

**Research Report  
KTC-99-63**

**TRAFFIC SAFETY ISSUES OPINION SURVEY**

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## **1.0 INTRODUCTION**

In recent years there have been several laws both proposed and enacted in the Kentucky legislature which have dealt with various traffic safety issues. There has been discussion of various types of legislation which may be proposed in the 2000 Kentucky legislature. As a means of determining public opinion on specific traffic safety issues, a public opinion survey was conducted.

## **2.0 PROCEDURE**

The survey involved a telephone survey of Kentucky licensed drivers. The survey was conducted by the Survey Research Center at the University of Kentucky. Most of the questions dealt with the opinions of the respondents concerning several traffic safety issues while a few questions dealt with the general characteristics of the sample of drivers. The length of time necessary to complete the survey was generally 8 to 10 minutes. A copy of the survey is given in the Appendix.

Households were selected using random-digit dialing, a procedure giving every household with a telephone line in Kentucky an equal probability of being called. Additionally, potential respondents were screened to determine if they were a licensed driver. The telephone calls were made from September 24 until October 24, 1999. The sample included noninstitutionalized residents of Kentucky who were 18 years of age or older.

A total of 2,396 households were contacted with 1,034 interviews completed. There were an additional 956 refusals or interviews which were not completed and 406 were ineligible for such reasons as illness or not being a licensed driver. The response rate was 43.2 percent of total contacts and 52.0 percent of those eligible.

Means and frequency distributions were provided by the Survey Research Center. The margin-of-error for a sample of this size is approximately plus or minus 3.05 percent at the 95 percent confidence level.

A statistical consultant was used to determine whether there were relationships between several of the variables. The chi-square test was used to assess the relationship between two "categorical" variables while the two-sample t-test was used for comparison of a "continuous" variable between two groups. A categorical variable is one in which the possible values are a fixed set of categories such as gender or agreement with a primary safety belt law. A continuous variable is one in which the possible values can cover a wide range such as age. The results of the tests were summarized by the test statistic and corresponding p-value. For the chi-square test, the smaller the p-value the greater the magnitude of

association. For the t-test, the smaller the p-value the more significant the difference between the two groups. The p-value is provided when a significant relationship was found.

### **3.0 RESULTS**

The sample was distributed across the state with at least one respondent from 117 of the 120 counties in Kentucky. The largest number of respondents in one county was 180 in Jefferson County followed by 57 in Fayette County. There were 25 counties with 10 or more respondents.

The characteristics of the respondents were representative of the general population of licensed drivers. About 47 percent of the respondents were male with the median age about 45. The 1990 census showed that 48 percent of Kentucky residents were male with the median age of about 40 for the group eligible for this survey. The median number of years of driving experience was 25 with only 11 percent having less than 10 years driving experience.

About 30 percent indicated they lived in a rural area. The largest percentage (35 percent) noted they lived in a small town with about 14 percent living in a suburb and 22 percent living in a city of 50,000 or more.

The age of the respondents ranged from 17 to 86 years with about 10 percent older than 68 and 10 percent younger than 26. Approximately 50 percent had some education past high school with about 20 percent having a college degree. The latest census data show 18 percent of people in Kentucky 18 years or older have a college degree. Seven percent listed a race other than white which compares to eight percent in the 1990 census. The median household income was in the range of \$30,000 to \$40,000. This compares to the latest census data which list a median household income in Kentucky of approximately \$35,000. About 1/4 had a household income of \$20,000 or less with only about 7 percent having a household income of \$90,000 or more.

Following is a discussion of the responses to various questions relating to specific traffic safety topics.

#### **3.1 Safety Belts**

Drivers were asked their opinion of changing Kentucky's safety belt law from a secondary enforcement law to a primary enforcement law. Approximately 45 percent initially indicated they were in favor of such a change. However, when additional information about the higher usage rates and reduced injuries associated

with a primary enforcement law were described to the respondents who initially stated they were not in favor of this change, the total percentage in favor of changing to a primary enforcement law increased to 59 percent.

About 66 percent indicated they currently wore their seat belt all of the time with another 18 percent stating they wore their seat belt most of the time. Only 3.5 percent stated they never wore their safety belt. This compares to the most recent observational survey in 1999 which found a usage rate of slightly under 60 percent. This shows that drivers tend to overestimate their use of safety belts.

