UnderStandingAmericaStudy

UAS 50: WORK EXPECTATIONS

Survey author(s): Maria Prados, Arie Kapteyn, Joanne Yoong

Contents

1 INTRODUCTION

This UAS panel survey, titled "UAS50: Work Expectations" survey was a project under the Roybal Center for Health Decision Making and Financial Independence in Old Age. This survey is no longer in the field. Respondents were paid $7 to complete the survey.

1.1 Topics

This survey contains questions (among others) on the following topics: Subjective Expectations. A complete survey topic categorization for the UAS can be found here.

1.2 Experiments

This survey includes experiment(s) of the following type(s): Auxiliary Randomization. Please refer to explanatory comments in the Routing section for detailed information. A complete survey experiment categorization for the UAS can be found here.

1.3 Citation

Each publication, press release or other document that cites results from this survey must include an acknowledgment of UAS as the data source and a disclaimer such as, 'The project described in this paper relies on data from survey(s) administered by the Understanding America Study, which is maintained by the Center for Economic and Social Research (CESR) at the University of Southern California. The content of this paper is solely the responsibility of the authors and does not necessarily represent the official views of USC or UAS.' For any questions or more information about the UAS, contact Tania Gutsche, Project and Panel Manager, Center for Economic and Social Research, University of Southern California, at tgutsche@usc.edu.

2 SURVEY RESPONSE AND DATA

2.1 Sample selection and response rate

The sample selection for this survey was:

All active, non-retired respondents except Spanish speakers.

As such, this survey was made available to 2368 UAS participants. Of those 2368 participants, 1543 completed the survey and are counted as respondents. Of those who are not counted as respondents, 29 started the survey without completing and 796 did not start the survey. The overall response rate was 65.16%.

Note: We are unable to provide sample weights for a small number of UAS members (see the Sample and weighting section below for details). If they completed the survey, these members are included in the data set with a weight of zero, but accounted for in the computation of total sample size and survey response rate.%.

The detailed survey response rate is as follows:

UAS50 - Response Overview	
Size of selected sample	2368
Completed the survey	1543
Started but did not complete the survey	29
Did not start the survey	796
Response rate	65.16%

2.2 Timings

The survey took respondents an average of 6 minutes, and the full distribution of survey response times is available in the figure below. Times per question are available upon request.

Distribution of Respondents' Survey Response Times
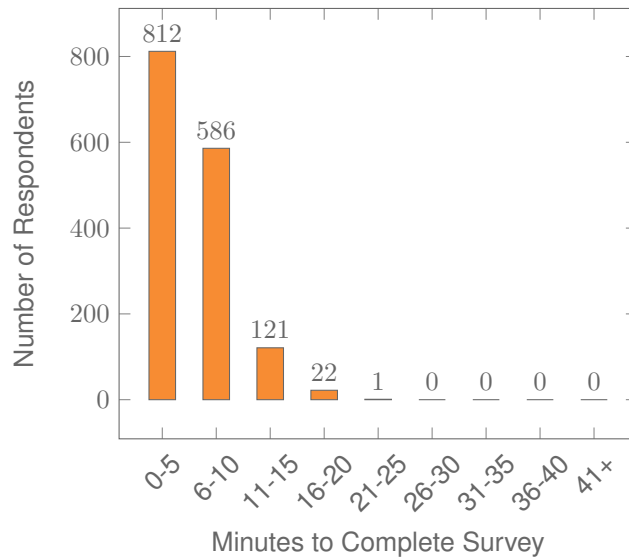
2.3 Sample & Weighting

Weights are included in the data set for this survey. This survey dataset may contain respondents with a weight of zero. These respondents belong to a small group of UAS members for whom sample weights cannot be computed due to non-probability recruitment for special projects. Hence, while they are accounted for in the total number of survey respondents, they do not contribute to any statistics using sample weights. For more details on the UAS weighing procedures please refer to the UAS Weighting Procedures V1. Please contact UAS staff with any questions.

3 STANDARD VARIABLES

Each Understanding America Study data contains a series of standard variables, consisting of individual, household and sample identifiers, language indicator, time stamps and a rating by the respondent of how much he or she liked the survey:

- ○ **uasid**: the identifier of the respondent. This identifier is assigned to a respondent at recruitment and stays with the respondent throughout each and every survey he/she participates in. When analyzing data from multiple surveys, the 'uasid' can be used to merge data sets.

- ○ **uashhid**: the household identifier of the respondent. Every member is assigned a household identifier, stored in the variable 'uashhid'. For the primary respondent this identifier equals his or her 'uasid'. All other eligible members of the primary respondent's household (everyone who is 18 or older in the household) who become UAS respondents receive the 'uasid' of the primary respondent as their household identifier. The identifier 'uashhid' remains constant over time for all respondents. Thus it is always possible to find the original UAS household of an UAS panel member (even after they, for example, have moved out to form another household).

- ○ **survhhid**: uniquely identifies the household a UAS panel member belongs to in a given survey. For instance, if the primary respondent and his/her spouse are both UAS members at the time of a given survey, they both receive the same 'survhhid' identifier for that survey. If they subsequently split, they receive two different 'survhhid' in subsequent surveys. They, however, always share the same 'uashhid'. The identifier 'survhhid' is set to missing (.) if no other household members are UAS panel members at the time of the survey. Since individuals can answer the same survey at different points in time (which can be relatively far apart if the survey is kept in the field for a prolonged time), it may be possible that, within the same data set, household members have different 'survhhid' reflecting different household compositions at the time they answered the survey. For instance, suppose that the primary respondent and his/her spouse are both UAS members. If the primary respondent answers the survey when he/she is living with the spouse, but the spouse answers the survey when the couple has split, they receive different 'survhhid'. Hence, the variable 'survhhid' identifies household membership of UAS panel members, at the time the respondent answers the survey. Note: in the My Household survey 'survhhid' is set to unknown (.u) for respondents who last participated in the My Household survey prior to January 21, 2015.

- ○ **uasmembers**: is the number of other household members who are also UAS panel members at the time of the survey. Since individuals can answer the same survey at different points in time (which can be relatively far apart is the survey is kept in the field for a prolonged time), it may be possible that, within the same data set, the primary respondent of a household has a value of '0', whereas the second UAS household respondent has a value of '1'. Therefore 'uasmembers' should be interpreted as the

number of household and UAS panel members at the time the respondent answers the survey. Note: in the My Household survey 'uasmembers' is set to unknown (.u) for respondents who last participated in the My Household survey prior to January 21, 2015.

○ **sampleframe**: indicates the sampling frame from which the household of the respondent was recruited. All UAS recruitment is done through address based sampling (ABS) in which samples are acquired based on postal records. Currently, the variable 'sampleframe' takes on four values reflecting four distinct sample frames used by the UAS over the year (in future data sets the number of sample frames used for recruitment may increase if additional specific populations are targeted in future recruitment batches):

1. U.S. National Territory: recruited through ABS within the entire U.S.
2. Areas high concentration Nat Ame: recruited through ABS in areas with a high concentration of Native Americans in the zip-code. Within these batches, individuals who are not Native Americans are not invited to join the UAS.
3. Los Angeles County: recruited through ABS within Los Angeles County.
4. California: recruited through ABS within California.

Note: prior to March 6, 2024 this variable was called sampletype and had the following value labels for the above list in UAS data sets:

1. Nationally Representative Sample: recruited through ABS within the entire U.S.
2. Native Americans: recruited through ABS in areas with a high concentration of Native Americans. Within these batches, individuals who are not Native Americans are not invited to join the UAS.
3. LA County: recruited through ABS within Los Angeles County.
4. California: recruited through ABS within California.

