01	97.55
90	30	0.34	97.89
92	1	0.01	97.90
95	11	0.12	98.03
98	11	0.12	98.15
99 percent chance	4	0.05	98.20
100 percent chance	18	0.20	98.40
don't know	117	1.33	99.73
refused	24	0.27	100.00
-----			
Total	8820	100.00	

rv431

TAKE SOMETHING BY FORCE

What do you think is the PERCENT CHANCE (what are the CHANCES OUT OF 100) that someone will take something directly from you by using force--such as a stickup, mugging, or threat,--during the next 12 months ?

( ENCOURAGE RESPONDENT TO GIVE BEST ESTIMATE )

( ENTER NUMBER FROM 0 TO 100 OR 998 OR 999 )

( ENCOURAGE RESPONDENT TO GIVE BEST ESTIMATE, PRESS F2 FOR HELP SCREEN )

take something by force chance	Freq.	Percent	Cum.
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no chance	1207	18.46	18.46
1 percent chance	323	4.94	23.40
2	528	8.08	31.48
3	65	0.99	32.47
4	24	0.37	32.84
5	1014	15.51	48.35
6	8	0.12	48.47
7	3	0.05	48.52
7	3	0.05	48.56
8	16	0.24	48.81
9	1	0.02	48.82
10	946	14.47	63.29
12	9	0.14	63.43
14	1	0.02	63.44
15	129	1.97	65.42
18	1	0.02	65.43
20	740	11.32	76.75
21	2	0.03	76.78
25	225	3.44	80.22
27	1	0.02	80.24
28	1	0.02	80.25
30	206	3.15	83.40
33	3	0.05	83.45
35	29	0.44	83.89
37	2	0.03	83.92
38	2	0.03	83.96
40	115	1.76	85.71
45	39	0.60	86.31
48	1	0.02	86.33
50	578	8.84	95.17
55	4	0.06	95.23
55	8	0.12	95.35
56	1	0.02	95.37
60	39	0.60	95.96
65	4	0.06	96.02
70	24	0.37	96.39
75	32	0.49	96.88
78	1	0.02	96.90
80	44	0.67	97.57
85	9	0.14	97.71
86	1	0.02	97.72
90	10	0.15	97.87
94	1	0.02	97.89
95	13	0.20	98.09
98	6	0.09	98.18
99 percent chance	1	0.02	98.20
100 percent chance	8	0.12	98.32
don't know	94	1.44	99.76
refused	16	0.24	100.00
Total	6538	100.00	

rv440

HEALTH INS IN 1 YEAR

Now please think about your health insurance coverage 12 months

from now. What do you think is the PERCENT CHANCE (or CHANCES OUT OF 100)that you will have health insurance coverage 12 months from now?

( ENTER NUMBER FROM 0 TO 100 OR "d" OR "r" )

( ENCOURAGE RESPONDENT TO GIVE best estimate;  
PRESS F2 FOR HELP SCREEN )

health ins in 1 year	Freq.	Percent	Cum.
no chance	241	2.73	2.73
1 percent chance	15	0.17	2.90
2	38	0.43	3.33
3	3	0.03	3.37
4	1	0.01	3.38
5	49	0.56	3.93
6	1	0.01	3.94
8	1	0.01	3.96
9	3	0.03	3.99
10	72	0.82	4.81
12	1	0.01	4.82
15	4	0.05	4.86
19	1	0.01	4.87
20	90	1.02	5.89
25	27	0.31	6.20
28	1	0.01	6.21
30	53	0.60	6.81
33	1	0.01	6.82
35	11	0.12	6.95
40	49	0.56	7.50
45	23	0.26	7.76
50	516	5.85	13.61
53	1	0.01	13.62
55	18	0.20	13.83
60	74	0.84	14.67
65	11	0.12	14.79
70	85	0.96	15.75
75	185	2.10	17.85
76	1	0.01	17.86
79	1	0.01	17.87
80	530	6.01	23.88
85	91	1.03	24.91
86	1	0.01	24.92
88	2	0.02	24.95
90	818	9.27	34.22
92	3	0.03	34.25
93	1	0.01	34.26
94	1	0.01	34.27
95	715	8.10	42.38
96	9	0.10	42.48
97	8	0.09	42.57
98	419	4.75	47.32
99 percent chance	208	2.36	49.68
100 percent chance	4338	49.17	98.84
don't know	84	0.95	99.80

refused	18	0.20	100.00
-----			
Total	8823	100.00	

rv442

COVERAGE AS COMPLETE AS CURRENT

If you were to have insurance coverage 12 months from now,  
 what do you think is the PERCENT CHANCE (what are the CHANCES  
 OUT OF 100) that the coverage would be at least as COMPLETE as  
 your current health insurance coverage ?

( ENCOURAGE RESPONDENT TO GIVE BEST ESTIMATE )

( ENTER NUMBER FROM 0 TO 100 OR 998 OR 999 )

( ENCOURAGE RESPONDENT TO GIVE BEST ESTIMATE,  
 PRESS F2 FOR HELP SCREEN )

coverage as	Freq.	Percent	Cum.
complete as			
current			
-----			
no chance	33	0.59	0.59
1 percent chance	2	0.04	0.63
2	9	0.16	0.79
3	2	0.04	0.82
4	1	0.02	0.84
5	20	0.36	1.20
6	1	0.02	1.21
8	2	0.04	1.25
9	1	0.02	1.27
10	35	0.63	1.89
12	1	0.02	1.91
13	1	0.02	1.93
15	5	0.09	2.02
20	52	0.93	2.95
25	22	0.39	3.34
30	38	0.68	4.02
31	1	0.02	4.04
33	1	0.02	4.05
35	5	0.09	4.14
40	45	0.80	4.95
45	17	0.30	5.25
50	406	7.25	12.50
55	9	0.16	12.66
60	94	1.68	14.34
65	7	0.13	14.46
70	93	1.66	16.13
75	218	3.89	20.02
80	521	9.30	29.32
85	66	1.18	30.50
86	1	0.02	30.52
88	1	0.02	30.54
90	638	11.39	41.93
92	1	0.02	41.95

94		1	0.02	41.96
95		463	8.27	50.23
96		2	0.04	50.27
97		3	0.05	50.32
98		218	3.89	54.21
99 percent chance		100	1.79	56.00
100 percent chance		2374	42.39	98.39
don't know		87	1.55	99.95
refused		3	0.05	100.00
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Total		5600	100.00	

rv451

LOSE JOB IN 1 YEAR

I would like you to think about your employment prospects over the next 12 months. What do you think is the PERCENT CHANCE that you will lose your job during the next 12 months?

( ENTER NUMBER FROM 0 TO 100 OR "d" OR "r" )  
 ( ENCOURAGE RESPONDENT TO GIVE BEST ESTIMATE;  
 PRESS F2 FOR HELP SCREEN )

( IF R IS TEMPORARILY LAID OFF, THIS QUESTION REFERS TO BEING  
 PERMANENTLY LAID OFF )

lose job in 1 year		Freq.	Percent	Cum.
-----				
no chance		2080	34.71	34.71
1 percent chance		266	4.44	39.15
2		458	7.64	46.80
3		38	0.63	47.43
4		10	0.17	47.60
5		774	12.92	60.51
6		5	0.08	60.60
7		3	0.05	60.65
7		4	0.07	60.71
8		8	0.13	60.85
9		2	0.03	60.88
10		668	11.15	72.03
12		2	0.03	72.06
13		2	0.03	72.10
15		79	1.32	73.41
16		1	0.02	73.43
17		1	0.02	73.45
20		400	6.68	80.12
22		1	0.02	80.14
25		86	1.44	81.58
30		116	1.94	83.51
35		19	0.32	83.83
40		56	0.93	84.76
45		13	0.22	84.98
50		416	6.94	91.92
55		2	0.03	91.96
55		4	0.07	92.02
60		39	0.65	92.67

65	7	0.12	92.79
70	26	0.43	93.22
75	48	0.80	94.03
77	1	0.02	94.04
80	83	1.39	95.43
85	17	0.28	95.71
90	36	0.60	96.31
95	31	0.52	96.83
98	14	0.23	97.06
99 percent chance	4	0.07	97.13
100 percent chance	113	1.89	99.02
don't know	40	0.67	99.68
refused	19	0.32	100.00
-----			
Total	5992	100.00	

rv452

FIND AS GOOD A JOB

If you were to lose your job during the next 12 months...  
 What do you think is the PERCENT CHANCE (or CHANCES OUT OF 100)  
 that the job you eventually find and accept would be at least as  
 good as your current job, in terms of wages and benefits ?

( ENTER NUMBER FROM 0 TO 100 OR "d" OR "r" )

( ENCOURAGE RESPONDENT TO GIVE best estimate;  
 PRESS F2 FOR HELP SCREEN )

find as good a job	Freq.	Percent	Cum.
-----			
no chance	336	5.62	5.62
1 percent chance	26	0.43	6.05
2	70	1.17	7.22
3	7	0.12	7.34
4	1	0.02	7.36
5	166	2.77	10.13
6	2	0.03	10.16
7	3	0.05	10.21
8	2	0.03	10.25
10	247	4.13	14.38
12	1	0.02	14.39
15	40	0.67	15.06
20	335	5.60	20.66
22	1	0.02	20.68
25	111	1.86	22.53
27	1	0.02	22.55
28	1	0.02	22.57
30	176	2.94	25.51
33	1	0.02	25.53
35	17	0.28	25.81
40	175	2.93	28.74
45	32	0.53	29.27
50	1007	16.83	46.10
55	18	0.30	46.41
60	186	3.11	49.52
65	18	0.30	49.82

67	1	0.02	49.83
69	1	0.02	49.85
70	208	3.48	53.33
75	362	6.05	59.38
80	611	10.21	69.59
82	1	0.02	69.61
85	121	2.02	71.63
87	2	0.03	71.66
88	1	0.02	71.68
89	2	0.03	71.72
90	464	7.76	79.47
93	2	0.03	79.51
95	214	3.58	83.08
97	4	0.07	83.15
98	95	1.59	84.74
99 percent chance	34	0.57	85.31
100 percent chance	742	12.40	97.71
don't know	99	1.65	99.36
refused	38	0.64	100.00
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Total	5982	100.00	

rv453

LEAVE JOB VOLUNTARILY

What do you think is the PERCENT CHANCE that you will leave your job voluntarily during the next 12 months?

( ENTER NUMBER FROM 0 TO 100 OR "d" OR "r" )

( ENCOURAGE RESPONDENT TO GIVE best estimate;  
PRESS F2 FOR HELP SCREEN )

leave job voluntarily	Freq.	Percent	Cum.
no chance	2056	34.30	34.30
1 percent chance	167	2.79	37.09
2	299	4.99	42.08
3	15	0.25	42.33
4	11	0.18	42.51
5	490	8.17	50.68
6	1	0.02	50.70
7	3	0.05	50.75
8	3	0.05	50.80
10	427	7.12	57.92
12	3	0.05	57.97
15	61	1.02	58.99
20	332	5.54	64.53
22	1	0.02	64.55
25	139	2.32	66.87
30	144	2.40	69.27
33	1	0.02	69.29
35	16	0.27	69.55
40	98	1.63	71.19
45	24	0.40	71.59

47	1	0.02	71.60
48	1	0.02	71.62
50	691	11.53	83.15
55	9	0.15	83.30
60	90	1.50	84.80
65	12	0.20	85.00
67	1	0.02	85.02
70	63	1.05	86.07
75	113	1.89	87.95
80	177	2.95	90.91
85	20	0.33	91.24
90	116	1.94	93.18
92	1	0.02	93.19
95	59	0.98	94.18
96	1	0.02	94.19
98	25	0.42	94.61
99 percent chance	13	0.22	94.83
100 percent chance	260	4.34	99.17
don't know	33	0.55	99.72
refused	17	0.28	100.00
-----			
Total	5994	100.00	

rv455a

SHORTEST TIME TO FIND A JOB

I will ask you some questions about your employment prospects.

