

MODULE INTRO.

Although we have finished the interview, we would like to ask you a few additional experimental questions. Some are very similar to questions we have already asked you, but researchers are interested in how people respond when the questions are changed just a little.

TESTER: THE MODULE YOU WILL BE TESTING IS [MODULE].

INAP.....0 ØEND OF MODULE
DO MODULE.....1
REFUSED.....9 ØEND OF MODULE

M-ALL1. IF R RECEIVED FOOD STAMPS IN 1994:
In addition to any food bought with food stamps, about how much do you (and other family members living there)

OTHERWISE:
About how much do you (and other family members living there) spend on food that you use at home in an average week.

AMOUNT:

BLANK INAP
1-999996 DOLLAR AMOUNT
999998 DK
999999 RF

M-ALL2. Do you have any food delivered to the door which isn't included in that amount?

INAP.....BLANK ØM-ALL2c
YES.....1
NO.....5 ØM-ALL2c
DK.....8 ØM-ALL2c
RF.....9 ØM-ALL2c

M-ALL2b. About how much do you spend on that food?

AMOUNT:

BLANK INAP
1-999996 DOLLAR AMOUNT
999998 DK
999999 RF

M-ALL2c. About how much do you spend eating out in a typical week, not counting meals at work or at school?

USE ZERO FOR DOESN'T EAT OUT

USE 'ALT-O' TO ENTER AMOUNT AND TIME PERIOD IF MONTHLY OR OTHER TIME PERIOD GIVEN.

AMOUNT:

BLANK INAP
0 DOESN'T EAT OUT
1-999996 DOLLAR AMOUNT
999998 DK
999999 RF

NOTE: CATI APPLICATION GENERATES A RANDOM NUMBER FROM 0 TO 9 AT THIS POINT AND ASSIGNS IT TO THE CASE.

M-ALL3. Please remind me: do you own your home or do you rent?

INAP.....BLANK ØM-ALL32
 OWN.....1
 RENT.....2 ØM-ALL32
 OTHER.....3 ØM-ALL32

BRANCHPOINT:

1. IF RANDOM NUMBER = 1, GO TO M-ALL8.
2. IF RANDOM NUMBER = 2, GO TO M-ALL11.
3. IF RANDOM NUMBER = 5, GO TO M-ALL14.
4. IF RANDOM NUMBER = 3, GO TO M-ALL17.
5. IF RANDOM NUMBER = 4, GO TO M-ALL20.
6. IF RANDOM NUMBER = 8, GO TO M-ALL23.
7. IF RANDOM NUMBER = 6, GO TO M-ALL26.
8. IF RANDOM NUMBER = 7 OR 9, GO TO M-ALL29.

M-ALL5. About how much could you sell your home for in today's housing market: Would it be less than \$150,000, or more than \$150,000?

INAP.....BLANK ØM-ALL32
 LESS THAN.....1
 JUST ABOUT.....3 ØM-ALL32
 MORE THAN.....5 ØM-ALL32
 DK.....8 ØM-ALL32
 RF.....9 ØM-ALL32

M-ALL6. Would it be less than or more than \$100,000?

INAP.....BLANK ØM-ALL32
 LESS THAN.....1
 JUST ABOUT.....3 ØM-ALL32
 MORE THAN.....5 ØM-ALL32
 DK.....8 ØM-ALL32
 RF.....9 ØM-ALL32

M-ALL7. Would it be less than or more than \$50,000?

INAP.....BLANK ØM-ALL32
 LESS THAN.....1 ØM-ALL32
 JUST ABOUT.....3 ØM-ALL32
 MORE THAN.....5 ØM-ALL32
 DK.....8 ØM-ALL32
 RF.....9 ØM-ALL32

M-ALL8.

About how much could you sell your home for in today's housing market: Would it be less than \$50,000, or more than \$50,000?

INAP.....	BLANK	ØM-ALL32
LESS THAN.....	1	ØM-ALL32
JUST ABOUT.....	3	ØM-ALL32
MORE THAN.....	5	
DK.....	8	ØM-ALL32
RF.....	9	ØM-ALL32

M-ALL9. Would it be less than or more than \$100,000?

INAP.....	BLANK	ØM-ALL32
LESS THAN.....	1	ØM-ALL32
JUST ABOUT.....	3	ØM-ALL32
MORE THAN.....	5	
DK.....	8	ØM-ALL32
RF.....	9	ØM-ALL32

M-ALL10. Would it be less than or more than \$150,000?

INAP.....	BLANK	ØM-ALL32
LESS THAN.....	1	ØM-ALL32
JUST ABOUT.....	3	ØM-ALL32
MORE THAN.....	5	ØM-ALL32
DK.....	8	ØM-ALL32
RF.....	9	ØM-ALL32

M-ALL11. About how much could you sell your home for in today's housing market: Would it be less than \$100,000, or more than \$100,000?

INAP.....	BLANK	ØM-ALL32
LESS THAN.....	1	
JUST ABOUT.....	3	ØM-ALL32
MORE THAN.....	5	ØM-ALL13
DK.....	8	ØM-ALL32
RF.....	9	ØM-ALL32

M-ALL12. Would it be less than or more than \$50,000?

INAP.....	BLANK	ØM-ALL32
LESS THAN.....	1	ØM-ALL32
JUST ABOUT.....	3	ØM-ALL32
MORE THAN.....	5	ØM-ALL32
DK.....	8	ØM-ALL32
RF.....	9	ØM-ALL32

M-ALL13. Would it be less than or more than \$150,000?

INAP.....	BLANK	ØM-ALL32
LESS THAN.....	1	ØM-ALL32
JUST ABOUT.....	3	ØM-ALL32
MORE THAN.....	5	ØM-ALL32
DK.....	8	ØM-ALL32
RF.....	9	ØM-ALL32

M-ALL14. About how much could you sell your home for in today's housing market: Would it be more than \$150,000?

INAP.....BLANK ØM-ALL32
 YES.....1 ØM-ALL32
 NO.....5
 DK.....8 ØM-ALL32
 RF.....9 ØM-ALL32

M-ALL15. Would it be more than \$100,000?

INAP.....BLANK ØM-ALL32
 YES.....1 ØM-ALL32
 NO.....5
 DK.....8 ØM-ALL32
 RF.....9 ØM-ALL32

M-ALL16. Would it be more than \$50,000?

INAP.....BLANK ØM-ALL32
 YES.....1 ØM-ALL32
 NO.....5 ØM-ALL32
 DK.....8 ØM-ALL32
 RF.....9 ØM-ALL32

M-ALL17. About how much could you sell your home for in today's housing market: Would it be more than \$50,000?

INAP.....BLANK ØM-ALL32
 YES.....1
 NO.....5 ØM-ALL32
 DK.....8 ØM-ALL32
 RF.....9 ØM-ALL32

M-ALL18. Would it be more than \$100,000?

INAP.....BLANK ØM-ALL32
 YES.....1
 NO.....5 ØM-ALL32
 DK.....8 ØM-ALL32
 RF.....9 ØM-ALL32

M-ALL19. Would it be more than \$150,000?

INAP.....BLANK ØM-ALL32
 YES.....1 ØM-ALL32
 NO.....5 ØM-ALL32
 DK.....8 ØM-ALL32
 RF.....9 ØM-ALL32

M-ALL20. About how much could you sell your home for in today's housing market: Would it be more than \$100,000?

INAP.....BLANK ØM-ALL32
 YES.....1 ØM-ALL22
 NO.....5
 DK.....8 ØM-ALL32
 RF.....9 ØM-ALL32

M-ALL21. Would it be more than \$50,000?

INAP.....BLANK ØM-ALL32
 YES.....1 ØM-ALL32
 NO.....5 ØM-ALL32
 DK.....8 ØM-ALL32
 RF.....9 ØM-ALL32

M-ALL22. Would it be more than \$150,000?

INAP.....BLANK ØM-ALL32
 YES.....1 ØM-ALL32
 NO.....5 ØM-ALL32
 DK.....8 ØM-ALL32
 RF.....9 ØM-ALL32

M-ALL23. About how much could you sell your home for in today's housing market: Would it be \$150,000 or more?

INAP.....BLANK ØM-ALL32
 YES.....1 ØM-ALL32
 NO.....5
 DK.....8 ØM-ALL32
 RF.....9 ØM-ALL32

M-ALL24. Would it be \$100,000 or more?

INAP.....BLANK ØM-ALL32
 YES.....1 ØM-ALL32
 NO.....5
 DK.....8 ØM-ALL32
 RF.....9 ØM-ALL32

M-ALL25. Would it be \$50,000 or more?

INAP.....BLANK ØM-ALL32
 YES.....1 ØM-ALL32
 NO.....5 ØM-ALL32
 DK.....8 ØM-ALL32
 RF.....9 ØM-ALL32

M-ALL26. About how much could you sell your home for in today's housing market: Would it be \$50,000 or more?

INAP.....BLANK ØM-ALL32
 YES.....1
 NO.....5 ØM-ALL32
 DK.....8 ØM-ALL32
 RF.....9 ØM-ALL32

M-ALL27. Would it be \$100,000 or more?

INAP.....BLANK ØM-ALL32
 YES.....1
 NO.....5 ØM-ALL32
 DK.....8 ØM-ALL32
 RF.....9 ØM-ALL32

M-ALL28. Would it be \$150,000 or more?

INAP.....BLANK ØM-ALL32
 YES.....1 ØM-ALL32
 NO.....5 ØM-ALL32
 DK.....8 ØM-ALL32
 RF.....9 ØM-ALL32

M-ALL29. About how much could you sell your home for in today's housing market: Would it be \$100,000 or more?

INAP.....BLANK ØM-ALL32
 YES.....1 ØM-ALL31
 NO.....5
 DK.....8 ØM-ALL32
 RF.....9 ØM-ALL32

M-ALL30. Would it be \$50,000 or more?

INAP.....BLANK ØM-ALL32
 YES.....1 ØM-ALL32
 NO.....5 ØM-ALL32
 DK.....8 ØM-ALL32
 RF.....9 ØM-ALL32

M-ALL31. Would it be \$150,000 or more?

INAP.....BLANK
 YES.....1
 NO.....5
 DK.....8
 RF.....9

M-ALL32. Do you have any money in regular checking accounts?

INAP.....BLANK ØM-ALL61
 YES.....1
 NO.....5 ØM-ALL61
 DK.....8 ØM-ALL61
 RF.....9 ØM-ALL61

BRANCHPOINT:

1. IF RANDOM NUMBER = 1, GO TO M-ALL37.
2. IF RANDOM NUMBER = 2, GO TO M-ALL40.
3. IF RANDOM NUMBER = 5, GO TO M-ALL43.
4. IF RANDOM NUMBER = 3, GO TO M-ALL46.
5. IF RANDOM NUMBER = 4, GO TO M-ALL49.
6. IF RANDOM NUMBER = 8, GO TO M-ALL52.
7. IF RANDOM NUMBER = 6, GO TO M-ALL55.
8. IF RANDOM NUMBER = 7 OR 9, GO TO M-ALL58.

M-ALL34. About how much money do you have, altogether, in regular checking accounts: Would it be less than \$25,000, or more than \$25,000?

INAP.....BLANK ØM-ALL61
 LESS THAN.....1
 JUST ABOUT.....3 ØM-ALL61
 MORE THAN.....5 ØM-ALL61
 DK.....8 ØM-ALL61
 RF.....9 ØM-ALL61

M-ALL35. Would it be less than or more than \$10,000?

INAP.....BLANK ØM-ALL61
 LESS THAN.....1
 JUST ABOUT.....3 ØM-ALL61
 MORE THAN.....5 ØM-ALL61
 DK.....8 ØM-ALL61
 RF.....9 ØM-ALL61

M-ALL36. Would it be less than or more than \$1,000?

INAP.....BLANK ØM-ALL61
 LESS THAN.....1 ØM-ALL61
 JUST ABOUT.....3 ØM-ALL61
 MORE THAN.....5 ØM-ALL61
 DK.....8 ØM-ALL61
 RF.....9 ØM-ALL61

M-ALL37. About how much money do you have, altogether, in regular checking accounts: Would it be less than \$1,000, or more than \$1,000?

