

Economic Research Initiative on the Uninsured

**HEALTH INSURANCE AND LABOR SUPPLY: EVIDENCE FROM
HYPOTHETICAL SHOCKS TO WEALTH**

Conference Draft

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June 30, 2002

The University of Michigan Economic Research Initiative on the Uninsured, sponsored by the Robert Wood Johnson Foundation, supports this research. The authors also acknowledge support of the National Institute on Aging (P01-AG10179). F. Thomas Juster provided indispensable collaboration in the design of the survey. Ana Quiñones provided comprehensive research assistance.

ABSTRACT

Health Insurance and Labor Supply: Evidence from Hypothetical Shocks to Wealth

Most workers in the United States get their health insurance through their employer. This linkage of insurance and employment can create substantial barriers to mobility. This paper provides new evidence on this issue. It discusses the design and implementation of a survey that asks respondents how their labor supply would be affected by winning a lottery that pays their income for life. It finds that respondents propensity to quit work following this increase in wealth decreases if they do not expect to keep their insurance when they quit.

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Most workers in the United States get their health insurance through their job. This linkage between health insurance and jobs may create substantial distortions. Workers with jobs that provide health insurance may be reluctant to switch jobs or quit working owing to the costs and availability of insurance outside of their current job. Lack of ready access to employer-provided health insurance is potentially costly for individuals without jobs who are not eligible for government-provided insurance.

This paper takes a new approach to studying the value of job-related health insurance and its impact on labor supply. It examines labor supply decisions of workers faced with significant increases in wealth. Using a methodology developed by Kimball and Shapiro (2002), it studies how survey respondents report they would adjust their labor supply when they receive a wealth shock that would at least replace their labor income. With this new wealth, workers can quit work and maintain current consumption, keep working and enjoy at least a doubling in consumption, or choose some intermediate combination of increased consumption and reduced work. The reduction in work can take the form of reduced hours or early retirement. The purpose of this analysis is to estimate the wealth elasticity of labor supply. Under certain restrictions on the utility function discussed by Kimball and Shapiro, the survey results can also be used to infer the response of labor supply to temporary changes in wages.

This paper extends Kimball and Shapiro's methodology to study how health insurance affects labor supply. Specifically, it examines how the relationship between wealth shocks and labor supply is affected by health insurance coverage. It reports on a new survey developed and

fielded for this purpose. The survey collects detailed information on how health insurance coverage relates to the respondents' current employment. It also asks respondents whether they would lose their coverage if they leave their job. Finally, it asks how respondents would change their labor supply following an increase in wealth that would enable them to quit work and at least sustain their consumption. This change in labor supply is interacted in the survey with various insurance states. In particular, it asks whether the respondents would make a different labor supply decision were there universal health insurance.

The survey approach stands in contrast to the more standard approach of using actual data on employment and health insurance to study the effect of job-related insurance on labor supply. See Madrian (1994), who examines whether actual employment turnover rates vary with insurance status. This literature has found evidence of weak job lock from insurance, though Adams (2002), using similar methodology and arguably better data, provides evidence of greater job lock.

The survey approach has several advantages over the standard approach. The survey approach can

- Examine behavior in response to exogenous shocks and hence avoid the endogeneity and selection problems that provide challenges for econometric work.
- Hold constant ancillary factors that are often difficult to control for statistically.
- Be crafted so that survey responses map directly into an economic model that may underlie individuals' decisions, and
- Consider large shocks, for example, ones that can lead to lifetime decisions such leaving the labor force.

We have argued elsewhere [see Barsky, Juster, Kimball, and Shapiro (1997)] that the approach taken in this paper has these advantages. In this application, the survey approach has the additional, important benefit of being able to consider the behavioral response to hypothetical public policies, specifically the provision of universal health insurance.

Note that the approach taken here differs starkly from research that asks purely for attitudes or opinions. Though responses are subjective, they have two important features that lend them to economic analysis. First, they can be mapped into a precise economic model. Second, they are quantitative. These two features will allow us to make precise conclusions based on the survey responses and to potentially estimate parameters relevant for policy analysis.

The remainder of the paper is organized as follows. Section I describes the survey, Section II presents the results, and Section III presents discussion and conclusions.

I. Survey

The survey instrument is designed to elicit information about current wages and labor supply, about coverage and sources of health insurance, and about labor supply decisions following winning a lottery that replaces current income for life. The survey was fielded as part of the University of Michigan's Monthly Survey. It therefore also contains a number of standard covariates that are also available for the analysis. This section describes the design of the survey instrument.

A. Family structure, labor supply, and insurance coverage

For couples, labor supply and how it interacts with health insurance is a joint decision.

Abstracting from health insurance, labor supply is a joint decision because it provides income for

the household, because it affects the availability of members of the household for non-market production and leisure, and because non-market activities of members of households may interact. Health insurance greatly complicates these interactions because it is typically provided by the job. Moreover, one spouse's job may provide health insurance for the other, a fact that provides a myriad of interactions that affect labor supply. These interactions can increase job lock (i.e., a worker's job might insure both the worker and the spouse) or decrease it (i.e., a worker might be able to quit a job that provides health insurance and still be covered by the spouse's insurance). Our survey is designed to provide data on these interactions. While doing so greatly complicates the writing of the survey, the conduct of the survey, and its analysis, taking into account these complications is necessary for understanding household labor and insurance outcomes.

Some discussion of the design of the Monthly Survey is necessary to explain how we address these issues. The Monthly Survey provides a representative sample of households. It has one respondent per household.¹ If that individual is single, the individual's response stands for that of the household. If the individual is married, the survey records responses for the individual, but also asks the individual to give proxy responses for his or her spouse.² This allows us to get individual data on both members of couples. It also allows us to study the joint decisions of members of couples.

¹ This respondent is selected at random from among all the adults living in the household. This procedure is used to avoid introducing biases into the sample, e.g., because a working member of the household is less likely to be at home when the survey taker calls. If the household member who is selected to be the respondent is not at home, the survey taker arranges to call back when he or she is available. There is chance that an adult child is chosen as the respondent. We use a weighting procedure that gives such respondents zero weight on the grounds that they are not able to accurately report on the household's situation.

Table 1 shows the various possibilities contemplated by the survey for employment and insurance status of couples. The letters refer to branch points in the survey, which is presented in full in the Appendix. Because of this complex branching, the survey instrument is long—almost fifty pages in the printed version—and difficult to follow on paper. Interested readers are referred to a copy of the Appendix.³ We quote the key questions for this analysis in the discussion that follows. The complexity of tracing these possibilities through the survey mirrors the complexity of how insurance interacts with labor supply in the context of the family. The specifics of the labor supply and health insurance coverage questions are discussed in the next two subsections.

B. *Labor supply and lottery*

The survey model opens with questions about labor supply.⁴ The respondent is asked if they are working for pay, and if so, for how many hours per week, weeks per year, and at what rate of pay. Non-working respondents are asked how much they would expect to work and get paid were they to take a job. There are also follow-up questions on rates of pay for exact hours worked (e.g., overtime pay) and about whether the hours of work are flexible. Finally, the respondent is asked when he or she expects to retire. Married respondents are asked similar questions about the labor supply of their spouses.

² The Monthly Survey treats married and unmarried couples symmetrically. We use married and spouse as shorthand for both married and partnered individuals. Most couples in the survey are married.

³ The survey instrument is available at www.econ.lsa.umich.edu/~shapiro/CA200203.PDF.

⁴ The opening set of questions is a version of risk tolerance question of Barsky, et al. (1997) unrelated to the current analysis. The survey has other questions that do not bear on the topic of this paper. They are briefly mentioned so that readers of this paper can understand the context in the survey of the questions we do analyze.

After these questions about current labor supply, respondents are asked about their response to winning a hypothetical lottery. The lottery is meant to simulate a significant shock to wealth—one that would allow the respondent (and his or her spouse) to quit work without a loss of consumption. Framing this question as a lottery whose payoff is tied to the respondent's income allows it to be scaled to the circumstances of the household, yet ask the same question of each respondent. The lottery question is as follows.

Now I have some questions on another topic. Suppose you won a lottery that, every year, would pay you (and your husband/wife/ partner) an amount equal to last year's (family) income for as long as you (or your husband/wife/partner) live. We'd like to know what effect the lottery money would have on your life.

The first effect we asked working respondents about is the response of their labor input to winning this lottery. Specifically,

Assuming that your work hours were flexible, would the lottery money cause you to increase your work hours, decrease your work hours, or what? [CA17]⁵

The responses are coded as follows: increase hours, decrease hours, no change in hours, or quit entirely. For those who change hours, they are asked by how much they would change hours. Again, married respondents are asked about their spouse's change in labor supply after winning the lottery.

In designing the lottery questions, the aim was to have the individuals imagine it replaced the income they earned from working. There are some tradeoffs in framing this hypothetical between making it simple versus making it match exactly an experiment that maps neatly into the economic analysis. For example, workers face changing labor income over time and expect to retire. It is difficult to frame a lottery, however, to match what they would expect to earn from work. Inflation is another risk facing workers, and our question leaves open whether respondents interpret the lottery as a real or nominal payment. In the end, we chose simplicity as the guiding principle for crafting the lottery question.

Winning the lottery substantially increases lifetime resources. For those who do not quit, they have their current income plus their ongoing earnings. The lottery continues to pay income during retirement. Even for those who quit, there is some increase in lifetime resources as long as they expect to retire at some point. The survey thus continues with a series of questions about what respondents will do with this extra income.⁶ The extra resources also allow a worker to finance an earlier than expected retirement. To get information about this key margin of adjustment, the survey asks the following:

You told me before that you expect to retire at age [SUPPLY PREVIOUS ANSWER]. With the extra income from the lottery, at what age would you plan to retire? [CA22]

The respondent is asked the parallel question for the spouse where relevant.

⁵ The reference in bracket is to the survey question in the appendix. Similar questions are asked for respondents in different family circumstances.

C. *Health Insurance Coverage*

The next questions ask about current health coverage. These questions are relevant both as stand-alone measures of insurance and non-insurance, and for analyzing the labor supply decisions following the lottery. Again, there is complicated branching to take into account family structure. The survey begins by asking about coverage of children, if relevant.

Specifically,

(Are the children/Is the child) 17 years of age or younger living in your household covered by health insurance? [CA48]

If the answer to this question is yes, the respondent is asked the source of the insurance.

Does this coverage come (from your job/from your (husband/wife/partner)'s job/from both jobs,) from government health insurance, such as Medicaid or Medicare, from privately purchased health insurance, or what? [CA49]

The response is coded as follows: respondent's job, spouse's job, both jobs, Medicare, Medicaid, private purchase, or other (specified).

The respondent is then asked about whether the children would lose insurance if the parents quit. Specifically,

⁶ These questions do not bear on the results reported in the paper, so they are not discussed in

If (you/your (husband/wife/partner)/both you and your (husband/wife/partner)) were to quit (your/(his/her)) job(s), would the child(ren) in your household still be covered by health insurance? [CA50]

The respondent is then asked, “Are you covered by health insurance?” [CA51] and, if a member of a couple, “Is your (husband/wife/partner) covered by health insurance?” [CA51b]. The answers to these questions, together with the labor force status, put the respondent into an appropriate series of question to learn about the source of insurance coverage. (See Table 1 for the branching for couples.)

Consider the case of a couple where both work and both are covered by insurance. This case poses the greatest complexity in eliciting information about insurance coverage and its interaction with current employment. In simpler cases (e.g., single individuals, single-worker couples, uninsured individuals), the survey asks the appropriate subset of these questions. The survey first asks about the respondent’s own insurance coverage.

Does your own health insurance coverage come from your job, from your (husband/wife/partner)’s job, from both jobs, or from neither job? [CA53]

If the insurance is from the respondent’s job, the respondent is asked if the spouse’s job would provide insurance if the respondent were to quit [CA53a]. If the insurance is from spouse’s job, the respondent is asked if the respondent could be covered by the respondent’s job [CA53b]. If the insurance comes from neither job, the respondent is asked,

detail here.

Does your health insurance coverage come from a previous job you or your (husband/ wife/partner) had, or do you have government health insurance, such as Medicare or Medicaid, or do you have privately purchased health insurance, or what? [CA53c]

The responses are coded as follows: respondent's previous job, spouse's previous job, Medicare, Medicaid, private purchase, or other (specified). If the respondent's previous job provides the respondent coverage, the respondent is asked if the spouse is also covered through this previous job [CA53d].

The respondent is then given the same battery of questions, but applied to his or her spouse [CA54a-d]. After these questions, the link between employment and health insurance is asked explicitly.

