

**HRS 2018 -- SECTION P: EXPECTATIONS
Final Version -- 6/11/2018**

NOTE ABOUT BRANCHPOINTS:

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

NOTE ABOUT COLORS:

ALL TEXT IN TEAL IS SPECIFIC TO A WEB INTERVIEW.

**THE CORE INTERVIEW IS DOCUMENTED USING BLACK TEXT, BUT BLACK TEXT CAN ALSO APPLY
TO THE WEB INTERVIEW WHEN THERE ARE NO DIFFERNCES FROM THE CORE.**

NOTE ABOUT NON-RESPONSE FLOW:

ANY QUESTION THAT IS ASKED BUT LEFT WITHOUT A RESPONSE IN CAWI INTERVIEWS WILL
FOLLOW THE SAME PATH AS A REFUSAL FOR THAT QUESTION, UNLESS OTHERWISE SPECIFIED.

MAJOR FLOW CONTROL, CONDITION AND FILL VARIABLES

This Is A **Reinterview R** (Z076=1);

This Is A **New Interview R** (Z076=5)

This Is A **Self Interview** (A009=1);

This Is A **Proxy Interview** (A009={2 Or 3}) Or (A009 Not 1);

Proxy Reporter Is Surviving Spouse (A009=2);

Proxy Reporter is Non-Spouse (A009=3)

R'S **Age** (Per A019)

R **Currently Lives In A Nursing Home** (A028=1)

R **Had No Living Children At Previous Wave** (A101 = 0)

R Is **Working For Pay** (J020=1)

R Is **Not Currently Working** (J020=5)

R Works For Someone Else (J021=1)

R Is Self Employed (J021=2)

R Currently Receives Social Security Benefits (J478=1)

R Expects To Receive Social Security Benefits In The Future (J479=1)

R Currently Looking For A Job ({J505 Or J517}=1)

X083 (VALUES 0-100) IS A PRELOAD RANDOM VARIABLE FOR GENERATING THE P196 FILL FOR QUESTION P166.

X508 (VALUES 1 AND 2) IS USED FOR ASSIGNING RANDOMIZED FILLS AT QUESTION P109.

PRELOAD P168 AND X523 (VALUES 1 THROUGH 8) IS USED TO GENERATE FILLS FOR VARIABLE P166.

ALTERNATE WAVE VARIABLE IS NOT SET TO ASK QUESTIONS (AltWave Variable >0):

P195 = ((Init.A504_CurrWaveNdx - 6) MOD 2) > 0

****IN 2018 ALTERNATE WAVE VARIABLE P195_ALT WAVE IS SET TO ASK QUESTION ****

Note: any respondent who refuses or does not know how to answer the first three "0-100" questions of section P, will not be asked any further questions in this section. The actual sequence of questions varies and depends on specific skips. The counter variables used to track responses are P155 (for number of questions asked) and P156 (for number of "don't know" or "refused" responses). P009 is the summary variable for this count and keeps track of whether or not the respondent's first three answers, whatever they may be, are all "don't know" or "refused". P009 takes the following values: 0 = could/would not answer probability questions; 1 = can answer probability questions.

Note: with the complete reprogramming in Blaise in 2002, questions were given their permanent field names. However, in subsequent waves certain question series were moved within section p, yet they retained their original field names. Furthermore, when a new question was added, it was given the next unused field name. The result is that, in section P in particular, the field names of many questions do not reflect their order within the section. At the end of the section, a table is provided to aid in locating questions cited in jumps.

P002 BRANCHPOINT: IF THIS IS AN EXIT INTERVIEW, GO TO SECTION T
IF THIS IS A PROXY INTERVIEW (A009={2 or 3}), GO TO SECTION Q

P002

Next we would like to ask your opinion about how likely you think various events might be. When we ask a question we'd like for you to give us 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.

1. CONTINUE

DK

RF

Next we would like to ask your opinion about how likely you think various events might be. When we ask a question we'd like for you to give us 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.

[INSTR: SELECT "NEXT" TO CONTINUE.]

P166 BRANCHPOINT: IF THIS IS A FINANCIAL R (X007={1 or 3}), and R OWNS MAIN RESIDENCE ({{H004 or H011}=1} or {H008={1 or 2}} or {H014={1 or 3}}), CONTINUE ON TO P166

OTHERWISE, GO TO P005

P166

We are interested in how the value of your home will change in the future.

On the same scale from 0 to 100 what do you think is the percent chance that by next year at this time your home will be worth [more/less (per P196)] than it is today?

Absolutely Absolutely
No chance 0.....100 Certain

PERCENT _____

DK

RF

We are interested in how the value of your home will change in the future.

On the same scale from 0 to 100 what do you think is the percent chance that by next year at this time your home will be worth [more/less (per P196)] than it is today?

Absolutely
No chance 0.....100 Absolutely
Certain

[INSTR: ENTER ANY NUMBER FROM 0 TO 100.]

