

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

MODULE TOPICS

- MODULE 1: SELF-ASSESSED HEALTH UTILITIES (Ubel)
M1_1/V001 — M1_9/V009
- MODULE 2: WILLINGNESS TO PAY FOR DISEASE PREVENTION (Weir et al.)
M2_0/V050 — M2_14/V065
- MODULE 3: RESTLESS LEG SYNDROME, NIGHT LEG CRAMPS, AND NECK AND SHOULDER PAIN (Wallace)
M3_1/V101 — M3_24/V124
- MODULE 4: RISK AVERSION (Kimball and Shapiro)
M4_1/V151 — M4_3/V153
- MODULE 5: INTERNET USE (Hurd, Rodgers, Willis)
M5_0/V200 — M5_20/V229
- MODULE 6: LONELINESS, STRESS, AND SOCIAL SUPPORT/SOCIAL BURDEN (Waite, Cacioppo, and Hughes)
M6_1/V251 — M6_21/V271
- MODULE 8: ELSA HEALTH QUESTIONS (Henretta and Grundy)
M8_1/V301 — M8_14/V314
- MODULE 9: NUMERACY
M9_1/V350 — M9_7/V368
- MODULE 10: POSITIVE WELL-BEING
M10_1/V401 — M10_18/V418
- MODULE 11: LATER LIFE EDUCATION (O'Rand)
M11_1/V451 — M11_17a/V469
- MODULE 12: SUBJECTIVE UNCERTAINTY ABOUT STOCK MARKET RETURNS (Willis, Hurd, et al.)
M12_1/V501 — M12_9/V508 & M12_10/V060

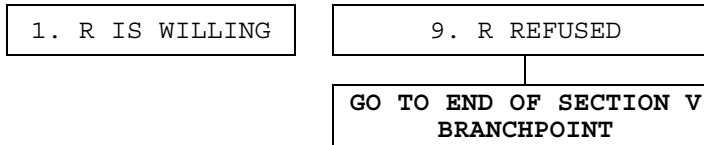
M00/V000 BRANCHPOINT: IF THIS IS NOT A SELF IW (A009 NOT 1), GO TO END OF SECTION V BRANCHPOINT

IF {R WAS ASSIGNED MODULE 2 (X009=MODULE2) *and* R REPORTED HAVING BOTH A {MEMORY-RELATED DISEASE *and* CANCER} IN {THIS IW *or* A PREVIOUS IW} ({B10d/C069 *or* Z117}=1 *and* {B5/C018 *or* Z103}=1)}, GO TO END OF SECTION V BRANCHPOINT

IF {R WAS ASSIGNED MODULE 12 (X009=MODULE12) *and* R CANNOT DO PROBABILITY SCALES (P009=0)}, GO TO END OF SECTION V BRANCHPOINT

V000

M00. Although we have finished the interview, we would like to ask you a few new questions. They are very similar to the questions we have already asked you, but the researchers are interested in how people respond when the questions are changed just a little.



R THEN PROCEEDS TO THE MODULE TO WHICH S/HE WAS RANDOMLY ASSIGNED AT VARIABLE X009. EACH R IS PRESENTED WITH ONLY ONE MODULE.

MODULE 1: SELF-ASSESSED HEALTH UTILITIES

V001

M1_1. Before I ask you the next question, I want you to think about your current physical health. For example, think about the aches and pains you feel, the illnesses or diseases you have, how well you are able to sleep, and how energetic you feel.

How would you rate your current health on a scale from 0 to 100 where 0 represents death and 100 represents perfect health ([for someone your age/for a 20 year old])?

RANGE: 0 — 100

	DK	RF
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RATE HEALTH

V002

M1_2. READ TO ALL Rs:
Now I'm going to ask you to consider some made-up situations. I'll describe two imaginary "friends" who are both your age, but are in different states of health.

Imagine that one friend your age, [Mr./Mrs.] Adams, has some health problems.

IF R RATED OWN HEALTH >90 AT M1_1:
On a scale from 0 to 100, [his/her] health rates about a 90.

IF R DID NOT GIVE A RATING TO OWN HEALTH (M1_1={DK or RF}):
On a scale from 0 to 100, [his/her] health rates about a 70.

OTHERWISE:
On a scale from 0 to 100, [his/her] health rates about a R's OWN HEALTH RATING (M1_1).

READ TO ALL Rs:
[Mr./Mrs.] Adams lives for ten more years in this health and then dies in [his/her] sleep.

Now imagine that another friend your age, [Mr./Mrs.] Brown, is in perfect health. On a scale from 0 to 100, [his/her] health rates about a hundred. [Mr./Mrs.] Brown lives for ten more years in perfect health and then dies in [his/her] sleep.

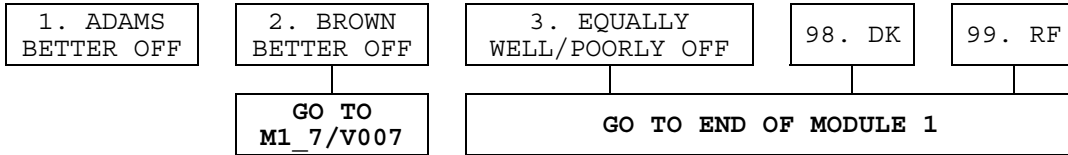
Which friend do you think was better off?

1. ADAMS BETTER OFF	2. BROWN BETTER OFF	3. EQUALLY WELL/POORLY OFF	98. DK	99. RF
GO TO END OF MODULE 1	GO TO END OF MODULE 1			

V003

M1_3. Imagine again that [Mr./Mrs.] Adams lives for ten more years. [His/Her] health rates about a [90/70/R's OWN HEALTH RATING (M1_1)]. But now imagine that [Mr./Mrs.] Brown, who is in perfect health, lives seven more years.

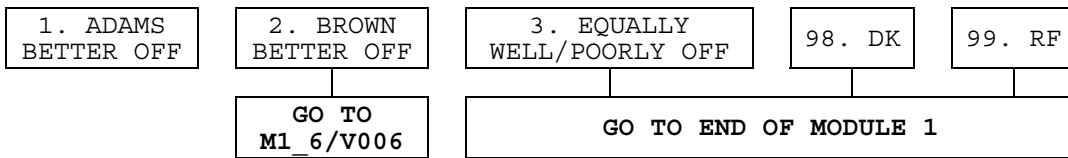
Which friend do you think was better off?



V004

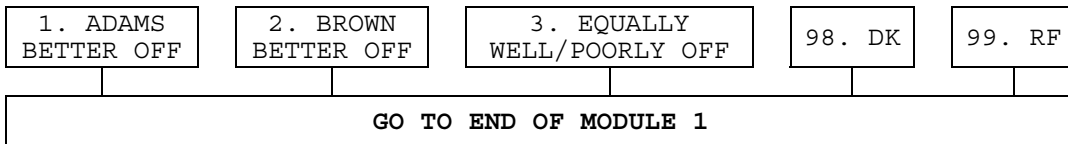
M1_4. Imagine once more that [Mr./Mrs.] Adams lives for ten more years. [His/Her] health rates about a [90/70/R's OWN HEALTH RATING (M1_1)]. But now imagine that [Mr./Mrs.] Brown, who is in perfect health, lives for nine more years.

Which friend do you think was better off?



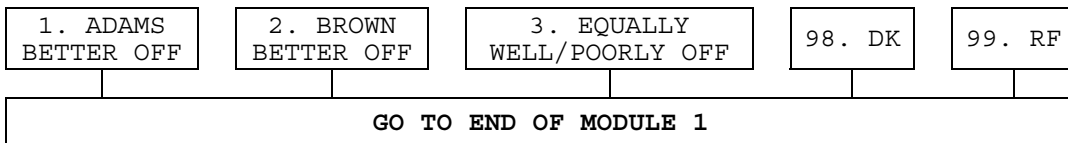
V005

M1_5. If [Mr./Mrs.] Adams lives for ten more years with [his/her] health rating of [90/70/R's OWN HEALTH RATING (M1_1)], but now we imagine that [Mr./Mrs.] Brown, who is in perfect health, lives for nine years and ten months, which friend do you think was better off?



V006

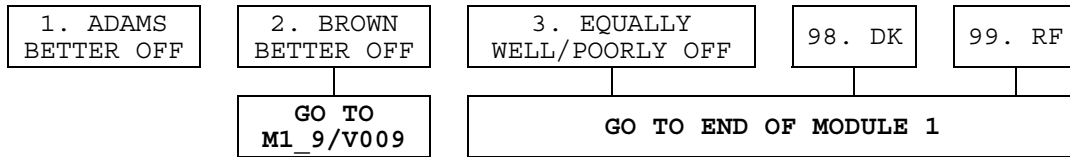
M1_6. If [Mr./Mrs.] Adams lives for ten more years with [his/her] health rating of [90/70/R's OWN HEALTH RATING (M1_1)], but now we imagine that [Mr./Mrs.] Brown, who is in perfect health, lives for eight more years, which friend do you think was better off?



