IF GENDER = EMPTY THEN

| B901_ GENDER |
| What is your gender? |
| 1 Male |
| 2 Female |

ELSE

ENDIF

IF CALCULATED AGE = EMPTY THEN

| C901_ AGE |
| What is your age? |
| Range: 0..120 |

ELSE

ENDIF

IF CURRENT LIVING SITUATION = EMPTY THEN

| Q009_ CURRENT LIVING SITUATION |
| Could you tell us what your current living situation is? |
| 1 Married or living with a partner |
| 2 Separated |
| 3 Divorced |
| 4 Widowed |
| 5 Never married |

ELSE

ENDIF

IF CURRENT JOB STATUS = EMPTY THEN

| J005MCurrEmpStatus CURRENT JOB STATUS |
| What is your current employment situation? Please check all that apply. |
| 1 Working now |
| 2 Unemployed and looking for work |
| 3 Temporarily laid off, on sick or other leave |
| 4 Disabled |
| 5 Retired |
We are interested in what people think about retirement, whether they themselves are retired or not. At this time do you consider yourself partly retired, completely retired, or not retired at all?
1 Completely retired
2 Partly retired
3 Not retired at all
4 Does not apply (homemaker, stopped working before age 50, etc.)

If CURRENT LIVING SITUATION = Married or living with a partner then

And how about your spouse? At this time do you consider your spouse partly retired, completely retired, or not retired at all?
1 Completely retired
2 Partly retired
3 Not retired at all
4 Does not apply (homemaker, stopped working before age 50, etc.)

A_HGA HIGHEST LEVEL OF SCHOOL OR DEGREE
What is the highest level of school you have completed or the highest degree you have received?
31 Less than 1st grade
32 1st, 2nd, 3rd, or 4th grade
33 5th or 6th grade
34 7th and 8th grade
35 9th grade
36 10th grade
37 11th grade
38 12th grade no diploma
39 High school graduate-high school diploma
40 Some college but no degree
41 Assc degree-occupation/vocation
42 Assc degree-academic program
43 Bachelor's degree (BA, AB, BS)
44 Master's degree (MA, MS, MENG, MED, MSW, MBA)
45 Professional school degree (MD, DDS, DVM, etc.)
46 Doctorate degree (PHD, EDD)

**CPS TOTAL COMBINED INCOME**
Which category represents the total combined income during the past 12 months of all members of your household? This includes money from jobs, net income from business, farm or rent, pensions, dividends, interest, social security payments and any other money income received (by members of your household who are 15 years of age or older).

1 LESS THAN $5,000
2 5,000 TO 7,499
3 7,500 TO 9,999
4 10,000 TO 12,499
5 12,500 TO 14,999
6 15,000 TO 19,999
7 20,000 TO 24,999
8 25,000 TO 29,999
9 30,000 TO 34,999
10 35,000 TO 39,999
11 40,000 TO 49,999
12 50,000 TO 59,999
13 60,000 TO 74,999
14 75,000 TO 99,999
15 100,000 TO 149,999
16 150,000 OR MORE

**B001 UNDERSTANDING OF ECONOMICS**
How would you assess your understanding of economics (on a 7-point scale; 1 means very low and 7 means very high)?

1 1
2 2
3 3
4 4
5 5
6 6
7 7

**B002 ECONOMICS EDUCATION**
How much of your school's education (high school, college or higher degrees) was devoted to economics?
1 A lot
2 Some
3 Little
4 Hardly at all/none
**B003**  HIGH SCHOOL FINANCIAL EDUCATION PROGRAMS
Did your high school offer financial education programs?
1 Yes
2 No

**Z002a**  OLDER SIBLINGS
Do you have older siblings?
1 Yes
2 No

IF OLDER SIBLINGS = Yes THEN

| **Z002b**  AGE DIFFERENCE OLDEST SIBLING |
| What is the age difference between you and your oldest sibling (Please round off to the nearest integer number of years)? |
| Range: 0..50 |

| **Z002c**  OLDER SIBLING FINANCIALLY KNOWLEDGEABLE |
| Do you consider (at least one of) your older sibling(s) as more financially knowledgeable than yourself? |
| 1 Yes |
| 2 No |

| **Z002d**  LEARN FROM OLDER SIBLING |
| Do you think you can or could learn anything from (at least one of) your older sibling(s) concerning how to deal with financial matters like savings, pensions, mortgage, or insurance? |
| 1 Yes |
| 2 No |

ENDIF

**B004**  DAILY ACTIVITIES
How much of an understanding of economics do you need during your daily activities (job, hobbies, etc.)?
1 A lot
2 Some
3 Little
4 Hardly at all/none