Only 4.2 percent indicated they had ever received a citation for failure to wear a safety belt. Excluding those who stated they wear their safety belt all of the time, 54 percent indicated they would wear their safety belt more often if the existing law was changed to include primary enforcement.

The relationships between the opinion of a primary seat belt law and several variables were analyzed. There was significantly more support among females (66.4 percent in favor) compared to males (47.2 percent) ( $p=0.001$ ). There was no association between agreement with the change and either rural or urban residence or highway district (which represents area of the state). There was a strong association between the opinion and the frequency of reported seat belt use with an increasing percent in agreement to a primary law as the frequency of use increased ( $p=0.001$ ). The percent in favor varied from 23 percent of those who indicated they rarely or never wore their seat belt to 68 percent of those who stated they wore their seat belt all the time. There was also a relationship ( $p=0.035$ ) between receiving a citation for failure to wear a seat belt and the opinion with less support for those drivers who had received such a citation. No relationship was found between support for a primary law and either age, education, race, or income.

### **3.2 Motorcycle Helmets**

Only 6.6 percent of the respondents classified themselves as a motorcyclist with about 49 percent of those indicating they only rode a motorcycle occasionally. About 79 percent of all respondents stated they were in favor of reinstating the requirement to wear a helmet which was repealed during the last legislature.

There was a significant association between support for a helmet law and whether the respondent was a motorcyclist ( $p=0.001$ ). For those who indicated they rode a motorcycle fairly often or almost every day, 49 percent supported reinstatement of the helmet law. This compared to 82 percent support for those who indicated that do not ride a motorcycle.

### 3.3 Alcohol

Approximately 69 percent stated they were in favor of lowering the Blood Alcohol Content (BAC) at which a driver is presumed to be driving under the influence from 0.10 to 0.08. Also, about 84 percent were in favor of preventing drivers who have been convicted of more than one DUI offense from operating their vehicle for the period their license was revoked. Actions could include impounding a vehicle or license plate or installing an ignition lock.

Only one percent stated they had been stopped for driving under the influence of alcohol during the past two years although about 20 percent noted they had driven a vehicle after consuming alcohol during the past two years. Approximately 42 percent of those who indicated they had consumed alcohol and driven stated they would be less likely to drive after consuming alcohol if the legal BAC was lowered from 0.10 to 0.08.

There was a significant association between opinion on the 0.08 BAC issue and gender ( $p=0.001$ ) with 60 percent of males in support of lowering the BAC compared to 76 percent of females. There was also an association with community size ( $p=0.001$ ) with less support in cities and suburbs (63 percent in favor) compared to rural areas and small towns (73 percent in favor). This was also shown in the highway district data with the least support in the Louisville and northern Kentucky districts (58 percent in favor). There was agreement between opinions on the 0.08 BAC and prevention of vehicle use for more than one DUI offense ( $p=0.001$ ) with 75 percent of those in favor of preventing vehicle use after more than one DUI offense also in favor of 0.08.

There was a significant relationship ( $p=0.021$ ) between drivers who had been stopped for DUI in the previous two years and lowering the BAC to 0.08 with only 33 percent of those who had been stopped in favor of this change compared to 69 percent for those not stopped. A strong relationship ( $p=0.001$ ) was also found between support for 0.08 and whether the respondent had driven after consuming an alcoholic beverage in the past two years. Among those who had driven after drinking, 39 percent were in favor of 0.08 compared to 77 percent in favor for drivers who had not driven after drinking. There was also a strong relationship ( $p=0.001$ ) between support for 0.08 and the effect lowering of the BAC would have on the likelihood of driving after consuming alcohol. Support increased as the effect of lowering to 0.08 on driving increased with 67 percent of those stating they would be much less likely to drive after consuming alcohol in favor of 0.08 compared with 23 percent of those who stated 0.08 would not change their likelihood of driving after drinking.

There was no relationship between support for lowering the BAC to 0.08 and age, education, or race. There was a relationship between mean income of those who did or did not support this issue ( $p=0.039$ ) with a lower average income for those in support of 0.08.