If both you and your (husband/wife/partner) were to quit your jobs, would either of you still be covered by health insurance? [CA55]

This question allows implicitly for any adjustments the household might make if it lost job-related insurances, e.g., to purchase privately. The responses are coded as follows: respondent would be covered, spouse would be covered, both would be covered, or neither would be covered.

D. *Universal Health Insurance*

The lottery question is asked in the context of the present insurance system and the respondent's situation in it. The survey also asks how the respondent (and his or her spouse) would respond were there universal health insurance. It first asks whether universal health insurance alone would lead to quitting work.

Now I have some “iffy” kinds of questions. Suppose that the United States adopted a universal health insurance system that covered the entire population from birth to death, regardless of whether people worked. Would you or your (husband/wife/partner) quit your jobs? [CA56]

The responses are coded as follows: respondent would quit, spouse would quit, both would quit, or neither would quit. The survey then interacts the universal health insurance hypothetical with the lottery hypothetical.

Assuming this universal health insurance system is in place, suppose you won a lottery that, every year, would pay you and your (husband/wife/partner) an amount equal to last year's family income for as long as you or your (husband/wife/partner) live. Would you or your (husband/wife/partner) quit your jobs? [CA57]

Again, the responses are coded as follows: respondent would quit, spouse would quit, both would quit, or neither would quit.

As noted above, similar batteries of questions are asked for single individuals, single-earner households (either the respondent or spouse can be the earner), and for non-working households. Non-working households are not asked about job-related insurance. Workers not covered by insurance are asked whether the employer offers insurance that the worker does not take up.

III. Results

The survey was fielded in March 2002 as a module on the Survey Research Center's Monthly Survey. The Monthly Survey, also known as the Surveys of Consumers, provides the data for the Michigan Consumer Sentiment Index. It is a random digit dial survey with 500 respondents. It is conducted by telephone throughout the month.

Recall that there is one respondent per household. Our sample includes more individuals than the number of households because of the proxy responses for spouses. There are 450.5 respondents to our module, 288.0 working respondents and 162.5 non-working respondents.⁷ The number of respondents totals to less than 500 because of respondents who are given zero weight or because of missing values for key work or insurance variables. These 450.5 respondents gave reports for 250.1 spouses, 186.5 working spouses and 63.6 non-working spouses. Hence, there are 700.6 individuals in our sample, 474.5 of whom are working and 226.1 who are not working.

⁷ All results are based on weighted responses, so the frequency counts are not integers. The weights make several adjustments: The weights correct for oversampling of households with more than one telephone line, they give zero weight to adult children residing with their parents on the grounds that they are not well informed about the households finances, and they make corrections for the undersampling of the poor and well-to-do in phone surveys.

A. *Health Insurance Coverage*

Tables 2 through 5 summarize our findings concerning health insurance coverage. Table 2 gives the results for all workers. The employment rate in the survey of 67.7 percent (474.5/700.6) is somewhat higher than the 62.8 percent reported by the Bureau of Labor Statistics for March 2002, though the BLS includes 16 to 18 year olds, who are excluded from our sample. The aggregate insurance rate among workers is 92.2 percent. Of these insured workers, over 90 percent receive their insurance from a job, mainly from their own job, but also from the spouse's job or both jobs. We will discuss below the non-job sources of insurance.

The next blocks of Table 2 separate respondents and their spouses. Recall that respondents include single respondents and that many couples have one worker, so there is not a one-to-one correspondence between respondents and spouses. The respondents have lower rates of insurance than spouses because singles have lower rates of insurance than married individuals. Table 3 gives this detail by marital status. There are slightly more working spouses than working respondents. This would seem to indicate that the Monthly Survey is not entirely successful in getting a random respondent within the household, e.g., there is a slight excess probability of getting a non-working member of a couple. Yet, sampling error could explain the difference.⁸ Spouse and respondents have similar rates of insurance. The rate of non-insurance for single workers is 14 percent, over twice the rate for married individuals.

Our survey finds very few non-insured children. Among children in families where there is a working adult, the insurance rate is over 95 percent.

Table 4 reports insurance status for non-working individuals. Their rate of insurance is 93 percent. They always report that their children are insured, though there are few children

⁸ The 95 percent confidence interval about 172 working married respondents is 152 to 193.

residing in households with only non-working adults. Again, singles have lower insurance rates than married individuals. About a quarter of married non-workers get their jobs from their spouses' job.

Table 5 gives the sources on non-job related insurance. Especially among workers, non-job related insurance is so rare that most categories have too few respondents to give meaningful results. Hence, these results should be approached with caution. Private purchase is the modal source of non-job related insurance for non-workers. The other important source is government programs, including Medicare, Medicaid, the military, and other miscellaneous government programs.

Among the non-workers, the majority of whom are retirees, the picture is quite different. Medicare is the modal source of insurance. Previous job is also an important source of insurance. The "multiple types" category includes a number of respondents with Medicare plus Medigap insurance or coverage from a previous employer. The last block of results in Table 5 gives results separately for those aged 65 and older to isolate the Medicare-eligible population.

To summarize our findings concerning health insurance coverage, our survey finds an overall coverage rate of over 90 percent. It is higher among non-workers, mainly owing to their coverage by government programs. It is lower among single workers. Few children are not covered by health insurance.

B. *Health Insurance if Quit Job*

The results in the previous section suggest that non-insurance is a problem for a relatively small fraction of the population. Our survey concerning what individuals expect to happen to their

insurance coverage were they to quit their job paints a very different picture. Loss of insurance is a substantial risk associated with quitting a job.

Several considerations enter the design of this question. First, it implicitly reflects any adjustments to insurance the respondent might make following a quit, notably purchasing private insurance or retaining the job-related insurance through COBRA. (It would be possible to add questions probing this issue. Because this module was already at the outer edge of respondent burden in the context of the overall survey, we did not do so here.) Second, it asks about quits, which are voluntary. There are other forms of separations, e.g., layoffs. Asking about quits rather than other separations is deep design choice for this survey because it is meant to get information about labor supply choices. It is likely that the non-insurance rate after a layoff is higher than after a quit, so we can speculate that these estimates are likely an upper bound for the insurance rate following all job separations. (Again, further research with more survey time could shed light on this issue.)

Table 6 reports what respondents say will happen to their insurance status if they quit their job. There is a substantial risk of loss of insurance from quitting a job. For respondents and spouses, one-half and one-third report loss of insurance if the worker quits his or her job.⁹ For singles, the risk is larger—over one half would their health insurance. Singles do not have the potential buffer of insurance from spouses' jobs. Children are very much at risk. Ninety percent of married individuals' children would lose coverage if both parents quit. Puzzling, the fraction of children losing insurance is lower for singles, though the number of observations are low.

⁹ This lower rate of loss of insurance for spouses relative to married respondents might be related to the issue of non-randomness of respondent within household discussed above in the context of Table 3.

The evidence from Table 6 indicates that job-lock for insurance might be very important and the individuals perceive a substantial risk through loss of health insurance if they decide to quit jobs.

C. *Wealth Shocks, Labor Supply, and Insurance*

This subsection presents the results concerning the interaction among winning the hypothetical lottery that pays income for life, labor supply, and insurance.

1. *Winning the lottery and quitting work*

The first columns of Table 7 report how respondents answer whether they would quit work or not after winning the lottery depending on whether they expect to keep their insurance if they quit. Among all respondents, one-quarter would quit work immediately upon winning the lottery and three-quarters would not. The decision to quit varies significantly and in a predictable way with insurance status. Among those who would keep their insurance when quitting their job, 32 percent would quit after winning the lottery. Of those who do not keep their insurance, only 21 percent would quit. (This difference is statistically significant at approximately the 5 percent level.) Mainly the single and single-earner respondents drive the finding for all respondents. The dual earner respondents rarely both quit. Since insurance through the spouse's job is commonly available, whether the respondent keeps his or her own insurance is evidently less relevant.

Hence, the lottery provides evidence that individuals put a considerable value on insurance provided by their job. This is true even though the wealth shock from the lottery would provide sufficient income to purchase private insurance. Evidently, respondents place a

value on employer-provided insurance that transcends the pecuniary cost of replacing it. One can conjecture that they have concerns or imperfect information about the easy of purchasing insurance.

2. Universal health insurance

This speculation finds some support from our results concerning universal health insurance. Having universal health insurance alone provides surprisingly little effect on quitting work absent the lottery. Virtually no respondents reported that having universal health insurance alone would lead them to quit. See the second to last column in Table 7.

Yet, having universal health insurance powerfully interacts with the lottery to induce quits. Overall, thirty-eight percent of respondents would quit work after winning the lottery in the presence of universal life insurance compared with twenty-five percent overall without it. See the last column in Table 7. Moreover, having universal health insurance increases the probability of quitting work after the lottery relative to those who would keep their insurance even if they quit. This interaction is particularly noticeable for single and single-earner respondents, and for dual-earner respondents with both workers quitting. Workers do not value universal insurance alone enough to induce them to quit. Universal health insurance is, however, a more attractive alternative than retaining current coverage for workers who are contemplating quitting owing to winning the lottery.

C. *Labor supply: Other margins of adjustment*

The lottery confronts the worker with a large increase in lifetime resources. Quitting work immediately is not the only margin for adjusting labor supply. Workers can reduce hours

immediately, or reduce lifetime labor supply by retiring early, or both.¹⁰ Table 8 report results from the survey concerning these additional margins. Table 8 has the same format as Table 7 with added rows for reducing hours and early retirement.¹¹ Indeed, the quitting/not-quitting dichotomy reported in masks substantial reductions in labor supply. Of the three-quarters of respondents who do not quit, the substantial majority would reduce hours.

1. Reducing hours

As discussed above, those who lose their insurance when they quit are less likely to quit their job when they win the lottery. Table 8 shows, however, that they are more likely to reduce their hours. This makes sense. If workers who face the prospect of losing job-related insurance are reluctant to quit, but still would like to reduce labor supply, they use the hours margin. This effect is most powerful among the single and single-earner households, who are quite unlikely to use the quit margin.

Among dual earners, there are a number of permutations of behavior. It is hard to discern patterns given the range of outcomes, yet it is true that those who would lose insurance if they quit do have a higher propensity to use the hours margin than do those who would keep their insurance.

¹⁰ The survey does allow the respondents to say they will increase hours in response to winning the lottery. A few do choose this option. We exclude them from the sample.

¹¹ We did not ask about the hours and retirement margins for the universal health insurance hypothetical, so Table 8 only concerns the lottery.

2. Early retirement

Among those who do not quit, early retirement is also a significant margin of adjustment. Of those who do not quit and have valid responses to the retirement age questions,¹² Table 8 reports that 62 percent would reduce their retirement age after winning the lottery. Among those who would reduce their hours, mean retirement age would fall by about 10 years.

Again, those who expect to lose their health insurance if they quit immediately and who are therefore less likely to quit are more likely to use the early retirement margin. The survey did not query about insurance coverage under early retirement, though these are potentially more attractive than losing insurance immediately following a quit.

III. Discussion

According to the evidence from our survey, workers will reduce their labor supply substantially if they win a lottery that replaces their income for life. We investigate three margins of adjustment: quitting work immediately, reducing hours of work, and retiring early. All of these margins of adjustment are important, though different households report different margins of adjustment.

Differences in health insurance coverage can explain differences in adjustments to labor supply. Most workers get their health insurance through their job. For workers with children, our survey finds that children's health coverage is even more strongly tied to parents' work than the insurance of the parents themselves. The survey documents that this linkage of insurance coverage and employment reduces the willingness of workers to quit jobs, even if they have an increment to wealth that would more than replace their labor income, and therefore permit them

to maintain current consumption and purchase insurance. Workers who would not keep their insurance after quitting are more likely to use other margins of adjustment after winning the lottery—reducing hours or retiring early—than those who would keep their insurance after quitting.

The survey also asks about quitting work after winning the lottery were there universal health coverage. Universal life insurance increases the number of workers who quit work after winning the lottery relative to the fraction who would quit if they could keep their current insurance. This hierarchy of quit rates following the lottery—the lowest for those who lose insurance, the next highest for those who would keep their current insurance, and the highest in the presence of universal health insurance—supports the hypothesis that job-related insurance coverage creates job lock. Moreover, it indicates that universal health insurance would reduce job lock to a greater extent than would allowing workers to retain their current coverage or to have the option of purchasing private coverage after a quit.

The responses to surveys are subject to potential biases. Respondents might have different understandings of the questions. Subtle issues of framing the questions, of order that they are asked, and so on, can affect responses. Moreover, the lottery hypothetical is a simple one, it does not cover some key contingencies, e.g., inflation or growth in wages. The “difference in differences” approach taken in this analysis does minimize the impact of these biases on the main conclusions. The key results of the paper are based on the interaction of quitting work after winning the lottery and health insurance coverage. The cognitive and framing issues related to the survey design might affect what fraction of individuals report winning the lottery, and hence bias estimates of the wealth elasticity of labor supply. It is less evident that

¹² The row in Table 8 labeled non-quitters/retirement margin also excludes those have invalid

such biases would affect how the fraction of quits changes under different health insurance coverage, either across individuals in their current situation or under the hypothetical of national health insurance.