V007

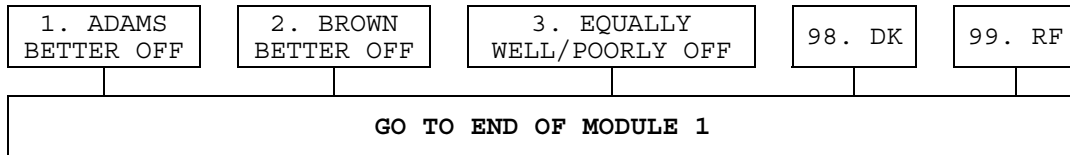
M1_7. Imagine once more that [Mr./Mrs.] Adams lives for ten more years. [His/Her] health rates about a [90/70/R's OWN HEALTH RATING (M1_1)]. But now imagine that [Mr./Mrs.] Brown, who is in perfect health, lives for three more years.

Which friend do you think was better off?



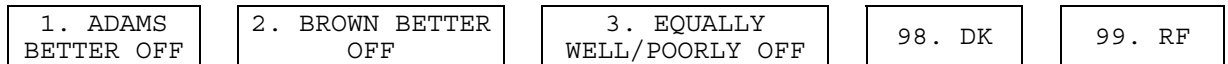
V008

M1_8. If [Mr./Mrs.] Adams lives for ten more years with [his/her] health rating of [90/70/R's OWN HEALTH RATING (M1_1)], but now we imagine that [Mr./Mrs.] Brown, who is in perfect health, lives for five more years, which friend do you think was better off?



V009

M1_9. If [Mr./Mrs.] Adams lives for ten more years with [his/her] health rating of [90/70/R's OWN HEALTH RATING (M1_1)], but now we imagine that [Mr./Mrs.] Brown, who is in perfect health, lives for one more year, which friend do you think was better off?



END OF MODULE 1

GO TO END OF SECTION V BRANCHPOINT

MODULE 2: WILLINGNESS TO PAY FOR DISEASE PREVENTION

M2 0/V050 BRANCHPOINT: IF R REPORTED HAVING BOTH A {MEMORY-RELATED DISEASE and CANCER} IN {THIS IW or A PREVIOUS IW} ({B10d/C069 or Z117}=1 and {B5/C018 or Z103}=1), GO TO END OF MODULE 2

V050

M2_0. As you know, the government and universities spend a lot of money on medical research. To help them decide how to spend that money, it is very important to know how important different diseases are to different people. I'll be asking you questions about one or two specific diseases, and then we'll talk more generally about your own concerns. Some of the specific questions may seem difficult or unusual. Just remember we're interested in your best judgment about your own situation — you don't have to try to answer for other people. Some of the questions ask you to imagine a pill that could prevent you from getting a disease. These pills don't exist and we're not trying to tell drug companies how much they could charge for them. Your answers will only be used to help decide where medical research is needed.

1. CONTINUE

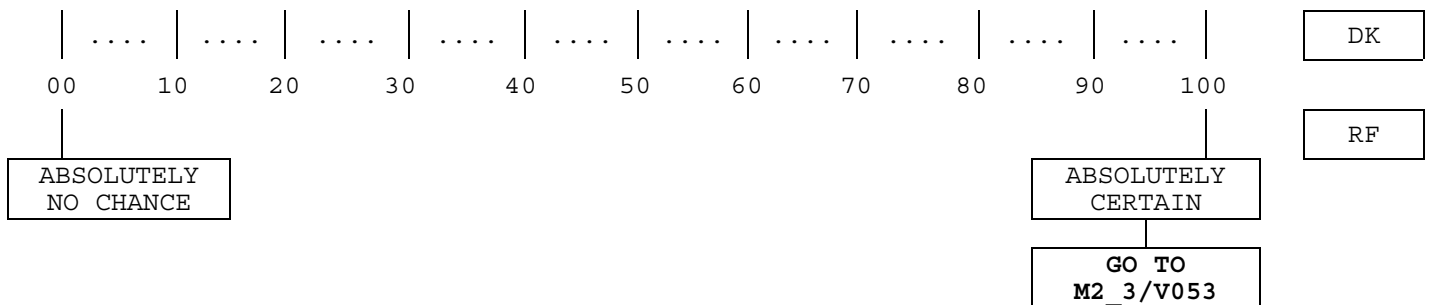
M2 1/V051 BRANCHPOINT: IF R REPORTED HAVING A MEMORY-RELATED DISEASE IN {THIS IW or A PREVIOUS IW} ({B10d/C069 or Z117}=1), GO TO M2 8/V058 BRANCHPOINT

V051

M2_1. Of course, no one can know for sure what will happen in the future, but we would like to know what you think about various health risks.

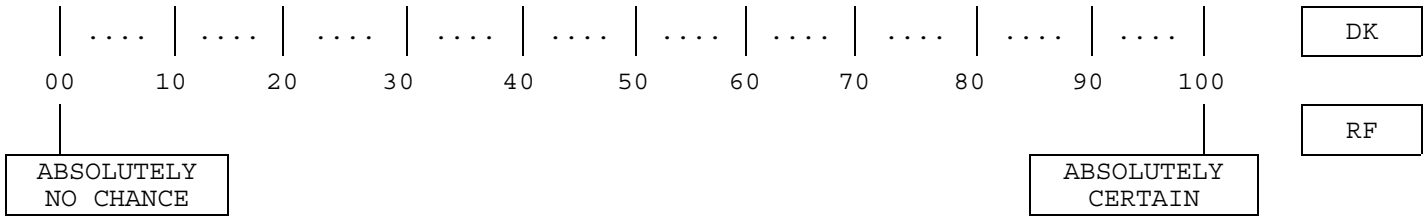
Using a scale of 0 — 100 where 0 means no chance and 100 means absolutely certain, what are the chances that you will develop Alzheimer's Disease in the next ten years?

DEF: ALZHEIMER'S DISEASE IS AN INCURABLE, PROGRESSIVE BRAIN DISEASE THAT RESULTS IN SEVERE MEMORY LOSS AND EVENTUALLY IN THE INABILITY TO THINK OR TAKE CARE OF ONESELF. IT IS DIAGNOSED BY A DOCTOR AFTER AN EXAMINATION AND A NUMBER OF TESTS. ONCE DIAGNOSED A PERSON MAY LIVE FOR 5 TO 10 YEARS WITH THE DISEASE BEFORE DYING.



V052

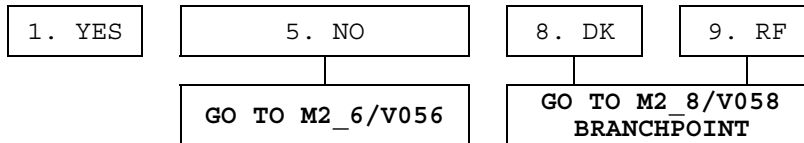
M2_2. And what are the chances that you will ever develop Alzheimer's Disease?



V053

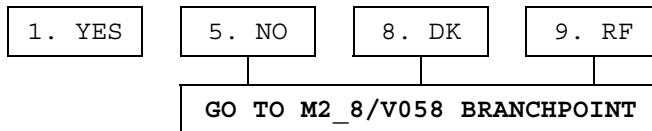
M2_3. Suppose that a drug were discovered that guaranteed that someone would never develop Alzheimer's Disease, and that the treatment was 100% effective as long as a person took one pill every month for the rest of their life. Suppose further that there are no side effects.

Would you be willing and able to pay \$100 per month for such a pill, or the same amount in higher insurance payments to cover it?



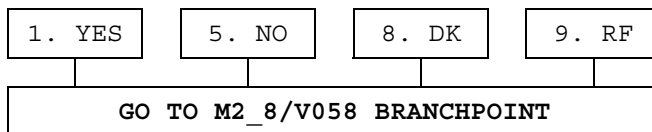
V054

M2_4. Would you be willing and able to pay \$250 per month for such a pill, (or the same amount in higher insurance payments to cover it)?



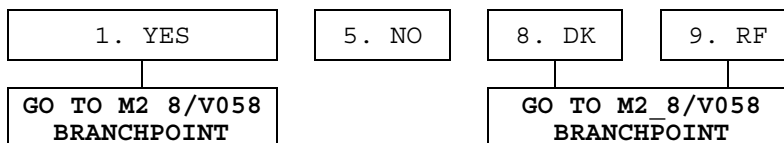
V055

M2_5. Would you be willing and able to pay \$1000 per month for such a pill, (or the same amount in higher insurance payments to cover it)?