### **3.4 Speed Limits**

Slightly less than one half of the respondents (42 percent) were in favor of increasing the speed limit on rural, interstate highways from the current level of 65 mph. Of those favoring an increase, the most common suggestion was 70 mph followed closely by 75 mph. The median speed given as the maximum safe speed to drive on a rural interstate under normal conditions was 65 mph with 20 percent indicating 70 mph or above. When asked the speed they drove under normal conditions, the median was 65 mph with an 85<sup>th</sup> percentile speed of about 70 mph. A recent study found the 50<sup>th</sup> percentile speed on rural interstates for passenger cars was 68 mph while the 85<sup>th</sup> percentile was 73 mph. This shows that drivers slightly underestimate their typical speed. It should be noted that the standard method of setting speed limits is to use the 85<sup>th</sup> percentile speed which was reported as about 70 mph by the respondents. When asked what speed they would drive if the limit was raised from 65 to 70 mph, the median was 70 mph with the 85<sup>th</sup> percentile about 74 mph.

About one-half of the respondents felt they could drive 5 mph over the limit before police would give them a speeding ticket. Almost one-fourth felt they could drive 10 mph over the limit before receiving a ticket.

Most respondents (75 percent) were in favor of trucks having a speed limit 5 mph lower than cars on some roads. Speed studies show truck speeds are slightly less than cars. Almost one-half (46 percent) were in favor of increasing the speed limit from 55 mph on non-interstate rural, four-lane roadways. The most common suggestion was to increase the limit to 65 mph followed by 60 mph. Speed studies on this type of highway have found a 50<sup>th</sup> percentile speed of almost 60 mph for cars with an 85<sup>th</sup> percentile speed of about 65 mph. Only 19 percent were in favor of increasing the limit from 55 mph on rural, two-lane roadways which have wide lanes and wide shoulders. Of those in favor of an increase, the majority listed 60 mph followed by 65 mph. Speed studies on this type of road have found a 50<sup>th</sup> percentile speed of slightly under 60 mph for cars with an 85<sup>th</sup> percentile speed of almost 65 mph.

Eleven percent of the respondents noted they had received a speeding ticket in the past two years.

There was a significant relationship between support for increasing the speed limit on rural interstates and gender ( $p=0.001$ ) with 57 percent of males in favor compared to 29 percent of females. Support was also related to age ( $p=0.001$ ) with the average age of those in favor less than those against. There was increasing support for raising the limit with increased education and higher incomes ( $p=0.001$ ). There was no relationship with race. As the estimate for what is the maximum safe speed on a rural interstate increased, the support for increasing the speed limit also increased ( $p=0.001$ ). About 96 percent of those who thought the maximum safe speed was 75 mph or more were in favor of increasing the speed limit compared to only 12 percent of those who listed the maximum safe speed as 65 mph or less. As the driver's usual driving speed increased, support for increasing the speed limit also increased ( $p=0.001$ ) with 78 percent of those who typically driver 70 mph or more in favor of the increase. Among drivers who had received a speeding ticket in the past two years, 63 percent were in favor of an increase compared to 39 percent of those who had not received a ticket ( $p=0.001$ ). A comparison between usual speed and maximum safe speed found that respondents with a typical driving speed below their opinion of a maximum safe speed were more supportive of an increase ( $p=0.001$ ). These were the drivers who felt the maximum safe speed was substantially higher than the current speed limit.

### **3.5 Driver Licensing**

There was strong support for a vision test or proof of a recent eye exam at driver license renewal with 74 percent of the respondents in favor of adding this requirement. A recent study found that 38 states have a vision test requirement at license renewal. Of those in favor of a vision test, the large majority (84 percent) felt the vision test should apply to everyone. Of those who felt it should apply to just certain people, the opinion was that it should be related to age. No relationship was found between support for a vision test and age, gender, or years of driving experience.

Less than one-half of the respondents (43 percent) felt it was necessary to require a written or road test at the time of renewal. Of those in favor, almost one half (48 percent) felt it should apply to certain categories of drivers with the most common category related to age of the driver at the time of renewal followed by those drivers having a poor driving record. No relationship was found between support for this proposal and age, gender, or years of driving experience.

There was strong support (86 percent in favor) for having a program to identify and retest drivers with a poor driving record (related to number of citations or crashes). There was no relationship between support for this program and either age or years driving experience but a higher percentage of females (90 percent) were in favor of such a program compared to males (81 percent) ( $p=0.001$ ).



When the provisions of the graduated driver license program were described, 50 percent were aware of this law and the related restrictions for teenage drivers. There was nearly unanimous support (97 percent in favor) for the types of restrictions provided for teenage driving in this law.