○ **batch**: indicates the batch from which the respondent was recruited. Currently, this variable takes the following values (in future data sets the number of batches may increase as new recruitment batches are added to the UAS):

1. ASDE 2014/01
2. ASDE 2014/01
3. ASDE 2014/01
4. Public records 2015/05
5. MSG 2015/07
6. MSG 2016/01
7. MSG 2016/01
8. MSG 2016/01
9. MSG 2016/02

10. MSG 2016/03
11. MSG 2016/04
12. MSG 2016/05
13. MSG 2016/08
14. MSG 2017/03
15. MSG 2017/11
16. MSG 2018/02
17. MSG 2018/08
18. MSG 2019/04
19. MSG 2019/05
20. MSG 2019/11
21. MSG 2020/08
22. MSG 2020/10
23. MSG 2021/02
24. MSG 2021/08
25. MSG 2021/08
26. MSG 2022/02
27. MSG 2022/02
28. MSG 2022/08
29. MSG 2022/11
30. MSG 2022/11
31. MSG 2023/01
32. MSG 2023/06
33. MSG 2023/09
34. MSG 2023/10
35. MSG 2025/02

Note: prior to March 6, 2024 this variable had the following value labels for the above list in UAS data sets:

1. ASDE 2014/01 Nat.Rep.
2. ASDE 2014/01 Native Am.
3. ASDE 2014/11 Native Am.
4. LA County 2015/05 List Sample
5. MSG 2015/07 Nat.Rep.
6. MSG 2016/01 Nat.Rep. Batch 2

7. MSG 2016/01 Nat.Rep. Batch 3
8. MSG 2016/01 Nat.Rep. Batch 4
9. MSG 2016/02 Nat.Rep. Batch 5
10. MSG 2016/03 Nat.Rep. Batch 6
11. MSG 2016/04 Nat.Rep. Batch 7
12. MSG 2016/05 Nat.Rep. Batch 8
13. MSG 2016/08 LA County Batch 2
14. MSG 2017/03 LA County Batch 3
15. MSG 2017/11 California Batch 1
16. MSG 2018/02 California Batch 2
17. MSG 2018/08 Nat.Rep. Batch 9
18. MSG 2019/04 LA County Batch 4
19. MSG 2019/05 LA County Batch 5
20. MSG 2019/11 Nat. Rep. Batch 10
21. MSG 2020/08 Nat. Rep. Batch 11
22. MSG 2020/10 Nat. Rep. Batch 12
23. MSG 2021/02 Nat. Rep. Batch 13
24. MSG 2021/08 Nat. Rep. Batch 15
25. MSG 2021/08 Nat. Rep. Batch 16
26. MSG 2022/02 Nat. Rep. Batch 17 (priority)
27. MSG 2022/02 Nat. Rep. Batch 17 (regular)
28. MSG 2022/08 Nat. Rep. Batch 18
29. MSG 2022/11 LA County Batch 6
30. MSG 2022/11 Nat. Rep. Batch 20
31. MSG 2023/01 Nat. Rep. Batch 21
32. MSG 2023/06 Nat. Rep. Batch 22
33. MSG 2023-09 Native Am. Batch 3
34. MSG 2023-10 Nat. Rep. Batch 23

○ **primary_respondent**: indicates if the respondent was the first person within the household (i.e. to become a member or whether s/he was added as a subsequent member. A household in this regard is broadly defined as anyone living together with the primary respondent. That is, a household comprises individuals who live together, e.g. as part of a family relationship (like a spouse/child/parent) or in context of some other relationship (like a roommate or tenant).

○ **hardware**: indicates whether the respondent ever received hardware or not. Note: this variable should not be used to determine whether a respondent received hardware at a given point in time and/or whether s/he used the hardware to participate in a survey. Rather, it indicates whether hardware was ever provided:

1. None
2. Tablet (includes Internet)

○ **language**: the language in which the survey was conducted. This variable takes a value of 1 for English and a value of 2 for Spanish.

○ **start_date (start_year, start_month, start_day, start_hour, start_min, start_sec)**: indicates the time at which the respondent started the survey.

○ **end_date (end_year, end_month, end_day, end_hour, end_min, end_sec)**: indicates the time at which the respondent completed the survey.

○ **cs_001**: indicates how interesting the respondent found the survey.

4 BACKGROUND DEMOGRAPHICS

Every UAS survey data set includes demographic variables, which provide background information about the respondent and his/her household. Demographic information such as age, ethnicity, education, marital status, work status, state of residence, family structure is elicited every quarter through the "My Household" survey. The demographic variables provided with each survey are taken from the most recent 'MyHousehold' survey answered by the respondent. If at the time of a survey, the information in "My Household" is more than three months old, a respondent is required to check and update his or her information before being able to take the survey.

The following variables are available in each survey data set:

- **gender**: the gender of the respondent.

- **dateofbirth_year**: the year of birth of the respondent.

- **age**: the age of the respondent at the start of the survey.

- **agerange**: if the respondent's age cannot be calculate due to missing information, 'agerange' indicates the approximate age. Should a value for both the 'age' and 'agerange' be present, then 'age' takes precedence over 'agerange'.

- **citizenus**: indicates whether the respondent is a U.S. citizen.

- **bornus**: indicates whether the respondent was born in the U.S.

- **stateborn**: indicates the state in which the respondent was born. This is set to missing (.) if the respondent was not born in the U.S.

- **countryborn**: indicates the country in which the respondent was born. This is set to missing (.) if the respondent was born in the U.S.

- **countryborn_other**: indicates the country of birth if that country is not on the drop down list of countries shown to the respondent'.

- **statereside**: the state in which the respondent is living.

- **immigration_status**: indicates whether the respondent is an immigrant. It takes one of the following values: 0 Non-immigrant, 1 First generation immigrant (immigrant who migrated to the U.S), 2 Second generation immigrant (U.S.-born children of at least one foreign-born parent), 3 Third generation immigrant (U.S.-born children of at least one U.S.-born parent, where at least one grandparent is foreign-born), or 4 Unknown immigrant status.

- **maritalstatus**: the marital status of the respondent.

- **livewithpartner**: indicates whether the respondent lives with a partner.

- **education**: the highest level of education attained by the respondent.

- **hisplatino**: indicates whether the respondent identifies him or herself as being Hispanic or Latino. This variable is asked separately from race.

- **hisplatinogroup**: indicates which Hispanic or Latino group a respondent identifies him or herself with. This is set to missing (.) if the respondent does not identify him or herself as being Hispanic or Latino.

- **white**: indicates whether the respondent identifies him or herself as white (Caucasian).

- **black**: indicates whether the respondent identifies him or herself as black (African-American).

- **nativeamer**: indicates whether the respondent identifies him or herself as Native American (American Indian or Alaska Native).

- **asian**: indicates whether the respondent identifies him or herself as Asian (Asian-American).

- **pacific**: indicates whether the respondent identifies him or herself as Native Hawaiian or Other Pacific Islander.

- **race**: indicates the race of the respondent as singular (e.g., '1 White' or '2 Black') or as mixed (in case the respondent identifies with two or more races). The value '6 Mixed' that the respondent answered 'Yes' to at least two of the single race categories. This variable is generated based on the values of the different race variables (white, black, nativeamer, asian, pacific). This composite measure is not conditional on hisplatino, so an individual may identify as Hispanic or Latino, and also as a member of one or more racial groups.

- **working**: indicates whether the respondent is working for pay.

- **sick_leave**: indicates whether the respondent is not working because sick or on leave.

- **unemp_layoff**: indicates whether the respondent is unemployed or on lay off.

- **unemp_look**: indicates whether the respondent is unemployed and looking for a job.

- **retired**: indicates whether the respondent is retired.

- **disabled**: indicates whether the respondent has a disability.

- **lf_other**: specifies other labor force status.