What do you think is the SHORTEST amount of time, IN MONTHS, that it could possibly take you to find a job that you will accept?

( ENTER NUMBER OF MONTHS, OR 998 OR 999 )

( If R reports a fraction, round up to nearest whole number. )

shortest time to find a job	Freq.	Percent	Cum.
none	16	8.25	8.25
1 month	81	41.75	50.00
2	33	17.01	67.01
3	22	11.34	78.35
4	6	3.09	81.44
5	1	0.52	81.96
6	10	5.15	87.11
8	1	0.52	87.63
10	1	0.52	88.14
12	8	4.12	92.27
18	1	0.52	92.78
24	1	0.52	93.30
33	1	0.52	93.81
40	1	0.52	94.33
don't know	11	5.67	100.00
-----			
Total	194	100.00	



rv455d

LONGEST TIME TO FIND A JOB

What do you think is the LONGEST amount of time, IN MONTHS, that it could possibly take you to find a job that you will accept?

( ENTER NUMBER OF MONTHS, OR 998 OR 999 )

( If R reports a fraction, round up to nearest whole number. )

longest time to find a job	Freq.	Percent	Cum.
none	7	3.59	3.59
1 month	18	9.23	12.82
2	17	8.72	21.54
3	28	14.36	35.90
4	23	11.79	47.69
5	6	3.08	50.77
6	29	14.87	65.64
7	1	0.51	66.15
8	7	3.59	69.74
9	1	0.51	70.26
10	1	0.51	70.77
12	24	12.31	83.08
18	2	1.03	84.10
24	7	3.59	87.69
33	1	0.51	88.21
36	3	1.54	89.74
48	2	1.03	90.77
60 months	2	1.03	91.79
more than 60 months	1	0.51	92.31
don't know	13	6.67	98.97
refused	2	1.03	100.00
Total	195	100.00	

rv499x

AVERAGE TIME TO FIND A JOB

rv499x is computed as follow:

```
rv499x =1 IF round(rv455a+rv455d)/2,1)<2
rv499x =2 IF 2<=round(rv455a+rv455d)/2,1)<4
rv499x =3 IF 4<=round(rv455a+rv455d)/2,1)<6
rv499x =4 IF 6<=round(rv455a+rv455d)/2,1)<8
rv499x =5 IF round(rv455a+rv455d)/2,1)>=8
```

(Note: in waves 1 and 2, the average was rounded down. There is a possibility that the rounding actually started at a later than in wave 3 but, with certainty, from wave 6 on, the average was rounded up)

average time to find job	Freq.	Percent	Cum.
1	28	14.74	14.74
2	64	33.68	48.42
3	37	19.47	67.89
4	16	8.42	76.32
5	45	23.68	100.00
Total	190	100.00	

FLm1            FILL JOB 1

VALUES

0.5 2 WEEKS            (IF rv499x =1)  
1 1 MONTH            (IF rv499x =2)  
2 2 MONTHS            (IF rv499x =3)  
3 3 MONTHS            (IF rv499x =4)  
6 6 MONTHS            (IF rv499x =5)

FLm2            FILL JOB 2

VALUES

1 1 MONTH            (IF rv499x =1)  
2 2 MONTHS            (IF rv499x =2)  
3 3 MONTHS            (IF rv499x =3)  
6 6 MONTHS            (IF rv499x =4)  
12 1 YEAR            (IF rv499x =5)

FLm3            FILL JOB 3

VALUES

2 2 MONTH            (IF rv499x =1)  
3 3 MONTHS            (IF rv499x =2)  
6 6 MONTHS            (IF rv499x =3)  
12 1 YEAR            (IF rv499x =4)  
18 1.5 YEAR            (IF rv499x =5)

rv455u            FIND A JOB CHANCE

Now I will ask you some more questions where you should think about the PERCENT CHANCE (or CHANCES OUT OF 100) of something happening.

What do you think is the PERCENT CHANCE (or CHANCES OUT OF 100) that it will take you less than [FLm1] to find a job that you will accept?

( ENTER NUMBER FROM 0 TO 100 OR 998 OR 999 )

( ENCOURAGE RESPONDENT TO GIVE BEST ESTIMATE,

PRESS F2 FOR HELP SCREEN )

find a job chance	Freq.	Percent	Cum.
no chance	5	2.86	2.86
2	3	1.71	4.57
3	1	0.57	5.14
4	2	1.14	6.29
5	4	2.29	8.57
6	1	0.57	9.14
7	1	0.57	9.71
10	7	4.00	13.71
20	15	8.57	22.29
25	6	3.43	25.71
30	11	6.29	32.00
35	4	2.29	34.29
40	6	3.43	37.71
45	2	1.14	38.86
50	40	22.86	61.71
55	3	1.71	63.43
60	6	3.43	66.86
65	1	0.57	67.43
70	7	4.00	71.43
73	1	0.57	72.00
75	13	7.43	79.43
78	1	0.57	80.00
80	15	8.57	88.57
95	1	0.57	89.14
98	1	0.57	89.71
99 percent chance	1	0.57	90.29
100 percent chance	16	9.14	99.43
don't know	1	0.57	100.00
Total	175	100.00	

rv455v

CHANCE TO FIND A JOB - 1

What is the PERCENT CHANCE (or what are the chances out of 100) that it will take you less than [FLm2] to find a job that you will accept?

( ENCOURAGE RESPONDENT TO GIVE BEST ESTIMATE )

( ENTER # FROM 0 TO 100 OR 998 OR 999 )

( ENCOURAGE RESPONDENT TO GIVE BEST ESTIMATE, PRESS F2 FOR HELP SCREEN )

chance to find a job - 1	Freq.	Percent	Cum.
no chance	3	1.92	1.92
2	1	0.64	2.56
5	5	3.21	5.77
8	1	0.64	6.41

10	3	1.92	8.33
20	6	3.85	12.18
25	5	3.21	15.38
29	1	0.64	16.03
30	5	3.21	19.23
40	5	3.21	22.44
45	2	1.28	23.72
50	31	19.87	43.59
60	12	7.69	51.28
65	1	0.64	51.92
70	8	5.13	57.05
75	10	6.41	63.46
78	1	0.64	64.10
80	22	14.10	78.21
85	8	5.13	83.33
90	13	8.33	91.67
95	2	1.28	92.95
96	1	0.64	93.59
99 percent chance	1	0.64	94.23
100 percent chance	7	4.49	98.72
don't know	2	1.28	100.00
-----			
Total	156	100.00	

rv455x

CHANCE TO FIND A JOB - 2

What is the PERCENT CHANCE (or what are the chances out of 100) that it will take you less than [FLm3] to find a job that you would accept?

( ENCOURAGE RESPONDENT TO GIVE BEST ESTIMATE )

( ENTER # FROM 0 TO 100 OR 998 OR 999 )

( ENCOURAGE RESPONDENT TO GIVE BEST ESTIMATE, PRESS F2 FOR HELP SCREEN )

chance to find a job - 2	Freq.	Percent	Cum.
no chance	1	0.68	0.68
2	1	0.68	1.36
5	2	1.36	2.72
10	3	2.04	4.76
20	3	2.04	6.80
25	4	2.72	9.52
30	3	2.04	11.56
35	2	1.36	12.93
40	2	1.36	14.29
45	1	0.68	14.97
50	18	12.24	27.21
55	1	0.68	27.89
60	4	2.72	30.61
65	2	1.36	31.97
70	13	8.84	40.82

75		8	5.44	46.26
80		15	10.20	56.46
85		2	1.36	57.82
90		18	12.24	70.07
92		2	1.36	71.43
95		9	6.12	77.55
98		2	1.36	78.91
99 percent chance		5	3.40	82.31
100 percent chance		23	15.65	97.96
don't know		3	2.04	100.00
-----				
Total		147	100.00	

rv460c

LOWEST INCOME

Now I would like to ask you some questions about your OWN (personal) income prospects in the next 12 months.

What do you think is the LOWEST amount that your OWN total income, from all sources, could possibly be in the next 12 months, BEFORE TAXES?

( INTERVIEWER: ENCOURAGE RESPONDENT TO GIVE BEST ESTIMATE. )

( INTERVIEWER: ENTER NUMBER IN THOUSANDS OF DOLLARS, FROM 0 TO 9990. ENTER NON-ZERO AMOUNTS LESS THAN \$1000 AS \$1000. )

**NOTE:** From waves 1 to 11 the coding was:  
(ENTER NUMBER FROM 0 TO 999 , OR 9998, OR 9999)

lowest income		Freq.	Percent	Cum.
0		391	4.51	4.51
1		163	1.88	6.40
2		76	0.88	7.27
3		69	0.80	8.07
4		64	0.74	8.81
5		141	1.63	10.44
6		90	1.04	11.48
7		101	1.17	12.64
8		130	1.50	14.14
9		61	0.70	14.85
10		309	3.57	18.41
11		34	0.39	18.81
12		222	2.56	21.37
13		53	0.61	21.98
14		73	0.84	22.82
15		328	3.79	26.61
16		75	0.87	27.48
17		45	0.52	28.00
18		150	1.73	29.73
19		42	0.48	30.21
20		489	5.65	35.86
21		37	0.43	36.28

22	84	0.97	37.25
23	64	0.74	37.99
24	93	1.07	39.07
25	438	5.06	44.12
26	57	0.66	44.78
27	50	0.58	45.36
28	92	1.06	46.42
29	19	0.22	46.64
30	546	6.30	52.94
31	17	0.20	53.14
32	72	0.83	53.97
33	21	0.24	54.21
34	25	0.29	54.50
35	259	2.99	57.49
36	41	0.47	57.97
37	30	0.35	58.31
38	52	0.60	58.91
39	11	0.13	59.04
40	409	4.72	63.76
41	4	0.05	63.81
42	24	0.28	64.08
43	15	0.17	64.26
44	11	0.13	64.38
45	173	2.00	66.38
46	10	0.12	66.50
47	11	0.13	66.62
48	22	0.25	66.88
49	2	0.02	66.90
50	368	4.25	71.15
51	1	0.01	71.16
52	17	0.20	71.36
53	9	0.10	71.46
54	5	0.06	71.52
55	64	0.74	72.26
56	6	0.07	72.33
57	5	0.06	72.39
58	8	0.09	72.48
59	3	0.03	72.51
60	211	2.44	74.95
62	6	0.07	75.02
63	2	0.02	75.04
64	1	0.01	75.05
65	58	0.67	75.72
66	2	0.02	75.74
67	2	0.02	75.77
68	2	0.02	75.79
69	1	0.01	75.80
70	83	0.96	76.76
72	5	0.06	76.82
75	58	0.67	77.49
77	2	0.02	77.51
80	86	0.99	78.50
82	3	0.03	78.54
85	18	0.21	78.75
87	1	0.01	78.76
90	26	0.30	79.06
92	2	0.02	79.08

93	2	0.02	79.10
95	13	0.15	79.25
96	1	0.01	79.27
100	83	0.96	80.22
105	2	0.02	80.25
107	1	0.01	80.26
110	13	0.15	80.41
120	14	0.16	80.57
125	17	0.20	80.77
130	10	0.12	80.88
135	1	0.01	80.89
140	5	0.06	80.95
150	20	0.23	81.18
160	3	0.03	81.22
165	1	0.01	81.23
170	1	0.01	81.24
175	4	0.05	81.29
180	4	0.05	81.33
185	1	0.01	81.34
200	15	0.17	81.52
216	1	0.01	81.53
250	8	0.09	81.62
270	1	0.01	81.63
300	10	0.12	81.75
350	2	0.02	81.77
400	2	0.02	81.79
650	1	0.01	81.81
998	87	1.00	82.81
999	3	0.03	82.84
1000	3	0.03	82.88
9996	1	0.01	82.89
9998	642	7.41	90.30
9999	840	9.70	100.00
-----			
Total	8662	100.00	

rv460e

HIGHEST INCOME

What do you think is the HIGHEST amount that your OWN total income, from all sources, could possibly be in the next 12 months, BEFORE TAXES?