INAP.....BLANK ØM-ALL61
 LESS THAN.....1 ØM-ALL61
 JUST ABOUT.....3 ØM-ALL61
 MORE THAN.....5
 DK.....8 ØM-ALL61
 RF.....9 ØM-ALL61

M-ALL38. Would it be less than or more than \$10,000?

INAP.....BLANK ØM-ALL61
 LESS THAN.....1 ØM-ALL61
 JUST ABOUT.....3 ØM-ALL61
 MORE THAN.....5
 DK.....8 ØM-ALL61
 RF.....9 ØM-ALL61

M-ALL39. Would it be less than or more than \$25,000?

INAP.....BLANK ØM-ALL61
 LESS THAN.....1 ØM-ALL61
 JUST ABOUT.....3 ØM-ALL61
 MORE THAN.....5 ØM-ALL61
 DK.....8 ØM-ALL61
 RF.....9 ØM-ALL61

M-ALL40. About how much money do you have, altogether, in regular checking accounts: Would it be less than \$10,000, or more than \$10,000?

INAP.....BLANK ØM-ALL61
 LESS THAN.....1
 JUST ABOUT.....3 ØM-ALL61
 MORE THAN.....5 ØM-ALL42
 DK.....8 ØM-ALL61
 RF.....9 ØM-ALL61

M-ALL41. Would it be less than or more than \$1,000?

INAP.....BLANK ØM-ALL61
 LESS THAN.....1 ØM-ALL61
 JUST ABOUT.....3 ØM-ALL61
 MORE THAN.....5 ØM-ALL61
 DK.....8 ØM-ALL61
 RF.....9 ØM-ALL61

M-ALL42. Would it be less than or more than \$25,000?

INAP.....BLANK ØM-ALL61
 LESS THAN.....1 ØM-ALL61
 JUST ABOUT.....3 ØM-ALL61
 MORE THAN.....5 ØM-ALL61
 DK.....8 ØM-ALL61
 RF.....9 ØM-ALL61

M-ALL43. About how much money do you have, altogether, in regular checking accounts: Would it be more than \$25,000?

INAP.....BLANK ØM-ALL61
 YES.....1 ØM-ALL61
 NO.....5
 DK.....8 ØM-ALL61
 RF.....9 ØM-ALL61

M-ALL44. Would it be more than \$10,000?

INAP.....BLANK ØM-ALL61
 YES.....1 ØM-ALL61
 NO.....5
 DK.....8 ØM-ALL61
 RF.....9 ØM-ALL61

M-ALL45. Would it be more than \$1,000?

INAP.....BLANK ØM-ALL61
 YES.....1 ØM-ALL61
 NO.....5 ØM-ALL61
 DK.....8 ØM-ALL61
 RF.....9 ØM-ALL61

M-ALL46. About how much money do you have, altogether, in regular checking accounts: Would it be more than \$1,000?

INAP.....BLANK ØM-ALL61
 YES.....1
 NO.....5 ØM-ALL61
 DK.....8 ØM-ALL61
 RF.....9 ØM-ALL61

M-ALL47. Would it be more than \$10,000?

INAP.....BLANK ØM-ALL61
 YES.....1
 NO.....5 ØM-ALL61
 DK.....8 ØM-ALL61
 RF.....9 ØM-ALL61

M-ALL48. Would it be more than \$25,000?

INAP.....BLANK ØM-ALL61
 YES.....1 ØM-ALL61
 NO.....5 ØM-ALL61
 DK.....8 ØM-ALL61
 RF.....9 ØM-ALL61

M-ALL49. About how much money do you have, altogether, in regular checking accounts: Would it be more than \$10,000?

INAP.....BLANK ØM-ALL61
 YES.....1 ØM-ALL51
 NO.....5
 DK.....8 ØM-ALL61
 RF.....9 ØM-ALL61

M-ALL50. Would it be more than \$1,000?

INAP.....BLANK ØM-ALL61
 YES.....1 ØM-ALL61
 NO.....5 ØM-ALL61
 DK.....8 ØM-ALL61
 RF.....9 ØM-ALL61

M-ALL51. Would it be more than \$25,000?

INAP.....BLANK ØM-ALL61
 YES.....1 ØM-ALL61
 NO.....5 ØM-ALL61
 DK.....8 ØM-ALL61
 RF.....9 ØM-ALL61

M-ALL52. About how much money do you have, altogether, in regular checking accounts: Would it be \$25,000 or more?

INAP.....BLANK ØM-ALL61
 YES.....1 ØM-ALL61
 NO.....5
 DK.....8 ØM-ALL61
 RF.....9 ØM-ALL61

M-ALL53. Would it be \$10,000 or more?

INAP.....BLANK ØM-ALL61
 YES.....1 ØM-ALL61
 NO.....5
 DK.....8 ØM-ALL61
 RF.....9 ØM-ALL61

M-ALL54. Would it be \$1,000 or more?

INAP.....BLANK ØM-ALL61
 YES.....1 ØM-ALL61
 NO.....5 ØM-ALL61
 DK.....8 ØM-ALL61
 RF.....9 ØM-ALL61

M-ALL55. About how much money do you have, altogether, in regular checking accounts: Would it be \$1,000 or more?

INAP.....BLANK ØM-ALL61
 YES.....1
 NO.....5 ØM-ALL61
 DK.....8 ØM-ALL61
 RF.....9 ØM-ALL61

M-ALL56. Would it be \$10,000 or more?

INAP.....BLANK ØM-ALL61
 YES.....1
 NO.....5 ØM-ALL61
 DK.....8 ØM-ALL61
 RF.....9 ØM-ALL61

M-ALL57. Would it be \$25,000 or more?

INAP.....BLANK ØM-ALL61
 YES.....1 ØM-ALL61
 NO.....5 ØM-ALL61
 DK.....8 ØM-ALL61
 RF.....9 ØM-ALL61

M-ALL58. About how much money do you have, altogether, in regular checking accounts: Would it be \$10,000 or more?

INAP.....BLANK ØM-ALL61
 YES.....1 ØM-ALL60
 NO.....5
 DK.....8 ØM-ALL61
 RF.....9 ØM-ALL61

M-ALL59. Would it be \$1,000 or more?

INAP.....BLANK ØM-ALL61
 YES.....1 ØM-ALL61
 NO.....5 ØM-ALL61
 DK.....8 ØM-ALL61
 RF.....9 ØM-ALL61

M-ALL60. Would it be \$25,000 or more?

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INAP.....BLANK
YES.....1
NO.....5
DK.....8
RF.....9
    
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M-ALL61. Now for something entirely different. We are interested in how well people can estimate quantities that they don't know exactly.

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BRANCHPOINT:
1.      IF RANDOM NUMBER = 1, GO TO M-ALL66.
2.      IF RANDOM NUMBER = 2, GO TO M-ALL69.
3.      IF RANDOM NUMBER = 5, GO TO M-ALL72.
4.      IF RANDOM NUMBER = 3, GO TO M-ALL85.
5.      IF RANDOM NUMBER = 4, GO TO M-ALL88.
6.      IF RANDOM NUMBER = 8, GO TO M-ALL91.
7.      IF RANDOM NUMBER = 6, GO TO M-ALL94.
8.      IF RANDOM NUMBER = 7 OR 9, GO TO M-ALL97.
    
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M-ALL63. About how many miles is it around the earth at the equator:
Would it be less than 50,000 miles, or more than 50,000 miles?

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INAP.....BLANK ØEND OF MODULE
LESS THAN.....1
JUST ABOUT.....3 ØEND OF MODULE
MORE THAN.....5 ØEND OF MODULE
DK.....8 ØEND OF MODULE
RF.....9 ØEND OF MODULE
    
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M-ALL64. Would it be less than or more than 25,000 miles?

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INAP.....BLANK ØEND OF MODULE
LESS THAN.....1
JUST ABOUT.....3 ØEND OF MODULE
MORE THAN.....5 ØEND OF MODULE
DK.....8 ØEND OF MODULE
RF.....9 ØEND OF MODULE
    
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M-ALL65. Would it be less than or more than 10,000 miles?

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INAP.....BLANK ØEND OF MODULE
LESS THAN.....1 ØEND OF MODULE
JUST ABOUT.....3 ØEND OF MODULE
MORE THAN.....5 ØEND OF MODULE
DK.....8 ØEND OF MODULE
RF.....9 ØEND OF MODULE
    
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M-ALL66. About how many miles is it around the earth at the equator:
 Would it be less than 10,000 miles, or more than 10,000 miles?

INAP.....BLANK ØEND OF MODULE
 LESS THAN.....1 ØEND OF MODULE
 JUST ABOUT.....3 ØEND OF MODULE
 MORE THAN.....5
 DK.....8 ØEND OF MODULE
 RF.....9 ØEND OF MODULE

M-ALL67. Would it be less than or more than 25,000 miles?

INAP.....BLANK ØEND OF MODULE
 LESS THAN.....1 ØEND OF MODULE
 JUST ABOUT.....3 ØEND OF MODULE
 MORE THAN.....5
 DK.....8 ØEND OF MODULE
 RF.....9 ØEND OF MODULE

M-ALL68. Would it be less than or more than 50,000 miles?

INAP.....BLANK ØEND OF MODULE
 LESS THAN.....1 ØEND OF MODULE
 JUST ABOUT.....3 ØEND OF MODULE
 MORE THAN.....5 ØEND OF MODULE
 DK.....8 ØEND OF MODULE
 RF.....9 ØEND OF MODULE

M-ALL69. About how many miles is it around the earth at the equator:
 Would it be less than 25,000 miles, or more than 25,000 miles?

INAP.....BLANK ØEND OF MODULE
 LESS THAN.....1
 JUST ABOUT.....3 ØEND OF MODULE
 MORE THAN.....5 ØM-ALL71
 DK.....8 ØEND OF MODULE
 RF.....9 ØEND OF MODULE

M-ALL70. Would it be less than or more than 10,000 miles?

INAP.....BLANK ØEND OF MODULE
 LESS THAN.....1 ØEND OF MODULE
 JUST ABOUT.....3 ØEND OF MODULE
 MORE THAN.....5 ØEND OF MODULE
 DK.....8 ØEND OF MODULE
 RF.....9 ØEND OF MODULE

M-ALL71. Would it be less than or more than 50,000 miles?

INAP.....BLANK ØEND OF MODULE
 LESS THAN.....1 ØEND OF MODULE
 JUST ABOUT.....3 ØEND OF MODULE
 MORE THAN.....5 ØEND OF MODULE
 DK.....8 ØEND OF MODULE
 RF.....9 ØEND OF MODULE

M-ALL72. About how many miles is it around the earth at the equator:
Would it be more than 50,000 miles?

INAP.....BLANK ØEND OF MODULE
 YES.....1 ØEND OF MODULE
 NO.....5
 DK.....8 ØEND OF MODULE
 RF.....9 ØEND OF MODULE

M-ALL73. Would it be more than 25,000 miles?

INAP.....BLANK ØEND OF MODULE
 YES.....1 ØEND OF MODULE
 NO.....5
 DK.....8 ØEND OF MODULE
 RF.....9 ØEND OF MODULE

M-ALL74. Would it be more than 10,000 miles?

INAP.....BLANK ØEND OF MODULE
 YES.....1 ØEND OF MODULE
 NO.....5 ØEND OF MODULE
 DK.....8 ØEND OF MODULE
 RF.....9 ØEND OF MODULE

M-ALL85. About how many miles is it around the earth at the equator:
Would it be more than 10,000 miles?

INAP.....BLANK ØEND OF MODULE
 YES.....1
 NO.....5 ØEND OF MODULE
 DK.....8 ØEND OF MODULE
 RF.....9 ØEND OF MODULE

M-ALL86. Would it be more than 25,000 miles?

INAP.....BLANK ØEND OF MODULE
 YES.....1
 NO.....5 ØEND OF MODULE
 DK.....8 ØEND OF MODULE
 RF.....9 ØEND OF MODULE

M-ALL87. Would it be more than 50,000 miles?

INAP.....BLANK ØEND OF MODULE
 YES.....1 ØEND OF MODULE
 NO.....5 ØEND OF MODULE
 DK.....8 ØEND OF MODULE
 RF.....9 ØEND OF MODULE

M-ALL88. About how many miles is it around the earth at the equator:
Would it be more than 25,000 miles?

