

Well Being 93

intro intro survey

This questionnaire is part of our study about the health and economic well-being of the American people. We will ask you questions related to your health and retirement planning. You will receive \$10 for completing the survey. We understand that some of these questions are of a personal nature. Please remember that your answers are extremely important to us. Your participation is voluntary and you may skip over any questions that you would prefer not to answer. Your responses are confidential, and it helps us a great deal if you respond as completely, honestly and accurately as possible. Thank you for your participation!

IF (age respondent = empty) THEN

|
| **calcage** age respondent
| What is your age?
| Integer
|
ENDIF

IF (current marital situation = Married OR current marital situation = Marriage-like relationship) THEN

|
| **calcage_partner** calcage_partner respondent spouse/partner age
| What is the age of your [fill spouse/partner]?
| Range: 17.0..120.0
|
ENDIF

N001 medicare coverage

Medicare is a public health insurance program for people 65 or older and for disabled persons. Are you currently covered by Medicare health insurance?

1 Yes
5 No

SM052 probability of reform

On a scale from 0 percent to 100 percent where '0' means that you think there is absolutely no chance, and '100' means that you think the event is absolutely sure to happen, what are the chances that over the next 10 years there will be a reform such that the age of eligibility for Medicare is raised from age 65 to 67?
Range: 0.0..100.0

IF (medicare coverage = Yes) THEN

|
| **SM045** per month premium HI
| Suppose that the age of eligibility for Medicare were raised from age 65 to 67. One way to make up for this would be to purchase private health insurance. Please think of a 65 year-old in good health. How much would this person have to pay per month for a health insurance policy that covers all basic health care costs (including prescription drugs) and that has an annual deductible of \$1,000? (Note: An annual deductible is the amount that you have to pay yourself each year before the insurance will start to help pay.)
| Integer
|

```
| IF ( per month premium HI = empty) THEN
|
| SM045_NR_DK purch own health month ins after nonresponse
| [You did not answer. Your answers are important to us. Please answer the question to the
| best of your ability.] Suppose that the age of eligibility for Medicare were raised from age
| 65 to 67. One way to make up for this would be to purchase private health insurance.
| Please think of a 65 year-old in good health. How much would this person have to pay per
| month for a health insurance policy that covers all basic health care costs (including
| prescription drugs) and that has an annual deductible of $1,000? (Note: An annual
| deductible is the amount that you have to pay yourself each year before the insurance will
| start to help pay.)
| 1 < $50
| 2 $50 - $99
| 3 $100 - $249
| 4 $250 - $399
| 5 $400 - $599
| 6 $600 - $799
| 7 $800 - $999
| 8 $1,000 or more
| 98. Don't know
|
| ELSE
|
| ENDIF
|
| EXIT
ENDIF
```

```
IF ( last taken HRS-N != empty) THEN
|
| SM001 change in own health insurance
| In a recent survey we asked you details about your health insurance. Since answering those
| questions on [fill with date for when taken HRS-N], has there been any change in your own
| health insurance?
| 1 Yes
| 5 No
|
| IF ( change in own health insurance = empty) THEN
|
| SM001_NR_DK change in own health insurance after nonresponse
| [You did not answer. Your answers are important to us. Please answer the question to the
| best of your ability.] In a recent survey we asked you details about your health insurance.
| Since answering those questions on [fill with date for when taken HRS-N], has there been
| any change in your own health insurance?
| 1 Yes
| 5 No
| 8 Don't know
|
| ELSE
|
| ENDIF
|
```

| IF (current marital situation = Married OR current marital situation = Marriage-like
| relationship) THEN

||
|| **SM002** change in spouse's health insurance

|| In that survey we also asked about your [fill spouse/partner]'s health insurance. Since
|| answering those questions on [fill with date for when taken HRS-N], has there been any
|| change in your [fill spouse/partner]'s health insurance?

|| 1 Yes

|| 5 No

||

|| IF (change in spouse's health insurance = empty) THEN

|||

||| **SM002_NR_DK** change in spouse's health insurance after nonresponse

||| [You did not answer. Your answers are important to us. Please answer the question to the
||| best of your ability.] In that survey we also asked about your [fill spouse/partner]'s
||| health insurance. Since answering those questions on [fill with date for when taken
||| HRS-N], has there been any change in your [fill spouse/partner]'s health insurance?

||| 1 Yes

||| 5 No

||| 8 Don't know

|||

|| ELSE

|||

|| ENDIF

||

| ENDIF

|

ENDIF

SM003 working for pay

Do you currently do any work for pay?

1 Yes

5 No

IF (working for pay = empty) THEN

|

| **SM003_NR_DK** working for pay after nonresponse

| [You did not answer. Your answers are important to us. Please answer the question to the best
| of your ability.] Do you currently do any work for pay?

| 1 Yes

| 5 No

| 8 Don't know

|

ELSE

|

ENDIF

LF001 current job status

What is your current employment situation? Please check all that apply.