( INTERVIEWER: ENCOURAGE RESPONDENT TO GIVE BEST ESTIMATE. )

( INTERVIEWER: ENTER NUMBER IN THOUSANDS OF DOLLARS, FROM 0 TO 9990. ENTER NON-ZERO AMOUNTS LESS THAN \$1000 AS \$1000. )

**NOTE:** From waves 1 to 11 the coding was:  
(ENTER NUMBER FROM 0 TO 999 , OR 9998, OR 9999)

highest income	Freq.	Percent	Cum.
0	215	2.48	2.48
1	105	1.21	3.69

2	61	0.70	4.39
3	41	0.47	4.86
4	38	0.44	5.30
5	80	0.92	6.22
6	65	0.75	6.97
7	70	0.81	7.78
8	94	1.08	8.86
9	56	0.65	9.50
10	173	1.99	11.50
11	44	0.51	12.00
12	141	1.62	13.63
13	57	0.66	14.28
14	65	0.75	15.03
15	241	2.78	17.81
16	70	0.81	18.62
17	59	0.68	19.30
18	107	1.23	20.53
19	31	0.36	20.88
20	313	3.61	24.49
21	37	0.43	24.92
22	77	0.89	25.80
23	49	0.56	26.37
24	65	0.75	27.12
25	351	4.04	31.16
26	69	0.79	31.95
27	45	0.52	32.47
28	76	0.88	33.35
29	17	0.20	33.54
30	435	5.01	38.56
31	26	0.30	38.85
32	80	0.92	39.78
33	38	0.44	40.21
34	26	0.30	40.51
35	377	4.34	44.86
36	55	0.63	45.49
37	29	0.33	45.82
38	50	0.58	46.40
39	14	0.16	46.56
40	413	4.76	51.32
41	8	0.09	51.41
42	47	0.54	51.95
43	18	0.21	52.16
44	10	0.12	52.28
45	253	2.91	55.19
46	17	0.20	55.39
47	22	0.25	55.64
48	29	0.33	55.97
49	6	0.07	56.04
50	397	4.57	60.62
51	5	0.06	60.67
52	25	0.29	60.96
53	9	0.10	61.06
54	13	0.15	61.21
55	138	1.59	62.80
56	5	0.06	62.86
57	9	0.10	62.97
58	7	0.08	63.05



60	308	3.55	66.59
61	2	0.02	66.62
62	11	0.13	66.74
63	3	0.03	66.78
64	3	0.03	66.81
65	114	1.31	68.13
66	2	0.02	68.15
67	3	0.03	68.18
68	7	0.08	68.26
70	164	1.89	70.15
71	1	0.01	70.16
72	8	0.09	70.26
73	1	0.01	70.27
74	1	0.01	70.28
75	152	1.75	72.03
76	2	0.02	72.05
77	3	0.03	72.09
78	2	0.02	72.11
80	130	1.50	73.61
81	1	0.01	73.62
82	2	0.02	73.64
84	1	0.01	73.66
85	44	0.51	74.16
87	1	0.01	74.17
88	1	0.01	74.19
90	72	0.83	75.01
92	1	0.01	75.03
93	3	0.03	75.06
95	16	0.18	75.24
96	1	0.01	75.26
100	171	1.97	77.23
105	8	0.09	77.32
110	36	0.41	77.73
112	1	0.01	77.74
115	3	0.03	77.78
120	49	0.56	78.34
125	32	0.37	78.71
130	16	0.18	78.90
135	7	0.08	78.98
140	17	0.20	79.17
145	3	0.03	79.21
150	78	0.90	80.11
152	1	0.01	80.12
160	8	0.09	80.21
170	4	0.05	80.26
175	3	0.03	80.29
180	9	0.10	80.39
190	1	0.01	80.41
195	1	0.01	80.42
200	44	0.51	80.92
210	1	0.01	80.94
215	1	0.01	80.95
216	1	0.01	80.96
220	1	0.01	80.97
225	4	0.05	81.02
230	1	0.01	81.03
240	1	0.01	81.04

250	27	0.31	81.35
257	1	0.01	81.36
270	1	0.01	81.37
275	5	0.06	81.43
280	1	0.01	81.44
300	13	0.15	81.59
320	2	0.02	81.62
323	1	0.01	81.63
325	1	0.01	81.64
327	1	0.01	81.65
330	1	0.01	81.66
350	3	0.03	81.70
400	11	0.13	81.82
420	1	0.01	81.83
450	3	0.03	81.87
485	1	0.01	81.88
500	13	0.15	82.03
600	4	0.05	82.08
625	1	0.01	82.09
666	1	0.01	82.10
700	1	0.01	82.11
750	1	0.01	82.12
800	1	0.01	82.13
998	9	0.10	82.24
999	98	1.13	83.37
1000	6	0.07	83.44
1010	1	0.01	83.45
1115	1	0.01	83.46
1200	1	0.01	83.47
1700	1	0.01	83.48
3500	1	0.01	83.49
4000	1	0.01	83.50
9000	2	0.02	83.53
9996	81	0.93	84.46
9998	593	6.83	91.29
9999	756	8.71	100.00
-----			
Total	8681	100.00	

rv460g                    AVERAGE INCOME (rv460c, rv460e)

rv460g is computed as follow:  
rv460g =round(rv460c+rv460e)/2,1)

(Note: in waves 1 and 2, the average was rounded down. There is a possibility that the rounding up actually started later than in wave 3 but, with certainty, from wave 9 on, the average was rounded up)

rvFL1                    FILL 1

VALUE  
0 (IF rv460g IS FROM 0 TO 19)  
1 (IF rv460g IS FROM 20 TO 24)

2 (IF rv460g IS FROM 25 TO 29)  
3 (IF rv460g IS FROM 30 TO 34)  
4 (IF rv460g IS FROM 35 TO 39)  
5 (IF rv460g IS FROM 40 TO 49)  
6 (IF rv460g IS FROM 50 TO 59)  
7 (IF rv460g IS FROM 60 TO 69)  
8 (IF rv460g IS FROM 70 TO 89)  
9 (IF rv460g IS FROM 90 TO 999)

rvFL2

FILL 2

VALUE

10 (IF rvFL1=0)  
15 (IF rvFL1=1)  
20 (IF rvFL1=2)  
25 (IF rvFL1=3)  
30 (IF rvFL1=4)  
35 (IF rvFL1=5)  
40 (IF rvFL1=6)  
50 (IF rvFL1=7)  
60 (IF rvFL1=8)  
80 (IF rvFL1=9)

rvFL3

FILL 3

VALUE

15 (IF rvFL1=0)  
20 (IF rvFL1=1)  
25 (IF rvFL1=2)  
30 (IF rvFL1=3)  
35 (IF rvFL1=4)  
40 (IF rvFL1=5)  
50 (IF rvFL1=6)  
60 (IF rvFL1=7)  
70 (IF rvFL1=8)  
98 (IF rvFL1=9)

rvFL4

FILL 4

VALUE

20 (IF rvFL1=0)  
25 (IF rvFL1=1)  
30 (IF rvFL1=2)  
35 (IF rvFL1=3)  
40 (IF rvFL1=4)  
50 (IF rvFL1=5)  
60 (IF rvFL1=6)  
70 (IF rvFL1=7)  
80 (IF rvFL1=8)  
125 (IF rvFL1=9)

rvFL5

FILL 5

VALUE  
25 (IF rvFL1=0)  
30 (IF rvFL1=1)  
35 (IF rvFL1=2)  
40 (IF rvFL1=3)  
50 (IF rvFL1=4)  
60 (IF rvFL1=5)  
70 (IF rvFL1=6)  
80 (IF rvFL1=7)  
100 (IF rvFL1=8)  
150 (IF rvFL1=9)

rvFL6                    FILL 6

VALUE  
35 (IF rvFL1=0)  
40 (IF rvFL1=1)  
45 (IF rvFL1=2)  
50 (IF rvFL1=3)  
60 (IF rvFL1=4)  
70 (IF rvFL1=5)  
80 (IF rvFL1=6)  
100 (IF rvFL1=7)  
125 (IF rvFL1=8)  
200 (IF rvFL1=9)

rvFL7                    FILL 7

VALUE  
5 (IF rvFL1=0)  
10 (IF rvFL1=1)  
10 (IF rvFL1=2)  
15 (IF rvFL1=3)  
20 (IF rvFL1=4)  
25 (IF rvFL1=5)  
30 (IF rvFL1=6)  
40 (IF rvFL1=7)  
50 (IF rvFL1=8)  
60 (IF rvFL1=9)

rv461k                    INCOME - 1

Still thinking about your OWN total income, BEFORE TAXES,  
in the next 12 months...

What do you think is the PERCENT CHANCE (or CHANCES OUT OF 100)  
that your OWN total income, BEFORE TAXES, will be under  
\${fill FL2},000?

( ENTER NUMBER FROM 0 TO 100 OR "d" OR "r" )

( ENCOURAGE RESPONDENT TO GIVE best estimate;  
PRESS F2 FOR HELP SCREEN )

income - 1	Freq.	Percent	Cum.
no chance	1893	27.31	27.31
1 percent chance	104	1.50	28.81
2	253	3.65	32.46
3	24	0.35	32.80
4	14	0.20	33.01
5	515	7.43	40.44
6	5	0.07	40.51
7	4	0.06	40.57
8	8	0.12	40.68
9	1	0.01	40.70
10	676	9.75	50.45
11	1	0.01	50.46
12	2	0.03	50.49
14	1	0.01	50.50
15	101	1.46	51.96
16	2	0.03	51.99
18	2	0.03	52.02
20	523	7.54	59.56
22	1	0.01	59.58
25	188	2.71	62.29
27	1	0.01	62.31
30	232	3.35	65.65
31	1	0.01	65.67
33	2	0.03	65.70
35	29	0.42	66.11
37	1	0.01	66.13
39	1	0.01	66.14
40	159	2.29	68.44
45	34	0.49	68.93
48	1	0.01	68.94
50	778	11.22	80.16
55	8	0.12	80.28
60	90	1.30	81.58
64	1	0.01	81.59
65	14	0.20	81.79
70	60	0.87	82.66
73	1	0.01	82.67
75	114	1.64	84.32
80	157	2.26	86.58
85	12	0.17	86.76
89	2	0.03	86.79
90	123	1.77	88.56
95	62	0.89	89.45
98	41	0.59	90.05
99 percent chance	12	0.17	90.22
100 percent chance	588	8.48	98.70
don't know	76	1.10	99.80
refused	14	0.20	100.00
Total	6932	100.00	

rv4611

INCOME - 2

What do you think is the PERCENT CHANCE that your OWN total income,

BEFORE TAXES, will be under \$[fill FL3],000 (in the next 12 months)?