**R001**  RETIREMENT
How much [HAVE/DID] you [AND YOUR PARTNER/] [THOUGHT/THINK] about retirement?
1 A lot
2 Some
3 Little
Hardly at all/none at all

**R002 SAVE**
[DID/HAVE] you [OR YOUR PARTNER/] [TRY/EVER TRIED] to figure out how much your household would need to save [BEFORE YOU RETIRED/FOR RETIREMENT]?
1 Yes
2 No

IF SAVE = Yes THEN

[Questions R003 to R003_5 are displayed as a table]

**R003 HOUSEHOLD NEED**
Tell me about the ways you [OR YOUR PARTNER/] [HAVE/HAVE] tried to figure out how much your household would need.

**R003_1 FAMILY AND RELATIVES**
[DID YOU TALK/HAVE YOU TALKED] to family and relatives?
1 Yes
2 No

**R003_2 CO-WORKERS OR FRIENDS**
[DID YOU TALK/HAVE YOU TALKED] to co-workers or friends?
1 Yes
2 No

**R003_3 RETIREMENT SEMINARS**
[DID YOU ATTEND/HAVE YOU ATTENDED] retirement seminars?
1 Yes
2 No

**R003_4 CALCULATORS OR WORKSHEETS, COMPUTER OR INTERNET-BASED**
[DID YOU USE/HAVE YOU USED] calculators or worksheets that are computer or Internet-based?
1 Yes
2 No

**R003_5 FINANCIAL PLANNER, ADVISOR OR ACCOUNTANT**
[DID YOU CONSULT/HAVE YOU CONSULTED] a financial planner or advisor or an accountant?
1 Yes
2 No
R004 PLAN FOR RETIREMENT SAVINGS

[HAVE/DID] you [OR YOUR PARTNER/] [DEVELOPED/DEVELOP] a plan for retirement saving?
1 Yes
2 More or less
3 No

IF (R004 = 1 OR PLAN FOR RETIREMENT SAVINGS = 2) THEN

R005 OFTEN STICK TO THIS PLAN

How often [HAVE/WERE] you [AND YOUR PARTNER/] [BEEN ABLE/ABLE] to stick to this plan?
1 Always
2 Usually
3 Rarely
4 Never

ENDIF

ENDIF

R006 OFTEN KEEP TRACK OF SPENDING

How often do you [AND YOUR PARTNER/] keep track of your actual spending?
1 Always
2 Usually
3 Rarely
4 Never

R007 OFTEN SET BUDGET TARGETS

How often do you [AND YOUR PARTNER/] set budget targets for your spending?
1 Always
2 Usually
3 Rarely
4 Never

IF ((R006 = 1 OR OFTEN KEEP TRACK OF SPENDING = Usually OR OFTEN KEEP TRACK OF SPENDING = 3) OR (R007 = Always OR OFTEN SET BUDGET TARGETS = Usually OR OFTEN SET BUDGET TARGETS = 3)) THEN

R008 NEVER KEEP TRACK

Suppose that from now on, you never kept track of your household's spending
and never set budget targets. Do you think your household spending would be higher, lower, or the same as now?
1 Higher
2 Lower
3 Same

R009 KEEP TRACK
Suppose that from now on, you will keep track of your household's spending. Do you think your household spending will be higher, lower, or the same as now?
1 Higher
2 Lower
3 Same

ENDIF

H001 OWN YOUR HOME
Do you own your home? For the purposes of this survey home is defined as a house, condo, apartment, mobile home, etc. (with or without a mortgage)
1 Yes
2 No

IF OWN YOUR HOME = Yes THEN

H002 SELL YOUR HOUSE
On a scale from 0 to 100, where 0 equals absolutely no chance and 100 equals absolutely certain, what are the chances that you will sell your house to finance your [AND YOUR PARTNER'S/] retirement?
Range: 0..100

H003 BORROW AGAINST YOUR HOUSE
On the same 0 to 100 scale (where 0 equals absolutely no chance and 100 equals absolutely certain), what are the chances that you will borrow against your house to finance your [AND YOUR PARTNER'S/] retirement?
Range: 0..100

ENDIF

H004 NEIGHBORHOOD HOUSING PRICES UP FASTER
On a scale from 0 to 100 (where 0 equals absolutely no chance and 100 equals absolutely certain), what do you think are the chances that housing prices in your neighborhood will go up faster than prices in general over the next 10 years?
Range: 0..100
L001  $100 2%
Suppose you had $100 in a savings account and the interest rate was 2% per year. After 5 years, how much do you think you would have in the account if you left the money to grow: more than $102, exactly $102, less than $102?
1 More than $102
2 Exactly $102
3 Less than $102
4 I don't know