1 Working for pay now

2 Unemployed and looking for work

3 Temporarily laid off

- 4 On sick or other leave
- 5 Disabled
- 6 Retired
- 7 Homemaker
- 8 Self-employed
- 9 Student
- 10 Other

[The following questions are displayed as a table]

SM004 earnings last calendar year

About how much wage, salary or self-employment income did you receive altogether in the LAST CALENDAR YEAR, before taxes and other deductions?

Integer

SM004_nowork did not work last calendar year

About how much wage, salary or self-employment income did you receive altogether in the LAST CALENDAR YEAR, before taxes and other deductions?

1 Did not work for pay last calendar year

[End of table display]

IF (earnings last calendar year = empty and did not work last calendar year = empty) THEN

|

| [The following questions are displayed as a table]

|

| **SM004_NR_DK** earnings last calendar year after nonresponse

| [You did not answer. Your answers are important to us. Please answer the question to the best of your ability.] About how much wage, salary or self-employment income did you receive in the LAST CALENDAR YEAR, before taxes and other deductions?

| 1 <\$10,000

| 2 \$10,000 - \$19,999

| 3 \$20,000 - \$34,999

| 4 \$35,000 - \$49,999

| 5 \$50,000 - \$74,999

| 6 \$75,000 - \$99,999

| 7 \$100,000 - \$129,999

| 8 \$130,000 or more

| 98 Don't know

|

| **SM004_nowork_NR_DK** did not work last calendar year after nonresponse

| [You did not answer. Your answers are important to us. Please answer the question to the best of your ability.] About how much wage, salary or self-employment income did you receive altogether in the LAST CALENDAR YEAR, before taxes and other deductions?

| 1 Did not work for pay last calendar year

|

| [End of table display]

| IF (earnings last calendar year after nonresponse != empty AND earnings last calendar year after nonresponse = Don't know AND did not work last calendar year after nonresponse != empty) THEN

|

| **earningsdoublelastyearnoworkdk** error earnings last year too many answers dk

| You checked the 'did not work for pay last calendar year' AND selected the 'don't know'

| | option. Please go back and keep only the answer(s) that best describes your situation.

| | ELSEIF (earnings last calendar year after nonresponse != empty AND earnings last calendar
| | year after nonresponse != Don't know AND did not work last calendar year after nonresponse
| | != empty) THEN

| | **earningsdoublelastyearnowork** error earnings last year too many answers dk
| | You selected a dollar amount AND checked the 'did not work for pay last calendar year'
| | checkbox. Please go back and keep only the answer(s) that best describes your situation.

| | ENDIF

| ELSEIF (earnings last calendar year != empty AND did not work last calendar year != empty)
| THEN

| | **earningsdoublelastyear** error messages earnings last year too many answers
| | You entered both a dollar amount AND checked the 'did not work for pay last calendar year'.
| | Please go back and keep only the answer(s) that best describes your situation.

| | ENDIF

| IF (working for pay = Yes OR working for pay after nonresponse = Yes) THEN

| | [The following questions are displayed as a table]

| | **SM005** earnings last month

| | About how much wage, salary or self-employment income did you receive altogether in the LAST
| | MONTH, before taxes and other deductions?

| | Integer

| | **SM005_nowork** did not work last month

| | About how much wage, salary or self-employment income did you receive altogether in the LAST
| | MONTH, before taxes and other deductions?

| | 1 Did not work for pay last month

| | [End of table display]

| | IF (earnings last month = empty and did not work last month = empty) THEN

| | [The following questions are displayed as a table]

| | **SM005_NR_DK** earnings last month after nonresponse

| | [You did not answer. Your answers are important to us. Please answer the question to the
| | best of your ability.] About how much wage, salary or self-employment income did you receive
| | altogether in the LAST MONTH, before taxes and other deductions?

| | 1 <\$1,000

| | 2 \$1,000 - \$1,999

| | 3 \$2,000 - \$2,999

| | 4 \$3,000 - \$3,999

| | 5 \$4,000 - \$5,999

| | 6 \$6,000 - \$7,999

| | 7 \$8,000 - \$9,999

| | 8 \$10,000 or more

```

|| 98 Don't know
||
|| SM005_nowork_NR_DK did not work last month after nonresponse
|| [You did not answer. Your answers are important to us. Please answer the question to the
|| best of your ability.] About how much wage, salary or self-employment income did you receive
|| altogether in the LAST MONTH, before taxes and other deductions?
|| 1 Did not work for pay last month
||
|| [End of table display]
|| IF ( earnings last month after nonresponse != empty AND earnings last month after
|| nonresponse = Don't know AND did not work last month after nonresponse != empty) THEN
||
|| earningsdoublelastmonthnoworkdk error earnings last year too many answers dk
|| You checked the 'did not work for pay last month' AND selected the 'don't know' option.
|| Please go back and keep only the answer(s) that best describes your situation.
||
|| ELSEIF ( earnings last month after nonresponse != empty AND earnings last month after
|| nonresponse != Don't know AND did not work last month after nonresponse != empty) THEN
||
|| earningsdoublelastmonthnowork error earnings last year too many answers dk
|| You selected a dollar amount AND checked the 'did not work for pay last month' checkbox.
|| Please go back and keep only the answer(s) that best describes your situation.
||
|| ENDIF
||
|| ELSEIF ( earnings last month != empty AND did not work last month != empty) THEN
||
|| earningsdoublelastmonth error messages earnings last month too many answers
|| You entered both a dollar amount AND checked the 'did not work for pay last month'. Please
|| go back and keep only the answer(s) that best describes your situation.
||
|| ENDIF
||
ENDIF