- **laborstatus**: indicates the labor force status of the respondent as singular (e.g., '1 Working for pay' or '2 On sick or other leave') or as mixed (in case the respondent selects two or more labor statuses). The value '8 Mixed' indicates that the respondent answered 'Yes' to at least two of the single labor force status variables. This variable is generated based on the values of the different labor status variables (working, sick_leave, unempl_layoff, unempl_look, retired, disabled, lf_other).

○ **employmenttype**: indicates the employment type of the respondent (employed by the government, by a private company, a nonprofit organization, or self-employed). This is set to missing (.) if the respondent is not currently working or currently on sick or other leave.

○ **workfullpart**: indicates whether the respondent works full or part-time. This is set to missing (.) if the respondent is not currently working or currently on sick or other leave.

○ **hourswork**: indicates the number of hours the respondent works per week. This is set to missing (.) if the respondent is not currently working or currently on sick or other leave.

○ **hhincome**: is the total combined income of all members of the respondent's household (living in their household) during the past 12 months.

○ **anyhhmember**: indicates whether there were any members in the respondent's household at the time he/she answered the survey as reported by the respondent.

○ **hhmembernumber**: indicates the number of household members in the respondent's household at the time of the survey as reported by the respondent. It may be that 'anyhhmember' is 'Yes', but 'hhmembernumber' is missing if the respondent did not provide the number of household members at the time of the survey.

○ **hhmemberin_#**: indicates whether a household member is currently in the household as reported by the respondent. Household members are never removed from the stored household roster and their information is always included in survey data sets. The order of the roster is the same order in which household members were specified by the respondent in the 'MyHousehold' survey. The order is identified by the suffix _# (e.g., _1 indicates the first household member, _2 the second household member, etc.).

As an example, if the first household member is in the household at the time of the survey, 'hhmemberin_1' is set to '1 HH Member 1 is in the HH'; if he/she has moved out, 'hhmemberin_1' is set to '0 HH member 1 is no longer in the HH'. Since information of other household members (stored in the variables listed below) is always included in survey data sets, information about 'hhmemberin_1' is available whether this person is still in the household or has moved out.

○ **hhmembergen_#**: indicates the gender of another household member as reported by the respondent.

○ **hhmemberage_#**: indicates the age of another household member. The age is derived from the month and year of birth of the household member as reported by the respondent.

○ **hhmemberrel_#**: indicates the relationship of the respondent to the other household member as reported by the respondent.

○ **hhmemberuasid_#**: is the 'uasid' of the other household member if this person is also a UAS panel member. It is set to missing (.) if this person is not a UAS panel member at the time of the survey. Since this identifier is directly reported by the respondent (chosen from a preloaded list), it may differ from the actual (correct) 'uasid' of the UAS member it refers to because of reporting error. Also, this variable should not be used to identify UAS members in a given household at the time of the survey. This is because the variables 'hhmemberuasid_#' are taken from the most recent 'My Household' and changes in household composition involving UAS members may have occurred between the time of the respondent answered 'My Household' and the time the respondent answers the survey. To follow UAS members of a given household, it is advised to use the identifiers 'uashhid' and 'survhhid'.

○ **lastmyhh_date**: the date on which the demographics variables were collected through the 'My Household' survey.

In addition, data sets created after May 8, 2025 include an urbanicity variable. It is based on panel members' current census tract of residence and the 2010 Rural-Urban Commuting Area (RUCA) codes released by the US Department of Agriculture's Economic Research Service. To preserve confidentiality, the UAS collapses the 10 primary RUCA codes to 4 levels: Metropolitan, Micropolitan, Small/Rural, and Unknown. The Metropolitan level corresponds to primary RUCA codes 1-3, the Micropolitian level corresponds to RUCA codes 4-6, and the Small/Rural UAS classification corresponds to RUCA codes 7-10.

For detailed information and definitions of the 10 primary RUCA codes, please visit the USDA ERS Rural-Urban Commuting Area Codes site. Surveys conducted completely prior to May 8, 2025 will have an urbanicity data set available on request.

5 MISSING DATA CONVENTIONS

Data files provide so-called clean data, that is, answers given to questions that are not applicable anymore at survey completion (for example because a respondent went back in the survey and skipped over a previously answered question) are treated as if the questions were never asked. In the data files all questions that were asked, but not answered by the respondent are marked with (.e). All questions never seen by the respondent (or any dirty data) are marked with (.a). The latter may mean that a respondent did not view the question because s/he skipped over it; or alternatively that s/he never reached that question due to a break off. If a respondent did not complete a survey, the variables representing survey end date and time are marked with (.c). Household member variables are marked with (.m) if the respondent has less household members (e.g. if the number of household members is 2, any variables for household member 3 and up are marked with (.m).

UAS provides data in STATA and CSV format. Stata data sets come with include variable labels that are not available in the CSV files. Value labels are provided for single-response answer option. In STATA these labels will include the labels 'Not asked' and 'Not answered' for (.a) and (.e), and will show in tabulations such as 'tab q1, missing'. For multiple-response questions a binary variable is created for each answer option indicating whether the option was selected or not. A summary variable is also provided in string format reflecting which options were selected and in which order. For example, if a question asked about favorite animals with options cat, dog, and horse, then if a respondent selected horse and then cat, the binary variables for horse and cat will be set to yes, while the overall variable would have a string value of '3-1'. If no answer was given, all binary variables and the summary variable will be marked with '.e'.

Questions that are asked multiple times are often implemented as so-called array questions. Supposing the name of such question was Q1 and it was asked in 6 different instances, your data set would contain the variables Q1_1_ to Q1_6_. To illustrate, if a survey asked the names of all children, then child_1_ would contain the name of the first child the respondent named and so on.

More information about the UAS data in general can be found on the UAS Data Pages web site.

6 ROUTING SYNTAX

The survey with routing presented in the next section includes all of the questions that make up this survey, the question answers when choices were provided, and the question routing. The routing includes descriptions of when questions are grouped, conditional logic that determines when questions are presented to the respondent, randomization of questions and answers, and fills of answers from one question to another.

If you are unfamiliar with conditional logic statements, they are typically formatted so that *if* the respondent fulfills some condition (e.g. they have a cellphone or a checking account), *then* they are presented with some other question or the value of some variable is changed. If the respondent does not fulfill the condition (e.g. they are not a cellphone adopter or they do not have a checking account), something *else* happens such as skipping the next question or changing the variable to some other value. Some of the logic involved in the randomization of questions or answers being presented to the respondent is quite complex, and in these instances there is documentation to clarify the process being represented by the routing.

Because logic syntax standards vary, here is a brief introduction to our syntax standards. The syntax used in the conditional statements is as follows: '=' is equal to, '<' is less than, '>' is greater than, and '!=' is used for does not equal. When a variable is set to some number N, the statement looks like 'variable := N'.

The formatting of the questions and routing are designed to make it easier to interpret what is occurring at any given point in the survey. Question ID is the bold text at the top of a question block, followed by the question text and the answer selections. When a question or variable has associated data, the name links to the appropriate data page, so you can easily get directly to the data. Text color is used to indicate the routing: red is conditional logic, gold is question grouping, green is looping, and orange is used to document randomization and other complex conditional logic processes. The routing is written for a computer to parse rather than a human to read, so when the routing diverges significantly from what is displayed to the respondent, a screenshot of what the respondent saw is included.

The name of the randomization variables are defined in proximity to where they are put into play, and like the question ID the names of the randomization variables can be used to link directly to the associated data page.

7   SURVEY WITH ROUTING

intro1 (intro in section Base)
In this survey we would like to ask you a few questions about what you expect for the time period between now and when you stop working and retire.

