What is your gender?
1  Male
2  Female

What is your age?
Range: 0..120

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

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
6  Homemaker
7  Other

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 [Q009_ = 1]

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.)

END FILTER
A_HGA (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 (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 (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)?
Range: 1..7

B002 (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 (B003) HIGH SCHOOL FINANCIAL EDUCATION PROGRAMS**
Did your high school offer financial education programs?
1 Yes
5 No

**Z001 (Z001) FIRMS FINANCIAL EDUCATION PROGRAMS**
Did any of the firms you worked for offer financial education programs (for example retirement seminars)?
1 Yes
2 No
3 I never worked for a firm

**Z002A (Z002a) OLDER SIBLINGS**
Do you have older siblings?
1 Yes
5 No

**IF OLDER SIBLINGS = Yes [Z002a = 1]**

**Z002B (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 (Z002c) OLDER SIBLING FINANCIALLY KNOWLEDGEABLE**
Do you consider (at least one of) your older sibling(s) as more financially knowledgeable than yourself?
1 Yes
5 No

**Z002D (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
5 No

**END FILTER**

**B004 (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

**S001 (S001) NET WEALTH**
To know how much wealth somebody has, one needs to measure net wealth. In your opinion, which of the following equals net wealth?
1 The difference between one’s expenditure (what one spends) and one’s income (what one earns or receives)
2 The difference between one’s assets (all that one owns) and one’s liabilities (all that one owes)
3 The difference between one’s bank savings (all bank accounts together) and one’s bank debt (all bank loans one might have)
4 None of the above
5 I don’t know

**R001 (R001) RETIREMENT**
How much [have/did] you [/and your partner] [thought/think] about retirement?
1 A lot
2 Some
3 Little
4 Hardly at all/not at all

**R002 (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
5 No

**IF SAVE = Yes [R002 = 1]**

Tell me about the ways you [/or your partner] [have] tried to figure out how much your household would need.

**R003_1 (R003.R003_1) FAMILY AND RELATIVES**
[Did you talk/have you talked] to family and relatives?
1 Yes
2 No

**R003_2 (R003.R003_2) CO-WORKERS OR FRIENDS**
[Did you talk/have you talked] to co-workers or friends?
1 Yes
2 No

**R003_3 (R003.R003_3) RETIREMENT SEMINARS**
[Did you attend/have you attended] retirement seminars?
1 Yes
2 No

**R003_4 (R003.R003_4) CALCULATORS OR WORKSHEETS, COMPUTER OR**
[Did you use/have you used] calculators or worksheets that are computer or Internet-based?
1 Yes
**R003_5 (R003.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 (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 PLAN FOR RETIREMENT SAVINGS = Yes OR PLAN FOR RETIREMENT SAVINGS = More or less [R004 = 1 OR R004 = 2]**

**R005 (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

**END FILTER**

**END FILTER**

**R006 (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 (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 OFTEN KEEP TRACK OF SPENDING = Always OR OFTEN KEEP TRACK OF SPENDING = Usually OR OFTEN KEEP TRACK OF SPENDING = Rarely OR OFTEN SET BUDGET TARGETS = Always OR OFTEN SET BUDGET TARGETS = Usually OR OFTEN SET BUDGET TARGETS = Rarely [R006 = 1 OR R006 = 2 OR R006 = 3 OR R007 = 1 OR R007 = 2 OR R007 = 3]**

**R008 (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?
**R009 (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

**R010 (R010) SHOP AROUND**

How much do you shop around for the very best conditions when making major financial decisions?

1. Almost no shopping around
2. Moderate shopping around
3. A great deal of shopping around

**H001 (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
5. No

**IF OWN YOUR HOME = YES [H001 = 1]**

**H002 (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 (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

END FILTER
**H004 (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 (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 (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 (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 (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 (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 (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

D002 (D002) MUTUAL FUNDS
Which of the following statements is correct?
1. Once one invests in a mutual fund, one cannot withdraw the money in the first year
2. Mutual funds can invest in several assets, for example invest in both stocks and bonds
3. Mutual funds pay a guaranteed rate of return which depends on their past performance
4. None of the above
5. I don't know

Fills are randomly assigned for P001–P003.