L002  $100 20%
Suppose you had $100 in a savings account and the interest rate is 20% per year and you never withdraw money or interest payments. After 5 years, how much would you have on this account in total?
1 More than $200
2 Exactly $200
3 Less than $200
4 I don't know

L003  INFLATION
Imagine that the interest rate on your savings account was 1% per year and inflation was 2% per year. After 1 year, would you be able to buy more than, exactly the same as, or less than today with the money in this account?
1 More than today
2 Exactly the same as today
3 Less than today
4 I don't know

L004  INHERITANCE
Assume a friend inherits $10,000 today and his sibling inherits $10,000 but 3 years from now. Who is richer today because of the inheritance?
1 My friend
2 His sibling
3 They are equally rich
4 I don't know

L005  DOUBLED
Suppose that in the year 2010, your income has doubled and prices of all goods have doubled too. In 2010, will you be able to buy more, the same or less than today with your income?
1 Buy more than today
2 Buy the same as today
3 Buy less than today
4 I don't know

D001  STOCK MARKET
Which of the following statements describes the main function of the stock
market?
1 The stock market helps to predict stock earnings
2 The stock market results in an increase in the price of stocks
3 The stock market brings people who want to buy stocks together with those who want to sell stocks
4 None of the above
5 I don't know

**P001 INTEREST RATES FALL**
If the interest rates [RISE/FALL], what should happen to bond prices?
1 They should rise
2 They should fall
3 They should stay the same
4 I don't know

**P002 SAFER**
Do you think that the following statement is true or false? Buying a [SINGLE COMPANY STOCK/STOCK MUTUAL FUND] usually provides a safer return than a [SINGLE COMPANY STOCK/STOCK MUTUAL FUND].
1 True
2 False
3 I don't know

IF SAFER = True OR SAFER = False THEN

| **P002a REASON FOR CHOICE** |
| Could you state below the reason for the choice you made? |
| Memo |

ENDIF

**P003 RISKIER**
Do you think that the following statement is true or false? [STOCKS/BONDS] are normally riskier than [STOCKS/BONDS].
1 True
2 False
3 I don't know

**P004 ASSET RETURN**
Considering a long time period (for example 10 or 20 years), which asset described below normally gives the highest return: Savings accounts, Bonds or Stocks?
1 Savings accounts
2 Bonds
3 Stocks
4 I don't know

**P005 HIGHEST FLUCTUATIONS**
Normally, which asset described below displays the highest fluctuations over time: Savings accounts, Bonds or Stocks?
1 Savings accounts
2 Bonds
3 Stocks
4 I don't know

**P006 DIFFERENT ASSETS**
When an investor spreads money among different assets, does the risk of losing a lot of money increase, decrease or stay the same?
1 Increase
2 Decrease
3 Stay the same
4 I don't know

**P007 HOUSING PRICES**
Is the following statement true or false? Housing prices in the US can never go down
1 True
2 False
3 I don't know

IF AGE < 60 THEN

<table>
<thead>
<tr>
<th><strong>SP001 PAID WORK</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you do any paid work?</td>
</tr>
<tr>
<td>1 Yes</td>
</tr>
<tr>
<td>2 No</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>IF PAID WORK = No THEN</th>
</tr>
</thead>
<tbody>
<tr>
<td>IF (1 IN J005MCURREMPSTATUS) OR (2 IN J005MCURREMPSTATUS) OR (3 IN J005MCURREMPSTATUS) OR (5 IN J005MCURREMPSTATUS) THEN</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>SP003 AGE LAST WORK</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>At what age did you last work?</td>
</tr>
<tr>
<td>Range: 0..120</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>IF AGE LAST WORK &gt; 0 THEN</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SP004 SELF-EMPLOYED OR WORK FOR SOMEONE ELSE</strong></td>
</tr>
<tr>
<td>On your main job at age [AGE LAST WORK], were you self-employed or did</td>
</tr>
</tbody>
</table>
you work for someone else?
1 Self-employed
2 Worked for someone else

**SP005** HOW MANY HOURS DID YOU WORK
How many hours did you work per week at age [AGE LAST WORK] (Please add up the hours if you had more than one job)?
Range: 0..168

**SP006** AFTER TAX ANNUAL EARNINGS
What were your after tax annual earnings when you last worked? Please enter an amount per year, after taxes. Do not use commas or a dollar sign.
Integer

**SP007** SELFEMPLOYED OR WORK FOR SOMEONE ELSE
Are you self-employed or do you work for someone else?
1 Self-employed
2 Work for someone else