Given the magnitude of the wealth shock embodied in the lottery, it is notable that a significant fraction of workers continue to place an evident high value of having insurance provided through their job. One can speculate why job-provided insurance appears to accrue this nonpecuniary benefit. Workers may fear that private insurance may be very hard to obtain, or that the cost might be very high. These fears may well be warranted owing to the uncertainties associated with the current and future private insurance market, and with the possibility that individuals might become uninsurable. Moreover, because respondents have no experience with the private insurance market, they may be uncertain about where to turn for it. Future research along lines of Kimball and Shapiro (2002) can provide quantitative estimates of these nonpecuniary benefits.

responses for expected retirement date (either before or after the lottery).

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Table 1.

Interviewer Checkpoint: Respondent and Spouse Labor Supply and Insurance Coverage

1. RESPONDENT AND SPOUSE WORK (CA2=1 AND CA8=1) AND BOTH COVERED BY HEALTH INSURANCE (CA51=1 AND CA51b=1)→**GO TO CA53**
2. RESPONDENT WORKS (CA2=1) AND SPOUSE DOESN'T (CA8=5) AND BOTH COVERED BY HEALTH INSURANCE (CA51=1 AND CA51b=1)→**GO TO CA58**
3. RESPONDENT DOESN'T WORK (CA2=5) AND SPOUSE WORKS (CA8=1) AND BOTH COVERED BY HEALTH INSURANCE (CA51=1 AND CA51b=1)→**GO TO CA62**
4. RESPONDENT AND SPOUSE DO NOT WORK (CA2=5 AND CA8=5) AND BOTH COVERED BY HEALTH INSURANCE (CA51=1 AND CA51b=1)→**GO TO CA66**
5. RESPONDENT AND SPOUSE WORK (CA2=1 AND CA8=1) AND NEITHER COVERED BY HEALTH INSURANCE (CA51=5 AND CA51b=5)→**GO TO CA68**
6. RESPONDENT WORKS (CA2=1) AND SPOUSE DOESN'T (CA8=5) AND NEITHER COVERED BY HEALTH INSURANCE (CA51=5 AND CA51b=5)→**GO TO CA72**
7. RESPONDENT DOESN'T WORK (CA2=5) AND SPOUSE WORKS (CA8=1) AND NEITHER COVERED BY HEALTH INSURANCE (CA51=5 AND CA51b=5)→**GO TO CA75**
8. RESPONDENT AND SPOUSE DO NOT WORK (CA2=5 AND CA8=5) AND NEITHER COVERED BY HEALTH INSURANCE (CA51=5 AND CA51b=5)→**GO TO CA78**
9. RESPONDENT AND SPOUSE WORK (CA2=1 AND CA8=1) AND ONLY RESPONDENT IS COVERED BY HEALTH INSURANCE (CA51=1 AND CA51b=5)→**GO TO CA79**
10. RESPONDENT WORKS (CA2=1) AND SPOUSE DOESN'T (CA8=5) AND ONLY RESPONDENT IS COVERED BY HEALTH INSURANCE (CA51=1 AND CA51b=5)→**GO TO CA84**
11. RESPONDENT DOESN'T WORK (CA2=5) AND SPOUSE WORKS (CA8=1) AND ONLY RESPONDENT IS COVERED BY HEALTH INSURANCE (CA51=1 AND CA51b=5)→**GO TO CA87**
12. RESPONDENT AND SPOUSE DO NOT WORK (CA2=5 AND CA8=5) AND ONLY RESPONDENT IS COVERED BY HEALTH INSURANCE (CA51=1 AND CA51b=5)→**GO TO CA92**
13. RESPONDENT AND SPOUSE WORK (CA2=1 AND CA8=1) AND ONLY SPOUSE IS COVERED BY HEALTH INSURANCE (CA51=5 AND CA51b=1)→**GO TO CA94**
14. RESPONDENT WORKS (CA2=1) AND SPOUSE DOESN'T (CA8=5) AND ONLY SPOUSE IS COVERED BY HEALTH INSURANCE (CA51=5 AND CA51b=1)→**GO TO CA97**
15. RESPONDENT DOESN'T WORK (CA2=5) AND SPOUSE WORKS (CA8=1) AND ONLY SPOUSE IS COVERED BY HEALTH INSURANCE (CA51=5 AND CA51b=1)→**GO TO CA101**
16. RESPONDENT AND SPOUSE DO NOT WORK (CA2=5 AND CA8=5) AND ONLY SPOUSE IS COVERED BY HEALTH INSURANCE (CA51=5 AND CA51b=1)→**GO TO CA104**

Table 2.
Health Insurance Coverage, Workers

	<u>N</u>	<u>%</u>
Working - All	474.50	
Insured	437.31	92.16%
through own job only	289.04	66.09%
through spouse's job only	74.38	17.01%
through both jobs	30.95	7.08%
through non-job sources	42.93	9.82%
Not insured	37.19	7.84%
Working - respondents	288.04	
Insured	262.09	90.99%
through own job only	171.73	65.52%
through spouse's job only	36.94	14.09%
through both jobs	20.22	7.71%
through non-job sources	33.20	12.67%
Not insured	25.96	9.01%
Working - spouses	186.45	
Insured	175.22	93.98%
through own job only	117.31	66.95%
through respondent's job only	37.44	21.37%
through both jobs	10.73	6.12%
through non-job sources	9.73	5.55%
Not insured	11.23	6.02%

Source: March 2000 Survey of Consumers

Note: weighted responses

Table 3.
Health Insurance Coverage, Workers, by Marital Status

Married		
Working - respondents	171.73	
Insured	162.49	94.62%
through own job only	90.61	55.76%
through spouse's job only	36.94	22.73%
through both jobs	20.22	12.44%
through non-job sources	14.72	9.06%
Not insured	9.24	5.38%
Working - spouses	186.45	
Insured	175.22	93.98%
through own job only	117.31	66.95%
through respondent's job only	37.44	21.37%
through both jobs	10.73	6.12%
through non-job sources	9.73	5.55%
Not insured	11.23	6.02%
Working - households with children	115.07	
Children are insured	111.07	96.52%
Children are not insured	3.99	3.47%
Single		
Working - respondents	116.32	
Insured	99.59	85.62%
through job	81.12	81.45%
Not insured	16.72	14.37%
Working - households with children	32.95	
Children are insured	31.45	95.45%
Children are not insured	1.50	4.55%

Source: March 2000 Survey of Consumers

Note: weighted responses

Table 4.
Health Insurance Coverage, Non-Workers

	<u>N</u>	<u>%</u>
Not working - All	226.14	
Insured	210.42	93.05%
through non-job sources	154.76	73.55%
through spouse's job only	51.42	24.44%
Not insured	15.73	6.96%
Not working - respondents	162.49	
Insured	151.26	93.09%
Not insured	11.23	6.91%
Not working - spouses	63.65	
Insured	59.16	92.95%
Not insured	4.49	7.05%
Not working - all households with children	9.49	
Children are insured	9.49	100.00%
Married		
Not working - respondents	79.62	
Insured	75.13	94.36%
Not insured	4.49	5.64%
Not working - spouses	63.65	
Insured	59.16	92.95%
Not insured	4.49	7.05%
Not working - households with children	3.74	
Children are insured	3.74	100.00%
Single		
Not working - respondents	82.87	
Insured	76.13	91.87%
Not insured	6.74	8.13%
Not working - households with children	5.74	
Children are insured	5.74	100.00%

Source: March 2000 Survey of Consumers

Note: weighted responses

**Table 5.
Non-Job Related Sources of Coverage**

	<u>N</u>	<u>%</u>
Working and insured - All	42.93	
Own previous job	2.25	5.23%
Spouse previous job	1.00	2.33%
Private purchase	18.47	43.02%
Medicare / Medicaid	5.24	12.21%
Military	5.49	12.79%
Government	2.50	5.81%
State-sponsored program	1.25	2.91%
Parent's insurance	2.75	6.40%
Student insurance plan	0.75	1.74%
Divorced or deceases spouse's job	0.75	1.74%
Multiple types of insurance	2.50	5.81%
Non-working and insured - All	154.76	
Own previous job	23.21	15.00%
Spouse previous job	13.23	8.55%
Private purchase	18.72	12.10%
Medicare / Medicaid	40.69	26.29%
Military	6.24	4.03%
Government	3.49	2.26%
State-sponsored program	0.00	0.00%
Parent's insurance	0.00	0.00%
Student insurance plan	0.00	0.00%
Divorced or deceases spouse's job	2.75	1.77%
Multiple types of insurance	41.93	27.10%
Non-working and insured - 65 and older	105.08	
Own previous job	10.73	10.21%
Spouse previous job	8.74	8.31%
Private purchase	7.24	6.89%
Medicare / Medicaid	32.45	30.88%
Military	4.74	4.51%
Government	2.00	1.90%
State-sponsored program	0.00	0.00%
Parent's insurance	0.00	0.00%
Student insurance plan	0.00	0.00%
Divorced or deceases spouse's job	1.50	1.43%
Multiple types of insurance	37.19	35.39%

Source: March 2000 Survey of Consumers

Note: weighted responses

**Table 6.
Health Insurance Coverage if Quit**

	<u>N</u>	<u>%</u>
Working - respondents	262.09	
Has insurance even if quit	125.80	48.00%
Does not have insurance if quit	136.28	52.00%
Working - spouses	175.22	
Has insurance even if quit	115.82	66.10%
Does not have insurance if quit	59.41	33.90%
Working - households with children	142.52	
Children are covered if parents quit	13.48	9.46%
Children are not covered if parents quit	129.05	90.55%
Married		
Working - respondents	162.49	
Has insurance even if quit	80.62	49.62%
Does not have insurance if quit	81.87	50.39%
Working - spouses	175.22	
Has insurance even if quit	115.82	66.10%
Does not have insurance if quit	59.41	33.90%
Working - households with children	111.07	
Children are covered if parents quit	0.00	0.00%
Children are not covered if parents quit	111.07	100.00%
Single		
Working - single	99.59	
Has insurance even if quit	45.18	45.37%
Does not have insurance if quit	54.41	54.63%
Working - households with children	31.45	
Children are covered if parent quits	13.48	42.86%
Children are not covered if parent quits	17.97	57.14%

Source: March 2000 Survey of Consumers

Note: weighted responses

Table 7.
Health Insurance Coverage and Winning Lottery: Quitting Work

	Win Lottery								Universal health insurance (no lottery)		Universal health insurance and lottery	
	All		Keep insurance if quit		Do not keep insurance		Uninsured		N	%	N	%
	N	%	N	%	N	%	N	%				
Working - All do not quit	474.50		185.21		252.10		37.19		432.57		427.33	
	355.69	74.96%	126.05	68.06%	198.19	78.61%	31.45	84.57%	424.33	98.10%	266.33	62.32%
	118.81	25.04%	59.16	31.94%	53.91	21.39%	5.74	15.43%	8.24	1.90%	161.00	37.67%
Single and One-Earner do not quit	185.71		61.40		103.84		20.47		160.49		159.25	
	149.01	80.24%	44.43	72.36%	87.11	83.89%	17.47	85.34%	153.76	95.80%	94.85	59.56%
	36.69	19.76%	16.97	27.64%	16.72	16.11%	3.00	14.63%	6.74	4.20%	64.40	40.44%
Dual-Earner neither quits one quits both quit	288.79		123.80		148.27		16.72		272.07		268.08	
	161.74	56.01%	67.89	54.84%	84.12	56.73%	9.73	58.19%	270.57	99.45%	135.54	50.56%
	89.86	31.11%	40.19	32.46%	43.43	29.29%	6.24	37.30%	0.00	0.00%	74.13	27.65%
	37.19	12.88%	15.73	12.70%	20.72	13.97%	0.75	4.49%	1.50	0.55%	58.41	21.79%

Source: March 2000 Survey of Consumers

Note: weighted responses

Table 8.
Health Insurance Coverage and Winning Lottery: Quitting Work, Reducing Hours, and Retiring Early