NUMBER _____

Note: A preloaded random variable (X083) with values from '0' to '100' is used to generate the fill for question P166. The P196 fill is created using a mod function which returns a '0' or '1'. A '0' is returned if there is no remainder and a '1' if there is a remainder. if there is a remainder then the P196 fill is assigned 'more', if not P196 fill is assigned 'less'. The (temporary) FLP166 fill was changed to a (permanent) P196 variable so the fill value can later be used as data.

P168

By this time next year, what is the percent chance that the value of your home will have [gained/fallen] (per 170) in value by more than [10/20/30/40] percent compared to what it is worth today?

Absolutely
No chance 0.....100 Absolutely
Certain

PERCENT _____

DK

RF

By this time next year, what is the percent chance that the value of your home will have [gained/fallen] (per 170) in value by more than [10/20/30/40] percent compared to what it is worth today?

Absolutely
No chance 0.....100 Absolutely
Certain

[INSTR: ENTER ANY NUMBER FROM 0 TO 100.]

NUMBER _____

NOTE: The first fill of variable P168 is 1 = fallen or 2 = gained and is recorded at P170. The P170 fill is based on the response at P166, if P166 = 0% or 100%.

If (P166 is 0% and the P196 (P166 fill) is 'more') or (P166 is 100% and P196 is 'less') then P170 is assigned 1. fallen.

If (P166 is 100% and the P196 is 'more') or (P166 is 0% and P196 is 'less') then P170 is assigned 2. gained.

If P166 is not 0% or 100% then the P170 fill is based on the the preloaded value of the random variable X523. If X523=1, 2, 3, or 4 then the P170 fill is assigned 1. fallen.

If X523=5, 6, 7, or 8 then the P170 fill is assigned 2. gained.

The second fill in P168 is always based on the preload value of X523 and the fill takes the value of 10%, 20%,30%, or 40%. So if:

- X523 = 1 , then the second fill will be 40%,*
- X523 = 2 , then the second fill will be 30%,*
- X523 = 3 , then the second fill will be 20%,*
- X523 = 4 , then the second fill will be 10%,*
- X523 = 5 , then the second fill will be 10%,*
- X523 = 6 , then the second fill will be 20%,*
- X523 = 7 , then the second fill will be 30%,*
- X523 = 8 , then the second fill will be 40%,*

P005

Thinking about an inheritance you [and your [husband/wife/partner]] might leave [, but not including any inheritance you might leave to each other].

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

Absolutely Absolutely
 No chance 0.....100 Certain

PERCENT _____

0 GO TO P007

DK

RF

Thinking about an inheritance you [and your [husband/wife/partner]] might leave [, but not including any inheritance you might leave to each other].

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

[INSTR: ENTER ANY NUMBER FROM 0 TO 100.]

NUMBER _____

P006 BRANCHPOINT: IF P009 = 0 GO TO P056_AssistP
IF R DID NOT GIVE CHANCES OF LEAVING AN INHERITANCE (P005={DK or RF}), GO TO P014 BRANCHPOINT

P006

And what are the chances that you [and your [husband/wife/partner]] will leave an inheritance totaling \$100,000 or more?

[INSTR: INCLUDE PROPERTIES AND OTHER VALUABLE ITEMS AS WELL AS MONEY

Absolutely Absolutely
No chance 0.....100 Certain

PERCENT _____

DK

RF

And what are the chances that you [and your [husband/wife/partner]] will leave an inheritance totaling \$100,000 or more?

[INSTR: PLEASE INCLUDE PROPERTIES AND OTHER VALUABLE ITEMS AS WELL AS MONEY]

Absolutely Absolutely
No chance 0.....100 Certain

[INSTR: ENTER ANY NUMBER FROM 0 TO 100.]

NUMBER _____

P059 BRANCHPOINT: IF R DID NOT SAY THERE WAS A CHANCE OF LEAVING AN INHERITANCE (P006={0 or DK or RF}), GO TO P014 BRANCHPOINT

P059

And what are the chances that you [and your [husband/wife/partner]] will leave an inheritance totaling \$500,000 or more?

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

Absolutely
No chance 0.....100 Absolutely
Certain

PERCENT _____

DK

RF

And what are the chances that you [and your [husband/wife/partner]] will leave an inheritance totaling \$500,000 or more?

[INSTR: PLEASE INCLUDE PROPERTIES AND OTHER VALUABLE ITEMS AS WELL AS MONEY]

[INSTR: ENTER ANY NUMBER FROM 0 TO 100.]

NUMBER _____

P007 BRANCHPOINT: IF P009 = 0 GO TO P056_AssistP

ELSE, GO TO P014 BRANCHPOINT

P007

And what are the chances that you [and your [husband/wife/partner]] will leave any inheritance?

[INSTR: INCLUDE PROPERTIES AND OTHER VALUABLE ITEMS AS WELL AS MONEY.]

Absolutely
No chance 0.....100 Absolutely
Certain

PERCENT _____

DK

RF

And what are the chances that you [and your [husband/wife/partner]] will leave any inheritance?