V056

M2_6. Would you be willing and able to pay \$25 per month for such a pill, (or the same amount in higher insurance payments to cover it)?



V057

M2_7. Would you be willing and able to pay \$5 per month for such a pill, (or the same amount in higher insurance payments to cover it)?

1. YES	5. NO	8. DK	9. RF
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M2_8/V058 BRANCHPOINT: IF R REPORTED HAVING CANCER IN {THIS IW or A PREVIOUS IW} ({B5/C018 or Z103}=1), GO TO M2_15/V065

V058

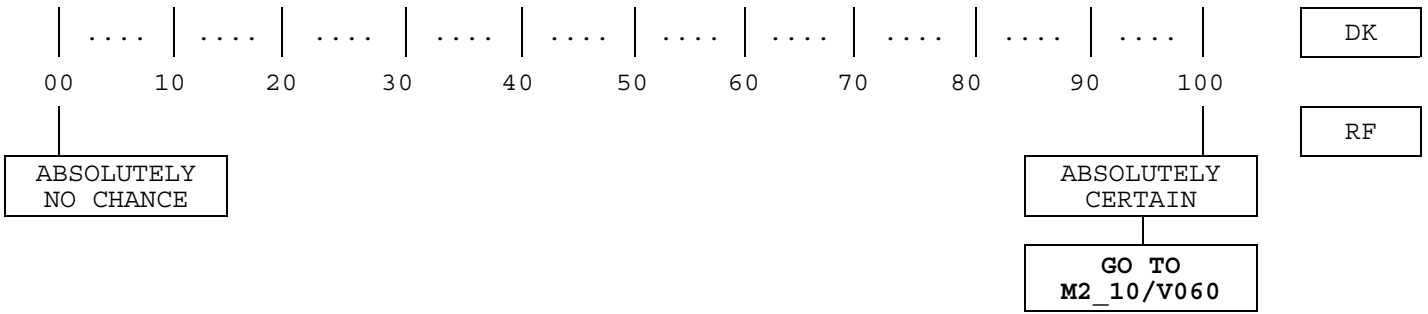
M2_8. IF M2_1/V051 WAS ASKED:

Using the 0 — 100 scale again, what are the chances that you will develop a fatal cancer in the next ten years?

OTHERWISE:

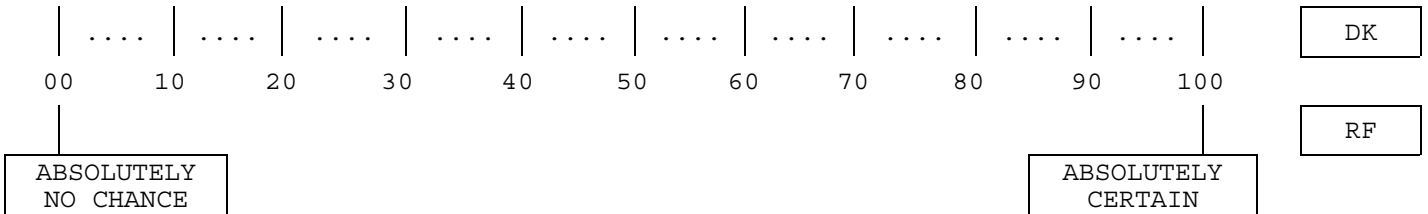
Of course, no one can know for sure what will happen in the future, but we would like to know what you think about various health risks.

Using a scale of 0 •• 100 where 0 means no chance and 100 means absolutely certain, what are the chances that you will develop a fatal cancer in the next ten years?



V059

M2_9. And what would you say are the chances that you will ever develop a fatal cancer?



V060

M2_10. IF M2_3/V053 WAS ASKED:

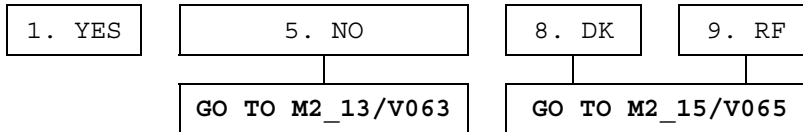
Suppose that the same sort of drug were to be discovered that we talked about earlier — it would guarantee that someone would never develop cancer, and it would be 100% effective as long as a person took one pill every month for the rest of their life. This pill has no side effects.

Would you be willing and able to pay \$100 per month for a pill, or the same amount in higher insurance payments to cover it, that would guarantee that you would not develop a fatal cancer?

OTHERWISE:

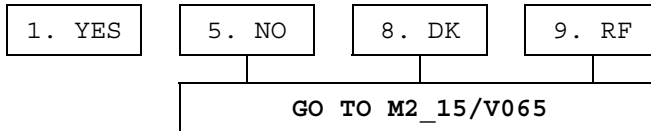
Suppose that a drug were discovered that guaranteed that someone would never develop cancer, and that the treatment was 100% effective as long as a person took one pill every month for the rest of their life. Suppose further that there are no side effects.

Would you be willing and able to pay \$100 per month for such a pill, or the same amount in higher insurance payments to cover it?



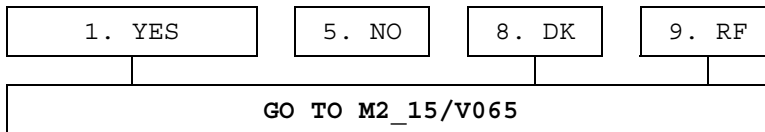
V061

M2_11. Would you be willing and able to pay \$250 per month for such a pill, (or the same amount in higher insurance payments to cover it)?



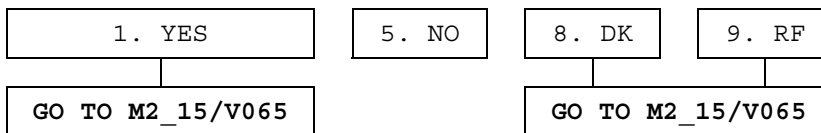
V062

M2_12. Would you be willing and able to pay \$1000 per month for such a pill, (or the same amount in higher insurance payments to cover it)?



V063

M2_13. Would you be willing and able to pay \$25 per month for such a pill, (or the same amount in higher insurance payments to cover it)?



V064

M2_14. Would you be willing and able to pay \$5 per month for such a pill, (or the same amount in higher insurance payments to cover it)?

1. YES

5. NO

8. DK

9. RF

V065

M2_15. We'd like to wrap up this interview by asking your opinion directly. Aside from the disease(s) we've just talked about, are there any other diseases that you think are very important for medical research to work on, or any on which that you think too much is being spent already?

_____ DK

RF

ANY OTHER
DISEASES

END OF MODULE 2

GO TO END OF SECTION V BRANCHPOINT

MODULE 3: RESTLESS LEG SYNDROME, NIGHT LEG CRAMPS, AND NECK AND SHOULDER PAIN

V101

M3_1. The following questions are about feelings in your arms and legs while you are resting or in bed at night. The questions ask about similar things, but please answer each one without paying attention to the others.

When you lie down at night, how often do you have unpleasant feelings in your legs—for example, creepy-crawling or tingly feelings—that make you feel restless and keep you from getting a good night's sleep?

Do you never have these feelings; do you have them less than once a month; less than once a week; or do you have them at least once a week?

1. NEVER

2. LESS THAN ONCE A MONTH

3. LESS THAN ONCE A WEEK, BUT
MORE THAN ONCE A MONTH

4. AT LEAST ONCE A WEEK

8. DK

9. RF

V102

M3_2. When you are resting, do you ever have crawling, tingling or achy sensations in your arms or legs?

1. YES

5. NO

8. DK

9. RF

V103

M3_3. (When you are resting,) do you feel restless, fidgety or unable to sit still?

1. YES

5. NO

8. DK

9. RF

V104

M3_4. (When you are resting,) do you feel the need to move your legs, rub your legs or stretch your legs?

1. YES

5. NO

8. DK

9. RF

V105

M3_5. (When you are resting,) have you or your bedpartner noticed twitching or kicking of your arms or legs?

1. YES

5. NO

8. DK

9. RF

V106

M3_6. (When you are resting,) do you have itching sensations anywhere on your body?

1. YES

5. NO

8. DK

9. RF

V107

M3_7. When you are in bed, how often do you get pain or cramps in your legs to the point where it is uncomfortable and disturbs your sleep?

Do you never have these feelings; do you have them less than once a month; less than once a week; do you have them at least once a week; every few nights; or every night?