P001 (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 (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 [stock mutual fund/single company stock].
1. True
2. False
3. I don't know

IF SAFER <> I don’t know OR SAFER <> REFUSAL [P002 <> 3 OR P002 <> REFUSAL]

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<tr>
<td>P002A (P002a) REASON FOR CHOICE</td>
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<tr>
<td>Could you state below the reason for the choice you made?</td>
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<td>Open</td>
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END FILTER

P003 (P003) RISKIER
Do you think that the following statement is true or false?
[Stocks/Bonds] are normally riskier than [bonds/stocks].
1. True
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

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

When an investor spreads his 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

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

Mod_5.flag flag assigned 1

IF AGE < 60 [C901_ < 60]

SP001 (SP001) PAID WORK
Do you do any paid work?

1. Yes
5. No

IF PAID WORK = NO [SP001 = 5]

IF CURRENT JOB STATUS = WORKINGNOW OR CURRENT JOB STATUS = UNEMPLOOKINGFORWORK OR CURRENT JOB STATUS = TEMPLAIDOFFONSICKOROTH OR CURRENT JOB STATUS = RETIRED

[J005MCurrEmpStatus = 1 OR J005MCurrEmpStatus = 2 OR J005MCurrEmpStatus = 3 OR J005MCurrEmpStatus = 5]
At what age did you last work?
Range: 0..120

IF AGE LAST WORK > 0 [SP003 > 0]

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 per week at age [AGE LAST WORK]?
(Please add up the hours if you had more than one job)?
Range: 0..168

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.
Range: Integer

Are you self-employed or do you work for someone else?
1  Self-employed
2  Worked for someone else

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

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.
Range: Integer

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

IF OVER 60 DID PAID WORK = NO [SP010 = 5]

SP011 (SP011) 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

SP012 (SP012) AGE LAST WORK
At what age did you last work?
Range: 0..120

IF AGE LAST WORK > 0 [SP012 > 0]

SP013 (SP013) 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

SP014 (SP014) 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

END FILTER

SP015 (SP015) 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.
Range: Integer

ELSE

SP017 (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 (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.

Range: Integer

IF Mod_5.flag = 1 [flag = 1]

SP_INTROPARTII (SP_INTROPARTII)
[In the next set of questions we describe a number of possible ways to retire. Please assume that you will work as many hours as you work now at least until you turn sixty./ In the next set of questions we describe a number of possible ways to retire. Please assume that your employer will fully cooperate in each of the possibilities that are described and assume that you will work as many hours as you work now at least until you turn sixty. We want to know what people think of the various possibilities to retire. Not everyone has had the same opportunities. Suppose you had worked until age 60 and as many hours as when you last worked. Please indicate how attractive you would have found certain options. / We want to know what people think of the various possibilities to retire. Not everyone has had the same opportunities. Suppose you had worked until age 60 and as many hours as when you last worked. Please indicate how attractive you would have found certain options. Please assume that your employer would have cooperated in each of the possibilities that are described./ We want to know what people think of the various possibilities to retire. Not everyone has had the same opportunities. Suppose you had worked until age 60 and as many hours as when you last worked. Please indicate how attractive you would have found certain options. Please assume that your employer would have cooperated in each of the possibilities that are described./ We want to know what people think of the various possibilities to retire. Not everyone has had the same opportunities. Suppose you had worked until age 60 and as many hours as when you last worked. Please indicate how attractive you would have found certain options. Please assume that your employer would have cooperated in each of the possibilities that are described.]