## **4.0 CONCLUSIONS**

Following are conclusions from an analysis of the responses to questions pertaining to specific legislative topics. Results from recent research in the given areas were also considered.

### **4.1 Safety Belts**

When the benefits of a primary safety belt law were described, the majority of drivers (59 percent) favored changing the current law from secondary to primary enforcement. Observational surveys indicate that, while education and enforcement can increase safety belt usage, the only method which can produce a dramatic increase in safety belt usage is to implement a primary enforcement law. States having the highest usage rates also have primary enforcement.

### **4.2 Motorcycle Helmets**

Drivers strongly favor (79 percent) reinstating the requirement for helmet use by motorcyclists. Observational surveys have found a substantial decrease in helmet usage as a result of the repeal of this requirement (from over 95 percent prior to the repeal to 65 percent in 1999).

### **4.3 Alcohol**

Drivers show support (69 percent in favor) for lowering the Blood Alcohol Content (BAC) at which a driver is presumed to be driving under the influence from 0.10 to 0.08. There is strong support (84 percent) for preventing drivers convicted of more than one DUI offense from operating their vehicle for their period of license revocation.

### **4.4 Speed Limits**

Slightly less than one-half of the drivers would support raising speed limits on rural interstates and non-interstate rural, four-lane highways. Speed studies and the concept of using the 85<sup>th</sup> percentile speed as the safe and reasonable speed support raising limits on these roads. Most respondents (75 percent) were in favor of trucks having a speed limit 5 mph lower than cars on some roads. This speed differential is also supported by speed study data.

## **4.5 Driver Licensing**

There was strong support (74 percent in favor) for a vision test, or proof of a recent eye exam, at license renewal with the opinion this should apply to all drivers. There was also strong support (86 percent in favor) for having a program to identify and retest drivers with a poor driving record. This support agrees with the conclusions in a recent study which recommended vision screening and a process for review of drivers identified as at-risk. There was nearly unanimous support (97 percent in favor) for the restrictions placed on teenage drivers provided under the graduated driver license program. This support is justified with data which have shown a substantial reduction in crashes involving 16 year old drivers after implementation of the graduated driver license program. The data also show an increase in crash involvement after restrictions placed during the permit phase are lifted. This data, in combination with the overwhelming support of the driving restrictions, would lead to the conclusion that additional restrictions should be extended to the provisional phase of the graduated license program.

## **APPENDIX**

### **TELEPHONE SURVEY**

**TRAFFIC SAFETY LEGISLATION SURVEY**

Date: \_\_\_\_\_

Time: \_\_\_\_\_

Hello, my name is \_\_\_\_\_ and I'm calling from the Survey Research Center at the University of Kentucky. We are conducting a brief survey for researchers at the Kentucky Transportation Center to find out what Kentuckians think about possible legislation related to traffic law on safety belts, alcohol, speed limits, and license renewal which may be proposed in the 2000 legislature. This survey should take only 8 to 10 minutes of your time, and your phone number was randomly selected so your answers will be completely anonymous.

Are you a licensed driver? ( If no, is there a licensed driver in your house I may speak to?)

1. If I have your permission, let me start by asking how many years you have been driving? \_\_\_\_\_

2. Male/Female (don't ask) \_\_\_\_\_

3. Would you call the community in which you live:

- \_\_\_\_\_ Rural area      If yes, do you live on a farm? \_\_\_\_\_
- \_\_\_\_\_ Small town      If yes, do more than 2,500 people live in your town? \_\_\_\_\_
- \_\_\_\_\_ Suburb
- \_\_\_\_\_ City of 50,000 or more
- \_\_\_\_\_ Don't Know
- \_\_\_\_\_ Refused

4. Could you tell me what county you are currently living in? \_\_\_\_\_

5. The next few questions are about Kentucky motorists' use of their safety belt. Kentucky's current safety belt law is secondary. This means that a motorist can only be given a ticket for failing to wear a safety belt if he or she is stopped for another reason. A primary enforcement law would allow people to be stopped just for failure to wear a safety belt. Would you be in favor of changing Kentucky's safety belt law from a secondary enforcement law to a primary enforcement law?

