

Example of paper based on data collected by UW Survey Lab:

“Perceptions of Economic Insecurity: Evidence from the Survey of Economic Expectations”

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I. Topic

II. Specification of framework and tabulation of responses

III. Interpretation of responses

IV. Discussion of results

I. Topic

Economic and methodological

- Economic: “insecurity”: How likely do people perceive job loss, loss of health insurance, house burglary? Are certain groups of people (old, young, black, white) rate such events as especially likely to occur?
- Methodological: can people meaningfully give probabilistic answers to survey questions?
 - give “percent chance” of job loss rather than job loss is “very likely, fairly likely, not too likely, not at all likely”

II. Specification of framework

The UW Survey Center regularly contacts households across the continental U.S.

A set of questions on economic insecurity was included in some interviews conducted by the Center in 1994 and 1995

- questions about demographics, income, labor market experience also asked

- Response rates:
 - About half of people contacted agreed to be interviewed.

 - About 75% of those that agreed to be interviewed were in the labor force and gave valid responses to the questions about economic insecurity: useable answers from about 2000 households

Table 1

Three questions about economic insecurity: over the coming year, what is the percent chance of

- no health insurance
- victim of burglary
- lose your job

Table 2:

- range of answers
- bunching at .50 and at multiples of .05

III. Interpretation of responses

Define:

“relatively secure” people as those whose answers all lie below median responses

“relatively insecure” people as those whose answers all lie above the median response

“very insecure” people as those whose answers all lie above the .75 quantile of responses

- this is a subset of the “relatively insecure” people

“intermediate” is everyone else

Table 4

About 1 out of every 6 person is “relatively secure” or “relatively insecure”

- versus 1 out of 10 (approximately) if answers to the three questions were independent

The remainder (about 2 out of 3) are “intermediate”

In various demographic groups:

- males and females are similar
- blacks more insecure than white
- younger people more insecure than older people

IV. Discussion of results

Are the reported probabilities meaningful?

Respondents were also asked whether they had health insurance coverage, job loss or burglary

- not in a follow up interview, but in the initial interview

Can compare answers from later (1995) sets of interviewees with subjective probabilities elicited from earlier (1994) sets

Table 6:

- expectations and realizations very close for health insurance and job loss
- very far apart for burglary
 - actual burglaries far below expected

Seems that for health insurance and job loss the survey answers are meaningful

Future research:

link between survey responses and actual behavior