[INSTR: PLEASE INCLUDE PROPERTIES AND OTHER VALUABLE ITEMS AS WELL AS MONEY]

Absolutely Absolutely
No chance 0.....100 Certain

[INSTR: ENTER ANY NUMBER FROM 0 TO 100.]

NUMBER _____

P014 BRANCHPOINT: IF P009 = 0 GO TO P056_AssistP
IF R DID NOT REPORT THAT IS WORKING NOW (J020 NOT 1) or R IS SELF EMPLOYED (J021=2), GO TO P016 BRANCHPOINT

P014

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

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

Instr:

0 Absolutely no chance
100 Absolutely certain

PERCENT _____

DK
RF

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

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

[INSTR: ENTER ANY NUMBER FROM 0 TO 100.]

NUMBER _____

P009 BRANCHPOINT: IF P009 = 0 GO TO P056_AssistP

P015

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?

Instr:

0 Absolutely no chance

100 Absolutely certain

PERCENT _____

DK

RF

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?

[INSTR: ENTER ANY NUMBER FROM 0 TO 100 WHERE "0" MEAN ABSOLUTELY NO CHANCE AND "100" MEANS ABSOLUTELY CERTAIN.]

NUMBER _____

P016 BRANCHPOINT: IF P009 = 0 GO TO P056_AssistP
IF R IS CURRENTLY EMPLOYED (J020=1), GO TO P017 BRANCHPOINT

P016

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

Absolutely

Absolutely

No chance 0.....100 Certain

PERCENT _____

DK

RF

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

Absolutely Absolutely
No chance 0.....100 Certain

[INSTR: ENTER ANY NUMBER FROM 0 TO 100.]

Number _____

P017 BRANCHPOINT: IF P009 = 0 GO TO P056_AssistP

IF R IS {62 OR OLDER} (A019 >=62), GO TO P018 BRANCHPOINT

IF R DID NOT GIVE CHANCES OF WORKING FOR PAY, (P016 = { DK or RF}) , GO TO P018 BRANCHPOINT

IF R SAID 0 PERCENT CHANCE WILL BE WORKING FOR PAY (P016 = { 0, DK or RF}) , GO TO P020 BRANCHPOINT

P017

IF R WORKS FOR SOMEONE ELSE (J021=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?

Absolutely Absolutely
No chance 0.....100 Certain

PERCENT _____
DK
RF

IF R WORKS FOR SOMEONE ELSE (J021=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?

Absolutely Absolutely
No chance 0.....100 Certain

[INSTR: ENTER ANY NUMBER FROM 0 TO 100.]

NUMBER _____

P123 BRANCHPOINT: IF P009 = 0 GO TO P056_AssistP
IF R DID NOT SAY IS 50 PERCENT CHANCE THAT WILL BE WORKING FULL-TIME (P017 NOT 50), GO TO P018 BRANCHPOINT

P123

Do you think that it is about equally likely that you will be working full-time as it is that you will not be working full-time, or are you just unsure about the chances?

- 1. EQUALLY LIKELY
- 2. UNSURE
- DK
- RF

P018 BRANCHPOINT: IF P009 =0 GO TO P056_AssistP
IF R IS {65 OR OLDER} (A019 =>65), GO TO P181 BRANCHPOINT
IF R SEES NO CHANCE AT ALL TO WORK AT 62 or R DID NOT GIVE CHANCES OF WORKING AT 62 (P017=0), GO TO P198 BRANCHPOINT

P018

IF R WORKS FOR SOMEONE ELSE (J021=1) and R IS {62 OR OLDER} (A019 >= 62):

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 65?

OTHERWISE:

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

Absolutely Absolutely
No chance 0.....100 Certain

PERCENT _____

996 ALREADY AGE 65

DK

RF

IF R WORKS FOR SOMEONE ELSE (J021=1) and R IS {62 OR OLDER} (A019 >= 62):

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 65?

OTHERWISE:

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

Absolutely Absolutely
No chance 0.....100 Certain

[INSTR: ENTER ANY NUMBER FROM 0 TO 100.]

NUMBER _____

P198 BRANCHPOINT: IF R IS {63 OR OLDER} (A019 >62), GO TO P199 BRANCHPOINT

IF R SAYS CHANCES OF WORKING FULL TIME AFTER AGE 62 IS 100% (P017=100) OR CHANCES OF WORKING FULL TIME AFTER THE AGE OF 65 IS 100% (P018=100), GO TO P197 P199 BRANCHPOINT

P198

What are the chances that you will be doing any work for pay after you reach age 62?

Absolutely Absolutely
No chance 0.....100 Certain

PERCENT _____

DK

RF

What are the chances that you will be doing any work for pay after you reach age 62?

Absolutely Absolutely
No chance 0.....100 Certain

[INSTR: ENTER ANY NUMBER FROM 0 TO 100.]