- \_\_\_\_\_ Yes      \_\_\_\_\_ Don't Know
- \_\_\_\_\_ No      \_\_\_\_\_ Refused

If no: States that have a primary enforcement seat belt law tend have higher percentages of people using seat belts. Higher seat belt usage has been shown to reduce the number of injuries and fatalities from automobile crashes, and to reduce the economic impact (such as higher insurance premiums) that result from such accidents. Given this information, would you be in favor of changing Kentucky's safety belt law from a secondary enforcement law to a primary enforcement law?

- \_\_\_\_\_ Yes      \_\_\_\_\_ Don't Know
- \_\_\_\_\_ No      \_\_\_\_\_ Refused

6. How often do you currently wear your safety belt? Would you say:

- All of the time
- Most of the time
- Some of the time
- Rarely
- Never

7. Have you ever received a citation for failing to wear a safety belt?

- Yes     Refused
- No

8. If the safety belt law was changed from a secondary to a primary law, do you think you would wear your safety belt more often than you currently do?

- Yes    If yes:  Somewhat More Often     Much More Often
- No
- Don't Know
- Refused

9. Are you a motorcyclist?

- Yes    If yes, how often do you ride your motorcycle?  
Would you say:  Only Occasionally  
 Fairly Often  
 Almost every day when weather permits
- No
- Refused

10. The requirement for a motorcyclist to wear a helmet was repealed last year. Would you be in favor of this requirement becoming law again?

- Yes     Don't Know
- No     Refused

11. The next few questions are about Kentucky's DUI law. Currently, a driver is presumed to be driving under the influence of alcohol if they have a Blood Alcohol Content of 0.10 or more. Would you favor changing the law so a driver is considered legally under the influence with a lower Blood Alcohol Content level of 0.08?

- Yes     Don't Know
- No     Refused

12. If a driver is convicted of more than one DUI offense, are you in favor of action being taken which would prevent that person's vehicle from operating for the period their license is revoked? Such actions might be to impound their vehicle or license plate or to install an ignition lock.

- Yes     Don't Know
- No     Refused

13. In the past two years, have you been stopped for driving under the influence of alcohol?
- \_\_\_\_\_ Yes (If yes, go to question 15.)  
 \_\_\_\_\_ No  
 \_\_\_\_\_ Refused
14. In the past two years, have you driven a vehicle after consuming any alcoholic beverage?
- \_\_\_\_\_ Yes  
 \_\_\_\_\_ No (If no, go to question 16).  
 \_\_\_\_\_ Refused
15. Would changing the law to lower the legal Blood Alcohol Level from .10 to .08 make you less likely to drive after consuming alcohol?
- \_\_\_\_\_ Yes (If yes: \_\_\_\_\_ Much Less Likely \_\_\_\_\_ Somewhat Less Likely.)  
 \_\_\_\_\_ No  
 \_\_\_\_\_ Don't Know \_\_\_\_\_ Refused
16. The next few questions concern your opinion about appropriate speed limits on Kentucky highways. First, the current speed limit on rural interstate highways is 65 miles per hour (mph). Would you be in favor of increasing the speed limit on these roads?
- \_\_\_\_\_ Yes (If yes, what do you think the maximum speed limit should be? \_\_\_\_\_)  
 \_\_\_\_\_ No \_\_\_\_\_ Don't Know \_\_\_\_\_ Refused
17. What speed do you consider the maximum safe speed for driving on a rural interstate during normal conditions? \_\_\_\_\_ mph \_\_\_\_\_ Don't Know \_\_\_\_\_ Refused
18. Approximately what speed do you usually drive on a rural interstate in Kentucky with the 65 mph speed limit during normal conditions? \_\_\_\_\_ mph \_\_\_\_\_ Refused
19. If the speed limit was raised from 65 to 70 mph on rural interstates, what speed would you drive under these same conditions? \_\_\_\_\_ mph \_\_\_\_\_ Refused
20. In your opinion, how much over the speed limit can you drive before the police will normally give you a ticket? \_\_\_\_\_ mph \_\_\_\_\_ Don't Know \_\_\_\_\_ Refused
21. Current speed limits in Kentucky are the same for cars and trucks. Would you be in favor of a speed limit on some roads where the limit for trucks is 5 mph lower than that for cars?
- \_\_\_\_\_ Yes \_\_\_\_\_ Don't Know  
 \_\_\_\_\_ No \_\_\_\_\_ Refused
22. The current speed limit on some non-interstate rural, four-lane roadways is 55 mph. These roads all have a median and a wide shoulder. Would you favor increasing the speed limit on this type of road?
- \_\_\_\_\_ Yes (If yes, what should the limit be? \_\_\_\_\_)  
 \_\_\_\_\_ No \_\_\_\_\_ Don't Know \_\_\_\_\_ Refused

23. The current speed limit on a rural, two-lane roadway with wide lanes and wide shoulders is also 55 mph. Would you favor increasing the speed limit on this type of road?

