*NOTE: WHERE THERE IS MORE THAN ONE JUMP WITHIN A BRANCHPOINT BOX,
THE JUMPS ARE TO BE APPLIED IN ORDER FROM THE TOP.*

H0 BRANCHPOINT: IF THIS IS A PROXY INTERVIEW, GO TO SECTION J

H0.   Next I have some questions about how likely you think various events
       might be. When I ask a question I'd like for you to give me a number
       from 0 to 100, where "0" means that you think there is absolutely no
       chance, and "100" means that you think the event is absolutely sure to
   happen.

       For example, no one can ever be sure about tomorrow's weather, but if
       you think that rain is very unlikely tomorrow, you might say that there
       is a 10 percent chance of rain. If you think there is a very good chance
       that it will rain tomorrow, you might say that there is an 80 percent
       chance of rain.

H0-1. Let's try an example together and start with the weather. What do you
       think are the chances that it will be sunny tomorrow?

       ("100" means 'a 100 percent chance of sunny weather.' And you can say
       any number from 0 to 100.)

```
  | .... | .... | .... | .... | .... | .... | .... | .... | .... | .... |        DK
 00    10     20    30     40    50     60    70     80    90    100

                                                                                  RF
  _____                                           _____
 | ABSOLUTELY |                                         | ABSOLUTELY |
 | NO CHANCE  |                                         |  CERTAIN   |
  _____                                           _____
```

H1.   What do you think are the chances that your income will keep up with
       inflation for the next five years?

```
  | .... | .... | .... | .... | .... | .... | .... | .... | .... | .... |        DK
 00    10     20    30     40    50     60    70     80    90    100

                                                                                  RF
  _____                                           _____
 | ABSOLUTELY |                                         | ABSOLUTELY |
 | NO CHANCE  |                                         |  CERTAIN   |
  _____                                           _____
```

H2.   Including property and other valuables that you might own, what are the
       chances that you (and your [husband/wife/partner]) will leave an
       inheritance totalling $10,000 or more?

```
|  .... |  .... |  .... |  .... |  .... |  .... |  .... |  .... |  .... |  .... |          ┌──────┐
                                                                                          │  DK  │
  00     10     20     30     40     50     60     70     80     90    100                 └──────┘

                                                                                          ┌──────┐
                                                                                          │  RF  │
                                                                                          └──────┘
┌─────────────┐                                              ┌─────────────┐
│ ABSOLUTELY  │                                              │ ABSOLUTELY  │
│ NO CHANCE   │                                              │ CERTAIN     │
└─────────────┘                                              └─────────────┘
┌─────────────┐
│ GO TO H2b   │
└─────────────┘
```

H2a BRANCHPOINT: IF R DID NOT GIVE CHANCES OF LEAVING INHERITANCE
                   (H2={DK *or* RF}), GO TO H3

H2a.   What are the chances that you (and your [husband/wife/partner]) will
       leave an inheritance totalling $100,000 or more?

       [IWER: INCLUDE PROPERTIES AND OTHER VALUABLE ITEMS AS WELL AS MONEY
       HERE]

```
|  .... |  .... |  .... |  .... |  .... |  .... |  .... |  .... |  .... |  .... |          ┌──────┐
                                                                                          │  DK  │
  00     10     20     30     40     50     60     70     80     90    100                 └──────┘

                                                                                          ┌──────┐
                                                                                          │  RF  │
┌─────────────┐                                              ┌─────────────┐              └──────┘
│ ABSOLUTELY  │                                              │ ABSOLUTELY  │
│ NO CHANCE   │                                              │ CERTAIN     │
└─────────────┘                                              └─────────────┘
```

H2b BRANCHPOINT:   GO TO H3

H2b.   What are the chances that you (and your [husband/wife/partner]) will
       leave any inheritance?

       [IWER: INCLUDE PROPERTIES AND OTHER VALUABLE ITEMS AS WELL AS MONEY
       HERE]

```
|  .... |  .... |  .... |  .... |  .... |  .... |  .... |  .... |  .... |  .... |          ┌──────┐
                                                                                          │  DK  │
  00     10     20     30     40     50     60     70     80     90    100                 └──────┘

                                                                                          ┌──────┐
                                                                                          │  RF  │
┌─────────────┐                                              ┌─────────────┐              └──────┘
│ ABSOLUTELY  │                                              │ ABSOLUTELY  │
│ NO CHANCE   │                                              │ CERTAIN     │
└─────────────┘                                              └─────────────┘
```

H3.   And how about the chances that you will receive an inheritance during
       the next 10 years?

| .... | .... | .... | .... | .... | .... | .... | .... | .... | .... | DK

00   10   20   30   40   50   60   70   80   90   100

                                                                         RF

ABSOLUTELY
NO CHANCE   ABSOLUTELY
                                                  CERTAIN
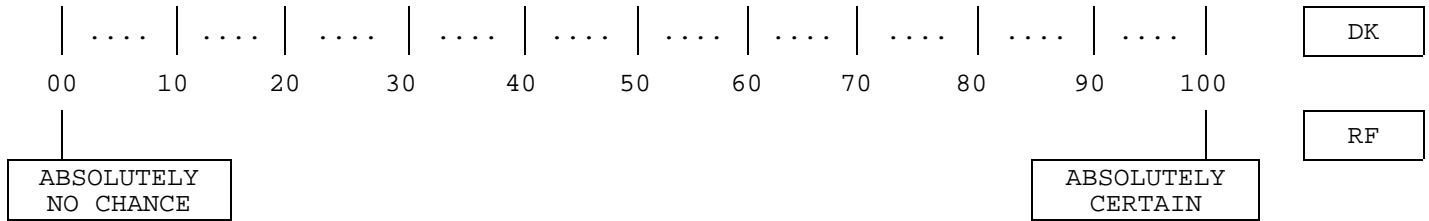

H3a BRANCHPOINT: IF R SAID {DK *or* RF} AT ALL OF {H1 *and* H2 *and* H3}, GO TO H18
                    BRANCHPOINT

                    IF R DID NOT SAY THERE WAS A CHANCE OF RECEIVING AN
   INHERITANCE (H3={0 *or* DK *or* RF}), GO TO H4 BRANCHPOINT

H3a. About how large do you expect that inheritance to be?