1. NEVER	2. LESS THAN ONCE A MONTH	3. LESS THAN ONCE A WEEK BUT MORE THAN ONCE A MONTH		
4. AT LEAST ONCE A WEEK	5. EVERY FEW NIGHTS	6. EVERY NIGHT	8. DK	9. RF

M3 8/V018 BRANCHPOINT: IF R DOES NOT HAVE {UNPLEASANT FEELINGS *and* CRAMPS} IN LEGS THAT DISTURB SLEEP AT LEAST ONCE A MONTH (M3_1 {NOT 3 *and* NOT 4} *and* M3_7 {NOT 3 *and* NOT 4 *and* NOT 5 *and* NOT 6}), GO TO M3_12/V112

IF R {DOES NOT HAVE LIMB MOVEMENTS *and* DOES NOT HAVE UNPLEASANT FEELINGS IN LIMBS} WHEN RESTING (M3_5 NOT 1 *and* {M3_2 *or* M3_4} NOT 1}), GO TO M3_12/V112

V108

M3_8. Have you ever discussed these problems with your doctor?

1. YES	5. NO	8. DK	9. RF
GO TO M3_12/V112			

V109

M3_9. Did your doctor recommend or prescribe any treatment?

1. YES	5. NO	8. DK	9. RF
GO TO M3_12/V112			

V110

M3_10. What kind of treatment was that?

DK	RF
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TREATMENT SPECIFY

V111

M3_11. Did it help?

1. YES	5. NO	8. DK	9. RF
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V112

M3_12. Now thinking about the entire day and not just when you are resting:
In the past year, have you had pain in your neck enough to interfere
with your usual activities?

1. YES	5. NO	8. DK	9. RF
GO TO M3_19/V119			

V113

M3_13. Has the pain lasted altogether for at least one month?

1. YES	5. NO	8. DK	9. RF
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V114

M3_14. Has the pain caused you to see a doctor or other medical care?

1. YES	5. NO	8. DK	9. RF
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V115

M3_15. Does this pain sometimes move (radiate) to the back, neck, shoulders or
arms?

1. YES	5. NO	8. DK	9. RF
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V116

M3_16. Is the pain worse when you turn your head?

1. YES	5. NO	8. DK	9. RF
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V117

M3_17. Have you taken pain pills or other pain killers for this pain?

1. YES	5. NO	8. DK	9. RF
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V118

M3_18. Have you had surgery for the pain at any time in your life?

1. YES	5. NO	8. DK	9. RF
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V119

M3_19. Does your neck lock when you turn it?

1. YES	5. NO	8. DK	9. RF
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V120

M3_20. Do you have numbness or decreased sensation in your hands?

1. YES	5. NO	8. DK	9. RF
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V121

M3_21. In the past year, have you had pain in either shoulder for more than one month altogether?

1. YES	5. NO	8. DK	9. RF
GO TO END OF MODULE 3			

V122

M3_22. Is this pain worse when you move your arms?

1. YES	5. NO	8. DK	9. RF
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V123

M3_23. Does this pain prevent you from doing your usual activities?

1. YES	5. NO	8. DK	9. RF
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V124

M3_24. Have you sought medical care for your shoulder pain?

1. YES	5. NO	8. DK	9. RF
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END OF MODULE 3

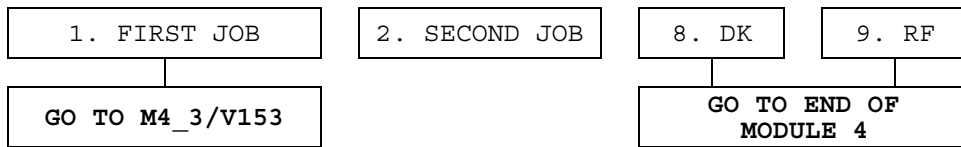
GO TO END OF SECTION V BRANCHPOINT

MODULE 4: RISK AVERSION

V151
Q6944

M4_1. IWER: READ SLOWLY:
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 increase your total lifetime income by 20 percent and a 50-50 chance that it would cut it by 10 percent.

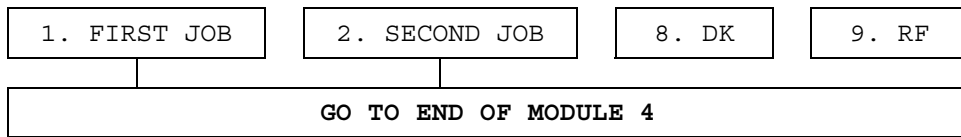
Which job would you take — the first job or the second job?



V152
Q6945

M4_2. Suppose the chances were 50-50 that the second job would increase your total lifetime income by 20 percent, and 50-50 that it would cut it by 15 percent.

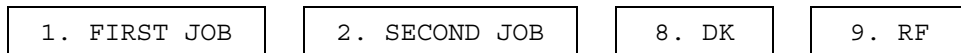
Would you take the first job or the second job?



V153
Q6946

M4_3. Suppose the chances were 50-50 that the second job would increase your lifetime income by 20 percent and 50-50 that it would cut it by five percent.

Would you take the first job or the second job?



END OF MODULE 4

GO TO END OF SECTION V BRANCHPOINT

MODULE 5: INTERNET USE

V200

M5_0. The questions I will be asking are about computers and the Internet, or the World Wide Web, including sending and receiving e-mail.

1. CONTINUE

M5 1/V201 BRANCHPOINT: IF R DID NOT REPORT THAT IS CURRENTLY WORKING FOR PAY (G2/J020 NOT 1) GO TO M5_4/V204

V201

M5_1. Do you use a computer as part of your job at *R's CURRENT EMPLOYER NAME (W158)*?

1. YES	5. NO	8. DK	9. RF
GO TO M5_8/V208			

V202

M5_2. Do you use the Internet as part of your job?

1. YES	5. NO	8. DK	9. RF
GO TO M5_8/V208			

V203

M5_3. How often do you use the Internet as part of your job: several times a day, once or twice a day, two or three times a week, or is it only once a week or less?

1. SEVERAL TIMES A DAY	2. ONCE OR TWICE A DAY	3. TWO OR THREE TIMES A WEEK
4. ONCE A WEEK OR LESS	8. DK	9. RF

M5 4/V204 BRANCHPOINT: IF R WAS ASKED M5 1/V201, GO TO M5 8/V208
 IF R DID NOT REPORT AT LAST IW THAT WAS WORKING FOR PAY (Z123 NOT 1), GO TO M5_8/V208

V204

M5_4. Did you use a computer as part of your job at *R's LAST IW EMPLOYER NAME (Z091)*?

1. YES	5. NO	8. DK	9. RF
GO TO M5_8/V208			

V205

M5_5. Did you use the Internet as part of that job?

1. YES	5. NO	8. DK	9. RF
GO TO M5_8/V208			

V206

M5_6. How often did you use the Internet as part of your job at *R's LAST IW EMPLOYER NAME (Z091)*: was it several times a day, once or twice a day, two or three times a week, or was it only once a week or less?

1. SEVERAL TIMES A DAY	2. ONCE OR TWICE A DAY	3. TWO OR THREE TIMES A WEEK
4. ONCE A WEEK OR LESS		8. DK
		9. RF

V207

M5_7. Sometimes people tell us that when new technology comes in, they feel that they lack the skills to keep up with their job. Did the need to use computers or the Internet make you wonder about whether you could keep up with your job at *R's LAST IW EMPLOYER NAME (Z091)*?

1. YES	5. NO	8. DK	9. RF
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V208

M5_8. Is there a personal computer or laptop in this household?

1. YES	5. NO	8. DK	9. RF
GO TO M5_10/V210 BRANCHPOINT			

V209

M5_9. Is there a WebTV or another Internet appliance in this household?

1. YES	5. NO	8. DK	9. RF
GO TO M5_17/V225 BRANCHPOINT			

M5_10/V210 BRANCHPOINT: IF R REGULARLY USES INTERNET *or* DID NOT SAY (W303 NOT 5), GO TO M5_11/V211 BRANCHPOINT

V210

M5_10. You said earlier that you do not regularly use the Internet for e-mail or for any other purposes, is that correct?

1. YES, CORRECT (I DO NOT USE THE INTERNET)

2. NO, NOT CORRECT (I DO USE THE INTERNET)

8. DK

9. RF

M5 11/V211 BRANCHPOINT: IF R DOES NOT REGULARLY USE INTERNET (W303 NOT 1 *and* M5 10/V210 NOT 2), GO TO M5 17/V225 BRANCHPOINT

IF R DID NOT REPORT THAT USES INTERNET AS PART OF CURRENT JOB (M5_2/V202 NOT 1), GO TO M5_12/V212

V211

M5_11. Do you regularly use the World Wide Web, or the Internet, for sending and receiving e-mail or for any other purpose that is not related to your job?