**SP008** HOW MANY HOURS DID YOU WORK
How many hours per week do you do paid work? (Please add up the hours if you have more than one job)?
Range: 0..168

**SP009** AFTER TAX ANNUAL EARNINGS
What do you think your after tax annual labor earnings will be at age 60?
Assume that you will work the same number of hours as now and that prices remain what they are now. Please enter an amount per year, after taxes. Do not use commas or a dollar sign.
Integer

**SP010** Intro
Now we will ask you some questions about your preferences and opportunities for retirement.
OVER 60 DID PAID WORK
Please think about when you turned sixty. Did you do any paid work at that time?
1 Yes
2 No

IF OVER 60 DID PAID WORK = No THEN

CONSIDER YOURSELF
At age 60, did you consider yourself retired, unemployed, on-leave, disabled, homemaker or what?
1 Retired
2 Unemployed
3 On-leave
4 Disabled
5 Homemaker
6 Other

AGE LAST WORK
At what age did you last work?
Range: 0..120

IF AGE LAST WORK > 0 THEN

SELFEMPLOYED OR WORK FOR SOMEONE ELSE
On your main job at age [AGE LAST WORK], were you self-employed or did you work for someone else?
1 Self-employed
2 Worked for someone else

HOW MANY HOURS DID YOU WORK
How many hours did you work per week at age [AGE LAST WORK] (Please add up the hours if you had more than one job)?
Range: 0..168

AFTER TAX ANNUAL EARNINGS
What were your after tax annual earnings when you last worked? Please enter an amount per year, after taxes. Do not use commas or a dollar sign.
Integer
ELSE

SELFEMPLOYED OR WORK FOR SOMEONE ELSE
Were you self-employed or did you work for someone else?
1 Self-employed
2 Worked for someone else

**SP017 HOW MANY HOURS DID YOU WORK**
How many hours per week did you do paid work when you turned 60? (Please add up the hours if you had more than one job)?
Range: 0..168

**SP018 AFTER TAX ANNUAL EARNINGS**
What were your after tax annual earnings when you turned 60 (Please add up the earnings if you had more than one job)? Please enter an amount per year, after taxes. Do not use commas or a dollar sign.
Integer

ENDIF

ENDIF

IF = 1 THEN

[Questions SP019 to dummytableend are displayed as a table]

**SP019 RETIREMENT AT 65**
How do you evaluate the following option? Please answer on a scale from 1 (I do not like this at all) to 10 (This is perfect).
Range: 1..10
dummytableend DUMMYTABLEEND

[Questions SP020 to dummytableend are displayed as a table]

**SP020 RETIREMENT AT 67**
How do you evaluate the following option? Please answer on a scale from 1 (I do not like this at all) to 10 (This is perfect).
Range: 1..10
dummytableend DUMMYTABLEEND

[Questions SP021 to dummytableend are displayed as a table]

**SP021 RETIREMENT AT 70**
How do you evaluate the following option? Please answer on a scale from 1 (I do not like this at all) to 10 (This is perfect).
SP022  RETIREMENT AT 62
How do you evaluate the following option? Please answer on a scale from 1 (I
do not like this at all) to 10 (This is perfect).
Range: 1..10

SP023  RETIREMENT AT 60
How do you evaluate the following option? Please answer on a scale from 1 (I
do not like this at all) to 10 (This is perfect).
Range: 1..10

SP024  REDUCTION OF WORKING HOURS FROM AGE 60 TO AGE 65
How do you evaluate the following option? Please answer on a scale from 1 (I
do not like this at all) to 10 (This is perfect).
Range: 1..10

SP025  REDUCTION OF WORKING HOURS FROM AGE 63 TO AGE 67
How do you evaluate the following option? Please answer on a scale from 1 (I
do not like this at all) to 10 (This is perfect).
Range: 1..10
How do you evaluate the following option? Please answer on a scale from 1 (I do not like this at all) to 10 (This is perfect).
Range: 1..10

IF AGE < 60 AND PAID WORK = Yes THEN

IF SELFPLOYED OR WORK FOR SOMEONE ELSE = Work for someone else THEN

SP027 IN EMPLOYERS PENSION PLAN
Are you currently included in your employer's pension plan?

1 Yes
2 No

ENDIF

IF SELFPLOYED OR WORK FOR SOMEONE ELSE = Self-employed THEN

SP028 ANY PENSION PLAN
Are you currently included in any pension plan?