[IWER: DO NOT PROBE DK/RF]

_____ | DK | | RF |

AMOUNT

| GO TO H4 BRANCHPOINT |

H3b. Would it amount to less than $50,000, more than $50,000 or what?

| 1. LESS THAN $50,000 | 3. ABOUT $50,000 | 5. MORE THAN $50,000 | 8. DK | 9. RF |

| | GO TO H4 BRANCHPOINT | GO TO H3d | GO TO H4 BRANCHPOINT |

H3c. (Would it amount to) less than $10,000, more than $10,000 or what?

| 1. LESS THAN $10,000 | 3. ABOUT $10,000 | 5. MORE THAN $10,000 | 8. DK | 9. RF |

| GO TO H4 BRANCHPOINT |

H3d. (Would it amount to) less than $250,000, more $250,000, or what?

| 1. LESS THAN $250,000 | 3. ABOUT $250,000 | 5. MORE THAN $250,000 | 8. DK | 9. RF |

| GO TO H4 BRANCHPOINT | | GO TO H4 BRANCHPOINT |

H3e. (Would it amount to) less than a million dollars, more than a million dollars, or what?

| 1. LESS THAN $1,000,000 | 3. ABOUT $1,000,000 | 5. MORE THAN $1,000,000 | 8. DK | 9. RF |

H4 BRANCHPOINT: IF R DID NOT REPORT THAT IS WORKING NOW (G2 NOT 1) *or* R IS
                   SELF EMPLOYED (G3=2), GO TO H6

H4.   Sometimes people are permanently laid off from jobs that they want to
       keep.

       On the same scale from 0 to 100 where 0 equals absolutely no chance and
       100 equals absolutely certain, what are the chances that you will lose
       your job during the next year?

| .... | .... | .... | .... | .... | .... | .... | .... | .... | .... |

00   10   20   30   40   50   60   70   80   90   100

ABSOLUTELY NO CHANCE   ABSOLUTELY CERTAIN

DK

RF
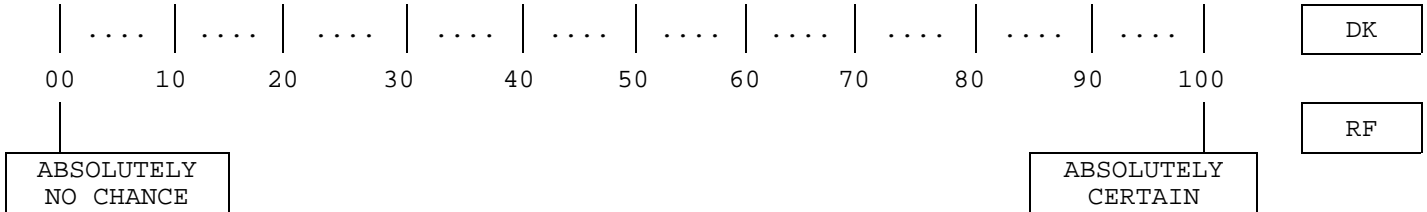
H5.   Suppose you were to lose your job this month.

       What do you think are the chances that you could find an equally good
       job in the same line of work within the next few months?

| .... | .... | .... | .... | .... | .... | .... | .... | .... | .... |

00   10   20   30   40   50   60   70   80   90   100

ABSOLUTELY NO CHANCE   ABSOLUTELY CERTAIN

DK

RF
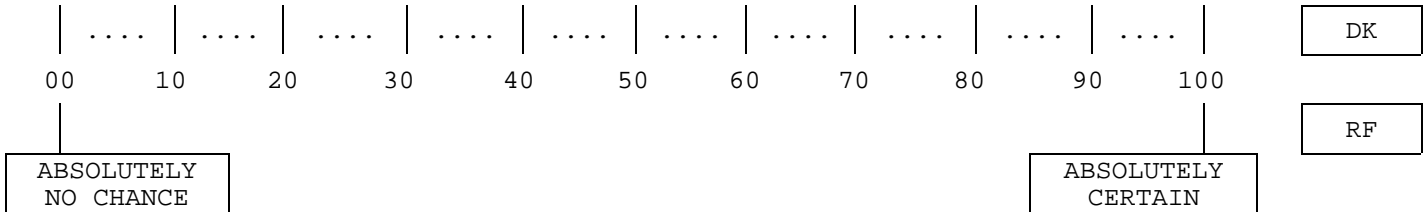
H6 BRANCHPOINT: IF R IS CURRENTLY EMPLOYED (G2=1), GO TO H7 BRANCHPOINT

H6.   (On this same 0 to 100 scale), what are the chances that you will be
       working for pay at some time in the future?