INAP.....BLANK ØEND OF MODULE
 YES.....1 ØM-ALL90
 NO.....5
 DK.....8 ØEND OF MODULE
 RF.....9 ØEND OF MODULE

M-ALL89. Would it be more than 10,000 miles?

INAP.....BLANK ØEND OF MODULE
YES.....1 ØEND OF MODULE
NO.....5 ØEND OF MODULE
DK.....8 ØEND OF MODULE
RF.....9 ØEND OF MODULE

M-ALL90. Would it be more than 50,000 miles?

INAP.....BLANK ØEND OF MODULE
YES.....1 ØEND OF MODULE
NO.....5 ØEND OF MODULE
DK.....8 ØEND OF MODULE
RF.....9 ØEND OF MODULE

M-ALL91. About how many miles is it around the earth at the equator:
Would it be 50,000 miles or more?

INAP.....BLANK ØEND OF MODULE
YES.....1 ØEND OF MODULE
NO.....5
DK.....8 ØEND OF MODULE
RF.....9 ØEND OF MODULE

M-ALL92. Would it be 25,000 miles or more?

INAP.....BLANK ØEND OF MODULE
YES.....1 ØEND OF MODULE
NO.....5
DK.....8 ØEND OF MODULE
RF.....9 ØEND OF MODULE

M-ALL93. Would it be 10,000 miles or more?

INAP.....BLANK ØEND OF MODULE
YES.....1 ØEND OF MODULE
NO.....5 ØEND OF MODULE
DK.....8 ØEND OF MODULE
RF.....9 ØEND OF MODULE

M-ALL94. About how many miles is it around the earth at the equator:
Would it be 10,000 miles or more?

INAP.....BLANK ØEND OF MODULE
YES.....1
NO.....5 ØEND OF MODULE
DK.....8 ØEND OF MODULE
RF.....9 ØEND OF MODULE

M-ALL95. Would it be 25,000 miles or more?

INAP.....BLANK ØEND OF MODULE
YES.....1
NO.....5 ØEND OF MODULE
DK.....8 ØEND OF MODULE
RF.....9 ØEND OF MODULE

M-ALL96. Would it be 50,000 miles or more?

INAP.....BLANK ØEND OF MODULE
 YES.....1 ØEND OF MODULE
 NO.....5 ØEND OF MODULE
 DK.....8 ØEND OF MODULE
 RF.....9 ØEND OF MODULE

M-ALL97. About how many miles is it around the earth at the equator:
 Would it be 25,000 miles or more?

INAP.....BLANK ØEND OF MODULE
 YES.....1 ØM-ALL99
 NO.....5
 DK.....8 ØEND OF MODULE
 RF.....9 ØEND OF MODULE

M-ALL98. Would it be 10,000 miles or more?

INAP.....BLANK ØEND OF MODULE
 YES.....1 ØEND OF MODULE
 NO.....5 ØEND OF MODULE
 DK.....8 ØEND OF MODULE
 RF.....9 ØEND OF MODULE

M-ALL99. Would it be 50,000 miles or more?

INAP.....BLANK
 YES.....1
 NO.....5
 DK.....8
 RF.....9

NOTE: THE CASE IS NOW ASSIGNED ANOTHER RANDOM NUMBER, WHICH DETERMINES WHICH OF THE FOLLOWING ADDITIONAL MODULES WILL BE ASKED:

MODULE NUMBER	TOPIC
1	FIRST CHILDHOOD
2	SECOND CHILDHOOD
3	PERSONALITY
4	MEDICARE PREFERENCES
5	VOLUNTEER WORK
6	SPENDING & SAVING
7	LIVING WILLS
8	ALTRUISM
9	EXPERIMENTAL SAVINGS
10	SAVINGS BEHAVIOR

END OF MODULE "ALL"

BRANCHPOINT: IF THE RANDOM NUMBER ASSIGNED TO THIS CASE IS NOT 1, GO TO NEXT MODULE (M2-1).

M1-1. Now I have some questions about your health during the period when you were growing up, through age 16.

Would you say that your health as a child was excellent, very good, good, fair, or poor?

- INAP.....BLANK
- EXCELLENT.....1
- VERY GOOD.....2
- GOOD.....3
- FAIR.....4
- POOR.....5
- DK.....8
- RF.....9

M1-2. Because of a health condition, did you ever miss school for one month or more?

- INAP.....BLANK
- YES.....1
- NO.....5
- DK.....8
- RF.....9

M1-3. Because of a health condition, were your sports or physical activities ever restricted for three months or more?

- INAP.....BLANK
- YES.....1
- NO.....5
- DK.....8
- RF.....9

M1-4. Because of a health condition, were you ever confined to bed or home one month or more?

- INAP.....BLANK
- YES.....1
- NO.....5
- DK.....8
- RF.....9

BRANCHPOINT: IF R NEVER MISSED SCHOOL FOR ONE MONTH OR MORE (M1-2 NOT = 1) AND NEVER HAD PHYSICAL ACTIVITIES RESTRICTED FOR THREE MONTHS OR MORE (M1-3 NOT = 1) AND NEVER WAS CONFINED TO BED/HOME FOR ONE MONTH OR MORE (M1-4 NOT = 1), GO TO M1-6.

M1-5. What was the most serious health condition that caused these problems?

RECORD CONDITION:

M1-5a. Were there any other conditions (that caused these problems)?

- INAP.....BLANK
- YES.....1 ØRECORD CONDITION(S) BELOW
- NO.....5
- DK.....8
- RF.....9

RECORD CONDITION(S):

M1-6. Now I want to ask you about some aspects of your family while you were growing up from birth to age 16.

What was your father's main occupation (the most important one)?

PROBE: Describe what kind of work he did.

RECORD OCCUPATION:

M1-7. How well off was your family when you were growing up? Was it very well off, about average, average, below average, or very poor?

- INAP.....BLANK
- VERY WELL OFF.....1
- ABOVE AVERAGE.....2
- AVERAGE.....3
- BELOW AVERAGE.....4
- VERY POOR.....5
- DK.....8
- RF.....9

M1-8. While you were growing up did...

- (a) your father ever lose his job and not find a new one right away?
- (b) your father or family ever lose a business?
- (c) your father or family ever have to declare bankruptcy?
- (d) you and your family ever move because of financial problems?
- (e) your family ever receive help from relatives because of your financial problems?

(NOTE TO READER: EACH OF THE ABOVE QUESTIONS HAS THE FOLLOWING RESPONSE CATEGORIES.)

- INAP.....BLANK
- YES.....1
- NO.....5
- DK.....8
- RF.....9

M1-9. Did you live with both of your parents during your entire childhood, up through age 16?

INAP.....BLANK ØM1-11
YES.....1 ØM1-11
NO.....5
DK.....8 ØM1-11
RF.....9 ØM1-11

M1-10. Was this because one of your parents died, because they divorced or separated or for some other reason?

INAP.....BLANK ØM1-12
PARENT DIED.....1 ØM1-12
PARENTS DIVORCED OR SEPARATED.....2
OTHER REASON.....7 ØM1-12
DK.....8 ØM1-12
RF.....9 ØM1-12

M1-11. Did you ever live with a step parent?

INAP.....BLANK
YES.....1
NO.....5
DK.....8
RF.....9

M1-12. Did you ever live in the same household with a grandparent for a year or more before age 17?

INCLUDE R LIVING WITH A GRANDPARENT OR A GRANDPARENT LIVING WITH R.

INAP.....BLANK
YES.....1
NO.....5
DK.....8
RF.....9

END OF MODULE 1

BRANCHPOINT: IF THE RANDOM NUMBER ASSIGNED TO THIS CASE IS NOT 2, GO TO NEXT MODULE (M3-1).

M2-1. Now we have some questions about your parents and sibling's health.

Please remind me, is your father living?

- INAP.....BLANK
- YES.....1 ØM2-3
- NO.....5
- DK.....8
- RF.....9

M2-2. What was the cause of your father's death?

- INAP.....BLANK
- HEART ATTACK, STROKE,
CARDIOVASCULAR DISEASE.....1
- CANCER.....2
- INFECTIOUS DISEASE (NOT
COUNTING PNEUMONIA).....3
- ACCIDENT, VIOLENCE, WAR
CASUALTY.....4
- OTHER (SPECIFY).....7
- DK.....8
- RF.....9

BRANCHPOINT: IF R'S FATHER IS NOT LIVING (M2-1 NOT = 1), GO TO M2-4.

M2-3. Would you say your father's health is excellent, very good, good, fair, or poor?

- INAP.....BLANK
- EXCELLENT.....1
- VERY GOOD.....2
- GOOD.....3
- FAIR.....4
- POOR.....5
- DK.....8
- RF.....9

M2-4. Please remind me, is your mother living?

- INAP.....BLANK
- YES.....1 ØM2-6
- NO.....5
- DK.....8
- RF.....9

M2-5. What was the cause of your mother's death?

- INAP.....BLANK
- HEART ATTACK, STROKE,
CARDIOVASCULAR DISEASE.....1
- CANCER.....2
- INFECTIOUS DISEASE (NOT
COUNTING PNEUMONIA).....3
- ACCIDENT, VIOLENCE, WAR
CASUALTY.....4
- OTHER (SPECIFY).....7
- DK.....8
- RF.....9

BRANCHPOINT: IF R'S MOTHER IS NOT LIVING (M2-4 NOT = 1), GO TO M2-7.

M2-6. Would you say your mother's health is excellent, very good, good, fair, or poor?

- INAP.....BLANK
- EXCELLENT.....1
- VERY GOOD.....2
- GOOD.....3
- FAIR.....4
- POOR.....5
- DK.....8
- RF.....9

M2-7. Are all your brothers or sisters living?

DO NOT INCLUDE STEP-BROTHERS AND SISTERS.
DO INCLUDE HALF-SISTERS AND BROTHERS.

- INAP.....BLANK
- YES.....1 ØM2-15
- NO.....5
- DK.....8
- RF.....9

M2-8. How many have died?

NUMBER DIED:

- | | |
|-------|--------|
| BLANK | INAP |
| 1-20 | NUMBER |
| 98 | DK |
| 99 | RF |

BRANCHPOINT: IF MORE THAN ONE SIBLING HAS DIED, GO TO M2-11.

M2-9. How old was (he/she) when (he/she) died?

- | | |
|-------|------|
| BLANK | INAP |
| 1-100 | AGE |
| 998 | DK |
| 999 | RF |

M2-10. What was the cause of death?

INAP.....BLANK
 HEART ATTACK, STROKE,
 CARDIOVASCULAR DISEASE.....1
 CANCER.....2
 INFECTIOUS DISEASE (NOT
 COUNTING PNEUMONIA).....3
 ACCIDENT, VIOLENCE, WAR
 CASUALTY.....4
 OTHER (SPECIFY).....7
 DK.....8
 RF.....9

BRANCHPOINT: IF ONLY ONE SIBLING HAS DIED (M2-8=1), GO TO M2-15.

M2-11. How old was the brother or sister who died at the youngest age?

AGE:

BLANK	INAP
1-100	AGE
998	DK
999	RF

M2-12. What was the cause of (his/her) death?

INAP.....BLANK
 HEART ATTACK, STROKE,
 CARDIOVASCULAR DISEASE.....1
 CANCER.....2
 INFECTIOUS DISEASE (NOT
 COUNTING PNEUMONIA).....3
 ACCIDENT, VIOLENCE, WAR
 CASUALTY.....4
 OTHER (SPECIFY).....7
 DK.....8
 RF.....9

M2-13. How old was the brother or sister who died at the next youngest age?.

AGE:

BLANK	INAP
1-100	AGE
998	DK
999	RF

M2-14. What was the cause of (his/her) death?

INAP.....BLANK
 HEART ATTACK, STROKE,
 CARDIOVASCULAR DISEASE.....1
 CANCER.....2
 INFECTIOUS DISEASE (NOT
 COUNTING PNEUMONIA).....3
 ACCIDENT, VIOLENCE, WAR
 CASUALTY.....4
 OTHER (SPECIFY).....7
 DK.....8
 RF.....9

M2-15. Was your father born in the United States?

INAP.....BLANK
YES (RECORD STATE OF BIRTH).....1
NO (RECORD COUNTRY OF BIRTH).....5
DK.....8
RF.....9

M2-16. Was your mother born in the United States?