NUMBER _____

P199 BRANCHPOINT: IF R IS {65 OR OLDER} (A019 >=65), GO TO P181 BRANCHPOINT
IF R SAYS CHANCES OF WORKING FULL TIME AFTER AGE 65 IS 100% (P018=100) GO TO P181 BRANCHPOINT
IF R SEES NO CHANCE OF DOING ANY WORK FOR PAY AFTER AGE 62 (P198=0) OR DID NOT GIVE CHANCES OF DOING ANY WORK FOR PAY AFTER AGE 62 (P199=DK,RF), GO TO P020 BRANCHPOINT

P199

What are the chances that you will be doing any work for pay after you reach age 65?

Absolutely Absolutely
No chance 0.....100 Certain

PERCENT _____

DK

RF

What are the chances that you will be doing any work for pay after you reach age 65?

Absolutely Absolutely
No chance 0.....100 Certain

[INSTR: ENTER ANY NUMBER FROM 0 TO 100.]

NUMBER _____

P181 BRANCHPOINT: IF R IS {70 OR OLDER} (A019 >= 70), GO TO P020 BRANCHPOINT
IF R SEES NO CHANCE OR DID NOT GIVE CHANCES OF DOING ANY WORK FOR PAY AFTER AGE 62 (P198=0,DK,RF), GO TO P020 BRANCHPOINT
IF R SEES NO CHANCE OR DID NOT GIVE CHANCES OF DOING ANY WORK FOR PAY AFTER AGE 65 (P199=0,DK,RF), GO TO P020 BRANCHPOINT

P181

What are the chances that you will be doing any work for pay after you reach age 70?

Absolutely Absolutely
No chance 0.....100 Certain

PERCENT _____

DK

RF

What are the chances that you will be doing any work for pay after you reach age 70?

Absolutely Absolutely
No chance 0.....100 Certain

[INSTR: ENTER ANY NUMBER FROM 0 TO 100.]

NUMBER _____

P182 BRANCHPOINT: IF P009 = 0 GO TO P056_AssistP

IF R SEES NO CHANCE or DID NOT GIVE CHANCES OF WORKING AT 62 (P017=0, Dk,Rf) or
IF R SEES NO CHANCE or DID NOT GIVE CHANCES OF WORKING FULL TIME AT 65 (P018=0, Dk, Rf)
or
IF R SEES NO CHANCE or DID NOT GIVE CHANCES OF WORKING AT 70 (P181=0, DK, RF),
GO TO P020 BRANCHPOINT

IF R IS {70 OR OLDER} (A019 >= 70), GO TO P020 BRANCHPOINT

P182

IF R WORKS FOR SOMEONE ELSE (J021=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 70?

OTHERWISE:

What do you think the chances are that you will be working full-time after you reach age 70?

Absolutely Absolutely
No chance 0.....100 Certain

PERCENT _____

DK

RF

IF R WORKS FOR SOMEONE ELSE (J021=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 70?

OTHERWISE:

What do you think the chances are that you will be working full-time after you reach age 70?

Absolutely Absolutely
No chance 0.....100 Certain

[INSTR: ENTER ANY NUMBER FROM 0 TO 100.]

NUMBER _____

P020 BRANCHPOINT: IF R DID NOT REPORT THAT IS CURRENTLY LOOKING FOR A JOB ({J505 and J517} NOT 1), GO TO P028 BRANCHPOINT

P020

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?

Absolutely Absolutely
No chance 0.....100 Certain

PERCENT _____

DK

RF

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?

Absolutely Absolutely
No chance 0.....100 Certain

[INSTR: ENTER ANY NUMBER FROM 0 TO 100.]

NUMBER _____

P028 BRANCHPOINT: IF P009 = 0 GO TO P056_AssistP

IF R IS {65 OR OLDER} (A019 >= 65), GO TO P029 BRANCHPOINT

P028

What is the percent chance that you will live to be 75 or more?

Absolutely Absolutely
No chance 0.....100 Certain

PERCENT _____

DK

RF

What is the percent chance that you will live to be 75 or more?

Absolutely Absolutely
No chance 0.....100 Certain

[INSTR: ENTER ANY NUMBER FROM 0 TO 100.]

NUMBER _____

P102 BRANCHPOINT: IF P009 = 0 GO TO P056_AssistP

IF R DID NOT SAY 50 PERCENT CHANCE THAT WILL LIVE TO 75 YEARS OF AGE (P028 NOT 50), GO TO P029 BRANCHPOINT

IF R SAID 0 PERCENT CHANCE THAT WILL LIVE TO 75 YEARS OF AGE (P028=0), GO TO P175 BRANCHPOINT

P102

Do you think that it is about equally likely that you will die before 75 as it is that you will live to 75 or beyond, or are you just unsure about the chances?

- 1. EQUALLY LIKELY
- 2. UNSURE

DK

RF

P029 BRANCHPOINT: IF P009 = 0 GO TO P056_AssistP

IF R IS {90 OR OLDER} (A019 >= 90), GO TO P175

P029

What is the percent chance that you will live to be

- [85 (IF AGE IS LESS THAN 65)/
- 80 (IF AGE IS 65-69)/
- 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?