| .... | .... | .... | .... | .... | .... | .... | .... | .... | .... |

00   10   20   30   40   50   60   70   80   90   100

ABSOLUTELY NO CHANCE   ABSOLUTELY CERTAIN

DK

RF
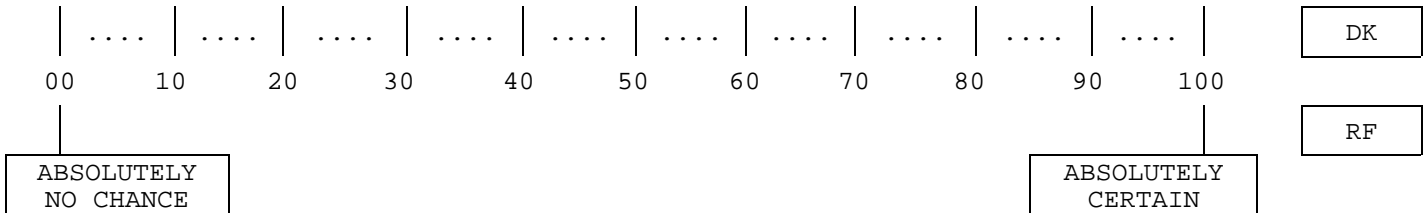
H7 BRANCHPOINT: IF R DID NOT REPORT THAT IS CURRENTLY EMPLOYED (G2 NOT 1),
                   GO TO H9a BRANCHPOINT

   IF R'S CURRENT AGE IS GREATER THAN 62, GO TO H8 BRANCHPOINT

H7.   IF R WORKS FOR SOMEONE ELSE (G3=1):
(Thinking about work in general and not just your present job,) what do
you think the chances are that you will be working full-time after you
reach age 62?

OTHERWISE:
What do you think the chances are that you will be working full-time
after you reach age 62?

```
|  ....  |  ....  |  ....  |  ....  |  ....  |  ....  |  ....  |  ....  |  ....  |  ....  |        DK
00      10      20      30      40      50      60      70      80      90     100
```

ABSOLUTELY NO CHANCE

ABSOLUTELY CERTAIN

RF

996. ALREADY AGE 62
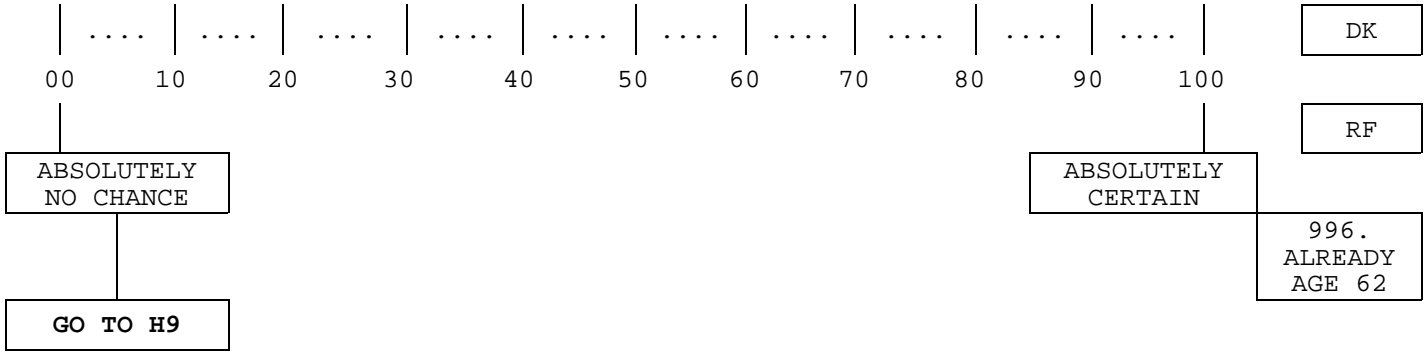
GO TO H9

H8 BRANCHPOINT: IF R'S CURRENT AGE IS GREATER THAN 65, GO TO H9

H8.   And what about the chances that you will be working full-time after you
reach age 65?

```
|  ....  |  ....  |  ....  |  ....  |  ....  |  ....  |  ....  |  ....  |  ....  |  ....  |        DK
00      10      20      30      40      50      60      70      80      90     100
```

ABSOLUTELY NO CHANCE

ABSOLUTELY CERTAIN

RF

996. ALREADY AGE 65
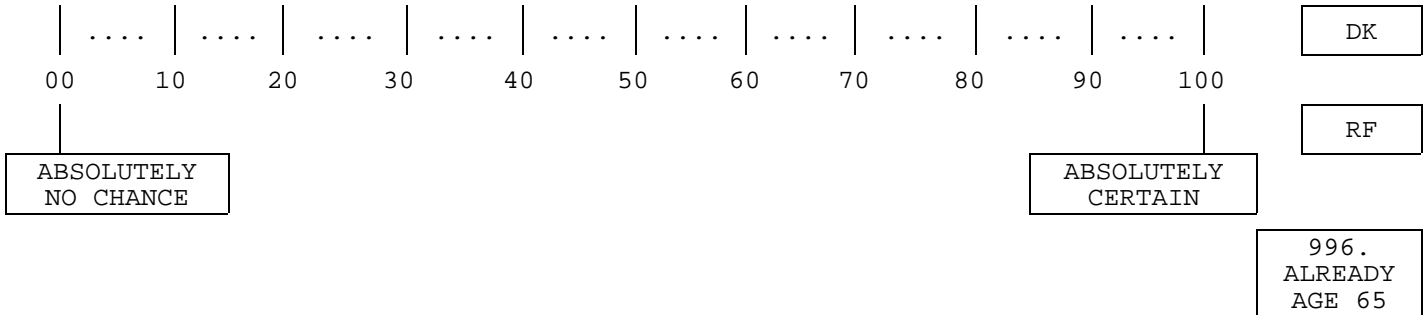
H9.   What about the chances that your health will limit your work activity
during the next 10 years?

```
|  ....  |  ....  |  ....  |  ....  |  ....  |  ....  |  ....  |  ....  |  ....  |  ....  |        DK
00      10      20      30      40      50      60      70      80      90     100
```