	Win Lottery							
	All		Keep insurance if quit		Do not keep insurance		Uninsured	
	Win Lotter	%	N	%	N	%	N	%
Working - All	474.50		185.21		252.10		37.19	
no change in hours	139.03	29.30%	58.16	31.40%	70.39	27.92%	10.48	28.18%
reduce hours	205.43	43.29%	65.90	35.58%	122.31	48.51%	17.22	46.30%
quit	118.81	25.04%	58.16	31.40%	53.92	21.39%	5.74	15.43%
non-quitters/retirement age*	327.73		113.57		186.46		27.71	
would reduce age	201.93	61.61%	62.65	55.16%	127.80	68.54%	11.48	41.44%
mean years reduced	10.09		10.34		9.97		10.11	
Single and One-Earner	185.71		61.40		103.84		20.47	
no change in hours	57.41	30.91%	19.97	32.52%	30.20	29.09%	7.24	35.36%
reduce hours	89.61	48.25%	24.46	39.84%	54.91	52.88%	10.23	50.00%
quit	36.69	19.76%	16.97	27.64%	16.72	16.11%	3.00	14.63%
non-quitters/retirement age*	136.28		39.94		80.62		15.73	
would reduce age	84.12	61.72%	19.72	49.37%	59.41	73.68%	4.99	31.75%
mean years reduced	11.05		12.17		10.68		11.90	
Dual-Earner	288.79		123.80		148.27		16.72	
neither change hours	35.94	12.44%	17.97	14.52%	17.97	12.12%	0.00	0.00%
both reduce	69.39	24.03%	27.46	22.18%	37.44	25.25%	4.49	26.87%
both quit	37.19	12.88%	15.73	12.70%	20.72	13.97%	0.75	4.48%
one no change, one reduces	47.43	16.42%	18.97	15.32%	24.71	16.67%	3.74	22.39%
one no change, one quits	40.94	14.17%	17.72	14.31%	20.72	13.97%	2.50	14.93%
one reduces, one quits	44.43	15.38%	20.97	16.94%	22.71	15.32%	0.75	4.48%
non-quitters/retirement age*	182.46		69.14		102.59		10.73	
one reduces	46.93	25.72%	19.97	28.88%	23.96	23.36%	3.00	27.91%
both reduce	61.90	33.93%	25.96	37.55%	34.45	33.58%	1.50	13.95%
mean years reduced, one	8.69		4.49		4.58		1.50	13.98%
mean years reduced, both	8.39		8.67		8.10		10.00	

* Non-quitters with valid responses for retirement-age questions
Source: March 2000 Survey of Consumers
Note: weighted responses

SECTION CA: WORK, SAVINGS, AND HEALTH INSURANCE

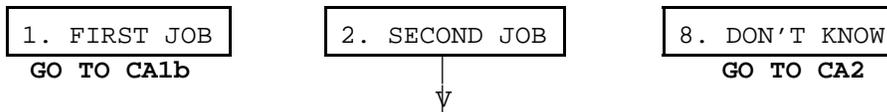
CA. EXACT TIME NOW: _____

CA1. [IWER: READ SLOWLY]

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

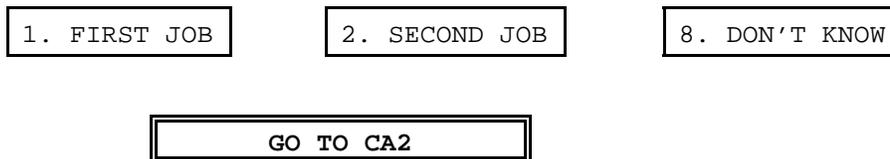
The first would guarantee your current total family income for life. The second is possibly better paying, but the income is also less certain. There is a 50-50 chance the second job would double your total lifetime income and a 50-50 chance that it would cut it by a third.

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



CA1a. Suppose the chances were 50-50 that the second job would double your lifetime income and 50-50 that it would cut it in half.

Would you take the first job or the second job?



CA1b. Suppose the chances were 50-50 that the second job would double your lifetime income and 50-50 that it would cut it by twenty percent.

Would you take the first job or the second job?



CA2. (Please remind me,) are you doing any work for pay at the present time?

1. YES	5. NO
GO TO CA3	↓

CA2a. If you were working at the kind of job you think you could get, about how much would you earn, before taxes and other deductions, in a typical week?

\$ _____ PER 1. HOUR 2. WEEK 3. MONTH 4. YEAR

CA2b. If you were working at the kind of job you think you could get, about how many hours would you work for pay in a typical week?

_____ HOURS PER WEEK

CA2c. Do you expect to work for pay in the future?

1. YES	5. NO
↓	GO TO CA7a

CA2d. When in the future do you expect to begin working for pay?

_____ 1. MONTHS 2. YEARS

GO TO CA7

CA3. About how many hours do you work for pay in a typical week?

_____ HOURS PER WEEK

CA3a. And about how many weeks do you work in a typical year, including paid vacation?

_____ WEEKS PER YEAR

CA3b. About how much do you earn, before taxes and other deductions, in a typical week?

\$ _____ PER 1. HOUR 2. WEEK 3. MONTH 4. YEAR

CA4. If you were to work one more hour each week, would you get paid at the same hourly rate as now, at an overtime rate like time and a half, not get paid anything for the extra hour, or what?

1. SAME RATE AS NOW	2. OVERTIME RATE	3. NOT ANYTHING EXTRA
------------------------	---------------------	--------------------------

7. OTHER (SPECIFY): _____

CA5. Could you work fewer than (RESPONSE IN CA3) hours per week if you wanted to?

1. YES	5. NO
--------	-------

CA5a. Would you like to work fewer than (RESPONSE IN CA3) hours per week?

1. YES ↓	5. NO GO TO CA6
-------------	--------------------

CA5b. How many fewer hours per week would you like to work?

_____ HOURS PER WEEK

CA5c. What is the most important reason you would like to work fewer hours?

CA6. Could you work more than (RESPONSE IN CA3) hours per week if you wanted to?

1. YES	5. NO
--------	-------

CA6a. Would you like to work more than (RESPONSE IN CA3) hours per week?

1. YES GO TO CA6d	5. NO ↓ GO TO CA6b
----------------------	--------------------------

CA6b. Suppose you were asked to work more hours per week, with a proportionate increase in pay--say (RESPONSE to CA3 PLUS 10) hours per week. Would that be okay?

1. YES	5. NO
↓	GO TO CA6g

CA6c. What if you were asked to work (RESPONSE to CA3 PLUS 20) hours per week. Would that be okay?

1. YES	5. NO
GO TO CA7	GO TO CA6g

CA6d. How many additional hours per week would you like to work?

_____ HOURS PER WEEK

CA6e. So, in all, you would like to work (RESPONSE in CA3 hours PLUS RESPONSE in CA6d) hours per week. Suppose you were asked to work even more hours per week, with a proportionate increase in pay--say (RESPONSE in CA3 hours PLUS RESPONSE in CA6d PLUS 10) hours per week. Would that be okay?

1. YES	5. NO
↓	GO TO CA6g

CA6f. What if you were asked to work (RESPONSE in CA3 hours PLUS RESPONSE in CA6d PLUS 20) hours per week. Would that be okay?

1. YES	5. NO
GO TO CA7	↓

CA6g. What is the most important reason you wouldn't want to work that many hours per week?

CA7. At what age do you expect to retire?

[IF R SAYS HE/SHE IS RETIRED, ENTER ZERO]

_____ AGE

CA7a. INTERVIEWER CHECKPOINT

1. R IS MARRIED/LIVING WITH A PARTNER -> **GO TO CA8**

2. R IS NOT MARRIED----> **GO TO CA13a**

CA8. Does your (husband/wife/partner) do any work for pay at the present time?

1. YES	5. NO
GO TO CA9	↓

CA8a. If your (husband/wife/partner) were working at the kind of job you think (he/she) could get, about how much would (he/she) earn, before taxes and other deductions, in a typical week?

\$ _____ PER 1. HOUR 2. WEEK 3. MONTH 4. YEAR

CA8b. If your (husband/wife/partner) were working at the kind of job you think (he/she) could get, about how many hours would (he/she) work for pay in a typical week?

_____ HOURS PER WEEK

CA8c. Does your (husband/wife/partner) expect to work for pay in the future?

1. YES	5. NO
↓	GO TO CA13a

CA8d. When in the future does your (husband/wife/partner) expect to begin working for pay?

_____ 1. MONTHS 2. YEARS

GO TO CA13

CA9. About how many hours does your (husband/wife/partner) work for pay in a typical week?

_____ HOURS PER WEEK

CA9a. And about how many weeks does (he/she) work in a typical year, including paid vacation?

_____ WEEKS PER YEAR

CA9b. About how much does your (husband/wife/partner) earn, before taxes and other deductions, in a typical week?

\$ _____ PER 1. HOUR 2. WEEK 3. MONTH 4. YEAR

CA10. If your (husband/wife/partner) were to work one more hour each week, would (he/she) get paid at the same hourly rate as now, at an overtime rate like time and a half, not get paid anything for the extra hour, or what?

1. SAME RATE AS NOW 2. OVERTIME RATE 3. NOT ANYTHING EXTRA

7. OTHER (SPECIFY): _____

CA11. Could your (husband/wife/partner) work fewer than (RESPONSE IN CA9) hours per week if (he/she) wanted to?

1. YES 5. NO

CA11a. Would (he/she) like to work fewer than (RESPONSE IN CA9) hours per week?

1. YES 5. NO
GO TO CA12

CA11b. How many fewer hours per week would (he/she) like to work?

_____ HOURS PER WEEK

CA12. Could your (husband/wife/partner) work more than (RESPONSE IN CA9) hours per week if (he/she) wanted to?

1. YES

5. NO

CA12a. Would (he/she) like to work more than (RESPONSE IN CA9) hours per week?

1. YES

5. NO



GO TO CA13

CA12b. How many additional hours per week do you think (he/she) would like to work?

_____ HOURS PER WEEK

CA13. At what age do you expect your (husband/wife/partner) to retire?

[IF R SAYS SPOUSE/PARTNER IS RETIRED, ENTER ZERO]

_____ AGE

CA13a. INTERVIEWER CHECKPOINT

- 1. R IS SINGLE AND WORKS FOR PAY (CA2=1 AND CA7a=2)-->GO TO CA17
- 2. R IS SINGLE AND DOES NOT WORK FOR PAY (CA2=5 AND CA7a=2)-->GO TO CA14
- 3. R IS MARRIED/LIVING WITH A PARTNER AND BOTH R AND S WORK FOR PAY (CA2=1 AND CA7a=1 AND CA8=1)-->GO TO CA38
- 4. R IS MARRIED/LIVING WITH A PARTNER AND ONLY R WORKS FOR PAY (CA2=1 AND CA7a=1 AND CA8=5)-->GO TO CA17
- 5. R IS MARRIED/LIVING WITH A PARTNER AND ONLY S WORKS FOR PAY (CA2=5 AND CA7a=1 AND CA8=1)-->GO TO CA29
- 6. R IS MARRIED/LIVING WITH A PARTNER AND NEITHER R NOR S WORK FOR PAY (CA2=5 AND CA7a=1 AND CA8=5)-->GO TO CA14

**R IS MARRIED/LIVING WITH A PARTNER AND NEITHER R NOR S WORK FOR PAY
OR R IS SINGLE AND DOES NOT WORK FOR PAY**

CA14. [SKIP IF CA7 NOT ANSWERED, ZERO, OR DK/NA]
Now I have some questions on another topic.

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

You told me before that you expect to retire at age (RESPONSE TO CA7). With the extra income from the lottery, at what age would you plan to retire?

_____ AGE

CA15. INTERVIEWER CHECKPOINT

1. R IS MARRIED/LIVING WITH A PARTNER -> GO TO CA16

2. R IS NOT MARRIED----> GO TO CA47

CA16. [SKIP IF CA13 NOT ANSWERED, ZERO, OR DK/NA]
You told me before that you expect your (husband/wife/partner) to retire at age (RESPONSE to CA13). With the extra income from the lottery, at what age would you expect (him/her) to retire?

_____ AGE

GO TO CA47

R IS MARRIED/LIVING WITH A PARTNER AND ONLY R WORKS FOR PAY
OR R IS SINGLE AND WORKS FOR PAY

CA17. Now I have some questions on another topic.

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

Assuming that your work hours were flexible, would the lottery money cause you to increase your work hours, decrease your work hours, or what?

1. INCREASE	3. NO CHANGE	5. DECREASE	6. WOULD QUIT WORK ENTIRELY	8. DON'T KNOW
↓	GO TO CA18	↓	GO TO CA18	GO TO CA18

CA17a. By about how many hours per week would you (increase/decrease) your work hours?

_____ HOURS PER WEEK INCREASE/DECREASE

CA18. Since your (family's) financial situation would be better than before, in the near term--say over the first year--would you (and your husband/wife/partner)...

CA18a. ...increase your spending?

1. YES

5. NO

CA18b. ...increase your saving?

1. YES

5. NO

CA18c. ...pay off debt?

1. YES

5. NO

CA18d. ...give some of the money to relatives?