INAP.....BLANK
YES (RECORD STATE OF BIRTH).....1
NO (RECORD COUNTRY OF BIRTH).....5
DK.....8
RF.....9

BRANCHPOINT: IF THE RANDOM NUMBER ASSIGNED TO THIS CASE IS NOT 3, GO TO NEXT MODULE (M4-0).

M3-1. I am going to read a list of words used to describe people and would like to know how accurately each of them describes you. Think of a scale from 0 to 10, where 0 means very inaccurate and 10 means it's very accurate for you.

How about ...

- (1) "assertive"? (Choose a number between 0 and 10, where 0 means it's very inaccurate for you and 10 means it's very accurate.)
- (2) "careless"? (Choose a number between 0 and 10, where 0 means it's very inaccurate for you and 10 means it's very accurate.)
- (3) "introverted"? (Choose a number between 0 and 10, where 0 means it's very inaccurate for you and 10 means it's very accurate.)
- (4) "neat"? (Choose a number between 0 and 10, where 0 means it's very inaccurate for you and 10 means it's very accurate.)
- (5) "negligent"? (Choose a number between 0 and 10, where 0 means it's very inaccurate for you and 10 means it's very accurate.)
- (6) "organized"? (Choose a number between 0 and 10, where 0 means it's very inaccurate for you and 10 means it's very accurate.)
- (7) "quiet"? (Choose a number between 0 and 10, where 0 means it's very inaccurate for you and 10 means it's very accurate.)
- (8) "shy"? (Choose a number between 0 and 10, where 0 means it's very inaccurate for you and 10 means it's very accurate.)
- (9) "sloppy" (Choose a number between 0 and 10, where 0 means it's very inaccurate for you and 10 means it's very accurate.)
- (10) "systematic"? (Choose a number between 0 and 10, where 0 means it's very inaccurate for you and 10 means it's very accurate.)
- (11) "talkative"? (Choose a number between 0 and 10, where 0 means it's very inaccurate for you and 10 means it's very accurate.)
- (12) "verbal"? (Choose a number between 0 and 10, where 0 means it's very inaccurate for you and 10 means it's very accurate.)

CODE FOR ALL COMPONENTS OF M3-1 LOOP:

BLANK	INAP
0	VERY INACCURATE
1-9	INTERMEDIATE VALUES
10	VERY ACCURATE
98	DK
99	RF

END OF MODULE 3

BRANCHPOINT: IF THE RANDOM NUMBER ASSIGNED TO THIS CASE IS NOT 4, GO TO NEXT MODULE (M5-1S).

M4-0. We are interested in your attitude toward Medicare, which provides government health insurance to those age 65 and over.

M4-1. The government currently spends an average of about \$4,000 a year on Medicare for each beneficiary, paid for mainly by taxes. Do you think that this amount is too much, too little, or about right?

- INAP.....BLANK
- TOO MUCH.....1
- TOO LITTLE.....2
- ABOUT RIGHT.....3 ØM4-3
- DK.....8 ØM4-3
- RF.....9 ØM4-3

M4-2. If you were able to decide on the average amount spent by the government on Medicare coverage each year for those over 65, what would it be?

AMOUNT:

- BLANK INAP
- 1-9999996 DOLLAR AMOUNT
- 9999998 DK
- 9999999 RF

M4-3. Now think about your own situation, and how well-suited the Medicare system is to your health insurance needs. If you are not yet 65, think about how things will be after you reach that age.

Suppose that instead of providing Medicare services directly, the government gave you a check each year equal to Medicare's average cost of \$4000, and required you to spend all of it on the health insurance system of your choice. Would you prefer that to the current Medicare system?

- INAP.....BLANK
- YES.....1
- NO.....5 ØM4-6
- DK.....8
- RF.....9

M4-4. Suppose the check were worth only \$3000, would you still prefer it to Medicare?

- INAP.....BLANK
- YES.....1
- NO.....5 ØM4-7
- DK.....8
- RF.....9

M4-5. And if the check were worth \$2000, would you prefer it to Medicare?

- INAP.....BLANK ØM4-7
- YES.....1 ØM4-7
- NO.....5 ØM4-7
- DK.....8 ØM4-7
- RF.....9 ØM4-7

M4-6. Suppose the check were worth \$6000, would you prefer it to Medicare?

INAP.....BLANK
 YES.....1
 NO.....5
 DK.....8
 RF.....9

M4-7. Now suppose that instead of giving you a check to be spent only on health insurance, Medicare were replaced by a cash grant to be used any way you like. You could use the money to buy health insurance, or to purchase other goods. However, you would have to pay out-of-pocket for all medical care not covered by insurance. If this cash grant were \$4000 per year, roughly how much would you spend on health insurance per year?

ENTER '0' FOR NONE; ENTER REASON ON NEXT SCREEN

AMOUNT:

BLANK INAP ØM4-9
 0 NONE
 1-9999996 DOLLAR AMOUNT ØM4-9
 9999998 DK ØM4-9
 9999999 RF ØM4-9

M4-7b. IWER: ENTER REASON FOR 0 GRANT AMOUNT ON PREVIOUS SCREEN:

(because already covered by health insurance through work,
 family, etc.)
 (because would go without health insurance)
 (for other reason)

INAP.....BLANK
 R ALREADY COVERED (THROUGH
 WORK, FAMILY, ETC.).....1
 GO WITHOUT HEALTH INSURANCE.....2
 OTHER REASON (SPECIFY).....7
 DK.....8
 RF.....9

M4-8. If this cash grant were \$4000 per year, would you prefer the cash grant to Medicare?

INAP.....BLANK
 YES.....1
 NO.....5 ØM4-11
 DK.....8
 RF.....9

M4-9. Suppose the cash grant were \$3000 per year, would you prefer it to Medicare?

INAP.....BLANK
 YES.....1
 NO.....5 ØM4-12
 DK.....8
 RF.....9

M4-10. Suppose the cash grant were \$2000 per year, would you still prefer it to Medicare?

INAP.....BLANK ØM4-12
 YES.....1 ØM4-12
 NO.....5 ØM4-12
 DK.....8 ØM4-12
 RF.....9 ØM4-12

M4-11. Suppose the cash grant were \$6000 per year, would you prefer it to Medicare?

INAP.....BLANK
 YES.....1
 NO.....5
 DK.....8
 RF.....9

M4-12. Do you have a private insurance plan with coverage similar to Medicare, which would cover you after age 65 in the absence of Medicare, and for which you do not need to pay?

INAP.....BLANK
 YES.....1 ØM5-1
 NO.....5
 DK.....8
 RF.....9

M4-13. What do you think are your chances of finding a private insurance plan that would accept you, given any prior health conditions? Please answer on a scale of zero to 100 with zero being no chance, and 100 being certain that you will be accepted.

BLANK INAP
 0 NO CHANCE OF BEING ACCEPTED
 1-99 INTERMEDIATE CHANCES
 100 CERTAIN TO BE ACCEPTED
 998 DK
 999 RF

END OF MODULE 4

BRANCHPOINT: IF THE RANDOM NUMBER ASSIGNED TO THIS CASE IS NOT 5, GO TO NEXT MODULE (M6-0).

M5-1S. Now let's talk about volunteer work-- that is unpaid work-- that you may have done in the last 12 months.

- (1) Did you do volunteer work for a church, synagogue or other religious organizations in the last 12 months?
- (2) Did you do volunteer work for a school, educational organization or other organization working with children?
- (3) Did you do volunteer work for a health organizations or hospital?
- (4) Did you do volunteer work last year for a cultural organization, such as the symphony, dance, opera, library, art museum, or the zoo?
- (5) In the past 12 months, did you do volunteer work for any other local or national organization, including community service groups, political groups or neighborhood groups?
- (6) Now lets talk about help you may have given in the last year to friends, neighbors, or relatives who did not live with you. We are interested in help you provided for which you did not receive pay.

During the last 12 months, did you provide transportation, shop or run errands for friends, neighbors, or relatives who did not live with you?
- (7) Did you help others with their housework or with the upkeep of their home, car or other things?
- (8) In the past 12 months did you do any child care without pay?
- (9) Did you help (anyone not living there with you) with taking care of financial matters and paying bills?
- (10) Did you do any other things in the last 12 months to help neighbors, friends or relatives who did not live with you?

(EACH OF THE ABOVE 10 QUESTIONS USES THE FOLLOWING CODE.)

INAP.....BLANK ØM5-1S (CONTINUE LOOP)
 YES.....1
 NO.....5 ØM5-1S (CONTINUE LOOP)
 DK.....8 ØM5-1S (CONTINUE LOOP)
 RF.....9 ØM5-1S (CONTINUE LOOP)

M5-1S. About how many hours did you spend on this in the last 12 months?

(FOR EACH VOLUNTEER-WORK CATEGORY ABOVE WHICH R DID, THE FOLLOWING CODE IS USED.)

HOURS:

BLANK INAP
 1-9996 HOURS
 9998 DK
 9999 RF

M5-2S. Now I have some questions about the activities you are doing and how you like to spend your time.

I'll start with activities you may do frequently.

- (1) How often do you watch television -- often, sometimes, rarely, or never?
- (2) (How often do you) go out to movies, plays, or concerts (-- often, sometimes, rarely, or never)?
- (3) (How often do you) attend classes or lectures (-- often, sometimes, rarely, or never)?
- (4) (How often do you) travel for pleasure (-- often, sometimes, rarely, or never)?
- (5) (How often do you) work in the yard, or your home, or on a car (-- often, sometimes, rarely, or never)?
- (6) (How often do you) visit with family or friends, either in person or on the phone (-- often, sometimes, rarely, or never)?
- (7) (How often do you) read books or magazines for pleasure (-- often, sometimes, rarely, or never)?
- (8) (How often do you) attend religious services (-- often, sometimes, rarely, or never)?
- (9) (How often do you) spend time on hobbies or creative activities (-- often, sometimes, rarely, or never)?
- (10) (How often do you) participate in sport activities or exercise (-- often, sometimes, rarely, or never)?
- (11) (How often do you) listen to music (-- often, sometimes, rarely, or never)?

(EACH OF THE ABOVE 11 QUESTIONS USES THE FOLLOWING CODE.)

INAP.....BLANK ØM5-2S (CONTINUE LOOP)
 OFTEN.....1
 SOMETIMES.....2 ØM5-2S (CONTINUE LOOP)
 RARELY.....4 ØM5-2S (CONTINUE LOOP)
 NEVER.....5 ØM5-2S (CONTINUE LOOP)
 DK.....8 ØM5-2S (CONTINUE LOOP)
 RF.....9 ØM5-2S (CONTINUE LOOP)

M5-2Sa. HOURS SPENT ON LEISURE ACTIVITIES.

- (1) About how many hours per week do you spend watching television?
- (2) (About how many hours per week do you spend) going out to movies, plays, or concerts?
- (3) (About how many hours per week do you spend) attending classes or lectures?
- (4) (About how many days per month do you spend) traveling for pleasure?
- (5) (About how many hours per week do you spend) working in the yard, or around your home, or on a car?
- (6) (About how many hours per week do you spend) visiting with family or friends?
- (7) (About how many hours per week do you spend) reading books or magazines for pleasure?
- (8) (About how many hours per week do you spend) attending religious services?
- (9) (About how many hours per week do you spend) spend on hobbies and creative activities?
- (10) (About how many hours per week do you spend) participating in sports activities or exercise?
- (11) (About how many hours per week do you spend) listening to music?

HOURS/DAYS:

BLANK
 1-9996 HOURS OR DAYS
 9998 DK
 9999 RF

PER:

INAP.....BLANK
 MONTH.....1
 WEEK.....2
 DAY.....3
 YEAR.....5
 DK.....8
 RF.....9

END OF MODULE 5

BRANCHPOINT: IF THE RANDOM NUMBER ASSIGNED TO THIS CASE IS NOT 6, GO TO NEXT MODULE (M7-0).

M6-0. Now I have some questions about your preferences for spending and saving.

BRANCHPOINT: IF R IS NOT MARRIED, GO TO M6-1a.

M6-1. Does your (husband/wife/partners) currently work for pay?

- INAP.....BLANK
- YES.....1
- NO.....5
- DK.....8
- RF.....9

M6-1a. Please remind me, are you currently doing any work for pay?