\_\_\_\_\_ Yes (If yes, what should the limit be? \_\_\_\_\_)  
\_\_\_\_\_ No \_\_\_\_\_ Don't Know \_\_\_\_\_ Refused

24. In the past two years, have you received any speeding tickets?

\_\_\_\_\_ Yes \_\_\_\_\_ Refused  
\_\_\_\_\_ No

25. Just a few more questions and we will be finished. Kentucky currently does not have any requirement for a vision test or proof of a recent eye exam at driver license renewal. Would you be in favor of adding such a requirement in order to renew a driver's license?

\_\_\_\_\_ Yes  
\_\_\_\_\_ No (If no, go to question 27.)  
\_\_\_\_\_ Don't Know \_\_\_\_\_ Refused

26. Do you think that requirement should apply to everybody, or just some people?

\_\_\_\_\_ Everybody  
\_\_\_\_\_ Just some people (To whom should this requirement apply? \_\_\_\_\_)  
\_\_\_\_\_ Don't Know \_\_\_\_\_ Refused

27. Kentucky currently does not have any requirement for a written test or road test at driver license renewal. Would you be in favor of adding such a requirement in order to renew a driver's license?

\_\_\_\_\_ Yes  
\_\_\_\_\_ No (If no, go to question 29.)  
\_\_\_\_\_ Don't Know \_\_\_\_\_ Refused

28. Do you think that requirement should apply to everybody, of just some people?

\_\_\_\_\_ Everybody  
\_\_\_\_\_ Just some people (To whom should this requirement apply? \_\_\_\_\_)  
\_\_\_\_\_ Don't Know \_\_\_\_\_ Refused

29. Kentucky does not have any program to identify and then retest in some manner "high risk" drivers who could be identified based on their driving record related to number of citations and accidents. Would you be in favor of initiating such a program?

\_\_\_\_\_ Yes \_\_\_\_\_ Don't Know  
\_\_\_\_\_ No \_\_\_\_\_ Refused

30. A "graduated" driver license was enacted in the 1998 legislature. This law increased the length of the driving permit period from one to six months, placed restrictions on teenage driving between midnight and 6:00 am and introduced a "no tolerance" alcohol policy where teenagers caught driving with a Blood Alcohol Content of .02 or more would lose driving privileges. Are you aware of this law and the related restrictions?

Yes  
 No (If no, go to question 30.)

31. Do you support these types of restrictions?

Yes       Don't Know  
 No       Refused

The purpose of the last few questions are to determine if different types of people have different opinions concerning these issues.

32. In what year were you born? \_\_\_\_\_

33. What was the highest level of education that you completed?

Grade school only  
 Some high school  
 Graduated high school  
 GED  
 1 or 2 years college, no degree college  
 Graduated junior or community college  
 Vocational/technical degree  
 3 or 4 years of college, no degree  
 Bachelor's degree  
 Some graduate school work  
 Graduate degree  
 Refused

34. How would you describe your racial or ethnic background? Are you:

White  
 African American  
 Hispanic  
 Other race (What other race? \_\_\_\_\_)  
 Refused

35. Last year, what was your total household income from all sources before taxes?

<input type="checkbox"/> Under \$5,000	<input type="checkbox"/> \$15,000 to \$20,000	<input type="checkbox"/> \$50,000 to \$70,000
<input type="checkbox"/> \$5,000 to \$7,500	<input type="checkbox"/> \$20,000 to \$25,000	<input type="checkbox"/> \$70,000 to \$90,000
<input type="checkbox"/> \$7,500 to \$10,000	<input type="checkbox"/> \$25,000 to \$30,000	<input type="checkbox"/> \$90,000 to \$120,000
<input type="checkbox"/> \$10,000 to \$12,500	<input type="checkbox"/> \$30,000 to \$40,000	<input type="checkbox"/> Over \$120,000
<input type="checkbox"/> \$12,500 to \$15,000	<input type="checkbox"/> \$40,000 to \$50,000	<input type="checkbox"/> Refused