```

IF (age respondent >= 60) THEN

```

|
| SM009 any social security income
| Do you currently receive any income from Social Security?
| 1 Yes
| 5 No
|
| IF ( any social security income = empty) THEN
|
| SM009_NR_DK any social security income after nonresponse
| [You did not answer. Your answers are important to us. Please answer the question to the
| best of your ability.] Do you currently receive any income from Social Security?
| 1 Yes
| 5 No
| 8 Don't know
|
| ELSE

```

```
||
| ENDIF
|
ENDIF
```

```
IF ( age respondent < 60 OR ( any social security income = No OR any social security income
after nonresponse = No )) THEN
```

```
|
| SM010 R exp any SS in future
| On a scale from 0 percent to 100 percent, where '0' means that you think there is absolutely
| no chance and '100' means that you are absolutely certain, what do you think are the chances
| that you will receive Social Security benefits some time in the future?
| Range: 0.0..100.0
```

```
| IF ( R exp any SS in future = empty) THEN
```

```
||
| SM010_NR_SP R exp any SS in future after nonresponse
| [You did not answer. Your answers are important to us. Please answer the question to the
| best of your ability.] On a scale from 0 percent to 100 percent, where '0' means that you
| think there is absolutely no chance and '100' means that you are absolutely certain, what do
| you think are the chances that you will receive Social Security benefits some time in the
| future?
| Range: 0.0..100.0
```

```
|| ELSE
```

```
|| ENDIF
```

```
IF ( R exp any SS in future > 0 OR R exp any SS in future after nonresponse > 0) THEN
```

```
||
| SM011 R exp SS claiming age, point est
| At what age do you expect to start collecting these benefits?
| Integer
```

```
|| IF ( R exp SS claiming age, point est !=empty AND R exp SS claiming age, point est < age
| respondent ) THEN
```

```
||
| SM019agemessage wrong age SM019
| You entered an age that is smaller than your current age ([age respondent] years). Your
| answers are important to us. Please try to answer as best you can. If you would like to
| change your answer please press the "Back" button.
```

```
|| ENDIF
```

```
|| SM012_intro intro bins and balls start collecting soc. sec. benefits
| For some people it is not easy to predict when they will start collecting their Social
| Security benefits. In the next question, we ask you to think about the age at which you will
| start collecting these benefits. We will show you 20 balls that you can put in eight
| different bins, reflecting what you think are the chances out of 20 that the age at which
| you will start collecting falls in each bin. The more likely you think it is that the age at
| which you will start collecting falls in a given bin, the more balls you should assign to
| this bin. For example, if you put all the balls in the bin 63, it means you are certain that
```

|| you will start collecting these benefits on or after your 63rd birthday and before your 64th birthday. Another example is illustrated on the next screen.

|| **SM012_example** Bins & balls example for SS claiming age

|| Bin 64 has the most balls so this person thinks the chances are greatest that he will start collecting benefits at age 64. Because 12 out of 20 balls are in this bin he thinks the chances are 12 out of 20 or 60 percent. There is a smaller chance, 8 out of 20 or 40 percent, that he will start collecting benefits at age 65. Because all 20 balls are in bins 64 or 65 this person is certain he will first collect benefits at either 64 or 65. Of course this is just an example. Now it's your turn!

|| **SM012** Bins & balls for SS claiming age

|| By clicking on the + and - buttons under each bin, please put all the balls into the 8 bins, such that it best reflects what you think are the chances out of 20 that you will start collecting social security benefits at that age.

|| String

|| IF (Bins & balls for SS claiming age != empty AND !checkBins(Bins & balls for SS claiming age , 20)) THEN

|| **binerror** error bin incomplete

|| 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

ENDIF

SM013 self rated health

Now we have some questions related to your health: Would you say your health is excellent, very good, good, fair, or poor?

- 1 Excellent
- 2 Very good
- 3 Good
- 4 Fair
- 5 Poor

IF (any social security income = Yes OR any social security income after nonresponse = Yes OR R exp any SS in future = 0 OR R exp any SS in future after nonresponse = 0 OR (R exp any SS in future = empty AND R exp any SS in future after nonresponse = empty)) THEN

|| **SM014a_intro** intro bins and balls health exp 66

|| Please think about what you expect your health will be when you reach age 66. What do you think are the chances that your health at age 66 will be excellent, very good, good, fair or poor? We will show you 20 balls that you can put in five different bins labeled excellent, very good, good, fair, or poor. Please allocate the balls across the five bins so that the number in each bin reflects what you think are the chances out of 20 that your health at age 66 will fall in that bin. The more likely you think it is that your health at age 66 falls in a given bin, the more balls you should assign to this bin. For example, if you put all the

| balls in the bin 'good', it means that you are certain that your health at age 66 will be good. Another example is illustrated on the next screen.