ABSOLUTELY NO CHANCE

ABSOLUTELY CERTAIN

RF

996. ALREADY LIMITS WORK ACTIVITY
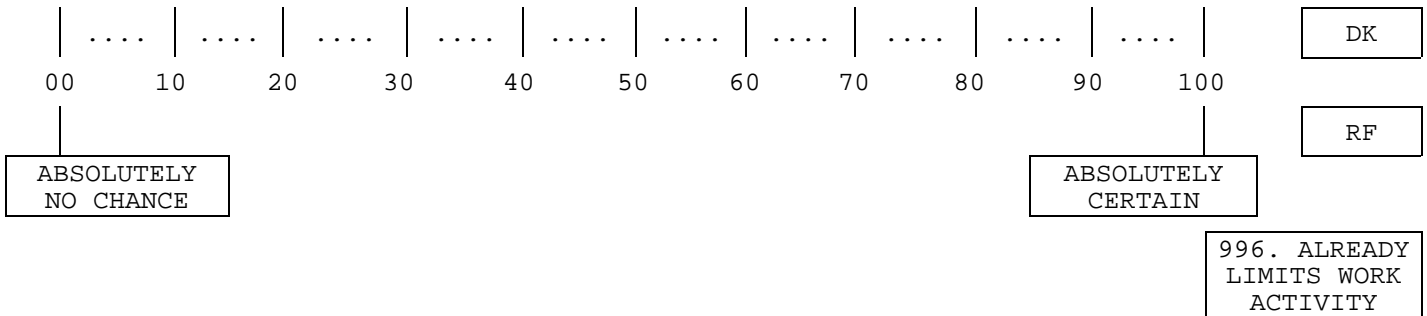
H9a BRANCHPOINT: IF R DID NOT REPORT THAT IS CURRENTLY LOOKING FOR A JOB
({G109 *and* G115} NOT 1), GO TO H10 BRANCHPOINT

H9a.   You told us earlier that you were looking for a new job.

On this 0 to 100 scale, what are the chances that you will find a job
like the one you're looking for within the next few months?

```
|  ....  |  ....  |  ....  |  ....  |  ....  |  ....  |  ....  |  ....  |  ....  |  ....  |          ┌──────┐
                                                                                                    │  DK  │
00      10      20      30      40      50      60      70      80      90     100                  └──────┘

                                                                                                    ┌──────┐
                                                                                                    │  RF  │
┌─────────────┐                                                         ┌─────────────┐             └──────┘
│ ABSOLUTELY  │                                                         │ ABSOLUTELY  │
│  NO CHANCE  │                                                         │  CERTAIN    │
└─────────────┘                                                         └─────────────┘
```
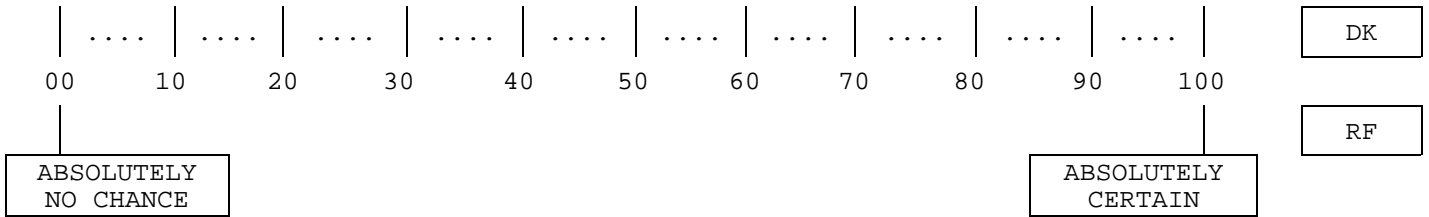

H10 BRANCHPOINT: IF R IS UNDER 65 *and* IS REINTERVIEW R, GO TO H11 BRANCHPOINT

H10.   Now using the same scale as before where "0" is absolutely no chance and
"100" means that it is absolutely certain, please tell me what you think
are the chances that you will move in the next two years?

```
|  ....  |  ....  |  ....  |  ....  |  ....  |  ....  |  ....  |  ....  |  ....  |  ....  |          ┌──────┐
                                                                                                    │  DK  │
00      10      20      30      40      50      60      70      80      90     100                  └──────┘

                                                                                                    ┌──────┐
                                                                                                    │  RF  │
┌─────────────┐                                                         ┌─────────────┐             └──────┘
│ ABSOLUTELY  │                                                         │ ABSOLUTELY  │
│  NO CHANCE  │                                                         │  CERTAIN    │
└─────────────┘                                                         └─────────────┘
```
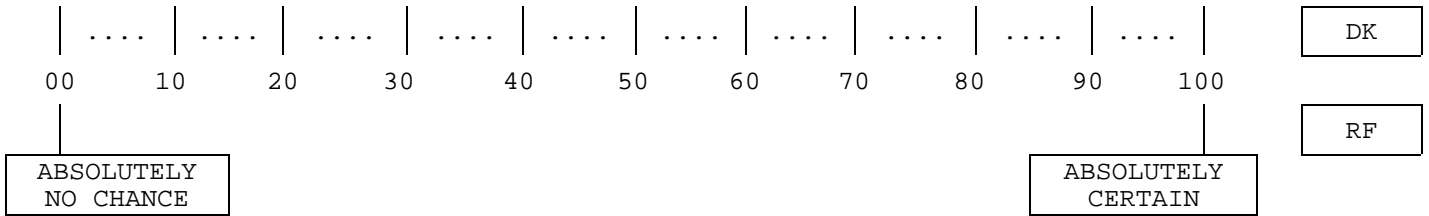
H10a BRANCHPOINT: IF R ANSWERED H10 AS LESS THAN 60 PERCENT, GO TO H11
BRANCHPOINT