1. YES

5. NO

8. DK

9. RF

GO TO M5 17/V225 BRANCHPOINT

V212

M5_12. Do you have access to the Internet at home, (at work for non-work related purposes,) at a friend's house, at a (child's or other) relative's house, or what? (MULTIPLE CHOICES ALLOWED)

1. HOME

2. WORK

3. FRIEND'S HOUSE

4. CHILD'S HOUSE

GO TO M5_13/V214

5. OTHER RELATIVE'S HOUSE

6. OTHER

8. DK

9. RF

GO TO M5_13/V214

M5_13/V214

V213

M5_12a. (Where is that?)

DK

RF

SPECIFY WHERE INTERNET

V214

M5_13. Where did you FIRST use the Internet: was it at home, at work, at a friend's house, at a (child's or other) relative's house, or what?

1. HOME	2. WORK	3. FRIEND'S HOUSE	4. CHILD'S HOUSE
GO TO M5_14a/V216			
5. OTHER RELATIVE'S HOUSE	6. OTHER	8. DK	9. RF
GO TO M5_14a/V216		GO TO M5_14a/V216	

V215

M5_13a. (Where is that?)

FIRST USE INTERNET

V216

M5_14a. What (non-job-related things) do you do on the Internet:
Do you use it for sending and receiving electronic messages (e-mail)?

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

V217

M5_14b. (What other (non-job-related things) do you do on the Internet:)
Do you use it to get information about health topics?

1. YES	5. NO	8. DK	9. RF
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V218

M5_14c. (What other (non-job-related things) do you do on the Internet:)
Do you use it to get financial information?

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

V219

M5_14d. (What other (non-job-related things) do you do on the Internet:)
Do you use it to get travel information or to make travel reservations?

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

V220

M5_14e. (What other (non-job-related things) do you do on the Internet:)
Do you use it to buy things or to pay bills?

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

V221

M5_14f. (What other (non-job-related things) do you do on the Internet:)
Do you use it to get news, weather, or sports information?

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

M5 15a/V222 BRANCHPOINT: IF R DID NOT REPORT THAT USES INTERNET FOR E-MAIL
(M5 14a/V216 NOT 1), GO TO M5 16/V224

IF R DOES NOT HAVE CHILDREN (A101=0), GO TO M5 15b/V223
BRANCHPOINT

V222

M5_15a. Do you send or receive e-mail to any of your children?

1. YES	5. NO	8. DK	9. RF
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M5 15b/V223 BRANCHPOINT: GO TO IF R DOES NOT HAVE GRANDCHILDREN (E025=0),
GO TO M5_16/V224

V223

M5_15b. Do you send or receive e-mail to any of your grandchildren?

1. YES	5. NO	8. DK	9. RF
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V224

M5_16. How often do you use the Internet (for non-job-related things):
is it several times a day, once or twice a day, two or three times a
week, is it about once a week, or is it less than once a week?

1. SEVERAL TIMES A DAY	2. ONCE OR TWICE A DAY	3. TWO OR THREE TIMES A WEEK
4. ONCE A WEEK OR LESS	8. DK	9. RF

M5 17/V225 BRANCHPOINT: IF R {REGULARLY USES INTERNET or DID NOT SAY}
(W303 NOT 5 and M5 10/V210 NOT 1), GO TO M5 20/V229

IF R LIVES ALONE. GO TO M5_18/V227

V225

M5_17. Does anyone else in this household ever use the Internet?

1. YES	5. NO	8. DK	9. RF
GO TO M5_18/V227			

M5 17a/V226 BRANCHPOINT: IF F LIVES WITH MORE THAN ONE OTHER PERSON,
GO TO M5_18/V227

V226

M5_17a. Who is that?

HOUSEHOLD RESIDENT'S NAME(S) [DISPLAYED BY BLAISE FROM PREVIOUS RESPONSES]
01. THROUGH 50. <i>HOUSEHOLD RESIDENT NAME(S)</i> [ROWS PROVIDED BY BLAISE AS NECESSARY]
91. SPOUSE/PARTNER
97. OTHER
98. DK
99. RF

V227

M5_18. Have you yourself ever used the Internet, to send or receive electronic mail or for any other purpose?

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

V228

M5_19. What do you think are the chances that you will use the Internet sometime in the next two years?

(As before, you can say any number from 0 to 100. "100" means "a 100 percent chance of getting access to the Internet," and "0" means "no chance at all.")

RANGE: 0 — 100

	DK	RF
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HEALTH RATING

V229

M5_20. Think about all of your friends, your relatives, and other people you know.

Would you guess that almost all of them use the Internet, more than half of them, about half of them, less than half of them, or that almost none of them have access to the Internet?

1. ALMOST ALL USE	2. MORE THAN HALF	3. ABOUT HALF	4. LESS THAN HALF
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5. ALMOST NONE	8. DK	9. RF
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END OF MODULE 5

GO TO END OF SECTION V BRANCHPOINT

MODULE 6: LONELINESS, STRESS, AND SOCIAL SUPPORT/SOCIAL BURDEN

V251

M6_1. The next questions are about how you feel about different aspects of your life. For each one, tell me how often you feel that way.

First, how often do you feel that you lack companionship:
hardly ever, some of the time, or often?

1. HARDLY EVER (OR NEVER)	2. SOME OF THE TIME	3. OFTEN	8. DK	9. RF
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V252

M6_2. How often do you feel left out: hardly ever, some of the time, or often?

1. HARDLY EVER (OR NEVER)	2. SOME OF THE TIME	3. OFTEN	8. DK	9. RF
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V253

M6_3. How often do you feel isolated from others?
(Is it hardly ever, some of the time, or often?)

1. HARDLY EVER (OR NEVER)	2. SOME OF THE TIME	3. OFTEN	8. DK	9. RF
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V254

M6_4. How often do you feel in tune with the people around you?
(Is it hardly ever, some of the time, or often?)

1. HARDLY EVER (OR NEVER)	2. SOME OF THE TIME	3. OFTEN	8. DK	9. RF
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V255

M6_5. The next four questions are about how you have felt in the past month.

In the last month, how often have you felt that you were unable to
control the important things in your life?
(Is it hardly ever, some of the time, or often?)

1. HARDLY EVER (OR NEVER)	2. SOME OF THE TIME	3. OFTEN	8. DK	9. RF
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V256

M6_6. In the last month, how often have you felt confident about your ability
to handle your personal problems?
(Is it hardly ever, some of the time, or often?)

1. HARDLY EVER (OR NEVER)	2. SOME OF THE TIME	3. OFTEN	8. DK	9. RF
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V257

M6_7. In the last month, how often have you felt that things were going your way?
(Is it hardly ever, some of the time, or often?)

1. HARDLY EVER (OR NEVER)	2. SOME OF THE TIME	3. OFTEN	8. DK	9. RF
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V258

M6_8. (In the last month,) how often have you felt difficulties were piling up so high that you could not overcome them?
(Is it hardly ever, some of the time, or often?)

1. HARDLY EVER (OR NEVER)	2. SOME OF THE TIME	3. OFTEN	8. DK	9. RF
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V259

M6_9. IF R IS {MARRIED or PARTNERED} (X065=1 or 3) and NUMBER OF OTHER HOUSEHOLD RESIDENTS (A098) > 0:
These next questions ask about relationships with your [husband/wife/partner], with the other family members who live with you, and with your friends.

IF R IS {MARRIED or PARTNERED} (X065=1 or 3):
These next questions ask about relationships with your [husband/wife/partner] and with your friends.

IF NUMBER OF OTHER HH RESIDENTS (A098) > 0:
These next questions ask about relationships with the other family members who live with you and with your friends.

OTHERWISE:
These next questions ask about relationships with your friends.

[IWER: PRESS 1 TO CONTINUE]

1. CONTINUE

M6 10/V260 BRANCHPOINT: IF R IS {NOT MARRIED NOR PARTNERED} (X065 {NOT 1 and NOT 3}), GO TO M6_11/V261 BRANCHPOINT

V260

M6_10. If you need to talk about your worries, how often can you open up to your [husband/wife/partner]:
would you say hardly ever, some of the time, or often?

1. HARDLY EVER (OR NEVER)	2. SOME OF THE TIME	3. OFTEN	8. DK	9. RF
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M6 11/V261 BRANCHPOINT: IF THERE ARE NO OTHER HOUSEHOLD RESIDENTS (A098=0), GO TO M6_12/V262

V261

M6_11. IF R IS {MARRIED or PARTNERED} (X065=1 or 3):
 How about the other people who live with you? If you need to talk
 about your worries, how often can you open up to them?
 (Would you say hardly ever, some of the time, or often?)

OTHERWISE:

If you need to talk about your worries, how often can you open up to
 the other people who live with you:
 would you say hardly ever, some of the time, or often?

