

## Well Being 343

### DY001 intro

In this survey, you are going to be asked questions about work disabilities that affect a person's ability to earn a living. Some disabilities are short-term (less than a year), which means that individuals with short-term disabilities will be able to return to work after they recover. Some examples of short-term disabilities are broken bones or temporary illnesses. Many people have some sort of coverage for short-term disabilities through their employment. Other disabilities are long-term. If you have a long-term disability, you would not be able to continue working at your job, nor would you be able to resume working at any point in the foreseeable future. You also would not be able to hold any other job that is suitable for you based on your training, education, and experience. What may be considered a disability for some occupations may not be a disability for others. For example, not having full use of one's hands may not permanently prevent someone working in an office from doing their job, but could permanently prevent a welder from doing his job. For the following questions, when we refer to disabilities, we mean long-term disabilities, which may permanently prevent someone from earning an income through work. When you answer these questions, think about specific disabilities that would prevent you from performing your job, or any job suitable for you based on your training, education, and experience.

### DY002

Consider what your life may be like in 5 years. Suppose there is a 50 percent chance that you will be healthy and expect to remain so for the rest of your life, and a 50 percent chance that you have a [disability fill] disability [disability fill] and can no longer perform in any job suitable for you based on your training, education, and experience. If you have a disability, it is a condition or injury that is permanent, but will not shorten your lifespan. Also assume that you have sufficient disability insurance so that if you become disabled, your monthly income remains the same as it was when you were employed and your medical care is covered. The disability is such that no additional amount of medical spending will improve your condition. Now suppose that you are given the opportunity – at no cost to you - to have an additional \$10,000 provided to you either if you are healthy and working or if you have a [disability fill] disability. Or, you can choose to divide up the money across these two possibilities, such as by having \$5,000 if you are healthy and \$5,000 if you have a [disability fill] disability, or any other combination. Using the balls and bins shown below, please allocate the \$10,000 across these two options: Money to spend on goods and services while [disability fill]ly disabled Money to spend on any goods and services while healthy Each ball represents \$500.

String

```
IF DY002 = empty or (DY002 != empty AND !checkBins(DY002, 20 )) THEN
```

```
|
```

```
| binError bin error
```

```
| You did not put all the balls in the bins. Your answers are important to us. Please try to  
| answer as best you can. If you would like to add the remaining balls to the bins, please press  
| the "Back" button.
```

```
|
```

```
ENDIF
```

### DY003 life in 5 years 50 percent healthy

We would now like to ask a related question, but note that the type of disability is different than in the prior question. Consider what your life may be like in 5 years. Suppose that there is a 50 percent chance that you will be healthy and expect to remain so for the rest of your life, and a 50 percent chance that you have a [disability fill] disability [disability fill] and can no longer perform in any job suitable for you based on your training, education, and experience. If you have a disability, it is with a condition that is permanent, but will not shorten your lifespan. Also assume that you have sufficient disability insurance so that if you become disabled, your monthly income remains the same as it was when you were employed and your medical care is covered. The

disability is such that no additional amount of medical spending will improve your condition. Now suppose that you are given the opportunity – at no cost to you - to have an additional \$10,000 provided to you either if you are healthy and working or if you have a [disability fill] disability. Or, you can choose to divide up the money across these two possibilities, such as by having \$5,000 if you are healthy and \$5,000 if you have a [disability fill] disability, or any other combination. Using the balls and bins shown below, please allocate the \$10,000 across these two options: Money to spend on goods and services while [] disabled Money to spend on any goods and services while healthy Each ball represents \$500.

