

[DO NOT ASK FOR PROXY IW]

SECTION K: RETIREMENT PLANS

- K1. 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	3. PARTLY RETIRED	5. NOT RETIRED AT ALL	7. QUESTION NOT RELEVANT TO R; DOESN'T WORK FOR PAY OR IS HOMEMAKER; HASN'T WORKED FOR 10 OR MORE YEARS
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V

- K1a. (Remind me again...) In what month and year did you (partly/completely) retire?

MONTH/YEAR

- K2. Thinking back to the time you (partly/completely) retired, was that something you wanted to do or something you felt you were forced into?

1. WANTED TO DO	2. FORCED INTO	3. PART WANTED, PART FORCED
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- K3. INTERVIEWER CHECKPOINT

SEE K1, BOXES 1 AND 3	
<input type="checkbox"/>	1. R IS COMPLETELY RETIRED—>NEXT PAGE, K4
<input type="checkbox"/>	2. R IS PARTLY RETIRED—>TURN TO P. 155, K13

K4. (RB, BOTTOM OF P. 11) I'm going to read you a list of reasons why some people retire. Please tell me whether, for you, these were very important reasons for retirement, moderately important, somewhat important, or not important at all.

	VERY IMPORTANT (1)	MODERATELY IMPORTANT (2)	SOMEWHAT IMPORTANT (3)	NOT IMPORTANT AT ALL (4)
K4a. Poor health. (Was this reason very important, moderately important, somewhat important, or not important at all?)				
K4b. The health of other family members.				
K4c. Wanted to do other things.				
K4d. Didn't like the work.				
K4e. Didn't get along with the boss.				
K4f. Didn't need to work – had enough income.				
K4g. Couldn't find any work.				
K4h. My work was not appreciated.				
K4j. [IF MARRIED:] My (husband/wife/partner) was about to retire.				
K4k. Employer policy toward older workers.				

K5. Not using the booklet ... before you retired, how much had you thought about retirement – a lot, some, a little, or hardly at all?

1. A LOT

2. SOME

3. A LITTLE

4. HARDLY AT ALL

K6. [IF MARRIED:] How much had you discussed retirement with your (husband/wife/partner)? (A lot, some, a little, or hardly at all?)

1. A LOT

2. SOME

3. A LITTLE

4. HARDLY AT ALL

K7. (How much had you discussed retirement) with your friends or co-workers? (A lot, some, a little, or hardly at all?)

1. A LOT

2. SOME

3. A LITTLE

4. HARDLY AT ALL

K8. Had you ever attended any meetings on retirement or retirement planning?

1. YES

5. NO →GO TO K9

↓

K8a. Were any of these meetings organized by your [or your (husband's/wife's/partner's)] employer?

1. YES

5. NO

K9. All in all, would you say that your retirement has turned out to be very satisfying, moderately satisfying, or not at all satisfying?

1. VERY
SATISFYING2. MODERATELY
SATISFYING3. NOT AT ALL
SATISFYING

K10. Thinking about your retirement years compared to the years just before you retired, would you say the retirement years have been better, about the same, or not as good?

1. BETTER

3. ABOUT THE SAME

5. NOT AS GOOD

6. RETIRED
LESS THAN
1 YEAR AGO

K11. (RB, STILL ON BOTTOM OF P. 11) I am going to read you a list of things that some people say are good about retirement. For each one, please tell me if, during your retirement, they have been very important, moderately important, somewhat important, or not important at all.

	VERY IMPORTANT (1)	MODERATELY IMPORTANT (2)	SOMEWHAT IMPORTANT (3)	NOT IMPORTANT AT ALL (4)
K11a. Being your own boss. (Is this very important to you, moderately ..., somewhat ..., or not ... at all?)				
K11b. Lack of pressure.				
K11c. Being able to take it easy.				
K11d. [IF MARRIED] Having more time with (husband/wife/partner).				
K11e. Spending more time with children.				
K11f. Spending more time on hobbies or sports.				
K11g. Having more time for volunteer work (church, civic organizations, etc.)				
K11h. Having the chance to travel.				

K12. (RB, TOP OF P. 12) Now for things that some people say are bad about retirement. Please tell me if, during your retirement, they have bothered you a lot, somewhat, a little, or not at all.

	BOTHERED A LOT (1)	BOTHERED SOMEWHAT (2)	BOTHERED A LITTLE (3)	BOTHERED NOT AT ALL (4)
K12a. Being bored, having too much time on your hands.				
K12b. Not doing anything productive or useful.				
K12c. Missing people you worked with. <div style="border: 1px solid black; padding: 2px; display: inline-block; margin-left: 100px;">0. DIDN'T WORK</div>				
K12d. Illness or disability.				
K12e. Not having enough income to get by.				
K12f. Inflation and the cost of living.				

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K25**

K13. When do you think you will retire (completely)?

19 _____

OR IN _____ YEARS

OR AT AGE _____

X96. NEVER

TURN TO
P. 157, K25

X97. QUESTION
NOT RELE-
VANT TO R

X98. DON'T
KNOW;
HAVEN'T
THOUGHT
ABOUT IT

[DO NOT PROBE] GO TO K15

K14. [IF MARRIED:] Do you expect your spouse to retire at about the same time that you do?

1. YES

5. NO

7. SPOUSE NOT WORKING

8. DON'T KNOW

K15. When you [and your (husband/wife/partner)] do retire, are you likely to move to a different location, stay where you are, or what?