Absolutely Absolutely
 No chance 0.....100 Certain

PERCENT _____

DK
RF

What is the percent chance that you will live to be

- [85 (IF AGE IS LESS THAN 65)/
- 80 (IF AGE IS 65-69)/
- 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?

Absolutely Absolutely
 No chance 0.....100 Certain

[INSTR: ENTER ANY NUMBER FROM 0 TO 100.]

NUMBER _____

P157 BRANCHPOINT: IF P009 = 0 GO TO P056_AssistP

IF R IS YOUNGER THAN 65 (A019 < 65), GO TO P175

IF R DID NOT SAY 50 PERCENT CHANCE THAT WILL BE LIVING (P029 NOT 50), GO TO P175
 BRANCHPOINT

P157

Do you think that it is about equally likely that you will die before

- [85 (IF AGE IS LESS THAN 65)/
- 80 (IF AGE IS 65-69)/
- 85 (IF AGE IS 70-74)/
- 90 (IF AGE IS 75-79)/
- 95 (IF AGE IS 80-84)/
- 100 (IF AGE IS 85-89)]

as it is that you will live to

- [85 (IF AGE IS LESS THAN 65)/
- 80 (IF AGE IS 65-69)/
- 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 beyond, or are you just unsure about the chances?

- 1. EQUALLY LIKELY
- 2. UNSURE
- DK
- RF

P107 BRANCHPOINT: IF P009 = 0 GO TO P056_AssistP
 IF R IS YOUNGER THAN 65 (A019 < 65), GO TO P175

P107

Assuming that you are still living at

- [85 (IF AGE IS LESS THAN 75)/
- 90 (IF AGE IS 75-79)/
- 95 (IF AGE IS 80-84)/
- 100 (IF AGE IS 85-89)],

what are the chances that you will be free of serious problems in thinking, reasoning or remembering things that would interfere with your ability to manage your own affairs?

Absolutely Absolutely
 No chance 0.....100 Certain

- PERCENT _____
- DK
- RF

Assuming that you are still living at

[85 (IF AGE IS LESS THAN 75)/

90 (IF AGE IS 75-79)/

95 (IF AGE IS 80-84)/

100 (IF AGE IS 85-89)],

what are the chances that you will be free of serious problems in thinking, reasoning or remembering things that would interfere with your ability to manage your own affairs?

Absolutely Absolutely
No chance 0.....100 Certain

[INSTR: ENTER ANY NUMBER FROM 0 TO 100.]

NUMBER _____

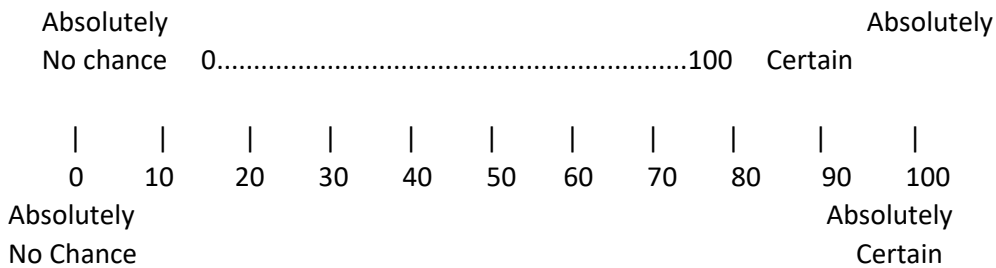
P175 BRANCHPOINT: IF P009 = 0 GO TO P056_AssistP

P175

Please think about what you might spend out-of-pocket for your own medical expenses over the next year, including expenses such as doctor and dentist expenses, hospitals, nursing homes, prescription drugs and any others. Please include expenses that you would pay yourself (or a family member for you), but do not include what is covered by insurance.

On a scale from 0 to 100 (where 0 means absolutely no chance and 100 means absolutely certain), what are the chances that you will spend more than \$1,500 during the coming year?

[INSTR: PLEASE DO NOT INCLUDE PREMIUMS FOR HEALTH INSURANCE OR LONG-TERM CARE INSURANCE.]



where 0= ABSOLUTELY NO CHANCE and 100= ABSOLUTELY CERTAIN

PERCENT _____
DK
RF

Please think about what you might spend out-of-pocket for your own medical expenses over the next year, including expenses such as doctor and dentist expenses, hospitals, nursing homes, prescription drugs and any others. Please include expenses that you would pay yourself (or a family member for you), but do not include what is covered by insurance.

On a scale from 0 to 100 (where 0 means absolutely no chance and 100 means absolutely certain), what are the chances that you will spend more than \$1,500 during the coming year?

[INSTR: PLEASE DO NOT INCLUDE PREMIUMS FOR HEALTH INSURANCE OR LONG-TERM CARE INSURANCE.]

Absolutely Absolutely
No chance 0.....100 Certain

[INSTR: ENTER ANY NUMBER FROM 0 TO 100.]