1. HARDLY EVER (OR NEVER)	2. SOME OF THE TIME	3. OFTEN	8. DK	9. RF
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V262

M6_12. IF R IS {MARRIED or PARTNERED} (X065=1 or 3) or NUMBER OF OTHER
 HOUSEHOLD RESIDENTS (A098) > 0:
 How about your friends? If you need to talk about your worries, how
 often can you open up to them?
 (Would you say hardly ever, some of the time, or often?)

OTHERWISE:

If you need to talk about your worries, how often can you open up to
 your friends:
 would you say hardly ever, some of the time, or often?

1. HARDLY EVER (OR NEVER)	2. SOME OF THE TIME	3. OFTEN	8. DK	9. RF
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M6 13/V263 BRANCHPOINT: IF R IS NOT {MARRIED NOR PARTNERED}
 (X065 {NOT 1 and NOT 3}), GO TO M6_14/V264 BRANCHPOINT

V263

M6_13. If you have a problem, how often can you rely on your
 [husband/wife/partner] for help?
 (Would you say hardly ever, some of the time, or often?)

1. HARDLY EVER (OR NEVER)	2. SOME OF THE TIME	3. OFTEN	8. DK	9. RF
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M6 14/V264 BRANCHPOINT: IF THERE ARE NO OTHER HOUSEHOLD RESIDENTS (A098=0),
 GO TO M6_15/V265

V264

M6_14. How often can you rely on the other people who live with you for help
 if you have a problem?
 (Would you say hardly ever, some of the time or often?)

1. HARDLY EVER (OR NEVER)	2. SOME OF THE TIME	3. OFTEN	8. DK	9. RF
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V265

M6_15. How often can you rely on your friends for help if you have a problem?
(Would you say hardly ever, some of the time or often?)

1. HARDLY EVER
(OR NEVER)

2. SOME OF THE TIME

3. OFTEN

8. DK

9. RF

M6 16/V266 BRANCHPOINT: IF R IS NOT {MARRIED NOR PARTNERED}
(X065 {NOT 1 and NOT 3}), GO TO M6_17/V267 BRANCHPOINT

V266

M6_16. How often does your [husband/wife/partner] make too many demands on
you?
(Would you say hardly ever, some of the time, or often?)

1. HARDLY EVER
(OR NEVER)

2. SOME OF THE TIME

3. OFTEN

8. DK

9. RF

M6 17/V267 BRANCHPOINT: IF THERE ARE NO OTHER HOUSEHOLD RESIDENTS (A098=0),
GO TO M6_18/V268

V267

M6_17. How often do the other people who live with you make too many demands
on you?
(Would you say hardly ever, some of the time or often?)

1. HARDLY EVER
(OR NEVER)

2. SOME OF THE TIME

3. OFTEN

8. DK

9. RF

V268

M6_18. How often do your friends make too many demands on you?
(Would you say hardly ever, some of the time, or often?)

1. HARDLY EVER
(OR NEVER)

2. SOME OF THE TIME

3. OFTEN

8. DK

9. RF

M6 19/V269 BRANCHPOINT: IF R IS NOT {MARRIED or PARTNERED}
(X065 {NOT 1 and NOT 3}), GO TO M6_20/V270 BRANCHPOINT

V269

M6_19. How often does your wife/husband/partner criticize you?
(Would you say hardly ever, some of the time, or often?)

1. HARDLY EVER
(OR NEVER)

2. SOME OF THE TIME

3. OFTEN

8. DK

9. RF

M6 20/V270 BRANCHPOINT: IF THERE ARE NO OTHER HOUSEHOLD RESIDENTS (A098=0),
GO TO M6_21/V271

V270

M6_20. How often do the other people who live with you criticize you?
(Would you say hardly ever, some of the time, or often?)

1. HARDLY EVER
(OR NEVER)

2. SOME OF THE TIME

3. OFTEN

8. DK

9. RF

V271

M6_21. How often do your friends criticize you?
(Would you say hardly ever, some of the time, or often?)

1. HARDLY EVER
(OR NEVER)

2. SOME OF THE TIME

3. OFTEN

8. DK

9. RF

END OF MODULE 6

GO TO END OF SECTION V BRANCHPOINT

MODULE 8: ELSA HEALTH QUESTIONS

V301

M8_1. How is your health in general: would you say it was very good, good, fair, bad, or very bad?

1. VERY GOOD	2. GOOD	3. FAIR	4. BAD
5. VERY BAD	8. DK	9. RF	

V302

M8_2. Do you have any long-standing illness, disability, or infirmity? By long-standing I mean anything that has troubled you over a period of time, or that is likely to affect you over a period of time

1. YES	5. NO	8. DK	9. RF
GO TO M8_4/V304			

V303

M8_3. IWER: IF R INDICATED MORE THAN ONE ILLNESS OR DISABILITY IN RESPONSE TO M8_2/V302, USE PLURAL:
Do these illnesses or disabilities limit your activities in any way?

OTHERWISE:

(Does this illness or disability limit your activities in any way?)

1. YES	5. NO	8. DK	9. RF
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V304

M8_4. The next question asks about difficulties you may have walking a quarter of a mile because of a health problem. By health problem we mean any long term physical, mental, or emotional problem or illness.

By yourself and without using any special equipment, how much difficulty do you have walking for a quarter of a mile:
no difficulty, some difficulty, or much difficulty?

1. NO DIFFICULTY	2. SOME DIFFICULTY	3. MUCH DIFFICULTY
4. IF VOL: UNABLE TO DO	8. DK	9. RF

V305

M8_5. We would like to know the type and amount of physical activity involved in your daily life.

How often do you take part in sports or activities that are vigorous, such as running or jogging, swimming, cycling, aerobics or gym workout, tennis, or digging with a spade or shovel:
more than once a week, once a week, one to three times a week, or hardly ever or never?

1. MORE THAN ONCE A WEEK	2. ONCE A WEEK	3. ONE TO THREE TIMES A MONTH
4. HARDLY EVER OR NEVER	8. DK	9. RF

V306

M8_6. And how often do you take part in sports or activities that are moderately energetic such as, gardening, cleaning the car, walking at a moderate pace, dancing, floor or stretching exercises:
more than once a week, once a week, one to three times a week, or hardly ever or never?

1. MORE THAN ONCE A WEEK	2. ONCE A WEEK	3. ONE TO THREE TIMES A MONTH
4. HARDLY EVER OR NEVER	8. DK	9. RF

V307

M8_7. And how often do you take part in sports or activities that are mildly energetic, such as vacuuming, laundry, home repairs:
more than once a week, once a week, one to three times a week, or hardly ever or never?

1. MORE THAN ONCE A WEEK	2. ONCE A WEEK	3. ONE TO THREE TIMES A MONTH
4. HARDLY EVER OR NEVER	8. DK	9. RF

V308

M8_8. Are you often troubled with pain?

1. YES	5. NO	8. DK	9. RF
GO TO END OF MODULE 8			

V309

M8_9. How bad is the pain most of the time: mild, moderate, or, severe?

1. MILD	2. MODERATE	3. SEVERE	98. DK	99. RF
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V310

M8_10. How would you rate your pain if you were walking on a flat surface?

Please rate your pain from 0-10 where 0 is no pain and 10 is severe or excruciating pain, as bad as you can imagine, for each of the following. How would you rate the pain in your back?

RATING

V311

M8_11. How would you rate the pain in your hips?

RATING

V312

M8_12. How would you rate the pain in your knees?

RATING

V313

M8_13. How would you rate the pain in your feet?

RATING

END OF MODULE 8

GO TO END OF SECTION V BRANCHPOINT

MODULE 9: NUMERACY

NOTE: EACH R IS RANDOMLY ASSIGNED A NUMBER AT VARIABLE Z194. THIS NUMBER IS USED TO DETERMINE WHICH VERSION OF THE FOLLOWING QUESTIONS IS READ TO R.

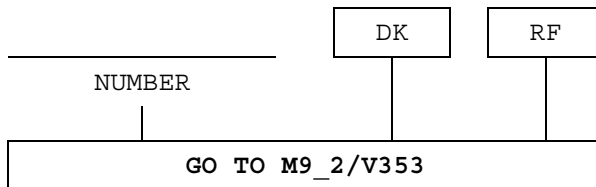
V350

M9_1. First, we'd like to ask you four questions. We need to get reactions to these questions from some respondents to help us design the best versions. Please answer the questions as best you can, and then we'll ask you your opinion about them.

M9_1a/V351 BRANCHPOINT: IF R WAS NOT ASSIGNED A NUMBER OF 1-8 AT Z194, GO TO M9_1b/V352 BRANCHPOINT

V351

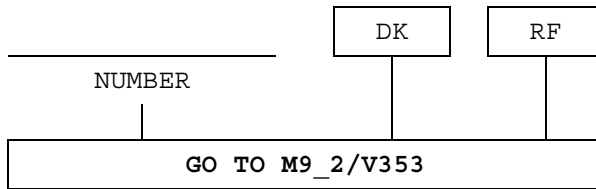
M9_1a. What is 15% of 1,000?