- INAP.....BLANK
- YES.....1
- NO.....5
- DK.....8
- RF.....9

BRANCHPOINT:

1. IF R IS NOT MARRIED AND WORKS FOR PAY (M6-1a=1), GO TO M6-4.
2. IF R IS NOT MARRIED AND DOESN'T WORK FOR PAY (M6-1a NOT = 1), GO TO M6-2.
3. IF R IS MARRIED AND BOTH R AND SPOUSE WORK FOR PAY (M6-1=1 AND M6-1a=1), GO TO M6-7.
4. IF R IS MARRIED AND ONLY R OR SPOUSE WORK FOR PAY [(M6-1=1 AND M6-1a NOT = 1) OR (M6-1 NOT = 1 AND M6-1a=1)], GO TO M6-4.
5. IF R IS MARRIED AND NEITHER R NOR SPOUSE WORK FOR PAY (M6-1 NOT = 1 AND M6-1a NOT = 1), GO TO M6-2.

M6-2. Suppose you won a sweepstakes that will pay you (and your (husband/wife/partner)) an amount equal to your current family income every year for as long as you (or your (husband/wife/partner)) live. We'd like to know what effect the sweepstakes money will have on your life.

Since your family income would now be higher than before, would you (and your (husband/wife/partner))...

M6-2a. increase your spending now?

- INAP.....BLANK
- YES.....1
- NO.....5
- DK.....8
- RF.....9

M6-2b. increase your saving now?

INAP.....BLANK
 YES.....1
 NO.....5
 DK.....8
 RF.....9

M6-2c. give some of the money to relatives?

INAP.....BLANK
 YES.....1
 NO.....5
 DK.....8
 RF.....9

M6-2d. give some of the money to others?

INAP.....BLANK
 YES.....1
 NO.....5
 DK.....8
 RF.....9

BRANCHPOINT: IF NONE OF M6-2a THROUGH M6-2d WERE ANSWERED "YES", GO TO M6-4.

M6-3. Thinking of the additional family income as 100%, about what proportion of that additional income would you use to...

M6-3a. IF M6-2a=1: increase your spending now?

BLANK	INAP
0-100	PERCENT
998	DK
999	RF

M6-3b. IF M6-2b=1: increase your saving now?

BLANK	INAP
0-100	PERCENT
998	DK
999	RF

M6-3c. IF M6-2c=1: give some of the money to relatives?

BLANK	INAP
0-100	PERCENT
998	DK
999	RF

M6-3d. IF M6-2d=1: give some of the money to others?

BLANK	INAP
0-100	PERCENT
998	DK
999	RF

NOTE: IF THE SUM OF PERCENTS GIVEN IN M6-3a THROUGH M6-3d IS NOT BETWEEN 80 AND 120, THE INTERVIEWER GOES BACK TO RECONFIRM THE ANSWERS.

BRANCHPOINT: IF R IS SINGLE OR R IS MARRIED BUT NEITHER R NOR SPOUSE WORKS FOR PAY, GO TO NEXT MODULE (M7-0).

M6-4. Suppose you won a sweepstakes that will pay you (and your (husband/wife/partner)) an amount equal to your current family income every year for as long as you (or your (husband/wife/partner)) live. We'd like to know what effect the sweepstakes money would have on your life.

Would (you/your (husband/wife/partner)):

M6-4a. ...quit work entirely?

INAP.....BLANK
 YES.....1 ØM7-0
 NO.....5
 DK.....8
 RF.....9

M6-4b. (Would (you/your (husband/wife/partner))):)

...work fewer hours per week?

INAP.....BLANK ØM6-4d
 YES.....1
 NO.....5 ØM6-4d
 DK.....8 ØM6-4d
 RF.....9 ØM6-4d

M6-4c. How many fewer hours per week?

M6-4d. (Would (you/your (husband/wife/partner))):)

...look for a lower paid, but more pleasant job?

INAP.....BLANK
 YES.....1
 NO.....5
 DK.....8
 RF.....9

M6-5. Since your family income would be higher than before, would you (and your (husband/wife/partner))...

M6-5a. increase your spending now?

INAP.....BLANK
 YES.....1
 NO.....5
 DK.....8
 RF.....9

BRANCHPOINT: IF R IS ALREADY RETIRED, GO TO M6-5c.

M6-5b. increase your savings now so you could retire earlier?

INAP.....	BLANK
YES.....	1
NO.....	5
DK.....	8
RF.....	9

M6-5c. increase your regular savings?

INAP.....	BLANK
YES.....	1
NO.....	5
DK.....	8
RF.....	9

M6-5d. give some of the money to relatives?

INAP.....	BLANK
YES.....	1
NO.....	5
DK.....	8
RF.....	9

M6-5e. give some of the money to others?

INAP.....	BLANK
YES.....	1
NO.....	5
DK.....	8
RF.....	9

BRANCHPOINT: IF NONE OF M6-5a THROUGH M6-5e WAS ANSWERED "YES", GO TO M6-7.

M6-6. Thinking of the additional family income as 100%, about what proportion of that additional income would you use to...

PRESS ENTER HERE:

M6-6a. increase your spending now?

BLANK	INAP
0-100	PERCENT
998	DK
999	RF

M6-6b. increase your savings now so you could retire earlier?

BLANK	INAP
0-100	PERCENT
998	DK
999	RF

M6-6c. increase your regular savings?

BLANK	INAP
0-100	PERCENT
998	DK
999	RF

M6-6d. give some of the money to relatives?

BLANK	INAP
0-100	PERCENT
998	DK
999	RF

M6-6e. give some of the money to others?

BLANK	INAP
0-100	PERCENT
998	DK
999	RF

NOTE: IF THE SUM OF PERCENTS GIVEN IN M6-6a THROUGH M6-6d IS NOT BETWEEN 80 AND 120, THE INTERVIEWER GOES BACK TO RECONFIRM THE ANSWERS.

BRANCHPOINT: IF R IS SINGLE OR R IS MARRIED WITH R OR SPOUSE WORKING FOR PAY, BUT NOT BOTH WORKING, GO TO M7-0.

M6-7. Suppose you won a sweepstakes that will pay you (and your (husband/wife/partner)) an amount equal to your current family income every year for as long as you (or your (husband/wife/partner)) live. We'd like to know what effect the sweepstakes money would have on your life.

M6-8. Would you (or your (husband/wife/partner)) quit work entirely?

INAP.....	BLANK	ØM6-11
YES.....	1	
NO.....	5	ØM6-11
DK.....	8	ØM6-11
RF.....	9	ØM6-11

M6-8a. Who would do that?

INAP.....	BLANK	
R ONLY.....	1	
H/W/P ONLY.....	2	ØM6-10
BOTH.....	3	ØM7-0
DK.....	8	
RF.....	9	

M6-9. Would your (husband/wife/partner) work fewer hours?

INAP.....	BLANK	ØM6-12
YES.....	1	
NO.....	5	ØM6-12
DK.....	8	ØM6-12
RF.....	9	ØM6-12

M6-9a. How many fewer hours per week would (he/she) work?
_____ [ALL ANSWERS ØM6-12]

M6-10. Would you work fewer hours?
INAP.....BLANK ØM6-13
YES.....1
NO.....5 ØM6-13
DK.....8 ØM6-13
RF.....9 ØM6-13

M6-10a. How many fewer hours per week would you work?
_____ [ALL ANSWERS ØM6-13]

M6-11. Would you (or your (husband/wife/partner)) work fewer hours?
INAP.....BLANK ØM6-14
YES.....1
NO.....5 ØM6-14
DK.....8 ØM6-14
RF.....9 ØM6-14

M6-11a. Who would do that?
INAP.....BLANK
R ONLY.....1
H/W/P ONLY.....2 ØM6-11c
BOTH.....3 ØM6-11d
DK.....8
RF.....9

M6-11b. How many fewer hours per week would you work?
_____ [ALL ANSWERS ØM6-14]

M6-11c. How many fewer hours per week would (he/she) work?
_____ [ALL ANSWERS ØM6-14]

M6-11d. How many fewer hours per week would you work?

M6-11e. How many fewer hours per week would (he/she) work?
_____ [ALL ANSWERS ØM6-14]

M6-12. Would your (husband/wife/partner) look for a lower paid, but more pleasant job?
INAP.....BLANK ØM6-15
YES.....1 ØM6-15
NO.....5 ØM6-15
DK.....8 ØM6-15
RF.....9 ØM6-15

M6-13. Would you look for a lower paid, but more pleasant job?

INAP.....BLANK ØM6-15
 YES.....1 ØM6-15
 NO.....5 ØM6-15
 DK.....8 ØM6-15
 RF.....9 ØM6-15

M6-14. Would you (or your (husband/wife/partner)) look for a lower paid, but more pleasant job?

INAP.....BLANK ØM6-15
 YES.....1
 NO.....5 ØM6-15
 DK.....8 ØM6-15
 RF.....9 ØM6-15

M6-14a. Who would do that?

INAP.....BLANK
 R ONLY.....1
 H/W/P ONLY.....2
 BOTH.....3
 DK.....8
 RF.....9

M6-15. Since your family income would now be higher than before, would you (and your (husband/wife/partner))...

M6-15a. increase you spending now?

INAP.....BLANK
 YES.....1
 NO.....5
 DK.....8
 RF.....9

M6-15b. increase your savings now so that you could retire earlier?

INAP.....BLANK
 YES.....1
 NO.....5
 DK.....8
 RF.....9

M6-15c. increase your regular saving?

INAP.....BLANK
 YES.....1
 NO.....5
 DK.....8
 RF.....9

M6-15d. give some of the money to relatives?

INAP.....BLANK
 YES.....1
 NO.....5
 DK.....8
 RF.....9

M6-15e. give some of the money to others?

INAP.....BLANK
YES.....1
NO.....5
DK.....8
RF.....9

BRANCHPOINT: IF NONE OF M6-15a THROUGH M6-15e WAS ANSWERED "YES",
GO TO M7-0.

M6-16. Thinking of the additional family income as 100%,
about what proportion of that additional income would
you use to...

PRESS ENTER HERE:

M6-16a. increase your spending now?

BLANK INAP
0-100 PERCENT
998 DK
999 RF

M6-16b. increase your saving so you could retire earlier?

BLANK INAP
0-100 PERCENT
998 DK
999 RF

M6-16c. increase your regular saving?

BLANK INAP
0-100 PERCENT
998 DK
999 RF

M6-16d. give some of the money to relatives?

BLANK INAP
0-100 PERCENT
998 DK
999 RF

M6-16e. give some of the money to others?

BLANK INAP
0-100 PERCENT
998 DK
999 RF

NOTE: IF THE SUM OF PERCENTS GIVEN IN M6-16a THROUGH M6-16d IS NOT
BETWEEN 80 AND 120, THE INTERVIEWER GOES BACK TO RECONFIRM THE
ANSWERS.

END OF MODULE 6

BRANCHPOINT: IF THE RANDOM NUMBER ASSIGNED TO THIS CASE IS NOT 7, GO TO NEXT MODULE (M8-INTRO).

M7-0. These questions are about health care decisions in a situation where a person is unable to make those decisions themselves.

M7-1. Is there someone that you would trust to make health care decisions for you if you could not make them for yourself?

- INAP.....BLANK
- YES.....1
- NO.....5 ØM7-3a
- DK.....8
- RF.....9

M7-1a. Who would that be? (What is this person's relationship to you?)

CHOOSE ALL THAT APPLY

- INAP.....BLANK, ØM7-2
- SPOUSE.....01, ØM7-2
- CHILD/CHILD-IN-LAW/GRANDCHILD.....02,
- OTHER RELATIVE.....03, ØM7-2
- FRIEND.....04, ØM7-2
- PHYSICIAN/HEALTHCARE
- PROFESSIONAL.....05, ØM7-2
- MINISTER/RABBI/PRIEST/RELIGIOUS
- ADVISOR.....06, ØM7-2
- ATTORNEY.....07, ØM7-2
- SOCIAL WORKER.....08, ØM7-2
- OTHER (SPECIFY).....97, ØM7-2
- DK.....98, ØM7-2
- RF.....99, ØM7-2

M7-1b. (Which child is that?)

CHOOSE ALL THAT APPLY

IF GRANDCHILD:
(Which of your children is the parent of that grandchild?)