Start of section **Demographics**

current_age := calcAge(dateofbirth_year, dateofbirth_month, dateofbirth_day)

current_age (CURRENT AGE AT SURVEY START in section Demographics)
What is your age?
RANGE 18..120

End of section **Demographics**

Start of section **SectionA**

IF current_age = RESPONSE THEN
  minimum_age := current_age + 1
ELSE
  minimum_age := 18
END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

  a001 (when retire in section SectionA)
  At what age do you think you are most likely to retire?
  1 I expect to retire at age (at least a year from now):
  2 I do not think I will ever retire.
  3 I have already retired or will retire within the next year.

  a001_age (age when retire in section SectionA)
  RANGE (minimum retirement age())..120

END OF GROUP

/* This survey is administered only to respondents who have not retired yet. */

IF a001 = 3 THEN
  early_exit (Section SectionA)
  The questions in our brief survey are meant for people who are not yet retired and who

17

will not be retiring within the next year. So we have no further questions for you. Of course we will still pay you the promised $xxx for this survey. Thank you for your interest! Please just click "Next" to return to your panel page.

Exit the survey

END OF IF

IF a001 = 1 AND (a001_age <= current_age) then

a001_warning (Section SectionA)
Please go back to confirm your intended retirement age and check for any errors.

END OF IF

/* In this survey survey respondents are asked about their expectations for future earnings. This is done by covering either one or two time periods. This depends on the difference between the age of the respondent and their expected retirement age. If the difference is less than 10 years, respondents are only asked about one period. Otherwise, they are asked about their expectations for two periods. */

IF a001 = 1 THEN
expected_age := a001_age
ELSEIF a001 = 2 THEN
expected_age := 100
END OF IF

IF expected_age = EMPTY THEN
expected_age := 100
END OF IF

IF (expected_age - current_age) < 10 THEN
a002_periods := 1
ELSE
a002_periods := 2
END OF IF

/* Respondents are asked about their future earning expectations one or two times depending on their age and expected retirement age. If it is one period, then the period asked about is "between now and retirement". Otherwise, the following applies for the first period:

○ If the difference between the respondent age and the expected retirement age is less than 15 years, the period is between now and (current age + 5).

○ If the difference between the respondent age and the expected retirement age is more 15 years, the period is between now and (current age + 10).

For the second period the following applies:

- ○ If the respondent indicated in a001 that they plan to retire at a certain age AND the difference between the respondent age and the expected retirement age is less than 15 years, the period is "between (current age + 5) and retirement".

- ○ If the respondent indicated in a001 that they plan to retire at a certain age AND the difference between the respondent age and the expected retirement age is more 15 years, the period is "between (current age + 10) and retirement".

- ○ If the respondent indicated in a001 that they do not plan to retire at a certain age AND the difference between the respondent age and the expected retirement age is less than 15 years, the period is "after (current age + 5)".

- ○ If the respondent indicated in a001 that they do not plan to retire at a certain age AND the difference between the respondent age and the expected retirement age is more 15 years, the period is "after (current age + 10)".

*/

LOOP FROM 1 TO A002_PERIODS

Fill code of question FLRelevantAge(cnt) executed
Fill code of question FLRelevantAge2(cnt) executed

a002 (how certain reduce working in section SectionA)
In the next few questions, we would like you to think about what your future work experience and annual earnings on average might be (between now and/retirement/between/and/after/age).

Think about the period (from now to/retirement/from/to/after/age): on a scale from 0 to 100, where 0 means no chance at all and 100 means absolutely certain, how certain are you that you will be working during that period?

You can click on the point on the scale below that best represents your answer or you can also type your answer in the textbox below the scale.
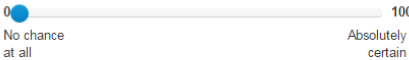RANGE 0..100

Figure 1: *Example*

UnderStandingAmericaStudy

In the next few questions, we would like you to think about what your future work experience and annual earnings on average might be **between now and age 48**.

Think about the period **from now to age 48**: on a scale from 0 to 100, where 0 means no chance at all and 100 means absolutely certain, how certain are you that you will be working during that period?

You can click on the point on the scale below that best represents your answer or you can also type your answer in the textbox below the scale.

0 ●——————————————————— 100
No chance   Absolutely
at all   certain

Or type in: [   ]

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

a003_intro (intro a003 in section SectionA)
When answering the questions below and any following questions about your earnings, please consider pre-tax amounts and ignore the effects of inflation. That is, please respond as if a dollar today is worth the same as a dollar any time in the future.Assume you do not retire (between now and/retirement/between/and/after/age):

a003_a (highest amount could learn in section SectionA)
What do you think is the highest amount per year you could possibly earn on average (between now and/retirement/between/and/after/age)?
NUMBER (NO DECIMALS ALLOWED)

a003_b (lowest amount could learn in section SectionA)
What do you think is the lowest amount per year you could possibly earn on average (between now and/retirement/between/and/after/age)?
NUMBER (NO DECIMALS ALLOWED)

Figure 2: *Example*

UnderStandingAmericaStudy

When answering the questions below and any following questions about your earnings, please consider pre-tax amounts and ignore the effects of inflation. That is, please respond as if a dollar today is worth the same as a dollar any time in the future. Assume you do not retire **between now and age 48**:

What do you think is the highest amount per year you could possibly earn on average **between now and age 48**?
$ [   ] .00

What do you think is the lowest amount per year you could possibly earn on average **between now and age 48**?
$ [   ] .00

END OF GROUP

/* Based on the minimum and maximum income respondents expect to earn for

X_min(cnt) := str_replace(",", "", a003_b(cnt))
X_max(cnt) := str_replace(",", "", a003_a(cnt))

IF X_min(cnt) > X_max(cnt) THEN

> **a003_warning** (warning a003 in section SectionA)
> Please go back and check your answers. The highest amount you could earn per year should be greater than or equal to the lowest amount

ELSEIF X_min(cnt) < 1000 THEN

> **a003_warning2a** (warning a003 in section SectionA)
> You answered (highest amount could learn(cnt)) dollars as a minimum. If this is incorrect go back and change it, otherwise click Next.

ELSEIF X_max(cnt) < 1000 THEN

> **a003_warning2b** (warning a003 in section SectionA)
> You answered (highest amount could learn(cnt)) dollars as a maximum. If this is incorrect go back and change it, otherwise click Next.

END OF IF

IF (X_max(cnt) - X_min(cnt)) > 30000 THEN

> n(cnt) := 5

ELSEIF (X_max(cnt) - X_min(cnt)) > 1000 THEN

> n(cnt) := 3

ELSE

> n(cnt) := 0

END OF IF

IF n(cnt) > 0 THEN

LOOP FROM 1 TO (N(CNT)-1)

X_(cnt,cnt1) := (n(cnt)-cnt1)/n(cnt) * X_min(cnt) + cnt1/n(cnt) * X_max(cnt)

IF ((X_max(cnt) - X_min(cnt)) < 25000) THEN

X_(cnt,cnt1) := number_format(round(X_(cnt,cnt1)/1000) * 1000);

ELSE

X_(cnt,cnt1) := number_format(round(X_(cnt,cnt1)/5000) * 5000);

END OF IF

END OF LOOP

/* The first time respondents are asked they are randomly assigned a visual display via **bc_randomizer**. If it takes a value of 1, Section B is asked first. Otherwise Section C is asked first. */

IF cnt = 1 THEN

IF bc_randomizer = EMPTY THEN

bc_randomizer := mt_rand(1,2)

END OF IF

IF bc_randomizer = 1 THEN

Start of section **SectionB**

/* The first time respondents are asked Section B they are randomly assigned a treatment via **b_randomizer**. It takes one of the following values:

○ Value of 1: Respondents are asked what the percent chance is that their average annual earnings from work will be less than a certain amount; starting with the lowest amount moving up to the highest amount. The slider minimums are adjusted based on answers given for lower amounts.