SP019 (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).
until 65: Working [HOW MANY HOURS DID YOU WORK] hours per week
after 65: Not working. After tax pension and social security income equal to 70% of after tax earnings at age 64.
Range: 1..10
SP020 (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).
until 67: Working [HOW MANY HOURS DID YOU WORK] hours per week
after 67: Not working. After tax pension and social security income equal to of after tax earnings at age 66.
Not working. After tax pension and social security income equal to [80%/85%/90%] of after tax earnings at age 66.
Range: 1..10

SP021 (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).
until 70: Working [HOW MANY HOURS DID YOU WORK] hours per week
after 70: Not working. After tax pension and social security income equal to [90%, 95%, 100%] of after tax earnings at age 69.
Range: 1..10

SP022 (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).
until 62: Working [HOW MANY HOURS DID YOU WORK] hours per week
after 62: Not working. After tax pension and social security income equal to [50%, 60%, 65%] of after tax earnings at age 61.
Range: 1..10

SP023 (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).
until 60: Working [HOW MANY HOURS DID YOU WORK] hours per week
from 60 until 65: Reduction of working hours to [60% of HOW MANY HOURS DID YOU WORK] hours per week, full retirement at age 65. After tax income is [90%, 80%, 70%] of after tax earnings at age 59.
after 65: Not working. After tax pension and social security income equal to [55%, 60%, 65%] of after tax earnings at age 59.
Range: 1..10

SP024 (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).
until 60: Working [HOW MANY HOURS DID YOU WORK] hours per week
from 60 until 65: Reduction of working hours to [60% of HOW MANY HOURS DID YOU WORK] hours per week, full retirement at age 65. After tax income is [90%, 80%, 70%] of after tax earnings at age 59.
Range: 1..10

SP025 (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).
until 63: Working [HOW MANY HOURS DID YOU WORK] hours per week
from 63 until 67: Reduction of working hours to [60% of HOW MANY HOURS DID YOU WORK] hours per week, full retirement at age 67. After tax income is [90%, 85%,
80%] of after tax earnings at age 62. 

after 67: Not working. After tax pension and social security income equal to [80%, 75%, 70%] of after tax earnings at age 62

Range: 1..10

**SP026 (SP026) REDUCTION OF WORKING HOURS FROM AGE 65 TO AGE 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).

until 65: Working [HOW MANY HOURS DID YOU WORK] hours per week

from 65 until 70: Reduction of working hours to [60% of HOW MANY HOURS DID YOU WORK] hours per week, full retirement at age 70. After tax income is [90%, 95%, 100%] of after tax earnings at age 64.

after 70: Not working. After tax pension and social security income equal to [80%, 5%, 90%] of after tax earnings at age 64.

Range: 1..10

**IF AGE < 60 AND PAID WORK = YES [C901_ < 60 AND SP001 = 1]**

**IF SELFEMPLOYED OR WORK FOR SOMEONE ELSE = Work for someone**

/ / else [SP007 = 2]

**SP027 (SP027) IN EMPLOYERS PENSION PLAN**

Are you currently included in your employer's pension plan?

1 Yes

5 No

END FILTER

**IF SELFEMPLOYED OR WORK FOR SOMEONE ELSE = Self-employed [SP007 = 1]**

**SP028 (SP028) ANY PENSION PLAN**

Are you currently included in any pension plan?

1 Yes

5 No

END FILTER

**IF IN EMPLOYERS PENSION PLAN = YES OR ANY PENSION PLAN = YES [SP027 = 1 OR SP028 = 1]**

**SP029 (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 = TYPE B OR BOTH [SP029 >= 2]

SP030 (SP030) HOW MUCH IN TYPE B PENSION PLAN
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.
Range: Integer

SP031 (SP031) AMOUNT IN TYPE B PENSION PLANS AT AGE 60
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.
Range: Integer

END FILTER

IF TYPE A AND TYPE B PENSION PLANS = TYPE A OR BOTH [SP029 = 1 OR
SP029 = 3]

SP032 (SP032) RETIRE EARLIER THAN THE NORMAL AGE
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
5   No

IF RETIRE EARLIER THAN THE NORMAL AGE = YES [SP032 = 1]

SP033 (SP033) EARLIEST AGE
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 [SP033 > 0]

SP034 (SP034) ALL OR PART OF TYPE A PENSION PLANS AS FIXED
MONTHLY PAYMENTS
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
5   No

IF ALL OR PART OF TYPE A PENSION PLANS AS FIXED
MONTHLY PAYMENTS = YES [SP034 = 1]
SP035 (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.
Range: Integer