H10a. Do you think you will move to another state?

```
┌──────────┐   ┌──────────┐   ┌──────────┐   ┌──────────┐
│ 1. YES   │   │ 5. NO    │   │ 8. DK    │   │ 9. RF    │
└──────────┘   └──────────┘   └──────────┘   └──────────┘
                      └───────────┬──────────────┘
                      ┌───────────────────────────────┐
                      │         GO TO H10c            │
                      └───────────────────────────────┘
```

H10b. Which state?

```
                        ┌──────────────────────────────┐   ┌──────────┐   ┌──────────┐
                        │ 97. OTHER COUNTRY (SPECIFY)  │   │ 98. DK   │   │ 99. RF   │
_____     │                              │   └──────────┘   └──────────┘
      STATE             │  _____    │
                        └──────────────────────────────┘
```

*NOTE: THE IWER SELECTS FROM A MENU OF STATE NAMES, INCLUDING WASHINGTON,
D.C., AND PUERTO RICO.*

H10c. Do you think you will buy or build a home, rent, move in with someone
else or what?

| 1. BUY OR BUILD | 2. RENT | 3. MOVE IN WITH SOMEONE ELSE | 8. DK | 9. RF |

GO TO H11 BRANCHPOINT (for BUY OR BUILD)

GO TO H11 BRANCHPOINT (for DK / RF)
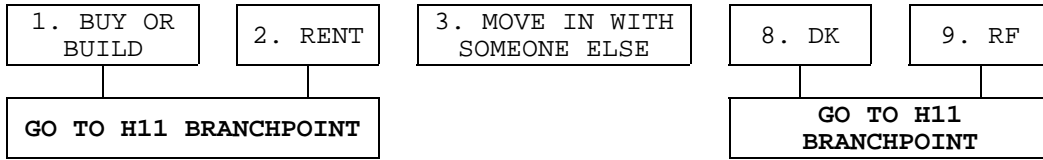
H10d. With whom would you live?

| 1. CHILD | 2. PARENT | 3. OTHER RELATIVE | 7. OTHER (SPECIFY) | 8. DK | 9. RF |

H11 BRANCHPOINT: IF R IS OLDER THAN 65, GO TO H12 BRANCHPOINT

H11. (What is the percent chance) that you will live to be 75 or more?

| .... | .... | .... | .... | .... | .... | .... | .... | .... | .... |
00   10   20   30   40   50   60   70   80   90   100

DK

RF

ABSOLUTELY NO CHANCE

ABSOLUTELY CERTAIN
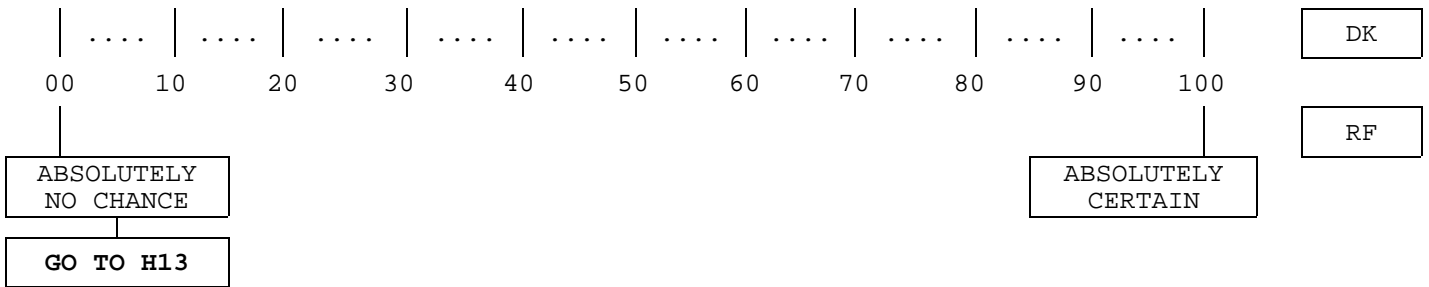
GO TO H13

H12 BRANCHPOINT: IF R IS 90 OR OLDER, GO TO H13

H12. (What is the percent chance) that you will live to be
[80 (IF AGE IS 69 or less)/85 (IF AGE IS 70-74)/90 (IF AGE IS 75-79)/
95 (IF AGE IS 80-84)/100 (IF AGE IS 85-89)] or more?

| .... | .... | .... | .... | .... | .... | .... | .... | .... | .... |
00   10   20   30   40   50   60   70   80   90   100

DK

RF

ABSOLUTELY NO CHANCE

ABSOLUTELY CERTAIN
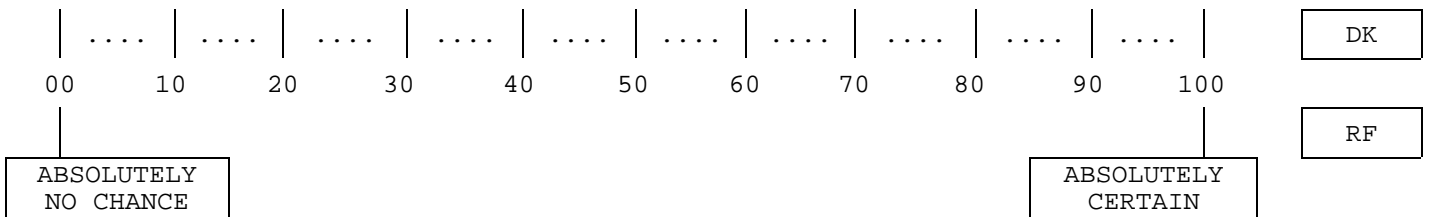
H13. (Using a number from 0-100) What are the chances that you (and your
      [husband/wife/partner]) will give financial help totalling $5,000 or
      more to grown children, relatives or friends over the next ten years?