1 Yes
2 No

ENDIF

IF IN EMPLOYERS PENSION PLAN = Yes OR ANY PENSION PLAN = Yes THEN

SP029 TYPE A AND TYPE B PENSION PLANS
In some retirement plans, Type A, often called Defined Benefit plans, benefits are usually based on a formula involving age, years of service and salary. In other plans, Type B, often called Defined Contribution plans (e.g. 401k, 403B, ESOP, SRA, Thrift/savings, stock/profit sharing, money purchase plans), money is accumulated in an account for you. Is your most important plan from your current job Type A or B or both?

1 Type A
2 Type B
3 Both

IF TYPE A AND TYPE B PENSION PLANS >=2 THEN
Thinking about your most important Type B pension plan… How much money is there presently in this Type B pension account? Please enter an amount without commas or a dollar sign.

Integer

If you retire at age 60, what do you expect the total balance from all your Type B plans to be (including any plans with your current job and what you plan to add between now and age sixty)? Please enter an amount without commas or a dollar sign.

Integer

ENDIF

IF TYPE A AND TYPE B PENSION PLANS = Type A OR TYPE A AND TYPE B PENSION PLANS = Both THEN

Thinking about your most important Type A pension plan on your current job… Most Type A pension plans have a normal retirement age at which full benefits can be received. Some plans allow retirement at an earlier age, usually with reduced benefits. Can you retire earlier than the normal retirement age?

1 Yes
2 No

IF RETIRE EARLIER THAN THE NORMAL AGE = Yes THEN

What is the earliest age at which you think you can retire according to this Type A pension plan?
Range: 0..120

IF EARLIEST AGE > 0 THEN

Please think about what you expect your benefits from all Type A plans (including pension benefits from past jobs) to be at age [EARLIEST AGE]. It is common to receive benefits the form of a fixed monthly amount. Will you receive all or part of your benefits as fixed (regular) monthly payments?

1 Yes
2 No
IF ALL OR PART OF TYPE A PENSION PLANS AS FIXED MONTHLY PAYMENTS =
  Yes THEN

SP035 HOW MUCH FROM TYPE A PENSION PLANS AS FIXED MONTHLY PAYMENTS
  How much would this be (you may either give an answer per month or per year)? Please enter an amount without commas or a dollar sign.
  Integer

IF HOW MUCH FROM TYPE A PENSION PLANS AS FIXED MONTHLY PAYMENTS > 0 THEN

  SP035_F TYPE A PER MONTH OR PER YEAR
  Is this amount ($[HOW MUCH FROM TYPE A PENSION PLANS AS FIXED MONTHLY PAYMENTS]) per month or per year?
  1 Per month
  2 Per year

  ENDIF

  ENDIF

ENDIF

SP036 LUMP SUM
  Will you (also) receive benefits as a lump sum?
  1 Yes
  2 No

IF LUMP SUM = Yes THEN

SP037 LUMP SUM AMOUNT
  What is the total amount of the lump sum? Please enter an amount without commas or a dollar sign.
  Integer

  ENDIF

  ENDIF

SP038 LATEST RETIREMENT AGE PER MOST IMPORTANT TYPE A PENSION PLAN ON CURRENT JOB
  What is the latest age at which you think you can retire according to
the most important Type A pension plan on your current job?

Integer

IF LATEST RETIREMENT AGE PER MOST IMPORTANT TYPE A PENSION PLAN ON CURRENT JOB > 0 THEN

SP039 HOW MUCH FROM TYPE A PENSION PLANS AS FIXED MONTHLY PAYMENTS AT LATEST RETIREMENT AGE

Please think about what you expect your benefits from all Type A plans (including pension benefits from past jobs) to be at age [LATEST RETIREMENT AGE PER MOST IMPORTANT TYPE A PENSION PLAN ON CURRENT JOB].

It is common to receive benefits in the form of a fixed monthly amount. Will you receive all or part of your benefits as fixed (regular) monthly payments?

1 Yes

2 No

IF HOW MUCH FROM TYPE A PENSION PLANS AS FIXED MONTHLY PAYMENTS AT LATEST RETIREMENT AGE = Yes THEN

SP040 HOW MUCH FROM TYPE A PENSION PLANS AS FIXED MONTHLY PAYMENTS AT LATEST RETIREMENT AGE

How much would this be (you may either give an answer per month or per year)? Please enter an amount without commas or a dollar sign.

Integer

IF HOW MUCH FROM TYPE A PENSION PLANS AS FIXED MONTHLY PAYMENTS AT LATEST RETIREMENT AGE > 0 THEN

SP040_F TYPE A PER MONTH OR PER YEAR AT LATEST RETIREMENT AGE

Is this amount ($[HOW MUCH FROM TYPE A PENSION PLANS AS FIXED MONTHLY PAYMENTS AT LATEST RETIREMENT AGE]) per month or per year?