IF HOW MUCH FROM TYPE A PENSION PLANS AS FIXED MONTHLY PAYMENTS > 0 [SP035 > 0]

SP035_F (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

END FILTER

END FILTER

END FILTER

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

IF LUMP SUM = YES [SP036 = 1]

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

END FILTER

END FILTER

SP038 (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?
Range: Integer

IF LATEST RETIREMENT AGE PER MOST IMPORTANT TYPE A PENSION PLAN ON CURRENT JOB > 0 [SP038 > 0]

SP039 (SP039) HOW MUCH FROM TYPE A PENSION PLANS AS FIXED
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?

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<th>Yes</th>
<th>No</th>
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**IF HOW MUCH FROM TYPE A PENSION PLANS AS FIXED MONTHLY PAYMENTS AT LATEST RETIREMENT AGE = YES [SP039 = 1]**

**SP040 (SP040)** HOW MUCH FROM TYPE A PENSION PLANS AS FIXED Monthly incoming.
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.

Range: Integer

**IF HOW MUCH FROM TYPE A PENSION PLANS AS FIXED MONTHLY PAYMENTS AT LATEST RETIREMENT AGE > 0 [SP040 > 0]**

**SP040_F (SP040_F)** TYPE A PER MONTH OR PER YEAR AT LATEST Is this amount ($[HOW MUCH FROM TYPE A PENSION PLANS AS FIXED MONTHLY PAYMENTS AT LATEST RETIREMENT AGE]$) per month or per year?

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END FILTER

END FILTER

**SP041 (SP041)** LUMP SUM AT LATEST RETIREMENT AGE Will you (also) receive benefits as a lump sum?

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
</table>

**IF LUMP SUM AT LATEST RETIREMENT AGE = YES [SP041 = 1]**

**SP042 (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.

Range: Integer

END FILTER

END FILTER

END FILTER

END FILTER

END FILTER
SP048 (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. 
Range: Integer

IF SELF-EMPLOYED OR WORK FOR SOMEONE ELSE = Self-employed [SP004 = 1]

SP049 (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 [SP049 <> 2]

SP050 (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
5 No

IF BUSINESS ALLOW LESS HOURS = YES [SP050 = 1]

SP051 (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

END FILTER

END FILTER

IF BUSINESS ALLOW LESS HOURS <> NO [SP050 <> 5]

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

IF BUSINESS ALLOW LESS HOURS = YES [SP050 = 1]

SP053 (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

END FILTER

END FILTER

**SP054 (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 (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
5  No

IF EMPLOYER ALLOWS LESS WORK = YES [SP055 = 1]

**SP056 (SP056) EARNINGS CUT IF EMPLOYER ALLOWS LESS WORK**
Would your earnings be cut in proportion to your hours, more than that, or less than that?
1  in proportion
2  more
3  less

**SP057 (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 (SP058) ELIGIBILITY FOR PENSION BENEFITS**
Would your eligibility for pension benefits be affected?
1  Yes
2  No
3  I don’t have pension benefits

END FILTER

**SP059 (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

JOB BEFORE TURNING 60
What do you think are the chances 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

WORK FEWER HOURS WHEN YOU TURN 60
What do you think are the chances 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

HEALTH
How would you rate your health in general?

1 Excellent
2 Very good
3 Good
4 Fair
5 Poor

PENSION PLANS
Thinking about the job you had, did you have any pension plans?

1 Yes
5 No

IF PENSION PLANS = YES [SP054B = 1]

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 OR BOTH [SP055B >= 2]

SP056B (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, including any of those from other jobs? Please enter an amount without commas or a dollar sign.
Range: Integer

END FILTER

IF MOST IMPORTANT PLAN AT AGE 60 = TYPE A OR BOTH [SP055B= 1 OR SP055B = 3]

SP057B (SP057B) RETIRED EARLIER THAN NORMAL RETIREMENT AGE
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 <> No [SP057B <> 3]

SP058B (SP058B) EARLIEST RETIREMENT AGE PER TYPE A PENSION
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 [SP058B > 0]