      [IWER: INCLUDE COLLEGE TUITION PAYMENT BUT NOT SHARED HOUSING OR FOOD]

| .... | .... | .... | .... | .... | .... | .... | .... | .... | .... |
00   10   20   30   40   50   60   70   80   90   100

DK

RF

ABSOLUTELY
NO CHANCE

ABSOLUTELY
CERTAIN
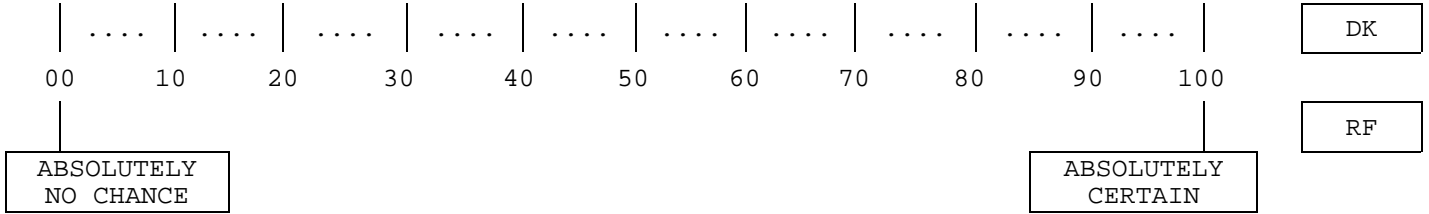
H13a. What are the chances that you (and your [husband/wife/partner]) will
      receive financial help totalling $5,000 or more from your children,
      relatives or friends over the next 10 years?

| .... | .... | .... | .... | .... | .... | .... | .... | .... | .... |
00   10   20   30   40   50   60   70   80   90   100

DK

RF

ABSOLUTELY
NO CHANCE

ABSOLUTELY
CERTAIN
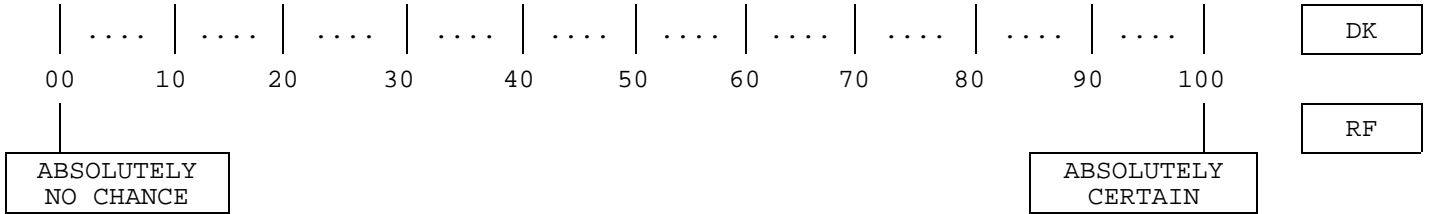
H14 BRANCHPOINT: IF R {IS LESS THAN 65 *and* IS REINTERVIEW R} *or* R IS CURRENTLY
                   IN NURSING HOME (CS11=1), GO TO H15

H14. IF R IS UNDER 65 YEARS OF AGE:
      (What is the percent chance) that you will ever have to move to a
      nursing home?

      OTHERWISE:
      (What is the percent chance) that you will move to a nursing home in the
      next five years?

DEFINITION: NURSING HOMES ARE INSTITUTIONS PRIMARILY FOR PEOPLE WHO NEED
CONSTANT NURSING SUPERVISION OR ARE INCAPABLE OF LIVING INDEPENDENTLY.
NURSING SUPERVISION MUST BE PROVIDED ON A CONTINUOUS BASIS FOR THE
INSTITUTION TO QUALIFY AS A NURSING HOME. PLEASE DON'T INCLUDE STAYS IN
ADULT FOSTER CARE FACILITIES OR OTHER SHORT-TERM STAYS IN A HOSPITAL.

| .... | .... | .... | .... | .... | .... | .... | .... | .... | .... |
00   10   20   30   40   50   60   70   80   90   100