| **SM014a_example** Bins & balls example for health at 66

| The bin labeled 'good' has the most balls so this person thinks that the chances are the greatest that he will be in good health at age 66. Because 12 out of the 20 balls are in this bin he thinks the chances are 12 out of 20 or 60 percent. There is a smaller chance, 8 out of 20 or 40 percent, that he will be in fair health at age 66. Because all 20 balls are in the bins 'good' or 'fair' this person is certain that his health at age 66 will be either good or fair. Of course, this is just an example. Now it's your turn!

|
ENDIF

SM014b intro bins and balls expected health

Please think about what you expect your health will be when you reach age 66. What do you think are the chances that your health at age 66 will be excellent, very good, good, fair or poor?

By clicking on the + and - buttons under each bin, please put all the balls into the 5 bins, such that it best reflects what you think are the chances out of 20 that your health at age 66 will be excellent, very good, good, fair or poor.

String

IF (intro bins and balls expected health != empty AND !checkBins(intro bins and balls expected health , 20)) THEN

| **binerror** error bin incomplete

| 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

SM_ret_exp_Intro Retirement expectations Intro

The next questions are about your work and retirement plans.

IF (working for pay = Yes OR working for pay after nonresponse = Yes) THEN

| **SM016** Exp retirement age - Bins and Balls

| For some people, it is not easy to predict when they will stop working for pay. What do you think are the chances that you will stop working for pay (i.e., retire) at each of the ages shown below? By clicking on the + and - buttons under each bin, please put all the balls into the 8 bins, such that it best reflects what you think are the chances out of 20 that you will stop working for pay at that age.

| String

| IF (Exp retirement age - Bins and Balls != empty AND !checkBins(Exp retirement age - Bins and Balls , 20)) THEN

|| **binerror** error bin incomplete

|| 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

| [The following questions are displayed as a table]

| **SM017_year** expected wage per year after retirement

| How much do you expect your total income from work (i.e., wage, salary or self-employment income) to be in today's dollars, before taxes and other deductions, just before your retire?

| Integer

| **SM017_month** expected wage per month after retirement

| How much do you expect your total income from work (i.e., wage, salary or self-employment income) to be in today's dollars, before taxes and other deductions, just before your retire?

| Integer

| [End of table display]

| IF (expected wage per year after retirement = empty AND expected wage per month after retirement = empty) THEN

| | **SM017_NR_DK** nonresponse expected wage per year after retirement

| | [You did not answer. Your answers are important to us. Please answer the question to the best of your ability.] Please give us your best guess of what you expect your total income from work (i.e., wage, salary or self-employment income) to be per year in today's dollars, before taxes and other deductions, just before your retire?

| | 1 <\$10,000

| | 2 \$10,000 - \$19,999

| | 3 \$20,000 - \$34,999

| | 4 \$35,000 - \$49,999

| | 5 \$50,000 - \$74,999

| | 6 \$75,000 - \$99,999

| | 7 \$100,000 - \$129,999

| | 8 \$130,000 or more

| | 98 Don't know

| | ELSE

| |ENDIF

| IF (expected wage per year after retirement != empty AND expected wage per month after retirement != empty) THEN

| | **SM021answercheck** SM021 answer check

| | You entered a dollar amount for BOTH your earnings per month AND per year. Please keep the answer that best reflects your earnings over a year. If you expect to have regular income and it is easier for you to estimate the monthly amount then please keep the amount 'per month'. If you expect to have irregular income over a year then please give us your best estimate of your income 'per year'.

| |ENDIF

| ELSEIF (working for pay = No OR working for pay after nonresponse = No) THEN

| | **SM018** expected retirement age (PE)

| On a scale from 0 to 100 percent, what are the chances that you will work for pay some time in the future?

| Range: 0.0..100.0

| IF (expected retirement age (PE) = empty) THEN

|| **SM018_NR_SP** expected retirement age (PE) after nonresponse

|| [You did not answer. Your answers are important to us. Please answer the question to the best of your ability.] On a scale from 0 to 100 percent, what are the chances that you will work for pay some time in the future?

|| Range: 0.0..100.0

| ELSE

| ENDIF

| IF (expected retirement age (PE) > 0 OR expected retirement age (PE) after nonresponse > 0) THEN

|| **SM019** expected age return to work (PE)

|| At what age do you expect to go back to work?

|| Integer

|| IF (expected age return to work (PE) !=empty AND expected age return to work (PE) < age respondent) THEN

|| **SM019agemessage** wrong age SM019

|| You entered an age that is smaller than your current age ([age respondent] years). Your answers are important to us. Please try to answer as best you can. If you would like to change your answer please press the "Back" button.

| ENDIF

|| **SM020** Exp age return to work - Bins and Balls

|| For some people, it is not easy to predict when they will go back to work. What do you think are the chances that you will go back to work at each of the ages shown below? By clicking on the + and - buttons under each bin, please put all the balls into the 8 bins, such that it best reflects what you think are the chances out of 20 that you will stop working for pay at that age.