NUMBER _____

P176 BRANCHPOINT: IF P009 = 0 GO TO P056_AssistP
IF R DID NOT GIVE CHANCES OF SPENDING 1,500, (P175={DK or RF}), GO TO P032 BRANCHPOINT
IF R SAID 0 PERCENT CHANCE OF SPENDING (P175 = 0), GO TO P176
OTHERWISE, GO TO P177

P176

On this same, 0 to 100 scale where 0 means absolutely no chance and 100 means absolutely certain, what are the chances that you will spend more than \$500 during the coming year?

[INSTR: PLEASE DO NOT INCLUDE PREMIUMS FOR HEALTH INSURANCE OR LONG-TERM CARE INSURANCE.]

Absolutely Absolutely
No chance 0.....100 Certain

PERCENT _____

DK

RF

On this same, 0 to 100 scale where 0 means absolutely no chance and 100 means absolutely certain, what are the chances that you will spend more than \$500 during the coming year?

[INSTR: PLEASE DO NOT INCLUDE PREMIUMS FOR HEALTH INSURANCE OR LONG-TERM CARE INSURANCE.]

Absolutely Absolutely
No chance 0.....100 Certain

[INSTR: ENTER ANY NUMBER FROM 0 TO 100.]

NUMBER _____

P177 BRANCHPOINT: IF P009 = 0 GO TO P056_AssistP

OTHERWISE, GO TO P032 BRANCHPOINT

P177

(On this same, 0 to 100 scale where 0 means absolutely no chance and 100 means absolutely certain,) what are the chances that you will spend more than \$3,000 during the coming year?

[INSTR: PLEASE DO NOT INCLUDE PREMIUMS FOR HEALTH INSURANCE OR LONG-TERM CARE INSURANCE.]

PERCENT _____

DK
RF

On this same, 0 to 100 scale where 0 means absolutely no chance and 100 means absolutely certain, what are the chances that you will spend more than \$3,000 during the coming year?

[INSTR: PLEASE DO NOT INCLUDE PREMIUMS FOR HEALTH INSURANCE OR LONG-TERM CARE INSURANCE.]

Absolutely Absolutely
No chance 0.....100 Certain

[INSTR: ENTER ANY NUMBER FROM 0 TO 100.]

NUMBER _____

P178 BRANCHPOINT: IF P009 = 0 GO TO P056_AssistP

IF R SAID MORE THAN 0 PERCENT CHANCE OF SPENDING (P177 > 0), GO TO P178

OTHERWISE, GO TO P032 BRANCHPOINT

P178

(On this same, 0 to 100 scale where 0 means absolutely no chance and 100 means absolutely certain,) what are the chances that you will spend more than \$8,000 during the coming year?

[INSTR: PLEASE DO NOT INCLUDE PREMIUMS FOR HEALTH INSURANCE OR LONG-TERM CARE INSURANCE .]

Absolutely Absolutely
No chance 0.....100 Certain

PERCENT _____

DK

RF

On this same, 0 to 100 scale where 0 means absolutely no chance and 100 means absolutely certain, what are the chances that you will spend more than \$8,000 during the coming year?

[INSTR: PLEASE DO NOT INCLUDE PREMIUMS FOR HEALTH INSURANCE OR LONG-TERM CARE INSURANCE.]

Absolutely Absolutely
No chance 0.....100 Certain

[INSTR: ENTER ANY NUMBER FROM 0 TO 100.]

NUMBER _____

P032 BRANCHPOINT: IF P009 = 0 GO TO P056_AssistP

IF R {IS LESS THAN 65 (A019 <65) and IS REINTERVIEW R (Z076=1)} or R IS CURRENTLY IN NURSING HOME (A237=1, 2, 4, 7, 8, 9, 10, or DK, RF,), GO TO P111 BP

ASK IF R IS 65 OR OLDER OR R IS A NEW R AND R IS CURRENTLY NOT IN A NURSING HOME (A237 = 3, 5, 6, OR EMPTY)

ELSE GO TO P111 BP

P032

IF R IS UNDER 65 YEARS OF AGE (A019 <65):

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: By "nursing home" we mean a facility that provides all of the following services for its residents: 24-hour nursing assistance and supervision, dispensing of medication, personal assistance, and room & meals.

Absolutely Absolutely
No chance 0.....100 Certain

PERCENT _____

DK

RF

IF R IS UNDER 65 YEARS OF AGE (A019 <65):

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: By "nursing home" we mean a facility that provides all of the following services for its residents: 24-hour nursing assistance and supervision, dispensing of medication, personal assistance, and room & meals.

Absolutely Absolutely
No chance 0.....100 Certain

[INSTR: ENTER ANY NUMBER FROM 0 TO 100.]

NUMBER _____

P111 BRANCHPOINT: IF R DID NOT REPORT THAT CURRENTLY RECEIVES SOCIAL SECURITY BENEFITS (J478 NOT 1), GO TO P112 BRANCHPOINT

P111

On a scale from 0 to 100, (where 0 means no chance and 100 means absolutely certain,) what do you think is the percent chance that the benefits you yourself are receiving from Social Security will be cut some time over the next 10 years?