1. MOVE

5. STAY

6. DIVIDE TIME
BETWEEN PRESENT/
OTHER LOCATION

7. ALREADY MOVED
TO RETIREMENT
LOCATION

8. DON'T KNOW

K16. How much have you thought about retirement - a lot, some, a little, or hardly at all?

1. A LOT

2. SOME

3. A LITTLE

4. HARDLY AT ALL

K17. [IF MARRIED:] How much have you discussed retirement with your (husband/wife/partner)? (A lot, some, a little, or hardly at all?)

1. A LOT

2. SOME

3. A LITTLE

4. HARDLY AT ALL

K18. (How much have you discussed retirement) with your friends or co-workers? (A lot, some, a little, or hardly at all?)

1. A LOT

2. SOME

3. A LITTLE

4. HARDLY AT ALL

K19. Have you ever attended any meetings on retirement or retirement planning?

1. YES

5. NO — GO TO K20

↓

K19a. Were any of these meetings organized by your [or your (husband's/wife's/partner's)] employer?

1. YES

5. NO

K20. When you think about the time when you [and your (husband/wife/partner)] will (completely) retire, are you looking forward to it, are you uneasy about it, or what?

1. LOOKING FORWARD

3. PRO-CON

5. UNEASY

K21. (RB, BOTTOM OF P. 12) I am going to read you a list of things that some people say are good about retirement. For each one, please tell me if, for you, they are very important, moderately important, somewhat important, or not important at all.

	VERY IMPORTANT (1)	MODERATELY IMPORTANT (2)	SOMEWHAT IMPORTANT (3)	NOT IMPORTANT AT ALL (4)
K21a. Being your own boss. (Is this very important to you, moderately ..., somewhat ..., or not ... at all?)				
K21b. Lack of pressure.				
K21c. Being able to take it easy.				
K21d. [IF MARRIED] Having more time with (husband/wife/partner).				
K21e. Spending more time with children.				
K21f. Spending more time on hobbies or sports.				
K21g. Having more time for volunteer work (church, civic organizations, etc.)				
K21h. Having the chance to travel.				

K22. (RB, TOP OF P. 13) Now for things that worry some people about retirement. Please tell me if they worry you a lot, somewhat, a little, or not at all.

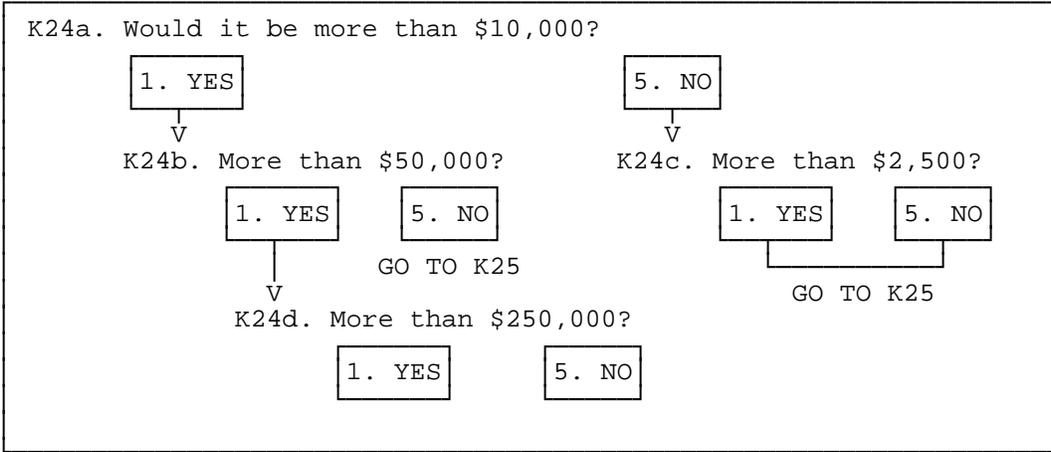
	WORRY A LOT (1)	WORRY SOMEWHAT (2)	WORRY A LITTLE (3)	WORRY NOT AT ALL (4)
K22a. Being bored, having too much time on your hands.				
K22b. Not doing anything productive or useful.				
K22c. Missing people you work with. <div style="border: 1px solid black; padding: 2px; display: inline-block; margin: 5px 0;">0. DON'T WORK</div>				
K22d. The prospect of illness or disability.				
K22e. Not having enough income to get by.				
K22f. Inflation and the cost of living.				

K23. When you [and your (husband/wife/partner)] decide to retire, do you expect your living standards to increase a lot, increase somewhat, stay about the same as now, decline somewhat, or decline a lot?

- 1. INCREASE
A LOT
- 2. INCREASE
SOMEWHAT
- 3. STAY SAME
AS NOW
- 4. DECLINE
SOMEWHAT
- 5. DECLINE
A LOT

K24. Not counting IRA, Keogh, or any pension fund assets that you [and your (husband/wife/partner)] may have, roughly how much savings and reserve funds do you expect to have accumulated by the time you decide to retire?

- X96. NOTHING
- \$ _____
- X98. DON'T KNOW
- X95. REFUSED



K25. Some people think of their work as important mainly because of the money. Others think of the money as less important than the work itself. What about you? (Do you think of work as important mainly because of the money, or of money as less important than the work itself?)

- 1. WORK IMPORTANT MAINLY
BECAUSE OF THE MONEY
- 2. WORK ITSELF THE
MOST IMPORTANT THING
- 3. PRO-CON

K26. Some people want to stop paid work entirely when they retire, while others would like to continue doing some paid work – what about you?

- 1. STOP PAID WORK
ENTIRELY
- 2. CONTINUE SOME
PAID WORK
- 8. DON'T KNOW; QUESTION
NOT APPLICABLE