|| String

|| IF (Exp age return to work - Bins and Balls != empty AND !checkBins(Exp age return to work - Bins and Balls , 20)) THEN

|| **binerror** error bin incomplete

|| 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

|| [The following questions are displayed as a table]

```

||
|| SM021_year expected wage per year return to work
|| How much do you expect your total income from work (i.e., wage, salary or self-employment
|| income) to be in today's dollars, before taxes and other deductions, when you go back to
|| work?
|| Integer
||
|| SM021_month expected wage per month return to work
|| How much do you expect your total income from work (i.e., wage, salary or self-employment
|| income) to be in today's dollars, before taxes and other deductions, when you go back to
|| work?
|| Integer
||
|| [End of table display]
|| IF ( expected wage per year return to work = empty AND expected wage per month return to
|| work = empty) THEN
||
|| SM021_NR_DK nonresponse expected wage per year after return to work
|| [You did not answer. Your answers are important to us. Please answer the question to the
|| best of your ability.] Please give us your best guess of what you expect your total income
|| from work (i.e., wage, salary or self-employment income) to be per year in today's
|| dollars, before taxes and other deductions, just before your retire?
|| 1 <$10,000
|| 2 $10,000 - $19,999
|| 3 $20,000 - $34,999
|| 4 $35,000 - $49,999
|| 5 $50,000 - $74,999
|| 6 $75,000 - $99,999
|| 7 $100,000 - $129,999
|| 8 $130,000 or more
|| 98 Don't know
||
|| ELSE
||
|| ENDIF
||
|| IF ( expected wage per year return to work != empty AND expected wage per month return to
|| work != empty) THEN
||
|| SM021answercheck SM021 answer check
|| You entered a dollar amount for BOTH your earnings per month AND per year. Please keep the
|| answer that best reflects your earnings over a year. If you expect to have regular
|| income and it is easier for you to estimate the monthly amount then please keep the amount
|| 'per month'. If you expect to have irregular income over a year then please give us your
|| best estimate of your income 'per year'.
||
|| ENDIF
||
|| SM022 expected age retire completely (PE)
|| At what age do you expect to retire completely?
|| Integer
||

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|| IF ( expected age retire completely (PE) !=empty AND expected age retire completely (PE) <
|| age respondent ) THEN
||
|| SM019agemessage wrong age SM019
|| You entered an age that is smaller than your current age ([age respondent] years). Your
|| answers are important to us. Please try to answer as best you can. If you would like to
|| change your answer please press the "Back" button.
||
||
|| ENDIF
||
|| SM023 Exp age complete retire - Bins and Balls
|| For some people, it is not easy to predict when they will stop working for pay completely
|| (i.e. retire completely). By clicking on the + and - buttons under each bin, please put
|| all the balls into the 8 bins, such that it best reflects what you think are the chances out
|| of 20 that you will stop working for pay at that age.
|| String
||
|| IF ( Exp age complete retire - Bins and Balls != empty AND !checkBins( Exp age complete
|| retire - Bins and Balls , 20 )) THEN
||
|| binerror error bin incomplete
|| 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
||
|| [The following questions are displayed as a table]
||
|| SM024_year not working now - expected earnings year at retirement
|| How much do you expect your total income from work (i.e., wage, salary or self-employment
|| income) to be in today's dollars, before taxes and other deductions, just before you stop
|| working for pay (i.e., retire)?
|| Integer
||
|| SM024_month not working now - expected earnings month at retirement
|| How much do you expect your total income from work (i.e., wage, salary or self-employment
|| income) to be in today's dollars, before taxes and other deductions, just before you stop
|| working for pay (i.e., retire)?
|| Integer
||
|| [End of table display]
|| IF ( not working now - expected earnings year at retirement = empty AND not working now -
|| expected earnings month at retirement = empty) THEN
||
|| SM024_NR_DK nonresponse not working now expected earnings year at retirement
|| [You did not answer. Your answers are important to us. Please answer the question to the
|| best of your ability.] Please give us your best guess of what you expect your total income
|| from work (i.e., wage, salary or self-employment income) to be per year in today's
|| dollars, before taxes and other deductions, just before you stop working for pay (i.e.,
|| retire)?
|| 1 <$10,000

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|| 2 $10,000 - $19,999
|| 3 $20,000 - $34,999
|| 4 $35,000 - $49,999
|| 5 $50,000 - $74,999
|| 6 $75,000 - $99,999
|| 7 $100,000 - $129,999
|| 8 $130,000 or more
|| 98 Don't know
||
|| ELSE
||
|| ENDIF
||
|| IF ( not working now - expected earnings year at retirement != empty AND not working now -
|| expected earnings month at retirement != empty) THEN
||
|| SM021answercheck SM021 answer check
|| You entered a dollar amount for BOTH your earnings per month AND per year. Please keep the
|| answer that best reflects your earnings over a year. If you expect to have regular
|| income and it is easier for you to estimate the monthly amount then please keep the amount
|| 'per month'. If you expect to have irregular income over a year then please give us your
|| best estimate of your income 'per year'.
||
|| ENDIF
||
|| ENDIF
|
ENDIF