○ Value of 2: Respondents are asked what the percent chance is that their average annual earnings from work will be less than a certain amount; starting with the highest amount moving down to the lowest amount. The slider maximums

IF cnt = 1 THEN

IF b_randomizer = EMPTY THEN

b_randomizer := mt_rand(1,4)

END OF IF

b_intro (Section SectionB)
In this section we would like you to think again about the chances of different levels of possible earnings you will have in the future. Think of it as you think about the weather forecast. For example, if you think it is almost impossible it will rain tomorrow where you live, chances will be close to 0. If you think rain is very unlikely but still possible, chances may be around 10 or 20 percent. If chances are around 60 percent, it means that it is slightly more likely to rain than not. If you think there is a 90 to 100 percent chance of rain, then it is almost certain that it will rain. Click "Next" to continue.

END OF IF

Fill code of question FLLabels executed

IF b_randomizer = 1 THEN

b001_a (Section SectionB)
On a scale from 0 to 100, where 0 means absolutely no chance and 100 means absolutely certain, what is the percent chance that your average annual earnings from work (between now and/retirement/between/and/after/age) will be less than **$(X b and c series(cnt, 1))**?
RANGE 0..100

23

b001_a (Section SectionB)
On a scale from 0 to 100, where 0 means absolutely no chance and 100 means absolutely certain, what is the percent chance that your average annual earnings from work (between now and/retirement/between/and/after/age) will be less than **$(X b and c series(cnt, 1))**?
RANGE 0..100

b001_b (Section SectionB)
What is the percent chance that your average annual earnings (between now and/retirement/between/and/after/age) will be less than **$(X b and c series(cnt,2))**?
RANGE 0..100

Figure 3: *Example*

END OF GROUP

IF n(cnt) > 3 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

b001_a (Section SectionB)
On a scale from 0 to 100, where 0 means absolutely no chance and 100 means absolutely certain, what is the percent chance that your average annual earnings from work (between now and/retirement/between/and/after/age) will be less than **$(X b and c series(cnt, 1))**?
RANGE 0..100

b001_b (Section SectionB)
What is the percent chance that your average annual earnings (between now and/retirement/between/and/after/age) will be less than **$(X b and c series(cnt,2))**?
RANGE 0..100

b001_c (Section SectionB)
What is the percent chance that your average annual earnings (between now and/retirement/between/and/after/age) will be less than **$(X b and c series(cnt,3))**?
RANGE 0..100

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

b001_a (Section SectionB)
On a scale from 0 to 100, where 0 means absolutely no chance and 100 means absolutely certain, what is the percent chance that your average annual earnings from work (between now and/retirement/between/and/after/age) will be less than **$(X b and c series(cnt, 1))**?
RANGE 0..100

b001_b (Section SectionB)
What is the percent chance that your average annual earnings (between now and/retirement/between/and/after/age) will be less than **$(X b and c series(cnt,2))**?
RANGE 0..100

b001_c (Section SectionB)
What is the percent chance that your average annual earnings (between now and/retirement/between/and/after/age) will be less than **$(X b and c series(cnt,3))**?
RANGE 0..100

b001_d (Section SectionB)
What is the percent chance that your average annual earnings (between now and/retirement/between/and/after/age) will be less than **$(X b and c series(cnt,4))**?
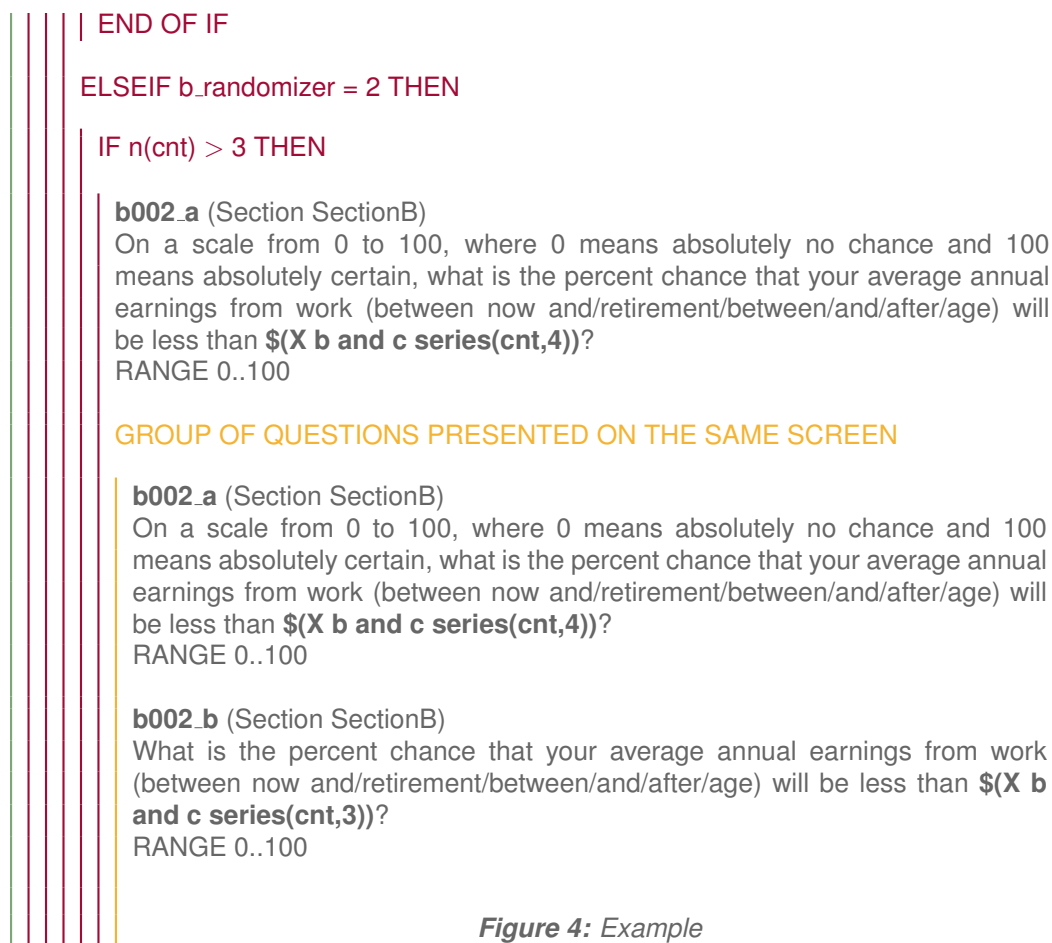RANGE 0..100

END OF GROUP

| END OF IF

ELSEIF b_randomizer = 2 THEN

IF n(cnt) > 3 THEN

b002_a (Section SectionB)
On a scale from 0 to 100, where 0 means absolutely no chance and 100 means absolutely certain, what is the percent chance that your average annual earnings from work (between now and/retirement/between/and/after/age) will be less than **$(X b and c series(cnt,4))**?
RANGE 0..100

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

b002_a (Section SectionB)
On a scale from 0 to 100, where 0 means absolutely no chance and 100 means absolutely certain, what is the percent chance that your average annual earnings from work (between now and/retirement/between/and/after/age) will be less than **$(X b and c series(cnt,4))**?
RANGE 0..100

b002_b (Section SectionB)
What is the percent chance that your average annual earnings from work (between now and/retirement/between/and/after/age) will be less than **$(X b and c series(cnt,3))**?
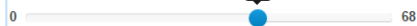RANGE 0..100

Figure 4: *Example*

On a scale from 0 to 100, where 0 means absolutely no chance and 100 means absolutely certain, what is the percent chance that your average annual earnings from work **between now and age 48** will be less than $85,000?

0		100
No chance at all		Absolutely certain

Or type in: 68

What is the percent chance that your average annual earnings from work **between now and age 48** will be less than $70,000?