Absolutely
No chance 0.....100 Absolutely
Certain

PERCENT _____

DK

RF

On a scale from 0 to 100, where 0 means no chance and 100 means absolutely certain, what do you think is the percent chance that the benefits you yourself are receiving from Social Security will be cut some time over the next 10 years?

Absolutely
No chance 0.....100 Absolutely
Certain

[INSTR: ENTER ANY NUMBER FROM 0 TO 100.]

NUMBER _____

P112 BRANCHPOINT: IF R DID NOT REPORT THAT EXPECTS TO RECEIVE SOCIAL SECURITY BENEFITS IN THE FUTURE (J479 NOT 1), GO TO P183

P112

On a scale from 0 to 100, what do you think is the percent chance that over the next 10 years there will be changes to Social Security that will reduce your future benefits compared to what you would get under the current system?

Absolutely
No chance 0.....100 Absolutely
Certain

PERCENT _____

DK

RF

On a scale from 0 to 100, what do you think is the percent chance that over the next 10 years there will be changes to Social Security that will reduce your future benefits compared to what you would get under the current system?

Absolutely Absolutely
No chance 0.....100 Certain

[INSTR: ENTER ANY NUMBER FROM 0 TO 100.]

NUMBER _____

P183

What is the percent chance that Congress will change the Medicare program sometime in the next 10 years, so that it becomes less generous than now?

Absolutely Absolutely
No chance 0.....100 Certain

PERCENT _____

DK

RF

What is the percent chance that Congress will change the Medicare program sometime in the next 10 years, so that it becomes less generous than now?

Absolutely Absolutely
No chance 0.....100 Certain

[INSTR: ENTER ANY NUMBER FROM 0 TO 100.]

NUMBER _____

P047

By next year at this time, what is the percent chance that mutual fund shares invested in blue chip stocks like those in the Dow Jones Industrial Average will be worth more than they are today?

Absolutely Absolutely
No chance 0.....100 Certain

PERCENT _____

DK

RF

By next year at this time, what is the percent chance that mutual fund shares invested in blue chip stocks like those in the Dow Jones Industrial Average will be worth more than they are today?

Absolutely Absolutely
No chance 0.....100 Certain

[INSTR: ENTER ANY NUMBER FROM 0 TO 100.]

NUMBER _____

P113 BRANCHPOINT: ASK IF R ANSWERED 50 PERCENT CHANCE THAT MUTUAL FUND WILL BE WORTH MORE (P047 = 50)

ELSE, GO TO P149 EPISTEMIC RESPONSE ASSIGNMENT

P113

Do you think that it is about equally likely that these mutual fund shares will increase in worth as it is that they will decrease in worth by this time next year, or are you just unsure about the chances?

- 1. EQUALLY LIKELY
- 2. UNSURE
- DK
- RF

P149 EPISTEMIC RESPONSE ASSIGNMENT: A RESPONDENT IS ASSIGNED AN EPISTEMIC RESPONSE CODE AT P149 BASED ON RESPONSES TO QUESTIONS P047, P113

- 1. EPISTEMIC RESPONSE
- 2. NON-EPISTEMIC RESPONSE

EPISTEMIC RESPONSE: IF R ANSWERED {DK or RF AT P047 (P047 = {DK or RF})} or ANSWERED {UNSURE or DK AT P113 (P113= {2 or DK})}, THEN CODE 1 EPISTEMIC RESPONSE IS ASSIGNED TO P149.

P150 BRANCHPOINT: IF R PROVIDED AN EPISTEMIC RESPONSE (P149 = 1), GO TO P097

IF R SAID 0 PERCENT CHANCE THAT MUTUAL FUND WILL BE WORTH MORE (P047 = 0), GO TO P180

P150

By next year at this time, what is the percent chance that mutual fund shares invested in blue-chip stocks like those in the Dow Jones Industrial Average will have gained in value by more than 20 percent compared to what they are worth today?

Absolutely Absolutely
No chance 0.....100 Certain

PERCENT _____

DK

RF

By next year at this time, what is the percent chance that mutual fund shares invested in blue-chip stocks like those in the Dow Jones Industrial Average will have gained in value by more than 20 percent compared to what they are worth today?

Absolutely Absolutely
No chance 0.....100 Certain

[INSTR: ENTER ANY NUMBER FROM 0 TO 100.]

NUMBER _____

P180 BRANCHPOINT: IF R SAID 100 PERCENT CHANCE THAT MUTUAL FUND WILL BE WORTH MORE {P047 = 100 or P150 = 100}, GO TO P097
IF R DID NOT GIVE CHANCES OF MUTUAL FUNDS GAINING (P150={DK or RF}), GO TO P097

P180

By next year at this time, what is the percent chance that mutual fund shares invested in blue-chip stocks like those in the Dow Jones Industrial Average will have fallen in value by more than 20 percent compared to what they are worth today?