```

[The following questions are displayed as a table]

SM025 intro scenarios

The federal Medicare program provides health insurance for individuals age 65 or older. We are interested in what you would do differently if the age of eligibility for Medicare were raised from 65 to 67. We have listed some options you might consider. You may choose to implement more than one option. Please think about the range of actions you might take in response to this reform. For each of the options listed, please tell us on a scale from 0 to 100 what the chances are that you would implement it.

```

IF (( working for pay = Yes OR working for pay after nonresponse = Yes ) OR (( working for
pay = No OR working for pay after nonresponse = No ) AND ( expected retirement age (PE) >
0 OR expected retirement age (PE) after nonresponse > 0))) THEN

```

```

| SM026 work longer
| Work longer
| Range: 0.0..100.0
|

```

```

ELSE
|
ENDIF

```

```

IF ( working for pay = No OR working for pay after nonresponse = No ) AND ( expected

```

retirement age (PE) > 0 OR expected retirement age (PE) after nonresponse > 0) AND (expected age return to work (PE) = empty or expected age return to work (PE) >(age respondent + 2)) THEN

|
| **SM027a** go back to work earlier than initially planned
| Go back to work earlier than initially planned
| Range: 0.0..100.0

|
ELSE

|
ENDIF

IF (working for pay = No OR working for pay after nonresponse = No) AND (expected retirement age (PE) = 0 OR (expected retirement age (PE) after nonresponse != empty AND expected retirement age (PE) after nonresponse = 0)) THEN

|
| **SM027b** go back to work
| Go back to work
| Range: 0.0..100.0

|
ELSE

|
ENDIF

SM029 save more cover med exp

Save more (i.e., spend less now) to cover medical expenses and/or health insurance premiums at age 65 and 66

Range: 0.0..100.0

SM030 purchase own health ins

Purchase a health insurance policy on my own at age 65 and 66

Range: 0.0..100.0

IF (current marital situation = Married OR current marital situation = Marriage-like relationship) THEN

|
| **SM030b** seek health ins through spouse
| Seek health insurance coverage through my [fill spouse/partner]'s health insurance plan for
| when I am age 65 and 66
| Range: 0.0..100.0

|
ENDIF

SM031 nothing different

Do nothing differently

Range: 0.0..100.0

SM032 option not specified

Take an option not specified above

Range: 0.0..100.0

[End of table display]

IF (go back to work earlier than initially planned > 0 OR go back to work > 0) THEN

|| **SM033b** Ref scen - exp age return to work HI - PE

|| You indicated that you might go back to work [fill SM033b] if the age of eligibility for Medicare were raised from 65 to 67. If you do go back to work, at what age would you expect to do so under this reform scenario?

|| Integer

|| IF (Ref scen - exp age return to work HI - PE !=empty AND Ref scen - exp age return to work HI - PE < age respondent) THEN

|| **SM019agemessage** wrong age SM019

|| You entered an age that is smaller than your current age ([age respondent] years). Your answers are important to us. Please try to answer as best you can. If you would like to change your answer please press the "Back" button.

|| ENDIF

|| **SM033c** Ref scen - exp age return to work HI - Bins and Balls

|| For some people, it is not easy to predict when they would go back to work under this reform scenario. If you do go back to work, what do you think are the chances that - under this reform scenario - you would go back to work at each of the ages shown below? By clicking on the + and - buttons under each bin, please put all the balls into the 8 bins, such that it best reflects what you think are the chances out of 20 that you would go back to work at that age under this scenario.

|| String

|| IF (Ref scen - exp age return to work HI - Bins and Balls != empty AND !checkBins(Ref scen - exp age return to work HI - Bins and Balls , 20)) THEN

|| **binerror** error bin incomplete

|| 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 (go back to work > 0) THEN

|| **SM035c** Ref scen - exp retirement age HI - Bins and Balls

|| For some people, it is not easy to predict when they would stop working for pay (i.e., retire) completely under this scenario. If you did go back to work, what do you think are the chances that - under this reform scenario - you would retire completely at each of the ages shown below? By clicking on the + and - buttons under each bin, please put all the balls into the 8 bins, such that it best reflects what you think are the chances out of 20 that you would retire completely at that age under this scenario.

|| String

|| IF (Ref scen - exp retirement age HI - Bins and Balls != empty AND !checkBins(Ref scen - exp retirement age HI - Bins and Balls , 20)) THEN

|| **binerror** error bin incomplete

|| 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

| **SM035d** get insurance or cover future med exp

| Would your aim in going back to work [fill SM033b] be to get employer-sponsored health
| insurance or to save more to cover future medical expenses and health insurance costs?