1. YES

5. NO

CA18e. ...give some of the money to others?

1. YES

5. NO

[IWER: INCLUDES CHARITABLE ORGANIZATIONS]

**IF "YES" TO ANY OF CA18a-e,
ASK SAME CATEGORIES AT CA19a-e**

CA19. Next I would like to know how much of the additional money you would use for each of the items you mentioned--to (READ ITEMS CHECKED YES ABOVE). Thinking about the extra money as 100%, over the first 12 months, about what percentage would you use to...

CA19a. ...increase your spending?

_____ %

CA19b. ...increase your saving?

_____ %

CA19c. ...pay off debt?

_____ %

CA19d. ...give some of the money to relatives?

_____ %

CA19e. ...give some of the money to others?

_____ %

TOTAL OF PERCENTS [SHOULD ADD TO 100,
RECONFIRM IF NOT BETWEEN 80 AND 120]:

_____ %

CA20. And what about over the more distant future--say over the following ten years.
Would you (and your husband/wife/partner)...

CA20a. ...increase your spending?	<input type="checkbox"/> 1. YES	<input type="checkbox"/> 5. NO
CA20b. ...increase your saving?	<input type="checkbox"/> 1. YES	<input type="checkbox"/> 5. NO
CA20c. ...pay off debt?	<input type="checkbox"/> 1. YES	<input type="checkbox"/> 5. NO
CA20d. ...give some of the money to relatives?	<input type="checkbox"/> 1. YES	<input type="checkbox"/> 5. NO
CA20e. ...give some of the money to others? [IWER: INCLUDES CHARITABLE ORGANIZATIONS]	<input type="checkbox"/> 1. YES	<input type="checkbox"/> 5. NO

**IF "YES" TO ANY OF CA20a-e,
ASK SAME CATEGORIES AT CA21a-e**

CA21. Over those ten years, I would like to know how much of the additional money you would use for each of the items you mentioned--to [READ ITEMS CHECKED ABOVE]. Thinking about the extra money as 100%, over the following ten years, about what percentage would you use to...

CA21a. ...increase your spending?	_____	%
CA21b. ...increase your saving?	_____	%
CA21c. ...pay off debt?	_____	%
CA21d. ...give some of the money to relatives?	_____	%
CA21e. ...give some of the money to others?	_____	%
<hr/> <hr/>		
TOTAL OF PERCENTS [SHOULD ADD TO 100, RECONFIRM IF NOT BETWEEN 80 AND 120]:	_____	%

CA22. [SKIP IF CA7 NOT ANSWERED, ZERO OR DK/NA]

You told me before that you expect to retire at age (RESPONSE to CA7). With the extra income from the lottery, at what age would you plan to retire

_____ AGE

CA23. INTERVIEWER CHECKPOINT

1. R IS MARRIED/LIVING WITH A PARTNER -> GO TO CA24

2. R IS NOT MARRIED----> GO TO CA25

CA24. [SKIP IF CA13 NOT ANSWERED, ZERO OR DK/NA]

You told me before that you expect your (husband/wife/partner) to retire at age (RESPONSE to CA13). With the extra income from the lottery, at what age would you expect (him/her) to retire?

_____ AGE

CA25. Now suppose that, instead of winning the lottery, your employer offers to double your hourly pay rate for any hours that you work above your current schedule of (RESPONSE in CA3) hours per week. This offer is good for the next ten years, and you would be able to work as many hours per week as you choose. What would you do with your weekly work hours? Would you increase your work hours, decrease your work hours, or what?

1. INCREASE	3. NO CHANGE	5. DECREASE	6. WOULD QUIT WORK ENTIRELY	8. DON'T KNOW
↓	GO TO CA26	↓	GO TO CA26	GO TO CA26

CA25a. By about how many hours per week would you (increase/decrease) your work hours?

_____ HOURS PER WEEK INCREASE/DECREASE

CA26. [SKIP IF CA7 NOT ANSWERED, ZERO OR DK/NA]

You told me before that you expect to retire at age (RESPONSE IN CA7). With the extra income from doubling your pay rate on extra hours, at what age would you plan to retire?

_____ AGE

CA26a. INTERVIEWER CHECKPOINT

<input type="checkbox"/> 1. R IS MARRIED/LIVING WITH A PARTNER -> GO TO CA27
<input type="checkbox"/> 2. R IS NOT MARRIED----> GO TO CA28

CA27. [SKIP IF CA13 NOT ANSWERED, ZERO OR DK/NA]

You told me before that you expect your (husband/wife/partner) to retire at age (RESPONSE to CA13). With the extra income from doubling your pay rate on extra hours, at what age would you expect (him/her) to retire?

_____ AGE

CA28. With the doubling of your pay rate on extra hours, chances are that you would end up with more (family) income in total. Over the next ten years, about what fraction of this added income do you think you would save?

_____ % SAVED

GO TO CA47

R IS MARRIED/LIVING WITH A PARTNER AND ONLY S WORKS FOR PAY
--

CA29. Now I have some questions on another topic.

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

Assuming that your (husband/wife/partner)'s work hours were flexible, do you think the lottery money would result in increased work hours for (him/her), decreased work hours, or what?

1. INCREASE	3. NO CHANGE	5. DECREASE	6. WOULD QUIT WORK ENTIRELY	8. DON'T KNOW
↓	GO TO CA30	↓	GO TO CA30	GO TO CA30

CA29a. By about how many hours per week do you think (he/she) would (increase/decrease) (his/her) work hours?

_____ HOURS PER WEEK INCREASE/DECREASE

CA30. Since your family's financial situation would be better than before, in the near term--say over the first year--would you and your (husband/wife/partner)...

CA30a. ...increase your spending?	<input type="checkbox"/> 1. YES	<input type="checkbox"/> 5. NO
CA30b. ...increase your saving?	<input type="checkbox"/> 1. YES	<input type="checkbox"/> 5. NO
CA30c. ...pay off debt?	<input type="checkbox"/> 1. YES	<input type="checkbox"/> 5. NO
CA30d. ...give some of the money to relatives?	<input type="checkbox"/> 1. YES	<input type="checkbox"/> 5. NO
CA30e. ...give some of the money to others? [IWER: INCLUDES CHARITABLE ORGANIZATIONS]	<input type="checkbox"/> 1. YES	<input type="checkbox"/> 5. NO

**IF "YES" TO ANY OF CA30a-e,
ASK SAME CATEGORIES AT CA31a-e**

CA31. Next I would like to know how much of the additional money you would use for each of the items you mentioned--to (READ ITEMS CHECKED YES ABOVE). Thinking about the extra money as 100%, over the first 12 months, about what percentage would you use to...

CA31a. ...increase your spending?	_____	%
CA31b. ...increase your saving?	_____	%
CA31c. ...pay off debt?	_____	%
CA31d. ...give some of the money to relatives?	_____	%
CA31e. ...give some of the money to others?	_____	%
<hr/> <hr/>		
TOTAL OF PERCENTS [SHOULD ADD TO 100, RECONFIRM IF NOT BETWEEN 80 AND 120]:	_____	%

CA32. And what about over the more distant future--say over the following ten years.
 Would you and (your husband/wife/partner)...

- | | | |
|--|---------------------------------|--------------------------------|
| CA32a. ...increase your spending? | <input type="checkbox"/> 1. YES | <input type="checkbox"/> 5. NO |
| CA32b. ...increase your saving? | <input type="checkbox"/> 1. YES | <input type="checkbox"/> 5. NO |
| CA32c. ...pay off debt? | <input type="checkbox"/> 1. YES | <input type="checkbox"/> 5. NO |
| CA32d. ...give some of the money to relatives? | <input type="checkbox"/> 1. YES | <input type="checkbox"/> 5. NO |
| CA32e. ...give some of the money to others?
[IWER: INCLUDES CHARITABLE ORGANIZATIONS] | <input type="checkbox"/> 1. YES | <input type="checkbox"/> 5. NO |

**IF "YES" TO ANY OF CA32a-e,
 ASK SAME CATEGORIES AT CA33a-e**

CA33. Over those ten years, I would like to know how much of the additional money you would use for each of the items you mentioned--to [READ ITEMS CHECKED ABOVE].
 Thinking about the extra money as 100%, over the following ten years, about what percentage would you use to...

- | | | |
|--|-------|---|
| CA33a. ...increase your spending? | _____ | % |
| CA33b. ...increase your saving? | _____ | % |
| CA33c. ...pay off debt? | _____ | % |
| CA33d. ...give some of the money to relatives? | _____ | % |
| CA33e. ...give some of the money to others? | _____ | % |
| <hr/> | | |
| TOTAL OF PERCENTS [SHOULD ADD TO 100,
RECONFIRM IF NOT BETWEEN 80 AND 120]: | _____ | % |

CA34. [SKIP IF CA13 NOT ANSWERED, ZERO OR DK/NA]

You told me before that you expect your (husband/wife/partner) to retire at age (RESPONSE TO CA13). With the extra income from the lottery, at what age would you expect (him/her) to retire?

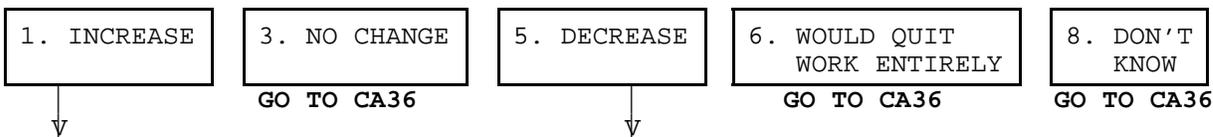
_____ AGE

CA34a. [SKIP IF CA7 NOT ANSWERED, ZERO OR DK/NA]

You told me before that you expect to retire at age (RESPONSE TO CA7). With the extra income from the lottery, at what age would you plan to retire?

_____ AGE

CA35. Now suppose that, instead of winning the lottery, your (husband/wife/partner)'s employer offers to double (his/her) hourly pay rate for any hours that (he/she) works above (his/her) current schedule of (RESPONSE IN CA9) hours per week. This offer is good for the next ten years, and (he/she) would be able to work as many hours per week as (he/she) chooses. What would your (husband/wife/partner) do with (his/her) weekly work hours? Would (he/she) increase (his/her) work hours, decrease (his/her) work hours, or what?



CA35a. By about how many hours per week do you think (he/she) would (increase/decrease) (his/her) work hours?

_____ HOURS PER WEEK INCREASE/DECREASE

CA36. [SKIP IF CA13 NOT ANSWERED, ZERO OR DK/NA]

You told me before that you expect your (husband/wife/partner) to retire at age (RESPONSE IN CA13). With the extra income from doubling (his/her) pay rate on extra hours, at what age would you expect (him/her) to retire?

_____ AGE

CA36a. [SKIP IF CA7 NOT ANSWERED, ZERO OR DK/NA]

You told me before that you expect to retire at age (RESPONSE TO CA7). With the extra income from your (husband/wife/partner) doubling (his/her) pay rate on extra hours, at what age would you plan to retire?

_____ AGE

CA37. With the doubling of your (husband/wife/partner)'s pay rate on extra hours, chances are that you will end up with more family income in total. Over the next ten years, about what fraction of this added income do you think you would save?

_____ % SAVED

GO TO CA47

R IS MARRIED/LIVING WITH A PARTNER AND BOTH R AND S WORK FOR PAY

CA38. Now I have some questions on another topic.

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

Assuming that your work hours were flexible, would the lottery money cause you to increase your work hours, decrease your work hours, or what?

1. INCREASE	3. NO CHANGE	5. DECREASE	6. WOULD QUIT WORK ENTIRELY	8. DON'T KNOW
↓	GO TO CA39	↓	GO TO CA39	GO TO CA39

CA38a. By about how many hours per week would you (increase/decrease) your work hours?

_____ HOURS PER WEEK INCREASE/DECREASE

CA39. Assuming that your (husband/wife/partner)'s work hours were flexible, do you think the lottery money would result in increased work hours for (him/her), decreased work hours, or what?

1. INCREASE	3. NO CHANGE	5. DECREASE	6. WOULD QUIT WORK ENTIRELY	8. DON'T KNOW
↓	GO TO CA40	↓	GO TO CA40	GO TO CA40

CA39a. By about how many hours per week do you think (he/she) would (increase/decrease) (his/her) work hours?

_____ HOURS PER WEEK INCREASE/DECREASE

CA40. [SKIP IF CA7 NOT ANSWERED, ZERO OR DK/NA]

You told me before that you expect to retire at age (RESPONSE TO CA7). With the extra income from the lottery, at what age would you plan to retire?

_____ AGE

CA41. [SKIP IF CA13 NOT ANSWERED, ZERO OR DK/NA]

You told me before that you expect your (husband/wife/partner) to retire at age (RESPONSE TO CA13). With the extra income from the lottery, at what age would you expect (him/her) to retire?