Absolutely Absolutely
No chance 0.....100 Certain

PERCENT _____

DK

RF

By next year at this time, what is the percent chance that mutual fund shares invested in blue-chip stocks like those in the Dow Jones Industrial Average will have fallen in value by more than 20 percent compared to what they are worth today?

Absolutely Absolutely
No chance 0.....100 Certain

[INSTR: ENTER ANY NUMBER FROM 0 TO 100.]

NUMBER _____

P097_

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

- 1. VERY CLOSELY
- 2. SOMEWHAT CLOSELY
- 3. NOT AT ALL
- DK
- RF

How closely do you follow the stock market?

- 1. VERY CLOSELY
- 2. SOMEWHAT CLOSELY
- 3. NOT AT ALL
- DK
- RF

P041 BRANCHPOINT: IF P009 = 0 GO TO P056_AssistP

IF THIS IS A REINTERVIEW R (Z076=1) AND THE ALTERNATE WAVE FLAG IS NOT SET TO ASK QUESTIONS (P195_Altwave NOT 0), GO TO P185

Note: question P041 are always asked of new interview Rs. They are asked of core reinterview rs only in alternate waves. They were last asked of core reinterview Rs in 2014 and will be asked again 2018. P041 became an alternate wave field in 2016 but before it was being commented and uncommented in/out each wave. P195_altwave uses the same logic as E165_altwave but it is opposite on/off. (when E165 is on P195 is off).

P041

[INSTR: READ SLOWLY.]

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
- 3. THE NEXT 5-10 YEARS
- 3. LONGER THAN 10 YEARS

DK

RF

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
- 3. THE NEXT 5-10 YEARS
- 3. LONGER THAN 10 YEARS

P185

10 years from now, do you think your own standard of living will be higher, lower or the same as now?

- 1. HIGHER
- 2. LOWER
- 3. SAME

DK

RF

P056_AssistP Branchpoint:

Ask if this is an lwer Adminstered lw, Else go to next Section.

P056_
Assist
P

P ASSIST

[INSTR: HOW OFTEN DID R RECEIVE ASSISTANCE WITH ANSWERS IN SECTION P -- EXPECTATIONS?]

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

Field order

P002 P002 - EXPECTATIONS INTRO
 P166 CHANCE HOME WORTH MORE
 P168 CHANCE HOME GAIN/LOSE X PERCENT-NEXT YR
 P005 WILL R LEAVE INHERITANCE - 10K
 P006 WILL R LEAVE INHERITANCE - 100K
 P059 CHANCE R/SP LEAVE INHERIT OF 500K/MORE
 P007 WILL R LEAVE ANY INHERITANCE
 P014 LIKELIHOOD R WILL LOSE JOB
 P015 LIKELIHOOD R WILL FIND ANOTHER JOB
 P016 LIKELIHOOD R WILL WORK FOR PAY
 P017 LIKELIHOOD R WILL WORK AFTER AGE 62
 P123 WORK FT AFTER 62_ EQUALLY LIKELY
 P018 LIKELIHOOD R WILL WORK AFTER AGE 65
 P181 LIKELIHOOD R WILL DO ANY WORK AFTER AGE 70
 P182 LIKELIHOOD R WILL WORK AFTER AGE 70
 P020 CHANCE R WILL FIND DESIRED JOB IN FEW MO
 P028 CHANCE R WILL LIVE TO BE AGE 75 OR MORE
 P102 EPISTEMIC UNCERTAINTY LIVE TO 75
 P029 CHANCE R WILL LIVE TO 80/85/90/95/100
 P157 LIVE TO 80/85/90/95/100-EQUALLY LIKELY
 P107 CHANCE MENTALLY OK AT AGE-FILL
 P175 PERCENT CHANCE R WILL pay out-of-pocket
 P176 PERCENT CHANCE R WILL pay out-of-pocket
 P177 PERCENT CHANCE R WILL pay out-of-pocket
 P178 PERCENT CHANCE R WILL pay out-of-pocket
 P032 PERCENT CHANCE R WILL MOVE TO NH IN 5YR
 P111 CHANCE YOUR SOC SEC BENEFIT LESS 10 YRS
 P112 CHANCE YOUR FUTURE SOCSEC BENEFITS LESS
 P183 CHANCE YOUR FUTURE SOCSEC BENEFITS LESS
 P047 CHANCE MUTUAL FUNDS WORTH MORE NXT YR
 P113 EPISTEMIC UNCERTAINTY STOCKS UP OR DOWN
 P150 MARKET UP/DOWN BY X% NEXT YEAR
 P180 CHANCE MUTUAL FUNDS WORTH blue-chip stoc
 P097_ HOW CLOSELY FOLLOW STOCK MARKET
 P041 FAM FINANCIAL TIMELINE - SAVE/SPEND/PLAN
 P185 Ten yrs from now standard living rating
 P056_ P056 - ASSIST SECTION P - EXPECTATIONS

Assist

P