( ENTER NUMBER FROM 0 TO 100 OR "d" OR "r" )

( ENCOURAGE RESPONDENT TO GIVE best estimate;  
PRESS F2 FOR HELP SCREEN )

income - 2	Freq.	Percent	Cum.
no chance	920	14.72	14.72
1 percent chance	54	0.86	15.58
2	90	1.44	17.02
3	9	0.14	17.17
4	10	0.16	17.33
5	234	3.74	21.07
6	3	0.05	21.12
7	6	0.10	21.22
8	9	0.14	21.36
9	2	0.03	21.39
10	345	5.52	26.91
11	1	0.02	26.93
12	1	0.02	26.94
13	1	0.02	26.96
14	1	0.02	26.98
15	65	1.04	28.02
16	1	0.02	28.03
20	366	5.86	33.89
22	1	0.02	33.90
25	165	2.64	36.54
28	1	0.02	36.56
30	230	3.68	40.24
33	1	0.02	40.26
35	43	0.69	40.94
40	254	4.06	45.01
41	2	0.03	45.04
45	46	0.74	45.78
48	1	0.02	45.79
50	1196	19.14	64.93
51	1	0.02	64.94
52	3	0.05	64.99
55	34	0.54	65.54
60	253	4.05	69.58
65	36	0.58	70.16
66	1	0.02	70.18
67	1	0.02	70.19
70	180	2.88	73.07
75	272	4.35	77.42
76	1	0.02	77.44
78	1	0.02	77.46
80	405	6.48	83.94
85	65	1.04	84.98
89	1	0.02	84.99
90	241	3.86	88.85
95	141	2.26	91.10
96	2	0.03	91.14
97	3	0.05	91.18

98	74	1.18	92.37
99 percent chance	30	0.48	92.85
100 percent chance	393	6.29	99.14
don't know	50	0.80	99.94
refused	4	0.06	100.00
-----			
Total	6250	100.00	

rv461n

INCOME - 3

What do you think is the PERCENT CHANCE that your OWN total income, BEFORE TAXES, will be under \$[fill FL4],000 (in the next 12 months)?

( ENTER NUMBER FROM 0 TO 100 OR "d" OR "r" )

( ENCOURAGE RESPONDENT TO GIVE best estimate;  
PRESS F2 FOR HELP SCREEN )

income - 3	Freq.	Percent	Cum.
no chance	132	2.27	2.27
1 percent chance	16	0.28	2.55
2	23	0.40	2.95
3	2	0.03	2.98
4	2	0.03	3.02
5	50	0.86	3.88
6	3	0.05	3.93
8	4	0.07	4.00
10	108	1.86	5.86
12	1	0.02	5.88
15	18	0.31	6.19
16	1	0.02	6.20
18	1	0.02	6.22
20	101	1.74	7.96
22	1	0.02	7.98
25	53	0.91	8.89
30	95	1.64	10.53
33	4	0.07	10.60
35	18	0.31	10.91
40	86	1.48	12.39
42	1	0.02	12.41
45	18	0.31	12.72
50	727	12.53	25.25
51	3	0.05	25.30
55	23	0.40	25.69
59	1	0.02	25.71
60	232	4.00	29.71
65	45	0.78	30.48
70	229	3.95	34.43
73	1	0.02	34.45
75	300	5.17	39.62
76	1	0.02	39.63
80	657	11.32	50.96
81	1	0.02	50.97

82		1	0.02	50.99
83		1	0.02	51.01
85		138	2.38	53.39
90		653	11.25	64.64
91		1	0.02	64.66
92		1	0.02	64.67
95		366	6.31	70.98
96		6	0.10	71.08
97		3	0.05	71.14
98		156	2.69	73.82
99 percent chance		102	1.76	75.58
100 percent chance		1373	23.66	99.24
don't know		34	0.59	99.83
refused		10	0.17	100.00
-----				
Total		5803	100.00	

rv461p

INCOME - 4

What do you think is the PERCENT CHANCE that your OWN total income, BEFORE TAXES, will be under \$[fill FL5],000 (in the next 12 months)?

( ENTER NUMBER FROM 0 TO 100 OR "d" OR "r" )

( ENCOURAGE RESPONDENT TO GIVE best estimate;  
PRESS F2 FOR HELP SCREEN )

income - 4		Freq.	Percent	Cum.
no chance		72	1.64	1.64
1 percent chance		9	0.21	1.85
2		8	0.18	2.03
3		2	0.05	2.08
4		1	0.02	2.10
5		26	0.59	2.69
6		4	0.09	2.78
8		2	0.05	2.83
10		33	0.75	3.58
12		3	0.07	3.65
13		1	0.02	3.67
15		14	0.32	3.99
18		1	0.02	4.02
20		43	0.98	5.00
21		1	0.02	5.02
25		22	0.50	5.52
26		1	0.02	5.54
30		42	0.96	6.50
32		1	0.02	6.53
33		2	0.05	6.57
35		6	0.14	6.71
36		1	0.02	6.73
40		43	0.98	7.71
45		11	0.25	7.96
50		290	6.62	14.58



51	2	0.05	14.62
55	15	0.34	14.97
60	94	2.14	17.11
61	2	0.05	17.16
65	21	0.48	17.64
70	133	3.03	20.67
75	168	3.83	24.50
77	2	0.05	24.55
78	1	0.02	24.57
80	392	8.94	33.52
81	1	0.02	33.54
83	1	0.02	33.56
85	89	2.03	35.59
87	1	0.02	35.61
88	1	0.02	35.64
89	2	0.05	35.68
90	513	11.70	47.39
92	7	0.16	47.55
93	1	0.02	47.57
95	383	8.74	56.31
96	5	0.11	56.42
97	8	0.18	56.61
98	212	4.84	61.44
99 percent chance	145	3.31	64.75
100 percent chance	1518	34.63	99.38
don't know	21	0.48	99.86
refused	6	0.14	100.00
-----			
Total	4383	100.00	

rv463

INCOME - 5

What do you think is the PERCENT CHANCE that your OWN total income, BEFORE TAXES, will be under \$[fill 460e],000 ?

( IF R SAID INCOME IS 0 AND R HAS NO NEGATIVE INCOME - SUCH AS FROM A BUSINESS - ENTER 0 HERE. IF R HAS NEGATIVE INCOME, THEN ENTER THE PERCENT CHANCE THAT THEIR INCOME WILL BE LESS THAN 0. ]

( ENTER NUMBER FROM 0 TO 100 OR "d" OR "r" )

( ENCOURAGE RESPONDENT TO GIVE best estimate; PRESS F2 FOR HELP SCREEN )

income - 5	Freq.	Percent	Cum.
no chance	4	1.66	1.66
1 percent chance	1	0.41	2.07
5	2	0.83	2.90
10	2	0.83	3.73
20	7	2.90	6.64
30	3	1.24	7.88
40	6	2.49	10.37
45	1	0.41	10.79

50	33	13.69	24.48
55	1	0.41	24.90
60	6	2.49	27.39
65	4	1.66	29.05
70	12	4.98	34.02
75	15	6.22	40.25
79	1	0.41	40.66
80	37	15.35	56.02
85	7	2.90	58.92
88	1	0.41	59.34
90	43	17.84	77.18
95	20	8.30	85.48
97	1	0.41	85.89
98	5	2.07	87.97
99 percent chance	5	2.07	90.04
100 percent chance	23	9.54	99.59
don't know	1	0.41	100.00
-----			
Total	241	100.00	

rv464

INCOME - 6

What do you think is the PERCENT CHANCE that your OWN total income, BEFORE TAXES, will be under \$[fill FL6],000?

( IF R SAID INCOME IS 0 AND R HAS NO NEGATIVE INCOME - SUCH AS FROM A BUSINESS - ENTER 0 HERE. IF R HAS NEGATIVE INCOME, THEN ENTER THE PERCENT CHANCE THAT THEIR INCOME WILL BE LESS THAN 0. )

( ENTER NUMBER FROM 0 TO 100 OR "d" OR "r" )

( ENCOURAGE RESPONDENT TO GIVE best estimate; PRESS F2 FOR HELP SCREEN )

income - 6	Freq.	Percent	Cum.
no chance	33	2.50	2.50
1 percent chance	3	0.23	2.73
2	3	0.23	2.95
5	9	0.68	3.63
7	1	0.08	3.71
8	3	0.23	3.94
10	13	0.98	4.92
12	3	0.23	5.15
15	3	0.23	5.37
18	1	0.08	5.45
20	12	0.91	6.36
21	2	0.15	6.51
25	7	0.53	7.04
30	11	0.83	7.87
35	5	0.38	8.25
40	16	1.21	9.46
45	2	0.15	9.61
50	124	9.39	19.00
52	2	0.15	19.15
55	5	0.38	19.53

60	30	2.27	21.80
61	1	0.08	21.88
65	5	0.38	22.26
70	43	3.26	25.51
75	65	4.92	30.43
80	144	10.90	41.33
81	1	0.08	41.41
83	2	0.15	41.56
85	38	2.88	44.44
86	1	0.08	44.51
90	181	13.70	58.21
95	90	6.81	65.03
96	2	0.15	65.18
97	3	0.23	65.40
98	27	2.04	67.45
99 percent chance	15	1.14	68.58
100 percent chance	404	30.58	99.17
don't know	7	0.53	99.70
refused	4	0.30	100.00
-----			
Total	1321	100.00	

rv467

INCOME - 7

You previously said that there's a/an [fill 461k] percent chance that your OWN total income (BEFORE TAXES) will be under \$[fill FL2],000.

What do you think is the PERCENT CHANCE that your OWN total income, BEFORE TAXES, will be under \$[fill 460c],000 ?

- ( ENTER NUMBER FROM 0 TO 100 OR "d" OR "r" )  
 ( ENCOURAGE RESPONDENT TO GIVE best estimate;  
 PRESS F2 FOR HELP SCREEN )  
 ( IF R SAID INCOME IS 0 AND R HAS NO NEGATIVE INCOME - SUCH AS FROM  
 A BUSINESS - ENTER 0 HERE. IF R HAS NEGATIVE INCOME, THEN ENTER  
 THE PERCENT CHANCE THAT THEIR INCOME WILL BE LESS THAN 0. ]

income - 7	Freq.	Percent	Cum.
no chance	222	22.27	22.27
1 percent chance	23	2.31	24.57
2	40	4.01	28.59
3	1	0.10	28.69
4	2	0.20	28.89
5	73	7.32	36.21
10	102	10.23	46.44
15	11	1.10	47.54
18	1	0.10	47.64
20	81	8.12	55.77
25	32	3.21	58.98
30	36	3.61	62.59
35	6	0.60	63.19
38	2	0.20	63.39
40	30	3.01	66.40

42	1	0.10	66.50
45	5	0.50	67.00
50	109	10.93	77.93
55	1	0.10	78.03
60	9	0.90	78.94
70	4	0.40	79.34
75	9	0.90	80.24
80	20	2.01	82.25
85	6	0.60	82.85
90	13	1.30	84.15
95	7	0.70	84.85
97	1	0.10	84.95
98	1	0.10	85.06
99 percent chance	4	0.40	85.46
100 percent chance	95	9.53	94.98
don't know	33	3.31	98.29
refused	17	1.71	100.00
-----			
Total	997	100.00	

rv468

INCOME - 8

You previously said that there's a/an [fill 461k] percent chance that your OWN total income (BEFORE TAXES) will be under \$[fill FL2],000.

What do you think is the PERCENT CHANCE that your OWN total income, BEFORE TAXES, will be under \$[fill FL7],000?