_____ AGE

CA42. Now suppose that, instead of winning the lottery, your employer offers to double your hourly pay rate for any hours that you work above your current schedule of (RESPONSE IN CA3) hours per week. This offer is good for the next ten years, and you would be able to work as many hours per week as you choose. What would you do with your weekly work hours? Would you increase your work hours, decrease your work hours, or what?

1. INCREASE	3. NO CHANGE	5. DECREASE	6. WOULD QUIT WORK ENTIRELY	8. DON'T KNOW
↓	GO TO CA43	↓	GO TO CA43	GO TO CA43

CA42a. By about how many hours per week would you (increase/decrease) your work hours?

_____ HOURS PER WEEK INCREASE/DECREASE

CA43. With your changed work situation, what do you think your (husband/wife/partner) would do with (his/her) weekly work hours? Would (he/she) increase (his/her) work hours, decrease (his/her) work hours, or what?

1. INCREASE	3. NO CHANGE	5. DECREASE	6. WOULD QUIT WORK ENTIRELY	8. DON'T KNOW
↓	GO TO CA44	↓	GO TO CA44	GO TO CA44

CA43a. By about how many hours per week do you think (he/she) would (increase/decrease) (his/her) work hours?

_____ HOURS PER WEEK INCREASE/DECREASE

CA44. [SKIP IF CA7 NOT ANSWERED, ZERO OR DK/NA]
You told me before that you expect to retire at age (RESPONSE IN CA7). With the extra income from doubling your pay rate on extra hours, at what age would you plan to retire?

_____ AGE

CA45. [SKIP IF CA13 NOT ANSWERED, ZERO OR DK/NA]
You told me before that you expect your (husband/wife/partner) to retire at age (RESPONSE IN CA13). With the extra income from doubling your pay rate on extra hours, at what age would you expect (him/her) to retire?

_____ AGE

CA46. With the doubling of your pay rate on extra hours, chances are that you would end up with more family income in total. Over the next ten years, about what fraction of this added income do you think you would save?

_____ % SAVED

CA47. INTERVIEWER CHECKPOINT

1. CHILDREN IN HOUSEHOLD --> **GO TO CA48**
2. NO CHILDREN IN HOUSEHOLD --> **GO TO CA51**

CA48. (Are the children/Is the child) 17 years of age or younger living in your household covered by health insurance?

1. YES
↓
5. NO
GO TO CA51

CA49. Does this coverage come (from your job/from your (husband/wife/partner)'s job/from both jobs,) from government health insurance, such as Medicaid or Medicare, from privately purchased health insurance, or what?

- | | | | |
|--|--|-----------------------------------|----------------------------------|
| 1. RESPONDENT'S JOB
GO TO CA50 | 2. SPOUSE/
PARTNER'S JOB
GO TO CA50 | 3. BOTH JOBS
GO TO CA50 | 4. MEDICARE
GO TO CA51 |
| 5. MEDICAID
GO TO CA51 | 6. PRIVATE PURCHASE
GO TO CA51 | 97. OTHER (SPECIFY):
_____ | |

CA50. If (you/your (husband/wife/partner)/both you and your (husband/wife/partner)) were to quit (your/(his/her)) job(s), would the child(ren) in your household still be covered by health insurance?

1. YES
5. NO

CA51. Are you covered by health insurance?

1. YES
5. NO

CA51a. INTERVIEWER CHECKPOINT

1. R IS MARRIED/LIVING WITH A PARTNER -> **GO TO CA51b**
2. R IS NOT MARRIED----> **GO TO CA106**

CA51b. Is your (husband/wife/partner) covered by health insurance?

1. YES
5. NO

CA52. INTERVIEWER CHECKPOINT

1. R AND SPOUSE WORK (CA2=1 AND CA8=1) AND BOTH COVERED BY HEALTH INSURANCE (CA51=1 AND CA51b=1)-->GO TO CA53
2. R WORKS (CA2=1) AND SPOUSE DOESN'T (CA8=5) AND BOTH COVERED BY HEALTH INSURANCE (CA51=1 AND CA51b=1)-->GO TO CA58
3. R DOESN'T WORK (CA2=5) AND SPOUSE WORKS (CA8=1) AND BOTH COVERED BY HEALTH INSURANCE (CA51=1 AND CA51b=1)-->GO TO CA62
4. R AND SPOUSE DO NOT WORK (CA2=5 AND CA8=5) AND BOTH COVERED BY HEALTH INSURANCE (CA51=1 AND CA51b=1)-->GO TO CA66
5. R AND SPOUSE WORK (CA2=1 AND CA8=1) AND NEITHER COVERED BY HEALTH INSURANCE (CA51=5 AND CA51b=5)-->GO TO CA68
6. R WORKS (CA2=1) AND SPOUSE DOESN'T (CA8=5) AND NEITHER COVERED BY HEALTH INSURANCE (CA51=5 AND CA51b=5)-->GO TO CA72
7. R DOESN'T WORK (CA2=5) AND SPOUSE WORKS (CA8=1) AND NEITHER COVERED BY HEALTH INSURANCE (CA51=5 AND CA51b=5)-->GO TO CA75
8. R AND SPOUSE DO NOT WORK (CA2=5 AND CA8=5) AND NEITHER COVERED BY HEALTH INSURANCE (CA51=5 AND CA51b=5)-->GO TO CA78
9. R AND SPOUSE WORK (CA2=1 AND CA8=1) AND ONLY R IS COVERED BY HEALTH INSURANCE (CA51=1 AND CA51b=5)-->GO TO CA79
10. R WORKS (CA2=1) AND SPOUSE DOESN'T (CA8=5) AND ONLY R IS COVERED BY HEALTH INSURANCE (CA51=1 AND CA51b=5)-->GO TO CA84
11. R DOESN'T WORK (CA2=5) AND SPOUSE WORKS (CA8=1) AND ONLY R IS COVERED BY HEALTH INSURANCE (CA51=1 AND CA51b=5)-->GO TO CA87
12. R AND SPOUSE DO NOT WORK (CA2=5 AND CA8=5) AND ONLY R IS COVERED BY HEALTH INSURANCE (CA51=1 AND CA51b=5)-->GO TO CA92
13. R AND SPOUSE WORK (CA2=1 AND CA8=1) AND ONLY SPOUSE IS COVERED BY HEALTH INSURANCE (CA51=5 AND CA51b=1)-->GO TO CA94
14. R WORKS (CA2=1) AND SPOUSE DOESN'T (CA8=5) AND ONLY SPOUSE IS COVERED BY HEALTH INSURANCE (CA51=5 AND CA51b=1)-->GO TO CA97
15. R DOESN'T WORK (CA2=5) AND SPOUSE WORKS (CA8=1) AND ONLY SPOUSE IS COVERED BY HEALTH INSURANCE (CA51=5 AND CA51b=1)-->GO TO CA101
16. R AND SPOUSE DO NOT WORK (CA2=5 AND CA8=5) AND ONLY SPOUSE IS COVERED BY HEALTH INSURANCE (CA51=5 AND CA51b=1)-->GO TO CA104

R AND SPOUSE WORK AND BOTH COVERED BY HEALTH INSURANCE

CA53. Does your own health insurance coverage come from your job, from your (husband/wife/partner)'s job, from both jobs, or from neither job?

1. RESPONDENT'S JOB	2. SPOUSE/ PARTNER'S JOB	3. BOTH JOBS	6. NEITHER JOB
↓	GO TO CA53b	GO TO CA54	GO TO CA53c

CA53a. If you were to quit your job, would you be eligible for health insurance coverage from your (husband/wife/partner)'s job?

1. YES	5. NO
--------	-------

GO TO CA54

CA53b. If your (husband/wife/partner) were to quit (his/her) job, would you be eligible for health insurance coverage from your own job?

1. YES	5. NO
--------	-------

GO TO CA54

CA53c. Does your health insurance coverage come from a previous job you or your (husband/ wife/partner) had, or do you have government health insurance, such as Medicare or Medicaid, or do you have privately purchased health insurance, or what?

1. RESPONDENT'S PREVIOUS JOB	2. SPOUSE/ PARTNER'S PREVIOUS JOB	3. MEDICARE	4. MEDICAID	5. PRIVATE PURCHASE
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97. OTHER (SPECIFY): _____

IF CA53c IS MARKED "1" THEN GO TO CA53d IF CA53c IS NOT "1" GO TO CA54

CA53d. Is your (husband/wife/partner) eligible for health insurance coverage through your previous job?

1. YES	5. NO
--------	-------

CA54. Does your (husband/wife/partner)'s health insurance coverage come from (his/her) job, from your job, from both jobs, or from neither job?

1. SPOUSE/ PARTNER'S JOB	2. RESPONDENT'S JOB	3. BOTH JOBS	6. NEITHER JOB
↓	GO TO CA54b	GO TO CA55	GO TO CA54c

CA54a. If your (husband/wife/partner) were to quit (his/her) job, would (he/she) be eligible for health insurance coverage from your job?

1. YES	5. NO
--------	-------

GO TO CA55

CA54b. If you were to quit your job, would your (husband/wife/partner) be eligible for health insurance coverage from (his/her) job?

1. YES	5. NO
--------	-------

GO TO CA55

CA54c. Does your (husband/wife/partner)'s health insurance coverage come from a previous job your (husband/wife/partner) or you had, or does (he/she) have government health insurance, such as Medicare or Medicaid, or does (he/she) have privately purchased health insurance, or what?

1. RESPONDENT'S PREVIOUS JOB	2. SPOUSE/ PARTNER'S PREVIOUS JOB	3. MEDICARE	4. MEDICAID	5. PRIVATE PURCHASE
------------------------------------	--	-------------	-------------	------------------------

97. OTHER (SPECIFY): _____

**IF CA54c IS MARKED "1" THEN GO TO CA54d
IF CA54c IS NOT "1" GO TO CA55**

CA54d. Are you eligible for health insurance coverage through your (husband/wife/partner)'s previous job?

1. YES	5. NO
--------	-------

CA55. If both you and your (husband/wife/partner) were to quit your jobs, would either of you still be covered by health insurance?

1. YES, RESPONDENT
WOULD BE
COVERED

2. YES, SPOUSE/
PARTNER WOULD
BE COVERED

3. YES, BOTH
WOULD BE
COVERED

6. NO, NEITHER
WOULD BE
COVERED

CA56. Now I have some "iffy" kinds of questions. Suppose that the United States adopted a universal health insurance system that covered the entire population from birth to death, regardless of whether people worked. Would you or your (husband/wife/partner) quit your jobs?

1. RESPONDENT
WOULD QUIT

2. SPOUSE/PARTNER
WOULD QUIT

3. BOTH WOULD
QUIT

6. NEITHER
WOULD QUIT

CA57. Assuming this universal health insurance system is in place, suppose you won a lottery that, every year, would pay you and your (husband/wife/partner) an amount equal to last year's family income for as long as you or your (husband/wife/partner) live. Would you or your (husband/wife/partner) quit your jobs?

1. RESPONDENT
WOULD QUIT

2. SPOUSE/PARTNER
WOULD QUIT

3. BOTH WOULD
QUIT

6. NEITHER
WOULD QUIT

GO TO NEXT SECTION

R WORKS AND SPOUSE DOESN'T AND BOTH COVERED BY HEALTH INSURANCE

CA58. Does your own health insurance coverage come from your job?

1. YES
GO TO CA58c

5. NO
↓

CA58a. Does your health insurance coverage come from a previous job you or your (husband/wife/partner) had, or do you have government health insurance, such as Medicare or Medicaid, or do you have privately purchased health insurance, or what?

1. RESPONDENT'S
PREVIOUS
JOB

2. SPOUSE/
PARTNER'S
PREVIOUS
JOB

3. MEDICARE

4. MEDICAID

5. PRIVATE
PURCHASE

97. OTHER (SPECIFY): _____

**IF CA58a IS MARKED "1" THEN GO TO CA58b
IF CA58a IS NOT "1" GO TO CA58c**

CA58b. Is your (husband/wife/partner) eligible for health insurance coverage through your previous job?

1. YES

5. NO

CA58c. Does your (husband/wife/partner)'s health insurance coverage come from your current job?

1. YES GO TO CA59	5. NO ↓
----------------------	------------

CA58d. Does your (husband/wife/partner)'s health insurance coverage come from a previous job your (husband/wife/partner) or you had, or does (he/she) have government health insurance, such as Medicare or Medicaid, or does (he/she) have privately purchased health insurance, or what?