SP059B (SP059B) TYPE A PLANS RECEIVED AS FIXED MONTHLY
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
5 No

IF TYPE A PLANS RECEIVED AS FIXED MONTHLY PAYMENT = YES [SP059B = 1]

SP060B (SP060B) HOW MUCH FROM TYPE A PLANS RECEIVED AS 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.
Range: Integer

IF HOW MUCH FROM TYPE A PLANS RECEIVED AS FIXED MONTHLY PAYMENT > 0 [SP060B > 0]

SP060B_F (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

END FILTER

END FILTER

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

IF LUMP SUM = YES [SP061B = 1]

SP062B (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.
Range: Integer

END FILTER

END FILTER

END FILTER

SP063B (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
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
5 No

IF TYPE A PLANS RECEIVED AS FIXED MONTHLY PAYMENT = YES [SP064B = 1]

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.

Range: Integer

IF HOW MUCH FROM TYPE A PLANS RECEIVED AS FIXED MONTHLY PAYMENT > 0 [SP065B > 0]

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

END FILTER

END FILTER

Would you (also) have received benefits as a lump sum?

1 Yes
5 No

IF LUMP SUM = YES [SP066B = 1]

What would the total amount of this lump sum have been?

Please enter an amount without commas or a dollar sign.

Range: Integer

END FILTER

END FILTER
SP073  (SP073) SAVINGS AND RESERVE FUNDS
Not including the pension and Social Security benefits, roughly how much savings and reserve funds? Please include money in savings, checking, money market accounts, bonds, treasury bills, IRA or keogh accounts and any other savings. Please enter an amount without commas or a dollar sign.
Range: Integer

SP074  (SP074) CURRENT TOTAL AFTER TAX RETIREMENT INCOME
Including any Social Security income, what per year? Please enter an amount without commas or a dollar sign.
Range: Integer

IF SELFEMPLOYED OR WORK FOR SOMEONE ELSE = Self-employed OR
SELFEMPLOYED OR WORK FOR SOMEONE ELSE = Self-employed [SP013 = 1
OR SP016 = 1]

SP075  (SP075) BUSINESS ALLOWS YOU TO WORK LESS
Thinking again about the job you had …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 [SP075 = 1]

SP076  (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  (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

END FILTER

IF BUSINESS ALLOWS YOU TO WORK LESS = Yes [SP075 = 2]

SP078  (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

END FILTER

IF CONSIDER YOURSELF = RESPONSE AND CONSIDER YOURSELF <>
Retired [SP011 = RESPONSE AND SP011 <> 1]

SP079 (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

END FILTER

ELSE

IF SELFEMPLOYED OR WORK FOR SOMEONE ELSE = Worked for
someone else OR SELFEMPLOYED OR WORK FOR SOMEONE ELSE = Worked
for someone else [SP013 = 2 OR SP016 = 2]

SP080 (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
5 No

IF EMPLOYER ALLOWED LESS HOURS = YES [SP080 = 1]

SP081 (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 (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 (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

IF CONSIDER YOURSELF = RESPONSE AND CONSIDER YOURSELF <> Retired [SP011 = RESPONSE AND SP011 <> 1]

SP084 (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

END FILTER

END FILTER

END FILTER

SP085 (SP085) CHANGE JOBS BETWEEN 25 AND 60
How often did you change jobs between your 25th and 60th birthdays? Range: Integer

SP086 (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 (SP088) RATE HEALTH
How would you rate your health in general?
1 Excellent
2 Very good
3 Good
4 Fair
5 Poor

END FILTER

END FILTER

EW002_PLEASANT (EW002 ) 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

**EW005_EMAIL (EW005_) EMAIL ADDRESS**
To contact you in the future we would like to be able to send you email. Please enter your email address below, if you would like us to contact you by email in the future.
String: 255

**EW005_EMAIL_CONF (EW005a_) EMAIL CONFIRMATION**
Please confirm your email address by typing it in the box below
String: 255

**EW004_COMMENTS (EW004_) COMMENTS**
Do you have any other comments on the interview? Please type these in the box below. Open