| 1 Get employer-sponsored health insurance

| 2 Save more to cover future medical expenses and health insurance costs

| 3 Both

|
ENDIF

IF (work longer > 0) THEN

| **SM033a** Ref scen - exp retirement age - PE

| You indicated that you might work longer if the age of eligibility for Medicare were raised
| from 65 to 67. If you did work longer, at what age would you expect to stop working for
| pay (i.e. retire) under this reform scenario?

| Integer

| IF (Ref scen - exp retirement age - PE !=empty AND Ref scen - exp retirement age - PE < age
| respondent) THEN

|| **SM019agemessage** wrong age SM019

|| You entered an age that is smaller than your current age ([age respondent] years). Your
|| answers are important to us. Please try to answer as best you can. If you would like to
|| change your answer please press the "Back" button.

||
ENDIF

| **SM034a** Ref scen - exp retirement age HI Bins and Balls

| For some people, it is not easy to predict when they would stop working for pay under this
| reform scenario. If you did work longer, what do you think are the chances that - under
| this reform scenario - you would stop working for pay (i.e., retire) at each of the ages shown
| below? By clicking on the + and - buttons under each bin, please put all the balls into the
| 8 bins, such that it best reflects what you think are the chances out of 20 that you would
| stop working for pay at that age under this reform scenario.

| String

| IF (Ref scen - exp retirement age HI Bins and Balls != empty AND !checkBins(Ref scen - exp
| retirement age HI Bins and Balls , 20)) THEN

|| **binerror** error bin incomplete

|| 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

| **SM034b** keep health ins/save more

| Would your aim in working longer be to keep employer-sponsored health insurance or to save more to cover future medical expenditures and health insurance costs?

| 1 Keep employer-sponsored health insurance

| 2 Save more to cover future medical expenditures and health insurance costs

| 3 Both

| ENDIF

IF (save more cover med exp > 0) THEN

| [The following questions are displayed as a table]

| **SM041_year** Ref scen - save more year

| You said that you might save more if the age of eligibility for Medicare were raised from 65 to 67. If you did save more, how much more would you expect to save under this scenario?

| Integer

| **SM041_month** Ref scen - save more month

| You said that you might save more if the age of eligibility for Medicare were raised from 65 to 67. If you did save more, how much more would you expect to save under this scenario?

| Integer

| [End of table display]

IF (Ref scen - save more year = empty AND Ref scen - save more month = empty) THEN

| **SM041_NR_DK** Ref scen - save more year after nonresponse

| [You did not answer. Your answers are important to us. Please answer the question to the best of your ability.] You said that you might save more if the age of eligibility for

| Medicare were raised from 65 to 67. If you did save more, how much more would you expect to save under this scenario per year?

| 1 < \$500

| 2 \$500 - \$999

| 3 \$1,000 - \$1,999

| 4 \$2,000 - \$2,999

| 5 \$3,000 - \$3,999

| 6 \$4,000 - \$5,999

| 7 \$6,000 - \$7,999

| 8 \$8,000 or more

| 98 Don't know

| ELSE

| ENDIF

IF (Ref scen - save more year != empty AND Ref scen - save more month != empty) THEN

| **SM021answercheck** SM021 answer check

| You entered a dollar amount for BOTH your earnings per month AND per year. Please keep the answer that best reflects your earnings over a year. If you expect to have regular

| | income and it is easier for you to estimate the monthly amount then please keep the amount
| | 'per month'. If you expect to have irregular income over a year then please give us your
| | best estimate of your income 'per year'.
| |
| ENDIF
|
ENDIF

IF (nothing different > 0) THEN

|
| **SM043** Ref scen - no additional action rationale
| You said that you might do nothing differently if the age of eligibility for Medicare were
| raised from 65 to 67. Please tell us which of the statements below best reflects why you
| chose that option.
| 1 I would be uninsured if that happened
| 2 I assume that retiree coverage from my employer would cover that period
| 3 I think that government health reform would provide additional sources of coverage
| 4 I would wait and see what steps are needed
|
ENDIF

IF (option not specified > 0) THEN

|
| **SM044** Ref scen - other action
| You said that you might take another action if the age of eligibility for Medicare were raised
| from 65 to 67. Please tell us in the box below what you would do.
| Memo
|
ENDIF

SM045 per month premium HI

Suppose that the age of eligibility for Medicare were raised from age 65 to 67. One way to
make up for this would be to purchase private health insurance. Please think of a 65 year-old in
good health. How much would this person have to pay per month for a health insurance policy
that covers all basic health care costs (including prescription drugs) and that has an annual
deductible of \$1,000? (Note: An annual deductible is the amount that you have to pay
yourself each year before the insurance will start to help pay.)
Integer