- ( ENTER NUMBER FROM 0 TO 100 OR "d" OR "r" )
- ( ENCOURAGE RESPONDENT TO GIVE best estimate; PRESS F2 FOR HELP SCREEN )
- ( IF R SAID INCOME IS 0 AND R HAS NO NEGATIVE INCOME - SUCH AS FROM A BUSINESS - ENTER 0 HERE. IF R HAS NEGATIVE INCOME, THEN ENTER THE PERCENT CHANCE THAT THEIR INCOME WILL BE LESS THAN 0. )

income - 8	Freq.	Percent	Cum.
no chance	741	32.61	32.61
1 percent chance	32	1.41	34.02
2	114	5.02	39.04
3	17	0.75	39.79
4	2	0.09	39.88
5	263	11.58	51.45
6	1	0.04	51.50
7	3	0.13	51.63
8	6	0.26	51.89
9	1	0.04	51.94
10	363	15.98	67.91
12	1	0.04	67.96
14	1	0.04	68.00
15	67	2.95	70.95
19	1	0.04	70.99
20	224	9.86	80.85

22		1	0.04	80.90
24		1	0.04	80.94
25		62	2.73	83.67
30		67	2.95	86.62
35		9	0.40	87.02
36		1	0.04	87.06
40		50	2.20	89.26
45		6	0.26	89.52
50		118	5.19	94.72
60		5	0.22	94.94
65		1	0.04	94.98
70		7	0.31	95.29
75		12	0.53	95.82
80		12	0.53	96.35
85		2	0.09	96.43
90		4	0.18	96.61
95		2	0.09	96.70
98		1	0.04	96.74
100 percent chance		31	1.36	98.11
don't know		38	1.67	99.78
refused		5	0.22	100.00
-----				
Total		2272	100.00	

rvDM1a

LOWEST INVESTMENT VALUE

The next question is about investing in the stock market.

Please think about the type of mutual fund known as a diversified stock fund. This type of mutual fund holds stock in many different companies engaged in a wide variety of business activities. Suppose that tomorrow someone were to invest one thousand dollars in such a mutual fund. Please think about how much money this investment would be worth one year from now.

What do you think is the LOWEST amount that this investment of \$1000 would possibly be worth one year from now?

( R SHOULD GIVE DOLLAR AMOUNTS, NOT LEVEL OF CHANGE. )

( INTERVIEWER: ENCOURAGE RESPONDENT TO GIVE BEST ESTIMATE. )

( INTERVIEWER: ENTER DOLLARS, FROM 0 TO 9990. )

( IF R SAYS [fill rbrack]\$9,990.00, ENTER \$9,990.00. )

lowest investment value		Freq.	Percent	Cum.
0		82	4.97	4.97
1		2	0.12	5.09
5		1	0.06	5.15

10	6	0.36	5.51
15	1	0.06	5.57
20	2	0.12	5.69
25	4	0.24	5.94
30	2	0.12	6.06
40	3	0.18	6.24
50	8	0.48	6.72
80	1	0.06	6.78
90	1	0.06	6.84
100	22	1.33	8.18
110	2	0.12	8.30
120	1	0.06	8.36
125	1	0.06	8.42
150	1	0.06	8.48
200	8	0.48	8.96
250	2	0.12	9.09
300	8	0.48	9.57
350	1	0.06	9.63
400	6	0.36	9.99
500	81	4.91	14.90
600	15	0.91	15.81
690	1	0.06	15.87
700	28	1.70	17.57
750	28	1.70	19.26
800	83	5.03	24.29
820	1	0.06	24.35
850	5	0.30	24.65
875	2	0.12	24.77
900	49	2.97	27.74
920	1	0.06	27.80
925	1	0.06	27.86
940	1	0.06	27.92
950	4	0.24	28.16
980	1	0.06	28.23
998	1	0.06	28.29
1000	192	11.63	39.92
1001	2	0.12	40.04
1005	2	0.12	40.16
1010	7	0.42	40.58
1020	4	0.24	40.82
1025	6	0.36	41.19
1030	6	0.36	41.55
1040	6	0.36	41.91
1050	32	1.94	43.85
1060	13	0.79	44.64
1070	4	0.24	44.88
1072	1	0.06	44.94
1075	2	0.12	45.06
1080	7	0.42	45.49
1085	1	0.06	45.55
1090	3	0.18	45.73
1100	139	8.42	54.15
1115	1	0.06	54.21
1120	2	0.12	54.33
1150	11	0.67	55.00
1170	1	0.06	55.06
1200	122	7.39	62.45

1250	12	0.73	63.17
1300	25	1.51	64.69
1350	1	0.06	64.75
1400	12	0.73	65.48
1500	78	4.72	70.20
1510	1	0.06	70.26
1600	6	0.36	70.62
1700	1	0.06	70.68
1800	2	0.12	70.81
1900	1	0.06	70.87
2000	37	2.24	73.11
2250	1	0.06	73.17
2500	3	0.18	73.35
3000	20	1.21	74.56
4000	7	0.42	74.98
5000	25	1.51	76.50
6000	1	0.06	76.56
7000	3	0.18	76.74
8000	1	0.06	76.80
9000	1	0.06	76.86
9900	1	0.06	76.92
9990	14	0.85	77.77
9998	327	19.81	97.58
9999	40	2.42	100.00
-----			
Total	1651	100.00	

rvDM1b

HIGHEST INVESTMENT VALUE

What do you think is the HIGHEST amount that this \$1000 investment would possibly be worth one year from now?

( R SHOULD GIVE DOLLAR AMOUNTS, NOT LEVEL OF CHANGE. )

( INTERVIEWER: ENCOURAGE RESPONDENT TO GIVE BEST ESTIMATE. )

( INTERVIEWER: ENTER DOLLARS, FROM 0 TO 9990. )

( IF R SAYS [fill rbrack]\$9,990.00, ENTER \$9,990.00. )

highest investment value	Freq.	Percent	Cum.
0	1	0.08	0.08
1	1	0.08	0.16
40	1	0.08	0.23
50	2	0.16	0.39
75	1	0.08	0.47
80	1	0.08	0.55
100	1	0.08	0.62
120	1	0.08	0.70
150	1	0.08	0.78
175	1	0.08	0.86

190	1	0.08	0.93
200	2	0.16	1.09
250	2	0.16	1.25
300	2	0.16	1.40
350	2	0.16	1.56
500	10	0.78	2.34
700	2	0.16	2.49
800	5	0.39	2.88
950	1	0.08	2.96
999	1	0.08	3.04
1000	19	1.48	4.52
1001	1	0.08	4.60
1010	2	0.16	4.75
1020	2	0.16	4.91
1025	2	0.16	5.06
1030	1	0.08	5.14
1040	1	0.08	5.22
1050	6	0.47	5.69
1060	1	0.08	5.76
1070	3	0.23	6.00
1075	1	0.08	6.07
1080	1	0.08	6.15
1090	1	0.08	6.23
1100	52	4.05	10.28
1115	1	0.08	10.36
1120	1	0.08	10.44
1125	2	0.16	10.59
1140	1	0.08	10.67
1150	27	2.10	12.77
1160	1	0.08	12.85
1180	1	0.08	12.93
1190	1	0.08	13.01
1200	134	10.44	23.44
1210	1	0.08	23.52
1230	1	0.08	23.60
1240	1	0.08	23.68
1250	48	3.74	27.41
1300	93	7.24	34.66
1350	5	0.39	35.05
1400	51	3.97	39.02
1450	2	0.16	39.17
1500	190	14.80	53.97
1550	1	0.08	54.05
1600	23	1.79	55.84
1650	2	0.16	56.00
1700	18	1.40	57.40
1750	9	0.70	58.10
1800	27	2.10	60.20
1900	2	0.16	60.36
2000	159	12.38	72.74
2100	1	0.08	72.82
2200	3	0.23	73.05
2400	3	0.23	73.29
2500	44	3.43	76.71
2700	2	0.16	76.87
2800	1	0.08	76.95
3000	56	4.36	81.31



3300	1	0.08	81.39
3500	6	0.47	81.85
3800	1	0.08	81.93
4000	14	1.09	83.02
5000	57	4.44	87.46
6000	10	0.78	88.24
7000	7	0.55	88.79
8000	5	0.39	89.17
9000	6	0.47	89.64
9900	9	0.70	90.34
9990	95	7.40	97.74
9998	27	2.10	99.84
9999	2	0.16	100.00
-----			
Total	1284	100.00	

rvDM1d                    AVERAGE INVESTMENT VALUE (rvDM1a, rvDM1b)

rvDM1d is computed as follow:  
rvDM1d =round(rvDM1a + rvDM1b)/2,1)

average investment value (rvdmla, rvdmlb)	Freq.	Percent	Cum.
0	1	0.08	0.08
1	1	0.08	0.16
35	2	0.16	0.32
50	1	0.08	0.40
63	2	0.16	0.56
65	1	0.08	0.64
100	1	0.08	0.72
120	1	0.08	0.80
140	1	0.08	0.88
150	3	0.24	1.12
175	2	0.16	1.27
200	2	0.16	1.43
250	2	0.16	1.59
275	2	0.16	1.75
300	2	0.16	1.91
325	1	0.08	1.99
375	1	0.08	2.07
450	2	0.16	2.23
500	7	0.56	2.79
505	1	0.08	2.87
550	3	0.24	3.11
555	1	0.08	3.19
575	1	0.08	3.27
583	1	0.08	3.35
595	1	0.08	3.43
600	4	0.32	3.75
610	1	0.08	3.82
620	1	0.08	3.90
625	3	0.24	4.14
650	7	0.56	4.70

700	2	0.16	4.86
750	14	1.12	5.98
751	1	0.08	6.06
755	1	0.08	6.14
763	1	0.08	6.22
765	1	0.08	6.29
775	1	0.08	6.37
800	7	0.56	6.93
850	13	1.04	7.97
875	4	0.32	8.29
900	7	0.56	8.84
913	1	0.08	8.92
920	1	0.08	9.00
925	6	0.48	9.48
950	13	1.04	10.52
975	7	0.56	11.08
985	1	0.08	11.16
1000	74	5.90	17.05
1005	1	0.08	17.13
1006	1	0.08	17.21
1008	2	0.16	17.37
1010	1	0.08	17.45
1013	1	0.08	17.53
1015	1	0.08	17.61
1018	1	0.08	17.69
1025	10	0.80	18.49
1028	1	0.08	18.57
1029	1	0.08	18.65
1038	2	0.16	18.80
1040	1	0.08	18.88
1045	1	0.08	18.96
1050	37	2.95	21.91
1055	1	0.08	21.99
1060	1	0.08	22.07
1063	2	0.16	22.23
1065	4	0.32	22.55
1070	1	0.08	22.63
1075	21	1.67	24.30
1080	1	0.08	24.38
1085	2	0.16	24.54
1088	1	0.08	24.62
1090	1	0.08	24.70
1095	3	0.24	24.94
1100	51	4.06	29.00
1103	1	0.08	29.08
1105	4	0.32	29.40
1110	3	0.24	29.64
1113	2	0.16	29.80
1115	2	0.16	29.96
1118	1	0.08	30.04
1120	3	0.24	30.28
1125	20	1.59	31.87
1130	3	0.24	32.11
1135	2	0.16	32.27
1140	2	0.16	32.43
1145	3	0.24	32.67
1150	63	5.02	37.69