1 Per month

2 Per year

ENDIF

ENDIF

SP041 LUMP SUM AT LATEST RETIREMENT AGE
Will you (also) receive benefits as a lump sum?
1 Yes
2 No

IF LUMP SUM AT LATEST RETIREMENT AGE = Yes THEN

SP042  LUMP SUM AMOUNT AT LATEST RETIREMENT AGE
What is the total amount of the lump sum? Please enter an amount
without commas or a dollar sign.
Integer

ENDIF

ENDIF

ENDIF

ENDIF

SP048  SAVINGS ACCUMULATED
Not including any pension and Social Security benefits, roughly how much
savings do you expect to have accumulated by the time you decide to retire?
Please include money in savings, checking, money market accounts cd-s,
bonds, treasury bills, IRA or keogh accounts and any other savings. Please
enter an amount without commas or a dollar sign.
Integer

IF SELFEMPLOYED OR WORK FOR SOMEONE ELSE = Self-employed THEN

SP049  REDUCE HOURS
As you approach retirement age, do you plan to reduce hours to half-time
or less?
1 Yes
2 No, I already work half-time or less
3 No

IF REDUCE HOURS No, I already work half-time or less THEN

SP050  BUSINESS ALLOW LESS HOURS
Does the type of business you operate now allow you to work half-time or
less and keep the business operating (could be at a reduced profit
salary level)?
1 Yes
2 No

IF BUSINESS ALLOW LESS HOURS = Yes THEN
| SP051 EARNINGS CUT |
| Would your earnings be cut in proportion to your hours, more than that, or less than that? |
| 1 in proportion |
| 2 more |
| 3 less |

ENDIF

ENDIF

IF REDUCE HOURS = No, I already work half-time or less THEN

| SP052 WORK FULL TIME |
| Before working half-time or less in the business you operate, did you work there full-time? |
| 1 Yes |
| 2 No |

IF WORK FULL TIME = Yes THEN

| SP053 CHANGED HOURS EARNINGS CUT |
| When you changed to half-time or less, were your earnings cut in proportion to your hours, more than that, or less than that? |
| 1 in proportion |
| 2 more |
| 3 less |

ENDIF

ENDIF

| SP054 WORK FOR SOMEONE ELSE BEFORE RETIRING |
| What are the chances that you will work for someone else before retiring (not working for pay without specific plans to return to the labor force)? |
| Please reply on a scale from 0 to 100 where 0 means no chance at all and 100 means it is absolutely certain. |
| Range: 0..100 |

ELSE

| SP055 EMPLOYER ALLOWS LESS WORK |
| As you approach retirement age, if you wanted to work half time or less on your current job, would your employer allow you to do that? |
| 1 Yes |
### SP056 Earnings Cut if Employer Allows Less Work

If your employer allows you to work less hours, how would your earnings be affected?

- 1 in proportion
- 2 more
- 3 less

### SP057 Health Insurance Benefits

Would your health insurance benefits be reduced, eliminated or kept the same?

- 1 reduced
- 2 eliminated
- 3 kept the same
- 4 I don't have health insurance benefits

### SP058 Eligibility for Pension Benefits

Would your eligibility for pension benefits be affected?

- 1 Yes
- 2 No
- 3 I don't have pension benefits

### SP059 Self-Employed Before Retiring

What do you think the chances are that you will become self-employed before retiring? Please reply on a scale from 0 to 100 where 0 means no chance at all and 100 means it is absolutely certain. For the purposes of this survey self-employed is defined as having your own business and retired is defined as not working for pay without specific plans to return to the labor force.

Range: 0..100

### SP060 Job Before Turning 60

What do you think the chances are that you will have any job change before turning 60? Please reply on a scale from 0 to 100 where 0 means no chance at all and 100 means it is absolutely certain.

Range: 0..100

### SP061 Work Fewer Hours When You Turn 60

What do you think the chances are that you work fewer hours per week when
you turn 60 as you work now? Please reply on a scale from 0 to 100 where 0 means no chance at all and 100 means it is absolutely certain.

Range: 0..100

**SP062** HEALTH

How would you rate your health in general?

1 Excellent
2 Very good
3 Good
4 Fair
5 Poor

ENDIF

IF (C901_ >= 60 AND (SP010 = 1 OR (SP010 = 2 AND (SP011

**SP054B** PENSION PLANS

Thinking about the job you had [WHEN YOU WERE SIXTY YEARS OLD/THE LAST TIME YOU WORKED BEFORE AGE SIXTY], did you have any pension plans?