IF (per month premium HI = empty) THEN

|
| **SM045_NR_DK** purch own health month ins after nonresponse
| [You did not answer. Your answers are important to us. Please answer the question to the best
| of your ability.] Suppose that the age of eligibility for Medicare were raised from age 65 to
| 67. One way to make up for this would be to purchase private health insurance. Please think
| of a 65 year-old in good health. How much would this person have to pay per month for a
| health insurance policy that covers all basic health care costs (including prescription drugs)
| and that has an annual deductible of \$1,000? (Note: An annual deductible is the amount that
| you have to pay yourself each year before the insurance will start to help pay.)
| 1 < \$50
| 2 \$50 - \$99
| 3 \$100 - \$249

| 4 \$250 - \$399
| 5 \$400 - \$599
| 6 \$600 - \$799
| 7 \$800 - \$999
| 8 \$1,000 or more
| 98. Don't know

|
ELSE

|
ENDIF

SM046a Diff answers if knew cost of HI

Now suppose you had no alternative source of health insurance coverage if the age of eligibility for Medicare were raised from age 65 to 67. And suppose that a health insurance policy that covers all basic health care costs (including prescription drugs) and has an annual deductible of \$1,000, costs \$500 dollars per month for a person in good health at age 65. (Note: An annual deductible is the amount that you have to pay yourself each year before the insurance will start to help pay.) On a scale from 0 percent to 100 percent, what do you think are the chances that under these circumstances you would purchase your own health insurance policy at age 65 and 66?

Range: 0.0..100.0

IF (Diff answers if knew cost of HI > 0) THEN

|
| **SM046b** Diff answers if knew cost of HI is \$700

| And what if the monthly premium was \$700? (Reminder: This is the monthly health insurance premium for a person in good health at age 65 for an insurance policy that covers all basic health care costs (including prescription drugs) and has an annual deductible of \$1,000.)

| On a scale from 0 percent to 100 percent, what do you think are the chances that under these circumstances you would purchase your own health insurance policy at age 65 and 66?

| Range: 0.0..100.0

|
ENDIF

IF (Diff answers if knew cost of HI != empty AND Diff answers if knew cost of HI < 100) THEN

|
| **SM046c** Diff answers if knew cost of HI is \$700

| And what if the monthly premium was \$300? (Reminder: This is the monthly health insurance premium for a person in good health at age 65 for an insurance policy that covers all basic health care costs (including prescription drugs) and has an annual deductible of \$1,000.)

| On a scale from 0 percent to 100 percent, what do you think are the chances that under these circumstances you would purchase your own health insurance policy at age 65 and 66?

| Range: 0.0..100.0

|
ENDIF

IF (R exp any SS in future > 0 OR R exp any SS in future after nonresponse > 0) OR (R exp any SS in future = empty AND R exp any SS in future after nonresponse = empty AND (any social security income = No OR (any social security income = empty AND any social security income after nonresponse != Yes))) THEN

|

```

| SM047 chance claim soc sec dif age elig raised to 67
| If eligibility for Medicare was raised from 65 to 67, what is the percent chance that you
| would claim Social Security benefits at a different age than originally planned?
| Range: 0.0..100.0
|
| IF ( chance claim soc sec dif age elig raised to 67 > 0 ) THEN
| |
| | SM048 Ref scen - exp SS claiming age - PE
| | If you did change the age at which you claim Social Security benefits, at what age do you
| | expect to start collecting Social Security benefits under this reform scenario?
| | Integer
| |
| | IF ( Ref scen - exp SS claiming age - PE !=empty AND Ref scen - exp SS claiming age - PE <
| | age respondent ) THEN
| | |
| | | SM019agemessage wrong age SM019
| | | You entered an age that is smaller than your current age ([age respondent] years). Your
| | | answers are important to us. Please try to answer as best you can. If you would like to
| | | change your answer please press the "Back" button.
| | |
| | | ENDIF
| |
| | SM049 Ref scen - exp SS claiming age - Bins and Balls
| | For some people, it is not easy to predict when they would start collecting their Social
| | Security benefits if the age of eligibility for Medicare were raised from 65 to 67. If
| | you did change the age at which you claim Social Security benefits, what do you think are
| | the chances that - under this reform scenario - you would claim Social Security benefits at
| | the ages shown below? By clicking on the + and - buttons under each bin, please put all
| | the balls into the 8 bins, such that it best reflects what you think are the chances out of
| | 20 that you would claim Social Security benefits at that age.
| | String
| |
| | IF ( Ref scen - exp SS claiming age - Bins and Balls != empty AND !checkBins( Ref scen -
| | exp SS claiming age - Bins and Balls , 20 )) THEN
| | |
| | | binerror error bin incomplete
| | | 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
|
| ENDIF

```

SM050 Ref scen - overall chance of having HI at age 66
Overall, if the age of eligibility for Medicare were raised from 65 to 67, what do you think is the percent chance that you would have some other form of health insurance coverage (e.g., employer-sponsored, privately purchased) at age 66?
Range: 0.0..100.0

IF (current marital situation = Married OR current marital situation = Marriage-like relationship) THEN

|
| **SM051** Ref scen - overall chance of spouse having HI at age 66
| Overall, if the age of eligibility for Medicare were raised from 65 to 67, what do you think
| is the percent chance that your [fill spouse/partner] would have some other form of health
| insurance coverage (e.g., employer-sponsored, privately purchased) at age 66?
| Range: 0.0..100.0

|
ENDIF

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

CS_003 comments

Do you have any other comments on the interview? Please type these in the box below.

Memo