1155	2	0.16	37.85
1160	1	0.08	37.93
1165	4	0.32	38.25
1170	1	0.08	38.33
1175	15	1.20	39.52
1180	1	0.08	39.60
1186	1	0.08	39.68
1190	2	0.16	39.84
1200	42	3.35	43.19
1210	2	0.16	43.35
1213	1	0.08	43.43
1225	5	0.40	43.82
1233	1	0.08	43.90
1250	86	6.85	50.76
1251	1	0.08	50.84
1255	2	0.16	51.00
1260	1	0.08	51.08
1263	1	0.08	51.16
1275	6	0.48	51.63
1300	51	4.06	55.70
1325	3	0.24	55.94
1335	1	0.08	56.02
1350	46	3.67	59.68
1375	5	0.40	60.08
1400	32	2.55	62.63
1425	3	0.24	62.87
1450	17	1.35	64.22
1475	1	0.08	64.30
1500	51	4.06	68.37
1505	3	0.24	68.61
1525	4	0.32	68.92
1530	1	0.08	69.00
1540	1	0.08	69.08
1550	17	1.35	70.44
1575	2	0.16	70.60
1600	25	1.99	72.59
1625	6	0.48	73.07
1650	13	1.04	74.10
1675	1	0.08	74.18
1700	10	0.80	74.98
1750	29	2.31	77.29
1775	1	0.08	77.37
1790	1	0.08	77.45
1800	3	0.24	77.69
1850	5	0.40	78.09
1900	2	0.16	78.25
1950	2	0.16	78.41
2000	29	2.31	80.72
2050	5	0.40	81.12
2100	3	0.24	81.35
2125	1	0.08	81.43
2150	1	0.08	81.51
2250	15	1.20	82.71
2255	1	0.08	82.79
2300	1	0.08	82.87
2325	1	0.08	82.95
2450	1	0.08	83.03

2500	13	1.04	84.06
2505	1	0.08	84.14
2513	1	0.08	84.22
2515	1	0.08	84.30
2550	3	0.24	84.54
2600	2	0.16	84.70
2625	1	0.08	84.78
2675	1	0.08	84.86
2750	11	0.88	85.74
2800	2	0.16	85.90
2850	1	0.08	85.98
2900	1	0.08	86.06
3000	15	1.20	87.25
3050	2	0.16	87.41
3100	1	0.08	87.49
3250	9	0.72	88.21
3500	13	1.04	89.24
3800	1	0.08	89.32
4000	3	0.24	89.56
4500	7	0.56	90.12
4750	2	0.16	90.28
4900	1	0.08	90.36
4950	1	0.08	90.44
4958	1	0.08	90.52
4995	16	1.27	91.79
4996	2	0.16	91.95
4998	1	0.08	92.03
5000	6	0.48	92.51
5045	1	0.08	92.59
5195	1	0.08	92.67
5245	5	0.40	93.07
5295	2	0.16	93.23
5350	1	0.08	93.31
5370	1	0.08	93.39
5395	1	0.08	93.47
5450	1	0.08	93.55
5495	12	0.96	94.50
5500	2	0.16	94.66
5540	1	0.08	94.74
5595	3	0.24	94.98
5650	1	0.08	95.06
5695	1	0.08	95.14
5745	1	0.08	95.22
5945	1	0.08	95.30
5995	10	0.80	96.10
6000	3	0.24	96.33
6495	6	0.48	96.81
6500	1	0.08	96.89
6995	5	0.40	97.29
7000	4	0.32	97.61
7450	1	0.08	97.69
7495	11	0.88	98.57
8000	1	0.08	98.65
8450	1	0.08	98.73
8495	1	0.08	98.80
8995	1	0.08	98.88
9000	1	0.08	98.96

9900		1	0.08	99.04
9990		12	0.96	100.00
-----				
Total		1255	100.00	

rvFL10            FILL 10

VALUE  
0 (IF rvDM1d IS FROM 0 TO 899)  
1 (IF rvDM1d IS FROM 900 TO 999)  
2 (IF rvDM1d IS FROM 1000 TO 1099)  
3 (IF rvDM1d IS FROM 1100 TO 1299)  
4 (IF rvDM1d IS 1300 OR MORE)

rvFL11            FILL 11

VALUE  
500 (IF rvFL10=0)  
800 (IF rvFL10=1)  
900 (IF rvFL10=2)  
1000 (IF rvFL10=3)  
1000 (IF rvFL10=4)

rvFL12            FILL 12

VALUE  
900 (IF rvFL10=0)  
900 (IF rvFL10=1)  
1000 (IF rvFL10=2)  
1100 (IF rvFL10=3)  
1200 (IF rvFL10=4)

rvFL13            FILL 13

VALUE  
1000 (IF rvFL10=0)  
1000 (IF rvFL10=1)  
1100 (IF rvFL10=2)  
1200 (IF rvFL10=3)  
1500 (IF rvFL10=4)

rvFL14            FILL 14

VALUE  
1100 (IF rvFL10=0)  
1100 (IF rvFL10=1)  
1200 (IF rvFL10=2)  
1500 (IF rvFL10=3)  
2000 (IF rvFL10=4)

rvDM05            INVESTMENT VALUE - 1

What do you think is the PERCENT CHANCE (or CHANCES OUT OF 100) that, one year from now, this investment would be worth over \$[fill FL11]?

( ENTER NUMBER FROM 0 TO 100 OR "d" OR "r" )

( ENCOURAGE RESPONDENT TO GIVE best estimate;  
PRESS F2 FOR HELP SCREEN )

( IF NEEDED: THESE AND UPCOMING QUESTIONS ASK FOR INCREASING AMOUNTS, THE REVERSE OF THE PREVIOUS SECTION. )

investment value -	Freq.	Percent	Cum.
1			
no chance	22	1.75	1.75
1 percent chance	4	0.32	2.07
2	3	0.24	2.31
3	1	0.08	2.39
5	11	0.88	3.27
6	1	0.08	3.35
7	1	0.08	3.43
10	19	1.51	4.94
11	1	0.08	5.02
12	1	0.08	5.10
15	1	0.08	5.18
20	20	1.59	6.77
23	1	0.08	6.85
25	11	0.88	7.73
30	12	0.96	8.69
35	1	0.08	8.76
40	29	2.31	11.08
45	5	0.40	11.47
50	236	18.80	30.28
51	1	0.08	30.36
60	46	3.67	34.02
65	9	0.72	34.74
70	60	4.78	39.52
72	1	0.08	39.60
75	113	9.00	48.61
79	1	0.08	48.69
80	160	12.75	61.43
82	1	0.08	61.51
85	25	1.99	63.51
90	136	10.84	74.34
95	57	4.54	78.88
97	1	0.08	78.96
98	24	1.91	80.88
99 percent chance	8	0.64	81.51
100 percent chance	208	16.57	98.09
don't know	19	1.51	99.60
refused	5	0.40	100.00
Total	1255	100.00	

rvDM06

INVESTMENT VALUE - 2

What do you think is the PERCENT CHANCE (or CHANCES OUT OF 100) that, one year from now, this investment would be worth over \$[fill FL12]?

( ENTER NUMBER FROM 0 TO 100 OR "d" OR "r" )

( ENCOURAGE RESPONDENT TO GIVE best estimate;  
PRESS F2 FOR HELP SCREEN )

investment value -	Freq.	Percent	Cum.
2			
no chance	16	1.32	1.32
1 percent chance	5	0.41	1.74
2	8	0.66	2.40
5	19	1.57	3.97
6	1	0.08	4.05
7	1	0.08	4.14
8	1	0.08	4.22
9	1	0.08	4.30
10	28	2.32	6.62
15	9	0.74	7.36
20	33	2.73	10.09
22	1	0.08	10.17
23	1	0.08	10.26
25	19	1.57	11.83
30	42	3.47	15.30
35	10	0.83	16.13
40	77	6.37	22.50
45	11	0.91	23.41
49	1	0.08	23.49
50	269	22.25	45.74
51	2	0.17	45.91
55	4	0.33	46.24
60	76	6.29	52.52
65	17	1.41	53.93
70	67	5.54	59.47
74	1	0.08	59.55
75	87	7.20	66.75
78	1	0.08	66.83
79	2	0.17	67.00
80	142	11.75	78.74
82	1	0.08	78.83
85	16	1.32	80.15
90	92	7.61	87.76
93	1	0.08	87.84
94	1	0.08	87.92
95	28	2.32	90.24
98	13	1.08	91.32
100 percent chance	85	7.03	98.35
don't know	17	1.41	99.75
refused	3	0.25	100.00

Total | 1209 100.00

rvDM07

INVESTMENT VALUE - 3

What do you think is the PERCENT CHANCE (or CHANCES OUT OF 100) that, one year from now, this investment would be worth over \$[fill FL13]?

( ENTER NUMBER FROM 0 TO 100 OR "d" OR "r" )

( ENCOURAGE RESPONDENT TO GIVE best estimate; PRESS F2 FOR HELP SCREEN )

investment value - 3	Freq.	Percent	Cum.
no chance	26	2.22	2.22
1 percent chance	12	1.02	3.24
2	13	1.11	4.35
3	3	0.26	4.60
4	3	0.26	4.86
5	42	3.58	8.44
7	1	0.09	8.53
9	1	0.09	8.61
10	75	6.39	15.00
12	1	0.09	15.09
13	1	0.09	15.17
15	18	1.53	16.71
20	79	6.73	23.44
23	1	0.09	23.53
25	61	5.20	28.73
30	96	8.18	36.91
33	1	0.09	37.00
35	22	1.88	38.87
40	77	6.56	45.44
45	14	1.19	46.63
49	2	0.17	46.80
50	255	21.74	68.54
51	1	0.09	68.63
53	1	0.09	68.71
55	6	0.51	69.22
60	68	5.80	75.02
65	13	1.11	76.13
70	43	3.67	79.80
73	1	0.09	79.88
75	56	4.77	84.65
80	55	4.69	89.34
85	12	1.02	90.37
87	1	0.09	90.45
90	41	3.50	93.95
95	11	0.94	94.88
97	1	0.09	94.97
98	7	0.60	95.57
100 percent chance	39	3.32	98.89
don't know	12	1.02	99.91



refused		1	0.09	100.00
-----				
Total		1173	100.00	

rvDM08

INVESTMENT VALUE - 4

What do you think is the PERCENT CHANCE (or CHANCES OUT OF 100) that, one year from now, this investment would be worth over \$[fill FL14]?

( ENTER NUMBER FROM 0 TO 100 OR "d" OR "r" )

( ENCOURAGE RESPONDENT TO GIVE best estimate;  
PRESS F2 FOR HELP SCREEN )

investment value -		Freq.	Percent	Cum.
4				
-----				
no chance		99	8.73	8.73
1 percent chance		35	3.09	11.82
2		50	4.41	16.23
3		12	1.06	17.28
4		5	0.44	17.72
5		76	6.70	24.43
6		1	0.09	24.51
8		2	0.18	24.69
9		2	0.18	24.87
10		146	12.87	37.74
12		3	0.26	38.01
15		32	2.82	40.83
19		1	0.09	40.92
20		120	10.58	51.50
23		2	0.18	51.68
25		57	5.03	56.70
27		1	0.09	56.79
30		69	6.08	62.87
34		1	0.09	62.96
35		14	1.23	64.20
40		76	6.70	70.90
45		15	1.32	72.22
50		139	12.26	84.48
55		5	0.44	84.92
57		1	0.09	85.01
59		1	0.09	85.10
60		29	2.56	87.65
65		7	0.62	88.27
68		1	0.09	88.36
70		19	1.68	90.04
75		29	2.56	92.59
80		31	2.73	95.33
85		3	0.26	95.59
89		1	0.09	95.68
90		17	1.50	97.18
95		7	0.62	97.80

98		1	0.09	97.88
100 percent chance		15	1.32	99.21
don't know		7	0.62	99.82
refused		2	0.18	100.00
-----				
Total		1134	100.00	

rvDM11a

SOCIAL SECURITY ELIGIBILITY

Politicians and the news media have been talking recently about the future of the Social Security retirement system, the federal program providing benefits to retired workers. The amount of benefits for which someone is eligible is currently determined by the person's retirement age and by earnings prior to retirement. There has been much discussion of changing the form of the Social Security system, so the future shape of the system is not certain. With this in mind, I would like you to think about what kind of Social Security retirement benefits will be available when you are older. In particular, think ahead to when you are about to turn 70 years old and suppose that you are not working at that time.