- INAP.....BLANK,
- DECEASED CHILD.....010,
- ALL MY CHILDREN.....011,

M7-2. Have you talked with (this person/these persons) about what type of care you would want if you couldn't make decisions for yourself?

- INAP.....BLANK
- YES.....1
- NO.....5
- DK.....8
- RF.....9

M7-3. Is there anyone else you have talked with about this?

THE TYPE OF CARE R WANTS

- INAP.....BLANK
- YES.....1 ØM7-3b
- NO.....5
- DK.....8
- RF.....9

BRANCHPOINT: IF R HAS SOMEONE TO TRUST TO MAKE HEALTH CARE DECISIONS (M7-1 = 1), GO TO M7-4.

M7-3a. Is there anyone you have talked with about what type of care you would want if you couldn't make decisions for yourself?

- INAP.....BLANK
- YES.....1
- NO.....5 ØM7-4
- DK.....8
- RF.....9

M7-3b. What is that person's relationship to you?

- INAP.....BLANK ØM7-4
- SPOUSE.....01 ØM7-4
- CHILD/CHILD-IN-LAW/GRANDCHILD.....02
- OTHER RELATIVE.....03 ØM7-4
- FRIEND.....04 ØM7-4
- PHYSICIAN/HEALTHCARE PROFESSIONAL.....05 ØM7-4
- MINISTER/RABBI/PRIEST/RELIGIOUS ADVISOR.....06 ØM7-4
- ATTORNEY.....07 ØM7-4
- SOCIAL WORKER.....08 ØM7-4
- OTHER (SPECIFY).....97 ØM7-4
- DK.....98 ØM7-4
- RF.....99 ØM7-4

M7-3c. (Which child is that?)

CHOOSE ALL THAT APPLY

IF GRANDCHILD:
(Which of your children is the parent of that grandchild?)

- INAP.....BLANK,
- DECEASED CHILD.....010,
- ALL MY CHILDREN.....011,

CATI APPLICATION PRESENTS LIST OF R'S CHILDREN

M7-4. Have you made any legal arrangements for someone to make decisions about your care or medical treatment if you become unable to make those decisions yourself? This is sometimes called a Durable Power of Attorney for Health Care.

- INAP.....BLANK
- YES.....1
- NO.....5 ØM7-4c
- DK.....8
- RF.....9

M7-4a. Who has that authority? (What is this person's relationship to you?)

- INAP.....BLANK ØM7-5
- SPOUSE.....01 ØM7-5
- CHILD/CHILD-IN-LAW/GRANDCHILD.....02
- OTHER RELATIVE.....03 ØM7-5
- FRIEND.....04 ØM7-5
- PHYSICIAN/HEALTHCARE PROFESSIONAL.....05 ØM7-5
- MINISTER/RABBI/PRIEST/RELIGIOUS ADVISOR.....06 ØM7-5
- ATTORNEY.....07 ØM7-5
- SOCIAL WORKER.....08 ØM7-5
- OTHER (SPECIFY).....97 ØM7-5
- DK.....98 ØM7-5
- RF.....99 ØM7-5

M7-4b. (Which child is that?)

CHOOSE ALL THAT APPLY

IF GRANDCHILD:
(Which of your children is the parent of that grandchild?)

- INAP.....BLANK, ØM7-5
- DECEASED CHILD.....010, ØM7-5
- ALL MY CHILDREN.....011, ØM7-5

CATI APPLICATION PRESENTS LIST OF R'S CHILDREN

BRANCHPOINT: IF R HAS AUTHORIZED A DURABLE POWER OF ATTORNEY FOR HEALTH CARE (M7-4 = 1), GO TO M7-5.

M7-4c. Who do you think is most likely to make decisions about your health care if you are unable to do so? (What is that person's relationship to you?)

- INAP.....BLANK ØM7-5
- SPOUSE.....01 ØM7-5
- CHILD/CHILD-IN-LAW/GRANDCHILD.....02
- OTHER RELATIVE.....03 ØM7-5
- FRIEND.....04 ØM7-5
- PHYSICIAN/HEALTHCARE PROFESSIONAL.....05 ØM7-5
- MINISTER/RABBI/PRIEST/RELIGIOUS ADVISOR.....06 ØM7-5
- ATTORNEY.....07 ØM7-5
- SOCIAL WORKER.....08 ØM7-5
- OTHER (SPECIFY).....97 ØM7-5
- DK.....98 ØM7-5

RF.....99 ØM7-5

M7-4d. (Which child is that?)

CHOOSE ALL THAT APPLY

IF GRANDCHILD:

(Which of your children is the parent of that grandchild?)

INAP.....BLANK,
DECEASED CHILD.....010,
ALL MY CHILDREN.....011,

CATI APPLICATION PRESENTS LIST OF R'S CHILDREN

M7-5. Do you have written instructions about the type of medical treatment you would want to receive if you were unconscious or somehow unable to communicate?

INAP.....BLANK ØM7-9
YES.....1
NO.....5 ØM7-9
DK.....8 ØM7-9
RF.....9 ØM7-9

M7-6. Do you think your family or friends would have any problem in following your wishes?

INAP.....BLANK
YES.....1
NO.....5
DK.....8
RF.....9

M7-7. Do you think your personal physician would have any problem in following your wishes?

INAP.....BLANK
YES.....1
[VOL] R DOESN'T HAVE A PERSONAL
PHYSICIAN.....3
NO.....5
DK.....8
RF.....9

M7-9. Now I'd like to describe a specific situation and get your opinion about it. Here is the situation:

A married woman in her 80s is told by her doctor that she has a life-threatening form of cancer.

M7-9a. The doctor tells her that without any treatment she is likely to die within the next few months. He describes a 4-month treatment plan aimed at delaying the spread of the cancer. The treatment itself would make her fairly uncomfortable, and she would have to rely on others for personal care during the treatment. The treatment costs are fairly high

CATI RANDOMLY SELECTS CERTAIN RESPONDENTS TO BE READ THE FOLLOWING: but Medicare will pay most of the costs.

OTHER RESPONDENTS RECEIVE THIS ENDING FOR THE QUESTION: and the woman and her husband will have to pay most of the costs. They could afford to do so but it would it would take almost all of their savings.

The doctor tells her that, with the treatment, she stands a (20% / 60%) chance of living 2 or 3 good years after completing the treatment. Do you think she should agree to the treatment?

INAP.....BLANK
 YES.....1
 NO.....5
 DEPENDS (SPECIFY).....7
 DK.....8
 RF.....9

BRANCHPOINT:

1. IF R THINKS THE WOMAN ABOVE SHOULD AGREE TO THE TREATMENT (M7-9a = 1) AND THE LIKELY SURVIVAL PERCENTAGE GIVEN IN M7-9a IS 20%, GO TO M7-10a.
2. IF R THINKS THE WOMAN ABOVE SHOULD NOT AGREE TO THE TREATMENT (M7-9a = 5) AND THE LIKELY SURVIVAL PERCENTAGE GIVEN IN M7-9a IS 60%, GO TO M7-10a.

M7-9b. What if the doctor had, instead, told her that with the treatment, she stood a (60% / 20%) chance of living 2 or 3 good years? Do you think she should agree to the treatment then?

INAP.....BLANK
 YES.....1
 NO.....5
 DEPENDS (SPECIFY).....7
 DK.....8
 RF.....9

M7-10. Now let's say the situation is a bit different. The same woman faces the same decision about whether to agree to the same 4-month treatment for her cancer, but this time instead of

RESPONDENTS WHO RECEIVED THE MEDICARE-PAYING OPTION PREVIOUSLY: Medicare paying most of the costs, she and her husband will have to pay most of the costs. They could afford to do so but it would take almost all of their savings.

OTHERWISE: the woman and her husband paying most of the costs, Medicare will pay most of the costs.

M7-10a. The doctor tells her that, with the treatment, she stands a (20% / 60%) chance of living 2 or 3 good years after completing the treatment. Do you think she should agree to the treatment?

- INAP.....BLANK
- YES.....1
- NO.....5
- DEPENDS (SPECIFY).....7
- DK.....8
- RF.....9

BRANCHPOINT:

1. IF R THINKS THE WOMAN ABOVE SHOULD AGREE TO THE TREATMENT (M7-10a = 1) AND THE LIKELY SURVIVAL PERCENTAGE GIVEN IN M7-10a IS 20%, GO TO M8-INTRO.
2. IF R THINKS THE WOMAN ABOVE SHOULD NOT AGREE TO THE TREATMENT (M7-10a = 5) AND THE LIKELY SURVIVAL PERCENTAGE GIVEN IN M7-10a IS 60%, GO TO M7-10a.

M7-10b. What if the doctor had, instead, told her that with the treatment, she stood a (60% / 20%) chance of living 2 or 3 good years? Do you think she should agree to the treatment then?

- INAP.....BLANK
- YES.....1
- NO.....5
- DEPENDS (SPECIFY).....7
- DK.....8
- RF.....9

END OF MODULE 7

BRANCHPOINT: IF THE RANDOM NUMBER ASSIGNED TO THIS CASE IS NOT 8, GO TO NEXT MODULE (M9-1).

M8-INTRO. Sometimes people give substantial financial help to relatives or friends. We would like to find out about situations where you (and your (husband/wife/partner)) might be willing to give substantial help to others. You should suppose that any help you give will not be repaid, and that the person you might help has been unlucky rather than lazy.

M8-1. Suppose that your (parents/father/mother) had only half as much income per person to live on as you do. Would you be willing to give your (parents/father/mother) 5% of your own family income per month, to help out until things changed -- which might be several years?

INAP.....BLANK ØM8-3
 YES.....1
 NO.....5 ØM8-3
 DK.....8 ØM8-3
 RF.....9 ØM8-3

M8-2. Suppose that they had three-quarters as much income per person as you, would you be willing to give 5% of your family income to help out?

INAP.....BLANK
 YES.....1
 NO.....5
 DK.....8
 RF.....9

BRANCHPOINT: IF R WOULD BE WILLING TO SUBSIDIZE PARENT(S) (OR DK/RF WHETHER WOULD BE WILLING) (M8-1 NOT = 5), GO TO M8-4.

M8-3. Suppose they had one-third as much income per person as you, would you be willing to give 5% of your family income to help out?

INAP.....BLANK
 YES.....1
 NO.....5
 DK.....8
 RF.....9

BRANCHPOINT: IF R IS NOT MARRIED/PARTNERED, GO TO M8-7.

M8-4. Suppose instead that you spouse's (parents/father/mother) had only half as much income per person to live on as you do. Would you be willing to give you spouse's (parents/father/mother) 5% of your own income per month, to help out until things changed-- which might be several years?

INAP.....BLANK ØM8-6
 YES.....1
 NO.....5 ØM8-6
 DK.....8 ØM8-6
 RF.....9 ØM8-6

M8-5. Suppose they had three-quarters as much income per person as you, would you be willing to give 5% of your income to help out?

- INAP.....BLANK
- YES.....1
- NO.....5
- DK.....8
- RF.....9

BRANCHPOINT: IF R WOULD BE WILLING TO SUBSIDIZE SPOUSE'S/PARTNER'S PARENT(S) (OR DK/RF WHETHER WOULD BE WILLING) (M8-4 NOT = 5), GO TO M8-7.

M8-6. Suppose they had one-third as much income per person as you, would you be willing to give 5% of your income to help out?

- INAP.....BLANK
- YES.....1
- NO.....5
- DK.....8
- RF.....9

M8-7. Suppose instead that one of your children had only half as much income per person to live on as you do. Would you be willing to give your child 5% of your own income per month, to help out until things changed -- which might be several years?

- INAP.....BLANK ØM8-9
- YES.....1
- NO.....5 ØM8-9
- DK.....8 ØM8-9
- RF.....9 ØM8-9

M8-8. Suppose they had three-quarters as much income per person as you, would you be willing to give 5% of your income to help out?

- INAP.....BLANK
- YES.....1
- NO.....5
- DK.....8
- RF.....9

BRANCHPOINT: IF R WOULD BE WILLING TO SUBSIDIZE CHILDREN (OR DK/RF WHETHER WOULD BE WILLING) (M8-7 NOT = 5), GO TO M8-10.

M8-9. Suppose they had one-third as much income per person as you, would you be willing to give 5% of your income to help out?