43

| 0 | | 68 |

Or type in: 43

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

b002_a (Section SectionB)
On a scale from 0 to 100, where 0 means absolutely no chance and 100 means absolutely certain, what is the percent chance that your average annual earnings from work (between now and/retirement/between/and/after/age) will be less than **$(X b and c series(cnt,4))**?
RANGE 0..100

b002_b (Section SectionB)
What is the percent chance that your average annual earnings from work (between now and/retirement/between/and/after/age) will be less than **$(X b and c series(cnt,3))**?
RANGE 0..100

b002_c (Section SectionB)
What is the percent chance that your average annual earnings from work (between now and/retirement/between/and/after/age) will be less than **$(X b and c series(cnt,2))**?
RANGE 0..100

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

b002_a (Section SectionB)
On a scale from 0 to 100, where 0 means absolutely no chance and 100 means absolutely certain, what is the percent chance that your average annual earnings from work (between now and/retirement/between/and/after/age) will be less than **$(X b and c series(cnt,4))**?
RANGE 0..100

b002_b (Section SectionB)
What is the percent chance that your average annual earnings from work (between now and/retirement/between/and/after/age) will be less than **$(X b and c series(cnt,3))**?
RANGE 0..100

b002_c (Section SectionB)
What is the percent chance that your average annual earnings from work (between now and/retirement/between/and/after/age) will be less than **$(X b and c series(cnt,2))**?
RANGE 0..100

b002_d (Section SectionB)
What is the percent chance that your average annual earnings from work (between now and/retirement/between/and/after/age) will be less than **$(X b and c series(cnt,1))**?
RANGE 0..100

END OF GROUP

ELSE

b002_c (Section SectionB)
What is the percent chance that your average annual earnings from work (between now and/retirement/between/and/after/age) will be less than **$(X b and c series(cnt,2))**?
RANGE 0..100

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

b002_c (Section SectionB)
What is the percent chance that your average annual earnings from work (between now and/retirement/between/and/after/age) will be less than **$(X b and c series(cnt,2))**?
RANGE 0..100

b002_d (Section SectionB)
What is the percent chance that your average annual earnings from work

(between now and/retirement/between/and/after/age) will be less than **$(X b and c series(cnt,1))**?
RANGE 0..100

END OF IF

ELSEIF b_randomizer = 3 THEN

b003_a (Section SectionB)
On a scale from 0 to 100, where 0 means absolutely no chance and 100 means absolutely certain, what is the percent chance that your average annual earnings from work (between now and/retirement/between/and/after/age) will be less than **$(X b and c series(cnt,1))**?
RANGE 0..100

b003_b_min := b003_a

IF b003_b_min = EMPTY THEN

b003_b_min := 0

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

b003_a (Section SectionB)
On a scale from 0 to 100, where 0 means absolutely no chance and 100 means absolutely certain, what is the percent chance that your average annual earnings from work (between now and/retirement/between/and/after/age) will be less than **$(X b and c series(cnt,1))**?
RANGE 0..100

b003_b (Section SectionB)
On a scale from 0 to 100, where 0 means absolutely no chance and 100 means absolutely certain, what is the percent chance that your average annual earnings from work (between now and/retirement/between/and/after/age) will be less than **$(X b and c series(cnt,2))**?
RANGE 0..100

Figure 5: *Example*

On a scale from 0 to 100, where 0 means absolutely no chance and 100 means absolutely certain, what is the percent chance that your average annual earnings from work **between now and age 48** will be less than **$35,000**?

0 ──────────────●──────── 100

No chance   Absolutely
at all   certain

Or type in: 64

On a scale from 0 to 100, where 0 means absolutely no chance and 100 means absolutely certain, what is the percent chance that your average annual earnings from work **between now and age 48** will be less than **$50,000**?

0 ──────────●──────────── 100

Or type in: 61

You just said that there is a 64 percent chance that you will earn less than $35,000. But if you earn less than $35,000 then you surely earn less than $50,000. So the percent chance of earning less than $50,000 cannot be lower than the percent chance of earning less than $35,000. Please correct your answer or hit "Back" and correct your previous answer.

END OF GROUP

IF n(cnt) > 3 THEN

b003_b_min := b003_a

IF b003_b_min = EMPTY THEN

b003_b_min := 0

END OF IF

b003_c_min := b003_b

IF b003_c_min = EMPTY THEN

b003_c_min := b003_b_min

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

b003_a (Section SectionB)
On a scale from 0 to 100, where 0 means absolutely no chance and 100 means absolutely certain, what is the percent chance that your average annual earnings from work (between now and/retirement/between/and/after/age) will

30

be less than **$(X b and c series(cnt,1))**?
RANGE 0..100

b003_b (Section SectionB)
On a scale from 0 to 100, where 0 means absolutely no chance and 100 means absolutely certain, what is the percent chance that your average annual earnings from work (between now and/retirement/between/and/after/age) will be less than **$(X b and c series(cnt,2))**?
RANGE 0..100

b003_c (Section SectionB)
On a scale from 0 to 100, where 0 means absolutely no chance and 100 means absolutely certain, what is the percent chance that your average annual earnings from work (between now and/retirement/between/and/after/age) will be less than **$(X b and c series(cnt,3))**?
RANGE 0..100

END OF GROUP

b003_b_min := b003_a

IF b003_b_min = EMPTY THEN

b003_b_min := 0

END OF IF

b003_c_min := b003_b

IF b003_c_min = EMPTY THEN

b003_c_min := b003_b_min

END OF IF

b003_d_min := b003_c

IF b003_d_min = EMPTY THEN

b003_d_min := b003_c_min

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

b003_a (Section SectionB)
On a scale from 0 to 100, where 0 means absolutely no chance and 100 means absolutely certain, what is the percent chance that your average annual earnings from work (between now and/retirement/between/and/after/age) will be less than **$(X b and c series(cnt,1))**?
RANGE 0..100

b003_b (Section SectionB)
On a scale from 0 to 100, where 0 means absolutely no chance and 100 means absolutely certain, what is the percent chance that your average annual earnings from work (between now and/retirement/between/and/after/age) will be less than **$(X b and c series(cnt,2))**?
RANGE 0..100

b003_c (Section SectionB)
On a scale from 0 to 100, where 0 means absolutely no chance and 100 means absolutely certain, what is the percent chance that your average annual earnings from work (between now and/retirement/between/and/after/age) will be less than **$(X b and c series(cnt,3))**?
RANGE 0..100

b003_d (Section SectionB)
On a scale from 0 to 100, where 0 means absolutely no chance and 100 means absolutely certain, what is the percent chance that your average annual earnings from work (between now and/retirement/between/and/after/age) will be less than **$(X b and c series(cnt,4))**?
RANGE 0..100

END OF GROUP

END OF IF

ELSEIF b_randomizer = 4 THEN

IF n(cnt) > 3 THEN

b004_a (Section SectionB)
On a scale from 0 to 100, where 0 means absolutely no chance and 100 means absolutely certain, what is the percent chance that your average annual earnings from work (between now and/retirement/between/and/after/age) will be less than **$(X b and c series(cnt,4))**?
RANGE 0..100

b004_b_max := b004_a

IF b004_b_max = EMPTY THEN

| b004_b_max := 100

END OF IF

b004_a (Section SectionB)
On a scale from 0 to 100, where 0 means absolutely no chance and 100 means absolutely certain, what is the percent chance that your average annual earnings from work (between now and/retirement/between/and/after/age) will be less than **$(X b and c series(cnt,4))**?
RANGE 0..100

b004_b (Section SectionB)
On a scale from 0 to 100, where 0 means absolutely no chance and 100 means absolutely certain, what is the percent chance that your average annual earnings from work (between now and/retirement/between/and/after/age) will be less than **$(X b and c series(cnt,3))**?
RANGE 0..100