M9_1b/V352 BRANCHPOINT: IF R WAS NOT ASSIGNED A NUMBER OF 9-16 AT Z194, GO TO M9_1c/V353

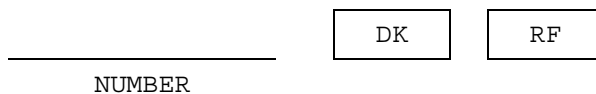
V352

M9_1b. A pill cures 15% of people who have a disease. If 1000 people have the disease and they all take the pill, how many people will be cured?



V353

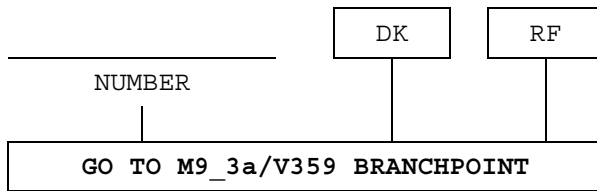
M9_1c. A store is offering a 15% off sale on all TVs. The most popular television is normally priced at \$1000. How much money would a customer save on the television during this sale?



M9_2a/V355 BRANCHPOINT: IF R WAS NOT ASSIGNED A NUMBER OF {9-12 or 17-20} AT Z194, GO TO M9_2b/V356 BRANCHPOINT

V355

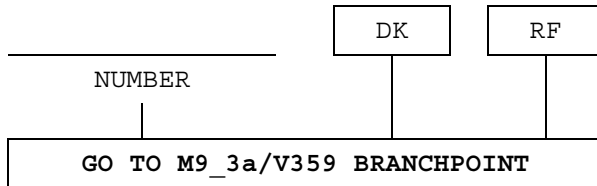
M9_2a. The number 10 is what percent of 1,000?



M9 2b/V356 BRANCHPOINT: IF R WAS NOT ASSIGNED A NUMBER OF {1-4 or 21-24} AT Z194, GO TO M9_2c/V357

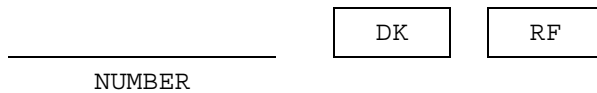
V356

M9_2b. If the chance of getting a disease is 10 in 1,000, what percent of people will get the disease?



V357

M9_2c. If a customer saved \$10 off a \$1000 chair, what percent would the customer have saved off the original price?

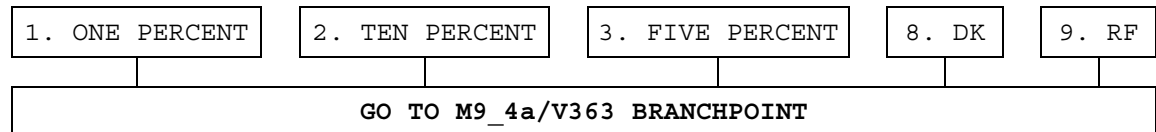


M9 3a/V359 BRANCHPOINT: IF R WAS NOT ASSIGNED A NUMBER OF {3-16 or 21-24} AT Z194, GO TO M9_3b/V360 BRANCHPOINT

V359

M9_3a. Which of the following percentages is the biggest:

One percent, ten percent, or five percent?



M9 3b/V360 BRANCHPOINT: IF R WAS NOT ASSIGNED A NUMBER OF {5-8 or 17-20} AT Z194, GO TO M9_3c/V361

V360

M9_3b. Which of the following percentages represents the biggest risk of getting a disease:

One percent, ten percent, or five percent?

1. ONE PERCENT	2. TEN PERCENT	3. FIVE PERCENT	8. DK	9. RF
GO TO M9_4a/V363 BRANCHPOINT				

V361

M9_3c. Which of the following percentages represents the biggest discount in a sale:

One percent, ten percent, or five percent?

1. ONE PERCENT	2. TEN PERCENT	3. FIVE PERCENT	8. DK	9. RF
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M9 4a/V363 BRANCHPOINT: IF R WAS NOT ASSIGNED A NUMBER OF {1-2 or 5-6 or 11-12 or 19-20} AT Z194, GO TO M9_4b/V364 BRANCHPOINT

V363

M9_4a. Which of the following is the most likely to happen: something that happens 1 in 100 times, something that happens 1 in 1000 times, or something that happens 1 in 10 times?

1. ONE IN ONE HUNDRED	2. ONE IN ONE THOUSAND	3. ONE IN TEN	8. DK	9. RF
GO TO M9_5/V366				

M9 4b/V364 BRANCHPOINT: IF R WAS NOT ASSIGNED A NUMBER OF {3-4 or 9-10 or 13-14 or 23-24} AT Z194, GO TO M9_4c/V365

V364

M9_4b. Which of the following represents the biggest risk of getting a disease: a 1 in 100 risk, a 1 in 1000 risk, or a 1 in 10 risk?

1. ONE IN ONE HUNDRED	2. ONE IN ONE THOUSAND	3. ONE IN TEN	8. DK	9. RF
GO TO M9_5/V366				

V365

M9_4c. Which of the following represents the biggest chance of winning a lottery: a 1 in 100 chance, a 1 in 1000 chance, or a 1 in 10 chance?

1. ONE IN ONE HUNDRED	2. ONE IN ONE THOUSAND	3. ONE IN TEN	8. DK	9. RF
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V366

M9_5. Thank you, now please tell me how you felt about the questions I just asked.

Did you find the questions very easy, somewhat easy, somewhat difficult, or very difficult?

1. VERY EASY	2. SOMEWHAT EASY	3. SOMEWHAT DIFFICULT
4. VERY DIFFICULT	8. DK	9. RF

V367

M9_6. Did you find the questions very clear, somewhat clear, somewhat confusing, or very confusing?

1. VERY CLEAR	2. SOMEWHAT CLEAR	3. SOMEWHAT CONFUSING
4. VERY CONFUSING	8. DK	9. RF

V368

M9_7. In your daily life, do you think that working with numbers is not at all important, slightly important, fairly important, or very important?

1. NOT AT ALL IMPORTANT	2. SLIGHTLY IMPORTANT	3. FAIRLY IMPORTANT
4. VERY IMPORTANT	8. DK	9. RF

END OF MODULE 9

GO TO END OF SECTION V BRANCHPOINT

MODULE 10: POSITIVE WELL BEING

V400

M10_0. Think about the past 12 months and the feelings you have experienced. Please tell me if each of the following was true for you much of the time during the past 12 months.

1. CONTINUE	DK	RF
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	1. YES	5. NO	8. DK	9. RF
V401 M10_1. Much of the time during the past 12 months did you feel hopeful? (Would you say yes or no?)				
V402 M10_2. Much of the time during the past 12 months did you feel that you have much to look forward to?				
V403 M10_3. Much of the time during the past 12 months did you feel that you have very few goals?				
V404 M10_4. (Much of the time during the past 12 months) Did you feel that you are just putting in time for the rest of your life?				
V405 M10_5. (Much of the time during the past 12 months) Did you feel that real enjoyments of your life are in the past?				
V406 M10_6. (Much of the time during the past 12 months) Did you feel that your life these days is a useful life?				
V407 M10_7. (Much of the time during the past 12 months) Did you feel that you have a strong will to live?				
V408 M10_8. (Much of the time during the past 12 months) Did you feel that your life has meaning?				

	1. YES	5. NO	8. DK	9. RF
V409 M10_9. (Much of the time during the past 12 months) Did you feel that you are able to accomplish your life goals?				
V410 M10_10. (Much of the time during the past 12 months) Did you feel that you have been able to maintain a hopeful attitude?				
V411 M10_11. (Much of the time during the past 12 months) Did you feel that you intend to make the most out of your life?				
V412 M10_12. (Much of the time during the past 12 months) Did you feel that you can think of many ways to get the things in life that are most important to you?				
V413 M10_13. (Much of the time during the past 12 months) Did you feel that there's not enough purpose in your life?				
V414 M10_14. (Much of the time during the past 12 months) Did you feel that the things you do are worthwhile?				
V415 M10_15. (Much of the time during the past 12 months) Did you feel that most of what you do seems trivial or unimportant to you?				
V416 M10_16. (Much of the time during the past 12 months) Did you feel that you value your activities a lot?				

	1. YES	5. NO	8. DK	9. RF
V417 M10_17. (Much of the time during the past 12 months) Did you feel that you don't care very much about the things you do?				
V418 M10_18. (Much of the time during the past 12 months) Did you feel that you have lots of reasons for living?				