1. RESPONDENT'S PREVIOUS JOB	2. SPOUSE/ PARTNER'S PREVIOUS JOB	3. MEDICARE	4. MEDICAID	5. PRIVATE PURCHASE
------------------------------------	--	-------------	-------------	------------------------

97. OTHER (SPECIFY): _____

IF CA58d IS MARKED "1" THEN GO TO CA58e
IF CA58d IS NOT "1" GO TO CA59

CA58e. Are you eligible for health insurance coverage through your (husband/wife/partner)'s previous job?

1. YES	5. NO
--------	-------

CA59. If you were to quit your job, would you still be covered by health insurance?

1. YES	5. NO
--------	-------

CA59a. If you were to quit your job, would your (husband/wife/partner) still be covered by health insurance?

1. YES	5. NO
--------	-------

CA60. Now I have some "iffy" kinds of questions. Suppose that the United States adopted a universal health insurance system that covered the entire population from birth to death, regardless of whether people worked. Would you quit your job?

1. YES	5. NO
--------	-------

CA61. Assuming this universal health insurance system is in place, suppose you won a lottery that, every year, would pay you and your (husband/wife/partner) an amount equal to last year's family income for as long as you or your (husband/wife/partner) live. Would you quit your job?

1. YES	5. NO
--------	-------

GO TO NEXT SECTION

R DOESN'T WORK AND SPOUSE WORKS AND BOTH COVERED BY HEALTH INSURANCE

CA62. Does your (husband/wife/partner)'s health insurance coverage come from (his/her) job?

1. YES
GO TO CA62c

5. NO
↓

CA62a. Does your (husband/wife/partner)'s health insurance coverage come from a previous job your (husband/wife/partner) or you had, or does (he/she) have government health insurance, such as Medicare or Medicaid, or does (he/she) have privately purchased health insurance, or what?

1. RESPONDENT'S
PREVIOUS
JOB

2. SPOUSE/
PARTNER'S
PREVIOUS
JOB

3. MEDICARE

4. MEDICAID

5. PRIVATE
PURCHASE

97. OTHER (SPECIFY): _____

**IF CA62a IS MARKED "1" THEN GO TO CA62b
IF CA62a IS NOT "1" GO TO CA62c**

CA62b. Are you eligible for health insurance coverage through your (husband/wife/partner)'s previous job?

1. YES

5. NO

CA62c. Does your health insurance coverage come from your (husband/wife/partner)'s current job?

1. YES GO TO CA63	5. NO ↓
----------------------	------------

CA62d. Does your health insurance coverage come from a previous job you or your (husband/wife/partner) had, or do you have government health insurance, such as Medicare or Medicaid, or do you have privately purchased health insurance, or what?

1. RESPONDENT'S PREVIOUS JOB	2. SPOUSE/ PARTNER'S PREVIOUS JOB	3. MEDICARE	4. MEDICAID	5. PRIVATE PURCHASE
97. OTHER (SPECIFY): _____				

IF CA62d IS MARKED "1" THEN GO TO CA62e
IF CA62d IS NOT "1" GO TO CA63

CA62e. Is your (husband/wife/partner) eligible for health insurance coverage through your previous job?

1. YES	5. NO
--------	-------

CA63. If your (husband/wife/partner) were to quit (his/her) current job, would (he/she) still be covered by health insurance?

1. YES	5. NO
--------	-------

CA63a. If your (husband/wife/partner) were to quit (his/her) job, would you still be covered by health insurance?

1. YES	5. NO
--------	-------

CA64. Now I have some "iffy" kinds of questions. Suppose that the United States adopted a universal health insurance system that covered the entire population from birth to death, regardless of whether people worked. Do you think your (husband/wife/ partner) would quit (his/her) job?

1. YES	5. NO
--------	-------

CA65. Assuming this universal health insurance system is in place, suppose you won a lottery that, every year, would pay you and your (husband/wife/partner) an amount equal to last year's family income for as long as you or your (husband/wife/partner) live. Do you think your (husband/wife/partner) would quit (his/her) job?

1. YES	5. NO
--------	-------

GO TO NEXT SECTION

R AND SPOUSE DO NOT WORK AND BOTH COVERED BY HEALTH INSURANCE

CA66. Does your health insurance coverage come from a previous job you or your (husband/wife/partner) had, or do you have government health insurance, such as Medicare or Medicaid, or do you have privately purchased health insurance, or what?

1. RESPONDENT'S PREVIOUS JOB	2. SPOUSE/PARTNER'S PREVIOUS JOB	3. MEDICARE	4. MEDICAID	5. PRIVATE PURCHASE
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97. OTHER (SPECIFY): _____

**IF CA66 IS MARKED "1" THEN GO TO CA66a
IF CA66 IS NOT "1" GO TO CA67**

CA66a. Is your (husband/wife/partner) eligible for health insurance coverage through your previous job?

1. YES	5. NO
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CA67. Does your (husband/wife/partner)'s health insurance coverage come from a previous job your (husband/wife/partner) or you had, or does (he/she) have government health insurance, such as Medicare or Medicaid, or does (he/she) have privately purchased health insurance, or what?

1. RESPONDENT'S PREVIOUS JOB	2. SPOUSE/PARTNER'S PREVIOUS JOB	3. MEDICARE	4. MEDICAID	5. PRIVATE PURCHASE
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97. OTHER (SPECIFY): _____

**IF CA67 IS MARKED "1" THEN GO TO CA67a
IF CA67 IS NOT "1" GO TO NEXT SECTION**

CA67a. Are you eligible for health insurance coverage through your (husband/wife/partner)'s previous job?

1. YES	5. NO
--------	-------

GO TO NEXT SECTION

R AND SPOUSE WORK AND NEITHER COVERED BY HEALTH INSURANCE

CA68. Does your employer offer health insurance coverage to employees?

1. YES



5. NO

GO TO CA69

CA68a. Are you eligible for health insurance coverage through your employer?

1. YES

5. NO

CA69. Does your (husband/wife/partner)'s employer offer health insurance coverage to employees?

1. YES



5. NO

GO TO CA70

CA69a. Is your (husband/wife/partner) eligible for health insurance coverage through (his/her) employer?

1. YES

5. NO

CA70. Now I have some "iffy" kinds of questions. Suppose that the United States adopted a universal health insurance system that covered the entire population from birth to death, regardless of whether people worked. Would you or your (husband/wife/partner) quit your jobs?

1. RESPONDENT
WOULD QUIT

2. SPOUSE/PARTNER
WOULD QUIT

3. BOTH WOULD
QUIT

6. NEITHER
WOULD QUIT

CA71. Assuming this universal health insurance system is in place, suppose you won a lottery that, every year, would pay you and your (husband/wife/partner) an amount equal to last year's family income for as long as you or your (husband/wife/partner) live. Would you or your (husband/wife/partner) quit your jobs?

1. RESPONDENT
WOULD QUIT

2. SPOUSE/PARTNER
WOULD QUIT

3. BOTH WOULD
QUIT

6. NEITHER
WOULD QUIT

GO TO NEXT SECTION

R WORKS AND SPOUSE DOESN'T AND NEITHER COVERED BY HEALTH INSURANCE

CA72. Does your employer offer health insurance coverage to employees?

 1. YES 5. NO

GO TO CA73

CA72a. Are you eligible for health insurance coverage through your employer?

 1. YES 5. NO

CA72b. Is your (husband/wife/partner) eligible for health insurance coverage through your job?

 1. YES 5. NO

CA73. Now I have some "iffy" kinds of questions. Suppose that the United States adopted a universal health insurance system that covered the entire population from birth to death, regardless of whether people worked. Would you quit your job?

 1. YES 5. NO

CA74. Assuming this universal health insurance system is in place, suppose you won a lottery that, every year, would pay you and your (husband/wife/partner) an amount equal to last year's family income for as long as you or your (husband/wife/partner) live. Would you quit your job?

 1. YES 5. NO

GO TO NEXT SECTION

R DOESN'T WORK AND SPOUSE WORKS AND NEITHER COVERED BY HEALTH INSURANCE
--

CA75. Does your (husband/wife/partner)'s employer offer health insurance coverage to employees?

1. YES



5. NO

GO TO CA76

CA75a. Is your (husband/wife/partner) eligible for health insurance coverage through (his/her) employer?

1. YES

5. NO

CA75b. Are you eligible for health insurance coverage through your (husband/wife/partner)'s job?

1. YES

5. NO

CA76. Now I have some "iffy" kinds of questions. Suppose that the United States adopted a universal health insurance system that covered the entire population from birth to death, regardless of whether people worked. Do you think your (husband/wife/partner) would quit (his/her) job?

1. YES

5. NO

CA77. Assuming this universal health insurance system is in place, suppose you won a lottery that, every year, would pay you and your (husband/wife/partner) an amount equal to last year's family income for as long as you or your (husband/wife/partner) live. Do you think your (husband/wife/partner) would quit (his/her) job?

1. YES

5. NO

GO TO NEXT SECTION

R AND SPOUSE DO NOT WORK AND NEITHER COVERED BY HEALTH INSURANCE

CA78. Are you or your (husband/wife/partner) eligible for health insurance coverage from a previous job?

1. YES, RESPONDENT
ELIGIBLE

2. YES, SPOUSE/
PARTNER ELIGIBLE

3. YES, BOTH
ELIGIBLE

6. NO, NEITHER
ELIGIBLE

GO TO NEXT SECTION

R AND SPOUSE WORK AND ONLY R IS COVERED BY HEALTH INSURANCE
--

CA79. Does your health insurance coverage come from your job?

1. YES GO TO CA79c

5. NO ↓

CA79a. Does your health insurance coverage come from a previous job you or your (husband/ wife/partner) had, or do you have government health insurance, such as Medicare or Medicaid, or do you have privately purchased health insurance, or what?

1. RESPONDENT'S PREVIOUS JOB	2. SPOUSE/ PARTNER'S PREVIOUS JOB	3. MEDICARE	4. MEDICAID	5. PRIVATE PURCHASE
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97. OTHER (SPECIFY): _____

IF CA79a IS MARKED "1" THEN GO TO CA79b IF CA79a IS NOT "1" GO TO CA79c
--

CA79b. Is your (husband/wife/partner) eligible for health insurance coverage through your previous job?

1. YES

5. NO

CA79c. Is your (husband/wife/partner) eligible for health insurance coverage through your current job?

1. YES

5. NO

CA80. Does your (husband/wife/partner)'s employer offer health insurance coverage to employees?

1. YES



5. NO

GO TO CA81

CA80a. Is your (husband/wife/partner) eligible for health insurance coverage through (his/her) employer?

1. YES

5. NO

CA81. If you were to quit your job, would you still be covered by health insurance?

1. YES

5. NO

CA82. Now I have some "iffy" kinds of questions. Suppose that the United States adopted a universal health insurance system that covered the entire population from birth to death, regardless of whether people worked. Would you or your (husband/wife/partner) quit your jobs?

1. RESPONDENT
WOULD QUIT

2. SPOUSE/PARTNER
WOULD QUIT

3. BOTH WOULD
QUIT

6. NEITHER
WOULD QUIT

CA83. Assuming this universal health insurance system is in place, suppose you won a lottery that, every year, would pay you and your (husband/wife/partner) an amount equal to last year's family income for as long as you or your (husband/wife/partner) live. Would you or your (husband/wife/partner) quit your jobs?

1. RESPONDENT
WOULD QUIT

2. SPOUSE/PARTNER
WOULD QUIT

3. BOTH WOULD
QUIT

6. NEITHER
WOULD QUIT

GO TO NEXT SECTION

R WORKS AND SPOUSE DOESN'T AND ONLY R IS COVERED BY HEALTH INSURANCE

CA84. Does your health insurance coverage come from your job?

1. YES

GO TO CA84c

5. NO



CA84a. Does your health insurance coverage come from a previous job you or your (husband/wife/partner) had, or do you have government health insurance, such as Medicare or Medicaid, or do you have privately purchased health insurance, or what?

1. RESPONDENT'S
PREVIOUS
JOB

2. SPOUSE/
PARTNER'S
PREVIOUS
JOB

3. MEDICARE

4. MEDICAID

5. PRIVATE
PURCHASE

97. OTHER (SPECIFY): _____

**IF CA84a IS MARKED "1" THEN GO TO CA84b
IF CA84a IS NOT "1" GO TO CA84c**

CA84b. Is your (husband/wife/partner) eligible for health insurance coverage through your previous job?

1. YES

5. NO

CA84c. Is your (husband/wife/partner) eligible for health insurance coverage through your current job?

1. YES

5. NO

CA84d. If you were to quit your job, would you still be covered by health insurance?

1. YES

5. NO

CA85. Now I have some "iffy" kinds of questions. Suppose that the United States adopted a universal health insurance system that covered the entire population from birth to death, regardless of whether people worked. Would you quit your job?