Figure 6: *Example*

33

b004_b_max := b004_a

IF b004_b_max = EMPTY THEN

| b004_b_max := 100

END OF IF

b004_c_max := b004_b

IF b004_c_max = EMPTY THEN

| b004_c_max := b004_b_max

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

b004_a (Section SectionB)
On a scale from 0 to 100, where 0 means absolutely no chance and 100 means absolutely certain, what is the percent chance that your average annual earnings from work (between now and/retirement/between/and/after/age) will be less than **$(X b and c series(cnt,4))**?
RANGE 0..100

b004_b (Section SectionB)
On a scale from 0 to 100, where 0 means absolutely no chance and 100 means absolutely certain, what is the percent chance that your average annual earnings from work (between now and/retirement/between/and/after/age) will be less than **$(X b and c series(cnt,3))**?
RANGE 0..100

b004_c (Section SectionB)
On a scale from 0 to 100, where 0 means absolutely no chance and 100 means absolutely certain, what is the percent chance that your average annual earnings from work (between now and/retirement/between/and/after/age) will be less than **$(X b and c series(cnt,2))**?
RANGE 0..100

END OF GROUP

b004_b_max := b004_a

IF b004_b_max = EMPTY THEN

b004_b_max := 100

END OF IF

b004_c_max := b004_b

IF b004_c_max = EMPTY THEN

b004_c_max := b004_b_max

END OF IF

b004_d_max := b004_c

IF b004_d_max = EMPTY THEN

b004_d_max := b004_c_max

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

b004_a (Section SectionB)
On a scale from 0 to 100, where 0 means absolutely no chance and 100
means absolutely certain, what is the percent chance that your average annual
earnings from work (between now and/retirement/between/and/after/age) will
be less than **$(X b and c series(cnt,4))**?
RANGE 0..100

b004_b (Section SectionB)
On a scale from 0 to 100, where 0 means absolutely no chance and 100
means absolutely certain, what is the percent chance that your average annual
earnings from work (between now and/retirement/between/and/after/age) will
be less than **$(X b and c series(cnt,3))**?
RANGE 0..100

b004_c (Section SectionB)
On a scale from 0 to 100, where 0 means absolutely no chance and 100
means absolutely certain, what is the percent chance that your average annual
earnings from work (between now and/retirement/between/and/after/age) will
be less than **$(X b and c series(cnt,2))**?
RANGE 0..100

b004_d (Section SectionB)
On a scale from 0 to 100, where 0 means absolutely no chance and 100

35

means absolutely certain, what is the percent chance that your average annual earnings from work (between now and/retirement/between/and/after/age) will be less than **$(X b and c series(cnt,1))**?
RANGE 0..100

ELSE

b004_c_max := 100

b004_c (Section SectionB)
On a scale from 0 to 100, where 0 means absolutely no chance and 100 means absolutely certain, what is the percent chance that your average annual earnings from work (between now and/retirement/between/and/after/age) will be less than **$(X b and c series(cnt,2))**?
RANGE 0..100

b004_d_max := b004_c

IF b004_d_max = EMPTY THEN

b004_d_max := b004_c_max

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

b004_c (Section SectionB)
On a scale from 0 to 100, where 0 means absolutely no chance and 100 means absolutely certain, what is the percent chance that your average annual earnings from work (between now and/retirement/between/and/after/age) will be less than **$(X b and c series(cnt,2))**?
RANGE 0..100

b004_d (Section SectionB)
On a scale from 0 to 100, where 0 means absolutely no chance and 100 means absolutely certain, what is the percent chance that your average annual earnings from work (between now and/retirement/between/and/after/age) will be less than **$(X b and c series(cnt,1))**?
RANGE 0..100

END OF GROUP

| END OF IF

END OF IF

End of section **SectionB**

Start of section **SectionC**

IF cnt = 1 THEN

  IF c_randomizer = EMPTY THEN

  | c_randomizer := mt_rand(1,2)

  END OF IF

END OF IF

IF c_randomizer = BINS THEN

  IF cnt = 1 THEN

c001_intro (Section SectionC)
In the next question, we ask you to think about how many hours you will work next week. We will show you 20 balls that you can put in five different bins, reflecting what you think are the chances out of 20 that your hours worked next week fall in each bin. One ball represents one chance out of 20. If you do not put any balls in a bin, it means you are sure that your hours will NOT be within that range. The more likely you think it is that your hours fall in a given bin, the more balls you should put in this bin. Below is an example of how this works.
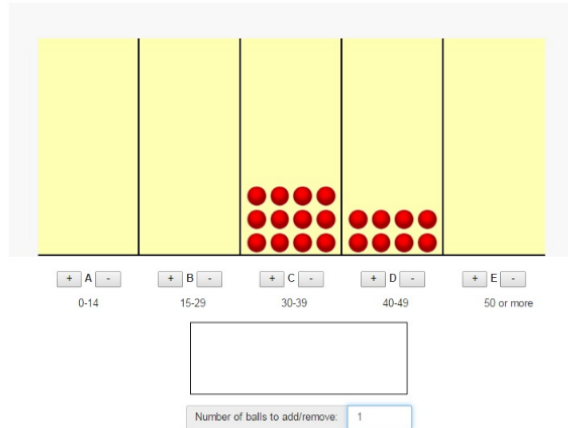
In the example shown here, there are no balls in bins for less than 30 hours, so it is certain that hours will be not be less than 30. In the same way, it is certain that hours worked will not be more than 50, because there are no balls in the 50+ bin. There are 12 out of 20 balls in the 30-39 bin, meaning that the chance that hours worked are between 30 and 39 is 12 out of 20 (60 percent). There is a smaller chance, 8 out of 20 (40 percent chance), that hours will be between 40 and 49.

This is just an example to illustrate; the chances you have in mind may be completely different. Click next when you are ready to start.

Figure 7: Example

In the next question, we ask you to think about how many hours you will work next week. We will show you 20 balls that you can put in five different bins, reflecting what you think are the chances out of 20 that your hours worked next week fall in each bin. One ball represents one chance out of 20. If you do not put any balls in a bin, it means you are sure that your hours will NOT be within that range. The more likely you think it is that your hours fall in a given bin, the more balls you should put in this bin. Below is an example of how this works.

+ A -	+ B -	+ C -	+ D -	+ E -
0-14	15-29	30-39	40-49	50 or more

Number of balls to add/remove: 1

In the example shown here, there are no balls in bins for less than 30 hours, so it is certain that hours will be not be less than 30. In the same way, it is certain that hours worked will not be more than 50, because there are no balls in the 50+ bin. There are 12 out of 20 balls in the 30-39 bin, meaning that the chance that hours worked are between 30 and 39 is 12 out of 20 (60 percent). There is a smaller chance, 8 out of 20 (40 percent chance), that hours will be between 40 and 49.

This is just an example to illustrate; the chances you have in mind may be completely different. Click next when you are ready to start.

c001_a (hours working next week in section SectionC)
Now it's your turn! How many hours do you think you will work next week?

You can adjust the number of balls in each bin by clicking the plus or minus signs.

NOTE: You can add or remove multiple balls at the same time by changing the number in the box below the balls. For example, if you change the number in the box to "5" and click a plus button below a bin, 5 balls will be added to that bin. Similarly, if there are 4 balls in a bin and you would like to remove 3, you can enter "3" in the box below the balls and click the minus button below that bin.

IF (array_sum(explode("~", c001_a)) < 20) THEN

c_bins_warning (Section SectionC)
You did not put all the balls in bins. Please go back to complete your answer.

c001_a_flag := 1

| END OF IF

END OF IF

c001_b (future earnings in section SectionC)
Now we would like you to think again about your future annual earnings from work (between now and/retirement/between/and/after/age). Based on what you told us before about your possible minimum and maximum earnings during this period, we have chosen ((cnt)) bins. Remember, the more likely you think it is that your average earnings this period will fall in a given bin, the more balls you should put in it. Start putting balls in bins!