END OF MODULE 10

GO TO END OF SECTION V BRANCHPOINT

MODULE 11: LATER LIFE EDUCATION

V451

M11_1. In the last two years, have you enrolled as a part-time or full-time student in any of the following types of schools?

First: a vocational, technical, or trade school?

1. YES	5. NO	8. DK	9. RF
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V452

M11_2. A two-year junior or community college?

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

V453

M11_3. A four-year college or university?

1. YES	5. NO	8. DK	9. RF
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V454

M11_4. A professional or graduate school requiring prior college work for entrance, such as medical, dental or law school, or seminary?

1. YES	5. NO	8. DK	9. RF
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V455

M11_5. A business college or secretarial or nursing school?

1. YES	5. NO	8. DK	9. RF
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M11 6/V456 BRANCHPOINT: IF R WAS NOT ENROLLED IN ANY OF THE ABOVE TYPES OF SCHOOLS ({M11 1/V451 and M11 2/V452 and M11 3/V453 and M11 4/V454 and M11 5/V455} NOT 1), GO TO M11 11/V462

IF R IS NOT CURRENTLY WORKING FOR PAY (G2/J020 NOT 1), GO TO M11_7/V457

V456

M11_6. Did your employer pay for your tuition or compensate for your time away from work?

1. YES	5. NO	8. DK	9. RF
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V457

M11_7. Were you enrolled mostly part-time or full time

1. FULL TIME	2. PART TIME	8. DK	9. RF
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V458

M11_8. How many courses have you taken at this school?

NUMBER: 0 — 50

NUMBER

98.DK

99.RF

V459

M11_9. How long did you attend classes at this school?

NUMBER

0

98.DK

99.RF

GO TO M11_10/V461

V460

M11_9b. PER:

1. DAYS	2. WEEKS	3. MONTHS	4. SEMESTERS	5. QUARTERS
6. YEARS	7. OTHER (SPECIFY) _____ M11_9c/V470	8. DK	9. RF	

V461

M11_10. What degree or certificate are you currently working toward?

1. ASSOCIATE DEGREE — OCCUPATIONAL	2. ASSOCIATE DEGREE — GENERAL ARTS AND SCIENCES	3. BACHELOR'S DEGREE	4. MASTERS DEGREE
5. DOCTORATE (Ph.D.)	6. PROFESSIONAL (M.D. DDS, DVM, Law, etc.)	7. OTHER LICENCE, CERTIFICATE OR DIPLOMA, OR APPRENTICESHIP PROGRAM LEADING TO JOURNEYMAN STATUS	
8. DK		9. RF	

V462

M11_11. Now I am going to read you a short list of other kinds of adult education. Please tell me whether you have been involved in any of these since your last interview.

Continuing education courses or noncredit courses?

1. YES	5. NO	8. DK	9. RF
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V463

M11_12. Courses by mail, television, radio, newspaper, or internet?

1. YES	5. NO	8. DK	9. RF
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V464

M11_13. Private instruction or tutoring?

1. YES	5. NO	8. DK	9. RF
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V465

M11_14. Educational or training activities given by an employer, labor organization, neighborhood center, church, or community group?

1. YES	5. NO	8. DK	9. RF
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V466

M11_15. Instruction in basic skills such as math, or reading and writing English?

1. YES	5. NO	8. DK	9. RF
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V467

M11_16. Instruction in English as a Second Language?

1. YES	5. NO	8. DK	9. RF
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V468

M11_17. Or, any other organized educational activities?

1. YES	5. NO	8. DK	9. RF
GO TO END OF MODULE 11			

V469

M11_17a. Please describe.

	DK	RF
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OTHER EDUCATIONAL ACTIVITIES

END OF MODULE 11

GO TO END OF SECTION V BRANCHPOINT

MODULE 12: SUBJECTIVE UNCERTAINTY ABOUT STOCK MARKET RETURNS

V501

M12_1. We are interested in how people think about investments in the stock market. I have some questions about how much someone might make or lose from an investment in the stock market. Imagine that you have a rich relative who unexpectedly leaves you \$10,000. You are thinking of putting the money into a mutual fund invested in blue chip stocks like those in the Dow Jones Industrial Average.

We want to know what you think the chances are of how much you might gain or lose on that investment if you were to make it. Your answers can range from zero to one hundred, where zero means there is absolutely no chance, and one hundred means that it is absolutely certain. (For example, when weather forecasters report the chance of rain, a number like 20 percent means "not much chance", a number between 45 and 55 percent means "a pretty even chance", and a number like 80 percent means "a very good chance.")

Suppose you left the \$10,000 in the mutual fund for one year, and didn't take out any dividends or interest, and then after one year you cashed in the mutual fund and took everything out. Assume that there are no commissions or fees for buying or selling this fund.

What is the percent chance that you would have more than \$10,000 when you cashed it in?

PERCENT

M12 2/V502 BRANCHPOINT: IF R {SAID THAT THE CHANCE THE MUTUAL FUND WOULD HAVE MORE THAN \$10,000 AFTER A YEAR WAS 5 PERCENT OR LESS or DID NOT SAY} (M12_1/V501 {≤5 or DK or RF}), GO TO M12_5/V505 BRANCHPOINT

V502

M12_2. What is the percent chance your mutual fund would have gone up by more than 10%; that is, you would have more than \$11,000?

PERCENT

M12 3/V503 BRANCHPOINT: IF R {SAID THAT THE CHANCE THE MUTUAL FUND WOULD HAVE GONE UP BY MORE THAN 10 PERCENT WAS 5 PERCENT OR LESS or DID NOT SAY} (M12_2/V502 {≤5 or DK or RF}), GO TO M12_5/V505 BRANCHPOINT

V503

M12_3. What is the percent chance your mutual fund would have gone up by more than 20%; that is, you would have more than \$12,000?

PERCENT

DK

RF

M12 4/V504 BRANCHPOINT: IF R {SAID THAT THE CHANCE THE MUTUAL FUND WOULD HAVE GONE UP BY MORE THAN 20 PERCENT WAS 5 PERCENT OR LESS or DID NOT SAY} (M12 3/V503 {≤5 or DK or RF}), GO TO M12 5/V505 BRANCHPOINT

V504

M12_4. What is the percent chance your mutual fund would have gone up by more than 30%; that is, you would have more than \$13,000?

PERCENT

DK

RF

M12 5/V505 BRANCHPOINT: IF R {SAID THAT THE CHANCE THE MUTUAL FUND WOULD HAVE MORE THAN \$10,000 AFTER A YEAR WAS MORE THAN 95 PERCENT or DID NOT SAY} (M12 1/V501 {>95 or DK or RF}), GO TO M12_9/V509

V505

M12_5. Now please think about the chances that you would have lost money; that is when you cashed in the mutual fund and took everything out you would have less than \$10,000. What is the percent chance you would have less than \$10,000?

PERCENT

DK

RF

M12 6/V506 BRANCHPOINT: IF R {SAID THAT THE CHANCE THE MUTUAL FUND WOULD HAVE LESS THAN \$10,000 AFTER A YEAR WAS 5 PERCENT OR LESS or DID NOT SAY} (M12_5/V505 {≤5 or DK or RF}), GO TO M12_9/V509

V506

M12_6. What is the percent chance you would have lost more than 10%; that is, you would have less than \$9,000?

PERCENT

DK

RF

M12 7/V507 BRANCHPOINT: IF R {SAID THAT THE CHANCE THE MUTUAL FUND WOULD HAVE LOST MORE THAN 10 PERCENT WAS 5 PERCENT OR LESS or DID NOT SAY} (M12_6/V506 {≤5 or DK or RF}), GO TO M12_9/V509

V507

M12_7. What is the percent chance you would have lost more than 20%; that is, you would have less than \$8,000?

PERCENT

M12 8/V508 BRANCHPOINT: IF R {SAID THAT THE CHANCE THE MUTUAL FUND WOULD HAVE LOST MORE THAN 20 PERCENT WAS 5 PERCENT OR LESS or DID NOT SAY} (M12_7/V507 {≤5 or DK or RF}), GO TO M12_9/V509

V508

M12_8. What is the percent chance you would have lost more than 30%; that is, you would have less than \$7,000?

PERCENT

V509

M12_9. Instead of putting your money in the mutual fund, you could put your money in a guaranteed investment that will be worth \$10,500 one year from now.

Would you put your money in the mutual fund or put it in the guaranteed investment?

V510

M12_10. How closely do you follow the stock market: very closely, somewhat, or not at all?

END OF MODULE 12

END OF SECTION V BRANCHPOINT:

IF THIS IS NOT A SELF IW (A009 NOT 1), GO BACK TO SECTION D
OTHERWISE, GO TO SECTION I/O