What do you think is the PERCENT CHANCE that you will be eligible to collect any Social Security retirement benefits at that time?

social security eligibility	Freq.	Percent	Cum.
no chance	186	9.46	9.46
1 percent chance	9	0.46	9.91
2	14	0.71	10.63
3	2	0.10	10.73
4	1	0.05	10.78
5	38	1.93	12.71
7	1	0.05	12.76
8	1	0.05	12.81
10	79	4.02	16.83
12	1	0.05	16.88
15	8	0.41	17.29
20	82	4.17	21.45
25	50	2.54	24.00
30	73	3.71	27.71
33	2	0.10	27.81
35	5	0.25	28.06
38	1	0.05	28.11
40	52	2.64	30.76
45	11	0.56	31.32
50	297	15.10	46.42
55	4	0.20	46.62
60	85	4.32	50.94

65		14	0.71	51.65
70		72	3.66	55.31
75		97	4.93	60.24
80		151	7.68	67.92
85		28	1.42	69.34
88		1	0.05	69.40
90		103	5.24	74.63
95		45	2.29	76.92
97		1	0.05	76.97
98		17	0.86	77.83
99 percent chance		5	0.25	78.09
100 percent chance		367	18.66	96.75
don't know		61	3.10	99.85
refused		3	0.15	100.00
-----				
Total		1967	100.00	

rvDM12a

LOWEST SOCIAL SECURITY

Suppose you are eligible to collect Social Security benefits when you turn 70. Please think about how much money you would be eligible to collect each year. When considering the dollar value, please ignore the effects of inflation or cost-of-living increases. That is, please respond as if a dollar today is worth the same as a dollar when you turn 70.

What do you think is the LOWEST amount of social security benefits, per year, that you would be eligible to receive?

( Please ignore the effects of inflation or cost-of-living increases. That is, please respond as if a dollar today is worth the same as a dollar when you turn 70. )

( INTERVIEWER: ENCOURAGE RESPONDENT TO GIVE BEST ESTIMATE. )

( INTERVIEWER: ENTER NUMBER IN THOUSANDS OF DOLLARS, FROM 0 TO 9990. ENTER NON-ZERO AMOUNTS LESS THAN \$1000 AS \$1000. )

lowest social security		Freq.	Percent	Cum.
0		41	2.30	2.30
1		173	9.71	12.02
2		46	2.58	14.60
3		33	1.85	16.45
4		25	1.40	17.86
5		81	4.55	22.40
6		56	3.14	25.55
7		34	1.91	27.46
8		56	3.14	30.60
9		28	1.57	32.17
10		142	7.97	40.15
11		12	0.67	40.82

12	149	8.37	49.19
13	7	0.39	49.58
14	12	0.67	50.25
15	86	4.83	55.08
16	7	0.39	55.47
17	6	0.34	55.81
18	19	1.07	56.88
19	2	0.11	56.99
20	64	3.59	60.58
21	1	0.06	60.64
22	2	0.11	60.75
23	1	0.06	60.81
24	19	1.07	61.88
25	34	1.91	63.78
28	4	0.22	64.01
30	29	1.63	65.64
32	1	0.06	65.69
33	1	0.06	65.75
35	7	0.39	66.14
36	4	0.22	66.37
40	13	0.73	67.10
48	1	0.06	67.15
50	10	0.56	67.71
60	5	0.28	68.00
70	1	0.06	68.05
72	1	0.06	68.11
75	1	0.06	68.16
84	1	0.06	68.22
100	1	0.06	68.28
150	1	0.06	68.33
750	1	0.06	68.39
1000	2	0.11	68.50
1200	1	0.06	68.56
1800	1	0.06	68.61
9998	521	29.25	97.87
9999	38	2.13	100.00
-----			
Total	1781	100.00	

rvDM12b

HIGHEST SOCIAL SECURITY

What do you think is the HIGHEST amount of social security benefits, per year, that you would be eligible to receive?

( Please ignore the effects of inflation or cost-of-living increases. That is, please respond as if a dollar today is worth the same as a dollar when you turn 70. )

( INTERVIEWER: ENCOURAGE RESPONDENT TO GIVE BEST ESTIMATE. )

( INTERVIEWER: ENTER NUMBER IN THOUSANDS OF DOLLARS, FROM 0 TO 9990. ENTER NON-ZERO AMOUNTS LESS THAN \$1000 AS \$1000. )

highest |

social security	Freq.	Percent	Cum.
0	10	0.56	0.56
1	116	6.51	7.07
2	34	1.91	8.98
3	20	1.12	10.11
4	17	0.95	11.06
5	23	1.29	12.35
6	25	1.40	13.76
7	29	1.63	15.38
8	34	1.91	17.29
9	23	1.29	18.59
10	77	4.32	22.91
11	7	0.39	23.30
12	91	5.11	28.41
13	16	0.90	29.31
14	28	1.57	30.88
15	128	7.19	38.07
16	15	0.84	38.91
17	12	0.67	39.58
18	52	2.92	42.50
19	2	0.11	42.62
20	129	7.24	49.86
21	3	0.17	50.03
22	1	0.06	50.08
23	4	0.22	50.31
24	34	1.91	52.22
25	59	3.31	55.53
26	1	0.06	55.59
27	2	0.11	55.70
28	5	0.28	55.98
30	73	4.10	60.08
31	1	0.06	60.13
32	2	0.11	60.25
34	1	0.06	60.30
35	27	1.52	61.82
36	8	0.45	62.27
40	37	2.08	64.35
43	1	0.06	64.40
45	10	0.56	64.96
48	1	0.06	65.02
50	21	1.18	66.20
55	2	0.11	66.31
60	16	0.90	67.21
65	3	0.17	67.38
66	1	0.06	67.43
70	4	0.22	67.66
75	8	0.45	68.11
80	6	0.34	68.44
84	1	0.06	68.50
100	5	0.28	68.78
105	1	0.06	68.84
120	1	0.06	68.89
150	1	0.06	68.95
200	1	0.06	69.01
250	1	0.06	69.06

1000	1	0.06	69.12
1200	1	0.06	69.17
1500	1	0.06	69.23
1900	1	0.06	69.29
2000	1	0.06	69.34
7500	1	0.06	69.40
9990	1	0.06	69.46
9998	504	28.30	97.75
9999	40	2.25	100.00
-----			
Total	1781	100.00	

rvDM12d                    AVERAGE SOCIAL SECURITY (rvDM12a, rvDM12)

rvDM12d is computed as follow:  
rvDM12d =round(rvDM12a + rvDM12b)/2,1)

average social security (rvdm12a, rvdm12b)	Freq.	Percent	Cum.
0	188	13.81	13.81
1	105	7.71	21.53
2	39	2.87	24.39
3	23	1.69	26.08
4	28	2.06	28.14
5	28	2.06	30.20
6	40	2.94	33.14
7	41	3.01	36.15
8	59	4.34	40.48
9	46	3.38	43.86
10	40	2.94	46.80
11	34	2.50	49.30
12	52	3.82	53.12
13	86	6.32	59.44
14	55	4.04	63.48
15	70	5.14	68.63
16	28	2.06	70.68
17	23	1.69	72.37
18	73	5.36	77.74
19	19	1.40	79.13
20	40	2.94	82.07
21	9	0.66	82.73
22	8	0.59	83.32
23	25	1.84	85.16
24	4	0.29	85.45
25	31	2.28	87.73
26	5	0.37	88.10
27	3	0.22	88.32
28	17	1.25	89.57
29	3	0.22	89.79
30	27	1.98	91.77

31	3	0.22	91.99
32	3	0.22	92.21
33	10	0.73	92.95
34	1	0.07	93.02
35	15	1.10	94.12
36	3	0.22	94.34
37	2	0.15	94.49
38	7	0.51	95.00
39	1	0.07	95.08
40	7	0.51	95.59
42	2	0.15	95.74
43	4	0.29	96.03
44	1	0.07	96.11
45	8	0.59	96.69
48	1	0.07	96.77
50	5	0.37	97.13
53	1	0.07	97.21
54	1	0.07	97.28
55	6	0.44	97.72
58	4	0.29	98.02
60	1	0.07	98.09
63	4	0.29	98.38
65	2	0.15	98.53
68	1	0.07	98.60
70	1	0.07	98.68
73	1	0.07	98.75
75	1	0.07	98.82
78	1	0.07	98.90
80	2	0.15	99.04
88	1	0.07	99.12
90	1	0.07	99.19
95	1	0.07	99.27
129	1	0.07	99.34
150	2	0.15	99.49
751	1	0.07	99.56
1000	1	0.07	99.63
1200	1	0.07	99.71
1500	1	0.07	99.78
1850	1	0.07	99.85
4125	1	0.07	99.93
4995	1	0.07	100.00
-----			
Total	1361	100.00	

rvFL20

FILL 20 (rvDM12d)

VALUE

- 0 (IF rvDM12d IS FROM 0 TO 19)
- 1 (IF rvDM12d IS FROM 20 TO 24)
- 2 (IF rvDM12d IS FROM 25 TO 29)
- 3 (IF rvDM12d IS FROM 30 TO 34)
- 4 (IF rvDM12d IS FROM 35 TO 39)
- 5 (IF rvDM12d IS FROM 40 TO 49)
- 6 (IF rvDM12d IS FROM 50 TO 59)
- 7 (IF rvDM12d IS FROM 60 TO 69)
- 8 (IF rvDM12d IS FROM 70 TO 89)

9 (IF rvDM12d IS 1300 OR MORE)

rvFL21            FILL 21

VALUE

5 (IF rvFL20=0)  
10 (IF rvFL20=1)  
15 (IF rvFL20=2)  
20 (IF rvFL20=3)  
25 (IF rvFL20=4)  
30 (IF rvFL20=5)  
35 (IF rvFL20=6)  
40 (IF rvFL20=7)  
50 (IF rvFL20=8)  
60 (IF rvFL20=9)

rvFL22            FILL 22

VALUE

10 (IF rvFL20=0)  
15 (IF rvFL20=1)  
20 (IF rvFL20=2)  
25 (IF rvFL20=3)  
30 (IF rvFL20=4)  
35 (IF rvFL20=5)  
40 (IF rvFL20=6)  
50 (IF rvFL20=7)  
60 (IF rvFL20=8)  
80 (IF rvFL20=9)

rvFL23            FILL 23

VALUE

15 (IF rvFL20=0)  
20 (IF rvFL20=1)  
25 (IF rvFL20=2)  
30 (IF rvFL20=3)  
35 (IF rvFL20=4)  
40 (IF rvFL20=5)  
50 (IF rvFL20=6)  
60 (IF rvFL20=7)  
70 (IF rvFL20=8)  
100 (IF rvFL20=9)

rvFL24            FILL 24

VALUE

20 (IF rvFL20=0)  
25 (IF rvFL20=1)  
30 (IF rvFL20=2)  
35 (IF rvFL20=3)  
40 (IF rvFL20=4)  
50 (IF rvFL20=5)



60 (IF rvFL20=6)  
 70 (IF rvFL20=7)  
 80 (IF rvFL20=8)  
 125 (IF rvFL20=9)

rvFL25                    FILL 25

VALUE  
 25 (IF rvFL20=0)  
 35 (IF rvFL20=1)  
 40 (IF rvFL20=2)  
 45 (IF rvFL20=3)  
 50 (IF rvFL20=4)  
 60 (IF rvFL20=5)  
 70 (IF rvFL20=6)  
 80 (IF rvFL20=7)  
 100 (IF rvFL20=8)  
 150 (IF rvFL20=9)

rvFL26                    FILL 26

VALUE  
 2 (IF rvFL20=0)  
 5 (IF rvFL20=1)  
 5 (IF rvFL20=2)  
 10 (IF rvFL20=3)  
 15 (IF rvFL20=4)  
 20 (IF rvFL20=5)  
 25 (IF rvFL20=6)  
 30 (IF rvFL20=7)  
 35 (IF rvFL20=8)  
 40 (IF rvFL20=9)

rvDM13                    SOCIAL SECURITY - 1

What do you think is the PERCENT CHANCE (or CHANCES OUT OF 100)  
 That you would be eligible to receive over \$[fill FL21],000 of  
 Social Security benefits per year, when you turn 70?