- INAP.....BLANK
- YES.....1
- NO.....5
- DK.....8
- RF.....9

BRANCHPOINT: IF R HAS NO SIBLINGS, GO TO M8-13.

M8-10. Now suppose that one of your brothers or sisters had only half as much income per person per person to live on as you do. Would you be willing to give your brother or sister 5% of your monthly income to help out until things changed-- which might be several years?

INAP.....BLANK ØM8-12
 YES.....1
 NO.....5 ØM8-12
 DK.....8 ØM8-12
 RF.....9 ØM8-12

M8-11. Suppose they had three-quarters as much income per person as you, would you be willing to give 5% of your income to help out?

INAP.....BLANK
 YES.....1
 NO.....5
 DK.....8
 RF.....9

BRANCHPOINT: IF R WOULD BE WILLING TO SUBSIDIZE SIBLINGS (OR DK/RF WHETHER WOULD BE WILLING) (M8-10 NOT = 5), GO TO M8-13.

M8-12. Suppose they had one-third as much income per person as you, would you be willing to give 5% of your income to help out?

INAP.....BLANK
 YES.....1
 NO.....5
 DK.....8
 RF.....9

M8-13. Now suppose that one of your friends had only one-third as much income per person to live on as you do. Would you be willing to give your friend 5% of your monthly income to help out until things changed-- which might be several years?

INAP.....BLANK ØM8-15
 YES.....1
 NO.....5 ØM8-15
 DK.....8 ØM8-15
 RF.....9 ØM8-15

M8-14. Suppose they had one-half as much income per person as you, would you be willing to give 5% of your income to help out?

INAP.....BLANK
 YES.....1
 NO.....5
 DK.....8
 RF.....9

BRANCHPOINT: IF R WOULD BE WILLING TO SUBSIDIZE FRIENDS (OR DK/RF WHETHER WOULD BE WILLING) (M8-13 NOT = 5), GO TO M8-16.

M8-15. Suppose they has one-fifth as much income per person as you, would you be willing to give 5% of your income to help out?

- INAP.....BLANK
- YES.....1
- NO.....5
- DK.....8
- RF.....9

M8-16. Finally, suppose you became aware of a well-run charity that gave financial help to people who typically had about one-fifth of the income that you (and your (husband/wife/partner)) have. Would you be willing to give 5% of your income per month to that charity of you knew the money would go directly to benefit these people?

- INAP.....BLANK ØM8-18
- YES.....1
- NO.....5 ØM8-18
- DK.....8 ØM8-18
- RF.....9 ØM8-18

M8-17. Suppose the charity gave financial help to people who typically had about one-third of the income that you (and your (husband/wife/partner)) have. Would you be willing to give 5% of your income per month to that charity if you knew the money would go directly to benefit these people?

- INAP.....BLANK
- YES.....1
- NO.....5
- DK.....8
- RF.....9

BRANCHPOINT: IF R WOULD BE WILLING TO CONTRIBUTE TO CHARITY HELPING LOW-INCOME PEOPLE (OR DK/RF WHETHER WOULD BE WILLING) (M8-16 NOT = 5), GO TO M9-1.

M8-18. Suppose the charity gave financial help to people who typically had about one-tenth of the income that you (and your (husband/wife/partner)) have. Would you be willing to give 5% of your income per month to that charity if you knew the money would go directly to benefit these people?

- INAP.....BLANK
- YES.....1
- NO.....5
- DK.....8
- RF.....9

END OF MODULE 8

BRANCHPOINT: IF THE RANDOM NUMBER ASSIGNED TO THIS CASE IS NOT 9, GO TO NEXT MODULE (M10-1).

M9-1. Please remind me--are you (and your (husband/wife/partner)) currently retired?

INAP.....BLANK
 YES.....1
 ONE RETIRED, ONE NOT.....3
 NO.....5
 DK.....8
 RF.....9

M9-2. IF FIRST SELECTION (SOCIAL SECURITY) IN THIS LOOP:
 Thinking of your planning for retirement over the past 20 or 30 years, how important did you expect the following sources to be in providing your retirement income? Please answer on a scale where 10 means very important, 0 means unimportant, and 5 is neutral:

OTHERWISE:
 (Please answer on a scale where 10 means very important, 0 means unimportant, and 5 is neutral:)

USE 96 FOR "HAVEN'T REALLY THOUGHT ABOUT IT"

- M9-2a. Social Security?
- M9-2b. Employer provided-pension plans?
- M9-2c. IRAs, 401(k), or KEOGH plans?
- M9-2d. Other personal saving or investments?
- M9-2e. Other sources?

CODE FOR COMPONENTS OF M9-2:

BLANK	INAP
0	UNIMPORTANT
2-9	INTERMEDIATE VALUES
10	VERY IMPORTANT
96	"HAVEN'T REALLY THOUGHT ABOUT IT"
98	DK
99	RF

M9-3. At what age did you start to save for retirement?

USE 0 FOR NEVER SAVED FOR RETIREMENT

AGE:

BLANK	INAP
0	NEVER SAVED
1-95	AGE
98	DK
99	RF

M9-4. Thinking of your saving over the past 20 or 30 years, do you think now that what you saved was about right, too little, or too much?

- INAP.....BLANK
- ABOUT RIGHT.....1 ØM9-4c
- TOO MUCH.....2
- TOO LITTLE.....3
- DK.....8
- RF.....9

M9-4a. IF R THINKS HE SAVED TOO MUCH:
How much less do you think you should have saved?

OTHERWISE:
How much more do you think you should have saved?

USE ALT-O FOR RESPONSES OTHER THAN DOLLAR AMOUNTS OR PERCENTS

AMOUNT:

- BLANK INAP
- 1-9999996 DOLLAR AMOUNT
- 9999998 DK
- 9999999 RF

OR

PERCENT:

- BLANK INAP
- 0-100 PERCENT
- 998 DK
- 999 RF

M9-4c. If you could do it all over again, do you think you would end up saving more, less, or about the same?

IF R ANSWERS MORE, PROBE: What would you do to try to save more?

- INAP.....BLANK
- SAVING MORE.....1 ØPROBE AND RECORD COMMENT
- SAVING LESS.....2
- SAVING ABOUT THE SAME.....3
- DK.....8
- RF.....9

M9-5. Still thinking over the past 20 or 30 years, did you have some target or planned level of saving?

- INAP.....BLANK ØM9-6
- YES.....1
- NO.....5 ØM9-6
- DK.....8 ØM9-6
- RF.....9 ØM9-6

M9-5a. Did you have a plan for achieving that goal?

- INAP.....BLANK
- YES, HAD PLAN.....1
- NO PLAN.....5
- DK.....8
- RF.....9

M9-5b. Did the plan include trying to save something out of each paycheck?

IF R ANSWERS NO, PROBE: What plan did you have?

- INAP.....BLANK
- YES.....1
- NO.....5 ØPROBE AND RECORD COMMENT
- DK.....8
- RF.....9

M9-6. If today you received an inheritance equal to one year's income, what would you do with it?

_____ (ANSWER RECORDED)

BRANCHPOINT: IF R IS RETIRED (M9-1 = 1), GO TO M9-13

M9-7. Between now and when you (and your (husband/wife/partner)) (both) retire, do you plan to save more, less, or about the same as you have been saving during the past few years?

- INAP.....BLANK
- MORE.....1
- LESS.....2
- SAME.....3 ØM9-12
- DK.....8 ØM9-12
- RF.....9 ØM9-12

M9-8. IF R PLANS TO SAVE LESS:
Why is that?

M9-9. IF R PLANS TO SAVE MORE:
Why are you planning to save more?

_____ (ANSWER RECORDED)

BRANCHPOINT: IF R PLANS TO SAVE LESS FOR RETIREMENT (M9-7 = 2), GO TO M9-12.

M9-10. Are there things you plan to do that will help you to save more?

IF R ANSWERS YES, PROBE: What are you planning to do?

- INAP.....BLANK
- YES.....1 ØPROBE AND RECORD COMMENT
- NO.....5
- DK.....8
- RF.....9

M9-11. If you did save more and had more money when you retire, do you think your Social Security benefits would be reduced?

- INAP.....BLANK
- YES.....1
- NOT SURE.....3
- NO.....5
- DK.....8

RF.....9

M9-11a. Would your employer-provided pension be reduced?

INAP.....BLANK
 YES.....1
 NOT SURE.....3
 NO.....5
 DON'T HAVE PENSION.....6
 DK.....8
 RF.....9

M9-12. Compared to how much it costs you to live now, how much do you think you will need just after you retire?

AMOUNT:

BLANK INAP
 1-9999996 DOLLAR AMOUNT
 9999998 DK
 9999999 RF

PER:

INAP.....BLANK
 DAY.....1
 WEEK.....2
 MONTH.....3
 YEAR.....4
 OTHER.....7 ØRECORD PERIOD
 DK.....8
 RF.....9

BRANCHPOINT: IF VALID AMOUNT GIVEN IN M9-12 (ANSWER OTHER THAN DK/RF), GO TO M9-13.

M9-12b. Would it be about half as much as it costs now, from 50-75% of what it costs now, or about the same as it costs now.

INAP.....BLANK
 ABOUT HALF AS MUCH.....1
 FROM 50% - 75%.....2
 ABOUT THE SAME.....3
 DK.....8
 RF.....9

M9-13. As you grow older, do you expect your living costs to increase, decrease, or remain about the same?

INAP.....BLANK
 INCREASE.....1
 DECREASE.....2
 REMAIN SAME.....3
 DK.....8
 RF.....9

M9-14. If you had put \$10,000 in a saving account when you were 25 years old, what would you guess it might be worth now, if the interest rate had been about 5%?

DO NOT PROBE DK

AMOUNT:

BLANK INAP
 1-9999996 DOLLAR AMOUNT
 9999998 DK
 9999999 RF

BRANCHPOINT: IF VALID AMOUNT GIVEN IN M9-14 (ANSWER OTHER THAN DK/RF), GO TO M9-14a.

M9-14a1. Would it amount to \$40,000 or more?

INAP.....BLANK ØM9-14a
 YES.....1
 NO.....5 ØM9-14e1
 DK.....8 ØM9-14a
 RF.....9 ØM9-14a

M9-14b1. (Would it amount to) \$80,000 or more?

INAP.....BLANK ØM9-14a
 YES.....1
 NO.....5 ØM9-14a
 DK.....8 ØM9-14a
 RF.....9 ØM9-14a

M9-14c1. (Would it amount to) \$150,000 or more?

INAP.....BLANK ØM9-14a
 YES.....1
 NO.....5 ØM9-14a
 DK.....8 ØM9-14a
 RF.....9 ØM9-14a

M9-14d1. (Would it amount to) \$300,000 or more?

INAP.....BLANK ØM9-14a
 YES.....1 ØM9-14a
 NO.....5 ØM9-14a
 DK.....8 ØM9-14a
 RF.....9 ØM9-14a

M9-14e1. (Would it amount to) \$20,000 or more?

INAP.....BLANK
 YES.....1
 NO.....5
 DK.....8
 RF.....9

M9-14a. What if the interest rate had been 10%?

AMOUNT:

BLANK	INAP
1-9999996	DOLLAR AMOUNT
9999998	DK
9999999	RF

BRANCHPOINT: IF VALID AMOUNT GIVEN IN M9-14a (ANSWER OTHER THAN DK/RF), GO TO M9-15.

M9-14a2. Would it amount to \$40,000 or more?

INAP.....	BLANK	ØM9-15
YES.....	1	
NO.....	5	ØM9-14e2
DK.....	8	ØM9-15
RF.....	9	ØM9-15

M9-14b2. (Would it amount to) \$80,000 or more?

INAP.....	BLANK	ØM9-15
YES.....	1	
NO.....	5	ØM9-15
DK.....	8	ØM9-15
RF.....	9	ØM9-15

M9-14c2. (Would it amount to) \$150,000 or more?

INAP.....	BLANK	ØM9-15
YES.....	1	
NO.....	5	ØM9-15
DK.....	8	ØM9-15
RF.....	9	ØM9-15

M9-14d2. (Would it amount to) \$300,000 or more?

INAP.....	BLANK	ØM9-15
YES.....	1	ØM9-15
NO.....	5	ØM9-15
DK.....	8	ØM9-15
RF.....	9	ØM9-15

M9-14e2. (Would it amount to) \$20,000 or more?