DK

RF

ABSOLUTELY
NO CHANCE

ABSOLUTELY
CERTAIN
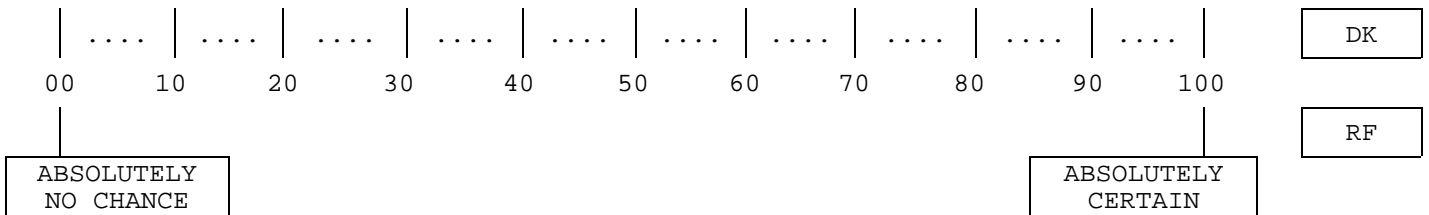
H15. And how about the chances that the U.S. economy will experience double-digit inflation sometime during the next 10 years or so?

```
|  .... |  .... |  .... |  .... |  .... |  .... |  .... |  .... |  .... |  .... |        ┌──────┐
                                                                                       │  DK  │
 00     10     20     30     40     50     60     70     80     90    100              └──────┘

                                                                                       ┌──────┐
                                                                                       │  RF  │
┌─────────────┐                                                    ┌─────────────┐     └──────┘
│ ABSOLUTELY  │                                                    │ ABSOLUTELY  │
│  NO CHANCE  │                                                    │  CERTAIN    │
└─────────────┘                                                    └─────────────┘
```
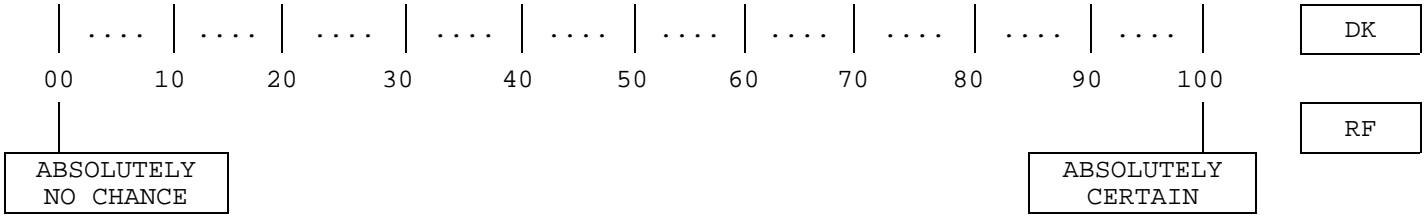
H16 BRANCHPOINT: IF THIS IS A REINTERVIEW R, GO TO H18 BRANCHPOINT

H16. What do you think are the chances that the U.S. economy will experience a major depression sometime during the next 10 years or so?

```
|  .... |  .... |  .... |  .... |  .... |  .... |  .... |  .... |  .... |  .... |        ┌──────┐
                                                                                       │  DK  │
 00     10     20     30     40     50     60     70     80     90    100              └──────┘

                                                                                       ┌──────┐
                                                                                       │  RF  │
┌─────────────┐                                                    ┌─────────────┐     └──────┘
│ ABSOLUTELY  │                                                    │ ABSOLUTELY  │
│  NO CHANCE  │                                                    │  CERTAIN    │
└─────────────┘                                                    └─────────────┘
```
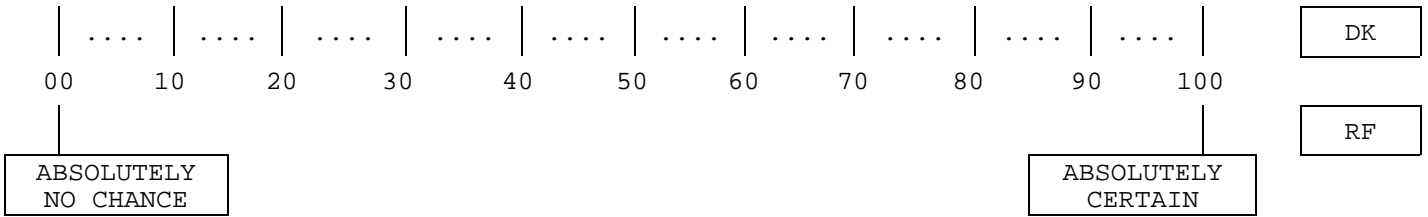
H17. How about the chances that Congress will change Social Security sometime in the next 10 years or so, so that it becomes less generous than now?

```
|  .... |  .... |  .... |  .... |  .... |  .... |  .... |  .... |  .... |  .... |        ┌──────┐
                                                                                       │  DK  │
 00     10     20     30     40     50     60     70     80     90    100              └──────┘

                                                                                       ┌──────┐
                                                                                       │  RF  │
┌─────────────┐                                                    ┌─────────────┐     └──────┘
│ ABSOLUTELY  │                                                    │ ABSOLUTELY  │
│  NO CHANCE  │                                                    │  CERTAIN    │
└─────────────┘                                                    └─────────────┘
```
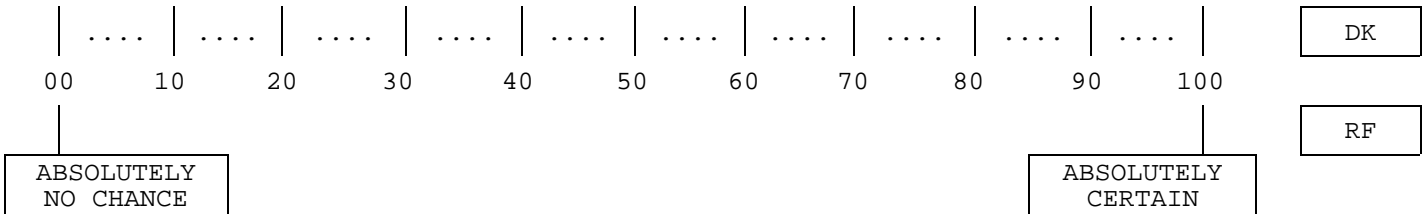
NOTE: ALL RESPONDENTS UNDER AGE 65 WERE RANDOMLY ASSIGNED A CODE OF 0-9 THAT
WAS PRELOADED AT VARIABLE Q220. ONLY THE Rs ASSIGNED CODE 8 ARE ASKED
QUESTIONS H18 THROUGH H19. THE EXCEPTIONS TO THIS SELECTION PROCESS ARE
THE FOLLOWING:

1. ALL Rs WHO WERE ASSIGNED Qs H18-H19 IN THE PREVIOUS WAVE (HRS 98)
ARE ASSIGNED CODE 8.
2. ALL Rs WHO WERE ASSIGNED MODULE 8 IN HRS 3, THE WAVE PRIOR TO
HRS 98, ARE ASSIGNED CODE 4 (i.e., DO NOT GET THE QUESTIONS).
3. HOWEVER, FOR Rs WHO WERE ASSIGNED BOTH MODULE 8 IN HRS 3 AND H18-H19
IN HRS 98, A PORTION ARE RANDOMLY ASSIGNED CODE 8.

H18 BRANCHPOINT: IF R WAS NOT ASSIGNED CODE 8 AT Q220, GO TO H20 BRANCHPOINT

H18. [IWER: READ SLOWLY]
Now I have another kind of question. Suppose that you are the only
income earner in the family. Your doctor recommends that you move
because of allergies, and you have to choose between two possible jobs.

The first would guarantee your current total family income for life. The
second is possibly better paying, but the income is also less certain.
There is a 50-50 chance the second job would double your total lifetime
income and a 50-50 chance that it would cut it by a third.

Which job would you take —— the first job or the second job?

1. FIRST JOB	2. SECOND JOB	8. DK	9. RF
GO TO H18c		**GO TO H19**	
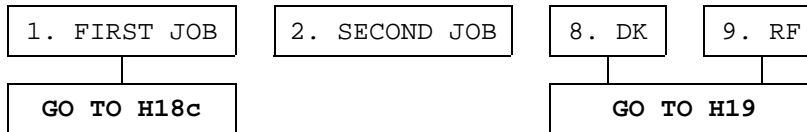
H18a. Suppose the chances were 50-50 that the second job would double your
lifetime income, and 50-50 that it would cut it in half.

Would you take the first job or the second job?

1. FIRST JOB	2. SECOND JOB	8. DK	9. RF
GO TO H19		**GO TO H19**	
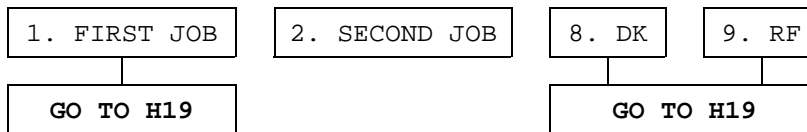
H18b. Suppose the chances were 50-50 that the second job would double your
lifetime income and 50-50 that it would cut it by seventy-five percent.

Would you take the first job or the second job?

1. FIRST JOB	2. SECOND JOB	8. DK	9. RF
	GO TO H19		
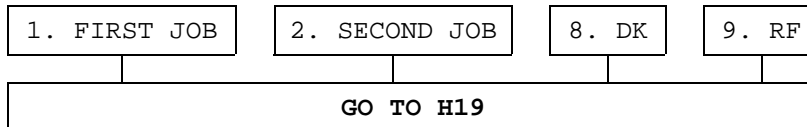
H18c. Suppose the chances were 50-50 that the second job would double your lifetime income and 50-50 that it would cut it by twenty percent.

Would you take the first job or the second job?

| 1. FIRST JOB | 2. SECOND JOB | 8. DK | 9. RF |

| **GO TO H19** |

H18d. Suppose the chances were 50-50 that the second job would double your lifetime income and 50-50 that it would cut it by 10 percent.

Would you take the first job or the second job?

| 1. FIRST JOB | 2. SECOND JOB | 8. DK | 9. RF |

H19. In deciding how much of their (family) income to spend or save, people are likely to think about different financial planning periods.

In planning your (family's) saving and spending, which of the following time periods is most important to you (and your [husband/wife/partner]), the next few months, the next year, the next few years, the next 5-10 years, or longer than 10 years?

| 1. THE NEXT FEW MONTHS | 2. THE NEXT YEAR | 3. THE NEXT FEW YEARS |

| 4. THE NEXT 5-10 YEARS | 5. LONGER THAN 10 YEARS | 8. DK | 9. RF |

H20 BRANCHPOINT: IF R HAS NO CHIDREN *or* IS NOT CURRENTLY WORKING FOR PAY
                  (G2 NOT 1) *or* THIS IS A REINTERVIEW R, GO TO H21 (H ASSIST)

H20. When your children get to be your age, do you think their household earnings adjusted for inflation will be higher, lower, or the same as yours are now?

| 1. HIGHER | 2. LOWER | 3. SAME | 8. DK | 9. RF |

| **GO TO H20b** | **GO TO H21 (H ASSIST)** |

H20a. Would you say much higher?

| 1. YES | 5. NO | 8. DK | 9. RF |

| **GO TO H21 (H ASSIST)** |

H20b. Would you say much lower?

| 1. YES | 5. NO | 8. DK | 9. RF |

H21. H ASSIST
      IWER: HOW OFTEN DID R RECEIVE ASSISTANCE WITH ANSWERS IN
            SECTION H — PROBABILITIES?

| 1. NEVER | 2. A FEW TIMES | 3. MOST OR ALL OF THE TIME | 4. THE SECTION WAS DONE BY A PROXY REPORTER |

GO TO SECTION J