( ENTER NUMBER FROM 0 TO 100 OR "d" OR "r" )

( ENCOURAGE RESPONDENT TO GIVE best estimate;  
 PRESS F2 FOR HELP SCREEN )

social security -	Freq.	Percent	Cum.
1			
no chance	83	6.10	6.10
1 percent chance	8	0.59	6.69
2	11	0.81	7.49
3	1	0.07	7.57
4	1	0.07	7.64
5	14	1.03	8.67
7	2	0.15	8.82

8	1	0.07	8.89
10	27	1.98	10.87
15	6	0.44	11.32
20	43	3.16	14.47
25	27	1.98	16.46
30	24	1.76	18.22
33	1	0.07	18.30
35	4	0.29	18.59
40	41	3.01	21.60
45	4	0.29	21.90
50	240	17.63	39.53
55	1	0.07	39.60
60	56	4.11	43.72
65	7	0.51	44.23
70	50	3.67	47.91
75	64	4.70	52.61
80	123	9.04	61.65
85	24	1.76	63.41
86	1	0.07	63.48
90	102	7.49	70.98
95	41	3.01	73.99
98	18	1.32	75.31
99 percent chance	4	0.29	75.61
100 percent chance	272	19.99	95.59
don't know	52	3.82	99.41
refused	8	0.59	100.00
-----			
Total	1361	100.00	

rvDM14

SOCIAL SECURITY - 2

What do you think is the PERCENT CHANCE (or CHANCES OUT OF 100) that you would be eligible to receive over \$[fill FL22],000 of Social Security benefits per year (when you turn 70)?

( ENTER NUMBER FROM 0 TO 100 OR "d" OR "r" )

( ENCOURAGE RESPONDENT TO GIVE best estimate;  
PRESS F2 FOR HELP SCREEN )

social security -	Freq.	Percent	Cum.
2			
no chance	64	5.25	5.25
1 percent chance	16	1.31	6.57
2	12	0.99	7.55
3	1	0.08	7.64
5	44	3.61	11.25
7	1	0.08	11.33
8	2	0.16	11.49
9	1	0.08	11.58
10	58	4.76	16.34
15	22	1.81	18.14
20	63	5.17	23.32

25	37	3.04	26.35
30	55	4.52	30.87
32	1	0.08	30.95
35	12	0.99	31.94
40	83	6.81	38.75
45	12	0.99	39.74
50	199	16.34	56.08
55	3	0.25	56.32
60	59	4.84	61.17
65	17	1.40	62.56
70	66	5.42	67.98
75	58	4.76	72.74
76	1	0.08	72.82
78	1	0.08	72.91
80	78	6.40	79.31
85	18	1.48	80.79
89	2	0.16	80.95
90	47	3.86	84.81
95	17	1.40	86.21
96	1	0.08	86.29
98	10	0.82	87.11
99 percent chance	1	0.08	87.19
100 percent chance	136	11.17	98.36
don't know	16	1.31	99.67
refused	4	0.33	100.00
-----			
Total	1218	100.00	

rvDM16

SOCIAL SECURITY - 3

What do you think is the PERCENT CHANCE (or CHANCES OUT OF 100) that you would be eligible to receive over \$[fill FL23],000 of Social Security benefits per year (when you turn 70)?

( ENTER NUMBER FROM 0 TO 100 OR "d" OR "r" )

( ENCOURAGE RESPONDENT TO GIVE best estimate;  
PRESS F2 FOR HELP SCREEN )

social security -	Freq.	Percent	Cum.
3			
no chance	94	8.29	8.29
1 percent chance	27	2.38	10.67
2	34	3.00	13.67
3	5	0.44	14.11
4	3	0.26	14.37
5	66	5.82	20.19
7	1	0.09	20.28
8	3	0.26	20.55
10	109	9.61	30.16
12	1	0.09	30.25
15	23	2.03	32.28
19	1	0.09	32.36

20	98	8.64	41.01
25	59	5.20	46.21
30	74	6.53	52.73
33	1	0.09	52.82
34	1	0.09	52.91
35	11	0.97	53.88
40	76	6.70	60.58
45	12	1.06	61.64
50	173	15.26	76.90
53	1	0.09	76.98
55	13	1.15	78.13
60	53	4.67	82.80
65	9	0.79	83.60
67	1	0.09	83.69
70	34	3.00	86.68
75	32	2.82	89.51
80	34	3.00	92.50
85	7	0.62	93.12
87	1	0.09	93.21
90	14	1.23	94.44
95	10	0.88	95.33
98	4	0.35	95.68
99 percent chance	1	0.09	95.77
100 percent chance	33	2.91	98.68
don't know	13	1.15	99.82
refused	2	0.18	100.00
-----			
Total	1134	100.00	

rvDM18

SOCIAL SECURITY - 4

What do you think is the PERCENT CHANCE (or CHANCES OUT OF 100)  
That you would be eligible to receive over \$[fill FL24],000 of  
Social Security benefits per year (when you turn 70)?

( ENTER NUMBER FROM 0 TO 100 OR "d" OR "r" )

( ENCOURAGE RESPONDENT TO GIVE best estimate;  
PRESS F2 FOR HELP SCREEN )

social security -	Freq.	Percent	Cum.
4			
no chance	153	14.93	14.93
1 percent chance	35	3.41	18.34
2	55	5.37	23.71
3	5	0.49	24.20
4	2	0.20	24.39
5	117	11.41	35.80
6	1	0.10	35.90
8	2	0.20	36.10
10	135	13.17	49.27
15	27	2.63	51.90
19	1	0.10	52.00
20	101	9.85	61.85

25	52	5.07	66.93
30	55	5.37	72.29
33	1	0.10	72.39
34	1	0.10	72.49
35	16	1.56	74.05
40	61	5.95	80.00
45	9	0.88	80.88
50	107	10.44	91.32
55	4	0.39	91.71
60	16	1.56	93.27
65	6	0.59	93.85
70	13	1.27	95.12
75	16	1.56	96.68
80	11	1.07	97.76
85	2	0.20	97.95
86	1	0.10	98.05
90	5	0.49	98.54
95	1	0.10	98.63
98	2	0.20	98.83
100 percent chance	7	0.68	99.51
don't know	4	0.39	99.90
refused	1	0.10	100.00
-----			
Total	1025	100.00	

rvDM22

SOCIAL SECURITY - 5

What do you think is the PERCENT CHANCE (or CHANCES OUT OF 100) that you would be eligible to receive over \$[fill DM12b],000 of Social Security benefits per year (when you turn 70)?

( ENTER NUMBER FROM 0 TO 100 OR "d" OR "r" )

( ENCOURAGE RESPONDENT TO GIVE best estimate;  
PRESS F2 FOR HELP SCREEN )

social security -	Freq.	Percent	Cum.
5			
-----			
2	1	2.50	2.50
5	2	5.00	7.50
10	10	25.00	32.50
15	1	2.50	35.00
20	2	5.00	40.00
25	3	7.50	47.50
30	7	17.50	65.00
35	2	5.00	70.00
40	4	10.00	80.00
45	2	5.00	85.00
50	4	10.00	95.00
70	1	2.50	97.50
98	1	2.50	100.00
-----			
Total	40	100.00	

rvDM23

SOCIAL SECURITY - 6

What do you think is the PERCENT CHANCE (or CHANCES OUT OF 100) that your Social Security benefits per year (when you turn 70) would be over \$[fill FL25],000?

( ENTER NUMBER FROM 0 TO 100 OR "d" OR "r" )

( ENCOURAGE RESPONDENT TO GIVE best estimate; PRESS F2 FOR HELP SCREEN )

social security - 6	Freq.	Percent	Cum.
no chance	51	10.74	10.74
1 percent chance	2	0.42	11.16
2	12	2.53	13.68
3	3	0.63	14.32
4	1	0.21	14.53
5	37	7.79	22.32
10	108	22.74	45.05
12	1	0.21	45.26
15	20	4.21	49.47
18	1	0.21	49.68
20	63	13.26	62.95
25	30	6.32	69.26
30	34	7.16	76.42
35	5	1.05	77.47
40	30	6.32	83.79
45	3	0.63	84.42
50	41	8.63	93.05
55	2	0.42	93.47
60	6	1.26	94.74
65	2	0.42	95.16
70	3	0.63	95.79
75	5	1.05	96.84
80	6	1.26	98.11
84	1	0.21	98.32
85	1	0.21	98.53
95	1	0.21	98.74
98	1	0.21	98.95
100 percent chance	2	0.42	99.37
don't know	3	0.63	100.00
Total	475	100.00	

rvDM25

SOCIAL SECURITY - 7

You previously said that there's a/an [fill DM13] percent chance that your social security benefits will be over \$[fill FL21],000.

What do you think is the PERCENT CHANCE that your Social Security benefits will be over \$[fill DM12a],000 ?

( ENTER NUMBER FROM 0 TO 100 OR "d" OR "r" )

( ENCOURAGE RESPONDENT TO GIVE best estimate;  
PRESS F2 FOR HELP SCREEN )

social security - 7	Freq.	Percent	Cum.
no chance	10	4.98	4.98
1 percent chance	4	1.99	6.97
2	4	1.99	8.96
3	1	0.50	9.45
5	3	1.49	10.95
10	6	2.99	13.93
15	2	1.00	14.93
20	10	4.98	19.90
25	6	2.99	22.89
30	4	1.99	24.88
35	1	0.50	25.37
40	5	2.49	27.86
45	3	1.49	29.35
50	26	12.94	42.29
60	9	4.48	46.77
70	14	6.97	53.73
75	12	5.97	59.70
80	19	9.45	69.15
85	2	1.00	70.15
86	1	0.50	70.65
90	11	5.47	76.12
95	3	1.49	77.61
98	1	0.50	78.11
100 percent chance	37	18.41	96.52
don't know	7	3.48	100.00
Total	201	100.00	

rvDM26 SOCIAL SECURITY - 8

You previously said that there's a/an [fill DM13] percent chance  
that your social security benefits will be over \$[fill FL21],000.

What do you think is the PERCENT CHANCE that your social security  
benefits will be over \$[fill FL26],000?

( ENTER NUMBER FROM 0 TO 100 OR "d" OR "r" )

( ENCOURAGE RESPONDENT TO GIVE best estimate;  
PRESS F2 FOR HELP SCREEN )

social security - 8	Freq.	Percent	Cum.
no chance	15	2.38	2.38
2	1	0.16	2.54
3	1	0.16	2.70

5	3	0.48	3.18
10	5	0.79	3.97
20	9	1.43	5.41
25	3	0.48	5.88
28	1	0.16	6.04
30	9	1.43	7.47
35	2	0.32	7.79
40	11	1.75	9.54
45	3	0.48	10.02
50	64	10.17	20.19
55	1	0.16	20.35
60	29	4.61	24.96
65	3	0.48	25.44
70	48	7.63	33.07
74	1	0.16	33.23
75	43	6.84	40.06
80	93	14.79	54.85
83	1	0.16	55.01
85	17	2.70	57.71
90	99	15.74	73.45
95	26	4.13	77.58
97	1	0.16	77.74
98	10	1.59	79.33
99 percent chance	7	1.11	80.45
100 percent chance	99	15.74	96.18
don't know	23	3.66	99.84
refused	1	0.16	100.00
-----			
Total	629	100.00	