String

```
IF DY003 = empty or (DY003 != empty AND !checkBins(DY003, 20 )) THEN
```

```
|
```

```
| binError bin error
```

```
| You did not put all the balls in the bins. Your answers are important to us. Please try to  
| answer as best you can. If you would like to add the remaining balls to the bins, please press  
| the "Back" button.
```

```
|
```

```
ENDIF
```

```
IF randDY4567order = EMPTY THEN
```

```
|
```

```
ENDIF
```

```
IF randDY4567order = order 4 5 6 7 THEN
```

```
|
```

```
| DY006 Probability of being disabled Self
```

```
| On a scale from 0 to 100 (where 0 means absolutely no chance and 100 means absolutely certain),  
| what are the chances that you will have a long-term disability (either physical or mental  
| cognitive) and will be unable to perform in any job suitable for you based on your training,  
| education, and experience, for some amount of time before age 65?
```

```
| Range: 0.0..100.0
```

```
|
```

```
| DY007 Duration of disability Self
```

```
| Imagine that you have a disability and are unable to perform in any job suitable for you based  
| on your training, education, and experience. Please allocate the balls across the different  
| bins to show how likely you think it is that you will have a disability for the following  
| durations, where more balls means that it is more likely.
```

```
| String
```

```
|
```

```
| IF DY007 = empty or (DY007 != empty AND !checkBins(DY007, 20 )) THEN
```

```
||
```

```
|| binError bin error
```

```
|| You did not put all the balls in the bins. Your answers are important to us. Please try to  
|| answer as best you can. If you would like to add the remaining balls to the bins, please press  
|| the "Back" button.
```

```
||
```

```
|| ENDIF
```

```
||
```

```
|| DY004 out of 100 individuals number who will have disability
```

```
|| Think about people of working age, say ages 20-65. Out of 100 individuals, what is your best  
|| estimate of the number who will have a long-term disability (either physical or mental/cognitive  
|| disability) and will be unable to perform in any job suitable for them based on their training,  
|| education, and experience, at some point in their lives?
```

```
|| Range: 0.0..100.0
```

```
||
```

```
|| DY005 out of 100 individuals number who will have disability duration
```

| Think about 100 people of working age who are met with a disability before age 65 and can no  
| longer perform any job suitable for them based on their training, education, and experience.  
| Using the balls and bins shown below, please show how many of these people you expect would  
| experience a disability of each of the following durations: Each ball represents 5 people.  
| String

| IF DY005 = empty or (DY005 != empty AND !checkBins(DY005, 20 )) THEN

| | **binError** bin error

| | You did not put all the balls in the bins. Your answers are important to us. Please try to  
| | answer as best you can. If you would like to add the remaining balls to the bins, please press  
| | the "Back" button.

| |  
| ENDIF

| ELSE

| **DY004** out of 100 individuals number who will have disability

| Think about people of working age, say ages 20-65. Out of 100 individuals, what is your best  
| estimate of the number who will have a long-term disability (either physical or mental/cognitive  
| disability) and will be unable to perform in any job suitable for them based on their training,  
| education, and experience, at some point in their lives?

| Range: 0.0..100.0

| **DY005** out of 100 individuals number who will have disability duration

| Think about 100 people of working age who are met with a disability before age 65 and can no  
| longer perform any job suitable for them based on their training, education, and experience.  
| Using the balls and bins shown below, please show how many of these people you expect would  
| experience a disability of each of the following durations: Each ball represents 5 people.

| String

| IF DY005 = empty or (DY005 != empty AND !checkBins(DY005, 20 )) THEN

| | **binError** bin error

| | You did not put all the balls in the bins. Your answers are important to us. Please try to  
| | answer as best you can. If you would like to add the remaining balls to the bins, please press  
| | the "Back" button.

| |  
| ENDIF

| **DY006** Probability of being disabled Self

| On a scale from 0 to 100 (where 0 means absolutely no chance and 100 means absolutely certain),  
| what are the chances that you will have a long-term disability (either physical or mental  
| cognitive) and will be unable to perform in any job suitable for you based on your training,  
| education, and experience, for some amount of time before age 65?

| Range: 0.0..100.0

| **DY007** Duration of disability Self

| Imagine that you have a disability and are unable to perform in any job suitable for you based  
| on your training, education, and experience. Please allocate the balls across the different  
| bins to show how likely you think it is that you will have a disability for the following  
| durations, where more balls means that it is more likely.

| String

| IF DY007 = empty or (DY007 != empty AND !checkBins(DY007, 20 )) THEN

| |

|| **binError** bin error

|| You did not put all the balls in the bins. Your answers are important to us. Please try to  
|| answer as best you can. If you would like to add the remaining balls to the bins, please press  
|| the "Back" button.

||

| ENDIF

|

ENDIF

**DY008** Physical or mental/cognitive disability

If you were to have a disability that was severe enough that you were no longer able to perform in any job suitable for you based on your training, education, and experience, do you think it is more likely that you would have a physical disability or a mental/cognitive disability?

1 Physical disability

2 Mental or Cognitive disability

3 Don't know

**CS\_001** HOW PLEASANT INTERVIEW

Could you tell us how interesting or uninteresting you found the questions in this interview?

1 Very interesting

2 Interesting

3 Neither interesting nor uninteresting

4 Uninteresting

5 Very uninteresting