1 Yes
2 No

IF PENSION PLANS = Yes THEN

**SP055B** MOST IMPORTANT PLAN AT AGE 60

In some retirement plans, Type A, often called Defined Benefit plans, benefits are usually based on a formula involving age, years of service and salary. In other plans, Type B, often called Defined Contribution plans (401k, 403B, ESOP, SRA, Thrift/savings, stock/profit sharing, money purchase plans), money is accumulated in an account for you. Was your most important plan at age 60, or when you last worked, Type A or B or both?

1 Type A
2 Type B
3 Both

IF MOST IMPORTANT PLAN AT AGE 60 >= Type B THEN

**SP056B** HOW MUCH IN TYPE B RETIREMENT ACCOUNTS

Thinking about your Defined Contribution (Type B) pension plans… How much money was in all of your Type B retirement accounts [WHEN YOU WERE SIXTY YEARS OLD/THE LAST TIME YOU WORKED BEFORE AGE SIXTY], including any of those from other jobs? Please enter an amount without commas or a dollar sign.
Thinking about your most important Type A, Defined Benefit, plan from the job you had when you were 60 or when you last worked if that was at an age less than 60..... Most Type A pension plans have a normal retirement age at which full benefits can be received. Some plans allow retirement at an earlier age, usually with reduced benefits. Could you have retired earlier than the normal retirement age?

1 Yes
2 No normal retirement age
3 No

IF RETIRED EARLIER THAN NORMAL RETIREMENT AGE No THEN

SP058B EARLIEST RETIREMENT AGE PER TYPE A PENSION PLAN
What was the earliest age at which you could have retired according to that Type A pension plan?
Range: 0..120

IF EARLIEST RETIREMENT AGE PER TYPE A PENSION PLAN > 0 THEN

SP059B TYPE A PLANS RECEIVED AS FIXED MONTHLY PAYMENT
Please think about what you would have expected your benefits from all Type A plans, including those from all past jobs to be if you retired at age [EARLIEST RETIREMENT AGE PER TYPE A PENSION PLAN]. It is common to receive benefits in the form of a fixed monthly amount. Would you have received all or part of your benefits as a fixed (regular) monthly payment?
1 Yes
2 No

IF TYPE A PLANS RECEIVED AS FIXED MONTHLY PAYMENT = Yes THEN

SP060B HOW MUCH FROM TYPE A PLANS RECEIVED AS FIXED MONTHLY PAYMENT
How much would this have been (you may either give an answer per month or per year)? Please enter an amount without commas or a dollar sign.
IF HOW MUCH FROM TYPE A PLANS RECEIVED AS FIXED MONTHLY PAYMENT > 0 THEN

SP060B_F PER MONTH OR PER YEAR
Is this amount (HOW MUCH FROM TYPE A PLANS RECEIVED AS FIXED MONTHLY PAYMENT) per month or per year?
1 Per month
2 Per year

ENDIF

ENDIF

SP061B LUMP SUM
Would you (also) have received benefits as a lump sum?
1 Yes
2 No

IF LUMP SUM = Yes THEN

SP062B AMOUNT OF LUMP SUM
What would the total amount of this lump sum have been? Please enter an amount without commas or a dollar sign.
Integer

ENDIF

ENDIF

ENDIF

SP063B LATEST RETIREMENT AGE PER TYPE A PENSION PLAN
What was the latest age at which you could have retired according to your employer's Type A pension plan?
Range: 0..120

IF LATEST RETIREMENT AGE PER TYPE A PENSION PLAN > 0 THEN

SP064B TYPE A PLANS RECEIVED AS FIXED MONTHLY PAYMENT
Please think about what you would have expected your benefits from all Type A plans, including those from all past jobs to be at age [LATEST RETIREMENT AGE PER TYPE A PENSION PLAN]. It is common to receive
benefits in the form of a fixed monthly amount. Would you have received all or part of your benefits as a fixed (regular) monthly payment?

1 Yes
2 No

IF TYPE A PLANS RECEIVED AS FIXED MONTHLY PAYMENT = Yes THEN

**SP065B** HOW MUCH FROM TYPE A PLANS RECEIVED AS FIXED MONTHLY PAYMENT
How much would this have been (you may either give an answer per month or per year)? Please enter an amount without commas or a dollar sign.

Integer

IF HOW MUCH FROM TYPE A PLANS RECEIVED AS FIXED MONTHLY PAYMENT > 0 THEN

**SP065B_F** PER MONTH OR PER YEAR
Is this amount ([HOW MUCH FROM TYPE A PLANS RECEIVED AS FIXED MONTHLY PAYMENT]) per month or per year?