INAP.....	BLANK	
YES.....	1	
NO.....	5	
DK.....	8	
RF.....	9	

M9-15. IF FIRST SELECTION (HEALTH CARE COSTS) IN THIS LOOP:
In thinking about your financial future, how concerned
are you with...

OTHERWISE:
(In thinking about your financial future, how concerned
are you with...)

- (1) health care costs not currently covered by insurance?
- (2) loss of a job?
- (3) financial market collapse?
- (4) costs of supporting parents?
- (5) costs of supporting children?

IF FIRST SELECTION IN THIS LOOP:
Does that concern you a lot some, or hardly at all?

OTHERWISE:
(Does that concern you a lot some, or hardly at all?)

CODES USED FOR M9-15 LOOP:

INAP.....BLANK
A LOT.....1
SOME.....2
HARDLY.....3
DK.....8
RF.....9

M9-16. Thinking of your parents' savings for retirement,
would you say that they saved more than they needed,
about as much as needed, or less than they needed?

INAP.....BLANK
MORE THAN NEEDED.....1
AS MUCH AS NEEDED.....2
LESS THAN NEEDED.....3
DK.....8
RF.....9

M9-17. Over the past 20 or 30 years, what proportion of your savings have you usually held in bank accounts, in bonds, and in stocks or equities?

USE 0 FOR NONE
 USE 100 FOR ALL

BANK SAVINGS ACCOUNTS:

BLANK INAP
 0-100 PROPORTION IN PERCENT
 998 DK
 999 RF

BONDS:

BLANK INAP
 0-100 PROPORTION IN PERCENT
 998 DK
 999 RF

STOCKS OR EQUITIES:

BLANK INAP
 0-100 PROPORTION IN PERCENT
 998 DK
 999 RF

M9-18. Over the past 20 years or so, have your savings increased substantially because of capital gains--say from a jump in the stock market or in some other investment?

INAP.....BLANK
 YES -- A LOT.....1
 YES -- A LITTLE.....2
 NO.....5
 DK.....8
 RF.....9

M9-19. Do you (or your (husband/wife/partner)) have any money in an IRA, Keogh or 401(k) plan?

INAP.....BLANK ØM10-1
 YES.....1
 NO.....5 ØM10-1
 DK.....8 ØM10-1
 RF.....9 ØM10-1

M9-19a. Do you think you have saved more because you participated in an IRA, Keogh or 401(k) plan?

INAP.....BLANK
 YES.....1
 NOT SURE.....3
 NO.....5
 DK.....8
 RF.....9

BRANCHPOINT: IF THE RANDOM NUMBER ASSIGNED TO THIS CASE IS NOT 10, GO TO NEXT "MODULE ASSIST" (END OF MODULE 10).

M10-1. We would like to know more about how households support themselves in retirement.

Not counting any employer-based pension plans, Social Security, or the value of any housing you might own, about how much do you (and your (husband/wife/partner)) have in retirement savings?

USE 0 FOR NONE OR ALMOST NONE

DO NOT PROBE DK

AMOUNT:

BLANK	INAP
0	NONE OR ALMOST NONE
1-9999996	DOLLAR AMOUNT
9999998	DK
9999999	RF

BRANCHPOINT: IF VALID AMOUNT GIVEN IN M10-1 (ANSWER OTHER THAN DK/RF), GO TO M10-2.

M10-1a. Would it amount to \$25,000 or more?

INAP.....	BLANK	ØM10-2
YES.....	1	
NO.....	5	ØM10-1c
DK.....	8	ØM10-2
RF.....	9	ØM10-2

M10-1b. (Would it amount to) \$100,000 or more?

INAP.....	BLANK	ØM10-2
YES.....	1	ØM10-2
NO.....	5	ØM10-2
DK.....	8	ØM10-2
RF.....	9	ØM10-2

M10-1c. (Would it amount to) \$5,000 or more?

INAP.....	BLANK
YES.....	1
NO.....	5
DK.....	8
RF.....	9

M10-2. Is that more, less, or about the same as you had 10 years ago?

INAP.....	BLANK	
MORE.....	1	
LESS.....	2	
SAME.....	3	ØM10-4
DK.....	8	ØM10-4
RF.....	9	ØM10-4

M10-3. IF R HAS MORE IN RETIREMENT SAVINGS THAN 10 YEARS AGO:
About how much more do you have now?

M10-3a. IF R HAS LESS IN RETIREMENT SAVINGS THAN 10 YEARS AGO:
About how much less do you have now?

CODE FOR M10-3 AND M10-3a:

AMOUNT:

BLANK INAP
1-9999996 DOLLAR AMOUNT
9999998 DK
9999999 RF

OR

PERCENT:

BLANK INAP
1-100 PERCENT
998 DK
999 RF

M10-4. Over the past years did you have a plan for retirement saving?

INAP.....BLANK ØM10-6
YES.....1
NO.....5 ØM10-6
DK.....8 ØM10-6
RF.....9 ØM10-6

M10-5. Were you able to save as much as you had planned?

IF R ANSWERS NO, PROBE: Why not?

INAP.....BLANK
YES.....1
NO.....5 ØPROBE AND RECORD ANSWER
DK.....8
RF.....9

M10-6. Roughly how much did you end up saving over the past 10 years?

ENTER 0 FOR "NONE"

AMOUNT:

BLANK INAP
0 NONE
1-9999996 DOLLAR AMOUNT
9999998 DK
9999999 RF

M10-7. Are you (and your (husband/wife/partner)) fully retired?

INAP.....BLANK
YES.....1 ØM10-17
ONE RETIRED, ONE NOT.....3
NO.....5
DK.....8
RF.....9

M10-8. Do you plan to do any retirement saving between now and the time you (and your (husband/wife/partner)) fully retire?

INAP.....BLANK ØM10-9
 YES.....1
 NO.....5 ØM10-9
 DK.....8 ØM10-9
 RF.....9 ØM10-9

M10-8a. About how much do you plan to save (as an amount or a percentage of your income)?

AMOUNT:

BLANK	INAP
1-9999996	DOLLAR AMOUNT
9999998	DK
9999999	RF

OR

PERCENT:

BLANK	INAP
1-100	PERCENT
998	DK
999	RF

M10-9. Please remind me: Are you (or your (husband/wife/partner)) currently working for pay?

INAP.....BLANK ØM10-17
 YES.....1
 NO.....5 ØM10-17
 DK.....8 ØM10-17
 RF.....9 ØM10-17

M10-10. Including any income that you expect from Social Security or pensions, will you (and your (husband/wife/partner)) have enough savings to maintain your current living standard after retirement?

INAP.....BLANK
 YES.....1
 NO.....5 ØM10-12
 DK.....8 ØM10-12
 RF.....9 ØM10-12

M10-11. IF FIRST RETIREMENT INCOME SOURCE IN LOOP:
 About what percent of your (and your (husband's/wife's/partner's))
 retirement income will come from...

OTHERWISE:
 (About what percent of your (and your (husband's/wife's/partner's))
 retirement income will come from...)

- (a) Social Security?
- (b) Employer-provided pensions?
- (c) IRAs or Keoghs?
- (d) Savings or investments?
- (e) Other sources? (SPECIFY)

ENTER 0 FOR "NONE"

CODE FOR ALL COMPONENTS OF M10-11 LOOP:

PERCENT:

BLANK	INAP
0-100	PERCENT
998	DK
999	RF

M10-11a. How do you expect your standard of living in retirement
 to be compare to your present standard of living?

INAP.....	BLANK	ØM10-20
HIGHER.....	1	ØM10-20
SAME.....	2	ØM10-20
LOWER.....	3	ØM10-20
DK.....	8	ØM10-20
RF.....	9	ØM10-20

M10-12. About how much more savings do you think you need?

AMOUNT:

BLANK	INAP
1-9999996	DOLLAR AMOUNT
9999998	DK
9999999	RF

OR

PERCENT:

BLANK	INAP
1-500	PERCENT
998	DK
999	RF

M10-14. Do you think you will be able to save that amount before retirement?

INAP.....BLANK
YES.....1 ØM10-15S
NO.....5
DK.....8
RF.....9

M10-14a.

Will that cause you to delay your retirement?a

INAP.....BLANK
YES.....1
NO.....5
DK.....8
RF.....9

M10-14b.

What are the main reasons why you will not have enough retirement savings?c

(ANSWER RECORDED)

M10-15. IF FIRST RETIREMENT INCOME SOURCE IN LOOP:

About what percent of your (and your (husband's/wife's/partner's)) retirement income will come from...

OTHERWISE:
(About what percent of your (and your (husband's/wife's/partner's)) retirement income will come from...)

- (a) Social Security?
(b) Employer-provided pensions?
(c) IRAs or Keoghs?
(d) Savings or investments?
(e) Other sources? (SPECIFY)

ENTER 0 FOR "NONE"

CODE FOR ALL COMPONENTS OF M10-15 LOOP:

PERCENT:

BLANK INAP
0-100 PERCENT
998 DK
999 RF

M10-16. How do you expect your standard of living in retirement to compare to your present standard of living?

INAP.....BLANK ØM10-20
HIGHER.....1 ØM10-20
SAME.....2 ØM10-20
LOWER.....3 ØM10-20
DK.....8 ØM10-20
RF.....9 ØM10-20

M10-17. Including any income that you currently receive from Social Security or pensions, do you (and your (husband/wife/partner)) have enough savings to maintain your pre-retirement living standard?

IF R ANSWERS NO, PROBE: What are the main reasons why you do not have enough retirement savings?

INAP.....BLANK ØM10-18S
 YES.....1
 NO.....5 ØPROBE AND RECORD COMMENTS
 DON'T NEED SAVINGS TO MAINTAIN
 PRE-RETIREMENT LIVING STANDARD.....6 ØM10-18S
 DK.....8 ØM10-18S
 RF.....9 ØM10-18S

M10-17a. Even though you have saved enough for retirement, do you plan to save more?

INAP.....BLANK ØM10-18S
 YES.....1
 NO.....5 ØM10-18S
 DK.....8 ØM10-18S
 RF.....9 ØM10-18S

M10-17b. Do you have some particular reason for wanting to save more?

IF R ANSWERS YES, PROBE: What is the main reason that you want to save more?

INAP.....BLANK
 YES.....1 ØPROBE AND RECORD COMMENTS
 NO.....5
 DK.....8
 RF.....9

M10-18. IF FIRST RETIREMENT INCOME SOURCE IN LOOP:
 About what percent of your retirement income comes from...

OTHERWISE:
 (About what percent of your retirement income comes from...)

- (a) Social Security?
- (b) Employer-provided pensions?
- (c) IRAs or Keoghs?
- (d) Savings or investments?
- (e) Other sources? (SPECIFY)

ENTER 0 FOR "NONE"

CODE FOR ALL COMPONENTS OF M10-18 LOOP:

PERCENT:

BLANK	INAP
0-100	PERCENT
998	DK
999	RF

M10-19. How does your present standard of living compare with your living standard before retirement?

- INAP.....BLANK
- HIGHER.....1
- SAME.....2
- LOWER.....3
- DK.....8
- RF.....9

~IF M10-20(1)

M10-20. I will read you some statements about saving. Please tell me how well each one describes your saving over the past 20 or 30 years, using a scale where 10 means it describes your saving very well and 0 means it describes your saving behavior very poorly. You can use any number between 0 and 10. A 5 is neutral.

- (a) I never seemed to get caught up on my bills so I could save for the future.
- (b) I could never stick to a saving plan.
- (c) I thought that Social Security or employer pensions would take care of my retirement income.

CODE FOR ALL COMPONENTS OF M10-20 LOOP:

- BLANK INAP
- 0 DESCRIBES SAVING BEHAVIOR VERY POORLY
- 2-9 INTERMEDIATE VALUES
- 10 DESCRIBES SAVING BEHAVIOR VERY WELL
- 98 DK
- 99 RF

BRANCHPOINT: IF THIS INTERVIEW IS BY PROXY, GO TO END OF MODULE 10.

MODULE ASSIST

IWER: HOW OFTEN DID R RECEIVE ASSISTANCE WITH ANSWERS IN THIS MODULE?

- INAP.....BLANK
- NEVER.....1
- A FEW TIMES.....2
- MOST OR ALL OF THE TIME.....3

END OF MODULE 10