1. YES

5. NO

CA86. Assuming this universal health insurance system is in place, suppose you won a lottery that, every year, would pay you and your (husband/wife/partner) an amount equal to last year's family income for as long as you or your (husband/wife/partner) live. Would you quit your job?

1. YES

5. NO

GO TO NEXT SECTION

R DOESN'T WORK AND SPOUSE WORKS AND ONLY R IS COVERED BY HEALTH INSURANCE
--

CA87. Does your health insurance coverage come from a previous job you or your (husband/wife/partner) had, or do you have government health insurance, such as Medicare or Medicaid, or do you have privately purchased health insurance, or what?

1. RESPONDENT'S PREVIOUS JOB	2. SPOUSE/ PARTNER'S PREVIOUS JOB	3. MEDICARE	4. MEDICAID	5. PRIVATE PURCHASE
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97. OTHER (SPECIFY): _____

<p>IF CA87 IS MARKED "1" THEN GO TO CA87a IF CA87 IS NOT "1" GO TO CA88</p>

CA87a. Is your (husband/wife/partner) eligible for health insurance coverage through your previous job?

1. YES

5. NO

CA88. Does your (husband/wife/partner)'s employer offer health insurance coverage to employees?

1. YES

5. NO

GO TO CA89



CA88a. Is your (husband/wife/partner) eligible for health insurance coverage through (his/her) employer?

1. YES

5. NO

CA89. If your (husband/wife/partner) were to quit (his/her) job, would you still be covered by health insurance?

 1. YES 5. NO

CA90. Now I have some "iffy" kinds of questions. Suppose that the United States adopted a universal health insurance system that covered the entire population from birth to death, regardless of whether people worked. Do you think your (husband/wife/ partner) would quit (his/her) job?

 1. YES 5. NO

CA91. Assuming this universal health insurance system is in place, suppose you won a lottery that, every year, would pay you and your (husband/wife/partner) an amount equal to last year's family income for as long as you or your (husband/wife/partner) live. Do you think your (husband/wife/partner) would quit (his/her) job?

 1. YES 5. NO

GO TO NEXT SECTION

R AND SPOUSE DO NOT WORK AND <u>ONLY</u> R IS COVERED BY HEALTH INSURANCE

CA92. Does your health insurance coverage come from a previous job you or your (husband/wife/partner) had, or do you have government health insurance, such as Medicare or Medicaid, or do you have privately purchased health insurance, or what?

1. RESPONDENT'S PREVIOUS JOB	2. SPOUSE/ PARTNER'S PREVIOUS JOB	3. MEDICARE	4. MEDICAID	5. PRIVATE PURCHASE
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97. OTHER (SPECIFY): _____

IF CA92 IS MARKED "1" THEN GO TO CA93 IF CA92 IS NOT "1" GO TO NEXT SECTION
--

CA93. Is your (husband/wife/partner) eligible for health insurance coverage through your previous job?

1. YES	5. NO
--------	-------

GO TO NEXT SECTION

R AND SPOUSE WORK AND ONLY SPOUSE IS COVERED BY HEALTH INSURANCE

CA94. Does your (husband/wife/partner)'s health insurance coverage come from (his/her) job?

1. YES
GO TO CA94c

5. NO
↓

CA94a. Does your (husband/wife/partner)'s health insurance coverage come from a previous job your (husband/wife/partner) or you had, or does (he/she) have government health insurance, such as Medicare or Medicaid, or does (he/she) have privately purchased health insurance, or what?

1. RESPONDENT'S
PREVIOUS
JOB

2. SPOUSE/
PARTNER'S
PREVIOUS
JOB

3. MEDICARE

4. MEDICAID

5. PRIVATE
PURCHASE

97. OTHER (SPECIFY): _____

**IF CA94a IS MARKED "1" THEN GO TO CA94b
IF CA94a IS NOT "1" GO TO CA94c**

CA94b. Are you eligible for health insurance coverage through your (husband/wife/partner)'s previous job?

1. YES

5. NO

CA94c. Are you eligible for health insurance coverage through your (husband/wife/partner)'s current job?

1. YES

5. NO

CA94d. Does your employer offer health insurance coverage to employees?

1. YES
↓

5. NO
GO TO CA94f

CA94e. Are you eligible for health insurance coverage through your employer?

1. YES

5. NO

CA94f. If your (husband/wife/partner) were to quit (his/her) job, would (he/she) still be covered by health insurance?

1. YES

5. NO

CA95. Now I have some "iffy" kinds of questions. Suppose that the United States adopted a universal health insurance system that covered the entire population from birth to death, regardless of whether people worked. Would you or your (husband/wife/partner) quit your jobs?

1. RESPONDENT
WOULD QUIT

2. SPOUSE/PARTNER
WOULD QUIT

3. BOTH WOULD
QUIT

6. NEITHER
WOULD QUIT

CA96. Assuming this universal health insurance system is in place, suppose you won a lottery that, every year, would pay you and your (husband/wife/partner) an amount equal to last year's family income for as long as you or your (husband/wife/partner) live. Would you or your (husband/wife/partner) quit your jobs?

1. RESPONDENT
WOULD QUIT

2. SPOUSE/PARTNER
WOULD QUIT

3. BOTH WOULD
QUIT

6. NEITHER
WOULD QUIT

GO TO NEXT SECTION

R WORKS AND SPOUSE DOESN'T AND ONLY SPOUSE IS COVERED BY HEALTH INSURANCE
--

CA96a. Does your (husband/wife/partner)'s health insurance coverage come from a previous job your (husband/wife/partner) or you had, or does (he/she) have government health insurance, such as Medicare or Medicaid, or does (he/she) have privately purchased health insurance, or what?

1. RESPONDENT'S PREVIOUS JOB	2. SPOUSE/ PARTNER'S PREVIOUS JOB	3. MEDICARE	4. MEDICAID	5. PRIVATE PURCHASE
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97. OTHER (SPECIFY): _____

IF CA96a IS MARKED "1" THEN GO TO CA96b IF CA96a IS NOT "1" GO TO CA97

CA96b. Are you eligible for health insurance coverage through your (husband/wife/partner)'s previous job?

1. YES	5. NO
--------	-------

CA97. Does your employer offer health insurance coverage to employees?

1. YES	5. NO
↓	GO TO CA98

CA97a. Are you eligible for health insurance coverage through your employer?

1. YES	5. NO
--------	-------

CA98. If you were to quit your job, would your (husband/wife/partner) still be covered by health insurance?

1. YES	5. NO
--------	-------

CA99. Now I have some "iffy" kinds of questions. Suppose that the United States adopted a universal health insurance system that covered the entire population from birth to death, regardless of whether people worked. Would you quit your job?

1. YES	5. NO
--------	-------

CA100. Assuming this universal health insurance system is in place, suppose you won a lottery that, every year, would pay you and your (husband/wife/partner) an amount equal to last year's family income for as long as you or your (husband/wife/partner) live. Would you quit your job?

1. YES	5. NO
--------	-------

GO TO NEXT SECTION

R DOESN'T WORK AND SPOUSE WORKS AND ONLY SPOUSE IS COVERED BY HEALTH INSURANCE

CA101. Does your (husband/wife/partner)'s health insurance coverage come from (his/her) job?

1. YES	5. NO
GO TO CA101c	↓

CA101a. Does your (husband/wife/partner)'s health insurance coverage come from a previous job your (husband/wife/partner) or you had, or does (he/she) have government health insurance, such as Medicare or Medicaid, or does (he/she) have privately purchased health insurance, or what?

1. RESPONDENT'S PREVIOUS JOB	2. SPOUSE/PARTNER'S PREVIOUS JOB	3. MEDICARE	4. MEDICAID	5. PRIVATE PURCHASE
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97. OTHER (SPECIFY): _____

**IF CA101a IS MARKED "1" THEN GO TO CA101b
IF CA101a IS NOT "1" GO TO CA101c**

CA101b. Are you eligible for health insurance coverage through your (husband/wife/partner)'s previous job?

1. YES	5. NO
--------	-------

CA101c. Are you eligible for health insurance coverage through your (husband/wife/partner)'s current job?

1. YES	5. NO
--------	-------

CA101d. If your (husband/wife/partner) were to quit (his/her) job, would (he/she) still be covered by health insurance?

1. YES	5. NO
--------	-------

CA102. Now I have some "iffy" kinds of questions. Suppose that the United States adopted a universal health insurance system that covered the entire population from birth to death, regardless of whether people worked. Do you think your (husband/wife/partner) would quit (his/her) job?

 1. YES 5. NO

CA103. Assuming this universal health insurance system is in place, suppose you won a lottery that, every year, would pay you and your (husband/wife/partner) an amount equal to last year's family income for as long as you or your (husband/wife/partner) live. Do you think your (husband/wife/partner) would quit (his/her) job?

 1. YES 5. NO

GO TO NEXT SECTION

R AND SPOUSE DO NOT WORK AND <u>ONLY SPOUSE</u> IS COVERED BY HEALTH INSURANCE
--

CA104. Does your (husband/wife/partner)'s health insurance coverage come from a previous job your (husband/wife/partner) or you had, or does (he/she) have government health insurance, such as Medicare or Medicaid, or does (he/she) have privately purchased health insurance, or what?

1. RESPONDENT'S PREVIOUS JOB	2. SPOUSE/ PARTNER'S PREVIOUS JOB	3. MEDICARE	4. MEDICAID	5. PRIVATE PURCHASE
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97. OTHER (SPECIFY): _____

IF CA104 IS MARKED "1" THEN GO TO CA105 IF CA104 IS NOT "1" GO TO NEXT SECTION

CA105. Are you eligible for health insurance coverage through your (husband/wife/partner)'s previous job?

1. YES	5. NO
--------	-------

GO TO NEXT SECTION

CA106. INTERVIEWER CHECKPOINT

1. R IS SINGLE AND WORKS (CA2=1) AND IS COVERED BY HEALTH INSURANCE (CA51=1)
--> GO TO CA107

2. R IS SINGLE AND DOES NOT WORK (CA2=5) AND COVERED BY HEALTH INSURANCE
(CA51=1) --> GO TO CA112

3. R IS SINGLE AND WORKS (CA2=1) AND IS NOT COVERED BY HEALTH INSURANCE
(CA51=5) --> GO TO CA113

4. R IS SINGLE AND DOES NOT WORK (CA2=5) AND IS NOT COVERED BY HEALTH INSURANCE
(CA51=5) --> GO TO CA116

R IS SINGLE AND WORKS AND IS COVERED BY HEALTH INSURANCE

CA107. Does your health insurance coverage come from your job?

1. YES

GO TO CA109

5. NO



CA108. Does your health insurance coverage come from a previous job, or do you have government health insurance, such as Medicare or Medicaid, or do you have privately purchased health insurance, or what?

1. PREVIOUS JOB

3. MEDICARE

4. MEDICAID

5. PRIVATE PURCHASE

97. OTHER (SPECIFY): _____

CA109. If you were to quit your job, would you still be covered by health insurance?

1. YES

5. NO

CA110. Now I have some "iffy" kinds of questions. Suppose that the United States adopted a universal health insurance system that covered the entire population from birth to death, regardless of whether people worked. Would you quit your job?

1. YES

5. NO

CA111. Assuming this universal health insurance system is in place, suppose you won a lottery that, every year, would pay you an amount equal to last year's income for as long as you live. Would you quit your job?

1. YES

5. NO

GO TO NEXT SECTION

R IS SINGLE AND DOES NOT WORK AND IS COVERED BY HEALTH INSURANCE

CA112. Does your health insurance coverage come from a previous job, or do you have government health insurance, such as Medicare or Medicaid, or do you have privately purchased health insurance, or what?

1. PREVIOUS
JOB

3. MEDICARE

4. MEDICAID

5. PRIVATE
PURCHASE

97. OTHER (SPECIFY): _____

GO TO NEXT SECTION

R IS SINGLE AND WORKS AND IS NOT COVERED BY HEALTH INSURANCE

CA113. Does your employer offer health insurance coverage to employees?

1. YES

5. NO

GO TO CA114



CA113a. Are you eligible for health insurance coverage through your employer?

1. YES

5. NO

CA114. Now I have some "iffy" kinds of questions. Suppose that the United States adopted a universal health insurance system that covered the entire population from birth to death, regardless of whether people worked. Would you quit your job?

1. YES

5. NO

CA115. Assuming this universal health insurance system is in place, suppose you won a lottery that, every year, would pay you an amount equal to last year's income for as long as you live. Would you quit your job?

1. YES

5. NO

GO TO NEXT SECTION

R IS SINGLE AND DOES NOT WORK AND IS NOT COVERED BY HEALTH INSURANCE

CA116. Are you eligible for health insurance coverage from a previous job?

1. YES

5. NO