1 Per month
2 Per year

ENDIF

ENDIF

**SP066B** LUMP SUM
Would you (also) have received benefits as a lump sum?

1 Yes
2 No

IF LUMP SUM = Yes THEN

**SP067B** AMOUNT OF LUMP SUM
What would the total amount of this lump sum have been? Please enter an amount without commas or a dollar sign.

Integer

ENDIF

ENDIF
**SP074** CURRENT TOTAL AFTER TAX RETIREMENT INCOME
Including any Social Security income, what [IS YOUR CURRENT TOTAL AFTER-TAX
RETIREMENT INCOME/DO YOU EXPECT YOUR TOTAL AFTER-TAX
RETIREMENT INCOME] per
year? Please enter an amount without commas or a dollar sign.

Integer

IF SELFEMPLOYED OR WORK FOR SOMEONE ELSE = Self-employed OR
SELFEMPLOYED OR
WORK FOR SOMEONE ELSE = Self-employed OR SELF-EMPLOYED OR WORK
FOR SOMEONE
ELSE = Self-employed THEN

**SP075** BUSINESS ALLOWS YOU TO WORK LESS
Thinking again about the job you had [WHEN YOU WERE SIXTY YEARS
OLD/THE
LAST TIME YOU WORKED BEFORE AGE SIXTY] … Did the type of business
you
operated allow you to work half-time or less and keep the business
operating (could have been at a reduced salary or profit level)?

1 Yes, I worked half-time or less at that time
2 Yes
3 No

IF BUSINESS ALLOWS YOU TO WORK LESS = Yes, I worked half-time or less at
that time THEN

**SP076** REDUCTION FROM FULL-TIME WORK
Was working half-time or less a reduction from full-time work in this
business or did you always work half-time or less in this business?

1 Always worked half-time or less
2 This was a reduction from full-time work

**SP077** YOU REDUCED HOURS EARNINGS CUT
When you reduced to half-time or less, were your earnings cut in
proportion to your hours, more than that, or less than that?

1 in proportion
2 more
3 less
IF BUSINESS ALLOWS YOU TO WORK LESS = Yes THEN

**SP078 EARNINGS CUT**
Would your earnings have been cut in proportion to your hours, more than that, or less than that?
1 in proportion
2 more
3 less

ENDIF

IF !(5 IN J005MCURREMPSTATUS) THEN

**SP079 WORK FOR SOMEONE ELSE BEFORE RETIRING**
What are the chances that you will work for someone else before retiring (not working for pay without specific plans to return to the labor force)? Please reply on a scale from 0 to 100 where 0 means no chance at all and 100 means absolutely certain.
Range: 0..100

ENDIF

**SP080 EMPLOYER ALLOWED LESS HOURS**
Thinking about the job you had when you were 60 or when you last worked if at an age less than 60……. If you had wanted to work half time or less on this job, would your employer have allowed you to do that?
1 Yes
2 No

IF EMPLOYER ALLOWED LESS HOURS = Yes THEN

**SP081 EARNINGS CUT**
Would your earnings have been cut in proportion to your hours, more than that, or less than that?
1 in proportion
2 more
3 less

**SP082 HEALTH INSURANCE BENEFITS**
Would your health insurance benefits have been reduced, eliminated or kept the same?
1 reduced
2 eliminated
3 kept the same
4 I don't have health insurance benefits

**SP083** ELIGIBILITY FOR PENSION BENEFITS
Would your eligibility for pension benefits have been affected?
1 Yes
2 No
3 I don't have pension benefits

ENDIF

IF !(5 IN J005MCURREMPSTATUS) THEN

**SP084** SELF-EMPLOYED BEFORE RETIRING
What do you think the chances are that you will become self-employed before retiring? With become self-employed we mean: start your own business With retirement we mean: not working for pay without specific plans to return to the labor force Please reply on a scale from 0 to 100 where 0 means no chance at all and 100 means absolutely certain.
Range: 0..100

ENDIF

ENDIF

**SP085** CHANGE JOBS BETWEEN 25 AND 60
How often did you change jobs between your 25th and 60th birthdays, or between your 25th birthday and your last birthday if you are under age 60?
Integer

**SP086** CHANGE HOURS AFTER 55
Did you change your hours of work anytime after age 55?
1 No
2 Yes, I reduced my hours of work
3 Yes, I increased my hours of work
4 Yes, I both increased and reduced my hours of work at least once

**SP088** RATE HEALTH
How would you rate your health in general?
1 Excellent
2 Very good
3 Good
4 Fair
5 Poor
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