NOTE: Remember, you can add or remove multiple balls at the same time by changing the number in the box below the balls. For example, if you change the number in the box to "5" and click a plus button below a bin, 5 balls will be added to that bin. Similarly, if there are 4 balls in a bin and you would like to remove 3, you can enter "3" in the box below the balls and click the minus button below that bin.

Figure 8: Example

Now we would like you to think again about your future annual earnings from work **between now and age 48**. Based on what you told us before about your possible minimum and maximum earnings during this period, we have chosen 5 bins. Remember, the more likely you think it is that your average earnings this period will fall in a given bin, the more balls you should put in it. Start putting balls in bins!

NOTE: Remember, you can add or remove multiple balls at the same time by changing the number in the box below the balls. For example, if you change the number in the box to "5" and click a plus button below a bin, 5 balls will be added to that bin. Similarly, if there are 4 balls in a bin and you would like to remove 3, you can enter "3" in the box below the balls and click the minus button below that bin.

+	-		+	-		+	-		+	-		+	-
$20000			$35,000			$50,000			$70,000			$85,000	
-			-			-			-			-	
$35,000			$50,000			$70,000			$85,000			$100000	

Number of balls to add/remove: 1

c_cnt := array_sum(explode(""", c001_b))

IF (c_cnt < 20) THEN

c_bins_warning (Section SectionC)
You did not put all the balls in bins. Please go back to complete your answer.

c001_b_flag := 1

END OF IF

ELSE

IF cnt = 1 THEN

c002_intro (Section SectionC)
In the next question, we ask you to think about how many hours you will work next week. We will show you five different bars. The height of the bar reflects what you think are the chances out of 100 that your work hours next week fall in

each bin. The more likely you think it is that your hours fall in a given bin, the taller you should make this bin's bar.

In the example shown here, the bars corresponding to less than 30 hours are set to zero, so it is certain that hours will be not be less than 30. In the same way, it is certain that hours worked will not be more than 50, because the bars corresponding to more than 50 hours are set to zero height. The bar in the 30-39 bin is 60 tall, meaning that there is a 60 percent chance that hours worked are between 36 and 39. There is a smaller chance, 40 percent chance, that hours will be between 40 and 49. This is just an example to illustrate; the chances you have in mind may be completely different. Click next when you are ready to start.

c002_a (hours working next week in section SectionC)
Now it's your turn!

How many hours do you think you will work next week? You can adjust the height of the bars in each bin by clicking the plus or minus signs, or by dragging the edge of the bar up or down. The maximum height of a single bar is 100, and the height of the bars should add up to 100.

END OF IF

c002_b (future earnings in section SectionC)
Now we would like you to think again about your future annual earnings (between now and/retirement/between/and/after/age). Based on what you told us before about your possible minimum and maximum earnings this period, we have chosen ((cnt)) bars. You have to adjust the bars' heights in these ((cnt)) bars. Remember, the more likely you think it is that your average earnings this period will fall in a given bar, the taller you should make the bar. Start adjusting your bars!

Figure 9: *Example*

+	-	+	-	+
$20000	$30,000	$35,000	$45,000	$50,000
-	-	-	-	-
$30,000	$35,000	$45,000	$50,000	$60000
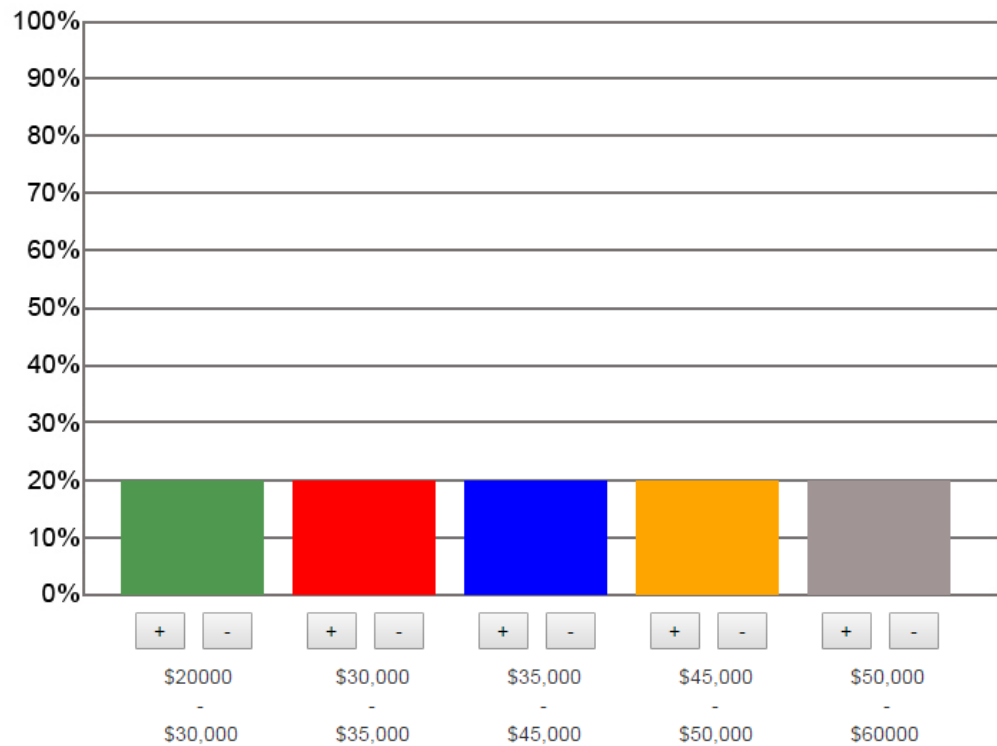
END OF IF

End of section **SectionC**

ELSE

Section C is administered first.
Section B is administered second.

END OF IF

ELSE

Fill code of question FLVisual executed
Fill code of question FLImage executed

c_choice (what format preferred in section SectionA)

We would now like you to think about the chances of possible values your future average earnings could take (between now and/retirement/between/and/after/age). Instead of asking you to fill out percent chances in a form and also (put balls in bins/adjust bars' heights) like before, we would like you to choose how you would rather answer the question. Please, click on the format you liked best and get started:
1 Section B
2 Section C

/* Fpr the second period respondents can choose whether to use the display presented in Section B or in Section C. */

IF c_choice = 1 THEN

  Section B is administered for a second round.

ELSE

  Section C is administered for a second round.

END OF IF

END OF IF

END OF IF

END OF LOOP

End of section **SectionA**

Start of section **Closing**

d001 (how confident in section Closing)
How confident are you about your answers in this survey?
1 Very confident
2 Somewhat confident
3 Not that confident
4 Not at all confident

d002 (how well understood questions in section Closing)
How well do you think you understood the questions in this survey?
1 Very well
2 Somewhat well
3 Not that well
4 Not at all well

FLOneQuestion := getOneQuestionDate()
dummy := addUAS50Reminder()

CS_001 (HOW PLEASANT INTERVIEW in section Closing)
Could you tell us how interesting or uninteresting you found the questions in this interview?
1 Very interesting
2 Interesting
3 Neither interesting nor uninteresting
4 Uninteresting
5 Very uninteresting

CS_003 (comments in section Closing)
Do you have any other comments on the interview? Please type these in the box below.(If you have no comments, please click next to complete this survey.)
STRING

thankyou (Section Closing)
This is the end of the survey. On (()) we will ask you to complete one more short question related to this survey for another $2. We hope you will have time to do this.

Thank you for participating!

End of section **Closing**

/* Please note that although question CS_003 is listed in the routing, the answers are not included in the microdata in the event identifiable information is captured. Cleaned responses are available by request. */